



## **Community Planning and Development Program**

### **FY 2023 Annual Action Plan (FFY 2022) Consolidated Plan Year 4**

**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 14 to April 12, 2022**

**City Council Public Hearing: April 12 and April 26, 2022**



**CITY COUNCIL**

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## Executive Summary

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

#### 1. Introduction

The City of Portsmouth prepared a 5-Year Consolidated Plan (CP) for Housing and Community Development Programs for federal Fiscal Years 2019 to 2023 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.

#### 2. Summarize the objectives and outcomes identified in the Plan

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

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 2022 (FFY 2021), which runs from July 1, 2021 through June 30, 2022, is the fourth plan of the five-year cycle. The City of Portsmouth will receive funds through the Community Development Block Grant (CDBG) program and HOME Investments Partnership (HOME) program. The objectives of the Annual Action Plan as formulated by the 5-Year CP are summarized below.

##### a. Improve and expand the existing housing for low-income households.

1. Stabilize and expand affordable home ownership.
2. Support rental housing, particularly for veterans and other persons with special needs, or make improvements to existing rental units that provide affordable housing.
3. 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.

Anticipated outcomes over the next year in support of the 5-Year CP are as follows:

- Fund services to children, elderly, disabled, homeless, and at risk of homelessness benefitting about 50,000 persons.
- Provide direct financial assistance to 10 to 12 first time low income homebuyers; support 15 households with tenant based rental assistance preventing homelessness or re-housing them. Provide assistance to a certified CHDO to develop a unit to be sold to a low income first time buyer. Rehab 10 housing units occupied by elderly low income owners.
- Redevelop two public neighborhood parks serving about 8,000 persons in low income areas.
- Provide assistance to an organization creating one full time equivalent jobs.
- Support administration and planning.
- Prepare homelessness and emergency services plan.

### **3. Evaluation of past performance**

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

The following is an evaluation of FY 18-19, Year 1, and 19-20 Year 2 of the 5 years covered by the City's latest Consolidated Plan fiscal years 2019 to 2023.

AH 2 - 28 households assisted with direct financial assistance.

AH 3 - tenant based rental assistance - 12 households assisted.

PF public facility improvements – completed field and site improvements at Sports Complex benefitting about 22,000 persons; completed building improvements at the Wesley Community Center benefitting about 9,000 persons.

PS public services - assist with homeless intake services, Kids Meals, Health & Wellness, independence services for disabled, senior transportation, youth leadership, and summer camp; about 4,000 persons assisted.

EcD economic development - purchase industrial laundry equipment creating 7 FTE jobs.

AD admin - support City planning & admin; fair housing compliance, completed housing study, poverty study.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Per the City's Citizen Participation Plan, the Department of Planning initiated the City of Portsmouth's Annual Action Plan process with a public needs hearing held at 10:00 am on Wednesday December 8, 2021. 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 November 7, 2021. The notice advertising the December 8 hearing identified that as of November 15, 2021, 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 Friday January 7, 2022. The City staff met with 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 public hearings on April 12 and 26, 2022 to consider the FY 2022-2023 Annual Action Plan. The City Council's public hearings were advertised in *The Virginian Pilot* on March 13, 2022. The City Council's public hearings were held in City Hall, 801 Crawford Street, Portsmouth.

A summary of the Annual Action Plan was published in *The Virginian Pilot* on March 13, 2022 alerting interested persons as to the availability of the documents. On April 13, 2022, the Annual Action Plan was placed on line at the City Planning Department's webpage at <https://www.portsmouthva.gov/395/Community-Planning-Development-Program> for a thirty-day period from March 14, 2022 through April 12, 2022.

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

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

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

**Table 1 – Responsible Agencies**

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	City of Portsmouth	Planning Department
HOME Administrator	City of Portsmouth	Planning Department

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

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

In agreement with 24 CFR 91.115(e) the City of Portsmouth has adopted a Citizen Participation Plan, which is on file at the City of Portsmouth Planning Department. The document describes the process for preparation of the 5-Year CP and the Annual Action Plan and the outreach efforts to 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 each Annual Action Plan involves outreach to PRHA, PHAC, the organization 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. City CPD staff communicate with the City’s Department of Social Services and Behavioral Healthcare Services to identify priorities, needs and opportunities for funds to support their planning and programs.

An orientation meeting and first public hearing is held to explain the program and solicit input on the use of funds and priorities and objectives. Organizations were encouraged to meet with staff to discuss priorities and projects.

The Annual Action Plan is available for inspection on line at the Planning Department's webpage at <https://www.portsmouthva.gov/395/Community-Planning-Development-Program>. Notice of availability is advertised in the *Virginian-Pilot*. The City notified adjacent communities of the availability of the Annual Action Plan 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 are selected based on a competitive process. The City solicited HOME proposals using the process as described by AP-10. Applications for funding are available on the City’s webpage.

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

The City is a member of PHAC, the local CoC, with City staff attending all meetings of the organization, acting as co-chair of the organization, serving as the organization’s fiscal agent, and participating in the development of funds available to members through the Hearth Act. The City’s Department of Behavioral Health Care is a recipient of supportive housing funds to assist its clients with rent assistance.



Through participation in PHAC, the City assists with coordination of the CoC with efforts to address the needs of homeless persons. Annually the City solicits PHAC members for requests for CDBG and HOME funds. CDBG funds support admin of PHAC and are used to fund the homeless intake service.

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

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

1	<b>Agency/Group/Organization</b>	Help and Emergency Response, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. Agency did not apply for funds.
2	<b>Agency/Group/Organization</b>	PORTSMOUTH AREA RESOURCES COALITION
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. Agency did not apply for funds.
3	<b>Agency/Group/Organization</b>	ENDEPENDENCE CENTER
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. Agency applied for and was awarded funding to advocacy, education, outreach to disabled persons.
4	<b>Agency/Group/Organization</b>	PRHA
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. Agency was awarded funds to administer CDBG housing rehabilitation.
5	<b>Agency/Group/Organization</b>	Portsmouth Dept of Social Services
	<b>Agency/Group/Organization Type</b>	Other government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. Director of DSS co-chairs CoC, City supports planning and admin of CoC.

6	<b>Agency/Group/Organization</b>	Portsmouth CoC
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. Member agencies applied for and were awarded funds.
7	<b>Agency/Group/Organization</b>	Portsmouth Dept of Economic Development
	<b>Agency/Group/Organization Type</b>	Other government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Publication and emailing notification of availability of FY 22 funds. City awarded agency CDBG funds to administer a workforce development program.

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Portsmouth Homeless Action Consortium	Support homeless prevention and reduction.
Portsmouth Operating Budget & Capital Improvement	City of Portsmouth	Plan for spending of City resources.
Build One Portsmouth	City of Portsmouth Planning Dept.	Goals and policies for community development.

## **AP-12 Participation – 91.105, 91.200(c)**

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

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 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.

Throughout the program year, the City continues conducting outreach in support of efforts to broaden citizen participation. Announcement of the availability of the funds is sent to organizations that represent low income persons and persons with disabilities. Many individuals and organizations that are interested in applying for the City's HUD entitlement funds lack additional resources and capacity to implement programs. Because of limited HUD resources, the City is not generally able to assist organizations unless they have leverage for CDBG and HOME projects. The City, in its role as providing technical assistance and facilitation continues to encourage participation by other organizations.

During completion of this Annual Action Plan, the City contacted organizations that serve low-income persons, the disabled, 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 amount of CDBG and HOME funds.

## Citizen Participation Outreach

**Table 4 – Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comment received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	2 public hearings, 8 people attended	technical questions regarding eligibility and fundability; documentation compliance	no specific policy questions were asked; the City provided technical advice to address questions.	
2	Internet Outreach	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	posting of Draft Annual Action Plan for display and comment.	No comments received.	Not applicable.	<a href="https://www.portsmouthva.gov/395/Community-Planning-Development-Program">https://www.portsmouthva.gov/395/Community-Planning-Development-Program</a>

## Expected Resources

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

#### Anticipated Resources

**Table 5 - Expected Resources – Priority Table**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,637,701		900,000	2,537,701	1,500,000	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	425,453	0	0	425,453	425,000	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 plans to redevelop a publically owned neighborhood parks located in predominately low income area.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

**Table 6 – Goals Summary**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH 1 Affordable Housing (owners)	2019	2023	Affordable Housing Non-Homeless Special Needs		AH 1 Affordable Housing (owners)	CDBG: \$160,000	Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	AH 2 Affordable Housing (owners)	2019	2023	Affordable Housing		AH 2 Affordable Housing (owners)	HOME: \$263,817.95	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	AH 3 Affordable Housing (renters)	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs		AH 3 Affordable Housing (renters)	HOME: \$136,750.05	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
4	PF Public Facility Improvements	2019	2023	Non-Housing Community Development		PF Public Facility Improvements	CDBG: \$1,624,976.64	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 95000 Persons Assisted
5	PS Public Services	2019	2023	Non-Housing Community Development		PS Public Services	CDBG: \$349,634.16	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Homelessness Prevention: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	EcD Economic Development	2019	2023	Non-Housing Community Development		EcD Economic Development	CDBG: \$75,550	Jobs created/retained: 2 Jobs
7	AD Administration	2019	2023			AD Administration and Planning	CDBG: \$327,540.20 HOME: \$24,885	

## Goal Descriptions

**Table 7 – Goal Descriptions**

1	<b>Goal Name</b>	AH 1 Affordable Housing (owners)
	<b>Goal Description</b>	Rehab of owner occupied housing.
2	<b>Goal Name</b>	AH 2 Affordable Housing (owners)
	<b>Goal Description</b>	Direct financial assistance to homebuyers; development of housing by a certified CHDO.
3	<b>Goal Name</b>	AH 3 Affordable Housing (renters)
	<b>Goal Description</b>	Tenant-based rent assistance.
4	<b>Goal Name</b>	PF Public Facility Improvements
	<b>Goal Description</b>	Redevelopment of Highland & Lansing neighborhood parks located in predominately low income areas; improvements at Wesley Center 301 Elm Ave, a public facility serving a low income area, replace seawall fence at City Park 5 CPL JM Williams Ave, rehab of public community centers Neighborhood Facility 900 Elm Ave. and JE Parker 2430 Turnpike Rd.
5	<b>Goal Name</b>	PS Public Services
	<b>Goal Description</b>	Support for public services assisting youth, disabled, elderly, homeless, at-risk of homelessness, workforce development.
6	<b>Goal Name</b>	EcD Economic Development
	<b>Goal Description</b>	Job creation.
7	<b>Goal Name</b>	AD Administration
	<b>Goal Description</b>	Program admin and planning.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The rationale for allocating priorities for housing and community development needs is based on information and data described fully in the City’s 5-Year Consolidated Plan. Each of the activities to be funded in FY 22-FY 23 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 the residents throughout the City.

**Table 8 - Project Information**

#	Project Name
1	22 M Affordable Housing Owners (non-chdo)
2	22 M Affordable Housing Renters
3	22 M Affordable Housing Owners (CHDO)
4	22 B PS Public Services
5	22 B Public Facility Improvements
6	22 EcD Economic Development
7	22 AD Administration and Planning

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

Obstacles to addressing underserved needs include:

- Demand for assistance that exceeds available resources.
- Limited supply of available affordable suitable land.
- Poor or unacceptable credit histories of applicants for housing assistance programs, poor records of employment among applicants, lack of adequate budget and credit counseling for prospective homebuyers to assist them in maintaining their home ownership status.
- Limitations on use of various funding sources for administration.
- Limited supply of quality affordable rental housing for households with incomes between 0 to 50% of median family income.
- Increasing costs to complete work, longer time to obtain materials, under supply of construction workers.
- Increasing housing costs.
- Lack of capacity by non-profits to leverage additional funds, maintain sufficient qualified staff including lack of a qualified CHDO.

# AP-38 Project Summary

## Project Summary Information

**Table 9 - Project Summary**

1	<b>Project Name</b>	22 M Affordable Housing Owners (non-chdo)
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	AH 1 Affordable Housing (owners)
	<b>Needs Addressed</b>	AH 1 Affordable Housing (owners)
	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	Rehabilitation of owner occupied housing of low-income elderly households.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7 to 10 low income elderly homeowners
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Direct financial assistance to purchase housing City-wide.
2	<b>Project Name</b>	22 M Affordable Housing Owners (non-chdo)
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	AH 2 Affordable Housing (owners)
	<b>Needs Addressed</b>	AH 2 Affordable Housing (owners)
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	Direct financial assistance to first time low-income buyers assisting with down payment and closing costs.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 low income first time home buyers
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Direct financial assistance to purchase housing City-wide.
2	<b>Project Name</b>	22 M Affordable Housing Renters
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	AH 3 Affordable Housing (renters)

	<b>Needs Addressed</b>	AH 3 Affordable Housing (renters)
	<b>Funding</b>	HOME: \$136,750.05
	<b>Description</b>	Tenant based rent assistance to support rapid re-housing and homeless prevention.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 to 15 low-income households will be assisted with rent to prevent homelessness or provide rapid re-housing.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Tenant based rent assistance.
<b>3</b>	<b>Project Name</b>	22 M Affordable Housing Owners (CHDO)
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	AH 2 Affordable Housing (owners)
	<b>Needs Addressed</b>	AH 2 Affordable Housing (owners)
	<b>Funding</b>	HOME: \$63,817.95
	<b>Description</b>	Provide funds to a certified CHDO to create home ownership opportunity.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CHDO will purchase create1 unit for sale to low income first time homeowner.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	A certified CHDO will create housing available for purchase by a household with income at or below 80% of ami.
<b>4</b>	<b>Project Name</b>	22 B PS Public Services
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	PS Public Services
	<b>Needs Addressed</b>	Public services providing afterschool meals to children, transportation services for the elderly, mentoring at-risk youth, assisting the disabled with maintaining independence, housing intake services for homeless persons and persons at-risk of homelessness, employment services for the homeless, workforce development services for low income persons.
	<b>Funding</b>	CDBG: \$349,634.16
	<b>Description</b>	Varied public services offered in predominately low income areas or City-wide to predominately low income households based on an income intake.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8,000 to 10,000 predominately low income persons.

	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Public services benefiting low income areas or low income persons City-wide including Kids Meals, consisting of serving meals to kids after school \$42,072, Senior Transportation, consisting of transportation for seniors \$52,072, Youth Leadership Development, consisting of mentoring youth \$13,000, Homeless Intake services consisting of intake services for homeless and at-risk \$70,000, Homeless Job service providing job assistance to homeless \$40,000, Workforce Development services \$93,060.
5	<b>Project Name</b>	22 B Public Facility Improvements
	<b>Target Area</b>	See planned activities
	<b>Goals Supported</b>	PF Public Facility Improvements
	<b>Needs Addressed</b>	PF Public Facility Improvements
	<b>Funding</b>	CDBG: \$1,624,976.64
	<b>Description</b>	Construct or rehab of public facilities serving low-income areas.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 16,000 predominately low-income persons will benefit from the public facility improvements.
	<b>Location Description</b>	See planned activities
	<b>Planned Activities</b>	Wesley Community Center 1701 Elm Ave, rehab of classroom building, \$294,644. Highland & Lansing Park 1535 Highland Ave, reconstruct neighborhood park, \$375,000.00. City Park 5 Cpl J M Williams Ave. purchase & install seawall fence, \$100,000. Neighborhood Facility 900 Elm Ave. building rehab \$427,666.32. JE Parker Rec Center 2430 Turnpike Rd building rehab \$427,666.32
6	<b>Project Name</b>	22 EcD Economic Development
	<b>Target Area</b>	710 7 <sup>th</sup> St.
	<b>Goals Supported</b>	EcD Economic Development
	<b>Needs Addressed</b>	EcD Economic Development
	<b>Funding</b>	CDBG: \$75,550.00
	<b>Description</b>	Purchase and install commercial cart washing machine creating 3 fte jobs.
	<b>Target Date</b>	7/1/22 – 6/30/23
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Create 3 fte job for a low income person
	<b>Location Description</b>	710 7 <sup>th</sup> St.
	<b>Planned Activities</b>	Eggleston Inc. will purchase and install a commercial cart washing machine to expand commercial laundry business that employs low income and disabled persons.
7	<b>Project Name</b>	22 AD Administration and Planning
	<b>Target Area</b>	NA

<b>Goals Supported</b>	AD Administration
<b>Needs Addressed</b>	Community Development Program Admin and Planning
<b>Funding</b>	CDBG: \$327,540.20 HOME: \$24,885.00
<b>Description</b>	Provide direct program admin, planning, CoC planning and admin, fair housing compliance, prepare homelessness and emergency services plan.
<b>Target Date</b>	7/1/22 – 6/30/23
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
<b>Location Description</b>	NA
<b>Planned Activities</b>	Provide direct program admin, planning, CoC planning and admin, fair housing compliance.

## **AP-50 Geographic Distribution – 91.220(f)**

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

The planned projects and listed activities are for the entire City of Portsmouth, which consists of about 34 square miles in the Hampton Roads region. The City includes 31 census tracts of which 12 have racial concentrations, and 14 have a majority of low-income households as outlined in MA-50 of the 5-Year CP. Nine 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.

About 15% of the CDBG funds anticipated to be available to the City in the next year will benefit low-mod clientele and about 66% will benefit low-income areas. The remaining funds will be used for program administration. All of the HOME funds will benefit low-income owners or renters.

### **Geographic Distribution**

#### **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 in the City's 5-Year CP. Each of the activities to be funded in FY 22-23 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. 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 down and closing assistance, tenant based rent assistance, and to support acquisition and rehabilitation of a vacant unit or construction of a unit by a CHDO for resale to first time homebuyers.



## Affordable Housing

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

#### Introduction

**Table 10 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	28
Special-Needs	0
Total	28

**Table 11 - One Year Goals for Affordable Housing by Support Type**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	1
Rehab of Existing Units	7
Acquisition of Existing Units	10
Total	28

## **AP-60 Public Housing – 91.220(h)**

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

FY 22-23 funds have not been allocated to address the needs of public housing. The City has allocated funds to support various public services, which are available to public housing residents. Public housing residents will benefit from the public facility and public service projects included in this Annual Action Plan.

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

The Portsmouth Redevelopment and Housing Authority is the City's local public housing agency making it an important housing provider particularly to low income households. 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. PRHA receives funding directly from HUD in support of administration and operation of its public housing units.

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 regularly meet 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 has made PRHA aware of the availability of HOME funds to assist first-time homebuyers with down payment and closing cost. PRHA has notified eligible residents of the opportunity to participate in the public housing homeowner voucher program. Public housing residents may benefit from assistance 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 troubled.

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

### **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, Portsmouth Volunteers for the Homeless, and Virginia Supportive Housing. During program year 22-23, the City of Portsmouth will allocate CDBG funds to provide central intake assistance services for homeless persons and persons at-risk of homelessness in compliance with HUD Coordinated Entry Notice CPD-17-01. The program assesses the persons' needs and refers them to resources for services and housing. The program will be implemented by Portsmouth Volunteers for the Homeless and ForKids with cooperation by CoC members.

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

PVH, HER, and ForKids provide emergency shelter spaces for families and individual adults in Portsmouth. Rental assistance in support of transitional needs is provided by ForKids, Portsmouth Department of Behavioral Healthcare Services, and PVH. Assistance with utilities is also available. HOME funds will be available in FY 22-23 to assist with TBRA along with funds to administer the program. HOME TBRA assists with rapid re-housing of homeless persons and homelessness prevention for persons at-risk. Case management services, assisting with developing a plan to address identified problems and needs, are available to persons receiving TBRA funds.

In addition to entitlement funds, during the program year Portsmouth will also expend City revenue to support the operation of local organizations that assist the homeless and persons at-risk of homelessness including funds to operate the family emergency shelter. The City is also in the beginning stages of design and planning for construction of an emergency shelter to house homeless singles.

### **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**

PVH and HER provide emergency shelter spaces for families and individual adults in Portsmouth. ForKids operates a regional shelter and resource center for families in Chesapeake that also serves Portsmouth. Rental assistance in support of transitional needs is provided by ForKids, Portsmouth Department of Behavioral Healthcare Services, and PVH. Assistance with utilities is also available. HOME funds will be available in FY 22-23 to assist with TBRA along with funds to administer the program. HOME TBRA assists with rapid re-housing of homeless persons and homelessness prevention

for persons at-risk. Case management services are available to persons receiving TBRA funds. Case management services, assisting with developing a plan to address identified problems and needs, are available to persons receiving TBRA funds.

The City through PHAC works with PRHA to administer 60 Mainstream Voucher that target persons currently experiencing homelessness, previously experienced homelessness, and currently a client in a permanent supportive housing or rapid rehousing project, or those at risk of experiencing homelessness. The City, PHAC, and PRHA also administer 20 Foster Youth to Independence (FYI) Initiative vouchers. The vouchers provide housing assistance and supportive assistance to young people with a child welfare history who are at-risk-of or experiencing homelessness. PRHA was awarded 18 Emergency Housing Voucher available through the American Rescue Plan Act (ARPA). EHV assist individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability.

In addition to entitlement funds, during the program year Portsmouth will also expend City revenue to support the operation of local organizations that assist the homeless and persons at-risk of homelessness.

**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 available during program year 22-23 to assist with TBRA. The TBRA program assists with homeless prevention to persons at-risk of homelessness and rapid re-housing for homeless persons. HER and VSH receive State funds assisting with homeless prevention and rapid re-housing.

Portsmouth's BHCS is the local agency that provides planning for persons discharged from a publicly funded institution. The discharge policies of Virginia provides 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.

The CoC refers its participants to receive licensure or certifications to several resources in the community: Eggleston Services, STOP Inc., and the Virginia Career Works (VCW) Hampton Roads Region Centers. Services include basic career services such as use of resource room, on-site hiring events, employment workshops, labor market information. Individualized career services include one-on-one career counseling, training, employment readiness, on-the-job training programs and employment follow up. Referrals for homeless veterans are made to the Hampton Roads Veteran Employment Center where all of the above services are received and more specifically tailored to veterans. The CoC also refers veterans to Mission United and to STOP Inc., which provides employment support to eligible participants through its Homeless Veteran's program that helps reintegrate homeless Veterans into meaningful employment.

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

**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**

There are no land use policies, zoning ordinances, building codes, fees, growth limitation, or policies affecting the return on residential investment in the City that negatively impacts development of affordable housing. Due to low interest rates and pent up demand, housing prices in Hampton Roads have increased over the last several years. For 2020, the median sales price among the Southside Hampton Roads communities was \$349,000. Portsmouth has the most affordable housing among the Southside communities at \$259,900. The median is a bit above what is affordable to a household at 80% of AMI. The City continues to use HOME funds to provide down payment and closing assistance to low income first time homebuyers.

There are 92 rental units for low income households in Portsmouth that are assisted by local, federal, or State funding programs, 2,771 rental units for low income households that are funded by Low Income Housing Tax Credits, 707 public housing units, and 1,718 Section 8 Housing Choice Vouchers units available for low income renters to use in the City. These assisted rental units and renter households with assistance are about one-third of the renter occupied housing in the City. The City is providing HOME funds to assist with rehabilitation of Mt. Hermon Village, a 90 unit HUD Section 202 development constructed in 1984. The developer has been awarded low income housing tax credits and other funding. The City's HOME funds will fill a funding gap with the rehabilitation ensuring the units will be available to provide decent safe housing for elderly renters over the next 40 years.

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.

During the program year, the City will support affordable housing using entitlement funds to assist with down payment and closing costs for first time buyers, housing rehabilitation for elderly homeowners, and to assist with rents.

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

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

The City continues to use entitlement funds and incentive programs to support low-income households with reducing barriers to affordable housing including down payment and closing assistance, housing rehabilitation, and rent assistance. The City funds central intake for homeless persons and person at-risk of homelessness. The program assesses their needs and refers them to resources for services and housing.

The City continues to provide a 10-year tax exemption to eligible rehab, and tax relief for elderly and disabled owners and veterans. The City continues funding fair housing compliance and participates in the Hampton Roads Community Housing Resource Board. The City's CoC in association with PRHA has obtained housing vouchers assisting persons experiencing homelessness, previously experienced homelessness, and homelessness prevention for persons at-risk in addition to housing vouchers providing housing and supportive assistance to young people with a child welfare history who are at-risk-of or experiencing homelessness.

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

To foster and maintain affordable housing, the City will use entitlement funds to provide down payment and closing cost assistance to first time buyers and to support, housing rehabilitation for elderly homeowners, and tenant based rent assistance. The City general revenue funds have been allocated to various local organizations that assist low-income households and the homeless. The City continues 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 any City rehabilitation program supported by the City's entitlement funds, must include lead-based paint protective measures.

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. All units proposed to be occupied by a household provided with HOME down payment assistance or tenant

based rent assistance is subject to a lead visual inspection. Households are not provided HOME assistance unless the problem is mitigated.

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, which 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**

The City's DSS continues to connect persons in need to all social services and financial support 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. DSS and the Hampton Roads Community Health Center to enroll eligible program participants in mainstream benefits such as SNAP, TANF, SSI/SSDI, Medicaid and other health insurance Programs.

During the program year, HOME funds will be available for rent assistance preventing low income households from losing their housing or to obtain housing. This helps households with maintaining stability by keeping their job, finding a job, and continuing with school.

To further reduce poverty, Portsmouth's Department of Economic Development continues its work to cultivate new business in support of creation of decent wage jobs that offer opportunities for advancement. The Department of Economic Development offers various incentives and programs in furtherance of economic development in the City.

During the program year, CDBG funds have been allocated to support the Department of Economic Development's Portsmouth @Work program, a job training center to ensure residents of Portsmouth



have access to training opportunities and resources that will help them meet local employers' workforce needs. The program supports the development of a skilled, ready and employable workforce.

The CoC refers its participants to receive licensure or certifications to several resources in the community: Eggleston Services, STOP Inc., and the Virginia Career Works (VCW) Hampton Roads Regional Centers.

### **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 participates 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 is 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.

- Member, fiscal agent, and Co-chair of PHAC (bi-monthly).
- Member Hampton Roads Community Housing Resource Board (quarterly).
- Member Hampton Roads Housing Consortium (quarterly).

Staff with the City's Department of Planning offers technical assistance and assistance with developing applications for funding. Staff provides 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(I)(1,2,4)

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

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

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

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

The City does not intend to use HOME funds for other forms of investment beyond those identified in 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:

City policy is recapture HOME investment vs resale. Recapture guidelines are:

- a. Require mortgage be placed on property in its favor for full HOME investment.

- b. On sale, City recaptures direct HOME subsidy from net proceeds of sale. The amount subject to recapture is limited to the net proceeds from the sale.
- c. Determine net proceeds by subtracting loan repayments & closing costs from gross sale price.
- d. Allow owner to recover amount of down payment, principal payment, & any capital improvement investment from net proceeds.
- e. After calculating amounts for c & d, if net proceeds aren't sufficient to recapture full HOME investment, it may be reduced pro rata based on time owner has owned and occupied measured against required affordability period.
- f. If net proceeds are greater than combined investment (i.e., amount of HOME subsidy subject to recapture and amount of homeowner's investment) both City and owner will share excess proceeds using proportional distribution.

A deed of trust in amount of Direct subsidy must be filed. Recaptured funds assist other income-eligible buyers.

If no Direct subsidy & unit designated affordable & sold during affordability period, sale must meet following resale criteria:

1. Purchaser must be low-income, meeting HOME Program definition, and occupy property as principal residence. Subsequent buyer who purchase property within affordability period will start a new period of affordability if an infusion of new HOME funds is required to make unit affordable.
2. Sale price must be "affordable" for new purchaser. Must be affordable to a reasonable range of low-income buyers (ie between 60% and 80% of AMI). "Affordable" is defined as maximum percentage of purchaser's income that can be used to pay fixed costs of owning a home (i.e., loan payments of principal and interest, taxes, and insurance, referred to as PITI). City's HOME Program defines percentage as minimum 28% of borrower's gross household income, up to max of 30% of borrower's gross household income.
3. Original buyer, now seller, must receive "fair return" on investment. Seller's investment is original investment in property plus capital improvements whereas painting and other cosmetic

work is not. City HOME Program defines fair return as percentage change in Consumer Price Index (CPI) over period of ownership.

4. City will use deed restrictions to enforce resale restrictions.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The affordability period is as follows:

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 same model of recapture and resale will be applied to all sub-recipients and CHDOs.