



DRAFT-July 10, 2009

City of Colonial Heights, VA Fifth Program Year Action Plan-2009-2010

Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Program Year 5 Action Plan Executive Summary

In the continuing belief that the future availability of affordable, safe, and sanitary housing relies on preserving and maintaining the City's older housing stock, CDBG funds for Program Year 5 will be directed primarily towards an emergency home repair program for LMI homeowners in the Violet Bank-Flora Hill, Shepherd Stadium, Westover-Snead and Toll House Planning Districts.

In Program Year 4, a total of Thirteen (13) households with housing problems were served. All participating households qualify as low-mod based on the HUD FY 2008 published income limits for the area.

Of the thirteen households served, 36% have incomes that fall below 30% of the median family income (MFI) for the area; 36% fall below 50% of the MFI; and 18% fall under 80% of the MFI. The majority of the households (73%) are senior or disabled. In addition, 85% of the households, including non-senior or disabled are female-headed.

Year 5 activities will very closely mirror Years 1 to 4 activities with no perceivable changes. Throughout the grant cycle, there has generally been a very positive citizen response to the Emergency Home Repair Program.

The 2009-2010 CDBG entitlement for the City of Colonial Heights is \$87,511. Approximately \$72,000-of the total funds will be awarded in home repair grants to assist LMI homeowners with housing problems in the Violet Bank-Flora Hill Shepherd Stadium, Westover-Snead and Toll house areas. Another \$8,000 will be allocated for city wide emergency needs. The remaining \$7,511 will be set aside to partially cover program administration expenses.

PROGRAM PARTICIPATION PROCESS

The program is administered by the Department of Planning and Community Development. In 2009-2010, it will serve approximately 13 households with housing problems whose incomes are at or below 80% of the MFI and who own and reside in single family homes *primarily* in the Violet Bank-Flora Hill, Shepherd Stadium, Westover-Snead and Toll House Planning Districts. One time program grants will be distributed based on income eligibility (See FY 2008 HUD Income Limits table below) and need. All things being equal, priority will be given to the elderly and the disabled. Withstanding extraordinary circumstances, grants will be capped at \$8,000.

Number of Persons in Household	Maximum Income*
1	\$38,800
2	\$44,350
3	\$49,900
4	\$55,450
5	\$59,900
6	\$64,300
7	\$68,750
8	\$73,200

* FY 2008 HUD Income Limits (Richmond MSA)

Recipients must complete a home repair grant application. Assistance with the application is provided as needed. A copy of the 2009-2010 CDBG Home Repair Grant Program application is attached (Appendix Y4A.) The need for the home repair and the completed work will be verified by the City of Colonial Heights Building Inspectors and/or by the CDBG Program Manager.

ELIGIBLE & INELIGIBLE ACTIVITIES

Eligible activities under this program are physical improvements, adaptations or modifications which are not of a cosmetic nature and are required to remove possible health and safety hazards, including barriers to habitability.

Qualifying activities include repairs or replacement of mechanical, electrical, plumbing and structural systems which show obvious signs of deterioration (or require emergency repair or replacement); lead hazard evaluation and reduction (See Environmental Compliance below); and modifications made to increase safety and independence to the residences of elderly or physically handicapped persons such as wheelchair ramps, railings, tub cuts, accessible kitchen cabinets, and grab bars needed by physically disabled or elderly persons.

Emergency Repairs Which May Qualify For a Grant:

- Structural repairs to the roof, ceiling, walls, floors, stairs, railing, banisters, etc., where hazards exist
- Roof repair or replacement
- Plumbing repairs
- Repair/replacement of heating and/or cooling systems
- Electrical repairs where hazards exist or are necessary to install heating system
- Accessibility improvements needed by physically disabled or elderly persons such as wheelchair ramps, hand railings, grab bars, kitchen and bathroom adaptations,

- or doorway widening
- Lead hazard evaluation and reduction

Funds made available under the CDBG Home Repair Program may not be used to make purely cosmetic repairs or physical improvements. Repairs to storage sheds, outbuildings, garages or any structure not attached to the living unit and costs associated with any necessary pre-work clearing or clean-up activities are also not eligible for CDBG assistance.

ENVIRONMENTAL COMPLIANCE

In order to comply with Section 106 of the National Historic Preservation Act, a programmatic agreement to help preserve the character defining features of the participating properties has been made with the Department of Historic Resources (Appendix Y3B). The five year Programmatic Agreement is valid through 2010.

Lead-based paint testing will be required for all pre 1978 homes participating in the CDBG Home Repair Program if paint surfaces will be disturbed and there are children under the age of six years in the household. If not previously tested, children under the age of six years will also be tested for elevated lead blood levels. The Environmental Protection Agency handbook "The Lead-Based Paint Pre-Renovation Education Rule" (EPA-747-B99-004) and the "Protect Your Family from Lead in Your Home" (EPA-747-K-99-01) handbook will continue to be distributed to all participating contractors and grant recipients. Staff will develop a new lead based paint program based on the "Renovate Right" brochure developed by EPA and effective Dec 22,2008. Attached please find a copy of the new brochure "Protect Your Family from Lead in Your Home."

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a) (1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Action Plan General Questions response:

1. Year 5 Program Assistance will primarily continue to target extremely low to moderate income homeowners in four planning districts: Violet Bank-Flora Hill, Shepherd Stadium, Westover-Snead and Toll House. Over 90% of the 2009-2010 funds will be used to serve these target areas and to assist extremely low-moderate income emergency needs elsewhere in the City of Colonial Heights.

The **Violet Bank-Flora Hill** Planning District lies just north of Petersburg and is bounded on the north by Westover Avenue, on the west by the Boulevard, a commercial corridor,

and on the east by the Seaboard Coastline Right of Way. Most of this area was developed from 1914 to 1955. Approximately 60% of the City's 777 pre 1940 houses are located here. Census 2000 data indicates that The Violet Bank-Flora Hill Planning District had 120 households living below the poverty level out of the total 379 households living below the poverty level citywide.

The **Shepherd Stadium** Planning District is bounded on the north by the CSXT Railroad Right of Way, on the south by Bradsher and Dupuy Avenues, on the west by the Chesterfield County Line, and on the east by the Boulevard. Most of this area was developed from 1914 to 1960. Approximately 15% of the City's pre 1940 houses are located here. The Shepherd Stadium Planning District accounted for 75 of the 379 city households who were below the poverty level. In summary, 51.5% of the Colonial Heights residents living below the poverty level reside in these two areas. Census data indicates that the Shepherd Stadium Planning District has a higher percentage of minority concentration than most of the other planning districts with 10% Black or African American. According to Census 2000, citywide, Blacks or African Americans comprise 6.3% of the population. An increase is expected for the 2010 Census.

The **Westover-Snead** Neighborhood District is bounded on the north by the Old Town River, on the south by Westover Avenue, on the west by the Boulevard, and on the east by the Seaboard Coastline Right of Way. Note that properties with a Westover Avenue address are included in this district. Properties with a Boulevard address are not included. City Assessment records show that the majority of this area was developed from 1940 to 1970.

Issues brought out by citizen complaints, Colonial Heights Neighborhood Survey (August 2004), Windshield Survey (July 2004), and personal observations:

- Aging infrastructure: broken up streets & drainage
- Property Maintenance
- Highest Vacancy rate in the City
- Speeding cut-through traffic

Westover-Snead Census 2000

Population 1,320 (7.8% of all CH Residents)

Households 625

Homeownership Rate 68%

Poverty 2.9%

Median HH Income \$24,165 to \$49,375

23.1% Residents Aged 65+

43.5% Residents Aged 25 – 64

Vacancy Rate 6.7%

Workers (Over 16) 525

Workers with Disability 15.6%

The **Toll House** Neighborhood District is bounded on the north by Swift Creek, on the south by Old Town River, on the west by the Boulevard, and on the east by Swift Creek and the CSXT Rail Road Right of Way. Properties with a Boulevard address are not included.

Various apartment and multi-family dwellings are located between Ellerslie Avenue and the Boulevard. These account for the lower than average homeownership rate.

Assessment records show that the majority of the residential properties were built in the 1960's.

Issues brought out by citizen complaints, Colonial Heights Neighborhood Survey (August 2004), Windshield Survey (July 2004), and personal observations:

- Maintenance issues/complaints
- Higher than average poverty
- Higher than average vacancy rate

Toll House Census 2000

Population 1,220 (7.2% of all CH Residents)

Households 550

Homeownership Rate 41.8%

Poverty 7.3%

Median HH Income \$35,700 to \$36,485

14.8% Residents Aged 65+

50.7% Residents Aged 25 – 64

Vacancy Rate 6%

Workers (Over 16) 620

Workers with Disability 21%

Approximately 90% or \$72,000 of the total \$ 80,000 Year 5 CDBG directly allocated for emergency repairs will be awarded in home repair grants to assist LMI homeowners with housing problems in the 4 target areas. The remaining 10% (\$8,000) will be set aside *for* low mod emergency needs elsewhere in the city. In addition up to 10% of all funding will be used to cover the increasing costs of administrative expenses.

2. All four Planning Districts have significant concentrations of factors of concern such as older housing, deteriorating infrastructure, lower income residents, and maintenance and building code violations. A Rental Inspection Program targeting the Violet Bank- Flora Hill and Shepard Stadium districts was established on January 2007. In 2009 the Westover-Snead and Toll House Districts were added to the rental inspection program. The two new districts were included in the CDBG target area due to increase the number of persons to be assisted and to focus home repairs in the districts with a rental inspection program. In addition the City will for the first time consider a limited number of applications city wide for those persons in extreme need, consistent with the guidelines.

3. As in the past years, in program Year 5, assistance with filling out the applications will be provided to all who request it. House visits will be made when there are mobility constraints or the applicant lacks transportation. All things being equal, when awarding the grants, priority will continue to be given to the elderly and the disabled.

Notice of the availability of funds for this program has been given through the local newspapers, city website, and posted at City Hall, the Senior Citizen Center, and the Colonial Heights Public Library. In addition, citizens who live in the participating neighborhoods and are receiving a real estate tax exemption will be individually notified. The Commissioner of the Revenue's Real Estate Tax Exemption Program is based on age and/or disability status, income and assets. This revised action plan will be posted on the City's web page no later than July 10, 2009

Colonial Heights does not have a significant non-English speaking population. However, interpreters are available within the community and encouraged when needed.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Action Plan Managing the Process response:

1. The Department of Planning and Community Development is the lead agency responsible for the administration of the City of Colonial Heights CDBG Home Repair Program. This department is in an advantageous position to carry out the CDBG Emergency Home Repair Program as zoning, building code violations and building permits and inspections are all processed through this department. The City of Colonial Heights Department of Planning and Community Development consist of two Planners, three Building Inspectors, one part-time Code Enforcement Officer and an Administrative Assistant.

2. There continues to be widespread community support for the CDBG program and its choice of target areas. The decision to use the CDBG entitlement funds for this program flows from the priority the City collectively places on revitalizing the areas in the City which are experiencing the greatest economic and physical improvement needs.

The need to specifically focus on the Violet Bank-Flora Hill and Shepherd Stadium Planning Districts is supported by both the Windshield Survey Conducted by the Planning Department and Building Inspectors in 2004 and the detailed Neighborhood Report prepared by the Planning Department in February 2005. For program year 5 the Westover-Snead and Toll House Planning Districts have been added.

A Rental Inspection Program targeting the Violet Bank-Flora Hill and Shepherd Stadium Planning Districts was established on February 2007 and was amended in early 2009 to include the Westover Snead and Toll House Districts as well.

A citywide neighborhood survey was conducted in August 2004 along with the National Night Out activities and neighborhood input and comments were incorporated into The Neighborhood Report. The neighborhood revitalization strategies and other recommendations put forth in The Neighborhood Report were adopted by Council in March 2005. Among the strategies was the creation of a Shepherd Stadium Neighborhood Association to help strengthen citizen involvement and input. As of this writing, the Shepherd Stadium Neighborhood Association is working on a vision plan. The Violet Bank-Flora Hill District already has an active neighborhood association and is working on two national historic district designation applications.

3. As stated in the Year 1 Plan, there is a regional network of housing assistance providers consisting of public and not-for profit agencies already in place. The Crater District Area Agency on Aging, Rebuilding Together of Petersburg, and Elder Homes of Richmond all have ample experience in home rehab. Rebuilding Elder Homes now has a Tri Cities Office and can provide emergency home repair and handicap modifications to

low to moderate income Colonial Heights citizens. As of this writing, Elder Homes has served six (6) Colonial Heights residents.

No accessibility needs and emergency home repair referrals were received from local church groups, regional agencies such as the District 19 CSB and the Colonial Heights/Chesterfield Department of Social Services. In Program Years 1 through 4 the City of Colonial Heights Commissioner of the Revenue provided the Planning Department with a list of elderly and/or disabled homeowners who were eligible for tax relief based on age and/or disability status and income, and assets. Grant applications were sent to all of the tax relief participants who have not yet received the grant and live in the target areas. The Planning Department received a very good response from these households. This process will be repeated again in Year 5.

In Program Years 1 and 2, the Colonial Heights Fire Department inspected smoke detectors, changed batteries and provided and installed free smoke detectors for grant recipients when needed. In Year 3 radon detectors were also provided to income eligible residents who met the at risk criteria. In program year 4 the City Fire Department installed 19 smoke detectors in the area south of Old Town Creek, which includes the two targeted districts. Unfortunately, no street addresses of where the smoke detectors have been installed were available.

As in the past, we will continue to solicit help from the Health Department and Lead Safe Virginia with blood lead testing and other lead and health information as needed.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 5 Action Plan Citizen Participation response:

1. The Year 5 Action Plan Draft was made available to the general public on July 10, 2009. Citizens were given over 30 days to comment on the plan. An announcement for the August 11th public hearing was placed in the Progress Index on July 10, 2009. This action plan will be posted on the City's web page on July 10, 2009. All comments received will be included in the filing, which will be completed by August 11, 2009

Notifications, full draft copies and summaries were available at City Hall, on the City website, at the Colonial Heights Senior Center and in the Colonial Heights Public Library. Additional program description handouts and grant applications were available at the Senior Citizen Center on Roanoke Avenue. Grant applications are available on the City of Colonial Heights website <http://www.colonial-heights.com/> and at the Department of Planning and Community Development.

Copies of the plan were also available at the August 11, 2009 Council meeting at City Hall. A formal public hearing before the City Council presenting the Year 5 Action Plan was held on August 11, 2009 at City Hall. Council passed the necessary resolution (Resolution 09-00 adopting the Proposed Year 5 Action Plan and budget for 2009-2010 at the August 11, 2009 Council Meeting.

2. There has generally been a very positive citizen response to the Home Repair Program to date. Other than Council comments supporting the program there were no public comments regarding the plan at the August 11th meeting. There were no written comments made during the entire public participation period.

Throughout the year, program progress information has been made available to the public via the City Manager's Monthly Report to City Council which is available online at <http://www.colonial-heights.com/CityNews.htm>

Year 5 activities will very closely mirror Years 1-4 activities with no perceivable changes other than a small increase in total funds available to \$87,511, two additional neighborhood target areas and the ability to address a limited number of emergency needs anywhere in the city.

Notification of the public hearing for the Year 5 Action Plan was published in The Progress Index on July 10, 2009. The notification was made over 30 days prior to the hearing. Public hearing notifications were also posted on July 10, 2009 throughout City Hall, at the Senior Center, on the City website, and in the Colonial Heights Public Library. Special accommodations for handicapped individuals were made available through the City Manager's Office. The City Hall entrance doors are equipped with automatic doors to improve handicap accessibility. Colonial Heights does not have a significant non-English speaking population. Interpreters are available within the community and encouraged when needed.

In order to ensure that interested citizens who were unable to attend the meeting had an opportunity to comment on the Year 4 Action Plan Draft, copies were made available from July 10, 2009 to August 11, 2009 at the Colonial Heights Public Library, Colonial Heights Senior Citizen Center, City Clerk's Office, and Department of Planning and Community Development Office. The Year 5 Action Plan Draft and a summary were posted on the City website on July 10, 2009. Citizens wishing to provide input were asked to contact the Director of Planning and Community Development with their comments within a 31 day public comment period.

4. All citizen comments and questions were accepted and answered. The questions relating to the justification for targeting four specific neighborhoods are fully answered in the Consolidated Plan and yearly Action Plans.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Action Plan Institutional Structure response:

1. The solicitation and procurement of contractor services will continue to be performed in cooperation with the City of Colonial Heights Procurement Office which is part of the Department of Finance. The City has been working with a pool of dependable contractors who are interested in participating in the program and continues to encourage wider participation.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Action Plan Monitoring response:

1. One-time home repair grants will continue to be distributed based on need. All recipients must complete a grant application which describes the eligible activities and conditions. The application includes a Fair Housing notice and delineates recipient eligibility based on HUD determined income limits by household size (See the following table.) Proof of ownership, IRS documents, and/or evidence of other proof of income, banking information, and proof of paid property taxes or exemption, and homeowner's insurance will continue to be required. A copy of the 2009-2010 CDBG Home Repair Grant Program application is attached (Appendix Y4A.)

Number of Persons in Household	Maximum Income*
1	\$38,800
2	\$44,350
3	\$49,900
4	\$55,450
5	\$59,900
6	\$64,300
7	\$68,750
8	\$73,200

*FY 2008 HUD Income Limits (Richmond MSA) effective April 12, 2008

The types of activities eligible under this program are physical improvements, adaptations or modifications which are not of a cosmetic nature and are required to remove possible health and safety hazards such as: repair or replacement of mechanical, electrical, plumbing and structural systems which show obvious signs of deterioration (or require repair or replacement); lead hazard evaluation and reduction if necessary (See Environmental Compliance Section).

Accessibility improvements or modifications to the residences of elderly or physically handicapped persons such as wheelchair ramps, railings, tub cuts, accessible kitchen cabinets, and grab bars also eligible activities under this program.

Funds made available under the CDBG Home Repair Program may not be used to make purely cosmetic repairs or physical improvements. Repairs to storage sheds, outbuildings, garages or any structure not attached to the living unit are also not eligible for assistance.

The need for proposed repairs and the inspection of the completed work will be verified by the CDBG Program Manager and the City of Colonial Heights Building Official or a designated Building Inspector. The Building Official and Building Inspectors adhere to the Uniform Statewide Building Code. Price quotes will be verified and approved by the Department of Planning and Community Development. The verifications and other processes will be documented in each program participant's confidential file which will be kept on site in the Department of Planning & Community Development office at 201 James Ave.

In order to comply with Section 106 of the National Historic Preservation Act and to help preserve the character defining features of the participating properties, the City of Colonial Heights has entered into a Programmatic Agreement with the Department of Historic Resources and the Advisory Council on Historic Preservation that may govern the scope and nature of the permitted rehabilitation work (Appendix Y4B.) As in the previous years, a reference list of housing by year built in the target areas will be used to assure compliance with the programmatic agreement.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Action Plan Lead-based Paint response:

1. As of this writing, the Virginia Department of Health has no local data on lead contamination by neighborhoods or geographical areas within the City. There is also no listing of properties which have undergone lead paint abatement in the City.

Lead paint screening is done by both the School Department and the Colonial Heights branch of the Virginia Department of Health. Colonial Heights is not considered a high risk locality for lead paint. The latest Lead Safe Virginia Report (2006) shows that out of the 321 children tested only one (.3%) had elevated blood lead levels.

However, given the high number of pre 1978 housing units in the target areas, any home repair involving painted surfaces will take the possibility of lead paint into consideration. Lead-based paint testing and/or a lead paint risk assessment as well as safe work practices will be performed for all pre 1978 homes participating in the CDBG Home Repair Program if above de minimis paint surfaces will be disturbed by the work performed under the program.*

If not previously tested, the program will encourage all household children under the age of six years to be tested for elevated blood lead levels.

The Environmental Protection Agency pamphlets "The Lead-Based Paint Pre-Renovation Education Rule" (EPA-747-B99-004) and "Protect Your Family from Lead in Your Home" (EPA747-K-99-001) will continue to be distributed to all participating contractors and grant recipients. Staff will develop a new lead based paint program based on the "Renovate Right" brochure developed by EPA and effective Dec 22, 2008. Attached please find a copy of the new brochure "Protect Your Family from Lead in Your Home."

*De minimis exception to safe work practices:

§ 35.1350 (d) De minimis levels. Safe work practices are not required when maintenance or hazard reduction activities do not disturb painted surfaces that total more than:

- (1) 20 square feet (2 square meters) on exterior surfaces;
- (2) 2 square feet (0.2 square meters) in any one interior room or space; or
- (3) 10 percent of the total surface area on an interior or exterior type of component with a small surface area. Examples include window sills, baseboards, and trim.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Action Plan Specific Objectives response:

1. Improving property maintenance and home rehabilitation continues to be a City priority. The Housing component of the City's Comprehensive Plan, Objectives 7 & 9 state:

#7 Promote the rehabilitation of older single family housing units in need of repair.

#9 Promote neighborhood revitalization efforts to stabilize older residential areas prior to their serious decline.

Addressing deteriorating building conditions due to lack of owner funds with the help of CDBG funds is mentioned in Strategy 1.1.6 in the City's Neighborhood Report adopted by City Council in March 2005. Strategy 1.1.6 reads in part "Prepare required five-year HUD Consolidated Plan and yearly Action Plan to receive the yearly Community Development Block Grant entitlement funds the City has been forfeiting. HUD's mission to provide safe housing is in sync with our need to address deteriorating building conditions due to lack of owner funds."

In Program Year 4, a total of thirteen (13) new households with housing problems were served. All participating households qualified as low-mod based on the HUD FY 2008 published income limits for the area. Of these participating households, four had income that fell below 30% of the median family income (MFI) for the area; four fell below 50% of the MFI; and two fell under 80% of the MFI. Seventy-two (72) % of the households were senior or disabled. Nine of the households, including non-senior or disabled were female-headed.

Owner households in the Violet Bank-Flora Hill, Shepherd Stadium, Westover-Snead and Toll House Planning Districts with housing problems and income at or below 80% MFI will continue to be the targeted groups. All things being equal, priority will continue to be given to qualified elderly and the disabled households.

Due to the increasing cost of construction and extent of needed repairs and modifications, the maximum grant amount will remain at \$8,000. It is expected that approximately thirteen (13) new households will be served in Year 5.

Of these 13 new households, it is estimated that 45% will have special needs. All of the housing units that will be repaired are affordable housing. (See HUD Table 3B) Based on the previous year's program participation, it is estimated that approximately 65% of the grantees will have incomes below 50% of the MFI and approximately 35% of the grantees will have incomes below 80% of the MFI. Note that it is extremely difficult to predict the demographics of program participation with any accuracy as we do not have a lot of data to help us determine this and participation is not only governed by eligibility and need but also by willingness to disclose personal information and request help.

2. The 2009-10 Community Development Block Grant will be used to address the home repair needs identified in the plan. No other federal or State funds are to be directly used in carrying out Year 5 home repairs. However, though not administered by the City of Colonial Heights, there are many federal, state and local resources that aid in the provision of housing to low income households in the City. Following is a partial list.

SECTION 8

There are no Section 8 or public housing complexes in the City of Colonial Heights. However, as of this writing, there are sixty-one (61) Section 8 vouchers being used in the City. Approximately 31% of these vouchers are being used in our CDBG target areas. They are distributed as follows: 78.7 % of the voucher holders are households that qualify as extremely low income (under 30% MFI), 16.4% of the voucher holders are very low income (50% MFI), and 4.9% are low income (under 80% MFI). Their use continues to be geographically well-distributed throughout the City and consists of both single family homes and apartments. There is no particular concentration of voucher holders by race, ethnicity, elderliness or disability in any area.

The City does not directly provide rental assistance. This is done through the Chesterfield/Colonial Heights Department of Social Services. The Chesterfield Department of Social Services recently noted that the waiting list for the vouchers has been frozen and that there are currently over 100 people on their list. Vouchers transferred from other localities and out of state has been an issue which has kept the waiting list stagnant. They foresee no change in the status of the current vouchers.

Chesterfield/Colonial Heights
Department of Social Services
9501 Lucy Corr Circle
The Wagner Building
Chesterfield, VA 23832
Phone: (804) 748-1100
Fax: (804) 717-6294

LOW-INCOME HOUSING TAX CREDITS

The five newest apartment complexes in the City all participate in the Low Income Housing Tax Credit (LIHTC) Program. Their program agreement stipulates that 40% of the apartments be set aside for residents with an income at or below 60% of the City's median income. To date, most if not all of the 525 LIHTC apartment units have been set aside for tenants at or below 60% of the City's median income. One hundred and seventy six (176) of these 526 LIHTC apartment units are not reflected in the Census 2000 data as they were built after the year 2000. The addition of these units should significantly increase the ratio of affordable housing opportunities for lower income households. All of these complexes are handicap accessible. One is a designated senior apartment complex with 88 dwelling units.

GRANTING FREEDOM PROGRAM

The Granting Freedom program pays for modifications to make living spaces more accessible for servicemen and women who sustained injury during service in a combat theatre of operations. The funds can be used to widen doorways, add ramps, install grab bars in bathrooms, or to make other modifications that facilitate mobility and safety. The program has over \$1 million available to pay for modifications to houses and apartments. Granting Freedom operates on a first-come, first-served basis.

For additional information and grant applications visit:

http://www.vhda.com/vhda_com/apps/DocumentLibrary/document_load.asp?docid=937

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LEAP)

LEAP provides funds to reduce the heating and cooling costs for low-income families and improve homes energy efficiency. This program also provides direct funding to help with heating and cooling utility bills through the Energy Assistance Program at the Department of Social Services.

Virginia Department of Housing & Community Development (VHCD)
The Jackson Center
501 North Second Street
Richmond, Virginia 23219-1321
Telephone: (804) 371-7000

http://www.eere.energy.gov/weatherization/cfm/index.cfm/state_abbr=va

MEALS ON WHEELS

The Meals on Wheels program provides meals to seniors, people with disabilities, and disadvantaged populations." They provide low-cost, nutritionally sound meals to homebound adults regardless of their ability to pay. Breakfast, lunch and sandwiches are

delivered during the once per day delivery. Lunch is usually a hot meal. Most foods are pre-prepared so that they can just be heated in a microwave for a couple of minutes if necessary. A microwave grant is available to those who do not have one. Meals are delivered in advance for holidays on which they are closed.

On June 1, 2005, Meals on Wheels expanded its service area to the Tri-Cities. They currently serve 22 clients from the City of Colonial Heights. There is no one from Colonial Heights on their waiting list

NUTRITION AND WEATHERIZATION ASSISTANCE

Basic weatherization assistance needs for very low income residents will continue to be met by the Crater District Area Agency on Aging Weatherization Program. This program serves the population based on income (below 140% poverty level), not age. The Crater District Area Agency on Aging also provides accessibility grants, a nutrition program and services such as light house keeping help for those in need of assistance. They served a total of five (5) Colonial Heights residents in FY2007.

Crater District Area Agency on Aging

23 Seyler Drive

Petersburg, VA 23805-9243

Phone: 804-732-7020 Fax: 804-732-7232

E-mail: gmason@cdaaa.org

Web site: <http://www.cdaaa.org>

VHDA ACCESSIBILITY GRANTS

The Virginia Housing Development Authority (VHDA), in association with the Virginia Department of Housing and Community Development (DHCD), The Fannie Mae Foundation and the Christopher Reeves Paralysis Foundation has \$50,000 in grant funds available to help pay for accessibility modification work for rental units. Funds can be used for any work needed to make the unit accessible for a disabled individual. The funds are available on a first come/first served basis, up to \$1,500 per dwelling unit. In order to qualify, the resident's income must be at or below 80% of the area median income. A copy of the application is available at:

http://www.vhda.com/vhda_com/apps/DocumentLibrary/document_load.asp?docid=2449

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Action Plan Public Housing Strategy response:

There is no public housing in the City of Colonial Heights.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Action Plan Barriers to Affordable Housing response:

1. A common barrier to affordable housing is a lack of information. The Department of Planning and Community Development will screen the Home Repair Applications to see if the applicants are also eligible for the real estate tax exemption for persons who are disabled or over the age of 65 and are not taking advantage of this program. The Commissioner of the Revenue's Office provides a real estate tax exemption for owner-occupied properties owned by persons 65 years or older or who are permanently and totally disabled. To qualify for the exemption, the household income must not exceed \$40,000 and assets (excluding value of home and land up to one acre) must not exceed \$80,000. The income-based tax exemptions range from 10% to 100%. The maximum yearly tax exemption is \$1,600.

The City will continue to promote the Assessor's Rehabilitation Tax Program which allows partial exemption from real estate taxes (tax relief) for qualifying rehabilitated or renovated structures. For those properties which qualify, the initial increases in real estate taxes resulting from rehabilitation or renovation will be excused for ten years.

The City will continue to encourage homeownership by promoting locally held homeownership classes. Homeownership Education Classes, co-sponsored by the Virginia Housing Development Authority (VHDA), are regularly held at the new conference room at the Colonial Heights Public Library on the third Saturday of the month.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Action Plan HOME/ADDI response:

The City of Colonial Heights does not receive HOME funds.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Action Plan Special Needs response:

1. The latest Point-In-Time Count was conducted on January 25, 2008 by members of the Southside Continuum of Care including the City's Neighborhood Revitalization Planner. No homeless unsheltered individuals were identified as being from Colonial Heights. However, it should be noted that it was a particularly cold day (+/- 28 degrees Fahrenheit).

The City's homeless needs are met regionally as explained in the Homeless Needs Assessment section of the Strategic Plan. The City does not have any independent homeless programs in place. The City's Neighborhood Revitalization Planner is a member of the Southside Continuum of Care.

2,3, & 4. Though its main focus is to further safe and decent housing, the City's CDBG Home Repair Program for very low to moderate income households is also a preventative action against displacement and possible homelessness.

5. The City's homeless needs are met regionally as explained in the Homeless Needs Assessment section of the Strategic Plan. The City does not have any independent homeless programs in place.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Action Plan ESG response:

The City of Colonial Heights does not receive Emergency Shelter Grants.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.
*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Action Plan Community Development response:

1. The City has not identified any unmet priority non-housing community development needs that are eligible for CDBG assistance based on the 51% low to moderate income requirement. As in Program Years 1 through 4, all CDBG Year 5 funds are to be allocated to the CDBG Home Repair Program and program administration.
2. N/A

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Action Plan Antipoverty Strategy response:

1. The City does not directly provide services that reduce the number of poverty level families. However, as noted earlier, the following economic development, workforce, and individual development programs are available to the citizens of the City of Colonial Heights.

CAPITAL SOURCE

Capital Source, formerly the Virginia Community Development Loan Fund (VCDLF) provides a variety of capacity building workshops, business development classes, and technical assistance to small businesses in the Richmond, Virginia region. Capital Source is a Community Development Financial Institution (CDFI) and authorized by the United States Small Business Administration (SBA) as a micro loan intermediary.

Capital Source
2317 Westwood Avenue
Suite 204
Richmond, VA 23230

Tel (804) 340-1988
Fax (804) 340-2836
<http://www.vcdf.org/>

CRATER DEVELOPMENT COMPANY

Crater Development Company is a private non-profit corporation that is the business loan affiliate of Crater PDC. The purpose of CDC's loan programs are to stimulate the growth and expansion of small businesses in the area by creating additional jobs, increasing the local tax base, and expanding business ownership opportunities. CDC has two loan programs to assist small businesses: the Crater Revolving Loan Fund (RLF) and the Small Business Assistance (SBA) 504 Loan Program.

RLF caters to fixed asset and/or working capital projects. Projects range from \$50,000 to \$500,000 or more. The SBA 504 Program provides fixed asset financing for projects ranging from \$120,000 to \$5,000,000 or more.

Crater Development Company (CDC)
1964 Wakefield St
PO Box 1808
Petersburg, VA 23805
Phone: (804) 861-1668

HOME BUY 5 FIRST TIME HOMEOWNERSHIP PROGRAM

This program helps low income individuals with the following:

- One-on-one counseling sessions to rebuild credit, manage monthly finances, eliminate debt & build savings
- Downpayment assistance for home purchase
- Virginia Individual Development Account
- Financial literacy workshops

Virginia Supportive Housing
P.O. Box 430
Petersburg, VA 23804
Phone (804) 722-0490
vshdhanson@hotmail.com

VHDA HOMEOWNERSHIP CLASSES

For most people, the greatest financial asset they possess is their home. Homeownership, while instilling neighborhood pride and investment in a community, is also a one of the primary means of wealth-building. The City's Neighborhood Revitalization Planner coordinates class registration for the Virginia Housing Development Authority's Colonial Heights Homeownership Education Classes. An average of 11-12 potential homebuyers are served a month. The classes are held one Saturday a month at the Colonial Heights Public Library in partnership with two VHDA certified homeownership trainers from BB&T and Long and Foster Real Estate, Inc. VHDA provides a variety of advantageous loan types especially suited for first-time homebuyers. Participants receive a certificate upon completion of the day-long class. Completion of these classes is required for most VHDA loans.

VIRGINIA WORKFORCE CENTER - Petersburg
114 North Union Street
Petersburg, VA 23803
Phone: 804.862.6155
Toll Free 1.866.270.9183
Hours: Monday - Friday from 8:00 am - 4:30 pm.

VIRGINIA WORKFORCE CENTER – Tri-Cities
5240 Oaklawn Boulevard
Hopewell, VA 23860
Phone: 804.541.6548
Toll Free 1.866.270.9184
Hours: Monday - Friday from 8:00 am - 4:30 pm.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Action Plan Specific Objectives response:

1. Non-homeless special needs housing is provided regionally or locally through private housing providers. All things being equal, the CDBG Home Repair Program will continue to give priority to the elderly and the disabled. Numbers for unmet non-homeless special needs housing are not available.
2. Accessibility and other non-homeless special housing needs are currently being met primarily by the Crater District Area Agency on Aging. Program participation is based on income level (140% poverty) and not age. Their programs include weatherization and accessibility grants. In addition to weatherization and accessibility services, the Crater District Area Agency on Aging also provides services such as light house keeping help for those in need of assistance. Citizens applying for the 2007-8 emergency home repair grants will also be referred to the Crater District Area Agency on Aging as needed. The number of City of Colonial Heights residents assisted in FY2007 is not known as of this writing.

Elder Homes of Richmond now has a Tri Cities Office located in Petersburg and can provide emergency home repair and handicap modifications low to moderate income

Colonial Heights citizens. As of 2008, Elder Homes has assisted six (6) City of Colonial Heights residents.

The Colonial Heights Department of Youth and Human Services, in cooperation with the Planning Department, have used their Community Service youth and youth volunteers to help those who through physical incapacity were unable to do certain small maintenance and household chores. The Youth and Human Services Office has expressed a desire and a willingness to continue with these efforts in the coming fiscal year.

Virginia Tax Credits are available for qualifying accessibility improvements as delineated on the Virginia Department of Taxation webpage as follows:

HOME ACCESSIBILITY FEATURES FOR THE DISABLED CREDIT

You may qualify to claim this credit if you install, or hire someone to install, one or more accessibility features in an existing home to make it accessible to disabled individuals, provided such features are not otherwise required by law.

Accessibility features that qualify for the credit include:

1. a no-step entrance allowing access into the residence
2. interior passage doors providing a thirty-two inch wide clear opening
3. reinforcements in bathroom walls and installations of grab bars around the toilet, tub, shower
4. light switches and outlets placed in accessible locations
5. universal design features or those accessibility or adaptability features prescribed in the Virginia Uniform Statewide Building Code.

The credit is equal to 25% of the total cost of such features, or \$500, whichever is less. The allowable credit may not exceed your tax liability. Unused credits may be carried forward for five years.

You must apply for and receive certification for the credit before claiming it on your tax return. File Form HAC (Home Accessibility Credit) with the Department of Taxation, Tax Credit Unit, P. O. Box 715, Richmond, VA 23218-0715. Applications must be received by March 15 of the year following the year in which the work was completed.

The total amount of tax credits that can be approved by the Department of Taxation for any taxable year is limited to \$1.0 million. If the total credits requested exceed this amount, the Department will prorate the amount of each credit.

Complete Schedule CR, Part XX, to claim the credit.

Reference: Virginia Code 58.1 - 339.7.

Retrieved 2/24/08, from the Virginia Department of Taxation webpage, <http://www.tax.virginia.gov/site.cfm?alias=taxcredit2#accessibility>

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the

program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.

2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Action Plan HOPWA response:

The City does not receive HOPWA funds.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Specific HOPWA Objectives response:

The City does not receive HOPWA funds.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

N/A