



Executive Summary

ES-05 Executive Summary

1. Introduction

This Consolidated Plan covers program years 2013-2017 (fiscal years 2014-2018). The Plan was developed through a comprehensive planning process involving a cross section of citizens, local government staff and representatives of low and moderate income individuals. Input was solicited through a series of public meetings scheduled specifically to discuss priority needs in the service area. This Plan will serve as the blueprint for affordable housing and community development activities funded through the CDBG and HOME programs in the City of Winchester and Northern Shenandoah Valley Region, respectively. It will also hopefully serve as a guide to private sector involvement in affordable housing and community development and provide helpful information to local community

organizations partnering with the City of Winchester and HOME Consortium. The Northern Shenandoah Valley Region consists of the City of Winchester, and Counties of Clarke, Frederick, Page, Shenandoah and Warren as well as all of the Towns located therein.

The purpose of the Consolidated Plan is to identify a community's housing and community development needs, priorities, goals and strategies, and to stipulate how funds will be allocated to housing and community development activities.

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

The Consolidated Plan has three parts: a Needs Assessment, Market Analysis and Strategic Plan. On an annual basis, an Action Plan is submitted to HUD which details specific goals, objectives and measurable outcomes for the program year. Below is a summary of each section of the Consolidated Plan.

This Needs Assessment is a tool for organizing and analyzing information specific to the Northern Shenandoah Valley region relating to housing, homelessness and other community development needs. The purpose of this assessment is to identify any outstanding gaps or needs for housing and how, when, and where to address local housing issues. Needs identified include: the cost burden of housing, prevalence of substandard housing and units lacking complete plumbing, need for services and facilities to support homeless and nearly homeless persons and a overall need to improve community infrastructure and services especially in the most dense areas of the region.

The Market Analysis outlined the current market conditions that have resulted in a change in the supply of housing stock in the area. The downturn in the homebuyer market has resulted in a more relaxed rental market. Especially in the case of units converted from owner to rental, prices are falling. However, the reality still remains that there is a need for affordable housing in the area.

While income levels within the Northern Shenandoah Valley region have risen consistently over the past several decades, income has not kept pace with increases in the region's housing supply costs. As such, a substantial housing cost burden has appeared as described below, even for those individual and families above the defined poverty level.

The purpose of the Market Analysis section is to provide a snapshot of the environment in which the region will administer its programs over the course of the Consolidated Plan.

The Strategic Plan represents a coordinated effort to meet needs of low and moderate income individuals and families throughout the region. In order to efficiently develop strategies to meet identified priority needs, two advisory groups were initiated to steer the planning process. In the City of Winchester, the Community Development Committee is a City Council appointed body of Winchester Citizens responsible for oversight of the CDBG program; the Housing and Community Services Policy Board is comprised of appointed representatives from each of the HOME Consortium member

jurisdictions. Both advisory bodies are charged with evaluating data, citizen input and community characteristics to determine priority needs and most appropriate strategies to meet those needs.

This Strategic Plan articulates application of percentage of anticipated funding for eligible activity areas in each of the HUD funded programs. In Winchester City, the Community Development Committee recommended the following allocation of funds over the life of the Consolidated Plan (5 years):

- 100% to repayment of Section 108 Loan for the Taylor Hotel Rehabilitation Project

In the NSV Region, the Policy Board recommended the following allocation of HOME funds over the life of the Consolidated Plan (5 years):

- 20% to Homeownership Activities
- 30% to Homeowner Rehabilitation Activities
- 25% to Rental Housing Development and/or Tenant Based Rental Assistance
- 10% to local CHDO's as the eligible set-aside
- 5% to local CHDO's as the eligible seed funding
- 10% to Administrative Activities

3. Evaluation of past performance

The 2008-2012 Consolidated Plan was the Region's first Strategic Plan for identifying and addressing community development and housing needs. Over the course of the Plan, the City of Winchester (CDBG program) and the Northern Shenandoah Valley Regional Commission (HOME program) were able to successfully implement a diverse range of program and projects including: community infrastructure improvement, homeless prevention, neighborhood improvements, homeownership development, development of new rental units, revitalization of substandard rent and single-family housing, rental assistance and foreclosure mitigation. The program and projects reached all five (5) counties and town's in the Northern Shenandoah Valley.

4. Summary of citizen participation process and consultation process

The Plan was developed through a comprehensive planning process involving a cross section of citizens, local government staff and representatives of low and moderate income individuals. Input was solicited through a series of public meetings scheduled specifically to discuss priority needs in the service area.

The Northern Shenandoah Valley Regional Commission (NSVRC) in its role as a local body for regional collaboration has actively solicited input from public and private entities to enhance its consolidated

planning activates. The NSVRC has a regional Housing & Community Services Policy Board (HCSPB) that meet's bi-monthly and is composed of local leaders representing the health care, education, social services, real estate, workforce investment, economic development, special interest, government and planning sectors. This body serves as the principle group for the evaluation for the consortiums effort to undertake housing and development activities with federal funds (primarily HOME). Advising the process is a stakeholder Technical Advisory Network (TAN) comprise of regional housing, homelessness and other service providers. This regional forum meets bi-monthly and advises the HCSPB on housing and community development activities. This coordination creates a comprehensive network of local experts providing input, outreach and feedback on HOME funded activities to meet the local market conditions.

The City of Winchester utilizes a Community Development Committee (CDC) comprised of City elected officials, key staff, non-profits, and other local stakeholders to inform community development activities, primarily those related to public infrastructure, within the City of Winchester.

5. Summary of public comments

No public comments were recieved.

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

No public comments were recieved.

7. Summary

To recap, this Consolidated Plan covers program years 2013-2017 (fiscal years 2014-2018). The Plan was developed through a comprehensive planning process involving a cross section of citizens, local government staff and representatives of low and moderate income individuals. Input was solicited through a series of public meetings scheduled specifically to discuss priority needs in the service area. This Plan will serve as the blueprint for affordable housing and community development activities funded through the CDBG and HOME programs in the City of Winchester and Northern Shenandoah Valley Region, respectively.

This Strategic Plan articulates application of percentage of anticipated funding for eligible activity areas in each of the HUD funded programs.

The Process

PR-05 Lead & Responsible Agencies

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

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

Agency Role	Name	Department/Agency
Lead Agency	WINCHESTER	

Table 1 – Responsible Agencies

Narrative

The City of Winchester serves as the grantee for Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) entitlement funds. The City of Winchester has delegated administration of the HOME program through a written agreement to the Northern Shenandoah Valley Regional Commission (NSVRC). NSVRC is responsible for the development of the five-year consolidated plan.

Consolidated Plan Public Contact Information

M. Tyler Klein

Community Development Planner, Northern Shenandoah Valley Regional Commission

400 E Kendrick Lane, Front Royal VA, 22630

Tyler Schenck

City of Winchester

15 South Cameron Street, Winchester VA, 22601

PR-10 Consultation

1. Introduction

Consultation with a variety of stakeholder groups is vital to the successful development and implementation of a Consolidated Plan. The Northern Shenandoah Valley Regional Commission (NSVRC) in its role as the lead for the Consolidated Plan utilized consultation from federal, state and local governments, local planners, housing providers, service providers and homeless service providers in the development of the Plan.

Summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

The Northern Shenandoah Valley Regional Commission (NSVRC) in its role as a local body for regional collaboration has actively solicited input from public and private entities to enhance its consolidated planning activities. The NSVRC has a regional Housing & Community Services Policy Board (HCSPB) that meet's bi-monthly and is composed of local leaders representing the health care, education, social services, real estate, workforce investment, economic development, special interest, government and planning sectors. This body serves as the principle group for the evaluation for the consortiums effort to undertake housing and development activities with federal funds (primarily HOME). Advising the process is a stakeholder Technical Advisory Network (TAN) comprise of regional housing, homelessness and other service providers. This regional forum meets bi-monthly and advises the HCSPB on housing and community development activities. This coordination creates a comprehensive network of local experts providing input, outreach and feedback on HOME funded activities to meet the local market conditions.

The City of Winchester utilizes a Community Development Committee (CDC) comprised of City elected officials, key staff, non-profits, and other local stakeholders to inform community development activities, primarily those related to public infrastructure, within the City of Winchester.

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

To better inform the process, the HCSPB (described above) utilizes the TAN which also serves a dual role as the region's Continuum of Care (CoC) to address the needs of homeless persons and persons at risk of homelessness. The CoC in 2012 merged with the Rockingham/Harrisonburg CoC to form the Northern Shenandoah Valley CoC (VA-513) and partnered with the Virginia Coalition to End Homelessness (VCEH) to serve as the staff to the CoC. The Northern Shenandoah Valley Regional Commission continues to serve as the lead agency for the CoC, providing staff and financial support.

In the fall of 2012 CoC, in partnership with VCEH, completed the Region's first Ten (10) Year Plan to End Homelessness which outlined key goals and strategies to address eradicating homelessness in the Northern Shenandoah Valley Region. This included establishing a central intake facility, better utilization of homeless management information systems (HMIS) data for client services and reporting and creating a landlord outreach network. This plan is available from www.NSVCommunity.org.

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

Currently, the Northern Shenandoah Valley CoC does not utilize Emergency Shelter Grant (ESG) funds. In the past ESG funds were pursued by individual organizations through the TAN/CoC and the Regional Commission through the City of Winchester certified that the applications for funding were consistent with the 2008-2012 Consolidated Plan. The CoC is the primary body responsible for developing, maintaining and reporting data through the Homeless Management Information Systems (HMIS). To better utilize existing data, the CoC through the lead agency (NSVRC) contracted in 2011 with Homeward, VA (and Service Point) for HMIS services, training and database management. Performance standards were developed by Homeward to meet US Department of Housing and Urban Development (HUD) requirements. As part of the Ten (10) Year Plan to End Homelessness the CoC plans to develop and adopt performance standards to evaluate outcomes of the Region's Ten Year Plan.

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
NORTHERN SHENANDOAH VALLEY REGIONAL	Other government - Local Planning organization	Housing Need Assessment	

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
COMMISSION		Lead-based Paint Strategy 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 Economic Development Market Analysis Anti-poverty Strategy	
Northern Shenandoah Valley Continuum of Care (CoC) VA-513	Continuum of Care	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs -	

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-poverty Strategy	
City of Winchester	Other government - Local Grantee Department	Lead-based Paint Strategy Economic Development Market Analysis	City of Winchester is the CDBG and HOME grantee. Informed the process through Community Development Committee (CDC) meetings, public input session and City Council sessions.

Table 2 – Agencies, groups, organizations who participated

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

Not Applicable.

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	Northern Shenandoah Valley Regional Commission	10 Year Plan to End Homelessness data was utilized for Homeless Needs Assessment section of the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Northern Shenandoah Valley Regional Commission as the lead organization for HOME funding works closely with the US Department of Housing & Urban Development (HUD) as the primary funder, the Virginia Department of Housing & Community Development (DHCD), the Virginia Housing Development Authority (VDHA); other departments of the State of Virginia and the local governments of the region on the implementation of the Consolidated Plan.

Narrative

PR-15 Citizen Participation

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

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	No public comments were received.	No public comments were received.	No Public comments were received.	www.NSVcommunity.org
Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	No public comments were received.	No public comments were received.	No public comments were received.	www.NSVcommunity.org
Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	No public comments were received.	No public comments were received.	No public comments were received.	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	No public comments were received.	No public comments were received.	No public comments were received.	www.NSVcommunity.org

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This Needs Assessment is a tool for organizing and analyzing information specific to the Northern Shenandoah Valley region housing, homelessness, non-homeless and other community development needs. The purpose of this assessment is to identify any outstanding gaps or needs and how, when, and where to address these gaps. Subsequent sections of this Consolidated Plan outline specific goals, strategies and funding mechanisms for addressing the greatest needs.

NA-10 Housing Needs Assessment

Summary of Housing Needs

Like communities across Virginia and the United States, the Northern Shenandoah Valley is not immune to the housing crisis and the declining value and quality of the housing stock. According to the data gathered by the Northern Shenandoah Valley Regional Commission in 2012-2013, the most common housing problem facing the communities of the Northern Shenandoah Valley region are 1) cost burden, 2) lack of indoor plumbing (kitchen/baths) or substandard plumbing and 3) overcrowding. Accurately identifying the housing challenges for those at differing levels of area median income (AMI) is critical to understanding the need for affordable housing and setting goals to meet those needs.

Demographics	2000 Census (Base Year)	2010 Census (Most Recent Year)	% Change
Population	185,282	222,152	20%
Households	79,859	97,963	23%
Median Income	\$34,335.00	\$55,400.00	61%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

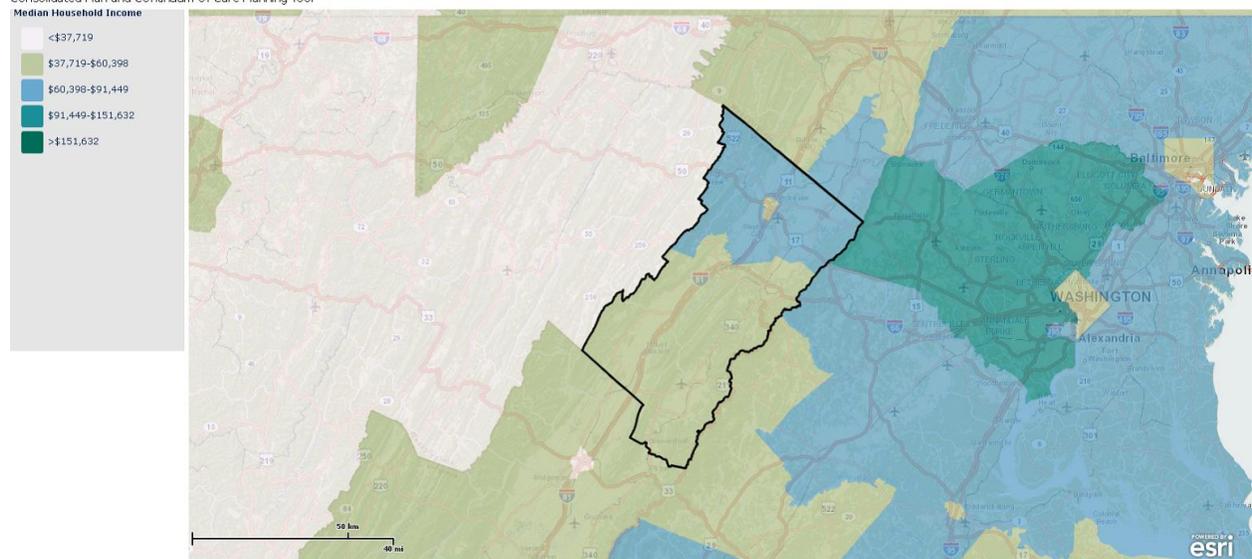
NORTHERN SHENANDOAH VALLEY REGION

Data collected is average and summarized to include Clarke, Frederick, Page, Shenandoah and Warren Counties and the City of Winchester.

Data Source Comments:

NSV Median Household Income

Consolidated Plan and Continuum of Care Planning Tool



NSV Median Household Income

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,297	8,879	13,384	9,362	58,041

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households *	7,550	8,080	12,179	8,519	52,817
Large Family Households *	747	799	1,205	843	5,224
Household contains at least one person 62-74 years of age	539	577	869	608	3,772
Household contains at least one person age 75 or older	489	523	789	552	3,424
Households with one or more children 6 years old or younger *	522	559	589	589	3,656
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Alternate Data Source Name:

HUD CPD MAPS-NSV

Data collected from HUD CPD Maps Tool, 2013; US Census 2010. Data approximated for each AMI category (bracket). Small and Large Family Size calculated based on historic household size (American Community Survey

Data Source Comments:

2006-2011 average).

Housing Needs Summary Tables for several types of Housing Problems

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
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	89	88	446	678	134	216	215	1,113	1,678
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	6	6	10	48	70	14	15	23	116	168
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	26	40	200	291	60	64	97	490	711
Housing cost burden greater than 50% of income (and none of the above problems)	887	950	1,431	7,208	10,476	2,162	2,313	3,487	17,561	25,523
Housing cost burden greater than 30% of income (and none of the above problems)	1,053	1,126	1,698	8,551	12,428	2,564	2,744	4,137	20,833	30,278
Zero/negative Income (and none of the above problems)	45	0	0	0	45	10	0	0	0	10

Table 7 – Housing Problems Table

Alternate Data Source Name:
NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Based on 2010 Census Data; approximated for each AMI category (bracket).

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
Having 1 or more of four housing problems	2,270	1,240	450	89	4,049	1,970	935	1,310	609	4,824
Having none of four housing problems	880	2,240	3,245	2,030	8,395	1,520	3,350	6,560	5,345	16,775
Household has negative income, but none of the other housing problems	224	0	0	0	224	155	0	0	0	155

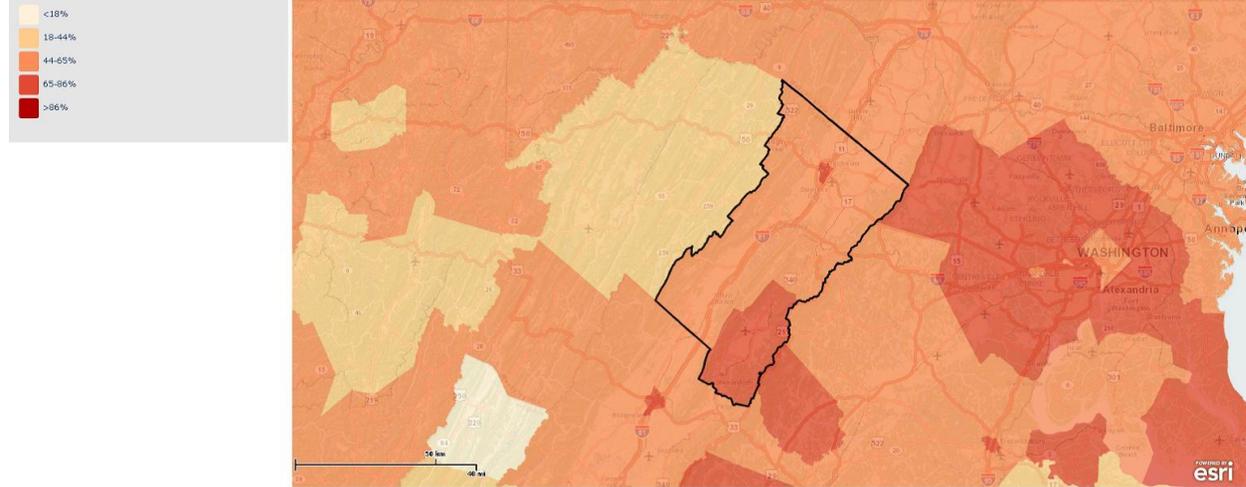
Table 8 – Housing Problems 2

Alternate Data Source Name:
NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Based on 2010 Census Data; approximated for each AMI category (bracket).

ELI Households with Any of 4 Severe Housing Problems

Consolidated Plan and Continuum of Care Planning Tool
 % of ELI Households With Any of 4 Severe Housing Problems



Copyright 2011-2012 HUD. All rights reserved. Wed Feb 20 2013 12:07:54 PM.

NSV ELI Housing Problems Map

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
Small Related	240	280	180	700	65	105	120	290
Large Related	60	4	15	79	10	60	35	105
Elderly	55	130	55	240	200	135	45	380
Other	405	110	270	785	30	4	55	89
Total need by income	760	524	520	1,804	305	304	255	864

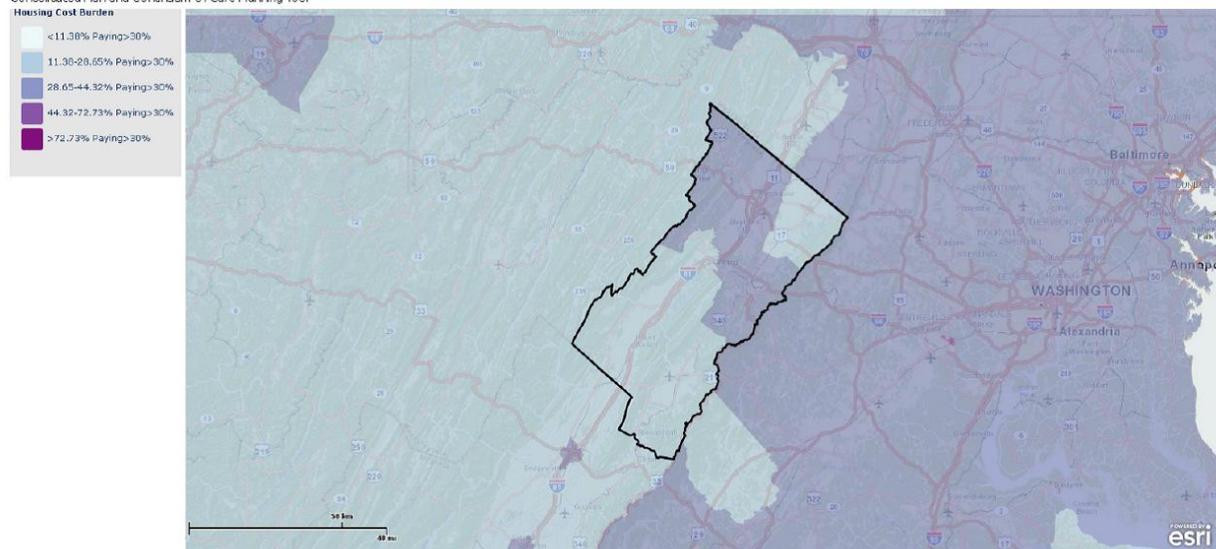
Table 9 – Cost Burden > 30%

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Based on 2010 Census Data; approximated for each AMI category (bracket).

NSV Housing Cost Burden
 Consolidated Plan and Continuum of Care Planning Tool



Copyright 2011-2012 HUD. All rights reserved. Wed Feb 20 2013 01:30:26 PM.

NSV Housing Cost Burden (> 30%)

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
Small Related	240	95	0	335	40	95	75	210
Large Related	50	4	0	54	10	60	0	70
Elderly	35	85	30	150	105	50	15	170
Other	370	80	20	470	30	0	40	70
Total need by income	695	264	50	1,009	185	205	130	520

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Based on 2010 Census Data; approximated for each AMI category (bracket).

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
Single family households	60	150	0	210	420	0	0	24	0	24
Multiple, unrelated family households	0	0	0	90	90	60	0	0	0	60
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	60	150	0	300	510	60	0	24	0	84

Table 11 – Crowding Information

Alternate Data Source Name:
NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Based on 2010 Census Data; approximated for each AMI category (bracket).

What are the most common housing problems?

Like communities across Virginia and the United States, the Northern Shenandoah Valley is not immune to the housing crisis and the declining value and quality of the housing stock. According to the 2010 Census, the most common housing problem facing the communities of the Northern Shenandoah Valley are 1) cost burden, 2) lack of indoor plumbing (kitchen/baths) or substandard plumbing and 3) overcrowding. Cost burden, for those paying 50% or more of their monthly income, is the number one (1) housing problem; this is especially burdensome on those who own their own unit. This cost burden is especially high among individuals and families making less than 30% of area median income (AMI) with 1053 households reported. Addressing the cost of housing by providing incentives for affordability is a prioritization for regional planning efforts.

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

The housing problems facing the population of the Northern Shenandoah Valley include cost burden, lack of indoor plumbing and overcrowding. These housing problems are particularly severe in households that have a large number of individuals in them or are elderly or have other special needs (disabled, veterans, etc.). The Northern Shenandoah Valley Regional Commission, in partnership with the regional Continuum of Care (CoC), has identified several special needs populations that are susceptible to high housing costs, substandard housing, or lack safe, decent affordable housing all together; in 2013 the CoC has identified veterans, substance/alcohol abusers, victims of domestic violence, those with mental/physical disabilities and chronically homeless as those that are the most affected by the housing crisis.

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

In 2012, the Point-in-Time (PIT) count identified 186 individuals currently living in shelters (emergency, transitional, permanent supportive) and 86 unsheltered individuals (living on the street, cars, motels, or doubled-up) as "homeless" (based on the US Department of Housing and Urban Development definition). These persons and families are typically extremely or low-income, making less than 30% AMI. These families typically face a significant cost burden in finding permanent housing and have to settle for substandard housing (homes with limited plumbing, hazardous lead, lack of efficient heating and cooling). Shelter and service providers participating in the CoC have identified current relationships with landlords, slum landlords and cost burden as the primary reason for clients needing rapid-rehousing and other rental assistance. To improve the effectiveness of providers in addressing the need for safe, decent, affordable housing the Northern Shenandoah Valley Regional Commission in partnership with the state Fair Housing Office, the National Alliance to End Homelessness (NAEH) and

the Virginia Housing Development Authority (VHDA) have launched a Landlord Outreach Program to identify and work-directly with local landlords to identify units that could be set aside for nearly homeless, homeless, and chronically-homeless individuals and families for stable housing. This will include preferred placement, reduced rents and other supportive services.

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:

The Northern Shenandoah Valley Regional Commission, in partnership with the regional Continuum of Care (CoC), has identified several "special needs populations" that are susceptible to substandard housing, or lack safe, decent affordable housing all together; in 2013 the CoC has identified veterans, substance/alcohol abusers, victims of domestic violence, those with mental/physical disabilities and chronically homeless as those that are the most affected by the housing crisis. These groups were identified in the development of the region's Ten (10) Year Plan to End Homelessness (completed in late-2012) which was facilitated by the Virginia Coalition to End Homeless (VCEH). The plan and CoC identified high-need populations that tend to be prevalent in our communities, low income and lack access to basic services.

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

Housing characteristics that have been linked with instability and increased risk of homelessness included: cost burden (especially for extremely-low income persons) and substandard housing (and housing degradation). The cost of housing in conjunction with other costs (food, gas, utilities, transportation) proves to be the catalyst for becoming homeless.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems

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

The following information summarizes the populations at a "disproportionately greater need" for housing problems in the Northern Shenandoah Valley region. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. Those defined as white and/or African American/black by the 2005-2007 Comprehensive Housing Affordability Strategy (CHAS) data (US Census based) have a disproportionately higher likelihood of having four or more housing problems (cost burden, lack of plumbing, overcrowding, etc.). This is especially true for those in the lowest income categories of 0-30% and 30-50% area median income (AMI).

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	6,450	810	390
White	4,830	810	690
Black / African American	504	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	810	0	0
0	0	0	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Jurisdiction defined as City of Winchester AND Clarke, Frederick, Page, Shenandoah and Warren Counties (and

Data Source Comments:

town therein). 2005-2007 CHAS estimates.

*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	4,950	1,770	0
White	3,120	1,710	0
Black / African American	540	60	0
Asian	270	0	0
American Indian, Alaska Native	90	0	0
Pacific Islander	0	0	0
Hispanic	870	0	0
0	0	0	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Jurisdiction defined as City of Winchester AND Clarke, Frederick, Page, Shenandoah and Warren Counties (and town therein). 2005-2007 CHAS estimates.

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%

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	4,650	6,300	0
White	3,578	5,670	0
Black / African American	540	180	0
Asian	24	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	540	510	0
0	0	0	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Jurisdiction defined as City of Winchester AND Clarke, Frederick, Page, Shenandoah and Warren Counties (and town therein). 2005-2007 CHAS estimates.

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%

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	1,770	5,940	0
White	1,380	5,400	0
Black / African American	180	354	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	180	0
0	0	0	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Jurisdiction defined as City of Winchester AND Clarke, Frederick, Page, Shenandoah and Warren Counties (and town therein). 2005-2007 CHAS estimates.

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%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems

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

The following information summarizes the populations at a "disproportionately greater need" for severe housing problems in the Northern Shenandoah Valley region. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. Those defined as white and/or African American/black by the 2005-2007 Comprehensive Housing Affordability Strategy (CHAS) data (US Census based) have a disproportionately higher likelihood of having four or more severe housing problems. This is especially true for those in the lowest income categories of 0-30% and 30-50% area median income (AMI).

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	5,400	1,860	390
White	3,780	1,860	390
Black / African American	504	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	810	0	0
0	0	0	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Data Source Comments:

All numbers are estimates for Northern Shenandoah Valley Region.

*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

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	3,000	3,690	0
White	1,530	3,300	0
Black / African American	540	60	0
Asian	270	0	0
American Indian, Alaska Native	90	0	0
Pacific Islander	0	0	0
Hispanic	600	270	0
Other	0	0	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2005-2009 CHAS FOR NSV REGION

Data Source Comments: All numbers are estimates for Northern Shenandoah Valley Region.

*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

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	1,080	9,870	0
White	870	8,340	0
Black / African American	60	630	0
Asian	24	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	900	0
Other	0	0	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2005-2009 CHAS FOR NSV REGION

Data Source Comments: All numbers are estimates for Northern Shenandoah Valley Region.

*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

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	480	7,230	0
White	270	6,480	0
Black / African American	0	360	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	180	0
Other	0	0	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Data Source Comments: All numbers are estimates for Northern Shenandoah Valley Region.

*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

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

A disproportionately greater need exists when the members of a certain racial or ethnic group at varying income levels experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In the Northern Shenandoah Valley Region, whites who make less than 30% of area median income (AMI) share a greater cost burden than any other racial group. However, in the 30-50% AMI, African Americans share a greater cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	40,110	9,510	10,020	390
White	36,480	75,560	6,810	390
Black / African American	1,380	810	1,050	0
Asian	390	24	420	0
American Indian, Alaska Native	0	0	150	0
Pacific Islander	0	0	0	0
Hispanic	1,710	960	1,320	0

Table 20 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Data Source Comments: Data approximated for Northern Shenandoah Valley Region.

Discussion

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

Those making less than 50% area median income (AMI) and specifically those in the extremely low-income bracket (less than 30% AMI) face a disproportionately greater need for housing than those above 50% AMI. Typically these residents are located within the City of Winchester or the Town's, and they are disproportionately minority (African American or Hispanic) and are renters.

Needs not previously identified

The greatest need faced by these groups is typically cost burden (greater than 50% of income for housing) and substandard housing units (lacking complete plumbing, older stock, lead-based paint hazards). These needs have been thoroughly documented and discussed in the Housing Needs Assessment in preceding sections.

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

The North End Neighborhood in Winchester is one target neighborhood for CDBG funds; and has a disproportionately greater need for affordable housing opportunities. The population of this specific area tends to be a higher than average number of minority residents and higher than average number of those making less than 50% AMI (low-income).

NA-35 Public Housing

Introduction

There are no public housing units in the Northern Shenandoah Valley region. All data reported pertains only to the City of Winchester, which is the only community with Section 8 funding (housing assistance voucher program).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	38	0	9,092	3	8,912	60	11	93
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	8,365	0	11,574	10,649	11,543	10,848	7,925	13,187
Average length of stay	0	3	0	6	2	6	0	4	12

Consolidated Plan

WINCHESTER

31

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Household size	0	1	0	2	1	2	1	3	1
# Homeless at admission	0	0	0	17	0	16	0	1	0
# of Elderly Program Participants (>62)	0	10	0	1,551	0	1,535	4	0	11
# of Disabled Families	0	27	0	3,350	1	3,235	26	5	82
# of Families requesting accessibility features	0	38	0	9,092	3	8,912	60	11	93
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 22 – 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	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	33	0	4,103	3	4,022	9	4	62
Black/African American	0	5	0	4,920	0	4,822	51	7	30
Asian	0	0	0	30	0	30	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	24	0	24	0	0	0
Pacific Islander	0	0	0	15	0	14	0	0	1
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 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	189	0	189	0	0	0
Not Hispanic	0	38	0	8,903	3	8,723	60	11	93
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

There are no public housing units in the Northern Shenandoah Valley region. All data reported pertains only to the City of Winchester, which is the only community with Section 8 funding.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

There are no public housing units in the Northern Shenandoah Valley region. All data reported pertains only to the City of Winchester, which is the only community with Section 8 funding.

The City of Winchester operates the Section 8 Tenant-Based Rental Assistance; in 2012 35 clients were assisted with their cost of housing. The waiting list for the Section 8 program is generally quite long with the monthly allocation expended early in each month.

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

There are no public housing units in the Northern Shenandoah Valley region. All data reported pertains only to the City of Winchester, which is the only community with Section 8 funding. However, in general for the region, there is a need for rental assistance programs to provide rental and utility assistance to those making less than 80% of area median income (AMI). More importantly, there is a need for assistance to address those that are homeless or at risk of homelessness, specifically those with extremely low income (less than 30% AMI).

Tenant Based Rental Assistance (TBRA) is currently offered through the HOME program; the program began in 2011 and is operated by one non-profit group serving Winchester City, Clarke, Frederick and Warren Counties.

NA-40 Homeless Needs Assessment

Introduction

The Point-in-Time (PIT) Count seeks to identify the number of homeless individuals and families in the Northern Shenandoah Valley Continuum of Care (CoC) planning area, which includes Frederick, Clarke, Page, Shenandoah and Warren Counties, Winchester City, and the Towns of Berryville, Boyce, Edinburg, Front Royal, Luray, Middletown, Mount Jackson, New Market, Shenandoah, Stanley, Stephens City, Strasburg, Toms Brook and Woodstock. During one 24-hour period, volunteers and human service agency staff conduct a count of homeless individuals and families in emergency and transitional shelters as well as unsheltered individuals. The count is required by U.S. Department of Housing and Urban Development to be conducted at least bi-annually in January and is intended to not only identify the number of homeless persons in the community, but to determine the homeless population’s needs in order to create programs that prevent homelessness. The information gathered in the count also measures the region’s progress in addressing homelessness and provides the community with vital information to use in obtaining funding to support programs for the local homeless.

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)	52	8	150	50	50	10
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	91	32	200	50	100	10
Chronically Homeless Individuals	25	8	25	25	15	60
Chronically Homeless Families	0	1	5	5	5	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				
Veterans	5	1	50	25	25	10
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 25 - Homeless Needs Assessment

Collected from 2012 Point-in-Time (PIT) Count conducted on January 26, 2012; and estimated using Ten (10) Year Plan to End Homelessness (2012). Data was reviewed through consultations with Virginia Coalition to End Homelessness (VCEH) regional Technical Advisory Network (TAN) and Continuum of Care (CoC) for accuracy of information and estimates. Estimates for future years determined using Homeless Management Information System (HMIS) data collected January 1, 2012 to December 31, 2012.

Data Source Comments:

Population includes Rural Homeless: some

Jurisdiction's Rural Homeless Population

186 people experienced homelessness in the Northern Shenandoah Valley during the January 2011 Point in Time Count. This included 73 people in families and 113 individuals without children. Data from the 2011 Point in Time Count will be used as the baseline to measure the success of the ten year plan.

There were 131 households who experienced homelessness at the Point in Time Count in January 2011, including 24 households with children and 107 households comprised of individuals without children.

The Continuum of Care (CoC) estimates that there are about 2,040 people (duplicated) who come in and out of shelter each year.

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

Identifying the nature and extent of homelessness by racial and ethnic group are subpopulations the Northern Shenandoah Valley regions struggles to accurately quantify through the Point-in-Time Count and the Homeless Management Information System (HMIS). From the period of January 1, 2012 to December 31, 2012 HMIS reports that 242 clients entered shelters/service programs, of that 242 only 14 clients were reported as Hispanic or Latino and 55 were reported as non-white (African American, Asian, American Indian or multi-racial). This is a relatively small number based on the total number of homeless served over the same period; however there may be other factors which leads non-whites and non-Hispanic Latinos to not participate in the counting of homeless including outreach methods, language barriers, and the stigma of being counted as homeless (per the definition as outlined by the US Department of Housing & Urban Development).

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 by Racial and Ethnic Group

Data for these categories was estimated from the 2012 Point-in-Time Count and the Ten (10) Year Plan to End Homelessness (adopted in fall 2012) and through consultations with the regional CoC, TAN and VCEH. Numbers provided above are best estimates and should be evaluated at least annually for accuracy and potential revisions to the projections. The Homeless Management Information System (HMIS) reports that for the period of January 1, 2012 to December 31, 2012 242 clients entered shelters/service programs, of those numbers 37 would be classified as unsheltered at time of entry, and 98 had relocated from other shelter types (emergency shelter or transitional housing). Quantifying rural homeless is even more difficult as clients frequently will not report where they had lived/stayed prior to entering a shelter or program. Future efforts are underway to accurately count the regions rural homeless population. Keeping the data up-to-date and working directly with the CoC should ensure decisions regarding homelessness are sound and based on the most current statistical information.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

Data for these categories was estimated from the 2012 Point-in-Time Count and the Ten (10) Year Plan to End Homelessness (adopted in fall 2012), through the Homeless Management Information System (HMIS) for the period of January 1, 2012 to December 31, 2012, and through consultations with the regional CoC, TAN and VCEH. Numbers provided above are "best estimates" and should be evaluated at least annually for accuracy and potential revisions to the projections. Keeping the data up-to-date and working directly with the CoC should ensure decisions regarding homelessness are sound and based on the most current statistical information.

Discussion

NA-45 Non-Homeless Special Needs Assessment

Introduction

Characteristics of Special Needs Populations

Non homeless special needs are also increasing in the region. The population in many parts of the region is aging, and therefore people are requiring a different level of service than before. There are several areas of growing concern for planners and service providers in the region:

- mentally ill or disabled
- elderly and frail elderly
- reentry from institutional facilities
- physically disabled

These priority areas have been identified and are currently under study through various avenues throughout the region.

Housing and Supportive Service Needs and Determination

One of the most critical needs in the region is to coordinate efforts for needs assessment and strategic planning among all of the resource pools available to maximize efforts in meeting special needs. Currently there is duplication of effort and large gaps in the service delivery system- leaving many people without any resources.

Currently the only supportive services provided to persons who are not homeless but are in need of supportive housing are administered by Northwestern Community Services via the Shelter + Care Program and the Virginia PATH Program. There is very little in the way of supportive services compared to the need in the region.

Public Size and Characteristics of Population with HIV / AIDS

There is one (1) organization in the Northern Shenandoah Valley region that works directly with the HIV/AIDS population and their families, Aids Response Effort Inc. (ARE) located in Winchester. The following statistics on the size and characteristics of the HIV/AIDS population comes from the Lord

Fairfax Health District (LFHD, Winchester, Clarke, Frederick, Page, Shenandoah and Warren Counties) for 2012:

There have been 352 cases of HIV disease diagnosed among residents of Lord Fairfax Health District at year end December 2012. This consisted of 68% -239 males, 31%- 110 females, 1%- 2 transgender. Race is listed as 66%- 236 white, 30%- 110 black, 2%- 3 Asian, 2%-3 Hispanic. Medical insurance status listed 61%-215 no insurance, 21%-78 private, 18%- 59 Medicare/Medicaid.

LFHD counties with HIV/AIDS population: City of Winchester-36%, Frederick-26%, Warren-16%, Shenandoah-11%, Clarke-6%, Page-5%.

LFHD housing for HIV/AIDS population: 88% stable, 9% temporary, 3% unstable

Discussion

NA-50 Non-Housing Community Development Needs

Public Facilities

The Northern Shenandoah Valley region (including the City of Winchester) have many large, unmet needs for public facilities and other community infrastructure. This includes but is not limited to: broadband and wireless infrastructure, community facilities (recreational, cultural, social).

The City of Winchester is the only community that receives CDBG funds and therefore much of the Community Development goals are focused in the City. Community Development needs in Winchester include the replacement and repair of dilapidated sidewalks in the CDBG Target Area, improved neighborhood facilities (including parks, senior centers and youth centers) and economic development. Prior years' allocations of CDBG funds have providing resources to assist in the renovation of a neighborhood park and will continue to support efforts to upgrade the accessibility of sidewalks in the Target Area.

Public and private partnerships will be critical to addressing these facility needs.

Need Determination

The CDBG Target Area has been identified by the City of Winchester to become a neighborhood of choice in the City that offers a unique housing stock and accessibility to the downtown and local business and employment.

Other non-housing community development needs have been identified by individual jurisdictions beyond the City of Winchester through requests for assistance to the Northern Shenandoah Valley Regional Commission, and those that are annual prioritized and provided to the Virginia (VA) Department of Housing and Community Development (DHCD).

Public Improvements

As community infrastructure ages and expansion of communities to accommodate growth, the need for funding (public and private) to address these deficiencies increases. The Northern Shenandoah Valley region (including the City of Winchester) have many large, unmet needs for public improvements . This includes but is not limited to: street improvements, pedestrian facilities, water/sewer improvements, flood drainage improvements, parking facilities, etc.

Water/sewer improvements is especially needed in the most rural communities where infrastructure is confined to the Town's and many rural low and moderate-income families lack access to plumbing/wastewater facilities.

Public and private partnerships will be critical to addressing these infrastructure needs.

Need Determination

The CDBG Target Area has been identified by the City of Winchester to become a neighborhood of choice in the City that offers a unique housing stock and accessibility to the downtown and local business and employment.

Other non-housing community development needs have been identified by individual jurisdictions beyond the City of Winchester through requests for assistance to the Northern Shenandoah Valley Regional Commission, and those that are annual prioritized and provided to the Virginia (VA) Department of Housing and Community Development (DHCD).

Public Services

Improvements and expansion of public services are also necessary for sustained growth in the Northern Shenandoah Valley region; this includes addressing service gaps in homelessness/HIV/AIDS programs, services for special needs populations (elderly, disabled, veterans, abused), affordable transportation options, employment training and other supportive services. The region's high low and moderate income population in conjunction with a increasing elderly population will only see a more dramatic need for supportive public services over the next five (5) years. Public and private partnerships will be critical to addressing these service needs.

Need Determination

The CDBG Target Area has been identified by the City of Winchester to become a neighborhood of choice in the City that offers a unique housing stock and accessibility to the downtown and local business and employment.

Other non-housing community development needs have been identified by individual jurisdictions beyond the City of Winchester through requests for assistance to the Northern Shenandoah Valley Regional Commission, and those that are annual prioritized and provided to the Virginia (VA) Department of Housing and Community Development (DHCD).

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Current market conditions have resulted in a change in the supply of housing stock in the area. The downturn in the homebuyer market has resulted in a more relaxed rental market. Especially in the case of units converted from owner to rental, prices are falling. However, the reality still remains that there is a need for affordable housing in the area. Corrections to date in the housing market have not opened many doors to first time homebuyers and rental units now available may not be appropriate for the households which demand it.

While income levels within the Northern Shenandoah Valley region have risen consistently over the past several decades (albeit at a rate lower than necessary to gain appreciably on the statewide average), income has not kept pace with increases in the region's housing supply costs. As such, a substantial housing cost burden has appeared as described below, even for those individual and families above the defined poverty level.

The purpose of the Market Analysis section is to provide a snapshot of the environment in which the region will administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment section, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

MA-10 Number of Housing Units

Introduction

Current market conditions have resulted in a change in the supply of housing stock in the area. The downturn in the homebuyer market has resulted in a more relaxed rental market. Especially in the case of units converted from owner to rental, prices are falling. However, the reality still remains that there is a need for affordable housing in the area. Corrections to date in the housing market have not opened many doors to first time homebuyers and rental units now available may not be appropriate for the households which demand it.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	71,849	75%
1-unit, attached structure	7,373	8%
2-4 units	3,536	4%
5-19 units	6,351	7%
20 or more units	1,500	2%
Mobile Home, boat, RV, van, etc	5,511	6%
Total	96,120	100%

Table 28 – Residential Properties by Unit Number

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: 2010 US Census estimate. Data approximated by NSVRC staff.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	1,121	1%
1 bedroom	930	1%	6,152	6%
2 bedrooms	1,848	2%	24,311	25%
3 or more bedrooms	93,342	97%	64,807	67%
Total	96,120	100%	96,391	99%

Table 29 – Unit Size by Tenure

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: 2010 US Census estimate. Data approximated by NSVRC staff.

Number and Targeting of Units

As of the year 2010, the largest minority populations within the Northern Shenandoah Valley Region are Black or African American and Hispanic. The majority of the region's minority population is concentrated around the City of Winchester and several of the region's towns. By percentage, the region's largest percentage of Hispanic population is located outside of Front Royal and in portions of Winchester, where approximately 10-15% of the population is reported as Hispanic origin. Similarly, the region's largest concentration of Black population is located in the north east section of Winchester and portions of Front Royal, where approximately 15-21% of the total population is reported as Black or African American. Special need's populations that are targeted for local programs include those with extremely-low (less than 30%AMI) and low-income (30-50%AMI); female headed households, elderly, disabled, veterans and HIV/AIDs.

Units Expected to be lost from Inventory

There are no units expected to be lost from the affordable housing inventory during the next five (5) years.

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

The availability of housing the region currently serves the existing population. As of the 2010 Census, only 12% of housing units (homes, rentals, mobile homes, etc.) were reported as vacant, with only 7.4% of those being designated as rental units. However, the housing stock in the region is quite old, with nearly 55% of existing units constructed prior to 1980 and only 13% constructed post 2000. The aging housing stocks creates challenges with cost burden, lack of accessibility and other hazards such as lead-based paint and asbestos. As the housing stock continues to age there is an increased need for repair and replacement; and typically these costs prove difficult for special populations and with low to moderate income. Prioritization of future funding should go to address the most immediate housing needs: rental units and housing rehabilitation.

Need for Specific Types of Housing

For the life of this five-year Consolidated Plan, the City of Winchester and HOME Consortium will work toward meeting the above listed Priority Needs through identifying specific objectives within the following Strategic Goals:

1. Increase Homeownership Opportunities
2. Promote Decent Affordable Housing
3. Strengthen Communities
4. Ensure Equal Opportunity in Housing
5. Embrace High Standards of Ethics, Management and Accountability
6. Promote Participation of Faith-Based and Community Organization

Discussion

MA-15 Cost of Housing

Introduction

While income levels within the Northern Shenandoah Valley region have risen consistently over the past several decades (albeit at a rate lower than necessary to gain appreciably on the statewide average), income has not kept pace with increases in the region's housing supply costs. As such, a substantial housing cost burden has appeared as described below, even for those individual and families above the defined poverty level. One particularly useful measure of housing affordability is housing cost burden, defined as the ratio of gross housing cost to income. When households are required to pay a large portion of their income to housing, they usually have to sacrifice somewhere else through a reduction in or elimination of non-housing related household expenditures. Severe cost burdens are often associated with stress, family instability, and carry the risk of eviction, housing instability, and homelessness. For purposes of this analysis, housing cost burden will be established when households allocate greater than 30% of their income for housing related costs.

Cost of Housing

	2000 Census (Base Year)	2010 Census (Most Recent Year)	% Change
Median Home Value	109,800	262,400	139%
Median Contract Rent	454	717	58%

Table 30 – Cost of Housing

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: 2010 US Census Estimate.

Rent Paid	Number	%
Less than \$500	2,360	16.6%
\$500-999	12,241	73.1%
\$1,000-1,499	520	9.4%
\$1,500-1,999	1,553	0.9%
\$2,000 or more	0	0.0%
Total	16,674	100.0%

Table 31 - Rent Paid

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: 2010 US Census Estimate.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	690	No Data
50% HAMFI	4,080	594
80% HAMFI	16,050	3,864
100% HAMFI	No Data	4,734
Total	20,820	9,192

Table 32 – Housing Affordability

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Data Source Comments:

Data pulled from 2005-2009 CHAS; compiled for Northern Shenandoah Valley Region Communities. Data approximated for each HAMFI category for Northern Shenandoah Valley region communities.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	667	727	906	1,222	1,455
High HOME Rent	653	678	895	1,070	1,174
Low HOME Rent	572	613	735	849	947

Table 33 – Monthly Rent

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

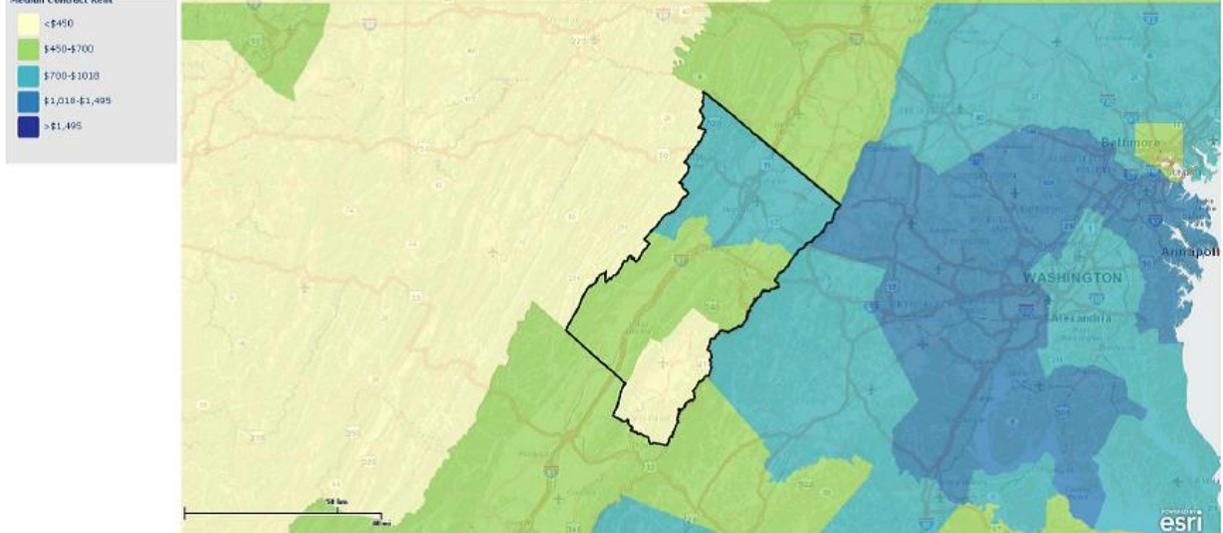
Data Source Comments:

Data pulled from 2012 HUD Rent Limits; limits averaged for City of Winchester and five counties of the Northern Shenandoah Valley region.

NSV Median Contract Rent

Consolidated Plan and Continuum of Care Planning Tool

Median Contract Rent



Source: HUD, 2011-2012 HUD-981 maps received. Web Feb 29 2013 01:42:57 PM.

NSV Median Contract Rent

Availability of Sufficient Housing

Based on 2010 Census data there is sufficient housing for households at all income levels. However, the availability of housing for extremely low (less than 30%AMI) and low-income (30-50%AMI) is somewhat limited as the majority of the units fall in the \$500 to \$999 rent range and these units have high competition between those who can and cannot afford them.

Expected Change of Housing Affordability

The affordability of housing is likely to decrease in the Northern Shenandoah Valley. As the region recovers from the 2008 Housing Crisis and home values and rent return to their previous levels; and increased development pressure from the Washington DC Metropolitan Area creeps in, the availability of affordable units will decline. Those with the greatest burden of cost of housing (typically 50% or less AMI) will have to spend more to find safe, decent, affordable housing. Also, the need for affordable units will continue to increase.

Rent Comparison

Area median rent, identified above by 2010 Census data as \$717 is slightly higher than the average fair market rents for 2012 or \$646; this means that the burden of the cost housing is high because the availability of affordable units is scarce. The average HOME high and low rents is even less than the area media and the Fair Market Rent comparatively. Because of this reality, it becomes even more paramount for the Consortia to target the development of affordable units to the realities of the housing market, particularly as it relates to costs. Also, the necessity for rental assistance and down-payment assistance to reduce the cost of housing burden on low-income clients is also paramount.

Discussion

MA-20 Condition of Housing

Introduction

Households at or below 50% MFI have highest percentage of households with housing problems and cost burden. This is, in large part due to a lack of housing affordable at the lowest income levels for renters and owners. Generally, less expensive housing is more difficult to find in the Northern Shenandoah Valley, and households sometimes settle for poorer housing conditions over price. There are some distinctions among household types that help in identifying some of the housing needs in the Northern Shenandoah Valley.

Definitions

The age of a structure is used to show the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is represented by the year built with units that are 40 years old or over used as the threshold. Figure 13 shows the estimated regional average of a structures age. The 2010 Census estimated by average that 55 percent of the housing units within the region were completed prior to 1980. The jurisdiction that had the highest number of units built prior to 1980 was Winchester City by 68 percent. The county that had the lowest number of units built prior to 1980 was Frederick County at 33 percent. The jurisdiction that had the largest number of units built between 1980 and 2000 was Frederick County at 43 percent. The county that had the lowest number of units built between 1980 and 2000 was Winchester City at 22 percent. The jurisdiction that had the largest number of units built 2001 to present was Frederick County at 24 percent. The county that had the lowest number of units built 2001 to present was Page County at 8 percent.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,208	14%	11,580	46%
With two selected Conditions	72	0%	324	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,658	6%	2,990	12%
Total	11,938	20%	14,894	59%

Table 34 - Condition of Units

Alternate Data Source Name:
2005-2009 CHAS FOR NSV REGION
Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,584	16%	3,947	16%
1980-1999	16,549	27%	6,802	27%
1950-1979	12,615	21%	5,191	21%
Before 1950	21,799	36%	8,974	36%
Total	60,547	100%	24,914	100%

Table 35 – Year Unit Built

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data appropriated for each category using 2010 US Census Data.

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	34,414	57%	14,165	57%
Housing Units build before 1980 with children present	4,794	8%	1,950	

Table 36 – Risk of Lead-Based Paint

Alternate Data Source Name:

2005-2009 CHAS FOR NSV REGION

Data Source Comments:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

It may come to a surprise to many people in the state that there are units lacking indoor plumbing and are still being occupied. According to the U.S. Census units that lack indoor plumbing are units that are missing hot and cold running water, flushing toilets and/or bathtub/showers. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. In 2000 the jurisdiction with the largest inventory of units lacking complete plumbing was in Shenandoah County. A decade later Warren County had the largest number of units lacking in complete plumbing. In 2000 the

least amount of units that lacked complete plumbing was in Winchester City. A decade later Clarke County had the least amount of units lacking complete plumbing.

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

Cause for concern with regards to housing conditions is the prevalence of housing units throughout the Northern Shenandoah Valley region containing lead based paint. The lead based paint that was commonly used in the finishing materials of housing in the past is now known to present environmental health hazards. If the materials containing lead are exposed (e.g. through chipped or peeling paint) become airborne and easily inhaled (e.g. through renovation or demolition activities), or if they are soluble and can leach into other materials where they can be inadvertently ingested, they pose a health risk to humans. Lead poisoning is a cumulative and not easily reversible condition which can have serious health consequences. Small children are particularly vulnerable to lead poisoning because the stage of life from fetus to six years of age is the period of rapid developmental growth.

According to the Virginia Department of Health, housing units built on or before the year 1950 maybe a potential lead based paint hazard. Areas within the Northern Shenandoah Valley region demonstrating the highest percentage of likely hazards include the northern sections of the City of Winchester and areas within the Town of Front Royal. Housing units built before 1950 constitute approximately 40-50% of the total housing units within certain sections of these jurisdictions. Other areas of higher than average concern (based upon higher than average levels of housing stock built prior to 1950) include the Town of Edinburg in Shenandoah County, and the Town of Boyce in Clarke County, each having 30-40% of households being built on or before 1950.

Discussion

MA-25 Public and Assisted Housing

Introduction

There are no public housing units in the Northern Shenandoah Valley Region. There are, however a number of privately owned and operated assisted units through various federal resources in the region. Many of the developments are older and in need of some renovations and repair. Currently, there are at least three developments undergoing renovations now. Neither the City, nor the NSV Region or HOME Consortium have been approached by a private owner to assist in renovation or repair of one of these multi-family developments.

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	39		9,227	0	9,227	427	0	890
# of accessible units									
# of FSS participants									
# of FSS completions									

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Supply of Public Housing Development

There are no public housing units in the Northern Shenandoah Valley Region. There are, however a number of privately owned and operated assisted units through various federal resources in the region.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Restoration and Revitalization Needs

There are no public housing units in the Northern Shenandoah Valley Region. There are, however a number of privately owned and operated assisted units through various federal resources in the region.

Strategy of Improving the Living Environment of low- and moderate Income Families

Localities in the Northern Shenandoah Valley fall under VHDA's Strategic Plan and as such are subject to the goals, objectives and initiatives of the state public housing authority. VHDA's goals to serve the needs of extremely low income, low income and moderate income households in Virginia include:

- increased opportunities for homeownership among moderate income homebuyers by measuring
 - home purchase loans
 - homebuyer preparation
 - low foreclosure rates
- increased opportunities for rental housing to low income renters by
 - rental housing development financing
 - assistance through HCVP
- increased service to special and minority populations, including
 - African Americans
 - Hispanics
 - People with disabilities and frail elderly

As previously mentioned, a major partnership program with VHDA is through the administration of the HCV Program for Rental Assistance. In 2008, the City of Winchester will add additional preferences to the waiting list of applicants to better serve critical needs in the Winchester, Frederick and Clarke County area. Priority will be given to applicants who meet the existing preference of those living and/or working in the City of Winchester as well as new preference for those applicants that are working (to include the elderly and disabled) and homeless. In Shenandoah County, applicants are served on a first come- first served basis in the order in which the application was received.

Localities in the Northern Shenandoah Valley Region will continue to work with VHDA on additional programs and activities as they are available and make sense in meeting the needs in the region. Currently, VHDA is providing funds to the City of Winchester for identification of mixed use/ mixed income revitalization opportunities in a neighborhood. VHDA also provides financial assistance to homebuyers in the region through the HOME Regional Administrator, Blue Ridge Housing Network via the SPARC Program. SPARC provides mortgage rate interest subsidies at ½ and 1% below market to qualifying homebuyers.

Despite the absence of public housing in the area, the HCV Program is a powerful mechanism to engage assisted households in the region. In 2008, the City of Winchester will launch the Family Self-Sufficiency and Homeownership Vouchers Program for participating households in the HCV Program. Both programs are expected to enhance assisted households' opportunities for self-sufficiency and homeownership.

Discussion

MA-30 Homeless Facilities

Introduction

The Northern Shenandoah Valley region's homeless facilities and services is coordinated through the Continuum of Care (CoC) and Technical Advisory Network (TAN) comprised of local housing, homelessness and other public service providers. This group in 2012, merged with the Harrisonburg/Rockingham County CoC to form a broader regional coalition for addressing housing and homeless needs. The facilities in the region are limited and scattered. The region's Ten (10) Year Plan to End Homelessness, adopted in late 2012, outlines new facility and service needs.

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)	33	0	8	0	8
Unaccompanied Youth	60	35	16	0	8
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments: Data collected through 2012 Housing Inventory Count (HIC) on January 26, 2012. Numbers have previously been reported to and adopted by the US Department of Housing & Urban Development (HUD).

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

The Technical Advisory Network (TAN) is a coalition of the region's community service agencies and interested individuals whose purpose is to assist the homeless, near homeless and low and moderate income individual in obtaining affordable housing, economic stability and an enhanced quality of life. The TAN assists in the coordination and development of strategies to provide services, housing and advocacy for homeless and low income persons.

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.

There are seven emergency shelters in the region, three in Winchester, two in Front Royal/ Warren County, one in Shenandoah County and one in Page County. Of these, four serve only women- victims of domestic or sexual violence, one serves men only and none are equipped to meet the needs of homeless families. There are two transitional housing programs in the region- one in Warren County, and one in Shenandoah County. Each program only serves a limited number of clients at a time. The Homeless Continuum of Care currently serves the localities in the Northern Shenandoah Valley Region. It is comprised mostly of area service providers and is currently undergoing changes in lead entity and coordination.

MA-35 Special Needs Facilities and Services

Introduction

This section outlines, to the extent information is available, facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. For the Northern Shenandoah Valley, services are delivered through the regional Lord Fairfax Health District, local Departments of Social Services, local community service organizations and through funding provided by the HOME and Continuum of Care funding (subject of this Consolidated Plan).

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

For persons that may be elderly, frail elderly, disabled (mentally, physically, developmentally), drug/alcohol abusers, persons with HIV/AIDS, public housing residents or other special needs categories they have a variety supportive services and housing needs. According to information from the Lord Fairfax Health District (2013, sharing the same service are as the Northern Shenandoah Valley Regional Commission), community health service needs include: clinical services (medical, dental care), child health services, family planning, Medicaid screening, sexually transmitted infection screening, educational services, food/nutrition assistance/education (through SNAP or WIC) and environmental complaints (drinking water, sewer/wastewater). These needs are typically provided through the Health District and other local service organizations (many which participate in the Continuum of Care planning process). The Northern Shenandoah Valley region and the City of Winchester plan to continue to undertake tenant based rental assistance (TBRA), other forms of assistance including utility assistance and down-payment/closing cost assistance and develop new homeless facilities primarily permanent housing units to address housing and supportive service needs for these subpopulations.

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

For the Northern Shenandoah Valley, services for persons returning from mental and physical health institutions receive supportive housing through the regional Lord Fairfax Health District, local Departments of Social Services, local community service organizations and through funding provided by the HOME and Continuum of Care funding (subject of this Consolidated Plan).

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)

The Northern Shenandoah Valley region and the City of Winchester plan to continue to undertake tenant based rental assistance (TBRA), other forms of assistance including utility assistance and down-payment/closing cost assistance and develop new homeless facilities primarily permanent housing units to address housing and supportive service needs for these subpopulations identified in preceding sections of the Special Needs Facilities and Services. TBRA and permanent supportive housing unit develop align closely with goals and actions outlined in the region's Ten (10) Year Plan to End Homelessness, which outlines policies and programs to assist homeless, nearly homeless and special needs populations with housing and supportive services.

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))

The Northern Shenandoah Valley region and the City of Winchester plan to continue to undertake tenant based rental assistance (TBRA), other forms of assistance including utility assistance and down-payment/closing cost assistance and develop new homeless facilities primarily permanent housing units to address housing and supportive service needs for these subpopulations identified in preceding sections of the Special Needs Facilities and Services. TBRA and permanent supportive housing unit develop align closely with goals and actions outlined in the region's Ten (10) Year Plan to End Homelessness, which outlines policies and programs to assist homeless, nearly homeless and special needs populations with housing and supportive services.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Local and regional public policies, as well as national, regional, and local trends and conditions, can affect a region's ability to provide and maintain a viable affordable housing stock. Local policies especially tax policy on property, land use controls, zoning ordinances, building codes, development fees and charges, growth limits, and policies that affect return on residential investment. The Northern Shenandoah Valley Regional Commission, in partnership with the Continuum of Care (COC) and Virginia Fair Housing Office have informed the state-wide Housing Affordability Index (HAI) being assembled by Housing Virginia, which provides a comprehensive guide to policies, regulations and programs to further the development of affordable housing units and programs in the region. In examining barriers to affordable housing opportunities within the Northern Shenandoah Valley Region, this analysis focuses on local and regional factors. Chief among these factors are local real estate tax rates, local land use controls, and local and regional employment opportunities. The City of Winchester and the region's towns demonstrate higher than average levels of poverty. In addition, as evidenced by the region's demographic data, these areas include higher than average minority, elderly, and disabled populations. As such, in general, the residential tax burden to the majority of the region's at-risk population is elevated as compared to the regional average, particularly given that a significant portion of new development activities are occurring in the unincorporated parts of the region's counties. It should be noted, however, that many of the region's at-risk populations benefit from proximity to employment opportunities, services, and family support structures by residing in the City and the region's towns. Another potential barrier to affordable housing within the region is the increasing costs of commuting. As previously noted, a significant amount of the region's population and housing growth can be attributed to its proximity to the Northern Virginia / Washington D.C. metropolitan area and its growing employment sector. For many, housing costs represent the household's single largest expenditure. Unfortunately, as gasoline prices continue to rise, commuting costs consume a larger percentage of the household budget, thereby exacerbating the affordability gap. As such, jurisdictions within the Northern Shenandoah Valley Region should periodically review land use controls on both a local and regional level to identify housing related patterns and needs. Finally, housing market conditions have become and will continue to be a cause for concern relative to housing affordability. As national and regional economic trends (including credit tightening policies within the residential lending industry) continue to weight on accessibility, public policymakers should continue to monitor housing availability and affordability in the determination of housing resource allocation. The Northern Shenandoah Valley Region continues to partner with organizations including Housing Virginia and the VA Fair Housing Office to educate stakeholders and the general public regarding affordable housing and Fair Housing Law. Workshops, seminars and trainings are held throughout the year to educate the public.

MA-45 Non-Housing Community Development Assets

Introduction

The economic climate of the Northern Shenandoah Valley region plays a pivotal role in the overall community health (especially housing and other community development needs). Described below are the market conditions (employment, industries, education) of the economy for the region. Like communities across the State of Virginia and the Nation, the Valley has not been immune to the economic downturn. However, based on the 2009-2011 American Community Survey (ACS), the Northern Shenandoah Valley's unemployment (5.69%) remains lower than that of the Nation (about 8%). Current initiatives are addressing the future of the region's economy.

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	3,543	12,907	3	9	6
Arts, Entertainment, Accommodations	8,516	12,907	8	9	1
Construction	12,162	9,680	11	7	-4
Education and Health Care Services	20,480	24,201	19	18	-1
Finance, Insurance, and Real Estate	5,199	4,840	5	4	-1
Information	2,640	1,613	2	1	-1
Manufacturing	12,089	9,680	11	7	-4
Other Services	5,496	484	5	0	-5
Professional, Scientific, Management Services	9,075	1,129	8	1	-7
Public Administration	5,873	484	5	0	-5
Retail Trade	10,650	16,134	10	12	2
Transportation and Warehousing	4,954	484	5	0	-5
Wholesale Trade	7,561	43,256	7	31	24

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	108,238	137,799	--	--	--

Table 42 - Business Activity

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff.

Labor Force

Total Population in the Civilian Labor Force	168,147
Civilian Employed Population 16 years and over	107,582
Unemployment Rate	5.69
Unemployment Rate for Ages 16-24	18.35
Unemployment Rate for Ages 25-65	4.25

Table 43 - Labor Force

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff.

Occupations by Sector

Management, business and financial	56,357
Farming, fisheries and forestry occupations	19,356
Service	24,112
Sales and office	36,449
Construction, extraction, maintenance and repair	34,179
Production, transportation and material moving	29,202

Table 44 – Occupations by Sector

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	65,840	61%
30-59 Minutes	31,844	30%
60 or More Minutes	9,897	9%
Total	107,581	100%

Table 45 - Travel Time

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff.

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	13,986	833	7,873
High school graduate (includes equivalency)	33,136	1,923	18,654
Some college or Associate's degree	47,876	2,853	26,951
Bachelor's degree or higher	12,480	743	7,055

Table 46 - Educational Attainment by Employment Status

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff. Virginia Averages used for educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,166	1,529	1,640	3,096	4,089
9th to 12th grade, no diploma	1,750	2,332	2,460	4,644	6,134
High school graduate, GED, or alternative	6,910	7,647	8,043	15,182	20,053
Some college, no degree	9,984	6,087	6,403	12,086	15,964
Associate's degree	852	2,039	2,145	2,568	1,284
Bachelor's degree	852	6,057	6,372	5,580	2,472
Graduate or professional degree	852	4,885	4,510	5,220	2,772

Table 47 - Educational Attainment by Age

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments: Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff. Virginia Averages used for education attainment.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,004
High school graduate (includes equivalency)	29,641
Some college or Associate's degree	36,543
Bachelor's degree	54,718
Graduate or professional degree	78,308

Table 48 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

NORTHERN SHENANDOAH VALLEY REGION

Data Source Comments:

Data estimates based on 2009-2011 American Community Survey (ACS) Three (3) Year Estimates. Data approximated by NSVRC staff. Virginia Averages used for education attainment.

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

The major employment sectors (top 5) in the Northern Shenandoah Valley region include: education and health care services, construction, manufacturing, retail trade and public administration. Based on the 2009-2011 American Community Survey estimates, the Northern Shenandoah Valley region has an unemployment rate of about 5.69% which is less than the National Average (about 8% in 2012) and consistent with the unemployment rate for the State of Virginia (5.4%).

Describe the workforce and infrastructure needs of the business community:

The business community is in need of a highly skilled workforce for the prominent and expanding medical facilities in the region. The growing presence of Valley Health in the community creates a continuous need for individuals trained in healthcare services.

The City is proactively engaged in upgrading water and storm sewer service throughout the community in order to maintain usable infrastructure and alleviate future infrastructure needs.

Describe any major changes that may have an economic impact, such as planned local or regional 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

Continuous public and private investment in the healthcare industry could promote job and business growth in the area. The joint partnership to create Our Health, a non-profit organization partnered with Valley Health that supports the health and well-being of people in the community, and prominence of Winchester Medical Center has allowed the adjacent downtown area to undergo business growth opportunities through the mixed use redevelopment of blight stricken properties.

Expanding on the relationship with Lord Fairfax Small Business Development Center (SBDC) and further promoting the Health Sciences Academy could provide the needed workforce development and business support to continuously feed the expanding job market in the City. The SBDC's mission is to create and retain jobs in the private sector by providing assistance to new and established small businesses. Their services range from strategic planning to site location analysis and are at no cost to the customer. The Health Sciences Academy will provide healthcare training for regionally located high school students and will also be offered at no cost.

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

The skills and education of the current workforce are in need of development. Winchester has a strong presence in the healthcare industry, yet does not possess a large medically trained workforce to support the rapidly growing business. The City's and Valley Health's recent initiation of a Health Sciences Academy will be used to rectify this problem.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

The Lord Fairfax Community College Workforce Solutions Program specializes in programs that develop and enhance workplace skills for individuals and businesses. This organization is designed for adults and offers high-quality instruction and hands-on skills that transfer directly into the workplace. The City has also jointly created the Health Sciences Academy that will provide the necessary training to begin a career in the healthcare industry. The Academy is designed for students in six regional school districts and provides the graduates with usable and developable skills upon their graduation. These efforts support the Consolidated Plan by educational attainment and job achievement and in turn increasing wage growth in the region

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Winchester adopted its Economic Development Analysis & Master Plan in 2011. This study coordinates with the Consolidated Plan by promoting housing stock enhancement, labor force, enhancement, quality of life and the development of prominent industries in the community.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

There are few area's in the Northern Shenandoah Valley region that have large concentrations of multiple housing problems. One area designated by the City of Winchester as a "CDBG Target Area" has been viewed as a local and regional priority for addressing housing and community development needs. The CDBG Target Area includes the residential neighborhood known locally as the "North End." One of the more racially and ethnically diverse areas of the City of Winchester, the North End has suffered from neglect in public infrastructure investment, redevelopment, higher crime, aging housing stock, lower property values and lack of diversity in land use. The CDBG Target Area also consists of census tracts that are all designated low- mod census tracts consistent with HUD definitions.

Other area's suffering from concentrations of multiple housing problems are within the towns of the region where certain census tracts have been designated low- mod census tracts consistent with HUD definitions. These area's tend to have high concentrations of foreclosures and substandard housing.

However, because of the rural (and low-density) nature of the Northern Shenandoah Valley region housing problems are in general not "concentrated" but rather are scattered-site. This creates challenges in identifying housing units/families/persons that could benefit from community development funding and also making large impacts in a smaller geographic area.

Are there areas in the Jurisdiction where these populations are concentrated?

The City of Winchester has been identified as a jurisdiction where racial and/or ethnic minorities and low-income families are concentrated; or area where a the per density distribution of these persons is extremely high. The Towns of the region also have concentrations, but these are quite small compared to the City of Winchester. The majority of the region's minority population is concentrated around the City of Winchester and several of the region's town's particularly those in southern Page and Shenandoah Counties. By percentage, the region's largest percentage of Hispanic population is located outside of Front Royal and in portions of Winchester, where approximately 10-15% of the population is reported as Hispanic origin. Because of the rural (and low-density) nature of the Northern Shenandoah Valley communities large concentrations of racial or ethnic minorities and low-income families are in general not "concentrated" but rather are scattered-site. This creates challenges in identifying persons that could benefit from community development funding.

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

The majority of the region's minority population is concentrated around the City of Winchester and several of the region's towns. By percentage, the region's largest percentage of Hispanic population is located outside of Front Royal and in portions of Winchester, where approximately 10-15% of the

population is reported as Hispanic origin. These populations tend to be low-income (making less than 30% area median income or AMI). The southeastern areas of Page County and portions of Front Royal and Winchester demonstrate the highest percentage of people below the poverty level, with rates ranging from 14-20%. Outside of these pockets of poverty, the percentage of families below the poverty level is widely dispersed throughout the region. However, in general, the majority of the areas demonstrating the highest poverty rates are concentrated around the region's towns and City.

Several areas within the Northern Shenandoah Valley region demonstrated higher than average percentages of female heads of household with children. Areas within the region showing the highest percentages of single mothers with children are principally centered on the region's urbanized areas (City and towns). The City of Winchester and the Towns of Woodstock, New Market, Front Royal, Luray and Stanley all show areas with higher than average percentages of single mothers with children. These towns and cities also correspond with the highest numbers of single mothers with children.

Unfortunately, poverty within the region's elderly population is at a higher level of than that which occurs in the general population, with the highest percentage of people 65 and over in poverty located in the southern portions of Page County where approximately 20 percent of the elderly population lives in poverty. With people living longer and often relying on social security as their only source of income, the poverty rate will most likely to continue to rise for the region's elderly population. With fewer resources and less ability or desire to move from the region to find affordable housing, housing the elderly will pose more of a challenge.

The region's disabled population, defined by the U.S. Census Bureau as individuals with physical, sensory, or mental problems, is geographically dispersed throughout the region. Areas with the largest percentages of people ages 5 and over with disabilities are located in portions of Winchester, Warren County, and Page County.

The areas with the highest percentage of people 25 and over with non-high school educational attainment are southern Page County and areas around Mt. Jackson, Shenandoah County and the northwestern area of Winchester (35-50%).

Are there any community assets in these areas/neighborhoods?

There are many community assets in these areas/neighborhoods throughout the Northern Shenandoah Valley to which to build upon. Community assets include: a variety of organizations currently operating through the Continuum of Care (CoC) and Technical Advisory Network (TAN) to address housing, homelessness and supportive services and a history of jurisdictional support from local governments for the development of affordable housing units and programs and supportive services. Identifying new community assets will be vital to identifying and implementing projects and Consolidated Plan goals.

Are there other strategic opportunities in any of these areas?

The Northern Shenandoah Valley region relies on partnerships with numerous community organizations to achieve the goals in the Consolidated Plan. There are many housing, homeless and other public support service providers throughout the regions to address priority needs populations and those concentrated in neighborhoods and geographic areas that suffer from a disproportionately high number of housing and community development needs. Ensuring continued partnerships with existing organizations and developing strategic and operational capacity with new organizations will be vital to the success of Consolidated Plan goals.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Winchester is the grantee for both the CDBG and HOME programs. The City of Winchester has entered into a administrative agreement with the Northern Shenandoah Valley Regional Commission (NSVRC) to administer the HOME program and the Consolidated Plan process. NSVRC took responsibility for the coordination of the consultation process.

This Strategic Plan covers program years 2013-2017 (fiscal years 2014-2018). The Plan was developed through a comprehensive planning process involving a cross section of citizens, local government staff and representatives of low and moderate income individuals. Input was solicited through a series of public meetings scheduled specifically to discuss priority needs in the service area. This Plan will serve as the blueprint for affordable housing and community development activities funded through the CDBG and HOME programs in the City of Winchester and Northern Shenandoah Valley Region, respectively. It will also hopefully serve as a guide to private sector involvement in affordable housing and community development and provide helpful information to local community organizations partnering with the City of Winchester and HOME Consortium. The Northern Shenandoah Valley Region consists of the City of Winchester, and Counties of Clarke, Frederick, Page, Shenandoah and Warren as well as all of the Towns located therein.

Though it serves a region diverse in housing needs, this Plan represents a coordinated effort to meet needs of low and moderate income individuals and families throughout the region. In order to efficiently develop strategies to meet identified priority needs, two advisory groups were initiated to steer the planning process. In the City of Winchester, the Community Development Committee is a City Council appointed body of Winchester Citizens responsible for oversight of the CDBG program; the Housing and Community Services Policy Board is comprised of appointed representatives from each of the HOME Consortium member jurisdictions. Both advisory bodies are charged with evaluating data, citizen input and community characteristics to determine priority needs and most appropriate strategies to meet those needs.

This Strategic Plan articulates application of percentage of anticipated funding for eligible activity areas in each of the HUD funded programs. In Winchester City, the Community Development Committee recommended the following allocation of funds over the life of the Consolidated Plan (5 years):

- 100% to repayment of Section 108 Loan for the Taylor Hotel Rehabilitation Project

In the NSV Region, the Policy Board recommended the following allocation of HOME funds over the life of the Consolidated Plan (5 years):

- 20% to Homeownership Activities
- 30% to Homeowner Rehabilitation Activities
- 25% to Rental Housing Development and/or Tenant Based Rental Assistance
- 10% to local CHDO's as the eligible set-aside
- 5% to local CHDO's as the eligible seed funding
- 10% to Administrative Activities

SP-10 Geographic Priorities

Geographic Area

1. Area Name: CDBG TARGET AREA

Area Type: Local Target area

Identify the neighborhood boundaries for this target area.

The north end target area begins at the intersection of Valley Avenue and Jubal Early Drive and progresses east until reaching Winchester's boundary. The target area then follows the City's boundary until reaching Fairmont Avenue then progressing south. The target area briefly goes east then turns south to encompass Braddock Street and eventually Valley Avenue before rejoining Jubal Early Drive. The Taylor Hotel is located in the City's pedestrian mall which is in the historic downtown district.

Include specific housing and commercial characteristics of this target area.

The north end neighborhood in the City possesses an extensive substandard housing stock. Many of these homes are aged and have fallen into disrepair due to lack of upkeep and owner initiative. Due to this gradual decline, the properties in this neighborhood have attracted the majority of the low to moderate income families in the City, and many of the former single family homes have been converted to multi-family and single family rental properties. The commercial properties in the neighborhood were hubs for the City's once prosperous apple industry. However, business has dwindled causing the companies to reduce their production or halt all operations and leave the City. The Zero Pak cold storage facility is a premier example of this situation. The company was forced to leave the 277,000 SF property several years ago. Its immense size and adjacent location to an operating railroad make identifying a future reuse of the property difficult. The Taylor Hotel was finished in 1848 and has served as a hotel, Civil War headquarters and hospital, theater, department store and telecom center. The building has been vacant since 2004, and its condition has rapidly deteriorated since then, especially after a partial roof collapse in 2007. The property was condemned by the City in 2010, but a substantial investment has been made in the property by the City and redevelopment efforts began in late 2012.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

The City's Community Development Committee has long been aware of the declining conditions in Winchester's north end neighborhood. The Committee's diligence and desire to see this once thriving area of the community prosper has been noted and progress has been made in its redevelopment. However, the north end area of Winchester is still rife with substandard housing conditions and commercial sites that have substantially decreased production or halted all operations. These declining conditions in a heavily populated area of the community have continuously grown. The north end housing stock has been identified as being extensively populated with low to moderate income individuals, and these declining conditions have prompted the Community Development Committee to focus its efforts on the redevelopment of Winchester's north end. The Old Town Development Board, Community Development Committee, and Economic Development Authority identified the Taylor Hotel located in the historical district as a prime location for redevelopment. The 19th century

property had fallen into severe disarray after sitting vacant since 2007. The combined efforts of these public entities helped identify the Taylor Hotel as a target area and initiate its redevelopment.

Identify the needs in this target area.

The north end area of Winchester is in desperate need of housing rehabilitation. The neighborhood has encountered years of steady decline, and many of the once attractive homes in the area have fallen into disrepair due to the years of neglect. Determining the reuse of vacant or underutilized commercial properties must also be completed to thoroughly revitalize the neighborhood. The Taylor Hotel needed a complete rehabilitation that included structure stabilization, removal of hazardous materials, and demolition of structural additions that were no longer salvageable. The property is located in a pedestrian oriented section of the City and was no longer safe for the public. The needs of the property are currently being achieved due to a CDBG Section 108 Loan received by the City.

What are the opportunities for improvement in this target area?

Opportunities for improvement in the north end neighborhood of Winchester begin with increased housing options through housing rehabilitation or new construction. Increased economic development activities through the creation of small business and continued public infrastructure improvements. Opportunities for improvement in the Taylor Hotel began with the City obtaining a CDBG Section 108 Loan. Rehabilitating the property will provide an economic and aesthetic benefit to the community. The completion of the property will assist in the creation of jobs, provide a vast façade improvement to the historic district and benefit other businesses located in the pedestrian mall.

Are there barriers to improvement in this target area?

There are barriers to improvement in the north end neighborhood. Many property owners in the region are content with renting substandard housing to tenants in the area. Also, former commercial sites in the region possess limited use for redevelopment. A lack of funding and affordable financing could halt redevelopment efforts. A lack of available land for new development is also a problem in the north end neighborhood. Barriers to improvement of the Taylor Hotel are being rectified. However, other construction obstructions have been encountered. The size of the project, its location and other minor issues are being remediated as the redevelopment progresses.

2. Area Name: HOME TARGET AREA

Area Type: Regional Target Area

Identify the neighborhood boundaries for this target area.

The area identified as the "HOME Target Area" includes the five counties of the Northern Shenandoah Valley: Clarke, Frederick, Page, Shenandoah and Warren Counties, and the Towns therein. This target area typically excludes the City of Winchester, as per the administrative agreement with NSVRC HOME funds are typically reserved for use outside of the City.

Include specific housing and commercial characteristics of this target area.

Specific housing and commercial characteristics of this target area include (for both owner and rental units): and aging housing stock (pre-1980), substandard housing that lacks complete plumbing features, accessibility and energy efficiency and housing that is not affordable (housing cost burden greater than 30% AMI).

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Consultation with the local planning departments was a key factor in determining what investments are appropriate to meet the demand for housing throughout the region. Stakeholders through the Housing & Community Services Policy Board, the Continuum of Care (CoC) and the Technical Advisory Network (TAN) have identified these needs for investment.

Identify the needs in this target area.

Key needs include addressing: an aging housing stock (pre-1980), substandard housing that lacks complete plumbing features, accessibility and energy efficiency and housing that is not affordable (housing cost burden greater than 30% AMI).

What are the opportunities for improvement in this target area?

Opportunities for improvement in these targeted areas include rehabilitation of existing units, construction of new owner-occupied and rental units and rental assistance.

Are there barriers to improvement in this target area?

Potential barriers for improvement include finding suitable housing providers, developers, local support, and environmental consideration (floodplains, hazardous materials, lead-based paint, historic preservation).

Table 49 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Priority will be given to activities that capitalize on existing private investment in the CDBG Target Area, or to those activities that require immediate attention. Public input is a huge component of determining CDBG investment activities for the Target Area.

One struggle is that the demands are high in the CDBG Target Area. It includes neighborhoods that have been deteriorating for a long time and require a lot of attention to revitalize. The housing stock is old, the neighborhood design is obsolete for today's residents and a lot of this must be addressed to assure future success in the neighborhood.

The CDBG Target Area is hoped to become a neighborhood of choice in the City of Winchester that offers a unique housing stock and accessibility to the downtown and local business and employment. In such a strong residential community, CDBG funds might be useful in assisting the development of small businesses within the neighborhood as well.

HOME funds are typically reserved for use outside of the City of Winchester and particularly for use in Clarke, Frederick, Page, Shenandoah and Warren Counties and the town's within. Investments will be allocated based on the market and housing needs for each jurisdiction. Consultation with the local planning departments will also be a key factor in determining what investments are appropriate to meet the demand for housing throughout the region.

SP-25 Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Addressing Substandard Housing	High	Extremely Low Low Moderate Large Families Families with Children Elderly Rural veterans Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities	Provide Safe, Affordable, and Accessible Housing
Create Stable Housing Situations	High	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Elderly Victims of Domestic Violence	Provide Safe, Affordable, and Accessible Housing Address special needs population housing Prevent and End Homelessness

Table 50 – Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions

Influence of Market Conditions

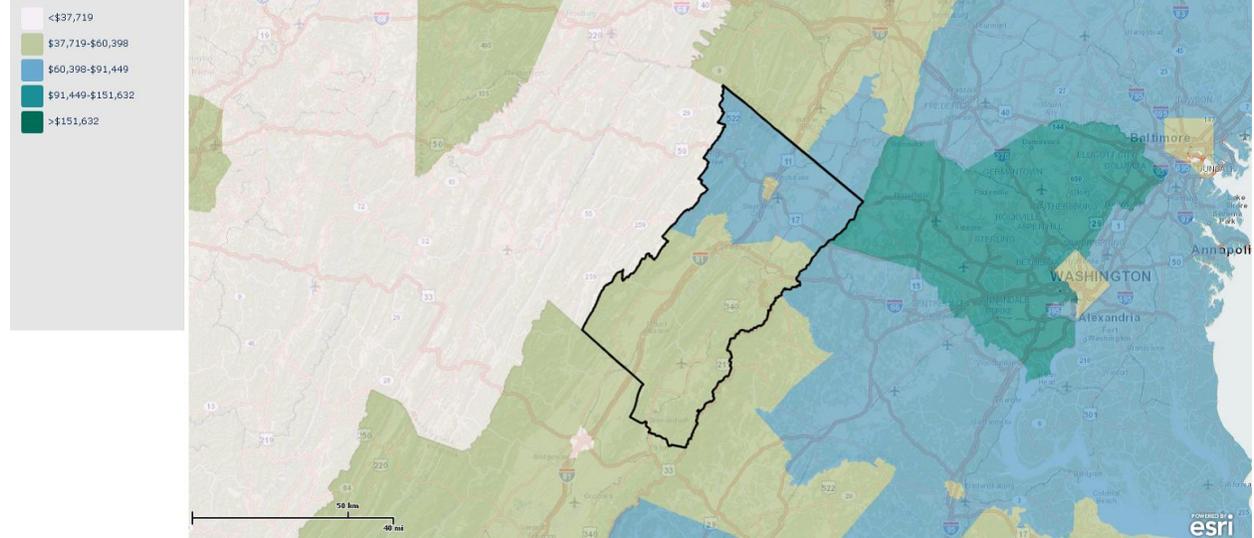
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA need will be determined by fair market rent; area median income; number of housing vouchers and poverty.
TBRA for Non-Homeless Special Needs	TBRA need will be determined by fair market rent; area median income; number of housing vouchers and poverty.
New Unit Production	New unit production for home ownership opportunities will be driven by the need for owner-occupied housing units; real-estate and market trends (housing need by unit size, leverage sales price and number of days on the market); and jurisdictional perception of need.
Rehabilitation	Rehabilitation need will be determined by the number of units designated as "substandard" or lacking complete plumbing; age of the housing stock and lead-based paint hazards.
Acquisition, including preservation	Acquisition need will be determined by the number of units designated as "substandard" or lacking complete plumbing; age of the housing stock and lead-based paint hazards.

Table 51 – Influence of Market Conditions

NSV Median Household Income

Consolidated Plan and Continuum of Care Planning Tool

Median Household Income



Copyright 2011-2012 HUD. All rights reserved. Wed Feb 20 2013 01:30:47 PM.

NSV Median Household Income

SP-35 Anticipated Resources

Introduction

Anticipated resources identified below were prorated based on 2012 CDBG and HOME entitlement allocations. All anticipated resources are estimates; leveraged funds will also be necessary to ensure project implementation and meeting Consolidated Plan goals.

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	0	0	0	0	771,000	Anticipated resources for CDBG funds will be utilized over the next five (5) years for the re-payment of the Section 108 Loan awarded to the City of Winchester in 2012.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental	0	0	0	0	1,760,000	Anticipated resources for HOME funds estimated using 2012 allocation prorated at a equal amount of the five (5) year period of the Consolidated Plan.

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: \$		
		new construction Multifamily rental rehab New construction for ownership TBRA						

Table 52 - 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

Federal funds will be leverage to supplement resources to achieve goals outlined in the Consolidated Plan. Additional resources (private, state and local funds) will be necessary to implement projects and programs on a annual basis. Subsidy layer analysis will be conducted for all funded projects to ensure that federal funds represent a small percentage of all project funding.

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

There is no public owned lane or property located within the appropriate jurisdictions that will be used to address the needs identified in the plan.

Discussion

SP-40 Institutional Delivery Structure

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
	Regional organization	Planning	Region

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Consolidated Plan is developed and implemented through a regional organization in the Northern Shenandoah Valley Regional Organization. NSVRC has partnered with local organizations such as the CoC, CHDOs, housing providers, advocacy groups, special interest groups and supportive service providers to implement the Consolidated Plan. This regional partnership is a tremendous asset to the institutional delivery system. Potential gaps in the delivery system include a lack of consistent participation among non-profit groups and challenges in having meaningful input and participation in the process. NSVRC through its local partners will continue to expand and enhances the institutional delivery system to ensure implementation of Consolidated Plan goals and strategies.

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	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X

HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Northern Shenandoah Valley region has been able to successfully implement mainstream services such as health, mental health and employment services for homeless and person with HIV within the region. The Continuum of Care (CoC) is the primary organization responsible for evaluating these services and planning for new services. The CoC adopted its Ten (10) Year Plan to End Homelessness in the fall of 2012 which outlines existing services offered (documented in the preceding table) and those services which "lacking." The CoC through its partnerships with local governments, NSVRC, CHDOs, housing providers, advocacy groups, special interest groups and supportive service providers will continue to plan and implement new services to address service "gaps."

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

The Consolidated Plan is developed and implemented through a regional organization in the Northern Shenandoah Valley Regional Organization. NSVRC has partnered with local organizations such as the CoC, CHDOs, housing providers, advocacy groups, special interest groups and supportive service providers to implement the Consolidated Plan and specifically address service delivery for special needs populations and persons experiencing homelessness. This regional partnership is a tremendous asset to the institutional delivery system. Potential gaps in the delivery system include a lack of consistent participation among non-profit groups and challenges in having meaningful input and participation in the process. NSVRC through it's local partners will continue to expand and enhances the institutional delivery system to ensure implementation of Consolidated Plan goals and strategies.

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

The Consolidated Plan is developed and implemented through a regional organization in the Northern Shenandoah Valley Regional Organization. NSVRC has partnered with local organizations such as the CoC, CHDOs, housing providers, advocacy groups, special interest groups and supportive service providers to implement the Consolidated Plan. This regional partnership is a tremendous asset to the

institutional delivery system for serving priority needs populations. Potential gaps in the delivery system include a lack of consistent participation among non-profit groups and challenges in having meaningful input and participation in the process. NSVRC through its local partners will continue to expand and enhances the institutional delivery system to ensure implementation of Consolidated Plan goals and strategies.

SP-45 Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Provide Safe, Affordable, and Accessible Housing	2013	2017	Affordable Housing	HOME TARGET AREA	Addressing Substandard Housing Create Stable Housing Situations		Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 15 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Address special needs population housing	2013	2017	Affordable Housing Public Housing Non-Homeless Special Needs	CDBG TARGET AREA HOME TARGET AREA	Create Stable Housing Situations	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted HIV/AIDS Housing Operations: 25 Household Housing Unit
Prevent and End Homelessness	2013	2017	Homeless	CDBG TARGET AREA HOME TARGET AREA	Create Stable Housing Situations		Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							<p>added: 25 Beds</p> <p>Homelessness Prevention: 300 Persons Assisted</p> <p>Housing for Homeless added: 50 Household Housing Unit</p>
Create and Enhance Economic Opportunities	2013	2017	Non-Housing Community Development	CDBG TARGET AREA			<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted</p> <p>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted</p> <p>Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted</p>

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Facade treatment/business building rehabilitation: 25 Business Jobs created/retained: 250 Jobs Businesses assisted: 100 Businesses Assisted Buildings Demolished: 15 Buildings

Table 55 – Goals Summary

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)

Based on data analysis, citizen and stakeholder input, the following priority needs were identified. These needs are by no means exhaustive of all community needs but are selected based upon citizen and stakeholder input, consultation with community, regional, state and federal agencies and evaluation of the current institutional structure.

- Affordable homeownership opportunities
- Affordable rental housing opportunities
- Abatement of dilapidated or blighted property
- Public facilities and improvements

- Homelessness intervention and prevention
- Repair of occupied housing
- Fair housing awareness and education
- Nonprofit organization capacity building

Prioritization of needs was conducted on two levels for the CDBG and HOME programs. CDBG priorities were identified by the Community Development Committee for the City of Winchester and HOME priorities by the Housing & Community Services Policy Board (NSV Region). Both bodies considered input from service providers and citizens in developing program priorities. Priorities were then combined when appropriate for inclusion in the Consolidated Plan.

Identification of priority needs was based on data available to the boards for the respective program service areas.

Priorities were first evaluated based on community needs, then re-filtered to determine community capacity to meet those needs. Upon initial identification of priority needs, the Community Development Committee, Housing & Community Services Policy Board and Continuum of Care/Technical Advisory Network identified community capacity needs to address these priorities.

SP-50 Public Housing Accessibility and Involvement

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

There are no public housing units in the Northern Shenandoah Valley Region. There are, however a number of privately owned and operated assisted units through various federal resources in the region. Low-income residents and those benefiting from affordable housing programs (HOME assisted units) will be involved in strategic planning activities through the public participation process, fair housing outreach and marketing campaigns, through the forthcoming Landlord Outreach Network, outreach through the local Continuum of Care/Technical Advisory Network and in consultations with local, state and federal agencies.

Activities to Increase Resident Involvements

There are no public housing units in the Northern Shenandoah Valley Region. There are, however a number of privately owned and operated assisted units through various federal resources in the region. Low-income residents and those benefiting from affordable housing programs (HOME assisted units) will be involved in strategic planning activities through the public participation process, fair housing outreach and marketing campaigns, through the forthcoming Landlord Outreach Network, outreach through the local Continuum of Care/Technical Advisory Network and in consultations with local, state and federal agencies.

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

No

Plan to remove the 'troubled' designation

There are no public housing units in the Northern Shenandoah Valley Region.

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Local and regional public policies, as well as national, regional, and local trends and conditions, can affect a region's ability to provide and maintain a viable affordable housing stock. Local policies especially tax policy on property, land use controls, zoning ordinances, building codes, development fees and charges, growth limits, and policies that affect return on residential investment. The Northern Shenandoah Valley Regional Commission, in partnership with the Continuum of Care (COC) and Virginia Fair Housing Office have informed the state-wide Housing Affordability Index (HAI) being assembled by Housing Virginia, which provides a comprehensive guide to policies, regulations and programs to further the development of affordable housing units and programs in the region. In examining barriers to affordable housing opportunities within the Northern Shenandoah Valley Region, this analysis focuses on local and regional factors. Chief among these factors are local real estate tax rates, local land use controls, and local and regional employment opportunities. The City of Winchester and the region's towns demonstrate higher than average levels of poverty. In addition, as evidenced by the region's demographic data, these areas include higher than average minority, elderly, and disabled populations. As such, in general, the residential tax burden to the majority of the region's at-risk population is elevated as compared to the regional average, particularly given that a significant portion of new development activities are occurring in the unincorporated parts of the region's counties. It should be noted, however, that many of the region's at-risk populations benefit from proximity to employment opportunities, services, and family support structures by residing in the City and the region's towns. Another potential barrier to affordable housing within the region is the increasing costs of commuting. As previously noted, a significant amount of the region's population and housing growth can be attributed to its proximity to the Northern Virginia / Washington D.C. metropolitan area and its growing employment sector. For many, housing costs represent the household's single largest expenditure. Unfortunately, as gasoline prices continue to rise, commuting costs consume a larger percentage of the household budget, thereby exacerbating the affordability gap. As such, jurisdictions within the Northern Shenandoah Valley Region should periodically review land use controls on both a local and regional level to identify housing related patterns and needs. Finally, housing market conditions have become and will continue to be a cause for concern relative to housing affordability. As national and regional economic trends (including credit tightening policies within the residential lending industry) continue to weight on accessibility, public policymakers should continue to monitor housing availability and affordability in the determination of housing resource allocation. The Northern Shenandoah Valley Region continues to partner with organizations including Housing Virginia and the VA Fair Housing Office to educate stakeholders and the general public regarding affordable housing and Fair Housing Law. Workshops, seminars and trainings are held throughout the year to educate the public.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Northern Shenandoah Valley HOME Consortium and the City of Winchester recognize that impediments to fair housing choice do exist and are working to improve fair housing choice. The Northern Shenandoah Valley Regional Commission regularly holds fair housing workshops to educate local officials, housing providers, service providers and the public at-large about fair housing law. Outlined below are current strategies currently underway for reducing fair housing impediments:

1. Increase transparency surrounding fair housing and complaint process.
2. Increase landlords' and property managers' knowledge of fair housing.
3. Assist persons with disabilities to obtain access to housing and services.
4. Work to reduce NIMBY-ism (Not In My Back Yard) by encouraging neighborhood diversity.
5. Encourage affordable housing development.

SP-60 Homelessness Strategy

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

As outlined in the region's Ten (10) Year Plan to End Homelessness, the Continuum of Care (COC) is committed to forming a broad-based advisory committee comprised of members throughout the community, including elected officials, representatives of local government, the United Way, community and health foundations, and other influential community leaders who are dedicated to ending homelessness. The advisory committee will assist the COC to raise awareness of the problem of and solutions to homelessness in the community as well as to increase and leverage resources to achieve the goals of the ten year plan. The COC will seek out a prominent community leader to serve as a chairperson of the committee and act as a community spokesperson for the cause of solving homelessness in the Northern Shenandoah Valley.

Addressing the emergency and transitional housing needs of homeless persons

The COC is working towards strengthening capacity of existing emergency shelter and transitional housing providers in the region. Recent changes in the US Department of Housing & Urban Development's (HUD) programming for homelessness has lead the COC, through the 10-Year Plan to End Homelessness, to begin actively transitioning shelter and service providers from emergency shelters and transitional housing operations towards permanent supportive housing. Over the next five (5) to ten (10) years the COC looks to successfully transition existing providers to permanent supportive housing and create new permanent supportive housing facilities throughout the region.

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

The region's Ten (10) Year Plan to End Homelessness proposes the following goals to address helping homeless persons and families access affordable housing options:

Permanent Supportive Housing – Permanent supportive housing has been identified as a solution to homelessness for a sub-set of the population – those who experience homelessness for long periods of time (chronic homelessness) with multiple barriers to housing stability, including mental disabilities, chemical dependence, and other chronic health conditions. Permanent supportive housing provides first a home

and then continuing supportive services to help individuals maintain a home. These support services either directly provide or connect individuals to services in the community. Support services include direct or coordinated care in the areas of mental health, substance abuse, health care, dental care, education, employment, and access to benefits.

Rapid Re-Housing – Rapid re-housing is a strategy to assist families and individuals experiencing homelessness to access housing as quickly as possible and then deliver uniquely tailored services to help them maintain stable housing. It follows a “housing first” philosophy which says that individuals and families experiencing homelessness need housing first, and then they need services.

Rapid re-housing differs from traditional homeless assistance in that it does not require a family or individual to live in emergency shelter or transitional housing for a certain length of time prior to returning to permanent housing. It can, however, be delivered in an emergency shelter or transitional housing setting and is not mutually exclusive from emergency shelter and transitional housing settings.

Services are consumer-driven in that the person, with the help of a case manager, determines the services that she or he needs to maintain their housing. Services are critical to help a family maintain their housing, access and maintain employment, and increase their self-sufficiency and well-being. It is the housing *and* services that make rapid re-housing an effective permanent solution to homelessness.

Partnering with Landlords – Many agencies and community organizations have developed partnerships with landlords, and these partnerships have resulted in access to affordable housing options for those experiencing and at risk of homelessness. The partnership is an agreement that the landlord will rent to this population and, in some cases, the service agency agrees to maintain contact and provide services to help the household remain stably housed. It is a win-win situation for all parties in that the person accesses affordable housing, the service agency helps to house their clients, and the landlord has a source of support if any problems with the tenant arise.

Partnering with Affordable Housing Developers – Non-profit and for-profit affordable housing developers can be important partners in the financing and development of affordable, subsidized, and permanent supportive housing that can serve as a resource to homeless assistance agencies who wish to increase housing available to people experiencing homelessness.

Partnering with Veterans Administration Medical Centers to access HUD VASH vouchers – Case managers at Veterans Administration (VA) Medical Centers may refer eligible veterans experiencing homelessness to receive vouchers for supportive housing. To end veteran homelessness it is therefore imperative to partner with case management staff at the Martinsburg VA Medical Center to assure veterans experiencing homelessness in Northern Shenandoah Valley receive HUD VASH vouchers to which they are eligible.

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

The COC, in meeting the goals and strategies outline in the Ten (10) Year Plan to End Homelessness, proposes creating a "Supportive Services" and "Prevention" committee's, which will be tasked with meeting their respective goals. The Supportive Services committee will be responsible for:

- Overseeing the implementation of strategies that increase income through employment;
- Overseeing the creation of a system of centralized intake and assessment;
- Overseeing the implementation of strategies that increase access to disability and other benefits for those who are eligible;
- Overseeing increased access to supportive services.

The Prevention committee will be responsible for:

- Overseeing strategies that prevent the homelessness of people being discharged from hospitals and mental health institutions;
- Overseeing strategies that prevent the homelessness of people exiting from jails;
- Overseeing strategies that prevent the homelessness of youth aging out of foster care;
- Overseeing strategies that prevent the homelessness of unaccompanied youth.

SP-65 Lead based paint Hazards

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

According to the Virginia Department of Health, housing units built on or before the year 1950 maybe a potential lead based paint hazard. Areas within the Northern Shenandoah Valley region demonstrating the highest percentage of likely hazards include the northern sections of the City of Winchester and areas within the Town of Front Royal. Housing units built before 1950 constitute approximately 40-50% of the total housing units within certain sections of these jurisdictions.

Significant additional data collection is needed to determine the real need for lead based paint abatement in the Northern Shenandoah Valley Region. Members of the Inspections staff with the City of Winchester are considering participation in a Lead Inspector Training to better equip themselves with knowledge necessary to identify potential lead based paint hazards in residential property. There is ongoing talk of application for lead based abatement funding, but still the need remains to quantify the number of units currently impacted by lead based paint hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

Cause for concern with regards to housing conditions is the prevalence of housing units throughout the Northern Shenandoah Valley region containing lead based paint. The lead based paint that was commonly used in the finishing materials of housing in the past is now known to present environmental health hazards. If the materials containing lead are exposed (e.g. through chipped or peeling paint) become airborne and easily inhaled (e.g. through renovation or demolition activities), or if they are soluble and can leach into other materials where they can be inadvertently ingested, they pose a health risk to humans. Lead poisoning is a cumulative and not easily reversible condition which can have serious health consequences. Small children are particularly vulnerable to lead poisoning because the stage of life from fetus to six years of age is the period of rapid developmental growth.

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

The Consortium requires compliance by all subrecipients and CHDO's with lead-based paint regulation. The Consortia's HOME Program Manual states that: the applicant, owner and contractors and all tenants shall be notified as per HUD regulations regarding lead based paint:

- the property may contain LBP

- the hazards of LBP
- the symptoms and treatment of LBP Poisoning
- the precautions to take
- the advisability and availability of blood lead level screening for children under the age of 7
- the appropriate abatement procedures if LBP is found

The applicant, owner, and contractors shall sign and receive a copy of the Lead Based Paint Information Notice and the memo to file.

The Consortia ensures compliance through written agreements, disclosure agreements with client files and on-site monitoring of subrecipients and CHDO's.

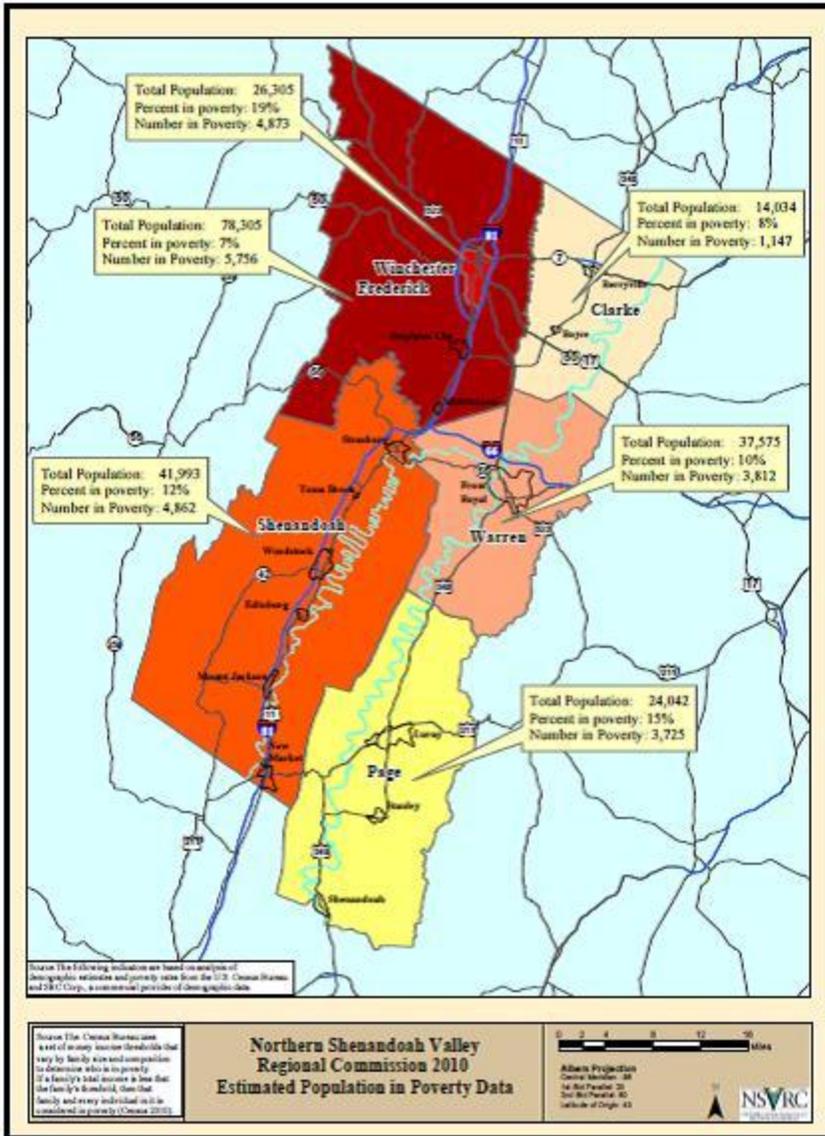
SP-70 Anti-Poverty Strategy

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

Because of the high concentration of poverty in towns throughout the region (see map attached), it is important to acknowledge the need for regional approach to providing affordable housing. The HOME Consortium will continue to review the data for the region and identify long term strategies to addressing the needs of residents- particularly those for poverty is determined. Many of the areas with high concentration of poverty are underserved and therefore provide little by comparison in the way of services and resources to people most in need.

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

In an effort to better serve these people, the HOME Consortium will continue to focus efforts in future years in geographic areas that meet the greatest needs. These activities should build on existing programs and services so that the full need in an area is met before moving on to a different area in the region or program.



NSV Poverty by Jurisdiction (2010)

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction 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

As Lead Entity, the City of Winchester is responsible for monitoring housing and community development projects funded through CDBG and HOME. The City's Department of Finance will continue to monitor all projects funded through the CDBG program and will assume responsibility for executing subrecipient agreements, monitoring and communication with HUD. In the case of the HOME program, the City of Winchester will continue an agreement (initiated in 2008) with the Northern Shenandoah Valley Regional Commission (NSVRC), the local Planning District Commission, to administer the HOME program. As such, NSVRC will be responsible for assisting the City with monitoring HOME funded subrecipients' and CHDOs' projects though the ultimate responsibility remains with the City and Office of Housing and Neighborhood Development.

Monitoring activities will include, at least quarterly progress reports from all subrecipients, CHDOs and funded agencies on the progress of the project or program for the year, on-site visits to assure compliance with all federal standards at least annually, and use this data for planning purposes for the upcoming program years.

The partnership with NSVRC is a strategic move that the Consortium members believe will assist in meeting long term needs of the overall community. The Commission's access to data and community partners should strengthen the region's ability to develop accurate needs assessments and develop appropriate solutions for the community.

Expected Resources

AP-15 Expected Resources

Introduction

Anticipated resources identified below were prorated based on 2012 CDBG and HOME entitlement allocations. All anticipated resources are estimates; leveraged funds will also be necessary to ensure project implementation and meeting Consolidated Plan goals.

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	0	0	0	0	771,000	Anticipated resources for CDBG funds will be utilized over the next five (5) years for the re-payment of the Section 108 Loan awarded to the City of Winchester in 2012.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab	0	0	0	0	1,760,000	Anticipated resources for HOME funds estimated using 2012 allocation prorated at a equal amount of the five (5) year period of the Consolidated Plan.

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: \$		
		Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						

Table 56 - 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

Federal funds will be leverage to supplement resources to achieve goals outlined in the Consolidated Plan. Additional resources (private, state and local funds) will be necessary to implement projects and programs on a annual basis. Subsidy layer analysis will be conducted for all funded projects to ensure that federal funds represent a small percentage of all project funding.

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

There is no public owned lane or property located within the appropriate jurisdictions that will be used to address the needs identified in the plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Create and Enhance Economic Opportunities	2013	2017	Non-Housing Community Development	HOME TARGET AREA			Other: 1 Other

Table 57 – Goals Summary

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 91.215(b)

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding

Table 58 – Project Summary

AP-35 Projects

Introduction

2013 Annual Action Plan priorities are as follows:

CDBG PROGRAM

- 100% to repayment of Section 108 Loan for the Taylor Hotel Rehabilitation Project

HOME PROGRAM

- Up to 25% to Homeownership Activities
- Up to 30% to Homeowner Rehabilitation Activities
- Up to 20% Tenant Based Rental Assistance
- Minimum of 15% to local CHDO's as the eligible set-aside
- Maximum of 10% to Administrative Activities

#	Project Name

Table 59 – Project Information

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

AP-50 Geographic Distribution

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

The Taylor Hotel is located in the City's pedestrian mall which is in the historic downtown district. The Taylor Hotel was finished in 1848 and has served as a hotel, Civil War headquarters and hospital, theater, department store and telecom center. The building has been vacant since 2004, and its condition has rapidly deteriorated since then, especially after a partial roof collapse in 2007. The property was condemned by the City in 2010, but a substantial investment has been made in the property by the City and redevelopment efforts began in late 2012.

Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA	100
HOME TARGET AREA	

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Old Town Development Board, Community Development Committee, and Economic Development Authority identified the Taylor Hotel located in the historical district as a prime location for redevelopment. The 19th century property had fallen into severe disarray after sitting vacant since 2007. The combined efforts of these public entities helped identify the Taylor Hotel as a target area and initiate its redevelopment.

Discussion

Affordable Housing

AP-55 Affordable Housing

Introduction

2013 Annual Action Plan priorities are as follows:

CDBG PROGRAM

- 100% to repayment of Section 108 Loan for the Taylor Hotel Rehabilitation Project

HOME PROGRAM

- Up to 25% to Homeownership Activities
- Up to 30% to Homeowner Rehabilitation Activities
- Up to 20% Tenant Based Rental Assistance
- Minimum of 15% to local CHDO's as the eligible set-aside
- Maximum of 10% to Administrative Activities

One Year Goals for the Number of Households to be Supported	
Homeless	36
Non-Homeless	60
Special-Needs	14
Total	110

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	78
The Production of New Units	0
Rehab of Existing Units	14
Acquisition of Existing Units	18
Total	110

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing

Introduction

There is no public housing in the Northern Shenandoah Valley.

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

There is no public housing in the Northern Shenandoah Valley.

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

There is no public housing in the Northern Shenandoah Valley.

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

There is no public housing in the Northern Shenandoah Valley.

Discussion

AP-65 Homeless and Other Special Needs Activities

Introduction

Outlined below are the one-year goals and the specific actions steps the Northern Shenandoah Valley region will undertake in the program year to carry out the homeless and other special needs strategy outlined in the Consolidated Plan. Specific goals for the program year include: homeless prevention and rapid-rehousing, expansion of outreach and services to special needs populations and strengthening strategic and organization capacity of the Continuum of Care (CoC) and partner organizations.

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

As outlined in the region's Ten (10) Year Plan to End Homelessness, the Continuum of Care (COC) is committed to forming a broad-based advisory committee comprised of members throughout the community, including elected officials, representatives of local government, the United Way, community and health foundations, and other influential community leaders who are dedicated to ending homelessness. The advisory committee will assist the COC to raise awareness of the problem of and solutions to homelessness in the community as well as to increase and leverage resources to achieve the goals of the ten year plan. The COC will seek out a prominent community leader to serve as a chairperson of the committee and act as a community spokesperson for the cause of solving homelessness in the Northern Shenandoah Valley.

Addressing the emergency shelter and transitional housing needs of homeless persons

The COC is working towards strengthening capacity of existing emergency shelter and transitional housing providers in the region. Recent changes in the US Department of Housing & Urban Development's (HUD) programming for homelessness has lead the COC, through the 10-Year Plan to End Homelessness, to begin actively transitioning shelter and service providers from emergency shelters and transitional housing operations towards permanent supportive housing. Over the next ten (10) years the COC looks to successfully transition existing providers to permanent supportive housing and create new permanent supportive housing facilities throughout the region.

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

recently homeless from becoming homeless again

The region's Ten (10) Year Plan to End Homelessness proposes the following goals to address helping homeless persons and families access affordable housing options:

Permanent Supportive Housing – Permanent supportive housing has been identified as a solution to homelessness for a sub-set of the population – those who experience homelessness for long periods of time (chronic homelessness) with multiple barriers to housing stability, including mental disabilities, chemical dependence, and other chronic health conditions. Permanent supportive housing provides first a home and then continuing supportive services to help individuals maintain a home. These support services either directly provide or connect individuals to services in the community. Support services include direct or coordinated care in the areas of mental health, substance abuse, health care, dental care, education, employment, and access to benefits.

Rapid Re-Housing – Rapid re-housing is a strategy to assist families and individuals experiencing homelessness to access housing as quickly as possible and then deliver uniquely tailored services to help them maintain stable housing. It follows a “housing first” philosophy which says that individuals and families experiencing homelessness need housing first, and then they need services.

Rapid re-housing differs from traditional homeless assistance in that it does not require a family or individual to live in emergency shelter or transitional housing for a certain length of time prior to returning to permanent housing. It can, however, be delivered in an emergency shelter or transitional housing setting and is not mutually exclusive from emergency shelter and transitional housing settings.

Services are consumer-driven in that the person, with the help of a case manager, determines the services that she or he needs to maintain their housing. Services are critical to help a family maintain their housing, access and maintain employment, and increase their self-sufficiency and well-being. It is the housing *and* services that make rapid re-housing an effective permanent solution to homelessness.

Partnering with Landlords – Many agencies and community organizations have developed partnerships with landlords, and these partnerships have resulted in access to affordable housing options for those experiencing and at risk of homelessness. The partnership is an agreement that the landlord will rent to this population and, in some cases, the service agency agrees to maintain contact and provide services to help the household remain stably housed. It is a win-win situation for all parties in that the person accesses affordable housing, the service agency helps to house their clients, and the landlord has a source of support if any problems with the tenant arise.

Partnering with Affordable Housing Developers – Non-profit and for-profit affordable housing developers can be important partners in the financing and development of affordable, subsidized, and permanent supportive housing that can serve as a resource to homeless assistance agencies who wish to increase housing available to people experiencing homelessness.

Partnering with Veterans Administration Medical Centers to access HUD VASH vouchers – Case managers at Veterans Administration (VA) Medical Centers may refer eligible veterans experiencing homelessness to receive vouchers for supportive housing. To end veteran homelessness it is therefore imperative to partner with case management staff at the Martinsburg VA Medical Center to assure veterans experiencing homelessness in Northern Shenandoah Valley receive HUD VASH vouchers to which they are eligible.

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 COC, in meeting the goals and strategies outline in the Ten (10) Year Plan to End Homelessness, proposes creating a "Supportive Services" and "Prevention" committee's, which will be tasked with meeting their respective goals. The Supportive Services committee will be responsible for:

- Overseeing the implementation of strategies that increase income through employment;
- Overseeing the creation of a system of centralized intake and assessment;
- Overseeing the implementation of strategies that increase access to disability and other benefits for those who are eligible;
- Overseeing increased access to supportive services.

The Prevention committee will be responsible for:

- Overseeing strategies that prevent the homelessness of people being discharged from hospitals and mental health institutions;
- Overseeing strategies that prevent the homelessness of people exiting from jails;
- Overseeing strategies that prevent the homelessness of youth aging out of foster care;
- Overseeing strategies that prevent the homelessness of unaccompanied youth.

Discussion

AP-75 Barriers to affordable housing

Introduction

Local and regional public policies, as well as national, regional, and local trends and conditions, can affect a region's ability to provide and maintain a viable affordable housing stock. Local policies especially tax policy on property, land use controls, zoning ordinances, building codes, development fees and charges, growth limits, and policies that affect return on residential investment. The Northern Shenandoah Valley Regional Commission, in partnership with the Continuum of Care (COC) and Virginia Fair Housing Office have informed the state-wide Housing Affordability Index (HAI) being assembled by Housing Virginia, which provides a comprehensive guide to policies, regulations and programs to further the development of affordable housing units and programs in the region.

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

The Northern Shenandoah Valley HOME Consortium and the City of Winchester recognize that impediments to fair housing choice do exist and are working to improve fair housing choice. The Northern Shenandoah Valley Regional Commission will hold fair housing workshops to educate local officials, housing providers, service providers and the public at-large are aware of fair housing law.

Outlined below are proposed strategies to be undertaken in reducing fair housing impediments:

1. Increase transparency surrounding fair housing and complaint process.
2. Increase landlords' and property managers' knowledge of fair housing.
3. Assist persons with disabilities to obtain access to housing and services.
4. Work to reduce NIMBYism by encouraging neighborhood diversity.
5. Encourage affordable housing development.

Discussion

AP-85 Other Actions

Introduction

This section outlines the regions planned actions for 2013-2014 to carry out strategies outlined in the Consolidated Plan for: meeting underserved needs, furthering affordable housing development, reducing lead-based paint hazards, reducing poverty, developing institutional structure and enhancing coordination among agencies.

Actions planned to address obstacles to meeting underserved needs

2013 is the third year in which priority special needs populations are identified for project funding, including those individuals and families transitioning from homelessness. It is the intention annually that increased integration between the annual action planning process and the continuum of care planning process we can achieve a higher level of coordination and efficiency of resource allocation and service delivery. The CoC/TAN will continue to work, with support of NSVRC staff, to implement a strategic plan to end homelessness in the Northern Shenandoah Valley. This Ten (10) Year Plan to End Homelessness is included in the 2013-2017 Consolidated Plan.

Actions planned to foster and maintain affordable housing

Actions planned to foster and maintain affordable housing in the Northern Shenandoah Valley region for the upcoming program year include: building organizational capacity for housing providers to carry out affordable housing development (homeownership), rehabilitation of substandard housing, and assistance to at-risk persons of homelessness through tenant based rental assistance (TBRA); further physical development and improvement to owner and rental units and continued financial assistance through down-payment and TBRA programs.

Actions planned to reduce lead-based paint hazards

As part of the monitoring and compliance activities, NSVRC will assure that all subgrantees, subrecipients and CHDOs conform to the lead based paint requirements associated with rehabilitation. There is little data available to suggest that lead based paint hazards are a major concern in the Northern Shenandoah Valley, but we do encourage identification of such potential hazards for consideration in our Home Repair Programs.

Actions planned to reduce the number of poverty-level families

As part of the work program from 2013, NSVRC will be coordinating with the region's economic development directors to identify strategies to promote economic development and redevelopment opportunities throughout the region, including identification of resources available to persons who are

at risk of poverty. Strategies might include job retraining programs, small business development programs, micro-lending and general self-sufficiency programs.

Actions planned to develop institutional structure

NSVRC continues to coordinate with area stakeholders, namely human service providers, through staff support provided to the Housing and Community Services Technical Advisory Network. Currently in the midst of a ongoing “membership drive”, we hope to engage additional agencies not directly related to the provision and development of affordable housing but those who serve primarily low and moderate income individuals and families, or members of the prioritized special needs populations.

NSVRC will continue to host and promote training opportunities, particularly those focused on resource development, capacity building, and sustainability. A full calendar of training events will be developed and adopted in July, 2013.

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

NSVRC continues to coordinate with area stakeholders, namely human service providers, through staff support provided to the Housing and Community Services Technical Advisory Network/Continuum of Care.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

The purpose of this section is to outline program-specific requirements for the Annual Action Plan and ensure program compliance for the Community Development Block Grant (CDBG) and HOME Investment Partnership Funds. Specifically these program requirements align with the Consolidated Plan Final Ruling.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
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.	100.00%

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

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

As outlined in the Northern Shenandoah Valley HOME Manual: because HOME funds are only one source of funding, applicants are required to utilize leverage to complete the project. Leverage is all other sources of funding in a project or activity (excluding HOME funds). Leverage includes match. The application process requires a project to successfully utilize leverage. Leverage is essential for a successful project.

- bank loans or other loans not repayable to the HOME account
- CDBG funds
- Contributions to units that are not HOME-assisted or HOME-eligible
- Federal funds, either grants or loans
- All forms of Owner Equity

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:

In order to assure continued affordability of HOME assisted housing units, the Northern Shenandoah Valley (NSV) HOME Consortium imposed a recapture provision by which all or a portion of the direct subsidy for housing be recaptured from the net proceeds of the sale in the event a sale occurs during the affordability period.

For HOME assisted homebuyer projects/activities, recaptured funds will be based on net proceeds from the sale of the HOME assisted housing (either voluntary or involuntary) and be reduced on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the affordability applicable period. For example, if \$15,000 in HOME assistance is provided and the unit sells in year four of ownership, the Consortium will require that \$3,000 be returned, if net proceeds are equal to or exceed this amount.

All HOME agreements with homebuyers and with CHDO's/subrecipients will include these resale/recapture provisions to ensure compliance with regulation.

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:

In order to assure continued affordability of HOME assisted housing units, the Northern Shenandoah Valley (NSV) HOME Consortium imposed a recapture provision by which all or a portion of the direct subsidy for housing be recaptured from the net proceeds of the sale in the event a sale occurs during the affordability period.

For HOME assisted projects where funds were used for acquisition, recaptured funds will be based on net proceeds from the sale of the HOME assisted housing (either voluntary or involuntary) and be reduced on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the affordability applicable period. For example, if \$15,000 in HOME assistance is provided and the unit sells in year four of ownership, the Consortium will require that \$3,000 be returned, if net proceeds are equal to or exceed this amount.

All HOME agreements with CHDO's/subrecipients will include these resale/recapture provisions to ensure compliance with regulation.

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:

In order to assure continued compliance with HOME assisted multifamily housing that was rehabilitated with HOME funds, the Northern Shenandoah Valley HOME Consortium proposes the following plans to refinance existing debt as consistent with 24 CFR 92.206(b) and adopted in the NSV HOME Consortium Manual:

As required by the HOME regulations, to be funded under the CHDO set-aside category, a CHDO must assume the role of owner, developer and/or sponsor. In this scenario, the nonprofit is not assuming any of these three roles, as defined by the regulations. As a result, this unit in question would be classified as homeowner rehabilitation, which is not a CHDO-eligible activity

Furthermore, if a nonprofit was funded for homebuyer activity, but under the CHDO set-aside category, the scenario would still be classified as homeowner rehabilitation and would not be eligible.

Discussion