



# CITY OF CHARLESTON, WV

105 McFarland Street, Charleston, WV 25301

---

## PY 2026 Annual Action Plan

**(July 1, 2026 – June 30, 2027)**

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



Mayor Amy Shuler Goodwin

## Expected Resources

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

#### Introduction

The City of Charleston received \$1,501,940.00 in CDBG funds and that the City of Charleston-Kanawha County HOME Consortium received \$706,458.88 in HOME funds for the FY 2025 program year. The program year runs from July 1, 2025 through June 30, 2026. In this plan, the city will work under the assumption that it will receive allocations similar to the FY 2025 CDBG and HOME awards in fiscal years 2026-2029. The city anticipates that it will receive the following funds over the next five-year period:

- **FY 2025** = \$1,501,940.00 CDBG; \$706,458.88 HOME
- **FY 2026** = \$1,500,000.00 CDBG; \$700,000.00 HOME
- **FY 2027** = \$1,500,000.00 CDBG; \$700,000.00 HOME
- **FY 2028** = \$1,500,000.00 CDBG; \$700,000.00 HOME
- **FY 2029** = \$1,500,000.00 CDBG; \$700,000.00 HOME
- **Total** = \$ 7,501,940.00 CDBG; \$3,506,458.88 HOME

The accomplishments of funded projects/activities will be reported in the city's Consolidated Annual Performance and Evaluation Report

(CAPER) that is submitted to HUD within 90 days following the end of the program year.

**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	1,501,940.00	65,833.33	0.00	1,567,773.33	6,000,000.00	19 projects/activities were funded based on the FY 2026 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	706,458.88	0.00	0.00	706,458.88	2,800,000.00	3 projects/activities were funded based on the FY 2026 HOME allocation.

**Table 1 - 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 following financial resources may be available during FY 2025-2029 Five-Year Consolidated Plan, including anticipated funds to address the priority needs and specific objectives identified in this Five-Year Consolidated Plan.

**Charleston/Kanawha County HOME Consortium:** The Charleston/Kanawha County HOME Consortium, administered by the City of Charleston, was awarded \$706,458.88 in FY 2026 HOME funds. Similar annual HOME Program awards are anticipated over the remainder of the Five-Year Consolidated Plan period. The HOME Consortium is obligated to seek non-federal contributions for projects it anticipates completing. The match obligation is 25% of the HOME funds expended. The Consortium can show matching funds through several sources, both from internal funding and through state, local, and other proceeds. Currently, the primary source of matching funds 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 lenders and non-profit agencies. This allows for ongoing discovery and opportunities for additional match sources.

**Emergency Solutions Grant (ESG) and Housing for Persons with HIV/AIDS (HOPWA):** The City of Charleston, WV is not an entitlement jurisdiction under the ESG or HOPWA Programs, but it may choose to apply for ESG and/or HOPWA funding from the State of West Virginia should an organization approach the city for assistance.

**Public Housing:** The Charleston-Kanawha Housing Authority (CKHA) received \$3,235,664 from HUD under the Capital Fund Grant in FY 2024. CKHA's FY 2026 allocation and budget is not yet available, but similar annual Capital Fund Grant amounts are anticipated over the remainder of the Five-Year Consolidated Plan period. Activities anticipated to be undertaken using Capital Fund Grant resources include administration and operations, renovations, improvements, and modernization of public housing units and common areas, and public housing development site improvements.

**Other Resources:** The City of Charleston will leverage public and private financial resources to address the priorities and goals identified in this Five-Year Consolidated Plan and implemented under its Annual Action Plans. In addition to the HUD entitlement funds, the city anticipates the following federal resources may be available to local organizations to undertake the strategies identified in this Plan.

- EDI-CPF Congressionally Directed Funding
- Home Equity Conversion Mortgage (HECM) Program
- FHA Title I
- FHA 203(k) Mortgage Insurance Program
- Low-Income Housing Preservation Program
- Supportive Housing Program
- Emergency Solutions Grant Program
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Shelter Plus Care
- Section 202/811 Supportive Housing
- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH)
- Safe Havens Demonstration Program
- Land or Property Resources
- EPA Brownfields Assessment and/or cleanup grants

**If appropriate, describe publicly 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, the city has not acquired or improved any land, property, or buildings with CDBG funds that are available for sale. However, the non-CDBG property acquisition and disposition activities undertaken by the Charleston Urban Renewal Authority (CURA) and the Charleston Land Reuse Agency (CLRA) advance Consolidated Plan housing, community development, and economic development strategies and goals.

**Discussion**

The city established its Consolidated Plan priorities and goals based on its expected allocation of CDBG and HOME entitlement grant funds.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-1 Homeownership	2025	2029	Affordable Housing	Low/mod areas Citywide Charleston-Kanawha County Consortium	Housing Priority	CDBG: \$.00 HOME: \$529,844.16	Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	HSS-2 Housing Rehabilitation	2025	2029	Affordable Housing	Low/mod areas Citywide Charleston-Kanawha County Consortium	Housing Priority	CDBG: \$200,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HSS-3 Housing Construction	2025	2029	Affordable Housing	Low/mod areas Citywide Charleston-Kanawha County Consortium	Housing Priority	HOME: \$105,968.83	Homeowner Housing Added: 1 Household Housing Unit
4	HSS-4 Rent and Utility Assistance	2025	2029	Affordable Housing	Low/mod areas Citywide Charleston-Kanawha County Consortium	Housing Priority	CDBG: \$30,000.00	Homelessness Prevention: 69 Persons Assisted
5	HMS-2 Operation/Support	2025	2029	Homeless	Low/mod areas Citywide	Homeless Priority	CDBG: \$15,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 134 Persons Assisted
6	HMS-3 Prevention and Re-Housing	2025	2029	Homeless	Low/mod areas Citywide	Homeless Priority	CDBG: \$20,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
7	SNS-2 Services/Facilities	2025	2029	Non-Homeless Special Needs	Low/mod areas Citywide	Other Special Needs Priority	CDBG: \$47,645.00	Public service activities other than Low/Moderate Income Housing Benefit: 431 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	CDS-2 Community Facilities	2025	2029	Non-Housing Community Development	Low/mod areas Citywide	Community Development Priority	CDBG: \$257,500.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3900 Persons Assisted
9	CDS-3 Infrastructure	2025	2029	Non-Housing Community Development	Low/mod areas Citywide	Community Development Priority	CDBG: \$518,761.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2912 Persons Assisted
10	CDS-4 Public Services	2025	2029	Non-Housing Community Development	Low/mod areas Citywide	Community Development Priority	CDBG: \$112,646.00	Public service activities other than Low/Moderate Income Housing Benefit: 14441 Persons Assisted
11	AMS-1 Overall Coordination	2025	2029	Administration	Low/mod areas Citywide Charleston-Kanawha County Consortium	Administration, Planning, and Management Priority	CDBG: \$300,388.00 HOME: \$70,645.89	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	AMS-2 Fair Housing	2025	2029	Administration	Low/mod areas Citywide Charleston-Kanawha County Consortium	Administration, Planning, and Management Priority	CDBG: \$.00 HOME: \$.00	Other: 1 Other

Table 2 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	HSS-1 Homeownership
	<b>Goal Description</b>	Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
2	<b>Goal Name</b>	HSS-2 Housing Rehabilitation
	<b>Goal Description</b>	Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and the removal of architectural accessibility barriers to persons with disabilities.
3	<b>Goal Name</b>	HSS-3 Housing Construction
	<b>Goal Description</b>	Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.

4	<b>Goal Name</b>	HSS-4 Rent and Utility Assistance
	<b>Goal Description</b>	Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.
5	<b>Goal Name</b>	HMS-2 Operation/Support
	<b>Goal Description</b>	Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
6	<b>Goal Name</b>	HMS-3 Prevention and Re-Housing
	<b>Goal Description</b>	Assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing.
7	<b>Goal Name</b>	SNS-2 Services/Facilities
	<b>Goal Description</b>	Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
8	<b>Goal Name</b>	CDS-2 Community Facilities
	<b>Goal Description</b>	Improve and enhance the quality, location, and accessibility of the City's parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities.
9	<b>Goal Name</b>	CDS-3 Infrastructure
	<b>Goal Description</b>	Improve and enhance the City's public infrastructure and spaces through rehabilitation, restoration, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sanitary sewers, stormwater management, hillside stabilization, etc. and the removal of architectural accessibility barriers to persons with disabilities.
10	<b>Goal Name</b>	CDS-4 Public Services
	<b>Goal Description</b>	Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Charleston.

<b>11</b>	<b>Goal Name</b>	AMS-1 Overall Coordination
	<b>Goal Description</b>	Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews and clearance, etc.
<b>12</b>	<b>Goal Name</b>	AMS-2 Fair Housing
	<b>Goal Description</b>	Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Charleston.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Charleston is proposing the following projects for its FY 2026 Annual Action Plan.

### Projects

#	Project Name
1	CD Admin
2	Infrastructure
3	Children's Home Society
4	Girl Scouts
5	The Healing House
6	WomenCare/FamilyCare Health Centers
7	Bream Neighborhood Shop
8	Charleston-Kanawha Housing Authority
9	Covenant House
10	Daymark
11	Kanawha Valley Collective
12	Kanawha Valley Collective
13	Midian
14	Rea of Hope Fellowship Home
15	Religious Coalition for Community Renewal
16	United Way
17	WV Health Right Inc.
18	YWCA Resolve

#	Project Name
19	YWCA Sojourner's
20	HOME Admin
21	HOME Project
22	HOME CHDO

**Table 3 - Project Information**

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

CDBG funds are intended to provide low- and moderate-income residents with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. HOME funds are specifically targeted at the production and preservation of housing that is affordable for low- and moderate-income residents.

The city uses the following guides to prioritize and allocate resources, as established through consultations with stakeholders, the resident survey, and public meetings:

- 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
- Long-term impact
- The ability to measure or demonstrate progress and success

A significant obstacle in meeting underserved needs is the lack of local, state, and federal funds to develop additional or enhanced housing and community development activities. The City of Charleston has allocated its CDBG and HOME funds to those geographic areas where the population exceeds 51% low- and moderate-income (LMI) residents or the beneficiaries are LMI. At least 70% of the city's CDBG funds must be budgeted to activities that principally benefit low- and moderate-income residents. The following funding allocation guidelines will be used for

the FY 2026 Annual Action Plan:

- Public Services activities are provided to social service organizations principally serving low-income persons or whose clientele qualify under the presumed benefit category of HUD's regulations.
- Housing activities have income eligibility criteria thereby directing CDBG and HOME funds to low- and moderate-income eligible households.
- Homeless projects/activities are for homeless agencies/organization serving a specific type of clientele who qualify under the presumed benefit category of HUD's regulations.
- Community Facilities and Infrastructure activities are either located in a low- and moderate-income census area, have a low- and moderate-income service area benefit, or principally service a low- and moderate-income clientele.

The City of Charleston has an overall low- and moderate-income percentage of 38.4%. The Block Groups fully or partially within city limits that meet the low/mod criteria (51% of residents having a household income at or below 80% of the HUD Area Median Family Income) are as follows

[Census Tract (CT) and Block Group (BG)]:

- CT 1, BG 1: 78.1% low/mod
- CT 2, BG 1: 63.4% low/mod
- CT 3, BG 2: 58.3% low/mod
- CT 5, BG 2: 57.6% low/mod
- CT 6, BG 2: 81.6% low/mod
- CT 6, BG 4: 63.8% low/mod
- CT 7, BG 2: 73.1% low/mod
- CT 7, BG 3: 58.9% low/mod
- CT 8, BG 1: 70.9% low/mod
- CT 9, BG 1: 68.3% low/mod
- CT 11, BG 3: 73.6% low/mod
- CT 11, BG 4: 56.8% low/mod
- CT 12, BG 1: 57.4% low/mod
- CT 13, BG 1: 59.6% low/mod
- CT 13, BG 3: 51.2% low/mod
- CT 13, BG 4: 62.2% low/mod
- CT 110, BG 3: 63.4% low/mod

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

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

The City of Charleston will distribute CDBG funds on a city-wide basis and HOME funds on a consortium-wide basis to eligible beneficiaries. An eligible beneficiary is either a low- to moderate-income (LMI) individual person or households or an individual who qualifies under the presumed benefit category of HUD’s regulations. Eligible activities are either focused on directly assisting eligible beneficiaries (Low/Mod Limited Clientele LMC) or focused on activities benefiting residents within a designated service area where at least 51% of the residents are LMI (Low/Mod Area - LMA).

### Geographic Distribution

Target Area	Percentage of Funds
Low/mod areas	1
Citywide	67
Charleston-Kanawha County Consortium	32

Table 4 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The city uses the following guides to prioritize and allocate resources, as established through consultations with stakeholders, the resident survey, and public meetings:

- 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
- Long-term impact
- The ability to measure or demonstrate progress and success

A significant obstacle in meeting underserved needs is the lack of local, state, and federal funds to develop additional or enhanced housing and community development activities. The City of Charleston has allocated its CDBG and HOME funds to those geographic areas where the population exceeds 51% low- and moderate-income (LMI) residents or the beneficiaries are LMI. At least 70% of the city's CDBG funds must be budgeted to activities that principally benefit low- and moderate-income residents. The

following funding allocation guidelines will be used for the FY 2026 Annual Action Plan:

- Public Services activities are provided to social service organizations principally serving low-income persons or whose clientele qualify under the presumed benefit category of HUD's regulations.
- Housing activities have income eligibility criteria thereby directing CDBG and HOME funds to low- and moderate-income eligible households.
- Homeless projects/activities are for homeless agencies/organization serving a specific type of clientele who qualify under the presumed benefit category of HUD's regulations.
- Community Facilities and Infrastructure activities are either located in a low- and moderate-income census area, have a low- and moderate-income service area benefit, or principally service a low- and moderate-income clientele.

The City of Charleston has an overall low- and moderate-income percentage of 38.4%. The Block Groups fully or partially within city limits that meet the low/mod criteria (51% of residents having a household income at or below 80% of the HUD Area Median Family Income) are as follows [Census Tract (CT) and Block Group (BG)]:

- CT 1, BG 1: 78.1% low/mod
- CT 2, BG 1: 63.4% low/mod
- CT 3, BG 2: 58.3% low/mod
- CT 5, BG 2: 57.6% low/mod
- CT 6, BG 2: 81.6% low/mod
- CT 6, BG 4: 63.8% low/mod
- CT 7, BG 2: 73.1% low/mod
- CT 7, BG 3: 58.9% low/mod
- CT 8, BG 1: 70.9% low/mod
- CT 9, BG 1: 68.3% low/mod
- CT 11, BG 3: 73.6% low/mod
- CT 11, BG 4: 56.8% low/mod
- CT 12, BG 1: 57.4% low/mod
- CT 13, BG 1: 59.6% low/mod
- CT 13, BG 3: 51.2% low/mod
- CT 13, BG 4: 62.2% low/mod
- CT 110, BG 3: 63.4% low/mod

## Discussion

Not Applicable.

## Affordable Housing

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

#### Introduction

The City of Charleston and the Charleston-Kanawha County HOME Consortium will utilize its FY 2026 CDBG and HOME funds for the preservation and production of affordable housing. The one-year affordable housing goals are:

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	116
Special-Needs	0
Total	116

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	90
The Production of New Units	1
Rehab of Existing Units	10
Acquisition of Existing Units	15
Total	116

**Table 6 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The proposed affordable housing projects in the City for FY 2026 CDBG and HOME are:

- **Bream Neighborhood Shop - Utility Assistance Program:** CDBG funds will be used to provide utility assistance to low- and moderate-income households.
- **United We House - Security Deposits and Utility Assistance:** CDBG funds will be used to provide security deposits and utility assistance for low-income households.
- **HOME First-Time Homeownership Program:** HOME funds will be 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.
- **HOME CHDO Set-Aside:** HOME funds will be allocated to qualified Community Housing Development Organizations (CHDOs) in the City of Charleston and Kanawha County.

## **AP-60 Public Housing – 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 for public housing residents and the efficient and effective administration of Section 8 Housing Choice Voucher Programs.

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

CKHA is committed to maintaining and modernizing its facilities to provide modern, safe, and enjoyable communities in which families can reside. Improvements identified in CKHA’s currently planning documents include installing new elevator systems in high-rise buildings, kitchen and bathroom upgrades at family sites, installing Wi-Fi in community centers for afterschool programs, and developing neighborhood gardens for the social and mental health wellbeing of residents. Through non-HUD grants, CKHA has established pantries at numerous sites to provide for basic needs (food, cleaning supplies, etc.) and has partnered with local providers to provide on-site health services.

In addition, CKHA has utilized Replacement Housing Funds (HUD funds from the prior demolition of public housing) to acquire and rehabilitate existing rental properties with the purpose of providing additional affordable housing in the community. Their goal is to stabilize and enhance existing neighborhoods while deconcentrating assisted housing.

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

The Charleston-Kanawha Housing Authority invites residents and concerned citizens to comment on draft Five-Year and Annual Plans. During their 2025 Annual Plan process, CKHA accepted comments on their draft 2025 Annual Plan from October 9, 2024 through November 22, 2024, and held two public meetings on December 3, 2024 to receive and discuss comments. The Housing Authority also distributed handouts detailing the Annual Plan requirements and process, the CKHA strategic priorities, its 2024 accomplishments and its priorities for 2025.

CKHA offers a Family Self-Sufficiency Program (FSS) for public housing residents. The FSS Coordinator is available to assist residents and connect them to services relating to job training, education, homeownership, personal counseling, credit counseling and more. During 2024, four (4) families graduated from the Family Self-Sufficiency program with an escrow release of \$13,873.85. These funds can be used towards the purchase of for-sale housing.

HUD recently published a Resident Council and Housing Authority Case Study featuring the Charleston-Kanawha Housing Authority and the Orchard Manor Resident Council. This document is intended to

model high-quality interactions between PHAs and Resident Advisory Boards (RABs). In the document, CKHA noted that there are currently six active resident councils including one at each of the senior high-rises. They each have five board members - president, vice president, secretary, treasurer and parliamentarian - and most have annual elections to fill these positions from among residents. Each RAB meets at least monthly to discuss quality of life issues at their developments and to plan fundraisers in friendly competition with other CKHA public housing developments. They also meet with the CKHA Chief Executive quarterly to discuss policy issues, both immediate (such as smoking policies and community gardens) and long-term (such as demolition and redevelopment projects). The Housing Authority also meets with each council yearly when they start working on their upcoming Capital Improvement Application, ensuring that residents are afforded opportunities to shape the upcoming budget.

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

Not applicable. The Charleston-Kanawha Housing Authority is not designated as "troubled" by HUD.

**Discussion**

Not Applicable.

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

### **Introduction**

The City of Charleston will fund homeless priority activities with FY 2026 CDBG funds that will provide case management services for homeless persons and legal assistance for lower-income persons at risk of homelessness through eviction. The city will also fund special needs priority activities with FY 2026 CDBG funds that will support a facility that helps treat substance abuse.

The following goals and objectives for the City of Charleston’s Homeless and Special Needs Priorities have been identified for the five-year period of FY 2025 through FY 2029.

### **Homeless Priority**

There is a continuing need for housing and supportive services for unsheltered persons, families, those at risk of becoming homeless, and victims of domestic violence.

#### **Goals:**

- **HMS-1 Housing.** Support the Continuum of Care's efforts to provide emergency shelter and transitional housing and to develop permanent supportive housing and other permanent housing opportunities for unsheltered individuals and families.
- **HMS-2 Operation/Support.** Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
- **HMS-3 Prevention and Re-Housing.** Assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing.

### **Other Special Needs Priority**

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

#### **Goals:**

- **SNS-1 Housing.** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through the rehabilitation of existing buildings and new construction.
- **SNS-2 Services/Facilities.** Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons

with alcohol/drug dependency, and persons with other special needs.

**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 (KVC) is comprised of individuals, government agencies, faith-based organizations, nonprofits, 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. 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, and act as liaisons between homeless individuals, KVC homeless services providers, and other service providers as needed.

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

Emergency housing needs are addressed through the Kanawha Valley Collective (KVC) and the shelters they support and operate. There are fourteen (14) shelter programs located in the city, and KVC also operates or coordinates with other shelters outside of the City of Charleston which serve both their respective communities and overflow unhoused persons from the city if needed. The KVC's Equinox Mens' Shelter and Union Mission Crossroads Shelter both serve the male homeless population in the City of Charleston. The YWCA Sojourner's Shelter serves the women, family and children of the City of Charleston and the Resolve Family Abuse Program's Hope House serves victims of domestic violence and their children.

Transitional housing is available for homeless families. There are various transitional housing opportunities in the City of Charleston. These include the Kanawha Valley Collective's Twin Cities, a communal support housing facility for those with mental health disorder and substance abuse issues. Covenant House administers a Rapid Rehousing program for those who are homeless or fleeing domestic violence and administers a Housing First Program where clients pay rent based on their income. The Charleston-Kanawha Housing Authority also operates the Shelter+Care program which provides vouchers similar to Section 8 to clients and delivers supportive 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 rapidly provide housing for homeless individuals to more effectively help treat the underlying causes of homelessness. As defined by the National Alliance to End Homelessness, Housing First is a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness, thus ending their homelessness and serving as a platform from which they can pursue personal goals and improve their quality of life. This approach is guided by the belief that people need basic necessities like food and a place to live before attending to anything less critical, such as getting a job, budgeting properly, or attending to substance use issues. Additionally, Housing First is based on the understanding that client choice is valuable in housing selection and supportive service participation, and that exercising that choice is likely to make a client more successful in remaining housed and improving their life.

This model brings persons experiencing homelessness into housing without preconditions, as this approach has been shown to make treatment of behavioral or physical health problems more effective. Once they have been successfully housed, KVC connects these individuals to supportive services to address problems that cause homelessness such as financial or behavioral issues. Once they have exited homelessness, KVC case managers provide long-term monitoring of clients to prevent further episodes.

**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.**

West Virginia 211 is the statewide clearinghouse linking people in need with appropriate community resources. Supported by the West Virginia United Way Collaborative, which is a consortium of 14 United Way chapters across the state including the United Way of Central West Virginia, West Virginia 211 provides connections to basic needs intended to prevent individuals and families from becoming homeless. In FY 2024, WV 211 handled 25,569 calls, 3,133 texts, 3,324 chats, and 127,515 website searches for West Virginians seeking assistance. Statewide, the top five needs were Utility Assistance (41%), Rent/Mortgage Assistance (27%), Food Insecurity (11%), Shelter/Homeless Support (6%), and Volunteer Income Tax Assistance (VITA) Tax Prep (3%).

Agency representation is also part of the KVC Centralized Assessment Team (CAT) meetings, during which agency representatives gather to discuss individuals that have been identified with needs and connect those individuals with services that are available through the various agencies being represented. Members of CAT also assist individuals with applications for various resources to assist them in addressing their particular need. Individuals being discharged from inpatient mental healthcare

and substance abuse treatment programs are particularly targeted for these services. However, these services are also available for other homeless, chronic homeless, or those near homelessness.

Once an individual is on the CAT roster or another supportive services team roster, their needs are individually reviewed and assessed through the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) system and the individual is connected with the services that they need to be permanently housed and thrive in their community. This includes access to various resources, employment programs, primary care, mental health, or other specific needs identified by the team.

**Discussion**

Not Applicable.

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

### Introduction:

Affordable housing in Charleston faces several interconnected challenges that hinder the development and availability of housing options for low- and moderate-income residents. Primary barriers include:

- **Aging Housing Stock and Maintenance Costs.** A significant portion of Charleston's housing is over 50 years old, much of which require extensive repairs or modernization, and requires significant rehabilitation. The cost of maintaining or rehabilitating older homes can make it unfeasible for low-income residents or developers to invest in affordable options. An older housing stock can also pose health risks, such as lead-based paint hazards.
- **Market Dynamics on Affordability.** The Greater Charleston area has a severely limited supply of available housing. As of October 2023, the region had a 0.4% housing availability, which is far below the healthy 2% to 3% availability level. Inflation-driven cost increases are pushing rents up. Downtown and warehouse districts are seeing market interest in adaptive reuse with investors targeting “luxury” rentals, which can escalate costs in adjacent neighborhoods.
- **Stagnant or Declining Population and Limited New Construction.** Charleston has experienced population decline, which discourages large-scale housing production. Developers are less incentivized and are exposed to greater return on investment risk in building new affordable units in areas with low growth.
- **Economic Challenges and Limited Incomes.** A significant portion of the population in Charleston earns below the area median income. Many households are cost-burdened, spending more than 30% of their income on housing, which limits housing and mobility options.
- **Insufficient Public and Private Investment.** Federal and state housing subsidies (e.g., Section 8 Housing Choice Vouchers, Low-Income Housing Tax Credits, etc.) are limited and competitive.
- **Lack of Supportive Services.** Many residents who need affordable housing also require wraparound support services, such as mental health support, addiction recovery, and employment assistance. Without sufficient funding to ensure strong wraparound support system, housing stability is hard to maintain for at-risk populations, increasing the cycle of homelessness.
- **Infrastructure and Community Development Needs.** Charleston faces challenges related to aging infrastructure and limited resources, which affect the maintenance and replacement of essential services. These issues complicate efforts to improve housing conditions and revitalize neighborhoods necessary to attract new residents. Additionally, the city's declining population and economic base strain its capacity to invest in necessary community development initiatives.

Addressing these barriers requires coordinated efforts between local government, developers, and community organizations to create long-term housing solutions.

### 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 of Charleston has not identified any barriers its public policies present to the preservation and production of affordable housing. The city updated its zoning and land development regulations to be consistent with Fair Housing Act, Section 504, and the Americans with Disabilities Act. Additionally, the city recently completed the update to its Comprehensive Plan - Imagine Charleston.

Charleston has been exploring zoning reforms including infill development, smaller homes, and accessory dwelling units, including the Neighborhood Reinvestment Overlay District in the Far Westside Flats area. Activating more flexible zoning, especially for small-scale multifamily and accessory dwelling units could open opportunities for more affordable housing without changing the character of neighborhoods drastically. Meaningful zoning reforms take time and require public education to overcome political and community resistance.

**Discussion:**

During its FY 2026 Program Year, the City of Charleston and the Charleston-Kanawha County HOME Consortium will fund the following activities intended to address affordable housing barriers:

- Continue to fund the successful downpayment and closing cost assistance program throughout the HOME Consortium area.
- Continue to explore affordable housing production and preservation through collaboration with Community Housing Development Organizations (CHDOs).
- Continue to solicit interest and partnership in private investment to advance new housing production.
- Continue education, outreach, and training through the Human Rights Commission.

2026-2027 CDBG Project List

Applicant	Amount Proposed
CD Admin	\$ 313,554.00
Infrastructure	\$ 536,534.00
Children's Home Society	\$ 49,691.00
Girl Scouts	\$ 18,025.00
The Healing House	\$ 180,000.00
WomenCare/FamilyCare Health Centers	\$ 168,971.00
Bream Neighborhood Shop	\$ 9,000.00
Charleston-Kanawha Housing Authority	\$ 15,000.00
Covenant House	\$ 20,000.00
Daymark	\$ 21,000.00

Kanawha Valley Collective	\$	7,000.00
Kanawha Valley Collective	\$	35,000.00
Midian	\$	16,000.00
Rea of Hope Fellowship Home	\$	13,000.00
Religious Coalition for Community Renewal	\$	15,000.00
United Way	\$	30,000.00
WV Health Right Inc.	\$	39,165.00
YWCA Resolve	\$	5,000.00
YWCA Sojourner's	\$	10,000.00
HOME Admin	\$	70,645.89
HOME Project	\$	529,844.16
HOME CHDO	\$	105,968.83

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

### **Introduction:**

The City of Charleston has developed the following actions addressing obstacles to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based hazards, reducing the number of poverty-level families, developing institutional structures, and enhancing coordination between public and private housing and social service agencies.

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

Despite efforts made by the city and social service providers, several significant obstacles to meeting underserved needs remain. Because resources are scarce, funding becomes the greatest obstacle. Insufficient resources hinder maintenance and limit the availability of funding to the many worthy public service programs, activities, and agencies. Planning and effective use of these limited resources will prove critical in addressing Charleston's needs and improving the quality of life of its residents. The following obstacles need to be overcome to meet underserved needs:

- Shortage of jobs that provide a living wage
- Instability in household income
- High cost of housing
- Aging house stock requiring significant rehabilitation
- Lack of decent, sound, and affordable rental housing
- Lack of affordable childcare and limited availability for second and third shifts and weekends
- Increase in the number of persons requiring accessible housing
- Drug and alcohol abuse
- Shortage in mental health services
- Shortage in wraparound services and transitional housing for the unsheltered
- Aging population
- Programs needed for the youth and the elderly
- Modernization and accessibility of community and recreational facilities

The City of Charleston will work to address these obstacles through the agencies and programs to be

funded in FY 2026. Activities to address some of these obstacles include:

- ADA Curb Cuts
- Children's Home Society
- Girl Scouts
- The Healing House
- WomenCare/FamilyCare Health Centers
- Bream Neighborhood Shop
- Charleston-Kanawha Housing Authority
- Covenant House
- Daymark
- Kanawha Valley Collective – ID Program
- Kanawha Valley Collective – Food Service
- Midian
- Rea of Hope Fellowship Home
- Religious Coalition for Community Renewal
- United Way – United We House
- WV Health Right Inc.
- YWCA Resolve
- YWCA Sojourner's

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

The City of Charleston is proposing the following goals and strategies to foster and maintain affordable housing:

- **HSS-1 Homeownership.** Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
- **HSS-2 Housing Rehabilitation.** Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and the removal of architectural accessibility barriers to persons with disabilities.
- **HSS-3 Housing Construction.** Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
- **HSS-4 Rent and Utility Assistance.** Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.

The following CDBG and/or HOME-funded projects will address affordable housing needs in the City and

Consortium during the FY 2026 Program Year:

- **Bream Neighborhood Shop - Utility Assistance Program.** CDBG funds will be used to provide utility assistance to low- and moderate-income households.
- **United Way - United We House - Security Deposits and Utility Assistance.** CDBG funds will be used to provide security deposits and utility assistance for low-income households.
- **HOME Project.** HOME funds will be 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.
- **HOME CHDO Set-Aside.** HOME funds will be allocated to qualified Community Housing Development Organizations (CHDOs) in the City of Charleston and Kanawha County.

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

In order to meet the requirements of the lead-based paint regulations, the City of Charleston will take the following actions regarding rehabilitation, tenant-based rental assistance, homeownership, and homeless/special needs housing:

**Rehabilitation Programs.** The City of Charleston will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determine 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, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and adhere to ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitor owner compliance with ongoing lead-based paint maintenance activities.

**Homeownership Programs.** The City of Charleston will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint

requirements.

- City staff properly determine whether proposed projects are exempt from some or all lead based paint requirements.
- A visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building.
- 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, Subpart R.
- The home buyer receives the required lead-based paint pamphlet and notices.

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

Approximately 15% of Charleston residents live in poverty. Of those families living in poverty, 44.8% of female-headed households with children are below the poverty level. The city's goal is to reduce the extent of poverty based on actions the city has authority over, or actions in which the city will cooperate with outside agencies.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low-income residents. In addition, the city's strategy is to provide supportive services for target income residents.

Planned economic development and anti-poverty programs include:

- Workforce development, including job training services
- Support services for new employees
- Assist in job creation and retention
- Assistance for food, shelter, and training programs
- Assistance to small businesses to start-up or expand
- Revitalize areas for economic development
- Development of new commercial/industrial facilities
- Slum and blight removal
- Commercial/industrial infrastructure development
- Rehabilitation of commercial/industrial facilities
- Promote small business and micro-enterprises

During the FY 2026 Annual Action Plan, the City of Charleston will fund the following projects that will

help reduce the number of poverty level families:

- ADA Curb Cuts
- Children's Home Society
- Girl Scouts
- The Healing House
- WomenCare/FamilyCare Health Centers
- Bream Neighborhood Shop
- Charleston-Kanawha Housing Authority
- Covenant House
- Daymark
- Kanawha Valley Collective – ID Program
- Kanawha Valley Collective – Food Service
- Midian
- Rea of Hope Fellowship Home
- Religious Coalition for Community Renewal
- United Way – United We House
- WV Health Right Inc.
- YWCA Resolve
- YWCA Sojourner's

### **Actions planned to develop institutional structure**

Effective implementation of the Consolidated Plan and 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. The key agencies involved in the implementation of the Plan as well as additional resources that may be available are described below.

#### **Public Sector:**

- **City of Charleston.** The Mayor's Office of Economic and Community Development (MOECD) will be responsible for the administration of the city's community development programs, including some of the local programs that assist target income residents. MOECD's responsibilities will include managing and implementing the city's affordable housing policies, including the Consolidated Plan and related documents. Several other city and local government entities will also be involved, including the City's Departments of Development Services, Public Works, CARE Team, Police Department, Fire Department, and Parks and Recreation.
- **The Charleston-Kanawha Housing Authority (CKHA).** CKHA is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The city will continue to work in close consultation with

the Housing Authority regarding affordable housing issues and opportunities in Charleston.

- **Other Housing and Development Agencies.** The city will continue to partner with other government-related agencies in meeting the Annual Action Plan objectives including but not limited to the Charleston Urban Renewal Authority, Charleston Land Reuse Agency, Charleston Area Alliance, Capital Area Development Corporation of West Virginia, West Side Neighborhood Association of Charleston, etc.

#### **Non-Profit Agencies:**

There are several non-profit agencies that serve target income households in the greater Charleston area. The city will continue to collaborate with these essential service providers.

#### **Private Sector:**

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as healthcare, small business assistance, home loan programs, and assisted housing, among others. The city will work closely with this sector to meet Consolidated Plan goals and objectives. Funds for affordable housing are also provided through the Federal Home Loan Bank of Pittsburgh through its member banks.

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

The City of Charleston is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, County, Federal, and State agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the city. The city solicits funding requests for CDBG Program and HOME Program eligible projects and MOECD staff provides technical assistance for organizations seeking funds and for subrecipients allocated funds to undertaking eligible activities.

#### **Discussion:**

Not Applicable.

## Program Specific Requirements

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

#### Introduction:

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.

#### 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	65,833.33
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>65,833.33</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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

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

as follows:

The Charleston-Kanawha County HOME Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). Not 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:

See attached Resale/Recapture Policy in the Appendices.

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:

See Recapture Guidelines in Grantee Unique Appendices.

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 Charleston-Kanawha County HOME Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds. Not applicable.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

**Housing Trust Fund (HTF)  
Reference 24 CFR 91.220(I)(5)**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
  
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
  
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
  
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
  
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

**4. Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

**5. Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project

completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

**6. Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**7. HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction's refinancing guidelines below. The

guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

**Discussion:**

Not applicable.