



Department of Housing & Community Development

Main Street Station, 1500 East Main Street, Suite 300, Richmond VA 23219

**PY 2025/FY 2026
Annual Action Plan**

For Review and Public Comment

*Community Development Block Grant,
HOME Investment Partnerships, Emergency Solutions Grant, and
Housing Opportunities for Persons with AIDS Programs*

March 27, 2025

Preface

This version of the PY 2025 / FY 2026 (Federal Program Year 2025 / City of Richmond Fiscal Year 2026) Annual Action Plan was created using estimates of potential funding levels from the United States Department of Housing and Urban Development (HUD). Actual allocations from HUD are anticipated in the spring, at which time the Department of Housing and Community Development (HCD) will proceed with updating and finalizing financial figures and accomplishments goals in this Annual Action Plan.

HCD staff have used **red text** to indicate figures and information that may be revised after HCD receives its final PY 2025 / FY 2026 actual award amounts from HUD. Specific topic areas will also be revised after the closing of the public comment period, which is from April 7, 2025, to May 9, 2025. If the funding levels for any grant are found to be lower than the estimates provided, HCD will implement a proportional reduction of awards across the affected projects.

The final version of the PY 2025 / FY 2026 Annual Action Plan will be submitted electronically to HUD through the e-Con Planning Suite within the Integrated Disbursement and Information System (IDIS). The final submission will be available on HCD's website, and by contacting HCD's office using the information outlined in this document.

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Executive Summary

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

1. Introduction

The City of Richmond, Virginia is an entitlement community under the U.S. Department of Housing and Urban Development (HUD) for the following Federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)

In compliance with the HUD regulations, the City of Richmond has prepared this Program Year (PY) 2025 Annual Action Plan for July 1, 2025, through June 30, 2026. This Annual Action Plan is a strategic plan for implementing the City's Federal Programs for housing, community, and economic development within the City of Richmond. In addition, the Annual Action Plan includes the HOME, ESG, and HOPWA funds that the City will receive in PY 2025. The City of Richmond's Department of Housing and Community Development is the lead entity and administrator for the CDBG, HOME, ESG, and HOPWA funds.

This is the City's fifth year of the PY 2021-2025 Five-Year Consolidated Plan, which describes the housing and non-housing needs of City residents and presents a five-year strategy to address those needs. This year's Annual Action Plan outlines the actions to be undertaken in Program Year 2025 with the Federal resources received by the City of Richmond. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) funds in this Action Plan but includes the participation of the public housing authority in the development of this plan.

The CDBG Program and activities outlined in this PY 2025 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents.

2. Summarize the objectives and outcomes identified in the Plan

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

The City of Richmond's PY 2021-2025 Five-Year Consolidated Plan goals are the following:

- The City of Richmond's PY 2021-2025 Five-Year Consolidated Plan goals are the following:
- Ensure sustainable, safe, and healthy affordable housing is located throughout the city.
- Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.
- Provide affordable rental housing and services for special needs and homeless populations.
- Increase homeownership for lower-income working households.
- Economic empowerment opportunities that assist in reducing poverty.
- To administer federal grant money efficiently and effectively to connect the community to

- housing and community development needs.
- Provide programs and resource connections for low-income residents.

Complete descriptions of the goals can be found in Section AP-20. The expenditure of CDBG, HOME, ESG, and HOPWA funds and outcome objectives for the 2025 program year can also be found in Section AP-20.

3. Evaluation of past performance

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

The City of Richmond has a good performance record with HUD and regularly meets its established performance standards. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER) which is submitted to HUD. This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of Richmond's Department of Housing & Community Development. The PY 2023 CAPER is the fourth. CAPER of the PY 2021-2025 Five-Year Consolidated Plan.

The City of Richmond submitted its PY 2023 CAPER to HUD on September 28, 2024, and was approved by HUD on January 31, 2025, after correspondence and resubmission. As required by HUD, separate funding source-specific CAPERs for ESG and HOPWA were submitted for PY 2023 on September 26, 2024, via the required submission process. Information from the ESG and HOPWA CAPERs was included in the larger PY 2023 CAPER submission to HUD.

As reported in the PY 2023 CAPER, the City expended 100.0% of its CDBG funds for the benefit of low- and moderate-income persons. The City was under its 15% public services cap, expending 13.48% of its CDBG funds on public services. The City was also under the administrative caps for the CDBG, HOME, ESG, and HOPWA programs. The City was under its 1.5 drawdown ratio (1.42) for CDBG. Richmond is carrying out its projects promptly and in accordance with all HUD activity guidelines and match requirements.

The greatest need for the City of Richmond is affordable housing. In PY 2023 the City used its CDBG, HOME, and HOPWA funds to accomplish:

- The completion of 11 new owner-occupied housing units.
- The completion of 1 new renter-occupied housing unit.
- The rehabilitation of 162 owner-occupied housing units.
- Assisted 41 households through homebuyer training and counseling.
- Assisted 41 first-time homebuyers with down payment and closing cost assistance.

The City used its HOPWA funds across the Richmond MSA to assist 121 households with Short-term Rent, Mortgage, and Utility Assistance Payments (STRMU); 52 households with Tenant-based Rental Assistance (TBRA); and assist 54 households with funding for permanent housing placement (PHP).

The City used its ESG funds to support emergency shelter operations, rapid re-housing programs, and the use of the homeless management information system. In total, emergency shelter providers collectively assisted 675 individuals (540 households) in PY 2023. The rapid re-housing projects collectively served 162 households comprised of 351 individuals.

Not all goals in the PY 2023 Annual Action Plan were met during the reporting period. The City continues

to monitor and evaluate the progress of ongoing projects to ensure the maximum benefit for the community.

4. Summary of Citizen Participation Process and Consultation Process

Summary from citizen participation section of the plan.

Over the course of the year, City CDBG/HOME/ESG/HOPWA staff meet with subrecipients, and representatives from public and private agencies, and participated in discussions and meetings with individuals and groups to better understand the needs of the community and broaden public participation. This consultation process informs City staff on the execution of existing programs and aids in the development of goals and specific objectives for the upcoming year. Specific consultations are outlined in Section AP-10.

The City notified agencies/organizations of the funding availability for PY 2025 through a notice in the local newspaper, by posting the notice on its website, and through an email list. Agencies and organizations were given the opportunity to join an optional meeting to learn more about the competitive application submission process. All 31 agencies and organizations that applied for funding were provided with direct email notification of the status of their application and given the opportunity to discuss their application with HCD staff.

On Thursday, March 26, 2025, the City of Richmond published the Public Hearing Notice in the *Richmond Times-Dispatch* and the *Nuevas Raíces*. The City of Richmond held two public hearings to seek input from interested residents and community organizations on the use of PY 2025 funds and the draft Annual Action Plan. The Public Hearings were held on Monday, April 14, 2025, at 6:00 pm in City Hall and on Tuesday, April 29, 2025, at 6:00 P.M. at Main Street Station. The Notices also invited residents to give their input on the draft version of the PY 2025 Annual Action Plan, which was on display from April 7, 2025, to May 9, 2025, at the following locations.

- Main Library - 101 East Franklin Street, Richmond, VA 23219
- North Avenue Branch - 2901 North Avenue, Richmond, VA 23222
- East End Branch - 1200 North 25th Street, Richmond, VA 23223
- Hull Street Branch - 1400 Hull Street, Richmond, VA 23224
- Westover Hills Branch - 1408 Westover Hills Boulevard, Richmond, VA 23225

In addition, the PY 2025 Annual Action Plan was available on the City's website at: <https://www.rva.gov/housing-and-community-development/public-documents>.

5. Summary of public comments

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

The Public Hearings were held on Monday, April 14, 2025, at 6:00 P.M. and Tuesday, April 29, 2025, at 6:00 P.M., allowing residents to give their input on the draft version of the PY 2025 Annual Action Plan. Comments received at the Public Hearing and during the display period are included in the Citizen Participation section at the end of this plan.

HOLD – section to be finalized after public comment period.

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

HOLD – section to be finalized after public comment period.

7. Summary

No additional summary.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	Richmond	
CDBG Administrator	Richmond	Department of Housing & Community Development
HOPWA Administrator	Richmond	Department of Housing & Community Development
HOME Administrator	Richmond	Department of Housing & Community Development
ESG Administrator	Richmond	Department of Housing & Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Richmond's Department of Housing and Community Development is the overall administering agency for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunity for Persons with AIDS (HOPWA) Programs.

Consolidated Plan Public Contact Information

The public may view the Consolidated Plan on the City's website at: <https://www.rva.gov/housing-and-community-development/public-documents>. The public can request to see a hard copy of the Consolidated Plan or share a written comment by contacting Amanda Wrinkle, Senior Manager for Federal Entitlement Programs, or Avrian Gray, Executive Assistant, at the City of Richmond's Department of Housing and Community Development, 1500 E. Main Street, Suite 300, Richmond, VA 23219-3571, or by e-mail to Amanda.Wrinkle@rva.gov or HCD@rva.gov. Comments may also be submitted by voicemail at (804) 646-1766.

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

1. Introduction

While preparing the PY 2025 Annual Action Plan, the City of Richmond consulted with the Richmond Redevelopment and Housing Authority (RRHA), Greater Richmond Continuum of Care (GRCoC), and social

service and housing agencies.

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

The City of Richmond works with the following agencies to enhance coordination:

- Richmond Redevelopment and Housing Authority (RRHA) - Section 8 Housing Choice Vouchers, improvements to public housing communities, the Choice Neighborhood Program, and scattered site housing developments.
- Social Services Agencies/Organizations - funds to improve services to low- and moderate-income residents of the City of Richmond.
- Housing Providers - funds to rehab and develop affordable housing, funds to assist in homeownership, funds to improve housing options for low- and moderate-income families and individuals, and funds to make accessibility improvements.
- Greater Richmond Continuum of Care (GRCoC) - oversees the Continuum of Care.

As part of the CDBG, HOME, ESG, and HOPWA application planning process, local agencies/organizations are invited to submit proposals for CDBG, HOME, ESG, and HOPWA funds for eligible activities. These groups participate in the planning process by attending the public hearings, consultation via in-person meetings, phone and/or email, and submission of funding applications.

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

The Department of Housing and Community Development is Richmond's lead agency for allocating Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing and Urban Development. The agency is an active member of the Greater Richmond Continuum of Care (GRCoC). Homeward is the collaborative applicant and HMIS lead. The GRCoC board meets to review community needs, approve funding recommendations, discuss, and approve policies to reduce homelessness in the GRCoC's service area, and improve racial and equitable outcomes of the GRCoC's service network. Working with the GRCoC, Homeward convenes stakeholder workgroups and committees to identify gaps in service and to collaboratively develop strategies to address special populations including those identified above. HCD staff participated in these planning groups to ensure the local ESG plan and the GRCoC goals identified in the City of Richmond's Strategic Plan to End Homelessness, which is a ten-year plan and was adopted by the Mayor of Richmond and Richmond's City Council in 2020.

With respect to serving the chronically homeless, the GRCoC prioritizes the chronically homeless through the GRCoC's Coordinated Entry System (CES). The Coordinated Entry System flows through three main portals, the region's Homeless Crisis Line, Street Outreach teams from partner organizations in the GRCoC, and regional domestic violence hotlines. Through standardized and coordinated entry, those who are chronically homeless are prioritized and placed into programs that would first provide housing stability, and then provide the supportive and wrap-around services needed so that they do not face another housing crisis. Chronically homeless individuals are prioritized for emergency shelter, rapid re-housing, and permanent supportive housing.

Services and resources for homeless families, youth, and veterans are coordinated through the Greater Richmond Continuum of Care's Coordinated Entry System. Once a family, youth, or veteran contacts one of the avenues to the Coordinated Entry, they are placed in the program that best suits their needs as a family, youth, or veteran. The GRCoC is partnered with Richmond Public School's (RPS) McKinney-Vento program to help families with children in RPS gain the resources and housing stability needed for both student and family success. Unaccompanied minors are deemed wards of the state in the Commonwealth of Virginia and are provided assistance and support at the state level, so the GRCoC does not assist unaccompanied minors through rapid re-housing, homeless prevention, or emergency services.

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

The Department of Housing and Community Development (HCD) staff serves on the Greater Richmond Continuum of Care (GRCoC) Ranking Committee that determines funding priorities for HUD's Continuum of Care (CoC) Program Competition application, and other funding opportunities. HCD consults with GRCoC leadership concerning allocations for ESG funding, which assists with the costs of operating homeless service programs in the GRCoC, such as rapid re-housing, street outreach, homeless prevention, and emergency shelter services. This allows the GRCoC, and its public funding partners which include the City of Richmond, Henrico County, and Chesterfield County, to strategically coordinate their localities' federal funds to provide services through GRCoC partner programs that prove most effective and align with the City's strategic goals and objectives to end homelessness in the region. Additionally, this allows the City to strategically allocate ESG and HOPWA funds in conjunction with the GRCoC's other funding sources, such as philanthropic donations and federal CoC funds provided directly to the Greater Richmond Continuum of Care to equitably fund as many effective homeless service programs as possible.

The City's Deputy Chief Administrative Officer for Human Services is a member of the GRCoC's Board, which reviews the homeless community's needs, approves funding recommendations, reviews and enacts policies to end homelessness in the greater Richmond region and improve racial and equitable outcomes in the GRCoC's service area. HCD staff coordinates with Human Services staff to ensure that expertise from both HCD and Human Services is incorporated into the GRCoC Board's discussion.

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

1	Agency/Group/Organization	Richmond Redevelopment and Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated	Richmond Redevelopment and Housing Authority was consulted for affordable housing and public housing needs in the City.

	outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	Greater Richmond Continuum of Care
	Agency/Group/Organization Type	Continuum of Care Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional Organization Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD staff participated in the Greater Richmond Continuum of Care (GRCoC) Summer Point in Time Count where staff consulted various agency volunteers to discuss challenges with street outreach and flexible funding for homeless services. HCD staff also participated in Membership and Ranking Committee meetings to discuss regional approaches and learn about challenges and opportunities.
3	Agency/Group/Organization	Daily Planet Health Services
	Agency/Group/Organization Type	Health Agency Services-Persons with HIV/AIDS Services-Persons with Disabilities Services-Health Services-Homeless
	What section of the Plan was addressed by Consultation?	HOPWA Strategy Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD scheduled meetings with staff after presenting information to community partners at a regional HIV Care and Prevention meeting. Daily Planet Health Services (DPHS) shared their current service offerings for HOPWA-eligible clients and challenges around consistent funding for lease-up assistance. Regular communication also occurs with the agency regarding their mobile medical and street outreach services.

		DPHS submitted funding requests and was funded for PY 2025.
4	Agency/Group/Organization	Upward
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Upward met with HCD staff to discuss their program offerings and services to support business owners. Upward submitted a funding request for PY 2025.
5	Agency/Group/Organization	City of Richmond
	Agency/Group/Organization Type	Civic Leaders Housing Services - Housing Services- Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services- Homeless Services - Health Services-Education Services-Employment Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Recreation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Richmond consulted with the following City Departments, agencies, and boards: Planning and Development Review (PDR); Office of Sustainability; Office of Minority Business (OMB); Department of Economic Development (DED); Department of Public Works (DPW); Office of Equitable Transit and Mobility

		(OETM); Department of Public Utilities (DPU); Department of Parks, Recreation, and Community Facilities (DPRC); Department of Human Services (DHS); Department of Social Services (DSS) Office of Community Wealth Building (OCWB); Office of Aging and Disability Services; Office of Equity and Inclusion; Richmond Public Libraries, and Affordable Housing Trust Fund Board (AHTF). HCD staff also discussed affordable housing with City Council Members.
6	Agency/Group/Organization	Southside Community Development and Housing Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a frequently funded agency contact for regular project updates and discussions around community needs occurred throughout the program year. Southside Community Development and Housing Corporation submitted a funding request and was funded for PY 2025.
7	Agency/Group/Organization	Commonwealth Catholic Charities
	Agency/Group/Organization Type	Services – Housing Services – Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made throughout the year as it relates to the agency's new affordable housing development projects, their application for HOME-ARP funding, and consultation with staff around community needs. Commonwealth Catholic Charities submitted a funding request and was funded for their HOPWA Activates for PY 2025.
8	Agency/Group/Organization	HOME Inc.
	Agency/Group/Organization Type	Services – Housing Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A meeting was held to discuss a City funded report entitled “Policy Approaches to Racial Disparities in Neighborhood Home Values and Related Risk of Displacement”. Communication is ongoing to help incorporate the report’s recommendations into HCD’s work. HOME Inc. staff also led a Fair Housing training

		for HCD staff and shared challenges around education and enforcement. HOME, Inc. submitted a funding request and was funded for PY 2025.
9	Agency/Group/Organization	Housing Families First
	Agency/Group/Organization Type	Services - Housing Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a frequently funded agency contact for regular project updates and discussions around challenges relating to housing stock availability and rapid re-housing occurred throughout the program year. Housing Families First submitted a funding request and was funded for PY 2025.
10	Agency/Group/Organization	SupportWorks Housing
	Agency/Group/Organization Type	Housing Services - Housing Services – Homeless Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made throughout the year as it relates to their award for HOME-ARP funding for the construction of affordable rental housing, and consultation with staff around community needs. SupportWorks Housing submitted a funding request and was funded for their HOPWA Activates for PY 2025.
11	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Victims of Domestic Violence Services - Homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated	YWCA was consulted regarding challenges relating to housing stock availability and rapid re-housing. YWCA submitted a funding request and was funded for PY 2025.

	outcomes of the consultation or areas for improved coordination?	
12	Agency/Group/Organization	CARITAS
	Agency/Group/Organization Type	Services - Housing Services – Homeless Services - Employment Services - Education Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and site visits occurred throughout the year with CARITAS to gain status updates on project progress and better understand current challenges related to homelessness. CARITAS submitted a funding request and was funded for an ESG Activity for PY 2025.
13	Agency/Group/Organization	Metropolitan Business League
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Metropolitan Business League submitted a funding request and was funded for PY 2025. HCD staff also attended MBL's Women Who Mean Business Summit to meet MBL members and learn about unique challenges and opportunities for women business owners.
14	Agency/Group/Organization	Richmond Metropolitan Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Metropolitan Habitat for Humanity submitted a funding request and was funded for PY 2025

15	Agency/Group/Organization	Rebuilding Together Richmond
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together Richmond submitted a funding request and was funded for PY 2025.
16	Agency/Group/Organization	project:HOMES
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a frequently funded agency contact for regular project updates and discussions around community needs, owner-occupied rehab, and local initiatives around manufactured home repair targeting underrepresented communities occurred throughout the program year. Project:HOMES submitted funding requests and was funded for PY 2025
17	Agency/Group/Organization	Homeward
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Homeward acts as the lead agency for the GRCoC. HCD staff discussed data on homelessness, emerging trends, and training opportunities for ESG and HOPWA subrecipients to increase data reliability. Homeward submitted funding requests and was funded for PY 2025.
18	Agency/Group/Organization	Emergency Shelter Inc. dba HomeAgain
	Agency/Group/Organization Type	Services - Housing Services - Homeless Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a frequently funded agency contact for regular project updates and discussions around program operations, challenges facing staffing for homeless services and opportunities for flexible funding occurred throughout the program year. HomeAgain submitted funding requests and was funded for PY 2025.
19	Agency/Group/Organization	Peoples Advantage Helping Hands, Inc.
	Agency/Group/Organization Type	Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Peoples Advantage Helping Hands, Inc, the nonprofit arm of Peoples Advantage Federal Credit Union, met with HCD staff to discuss their program offerings and services for low-income individuals. The Peoples Advantage Helping Hands, Inc submitted a funding request for PY 2025.
20	Agency/Group/Organization	Serenity
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Serenity submitted a funding request and was funded for PY 2025.
21	Agency/Group/Organization	Richmond Behavioral Health Authority (RBHA)
	Agency/Group/Organization Type	Services - Children Services - Persons with Disabilities Services - Health Health Agency Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was	Homelessness Strategy

	addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	RBHA submitted a funding request and was funded for PY 2025.
22	Agency/Group/Organization	State of Virginia
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Richmond consulted with the following State Departments, agencies, and boards: Richmond City Health District, Virginia Department of Health, Virginia Department of Housing and Community Development, and Virginia Housing.
23	Agency/Group/Organization	Richmond Economic Development Authority

	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Economic Development Authority was consulted for Economic Development needs in the City and for the City's new Performance Grants for affordable housing construction.
24	Agency/Group/Organization	Partnership for Housing Affordability
	Agency/Group/Organization Type	Services - Housing Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Partnership for Housing Affordability was consulted for Housing needs in the City.
25	Agency/Group/Organization	Plan RVA
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Plan RVA was consulted for Community Development needs in the City, and data needs around affordable housing, transit, climate change, and economic development.
26	Agency/Group/Organization	Chesterfield County
	Agency/Group/Organization Type	Other government - County Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD had numerous coordination discussions with Chesterfield County about the HOME-ARP Allocation Plan and coordinated funding for a regional project. The two localities also discussed projects and technical

	outcomes of the consultation or areas for improved coordination?	assistance for CDBG projects.
27	Agency/Group/Organization	Henrico County
	Agency/Group/Organization Type	Other government - County Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HCD had numerous coordination discussions with Henrico County about the HOME-ARP Allocation Plan and coordinated funding for a regional project. The two localities also discussed projects and technical assistance for ESG and CDBG projects.

Table 2 – Agencies, groups, and organizations who participated.

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

Any agency not directly consulted had the opportunity to provide comments at two public hearings or directly with staff. Agencies and organizations not directly consulted were also represented through other community meetings and discussions.

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

Name of Plan	Lead Organization	How did the goals of your Strategic Plan overlap with the goals of each plan?
Strategic Plan to End Homelessness	The City of Richmond, Department of Community Development, and Department of Social Services	The Strategic Plan to End Homelessness overlaps with the goal "Provide affordable rental housing and services for special needs and homeless populations". They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
Annual and Five-Year Capital Plans	Richmond Redevelopment & Housing Authority	They are incorporated in the PY 2021-2025 Five-Year Consolidated Plan and the Annual Action Plans.
Richmond 300 Master Plan	City of Richmond, Planning & Development Review	They are incorporated in the PY 2021-2025 Five-Year Consolidated Plan and the Annual Action Plans.
RVA Green 2050	City of Richmond, Office of Sustainability	They are incorporated in the PY 2021-2025 Five-Year Consolidated Plan and the Annual Action Plans.
Emergency Operation Plan	City of Richmond, Office of Sustainability	The Emergency Operation Plan is incorporated in the PY 2021-2025 Five-

		Year Consolidated Plan and the Annual Action Plans.
Analysis of Impediments to Fair Housing Choice	The City of Richmond, Department of Community Development, and Department of Social Services	They are incorporated in the PY 2021-2025 Five-Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

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

This Annual Action Plan was developed in accordance with the City's Citizen Participation Plan.

A "draft" of the PY 2025 Annual Action Plan was placed on display on the City's website <https://www.rva.gov/housing-and-community-development/public-documents>. The display period started on Monday, April 7, 2025, for a 30-day display period. A public hearing was held on Monday, April 14, 2025, at 6:00 pm at a City Council Meeting and on Tuesday, April 29, 2025, at 6:00 pm at Main Street Station to discuss the proposed activities and solicit resident comments.

A "draft" version of the PY 2023 CAPER was on public display from September 11, 2024, through September 25, 2024. No public comments were received. HCD staff collected feedback from current subgrantees and community members ahead of the development of the PY 2025 Annual Action Plan to revise application questions and rating criteria to encourage the submission of high-quality applications to fund projects that would maximize available funding to benefit low- and moderate-income individuals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of responses/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted / broad community	The City of Richmond published a Public Notice of Funding Availability in <i>The Richmond Times-Dispatch</i> on November 17, 2024 and November 19, 2024 and invited interested organizations to attend a virtual info	HCD received one (1) email from a community member enquiring about the availability of funding		Not Applicable

			meeting on November 20, 2024.	for individuals. HCD staff directed community members to appropriate direct service organizations.		
2	Mailing List	Non-targeted / broad community	An email was sent to current subrecipients and other organizations notifying them of the availability of funds and inviting them to a virtual info meeting on November 20, 2024.	No comments were received for this method of outreach.		Not Applicable
3	Newspaper Ad	Non-targeted / broad community	The City of Richmond published the Public Hearing Notice in <i>The Richmond Times-Dispatch</i> on Thursday, March 27, 2025.	HOLD – section to be finalized after public comment period	HOLD – section to be finalized after public comment period	Not Applicable
4	Newspaper Ad	Minorities	The City of Richmond published the Public Hearing Notice in <i>Nuevas Raices</i> on Thursday, March 27, 2025.	HOLD – section to be finalized after public comment period	HOLD – section to be finalized after public comment period	Not Applicable
5	Public Meeting	Non-targeted / broad community	The City Council Public Hearing was held on Monday, April 14, 2025, at 6:00 pm to discuss the draft Annual Action Plan.	HOLD – section to be finalized after public comment period	HOLD – section to be finalized after public comment period	Not Applicable
6	Public Meeting	Non-targeted / broad community	The Public Hearing was held on Tuesday, April 29, 2025, to discuss the draft Annual Action Plan.	HOLD – section to be finalized after public comment period	HOLD – section to be finalized after public comment period	Not Applicable

Table 4 – Citizen Participation Outreach

Expected Resources

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

The financial resources in the following chart are the anticipated resources for the PY 2025 Annual Action Plan. Note that the actual amount of the HOME grant is **\$1,358,980.93** and the prior year funds are \$2,661,963.69, but the amounts are rounded in the Table as the eCon Planning Suite of IDIS does not accept cents. Prior year funds are funds that were previously allocated to projects/activities that were not expended and these funds are being reallocated to a new project/activity in this Annual Action Plan.

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income \$	Prior Year Resources \$	Total \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,366,108	0	599,241	4,965,349	0	This is the final year of the Con Plan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,358,980	0	2,661,963	4,020,943	0	This is the final year of the Con Plan. Note that the actual amount of HOME grant is \$1,358,980.93 and the prior year's funds are \$2,661,963.69
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing	2,044,113	0	0	2,044,113	0	This is the final year of the Con Plan.

		facilities STRMU Supportive services TBRA						
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	381,608	0	0	381,608	0	This is the final year of the Con Plan.

Table 5 - Expected Resources – Priority Table

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

The City of Richmond will meet its federal match requirements through a combination of private matching resources (such as United Way), other federal funds, and state and local government funding.

The City also funds a variety of non-profit organizations through its non-departmental general fund budget to provide public services through its funding focus area of housing, human services, and health.

The City has excess HOME match funds from previous years. The City will have additional HOME Match during this program year from cash (non-federal), City General funds, etc.

The ESG Match will come from local and state funds, as well as donations and grants to the ESG sub-grantees. These funding sources to the ESG sub-grantees include general funds, Continuum of Care funds, private foundations, state funds, donations, the United Way, etc.

The Greater Richmond Continuum of Care was awarded a total of \$9,391,727 for its application in response to HUD's "FY24 & FY25 Continuum of Care Competition and Renewal or Replacement of Youth NOFA". The award was an increase of \$1,570,324 in new project funding to support the region's work to address homelessness and includes \$408,908 in Domestic Violence Bonus funds. These funds allow local subrecipients to offer a greater number of resources to low-and-moderate income individuals than can be provided alone through the City's ESG funding.

The City of Richmond will continue to offer other incentives such as its Affordable Housing Performance Grant Program and its Affordable Housing Partial Tax Exemption Program, alongside available resources identified in the PY 2025 Annual Action Plan, to leverage local funding and increase the number of units constructed to address the City's affordable housing crisis.

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

The City of Richmond may use vacant City-owned properties for the development of affordable housing for low- and moderate-income residents. In addition, the City will work with private and/or non-profit developers to promote new development throughout the City.

City recreation and community centers, libraries, and administrative offices are used for a variety of opportunities to serve citizens with programs meeting needs identified in the plan. These uses include public hearings, community meetings, and general program outreach.

Discussion

No additional discussion.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3) & (e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Sustainable, safe & healthy housing Citywide	2021	2025	Affordable Housing	Citywide	Supply of Decent and Healthy Affordable Housing Location of Affordable Housing	CDBG: \$1,200,000 HOPWA: \$0 HOME: \$600,033 ESG: \$0	Homeowner Housing Rehabilitated: 85 Household Housing Unit
2	Increase supply of affordable rental units 50% AMI	2021	2025	Affordable Housing	Citywide	Supply of Decent and Healthy Affordable Housing	CDBG: \$0 HOPWA: \$0 HOME: \$2,865,013.00 ESG: \$0	Rental units constructed: 377
3	Provide Housing & Services for SN	2021	2025	Affordable Housing Non-	Citywide Richmond MSA	Supply of Decent and Healthy	CDBG: \$269,900.00	Public service activities other than

	& Homeless Pop.			Homeless Special Needs		Affordable Housing Resources for Special Needs Populations	HOPWA: \$1,888,923.66 HOME: \$0 ESG: \$359,608	Low/Moderate Income Housing Benefit: 661 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 87 Households Assisted Homeless Person Overnight Shelter: 645 Persons Assisted Homeless Prevention: 120 Persons Assisted HIV/AIDS Housing Operations: 8 Household Housing Unit
4	Increase homeownership for working LMI households	2021	2025	Affordable Housing	Hull Street - Lower Corridor Hull Street - Swansboro Corridor Citywide Richmond Highway-South Richmond Highway-North Highland Park	Supply of Decent and Healthy Affordable Housing Low-income residents in Gentrifying Neighborhoods	CDBG: \$1,141,200 HOPWA: \$0 HOME: \$420,000 ESG: \$0	Direct Financial Assistance to Homebuyers: 40 Households Assisted Homeowner Housing Added: 9 Household Housing Unit
5	Econ. empowerment opportunities to reduce poverty	2021	2025	Non-Housing Community Development	Citywide	Workforce Development for higher-paying careers Services for Low-Income Households	CDBG: \$200,000.00	Businesses assisted: 1,750 Businesses Assisted
6	Manage grant funds	2021	2025	Non-Housing	Citywide	Supply of Decent and	CDBG: \$1,769,24	Other: 6 Other

	efficiently and effectively			Community Development		Healthy Affordable Housing Making Homelessnes rare, brief, and non-recurring Location of Affordable Housing Access to Housing and Economic Opportunity Resources for Special Needs Populations Workforce Development for higher-paying careers Low-income residents in Gentrifying Neighborhoods Transform public housing sites into communities	9.00 HOPWA: \$155,189.34 HOME: \$135,898.00 ESG: \$22,000.00	
7	Programs and Resources for LMI households	2021	2025	Non-Housing Community Development	Citywide	Supply of Decent and Healthy Affordable Housing Making Homelessnes rare, brief, and non-recurring	CDBG: \$385,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,530 Persons Assisted

						Access to Housing and Economic Opportunity Workforce Development for higher-paying careers		
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Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Sustainable, safe & healthy housing Citywide
	Goal Description	The quality of housing is important to low- and moderate-income people. The majority of housing units in Richmond were constructed before 1980. The aging of our housing stock creates a demand for major housing rehabilitation. Almost half of owner and renter units have at least one condition that warrants attention. The owner-occupied rehabilitation program and multifamily rental rehabilitation address these widespread needs. Lead poisoning is also a risk in older homes. The rehabilitation program can be used to reduce the hazard of lead-based paint and to address gentrification. The preservation of affordable housing in gentrifying neighborhoods by keeping low-income residents in their neighborhoods with homeowner rehabilitation, and the exploration of innovative new programs utilizing city-funding works to combat the impacts of gentrification.
2	Goal Name	Increase supply of affordable rental units 50% AMI
	Goal Description	Efforts are directed toward providing housing for low- and moderate-income households, particularly those that are cost burdened or earn at or below 50% of area median income, throughout the city. This includes supporting rental housing activities by nonprofits and for-profit developers that contribute to sustainable, mixed-income neighborhoods. Increases may occur through the modernization and rehabilitation of existing housing stock or the construction of new units.
3	Goal Name	Provide Housing & Services for SN & Homeless Pop.
	Goal Description	The City will provide supportive services for the homeless, persons living with HIV/AIDS, and Special Needs populations. These services include case management, counseling, financial assistance with services, housing, shelters, transitional housing, housing assistance, rapid re-housing, and permanent supportive housing. Homeless efforts will be coordinated and provided by the Greater Richmond Continuum of Care (GRCoC) to end homelessness.
4	Goal Name	Increase homeownership for working LMI households
	Goal Description	The City seeks to have a balance of affordable rental and homeownership opportunities within its neighborhoods. It encourages mixed-income neighborhoods as a means to provide opportunities for all and reduce the economic isolation of any of its residents. Homeownership can provide stability for working families by building equity, enabling long-term social investment in the community, and controlling housing payments while area rents continue to rise.

5	Goal Name	Econ. empowerment opportunities to reduce poverty
	Goal Description	Economic development can equip low-income households with skills and resources to access higher paying careers. This is a vital goal as many of Richmond's households live in poverty and are experiencing housing cost burden.
6	Goal Name	Manage grant funds efficiently and effectively
	Goal Description	The City is committed to being a well-managed government and an efficient and effective steward of its federal funds. With recognition of decreasing revenues in today's economy, the City is very focused on the completion of projects in its pipeline and projects that will substantially contribute to program objectives for decent and affordable housing, creating suitable living environments, and creating economic opportunities.
7	Goal Name	Programs and Resources for LMI households
	Goal Description	Many Richmonders need assistance to help gain stability in their lives. Services funded by the City allow organizations to be able to fill these gaps in order to provide people with the necessary help and resources.

Table 7 - Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Richmond proposes to undertake the following activities with the PY 2025 CDBG, HOME, ESG, and HOPWA funds:

#	Project Name
1	Owner-Occupied Rehabilitation - PY25/FY26
2	Single Family Development - PY25/FY26
3	Housing Development - PY25/FY26
4	CDBG and HOME Administration - PY25/FY26
5	ESG Activities - PY25/FY26
6	2025-2028 Serenity
7	2025-2028 Homeward
8	2025-2028 Commonwealth Catholic Charities
9	2025-2028 SupportWorks Housing
10	2025-2028 Daily Planet Health Services
11	2025-2028 City of Richmond
12	Public Service - PY25/FY26
13	Economic Development - PY25/FY26

Table 8 - Project Names

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

Funding is based on completing existing open projects to meet a national objective as well as priorities outlined in the Five-Year Consolidated Plan. Based on the identified needs, funding allocations for projects are determined through a competitive grant application process. Staff from the Department of Housing

and Community Development, Department of Human Services, and Office of Sustainability reviewed and rated applications. Department of Housing and Community Development staff then met to review all rating scores and made final recommendations based on application scores, applicable Federal Regulations, and Departmental and City priorities.

Recommended projects demonstrate significant leveraging of funding, organizations with strong capacity to administer federal funds, projects that will significantly preserve or add to the city's affordable housing stock, and projects that provide quality services to low- and moderate-income community members. For PY 2025, the amount of requested funds for Public Services far outweighed the amount available due to the 15% cap. Application requests for Emergency Shelter Activities in ESG also outweighed the allowable 60% cap. As a result, highly ranked ESG applications were not able to receive their full requested amount of funding.

Disbursements are based on the needs of low-and-moderate income households or agency needs as expressed in their application, not by a geographic area.

AP-38 Project Summary

1	Project Name	Owner-Occupied Rehabilitation - PY25/FY26
	Target Area	Citywide Highland Park
	Goals Supported	Sustainable, safe & healthy housing Citywide
	Needs Addressed	Supply of Decent and Healthy Affordable Housing Low-income residents in Gentrifying Neighborhoods
	Funding	CDBG: \$1,200,000.00 HOME: \$600,033.00
	Description	Owner-Occupied rehabilitation enables extremely low- to moderate-income homeowners (at 80% or less AMI) to make needed exterior and interior home repairs and remove elements of blight from their properties. The homeowners will receive assistance in the form of grants and forgivable loans.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The following subrecipients will assist the following: <ul style="list-style-type: none"> • project:HOMES - Critical Home Repair - 43 households. • project:HOMES - Comprehensive Home Repair - 10 households. • Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond - 15 households. • Rebuilding Together - Critical Home Repair - 17 households. All owner-occupied repair programs will serve low-and-moderate-income households living in the City of Richmond.
	Location Description	The project locations are the following: <ul style="list-style-type: none"> • Rebuilding Together Richmond - Critical Home Repair will focus on the Brookland Park and Highland Park neighborhoods. • The remaining rehabilitation programs will focus on Citywide projects.
	Planned Activities	The City is going to fund the following activities: <ul style="list-style-type: none"> • project:HOMES - Critical Home Repair (CDBG Funds - \$625,000) - Preservation of affordable homeownership in the City of Richmond

		<p>by providing direct assistance to city homeowners in the form of home repair services. Recipients of the assistance will be owner-occupants with annual incomes at or below 80% of AMI.</p> <ul style="list-style-type: none"> • project:HOMES - Comprehensive Home Repair (HOME Funds - \$600,033) - Funding to provide repairs to homes that need significant structural and/or mechanical repairs that threaten the continued safe occupancy and the stability of the surrounding community. Recipients of the assistance will be owner-occupants with annual incomes at or below 80% of AMI. • Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond (CDBG Funds - \$300,000) - Funding to support Critical Home Repairs for homeowners in the City of Richmond whose incomes are between 0-80% of the AMI. Critical Home Repair services to be provided include the following: Roof replacement or repairs; Window replacement of failed windows; Repair and/or replace porches, steps, and ramps; Gutter repairs and/or replacement; Tree trimming and removal; Siding replacement/repair; and Installation of fabricated handrails; and Interior accessibility and life safety repairs. • Rebuilding Together Richmond - Critical Home Repair (CDBG Funds - \$250,000) - Funding to support Critical Home Repairs for homeowners in Brookland Park, Highland Park, and surrounding areas whose incomes are between 0-50% of the AMI. Critical Home Repair services will address urgent needs such as roof replacement, plumbing updates, tub-to-shower conversions for accessibility, and window replacements to enhance the safety and livability of the home.
2	Project Name	Single Family Development - PY25/FY26
	Target Area	Citywide
	Goals Supported	Increase homeownership for working LMI households.
	Needs Addressed	Supply of Decent and Healthy Affordable Housing Location of Affordable Housing Access to Housing and Economic Opportunity
	Funding	CDBG: \$1,141,200.00 HOME: \$420,000.00
	Description	<p>Downpayment assistance programs help low- and moderate-income families whose incomes are at 80% or below the area median income, purchase their first home in the City of Richmond. The HOME Inc. Keystone Program also provides intensive individual pre-purchase counseling, financial literacy and homebuyer group education.</p> <p>The construction of affordable, single-family homes increases the housing stock available for low- and moderate-income home buyers.</p>
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> • Southside Community Development and Housing Corporation - Downpayment Assistance - 15 households.

		<ul style="list-style-type: none"> • HOME Inc. - Keystone Program for First-Time Homebuyers - 25 households. • project:HOMES - Highland Grove Single Family Construction – 2 households. • Richmond Metropolitan Habitat for Humanity - Expanding Affordable, Equitable Homeownership Opportunities in Richmond – 7 households.
	Location Description	<p>The project locations are the following:</p> <ul style="list-style-type: none"> • Southside Community Development and Housing Corporation - Downpayment Assistance - Richmond's Southside. • HOME Inc. - Keystone Program for First-Time Homebuyers - Citywide. • project:HOMES - Highland Grove Single Family Construction – Highland Grove Neighborhood • Richmond Metropolitan Habitat for Humanity - Expanding Affordable, Equitable Homeownership Opportunities in Richmond - Highland Grove Neighborhood and Villa Heights Neighborhood
	Planned Activities	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • Section 108 Payment (CDBG Funds - \$981,126) - CDBG funds will be used to make loan repayments on the 2012 Section 108 Guaranteed Loans made to the City of Richmond by the U.S. Department of Housing and Urban Development (HUD). The loan is guaranteed for 20 years at a variable interest rate (4.5% to 8.5%) and was earmarked for the rehabilitation of single-family homes and multi-family units and economic development in targeted areas of the City. The terms of the loan indicate that CDBG funds are to be used as repayment. Funding of this proposal will enable the City to meet its debt obligations for loans made to rehabilitate its housing stock and provide safe affordable housing to its residents. • Southside Community Development and Housing Corporation - Downpayment Assistance (CDBG Funds - \$450,000) - SCDHC will utilize funding for down payment assistance for low-income first-time homebuyers. Clients will be at or below 80% AMI. • HOME Inc. - Keystone Program for First-Time Homebuyers (CDBG Funds - \$500,000) - The Keystone Program provides intensive individual pre-purchase counseling, financial literacy, homebuyer group education, and financial assistance. This ensures that families participating in the program will not only be able to buy a home but will be responsible, successful long-term homeowners. This program also provides down payment assistance to help low- and moderate-income families whose incomes are at 80% or below of the area median income, purchase their first home in the City of Richmond. • project:HOMES - Highland Grove Single Family Construction (CDBG Funds - \$191,200) – CDBG funds will be leveraged for the

		<p>construction of 2, single family homes in the Highland Grove Priority Neighborhood which is a focus identified in the Richmond 300 Master Plan . Each home will contain 3 bedrooms and 2 ½ baths and be sold to residents making 80% AMI or below.</p> <ul style="list-style-type: none"> • Richmond Metropolitan Habitat for Humanity – (HOME funds - \$420,000) – HCD will use its CHDO Set-Aside funds to assist Richmond Metropolitan Habitat for Humanity (Habitat) in the construction of 7 affordable single-family homes. A total of 4 homes across two properties will be built in the Highland Grove Priority Neighborhood, and 3 homes will be built in a Low-Income Community Opportunity Zone. All homes will be sold to individuals making 80% AMI or below. Three homes will be sold via Habitat’s homeownership program, and 4 will be sold to qualified low-income individuals who have obtained traditional mortgages.
3	Project Name	Housing Development - PY25/FY26
	Target Area	Citywide
	Goals Supported	Increase supply of affordable rental units 50% AMI.
	Needs Addressed	Supply of Decent and Healthy Affordable Housing
	Funding	HOME: \$3,285,013.00
	Description	Funds are used to develop and rehabilitate rental housing for low- and moderate-income households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> • Lynhaven Ridge VA LLC – Lynhaven Ridge - 50 households. • The Community Builders, Inc. - Creighton Phase C – 61 households. • ECG Semmes, LP - Semmes Flats – 266 households.
	Location Description	<p>The project locations are the following:</p> <ul style="list-style-type: none"> • Lynhaven Ridge VA LLC – Lynhaven Ridge - Richmond Highway, South • The Community Builders, Inc. - Creighton Phase C – Creighton Court • ECG Semmes, LP - Semmes Flats – Swansboro Neighborhood
	Planned Activities	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • Lynhaven Ridge VA LLC – Lynhaven Ridge (HOME Funds - \$750,000) - Construction of 50 multi-family affordable housing units that will be targeted to individuals and families earning 30%, 50%, 60% and 80% or less of the Area Median Income. Lynhaven Ridge will consist of 1 three-story building, including 20 two-bedroom and 30 three-bedroom units, and meeting space for supportive services from community partners such as Richmond Behavioral Health Authority. • The Community Builders, Inc. - Creighton Phase C (HOME Funds - \$800,000) - Creighton Phase C is the third vertical phase of the multiphase development of the Creighton Court Public Housing community and includes the construction of 61 total units divided between 12 separate buildings, with a mixture of townhouses,

		<p>stacked townhouses, and flats. The unit mix is as follows: (18) 1-bedrooms, (33) 2-bedrooms, and (10) 3-bedrooms. The new units will be rented to people who earn up to 60% and 50% AMI and will have project-based vouchers to support low-income residents.</p> <ul style="list-style-type: none"> • ECG Semmes, LP - Semmes Flats (HOME Funds - \$1,315,013) – HOME funds will be leveraged towards the acquisition cost for property to construct 266 affordable rental units. The units will be spread across 3 buildings and made available to individuals and families earning 60% AMI or below.
4	Project Name	CDBG and HOME Administration - PY25/FY26
	Target Area	Citywide
	Goals Supported	Manage grant funds efficiently and effectively.
	Needs Addressed	<p>Supply of Decent and Healthy Affordable Housing</p> <p>Making Homelessness rare, brief, and non-recurring</p> <p>Location of Affordable Housing</p> <p>Access to Housing and Economic Opportunity Resources for Special Needs Populations</p> <p>Workforce Development for higher-paying careers</p> <p>Low-income residents in Gentrifying Neighborhoods</p> <p>Transform public housing sites into communities</p> <p>Services for Low-Income Households</p>
	Funding	<p>CDBG: \$788,123.00</p> <p>HOME: \$135,898.00</p>
	Description	This project provides funding for the general administration of the City's Community Development Block Grant program and HOME Investment Partnership Program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3 Organizations
	Location Description	Programs administered will occur citywide.
	Planned Activities	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • City of Richmond Department of Planning and Development Review - Historic Preservation - Section 106 Review and Planning (CDBG Funds - \$50,000) - CDBG funds will go toward the administration of the Section 106 Review. This process is a necessary function for the disbursement of funding from the HUD by the City. This responsibility is delegated to the City by HUD Regulation 24 CFR Part 58.1 and is a requirement of the HUD contract with the City of Richmond. • HCD - BGA/Finance (CDBG Funds - \$738,123) - Funds will be used for the overall program administration, coordination, technical assistance to applicants, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • HCD - HOME Admin (HOME Funds - \$135,898) - HOME funds will

		be used for the overall program administration, coordination, technical assistance to applicants, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).
5	Project Name	ESG Activities - PY25/FY26
	Target Area	Citywide
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Making Homelessness rare, brief, and non-recurring
	Funding	ESG: \$381,608.00
	Description	Programs that provide homeless services, support, and housing assistance through the programs coordinated by the Greater Richmond Continuum of Care to end homelessness. Programs are funded projects under ESG.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The following subrecipients will assist the following: <ul style="list-style-type: none"> • CARITAS - Emergency Shelter and Case Management - will assist 450 individuals. • Housing Families First - Hilliard House - will assist 45 households. • YWCA Richmond Rapid Re-Housing - will assist 30 households. • Emergency Shelter, Inc. DBA HomeAgain - Emergency Shelter Operations - will assist 150 individuals.
	Location Description	Emergency Shelters and Rapid-Re-Housing providers are physically located in the City of Richmond and in Henrico County, both of are a part of the Greater Richmond Continuum of Care service area.
	Planned Activities	The City is going to fund the following activities: <ul style="list-style-type: none"> • CARITAS - Emergency Shelter and Case Management (ESG Funds - \$55,012.44) - Funds will support the low-barrier emergency shelter for single men and women in Richmond. Individuals experiencing homelessness are connected to case management services and receive referrals for community resources to help transition from shelter to a positive housing destination. • Housing Families First - Hilliard House/Building Neighbors (ESG Funds - \$70,012.44) - Funds will support single women and families experiencing homelessness in Richmond with short-term emergency shelter and case management to assist them with exiting to a positive housing destination. • YWCA - YWCA Richmond Rapid Re-Housing (ESG Funds - \$100,000.00) - ESG funds will be expended on rapid rehousing expenses for City of Richmond survivors of domestic violence who have fled unsafe situations in their homes and are classified as homeless. • Emergency Shelter, Inc. DBA HomeAgain - Emergency Shelter Operations (ESG Funds - 103,938.44) - Funds will be used to support temporary emergency shelter for individuals and families. • Homeward - Homeward Community Information System (HCIS) (ESG Funds - \$8,500.00) - Funds will support ongoing operations of

		<p>the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system that is required to receive state and federal homeless assistance funding.</p> <ul style="list-style-type: none"> • HCD - ESG Administration (ESG Funds - \$22,000.00) - ESG funding for program administration. • RVA Rapid Re-Housing (ESG Funds - \$22,144.68) – ESG funds will be used for rapid re-housing eligible expenses to quickly aid individuals and families in leasing up into permanent housing.
6	Project Name	2025-2028 Serenity
	Target Area	Richmond MSA
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Resources for Special Needs Populations Making Homelessness rare, brief, and non-recurring Services for Low-Income Households
	Funding	HOPWA: \$205,889.00
	Description	Provide funding for housing-related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for tenant based rental assistance, emergency short-term mortgage assistance, utility assistance, and information referrals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	Serenity, Inc. - Housing Assistance Program - will assist 100 clients with supportive services and 62 households with STRMU and PHP.
	Location Description	HOPWA programs serve four independent cities, thirteen counties, and three incorporated towns that comprise the Richmond-Petersburg MSA. Serenity's service area primarily focuses on the southern portion of the service area.
	Planned Activities	Serenity, Inc. - Housing Assistance Program (HOPWA Funds - \$205,889) - Funds will provide persons living with HIV/AIDS with supportive services, short-term rental, mortgage and utility (STRMU) assistance, and permanent housing placement (PHP) assistance.
7	Project Name	2025-2028 Homeward
	Target Area	Richmond MSA
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Resources for Special Needs Populations
	Funding	HOPWA : \$20,000.00
	Description	The project will provide the HIPAA-compliant online database management tool to service providers working with individuals who are low-income and living with HIV/AIDS.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 Organizations
	Location Description	HOPWA programs serve four independent cities, thirteen counties, and three incorporated towns that comprise the Richmond-Petersburg MSA.
	Planned Activities	Homeward - HMIS (HOPWA) (\$20,000.00) - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS

		<p>is a type of homeless management information system that is required to receive state and federal homeless assistance funding. The project will also share necessary data and agency support to assist HCD in the completion of the CAPER.</p> <p>RVA Housing Information (HOPWA) (\$138.00) – Funds to assist HOPWA-eligible clients with housing information resources.</p>
8	Project Name	2025-2028 Commonwealth Catholic Charities
	Target Area	Richmond MSA
	Goals Supported	Resources for Special Needs Populations Making Homelessness rare, brief, and non-recurring Services for Low-Income Households
	Needs Addressed	Resources for Special Needs Populations
	Funding	HOPWA : \$1,240,300.00
	Description	Provide funding for housing-related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for tenant based rental assistance (TBRA), short-term rent, mortgage, and utility assistance (STRMU), and permanent housing placement (PHP).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Commonwealth Catholic Charities – HOPWA Greater Richmond - will assist 206 households in total
	Location Description	HOPWA programs serve four independent cities, thirteen counties, and three incorporated towns that comprise the Richmond-Petersburg MSA.
9	Planned Activities	Commonwealth Catholic Charities - HOPWA Greater Richmond (HOPWA Funds - \$1,240,300.00) - Funds will provide persons living with HIV/AIDS with supportive services, short-term rental, mortgage and utility (STRMU) assistance, and permanent housing placement (PHP) assistance and/or ongoing tenant based rental assistance (TBRA).
	Project Name	2025-2028 SupportWorks Housing
	Target Area	Richmond MSA
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Resources for Special Needs Populations Making Homelessness rare, brief, and non-recurring Services for Low-Income Households
	Funding	HOPWA : \$350,000.00
	Description	The project will provide funding for facility operations and supportive services for HOPWA-qualifying individuals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	SupportWorks Housing - Permanent Supportive Housing - will assist 20 households in total.
	Location Description	HOPWA programs serve four independent cities, thirteen counties, and three incorporated towns that comprise the Richmond-Petersburg MSA. SupportWorks services are primarily offered in the City of Richmond.
	Planned Activities	SupportWorks (HOPWA Funds - \$350,000) - SupportWorks Housing owns and operates an eight-unit affordable living community for formerly homeless single adults living with HIV/AIDS located in Richmond.

		SupportWorks also provides supportive services to other qualifying individuals at their properties located in the Richmond MSA.
10	Project Name	2025-2028 Daily Planet Health Services
	Target Area	Richmond MSA
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Resources for Special Needs Populations Making Homelessness rare, brief, and non-recurring Services for Low-Income Households
	Funding	HOPWA : \$166,463.00
	Description	Provide funding for housing-related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for permanent housing placement (PHP).
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	Daily Planet Health Services - Increasing Access to Housing for Individuals and/or Families with HIV - will assist 50 households.
	Location Description	Richmond MSA
	Planned Activities	Daily Planet Health Services - Increasing Access to Housing for Individuals and/or Families with HIV (HOPWA Funds - \$166,463) - Funds will provide persons living with HIV/AIDS with housing-related case management and permanent housing placement (PHP).
11	Project Name	2025-2028 City of Richmond
	Target Area	Richmond MSA
	Goals Supported	Manage grant funds efficiently and effectively.
	Needs Addressed	Making Homelessness rare, brief, and non-recurring Resources for Special Needs Populations Services for Low-Income Households
	Funding	HOPWA: \$61,323.00
	Description	Provide funding for housing-related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for tenant based rental assistance, emergency short-term mortgage assistance, utility assistance, and information referrals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	HOPWA programs serve four independent cities, thirteen counties, and three incorporated towns that comprise the Richmond-Petersburg MSA.
	Location Description	Programs administered will occur across all of the Richmond MSA.
	Planned Activities	HCD - HOPWA Administration (HOPWA Funds - \$61,323.00) - HOPWA funding for program administration.
12	Project Name	Public Service - PY25/FY26
	Target Area	Citywide
	Goals Supported	Provide Housing & Services for SN & Homeless Pop. Programs and Resources for LMI households
	Needs Addressed	Supply of Decent and Healthy Affordable Housing Making Homelessness rare, brief, and non-recurring Access to Housing and Economic Opportunity
	Funding	CDBG: \$641,132.00

Description	This project provides funding for public service activities.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> • HOME, Inc. - HOME Housing Information and Counseling Program - 1,430 persons. • Southside Community Development and Housing Center - Housing Counseling - 100 households. • Richmond Behavioral Health Authority - Residential Support for Homeless Families - 60 persons. • YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors - 15 persons. • Daily Planet Health Services - Increasing Access to Care: Integrated Medical Outreach – 300 persons. • City of Richmond's Office on Homeless Services - Emergency Assistance, Counseling, and Displacement Program – 20 persons
Location Description	All the programs funded in public service serve beneficiaries citywide.
Planned Activities	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • HOME, Inc. - HOME Housing Information and Counseling Program (CDBG Funds - \$200,000) - This program creates stable housing through homeownership opportunities, assists homeowners behind in their mortgage to avoid foreclosure, increases tenant rights and responsibilities knowledge, and increases financial literacy. Services include homebuyer education and pre-purchase counseling; foreclosure prevention counseling; money management and credit classes for those who wish to either purchase a home or maintain stable rental housing; tenant education and landlord-tenant information and referral services for families who are in dispute with their landlords, at risk of eviction or in need of help with relocation. • Southside Community Development and Housing Center - Housing Counseling (CDBG Funds - \$157,850) - SCDHC's Homeownership Center will assist low- and moderate-income Richmond residents achieve homeownership through comprehensive and multilingual financial coaching through our Financial Opportunity Center (FOC), and HUD-certified rental, pre-purchase, post-purchase, and foreclosure prevention counseling through our HUD-approved housing counseling center. The SCDHC Homeownership Center will also facilitate homebuyer education. • Richmond Behavioral Health Authority - Residential Support for Homeless Families (CDBG Funds - \$133,282) - The program provides case management services to families who are in homelessness and are being sheltered by one of the partner agencies. Families are connected to mainstream housing in the community. The program also operates two apartments that are utilized as short-term temporary housing for families who are homeless and demonstrate a commitment to obtaining self-sufficiency.

		<ul style="list-style-type: none"> • YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors (CDBG Funds - \$60,000) - This project provides funding for court advocates and workforce navigators to empower survivors in their journey to rebuild their lives. Funding will also be used for client financial assistance to address costs associated with securing stable housing and building financial independence. • Daily Planet Health Services - Increasing Access to Care: Integrated Medical Outreach (CDBG Funds \$56,000) – This project provides primary care, behavioral health care, and/or outreach and case management services via outreach at mobile medical events and street medicine in the City of Richmond. • City of Richmond's Office on Homeless Services - Emergency Assistance, Counseling, and Displacement Program (CDBG Funds \$25,000) - The program is designed to provide immediate housing interventions to residents in the city who are displaced or are at risk of displacement due to code enforcement, failed fire and life safety inspections, landlord neglect or disputes, utility non-payment issues or short-term crisis. This initiative will provide targeted interventions for residents of Richmond whose household earnings are at or below 80% of the area median income, with a particular focus on those making below 30%.
13	Project Name	Economic Development - PY25/FY26
	Target Area	Citywide
	Goals Supported	Econ. empowerment opportunities to reduce poverty
	Needs Addressed	Workforce Development for higher-paying careers Services for Low-Income Households
	Funding	CDBG: \$200,000.00
	Description	This project provides funding for economic development activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	Metropolitan Business League - Economic Development - 2,400 residents and assist 1,750 businesses Citywide.
	Location Description	Economic development activities will occur citywide.
	Planned Activities	Metropolitan Business League Program - Economic Development (CDBG Funds - \$200,000) - This program promotes prosperity in Richmond through education, leadership, advocacy, training, financial resources, and building networks for small, women and minority-owned businesses. The program provides comprehensive entrepreneurship training, workforce development, and business resources year-round. Works with corporate partners to seek procurement opportunities and educate minority business owners on how to secure contracts. The program offers a portfolio of emergency grants and microloans and resources for businesses in addition to application support and financial counseling.

Table 9 - Project Descriptions

AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population age, racial/ethnic composition, and economy of the City of Richmond. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://data.census.gov>. As the most recent available data, the 2018-2022 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Richmond. Additional information comes from the 2020 Decennial Census, and the 2013-2017 and 2018-2022 American Community Survey 5-Year Estimates were used to compare statistics.

Maps illustrating the demographic characteristics of the City of Richmond can be found in [Appendix XX](#).

Population:

- The 2018-2022 ACS estimates the City's population to be 227,171 people, an increase of 6,279 people (2.8%) since 2017 and 21,823 (10.6%) since 2012.

Age:

- Median age in the City of Richmond was 34.5 years, compared to 38.7 years for the Commonwealth of Virginia.
- Youth under the age of 18 made up 17.1% of the City's population, nearly five points lower than the Commonwealth's percentage (21.8%).
- Seniors age 65 or over comprise 13.8% of the City's population, two percentage points below Virginia's rate of 16.0%.

Race/Ethnicity:

- 44.6% are White alone
- 44.0% are Black or African American alone
- 2.3% are Asian alone
- 5.7% are Two or More Races
- 7.6% are Hispanic or Latino of all races

Income Profile:

The Median Family Household Income for a family of four is \$110,300 in the Richmond, VA Metropolitan Statistical Area according to HUD's FY 2024 Income Limits. The following is a summary of income statistics for the City of Richmond.

According to the 2018-2022 American Community Survey, the median household income in the City of Richmond was \$59,606 which was lower than the Commonwealth of Virginia (\$85,873).

- 25.9% of households with earnings received Social Security income.
- 2.5% received cash public assistance.
- 18.7% received retirement income.
- 39.3% of female-headed households with children and no spouse present were living in poverty.
- 50.8% of such households with children under 5 were living in poverty.
- 30.1% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for the City of Richmond is a measurement of the area's needs. As of the 2016-2020 CHAS data, Richmond has an overall low- and moderate-income percentage of 56.17%.

Economic Profile:

Of the City's civilian employed population 16 and over of 121,796 persons:

- Occupation: 46.1% of the employed civilian population had occupations classified as management, business, science, and arts occupations. 19.4% of the employed civilian population had occupations classified as sales and office. 18.4% were in the service sector
- Industry: The education, health, and social service industry represented 24.4% of those employed. Professional, scientific, management, and administrative employees comprised 14.6% of the workforce.
- Class of Worker: 79.1% of workers were considered in private wage and salary workers' class. 16.2% of workers were in the government class. 4.4% of workers were considered self-employed workers in their own not incorporated business class.

Geographic Distribution

Target Area	Percentage of Funds
Hull Street - Lower Corridor	0
Hull Street - Swansboro Corridor	0
Citywide	81
Richmond MSA	17
Richmond Highway- South	0
Richmond Highway- North	0
Highland Park	2

Table 10 - Geographic Distribution

The rationale for the priorities for allocating investments geographically

The CDBG funds will be used for administration, for projects/activities that predominantly benefit low- and moderate-income persons, and to rehabilitate or construct housing for low- and moderate-income households. Given the nature of the work the projects/activities are not targeted to a geographic area.

The HOME funds will be used for administration, rehabilitation of owner-occupied housing, and new housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on the needs of low- and moderate-income households and projects that increase the overall supply of affordable housing, not by geographic area.

The HOPWA funds will be used for administration, supportive services, and housing assistance for those with HIV/AIDS. Activities include tenant-based rental assistance (TBRA), emergency short-term mortgage assistance, utility assistance (STRMU), permanent housing placement (PHP), facility-based operations, and information referrals. The disbursement is based on the needs of each client, not by geographic area.

The ESG funds will be used for administration, emergency shelters, rapid re-housing, and the homeless

management information system (HMIS). The disbursement is based on the needs of each shelter or agency, not by geographic area.

Discussion

Not Applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Richmond will use a range of tools to address the city's affordable housing crisis, as outlined in the Five-Year Consolidated Plan. In PY25, the City will put a stronger emphasis on the production of new affordable housing units, while increasing funding to rehabilitate existing units and expanding permanent housing placement rental assistance through the HOPWA program. The one-year goals for affordable housing in the City of Richmond for PY 2025 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	371
Non-Homeless	511
Special-Needs	
Total	882

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	371
The Production of New Units	386
Rehab of Existing Units	85
Acquisition of Existing Units	40
Total	882

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Richmond will fund the following projects with PY 2025/FY 2026 CDBG, HOME, ESG, and HOPWA funds:

The numbers in Table 11 represent:

- Homeless
 - Commonwealth Catholic Charities - HOPWA Greater Richmond - will assist 56 with TBRA, 65 with PHP, and 80 with STRMU.
 - YWCA Richmond Rapid Re-Housing - will assist 30 households.
 - City of Richmond's Office on Homeless Services - Emergency Assistance, Counseling, and Displacement Program – will assist 20 persons
 - Serenity, Inc. - Housing Assistance Program - will assist 62 households with STRMU and

- PHP.
- Daily Planet Health Services - Increasing Access to Care: Integrated Medical Outreach – will assist **50** households with PHP.
- SupportWorks Housing - Permanent Supportive Housing - will assist **8** households in total through Facility Based Operations.
- Non-Homeless
 - project:HOMES - Highland Grove Single Family Construction – will construct **2** units
 - Richmond Metropolitan Habitat for Humanity – Expanding Affordable, Equitable Homeownership Opportunities in Richmond – will construct **7** units
 - Lynhaven Ridge VA LLC – Lynhaven Ridge – will construct **50** units
 - The Community Builders, Inc. - Creighton Phase C – will construct **61** units
 - ECG Semmes, LP - Semmes Flats – will construct **266** units
 - project:HOMES - Critical Home Repair - will assist **43** households.
 - project:HOMES – Comprehensive Home Repair – will assist **10** households.
 - Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond - will assist **15** households.
 - Rebuild Together - Critical Home Repairs - will assist **17** households.
 - Southside Community Development & Housing Corporation - Downpayment Assistance - will assist **15** households.
 - HOME Inc. - Keystone Program for First-Time Homebuyers - will assist **25** households.

The numbers in Table 12 represent:

- Rental Assistance
 - Commonwealth Catholic Charities - HOPWA Greater Richmond - will assist **56** with TBRA, **65** with PHP, and **80** with STRMU.
 - YWCA Richmond Rapid Re-Housing - will assist **30** households.
 - City of Richmond's Office on Homeless Services - Emergency Assistance, Counseling, and Displacement Program – will assist **20** persons
 - Serenity, Inc. - Housing Assistance Program - will assist **62** households with STRMU and PHP.
 - Daily Planet Health Services - Increasing Access to Care: Integrated Medical Outreach – will assist **50** households with PHP.
 - SupportWorks Housing - Permanent Supportive Housing - will assist **8** households in total through Facility Based Operations.
- Production of New Units
 - project:HOMES - Highland Grove Single Family Construction – will construct **2** units
 - Richmond Metropolitan Habitat for Humanity – Expanding Affordable, Equitable Homeownership Opportunities in Richmond – will construct **7** units
 - Lynhaven Ridge VA LLC – Lynhaven Ridge – will construct **50** units
 - The Community Builders, Inc. - Creighton Phase C – will construct **61** units
 - ECG Semmes, LP - Semmes Flats – will construct **266** units
- Rehab of Existing Units
 - project:HOMES - Critical Home Repair - will assist **43** households.
 - project:HOMES – Comprehensive Home Repair – will assist **10** households.
 - Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond -

- will assist 15 households.
- Rebuild Together - Critical Home Repairs - will assist 17 households.
- Acquisition of Existing Units
 - Southside Community Development & Housing Corporation - Downpayment Assistance - will assist 15 households.
 - HOME Inc. - Keystone Program for First-Time Homebuyers - will assist 25 households.

AP-60 Public Housing – 91.220(h)

Introduction

The Richmond Redevelopment and Housing Authority (RRHA) provides decent and affordable housing in a safe and secure living environment for nearly 4,000 low and moderate-income households throughout the City of Richmond. To fulfill this mission, RRHA seeks to preserve its aging housing stock through timely maintenance, modernization, and revitalization of its developments. RRHA also administers a city-wide Housing Choice Voucher Program (formerly Section 8) that provides a rental housing assistance supplement for more than 4,000 families that rent from private landlords. RRHA works to enhance the quality of life at RRHA's housing facilities by offering the residents opportunities to participate in various community, educational, and recreational programs, as well as job readiness and training initiatives.

Actions planned during the next year to address the need for public housing

The housing needs of RRHA applicants and participants encompass income levels, racial distribution, and the number of bedrooms required. Given the area median income (AMI) across these income brackets, it is evident that there is a significant and ongoing demand for housing throughout the area.

RRHA's strategy to address the housing needs of these individuals/families includes:

1. Maximizing the number of affordable units available:
 - a. Address needed capital projects in existing public housing units while also moving forward with repositioning strategies to ensure new affordable units are developed.
 - b. Employing effective management practices and policies to minimize offline public housing units with an occupancy goal of 96%.
 - c. Maintaining at least 95% lease-up rate or utilizing 100% budget authority for RRHA's HCV program by establishing effective payment standards, occupancy standards, and manageable practices.
 - d. Applying for additional voucher subsidy and any available special program vouchers.
2. Ensuring housing remains affordable by adopting appropriate payment standards and thoroughly reviewing landlord requests for contract rent increases.
3. Creating greater awareness of housing opportunities by publicizing and marketing agency programs and resources. RRHA plans to provide marketing information to local social service agencies, advocacy groups, partners, residents, and applicants. RRHA will also publicize housing opportunities through advertisements in local print, broadcast media, and social media outlets as well as detailing these opportunities on RRHA's website.

4. Conduct activities to affirmatively further fair housing:
 - a. Continue to improve internal processes to ensure fair and equitable housing. RRHA has developed a Compliance Department and appointed a Chief Compliance Officer to better assess, and address Agency needs in accordance with HUD Regulations, Fair Housing, and Quality Assurance.
 - b. In 2020, RRHA revised key fair housing plans, policies, and procedures. Specifically, RRHA revised the agency's Language Access Plan, for persons with limited English proficiency, and Reasonable Accommodation procedures.
 - c. RRHA continues to provide telephonic and document translation services for LEP clients upon request. RRHA will utilize communication cards to better serve in-person clients and stakeholders with vision or hearing impairments.
 - d. RRHA has worked with our software provider (YARDI) to implement a Reasonable Accommodation Workflow process that allows for more accurate and consistent tracking and reporting of all reasonable accommodation requests received from application to end of participation. This process allows for regular updates to the applicant, tenant, or participant's file as they happen, including timely communication of the status and updates of each request. This information will remain with the tenant's file and will be available to the subject resident through an online, secure portal and upon request. Additionally, RRHA can generate an ADHOC report at any time to reflect the most recent status of requests. YARDI has no such program in place at any other PHA and worked with staff to develop this specifically for RRHA (with the understanding that it may serve as a great pilot program for all PHAs and could have wider use soon). This process will be enhanced by the implementation of YARDI's New Case Manager software to be utilized by staff to better implement internal and external customer service controls while tracking all customer engagements and addressing needs promptly.
 - e. RRHA has established an Emergency Transfer Protocol and a committee of key staff to review and process unit transfers within the agency's LIPH program, giving priority to Reasonable Accommodation and VAWA transfers. The committee has already been very effective at comparing the stated needs with RRHA's housing inventory and matching families with units that meet their needs. RRHA has every reason to believe this success will continue, resulting in timely transfer offers once a family makes such a request.
 - f. RRHA continues to provide HCV participants, with disabilities, voucher extensions when needed to allow the family adequate time to find a unit that has necessary accessibility features or grant an exception to the payment standard to rent in higher opportunity areas.
 - g. RRHA will continue to enhance its communication of Fair Housing and Reasonable Accommodation policies and procedures from application to end of participation – to the public, its applicants, residents, and participants. Effective communication efforts will include but are not limited to, the use of 711 Relay services, in-person visits to any RRHA office, communication updates via the agency's website, and email.

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

In collaboration with the Housing Choice Voucher Program, the initial planning and draft modeling for the operation of the Homeownership Program in connection with the Family Self Sufficiency (FSS) program has taken place. Current FSS participants whose goals include homeownership readiness are still in progress.

If the PHA is designated as troubled, describe how financial assistance will be provided or other assistance.

The Richmond Redevelopment and Housing Authority (RRHA) is not classified as "troubled" by HUD and is performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance is needed to improve the operations of this Public Housing Authority.

Discussion

RRHA will undertake these strategies while keeping in mind and considering all identified needs of applicants and residents when planning for redevelopment and new affordable housing communities. This includes, without limitation, analysis, and consideration of family size, families with children, and persons with disabilities so that RRHA can continue to ensure the agency's developments can offer enough units, a range of sizes and bedroom configurations, and accessibility features as indicated by the stated needs of RRHA residents and applicants.

Richmond Redevelopment and Housing Authority (RRHA) is undertaking a comprehensive approach to addressing conditions within and around public housing. Local and private funds are being used to improve the physical and social conditions of redeveloped areas. There is a concerted effort to address the issues and aging construction of the BIG SIX Public Housing Developments. Church Hill North is completed as a build-first model and Creighton Court has phase one completed with phase two on its heels. This transformation plan for the East End continues, with additional phases planned. Substantial and informed participation from the Richmond Tenant's Organization (RTO), the public housing residents, and stakeholders is a key objective and necessity.

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

Introduction

The City of Richmond utilizes ESG funds to partner with non-profit service providers to assist individuals and families who are experiencing homelessness when operating emergency shelter programs, providing rapid re-housing programs, and the proper and sound documentation of services provided through our community's Homeless Management Information System (HMIS).

CDBG funds are also used to partner with non-profit service providers to assist individuals and families who are facing imminent homeless crisis or who may require supportive services to help connect them with additional resources in the community. These funds go towards supporting organizations with the costs that incur from providing transitional housing, access and connection to mental and physical healthcare providers, and one-time assistance to help individuals maintain safe housing.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Homeward, the lead organization in the GCROC, operates the Point in Time Count twice a year to gain an accurate count of the number of individuals facing a homeless crisis, and to connect those homeless individuals and families with a wide range of services available in the Richmond community. During the second, unofficial Point in Time Count in July volunteers, which included City of Richmond Department of

Housing and Community Development staff, used their interactions to survey individuals that they came in contact with about their experiences. During the July 2024 count volunteers counted 585 individuals in the GRCoC service area experiencing homelessness, including 267 who were unsheltered. From those who agreed to take the optional survey, Homeward staff found that the most significant contributing factors to individuals and families getting pushed into homelessness were a breakdown in relationships (30%), an economic hardship such as losing a job (21%), or the cost of housing (11%). Collectively, those reasons explain why 62% of people surveyed were pushed into homelessness. Homeward staff also concluded that evictions, often a result of economic strain, account for another 13 percent of why people experience homelessness. This information helps to inform GRCoC working groups and local government when designing and funding services delivery programming and the creation of affordable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Richmond has directed the maximum allowable amount of ESG funding towards emergency shelter programs through the following homeless services partners: CARITAS, HomeAgain, and Housing Families First. In PY25, emergency shelter programs funded with ESG are projected to assist 645 households.

Additionally, the City has begun investing local funds to provide 50 additional year-round beds for families experiencing homelessness. Families are connected to these resources through the GRCoC's Coordinated Entry Process. The City also continues to operate an Inclement Weather Shelter (IWS) which operates from November 15 through April 15, and at other times of the year during inclement weather incidents, at the discretion of the City, or when temperatures are 92 degrees or above.

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

The City of Richmond is continuing its efforts to provide affordable, safe, and stable housing opportunities for all individuals facing homelessness, with a focus on shortening the period individuals and families experience homelessness. Most of these efforts are conducted through rapid re-housing programs, which are funded by ESG funds. When possible, the City also provides local emergency shelter organizations with flexible dollars that can be used to address barriers such as rental or utility arrears that keep individuals in shelters from leasing up into permanent units.

With the use of CDBG funding, the City supports the Richmond Behavioral Health Authority's Residential Support for Homeless Families program. This program works across the GRCoC system to connect with families who may need additional support to transition to a permanent housing placement or to a public housing unit that they have secured. By providing extra case management, and connections to mental health support and housing support, this program increases the likelihood that families with the highest needs will make a successful transition.

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

agencies that address housing, health, social services, employment, education, or youth needs.

The City of Richmond is a member of The Greater Richmond Continuum of Care (GRCoC) which coordinates services and resources with the Richmond City Community Criminal Justice Board on the needs of people experiencing homelessness who have been involved with the criminal justice system. The GRCoC also works with the Central Region Independent Living Advocates for Youth on the needs of youth aging out of the foster care system. In prior years, the City of Richmond has utilized CDBG and ESG funds to assist the LGBTQ+ Emergency Shelter, which is focused on assisting LGBTQ+ youth who have aged out of the foster system and are facing a homeless crisis. The GRCoC Coordinated Outreach team works in conjunction with hospitals in the area to address the needs of patients exiting care and facing homelessness.

The City of Richmond Department of Housing and Community Development also manages a contract with Southside Community Housing Development Corporation to operate the Richmond Eviction Diversion Program using local funds to assist households at risk of eviction due to late rental or utility payments. CDBG funds are also provided to Southside Community Housing Development Corporation and HOME Inc. to provide rental and housing counseling services to assist low-income renters and homeowners with the support they need to address potential financial management challenges that could keep them from maintaining or obtaining permanent housing.

AP-70 HOPWA Goals– 91.220 (I)(3)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	120
Tenant-based rental assistance	56
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	137
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	8
Total	321

Table 13 – HOPWA Goals

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction

The actions planned to impact the negative effects of public policy for the next three years are outlined below as shown in the Equitable Affordable Housing Plan. These policy recommendations are also referenced in the regional Analysis of Impediments to Fair Housing Choice 2020.

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

The City is currently working on a revision of its zoning ordinance to provide greater flexibility in residential zoning districts. This change aims to support the development and preservation of more affordable housing units. The process, which will take two years, is in the final outreach and engagement phase with the revised draft scheduled to be released in October 2025.

Additional Legislation and Policy Changes that occurred during the City of Richmond's 5-Year Consolidated Plan Process include:

- Amended the Zoning Ordinance to expand where shelters and group homes are allowed by right in certain zoning districts.
- Utilizing the new tool, Performance Grants, a program for multifamily new construction projects only. The City has approved 18 grants to date.
- Amended the Zoning Ordinance to allow accessory dwelling units in residential zoning districts. Continuous effort to allow it in all residential districts.
- Encourage two-family unit development to allow buyers to lease the additional unit and reduce housing costs
- The City continues to explore with advocacy groups and the citizens the community benefit of having Inclusionary Zoning and understand what adopting a local ordinance could mean for the community.

Discussion

The Equitable Affordable Housing Plan was approved by City Council on February 28, 2022. The Zoning Ordinance has been amended to allow the expansion of shelters and group homes by right in other zoning districts.

The Department of Housing and Community Development continues to align its funding to meet the goals outlined in the plan. In addition, the Zoning Ordinance has been amended to allow a number of tools that will eliminate barriers to producing and preserving affordable housing.

During PY 2025 the City proposes to fund activities/projects using CDBG, HOME, ESG, and HOPWA funds that affirmatively further fair housing. This includes:

- Assistance with rehabilitation costs for lower-income owner-occupied homeowners.
- Assistance with the development of new rental housing.
- Assistance with acquisition and development costs for new homeownership housing.
- Assistance with funds for down payment assistance and closing costs for low-income homebuyers.
- Provide funds for housing counseling services.
- Provide funds for social services programs.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Richmond undertakes a variety of actions to meet underserved needs, foster affordable housing, reduce lead-based paint, reduce the number of families experiencing poverty, and enhance coordination between public and private housing and social service agencies. These actions are part of the administrative culture of the City and will continue through PY 2025.

Actions planned to address obstacles to meeting underserved needs

The Department of Housing and Community Development presented the City Council with the Equitable

Affordable Housing Plan in September 2020. The Plan was approved by the City Council on February 28, 2022. The plan laid out critical policies and initiatives that promote inclusive, equitable, and bold ways of addressing our City's housing needs.

Actions planned to foster and maintain affordable housing

During the PY 2025 Annual Action Plan, the City of Richmond will fund the following projects:

- project:HOMES - Critical Home Repair
- project:HOMES – Comprehensive Home Repair
- Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond
- Rebuilding Together – Critical Home Repair
- Southside Community Development & Housing Corporation – Downpayment Assistance
- HOME Inc. - Keystone Program for First-Time Homebuyers
- project:HOMES - Highland Grove Single Family Construction
- Richmond Metropolitan Habitat for Humanity - Expanding Affordable, Equitable Homeownership Opportunities in Richmond
- Lynhaven Ridge VA LLC – Lynhaven Ridge
- The Community Builders, Inc. - Creighton Phase C
- ECG Semmes, LP - Semmes Flats

Actions planned to reduce lead-based paint hazards

The City of Richmond is working to reduce potential lead-based paint hazards. Below are the City's activities to reduce lead-based paint hazards related to rehabilitation and homeownership programs.

For its rehabilitation-funded programs, the City of Richmond will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance is properly calculated, and the applicable lead-based paint requirements are determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed by the applicable standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and adhere to ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities.

For its homeownership-funded programs, the City of Richmond will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- City staff properly determine whether proposed projects are exempt from some or all lead-based paint requirements.
- A visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building.
- Before occupancy, properly qualified personnel perform paint stabilization, and the dwelling passes a clearance exam following the standards established in 24 CFR Part 35, Subpart R.
- The home buyer receives the required lead-based paint pamphlet and notices.

The City of Richmond will reduce LBP hazards through its housing activities that involve new construction, the rehabilitation of existing owner-occupied structures, and using lead-safe work practices on structures for sale/lease. The lead-based paint reduction activities will also involve code enforcement, and lead paint/healthy homes education to homeowners, renters, and landlords. The City requires all its housing providers to follow Federal and City Lead Paint Regulations to ensure that lead-based paint hazards are reduced or in many cases eliminated.

Residents who need lead paint remediation in their homes will be referred to the Virginia Department of Housing and Community Development by the City. VA DHCD has a Lead Based Paint Hazard Control grant that can assist low- and moderate-income Richmond residents.

Actions planned to reduce the number of poverty-level families

According to the 2018-2022 American Community Survey, approximately 19.5% of the City of Richmond's residents live in poverty, while only 8.4% of Henrico County residents live in poverty and 10.0% of the Commonwealth of Virginia residents live in poverty. Female-headed City households with children are particularly affected by poverty at 39.3%. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and work with other agencies/organizations.

Elements of the Plan to End Homelessness are addressed in the Annual Action Plan budget along with other local funds. Elements to be addressed include workforce development, job creation through financial support and incentives to businesses, financial literacy training for households, and the increase of affordable housing units in the City. Partner with the Office of Community Wealth Building to address the issue of families and individuals living in poverty.

The City with its PY 2025 CDBG funds plans to fund the following types of economic development and anti-poverty programs include:

- Section 108 Payment
- Metropolitan Business League - Economic Development

Actions planned to develop institutional structure

To effectively implement the Annual Action Plans, the City needs to collaborate with a variety of agencies located in the City of Richmond and also surrounded by Henrico and Chesterfield counties. Coordination and collaboration between agencies is important to ensuring that the priorities identified in the Five-Year Consolidated Plan within the City are adequately addressed. The key agencies that are involved in the implementation of the PY 2025 Annual Action Plan, as well as additional resources that may be available

are described below.

Public Institutions

- The City of Richmond, through its Department of Housing and Community Development, is responsible for the overall administration of the City's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs, including some of the local programs that assist target income residents. The Department's responsibilities include managing and implementation of the City's affordable housing policies, including the Five-Year Consolidated Plan and Annual Action Plans, and other related documents. The Housing and Community Development Department annually submits for CDBG, HOME, ESG, and HOPWA funding through the Annual Action Plan.
- The Richmond Redevelopment & Housing Authority administers public housing and the Section 8 Housing Choice Voucher Program. RRHA will continue to modernize units, develop, and support new and/or rehabilitated affordable units, and redevelop distressed and obsolete properties into new mixed-income neighborhoods.

Non-Profit Organizations

- Non-profit developers play a role in the implementation of the Annual Action Plan. These developers access funding from the City of Richmond to develop new construction and rehabilitation of existing housing units.
- The Greater Richmond Continuum of Care and its network of organizations that provide direct service and advocacy for individuals and families experiencing homelessness, is a partner in providing input and expertise on how the City can develop impellent plans and activities that are the most beneficial to individuals and families that are living on extremely low and low-incomes.

Private Industry

The private sector is an important partner in the services and programs associated with the Annual Action Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill in gaps in the system. Several lending institutions provide first-time mortgage financing and financing for rehabilitation. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others.

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

The City of Richmond is committed to continuing its participation and coordination with public, housing, and social service agencies. The Department of Housing and Community Development will continue to participate in meetings with local social service agencies, meetings with other City departments instrumental in affordable housing development, meetings with non-profit housing providers, and regular interactions with housing developers and advocacy groups.

Program Specific Requirements

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

Introduction

The City of Richmond receives an annual allocation of CDBG, HOME, ESG, and HOPWA funds. Since the City receives these federal allocations, the questions below have been completed, as they are applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

- | | |
|--|------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate-income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate-income. Specify the years covered that include this Annual Action Plan. | 100% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

The City of Richmond does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). Not Applicable.

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

Not Applicable.

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

The City of Richmond currently uses the recapture provision option outlined in Section 24 CFR Part 92.254 (a)(5)(ii)(A)(2) to ensure the affordability requirements for the HOME Investment Partnerships (HOME) Program. The recapture provision will be used to recover the direct subsidy to the homebuyer which includes down payment, closing cost assistance, interest subsidies, and any difference between fair market value and purchase price. The recapture provision will be limited to net proceeds available from the sale of the HOME assistance unit. The amount of direct subsidy subject to recapture is based on the pro-rata share of the remaining affordability period.

Deed of Trust (Forgivable Loan - CDBG and HOME Generally)

The general Deed of Trust will provide affordability assistance to home buyers. The affordability period is determined by the amount of direct subsidy included in the deed or land covenant, which will be defined in the terms of the loan. The affordability period will apply as follows:

- Projects under \$15,000 are five-year term
- Projects from \$15,001 - \$40,000 are ten-year term
- Projects over \$40,000 are fifteen-year term

Second Mortgage - Deed of Trust (Deferred Loan)

To further affordable housing, homebuyer assistance can be provided where the project is required to serve low/mod homebuyers. Such assistance should be structured as a second mortgage in the form of a deferred loan with an interest rate of no more than 3%, accruing for no more than 10 years, to be paid in full only upon the sale of the property. This instrument will be held as joint trustees from the sub-recipient and the City of Richmond. However, upon sale, the funds will be returned to the City of Richmond as program income. Financing such as this can be in addition to the down payment and closing cost assistance, structured as a forgivable loan. The City shall retain the discretion to, after 10 years; waive some or all the lien in instances where property values have declined. This assistance cannot exceed \$25,000 without written permission and sufficient justification.

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations, and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations, and CHDOs when transactions are the sale of property using the HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations, or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME-assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.

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

The City of Richmond does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds. Not Applicable.

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

Not Applicable.

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

Not Applicable.

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

Not Applicable.

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

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

By accepting ESG funds from the City of Richmond, all sub-recipients agree to administer assistance in a manner that's consistent with the standards mandated by the City of Richmond, in accordance with federal ESG regulations. A full copy of the City of Richmond's ESG Written Standards has been included in the appendix section of the PY 2025/FY 2026 Annual Action Plan.

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

The Greater Richmond Continuum of Care (GRCoC), which the City of Richmond is a member of, established the Coordinated Entry System (CES) in 2015 to establish a coordinated assessment and referral process for homeless services and assistance in the greater Richmond region. The main access points are the Homeless Crisis Line, street outreach teams, and domestic violence hotlines. Through the Homeless Crisis Line, individuals and families experiencing homelessness, or who are 3- days out from a homeless crisis, will have an assessment conducted to determine what programs provided by GRCoC partner organizations that best suits their needs, and are referred to them and other non-GRCoC resources for assistance. If possible, the caller will be diverted to other benefits and programs that will prevent them from experiencing homelessness.

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

The City of Richmond utilizes a competitive application process to sub-award ESG funds. Current, past,

and potential partners are all welcome to apply for funding. Federal and local strategic priorities are made clear in the application, while all applicants are encouraged to participate in the GRCoC and work to address gaps in their service network. The ESG application review involves staff review and scoring within the Department of Housing and Community Development. Applications that are recommended for funding are discussed with Greater Richmond Continuum of Care's leadership to ensure eligibility and alignment with regional efforts to end homelessness; once awarded projects have a solidified funding amount via departmental budgeting discussions and sessions, the awarded projects are sent to the City of Richmond's Administration and City Council for approval.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The Greater Richmond Continuum of Care Plan utilizes homeless participation in evaluating their programs, policies, and committees. The GRCoC conducts focus groups and other input sessions with individuals experiencing homelessness, and individuals who have experienced a homeless crisis in the past.

- 5. Describe performance standards for evaluating ESG.**

The City of Richmond established performance standards and measures based on performance measures established in the HEARTH Act. Performance standards and outcomes are agreed upon in the contract and grant agreement between the City of Richmond and the homeless service provider. Client data is uploaded and tracked into the GRCoC's HMIS database, which is used to produce output reports quarterly. ESG dollars used to fund domestic violence organizations utilize a comparable but different database, but the performance measures are still aggregated in quarterly report forms. The GRCoC Performance Measurement Committee meets regularly and develops performance standards for each program type and activity.

Funding Application:

The City of Richmond issued a Notice of Funding Availability (NOFA) for the allocation of its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). This Notice was posted on the City website <https://rva.gov/housing-and-community-development/public-documents> and also ran in the local newspaper. An optional info session took place on Wednesday, November 20, 2024, and a session to provide tech support for the WizeHive platform took place on November 22, 2024.

The posted NOFA included a link for applicants to apply on HCD's grant management system, WizeHive, beginning on November 20, 2024. All applications were due by 1:00 P.M. on December 18, 2024, in the WizeHive system.

The City does not limit beneficiaries or provide preference to any segment of the low/mod income population. The applications are reviewed in a competitive process.

HOPWA Program

The City of Richmond Department of Housing and Community Development provides HOPWA grant oversight and management for the Richmond MSA, which covers the Cities of Colonial Heights, Hopewell, Petersburg, and Richmond, as well as the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George, and Sussex. The Project Development Manager and Housing & Community Development Administrator oversee and manage the HOPWA program on behalf of the City of Richmond. The City of Richmond traditionally funds TBRA, STRMU, PHP, Supportive Services, and Facility-based Housing Assistance with the locality's annual HOPWA allocation.

In PY25, the City has five (5) HOPWA Project Sponsors. They are the following: Homeward (nonprofit organization); SupportWorks Housing (nonprofit organization); Commonwealth Catholic Charities (nonprofit and faith-based origination); Serenity, Inc. (nonprofit origination) and Daily Planet Health Services (nonprofit organization). None of these organizations are grassroots organizations.

HOME and ESG Match Requirements

The City of Richmond has excess HOME match funds from previous years. The City will have an additional HOME Match during this program year from cash (non-federal), City General funds, etc.

ESG Program anticipates that it will have a match of **\$381,608** in local and state funds. The ESG Match will come from local and state funds, as well as donations and grants to the ESG sub-grantees. These funding sources for the ESG sub-grantees include general funds, continuum of care funds, private foundations, state funds, donations, the United Way, etc.

HOME Program Income

The City of Richmond does not anticipate it will receive any HOME Program Income during this program year.

CHDO Organizations:

The City will allocate its CHDO Set-Aside funds in PY 2025 to Richmond Metropolitan Habitat for Humanity for the construction of 7 single-family units. Before the execution of funds, the City will certify or recertify the organization as a Community Housing Development Organization (CHDO).

CDBG Program Income:

The City of Richmond does not anticipate it will receive any CDBG Program Income during this program year.

CDBG Percentages:

Administrative Percentage: **16.91%** Public Service Percentage: **15.0%** Slum and Blight Percentage: 0.0% Low and Moderate-Income Percentage: 100.0%

HOME Percentages:

- Administrative Percentage: 10.0%
- CHDO Operating Funds: 0.0%
- CHDO Set Aside: is at the required 15.0%

DRAFT

Appendix

Resolution

City of Richmond Census Maps

HOME Recapture Policy

ESG Written Standards

Citizen Participation

First Public Hearing Notes

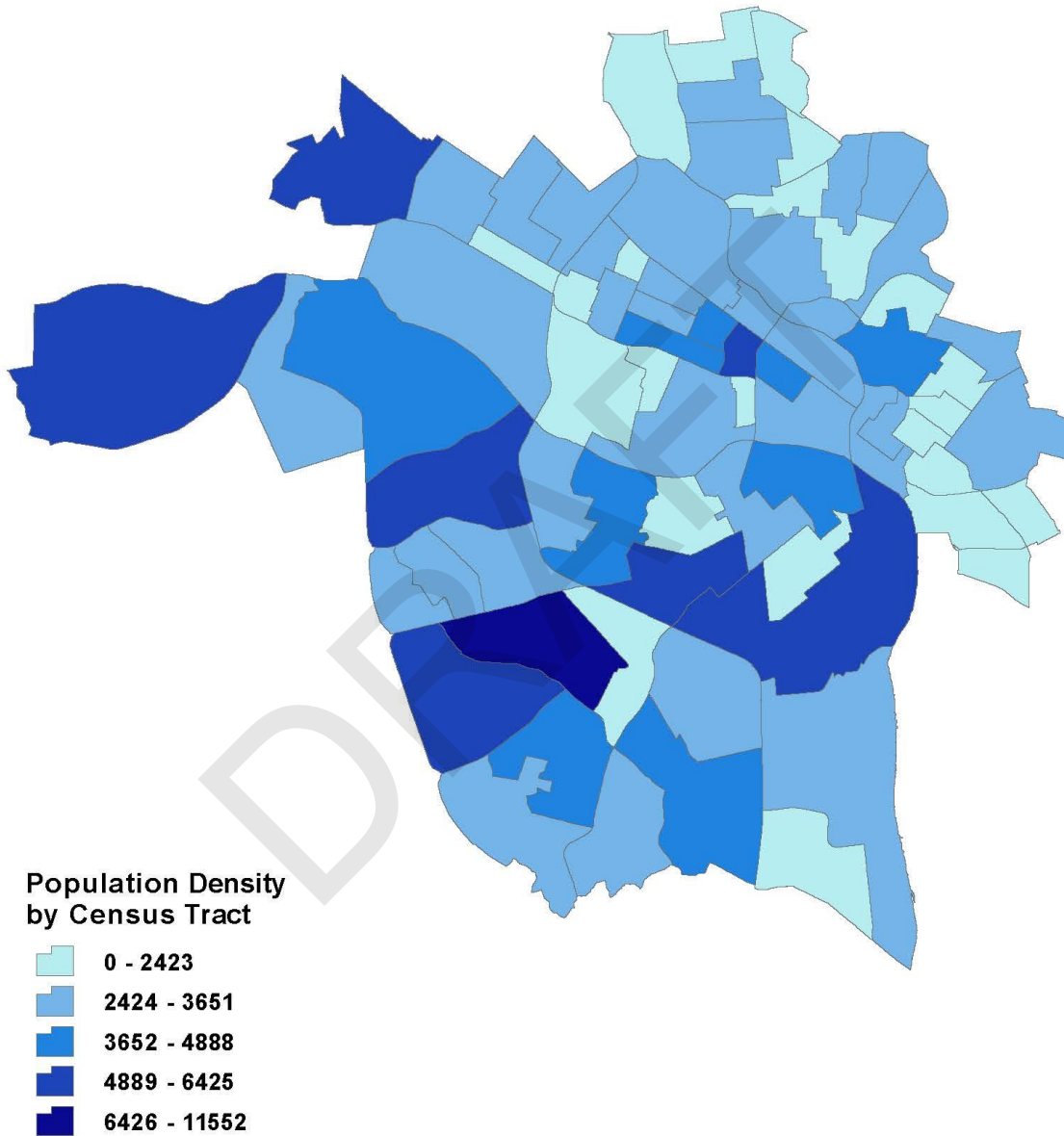
Second Public Hearing Notes

SF 425 Forms and SF 424-D Forms

Certifications

DRAFT

Richmond Census Data

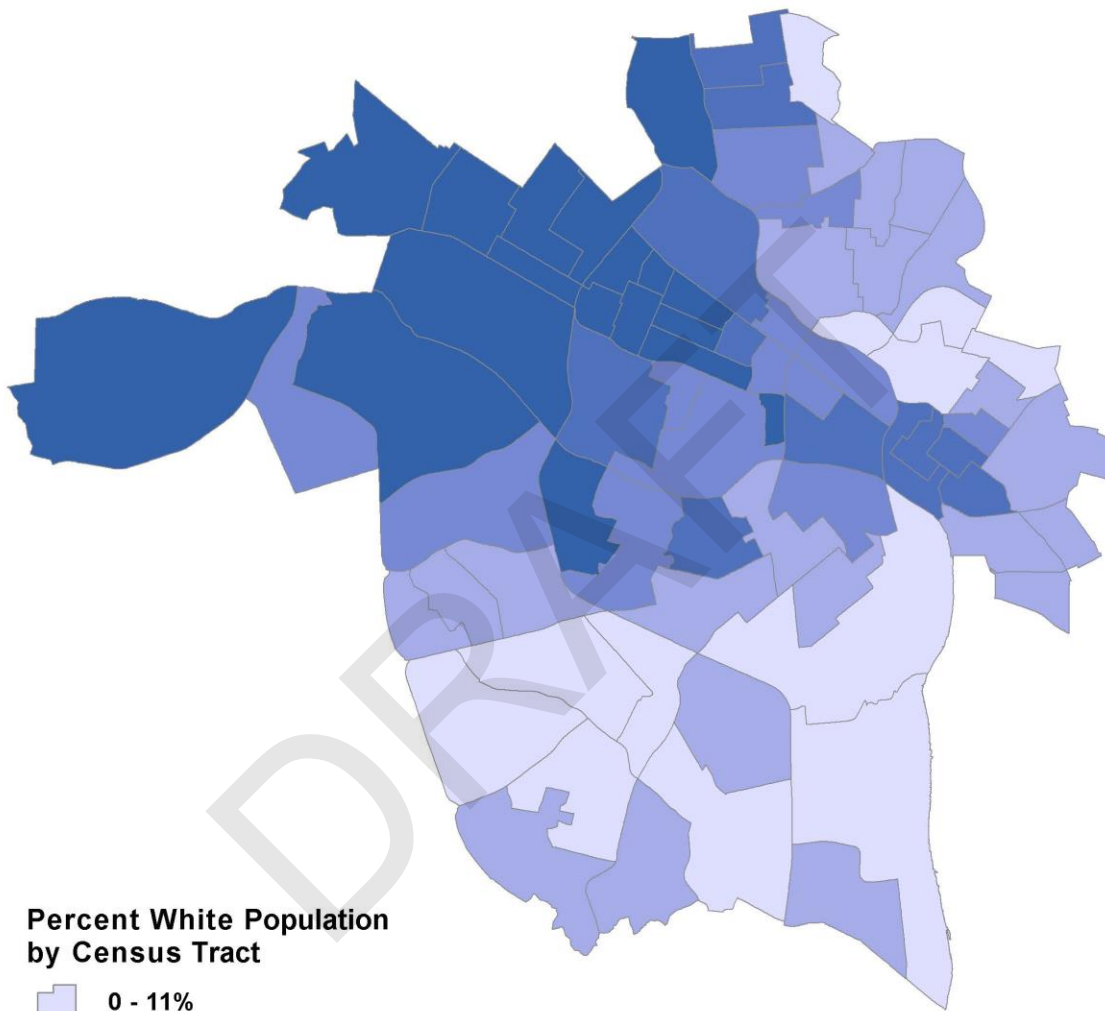


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171, 2020

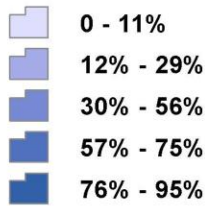


Population Density by Census Tract

Richmond Census Data



Percent White Population by Census Tract

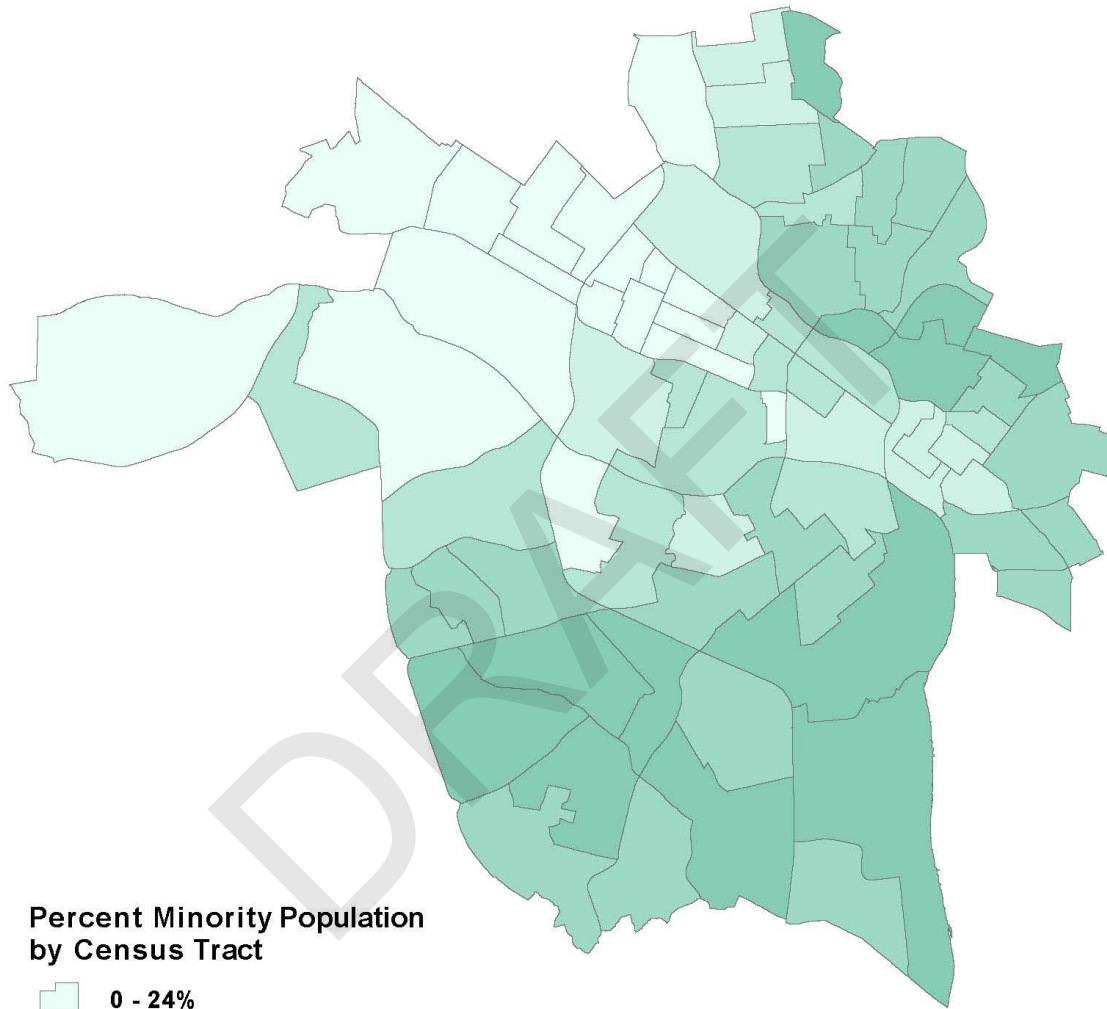


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171. 2020



Percent White Population by Census Tract

Richmond Census Data



Percent Minority Population by Census Tract

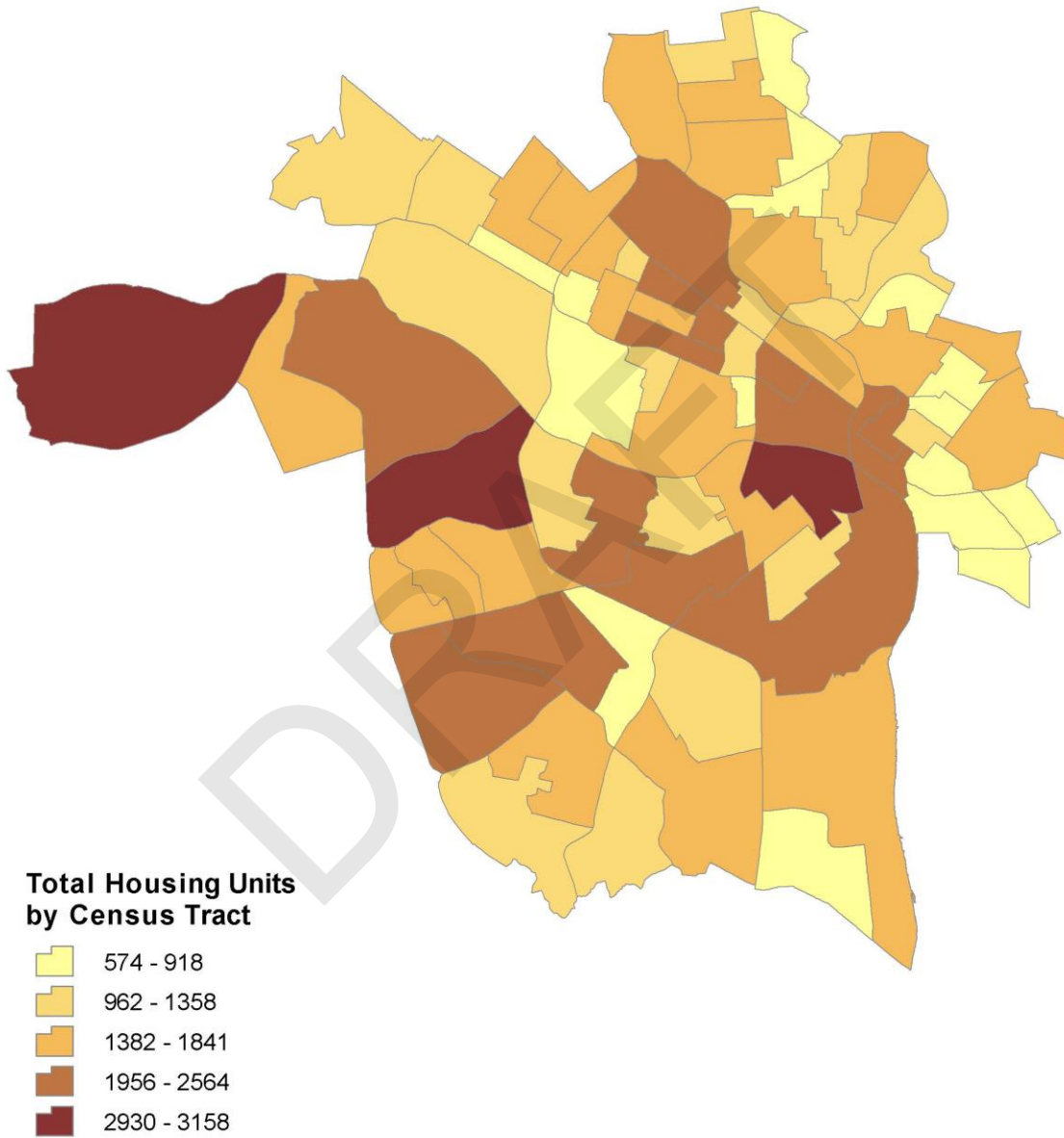


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171, 2020



Percent Minority Population by Census Tract

Richmond Census Data

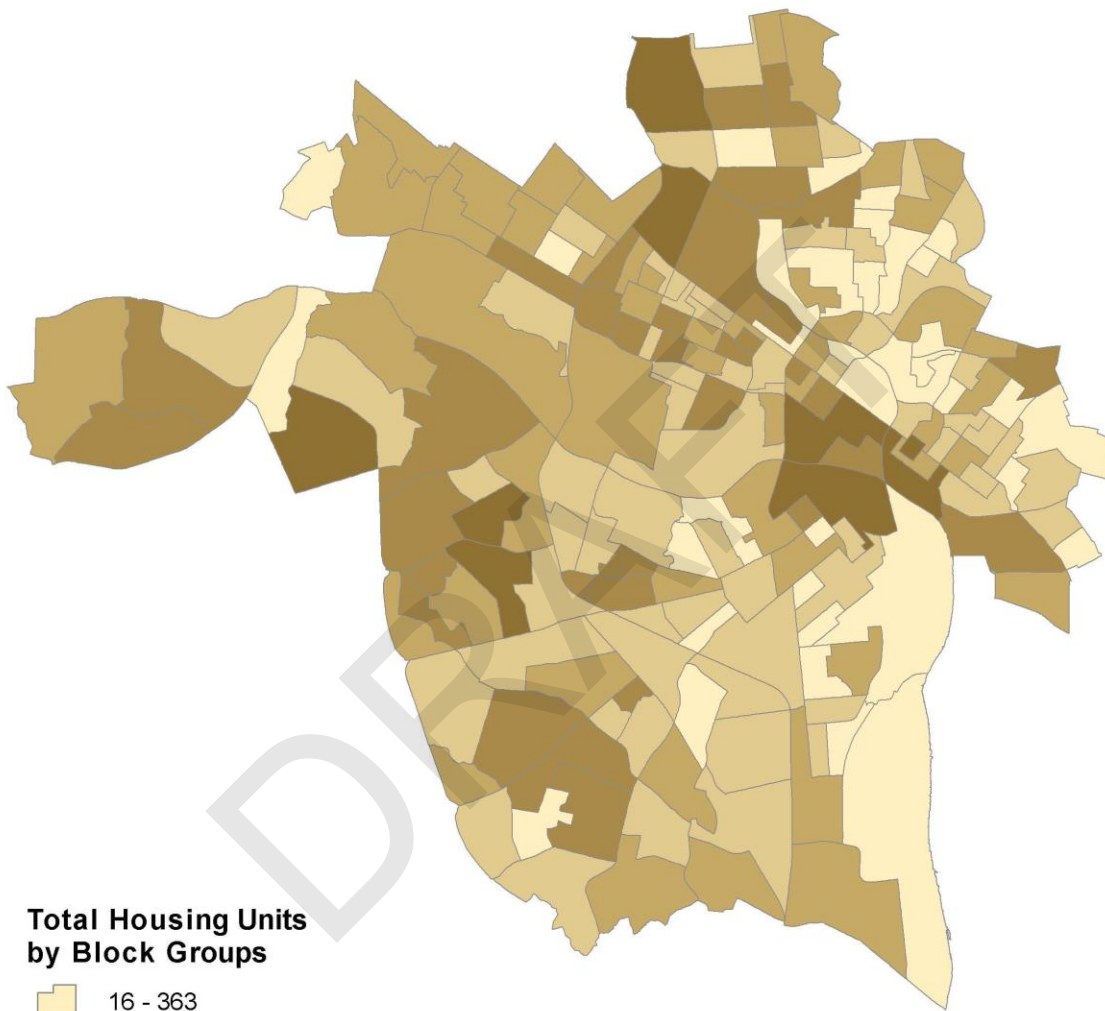


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171, 2020

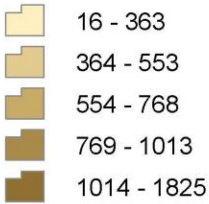


Total Housing Units by Census Tract

Richmond Census Data



Total Housing Units by Block Groups

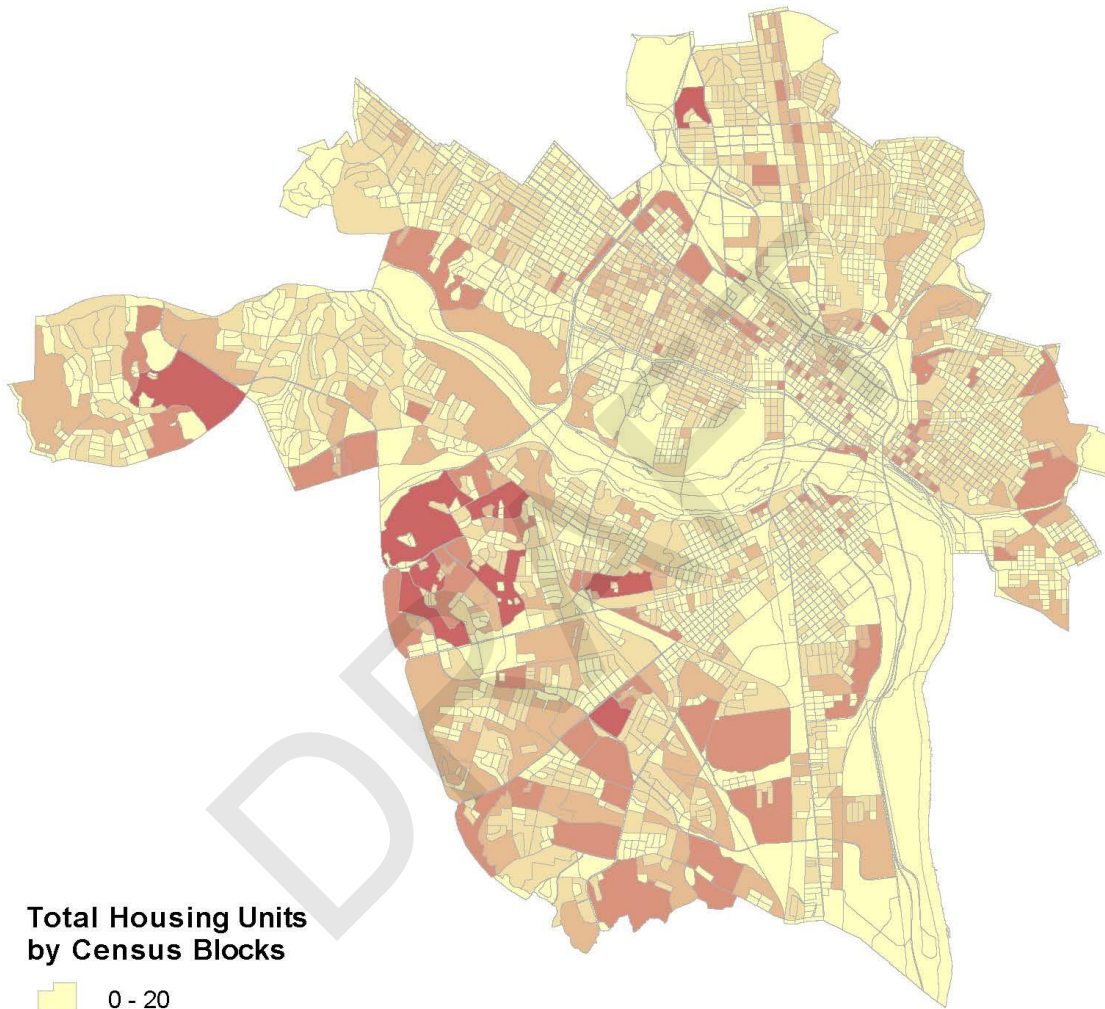


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171. 2020

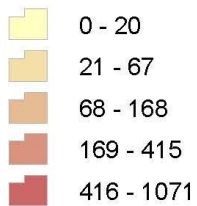


Total Housing Units by Block Group

Richmond Census Data



Total Housing Units by Census Blocks

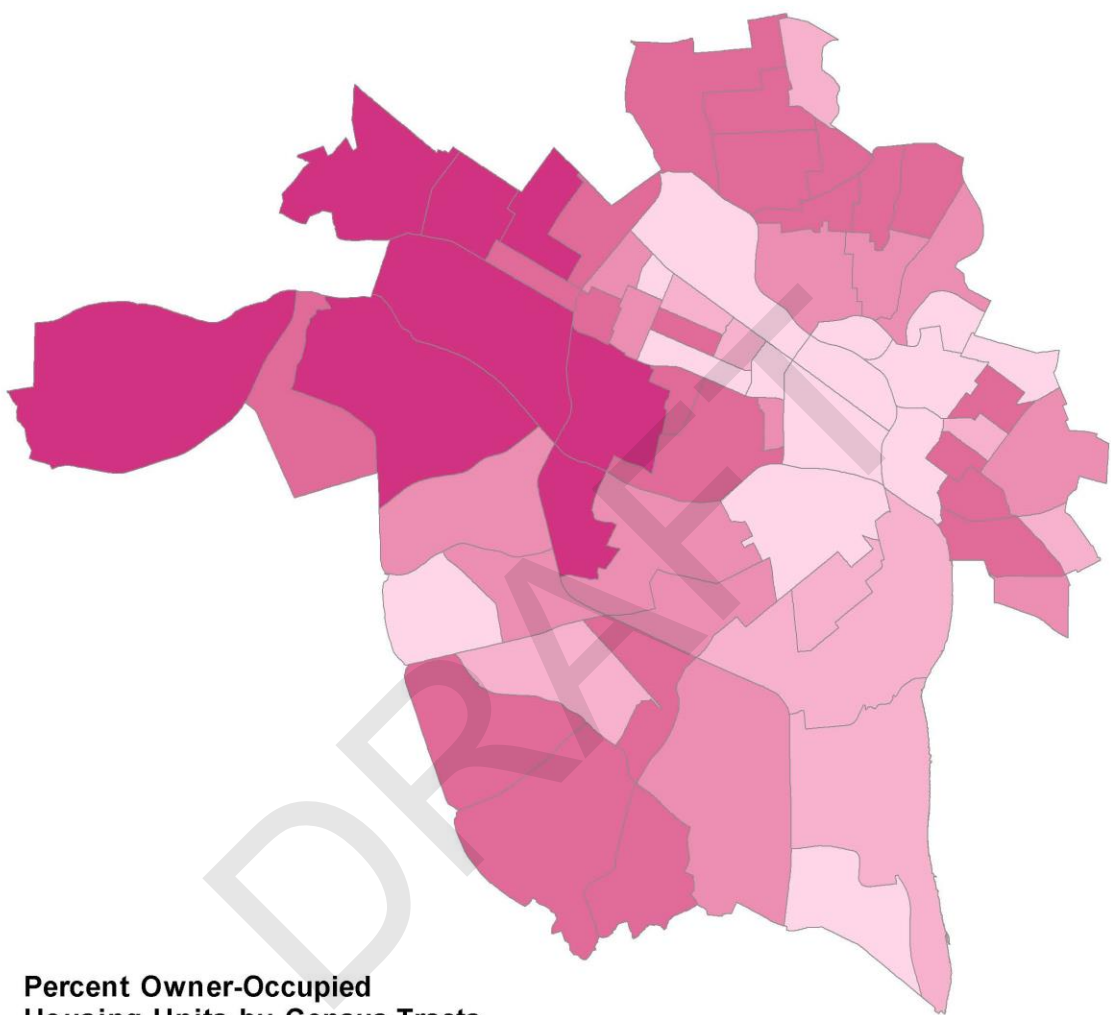


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171, 2020



Total Housing Units by Census Blocks

Richmond Census Data



**Percent Owner-Occupied
Housing Units by Census Tracts**

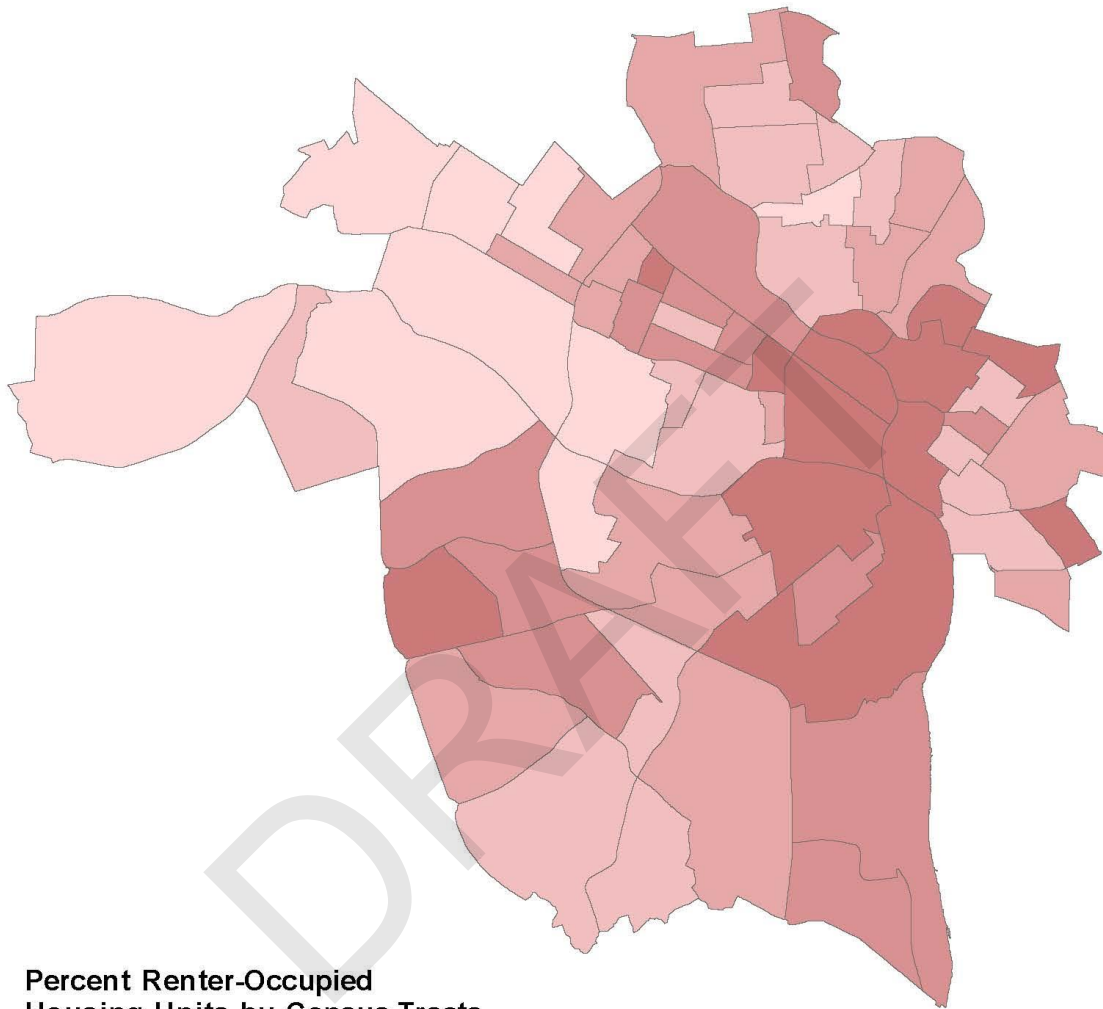
- 1% - 20%
- 21% - 32%
- 33% - 42%
- 43% - 63%
- 64% - 93%

Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, American Community Survey, DP04 Housing 2019



Percent Owner-Occupied Housing Units by Census Tract

Richmond Census Data



**Percent Renter-Occupied
Housing Units by Census Tracts**

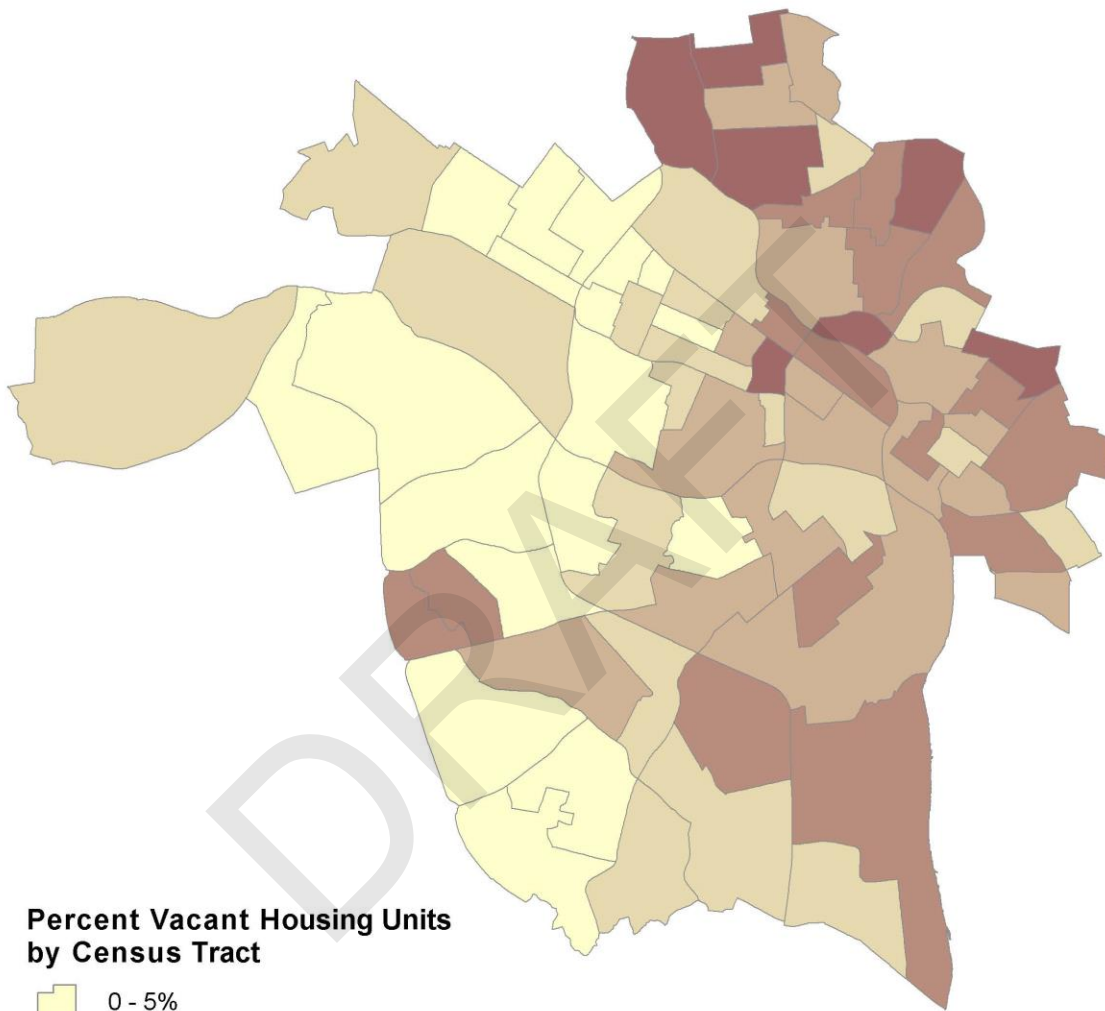


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, American Community Survey, DP04 Housing 2019



Percent Renter-Occupied Housing Units by Census Tract

Richmond Census Data



**Percent Vacant Housing Units
by Census Tract**

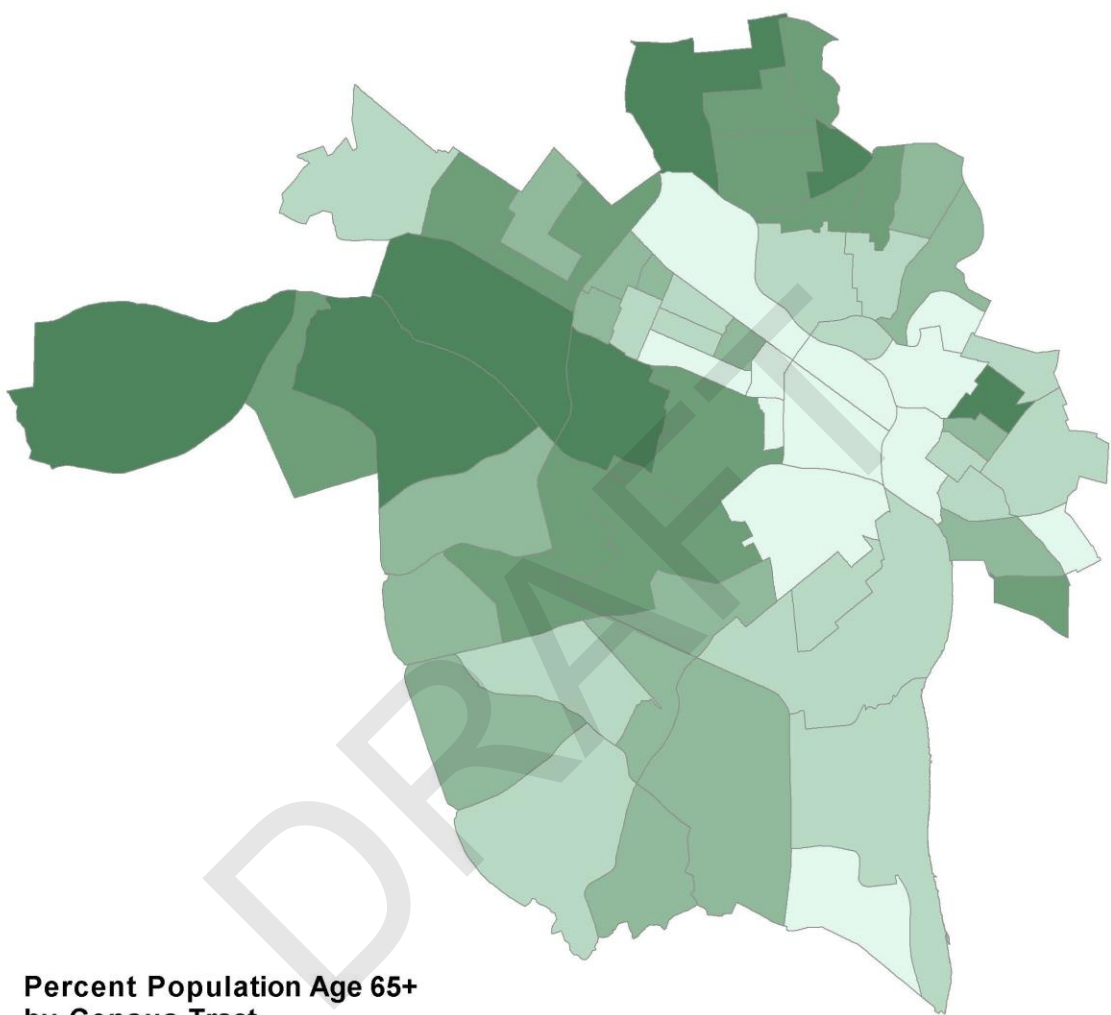
- 0 - 5%
- 6% - 8%
- 9% - 11%
- 12% - 14%
- 15% - 22%

Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, Redistricting Data PL 94-171. 2020



Percent Vacant Housing Units by Census Tract

Richmond Census Data



**Percent Population Age 65+
by Census Tract**

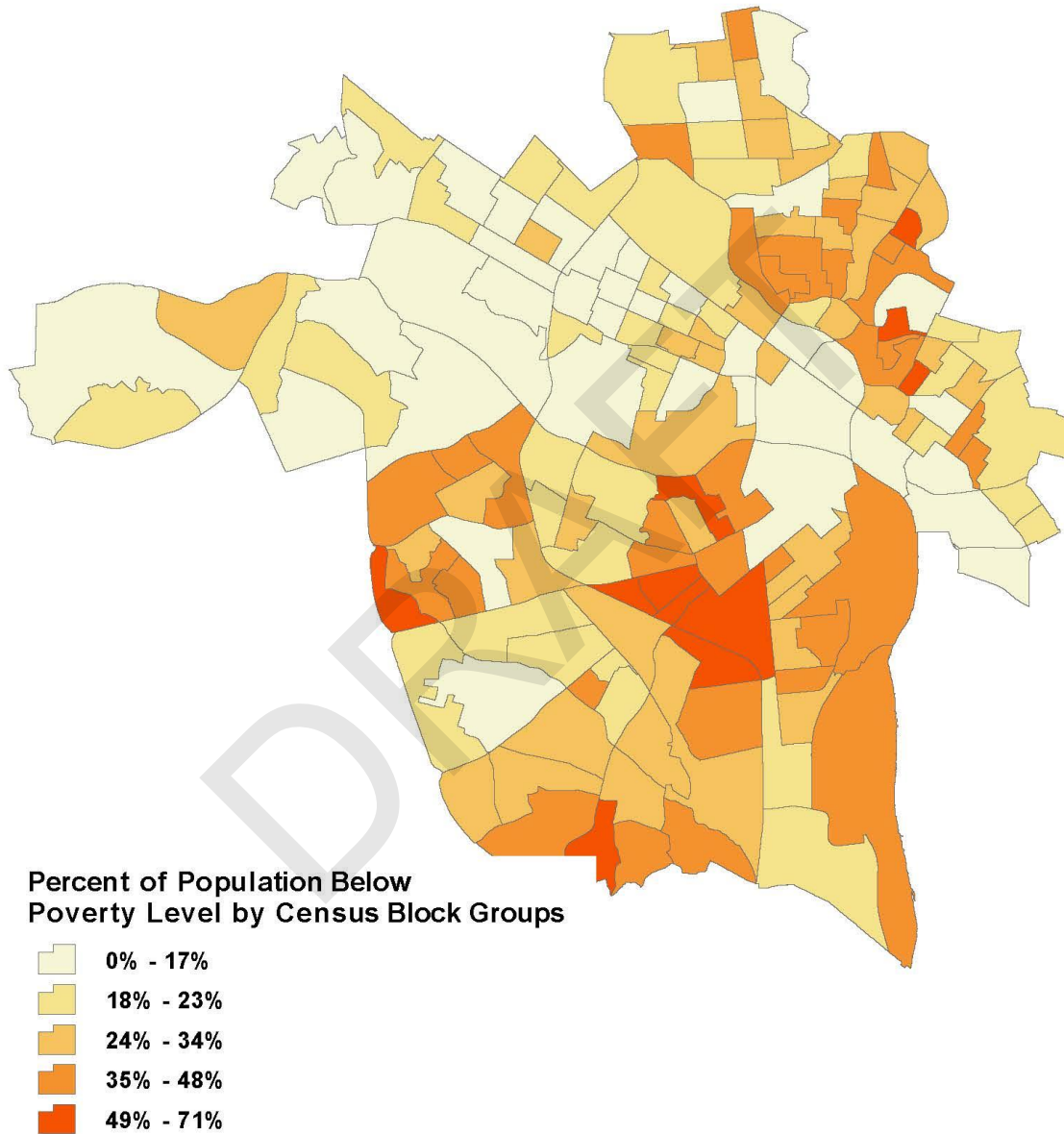
- 2% - 7%
- 8% - 12%
- 13% - 15%
- 16% - 20%
- 21% - 29%

Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, American Community Survey, DP05, 2019



Percent Population Age 65+ by Census Tract

Richmond Census Data

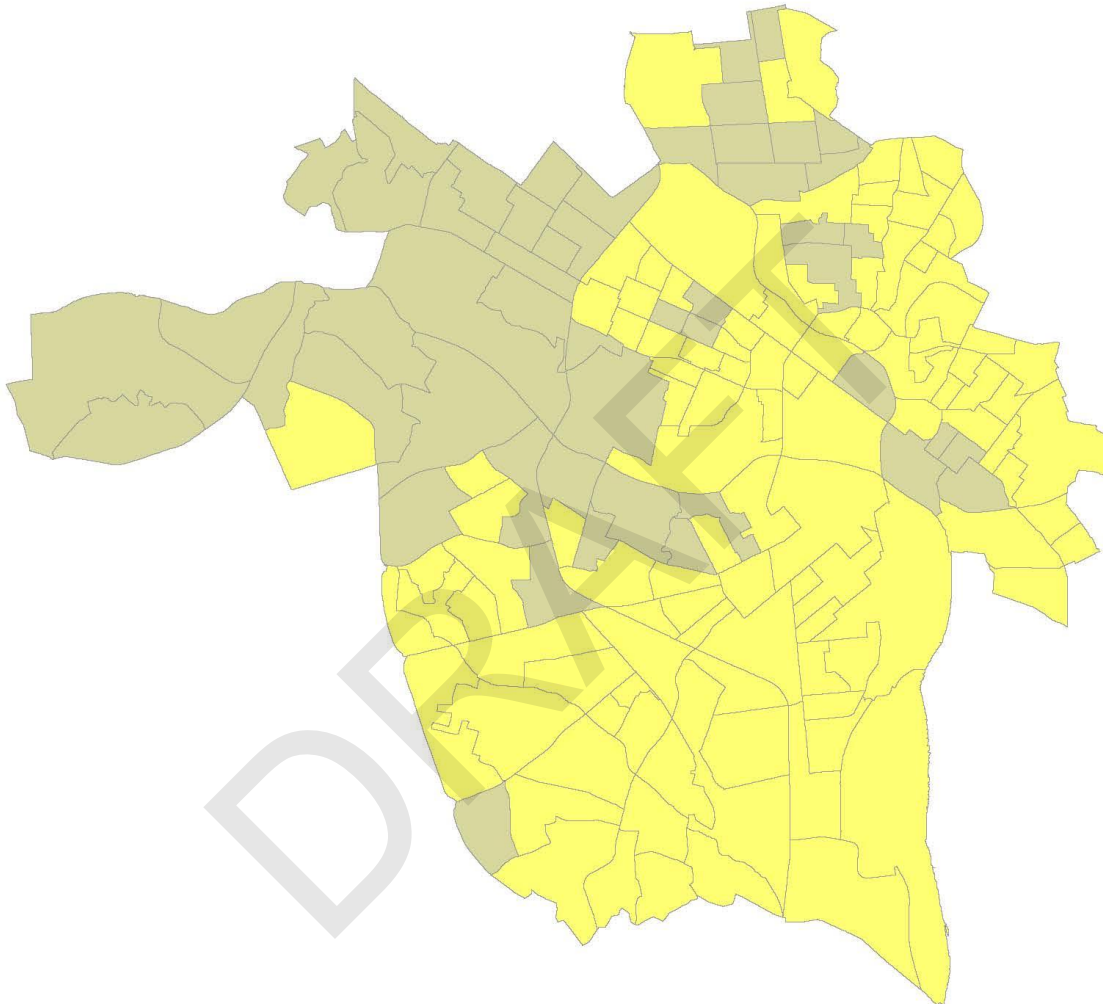


Prepared by: PlanRVA, March 2022 for City of Richmond
Source: Census, American Community Survey, B17021, 2019

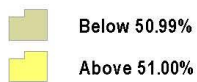


Percentage of Population Below Poverty Level by Census Block Group

Richmond Census Data



HUD Low - Moderate Summary Analysis of Poverty Level by Census Block Groups



Prepared by: PlanRVA, May 2022, for City of Richmond

Source: Census, American Community Survey 2015, Data Summary Urban Design Ventures



Low/Moderate Income Percentage by Block Group

HOME Recapture Policy

The City of Richmond currently uses the recapture provision option outlined in Section 24 CFR Part 92.254 (a)(5)(ii)(A)(2) to ensure the affordability requirements for the HOME Investment Partnerships (HOME) Program. The recapture provision will be used to recover the direct subsidy to the homebuyer which includes down payment, closing cost assistance, interest subsidies and any difference between fair market value and purchase price. The recapture provision will be limited to net proceeds available from the sale of the HOME assistance unit. The amount of direct subsidy subject to recapture is based on the pro-rata share of the remaining affordability period.

a) Deed of Trust (Forgivable Loan - CDBG and HOME Generally)

The general Deed of Trust will provide affordability assistance to home buyers. The affordability period is determined by the amount of direct subsidy included in the deed or land covenant, which will be defined in the terms of the loan. The affordability period will apply as follows:

- Project under \$15,000 are five-year term
- Projects from \$15,001 - \$40,000 are ten-year term
- Projects over \$40,000 are fifteen-year term

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations and CHDOs when transactions are sale of property using HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.

b) Second Mortgage - Deed of Trust (Deferred Loan)

To further affordable housing, homebuyer assistance can be provided where the project is required to serve low/mod homebuyers. Such assistance should be structured as a second mortgage in the form of a deferred loan with an interest rate of no more than 3%, accruing for no more than 15 years, to be paid in full only upon sale of property. This instrument will be held as joint trustees from the sub-recipient and the City of Richmond. However upon sale, the funds will be returned to the City of Richmond as program income. Financing such as this can be in addition to down payment and closing cost assistance, structured as a forgivable loan. The City shall retain the discretion to, after the affordability period; waive some or all of the lien in instances where property values have declined. This assistance cannot exceed \$25,000 without written permission and sufficient justification.

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations and CHDOs when transactions are sale of property using HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.

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ESG Written Standards

1. Purpose

The Emergency Solutions Grant (ESG) is a federally funded program, managed by the Dept. of Housing and Community Development (HCD), to assist households experiencing homelessness or at-risk of experiencing homelessness to obtain housing stability. The program goals are to provide effective and efficient assistance to reduce the length of time households experience homelessness and to reduce the number of homeless households. It is intended to be administered as a community-based resource that maximizes mainstream resources.

The ESG program is authorized by the McKinney-Vento Homeless Assistance Act funded through the U.S. Department of Housing and Urban Development (HUD). This federally funded program is administered through HUD by a formula allocation to ESG entitlement localities and states.

2. Sub-grantee Eligibility

Sub-grantees must be a nonprofit or unit of local government and be current on 990 filings (not applicable to units of government).

Sub-grantees must be in compliance with applicable state and federal policies and procedures as outlined in the Other Requirements section of this document including compliance with federal and state non-discrimination laws.

Sub-grantees must have established standard accounting practices including internal control and fiscal accounting procedures and be able to track agency and program budgets by revenue sources and expenses.

Sub-grantees with outstanding audit findings, IRS findings, HCD monitoring findings or other compliance issues are not eligible to receive ESG allocations or reimbursements. Please note that HCD will work with all interested parties, where appropriate, toward the resolution of unresolved matters.

In some cases sub-grantees may be involved in partnerships with other organizations to provide ESG-supported activities. The sub-grantee must assume full responsibility for meeting all data reporting, record keeping, spending, and other program requirements regardless of partnership agreements.

Generally, the intent of ESG assistance is to rapidly transition program participants to stability, either through their own means or through public assistance, as appropriate. ESG assistance is not intended to provide long-term support, nor will it be able to address all of the financial and supportive services needs of households that affect

housing stability. Rather, assistance should be focused on housing stabilization, linkages to community resources and mainstream benefits, and helping program participants develop a plan for preventing future housing instability. *Sub-grantee programs should therefore ensure that there is a clear process for determining the type, level, and duration of assistance for each program participant.*

Each ESG sub-grantee must adhere to the following requirements including:

- Full participation in coordinated/centralized intake process where available;
- Coordination with other homeless services and homeless prevention providers;
- Initial screening (through coordinated/centralized intake process or in coordination with other homeless services or homeless prevention providers) for all households seeking assistance;
- Documentation of homeless status and services received;
- Use of a Homeless Management Information System (HMIS) with all program participants (Domestic violence program may use another data system, but must meet all HMIS data standards and reporting requirements);
- Timely referral of appropriate households for homeless prevention assistance (through participation in coordinated or centralized intake process or through coordination with providers);
- Timely referral of appropriate households for rapid re-housing (through participation in coordinated or centralized intake process or through coordination with providers);
- Completion of housing barriers assessment for program participants.

Please note that sub-grantees may **not** charge program participants any program-related fees.

3. Written Standards for Provision of ESG Assistance

By accepting ESG funds from the City of Richmond, the service provider agrees to administer the funds in ways that are consistent with the standards provided by the City of Richmond and in accordance with the HUD ESG regulations found at [24 CFR, Part 576](#).

A. Requirement to serve residents of the City of Richmond

Funds should be used for residents of the City of Richmond. Agencies are expected to verify city residence when verifying other eligibility requirements.

B. Client Eligibility Requirements

Clients will be referred from the Coordinated Entry System of the Greater Richmond Continuum of Care (GRCoC). All assisted households must be "homeless" or "at-risk" as defined at **24 CFR § 576.2**. Service providers are expected to familiarize themselves with the HUD definitions which are detailed within this citation, and summarized in the chart just below:

Service Type	Eligibility Criteria
Emergency Shelter	<ul style="list-style-type: none">• Literally homeless• At imminent risk of homelessness• Individuals exiting institutions (where they resided temporarily) with no resources or anywhere to go.
Rapid Re-housing Prevention	Household must be literally homeless as defined by HUD at 24 CFR § 576.2 and without other housing resources. <ul style="list-style-type: none">• Be at risk of homelessness as defined by HUD at 24 CFR § 576.2, and will become homeless within 14 days but for this assistance, and• have a total household income at or below 30% AMI, and• have medium to high barriers to housing as defined by using tool(s) currently adopted by the Greater Richmond CoC Board.

For all assistance, an initial evaluation to determine program eligibility of individuals and/or families will be conducted. It will establish the type and amount of assistance needed, as well as how to address the needs of ineligible applicants. Clients will be assessed using the tool(s) adopted by the GRCoC Board. The assessment must include:

- confirmation that the household has been screened by the Coordinated Entry System (can be confirmed with review of intake in HCIS or in the coordinated entry for survivors of sexual and domestic violence),
- certification of homeless status,
- an assessment of need and vulnerability using a currently-approved CoC assessment tool (currently, the VI-SPDAT), and
- a completed housing barrier assessment for service and housing needs.

Recertification

Agencies/service providers will reassess the household eligibility, assistance needs (including level and type) at least every three months. Households can be recertified for continued assistance based on need. Each recertification will include a review of income and service needs.

Homeless Management Information System (HMIS) Participation

All agencies are required to enter client-level data into the GRCoC-designated HMIS or a comparable data base. Data entry requirements include but are not limited to the following:

- HUD-required data elements
- Assessed housing barrier level at intake and recertification
- An exit assessment that is entered into HMIS or a comparable-level database.

Providers must adhere to the Data Quality Plan and other GRCoC-approved policies and procedures for HMIS.

C. Participation in the Greater Richmond Continuum of Care

All ESG-funded agencies are required by federal regulations to be **active** members of the Greater Richmond Continuum of Care (GRCoC) as defined by the GRCoC by-laws (found at www.endhomelessnessva.org). Participation in the GRCoC must be demonstrated annually by official communication from the CoC governing body or its designee.

D. Shelter Operations

Shelters must meet basic habitability standards including fire inspection and Americans with Disabilities Act (ADA) standards. If the shelter itself is not ADA compliant, the sub-grantee must have a plan to meet the needs of households with disabilities.

Shelters include programs that provide temporary shelter to households experiencing homelessness and may include seasonal shelters. Transitional housing is not eligible under ESG.

Eligible Costs

Most costs associated with the operation of a shelter are eligible ESG costs.

These costs include:

- Rent
- Security
- Maintenance
- Utilities
- Supplies
- Essential Services (case management and limited support services)

E. Rapid Re-housing Assistance

All households receiving assistance must meet the client eligibility requirements identified in the section above titled *Client Eligibility Requirements*.

Eligible costs

Eligible rapid re-housing costs include rent, security deposits, maintenance, utilities, housing relocation services, supplies, and case management. Grantees should refer to the ESG Regulations for specific guidance on eligible costs. In cases where there is uncertainty about costs, grantees are asked to contact the City of Richmond ESG Coordinator for additional guidance.

Level of assistance

Providers are expected to work with households to identify the types and levels of assistance that are needed to support a permanent housing placement. Support should be limited to the **minimal amount** needed to house a client. It is strongly encouraged that clients share in rent and utility costs, if they have the ability to pay. Recertifications should be used to offer additional support to clients that need additional assistance to maintain housing stability. All costs should be assessed for reasonableness and agencies should document assessments of reasonableness in client case files. Rents should meet the Rent Reasonableness guidelines detailed in the ESG regulations issued by HUD.

Expectation of services

All individuals seeking or receiving assistance must be provided information explaining the types of services that they are being screened for, and an explanation of how that determination will be made. RRH Case Management and

Services should be based on the following core principles: *housing first approach, client-driven, housing-retention focused, and collaborative with the client to engage in the community.*

The following guidelines should be used when providing assessment and case management services to RRH clients:

- Assessment and housing case management should begin within three (3) business days of referral;
- Beginning with assessment, all decisions and case management should be client-driven;
- For Housing-Focused Case Management, each RRH Service provider will have a policy that indicates the minimum and/or maximum number of properties shown;
- Housing-focused case management (i.e., tasks necessary to obtain housing) should be provided at least weekly, until housed;
- Housing stabilization case management (i.e., tasks necessary to sustain housing such as connection to mainstream resources and wrap-around services) will be provided at least monthly, once housed, while receiving financial assistance; and
- Once financial assistance has ended, client contact should continue at least monthly for a minimum of two (2) months before discharge.

Length of assistance and types of assistance

The duration of financial assistance will not exceed more than 12 consecutive months at a time, excluding arrears, and it will not exceed more than 24 months total over a 36 month period. Assistance provided may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, housing search, case management or any combination thereof.

- Short-term rental assistance is to be limited to a maximum of 3 months of rent.
- Medium-term rental assistance shall extend for more than 3 months but not more than 12 months of rent. Households must be authorized for short-term assistance and receive medium-term assistance only at the initial recertification.
- Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

- Housing relocation and stabilization services include financial assistance activities such as moving costs, rental application fees, security deposits, last month's rent, utility deposits and utility payments; and services such as housing search and placement, housing stability and case management, mediation, legal services, and credit repair.
- Housing search and placement services include services or activities that assist individuals or families in locating, obtaining, and retaining suitable housing.

Habitability standards

When funds are used to pay for rents, the rental unit must meet the habitability standards established in the HUD ESG regulations.

F. Prevention Assistance

Eligible costs

Eligible prevention assistance costs include rent, security deposits, maintenance, utilities, housing relocation services, supplies, and case management. Grantees should refer to the ESG Regulations (under 24 CFR § 576, Subpart B) for specific guidance on eligible costs. In cases where there is uncertainty about costs, grantees are asked to contact the City of Richmond ESG Coordinator for additional guidance.

Level of assistance

Providers are expected to work with households to identify the types and levels of assistance that are needed to support a permanent housing placement. Support should be limited to the **minimal amount** needed to house a client. It is strongly encouraged that clients share in rent and utility costs, if they have the ability to pay. Recertifications should be used to offer additional support to clients that need additional assistance to maintain housing stability. All costs should be assessed for reasonableness and agencies should document assessments of reasonableness in client case files. Rents should meet the Rent Reasonableness guidelines detailed in the ESG regulations issued by HUD. (Appendix F6).

4. Other Requirements

A. Documentation of Homelessness or At-Risk Status

Documentation of participants' homelessness situation is an important aspect of ESG program compliance. ESG sub-grantees are required to maintain adequate documentation of homelessness or at-risk status to determine the eligibility of persons served by HUD's homeless assistance or prevention programs. The documentation is typically obtained from the participant or a third party at the time of referral, entry, intake or orientation to the ESG-funded program. A completed Homeless Certification Form or At-Risk of Homelessness Certification Form and any supporting documentation must be maintained in the client file. Sub-grantees will be monitored for compliance with this documentation requirement.

B. Discharge Coordination

Persons who are being imminently discharged into homelessness from publicly funded institutions are eligible to receive financial assistance or services through ESG as long as they meet the program participant eligibility requirements. ESG sub-grantees must coordinate with these institutions to prevent where possible individuals from becoming homeless. Referrals must be made where appropriate to the following:

- Homeless prevention providers
- Veterans Administration (VA)
- HOPWA
- Department of Social Services
- Local domestic violence services
- Department of Behavioral Health and Developmental Services
- Other service providers as needed

C. Compliance with Fair Housing, Civil Rights and Affirmative Outreach Laws

- (1) Sub-grantees must comply with all applicable fair housing and civil rights requirements in 24 CFR 5.105(a).
- (2) If the sub-grantee:
 - (a) Has been charged with an ongoing systemic violation of the Fair Housing Act; or
 - (b) Is a defendant in a Fair Housing Act lawsuit filed by the Department of Justice alleging an ongoing pattern or practice of discrimination; or
 - (c) Has received a letter of findings identifying ongoing systemic noncompliance under Title VI of the Civil Rights Act of 1964, section 504 of the Rehabilitation Act of 1973, or section 109 of the Housing and Community Development Act of 1974, and the charge, lawsuit, or letter of findings referenced in subparagraphs (a), (b), or (c) above has not been resolved before

the application deadline, then the sub-grantee is ineligible to apply for ESG funds.

Subrecipients also have a responsibility to do affirmative outreach and referrals to mainstream resources (see Appendix I13 for more details).

D. Property Standards

HCD is providing a Basic Habitability Checklist form (Appendix F7) that must be completed and included in all program participant records, not applicable to shelter operations, note that the Basic Habitability Checklist standards are different from the Housing Quality Standards (HQS). In contrast to HQS inspections, the habitability standards do not require a certified inspector.

Please note that housing that is occupied by families with children and that was constructed before 1978 - must also comply with Lead Based Paint inspection requirements, per the Lead Based Paint Poisoning Prevention Act. This requirement applies only to units that a family moves into with ESG assistance. This does not apply to existing units. Subrecipients will complete the HCD Visual Paint Assessment Form (Appendix H9) and include it in the program participant records.

E. Uniform Administrative Requirements

Non-profit agencies shall be subject to the requirements of 24 CFR part 84.

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