

**Community Planning and Development Program**

**5-Year Consolidated Plan  
FY 2015 to FY 2019  
(FFY 2014 to FFY 2018)**

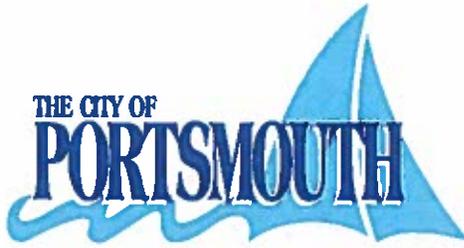
**FY 2015 Annual Action Plan (FFY 2014)  
Consolidated Plan Year 1**

**Community Development Block Grant Program (CDBG)  
HOME Investment Partnerships Program (HOME)**

**Department of Planning  
801 Crawford Street, 4<sup>th</sup> Floor  
Portsmouth, VA 23704**

**757-393-8836**

**Public Display Period March 17 to April 15, 2014  
City Council Public Hearing: April 22, 2014  
Adopted by City Council May 27, 2014**



## **CITY COUNCIL**

**Kenneth I. Wright, Mayor**

**Paige D. Cherry, Vice Mayor**

**William E. Moody, Jr.**

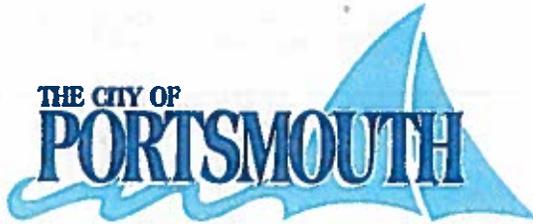
**Marlene W. Randall**

**Elizabeth M. Psimas**

**Dr. Curtis E. Edmonds, Sr.**

**Danny W. Meeks**

**John L. Rowe, Jr. City Manager**



August 13, 2014

Ms. Carrie S. Schmidt, Director Virginia Field Office  
US Department of Housing and Urban Development, Richmond Office  
600 E. Broad St., 3<sup>rd</sup> Floor  
Richmond, VA 23219

Re: City of Portsmouth Annual HUD contract

Dear Ms. Schmidt:

Attached are two signed copies of the CDBG Entitlement Agreement and two copies of the signed HOME Entitlement Agreement.

If you have any questions, please let me know.

Sincerely yours.

Jeffrey Crimer, AICP  
Principal Planner

**2014 CDBG Funding Approval/Agreement**

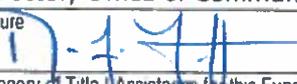
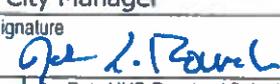
Title I of the Housing and Community Development Act (Public Law 930383)  
 HI-00515R of 20515R

**U.S. Department of Housing and Urban Development**  
 Office of Community Planning and Development  
 Community Development Block Grant Program

OMB Approval No.  
 2506-0193 (exp 1/31/2015)

1. Name of Grantee (as shown in item 5 of Standard Form 424) <b>CITY OF PORTSMOUTH</b>		3a. Grantee's 9-digit Tax ID Number: <b>54-6001512</b>	3b. Grantee's DUNS Number: <b>010052488</b>	4. Date use of funds may begin (mm/dd/yyyy): <b>07/01/2014</b>
2. Grantee's Complete Address (as shown in item 5 of Standard Form 424) <b>801 Crawford Street, P O Box 820 Portsmouth, VA 23705</b>  <b>3FD 2014 FYI (H) EC1 864/60162</b>		5a. Project/Grant No. 1 <b>B14 MC 51 0018</b>		6a. Amount Approved <b>\$1,416,531</b>
		5b. Project/Grant No. 2		6b. Amount Approved
		5c. Project/Grant No. 3		6c. Amount Approved

**Grant Agreement:** This Grant Agreement between the Department of Housing and Urban Development (HUD) and the above named Grantee is made pursuant to the authority of Title I of the Housing and Community Development Act of 1974, as amended, (42 USC 5301 et seq.). The Grantee's submissions for Title I assistance, the HUD regulations at 24 CFR Part 570 (as now in effect and as may be amended from time to time), and this Funding Approval, including any special conditions/addendums, constitute part of the Agreement. Subject to the provisions of this Grant Agreement, HUD will make the funding assistance specified here available to the Grantee upon execution of the Agreement by the parties. The funding assistance specified in the Funding Approval may be used to pay costs incurred after the date specified in item 4 above provided the activities to which such costs are related are carried out in compliance with all applicable requirements. Pre-agreement costs may not be paid with funding assistance specified here unless they are authorized in HUD regulations or approved by waiver and listed in the special conditions to the Funding Approval. The Grantee agrees to assume all of the responsibilities for environmental review, decision making, and actions, as specified and required in regulations issued by the Secretary pursuant to Section 104(g) of Title I and published in 24 CFR Part 58. The Grantee further acknowledges its responsibility for adherence to the Agreement by sub-recipient entities to which it makes funding assistance hereunder available.

U.S. Department of Housing and Urban Development (By Name) <b>Ronnie J. Legette</b>	Grantee Name <b>John L. Rowe, Jr.</b>
Title <b>Director, Office of Community Planning and Development</b>	Title <b>City Manager</b>
Signature 	Signature 
Date (mm/dd/yyyy) <b>07/10/2014</b>	Date (mm/dd/yyyy) <b>08/11/2014</b>

7. Category of Title I Assistance for this Funding Action (check only one) <input checked="" type="checkbox"/> a. Entitlement, Sec 106(b) <input type="checkbox"/> b. State-Administered, Sec 106(d)(1) <input type="checkbox"/> c. HUD-Administered Small Cities, Sec 106(d)(2)(B) <input type="checkbox"/> d. Indian CDBG Programs, Sec 106(a)(1) <input type="checkbox"/> e. Surplus Urban Renewal Funds, Sec 112(b) <input type="checkbox"/> f. Special Purpose Grants, Sec 107 <input type="checkbox"/> g. Loan Guarantee, Sec 108	8. Special Conditions (check one) <input type="checkbox"/> None <input checked="" type="checkbox"/> Attached	9a. Date HUD Received Submission <b>6/6/14</b>	10. check one <input checked="" type="checkbox"/> a. Orig. Funding Approval <input type="checkbox"/> b. Amendment Amendment Number
		9b. Date Grantee Notified (mm/dd/yyyy)	
		9c. Date of Start of Program Year <b>07/01/2014</b>	
11. Amount of Community Development Block Grant			
	FY (2014)	FY ( )	FY ( )
a. Funds Reserved for this Grantee			
b. Funds now being Approved	<b>1,416,531</b>		
c. Reservation to be Cancelled (11a minus 11b)			

12a. Amount of Loan Guarantee Commitment now being Approved	12b. Name and complete Address of Public Agency
<b>Loan Guarantee Acceptance Provisions for Designated Agencies:</b> The public agency hereby accepts the Grant Agreement executed by the Department of Housing and Urban Development on the above date with respect to the above grant number(s) as Grantee designated to receive loan guarantee assistance, and agrees to comply with the terms and conditions of the Agreement, applicable regulations, and other requirements of HUD now or hereafter in effect, pertaining to the assistance provided it.	12c. Name of Authorized Official for Designated Public Agency
	Title
	Signature

**HUD Accounting use Only**

Batch	TAC	Program Y	A	Reg	Area	Document No.	Project Number	Category	Amount	Effective Date (mm/dd/yyyy)	F
	153										
	176										
		Y					Project Number		Amount		
		Y					Project Number		Amount		

Date Entered PAS (mm/dd/yyyy)	Date Entered LOCCS (mm/dd/yyyy)	Batch Number	Transaction Code	Entered By	Verified By
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**2014 Funding Approval and HOME Investment Partnerships Agreement**  
 Title II of the National Affordable Housing Act

U.S. Department of Housing and Urban Development  
 Office of Community Planning and Development

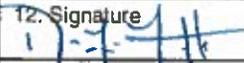
Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

1. Participant Name and Address CITY OF PORTSMOUTH 3FD FYI (1) HMC 14 HMIF  801 CRAWFORD ST., P O BOX 820  PORTSMOUTH, VA 23705		2. Participant Number M14 MC 510204	
		3. Tax Identification Number 54 6001512	4. DUNS Number 010052488
		4. Appropriation Number 864/60205	5. FY (yyyy) 2014
6. Previous Obligation (Enter "0" for initial FY allocation)			\$0.00
a. Formula Funds		\$	
b. Community Housing Development Org. (CHDO) Competitive		\$	
7. Current Transaction (+ or -)			\$366,296
a. Formula Funds		\$366,296	
1. CHDO (For deobligations only)		\$	
2. Non- CHDO (For deobligations only)		\$	
b. CHDO Competitive Reallocation or Deobligation (see #18 below)		\$	
8. Revised Obligation			\$
a. Formula Funds		\$	
b. CHDO Competitive Reallocation		\$	
9. Special Conditions (check applicable box) <input checked="" type="checkbox"/> Not applicable <input type="checkbox"/> Attached		10. Date of Obligation (Congressional Release Date) (mm/dd/yyyy) 07/10/2014	

This Agreement between the Department of Housing and Urban Development (HUD) and the Participating Jurisdiction/Entity is made pursuant to the authority of the HOME Investment Partnerships Act (42 U.S.C. 12701 et seq.). The Participating Jurisdiction's /Entity's approved Consolidated Plan submission/Application and the HUD regulations at 24 CFR Part 92 (as is now in effect and as may be amended from time to time) and this HOME Investment Partnership Agreement, form HUD-40093, including any special conditions, constitute part of this Agreement. Subject to the provisions of this Agreement, HUD will make the funds for the Fiscal Year specified, available to the Participating Jurisdiction/Entity upon execution of this Agreement by the parties. All funds for the specified Fiscal Year provided by HUD by formula reallocation are covered by this Agreement upon execution of an amendment by HUD, without the Participating Jurisdiction's execution of the amendment or other consent. HUD's payment of funds under this Agreement is subject to the Participating Jurisdiction's/Entity's compliance with HUD's electronic funds transfer and information reporting procedures issued pursuant to 24 CFR 92.502. To the extent authorized by HUD regulations at 24 CFR Part 92, HUD may, by its execution of an amendment, deobligate funds previously awarded to the Participating Jurisdiction/Entity without the Participating Jurisdiction's/Entity's execution of the amendment or other consent. The Participating Jurisdiction/Entity agrees that funds invested in affordable housing under 24 CFR Part 92 are repayable when the housing no longer qualifies as affordable housing. Repayment shall be made as specified in 24 CFR Part 92. The Participating Jurisdiction agrees to assume all of the responsibility for environmental review, decision making, and actions, as specified and required in regulation at 24 CFR 92.352 and 24 CFR Part 58.

The Grantee shall comply with requirements established by the Office of Management and Budget (OMB) concerning the Dun and Bradstreet Data Universal Numbering System (DUNS), the System for Award Management (SAM) (SAM replaces CCR), and the Federal Funding Accountability and Transparency Act (FFATA), including Appendix A to Part 25 of the Financial Assistance Use of Universal Identifier and Central Contractor Registration, 75 Fed. Reg. 55671 (Sept. 14, 2010) (to be codified at 2 CFR part 25) and Appendix A to Part 170 of the Requirements for Federal Funding Accountability and Transparency Act Implementation, 75 Fed. Reg. 55663 (Sept. 14, 2010) (to be codified at 2 CFR part 170).

11. For the U.S. Department of HUD (Name and Title of Authorized Official) Ronnie J. Legette, CPD Director	12. Signature 	13. Date 07/10/2014
14. For the Participating Jurisdiction/Entity (Name and Title of Authorized Official) John L. Rowe, City Manager	15. Signature 	16. Date 8/11/2014

17. Check one:  
 Initial Agreement  Amendment #

18. Funding Information: HOME  

Source of Funds	Appropriation Code	PAS Code	Amount
FY2014 HOME	864/60205	HMC	\$366,296
			\$
			\$





U. S. Department of Housing & Urban Development

Virginia Office  
600 E. Broad Street, 3<sup>rd</sup> Floor  
Richmond, VA 23219  
1-800-842-2610

JUL 14 2014

Mr. John L. Rowe, Jr.  
City Manager  
City of Portsmouth  
801 Crawford St.  
Portsmouth, VA 23704

Dear Mr. Rowe:

I am pleased to inform you of our approval of the 5-year Consolidated Plan for FY 2014 – 2018 and first year Action Plan submitted by the City of Portsmouth. HOME Resale/Recapture provisions were also submitted as part of the city's 2014 Action Plan submission. Our review of those provisions indicates that they are in compliance with CPD Notice 12-003 (Guidance on Resale and Recapture Provision Requirements under the HOME Program) and are hereby approved.

The Consolidated Plan contains the first year Action Plan. The grant assistance that is being approved with the Action Plan is as follows:

Community Development Block Grant (CDBG) Program	\$1,416,531
HOME Investment Partnerships (HOME) Program	\$366,296

The total allocation for the City of Portsmouth is \$1,782,827. The city's 2014 program year begins on July 1, 2014

Enclosed for your signature are three copies of the CDBG Entitlement Agreement/Funding Approval (HUD 7082) and the HOME Investment Partnership Agreement (HUD 40093). These documents constitute the contract between the Department of Housing and Urban Development (HUD) and the City of Winchester. You should note any special conditions included in the Funding Approvals. Please execute all copies of each contract with original signatures, return two copies of each contract to HUD, and retain one copy of each agreement for your records.

Failure to execute and return the enclosed grant agreements within 60 days of the date of this letter may be deemed a rejection of the grant and cause for HUD to determine that the funds are available for reallocation to other grantees. We have also provided important information entitled "*Consolidated Plan Guidance*", "*HOME Guidance*" and "*FHEO Comments*" enclosed

with this letter. We ask that you give special attention to all sections as applicable, with emphasis on FHEO.

Approval of grant agreements does not constitute a final approval of the individual projects and activities included in the city's Action Plan. Rather, program eligibility and compliance are subject to a more detailed review with consideration given to eligibility of beneficiaries and expenditures.

We appreciate the efforts of city staff in successfully preparing the city's 5-year Consolidated Plan. We look forward to working with you to accomplish the goals you have set forth for the city and to further refine and improve the consolidated planning process.

If you have any questions concerning this letter or other items related to community development programs, please contact Ronnie Legette, CPD Director at (800) 842-2610, extension 4831. City staff with technical questions should contact Mr. Doug Sease, Senior Community Planning and Development Representative, extension 4835.

Sincerely,



Carrie S. Schmidt  
Virginia Field Office Director

cc:

Robert Baldwin  
Planning Director

✓ Jeffrey Crimer  
Principal Planner

Enclosures

## Consolidated Plan Guidance

### Completeness

The following narratives were not addressed in the Action Plan. Please ensure that this information is provided in the next year's submission.

The plan should indicate the reasons for allocation priorities and any obstacles to addressing underserved needs (24 CFR 91.220(d)). This should be shown on the AP-35 screen.

If the city plans to limit the beneficiaries or give preferences to a particular segment of the low-income population receiving HOME funds, as in the case with tenant-based rental assistance to prevent homelessness or rapid rehousing, a description of that limitation or preference should be described in the action plan. Documentation related to this requirement should be included with any other "Grantee Specific Appendices" under attachments on AD-25. See 24 CFR 92.209(c)(2) of the HOME regulations for more details and requirements.

### Line of Credit Control

In order to establish a Line of Credit for each fiscal year 2014 grant, it will be necessary to execute and return two copies of the enclosed Grant Agreements. If there is need to establish or change the depository account to which these grant funds are to be wired, a Direct Deposit Sign-Up Form (SF-1199A) must be completed by the Grantee and the financial institution and mailed to this office.

### Integrated Disbursement and Information System (IDIS)

As a nationwide database, IDIS is a real-time, web-based, on-line application that enables grantees to enter, maintain, and report on projects and activities funded through the CDBG, HOME, ESG, and HOPWA programs. IDIS streamlines the disbursement and control of funds and produces reports on the actual use of these funds for Grantees and HUD staff. Grantees must utilize the system in order to draw down funds from their lines-of-credit.

Instructions regarding system and access requirements, including the IDIS Access Request form, can be found at the following HUD website:

<http://www.hud.gov/offices/cpd/systems/idis/gettingstarted/index.cfm>

### Executive Order 12372

As the Consolidated Plan relates to CDBG program funding, the Grantee is not required to submit the Plan to the Commonwealth of Virginia under Executive Order 12372. Section 204 of the Demonstration Cities and Metropolitan Development Act of 1966 still requires that the submissions be made to the appropriate Planning District Commission (PDC). Those submissions are limited to proposals related to, *"open space land projects or for the planning or construction of hospitals, airports, libraries, water supply and distribution facilities, sewerage facilities, and waste treatment works, highways, transportation facilities, law enforcement*

*facilities, and water development and land conservation projects within any metropolitan area...*"

### **Environmental Review Procedures**

Activities included in the Consolidated Plan/Action Plan are subject to the provisions of 24 CFR 58. Funds for such activities or projects may not be obligated or expended unless HUD has approved the locality's environmental certification (form HUD 7015.15). In situations where no certification is required by Part 58, because the activity or project has no physical impact to property or the environment, the locality may obligate and fund the activities or projects after recording the applicable environmental documentation.

As an advisory comment for localities using multiyear and multiyear-tiered environmental review records, HUD suggests the locality synchronize its multiyear ERR updates to the five year Consolidated Plan cycle, as applicable. By synchronizing multi-year ERR updates with the Consolidated Plan update cycle, the locality will have the best chance of keeping both types of documents reflective of each other and will avoid forgetting to update their multi-year environmental reviews after they are five years old. It is HUD policy that an ERR should NOT be continued for more than five years, after which a complete replacement is required.

### **Reporting Requirements for Program Years 2013 and 2014**

All previous reporting requirements no longer apply since they are superseded by the annual reporting requirements under the Consolidated Plan Final Rule (24 CFR Part 91.520), as amended. The Integrated Disbursement and Information System (IDIS) is fully operational and should be utilized to generate reports and assessments for Program Years 2013 and 2014. The required Consolidated Annual Performance and Evaluation Report (CAPER), covering activities completed in Program Year 2013 (July 1, 2013, to June 30, 2014), is due in this office by September 28, 2014. Certain required narrative assessments must be generated outside the IDIS environment following the guidance in the Ramirez memorandum dated February 18, 1998 or the Consolidated Plan Management Process (CPMP) tool, as applicable. The CAPER for Program Year 2014 (July 1, 2014 to June 30, 2015) will be due on or about September 28, 2015. Grantees should use the new IDIS templates contained in the eCon Planning Suite to prepare and submit their CAPER for activities undertaken in program year 2014.

### **HOME Guidance**

We call your attention to CPD Notice 14-08 (*Operating Guidance for Implementing FY2012 and FY2013 HOME Appropriations*) at <https://www.onecpd.info/resources/documents/Notice-CPD-14-08-Operating-Guidance-Implementing-FY-2013-HOME.pdf>.

This Notice explains how the FY2012 and FY2013 Appropriations requirements apply to Participating Jurisdictions' (PJs') 2012 and 2013 HOME projects, how PJs must comply with the requirements, and how HUD will determine PJ compliance with these requirements using data

entered into the Integrated Disbursement and Information System (IDIS). The Notice also explains how the implementation and applicability of these requirements is affected by the HOME Final Rule published on July 24, 2013. These laws require that:

- 1) PJs must repay any HOME funds invested in projects that are not completed within four years of the date funds are committed, as determined by a signature of each party to the written agreement. HUD may grant a one-year extension upon determination that the failure to complete the project was beyond the control of the PJ.
- 2) PJs may only commit FY2012 and FY2013 HOME funds to a project after it has underwritten the project, assessed the development capacity and fiscal soundness of the developer being funded, and examined the neighborhood market conditions to ensure that there is an adequate need for the HOME project. The PJ must certify, at the time HOME funds are committed to a project that it has taken these actions with respect to the project being funded.
- 3) PJs must convert any FY2012 and FY2013 HOME-assisted homeownership unit that has not been sold to an eligible homebuyer within six months of construction completion to a HOME-assisted rental unit.
- 4) PJs may only provide FY2012 and FY2013 HOME funds for development activities to Community Housing Development Organizations (CHDOs) that have demonstrated that they have staff with demonstrated development experience.

HUD has incorporated these requirements as special conditions attached to the FY2012 and FY2013 Funding Agreements (HUD Form 40093). On July 24, 2013, HUD issued a Final Rule amending the HOME Program regulations. The 2013 HOME Rule contains provisions similar to those contained in the 2012 and 2013 Appropriation Laws. These provisions are applicable to all projects to which funds are committed on or after August 23, 2013.

We call your attention also to CPD Notice 12-0003 (*Guidance on Resale and Recapture Provision Requirements under the HOME Program*) at <http://www.hud.gov/offices/cpd/lawsregs/notices/2012/12-003.pdf>. This Notice outlines the basic requirements for resale and recapture provisions in HOME funded homebuyer projects. The notice also provides PJs with guidance concerning the contents of acceptable resale and recapture provisions for HOME homebuyer projects and the consolidated planning requirements of these provisions.

#### FHEO Comments

In accordance with 24 CFR 91.230, the Consolidated Plan "must 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 the requirements involved including minority business outreach and the comprehensive planning requirements." The City of Portsmouth's current Consolidated Plan submission does not include the information regarding the standards and procedures related to outreach/marketing to minority-owned and women-owned businesses.

If you have any questions pertaining to Civil Rights Related Program Requirements please contact Sylvia M. Berry, Director Office of Fair Housing & Equal Opportunity-Richmond at [sylvia.m.berry@hud.gov](mailto:sylvia.m.berry@hud.gov).



# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	5/15/14	Applicant Identifier	B14MC510018	Type of Submission	
Date Received by state		State Identifier		Application	Pre-application
Date Received by HUD		Federal Identifier	M14MC510204	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
				<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>					
Jurisdiction	VA511236 PORTSMOUTH				
801 Crawford St.	01-005-2488				
Street Address Line 2	City				
City of Portsmouth	Virginia	Planning Department			
23704	Country U.S.A.	Division			
Employer Identification Number (EIN):	County				
54-6001512					
Applicant Type:	Specify Other Type if necessary:				
Local Government: City	Specify Other Type				
	U.S. Department of Housing and Urban Development				
<b>Program Funding</b>					
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding					
Community Development Block Grant	14.218 Entitlement Grant				
CDBG Project Titles FFY 2014 City of Portsmouth CDBG Program	Description of Areas Affected by CDBG Project(s) city-wide				
\$CDBG Grant Amount	1,416,531.00	\$Additional HUD Grant(s) Leveraged	Describe		
\$Additional Federal Funds Leveraged	\$Additional State Funds Leveraged				
\$Locally Leveraged Funds	\$Grantee Funds Leveraged				
\$Anticipated Program Income	Other (Describe) 465,419.45 (prior years reprogrammed funds and PI)				
Total Funds Leveraged for CDBG-based Project(s)					
<b>Home Investment Partnerships Program</b>					
Home Investment Partnerships Program	14.239 HOME				
HOME Project Titles FFY 2014 City of Portsmouth HOME Program	Description of Areas Affected by HOME Project(s) city-wide				
\$HOME Grant Amount	366,296.00	\$Additional HUD Grant(s) Leveraged	Describe		
\$Additional Federal Funds Leveraged	\$Additional State Funds Leveraged				

\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe) 318,410.25 (prior years reprogrammed funds and PI)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$SHOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts <sup>3rd</sup>	Project Districts <sup>3rd</sup>	<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
John	Middle Initial L	Rowe, Jr.
City Manager	757-393-8641	
<a href="mailto:rowej@portsmouthva.gov">rowej@portsmouthva.gov</a>	<a href="http://www.portsmouthva.gov">www.portsmouthva.gov</a>	
Signature of Authorized Representative 		Date Signed JUNE 4, 2014



# CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.  
 This certification is applicable.

## NON-STATE GOVERNMENT 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.

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

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

8. 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;
9. 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
10. 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.

John L. Rowe, Jr.

JUNE 4, 2014

Signature/Authorized Official

Date

John L. Rowe, Jr.

Name

City Manager

Title

City Hall, 801 Crawford St.

Address

Portsmouth, VA 23704

City/State/Zip

757-393-8641

Telephone Number

- This certification does not apply.  
 This certification is applicable.

### 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:

11. **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);
12. **Overall Benefit** - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, (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;
13. **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:

14. 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
15. 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 part 35, subparts A, B, J, K and R, of title 24;

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

*John L. Rowe*

JUNE 4, 2014

Signature/Authorized Official

Date

John L. Rowe, Jr.

Name

City Manager

Title

City Hall, 801 Crawford St.

Address

Portsmouth, VA 23704

City/State/Zip

757-393-8641

Telephone Number

- This certification does not apply.  
 This certification is applicable.

### 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;

*John L. Rowe, Jr.*

*June 4, 2014*

Signature/Authorized Official

Date

John L. Rowe, Jr.

Name

City Manager

Title

City Hall, 801 Crawford St.

Address

Portsmouth, VA 23704

City/State/Zip

757-393-8641

Telephone Number

- This certification does not apply.  
 This certification is applicable.

## APPENDIX TO CERTIFICATIONS

### Instructions Concerning Lobbying and Drug-Free Workplace Requirements

#### Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)  
 Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City of Portsmouth	801 Crawford St.	Portsmouth		VA	23704

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
  - a. All "direct charge" employees;
  - b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and

- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

*John L. Rowe, Jr.*

*June 4, 2014*

Signature/Authorized Official

Date

John L. Rowe, Jr.

Name

City Manager

Title

City Hall, 801 Crawford St.

Address

Portsmouth, VA 23704

City/State/Zip

757-393-8641

Telephone Number



**A RESOLUTION APPROVING THE COMMUNITY PLANNING AND DEVELOPMENT 5-YEAR CONSOLIDATED PLAN FFY2014 to FFY2018 (CITY FY2015 TO FY2019) AND THE 2015 ANNUAL ACTION PLAN OF THE CITY OF PORTSMOUTH, VIRGINIA, AND AUTHORIZING THE CITY MANAGER TO FILE DOCUMENTS REQUIRED TO OBTAIN THE CITY'S COMMUNITY PLANNING AND DEVELOPMENT GRANT ENTITLEMENTS.**

**WHEREAS**, pursuant to the Housing and Community Development Act of 1974, as amended, and the Cranston - Gonzalez National Affordable Housing Act of 1992, as amended, ("Acts"), financial assistance is provided to enable localities to provide decent housing, establish and maintain suitable living environments, and expand economic opportunities for low to moderate income residents; and

**WHEREAS**, The US Department of Housing and Urban Development (HUD) requires the City of Portsmouth to complete a 5-Year Consolidated Plan (CP) that develops a comprehensive vision that encompasses affordable housing, adequate infrastructure, fair housing, enhancement of civic design, vigorous economic development combined with human development, and a continuum of care for helping the homeless; and

**WHEREAS**, each of the Community Planning and Development programs (Community Development Block Grant and Home Investment Partnerships) shall be operated on a single consolidated program year; and

**WHEREAS**, the required public hearing has been held and the City Council has reviewed the proposed Community Planning and Development 5-Year CP and 2015 Action Plan ("2015 Annual Action Plan"); and

**WHEREAS**, it is necessary that this Council take official action regarding the 5-Year CP and the 2015 Annual Action Plan to comply with the regulations of the aforementioned Acts; and

**WHEREAS**, this Council is aware of the federal regulations governing the undertaking and carrying out of activities under the community planning and development programs; and

**WHEREAS**, this Council recognizes its responsibility to direct that safeguards be established to protect employees from using their positions for a purpose that gives the appearance of being motivated by a desire for private gain for themselves or others, particularly those with whom they have family, business or other ties; and

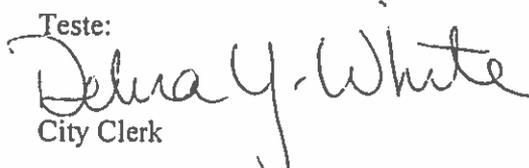
**WHEREAS**, this Council has found that the proposed 5-Year CP and 2015 Action Plan are appropriate to meet the needs of the City and, therefore, are acceptable.

**NOW THEREFORE, BE IT RESOLVED** by the Council of the City of Portsmouth, Virginia, that the proposed Community Planning and Development 5-Year CP and 2015 Action Plan having been reviewed and considered, said Plans be and hereby are approved as final in all respects, and the City Manager is hereby authorized to file any additional information as may be

required with the Department of Housing and Urban Development in order to obtain funding for the programs addressed in the Plans.

**BE IT FURTHER RESOLVED** that the City Manager is designated as the certifying officer and authorized representative of the City of Portsmouth and shall provide assurances as required of the locality by the Acts for the approval of the Program.

**ADOPTED** by the Council of the City of Portsmouth, Virginia, at a meeting held on May 27, 2014.

Teste:  
  
City Clerk

**AN ORDINANCE TO APPROPRIATE \$385,779,831 FOR THE OPERATION OF CITY GOVERNMENT DURING THE FISCAL YEAR BEGINNING JULY 1, 2014.**

**BE IT ORDAINED** by the Council of the City of Portsmouth, Virginia:

1. That the Fiscal Year 2014-15 Operating Budget for the City of Portsmouth, Virginia is hereby approved.

2. In order to provide the requisite funds for said operating budget, the following sums are hereby appropriated from the following revenue sources to the following fund categories for the fiscal year beginning July 1, 2014 and ending June 30, 2015:

Sums appropriated from:

**A. 100 General Fund Revenue**

Real Property Taxes	\$88,270,194
Personal Property Taxes	24,221,203
Other General Property Taxes	3,100,000
Other Local Taxes	29,742,279
Utility Tax Revenue	16,012,815
State – Non Categorical Aid	10,426,179
State – Shared Expenses	9,280,370
State – Categorical Aid	19,169,993
Charges For Services	6,127,966
Investment Income	30,714
Fines and Forfeiture	618,327
Miscellaneous Revenues	15,300
Other Financing Sources	541,726
Total Recovered Cost	3,636,554
Licenses and Permits	843,179
Use of Property	1,960,000
Payment In Lieu of Taxes	1,994,836
Operating Transfers In	10,308,689
Fund Balance	6,581,674
<b>Total Revenues</b>	<b>\$232,881,998</b>

**B. 400 Behavioral Healthcare Service Fund Revenue**

State Non-Categorical Aid	\$288,004
State Categorical Aid	9,651,713
Federal Revenue	1,462,403
Charges for Services	295,000
Operating Transfer In	651,169
Fund Balance	242,857

<b>Total Revenues</b>	<b>\$12,591,146</b>
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**C. 405 Public Law Library Fund Revenue**

Charges for Services	\$31,026
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<b>Total Revenues</b>	<b>\$31,026</b>
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**D. 410 Social Services Fund Revenue**

State Categorical Aid	\$15,679,357
Federal Revenue	25,000
Charges for Services	20,000
Miscellaneous Revenue	200,000
Recovered Costs	75,000
Operating Transfers In	3,813,311

<b>Total Revenues</b>	<b>\$19,812,668</b>
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**E. 415 Community Services Fund Revenue**

State Categorical Aid	\$2,140,447
Operating Transfer In	754,357

<b>Total Revenues</b>	<b>\$2,894,804</b>
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**F. 420 Storm Water Management Fund Revenue**

Charges for Services	\$7,511,211
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<b>Total Revenues</b>	<b>\$7,511,211</b>
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**G. 435 Willett Hall Fund Revenue**

Charges for Services	\$22,156
Recovered Costs	125,000
Use of Property	70,000

Operating Transfer In	102,399
<b>Total Revenues</b>	<b>\$319,555</b>

**H. 500 Cemetery Fund Revenue**

Charges for Services	\$50,000
Revenue from Use of Money	50,000
<b>Total Revenues</b>	<b>\$100,000</b>

**I. 630 New Port Community Development Authority**

Charges for Services	\$1,019,903
<b>Total Revenues</b>	<b>\$1,019,903</b>

**J. 700 Public Utility Fund Revenue**

Charges for Services	\$41,848,580
Other Financing Sources	522,508
Recovered Costs	159,000
Licenses and Permits	8,000
Use of Property	53,500
Fund Balance	1,000,000
<b>Total Revenues</b>	<b>\$43,591,588</b>

**K. 720 Golf Fund Revenue**

Charges for Services	\$980,706
Use of Property	394,050
Operating Transfers In	1,318,452
<b>Total Revenues</b>	<b>\$2,693,208</b>

**L. 740 Waste Management Fund Revenue**

Charges for Services	\$12,168,477
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**Total Revenues** **\$12,168,477**

**M. 750 Portsmouth Parking Authority Revenue**

Charges for Services	\$347,444
Revenue from Use of Money	1,650
Fines and Forfeitures	185,986
Use of Property	816,940
Operating Transfer In	10,228

**Total Revenues** **\$1,362,248**

**N. 800 City Garage Fund Revenue**

Charges for Services	\$9,530,192
Operating Transfer In	44,000
Fund Balance	424,558

**Total Revenues** **\$9,998,750**

**O. 810 Information Technology Fund Revenue**

Charges for Services	\$5,429,190
Revenue from Use of Money	5,000

**Total Revenues** **\$5,434,190**

**P. 820 Risk Management Fund Revenue**

Charges for Services	\$5,768,536
Recovered Costs	264,075

**Total Revenues** **\$6,032,611**

**Q. 830 Health Insurance Fund Revenue**

Charges for Services	\$25,183,197
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Other Financing Sources 325,544

**Total Revenues \$25,508,741**

**R. 910 Community Development Revenue**

Federal Revenue \$1,782,827

Program Income 44,880

**Total Revenues \$1,827,707**

**TOTAL Revenue \$385,779,831**

Sums appropriated to:

**A. 100 General Fund Expenditures**

City Council \$338,473

City Clerk 340,649

City Manager 943,435

Management & Legislative Affairs 480,608

Registrar 593,187

City Attorney 1,429,421

Human Resource Management 1,143,707

Civil Service Commission 97,180

Commissioner of Revenue 1,785,796

City Assessor 972,047

City Treasurer 2,077,692

Finance and Budget 1,902,799

Procurement 1,076,103

Marketing and Communications 1,527,278

City Auditor 127,006

Non Departmental 101,483,868

Judicial 20,071,385

Public Safety 63,565,013

Public Works/General Services 17,436,833

Public Health 1,267,485

Parks, Recreation, and Cultural 8,889,672

Community and Economic Development 5,332,361

**Total Expenditures \$232,881,998**

**B. 400 Behavioral Healthcare Service Fund Expenditures**

Behavioral Healthcare Service	\$12,591,146
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<b>Total Expenditures</b>	<b>\$12,591,146</b>
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**C. 405 Public Law Library Fund Expenditures**

Law Library	\$31,026
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<b>Total Expenditures</b>	<b>\$31,026</b>
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**D. 410 Social Services Fund Expenditures**

Social Services	\$19,812,668
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<b>Total Expenditures</b>	<b>\$19,812,668</b>
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**E. 415 Community Services Fund Expenditures**

CSA Fund	\$2,894,804
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<b>Total Expenditures</b>	<b>\$2,894,804</b>
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**F. 420 Storm Water Management Fund Expenditures**

Storm Water Management	\$7,511,211
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<b>Total Expenditures</b>	<b>\$7,511,211</b>
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**G. 435 Willett Hall Fund Expenditures**

Willett Hall	\$319,555
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<b>Total Expenditures</b>	<b>\$319,555</b>
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**H. 500 Cemetery Fund Expenditures**

Cemetery Perpetual Care Fund	\$100,000
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<b>Total Expenditures</b>	<b>\$100,000</b>
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**I. 630 New Port Community Development Authority Expenditures**

New Port Community Development Authority	\$1,019,903
<b>Total Expenditures</b>	<b>\$1,019,903</b>

**J. 700 Public Utility Fund Expenditures**

Public Utility Fund	\$43,591,588
<b>Total Expenditures</b>	<b>\$43,591,588</b>

**K. 720 Golf Fund Expenditures**

Golf Services Fund	\$2,693,208
<b>Total Expenditures</b>	<b>\$2,693,208</b>

**L. 740 Waste Management Fund Expenditures**

Waste Management Fund	\$12,168,477
<b>Total Expenditures</b>	<b>\$12,168,477</b>

**M. 750 Portsmouth Parking Authority Expenditures**

Parking Authority Fund	\$1,362,248
<b>Total Expenditures</b>	<b>\$1,362,248</b>

**N. 800 City Garage Fund Expenditures**

City Garage Fund	\$9,998,750
<b>Total Expenditures</b>	<b>\$9,998,750</b>

**O. 810 Information Technology Fund Expenditures**

Information Technology	\$4,324,911
IT – Telecommunication	1,109,279
<b>Total Expenditures</b>	<b>\$5,434,190</b>

**P. 820 Risk Management Fund Expenditures**

Risk Management Fund	\$6,032,611
<b>Total Expenditures</b>	<b>\$6,032,611</b>

**Q. 830 Health Insurance Fund Expenditures**

Health Insurance Fund	\$25,508,741
<b>Total Expenditures</b>	<b>\$25,508,741</b>

**R. 910 Community Development Expenditures**

CDBG	\$1,461,411
HOME Program	366,296
<b>Total Expenditures</b>	<b>\$1,827,707</b>

**TOTAL Expenditures** **\$385,779,831**

3. The appropriations hereby made, except for debt service and the public schools budget, shall be made available on the approval of the City Manager

4. The City Manager is hereby authorized at any time during the fiscal year to effect any consolidation of offices or to make other changes he may deem to be in the interest of the City, provided there is no overall increase in expenses or expenditures.

5. The City Manager is hereby authorized to make appropriate transfers among the various budgetary accounts within each fund, as long as the total appropriation for each fund is not increased.

6. All appropriations under this ordinance, with the exception of capital projects appropriations and grant fund appropriations, shall lapse at the end of the fiscal year. Appropriations for capital projects and grants shall not lapse at the end of the fiscal year and shall remain in effect until the completion of the project or grant, or until City Council, by appropriate

ordinance or resolution, changes or eliminates the appropriation.

7. The City Manager is hereby authorized and directed to do all things necessary to implement this ordinance and the operating budget approved herein.

8. This ordinance shall take effect on July 1, 2014.

**ADOPTED** by the Council of the City of Portsmouth, Virginia at a meeting held on May 27, 2014.

Teste:

City Clerk



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## Executive Summary

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

#### 1. Introduction

The purpose of the 5-Year Consolidated Plan (CP) is to guide funding decisions in the City of Portsmouth for the City's FY 2015 to FY 2019 (federal fiscal years 2014 to 2018) using federal Community Development Block Grant (CDBG) funds and HOME Investment Partnerships Program funds.

The 5-Year CP provides an analysis of the housing and homeless needs in the City and a housing market analysis. Specific attention is paid to the needs of low-, very low-, and extremely-low income households experiencing housing problems, the requirements of special needs populations, and the needs of the homeless and persons at-risk of homelessness. A strategic plan then describes the priorities and goals of the City with respect to housing and non-housing community development needs for the next five years.

The CDBG program aims to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate- income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, home ownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, loans or grants to businesses, construction of new housing, and assistance to homeless persons and families.

The purpose of the HOME program is to create affordable housing for low-income individuals. HOME activities undertaken must accomplish at least one of two goals for low-income individuals; 1) provide decent housing; and/or 2) provide suitable living environments. Eligible activities include direct homebuyer assistance in the form of: 1) down payment costs, and 2) closing costs; construction, rehabilitation and/or reconstruction of single family home; 3) acquisition and/or construction or rehabilitation costs of affordable rental housing including permanent supportive housing; and 4) tenant-based rental assistance.

Through a collaborative planning process, involving public and private agencies, the City has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the CDBG program and HOME program. Portsmouth will

submit this Five Year Strategic Plan to the U.S. Department of Housing and Urban Development (HUD).

The 5-Year CP for Portsmouth will serve the following functions:

- A planning document that enables the City to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG program funds and HOME program funds under HUD's formula grant.
- A strategy document to be followed in carrying out HUD programs.
- An action plan that provides a basis for assessing performance in carrying out use of CDBG program funds and HOME program funds.

CDBG funds to address the needs outlined in the Strategic Plan are anticipated to be approximately \$1.4 million for each of the next five years and HOME funds are anticipated to be about \$350,000 annually for the next five years. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each funded activity are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All activities funded in the next five years will support at least one objective and one outcome. The overall purposes of the housing, and community development and planning programs covered by this 5-Year CP are to strengthen collaborative relationships with other agencies and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and nonprofit organizations to enable them to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities.

The City's framework for realizing the objectives and outcomes include the following goals:

- Provide decent, affordable housing
- Provide a suitable living environment
- Expand economic opportunities
- End chronic homelessness

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

Section SP-45 of this document provides an overview of the broad goals of this 5-Year CP. The goals are drawn from the priorities contained in Section SP-25. The priorities give additional detail regarding the focus of the goals. The following is a summary of the goals.

- a. Improve and expand the existing housing for low-income households.
  - 1) Assistance for housing rehabilitation including targeted rehabilitation.
  - 2) Stabilize and expand affordable home ownership.
  - 3) Support rental housing, particularly for veterans and other persons with special needs, or make improvements to existing rental units that provide affordable housing.
  - 4) Rental assistance and supportive housing for persons who are homeless
- b. Support improvements to public facilities and services
  - 1) Recreation and open space improvements.
  - 2) Facilities in support of persons with special needs.
  - 3) ADA compliance.
  - 4) Demolition of blighted structures unsuitable for rehabilitation.
- c. Improve, maintain, and expand infrastructure
  - 1) Improve sidewalks including curb ramp construction to support walkability.
  - 2) Improve streets.
  - 3) Enhance beautification.
  - 4) Improve sanitary and storm sewer systems.
  - 5) Floodplain management.
- d. Support Public Services
  - 1) Assist the youth, elderly, and disabled.
  - 2) Support actions to expand homeless prevention and rapid re-housing services.
  - 3) Support the Continuum of Care and implementation of the Ten Year Plan to End Homelessness.
- e. Support actions to further economic development and creation of decent jobs.
- f. Support planning and administration of community and housing development activities.

With limited funding, not every priority will be funded but by including them in the 5-Year CP, the City will be able to make a Certification of Consistency with the plan in support of applications for funding from other programs. Anticipated outcomes over the next 5 years in support of the goals are as follows:

- Improve existing housing for 15 low-income households, assist five households with becoming owners with development of new units, assist 5 households with home ownership through direct assistance, assist 10 renter households with new units, and support 125 households with tenant based rental assistance preventing homelessness or re-housing them.
- Provide facility improvements benefiting 40,000 persons.
- Provide infrastructure improvements benefiting 40,000 persons.
- Assist 5,000 persons with public services.
- Create or retain 20 jobs for low income persons.
- Support administration and planning.

### 3. Evaluation of past performance

The following provides an overview of the priorities established by the 5-Year Consolidated Plan (CP) and a review of accomplishments toward achieving the priorities through the end of the City's FY 2012-2013 (June 30, 2013).

5-Year CP Objective/ Priority	5-Year CP Goal	Activities to Address Goal	Breakdown of Formula Grant Funds Expended FY 09-10 to FY 12-13		Accomplishments
			CDBG	HOME	
<b>Home owners</b>					
Attract and assist homebuyers	Assist 595 households with becoming new homeowners in City.	Down payment and closing assistance.		\$769,003	52 households assisted with purchasing a home
Encourage quality infill		Install infrastructure at Westbury (Jeffrey Wilson HOPE VI off-site) supporting neighborhood redevelopment with development of 101 single family owner dwellings.	\$1,010,987		57 units sold and occupied by low income owners
		Use of funds by certified CHDO to acquire vacant property, develop, sell and assist first time buyers; CHDO operation.		\$255,850	4 units completed and sold
Enhance neighborhoods by acquisition / demolition of blighted		Acquisition, relo, demo blighted structures providing site for I/m housing in Cradock neighborhood.	\$1,116,079		Site acquisition, relo, demo, program delivery, 12 units to be completed in 2 to 3 years.

5-Year CP Objective/ Priority	5-Year CP Goal	Activities to Address Goal	Breakdown of Formula Grant Funds Expended FY 09-10 to FY 12-13		Accomplishments
			CDBG	HOME	
structures in support of affordable housing.					
Housing rehabilitation and maintenance for existing homeowners	Assist 30 existing homeowners with housing rehab and maintenance.	Home Care housing rehab for elderly and disabled.	\$92,055	\$1,017,460	22 elderly households assisted.
		World Changers rehab program in Cradock and Truxtun neighborhoods.	\$228,492		48 households assisted.
		Emergency rehab of owner occupied single family homes City-wide.	\$58,581		2 households assisted.
<b>Renters</b>					
Improve living conditions of public housing residents	Assist with 455 rental units.	Land assembly and development of Phoebus Square, part of Westbury neighborhood and Crawford redevelopment.	\$4,200	\$240,000	122 units for elderly completed and occupied (includes 5 HOME units)
		Install infrastructure at Seaboard Sq. supporting neighborhood redevelopment of public housing site.	\$320,222		31 public housing units for low income families.
		Acquisition, relocation, demolition blighted structures at Whitely for L/M housing in Crawford Redevelopment area.	\$1,501,174		16 public housing units for low income households to be completed by Jan 2015.
<b>Home owners, Renters, Special Needs</b>					
Fair housing advocacy, education, outreach, and training	No specific 5-year CP goal.	Fair housing compliance services City-wide including but not limited to research, outreach, education and continued participation in Hampton Roads Community Housing Resource Board.	\$85,448		Fair housing services provided to about 290 households.
		Regional Analysis of Impediments to Fair Housing in cooperation with HRCHRB.	\$9,283		Regional AI completed
Prepare all households for the responsibilities of home ownership.	No specific 5-year CP goal.	Housing pre- and post purchase counseling services, predatory lending education, foreclosure counseling.	\$52,489		130 persons assisted.
<b>Homeless, At risk of Homelessness</b>					
Support the CoC to reduce homelessness	Assist 200 households find and maintain housing.	Development of permanent supportive housing for homeless, including chronically homeless, and persons at risk. Project is part of regionally funded effort.	\$450,290	\$808,968	42 homeless persons provided permanent supportive housing at South Bay Apts; 10 units at Heron's Landing.
		Tenant based rental assistance to persons who are homeless or at-risk of homelessness.		\$613,879	193 households assisted
		Case management services for S. Bay Apt residents	\$22,999		Assist 64 residents to maintain housing.

5-Year CP Objective/ Priority	5-Year CP Goal	Activities to Address Goal	Breakdown of Formula Grant Funds Expended FY 09-10 to FY 12-13		Accomplishments
			CDBG	HOME	
	Assist homeless persons and families with temporary shelter.	Rehab of Park Place Family Shelter for families.	\$527,898		Construction on-going, complete by spring 2014.
		Intake assistance for homeless and persons at-risk.	\$31,887		Intake and referral of 673 persons.
<b>Community Needs</b>					
Youth services	Offer diverse services to 5,000 persons.	Kids Café and Mobile Kids Café, after school meal program.	\$112,222		Serve over 9,000 meals to 4,764 unduplicated children.
		Stretch-N-Grow youth exercise program.	\$68,302		Offer exercise program to 920 youth.
		Connect w/Conduct program providing family support bringing parents and children together to resolve problems.	\$14,145		Serve 217 youth.
		Cheervention behavior modification program for youth.	\$9,049		Serve 180 youth.
		Guiding Young Minds basketball clinic enhancing personal growth through discipline and teamwork of basketball.	\$10,830		182 youth served.
		Health and Wellness youth fitness program offering exercise an educational nutrition component.	\$11,288.03		Serve over 501 unduplicated youth.
		Senior services	Senior Transportation for elderly and disabled for daily functions.	\$134,535	
<b>Community Needs</b>					
Other support services – health services	Offer diverse services to 5,000 persons.	Chronic Disease Health Educator to work with persons with diabetes.	\$23,075		Assist 407 persons.
Other support services – disabled services		Peer counseling, skills training, and housing counseling and training for the disabled to assist with personal independent living goals	\$101,343		Counsel 127.
		Ride to Success offering transportation to persons with intellectual & mental disabilities, and substance abuse or co-occurring disorders.	\$40,000		Assist 737 persons with transportation services.
Improve and develop recreational facilities	No specific 5-year CP goal	Acquire land for development of 2 parks	\$114,500		Complete parks at 1525 County St and 1208 South St.
Sustain community revitalization through removal of blight	No specific 5-year CP goal.	Acquire and demolish blighted building in City's downtown supporting revitalization in agreement with redevelopment plan.	\$241,063		Purchase of 1020 High St. and relocation of tenant, blight to be eliminated by demolition of building.

5-Year CP Objective/ Priority	5-Year CP Goal	Activities to Address Goal	Breakdown of Formula Grant Funds Expended FY 09-10 to FY 12-13		Accomplishments
			CDBG	HOME	
		Acquire and demolish 1128 Harrell St.	\$176,048		Demolition complete.
Complete infrastructure improvements	Construct improvements in agreement with City's Transportation Plan	Multi-modal corridor improvements along Mt. Vernon, Effingham, Airline and High, Victory Blvd, City Park Ave.; ADA ramps at crosswalks, other improvements implementing Master Transportation Plan	\$1,620,929		Project benefits over 50,000 persons.
Support comprehensive approach to public safety	No specific 5-year CP goal.	Purchase Self-contained Breathing Apparatus (SCBA) and support equipment for stations serving predominately low income areas.	\$381,262		
<b>Economic Development</b>					
Promote job creation and entrepreneurial initiatives that offer upward mobility.	No specific 5-year CP goal.	Create jobs by purchasing equipment for industrial laundry business.	\$468,812		72 full-time equivalent jobs created
Facilitate business start-ups		Technical assistance to new or existing microenterprises or to persons developing microenterprises, general support to owners of microenterprises or to persons developing microenterprises.	\$30,000		Assist 46 persons.

#### 4. Summary of citizen participation process and consultation process

The Department of Planning initiated the City of Portsmouth's 5-Year CP and Annual Action Plan process with two identical public needs hearings sponsored held on November 13, 2013. One hearing was held at 10:00 am at the Neighborhood Facility Recreation Center, 900 Elm Ave., Portsmouth, and the other was held at 5:30 pm at the Department of Planning in City Hall, 801 Crawford Street, Portsmouth. The hearings were advertised in *The Virginian Pilot* on October 13, 2013. The notice advertising the November 13 hearings identified that as of November 4, 2013, the City would begin accepting applications for funding. The application and instructions were on line at <http://www.portsmouthva.gov/planning/CommPlanDevPrg>. Proposals were due by December 18, 2013. The City staff met interested applicants to discuss the CDBG and HOME programs and provide technical assistance in addressing the program requirements.

The City has compiled a *CDBG and HOME Sub-recipient Compliance Manual*, which is on line at <http://www.portsmouthva.gov/planning/images/CDBGandHOMESubrecipientComplianceManual.pdf>. The Compliance Manual gives an overview of the entitlement programs and is an additional technical assistance resource available to applicants and sub-recipients.

The City Council conducted a hearing on April 22, 2014 to consider the 5-Year CP for 2014 to 2019 and the FY 2015 Annual Action Plan. The City Council's public hearing was advertised in *The Virginian Pilot* on March 16, 2014. The City Council's public hearing was held in City Hall, 801 Crawford Street, Portsmouth.

A summary of the 5-Year CP and Annual Action Plan was published in *The Virginian Pilot* on March 16, 2014 alerting interested persons as to the availability of the documents. On March 17, 2014, the 5-Year CP and Annual Action Plan was placed at the following locations in the City for public review.

City of Portsmouth Planning Department  
City Hall – 801 Crawford St., 4<sup>th</sup> Floor;

Main Library  
601 Court St.

Churchland Branch of the Public Library  
4934 High St. West

Cradock Branch of the Public Library  
28 Prospect Pkwy.

Manor Branch of the Public Library  
1401 Elmhurst Ln.

The public review period was from March 17, 2014 to April 15, 2014. The City Council is scheduled to considering approving the submittal of the 5-Year CP and FY 15 Annual Action Plan to HUD on May 13, 2014.

## **5. Summary of public comments**

No public comments were received during the public comment period.

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

Not applicable.

## 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 is the agency/entity responsible for preparing the 5-Year CP, Annual Action Plan, and responsible for day-to-day administration of the City's CDBG and HOME funds.

**Table 1 – Responsible Agencies**

Agency Role	Name	Department/Agency
Lead Agency	City of Portsmouth	Department of Planning

#### Narrative

The City of Portsmouth Department of Planning is responsible for preparing the 5-Year CP and the Annual Action Plan and the day-to-day management of the City's CDBG and HOME programs. The Finance Department provides support with financial administration and management of the City's HUD funds. The City participates with other groups when appropriate, such as planning for the homeless and addressing fair housing issues on a regional basis in support of facilitating cooperative problem solving in the community.

Each organization and public service agency that receives CDBG or HOME funds from the City receives a sub-recipient agreement. Sub-recipient agreements are monitored on an ongoing basis with site visits to public service entities. The City provides technical assistance to sub-recipients as needed. The Continuum of Care (CoC) program is administered by the Portsmouth Homeless Action Consortium (PHAC).

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

#### **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**

In agreement with 24 CFR 91.115(e) the City of Portsmouth has adopted a Citizen Participation Plan describing the citizen participation requirements of its US Housing and Urban Development (HUD) entitlement program funds. The Citizen Participation Plan is on file at the City of Portsmouth Department of Planning. This document describes the process for preparation of the 5-Year CP and each Annual Action Plan. It outlines the outreach efforts that will be taken to coordinate these planning documents with public and private sector interests in the City.

The process for preparation of the 5-Year CP and Annual Action Plan involves outreach to the Portsmouth Redevelopment and Housing Authority, PHAC, who is responsible for implementation of the 10-Year Plan to End Homelessness, other City Departments and their planning efforts, and service agencies that provide vital public services to low income people and people with special needs in Portsmouth.

An orientation meeting and first public hearing was held to explain the program and solicit input on the goals to be addressed with the use of funds. Following the hearing, surveys were sent to agencies seeking input on their services, needs of constituents that they service and plans for housing development or service expansion. Follow up phone calls were held to solicit additional information and provide an opportunity for input.

The 5-Year CP and the Annual Action Plan were available for inspection at the City Planning Department and the City Libraries. Notice of its availability was advertised in the *Virginian-Pilot*. The City notified adjacent communities of the availability of the 5-Year CP for review and comment.

Per 91.220(l)(2)(v) categories of eligible HOME applicants include non-profit sub-recipients, CHDOs, and developers both non-profit and for profit.

Applications for funding were selected based on a competitive process. The City solicited HOME proposals using the process as described by PR-10. Applications for funding were available on the City's webpage and at the City's Department of Planning.

**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 Planning Department solicited comments and planning assistance from PHAC members through distribution of a survey. PHAC members were also encouraged to meet with the Planning Department to further discuss priorities. The 10-Year Plan to End Homelessness and CoC application are referenced extensively throughout the 5-Year CP.

**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 is not an ESG grantee. The City co-chairs PHAC and several City Departments participate in the organization. Through this, the City participates in developing performance standards, evaluating outcomes, developing funding, policies, and procedures for the administration of HMIS.

**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**

The below list of agencies were directly consulted during the planning process for the 5-Year CP and Annual Action Plan.

**Table 2 – Agencies, groups, organizations who participated**

<b>Organization</b>	<b>Service</b>
Portsmouth Department of Social Services	anti-poverty services
Portsmouth Department of Behavioral Healthcare Services	comprehensive services for individuals with mental health, intellectual disability, substance abuse and/or co-occurring disorders
Portsmouth Department of Parks, Recreation, and Leisure Services	provide parks and open spaces fostering community pride and enjoyment; well-balanced recreation opportunities encouraging an active lifestyle; community-focused programs that contribute to positive development of youth, adults and families
Portsmouth Health Department	promoting, protecting, and preserving a healthy and safe community
Portsmouth Department of Economic Development	foster environment that creates a superior quality of life for corporate citizens and residents by being receptive and responsive to diverse local community and global economy
Portsmouth Redevelopment and Housing Authority	own and operate public housing and Section 8 voucher program
Endeppence Center, Inc.	center for independent living
Portsmouth Area Resource Coalition (PARC)	self-sufficiency services for homeless and persons at-risk of homelessness

Help and Emergency Response, Inc. (H.E.R.)	provide leadership, advocacy, and resources to survivors and communities affected by Domestic Violence and Homelessness
Tidewater AIDS Crisis Taskforce	promote dignity and wellness of adults, families, youth and children impacted by HIV/AIDS through quality support and prevention services so they may live healthy lives
Portsmouth Homeless Action Consortium (PHAC)	coordination of services for the homeless and implementation of the 10-Year Plan to End Homelessness
Housing Hampton Roads (certified CHDO)	engages the in creating opportunities for qualified families to achieve independence and stability by purchasing affordable homes
Southside Agency on Aging	support and enrich lives of seniors and their families through advocacy, education, information and comprehensive services

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

The City consulted all group types it determined appropriate.

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

**Table 3 – Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Adopted Operating Budget & Capital Improvement Program	City of Portsmouth	document needs, support non-housing community development priorities
10-Year Plan to End Homelessness	Portsmouth Homeless Action Consortium	document needs, support homeless priorities
Comprehensive Economic Development Strategy	Hampton Roads Planning District Commission	document needs, support economic development priorities

**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))**

The City is responsible for formulating and implementing planning and policy within the community and is responsible for use of its HUD entitlement funds. In implementation of the 5-Year CP the City coordinates its homeless priorities with the agencies participating in the local CoC. The City continues to participate in the Hampton Roads Community Housing Resource Board with efforts to advocate, educate, and conduct outreach on fair housing.

**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's 5-Year CP and Annual Action Plan were completed in agreement with 24 CFR 91.115(e). As required by 24 CFR 91.115(e) Portsmouth has adopted a Citizen Participation Plan

describing the citizen participation requirements of its HUD entitlement program funds. The Citizen Participation Plan is on file at the City of Portsmouth Department of Planning. This document describes the process for preparation of the 5-Year Consolidated Plan and each Annual Plan. It outlines the outreach efforts that will be taken to coordinate these planning documents with public and private sector interests in the City.

Throughout the program year the City continues to work diligently to conduct outreach in support of efforts to broaden citizen participation. Announcement of the availability of the funds was sent to organizations that represent low income persons and persons with disabilities. The City has learned that many individuals and organizations that are interested in applying for the City’s HUD entitlement funds lack additional resources and capacity to implement programs. The City, in its role as providing technical assistance and facilitation continues to encourage participation by other organizations.

During completion of the 5-Year CP and the Annual Action Plan the City contacted organizations that serve low income persons, the disabled, the elderly, youth, and other special needs populations. Their input was solicited regarding needs and priorities. The City considered the needs and priorities cited by the organizations as it formulated policy and planning for use of its limited and shrinking pot of CDBG and HOME funds.

**Citizen Participation Outreach**

**Table 4 – Citizen Participation Outreach**

<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>
Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing developers, pha	Attended by 8 persons.	General comments regarding continued need for neighborhood revitalization, support for disabled, support for homeless.	All comments considered in developing 5-Year CP and Annual Action Plan.
Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing developers, pha			To be completed.

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The data in this Needs Assessment is provided by HUD. The data consists of CHAS data that HUD generated using the Census Bureau’s American Community Survey (ACS) for 2006-2010. Overall needs created a framework on which to base decisions in identifying priorities. Priorities formed the basis for formulating goals for the 5-Year CP.

Based on the data and analysis included within this section of the 5-Year CP, in addition to interviews and discussions held with service providers, the following conclusions relative to housing needs in the City of Portsmouth for all household types, income groups, and racial/ethnic groups can be made:

**Housing** - The most common housing problem among low income households is cost burden with about two-thirds paying more than 30% of their income for housing. The data shows that proportionately housing problems in the City are greater among renter households and those at or below 30% of the area median income (AMI). Large households also experience housing problems at disproportionately higher levels.

**Disproportionately Greater Need** - Among low income households in Portsmouth with any housing problem, disproportionately greater need was noted among Hispanic households with income from 0% to 30% of AMI; Asian households and American Indian, Alaska Native households with income from 30% to 50% of AMI; and Asian households, American Indian, Alaska Native households, and Hispanic households with income from 50% to 80% of AMI. Among low income households with a severe housing problem in the City disproportionately greater need exists among Hispanic households with income from 0% to 30% of AMI; Asian households with income from 30% to 50% of AMI; and Asian households, American Indian, Alaska Native households, and Hispanic households with income from 50% to 80% of AMI.

**Public Housing** – The Portsmouth Redevelopment and Housing Authority (PRHA) owns and manages 1,144 public housing units at seven developments in the City that are affordable to low income households. There are 16 units under development including eight that have priority for persons with mobility disabilities. PRHA’s housing also includes 449 project based Section 8 units at four developments in the City. PRHA administers 1,473 Section 8 Public

Housing Choice Vouchers in Portsmouth for low income households. The wait lists for a public housing unit and Section 8 assistance are long with lengthy waits for assistance. Over 90% of the households on both wait lists have income at or below 30% of AMI.

**Homeless** – The Point-in-Time (PIT) survey conducted in January 2013 identified 247 homeless persons in the City including 103 in emergency shelter, 55 in transitional housing, and 89 unsheltered. There were 16 chronically homeless persons. The PIT identified 17 homeless veterans, 11 severely mentally ill, 18 chronic substance abusers, 4 with HIV/AIDS, and 25 victims of domestic violence. Some persons may have more than one of the listed characteristics.

**Non-Homeless Special Needs Populations** - Persons who are considered non-homeless special needs with housing needs include the elderly and frail elderly needing assistance to modify their homes to age-in-place; persons with HIV and AIDS needing better collaboration between existing providers and services to assist those who are living longer; and victims of domestic violence needing safe and secure housing.

**Non-Housing Community Development** - Non-housing community development needs include improvements to park and recreation sites; street construction and reconstruction; sidewalk construction and reconstruction; streetscape improvements, public safety improvements, ADA compliance; demolition of blighted structures; water, sewer, and drainage improvements; economic development assistance; and public services such as senior services, children services, health services, and homeless prevention services.

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

### **Summary of Housing Needs**

Section NA-10 provides an estimate of number and type of households in need of housing assistance. The review considers need by household's income as follows.

- Extremely low income households - income less than 30% of HUD Area Median Family Income (HAMFI\*).
- Very low income households - income above 30% to 50% of HAMFI.
- Low income households - income above 50% to 80% of HAMFI.
- Households with income above 80% of HAMFI (moderate, middle, and high income).

HAMFI\* – stands for HUD Area Median Family Income. This is the median family income calculated by HUD, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI is not necessarily the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made by HUD.

The following is a review of the demographics for the City.

- The City’s population peaked in 1960 at about 115,000 persons. From 1960 to 2000 population declined every decade for a total decrease of over 14,000 persons or by about 12%.
- From 2000 to 2010 population declined by 3,780 persons or about 4%. In the previous 10 years, population decreased about 3,300 persons or 3.2%.
- The City is moderately densely settled at about 2,800 persons per square mile.
- There are 37,325 households in the City, down about 2% from 2000.
- Average household size is 2.49 persons down from 2.51 persons in 2000.
- Median household income is \$45,488, an increase of 35% from 2000. Adjusted for inflation median household income increased 6.5% from 2000 to 2010.

**Table 5 - Housing Needs Assessment Demographics**

Demographics	Base Year: 2000	Most Recent Year: 2010	Percent Change
Population	100,565	96,785	-4%
Households	38,137	37,325	-2%
Median Income	\$33,742.00	\$45,488.00	35%

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

As shown in the table below, the following is a summary of household characteristics in Portsmouth.

- There are 37,325 households in the City.
- 18,715 households, or 50.1% of the total, are low income with household income at or below 80% of HAMFI.
- Of the 18,715 low income households 39.1% are small households with 2 to 4 persons, 7.6% are large households with 5 or more persons, and the remaining 46.7% do not fall into the other two categories.
- City-wide there are 10,900 households (28% of total households) with a person age 62 and over. About 59% of the households with a person age 62 and over are low income.
- There are 5,750 households (15% of total households) with one or more children 6 years old or younger. About 67% of the households with children 6 years old or younger are low income.

**Table 6 - Total Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,660	5,005	8,050	4,680	13,930
Small Family Households *	1,990	1,990	3,335	2,215	7,385
Large Family Households *	450	380	600	335	945

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	905	1,005	1,440	775	2,195
Household contains at least one person age 75 or older	965	985	1,100	435	1,095
Households with one or more children 6 years old or younger *	1,390	870	1,585	725	1,180

\* the highest income category for these family types is >80% HAMFI

Data Source: 2006-2010 CHAS

## Housing Needs Summary Tables

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

There are 41,015 housing units in Portsmouth including 37,325 occupied units and 3,690 vacant units with a vacancy rate of about 9%. Of the occupied units, 22,970 are owner occupied (61.5%) and 14,355 (38.5%) are renter occupied.

Housing problems recorded in the table below include: 1) substandard lacking complete plumbing or a complete kitchen; 2) severely overcrowded with more than 1.51 persons per room; 3) overcrowded with more than 1.01 to 1.5 people per room; 4) housing cost burden greater than 50% of income (and none of the previous problems); and 5) housing cost burden greater than 30% of income (and none of the previous problems). The table shows the following regarding low income households in Portsmouth with housing problems:

- Of the 18,715 low income households, 12,565 or 67.1% have at least one of the above listed housing problems.
- 12,015 of the low income households with a housing problem, or 95.6%, are cost burdened with no other housing problem. 6,545 of the cost burdened low income households or 54.5% are renters. City-wide only 38.5% of housing units are renter occupied. 5,470 or 45.5% of the cost burdened low income households are owners.
- There are 410 low income households (2.2% of low income households) living in overcrowded units including 370 with 1.01 to 1.5 persons per room and 40 with more than 1.51 persons per room. About 63% of the overcrowded units occupied by low income households are renter occupied.
- There are 140 low income households (0.7% of low income households) living in units lacking complete plumbing or kitchens. 71.4% of the households are renters.
- There are 285 low income households (1.5% of low income households) with no income with housing problems. The nature of the housing problems is not identified. About 53% are renters.

**Table 7 – Housing Problems Table**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	25	25	60	160	10	10	20	15	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	10	40	50	15	15	0	0	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	90	65	0	250	25	0	95	10	130
Housing cost burden greater than 50% of income (and none of the above problems)	2,600	1,000	75	10	3,685	1,135	890	850	220	3,095
Housing cost burden greater than 30% of income (and none of the above problems)	385	1,095	1,390	275	3,145	230	755	1,610	1,185	3,780
Zero/negative Income (and none of the above problems)	150	0	0	0	150	135	0	0	0	135

Data Source: 2006-2010 CHAS

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

The table below provides additional review of low income households in Portsmouth including those with severe housing problems including: 1) lacks complete kitchen or plumbing; 2) severe overcrowding; and 3) severe cost burden. The table shows the following:

- Of the 18,715 low income households, 7,090 (37.9% of low income households) have one or more severe housing problems.
- There are 4,030 low income renters with one or more severe housing problems, which is about 57% of the households with one or more severe housing problems.

**Table 8 – Housing Problems 2**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,740	1,120	170	115	4,145	1,185	910	965	240	3,300
Having none of four housing problems	1,045	1,590	3,180	1,365	7,180	410	1,385	3,730	2,965	8,490
Household has negative income, but none of the other housing problems	150	0	0	0	150	135	0	0	0	135

Data Source: 2006-2010 CHAS

### 3. Cost Burden > 30%

The table below provides a review of low income households paying more than 30% of their income for housing costs who are considered cost burdened.

- 12,330 of the City's low income households are cost burdened. This is 65.9% of the City's low income households. The number of cost burdened households is a bit more than shown in Table 7 based on rounding and other discrepancies in HUD's calculation of the CHAS data.
- Low income renters make up about 55% of the cost burdened households and 45% of the low income owners are cost burdened.
- Among renters, numerically small related households have the greatest number of cost burdened at 2,880 including 1,395 extremely low income households who are cost burdened. Proportionally, large related extremely low income households have the greatest percentage at 60.2%. Among low income renters overall, 45.8% of extremely low income are cost burdened, 32.6% of very low income are cost burdened, and 21.3% of low income are cost burdened.
- Among owners numerically small related households have the greatest number of cost burdened at 1,975 followed closely by elderly households at 1,890. Proportionally, low income other households have the greatest percentage at 57.1%. Among low income owners overall, 25.1% of extremely low income are cost burdened, 29.7% of very low income are cost burdened, and 45.2% of low income are cost burdened.

**Table 9 – 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,395	880	605	2,880	305	685	985	1,975
Large Related	295	180	15	490	45	125	190	360

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	555	355	170	1,080	740	575	575	1,890
Other	860	790	675	2,325	305	265	760	1,330
Total need by income	3,105	2,205	1,465	6,775	1,395	1,650	2,510	5,555

Data Source: 2006-2010 CHAS

#### 4. Cost Burden > 50%

The table below provides a review of low income cost burdened households paying more than 50% of their income for housing costs and who are classified as severely cost burdened. The table shows the following:

- Of the 12,330 of the City's low income cost burdened households 6,735 pay more than 50% of their income for their housing and are severely cost burdened. This is 54.6% of the City's total cost burdened low income households and about 36% of the City's low income households.
- Low income renters make up about 57% of the severely cost burdened households and 43% of the low income owners are severely cost burdened.
- Among renters, numerically small related households have the greatest number of severely cost burdened at 1,605 including 1,285 extremely low income renters who are severely cost burdened. Proportionally, large related extremely low income households have the greatest percentage at 74.7%. Among low income renters overall, 70.8% of extremely low income are severely cost burdened, 27.2% of very low income are severely cost burdened, and just 2% of low income are severely cost burdened.
- Among owners numerically elderly households have the greatest number of cost burdened at 545. Proportionally, low income large related households have the greatest percentage at 51.3%. Among low income owners overall, 39.8% of extremely low income are severely cost burdened, 30.7% of very low income are severely cost burdened, and 29.5% of low income are severely cost burdened.

**Table 10 – 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,285	320	0	1,605	290	405	320	1,015
Large Related	280	95	0	375	45	25	75	145
Elderly	395	155	30	580	545	270	220	1,035
Other	745	470	45	1,260	280	195	245	720
Total need by income	2,705	1,040	75	3,820	1,160	895	860	2,915

Data Source: 2006-2010 CHAS

5. Crowding (More than one person per room)

The table below provides a review of low income households that are crowded due to occupancy by more than one person per room.

- There are 405 low income households living in overcrowded units, which is 2.2% of the City’s low income households. 260 of the low income overcrowded households are renters, which is 64.2% of the overcrowded households and 145 or 35.8% are owner households.
- Among renters, 175 of the overcrowded households consist of single households residing in a unit and 85 consist of multiple families residing in a unit. Numerically extremely low income single family households have the greatest number of overcrowded households at 65.
- Among owners 110 of the overcrowded households consist of single households residing in a unit and 35 are multiple families residing in a unit. Numerically low income single family households have the greatest number of overcrowded households at 55.

**Table 11 – Crowding Information**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	65	55	55	30	205	40	15	55	10	120
Multiple, unrelated family households	30	35	20	15	100	0	0	35	0	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
<b>Total need by income</b>	<b>95</b>	<b>90</b>	<b>75</b>	<b>45</b>	<b>305</b>	<b>40</b>	<b>15</b>	<b>90</b>	<b>10</b>	<b>155</b>

Data Source: 2006-2010 CHAS

None of the overcrowded units in Portsmouth have children residing in the unit.

**Table 12 – Crowding Information**

	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

Data Source: 2006-2010 CHAS

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

There is no data available that identifies the number and type of single person households in need of housing assistance. PRHA’s wait list for a public housing unit shows that as of January 2014, 1,675, or a about one-third of the households on the wait list for a public housing unit request a one-bedroom unit. Low income single person households, particularly those living

pay-check- to-pay-check may encounter problems if they experience a cut in their hours or lose their job, or suffer health problems that prevent them from working. Assistive needs include rent or mortgage payments and utility assistance. These households would also benefit by assistance with education and jobs skills training to support higher wage jobs with opportunities for career advancement. There is a supply of varied sized units in the City, but there continues to be a need for safe decent smaller units located near transportation and jobs that is affordable, particularly for extremely low income single person households.

Low income elderly and disabled single person households may need help with rent or mortgage payments if they live on fixed incomes such as Social Security, SSI, disability, or pensions. Elderly and disabled single person households also need assistance with adaptive modifications, preventive maintenance, and support services allowing them to stay in their dwelling. Typical accommodation needs include adapting the unit for use by wheelchair users and/or blind and hearing impaired persons. Single elderly and disabled persons often need transportation services to support their ability to continue living independently. Older and disabled persons who live alone are at risk of health problems since they have a greater tendency not to eat correctly, have nobody to monitor their daily activities and variations in their health, ensuring they take medicine, and may be unable to respond to medical emergencies.

**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 Endependence Center, a center for independent living serving South Hampton Roads, reports that in 2013 they responded to 65 calls regarding housing modifications assistance and, fair housing complaints from Portsmouth citizens. As of February 2014 they are working with seven Portsmouth residents in need of affordable housing and five in need of home modification assistance to their rental property. The Endependence Center also reports that the Centers for Medicare and Medicaid Services (CMS) reported in 2010 that 52 nursing home residents in Portsmouth preferred to transition to community living. The Endependence Center reports that through their outreach and counseling services it is seen that individuals who want to transition to the community are low-income and in need of affordable housing to be able to transition. As of January 2014 they are working with five persons living in nursing homes who want to transition to the community. PRHA reports as of January 2014 there are 76 households on their wait list for a public housing unit with a person with a disability.

There is no data provided on the number of persons who are victims of domestic violence, dating violence, sexual assault and stalking who are City residents. The January 2013 point-in-time survey identifies 25 homeless persons who are victims of domestic violence. The

Homeless Management Information System maintained by the CoC recorded 322 victims of domestic violence became homeless in 2013 of which 248 exited homelessness in 2013. Help and Emergency Response, Inc. (H.E.R.) located in Portsmouth offers a 30-day emergency shelter for victims of domestic violence and homeless individuals as well as their children. H.E.R has 15 rooms with capacity for up to 42 women and children. They offer counseling, goal coaching, help finding a job, help finding housing, and other services. H.E.R. reports that in FY 2013 (July 1, 2012 to June 30, 2013) they housed 87 adults and 97 children in their emergency shelter of which 122 were victims of domestic violence. 91% of their clients had income below the poverty level indicating need with housing assistance to move successfully from shelter to independent living.

**What are the most common housing problems?**

Based on the HUD CHAS data the most common housing problem among low income households is cost burden. The CHAS data identifies that about two-thirds of the City's low income households pay more than 30% of their income for housing.

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

The HUD CHAS data shows that proportionately housing problems in the City are greater among renter households. About 39% of the City's households are renters. 57% of the low income households with one or more housing problems are renters, about 55% of the low income cost burdened households are renters, and about two-thirds of the overcrowded low income households are renters. These households need safe decent affordable housing in addition to steady and reliable income to support their housing needs.

Among the City's households with income at or below 80% of AMI, extremely low income households also have higher rates of housing problems.

**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**

The number of persons "at risk" of becoming homeless is difficult to estimate at any point in time. Cost burden is the major housing problem among low income individuals and families with children. Extremely low income households experience cost burden at a greater rate than

households at other income levels. Those threatened with eviction, unemployment, foreclosure, or termination of utilities could become homeless when they no longer have a cushion. Some working poor families may only be able to pay the rent because they have two wage earners, or because the primary wage earner works two jobs. Other families may deal with the problem of high housing costs by doubling up. Such arrangements can be unstable and temporary in nature.

Most commonly, “at-risk” families live paycheck to paycheck without any savings for emergencies. If a family experiences a lost paycheck, a small rent increase, illness, or a temporary layoff from work, it can cause them to lose their housing. A common scenario is eviction from rental housing due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation, and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons.
- Young adults aging out of the foster care system.
- Households with incomes less than 30% of the median family income.
- Households paying in excess of 50% of income for housing costs.
- Victims of domestic violence.
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol addictions.
- Single parent households who are unemployed or underemployed.
- Large low income families.
- Renters facing eviction.
- Homeowners facing foreclosure.
- Households with catastrophic medical expenses.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and nearing termination of the assistance need case management services to assist with identifying needs and developing a strategic plan to support them with maintaining their housing over the long-term.

**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:**

The City has not estimated the at-risk population.

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

Persons on fixed incomes and those with mental illness and are the most difficult to house and keep housed. These households require support to remain in their housing that is often not available. In dealing with providers, these households may seem uncooperative and lose the services that are vital to housing stability.

**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**

Using HUD CHAS Data the following provides a review of disproportionately greater housing needs. As defined by HUD, a disproportionately greater housing need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. Housing problems considered by the HUD CHAS data include 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; 4) cost burden greater than 30% of the household’s income. Following the tables is a summary of disproportionately greater need by household income as a percentage of area median income and the race of the head of household.

**0%-30% of Area Median Income**

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

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	4,845	815	260
White	1,190	125	115
Black / African American	3,440	685	145
Asian	14	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Data Source: 2006-2010 CHAS

**30%-50% of Area Median Income**

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

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	4,080	1,085	0
White	1,325	410	0
Black / African American	2,495	660	0
Asian	80	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	24	20	0

Data Source: 2006-2010 CHAS

### 50%-80% of Area Median Income

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

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	4,265	4,155	0
White	1,690	1,935	0
Black / African American	2,290	2,100	0
Asian	44	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	170	50	0

Data Source: 2006-2010 CHAS

### 80%-100% of Area Median Income

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

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	1,750	3,185	0
White	870	1,805	0
Black / African American	770	1,335	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	90	0	0
Hispanic	20	14	0

Data Source: 2006-2010 CHAS

### Discussion

Tables 13 to 16 above consider disproportionately greater need among households with a housing problem in the City by household income as a percentage of area median income (AMI) as follows.

- Table 13 shows that among households with income from 0% to 30% of AMI, 4,845 or 81.8% have housing problems. By race and ethnicity, 83.2% of white households, 80.6% of black/African American households, 77.8% of Asian households, and 100% of Hispanic

households have housing problems. In this income category Hispanic households have a disproportionately greater need of housing problems.

- Table 14 shows that among households with income from 30% to 50% of AMI, 4,080 or 78.9% have housing problems. By race and ethnicity, 76.4% of white households, 79.1% of black/African American households, 100% of Asian households, and, 100% of American Indian, and Alaska Native households have housing problems. Asian households and American Indian, Alaska Native households have a disproportionately greater need at 100% each.
- Table 15 shows that among households with income from 50% to 80% of AMI, 4,265 or 50.7% have housing problems. By race and ethnicity, 46.6% of white households, 52.2% of black/African American households, 100% of Asian households, 100% of American Indian, Alaska Native households, and 77.3% of Hispanic households have housing problems. Households with disproportionately greater need include Asian households, American Indian, Alaska Native households, and Hispanic households.
- Table 16 shows that among households with income from 80% to 100% of AMI, 1,750 or 35.5% have housing problems. By race and ethnicity, 32.5% of white households, 36.6% of black/African American households, 100% of Pacific Islander households and 58.8% of Hispanic households have housing problems. Pacific Islander households and Hispanic household have disproportionately greater need.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

#### Introduction

Using HUD CHAS Data the following provides a review of disproportionately greater housing needs among households with severe housing problems. 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%. Following the tables is a summary of households with disproportionately severe housing problems by household income as a percentage of area median income and the race of the head of household.

#### 0%-30% of Area Median Income

**Table 17 – Severe Housing Problems 0 - 30% AMI**

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	4,235	1,425	260
White	1,080	230	115
Black / African American	2,940	1,185	145
Asian	14	4	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Data Source: 2006-2010 CHAS

### 30%-50% of Area Median Income

**Table 18 – Severe Housing Problems 30 - 50% AMI**

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	2,290	2,875	0
White	750	980	0
Black / African American	1,430	1,725	0
Asian	50	30	0
American Indian, Alaska Native	20	20	0
Pacific Islander	0	0	0
Hispanic	0	45	0

Data Source: 2006-2010 CHAS

### 50%-80% of Area Median Income

**Table 19 – Severe Housing Problems 50 - 80% AMI**

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	1,020	7,395	0
White	335	3,295	0
Black / African American	545	3,845	0
Asian	40	4	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	74	145	0

Data Source: 2006-2010 CHAS

### 80%-100% of Area Median Income

**Table 20 – Severe Housing Problems 80 - 100% AMI**

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	150	4,785	0
White	70	2,600	0
Black / African American	80	2,020	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0

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
Pacific Islander	0	90	0
Hispanic	0	34	0

Data Source: 2006-2010 CHAS

### Discussion

Tables 17 to 20 consider disproportionately greater need for households with a severe housing problem in the City by household income as a percentage of AMI as follows.

- Table 17 shows that among households with income from 0% to 30% of AMI, 4,235 or 71.5% have severe housing problems. By race and ethnicity, 75.8% of white households, 68.9% of black/African American households, 77.8% of Asian households, and 100% of Hispanic households have severe housing problems. Hispanic households have a disproportionately greater need of housing problems in this income category.
- Table 18 shows that among households with income from 30% to 50% of AMI 2,290 or 44.3% have severe housing problems. By race and ethnicity, 43.4% of white households, 45.3% of black/African American households, 62.5% of Asian households, and, 50% of American Indian, and Alaska Native households have severe housing problems. Asian households have a disproportionately greater need at 62.5%.
- Table 19 shows that among households with income from 50% to 80% of AMI, 1,020 or 12.1% have severe housing problems. By race and ethnicity, 9.2% of white households, 12.4% of black/African American households, 91.9% of Asian households, 100% of American Indian, Alaska Native households, and 33.8% of Hispanic households have severe housing problems. Households with disproportionately greater need include Asian households, American Indian, Alaska Native households, and Hispanic households.
- Table 20 shows that among households with income from 80% to 100% of AMI, 150 or 3% have severe housing problems. By race and ethnicity, 2.6% of white households and 3.8% of black/African American households have severe housing problems. There is no disproportionately greater need in this income category.

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

### Introduction:

Using HUD CHAS Data the following provides a review of disproportionately greater housing based on housing cost burden among households in the City. The review considers households paying from 30% to 50% of their income for housing and households paying more than 50% of their income for housing. Following the tables is a summary of disproportionately greater need by cost burdened households and the race of the head of household.

### Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,445	9,035	7,349	260

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
White	12,060	3,690	2,120	115
Black / African American	9,685	4,890	4,770	145
Asian	105	60	84	0
American Indian, Alaska Native	110	20	40	0
Pacific Islander	15	90	0	0
Hispanic	270	155	105	0

Data Source: 2006-2010 CHAS

**Discussion:**

Table 21 shows the following regarding disproportionately greater need based on cost burden by household race and ethnicity.

- 16,384 of the households pay more than 30% of their income for housing, which is 41.9% of Portsmouth’s households. By race and ethnicity, 32.3% of white households, 49.6% of black/African American households, 57.8% of Asian households, 35.3% of American Indian, Alaska Native households, 85.7% of Pacific Islander households, and 49.1% of Hispanic households pay more than 30% of their income for housing. Households with a disproportionately greater need include Asians and Pacific Islanders.
- There are 9,035 households paying 30% to 50% of their income for housing, which is 23.1% of the households. By race and ethnicity, 20.5% of white households, 25.1% of black/African American households, 24.1% of Asian households, 11.8% of American Indian, Alaska Native households, 85.7% of Pacific Islander households, and 29.3% of Hispanic households pay 30% to 50% of their income for housing. Pacific Islander households have a disproportionately greater need.
- There are 7,349 households paying greater than 50% of their income for housing, which is 18.8% of the households. By race and ethnicity, 11.8% of white households, 24.5% of black/African American households, 33.7% of Asian households, 25.5% of American Indian, Alaska Native households, and 19.8% of Hispanic households pay 30% to 50% of their income for housing. Asian households have a disproportionately greater need.

**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?**

Using CHAS Data among households with a housing problem, disproportionately greater need occurs among Hispanic households with income from 0% to 30% of AMI; Asian households and American Indian, Alaska Native households with income from 30% to 50% of AMI; Asian households, American Indian, Alaska Native households, and Hispanic households with income from 50% to 80% of AMI; and among Pacific Islander households and Hispanic households with income from 80% to 100% of AMI.

In households with a severe housing problem in Portsmouth, disproportionately greater need exists among Hispanic households with income from 0% to 30% of AMI; Asian households with

income from 30% to 50% of AMI; and Asian households, American Indian, Alaska Native households, and Hispanic households with income from 50% to 80% of AMI.

In households that are cost burdened those with disproportionately greater need has been identified among Asian households and Pacific Islander households paying more than 30% of their income; Pacific Islander households paying 30% to 50% of their income for housing; and Asian households paying greater than 50% of their income for housing.

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

All of the known needs were identified through the CHAS data, census data, and information provided by service providers. Identified needs are consistent with needs identified by past Consolidated Plans.

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

Because the HUD CHAS Data presents the information City-wide, it is not possible to determine the racial or ethnic groups with disproportionately greater need by specific areas or neighborhoods.

**NA-35 Public Housing – 91.205(b)**

**Introduction**

The following provides an overview of public housing in the City of Portsmouth. Much of the data is provide by HUD Public Housing Information Center (PIC) and is supplemented with information from the Portsmouth Redevelopment and Housing Authority collected in January 2014.

- While PIC records show 863 public housing units and 1,621 vouchers, PRHA reports that it owns and manages 1,144 public housing units. Public housing sites include Dale Homes 296 units for families; Swanson Homes 210 units for families; Lincoln Park 178 units for families; Westbury Pine Street 58 units for families; Holley Square 59 units for families; Seaboard Square 221 units for families; and Phoebus Square 122 units for elderly.
- The PIC records identify 1,621 vouchers. PRHA reports 1,473 vouchers, including 449 project based vouchers.
- Average annual income of a public housing household is \$12,141 and \$14,319 for a voucher household. The Census Bureau’s 2012 ACS reports average income in the City is \$54,717.
- Average household size for both public housing households and voucher households is 2 persons. City-wide the average household size for a renter household is 2.68 persons.

**Totals in Use**

**Table 22 - Public Housing by Program Type**

Program Type
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Consolidated Plan	City of Portsmouth	32
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	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Number of units vouchers in use	0	0	863	1,621	360	1,246	2	0	13

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

**Table 23 – Characteristics of Public Housing Residents by Program Type**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$12,141	\$14,319	\$12,909	\$14,723	\$27,425	0
Average length of stay	0	0	6	5	0	6	1	0
Average Household size	0	0	2	2	1	2	2	0
Number Homeless at admission	0	0	0	22	22	0	0	0
Number Elderly Program Participants (>62)	0	0	108	302	137	165	0	0
Number of Disabled Families	0	0	217	389	61	313	2	0
Number of Families requesting accessibility features	0	0	863	1,621	360	1,246	2	0
Number of HIV/AIDS program participants	0	0	0	0	0	0	0	0
Number of Domestic Violence victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

## Race of Residents

**Table 24 – Race of Public Housing Residents by Program Type**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	5	35	4	30	1	0	0
Black/African American	0	0	856	1,585	356	1,215	1	0	13
Asian	0	0	0	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	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

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Race									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	4	4	1	3	0	0	0
Black/African American	0	0	859	1,617	359	1,243	2	0	13

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

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:

PRHA reports as of February 2014 there are 76 households on the public housing wait list with a disabled person. They are in need of accessible units.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

PRHA reports as of February 2014, there are 4,416 households on the public housing wait list. About 98% have income at or below 30% of AMI, 94% are families with children, 38% are requesting a 1-bedroom unit, 43% request a 2-bedroom unit, and 19% request a 3-bedroom unit. The wait list has been closed since December 31, 2012. Average wait time is 36 months.

As of February 2014 there are 1,619 households on the wait list for Section 8 assistance. 90% have income at or below 30% of AMI. Information regarding household type or request by bedroom size is not provided. The wait list has been closed since 2008 and the average wait time is 75 months.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders  
How do these needs compare to the housing needs of the population at large.**

Similar to other low income renters in Portsmouth, PRHA residents are in need of support with moving towards self-sufficiency. Assistance is needed with child care, transportation, personal and career counseling, adult basic education, job training, and job placement.

**NA-40 Homeless Needs Assessment – 91.205(c)**

**Introduction:**

Information in this section was collected by the Portsmouth Homeless Action Consortium (PHAC). Annually in January PHAC completes a point-in-time (PIT) survey of homeless persons. PHAC also maintains the Homeless Management Information System (HMIS). The data provides a snapshot of the City’s homeless population and subpopulations and is the most complete data available on the housing and supportive service needs of the homeless in Portsmouth.

**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):**

**Nature and Extent of Homelessness**

The following table reports on people experiencing homelessness in Portsmouth during calendar year 2013. The information was generated by HMIS.

**Table 26 - Homeless Needs Assessment**

Population	Number persons experiencing homelessness on a given night	Number experiencing homelessness each year	Number becoming homeless each year	Number exiting homelessness each year	Number days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	94	591	383	409	277

Population	Number persons experiencing homelessness on a given night	Number experiencing homelessness each year	Number becoming homeless each year	Number exiting homelessness each year	Number days persons experience homelessness
Persons in Households with Only Children	0	0	0	0	0
Persons in Households with Only Adults	151	509	236	203	215
Chronically Homeless Individuals	16	111	47	35	259
Chronically Homeless Families with child	16	32	61	57	113
Veterans	17	48	16	11	279
Unaccompanied Child	0	0	0	0	0
Persons with HIV	4	unknown	unknown	unknown	unknown
Severely Mentally Ill	11	unknown	unknown	unknown	unknown
Chronic Substance Abuse	18	unknown	unknown	unknown	unknown
Victims of Domestic Violence	25	322	236	248	86

Data Source: Portsmouth Homeless Action Consortium

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

The PIT survey identifies 245 homeless persons in the City on the night of January 24, 2013 including 156 sheltered persons and 89 unsheltered persons. Among the homeless households 31 have children including 29 sheltered households and two unsheltered households. There are 151 homeless households without children including 69 sheltered and 82 unsheltered. While the PIT does not report on the number of families of veterans who are homeless it does record 17 homeless veterans including 12 sheltered and 5 unsheltered.

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

The following is information regarding race of all persons recorded by HMIS who were served in 2013. Information regarding race and ethnicity of unsheltered persons is not available.

**Table 27 - Homeless by Race**

Race	Sheltered	Unsheltered
White	44	not available
Black or African American	605	not available
Asian	5	not available
American Indian or Alaska Native	1	not available
Pacific Islander	1	not available
Other Multi-racial		not available
Ethnicity	Sheltered	Unsheltered
Hispanic	7	not available
Not Hispanic	0	not available

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Among the homeless recorded by the 2013 PIT the following are characteristics noted.

- 11 persons, or about 5% of the homeless, were severely mentally ill including 6 sheltered and five unsheltered.
- 18 persons, or about 7%, were persons with chronic substance abuse including 11 sheltered and 7 unsheltered.
- Four persons, or about 2%, were persons with HIV/AIDS including 3 sheltered and 1 unsheltered.
- 25 persons, or about 10%, were victims of domestic violence including 19 sheltered and 6 unsheltered.

A need identified among the homeless in the City and region is for treatment services. The Healing Place notes that in Hampton Roads the average wait for alcohol and drug rehabilitation treatment services is 25 days through a CSB indicated need for additional capacity.

**Discussion:**

Organizations' working with the homeless in the City report lack of housing affordable to persons with extremely low income limits housing options for their clients. Providers also identify that the obstacles to the homeless from maintaining housing include limited or lack of life skills, job skills, health issues, bad credit, and bad employment history. Additionally there continues to be the need for services particularly alcohol and drug treatment services.

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

**Introduction:**

The following is an overview of persons who while not homeless, have special needs. Non-homeless special needs populations include the Elderly and Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addiction, and Public Housing residents.

**Describe the characteristics of special needs populations in your community:**

**Elderly and Frail Elderly**

When a person has one or more limitations on Activities of Daily Living (ADL), he or she may need assistance to perform routine activities of daily living and therefore, can be considered frail. Elderly persons may need housing assistance for two reasons – financial and supportive. Supportive housing is needed when an elderly person is both frail and very low income since the housing assistance offers services to compensate for the frailty in addition to the financial assistance. By this definition of need, there are no elderly that require supportive housing, only frail elderly.

The 2006-2011 ACS reports that there are 12,751 persons age 65 and older in the City, which is 13.3% of the population. This is a decrease of about 8% from 2000, when there were 13,854 persons over the age of 65. There is no data on the number of frail elderly living in Portsmouth. The Census indicated that 24.9% of the elderly in the City had an independent living difficulty qualifying them as frail elderly. About 13% of the elderly in Portsmouth have income below the poverty level.

CHAS Data identifies 10,900 households in Portsmouth with a person age 62 and over. 4,585 (44%) are cost burdened including 1,615 (14.8%) who are severely cost burdened.

Limited incomes that do not support on-going maintenance or increased rents effect the ability of elderly persons to continue to afford their homes. The City has provided HOME assistance to income eligible elderly households to support rehab. As of fall 2013 there were over 30 income eligible households on the wait list for assistance. PRHA reports that as of January 2014 there are 23 households headed by an elderly person on their public housing wait list.

The City offers social and service needs for the elderly residents. Senior Station provides a variety of programs that provide social interactions. The City's Department of Social Services (DSS) provides services to the elderly focused on allowing them remain in their homes longer.

DSS provides two tax relief programs designed to either reduce or freeze the real estate tax liability for elderly and disabled homeowners.

- Reduced taxes are available to households with annual gross income of no more than \$30,000 and financial assets of no more than \$75,000 (excluding the value of the residence). A percentage of abatement, from 10% to 100%, is determined by the income scale set by City Council and the tax bill is reduced by that amount.
- For the freeze component, income is \$30,001 to \$50,000 and financial assets are \$75,001 to \$175,000. While still responsible for the payment of real estate taxes, the amount the owner pays is frozen at the prior year's amount, regardless of any increase in assessment or tax rate.

Other eligibility criteria are the applicant must be 65 years of age or permanently and totally disabled; own or partially own title to the property for which the exemption is claimed; must be living in the home at all times; and shall not have disposed of assets to future heirs within the preceding five years if such assets would have made the applicant ineligible. In 2013 over 1,200 elderly or disabled home owners were approved for real estate tax relief exemption and 440 homeowners were approved for real estate tax freeze.

### **Persons with Mental, Physical, and/or Other Developmental Disabilities**

Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

Not all persons with disabilities require supportive housing; however, those that cannot live with a supportive family or are in need of help in basic life activities do require supportive housing or services. Physically disabled individuals may require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by persons using a wheelchair. There is no data on accessibility features of private rental units in Portsmouth. According to 2006-2010 ACS data:

- Among the civilian non-institutionalized population in Portsmouth, there are about 12,400 persons with a disability, which is 13.2% of the population.
- The likelihood of having a disability varied by age - from 1.2% of people ages 5 to 17, to 12.2% of people 18 to 64 years old, and to 37.9% of persons age 65 and over.
- Nearly 40% of persons with a disability have income below the poverty level and about 1,300 have no health insurance coverage.
- Among adults over age 18, about 7,100 have an ambulatory difficulty (difficulty walking), 3,200 have a self-care difficulty, and 5,400 have an independent living difficulty. An individual may have more than one of the noted conditions.
- Of those ages 65 and over, 26% have an ambulatory difficulty and 20.3% have an independent living difficulty. The data shows a higher level of disability for persons age 65 and over than all other age groups.

The Endependence Center reports that in 2010 the Centers for Medicare and Medicaid Services (CMS) identified 52 nursing home residents in Portsmouth preferred to transition to community living. The Endependence Center reports that through their outreach and counseling services it is seen that individuals who want to transition to the community are low-income and in need of

affordable housing to be able to transition. Presently they are working with five persons living in nursing homes who want to transition to the community.

Portsmouth's Department of Behavioral Health Care Services (BHCS) reports that in 2013 it provided mental health services to 726 persons down from over 1,000 in 2009.

#### **Persons with Alcohol/Other Drug Addictions**

BHCS reports that in 2013 it provided 810 persons with substance abuse services down from over 1,600 in 2009.

BHCS provides an array of substance abuse prevention, treatment and support services for youth and adults. Treatment services include detoxification, short-term hospitalization, methadone treatment, outpatient counseling, and case coordination. Prevention services include training and activities for youth and families.

The Healing Place of Hampton Roads identifies the need for affordable sober housing for persons in recovery. They propose developing 200 beds for treating homeless persons with alcohol and other drug additions in Hampton Roads.

#### **Public Housing Residents**

HUD's Public Housing Information Center reports that the average annual income of a public housing resident in Portsmouth is \$12,141 and the average annual income of a Section 8 voucher household is \$14,319. PRHA reports need of public housing residents is programs to support self-sufficiency including child care, transportation, personal and career counseling, adult basic education, job training and job placement.

#### **Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking**

H.E.R. reports that in FY 2013 (July 1, 2012 to June 30, 2013) they housed 87 adults and 97 children in their emergency shelter of which 122 were victims of domestic violence. 91% of their clients had income below the poverty level indicating need with housing assistance to move successfully from shelter to independent living. Needs of victims of domestic violence include aid in trauma healing and sustainability. In support of this H.E.R. offers case management services, counseling, goal coaching, help finding a job, and help finding housing.

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

The portion of these populations requiring special housing options has not been quantified. Many persons with such special needs also have incomes at or below 50% of AMI. Therefore, their needs may have already been taken into account in estimating the housing needs of persons with extremely low and very low incomes. However, for some people, supportive housing – housing with supportive services – is needed as they are unable to undertake the ADL without assistance. Supportive housing is defined as living units that provide a planned services component with access to a range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing.

Priorities among special needs populations include case management, promoting health and wellness, nutrition, drug and alcohol treatment, mental health counseling, care giver programs, and transportation. There also is continues to be demand to for housing related programs and assistance as many struggle with the cost of housing.

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

The Virginia Department of Health (VDH) reports that as of December 2012 there are 315 persons in Portsmouth with AIDS and 420 persons who are HIV positive. About 73% of the 735 persons with HIV/AIDS in the City are men, 79% are black non-Hispanic, 16% are white non-Hispanic, and 3% are Hispanic (all races). VDH does not report regarding age or income of persons with HIV/AIDS.

The City of Virginia Beach Department of Housing and Neighborhood Preservation administers HUD’s Housing Opportunity for Person with AIDS (HOPWA) grant for the Virginia Beach Eligible Metropolitan Statistical Area, which includes Portsmouth. The Tidewater AIDS Community Taskforce (TACT) is the HOPWA Lead Agency. Programs and services available to persons with HIV/AIDS under the HOPWA program include leasing transitional housing; services of a housing coordinator; short-term rent assistance, mortgage and utility payments; tenant-based rental assistance; and supportive services including case management, nutritional services/supplements, transportation, food bank, and support group; and administration.

TACT provides a review of needs for persons with HIV/AIDS in the area. The review does not quantify need nor is it specific to the City of Portsmouth. TACT recommends the priority needs for housing and housing related services continue to be a high priority to address the issues of

homelessness, permanent affordable quality housing on a long or short term basis, rental subsidies, transitional housing, and supportive services. Identified needs are as follows.

- Increased range of housing options and related services for persons with HIV/AIDS.
- Increased advocacy for more local funding to develop housing for the poor as well as those living with HIV/AIDS to balance the continued growth of costly housing.
- Creation of a regional housing committee as opposed to local Continuum of Care groups existing in each City would be helpful. The local CoC's would continue but would take recommendations from the regional group as to what direction and emphasis should be placed on spending.
- An increase in HUD's Fair Market Rents reflecting the actual marketplace and to accommodate increases in utilities, particularly natural gas expenses
- Increase the number of collaborative relationships present in the administration of the HOPWA program. A measure will be to increase the number of contacts/partnerships with local non-profit housing organizations and public housing authorities. Another measure will be to increase the number of contact/partnerships with homeless service providers, including involvement in the continuum of care process.

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

Using the City of Portsmouth's 5-Year Capital Improvements budget, the following provides an overview of non-housing community development needs.

#### **Describe the jurisdiction's need for Public Facilities:**

- Leisure services – about \$4 million to parks and recreation sites including outdoor lighting of fields, reconstruction of outdoor athletic amenities such as fencing, court surfacing, field renovation, tennis court renovation, and capital equipment to support maintenance at Paradise Creek Park.
- Municipal facilities – about \$136 million including ADA compliance at municipal facilities, construction of Behavioral Health Building, preservation of 601 and 1846 Court St., automation of Va Commonwealth's Attorney case management services, replacement of Police Department computer aided dispatch system, repairs and upgrades of Harbor Center Pavilion, removal and disposal of hazardous materials, HVAC replacement at 1846 Court St., judicial facilities improvements, new public safety radio system, seawall repair and reinforcement, replacement of taxation and billing system.
- Fire safety equipment – on-going and unspecified need for fire safety equipment to support public safety.

**Describe the jurisdiction’s need for Public Improvements:**

- Sewer improvements - about \$96 million including operation and maintenance of 64 pump stations, 436 miles of gravity sewer and force mains, elimination of sewer overflow including conducting a City-wide Sanitary Sewer System Evaluation Study, sewer cave-in repair, suction well rehabilitation, and Williams Court outlet sewer rehabilitation.
- Water system improvements - about \$200 million including dam upgrades in Suffolk Lake, downtown master utility replacement program, infrastructure improvements, Lake Cahoon raw water pump station and pipeline, Lake Kilby replacement filters, improvements to low pressure transmission mains, meter replacements, replacement and rehabilitation of infrastructure.
- Drainage and street improvements - about \$109 million including ADA compliance curb cuts, Alexander’s Corner resignalization, bridge repairs, drainage facilities repair, dredging of lakes and ponds, Midtown Corridor improvements, traffic signal improvements and updates, Turnpike Road improvements.
- Industrial and economic development improvements – about \$12 million including gateway improvements and Holiday Inn site redevelopment.
- Elimination of blight – demolition of blighted structures as identified by the Department of Neighborhood Assistance in support of community revitalization and neighborhood improvement.

**Describe the jurisdiction’s need for Public Services:**

- Youth services – annual on-going support of \$100,000 for varied programs in support of the City’s youth including meals, mentoring, tutoring, after school and summer recreation.
- Senior services – annual on-going support of \$30,000 for transportation services for the disabled.
- Homeless prevention and maintenance – on-going support for planning and services to prevent homelessness and address housing needs of the homeless.
- Disabled services – annual support of up to \$100,000 over 5 years to provide counseling and fair housing assistance for disabled persons.

## Need Determination

There are varied public services available in the community to address service needs. There continues to be service needs that are important to the long-term ability of persons to sustain themselves and in support of their health and safety.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Portsmouth is an older, largely built out community with established neighborhoods, several of which are designated historic, and a mature housing stock. Most neighborhoods are stable and in generally good condition. Some of the neighborhoods, particularly in the southern part of the City and in isolated parts of Churchland, demonstrate evidence of decline or potential for decline in the form of housing disinvestment, vacancies, or substandard conditions. A few residential areas are in need of redevelopment. The City has supporting programs to promote conservation and rehabilitation of Portsmouth's housing stock and to provide for the housing needs of low income and special needs populations.

The 2006-2010 ACS reports 41,015 housing units (occupied and vacant) in the City of Portsmouth. This is a decrease of 590 units or 1.4% since 2000. The 2006-2010 ACS reports 37,325 households in the City with 3,690 more housing units than households. The 3,690 vacant units make up about 9% of the City's housing stock. In 2000, there were 3,435 vacant units in Portsmouth, which was 8.3% of the units. The increase in vacancy rates may be due to the long-term effects from the down turn to the economy that started in 2008 creating an increase in foreclosures.

The City's Department of Neighborhood Assistance estimates there are about 1,300 vacant and abandoned buildings in Portsmouth. About 75% are suitable for rehabilitation.

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

### Introduction

The following provides an overview of the City's housing characteristics. Much of the data was compiled by HUD using the Census Bureau's 2006 to 2010 American Community Survey (ACS).

Among the 41,015 housing units in the City, the 2006-2010 ACS shows that 70% percent are in single-family detached or attached units. Another 29% are units contained in multi-family structures. 83% of the units in multi-family structures are in buildings with 2 to 19 units in the structure.

In Portsmouth, 98% of the owner's live in 2-bedroom or 3-bedroom units and 80% of renter households live in 2-bedroom and 3-bedroom units. The average size of an owner household in Portsmouth is 2.52 persons and the average size of a renter household is 2.44 persons. Both

household sizes are small and could generally be expected to be comfortably accommodated by 2-bedroom and 3-bedroom units. While there are overcrowded units in the City generally the unit sizes by number of bedrooms supports the City's household sizes.

### All residential properties by number of units

**Table 28 – Residential Properties by Unit Number**

Property Type	Number	Percent
1-unit detached structure	25,617	62%
1-unit, attached structure	3,356	8%
2-4 units	4,053	10%
5-19 units	5,692	14%
20 or more units	1,920	5%
Mobile Home, boat, RV, van, etc	377	1%
Total	41,015	100%

Data Source: 2006-2010 ACS

### Unit Size by Tenure

**Table 29 – Unit Size by Tenure**

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	57	0%	195	1%
1 bedroom	317	1%	2,653	18%
2 bedrooms	4,377	19%	7,667	53%
3 or more bedrooms	18,219	79%	3,840	27%
Total	22,970	99%	14,355	99%

Data Source: 2006-2010 ACS

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

- PRHA owns and operates 1,144 public housing units that are affordable to low income households in the City. PRHA developments include Dale Homes, Swanson Homes, Lincoln Park, Westbury/Pine Street, Holley Square, and Phoebus Square. There are 16 units under development including eight that have priority for persons with mobility disabilities.  
PRHA's housing in the City also includes 449 project based Section 8 units at Effingham Plaza, Hope Village Apartments, and King Square Apartments.
- PRHA administers 1,473 Section 8 Public Housing Choice Vouchers in Portsmouth for low income households.
- HUD reports that there are 19 developments in the City containing 1,393 rental units developed through the use of Low Income Housing Tax Credits (LIHTC). Based on the regulations, in each development containing units developed with LIHTC 20% or more of the units in the project are both rent restricted and occupied by individuals whose income is 50% or less of area median gross income or 40% or more of the units in the project are both rent restricted and occupied by individuals whose income is 60% or less of area median gross income. The eligibility time period for the units is 30 years.

Developments with LITHC units are Portsmouth Estates, Biltmore Commons, Greenwood Elderly, Arbour Reach, Victory Village, Mallard Cove Townhomes (Aka Yorkshire Square Townhouses), Stone Ridge (Aka Churchland North), Chase View, Marsh Landing, Pine Street Village, Shea Terrace Senior Apartments, Westbury 3a, Independence Square.

- The Virginia Housing Development Authority (VHDA) identifies 731 other assisted rental housing units at six developments in Portsmouth affordable to low income households. The units were assisted by local, State, or federally funded programs. The developments include Cross Creek Apts., Ebenezer Plaza Apts., London Oaks, Malvern Hill, Mt. Hermon Elderly, and Southside Gardens.

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

None of the affordable housing inventory is expected to be removed from the pool of affordable housing inventory over the next five years.

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

- The 2006-2010 ACS identifies varied types including single-family attached and detached, and units in multi-family structures supporting varied household types and needs. Units are available at a variety of prices.
- The median age of the City's population is 34.9 years versus 37.5 years State-wide. The 2006-2010 ACS reports the age of the City's population is widely distributed by age groups indicating the need for a variety of housing types to accommodate households at various life stages.
  1. About 20% of the City's population is age 22 to 34. These households are often renting or buying their first units and need smaller lower priced housing.
  2. 18.4% of the population is age 35 to 49. Persons in this age group often have children with increasing incomes so they are buying larger units to accommodate their larger households and improved financial status.
  3. 18.6% of the population is age 50 to 64. This age group also includes many people in their peak earning years that are moving up to more luxurious units or undertaking rehab of their older out dated units. Some may be downsizing their housing size in anticipation of retirement although they prefer higher end units reflective of their economic status.
  4. 9.4% of the City's population is age 65 to 80. This age group includes persons who are downsizing, but many prefer to stay where they have lived long-term, but are in need of rehab that may include adaptive modifications that support them with remaining in their house.

5. 4% of the population in Portsmouth is over age 80 having a need for rehab assistance of older units and adaptive modifications in addition to personal assistance. Many need a smaller unit, including assisted units that may include personal services.
- There are about 3,700 vacant housing units in the City supporting turnover of units and allowing new households to move to the City.
  - The 2006-2010 ACS reports that there are about 12,400 persons in the City with a disability, which is 13.2% of the population. Nearly 40% of the persons with a disability have income below the poverty level and about 1,300 have no health insurance coverage. Census information regarding persons with a disability is not exclusive so persons reporting a disability may have more than one disability. Among adults over age 18 there are about 7,100 with an ambulatory difficulty, 3,200 with a self-care difficulty, and 5,400 with an independent living difficulty. There is a limited supply of units for the disabled although not all persons with a disability need a unit. Some can be accommodated through modifications to their existing units while other persons with disabilities require supportive housing or services. Housing for the disabled in Portsmouth includes units available through PRHA and also the other assisted housing developments in the City. The Virginia Department of Behavioral Health and Developmental Services reports 47 licensed group homes providing 24-hour supervised care to individuals who have mental illness, mental retardation, or substance abuse. The Virginia Department of Social Services reports eight licensed assisted living facilities (ALF) in Portsmouth with capacity for 358 persons. ALFs are non-medical residential settings that provide or coordinate personal and health care services, 24-hour supervision, and assistance for the care of four or more adults who are aged, infirm or disabled. Included are individuals who require assistance because of significant behavior problems.
  - While housing supply is in excess of households, there are wait lists for assisted units in the City. PRHA reports there are about 4,400 units on the wait list for a public housing unit and about 1,600 households on the wait list for Section 8 assistance. Both wait lists are closed. Average wait time for a public housing unit is 36 months and average wait time for Section 8 assistance is 75 months. Over 90% of the households on the wait lists have income at or below 30% of AMI. The wait lists are indicative of the need for affordable housing, particularly for extremely low income households.
  - The HUD CHAS Data 2006 reports 460 overcrowded low income households in the City. Overcrowding is often a sign of insufficient income to support an appropriately sized unit versus lack of units in the City to support the household size. Other indicators of housing quality and their impact on needs are discussed below.

**Describe the need for specific types of housing:**

The City’s housing stock with units of varied sizes and configurations supports the varied age groups that reside in Portsmouth. Affordability, particularly for extremely low income households, is a problem. The City’s housing stock is older. Units occupied by low income households, particularly extremely low income households, have been subject to deferred maintenance.

The Needs Assessment highlighted a need for affordable housing to support households that are cost burdened. Cost burden is greater among low income renters and particularly among extremely low income households including homeless persons.

The Needs Assessment highlighted a need for affordable housing, particularly for seniors and low-income Hispanic, Black and Asian households. These households experienced a greater level of cost burden and housing problems than other households. In addition, homeless persons and households and the disabled are in need of affordable housing. Rental housing is the type of housing in greatest demand.

**Discussion**

The demand for affordable housing and rental units in the City continues to be high. Among the City’s low income households about two-thirds have a housing problem. Most experience cost burden. Housing problems are disproportionately higher among low income renter households including small families and large families. Much of the need is among extremely low income households.

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

**Introduction**

The following considers the cost of housing in Portsmouth in addition to affordability using data provided by HUD from the 2006-2010 ACS.

**Cost of Housing**

Since 2000 the City experienced an increase in the cost of housing. The median value for owner occupied units as reported by the 2006-2010 ACS is \$180,400. This was an increase of 123% since 2000. From 2000 to 2010 median contract increased 67% from \$432 to \$722. Median value and median rent greatly exceeded the rate of inflation. Median value would only be at about \$102,000 and median rent would be at about \$550 if increases had been at the rate of inflation. The increase in values and rents exceeded the increase in median income since 2000.

**Table 30 – Cost of Housing**

	Base Year: 2000	Most Recent Year: 2010	Percent Change
Median Home Value	\$81,000	\$180,400	123%
Median Contract Rent	\$432	\$722	67%

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Another indicator of the increase in the cost of housing is the change in rent paid as recorded by the Census in 2000 and the 2006-2010 ACS. The number of units in the City renting for less than \$500 declined by two-thirds between 2000 and 2010, while the number of units renting for \$1,000 or more increased from about 600 units to over 6,000 units. The largest numerical change was in the number of units renting from \$900 to \$999, which increased by about 2,500 units. Table 31 is a HUD generated table showing rent paid through 2010.

**Table 31 - Rent Paid**

Rent Paid	Number	Percent
Less than \$500	3,026	21.1%
\$500-999	9,877	68.8%
\$1,000-1,499	1,289	9.0%
\$1,500-1,999	101	0.7%
\$2,000 or more	62	0.4%
Total	14,355	100.0%

Data Source: 2006-2010 ACS

**Housing Affordability**

Using HUD CHAS data the following provides a review of the number of units that are affordable to households from 30% to 100% of HUD Area Median Family Income (HAMFI) by various income categories as follows:

**Renters:**

- Among households with income at 30% of HAMFI, 9.1% are affordable.
- Households with income at 50% of HAMFI can afford 24.5% of the rental units.
- Households with income at 80% of HAMFI can afford 70% of the rental units.

**Owners:**

- Households with income at 50% of HAMFI can afford 5.2% of the owner units.
- Households with income at 80% of HAMFI can afford 29.4% of the owner units.
- Among households with income at 100% of HAMFI, 45% are affordable.

**Table 32 – Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,315	No Data
50% HAMFI	3,520	1,195
80% HAMFI	10,115	6,745
100% HAMFI	No Data	10,340
Total	14,950	18,280

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
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Data Source: 2006-2010 CHAS

### Monthly Rent

The following reports the HUD determined rents serving as the basis for how much program administrators will subsidize housing units supported by HUD.

- Fair Market Rent (FMR) is gross rent estimates that include rent plus the cost of all tenant paid utilities. FMRs are set by HUD to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing).
- High HOME Rent is equal to the FMR or 30% of the adjusted income of a family whose income equals 65% of AMI, whichever is lower.
- Low HOME Rent is equal to 30% of the adjusted income of a family whose income equals 50% of AMI.

Median contract rent in Portsmouth is \$722. About two-thirds of the rental units in the City are 2- or 3-bedrooms. Contract rent is a bit lower than HUD’s FMRs and the High and Low Home Rents.

**Table 33 – Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$857	\$882	\$1,061	\$1,466	\$1,846
High HOME Rent	\$815	\$874	\$1,051	\$1,205	\$1,325
Low HOME Rent	\$642	\$688	\$825	\$953	\$1,063

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

Through a review of housing affordability using the HUD supplied data it is seen that that there is housing affordable to households at various income levels. Low interest rates and stable and in some cases declining housing values has actually expanded the pool of units affordable to low income buyers, particularly those with income in the 60% to 80% AMI range. It is noted, however, there are fewer affordable units available for households at the lowest income levels. The problem is not overall housing supply in Portsmouth, but rather units priced in a range that is affordable to the lowest income households.

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

The 2013 Real Estate Market Review prepared by the E.V. Williams Center for Real Estate and Economic Development (CREED) at Old Dominion University reports that in 2012 the inventory of for sale units in Hampton Roads declined significantly. Correspondingly the number of days a for sale unit is on the market declined, closings increased, and the availability of distressed foreclosed units declined. CREED notes that in Portsmouth from 2011 to 2012 permits for new units were up by over 50% and sales increased by 35%. These conditions put upward pressure on prices. Average sales price of newly constructed units in the City in 2012 was about \$209,000 up by about 10% from 2011. Among existing units Portsmouth had the lowest median sales price in Hampton Roads at \$107,000, which was down 3.2% from 2011. CREED notes that average sales price in the region in 2012 was about \$90,000 less than in 2006.

CREED reports that Hampton Roads experienced a surge in demand for rental units from 2009 to 2011 due in part to the depressed for-sale housing market. In 2012 the area saw a decrease in demand for rental housing due in part to the same force (depressed for-sale housing market) that bolstered demand in the prior years. Only now home prices and mortgage rates have dropped to low levels making ownership more financially appealing than renting in some cases. CREED notes that some distressed single family and condominium properties are moving into the rental pool and adding a new source of supply to compete with apartments for renters. CREED reports that the rental vacancy rate in Portsmouth in 2012 was about 5% up from 4.3% in 2011. In 2012 average rent in Portsmouth was \$850 while in the region average rent was \$926.

CREED notes that housing demand in Hampton Roads is expected to remain strong for the next several years, exerting upward pressure on housing costs. Job growth, however, is the ultimate driver for housing demand and a rebounding job market will be needed to sustain demand long term in Hampton Roads. CREED notes that defense spending accounts for 46% of the area's gross regional domestic product. Sequestration and looming cuts to the federal budget leaves Hampton Roads with uncertainty on how the economy will fare over the next three to five years. The uncertainty will effect housing supply and costs.

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

The 2006-2010 reports that median contract rent in Portsmouth is \$722. About two-thirds of the rental units in the City are 2- or 3-bedrooms. Contract rent is a bit lower than HUD's FMRs and the High and Low Home Rents.

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

## Introduction

The following provides an overview of the condition of the housing in Portsmouth.

## Definitions

The City of Portsmouth does not have a definition for "substandard condition" and "substandard condition but suitable for rehabilitation". The City uses the *Virginia Uniform Statewide Building Code (USBC)*, a State regulation promulgated by the Virginia Board of Housing and Community Development. Part III of the USBC contains the regulations for the maintenance of existing structures, also known as the *Virginia Maintenance Code*, which is enforced by the City of Portsmouth. The USBC defines "structure unfit for human occupancy" and "unsafe structure" as follows.

- **Structure Unfit for Human Occupancy.** An existing structure determined by the code official to be dangerous to the health, safety, and welfare of the occupants of the structure or the public because (i) of the degree to which the structure is in disrepair or lacks maintenance, ventilation, illumination, or sanitary or heating facilities or other essential equipment, or (ii) the required plumbing and sanitary facilities are inoperable.
- **Unsafe Structure.** An existing structure (i) determined by the code official to be dangerous to the health, safety, and welfare of the occupants of the structure or the public, (ii) that contains unsafe equipment, or (iii) that is so damaged, decayed, dilapidated, structurally unsafe or of such faulty construction or unstable foundation that partial or complete collapse is likely. A vacant existing structure unsecured or open shall be deemed to be an unsafe structure.

## Condition of Units

The table below for all of the City of Portsmouth shows the number of housing units, by tenure, based upon the number of conditions or characteristics of the unit. The information was calculated by HUD. Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also includes the calculations for the percentage of total units that the category represents. For the City, renter-occupied units have a higher percent of units with one selected condition; however, the actual number is higher for owner-occupied units since the number of owner-occupied units is greater than the number of renter-occupied units. Few owner or renter-occupied units have more than one substandard condition.

**Table 34 - Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
With one selected Condition	8,667	38%	7,157	50%
With two selected Conditions	125	1%	316	2%
With three selected Conditions	14	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,164	62%	6,882	48%
Total	22,970	101%	14,355	100%

Data Source: 2006-2010 ACS

"With Conditions" is defined by HUD as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.

### Year Unit Built

The following table shows year unit built tenure. Most of the units built in the City, both owner-occupied and renter-occupied, were constructed between 1950 and 1979. Since 2000, 6% of the owner-occupied units were built and 5% of the renter-occupied units were constructed.

**Table 35 – Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	1,338	6%	703	5%
1980-1999	3,552	15%	3,160	22%
1950-1979	12,098	53%	7,045	49%
Before 1950	5,982	26%	3,447	24%
Total	22,970	100%	14,355	100%

Data Source: 2006-2010 CHAS

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and are occupied by low income households. The significance of this data is that low income owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. Low income renter households may not be aware that their units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following table represents the number of housing units estimated to contain lead-based paint by income level of households. This data is matched against the number of units built before 1970 to estimate the number of units that potentially contain lead-based paint and are occupied by low income households.

**Table 36 – Lead-Based Paint by Income Level**

	Renters Units by Number of bedrooms	Owned or for sale units by Number of bedrooms
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Housing Units by Affordability	0-1	2	3+	Total	0-1	2	3+	Total
<b>1. Rent &lt;=30%</b>				<b>Value &lt;=30%</b>				
# occupied units	774	1,105	930	2,809	N/A	N/A	N/A	N/A
Built Before 1970	495	830	690	2,014				
Estimated Units w/Lead-based Paint	136	229	190	555				
<b>2. Rent &gt;30% to &lt;=50%</b>				<b>Value &lt;=50%</b>				
# occupied units	1,235	3,010	1,425	5,670	123	1,755	4,905	6,783
Built Before 1970	990	2,029	825	3,844	79	1,325	3,993	5,399
Estimated Units w/Lead-based Paint	273	559	227	1,059	22	365	1,100	1,487
<b>3. Rent &gt;50% to &lt;=80%</b>				<b>Value &gt;50% to &lt;=80%</b>				
# occupied units	1,395	3,510	1,655	6,560	310	2,855	8,915	12,080
Estimated Units w/Lead-based Paint	384	967	456	1,807	85	786	2,456	3,327
Total Estimated Lead-based Paint Units	794	1,754	873	3,421	107	1,151	3,555	4,815

Data Source: U.S. Department of Housing and Urban Development (HUD) SOCDs CHAS Data, 2000. Note: HUD CHAS data is unavailable between 1970 and 1978

HUD estimates that as many as 8,236 housing units built prior to 1970 and occupied by low income households could contain lead-based paint in the City of Portsmouth. The following analysis is based on the above table.

**0-<30% of AMI:**

Of the 2,809 housing units occupied by extremely low income households, HUD estimates that 2,014 were built prior to 1970. HUD also estimates 555 housing units built prior to 1970 contain lead-based paint. No data is available for owner-occupied units.

**30-<50% AMI:**

Of the 12,453 housing units occupied by very low-income renter and owner-occupied households, HUD estimates 9,243 were built prior to 1970. HUD also estimates 2,546 housing units built prior to 1970 contain lead-based paint.

**50-<80% AMI:**

Of the 18,640 housing units occupied by low income renter and owner households, HUD estimates 9,449 were built prior to 1970. HUD estimates 5,134 housing units built prior to 1970 contain lead-based paint.

The following table provides data on owner-occupied and renter-occupied units built before 1980 with children present. The data is not available by income category.

**Risk of Lead-Based Paint Hazard**

**Table 37 – Risk of Lead-Based Paint**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Total Number of Units Built Before 1980	18,080	79%	10,492	73%
Housing Units build before 1980 with children present	980	4%	11,060	77%

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

**Vacant Units**

**Table 38 - Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

**Need for Owner and Rental Rehabilitation**

There is no City-wide inventory of need for housing rehabilitation.

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

Based on the 2006-2010 HUD CHAS data it is estimated that 10,492 units in the City of Portsmouth contain lead-paint.

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

**Introduction**

The following provides an overview of public housing in the City of Portsmouth.

**Totals Number of Units**

**Table 39 – Total Number of Units by Program Type**

Development Name and Address	Census Tract/Block Group	Units				Bedrooms			
		Total	Elderly	Family/General	Accessible	1	2	3	4+
<b>Public Housing</b>									
Dale Homes 240 Dale Drive	CT 2118/BG 5	296	0	296	19	71	142	73	10
Swanson Homes 1746 South Street.	CT 2118/BG 1	210	0	210	11	64	86	52	8
Lincoln Park 4 Lexington Drive.	CT 2119/BG 1	178	0	178	9	16	28	56	78
Westbury/Pine Street 606 Phoebus Street	CT 2111/BG 1	58	0	58	5	10	36	12	0
Holley Square 606 Phoebus Street	CT 2111/BG 1	59	0	59	20	20	21	18	0
Seaboard Sq. 2847 Berkley Avenue	CT 2114/BG 2	221	0	221	24	56	113	52	0
Phoebus Sq. 606 Phoebus Street	CT 2111/BG 2	122	122	0	8	122	0	0	0
<b>Total</b>		<b>1,144</b>	<b>122</b>	<b>1,022</b>	<b>99</b>	<b>359</b>	<b>426</b>	<b>263</b>	<b>96</b>
<b>Project Based Section 8</b>									
Effingham Plaza 715 Madison Street	CT 2121/BG 2	176	176	0	19	145	31	0	0
Hope Village Apartment 601 Sixth Street	CT 2121/BG 1	48	0	48	2	16	16	16	0
King Square Apartments 900 Thomas Circle	CT 2111/BG 1	57	0	57	8	8	34	15	0
Hamilton Place 1036 Patriot Way	CT 2115/BG 1	168	0	168	14	24	128	24	0
<b>Total</b>		<b>449</b>	<b>176</b>	<b>273</b>	<b>43</b>	<b>193</b>	<b>209</b>	<b>55</b>	<b>0</b>

Data Source: Portsmouth Redevelopment and Public Housing Authority

**Describe the supply of public housing developments:**

The supply of public housing units includes 1,144 units at seven public housing developments in the City. There are also 449 units of project based Section 8 units. There are 298 units for elderly households, 1,295 units for families, and 142 units for disabled persons.

**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.**

HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing. The table below provides point-in-time property scores for PRHA's public housing units as determined by HUD. The scores are out of a possible of 100.

**Public Housing Condition**

**Table 40 - Public Housing Condition**

Public Housing Development	Average Inspection Score
Dale Homes	77
Swanson Homes	83
Lincoln Park	85
Westbury/Pine Street	97
Holley Square	91
Seaboard Sq. I/II	93/92

Data Source: US HUD

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

PRHA identifies the restoration and revitalization needs of the public housing units in the City as follows:

- Dale Homes – Major rehab, remove gas meters, replace utility room doors and storm doors.
- Swanson Homes – vent piping.
- Lincoln Park – redevelopment of property.
- Westbury/Pine Street – painting of exterior.
- Holley Square – painting of exterior.
- Seaboard Sq. – none.

To support redevelopment of Lincoln Park PRHA plans to apply for funds from HUD’s Choice Neighborhood Planning Grant. PRHA also plans to apply for HUD’s Choice Neighborhood funds to support demolition, and construction of replacement housing at Lincoln Park. As part of the plan for redevelopment PRHA plans to relocate existing residents during construction. Existing residents will have an opportunity to apply for residency following redevelopment. PRHA plans to redevelopment the site with about 200 units of multi-family rental housing with a mix of 1-, 2-, and 3-bedroom units. All units will be under the Annual Contributions Contract (ACC). The City’s entitlement funds will be limited to activities supporting neighborhood sustainability and will not involve land acquisition.

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

PRHA’s strategy for improving the living environment of families residing in public housing is to continue to coordinate program of housing, child care, transportation, personal and career counseling, adult basic education, job training and job placement for public and assisted housing residents that will move them towards economic self-sufficiency.

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

### Introduction

PHAC reports the following facilities and housing targeted to homeless households in Portsmouth.

### Facilities and Housing Targeted to Homeless Households

**Table 41 - 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)	51	80	41	27	
Households with Only Adults	21		13	112	
Chronically Homeless Households				10	
Veterans					
Unaccompanied Youth					

Data Source: Portsmouth Homeless Action Consortium

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

The City’s Department of Social Services is the primary resource for households in the City. DSS offers assistance and access to alternative living arrangements, home based care services, day care services, emergency needs, employment services, family planning services, health related services, information and referral services, protective services to children, and determinations and re-determinations of eligibility for public assistance programs including Temporary Assistance to Needy Families (TANF), Food Stamps, General Assistance, and Medicaid.

The Virginia Employment Commission operates a Workforce Investment Board in Portsmouth that offers a comprehensive one-stop shop. The one-stop shop includes services to assist workers with education and skills training, research on careers and jobs, assistance with resume writing and interviewing, and posting of resumes.

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.

Organizations in the City that serve the homeless provide the following services.

Provider Organizations	Prevention					Outreach			Supportive Services									
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
Oasis Social Ministry		X	X	X					X	X	X	X	X	X	X	X		X
The Planning Council Homeless Prevention Program	X	X		X					X									
Portsmouth Area Resources Coalition, Inc.	X	X	X	X					X	X					X	X	X	X
Portsmouth Christian Outreach Ministry						X			X							X		X
Portsmouth Department of Behavioral Healthcare Services		X	X	X		X			X	X	X	X	X	X	X	X		X
Portsmouth Volunteers for the Homeless		X		X		X						X	X			X		X
Veterans Affairs Medical Center VA									X		X	X	X	X				

Note: Oasis provides prevention services (not funded by HUD) at its Social Ministry soup kitchen/pantry. PARC provides referrals off-site for alcohol and drug abuse, mental health counseling and healthcare. PVH offers supportive services of counseling, employment, and healthcare by referral.

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

#### Introduction

Various populations with special needs require supportive housing. Supportive housing is units that provide a planned services component with access to a range of services identified as necessary for the residents to achieve personal goals. The needs of the special sub-populations are described below.

Information regarding needs for facilities and services to assist persons who are not homeless is not easily quantified therefore it is not possible to always determine the number of persons who have supportive housing needs. This 5-Year CP uses a combination of census data, information provided by local organizations that serve the persons and any standards available as recommended by national agencies to determine the number of persons with supportive housing needs in Portsmouth.

**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**

Many persons with such special needs also have very low incomes. Therefore, their needs have been taken into account in estimating the housing needs of persons with very low incomes. For some people, however, supportive housing is needed as they are unable to undertake the activities of daily living (ADL) without assistance.

Supportive housing is living units that provide a planned services component with access to a range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. The needs of these subpopulations are described below.

Among persons with physical disabilities, the Endependence Center reports that over the last year they provided direct services with independent living needs for 90 persons in Portsmouth including 65 calls for assistance with adaptive modifications. They also report they are currently working with five residents in nursing homes who want to transition to the community. The Centers for Medicare and Medicaid Services reported in 2010 that 52 nursing home residents in Portsmouth preferred to transition to community living. It is expected that persons transitioning from nursing homes will need units with adaptive modification in addition to services to assist with ADL. PRHA reports there are 76 households on the public housing wait list with a person with a disability. The specific needs of these disabled persons are not identified. It is possible that the need identified by the Endependence Center may also be persons on PRHA's wait list.

Portsmouth's Department of Behavioral Health Care Services (BHCS) reports that in 2013 it provided mental health services to 726 persons down from over 1,000 in 2009. In 2013 BHCS provided 810 persons with substance abuse services down from over 1,600 in 2009.

BHCS owns and operates two transitional units for women in recovery with total capacity of seven persons. Maximum stay is two years. BHCS also administers a Shelter Plus Care (S+C) program providing rent assistance for up to 40 households. Participants rent a permanent unit paying what they can afford on a sliding scale basis. BHCS does not maintain a S+C wait list because of limited turnover of participants. They report an average of 10 calls a month for S+C assistance. BHCS reports barriers include cost of living, cuts in food stamps, inability of clients to budget funds, lack of health insurance.

The Healing Place of Hampton Roads identifies the need for affordable sober housing for persons in recovery. BHCS cites the similar need along with the need for their mental health clients. Many are living on income limited to disability or SSI. While housing in Portsmouth is affordable, these incomes do not support rent along with utilities, food, transportation, and clothing. BHCS reports that many of their clients also lack health and dental insurance, which limits their ability to remain stable.

As of the end of 2012, there are 315 persons in Portsmouth with AIDS and 420 persons who are HIV positive. Information regarding income levels of the persons with HIV/AIDS is not identified. Tidewater AIDS Community Taskforce (TACT) provides housing and supportive services to persons with HIV/AIDS in South Hampton Roads. TACT recommends the priority needs for housing and housing related services for persons with HIV/AIDS are addressing homelessness, permanent affordable quality housing on a long or short term basis, rental subsidies, transitional housing and supportive services. TACT does not quantify the specific need for housing and supportive services.

PRHA reports 4,416 households on the wait list for a public housing unit and 1,619 on the wait list for Section 8 assistance. Wait time is 36 months for a public housing unit and 75 months for Section 8 assistance. It is expected that some of the persons with special needs identified above are on PRHA's wait lists. PRHA reports continued need for services in support of their residents moving toward self-sufficiency including child care, transportation, personal and career counseling, adult basic education, job training and job placement. As public housing residents are able to become self-sufficient they will be able to move from PRHA units cycling units to households on the wait list. PRHA also identifies the need to redevelop its Lincoln Park housing development. The specific problems related to the development and PRHA's intended requests for assistance from the City are not identified. While generally the City is supportive of improving public housing, additional information regarding need will be required before the City provides funding or certifications of consistency.

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

BHCS is the local agency that provides planning for persons discharged from a publicly-funded institution. The discharge policies of Virginia provide for both local case managers and State facilities staff to begin discharge planning when an individual is admitted to a State facility. BHCS case managers provide discharge planning services to persons hospitalized in State psychiatric facilities and assists with all discharge related activities aimed to ensure successful

transition back to the community and preventing homelessness. Qualified mental health providers provide all services.

**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)**

Activities to support the housing and supportive needs of non-homeless persons with special needs during the next year include providing funds for services for the disabled and assistance with tenant based rental assistance. Locally the need for TBRA is due to the number of extremely low income renters who are cost burdened.

**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))**

The one-year goal is to assist up to 200 persons with homeless prevention services. To implement the goal is providing assistance with disabled services, homeless intake services that support non-homeless persons at risk of homelessness, TBRA, and counseling for persons with disabilities.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Portsmouth continues to have the most affordable housing within the Norfolk-Virginia Beach-Newport MSA. There are 731 rental units for low income households in Portsmouth that are assisted by local, federal, or State funding programs, 1,393 rental units for low income households that are funded by Low Income Housing Tax Credits, and 1,477 public housing units for rent to low income households. PRHA has 16 units under construction supported with CDBG funds for acquisition, relocation, demolition, disposition, and infrastructure. The City has made a substantial investment in the project with about \$1.5 of CDBG funds. PRHA also administers 1,473 Section 8 Housing Choice Vouchers available for low income renters to use in the City.

Average sales price of newly constructed units in the City in 2012 was about \$209,000 up by about 10% from 2011. Among existing units Portsmouth had the lowest median sales price in Hampton Roads at \$107,000, which was down 3.2% from 2011. Average sales price in the

region in 2012 is about \$90,000 less than in 2006. In Hampton Roads as of the end of 2012 the average rental rate was \$926. In 2012 average rent in Portsmouth was \$850.

Despite lower housing costs in Portsmouth and the availability of rental units for low income households, housing is beyond the means of some households, particularly very low and extremely low income households as demonstrated by the number of cost burdened households and the wait lists for assisted housing. While there has been improvement in the economy, growth in wages remains slow, unemployment is still higher than usual and households in the City are experiencing trouble with finding suitable affordable housing.

Portsmouth, through its Zoning Ordinance regulates land use and development in the City. The land development regulations do not impose regulatory barriers to affordable housing. The City does not charge impact fees, request set-asides, require referendums nor any other process or policy that increases the cost of the construction of housing.

Activities that are available in the City during FY 2014 that mitigate the impacts of public policy on housing costs are as follows.

- In support of assisting low income households, the City is using HUD entitlement funds to assist with housing rehabilitation, development of housing, down payment and closing assistance, and tenant based rental assistance.
- The City has granted CDBG funds to PRHA to implement an emergency housing rehab program benefiting low income households.
- The City continues to contribute to PRHA's redevelopment in the Crawford Redevelopment area through use of CDBG funds to support the second and final phase of infrastructure improvements on-site for new renter units. The City has contributed over \$1.5 million of CDBG funds toward this project with funds used for acquisition of land, relocation, demolition, disposition, and infrastructure improvements.
- The City will continue to offer an incentive program for rehabilitation of residential structures that are at least 25 years old. The program provides a ten year exemption of the increase in value due to the improvements where the rehabilitation increases the base assessed value by at least 40% with less than 15% structural addition.
- The City will continue to provide two tax relief programs that are administered by the Portsmouth Department of Social Services. The components of the programs are designed to either reduce or freeze the real estate tax liability for elderly and disabled homeowners.
- PRHA funds a Residential Façade Improvement Loan Program offering low-interest loans to property owners of residential structures located in a City of Portsmouth designated Historic District. Funds can be used for rehab of the façade or the exterior of the structure.

- The City continues to implement its Zoning Ordinance, which was amended in 2010 to modernize the regulations and streamline the number of districts from over 60 to less than ten. The Zoning Ordinance makes most uses, including housing, by-right. This eliminates the need for use permits that adds to the time and cost to develop.
- The City provides the development community with *Development Guide*, which contains brief descriptions, process flow charts, timeframes, and staff contacts for each of the major development processes in Portsmouth. It is intended to give citizens, developers, architects, and others an overview of what is involved in the development, improvement, and use of land in the City.

The City and PRHA, as members of the Hampton Roads Community Housing Resource Board (HRCHRB), participated in completion of a regional Analysis of Impediments to Fair Housing Choice (AI). The Analysis of Impediments to Fair Housing Choice (AI) was completed in August 2011. Potential impediments and actions identified are as follow.

**Potential Impediment:** The City is somewhat segregated. Continue to promote diversity in its public policies through establishing benchmarks and continued participation HRCHRB.

**Action:** The City continues to participate in HRCHRB. The City has not established benchmarks. The housing activities funded by Portsmouth, however, result in expanding choice outside of areas of minority concentrations. The City has used HOME funds to support tenant based rental assistance and down payment and closing assistance. The programs allow participants to choose housing City-wide. Similarly the City has used CDBG and HOME funds for housing rehabilitation with the programs available City-wide.

**Potential Impediment:** Larger households continue to need appropriately sized units. Encourage larger dwellings.

**Action:** Through the HOME funded TBRA program, tenants are able to rent units sized to their specific needs. Similarly, buyers receiving HOME assistance for down payment and closing are able to buy units that sized to their needs. The program guidelines support efforts of larger low-income households with obtaining larger dwellings.

**Potential Impediment:** Lower rate of ownership among minorities. Continue to increase ownership among minorities and strengthen relationships with local lender.

**Action:** The City has used HOME and CDBG funds to provide down payment and closing assistance. Over the last five years, about 85% of the assisted households were minority households.

**Potential Impediment:** Higher rates of denials by lenders among minorities. Work with lenders, support housing counseling, review HMDA data, engage in campaign to market home ownership.

**Action:** Housing counseling is available locally through the Urban League, The Stop Organization, and the Southeast Virginia Development Corporation. In support of assisting minority households to offset higher rates of denial by lenders, the City has used entitlement funds for down payment and closing assistance. As noted the funds have been widely used by minority households.

**Potential Impediment:** Foreclosures disproportionately affect minorities. Support buyer education and counseling.

**Action:** The City continues to direct persons in need of education and counseling to agencies in the region with HUD certified counselors including the Urban League, The Stop Organization, and the Southeast Virginia Beach Development Corporation.

In furtherance of fair housing, the City uses CDBG funds to provide staff to serve as Portsmouth's fair housing compliance officer. The fair housing compliance officer provides outreach, advocacy, education, and referral, which is available to all persons experiencing fair housing problems. The compliance officer and City staff participate in quarterly board meetings and community outreach programs offered by HRCHRB, a regional organization of realtors, builders, local government officials, and housing advocates, including those representing the disabled. The compliance officer will provide outreach through meeting with current and prospective Section 8 landlords providing them with an overview of the Fair Housing Legislation and the Virginia Tenant Landlord Act.

In support of expanding home ownership, including among members of the protected classes to support an integrated community, the City is working on efforts to promote ownership in Portsmouth. The City has established the website Move to Portsmouth at <http://www.movetoportsmouthva.com/> to promote living in the community.

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

### **Introduction**

The City of Portsmouth is centrally located in Hampton Roads. With a mix of federal government, ship repair, marine engineering, health care, food processing and manufacturing, Portsmouth benefits from its role as a regional job center, with more jobs than available workers within the City. The 2013 Real Estate Market Review prepared by the E.V. Williams Center for Real Estate and Economic Development (CREED) at Old Dominion University reports that the Hampton Roads economy is in a gradual recovery. The financing market is making its way back as well. While not as robust as at the peak of the market, financing is available and lenders are actively looking for opportunities in support of economic development in the community. The Virginia Employment Commission reports the unemployment rate in the City peaked in 2010 at 9.4%. The unemployment rate in 2012 was 8.3%, which is higher than the State-wide rate of 5.9%. By November 2013 the unemployment rate in Portsmouth was 6.8% versus 5% State-wide.

The following summary analyzes data from the Census Bureau's ACS charts as provided by HUD.

- Education and Health Care Services is the largest employment sector in the City with over 5,600 employees followed closely by Retail Trade with about 5,300 employees. Other large sectors include Arts, Entertainment, Accommodations with 4,325 employees and Professional, Scientific, Management Services with 3,028 employees.
- The largest sector by occupation is management, business, and financial services.
- Over two-thirds of the City's workers travel less than 30 minutes to reach their place of employment.
- The largest numbers of persons employed were those with some college or an Associate's degree. The largest numbers of unemployed persons were those with a high school degree.
- About a quarter of persons age 18 and over have a college degree including Associate, Bachelor, or Graduate or Professional. About one-third have a high school diploma or equivalency, and 18% lack a high school diploma.
- Median earnings are highest among those with the highest educational attainment. Persons with a graduate or professional degree have median earnings of \$53,570, which is more than double the median earning of those without a high school diploma, which is \$21,130.

**Economic Development Market Analysis**  
**Business Activity**

**Table 42 - Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers Percent	Share of Jobs Percent	Jobs less workers Percent
Agriculture, Mining, Oil & Gas Extraction	74	1	0	0	0
Arts, Entertainment, Accommodations	4,325	2,735	13	12	-1
Construction	1,941	2,164	6	9	3
Education and Health Care Services	5,627	4,272	17	18	1
Finance, Insurance, and Real Estate	1,801	1,029	5	4	-1
Information	742	339	2	1	-1
Manufacturing	3,064	2,309	9	10	1
Other Services	1,503	1,695	5	7	3
Professional, Scientific, Management Services	3,028	1,431	9	6	-3
Public Administration	65	1	0	0	0
Retail Trade	5,251	2,673	16	12	-4
Transportation and Warehousing	1,583	1,386	5	6	1
Wholesale Trade	1,312	714	4	3	-1
<b>Total</b>	<b>30,316</b>	<b>20,749</b>	<b>--</b>	<b>--</b>	<b>--</b>

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

**Table 43 - Labor Force**

Total Population in the Civilian Labor Force	45,966
Civilian Employed Population 16 years and over	42,579
Unemployment Rate	7.37
Unemployment Rate for Ages 16-24	26.77
Unemployment Rate for Ages 25-65	3.62

Data Source: 2006-2010 ACS

**Table 44 – Occupations by Sector**

Occupation by Sector	Number of People
Management, business and financial	7,700
Farming, fisheries and forestry occupations	1,732
Service	5,353
Sales and office	8,020
Construction, extraction, maintenance and repair	4,483
Production, transportation and material moving	2,935

Data Source: 2006-2010 ACS

**Travel Time**

**Table 45 - Travel Time**

Travel Time	Number	Percent
< 30 Minutes	28,621	67%
30-59 Minutes	11,694	27%
60 or More Minutes	2,226	5%
<b>Total</b>	<b>42,541</b>	<b>100%</b>

Data Source: 2006-2010 ACS

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

**Table 46 - Educational Attainment by Employment Status**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,694	430	3,164
High school graduate (includes equivalency)	10,061	695	3,586
Some college or Associate's degree	12,684	454	3,290
Bachelor's degree or higher	8,297	231	1,491

Data Source: 2006-2010 ACS

**Educational Attainment by Age**

**Table 47 - Educational Attainment by Age**

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	243	181	423	1,374	1,739
9th to 12th grade, no diploma	1,740	1,488	912	2,910	2,430
High school graduate, GED, or alternative	4,346	4,246	3,649	7,210	4,210
Some college, no degree	3,307	3,802	3,236	6,087	2,473
Associate's degree	424	1,153	1,089	1,862	462
Bachelor's degree	668	2,194	1,576	3,066	829
Graduate or professional degree	0	877	999	1,690	468

Data Source: 2006-2010 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

**Table 48 – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,130
High school graduate (includes equivalency)	26,256
Some college or Associate's degree	31,891
Bachelor's degree	40,528
Graduate or professional degree	53,570

Data Source: 2006-2010 ACS

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

Education and Health Care Services is the largest employment sector in the City with over 5,600 employees followed closely by Retail Trade with about 5,300 employees. Other sectors with large number of employees include Arts, Entertainment, Accommodations with 4,325 employees and Professional, Scientific, Management Services with 3,028 employees.

**Describe the workforce and infrastructure needs of the business community:**

About 50% of the City’s workforce either lacks a high school diploma or their educational attainment is a high school diploma. Additionally, because of the age of the City, much of the infrastructure including but not limited to sewer, water, roads, drainage, is dated and in need of repair or replacement and upgrading. More specific non-housing community needs, which also service the business community, are outlined in section NA-50 of this document.

The business community needs an educated workforce that is able to adapt to new job opportunities and evolving technology. While improvements in technology have made it possible to work from remote locations, infrastructure is still very important to the business community. Infrastructure is also important for providing a safe, decent, and attractive living environment for the workforce.

The City’s Department of Economic Development has created a strategic plan that strives to build on and continue the success by focusing attention on three key activities as follows:

- Business development – programs that nurture business growth and investment including business attraction, retention, and expansion, and startup and emerging businesses.
- Market development – activities that focus on recruiting individuals who will enhance the economy and enlarge the market area in which they could receive products and services.
- Product development – investments that are maintained, upgraded, or developed by labor and capital to improve the community including downtown areas, gateways, business parks, or speculative buildings.

**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.**

CREED notes the primary driver of industrial growth in Hampton Roads will be the Port of Virginia. As the economy continues to recover, the volume of containers to east coast ports through the Panama Canal will increase. The Port of Virginia has significant advantages over other east coast ports that will result in an increase in container volume.

CREED also reports that defense spending accounts for 46% of the area’s gross regional domestic product. Sequestration and looming cuts to the federal budget leaves Hampton Roads with uncertainty on how the economy will fare over the next three to five years.

Strong economic sectors and new rising areas of growth identified that may assist with the possible job loss in government contracting and enlisted military in Hampton Roads include:

- Information technology, cyber security technology, cloud computing;
- Enterprise mobility, social media;
- Health care services and education; and
- Financial services, legal services, accounting services.

An educated workforce with skills that can adapt to a variety of jobs and sectors is important to support long-term growth and stability of the region's economy.

In February 2014 the State instituted tolls on the Downtown and Midtown Tunnels that connect Portsmouth with Norfolk. The tunnels serve as local roads providing direct access to jobs businesses, and services. A January 6, 2014 report prepared by Old Dominion University economics professor James V. Koch, found that residents and businesses are hurt by the tolls, which affects their choices in where to live, work, and buy services. The report finds that in the short term, Portsmouth's government should expect a "several-million-dollar decline" in taxable sales and a possible \$1.76 million decline in assessed valuations.

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

The top 10 employers in the City include a variety of public and private sector employers including the US Department of Defense, Maryview Hospital, Portsmouth Public Schools, Tidewater Community College, Cere Marine Terminals, Earl Industries, Gillmann Services, Inc. Virginia International Terminal, US Department of Homeland Security, and City of Portsmouth. The employers have jobs at various skill levels. As previously noted, 50% of the City workforce either lacks a high school diploma or their educational attainment is a high school diploma. The jobs in the City and throughout the region require educational skills and training to support maintaining jobs and more importantly career advancement.

**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.**

The Virginia Employment Commission (VEC) operates a Workforce Investment Board in Portsmouth that has a comprehensive one-stop shop with the following services:

- Worker services – assisting with education and skills training, research on careers and jobs, assistance with resume writing and interviewing, posting of resumes.
- Youth services – assistance with obtaining work permits, identifying summer jobs, career planning, preparation for GED, skills assessment.
- Business services – recruiting employees, posting job openings, assess to resumes, pre-screening job applicants, training about EEO and ADA, legal requirements of hiring and firing.
- Site resources – interview rooms, support equipment including telephones, fax machines, copy machines, computers with internet access.

The availability of the listed services provides City residents with skills to improve their economic condition in support of the City’s Consolidated Plan.

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

In 2010 the Hampton Roads Planning District Commission (HRPDC) prepared a CEDS for the region with the following objectives.

- Hampton Roads will be the Premier Mission Ready Region hosting federal assets critical to Virginia and the Nation.
- Hampton Roads will be the Premier East Coast Sea Port.
- Hampton Roads will be the premier year-round destination of distinction and appeal to travelers while significantly increasing quality of life for residents by leveraging the variety of attractions, arts and culture, venues and performances and recreational opportunities that exist in the region.
- Hampton Roads will be recognized internationally as a region for centers of excellence fueled by a culture of innovation and economic opportunities.

The CEDS Strategy Committee, in tandem with the Hampton Roads Partnership and HRPDC works to support and facilitate alignment of organizational missions and strategies with the objectives and strategies of the CEDS. The following themes, in priority order, have been identified as the most impactful and most immediate that will improve upon the measures used to gauge economic success of the CEDS.

- Infrastructure with specific focus on transportation.
- Innovation with specific focus on opportunities and entrepreneurship.
- Intellectual and human capital with specific focus on education.
- Sense of place with specific focus on regional awareness.

**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 priority project identified by the City of Portsmouth in support of the CEDS is to replace aging physical infrastructure including but not limited to drainage systems and small road projects supporting the City's business districts and employment centers.

### **MA-50 Needs and Market Analysis Discussion**

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

To consider housing condition the following is a review of the City's housing stock in comparison to indicators of housing deficiency available from the Census. The indicators, however, do not indicate suitability for renovation. The City has determined that areas with a concentration of housing problems are those areas with double the regional percentage. The region defined by this CP for the purpose of determining concentrations is the Virginia portion of the Norfolk-Virginia Beach-Newport News Metropolitan Statistical Area (MSA), which consists of the Counties of Gloucester, Isle of Wight, James City, Mathews, Surry, and York, and the Cities of Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, and Williamsburg. The 2006 – 2010 ACS reports 672,775 housing units in the Virginia portion of MSA of which 611,463 are occupied.

**Age.** The age of a structure is used to show the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is represented by the year built with units that are 40 years old or over used as the threshold. The 2006-2010 ACS shows that about 24,800 of the City's housing units were built in 1970 or before, which is 60.6% of the housing stock. Within the MSA 47.2% of the housing stock was built in 1970 or before. A concentration of older units potentially signaling a housing problem exists in those census tracts where 94.4% or more of the house units were built in 1970 or 1970.

**Exclusive use of plumbing.** The sharing of facilities between households is used as an index of deficient housing conditions. The 2006-2010 ACS identifies 202 (0.48%) housing units in the City of Portsmouth lacking complete plumbing. Within the MSA 0.36% of the housing units lack complete plumbing with a concentration occurring in census tracts in Portsmouth with 0.72% of the units lacking complete plumbing.

**Crowding.** Crowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01) is used as the threshold for defining living conditions as overcrowded. The 2006-2010 ACS reports 713 housing units, representing 1.9% of the City's occupied housing stock, with more than one person per room. Within the MSA 2.1% of the housing stock is overcrowded with a concentration occurring in census tracts in the City with 4.2% or more of the occupied units having more than one person per room.

**Housing costs** that are in excess of acceptable limits. Generally, when a household spends more than 30% of its gross income on housing it is considered excessive by housing economists and lending institutions and the household is classified as cost burdened. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost burdened households may have trouble maintaining their dwelling. The 2006-2010 ACS reports City-wide there are 10,407 cost burdened households, which is about 28.3% of the households. About 55% of the renter households are cost burdened and 10.1% of the owner households are cost burdened. Within the MSA 40.2% of the households are cost burdened including 51% of renter households and 34% of owners. Census tracts with concentrations of cost burdened households are those with 100% of cost burdened renter households and those with 68% of cost burdened owner households.

The following table shows census tracts in the City by the indicators of housing conditions. Census tracts with housing units with concentrations of housing problems are in bold. The table shows that the City's housing stock is in many ways comparable to the housing within the MSA. Census tracts with concentrations are generally due to lack of complete plumbing and overcrowding.

**Table 49 – Housing Conditions**

	Total Housing Units	Percent Built 1970 or before	Percent Lack Complete Plumbing	Occupied housing units	Percent Over Crowded	Owner-occupied	Percent Cost Burdened Owners	Renter-occupied	Percent Cost Burdened Renters
CT 2102	1,104	85.7%	0.72%	920	0.0%	436	0.0%	484	51.4%
CT 2103	1,087	70.8%	0.00%	1,034	0.8%	785	3.1%	249	52.2%
CT 2104	767	94.9%	1.83%	767	0.0%	428	12.1%	339	59.0%
CT 2105	750	43.3%	0.00%	726	6.9%	162	40.7%	564	39.2%
CT 2106	806	85.0%	2.48%	623	0.2%	448	0.9%	175	57.1%
CT 2109	1,955	55.2%	0.00%	1,433	3.1%	525	6.1%	908	46.4%
CT 2111	735	31.6%	0.68%	666	3.5%	166	28.9%	500	56.0%
CT 2114	616	50.2%	0.00%	509	2.4%	225	5.3%	284	74.6%
CT 2115	686	78.4%	0.00%	674	0.0%	337	0.0%	337	49.3%
CT 2116	1,795	86.5%	0.00%	1,659	4.6%	1,123	13.2%	536	47.8%
CT 2117	1,454	87.1%	0.00%	1,242	1.9%	679	33.3%	563	52.0%
CT 2118	1,505	91.2%	0.00%	1,358	6.4%	316	22.2%	1,042	49.5%

	Total Housing Units	Percent Built 1970 or before	Percent Lack Complete Plumbing	Occupied housing units	Percent Over Crowded	Owner-occupied	Percent Cost Burdened Owners	Renter-occupied	Percent Cost Burdened Renters
CT 2119	726	72.2%	0.00%	668	6.0%	384	7.8%	284	39.4%
CT 2120	867	76.5%	2.65%	674	7.4%	355	32.1%	319	71.2%
CT 2121	625	35.5%	0.00%	548	3.8%	185	0.0%	363	28.7%
CT 2123	2,131	78.6%	0.00%	1,864	3.4%	873	3.7%	991	69.4%
CT 2124	1,490	52.9%	2.21%	1,405	0.9%	547	4.8%	858	68.8%
CT 2125	825	70.1%	0.00%	760	2.8%	613	15.0%	147	67.3%
CT 2126	482	81.5%	0.00%	440	0.0%	334	7.8%	106	36.8%
CT 2127.01	1,978	47.7%	0.00%	1,800	0.7%	1,600	7.5%	200	45.0%
CT 2127.02	1,422	91.4%	0.00%	1,271	2.5%	952	30.0%	319	53.0%
CT 2128.01	2,053	52.1%	0.00%	1,848	0.0%	584	4.5%	1,264	68.4%
CT 2128.02	1,255	61.0%	0.00%	1,231	0.0%	918	23.1%	313	39.0%
CT 2129	2,213	89.2%	0.00%	2,072	0.0%	1,806	8.1%	266	39.5%
CT 2130.01	2,415	45.6%	1.82%	2,367	0.0%	2,067	7.2%	300	40.0%
CT 2130.02	1,920	61.4%	0.99%	1,681	0.6%	1,354	11.4%	327	51.1%
CT 2131.01	2,098	20.8%	0.00%	1,889	2.5%	520	0.0%	1,369	55.4%
CT 2131.03	2,726	28.8%	1.32%	2,522	2.5%	1,553	4.8%	969	49.2%
CT 2131.04	1,498	4.2%	0.00%	1,462	0.0%	1,169	1.5%	293	54.6%
CT 2132	904	58.8%	0.00%	675	1.8%	243	0.0%	432	66.0%
CT 9801	0	na	na	0	na	0	na	0	na
City Total	40,888	60.6%	0.49%	36,788	1.9%	21,687	10.1%	15,101	54.4%

Data Source: 2006-2010 ACS

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

A racial concentration is an area with double the percentage of the MSA. The 2006-2010 ACS reports 619,612 households in the MSA. There are 377,985 white households (61.0%) and 217,635 (35.1%) with a minority householder.

A racial concentration in the City of Portsmouth exists in census tracts where 70.2% or more of the households, which is double the percentage in the MSA, are minorities. The following table shows 12 of the 31 census tracts contain minority households in excess of double the regional average.

The 2006-2010 ACS reports 24,072 Hispanic households in the region, which is 3.9% of the households. A concentration of Hispanic households exists in census tracts in Portsmouth where 7.8% or more of the households, which is double the region, are of Hispanic origin. The following table shows that none of the census tracts in the City contain Hispanic households in excess of double the regional average.

**Table 50 – Households by Race and Hispanic Origin**

Census Tract	Total Households	White Households		Minority Households		Hispanic Origin Any Race Households	
		Total	Percent	Total	Percent	Total	Percent
CT 2102	1,014	694	68.4%	291	28.7%	29	2.9%
CT 2103	937	617	65.8%	308	32.9%	12	1.3%
CT 2104	723	521	72.1%	187	25.9%	15	2.1%
CT 2105	705	30	4.3%	669	94.9%	6	0.9%
CT 2106	707	517	73.1%	166	23.5%	24	3.4%
CT 2109	1,588	1,044	65.7%	505	31.8%	39	2.5%
CT 2111	758	45	5.9%	708	93.4%	5	0.7%
CT 2114	561	10	1.8%	546	97.3%	5	0.9%
CT 2115	587	331	56.4%	244	41.6%	12	2.0%
CT 2116	1,703	1,390	81.6%	270	15.9%	43	2.5%
CT 2117	1,225	110	9.0%	1,098	89.6%	17	1.4%
CT 2118	1,329	34	2.6%	1,278	96.2%	17	1.3%
CT 2119	567	13	2.3%	547	96.5%	7	1.2%
CT 2120	708	8	1.1%	697	98.4%	3	0.4%
CT 2121	604	21	3.5%	574	95.0%	9	1.5%
CT 2123	1,807	905	50.1%	843	46.7%	59	3.3%
CT 2124	1,358	442	32.5%	888	65.4%	28	2.1%
CT 2125	829	528	63.7%	276	33.3%	25	3.0%
CT 2126	430	249	57.9%	169	39.3%	12	2.8%
CT 2127.01	1,745	14	0.8%	1,714	98.2%	17	1.0%
CT 2127.02	1,307	16	1.2%	1,284	98.2%	7	0.5%
CT 2128.01	1,996	1,033	51.8%	913	45.7%	50	2.5%
CT 2128.02	1,213	956	78.8%	240	19.8%	17	1.4%
CT 2129	2,215	2,002	90.4%	187	8.4%	26	1.2%
CT 2130.01	2,236	1,604	71.7%	576	25.8%	56	2.5%
CT 2130.02	1,848	1,486	80.4%	337	18.2%	25	1.4%
CT 2131.01	1,935	488	25.2%	1,383	71.5%	64	3.3%
CT 2131.03	2,583	1,230	47.6%	1,273	49.3%	80	3.1%
CT 2131.04	1,370	289	21.1%	1,044	76.2%	37	2.7%
CT 2132	736	281	38.2%	428	58.2%	27	3.7%
CT 9801	0	0	na	0	na	0	na
City Total	37,324	16,908	45.3%	19,643	52.6%	773	2.1%
MSA Total	619,692	377,985	61.0%	217,635	35.1%	24,072	3.9%

Data Source: 2006-2010 ACS

Low income persons have income at or less than 80% of the area median income and are calculated by HUD. HUD’s formula for calculating low income persons considers persons residing in households, which consists of persons who live in housing units, excluding persons residing in group quarters such as correctional institutions, nursing homes, military quarters, college dormitories, and juvenile institutions. The range of income levels is based on the median family income (MFI) for the Norfolk-Virginia Beach-Newport News MSA. The most recent low income data published by HUD is from 2000.

HUD calculates 48,821 low income persons in Portsmouth. City-wide, 51% of the population is low income. To estimate low income households, the average household size for each of the census tracts was applied to the number of low income persons.

HUD identifies low income areas as those where 51% or more of the population have incomes of 80% or less of MFI. Table 51 highlights the 15 census tract in the City with a majority of low income households.

**Table 51 – Low Income Persons and Households**

Census Tract	Low Income Universe	Low Income		
		Persons	Percent of Universe	Low Income Households
CT 2102	2,326	1,165	50.09	504
CT 2103	2,210	902	40.81	377
CT 2104	1,368	377	27.60	188
CT 2105	1,740	1,466	<b>84.30</b>	619
CT 2106	1,749	879	50.26	359
CT 2107	1,838	916	49.84	295
CT 2109	2,946	1,376	46.71	786
CT 2111	856	504	<b>58.88</b>	182
CT 2114	2,359	1,980	<b>83.93</b>	832
CT 2115	1,632	979	<b>59.99</b>	365
CT 2116	4,030	1,714	42.53	732
CT 2117	2,983	1,867	<b>62.59</b>	794
CT 2118	3,402	2,633	<b>77.40</b>	975
CT 2119	2,145	1,611	<b>75.10</b>	579
CT 2120	2,156	1,619	<b>75.09</b>	574
CT 2121	1,801	1,442	<b>80.07</b>	581
CT 2122	23	0	N/A	N/A
CT 2123	4,662	3,028	<b>64.95</b>	1,160
CT 2124	3,446	2,334	<b>67.73</b>	887
CT 2125	2,132	1,124	<b>52.70</b>	448
CT 2126	2,859	2,043	<b>71.46</b>	735
CT 2127.01	5,410	2,336	43.18	817
CT 2127.02	3,747	1,830	48.84	665
CT 2128	7,446	3,330	44.72	1,454
CT 2129	5,277	1,985	37.62	827
CT 2130.01	5,355	1,348	25.17	539
CT 2130.02	4,172	956	22.91	427
CT 2131.01	5,258	3,658	<b>69.57</b>	1,386
CT 2131.03	7,194	2,483	34.51	916
CT 2131.04	3,208	936	29.20	293
<b>Total</b>	<b>95,730</b>	<b>48,821</b>	<b>51.00</b>	<b>19,451</b>

Data Source: US Dept of Housing & Urban Development

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

The following table provides an overview of the 12 census tracts with minority concentrations. The table shows the indicators of housing conditions in the census tracts highlighting those that also have an indicator of a concentration. Of the 12 census tracts with minority concentrations eight are also predominately low income.

**Table 52 – Characteristics of Market Area Minority Concentrated Census Tracts**

Census Tract	Total Households	Median Household Income	Percent Low Income	Median Age	Housing Units						
					Total	Percent Vacant	Percent Owner Occupied	Percent Built 1970 or before	Percent Lack Complete Plumbing	Percent Over crowded	Percent Cost Burdened
CT 2105	750	\$26,071	84.30%	22.0	750	3.2%	22.3%	43.3%	0.00%	6.9%	31.0%
CT 2111	735	\$18,889	58.88%	35.8	735	9.4%	24.9%	31.6%	0.68%	3.5%	43.8%
CT 2114	616	\$33,090	83.93%	36.3	616	17.4%	44.2%	50.2%	0.00%	2.4%	41.7%
CT 2117	1,454	\$39,423	62.59%	42.8	1,454	14.6%	54.7%	87.1%	0.00%	1.9%	29.2%
CT 2118	1,505	\$12,861	77.40%	22.7	1,505	9.8%	23.3%	91.2%	0.00%	6.4%	40.2%
CT 2119	726	\$58,542	75.10%	28.8	726	8.0%	57.5%	72.2%	0.00%	6.0%	33.8%
CT 2120	867	\$28,400	75.09%	32.2	867	22.3%	52.7%	76.5%	2.65%	7.4%	33.7%
CT 2121	625	\$21,600	80.07%	47.4	625	12.3%	33.8%	35.5%	0.00%	3.8%	24.8%
CT 2127.01	1,978	\$48,500	43.18%	44.8	1,978	9.0%	88.9%	47.7%	0.00%	0.7%	20.9%
CT 2127.02	1,422	\$33,841	48.84%	47.6	1,422	10.6%	74.9%	91.4%	0.00%	2.5%	15.3%
CT 2131.03	2,726	\$58,986	34.51%	35.2	2,726	7.5%	61.6%	28.8%	1.32%	2.5%	19.6%
CT 2131.04	1,498	\$66,591	29.20%	36.3	1,498	2.4%	80.0%	4.2%	0.00%	0.0%	10.9%
City Total	40,888	\$46,269	51.00%	35.3	40,888	10.0%	59.0%	60.6%	0.49%	1.9%	28.3%

**Are there any community assets in these areas/neighborhoods?**

The census tracts with minority concentrations are largely located in the southern portion of the City south of the Western Branch of the James River. This portion of the City is fully served by infrastructure including sanitary sewer, water, and drainage. There are several City parks and recreation centers in the area along with a variety of public schools and libraries. Other City services in this portion of Portsmouth include City Hall, the Police Department, and several fire houses.

**Are there other strategic opportunities in any of these areas?**

The south portion of the City, which contains many of the neighborhoods with minority concentrations, is traversed by I-264, a major highway serving South Hampton Roads that intersects with I-64 providing access to Richmond and the I-95 corridor. The area also adjoins the Elizabeth River. This part of the City contains several business centers including the downtown and the mid-town business districts, Victory Crossing Business Park, Port Center Business Park, the Norfolk Naval Shipyard, and the Navel Medical Center. The south portion of

Portsmouth is also the City's government center containing City Hall, the Courthouse, the Police Department, fire houses, libraries, and public parks. This portion of the City contains a varied housing stock including several public housing developments. This is also the historic center of Portsmouth containing the City's historic districts.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City will focus its resources on activities and projects that support neighborhood sustainability in addition to support for persons with special needs, and the homeless and persons at risk of homelessness. SP-25 provides further information.

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

### Geographic Area

Table 53 - Geographic Priority Areas

Target Area	Percentage of Funds
None	

### General Allocation Priorities

Use of funds is not directed to any specific geographic area in the City. The majority of the assistance will be used in areas of the City that are predominately low income. Many of the areas that are predominately low income overlap with areas of minority concentrations. The City plans to use funds strategically in support of neighborhood sustainability and economic development.

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

### Priority Needs

The table below generated through HUD’s IDIS online program, shows priority needs for Portsmouth for use of CDBG and HOME funds during the period covered by this 5-Year CP. Additional information on the priority needs is in the narrative before the table. Priority needs were based on the results of input from public officials, City Departments, public and private service agencies, and other persons with interest in Portsmouth community, housing, and economic development needs. Also considered were the needs of the various household types and income strata, and racial and ethnic minorities.

Needs were given a priority level of high or low based on whether the need could be addressed with CDBG funding and HOME and the degree to which other resources might be available to address the need. The City intends to use CDBG and HOME resources to address high priorities,

and expects other funding sources or community stakeholders to address other community needs.

The City has identified the following priority needs to be addressed over the next five years:

- **Affordable Housing** – assistance with rehabilitation for existing owners focusing on rehab for all low income elderly owners and emergency rehab for very-low income owners; expansion of ownership for low income working households (generally households at or above 60% of AMI with modest other debt); support for extremely low- and very-low income renters at-risk of homelessness, homeless persons, and special needs populations with rental housing; assistance with homeless prevention and rapid re-housing. The City will also consider neighborhood targeted housing rehab for all low income owners and renters in support of a City initiated strategic neighborhood revitalization plan.
- **Community Development** – improvement and expansion of infrastructure and public facilities serving low – mod areas and demolition of vacant blighted structures. Focus is activities that support neighborhood sustainability including walkability and alternative modes of transportation, parks, recreation and open space, beautification, historic character and preservation, public health and safety (including but not limited to streets, sewer, water, lighting, drainage, eligible equipment), elimination of blight, and ADA compliance. Community development improvements should be coordinated in a comprehensive manner. Also support for facilities serving persons with special needs to move toward and maintain self-sufficiency.
- **Public services** – support for moving toward self-sufficiency including but not limited to youth, elderly, disabled services, and services for persons at-risk of homelessness, and homeless persons including employment services. Funded public services should not duplicate other services available in the community.
- **Economic Development** - improvements to business districts and economic centers and job creation and retention growing the City’s economy furthering the objective of neighborhood sustainability.
- **Administration and planning** in addition to fair housing advocacy, education, and compliance.

While property acquisition is an eligible use of CDBG and HOME funds, the City will not acquire land for the purposes of land banking, which is not an eligible use of funds. The City will only consider use of funds for property acquisition on a strategic basis addressing a priority in support of a project that is ready to be implemented and can be completed meeting a national objective or providing housing for low income households within no more than 18 months from

acquisition. Acquisition to support elimination of slum and blight is a high priority but will only be considered based on documentation of slum and blight.

**Table 54 – Priority Needs Summary**

1	<b>Priority Need Name</b>	AH1 - Affordable Housing (owners)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	AH1- Affordable Housing (owners)
	<b>Description</b>	Assistance to existing owners.
	<b>Basis for Relative Priority</b>	Cost burdened owners, older housing stock in need of maintenance, support neighborhood sustainability.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Moderate Large Families Families with Children Public Housing Residents
<b>Geographic Areas Affected</b>		City-wide
<b>Associated Goals</b>		AH2 - Affordable Housing (owner)
<b>Description</b>		Increase ownership.
<b>Basis for Relative Priority</b>		Supply of affordable housing, enhance neighborhood sustainability.
3	<b>Priority Need Name</b>	AH3 - Affordable Housing (renters)
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low 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 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
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	AH3 - Affordable Housing (renters)
<b>Description</b>	Support for decent affordable rental housing.
<b>Basis for Relative Priority</b>	High incidence of cost burden among extremely low income households including homeless, non-homeless special needs, older housing stock, support neighborhood sustainability.
<b>4 Priority Need Name</b>	INF - Infrastructure Improvements
<b>Priority Level</b>	High
<b>Population</b>	Non-housing Community Development
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	INF - Infrastructure Improvements
<b>Description</b>	Construct, reconstruct infrastructure in support of neighborhood sustainability.
<b>Basis for Relative Priority</b>	Older infrastructure in need of replacement, reconstruction in support of neighborhood sustainability.
<b>5 Priority Need Name</b>	PF - Public Facility Improvements
<b>Priority Level</b>	High
<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	PF - Public Facility Improvements
<b>Description</b>	Construct, reconstruct public facilities in support of neighborhood sustainability.
<b>Basis for Relative Priority</b>	Older public facilities in need of construction, reconstruction to support neighborhood sustainability.

6	<b>Priority Need Name</b>	PS - Public Services	
	<b>Priority Level</b>	High	
	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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	
	<b>Geographic Areas Affected</b>	City-wide	
	<b>Associated Goals</b>	PS - Public Services	
	<b>Description</b>	Services in support with moving towards self-sufficiency	
	<b>Basis for Relative Priority</b>	Need for services to support moving toward self-sufficiency.	
	7	<b>Priority Need Name</b>	EcD - Economic Development
		<b>Priority Level</b>	High
		<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
<b>Geographic Areas Affected</b>		City-wide	
<b>Associated Goals</b>		EcD - Economic Development	
<b>Description</b>		Support for creation and retention of jobs in support of sustainability.	
<b>Basis for Relative Priority</b>		Need for economic development opportunities to raise income levels through jobs that offer career advancement and income growth.	
8	<b>Priority Need Name</b>	AD - Administration	
	<b>Priority Level</b>	Low	
	<b>Population</b>	Other	
	<b>Geographic Areas Affected</b>		
	<b>Associated Goals</b>	AD - Administration	

<b>Description</b>	Support for payment of City's CPD planning and admin including direct and indirect costs.
<b>Basis for Relative Priority</b>	Need for planning and admin in support of City's CPD program.

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

### Influence of Market Conditions

The following table shows the market characteristics in Portsmouth that support proposed funding.

**Table 55 – Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Extremely low and very low income households in need of temporary assistance to be housed or prevent homelessness, as they devise plan for self-sufficiency.
TBRA for Non-Homeless Special Needs	Extremely low and very low income households in need of temporary assistance to be housed or prevent homelessness, as they devise plan for self-sufficiency.
New Unit Production	Old housing stock not easily adaptable to extremely- and very-low income cost burdened households and households with special needs, lack energy efficiency, subject to lead problems, long-term lack of maintenance; expand opportunities for ownership of modern housing for working households with income at or above 60% of AMI and modest other debt in support of sustainability of neighborhoods.
Rehabilitation	Old housing stock and pre-1978 housing occupied by low income households with children; persons aging in place; need to address lead, preventative maintenance, emergency repair supporting sustainability of neighborhoods; expand opportunities for ownership by working households with income at or above 60% of AMI and modest other debt in supporting sustainability of neighborhoods.
Acquisition, including preservation	Structures for adaptive use and infill sites in convenient locations, near transportation and services, may support historic preservation, available for creating housing for cost burdened extremely- and very-low income households, households with special needs, homeless persons, and expanding opportunities for ownership by working households at or above 60% of AMI with modest other debt in support of sustainability of neighborhoods and preservation. Projects must be ready to implement and complete upon acquisition. Acquisition is not for the purposes of land banking and positioning sites for redevelopment.

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Anticipated Resources

The following provides a review of anticipated CDBG and HOME funds.

**Table 56 - Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of 5-Year CP	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,416,531	\$54,936	\$410,483.45	\$1,881,950.45	\$4,800,000	address community development, housing, economic development needs
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$366,296	\$63,036.42	\$225,373.83	\$684,706.25	\$1,200,000	address housing needs

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

Leverage includes City funds and staff time administering and implementing the CPD program and other resources provided by sub-recipients.

The City and sub-recipients may seek funding from other sources to accomplish its goals. Such funding may include:

- McKinney – Vento Funds under the HEARTH Act;
- Choice Neighborhood;
- Low-Income Housing Tax Credits;
- New Markets Tax Credits;
- Economic Development Initiative;
- Environmental Protection Agency;
- Department of Transportation;
- Department of Veterans Affairs; and
- State funds.

The City will generate HOME match from eligible match per 24 CFR 92.220 including but not limited to cash contributions from non-federal sources, forbearance of fees, donated real property, the cost, not paid with federal resources, of on-site and off-site infrastructure, proceeds from multi-family and single family affordable housing project bond financing, reasonable rental value of donated use of site preparation or construction equipment, value of donated or voluntary labor or professional services, value of sweat equity, direct cost of supportive services provided to families residing in HOME assisted units, and direct cost of homebuyer counseling services provided to families that acquire properties with HOME funds.

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

The City has no specific plans for use of publically owned land or property to address identified needs. The City will consider use of publically owned land or property as appropriate to achieving priorities.

***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.

**Table 57 - Institutional Delivery Structure**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Portsmouth	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	City-wide

The City of Portsmouth is the clearinghouse and facilitator for the activities described by this 5-Year CP. As the local unit of government, the City of Portsmouth is empowered to apply for and administer CDBG and HOME funds and other grants. The City also supports other activities by providing certifications of consistency with the CP. The following describes the City’s institutional structure for administration of its entitlement program.

The Planning Department oversees the administration of the CDBG and HOME entitlement programs. The Planning Department also applies for and administers other funding sources

relevant to community planning and development, ensuring the resources are highly integrated and administered efficiently. The Planning Department is responsible for the following.

- Program management and oversight.
- Inter Department/Agency Coordination.
- Sub-recipient contract administration and monitoring.
- Program evaluation.
- Report preparation and submission.
- Public education and participation.
- Special project development.
- Consolidated Plan preparation, monitoring, and evaluation.
- Housing and neighborhood programs.

The daily oversight of activities for all programs and initiatives comes under the management of the Planning Director. The Planning Department is also responsible for managing all current and long-range planning for development, redevelopment, community development, and historic preservation activities within the City. In this capacity, the Planning Department: 1) prepares necessary plans, studies, and programs to implement the City's Comprehensive Plan; 2) engages in special studies and projects impacting on future growth, development, and quality of life.

The City's Finance Department provides financial administration and management of the CDBG and HOME funds.

Other City agencies that participate with housing, community development, and economic development in Portsmouth are as follows.

Department of Neighborhood Advancement promotes neighborhoods through enforcement of the Derelict Structures Ordinance, Environmental Inspections, the Rental Inspection Code, Property Damage Assessment program, the Zoning Ordinance, and the Floodplain Ordinance. Additionally the Department coordinates staff including from various City Departments to provide comprehensive neighborhood strategies for improvement.

Code Enforcement administers and enforces the Property Maintenance section of the [Uniform Statewide Building Code](#), which regulates the maintenance standards of both residential and commercial properties in Portsmouth.

The Department of Economic Development works to cultivate new businesses and maintain existing ones in support of economic development in Portsmouth. Programs offered include business outreach, business liaison, expansion and relocation assistance, business resources, education and networking opportunities, and economic development incentives.

The Portsmouth Department of Social Services provides residents with a gateway to connect to all social services and financial support being provided by local, State, and federal government agencies as well as private and charitable agencies to facilitate the development of programs to empower communities to strengthen families and neighborhoods.

The Portsmouth Department of Behavioral Health Services works with the other Community Services Boards in Virginia to provide integrated mental health, mental retardation, and substance abuse and prevention services in the City.

The Department of Engineering provides new sidewalks, curbs, and gutters in low-income neighborhoods.

Community Relations and Leisure Services provides advisory services when public facilities for youth, neighborhood, or recreational facilities are developed.

The Police Department implements public service programs on crime awareness and prevention and assists new homeowners in forming active neighborhood crime watch programs.

The Portsmouth Redevelopment and Housing Authority serves as the City's community redevelopment agency and the local public housing agency making it an important housing provider. The Portsmouth City Council appoints the PRHA Board of Commissioners to serve as the organization's governing and policy-making entity. As an autonomous local government entity, PRHA maintains an internal contracting and procurement capacity along with an accounting and finance department. Housing activities provided by PRHA are as follows.

- Public housing units.
- Section 8 rental assistance.
- Housing for elderly not in need of supportive services.
- Housing for disabled persons.

Numerous community organizations contribute expertise in the management of programs and activities. Organizations that are instrumental in providing emergency shelter services and permanent supportive housing in the City are the Portsmouth Area Resource Coalition (PARC), the Help and Emergency Response Shelter (HER), Portsmouth Volunteers for the Homeless (PVH), Portsmouth Christian Outreach Ministries (PCOM), and Virginia Supportive Housing.

Oasis Social Ministries and various churches around the City provide meals and clothing programs for the homeless and those at risk of becoming homeless. These, along with other public, private, non-profit agencies, church organizations, and the City, joined together in establishing the Portsmouth Homeless Action Consortium. PHAC works as the lead implementation entity for the City's homeless strategy. PHAC, which has been in existence since 1997, is a coordinating body that does not add additional bureaucracy to the service delivery system. PHAC's role includes monitoring activities and tracking outcomes to ensure progress in implementation of the *Ten Year Plan to End Homelessness*. PHAC also serves as the lead organization for completion of the Continuum of Care application submitted to HUD annually.

The City partners with a variety of agencies to carry out its community planning and development strategy and 5-Year CP. Because there is such a diverse group of public agencies, non-profits, and private corporations providing or assisting with housing and community development needs demonstrates Portsmouth's commitment to its stakeholders.

**Assess of Strengths and Gaps in the Institutional Delivery System**

Placing of the HUD entitlement program under the direction of the Planning Department ensures that Portsmouth's community development program and its planning program are coordinated to the benefit of the community and ensuring efficient and effective use of resources and staff.

The major gap remains scarce resources and limited staff to effectively operate programs. Coordination through the above listed organizations assists with networking ensuring that overlap of missions is minimized and facilitating more efficient use of resources. Opportunities for networking in support of improving services, efficiency, and to eliminate gaps are provided through the coordination efforts described below. A need identified among the homeless in the City and region is for treatment services. While alcohol and drug treatment is available, the Healing Place notes that in Hampton Roads the average wait for alcohol and drug rehabilitation treatment services is 25 days through a CSB and there is a need for additional capacity.

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

The following is an overview of homeless prevention services available in the community.

**Table 58 - Homeless Prevention Services Summary**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
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

**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)**

Non-profit service providers play a role in the implementation of the 5-Year CP and, in particular, the City's 10-Year Plan to End Homelessness. The comprehensive scope of services addresses the needs of persons seeking to end homelessness and become self-sufficient or who require supportive services to prevent homelessness.

One of the primary goals of the Continuum of Care is to link persons to mainstream resources. In order for people to successfully exit the homeless system, they need access to stable housing, which means a stable source of income. Emergency shelters work with their clients assist them with obtaining income either through benefits that they are eligible to receive or a job so they can leave shelter and become permanently housed.

Those at-risk of homelessness are assisted with similar access to services in addition to short-term rent or utility assistance.

**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**

The available services identified in table 58 meet the needs of homeless persons in Portsmouth. It is a challenge, however, for the homeless service providers to assist clients with access to mental health and substance abuse treatment due to wait lists and limited funding for services. A need for additional capacity for alcohol and drug treatment has been identified.

Employment is also a challenge particularly for persons leaving homelessness with a criminal record, mental health or substance abuse history. Job placement programs develop relationships with employers to overcome the initial reluctance to take the risk of hiring persons with blemished records.

While the City has some of the most affordable rental housing in Hampton Roads, a need is for safe, affordable, permanent housing. The cost of housing is still out of reach for many who experience homelessness. General Assistance, Supplemental Social Security and other assistance programs provide insufficient funds to afford even the more modest housing in the City while also allowing funds for food, utilities, clothing, child care and transportation.

**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**

PHAC provides the framework for addressing the gaps in the homeless system. Participating organizations continue to undergo a transformation from a facilities based homeless delivery system to a system of services designed to prevent homelessness and to rapidly return people to permanent stable housing through the Housing First strategy. PHAC plans to align its bylaws with the strategy and funding is reflective of the strategy with resources shifting from emergency shelter to permanent supportive housing. Employment and alcohol and drug treatment capacity will be considered and efforts to improve efficiency of PHAC will also be prioritized.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

The goals are based on the priority needs outlined in SP-25.

**Table 59 – Goals Summary**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH1- Affordable Housing (owners)	2014	2018	Affordable Housing	City-wide	AH1 - Affordable Housing (owners)	CDBG: \$300,000 HOME: \$250,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	AH2 - Affordable Housing (owner)	2014	2018	Affordable Housing	City-wide	AH2 - Affordable Housing (owners)	HOME: \$250,000	Homeowner Housing Added: 5 Household Housing Unit  Direct Financial Assistance to Homebuyers: 15 Households Assisted
3	AH3 - Affordable Housing (renters)	2014	2018	Affordable Housing Homeless Non-Homeless Special Needs	City-wide	AH3 - Affordable Housing (renters)	CDBG: \$100,000 HOME: \$350,000	Rental units constructed: 10 Household Housing Unit  Tenant-based rental assistance / Rapid Re-housing: 125 Households Assisted
4	INF - Infrastructure Improvements	2014	2018	Non-Housing Community Development	City-wide	INF - Infrastructure Improvements	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted  Buildings Demolished: 30 Buildings
5	PF - Public Facility Improvements	2014	2018	Non-Housing Community Development	City-wide	PF - Public Facility Improvements	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
6	PS - Public Services	2014	2018	Non-Housing Community Development	City-wide	PS - Public Services	CDBG: \$750,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
7	EcD - Economic Development	2014	2018	Non-Housing Community Development	City-wide	EcD - Economic Development	CDBG: \$250,000	Jobs created/retained: 20 Jobs
8	AD - Administration	2014	2018	program admin	City-wide	AD - Administration	CDBG: \$750,000	Other: 1 Other

**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)**

- Extremely low income – up to 120 households assisted with tenant based rental assistance, 5 assisted with housing construction, and 2 households assisted with housing rehab.
- Very low income – 20 households assisted with housing rehab, 5 households assisted with housing construction.
- Low income – 5 households assisted with homeownership assistance.

### **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)**

PRHA is compliant with its Section 504 Voluntary Compliance Agreement. PRHA is developing 16 public housing units, all will be ADA compliant and eight will have priority for persons with mobility disabilities.

#### **Activities to Increase Resident Involvements**

PRHA has Resident Council Organizations in its public housing communities that meet once a month to discuss resident issues, activities, and problems with the objective of helping improve the residents and their communities. Residents receive Community Service credit for participation in their resident organizations. The City of Portsmouth is not undertaking any activities during the year to encourage public housing residents to become more involved in management.

PRHA encourages public housing residents interested in home ownership to join the Family Self-Sufficiency (FSS) program. The FSS program includes home ownership training that is designed to equip residents with the tools they need to purchase and maintain their own home.

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

PRHA is not designated by HUD as troubled.

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

### **Barriers to Affordable Housing**

As noted by the Market Analysis of this 5-Year CP, the City of Portsmouth has the most affordable housing in Hampton Roads. There are 731 rental units for low income households in Portsmouth that are assisted by local, federal, or State funding programs, 1,393 rental units for low income households that are funded by Low Income Housing Tax Credits, and 1,593 public housing units for rent to low income households. PRHA has 16 public housing units under construction. PRHA also administers 1,473 Section 8 Housing Choice Vouchers available for low income renters to use in the City.

Average sales price of newly constructed units in the City in 2012 was about \$209,000 up by about 10% from 2011. Among existing units Portsmouth had the lowest median sales price in Hampton Roads at \$107,000, which was down 3.2% from 2011. Average sales price in the region in 2012 is about \$90,000 less than in 2006. In Hampton Roads as of the end of 2012 the average rental rate was \$926. In 2012 average rent in Portsmouth was \$850.

Despite the availability of affordable housing in Portsmouth, there continues to be demand for safe decent affordable housing. The demand is greatest among households with income at or below 50% of AMI and particularly acute among households at or below 30% of AMI.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Through use of CDBG and HOME funds the City makes a substantial investment in affordable housing in support of expanding and improving the inventory of units and providing direct assistance. PRHA is developing 16 rental public housing units. The City has contributed over \$1.5 million of CDBG funds for this project for acquisition, relocation, demolition, site remediation, disposition, and construction of infrastructure. Eight units will be for households with income at or below 40% AMI and eight units will be for households with income at or below 60% AMI. 50% of the units will be marketed and rented to households with at least one person with a disability. The units will be completed by early 2015. In support of low income owners the City has contributed over \$1.3 million of CDBG and City funds to develop infrastructure at PRHA's HOPE VI ownership units in the City's Westbury neighborhood. The infrastructure supports 101 single-family for sale units. To date PRHA has sold 75 units and projects completion of sales by the end of 2014. The City provided over half the buyers of a unit in the development with HOME funds for down payment and closing assistance.

The City uses its HUD entitlement funds to support reducing barriers to affordable housing. HOME funds are used to assist low income households with rent. Annually over 75% of the households provided with HOME TBRA assistance are extremely low income renter households, which has been identified as the category with the greatest need. Funds are provided to low income owner households for housing rehabilitation with funds targeted to elderly households and for emergency rehab.

The City offers an incentive program for rehabilitation of residential structures that are at least 25 years old. The program provides a ten year exemption of the increase in value due to the improvements where the rehabilitation increases the base assessed value by at least 40% with less than 15% structural addition. The City has two tax relief programs that either reduce or freeze the real estate tax liability for elderly and disabled homeowners. The City's Zoning Ordinance has been revised to streamline the number of districts making most uses, including varied housing types, by-right, eliminating the need for use permits that adds to the time and cost to develop housing.

The City has recently created a Department of Neighborhood Advancement. The purpose of the Department is to support strategic efforts to improve the quality of the neighborhoods in support of sustainability.

In furtherance of fair housing, the City uses CDBG funds to provide staff to serve as Portsmouth's fair housing compliance officer. The fair housing compliance officer provides outreach, advocacy, education, and referral, which is available to all persons experiencing fair housing problems. The compliance officer and City staff participate in quarterly board meetings and community outreach programs offered by HRCHRB, a regional organization of realtors, builders, local government officials, and housing advocates, including those representing the disabled. The compliance officer will provide outreach through meeting with current and prospective Section 8 landlords providing them with an overview of the Fair Housing Legislation and the Virginia Tenant Landlord Act.

Through use of HUD entitlement funds over the next five years the City will focus on neighborhood sustainability funding activities that support neighborhoods. Activities include improvements to infrastructure and public facilities, elimination of blight, and housing projects. Housing projects include ownership opportunities for households at or above 60% of AMI, rehab including emergency rehab for owners at or below 50% of AMI, rental housing for special needs populations and extremely low income households, rental assistance to prevent homelessness and rapid re-housing, and support for services for youth, the elderly, the disabled, and other special needs populations.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Agencies in the City that provide outreach to homeless persons including unsheltered include Portsmouth Christian Outreach Ministry, Portsmouth Department of Behavioral Healthcare Services, Oasis Social Ministry, PARC, and Portsmouth Volunteers for the Homeless. The City supports outreach by providing funds for intake assistance services for homeless persons and persons at-risk of homelessness. The program assesses the persons' needs and refers them to resources for services and housing. The intake assistance services address the CoC's objective of providing central intake.

### **Addressing the emergency and transitional housing needs of homeless persons**

The homeless facilities and services inventory in part MA-30 of this document identifies 71 year round emergency shelter beds and 80 seasonal shelter beds in Portsmouth. The inventory also identifies 54 transitional housing beds. PARC and Portsmouth Volunteers for the Homeless provide emergency shelter spaces for families and individual adults. Rental assistance in support of transitional needs is provided by Oasis Social Ministry, The Planning Council, PARC, Portsmouth Department of Behavioral Healthcare Services, and PVH. Several agencies also provide assistance with utilities.

**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.**

Part MA-30 contains a table showing that various agencies in the City and region provide services to help the homeless make the transition to permanent housing including, but not limited to, life skills training, mental health counseling, alcohol and drug abuse treatment and counseling, education, employment services, child care, and transportation.

Over the last eight years the City has used entitlement funds to provide funding for development of four regional SROs. Through this funding the City has supported development of 60 efficiency units of permanent supportive housing for homeless Portsmouth residents. The

residents of the units are provided with case management to assist with the transition to permanent housing.

**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**

Agencies in the City and region provide services that assist with persons the transition to permanent and independent living. These services also facilitate access to affordable housing and support preventing persons from becoming homeless again. The City continues to use entitlement funds to provide for intake assistance services for homeless persons and persons at-risk of homelessness and TBRA. The intake assistance and rent assistance supports facilitating access to housing and services helping with transitioning to housing and independent living and preventing persons from becoming homeless. Discharge coordination plans are in place in Portsmouth for youth aging out of foster care, patients discharged from mental health hospitals, and persons discharged from correction facilities.

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

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

**How are the actions listed above related to the extent of lead poisoning and hazards?**

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

Lead based paint hazard reduction has been integrated into the City's housing policies and programs. Consistent with HUD's lead-based paint regulations at 24 CFR 35, the policies and procedures of PRHA's and the CHDO's housing rehabilitation programs, which are supported by the City's entitlement funds include lead-based paint protective measures as follows.

- The guidelines comply with the lead based paint hazards at 24 CFR Part 35.
- When paint is disturbed in the course of non-emergency rehabilitation work in properties constructed prior to January 1, 1978, only a qualified contractor performs lead hazard reduction activities. The contractor must employ a certified lead-based paint abatement supervisor, or have employees certified in lead-based paint abatement. Certified testing companies perform a pre-rehabilitation risk assessment for lead-based paint hazards and a rehabilitation clearance test for lead dust hazards where the non-emergency work disturbs a painted surface.
- Where emergency work is completed, to the maximum extent practicable, occupants must be protected from exposure to lead in dust and debris generated.
- Lead paint hazard reduction is an eligible rehabilitation activity.

- Households participating in programs funding assistance for home ownership are not allowed to purchase units that have deteriorated interior or exterior painted surfaces. An exception to the requirement is allowed where minimal deteriorated paint surfaces exist and the seller is willing to have the surfaces tested, at their expense, by certified lead-based paint inspectors or risk assessors to determine if the deteriorated paint contains lead. If the paint contains lead, the household is not permitted to purchase the property and the agreement of sale becomes null and void. If it is determined by the testing that there is no lead-based paint, then the household can purchase the property provided that all deteriorated paint surfaces and any other Housing Quality Standards violations are corrected prior to settlement.

The City has devised *A Lead Safe Housing Requirements Screening Worksheet* that is required to be filled out for each CDBG or HOME funded rehab project in an effort to conclude that the residence is either exempt or not exempt from the requirements of 24 CFR Part 35. Prior to setting up all housing rehab projects in IDIS the City requires that the sub-recipient submit the completed worksheet.

In Virginia all persons performing renovations for compensation in target (pre-1978) housing or child-occupied facilities must provide the HUD produced document *Renovate Right* to the owners and occupants before beginning renovations.

The City has adopted the Virginia Maintenance code for the maintenance of existing buildings in Portsmouth. The code includes measures regarding lead paint. If during the property maintenance inspection conducted under the City’s Rental Inspection Ordinance, chipping or peeling paint is found, the paint is tested. Property owners are notified of unacceptable levels of lead-based paint and the requirements concerning removal. Properties occupied by households with children age 6 and under are referred to the Health Department for testing of blood lead levels and to the City to determine eligibility for assistance with lead paint protective measures.

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

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

The Portsmouth Department of Social Services is the City’s official anti-poverty agency. DSS provides residents with a gateway to connect to all social services and financial support being provided by local, State, and federal government agencies as well as private and charitable agencies to facilitate the development of programs to empower communities to strengthen families and neighborhoods. DSS offers assistance and access to alternative living arrangements, home based care services, day care services, emergency needs, employment

services, family planning services, health related services, information and referral services, protective services to children, and determinations and re-determinations of eligibility for public assistance programs including Temporary Assistance to Needy Families (TANF), Food Stamps, General Assistance, and Medicaid, and process applications for fuel assistance.

While the City's Department of Economic Development does not work directly to reduce the poverty level, its role in expanding economic opportunities works toward increasing household incomes. The Department of Economic Development will continue its work to cultivate new business in support of creation of decent wage jobs that offer opportunities for advancement. Programs and incentives offered by the Department of Economic Development include:

- Business Personal Property Investment Grant providing a cash grant based on the net increase in business personal property taxes when new jobs are created.
- Machinery and Tool Investment Grant related to creating new jobs and investing in new machinery.
- Development Fee Rebate for qualifying commercial and mixed use developments.
- Commercial Façade Loan Program for improvements in the Downtown waterfront to Midtown.
- Corridor Streetscape Improvement Incentive for commercial or mixed use development projects.

Portions of Portsmouth are also located in a State designated Enterprise Zone, which offers State and local incentives to qualifying businesses locating and expanding within the Zone.

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

DSS and other agencies in the City serving persons with service needs to alleviate poverty provide support with identifying housing that may be available to address their needs. DSS and the agencies are provided with information of the housing projects and programs supported by the City's entitlement funds.

**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**

Monitoring is on-going throughout the program year. The City has compiled a *CDBG and HOME Sub-recipient Compliance Manual*, which is on line at <http://www.portsmouthva.gov/planning/images/CDBGandHOMESubrecipientComplianceManual.pdf>. All sub-recipients and applicants are referred to the Manual to support them in administration of entitlement funds. The City has also developed a *CHDO Policy and Procedures Manual* to instruct certified CHDOs regarding administration of a project in support of compliance with the program regulations. The City only awards funds to organizations completing activities that further the 5-Year CP.

The Portsmouth Department of Planning monitors activities carried out to further the Consolidated Plan to ensure long-term compliance with program requirements. The objectives of the monitoring are to make sure that activities 1) comply with all regulations governing their administrative, financial, and programmatic operations; 2) achieve their performance objectives within schedule and budget; and 3) comply with the Consolidated Plan.

Internal controls have been designed to ensure adequate segregation of duties. The Department of Planning prepares agreements for activities supported by CDBG and HOME and establishes financial accounts. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Department of Planning administers the Integrated Disbursement and Information System (IDIS) responsible for setting up and administering activities and to create draws. The Finance Department is responsible for approval of draws.

The Department of Planning conducts on-site monitoring for all active CDBG and HOME assisted activities carried out by sub-recipients at least annually.

For all activities, the Department of Planning conducts a full evaluation that includes all program areas. These reviews involve an evaluation of eligibility, statutory objective compliance, accomplishments, timeliness and other federal requirements.

## Expected Resources

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

#### Introduction

The City of Portsmouth prepared a 5-Year CP for Housing and Community Development Programs for federal Fiscal Years 2014 to 2018 in order to strategically implement federal funding programs that support housing, community and economic development activities within Portsmouth. HUD intends that communities develop a comprehensive vision that encompasses affordable housing, adequate infrastructure, fair housing, enhancement of civic design, vigorous economic development combined with human development and a continuum of care for helping the homeless.

For each of the five years covered by the 5-Year CP, the City prepares an Annual Action Plan detailing how the resources made available will be used to implement the goals outlined in the five year plan. FY 2015 (FFY 2014), which runs from July 1, 2014 through June 30, 2015, is the first plan of the five-year cycle. During the program year, the City of Portsmouth will receive funds through CDBG and HOME to implement the projects outlined in this Annual Action Plan for 2014-2015.

#### Anticipated Resources

Anticipated resources available for the City’s 2014 to 2015 program year are as follows:

**Table 60 - Expected Resources – Priority Table**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of CP	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,416,531	\$54,936	\$410,483	\$1,881,950.45	\$4,800,000	address community development, housing, economic development needs

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of CP	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	\$366,296	\$63,036.42	\$255,373.83	\$684,706.25	\$1,200,000	address permanent housing and homeless prevention and rapid re-housing needs

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

Leverage includes City funds and staff time administering and implementing the CPD program and other resources provided by sub-recipients. The City and sub-recipients seek funding from other sources to accomplish its goals. Such funding may include:

- McKinney – Vento Funds under the HEARTH Act;
- Choice Neighborhood;
- Low-Income Housing Tax Credits;
- New Markets Tax Credits;
- Economic Development Initiative;
- Environmental Protection Agency;
- Department of Transportation;
- Department of Veterans Affairs; and
- State funds.

The City will generate HOME match from eligible match per 24 CFR 92.220.

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

The City's CDBG funds were used to assemble a site in the Cradock neighborhood. HOME funds are proposed to be used to develop housing on the assembled site.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

The following table, generated by HUD's online IDIS system, identifies the goals to be addressed by the City's 2014-2015 Annual Action Plan.

**Table 61 – Goals Summary**

Sort Order	Goal Name	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	PS - Public Services	Non-Housing Community Development	PS - Public Services	CDBG: \$201,600	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Homelessness Prevention: 200 Persons Assisted
2	INF - Infrastructure Improvements	Non-Housing Community Development	INF - Infrastructure Improvements	CDBG: \$755,069.25	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Buildings Demolished: 5 Buildings
3	AH1- Affordable Housing (owners)	Affordable Housing	AH1 - Affordable Housing (owners)	CDBG: \$195,500	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	AH2 - Affordable Housing (owner)	Affordable Housing	AH2 - Affordable Housing (owners)	CDBG: \$100,000.00 HOME: \$488,761.85 \$54,944.40	CDBG down & closing assist 5 households Homeowner Housing Added: 3 Household Housing Unit non-CHDO CHDO assist 1 household
5	AH3 - Affordable Housing (renters)	Affordable Housing Homeless Non-Homeless Special Needs	AH3 - Affordable Housing (renters)	HOME: \$100,000	Tenant-based rental assistance / Rapid Re-housing: 25 Households Assisted
6	EcD - Economic Development	Non-Housing Community Development	EcD - Economic Development	CDBG: \$41,250	Jobs created/retained: 4 Jobs
7	PF - Public Facility Improvements	Non-Housing Community Development	PF - Public Facility Improvements	CDBG: \$305,225	Other: 1 Other
8	AD - Administration	program admin		CDBG, HOME, CO: \$324,306.20	Not applicable

## Projects

### AP-35 Projects – 91.220(d)

The following is an overview of the types of projects that will be funded in FY15 implementing priorities in SP-25 of the 5-Year CP furthering the goals in SP-45 of the 5-Year CP. AP-38 of this Annual Action Plan gives a summary of the specific activities that will be funded during FY 15 to effect the projects listed below.

**Table 62 – Project Information**

	Project	Goals Supported	Geographic Areas	Needs Addressed
1	Affordable Housing	AH1- Affordable Housing (owners)	City-wide	AH1 - Affordable Housing (owners)
	Description	Assist with owner occupied emergency rehab and admin.		
2	Owner Assistance	AH2 - Affordable Housing (owner)	City-wide	AH2 - Affordable Housing (owners)
	Description	Support development of owner housing as part of the Cradock redevelopment project and provide funds to a CHDO to provide undertake owner housing project.		
3	Tenant Based Rental Assistance	AH3 - Affordable Housing (renters)	City-wide	AH3 - Affordable Housing (renters)
	Description	Provide low income households with tenant based rental assistance supporting homeless prevention and rapid re-housing.		
4	Public Services	PS - Public Services	City-wide	PS - Public Services
	Description	Use of CDBG funds to assist with eligible public services for youth, elderly, disabled, persons at-risk of homelessness and homeless.		
5	Public Facilities	PF - Public Facility Improvements	City-wide	PF - Public Facility Improvements
	Description	Improvements to public facilities including ADA compliance.		
6	Infrastructure	INF - Infrastructure Improvements	City-wide	INF - Infrastructure Improvements
	Description	Construction or reconstruction of public infrastructure including demolition of blighted structures and ADA compliance.		
7	Economic Development	EcD - Economic Development	City-wide	EcD - Economic Development
	Description	Assistance with job creation.		
8	Admin and planning	AD - Administration	City-wide	AD - Administration
	Description	Program admin and planning, CHDO operating.		
9	Owner Assistance	AH2 - Affordable Housing (owner)	City-wide	AH2 - Affordable Housing (owners)

Description	Down payment and closing assistance to buyers City-wide.
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## AP-38 Project Summary

### Project Summary Information

Priority	Project	Accomplishment	CDBG (\$)	HOME (\$)
<b>Affordable Housing</b>				
AH1 – Affordable Housing (owners)	Emergency rehab deferred payment loan program for owner occupied single family homes with household income at or below 50% of AMI City-wide, up to \$5,000 of assistance.	8 existing home owners	125,500.00	
	Administration of emergency housing rehab program.	Admin of emergency rehab housing rehabilitation project	70,000.00	
AH2 – Affordable Housing (owners)	Develop owner housing in Cradock neighborhood for households 60% to 80% of AMI.	Up to 6 units		488,761.85
	Certified CHDO acquires vacant property; develop as single family housing for sale to low income household.	Develop 1 unit for first time low income homebuyer		54,944.40
	Down payment and closing assistance to buyers with income 60% to 80% of AMI with modest other debt City-wide.	Assist up to 5 low income buyers.	100,000.00	
AH3 – Affordable Housing (renters)	Tenant based rental assistance to persons who are homeless or at-risk of homelessness supporting homeless prevention and rapid re-housing. All adults in assisted household not disabled must find and maintain full-time job or be enrolled in job training or education. Households must develop and meet goals of written service plan.	25 renter households.		100,000.00
	Assist with CHDO operating to explore project feasibility for permanent supportive housing for vets.	N/A		17,000.00
<b>Total Affordable Housing</b>			<b>295,500.00</b>	<b>660,706.25</b>
<b>Public Services</b>				
PS – Public Services	Operate and purchase supplies for Kids Café providing meals to low income children at City rec sites.	meals for 500 children	75,000.00	
	Operate Health and Wellness youth program at City rec sites.	Assist 250 children with services	13,000.00	
	Operate CHEERvention youth program at City rec sites.	Provide services to 125 children.	11,600.00	

Priority	Project	Accomplishment	CDBG (\$)	HOME (\$)
	City operate transportation service, including purchase of gas and vehicle repair, for elderly for daily functions.	Transportation services for 100 elderly persons	30,000.00	
	Endeppence Center provide peer counseling, skills training, and housing counseling and training for disabled to assist with personal independent living goals.	Assist 30 persons	18,000.00	
	Intake assistance for homeless and persons at-risk of homelessness. Program benefiting the CoC.	Assist 50 persons with intake.	54,000.00	
<b>Total Public Services</b>			<b>201,600.00</b>	
<b>Public Facilities Improvements</b>				
	Construction and reconstruction at public parks in low income areas	Assist 10,000 people	100,000.00	
PF – Public Facilities Improvements	Replacement of elevator at Children's Museum to ensure ADA compliance	1 public facility	50,000.00	
	Park planning and development	1 structure	155,225.00	
<b>Total Public Facilities Improvements</b>			<b>305,225.00</b>	
<b>Infrastructure Improvements</b>				
	Sidewalk construction in neighborhoods supporting Walkable City Initiative	15,000 persons	200,000.00	
	Install drainage infrastructure, repetitive loss property reduction supporting flood control	20,000 persons	200,000.00	
	Demolition of vacant structures supporting reduction of slum and blight	5 structures	100,000.00	
	Neighborhood improvements	30,000 persons	255,069.25	
<b>Total Infrastructure Improvements</b>			<b>755,069.25</b>	
<b>Economic Development</b>				
EcD - Promote job creation within the community as well as entrepreneurial initiatives, small business expansion, and training for jobs that offer upward mobility.	Chesapeake Service System to purchase equipment for industrial laundry business supporting expansion of jobs for people with severe cognitive and developmental disabilities.	Create 8 full-time equivalent jobs for low income persons	41,250.00	
<b>Total Economic Development</b>			<b>41,250.00</b>	
<b>Administration and Planning</b>				
	Healing Place planning for project treatment center for homeless.	N/A	23,579.24	
	PHAC grant writing services for HUD and State funds	N/A	13,579.24	
AD - Administration and Planning	Fair housing compliance services to City residents including but not limited	Advise 125 persons with fair housing, landlord	30,579.24	

Priority	Project	Accomplishment	CDBG (\$)	HOME (\$)
	to research, outreach, education and continued participation in Hampton Roads Community Housing Resource Board.	tenant, or other needs for housing counseling.		
	Administer tenant based rental assistance program.	N/A		24,000.00
	City on-going administration of CDBG program including payment of indirect costs.	N/A	146,989.24	
	PRHA general administration of entitlement program.	N/A	68,579.24	
<b>Total Administration and Planning</b>			<b>283,306.20</b>	<b>24,000.00</b>
<b>FY 2015 Total Entitlement Funds</b>			<b>1,881,950.45</b>	<b>684,706.25</b>

### 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

This Annual Action Plan is for the entire City of Portsmouth, which consists of about 34 square miles in the Hampton Roads region. The City includes 33 census tracts of which 12 have racial concentrations, and 15 have a majority of low income households as outlined in MA-50 of the 5-Year CP. Eight of the 12 census tracts with a minority concentration also have a majority of low income households. Funds will be used City-wide, however, many of the activities will benefit primarily low income areas.

**Table 63 - Geographic Distribution**

Target Area	Percentage of Funds
None	

About 10% of the CDBG funds anticipated to be available to the City in the next year will fund low-mod housing activities, about 11% will benefit low-mod clientele, about 54% will benefit low income areas, and about 2% will benefit low-mod jobs. The remaining funds will be used for program administration. 97% the HOME funds will benefit low income owners or renters and the remaining funds are allocated to planning and administration.

#### Rationale for the priorities for allocating investments geographically

The rationale for allocating priorities for housing and community development needs is based on information and data and is described fully in the City’s 5-Year CP. Each of the activities to be funded in FY 14 reflects a High Priority identified in the City’s 5-Year CP. Some projects are at specific locations and some of the projects serve a specific geographic area or the entire community. Projects addressing public service community needs are at site specific locations serving low income areas or benefiting low income consumers in the area. Additionally, some projects funded by the City of Portsmouth are for the benefit of the entire City, responding to the request for services of residents throughout the City.

HOME funds will be used to assist with tenant based rental assistance for renters at-risk of homelessness and also to support rapid re-housing, acquisition and rehabilitation of vacant units by a CHDO for resale to first time homebuyers, and development of owner units in the Cradock neighborhood. HOME funds will also be used to assist with program administration and CHDO operation.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households to be Supported	
Homeless*	51
Non-Homeless	60
Special-Needs	2
<b>Total</b>	<b>113</b>

\*Local organizations have applied for about \$1.3 million of McKinney-Vento Homeless Assistance Act programs funds that will be available in the City during the next year to address homeless needs and to prevent homelessness. Additionally, TBRA will be provided with City HOME funds, CDBG funds will provide intake assistance and counseling and referral for disable persons.

**Table 65 - One Year Goals for Affordable Housing by Support Type**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	4
Rehab of Existing Units	10
Acquisition of Existing Units	0
<b>Total</b>	<b>74</b>

### AP-60 Public Housing – 91.220(h)

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

The City has no planned actions to address public housing. In FY 2013 and FY 2014 the City funded infrastructure improvements to support development of 16 rental units as part of a

project in the Crawford Redevelopment area at South and Elm Streets. Half of the units will be marketed and rented to households with at least one person with a disability. PRHA plans to start construction of the project in spring 2014. In addition to funds for infrastructure, the City has granted PRHA over \$1.4 million of CDBG funds for this project supporting land assembly, relocation, demolition, and disposition. PRHA has been awarded LITHC to support development of the units and the units will be provided with ACC contracts to support the rents. PRHA will enter into a long term ground lease agreement with Westbury Cottages, LP, the owner of the 16 unit development at the point of financial closing. The lease term will be 80 years. The lease will contain a covenant on the land stating that it will remain affordable to low-mod households over the life of the lease. Annual rent from the land lease will be returned to the City as program income. The project is projected to be complete in 2015.

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

The City of Portsmouth is not undertaking any activities during the year to encourage public housing residents to become more involved in management. PRHA has Resident Council Organizations in its public housing communities that meet once a month to discuss resident issues, activities, and problems with the objective of helping improve the residents and their communities. Residents receive Community Service credit for participation in their resident organizations.

The City does not plan any activities to encourage public housing residents to become more involved in home ownership. PRHA residents are able to purchase units assisted with the City's entitlement funds provided they qualify for a mortgage.

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

PRHA is not designated by HUD as a troubled agency.

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

**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**

Outreach to homeless persons in the City, including unsheltered persons, is provided by Portsmouth Christian Outreach Ministry, Portsmouth Department of Behavioral Healthcare Services, Oasis Social Ministry, PARC, Oasis, and Portsmouth Volunteers for the Homeless. During FY 2015, the City of Portsmouth has allocated CDBG funds to provide intake assistance services for homeless persons and persons at-risk of homelessness. The program assesses the persons' needs and refers them to resources for services and housing. The intake assistance services address the CoC's objective of providing central intake. The program will be implemented by PARC.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

PARC and PVH will continue to provide emergency shelter spaces for families and individual adults in Portsmouth. Rental assistance in support of transitional needs is provided by Oasis Social Ministry, The Planning Council, PARC, Portsmouth Department of Behavioral Healthcare Services, and PVH. Assistance with utilities is also available. The FY 15 Action Plan includes use of HOME funds to support TBRA administered by PARC. Persons receiving TBRA participate in case management services developing a service plan to address identified problems and needs. The TBRA program provides funds for rapid re-housing of homeless persons.

**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**

As identified below, various agencies in the City and region provide services to help the homeless make the transition to permanent housing including, but not limited to, life skills training, mental health counseling, alcohol and drug abuse treatment and counseling, education, employment services, child care, and transportation.

	Prevention	Outreach	Supportive Services
--	------------	----------	---------------------

<b>Provider Organizations</b>	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
Oasis Social Ministry		X	X	X					X	X	X	X	X	X	X	X		X
The Planning Council Homeless Prevention Program	X	X		X					X									
Portsmouth Area Resources Coalition, Inc.	X	X	X	X					X	X					X	X	X	X
Portsmouth Christian Outreach Ministry						X			X							X		X
Portsmouth Department of Behavioral Healthcare Services		X	X	X		X			X	X	X	X	X	X	X	X		X
Portsmouth Volunteers for the Homeless		X		X		X						X	X			X		X
Veterans Affairs Medical Center VA									X		X	X	X	X				

Note: Oasis provides prevention services (not funded by HUD) at its Social Ministry soup kitchen/pantry. PARC provides referrals off-site for alcohol and drug abuse, mental health counseling and healthcare. PVH offers supportive services of counseling, employment, and healthcare by referral.

**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**

HOME funds will be used to assist with TBRA. The TBRA program, administered by PARC, assists with homeless prevention to persons at-risk of homelessness and rapid re-housing for homeless persons.

Portsmouth’s BHCS is the local agency that provides planning for persons discharged from a publicly-funded institution. The discharge policies of Virginia provide for both local case managers and State facilities staff to begin discharge planning when an individual is admitted to a State facility. BHCS case managers provide discharge planning services to persons hospitalized in State psychiatric facilities and assists with all discharge related activities aimed to ensure successful transition back to the community and preventing homelessness. Qualified mental health providers provide all services. BHCS has also devised discharge coordination policies for adults aging out of foster care and persons returning to the community from mental health institutions.

## **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**

As noted in SP-55 of the 5-Year CP, Portsmouth has the most affordable housing among the communities in Hampton Roads. The market analysis of the 5-Year CP identifies low income households in the City with housing problems with a major problem being cost burden among extremely- and very-low income households, particularly renters. Through use of CDBG and HOME funds the City makes a substantial investment in affordable housing in support of expanding and improving the inventory of units. The City has contributed over \$1.4 million of CDBG funds for acquisition, relocation, demolition, site remediation, disposition, and construction of infrastructure to support 16 rental public housing units being constructed by PRHA. Eight units will be for households with income at or below 40% AMI and eight units will be for households with income at or below 60% AMI. Half of the units will be marketed and rented to households with at least one person with a disability. The units will be completed by early 2015. In support of low income owners the City has contributed over \$1.3 million of CDBG and City funds to develop infrastructure at PRHA's HOPE VI ownership units in the City's Westbury neighborhood. The infrastructure supports 101 single-family for sale units. To date PRHA has sold 75 units and projects completion of sales by the end of 2014. The City provided over half the buyers of a unit in the development with HOME funds for down payment and closing assistance.

The City uses its HUD entitlement funds to support reducing barriers to affordable housing. The City use HOME funds to assist low income households with rent. Annually over 75% of the households provided with HOME TBRA assistance are extremely low income renter households, which has been identified as the category with the greatest need. Funds are provided to low income owner households for housing rehabilitation with funds targeted to elderly households and for emergency rehab.

During the program year the City will fund activities directly providing affordable housing. Funded activities include emergency rehab assistance to owners with income at or below 50% of AMI, construction of units in the Cradock neighborhood for low income owner households, and tenant based rental assistance to assist with homeless prevention and rapid re-housing.

The City offers an incentive program for rehabilitation of residential structures that are at least 25 years old. The program provides a ten year exemption of the increase in value due to the improvements where the rehabilitation increases the base assessed value by at least 40% with less than 15% structural addition. The City has two tax relief programs either reduce or freeze the real estate tax liability for elderly and disabled homeowners. The City's Zoning Ordinance has been revised to streamline the number of districts making most uses, including varied housing types, by-right, eliminating the need for use permits that adds to the time and cost to develop housing.

The City has recently created a Department of Neighborhood Advancement. The purpose of the Department is to support strategic efforts to improve the quality of the neighborhoods in support of sustainability.

In furtherance of fair housing, the City uses CDBG funds to provide staff to serve as Portsmouth's fair housing compliance officer. The fair housing compliance officer provides outreach, advocacy, education, and referral, which is available to all persons experiencing fair housing problems. The compliance officer and City staff participate in quarterly board meetings and community outreach programs offered by HRCHRB, a regional organization of realtors, builders, local government officials, and housing advocates, including those representing the disabled. The compliance officer will provide outreach through meeting with current and prospective Section 8 landlords providing them with an overview of the Fair Housing Legislation and the Virginia Tenant Landlord Act.

### **AP-85 Other Actions – 91.220(k)**

#### **Actions planned to address obstacles to meeting underserved needs**

A major obstacle is lack of sufficient resources to meet all underserved needs. The obstacle is exasperated by continued reduction of HUD resources. To overcome these obstacles, the City continuously seeks public and private resources to leverage its entitlement funds for housing programs and community development activities. The City continues to look at ways to reduce cost of program delivery and to prioritize use of funds to projects that are ready to be implemented focusing on those that have other necessary funding in place.

#### **Actions planned to foster and maintain affordable housing**

To foster and maintain affordable housing, the City will use entitlement funds to support emergency rehabilitation of owner occupied housing, assist with tenant based rental

assistance, and develop housing in the Cradock neighborhood. The City will continue to offer an incentive program for rehabilitation of residential structures that are at least 25 years old and to offer two tax relief programs either reducing or freezing the real estate tax liability for elderly and disabled homeowners.

### **Actions planned to reduce lead-based paint hazards**

Lead based paint hazard reduction has been integrated into the City's housing policies and programs. Consistent with HUD's lead-based paint regulations at 24 CFR 35, the policies and procedures of PRHA's and the CHDO's housing rehabilitation programs, which are supported by the City's entitlement funds, include lead-based paint protective measures as follows.

- The guidelines comply with the lead based paint hazards at 24 CFR Part 35.
- When paint is disturbed in the course of non-emergency rehabilitation work in properties constructed prior to January 1, 1978, only a qualified contractor performs lead hazard reduction activities. The contractor must employ a certified lead-based paint abatement supervisor, or have employees certified in lead-based paint abatement. Certified testing companies perform a pre-rehabilitation risk assessment for lead-based paint hazards and a rehabilitation clearance test for lead dust hazards where the non-emergency work disturbs a painted surface.
- Where emergency work is completed, to the maximum extent practicable, occupants must be protected from exposure to lead in dust and debris generated.
- Lead paint hazard reduction is an eligible rehabilitation activity.
- Households participating in programs funding assistance for home ownership are not allowed to purchase units that have deteriorated interior or exterior painted surfaces. An exception to the requirement is allowed where minimal deteriorated paint surfaces exist and the seller is willing to have the surfaces tested, at their expense, by certified lead-based paint inspectors or risk assessors to determine if the deteriorated paint contains lead. If the paint contains lead, the household is not permitted to purchase the property and the agreement of sale becomes null and void. If it is determined by the testing that there is no lead-based paint, then the household can purchase the property provided that all deteriorated paint surfaces and any other Housing Quality Standards violations are corrected prior to settlement.

The City has devised *A Lead Safe Housing Requirements Screening Worksheet* that is required to be filled out for each CDBG or HOME funded rehab project in an effort to conclude that the residence is either exempt or not exempt from the requirements of 24 CFR Part 35. Prior to setting up all housing rehab projects in IDIS the City requires that the sub-recipient submit the completed worksheet.

In Virginia all persons performing renovations for compensation in target (pre-1978) housing or child-occupied facilities must provide the HUD produced document *Renovate Right* to the owners and occupants before beginning renovations.

The City has adopted the Virginia Maintenance code for the maintenance of existing buildings in Portsmouth. The code includes measures regarding lead paint. If during the property maintenance inspection, chipping or peeling paint is found, the paint is tested. Property owners are notified of unacceptable levels of lead-based paint and the requirements concerning removal. Properties occupied by households with children age 6 and under are referred to the Health Department for testing of blood lead levels and to the City to determine eligibility for assistance with lead paint protective measures.

#### **Actions planned to reduce the number of poverty-level families**

To reduce the number of poverty level families the City's DSS will connect persons in need to all social services and financial support being provided by local, State, and federal government agencies as well as private and charitable agencies to facilitate the development of programs to empower communities to strengthen families and neighborhoods. DSS offers assistance and access to alternative living arrangements, home based care services, day care services, emergency needs, employment services, family planning services, health related services, information and referral services, protective services to children, and determinations and re-determinations of eligibility for public assistance programs including Temporary Assistance to Needy Families (TANF), Food Stamps, General Assistance, and Medicaid, and process applications for fuel assistance.

During the program year the City is using CDBG funds to support job creation activities for low income persons. The activity is projected to support creation of eight full-time equivalent jobs. Additionally, many of the activities to be funded during the program year focus on neighborhood sustainability. The focus on neighborhood sustainability may assist with stabilizing or increasing property values to the benefit of increases owners.

To further reduce poverty, Portsmouth's Department of Economic Development will continue its work to cultivate new business in support of creation of decent wage jobs that offer opportunities for advancement. Programs and incentives available through the Department of Economic Development include:

- Business Personal Property Investment Grant providing a cash grant based on the net increase in business personal property taxes when new jobs are created.

- Machinery and Tool Investment Grant related to creating new jobs and investing in new machinery.
- Development Fee Rebate for qualifying commercial and mixed use developments.
- Commercial Façade Loan Program for improvements in the Downtown waterfront to Midtown.
- Corridor Streetscape Improvement Incentive for commercial or mixed use development projects.

**Actions planned to develop institutional structure**

The City’s Department of Planning is responsible for the administration of the CDBG and HOME programs. All sub-recipient agreements are monitored on an ongoing basis. The City will participate with other groups when appropriate, such as planning for the homeless and to address fair housing, to facilitate cooperative problem solving.

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

The Department of Planning is responsible for the coordination of the various planning activities and implementation of the program. Coordination and cooperation continues to be one of the most important elements in the implementation of the 5-Year CP and the Annual Action Plan. To ensure that service delivery coordination is continued, it is essential that each agency share data, exchange information, and consult and coordinate with each of the other service providers.

The City of Portsmouth continues to interact with public and non-profit institutions that provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City’s primary means of connecting and networking with housing and service providers in Portsmouth and the region is through the following organizations.

- PHAC, which City staff co-chairs (monthly).
- South Hampton Roads Task Force to End Homelessness (monthly).
- Hampton Roads Community Housing Resource Board (quarterly).
- Hampton Roads Housing Consortium (quarterly).
- Staff with the City’s Department of Planning is available to offer technical assistance and assistance with developing applications for funding. Staff continues to provide technical assistance throughout the program year by meeting with grantees and persons interested in funding and conducting monitoring. In support of technical assistance the City has prepared a CDBG and HOME Sub-recipient Compliance Manual, a CHDO Policy

and Procedures Manual, Fact Sheets for the CDBG and HOME programs, and a Lead Compliance Checklist.

## Program Specific Requirements

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

**Introduction:**

**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(l)(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	\$54,936.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
<b>Total Program Income</b>	<b>\$54,936.00</b>

**Other CDBG Requirements**

1. The amount of urgent need activities	\$0.00
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**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 does not intend to use HOME funds for other forms of investment 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:  
It is the City's policy, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low-income family that will use the property as its principal residence. The City's guidelines for recapture are as follows.
  - a. Require that a mortgage be placed on the property in its favor for the full amount of the direct HOME investment to the homebuyer including down payment assistance, closing

cost assistance, interest subsidies, and any difference between the fair market value and the purchase price.

- b. Upon sale of the home by the HOME-assisted household, the City will recapture the direct HOME subsidy from the net proceeds of the sale.
- c. The City will determine the net proceeds by subtracting loan repayments and closing costs from the gross sales price of the home.
- d. The City will enable the home owner to recover the amount of the homeowner’s down payment, principal payments, and any capital improvement investment from the net proceeds.
- e. After calculating the amounts for c and d above, if the net proceeds are not sufficient to recapture the full HOME investment, the HOME investment amount may be reduced pro rata based on the time the homeowner has owned and occupied the unit measured against the required affordability period (5, 10, or 15 years).
- f. If the net proceeds are greater than the combined investment (i.e., amount of HOME subsidy subject to recapture and the amount of the homeowner’s investment) both the City and the homeowner will share the excess proceeds using a proportional distribution formula as follows:

$\frac{\text{HOME Investment/HOME Investment + homeowner investment}}{\text{HOME Investment/HOME Investment + homeowner investment}}$	$\times$ Net Proceeds	$=$ HOME amount to be recaptured
$\frac{\text{Homeowner Investment/HOME Investment + homeowner investment}}{\text{Homeowner Investment/HOME Investment + homeowner investment}}$	$\times$ Net Proceeds	$=$ amount to homeowner

A deed of trust in the amount of the Direct subsidy must be filed. The City of Portsmouth will use HOME funds that are recaptured to assist other income-eligible homebuyers.

The recapture policies are applicable to all City HOME funds whether administered by the City, a sub-recipient, a CHDO, or a developer.

In the event that there is no Direct subsidy and the unit is designated as affordable and is sold during the affordability period, the sale must meet the following resale criteria:

- a. The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family’s principal residence. Subsequent buyers who purchase the property within the affordability period will start a new period of affordability if an infusion of new HOME funds is required to make the unit affordable.
- b. The sales price must be “affordable” for the new purchaser. The unit must be affordable to a reasonable range of low-income buyers consisting of buyers between 60% and 80% of AMI. “Affordable” is defined as a maximum percentage of the purchaser’s income that can be used to pay the fixed costs of owning a home (i.e., loan payments of principal and interest, taxes, and

insurance, typically referred to as PITI). The City of Portsmouth’s HOME Program has defined the percentage as a minimum of 28% of the borrower’s gross household income, up to a maximum of 30% of the borrower’s gross household income.

- c. The original homebuyer, now the home seller, must receive a “fair return” on his/her investment. The seller’s investment is the original investment in the property plus capital improvements. The City of Portsmouth HOME Program has defined a fair return as the percentage change in the Consumer Price Index (CPI) over the period of ownership.
- d. The City will use deed restrictions to enforce the resale restrictions.

Depending on the continued availability of HOME funds, the City may ensure that the housing remains affordable to the defined range of low-income buyers through provision of down payment assistance or second mortgage assistance, mortgage interest buy downs, or other means that enhance affordability.

- 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:

Per 24 CFR 92.254(a)(4) the period of affordability is as follows:

Homeownership Assistance HOME Amount Per Unit	Minimum Period of Affordability in Years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

- 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:

None

THE VIRGINIAN-PILOT  
NORFOLK, VIRGINIA  
AFFIDAVIT OF PUBLICATION

Currents/Portsmouth Living

PORTSMOUTH COMM. DEVELOPMENT  
801 CRAWFORD ST  
ATTN: JEFF CRIMER  
PORTSMOUTH VA 23704

REFERENCE: 39217451  
24000443 5-YEAR CONSOLIDATED

State of Virginia  
City of Norfolk

This day, Jacqueline Whitfield appeared before me and, after being duly sworn, made oath that: 1) she is affidavit clerk of the Virginian-Pilot, a newspaper published by The Virginian-Pilot Media Companies, LLC, in the cities of Norfolk, Portsmouth, Chesapeake, Suffolk, and Virginia Beach, Commonwealth of Virginia and in the state of North Carolina 2.) That the advertisement hereto annexed has been published in said newspaper on the dates stated



PUBLISHED ON: 03/16

TOTAL COST: 409.76  
FILED ON: 03/21/14  
AD SPACE: 208 LINE

Legal Affiant: *Jeff Crimer*

Subscribed and sworn to before me in my city and state on the day and year aforesaid this 23 of March in the year of 2014. (NRN:7145124)

Notary: *Debra Y. White* My commission expires October 31, 2015.

Public Notices  
NOTICE OF PUBLIC DISPLAY AND  
PUBLIC HEARING  
CITY OF PORTSMOUTH  
5-YEAR CONSOLIDATED PLAN  
CITY FY 2015 ANNUAL ACTION PLAN

Notice is hereby given that, in accordance with the Federal regulations at 24 CFR, Part 91, and the City's Citizen Participation Plan, the City of Portsmouth has prepared a Consolidated Plan for Community Planning and Development Programs. This document, known as the 5-Year Consolidated Plan, is a requirement for direct assistance under certain US Department of Housing and Urban Development (HUD) funding programs including the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program. The Consolidated Plan covers the five year period from 2015 to 2019. As part of the Consolidated Plan process, the City has prepared the Annual Action Plan for the Federal Fiscal Year 2014 Program (City Fiscal Year 2015) including proposed changes or additions to existing CDBG Program and HOME Program activities.

The City of Portsmouth City Council will hold a public hearing on Tuesday, April 22, 2014. The purpose of the hearing is to solicit citizen comments on the 5-Year Consolidated Plan and the Annual Action Plan. The hearing will be held at 7:00 PM in the City Council Chambers, 801 Crawford Street 8th floor, Portsmouth, VA 23704.

Copies of the 5-Year Consolidated Plan and the City FY 2015 Annual Action Plan are available for public inspection and review for a thirty-day period from March 17, 2014 through April 15, 2014 at the following locations in the City of Portsmouth:

- City of Portsmouth Planning Department  
City Hall 801 Crawford St., 4th Floor
- Main Branch of the Public Library  
801 Court St.
- Churchland Branch of the Public Library  
4934 High St. West
- Cradock Branch of the Public Library  
28 Prospect Hwy.
- Menor Branch of the Public Library  
1401 Elmhurst Ln.

The 5-Year Consolidated Plan contains the following major components:

- 1) A housing and homeless needs assessment that describes the affordable housing needs of very low income and low income households, homeless families and individuals, and others with special needs in the City of Portsmouth.
- 2) A housing market analysis which profiles existing housing options and facilities to assist the homeless, identifies barriers to affordable housing and reviews institutional and governmental capacities to develop and implement the plan.
- 3) A Five-Year Strategy for addressing priority needs in the City of Portsmouth including the priority non-housing community development needs eligible for assistance under the Community Development Block Grant Program.
- 4) An annual plan that identifies the activities that will be undertaken to address priority needs and local objectives.

HUD has not yet announced the amount of funds that will be available for the fiscal year. The financial resources the City expects to have available during the program year, which will run from July 1, 2014 through June 30, 2015 include a CDBG entitlement grant of \$1,454,062; program income of \$54,936; and reprogrammed prior year funds of \$410,483.45 (total \$1,919,471.45). The City anticipates a HOME entitlement grant of \$259,918; program income of \$63,036.42; and reprogrammed prior year funds of \$355,373.83 (total \$677,728.25).

The City of Portsmouth intends to submit the 5-Year Consolidated Plan and the Annual Action Plan to HUD on or about May 15, 2014. Interested persons are encouraged to express their views on the 5-Year Consolidated Plan and the Annual Action Plan for FY2015 at the April 22, 2014 public hearing or in writing to the City of Portsmouth Planning Department, 801 Crawford Street, 4th floor, Portsmouth, VA 23704. All comments received by April 22, 2014 will be considered.

The City Hall building is accessible to persons with physical disabilities. However, if you are unable to attend and require a reasonable accommodation in order to attend or participate in this public hearing, please contact Ms. Debra White, City Clerk, at 757-393-8639 to advise her of your need to be accommodated at least 72 hours prior to the hearing.

The City of Portsmouth is an equal opportunity agency and does not discriminate on the basis of race, color, religion, sex, familial status, physical impairment, or national origin in admission or access to federally assisted programs and activities.

March 18, 2014  
Debra Y. White, City Clerk / AAE  
City Clerk; City of Portsmouth, Virginia

Currents/Portsmouth Living

PORTSMOUTH COMM. DEVELOPMENT  
901 CRANFORD ST.  
APTN: JEFF CRIMER  
PORTSMOUTH VA 23704

REFERENCE: 39217451  
23797540 2015 Annual Action P

State of Virginia  
City of Norfolk

This day, Jacqueline Whitfield appeared before me and, after being duly sworn, made oath that: 1) she is affidavit clerk of the Virginian Pilot, a newspaper published by the Virginian Pilot Media Companies, LLC, in the cities of Norfolk, Portsmouth, Chesapeake, Suffolk, and Virginia Beach, Commonwealth of Virginia and in the state of North Carolina 2.) that the advertisement hereto annexed has been published in said newspaper on the dates stated



PUBLISHED ON: 10/13

TOTAL COST: 210.37  
FILED ON: 10/15/13  
AD SPACE: 109 LINE

Legal Affiant: *Jeff Crimer*

Subscribed and sworn to before me in my city and state on the day and year aforesaid 10/15 of October, 2013. (NRN: 7-45124)

Notary: *Francisca Kelly* My commission expires October 31, 2015.



**Notice to the Public, Pertinent Local, State and Federal Agencies and Contiguous Localities 2015 Community Planning and Development Programs Needs and Performance hearings for the 2015 Action Plan and the 5-Year Consolidated Plan**

All interested groups and individuals are invited to participate in public hearings on the 2015 Annual Action Plan (the Plan) and the 5-Year Consolidated Plan (CP) for 2015 to 2019 for the Community Planning and Development Programs (CPD) of the City of Portsmouth. The purpose of the meetings is to obtain citizen views and comments on the needs for the City CPD programs and to receive comments relative to developing the 5-Year CP and the 2015 Action Plan.

Two identical hearings will be held at the following locations and times:

Wednesday November 13, 2013,  
10:00 am  
Neighborhood Facility Recreation Center  
900 Elm Ave.

Wednesday November 13, 2013,  
5:30 pm  
Planning Department  
801 Crawford St.

Federal funds in relation to the 2015 Action Plan have not been announced. The City's entitlement last year was as follows: Community Development Block Grant (CDBG) \$1,452,052; and Home Investment Partnership (HOME) funds of \$353,318. The programs are designed to provide decent housing, a suitable living environment, and to expand the economic opportunities for primarily low, very low, and extremely low income persons. Information related to the current Plan may be obtained from the City's Planning Department (393-8838, ext. 4206), 801 Crawford Street, 4th floor.

As of November 4, 2013, applications will be available online at <http://www.portsmouthva.gov/planning/CommunityDevelopment> and at the Planning Department. It is strongly recommended that all applicants meet with staff prior to preparation of their applications to discuss eligibility and conformance with the City's Consolidated Plan. Applications should be submitted to the Planning Department, 4th Floor, 801 Crawford Street, by Wednesday December 18, 2013 at 5:00 pm.

The hearing locations are accessible to persons with physical disabilities. If, however, you are disabled and require a reasonable accommodation in order to attend or participate in these hearings, please contact Jeffrey Crimer at 393-8836, ext. 4206 to advise of your necessary accommodations at least 72 hours prior to the hearings. The City is an equal opportunity agency and does not discriminate on the basis of race, color, creed, religion, gender, age, handicap, national origin, or any other basis prohibited by applicable law in admission or access to federally-assisted programs and activities.

October 13, 2013

Currents October 13, 2013 23797540