

State of West Virginia Five-Year Consolidated Plan

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



Fiscal Year 2015-2019

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The regulations of the U.S. Department of Housing and Urban Development (HUD) require the preparation of a Consolidated Plan covering a Three, Four, or Five Year Period as a prerequisite to receiving Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funding. In response, the West Virginia Development Office (WVDO), West Virginia Housing Development Fund (WVHDF) and West Virginia Office of Economic Opportunity (OEO) have prepared this Consolidated Plan for a Five Year Period for program years 2015-2019, beginning July 1, 2015, and continuing through June 30, 2019.

The plan consists of several sections including general strategies that will be followed in the implementation of the CDBG, HOME, ESG and HOPWA programs; a housing section including a priority housing needs, a housing market analysis, specific housing objectives, and barriers to affordable housing; a homeless section including priority homeless needs, homeless inventory and the ESG five year strategy; a Community Development section including a community development needs assessment, antipoverty strategy, and a plan for the coordination of Low-Income Housing Tax Credit (LIHTC); and a non-homeless special needs section including a non-homeless special needs assessment, a HOPWA strategy, and specific HOPWA objectives; and an annual action plan that describes the annual activities that will be undertaken through each agency to utilize the funds allocated to these programs.

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

Overview

This Strategic Plan covers the years 2015-2019. This plan was developed through a comprehensive statewide effort of ten public meetings including the analysis of secondary data, programmatic input sessions to discuss community conditions and needs assessment input sessions, and consultations with state and local housing and social service agencies, and the review of regional development plans. The resulting plan and document will be used by the above named agencies to allocate Small Cities Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) program funds within the State of West Virginia.

These State agencies and their respective HUD programs have made progress toward meeting housing, community development, and homelessness needs over the past five years and will continue to further address these needs over the next five years through meeting the following objectives to:

- Support job creation or retention efforts.

- Support local government efforts to provide affordable infrastructure systems to strengthen the foundations for economic growth and alleviate conditions that affect environmental quality, public health, or welfare.
- Support local community development efforts to assist low- to moderate-income citizens to achieve an improved quality of life by supporting locally developed strategies to protect, maintain, and expand access to facilities, and services and to revitalize deteriorating downtown and residential neighborhood areas.
- Increase the supply of affordable housing (both rental and homeowner).
- Supporting homeownership opportunities for low to moderate income first-time homebuyers.
- Increase affordable, accessible housing opportunities for special needs populations.
- Enhance the quality of housing for low to moderate income homeowners.
- Support local efforts to assure that households in a housing crisis are able to obtain and/or maintain housing stability.

All activities and projects funded by the programs included in this plan must meet an objectives and outcomes as listed below:

- Increase availability/accessibility of decent, affordable housing.
- Increase availability/accessibility of suitable living environment.
- Increase the sustainability of a suitable living environment.

Performance indicators associated with each objective and outcome are provided in the Objectives and Outcomes Chart.

3. Evaluation of past performance

These State agencies and their respective HUD programs have made progress toward meeting housing, community development, and homelessness needs over the past five years and will continue to further address these needs over the next five years through meeting the objectives stated in number 2 above.

The demand for funding far exceeds the amount of funds available in all programs. As a result, each program remains extremely competitive. It is not uncommon for applications for the same projects to be submitted for several consecutive years. Projects are implemented to improve to assist in the development of viable communities in low- to moderate-income areas throughout the State. Each investment of program funding helps to develop decent housing, create a suitable living environment and promote expanded economic opportunities.

In addition to the broad performance indicators regarding the overall number of projects and the map of areas served, administrative performance in the CDBG program was enhanced through several initiatives briefly described herein.

Implementation Meetings: During the most recent fiscal years, mandatory implementation meetings were conducted with each new grantee. During these meetings, WVDO staff reviewed the goals and objectives of the program, including specific requirements concerning environmental review, labor compliance, Section 3, Fair Housing, procurement, and other rules and regulations, with each new grantee and their project team.

Fair Housing: The WVDO and the WVHDF conducted an interim update to the Analysis of Impediments to Fair Housing in 2014. A full update will be conducted upon HUD's implementation of new rules concerning Fair Housing.

Section 3: The WVDO and the WVHDF conducted a training concerning Section 3 at the Regional Planning and Development Council conference in November 2014. This conference also included presentations concerning the use of data through the American Community Survey, environmental review, and other topics.

Environmental Review/Reporting: The WVDO continues to implement procedures and forms to ensure that all projects fully comply with environmental review requirements under 24 CFR Part 58.

Applications and projects for the CDBG program during fiscal years 2010 through 2014 are detailed in the following table.

CDBG Applicatons and Projects 2010-2014						
Fiscal Year	Project Funding (less admin funds)	Citizens Served	Low-Mod Percentage	Total Projects	Applications Received	Total Requests
2010	\$17,437,182	41,854	60.0%	31		
2011	\$15,156,035	27,300	58.0%	23		
2012	\$12,580,000	12,200	60.0%	17	52	\$62,000,000
2013	\$12,900,000	11,133	63.0%	15	55	\$82,000,000
2014	\$12,346,000	6,144	67.0%	14	62	\$72,000,000
TOTAL	\$70,419,217	98,631	61.6%	100	169	\$216,000,000

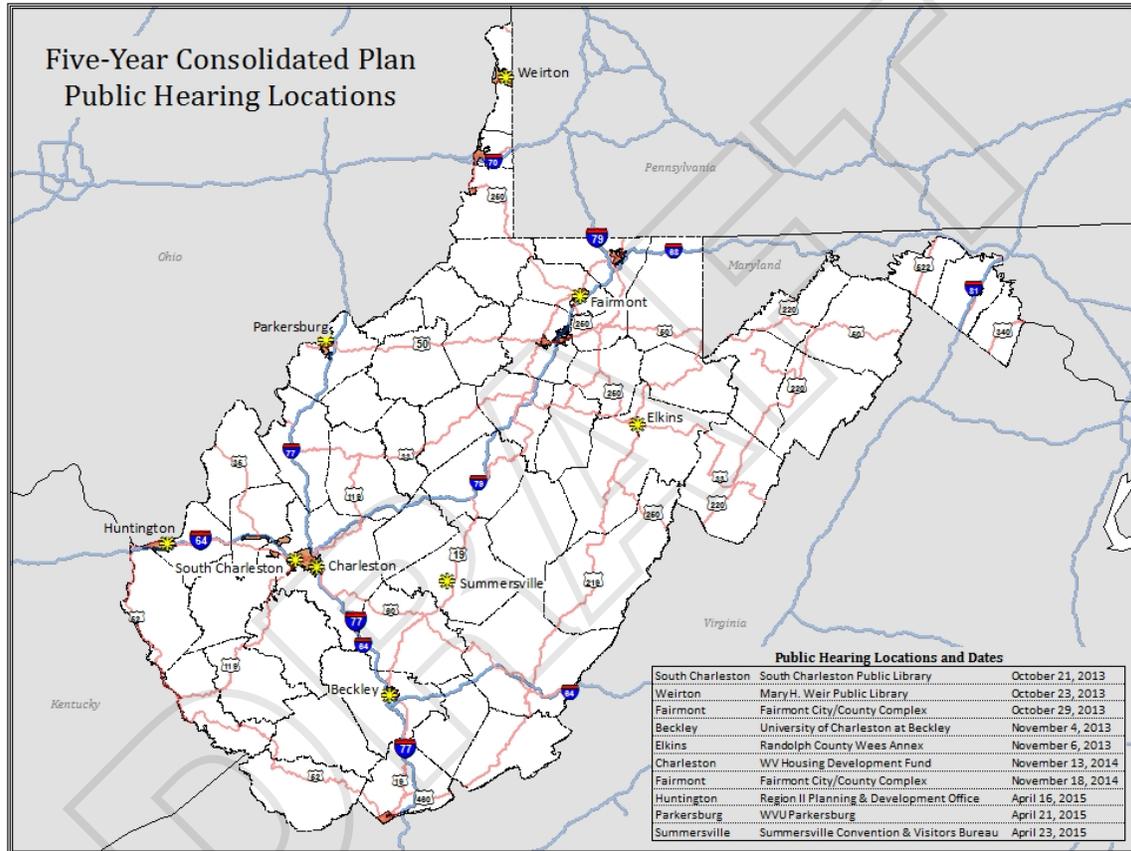
CDBG Applications and Projects 2010-2014

4. Summary of citizen participation process and consultation process

A steering committee for the development of the consolidated plan included program managers and staff members from the WVDO, WVHDF, and OEO, representing the CDBG, ESG, HOME, HOPWA programs. The steering committee conducted an outreach program which included public meetings and targeted consultations, direct mail, newspaper advertising, meeting surveys and comment forms, as well as website communication of draft documents and comment forms.

The development of the five-year plan was conducted in two phases, with a needs assessment phase beginning in 2013 and a plan review phase spanning 2014 and 2015. A total of 10 public meetings were conducted, and three separate public comment periods were observed.

A map of the public hearing locations is attached below.



Public Hearing Locations Map

5. Summary of public comments

To provide a broader level of input, participants at each public meeting were also asked to complete specific questionnaires for each program, related to their area of interest. These procedures were consistent throughout all meetings in phase one and phase two. At each meeting the following topics were discussed, either as an entire group or in separate breakout groups, and resulting issues were

prioritized: 1) Homelessness Issues, 2) Housing Issues and 3) Non-Housing Community Development Issues.

Refer to Citizen Participation Chart for an overview of all comments, including the verbal comments, written comments and survey responses, submitted by citizens during the public meeting process.

Priorities for the CDBG program were ranked according to the four categories of eligible projects, including water and wastewater, economic development, community development and planning. Opportunity was also provided to offer additional category suggestions and specific comments. Of the responses received, water and wastewater infrastructure development was the top priority.

Priorities for the HOME program included more rental housing (especially in the Section 8 program), more housing for people with disabilities, providing funds for emergency repairs to owner-occupied units so they can remain in their own homes, and more housing for low-income populations.

The overall consensus of these meetings was that the most important issues for West Virginia included more funds for water and sewer projects, rental assistance, and community development specifically related to demolition of dilapidated commercial and residential structures. Homelessness also remains a concern in many areas.

Table 6 provides a consolidated list of all comments submitted during the public meetings. Table 6 illustrates the leading regional priorities expressed at each of the five regional public meetings in 2013, and the two conducted in 2014. Table 6 does not include all priorities listed at each meeting, but the top four or five specific topics that were expressed most often at each meeting. The regional priorities are listed in rank order.

Priorities mentioned in nearly all of meetings included rental housing and funds for water and sewer projects, although there slight variations in regional priorities.

All comments submitted to the steering committee were accepted and used in the analysis and prioritization of public comments. All written comments submitted to the steering committee or any agency requiring a formal response, are attached for review.

Table 6: Regional Priorities from 2013 Public Input Meetings	
South Charleston, WV	
1.	Infrastructure, without water and sewer, no other programs can work.
2.	Affordable housing for low income families
3.	Job creation.
4.	High school dropout rate.
Weirton, WV	
1.	Aging water lines and sewer facilities need to be upgraded.
2.	Economic opportunities that bring jobs and provide growth to communities.
3.	Demolition of dilapidated buildings.
4.	Assistance for residents with disabilities.
Fairmont, WV	
1.	Infrastructure funding.
2.	Vacant and dilapidated buildings in downtown areas.
3.	Internet and cell phone service/broadband.
4.	Transportation and jobs.
Elkins, WV	
1.	Replacement of water and wastewater systems.
2.	Removal of blighted structures within the low and moderate income areas.
3.	Safe, affordable rental housing.
4.	Expanded job opportunities for low income individuals.

Table 6: Regional Priorities

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

All comments were considered in the development of the plan.

7. Summary

More than 1,000 stakeholders – representing local governments, grantees, regional administrators, sub-recipients, project sponsors, applicants, project developers, state certified community housing development organizations, and clients – were invited to attend these meetings through direct mail. This mailing explained the purpose of the plan in guiding the expenditure of approximately \$18.9 million in annual funding for housing and community development for fiscal years 2015 through 2019, and an invitation to attend a public meeting to provide input in the needs assessment. A copy of the proposed plan’s Executive Summary was included as well as a copy of the Notice of Public Hearings for review and display.

Notification was mailed to the following organizations:

- Regional Planning and Development Councils
- County Commissions
- Economic Development Authorities
- Municipalities
- Housing Authorities
- State agencies

- Public Safety-Law Enforcement
- Public Libraries
- Chambers of Commerce
- Sheltered Workshops Agencies
- Housing Development Agencies
- Community Housing Development Organizations (CHDOs)Human Rights Commission
- Workforce Investment Boards
- Community Action Organizations
- NSP Sub-recipients
- Homeless Shelters

A series of 10 public meetings at various locations throughout the State, the observation of three distinct comment periods, and targeted consultations contributed to an extensive public outreach effort.

DRAFT

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Kelly Workman	West Virginia Development Office
HOPWA Administrator	Julie Haden	Office of Economic Opportunity
HOME Administrator	Catherine Colby	West Virginia Housing Development Fund
ESG Administrator	Julie Haden	WV Office of Economic Opportunity

Table 1 – Responsible Agencies

Narrative

The State of West Virginia's strategic planning process is managed by the West Virginia Development Office (WVDO). As HUD grantees for the four key programs included in the HUD Consolidated Plan requirement; the West Virginia Housing Development Fund (WVHDF) and the West Virginia Office of Economic Opportunity (OEO) collaborated in the development of the plan. The WVDO took the lead role in the organization and implementation of the statewide strategic planning activities.

Each Agency's Role:

The WVDO is the State's community and economic development agency. This agency administers the State CDBG program, and served as the lead agency for the overall consolidation planning process. The WVDO prepared the economic development and infrastructure portions of the plan. The WVDO provides technical assistance, funding and coordination links to local governments, regional planning and development councils, state and local agencies, and economic development agencies, regarding community development, economic development and infrastructure development.

The WVHDF, the State's housing finance agency, administers the HOME program in West Virginia. This agency prepared the housing portions of the plan. The WVHDF provides technical assistance, funding and coordination links to local governments, non-profit organizations and public housing agencies concerning the development of affordable housing and related matters.

The OEO, the State's anti-poverty agency, administers the ESG and HOPWA programs. This agency prepared the social services and anti-poverty portions of the plan. OEO provides technical

assistance, funding and coordination links to local governments, non-profits, CAP agencies, and state health and human service agencies concerning human service matters.

The West Virginia Human Rights Commission has been designated HUD's equivalent agency in West Virginia with respect to fair housing compliance, and is responsible for investigating and litigating, where appropriate, fair housing complaints. This agency provides legal assistance to local human rights agencies and complainants concerning fair housing matters.

Planning Activities Included:

- The review of prior year programmatic data, Point In Time (PIT) Homeless Survey Data, methods of distribution, outcomes, goals and results, and public meeting input sessions.
- Review of available secondary data (including census data) on housing, community development, and homelessness.
- Consultation activities with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.
- Consultation activities with Regional Planning and Development Councils and their local county and city administrators and managers regarding priority projects.
- Statewide input sessions and public comment periods for gathering needs assessment data.

Consolidated Plan Public Contact Information:

Mrs. Kelly Workman

Manager, Project Development

West Virginia Development Office

1900 Kanawha Boulevard, East

Charleston, WV 25305

304-558-2234

PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

The West Virginia Development Office (WVDO), West Virginia Housing Development Fund (WVHDF) and Office of Economic Opportunity (OEO) will continue to partner and consult with various public and private organizations to enhance the lives of the citizens of the State of West Virginia. Each agency plays a role in coordinating efforts to maximize funding resources and utilize the strengths of our statewide organizations to achieve the expectations of the U.S. Department of Housing and Urban Development (HUD).

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

The WVDO, WVHDF and OEO work with many different organizations, both public and private, to carry out its Consolidated Plan. Community economic development activities are carried out through contractual agreements with units of local government. Housing activities, both production and preservation activities, are accomplished through partnerships with units of local governments, non-profits, housing developers, and specifically through partnerships with state certified Community Housing Development Organizations (CHDOs). Homelessness, HIV/AIDS, and other special needs services result from WVDO, WVHDF, and OEO's relationship with a network of non-profit service providers including shelters and units of local government across the State of West Virginia.

Appropriate service coverage and the logistics of getting the funding and activities to the areas of need within West Virginia are ongoing challenges. The solution in many cases is long-term and evolving. The WVDO, WVHDF, and OEO work with community organizations to develop local assets for meeting local needs.

The WVHDF puts special emphasis on CHDO development and encourages partnerships and collaborations in the work that is done. The Public Housing Authorities (PHA) are components in the statewide system for the delivery of affordable housing. Local housing authorities are established through the auspices of local government, subject to state enabling legislation. Neither the State nor WVDO, WVHDF and OEO specifically have direct oversight for local PHA organizations; however, the agencies may partner with these entities through a grantee or project sponsor relationship to complete local projects or activities. WVDO, WVHDF and OEO do certify local PHA's plans or projects consistency with the Consolidated Plan.

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

One of the barriers faced by those providing services to those who are homeless or at risk of becoming homeless is in the rural areas of the State, where services are limited and other barriers such as transportation and lack of access to community services are challenging. The OEO 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 coordinating more effective inter-agency response to end chronic homelessness.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The OEO coordinates with the four Continuums of Care (CoCs) throughout the program year. For ESG funding specifically, each Continuum of care submits its ESG priorities to OEO in order for OEO to ensure all applicants within the specific Continuum of Care have their priorities and programs aligned with the CoC. Each CoC has a specific section in the ESG application for input on projects and applicants. In order to fully evaluate the outcomes of the ESG project sponsors each funded site, with the exception of the domestic violence providers, uses the same statewide HMIS system and outcomes and objectives are regularly reviewed using a "report card" that shows specific ESG targeted outcomes.

In addition, all CoCs utilize a coordinated assessment system that assures all homeless persons are assessed by a common tool and receive services based on common standards of care. All agencies funded with ESG must be a member of their CoC and be an active participant assisting the CoC in meeting its local priority goals.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	West Virginia Coalition to End Homelessness
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	There is an ongoing active partnership between the WVCEH and OEO. The WVCEH is the largest homeless advocacy organization in the State. The outcomes of this partnership are anticipated to be the expansion of the Rapid ReHousing and Prevention program, updating the goals and shelter programs to more closely align with the HEARTH Act, and a more cohesive homelessness services provider network across the State.
2	Agency/Group/Organization	Branches Domestic Violence Shelter
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
3	Agency/Group/Organization	Cabell-Huntington Coalition For The Homeless
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
4	Agency/Group/Organization	City Of Huntington, WV
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
5	Agency/Group/Organization	Huntington City Mission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
6	Agency/Group/Organization	Information And Referral
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
7	Agency/Group/Organization	Raleigh County Community Action Association, Inc.
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
8	Agency/Group/Organization	Women's Resource Center - Beckley
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
9	Agency/Group/Organization	Covenant House
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
10	Agency/Group/Organization	City of Charleston
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
11	Agency/Group/Organization	Daymark
	Agency/Group/Organization Type	Services-homeless Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
12	Agency/Group/Organization	Kanawha Valley Fellowship Home
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
13	Agency/Group/Organization	Kanawha Valley Collective (KVC)
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
14	Agency/Group/Organization	Rea Of Hope Fellowship Home
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
15	Agency/Group/Organization	Religious Coalition For Community Renewal
	Agency/Group/Organization Type	Services-homeless Service-Fair Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
16	Agency/Group/Organization	Roark Sullivan Lifeway Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
17	Agency/Group/Organization	Twin Cities Shelter
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
18	Agency/Group/Organization	West Virginia Department of Health and Human Resources
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
19	Agency/Group/Organization	YWCA Resolve Family Abuse Program
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.

20	Agency/Group/Organization	YWCA Sojourners
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
21	Agency/Group/Organization	Central Appalachia Empowerment Zone Of West Virginia Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.

22	Agency/Group/Organization	Region I Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
23	Agency/Group/Organization	Region II Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
24	Agency/Group/Organization	Region IV Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.

25	Agency/Group/Organization	Region V Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
26	Agency/Group/Organization	Region VI Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
27	Agency/Group/Organization	Region VII Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.

28	Agency/Group/Organization	Region VIII Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
29	Agency/Group/Organization	Region IX Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
30	Agency/Group/Organization	Region X Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.

31	Agency/Group/Organization	Region XI Planning and Development Council
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
32	Agency/Group/Organization	Home Builders Association West Virginia
	Agency/Group/Organization Type	Housing Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Non Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Development Office conducted a training event in November 2014, in cooperation with numerous Federal and State agencies including the West Virginia Housing Development Fund, Appalachian Regional Commission and the U.S. Department of Agriculture. The event included a session in which the Consolidated Five-Year Plan was presented and discussed. Representatives from around the State were given an opportunity to review specific portions of the plan and provide feedback. A survey form was also provided to capture additional suggestions and comments. Overall, the survey responses were positive and were much appreciated.
33	Agency/Group/Organization	Bartlett House Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services. In addition, continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
34	Agency/Group/Organization	Caritas House, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor and HOPWA grantee continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
35	Agency/Group/Organization	Monongalia County Commission
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG grantee continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
36	Agency/Group/Organization	Rape And Domestic Violence Information Center, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
37	Agency/Group/Organization	The Connecting Link
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
38	Agency/Group/Organization	HOPE, Inc. (Task Force on Domestic Violence)
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
39	Agency/Group/Organization	North Central WV Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.

40	Agency/Group/Organization	Scott Place Homeless Shelter (NCWVCAA)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
41	Agency/Group/Organization	Community Networks, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor and HOPWA grantee continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
42	Agency/Group/Organization	Telamon Corporation
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a Community Action Agency continued consultation between ESG funded agencies and those funded with CSBG is integral to the continued performance of all ESG sites.
43	Agency/Group/Organization	Greater Wheeling Coalition for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
44	Agency/Group/Organization	YWCA Family Violence Prevention Program
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
45	Agency/Group/Organization	Change, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
46	Agency/Group/Organization	Mountain Opportunities Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services.
47	Agency/Group/Organization	Community Action of South Eastern WV (CASE)
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services. Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
48	Agency/Group/Organization	Mason County Homeless Shelter
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services
49	Agency/Group/Organization	Almost Heaven Habitat For Humanity, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Habitat for Humanity
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
51	Agency/Group/Organization	Coalfield Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
52	Agency/Group/Organization	Community Resources, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Mortgage loan Originator for the NewHOME Program
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
53	Agency/Group/Organization	Fairmont Community Development Partnership
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
54	Agency/Group/Organization	Kanawha Institute For Social Research & Action
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.

55	Agency/Group/Organization	Mountain Cap Of West Virginia, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
56	Agency/Group/Organization	Mountaineer Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
57	Agency/Group/Organization	Mountain Opportunities Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
58	Agency/Group/Organization	Randolph County Affordable Housing
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
59	Agency/Group/Organization	Southeastern Appalachian Rural Alliance, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
60	Agency/Group/Organization	So. Appalachian Labor School
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
61	Agency/Group/Organization	Stop Abusive Family Environments
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
62	Agency/Group/Organization	Pride Community Services, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
63	Agency/Group/Organization	Garrett County Community Action Committee, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
64	Agency/Group/Organization	Arc Of Harrison County
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.

65	Agency/Group/Organization	Parkersburg Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
66	Agency/Group/Organization	Charleston Kanawha Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
67	Agency/Group/Organization	Huntington Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.

68	Agency/Group/Organization	Mingo County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Mortgage Loan Originator
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
69	Agency/Group/Organization	Fairmont/Morgantown Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Education Mortgage Loan Originator
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuous and ongoing consultation with HOME Program participants strengthens the outreach of the WVHDF HOME Department.
70	Agency/Group/Organization	Randolph County Homeless Shelter
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services
71	Agency/Group/Organization	Women's Aid in Crisis
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services
72	Agency/Group/Organization	Family Crisis Intervention Center - Parkersburg
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services
73	Agency/Group/Organization	The Family Refuge Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services
74	Agency/Group/Organization	Family Crisis Center (Keyser)
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>As an ESG Project Sponsor continued consultation with all agencies funded will continue to strengthen the services funded with ESG and the statewide network of homelessness services</p>
---	--

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

The planning process included outreach to numerous agencies, and every effort was made to conduct an effective outreach plan. No agencies were specifically excluded from this process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Comprehensive Economic Development Strategy (CEDS)	Regional Planning and Development Councils I-VI	Priority needs for the CDBG Program were also identified in cooperation with the State's eleven Regional Planning and Development Councils.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

Priority needs for the CDBG program were also identified in cooperation with West Virginia's 11 Regional Planning and Development Councils. Established in 1972, the Regional Councils are a statewide network of cooperating organizations that support community and economic development, planning and inter-governmental cooperation. Each region includes the county and municipal governments located within its geographic area.

Numerous individuals, organizations, businesses and civic leaders, as well as local elected officials, representing urban and rural areas in all regions of West Virginia are invited to participate in a public meeting or to submit their priority project listings through the Regional Councils. This regional approach to planning and development provides direct input about community conditions and needs and encourages efficient solutions to regional challenges.

The Office of Economic Opportunity, through the Emergency Solutions Grants funding, coordinates with seventeen units of local governments as the units of local government, from cities to county commissions, serve as the sub-grantees of ESG funds. OEO works with these units of government on a monthly basis and is continually receiving feedback from the partnerships and providing best practices and technical assistance to those providers. Training, meetings, and continual cooperation between all sites ensure the Consolidated Plan includes programs that will allow all partners can operate programs that best meet the needs of their communities.

Narrative (optional):

DRAFT

PR-15 Citizen Participation - 91.115, 91.300(c)

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

Staff members from the WVDO, WVHDF, and OEO conducted an outreach program that included public meetings and targeted consultations, direct mail, newspaper advertising, surveys, online posting and comment forms. The development of the consolidated plan consisted of two phases, spanning 2013 through 2015. Ten public meetings were conducted, and three public comment periods were observed. See the attached map for locations and dates of all public meetings.

The process began in September 2013 with a needs assessment phase. This phase included the review of the existing plan, an analysis of existing methods of distribution, review of current data, and input sessions to gather feedback. During the assessment phase, the State conducted five public meetings in 2013. Staff visited South Charleston, Weirton, Fairmont, Beckley and Elkins, to solicit local input on priority housing and community development needs.

More than 1,000 stakeholders were invited to attend through direct mail which explained the purpose of the plan in guiding the expenditure of approximately \$18.9 million in annual funding for housing and community development for fiscal years 2015 through 2019.

A public comment period for the phase one needs assessment occurred between October 7, 2013 and November 8, 2013. Meeting notifications were published in several newspapers throughout the State.

Following phase one, phase two provided an opportunity for each agency representative to incorporate information collected in the needs assessment. Additional public meetings were conducted in November 2014 in Charleston and Fairmont, followed by meetings in April 2015 in Parkersburg, Huntington, and Summersville.

The phase two plan review began in late 2014. Public notices were published in newspapers and an additional comment period was observed. A second public comment period for the phase two plan review occurred between October 26, 2014, and December 5, 2014. Meeting notifications were published in various newspapers.

Phase two public notices were published in newspapers and an additional comment period was observed. A third public comment period for the phase two plan review began on April 13, 2015, and concluded on May 13, 2015. Meeting notifications for the third public comment period were published in various newspapers.

To broaden citizen participation, a comment form was posted to the WVDO website, and provided at each meeting. The agencies also conducted targeted consultations with key stakeholders.

To provide a consistent response at the public meetings, representatives from each program presented a standard 5 to 10 minute review of each program. These presentations were followed by a discussion period in which community representatives expressed concerns or asked questions. Participants were also asked to complete questionnaires for each program.

Meetings revealed that the most important issues for West Virginia included water and sewer projects, rental assistance, and community development specifically related to demolition of dilapidated commercial and residential structures. Homelessness remains a concern in many areas.

In November 2014, the draft plan was also presented at a community development programs workshop, conducted by the WVDO and the West Virginia Association of Regional Planning and Development Councils.

Please refer to Citizen Participation Chart for a review of submitted comments. All comments were accepted. The comments and responses are attached.

Through their annual review of regional needs and their annual Comprehensive Economic Development Strategy (CEDS) plans, the RPDCs provide a review of local needs in the areas of: Community Planning and Management; Community Revitalization; Economic Development; and Public Facilities and Services. A review of the CEDS plans is provided in Section NA-50 Non-Housing Community Development Needs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
-------------------	-------------------------	---------------------------	---------------------------------------	-------------------------------------	---	----------------------------

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community	9 Responses were from Nonprofit Housing Organizations, 3 responses were from Local Government, 1 response from State Government	Comments were related to the following: Requesting \$500,000 HOME set-aside for DPL loans for persons with intellectual disabilities, affordable housing, emergency shelters, data-driven planning, HOME rent, homelessness, TBRA, and associated HOME programs, HOME set-aside for TBRA and Rehab, CDBG priorities and need for demolition funds, HOME and use of Universal Design standards, Fair Housing, Section 504, and TBRA, CDBG and need for infrastructure funding, support of HUD national objective to assist low and moderate income individuals, HOME TBRA, individuals with developmental disabilities, universal design standards to address challenges of aging population,		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community South Charleston, WV	5 Questions/Comments were from Nonprofit Housing Organizations, 1 was from a citizen.	1.) Q. Advocating CDBG funds for revitalization projects: A. Unlikely due to lack of funding and expected future budget cuts. 2.)Q. Advocating HOME funds to be used as TBRA for CoC in Lincoln and Mason Counties. Residents on Voucher waiting list. A. Request was noted, discussed HOME funding dropping from \$10 to \$4M over 3 year period. 3.)Q. Advocating ESG provided services to homeless in rural areas, so they are not drawn to urban centers. A. ESG has also had a decrease in funding 4.)Q. Advocating HOME for TBRA for applicants coming out of nursing homes and hospitals. A. Request was noted,. Discussed HOME funding dropping from \$10 to \$4M over 3 year period 5.) C. Thanked Home		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community Fairmont, WV	3 Comments were from Nonprofit Housing Organizations, 2 were general comments, 1 was from Planning Agency.	1.) Q. Advocating for HOME funds to follow the person to bridge rental programs for high rent areas, such as Morgantown, WV. A. Panel noted the request 2.)Q. Does the current 5-year plan cover until June 2014. A. Yes, the new plan will last until January 2019 3.)Q. Does construction with HOME dollars have to meet Universal Design? A. No, however ADA, building codes and other standards must be met and are enforced by inspectors 4.)Q. Advocating the CDBG funds be used for internet in rural/low populated areas. A. It may be hard to see this benefit confined to LMI areas. Water and sewer continue to be a priority. 5.)Q. Advocating for more downtown development and more of a housing		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community Beckley, WV	5 Questions/Comments were received during the hearing.	1.) Q. Requested \$500,000 be set-aside for Home of Your Own program and for low interest loans for repair and rehab for individuals with disabilities. A. HOME funds are limited and only serve 44 of 55 counties and future funding cuts expected. 2.) Q. Funding for Demo through CDBG? A. Must be a strong slum/blight ordinance in place. Water and Sewer is a priority. 3.)Q. Are there any funds available to assist for increases in flood insurance? A. CDBG does not fund flood insurance/mitigation 4.)Q. Is Beckley going to become an entitlement city? A. Yes. HOME can fund projects outside the city and other programs may still provide funding inside the city limits. 5.)Q. Can CDBG award caps be revised? A. Yes, with		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community Elkins, WV	3 Questions/Comments were received.	1.) Q. Advocating for HOME to do more owner-occupied rehab, like new roofs, handicap access, changes to help age in place. A. HOME is limited for this purpose. Partial rehab is not allowed, if HOME invests funds the unit must meet all codes and standards. 2.) Q. Hard to find post 1978 structures to rehab and be profitable. Pre 1978 structures may contain lead which increases rehab costs. A. WVHDF would need to increase funding to rehab programs to help with lead or start a new program for lead based paint removal. 3.)Q. WVHDF has too many expectations and rules, please simplify paperwork requirements and send staff out in the field more often. A. Online application process starting soon to eliminate		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community South Charleston, WV	5 Surveys were collected.	Majority ranked Water/Wastewater and Community Development as priorities. Single most important need listed by participants: Affordable rental housing for low income families, water and sewer, job creation and high school dropout % vs. necessary skills.		
7	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community Fairmont, WV	7 Surveys were collected.	Majority ranked Community Development as a priority. Single most important need listed by participants: Internet and cell service, transportation and jobs, vacant/dilapidated buildings		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community Beckley, WV	7 Surveys were collected.	Majority ranked Engineering and design as a priority. Single most important need listed by participants: Better paying jobs, infrastructure, public transportation, economic development		
9	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community Elkins, WV	5 Surveys were collected.	Majority ranked Water/Wastewater as a priority. Single most important need listed by participants: Safe affordable and accessible rental units, water/wastewater and economic development, jobs for low income people, removal of blighted structures, bridge TBRA for high rent areas and transitional housing		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community Weirton, WV	5 Surveys were collected.	Majority ranked Economic Development as a priority. Single most important need listed by participants: Assistance for disabled, demo for dilapidated buildings, push		
11	Internet Outreach	Non-targeted/broad community Forms submitted after Public Hearing in Fairmont, WV	8 Forms were submitted.	Comments: Hopes program keeps going and receives funding, use CDBG for acquisition and demo of blighted properties, please continue to set HOME \$ for special needs, build affordable housing to universal design standards, sidewalks, seeking support for business incubator in low income census tract, and water and waste/water needs.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Internet Outreach	Non-targeted/broad community Forms submitted after Public Hearing in Weirton	1 Form was submitted.	Comments: Library wants funding to reach disabled citizens needing and participating with information needs, especially outside the city limits.		
13	Internet Outreach	Non-targeted/broad community Forms submitted after Public Hearing in South Charleston	5 Forms were submitted.	Advocating for HOME funds to be used for TBRA, set-aside money for people with developmental disabilities, all 3 programs are vital, agree that water and sewer is a priority, use CDBG funds for Economic Development & Housing, HOME funds for homeless and housing units in Mason & Lincoln County.		
14	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community	6 surveys submitted	More funds needed for Rapid Re Housing; more targeted low-income housing;		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community	4 surveys submitted	More opportunities for employment training are needed; there are not enough affordable rental units nor are there programs for alcohol recovery; there is a lack of supportive services as well as transportation in the Northern Panhandle.		
16	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community	4 Surveys submitted	There is a need for affordable, accessible, and integrated housing.		
17	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community	7 surveys submitted	Urban areas experience an influx of homeless from surrounding rural areas. The needs then eclipse the housing available; there is a need for better collaboration between agencies.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
18	Needs Assessment Memo/Public Meeting Invitation	Non-targeted/broad community	6 surveys submitted	There needs to be a statewide housing policy instead of several agencies working separate agendas without working collaboratively; because of difficult economic changes moderate income families have fewer affordable housing options; housing must be a focus in all long-range planning as it impacts economic development, education, health, etc.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The purpose of the Needs Assessment Section is to identify the number of households with housing problems by the type of problems, the types of households with housing problems and the race of households with housing problems and to determine if any particular income group, racial or ethnic group, or family type experiences housing problems more than any other group. In addition to identifying the type, number and condition of existing housing units, the State is also responsible for housing programs and strategies that will address the jurisdictions housing problems.

The State is responsible for the provision of financial assistance through the Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, Housing Opportunities for Persons with AIDS (HOWPA) and the HOME Investment Partnerships Program (HOME). The financial assistance available under these programs is available in all 55 counties of the State with the exception of the HOME Program. The HOME Program, which is administered by the West Virginia Housing Development Fund, only provides financial assistance in 44 of the State's 55 counties. The HOME Program does not provide financial assistance the following counties: Brooke, Berkeley, Cabell, Hancock, Jefferson, Morgan, Kanawha, Marshall, Ohio, Wayne and Wood. Each of these counties is a member of one of the five HOME Consortia and receives a direct allocation of HOME funds from the U.S. Department of Housing and Urban Development (HUD).

This Needs Assessment primarily focuses on the housing problems in the 44 counties that are covered under the HOME Program. These 44 counties represent an area of 20,640 square miles or 86% of the entire State and contain 1,153,002 persons or 62% of the State's population. The U.S. Census indicates that there are 544,538 housing units in the State of West Virginia. One hundred thousand, four hundred four (100,404) of these units are vacant. Four hundred forty three four thousand, one hundred seventy-five thousand (443,175) are occupied by owner- and rental households. Three hundred thirty-four thousand, eight hundred fifty-five (334,855) or 75% of these households are owner-occupied households, while 108,320 or 25% of these households are renter-occupied households.

The data that was used to develop the Market Analysis is a revised version of the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data (County Level Data) provided to HUD by the U.S. Census. The 2007-2001 CHAS data housing data set was revised by deleting the information for the 11 HOME Consortia Counties. The revised housing data set was named 2007-2011 CHAS Non-Consortia Counties (NCC) and is listed as an alternated data source in the Consolidated Plan.

The West Virginia Statewide Housing Needs Assessment, April 15, 2014, a study prepared for the West Virginia Housing Development Fund, was also used as a reference data source in the development of Market Analysis. The Housing Needs Assessment addresses all 55 counties in the State.

It is important to note that even though the housing problems vary in the 44 rural county area, it appears that cost burden and severe cost burden uniformly affect owner- and renter-households all 44 counties.

DRAFT

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) indicates that there are 443,175 households (334,855 owner households and 108,320 renter households) in the forty-four (44) rural counties covered under the State of West Virginia HOME Program. The homeownership rate of 75.56%, which leads the nation, is consistent with West Virginia's established homeownership trend.

The 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) Non-Consortia Counties (NCC) or 2007-2011 CHAS NCC indicates that 95,665 households (54,700 owner households and 40,965 renter households) or that 22% of the 443,175 of the households in the forty-four (44) rural counties of West Virginia that are covered under the State HOME Program have 1 or more housing problems. These housing problems range from lack of complete kitchen or bathroom facilities, overcrowding (more than 1.0 person per room) or have a cost burden (more than 30% of their income is spent on housing). The demographics for the HOME Program component of this Plan exclude data for the following counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood. These larger, more urban counties are each part of one the five HOME Consortia.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	1,121,443	1,153,002	3%
Households	451,813	443,175	-2%
Median Income	\$28,478.00	\$36,339.00	28%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 1. 2007-2011 CHAS (Non-Consortia Counties U.S. Census (2000-2011))

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	158,640	156,590	212,710	118,715	536,620
Small Family Households *	50,584	45,830	56,034	50,567	313,588
Large Family Households *	5,797	6,732	22,391	8,067	33,878
Household contains at least one person 62-74 years of age	24,865	38,006	53,981	29,949	107,043

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	17,761	36,671	43,966	15,865	39,122
Households with one or more children 6 years old or younger *	25,280	17,691	25,342	16,014	57,076
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 16. 2007-2011 CHAS (Non-Consortia Counties)

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,622	840	785	184	3,431	1,974	1,126	1,362	665	5,127
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	741	706	778	264	2,489	58	229	270	164	721
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,108	541	621	429	2,699	964	1,055	1,340	1,015	4,374

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	43,370	11,252	1,171	185	55,978	26,440	13,455	7,915	1,723	49,533
Housing cost burden greater than 30% of income (and none of the above problems)	10,987	22,325	14,315	1,554	49,181	13,520	20,245	25,355	10,773	69,893
Zero/negative Income (and none of the above problems)	12,133	0	0	0	12,133	6,670	0	0	0	6,670

Table 7 – Housing Problems Table

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source

Comments: Table 3. 2007-2011 CHAS (Non-Consortia Counties)

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	46,840	13,334	3,354	1,057	64,585	29,470	15,840	10,878	3,574	59,762

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	32,605	45,715	53,050	23,775	155,145	30,980	81,675	145,430	90,300	348,385
Household has negative income, but none of the other housing problems	12,133	0	0	0	12,133	6,670	0	0	0	6,670

Table 8 – Housing Problems 2

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source

Comments: Table 4. 2007-2011 CHAS (Non-Consortia Counties)

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	21,225	11,816	5,770	38,811	10,187	9,989	13,639	33,815
Large Related	1,635	1,361	738	3,734	1,446	2,139	2,221	5,806
Elderly	4,939	4,559	1,904	11,402	9,581	10,156	7,941	27,678
Other	18,017	11,762	6,301	36,080	7,885	4,618	5,754	18,257
Total need by income	45,816	29,498	14,713	90,027	29,099	26,902	29,555	85,556

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source

Comments: Table 7. 2007-2011 CHAS (Non-Consortia Counties)

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	22,200	6,660	460	29,320	12,180	6,290	4,890	23,360
Large Related	3,010	310	80	3,400	1,810	860	340	3,010
Elderly	6,220	2,350	320	8,890	10,680	6,430	3,380	20,490
Other	26,280	5,740	730	32,750	8,920	4,020	2,120	15,060
Total need by income	57,710	15,060	1,590	74,360	33,590	17,600	10,730	61,920

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source

Comments: Table 7. 2007-2011 CHAS (Non-Consortia Counties)

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,569	738	1,019	527	3,853	698	748	1,004	627	3,077
Multiple, unrelated family households	118	389	235	35	777	291	507	620	506	1,924
Other, non-family households	209	175	145	130	659	45	0	30	25	100
Total need by income	1,896	1,302	1,399	692	5,289	1,034	1,255	1,654	1,158	5,101

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source

Comments: Table 10. 2007-2011 CHAS (Non-Consortia Counties)

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	6,216	3,658	3,807	13,681	1,455	2,853	5,605	9,913

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source

Comments: Table 13. 2007-2011 CHAS (Non-Consortia Counties)

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

The 2007-2011 CHAS NCC data indicates that there are 83,731 Non-Family Non-Elderly owner- and renter-occupied households in the State. Non Elderly Non Family households can include a single person household or a household that contains more than one unrelated persons. The U.S. Census is predicting that this family type will continue to increase as couples defer marriage or other formal arrangement. Non Family-Non Elderly households represent 41,781 owner-occupied households and 41,950 renter-occupied households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2013 American Community Survey Estimates, 338,900 individuals or 18.6% of all ages living in West Virginia reported one or more disabilities. The data also reflected that nearly one third, 32.6%, of the population 65 to 74 years old is living with a disability. Of those 75 years and older that rises to 54.1%. Based on data provided by the West Virginia Coalition Against Domestic Violence, 16,132 persons received services by their fourteen statewide locations during fiscal year 2013-2014. Of those, 1,193 received shelter services while 14,921 received non-shelter services. During that same time period 13,557 adults and 2,575 children received services.

What are the most common housing problems?

Cost burden (where residents pay more than 30% of their annual income on housing costs) is the most common housing problem in the State. The cost burden problem affects both renters and owner households. The cost burden problem for all households in the Housing Needs Summary Table ranges from a low of 62% to a high of 93% across all income groups. Three hundred fifty five, five hundred eighteen (355,518) households or approximately 80% of the State's 443,175 households pay more than 30% of their annual income for housing. While the cost burden housing problem is the primary housing problem for almost all income groups, households with annual incomes that are less than 50% of HAMI have the most difficult time.

Substandard housing, severe overcrowding and zero/negative income represent a less significant housing problem for all income groups. The percentage of owner and renter households in the four income groups that suffer from substandard housing ranges from 5% to 6%. The percentage of owner and renter households that suffer from severe overcrowding ranges from 0.91 to 18%. The percentage of owner and renter households in the four income groups that suffer from overcrowded housing conditions ranges from 0.91% to 12%. The percentage of owner and renter households that suffer from substandard housing ranges from 3% to 7%. While these percentages would appear to be significant, the total number households affected by any 3 of the housing problems, is approximately 15,304 or approximately 3% of the total number housing units. (The margin of error for such small population groups would probably reduce the total number of households that suffer from these other (non-cost burden) housing problems.)

Cost burden is the primary problem for low-income rural households, both owners and renters, in West Virginia. Housing projects and programs, as well as the efforts of other agencies in the rural counties should address the cost burden issue.

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

Renters and extremely low-income households are much more likely to have housing problems than homeowners and higher income groups. Rental households are much more likely to suffer from substandard housing. Low to moderate-income single family renter households are more likely to be overcrowded or doubled up.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present; lack of a living wage job; rent consuming more than 30% of their income; and high child care, medical, or transportation costs. The State will continue to provide funding for the Homelessness Prevention Program to address the need of residents who are currently housed but are at imminent risk of becoming unsheltered. The State will continue to collaborate with the Continuums of Care to address the needs of the most vulnerable in the State.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

It is difficult to estimate the total numbers of individuals and families at imminent risk of becoming homeless. However, there are a number of situations where an individual or family can be considered precariously housed at at imminent risk of homelessness. These situations include imminent eviction, very low income and very high rent burdens, substandard housing, overcrowded conditions, and a recent episode of homelessness.

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

Characteristics linked with instability and an increased risk of homelessness include poverty, high housing costs, diminished housing stock, domestic violence, unstable employment, unemployment, untreated mental illness and the co-occurrence of substance use and untreated mental illness.

Discussion

The 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) Non-Consortia Counties (NCC) or 2007-2011 CHAS NCC indicates that 95,665 households (54,700 owner households and 40,965 renter households) or that 22% of the 443,175 of the households in the forty-four (44) rural counties of West Virginia that are covered under the State HOME Program have 1 or more housing problems. These housing problems range from lack of complete kitchen or bathroom facilities, overcrowding (more than 1.0 person per room) or have a cost burden (more than 30% of their income is spent on housing).

Two hundred fifty-three thousand and eleven (253,011) small and large families or approximately 57% of the 443,175 households have incomes that are equal to or less than 80% of the Household Area Median Income. One hundred five thousand, five hundred eighteen thousand (105,518) of all households, both renter and owner, or nearly 24% have a cost burden of either greater than 30% or between 30%-50%. Seventeen percent (17%) of these households are elderly households.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Plan examines housing problems by racial and ethnic group by income in order to determine whether specific racial and ethnic groups experience a disproportionate share of housing problems within a specific income group. A disproportionately greater need occurs when members of a racial or ethnic group within a specified income group experiences housing problems at a rate greater than 10% of the whole income group. For example, if the <50% HAMFI income group experienced housing problems at a rate of 45%, then any specific racial or ethnic group that experienced housing problems at a rate in excess of 55% would be considered to have a disproportionately greater need based on housing problems.

A household is identified as having a housing problem if they have any 1 or more of these 4 problems:

1. Lacks complete kitchen facilities;
2. Lacks complete plumbing facilities;
3. Overcrowded (more than 1.0 but less than 1.5 persons per room)
4. Cost Burden (Household pays more than 30% of HAMFI for housing costs.)

The percentages were derived by dividing the number of households with one of the four housing problems by the total number of households in the income group and each racial or ethnic group. The 2007-2011 CHAS NCC data was used to identify any racial or ethnic groups that have a disproportionately greater need with respect to housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37,670	15,615	7,878
White	35,125	14,680	7,277
Black / African American	1,628	568	282
Asian	128	74	88
American Indian, Alaska Native	90	10	0
Pacific Islander	0	0	0
Hispanic	218	54	174
Other	430	230	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2007-2011 CHAS (Non-Consortia Counties)
Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,835	33,800	0
White	23,950	32,510	0
Black / African American	602	609	0
Asian	93	50	0
American Indian, Alaska Native	82	157	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	293	214	0
Other	325	259	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 1. 2007-2011 CHAS (Non-Consortia Counties)

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,823	61,325	0
White	17,738	59,140	0
Black / African American	518	1,262	0
Asian	89	82	0
American Indian, Alaska Native	22	104	0
Pacific Islander	22	104	0
Hispanic	287	257	0
Other	149	426	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 1. 2007-2011 CHAS (Non-Consortia Counties)

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,589	38,465	0
White	5,274	37,100	0
Black / African American	132	617	0
Asian	63	156	0
American Indian, Alaska Native	4	131	0
Pacific Islander	0	15	0
Hispanic	33	172	0
Other	89	273	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 1. 2007-2011 CHAS (Non-Consortia Counties)

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The 2007-2011 CHAS NCC data indicated that Asian households in the <30% HAMFI, >30%<50% HAMFI, >50%<80% HAMFI and >80%<100% HAMFI income groups and Black/African American households in >30%<50% HAMFI and >50%<80% HAMFI income groups experience a disproportionately greater number of housing problems than White, American Indian-Alaska Native, Pacific Islander and Hispanic households.

The percentage of housing problems for Asian households by these income groups was: <30% HAMFI (90%); >30% <50% HAMFI (65%), >50% <80% HAMFI (55%) and >80% <100% HAMFI (29%). The percentage of housing problems by specific income group was: <30% HAMFI (62%); >30% <50% HAMFI (43%), >50% <80% HAMFI (23%) and >80%<100% HAMFI (13%). In each of these income groups the percentage of Hispanic households with housing problems exceeds the income group percentage for housing problems by more than 10%.

The percentage of housing problems for Hispanic households for these income group was: >30% <50% HAMFI (58%) and >50%<80% HAMFI (53%). The percentage of housing problems by specific income group was: <30% HAMFI (62%); >30% <50% HAMFI (43%), >50% <80% HAMFI (23%) and >80% <100% HAMFI. In each of these income groups the percentage of Hispanic households with problems exceeds the income group percentage for housing problems by more than 10%.

A closer review of the data revealed that the households with severe housing problems represented a relatively small portion of the total number of households in each income group. The disproportionately greater need for certain Asian and Hispanic households is within the margin of error and there is adequate evidence that the small number of households in the income group is responsible for the significant deviation from the overall income group percentage.

The 2007-2011 CHAS NCC data indicates that White households (424,723) and Black households (9,208) have a similar percentage of housing problems in each income group. It should be noted that Black households represent the only other significant racial or ethnic group in the geographic area.

There does not appear to be significant disproportionately greater need based on housing problems for any racial or ethnic group in the State of West Virginia.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	28,365	24,975	7,878
White	26,155	23,675	7,277
Black / African American	1,389	807	282
Asian	114	83	88
American Indian, Alaska Native	81	18	0
Pacific Islander	0	0	0
Hispanic	214	62	174
Other	412	319	54

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 2. 2007-2011 CHAS (Non-Consortia Counties)

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,404	49,185	0
White	9,595	35,345	0
Black / African American	420	992	0
Asian	54	74	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	28	92	0
Pacific Islander	0	0	0
Hispanic	213	311	0
Other	135	324	231

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 2. 2007-2011 CHAS (Non-Consortia Counties)

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,072	75,070	0
White	4,818	56,195	0
Black / African American	133	710	0
Asian	38	41	0
American Indian, Alaska Native	8	88	0
Pacific Islander	0	0	0
Hispanic	74	197	0
Other	12	566	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 2. 2007-2011 CHAS (Non-Consortia Counties)

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,641	42,420	0
White	1,588	40,795	0
Black / African American	24	723	0
Asian	24	195	0
American Indian, Alaska Native	0	135	0
Pacific Islander	0	15	0
Hispanic	4	202	0
Other	0	357	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 2. 2007-2011 CHAS (Non-Consortia Counties)

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Plan examines housing problems by racial and ethnic group in order to determine whether specific racial and ethnic groups experience a disproportionate greater need based on cost burden. A disproportionately greater need occurs when members of a racial or ethnic group experiences cost burden at a greater rate (10% or more) than the jurisdiction. For example, if the jurisdiction experienced cost burden at a rate of 30%, then any specific racial or ethnic group that experienced cost burden at a rate in excess of 45% would be considered to have a disproportionately greater need based on cost burden.

HUD has established that a household should not pay more than 30% of its annual income for housing costs. Households that pay more than 30% but less than 50% of their annual income are considered to have a cost burden. Households that pay more than 50% of their annual income are considered to have a **severe** cost burden.

The percentages were derived by dividing the number of households with cost burden by the total number of households in each racial or ethnic group. The 2007-2011 CHAS NCC data was used to identify any racial or ethnic groups that have a disproportionately greater need with respect to cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	344,821	47,977	39,429	8,254
White	334,380	45,695	36,835	7,591
Black / African American	6,006	1,463	1,817	317
Asian	1,433	202	197	88
American Indian, Alaska Native	1,115	151	176	78
Pacific Islander	100	0	0	0
Hispanic	1,787	466	404	174

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 1. 2007-2011 CHAS (Non-Consortia Counties)

Discussion

The 2007-2011 CHAS NCC data did not identify any racial or ethnic groups that cost burden that exceeded 10% of the cost burden for all households in the jurisdiction. Black households had a severe cost burden of 19% while the all racial and ethnic groups had a cost burden of only 9%. While the cost burden for Black households did not exceed the 10% range allowed by HUD, the Plan should take this group into consideration in the development housing programs.

A review of the data revealed that Black, Asian, American Indian/Alaska Native, Pacific Islanders and Hispanic households with represented a relatively small portion of the total number of households in each income group. While the data for these particular households is well within the margin of error, there is adequate evidence that these households share the same overall cost burden as White households.

There is no significant disproportionately greater cost burden or severe cost burden on for any racial or ethnic group in the State of West Virginia.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The 2007-2011 CHAS NCC data confirmed that some racial or ethnic groups had a greater need with respect to housing problems (1 to 4 housing problems), severe housing problems (1 to 4 severe housing problems) or cost burden (housing cost greater than 30% but less than 50% of household income) than the needs of the respective income groups (<30%, >30% but less than 50%, >50% but less than 80%, and >80% but less than 100% of HAMFI) or population groups as a whole, however the difference between the percentage of the racial or ethnic groups was almost always less than the 10% range allowed under the consolidated plan rules. In most instances, the difference was within the margin of error for the data or the population group represented a very small portion of the overall population group.

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

The fact that 131,785 households or approximately 30% of the households in most counties have incomes that are less than 80% HAMFI can be characterized as a significant need. The lack of disposable income means that households are unable to finance the repair, maintenance and upkeep of their housing units. The lack of income in most areas can be attributed to the decline in the general economies of most rural West Virginia counties. The lack of income and employment opportunities represents a significant problem for rural West Virginia.

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

The minority household groups, such as Black, American Indian-Alaska Native, Asian, Pacific Islander and Hispanic households, are largely concentrated in Fayette, Raleigh, Mason and Mercer Counties. Smaller concentrations of these households can be found in Greenbrier, Marion and Mingo Counties. The largest concentrations of minority household groups are located in the 11 HOME Consortia counties. In most rural West Virginia counties, the White households represent 97% of the county households.

NA-35 Public Housing – (Optional)

Introduction

Public housing authorities are an important component of the State's affordable rental housing delivery system. The thirty-six (36) public housing authorities provide 21,701 units of subsidized, rental housing through 6,532 public housing units and 15,169 tenant vouchers/certificates for low and moderate income households throughout the State. Public Housing Authorities (PHA) offer services to individuals and families including rehabilitation and construction of rental residential housing (multi-family) and family self-sufficiency programs.

The local HUD Office has indicated that no public housing authority has been listed in "troubled" status. Most public housing authorities within the State have either a standard or high performing assessment status. The WVHDF will continue to work with the local HUD Office and monitor the status of the public housing authorities.

The WVHDF does not own or operate any public housing and has no responsibilities related to the monitoring of activities of the Public Housing Authorities across the State; therefore, it is not qualified to address the revitalization needs of public housing in the State. However, based on visits by HDF Field Representatives to public housing sites across the State and contact with managers and residents, the State believes a portion of the public housing is in need of rehabilitation and modernization due to the age of structures and lack of adequate building maintenance. The State also believes that Public Housing Authorities across the State are generally competent and capable. The State supports their efforts to revitalize and improve their developments.

Although the WVHDF does not own or operate public housing, it opposes the privatization of public housing because of the severe shortage of quality affordable subsidized housing units. The WVHDF believes that qualified public housing tenants could become home owners, and the WVHDF continues to encourage eligible and qualified public housing tenants to become owners of single family detached housing through the available State administered HOME homeownership programs. This effort will continue as a component of the WVHDF housing strategy as this method not only assists a family or individual in becoming a home owner, but also makes a subsidized public housing unit available for another family, who may have a much lower income.

The shortage of new, additional public housing units and Section 8 vouchers/certificates contribute to the level of homelessness across the State. The State opposes public housing improvement programs that reduce the number of permanently available assisted housing units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	170	6,067	13,220	78	12,686	116	123	185

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	10	2	0	2	0	0	
# of Elderly Program Participants (>62)	0	12	1,773	1,628	6	1,557	6	3	
# of Disabled Families	0	71	1,628	4,748	17	4,482	57	42	
# of Families requesting accessibility features	0	170	6,067	13,220	78	12,686	116	123	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	144	4,706	11,546	30	11,136	76	96	180
Black/African American	0	25	1,340	1,598	48	1,475	39	27	5
Asian	0	1	6	17	0	17	0	0	0
American Indian/Alaska Native	0	0	12	50	0	50	0	0	0
Pacific Islander	0	0	3	9	0	8	1	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	3	79	113	0	108	1	3	1
Not Hispanic	0	167	5,988	13,107	78	12,578	115	120	184

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

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

How do these needs compare to the housing needs of the population at large

Discussion:

DRAFT

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

As of January 2014, the State of West Virginia has more than 1592 individuals living in emergency shelters; including over 323 families with children. During this same time there were 430 individuals who were unsheltered. In recent years there has been progress made in reducing the number of homeless individuals and the number of homeless veterans. The State understands that in order to slow the increasing number of individuals living in emergency shelters, there must be a continuum of housing options and essential services to meet a wide variety of needs. This includes services and housing options for the chronically homeless and individuals with disabilities. The State of West Virginia has many effective programs that will continue to assist individuals and families experiencing homelessness and those at-risk of homelessness.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	408	177	1,640	660	705	60
Persons in Households with Only Children	2	0	20	12	15	30
Persons in Households with Only Adults	1,173	313	3,425	1,370	1,520	90
Chronically Homeless Individuals	279	145	700	280	355	75
Chronically Homeless Families	7	14	95	40	85	45
Veterans	303	30	375	150	215	45
Unaccompanied Child	2	0	20	8	15	30

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	7	1	60	20	40	60

Table 26 - Homeless Needs Assessment

Data Source

Comments:

The data used in the report is from HMIS data across all four continuums of care as well as yearly point in time data.

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	98	343	1,378	554	592	50
Persons in Households with Only Children	0	2	17	10	13	25
Persons in Households with Only Adults	263	985	2,877	1,151	1,277	76
Chronically Homeless Individuals	122	234	588	235	298	63
Chronically Homeless Families	12	6	80	34	71	38
Veterans	25	255	315	126	181	38

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Youth	0	2	17	7	13	25
Persons with HIV	1	6	50	17	34	50

Table 27 - Homeless Needs Assessment

Data Source

Comments:

The data used in the report is from HMIS data across all four continuums of care as well as yearly point in time data.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

West Virginia is the second most rural state in the nation. Of those experiencing homelessness on any given night in the State of West Virginia many of those are in the rural areas of the State. Six of the nine emergency shelters funded with ESG are in rural areas of the State. Of those unsheltered individuals in rural areas are in extremely rural conditions and may lack transportation to or knowledge the closest emergency shelter. Of those at risk of homelessness they face multiple issues: lack of safe, affordable housing in their area, low wage jobs or unsteady financial security, and rising costs of utilities. Many in the rural areas who are at risk of homelessness are doubled up with family and/or friends and many rotate their housing from place to place staying with anyone who can share housing until they need to move to the next place.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0

Race:	Sheltered:	Unsheltered (optional)
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

The estimated number of families with children in need of housing equals 600 households. The estimated number of families of veterans in need of housing is 350 households.

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

Predominately, the number of persons experiencing homelessness in West Virginia is white, non-Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The availability of Rapid ReHousing and Homelessness Prevention services in the State of WV has been a key factor in keeping the rates of homelessness from increasing between 2013 and 2014. Both families and individual households have been served by these programs and any decrease in the number of households is likely directly related to the availability of these services. It is difficult to predict the future of homelessness in WV but the continued funding of existing emergency shelter, rapid rehousing, and homelessness prevention programs are working well for those who receive those services. We expect to see an increase in rapid rehousing services over the next five years.

Discussion:

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

The special needs population of the State of West Virginia consists of several groups of people: persons with disabilities, the elderly, elderly with disabilities, and those with HIV/AIDS. Disabilities are physical or mental health issues that substantially limit one or more life activities such as walking, talking, learning, or caring for oneself. These physical or mental health issues include hearing or vision difficulties, physical difficulties, cognitive or development difficulties, and mental illness. Some of the special needs population could have more than one disability, underemployment, unemployment, and often fixed incomes mean that the special needs population has a high proportion of poverty relative to the general population.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	1,824
Area incidence of AIDS	75
Rate per population	4
Number of new cases prior year (3 years of data)	164
Rate per population (3 years of data)	3
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,676
Area Prevalence (PLWH per population)	93
Number of new HIV cases reported last year	0

Table 28 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 29 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Unmet HOPWA Need TBRA

89 households

Unmet HOPWA Need STRMU

35 households

Unmet HOPWA Need Facilities

7 households

Describe the characteristics of special needs populations in your community:

Special needs populations include non-homeless elderly, physically and mentally disabled, persons with alcohol and/or drug addictions, persons with HIV/AIDS, and victims of domestic violence.

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

Families living in poverty spend a higher proportion of their household income on basic necessities. On an average these families have fewer assets (cars, house, and savings) to leverage during a crisis. While it is difficult to predict which families will become homeless, many do become homeless, most transition to permanent housing with little or no ongoing homeless services. These families may have established or re-established a support system that likely includes at least some mainstream resources. A smaller number of families, particularly those with disabilities, will require longer-term rental subsidies and support services. In addition both families at-risk and formerly homeless commonly need transportation; employment opportunities; affordable child care; and access to mental health and substance abuse services.

One of the barriers faced by those providing services to those who are homeless or at risk of becoming homeless is in the rural areas of the State, where services are limited and other barriers such as transportation and lack of access to community services are challenging. 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.

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

Persons who are living with HIV/AIDS in West Virginia experience many of the same challenges as other West Virginians, especially those with low incomes—difficulties finding affordable, good-quality housing, overcoming geographic barriers to access medical care, services, and employment, and limited employment opportunities in many areas.

Many people living with HIV/AIDS have low incomes and struggle to afford monthly rent and utility costs; for example, those beneficiaries served through the existing HOPWA funding had a median income of \$673 but paid a median \$335 per month for housing. Although public housing authorities provide several types of affordable housing, waiting lists are typically very long. Screening for criminal history, high utility costs, and a need for behavioral health support are other housing barriers for some people living with HIV/AIDS.

Discussion:

The State of West Virginia’s objectives, specific to meeting the needs of individuals with HIV/AIDS, will address these needs through OEO by:

- Encouraging the inclusion of special needs units in large non-special needs projects
- Assisting individuals with HIV/AIDS to obtain and/or maintain safe, affordable housing utilizing HOPWA funds.

Each year the formula funding amount allocated by HUD will be used to provide the backbone of the statewide HOPWA program. The HOPWA program provides rental assistance and supportive service programs to low-income persons living with HIV/AIDS and their families. These programs include permanent housing, short and long-term rental assistance, utility assistance, mortgage assistance and various supportive services to stabilize housing. The HOPWA programs work with program participants to stabilize their housing and support their transition to affordable permanent housing. Stabilization activities address the program participant’s physical, mental and emotional needs.

In addition to structure barriers encountered by persons living with HIV/AIDS and tier families, which are a shortage of affordable housing in the State, and insufficient funds to increase the supply, there are a number of other obstacles to meeting their needs. Most program participants live on a fixed income and face eviction, foreclosure, or termination of utilities due to nonpayment of these expenses. Another major impediment for the persons living with HIV/AIDS trying to maintain their housing is the lack of easy access to supportive services, if not provided in connection to their housing. The geographic area of

the State and the limited, if any, access to public transportation means that services can be hundreds of miles apart.

The HOPWA program will give low-income persons with HIV/AIDS, and their families, short and long term financial assistance to promote access to and retention of affordable stable housing throughout the State of West Virginia. There are three housing-specific programs available in the State: Tenant-Based Rental Assistance (TBRA), Permanent Supportive Housing, Short-Term Rent, Mortgage and Utility Assistance (STRMU).

The HOPWA supportive services help low-income persons living with HIV/AIDS and their families improve their access to housing, financial independence, obtain and retain employment, access to health care, and enhance their quality of life. The program provides supportive services in permanent housing as well as the other housing opportunities offered. Supportive services are also provided when housing assistance is not given. The objective of the HOPWA supportive services programs are to provide follow-up and complimentary services for those program participants seeking housing and those already in housing. The goal is to create a stable living environment to increase the likelihood of the program participant maintaining stable affordable housing.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The WVDO supports community development efforts to assist low- to moderate-income citizens to achieve an improved quality of life by support locally development strategies to protect, maintain, and expand access to facilities and services; and to revitalize deteriorating downtown and residential neighborhood areas. The WVDO has a long-standing regional approach to community development that emphasizes local and regional cooperation.

How were these needs determined?

Recognizing that the issues of growth and development transcend governmental boundaries, and the importance of regional cooperation, the WVDO maintains a partnership with the State's Regional Planning and Development Councils. The Regional Councils coordinate resources to:

1. Achieve the objectives and policies necessary for the orderly growth and development of the State.
2. Facilitate intergovernmental cooperation.
3. Designate areas of emphasis and pursue public purposes.

Each Regional Council provides direct input about community conditions and needs to the WVDO, State Data Center, on an annual basis, through a Comprehensive Economic Development Strategy (CEDS) plan. The CEDS plans are based upon input received on a regional basis concerning issues including, but not limited to: Community Planning and Management, Community Revitalization, Economic Development, Public Facilities and Services, and Transportation. Please see the attached table "Estimated Summary of Regional Development Needs."

Table 5. Estimated Summary of Regional Development Needs		
Category/Subcategory	Estimated \$ of Improvement Needs	Percent of Total
Community Planning and Management		
Community Planning	119,069,623	2.9
Community Management	14,900,000	0.4
Subtotal	133,969,623	3.2
Community Revitalization		
Commercial Area	64,874,500	1.6
Flood Control/Storm Drains	77,323,609	1.9
Street/Side-walks	35,609,895	0.9
General/Neighborhood Revitalization	81,609,623	2.0
Subtotal	259,417,627	6.2
Economic Development		
Industrial Park/Site Development	46,750,000	1.1
Education	77,738,000	1.9
Workforce/Business Assistance	8,150,000	0.2
General Economic Development	580,092,445	13.9
Subtotal	712,730,445	17.1
Public Facilities and Services		
Water	454,174,645	10.9
Sewer	805,560,458	19.3
General Infrastructure	38,345,401	0.9
Recreation	46,889,508	1.1
Public Safety Including ADA	12,396,263	0.3
Health Care	0	0.0
Subtotal	1,357,366,275	32.5
Public Facilities and Services		
General Transportation	1,711,180,150	41.0
Subtotal	1,711,180,150	41.0
GRAND TOTAL	4,174,664,119.85	100.00

Source: Individual RPDC's - most current WV EDA CEDS annual updates - WV State Data Center
December 2013

Estimated Summary of Regional Development Needs

Describe the jurisdiction's need for Public Improvements:

WVDO supports local government efforts to provide affordable infrastructure systems to strengthen the foundations for economic growth and alleviate conditions that affect environmental quality, public health, or welfare. Investment in public infrastructure lasts for generations and provides the foundation for community development and economic growth. Inadequate public infrastructure, such as water and wastewater systems, can pose serious health and environmental risks, and these risks cannot be easily addressed in low- to moderate-income areas. Projects in this category are identified as a high priority for the CDBG program.

On a regional basis, CEDS plans incorporate long-term planning for public infrastructure by addressing projects on a priority basis. Regional priorities are submitted to the WVDO, State Data Center, on an annual basis and are provided in the attached table.

How were these needs determined?

Please see the attached table "Estimated Summary of Regional Development Needs." This table is a consolidation of all regional CEDS plans submitted to the WVDO, State Data Center. Each regional plan was formed through consultation within the region.

Table 5. Estimated Summary of Regional Development Needs		
Category/Subcategory	Estimated \$ of Improvement Needs	Percent of Total
Community Planning and Management		
Community Planning	119,069,623	2.9
Community Management	14,900,000	0.4
Subtotal	133,969,623	3.2
Community Revitalization		
Commercial Area	64,874,500	1.6
Flood Control/Storm Drains	77,323,609	1.9
Street/Side-walks	35,609,895	0.9
General/Neighborhood Revitalization	81,609,623	2.0
Subtotal	259,417,627	6.2
Economic Development		
Industrial Park/Site Development	46,750,000	1.1
Education	77,738,000	1.9
Workforce/Business Assistance	8,150,000	0.2
General Economic Development	580,092,445	13.9
Subtotal	712,730,445	17.1
Public Facilities and Services		
Water	454,174,645	10.9
Sewer	805,560,458	19.3
General Infrastructure	38,345,401	0.9
Recreation	46,889,508	1.1
Public Safety Including ADA	12,396,263	0.3
Health Care	0	0.0
Subtotal	1,357,366,275	32.5
Public Facilities and Services		
General Transportation	1,711,180,150	41.0
Subtotal	1,711,180,150	41.0
GRAND TOTAL	4,174,664,119.85	100.00

Source: Individual RPDC's - most current WV EDA CEDS annual updates - WV State Data Center
December 2013

Estimated Summary of Regional Development Needs

Describe the jurisdiction's need for Public Services:

Public Services include a wide range of local and regional services. These services are assessed and detailed in the regional CEDS plans submitted on an annual basis to the WVDO, State Data Center. Areas of emphasis include recreation, public safety and accessibility, health care, transportation and related public services. Services that are not available in many small, rural communities are often addressed at a county or regional level.

The State's Metropolitan Planning Organizations also coordinate transportation issues in the State's larger cities and metropolitan areas.

How were these needs determined?

Please see the attached table "Estimated Summary of Regional Development Needs." This table is a consolidation of all regional CEDS plans submitted to the WVDO, State Data Center. Each regional plan was formed through consultation within the region.

Table 5. Estimated Summary of Regional Development Needs		
Category/Subcategory	Estimated \$ of Improvement Needs	Percent of Total
Community Planning and Management		
Community Planning	119,069,623	2.9
Community Management	14,900,000	0.4
Subtotal	133,969,623	3.2
Community Revitalization		
Commercial Area	64,874,500	1.6
Flood Control/Storm Drains	77,323,609	1.9
Street/Side-walks	35,609,895	0.9
General/Neighborhood Revitalization	81,609,623	2.0
Subtotal	259,417,627	6.2
Economic Development		
Industrial Park/Site Development	46,750,000	1.1
Education	77,738,000	1.9
Workforce/Business Assistance	8,150,000	0.2
General Economic Development	580,092,445	13.9
Subtotal	712,730,445	17.1
Public Facilities and Services		
Water	454,174,645	10.9
Sewer	805,560,458	19.3
General Infrastructure	38,345,401	0.9
Recreation	46,889,508	1.1
Public Safety Including ADA	12,396,263	0.3
Health Care	0	0.0
Subtotal	1,357,366,275	32.5
Public Facilities and Services		
General Transportation	1,711,180,150	41.0
Subtotal	1,711,180,150	41.0
GRAND TOTAL	4,174,664,119.85	100.00

Source: Individual RPDC's - most current WV EDA CEDS annual updates - WV State Data Center
December 2013

Estimated Summary of Regional Development Needs

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Housing Market Analysis is to identify barriers to affordable housing, and to determine if available housing stock sufficient to meet the need. In addition to identifying the type, number and condition of existing housing units, the State is also responsible for the development of housing programs and strategies that will address the jurisdictions housing problems.

The State is in a position to provide the financial assistance needed to address housing problems and develop new housing through the Small Cities Block Grant (SCBG) Program, Emergency Solutions Grant (ESG) Program, Housing Opportunities for Persons with Aids (HOWPA) and the HOME Investment Partnerships Program (HOME). The financial assistance available under these programs is available in all 55 counties of the State with the exception of the HOME Program. The HOME Program, which is administered by the West Virginia Housing Development Fund, only provides financial assistance in 44 of the State's 55 counties. The HOME Program does not provide financial assistance the following counties: Brooke, Berkeley, Cabell, Hancock, Jefferson, Morgan, Kanawha, Marshall, Ohio, Wayne and Wood. Each of these counties is a member of one of the five HOME Consortia and receives a direct allocation of HOME funds from the U.S. Department of Housing and Urban Development (HUD).

This Market Analysis primarily focuses on the housing needs of the 44 counties that are covered under the HOME Program. These 44 counties represent an area of 20,640 square miles or 86% of the entire State and contain 1,153,002 persons or 62% of the State's population. These 44 counties contain a total of 443,175 households. Three hundred thirty-four thousand, nine hundred fifteen (334,855) or 75% of these households are owner-occupied households, while 108,320 or 25% of these households are renter-occupied households. The residents of the State continue to demonstrate a preference for homeownership over rental housing.

The data that was used to prepare the Market Analysis is a revised version of the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data set (County Level Data) provided to HUD by the U.S. Census. The 2007-2001 CHAS data set was revised by deleting the statistics for the 11 HOME Consortia Counties. The revised housing data set was named the 2007-2011 CHAS Non-Consortia Counties (NCC) data set and is listed as an alternated data source in the Consolidated Plan. The West Virginia Housing Development Fund (WVHDF) will make the 2007-2011 CHAS NCC available to agencies and organizations involved in the development of low-income housing.

It is important to note that the market conditions and housing conditions vary in the 44 rural counties. The housing conditions and needs in the southern coalfield counties, several of which are experiencing economic problems, differ greatly from the housing conditions and needs in the central portion of State,

which is the center of natural gas development. Specific county housing data will be generated from the 2007-2011 CHAS NCC.

The tables in the Market Analysis demonstrate that low-income owner- and renter-occupied households are currently spending more than 30 percent of household area median family income for housing. The fact that these households experience cost burden and severe cost burden limit their options with respect to affordable housing.

DRAFT

MA-10 Number of Housing Units – 91.310(a)

Introduction

The State has a total of 544,538 housing units. One hundred thousand, four hundred four (100,404) of these units are listed as vacant. Vacant units include: For Rent/Rented Not Occupied Units, For Sale/Sold Not Occupied Units, Seasonal Units and Migrant Worker Units. Three hundred thirty-four thousand, nine hundred fifteen (334,855) or 75% of these housing units are owner-occupied households and 108,320 or 25% of these housing units are renter-occupied households. The average size of owner-occupied households is 2.43 persons while the average size of renter-occupied households is 2.18 persons. Two hundred seventy-eight thousand, nine hundred forty five thousand (278,945) or 80% of the 344,915 owner- households occupy single-family detached dwellings. Sixteen and half percent (16.5%) of owner-households occupy Other Structures. The U.S. Census defines Other Structures as mobile homes, boats, RVs and other non-conventional housing units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	385,416	71%
1-unit, attached structure	5,826	1%
2-4 units	20,939	4%
5-19 units	22,363	4%
20 or more units	11,154	2%
Mobile Home, boat, RV, van, etc.	98,290	18%
Total	543,988	100%

Table 30 – Residential Properties by Unit Number

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: The 2007-2011 CHAS (Non-Consortia Counties) was supplemented with 2011 Census Information.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	747	0%	9,063	6%
1 bedroom	17,409	4%	62,495	41%
2 bedrooms	200,841	45%	126,950	82%
3 or more bedrooms	676,043	151%	109,101	72%
Total	895,040	200%	307,609	201%

Table 31 – Unit Size by Tenure

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments:

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

The State currently provides housing assistance through the following:

NewHOME Program: This program will receive 11.6% of the HOME award (\$400,000), and the NewHOME Program will provide mortgage financing for an estimated four qualified families (at or below 80% AMI) for the forty-four non-consortia counties in the State. In addition this program will receive 62.8% of the estimated HOME Program Income (\$1,131,000), and will provide mortgage financing for an estimated eleven qualified families (at or below 80% AMI) for the forty-four non-consortia counties in the State.

HOME Leverage Loan Program: This program will receive 2.2% of the HOME award (\$75,000), and the HOME Leverage Loan Program 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, for the forty-four non-consortia counties in the State, 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 qualified single-family home owners (at or below 80% AMI) with funds to rehabilitate their homes. It is estimated that the HOME Single Family Owner-Occupied Rehabilitation Program will provide resources to twelve qualified families for the forty-four non-consortia counties in the State.

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 the HOMERent Program 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 thirty-five qualified families in the forty-four non-consortia counties in the State 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 the CHDO Program 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 forty-four non-consortia counties in the State will be served from the CHDO Program.

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

The State expects to see a loss of public housing vouchers as a result of federal budget cuts mandated under the sequestration requirements. The issuance of Housing Choice Vouchers, which are portable, also poses a retention problem for public housing authorities.

While some public housing authorities have limited the acceptance of applications for vouchers, specially targeted vouchers such as those for Victims of Domestic Violence and VASH Vet Vouchers (for chronically homeless veterans) are still available. However, these vouchers are limited in number and tied to specific populations based upon referrals from other agencies.

The public housing authorities in the rural counties have extensive waiting lists. Since the waiting lists are usually closed to new applicants, there are additional households that cannot be factored into the waiting list total. The reduction of contract authority and reduction of administrative fees will make it difficult for rural housing authorities to meet the need and demand for rental assistance.

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

The available housing units do not meet the needs of the State's population. The 2007-2011 CHAS NCC indicates that 48,527 the State's owner- and renter-occupied households (30,761 owner-occupied households and 17,766 renter-occupied households) have a cost burden greater than 30% of HAMFI. It also indicates that 39,935 of the State's owner- and renter-occupied households (19,118 owner-occupied households and 20,817 renter-occupied households) have a cost burden greater than 50% of HAMFI. Eighty-eight thousand, four hundred sixty-two households (88,462) experience cost burden as their primary housing problem.

Ninety-five thousand, six hundred five (95,605) owner- and renter-occupied households have 1 of the four housing problems and 44,974 owner- and renter-occupied households have severe housing problems. These 140,579 owner- and renter occupied households represent 32% of the State's 443,175 renter- and owner occupied households.

The lack of affordable housing has an adverse impact on the =>30% HAMFI, >30% <=50% HAMFI and >50% =<80% HAMFI owner-occupied households and renter-occupied households. The group that has most significant need for affordable housing is the Small Family (2-5 persons) group which needs 33,928 affordable housing units. The Non-Elderly Non-Family (single person household or unrelated persons) group needs 26,440 affordable housing units. The other family groups (Elderly, Large Family and Elderly Non-Family) need 6,897, 4802 and 15,802 affordable housing units. The total affordable housing need for these family groups is 83,547 units.

In addition to the need for affordable housing, the State also needs to address is the age of the housing stock. Two hundred six thousand, two hundred forty-two (206,242) or 62% of the owner-occupied housing units and 59,684 or 55% of the renter-occupied housing units were built prior to 1980. While some of these units have been remodeled over the years, many of these units need to repaired or rehabilitated to meet current life, safety codes and eliminate the lead paint hazard to children under 6 years of age. The cost of this work is beyond the financial capacity of most low-income households.

The shift of the population from the more rural counties of the State toward the larger rural counties will create a demand for affordable housing in those specific housing markets. The decline of rural

county economies and loss of employment opportunities will present a challenge for State and local agencies.

Describe the need for specific types of housing:

Affordable housing for low-income and extremely low-income households is needed because market rents often translate into high housing costs burden for all low-income families. Special-Needs handicapped accessible housing assistance continues to be needed, especially for the elderly and physically disabled population. Affordable housing for Small Families, Non-Elderly and Non-Family Non-Elderly households is a consistent need throughout the State. The Non-Elderly, Non-Family group, which represents single households and unrelated persons who are living together, has increased over the past decade. This is family group is one that the U.S. Census expects to grow in the future as people delay marriage.

Discussion

The State of West Virginia will continue to finance the preservation and expansion of the supply of affordable housing units for all low-income housing groups. Although some affordable housing units may be lost over the next 5 years, 355 affordable units are expected to be added over the next 5 years through the HOME Program. The WV LIHTC Program will also add affordable housing during the same time period however many of those projects may be located in HOME Consortia counties. Other organizations and agencies at the County and local level, including non-profit organizations will play an integral part in the preservation of existing affordable housing and the development of new affordable housing.

MA-15 Cost of Housing – 91.310(a)

Introduction

There are a total of 544,538 housing units in the State of West Virginia. According to the 2007-2011 CHAS NCC data, 334,855 units are owner occupied housing units and 108,320 units are renter-occupied housing units. Ninety eight thousand, nine hundred twenty (98,920) units are listed as unconventional housing such as mobile homes, boats, RV's, and vans.

House values in the State have fluctuated in recent years. While the State was not particularly hard hit by the collapse of the housing market in 2008, foreclosures, short sales and the economic decline in the coal industry have had an adverse impact on property values in many counties. Although units are available in most market areas, the simultaneous economic downturn and the change in federal lending regulations have made it more difficult for low-income families to acquire these properties. The rapid expansion of the natural gas industry in central West Virginia and the influx of people associated with natural gas and drilling industry have resulted in the loss of affordable housing opportunities for low-income families in that portion of the State. In both instances, affordable housing opportunities have been made more difficult for low-income families.

The housing market continues to be stabilized through various initiatives offered through the private and public sectors throughout the community. These initiatives have allowed units to become and remain more affordable. However, there are many units that are in need of rehabilitation, which can increase the cost of these units. Cost burden may be the largest housing problem for many households.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	66,000	96,500	46%
Median Contract Rent	311	422	36%

Table 32 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	215,074	144.1%
\$500-999	75,807	50.8%
\$1,000-1,499	5,947	4.0%
\$1,500-1,999	1,337	0.9%
\$2,000 or more	450	0.3%
Total	298,615	200.0%

Table 33 - Rent Paid

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: U.S. Census. 2013 ACS data was used to calculate the Rent Paid Table.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	60,460	No Data
50% HAMFI	111,162	139,890
80% HAMFI	170,945	331,450
100% HAMFI	No Data	458,680
Total	342,567	930,020

Table 34 – Housing Affordability

Alternate Data Source Name:
2007-2011 CHAS (Non-Consortia Counties)
Data Source Comments:

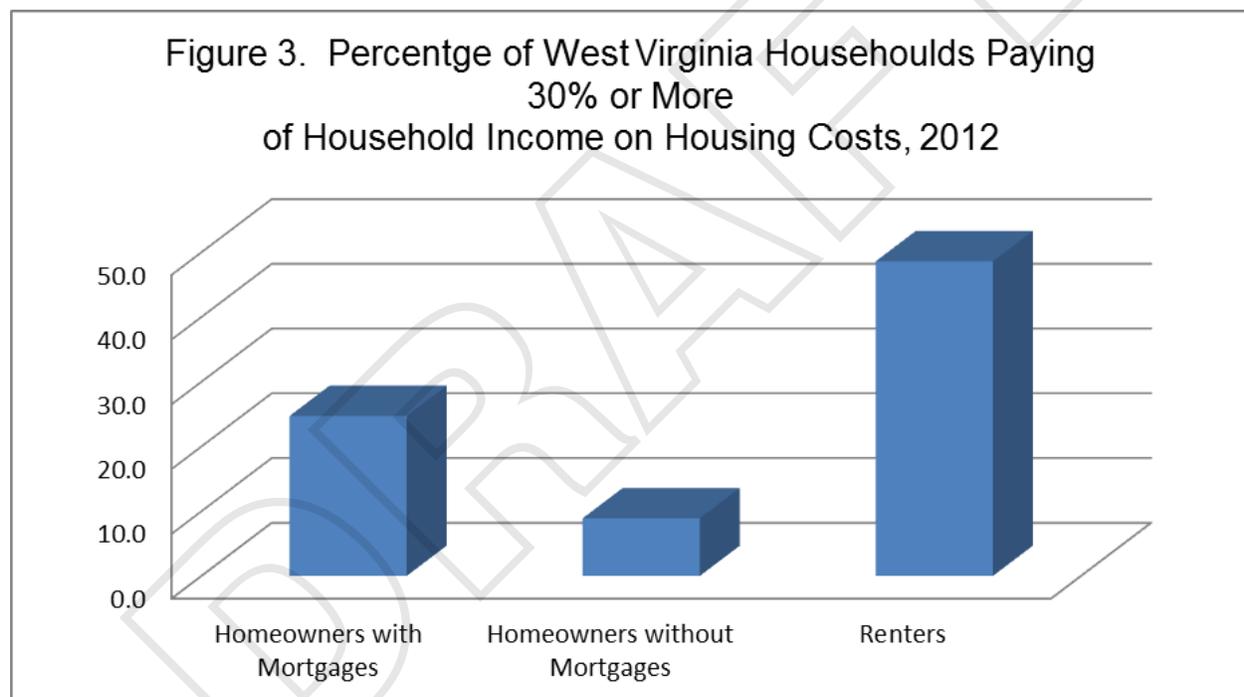


Figure 3. % of WV Households paying 30% or More of Household Income on Housing Costs

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	502	505	666	829	890
High HOME Rent	502	505	666	829	890
Low HOME Rent	473	505	608	703	785

Table 35 – Monthly Rent

Data Source Comments: Raleigh County Section 8 and HOME Rents were selected as a sample of Section 8 Rents, High HOME Rents and Low HOME Rents.

Is there sufficient housing for households at all income levels?

The 2007-2011 CHAS NCC indicates that there are 443,175 occupied housing units in the State of West Virginia. Seventy-five percent (75%) or 334,915 of these units are owner-occupied households and 25% or 108,350 of these units are renter-occupied households. The median housing value is \$96,500 and the median rent ranges from a low of \$616 in McDowell County to a high of \$1014 in Monongalia County. The housing value and median rent vary throughout the State. The housing value and rent in the more rural counties, such as McDowell and Logan, is significantly lower than the housing value and rent in Harrison, Marion and Monongalia County area. The median housing value was obtained from the West Virginia Statewide Housing Needs Assessment. The median rent is based on Section 8 Fair Market Rent.

The 2007-2011 CHAS NCC indicates that there are 236,919 owner-occupied units that are affordable to households with incomes that are less than or equal to 80% HAMFI. A closer review of these owner occupied units indicates that 161,473 units would be affordable to a household at 50% HAMFI and 75,446 units would be affordable to a household at 80% HAMFI. It should be noted that HUD has determined an affordable housing unit is one where the payment does not exceed 30% of a household's annual income.

The 2007-2011 CHAS NCC indicates that there are 101,805 renter occupied units that are affordable to households with incomes that are less than or equal to 80% HAMFI. A closer review of these rental units indicates that 33,790 units would be affordable to a household at 30% HAMFI; 34,685 units would be affordable to a household at 50% HAMFI and 33,330 units would be affordable to a household at 80% HAMFI. It should be noted that HUD has determined an affordable housing unit is one where the rent does not exceed 30% of a household's annual income.

While the 2007-2011 CHAS NCC shows that there is an adequate number of affordable owner- and renter occupied housing units, it is not an accurate indication of the condition of affordable housing. The data also indicates that 54,663 owner-occupied households had one of the four housing problems and 22,187 owner-occupied households had severe housing problems. The data also shows that 40,942 renter-occupied households had one of the four housing problems and 22,787 owner-occupied households had severe housing problems. These households with problems represent 140,549 owner- and renter households. The data also indicates that the incomes of 198,924 households are at or below 80% HAMFI. The data does not reflect the fact that many of affordable units do not meet the minimum property standards. The data also does not reflect the lack mortgage credit for low-income homebuyers due to the restrictions imposed under federal lending regulations. Low-income families are often unable to meet the stringent credit and other underwriting guidelines.

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

The affordability of housing is unlikely to change considering changes to home values and/or rents in the near future. While there will be increases in home values and/or rents in certain geographic areas such as central West Virginia, these increases will be offset by decreases in home values and/or rents in those more rural areas where economic conditions have begun to decline. The State must develop programs and projects that will provide housing financial assistance in both of these geographic areas. Programs must be designed to optimize the impact of other State and federal resources.

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

Information from the National Low Income Housing coalition states that, in West Virginia, the average Fair Market Rent (FMR) for a two bedroom apartment is \$665. In order to afford this level of rent and utilities, without paying more than 30 percent of income on housing, a household must earn \$2,218 monthly or \$26,617 annually. Assuming a 40-hour work week, 52 weeks per year; this level of income translates into a Housing Wage of \$12.80.

In West Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 71 hours per week, 52 weeks per year. Or, a household must include 1.8 minimum wage earner(s) working 40 hours a week year-round in order to make the two-bedroom FMR affordable.

The estimated mean (average) wage for a renter in West Virginia is \$10.10 an hour. In order to afford the FMR for two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$721 in West Virginia. If SSI represents an individual's sole source of income, \$216 in monthly rent is affordable, while the FMR for a two-bedroom apartment is \$449.

Discussion

The 2007-2011 CHAS NCC indicates that 48,527 the State's owner- and renter-occupied households (30,761 owner-occupied households and 17,766 renter-occupied households) have a cost burden greater than 30% of HAMFI. It also indicates that 39,935 of the State's owner- and renter-occupied households (19,118 owner-occupied households and 20,817 renter-occupied households) have a severe cost burden greater than 50% of HAMFI. Eighty-eight thousand, four hundred sixty-two households (88,462) experience cost burden as their primary housing problem. HUD considers a housing unit affordable if the household spends no more than 30% of its annual income on housing costs. If the

household spends more than 30% of its income on housing costs, the household is considered to have a cost burden. Households with a cost burden have less financial resources to meet other basic needs (food, clothing, and transportation, medical and other living costs) less resources to properly maintain the housing structure, and are at greater risk for foreclosure and eviction.

The 88,462 owner- and renter-occupied households that experience a cost burden coupled with the 140,549 owner- and renter occupied households that have either one of the four housing problems or severe housing problems underscore the need to development housing programs that will address the needs of all income groups and family types in the State. Coordination of the delivery of housing programs with federal, State and local agencies and organizations that have the capacity to deliver programs in the rural areas of the State will be essential to success of all programs.

DRAFT

MA-20 Condition of Housing – 91.310(a)

Introduction:

West Virginia's population reached 1,854,304 million in 2013, maintaining West Virginia's position as the 38th largest state in the country. Overall, only Ohio's growth rate was lower and slower than West Virginia's in comparison with that of the neighboring states as illustrated in Figure 1.

Roughly 51.3 percent of West Virginia's population or approximately 95,021 individuals live outside of the Metropolitan areas, in the primary target areas served by this Five Year Consolidated Plan. It is in these areas that West Virginia experiences its highest concentrations of aging homes and of housing units that lack complete indoor plumbing. These are also the areas that are less likely to have access to public water and sewer, telecommunications, and other critical community services such as health care and transportation.

The need to address both renter-occupied housing and owner-occupied housing in the 44 counties that represent the area covered under the State HOME Program has already been discussed in the previous sections of the Plan. The majority of units, 206,229 owner-occupied housing units (62%) and 59,684 (55%) renter-occupied housing units in West Virginia were built before 1980. These homes are more likely to need repairs or rehabilitation to provide safe, decent and affordable housing. Conditions of units may include with the lack of complete kitchen or plumbing facilities, more than one person per room, or having a cost burden greater than 30% of their household income. According to the Condition of Units chart below, 14% of owner-occupied units and 34% of renter-occupied units have at least one of the selected conditions. The increased need to repair, rehabilitate or replace rental housing units may be attributed to the lack of private owner investment, the lack of return on investment based on low rents and the number of non-conventional housing units (mobile homes) that are used as primary dwelling units.

Definitions

Substandard condition is defined as housing that does not meet local building, fire, health and safety codes. Substandard condition but suitable for rehabilitation is defined as housing that does not meet local building, fire, health and safety codes but is both financially and structurally feasible for rehabilitation. It may be financially unfeasible to rehabilitate a structure when the costs exceed 30-50% of the assessed or appraised value of the property. Rehabilitation poses a significant problem due to the fact that many of the State's housing units were built prior to 1978 and may contain lead-based paint. While the federal lead-based paint regulations provide levels of abatement based on rehabilitation costs, it is conceivable that the cost of abatement, coupled with the cost to affect the necessary repairs, may make it cost prohibitive to rehabilitate many single-family dwelling units.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	146,947	33%	113,037	76%
With two selected Conditions	43,694	13%	41,057	36%
With three selected Conditions	326	0%	287	0%
With four selected Conditions	0	0%	6	0%
No selected Conditions	693,672	153%	136,229	80%
Total	884,639	199%	290,616	192%

Table 36 - Condition of Units

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Table 1 & Table 8. 2007-2011 CHAS (Non-Consortia Counties)

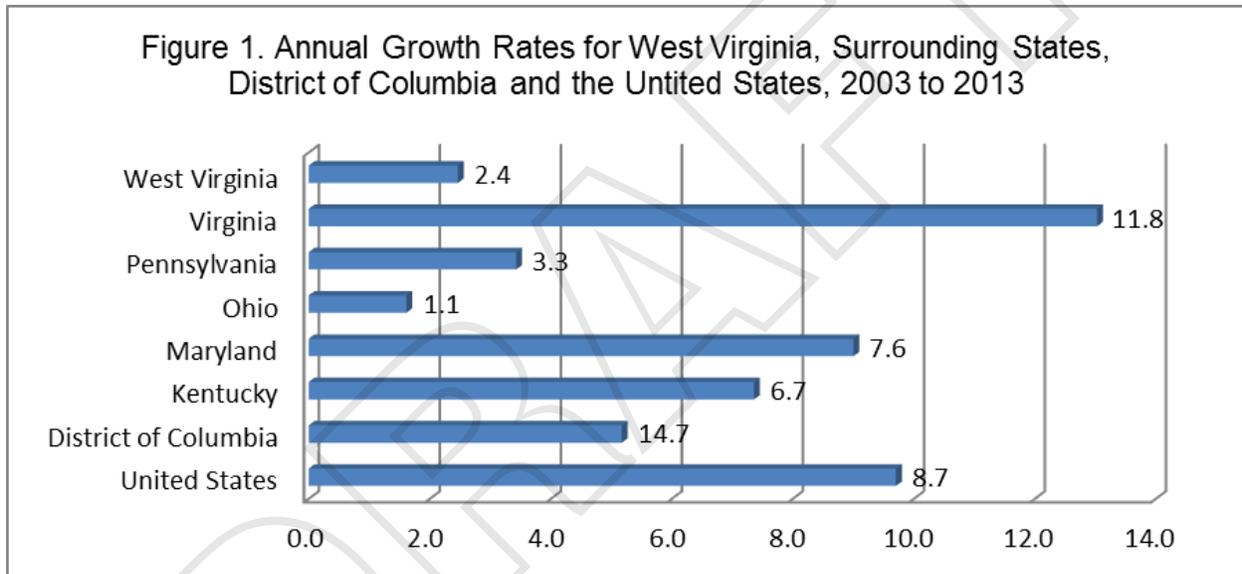


Figure 1. Annual Growth Rates for WV

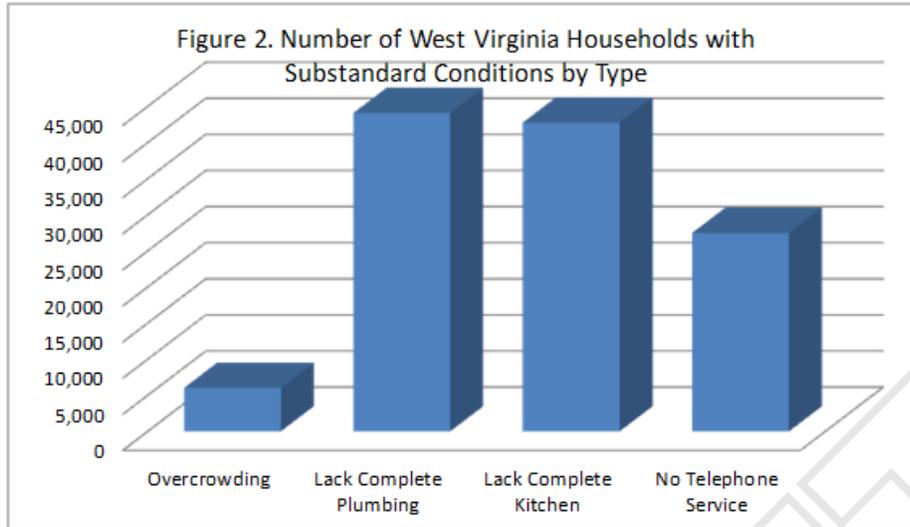


Figure 2. Number of WV Households with Substandard Conditions by Type

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	80,039	17%	24,653	16%
1980-1999	241,854	54%	80,509	54%
1950-1979	354,137	80%	116,293	78%
Before 1950	217,575	49%	77,176	52%
Total	893,605	200%	298,631	200%

Table 37 – Year Unit Built

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments:

Table 12 & 13. 2007-2011 CHAS (Non-Consortia Counties) 2011 U.S. Census (Used to develop factors for determining % of units constructed per period.)

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	225,200	65%	69,253	64%
Housing Units build before 1980 with children present	19,322	6%	10,616	10%

Table 38 – Risk of Lead-Based Paint

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments:

Table 12 & 13. 2007-2011 CHAS (Non-Consortia Counties)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	5,540	8,316	13,856
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 39 - Vacant Units

Alternate Data Source Name:

2007-2011 CHAS (Non-Consortia Counties)

Data Source Comments: Information on Abandoned Vacant Units, REO Properties and Abandoned REO Properties was not available.

Need for Owner and Rental Rehabilitation

The housing stock in West Virginia has very few housing units that have any of the following housing problems: lack of complete kitchen and bathroom facilities, overcrowding and negative income. The primary housing problem is cost burden and severe cost burden. Approximately 80,550 owner-occupants and renters spend more than 30% of the HAMFI on housing. This problem is aggravated by the fact that approximately 265,926 of the housing units were built prior to 1980. The lack of disposable income to repair and maintain these older housing units underscores the need to provide homeownership and rental rehabilitation programs.

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

Two hundred six thousand, two hundred twenty-nine (206,229) owner occupied housing units and 59,684 renter occupied housing units in the State were built before 1980. Since there is a lack of specific information regarding the number of these units that may contain lead-based paint, it is acceptable to assume that approximately that 132,956 or 50% of these units contain lead-based paint hazards. Each of these units would be subject to the Lead Safe Housing Rule enforced by HUD at 24 Part 35.

Discussion:

The 2007-2011 CHAS NCC indicates that 206,242 or 62% of the 334,915 owner-occupied households and 59,684 or 55% of the 108,350 renter-occupied households were built prior to 1980. These 265,926 owner- and renter occupied households represent 60% of the 443,175 occupied households in the State. The cost of abating lead based paint hazards will increase the cost of repair and rehabilitation programs and the State will need to consider cost effective measures to address the lead-based paint hazard in existing households.

Housing costs reduce economic opportunities, access to jobs and services, and the ability of low-income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice. The affordability gap between household incomes and cost of standard housing may promote the concentration of low-income households in older neighborhoods that have higher levels of substandard housing and overcrowding.

DRAFT

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	171	6,560	14,709	134	6,579	1,388	1,962	3,244
# of accessible units			49						

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

Table 40 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

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

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	107	0	175	349	24
Households with Only Adults	911	133	202	335	21
Chronically Homeless Households	0	0	0	201	17
Veterans	79	0	74	220	0
Unaccompanied Youth	0	0	0	0	0

Table 41 - Facilities Targeted to Homeless Persons

Data Source
Comments:

Balance of State Continuum of Care Projects - West Virginia					
TRANSITIONAL HOUSING					
Project	Agency	Type	Mck-Vent	Project Status	Total Beds
SAFE	SAFE	SHP	Y	2007	124
HOPE Housing	Mingo HA	SHP	Y	2006	10
HOPE	CNI	SHP	Y	2005	32
Opportunity House	Opportunity House	SHP	Y	2006	10
Westbrook Health	Westbrook Health	SHP	Y	2005	6
NCWVCAA Next Step	NCWVCAA	SHP	Y	2005	8
STEPS	Telamon	SHP	Y	2005	20
Women's Recovery House	Mid-Ohio Fellowship Home	SHP	Y	2006	6
Kennedy Center	Community Action of Southeastern WV	SHP	Y	2006	16
Preston Street	Community Action of Southeastern WV	SHP	Y	2006	6
Point of Hope	Prestera Center (Originally SW Community Action)	SHP	Y	2006	12
PERMANENT HOUSING					
Project	Agency	Type	Mck-Vent	Project Status	Total Beds
Caritas-Colligo	Caritas	SHP	Y	2005	6
Serenity House	Opportunity House	SHP	Y	2006	5
Reintegration I	Worthington MHS	SHP	Y	2005	14
Reintegration II	Worthington MHS	SHP	Y	2006	10
Next Step Permanent	NCWVCAA	SHP	Y	2005	9
Shelter Plus Care	Parkersburg Housing Authority	S+C	Y	2004	33
Simms Housing	Southwestern Community Action	SHP	Y	2005	5
Shelter Plus Care	Clarksburg Housing Authority	S+C	Y	2005	24
Reliable Housing	Telamon	PH	Y	2005	24
Carewood	Housing Authority of Mingo County	SHP	Y	2006	16
HMIS					
Project	Agency	Type	Mck-Vent	Project Status	Total Beds
HMIS Renewal	WV OEO	HMIS	Y	2005	NA

Balance of State Continuum of Care Projects - WV

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

All mainstream resources available to those experiencing homelessness in West Virginia are used to complement the services provided by WVDO, WVHDF and OEO. All three agencies work with other federal, state, and local funders and providers to provide a true continuum of services to the most vulnerable in our communities. ESG providers specifically meet their match requirements using other mainstream resources such as Department of Health and Human Resources emergency shelter funding, domestic violence providers use other resources to blend with those already in use by ESG in order to provide other services, TANF, Housing Choice Vouchers, and other obtaining other resources are always the goal of providers as it strengthens what they do.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The West Virginia Interagency Council on Homelessness (WVICH) was created to develop ongoing, specific program recommendations that address affordable housing, homelessness, those at-risk of homelessness, and special needs housing delivery and services. The WVICH is composed of members

appointed by the Governor as well as at-large members representing various homelessness and housing providers across the State. The structure promotes collaboration among stakeholders and agencies and assists in developing and implementing strategies to improve access to services and mainstream resources.

The ESG program funds nine emergency shelters, thirteen domestic violence shelters, and eight Rapid ReHousing and/or Homelessness Prevention sites. WV reports a 28 percent reduction in the number of Veterans who are unsheltered on any given night from 2013 to 2014. This is due in part to a large influx of the Supportive Services for Veterans Families grant that is preventing many Veterans from ever becoming homeless and rapidly rehousing Veterans from the streets and shelters.

DRAFT

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

As is evident through the continued utilization of the resources within the HOPWA program those persons living with HIV/AIDS need continued assistance for housing, utilities, and rental assistance. The State mandates that 60 percent of all HOPWA funds are used for housing related services. In addition, more than twice the amount of HOPWA funds allocated to the State of West Virginia are leveraged with other funds to truly meet the housing, medical, and supportive service needs of those West Virginians with HIV/AIDS.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	63
PH in facilities	3
STRMU	152
ST or TH facilities	0
PH placement	57

Table 42 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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

Specifically for the HOPWA program, HOPWA staff conducts outreach activities to many areas including hospitals, homeless shelters, and HIV clinics throughout the year. Information is provided to staff at various facilities and offers of discharge planning is provided. When HOPWA staff receive referrals of an individual being discharged from an institution or facility they begin working with those individuals and developing housing plans and other mainstream resources to be in place at time of discharge.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Within West Virginia a variety of homeless services are provided which assist persons with special needs. In addition, a number of service providers are located in many areas of the State, but there are areas where services are available.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not applicable.

DRAFT

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The WVHDF and partner agencies have been active in the development of affordable housing for low and moderate income families since 1968 and will continue to work towards overcoming all barriers to affordable housing. The WVHDF and its partners have identified several barriers to affordable housing and initiated strategies to eliminate those barriers.

Each barrier is identified in section MA-40 and the strategy to remove the barrier is described in SP-55.

Rent Restrictions

The rent restrictions required in the HOME Program create a barrier in the development of affordable rental housing. Whenever HOME funds are used to assist with the development of affordable rental housing in combination with other sources of funds, the rent limitations, the lesser of the Fair Market Rent or High/Low Home Rent for the area, often make the project financially infeasible.

Predatory Lending

Predatory lending is a potential problem for many lower income seniors and first-time homeowners. The State recognizes the dangers of predatory lending and has taken steps to keep customers informed and educated on this subject. The topic of predatory lending will receive increased emphasis in homebuyer education courses required for all prospective homebuyers. The HOME Final Rule requires that mortgages and other financial assistance provided to low-income families must be affordable.

Homeownership Education

Lack of education about the home buying process poses another barrier to affordable housing. A lack of necessary knowledge regarding all of the different options, requirements and variables inherent in the home buying process can place a potential home buyer at risk for entering into a purchase that does not truly fit their individual budget or circumstances. Positive educational efforts can provide potential home buyers with the base of knowledge they need to make informed decisions and place them in a home that they can afford.

Populations with Special Needs

Individuals with special needs (physical, mental, sensory, or developmental disabilities) face unique barriers to adequate housing and community services. There is no one size fits all approach that can adequately meet the needs of all individuals in this population. However, steps can be taken to increase the options available and unique approaches to this issue must be examined and attempted to give special needs individuals options in housing that can address their needs and provide a high quality of life.

Down payment and Closing Cost Assistance

Low and moderate income families are often unable to provide the down payment and closing costs required by lenders. While the family can meet their monthly housing and other costs, they are unable to set-aside the funds necessary to meet the down payment and closing cost requirements of many financial programs.

Community Opposition

A lack of knowledge regarding affordable housing can cause communities to oppose its development out of fear that is often unfounded. In addition, lack of land use planning and zoning could adversely affect affordable residential construction or rehabilitation by creating regulatory hurdles or obstructions that are inconsistent across jurisdictions and create difficulty for developers trying to navigate the different issues.

Cost of Affordable Housing

Many housing options in areas of West Virginia are too expensive and therefore are inaccessible to many low-income families. Due to higher levels of poverty and limited access to affordable mortgage credit, rural communities often struggle to meet the housing needs of many. Although overall housing costs are generally lower in some rural WV communities, lower incomes, and higher poverty rates make housing options unaffordable for many residents. In the aftermath of our recent economic crisis, the U.S. poverty rate was at its highest level since 1993 at 15.1 percent. The rural poverty rate is even higher at 16.5 percent.

In addition, the cost to develop and operate new affordable housing is also rising due to the cost of materials, labor, cost to purchase property, taxes, regulatory compliance etc. The cost of these items makes it difficult to construct and operate housing that can be sustained with the rent or purchase prices that can be afforded by the low and very low income individuals in the State.

Housing Quality

Poor housing quality is another barrier to affordable housing in many areas of the State. Units that are available are often in need of extensive repair or improvements to just meet basic health and safety levels. In the rural areas of the State this is much worse with nearly 6 percent of rural homes being either moderately or severely substandard, without hot water, or with leaking roofs, rodent problems or inadequate heating or plumbing systems. Poor housing quality contributes to significant health problems, including infections and chronic disease, injury and poor childhood development. Children living in substandard housing are more likely to develop serious illnesses like asthma and lead poisoning, negatively affecting their education.

When HOME funds are used for rehabilitation of these poor quality units it is found that the requirement that the units meet the strict standards such as the Uniform Physical Condition Standard (UPCS) often makes the unit ineligible for rehab using these funds because the cost for making those corrections makes the project unfeasible.

DRAFT

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Utilizing the 2007-2011 ACS Data, below is a representation of West Virginia's major employment sectors, economic factors that impacted the State's job growth and how the skills, education and training initiatives will support the State's Consolidated Plan.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	31,621	32,098	7	9	2
Arts, Entertainment, Accommodations	59,183	50,316	13	14	1
Construction	30,379	24,563	7	7	0
Education and Health Care Services	98,304	69,006	21	19	-2
Finance, Insurance, and Real Estate	23,100	14,683	5	4	-1
Information	9,245	6,339	2	2	0
Manufacturing	48,407	42,329	10	12	2
Other Services	18,706	14,770	4	4	0
Professional, Scientific, Management Services	30,461	19,192	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	76,670	61,785	17	17	0
Transportation and Warehousing	17,159	14,415	4	4	0
Wholesale Trade	21,412	18,101	5	5	0
Total	464,647	367,597	--	--	--

Table 43- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	703,474
Civilian Employed Population 16 years and over	651,392
Unemployment Rate	7.40
Unemployment Rate for Ages 16-24	20.66
Unemployment Rate for Ages 25-65	4.01

Table 44 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	111,894
Farming, fisheries and forestry occupations	23,209
Service	75,744
Sales and office	158,918
Construction, extraction, maintenance and repair	88,685
Production, transportation and material moving	41,650

Table 45 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	395,969	64%
30-59 Minutes	159,240	26%
60 or More Minutes	62,045	10%
Total	617,254	100%

Table 46 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	41,508	6,313	72,259
High school graduate (includes equivalency)	224,125	15,839	126,720
Some college or Associate's degree	155,936	9,012	57,330
Bachelor's degree or higher	127,984	3,526	23,008

Table 47 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,387	3,330	6,415	24,235	42,728
9th to 12th grade, no diploma	22,158	17,652	19,058	49,395	40,109

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
High school graduate, GED, or alternative	48,245	71,292	85,985	209,618	105,694
Some college, no degree	45,516	41,986	41,636	79,574	31,997
Associate's degree	5,310	14,314	17,513	27,740	6,201
Bachelor's degree	8,697	28,015	27,024	44,597	14,203
Graduate or professional degree	850	11,167	12,560	31,590	11,598

Table 48 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within the State?

The health care and social assistance sector is the State's largest private sector employer followed by the retail trade; and accommodation and food services industries. Other major private sector employers include the manufacturing; construction; and mining sectors. Though not one of the largest employers in terms of numbers at present, the State's oil and natural gas industry – and its associated support industries – are among the State's fastest growing employment sectors. Government is the State's largest employer. Three sectors provide more than half of the 763,000 jobs in the State. They include total government (153,700), trade, transportation and utilities (135,300), and educational and health services (126,200).

Describe the workforce and infrastructure needs of business in the State.

The State's workforce development agency, WorkForce West Virginia, reports that growing workforce needs include prospective employees who have acquired formal vocational training/education focusing on trade-, manufacturing-, and natural resources mining-related jobs. Prospective employees who have acquired formal training and/or degrees related to STEM (Science, Technology, Education, Math) continue to be in high demand. Some of the State's fastest growing private sectors include those jobs in

professional and business services such as legal services, management consulting and information technology; educational and health services; and leisure and hospitality.

The two most consistent infrastructure needs across the State are the improvement and expansion of existing water and sewer infrastructure projects and the improvement and expansion of wireless technology. Regarding the former, the Community Development Division of the West Virginia Development Office (WVDO) continues to fund water and sewer infrastructure projects available through the CDBG-Small Cities program. Regarding the latter, the State continues to work with service providers to expand wireless technology to unserved and underserved areas. To support this effort, the State established a Broadband Deployment Council in 2008. The purpose of this council is to administer and oversee broadband deployment in the State of West Virginia, especially in regard to bringing broadband service to unserved and under-served areas of the State. The Council also provides consultation services to project sponsors for the planning, acquisition, improvement, construction or development of any broadband deployment project.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Marcellus Shale natural gas industry has quickly become a significant influence on West Virginia's economy. This industry has seen its employment numbers grow by as much as 20 percent in recent years. Likewise, support activities of excavation, well surveying, and running and cutting casings has expanded as has the industry sector engaged in construction of oil and gas pipelines and storage tanks. Indications are that this upward trend should remain in the coming years.

The State has also capitalized on its proximity to major population centers in the eastern United States, and has attracted many large-scale distribution centers. These centers require large plots of flat, developable land near major transportation hubs, which are not always readily available due to the State's mountainous terrain, but remain in demand.

Similarly, the State's automotive and chemical industries remain relatively stable as companies discover West Virginia's low energy rates, lower taxes and loyal workforce. These positive factors outweigh any perceived disadvantages that may be attributed to topography.

While metropolitan hubs and larger cities and towns are part of the State's landscape, much of West Virginia includes rural counties and small towns. Low population density in many areas creates challenges and opportunities. Challenges include lack of adequate infrastructure and/or affordable housing, lack of economic investment, and smaller tax bases in more sparsely populated areas. However, opportunities include shorter commutes, lower cost of doing business, lower crime rates and higher rates of home ownership.

The State has undertaken several initiatives designed to encourage younger West Virginians to develop a vision for the State's future and participate in its workforce. The Promise Scholarship is available for students who achieve certain academic standards as an incentive to attend in-state colleges and universities. The My State, My Life campaign encourages students during their teen years to begin thinking about their future goals and how they can achieve those goals within the State.

The State's workforce is highly regarded for its loyalty, having one of the lowest turnover rates in the nation, according to the U.S. Census Bureau, 2013. The State's challenge, therefore, is not exclusive to the quality of its workforce, but is more directly tied to the quantity of its workforce.

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

This continues to be a challenge for the State. One primary example is found in the energy sector in the central and northern regions of West Virginia. Many employers recruit and hire workers who are already trained and skilled, as opposed to investing the time and money necessary to train less experienced individuals. As a result, many experienced workers are relocating to the State to work within the natural gas industry on a temporary basis. This population is more transient as specialized workers are needed to establish drilling operations as needed in various locations.

The WVDO and the West Virginia Housing Development Fund (WVHDF) continue to monitor this trend as it related to economic and community development and housing.

Another challenge exists in many of the State's border cities. Through training and educational opportunities, the workforce for such fields as education and health care is adequate but in-state employers have trouble competing with Virginia, Maryland and Ohio employers which may offer better wages and benefits to employees in the same field. However, diverse employment opportunities remain available throughout the State. The challenge remains to have the workforce formally trained and educated for many of the State's employment opportunities.

Describe current workforce training initiatives supported by the State. Describe how these efforts will support the State's Consolidated Plan.

The State's workforce development agency, WorkForce West Virginia, has initiated a regional-based system that establishes and implements business strategies relevant to various sectors of the State. WorkForce West Virginia is engaging directly with businesses and the State's community technical colleges, career and technical centers and the State higher education agency to develop more appropriate curriculums and training programs for jobs within each sector's area.

In June 2014, the U.S. Department of Labor awarded a \$6.1 million Job Driven National Emergency Grant to the State of West Virginia to provide job coaching, on-the-job training – with a focus on oil, gas and construction industries and re-employment and retraining services.

In June 2012, the State was awarded a \$1.8 million grant from the U.S. Department of Labor for providing re-employment and retraining services to the large number of coal miners impacted by mass layoffs and mine closures.

Numerous cooperative organizations, including the Chemical Alliance Zone, Polymer Alliance Zone, and Hardwood Alliance Zone, and Mid-Atlantic Aerospace Complex, represent and promote specific target industries and their locations as members of the West Virginia Economic Development Council (WVEDC). These organizations also coordinate workforce needs with local employers and work with community and technical colleges to develop training modules specifically related to these industries.

The WVDO, WVHDF and Office of Economic Opportunity will continue to monitor economic trends, demographic characteristics to ensure the most effective investment of limited funding through the programs discussed in the Consolidated Plan.

Describe any other State efforts to support economic growth.

The WVDO works closely with the State's 11 Regional Planning and Development Councils (RPDC) in the administration of the CDBG-Small Cities program. Recognizing that the issues of growth and development transcend the boundary lines of governmental units, and the importance of intergovernmental cooperation on a regional basis, the Regional Councils coordinate resources to: (1) achieve the objectives and policies necessary for the orderly growth and development of the State; (2) facilitate intergovernmental cooperation; and (3) designate regional areas of emphasis and pursue public purposes.

This regional approach to planning and development encourages efficient solutions to common issues. The Regional Councils encourage the most effective use of local, state, federal and private resources and funding in serving the State's residents. The WVDO CDBG staff also partners with numerous federal and state agencies, including but not limited to: West Virginia Infrastructure and Jobs Development Council, West Virginia Bureau of Public Health, West Virginia Department of Environmental Protection, U.S. Department of Agriculture, and Appalachian Regional Commission.

Each activity undertaken by the WVDO, WVHDF and OEO is intended to improve services and opportunities in West Virginia that will provide a foundation for future economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

There no specific counties where there is a concentration of multiple housing problems. The primary housing problems of cost burden and severe cost burden is prevalent in all population groups in all rural counties. There appears to be a direct correlation between the number of households with problems and population.

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

There are greater number of racial and ethnic minorities are concentrated in Raleigh County, Mason County, Marion, Monongalia, Fayette County and Mercer County, however the total percentage of racial households in these counties is less than 5%. The primary population in all 44 rural counties is White.

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

Housing in all rural counties consists of 75% single-family housing and 25% rental housing. The majority of the housing in these communities was built prior to 1980. Most new rental housing, such as LIHTC projects has been concentrated in around the primary urban areas or one of the 11 HOME Consortia Counties. Older rental housing complexes, such as those built under the USDA Rural Development 515 Program, in the 1970s and 1980s, need to be rehabilitated in order to preserve affordable housing that complies with current property requirements and energy standards. These rental units often represent the only affordable housing for low income families in the area.

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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 Partnerships 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.

The geographic area for the distribution of funds under Community Development Block Grant program, Emergency Solutions Grant Program and the Housing Opportunities for Persons with AIDS under 2015-2019 Consolidated Action Plan is the entire State of West Virginia, excluding entitlement areas for the Community Development Block Grant program.

The geographic area for the distribution of funds under the HOME Investment Partnerships Program is limited to the forty-four (44) non-consortia counties of the State. HOME Program under the 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 belongs to one of the five HOME Consortiums.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

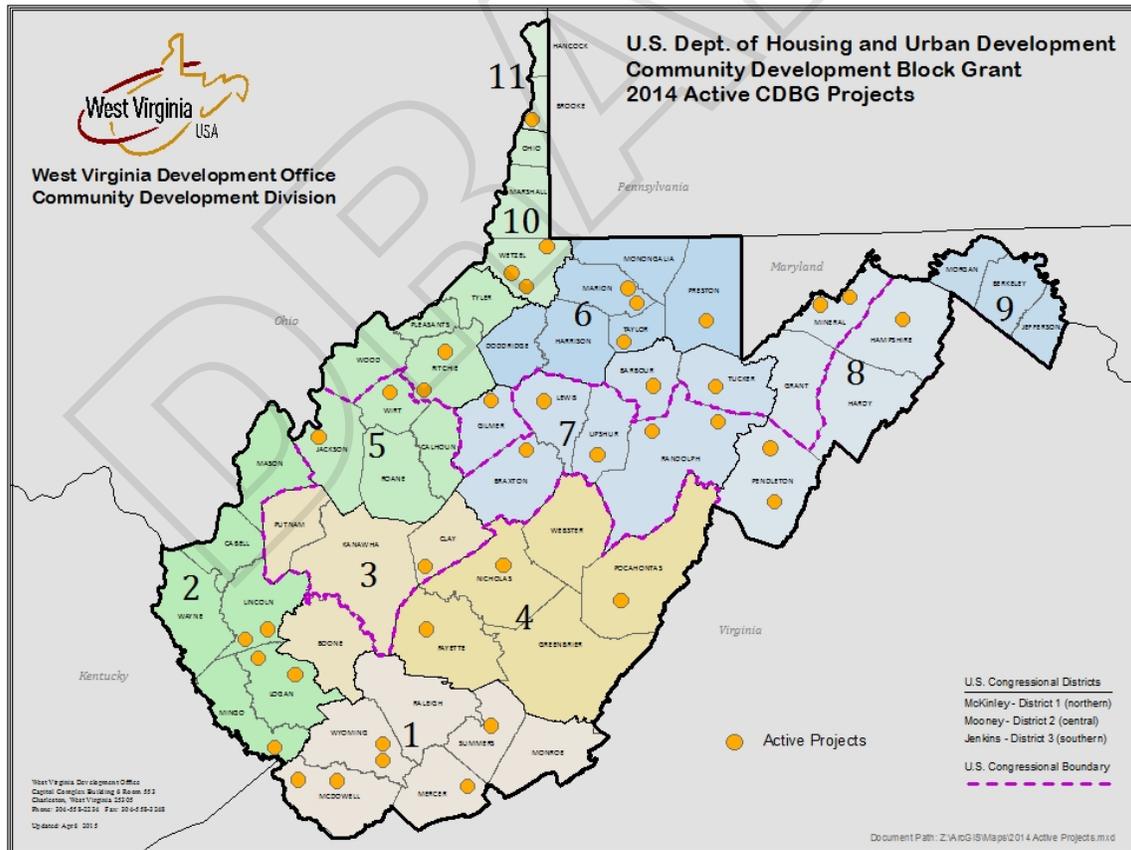
Table 50 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The geographic area for the distribution of all of the programs included in this plan is the entire State of West Virginia, with the exception of HOME funds, which is 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.

A map of the current CDBG projects is attached below.



Active Projects Map

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	ESG Need 1
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Provide Suitable Living Environment
	Description	<ul style="list-style-type: none"> Reduce the number of individuals and families experiencing homelessness, shorten the length of homelessness to less than 30 days, and reduce the homelessness recidivism rate

	Basis for Relative Priority	
2	Priority Need Name	ESG need 2
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Provide Suitable Living Environments
	Description	<ul style="list-style-type: none"> Increase flexibility of funding to prevent homelessness and support Rapid Re-Housing for individuals and families
	Basis for Relative Priority	

3	Priority Need Name	ESG need 3
	Priority Level	High
	Population	Extremely Low
	Geographic Areas Affected	
	Associated Goals	
	Description	<ul style="list-style-type: none"> • Increase statewide data collection and system coordination
	Basis for Relative Priority	
4	Priority Need Name	ESG need 4
	Priority Level	Low

DRAFT

	Population	Extremely Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	
	Description	<ul style="list-style-type: none"> Retooling the homeless crisis response system
	Basis for Relative Priority	
5	Priority Need Name	ESG need 5
	Priority Level	Low

	Population	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	
	Description	Increase economic security for those experiencing homelessness or at-risk of homelessness.
	Basis for Relative Priority	
6	Priority Need Name	ESG need 6
	Priority Level	Low

	Population	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	
	Description	Increase access to stable and affordable housing
	Basis for Relative Priority	
7	Priority Need Name	CDBG Priority 1
	Priority Level	Low
	Population	Low Moderate Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Development of Public Infrastructure Local Community Development
	Description	Develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. Consistent with this primary objective, not less than 70 percent of the aggregate of the federal Title I assistance distributed under this program design statement shall be used for the support of activities that benefit persons of low and moderate income in the non-entitlement areas of West Virginia.
	Basis for Relative Priority	Decent housing and suitable living environments remain an eligible activity, however WVDO continues to focus and invest the State's CDBG funds into infrastructure. Infrastructure is the foundation for suitable living conditions and creates an environment conducive to future economic development.
8	Priority Need Name	CDBG Priority 2
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Development of Public Infrastructure Local Community Development Job creation and retention
	Description	Facilitate planned improvements to the quality of life and strengthen and expand the economic base for all West Virginia citizens and communities.
	Basis for Relative Priority	The development of safe and reliable infrastructure systems remains a prevalent and persistent need throughout the State.
9	Priority Need Name	CDBG Priority 3

	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Development of Public Infrastructure Local Community Development
	Description	Fulfill one of HUD's three national objectives consistent with the State's program design for the CDBG program. CDBG funds may be granted to eligible units of local government for the following: (1) Activities benefiting low- and moderate-income persons; (2) Activities which aid in the prevention or elimination of slums or blight; (3) Activities designed to meet community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.
	Basis for Relative Priority	Each infrastructure project that received SCBG funding will assist low- to moderate-income citizens in achieving an improved quality of life through the development of clean, reliable water systems and wastewater systems. These projects have either improved the current infrastructure or extended services to previously unserved areas, and this continues to be a critical need in many areas of West Virginia.
10	Priority Need Name	HOME Priority 1 (NewHOME Program)
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Local Community Development

	Description	Provide mortgage financing so that qualified individuals/families (at or below 80% AMI) can purchase a houses.
	Basis for Relative Priority	The basis for the relative priority is to enable individuals/families at or below 80% AMI to become home owners by providing mortgage financing.
11	Priority Need Name	HOME Priority 2 (HOME Leverage Loan Program)
	Priority Level	Low
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Local Community Development
	Description	The HOME Leverage Loan Program 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.
	Basis for Relative Priority	The basis for the relative priority is to provide HOME funds to be leveraged with conventional financing so that individuals/families at or below 80% AMI can become home owners.
12	Priority Need Name	HOME Priority 3 (HOME SF OO Rehab Program)
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly
	Geographic Areas Affected	
	Associated Goals	Local Community Development

	Description	The 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.
	Basis for Relative Priority	The basis for relative priority is to provide HOME funds to enable single family home owners at or below 80% AMI the means to rehabilitate their houses.
13	Priority Need Name	HOME Priority 4 (HOMErent Program)
	Priority Level	High
	Population	Low Moderate Large Families Elderly
	Geographic Areas Affected	
	Associated Goals	Local Community Development
	Description	The HOMErent Program will provide funds for nonprofit and for profit developers for the development of housing opportunities for qualified families (at or below 80% AMI).
	Basis for Relative Priority	The basis for relative priority is to provide HOMErent funds that will become part of the financing for nonprofit and for-profit developers of rental housing.
14	Priority Need Name	HOME Priority 5 (CHDO Program)
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	

	Associated Goals	Local Community Development
	Description	The CHDO Program will provide fund to CHDOs for the development of housing opportunities for qualified families (at or below 80% AMI). The minimum CHDO allocation will be 15% of the annual HUD HOME allocation as required under 24 CFR 92.
	Basis for Relative Priority	The basis for the relative priority is to provide HOME CHDO funds to certified CHDO nonprofits throughout the forty-four non-consortia counties in order to provide financing for CHDO-developed projects.
15	Priority Need Name	HOME Priority 6 (CHDO Oper Exp Grant Program)
	Priority Level	High
	Population	Low
	Geographic Areas Affected	
	Associated Goals	Local Community Development
	Description	The CHDO Operating Expense Grant Program will provide grant funds for certified CHDOs so that a portion of a CHDO's operating expenses can be reimbursed.
	Basis for Relative Priority	The basis for the relative priority is to provide HOME funds to CHDOs in order to aid in CHDO capacity-building activities.

Narrative (Optional)

CDBG: The WV CDBG program is a flexible tool that is being utilized to address a wide array of community and economic development needs across the State. The program recognizes the breadth of challenges facing West Virginia's rural communities and has been designed to present opportunities for meeting many of these needs, ranging from the installation of infrastructure for new or expanding industries, to assist with job creation and/or retention efforts, provision of new or improved water and sewer systems in rural areas, revitalization of downtown areas to boost opportunities, and deterioration issues in our small communities, and various other general community development activities. Unlike the programs operating in entitlement jurisdictions throughout West Virginia, the State program covers an extensive geographic area whose needs vary significantly. Presently, there are 288 units of governments in West Virginia eligible for the State CDBG program, each with a unique set of needs and varying levels of capacity and resources to address these needs. Due to the large geographic spread and

the extensive issues faced by these mostly rural communities, the State does not attempt to individually quantify the need in specific terms relative to the table labeled Housing and Community Development Activities.

HOME: HOME funds can be awarded for the 44 non-consortia counties in the State to increase the supply for affordable housing (rental or home ownership) to qualified (at or below 80% AMI) households through various programs: NewHOME Program, HOME Leverage Loan Program, HOME Single Family Owner Occupied Rehabilitation Program, HOMErent Program, CHDO Program, and CHDO Operating Expense Grant Program. In 2008 American Community Survey found that there were 866,419 housing units—including single family homes and apartments—in West Virginia. Of these, 84.6 percent were occupied and 15 percent were vacant. Slightly over three-quarters of housing units (73.7 percent) were occupied by a homeowner, while a quarter (26.3 percent) were rented. The WV homeownership rate at 77.8 percent is higher than the national homeownership rate in ACS 2008 of: 67.8 percent. Nationally, homeownership rates in rural areas are typically higher than in urban areas. In relation to people living with HIV/AIDS, this could have impacts such as a greater need for mortgage assistance or home repair services, or fewer rental housing opportunities than would be true in more urban areas. Housing affordability is determined by the relationship of housing cost to income. HUD considers housing to be affordable if it costs 30 percent or less of the renter's gross income. An area with very high average incomes can still be unaffordable if rents are typically very high; conversely, very low rents can be unaffordable in areas where incomes are low. Many people living with special needs depend on disability benefits as their sole source of income. With a maximum payment of \$545 per month the maximum monthly affordable rent or mortgage is \$163.50. In most areas of the State, finding housing where rent or mortgage and utilities combined cost \$163.50 per month or less is difficult if not impossible.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Lack of affordable housing that meets minimum property standards or code requirements, the cost of affordable housing, and the number of low income renter households.
TBRA for Non-Homeless Special Needs	Lack of affordable housing that meets minimum property standards or code requirements, the cost of affordable housing, the number of low income renter households and the availability of services.
New Unit Production	Lack of affordable housing that meets minimum property standards or code requirements and the number of low-income renter and owner households.
Rehabilitation	Lack of affordable housing that meets minimum property standards or code requirements, age of housing and number of low-income renter and owner households.
Acquisition, including preservation	Lack of affordable housing that meets minimum property standards or code requirements, age of housing and number of low-income renter and owner households.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 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	
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	

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: \$		
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	
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 53 - Anticipated Resources

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 Community Development Block Grant 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 State 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 WVLSC 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 WVLSC. The State Certified Sites Program directs the WVLSC 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 WVLSC is also authorized to establish a voluntary state Land Bank Program. Under this program, the WVLSC 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.

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Region I Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region II Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region III Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region IV Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region V Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Region VI Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region VII Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region VIII Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region IX Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region X Planning and Development Council	Regional organization	Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
Region XI Planning and Development Council	Regional organization	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Region
NORTH CENTRAL WV COMMUNITY ACTION	CHDO	Ownership Planning Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CHANGE, INC.	CHDO	Ownership Planning Rental	Region
Mountain Opportunities Corporation	CHDO	Planning Rental	Region
Community Action of South Eastern WV (CASE)	CHDO	Ownership Planning Rental	Region
ALMOST HEAVEN HABITAT FOR HUMANITY, INC.	CHDO	Ownership Planning	Region
COMMUNITY RESOURCES, INC.	CHDO	Ownership Planning	Region
FAIRMONT COMMUNITY DEVELOPMENT PARTNERSHIP	CHDO	Ownership Planning Rental	Region
KANAWHA INSTITUTE FOR SOCIAL RESEARCH & ACTION	CHDO	Ownership Planning	Region
MOUNTAIN CAP OF WEST VIRGINIA, INC.	CHDO	Ownership Planning	Region
RANDOLPH COUNTY AFFORDABLE HOUSING	CHDO	Ownership Planning Rental	Region
SOUTHEASTERN APPALACHIAN RURAL ALLIANCE, INC.	CHDO	Ownership Planning Rental	Region
STOP ABUSIVE FAMILY ENVIRONMENTS	CHDO	Ownership Rental	Region
PRIDE COMMUNITY SERVICES, INC.	CHDO	Ownership Planning	Region
GARRETT COUNTY COMMUNITY ACTION COMMITTEE, INC.	Non-profit organizations	Planning Rental	Region
ARC OF HARRISON COUNTY	Non-profit organizations	Ownership Planning Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CHARLESTON KANAWHA HOUSING AUTHORITY	PHA	Planning Public Housing	Region
HUNTINGTON HOUSING AUTHORITY	PHA	Planning Public Housing	Region
Fairmont/Morgantown Housing Authority	PHA	Ownership Planning Public Housing	Region
MINGO COUNTY HOUSING AUTHORITY	PHA	Ownership Planning Public Housing	Region
Parkersburg Housing Authority	PHA	Planning Public Housing	Region
SO. APPALACHIAN LABOR SCHOOL	CHDO	Ownership Planning Rental	Region
MOUNTAINEER DEVELOPMENT CORPORATION	CHDO	Ownership Planning	Region
COALFIELD DEVELOPMENT CORPORATION	CHDO	Planning Rental	Region
RALEIGH COUNTY COMMUNITY ACTION ASSOCIATION, INC.	Non-profit organizations	Planning	Region
RELIGIOUS COALITION FOR COMMUNITY RENEWAL	CHDO	Ownership Planning	Region
CENTRAL APPALACHIA EMPOWERMENT ZONE OF WEST VIRGINIA CORPORATION	CHDO	Ownership Planning Rental	Region

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

WVDO, WVHDF and OEO work with many different organizations, both public and private, to carry out its Consolidated Plan. The community economic development activities are carried out through contractual agreements with units of local government. The housing activities, both production and preservation activities, are accomplished through partnerships with units of local government, non-profits, housing developers, and specifically through partnerships with state certified Community

Housing Development Organizations (CHDOs). Homelessness, HIV/AIDS, and other special needs services result from WVDO, WVHDF and OEO's relationship with a network of non-profit service providers including shelters and units of local government across the state of West Virginia.

Appropriate service coverage and the logistics of getting the funding and activities to the areas of need within West Virginia are ongoing challenges. The solution in many cases is long-term and evolving. WVDO, WVHDF and OEO works with community based organizations to develop local assets for meeting local needs. WVHDF puts special emphasis on CHDO development and encourages partnerships and collaborations in the work that is done.

The public housing authorities (PHA) are components in the statewide system for the delivery of affordable housing. Local housing authorities are established through the auspices of local government, subject to state enabling legislation. Neither the State nor WVDO, WVHDF and OEO specifically have direct oversight for local PHA; however, we may partner with these entities through a grantee or project sponsor relationship to complete local projects or activities. WVDO, WVHDF and OEO do certify local plan's or project's consistency with the State program's Consolidated Plan.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X

Supportive Services			
Transportation			
Other			

Table 55 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

In regard to ESG, the Office of Economic Opportunity and the four Continuums of Care recognize the importance of all components in the Continuum; outreach, intake and assessment, emergency shelter, rapid rehousing, homelessness prevention, permanent supportive housing and the other supportive services which are essential for stably housing all persons who are homeless or at-risk of homelessness. Through coordination and strategic planning, OEO and the CoCs try to target those at highest risk for homelessness to receive services. Street outreach is a funded activity in the more urban areas of the State and emergency shelters are urged to either provide rapid rehousing on site or have a strong community partner providing this service to their residents. OEO mandates that 80 percent of the State's Rapid ReHousing and Homelessness Prevention allocation be used for Rapid ReHousing leaving the 20 percent for Homelessness Prevention.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths- The State of WV, through OEOs ESG and HOPWA programs, in conjunction with the four CoCs and its partners will continue to utilize their experience providing homelessness and housing related programs to those special needs populations such as the elderly, those with disabilities and those with HIV/AIDS. These include services to assist persons remain in their homes. For persons with mental and developmental disabilities alcohol or other substance abuse issues, WV has a network of public agencies and nonprofit organizations that provide housing and support services to persons with special needs. In turn, these agencies and organizations work to leverage other federal, state, and local funds. These providers work to balance community needs, priorities, available funds, and the ability to deliver programs.

Gaps: The primary obstacle to fully addressing the needs outlined in this plan is the overall lack of funding available.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

West Virginia has seen a 28 percent reduction in the number of Veterans who are unsheltered on any given night from 2013 to 2014. This is due in part to the large influx of the Supportive Services for Veteran Families grant that is preventing many Veterans from ever becoming homeless and rapidly rehousing Veterans from the streets to the shelters. In addition to available Emergency Shelter, Transitional Housing and Safe Haven beds and units, there are also Permanent Housing options available throughout WV to persons who are experiencing homelessness.

SP-45 Goals Summary – 91.315(a)(4)

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 1 CDBG Priority 2 CDBG Priority 3	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: 28 Household Housing Unit Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 18 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 56 – Goals Summary

Goal Descriptions

1	Goal Name	Development of Public Infrastructure
	Goal Description	Support local government efforts to provide affordable infrastructure systems to strengthen the foundations for economic growth and alleviate conditions that affect environmental quality, public health, or welfare.
2	Goal Name	Local Community Development
	Goal Description	Support local community development efforts to assist low- to moderate-income citizens to achieve an improved quality of life by supporting locally developed strategies to protect, maintain, and expand access to facilities and services; and to revitalize deteriorating downtown and residential neighborhood areas.
3	Goal Name	Job creation and retention
	Goal Description	Support job creation or retention efforts.
4	Goal Name	Provide Suitable Living Environments
	Goal Description	ESG program funds will be used to provide overnight emergency shelter to individuals and families experiencing homelessness.
5	Goal Name	Provide Suitable Living Environment
	Goal Description	ESG Program funds will be used to provide Rapid ReHousing and Homelessness Prevention activities to low and very low income individuals and families.
6	Goal Name	Provide Suitable Living Environment HOPWA
	Goal Description	HOPWA program funds will be used to provide operations, short term rent assistance, mortgage assistance, utility assistance, tenant-based rental assistance, permanent housing placement and supportive services to low-income individuals with HIV/AIDS and their families

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Rental Units Constructed: estimated number of extremely low-income, low-income, and moderate-income families the jurisdiction will provide affordable housing is 28.

Rental Units Rehabilitated: estimated number of extremely low-income, low-income, and moderate-income families the jurisdiction will provide affordable housing is 15.

Homeowner Housing Rehabilitated: estimated number of extremely low-income, low-income, and moderate-income families the jurisdiction will provide affordable housing is 12.

Direct Financial Assistance to Homebuyers: estimated number of extremely low-income, low-income, and moderate-income families the jurisdiction will provide affordable housing is 18.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Public Housing Authorities located within the forty-four non-consortia counties are eligible to respond to HOMERent RFPs. However HOMERent funds cannot be used to assist projects financed under the Housing Act of 1937, commonly known as the Public Housing Act.

Activities to Increase Resident Involvements

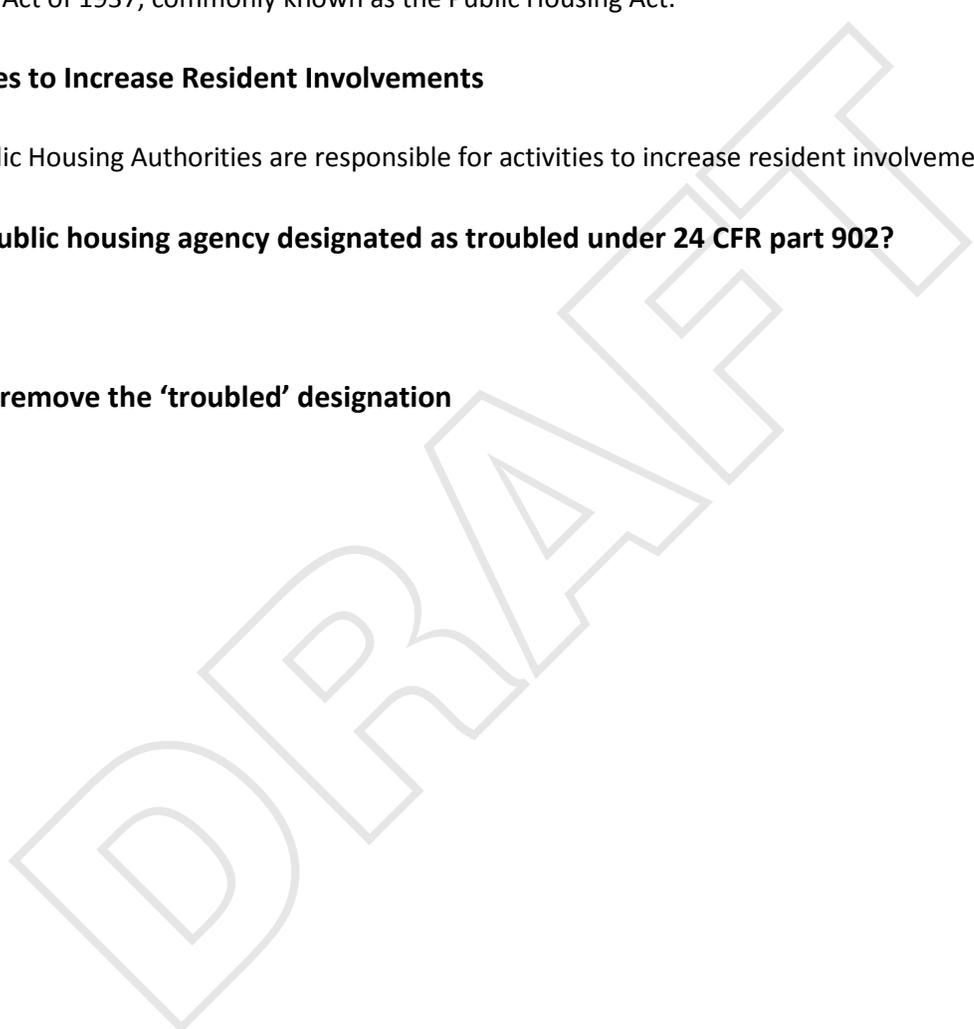
The Public Housing Authorities are responsible for activities to increase resident involvement.

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

N/A

Plan to remove the 'troubled' designation

N/A



SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

The WVHDF and partner agencies have been active in the development of affordable housing for low and moderate income families since 1968 and will continue to work towards overcoming all barriers to affordable housing. The WVHDF and its partners have identified several barriers to affordable housing and initiated strategies to eliminate those barriers.

Each barrier is identified in section MA-40 and the strategy to remove the barrier is described in SP-55.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Identified in section MA-40 and further analyzed below along with strategies for addressing each.

Rent Restrictions

The WVHDF acknowledges that it has no control over the rent limit requirements within the HOME program regulations. However, the WVHDF will continue to assert to HUD and other organizations where the opportunity presents itself that these rent restrictions present a barrier to the effective production of affordable housing. Higher rent limits for the HOME Program or a waiver of the Low HOME Rent restriction on projects that contain 5 or more units would make it possible to develop safe, decent and affordable housing throughout the State.

Predatory Lending

The WVHDF recognizes the dangers of predatory lending and will continue to take steps to keep customers informed and educated on this subject. 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

Homeownership education explains the home purchasing process to potential home buyers. Teaching materials and technical assistance are offered through non-profit organizations in communities across the State.

The qualified instructors teach an 8-hour course and assist the participants in making informed decisions pertaining to all aspects of purchasing a home. Participants are taken through each step of the home buying process, from budgeting to loan closing. They are taught how to calculate the amount they can afford to pay for a home, how to shop for an affordable mortgage, what the sales contract and loan application mean and even some basic home maintenance tips.

The WVHDF will continue to support the homebuyer education program through the payment of homebuyer education fees for loans funded through the NewHOME Program over the course of the five-year Consolidated Plan.

Populations with Special Needs

The State 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.

Community Opposition

Community opposition can take many forms in the methods chosen to block or restrict affordable housing. One of those methods is the use, or lack thereof, of land use planning and zoning.

The State of West Virginia has reviewed state enabling legislation, local land use ordinances, and introduced legislation with the potential to affect the production and preservation of affordable housing. In addition, the State has taken steps to address proper land use planning and zoning through several ongoing initiatives described below.

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. The Land Use Clinic also provides assistance to communities throughout WV in the development of comprehensive.

In addition, the West Virginia Land Stewardship Act was signed into law in 2013. This Act created the West Virginia Land Stewardship Corporation (WVLSC). The WVLSC is designed to foster redevelopment of underperforming real estate and 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.

Two West Virginia Brownfield's Assistance Centers were created by the West Virginia Legislature to empower communities to plan and implement Brownfield redevelopment projects. Through these services, the Centers are assisting municipal and county governments throughout the State as they work to eliminate slum and blight where possible.

The WVHDF also recently realized that a provision in the States Qualified Allocation Plan (QAP) used to allocate Low Income Housing Tax Credits was creating an unintended barrier to the development of affordable housing. The provision provided points for the submission of a letter of community support from the chief executive of the community in which they were planning to develop the project. Due to the competitive nature of the allocation process and the closeness of scores between accepted and rejected applications, these points were considered necessary and an applicant would potentially not even submit an application for an area where they could not get community support thereby giving the community a form of veto on the development of that project. The WVHDF has removed this provision from the QAP and it is no longer serving as a potential barrier to the development of affordable housing.

The partner agencies will continue to monitor our programs, policies and procedures for items that have the potential to create barriers and will take steps to remove them.

Cost of Affordable Housing

Working cooperatively to increase the availability of affordable housing, the partner agencies will continue to:

- Recommend support for legislation with the potential to increase housing affordability.
- 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.
- Participate in the working groups of the West Virginia Housing Commission that are focusing on the development of a statewide housing policy, including such issues as affordability, community revitalization and blight removal.

Pursue new homeownership initiatives that assist lower income households for the purchase of their first home.

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 has set aside a segment of HOME funds for the rehabilitation of existing, owner occupied units to create more safe and affordable housing for the State's residents. WVHDF will monitor the effectiveness of this program to determine if the required property standards under the HOME rule are prohibiting the WVHDF from making repairs that would increase the quality exponentially but may not be able to meet all of the UPCS requirements.

DRAFT

SP-60 Homelessness Strategy – 91.315(d)

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

Applicants must participate in their governing Continuum of Care. Applicants must also participate in the coordinated intake/assessment, referral and case management system with in the CoC in order to provide, in conjunction with other providers, appropriate housing and supportive services to better enable homeless persons to achieve success and end their homelessness.

The expectation is that each grantee or its community partner:

- Assess program participant needs and barriers to housing;
- Seek the prevention of homelessness for non-homeless program participants;
- Work to move homeless individuals and families into rapid re-housing, permanent housing, permanent supportive housing, or other affordable housing appropriate to the needs of the program participant;
- Document and track referrals to housing and service providers; and
- Track program participant progress and outcomes, including post-discharge follow up contact recorded in HMIS.

Organizations will be required to document these efforts through the Statewide Homelessness Management Information System. Domestic violence agencies that do not participate in HMIS should document these efforts through as HMIS comparable database.

Addressing the emergency and transitional housing needs of homeless persons

Applicants must participate in their governing Continuum of Care. Applicants must also participate in the coordinated intake/assessment, referral and case management system with in the CoC in order to provide, in conjunction with other providers, appropriate housing and supportive services to better enable homeless persons to achieve success and end their homelessness.

The expectation is that each grantee or its community partner:

- Assess program participant needs and barriers to housing;
- Seek the prevention of homelessness for non-homeless program participants;
- Work to move homeless individuals and families into rapid re-housing, permanent housing, permanent supportive housing, or other affordable housing appropriate to the needs of the program participant;
- Document and track referrals to housing and service providers; and
- Track program participant progress and outcomes, including post-discharge follow up contact recorded in HMIS.

Organizations will be required to document these efforts through the Statewide Homelessness Management Information System. Domestic violence agencies that do not participate in HMIS should document these efforts through as HMIS comparable database.

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.

Applicants must participate in their governing Continuum of Care. Applicants must also participate in the coordinated intake/assessment, referral and case management system with in the CoC in order to provide, in conjunction with other providers, appropriate housing and supportive services to better enable homeless persons to achieve success and end their homelessness.

The expectation is that each grantee or its community partner:

- Assess program participant needs and barriers to housing;
- Seek the prevention of homelessness for non-homeless program participants;
- Work to move homeless individuals and families into rapid re-housing, permanent housing, permanent supportive housing, or other affordable housing appropriate to the needs of the program participant;
- Document and track referrals to housing and service providers; and
- Track program participant progress and outcomes, including post-discharge follow up contact recorded in HMIS.

Organizations will be required to document these efforts through the Statewide Homelessness Management Information System. Domestic violence agencies that do not participate in HMIS should document these efforts through as HMIS comparable database.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Applicants must participate in their governing Continuum of Care. Applicants must also participate in the coordinated intake/assessment, referral and case management system with in the CoC in order to provide, in conjunction with other providers, appropriate housing and supportive services to better enable homeless persons to achieve success and end their homelessness.

The expectation is that each grantee or its community partner:

- Assess program participant needs and barriers to housing;
- Seek the prevention of homelessness for non-homeless program participants;
- Work to move homeless individuals and families into rapid re-housing, permanent housing, permanent supportive housing, or other affordable housing appropriate to the needs of the program participant;
- Document and track referrals to housing and service providers; and
- Track program participant progress and outcomes, including post-discharge follow up contact recorded in HMIS.

Organizations will be required to document these efforts through the Statewide Homelessness Management Information System. Domestic violence agencies that do not participate in HMIS should document these efforts through as HMIS comparable database.

DRAFT

SP-65 Lead based paint Hazards – 91.315(i)

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

Although lead paint was banned from residential use in 1978, lead remains a danger in homes constructed before 1978 (especially in homes built before 1950). Paint deterioration and home renovations in these structures result in a significantly elevated risk for exposure to lead and subsequently lead poisoning.

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

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.

SP-70 Anti-Poverty Strategy – 91.315(j)

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

Poverty level is defined at an annual income level, adjusted for family size and number of children. In 2013, a one person household (under the age of 65) was considered to be in poverty if the annual income was below \$12,119; a three person family with two children under the age of 18 was considered in poverty if annual income was below \$18,769. With such a low level of income, the method to reduce the number of families living below the poverty line is to create additional employment opportunities.

A prerequisite for a higher paying job to move families above the poverty level is the appropriate education and/or job training. Within the State of West Virginia there are organizations that provide education, vocational training, and job training. Education institutions also provide a substantial amount of workforce education and training.

Increasing the ability of low and moderate income families to maximize their income is also important. A number of organizations in the State support other organizations that work to improve a citizen's financial literacy and money management skills. In addition, local Community Action Agencies and county departments work with organization to inform residents of the Earned Income Tax Credit, a refundable federal income tax credit for low to moderate income working households.

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

The State of WV uses combinations of its HUD related funding, State funding, local funding and programs long with private funds to provide affordable housing programs to reduce the housing cost burden, which is frequent among households whose income is near the poverty line. For example, low interest or deferred rehabilitation loans, weatherization programs, and utility discounts based on household income reduce overall housing costs and makes money available for other necessities or to help pay toward educational programs or training.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the State will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG

The CDBG projects are monitored on an on-going basis with a three-tiered process that includes:

- Financial account and audit monitoring
- Action Plan compliance monitoring
- Project/grantee level monitoring

Financial management of each project is provided through a desk review of every reimbursement request that is submitted. The request comes into the appropriate Community Development Representative who is the first to review and contact the project administrator if additional documentation is needed. This packet is then submitted to the manager of the program for approval. The packet is then sent to accounting staff for payment. Review of project administrative financial records are monitored in the field by the Community Development Representatives and/or staff auditor. The staff accountant of the agency is responsible for project/activity set-up, requests and approvals (by two separate division positions) of draw-downs, de-obligations or re-obligations.

CDBG staff monitors program spending and practices to assure that the department is meeting its action plan targets and federal regulations on the amount of funds committed and expended by the program.

Community development staff is also responsible for processing the awards of grants or other forms of assistance. On a project or activity level, project sponsors, grantees, and sub-recipients are monitored on a regular basis in accordance with program specific guidelines and risk assessments. The CDBG staff conducts these monitoring annually, based on risk assessments, and/or as needed. The approach utilized to project and activity monitoring is to both ensure compliance and to provide appropriate technical assistance to assure the long-term success of our partners, programs, and the clients that they serve.

ESG and HOPWA

The Office of Economic Opportunity, in cooperation with the four Continua of Care reviewers, determines sub grantees. Based on yearly budget OEO then decides on individual award amounts for the ESG program. The Homeless Programs Administrator is responsible for the RFP process and contracts. The OEO accounting staff is responsible for the oversight of the fiscal activity set-up, requests and approvals of draw-downs. Requests for extensions are approved by the Homeless Programs

Administrator and the accounting division of OEO. All draw-downs are originated by one division and approved by another division in order to ensure a separation of duties within the office.

All ESG and HOPWA requests are reviewed by an extensive desk monitoring process. ESG requests come from the sub-grantee and based on a risk assessment may include a copy of the original request (utility bill, payment for rental assistance, etc.) and a copy of the check used for payment of request. These requests are used to monitor program spending and practices to assure that each sub-grantee is meeting spending goals and project outputs. In addition to desk monitoring, OEO does follow-up with on-site monitoring if there is a need to ensure compliance and provide technical assistance. HOPWA program on-site monitoring takes place on a bi-annual basis. Continued technical assistance is offered to all HOPWA sub-grantees on an on-going basis.

HOME PROGRAM

The HOME Program is monitored in compliance with the regulations set forth by HUD and the West Virginia Housing Development Fund.

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 57 - 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 (WVLS), one of the first comprehensive, state-wide land use planning efforts in the country. The WVLS 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

DRAFT

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 58 – Goals Summary

Goal Descriptions

1	Goal Name	Development of Public Infrastructure
	Goal Description	

2	Goal Name	Local Community Development
	Goal Description	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	Goal Name	Job creation and retention
	Goal Description	
4	Goal Name	Provide Suitable Living Environments
	Goal Description	
5	Goal Name	Provide Suitable Living Environment
	Goal Description	
6	Goal Name	Provide Suitable Living Environment HOPWA
	Goal Description	

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 59 – 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.

DRAFT

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 60 - Distribution Methods by State Program

1	State Program Name:	CDBG
	Funding Sources:	CDBG
	Describe the State program addressed by the Method of Distribution.	<p>General: 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"> 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. 2. Each activity must fulfill one of the three national objectives. 3. Each activity must meet environmental review and clearance procedures.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Application Review: 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"> (1) Existing open grants that are not proceeding according to the timeframe established in the grant agreement. (2) Readiness of the project to proceed. (3) Commitment of all other funding sources. <p>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.</p> <p>IJDC Review (Water, Wastewater, and Economic Development): 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 and the applicant so notified. No action shall be taken inconsistent with the</p>
--	--

	recommendations of the IJDC.
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</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:</p> <p>The purpose of the Implementation Manual is:</p> <ul style="list-style-type: none"> · To assist grant recipients in the day-to-day administration of their CDBG projects; · To provide practical information on how to implement a CDBG project to meet legal, financial and program obligations; and · 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. <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 www.wvdo.org.</p>
<p>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,</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><u>ESTIMATE OF BENEFIT TO LOW- AND MODERATE-INCOME PERSONS</u></p> <p>It is anticipated that approximately \$12.5 million will be awarded for</p>

<p>including community and faith-based organizations. (ESG only)</p>	<p>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>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</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>Describe how resources will be allocated among funding categories.</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"> 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. 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. 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 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

	<p>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>Describe threshold factors and grant size limits.</p>	<p>Eligible Applicants: Except for those jurisdictions restricted from applying for failure to meet the threshold requirements set forth in paragraph b, all non-entitlement municipal and county governments may submit one grant proposal for consideration from the FY 2015 program year. 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. Due to federal budget reductions, joint applications are not encouraged.</p> <p>Threshold Requirements--Performance Standards: 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. 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.</p> <p>Threshold Requirements—Recapture Schedule - In addition to the above standards that prohibit the application of CDBG funds for the FY 2015 program, be advised that letters will mailed in September</p>

	<p>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>Grant size limits: 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 granted.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p><u>Amendments</u> - 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><u>Monitoring</u> - 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 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</p>

		<p>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>REPORTING -All activities will meet the HUD criteria. Actual accomplishments will be reported in the Integrated Disbursement & 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	State Program Name:	ESG
	Funding Sources:	ESG
	Describe the State program addressed by the Method of Distribution.	<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 capacity, federal grant administrative capacity, and program approach and effectiveness.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</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: 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,</p>
--	---

	<p>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>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable here</p>
<p>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)</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 capacity, federal grant administrative capacity, and program approach and effectiveness.</p>
<p>Identify the method of</p>	<p>Not applicable here.</p>

	selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
	Describe how resources will be allocated among funding categories.	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.
	Describe threshold factors and grant size limits.	The amount of each award can vary between \$5000 and \$300,000.
	What are the outcome measures expected as a result of the method of distribution?	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.
3	State Program Name:	HOME
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	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.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<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>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable here</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its</p>	<p>Not applicable here</p>

<p>allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable here</p>
<p>Describe how resources will be allocated among funding categories.</p>	<ol style="list-style-type: none"> 1. NewHOME Program: will provide mortgage financing for qualified families (at or below 80% AMI) to purchase a home. 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. 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. 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). 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). 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>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>Describe threshold factors and grant size limits.</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>What are the outcome measures expected as a result of the method of distribution?</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> <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.</p>

4	State Program Name:	HOPWA
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	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.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)		

<p>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)</p>	<p>Not applicable here.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</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>Describe how resources will be allocated among funding categories.</p>	<p>At least 60 percent of all HOPWA funding is dedicated to housing activities.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Three statewide grants averaging about \$100,000 are expected each year.</p>
<p>What are the outcome measures expected as a</p>	<p>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</p>

result of the method of distribution?	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 61 – 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	Project Name	Mercer County Commission-Phase IVB Elgood Water Extension
	Target Area	
	Goals Supported	Development of Public Infrastructure
	Needs Addressed	CDBG Priority 1
	Funding	CDBG: \$1,250,000
	Description	
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	379
	Location Description	Water extension to serve the Mercer-Summers Phase IVB project area in the Elgood community.
	Planned Activities	
2	Project Name	Lewis County-Northwest Lewis Water Extension
	Target Area	
	Goals Supported	Development of Public Infrastructure
	Needs Addressed	CDBG Priority 1
	Funding	CDBG: \$1,250,000
	Description	This project will provide water service to 96 homes in the northwest area of Lewis County.
	Target Date	12/31/2016

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

Planned Activities	
---------------------------	--

DRAFT

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

Target Area	Percentage of Funds

Table 62 - 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.

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

Table 63 - One Year Goals for Affordable Housing by Support Requirement

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

**Table 64 - One Year Goals for Affordable Housing by Support Type
Discussion:**

DRAFT

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.

DRAFT

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)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
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

DRAFT

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.

DRAFT

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
Total Program Income:	0

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.

DRAFT

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.

DRAFT

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:

DRAFT

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2007 2011 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing & Urban Development</p>
	<p>Provide a brief summary of the data set.</p> <p>2007-2011 CHAS Data provides an update of population, housing and other statistics required for Consolidated Plan.</p>
	<p>What was the purpose for developing this data set?</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>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>May 28, 2014</p>
	<p>Briefly describe the methodology for the data collection.</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>Describe the total population from which the sample was taken.</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>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</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>Data Source Name</p> <p>2007-2011 CHAS (Non-Consortia Counties)</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>West Virginia Housing Development Fund.</p> <hr/> <p>Provide a brief summary of the data set.</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>What was the purpose for developing this data set?</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>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The 2007-2011 CHAS (NCC) Data Set was developed in December 2014.</p> <hr/> <p>Briefly describe the methodology for the data collection.</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>Describe the total population from which the sample was taken.</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 & Urban Development.</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</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 & Urban Development.</p>

DRAFT