



CITY OF CHARLESTON, WV

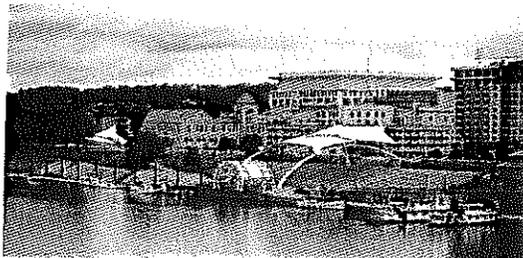
105 McFarland Street, Charleston, WV 25301

PY 2016 Annual Action Plan

For Submission to HUD for the
Community Development Block Grant Program
and HOME Investment Partnership Program



State Capitol, Charleston, WV



Haddad Riverfront Park, Charleston, WV



Danny Jones, Mayor,
City of Charleston

Executive Summary

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

1. Introduction

The 2016 PY Annual Action Plan (2nd year of 2015-2019 Consolidated Plan) for the City of Charleston includes the City's Community Development Block Grant (CDBG) Program, outlining which activities the City will undertake during the program year beginning July 1, 2016 and ending June 30, 2017. In addition, the Plan includes the HOME funds that the City of Charleston/Kanawha County HOME Consortium will receive in PY 2016. The City of Charleston is the lead entity and administrator for the Consortium's HOME funds.

2. Summarize the objectives and outcomes identified in the Plan

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

The CDBG Programs and activities outlined in this Annual Action Plan will principally benefit low- and moderate-income persons. Funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The HOME funds will be distributed to the ten (10) member jurisdictions of the City of Charleston/Kanawha County HOME Consortium based on the percentage of low- and moderate-income persons in each jurisdiction as compared to the HOME Consortium Area.

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's previous performance under the CDBG and HOME Programs were discussed during the public hearings. The City is in compliance with HUD regulations on timeliness of expenditures and there is no

outstanding monitoring or audit findings against the City of Charleston or the City of Charleston/Kanawha County HOME Consortium.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan was developed in accordance with the City's Citizen Participation Plan. Stakeholders including social service agencies, housing providers and community and economic development agencies were notified on November 24, 2015 of the availability of funds. Applications were made available on December 11, 2015. Request for proposals for funding were due by February 3, 2016. On December 10, 2015, the City held a public hearing to discuss the needs of the City with input from the residents of Charleston. The "Draft PY 2016 Annual Action Plan" was on display for a 30 day period beginning March 14, 2016 and was presented to the Charleston City Council for discussion at their April 18, 2016 meeting. The availability for review of the "Draft Plan" was advertised in the local newspapers and the plan was on display at the City of Charleston's website <http://www.cityofcharleston.org/government/city-departments/mayors-office-economic-community-development-moecd>, as well as the Kanawha County Public Library and the MOECD office located at 105 McFarland Street, Charleston, WV 25301. MOECD offered technical assistance to private non-profit organizations on how to fill out the CDBG applications to apply for CDBG funds for the PY 2016 year which begins on July 1, 2016. Applications as well as the Citizen's Participation Plan were also available on the city's website. The second public hearing was held on March 24, 2016, to discuss eligible activities and solicit citizen participation and comments. The minutes from each of these public hearings are included in the Annual Action Plan. All citizen comments and concerns were addressed in the Plan.

5. Summary of public comments

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

The City of Charleston did not receive any written comments regarding the 2016 Annual Action Plan. The PY 2016 Annual Action Plan was approved by city council, with no changes to the proposed activities at the May 2 council meeting.

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

No comments were received.

7. Summary

The lack of affordable housing in Charleston continues to be a problem for low income families and individuals. Therefore, maintaining and developing affordable housing remains a priority. The City will

continue to offer owner occupied rehabilitation and first time home buyers assistance to eligible candidates. The City of Charleston supports programs that target homelessness and work collaboratively with the Kanawha Valley Collective, the local Continuum of Care.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	CHARLESTON	
CDBG Administrator	CHARLESTON	City of Charleston Mayor's Office of Economic & Co
HOPWA Administrator		
HOME Administrator	CHARLESTON	City of Charleston Mayor's Office of Economic & Co
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The Mayor's Office of Economic and Community Development will be responsible for the administration of both CDBG and HOME programs and for the preparation of the Consolidated Plan and Annual Action Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

The administering lead agency is the City of Charleston's Mayor's Office of Economic & Community Development (MOECD) for the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME). The City consults with many types of agencies/organizations through public meetings and participation in community groups.

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

The City of Charleston Mayor's Office of Economic and Community Development (MOECD) consults with non-profits, local housing providers, social service agencies, and community and economic development organizations. MOECD holds two public hearings annually and agencies/organizations submit applications for specific activities. The city is a member of the local Continuum of Care, the Kanawha Valley Collective (KVC), along with many public and assisted housing providers and private and governmental health, mental health and service agencies, which is an effective coordination tool. The city funds the Kanawha County Health Department but has not consulted with them to monitor lead based paint poisoning incidents.

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 City of Charleston as a member of the KVC, continually reaches out to any individual or organization with an interest or knowledge of ending and preventing homelessness at every membership meeting, social media and its web site. The KVC spotlights different agencies at these meetings giving them an opportunity to share the services they provide. The KVC also sponsors events (Vendor Fair, Veltri Thanksgiving Dinner) that bring public awareness to the plight of the homeless and those at risk. The KVC has an HMIS specialist to track statistics and trends that enable the KVC to better serve the homeless or those at risk. KVC also created an ESG committee made up of a variety of agencies and staff to get their input and opinions regarding ending and prevention of homelessness. Through the CDBG, and SHP programs, the City of Charleston historically funds many of the homeless shelters and non-profit homeless service providers with funding for activities that assist the homeless and at risk of becoming homeless.

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 City of Charleston Mayor's Office of Economic and Community Development (MOECD) has a long history of collaboration with the local Continuum of Care (CoC), the Kanawha Valley Collective (KVC). MOECD has represented the City of Charleston as a member of the KVC since its inception. Currently a staff member of MOECD serves on the board of directors of the KVC and several other committees, including the Emergency Solutions Grant (ESG) and the Homeless Management Information System (HMIS). The city of Charleston staff works with the KVC designated ESG working committee, made up of board members, ESG sub-recipients, to get their input on determining how to allocate ESG funds for eligible activities. Numerous consultation meetings have taken place with the Homeless Management Information Systems (HMIS) specialist, and the Continuum of Care's Project Resource Committee.

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

Table 2 – Agencies, groups, organizations who participated

1	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Covenant House, Inc.</p> <p>Housing Services - Housing Services-homeless</p> <p>Housing Need Assessment Homelessness Strategy</p> <p>Covenant House was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and Covenant House are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.</p>
2	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>ROARK SULLIVAN LIFEWAY CENTER</p> <p>Services - Housing Services-homeless Services-Health</p> <p>Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy</p> <p>Roark Sullivan Lifeway Center was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and RSLC are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.</p>
3	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p>	<p>DAYMARK</p> <p>Services-homeless</p> <p>Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Daymark was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and Daymark are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.</p>
4	<p>Agency/Group/Organization</p>	<p>RELIGIOUS COALITION FOR COMMUNITY RENEWAL</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-homeless</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homelessness Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Religious Coalition for Community Renewal was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and RCCR are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness. RCCR is also a CHDO and consults with MOECD regularly on issues regarding housing.</p>
5	<p>Agency/Group/Organization</p>	<p>PRO KIDS, INC.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Pro-Kids was consulted through public meetings, quarterly reporting and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open door communication provides opportunity for continued and improved coordination with issues surrounding anti-poverty as it relates to child care and education.</p>
6	<p>Agency/Group/Organization</p>	<p>MANNA MEAL</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-homeless</p>

	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Manna Meal was consulted through public meetings, quarterly reporting and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open door communication provides opportunity for continued and improved coordination with issues surrounding homelessness.
7	Agency/Group/Organization	REA OF HOPE FELLOWSHIP HOME
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rea of Hope was consulted through public meetings, quarterly reporting and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open door communication provides opportunity for continued and improved coordination with issues surrounding homelessness.
8	Agency/Group/Organization	WOMEN'S HEALTH CENTER
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	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?	The Women's Health Center was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and the WHC are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness and health care specifically for pregnant women and infants.

9	Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation? Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	KANAWHA VALLEY FELLOWSHIP HOME Services-Persons with Disabilities Homelessness Strategy The Kanawha Valley Fellowship Home was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and KVFH are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness and substance abuse.
10	Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation? Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	WEST VIRGINIA HEALTH RIGHT Health Agency Homelessness Strategy Anti-poverty Strategy WV Health Right was consulted through public meetings, quarterly reporting and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open door communication provides opportunity for continued and improved coordination with issues surrounding homelessness and health care.
11	Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation?	WV WOMEN WORK Services-Education Services-Employment Anti-poverty Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>WV Women Work was consulted through public meetings, quarterly reporting and monitoring visits. The City of Charleston/MOEDC has an open door policy and provides technical assistance to agencies as needed. This open door communication provides opportunity for continued and improved coordination with issues surrounding education and employment.</p>
12	<p>Agency/Group/Organization</p>	<p>YWCA</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The YWCA was consulted through public meetings, KVC meetings, and monitoring visits. The City of Charleston and YWCA are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness, domestic violence and child care.</p>
13	<p>Agency/Group/Organization</p>	<p>KANAWHA INSTITUTE OF SOCIAL RESEARCH ACTION (KISRA)</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>KISRA was consulted through public meetings as well as the City of Charleston/MOECDC has an open door policy and provides technical assistance to agencies as needed. This open door communication provides opportunity for continued and improved coordination with issues surrounding housing. KISRA is also a CHDO and consults with MOECDC regularly on housing projects.</p>
14	<p>Agency/Group/Organization</p>	<p>WEST VIRGINIA HOUSING DEVELOPMENT FUND</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - State</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultations regarding requirements for first-time home-buyers.</p>
15	<p>Agency/Group/Organization</p>	<p>CURA</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - Local</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Economic Development</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultation on downtown issues, housing opportunity in the Homeownership Zone and Charleston's Westside for improved collaboration.</p>
16	<p>Agency/Group/Organization</p>	<p>The Greater Kanawha Valley Foundation</p>
	<p>Agency/Group/Organization Type</p>	<p>Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Market Analysis</p>

17	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> <p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>MOECD has consulted with the GKVF, a local funder on housing issues as well as leadership initiatives.</p> <p>City Building Department Charleston WV</p> <p>Other government - Local</p> <p>Housing Need Assessment</p> <p>MOECD meets twice weekly to consult with other city departments on such issues regarding barriers to affordable housing, abandoned and vacant housing and infrastructure improvement.</p>
18	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>City Engineering Department Charleston WV</p> <p>Other government - Local</p> <p>Community Development Strategy</p> <p>MOECD meets twice weekly to consult with other city departments on such issues regarding barriers to affordable housing, abandoned and vacant housing and infrastructure improvement.</p>
19	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>City Planning Department of Charleston WV</p> <p>Other government - Local</p> <p>Community Development Strategy</p> <p>MOECD meets twice weekly to consult with other city departments on such issues regarding barriers to affordable housing, abandoned and vacant housing and infrastructure improvement.</p>

20	Agency/Group/Organization	MOECD/Rehab
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	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?	MOECD housing staff meet regularly to consult on housing issues including lead-based paint strategies.
21	Agency/Group/Organization	Huntington Bank, Inc
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Lender
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD consults regularly with this institution to address the financial needs and documentation requirements for loan qualification processes.
22	Agency/Group/Organization	Webanco, Inc
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Lender
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD consults regularly with this institution to address the financial needs and documentation requirements for loan qualification processes.

23	Agency/Group/Organization	WV Human Rights Commission
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD consults with the WV Human Rights Commission on fair housing issues.
24	Agency/Group/Organization	CHARLESTON KANAWHA HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD regularly consults with Charleston-Kanawha Housing Authority on housing and homeless issues.

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

All agency types were given the opportunity for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Kanawha Valley Collective, Inc.	The City of Charleston and the KVC work with the development of homeless strategies, ESG and HMIS implementation.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

An MOECD staff member serves on the board of the Kanawha Valley Collective, the local CoC, and consults with other members, including state and local HUD representatives on a regular basis. The Kanawha Valley Collective is a consortium of individuals and organizations working collaboratively to enrich the quality of life for individuals and families in the Kanawha Valley and surrounding areas. The Kanawha Valley Collective provides a seamless service delivery system through direct services, advocacy, education and prevention which address homelessness, the impact of poverty, and other social problems.

AP-12 Participation – 91.105, 91.200(c)

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

The City advertised and conducted two public hearings on the needs of the City of Charleston and provided residents with the opportunity to comment on the City's CDBG and HOME programs, as well as the City's previous performance under these programs. Through consultation with its citizens, agencies, neighborhood organizations, institutions, and staff, the City developed its 2016 Action Plan to improve the quality of life for all residents of the City of Charleston.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	See Sign in Sheets			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Charleston, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources. The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" projects those amounts over the four remaining years covered by the Consolidated Plan. If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities. The City of Charleston and the Charleston/Kanawha County Consortium do not anticipate the receipt of Program Income during the next five years.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Narrative Description
			Annual Allocation: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,364,869	0	1,364,869	Full CDBG award will be allocated for eligible activities
						Expected Amount Available Remainder of ConPlan \$ 0

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	475,217	0	0	475,217	Home funds will be used primarily for first-time home buyers

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 administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs, and that leveraging resources is critical to achieving the City's goals. The City continues to cultivate funding partners who can match the City's investment of CDBG and HOME funds. Additional funds need to be raised to ensure that more affordable housing is available for those in need. To that end the City seeks funds from the State and grants from other entities, both public and private. These resources could include resources such as the West Virginia Housing Development Fund, HUD Section 202 Supportive Housing for the Elderly Program, HUD Section 811 Supportive Housing for Persons with Disabilities Program, Supportive Housing Program (SHP) funds, the HUD Section 108 Loan Program, and the use of Low Income Housing Tax Credits. Potential private sector sources of funding include the Federal Home Loan Bank – Affordable Housing Program, assistance from local financial institutions in the form of bank loans and SBA guaranteed loans, investment by private developers, and foundations/donations provided to non-profit agencies. Matching requirements have been satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 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	Affordable Housing	2015	2019	Affordable Housing	Low/mod areas Citywide	Safe Affordable Housing	CDBG: \$322,000 HOME: \$425,785	Public service activities for Low/Moderate Income Housing Benefit: 29 Households Assisted Homeowner Housing Rehabilitated: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Homeless Activities	2015	2019	Homeless	Low/mod areas Citywide	Homeless Assistance	CDBG: \$122,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 73738 Persons Assisted Homeless Person Overnight Shelter: 1800 Persons Assisted
3	Public Services	2015	2019	Non-Homeless Special Needs	Low/mod areas Citywide	Public Service Programs	CDBG: \$50,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 349 Persons Assisted
4	Economic Development	2015	2019	Non-Housing Community Development	Low/mod areas Citywide	Public Service Programs	CDBG: \$5,000 HOME: \$0	Jobs created/retained: 30 Jobs

Annual Action Plan
2016

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facilities Improvements	2015	2019	Non-Housing Community Development	Low/mod areas Citywide	Public Facilities	CDBG: \$30,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
6	Public Improvements and Infrastructure	2015	2019	Non-Housing Community Development	Low/mod areas	Public Improvements and Infrastructure	CDBG: \$250,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
7	Neighborhood Revitalization	2015	2019	Non-Housing Community Development	Citywide	Neighborhood Revitalization, especially Code Enfor	CDBG: \$200,000 HOME: \$0	Buildings Demolished: 20 Buildings

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	
2	Goal Name	Homeless Activities
	Goal Description	
3	Goal Name	Public Services
	Goal Description	
4	Goal Name	Economic Development
	Goal Description	

5	Goal Name	Public Facilities Improvements
	Goal Description	
6	Goal Name	Public Improvements and Infrastructure
	Goal Description	
7	Goal Name	Neighborhood Revitalization
	Goal Description	

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The City of Charleston has an overall low- and moderate-income population of 40.6%.

AP-35 Projects – 91.220(d)

Introduction

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing and housing services within the City of Charleston, as noted in section AP-10. In addition there were meetings conducted with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons. These agencies included Public Housing Authority.

The 2016 Annual Plan sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The City of Charleston will receive \$1,364,869 in FY 2016 Community Development Block Grant (CDBG) Funds and \$473,094 in HOME funding. Listed below are the proposed activities for FY 2016.

#	Project Name
1	CDBG ADMINISTRATION
2	COB - MAJOR RENOVATIONS
3	COVENANT HOUSE-DROP IN CENTER COORDINATOR
4	DAYMARK - PATCHWORK
5	KANAWHA VALLEY FELLOWSHIP HOME-BASIC NEEDS
6	MANNA MEAL, INC.
7	PRO KIDS, INC.
8	REA OF HOPE, INC.
9	RCCR-SMITH STREET STATION
10	ROARK-SULLIVAN LIFEWAY CENTER
11	WV HEALTH RIGHT, INC.
12	WV WOMEN WORK-STEP UP FOR WOMEN
13	WOMEN'S HEALTH CENTER-PARENT PROGRAM
14	YWCA-SOJOURNER'S SHELTER FOR HOMELESS WOMEN & FAMILIES
15	COB-MINOR RENOVATIONS
16	HOUSING REHAB-CORP REHAB
17	HOUSING REHAB-CORP ADMINISTRATION
18	CITY ENGINEERING-CURB, GUTTER & SIDEWALKS
19	BUILDING DEPARTMENT-DEMOLITION
20	HOME ADMINISTRATION
21	HOME PROJECT
22	HOME-CHDO
23	UNPROGRAMMED FUNDS

Table 8 – Project Information

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

The City allocates funding based on eligibility of projects and need. The lack of funds remain the biggest obstacle in addressing underserved needs.

Projects

AP-38 Projects Summary Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG ADMINISTRATION
	Target Area	Low/mod areas Citywide
	Goals Supported	Affordable Housing Homeless Activities Public Services Economic Development Public Facilities Improvements Public Improvements and Infrastructure Neighborhood Revitalization
	Needs Addressed	Safe Affordable Housing Neighborhood Revitalization, especially Code Enfor Homeless Assistance Public Service Programs Public Improvements and Infrastructure Public Facilities
	Funding	CDBG: \$272,973
	Description	FUNDS USED FOR ADMINISTRATIVE COSTS FOR THE CDBG PROGRAM
	Target Date	6/30/2017

	<p>Estimate the number and type of families that will benefit from the proposed activities</p> <p>N/A</p>	
<p>Location Description</p>	<p>105 MCFARLAND STREET, CHARLESTON, WV 25301</p>	
<p>Planned Activities</p>	<p>ADMINISTRATIVE COSTS FOR THE CDBG PROGRAM</p>	
<p>Project Name</p>	<p>COB - MAJOR RENOVATIONS</p>	
<p>Target Area</p>	<p>Low/mod areas Citywide</p>	
<p>Goals Supported</p>	<p>Public Facilities Improvements</p>	
<p>Needs Addressed</p>	<p>Public Facilities</p>	
<p>Funding</p>	<p>CDBG: \$15,000</p>	
<p>Description</p>	<p>FUNDING ASSISTS WITH REPAIRS TO FOUR CITY-OWNED BUILDINGS THAT HOUSE THE FOLLOWING: GILTINAN CENTER EMERGENCY HOMELESS SHELTER LOCATED AT 505 LEON SULLIVAN WAY; YWCA SOJOURNERS EMERGENCY SHELTER FOR WOMEN AND FAMILIES, LOCATED AT 1418 WASHINGTON STREET, EAST; YWCA CHILD DEVELOPMENT CENTER LOCATED AT 201 DONNALLY STREET; AND SMITH STREET STATION, A 29 UNIT TRANSITIONAL HOUSING APARTMENT BUILDING.</p>	
<p>Target Date</p>	<p>6/30/2017</p>	
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>It is estimated this activity will serve 344 extremely low income (30% median income) and very low income (50% median income) people.</p>	

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	<p>The buildings considered for this activity include:</p> <p>YWCA Child Enrichment Center, 201 Donnally St., BG 1, CT 9</p> <p>Smith Street Station, 801 Smith St., BG 1, CT 9</p> <p>Sojourners, 1418 Washington St. E., BG2, CT6</p> <p>Roark Sullivan lifeway Center, 505 Leon Sullivan Way, BG 1 CT 1</p>	<p>Location Description</p>
	<p>BY CONTRACT THE CITY OF CHARLESTON IS RESPONSIBLE FOR ALL MAJOR MECHANICALS (HEAT, AIR, WATER PIPES, ELECTRICAL). THE CITY REPAIRS OR REPLACES THESE SYSTEMS ON AN AS NEED BASIS IN ORDER MAINTAIN DECENT, SAFE AND SANITARY FACILITIES.</p>	<p>Planned Activities</p>
3	<p>COVENANT HOUSE-DROP IN CENTER COORDINATOR</p>	<p>Project Name</p>
	<p>Low/mod areas Citywide</p>	<p>Target Area</p>
	<p>Homeless Activities</p>	<p>Goals Supported</p>
	<p>Homeless Assistance</p>	<p>Needs Addressed</p>
	<p>CDBG: \$7,000</p>	<p>Funding</p>
	<p>DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES</p>	<p>Description</p>
	<p>6/30/2017</p>	<p>Target Date</p>
	<p>It is estimated this activity will serve 138 extremely low income (30% median income) people.</p>	<p>Estimate the number and type of families that will benefit from the proposed activities</p>
	<p>600 SHREWSBURY STREET, CHARLESTON, WV 25301</p>	<p>Location Description</p>

4	Planned Activities FUNDS PROVIDED WILL BE TO ASSIST WITH THE DROP-IN CENTER COORDINATOR SALARY, BENEFITS & PAYROLL TAXES	
	Project Name DAYMARK - PATCHWORK	
	Target Area Low/mod areas Citywide	
	Goals Supported Homeless Activities	
	Needs Addressed Homeless Assistance	
	Funding CDBG: \$18,000	
	Description DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES	
	Target Date 6/30/2017	
	Estimate the number and type of families that will benefit from the proposed activities It is estimated this activity will serve 150 low income (80% median income) people.	
	Location Description 1583 LEE STREET, CHARLESTON, WV 25311	
	Planned Activities FUNDING FOR THIS PROGRAM, PATCHWORK, A CRISIS INTERVENTION CENTER AND SHELTER FOR YOUTH WILL ASSIST WITH SALARY, BENEFITS & PAYROLL TAXES FOR DIRECT SERVICE PROVIDERS	
5	Project Name KANAWHA VALLEY FELLOWSHIP HOME-BASIC NEEDS	
	Target Area Low/mod areas Citywide	
	Goals Supported Public Services	
	Needs Addressed Public Service Programs	
	Funding CDBG: \$14,000	

Description	ASSIST WITH UTILITIES & PURCHASE OF FOOD
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 35 low income (80% median income) people.
Location Description	1121 VIRGINIA STREET, EAST, CHARLESTON, WV 25301
Planned Activities	FUNDING FOR THIS HALFWAY HOUSE FOR MEN RECOVERING FROM SUBSTANCE ABUSE WILL ASSIST WITH FOOD & UTILITY EXPENSES
Project Name	MANNA MEAL, INC.
Target Area	Low/mod areas Citywide
Goals Supported	Homeless Activities
Needs Addressed	Homeless Assistance
Funding	CDBG: \$28,000
Description	FUNDS TO HELP PURCHASE FOOD
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 350 extremely low income (30% median income) people.
Location Description	1105 QUARRIER STREET, CHARLESTON, WV
Planned Activities	FUNDING FOR THIS SOUP KITCHEN THAT SERVICES THE HOMELESS AND LOW INCOME PERSONS WILL ASSIST WITH FOOD EXPENSES

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7	Project Name	PRO KIDS, INC.
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$13,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 65 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) children.
	Location Description	209 MORRIS STREET, CHARLESTON, WV 25301
	Planned Activities	FUNDING FOR THIS AFTER SCHOOL PROGRAM WILL ASSIST WITH SALARIES, BENEFITS & TAXES
8	Project Name	REA OF HOPE, INC.
	Target Area	Low/mod areas Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$6,000
	Description	ASSIST WITH UTILITY EXPENSES
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 49 extremely low income (30% median income) people.
	Location Description	1429 LEE STREET, CHARLESTON, WV 25301
	Planned Activities	FUNDING FOR THIS HALFWAY HOUSE FOR RECOVERING ALCOHOLIC WOMEN WILL ASSIST WITH UTILITY EXPENSES
9	Project Name	RCCR-SMITH STREET STATION
	Target Area	Low/mod areas Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	CDBG: \$22,000
	Description	ASSIST WITH UTILITY EXPENSES
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 29 extremely low income (30% median income) people.
	Location Description	801 SMITH STREET, CHARLESTON, WV 25301
	Planned Activities	FUNDING FOR THIS PERMANENT HOUSING DEVELOPMENT WILL ASSIST WITH UTILITY EXPENSES
10	Project Name	ROARK-SULLIVAN LIFEWAY CENTER
	Target Area	Low/mod areas Citywide

	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$15,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 750 extremely low income (30% median income) people.
	Location Description	505 LEON SULLIVAN WAY, CHARLESTON, WV 25301
	Planned Activities	FUNDING TO ASSIST WITH SALARY, BENEFITS & PAYROLL TAXES OF THE HEALTHCARE OUTREACH EMPLOYEE
11	Project Name	WV HEALTH RIGHT, INC.
	Target Area	Low/mod areas Citywide
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$45,000
	Description	ASSIST WITH PURCHASE OF MEDICAL & DENTAL SUPPLIES
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 8600 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) people.

12	Location Description 1520 WASHINGTON STREET, EAST, CHARLESTON, WV 25311	1520 WASHINGTON STREET, EAST, CHARLESTON, WV 25311
	Planned Activities	FACILITY THAT OFFERS HEALTHCARE & MEDICATIONS TO THE HOMELESS AND NEEDY. FUNDING WILL ASSIST WITH THE PURCHASE OF MEDICATIONS & MEDICAL SUPPLIES/DENTAL SUPPLIES & CONSUMABLES
	Project Name	WV WOMEN WORK-STEP UP FOR WOMEN
	Target Area	Low/mod areas Citywide
	Goals Supported	Economic Development
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS, PAYROLL TAXES & RENT
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 30 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) people.
	Location Description	1506 KANAWHA BLVD, WEST, CHARLESTON, WV 25312
	Planned Activities	SKILLED TRADE TRAINING CLASS FOR WOMEN. FUNDS PROVIDED WILL ASSIST WITH SALARIES, BENEFITS & PAYROLL TAXES & RENT
13	Project Name	WOMEN'S HEALTH CENTER-PARENT PROGRAM
	Target Area	Low/mod areas Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs

	Funding	CDBG: \$17,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS, PAYROLL TAXES & BUS TICKETS
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 200 extremely low income (30% median income) people.
	Location Description	510 WASHINGTON STREET, WEST, CHARLESTON, WV 25302
	Planned Activities	FUNDING FOR THIS PARENT PROGRAM WILL ASSIST WITH SALARY, BENEFITS & PAYROLL TAXES FOR THE LICENSED SOCIAL WORKERS AND TRANSPORTATION EXPENSES FOR CLIENTS
14	Project Name	YWCA-SOJOURNER'S SHELTER FOR HOMELESS WOMEN & FAMILIES
	Target Area	Low/mod areas Citywide
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$9,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	it is estimated this activity will serve 423 extremely low income (30% median income) people.
	Location Description	1418 WASHINGTON STREET, EAST, CHARLESTON, WV 25301

15	Planned Activities	EMERGENCY SHELTER FOR HOMELESS WOMEN & FAMILIES. FUNDING PROVIDED WILL ASSIST SALARY, BENEFITS & PAYROLL EXPENSES OF SUBSTANCE ABUSE COUNSELOR
	Project Name	COB-MINOR RENOVATIONS
	Target Area	Low/mod areas Citywide
	Goals Supported	Public Facilities Improvements
	Needs Addressed	Public Facilities
	Funding	CDBG: \$5,000
	Description	FUNDING ASSISTS WITH MAINTENANCE TO FOUR CITY-OWNED BUILDINGS (COB) THAT HOUSE THE FOLLOWING: GILTINAN CENTER EMERGENCY HOMELESS SHELTER LOCATED AT 505 LEON SULLIVAN WAY; YWCA SOJOURNERS EMERGENCY SHELTER FOR WOMEN AND FAMILIES, LOCATED AT 1418 WASHINGTON STREET, EAST; YWCA CHILD DEVELOPMENT CENTER LOCATED AT 201 DONNALLY STREET; AND SMITH STREET STATION, A 29 UNIT TRANSITIONAL HOUSING APARTMENT BUILDING.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 344 extremely low income (30% median income) and very low income (50% median income) people.

	<p>THE CITY-OWNED BUILDINGS FOR THIS ACTIVITY INCLUDE, BUT ARE NOT LIMITED TO:</p> <p>YWCA CHILD ENRICHMENT CENTER, 201 DONNALLY ST., BG 1, CT 9</p> <p>SMITH STREET STATION, 801 SMITH ST., BG 1, CT 9</p> <p>SOJOURNERS, 1418 WASHINGTON ST. E., BG2, CT6</p> <p>ROARK SULLIVAN LIFEWAY CENTER, 505 LEON SULLIVAN WAY, BG 1 CT 1</p>
	<p>MINOR RENOVATIONS WHICH ARE DEFINED AS COSMETIC IN NATURE BUT ARE RELATED TO BASIC FUNCTIONALITY OF TO ALL MECHANICAL SYSTEMS. SIMPLE ITEMS LIKE FAUCET REPAIR, CLEANING AND FILTERING OF HVAC SYSTEMS AND MINOR STRUCTURAL REPAIR ISSUES RELATED TO ONGOING USAGE OF THE FACILITY.</p>
16	<p>Project Name HOUSING REHAB-CORP REHAB</p> <p>Target Area Low/mod areas Citywide</p> <p>Goals Supported Affordable Housing</p> <p>Needs Addressed Safe Affordable Housing</p> <p>Funding CDBG: \$300,000</p> <p>Description CHARLESTON OWNER OCCUPIED REHAB PROGRAM</p>

	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 15 extremely low income (30% median income), very low income (50% median income) and low income (80 median income) families.
	Location Description	CITYWIDE, LMH
	Planned Activities	FUNDING FOR CHARLESTON OWNER OCCUPIED REHAB PROGRAM FOR LOW AND MODERATE INCOME FAMILIES IN THE CITY OF CHARLESTON
17	Project Name	HOUSING REHAB-CORP ADMINISTRATION
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	CDBG: \$121,500
	Description	CHARLESTON OWNER OCCUPIED PROGRAM DELIVERY COSTS & SERVICES
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 15 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) families.
	Location Description	CITYWIDE, LMH
	Planned Activities	FUNDS FOR THE CHARLESTON OWNER OCCUPIED REHAB PROGRAM - DELIVERY COSTS AND SERVICES
18	Project Name	CITY ENGINEERING-CURB, GUTTER & SIDEWALKS
	Target Area	Low/mod areas Citywide

Goals Supported	Public Improvements and Infrastructure
Needs Addressed	Public Improvements and Infrastructure
Funding	CDBG: \$250,000
Description	REPAIR AND/OR REPLACEMENT OF CURBS & SIDEWALKS IN LOW INCOME AREAS OF CHARLESTON
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 20,000 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) people.
Location Description	CITYWIDE, LMA
Planned Activities	FUNDING FOR THE REPAIR OF CURBS, GUTTERS & SIDEWALKS IN LOW INCOME ELIGIBLE AREAS OF THE CITY OF CHARLESTON
Project Name	BUILDING DEPARTMENT-DEMOLITION
Target Area	Low/mod areas Citywide
Goals Supported	Neighborhood Revitalization
Needs Addressed	Neighborhood Revitalization, especially Code Enfor
Funding	CDBG: \$200,000
Description	DEMOLITION & ASBESTOS REMOVAL, INCLUDING REQUIRED SERVICES
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	It is estimated this activity will serve 20 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) people.

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	Location Description	CITYWIDE, SBS
	Planned Activities	FUNDING FOR DEMO AND ASBESTOS REMOVAL FROM DILAPIDATED AND ABANDONED STRUCTURES IN THE CITY OF CHARLESTON
20	Project Name	HOME ADMINISTRATION
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	HOME: \$47,521
	Description	FUNDS FOR THE CHARLESTON/KANAWHA COUNTY HOME CONSORTIUM ADMINISTRATION
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	105 MCFARLAND STREET, CHARLESTON, WV 25301
	Planned Activities	ADMINISTRATIVE FUNDS FOR THE HOME PROGRAM
21	Project Name	HOME PROJECT
	Target Area	Low/mod areas Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	HOME: \$356,413
	Description	FIRST TIME HOMEBUYER ASSISTANCE

22	Target Date Estimate the number and type of families that will benefit from the proposed activities Location Description Planned Activities	6/30/2017 It is estimated this activity will serve 20 extremely low income (30% median income), very low income (50% median income) and low income (80% median income) families. CITYWIDE & KANAWHA COUNTY FUNDS TO ASSIST FIRST TIME HOMEBUYERS IN THE CITY OF CHARLESTON & KANAWHA COUNTY FOR THE HOME PROGRAM
	Project Name Target Area Goals Supported Needs Addressed	HOME-CHDO Low/mod areas Citywide Affordable Housing Safe Affordable Housing
	Funding Description Target Date	HOME: \$71,283 CHARLESTON/KANAWHA COUNTY CONSORTIUM CHDO PROEJECTS 6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities Location Description Planned Activities	It is estimated this activity will serve 1 very low income (50% median income) or low income (80% median income) family. CITYWIDE & KANAWHA COUNTY FUNDS FOR THE CHARLESTON/KANAWHA COUNTY CONSORTIUM CHDO. PROJECTS TO BE DETERMINED
23	Project Name	UNPROGRAMMED FUNDS

Target Area	Low/mod areas Citywide
Goals Supported	Affordable Housing Homeless Activities Public Services Economic Development Public Facilities Improvements Public Improvements and Infrastructure Neighborhood Revitalization
Needs Addressed	Safe Affordable Housing Neighborhood Revitalization, especially Code Enfor Homeless Assistance Public Service Programs Public Improvements and Infrastructure Public Facilities
Funding	CDBG: \$1,395
Description	FUNDS FOR EMERGENCY PROJECTS AND OVERRUNS DURING THE PROGRAM YEAR
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	CITYWIDE
Planned Activities	

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 proposed activities under the PY 2016 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Charleston. The following census tracts have over 51% low- and moderate-income: C.T. 100, B.G. 1; C.T. 100, B.G. 2; C.T. 200, B.G. 1; C.T. 500, B.G. 2; C.T. 600, B.G. 2; C.T. 600, B.G. 4; C.T. 700, B.G. 1; C.T. 700, B.G. 3; C.T. 800, B.G. 1; C.T. 900, B.G. 1; C.T. 900, B.G. 2; C.T. 1100, B.G. 3; C.T. 1100, B.G. 6; C.T. 1200, B.G. 1; C.T. 1200, B.G. 2; C.T. 1200, B.G. 3; C.T. 1300, B.G. 4; C.T. 1700, B.G. 2; C.T. 1800, B.G. 2; C.T. 2100, B.G. 6; C.T. 11000, B.G. 3; C.T. 13000, B.G. 5

Geographic Distribution

Target Area	Percentage of Funds
West Side	0
Low/mod areas	26
Citywide	74

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Charleston will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds that are budgeted for those activities will benefit low- and moderate-income persons.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Charleston/Kanawha County HOME Consortium funds will be allocated to income eligible households to purchase an affordable house or to develop affordable housing. All of the funds will principally benefit low- and moderate-income persons 100%. The HOME Consortium funds will be budgeting to homebuyer assistance to low-income households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	36
Special-Needs	0
Total	36

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	15
Acquisition of Existing Units	20
Total	36

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Charleston-Kanawha Public Housing Authority provides decent, safe, affordable public housing for the low-income residents of the City and the County. The Mayor and the County Commissioners appoint the members to the Housing Authority Board of Directors. The City of Charleston and the Charleston-Kanawha Housing Authority have an excellent working relationship in which they jointly promote new affordable housing opportunities in the City of Charleston and jointly plan for public housing improvements and new housing initiatives for public housing residents. The Charleston-Kanawha Housing Authority is responsible for its own hiring, contracts, and procurement.

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

The City provides police and fire protection, as well as garbage collection, sewage service, street cleaning and snow removal. The Housing Authority provides the City with a copy of its Five Year CFP and Annual Plan for review. The City and the Housing Authority review and discuss the authority's capital improvements and new developments based on the Section 504 Needs Assessment for Public Housing. Should the Housing Authority propose any demolition or disposition of public housing units, it will continue to consult with the City. The Charleston-Kanawha Housing Authority meets with the resident councils of each housing development to discuss the Annual Plans for the housing authority. CKHA discusses the physical needs assessment for allocating and spending Capital Funds at the different development locations. The Housing Authority will conduct activities to Affirmatively Further Fair Housing posting copies of the plans at the housing developments for public comments.

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

The Charleston-Kanawha Housing Authority Board has a seat on the Board which is occupied by a resident to help with the decision and planning process of the Housing Authority. The Housing Authority refers and encourages tenants to participate in the HOME Consortium's Homebuyer Assistance Program to purchase homes using the down payment and closing costs available to low-income homebuyers. CKHA trains and educates the community about a variety of programs and housing options offered in the delivery of mixed housing options.

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

The Charleston-Kanawha Housing Authority is not designated as troubled.

Discussion

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

Introduction

The City of Charleston Mayor's Office of Economic and Community Development has a long history of collaboration with the Kanawha Valley Collective (KVC), the local Continuum of Care. The City of Charleston currently has representation on the KVC Board of Directors. The City participates in the strategic planning with the KVC, and its member agencies, to promote permanent housing for those experiencing homelessness.

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

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

The CoC's adoption of the VI-SPDAT as the coordinated assessment tool, as well as the larger coordinated assessment process will allow the CoC to prioritize the most vulnerable individuals and families in our area for housing. This will allow us to best utilize the beds dedicated to individuals defined as chronically homeless. The city administers and oversees an SHP grant for supportive services outreach and also funds case management positions and healthcare programs through the CDBG program. The supportive services team, comprised of front line staff, is revising their outreach plan to better assist clients who are struggling. The CoC conducts a point in time count annually, using trained data collectors who work in teams and target specific geographic regions, approaching individuals and/or families experiencing homelessness. Additionally, homeless awareness events are held throughout the year.

Addressing the emergency shelter and transitional housing needs of homeless persons

The city provides facilities for two of the largest homeless shelters and assists with funding for case management, utilities and maintenance. Additionally, the city sponsors and administers a Supportive Housing Program grant that assists with case management through outreach.

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

The City will work and support the KVC and assist through funding and administration of the Supportive Housing Program to help homeless persons make the transition to permanent housing and homeless

prevention. The KVC has begun conversations with the Charleston Kanawha Housing Authority for a graduation plan for individuals who no longer need shelter plus care, but still need housing assistance. This involves finding a way to better utilize our current resources. Simply stated, the plan is two-fold: utilize 100% of our current units and develop a plan for budget modifications that will allow for permanent housing growth.

While the CoC has developed a Housing First concept, we will continue to work on our Housing First mindset. Service providers will work with clients to identify potential barriers to maintaining housing, and support services will be structured so they identify issues and bring in resources needed to address these issues and lead to maximum self-sufficiency. Flexibility and communication will guide our housing services. Supportive Services Committee will meet weekly to discuss issues surrounding permanently housed clients and brainstorm ideas for needed services. By learning more and understanding the Housing First philosophy, service providers will be more prepared to provide the understanding and flexibility clients need to maintain housing. Support will be provided to help clients accomplish the basics of rental agreements: pay rent, keep apartment clean and be a good neighbor. After the basics are mastered, additional services will be brought in to address clients' issues.

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 coordinated assessment tool VI-SPDAT and over the next year the full assessment SPDAT will assist case managers and service providers in identifying clients in need of benefits, while also ensuring that those who do have income have it recorded in HMIS accurately. The assessment will also help plan the type of income best serves the individual. By evaluating a client's work history as well as their medical history, the opportunities for long term employment can be evaluated. System changes to data recording will also insure that recording obtained income will occur so the data and outcomes will be measured.

Discussion

The city is funding the following activities that address housing and supportive service needs for the non-homeless: Covenant House Drop in Center Coordinator, WV Health Right and Housing Rehabilitation. Additionally, the City supports the Shanklin Center for disabled and abused women, Recovery Point of Charleston (providing a long term residential program of recovery from alcohol and drug addiction). Through the local Continuum of Care the City is involved and supports agencies that provide mental health services, substance abuse programs and housing programs.

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
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

The city of Charleston's Analysis of Impediments continue to be the same issues as described in our past AI updates. A lack of accessible, affordable, quality housing for a variety of households, and a concentration of Low/Moderate and assisted Housing. The city of Charleston implements a number of activities to eliminate or reduce impediments to affordable housing and to increase the return on investment to those living in our neighborhoods.. These actions will continue and the city will seek additional opportunities to improve access to fair, affordable housing for all households.

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

The most significant impediment to affordable housing revolves around the lack of income of the City residents. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. The City will do all that it can with the limited resources available to maintain and produce affordable housing, both owner and renter units. The Home rehabilitation program is in place and has been effective in keeping homeowners in habitable housing.

The most effective means to remove barriers to affordable housing is to have better paying jobs for City residents. The City and its economic development programs are working to retain, expand and attract businesses and to provide the qualified workforce necessary for those new jobs.

More directly, through the HOME funded first-time homebuyer program, financial support of two community housing development organizations, and the housing rehabilitation program, the city is incrementally addressing the lack of affordable housing for a variety of households. Additionally, the city has committed Community Development Block Grant (CDBG) funds to the Housing Authority. CDBG funds will be used to continue the City's owner-occupied housing rehabilitation program.

MOECD will continue administering a "regular" (work is bid to licensed contractors) housing rehabilitation program. The office anticipates facilitating the rehabilitation of 15 owner-occupied homes during the program year.

Two other efforts are under way to assist in the maintenance of quality affordable housing. First, in order to address barriers affecting the return on residential investment, the City developed a policy. In

order to affect change in this regard City Council enacted Code Section 18-117 requiring rental unit registration. With registration came the requirement for periodic inspection by the city building inspector. Units found to be unfit for habitation now require remediation in order to maintain a residential rental license. The thinking is that creating a better standard for rental property would make for a cleaner safer neighborhood.

Additionally Bill 7613, a vacant Structure Registry has been proposed. The purpose of this bill is to create a registry of vacant commercial and residential property and setting of procedures for administration and enforcement. The presence of uninhabited structures can discourage potential buyers from purchasing a home adjacent to or in neighborhoods with vacant property. The registry establishes fines for abandon property to encourage landowners to maintain their property. The MOECD is compiling a list of vacant and/or abandoned buildings that may be suitable for rehabilitation and including this data in the City's GIS system.

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. With funding resources being scarce, funding becomes the greatest obstacle for the City of Charleston to meet its underserved needs. With insufficient funding it leads to issues with maintaining funding levels and also limits the availability of funding to the many worthy public service programs, activities and agencies.

Actions planned to address obstacles to meeting underserved needs

The following obstacles restrict the City of Charleston from meeting all the needs of its low-income residents: lack of decent, *safe*, sound, affordable and accessible owner and renter occupied housing for low-income families; the amount of abandoned or vacant housing that affects the vitality of residential neighborhoods; an aging in place population that requires accessibility improvements to the City's older housing stock; the need for major rehabilitation to the older housing stock in the low- and moderate-income areas of the City; high unemployment rate and loss of household income due to the economic decline nationally and loss of local industry; the decrease in the amount of federal financial assistance each year; and the difficulty in obtaining mortgages for low-income homebuyers. The city will continue to pursue and work with housing developers to provide safe and affordable owner-occupied and rental housing for low income families. Housing rehabilitation remains a priority. Through planning efforts the city will use its resources to assist programs that address the city of Charleston's needs (i.e. housing, job training, health, mental health/ drug abuse and child care programs) and improve the quality of life for its residents.

Actions planned to foster and maintain affordable housing

Actions planned to foster and maintain affordable housing

The City of Charleston will continue to support and fund the Housing Rehabilitation, First Time Home Buyers and Home CHDO projects in effort to foster and maintain affordable housing.

Actions planned to reduce lead-based paint hazards

For rehabilitation projects, the City of Charleston 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 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 in accordance with the applicable standards established in 24 CFR Part 35; 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 document ongoing lead-based paint maintenance activities, when applicable; Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

For homeownership projects, the City of Charleston will continue to ensure that: Applicants for homeownership assistance receive adequate information about lead-based paint requirements; Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements; A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit and exterior surfaces of the building or soil; Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35; The home purchaser receives the required lead-based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring real assets. In addition, the City's strategy is to provide supportive services for target income residents.

Actions planned to develop institutional structure

Effective implementation of the Annual Action Plan involves a variety of agencies both in the City of Charleston and in Kanawha County. Coordination and collaboration between agencies is important to ensuring that the needs within the City are adequately addressed. The City of Charleston, through the Mayor's Office of Economic and Community Development (MOECD), is responsible for the administration for the City's Community Development Block Grant (CDBG) and HOME programs. The Department's responsibilities include managing and implementation of the City's affordable housing policies which include the following: the Five Year Consolidated and Annual Action Plans and other related documents. The Mayor's Office of Economic and Community Development submits annually for CDBG and HOME funding through the Annual Action plan.

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

The Charleston Urban Renewal Authority (CURA) administers plans for five urban renewal areas. In these areas, the Authority oversees economic redevelopment efforts including: infrastructure improvements, land use regulations and renovation or removal of blighted structures. The Charleston Kanawha Housing Authority administers public housing and the Section 8 Rental Assistance Programs.

The Charleston-Kanawha Housing Authority will continue to modernize units, develop and disburse units into mixed-income neighborhoods through the City. The Kanawha Valley Collective (KVC) is the lead organization for the Continuum of Care. The Continuum of Care addresses the needs of the City of Charleston, Kanawha County, Putnam County, Boone County and Clay County. The KVC will continue to provide support and assistance as per their Continuum of Care Plan.

There are many non-profit agencies that serve target income households in the City of Charleston. In addition to the agencies funded through CDBG and Home programs, the City will collaborate with and support all essential service providers when possible. Non-profit developers play a role in the implementation of the Five Year Consolidated and Annual Action Plans. These developers access funding from the Mayor's Office of Economic and Community Development, West Virginia Housing Development Fund (WVHDF), and other financial institutions. These developers provide new construction and rehabilitation of existing housing units. Religious Coalition for Community Renewal (RCCR) and Kanawha Institute for Social Research and Action (KISRA) have both been recertified as CHDO's operating in the City of Charleston. There are six service providers supported by the City that provide shelter and/or drop in services for the homeless (Covenant House, Daymark, Inc., Religious Coalition for Community Renewal (RCCR), Roark-Sullivan Lifeway Center, YWCA of Charleston-Sojourner's, YWCA of Charleston-Resolve Family Abuse Program (RFAP)).

The private sector is an important collaborator in the services and programs associated with the Five Year Consolidated and Annual Action Plans. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Several lending institutions provide first-time homebuyer 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 (Federal Home Loan Bank (FHLB), Private Housing Developers, Financial Institutions and the Board of Realtors for the City of Charleston).

The City is committed to continuing its participation and coordination with federal, state, county, and local agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the community.

Discussion

Program Specific Requirements

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

Introduction

Under the PY 2016 CDBG Program, the city of Charleston will receive a grant in the amount of \$1,364,869. The city will budget \$272,974 for general administration. The balance of funds (\$1,091,895) will be allocated to activities that principally benefit low- and moderate-income persons in the amount of \$891,895(81.7%) and for the removal of slums and blight \$200,000 (18.3%).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
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.	81.68%

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

Annual Action Plan
2016

as follows:

The City of Charleston does not anticipate funds to be used beyond those identified in section 92.205.

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

The City of Charleston/Kanawha County Consortium has adopted the HOME Program Recapture Policy for homeownership activities. It is the policy of the City, whenever possible to recapture the appropriate amount of the HOME investments rather than restricting the sale to a qualified low income family. The HOME subsidy to be recaptured includes only direct homebuyer assistance. Please see Grantees Unique Appendices for detailed Guidelines

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 has elected the minimum set forth by the HOME regulations. The affordability period will begin the on the 1st day of the second month after loan closing. In order to maintain this affordability a recapture requirement as described by 92.254 will apply to assisted property. The loan represents the HOME subsidy to be recaptured and only includes direct homebuyer assistance. Upon sale of the home by the borrower, the City will recapture a portion of the HOME investment from the net proceeds of the sale. The HOME investment amount is reduced based on the time the homeowner has owned and occupied the unit measured against the required affordability period. The loan will be reduced on a monthly bases by amortizing the total loan amount by the appropriate affordability period. The net proceeds will be determined by subtracting the loan repayments and senior liens from the gross sale price of the home. The homeowner will recover the amounts over and above the funds needed to recapture any outstanding HOME investment. If the net proceeds are not sufficient to recapture any outstanding HOME, the investment may be reduced based on actual proceeds received from the sale. This requirement will be enforced by a deed of trust lien that is carried with the loan. Please see Grantees Unique Appendices for details

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:

There are no plans to use HOME funds to refinance existing debt secured by multifamily housing.

Discussion

Attachments

City of Charleston

HOME Investment Partnership Program

Guidelines and Policies

Effective 5/2016

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HOME INVESTMENT PARTNERSHIP PROGRAM

GUIDELINES AND POLICIES

INTRODUCTION

The priority of the HOME Investment Partnership Program, funded through the City of Charleston's Mayor's Office of Economic and Community Development Office (MOECD), is to provide incentives to develop and support affordable homeownership possibilities to low to moderate-income individuals and families who do not currently own a home. This may be performed through the acquisition, new construction and moderate rehabilitation of existing structures. The rehabilitation of existing owner occupied structures will not be given priority under the HOME Program due to the existence of an already operating Owner-Occupied Rehabilitation Program within the City of Charleston and several rehabilitation programs offered through Kanawha County agencies. Housing activities to support non owner occupied units will be considered by request and based on funding availability. Therefore, the City of Charleston/Kanawha County's HOME Program will primarily include acquisition, new construction, and rehabilitation of vacant units intended to be sold to low to moderate-income individual and families. At least once annually, the City/County reserves the right to inspect any unit completed utilizing HOME Funds to insure the unit is being kept in a reasonable state of repair and is being maintained as a primary residence.

The City of Charleston has formed a partnership with the Town of Belle, the Town of Clendenin, the City of Dunbar, the Town of Marmet, the City of Nitro, the City of St. Albans, the City of South Charleston, the Town of Cedar Grove and Kanawha County. The partnership of the municipalities, the City of Charleston and Kanawha County receive HOME funds and is referred to as the City of Charleston/Kanawha County Consortium. This Consortium is considered a Participating Jurisdiction with the City of Charleston acting as the representative member. The representative member assumes overall responsibility for insuring that the Charleston/Kanawha Housing Consortium Program is carried out in compliance with the requirements of the HOME Program, including requirements concerning the Consolidate Plan in accordance with HUD regulations in 24 CFR Parts 92 and 91, respectively and requirements of 24 CFR 92.350(a)(5).

HOME BLEND

The objective of this program is to provide funds to very low and moderate-income households in the form of sales price subsidies. This program reduces the cost of home ownership by significantly reducing the payable loan amount. The subsidy is provided in the form of a forgivable loan directly to the applicant. A lender participating with the City of Charleston/Kanawha County Consortium provides a percentage of the selling price in the form of a mortgage loan. This amount will be set annually depending on market conditions and should not exceed 50% of the home sales price.

Applicants must qualify under the guidelines set forth in this handbook and must be below 80% of median income in the Charleston/Kanawha County Metropolitan Statistical Area. The Mayor's Office of Economic and Community Development (MOECD) will review these applicants. These funds may be used on newly constructed homes or existing homes. Funding can only be provided to acquire residential dwellings within the designated Consortium areas. Condominiums, Mobile homes, trailers and commercial buildings are ineligible.

HOME LOAN

Applicants for the HOME Blend program may not qualify due to individual circumstances inclusive of handicap accessibility issues, fixed income circumstances, or non-traditional credit histories. In these cases funds may be provided for total financing. This may require special adjustments to loan amounts or types of subsidies to reach these clients. The city of Charleston will provide funding based on applicants ability to pay and provide a subsidy to support housing affordability. Each applicant must meet the same income restrictions and provide the same documentation as required under the HOME Blend program. Only in circumstances that excess funding exists can this program be considered.

LAND CONTRACT PAYOFF

This program is designed to transfer the actual deed into the names of low to moderate-income applicants who are making payments on property based on an agreement between the occupant and the owner but who are still not considered homeowners. The applicants do not currently have deeds in their names. This program will result in a deed transfer, which results in ownership. This program is available within the city limits of Charleston only and on funding availability.

Applicants must provide the same personal information that is required for the HOME Blend Program. The existing underwriting requirements will be used to evaluate the clients' ability to pay and retain ownership. Each applicant will be required to complete the homebuyer counseling as applied to HOME Blend Program. In addition to the HOME Blend Program requirements the applicant must demonstrate a satisfactory contract pay history for a minimum of five years. This will be used as a compensating factor if all HOME Blend requirements cannot be achieved.

Each property must meet Housing Quality Standards, local building and maintenance codes, and clear title requirements. The loans will not exceed the payoff amount plus closing costs to a maximum of \$30,000. This process will require a lien be placed on the property for the appropriate affordability periods as set forth by HUD. Payments will be based on client affordability.

APPLICANT ELIGIBILITY

Applicants must have an annual gross household income that qualifies as set forth by the Department of Housing and Urban Development (HUD) for this area. The current limits are as follows:

<u>Number in Household</u>	<u>Yearly Income Not to Exceed</u> (80% of median income)
1 persons	\$32,400
2 persons	\$37,000
3 persons	\$41,650
4 persons	\$46,250
5 persons	\$49,950
6 persons	\$53,650
7 persons	\$57,350
8 persons	\$61,050

Household income shall be determined by the following sources as defined by HUD's 24CFR Part 5 income definition:

- Head of household income (gross salary, overtime, commissions, fees, tips, bonuses).
- Spouse's income is the same as head of household.
- Net income from operation of business or profession.
- Interest, dividends and other net income of any kind from real or personal property.
- Income of additional adults (18 years or older) who reside in the household (salary, pension or other benefits, etc.).
- Child support and/or alimony payments.
- Regular income, special income and allowances from Armed Forces.
- Welfare assistance.
- Gross periodic payments from Social Security, SSI, annuities, insurance policies, retirement funds, pensions, disability and death benefits.
- Workers Compensation, severance pay and unemployment.

Verification of annual household gross income shall be conducted at the time the individual submits the program application with appropriate income documentation. After initial income qualification acceptance, formal third party direct verification will be conducted or alternative documentation requested. Verifiable data shall be considered "current and up-to-date" for a period of six (6) months from the date in which the verification was submitted to the City. Re-verification will be required after the six (6) month period if the applicant has not completed a loan closing.

Liquid assets shall be defined as cash, cash deposits, checking accounts, savings accounts, certificates of deposit, stocks, bonds (including corporate, municipal and other governmental issues), treasury bills, mutual funds, money market instruments and other similar instruments that are readily converted to cash within five business days. These items will be calculated in annual income to the extent of actual income derived from net family assets or a percentage of the value of such assets, based on current passbook savings rate, as determined by HUD, whichever is greater.

The City will require the following sources to verify and document applicant income level:

Employment Income - May be verified by the HOME Program Office directly from the place of employment or the applicant can provide the most recent pay stub covering 60 days' pay with year to date income information. Additionally, signed copies of the most recent 3 years federal tax return with W-2 forms.

Pension, Disability, Social Security or Social Service Benefits –May be official verified directly from the source or the applicant can provide an official awards letter or income tax reporting documents

Child Support/Alimony/Divorce - applicant must submit legal documentation identifying the awards and/or terms of current agreements.

Interest, dividends, liquid assets - official verification may be requested from banking institutions for interest, dividends and liquid assets or the applicant will be asked to provide appropriate monthly statements.

PROPERTY ELIGIBILITY

Existing Properties

Acquisition of a single-family dwelling resulting in homeownership for very low to moderate-income individual or family is eligible. The structure must be in accordance with International Residency Code (IRC) guidelines, Housing Quality Standards (HQS), local building codes and Lead-Based Paint regulations. Properties below these standards can be repaired within reasonable cost limits. If rehabilitation is required, it is the Seller's responsibility to pay for all repairs. Any rehabilitation cost paid for by HOME funds must not exceed \$20,000.00. Any structure requiring an excessive amount of improvements may be demolished with a new structure constructed in its place. PLEASE NOTE - all structures to be demolished within the City of Charleston must first have all asbestos abated from the structure. This means that testing is required prior to acquisition of a structure. Lead-based paint hazards will be managed consistently with Federal Housing Quality Standards 24 CFR Part 35. No square footage requirement is applicable to existing structures. However, the City and/or CHDO agency will assist the family in selecting a structure that will not prove to be a burden. Condominiums are not eligible for purchase. The City reserves the right to make allowances for special circumstances.

New Construction

New construction of single family units including acquisition of the land to be constructed upon shall have a minimum eight hundred square feet of heated living area, plus an additional one hundred square feet for each household member over two (2) members and an additional ten (10) percent unheated storage. The total square footage may vary by ten (10) percent. At the time of application, all children over the age of seven shall have their own bedrooms. The City reserves the right to make special exceptions as necessary. All new construction must meet International Residency Code (IRC) guidelines as well as all applicable local building codes. All new construction must also fall within the maximum mortgage limits as set forth by the Federal Government.

All construction costs, legal fees, appraisal fees and other soft cost items are to be included within the maximum per unit subsidy.

APPLICATION PROCESS

HOME BLEND Program Design

This program will provide down payment assistance to first-time homebuyers or those who have not owned a home in the last three years. . There is no particular segment of the low-moderate income population that is targeted for funding.

The City of Charleston/Kanawha County Consortium will provide a down payment subsidy up to 50% of the selling price of a home. Exceptions may be approved at the discretion of MOECD based upon individual project needs. The remaining loan balance must be obtained from a participating lender. The current subsidy amount is set at 20% of the sales price to cover the cost of private mortgage insurance required by lenders. The borrower then qualifies for the difference based on their own individual credit, debt, and income. The maximum sales price is set at a local limit of \$125,000.00. It was calculated based on the family of four income limit and the average debt to income ratios. HUD has set a local limit of \$145,000.00 for existing housing and \$228,000.00 for new construction.

All applicants will be required to make a minimum investment of \$500.00. Additional subsidy funds up to \$2000.00 will be supplied to cover closing costs and escrow payments. Exceptions may be approved at the discretion of MOECD.

The City of Charleston or a contracted professional must determine that Housing Quality Standards (HQS), local property maintenance, and lead-based paint requirements are obtained prior to purchase. Required repairs will be the responsibility of the seller. The property must also pass an environmental review. .

Application Information

The Mayor's Office of Economic and Community Development (MOECD) will accept applications for the Home Blend Program based on funding availability.

Each applicant must meet the income guidelines set forth by HUD and will be asked to supply the following documentation:

- Most recent three (3) months account deposit statements (copies).
- Federal Tax returns for the most current three (3) years (copies).
- Last 30 days of paycheck stubs reflecting year-to-date income.
- Awards letter for retirement, disability or social security
- Verification of child support
- Copy of Divorce Decree
- Corporate Partnership Tax Returns for the most recent 3 years (Business Owner)
- Year to date Profit and Loss Statement – self employed only

If the above information does not supply necessary documentation to qualify the applicant, a direct verification can be sent to the appropriate organization. This verification will require an original written response, facsimile, or email. The applicant will be required to sign a release form with the original

application. Verifications must be no more than six (6) months old at the time of loan closing and may need updated prior to the completion of the loan process. If the local lender has copies of verifications needed, copies from the lender may be used in lieu of updated information.

Underwriting

Applicants must initially qualify based on income and assets. This will be established by MOECD using source documentation and a credit report obtained from a local credit-reporting agency. This process is designed to occur prior to the applicant locating property. The initial qualification is contingent on additional funding from a local approved lender that has been reviewed by MOECD. All closing cost and loan terms have been previously reviewed and approved. The goal of MOECD is to approve only applicants that can meet the qualifications of a conventional first mortgage loan. All Applicants must have stable income to support the long term success of ownership in addition to a satisfactory credit rating to obtain loan approval by a participating lender. MOECD reserves the right to review all credit reports and make final eligibility determination. Applicants who are denied based on credit ratings will be referred to credit counseling and allowed to reapply to the HOME Blend program. Denials for additional reasons are reported back to the applicant in the form of a statement of credit denial. The following is additional detail as it applies to the individual underwriting requirements:

Income Stability

Applicants must be employed full time for a minimum of one year in the same line of work or demonstrate supportive education in their current field. If employment only consist of commission, self-employment, or part-time income a two year minimum is required. Bonus and overtime income can be used to support a mortgage after a two year history. Child Support can be used if it is expected to last the next three years. A three year employment history will be reviewed to establish stability for housing payments over a period of years.

Income Capacity

Debt to income ratios will be evaluated to establish affordability of a house payment. In general an applicant must meet a 29/41% ratio. The estimated house payment inclusive of an estimate for taxes, insurance, or homeowners fees should not exceed 29% of the client's gross monthly income. The clients' total long term monthly payment debt added to the total house payment should not exceed 41% of the gross monthly income. The monthly debt is inclusive of installment accounts, revolving accounts, co-signed loans, child support, or other monthly accounts.

Down Payment

The purpose of our program is to provide a significant portion of the down payment and closing cost on behave of the borrower. However, the borrower must also be willing to invest funds into a purchase. MOECD will require the borrower to invest a minimum of \$500.00 and will provide up to \$2000.00 towards the cost of the loan. Based on the sales price and the timing of loan closing the borrower should be prepared to pay approximately \$2000.00 of the cost. These funds do not have to be on deposit at the time of application. Borrowers will be required to demonstrate these cost can be paid. They can use their own resources or funds gifted from family at the time of the first mortgage loan application.

Credit Guidelines

MOECD combines the loan provided with a traditional lender loan. The participating lenders will not lend to a borrower with a credit score less than 640 without significant compensating factors. Due to this standard a credit score of 640 is the standard set for approval. The credit score alone is not the only consideration during the credit review process. The Client will also have a review of the entire credit history. In general the borrower should have no more than two 30 day late or one 90 day late in the last 12 months. This includes mortgage, car, installment, and revolving credit payments. All Judgments and Liens must be paid in full. Collections that resulted from medical issues must be less than \$1500.00. Non-Medical collections must be paid. If the borrower has a previous bankruptcy the participating lender requirements will prevail. Most lenders want a bankruptcy to be released for 2 to 4 years with a 24 month credit history re-established and no late notices. Foreclosures or Repossessions must be a minimum of 3 years in the past. If the Repossession has a deficiency judgment it must be paid. Defaulted student loans must be settled or removed from default by payment agreement with the lender.

Borrowers should have a minimum of a year credit history with at least three trade lines that report to all three major credit reporting agencies. These guidelines are general requirements and MOECD reserves the right to make the final approval decision regardless of the lender decision.

Appraisal Requirements

All participating lenders require a Uniform Residential Appraisal on each property. This inspection is independent of the housing inspection conducted by MOECD for property eligibility. These appraisals include the following and analysis of the site, neighborhood, and structure. It also provides a sales comparison to other available properties. Each appraisal comes with a market conditions addendum. The addendum provides insight into the market trends in the neighborhood surrounding the purchase.

The property must appraise for a minimum of the sales price. If the value is less than the asking price the client must renegotiate with the seller to lower the price. MOECD does not allow the borrower to pay the difference. Any repairs required by the appraiser must be the responsibility of the seller. Appraisals are reviewed to determine that the property is able to support the first and the second mortgage. It is also evaluated to determine the marketability of the property over the long term.

Closing Cost Review

MOECD has established a participating lender list. Each lender has been reviewed for closing cost reasonableness. In order to become a lender the potential provider must submit a list of fees and loan requirements. They must be willing to assign individual loan officers to act as contacts for the clients and negotiate the loan process. All of these lenders participate with several types of loan programs and are better versed in getting the best deal for the clients. The lenders attorneys are required to submit a completed copy of the HUD-1 prior to closing for review by MOECD. The cost are monitored to ensure they are meeting the local industry standard and there are no hidden fees passed on to the borrower.

Compensating Factors

The above guidelines are considered the basic review process for MOECD. However, all loans are considered individually and evaluated as an entire loan.

Homebuyer counseling

All applicants will be required to complete a homeownership course acceptable to MOECD. This course may be contracted or conducted by MOECD staff. Class cost will be paid by HOME administration funds unless other grant funds can be secured. These determinations will be made based on the needs of the clients, staffing availability and funding availability. All courses will cover the complete home buying process and will allow each client to pre-qualify for the lender financing necessary to complete a purchase. Those not willing to participate will be excluded from the program. Homebuyer classes and providers will be maintained on an approved list based on the following criteria:

Class Requirements:

General:

- Class must include eight hours of instruction time. This can be all at once or over a period of classes to increase accessibility to working clients.
- Education must be in person unless approved for special circumstances but can be one on one or in a group setting
- Instruction must be updated after one year. Client must be in contract prior to class expiration.

Content:

Preparing for Homeownership
What Loan Amount is Affordable?
Searching for Property
Searching for a Loan
Mortgage Loan Process
Closing a Mortgage
Preparing for Long Term Cost

Eligibility

Each qualifying applicant will be issued a Letter of Eligibility after the completion of all the above steps. This letter will inform the applicants of their successful completion of the City of Charleston/Kanawha County Consortium process and provide a limited time frame to search for a home. Applicants are required to negotiate a sales contract for the appropriate sales price prior to expiration. Time frames may be extended at the discretion of MOECD.

Lender Loan

Applicant is responsible for contacting and scheduling loan application with a participating lender. Upon approval of the loan application, the lender will contact the MOECD to coordinate the closing process. Funds will only be requested after loan approval and/or the determination has been made that closing is possible within 15 days after funding has been received. The first mortgage obtained by the borrower must be a fixed rate loan. The loan term is optional as long as the client can meet the debt to income ratio guidelines. It is preferable the loan term remain between 20 to 30 years. The loan must escrow for taxes, insurance and additional homeowner fees. Loans with a balloon term are not acceptable.

Affordability/Recapture/Resale Requirements

HOME units require a minimum affordability period. The City of Charleston/Kanawha County Consortium has elected the minimum set forth by the HOME regulations. The current regulations set a 5 year term for loans less than \$15000.00, a term of 10 years for loans between 15,000.00 and 40,000.00, and a term of 15 years for any loan over the amount of 40,000.00. The affordability period will begin on the 1st of the second month after the loan closing. In order to maintain this affordability a recapture requirement as described by 92.254 will apply to assisted property. The loan represents the HOME subsidy to be recaptured and only includes direct homebuyer assistance. Upon sale of the home by the borrower, MOECD will recapture a portion of the HOME investment from the net proceeds of the sale. The HOME investment amount is reduced based on the time the homeowner has owned and occupied the unit measured against the required affordability period. The loan will be reduced on monthly bases by amortizing the total loan amount by the appropriate affordability period. The net proceeds will be determined by subtracting the loan repayments and senior liens from the gross sale price of the home. The homeowner will recover the amounts over and above the funds needed to recapture any outstanding HOME investment. If the net proceeds are not sufficient to recapture any outstanding HOME, the HOME investment amount may be reduced based on actual proceeds received from the sale. This requirement will be enforced by a deed of trust lien that is carried with the loan. Lender will use HOME funds that are recaptured to assist other income eligible clients. The recapture provision will be used for all programs administer by MOECD and the CHDO organizations will use the same guidelines for programs funded.

HOMEOWNER LOAN SUBORDINATION POLICY

The Mayor's Office of Economic and Community Development (MOECD) will consider a loan subordination request from an individual borrower who has a loan with the City of Charleston when the subordination results in the following:

Simple refinancing, such as interest rate reduction, and/or making a change to a mortgage loan product (increasing or decreasing a mortgage term to fit the client's budget).

Cash out financing requests will not be considered.

Other guidelines include:

- The new first mortgage loan cannot exceed the current mortgage balance secured ahead of the City loan (excluding reasonable lenders fees).
- Lender fees, such as closing costs, may be rolled into the new loan.
- The new total loan-to-value ratio cannot exceed 100%.
- The City of Charleston loan will be in no less than second position.
- An escrow for taxes and insurance must be included in the loan.
- Any land use restrictions must remain in place until the period of affordability is completed.
- The City will agree to subordination for a simple refinance no more than once in any 12-month period.
- The City will require a minimum of 10 working days to review the documents and an additional 5 working days to make a determination.
- If the existing lien is more the \$25,000.00 the City of Charleston council must approve property subordinations located in the city limits of Charleston.

Procedures:

Forms Needed

Subordination Worksheet

Responsibility

Action

Borrower or Lender	submits a request for subordination of a loan to MOECD.
MOECD	provides information to the Lender and/or Borrower regarding the Subordination Policy and Procedure.
Borrower	completes a subordination request letter that explains the reasons for the request. This letter will state that the borrower understands all loan terms including all loan amounts, interest rates/terms, and the new loan product.
Lender	Submits the following documents: <ul style="list-style-type: none">a. A Good Faith Estimate, specifically detailing the terms and conditions of the new loan. This should include the total loan amount, interest rate and loan product. The new lender is notified per this document that they understand that the City of Charleston mortgage will remain in no less than second position and that an escrow for taxes and insurance must be included in the loan. If there is a land use restriction on the property, the letter from the lender must also state that they understand the land use restriction will remain in place until the period of affordability is completed.b. Copy of the loan application that includes the borrower's current mortgage loan balance and monthly payment.c. Copy of the title commitment.d. Copy of the appraisal.

Responsibility

Action

MOECD	Reviews the file and all submitted materials, and completes the Subordination Worksheet.
MOECD	Makes a determination to approve/disapprove the loan subordination request.
MOECD	If disapproved notifies borrower and lender of the disapproval and rationale.
MOECD	If approved, execute the subordination loan agreement and forward to the lender/closing agent.
MOECD	Notifies the borrower and lender/closing agent that the subordination loan agreement has been approved.
Lender/Closing Agent	Files the subordination loan agreement with the County Court House.
Lender/Closing Agent	Returns a recorded copy to MOECD.

Items to be retained in Property File maintained by MOECD

Recorded Original Mortgage for the City
Original, signed Deferred Note
Signed letter from borrower requesting subordination
Mortgage commitment Letter from Lender
Signed loan application (lender copy acceptable)
Title Commitment
Appraisal
Subordination Worksheet
Recorded Subordinated Mortgage Agreement
HUD 1 Settlement Statement

MATCHING CONTRIBUTION REQUIREMENTS

In order for the City of Charleston/Kanawha County Consortium to participate in the HOME Investment Partnership Program, it is obligated to seek out non-federal contributions for projects it anticipates completing. The current match obligation of the City is approximately 25% of the HOME project. For example, if a new home is constructed for \$50,000.00, the matching requirement made up of non-federal sources would be \$12,500.00. Sources of match may be met with:

- Cash gifts from non-federal sources
- Grant equivalent of a below market interest rate loan
- Value of waived taxes, fees or charges
- Value of land or real property
- Cost of infrastructure improvements associated with HOME projects
- Value of donated materials and/or labor.

All match obligations in association with a given project must be figured and documented before any monetary commitments of HOME funds are disbursed. This process will insure that all required match is attainable before a project commences. It is imperative that all Community Housing Development Organizations (CHDO's) have a good working knowledge of match obligation requirements.

LEAD-BASED PAINT REQUIREMENTS

A lead hazard information pamphlet titled Protect Your Family from Lead in Your Home will be provided to each applicant during homebuyer counseling courses. Applicants will also be required to sign a lead disclosure that will be included in the sales contract negotiation. During the inspection for housing quality compliance, the property will also be inspected for deteriorated paint or visible surface dust, debris and residue. Property will be denied by MOECD if it does not pass the visual lead assessment.

If the program provides the potential homeowner with funds for rehabilitation activities, all current lead-based requirements must be applied to the process. Refer to the City of Charleston Owner Occupied Rehabilitation Guidelines for clarification.

AFFIRMATIVE MARKETING AND MINORITY OUTREACH PROGRAM

The Mayor's Office of Economic and Community Development (MOECD) has designed housing programs based on the priorities of the Federal Fiscal Year 2010 through 2014 Consolidated Plan. Homeownership opportunities have been chosen as the number one housing priority. Therefore the Home Program funds have been set up to target this need.

MOECD primarily funds the programs described in the HOME guidelines and policies. The city of Charleston does not use Home funds for any program that is not described in Sec. 92.205 (b) of the HUD regulations. These programs consist of 1 to 4 unit owner-occupied properties. Eligible projects with a demonstrated need will be considered and funded only after an amendment to the Consolidated Plan and/or HOME guidelines, as necessary.

However, in the case of program changes the affirmative marketing policies are stated in the City of Charleston/Kanawha County Consortium Agreement. As the representative member of the Consortium, the City of Charleston has agreed to monitor and carry out these policies when they apply to programs being administered.

MOECD makes a concentrated effort to conduct Home application seminars and advertise program availability within areas of concentrated minority populations. In addition to the advertisements, flyers are distributed within neighborhoods and businesses. Additionally, advertisements are run in local newspapers, flyers are distributed to real estate offices, and lenders facilities including any local neighborhood organizational events that allow solicitation.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION ACTIVITIES (CHDO)

The City of Charleston/Kanawha County Consortium program will fund local certified CHDO projects. These projects must be located within the Consortium area or serve the needs of qualified applicants in the Consortium area. Project proposals will be accepted at least once annually. It is mandatory that MOECD set aside a minimum of 15% of its annual allocation to award to participating CHDO's. These funds must be invested in a project that is to be owned, developed or sponsored by a CHDO. Project subsidy shall not exceed project cost. Exceptions may be approved at the discretion of MOECD based upon individual project needs.

Definition: Owner, Developer, Sponsor – as amended August 23, 2013

- **Owner of rental housing.** A CHDO that is an "owner" of rental housing is defined at §92.300(a)(2). The CHDO is required to own (in fee simple absolute or long-term ground lease) multifamily or single family housing that is rented to low-income families, in accordance with §92.252. The CHDO must own the HOME project during development and throughout the period of affordability, and is required to oversee all aspects of the development process. At a minimum, the CHDO can own the property and hire a project manager or contract with a development contractor to oversee all aspects of the development. Under the 2013 Rule at §92.300(a)(2), a CHDO is also permitted to acquire housing that is in standard condition (and meets the property standards at §92.251) provided it owns the housing throughout the affordability period. This new definition facilitates participation of community-based nonprofit organizations that have the capacity to own and operate affordable rental housing in their communities, but do not have the capacity to develop such housing. Consequently, this new definition creates additional opportunities for nonprofit organizations to access the CHDO set-aside funds to address their neighborhoods' affordable housing needs. The new definition of "owner" should also assist rural States, which consistently experience great difficulty in developing and retaining capable CHDOs.
- **Developer of rental housing.** A CHDO that is a "developer" of rental housing is defined at §92.300(a)(3). The CHDO is the owner (in fee simple absolute or long-term ground lease) and developer of the project and must be in sole charge of all aspects of the development process, including obtaining zoning, securing non-HOME funds, selecting contractors, overseeing the progress of work, and determining reasonableness of costs. The CHDO must own the HOME-assisted housing during the development process and throughout the period of affordability. This is a change from the pre-2013 Rule in that the CHDO must own the property; it no longer

has the option to be under contract with an owner to develop the property.

- **Sponsor of rental housing.** The 2013 Rule provides two definitions of a "sponsor" of HOME-assisted rental housing:

1. §92.300(a)(4) clarifies the requirement for CHDOs to maintain effective project control when acting as "sponsor" of rental housing. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:
 - a. A subsidiary of the CHDO (in which case the subsidiary, which may be a for-profit or nonprofit organization, must be wholly owned by the CHDO);
 - b. A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or
 - c. A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member).

If the limited partnership or limited liability company agreement permits the CHDO to be removed as sole general partner or sole managing member, respectively, the agreement must require that the removal be "for cause" and that the CHDO must be replaced by another CHDO. In addition, HOME funds must be provided to the entity that owns the project.

2. §92.300 (a)(5) codifies the pre-2013 Rule definition of "sponsor." It states that a CHDO "sponsors" HOME-assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a predetermined time after completion of the project development. Such arrangements typically occur when a CHDO has development expertise and the nonprofit organization has the capacity to own and operate the housing. The CHDO is required to own the property before the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project. The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project. If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.

- **Developer of housing for homeownership.** For HOME-assisted homebuyer projects, the housing is "developed" by the CHDO if it is the owner (in fee simple absolute) and developer of new housing that will be constructed or existing substandard housing that is owned or will be acquired by the CHDO and rehabilitated for sale to low-income families, in accordance with §92.254. To be the "developer," the CHDO must arrange financing for the project and be in sole charge of construction. As part of its set-aside funds, the CHDO can provide direct down

payment assistance to a buyer of the housing it has developed with HOME funds in an amount not to exceed 10 percent of the amount of HOME development funds. In this role, the CHDO is not a sub recipient. This definition is very similar to the pre-2013 definition.

- **Sponsor of housing for homeownership.** Under the pre-2013 Rule a CHDO was able to serve as a "sponsor" of homebuyer housing. There is no equivalent "sponsor" role for homebuyer housing in the 2013 Rule.

Time Restraints

HUD allows the Participating Jurisdictions 24 months from the end of the month in which the HOME Investment Partnership grant is signed to reserve their 15% set-aside funds. HUD recaptures funds not reserved after 24 months. Funds awarded to a project must be expended and benefit data provided within 24 months of the awarded date. After the expiration of the 24-month period those funds must be recaptured and made available to additional projects. Exceptions to these restraints may be granted at the discretion of MOECD.

CHDO Eligibility

Each organization is required to submit certification documentation prior to award of funds in order to continue to operate as a City of Charleston/Kanawha County Consortium CHDO. Upon certification a CHDO loan agreement must be signed. The loan agreement describes applicable requirements as set forth by HUD. The requirements of certification are listed in the CHDO checklist. Failure to submit for certification can result in a denial of distribution of HOME funds.

Request for Proposal Process Underwriting Guidelines

MOECD will accept proposal request on a first come first serve basis depending on funding availability. CHDO organizations will be paid a 10% development fee based on the development cost of the project. This fee will not be paid until after home benefit date has been achieved. Each proposal should include a description of the project consisting of but not limited to the following components:

1. Leverage sources utilized in project that include interim construction and permanent financing letters.
2. Timeline of project, which includes applicant origination to applicant closing, which demonstrates timeliness and ability to complete projects within established budget parameters.
3. Narrative detailing proposed benefit to the applicant and community.

4. Proposed project budget, which includes cost per unit, development costs, construction, acquisition or rehab costs, applicants leverage and use of capacity funds. Please include the total annual operating expenses of your CHDO.
5. Planning and zoning regulations if applicable to new construction or rehabilitation.
6. Applicant selection procedure.
7. Market value of property.
8. Proposed housing plans and/or rehab specifications.
9. Procurement procedures for professional services.
10. Ability to secure matching contribution
11. Terms and provisions of the revolving loan fund extended to the applicant.
12. Human Resources involved.
13. Multi-family projects must submit a sources and uses statement, proforma, and certification of additional federal funds.

Each proposal will be rated and ranked in accordance with the criteria in the request. The City of Charleston/Kanawha County Consortium reserves the right to reject all proposals. Federal regulations regarding Section 3, Section 109, Title VI, and Title VIII apply to these projects. The City of Charleston/Kanawha County Consortium will award project funding to the responsible Community Housing Development Organizations whose proposals are most advantageous to the program.

Subsidy Layering Review

Proposed projects must be evaluated to determine that there are not more HOME funds alone or in combination with other funds, than are necessary to provide affordable housing. This evaluation must cover at a minimum the affordability period of the HOME loan. Additionally an evaluation of the level of profit or return on the owner's or developer's investment in a project must be completed. All sources and uses must be documented to determine that costs are reasonable and eligible under the HOME program. HOME funds per unit must not exceed the maximum per-unit subsidy as set by HUD. In the case it is determined that funds request exceed the projected need or subsidy limits these funds will be reduced to the amount necessary to complete the project and maintain feasibility. Proposals for rental property must include sources and uses list of proposed or committed funding and an annual cash flow analysis that

covers the project affordability period. New construction home owner projects must submit a description of materials, project cost, and a market review that indicates the sales price of the final project.

Eligible cost

The following are the eligible project cost for reimbursement or drawdown on a project.

1. Acquisition – Cost associated with the actual purchase of property to use for qualifying housing development.
2. Project Expenses – Labor and Materials cost of construction.

MOECD will make the final determination of all eligible cost based on the capacity of the CHDO and the project proposal.

Proceeds

Funds returned to the CHDO as profit or recaptured by the CDHO will be defined as CHDO proceeds. The CHDO may retain proceeds and use them towards the next HOME funded project. The requirements for the new projects will remain the same. At the option of the CHDO 30% of the proceeds may be used to supply credit counseling to potential HOME qualified applicants. Procedure for this expenditure must be pre-approved by MOECD.

Contractor Requirements

A CHDO has the right to choose their own contractor or develop their own property. However, contractors must meet the following guidelines:

I. Eligibility Determination

1. The contractor must fill out the standard MOECD Contractor Application Form for approval. This requirement only applies if they are not currently approved by MOECD.
2. Agree to a credit check, personal and professional, by signing the financial information release form (included in Contractor Application).
3. Provide the MOECD office with names, addresses and phone numbers of contact persons for three previously completed projects that may be inspected by the MOECD office for quality of construction and owner satisfaction. These projects must be located in the immediate Kanawha Valley area.

4. Provide the MOECD office with a list of previously used sub-contractors and material suppliers that can be contacted for reference.
5. The contractor must possess, or be able to secure, public liability insurance in the amount of at least One Hundred Thousand Dollars (100,000.00) for damages to property and provide the MOECD office with copy of same.
6. The contractor must possess or be able to secure a West Virginia State Contractor's License.
7. The contractor must provide MOECD with proof of payment of current West Virginia State taxes.
8. The contractor must provide the MOECD office with proof of current Workers Compensation Insurance payment.
9. Provide receipts showing that all City of Charleston B&O taxes and other fees have been paid on time and in accordance with City guidelines and requirements.
10. The contractor must be properly licensed by the City of Charleston, and agree not to employ any subcontractors that do not possess a valid City of Charleston license.
11. The contractor must abide by all equal employment opportunities and minority business regulations of the City of Charleston.
12. All work must be done according to the **Federal, State and Local Building Codes**. All work must be of good quality and must be done in a professional and workmanlike manner.
13. Contractors must be able to abide by and complete Davis Bacon Wage rates and section 3 documentation when it is required.

Failure of a contractor or his subcontractors to abide by any of these regulations may result in funding being recaptured or refusal of reimbursement.

A contractor will be considered ineligible or can be removed from the current eligible list for the following reasons:

1. Untimely completion of project.
2. Poor workmanship.
3. Failure to carry a project to completion.
4. Having been removed from a job for justifiable reasons.
5. Non-compliance with warranties and guarantees.

6. Misrepresentation of information, work and/or products.
7. Failure to pay material suppliers, subcontractors and/or employees as agreed.
8. Non-payment of federal, state and/or local taxes.
9. Improper expired or lack of proper licensing.
10. Failure to obtain permits and inspections
11. Expiration or lack of proper insurance, which includes workers compensation.
12. Unresolved consumer protection, attorney general, and/or registered legal complaints.
13. Failing to handle complaints and/or warranty work within a reasonable time period.
14. Any other reason that may be determined legitimate with regards to protecting a homeowner's project or the city's interests.

Draw Down Procedures

The procedure for drawing down funds from MOECD will be based on the type of project being funded. The following procedures may be altered or revised based on a request and review. MOECD is eligible to fund up to 100% of any CHDO development project. MOECD reserves the right to exceed this amount based on project need and funding availability. This determination will be based on plans, specifications, and contractor estimates. Each project will be estimated with a minimum 10% cost over-run. Materials and labor may only be reimbursed after they are in place and inspected on the property. HOME development cost may be drawn after all additional funds have been drawn. This requirement may be waived at the discretion of MOECD based on the type and size of the project. Any housing subsidy will be carried by the CHDO as a subordinate lien position upon project completion. It will be the CHDO's responsibility to enforce resale or recapture provisions based on the required affordability period.

The MOECD inspector will determine only what materials are in place. The interim inspections are not an expressed or implied warranty of workmanship, or materials. Each CHDO will be responsible for management of individual projects and must supply reports from a certified professional or licensed contractor. This report must address code compliance during and after the completion of construction. MOECD will inspect the property for payment only. A new construction work in progress form will be completed for each unit being developed. Reimbursement request forms must be submitted with appropriated documentation and is subject to approval by the Home Program Supervisor and Project Coordinator.

Change orders or changes in the original scope of work must be pre-approved by MOECD or the cost paid by the CHDO.

Match Requirements

The City of Charleston/Kanawha County Consortium HOME program is required to match 25% of every dollar with non-federal funds. This requirement also applies to the CHDO funding. Alternatives for match are listed in the HOME Investment Partnership Final Rule.

Project Closing

In order to demonstrate benefit data the CHDO must complete a Benefit Data Form. Copies of all recorded closing documentation must be received. The development fee will be drawn down only after benefit information has been supplied. CHDO's should allow 30 days for final payment.

Monitoring

Each CHDO will be responsible for submitting monitoring information when it is required. This requirement will be applied as listed in the HOME Program final rule. MOECD has adopted an overall monitoring plan that will be applied to CHDO activities. In addition to the general format each CHDO is required to submit duplicate documentation of all plans, specifications, and cost estimates to be approved by MOECD prior to the commitment of and HOME funds. Each property is inspected prior to the beginning of construction and prior to each release of funds to contractors for payments. These records are kept on record by MOECD. Each client that occupies or purchases property is also underwritten by MOECD for program compliance.

RENTAL HOUSING MONITORING PLAN Glenwood School Development, LLC

The City of Charleston/Kanawha County Consortium is providing a multiple advance loan to assist in the rehabilitation of 31 apartments with HOME investment partnership funds. The ultimate purpose is the creation of affordable rental units for low-income individuals and families. In accordance with the HOME regulations the City of Charleston has assumed the responsibility of monitoring. The funding advances are released in compliance with the HOME Program loan agreement. This agreement represents the City of Charleston and Glenwood School Development, LLC.

Unit Designation

The initial units were designated base on bedroom size and unit square footage. An average hard cost per square foot calculation was applied to similar units. The following is the schedule of advancement based on bedroom size:

One /Bedroom

-Twenty Four Thousand per unit (\$24,000.00) up to 9 units

Two Bedroom

-Twenty Four Thousand per unit (\$24,000.00) per unit for 1 unit

These units will be considered floating home units for monitoring compliance. The total number of units in the project must remain the same and comparable in size and design to the initial designated units.

Affordability Period

This project qualifies as rehabilitation of an existing structure. The average unit cost is less between \$15,000.00 and \$40,000.00. The city of Charleston has chosen the minimum required affordability period of 10 years. Failure to comply with the Affordability Requirements shall represent a default under the terms of the loan agreement. A portion or all funds disbursed may be recaptured.

Unit Inspection Schedule

All rehabilitation work is subject to the applicable building and fire safety codes adopted for use in the City. In addition all units must comply with the cost-effective energy conservation and effectiveness standards set forth in 24 CFR Part 39. The initial designated unit will be inspected upon completion for code compliance. Funds will only be released after the completion of this inspection.

These units are considering floating units after the initial designation. Any change in unit's location requires an additional inspection prior to replacement designation. It is the borrower's responsibility to inform the city of unit location and changes.

The City will inspect a minimum of 10 units every 3 years. The time frame will run concurrently with the city federal funding year.

Rent Limits

All HOME assisted units will be subject to rent limit monitoring. Maximum allowable HOME rents are determined by federal requirements. The HOME high and low home rents will be applied to the units.

Tenant Compliance

Lease agreements between the tenants and the owners will be reviewed at the time of initial occupancy. It is the responsibility of the owner to submit notification of intermittent lease changers. Regardless of the notice leases will be reviewed at least every other year.

A written request for information regarding rents, income levels, and occupancy rates will be sent every other year. In addition to the written request a site visit will be completed for the purposes of verification of the information provided. This site visit will include a sampling of the existing HOME units and common areas. .

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424	
<p>* 1. Type of Submission</p> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	
<p>* 2. Type of Application:</p> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
<p>* If Revision, select appropriate letter(s):</p> <input type="text"/> <p>* Other (Specify):</p> <input type="text"/>	
<p>* 3. Date Received: <input type="text"/></p>	
<p>4. Applicant Identifier: <input type="text"/></p>	
<p>6a. Federal Entity Identifier: WV540264</p>	
<p>5b. Federal Award Identifier: <input type="text"/></p>	
<p>State Use Only:</p>	
<p>6. Date Received by State: <input type="text"/></p>	
<p>7. State Application Identifier: <input type="text"/></p>	
<p>B. APPLICANT INFORMATION:</p>	
<p>* a. Legal Name: City of Charleston, WV</p>	
<p>* b. Employer/Taxpayer Identification Number (EIN/TIN): 55-6000150</p>	
<p>* c. Organizational DUNS: 0681281980003</p>	
<p>d. Address:</p>	
<p>* Street1: 105 McFarland Street</p>	
<p>Street2: <input type="text"/></p>	
<p>* City: Charleston</p>	
<p>County/Parish: Kanawha</p>	
<p>* State: WV: West Virginia</p>	
<p>Province: <input type="text"/></p>	
<p>* Country: USA: UNITED STATES</p>	
<p>* Zip / Postal Code: 25301+2020</p>	
<p>c. Organizational Unit:</p>	
<p>Department Name: Mayor's Ofc of Econ & Com Dev</p>	
<p>Division Name: Community Development</p>	
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>	
<p>Prefix: Mr. * First Name: Brian</p>	
<p>Middle Name: A.</p>	
<p>* Last Name: King</p>	
<p>Suffix: <input type="text"/></p>	
<p>Title: Director</p>	
<p>Organizational Affiliation: <input type="text"/></p>	
<p>* Telephone Number: 304-348-8015 Fax Number: 304-348-0704</p>	
<p>* Email: Brian.King@cityofcharleston.org</p>	

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**
 C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**
 U.S. Dept of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:
 14-218

CFDA Title:
 Community Development Block Grant

*** 12. Funding Opportunity Number:**
 E 16-MC-64-0001

* Title:
 CDBG Entitlement

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

*** 15. Descriptive Title of Applicant's Project:**
 City of Charleston CDBG Entitlement Grant

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	1,364,869.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,364,869.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

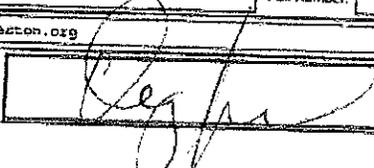
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
 Middle Name:
 * Last Name:
 Suffix:
 * Title:
 * Telephone Number: Fax Number:
 * Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revisior	
		* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>	
* 3. Date Received:		4. Applicant Identifier:	
5a. Federal Entity Identifier: WV540264		5b. Federal Award Identifier:	
State Use Only:			
6. Date Received by State:		7. State Application Identifier:	
8. APPLICANT INFORMATION:			
* a. Legal Name: City of Charleston, WV			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 55-6100150		* c. Organizational DLNS: 068128198000	
* d. Address:			
* Street1:	105 McFarland Street		
* Street2:			
* City:	Charleston		
* County/Parish:	Kanawha		
* State:	WV: West Virginia		
* Province:			
* Country:	USA: UNITED STATES		
* Zip / Postal Code:	25301-0020		
* e. Organizational Unit:			
Department Name: Mayor & Cfo of Econ & Com Dev		Division Name:	
* f. Name and contact information of person to be contacted on matters involving this application:			
Prefix:	Mr.	* First Name:	Brian
Middle Name:	A.		
* Last Name:	King		
Suffix:			
Title:	Director		
Organizational Affiliation:			
* Telephone Number:	304-343-8035	Fax Number:	304-348-0700
* Email:	brian.king@cityofcharleston.org		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
C: City or Township Government	<input type="text"/>
Type of Applicant 2: Select Applicant Type:	<input type="text"/>
Type of Applicant 3: Select Applicant Type:	<input type="text"/>
* Other (specify):	<input type="text"/>
* 10. Name of Federal Agency:	
US Dept of Housing and Urban Development	<input type="text"/>
* 11. Catalog of Federal Domestic Assistance Number:	
14-239	<input type="text"/>
CFDA Title:	
Home Program	<input type="text"/>
* 12. Funding Opportunity Number:	
H-16-DC-54-0205	<input type="text"/>
* Title:	
HOME Entitlement	<input type="text"/>
* 13. Competition Identification Number:	
	<input type="text"/>
Title:	
	<input type="text"/>
* 14. Areas Affected by Project (Cities, Counties, States, etc.):	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	
City of Charleston HOME Entitlement Grant	<input type="text"/>
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="475,217.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="475,217.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

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*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes" provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

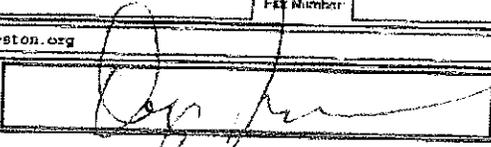
* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  Date Signed:

CERTIFICATIONS

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

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

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24, and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-111, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

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

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

Signature/Authorized Official

Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2016 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official 5-5-16
Date

Mayor
Title

Specific HOME Certifications

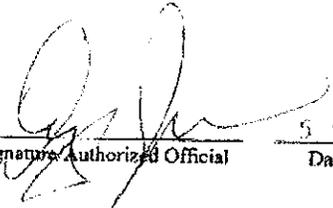
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance – before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature Authorized Official 5-5-16
Date

Mayor
Title

Grantee SF-424's and Certification(s)

OMB Number: 4900-004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424			
1. Type of Submission: <input type="checkbox"/> Pre-application <input checked="" type="checkbox"/> Application <input type="checkbox"/> Change/Corrected Application		2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
3. Agency Use Only: <input type="checkbox"/> If Revised, enter appropriate letter(s) <input type="checkbox"/> Other (Specify)			
5. Date Received:		4. Applicant Identifier:	
6a. Federal Grant Number:		6b. Federal Award Identifier:	
State Use Only: 7. State Application Number:			
8. APPLICANT INFORMATION:			
a. Legal Name:			
b. Employer/Agency Identification Number (EIN/TIN):			
c. Organizational OIGNS:			
d. Address:			
* Street:			
* City:			
* State:			
* Country:			
* Zip / Postal Code:			
e. Organizational Unit:			
Department Name:			
Division Name:			
f. Name and contact information of person to be contacted on matters involving this application:			
* First Name:			
* Last Name:			
* Title:			
* Organizational Affiliation:			
* Telephone Number:			
* Fax Number:			
* Email:			