



Draft Consolidated Annual Performance & Evaluation Report (CAPER)

Fiscal Year 2025

(July 1, 2024 through June 30, 2025)



Community Development Block Grant Program (CDBG)

HOME Investment Partnership Program (HOME)

Emergency Solutions Grant Program (ESG)

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Honorable John E. Paige	Ward 4
Honorable Thomas R. Smigiel Jr.	Ward 5
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FY 2025 (PY 2024) Consolidated Annual Performance and Evaluation Report will be submitted to the U.S. Department of Housing and Urban Development after the 15-day comment period.

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a) This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Norfolk (City) is an entitlement jurisdiction which receives an annual allocation of Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME) and Emergency Solutions Grant Program (ESG). This is the fourth Consolidated Annual Performance Evaluation Report (CAPER) of the 5 Year Consolidated Plan cycle. This FY 2025 (PY 2025) CAPER covers the period of July 1, 2025, through June 30, 2025, and references activities funded in previous years with accomplishments reported during FY 2025.

The FY 2025 (PY 2024) CAPER highlights activities that were completed during the program year which impact low- to moderate- income citizens and areas. During this period the city invested \$8,586,107.03 million of CDBG, CDBG-CV, HOME, and ESG funds into Norfolk, primarily supporting community infrastructure, economic development activities, affordable housing, public services, and homelessness reduction. The city continued to fund community service activities that serve special needs populations, targeting low- to moderate-income households.

Activities conducted during this grant period impacted over 30,246 low and moderate-income individuals in Norfolk. Highlights include investments in public safety through the purchase of a ladder truck and continued investment and support of the St. Paul's Area transformation, a public housing revitalization project for which the city was awarded a Choice Neighborhoods Initiative grant. Remaining CDBG-CV funds were used to support emergency rent and utility assistance, which is still a need for residents.

The successful use of the entitlement funds is the result of collaborative efforts with city departments, the city's partnership with the Norfolk Redevelopment and Housing Authority (NRHA), the city's membership with the Southeastern Virginia Homeless Coalition (SVHC) and the nonprofit agencies that serve the most vulnerable citizens of Norfolk.

Please note that the funding amounts on the chart below do not reflect resources available nor actual expenses made during the CAPER reporting period.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g) Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
End Homelessness	Homeless	ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	180	230	127.78%	50	51	102%
End Homelessness	Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	6000	2011	33.52%	995	646	64.9%
End Homelessness	Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	450	146	32.44%	24	28	117%
End Homelessness	Homeless	ESG: \$	Other	Other	800	182	22.75%	125	107	85.60%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	20	24	120.00%	0	0	0
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	7	4	57.14%	2	0	0
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	75	49	65.33%	34	28	82.5%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	75	67	89.33%	15	28	187%

Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	450	394	87.56%	45	130	289%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Housing for Homeless added	Household Housing Unit	0	0	0	0	0	0
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0	0	0	0	0
Invest in Public Facilities and Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	80,000	89,755	112%	26,175	23,695	91%
Manage Funds Effectively and Efficiently	General Planning and Administration	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	0	0	0	0	0	0
Promote Economic Development	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	0	0	0	0	0	0

Promote Economic Development	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	60	24	40%	6	4	66.7%
Promote Economic Development	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	60	20	33.33%	6	6	100%
Promote Economic Development	Non-Housing Community Development	CDBG: \$	Other	Other	1	0	0.00%	0	0	0
Provide Public Services	Homeless Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15,000	57,523	383%	14,733	26,454	180%
Provide Public Services	Homeless Non-Homeless Special Needs	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	61	0	0	0	0

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The Consolidated Plan highlighted several high priority areas: affordable housing, community development, economic development, homelessness, public services and planning/administration. The city is fiscally stressed with more than 54% of its population being low- and moderate- income individuals. The HUD grants offer a crucial opportunity to direct resources into our most vulnerable neighborhoods.

Public Facilities/Site Improvements: The city has maintained its investment in the St. Paul's Area, which houses the region's highest concentration of public housing with roughly 1,000 aging units that do not meet building standards. The area frequently experiences flooding, exacerbated by deteriorating infrastructure. Additionally, the limited connectivity to other parts of the city has contributed to physical, social and economic isolation for the community. The city is currently in phase two of this roadway project.

Goff Street Park, a project located in an economically disadvantaged area, was redeveloped with input from residents. General improvements included citizen requested amenities for seniors, accessibility improvements, seating, landscaping, and additional play equipment. Additionally, construction of Fire Station 11 is still ongoing and is anticipated to be completed by October of 2025. CDBG funds have been used to design and replace the outdated station, which will feature an upgraded equipment bay to better serve the community.

Affordable Housing: NRHA's HOME and HomeNet programs continue to increase access to homeownership through their homebuyer education and down payment assistance programs. During the FY25 program year, HomeNet provided education and counseling services to 339 extremely low-to-moderate income participants and 112 non-low/moderate income participants. Fifty-six (56) of the 451 clients received SPARC funds at 1% rate reduction and **twenty-eight (28)** households were provided down payment assistance, all becoming first-time homebuyers. **One hundred thirty (130)** families received Tenant-Based Rental Assistance.

Public Services: In FY25, the city delivered direct services to 3,216 low- and moderate-income individuals through public service activities, excluding COVID supplemental funding. These included dental care, transitional housing and case management services. Special populations including the LGBTQIA community, victims of domestic violence, homeless individuals and families, and those with severe mental illness, also received support. Additionally, 136 low- and moderate-income individuals benefitted from targeted COVID-19 programs.

Homelessness: Through the Emergency Solutions Grant (ESG), 986 clients received services. Homeless service sub-recipients provided emergency shelter to 646 individuals; rapid rehousing services to 51 households, and prevention services to 28 individuals (11 households). In addition, the Norfolk Community Services Board (NCSB) Street Outreach team assisted 107 clients.

Economic Development: The Norfolk Economic Development Department's Capital Access Program provides small grants to microenterprises, and larger grants to businesses who generate jobs for low-

income individuals. In FY25, 6 businesses were assisted and 4 jobs were created utilizing previously awarded CDBG funds.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	521	22
Black or African American	2,483	103
Asian	34	1
American Indian or American Native	28	0
Native Hawaiian or Other Pacific Islander	20	0
Multi-Racial	266	11
Total	3,352	137
Hispanic	149	0
Not Hispanic	3,202	137

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	5
Asian or Asian American	5
Black, African American, or African	747
Hispanic/Latina/e/o	32
Middle Eastern or North African	3
Native Hawaiian or Pacific Islander	4
White	125
Multiracial	62
Client prefers not to answer/doesn't know	1
Data not collected	2
Total	986

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

CDBG funds were used to directly serve 3,352 people across racial and ethnic groups for which demographic information was collected. Of the 3,352, 266 identified as multi-racial. The CDBG total was derived from the PR03 BOSMAC (original) report. The multi-racial count includes:

- 9 American Indian/Alaskan Native & White
- 4 Asian & White
- 47 Black/African American & White
- 7 American Indian/Alaskan Native & Black/African American
- 199 Other multi-racial

Of the 3,352 person served, CDBG-CV funds were used to serve a total of 136 people across racial and ethnic groups. 136, all received direct services that required collection of race and ethnicity data. The CDBG-CV total was derived from the PR03 BOSMAC (original) report. These are included in the above table but break down as follows: 18 White; 105 Black; 4 American Indian/Alaskan Native; 1 Black/African American & White; 1 American Indian/Alaskan Native and White and 7 multiracial.

ESG funds were used to serve a total of 986 persons, including those listed in the table above and 3 for whom data was not collected or the client refused to answer; 62 out of 986 identified as identified as multi-racial. This information was derived from the data provided by grantees who recorded assistance to clients through the Homeless Management Information System (HMIS) database (or equivalent database for victim service providers).

HOME TBRA funds were used to serve a total of 137 households, of which 22 identified as White, 103 identified as Black or African American, 1 identified as Asian and 11 identified as 'Other/Mixed race.'

Please note that totals may not add because the chart above does not contain all of the racial categories that are available for CDBG and ESG reporting. The city continues to ensure equal access to assistance and does not discriminate based on race or ethnicity. Additionally, while the table only states "families assisted," the data is reporting on both families and persons assisted.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	4,495,439	5,395,346
HOME	public - federal	1,305,197	2,748,267
ESG	public - federal	389,171	442,492

Table 3 - Resources Made Available

Narrative

The resources made available do not include all prior year unspent balances but only the resources identified and submitted in the FY 2025 (PY 2024) Annual Plan. The PR07 drawdown report was used in identifying the amount expended in FY 2025 (PY 2024), which spans July 1, 2024 – June 30, 2025. A total of \$102,646.62 was expended from CDBG-CV but not included in the table above.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City Wide		100	City Wide

Table 4 – Identify the geographic distribution and location of investments

Narrative

The city currently works on a city-wide basis for rehabilitation programs and infrastructure projects that benefit low- and very low- to moderate- income persons.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The HOME match liability is reported on the Federal Fiscal Year basis rather than the city's fiscal/program year. For this FY 2025 CAPER report, the below match reporting represents Federal Fiscal Year 2024 for the period of October 1, 2023, to September 30, 2024. As of August 2023, the City of Norfolk received a 50% reduction due to fiscal distress.

Direct Homebuyer Assistance funds were leveraged by private financing, offering affordable interest rates and manageable monthly payments. Other forms of secondary financing were provided with no interest and no monthly payments. HOME eligible projects that were not assisted with HOME funds but meet HOME requirements related to income and other HOME rules were also used as match. In addition to CDBG and HOME dollars, the city funds and supports owner occupied rehabilitation and homebuyer assistance activities with non-federal local dollars.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,805,504
2. Match contributed during current Federal fiscal year	462,555
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,268,059
4. Match liability for current Federal fiscal year	116,800
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,151,258

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
5520	10/10/2023	19,384.86	0	0	0	0	0	19,384.86
5553	01/08/2024	7,417.22	0	0	0	0	0	7,417.22
5544	02/16/2024	7,021.78	0	0	0	0	0	7,021.78
5547	03/04/2024	5,274.66	0	0	0	0	0	5,274.66
5544	02/16/2024	7,417.22	0	0	0	0	0	7,417.22
5530	03/29/2024	15,940.89	0	0	0	0	0	15,940.89
5554	5/30/2024	22,390.46	0	0	0	0	0	22,390.46
5559	06/07/2024	3,056	0	0	0	0	0	3,056
5562	6/20/2024	1,209	0	0	0	0	0	1,209
5563	6/21/2024	422	0	0	0	0	0	422
5564	06/24/2024	792	0	0	0	0	0	792
5584	8/19/2024	15,849.93	0	0	0	0	0	15,849.93
5583	8/28/2024	700.75	0	0	0	0	0	700.75
4000-2-4233-5562	10/1/2023-9/31/2024	355,679.22	0	0	0	0	0	355,679.22

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
441,333	0	172,499	0	268,834

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period									
	Total	Minority Business Enterprises				White Non-Hispanic			
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic				
Contracts									
Dollar Amount	0	0	0	0	0	0			
Number	0	0	0	0	0	0			
Sub-Contracts									
Number	0	0	0	0	0	0			
Dollar Amount	0	0	0	0	0	0			
	Total	Women Business Enterprises	Male						
Contracts									
Dollar Amount	0	0	0						
Number	0	0	0						
Sub-Contracts									
Number	0	0	0						
Dollar Amount	0	0	0						

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired			0		0	
Businesses Displaced			0		0	
Nonprofit Organizations Displaced			0		0	
Households Temporarily Relocated, not Displaced			0		0	
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	109	188
Number of Non-Homeless households to be provided affordable housing units	63	77
Number of Special-Needs households to be provided affordable housing units	0	72
Total	365	337

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	95	181
Number of households supported through The Production of New Units	2	0
Number of households supported through Rehab of Existing Units	34	28
Number of households supported through Acquisition of Existing Units	15	28
Total	108	237

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The support provided to homeless households includes tenant-based rental assistance, rapid re-housing, and prevention services. For non-homeless households, assistance focused on home rehabs and direct financial assistance to first-time homebuyers and eviction mitigation. Special needs were identified based on the number of individuals supported by the LGBT Life Center's programs.

Despite surpassing goals, a key challenge with Tenant Based Rental Assistance (TBRA) remains the need for supportive case management for families and individuals receiving support. The capacity for managing a large number of TBRA clients is strained, particularly when many require substantial social support and case management. Additionally, many clients move multiple times within the two year TBRA assistance period. Another ongoing challenge is the development of affordable housing, with Community Housing Development Organizations often facing limitations in capacity and rising costs.

Discuss how these outcomes will impact future annual action plans.

Affordable housing is a priority for the City of Norfolk, and the Department of Housing and Community Development (DHCD) is tasked with housing production, preservation, revitalization, and transformation. Recently, the department developed a strategic plan that aligns with the Analysis of Impediments to Fair Housing report. The Analysis of Impediments provides a framework for policy focus, while the strategic plan outlines strategies to overcome challenges in creating affordable housing. Future annual action plans are expected to allocate a greater share of funding to affordable housing initiatives than has been the case in the past. For PY2024/FY205, \$444,000 was allocated to Project Homes for homeowner critical repairs. The city is also still exploring rental rehabilitation as a preservation and revitalization option.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	3,018	88
Low-income	280	49
Moderate-income	54	
Total	3,352	137

Table 13 – Number of Households Served

Narrative Information

The CDBG Actual data reflects the number of persons, not households, served at each income level, as data for public service activities is reported at the individual, not household level. In total, 3,352 people were served by CDBG/CDBG-CV funded activities that require information on income. Of that number, 90% are extremely low-income, 8.36% are low-income, and 1.6% are moderate income. This information was derived from the PR03 BOSMAC (original) report.

Of the total 3,352 served, 136 individuals were served through CDBG-CV funded public services activities that require information on income. Of that number, approximately 90% are extremely low-income, 9% are low-income, 6.6% are moderate income, and 2.9% are not low- to moderate-income. This information was derived from the PR03 BOSMAC (original) report.

HOME actual data only reflects the total number of households who received Tenant Based Rental Assistance and Homebuyer Assistance. In total, out of the 137 households served through HOME, approximately 64% are extremely low-income, 36% are low- and very low income. This information was derived from a review of expenditures during the program year.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Norfolk is a founding member of the regional Southeastern Virginia Homeless Coalition (SVHC), which is tasked with developing, sustaining, and coordinating a comprehensive Continuum of Care (CoC) of homeless services for the region.

Outreach to individuals experiencing homelessness is carried out by dedicated staff who actively identify and assist those utilizing service access points across the city. The NCSB specializes in outreach & housing unsheltered homeless experiencing Serious Mental Illness or Substance Abuse. They provide tailored services, including navigation through the Coordinated Entry System (CES) to secure permanent housing. Projects for Assistance in Transition from Homelessness (PATH) outreach specializes in meeting the needs of unsheltered chronically homeless individuals with mental health disorders. Homeless Initiatives' outreach serves unsheltered persons not eligible for PATH outreach. Other staff from the Veterans Affairs Medical Center collaborate with providers to identify and assist Veterans experiencing homelessness. Additionally, ForKids Inc. provides targeted outreach to homeless families with at least one minor child who connect through the Housing Crisis Hotline or any other access point within the SVHC.

In January 2025, the SVHC conducted a Point in Time (PIT) count of sheltered persons experiencing homelessness in the region. The count includes those living in emergency shelters, transitional housing programs, and persons in unsheltered circumstances and other places not meant for human habitation. This 24-hour count provides a “snapshot” of the level of need on a certain day in this region.

Overall, 637 individuals were identified as experiencing homelessness—reflecting a 5% decrease from the 2024 count of 670. Of note, there was no unsheltered count conducted in SVHC this year, which contributes to the decrease. Of the 637 persons were counted, the most common profile was of a single black adult between the ages 55 and 64. Specifically, a total of 416 homeless persons were identified in the city of Norfolk. Not everyone in need that day was located in order to be counted, and those who are at-risk of homelessness are not included. Research demonstrates that the annual PIT total should be multiplied two to three times to best understand the number of people who may experience homelessness and engage with resources over the course of one year in any community.

The SVHC has implemented several best practices that have contributed to a decrease in the number of people who become homeless and the length of time they experience homelessness, such as:

- Continued improvement of the Coordinated Entry System in HMIS for better tracking and reporting on housing, exits and status.

- Utilizing the Housing Crisis Hotline for centralized intake and expedited connections to housing options and other available community resources.
- Development and implementation of a new assessment tool designed by the community to better identify household strengths and needs.
- Service Coordination Committees (SCC) for prioritizing the most vulnerable persons experiencing homelessness and refer them to housing and services.
- Implementing the Housing First model, Fair Housing, Non-discrimination, and low barriers for entry in order to provide equitable housing across the continuum.
- Increased participation and coverage in the Homeless Management Information System (HMIS).
- Developed a strategic plan to aid in enhancing the efficiency and effectiveness of programs within the CoC.

An inventory of housing programs was also compiled on the same day, gathering information on numbers of units and beds dedicated and utilized by persons experiencing homelessness. Together, these resources help the community plan for future needs and develop resources strategically.

Norfolk Point in Time Count 5-Year Trends	2021	2022	2023	2024	2025	%Change (2021 to 2025)
Total Number of Persons Counted in Norfolk	381	469	412	426	416	9%
Number Unsheltered	0*	35	76	67	0*	91% (2022-2025)
Number of Children	37	33	20	27	48	30%
Number of Families	17	18	14	17	24	41%
Number of Adult Only Households	318	413	377	380	342	8%
Total Number of Veterans	51	55	44	47	31	-39%
Total Number of Parenting Youth	1	0	5	1	3	200%
Total Number of Adults with a Serious Mental Illness	77	97	56	66	85	10%

Table 14 - Norfolk Point in Time Count 5-Year Trends

Addressing the emergency shelter and transitional housing needs of homeless persons

The SVHC has 783 Emergency Shelter (ES) beds for single adults and families, including programs designated for domestic violence survivors and veterans. Of those, 284 are designated as "Seasonal" and typically only available November through March. The SVHC includes 44 year-round Transitional Housing beds for single adults and families.

Of the 637 total persons identified as homeless during the SVHC January 2024 PIT Count, 416 (65%) were in Norfolk, 142 (22%) were in Chesapeake, and 79 (13%) were in Western Tidewater.

While there are fluctuations in the count from year to year, this count reflects many positive changes in Norfolk's count over the past 5 years:

- The number of adult-only households increased by 8%, from 318 to 380.
- Homeless families increased by 41%, from 17 to 24.
- Adults that identified with serious mental illnesses increase by 10%, from 77 to 85 persons.
- Over the last 5 years, Norfolk has experienced a 39% reduction in the numbers of Veterans.

Households experiencing homelessness in the SVHC currently have options for shelter placement in year-round emergency shelter programs and transitional housing programs for a total of 499 year-round beds, where 312 of these beds are available for adult only households and 187 are available for households with children. The Housing Crisis Hotline refers clients to the winter shelter, which is open to any household experiencing homelessness that night. Beds for year-round programs are prioritized based on vulnerability, to include homeless status, homeless length of time, age of children, medical condition(s), etc.

Upon entry into shelter or transitional housing, all clients undergo a diversion assessment to determine if other options are available to address their specific vulnerabilities. Emergency shelters are all “housing-focused” and work to decrease lengths of stay, increase exits to housing, and improve housing stability through education and community resources.

Without this vital service, a very large percentage of the area’s homeless population might not receive shelter, medical attention, or housing stabilization services during the coldest months of the year. The SVHC has increased coverage and dedicated Rapid Rehousing (RRH) resources for winter shelters to increase the number of persons housed during the winter shelter season and reduce the overall number of homeless persons in the SVHC.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Between July 1, 2023, and June 30, 2024, 4,778 Norfolk households were active in Coordinated Entry. Of those, 2,656 households identified as literally homeless. 390 persons exited to permanent housing, including 114 from adult-only households and 276 from family households.

The city continues to collaborate with the Housing Crisis Hotline operated by ForKids, Inc., and non-profit service providers like STOP Inc., The Salvation Army, LGBT Life Center, VBCDC and the YWCA to connect low-income households to prevention assistance programs to avoid homelessness. Prevention funding is provided by the Program to Improve Capacity and Capability (formerly Human Service Grants) locally, the Virginia Department of Housing and Community Development, FEMA’s Emergency Food and Shelter Program, Support Services for Veteran Families, and private donations. Additional funding for emergency

sheltering through the CARES Act was also made available to Norfolk. The Homeless Prevention programs include wrap-around case management and connection to additional mainstream benefits.

Diversion and prevention continue to be utilized as best practices to reduce the number of households who become homeless. The CoC reviews HMIS data from emergency shelters and the Housing Crisis Hotline to assess trends, high risk populations, and establish priorities for shelter placement and prevention programs.

The SVHC has established partnerships with health providers across the region to address the needs of low-income individuals and families being discharged from health care facilities. Homeless service providers and health care providers collaborate to provide street outreach and care through a partnership with Eastern Virginia Medical School, utilizing residents and students for primary care. In addition, the regional hospitals are providing funding for two respite programs to increase discharge resources for homeless households and avoid hospital re-admissions. A mobile van from Bon Secours has scheduled visits at shelter sites to provide direct primary and acute care, while Healthcare for the Homeless is located within the Park Place Medical Center, a Federally Qualified Health Center.

Although the CoC closely monitors trends and quickly works to prioritize prevention funds to address gaps in coverage, almost all the CoC's prevention funds are limited to persons that fall below the 30% Area Median Income; therefore, the CoC works with other community resources, such as VIEW and Family Stabilization Support, to identify other sources of funding to assist persons that fall outside of the income requirement.

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

Of the 416 people counted in Norfolk during the January 2025 Point in Time Count:

- 8% (31 persons) identified as Veterans.
- 8% (33 persons) reported having experienced Domestic Violence, while 3% (14 persons) were persons living with HIV/AIDS.
- 82% (343 persons) were single adults, and 18% (73 persons) were in households with children. This indicates the expanded resources identified and put into place for families over the years, while demonstrating the lack of expansion for single adults for appropriate housing and services.
- 20% (85 persons) reported having a Serious Mental Illness (SMI); 7% (31 persons) had a substance abuse problem, and 15% (64 persons) were considered chronically homeless. These

characteristics of those experiencing homelessness are self-reported and so often do not reflect reality; however, some are increases from the previous year.

- Additionally, 5% (19 persons) were unaccompanied youth (between the ages of 18-24), which is a slight increase over the previous year. This high-risk category remains difficult to serve with limited age-appropriate assistance options across the region.

The CoC is serving these populations through the State PSH grant managed by the Substance Abuse and Mental Health Services Administration (SAMHSA) and the Shelter Plus Care program (both administered by the Norfolk Community Services Board); programs and services provided by LGBT Life Center; and other Permanent Housing providers such as SupportWorks Housing, ForKids, Inc., the YWCA, VBCDC, and the Hampton VA Medical Center.

Intensive case management has become more important as the vulnerability and complex medical issues of those within the homeless population continue to increase. Homeless older adults have increased significantly during the past several years and continue to with medical issues and lack of housing options and supportive services. The Virginia Housing Trust fund awarded funds to Senior Services of Southeastern Virginia to continue the implementation and coordination to address this population more efficiently, ensuring cross-system collaboration with health providers and housing providers. Every service provider is required to provide wrap-around services, including housing search, navigation assistance to obtain medical insurance/care, enrollment in schools and tutoring, but they cannot require participation in services as part of their housing programs if receiving governmental funds.

Housing location, negotiations with landlords and housing placement assistance are also provided by many CoC agencies. These services often allow for improved tenant education and behavior, as well as build relationships with landlords. They also ensure that landlords understand the needs of the tenants and are aware of the additional services provided to help households maintain their housing and avoid eviction.

According to the SVHC's most recent System Performance Measures, the relationships with landlords and housing focused case management strategies have positively impacted the average length of time persons remain homeless. The average number of days for FY2024 was 109, a 10% decrease from FY2023 (121 days). Additionally, the CoC reported that the percentage of adults who increased earned income was 29%, an improvement by 4% over FY2023 SPMs. Relationships with local employers and employment agencies have a vital role in households successfully stabilizing in permanent housing. The CoC reported 99% of successful exits or retention in permanent housing programs (excluding RRH).

Lastly, the City of Norfolk received \$4.5m in HOME-ARP funds to benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. Norfolk's Allocation Plan prioritized the development of affordable rental housing and supportive services for eligible populations. Eligible projects include the renovation and expansion of Gosnold PSH Apts, housing and case management services for survivors of domestic violence and human trafficking, and eviction prevention services through the Norfolk Community Services Board.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Norfolk Redevelopment and Housing Authority (NRHA) is a key contributor to the provision of affordable, decent and safe housing in Norfolk. There is a strong collaborative relationship between NRHA and the City. The following actions were taken to address the needs of public housing in fiscal year 2024:

- NRHA continued funding of the salaries of five Family Self-Sufficiency case managers who coordinate and provide services to help public housing residents and Housing Choice Voucher participants become self-sufficient. Despite grant funds ending, we continue to provide services through other federal, state, and local funds.
- A resident-centered Section 3 workshop engaged residents in opportunities for training, employment, and entrepreneurship.
- NRHA in partnership with the Foodbank of Southeastern Virginia continued a Children's Summer Feeding Program that provided participating youth with meals.
- NRHA in partnership with the Norfolk Health Department, Sentara Healthcare, Hampton University, local pharmacies, and community volunteers host vaccination events.
- Norfolk Public Library's mobile services offered a safe way for public housing communities to access books, DVDs, audiobooks, and more.

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

The following actions were taken during program year 2023:

- Community Care Focus Groups – Community Care Focus Groups were established as a priority by the Security Programs Department to engage residents in interactive conversations about safety concerns. These groups provide a secure platform for addressing social, criminal and health concerns within the community.
- Choice Neighborhood Initiative (CNI) - The CNI design team reached out to the Tidewater Garden's community online and thru virtual sessions for feedback on the designs of Block 17 and 18 projects between St. Paul's Boulevard and Church Street. The purpose of the sessions was to introduce the buildings to the community and provide an opportunity for residents to provide comments on the projects.
- National Night Out Events – These events emphasize and celebrate police-community partnerships and neighborhood camaraderie. These events aim to make neighborhoods safer, healthier and more vibrant places to live.
- Out of School Youth Program - provides support to youth who want to learn relevant workplace readiness skills, pursue secondary education or vocational skills training, complete GED competencies and enter the workplace at a livable wage. Eligible participants are between 18-24 years old, and a member of a NRHA subsidized household.

- Case Management – Resident Services Case Managers are assigned to each Public Housing community to provide case management services to the residents. If on-site assistance is not available, referrals are made to other NRHA departments and/or outside agencies.
- Family Self-Sufficiency Program – Families learn to set and reach goals that will help them become self-sufficient and economically independent. NRHA sets aside a portion of the resident's rent in an escrow account to be used by the resident to reach the agreed upon goal.
- Workforce Development – Provides a holistic approach to changing the mindsets that sabotage work readiness resulting in gainful employment. Participants focus on conflict resolution, development of goals, dressing for success, public speaking, interview techniques and more. NRHA-scheduled job fairs draw partnering businesses with job openings.
- Families First Initiative - Offers a platform for NRHA to provide opportunities for community engagement and safety initiatives in its public housing communities.
- The HomeNet Homeownership Center provides comprehensive services to assist subsidized housing residents interested in transitioning to homeownership. Through a combination of education, individualized counseling, and financial fitness training, HomeNet equips participants with the knowledge and tools needed to make informed decisions about purchasing a home. To maximize outreach, HomeNet strategically places brochures at Public Housing Management Offices and the Housing Choice Voucher (HCV) Intake Office and conducts direct mail campaigns targeting eligible **low- to moderate-income** Public Housing residents and HCV recipients.
- Additionally, the center administers a **Homebuyer Club**, a structured educational program designed to guide Public Housing residents and HCV participants through the financial and practical responsibilities of sustainable homeownership. Participants receive instruction on budgeting, credit management, mortgage readiness, and long-term financial planning, ensuring they are well-prepared to achieve and maintain homeownership. By combining targeted outreach with education and counseling, the HomeNet Homeownership Center empowers families to build wealth, strengthen financial stability, and contribute to more vibrant, self-sufficient communities.
- The Housing Choice Voucher (HCV) Program plays a critical role in creating pathways to homeownership by helping low- to moderate-income families transition from rental assistance to long-term financial stability through the utilization of their housing vouchers. By combining the benefits of the HCV Program with targeted education and counseling, the HomeNet Homeownership Center empowers families to leverage their vouchers as a stepping stone toward purchasing a home. This integrated approach fosters financial independence, wealth-building, and long-term housing stability, ultimately supporting stronger and more self-sufficient communities.

Actions taken to provide assistance to troubled PHAs

NRHA is not a troubled PHA. A HUD report as of August 15, 2023 has ranked NRHA as a "Standard Performer" based on the Public Housing Assessment System (PHAS) Score Report for the fiscal year ending June 30, 2023. The PHAS score for subsequent years is not available. NRHA's goal is to achieve high performer status for the Low-Income Public Housing (LIPH) program through ongoing monitoring and review of key property management indicators.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Housing Education and Services include:

- Homeownership workshops.
- First-time homebuyer programs to make housing affordable.
- Fair housing education and mediation issues between landlords and tenants.
- Public service activities to enhance Norfolk neighborhoods and increase access to services.
- Eviction prevention and rent assistance for individuals impacted by COVID-19

NFK2050 Comprehensive Plan: As part of NFK2050, the City's rewrite of the current comprehensive plan, plaNorfolk2030, a Future Land Use Plan (FLUP) was developed to guide the city's physical growth over the next 25 years. The FLUP includes a Future Land Use Map (FLUM) that shows where and how the city will grow using various Place Types, which determine appropriate land uses, community character, and urban design and form for development. Many of the Place Types encourage a variety of residential uses and densities, such as "missing middle housing," including in areas that are primarily single-family, especially if the proposal is compatible with the existing character and form of the neighborhood.

Accessory Dwelling Unit Zoning Amendments: In March 2025 the City Planning Commission passed an amendment to the Zoning Ordinance that will allow ADUs by-right in more zoning districts throughout the city. Compared to existing regulations for ADUs, the amendment also includes allowances for larger ADUs and removes limitations on parking, utilities, and other site requirements. The amendments are currently pending before City Council, where a final vote is expected this Fall.

Zoning Text Amendment - Single-Family Development on Small Lots: In September 2024 the City Council adopted amendments to the Zoning Ordinance that allow for the development of a single-family dwelling on a lot that does not meet the minimum lot width or area of the single-family zoning district in which it is located. The development must obtain a Conditional Use Permit to proceed. This zoning amendment is one of the ways City Planning staff and the City Planning Commission will provide opportunities for infill residential development while maintaining the character of our neighborhoods. Such policies are also supported by NFK2050, which is expected to be adopted by City Council this Fall.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The HOME-funded Homebuyer Assistance Program, administered by the Norfolk Redevelopment and Housing Authority (NRHA), plays a critical role in expanding access to affordable homeownership for low-to moderate-income families. The program (1) eliminates the largest barrier to homeownership for first-

time buyers by providing down payment and closing cost assistance; (2) expands affordable homeownership opportunities throughout the city; and (3) increases the availability of decent, safe, and sustainable housing stock in Norfolk.

Through the Community Housing Development Organization (CHDO) initiative, NRHA is actively focused on capacity building by supporting non-profit partners in becoming certified CHDOs and enhancing their ability to deliver affordable housing. Currently, NRHA is collaborating with two certified CHDO partners on the construction of two single-family affordable homes and a duplex, strengthening organizational capacity while advancing the city's affordable housing development goals. With three CHDOs now certified and the certification process underway for an additional organization, NRHA continues to build a strong network of capable partners.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Potential homebuyers were counseled concerning the potential risk and exposure to lead-based paint/paint hazards and were provided with a copy of the "Protect Your Family from Lead in Your Home" pamphlet. A visual assessment of exterior and interior painted surfaces was performed on pre-1978 built homes being purchased with direct financial assistance through the Homebuyer Assistance Program (HOME), to identify any paint deterioration. The visual assessment for deteriorating paint was performed by a qualified NRHA staff member that successfully completed the U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control's Visual Assessment Course. Any paint deterioration identified was required to be stabilized using safe work practices. Paint deterioration measured to exceed specific limits required paint stabilization to be performed by a licensed lead abatement professional and clearance examination performed by a licensed lead abatement risk assessor to ensure the lead-based paint hazards were controlled and the homes were safe for habitation.

The city's owner-occupied rehabilitation program, Renovate Norfolk, also includes a lead risk assessment in all post-1978 homes with the goal to achieve interim controls in each home rehabilitation project.

The City of Norfolk's Department of Utilities has developed a lead reduction program that includes identifying lead water service lines by creating a materials inventory, increasing testing, and developing programs for lead service line removal or replacement. More information on this program can be found here: [Lead Reduction Resources | City of Norfolk, Virginia - Official Website](#)

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The NRHA administered Family Self-Sufficiency (FSS) Program helps assisted rental housing and housing choice voucher families become economically independent. As part of the FSS Program, a Program Coordinating Committee (PCC) has been established to assist in providing support services to clients to help them become employed and self-sufficient. The committee consists of public and private agencies that provide an array of services from GED, job skill training, computer skills, resume' building, employment opportunities, childcare assistance, post education, financial/budgeting counseling and credit counseling. The goal of the PCC is to help FSS participants become employed or obtain improved

employment to reach the ultimate goal of becoming self-sufficient and being able to provide for their families on their own without assistance.

NRHA's Client Services Office of Economic Opportunities continued to partner with local business development organizations that focus on resources such as business development training, technical and follow up assistance to assist NRHA residents with navigating, negotiating and successfully starting small businesses in the region.

NRHA's Workforce Development offers comprehensive skill assessments for individuals and families that are interested in obtaining employment. Job placement, drug testing, limited childcare assistance, transportation, and ongoing job coaching services are available.

As part of the larger St. Paul's Transformation, the City's "People First" initiative remains committed to offering residents convenient access to team members, services, and resources. The People First Initiative provides public housing residents of Tidewater Gardens with Family Support Specialists who offer assistance in economic mobility, education, housing stability, and health and wellness. The goal of People First is to ensure that all St. Paul's families are safe, supported, and thriving.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

HUD entitlement programs are managed within the division of Federal Programs Management within the new Department of Housing and Community Development. This change has created additional synergy with other federal funding sources and other strategic affordable housing and neighborhood transformation efforts happening across the city.

The Federal Programs Management division regularly works with city departments and outside agencies to ensure awareness of performance and compliance requirements.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Norfolk Redevelopment and Housing Authority's participation in the HUD Rental Assistance Demonstration (RAD) program allows families residing in Project Based Voucher housing an opportunity to be issued a Housing Choice Voucher to transition to private housing.

The Program Coordinating Committee (PCC) of the Family Self-Sufficiency Program (FSS) consists of public and private agencies that provide an array of services to public housing residents to help them become employed or obtain improved employment to reach the goal of becoming self-sufficient in providing the needs of their family without assistance. The PCC currently has more than 25 partners, including Norfolk Department of Human Services, Virginia Employment Commission and NRHA's HomeNet Homeownership Center. The PCC helps FSS participants transition from public housing to private rental housing or homeownership.

NRHA's Housing Choice Voucher (HCV) Homeownership Program allows families assisted under the HCV rental program to use their voucher to buy a home and receive monthly mortgage assistance for up to 15 years. To enable participants to successfully transition from renting to homeownership, the HomeNet Homeownership Center manages the oversight of HCV Homeownership process by ensuring participants qualify and meet the HUD qualifications; and provides technical assistance to both the voucher holder, lender, and realtor. The HCV participant will also obtain comprehensive one-on-one pre-purchase counseling to ensure long term success and 3 years of post-purchase counseling to ensure the transition is successful. In addition, the HCV participant can apply for down payment and closing costs assistance through the HOME Program administered by NRHA.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The city and its HUD consultant completed an Analysis of Impediments to Fair Housing in 2022, which documented progress over the past decade and charted a strategic direction for the next five years. Community engagement was pursued through stakeholder interviews, a public survey and a public meeting with a 30-day comment period. As a result of the analysis, 8 potential impediments were identified along with other contributing factors and recommendations for each impediment were presented in the report. The recommendations are intended to help guide the City toward reaching fair housing goals over the next five years. To support this effort, the city hired a Fair Housing Compliance Specialist who is utilizing these recommendations to shape education, training, advocacy activities, and policy development. The city also has a contract with HOME of VA to conduct fair housing testing and education. In FY25, HOME of VA conducted 7 community outreach events, 2 trainings and 67 lending, rental and sales tests where they engaged with banks, mortgage loan originators, property management companies, leasing offices and real estate agents and companies to assess fair housing compliance.

Norfolk Redevelopment and Housing Authority (NRHA) has taken the following actions to address and overcome impediments to fair housing choice:

Homeownership Counseling and Education:

NRHA's HomeNet Homeownership Center (HomeNet) provides one-on-one housing counseling sessions and offers a monthly Virginia Housing Homeownership Education Class for potential homebuyers.

- During the initial counseling session, each client is provided with a HUD Fair Housing booklet that outlines their rights to fair housing.
- Additionally, the Virginia Housing Homebuyer Handbook, which includes a chapter on Virginia Fair Housing Law, is distributed. This chapter provides examples of predatory lending, steps to protect oneself from predatory lenders, and instructions on how to file a fair housing complaint with the Virginia Fair Housing Office.

HOME Program Participation:

Participants in the HOME Program are provided with a fact sheet on Fair Housing, Equal Housing Opportunity, and Accessibility for Disabled Persons. This fact sheet is signed and dated by each participant and includes:

- Key fair housing and equal opportunity regulations.
- Examples of fair housing and equal opportunity violations.
- Information on how to report a fair housing complaint.
- Applicable accessibility laws and the individuals they protect.
- Instructions on how to report a fair housing complaint to HUD.

Fair Housing and Non-Discrimination Notices:

- English and Spanish Fair Housing Posters are prominently displayed in reception areas and interview locations, ensuring visibility for all persons seeking housing assistance.
- A Public Notice of Rights under Title VI and a Notice of Discrimination are also prominently displayed in reception areas, clearly informing all individuals seeking housing assistance of their rights.
- The Equal Housing Opportunity logo is required on all advertisement materials to reinforce the commitment to fair housing practices.

Through these actions, NRHA is actively working to ensure that all individuals have equal access to housing opportunities and are informed of their rights under fair housing laws.

CR-40 - Monitoring 91.220 and 91.230

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

The city monitors the programs in adherence to the regulatory requirements of HUD regulations. The city utilizes an evaluation that is done on a continual basis to ensure projects meet all CDBG, HOME and ESG programs' requirements for the low-income benefit, labor compliance, and procurement. The city prepares agreements for activities supported by CDBG, HOME, and ESG and establishes financial accounts for each activity. The City Attorney's Office prepares the contractual agreements and ensures that they contain the required language for HUD compliance. The City Manager signs the contracts after the previous approvals have been applied from the City Attorney's Office, Finance Department, and the Subrecipient.

The monitoring process involves desk audits of reports and supporting documentation, on-site monitoring reviews, interview monitoring, frequent phone contacts, written communication, and meetings. The city schedules monitoring visits as appropriate for agencies with the highest risk factors. In PY24/FY25, 11 formal visits were conducted with no major finding. Staff monitor regulatory compliance and the potential of fraud, waste, mismanagement, and/or other opportunities for potential abuse. Contract provisions allow for funding suspension, contract termination, and reimbursement request disallowance at any time during the program year based on performance deficiencies. The staff works with subrecipients individually to correct identified deficiencies via discussion and/or technical assistance, prior to imposing any sanctions. In addition, as part of the requirements, subrecipients are required to submit fiscal reports to evaluate fiscal accountability.

Internal controls have been designed to ensure adequate segregation of duties. The Department of Housing and Community Development administers the HUD Entitlement programs. The HUD Program Specialists review the reimbursement requests for eligibility and completeness, the HUD Unit Accountants verify the accounts, create the draws in IDIS and prepare the subrecipient payments, and the HUD Compliance Manager completes the final review and approval of payments and draws. The City Treasurer's office handles deposits of revenue and posts the revenue to the appropriate account. The HUD Unit Accountants work with the Norfolk Department of Finance to prepare the SF-425 cash on hand reports and the end of year SEFA and reconciliations. The HUD Compliance Manager reviews progress of expenditures and timely use of funds to determine HUD's timeliness test is accomplished.

The city maintains records of the oversight and monitoring of subrecipients and requires each subrecipient to maintain its own records to facilitate the monitoring process and for public access. Program/projects will not be considered closed until all compliance requirements have been met and documented, and any findings have been adequately addressed.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

As required by the U.S. Department of Housing and Urban Development (HUD), the city maintains a Citizen Participation Plan (CPP) which contains the city's policies and procedures for public involvement in the Consolidated Plan process and the use of CDBG, HOME and ESG funds. The CPP was most recently updated in April 2023 to add a list of specific appropriate actions to encourage participation by minorities, non-English speaking persons, and persons with disabilities; add a definition of residents of predominantly low-and moderate-income neighborhoods; specify the required period of record accessibility and retention; update all references to the AFH to instead refer to HUD-required "fair housing plans" generally, or the proposed and anticipated Equity Plan specifically.

The plan provides for a fifteen-day comment period for the CAPER. The city will report comments after the comment period ends. The draft FY 2025 (PY 2024) CAPER was made available to the public for the required fifteen-day comment period in the Virginian Pilot newspaper on September 5, 2025. The comment period began on September 8, 2025 and ended after September 22, 2025. The advertisement gave a description of the CAPER, the information contained in the report, and the purpose of its submission to the U.S. Department of Housing and Urban Development.

Additionally, an explanation was provided of the fifteen-day comment period, its associated dates, and assurance that all written comments would be reviewed and considered prior to submission of the report to HUD. The expected submission date was published to further inform citizens of the time limits involved in commenting on the contents of the CAPER.

Copies of the FY 2025 (PY 2024) CAPER were also printed and distributed at the anchor libraries, was made available on the city's website at <https://www.norfolk.gov/hudentitlement> and was also available to be mailed upon request.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

None noted this year.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The city's HOME TBRA program requires onsite inspection based upon the schedule in 24 CFR 92.204(d). There were no major issues detected during inspections conducted in FY25 (PY24).

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

CHDO projects administered by NRHA contain one to four assisted housing units; so, affirmative marketing procedures and requirements do not apply to these projects.

Affirmative marketing requirements and procedures do apply to the HOME-funded Homebuyer Assistance Program administered by NRHA.

Assistance Program administered by NRHA. The program is advertised on NRHA's website, which prominently features the Equal Housing Opportunity logo and a Notice of Nondiscrimination. A flyer for the Homebuyer Assistance Program is also available on NRHA's website.

HomeNet HUD housing counseling agency conducts Virginia Housing (VH)-sponsored first-time homebuyer education classes, available both virtually and in person. These agencies also provide housing counseling to potential HOME-assisted homebuyers.

Recognizing that Public Housing Residents and Housing Choice Voucher Recipients are less likely to apply for homeownership assistance without targeted outreach, NRHA's HomeNet Homeownership Center (HomeNet) conducts special outreach efforts. These include placing brochures at Public Housing Management Offices and the Housing Choice Voucher Intake Office, as well as direct mailings to qualifying low- to moderate-income Public Housing residents and Housing Choice Voucher recipients. HomeNet also administers a Homebuyer Club, designed to inform and prepare these residents for homeownership.

To generate interest in the Homebuyer Assistance Program, contingent on the availability of staff and funding for marketing, HomeNet employs the following strategies:

- Reaching out to individuals in low-to-moderate income census tracts, as well as lenders, real estate agents, city employees, and members of the armed forces;
- Sponsoring booths at trade shows and homebuyer-related conferences;

- Hosting and attending realtor and lender workshops;
- Conducting “lunch and learn” sessions for low-to-moderate income City employees; and
- Utilizing billboard marketing.

NRHA compiles data on Homebuyer Assistance Program applicants, participants, and recipients by racial, ethnic, and gender characteristics to monitor and assess the effectiveness of its affirmative marketing efforts.

It is important to note that the Homebuyer Assistance Program does not involve rehabilitation or construction. Additionally, applicants, participants, and recipients of the program select their mortgage approved lender, real estate agent, home inspector, and settlement agent/attorney independently. As such, the following elements are not applicable to the Homebuyer Assistance Program:

- Displacement and relocation of persons;
- Outreach to small business enterprises;
- Rehabilitation and construction contracts and subcontracts;
- Marketing of units; and
- Evaluation of site and neighborhood standards.

The HOME-funded Tenant-Based Rental Assistance program is operated by the Norfolk Community Services Board. Referrals are coordinated through the COC’s Coordinated Entry process and the city partners with other COC agencies willing to provide housing stabilization case management. Marketing occurs with landlords through ongoing meetings, education, presentations and written materials. The city maintains an Affirmative Marketing policy to document its compliance and provide guidance to subrecipients. The city also manages a fair housing webpage and advertises its services on a non-discriminatory basis.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

No program income was received in IDIS in Fiscal Year 2025 (Program Year 2024) but \$172,499 was expended. All program income is subgranted to NRHA for the Homebuyer Assistance Program. These local account funds will be committed and expended prior to the commitment and expenditure of HOME Treasury Funds subgranted to NRHA for each respective year. NRHA will use the funds to provide down payment assistance to a low to moderate income person or family purchasing their first home.

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k)
(STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

The HOME Program expands affordable homeownership opportunities in Norfolk by providing downpayment and closing cost assistance to income-eligible households, thereby facilitating an

affordable monthly first mortgage payment and eliminating the main obstacle to homeownership. First-time homebuyers interested in participating in the HOME Program are required to participate in a Housing Counseling for education and counseling.

To ensure affordability for HOME-assisted buyers is maintained, the following requirements are applicable: (1) the monthly first mortgage PITI payment (including principal, interest, taxes, and insurance) cannot exceed 33% of the buyer's gross monthly income; (2) the buyer's total monthly debt and expenses cannot exceed 55% of the buyer's gross monthly income; and (3) the buyer's interest rate cannot exceed 3.5% above the www.federalreserve.gov 10-year treasury rate.

The HOME Program ensures affordability and improves communities by increasing the stock of decent housing through compliance with local and state housing quality standards and code requirements. Additionally, the program works in coordination with other affordable housing initiatives, including leveraging resources through lending institutions, state, and local programs, to maximize the impact of affordable housing efforts.

Long-term affordability is further ensured through deed restrictions and resale provisions that are implemented during the affordability period. The program also includes monitoring and compliance checks to verify that the residency criteria are met and sustained over the required period.

Vacant Property Online Auction: This program offers interested homeowners and developers the opportunity to invest in the City of Norfolk by purchasing and redeveloping city-owned properties for the purpose of constructing a single-family home. <https://www.norfolk.gov/5301/City-Owned-Vacant-Property-Online-Auctio>

Owner-occupied rehabilitation: The city offers two owner-occupied rehabilitation programs to eligible homeowners. This includes Renovate Norfolk, a voluntary program that provides income-eligible homeowners with a grant to make necessary interior and/or exterior residential improvements, and Strengthening Neighborhoods, a voluntary program that provides exterior rehabilitation assistance in target neighborhoods. The goal of each rehabilitation is to reduce ongoing and future maintenance costs and create decent, affordable housing for City of Norfolk residents. <https://www.norfolk.gov/5220/Neighborhood-and-Housing-Preservation-Di>

St. Paul's Area Transformation: The St. Paul's Area Transformation Project is a strategic partnership between the City of Norfolk and the Norfolk Redevelopment and Housing Authority. The project seeks to redevelop a flood-prone, public housing community adjacent to downtown Norfolk into a mixed-use, mixed-income, opportunity-filled Norfolk community of the future. The first step in this large-scale project is the redevelopment of the Tidewater Gardens community that has been named Kindred. In keeping with the Choice Neighborhoods Initiative implementation, Kindred will provide 714 new housing units in the former Tidewater Gardens area and additional offsite units on privately developed sites within the CNI target area. These new apartments will be constructed through the low-income housing tax credit (LIHTC) program and use private debt and Choice Neighborhoods Initiative funding. <https://stpaulsdistrict.org/>

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	TBD				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.	1				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	1				
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding childcare.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.	1				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

The City of Norfolk leads and supports numerous workforce development initiatives aimed at preparing low- to moderate-income residents for construction-related employment and contracting opportunities.

The Department of Housing and Community Development (DHCD), as part of its economic inclusion goals, assists small businesses with certification to increase their participation in construction contracts. These contracts are primarily focused on the redevelopment of public housing, which in turn supports increased participation from Section 3 businesses.

On April 8, 2025, DHCD hosted a Contracting Symposium to educate and prepare local businesses for contract readiness in housing and neighborhood infrastructure construction projects throughout Norfolk. The event was well-attended, with 113 participants.

Norfolk Works, the city's career readiness center, provides services to low- and moderate-income residents by directly connecting them to employment opportunities and offering access to no-cost local training programs.

BankOn Hampton Roads, a financial empowerment program, offers free financial education and coaching to Norfolk residents, including those living in Tidewater Gardens. Participants who complete the program receive a matched savings contribution of up to \$150. The program's ultimate goal is to promote financial stability, which supports employment retention, wealth-building, and breaking the cycle of poverty.

Additionally, the City of Norfolk provides funding to the Hampton Roads Workforce Council, which implements the "Norfolk Strong Program", a workforce development program across the Hampton Roads region. The Norfolk Strong Program is an initiative that aims to increase the number of individuals, especially low-moderate income residents to participate in training and become employed in burgeoning local industries including the maritime industry. The Hampton Roads Workforce Council is working in coordination with education and corporate partners to enroll at least 125 Norfolk residents over three years. To date 144 participants have been enrolled and 114 participants have completed their training. The Program is funded through Nov 14, 2025.