

# **State of West Virginia Consolidated Annual Action Plan**

**West Virginia Development Office  
West Virginia Housing Development Fund  
West Virginia Office of Economic Opportunity**



## **Fiscal Year 2015**

## Expected Resources

### AP-15 Expected Resources – 91.320(c)(1,2)

#### Introduction

This plan is prepared as a collaborative effort of three agencies: The West Virginia Development Office is responsible for the Community Development Block Grant program, the West Virginia Housing Development Fund is responsible for the Home Investment Partnership Program, and the West Virginia Office of Economic Opportunity is responsible for the Emergency Solutions Grant Program and the Housing Opportunities for Persons with AIDS programs.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	12,528,038	0	0	12,528,038	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,429,971	1,800,000	0	5,229,971	0	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	344,347	0	52,000	396,347	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,560,544	0	0	1,560,544	0	

**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**

**CDBG**

The State of West Virginia will utilize multiple sources of state, federal, local, and private funds to address the needs identified in this action plan. The CDBG program does not require a match (with the exception of Planning Grants, which require a 10% cash match); however, credit is given for leveraged funds during the review process. Sources of leveraged funds, include, but are not limited, to:

- Infrastructure and Jobs Development Council (IJDC) Grants and Loans
- Drinking Water Revolving Loan Funds (DWTRF)
- Clean Water Revolving Loan Funds (CWSRF)
- U.S. Department of Agriculture-Rural Utilities Service (USDA-RUS)
- Appalachian Regional Commission (ARC)
- Water Development Authority
- Local Lending Institutions
- Additional Funds

- Private Resources
- West Virginia Development Office

## **HOME**

Any HOME Program match obligation incurred by the State during FY 2015 may be met through eligible State affordable housing activities, including, but not limited to, the following:

- Mortgage Revenue Bond Program
- LAMP Program
- Payment of HOME Originator fees from the general funds of the WVHDF
- Downpayment/Closing Cost Assistance Program
- Eligible Flood Program activities
- Development Financing Program (eligible multi-family project financing)

The State may use additional sources of match to meet any match obligation if it determines that additional sources are necessary and eligible. The State may also request match reductions during FY 2015 for any area in which a federal disaster declaration is made pursuant to the Stafford Act.

## **ESG**

The ESG Program requires a dollar-for-dollar match in non-ESG funds from the State for their allocated amount. To meet this requirement, the State requires that applicants for State ESG funding provide a dollar-for-dollar match for their program costs. The matching requirement can be met with either cash or non-cash contributions of in-kind or donated resources such as the value of buildings, equipment, or volunteer services.

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

While many planning and zoning issues are addressed in West Virginia Code, Chapter 8A: Land Use Planning, many areas of the State lacks the expertise to fully implement each component of the Land Use Planning law. To address this need, the West Virginia University College of Law, Land Use and Sustainable Development Law Clinic (Land Use Clinic), continues to provide legal services to local governments, landowners, and non-profit organizations to develop land conservation strategies and practices. Its target audience includes community leaders, citizen planners, planning commissioners, board of zoning appeals members, local government officials, members of environmental groups, and developers.

In addition, the West Virginia Land Stewardship Act was signed into law in 2013. This Act created the West Virginia Land Stewardship Corporation (WVLSC), one of the first comprehensive, state-wide land use planning efforts in the country. The WVLSC is a collaborative effort among the public, private, and

nonprofit sectors to provide West Virginia and its citizens a statewide, nonpartisan community and economic development non-profit corporation. The WVLS is designed to foster redevelopment of underperforming real estate will operate as a 'one stop shop' for idled and underutilized commercial, industrial and mining properties.

Specifically, the Act created three new programs in West Virginia: the Voluntary Land Stewardship Program, the State Certified Sites Program, and the voluntary Land Bank Program. The Voluntary Land Stewardship Program permits state regulators and site owners of remediated or idled properties to transfer responsibility for certain site maintenance and remediation obligations to the WVLS. The State Certified Sites Program directs the WVLS to develop and maintain an inventory of sites which are ready for redevelopment and/or construction within twelve months and certify them as "project-ready" for a specific industry profile. The WVLS is also authorized to establish a voluntary state Land Bank Program. Under this program, the WVLS may acquire properties, hold title and prepare them for future use.

Dialogue among community leaders and planners has also been enhanced through the creation of the West Virginia Brownfields Assistance Centers. A brownfield site is defined as "...real property, the expansion, redevelopment or reuse of which may be complicated by the presence of potential of a hazardous substance, pollutant, or contaminant." Brownfield sites include all real property, including, residential, as well as commercial and industrial properties.

Through these services, the Centers are assisting municipal and county governments throughout the State as they work to eliminate slum and blight where possible. Many municipal and county governments are working with the Centers, and independently, to address slum and blight. This has also included the identification and demolition of vacant residential property, which increases the safety, health and value of a community, while improving the potential for new residential construction. This issue, in particular, is common in West Virginia.

## **Discussion**

The WVHDF HOME Program anticipates the use of the HUD HOME award, estimated Program Income, and leveraged funds to successfully implement all aspects of the HOME Program.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Development of Public Infrastructure	2015	2016	Non-Housing Community Development		CDBG Priority 2	CDBG: \$12,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Local Community Development	2015	2016	Affordable Housing		CDBG Priority 1 CDBG Priority 2 CDBG Priority 3 HOME Priority 1 (NewHOME Program) HOME Priority 2 (HOME Leverage Loan Program) HOME Priority 3 (HOME SF OO Rehab Program) HOME Priority 4 (HOMErent Program) HOME Priority 5 (CHDO Program) HOME Priority 6 (CHDO Oper Exp Grant Program)	HOME: \$3,429,971	Rental units constructed: 23 Household Housing Unit Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 21 Households Assisted
3	Job creation and retention	2015	2016	Non-Housing Community Development		CDBG Priority 2		



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Suitable Living Environments	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs		ESG need 2	ESG: \$600,000	Homeless Person Overnight Shelter: 1700 Persons Assisted
5	Provide Suitable Living Environment	2015	2019	Homeless Non-Homeless Special Needs		ESG Need 1	ESG: \$700,000	Tenant-based rental assistance / Rapid Rehousing: 300 Households Assisted Homelessness Prevention: 100 Persons Assisted
6	Provide Suitable Living Environment HOPWA	2015	2019	Non-Homeless Special Needs			HOPWA: \$350,000	Homelessness Prevention: 240 Persons Assisted HIV/AIDS Housing Operations: 7 Household Housing Unit

Table 2 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Development of Public Infrastructure
	<b>Goal Description</b>	

2	<b>Goal Name</b>	Local Community Development
	<b>Goal Description</b>	HOME: The 2015 \$3,429,971 HOME award allocated to the State of West Virginia and the estimated \$1,800,000 of 2015 HOME Program Income are allocated 100% to Local Community Development. Local Community Development is the entire priority since HOME funds and HOME Program Income are used to expand the supply of safe, decent, sanitary, and affordable housing, and are not used for the Development of Public Infrastructure or Job Creation and Retention.
3	<b>Goal Name</b>	Job creation and retention
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Provide Suitable Living Environments
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Provide Suitable Living Environment
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Provide Suitable Living Environment HOPWA
	<b>Goal Description</b>	

## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

The Annual Action Plan executive summary is prepared in compliance with 24 CFR 570.91.320(b). The purpose of the executive summary is to outline the State's method of distributing funds to local governments and organizations to carry out activities (or activities to be undertaken by the State) using funds that are expected to be received under formula allocations and other HUD assistance received during the program year, including program income.

These funds are expected to be made available to address the housing-related needs and non-housing community development needs described in the strategies, priority needs, and objectives section of the five-year consolidated plan. As required by 91.320(b), the State of West Virginia will submit this FY2015 Consolidated Action Plan on or before the due date of May 15, 2015.

### Funding Allocation Priorities

	Development of Public Infrastructure (%)	Local Community Development (%)	Job creation and retention (%)	Provide Suitable Living Environments (%)	Provide Suitable Living Environment (%)	Provide Suitable Living Environment HOPWA (%)	Total (%)
CDBG	100	0	0	0	0	0	100
HOME	0	100	0	0	0	0	100
HOPWA	0	0	0	0	0	0	0
ESG	0	0	0	0	0	0	0

Table 3 – Funding Allocation Priorities

### Reason for Allocation Priorities

#### CDBG

Development of Public Infrastructure continues to be the priority need for the CDBG funding for the State of West Virginia. Realizing that reliable infrastructure forms the basic foundation for other opportunities, the State will continue to invest CDBG funds to develop suitable living conditions and create an environment conducive to future community and economic development.

#### HOME

The 2015 \$3,429,971 HOME award allocated to the State of West Virginia and the estimated \$1,800,000 of 2015 HOME Program Income are allocated 100% to Local Community Development. Local Community Development is the entire priority since HOME funds and HOME Program Income are used to expand the supply of safe, decent, sanitary, and affordable housing in the 44 non-consortia counties, and are not used for the Development of Public Infrastructure or Job Creation and Retention.

## ESG

Because the needs of program participants, and access and availability to assistance vary across the State, the State will require its sub-recipients to establish and implement their own written program standards. Program standards must be applied consistently to every program participant. At a minimum, program standards must include the following:

- Policies and procedures for evaluating individuals' and families' eligibility for ESG assistance.
- Policies and procedures for coordination among homelessness prevention and rapid re-housing assistance providers, emergency shelter providers, essential service providers, other homeless assistance providers, and mainstream service and housing providers.
- Policies and procedures for determining and prioritizing which eligible individuals and families will receive homelessness prevention assistance and which eligible individuals and families will receive rapid re-housing assistance.
- Standards for determining the length of time a particular program participant will be provided with rental assistance and if and how the amount of that assistance will be adjusted over time.
- Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.
- Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant. Include the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive (maximum amount of assistance, maximum number of months, or maximum number of times the program participants may receive assistance).
- Standards for targeting and providing essential services related to street outreach activities. Include the limits, if any, on the street outreach assistance that each program participant may receive (maximum amount of assistance, maximum number of months, or maximum number of times the program participants may receive assistance).
- Policies and procedures for assessing, prioritizing, and reassessing individuals' and families' needs for essential services related to emergency shelter.
- Policies and procedures for avoiding conflicts of interest.
- Policies and procedures for terminating assistance to program participants.

## HOPWA

The HOPWA funds are allocated to the non-entitlement areas of the State based on need and numbers served by the project sponsors.

### **How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

**CDBG:** During the FY2014 funding cycle, the WVDO received 62 applications representing more than \$72 million in requests for the estimated \$12.3 million available. Because the demand for funding far

exceeds the amount of funding available, it is not uncommon to receive the same applications for many consecutive years. Many of these projects address serious health or environmental concerns in eligible areas. Each investment of CDBG funding improves this situation; however, many residents continue to struggle with inadequate and/or unsafe water and wastewater systems. Because the development of water and wastewater systems continues to be a critical need, most CDBG funding is used for this purpose.

**ESG and HOPWA:** By using a highly competitive application process for all ESG and HOPWA funds the OEO assures the funds are used to continue serving those most at need. The overall goal of the ESG program is to end homelessness. By streamlining resources in such a way to serve those hardest to serve, those chronically homeless individuals and families, and quickly stabilizing their housing, these goals can be met. Shelters are funded with the understanding that the maximum shelter stay for their residents be no more than 30 days. This is not used as a way to move clients back onto the streets but rather quickly rehouse them.

**HOME:** NewHOME Program: This program will receive 11.6% of the HOME award (\$400,000), and will provide mortgage financing for an estimated four families (at or below 80% AMI). This program will receive 62.8% of the estimated HOME Program Income (\$1,131,000), and will provide mortgage financing for an estimated 11 families (at or below 80% AMI).

HOME Leverage Loan Program: This program will receive 2.2% of the HOME award (\$75,000), and will provide resources to qualified families (at or below 80% AMI) in order to leverage HOME funds with another source, and thereby provide the entire financing required for a house. It is estimated that the HOME Leverage Loan Program will provide resources with which three qualified families can leverage with other sources.

HOME Single Family Owner-Occupied Rehabilitation Program: This program will receive 17% of the estimated HOME Program Income (\$300,000), and will provide single-family home owners (at or below 80% AMI) with funds to rehabilitate their homes. It is estimated that this program will provide resources to 12 qualified families.

HOMErent Program: This program will receive 52.8% of the HOME award (\$1,811,000) and an additional 10.5% of the estimated HOME Program Income (\$189,000), and will provide funds for nonprofit and for profit developers for the development of housing opportunities for qualified families (at or below 80% AMI). It is estimated that 35 families will be served from the HOMErent Program.

Community Housing Development Organizations (CHDO) Program: This program will receive 18.7% of the HOME award (\$640,900), and will provide CHDOs funds for the development of housing opportunities for qualified families (at or below 80% AMI). It is estimated that eight qualified families in the State will be served from the CHDO Program.

CHDO Operating Expense Grant Program: This program will receive 4.7% of the HOME award

(\$160,074), will provide grant funds for certified CHDOs so that a portion of a CHDO's operating expenses can be reimbursed. It is estimated that 8 certified CHDOs will benefit from this program.

Administration: This program will receive 10% (\$342,997) of the HOME aware (\$342,997) and 10% of HOME Program Income (estimated to be \$180,000), and be used by the WVHDF in the administration of the HOME Program.

## AP-30 Methods of Distribution – 91.320(d)&(k)

### Introduction:

The projected use of funds reflects the strategy of the State for the use of Community Development Block Grant (CDBG) funds for the development of communities in the State. This strategy is based upon the consolidated plan, the identification of local priorities, and making investments that are consistent with the objectives for the CDBG Program. The method of distribution is designed to permit flexibility in the utilization of other sources of funding and the timing of investment decisions.

### Distribution Methods

**Table 4 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	CDBG
	<b>Funding Sources:</b>	CDBG
	<b>Describe the State program addressed by the Method of Distribution.</b>	<p><b>General:</b> The projected use of funds reflects the strategy of the State for the use of CDBG Grant funds for the development of communities in the State. This strategy is based upon the consolidated plan, the identification of local priorities, and making investments that are consistent with the objectives for the CDBG Program. The method of distribution is designed to permit flexibility in the utilization of other sources of funding and the timing of investment decision.</p> <p>An activity may be funded in whole or in part with CDBG funds only if all of the following criteria are met:</p> <ol style="list-style-type: none"> <li>1. Each activity must be eligible under Section 105 of the Act as summarized in 24 CFR 570: Title 24 - Housing and Urban Development, Part 570 Community Development Block Grants.</li> <li>2. Each activity must fulfill one of the three national objectives.</li> <li>3. Each activity must meet environmental review and clearance procedures.</li> </ol>
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	<p><b>Application Review:</b> All applications determined to be eligible and to meet a national objective shall advance and be reviewed for funding. The purpose of the review is to screen applications for competitiveness in relation to the amount of funds available and the objectives as set forth in paragraph 2b. To the extent applicable, criteria to be considered during the review will include: (1) the relationship to a national objective and number of low- and moderate-income persons served, (2) the relationship to CDBG</p>

	<p>program design objectives, (3) the public health, environmental, and economic development benefits of the project, (4) the degree to which the project will correct identified deficiencies or achieve compliance with required standards, (5) the cost effectiveness of the project, (6) the availability of other sources of funding for the project, (7) the degree to which the project achieves state, regional, and local planning goals, (8) the readiness of the project to proceed, if funded, and (9) other CDBG considerations, such as existing open grants, other requests from the same area, applicant's capacity to administer and operate the project and grant, if approved, fair housing initiatives proposed, impact upon minority areas, and the geographical distribution of funds.</p> <p>Upon the receipt of an application for CDBG funding, the following criteria will be emphasized during the review process:</p> <ul style="list-style-type: none"> <li><b>(1) Existing open grants that are not proceeding according to the timeframe established in the grant agreement.</b></li> <li><b>(2) Readiness of the project to proceed.</b></li> <li><b>(3) Commitment of all other funding sources.</b></li> </ul> <p><b>For example, a project from a community that has no threshold restrictions, is fully funded, and has completed all design work necessary to proceed to construction will receive priority consideration from this office for funding if the project meets all of the other review criteria.</b></p> <p><b>IJDC Review (Water, Wastewater, and Economic Development):</b> Upon receipt of an application, a technical evaluation and review will be conducted by the WVDO to include consultation with relevant local, regional, state, and federal agencies, including those of the Infrastructure and Jobs Development Council (IJDC).</p> <p>The intent of this review is to assess and clarify statements of community development and housing needs and needs of low- and moderate-income persons; assess applicant's performance in meeting citizen participation requirements; determine project eligibility in accordance with Section 105 of the Act; determine relationship to one or more of the three national objectives in accordance with 24 CFR Part 570.483; and verify consistency of the application to the recommendation of the IJDC, if applicable. Applications determined not to be eligible or not to fulfill a national objective shall be removed from funding consideration</p>
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	and the applicant so notified. No action shall be taken inconsistent with the recommendations of the IJDC.
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>CDBG application and instruction forms are available on WVDO's website. The application and instruction forms provide a comprehensive review of application procedures, criteria for eligibility, applicable federal and state regulations, and details regarding the CDBG program design. Recipients may also contact the office for a paper or electronic copy.</p> <p>Also, WVDO provides an implementation manual described below: The purpose of the Implementation Manual is:</p> <ul style="list-style-type: none"> <li>· <b>To assist grant recipients in the day-to-day administration of their CDBG projects;</b></li> <li>· <b>To provide practical information on how to implement a CDBG project to meet legal, financial and program obligations; and</b></li> <li>· <b>To provide the grant administrator a simple step-by-step approach to grant approval, set-up, implementation, audit and close-out of a CDBG project.</b></li> </ul> <p>This manual is intended as a guide, not as a substitute for a thorough knowledge of state and federal laws and regulations referenced in this manual. Though not all inclusive, this manual covers the major areas of CDBG administration, provides required and suggested forms and instructions, and provides references for applicable laws and regulations. This manual also covers several different program years. Depending on the program year, not all activities in this manual may be currently eligible.</p> <p>For project and activity eligibility and program updates, the current program year CDBG Program Description and Application Guidelines should be consulted. Revisions and/or additions to this manual will be updated and made available on the (WVDO) website at <a href="http://www.wvdo.org">www.wvdo.org</a>.</p>
<p><b>Describe the process for awarding funds to state recipients and how the State will make its allocation available to units of general local government, and non-</b></p>	<p>A notice of the CDBG grant application period is provided, on an annual basis, to all units of local government and the State's 11 Regional Planning and Development Councils. All application guidelines and documents are posted to the WVDO website and provided upon request. Grant awards will be made by the Governor consistent with the method of distribution as set forth herein.</p> <p><b><u>ESTIMATE OF BENEFIT TO LOW- AND MODERATE-INCOME PERSONS</u></b></p>

<p><b>profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>It is anticipated that approximately \$12.5 million will be awarded for activities that will benefit low- and moderate-income persons during FY 2015. The State’s annual allocation of funds will be determined by the U.S. Department of Housing and Urban Development through a formula allocation.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>All units of local government in non-entitlement areas of the State may apply for CDBG funding. Each application is subject to the policies described herein. Due to performance measures implemented by HUD, all grantees must identify and measure, in quantitative terms, the proposed outcomes and accomplishments the project is to achieve. Application forms include a section address this requirement.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Application categories, ceilings and deadlines are provided for each of the following eligible uses of CDBG funding:</p> <ol style="list-style-type: none"> <li>1. Water and Wastewater Projects: Applications must be postmarked by May 21, 2015. No application for water or wastewater may be submitted without an IJDC determination letter. The WVDO may accept an application on a provisional basis, provided that the project is submitted to IJDC prior to April 10, 2015. The IJDC letter must be submitted to WVDO by June 15, 2015. Projects submitted to IJDC after April 10, 2015, will not be considered. The Director reserves the right to partially fund a project. Projects may be selected for a Design and Administration of up to \$200,000, not to exceed 80% of total design costs.</li> <li>2. Job Creation Projects: Funds granted to Job Creation Projects are subject to the public benefit standards established by HUD. No more than \$35,000 per net new job may be awarded. For Development Projects (Water, Wastewater, Site Development), the limit per project is \$1,250,000.</li> <li>3. Other Community and Economic Development Projects; such as Planning Projects and General Community Development: Applications must be postmarked by May 21, 2015. Planning Projects shall be limited to \$100,000, with a 10% local cash match. Joint planning projects shall be</li> </ol>

	<p>limited to \$120,000 regardless of the number of jurisdictions in the joint application, with a 10% local cash match. General Community Development Projects include eligible projects other than water, wastewater, or job creation/retention. This category may include land development or revolving loan fund proposals. The Director reserves the right to partially fund a project.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p><b>Eligible Applicants:</b> Except for those jurisdictions restricted from applying for failure to meet the threshold requirements set forth in paragraph b, <b>all non-entitlement municipal and county governments may submit one grant proposal for consideration from the FY 2015 program year.</b> In addition, a job creation or retention project may be submitted for consideration from the Community Development funding pool.</p> <p>Two or more otherwise eligible jurisdictions may submit a joint, combination application that addresses common problems faced by the jurisdictions in combination, the solution of which requires the mutual action of the joint applicants. Project funding limit presented under "Ceilings and Limitations" is applicable for each of the jurisdictions in the combination. The community planning and citizen participation requirements are required for each of the jurisdictions involved, as well as the combination as a whole. <b>Due to federal budget reductions, joint applications are not encouraged.</b></p> <p><b>Threshold Requirements--Performance Standards:</b> The following jurisdictions may not apply for funds unless a waiver is obtained. (1) Jurisdictions having active grants from the FY 2011 or earlier program years that have not received an interim closeout. (2) Jurisdictions having active grants from the FY 2011 program year that have not initiated sufficient construction activity to bring the project to completion until activity is at least 75 percent complete. (3) Jurisdictions holding a FY 2015 "Letter of Intent" may not apply for funds for another project in the same category. For example, if the jurisdiction has a "Letter of Intent" for a water/wastewater project, they can still apply for a general community development, planning, and economic development project IF they meet the above threshold requirements. <b>A waiver request may be submitted; however, significant progress must have been made on the project holding the "Letter of Intent." This will be an extremely difficult waiver to obtain.</b></p>

	<p><b>Threshold Requirements—Recapture Schedule</b> - In addition to the above standards that prohibit the application of CDBG funds for the FY 2015 program, be advised that letters will be mailed in September 2015 indicating that projects funded in FY 2013 or earlier that have not entered into construction contracts by December 31, 2015, may have all funds recaptured as of January 15, 2016.</p> <p><b>Grant size limits:</b> Water and Wastewater projects \$1,500,000, Job Creation projects \$1,250,000, other Community and Economic Development projects; such as Planning Projects \$100,000 or \$120,000 for a Joint Planning Project, and General Community Development \$500,000.</p> <p>The Director of the Community Development Division will consider requests for a waiver of the above thresholds if the applicant can show that the circumstances surrounding the failure to meet the performance standard were due to circumstances beyond the control of the applicant. If a waiver is granted, the applicant must commit to a strategy to resolve the problem, against which future performance will be measured. Failure to meet this performance standard and subsequent closeout of the project will prohibit future waivers from being considered – job creation or retention excepted. In any case, the Director may grant a waiver for a job creation or retention project if the problematic project was based upon job creation or retention, the director agrees that adequate efforts are being made and as a result of those efforts it is reasonable to assume that jobs will be created, a waiver may be granted.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p><b>Amendments</b> - The State shall amend its action plan if the method of distribution contained in the action plan submitted to HUD is to be changed. The State shall determine the necessary changes; prepare the proposed amendment; provide citizens and units of general local government with reasonable notice of, and an opportunity to comment on, the proposed amendment; consider comments received; make the action plan available to the public at the time it is submitted to HUD; and submit the amended action plan to HUD before the State may implement changes embodied in the amendment.</p> <p><b>Monitoring</b> - The distribution of funds will be reported upon within each program’s Comprehensive Annual Performance and Evaluation Report (CAPER) in the form and format as prescribed by HUD. Fulfillment of the certifications made by the State will be monitored</p>

		<p>by HUD. These certifications include assurances that the distribution of funds under these programs will be used in furtherance of the consolidated plan and will ensure long-term compliance with the program involved, including the comprehensive planning requirements.</p> <p>Individual activities approved for funding by the State shall be monitored in accordance with the regulations governing those programs to ensure sub-grantee compliance with such requirements as may be applicable to that program.</p> <p><b>REPORTING</b> -All activities will meet the HUD criteria. Actual accomplishments will be reported in the Integrated Disbursement &amp; Information Systems (IDIS) as of the 2015 Program year. The IDIS system provides HUD with current information regarding program activities, including funding data. HUD uses this information to report to Congress and to monitor grantees.</p>
2	<b>State Program Name:</b>	ESG
	<b>Funding Sources:</b>	ESG
	<b>Describe the State program addressed by the Method of Distribution.</b>	<p>The Office of Economic Opportunity (OEO) administers the Emergency Solutions Grants program in West Virginia as a grantee of HUD, and in compliance with the HEARTH Act and other federal requirements. To facilitate strategic, community-wide policies, direct services and coordination with other resources that may be available to individuals and families that are experiencing homelessness, the HEARTH Act mandates area-wide systems coordination including: Consultation with Continuums of Care; Coordination with other programs targeted to people experiencing homelessness; Systems and program coordination with mainstream resources (health, employment, education etc.); Centralized or coordinated assessment; Written standards for providing ESG assistance; and Participation in HMIS, or in the case of victim service providers, a comparable system. OEO works closely with the CoCs in the State to evaluate how effectively programs meet the needs of those experiencing homelessness within their CoCs. The ESG program is designed to meet the needs of the most vulnerable citizens of the State, and resources are allocated to those providers with the best outcomes for those they serve. OEO funds sites that targets this assistance for individuals and families but for this assistance will become or remain homeless. ESG funding cannot be used for transitional housing. OEO releases the RFP each spring. Applications are typically due in May or June. All complete applications must</p>

	<p>meet a minimum threshold and are scored on organizational capacity, federal grant administrative capacity, and program approach and effectiveness.</p>
<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>OEO will review all complete applications received by the deadline. Late or incomplete applications will not be reviewed. Applications will be evaluated on agency documentation of meeting the following criteria: <b>Minimum threshold criteria:</b> Application is complete (Narrative, budget and required attachments are all included); Eligible Subrecipient; Eligible activities; Application is received on or before deadline; All applications meeting the minimum threshold requirements will be referred to local CoC for recommendation, and reviewed, scored, and ranked by the OEO grant review panel based on the following criteria: <b>Organizational Capacity (maximum 35 points) – All applicants</b> – Based on information provided in Agency and General Administrative Narratives, and Detail Line Item Budget, with analysis of the relationship between the Budget and Program Component Narrative(s). Primary question for reviewers will be ‘Does the applicant agency demonstrate the ability to successfully manage a federal program and federal funding?’ Focus is on: Financial stability; Management systems; Internal Controls and financial management; Reports and findings from audits. <b>Federal Grant Administrative Capacity (maximum 65 points) – Pass-through entities ONLY</b> – Based on information provided in the Pass-Through Entity Additional Narrative. Primary question for reviewers will be, ‘Does the applicant agency demonstrate the capacity, skills and knowledge to assume the federally-required roles of oversight and monitoring of subrecipients?’ Focus is on effective implementation of statutory, regulatory and other requirements. <b>Program Approach and Effectiveness (maximum 65 points) – Project Sponsors ONLY</b> – Based on information provided in the Program Component Narrative(s). Primary question for reviewers is ‘Does the applicant demonstrate effectiveness in using this component to move program participant along a path that leads to long term stable housing?’ Focus is on: Clearly stated community need, coupled with activities and approaches that are likely to result in sustained positive outcomes for program participants; Programs aligned with Opening Doors goal of effectively assisting individuals and families at-risk of or experiencing homelessness to quickly regain stable permanent housing, by a. Prioritizing services for those most vulnerable; b. Actively participating in the local Continuum of Care; c. Creating and participating in local networks of programs targeted</p>

	<p>to people experiencing homelessness; and d. Involvement in a system and program coordination with mainstream resources (health, education, employment, etc.). For funding consideration, applicants must achieve 70% score for each application component. Total acceptable scores will vary based on the number of components each applicant proposes funding for.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable here</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>The Office of Economic Opportunity (OEO) administers the Emergency Solutions Grants program in West Virginia as a grantee of HUD, and in compliance with the HEARTH Act and other federal requirements. To facilitate strategic, community-wide policies, direct services and coordination with other resources that may be available to individuals and families that are experiencing homelessness, the HEARTH Act mandates area-wide systems coordination including: Consultation with Continuums of Care; Coordination with other programs targeted to people experiencing homelessness; Systems and program coordination with mainstream resources (health, employment, education etc.); Centralized or coordinated assessment; Written standards for providing ESG assistance; and Participation in HMIS, or in the case of victim service providers, a comparable system. OEO works closely with the CoCs in the State to evaluate how effectively programs meet the needs of those experiencing homelessness within their CoCs. The ESG program is designed to meet the needs of the most vulnerable citizens of the State, and resources are allocated to those providers with the best outcomes for those they serve. OEO funds sites that targets this assistance for individuals and families but for this assistance will become or remain homeless. ESG funding cannot be used for transitional housing. OEO releases the RFP each spring. Applications are typically due in May or June. All complete applications must meet a minimum threshold and are scored on organizational</p>

		capacity, federal grant administrative capacity, and program approach and effectiveness.
	<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	Not applicable here.
	<b>Describe how resources will be allocated among funding categories.</b>	ESG -No more than the maximum allowed of 60 percent of ESG funds will be allocated to operations and essential services related to shelter and street outreach.
	<b>Describe threshold factors and grant size limits.</b>	The amount of each award can vary between \$5000 and \$300,000.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The ultimate goal of ESG is to prevent homelessness and assist families and individuals experiencing homelessness to find housing as quickly as possible. Average shelter stays should be less than 30 days. Rapid ReHousing should be operated out of every shelter. Shelters that do not provide on-site Rapid ReHousing should have a strong community partner rehousing their program participants. Homelessness Prevention funding should be highly targeted to those individuals and households but for this assistance would end up homeless.
<b>3</b>	<b>State Program Name:</b>	HOME
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	HOME: The projected use of funds reflects the strategy of the State for the use of HOME funds in order to increase the supply of decent, safe, sanitary, and affordable housing. This strategy is based upon the consolidated plan, the identification of local priorities, and making commitments that are consistent with the objectives of the HOME Program. The method of distribution is designed so that the supply of decent, safe, sanitary, and affordable housing is increased providing funds that will enable families at or below 80% AMI to purchase houses; enable single family, owner-occupied houses to be rehabilitated; allow for the construction and rehabilitation of rental



	units; provide operating expense grants to CHDOs; and allow the State to administer the HOME Program for the forty-four non-consortia counties in the State.
<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	<p>NewHOME, HOME Leverage Loan, and Single Family Owner Occupied Rehabilitation Programs: The criteria to be considered during the review will include: (1) the total family income; (2) front-end and back-end ratios; (3) mortgage and lending underwriting; and (4) the ability to sustain the home.</p> <p>HOMERent Program: The criteria to be considered during the review will include: Developer capacity, Fiscal soundness of developer(s) Continuous site control in the name of the ownership entity, Identification and commitment of other funding sources, Project feasibility, Examination of market conditions to ensure an adequate need, Number of assisted units, and Subsidy layering of federal funds.</p> <p>CHDO Program: The criteria to be considered during the review will include: Developer capacity, Fiscal soundness of developer(s) Continuous site control in the name of the ownership entity, Identification and commitment of other funding sources, Project feasibility, Examination of market conditions to ensure an adequate need, Number of assisted units, and Subsidy layering of federal funds.</p> <p>CHDO Operating Expense Grant Funds: The criteria to be considered during the review will include: Need for Grant Program; Feasibility of the proposed HOME-assisted CHDO set-aside project; Capacity to complete HOME CHDO project(s) in a timely manner; Experience and qualifications of paid employees; Timeliness and accuracy of past draw submissions; and Utilization rate of previous operating expense awards.</p>
<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	Not applicable here
<b>Describe the process for</b>	Not applicable here

<p><b>awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable here</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<ol style="list-style-type: none"> <li>1. NewHOME Program: will provide mortgage financing for qualified families (at or below 80% AMI) to purchase a home.</li> <li>2. HOME Leverage Loan Program: provide resources to qualified families (at or below 80% AMI) in order to leverage HOME funds with another source, and thereby provide the entire financing required to purchase a house.</li> <li>3. HOME Single Family Owner-Occupied Rehabilitation Program: will provide qualified single-family home owners (at or below 80% AMI) with funds to rehabilitate their homes.</li> <li>4. HOMErent Program: will provide funds for nonprofit and for profit developers for the development of rental housing opportunities for qualified families (at or below 80% AMI).</li> <li>5. Community Housing Development Organizations (CHDO) Program: will provide CHDOs funds for the development of housing opportunities for qualified families (at or below 80% AMI).</li> </ol>

	<p>6. CHDO Operating Expense Grant Funds: will provide grant funds for certified CHDOs so that a portion of a CHDO's operating expenses can be reimbursed.</p> <p>7. Administration: will be used by the West Virginia Housing Development Fund in the administration of the HOME Program for the forty-four non-consortia counties in the State.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>NewHOME Program: funding per house is limited to Existing Housing Price Limits and New Housing Price Limits for the State of West Virginia HOME Homeownership Value Limits.</p> <p>HOME Leverage Loan Program: funding per award is limited to \$25,000.</p> <p>HOME Single Family Owner-Occupied Rehabilitation Program: funding per award is limited to \$25,000.</p> <p>HOMERent Program: funding per award is limited to \$500,000 and must comply with the HUD 221d3 per unit subsidy limit.</p> <p>Community Housing Development Organizations (CHDO) Program: funding is limited to the HUD 221d3 subsidy limit per unit for all units in the project.</p> <p>Administration: funding is limited to 10% of the annual HUD HOME allocation that the State receives.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>NewHOME Program: as a result of the method of distribution, the outcome measure is 18 single family houses.</p> <p>HOME Leverage Loan Program: as a result of the method of distribution, the outcome measure is providing funds to leverage additional funds for the purchase 3 single family houses.</p> <p>HOME Single Family Owner Occupied Rehabilitation Program: as a result of the method of distribution, the outcome measure is rehabilitating 12 houses.</p> <p>HOMERent Program: as a result of the method of distribution, the outcome measure is 30 rental units.</p> <p>CHDO Program: as a result of the method of distribution, the outcome measure is 8 rental units.</p> <p>CHDO Operating Expense Grant Program: as a result of the method of distribution, the outcome measure is anticipated to provide operating expense grants to 8 CHDOs.</p>

		Administration: as a result of the method of distribution, the outcome measure is to provide the State with the funds necessary to operating the HOME Program for the forty-four non-consortia counties.
4	<b>State Program Name:</b>	HOPWA
	<b>Funding Sources:</b>	HOPWA
	<b>Describe the state program addressed by the Method of Distribution.</b>	The State of West Virginia Office of Economic Opportunity is the grantee and manages the HOPWA program for the State of West Virginia. OEO ensures project sponsors will provide affordable housing and prevent homelessness among persons living with HIV/AIDS and their families. HOPWA funding provides housing assistance and related supportive services to develop community-wide strategies and form partnerships with non-profit agencies across the State. HOPWA funds can be used for a wide range of housing and essential services costs.
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	OEO will facilitate a request for proposals (applications) advertised through the CoC network and posted online for HIV/AIDS service providers. The RFP will gather information on the number of persons/households they plan to serve, housing plans, housing services, organizational capacity, performance goals, supportive services, and their proposed budget. Eligible applicants must: be non-profits current on their 990 filings. Applicants with outstanding audit findings, IRS findings or other federal or state non-compliance issues are not eligible to apply; be in compliance with HOPWA guidelines and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws; have established accounting practices including internal controls, fiscal accounting procedures and cost allocation plans, and be able to track agency and program expense by revenue source; submit their State of WV business license and IRS 501 c 3 letter; be able to demonstrate prior experience serving individuals and families at risk or currently experiencing homelessness; certify that they will fully utilize the HMIS and Sheter Point module within the HMIS; and participate in their local CoC.
	<b>If only summary criteria were described, how can potential applicants access application manuals or other</b>	

<p><b>state publications describing the application criteria? (CDBG only)</b></p>	
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable here.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>OEO will facilitate a request for proposals (applications) advertised through the CoC network and posted online for HIV/AIDS service providers. The RFP will gather information on the number of persons/households they plan to serve, housing plans, housing services, organizational capacity, performance goals, supportive services, and their proposed budget. Eligible applicants must: be non-profits current on their 990 filings. Applicants with outstanding audit findings, IRS findings or other federal or state non-compliance issues are not eligible to apply; be in compliance with HOPWA guidelines and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws; have established accounting practices including internal controls, fiscal accounting procedures and cost allocation plans, and be able to track agency and program expense by revenue source; submit their State of WV business license and IRS 501 c 3 letter; be able to demonstrate prior experience serving individuals and families at risk or currently experiencing homelessness; certify that they will fully utilize the HMIS and Sheter Point module within the HMIS; and participate in their local CoC.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>At least 60 percent of all HOPWA funding is dedicated to housing activities.</p>
<p><b>Describe threshold factors</b></p>	<p>Three statewide grants averaging about \$100,000 are expected each</p>

<b>and grant size limits.</b>	year.
<b>What are the outcome measures expected as a result of the method of distribution?</b>	At least 80 percent of households assisted with HOPWA funding are to remain stably housed after a year. Continued operation of the community residences will stably house up to 7 households per year.

**Discussion:**

**OTHER CRITERIA FOR CDBG PROJECTS:**

Additional administrative requirements for CDBG program are described below:

- **Cost Overruns:** Requests for cost overruns may be submitted at any time during the year and considered without competition. **Cost overruns cannot include an increase in the scope of the approved project unless it is clearly demonstrated that the new scope is required by regulatory agencies.** In addition, cost overruns cannot bring a project’s total above the funding ceiling established for the project type. The Director of the Community Development Division has the authority to approve cost overruns less than \$100,000. All others must obtain IJDC approval (for water and sewer projects only) and must be approved by the Governor’s Office.
- **Cost Underruns:** The WVDO reserves the right to recapture all unexpended funds remaining upon project completion.
- **Grant Anticipation Notes (GANS):** Due to the WVDO efforts to improve our expenditure rate, a new program is being initiated to allow grantees that have a full split year commitment to borrow funds in anticipation of a future CDBG allocation. This will allow projects to move forward in a timely manner and not wait for the formal commitment of CDBG funds. The application forms have been altered to include a line item for all costs associated with the GANS. If project has potential to be considered for a GANS, a \$50,000 line item is recommended to ensure that all soft costs associated with this interim financing program are covered.

**PLANS OF THE STATE TO MINIMIZE DISPLACEMENT**

Section 104(d) of Title I of the Housing and Community Development Act of 1974 contains requirements for a residential anti-displacement and relocation assistance plan. Each State recipient must adopt, make public, and certify to the State that it is following a "residential anti-displacement and relocation assistance plan." The Federal Register at 24 CFR, Part 570.488, sets forth relocation, displacement, replacement housing, and real property acquisition policies and requirements applicable to the State CDBG program.

**WAIVER FOR FEDERAL DISASTER PROVISION**

Upon a federal disaster declaration by the Federal Emergency Management Agency, the Governor may allocate up to 100 percent of any funds not obligated toward disaster relief and waive any requirement

not required by law or regulation

## **AP-35 Projects – (Optional)**

### **Introduction:**

CDBG: Prior to the receipt of funds, the State must prepare a statement of community development objectives and projected use of funds. The projected use of funds shall consist of the method by which the State will distribute funds to units of local government to fulfill one of three national objectives. All funds will be used for projects which:

1. Benefit low- and moderate-income persons,
2. Aid in the prevention or elimination of slums and blight, or
3. Serve an urgent need.

### **RANGE OF ACTIVITIES TO BE UNDERTAKEN:**

Any activity may be funded in whole or in part only if the following criteria are met:

1. Each activity must be eligible under Section 105 of the Housing and Community Development Act.
2. Each activity must fulfill one of three national objectives.
3. Each activity must meet environmental review and clearance procedures.

Existing projects that were partially funded in a previous fiscal year may be fully funded based upon readiness to proceed. Those projects determined not ready to proceed by September 1 will be carried over as an "Intent to Commit" from a subsequent fiscal year, not to exceed \$5 million.

Funds accruing to the CDBG program not obligated; prior appropriations; recaptured and reallocated funds; program income; or additional appropriations shall be added to either of the Community Development categories at the discretion of the Community Development Division.

In order to facilitate the timely expenditure of funds and respond to job creation or retention opportunities, the State reserves the right to issue "Letters of Intent" for future funding based upon the availability of funds. The Director reserves the right to adjust these allocations as needed, including increasing the permitted amount for future commitment by 10 percent.

Any amount not obligated for "Letters of Intent to Fund" from the current allocation shall be added to the "Available for Distribution" amount. Unless a "Letter of Intent" is terminated, such intent to fund shall be carried forward as a "Letter of Intent."

Program Income is defined in 24 CFR 570.489(e) as gross income received by a unit of local government



that was generated from the use of CDBG funds. If less than \$25,000 is received in a single year, funds may be treated as miscellaneous income and will not be subject to program requirements. If \$25,000 or more is received in a single year, funds will be treated as additional program funds and will be subject to all program requirements. This program income will be used to continue the same activity from which it was derived or be subject to recapture by the State.

HOME: The HOME Program does not identify specific projects requiring HOME funds. However, the WVHDF HOME Department issues RFPs for nonprofit and for-profit developers to request HOME funds in order to develop a project.

#	Project Name
1	Mercer County Commission-Phase IVB Elgood Water Extension
2	Lewis County-Northwest Lewis Water Extension
3	Marlinton-Water System Upgrades
4	Tucker County Commission-Hamrick PSD Water System Upgrades

**Table 5 – Project Information**

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

In all programs, the need for funding far exceeds the amount of funds available. For this reason, it is not uncommon to receive the same project applications for many consecutive years. As a result, the programs remain extremely competitive.

In the CDBG program, the State received \$12,831,207 in Fiscal Year 2014. For this amount of funding, the WVDO received 62 applications representing more than \$72 million in requests for the estimated \$12.3 million available for projects. Many of these projects address serious health or environmental concerns in low- to moderate-income areas. Each investment of CDBG funding will improve this situation; however, many residents continue to struggle with inadequate and/or unsafe water and wastewater systems. Realizing that infrastructure development forms the basic foundation for other opportunities, the WVDO will continue to invest CDBG funds to develop suitable living conditions and create an environment conducive to community and economic development in low- to moderate-income areas.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Mercer County Commission-Phase IVB Elgood Water Extension
	<b>Target Area</b>	
	<b>Goals Supported</b>	Development of Public Infrastructure
	<b>Needs Addressed</b>	CDBG Priority 1
	<b>Funding</b>	CDBG: \$1,250,000
	<b>Description</b>	
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	379
	<b>Location Description</b>	Water extension to serve the Mercer-Summers Phase IVB project area in the Elgood community.
	<b>Planned Activities</b>	
2	<b>Project Name</b>	Lewis County-Northwest Lewis Water Extension
	<b>Target Area</b>	
	<b>Goals Supported</b>	Development of Public Infrastructure
	<b>Needs Addressed</b>	CDBG Priority 1
	<b>Funding</b>	CDBG: \$1,250,000
	<b>Description</b>	This project will provide water service to 96 homes in the northwest area of Lewis County.
	<b>Target Date</b>	12/31/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	305
	<b>Location Description</b>	Funds will be used to extend water service to 96 households in the Northwest Lewis County area.
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Marlinton-Water System Upgrades
	<b>Target Area</b>	
	<b>Goals Supported</b>	Development of Public Infrastructure
	<b>Needs Addressed</b>	CDBG Priority 1
	<b>Funding</b>	CDBG: \$1,000,000
	<b>Description</b>	Funds will be used to improve the water system serving the City of Marlinton.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,546
	<b>Location Description</b>	Funds will be used to repair and improve the water system serving the Town of Marlinton.
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Tucker County Commission-Hamrick PSD Water System Upgrades
	<b>Target Area</b>	
	<b>Goals Supported</b>	Development of Public Infrastructure
	<b>Needs Addressed</b>	CDBG Priority 1
	<b>Funding</b>	CDBG: \$1,250,000
	<b>Description</b>	Funds will enable the Tucker County Commission to repair and upgrade the Hamrick Public Service District water system.
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,546
	<b>Location Description</b>	

	<b>Planned Activities</b>	
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## **AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

### **Will the State help non-entitlement units of general local government to apply for Section 108 loan funds?**

Yes

#### **Available Grant Amounts**

No commitment to guarantee shall be made if the total outstanding notes or obligations guaranteed under the Section 108 program exceed \$7,000,000. The amount any one project may receive shall be limited to not more than \$3,000,000 or less than \$100,000. It should be noted that Section 108 funds may not be used for administrative costs.

#### **Acceptance process of applications**

Project application documentation shall be evaluated for meeting basic HUD eligibility requirements. Projects must attract private investment and be financially feasible. No funds may be used for the refinancing of existing debt. The quality of the jobs to be created; the relationship of the project to State economic development initiatives or plans; and standard credit considerations that include the assessment of risk, the terms of the loan, and the availability of accepted collateral will be considered. Review analysis will include, but will not be limited to:

1. Types of jobs to be created or retained, benefits provided, opportunity for longevity.
2. Historical and projected financial statements prepared in accordance with generally accepted accounting principles.
3. Personal financial statements of stockholders in the "for-profit" business being assisted.
4. Appraisals, environmental assessments, historical reviews, surveys, and feasibility studies.
5. Resumes of the management team of the "for-profit" being assisted.
6. Product description and analysis.
7. Market analysis of the project or service.
8. Loan commitments, option agreements, leases, and/or borrowing agreements, as appropriate.

Complete Section 108 applications will be accepted on a continuing basis. Applications determined to be eligible and fulfilling all HUD requirements will be reviewed. The State reserves the right to request and require any additional information or impose additional requirements it determines necessary to make a responsible decision regarding the loan. After having evaluated the proposed application, the final decision as to whether to forward the application to HUD will be at the sole discretion of the West Virginia Economic Development Authority.

## **AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the State allow units of general local government to carry out community revitalization strategies?**

Yes

### **State’s Process and Criteria for approving local government revitalization strategies**

**Community Development Program Priority:** The State will not refuse to award funds on the basis of the activity selected by a local unit of government. However, grant awards will emphasize the State’s commitment toward the objectives stated in paragraph 2b.

The Community Development Division Director reserves the right to work with any eligible unit of local government on a new type of application based on community needs. This may be a pilot project in order to establish guidelines for a future type of application to be included in the program design. These projects must have a documented inability to compete under the categories listed below and assist the State's commitment toward objectives stated in paragraph 2b. The projects will be selected based on the method of distribution established in Section 7 of this program design. The application ceiling will be \$500,000. The funds will be allocated based upon availability of funds at the time of application. **Self-Help Water applications meet the above criteria. Applications will once again be solicited through the Regional Planning and Development Councils; however, any Self Help Water application will be accepted year-round, based upon the availability of funds.** The Director reserves the right to establish the application deadline based on the specific needs of the project.

Local financial participation will lend value to the consideration of any proposal. A project may address a single need or address a substantial portion of the identified community development and housing needs. Activities serving different geographic areas must be qualified separately.

## **AP-50 Geographic Distribution – 91.320(f)**

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

Investing across a large and diverse area is challenging; however WVDO, WVHDF, and OEO continue to evaluate its methods of distribution to assure that funds for these critical programs (CDBG, ESG, HOME, HOPWA) meet the priority needs within West Virginia. Each program varies in its methods for fund distribution, but as a rule WVDO, WVHDF and OEO give priority to non-entitlement areas within the State. Each specific program is tailored to meet federal and program specific regulations and to best meet the needs specific to each target population.

The geographic area for the distribution of all of the programs included in this 2015 Consolidated Action Plan is the entire State of West Virginia, with the exception of HOME funds, which are limited to the forty-four (44) non-consortia counties of the State. HOME funds will not be made available in the counties of Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne, and Wood, each of which is part of a HOME consortium.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 6 - Geographic Distribution**

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

CDBG funding supports projects and activities in non-CDBG entitlement areas.

HOPWA sub-grantees remain the same partners OEO has chosen since 1994 in a RFP process for the original Special Project of National Significance HOPWA grant. The excellent program guidance and capabilities of these sub-grantees only strengthens as already proven continuum of care within the State of West Virginia and the AIDS service providers.

At least 65 percent of the funding utilized received by grantees (or project sponsors) through this program must be used for direct housing assistance to eligible HOPWA clients.

HOME funding supports projects and activities in the forty-four non-consortia counties in the State.

## **Discussion**

Obstacles to meeting underserved needs include:

- West Virginia housing costs exceed household income
- Significant quantity of substandard housing
- Absence of state resources for affordable housing
- Increased federal priority on community integration for disabled persons has highlighted a severe shortage in subsidized, affordable, and accessible housing
- Serious market decrease in the demand for tax exempt bonds has limited leveraging opportunities
- Rural challenges to providing homeless services



## Affordable Housing

### AP-55 Affordable Housing – 24 CFR 91.320(g)

#### Introduction:

The State will focus its HOME Program resources on three areas:

(1) HOMEownership Opportunities (HO) with leverage loans and direct loans,

(2) Community Housing Development Organizations (CHDOs), and

(3) HOMErent with loans to promote the improvement and creation of rental housing opportunities for low- and very low-income families. The West Virginia Housing Development Fund (WVHDF), on behalf of the State, will adjust funding levels between the program areas to recapture and reallocate funds between these program areas to reflect market demands or needs arising from natural disasters as permitted under the regulations.

The State's HOME Program (Program) is operated as a direct program. The WVHDF, the State-designated HOME Program administrator, issues a permanent financing commitment for a project when all Program conditions are met, and the State retains full control of the quality of the loans. In most instances, HLLP and NewHOME loans are closed in the name of the WVHDF as an instrumentality of the State. Nonprofit Housing Providers, approved lenders, or government entities will be responsible for the submission of compliance documents before closing. Closing agents will be responsible for any compliance documents to be prepared or delivered at, or immediately following, the loan closing. CHDOs, as directed by HUD, are the only direct recipients of HOME Program funding. At least fifteen percent (15 percent) of the State's allocation will be set aside for CHDO projects.

The Fund will continue to offer leveraging opportunities during FY 2015. Leveraging will be offered to families with incomes up to the 80 percent area median income. The adoption of the leveraging plan will simultaneously include the implementation of procedures sufficient to ensure full compliance with all necessary regulations.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	578
Non-Homeless	254
Special-Needs	200
Total	1,032

**Table 7 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	254
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	254

**Table 8 - One Year Goals for Affordable Housing by Support Type Discussion:**

## **AP-60 Public Housing - 24 CFR 91.320(j)**

### **Introduction:**

Public housing authorities are an important component of the state affordable rental housing delivery system. The public housing authorities provide subsidized rental housing units and tenant based rental assistance (certificates/vouchers) for low and moderate income households throughout the State. However, since local housing authorities are established by units of local government subject to state enabling legislation, neither the State nor the WVHDF have direct oversight of the operations of local public housing authorities.

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

While the WVHDF does not have jurisdiction over public housing agencies, several public housing authorities and other housing and community development agencies that use federal funds are required to obtain a certification that their program plans are consistent with the Consolidated Plan for their jurisdiction. The State Consolidated Plan serves the majority of the State since only a few local jurisdictions develop Consolidated Plan documents. The WVHDF has begun to serve as the lead agency for reviewing housing plan for consistency with the housing component of the State Consolidated Plan. Applicants for federal funds submit their requests for a Certification of Consistency with the Consolidated Plan to the WVHDF prior to submitting their applications to the appropriate federal agency.

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

The WVHDF communicates with the Public housing authorities located in the forty-four non-consortia counties of the State regarding the NewHOME program, which provides mortgage financing for qualified homebuyers (at or below 80% AMI).

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

Public housing authorities are an important component of the state affordable rental housing delivery system. The public housing authorities provide subsidized rental housing units and tenant based rental assistance (certificates/vouchers) for low and moderate income households throughout the State. However, since local housing authorities are established by units of local government subject to state enabling legislation, neither the State nor the WVHDF have direct oversight of the operations of local public housing authorities.

### **Discussion:**

Public housing authorities are an important component of the state affordable rental housing delivery

system. The public housing authorities provide subsidized rental housing units and tenant based rental assistance (certificates/vouchers) for low and moderate income households throughout the State. However, since local housing authorities are established by units of local government subject to state enabling legislation, neither the State nor the WVHDF have direct oversight of the operations of local public housing authorities.

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

The Consolidated Planning process identified existing programs and services that assist the State of West Virginia's homeless and other special needs populations as well as gaps in the delivery system. The State has a network of homeless assistance providers including emergency and domestic violence shelters, street outreach workers and community advocates that work together to refer those experiencing homelessness to services that assist them regain stable housing. The State works diligently to increase the number of providers offering Rapid Rehousing so as to allow shelter beds to be available on an emergency basis.

### **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**

Each year every ESG-funded provider in the State takes part in a count of individuals and families experiencing homelessness, This count is called the annual “point-in-time” homeless count. The Point in Time (PIT) count is usually conducted in the winter. On a specified night, volunteers and agency staff count the number of people in shelter beds as well as out conducting outreach to those areas where homeless often stay. The information gathered during the PIT survey is integral to the continued funding and expansion of homeless and housing services throughout the State.

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

OEO works with every community in the State in a number of ways to specifically meet the needs of the homeless. In addition to the administration of federal grant dollars OEO works to improve the service delivery and coordination, remove barriers, and leverage resources to address the needs of individuals and families with low-incomes and those who are homeless or at risk of homelessness. Homeless services in West Virginia are delivered through four Continuums of Care (CoC). Services provided by the CoC's consist of: Rapid Re-Housing; Homelessness Prevention; Outreach: Workers funded through the McKinney P.A.T.H. Program provide outreach and assessment to identify a person's or family's needs and make appropriate referrals for medical treatment, mental health services, substance abuse counseling, coordinated case management and job training. All outreach is a collaborative effort between all agencies involved in the CoC.

#### **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**

Homeless services in West Virginia are delivered through four Continuums of Care (CoC). Each CoC is made up of nonprofit organizations, faith-based organizations, housing providers, government agencies and housing authorities. The following services are provided: Rapid rehousing; homelessness prevention, emergency shelters, transitional housing, outreach. Other housing services the CoC's are working towards are the creation of new affordable housing, including units accessible to Section 8 participants, rehabilitation activities, and the continued support of home ownership. West Virginia ESG continues to strive to provide services to people in the community and setting of their choice to the fullest extent possible be that in single or multi-family housing, in community residences, in other community settings, or in an institutional setting.

Currently, the Balance-of-State Continuum of Care has 55 beds for those who are chronically homeless. There are 384 housing beds available in the 44 county area. In the next 12 months the CoC plans to create another 43 permanent housing beds. In the next 5 years another 200 permanent housing beds are planned. In the next ten years it is anticipated that the Balance-of-State Continuum of Care will create 400 permanent housing beds. According to the Balance of State CoC's Strategic Planning Objectives in the PIT Survey, the CoC is applying for an additional 15 beds for the chronically homeless and an additional 10 beds for disabled individuals.

## **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

- The Office of Economic Opportunity coordinated all ESG funding decisions with the four CoCs in the State.
- All four CoCs utilize one statewide Homelessness Management Information System.
- All CoCs utilize a coordinated assessment system. The coordinated assessment assures all homeless persons are assessed by a common tool and receive appropriate services based on standards of care.
- West Virginia utilizes a SSI/SSDI Outreach, Access, and Recovery (SOAR) to train front line workers to improve success rates for initial determinations for the Social Security Income (SSI) applications.

## **Discussion**

**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	180
Tenant-based rental assistance	50
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	4
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	234

## **AP-75 Barriers to affordable housing – 91.320(i)**

### **Introduction:**

The partner agencies (WVDO, WVHDF and OEO) have identified several barriers and potential barriers to the creation and availability of affordable housing. We have outlined these barriers in the Market Analysis section of this consolidated plan at MA-40. The State has also developed a long term strategy for alleviating or eliminating these identified barriers and the State has outlined that in the Strategic Plan section of this plan at SP-55.

Due to continued diminishing funding and limited staff resources states are restricted as to the options available to deal with these types of issues. Therefore states must leverage resources and create an annual plan of action addressing certain issues that when added together can culminate in achieving the strategic vision for the elimination of the identified barriers. Below we discuss the actions expected to be taken in this coming year that will move us toward achieving that goal.

**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**

**Predatory Lending** - The WVHDF routinely meets with approved lenders operating in the HOME program and continues to raise awareness about this topic. In addition, the WVHDF continues to place an emphasis on the topic of predatory lending in homebuyer education courses required for all prospective homebuyers.

**Homeownership Education** - The WVHDF will continue to support the homebuyer education program through the NewHOME program by paying fees for the course. In addition, the WVHDF will continue to require and assist borrowers utilizing the Funds Homeownership Program to also attend homeownership education.

**Community Opposition** - The partner agencies will continue to review policies and procedures to identify any issues that have the potential to create an obstacle to the creation or siting of affordable housing. The partner entities will seek out opportunities to provide training to raise awareness on the facts of affordable housing and to alleviate the primarily unfounded fears many have about affordable housing and the benefits it can offer their community and their friends and neighbors.

**Populations with Special Needs** - The partner agencies will continue to utilize The NewHOME Loan Program which includes a special provision that finances the development of single-family housing for special needs populations (individuals with physical, mental, sensory, or developmental disabilities). The units completed through the program for special needs populations are built in



accordance with Universal Design Standards that ensure accessibility. These loans will primarily target households at or below 65 percent AMI.

**Down payment and Closing Costs** - The HOME Leverage Loan Program (HLLP) administered by WVHDF, was developed to help low and moderate income homebuyers overcome the challenge of not being able to afford a down payment on safe, decent, owner-occupied housing. Since down payment and closing costs are stumbling blocks for many potential low and moderate income home buyers, the WVHDF allows qualified participants to borrow up to \$20,000 at 0% interest rate with a term of ten (10) years. The HLLP loan is reduced by 10% for each year that the homebuyer occupies the housing as their principal residence. HOME CHDO's that develop single family housing often partner with other funding sources such as USDA Rural Development, local banks and nonprofits, to increase assistance to low-and moderate-income families. The programs structured by the HOME CHDO's provide forgivable loans as secondary mortgage.

**Cost of Affordable Housing** - The WVHDF was made aware of a study being conducted by West Virginia University that centers on the costs of construction for affordable housing. The study is in its early stages but the WVHDF looks forward to continued developments in this area and being able to provide relevant and appropriate feedback. The partner agencies will continue to consult with the homebuilding industry, local governments, and affordable housing advocates in considering the potential impact of state statutes and state and local regulations on the affordability of housing.

**Housing Quality** - The partner agencies will continue to require that all HOME assisted construction projects meet the provisions of the International Building Code (IBC) and emphasize the attainment of public health and safety goals for new construction and maintenance at the least cost consistent with those goals. The WVHDF will monitor the progress of the HOME single family rehab program to determine its effectiveness in improving housing quality.

## **Discussion:**

The Office of Economic Opportunity will continue to work with each of the four Continuums of Care, as well as the Interagency Council on Homelessness, which is a council of government agencies with the responsibility of coordination more effective inter-agency response to end chronic homelessness, as well as public and private housing providers to continue to improve and expand services to those areas of need.

- The Office of Economic Opportunity coordinated all ESG funding decisions with the four CoCs in the State.
- All four CoCs utilize one statewide Homelessness Management Information System.
- All CoCs utilize a coordinated assessment system. The coordinated assessment assures all homeless persons are assessed by a common tool and receive appropriate services based on standards of care.
- West Virginia utilizes a SSI/SSDI Outreach, Access, and Recovery (SOAR) to train front line

workers to improve success rates for initial determinations for the Social Security Income (SSI) applications.

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

The State currently provides a variety of services to the citizens of the State of West Virginia, some funded by CDBG, HOME, ESG, and HOPWA with private, state, and other federal funding. In doing so, additional assets are leveraged and used to meet a variety of needs. Below are some of the actions currently performed by the State to meet these needs.

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

Through the ESG and HOPWA funding project sponsors work to identify unmet needs of those they serve. Project sponsors identify homeless households as having underserved needs. This includes individuals and families who cannot secure or maintain affordable and safe housing and lack a fixed residence or reside at night in an emergency shelter or other place not meant for human habitation. Numerous homeless sub-populations exist and have specific needs that require more intense specialized attention to resolve their homelessness. These sub-populations include veterans, youth, senior, and disabled individuals.

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

The following are a few actions the State of West Virginia will take to remove barriers to affordable housing: continue its program for affordable housing through the HOME program; work with the four Continuums of Care to coordinate state-wide community efforts to broaden partnerships in support of affordable housing; continue participation in the West Virginia Interagency Council on Homelessness; continue to fund emergency shelter, domestic violence shelter, rapid rehousing and targeted homelessness prevention programs; continue to research a variety of risk factors affecting the ability to provide low to moderate income housing including; housing burden, employment trends, and population.

The State will also continue to provide financial assistance for homeownership and rental housing through the HOME Program. The NewHOME Program and HOME Leverage Loan Program will provide low-income families with homeownership opportunities by financing the acquisition of existing single-family housing throughout the State. The deep subsidy, no interest, mortgages and deferred payment loans provided through the NewHOME Program will make housing affordable to low-income families. The deferred payment loans provided through the HOME Leverage Loan Program will provide homebuyers with funds to leverage loans through private lenders and other agencies. The HOMErent Program will provide developers, both private and non-profit, with financial assistance in the acquisition and rehabilitation of existing low-income rental housing projects and the new construction of low-income rental housing projects. The rent restrictions imposed through the HOME Program will ensure the availability of affordable rental housing units to low-income families. The HOME Rehabilitation Loan Program will provide homeowners with financial assistance to address life, safety and health issues and install or replace major building components that are essential to ensure the

integrity of their homes.

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

All WVDO, WVHDF and OEO administered HUD programs must conform to federal and state lead regulations. This means that all grantees, sub-recipients, project sponsors, developers, or other partners are required to conduct visual lead inspections of any structure where appropriate per program guidelines. Appropriate measures to remove the hazard and re-inspection are required where peeling or chipping paint is observed. More extensive measures are required in the case of a child 72 months or younger testing positive in a specific housing unit. Enacted in 1999, the West Virginia Lead Abatement Law and Rule enables the State to:

- Require certification and license of all lead abatement professionals and contractors;
- Establish certification requirements for lead training providers;
- Require refresher courses for all disciplines;
- Require education/experience pre-requisites for certification examinations;
- Provide enforcement to certify or revoke state licenses
- Develop protocols for reporting, data collection and processing of certified professionals and lead abatement projects;
- Provide public outreach/education;
- Require notification of lead abatement projects; and
- Provide penalties for violating the state law.

Since implementation of the WV Lead Abatement Law, Chapter 16-35 and the enactment of the Lead Abatement Rule, CSR 64-45, the State's HOME program has followed and will continue to follow the policy of abating lead-based paint during rehabilitation or reconstruction of homes identified as having a lead-based paint problem as efficiently as possible under the Federal regulation of the HOME program. The legal requirements relating to lead-based paint from OSHA, EPA and HUD apply to all buildings, whether the building or transaction is assisted by the West Virginia Housing Development Fund or not.

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

The State of West Virginia seeks to help families move out of poverty in ways that promote family self-sufficiency to the highest extent possible. To this end all ESG and HOPWA program participants are required to engage in case management activities used to specialize their individual housing plans and skill development. ESG program participants, who do not have a high school diploma or GED at time of program entry, are encouraged and given referrals for completion. It is a priority to assist program participants with finding housing and other services necessary to make progress toward long-term housing sustainability and financial self-sufficiency.

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

The State has established an institutional structure to address the needs of poverty-level families and homeless persons. The WV DHHS is primary agency responsible for the delivery of financial services and other services to poverty-level families. WV DHHS operates offices in almost every county of the State. The WV DHHS representatives process applications for financial assistance and provide other services through these field offices. The WV OEO provides services to homeless persons through an established network of service providers. These service providers include public agencies, quasi-public agencies, non-profit organizations and private contractors. WV OEO agents and contractors deliver financial assistance and other services to homeless persons through an established network of service providers. It should be noted that both WV DHHS service providers and WV OEO service providers often collaborate with non-profit organizations such as Community Action Programs and Public Housing Authorities to address the needs of poverty-level families and the homeless.

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

Unlike the coordination among homeless service providers, there is less coordination among affordable housing providers to coordinate service delivery. The housing providers primarily work separately with social service agencies and the service providers know the programs and housing offered by each housing agency. One goal is to foster coordination among all affordable housing providers. This coordination would help ensure that the resources of agencies serving low-income community members are used efficiently.

### **Discussion:**

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

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

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

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.320(k)(2)**

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

HOME Program Income is estimated to be \$1,800,000 annually, and uses for the Program Income include:

NewHOME Program: Approximately \$1,320,000 will be allocated for this program and will provide mortgage financing for qualified families (at or below 80% AMI) to purchase a home.

HOME Single Family Owner Occupied Rehabilitation Program: Approximately \$300,000 will be allocated for this program and will provide qualified single-family home owners (at or below 80% AMI) with funds to rehabilitate their homes.

Administration: 10% of the HOME Program Income (approximately \$180,000) will be used by the State for the administration of the HOME Program for the forty-four non-consortia counties.

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:

HOMERent Program: All financial assistance provided under the HOMERent Loan program will be subject to recapture if the property is sold, transferred or no longer serves as a rental housing project prior to the expiration of the affordability period.

CHDO Rental Development Program: All financial assistance provided under the HOME CHDO Loan program will be subject to recapture if the property is sold, transferred or no longer serves as a rental housing project prior to the expiration of the affordability period.

CHDO Single Family Development Program: If the original homebuyer no longer occupies the home as his or her principal residence, either voluntarily (i.e., sale or rental) or involuntarily (i.e., foreclosure), before the end of the Affordability Period applicable to that unit, the homebuyer may be responsible for repaying to the Fund the HOME funds that enabled the homebuyer to purchase the unit.

The amount of HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit (“**Direct HOME Subsidy**”). Direct HOME Subsidy includes the down payment, closing costs, interest subsidies or other HOME assistance provided directly to the homebuyer. In addition, Direct HOME Subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price.

Recapture is limited to the net proceeds available from the sale. Net proceeds is defined as the sales price minus loan repayments (other than HOME funds) and closing costs. If the net proceeds from the sale of the unit are not sufficient to recapture the full amount of the Direct HOME Subsidy plus recover the amount of the homebuyer's down payment and any capital improvements made by the owner since purchase, the Fund will share the net proceeds proportionally with the homebuyer as follows:

$$\frac{\text{Direct HOME Subsidy}}{\text{Direct HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME amount to be recaptured}$$

Direct HOME Subsidy +Homeowner Investment

$$\frac{\text{Homeowner Investment}}{\text{Direct HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to homeowner}$$

Direct HOME Subsidy +Homeowner Investment



If the net proceeds from the sale of the unit are sufficient to recapture the full amount of the HOME funds invested, plus recover the amount of the homebuyer's down payment and any capital improvements made by the owner since purchase, the homebuyer shall be allowed to retain the excess net proceeds.

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:

HOMERent: All financial assistance provided under the HOMERent Loan program will be subject to recapture if the property is sold, transferred or no longer serves as a rental housing project prior to the expiration of the affordability period.

CHDO Rental Development Program: All financial assistance provided under the HOME CHDO Loan program will be subject to recapture if the property is sold, transferred or no longer serves as a rental housing project prior to the expiration of the affordability period.

CHDO Single Family Development Program: If the original homebuyer no longer occupies the home as his or her principal residence, either voluntarily (i.e., sale or rental) or involuntarily (i.e., foreclosure), before the end of the Affordability Period applicable to that unit, the homebuyer may be responsible for repaying to the Fund the HOME funds that enabled the homebuyer to purchase the unit.

The amount of HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit (“**Direct HOME Subsidy**”). Direct HOME Subsidy includes the down payment, closing costs, interest subsidies or other HOME assistance provided directly to the homebuyer. In addition, Direct HOME Subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price.

Recapture is limited to the net proceeds available from the sale. Net proceeds is defined as the sales price minus loan repayments (other than HOME funds) and closing costs. If the net proceeds from the sale of the unit are not sufficient to recapture the full amount of the Direct HOME Subsidy plus recover the amount of the homebuyer's down payment and any capital improvements made by the owner since purchase, the Fund will share the net proceeds proportionally with the homebuyer as follows:

$$\frac{\text{Direct HOME Subsidy}}{\text{Direct HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME amount to be recaptured}$$

Direct HOME Subsidy +Homeowner Investment

$$\frac{\text{Homeowner Investment}}{\text{Direct HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to homeowner}$$

Direct HOME Subsidy +Homeowner Investment

If the net proceeds from the sale of the unit are sufficient to recapture the full amount of the HOME funds invested, plus recover the amount of the homebuyer's down payment and any capital improvements made by the owner since purchase, the homebuyer shall be allowed to retain the excess net proceeds.

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:

There are no plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

### **Emergency Solutions Grant (ESG) Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

All sites receiving ESG funding have been required by OEO to establish written standards for provision of emergency shelter, rapid rehousing and homelessness prevention. The State does not develop statewide written standards due to the complex needs and characteristics of the 44 counties where ESG assistance is provided. As part of application and monitoring process OEO conducts reviews of each project sponsor's written standards to ensure they adequately include the elements called for in the ESG regulations.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Three of the four CoCs use the VI SPDAT and the SPDAT as the coordinated assessment. The fourth CoC uses their own developed assessment system using a single point of entry and radiating referrals from that point.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Office of Economic Opportunity (OEO) administers the Emergency Solutions Grants program in West Virginia as a grantee of HUD, and in compliance with the HEARTH Act and other federal requirements. To facilitate strategic, community-wide policies, direct services and coordination with other resources that may be available to individuals and families that are experiencing homelessness, the HEARTH Act mandates area-wide systems coordination including: Consultation with Continuums of Care; Coordination with other programs targeted to people experiencing homelessness; Systems and program coordination with mainstream resources (health, employment,

education etc.); Centralized or coordinated assessment; Written standards for providing ESG assistance; and Participation in HMIS, or in the case of victim service providers, a comparable system. OEO works closely with the CoCs in the State to evaluate how effectively programs meet the needs of those experiencing homelessness within their CoCs. The ESG program is designed to meet the needs of the most vulnerable citizens of the State, and resources are allocated to those providers with the best outcomes for those they serve. OEO funds sites that targets this assistance for individuals and families but for this assistance will become or remain homeless. ESG funding cannot be used for transitional housing. OEO releases the RFP each spring. Applications are typically due in May or June. All complete applications must meet a minimum threshold and are scored on organizational capacity, federal grant administrative capacity, and program approach and effectiveness.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

All four Continuums of Care in the State- which covers the entire State- meet the homeless participation requirement.

5. Describe performance standards for evaluating ESG.

OEO will review all complete applications received by the deadline. Late or incomplete applications will not be reviewed. Applications will be evaluated on agency documentation of meeting the following criteria: **Minimum threshold criteria:** Application is complete (Narrative, budget and required attachments are all included); Eligible Subrecipient; Eligible activities; Application is received on or before deadline; All applications meeting the minimum threshold requirements will be referred to local CoC for recommendation, and reviewed, scored, and ranked by the OEO grant review panel based on the following criteria: **Organizational Capacity (maximum 35 points) – All applicants** – Based on information provided in Agency and General Administrative Narratives, and Detail Line Item Budget, with analysis of the relationship between the Budget and Program Component Narrative(s). Primary question for reviewers will be ‘Does the applicant agency demonstrate the ability to successfully manage a federal program and federal funding?’ Focus is on: Financial stability; Management systems; Internal Controls and financial management; Reports and findings from audits. **Federal Grant Administrative Capacity (maximum 65 points) – Pass-through entities ONLY** – Based on information provided in the Pass-Through Entity Additional Narrative. Primary question for reviewers will be, ‘Does the applicant agency demonstrate the capacity, skills and knowledge to assume the federally-required roles of oversight and monitoring of subrecipients?’ Focus is on effective implementation of statutory, regulatory and other requirements. **Program Approach and Effectiveness (maximum 65 points) – Project Sponsors ONLY** – Based on information provided in the Program Component Narrative(s). Primary question for reviewers is ‘Does the applicant demonstrate effectiveness in using this component to move

program participant along a path that leads to long term stable housing?' Focus is on: Clearly stated community need, coupled with activities and approaches that are likely to result in sustained positive outcomes for program participants; Programs aligned with Opening Doors goal of effectively assisting individuals and families at-risk of or experiencing homelessness to quickly regain stable permanent housing, by a. Prioritizing services for those most vulnerable; b. Actively participating in the local Continuum of Care; c. Creating and participating in local networks of programs targeted to people experiencing homelessness; and d. Involvement in a system and program coordination with mainstream resources (health, education, employment, etc.). For funding consideration, applicants must achieve 70% score for each application component. Total acceptable scores will vary based on the number of components each applicant proposes funding for.

**Discussion:**

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>2007 2011 CHAS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Department of Housing &amp; Urban Development</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>2007-2011 CHAS Data provides an update of population, housing and other statistics required for Consolidated Plan.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>HUD developed the CHAS data sets for use in the preparation of Consolidated Action Plans. The State of West Virginia will use 2007-2011 CHAS data for the 44 counties that are covered under the State HOME Program. The State of West Virginia will exclude CHAS Data for Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne, and Wood counties since each these is part of a HOME Consortium.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>May 28, 2014</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The U.S. Department of Housing and Urban Development (HUD) periodically receives "custom tabulations" of data from the U.S. Census Bureau that are largely not available through standard Census products. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>CHAS data is based on the 2007-2011 and 2009-2011 ACS. CHAS data from the 2007-2011 ACS are available for a variety of summary levels, from states down to split census tracts. CHAS data from the 2009-2011 ACS are available for states, counties, minor civil divisions, and places.</p>

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The 2007-2011 CHAS, which was derived from the American Community Survey (ACS), has a smaller sample size than the Decennial Census (which was the basis of the 2000 CHAS). As a result, the Census Bureau cannot produce data using only one year of survey responses, except in very populous areas. For areas with population 65,000 or greater, ACS estimates are available each year using only the most recent year's survey responses (known as "1-year data"). For areas with population 20,000 or greater, ACS estimates are available each year based on averages of the previous three years of survey responses ("3-year data"). For areas with population less than 20,000—including all census tracts, and many places, counties, and minor civil divisions—the only ACS estimates available are based on averages of the previous five years of survey responses ("5-year data").</p>
2	<p><b>Data Source Name</b></p> <p>2007-2011 CHAS (Non-Consortia Counties)</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>West Virginia Housing Development Fund.</p> <hr/> <p><b>Provide a brief summary of the data set.</b></p> <p>The 2007-2011 CHAS (Non-Consortia Counties) Data Set provides detailed information regarding the housing and the household information in the forty-four (44) rural counties that covered under the State of West Virginia HOME Program. The 2007-2011 CHAS NCC is a subset of the 2007-2011 CHAS that excludes the housing and household information for the following West Virginia consortia counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood.</p> <hr/> <p><b>What was the purpose for developing this data set?</b></p> <p>The 2007-2011 CHAS (NCC) Data Set was developed for the purpose of evaluating the housing needs of the forty-four (44) rural counties that are covered under the State of West Virginia HOME Program. The 2007-2011 CHAS (NCC) Data provides a more accurate picture of the housing conditions and households in rural West Virginia. The Data Set will be used to complete the 2015-2019 Consolidated Plan.</p> <hr/> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>The 2007-2011 CHAS (NCC) Data Set was developed in December 2014.</p> <hr/> <p><b>Briefly describe the methodology for the data collection.</b></p> <p>The 2007-2011 CHAS (Non-Consortia Counties) Data Set was developed by deleting the housing information for each of eleven (11) consortia counties from the 2007-2011 CHAS Data Set. No other modifications were made to the 2007-2011 CHAS Data Set.</p>

	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The 2007-2011 CHAS (Non-Consortia Counties) Data Set is based on the information that was used by the U.S. Census to prepare the Comprehensive Housing Affordability Strategy Data Set that was provided to the U.S. Department of Housing &amp; Urban Development.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The 2007-2011 CHAS (Non-Consortia Counties) Data Set is based on the information that was used by the U.S. Census to prepare the Comprehensive Housing Affordability Strategy Data Set that was provided to the U.S. Department of Housing &amp; Urban Development.</p>