

Executive Summary

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

1. Introduction

The Consolidated Plan for the City of Charleston, West Virginia, has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) and Home Investment Partnerships Act (HOME) programs.

This Consolidated Plan outlines housing, community and economic development needs, priorities, strategies, and projects that will be undertaken by the City of Charleston with the funds that the City receives from the U.S. Department of Housing and Urban Development (HUD). As an entitlement jurisdiction, the City receives an annual share of federal CDBG and HOME funds. In order to receive its CDBG entitlement, the City must submit this Consolidated Plan and First Year Annual Action Plan to HUD. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

The Consolidated Plan serves the following functions: 1) A planning document for the City, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The needs in these low/mod areas are numerous and varied. The principal needs are: 1) housing rehabilitation for owner occupied units, 2) assistance for extremely low-income households threatened with homelessness, 3) public improvements to improve/revitalize neighborhoods), 4) public services, and 5) assisting the homeless.

The City believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. Similarly, Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority.

While the City supports programs for affordable homeownership, the opportunities for homeownership among the City's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements. Homeowner loan programs are still given a High priority ranking, however, and efforts will be made to assist those seeking to purchase a home.

Because of the difficult economic situation in the City's low/mod Census Tracts the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Public Facilities, Public Improvements, and Infrastructure are very important to the City and receive a High rating.

Fair Housing is a concern in the City and also receives a High ranking.

3. Evaluation of past performance

Past performance and activities were a part of formulating the strategies for this Plan. The City's needs are many and significant, and the success of previous programs and the need to complete some already under way did influence both public and staff perceptions of needs and priorities. The Self-Evaluation sections of our recent CAPERs describe our progress in providing decent, safe, and affordable housing, in the demolition of dilapidated structures, the improvement of the housing stock through our code enforcement program and the provision of important public services.

4. Summary of citizen participation process and consultation process

The City considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and Annual Action Plans.

The City of Charleston has an approved Citizen Participation Plan, as required by HUD. The City has abided by its Citizen Participation Plan in the preparation and development of the FY 2015-2019 Consolidated Plan and the FY 2015 Annual Action Plan.

Well publicized public hearings were held on two occasions – January 20, 2015 at Schoenbaum Center at 6:00 PM and on March 19 a second Public Hearing was held at The Kanawha City Community Center,

3511 Venable Avenue, Charleston WV. These sessions were part of a concerted effort to obtain as much public input as possible in the course of Plan preparation.

The City also conducted two focus group meetings, held on January 20 and 21, 2015 at City Service Center. Representatives from community service organizations attended one session, and members of the housing development and real estate community attended another. Active participation by attendees at both meetings provided insight into community and neighborhood needs. The Consolidated Plan was also discussed at the City staff meeting held on the morning of January 20. This staff meeting was attended by the Mayor and all City Department heads, and comments and community needs were solicited from the attendees.

The City also prepared a Web-based community survey to obtain additional public input. The survey was available on the City Website from December 15, 2014, until February 14, 2014, and hard copies were made available at the first public hearings, and at the focus group meetings. The City received 172 responses.

The Consolidated Plan and first-year Annual Action Plan were presented at two City Council meetings, the first reading taking place on April 20, 2015, and the plans approved at the May 4th meeting. The public was permitted to comment at both meetings.

The City ensures that all Public Hearings are held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Upon request, in advance of the meeting, the City will attempt to make accommodations for those individuals in need of special assistance. The City also provides technical assistance workshops for all interested in the programs.

5. Summary of public comments

The City received program and priority ideas from the public during the focus group meetings. However, no comments were received during the 30-day public review period. All comments are included in the participation appendix to this Plan.

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

The City accepted all comments that were offered.

7. Summary

The primary objective of the City's CDBG and HOME activities is the provision of safe, affordable housing, the provision of a suitable living environment and the expansion of economic opportunity for low and moderate-income persons. This definition includes a wide range of programs and activities as described in the following sections of the Consolidated Plan and first-year Annual Action Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

The City of Charleston’s Mayor's Office of Economic & Community Development (MOECD) is the lead agency for the completion of the Consolidated Plan and the implementation of the Annual Action Plan, as well as the responsible party for the processing and distribution of federal funds under the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs, once allocated by the federal government and approved by the City Council.

Other offices and agencies responsible for executing and administering programs covered by the Consolidated Plan include the City Engineer, the Building Commission, the Human Rights Commission, the Planning Department, the Fire Department, Public Works, Parks and Recreation, the Mayor’s Office, the Police Department, and the City Manager.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The development of this Consolidated Plan included public hearings as well as consultation with public and private agencies that provide assisted housing, health services, mental health services, and social services. Community and economic development entities were also consulted.

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

The City of Charleston Mayor's Office of Economic and Community Development (MOECD) typically holds a series of meetings with non-profits, local housing providers, social service agencies, and community and economic development organizations to address these issues. MOECD holds two public hearings annually and agencies/organizations submit applications for specific activities. The city is also a member of the local Continuum of Care, the Kanawha Valley Collective (KVC). The KVC includes many public and assisted housing providers and private and governmental health, mental health and service agencies, and thus provides an effective coordination of resources.

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 formed a panel that traveled through the service area to explain the various services and to hear concerns. The KVC also sponsors events 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, Supportive Housing Program (SHP), and Emergency Solutions Grant (ESG) programs, the City of Charleston historically funds many of the homeless shelters and nonprofit homeless service providers for activities that assist the homeless and those 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 and evaluate outcomes, and develop funding, policies and procedures for the 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), and the West Virginia Governor's Office of Economic Opportunity (GOEO). MOECD has represented the City of Charleston as a member of the KVC since its inception in 1997. Currently a staff member of the 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).

Discussions involving the Hearth Act of 2009, HMIS requirements, and the new Emergency Solutions Grant are on-going. The city of Charleston staff consulted with a KVC designated ESG working committee, made up of board members, ESG sub-recipients, HPRP sub-recipients and staff to get their input on determining how to allocate ESG funds for eligible activities, developing the performance standards for activities funded under ESG and developing funding, policies, and procedures for the operation and administration of the HMIS. 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 jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ROARK SULLIVAN LIFEWAY CENTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Roark Sullivan Lifeway Center was consulted through CoC meetings, public meetings, and workshops. The City of Charleston is a member agency of the KVC which gives much opportunity for continued and improved coordination with other member agencies.
2	Agency/Group/Organization	Charleston West Side Main Street
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through meetings and discussions about economic development needs. These discussions led to a better understanding of needs and priorities.
3	Agency/Group/Organization	DAYMARK
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Daymark was consulted through public meetings and workshops. The City of Charleston is a member agency of the KVC which gives much opportunity for continued and improved coordination with other member agencies.
4	Agency/Group/Organization	COMMUNITY ACCESS
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Access was consulted through CoC meetings, public meetings, and workshops. The City of Charleston is a member agency of the KVC which gives much opportunity for continued and improved coordination with other member agencies.
5	Agency/Group/Organization	RELIGIOUS COALITION FOR COMMUNITY RENEWAL
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	RCCR was consulted through public meetings, application workshops, 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 RCCR is also a CHDO and consults with MOECD regularly on issues regarding housing.ing.
6	Agency/Group/Organization	COVENANT HOUSE
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Covenant House was consulted through public meetings, application workshops, 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.
7	Agency/Group/Organization	PRO KIDS
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pro-Kids was consulted through public meetings, application workshops and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open communication provides opportunity for continued and improved coordination with issues surrounding anti-poverty as is relates to child care and education.
8	Agency/Group/Organization	MANNA MEAL
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Manna Meals was consulted through public meetings, application workshops and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open communication provides opportunity for continued and improved coordination with issues surrounding anti-poverty as is relates to child care and education.
9	Agency/Group/Organization	REA OF HOPE
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rea of Hope was consulted through public meetings, application workshops and monitoring visits. The City of Charleston and Rea of Hope are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness
10	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Women's Health Center was consulted through public meetings, application workshops and monitoring visits. The City of Charleston and Women's Health Center 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.
11	Agency/Group/Organization	KANAWHA VALLEY FELLOWSHIP HOME
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	KVFH was consulted through public meetings, application workshops 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.
12	Agency/Group/Organization	WV HEALTH RIGHT
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WV Health Right was consulted through public meetings, application workshops and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open communication provides opportunity for continued and improved coordination with issues surrounding anti-poverty as is relates to health care.
13	Agency/Group/Organization	WV WOMEN WORK
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WV Women Work was consulted through public meetings, application workshops and monitoring visits. The City of Charleston/MOECD has an open door policy and provides technical assistance to agencies as needed. This open communication provides opportunity for continued and improved coordination with issues surrounding anti-poverty as is relates to jobs.
14	Agency/Group/Organization	KISRA
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
15	Agency/Group/Organization	HOPE COMMUNITY DEVELOPMENT CORP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with Hope CDC, a local nonprofit operating in Charleston, regarding assessment and housing rehabilitation in the local Homeownership Zone, for improved coordination.
16	Agency/Group/Organization	WEST VIRGINIA HOUSING DEVELOPMENT FUND
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Provider
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations about requirements for the first-time homebuyer.

17	Agency/Group/Organization	YMCA of Charleston WV
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YWCA was consulted through public meetings, application workshops and monitoring visits. The City of Charleston and the YWCA are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.
18	Agency/Group/Organization	City Building Department Charleston WV
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
19	Agency/Group/Organization	City Engineering Department Charleston WV
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Development Stragey
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
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

	How was the Agency/Group/Organization consulted and 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	The Greater Kanawha Valley Foundation
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD has consulted with this agency, a local funder, on housing issues as well as leadership issues.
22	Agency/Group/Organization	CURA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation on downtown issues, housing opportunity in the Homeownership Zone and Charleston's Westside for improved collaboration.
23	Agency/Group/Organization	City Planning Department of Charleston WV
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
24	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Fair Housing issues
25	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
	How was the Agency/Group/Organization consulted and 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
26	Agency/Group/Organization	Wesbanco, Inc
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Lender
	How was the Agency/Group/Organization consulted and 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

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

To the best of its ability, the City has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG, HOME, and ESG activities and programs.

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 in coordination with the development of homeless strategies, ESG and HMIS implementation.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

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.

Narrative (optional):

PR-15 Citizen Participation

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

The City considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and Annual Action Plans.

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Well publicized public hearings were held on two occasions – January 20, 2015 at Schoenbaum Center at 6:00 PM and on March 19 a second Public Hearing was held at The Kanawha City Community Center, 3511 Venable Avenue, Charleston WV. These sessions were part of a concerted effort to obtain as much public input as possible in the course of Plan preparation.

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The City ensures that all Public Hearings are held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Upon request, in advance of the meeting, the City will attempt to make accommodations for those individuals in need of special assistance. The City also provides technical assistance workshops for all interested in the programs.

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	City Staff Meeting	City staff	Mayor, 19 Department Heads, ad key staff	Discussion of needs and priorities	All comments accepted	

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	City Staff Meeting	Housing developers, lenders and realtors	7 attendees	Identified key needs and priorities; discussion of other community needs	All comments accepted	
3	Public Hearing	Non-targeted/broad community	6 attendees	Wide ranging discussion	All comments accepted	
4	City Staff Meeting	Non-targeted/broad community Public Service Providers	7 attendees	Excellent discussion of needs and priorities	All comments accepted	
5	City Staff Meeting	Non-targeted/broad community	172 responses	Identification of needs and priorities	All comments accepted	
6	Public Hearing	Non-targeted/broad community	No attendees	N/A	N/A	
7	City Staff Meeting	Non-targeted/broad community	No comments received	N/A	N/A	
8	City Staff Meeting	Non-targeted/broad community	Members of the public present	No comments on the Consolidated Plan	N/A	

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)
9	City Staff Meeting	Non-targeted/broad community	Members of the public present	No comments on the Consolidated Plan	N/A	
10	Newspaper Ad	Non-targeted/broad community	Notice to the Public about Hearings and availability of documents for review	N/A	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Poverty is a concern in Charleston as 18.4 percent of the population had an income in the preceding twelve months that was below the established poverty level of \$23,850. The Median Household income in Charleston is \$48,527, as shown in the table below, which, though higher than that of the state is 91.5 percent of the national figure. The poverty percentage for the City is higher than that of the state or the nation. Further, in Charleston, 29.2 percent of persons under 18 are living in poverty.

The City does have a higher percentage of households with retirement income than the nation (21.7% vs. 17.6%) and a higher percentage of households with Social Security income (34.5% vs. 28.3%). At the same time, the percentage of persons with Supplemental Security Income is 6.1 percent compared to the national figure of 4.6 percent. The percentage of persons receiving Food Stamp/SNAP benefits is 14.9 percent, which is three and one-half percent higher than the national percentage, 11.4.

The City has a substantial number of households with an income of less than \$15,000; indeed, 10.3 percent of families, some 1,232 households, are below this figure. The percentage of persons with incomes over \$100,000 is only slightly below the US percentage because of the high percentage of families with an income greater than \$200,000.

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

Extremely Low (0-30% of the median income),

Very Low-income (31-50% of the median income),

Low-income (51-80% of the median),

Moderate-income (81-100% of the median), and

Upper-income (100% and above of the median).

The 2014 Median Income figure for a family of four in Charleston, calculated by HUD, is \$55,800, so by HUD definitions, 3,962 (38.3 %) of Charleston families are in the low-income categories.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	53,421	51,360	-4%
Households	24,522	23,907	-3%
Median Income	\$34,009.00	\$46,004.00	35%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,095	2,750	3,230	1,940	12,885
Small Family Households *	770	710	875	675	5,070
Large Family Households *	70	79	165	54	700
Household contains at least one person 62-74 years of age	405	450	330	380	2,685
Household contains at least one person age 75 or older	330	640	995	290	1,385
Households with one or more children 6 years old or younger *	509	297	225	249	545
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	4	80	15	124	4	10	25	4	43
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	0	15	0	60	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	8	20	0	43	0	0	15	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	1,380	275	35	50	1,740	325	255	120	20	720
Housing cost burden greater than 30% of income (and none of the above problems)	310	785	365	119	1,579	53	265	275	260	853

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	110	0	0	0	110	75	0	0	0	75

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,465	290	145	65	1,965	330	265	155	24	774
Having none of four housing problems	960	1,395	1,310	800	4,465	160	810	1,625	1,055	3,650
Household has negative income, but none of the other housing problems	110	0	0	0	110	75	0	0	0	75

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	510	378	124	1,012	75	105	120	300
Large Related	45	40	0	85	0	14	15	29
Elderly	285	109	114	508	167	283	205	655

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	895	535	195	1,625	145	140	75	360
Total need by income	1,735	1,062	433	3,230	387	542	415	1,344

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	485	119	15	619	65	35	20	120
Large Related	35	0	0	35	0	4	15	19
Elderly	215	39	20	274	129	123	60	312
Other	680	120	0	800	135	105	50	290
Total need by income	1,415	278	35	1,728	329	267	145	741

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	25	8	25	0	58	0	0	15	0	15
Multiple, unrelated family households	0	0	10	0	10	0	0	0	0	0
Other, non-family households	35	0	0	0	35	0	0	0	0	0
Total need by income	60	8	35	0	103	0	0	15	0	15

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2013 ACS figures the percentage of householders living alone in Charleston (42.7%) is higher than the US percentage (27.5%) and the average household size in Charleston is 2.11, lower than the US figure of 2.63. This would indicate a need for smaller units

Figures from table 6 above show that there are 890 small family households in the extremely low-income range and another 690 small households in the very low-income range. Assuming that forty percent of these households are persons living alone, it can be assumed that there are 632 single person households who could need housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The City does not maintain comprehensive statistics on domestic violence and instances of homelessness. However, the West Virginia State Police Uniform Crime Statistics Report for 2012 notes that there were 765 domestic violence investigations in Charleston that year.

ACS figures indicate that there are 9,106 persons with a disability in Charleston, which is 18.1 percent of the population, a figure 6.0 percent higher than the national percentage. Figures broken down by age category show that the percentages of persons with a disability are significantly higher than US figures in each of the age groupings except the elderly. As income levels in Charleston are low, and many of the elderly in particular are living on retirement, Social Security income, or SSI, there is very likely a high degree of need for housing assistance among persons with a disability. The percent of persons living in poverty in Charleston is 18.4 percent, and percent of elderly persons living in poverty is 6.9 percent.

Thus, there appears to be a strong need for housing assistance for the disabled, especially the elderly disabled, within the City, as well as a significant number of victims of domestic violence.

The ESG rapid rehousing and homeless prevention fund administered by the City served 31 victims of domestic violence and 168 disabled persons in the last program year.

What are the most common housing problems?

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. The lack of complete kitchen or lack of plumbing is straightforward.

By HUD's definition, when households spend over 30 percent of their income on shelter they are "cost burdened," and when they spend over 50 percent of their income for shelter they are "severely cost burdened." Expenditures for shelter include rent or mortgage payments and utility costs.

The most common housing problem per Tables 7, 9 and 10 is cost burden, especially cost burden over 50% for renter households. Sub-standard housing and overcrowding are experienced by relatively few Charleston low-income households.

Are any populations/household types more affected than others by these problems?

Table 10 shows that 1,524 extremely low and 295 very low income renter households report paying rent in excess of 50 percent of income and another 1,873 extremely low and 1,025 very low income renter households report paying over 30 percent of income for rent. These represent 94.7 percent and 84.1 percent respectively of households with these problems. Though low income Owner households report problems, they are not on the scale of the number of Renter households reporting problems.

Tables 9 and 10 show that within the extremely low income range, "Other" households and "Small related" households experience the greatest number of problems with cost burden.

The greatest number of households reporting overcrowding problems are the low-income Renter households (74 households). No low-income owner households report overcrowding.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, if not necessary, in most situations.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Persons at risk of homelessness are defined as individuals or families facing immediate eviction and who cannot relocate to another residence. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem in Charleston. Particular attention is accorded to households in the extremely low-income range as these represent the most stressed and vulnerable group.

Overcrowding (more than 1.01 persons per room) and severe overcrowding (> 1.51 persons per room) are possible factors in creating an at-risk household. The figures in Table 11 indicate that there are 74 Renter households in the lowest income categories (45.9% of whom are single family households and 40.5% of whom are "Other" households. As noted above, no low-income owner households report overcrowding.

However, as shown in Table 10, there are a total of 1,919 Renter households with a cost burden greater than 50 percent and another 3,442 Renter households with a cost burden greater than 30 percent (Table 9). Also there are 843 Owner households with a cost burden greater than 50 percent and another 1,527 Owner households with a cost burden greater than 30 percent.

The average household in Charleston numbers 2.11 persons, so that, using the figures for severely cost burdened households in Table 10, there could be over 4,049 extremely low-income Renters and over 1,778 extremely low-income Owners on the edge of homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Lack of affordable and habitable housing, especially among extremely low- and very low-income renters, is the principal risk linked to housing instability in Charleston. However, poor housing maintenance can result in housing violations or findings of uninhabitable living conditions among rental properties can force renters into homelessness. The issue of code violations and habitability standards can affect homeowners as well, especially the elderly who do not have the resources to maintain their homes. Lack of accessibility features can force both homeowners and renters with disabilities out of their living situations.

Discussion

Please see the preceding responses.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,160	755	180
White	1,540	515	95
Black / African American	440	185	75
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,600	1,155	0
White	1,230	835	0
Black / African American	260	185	0
Asian	0	35	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	935	2,290	0
White	765	1,905	0
Black / African American	120	195	0
Asian	15	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	85	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	460	1,480	0
White	390	1,100	0
Black / African American	29	140	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	70	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The following groups have a disproportionate percentage of Housing Problems according to the HUD figures:

0 to 30% AMI – 15 Native American households

30 to 50% AMI – 15 Native American households

50 to 80% AMI – 180 African-American households

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,790	1,130	180
White	1,230	825	95
Black / African American	395	230	75
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	545	2,205	0
White	420	1,645	0
Black / African American	105	350	0
Asian	0	35	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	4	20	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	295	2,930	0
White	220	2,440	0
Black / African American	39	275	0
Asian	15	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	85	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85	1,860	0
White	74	1,415	0
Black / African American	15	155	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	115	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The following groups have a disproportionate percentage of Severe Housing Problems according to the HUD figures:

0 to 30% AMI – 15 Native American households

30 to 50% AMI – 190 African-American households

- 15 Native American households

50 to 80% AMI – 20 Asian households

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,820	2,490	2,530	180
White	15,455	2,410	1,965	90
Black / African American	1,275	320	540	75
Asian	370	10	0	0
American Indian, Alaska Native	4	8	20	0
Pacific Islander	0	0	0	0
Hispanic	265	65	0	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

The following groups have a disproportionate Cost Burden:

0 to 30% AMI – 525 Asian households

- 425 Hispanic households

30 to 50% AMI – 19 Native American households

- 45 Pacific Islander households

50 to 80% AMI – 820 African-American households

- 20 Native American households

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In summary:

The following groups have a disproportionate percentage of **Housing Problems** according to the HUD figures:

0 to 30% AMI – 15 Native American households

30 to 50% AMI – 15 Native American households

50 to 80% AMI – 180 African-American households

The following groups have a disproportionate percentage of Severe Housing Problems according to the HUD figures:

0 to 30% AMI – 15 Native American households

30 to 50% AMI – 190 African-American households

- 15 Native American households

50 to 80% AMI – 20 Asian households

The following groups have a disproportionate Cost Burden:

0 to 30% AMI – 525 Asian households

- 425 Hispanic households

30 to 50% AMI – 19 Native American households

- 45 Pacific Islander households

50 to 80% AMI – 820 African-American households

Overall, extremely low-income and very low-income Native American Households appear most frequently, though the number of affected households is small compared to the numbers of African-American households with Housing Problems, Severe Housing Problems and Cost Burden. The number of extremely low-income Asian and Hispanic households with Cost Burden is the largest number of households, and Cost Burden is the greatest issue in terms of numbers of affected households.

If they have needs not identified above, what are those needs?

The identified needs are the principal housing needs of these groups. The need for good paying jobs, training and educational opportunities, as well as a range of social support programs are imperative in order to improve neighborhood conditions.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

NA-35 Public Housing – 91.205(b)

Introduction

The Charleston-Kanawha Housing Authority (CKHA) provides public housing for its low-income residents in the City of Charleston and throughout Kanawha and Putnam Counties. The Charleston-Kanawha Housing Authority offers family and senior communities, as well as private scattered site housing options.

The Authority’s mission is to provide every resident with a decent, safe, affordable place to live, while linking or providing programs that will assist them on their journey to self-sufficiency.

The City of Charleston and Kanawha County appoint the Charleston- Kanawha Housing Authority Board. The Charleston-Kanawha Housing Authority is responsible for its own hiring, contracting and procurement. The Housing Authority provides the City with a copy of its Annual Plan for review. Should the Housing Authority propose any demolition or disposition of public housing units, it will consult with the local neighborhood where the development is located, as well as with the City staff.

The Charleston-Kanawha Housing Authority currently owns and operates the following housing communities:

Housing Development Units Type

Carroll Terrace - 199 Senior

Oakhurst Village - 50 Family

Hillcrest Village - 54 Family

Orchard Manor - 150 Family

Jarrett Terrace - 99 Senior

South Park Village - 80 Family

Lee Terrace - 80 Senior

Washington Manor - 181 Family

Lippert Terrace - 112 Senior

Littlepage Terrace - 124 Family

Scattered Sites - 31 Family

J. Douglas Anderson (Scattered Sites) - 49 Family

Albert Harris (Scattered Sites) - 44 Family

In addition, the Authority administers 3,000 Housing Choice Vouchers according to the Authority's latest Five Year Plan.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	24	1,165	2,835	66	2,736	27	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	7,279	11,405	9,932	10,149	9,964	6,236	0
Average length of stay	0	4	5	4	0	4	0	0
Average Household size	0	1	1	2	2	2	1	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	3	276	304	4	297	2	0
# of Disabled Families	0	5	348	977	14	952	8	0
# of Families requesting accessibility features	0	24	1,165	2,835	66	2,736	27	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	21	559	2,161	19	2,121	15	0	0
Black/African American	0	3	602	649	47	591	11	0	0
Asian	0	0	1	7	0	7	0	0	0
American Indian/Alaska Native	0	0	3	13	0	13	0	0	0
Pacific Islander	0	0	0	5	0	4	1	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	23	0	22	1	0	0
Not Hispanic	0	24	1,154	2,812	66	2,714	26	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The figures from Table 23 indicate that there are 348 families with disabilities in public housing units and 977 Section 8 voucher holder families with disabilities. However, there are 1,165 families requesting housing with accessibility features and 2,835 families seeking Section 8 housing that are requesting housing with accessibility features.

These figures differ from the data in the Authority's latest Five Year Plan, which indicates that there are 22 families with disabilities on the public housing wait list (7% of those on the list) and 180 families with disabilities on the Section 8 wait list.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate housing needs of Public Housing and Housing Choice Voucher Holders with respect to accessibility issues appears to be for additional accessible units. The increasing number of elderly and younger disabled persons creates additional need for accessible units.

In broader terms, these households often need jobs or improved job skills as well as support services, such as access to day care, health care, and transportation to improve their employment situation and prospects.

How do these needs compare to the housing needs of the population at large

These needs are similar to those faced by most low-income households in the City. However, these needs are often exacerbated by having fewer resources and lower income levels than the population at large.

Discussion

Please see the preceding responses.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

According to a January 4, 2015 article in the [Charleston Gazette](#), a “point-in-time” count in Charleston last January found 360 homeless people in the city. Most, 244, were in emergency shelters. More than 100 were in temporary housing, and just 13 people were counted as unsheltered. The greatest number of total homeless people was in 2013, when more than 415 were counted with fifty-six of them were unsheltered, meaning they were living on the streets.

Data taken from the Kanawha Valley Collective website shows that the number of homeless persons between 2009 and 2013 was fairly consistent (around 400 persons each year) with a marked decline to 360 in 2014.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	71	250	220	218	50
Persons in Households with Only Children	0	13	35	25	25	50
Persons in Households with Only Adults	44	273	1,000	770	830	50
Chronically Homeless Individuals	18	45	0	0	0	0
Chronically Homeless Families	0	1	0	0	0	0
Veterans	5	29	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2015 “Point In Time Survey” has not been finalized but estimates were derived from preliminary PIT data.

Homelessness is a concern in Charleston and the City works to address the needs of the homeless, and those at risk of becoming homeless. Most of these people are working poor and those that have been unemployed who are in dire need of low cost housing. Most of the families and homeless individuals are the City’s poorest and typically cannot turn to family members for assistance or housing. The current homeless population includes women with children, persons with mental illness, substance abusers, persons with HIV/AIDS, victims of domestic violence, as well as youth, and veterans who are unable to find work and a decent and affordable place to live. The main factor that contributes to homelessness is the lack of a decent living wage and employment opportunities.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The City estimates 34 homeless veterans or families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The City has no figures or estimates on the extent of homelessness by racial or ethnic group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Please see the Introduction for the most recent and complete figures.

Discussion:

Please see the preceding responses.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

HUD has identified a number of special needs populations. However, detailed information on some special needs populations is often not available from census or HUD data sources. The City has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources are used to support these analyses.

While the City's resources are not sufficient to address the needs of all these groups, the City is committed to supporting other entities in their efforts to provide needed resources. The Charleston Community Development staff members work closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Describe the characteristics of special needs populations in your community:

The Elderly and Frail Elderly

The elderly, 65 and over, number 8,940 and constitute 17.5 percent of the total population in City of Charleston in the 2013 ACS. There are 4,519 frail elderly (75 and older) in Charleston, and they are 50.5 percent of the elderly population.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The Frail Elderly may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

Persons with Disabilities

The 2013 figures for disability indicate that 18.1 percent of the City's population has some disability. This represents 8,106 persons. This percentage is above the national figure of 12.1 percent. Information about specific types of disability is not available from the Census data.

The Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 1,278 developmentally disabled persons in Charleston.

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

What are the housing and supportive service needs of these populations and how are these needs determined?

The Physically Disabled

The number of persons under the age of 18 with disabilities is 687, while the number of persons aged 18 to 64 with disabilities is 4,777, or 15.2 percent of the persons in that age group. The number of persons 65 and over with disabilities is 3,642 or 41.8 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

However, deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 7,828 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

Persons with Alcohol and Drug Dependencies

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 have a drinking problem and that six percent of women over the age of 18 have this problem. These estimates mean that in Charleston an estimated 3,108 males and 1,292 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health* (NSDUH), conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Charleston's population, approximately 4,204 persons aged 12 and older had substance dependence or abuse in 2012.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The West Virginia HIV/AIDS Surveillance Report, May 2014 Update, reports that Public Health District 3, which includes Kanawha, Clay, Boone and Putnam Counties, had 437 persons living with HIV/AIDS as of December 2013. Recent data for Charleston or Kanawha County specifically are not available.

Discussion:

Please see the preceding responses.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City is aware of the need for and importance of maintaining, repairing and upgrading the City’s public facilities and infrastructure to preserve the community’s general well-being. Further, these facilities and this infrastructure are critical in order to maintain and preserve commercial and residential areas and attract development. The City will strive to meet the needs of the community through the upkeep of its roads, sidewalks, sewers, bridges, parks and public buildings. Priority funding will be given to City-owned facilities and structures. The City will consider funding improvements to such facilities to eliminate code violations or to address emergency conditions based on funding availability.

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. Representatives from City Departments, public service providers, and housing developers and lenders were invited to a focus group meeting that focused on ranking City facility and infrastructure needs and developing ideas to coordinate City infrastructure efforts with those of private sector entities such as the utility companies.

The City is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Mayor’s Office of Economic and Community Development is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

Describe the jurisdiction’s need for Public Improvements:

The City of Charleston is faced with the physical problems of older public improvements including streets, water and sewer systems, and public buildings. Thus, the need to repair and replace aging infrastructure is on-going. As many of the CDBG target areas coincide with the oldest areas of the City,

repair of roads, sidewalks and public spaces are necessary to support neighborhood livability objectives. These activities provide visual evidence of neighborhood improvements and directly reinforce the efforts being made in upgrading the housing stock.

Thus, there is a need for Public Improvements in the City. Attention will be paid to the maintenance and improvement of neighborhood facilities, park and recreation facilities and sidewalks, and road repair.

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. Representatives from City Departments, public service providers, and housing developers and lenders were invited to a focus group meeting that focused on ranking City facility and infrastructure needs and developing ideas to coordinate City infrastructure efforts with those of private sector entities such as the utility companies.

The City is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Mayor's Office of Economic and Community Development is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

Describe the jurisdiction's need for Public Services:

The City wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Many of the non-profit agencies serving the neediest in Charleston's low-income neighborhoods rely on CDBG funds to serve the greatest number of citizens possible. Public Services play a vital role in providing for some of the most vulnerable Charleston residents. Given the City's poverty rate and population, Public Services are increasingly in demand.

According to HUD, 38.3 percent of Charleston's population falls within the low and moderate-income categories, and approximately 1,500 families live below the poverty level. A high percentage of this population utilizes the various social service programs that exist in the city. Despite the fact that the City has lost population, the needs of the public services agencies have grown.

Thus, the need is significant and diverse, and decision making is especially difficult in light of the fifteen percent cap on Public Service spending and recent cuts in the grant itself.

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. Representatives from City Departments, public service providers, and housing developers and lenders were invited to a focus group meeting that focused on ranking City facility and infrastructure needs and developing ideas to coordinate City infrastructure efforts with those of private sector entities such as the utility companies.

The City is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Mayor's Office of Economic and Community Development is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

The City's population has declined by 4.2 percent since the 2000 Census, going from 53,421 in 2000 to 51,135 in 2013. The size of the City's labor force has declined since 2010, according to Bureau of Labor Statistics (BLS) figures. The workforce was 24,911 in 2010, 24,736 in 2011, 24,449 in 2012, and was 24,070 in 2013 and is 23,212 as of November of 2014. The average number of unemployed persons also declined over the period, going from 6.7 percent in 2013 to 4.4 percent in November 2014. This 4.4 percent figure means that approximately 1,013 persons were seeking employment.

The implication for the housing market is that the combination of population decline and employment decline create a stagnant demand for housing. This in turn serves to drive housing costs downward and increase disinvestment in housing in general. The City has many low-income homeowners struggling to keep up with the cost of maintaining their houses, many bank owned properties that are not managed or maintained, and a number of absentee landlords who have left properties vacant and let them deteriorate. Many of the City's low-income renters pay more for the limited supply of rental units, a substantial portion of which are older and sometimes in deteriorated condition.

The following market analysis will also demonstrate that low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, Charleston, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population declines and the supply of units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and local housing markets provide choices and opportunities for current and future workers.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,307	67%
1-unit, attached structure	903	3%
2-4 units	3,537	13%
5-19 units	1,929	7%
20 or more units	2,631	10%
Mobile Home, boat, RV, van, etc	118	0%
Total	27,425	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	12	0%	699	8%
1 bedroom	451	3%	2,844	31%
2 bedrooms	2,997	20%	3,478	37%
3 or more bedrooms	11,167	76%	2,259	24%
Total	14,627	99%	9,280	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The objectives of the housing programs in the City are to 1) provide property rehabilitation assistance,

2) provide opportunities for additional ownership, 3) to demolish abandoned, unsafe, and deteriorated structures and 4) expand the supply of affordable housing **in good condition** that meets the needs of the City's diverse households, family structures, and income levels. This includes 1,408 extremely low-income and 1,036 very low-income households in the City that are part of the City's 3,000 HCV and the City's 1,241 public housing households.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Housing Authority does not expect to lose any units in the foreseeable future. Approval has been received for the demolition of 108 units all of which have either been replaced prior to demolition, or will be replaced on the demotion site.

Does the availability of housing units meet the needs of the population?

Based upon the above data and data from the 2013 American Community Survey, there is some mismatch between the housing supply and the housing need. Housing in Charleston differs somewhat from the national norm in terms of the types of structures. Nationally, over 60.0 percent of structures are one-unit structures and the percentage of multi-unit structures is around 40.0 percent. In Charleston over two-thirds of structures are one-unit detached, the percentage of two- to four-unit structures is almost twice the national percentage, and only 15.4 percent are multi-unit (5 or more units) structures, compared to the national figure of 17.8 percent.

However, there appears to be a balance between the supply and demand for owner and rental units, if one assumes that there are approximately 3,000 one-unit rentals in the City. ACS data shows 14,395 owner-occupied units, compared to 17,725 one unit detached structures. It also appears that there are many small (two to four unit) rental units.

A review of the ACS numbers of units by room size shows that there are 4,607 small units (no bedroom or one bedroom) – 17.5 percent of housing units, which compares to 13.3 percent for the US. There are 35.5 percent of units are 3 bedrooms, and 18.0 percent of units have four or more bedrooms for large households (compared to 20.2 percent nationally).

Since the household size in Charleston is small (2.11 persons) and 37.5 percent of householders are living alone, the supply of small units for small households does not appear to be in line with the need. At the same time, the supply of larger units for larger families is slightly below the national percentage, indicating a potential modest shortage of larger units. However, ACS figures show the

percentage of overcrowded households in Charleston at 0.9 percent, lower than the national figure of 3.2 percent.

Describe the need for specific types of housing:

It appears that there may be a need for additional small units to meet the need of the City's smaller households. Though there appears to be a modest shortage of larger units, the statistics on overcrowding contradict this.

Discussion

Please see the preceding responses.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

As noted earlier, a basic premise of housing markets is that there should be a spectrum of housing choice and opportunity for residents. This housing choice and resident needs will vary because of employment mix, household incomes, age of the population, and personal preference. However, housing markets and labor markets are inextricably linked and the level of affordable housing demand is largely a function of job growth and retention. Employment growth will occur through the retention and expansion of existing firms, and new economic growth will result from start-ups, spin-offs, and relocations. Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City.

The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

According to data from Trulia, a respected source of real estate data, the average closing price for a home in the Charleston area in the period November 2014 to February 2015 (the most recent data) was \$140,000. Using the rule of thumb that a house should cost no more than two and one-half times one's income, a family would need an income of \$56,000 to afford an average priced home. The HUD median income in Charleston \$55,800, indicating that it is possible for a median income household to acquire the average-priced home. However, an analysis of the income ranges reveals that approximately 38.3 percent of households in Charleston have incomes below the \$55,800 figure.

According to the National Low Income Housing Coalition's 2014 "Out of Reach" report, the Fair Market Rent (FMR) for a two-bedroom apartment in West Virginia is \$665. However, the FMR for a two-bedroom unit in Charleston is higher, \$721, and a renter household must earn \$13.87 an hour to rent this apartment without spending more than 30% of household income. At the minimum wage, a worker would need to work 1.9 full time jobs to afford the apartment. The result of relatively high rental housing costs and a large number of low-income households is housing instability, cost burden, "doubling up" and a need for individuals and families to work more than one job just to "afford" the rent.

These income figures mean that it is more difficult for many households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify for a mortgage to purchase home, especially in light the current tight lending market.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	100,800	136,600	36%
Median Contract Rent	355	466	31%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,606	60.4%
\$500-999	3,435	37.0%
\$1,000-1,499	156	1.7%
\$1,500-1,999	12	0.1%
\$2,000 or more	71	0.8%
Total	9,280	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,350	No Data
50% HAMFI	3,310	1,064
80% HAMFI	6,090	2,908
100% HAMFI	No Data	4,221
Total	10,750	8,193

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

In terms of affordability, there appears to be a sufficient supply of rental housing in Charleston. According to the HUD provided data, almost two-thirds of renters pay less than \$500 per month, a sum well below the National Low Income Housing Coalition figure of \$721. The figures in Table 30 also indicate that over 12,000 rental units are affordable to low-income households.

However, the 2013 ACS data show that only 26.4 percent of units rent for less than \$500 and that 44.4 percent of renters are cost burdened, the majority with a cost burden greater than 35 percent.

Affordability gaps for ownership units within the “extremely low” household income categories are fairly normal as ownership opportunities within these lower income levels is cost prohibitive, and thus renting becomes the means to obtain housing.

However, for households at or above the median household income homeownership opportunities are good, and Trulia figures indicate that housing prices have been fairly steady in the range of \$140,000 over the past five years.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing prices will likely remain steady or increase slightly in the near future, but this means that cost burden will continue to be a significant concern, especially for the extremely-low income households in the City.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The need for affordable units remains critical, and the City must do all that it can to preserve affordable units and produce additional units to meet demand.

The HUD Low Rent Limits are well below the Fair Market Rents and this property owners would have little reason to consider providing affordable housing at those levels. The High Rent Limits are close to FMR level.

The City faces a number of problems in providing a sufficient supply of affordable housing. As noted, low incomes and limited job opportunities for “living wage” jobs keep household incomes low in the face of increasing rents. It should also be noted that Charleston, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in “good” jobs are losing ground financially. The rent figures continue to increase as the supply of units remains stable in light of limited new construction. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

Discussion

Please see the preceding responses.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

A vast majority (83.2%) of the City’s housing stock is more than thirty-five years old. This threshold is important because at that point the need for major housing repairs becomes evident. Utility and maintenance costs are typically higher with older homes and major rehabilitation projects are more common. Recent construction in Charleston, both owner and rental, has been modest.

Based on information gathered through observation and consultation with local officials, a large portion of the troubled housing stock is in substandard condition but suitable for rehabilitation.

Definitions

For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Property Maintenance Code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit. This definition does not include units that require only minor cosmetic work or maintenance work.

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines “complete plumbing facilities” to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,175	15%	3,591	39%
With two selected Conditions	34	0%	100	1%
With three selected Conditions	11	0%	8	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,407	85%	5,581	60%
Total	14,627	100%	9,280	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	646	4%	288	3%
1980-1999	1,911	13%	1,304	14%
1950-1979	6,927	47%	4,260	46%
Before 1950	5,143	35%	3,428	37%
Total	14,627	99%	9,280	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,070	83%	7,688	83%
Housing Units build before 1980 with children present	202	1%	190	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The City's aging housing stock requires significant maintenance and often upgrades and renovation for outdated plumbing and electrical work to accommodate modern equipment, fixtures, and living needs. Unfortunately, many buildings comprising the housing stock have experienced a lack of maintenance and disinvestment, resulting in substandard living conditions or outright blight. The ACS figure of 3,087 vacant and deteriorating structures creates a negative impression, depresses property values, and reduces the quality of life in many neighborhoods, especially low- and moderate-income neighborhoods. Earlier figures estimated that 15 - 20% of the vacant deteriorated housing units in the City of Charleston are not economically feasible to rehabilitate, meaning that the cost of rehabilitation exceeds the expected market value of the rehabilitated property.

Table 32 shows that 16.0 percent of owner occupied and 39.0 percent of renter occupied units have one or more of the four housing problems identified in the Census. As noted in the Needs Assessment, many of these units are cost burdened or severely cost burdened. As noted in public meetings and the focus groups sessions, upkeep and maintenance are key issues especially for elderly homeowners living on a fixed income, and for many renters living in older buildings with absentee landlords.

There is a need for both owner and rental housing rehabilitation in the City of Charleston, as evidenced by participants in past rehabilitation programs and feedback received during discussions during the consultation/participation phase of preparing this document.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown above, 83.0 percent of the City's owner housing stock and 84.0 percent of rental units were constructed before 1980, and thus most likely to contain lead-based paint. The City's population is 38.2% extremely low-, very low-, and low-income households, who have the difficult task of locating safe and affordable rental housing. Poverty and parental supervision are risk factors in determining the prevalence of lead poisoning.

However, the number of pre-1980 units with children present according to Table 34 indicates that there are 170 owner-occupied units but 7,685 renter-occupied units that were constructed before 1980 and have children present. Thus, there is clear need to address lead-based paint hazard among renters.

Discussion

Please see the preceding responses.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	24	1,459	2,952	0	2,952	0	0	0
# of accessible units			49						

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Charleston-Kanawha Housing Authority maintains its existing public housing in good condition. The annual capital improvements promote the modernization and upgrades to the housing projects. A more complete description is presented in the Charleston-Kanawha Housing Authority’s Five Year Plan for FY 2015-2019 and its Annual Plan for FY 2015, as well as information posted on the Authority’s website

Some of the Authority’s units are among the oldest public housing facilities in the nation, constructed in the late 1930s. Built over the course of six decades many of these units require renovation or rehabilitation, as well as the maintenance of streets, parking lots, grounds and sidewalks, in order to maintain livability. Older units are monitored closely and the Authority has completed phase one of a major redevelopment plan that

will be implemented in five phases and will lead to the overall construction of more than 300 new homes and the total revitalization of two of the oldest public housing communities in the state of West Virginia, Littlepage Terrace and Washington Manor.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Please see the preceding response.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In Phase One, forty-four new homes were constructed on three separate sites; Jarrett Terrace, Orchard Manor & Patrick Street. There are eight (8) one-bedroom units, fourteen (14) two-bedroom units, sixteen (16) three-bedroom units and six (6) four-bedroom units. These communities are owned by Charleston Replacement Housing Limited Partnership # 1, and are public housing and tax credit units.

Phase II is complete and fully occupied. Forty-four new homes were constructed in three separate locations, on Hutchinson Street in Orchard Manor, beside Washington Manor and in Littlepage Terrace. There are eight (8) one-bedroom, eighteen (18) two-bedroom, sixteen (16) three-bedroom and two (2) four-bedroom units. Nine of these units are reserved for people with disabilities. Twenty two (22) of the units are designated public housing and 22 are project-based section 8.

Twelve units were constructed on Copenhaver Drive in Orchard Manor in 2009 and are designated elderly. These are all one-bedroom public housing units and are fully occupied.

Charleston Replacement Housing #3 is nearing completion in Washington Manor. Seven buildings were demolished consisting of 120 units and 3 buildings were demolished in Littlepage Terrace consisting of 46 units. Ninety seven affordable rental units, which includes a 36-unit building for elderly/disabled, are currently being constructed in Washington Manor. The replacement bedroom distribution will be 36 one-bedrooms, 24 two- bedrooms and 20 three-bedrooms for a total of 80 units.

Twenty-four affordable rental units contained in 6 buildings will be constructed on the Littlepage Terrace site. The replacement bedroom distribution will be 8 one-bedroom, 4 two-bedroom and 4 three-bedroom units for a total of 16 units.

All of these new homes are furnished with energy star appliances, dishwashers, central heat and air, carpeted bedrooms and are wheelchair accessible on the first level. The two-bedroom units have 1.5

baths; three-bedroom units have 2 baths; and the four-bedroom units have 2.5 baths. Each of these communities is located on the city bus line.

Discussion:

Please see the preceding responses.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City in coordination with KVC provides a range of housing assistance for the homeless.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	31	0	95	0	0
Households with Only Adults	136	0	40	82	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	12	0	0
Unaccompanied Youth	10	0	5	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Kanawha Valley Collective collaborates with the following agencies to provide mainstream services to homeless persons:

Mildred-Bateman Hospital

Children's Home Society of West Virginia

Community Access

Covenant House

Daymark, Inc.

West Virginia Health Right

Jericho House

Kanawha Valley Fellowship Home

Legal Aid of West Virginia

Pretera Center

Roark-Sullivan Lifeway Center, Inc.

United Way of Central West Virginia

YWCA of Charleston

Religious Coalition for Community Renewal

Salvation Army

Mental Health Association of Greater Kanawha Valley

Charleston Area Medical Center

Highland Hospital

Kanawha County Schools

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following roster lists the existing facilities for the homeless in the City of Charleston and Kanawha County. Each of these homeless facilities is under contract with the West Virginia Department of Health and Human Resources. The West Virginia Department of Health and Human Resources contracts providers to serve residents throughout the City of Charleston and Kanawha County. The Kanawha Valley Collective administers the Continuum of Care for the City and County.

Charleston has four homeless shelters: the YWCA's Sojourner's Shelter for women and families; the Roark Sullivan Lifeway Center's Giltinan Center; the Union Mission's Crossroads Shelter, Daymark and Brookside Family Life Center. The Giltinan Center and Crossroads serve homeless adult men. Brookside serves single women with children and single mothers-to-be.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The Non-Homeless Special Needs Population receives support from a number of agencies that target these populations. Charleston will continue to collaborate with these agencies, to the extent possible with limited funding, to meet the needs established within the Consolidated Plan for these sub-populations.

The special need priorities described below will be addressed to some extent by affordable housing strategies such as homeowner rehabilitation and new housing development. Each of these affordable housing strategies will provide additional consideration when serving persons with special needs.

Supportive housing refers to housing and supportive service needs of persons who are not homeless but who may require supportive housing. These populations include elderly, frail elderly, persons with disabilities (including mental, physical and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Indeed, mental illness and substance abuse are two of the largest contributing factors to homelessness.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The numbers of and supportive needs of these groups was described above in Section NA-45. The City will support and encourage social and public service providers to seek funding assistance from Federal, State and private sector resource to fund individual programs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Foster Care: The WV Department of Health & Human Resources has had a foster care discharge plan in place for many years. It addresses children aging out of foster care, but lacks specificity on avoiding the negative outcome of discharging youth into homelessness. This oversight is being worked on in the WV Interagency Council on Homelessness (ICH) at this time by DHHR and the other members of the ICH. At present, the policy requires DHHR case managers to work on a plan for eventual independence. This process begins when a child reaches the age of 14, and until the youth ages out, there are continuous reviews and modifications to enable the youth to access services both before and after discharge. Youths who have graduated high school may further their education through college/vocation school (up to age 21) and youths with good grades are encouraged in this direction in order to become independent. Follow up services are available to youth aging out of the system. According to the code DHHR is responsible to help youth develop into self-sufficient adults. Most youth aging out of foster care in WV enter the work force; some continue education after high school. **Health Care:** Charleston Area Medical Center (CAMC), which is the largest hospital in the state, serves the vast majority of people in the KVC service area. There are several smaller hospitals, but most people go to CAMC. CAMC, and the other hospitals, have policies directing staff to discharge patients into the community with appropriate resources identified prior to discharge. Hospital social workers/case coordinators work with patients prior to discharge and look first at returning patients to prior living situations. If those are no longer in place, community resources are located through the DHHR's county affiliates (local health departments) and nonprofit agencies offering placements in some type of group living or care facility. Patients who were already in shelter or temporary housing return to those placements. Patients coming to mental hospitals from the street, and who are to be discharged, are referred for services to local emergency shelters if other placements absolutely cannot be found. The WV Interagency Council has a Discharge Planning Committee which is attempting to develop uniform protocols, but since hospitals are not part of state government, state agencies do not have jurisdiction. **Mental Health:** The WV Department of Health has a Clinical Policy (#3185)(8210.1)(R) that deals with discharge planning. This document has been in effect since 1987. It states that clients in public behavioral health hospitals and long-term care facilities shall be discharged as part of an organized process of evaluation; planning and treatment carried out by an interdisciplinary team and based on the unique needs of each individual. This written plan addresses the client's behavioral, health, medical, psychosocial, housing, financial, vocational, educational and recreational needs and links the client to the appropriate aftercare and support services to meet those needs (Policy #3180). The institution's case management staff is responsible for coordinating with family members and regional/local behavioral health centers to access services, including housing. Many community resources/agencies are funded by this agency for community-based permanent housing for the seriously mentally ill, including the WV Mental Health Consumers Association. **Corrections:**

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Charleston has developed the following activities for the non-homeless housing needs and supportive services. These activities are based on the information obtained from housing providers and supportive service organizations, public input, as well as statistical information provided in the Housing and Homeless Needs Section of this Five Year Consolidated Plan.

The City will seek to assist the elderly and frail elderly by promoting housing opportunities and by providing assistance to the elderly and frail elderly supportive service programs.

The City will seek to assist persons with disabilities by promoting housing opportunities and by providing assistance to supportive services for persons with disabilities.

The City will seek to assist persons with alcohol/drug addictions & persons with AIDS/HIV by promoting housing opportunities and supportive service needs for these persons.

The City will seek to assist public housing residents by promoting accessibility improvements to units

And by providing supportive services to meet their needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

NOT APPLICABLE

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing. There are no known public policies in the City of Charleston that are a barrier to affordable housing.

The most important impediment to affordable housing revolves around the lack of income of the City residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

Other barriers include:

- • a limited supply of sites physically suitable and appropriately zoned for new housing;
- • the expense of available sites;
- • a lengthy and sometimes complex regulatory process for residential development;
- • high property tax to fund local government makes residential homeownership expensive; and
- • public attitudes opposing the construction of affordable housing.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for residents.

However, the City of Charleston is committed to removing or reducing barriers to the development of affordable housing whenever possible. A variety of actions to reduce the cost of housing to make it affordable include provide developers with incentives for construction of affordable housing, assisting in acquiring sites for affordable housing, and promoting Federal and State financial assistance for affordable housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City has a number of needs in order to support economic development, which is critical to growth and revitalization. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability, improve neighborhoods and obtain decent housing. The City's economic development needs center upon obtaining new jobs and providing the workforce to take those jobs. The City also recognizes the need to support small business growth and development and the revitalization of the downtown.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	430	403	2	1	-1
Arts, Entertainment, Accommodations	2,498	5,243	14	12	-2
Construction	633	1,213	4	3	-1
Education and Health Care Services	4,830	13,831	28	31	3
Finance, Insurance, and Real Estate	1,507	5,106	9	11	2
Information	597	1,994	3	4	1
Manufacturing	669	1,160	4	3	-1
Other Services	826	2,016	5	5	0
Professional, Scientific, Management Services	1,624	5,206	9	12	3
Public Administration	0	0	0	0	0
Retail Trade	2,637	6,313	15	14	-1
Transportation and Warehousing	496	814	3	2	-1
Wholesale Trade	765	1,494	4	3	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	17,512	44,793	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	26,481
Civilian Employed Population 16 years and over	24,508
Unemployment Rate	7.45
Unemployment Rate for Ages 16-24	26.66
Unemployment Rate for Ages 25-65	4.44

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	7,932
Farming, fisheries and forestry occupations	782
Service	2,201
Sales and office	5,674
Construction, extraction, maintenance and repair	921
Production, transportation and material moving	529

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,055	87%
30-59 Minutes	2,122	9%
60 or More Minutes	912	4%
Total	23,089	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	727	185	1,213
High school graduate (includes equivalency)	4,805	357	2,337
Some college or Associate's degree	5,074	502	1,656

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	10,130	225	1,373

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	72	126	46	325	615
9th to 12th grade, no diploma	724	503	377	748	995
High school graduate, GED, or alternative	1,290	1,989	1,575	3,935	2,844
Some college, no degree	1,377	1,260	1,302	2,823	1,783
Associate's degree	208	437	406	1,004	258
Bachelor's degree	350	1,555	1,497	3,092	1,237
Graduate or professional degree	16	980	1,359	3,263	1,237

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	10,750
High school graduate (includes equivalency)	21,954
Some college or Associate's degree	26,760
Bachelor's degree	44,974
Graduate or professional degree	64,564

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The figures in Table 39 indicate that the major employment sectors are 1) Education and Health Care, 2) Retail Trade, 3) Arts, Entertainment and Accommodations, 4) Professional, Scientific and Management Services and 5) Finance, Insurance and Real Estate.

These figures differ from the Census Bureau data which show the Retail, the Finance, Insurance and Real Estate, and the Arts and Entertainment sectors with lower rankings in terms of number of

employees. Further, the HUD provided figures significantly discount the Public Administration sector which according to Census figures represent almost eleven percent of the City's employment.

Describe the workforce and infrastructure needs of the business community:

The greatest need for the City in terms of economic development is the creation or attraction of new jobs for City residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the City has, and will continue to, support education and job training programs. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the City's youth, and the assisting young persons in the development of life skills.

The earnings figures in Table 45 show what is commonly known - that the higher one's level of education, the greater one's earnings. Indeed, the Median Income figure for those with less than a high school diploma is below the current poverty level. Unfortunately, in Charleston the educational attainment level of many residents is very low as shown in Table 44 - over 3,000 persons in the working age cohorts (18 - 65) do not have a high school diploma. For these persons, the emphasis must be upon job and skills training, especially as almost half of this group are over the age of 45.

The City's infrastructure needs are many and varied, given the age and condition of the City's infrastructure. These infrastructure projects are often large scale, multi-year projects that require significant resources, which the City by itself does not possess. There is also a need for façade programs, streetscaping, street paving, and additional street improvements and maintenance.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City has been working for over a decade to revitalize and develop the City, including efforts to develop the City's riverfront as a Green Ribbon connecting the City east to west, and the recent Downtown Redevelopment Plan which addresses both the economic and residential aspects of creating a vital and attractive Downtown. The West Side Community Renewal Plan addresses economic, living, safety, and open space objectives to create a viable and active community in one of the City's most distressed areas.

Work on these projects has proceeded, in some cases slowly because of funding issues, but the City is determined to move forward and is actively seeking the implementation of these plans.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City is working diligently to retain and, when possible, expand existing businesses and attract new ones, as noted. The City's labor force has shrunk slightly in the past five years, but it is the educational and training level of that workforce, which currently does not match the needs of many of today's industries and businesses, that is the greater concern. The City's employment opportunities are limited at this time, and in some measure it is the quality of the labor force that limits those opportunities. The City also wishes to support small businesses and the development of new enterprises, and there is a need for trained and workforce ready persons for these undertakings.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Job Corp. Charleston Area Alliance, West Virginia Women Work, all offer job skills classes and workforce opportunities.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Council supports the City's economic development efforts and in the latest (2014) Update, specifically notes support for the Civic Center Renovations, the Leon Sullivan Way Streetscaping, the West Washington Streetscaping project, the Transit Mall redevelopment and Edge Project.

Discussion

Please see the preceding responses.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Cost burden and severe cost burden represent the most prevalent housing problem in Charleston. Over 38.0 percent of the City's households are in the three lowest HUD income categories and face difficulties in obtaining affordable housing that is decent and safe. These populations are concentrated in the City's low/mod Census Tracts.

Because of the amount of poverty spread throughout the majority of the City, it may be reasonably asserted that households with multiple housing problems are not concentrated in any particular area. The City's low/mod Census Tracts are all in need of reinvestment through owner and rental housing rehabilitation.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

An 'area of racial/ethnic minority concentration' is defined as a census tract which has a minority population percentage exceeding the citywide percentage. An 'area of low-income concentration' is defined as a census tract that has a low and moderate-income population percentage exceeding 51%.

An examination of data provided through the CPD Mapping program indicates that Native American, African American, Hispanic, and Asian households are disproportionately burdened by cost of housing problems. The Native American population in the City does not exceed 1.5 percent of the population in any of the City's Census Tracts. African Americans constitute 23.6 percent of the population in Census Tract 1200, 24.1 percent in Census Tract 900, 38.1 percent in Census Tract 700, and 25.6 percent in Census Tract 200, all of which are low/mod tracts.

There are seven low/mod Census Tracts as shown (outlined in green) on the following map. These low/mod Tracts are home to many of the minority concentrations described above.

What are the characteristics of the market in these areas/neighborhoods?

In general, these neighborhoods are characterized by older, sometimes dilapidated, structures. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and

higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other more attractive neighborhoods.

The rental market in these neighborhoods is stronger in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

Often, there are few businesses or amenities, and in particular, there are limited opportunities for food shopping.

Are there any community assets in these areas/neighborhoods?

The North Charleston Community Center, the Second Avenue Recreation Center, the Mary C. Snow Elementary School, and the senior housing at the rehabilitated school building at 810 Glenwood each represent an asset for their respective neighborhood, and are resources around which community programs and projects can be built.

Are there other strategic opportunities in any of these areas?

In a city that is only 9 miles east to west and 8 miles south to north opportunities are fairly accessible via transport or by foot. Census tract 1200 has the highest concentration of minority population in the city and is also a low/mod tract along with CT's 900, 700, and 200 those tracts are located in what is locally known as the "Westside". (Bound by Kanawha Blvd to the south, Flowers Lane to the north, Pennsylvania Ave to the east and Patrick St to the west) Strategic opportunities begin with overland transport on CDBG supported streets and sidewalk repairs. Safety and security need provides by funding of 2 housing inspectors from the City's Building Commission. Further safety and sanitary issues are addressed with funds available through MOECD's owner occupied rehabilitation program. For those houses that are beyond repair the City supported demolition program aide in the removal of blighted properties. With the removal of blighted property comes the opportunity for new in fill housing with available funds from the HOME program to support new construction.

The FamilyCare Health Center at 116 Hills Plaza Funded by Health Resources & Services Administration of the U.S. Department of Health and Human Services 42.I.S.C.254b) now provides a wide range of health care services for low and moderate income residents of the City.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following is the City's Strategic Plan for the investment of its CDBG funds from 2015-2019. The priorities in this section of Plan influence non-federal funds as state, local and private sources look to the priorities in the Plan when developing their plans and making funding decisions. The priorities are based on the needs assessment, market analysis and program eligibility requirements. The City tried to focus its priorities on the types of projects and programs that meet program eligibility requirements, have long term impacts on low and moderate income residents, and help address other federal, state and local priorities, such as fair housing choice and sustainability. The highest priority needs for these target areas and the City's low/mod population are: -Stabilization and improvement of neighborhoods- Maintenance and improvement of existing housing stock-Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living-Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly-Continued support of key public service programs, the improvement of public facilities and infrastructure - Implementation of economic development Initiatives in support of and in coordination with the county and state programs and entities, and-Execution of anti-poverty efforts that support and build upon existing programs, relate to economic development efforts and integrate job training and placement, welfare to work initiatives and other programs aimed at improving opportunities for economic self-sufficiency. Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs. The City has identified a number of barriers to affordable housing, including the deteriorated condition of some housing units, environmental problems and the high cost of remediating them, and low income levels that make affordability a major concern. The City is attempting to address these issues through community and economic planning initiatives, as well as by providing financial assistance to developers and homebuyers. The City's homelessness strategy is a multi-pronged approach that emphasizes homelessness prevention, immediate assistance and rapid re-housing; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness. Lead-based paint hazards are a serious problem in Charleston in light of the age and condition of many housing units and the presence of many children in the most vulnerable age group.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Low/mod areas
	Area Type:	Low and Moderate Income areas
	Other Target Area Description:	Low and Moderate Income areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	West Side
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Activities are spread throughout (5) five Census Tracts for 2015-16. Those CT's being **CT 5**, running east to west from Edgewood Dr. to Garrison Avenue, and north to south from the bottom of Edgewood Dr. to the Elk River. In Census **Tract 6** running east to west from Edgewood Dr. to 2 Mile Creek, and north to south from Chandler Dr. to Rt. 60. **Census Tract 7** running east to west from Park Drive to Patrick St, and north to south from Rt. 60 to Kanawha Blvd.. **Census Tract 9** running east to west from Brooks St. to the Elk River, and north to south from Piedmont S.t to Kanawha Blvd. Census **Tract 13** running east to west from Greenbrier St. t Brooks, and north to south from Piedmont Rd to Kanawha Blvd..

The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded on a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.

The proposed activities under the PY 2015 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. 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. persons above the average for the City of Charleston.

As noted above, these areas emerged in the course of examining the data, but were also frequently mentioned in the course of focus group discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Safe Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	West Side Low and Moderate Income areas
	Associated Goals	Affordable Housing CDBG Administration HOME Administration
	Description	Homeowner Rehabilitation, Emergency Repairs, Increased Ownership Opportunities, Increased Supply of Single-family Housing,
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
Geographic Areas Affected		West Side Low and Moderate Income areas
Associated Goals		Affordable Housing CDBG Administration HOME Administration
Description		Housing for Persons with Special Needs

	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
3	Priority Need Name	Neighborhood Revitalization, especially Code Enfor
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	West Side Low and Moderate Income areas
	Associated Goals	Neighborhood Revitalization CDBG Administration
	Description	Neighborhood Revitalization, especially Code Enforcement
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
4	Priority Need Name	Homeless Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	West Side Low and Moderate Income areas Citywide

	Associated Goals	Homeless Activities CDBG Administration
	Description	Homeless Prevention, Homeless Assistance
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
5	Priority Need Name	Public Service Programs
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	West Side Low and Moderate Income areas
	Associated Goals	Public Services CDBG Administration
	Description	Range of Public Services
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
	6	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	West Side Low and Moderate Income areas
	Associated Goals	Public Improvements and Infrastructure CDBG Administration
	Description	Public Improvements and Infrastructure
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
7	Priority Need Name	Public Facilities
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	West Side Low and Moderate Income areas
	Associated Goals	Public Facilities Improvements CDBG Administration
	Description	Significant Need based upon research, public input, and observations.
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
8	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low
	Geographic Areas Affected	West Side Low and Moderate Income areas
	Associated Goals	Economic Development
	Description	Significant Need based upon research, public input, and observations.
	Basis for Relative Priority	Significant Need based upon research, public input, and observations.
9	Priority Need Name	Fair Housing

Priority Level	High
Population	Extremely Low Low Moderate Middle
Geographic Areas Affected	West Side Low and Moderate Income areas Citywide
Associated Goals	Fair Housing CDBG Administration
Description	Fair Housing programs
Basis for Relative Priority	Significant Need based upon research, public input, and observations.

Narrative (Optional)

The needs in the target neighborhoods are numerous and varied. The principal needs are: 1) housing rehabilitation for owner occupied units, 2) assistance for extremely low-income households threatened with homelessness, 3) public improvements to improve/revitalize neighborhoods), 4) public services, and 5) assisting the homeless.

The City believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. Similarly, Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority.

While the City supports programs for affordable homeownership, the opportunities for homeownership among the City's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements. Homeowner loan programs are still given a High priority ranking, however, and efforts will be made to assist those seeking to purchase a home.

Because of the difficult economic situation in the City's low/mod Census Tracts the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Public Facilities, Public Improvements, and Infrastructure are very important to the City and receive a High rating.

Fair Housing is a concern in the City and also receives a High ranking.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	According to the Housing Needs Assessment and the Housing Market Study the greatest housing problem in Charleston is cost burden, and many of the households in the lowest income categories are severely cost burdened. Rental assistance thus ranks very high among program strategies. In the face of reduced rental construction and lower vacancy rates, rents are expected to continue to increase, causing the number of cost burdened households to grow. However, the City will not support a rental assistance program in light of limited resources and other pressing needs.
TBRA for Non-Homeless Special Needs	Rental assistance for the non-homeless special needs group should focus on the elderly and extremely low-income small households as these are the two groups that emerged as most vulnerable both from the analysis of data and from discussion in the public meetings. However, the City will not support a rental assistance program in light of limited resources and other pressing needs.
New Unit Production	Because of the weak housing market, the City will focus its new construction resources on the production of affordable residential units.
Rehabilitation	Rehabilitation of both owner units in the City’s low income areas is a High priority as part of the effort to keep households in affordable housing.
Acquisition, including preservation	Because of the limited funds available, the City will not emphasize the acquisition and rehabilitation of rental units.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,371,511	0	0	1,371,511	0	Full CDBG award will be allocated for eligible activities

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	476,560	0	0	476,560	0	HOME funds will be used primarily for first time homebuyers

Table 50 - Anticipated Resources

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

There is no land banking at this time nor are there any publically owned lands or property to address the needs of this plan.

Discussion

Please see the preceding responses.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Charleston Urban Renewal Authority	Government	Economic Development	Other
WorkForce West Virginia Career Center	Government	public services	State
CHARLESTON AREA ALLIANCE	Non-profit organizations	public services	Other
COVENANT HOUSE	Non-profit organizations	public services	Other
DAYMARK	Non-profit organizations	Homelessness public services	Other
HOPE COMMUNITY DEVELOPMENT CORP	Non-profit organizations	public services	Other
KANAWHA DENTAL HEALTH COUNCIL	Non-profit organizations	public services	Other
KANAWHA VALLEY FELLOWSHIP HOME	Non-profit organizations	public services	Other
MANNA MEAL	Non-profit organizations	public services	Other
Pretera Center for Mental Health Services	Non-profit organizations	public services	Other
PRO KIDS	Non-profit organizations	public services	Other
REA OF HOPE	Non-profit organizations	public services	Other
RELIGIOUS COALITION FOR COMMUNITY RENEWAL	Non-profit organizations	public services	Other
ROARK SULLIVAN LIFEWAY CENTER	Non-profit organizations	Homelessness public services	Other
UNITED WAY	Non-profit organizations	public facilities	Other
WEST VIRGINIA HEALTH RIGHT	Non-profit organizations	public services	Other
WEST VIRGINIA WOMEN WORK	Non-profit organizations	public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MOECD/Rehab	Government	neighborhood improvements	Other
CURA	Government	Economic Development	Other
CHARLESTON KANAWHA HOUSING AUTHORITY	Government	Public Housing	Other
Kanawha Valley Collective (KVC)	Non-profit organizations	Homelessness	Other
Kanawha County Board of Education	Government	public services	Other
Charleston Civic Center	Non-profit organizations	public services	Other
City Shelters Charleston WV	Non-profit organizations	public services	Other
COMMUNITY ACCESS	Non-profit organizations	public services	Other
Direct Action Welfare Group	Non-profit organizations	public services	Other
EAST END FAMILY RESOURCE CENTER	Non-profit organizations	public services	Other
YMCA of Charleston WV	Non-profit organizations	public services	Other
WVSU	Non-profit organizations	public services	Other

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Charleston’s strength is that it 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 City.

The amount of available funds to support community and economic development, affordable housing, and social services agencies for target income populations is the most significant gap in the delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City uses a variety of programs and partners to support homeless persons and families in obtaining safe, affordable and sustainable housing. These efforts include a continuum of programs ranging from emergency shelters to transitional housing to permanent supportive housing services. The agencies and organizations listed above work together to meet these needs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

This delivery system includes a wide range of services for special needs populations and persons experiencing homelessness. The City attempts to coordinate these programs into a City-wide strategy to address needs, prevent homelessness and address it in a comprehensive manner. The primary strength of addressing homelessness through participation in the Kanawha Valley Collective is that it allows partners to focus resources on specific issues in order to avoid duplication of services. The KVC also allows for a wider array of voices to be heard on what is a wide ranging issue.

Still, the need exists to provide better and more information among housing providers, social service providers and case management agencies.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Overcoming gaps continues to be a matter of funding annual shortfalls. The City (MOECD) will continue funding owner occupied rehabilitation projects and when opportunity arises assist the local non-profit "Rebuilding Together" in sustaining its Christmas In April projects to help home owners make needed repairs. The City remains entrenched with local social service agencies, funding when and where appropriate. As part of the Kanawha Valley Collective, we will continue assisting with planning, organizing and developing activities related to addressing priority needs.

SP-45 Goals Summary – 91.215(a)(4)

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	West Side Low/mod areas	Safe Affordable Housing Housing for Persons with Special Needs	CDBG: \$449,500 HOME: \$428,904	Homeowner Housing Rehabilitated: 100 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted
2	Homeless Activities	2015	2019	Homeless	West Side Low/mod areas Citywide	Homeless Assistance	CDBG: \$24,000 HOME: \$0	Homeless Person Overnight Shelter: 15000 Persons Assisted
3	Public Services	2015	2019	Non-Homeless Special Needs	West Side Low/mod areas	Public Service Programs	CDBG: \$153,500 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 160000 Persons Assisted
4	Economic Development	2015	2019	Non-Housing Community Development	West Side Low/mod areas	Economic Development	CDBG: \$5,000 HOME: \$0	Jobs created/retained: 50 Jobs
5	Public Facilities Improvements	2015	2019	Non-Housing Community Development	West Side Low/mod areas	Public Facilities	CDBG: \$25,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Improvements and Infrastructure	2015	2019	Non-Housing Community Development	West Side 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	Fair Housing	2015	2019	Fair Housing	West Side Low/mod areas Citywide	Fair Housing	CDBG: \$0 HOME: \$0	Other: 100 Other
8	Neighborhood Revitalization	2015	2019	Non-Housing Community Development	West Side Low/mod areas	Neighborhood Revitalization, especially Code Enfor	CDBG: \$190,000 HOME: \$0	Buildings Demolished: 20 Buildings Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	CDBG Administration	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Safe Affordable Housing Housing for Persons with Special Needs Neighborhood Revitalization, especially Code Enfor Homeless Assistance Public Service Programs Public Improvements and Infrastructure Public Facilities Fair Housing	CDBG: \$274,511	Other: 5 Other
10	HOME Administration	2015	2019	Affordable Housing	West Side Low/mod areas	Safe Affordable Housing Housing for Persons with Special Needs	HOME: \$47,656	Other: 5 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Emergency home repairs, home rehabilitation
2	Goal Name	Homeless Activities
	Goal Description	Homeless Prevention, sheleters, services, transitional housing
3	Goal Name	Public Services
	Goal Description	Child care, counseling services, after school prpograms, health care services,
4	Goal Name	Economic Development
	Goal Description	Job Training
5	Goal Name	Public Facilities Improvements
	Goal Description	Repairs and Improvements to public facilities
6	Goal Name	Public Improvements and Infrastructure
	Goal Description	Improvements for municipal infrastructure, including streets, water, sewer and lighting
7	Goal Name	Fair Housing
	Goal Description	Fair Housing programs and services; support for legal aid
8	Goal Name	Neighborhood Revitalization
	Goal Description	Code enforcement, demolition; neighborhood improvements
9	Goal Name	CDBG Administration
	Goal Description	CDBG Administration
10	Goal Name	HOME Administration
	Goal Description	HOME Administration

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 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City will endorse and encourage applications for public funds (federal, state, and local) and private funds to increase the supply of accessible units for persons with disabilities. In particular, the City will promote the availability of accessibility grants and loans through the City's housing improvement and new housing programs and continue to work with agencies that serve persons with disabilities to identify and address this population's housing needs.

Activities to Increase Resident Involvements

The City supports these programs, but this is a function of the Housing Authority and City CDBG funds are not planned to be used for this activity.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not Applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing. There are no known public policies in the City of Charleston that are a barrier to affordable housing.

The most important impediment to affordable housing revolves around the lack of income of the City residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

Other barriers include:

- • a limited supply of sites physically suitable and appropriately zoned for new housing;
- • the expense of available sites;
- • a lengthy and sometimes complex regulatory process for residential development;
- • high property tax to fund local government makes residential homeownership expensive; and
- • public attitudes opposing the construction of affordable housing.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for residents.

However, the City of Charleston is committed to removing or reducing barriers to the development of affordable housing whenever possible. A variety of actions to reduce the cost of housing to make it affordable include provide developers with incentives for construction of affordable housing, assisting in acquiring sites for affordable housing, and promoting Federal and State financial assistance for affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The most important impediment to affordable housing revolves around the lack of income and a poor credit history 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. Home rehabilitation programs are in place and have 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 two housing rehabilitation programs, 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 programs and financial support of the Building Department's successful code enforcement program.

MOECD will continue administering a "regular" (work is bid to licensed contractors) housing rehabilitation program. The office anticipates facilitating the rehabilitation of 20 owner-occupied homes during each program year.

Two property maintenance inspectors are dedicated to CDBG-eligible Census Tracts throughout the city and systematically inspect homes for building code compliance. If and when deficiencies are noted, information is provided to the resident on housing related programs, such as home owner rehabilitation and homeownership programs administered by MOECD.

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 City Building

Department 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.

SP-60 Homelessness Strategy – 91.215(d)

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

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. A number of activities and services are funded to help the needs of the homeless and other special needs populations.

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 all of the strategic planning with the KVC, and its member agencies, to promote permanent housing for those experiencing homelessness. In this manner, the housing needs and priorities for the homeless are analyzed and the integration and coordination of resources and programs ensures that housing and support services are broad based, comprehensive and organized.

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 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 four point in time counts 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.

Charleston is participating in Zero: 2016, the HUD supported effort to end Veteran's Homelessness by year's end and to end Chronic Homelessness by the end of 2016. To this end, Mayor Jones has signed on to accept the Mayor's Challenge to End Veteran's homelessness. In order to help achieve this zero sum, priority status will be given to CDBG project applications that support efforts to end Homelessness

Addressing the emergency and transitional housing needs of homeless persons

The City of Charleston no longer receives ESG funding but works with the Governor's Office of Economic Opportunity to administer state ESG to city shelters. The funds used to alleviate homelessness include working with the KVC to ensure that funds provide stability to those that are transitioning from a shelter to their own apartment; energy assistance; meals; food staples; and counseling. Other actions to help homeless persons transition to permanent housing and independent living are:

- Supportive Housing Programs that provide housing units and congregate living units which include supportive services.
- Shelter Plus Care Program provides grants for rental assistance for homeless individuals and families with disabilities
- The Housing Opportunities for Persons with AIDS (HOPWA) provides individuals and families with permanent housing with supportive services that have been diagnosed with HIV/AIDS.

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 ESG state funds 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and 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 insuring 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. The CoC will examine the SOAR initiative which has been revitalized in the state of WV over the past year. While there are SOAR trained case managers in the KVC area, there has not been a coordinated effort to use SOAR.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Based on the data provided by HUD and from the U.S. Census data, the majority of the housing stock in the City of Charleston was built prior to 1979, making it likely that the incidence and associated hazards of lead-based paint extremely high. Though the reported cases of childhood lead poisoning are low, state health department representatives emphasized that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The City of Charleston will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

How are the actions listed above related to the extent of lead poisoning and 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.

How are the actions listed above integrated into housing policies and procedures?

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.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

As noted 18.4% of the City of Charleston’s residents live in poverty, compared to 17.9% of the State of West Virginia residents live in poverty and 15.4 percent nationally. Female-headed households with children are particularly affected by poverty at 54.0%.

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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

City of Charleston’s goal over the next five (5) years of the Five Year Consolidated Plan is to reduce the poverty rate by 5%. As the national economy continues to improve the City will consider the following actions:

- Pursue new economic development opportunities to create jobs for the unemployed and underemployed.
- Use the Section 108 Loan Guarantee Program to promote economic development.
- Use CDBG funds for public service programs for job training, education, health and social services to raise the standard of living of families above the poverty level.
- Use different loan programs to attract new businesses or assist existing businesses to expand in the City.
- The CURA will help to revitalize neighborhood business districts which will then assist in the creation of new job opportunities in the City.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Charleston Mayor's Office of Economic and Community Development (MOECD) has the primary responsibility for monitoring the City's Consolidated Plan. The MOECD will maintain records on the progress toward meeting the goals and statutory and regulatory compliance of each activity. MOECD will be responsible for the ongoing monitoring of sub-recipients.

It is the City's responsibility for ensuring that Federal funds are used in accordance with all program requirements; determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. It is also the City's responsibility to manage the day to day operation of grant and subrecipient activities. Monitoring is performed for each program, function, and activity.

The City of Charleston's MOECD has developed a "monitoring checklist" that it utilizes when programs and activities are reviewed. This checklist, approved by the U.S. Department of Housing and Urban Development, was developed in accordance with Sub-part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2)

MOECD staff conducts monitoring of Community Development Block Grant (CDBG) funds and other federal programs. For projects, other than CDBG funded activities, a similar reporting format is used to monitor the Consolidated Plan progress for HOME activities.

The monitoring process is not a "one-time" event. The process is an ongoing system of planning, implementation, communication and follow-up. In the planning stage, sub-recipients (non-profit agencies) are required to submit "proposals for funding." These proposals are reviewed by MOECD staff for eligibility, and recommendations are then forwarded to the City's administration and City Council for final funding approval. After a subrecipient is approved for funding, the MOECD staff conducts "orientation" meetings (either individually or a group meeting) to provide agencies information on their regulatory, financial and performance responsibilities. In addition, the monitoring process of the MOECD is outlined for the groups who are then guided into the "implementation" phase of the project. A scope of services and budget are finalized and the contract with each agency is executed.

During the time when the project or program is underway, MOECD's staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. A written communiqué follows the site visit to ensure that the sub-recipient adheres to recommendations previously discussed that will help the group

to avoid potential programmatic/financial difficulties. A follow-up site visit may occur with groups that were advised to take remedial or corrective actions to ensure that the actions were, in fact, taken and to prevent future recurrence of similar deficiencies.

The City monitors its performance with meeting its goals and objectives established in its Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its C.A.P.E.R. and makes adjustments to its goals as needed.

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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,371,511	0	0	1,371,511	0	Full CDBG award will be allocated for eligible activities

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	476,560	0	0	476,560	0	HOME funds will be used primarily for first time homebuyers

Table 54 - 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

There is no land banking at this time nor are there any publically owned lands or property to address the needs of this plan.

Discussion

Please see the preceding responses.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	West Side Low/mod areas	Safe Affordable Housing	CDBG: \$328,000 HOME: \$428,904	Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Homeless Activities	2015	2019	Homeless	West Side Low/mod areas	Homeless Assistance	CDBG: \$90,500 HOME: \$0	Homeless Person Overnight Shelter: 300 Persons Assisted
3	Public Services	2015	2019	Non-Homeless Special Needs	West Side Low/mod areas	Public Service Programs	CDBG: \$53,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
4	Economic Development	2015	2019	Non-Housing Community Development	West Side Low/mod areas	Public Service Programs	CDBG: \$5,000 HOME: \$0	Jobs created/retained: 20 Jobs
5	Public Facilities Improvements	2015	2019	Non-Housing Community Development	West Side Low/mod areas	Public Facilities	CDBG: \$25,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Improvements and Infrastructure	2015	2019	Non-Housing Community Development	West Side 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	Fair Housing	2015	2019	Fair Housing	Citywide	Fair Housing	CDBG: \$0 HOME: \$0	Other: 100 Other
8	Neighborhood Revitalization	2015	2019	Non-Housing Community Development	West Side Low/mod areas	Neighborhood Revitalization, especially Code Enfor	CDBG: \$190,000 HOME: \$0	Buildings Demolished: 5 Buildings Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Emergency home repairs, home rehabilitation
2	Goal Name	Homeless Activities
	Goal Description	homeless prevention, emergency shelters, transitional housing
3	Goal Name	Public Services
	Goal Description	Programs especially for the elderly, youth, and persons with disabilities
4	Goal Name	Economic Development
	Goal Description	façade programs, loan programs, training programs

5	Goal Name	Public Facilities Improvements
	Goal Description	Repairs and Improvements to public facilities
6	Goal Name	Public Improvements and Infrastructure
	Goal Description	Improvements for municipal infrastructure, including streets, water, sewer and lighting
7	Goal Name	Fair Housing
	Goal Description	Fair Housing programs and services; support for legal aid
8	Goal Name	Neighborhood Revitalization
	Goal Description	Code enforcement, demolition; neighborhood improvements

Projects

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 PR-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 2015 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 \$1,371,511 in FY 2015 Community Development Block Grant (CDBG) Funds and \$476,560 in HOME funding. Listed below are the proposed activities for FY 2015.

Projects

#	Project Name
1	CDBG Administration
2	City Owned Buildings- Major Renovations
3	Covenant House
4	Daymark
5	KANAWHA VALLEY FELLOWSHIP HOME - BASIC NEEDS
6	MANNA MEAL, INC.
7	WV HEALTH RIGHT, INC.
8	PRO KIDS, INC.
9	Rea of Hope
10	RELIGIOUS COALITION FOR COMMUNITY RENEWAL
11	ROARK-SULLIVAN LIFEWAY CENTER
12	WV WOMEN WORK - STEP UP FOR WOMEN
13	WOMEN'S HEALTH CENTER
14	Unprogrammed funds
15	YWCA - MEL WOLF CHILD DEVELOPMENT CENTER
16	YWCA - SOJOURNER'S SHELTER FOR HOMELESS WOMEN & FAMILIES

#	Project Name
17	COB - MINOR RENOVATIONS
18	HOUSING REHAB - CORP REHAB
19	Housing Rehab Delivery Admin.
20	CITY ENGINEERING - PAVING
21	BUILDING DEPARTMENT - DEMOLITION
22	BUILDING DEPARTMENT - CODE ENFORCEMENT
23	HOME ADMINISTRATION
24	HOME PROJECT
25	HOME CHDO

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	West Side Low/mod areas Citywide
	Goals Supported	Affordable Housing Homeless Activities Public Services Economic Development Public Facilities Improvements Public Improvements and Infrastructure Fair Housing Neighborhood Revitalization
	Needs Addressed	Safe Affordable Housing Housing for Persons with Special Needs Neighborhood Revitalization, especially Code Enfor Homeless Assistance Public Service Programs Public Improvements and Infrastructure Public Facilities Economic Development
	Funding	CDBG: \$274,302
	Description	CDBG Administration
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	CDBG Administration
2	Project Name	City Owned Buildings- Major Renovations
	Target Area	West Side Low/mod areas
	Goals Supported	Public Facilities Improvements
	Needs Addressed	Public Facilities
	Funding	CDBG: \$25,000

	Description	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. 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.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	4
	Location Description	The buildings considered for this activity include, but are not YWCA Child Enrichment Center, 201 Donnally St., BG 1, CT 9 Smith Street Station, 801 Smith St., BG 1, CT 9 Sojourners, 1418 Washington St. E., BG2, CT6 Roark Sullivan lifeway Center, 505 Leon Sullivan Way, BG 1 CT 1 limiteddc to:
	Planned Activities	By contract the City of Charleston is responsible for all major mechanicals (heat, air, water pipes, electrical) including Alarm Systems, and gas fired emergency heat. The City removes, replaces and or replaces these systems on an as need basis in order maintain a descent, safe and sanitary facility.
3	Project Name	Covenant House
	Target Area	West Side Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$8,000
	Description	SSI Outreach
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	24-36
	Location Description	
	Planned Activities	Outreach
4	Project Name	Daymark
	Target Area	West Side Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$18,500
	Description	Provider Salaries
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	147
	Location Description	
	Planned Activities	Salaries
5	Project Name	KANAWHA VALLEY FELLOWSHIP HOME - BASIC NEEDS
	Target Area	West Side Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$14,000
	Description	DIRECT PROVIDER SALARIES, UTILITIES
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	41
	Location Description	
	Planned Activities	DIRECT PROVIDER SALARIES, UTILITIES
6	Project Name	MANNA MEAL, INC.
	Target Area	West Side Low/mod areas
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$25,000
	Description	Funds to Purchase food
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	7500
	Location Description	
	Planned Activities	Funds to Purchase food
7	Project Name	WV HEALTH RIGHT, INC.
	Target Area	West Side
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$45,000
	Description	MEDICAL AND DENTAL SUPPLIES
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	22,000

	Location Description	
	Planned Activities	MEDICAL AND DENTAL SUPPLIES
8	Project Name	PRO KIDS, INC.
	Target Area	West Side Low/mod areas
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$13,000
	Description	After School Program
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	65
	Location Description	
	Planned Activities	After School Program
9	Project Name	Rea of Hope
	Target Area	Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$6,000
	Description	Affordable housing for women
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	31
	Location Description	
Planned Activities	Affordable housing for women	
10	Project Name	RELIGIOUS COALITION FOR COMMUNITY RENEWAL

	Target Area	West Side Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$22,000
	Description	UTILITY EXPENSES
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	29
	Location Description	
	Planned Activities	affordable housing
11	Project Name	ROARK-SULLIVAN LIFEWAY CENTER
	Target Area	Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$15,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	750
	Location Description	

	Planned Activities	<pre> <table width="622" border="0" cellspacing="0" cellpadding="0"><colgroup><col width="55" /></colgroup><colgroup><col width="64" /></colgroup><colgroup><col width="13" /></colgroup><colgroup><col width="64" span="2" /></colgroup><colgroup><col width="48" /></colgroup><colgroup><col width="64" /></colgroup><colgroup><col width="18" /></colgroup><colgroup><col width="64" span="2" /></colgroup><colgroup><col width="40" /></colgroup><colgroup><col width="64" /></colgroup><tbody><tr height="21"><td width="622" height="42" rowspan="2" colspan="12">DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES </td></tr><tr height="21"></tr></tbody></table> </pre>
12	Project Name	WV WOMEN WORK - STEP UP FOR WOMEN
Target Area	West Side Low/mod areas	
Goals Supported	Economic Development	
Needs Addressed	Economic Development	
Funding	CDBG: \$5,000	
Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES, PROGRAM SUPPLIES, UTILITIES	
Target Date	6/30/2015	
Estimate the number and type of families that will benefit from the proposed activities	24	
Location Description		

	Planned Activities	<pre> <table width="622" border="0" cellspacing="0" cellpadding="0"><colgroup><col width="55" /></colgroup><colgroup><col width="64" /></colgroup><colgroup><col width="13" /></colgroup><colgroup><col width="64" span="2" /></colgroup><colgroup><col width="48" /></colgroup><colgroup><col width="64" /></colgroup><colgroup><col width="18" /></colgroup><colgroup><col width="64" span="2" /></colgroup><colgroup><col width="40" /></colgroup><colgroup><col width="64" /></colgroup><tbody><tr height="21"><td width="622" height="42" rowspan="2" colspan="12">DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES, PROGRAM SUPPLIES, UTILITIES</td></tr><tr><td></td></tr></tbody></table> </pre>
13	Project Name	WOMEN'S HEALTH CENTER
	Target Area	West Side Low/mod areas
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$17,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES & BUS TICKETS
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	275
	Location Description	

	Planned Activities	<pre> <table width="622" border="0" cellspacing="0" cellpadding="0"><colgroup><col width="55" /></colgroup><colgroup><col width="64" /></colgroup><colgroup><col width="13" /></colgroup><colgroup><col width="64" span="2" /></colgroup><colgroup><col width="48" /></colgroup><colgroup><col width="64" /></colgroup><colgroup><col width="18" /></colgroup><colgroup><col width="64" span="2" /></colgroup><colgroup><col width="40" /></colgroup><colgroup><col width="64" /></colgroup><tbody><tr height="21"><td width="622" height="42" rowspan="2" colspan="12">DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES & BUS TICKETS</td></tr><tr height="21"></tr></tbody></table> </pre>
14	Project Name	Unprogrammed funds
	Target Area	Citywide
	Goals Supported	Affordable Housing Homeless Activities Public Services Economic Development Public Facilities Improvements Public Improvements and Infrastructure Fair Housing Neighborhood Revitalization
	Needs Addressed	Safe Affordable Housing Public Service Programs
	Funding	CDBG: \$5,209
	Description	Funds for emergency projects or project overruns
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	
Planned Activities	Emergency funds	
15	Project Name	YWCA - MEL WOLF CHILD DEVELOPMENT CENTER
	Target Area	West Side Low/mod areas

	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$5,000
	Description	UTILITY EXPENSES
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	180
	Location Description	
	Planned Activities	UTILITY EXPENSES
16	Project Name	YWCA - SOJOURNER'S SHELTER FOR HOMELESS WOMEN & FAMILIES
	Target Area	West Side Low/mod areas
	Goals Supported	Public Services
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$7,000
	Description	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	
	Planned Activities	DIRECT PROVIDER SALARIES, BENEFITS & PAYROLL TAXES
17	Project Name	COB - MINOR RENOVATIONS
	Target Area	West Side Low/mod areas
	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. Minor maintenance is 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.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	344
	Location Description	The City-owned buildings for this activity include, but are not limited to: YWCA Child Enrichment Center, 201 Donnally St., BG 1, CT 9 Smith Street Station, 801 Smith St., BG 1, CT 9 Sojourners, 1418 Washington St. E., BG2, CT6 Roark Sullivan lifeway Center, 505 Leon Sullivan Way, BG 1 CT 1
	Planned Activities	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.
18	Project Name	HOUSING REHAB - CORP REHAB
	Target Area	West Side Low/mod areas
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	CDBG: \$300,000
	Description	Charleston owner occupied rehab program
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	13
	Location Description	
	Planned Activities	Charleston owner occupied rehab program
19	Project Name	Housing Rehab Delivery Admin.
	Target Area	West Side Low/mod areas
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	CDBG: \$121,500
	Description	Housing Rehab Delivery Admin.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	17
	Location Description	
	Planned Activities	Housing Rehab Delivery Admin.
20	Project Name	CITY ENGINEERING - PAVING
	Target Area	West Side Low/mod areas
	Goals Supported	Public Improvements and Infrastructure
	Needs Addressed	Public Improvements and Infrastructure
	Funding	CDBG: \$250,000
	Description	Paving
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	20000
	Location Description	
	Planned Activities	Paving
21	Project Name	BUILDING DEPARTMENT - DEMOLITION
	Target Area	Low/mod areas
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization, especially Code Enfor
	Funding	CDBG: \$95,000
	Description	Demolition
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	12
	Location Description	
	Planned Activities	FUNDING FOR DEMO AND ASBESTOS REMOVAL FROM DILAPIDATED AND ABANDONDED STRUCTURES IN THE CITY OF CHARLESTON
22	Project Name	BUILDING DEPARTMENT - CODE ENFORCEMENT
	Target Area	West Side Low/mod areas
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization, especially Code Enfor
	Funding	CDBG: \$95,000
	Description	ASSISTANCE WITH SALARY & BENEFITS FOR PROPERTY MAINTENANCE INSPECTORS
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	
	Planned Activities	ASSISTANCE WITH SALARY & BENEFITS FOR PROPERTY MAINTENANCE INSPECTORS
23	Project Name	HOME ADMINISTRATION
	Target Area	West Side Low/mod areas Citywide
	Goals Supported	Affordable Housing Homeless Activities Public Services Economic Development Public Facilities Improvements Public Improvements and Infrastructure Fair Housing Neighborhood Revitalization
	Needs Addressed	Safe Affordable Housing Housing for Persons with Special Needs Neighborhood Revitalization, especially Code Enfor Homeless Assistance Public Service Programs Public Improvements and Infrastructure Public Facilities Economic Development Fair Housing
	Funding	HOME: \$47,656
	Description	HOME ADMINISTRATION
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	3

	Location Description	
	Planned Activities	HOME Administration
24	Project Name	HOME PROJECT
	Target Area	West Side Low/mod areas
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	HOME: \$357,420
	Description	HOME PROJECT
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	14
	Location Description	
	Planned Activities	Home Project - Homebuyers
25	Project Name	HOME CHDO
	Target Area	West Side Low/mod areas
	Goals Supported	Affordable Housing
	Needs Addressed	Safe Affordable Housing
	Funding	HOME: \$71,484
	Description	CHARLESTON KANAWHA COUNTY CONSORTIUM CHDO PROJECTS
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	
	Planned Activities	CHARLESTON KANAWHA COUNTY CONSORTIUM CHDO PROJECTS

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

Geographic Distribution

Target Area	Percentage of Funds
West Side	50
Low/mod areas	40
Citywide	10

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City target CDBG resources to low and moderate income areas as defined by HUD on the basis of census data. At this point the City is not targeting specific neighborhoods, though the West Side has a high percentage of low/mod residents and pressing needs.

Discussion

Please see the preceding responses.

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 budgeted to homebuyer assistance for low-income households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	32
Special-Needs	0
Total	32

Table 58 - 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	20
Acquisition of Existing Units	14
Total	35

Table 59 - 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 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. 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. They discussed the physical needs assessment for allocating and spending Capital Funds at the different developments. The Housing Authority puts 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.

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

The Authority is a "High Performing" agency and will not require any assistance.

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 all of 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 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 four point in time counts 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 of Charleston no longer receives ESG funding but works with the Governor's Office of Economic Opportunity to administer state ESG to city shelters. 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 ESG state funds 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 insuring 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. The CoC will examine the SOAR initiative which has been revitalized in the state of WV over the past year. While there are SOAR trained case managers in the KVC area, there has not been a coordinated effort to use SOAR.

Discussion

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

Introduction:

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

Please see discussion

Discussion:

The most important 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. Home rehabilitation programs are in place and have 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 three housing rehabilitation programs, 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 programs and financial support of the Building Department's successful code enforcement program.

MOECD will continue administering a "regular" (work is bid to licensed contractors) and volunteer-based housing rehabilitation programs. The office anticipates facilitating the rehabilitation of 20 owner-occupied homes during the program year.

Two property maintenance inspectors are dedicated to CDBG-eligible Census Tracts throughout the city and systematically inspect homes for building code compliance. If and when deficiencies are noted, information is provided to the resident on housing related programs, such as home owner rehabilitation and homeownership programs administered by MOECD.

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.

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

The City of Charleston will continue to support and fund the Housing Rehabilitation, Emergency 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 2015 CDBG Program, the city of Charleston will receive a grant in the amount of \$1,371,511. The city will budget \$274,302 for general administration. The balance of funds (\$1,097,209) will be allocated to activities that principally benefit low- and moderate-income persons in the amount of \$907,209 (82.7%) and the \$190,000 for the removal of slums and blight (17.3%)

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.	82.70%

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

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

The City 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.

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:

Please see the appendix for the response to this question.

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:

1. The City of Charleston/Kanawha County Consortium does not intend to refinance any existing debt for multi-family housing that will be rehabilitated with HOME funds.

Discussion:

Attachments

Citizen Participation Comments



NOTICE OF PUBLIC HEARING

Please take notice that the City of Charleston will hold a PUBLIC HEARING on **January 20, 2015 at 6:00 PM at the Schoenbaum Family Enrichment Center, 1701 4th Avenue, Charleston WV.**

We will meet in the Charleston Room to hear public comment regarding the housing and community development needs of the City of Charleston. These comments will assist in the preparation of the Housing and Community Development Five-Year Consolidated Plan (2015-2019) and the first year Annual Action Plan (2016) for the use of Community Development Block Grant funds from the Department of Housing and Urban Development.

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In attendance January 20, 2015, Mayor's meeting 9 AM

Danny Jones	Mayor
Brent Webster	Chief of Police
Tony Harmon	Building Commissioner
Dan Vriendt	Planning Director
Larry Roller	Sanitary Board Director
Chris Knox	Engineering Director
Grant Gunnoe	Public Safety Director
Gary Taylor	Public Works Director
David Molgaard	City Manager
Scott Shaffer	Chief Charleston Fire Dept
Harley Goodwin	Public Grounds Director
Travis Bostic	Public Grounds, Assistant Director
John Charnock	Parks and Recreation Director
John Shannon	Refuse Director
George Farley	Building Maintenance Director
George Robson	Traffic Director
Beverly Page	Mayor's Assistant
Rod Blackstone	SR. Mayor's Assitant
Erin Vriendt	City Manager's Assistant
Brian King	MOECD Director

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**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

**FIVE-YEAR CONSOLIDATED
PLAN**

**COMMUNITY NEEDS
DISCUSSION**

JANUARY 20 AND 21, 2015

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

WHAT IS A CONSOLIDATED PLAN?

A WRITTEN DOCUMENT DESCRIBING THE HOUSING AND COMMUNITY NEEDS OF LOW- AND MODERATE-INCOME RESIDENTS AND THE STRATEGIES AND RESOURCES USED TO ADDRESS THOSE NEEDS OVER A FIVE-YEAR PERIOD.

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

THREE HUD OBJECTIVES

PROVIDE DECENT HOUSING

**REHABILITATION, OWNERSHIP
ASSISTANCE, SENIOR HOUSING**

PROVIDE A SUITABLE LIVING ENVIRONMENT

STREETS, PARKS, SEWERS, COMMUNITY CENTER

PROVIDE EXPANDED ECONOMIC OPPORTUNITY

JOB TRAINING, CHILD CARE

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

HUD PROGRAM

COMMUNITY DEVELOPMENT BLOCK GRANT

(CDBG) -- \$1,391,000 (estimated level of funding)

(HOME) -- \$503,000 (estimated level of funding)

- **LIMITED RESOURCES AND SIGNIFICANT NEEDS**
- **HOW TO BEST USE THEM?**

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

THE CONSOLIDATED PLAN PROCESS

- **RESEARCH AND COMMUNITY INPUT**
- **DEVELOP OBJECTIVES AND PRIORITIES**
- **PUBLIC HEARINGS**
- **PUBLIC REVIEW AND COMMENT**
- **GOVERNING BODY APPROVAL**
- **HUD REVIEW AND APPROVAL**

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

TENTATIVE TIMELINE

**January 2015-- RESEARCH AND FOCUS GROUP
MEETINGS**

**February 2015 -- RESEARCH COMPLETED –
DOCUMENTS DRAFTED**

**March-April 2015-- PUBLIC REVIEW OF
DOCUMENTS**

April 2015-- PREPARE FINAL DOCUMENTS

**April/May 2015 -- COUNCIL APPROVAL -
DOCUMENTS SUBMITTED TO HUD**

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

THE NEEDS SURVEY

AVAILABLE ON LINE

HARD COPY AVAILABLE ALSO

➤ RETURN TO MOECD

**AVAILABLE ONLINE –Through
FEBRUARY 14, 2015**

**CITY OF CHARLESTON MAUOR'S OFFICE
OF ECONOMIC and COMMNUITYDEVELOPMENT**

OUR PURPOSE TODAY

- **TO PROVIDE INFORMATION AND ANSWER QUESTIONS**
- **TO OBTAIN YOUR INPUT ABOUT LOCAL NEEDS AND PRIORITIES**

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

WHAT ARE THE KEY ISSUES AND CONCERNS?

WHAT ARE YOUR PRIORITY NEEDS?

HOUSING

SERVICES

INFRASTRUCTURE

**CITY OF CHARLESTON, WEST VIRGINIA
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT**

**THANK YOU FOR YOUR
PARTICIPATION**

COMMENTS OR QUESTIONS?

**CONTACT: Mr. Brian King (304) 348-8035 or
brian.king@cityofcharleston.org**

DRAFT

SYNOPSIS OF FOCUS GROUP MEETINGS AND PUBLIC HEARING JANUARY 20 AND 21, 2015

As part of the public participation process for the development of the City's 2015-2019 Consolidated Plan, the consultant met with the Mayor and city department heads, and the City convened two focus groups and held two Public Hearings to obtain information on the needs of low- and moderate-income residents of Charleston. The meeting with the Mayor and Department Heads took place in the Mayor's Conference Room in City Hall. The focus group meetings, one of which was also a Public Hearing, were held in the City Service Center, and the evening Public Hearing was held at the Schoenbaum Center. The Hearings were publicized in the newspaper and on the City's website. At each meeting, a brief presentation about the Consolidated Plan was made, after which the floor was opened for a discussion of needs and priorities.

A summary of the discussions of session follow. A copy of the presentation and copies of the advertisements and sign-in sheets follow the synopses.

CITY STAFF MEETING 9:00 AM, January 20, 2015

This meeting was attended by the Mayor, the City Manager, Department Heads, and key members of the staff.

After each of the department heads had presented reports on the activities of their respective department, Mr. Brian King introduced the consultant, who gave a presentation on the Consolidated Plan. Several questions about uses of the funds were asked, and comments were made about sources of information for the Plan, including use of the City's Comprehensive Plan and the City Scorecard. The latter was suggested as the best means to assess priorities for the City. The consultant noted the wide range of uses of CDBG funds and asked that the various staff members forward their ideas, needs and priorities for the use of these funds to Mr. King.

DRAFT

FOCUS GROUP MEETING 3:00 PM, January 20, 2015

The focus group invitees included representatives from the lending and housing development community. Five members of the public attended.

The meeting was convened at 3:10 PM. After introductions, the consultant gave a presentation on the Consolidated Plan and the uses of CDBG and HOME funds, as well as explaining the process for the preparation of the Plan.

The floor was then opened for discussion. The first point made was that there is a constant need for emergency repairs, especially in the colder months. Beyond that there is a need for many for home repairs such as roof replacement, heating system repair, and other major home maintenance issues, especially among the elderly. It was also noted that repairs were often needed for rental units as well as owner homes. This prompted the observation that many rental units were expensive, but of poor quality, and that rents were continuing to increase.

One participant noted that there is an adequate supply of homes affordable to low-mod households, but that buyers were not in the market. There was some concern that the potential buyers were educated about home buying and knew that they could not enter the market and thus were staying away. The group did agree that there are a number of good homebuyer education programs and financial counseling efforts in place in the City. Despite this statement, the group felt there needed to be more explanation of the various homebuyer assistance programs.

However, another person observed that there is a lack of saleable inventory. That is, there are buyers, and affordable homes, but that the homes are in need of significant repair and this not eligible for the loan programs. This relates to the need for home rehab programs.

The group agreed that there is a need for affordable housing for both seniors and for younger families. Each group has different demands though, the seniors looking to downsize and find one-floor units, while the younger families were seeking larger units with modern amenities and a second floor. There is a need for affordability for both groups though.

The groups also noted that in some areas the price of flood insurance and uncertainty about flood insurance rates was a damper on the market.

The group felt that the City's public facilities and community programs are a definite plus for the City. The City offers a variety of things to do and events to attend for the range of the population. The age of the infrastructure and the difficulties that entailed was mentioned, and one person noted concerns about drainage and storm water runoff in particular in parts of the City.

DRAFT

PUBLIC HEARING 6:00 PM, January 20, 2015

The meeting was attended by six persons. After introductions, the consultant gave a presentation on the Consolidated Plan and the uses of CDBG and HOME funds, as well as explaining the process for the preparation of the Plan.

The group began the discussion by noting safety issues in the neighborhood, the West End, and the fact that slumlords were not keeping the properties up. The need to demolish a number of vacant and abandoned homes was noted, though the group was aware of the difficulties of doing this in many instances.

The need for some type of emergency funding program to get working families out of shelters and into housing was expressed. Many of these families are working and can pay rent but need short-term assistance to pay for deposits or other immediate expenses.

The group noted the need for training on homeownership – not just how to improve your credit and how to go about purchasing a home, but how to maintain it after you purchased this home. The need to rehab homes to make them livable was also noted.

In the course of discussing the need for maintaining a home the group noted that many of the youth in particular needed training in self-worth and pride in themselves, as well as a broader perspective on what their lives could be. The group agreed that such classes needed to be attended by not only the youth, but the parents as well in order to reinforce the lessons learned.

However, related to that, the group observed that there is a dearth of places in which residents of the West End could obtain this or other services. The need for some facility to provide access and coordinated information, as well as the need for case managers was expressed several times. Some type of locally available information source or clearinghouse was felt to be a high priority.

The discussion about job training focused on two issues. The first was that many young persons with developmental disabilities were not finding jobs, even though they are capable of holding any one of a range of jobs. The need to educate employers and to find new ways give academic credibility to these youth was noted. The awarding of a different diploma to these students precluded their being able to attend a vo-tech school or community college.

Several members of the group observed that they had seen a number of persons not seek employment because the application process was on line, as opposed to paper applications. Whether these persons did not know how to use a computer, did not know how to type, or were simply reluctant to use the system was unknown, but the need to educate and assist these persons was felt to be a significant need. The group noted a general lack of access to technology in the West End and felt that this issue should be addressed.

DRAFT

Asked to identify their top priorities, the group named the need for a facility to provide community services and information as the top need, the coordination of services, as the second most important need, and the need for affordable and supportive housing as third.

FOCUS GROUP 10:00 AM, January 21, 2015

The focus group included representatives from the City's community service providers. This meeting was attended by seven members of the public.

The group began a discussion of housing issues by noting that there are some 300 vacant and unsaleable/unusable properties in the City. While some may be rehabbed, many are in need of demolition. Even rehabbing is difficult as the units are smaller and functionally obsolete in today's market. Asked why more units were not demolished, one participant noted that in many cases there were title issues that needed to be worked through and the funds available for demolition were often quickly expended. Another participant noted that these units could be rehabbed and used for transitional housing for people, for example, who had been burned out of a home and needed some temporary shelter.

Another participant stated that her group would like to work with the city in the demolition of some of these structures as the group was preparing people for work in the construction trades and this would be an excellent opportunity to gain practical experience in construction.

This raised the issue of training in general. The group felt that there was too much emphasis upon going to college and not enough on the trades. There is and will continue to be a need for carpenters, electrician and plumbers for example, but few young people are following that course. This led to a discussion about the need for even broader training for youth in the area of life skills, personal care, and even developing a work ethic. There is a need for young people to know how to prepare a job application, dress for and show up for work, and deal with bosses. Another participant noted this not only applied to youth, but to the homeless, the developmentally disabled and released convicts, who may not have had recent experience in taking care of themselves or their living quarters.

Participants noted the need for subsidized housing for the disabled and better coordination of benefits and supportive services for this population.

The group noted that rents were too high and the quality of rentals often low in Charleston. Many rentals do not meet code, but are rented anyway by persons who cannot afford a unit that is up to code. Another person observed that stated rents often do not include utilities in which case the rents appear to be in the HUD Fair Market Rent range, but in fact the FMR is too low.

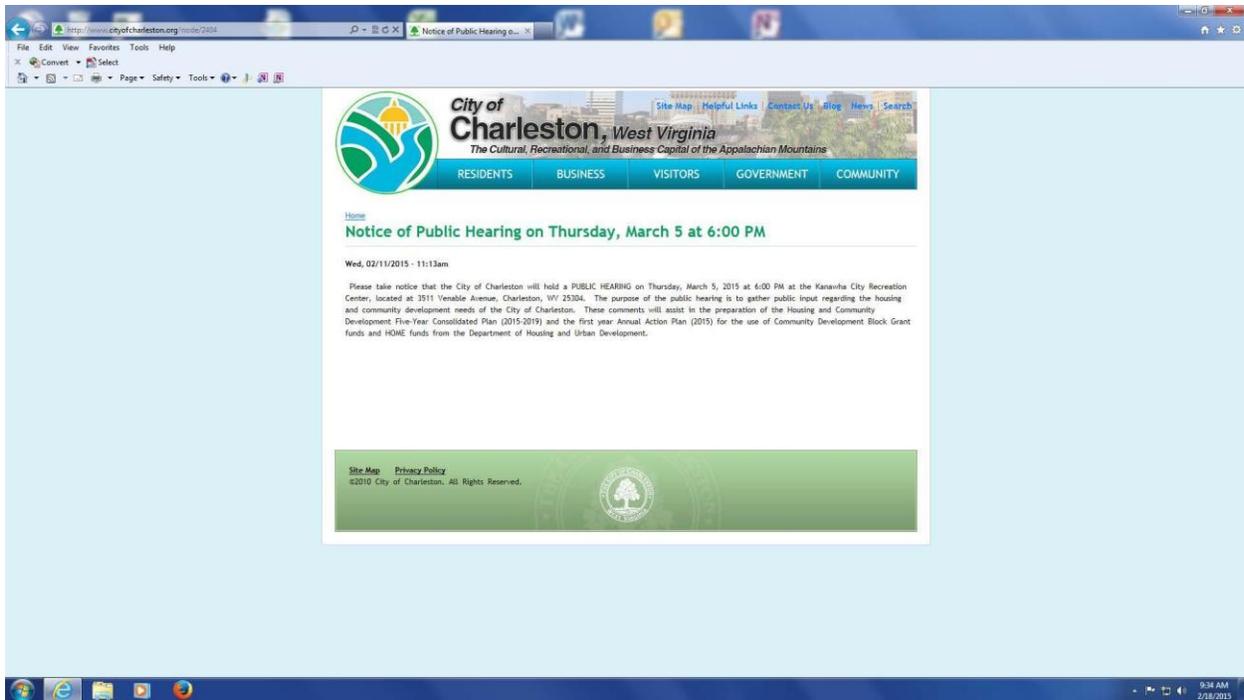
DRAFT

Owner housing is felt to be unaffordable for low-income households. There are people who could afford to purchase, but there is a dearth of available, quality homes in the range of \$100,000 to \$125,000. The group felt that there is a need for more education about homeownership programs, more outreach to communicate the availability of these programs, and some assistance needed with down payment assistance and the like in today's market.

Asked about programs for youth, the elderly and the disabled, the group felt that overall there were not enough such programs, but that safety was an important issue, especially in the West End. It was noted that many of the elderly were too proud to ask for assistance.

Asked about public facilities, the consensus was that overall the City does well in providing parks, community centers and the like. The need for more facilities in the West End was noted however. Aging infrastructure was noted by the group as a concern, and poor streets was a concern of one person. Another participant noted however, that many of the City's streets are in fact State highways and thus not under City control (though the City often takes care of issues rather than wait for the State). Local flooding and the need for improved storm water drainage were expressed as a need.

The group's overall priorities were first for safe affordable housing with an emphasis upon safe as well as affordable, and second for education across a wide range of topics including job training, but life skills and care for one's home.



**PUBLIC NOTICE
OF THE COMMENCEMENT OF THE 30-DAY PUBLIC COMMENT PERIOD
ON THE SUBMISSION OF THE 2015-2019 DRAFT CONSOLIDATED PLAN,
And THE 2015-2016 ANNUAL ACTION PLAN**

NOTICE IS HEREBY GIVEN that the Mayor's Office of Economic and Community Development of the City of Charleston will make the Draft Consolidated Plan and First-Year Annual Action Plan available for public review for a period of thirty (30) days. The documents can be reviewed from March 5, 2015 to April 6, 2015 at the following locations:

- 1) MOECD Office, 105 McFarland Street, Charleston, WV
- 2) Kanawha County Public Library, 123 Capitol Street, Charleston, WV
- 3) The City website: www.cityofcharleston.org

Written comments on the plan may be submitted to the Mayor's Office of Economic and Community Development on or before 4:00 p.m. on April 6, 2015, and should be directed to the Mayor's Office of Economic and Community Development (MOECD), 105 McFarland Street, Charleston, West Virginia 25301.
E-mail: Baking@CityofCharleston.org.

As published in *The Charleston Gazette* and *Charleston Daily Mail* on February 17, 2015, an additional public meeting to take comments will be held on March 5, 2015 at 6:00 p.m. at the Kanawha City Recreation Center, 3511 Venable Avenue, Charleston, WV 25304.

The 2015-2019 DRAFT Consolidated Plan and 2015-2016 Annual Action Plan are prepared in compliance with federal regulations (24 CFR 91). The Consolidated Plan includes a Housing and Homeless Needs Assessment, Housing Market Analysis, the Strategic Plan, the Annual Action Plan, and a summary of the public participation process. The Plans delineate proposed activities to be funded under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) programs. The amount of funding the City will receive for FY 2015-2016 is as follows:

CDBG	HOME
\$1,371,511	\$476,560

In addition to these resources, the City will utilize program income received in prior years and during the 2015-2016 Fiscal Year. Program income may be utilized to support the activities listed below or other eligible activities.

The public hearings, preparation of the draft Consolidated and Action Plan, and 30-day public comment period meet the statutory requirements for planning and application for federal funds under the CDBG and HOME Programs.

Contingent upon application review and approval, For FY 2015-2016 the City of Charleston proposes to expend HUD federal funds as follows:

ACTIVITY	FUNDING SOURCE	FUNDING AMOUNT
Owner-Occupied Housing Rehabilitation	CDBG	300,000
Street Paving (Engineering)	CDBG	250,000
Demolition (Building)	CDBG	95,000
Code Enforcement (Building)	CDBG	95,000
Major Renovations - City-Owned Buildings	CDBG	25,000
Housing Rehabilitation Service Delivery	CDBG	121,500
Covenant House	CDBG	8,000
Daymark, Inc.	CDBG	18,500
Kanawha Valley Fellowship Home	CDBG	14,000
Manna Meal	CDBG	25,000
Pro-Kids, Inc.	CDBG	13,000
Rea of Hope Fellowship Home	CDBG	6,000
Religious Coalition for Community Renewal - Smith Street Station	CDBG	22,000
Roark Sullivan Lifeway Center Health Program	CDBG	15,000
Women's Health Center	CDBG	17,000
WV Women Work	CDBG	5,000
WV Health Right, Inc.	CDBG	45,000
YWCA Mel Wolf CDC	CDBG	5,000
YWCA Sojourners	CDBG	7,000
Minor repairs - City-Owned Buildings	CDBG	5,000
Administration	CDBG	274,302
Unprogrammed Funds	CDBG	5,209
HOME CHDO	HOME	71,484
HOME Administration	HOME	47,656
HOME Project	HOME	357,420

NOTE: All of the above listed activities and funding levels are proposed and are subject to change based on Charleston City Council and HUD approval, public comments, Congressional rescission and total funding availability, or other unforeseen circumstances.

The Charleston City Council Finance Committee will consider and take final action on the Consolidated Plan and 2015 Action Plan at its regularly scheduled meeting on Monday, May 4, 2015, at 5:30 p.m. in the Mayor's Conference Room, Second Floor, City Hall, and the City Council will consider and take final action immediately following at their regularly scheduled meeting at 7:00 p.m. in City Council Chambers, Third Floor, City Hall, 501 Virginia Street, East.

Consolidated Plan Public Meeting
 March 19, 2015
 Kanawha City Community Center

	Name	Address	Phone	Email
1	<i>Devin A. King</i>	<i>NRCD 105 McIsland</i>	<i>304.348.8035</i>	<i>knki@cityofcharleston.org</i>
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CHARLESTON WEST VIRGINIA

PUBLIC HEARING

MARCH 19, 2015

NO MEMBERS OF THE PUBLIC ATTENDED.

CHARLESTON WEST VIRGINIA

The City received no comments from the public during the thirty-day public comment period. The document remains on the City website and at two locations in the City.

Grantee Unique Appendices

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.

Grantee SF-424's and Certification(s)



City of Charleston
Office of the City Clerk
P.O. Box 2749
Charleston, WV 25330
(304) 348-8179

I, the undersigned City Clerk of Charleston, do hereby certify that the foregoing is a true, correct and complete copy of Resolution 582-15 enacted by the City Council of the City of Charleston on May 4, 2015.

Witness the signature of the undersigned City Clerk of the City of Charleston, West Virginia, and the seal of the City, this 5 day of May, 2015.


James M. Reishman
City Clerk



Resolution No. 582-15 :

Introduced in Council:

May 4, 2015

Introduced by:

Robert S. Reishman

Adopted by Council:

May 4, 2015

Referred to:

1 **Resolution No. 582-15** : "Authorizing the Mayor to sign and submit to the U.S.
2 Department of Housing and Urban Development the Five Year Consolidated Plan for
3 Program Years 2015 through 2019 (ending June 30, 2020) and the Annual Action Plan
4 for Program Year 2015 to 2016 (ending June 30, 2016) and all required certifications
5 and agreements, including Sub-recipient project contracts relating to the Annual Action
6 Plan."
7

8 **Be it Resolved by the Council of the City of Charleston, West Virginia:**

9
10 That the Mayor is hereby authorized and directed to sign and submit to the U. S.
11 Department of Housing and Urban Development the Five Year Consolidated Plan for
12 Program Years 2015 through 2019 (ending June 30, 2020) and the Annual Action Plan
13 for Program Year 2015 to 2016 (ending June 30, 2016) and all required certifications
14 and agreements, including Sub-recipient project contracts relating to the Annual Action
15 Plan.
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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 antidisplacement 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.

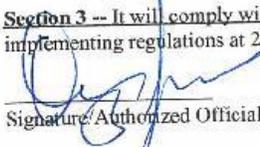
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

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-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

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

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

Signature:  Authorized Official

Date 05/07/15

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

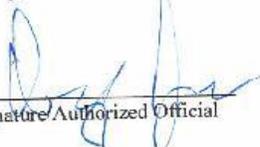
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

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;

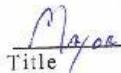
Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

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 05/07/15
Date



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:

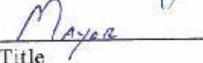
The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

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 05/07/15
Date



Title

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED MAY 15, 2015	Applicant Identifier
Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION			
Legal Name: City of Charleston West Virginia		Organizational Unit: Department: Mayor's Office of Economic and Community Development	
Organizational DUNS: 068128198		Division: Community Development	
Address: Street: 105 McFarland Street		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: Charleston		Prefix: Mr.	First Name: Bran
County: Kanawha		Middle Name A.	
State: West Virginia		Last Name King	
Zip Code 25301	Suffix:		
Country: U.S.A.		Email: moecd@cityofcharleston.org	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 55-6000160		Phone Number (give area code) 304-348-8035	Fax Number (give area code) 304-348-0704
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify):		7. TYPE OF APPLICANT: (See back of form for Application Types) C Other (specify):	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Community Development Block Grant 14-218		9. NAME OF FEDERAL AGENCY: US Department of Housing and Urban Development	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Charleston West Virginia		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Entitlement Grant for Housing and Community Development Activities	
13. PROPOSED PROJECT Start Date: 07-01-2015		14. CONGRESSIONAL DISTRICTS OF: a. Applicant West Virginia 2nd District	
Ending Date: 06-30-2016		b. Project West Virginia 2nd District	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 1,371,511.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$.00	DATE:	
c. State	\$.00	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$.00	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
f. Program Income	\$.00	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
g. TOTAL	\$ 1,371,511.00		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative			
Prefix Mr.	First Name Danny	Middle Name	
Last Name Jones	Suffix		
b. Title Mayor	c. Telephone Number (give area code) 304-348-8174		
d. Signature of Authorized Representative	e. Date Signed 05/07/15		

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Standard Form 424 (Rev. 9-2003)
Prescribed by OMB Circular A-102

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED MAY 15, 2015	Applicant Identifier
<input type="checkbox"/> Pre-application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier
5. APPLICANT INFORMATION		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
Legal Name: City of Charleston West Virginia		Organizational Unit: Department: Mayor's Office of Economic and Community Development	
Organizational DUNS: 06B12B198		Division: Community Development	
Address: Street: 105 McFarland Street		Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Mr. First Name: Brian	
City: Charleston		Middle Name: A.	
County: Kanawha		Last Name: King	
State: West Virginia Zip Code: 25301		Suffix:	
Country: U.S.A.		Email: moecd@cityofcharleston.org	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 55-6000160		Phone Number (give area code) 304-348-8035	Fax Number (give area code) 304-348-0704
B. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters)		7. TYPE OF APPLICANT: (See back of form for Application Types) C Other (specify)	
Other (specify)		9. NAME OF FEDERAL AGENCY: US Department of Housing and Urban Development	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Home Investment Partnership (HOME) Grant		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Entitlement Grant for Housing and Community Development Activities	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Charleston West Virginia		14. CONGRESSIONAL DISTRICTS OF: a. Applicant West Virginia 2nd District b. Project West Virginia 2nd District	
13. PROPOSED PROJECT Start Date: 07-01-2015 Ending Date: 06-30-2016		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. Yes <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY F. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
15. ESTIMATED FUNDING:		17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
a. Federal	\$ 476,560.00		
b. Applicant	\$.00		
c. State	\$.00		
d. Local	\$.00		
e. Other	\$.00		
f. Program Income	\$.00		
g. TOTAL	\$ 476,560.00		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative			
Prefix: Mr.	First Name: Darryl	Middle Name:	
Last Name: Jones	b. Title: Mayor		Suffix:
d. Signature of Authorized Representative		c. Telephone Number (give area code): 304-348-8174	e. Date Signed: 05/07/15

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Standard Form 424 (Rev.9-2003)
 Prescribed by OMB Circular A-102

Appendix - Alternate/Local Data Sources

1	Data Source Name 2015 ACS DATA CHARLESTON
	List the name of the organization or individual who originated the data set. US CEnsus Bureau
	Provide a brief summary of the data set. Complete demographic, social, housing and economic data about the City
	What was the purpose for developing this data set? Required by law
	Provide the year (and optionally month, or month and day) for when the data was collected. Data from 2008 to 2013
	Briefly describe the methodology for the data collection. Sampling and analysis
	Describe the total population from which the sample was taken. The City
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Unknown
	2
Data Source Name American Community Survey	
List the name of the organization or individual who originated the data set. US Census Bureau	
Provide a brief summary of the data set. Complete data on Charleston's emogrphics, economy, socila structure and housing	
What was the purpose for developing this data set? Required by law	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is complete and collected for the entire population	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? Based on data 2008 to 2013	

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
--	---