



CITY OF CHARLESTON, WV

105 McFarland Street, Charleston, WV 25301

PY 2022 Annual Action Plan

(July 1, 2022 – June 30, 2023)

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



Mayor Amy Shuler Goodwin

Executive Summary

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

1. Introduction

The 2022 PY Annual Action Plan (3rd year of 2020-2024 Consolidated Plan) for the City of Charleston includes the City's Community Development Block Grant (CDBG) Program, outlining which activities the City will undertake during the program year beginning July 1, 2022 and ending June 30, 2023. In addition, the Plan includes the HOME funds that the City of Charleston/Kanawha County HOME Consortium will receive in PY 2022. The City of Charleston is the lead entity and administrator for the Consortium's HOME funds.

2. Summarize the objectives and outcomes identified in the Plan

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

The CDBG Programs and activities outlined in this Annual Action Plan will principally benefit low-and moderate-income persons. Funding has been targeted to neighborhoods where there is the highest percentage of low and moderate-income residents. CDBG funds also are directed to where Charleston has high concentrations of distressed or abandoned houses. The HOME funds will be distributed based on the preference of the qualified client or approval of a development project in the HOME Consortium area. This includes ten (10) member jurisdictions of the City of Charleston/Kanawha County HOME Consortium

3. Evaluation of past performance

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

The City's previous performance under the CDBG and HOME Programs was discussed during the public meetings. The City is in compliance with HUD regulations on timeliness of expenditures and there is no outstanding monitoring or audit findings against the City of Charleston or the City of Charleston/Kanawha County HOME Consortium.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan was developed in accordance with the City's Citizen Participation Plan. Stakeholders including social service agencies, housing providers and community and economic development agencies were notified on November 29, 2021, of the availability of funds. Applications were made available on November 29, 2021. Request for proposals for CDBG funding were due by January 21, 2022. On December 14, 2021, the City held a public meeting via Zoom to discuss the needs of the City with input from the residents of Charleston. Housing programs are retained or adjusted based on public input. The "Draft PY 2022 Annual Action Plan" was on display for a 30-day period beginning March 15, 2022 and was presented to the Charleston City Council prior to submitting to HUD. The availability for review of the "Draft Plan" was advertised in the local newspaper and the plan was on display at the City of Charleston's website www.Charlestonwv.gov.

MOECD offered technical assistance to private non-profit organizations on how to fill out the CDBG applications to apply for CDBG funds for the PY 2022 year which begins on July 1, 2022. Applications as well as the Citizen's Participation Plan were also available on the city's website. The second public meeting was held on January 11, 2022, and the final public meeting held on March 17, 2022, to discuss status of current activities, proposed activities and solicit citizen participation and comments. Citizen comments and concerns were addressed in the Plan.

MOECD staff reaches out to the past stakeholders and continues to include any new contacts made throughout the year. Besides putting information out via newspaper and website, staff members network at public and neighborhood meetings to garner interest in the development of the action plan. Additionally, the City of Charleston has a page on social media where information is posted.

5. Summary of public comments

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

The City of Charleston did not receive any written comments regarding the 2022 Annual Action Plan. The PY 2022 Annual Action Plan was approved by city council, with no changes to the proposed activities at the June 21, 2022 council meeting.

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

No comments were received

7. Summary

Ensuring an availability of safe, affordable housing in Charleston continues to be a problem for low-income families and individuals. Therefore, maintaining and developing affordable housing remains a key priority. Demolition of abandoned or unsafe houses continues to be another priority. To help in this the City will continue to offer owner-occupied rehabilitation and first-time home buyers assistance to eligible candidates. The City of Charleston also supports programs that target homelessness and work collaboratively with the Kanawha Valley Collective, the local Continuum of Care. Also, MOECD's staff works with a variety of social service non-profits and stakeholders to keep them informed of other potential funding programs and collaborations.

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CHARLESTON	
CDBG Administrator	CHARLESTON	Mayor's Office of Economic and Community Dev.
HOPWA Administrator		
HOME Administrator	CHARLESTON	Mayor's Office of Economic and Community Dev.
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Andrew Backus, the Director of the Mayor's Office of Economic and Community Development, is the primary contact and receives all inquiries and comments from the public or any stakeholders regarding the plan. Written comments may be sent to Andrew.Backus@cityofcharleston.org, or mailed to Andrew Backus, Director c/o The Mayor's Office of Economic and Community Development at 105 McFarland Street, Charleston, WV 25301.

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

1. Introduction

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

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

The City of Charleston Mayor's Office of Economic and Community Development (MOECD) interacts regularly with the Charleston-Kanawha Housing Authority, non-profits, local housing providers, social service agencies, health care entities and community and economic development organizations. Specifically, MOECD works collaboratively to expand awareness of, coordination and utilization among a variety of local, state and national programs, including ones focused on health care (physical and mental), substance abuse, workforce development, education, youth programs, nutrition, recreation, childcare, etc. MOECD uses its CDBG public service funds to supplement many of these programs and seeks to develop linkages and resource-sharing where applicable. The city also is a member of the local Continuum of Care, the Kanawha Valley Collective (KVC), that includes many public and assisted housing providers and private and governmental health, mental health and service agencies. This continues to be an effective coordination tool. The city also works closely with the Kanawha-Charleston Health Department on key matters, particularly infectious disease management/response and substance abuse/addiction. While MOECD has not consulted with the local health department on monitoring lead-based poisoning incidents, the department does interact with state agencies to ensure its housing rehab contractors have the appropriate training and certifications in lead-based paint controls and procedures.

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

The City of Charleston, as a member of the Kanawha Valley Collective (KVC), continually reaches out to individuals or organizations who have an interest in or knowledge of ending and preventing homelessness. The consortium does this at its membership meetings, on social media and with information on its web site. The KVC spotlights different agencies at these meetings giving them an opportunity to share the services they provide. The KVC also sponsors events (Vendor Fair, Veltri Thanksgiving Dinner) that bring public awareness to the plight of the homeless and those at risk. The KVC has an HMIS specialist to track statistics and trends that enable the KVC to better serve the

homeless or those at risk. KVC also has a Project Resource Committee (formerly the ESG committee) made up of a variety of agencies and staff to get their input and opinions regarding ending and prevention of homelessness. Through the CDBG, and CoC programs, the City of Charleston historically funds many of the homeless shelters and non-profit homeless service providers with funding for activities that assist the homeless and at risk of becoming homeless.

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

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

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Kanawha Valley Collective, Inc.
	Agency/Group/Organization Type	Services-homeless Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Were consulted for their input on the needs and goals for the City of Charleston
2	Agency/Group/Organization	CURA
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local Planning organization Business and Civic Leaders Redevelopment Authority

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation on downtown issues, housing opportunity in the Homeownership Zone and Charleston's Westside for improved collaboration
3	Agency/Group/Organization	Manna Meal, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Manna Meal was consulted for their input on the needs and goals for the City of Charleston
4	Agency/Group/Organization	REA OF HOPE, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rea of Hope was consulted for their input on the needs and goals for the City of Charleston
5	Agency/Group/Organization	Covenant House, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Covenant House was consulted for their input on the needs and goals for the City of Charleston. The City of Charleston and Covenant House are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.
6	Agency/Group/Organization	YWCA Charleston
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The YWCA was consulted for their input on the needs and goals for the City of Charleston
7	Agency/Group/Organization	BOB BURDETTE CENTER, INC.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Bob Burdette Center was consulted for their input on the needs and goals for the City of Charleston
8	Agency/Group/Organization	WEST VIRGINIA WOMEN WORK
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business Leaders

	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	West Virginia Women Work was consulted for their input on the needs and goals for the City of Charleston
9	Agency/Group/Organization	ROARK SULLIVAN LIFEWAY CENTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Roark Sullivan Lifeway Center was consulted for their input on the needs and goals for the City of Charleston. The City of Charleston is a member agency of the KVC which gives much opportunity for continued and improved coordination with other member agencies.
10	Agency/Group/Organization	Step By Step, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Step By Step, Inc., was consulted for their input on the needs and goals for the City of Charleston

11	Agency/Group/Organization	WEST VIRGINIA HEALTH RIGHT
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	West Virginia Health Right was consulted for their input on the needs and goals for the City of Charleston
12	Agency/Group/Organization	CHARLESTON
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City departments were consulted for their input on the needs and goals for the City of Charleston.
13	Agency/Group/Organization	CHARLESTON KANAWHA HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Charleston-Kanawha Housing Authority was consulted for their input on the needs and goals for the City of Charleston.
14	Agency/Group/Organization	DAYMARK, INC.
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Daymark was consulted through public meetings, and KVC meetings. The City of Charleston and Daymark are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.
15	Agency/Group/Organization	PRO KIDS INC
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Pro-Kids was consulted through public meetings and quarterly reports
16	Agency/Group/Organization	RELIGIOUS COALITION FOR COMMUNITY RENEWAL
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	RCCR was consulted through public meetings, KVC meetings, and quarterly reports. The City of Charleston and RCCR are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.

17	Agency/Group/Organization	WOMENS HEALTH CENTER
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Women's Health Center was consulted through public meetings, and quarterly reporting.
18	Agency/Group/Organization	KANAWHA VALLEY FELLOWSHIP HOME
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	KVFN was consulted through public meetings, KVC meetings, and quarterly reporting. The City of Charleston and KVFN are both active members of the CoC which provides opportunity for continued and improved coordination with issues surrounding homelessness.
19	Agency/Group/Organization	City Engineering Department Charleston WV
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD meets weekly to consult with other city departments on such issues regarding barriers to affordable housing, abandoned and vacant housing and infrastructure improvement.

20	Agency/Group/Organization	MOECD/Rehab
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD housing staff meet regularly to consult on housing issues including lead-based paint strategies.
21	Agency/Group/Organization	City Planning Department of Charleston WV
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD meets weekly with the planning department on such issues regarding barriers to affordable housing, abandoned and vacant housing and infrastructure improvement.
22	Agency/Group/Organization	Huntington Bank, Inc
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Lender

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD consults regularly with this institution to address the financial needs and documentation requirements for loan qualification processes.
23	Agency/Group/Organization	Wesbanco, Inc
	Agency/Group/Organization Type	Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Lender
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MOECD consults regularly with this institution to address the financial needs and documentation requirements for loan qualification processes.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Kanawha Valley Collective (KVC)	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

Narrative

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

the impact of poverty, and other social problems. In addition, HOME partners directly with local lenders, credit counselors, public housing, and other housing service providers to ensure the inclusion of all eligible clients or developers.

AP-12 Participation - 91.401, 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**

The City advertised and conducted three public meetings on the needs of the City of Charleston and provided residents with the opportunity to comment on the City's CDBG and HOME programs, as well as the City's previous performance under these programs. Through consultation with its citizens, agencies, neighborhood organizations, institutions, and staff, the City developed its 2022 Action Plan to improve the quality of life for all residents of the City of Charleston.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	See Zoom Notes	See Zoom Notes	N/A	
2	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	
3	Internet Outreach	Non-targeted/broad community	N/A	N/A	N/A	www.charlestonwv.gov

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Charleston, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources. The figures shown in the table below reflect HUD's current allocations. The figure for “Expected Amount Available Remainder of ConPlan” projects those amounts over the next three years covered by the Consolidated Plan. If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,494,996	15,956	144,457	1,655,409	2,989,992	Full CDBG award will be allocated for eligible activities. Prior Year resources will be used on several new projects through an future amendment.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	788,828	19,104	0	807,932	1,577,656	HOME funds will be used primarily for First-Time Homebuyers

Table 2 - Expected Resources – Priority Table

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

The City of Charleston/Kanawha County Consortium is obligated to seek out non-federal contributions for projects it anticipates completing. The match obligation of the City is 25% of the HOME funds expended. Sources of match may be met with documentation from several sources. Currently, the primary source of match is based on the donated value of land that is sold to existing clients for less than market value. The city continues to expand and leverage funds with local lender’s and non-profit agencies. This allows for ongoing discovery and opportunities for additional match sources.

CDBG funds will also be leveraged against other state grants to provide funding other opportunities. As CDBG funds have decreased the City has needed to seek other funding sources to continue developing and redeveloping the City.

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 will continue to utilize federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives. Currently there are no publicly owned land or property that will be used to address needs.

Discussion

The City established its Priorities, Strategies and Goals based on its limited amount of HUD Federal CDBG and HOME Grant Funds.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-1 Homeownership	2020	2024	Affordable Housing	Charleston-Kanawha County Consortium	Housing Strategy	HOME: \$709,945	Direct Financial Assistance to Homebuyers: 13 Households Assisted
2	HSS-2 Owner-Occupied Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Housing Strategy	CDBG: \$437,497	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	SNS-1 Addiction Services	2020	2024	Non-Homeless Special Needs	Low/mod areas Citywide	Other Special Needs Strategy	CDBG: \$19,500	Public service activities other than Low/Moderate Income Housing Benefit: 354 Persons Assisted
4	SNS-2 Support for Social Services	2020	2024	Non-Homeless Special Needs	Low/mod areas	Other Special Needs Strategy	CDBG: \$25,600	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low/mod areas Citywide	Community Development Strategy	CDBG: \$485,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2926 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CDS-2 Community Facilities	2020	2024	Non-Housing Community Development	Low/mod areas Citywide	Community Development Strategy	CDBG: \$43,693	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3002 Persons Assisted
7	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Low/mod areas Citywide	Community Development Strategy	CDBG: \$130,630	Public service activities other than Low/Moderate Income Housing Benefit: 13334 Persons Assisted
8	CDS-4 Nutritional Services	2020	2024	Non-Housing Community Development	Low/mod areas Citywide	Community Development Strategy	CDBG: \$48,500	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
9	AMS-1 Overall Coordination	2020	2024	Administration, Planning, and Management	Low/mod areas Citywide Charleston-Kanawha County Consortium	Administration, Planning, and Management Strategy	CDBG: \$298,999 HOME: \$78,883	Other: 2 Other
10	AMS-2 Fair Housing	2020	2024	Administration, Planning, and Management	Low/mod areas Citywide Charleston-Kanawha County Consortium	Administration, Planning, and Management Strategy	CDBG: \$0	Other: 0 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	HSS-1 Homeownership
	Goal Description	Assist low and moderate income households who wish to become homeowners for providing down payment assistance, closing costs assistance & providing housing counseling.
2	Goal Name	HSS-2 Owner-Occupied Housing Rehabilitation
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
3	Goal Name	SNS-1 Addiction Services
	Goal Description	Support programs to aid those directly and indirectly affected addiction and substance abuse
4	Goal Name	SNS-2 Support for Social Services
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, victims of domestic violence, the developmentally delayed, persons with alcohol/drug dependency, and persons with other special needs.
5	Goal Name	CDS-1 Infrastructure
	Goal Description	Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cuts, waterlines, sewer lines, storm drainage, sanitary sewers, addressing hill slips, broadband, etc.
6	Goal Name	CDS-2 Community Facilities
	Goal Description	Improve the parks, recreational facilities, trails, bikeways, and all public and community facilities through rehabilitation, new construction, and ADA accessibility improvements.
7	Goal Name	CDS-3 Public Services
	Goal Description	Improve and enhance public services including programs for youth, the elderly, disabled, and other public service programs for low- and moderate-income persons.

8	Goal Name	CDS-4 Nutritional Services
	Goal Description	Promote and support programs that provide more access to food and nutritional programs for low income residents.
9	Goal Name	AMS-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and local funded programs, including planning services for special studies, annual action plans, five year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports, environmental review and clearance, fair housing, and compliance with all Federal, State, and local laws and regulations.
10	Goal Name	AMS-2 Fair Housing
	Goal Description	Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Charleston.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Charleston is proposing the following projects for its FY 2022 Annual Action Plan

#	Project Name
1	CDBG ADMINISTRATION
2	CORP ADMIN - REHAB PROGRAM DELIVERY
3	CORP REHAB
4	Capitol Market ADA Access
5	CKHA South Park Basketball Court upgrades
6	ADA ACCESSIBLE RAMP & SIDEWALKS
7	BOB BURDETTE CENTER
8	COVENANT HOUSE, INC.
9	DAYMARK, INC.
10	Girl Scouts of Black Diamond Council
11	Kanawha Valley Collective
12	MANNA MEAL, INC.
13	MIDIAN LEADERSHIP PROJECT
14	REA OF HOPE, INC.
15	RCCR - SMITH ST STATION
16	WEST VIRGINIA HEALTH RIGHT
17	WEST VIRGINIA WOMEN WORK
18	YWCA RFAP
19	YWCA - SOJOURNER'S
21	HOME ADMINISTRATION
22	HOME PROJECT
23	HOME CHDO

Table 4 – Project Information

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

The City allocated its CDBG and HOME funds to those geographic areas where the population exceeds 51% low- and moderate-income households or the beneficiaries are LMI. At least 70% of the City's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG funds will be used for the FY 2022 Annual Action Plan:

- The Housing activities will directly benefit LMI household.
- The Community Facilities and Public Service activities will assist organizations which are directly providing benefit to LMI persons.

The allocation priorities were established through consultations with stakeholders, and public meetings.

A significant obstacle in the City to meet underserved needs is access to financial resources to develop additional or enhanced housing and community development activities.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG ADMINISTRATION
	Target Area	Citywide
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$298,999
	Description	These funds will be used for the administration of the Community Development Block Grant Program.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	105 McFarland Street Charleston, WV 25301
	Planned Activities	Matrix code is 21A General Program Administration
2	Project Name	CORP ADMIN - REHAB PROGRAM DELIVERY
	Target Area	Citywide
	Goals Supported	HSS-2 Owner-Occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$125,000
	Description	These funds will be used for the services and delivery costs of the CORP.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	1 organization
	Location Description	Citywide LMH
	Planned Activities	Matrix Code 14H Rehabilitation Administration
3	Project Name	CORP REHAB
	Target Area	Low/mod areas Citywide
	Goals Supported	HSS-2 Owner-Occupied Housing Rehabilitation

	Needs Addressed	Housing Strategy
	Funding	CDBG: \$312,496
	Description	Funding for rehabilitation projects for low-to-moderate income families living in the city of Charleston to include Emergency Rehab up to \$5,000 each
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI households
	Location Description	Citywide LMH
	Planned Activities	14A Rehabilitation; Single Unit Residential
4	Project Name	Capitol Market ADA Access
	Target Area	Citywide
	Goals Supported	CDS-2 Community Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$10,802
	Description	Enhance ADA access at both the East and West entrances to Capitol Market.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	2,926 disabled persons
	Location Description	800 Smith Street, Charleston WV 25301
	Planned Activities	03E Neighborhood Facilities
5	Project Name	CKHA South Park Basketball Court upgrades
	Target Area	Low/mod areas
	Goals Supported	CDS-2 Community Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$32,890

	Description	Upgrade of basketball court (materials and equipment) at Public Housing Complex, South Park Village.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	76 LMC Persons
	Location Description	680 South Park Road, Charleston, WV 25304
	Planned Activities	03E Neighborhood Facilities
6	Project Name	ADA ACCESSIBLE RAMP & SIDEWALKS
	Target Area	Citywide
	Goals Supported	CDS-1 Infrastructure
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$485,000
	Description	This activity will provide for the repair and/or replacement of ADA accessible ramps and sidewalks in low income areas of Charleston.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	2926 disabled persons
	Location Description	Citywide
	Planned Activities	Matrix Code is 03L Sidewalks
7	Project Name	BOB BURDETTE CENTER
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$8,800
	Description	Funding for this afterschool program will assist with Direct Provider salary, benefits and payroll taxes
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	120 LMC
	Location Description	1401 Washington St W 1009 Woodward Drive 100 Florida Street 550 Hawks Ridge Road
	Planned Activities	05L Childcare Services
8	Project Name	COVENANT HOUSE, INC.
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$8,000
	Description	Funding for this project located at 600 Shrewsbury Street, Charleston, WV 25301 will assist with Health Equity Outreach Coordinator direct provider salaries, benefits & payroll taxes and food pantry items.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	75 LMC
	Location Description	600 Shrewsbury Street, Charleston, WV25301
	Planned Activities	03T Homeless/AIDS Patients Programs
9	Project Name	DAYMARK, INC.
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$19,000

	Description	Funding for this crisis intervention center and shelter for youth, located at 1583 Lee Street, Charleston, 25311, will assist with direct provider salaries, benefits & payroll taxes
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	200 LMC
	Location Description	1583 Lee Street, Charleston, WV 25311
	Planned Activities	05D Youth Services
10	Project Name	Girl Scouts of Black Diamond Council
	Target Area	Low/mod areas Citywide
	Goals Supported	SNS-2 Support for Social Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$15,600
	Description	Funding for the GirlZone located at 321 Virginia St, 25302 will assist with equipment & furniture used to create a safe, accessible space to girls of all abilities & needs.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	280 LMC
	Location Description	321 Virginia Street Charleston, WV 25302
	Planned Activities	05D Youth Services
11	Project Name	Kanawha Valley Collective
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$5,000

	Description	Funding for this Identification & Transportation program located at 1 United Way Square, 25301 will assist with acquiring birth certificates, ID's and bus tickets for transportation for the homeless.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	80 LMC
	Location Description	1 United Way Square, Charleston, WV 25301
	Planned Activities	03T Homeless/AIDS Patients Programs
12	Project Name	MANNA MEAL, INC.
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-4 Nutritional Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$48,500
	Description	Funding for this soup kitchen, located at 1105 Quarrier Street, Charleston, WV 25301, that serves the homeless and low income persons will assist with direct provider salaries and food
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	450 LMC
	Location Description	1105 Quarrier Street, Charleston, WV 25301
	Planned Activities	05W Food Banks
13	Project Name	MIDIAN LEADERSHIP PROJECT
	Target Area	Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$15,000
	Description	Funding for this community center located at 711 Park Ave that serves students and young adults will assist with utilities

	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	200 LMC
	Location Description	711 Park Avenue, Charleston, WV 25302
	Planned Activities	05D Youth Services
14	Project Name	REA OF HOPE, INC.
	Target Area	Low/mod areas Citywide
	Goals Supported	SNS-1 Addiction Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$9,000
	Description	Funding for this halfway house for women in recovery from alcohol and/or drug addiction, located at 1429 Lee Street, Charleston 25301, will assist with utility expenses.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	54 LMC
	Location Description	1429 Lee Street, Charleston, WV 25301
	Planned Activities	05F Substance Abuse Services
15	Project Name	RCCR - SMITH ST STATION
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$2,300
	Description	Funding for this 29 unit low income apartment building, located at 801 Smith Street, Charleston, 25301, will assist with utility expenses.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	29 LMC
	Location Description	801 Smith Street, Charleston, WV 25301
	Planned Activities	05Z Other Public Services Not Listed in 03T and 05A-05Y
16	Project Name	WEST VIRGINIA HEALTH RIGHT
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$45,000
	Description	This facility which offers health care and medications and to the homeless and needy citizens in Charleston and surrounding areas is located at 1520 Washington Street, East, Charleston, 25311. Funding will assist with the purchase of medications and medical supplies/dental supplies & consumables.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	12,500 LMC
	Location Description	1520 Washington Street E, Charleston, WV 25311
	Planned Activities	05M Health Services
17	Project Name	WEST VIRGINIA WOMEN WORK
	Target Area	Low/mod areas Citywide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Economic Development Strategy
	Funding	CDBG: \$6,830
	Description	This program, Step Up for Women, offers a skilled trade training class for women. Funds will assist with salaries, benefits & payroll taxes & rent.

	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	30 LMC
	Location Description	3601 James Avenue, Charleston, WV 25387
	Planned Activities	05H Employment Services
18	Project Name	YWCA RFAP
	Target Area	Low/mod areas Citywide
	Goals Supported	SNS-2 Support for Social Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$10,000
	Description	This program provides emergency shelter to victims of domestic violence who are fleeing from an abusive relationship or environment. This funding will assist with utilities for the shelter.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	220 LMC
	Location Description	N/A
	Planned Activities	05G Services for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking
19	Project Name	YWCA - SOJOURNER'S
	Target Area	Low/mod areas Citywide
	Goals Supported	SNS-1 Addiction Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$10,500
	Description	Emergency shelter for homeless women and families. Funding provided will assist salary, benefits & payroll expenses of the substance abuse counselor.

	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	300 LMC
	Location Description	1418 Washington Street E, Charleston, WV 25301
	Planned Activities	05F Substance Abuse Services
20	Project Name	HOME ADMINISTRATION
	Target Area	Charleston-Kanawha County Consortium
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$78,882
	Description	Administrative funds for the Home program
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	1 organization
	Location Description	105 McFarland Street, Charleston, WV 25301
	Planned Activities	AD/CO/CC only
21	Project Name	HOME PROJECT
	Target Area	Charleston-Kanawha County Consortium
	Goals Supported	HSS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$591,621
	Description	Funds allocated to qualified persons/families in the city of Charleston and Kanawha County to assist first-time homebuyers with downpayment, closing costs and mortgage subsidies.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 LMH

	Location Description	Charleston-Kanawha County Consortium
	Planned Activities	13B Homeownership Assistance
22	Project Name	HOME CHDO
	Target Area	Charleston-Kanawha County Consortium
	Goals Supported	HSS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$118,324
	Description	Funds allocated to qualified Community Housing Development Organizations (CHDO's) in the city of Charleston and Kanawha County.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	3 LMI
	Location Description	Charleston-Kanawha County Consortium
	Planned Activities	Funds for the Charleston-Kanawha County Consortium CHDO. Projects to be determined.

AP-50 Geographic Distribution - 91.420, 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 City of Charleston will distribute CDBG funds on a City-wide basis and HOME on a Consortium-wide basis to eligible beneficiaries. An eligible beneficiary may be a LMI individual person or family, and activity that primarily benefits a LMI household, or an activity located in a LMI Census Tract or Block Group.

Geographic Distribution

Target Area	Percentage of Funds
Low/mod areas	1
Citywide	64
Charleston-Kanawha County Consortium	35

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilitates and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of very-low, low-, and moderate-income residents
- Focus on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to measure or demonstrate progress and success

Discussion

The geographic locations for the PY 2022 CDBG and HOME Activities will be citywide or at the location of service provider sub-recipients. Public benefit will be for low- and moderate- income residents of the

City either through direct benefit such as homeownership, housing rehabilitation or individual services such as homeless assistance. Community facilities improvements will be area benefit activities such as street reconstruction or recreation improvements in areas where at least 51% of the residents are LMI.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City has long recognized the need for housing that is decent, safe, sanitary, affordable and accessible. To that end the CDBG funds will be allocated to income eligible households to assist owners with the maintenance and preservation of their properties. All funds will principally benefit low- and moderate-income persons 100%. The HOME funds will be budgeted for homebuyer assistance for low-income households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	29
Special-Needs	0
Total	29

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	15
Acquisition of Existing Units	10
Total	28

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The proposed affordable housing projects in the City for PY 2022 CDBG and HOME are:

- **Housing Rehabilitation** – residential rehabilitation for income eligible owner-occupied units in need of health, safety or code violations. (15 households)
- **Homeownership** – Down Payment Closing Cost Assistance Loans. Available consortium-wide for income eligible low- to moderate-income first-time homebuyers. (10 households)

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Charleston Kanawha Housing Authority is the public housing agency that serves the City of Charleston and Kanawha County. The overall mission of the Housing Authority is to provide decent, safe, and sanitary housing to the residents receiving assistance through the Public Housing and Section 8 Housing Choice Voucher Programs in an efficient and professional manner

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

CKHA is in the process of developing a strategic asset management plan for the next five years which will give recommendations for the best use of existing properties, need for new developments or the acquisition of additional affordable housing.

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

The Charleston Kanawha Authority continues to seek ways to improve the living environment of residents by working with the Resident Councils.

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

The Housing Authority is not designated as “troubled” per HUD guidelines.

Discussion

There continues to be a need in the City for housing that are affected by housing problems including: severe housing problems and housing cost burden. The Housing Authority plays a key role in addressing these needs by providing of housing for extremely low - income, very low income, and lower income residents of the City by means of Public Housing or the Section 8 Housing Choice Voucher Program.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

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

The City will fund activities with PY 2022 CDBG funds that will provide case management services for homeless and lower income persons. The City has funded special needs activities in the PY 2022 grant year related to substance abuse and the elderly.

The following goals (per the PY 2020 through PY 2024 Consolidated Plan) for the City of Charleston's Homeless and Special Needs Strategies are:

Homeless Strategy

Priority Need: There is a need for housing and supportive services for homeless persons and persons who are at-risk of becoming homeless.

Goals: The following homeless goals are:

- **HMS-1 Operation/Support** - Assist homeless providers in the operation of housing and supportive services for the homeless and persons who are at-risk of becoming homeless.
- **HMS-2 Housing** - Support efforts of local agencies to provide emergency shelters and permanent housing for the homeless.
- **HMS-3 Prevention and Re-Housing** - Support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

Other Special Needs Strategy

Priority Needs: There is a need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals: The following special needs goals are:

- **SNS-1 Addiction Services** – Support programs to aid those directly and indirectly affected addiction and substance abuse.
- **SNS-2 Support for Social Services** - Support social service programs and facilities for the elderly,

frail elderly, persons with disabilities, victims of domestic violence, the developmentally delayed, persons with alcohol/drug dependency, and persons with other special needs.

- **SNS-3 Housing** - Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, victims of domestic violence, the developmentally delayed, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.

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

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

The Kanawha Valley Collective is comprised of individuals, government agencies, faith-based organizations, nonprofit and community-based organizations that share a common concern for the needs of Charleston and Kanawha County's residents who are homeless or at risk of homelessness. The KVC will continue to evaluate the needs of residents who are homeless, continue to advocate for resources, and coordinate services to meet these needs. The members of the KVC use street outreach programs to meet the needs of the most vulnerable homeless individuals and identify and engage individuals residing in places that are considered unfit for habitation. Case workers distribute food, clothing and conduct basic needs assessments. The case workers become liaisons between homeless individuals, other KVC homeless providers and other appropriate providers.

Addressing the emergency shelter and transitional housing needs of homeless persons

Charleston is home to several homeless shelters. The shelters range from family shelters to shelter for domestic violence. The KVC uses the Housing First model to address the needs of homeless persons by placing them in housing first then providing the needed services to work toward self-sufficiency. The goal of the KVC is to get people off the street and some type of housing be it emergency shelter or transitional housing with the final goal of permanent housing.

Additionally, the city funds two outreach workers who work collaboratively with a centralized assessment team that provides a single point of access and appropriate assessment for homeless persons needing shelter and/or services.

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

recently homeless from becoming homeless again

The KVC continues to use the Housing First Model to provide housing for homeless individuals. This model houses persons quickly and ties them to supportive services necessary to maintain that housing. The Rapid Re-Housing program promotes self-sufficiency and reduces time as homeless. Case Manager's provide long-term monitoring of clients to prevent further episodes of homelessness.

The KVC can track its recidivism through its HMIS as well as the coming together of COC Case Managers during their weekly By Name List meetings which identify and discuss recidivists.

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.

KVC partners use Homeless Assistance Prevention (HAP) funds to assist the most at-risk families to avoid homelessness. These funds provide rental assistance (when available) and case management services which include – budget counseling, goal setting, home maintenance training, life skills and employment referrals in an effort to assist these families with achieving self-sufficiency and maintaining stable housing. KVC partners also use CDBG-CV funds to assist low-to-moderate income families that have been negatively impacted by COVID from becoming homeless. CDBG-CV funds provide food security, utility and rental assistance. The KVC also assesses discharge policies of the foster care system, physical/mental health and correctional facilities within the jurisdiction. The purpose is to work with institutions to ensure the institutions are knowledgeable of resources and services. This subcommittee works collaboratively to ensure that no one in these publicly funded programs is discharged into homelessness.

Discussion

The Kanawha Valley Collective is comprised of individuals, government agencies, faith-based organizations, nonprofit and community-based organizations that share a common concern for the needs of the homeless in Charleston and Kanawha County. The KVC evaluates the needs of those who are homeless, advocates for resources, and coordinates services to meet these needs.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City of Charleston, as many communities are now seeing, affordable housing needs have expanded beyond the affordability factor. Housing today should be encompassing of decent, safe, sanitary, accessible and affordable. The City has also identified the following barriers and obstacles to meet the housing needs of the residents:

- Lack of a supply of decent, safe, sanitary, affordable, and accessible housing
- Cost of land acquisition for new housing development
- Increased sales cost due to a competitive sales market for existing housing
- Rising interest rates based on the current economy
- High cost of construction of new housing
- Economic factors that limit a low- or moderate-income person's or family's opportunity to improve their income and wealth status (for example job opportunities, transportation accessibility, etc.)
- Limited access via public transportation to community social services and facilities (for example health care facilities, day care, etc.)

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

The City anticipates updating its AI including identifying issues people encounter when seeking decent, safe, sanitary accessible and affordable housing. Public policies have a role in that negative effect related to affordable housing and residential investment in a community. The following have been previously identified as needing attention and further consideration to remove barriers including: the ability of lower-income households to become homeowners and funding for owner-occupied housing rehabilitation and rehabilitation of rental housing units; prevention of predatory lending; and investigating lower homeownership rates experienced by African Americans and Hispanics.

Barriers to homeownership include:

- Sufficient funds for down payments and closing costs while contending with other obligations such as monthly rent and utilities.
- Affordable units which require repairs to make them habitable and must be completed by closing of the sale,
- Poor credit, inconsistent employment, lack of budgeting skills.

Barriers to housing rehabilitation include:

- Demand for funds exceeds what is available
- Cost of lead-based paint abatement
- Real estate taxes, which in Charleston are high

The City will continue to use CDBG and HOME funds to support homeownership, owner occupied housing rehabilitation and rental housing development. The city will also provide Certification of Consistency with the Consolidated Plan for projects that meet local codes and land use requirements.

The current Analysis of Impediments to Fair Housing Choice had several suggestions and recommendations to modify sections to include various definitions and changes to zoning districts and special use requirements.

Discussion

Specific to the FY 2022 Annual Action Plan, the City of Charleston will use the following activities to assist in removing barriers to affordable housing as well as implement the updates of the Analysis of impediments to Fair Housing Choice as outlined above:

- **HSS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and providing housing counseling training.
- **HSS-2 Owner-occupied Housing Rehabilitation** - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HSS-3 Renter-occupied Housing Rehabilitation** - Provide financial assistance to landlords to rehabilitate housing units for rent to low- and moderate-income tenants.
- **HSS-4 Neighborhood Revitalization** - Promote and strengthen the housing stock in residential neighborhoods throughout the City and particularly in the City's West Side and other neighborhoods with high concentrations of blight.
- **HSS-5 Housing Education** - Provide more access, for low-and-moderate residents, to financial counseling, credit counseling, life skills and homeownership training.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

The City and social service providers have made efforts to reduce obstacles to meet underserved needs however obstacles remain. Funding resources are scarce, making funding one of the largest obstacles for the City to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through its planning efforts will use its limited resources to address the greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, accessible and affordable homeowner and rental housing
- High cost of rehabilitation work
- Amount of abandoned or vacant housing that affects the vitality of residential neighborhoods
- Aging in place population who need accessibility improvements
- Low wages in the service and retail sector job market
- Increasing costs to complete projects
- Decrease in the amount of federal financial assistance each year
- Difficulty in obtaining mortgages for low-income homebuyers

Actions planned to foster and maintain affordable housing

In order to provide affordable housing items such as lack of funding, lack of affordable housing, and escalating costs to provide housing are obstacles in providing affordable housing. The City will continue to fund housing activities and expand those activities this year. The City continually seeks additional resources to assist property owners in the rehabilitation of both owner occupied and rental housing and works with the Continuum of Care to provide funds for homeless programs. The Housing Authority provides vouchers for rental housing opportunities in the City. The members of the Kanawha Valley Collective have programs to provide assistance for homeless persons and strive to end chronic homelessness.

The City will continue to provide Certificate of Consistency with the Consolidated Plan to agencies and organizations applying for other federal funding to meet the goals in the Consolidated Plan.

In order to foster and maintain affordable housing, (per the FY 2020-2024 Consolidated Plan) the City proposes the following Goals and Strategies:

- **HSS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and providing housing counseling training.
- **HSS-2 Owner-occupied Housing Rehabilitation** - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HSS-3 Renter-occupied Housing Rehabilitation** - Provide financial assistance to landlords to rehabilitate housing units for rent to low- and moderate-income tenants.
- **HSS-4 Neighborhood Revitalization** - Promote and strengthen the housing stock in residential neighborhoods throughout the City and particularly in the City's West Side and other neighborhoods with high concentrations of blight.
- **HSS-5 Housing Education** - Provide more access, for low-and-moderate residents, to financial counseling, credit counseling, life skills and homeownership training

Actions planned to reduce lead-based paint hazards

Charleston is proactive in identifying and controlling lead hazards to ensure lead problems are addressed. Contractors must be trained and registered with EPA to work in older homes and follow the latest rule of Title 24, Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures. The City ensures the following:

Rehabilitation Programs:

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

- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs:

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

Actions planned to reduce the number of poverty-level families

The City assists other agencies and organizations to reduce poverty. The City typically funds programs to provide services to the homeless and other low- and moderate-income individuals and families out of poverty. This grant year homeless services are being funded to provide case management which may include childcare assistance, job training, employment opportunities and financial management programs.

Actions planned to develop institutional structure

The Mayor's Office of Economic and Community Development (MOECD) works with public and private agencies and organizations in the City to ensure that the goals and objectives of the Five-Year Consolidated Plan are addressed by more than one agency. The MOECD will facilitate and coordinate the linkages between these public-private partnerships and develop new partnership opportunities.

Effective implementation of the Annual Action Plan involves a variety of agencies both in the community and in the region. Coordination and collaboration between agencies are important to ensure that the needs in the community are addressed.

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

The primary responsibility for the administration of the Annual Action Plan is assigned to the MOECD. The department coordinates activities among the public and private organizations, in their efforts to implement different elements of the Annual Action Plan to realize the prioritized goals of the Annual Action Plan. The City is committed to continuing its participation and coordination with public, housing,

and social service organizations. The City has solicited funding requests for CDBG and HOME funds. These requests have been reviewed by staff for recommendations for funding.

MOECD works with the Charleston Urban Renewal Authority (CURA) which oversees five urban renewal areas. This oversight of economic redevelopment efforts includes – infrastructure improvements, land use regulations and renovation or removal of blighted structures. MOECD also works with the Charleston Kanawha Housing Authority which administers public housing and the Housing Choice Voucher Program.

The Charleston-Kanawha Housing Authority continues to modernize units as well as develop and disburse units into mixed-income neighborhoods throughout the City. The Kanawha Valley Collective (KVC) is the lead organization for the Continuum of Care. The CoC addresses the needs of the homeless in the City as well as Kanawha, Putnam, Boone and Clay Counties.

There are a number of non-profit agencies that serve targeted income households in the City. Many of these agencies are funded through the CDBG and Home programs. The City will continue to collaborate with and support essential service providers. Non-profit developers assist in the implementation of the Five Year Consolidated and Annual Action Plans and are funded through MOECD, the West Virginia Housing Development Fund (WVHDF), and other financial institutions. Typically, the developers are providing housing through new construction and rehabilitation. There are six service providers supported by the City that provide shelter and/or drop-in services for the homeless.

The City also continues to collaborate with the private sector in the implementation of the Five- Year Consolidated Plan and Annual Action Plans. The private sector brings additional resources and expertise that is used to supplement existing services or fill gaps in the system. Several lending institutions provide first-time homebuyer mortgage financing and financing for rehabilitation. Lenders, affordable housing developers, business and economic development organizations and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs and assisted housing.

The City continues participating and coordinating with federal, state, county, and local agencies, as well as with the private and non-profit partners, to serve the needs of target income individuals and families in the community.

Discussion

The Mayor's Office of Economic and Community Development has the primary responsibility for monitoring the Annual Action Plan and maintain records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and budgets which track of expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time

limits of the grant. The MOECD is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The city has specified a consecutive period of three years: 2020, 2021 and 2022, will be used to determine that a minimum overall benefit of 70% of CDBG funds will be used to benefit persons of low and moderate income.

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	15,956
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	15,956

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.	80.00%

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

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

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

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

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

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

Eligibility:

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

Lender Loan:

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

Affordability/Recapture/Resale Requirements:

HOME units require a minimum affordability period. The City of Charleston/Kanawha County

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

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

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

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

provides assistance either directly through programs such as rehab or homebuyer assistance or through sub-recipient agreements with a variety of non-profit providers.

Services are essentially available to three different categories of clients. The first is by means of direct benefit as the client being assisted must be income eligible for the assistance such as with the rehab program. Only households who do not exceed the income guidelines for Charleston as established by HUD can receive the assistance.

The next form of assistance is by means of area benefit. Through Census Data or survey and area is determined to have at least 51% of its residents who do not exceed the income guidelines for Charleston as established by HUD can receive the assistance. Typically, this would be some type of community facility improvement such as a street reconstruction project.

The last form of assistance would be a presumed benefit. These are activities are projects where the beneficiary is presumed to be income eligible. The typical example is a curb cut. A curb cut has no real impact on an able-bodied person, however, a person with a disability may not be able to negotiate a sidewalk as they cannot get on or off without a curb cut. HUD has determined disabled persons are presumed to be low-income.

The City has a process it uses when preparing its Five-Year Consolidated Plan and Annual Action Plans where it solicits proposals, generally non-profit services providers, to conduct activities that benefit needs of low- and moderate-income residents of the City. These projects must meet a goal as determined in the Consolidated Plan as well as be eligible and fundable. The City will advertise when applications are available and due to be returned. Application "kits" are made available on the City's website, mailed to previous applicants or when requested.

Once applications are received, they are reviewed completeness, eligibility, fundability and scored for potential funding. When the review process is complete recommendations are made to City Council for approval.

Attachments

Citizen Participation Comments



Public Meeting Dates



The City of Charleston/Mayor's Office of Economic and Community Development (MOECD) will be holding public meetings as it develops the City's 2022-23 *Annual Action Plan* to guide the allocation of Community Development Block Grant (CDBG) and HOME funds, consistent with the *City's 2020-2024 Consolidated Plan*.

- Tuesday, December 14, 2021, at 2:30 p.m.
- Tuesday, January 11, 2022, at 5:30 p.m.
- Thursday, March 17, 2022 at 2:30 p.m.

All meetings will be held by Zoom. To participate in the Virtual Public Hearing, please call (304)348-8000 Ext. 329 or email Amy.Clark@cityofcharleston.org

An allocation of nearly \$1.8 million may be available to the City for CDBG and HOME activities. The City will allocate some of its CDBG funds to non-profit agencies for activities that benefit low and moderate-income people. This is a competitive process and interested agencies must complete and submit an application. Starting, November 29, 2021, please visit the City's website at <https://www.charlestonwv.gov/government/city-departments/moeed> to access the 2022-2023 CDBG Application, cover page and fact sheet. Or call 304-348-8035 to have an application sent by E-mail.

Application technical support will be offered to applicants, by request. Please call 304-348-8035, or E-mail moeed@cityofcharleston.org.

Completed applications can be mailed to the address below or emailed to Amy.Clark@cityofcharleston.org and must be received no later than 4:00 p.m. Friday, January 21, 2022

MOECD will publish the City's proposed 2022-23 *Annual Action Plan* project list in March 2022 and make the plan available for 30-day comment and review period. The Finance Committee will discuss the proposed project list and City Council will take action on the plan at its second regular meeting on April 18, 2022. The Plan will be submitted to the U.S. Department of Housing and Urban Development on or about May 13, 2022.

MAYOR'S OFFICE OF ECONOMIC AND COMMUNITY DEVELOPMENT

105 McFarland Street
Charleston, WV 25301
Phone: 304-348-8035
Fax: 304-348-0704

INDEX

Page 1	1A
Classified	1A-1B
Community	1B-1C
Deaths	1C
Local	1C-1D
Legal	1D
Real Estate	1D-1E
Travel	1E
Weather	1E

LOTTERIES
Friday, Nov. 25, 2011

MEGA	5:00 PM
Powerball	7:59 PM
Multi-State	7:59 PM
Mid-Atlantic	7:59 PM
Mid-Ohio	7:59 PM
Mid-Atlantic	7:59 PM
Mid-Ohio	7:59 PM
Mid-Atlantic	7:59 PM

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Friday, Nov. 25, 2011

MEGA	5:00 PM
Powerball	7:59 PM
Multi-State	7:59 PM
Mid-Atlantic	7:59 PM
Mid-Ohio	7:59 PM
Mid-Atlantic	7:59 PM
Mid-Ohio	7:59 PM
Mid-Atlantic	7:59 PM

MARRETS

For more information, please call 1-800-4-A-LOTTERY.

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A new year, a new production of 'Mary'

By **BILL BRADSHAW**

There's a new production of the musical "Mary" at the Washington Shakespeare Festival. The new production, directed by Bill Bradshaw, is a collaboration between the Washington Shakespeare Festival and the National Shakespeare Theatre.

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WHAT TO GO TO

Washington Shakespeare Festival
1111 15th St. N.E.
Washington, D.C. 20002
202-555-1234



A young girl plays the role of Mary in the new production of the musical "Mary" at the Washington Shakespeare Festival. The production is a collaboration between the Washington Shakespeare Festival and the National Shakespeare Theatre.

Ahmaud Arbery's mom: Thankful for justice

By **JENNIFER KIMMEL**

Ahmaud Arbery's mother, Patricia Arbery, says she is thankful for the justice that has been served in the case of her son's death. She says that she is proud of the legal system and the people who worked to bring justice to her family.

Ahmaud Arbery's mother, Patricia Arbery, says she is thankful for the justice that has been served in the case of her son's death. She says that she is proud of the legal system and the people who worked to bring justice to her family.



Patricia Arbery, the mother of Ahmaud Arbery, says she is thankful for the justice that has been served in the case of her son's death. She says that she is proud of the legal system and the people who worked to bring justice to her family.

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Coal mine fire in Russia's Siberia kills 11

Dozens trapped inside

By **AP/WIDE WORLD**

A major coal mine fire in Russia's Siberia has killed 11 miners and trapped dozens more inside the mine. The fire broke out early in the morning and quickly spread through the mine's tunnels.

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**NOTICE OF DISPLAY OF CITY OF CHARLESTON, WV
FY 2022 ANNUAL ACTION PLAN AND PUBLIC HEARING**

Notice is hereby given by the City of Charleston, Kanawha County, WV, that it has prepared an Annual Action Plan for FY 2022. The City intends to submit its FY 2022 Annual Action Plan in the amount of \$1,507,021* for Community Development Block Grant (CDBG) funds and \$704,942* in HOME Investment Partnerships (HOME) funds (on behalf of the Charleston/Kanawha Housing Consortium) to the U.S. Department of Housing and Urban Development (HUD) on or before May 13, 2022.

The plan will be available for review for a period of at least 30 days beginning on Tuesday, March 15, 2022 at <https://www.charlestonwv.gov/government/city-departments/moecd>. Written or verbal public comments on the plan will be received until 4:00 P.M. on Wednesday, April 13, 2022 and should be directed to the City of Charleston Mayor's Office of Economic and Community Development (MOECD), Attention Andrew Backus, Director, 105 McFarland Street, Charleston, WV 25301, or via phone at (304) 348-8000 ext. 320; or via email: Andrew.Backus@cityofcharleston.org

In accordance with the City of Charleston's Citizen Participation Plan and HUD's regulatory requirement waivers, a virtual public hearing will be held at 2:30 PM on Thursday, March 17, 2022 to provide an opportunity for comment on the draft FY 2022 Annual Action Plan. All interested persons, groups, and organizations are encouraged to participate in this virtual public hearing and will be given the opportunity to present oral testimony concerning the proposed plan and use of Federal funds under the FY 2022-2023 Annual Action Plan. To participate in the Virtual Public Hearing, please call (304) 348-8000 ext. 329 or email Amy.Clark@cityofcharleston.org

The City of Charleston is proposing to fund the following activities with its FY 2022 CDBG and HOME funds:

- Community Development Administration - \$310,000.00
- ADA Accessible ramps - \$485,000.00
- Capitol Market - \$10,802.88
- Charleston Kanawha Housing Authority - \$32,890.00
- CORP Rehab (Charleston Owner-Occupied Rehabilitation, Emergency & ADA Program) - \$350,000.00
- CORP Admin (Charleston Owner-Occupied Rehabilitation Program) - \$125,000.00
- Bob Burdette Center - \$8,800.00
- Covenant House, LLC - \$8,000.00
- Daymark - \$19,000.00
- Girl Scouts of Black Diamond Council - \$15,600.00
- Kanawha Valley Collective - \$5,000.00
- Manna Meal, Inc. - \$55,000.00
- Midian Leadership - \$15,000.00
- REA of Hope Fellowship Home - \$9,000.00
- RCCR - Smith Street Station - \$23,000.00
- West Virginia Health Right - \$45,000.00
- West Virginia Women Work - \$6,830.00
- YWCA - RFAP - \$10,000.00
- YWCA - Sojourners - \$10,500.00
- Unprogrammed Funds - \$5,577.12
- HOME Admin - \$70,494.20
- HOME/Project - \$534,447.80

The document will be available for public comment until 4:00 PM on April 13, 2022, after which time the plan will be presented to the Charleston City Council for approval at the April 18, 2022 City Council Meeting.

*Note: *All dollar figures are estimates based on previous year entitlement allocations. The Federal government is currently operating under a continuing resolution until March 11, 2022. Without an appropriations bill, HUD is unable to compute grantees' FY 2022 formula allocation amounts. These amounts are subject to change upon approval of the 2022 Federal budget. *If CDBG funding is less/greater than estimated, the city will decrease/increase admin to 20% of total allocation and public service activities will decrease/increase to not exceed the 15% public service cap. Funding on all other activities (rehabilitation, ADA accessible ramps and public facilities) will decrease/increase depending on the final allocation. If HOME funding is less/greater than estimated, admin will be decreased/increased to 10% of HOME allocation and CHDO reserve will be adjusted to at least 15% of HOME allocation.*

Amy Shuler Goodwin, Mayor
City of Charleston

INDEX
Bookings 28
Charleston 1
Charleston 1
Charleston 1
Charleston 1
Charleston 1
Charleston 1
Charleston 1
Charleston 1
Charleston 1
Charleston 1

LOTTERIES
Monday March 13, 2023
Win \$100,000
Win \$10,000
Win \$1,000
Win \$500
Win \$250
Win \$100
Win \$50
Win \$25
Win \$10
Win \$5
Win \$2
Win \$1

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Guard begins scaling down COVID support

By JAMES COVENE
A Charleston guard has begun scaling down his support for the COVID-19 pandemic, a move that has drawn criticism from some community members.

The guard, who has been in the area for several years, has been seen in various locations, including the Charleston area, where he has been providing support to those affected by the pandemic. However, his actions have been questioned by some, who feel that his support is not necessary and that it is better to focus on other community needs.

Police charge two in Charleston shooting death

Two men have been charged with the murder of a Charleston resident, police announced Wednesday.

The shooting occurred in the Charleston area on Tuesday night. The victim was a 32-year-old man who was shot in the chest. The two suspects, a 24-year-old man and a 26-year-old woman, were charged with first-degree murder and possession of a firearm during the commission of a crime.



Russia keeps up attacks in Ukraine as talks continue

By JAMES COVENE
Russia has continued its military operations in Ukraine, despite ongoing diplomatic efforts to reach a peace agreement.

The Russian military has been seen in various locations in Ukraine, including the city of Kyiv. The attacks have caused significant damage to infrastructure and civilian casualties. Diplomatic talks between Russia and Ukraine are ongoing, but no agreement has been reached yet.



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City of Charleston
Mayor's Office of Economic and Community Development
105 McFarland Street
Charleston, WV 25301

**Agenda
Public Meeting
Zoom
December 14, 2021 – 2:30 p.m.**

Welcome

Introduction of Staff

Community Development Block Grant (CDBG)

Home Program

Your Neighborhood, Your Money

Tell Us

Adjourn

For further information please feel free to contact us at 304-348-8035, or Email us
MOECD@cityofcharleston.org

Staff:

Andrew Backus, Director
Amy Clark, CDBG Program Manager
Zora Rogers, Home Program Supervisor
Summer Fleck, Grants Specialist
David Park, Home Inspector
Jane Dodd, Housing Coordinator
Mindy Young

Phone (304) 348-8035; FAX (304) 348-0704 E-Mail: moecd@cityofcharleston.org

MOECD PUBLIC MEETING - ZOOM						
TUESDAY, DECEMBER 14, 2021 - 2:30 P.M.						
NAME	ORGANIZATION	EMAIL	REGISTERED	ATTENDED		
Andy Backus	City of Charleston MOECD	Andy.Backus@cityofcharleston.org	X	X		
Amy Clark	City of Charleston MOECD	Amy.Clark@cityofcharleston.org	X	X		
Summer Fleck	City of Charleston MOECD	Summer.Fleck@cityofcharleston.org	X	X		
Mindy Young	City of Charleston MOECD	Mindy.Young@cityofcharleston.org	X	X		
David Parks	City of Charleston MOECD	David.Parks@cityofcharleston.org	X	X		
Jane Dodd	City of Charleston MOECD	Jane.Dodd@cityofcharleston.org	X	X		
Zora Rogers	City of Charleston MOECD	Zora.Rogers@cityofcharleston.org	X	X		
Michael Austin	HRDF	maustih@hrdfwv.org	X	X		
Jeff Biddle	Midian Leadership	Jeff.Biddle@gmail.com	X	X		
Andrew Blackwood	Habitat for Humanity of Kanawha & Putnam	andrew@hfhkp.org	X	X		
Sarina Branson	YWCA - RFAP	sbranson@ywcacharleston.org	X	X		
Anna Campbell	Back Diamond Girl Scout Council	anna.campbell@bdgsc.org	X	X		
Kerri Cooper	United Way	kcooper@unitedwaywv.org	X	X		
Dick Daugherty	Kanawha Valley Fellowship Home	kvfh@kvfh.org	X	X		
Jorrika Davis	CECDC	cedcww@gmail.com	X	X		
Megan Diehl	Goodwill Industries of Kanawha Valley	mdiehl@goodwillkv.com	X	X		
Mayor Goodwin			X	X		
Julie Haden	YWCA - RFAP	jhaden@ywcacharleston.org	X	X		
Brianna Martin	Covenant House	bmartin@wvcovenanthouse.org	X	X		
Jessica McGuire	RSLC	jmcguire@rslwc.org	X	X		
Johanna Milesner	Charleston Area Alliance	jmilesner@charlestonareaalliance.org	X	X		
Kim Miller	Prestera	kim.miller@prestera.org	X	X		
Brandi O'Dell	WV Health Right	Brandi@wvhealthright.org	X	X		
Stacy Reynolds	Covenant House	sreynolds@wvcovenanthouse.org	X	X		
Traci Strickland	KVC	tstrickland@kvcnc.org	X	X		
Patricia Tilley	Salvation Army	patricia.tilley@uss.salvationarmy.org	X	X		
Robert Williams	Pro Kids, Inc.	rwilliams@prokids.com	X	X		
Amy Wolfe	Manna Meal, Inc.	amy@mannaMeal.org	X	X		
NOTES/QUESTIONS:						
Andy Backus introduced the staff and gave a description of all of our programs, including the CDBG application process, CORP Rehab and Emergency and the HOME program. No questions were asked.						



**CITY OF CHARLESTON, WV
MAYOR'S OFFICE OF ECONOMIC & COMMUNITY
DEVELOPMENT (MOECD)
CDBG PROGRAM
FY JULY 1, 2022 – JUNE 30, 2023**

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Charleston is an entitlement city and receives an annual grant from HUD based on a formula that uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relation to other metropolitan areas.

Proposed activities must meet at least one national CDBG program objective:

- 1) Benefit low and moderate-income people;
- 2) Eliminate slums or blight;
- 3) Address urgent needs posing a serious and immediate threat to the health and welfare of the community.

The city's allocation for the current program year (2021) for CDBG and HOME is as follows:

CDBG \$ 1,529,228
HOME \$ 704,942
Total \$ 2,234,170

Eligible Applicants

Private or public non-profit organizations based or serving a minimum of 51% of Charleston residents, including institutions of higher education and private for-profit entities, and city of Charleston departments. "Non-profit" means having a 501(c) tax exemption notice from the U.S. Internal Revenue Service (IRS), a copy of which must be included in this application.

Eligible Activities

Eligible activities under the CDBG program include the following:

- | | |
|---|--|
| <input type="checkbox"/> Acquisition of real property | <input type="checkbox"/> Housing rehabilitation |
| <input type="checkbox"/> Disposition of real property | <input type="checkbox"/> Housing services |
| <input type="checkbox"/> Public facilities and improvements | <input type="checkbox"/> Loss of rental income |
| <input type="checkbox"/> Clearance, demolition of property | <input type="checkbox"/> Commercial or industrial rehabilitation |
| <input type="checkbox"/> Public services | <input type="checkbox"/> Removal of architectural barriers |
| <input type="checkbox"/> Interim assistance | <input type="checkbox"/> Code enforcement |
| <input type="checkbox"/> Relocation | <input type="checkbox"/> Historic preservation |
| <input type="checkbox"/> Acquisition, reconstruction, rehabilitation,
or installation of distribution lines and
facilities of privately-owned utilities | <input type="checkbox"/> Special economic development |
| | <input type="checkbox"/> Planning |
| | <input type="checkbox"/> Fair Housing |

Principal benefit

Low and moderate income—members of a household whose income is no more than 80 percent of the area’s median income. HUD calculates income eligibility based on the number of people in the household.

70 percent of their CDBG funds for activities that direct benefit low/moderate income people. This includes activities where:

- a) the majority of direct beneficiaries (people that fill jobs created or live in housing units rehabilitated, for example) are low or moderate income, or
- b) at least 51 percent of the residents benefiting from a community improvement or service (sidewalks reconstructed or a community center) are low or moderate income.

Public Services—Up to 15 percent of the city’s annual CDBG allocation may be awarded for public services.

Planning & Administration—Up to 20 percent of the city’s annual CDBG allocation may be used for planning and admin activities.

Housing Activities—Housing activities such as rehabilitation.

Public Facilities—Public facilities may be acquired, constructed, or renovated using CDBG funds.

Public Improvements— Public improvement activities must occur in an area where at least 51 percent of the residents or beneficiaries are of low or moderate income or be primarily for handicapped access.

Economic Development—Economic development activities are eligible for CDBG funds if activities are designed to create or retain jobs, at least 51 percent of which will be made available to, or held by, low- and moderate-income people.

Property Acquisition—CDBG funds may be used to acquire real property for any public purpose, except for a building to be used for the general conduct of government and/or political activities.

Clearance—Demolishing buildings is an eligible activity, provided a subsequent activity in some way benefits at least 51 percent low- or moderate-income people, or eliminate the specific conditions of blight.

2020-2024 5-year Consolidated Plan Current Consolidated Plan Priorities and Goals

I. Housing Strategy (High Priority)

Priority Need: There is a need to improve the quality of the housing stock in the City of Charleston by increasing the supply of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and households.

Goals: The following housing goals are:

- **HSS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and providing housing counseling training.
- **HSS-2 Owner-occupied Housing Rehabilitation** - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HSS-3 Renter-occupied Housing Rehabilitation** - Provide financial assistance to landlords to rehabilitate housing units for rent to low- and moderate-income tenants.
- **HSS-4 Neighborhood Revitalization** - Promote and strengthen the housing stock in residential neighborhoods throughout the City and particularly in the City's West Side and other neighborhoods with high concentrations of blight.
- **HSS-5 Housing Education** - Provide more access, for low-and-moderate residents, to financial counseling, credit counseling, life skills and homeownership training.
- **HSS-6 Housing Construction** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the community through rehabilitation of vacant buildings and new construction.

II. Homeless Strategy - (High Priority)

Priority Need: There is a need for housing and supportive services for homeless persons and persons who are at-risk of becoming homeless.

Goals: The following homeless goals are:

- **HMS-1 Operation/Support** - Assist homeless providers in the operation of housing and supportive services for the homeless and persons who are at-risk of becoming homeless.
- **HMS-2 Housing** - Support efforts of local agencies to provide emergency shelters and permanent housing for the homeless.
- **HMS-3 Prevention and Re-Housing** - Support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

III. Other Special Needs Strategy - (High Priority)

Priority Needs: There is a need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals: The following special needs goals are:

- **SNS-1 Addiction Services** - Support programs to aid those directly and indirectly affected addiction and substance abuse.
- **SNS-2 Support for Social Services** - Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, victims of domestic violence, the developmentally delayed, persons with alcohol/drug dependency, and persons with other special needs.

- **SNS-3 Housing** - Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, victims of domestic violence, the developmentally delayed, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.

IV. Community Development Strategy - (High Priority)

Priority Needs: There is a need to continue to improve and enhance the public and community facilities, infrastructure, public social/welfare services, public safety, clearance/demolition, and the quality of life for residents throughout the City.

Goals: The following community development goals are:

- **CDS-1 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cuts, waterlines, sewer lines, storm drainage, sanitary sewers, addressing hill slips, broadband, etc.
- **CDS-2 Community Facilities** - Improve the parks, recreational facilities, trails, bikeways, and all public and community facilities through rehabilitation, new construction, and ADA accessibility improvements.
- **CDS-3 Public Services** - Improve and enhance public services including programs for youth, the elderly, disabled, and other public service programs for low- and moderate-income persons.
- **CDS-4 Nutritional Services** - Promote and support programs that provide more access to food and nutritional programs for low-income residents.
- **CDS-5 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in the City.
- **CDS-6 Public Safety** - Improve the public safety facilities, equipment, crime prevention programs, community policing, and ability to respond to emergency situations.
- **CDS-7 Transportation** - Encourage the Kanawha Valley Regional Transportation Authority (KRT) and other carriers to address the needs of low-income persons and households and the disabled to have access to employment, health care, and shopping.

V. Economic Development Strategy (High Priority)

Priority Need: There is a need to increase employment, job training, technical assistance, work force development, and economic empowerment of low- and moderate-income residents in the City of Charleston.

Goals: The following economic development goals are:

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons, including summer youth programs.

- **EDS-2 Financial Assistance** - Support the expansion, growth and new development of business and commercial enterprises through technical assistance programs and low interest financing.
- **EDS-3 Redevelopment Program** - Plan and promote the development, redevelopment and revitalization of economically distressed areas of the City.

VI. Administration, Planning, and Management Strategy - (High Priority)

Priority Need: There is a continuing need for sound planning, administration, management, and oversight of Federal, State, and local funded programs.

Goals: The following administration, planning, and management goals are:

- **AMS-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and local funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports, environmental review and clearance, fair housing, and compliance with all Federal, State, and local laws and regulations.
- **AM-2 Fair Housing** - Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Charleston.

MOECD STAFF

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Mindy Young Mindy.Young@cityofcharleston.org	

Charleston Owner-Occupied Rehabilitation Program (CORP)

The Charleston Owner-Occupied Rehabilitation Program (CORP) is offered by the City of Charleston Mayor's Office of Economic and Community Development (MOECD). The program utilizes Community Development Block Grant (CDBG) funds made available to the City from the Office of Housing and Urban Development (HUD) and are used to fund authorized repairs for eligible City of Charleston homeowners as a forgivable loan.

MOECD provides technical assistance and incentive by administering these CORP forgivable loans to individuals and/or families to help eligible homeowners with needed repairs to their dwelling, with emphasis on compliance with both the City of Charleston City Building Code and HUD's Section 8 Housing Quality Standards. The CORP program solicits pre-approved general contractors through an authorized bidding process. The lowest successful bidding general contractor is contracted to complete needed repairs for chosen program clients homes.

Individuals and/or families who live within city limits of the City of Charleston WV and qualify as very low, low, or moderate income, which is considered 80% or below median income, will have loans processed as a forgivable loan in order to cover individual project costs incurred by this program.

*In accordance with program guidelines, homes selected for participation will be tested for lead by a third party (contracted by MOECD) to identifying lead-based paint hazards. The results of this test will be used by workers who are required to exercise lead safe work practices when lead hazards are present with regards to chosen project work tasks.

Requirements for authorized housing repair assistance includes but is not limited to:

- Must be corrective construction work (*no activities considered "remodeling" will be allowed*)
- Must be Owner Occupied at least 1 year
- Income Limits Apply and include all household occupants annual incomes (*see below*)
- Home must be in Charleston city limits
- The deed/mortgage must be in the owner's name

Current Income limits are as follows:

1-person household must make less than \$34,250.00 per year,

2-person household must make less than \$39,150.00 per year,

3-person household must make less than \$44,050.00 per year,

4-person household must make less than \$48,900.00 per year

Families over 4 people can contact our office at 304-348-8035 for additional information.

Annual income includes all income received by the household including but not limited to: overtime and/or irregular earnings. This includes social security, SSI, retirement, pensions, interest from savings accounts or stocks, part-time/occasional employment, child support.

Income guidelines are subject to change without notice

Program authorized repairs are limited to non-structural repairs and corrective maintenance work to core components of the home.

Examples of repairs that qualify include, but are not limited to:

- Roofing
- Windows
- Entry Doors
- Heating
- Electrical
- Plumbing

Examples of repairs that **DO NOT** qualify include, but are not limited to:

- Structural repairs
- Mold removal
- Lead reduction/abatement
- Carpet replacement

*In addition, repairs will not be considered to exterior structures not connected to or a part of the home's main structure (Example: detached garages, outbuildings, driveways, retaining walls, etc.)

You can download the complete [Corp Rehab Brochure here](#)

Contractors interested in performing rehabilitation work through the CORP Program must meet the following minimum requirements prior to being eligible to bid and perform rehabilitation projects:

- Current, HUD approved, 40-hour lead supervisor training.
- Current, General contracting license from the State of West Virginia.
- Current, proof of liability insurance, workers compensation.
- Be in good standing with West Virginia State Tax Department.
- Eligible Contractor(s) cannot be delinquent or in default on City of Charleston B&O taxes.

Contractor requirements are subject to change without notice

Emergency Owner-Occupied Rehabilitation Program

The Emergency Owner-Occupied Rehabilitation Loan Program is offered by the City of Charleston Mayor's Office of Economic and Community Development (MOECD). The program utilizes Community Development Block Grant (CDBG) funds made available to the City from the Office of Housing and Urban Development (HUD) and are used to fund authorized emergency repairs for eligible City of Charleston homeowners as a forgivable loan.

The program only provides emergency assistance to eligible homeowners within the city limits of Charleston. The purpose of the Emergency Rehabilitation Loan Program is to administer and provide assistance to the very low to moderate income homeowners in the City of Charleston and is defined as follows:

Swift action required to safeguard against a code deficiency and/or life safety hazard that unless corrected immediately would pose a threat to the health and safety of the residents of the dwelling, or to help protect property from further structural damage due to a recognized hazard brought upon by a program eligible circumstance.

The following damage/hazards will be considered for repair:

1. Defective Plumbing – includes ruptured/defective hot water tanks, broken water service lines (*interior and exterior due to freezing, etc.*).
2. Defective Wiring – only if due to recent event (*Example: storm outage, etc.*) and without repair it could cause life safety issues
3. Defective Furnace or Heating System (*only eligible as an emergency from October 1st to March 31st*).
4. Windowpane Replacement – individual windows panes that are broken due to recent events (*Example: storm damage, tree fall, accident, etc.*).
5. Gas Service Line Repair – located on the property of the owner that have resulted in a loss of service or disconnect

*MOECD shall have final determination as to what is considered eligible repairs under this program.

*There is a strict loan limit of \$5,000.00 and the home must be owner occupied.

*All CORP Regular Rehab requirements apply except the need for homeowner's insurance and lead testing.

Current Status 07/01/2021 to 12/31/2021

CDBG - 6 Rehabilitation Loans Completed
 7 Working on Repairs
 6 In process

City of Charleston HOMEBLEND Program

The objective of this program is to provide funds to very low and moderate-income households in the form of sales price subsidies. This program reduces the cost of home ownership by significantly reducing the payable loan amount. The subsidy is provided in the form of a forgivable loan directly to the applicant. A lender participating with the City of Charleston/Kanawha County Consortium provides a percentage of the selling price in the form of a mortgage loan.

Applicants must qualify under the guidelines set forth by the city and must be below 80% of median income in the Charleston/Kanawha County Metropolitan Statistical Area. These funds may be used on existing homes. Funding can only be provided to acquire residential dwellings within the designated Consortium areas. Condominiums, Mobile homes, trailers, and commercial buildings are ineligible.

Community Housing Development Fund (CHDO) Financing

HUD requires that a minimum of 15% of awarded funds are spent by Community Housing Development Organizations (CHDO). Currently the City funds these organizations to develop new construction housing for single family residence. These properties must be sold to applicants that qualify under the HOME Blend program rules.

Current Status 07/01/2021 to 11/30/2021:

HOME Blend- 3 Closed

1 In Contract

6 Approved

5 in Process

CHDO - 2 Construction Approved

3 Construction Pre-Development

MOECD PUBLIC MEETING - ZOOM					
TUESDAY, JANUARY 11, 2022 - 5:30 P.M.					
NAME	ORGANIZATION	EMAIL	REGISTERED	ATTENDED	
Andy Backus	City of Charleston MOECD	Andrew.Backus@cityofcharleston.org		X	
Amy Clark	City of Charleston MOECD	Amy.Clark@cityofcharleston.org		X	
Summer Fleck	City of Charleston MOECD	Summer.Fleck@cityofcharleston.org		X	
David Parks	City of Charleston MOECD	David.Parks@cityofcharleston.org		X	
Jane Dodd	City of Charleston MOECD	Jane.Dodd@cityofcharleston.org		X	
Zora Rogers	City of Charleston MOECD	Zora.Rogers@cityofcharleston.org		X	
Cassidy Bailey	Step by Step	cbailley@stepbystepwv.org	X	X	
Andrew Blackwood	Habitat for Humanity of Kanawha & Putnam	andrew@hfhkp.org	X	X	
Katie Bonham	Step by Step	kbonham@stepbystepwv.org		X	
Anna Campbell	Black Diamond Girl Scout Council	anna.campbell@bdjesc.org	X	X	
Jarricka Davis	CECDC	ccdcwv@gmail.com	X	X	
Michael Farmer	Step by Step	mfarmer@stepbystepwv.org	X	X	
Jennifer Flashman	YWCA-Sojourner's	iflashman@ywcacharleston.org	X	X	
Paige Hill	YWCA-Sojourner's	phill@ywcacharleston.org	X	X	
Delvin Johnson	Children's Home Society	djohnson@childshwv.org	X	X	
Kathy Johnson	Children's Home Society	kjohnson@childshwv.org	X	X	
Jessica McGuire	RSLC	jmcguire@rslwv.org	X	X	
Carol Phillips	WV Women Work	carol@wvwomenwork.org	X	X	
Cate Phillips	Black Diamond Girl Scout Council	cate.phillips@bdjesc.org	X	X	
Jamon Schmidt	Goodwill Industries of Kan Valley, Inc.	jschmidt@goodwillky.com	X	X	
Margaret Taylor	YWCA-Sojourner's	mtaylor@ywcacharleston.org	X	X	
Deb Weinstein	YWCA	deb@ywcacharleston.org	X	X	
NOTES/QUESTIONS:					
Andy Backus introduced the staff and gave a description of all of our programs, including the CDBG application process, CORP Rehab and Emergency and the HOME program. We emphasized the CDBG due date of January 21 and how competitive the Public Service category is.					
Kathryn Johnson asked to see projects that were previously funded. I sent an email to all meeting participants with a HUD exchange link that lets you look up all Action Plan, CAPERS, etc for everyone in the U.S. Deb Weinstein asked if I thought if we would get additional funding due to Covid. Or if we thought we would get cut due to population decline. I told her we hadn't heard anything yet and there are other factors that HUD considers besides just population. In my research, in the last few weeks, it actually looked like we might get a little bit more funding. But we have no way of knowing ahead of time.					

**Mayor's Office of Economic and Community
Development**

Public Meeting March 17, 2022

Zoom Meeting 2:30 PM

NOTES

Attendance:

Dick Daughtery – Kanawha Valley Fellowship Home

Briana Martin – Covenant House

Stacey Reynolds - Covenant House

Tonda Johnson – Covenant House

Mavery Davis

MOECD Staff: Andrew Backus, Zora Rogers, Summer Fleck, Dave Parks, Jane Dadd, Mindy Young

Hand-outs were sent to the participants on the call. Brief overview of programs by Director Backus and the 2022 proposed projects and allocations are available on the city's web site. www.charlestonwv.gov. Current funding was presented (project status and expenditures). Participants were given an opportunity to ask questions. The next CDBG funding cycle was explained to participants. Meeting was adjourned at approximately 3:00PM.

Current Funding:

Expenditures as of 3/30/22: \$914,250.10

Projects:

Completed – 4

In Process – 16

Pending - 7

Cancelled - 1

2022-2023 List of Projects

Activity	Proposed Funded Amount
CD ADMIN - These funds will be used for the administration of the Community Development Block Grant Program.	\$ 798,999.20
CORP REHAB ADMIN (Charleston Owner-Occupied Rehabilitation Program) Administration - These funds will be used for the services and delivery costs of the CORP Rehab Program & MOECD Salaries.	\$ 125,000.00
CORP Rehab - (Charleston Owner-Occupied Rehabilitation Program) - Funding for rehabilitation projects for low-to-moderate income families living in the city of Charleston to include Emergency Rehab up to \$5,000 each and an ADA PROJECT	\$ 312,496.80
CAPITOL MARKET - Funding for this non-profit public market, located at 800 Smith Street, 25301 will enhance ADA access at both the East & West entrances.	\$ 10,802.88
CHARLESTON KANAWHA HOUSING AUTHORITY - Funding for this public housing complex located at 680 South Park road will assist with the purchase of materials and equipment to upgrade the basketball court	\$ 32,890.00
CITY ENGINEERING - This activity will provide for the repair and/or replacement of ADA Accessible Ramps & Sidewalks in low income areas of Charleston.	\$ 485,000.00
BOB BURDETTE CENTER, INC. - Funding for this afterschool program with locations at 1401 Washington Street, W, 1009 Woodward Drive, 100 Florida Street, and 550 Hawks Ridge Road will assist with direct provider salary, benefits, and payroll taxes.	\$ 8,800.00
COVENANT HOUSE - Funding will assist with the direct provider salary, benefits and payroll taxes for the Health Equity Outreach Coordinator and food pantry items. The position is based at Covenant House, which is located at 600 Shrewsbury Street, Charleston, WV.	\$ 8,000.00
DAYMARK PATCHWORK - Funding for this crisis intervention center and shelter for youth, located at 1583 Lee Street, 25311, will assist with direct provider salaries, benefits & payroll taxes	\$ 19,000.00
GIRL SCOUTS OF BLACK DIAMOND COUNCIL - Funding for the GirlZone located at 321 Virginia St, 25302 will assist with equipment & furniture used to create a safe, accessible space to girls of all abilities & needs.	\$ 15,600.00

KANAWHA VALLEY COLLECTIVE - Funding will assist with acquiring birth certificates, IDs, and bus tickets for transportation for the homeless for the Identification and Transportation program, which is located at 1 United Way Square, Charleston, WV.	\$ 5,000.00
MANNA MEAL, INC. - Funding will assist with direct provider salary expenses and food costs for the soup kitchen that serves breakfast and lunch, 365 days a year, located at 1105 Quarrier Street, Charleston, WV.	\$ 48,500.00
MIDIAN LEADERSHIP PROJECT - Funding for this community center located at 711 Park Ave that serves students and young adults will assist with utilities.	\$ 15,000.00
REA OF HOPE, INC. - Funding for this halfway house for women in recovery from alcohol and/or drug addiction, located at 1429 Lee Street, Charleston 25301, will assist with utility expenses.	\$ 9,000.00
RCCR - SMITH ST STATION - Funding for this 29 unit low income apartment building, located at 801 Smith Street, Charleston, 25301, will assist with utility expenses.	\$ 23,000.00
WEST VIRGINIA HEALTH RIGHT, INC. - Funding for this facility which offers health care and medications and to the homeless and needy citizens in Charleston and surrounding areas is located at 1520 Washington Street, East, 25311. Funding will assist with the purchase of medications and medical supplies/dental supplies & consumables.	\$ 45,000.00
WEST VIRGINIA WOMEN WORK - Funds will assist with salary, benefits, payroll taxes, and rent for the Step Up for Women program, which offers a skilled trade training class for women and helps them overcome barriers to non-traditional employment. The class will be held at Step Up for Women in the Plumbers and Pipefitters LU 625, located at 3601 James Avenue, Charleston, WV.	\$ 6,830.00
YWCA - REAP - This program provides emergency shelter to victims of domestic violence who are fleeing from an abusive relationship or environment. This funding will assist with utilities for the shelter.	\$ 10,000.00
YWCA - SOJOURNER S - Emergency shelter for homeless women and families, located at 1418 Washington Street, East, Charleston, WV 25301. Funding provided will assist salary, benefits & payroll expenses of the substance abuse counselor.	\$ 10,500.00
Unprogrammed Funds - Funds for emergency projects and overruns during the program year.	\$ 5,577.12
HOME	
HOME Admin - Administrative funds for the Home program	\$ 78,882.80

HOME/PROJECT - Funds allocated to qualified persons/families in the city of Charleston and Kanawha County to assist first-time homebuyers with downpayment, closing costs and mortgage subsidies.	\$ 591,621.00
HOME/CHDO - Funds allocated to qualified Community Housing Development Organizations (CHDO's) in the city of Charleston and Kanawha County.	\$ 118,374.20

City of Charleston

HOME Investment Partnership Program

Guidelines and Policies

Effective 7/2022

TABLE OF CONTENTS

Introduction Page 4

Programs Page 5

Home Blend

Home Loan

Land Contract Pay Off

Applicant Eligibility Page 5

Property Eligibility Page 7

Application Process Page 8

Home Blend

Program Design

Application Information

Underwriting

Income Stability

Income Capacity

Down Payment

Credit Guidelines

Appraisal Requirements

Closing Cost Review

Compensating Factors

Counseling

Class Requirements and Content

Eligibility

Lender Loan

Recapture/Resale Requirements

Homeowner Loan Subordination Policy Page 13

Match and Lead Hazard Requirements Page 15

Affirmative Marketing and Minority Outreach Page 15

Community Housing Development Organization (CHDO) Page 18

Definition

Owner of Rental Housing

Developer of Rental Housing

Sponsor of Rental Housing

Developer of Housing for Homeownership

Sponsor of Housing for Homeownership

Time Restraints

CHDO Eligibility

Request for Proposal Process

Subsidy Layering Review

Eligible Project Cost

Contractor Requirements

page 22

Eligibility Determination

Disqualification

Draw Down Procedure

Match

page 26

Project Closing

Monitoring

Rental Housing Monitoring

page 26

HOME Processing Documents

Appendix I

HOME Closing Documents

Appendix II

HOME Information and Maintenance Guide

Appendix

III

CHDO Request for Proposal and Checklist

Appendix IV

CHDO Participation Agreement

Appendix V

Contractor Guidelines

Appendix VI

Consortium Agreement

Appendix VII

HOME INVESTMENT PARTNERSHIP PROGRAM

GUIDELINES AND POLICIES

INTRODUCTION

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

The City of Charleston has formed a partnership with the Town of Belle, the Town of Clendenin, the City of Dunbar, the Town of Marmet, the City of Nitro, the City of St. Albans, the City of South Charleston, the Town of Cedar Grove and Kanawha County. The partnership of the municipalities, the City of Charleston and Kanawha County receive HOME funds and is referred to as the City of Charleston/Kanawha County Consortium. This Consortium is considered a Participating Jurisdiction

with the City of Charleston acting as the representative member. The representative member assumes overall responsibility for insuring that the Charleston/Kanawha Housing Consortium Program is carried out in compliance with the requirements of the HOME Program, including requirements concerning the Consolidate Plan in accordance with HUD regulations in 24 CFR Parts 92 and 91, respectively and requirements of 24 CFR 92.350(a)(5).

HOME BLEND

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

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

HOME LOAN

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

LAND CONTRACT PAYOFF

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

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

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

APPLICANT ELIGIBILITY

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

Number in Household

Yearly Income Not to Exceed

(80% of median income June 2022)

1 persons	\$37,200
2 persons	\$42,500
3 persons	\$47,800
4 persons	\$53,100
5 persons	\$57,350
6 persons	\$61,600
7 persons	\$63,850
8 persons	\$70,100

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

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

Verification of annual household gross income shall be conducted at the time the individual submits the program application with appropriate income documentation. After initial income qualification acceptance, formal third-party direct verification will be conducted, or alternative documentation

requested. Verifiable data shall be considered “current and up-to-date” for a period of six (6) months from the date in which the verification was submitted to the City. Re-verification will be required after the six (6) month period if the applicant has not completed a loan closing.

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

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

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

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

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

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

PROPERTY ELIGIBILITY

Existing Properties

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

New Construction

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

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

APPLICATION PROCESS

HOME BLEND Program Design

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

The City of Charleston/Kanawha County Consortium will provide a down payment subsidy up to 50% of the selling price of a home. Exceptions may be approved at the discretion of MOECD based upon individual project needs. The remaining loan balance must be obtained from a participating lender. The current subsidy amount is set at 35% of the sales price to cover the cost of private mortgage insurance required by lenders and increase affordability. The current market has become very competitive causing a rise in sales prices with rising interest rates. The borrower then qualifies for the difference based on their own individual credit, debt, and income. HUD has set a local sales price limit of \$147,000.00 for existing housing and \$251,000.00 for new construction. MOECD has reduced this limit to \$144,000.00. This reduction allows for increases prior to closing due to unforeseen qualified adjustments to the overall project cost.

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

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

Application Information

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

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

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

If the above information does not supply necessary documentation to qualify the applicant, a direct verification can be sent to the appropriate organization. This verification will require an original written response, facsimile, or email. The applicant will be required to sign a release form with the original application. Verifications must be no more than six (6) months old at the time of loan closing and may need updated prior to the completion of the loan process. If the local lender has copies of verifications needed, copies from the lender may be used in lieu of updated information.

Underwriting

Applicants must initially qualify based on income and assets. This will be established by MOECD using source documentation and a credit report obtained from a local credit-reporting agency. This process is designed to occur prior to the applicant locating property. The initial qualification is contingent on additional funding from a local approved lender that has been reviewed by MOECD. All closing cost and loan terms have been previously reviewed and approved. The goal of MOECD is to approve only applicants that can meet the qualifications of

a conventional first mortgage loan. All Applicants must have stable income to support the long-term success of ownership in addition to a satisfactory credit rating to obtain loan approval by a participating lender. MOECD reserves the right to review all credit reports and make final eligibility determination. Applicants who are denied based on credit ratings will be referred to credit counseling and allowed to reapply to the HOME Blend program. Denials for additional reasons are reported back to the applicant in the form of a statement of credit denial. The following is additional detail as it applies to the individual underwriting requirements:

Income Stability

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

Income Capacity

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

Down Payment

The purpose of our program is to provide a significant portion of the down payment and closing cost on behave of the borrower. However, the borrower must also be willing to invest funds into a purchase. MOECD will require the borrower to invest a minimum of \$500.00 and will provide up to \$2000.00 towards the cost of the loan. Based on the sales price and the timing of loan closing the borrower should be prepared to pay approximately

\$2000.00 of the cost. These funds do not have to be on deposit at the time of application. Borrowers will be required to demonstrate these costs can be paid. They can use their own resources or funds gifted from family at the time of the first mortgage loan application.

Credit Guidelines

MOECD combines the loan provided with a traditional lender loan. The participating lenders will not lend to a borrower with a credit score less than 640 without significant compensating factors. Due to this standard a credit score of 640 is the standard set for approval. The credit score alone is not the only consideration during the credit review process. The Client will also have a review of the entire credit history. In general, the borrower should have no more than two 30 days late or one 90 days late in the last 12 months. This includes mortgage, car, installment, and revolving credit payments. All Judgments and Liens must be paid in full. Collections that resulted from medical issues must be less than \$2000.00. Non-Medical collections must be paid. If the borrower has a previous bankruptcy, the participating lender requirements will prevail. Most lenders want a bankruptcy to be released for 2 to 4 years with a 24-month credit history re-established and no late notices. Foreclosures or Repossessions must be a minimum of 3 years in the past. If the Repossession has a deficiency judgment it must be paid. Defaulted student loans must be settled or removed from default by payment agreement with the lender.

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

Appraisal Requirements

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

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

Closing Cost Review

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

Compensating Factors

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

Homebuyer counseling

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

Class Requirements:

General:

- Class must include eight hours of instruction time. This can be all at once or over a period of classes to increase accessibility to working clients.
- In Person Education is preferred but other methods are acceptable if approved by MOECD
- Instruction must be updated after one year. Client must be in contract prior to class expiration.

Content:

Preparing for Homeownership

What Loan Amount is Affordable?

Searching for Property

Searching for a Loan
Mortgage Loan Process
Closing a Mortgage
Preparing for Long Term Cost

Eligibility

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

Lender Loan

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

Affordability/Recapture/Resale Requirements

HOME units require a minimum affordability period. The City of Charleston/Kanawha County Consortium has elected the minimum set forth by the HOME regulations. The current regulations set a 5-year term for loans less than \$15000.00, a term of 10 years for loans between 15,000.00 and 40,000.00, and a term of 15 years for any loan over the amount of

40,000.00. The affordability period will begin on the 1st of the second month after the loan closing. In order to maintain this affordability a recapture requirement as described by 92.254 will apply to assisted property. The direct home subsidy is the HOME investment that allows the buyer to purchase the property. This amount includes down-payment assistance, closing cost assistance, and any additional cost provided directly to the homebuyer. Only the direct assistance is subject to recapture. Upon sale of the home by the borrower, MOECD will recapture a portion of the HOME investment from the net proceeds of the sale. The HOME investment amount is reduced based on the time the homeowner has owned and occupied the unit measured against the required affordability period. The loan will be reduced on monthly bases by amortizing the total loan amount by the appropriate affordability period. The net proceeds will be determined by subtracting the loan repayments and senior liens from the gross sale price of the home. The homeowner will recover the amounts over and above the funds needed to recapture any outstanding HOME investment. If the net proceeds are not sufficient to recapture any outstanding HOME, the HOME investment amount may be reduced based on actual proceeds received from the sale. This requirement will be enforced by a deed of trust lien that is carried with the loan. Lender will use HOME funds that are recaptured to assist other income eligible clients. The recapture provision will be used for all programs administer by MOECD and the CHDO organizations will use the same guidelines for programs funded.

HOMEOWNER LOAN SUBORDINATION POLICY

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

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

Cash out financing requests will not be considered.

Other guidelines include:

- The new first mortgage loan cannot exceed the current mortgage balance secured ahead of the City loan (excluding reasonable lenders fees).
- Lender fees, such as closing costs, may be rolled into the new loan.
- The new total loan-to-value ratio cannot exceed 100%.
- The City of Charleston loan will be in no less than second position.
- An escrow for taxes and insurance must be included in the loan.
- Any land use restrictions must remain in place until the period of affordability is completed.
- The City will agree to subordination for a simple refinance no more than once in any 12-month period.
- The City reserves 15 working days to review the documents and make a determination. This can only be completed after all requested documents are received.
- If the existing lien is more the \$25,000.00 the City of Charleston council must approve property subordinations located in the city limits of Charleston.

Documents Needed from Lender and Borrower

Borrower Request:

The written request must explain the reasons for the subordination (lower rate/payment adjustment). Additionally, it must verify that the client understands all new loan terms including all loan amounts, interest rates/terms, and the new loan type.

Lender Request:

A written request that explains that they understand that the City of Charleston mortgage will remain in no less than second position and that an escrow for taxes and insurance must be included in the loan. If there is a land use restriction on the property, the letter from the lender must also state that they understand the land use restriction will remain in place until the period of affordability is completed.

New Lender Submits copies of the following:

Borrower Loan Application, Lending Disclosure based on the new loan, Payoff Letter from 1st Lien Holder, Title Commitment, New Appraisal or Justification for no appraisal, Mortgage Commitment Letter, Final Closing Disclosure for release of signed Subordination. Document that verifies the anticipated total Loan to Value and Debt to Income Ratio's.

Process:

Upon receipt of the above listed Documents a Subordination Worksheet will be completed and evaluated to approve or disapprove the request. MOECD reserves the right to request additional documentation/information from the lender/borrower.

If disapproved MOECD will notify the borrower and the lender of the disapproval and the rationale.

If approved, a subordination loan agreement will be prepared and sent for signature by the city trustee.

The subordination agreement will be released to the lender to record at the county courthouse and the recorded copy will be forwarded back to MOECD.

All document copies and notes will be maintained in the existing client file.

MATCHING CONTRIBUTION REQUIREMENTS

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

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

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

LEAD-BASED PAINT REQUIREMENTS

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

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

AFFIRMATIVE MARKETING AND MINORITY OUTREACH PROGRAM

The Mayor's Office of Economic and Community Development (MOECD) has designed housing programs based on the priorities of the Federal Fiscal Year 2015 through 2019 Consolidated Plan. Homeownership opportunities have been chosen as the number one housing priority. Therefore, the Home Program funds have been set up to target this need.

MOECD primarily funds the programs described in the HOME guidelines and policies. The city of Charleston does not use Home funds for any program that is not described in Sec. 92.205 (b) of the HUD regulations. These programs consist of 1 to 4-unit owner-occupied properties. Eligible projects with a demonstrated need will be considered and funded only after an amendment to the Consolidated Plan and/or HOME guidelines, as necessary. As the representative member of the Consortium, the City of Charleston has agreed to monitor and carry out these policies when they apply to programs being administered.

Procedures have been established to affirmatively market required units funded by the HOME Investment Partnerships Program. These procedures are intended to further the objectives of Title VIII of the civil Rights Act of 1988 and Executive Order 11063. This includes the provision

that segments of the eligible population which are least likely to apply for housing programs are actively recruited for program benefit.

Individuals of similar economic levels in the same housing market area should have available to them a like range of housing choices regardless of their race, color, religion, sex, familiar status, handicap or national origin. Individuals eligible for public housing assistance or who have minor children should have available a like range of housing choices.

MOECD is responsibility for Informing the public, potential tenants, and owners about Federal Fair Housing Laws and Affirmative Marketing Policies. The following procedure will ensure this requirement:

1. Information regarding the policies will be included in all materials prepared for program marketing, including press releases, advertising, program brochures, and application packages. The Equal Housing Opportunity logotype and slogan will be used in all printed information.
2. Rental owners will be required to communicate planned procedures and program requirements, including an affirmative marketing policy. This policy will be reviewed and approved by MOECD prior to project funding.
3. Information sheets will be provided to tenants of buildings to be funded through the HOME Program, including information on this policy and their rights under the Fair Housing Laws.
4. Outreach efforts must demonstrate segments of the population that would not normally apply for benefits are being considered and offered the opportunity to apply. Details of how this will be accomplished must be submitted and approved.
5. The rental owners shall comply with the requirements of Title VI and title VIII of the civil Rights Acts of 1964 and 1968, respectively, which provide that (1) no

person is to be excluded from participation in, be denied the benefit of, or be subjected to discrimination under any program or activity receiving financial assistance hereunder, and (2) no person shall discriminate in the sale or rental of housing, the financing of housing, or the provision of services, including in any way making unavailable or denying a dwelling to any person, because of race, color, religion, sex, handicap, or national origin.

6. The rental owners shall not discriminate against any person because of their eligibility for housing assistance or because of the fact that they have minor children in the household.
7. The rental owners shall maintain and provide to MOECD information on the racial, ethnic and gender characteristics of tenants.
8. The rental owners shall maintain appropriate records to document his good faith effort to affirmatively market units as required by this policy, including, but not limited to, copies of advertisements, special notices, etc.

ASSESSMENT AND CORRECTIVE ACTION:

The effectiveness of the affirmative marketing will be assessed as follows:

1. MOECD will review information required to be maintained by the Owner in Part 6 and 7 above. If the required steps were taken, MOECD will determine that good faith efforts have been made.
2. Where there is evidence that the Owner has failed to take appropriate actions as called for above, including receipt of complaints by prospective tenants regarding discriminatory actions by the Owner, MOECD will proceed to contact the Owner

to investigate the nature of the complaint, actions taken by the Owner, and corrective actions to be taken by the Owner in marketing the next available unit. The consortium reserves the right to require additional affirmative marketing procedures from those described above if determined necessary to achieve a good faith effort by Owner.

3. MOECD shall at least annually examine whether or not persons from a variety of racial and ethnic groups in the market area applied for or became tenants of units that were affirmatively marketed. If such groups are not represented at least proportionally to their presence in the market area, MOECD will review the current policy to determine what changes, if any, will make the policy more effective in reaching these groups.

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

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION ACTIVITIES (CHDO)

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

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

- **Owner of rental housing.** A CHDO that is an "owner" of rental housing is defined at §92.300(a)(2). The CHDO is required to own (in fee simple absolute or long-term ground lease) multifamily or single-family housing that is rented to low-income families, in accordance with §92.252. The CHDO must own the HOME project during development and throughout the period of affordability and is required to oversee all aspects of the development process. At a minimum, the CHDO can own the property and hire a project manager or contract with a development contractor to oversee all aspects of the development. Under the 2013 Rule at §92.300(a)(2), a CHDO is also permitted to acquire housing that is in standard condition (and meets the property standards at §92.251) provided it owns the housing throughout the affordability period. This new definition facilitates participation of community-based nonprofit organizations that have the capacity to own and operate affordable rental housing in their communities, but do not have the capacity to develop such housing. Consequently, this new definition creates additional opportunities for nonprofit organizations to access the CHDO set-aside funds to address their neighborhoods' affordable housing needs. The new definition of "owner" should also assist rural States, which consistently experience great difficulty in developing and retaining capable CHDOs.
- **Developer of rental housing.** A CHDO that is a "developer" of rental housing is defined at §92.300(a)(3). The CHDO is the owner (in fee simple absolute or long-term ground lease) and developer of the project and must be in sole charge of all aspects of the development process, including obtaining zoning, securing non-HOME funds, selecting contractors, overseeing the progress of work, and determining reasonableness of costs. The CHDO must own the HOME-assisted housing during the development process and throughout the period of affordability. This is a change from the pre-2013 Rule in that the CHDO must own the property; it no longer has the option to be under contract with an owner to develop the property.
- **Sponsor of rental housing.** The 2013 Rule provides two definitions of a "sponsor" of HOME-assisted rental housing:
 1. §92.300(a)(4) clarifies the requirement for CHDOs to maintain effective project control when acting as "sponsor" of rental housing. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:

- a. A subsidiary of the CHDO (in which case the subsidiary, which may be a for-profit or nonprofit organization, must be wholly owned by the CHDO);
- b. A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or
- c. A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member).

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

2. §92.300 (a)(5) codifies the pre-2013 Rule definition of "sponsor." It states that a CHDO "sponsors" HOME-assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a predetermined time after completion of the project development. Such arrangements typically occur when a CHDO has development expertise and the nonprofit organization has the capacity to own and operate the housing. The CHDO is required to own the property before the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project. The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project. If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.
- **Developer of housing for homeownership.** For HOME-assisted homebuyer projects, the housing is "developed" by the CHDO if it is the owner (in fee simple absolute) and developer of new housing that will be constructed or existing substandard housing that is owned or will be acquired by the CHDO and rehabilitated for sale to low-income families, in accordance with §92.254. To be the "developer," the CHDO must arrange financing for the project and be in sole charge of construction. As part of its set-aside funds, the CHDO can provide direct down payment assistance to a buyer of the housing it has developed with HOME funds in an amount not to exceed 10 percent of the amount of HOME development funds. In this role, the CHDO is not a sub recipient. This definition is very similar to the pre-2013 definition.

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

Time Restraints

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

CHDO Eligibility

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

Request for Proposal Process Underwriting Guidelines

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

1. Leverage sources utilized in project that include interim construction and permanent financing letters.
2. Timeline of project, which includes applicant origination to applicant closing, which demonstrates timeliness and ability to complete projects within established budget parameters.
3. Narrative detailing proposed benefit to the applicant and community.
4. Proposed project budget, which includes cost per unit, development costs, construction, acquisition or rehab costs, applicants leverage and use of capacity funds. Please include the total annual operating expenses of your CHDO.
5. Planning and zoning regulations if applicable to new construction or rehabilitation.
6. Applicant selection procedure.
7. Market value of property.
8. Proposed housing plans and/or rehab specifications.

9. Procurement procedures for professional services.
10. Ability to secure matching contribution
11. Terms and provisions of the revolving loan fund extended to the applicant.
12. Human Resources involved.
13. Multi-family projects must submit a source and uses statement, proforma, and certification of additional federal funds.

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

Subsidy Layering Review

Proposed projects must be evaluated to determine that there are not more HOME funds alone or in combination with other funds, than are necessary to provide affordable housing. This evaluation must cover at a minimum the affordability period of the HOME loan. Additionally, an evaluation of the level of profit or return on the owner's or developer's investment in a project must be completed. All sources and uses must be documented to determine that costs are reasonable and eligible under the HOME program. HOME funds per unit must not

exceed the maximum per-unit subsidy as set by HUD. In the case it is determined that funds request exceed the projected need or subsidy limits these funds will be reduced to the amount necessary to complete the project and maintain feasibility. Proposals for rental property must include sources and uses list of proposed or committed funding and an annual cash flow analysis that covers the project affordability period. New construction homeowner projects must submit a description of materials, project cost, and a market review that indicates the sales price of the final project.

Eligible cost

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

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

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

Proceeds

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

Contractor Requirements

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

I. Eligibility Determination

1. The contractor must fill out the standard MOECD Contractor Application Form for approval. This requirement only applies if they are not currently approved by MOECD.
2. Agree to a credit check, personal and professional, by signing the financial information release form (included in Contractor Application).
3. Provide the MOECD office with names, addresses and phone numbers of contact persons for three previously completed projects that may be inspected by the MOECD office for quality of construction and owner satisfaction. These projects must be located in the immediate Kanawha Valley area.
4. Provide the MOECD office with a list of previously used sub-contractors and material suppliers that can be contacted for reference.
5. The contractor must possess, or be able to secure, public liability insurance in the amount of at least One Hundred Thousand Dollars (100,000.00) for damages to property and provide the MOECD office with copy of same.
6. The contractor must possess or be able to secure a West Virginia State Contractor's License.
7. The contractor must provide MOECD with proof of payment of current West Virginia State taxes.
8. The contractor must provide the MOECD office with proof of current Workers

Compensation Insurance payment.

9. Provide receipts showing that all City of Charleston B&O taxes and other fees have been paid on time and in accordance with City guidelines and requirements.
10. The contractor must be properly licensed by the City of Charleston and agree not to employ any subcontractors that do not possess a valid City of Charleston license.
11. The contractor must abide by all equal employment opportunities and minority business regulations of the City of Charleston.
12. All work must be done according to the **Federal, State and Local Building Codes**. All work must be of good quality and must be done in a professional and workmanlike manner.
13. Contractors must be able to abide by and complete Davis Bacon Wage rates and section 3 documentation when it is required.

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

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

1. Untimely completion of project.
2. Poor workmanship.
3. Failure to carry a project to completion.

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

Draw Down Procedures

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

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

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

Match Requirements

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

Project Closing

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

Monitoring

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

RENTAL HOUSING MONITORING PLAN Glenwood School Development, LLC

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

Unit Designation

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

One /Bedroom

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

Two Bedroom

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

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

Affordability Period

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

Unit Inspection Schedule

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

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

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

Rent Limits

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

Tenant Compliance

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

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

Grantee SF-424's and Certification(s)

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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

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

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

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official Date 6/22/22


Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

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

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020, 2021, and 2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

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

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

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

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


Signature of Authorized Official 10/22/20
Date


Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(e):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having 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 to meet such needs.



Signature of Authorized Official Date 6/27/21



Title Mayor

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

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



Signature of Authorized Official Date 6/23/22



Title

APPENDIX TO CERTIFICATIONS


INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

Application for Federal Assistance SF-424			
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		*2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		*3. Date Received: <input type="text"/>	
		*4. Applicant Identifier: <input type="text"/>	
*5. Federal Entry Identifier: <input type="text"/>		*6. Federal Award Identifier: <input type="text"/>	
State Use Only: *7. Date Received by State: <input type="text"/> / *8. State Application Identifier: <input type="text"/>			
9. APPLICANT INFORMATION:			
*a. Legal Name: <input type="text"/>			
*b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/>		*c. UEI: <input type="text"/>	
d. Address:			
* Street:	<input type="text"/>		
* Street:	<input type="text"/>		
* City:	<input type="text"/>		
* County/Parish:	<input type="text"/>		
* State:	<input type="text"/>		
* Province:	<input type="text"/>		
* Country:	<input type="text"/>		
* Zip / Postal Code:	<input type="text"/>		
e. Organizational Unit:			
Department Name: <input type="text"/>		Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:			
* Prefix:	<input type="text"/>	* First Name:	<input type="text"/>
* Middle Name:	<input type="text"/>		
* Last Name:	<input type="text"/>		
* Suffix:	<input type="text"/>		
* Title:	<input type="text"/>		
Organizational Affiliation: <input type="text"/>			
* Telephone Number:	<input type="text"/>	* Fax Number:	<input type="text"/>
* Email:	<input type="text"/>		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="C: City or Township Government"/>	
<p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/>	
<p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/>	
<p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="U.S. Department of Housing & Urban Development"/>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <input type="text" value="14-239"/>	
<p>CFDA title:</p> <input type="text" value="HOME Program"/>	
<p>* 12. Funding Opportunity Number:</p> <input type="text" value="B-22-MC-01-0205"/>	
<p>* Title:</p> <input type="text" value="HOME Entitlement"/>	
<p>13. Competition Identification Number:</p> <input type="text"/>	
<p>title:</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/>	
<p style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="City of Charleston HOME Entitlement Grant"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <p style="text-align: right;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </p>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="WV-002"/>	* b. Program/Project: <input type="text" value="WV-002"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2022"/>	* b. End Date: <input type="text" value="06/30/2023"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="788,825.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="788,825.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Title: <input type="text" value="Mia"/>	* First Name: <input type="text" value="Amy"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Shuler Goodwin"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="(304) 368-9144"/>	* Fax Number: <input type="text"/>
* Email: <input type="text" value="Amy.Goodwin3@tyrochar.com@wv.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="4/29/22"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision
		* If Rework, select appropriate interest: <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	* 4. Applicant Identifier: <input type="text"/>	
5a. Federal Entry Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/>		* c. DUNS: <input type="text"/>
d. Address:		
* Street1: <input type="text"/>	<input type="text"/>	
* Street2: <input type="text"/>	<input type="text"/>	
* City: <input type="text"/>	<input type="text"/>	
* County/Parish: <input type="text"/>	<input type="text"/>	
* State: <input type="text"/>	<input type="text"/>	
* Zip: <input type="text"/>	<input type="text"/>	
* Country: <input type="text"/>	<input type="text"/>	
* Zip/Postal Code: <input type="text"/>	<input type="text"/>	
e. Organizational Unit:		
* Organizational Name: <input type="text"/>		* Division Name: <input type="text"/>
* Name and contact information of person to be contacted on matters involving this application:		
* Prefix: <input type="text"/>	* First Name: <input type="text"/>	* Address: <input type="text"/>
* Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text"/>	<input type="text"/>	
* Suffix: <input type="text"/>	<input type="text"/>	
* Title: <input type="text"/>	<input type="text"/>	
* Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/>	* Fax Number: <input type="text"/>	<input type="text"/>
* Email: <input type="text"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing & Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-215"/>	
CFDA Title: <input type="text" value="Community Development Block Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="H 22-20-54-0001"/>	
* Title: <input type="text" value="CDBG Entitlement"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="City of Charleston CDBG Entitlement Grant"/>	
Attach supporting documents as specified in agency instructions <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

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

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

17. Proposed Project:

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

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,494,996.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="1,494,996.00"/>

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

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

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

c. Program is not covered by E.O. 12372.

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

Yes No

If "Yes", provide explanation and attach:

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

** I AGREE

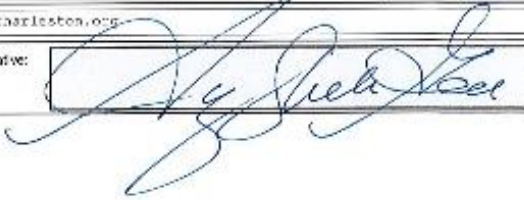
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

First Name: Last Name: Title:

Telephone Number: Fax Number:

Email:

Signature of Authorized Representative:  Date Signed: