



**COUNTY OF
HENRICO,
VIRGINIA**

2025-2030 FIVE YEAR CONSOLIDATED COMMUNITY DEVELOPMENT PLAN

**CDBG & HOME
Programs**



Department of
Community Revitalization
July 2025



County of Henrico, Virginia

2025-2030

CONSOLIDATED COMMUNITY DEVELOPMENT PLAN

and

2025-26 Annual Action Plan

Department of Community Revitalization

July 2025

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Preface

The *2025-2030 Consolidated Plan* is submitted electronically to the United States Department of Housing and Urban Development (HUD) through the e-Con Planning Suite within the Integrated Disbursement and Information System (IDIS). This document is an exported and reformatted version of that submission. Questions about this document may be directed to the Henrico County Department of Community Revitalization in the following manner:

- In person during normal office hours at 4905 Dickens Road, Suite 200.
- By email at revitalization@henrico.us
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County of Henrico
Department of Community Revitalization
June 2025

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Henrico County, Virginia, with a population of over 338,696 according to the 2024 U.S. Census, is a federal entitlement community receiving Community Planning and Development (CPD) funds directly from the U.S. Department of Housing and Urban Development (HUD), beginning with the Community Development Block Grant (CDBG) in 1990, followed by HOME Investment Partnerships Program funds in 1997, and Emergency Solutions Grant (ESG) funds in 2014.

A requirement of accepting these funds is the preparation of a Five-Year *Consolidated Plan*. The *Consolidated Plan* is a five-year planning document that sets forth the overall community development goals that will guide the expenditures of the CDBG, HOME, and ESG entitlement funds provided to Henrico County each year.

This *Consolidated Plan* covers the five-year span encompassing federal Program Years 2025-26 through 2029-30. It establishes broad goals related to community development, safe and affordable housing, services to homeless persons, and economic development – all of which are intended to benefit low- and moderate-income persons, or in the case of ESG funds, very low-income persons. Within the *Consolidated Plan* are forecasts of the funds that are available for these programs and estimated accomplishments and benefits to the community in addressing the goals over the five-year period.

Henrico County also submits an *Annual Action Plan* each year that outlines the specific expenditures for these entitlement funds for a single program year based on the annual allocations from HUD. The *Annual Action Plan* also serves as the formal application to HUD for the entitlement funds administered by the County of Henrico Department of Community Revitalization. The *Annual Action Plan* for 2025-26 represents the first year of the five-year plan and is embodied within this *Consolidated Plan*. In subsequent years, the *Annual Action Plan* is submitted to HUD as a stand-alone document.

Henrico County's program year for the use of these funds covers the 12-month period of October 1 through September 30 of each year.

Sources of funds for Year 1 of the five-year plan, Program Year 2025-26 are as follows:

2025-2026 CDBG Entitlement Grant: \$1,619,559

2025-2026 HOME Entitlement Grant: \$836,980

2025-2026 ESG Entitlement Grant: \$0

CDBG Funds Brought Forward: \$85,618

HOME Funds Brought Forward: \$410,524

HOME Program Income: \$0

Total Funds: \$2,952,682

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

Section SP-45 of this document lists the revitalization objectives and production goals that guide expenditure of CDBG, HOME and ESG funds for the period of the Consolidated Plan and the specific allocation for the 2025-26 Action Plan. Henrico County identified twelve goals for the 2025-30 Consolidated Plan; these goals are listed below. Complete descriptions of the goals can be found in Section SP-45 of the 2025-30 Consolidated Plan.

- Revitalize Aging Commercial Corridors
- Increase Job Opportunities for LMI Individuals
- Support Business Development
- Prevent Homelessness
- Assist Unhoused Families and Individuals in Obtaining Housing
- Provide Supportive Services & Emergency Shelter
- Support Non-Housing Needs for Special Populations
- Support Improvements to Low- and Moderate-Income Areas
- Provide Public Services for Low- and Moderate-Income Populations
- Preservation of Existing Housing
- Increase Affordable Homeownership Opportunities
- Support Housing for Special Needs Populations

The production goals for the five-year period covered by the 2025-30 Consolidated Plan are listed below.

- Rehabilitation or minor repair of 340 housing units for low- and moderate-income elderly and/or disabled homeowners thereby retaining the affordable housing stock and increasing the supply of affordable housing.
- Rehabilitation for sale or new construction of 6 housing units for low- and moderate-income homeowners, thereby increasing the availability of affordable permanent housing.
- Provision of down payment and closing cost assistance to 54 low- and moderate-income first-time homebuyers, thereby increasing the supply of affordable housing to low-income and moderate-income individuals.
- Provision of technical assistance to businesses within the County's Enterprise Zone, thereby providing job creation and retention, and the establishment, stabilization and expansion of small businesses. At least 33 jobs, available to low-or moderate-income persons, will be created.
- Provision of preventative services to 635 families/individuals facing homelessness.
- Provision of services to rapidly rehouse 20 families who have experienced homelessness.
- Provision of shelter and case management services to 160 families who have experienced homelessness.
- No project specified for the provision of community facilities that provide services to low-income households and/or are located in low-income neighborhoods, benefiting low-income individuals.

- No project specified for the provision of infrastructure improvements in low-income areas.

3. Evaluation of past performance

The *Consolidated Annual Performance and Evaluation Report (CAPER)* describes the County's performance relative to the goals established in the Five-Year Consolidated Plan and the objectives of the Annual Action Plan.

The following are summaries of accomplishments for Years 1 through 4 of the previous Consolidated Plan. The Year 5 (PY 2024-2025) accomplishments will be reported to HUD by December 31, 2025.

During these years, Henrico County implemented the 2025-2030 Consolidated Plan to the extent resources permitted by providing and improving housing opportunities for low- and moderate-income individuals, supporting affordable housing, providing services and opportunities to low- and moderate-income individuals and families, and supporting public facilities and improvements serving low- and moderate-income communities. Henrico County has been able to achieve or exceed the majority of the annual objectives and remains on-pace to meet or exceed five-year objectives.

Summary of PY 2020-2023 Accomplishments:

- Completion of the rehabilitation of 51 homes owned by low- or moderate-income homeowners.
- Completion of emergency and minor repairs to 256 homes owned by low- or moderate-income homeowners.
- Provided after-school substance abuse and violence prevention programs to an average of 121 at-risk youths throughout each program year.
- Provided affordable housing to 61 low- or moderate-income households by providing down payment and closing cost assistance.
- Provided affordable owner-occupied housing by completing the purchase, rehabilitation and sale or new construction of 4 homes to 4 low-income households.
- CDBG funded grants resulted in the creation of more than 28 jobs for low- or moderate-income people.

Henrico County consistently meets the required CDBG spend rate. The 2023-2024 spend rate was calculated at 1.19. The current spend rate calculated for 2024-2025 was 1.48 as of July 7, 2025.

4. Summary of resident participation process and consultation process

Over the course of the year prior to the submission of the Consolidated Plan, County CDBG/HOME/ESG staff met with current subrecipients, service providers, representatives of County agencies and other community service providers (including representatives of the Continuum of Care) to understand the needs of the community, to make adjustments to existing programs, and to develop goals and specific objectives for the upcoming annual and five-year plan. Specific consultations are outlined in Section PR-10.

The County held two in-person consultation sessions, one for homeless service providers and other housing providers on November 19 and November 20, 2024 to discuss current service gaps and barriers

to affordable housing and needs of persons experiencing or at risk of homelessness. The representatives were also asked where they felt the priorities should be for the use of CDBG and HOME funds and also ESG funds when provided. These sessions were attended by representatives of a total of 18 agencies. A consultation was also conducted with the Henrico County Housing Advisory Commission on December 13 to seek feedback on priorities and needs as well.

Two general in-person public hearings were conducted to solicit input on community development needs and priorities for the



Consolidated Plan and the 2025-26 Action Plan. These hearings were held on January 13 and January 29 at the Fairfield Area Library and the Libbie Mill Library respectively. Attendees listened to a presentation and had opportunities to offer comments and perspectives directly to staff one-on-one. Attendees were allowed to participate in a “voting” exercise where they would identify where they would spend scarce public dollars on any of a variety of CDBG or HOME eligible uses. Detailed tallies of the “votes” along with a copy of the presentation area are provided in Appendix A.

A final public hearing was held by the Board of Supervisors on July 22, prior to authorizing submission of the Consolidated Plan. There were no comments provided at that hearing.

In addition to the public hearings, a web-based resident survey was available and active for 30 days to provide input into the development of the Plan. The results of the survey are provided in Appendix C.

Advertising of public hearings and opportunities for public input included the following:

- Newspaper advertisements in daily, weekly and bi-weekly papers, including newspapers targeted to the African American community and Henrico residents. Copies of the ads are provided in Appendix B.
- Notices on County website and Facebook page. Copies are provided in Appendix B.
- Press Releases which resulted in press coverage of public hearings and at least one news article.

Public comments gathered throughout the participation process guided the refinement of Plan goals, directing resources toward neighborhood revitalization, affordable housing and other identified priorities.

5. Summary of public comments

A complete summary of comments received at public hearings, through the web survey, and other means is included in the Appendix A - Resident & Housing Service Provider Participation & Public

Hearing Minutes. Residents indicated that affordable housing for sale, home repair/rehabilitation programs for homeowners, domestic violence shelters, homeless facilities, assistance to small businesses, and public improvements were of high priority.

Housing service providers' specified policy changes in preventing homelessness such as amendments in zoning; moving away from single-family housing and into dense infill development including the allowance of accessory dwelling units (ADU)s on properties to increase the housing stock, creating more homeless housing options within hotels and partnering with transportation departments to create transit-oriented housing along public transit lines.

Housing providers also expressed a need for an influx of funding towards prevention and eviction diversion, noting increase rent costs and Henrico households in the 50%-80% AMI range have become the fastest growing component of homeless clients for several agencies.

Local housing providers pointed out that populations under the 30% Average Median Income (AMI) become more difficult to serve as the housing voucher program does not resolve the current issue of housing scarcity as it does not create new housing and the current rental market is not able to facilitate the needs of all residents. Additionally, there is a need for developing adaptable affordable housing with supports for vulnerable populations including the elderly, families and those with disabilities.

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

All comments received were accepted and considered in the formulation of the Five-Year Consolidated Plan and Annual Action Plan. While not every request could be honored, all were considered as the five-year plan and allocations for 2025-26 were developed.

7. Summary

During the process of creating the Five Year Consolidated Plan, County staff sought resident input through a variety of outreach methods. Resident, non-profit provider, and county agency input was heavily factored in setting objectives and outcome goals. Those comments in conjunction with staff research and analysis resulted in the development of the goals and outcomes described in this Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	HENRICO COUNTY	
CDBG Administrator	HENRICO COUNTY	Department of Community Revitalization
HOME Administrator	HENRICO COUNTY	Department of Community Revitalization
ESG Administrator	HENRICO COUNTY	Department of Community Revitalization

Table 1 – Responsible Agencies

Narrative

The Henrico County Department of Community Revitalization is responsible for the administration of these federal funds.

Consolidated Plan Public Contact Information

Residents may view the Plan or share comments at the Henrico County Department of Community Revitalization at 4905 Dickens Road, Suite 200, Henrico, Virginia during normal business hours. The Plan can be viewed online at henrico.gov/revit. Online access is available at all County libraries. Additional information can be received from, and comments provided to the Department of Community Revitalization at 804-501-4757 or by email at revitalization@henrico.gov.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Henrico County consults with a variety of agencies and outside entities on a regular basis throughout the year. CDBG, HOME, and ESG staff have met with local agencies and groups, established ongoing relationships and continue to meet to maintain consistency. Listed below are some of the meetings undertaken by staff as part of an ongoing dialog to discuss the needs of County residents in preparation of the Five-Year Consolidated Plan and 2025 Annual Action Plan.

Provide a concise 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 (91.215(I)).

Staff in the Department of Community Revitalization meet regularly throughout the year with a variety of organizations involved in the provision or maintenance of housing for low- and moderate-income

persons and agencies providing other services to low- and moderate-income persons, families, and households. These discussions are designed to identify specific community needs and implement strategies for program enhancement. For years, when ESG funding is available, the Continuum of Care Ranking Committee is formally consulted before developing ESG funding recommendations. Individual ESG providers are also consulted.

The Department of Community Revitalization convenes a quarterly meeting of a multi-disciplinary task force that addresses housing and social service needs of County residents. County agencies represented on this task force include: Police, Social Services, Fire, Building Inspections, Mental Health, Community Development, Community Maintenance, and Henrico Public Schools. Additional issue-specific consultations occur as needed.

In addition to meeting with individual organizations and other County Departments, staff also consults regularly in formal and informal settings with Community Development staff from surrounding jurisdictions and meets bi-monthly with an organization of area non-profit housing providers. This group includes CHDOs, CDFIs, and other community development corporations.

Staff met with a variety of local agencies including housing providers, government agencies providing mental health and social services, organizations involved in providing services to homeless persons, and others to discuss the community development needs of Henrico and the region. These agencies are all listed in Table 2.

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

In years where ESG funds are provided, a formal consultation occurs with the Continuum of Care, usually with the Ranking Committee to seek guidance and preference on the allocation priorities for the County's ESG allocation. The CoC is also consulted when related funds (eg. CDBG, HOME-ARP) are considered for allocating to uses that benefit persons experiencing homelessness or at risk of homelessness. COC staff frequently serve in a technical assistance capacity when evaluating funding requests or understanding capacity of specific providers.

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

Formal consultation occurred with the CoC Ranking Committee as described above and prior to that with CoC staff. Through representation on the CoC Board, Henrico County staff participates in evaluation and oversight of all CoC funded programs. Through participation on the Ranking Committee, allocations of all HESG, ESG, state funds, and other HUD funds are evaluated in a coordinated fashion with the inclusion of Henrico County and other local government staff.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOME INC
	Agency/Group/Organization Type	Housing Services - Housing Service - Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular status updates and coordination meetings occurred throughout the program year with key program staff. Program adjustments occurred as needed based on consultations and identification of issues and needs. Staff from this agency. attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
2	Agency/Group/Organization	Project Homes
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular status updates and coordination meetings occurred throughout the program year. Program adjustments occurred as needed based on consultations and identification of issues and needs. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
3	Agency/Group/Organization	Better Housing Coalition
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted on strategies to provide affordable housing for homeowners and renters. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024 and a public needs hearing in January 2025.
4	Agency/Group/Organization	Southside Community Development & Housing Corporation
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Projects

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular status updates and coordination meetings occurred throughout the program year. Program adjustments occurred as needed based on consultations and identification of issues and need for improvement. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
5	Agency/Group/Organization	Richmond Metropolitan Habitat for Humanity
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular meetings are held with staff from RMHFH to discuss program issues and future housing development. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
6	Agency/Group/Organization	Housing Families First
	Agency/Group/Organization Type	Housing Services - Victims of Domestic Violence Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a regularly funded agency, regular status updates and coordination meetings occurred throughout the program year. Program adjustments occurred as needed based on consultations and identification of issues and need for improvement. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
7	Agency/Group/Organization	Virginia Supportive Housing
	Agency/Group/Organization Type	Housing Services - Housing Services - Persons with Disabilities Services - Homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically Homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Projects

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virginia Supportive Housing is now known as SupportWorks Housing. As a regularly funded agency, regular status updates and coordination meetings occurred throughout the program year. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
8	Agency/Group/Organization	Homeward
	Agency/Group/Organization Type	Housing Services - Homeless Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions with staff, Board, and Review Committee on regional approach to homelessness and most effective opportunities for Henrico County to participate with ESG funds. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
9	Agency/Group/Organization	CARITAS
	Agency/Group/Organization Type	Housing Services - Persons with Disabilities Services - Homeless Services - Health Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular status updates and coordination meetings occurred throughout the program year. Program adjustments occurred as needed based on consultations and identification of issues and need for improvement. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
10	Agency/Group/Organization	Henrico County Dept. of Recreation and Parks
	Agency/Group/Organization Type	Services - Children Grantee Department
	What section of the Plan was addressed by Consultation?	Projects

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with staff from Henrico Recreation and Parks occurred to identify community development and park needs in the County. Rec and Parks staff identified priority projects over the period of the Consolidated Plan.
11	Agency/Group/Organization	St. Joseph's Villa
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Persons with Disabilities Services - Victims of Domestic Violence Services- Homeless Services - Education Child Welfare Agency Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a regularly funded agency, regular status updates and coordination meetings occur. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
12	Agency/Group/Organization	Henrico County Dept. of Social Services
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless Services - Victims Child Welfare Agency Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Anti-poverty Strategy Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with staff from Henrico Social Services occurred to identify community development and social service needs in the County as well as prioritization of ESG funds, when available. Staff from the Department of Social Services participate in the quarterly Resource Team meeting.

13	Agency/Group/Organization	Henrico County Dept. of Building Inspections
	Agency/Group/Organization Type	Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular discussions of housing needs and conditions, opportunities to assist low- and moderate-income persons, and ways address housing quality standards. Staff from the Department of Building Inspections participate in the quarterly Resource Team meeting.
14	Agency/Group/Organization	County of Henrico, Division of Community Maintenance
	Agency/Group/Organization Type	Housing Services - Elderly Persons Services - Persons with Disabilities Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal meetings are held quarterly to identify specific citizen and housing needs and identify solutions. Cooperative housing improvement programs were implemented with this agency, non-profits, and volunteer groups to address housing needs.
15	Agency/Group/Organization	County of Henrico Dept. of Public Works
	Agency/Group/Organization Type	Agency - Infrastructure & Transportation Grantee Department
	What section of the Plan was addressed by Consultation?	Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On going discussions occur as projects and issues arise affecting low/mod income areas of the county. Issues include drainage, public transportation facilities, and pedestrian infrastructure
16	Agency/Group/Organization	Henrico Area Mental Health and Developmental Services
	Agency/Group/Organization Type	Services - Children Services - Persons with Disabilities Services - Health Services - Education Health Agency Regional Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion of housing choice voucher program and clients served, clients' needs relating to housing, mentoring and tutoring services to children in subsidized housing. Staff from the Henrico Area Mental Health and Developmental Services participate in the quarterly Resource Team meeting.

17	Agency/Group/Organization	Henrico County Public Schools
	Agency/Group/Organization Type	Services - Children Services - Education Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions of needs of homeless families with children enrolled in Henrico County Public Schools and opportunities to provide stable housing. Staff from the Henrico County Public Schools participate in the quarterly Resource Team meeting.
18	Agency/Group/Organization	Virginia Department of Housing and Community Development
	Agency/Group/Organization Type	Other Government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions of amendment or adjustments to the Henrico County Enterprise Zone to meet economic development needs in the county occur throughout the year.
19	Agency/Group/Organization	City of Richmond Housing and Community Development
	Agency/Group/Organization Type	Other Government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Regional Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Henrico has regular discussions with staff from the City of Richmond Department of Housing and Community Development to discuss regional projects as well as best practices for similar programs.
20	Agency/Group/Organization	Chesterfield County
	Agency/Group/Organization Type	Other Government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Regional Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Henrico has regular discussions with staff from the Chesterfield County Department of Community Enhancement to discuss regional projects as well as best practices for similar programs.
21	Agency/Group/Organization	Commonwealth Catholic Charities
	Agency/Group/Organization Type	Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular status updates and coordination meetings occurred throughout the program year. Program adjustments occurred as needed based on consultations and identification of issues and need for improvement. Staff from this agency attended a consultation meeting for homeless service providers held in November 2024 to identify community development needs in the County.
22	Agency/Group/Organization	PlanRVA
	Agency/Group/Organization Type	Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Regional Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from PlanRVA (formerly Richmond Regional Planning District Commission) is leading a regional collaboration to complete an Analysis of Impediments to Fair Housing. Regular discussions occur as part of this process and regional needs in general.
23	Agency/Group/Organization	Local Initiatives Support Corporation (LISC)
	Agency/Group/Organization Type	Services - Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Regional Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a regularly funded agency, consultations are held with staff from LISC Virginia to discuss community development needs such as small business assistance, homeownership, and other issues.
24	Agency/Group/Organization	Henrico County Economic Development Authority
	Agency/Group/Organization Type	Economic Development Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions with the EDA occur throughout the year regarding Enterprise Zone activities and economic development within the County.
25	Agency/Group/Organization	Henrico County Planning Department
	Agency/Group/Organization Type	Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions throughout the year regarding revitalization efforts in the County, planning needs, opportunities to focus on low/mod income areas for follow-up revitalization planning as identified in the Henrico Comprehensive Plan.

26	Agency/Group/Organization	Henrico County Dept. of Public Utilities
	Agency/Group/Organization Type	Agency - Infrastructure & Utilities Grantee Department
	What section of the Plan was addressed by Consultation?	Infrastructure Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions of infrastructure needs and sewer connection assistance in low-income areas. Consultation with staff from the Department of Public Utilities regarding community development needs in the County.
27	Agency/Group/Organization	Home Again
	Agency/Group/Organization Type	Housing Services - Housing Services - Homeless Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a regularly funded agency, regular status updates and coordination meetings occurred throughout the program year with key program staff. Program adjustments occurred as needed based on consultations and identification of issues and needs.
28	Agency/Group/Organization	Rebuilding Together Richmond
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a previously funded agency, RTR is continuously invited to input sessions and public hearings focusing on housing needs in Henrico and attended a consultation meeting for homeless service providers held in November 2024 to identify community development needs in the County.
29	Agency/Group/Organization	Presbyterian Homes and Family Services, Inc. dba HumanKind
	Agency/Group/Organization Type	Services - Education Services - Employment Planning Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, regular status updates and coordination meetings occurred throughout the program year with key program staff. Discussions with staff from HumanKind regarding services for low-income persons including financial literacy, car loans, and other programs to improve the financial stability of low-income families.

30	Agency/Group/Organization	International Rescue Committee (IRC)
	Agency/Group/Organization Type	Housing Services - Education Regional Organization
	What section of the Plan was addressed by Consultation?	Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions with staff from IRC regarding a program of economic empowerment for low-income Henrico residents.
31	Agency/Group/Organization	ACTS (Area Congregations Together in Service)
	Agency/Group/Organization Type	Housing Services – Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions were held with staff from ACTS regarding rental assistance programs. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
32	Agency/Group/Organization	Safe Harbor
	Agency/Group/Organization Type	Housing Services - Housing Services - Victims of Domestic Violence Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions were held with Safe Harbor regarding housing and support needs to persons fleeing domestic violence or human trafficking.
33	Agency/Group/Organization	YWCA of Richmond
	Agency/Group/Organization Type	Services - Housing Services - Victims of Domestic Violence Services - Homeless Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions were held with staff from the YWCA regarding housing and support needs to persons fleeing domestic violence. Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.

34	Agency/Group/Organization	Daily Planet Health Services (DPHS)
	Agency/Group/Organization Type	Services - Health Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded agency, discussions were held throughout the year regarding program design. Staff from this agency attended a consultation meeting convened by Henrico County staff for providers in November 2024.
35	Agency/Group/Organization	Moments of Hope Outreach
	Agency/Group/Organization Type	Housing Services - Housing Services - Homeless Regional Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from this agency attended a consultation meeting convened by Henrico County staff for housing providers in November 2024.
36	Agency/Group/Organization	Henrico County NAACP
	Agency/Group/Organization Type	Other – Equal Rights
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Projects
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization provided input and ideas regarding outreach for programs and provided opportunities to participate in local events to discuss County housing programs and other services.
37	Agency/Group/Organization	Henrico County Housing Advisory Committee
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A presentation was provided at a regularly scheduled meeting of the Committee to present data and discuss potential programs and housing market in Henrico. Feedback from the Committee was used to identify priorities for the Consolidated Plan
38	Agency/Group/Organization	Maggie Walker Community Land Trust
	Agency/Group/Organization Type	Housing Services - Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Frequent discussions are held with staff from MWCLT regarding housing needs in the County and regionally.
39	Agency/Group/Organization	Bridging Virginia
	Agency/Group/Organization Type	Regional Organization Services - Small Business Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Frequent conversations were held with Bridging Virginia in the development of a small business loan program.

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

Agency types not directly consulted were represented through other community meetings and discussions or represented on Boards and Committees consulted. Agencies that did not attend the agency consultation meeting were invited to the public hearings and invited to provide comments via email. Some agencies filled out the web survey, but it is not known which agencies those were due to the anonymity provided with the survey.

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	Homeward	Both include the goal of addressing homelessness and identifying needs.

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 Virginia Department of Housing and Community Development (DHCD) is consulted with throughout the year in reference to economic development activities, particularly with regard to the Enterprise Zone and Commercial Assistance programs. DHCD regularly provides input on strategies to assist small businesses and promote job growth. The Virginia Department of Historic Resources (DHR) was regularly consulted in regard to using National Register (NR) designation to stimulate investment in older commercial corridors and historic communities. DHR has provided technical assistance for Enterprise Zone projects in the National Register of Historic Districts that were interested in using the NR designation as a means of providing incentives for investment and job growth.

Coordination with the City of Richmond and Chesterfield County on a large number of community and economic development issues occurs continuously. In past years, all three localities have funded

regional projects with CDBG, HOME, or ESG funding when that project is located in just one jurisdiction. This has occurred on average every other year, with the majority of projects providing housing or services to persons experiencing homelessness. During the term of this Consolidated Plan, continuous coordination will occur between the three localities as all have allocated HOME-ARP funds to a regional Permanent Supportive Housing project under development by SupportWorks Housing in the City of Richmond.

It is difficult to predict any specific project that may be requesting such funding and regional cooperation; however, all three localities have demonstrated a commitment to do so in the past and will likely do so in the future.

Narrative (optional):

County CDBG, HOME and ESG staff, as noted in the funding application and notice of funding availability, are available for consultation and assistance. Technical assistance for agencies seeking funding for PY 2025-26 was provided to both organizations not previously funded, as well as organizations that have received funding on multiple occasions. Assistance included numerous conference calls, meetings, and site visits.

Input also included direct input from Board members and executive staff of key County Departments that are involved in providing services to low- and moderate-income persons. Specific consultation sessions included the Departments of Social Services, Public Works, Public Utilities, Planning, Recreation and Parks, the Economic Development Authority, and Henrico County Public Schools.

PR-15 Resident Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of resident participation process/Efforts made to broaden resident participation

Summarize resident participation process and how it impacted goal-setting

Two public meetings were held to gather resident input on the 2025-30 Five Year Consolidated Plan. The first two meetings were community needs public hearings held January 13 and 29, 2025 at different locations in the County. The final meeting, a public hearing with the Board of Supervisors, was held on July 22, 2025. The public needs hearings were advertised multiple times: in the Richmond Times Dispatch (1 print run, 9 days online), the Henrico Citizen (3 weeks online), and the Richmond Free Press (1 print run). A press release about the meetings was issued and resulted in multiple mentions on local news channels. The first advertisement was published on January 2, 2025. Notice for the Board of Supervisors public hearing was published in the Richmond Times Dispatch on June 20, 2025.

Information about the meetings was on the County's Facebook account (including through a paid "boosted" post), the front page of the County website and the County's upcoming events calendar, the Department of Community Revitalization webpage, and the County's local public access TV channel. Additionally, the department's resident email list was utilized to directly notify residents who had previously expressed interest in being notified of community revitalization events.

An online survey was created to gather feedback from residents and stakeholders from January 10 to February 10, 2025. The survey was available in English and Spanish and received 207 responses. The availability of the survey was advertised on the Department of Community Revitalization website, in

newspaper ads, on Facebook, and in emails to non-profit agencies who were encouraged to share the information with their clients.

Resident input was used in the identification of priority needs and the development of goals.

Resident Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	January 13 meeting had attendance of 4. January 29 meeting had an attendance of 23.	Attendees were asked to vote on priorities for spending. A summary of the comments made during the meeting and the results of the voting are provided in the appendix.	All comments received were accepted.	
2	Newspaper Ad	Non-targeted/broad community	See Appendix B.	Several comments were received by email and phone, but most cannot be attributed to a particular form of outreach. A summary of the comments can be found in the appendix.	N/A	
3	Internet Outreach	Non-targeted/broad community Minorities Non-English Speaking - Spanish	The web survey generated 207 responses.	The complete web survey results are included in Appendix A.	All comments received were accepted.	
4	Internet Outreach	Non-targeted/broad community	Two Facebook posts were made on January 25 and 28, 2025.	6 comments were received across both posts. See Appendix A for summary of comments.	Two comments that only said "Hi" in reply to other comments were not counted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community	Board of Supervisors Meeting held July 22 nd . Attendance of approximately 50.	No comments received.	N/A	

Table 4 – Resident Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing problems in Henrico County, as summarized in Table 7, show that the most substantial housing problem is cost burden. Cost burdened households pay more than 30% of their income for housing, including house payment (or rent) and utilities. As expected, the cost burden is greatest among the lowest income households. Households considered extremely cost burdened are those that pay more than 50% of their income for housing costs. The second most frequently identified housing problem is overcrowding but represents a very small number of all households.

As indicated in Section NA-15, approximately 38,135 households exhibit one or more of the four housing quality issues. In accordance with what is expected, the lowest income groups, 0%-30% Area Median Income (AMI), have the most severe number of housing quality issues followed by the next higher area median income bracket, 30%-50% AMI, followed by 50%-80% AMI, etc. Housing quality issues stem from a combination of factors including aging infrastructure, lack of preventive maintenance, insufficient financial resources for repairs, and ingrained issues within the housing market. These problems can lead to a range of issues, including leaky roofs, pest infestations, inadequate heating, and mold.

Henrico County has no public housing. There are 18 apartment communities with most or all units supported by project-based housing choice vouchers. There are also four apartment communities in Henrico County that have between 6 and 18 project-based voucher units. Within all these communities there are a total of 2,429 HUD and USDA-assisted units.

Such housing is available to households earning less than 50% AMI, and pay rent based on 30% of their household income. Among renters in Henrico, there are 6,425 households that represent the lowest income and most cost burdened households. These households earn less than 30% AMI, and are severely cost burdened, paying more than 50% of their income for rent. Such households are most in need of rental assistance.

The July 2024 Point-in-Time (PIT) count identified 516 adults and 77 children in the Greater Richmond region experiencing homelessness. The January 2025 PIT count identified 660 adults and 80 children in the Greater Richmond region experiencing homelessness.

The non-homeless special needs population consists of elderly persons (65 years of age and older), currently at 16.5% percent of the County's population, and increasing at a rate faster than the total population; the frail elderly; persons with disabilities; persons with severe mental illnesses; persons with physical or mental disabilities; persons with alcohol/other drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, dating violence, and/or stalking. All such individuals need safe and secure housing; in particular, the frail elderly and physically disabled need housing which can accommodate disabilities and other limitations.

Non-housing community development needs include sidewalks, drainage improvements, water and sewer projects, and other infrastructure improvements. These needs were consistently identified by residents in community-needs public hearings. Henrico County has programmed Capital Improvement Program (CIP) funds for schools, parks, street and sidewalk improvements, libraries and recreation facilities, and utility line replacement.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2019-2023 5-Year American Community Survey, Henrico is home to 334,389 residents and 137,529 households. The County's population grew by approximately 4.95% and households increased by 11.51% since 2013, adding 15,778 residents and 14,195 households. Median household income in Henrico is estimated at \$85,817, having increased by about 43.16% since 2013.

To assess affordability and other types of housing needs, HUD defines four housing problems:

- **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
- **Lack of complete kitchen facilities:** A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
- **Lack of complete plumbing facilities:** A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 persons per room, not including kitchens or bathrooms), lack of kitchen facilities (as described above), and lack of plumbing facilities (as described above).

Overall, the most substantial housing problem affecting Henrico residents is cost burden, which impacts 20,088 renters and 12,458 owners with incomes below 80% AMI. As expected, cost burden is greatest among the lowest income households. Severe cost burden affects 7,123 renters and 5,157 owners with incomes under 80% AMI. The second most frequently identified housing problem is overcrowding, but affects a very small number of households (1,272 households). Households lacking complete kitchen facilities or complete plumbing also occur in very small numbers (1,046 households).

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	318,611	334,389	4.95%
Households	123,334	137,529	11.51%
Median Income	\$59,944	\$85,817	43.16%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2009-2013 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Table 5 above highlights demographic changes in population, number of households, and median income between 2013 and 2023 for the county. The median income may have increased in actual dollars by 43.16% between 2013 and 2023, but in real dollars (adjusted for changes in the Consumer Price Index), the increase is 9.2% (Bureau of Labor Statistics Consumer Price Index calculator, <https://data.bls.gov/cgi-bin/cpicalc.pl>)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI	Total
Total Households	14,280	15,275	24,700	13,950	62,225	130,430
Small Family Households	4,099	4,640	8,360	5,405	33,670	56,174
Large Family Households	715	940	1,215	847	5,030	8,747
Household contains at least one person 62-74 years of age	3,406	3,783	5,299	3,335	14,015	29,838
Household contains at least one person age 75 or older	3,241	2,657	3,754	1,670	3,974	15,296
Households with one or more children 6 years old or younger	1,781	1,876	2,747	2,081	7,224	15,709

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	289	289	190	140	908	65	20	34	19	138
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	73	29	30	172	4	10	4	0	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	364	180	130	794	30	90	119	49	288
Housing cost burden greater than 50% of income (and none of the above problems)	6,643	2,564	205	80	9,492	3,375	1,760	924	98	6,157

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	410	3,859	5,235	334	9,838	588	2,010	3,745	1,279	7,622
Zero/negative Income (and none of the above problems)	359	0	0	0	359	441	0	0	0	441
Total	7,861	7,149	5,839	714	21,563	4,503	3,890	4,826	1,445	14,664

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,093	3,299	600	385	11,377	3,470	1,875	1,079	164	6,588
Having none of four housing problems	1,690	5,049	10,935	5,300	22,974	1,995	5,065	12,070	8,110	27,240
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,378	2,274	1,640	6,292	802	1,280	1,580	3,662
Large Related	579	533	265	1,377	78	185	169	432
Elderly	2,592	1,612	1,169	5,373	2,374	1,602	1,798	5,774
Other	1,923	2,579	2,544	7,046	702	768	1,120	2,590
Total need by income	7,472	6,998	5,618	20,088	3,956	3,835	4,667	12,458

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	730	730	727	667	0	1,394
Large Related	0	0	179	179	74	40	30	144
Elderly	2,463	633	75	3,171	1,984	701	326	3,011
Other	0	1,814	1,229	3,043	608	0	0	608
Total need by income	2,463	2,447	2,213	7,123	3,393	1,408	356	5,157

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	169	382	154	145	850	34	45	8	64	151
Multiple, unrelated family households	0	45	50	15	110	0	55	115	0	170
Other, non-family households	0	4	0	25	29	40	0	0	0	40
Total need by income	169	431	204	185	989	74	100	123	64	361

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,500	1,255	1,575	4,330	294	620	1,170	2,084

Table 12 – Crowding Information – 2/2

Data Source: 2016-2020 CHAS

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

Per 2023 ACS 1-year Occupancy Characteristics, single-person households constitute approximately 30% of County households. While there are more single-person owner-occupied households than renters, single-person households make up a larger share of renter occupied units than owner-occupied units. The median household income for single-person households is \$40,428 (2023 ACS), which puts those households under 60% AMI, indicating that they are likely to have difficulty meeting all their financial needs. Fair market rent of a 1-bedroom apartment was \$1,183 and \$1,157 for a studio (HUD HOME Rent Limits, 2023), indicating that most 1-person renter households were cost burdened.

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

Survivors of violence who are not currently homeless often still require housing assistance. Data from the National Intimate Partner and Sexual Violence Survey (NISVS) indicates that approximately 5.5% of female victims and 1.4% of male victims will need housing support as a result of domestic violence. Individuals with disabilities are significantly more likely to report experiencing intimate partner violence (IPV), which includes rape, physical violence, stalking, psychological aggression, and reproductive coercion. Among men, IPV is most closely linked with stalking and psychological aggression by a partner.

Between October 1, 2023 and September 30, 2024, the victim service provider Safe Harbor reported 1,363 requests for housing assistance related to domestic violence. Of these, 87% (1,189) were from individuals identified as Henrico County residents. Among them, 997 were adults and 192 were youth under the age of 18. Of the total adult survivors served, 44% were between the ages of 25-39. Another 29% were aged 18-24, 25% were aged 40-59. The vast majority (85%) were women. During this period, Safe Harbor also provided Domestic and Sexual Violence (DV/SV) shelter to 59 Henrico residents, including 43 adults and 16 children. Notably, 5% of Henrico’s callers reported having a disability, and 0.9% indicated that their disability was a direct result of domestic or sexual violence.

Additional data from project:Homes revealed that approximately 39 Henrico residents with a legal disability and in need of home repairs were identified as requiring housing assistance. Data from Partnership for Housing Affordability (PHA) further supports this need. PHA’s data shows from October 1, 2023 to September 30, 2024 shows a total of 473 Henrico residents requested housing assistance while also disclosing a disability or chronic health condition.

EmpowerNet, a regional domestic and sexual violence hotline, received 12,012 incoming and outgoing calls during the same period. Of those, 309 of those persons identified as Henrico residents and 167, (54%), were actively seeking emergency shelter.

What are the most common housing problems?

Data in the housing problems table shows that the number of units that lack complete kitchen or bath facilities and overcrowded units occur at much lower levels than does cost burden. The number of units that lack complete kitchen or bath facilities and the number of units that are overcrowded comprise just 6.4% of units with one of the four housing problems. The overwhelming majority of Henrico households experiencing one of the four housing problems experience cost burden, with about 91.4% of units exhibiting one of the four housing problems being cost burdened.

Renters exhibit housing problems at a rate much higher than homeowners. 21,563 households, (59.5%), experiencing one of the four housing problems are renters. Incidence of housing problems is greatly affected by AMI. The proportion of housing problems as a percentage of total housing units is not strongly related to a household's AMI category, while the proportion of severe housing problems as a percentage of total housing units is strongly related to a household's AMI category.

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

Overall, renters are more likely to have one of the four housing problems even though there are nearly twice as many homeowners as renters in Henrico County. Elderly households represent a significant portion of the housing problem categories amongst both renters and homeowners, while only representing a third of the total household population. The "other, non-family household" category experiences cost burden at rates higher than any other category, though elderly households are much more likely to be severely cost burdened. The overwhelming majority of households experiencing incomplete plumbing or kitchen facilities and over-crowding are renters falling within 0-50% AMI.

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

Households with children who are low-income, particularly those at or below 30% AMI, remain at high risk of housing instability despite currently being housed. These are families often led by single parents, employed in low-wage or part-time jobs without benefits, and are severely rent-burdened, frequently paying more than 50% of their income toward housing. Many face compounding challenges such as lack of access to affordable childcare, unreliable transportation, language barriers, or chronic health needs. Without early intervention, even a minor financial disruption can result in eviction or forced relocation. To prevent entry into homelessness, these households require targeted eviction prevention services, short-term rental assistance, legal aid, and access to wraparound supports, including workforce development and behavioral health services.

Formerly homeless individuals and families receiving rapid re-housing assistance are at an elevated risk of returning to homelessness once that assistance ends, particularly if their income has not stabilized. These households may continue to face barriers such as limited employment options, poor credit history, past evictions, or unresolved trauma. As they near the termination of support, they often require case management, access to permanent affordable housing, continued employment support, and in some cases, linkage to long-term rental assistance programs. Promotion of sustained housing stability, such as step-down subsidies, strengthened housing navigation, and coordinated entry system

improvements to monitor and support at-risk households before they cycle back into crisis are possible further solutions to Henrico County's homelessness initiative.

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 County of Henrico does not provide estimates of at-risk populations. The County does have access to estimates of certain elements of the population that are typically considered at risk. For example, persons experiencing homelessness are counted during the semiannual PIT count. Most other at-risk populations are estimated by the U.S. Census Bureau as part of the American Community Survey (ACS).

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

In determining the housing and supportive service needs of Henrico County households, county staff met with local homeless services providers held on November 19 & 20, 2024. The primary housing characteristic leading to increased risk of homelessness is housing cost burden or insufficient income. Lack of adequate income affects both the renting population of the county as well as homeowners' mortgage payments. Beyond the standard wage lacking in ability to keep up with the current costs of bare-minimum housing, many residents' housing stability is or will be threatened with loss of income from normally occurring life circumstances such as employment changes, job loss, divorce or other forms of family breakdown, medical expenses, ongoing physical or mental health issues, car troubles and or other transportation challenges.

Further, select populations will perpetually struggle with stable housing relating to steady employment issues, such as those with criminal histories, single-parent households, victims of domestic violence and those with decreasing mental or physical ability. These groups are particularly vulnerable to lacking sufficient income either from limited access to higher paying employment, history of eviction, the increased burden of childcare costs, or capability to remain employed with a restricted competence.

Discussion

Further information regarding the insights of Henrico's local homelessness service providers is provided in Appendix A: Residents Participation Comments & Public Hearing Minutes.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify any disproportionately greater needs.

According to HUD, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular race or ethnic group is at least ten percentage points higher than the percentage of persons in that category as a whole.

Tables 13 through 16 identify the number of households experiencing one of more of the housing problems by household race, ethnicity, and income level. The four housing problems are: (1) lacking complete kitchen facilities; (2) lacking complete plumbing facilities; (3) severe overcrowding (more than 1 person per room); and (4) cost burden (paying over 30% of income for housing costs).

Income limits for the Richmond Metropolitan Statistical Area (MSA) in 2020 were defined by HUD as:

- Very low income – Up to 30% of AMI or \$26,800 for a family of four;
- Low income – 30%-50% AMI, or \$26,801 to \$44,700 for a family of four;
- Moderate income – 50%-80% AMI, or \$44,701 to \$71,500 for a family of four;
- Medium income – 80-100% AMI, or \$71,501 to \$89,400 for a family of four.

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	11,588	2,688	0
White	5,464	1,371	0
Black / African American	4,619	1,160	0
Asian	553	52	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	761	86	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*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	11,034	4,254	0
White	4,450	2,673	0
Black / African American	4,579	1,119	0
Asian	644	155	0
American Indian, Alaska Native	4	50	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	20	0	0
Hispanic	1,010	185	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*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	10,635	14,048	0
White	4,779	7,443	0
Black / African American	4,234	4,990	0
Asian	685	579	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	725	735	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*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	2,154	11,820	0
White	1,383	6,515	0
Black / African American	450	4,008	0
Asian	217	582	0
American Indian, Alaska Native	0	95	0
Pacific Islander	0	0	0
Hispanic	95	384	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*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

A total of 35,411 (51.9%) households exhibits one or more of the four housing problems (incomplete kitchen facilities, incomplete plumbing, more than one person per room, or cost burdened) across the County.

While African American households experience a slightly higher incidence of housing problems compared to other populations, the disparity does not reach the HUD definition of disproportionate.

Asian households face a disproportionately higher prevalence of housing problems across all income levels, with the exception of the 30%-50% AMI range. Within the 0%-30% AMI range, 91.4% of Asian households encounter at least one of the four housing problems, in contrast to 81.2% of 0%-30% AMI households across the County.

One hundred percent (100%) of Pacific Islander households in the 0%-30% and 30%-50% AMI range faced one or more of the four housing problems. Seven percent (7%) of Native Americans in the 30%-50% AMI range experienced housing problems, while 0% faced any housing problems in the 50%-80% and 80%-100% AMI range.

Hispanic households in the 30%-50% AMI range face a disproportionately higher prevalence of housing problems, with 84.52% of households encountering at least one of the four housing problems, in contrast to 72.17% of households overall.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to overall severe need by income level to identify any disproportionately greater needs. Tables 17 through 20 identify the number of households experiencing one or more of the severe housing problems by household race, ethnicity, and income level. The four severe housing problems are: (1) lacking complete kitchen facilities; (2) lacking complete plumbing facilities; (3) severe overcrowding (more than 1.5 persons per room); and (4) severe cost burden (paying over 50% of income for housing costs).

Income limits for the Richmond MSA in 2020 were defined by HUD as:

- Very low income – Up to 30% AMI, or \$26,800 for a family of four;
- Low income – 30%-50% AMI, or \$26,801 to \$44,700 for a family of four;
- Moderate income – 50%-80% AMI, or \$44,701 to \$71,500 for a family of four;
- Medium income – 80-100% AMI, or \$71,501 to \$89,400 for a family of four.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,563	3,685	0
White	4,944	1,893	0
Black / African American	4,264	1,514	0
Asian	463	144	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	747	94	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,174	10,114	0
White	2,124	4,999	0
Black / African American	2,019	3,684	0
Asian	309	479	0
American Indian, Alaska Native	0	54	0
Pacific Islander	20	0	0
Hispanic	534	660	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,679	23,005	0
White	727	11,509	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	574	8,645	0
Asian	145	1,114	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	229	1,239	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	549	13,410	0
White	323	7,560	0
Black / African American	70	4,372	0
Asian	155	652	0
American Indian, Alaska Native	0	95	0
Pacific Islander	0	0	0
Hispanic	0	479	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*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

A total of 17,965 (35.8%) Henrico households live in housing units with one of the four severe housing problems. The prevalence of severe housing needs is notably high among the lowest income households, with 74% of very low-income households (those with incomes below 30% AMI) and 34% of low-income households (30%-50% AMI) experiencing a severe housing problem. In contrast, only 7% of households in the moderate-income range (50%-80% AMI) and 4% of medium-income households (80%-100% AMI) encounter a severe housing problem. Disproportionate needs are particularly pronounced among Hispanic and Pacific Islander communities at very low and low incomes, as detailed below.

Overall, 74% of very low-income households have a severe housing problem. Pacific Islander households have a disproportionate need: 100% of 4 Pacific Islander households have a severe housing problem.

Additionally, 89% of 841 Hispanic households in this income range have a severe housing problem, a 15% gap that indicates a disproportionately greater level of need.

Similarly, 34% of low-income households have a severe housing problem. Again, Pacific Islander and Hispanic households exhibit a disproportionate need: 100% of the 20 Pacific Islander households and 45% of Hispanic households in this income range have a severe housing problem, an 11% gap.

In contrast, only 7% of moderate-income households have a severe housing problem, suggesting a less pronounced disparity. No group has a disproportionate housing need, although 16% of Hispanic households have a severe housing problem, a 9% gap.

Only 4% of medium-income households have a severe housing problem. Asian households face a disproportionately greater need: 19.2% of 807 Asian households in this income range have a severe housing problem, a 15% gap indicating a disproportionate level of need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

This section assesses the need of any racial or ethnic group that has disproportionately greater levels of housing cost burdens or severe housing cost burdens in comparison to levels within the County overall. While the previous sections assessed all housing and severe housing problems, Table 21 focuses on only the share of income that households spend on housing. The data is categorized into groups spending less than 30% of their income on housing costs, those spending between 30% and 50% (cost burden), and those paying over 50% (severe cost burden). The final column, “No/negative income,” identifies households without an income due to self-employment, dividends, and net rental income. No racial or ethnic group has more than 1% of households with no or negative income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	92,985	20,022	16,567	873
White	57,275	9,304	7,653	553
Black / African American	23,390	7,693	6,503	189
Asian	7,399	1,303	870	29
American Indian, Alaska Native	199	4	0	0
Pacific Islander	14	0	20	0
Hispanic	3,040	1,245	1,218	82

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	71%	15%	13%	1%
White	77%	12%	10%	1%
Black / African American	62%	20%	17%	1%
Asian	77%	14%	9%	0%

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
American Indian, Alaska Native	98%	2%	0%	0%
Pacific Islander	41%	0%	59%	0%
Hispanic	54%	22%	22%	1%

Share of Total Households by Race and Ethnicity

Data Source: 2016-2020 CHAS

Discussion:

Housing cost burden is not shared consistently among the racial and ethnic groups in the County. Pacific Islander households disproportionately experience severe housing cost burdens at a rate 46% higher than the rest of the County. While Hispanic and Black households are not considered disproportionately greater than the rest of the county, they experience housing cost burdens at a rate 9% and 4% higher than the rest of the county. White and Asian households are least likely to spend more than 30% of income on housing costs.

Housing cost burden is a significant issue throughout Henrico County and the Richmond MSA. Among households in Henrico there are 29,130 households that earn less than 50% of AMI. 14,815 (51%) of these households earning less than 50% of AMI are severely cost burdened, paying over 50% of income for housing costs. The rate of severe cost burden for all income groups is 22%, with 29,130 of 132,465 households paying over 50% of their income on housing costs. Therefore, the 22% of households that earn 50% or less of AMI comprise 87% of the households that experience severe housing cost burdens.

Housing cost burden is, in aggregate, experienced disproportionately by race. Hispanic populations in Henrico experience housing cost burden (>30% of income) at a rate 16% higher than the average Henrico household. The variation in housing cost burden is a function of socio-economic status of Hispanic populations within Henrico as the rate of Hispanic households experiencing cost burdens is roughly the same as other races when controlled by AMI bracket.

2016-2020 Comprehensive Housing Affordability Strategy (CHAS) estimates show African American households experience housing cost burdens at a rate 29% higher than the average household, yet this percentage is subject to the considerable margin of error of CHAS data in non-decennial census years. The need for affordable housing displayed in the above data, is reinforced by residents' comments gathered during the consultation period.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

The data reveal significant disparities in housing cost burdens across racial and ethnic groups within Henrico County. While 71% of all households spend 30% or less of their income on housing, several

groups fall far below this threshold. Only 62% of Black or African American households and 54% of Hispanic households meet this standard.

20% of Black households and 22% of Hispanic households spend 30-50% of their income on housing, compared to 15% county-wide. Severe housing cost burden, spending more than half of total income on housing, is also elevated among these populations, impacting 17% of Black households and 22% of Hispanic households, compared to the 13% overall within Henrico County.

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

Needs are more directly associated with household income. Such needs include access to employment, retail and service opportunities, education and job training, and removal of barriers to employment and financial success. The likelihood of greater needs among racial and ethnic groups is primarily due to the correlation of these groups and lower household income.

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

Minority racial and ethnic groups are most heavily concentrated in the central third of the county, generally corresponding with portions of the Fairfield, Brookland and Varina Magisterial Districts. Hispanic and Latino households are concentrated predominantly in the western third of Henrico County. Among the 22 census-tracts that contain a 68.69% or greater minority concentration, only 3 of them contain above average concentrations of Hispanic households, indicating that Hispanic households are more dispersed throughout the county. African American households are concentrated predominantly in the center third of the county. Please see Map 2, “*Henrico County Areas of Minority Concentration*” in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Henrico County has no public housing. The information below provided from the source indicated for “public housing” represents regional or miscoded data. As of November 2024, data from HUD Community Assessment Reporting Tool (CART) (<https://egis.hud.gov/cart/>) shows the following for Henrico County:

- Total communities supported with project-based vouchers: 18 (including one USDA assisted property) Additionally, five Low-Income Housing Tax Credit (LIHTC) apartment communities also have a dedicated small number (between 6 and 18) units that are supported by Housing Choice Vouchers (HCV), with a total of 41 units in these five communities.
- Total number of project-based vouchers assigned to these communities: 2,429
- Total tenant-based (portable) vouchers in use in Henrico County assigned through Richmond Redevelopment and Housing Authority (RRHA): 1,513

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	24	3,656	2,802	18	2,746	28	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	7,450	9,028	13,149	6,617	13,170	9,726	0
Average length of stay	0	1	7	6	0	6	0	0
Average Household size	0	1	2	2	1	2	1	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	2	656	361	3	357	1	0
# of Disabled Families	0	7	546	601	9	573	19	0
# of Families requesting accessibility features	0	24	3,656	2,802	18	2,746	28	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	70	96	6	84	5	0	0
Black/African American	0	24	3,584	2,689	12	2,645	23	0	0
Asian	0	0	1	6	0	6	0	0	0
American Indian/Alaska Native	0	0	1	3	0	3	0	0	0
Pacific Islander	0	0	0	8	0	8	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	16	75	0	66	9	0	0
Not Hispanic	0	23	3,640	2,727	18	2,680	19	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Henrico County has no public housing.

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

Henrico County has no public housing. However, as described below, there are HCV holders, both portable and project-based in Henrico County. It is difficult to generalize or summarize the non-housing

needs of HCV holders, other than those of all lower-income households: stable housing, access to employment, childcare, and certain services.

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

These are the needs of the population at large, however, the most notable difference is frequently the need for access to public transportation in order to adequately access services, employment, educational opportunities, and other necessities.

Discussion

Henrico County has no public housing.

There are, however, 18 apartment communities with most or all units supported by project-based housing choice vouchers. There are also four apartment communities in Henrico County that have between 6 and 18 project-based voucher units. Within all these communities there are a total of 2,429 HUD and USDA-assisted units. Such housing is available to households earning less than 50% AMI, and rent paid is based on 30% of their household income.

There are also an additional 3,833 units that are supported by Low Income Housing Tax Credits (LIHTC) with an additional 53 units under construction. These units have rent limitations and are available to tenants earning less than 50% or 60% AMI. Several of the LIHTC apartment communities also have units that are supported by Housing Choice Vouchers.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The data sources for the table below are the July 2024 Point-In-Time (PIT) count and data provided by Homeward, the Continuum of Care (CoC) that covers Henrico County.

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)	40	0	110	80	65	45
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	4	39	235	200	80	35
Chronically Homeless Individuals	1	5	35	15	9	35

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				
Chronically Homeless Families	0	0	2	1	1	45
Veterans	1	3	30	20	17	75
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	1	3	1	3	27

Table 26 - Homeless Needs Assessment

Data Source

Homeward's July 2024 Point-in-Time Count of individuals and families experiencing homelessness in the Richmond

Comments:

region and Homeward's community-wide system to prevent and end homelessness (HCIS).

Homeless population has no rural homeless.

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):

See Homeless Needs Assessment table.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	9	25
Black or African American	33	14
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	44	39

Data Source

Homeward's July 2024 Point-in-Time Count of individuals and families experiencing homelessness in the Richmond

Comments:

region and Homeward's community-wide system to prevent and end homelessness (HCIS).

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

According to Richmond's CoC, Homeward VA, the January 2025 PIT count recorded a total of 659 adults and 80 children. Among the adults, 67.68% identified as male, 31.41% as female, and 0.9% identified as Other.

The data below reflect the characteristics of the 659 adults who completed the Homeward PIT survey.

- The majority of homeless individuals (80.58%) are single adults.
- The remaining 19.42% are in families, which include individuals who are married, separated, divorced, widowed, or currently partnered.
- 12.14% of homeless individuals are children living with them.
- 10.5% had their last permanent housing in Henrico County.
- 11.68% identified as veterans.

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

According to data from Homeward, most homeless individuals in the Richmond report that they are African American (62%), followed by White (26%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to data from Homeward, the most recent PIT count (July 2024) identified 318 homeless individuals who were sheltered and 267 homeless individuals who were unsheltered in the Richmond region.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The County of Henrico funds programs and services that meet the basic needs of the most vulnerable in our community; families and individuals with low incomes, children, domestic violence and sexual assault victims, homeless persons, seniors, and persons with disabilities. The County invests in programs that help people gain independence and success.

The following is an overview (where data is available) of persons who, while not homeless, have special needs. Non-homeless special needs populations include persons who are elderly and frail; persons with severe mental illness, developmental disabilities, and/or physical disabilities; persons who suffer from alcohol and/or other drug addiction; persons with HIV/AIDS and their families; victims of domestic violence or sexual assault; and others requiring permanent supportive housing.

Describe the characteristics of special needs populations in your community:

According to the U.S. Census Bureau, 2023 ACS 5-Year Estimates, Henrico County's population is 334,434, of which 16.5% are elderly (aged 65 and over). This represents a 2% increase since 2018. Henrico County's elderly population is projected to continue growing, necessitating the allocation of additional resources and services to meet their needs.

Furthermore, the U.S. Census Bureau reports that in 2023, 14.3% of the 331,349 civilian non-institutionalized population lives with a disability, marking a 3.3% increase since the 2018 ACS 5-Year Estimates. Notably, the prevalence of disability is significantly higher among elderly women compared to their elderly male counterparts within the same age ranges.

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

The portion of these populations requiring special housing options has not been quantified. Many persons with special needs also have incomes at or below 50% AMI. Therefore, their needs may have already been considered in estimating the housing needs of persons with extremely low- and very low-incomes. However, some individuals need supportive housing, as they are unable to undertake Activities of Daily Living (ADL) without assistance. Supportive housing is defined as living units that provide a planned services component with access to a range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing.

Priorities among special needs populations include case management, promoting health and wellness, nutrition, drug and alcohol treatment, mental health counseling, caregiver programs, and employment programs.

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

According to the Virginia Department of Health, as of December 31, 2023, there were 27,712 persons known to be living with HIV in Virginia. Of that number, there were 49 new HIV diagnoses in Henrico County. At the end of the 2023 calendar year, there were 5,710 reported persons in the Richmond MSA living with HIV condition.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Henrico County has significant populations of people who may require special needs due to their age, disability, health, or other reasons. Because the needs of these people vary based on the individual, we continue to support and work with other agencies that provide services to these populations. These include the County's Departments of Mental Health, Developmental Services and Social Services and Advocates for the Aging, as well as a variety of other non-profit providers.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The County's Capital Improvement Program (CIP) for FY26-35 has recommended the total funding amount to be approximately \$416,374,000 and includes projects the voters approved in the November 2022 bond referendum totaling \$511,350,000 in areas of education, public safety, recreation and

drainage improvement projects. The sum of requests over the full ten year period is in excess of \$6.4 billion which outpaces Henrico's available resources or borrowing capacity.

Schools: Capital funding for Henrico County Public Schools (HCPS) totals \$61,500,000, ensuring that taking care of schools remains a top priority. There are two projects funded with general obligation bonds approved by voters in the November 2022 referendum, totaling \$27,500,000. Construction begins with \$21,500,000 allocated to the replacement of Charles M. Johnson Elementary School, \$3,000,000 for Fairfield Elementary School planning and design, and \$3,000,000 for offsite improvements. The FY26 Capital Budget also sees the addition of \$9,000,000 in ongoing Meals Tax funding for maintenance projects throughout HCPS. Also, \$16,000,000 is allocated for mechanical and roof replacements. \$2,000,000 is allocated for technology infrastructure, and \$1,000,000 for the playground replacement plan.

County Facilities: Public Safety projects total \$41,026,000. The Division of Fire will use \$19,000,000 for the construction of Firehouse #1.

Recreation and Parks: Recreation and Parks will utilize \$2,000,000 for its facility rehabilitation program, \$1,000,000 for the trail and sign rehabilitation program, \$1,300,000 for construction of the Dorey Spray Park Restroom, and \$1,500,000 for construction at the Deep Bottom Boat Landing.

How were these needs determined?

Needs are put forward by Departments and prioritized by the Departments themselves over the initial five-year period with projects identified for years six through ten to assist in planning for future capital needs. With the adoption of the budget, funds are appropriated for the first year of the CIP. Once funds are appropriated to the Capital Projects Fund for a project, the funds remain appropriated until the project is completed. The CIP also includes estimates of any operating costs associated with each project.

Describe the jurisdiction's need for Public Improvements:

Henrico County identifies its public improvement needs through an annual capital budgeting process, presented each spring to the Board of Supervisors. These needs are developed and prioritized by various County departments and span an initial five-year planning period. Additionally, projects projected for years six through ten are outlined to support long-term capital planning and resource allocation.

The following summarizes the public improvement capital five-year needs as identified by County Departments during the FY 2025-26 budget process:

Roadways (including pedestrian safety) : \$1,249,200,000

Stormwater: \$16,740,000

Sewer: \$482,846,000

Water: \$353,350,000

Drainage: \$40,000,000

For FY 2025-26, the capital budget includes sidewalk improvements as follows: \$30.0 million to widen and improve the existing 1.9-mile section of roadway located adjacent to Richmond International Raceway. This is in a low/mod-income area of the County.

How were these needs determined?

Departmental capital project requests are solicited each year with directions to provide a thoughtful and realistic look at projects beyond the five-year range to allow for better planning of infrastructure needs. Each project in the current CIP is carefully reviewed and prioritized before being submitted and projects that are no longer justifiable are not requested. Departmental requests for facility improvements or new buildings are submitted to General Services for assessment and cost estimates, including operating impacts. More detailed assessments are made for projects in years one through five of the plan with the most focus on year 1 projects.

Describe the jurisdiction's need for Public Services:

Public services assist the critical needs of Henrico's low and moderate-income population, including access to employment training, education enhancement, financial literacy, life skills, and or housing education, among other services. Henrico County has a coalition of public service agencies serving these needs but requires additional public support through funding and advocacy. Significant requests include affordable housing for sale, home repair/rehabilitation for homeowners, homebuyer assistance, grants or loans to small businesses, domestic violence shelters, homeless facilities, and assistance to prevent homelessness. Recognizing these important requests, Henrico County continues to partner with local non-profits to provide solutions utilizing Community Development Block Grants (CDBG) funding, as well as HOME Investment Partnerships Program (HOME) funding.

How were these needs determined?

Needs were identified through public input sessions regarding the development of the Consolidated Plan for 2025-2030 with consideration of Henrico's previously established priorities. Local service providers and feedback by government agencies, developers, other municipalities and other community entities were also taken into consideration.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to 2023 five-year American Community Survey (ACS) estimates, there were a total of 142,964 housing units in the County. The majority of these units are single-family units (74.4%), and 64.6% are owner-occupied.

Utilizing the Department of Housing & Urban Development (HUD)'s 30% guideline as a baseline of house affordability and 2019-2023 5-year ACS data, a significant portion of the housing stock in Henrico County may be affordable to households earning up to 80% of Area Median Income (AMI). Currently, 39,798 (27.8%) households in Henrico are cost burdened.

Although Henrico County does not have any public housing, there are a variety of other forms of assisted housing both within the County and in the region available to County residents. In the County, there are apartment communities with project-based Housing Choice Vouchers (HCV) serving households earning less than 50% AMI, Low-Income Housing Tax Credit (LIHTC) units serving households earning less than 50% or 60% AMI, and State Bond financed apartment units serving residents with low incomes. Several of the projects utilizing either HCVs or tax credits are also targeted to persons with disabilities or elderly persons. There are also tenant-based (portable) vouchers in use in Henrico County, issued by the Richmond Redevelopment and Housing Authority (RRHA), the Henrico Area Mental Health and Development Services, and other non-profit community agencies.

Facilities serving homeless persons are located in Henrico County and elsewhere in central Virginia. Henrico County facilities include Hilliard House, operated by Housing Families First, and St. Joseph's Villa's Flagler Housing program, as well as facilities providing housing for victims of domestic violence and/or human trafficking. A permanent supportive housing community with 86 units was completed in 2024 and a permanent supportive housing development with 76 units (all residents earning 60% or less) has been allocated funding, with an intended completion timeline of December 2027. The development of affordable rental housing for special populations, containing 106 apartments for low-income households, has been allocated funding, with an intended completion timeline of June 2027.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to 2019–2023 ACS data, Henrico County has 142,964 residential housing units. Single unit structures account for 106,270 (74.4%) of the 142,964 residential housing units within Henrico County. Of these single-unit structures, the over-whelming majority are 1-unit detached structures, with 63.8% of these units being occupied by single-families. Of residential structures, 25.3% are multi-family structures. Amongst these structures the most common form of structure holds 10-19 units, comprising 7.2% of the total housing stock. Approximately two-thirds of all residential structures are owner-occupied. Housing stock in Henrico County has grown gradually, increasing by 6,765 units since 2018. The property type with the largest increase in both percentage and raw total, since 2018, are single family units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	91,140	63.8%
1-unit, attached structure	15,130	10.6%
2-4 units	7,631	5.3%
5-19 units	19,140	13.4%
20 or more units	9,454	6.6%
Mobile Home, boat, RV, van, etc	469	0.3%
Total	142,964	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS Selected Housing Characteristics

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	165	0.2%	1600	3.3%
1 bedroom	671	0.8%	9,948	20.7%
2 or 3 bedrooms	47,313	54%	32,328	67.4%
4 or more bedrooms	39,473	45%	4,101	8.5%
Total	87,622	100%	47,977	100%

Table 28 – Unit Size by Tenure

Data Source: 2019-2023 ACS Physical Housing Characteristics for Occupied Housing Units

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

Section 8 – Project-Based Vouchers: Residents qualifying to reside in apartments supported by project-based vouchers must be “very low income,” which means their household income is less than 50% of AMI. There are 2,254 project-based voucher units within 19 communities in Henrico County.

LIHTC Supported Units: According to the LIHTC database, there are 5,588 income-restricted units in 42 apartment communities. Tenants of these apartments must have household incomes not exceeding either 50% or 60% AMI, depending on the project. Of the 5,588 units, 1,935 are also supported by project-based vouchers.

HCVs: There are 347 vouchers administered by Henrico Area Mental Health and Development Services. Eligibility for HCVs is the same for project-based vouchers (50% AMI). RRHA, located in the City of Richmond, also issues vouchers, for which Henrico residents are eligible to apply.

Tax Exempt Bond Supported Units: The Virginia Housing Development Authority (VHDA) makes available taxable and tax-exempt bond financing for multi-family developments. The income requirements range from 30% to 50% AMI and can cover from 10% to 50% of units in the development. Tax-exempt bond-supported projects do not have limitations controlling the cost of rents.

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

Of the County's 42 LIHTC properties, seven will reach the end of their affordability period in the next five years. These seven communities represent 952 units of affordable housing. At the end of this compliance period, high demand for rental units in the current market may put additional pressure on these properties to convert units to market rate or sell the properties to developers. Additionally, older LIHTC properties face high costs of repair and maintenance, which may create additional incentives to sell, further decreasing the County's inventory of affordable rental units. The rising home values in Henrico County reduce affordable homeownership opportunities, and many naturally affordable homes throughout the county are being purchased by investors and resold or rented at less affordable prices.

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

Henrico County, like most communities across the country, faces a shortage of housing units affordable to all income levels. A 2020 study by the Richmond Area Partnership for Housing Affordability (PHA) indicated that there are 4,335 more renter households earning below 50% AMI than there are apartments that are affordable to them, highlighting a lack of access to housing that does not leave a household cost-burdened.

Describe the need for specific types of housing:

There is a strong and growing need for rental housing affordable to very low and low-income individuals within Henrico County, as well as affordable homeownership opportunities for moderate and middle-income households. According to 2019-2023 ACS 5-year estimates, 44% of all Henrico County households have a head of household over age 55. In line with national trends, we expect the age of the average homeowner to increase over the next decade, increasing demand for senior housing, assisted living, and universally accessible homes.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing in Henrico County has increased significantly in recent years, presenting ongoing challenges to housing affordability for both renters and homeowners. Owned housing units are considered affordable if monthly housing costs, including principal and interest, taxes, and insurance, are no more than 30% of the household's income. In comparison of 2021 and 2023 ACS data, the median home value rose from \$295,900 to \$362,400, marking a 22.47% increase. Median contract rent also climbed 21.78% in the same period, from \$1,308 to \$1,593.

Rental market distribution shows that the majority of (88%) renters pay more than \$1,000 for rent each month and nearly half of all renters (48%) pay over \$1,500. These numbers emphasize the strain on affordability for renters. Rental units are considered affordable if gross rent, including utilities, does not exceed 30% of household income. These trends indicate that rising housing costs may outpace wage growth, contributing to increased housing cost burden and limiting access to stable housing for vulnerable populations.

Cost of Housing

	Base Year: 2021	Most Recent Year: 2023	% Change
Median Home Value	295,900	362,400	22.47%
Median Contract Rent	1,308	1,593	21.78%

Table 29 – Cost of Housing

Data Source: 2021 Census (Base Year), 2021-2023 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1351	3%
\$500-999	4,431	10%
\$1,000-1,499	18,428	40%
\$1,500-\$1,999	14,929	32%
\$2,000 or more	7,342	16%
Total	46,481	99.99%

Table 30 - Rent Paid

Data Source: 2023 Gross Rent ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	25,295	68,915
50% HAMFI	11,320	9,380
80% HAMFI	10,115	6,465
100% HAMFI	N/A	N/A

Table 31 – Housing Affordability

Data Source: 2017-2021 ACS CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,488	\$1,545	\$1,711	\$2,166	\$2,677
High HOME Rent	\$1,273	\$1,364	\$1,639	\$1,885	\$2,084
Low HOME Rent	\$993	\$1,064	\$1,277	\$1,475	\$1,646

Table 32 – Monthly Rent

Data Source: https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_VA_2025.pdf

Is there sufficient housing for households at all income levels?

In Henrico County, 60% of households with an income below 30% AMI rent and 40% own their homes. For higher income levels, homeownership is more attainable, with 58% of households with an income between 80% and 100% AMI able to own a home and 80% of households with an income over 100% AMI able to own a home.

An independent report commissioned by Henrico County in 2022 found that less than 25% of single-family homes in the County would be affordable, if available for sale, to households earning up to 80% AMI, indicating a significant shortage of affordable housing. In comparison, a 2015 analysis found that 62% of single-family homes would be affordable for families at that income level to purchase, underscoring a sharp decline in affordable housing over the last decade.

According to the Central Virginia Regional Multiple Listing Service (CVR MLS), the median sales price for a home in Henrico County in March of 2025 was \$410,000, which requires a household income of around \$120,000 to be affordable. Based on mortgage interest rates at that time, an estimated monthly principal and interest payment for a \$410,000 home would be \$2,600 per month. A four-person household at 80% AMI (\$90,800 according to HUD FY2025 Income Limits) can afford approximately \$2,270 in monthly housing costs. This widening gap places homeownership out of reach for many.

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

Home costs for renters and homeowners are outpacing increases in household income, putting increased pressure on families that are already struggling with housing affordability. According to the CRV MLS, the median sales price for a home in Henrico County in March 2025 was \$410,000, an increase of 5% since March 2024. Given these trends, we can expect home values to continue to increase in the coming years. In the same period, the AMI for the Richmond, VA Metropolitan Statistical Area (MSA) changed from \$110,300 to \$113,500, which is an increase of only 3%. If these trends continue, we expect the annual increase in home prices to continue to outpace the annual increase in area income, making homeownership less affordable.

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

According to 2023 ACS 1-Year estimates, the median contract rent for Henrico County was \$1,393. Low HOME rents range from \$966 to \$1,930, and Fair Market Rents range from \$1,328 to \$3,111, depending on unit size. This represents a gap of between \$362 and \$1,181 per month for households that qualify for low HOME rent. There is a significant need for more housing options that bridge the gap between the lower HOME rent range and the Fair Market Rent. The County can encourage preservation of naturally occurring affordable housing and development of additional housing options to meet this need.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Forty-one percent of housing units in Henrico County were constructed before 1980, indicating an aging housing stock with the potential need for rehabilitation and modernization. However, despite an aging housing stock, overall housing conditions are generally sound. According to 2023 ACS 1-Year Estimates, 99.6% of homes have complete plumbing facilities, 99.1% have complete kitchens, and 98.5% of households have one or fewer persons per room, indicating minimal overcrowding and adequate living conditions.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Henrico County does not have a definition for “substandard condition” or “substandard condition but suitable for rehabilitation.” The County uses the Virginia Uniform Statewide Building Code (USBC), a State regulation promulgated by the Virginia Board of Housing and Community Development. Part III of the USBC contains the regulations for the maintenance of existing structures, also known as the Virginia Maintenance Code, which is enforced by Henrico County. The USBC defines “structure unfit for human occupancy” and “unsafe structures” as follows:

- **STRUCTURE UNFIT FOR HUMAN OCCUPANCY.** An existing structure determined by the code official to be dangerous to the health, safety and welfare of the occupants of the structure or the public because (i) of the degree to which the structure is in disrepair or lacks maintenance, ventilation, illumination, sanitary or heating facilities or other essential equipment, or (ii) the required plumbing and sanitary facilities are inoperable.
- **UNSAFE STRUCTURE.** An existing structure (i) determined by the code official to be dangerous to the health, safety and welfare of the occupants of the structure or the public, (ii) that contains unsafe equipment, or (iii) is so damaged, decayed, dilapidated, structurally unsafe or of such faulty construction or unstable foundation that partial or complete collapse is likely. A vacant existing structure, unsecured or open, shall be deemed to be an unsafe structure.

Henrico County requires that housing units rehabilitated with HUD funds meet HUD Housing Quality Standards (HQS) and/or Uniform Physical Condition Standards (UPCS) and all state and local codes.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,642	17.9	22,926	47.8
With two selected Conditions	135	0.2	1,092	2.3
With three selected Conditions	49	0.1	157	0.3
With four selected Conditions	0	0.0	0	0.0
No selected Conditions	71,796	81.9	23,802	49.6
Total	87,622	100.1%	47,977	100.00%

Table 33 - Condition of Units

Data Source: 2019-2023 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	21,353	24.53%	15,925	31.57%
1980-1999	28,645	32.91%	17,026	33.72%
1950-1979	28,976	33.29%	14,816	29.30%
Before 1950	8,058	9.26%	2,730	5.40%
Total Housing	87,032	99.99%	50,497	99.99%

Table 34 – Year Unit Built

Data Source: 2023: ACS 1-Year Estimates Detailed Tables: Tenure by Year Structure Built

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.	36,190	41%	21,339	18%
Housing units built before 1980 with children present	3,478	9.6	4,185	19.6

Table 35 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units), 2017-2021 CHAS (Units with Children present)

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 36 - Vacant Units

Data Source Comments:

The 2019-2023 ACS estimated 7,365 vacant housing units in Henrico County. The County's own database indicates 235 long-term vacant single-family homes. The County does not track vacant units in multi-family buildings or homes meant for sale, for rent, or held for occasional use. The County's vacant house database shows 11 properties marked derelict as of June 2025. Some of these may not be suitable for rehabilitation.

Need for Owner and Rental Rehabilitation

According to the ACS 5-year estimates, 2019-2023, households held by someone over the age of 55 account for 44% of all households in the County. As the County's population continues to age, there is a growing need for services that allow older adults to age in place safely. Many seniors and people with physical or intellectual disabilities need modifications to their homes to avoid relocating to more costly housing. These modifications often include ramps, grab bars, shower and bath conversions, among others, to increase accessibility. The County has home rehabilitation programs available to address this need among seniors, disabled individuals, and low-income households.

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

Henrico County has approximately 57,529 housing units built prior to 1980, which represents the units that potentially have lead-based paint (LBP) present (see Table 35). While this number represents approximately 42% of all housing units in Henrico County built before 1980, the Consumer Product Safety Commission issued their final ban on LBP in 1978 and so this number also represents some units built after the ban and do not have lead-based paint.

Based on 2019-2023 ACS data, there were 123,334 households in Henrico; CHAS data from 2020 indicates that 54,255 households are below 80% AMI, with potentially 23,000 low-to-moderate income (LMI) households living in units with LBP hazards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Henrico County has no public housing.

Data from HUD Community Assessment Reporting Tool (CART) (<https://egis.hud.gov/cart/>) showing counts for 2023, reports the following for Henrico County:

- Total communities supported with project-based vouchers: 19
- Total number of units with HCV rental assistance: 2,256
- Median income of assisted households: \$2,253.

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	23	4,008	3,275	7	3,268	239	0	0
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Henrico County has no public housing.

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

Henrico County does not have any public housing units and does not have a public housing authority.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Henrico County does not have any public housing units and does not have a public housing authority.

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

Henrico County does not have a public housing agency.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Greater Richmond Continuum of Care (GRCoC) coordinates shelter and services across the geographic area that includes Richmond City; Chesterfield, Henrico, and Hanover counties; and New Kent, Powhatan, Charles City, and Goochland counties. Due to the regional nature of their aim to end homelessness for the most vulnerable residents, shelter beds are available to people in these communities regardless of where they lived prior to losing their housing.

The following data represent the number of shelter beds throughout the Central Virginia Region. Within Henrico County, Hilliard House Shelter provides 40 shelter beds for families with children.

Facilities and Housing Targeted to Homeless Households

	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)	173		29	230	
Households with Only Adults	201	106	15	788	
Chronically Homeless Households	0		7	471	
Veterans	15		0	455	
Unaccompanied Youth	14		12	0	

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

The Greater Richmond Continuum of Care Housing Inventory Count, January 2025

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

Mainstream services, such as health, mental health, and employment services, are an integral part of how providers in the coordinated network of the GRCoC are able to meet the needs of people experiencing homelessness. As a part of the federally required Coordinated Entry System (CES), the GRCoC utilizes multiple access points, one of which is a regional coordinated outreach team that is led by the region's healthcare for the homeless provider. In addition to coordinating the work of this outreach team, this partner also supports access to healthcare for people experiencing homelessness in the region through mobile healthcare outreach and targeted healthcare interventions at seasonal and year-round shelters. The GRCoC also regularly facilitates service coordination with Medicaid Managed Care Organizations (MCOs) to facilitate long-term access to physical and mental healthcare and prioritize housing stability to address social determinants of health.

The GRCoC Board endorsed a policy & position paper in September of 2024 identifying a multi-prong approach to reduce the length of time persons remain homeless. This strategy focuses on prioritizing, hiring, training, and retaining SSI/SSDI Outreach, Access, and Recovery (SOAR)-certified workers (in 2023 the GRCoC used local investments to prioritize hiring and training SOAR-certified workers and saw measured improvements in access to mainstream and cash benefit resources), strengthened accuracy of data entry and Homeless Management Information System (HMIS) use (expanding comprehensive HMIS user training and data quality monitoring through 1:1 HMIS Lead & Organizational meetings), increasing access to professional development opportunities for people with lived experience of homelessness (exploring system-level peer-support certifications and more professional development roles into homeless services positions), collaboration with the regional workforce board to target regionally specific industries of growth through direct employment referrals (partnering with the capital region workforce development board to initiate direct employment referrals for people receiving homeless services assistance that reflect the unique economic landscape of the greater Richmond region), and monitoring performance outcomes (continuing performance monitoring and expanding a performance monitoring framework) through the GRCoC's Quality Improvement Leadership Committee.

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

The GRCoC provides services and facilities specifically for homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. All resources and facilities in the GRCoC provide services in a housing-focused manner. In 2024, the GRCoC CES supported a total of 284 year-round beds for families and individuals experiencing homelessness, 64 year-round beds for families and individuals fleeing domestic or sexual violence, and 106 seasonal inclement weather beds for individuals experiencing unsheltered homelessness during inclement weather. Additionally, the GRCoC supports 472 Permanent Supportive Housing units targeted to families and individuals experiencing chronic homelessness, 552 units of

housing resources targeted to veterans experiencing homelessness, and 66 units of housing resources targeted to transition-aged youth (18-24) experiencing homelessness.

Henrico County allocates funding and has agreements with non-profit partners that assist the homeless population such as the YWCA of Richmond (Greater Richmond Regional Domestic Violence Hotline); CARITAS (case management for shelter clients); Homeward (homeless services coordination and data collection); Commonwealth Catholic Charities (outreach for homeless individuals), and Housing Families First (support for emergency shelter program). This funding is contingent upon receiving Emergency Solutions Grant (ESG) entitlement funds, which has been inconsistent over the past five years and is projected to remain inconsistent in the next five years.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Henrico County has a long history of supporting facilities and services for special needs populations including the elderly and frail elderly, adults and children with mental, physical, or developmental disabilities, and homeless individuals and families with federal and non-federal funds.

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

Persons with mental health issues and developmental disabilities need supportive housing to live in the community. The needs are met through properties owned and operated by Henrico County's non-profit partner agencies as well as the Henrico Area Mental Health and Development Services, which provide efficiency and single-room occupancy supportive units, as well as licensed group homes.

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

Various area non-profit housing agencies provide housing or provide connections to housing. These include housing specifically for veterans and their families, transitional housing, group homes, permanent supportive housing, and access to resources. Henrico County allocated CDBG and HOME funds, as well as county general funds, to Cool Lane Commons, a supportive housing community providing 86 one-bedroom units, 13 of which are fully accessible. HOME-ARP funds were allocated for the construction of Rady Street Apartments, which will provide 82 units of permanent supportive housing for formerly homeless persons.

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)

Henrico Area Mental Health & Developmental Services will continue to find appropriate supportive housing and provide financial assistance from federal mental health and substance abuse block grant funds, state, and local funds. The County also uses its general fund budget to support agencies that provide housing and support services for special needs populations. HOME-ARP funds have been

allocated for supportive housing and supportive services, with a preference for persons who are homeless, but others who are not homeless may also be served.

Henrico Area Mental Health and Developmental Services - \$57,275,788

Department of Social Services - \$ 29,711,637

Community Brain Injury Services/The Mill House - \$26,250

Resources for Independent Living - \$25,000

SOAR 365/Camp Baker - \$15,000

Eastern Henrico FISH - \$26,244

Safe Harbor - \$53,975

Salvation Army - \$16,000

St. Joseph's Villa/Flagler Home - \$35,000

YWCA - \$25,000

The Healing Place - \$25,000

Better Housing Coalition - \$38,405

The Span Center (formerly Senior Connections) - \$56,000

Henrico County will also continue to support the development of Carter Woods III using HOME funds for PY 2025-26.

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))

Please see response above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The *2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region (AI)*, prepared by a consultant independent from Henrico County and completed in February 2021, identified no impediments to fair housing choice resulting from the negative effects of public policies. The analysis did however identify several actions to address impediments to fair housing, most of which have been implemented since the completion of that analysis. An update to the 2020 Analysis is expected to occur, again as a regional project, as early as January 2026.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Henrico County Board of Supervisors and the Economic Development Authority (EDA) recognizes that strong sustainable communities depend on more than housing alone. Non-housing community

development assets, such as workforce training, public infrastructure, small business growth, and access to supportive services, are essential to economic stability and quality of life. Ongoing development in the western and eastern portions of the County has expanded job opportunities across key industries, including healthcare, logistics, retail, and professional services. As employers continue to grow and relocate to the region, there is an increasing need for a skilled workforce, accessible transportation, and coordinated support systems that connect residents, particularly those in low-and moderate-income areas, to long-term economic opportunity.

According to the Bureau of Labor Statistics (BLS), as of February 2025, Henrico County had an unemployment rate of 3.2%, compared to the Virginia unemployment rate of 3.1% and U.S. unemployment rate of 4.1%.

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	572	85	0	0	0
Arts, Entertainment, Accommodations	13,119	17,582	7	10	3
Construction	9,921	10,669	6	6	0
Education and Health Care Services	39,843	40,563	23	22	-1
Finance, Insurance, and Real Estate	20,728	22,153	12	12	0
Information	2,291	3,530	1	2	1
Manufacturing	10,409	7,625	6	4	-2
Other Services	8,199	6,789	5	4	-1
Professional, Scientific, Management Services	25,649	31,526	15	17	2
Public Administration	11,840	6,607	7	4	-3
Retail Trade	19,734	22,083	11	12	1
Transportation & Warehousing	9,656	4,859	5	3	-2
Wholesale Trade	4,825	9,001	3	5	2
Grand Total	176,786	183,072	--	--	--

Table 40 - Business Activity

Data Source: 2019-2023 ACS (Workers), 2022 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	183,914
Civilian Employed Population 16 years and over	176,784
Unemployment Rate	3.9%
Unemployment Rate for Ages 16-24	9.7%
Unemployment Rate for Ages 25-65	3.3%

Table 41 - Labor Force

Data Source: 2019-2023 ACS

Occupations by Sector	Number of People
Management, business and financial	83,581
Farming, fisheries and forestry occupations	191
Service	27,104
Sales and office	37,490
Construction, extraction, maintenance and repair	10,343
Production, transportation and material moving	18,077

Table 42 – Occupations by Sector

Data Source: 2019-2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	129,117	74.1%
30-59 Minutes	37,986	21.8%
60 or More Minutes	6,970	4.0%
Total	174,247	99.9%

Table 43 - Travel Time

Data Source: 2019-2023 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,487	590	3,560
High school graduate (includes equivalency)	29,186	1,357	7,961
Some college or associate's degree	37,707	1,060	6,904
Bachelor's degree or higher	76,252	1,861	9,588

Table 44 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	389	952	1,455	2,562	1,925
9th to 12th grade, no diploma	2,599	1,014	1,410	3,654	3,383
High school graduate, GED, or alternative	8,286	10,422	8,115	18,699	13,841
Some college, no degree	8,505	8,472	7,979	15,970	11,225
Associate's degree	1,471	3,135	3,383	5,946	3,628
Bachelor's degree	3,116	14,524	13,469	21,917	12,054
Graduate or professional degree	513	8,463	10,918	16,570	9,255

Table 45 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$27,957
High school graduate (includes equivalency)	\$39,714
Some college or associate's degree	\$46,289
Bachelor's degree	\$70,779
Graduate or professional degree	\$91,272

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

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

According to the BLS, Henrico County ranks third behind Fairfax County and Loudon County in total employment in Virginia. The Business Activity table above does not fully reflect the total employment in the County, which the BLS reports was 188,007 in 2024. As reported in the table, the sector with the greatest amount of employment is the Education and Health Care Services sector with 39,843 workers, followed by the Professional, Scientific, and Management Services sector with 25,649 workers, and the Finance, Insurance, & Real Estate sector with 20,728 workers.

According to the Greater Richmond Partnership, the top five employers in Henrico County, as of 2022, are Bon Secours Richmond, Altria, Anthem Blue Cross Blue Shield, Markel, and T-Mobile USA.

Describe the workforce and infrastructure needs of the business community:

The Henrico business community requires a large skilled and educated workforce. Infrastructure needs of the business community include a reliable and efficient transportation network providing access for employees, customers, materials, and distribution within targeted markets, throughout central Virginia and beyond, including global markets for an increasing number of Henrico businesses. Transportation networks include roadways, and particularly interstate highways, air passenger and freight service, rail service, and access to deep water ports. The Richmond International Airport (RIC) handles approximately 140 million pounds of cargo annually through its shipping, receiving, and storage options. Efficient access to the airport is particularly vital for manufacturing businesses using multi-modal means of moving their products. Utility infrastructure varies, but typically includes water, sewer, gas, and electrical service, all of which are generally available to existing businesses and locations identified for future business development. Other needs may include an increase in training providers to expand and support more efficient and affordable programs that promote and accommodate the workforce and educational needs simultaneously.

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.

Henrico offers a variety of incentives to support business development and growth including the Enterprise Zone, the Foreign Trade Zone, commercial rehabilitation tax credits, and fast-track approval to help expedite permitting during the construction and build-out stages for qualifying companies. Financing for small businesses is available through Bridging Virginia, a Community Development

Financial Institution (CDFI) supporting the Richmond region. Incentives provided by the Commonwealth of Virginia include: Customized recruiting & training incentives through the Virginia Economic Development Partnership's (VEDP) Virginia Jobs Investment Program; Virginia Enterprise Zone (VEZ) program cash grants for new job creation & real property investment; corporate tax credits through the Major Business Facility Job Tax Credit & Worker Retraining Tax Credit; industrial development bond financing for manufacturing projects & incentive grants for targeted industries & small business programs; and discretionary incentives through the Governor's Opportunity Fund, the Virginia Investment Partnership Grant, the Major Eligible Employer Grant, and the Virginia Economic Development Incentive Grant. Henrico's Enterprise Zone program provides various state & local incentives for capital improvements and job creation. Incentives include grants for property improvements, permit fee waivers, and certain tax exemptions. The re-established Capital Region Small Business Development Center provides technical assistance and consultations for small businesses and startups.

In July 2018, Henrico County conducted a small area study for the Westwood area, which is generally located between West Broad St, Staples Mill Rd, and CSX Railway's Acca Yard, to examine potential redevelopment opportunities and determine any constraints for development within the study area. This area is adjacent to the Scott's Addition area of Richmond and recent redevelopment there has spilled over into adjacent areas of Henrico County. These new developments indicate a general growth trend in this area of Henrico, and as development continues, these areas will see an increase in population and demand for goods and services. Although the portions of the study area along Staples Mill Rd between Bethlehem Rd and Thalbro St are located within the County's Enterprise Zone, the majority of the study area is not eligible for the Enterprise Zone program. Expansion of the Enterprise Zone could be beneficial for revitalization efforts and should be considered when the boundaries of the Enterprise Zone are next evaluated.

The Pulse, a bus rapid transit (BRT) began running in 2018 and continues to provide East-West service along the Broad Street corridor. The Greater Richmond Transit Company (GRTC) is working on a western Pulse extension as well as adding a North-South BRT route to expand access to public transportation. These bus lines have limited stops and dedicated lanes for quicker, more efficient trips. Pulse stations serve and provide enhanced transit access for residents and visitors. Walkability to transit is also key. This is likely to increase population and redevelopment within the area. The incorporation of the Pulse bus line into Henrico County enhances transit access to the surrounding areas and is anticipated to reduce single-occupancy vehicular trips in areas served by the new system.

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

According to a study done by Georgetown University Center on Education and the Workforce, "The Great Misalignment: Addressing the Mismatch between the Supply of Certificates and Associate's Degrees and the Future Demand for Workers in 565 US Labor Markets", there is a 54% credentials-to-jobs misalignment in the Richmond MSA, indicating that over half of all middle-skills credentials are conferred in programs of study that do not have a direct occupational match. This can be attributed to either a lack of credentials and training providers or a lack of direct connection to occupational clusters in the region.

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 Capital Region Workforce Partnership (CRWP) is the Henrico County agency responsible for oversight and administration of the federal workforce development system and programs created by the Workforce Innovation and Opportunity Act for the Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, Powhatan, and the City of Richmond. Employment and training services for job seekers and employers are available in three Virginia Career Works centers, located in eastern Henrico, downtown Richmond, and northern Chesterfield.

In addition to these three Virginia Career Works centers, workforce development programs include:

- Hermitage Technical Center - career and technical center
- Highland Springs Technical Center - career and technical center
- Community College Workforce Alliance - an organization that provides training, instruction, skills assessment, and more to the Greater Richmond region workforce.

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 Richmond Regional Comprehensive Economic Development Strategy (CEDS) is currently in the process of being updated, and recommendations or preliminary data have not been publicized. The last CEDS was adopted in 2014 and last updated in 2018. Coordinated initiatives between the 2014 CEDS and this Consolidated Plan include workforce development.

MA-50 Needs and Market Analysis Discussion

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

Henrico County defines a "concentration" as any area in which the percentage of households with a particular housing problem is two times higher than the County-wide rate for that problem.

For overcrowding the County rate is 1.6%; for cost burden it is 29.4%; for lack of complete plumbing facilities, it is 0.3%; and for lack of complete kitchen facilities it is 0.9%. *Map 1 - Housing Problems* shows census tracts where the percentage of homes with housing problems is twice the rate of the county overall. There are no census tracts with concentrations of all four housing problems; two census tracts have a concentration in three housing problems; three tracts have a concentration in two housing problems. Fifty-two census tracts (61%) do not have concentrations of housing problems, as they do not exceed the average in any category. These tracts are primarily in the western part of the County, except for an area between Nine Mile Road and I-64. In western Henrico, these tracts are primarily between

Patterson Avenue and Staples Mill Road, with an additional area between Ridge Road and River Road, and another area bordered by Hermitage Road, Hilliard Road, and Brook Road.

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

Per HUD guidelines, Henrico County defines areas of Racial or Ethnic Minority Concentration as those in which the non-white population in an area (census tract) is more than 20 percentage points higher than the non-white population for Henrico County as a whole.

The 2019-2023 ACS reported the County's population as 48.7% non-white. Census tracts with a non-white population above 68.7% are therefore considered to have concentrations of racial or ethnic minorities. As seen in *Map 2 - Minority Concentrations*, the census tracts in which there is a concentration of non-white minorities are generally located in the central and near eastern parts of the County. Smaller areas of concentration are located in the area between Staples Mill Road and West Broad Street, and along Brook Road between Wilkinson Road and 295.

The ACS reported the County's population as 6.7% Hispanic or Latino. Henrico County defines areas with concentrations of Hispanic or Latino residents as any area where the percentage of Hispanic or Latino residents is two times greater than the county as a whole. Tracts with concentrations, defined as 13.4% or more of the population, of Hispanic or Latino residents are spread throughout the southern parts of western Henrico, and one section in eastern Henrico bordered by Creighton Road, Nine Mile Road, and Laburnum Road. Only four census tracts have high concentrations of both non-white minorities and Hispanics or Latinos.

Low-income families are concentrated in the central part of the County and the eastern part of Western Henrico, as seen in Map 5.

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

Map 4 - Housing Problems and Minority Concentrations shows the census tracts that have concentrations of multiple housing problems and concentrations of racial or ethnic minorities. The characteristics of these areas vary considerably.

There are four areas with a concentration of both minorities and Hispanic or Latino residents. These areas have lower housing values and fewer than 2% of homes were built since 2000.

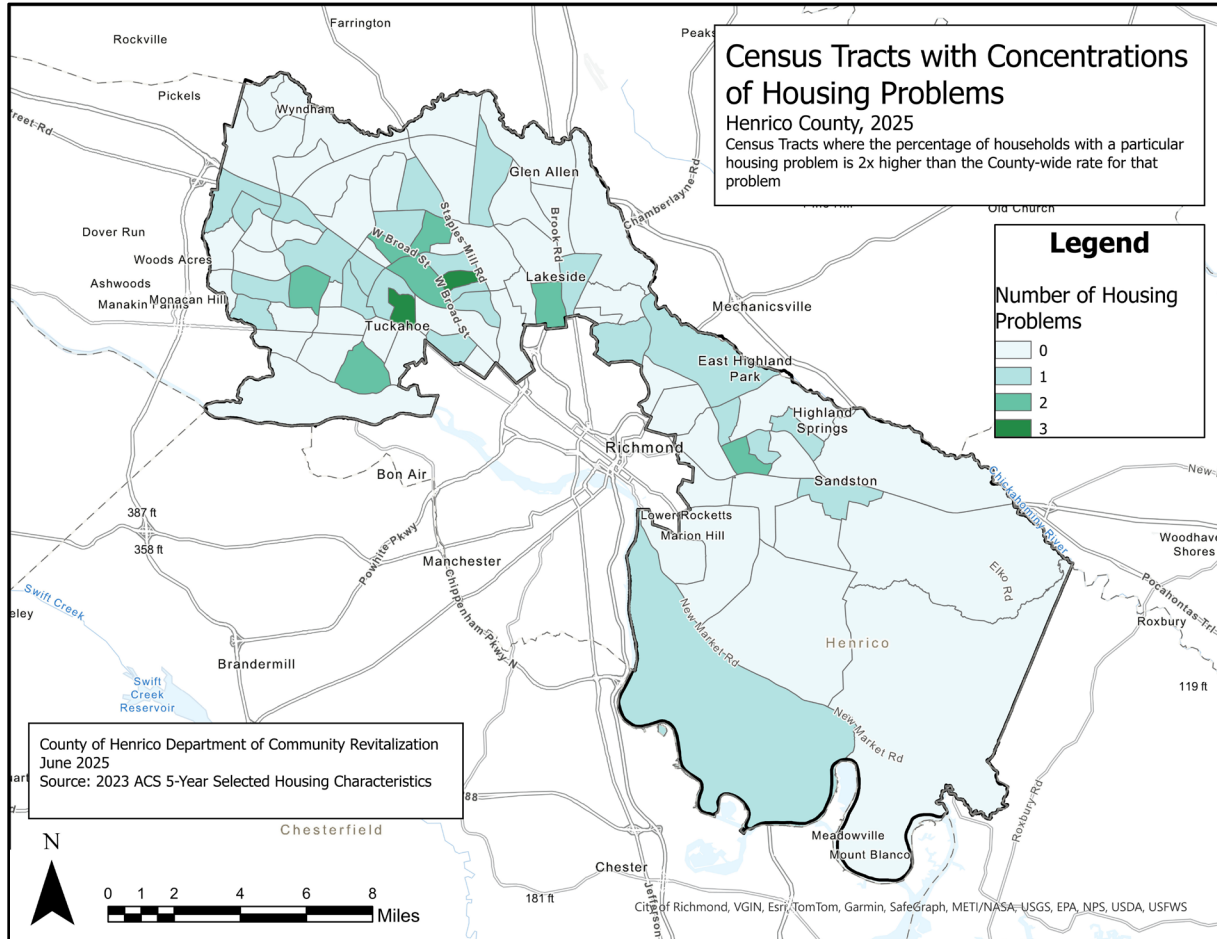
Only two of the 85 census tracts in the County exhibit a concentration of three of the four housing problems. The characteristics of these tracts differ. One has a high concentration of both minorities and Hispanic and Latino persons, while the other is predominantly White. Within one tract, 44% of the residential land area is multi-family housing; the other, only 8% of the land area is dedicated to multi-family, with the remainder single family detached housing. The two tracts contain homes of different ages, with the first tract containing homes constructed primarily in the 1950s-1970s, and the other tract primarily containing homes built in the 1970s-2010s. The median housing value for the first tract is \$330,600 and the other tract has a median housing value of \$377,900.

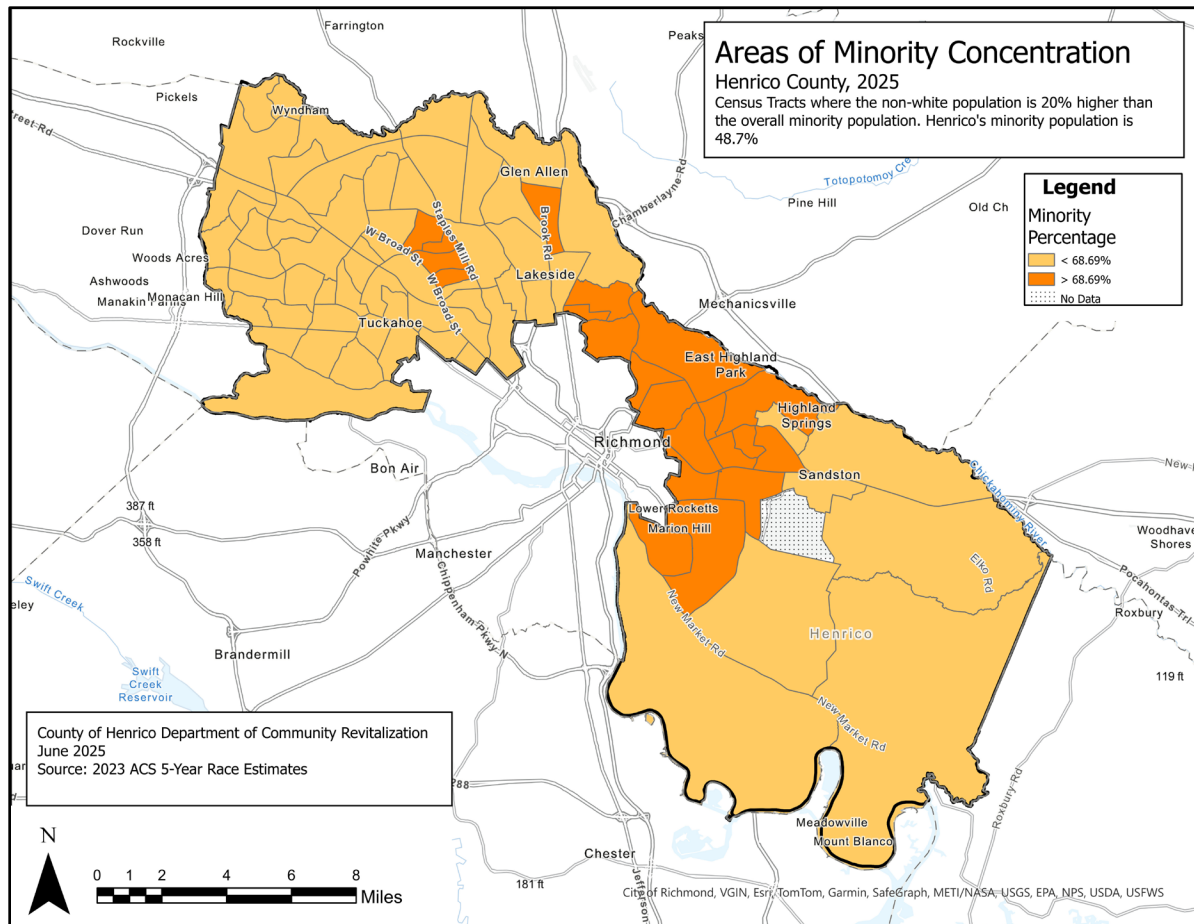
Are there any community assets in these areas/neighborhoods?

Map 3 – Areas of Minority Concentration with Community Assets shows that all areas of Minority Concentration have access to retail shopping and community facilities, including parks and recreation areas.

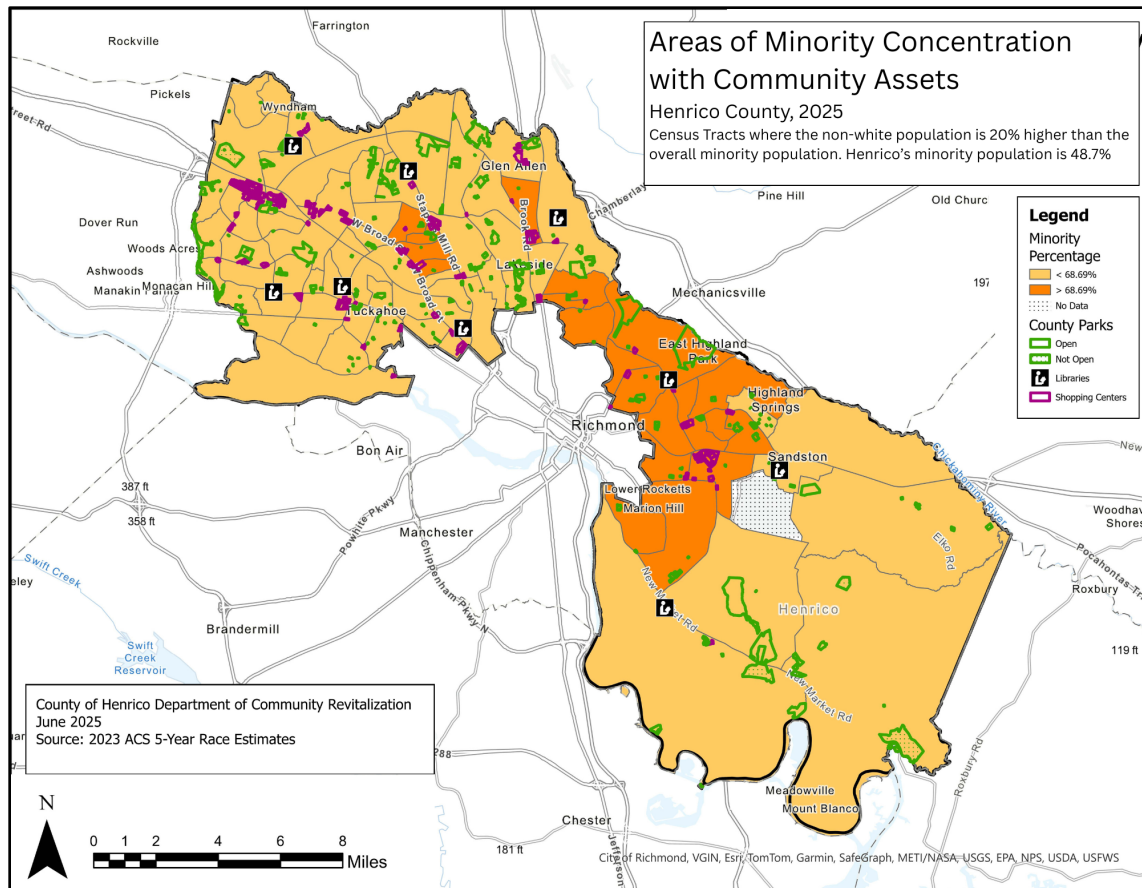
Are there other strategic opportunities in any of these areas?

The Henrico County 2045 Comprehensive Plan is currently in development. This plan currently identifies nine redevelopment corridors, typically located along major thoroughfares that have pre-existing uses. In this context, redevelopment is aimed at improving the physical, economic, and social conditions within, and could require infrastructure upgrades, enhanced streetscapes and lighting, and the adaptive reuse of existing buildings. All nine corridors are within or in close proximity to these areas.

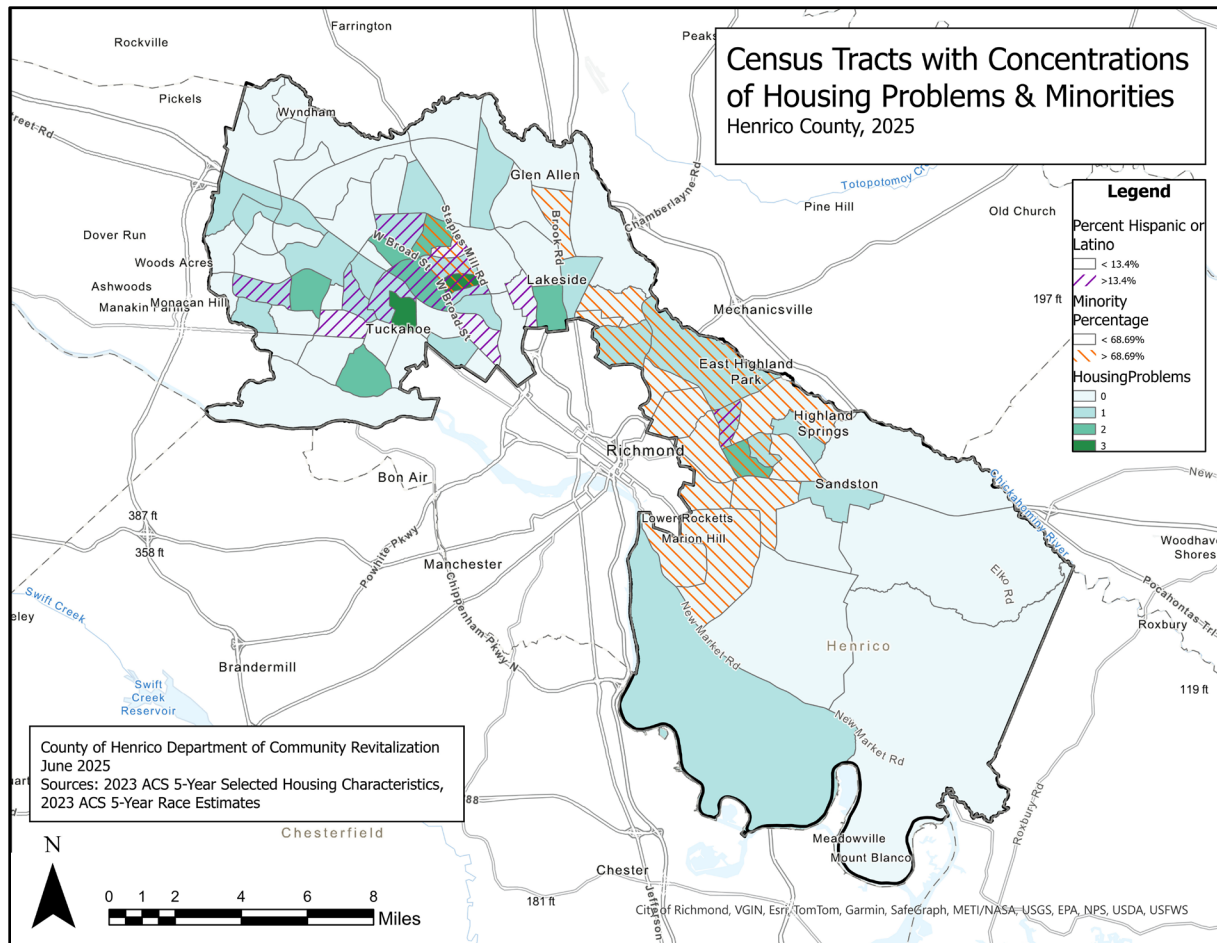




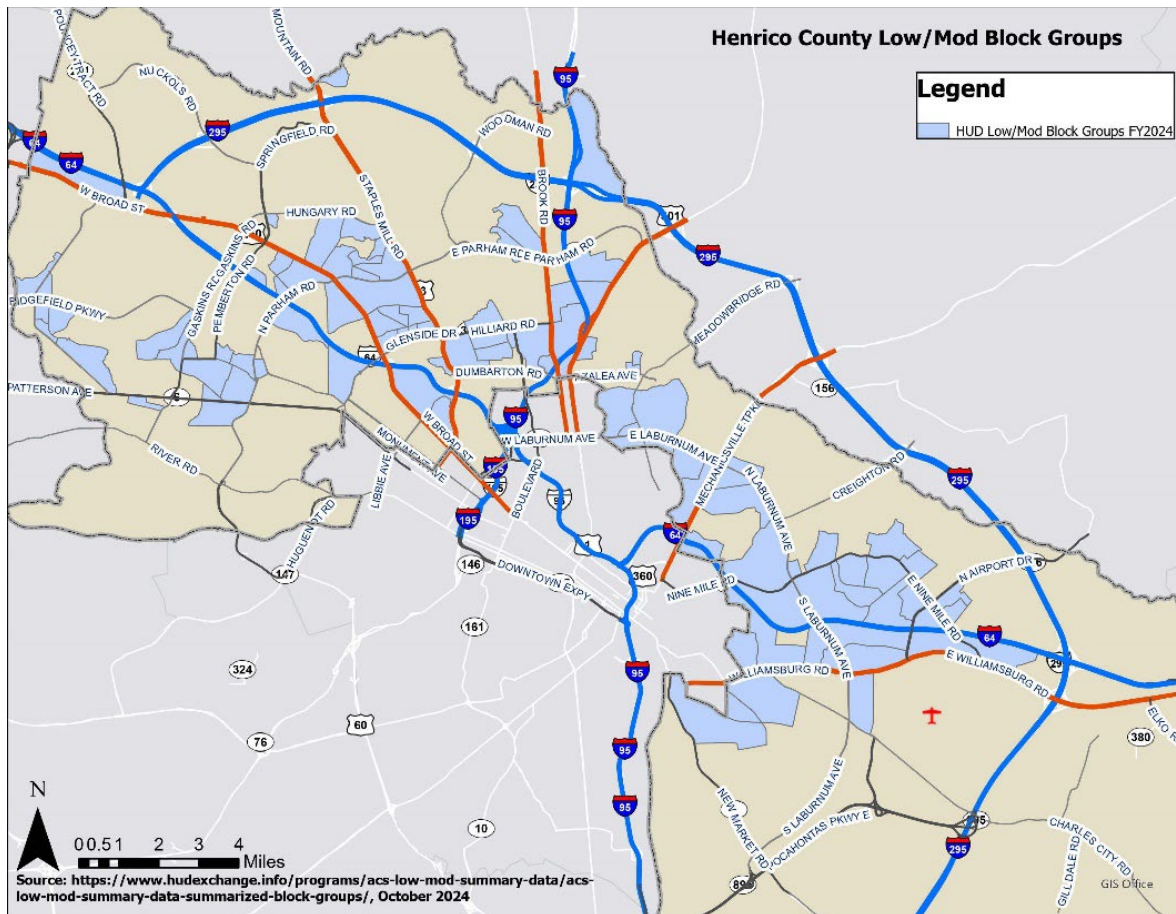
Map 2 – Areas of Minority Concentration



Map 3 – Areas of Minority Concentration with Community Assets



Map 4 - Housing Problems and Minority Concentrations



Map 5 - Henrico County Low/Mod Block Groups

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the FCC National Broadband Map, broadband services meeting the Federal Communications Commission (FCC) definition of download speeds faster than 25 Mbps are available to approximately 99% of all housing units. Henrico has identified some areas in rural Varina that are not served by wired/terrestrial broadband services. However, these areas do not meet the HUD definition of being low- or moderate-income. The County is striving to provide “universal broadband” (via a wired/terrestrial) connection to 100% of the residents/businesses in the County by 2026 through a grant from the Commonwealth of Virginia.

Henrico County also provides publicly available internet services, meeting the FCC standard, at all nine library locations. Henrico Libraries also loans mobile hotspots to residents.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Henrico County is served by seven residential broadband providers, two of which provide a terrestrial/wired service. A majority of residents have access to at least two broadband providers at their place of residence. It is more likely for a Henrico resident to have access to two or more broadband providers or have no access to a broadband provider than for a resident to have access to one provider. In rural areas 95% of residents have access to three or more broadband providers and in urban areas 98% of residents have access to three or more broadband providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Response to emergencies, including natural disasters, in Henrico County is dictated by Henrico County's Emergency Operation Plan (EOP). The Henrico County EOP identifies severe weather (which includes thunderstorms, tropical weather, tornados, winter storms, and excessive heat), flooding (including major and flash flooding and dam failures), drought, and earthquakes as the natural hazards likely to impact Henrico County.

Henrico County's EOP is responsive to the potential impacts of global climate change and threats through its method of hazard level calculation. The EOP calculates hazard level using four criteria. One of the four criteria used is a history rating. This rating is calculated for each hazard by the number of occurrences in the last 25 years and analysis of changes in conditions that cause the event. Accounting for both realized increases in the frequency of a natural hazard and changes in conditions that cause the hazard internalizes the impacts of global warming into hazard mitigation strategies.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Most natural hazards impacting Henrico County such as winter storms, excessive heat, drought, and earthquakes do not have consistent and localized impacts, these hazards impact all areas of the county equally. Flash and major flooding and flooding due to dam failure are the only hazards that have localized impacts within the county.

Flood zones arising from dam failure are documented by the Henrico Department of Public Works; they do not project any dam failures to impact low- or moderate-income areas. Major flooding (100- and 500-year flood zones) impacts low- to moderate- income areas in central Henrico. In an effort to mitigate the impact to residential areas from major flooding, Henrico County imposes restrictions on residential development in these areas and enforce higher standards of development for these areas.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The County of Henrico's strategic plan is based on our assessment of community needs as identified in this Consolidated Plan, in related plans, and on the suitability of the Consolidated Plan and other funds to meet the identified needs.

Within this context, the Consolidated Plan strategic plan calls for the Consolidated Plan funds to focus on four priority needs:

1. Affordable Housing Preservation and Development
2. Stimulate Local Economic Growth
3. Mitigation and Prevention of Homelessness
4. Non-housing Community Development

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	County-wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This target area covers all of Henrico County.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and resident participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	2	Area Name:
Area Type:		Local Target area
Other Target Area Description:		
HUD Approval Date:		
% of Low/ Mod:		

Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	This target area covers Highland Springs.
Include specific housing and commercial characteristics of this target area.	
How did your consultation and resident participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

Henrico County uses all of its CDBG, HOME, and ESG funds to provide benefits to low- and moderate-income people. As a result, CDBG funded activities are located where these groups live and/or receive services and/or work. Henrico County does not plan for, or allocate, these resources on a racial or ethnic basis. Henrico County will continuously evaluate neighborhood needs and conditions. As conditions warrant, the County may target resources, both federal and local, to address such needs and conditions.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Preservation and Development
	Priority Level	High

	Population	Extremely Low-Income Low- Income Moderate- Income Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	Increase Affordable Homeownership Opportunities Preservation of Existing Housing Support Housing for Special Needs Populations
	Description	Data from the Comprehensive Housing Affordability Strategy (CHAS) from the 2017-2021 American Community Survey (ACS) shows that 40% of Henrico County households (53,515 households) are extremely low-income, very low-income, or low-income, with incomes ranging from 0-80% of Area Median Income (AMI). 18.6% of homeowners and 45.5% of renters pay more than 30% of their income towards housing costs. 13% of households (16,580 households) are severely cost burdened, with 10,115 renter households and 6,465 homeowners paying more than 50% of their income towards housing costs.
	Basis for Relative Priority	Extensive community engagement including surveys, public hearings, and stakeholder meetings consistently identified affordable housing as a top concern. This feedback, combined with data from the Needs Assessment and Market Analysis, confirmed significant cost burdens among both renters and homeowners. As a result, the preservation and development of affordable housing was established as a high priority to address the widespread and growing need across Henrico County.
2	Priority Need Name	Stimulate Local Economic Growth
	Priority Level	High
	Population	Extremely Low- Income Low- Income Moderate- Income Non-housing Community Development

	Geographic Areas Affected	County-wide
	Associated Goals	Increase Job Opportunities for Low-to Moderate-Income LMI Individuals Revitalize Aging Commercial Corridors Support Business Development
	Description	Economic development efforts that target aging commercial areas support business expansion, job retention, and the creation of employment opportunities for low- and moderate- income residents. Revitalizing local businesses also helps stabilize surrounding neighborhoods by enhancing amenities, increasing access to goods and services, creating pathways to employment, and promoting fair housing choice.
	Basis for Relative Priority	While economic development remains important, community feedback and supporting data from the Needs Assessment and Market Analysis placed it at a lower priority relative to other identified needs. This prioritization reflects a data-informed response to the most pressing concerns voiced by residents and local partners.
3	Priority Need Name	Mitigation and Prevention of Homelessness
	Priority Level	High
	Population	Extremely Low- Income Low- Income Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	County-wide
	Associated Goals	Assist Homeless Families in Obtaining Housing Emergency Shelter and Supportive Services Prevent Homelessness

	Description	Mitigating homelessness is a critical priority for Henrico County. Homelessness is both a housing crisis and a symptom of deeper challenges, including poverty, behavioral health needs, domestic violence, and a lack of affordable housing options. Henrico County recognizes that stable housing is foundational to educational success, public health, economic mobility, and community stability. Local housing data and school district identification of housing-insecure students highlight the urgent need for coordinated services, shelter options, housing interventions, and supportive programs that prevent homelessness and assist those transitioning out of it.
	Basis for Relative Priority	Community engagement has consistently identified homelessness as a pressing concern. Residents and service providers have emphasized the need for both emergency interventions and long-term housing stability solutions. Henrico County is an active partner in the Greater Richmond Continuum of Care (CoC), led by Homeward, and collaborates with regional stakeholders to support coordinated entry, shelter access, and rapid re-housing efforts. Based on this feedback and alignment with the regional strategy, mitigating homelessness is designated as a high priority in the County's Consolidated Plan.
4	Priority Need Name	Non-housing Community Development
	Priority Level	High
	Population	Extremely Low- Income Low- Income Moderate- Income Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	Support to LMI Areas Provide Public Services for LMI Populations Support Non-Housing Needs for Special Populations

Description	Henrico County's non-housing community development needs include improvements to infrastructure, public facilities, and access to supportive services that enhance quality of life and expand opportunity for low- and moderate-income residents. Many of the County's older neighborhoods, home to these residents, were developed before current infrastructure standards, resulting in gaps in sidewalks, lighting, stormwater drainage, and street conditions. The County's capital budget cannot fully address these needs, making targeted investments essential for neighborhood revitalization.
Basis for Relative Priority	Non-housing community development emerged as a high priority through public engagement and interdepartmental consultation. Feedback from residents, community-based organizations, and County departments emphasized the need for infrastructure improvements, investment in aging facilities, and expanded access to supportive services, particularly in low- and moderate-income neighborhoods. These priorities were further substantiated by spatial disparities in public amenities, limited nonprofit capacity, and the capital funding constraints faced by the County. Together, this input and supporting data confirm the need for continued investment in non-housing assets to promote development and improve the daily lives of vulnerable residents.

Narrative (Optional)

These four priorities reflect Henrico County's commitment to addressing urgent community needs while supporting long-term growth. Together, they form a comprehensive approach that balances economic opportunity, housing stability, infrastructure investment, and coordinated care for vulnerable residents. By aligning these objectives with local and regional goals, the County aims to build stronger neighborhoods and improve quality of life for all residents.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	This is not an activity Henrico County funds.
TBRA for Non-Homeless Special Needs	This is not an activity Henrico County funds.
New Unit Production	In recent years, market conditions have resulted in the development of single-family homes where the average (and median) size, as described in Section MA-10 is beyond the affordability of low- and moderate-income homebuyers. Increasing material and labor costs, and the scarcity of available buildable land, continue to drive up the cost of new construction and make it less feasible to offer the units at an affordable rate.
Rehabilitation	Rising construction and labor costs have increased the expense and complexity of rehabilitating affordable housing. The substantial expense of rehabilitating aging and deteriorating housing stock presents a challenge to maintaining the same or similar level of affordability. At the same time, rising property values and limited inventory create high demand from investors seeking distressed properties to capitalize on the opportunity to buy low- or below-market-priced homes.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Current market conditions present significant challenges for acquiring and preserving affordable housing. Limited inventory, rising property costs, and elevated interest rates make it more expensive for entities focused on providing affordable housing. The low housing supply leads to greater competition from investors seeking higher returns through rent increases or market-rate conversions.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

This plan anticipates continued funding at slightly decreased amounts for the term of the plan. HOME funding increased during the previous Consolidated Plan period. However, it is projected to decrease in the second year of this plan and increase in subsequent years after that. ESG funding is projected to be provided every other year based on previous years' allocations. CDBG funding is projected to increase by 1% each year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,619,559	0	85,618	1,705,177	6,641,820	The projected amount for the remainder of the Con. Plan is based on an assumption that CDBG funding levels will increase 1% annually.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction New construction for ownership	836,980	0	410,524	1,247,504	2,525,242	The projected amount for the remainder of the Con. Plan is based on an assumption that HOME funding will decrease in year 2 but by year 3 levels will increase 5% annually.
ESG	Public - Federal	Overnight shelter, Street outreach, Rapid re-housing (rental assistance)	0	0	0	0	280,000	The projected amount for the remainder of the Con. Plan is based on an assumption that ESG funding levels will be provided every other year at a consistent level

Table 50 - 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

- Local and Virginia Enterprise Zone (VEZ) grants and Henrico Investment Program (HIP): Henrico County provides grant funding to supplement CDBG funds invested in qualifying businesses for the purpose of job creation for low- and moderate-income persons. Several grant programs are funded with CDBG funds and others with County general funds. Businesses undertaking improvements resulting in job creation can be utilized in either or both grant programs.

Businesses/properties are also eligible for grants from the Commonwealth of Virginia. HIP uses local funds to stimulate investment in specific commercial and industrial areas of the County.

- Henrico County funds a variety of non-profit organizations in the non-departmental general fund budget for the purpose of providing public services, serving predominantly low- and moderate-income persons.
- Low Income Housing Tax Credits (LIHTC): The federal 4% and 9% LIHTC is a substantial source of funding for the construction and rehabilitation of affordable rental units. They are a dollar-for-dollar credit against federal tax liability. Since 2020, nine projects were approved for 874 units of housing dedicated to low-income renters through use of this federal source, primarily through construction of new units. Of those projects, two were for acquisition/rehab of existing facilities, representing 310 units.
- Section 8 Housing Choice Vouchers (HCV): Vouchers used in Henrico County are administered primarily through three entities; Richmond Redevelopment Housing Authority (RRHA), Henrico Area Mental Health and Developmental Services, and the Central Virginia Resource Corporation.
- Down payment and closing cost assistance is leveraged and/or matched with additional private grants, homeowner contributions, Commonwealth grants, and in-kind contributions.
- When ESG funds are available, they are leveraged and matched with Commonwealth ESG funds, private charitable contributions, United Way and similar funding, in-kind contributions from public and private agencies, funding provided through the CoC, and CDBG funds provided for homelessness prevention.
- Match contribution to HOME-eligible households is provided, in-part, through two volunteer assistance programs utilizing the value of contributed labor and materials. Down payment assistance is frequently also matched with contributions from private financial institutions, including the Federal Home Loan Bank of Atlanta.

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

Recreation needs and facilities serving low- and moderate-income areas will be met using existing County-owned facilities. Facilities serving populations with special needs are frequently County-owned and used to address many of the needs identified in this plan. Henrico County owns the facility where Housing Families First operates the Hilliard House Shelter. When ESG funds are available, they are provided to support this facility. Henrico Public Schools-owned land will be donated to a Community Housing Development Organization (CHDO) to develop single-family homes for sale to LMI first-time homebuyers.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Henrico County Dept. of Community Revitalization	Government	Non-homeless special needs, Planning	Jurisdiction
HOMEWARD	Continuum of care	Homelessness	Region
County of Henrico Dept. of Public Works	Government	Neighborhood improvements	Jurisdiction
Henrico County Dept. of Public Utilities	Government	Non-homeless special needs, Neighborhood improvements	Jurisdiction
Henrico County Dept. of Social Services	Government	Non-homeless special needs	Jurisdiction
Henrico County Dept. of Recreation and Parks	Government	Non-homeless special needs, Neighborhood improvements, public facilities	Jurisdiction
Project Homes	Subrecipient	Ownership	Jurisdiction
Southside Community Development and Housing Corporation (SCDHC)	CHDO	Ownership	Jurisdiction
Better Housing Coalition	CHDO	Rental	Jurisdiction
Housing Opportunities Made Equal of Virginia, Inc. (HOME)	Subrecipient	Ownership	Jurisdiction
YWCA	Subrecipient	Homelessness	Region
CARITAS	Subrecipient	Homelessness	Region
Housing Families First	Subrecipient	Homelessness	Jurisdiction
St. Joseph's Villa	Regional organization	Homelessness	Region
Virginia Supportive Housing	Regional organization	Rental	Region
Henrico County Economic Development Authority (EDA)	Government	Jobs	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Housing: Housing services are provided through non-profit partners including CHDOs and community development corporations. For homeowner rehab/repair, increased allocations of funding and the addition of another provider over the last five years have decreased wait times for both Critical Home Repair and Moderate Rehabilitation programs. Wait times are now 18-24 months.

The HUD after-value rehab limits for the Richmond Metro Statistical Area (MSA) have been disproportionately low and not reflective of the housing market in Henrico. Since 2021, the County has undertaken an analysis to develop more accurate value limits using the methodology provided in the HOME Rule.

Homeownership is a high priority in Henrico. Two service providers offer homeownership education and administer down payment assistance programs on behalf of Henrico County using federal funds. With two HUD-qualified counseling agencies with substantial experience in homeownership education and administration of down payment and closing cost assistance, there appear to be no institutional impediments to providing these services. LMI homebuyers are still confronted with competing for home purchases with investors and other purchasers who can purchase with cash, not require home inspection contingencies, and are able to close quicker, making those purchasers more attractive to sellers. High interest rates have also become an impediment to home buyers, along with requirements for initial mortgage insurance payments at closing, typically increasing closing costs by an additional \$4,000 to \$5,000.

Creation of new affordable housing is carried out on behalf of the County through certified CHDOs. There are a limited number of agencies that can qualify as a CHDO for the entire Richmond region, which can lead to capacity issues. Additionally, each is frequently limited by access to private capital for construction financing, increased HUD requirements placed on CHDOs, and limited opportunities for work.

Infrastructure: The likelihood of using CDBG funds for infrastructure projects lessens each year due to substantial cost increases, combined with stagnant CDBG entitlement amounts. Implemented by the County Departments of Public Works & Public Utilities, scheduling of infrastructure improvement projects in LMI areas occurs within the context of all other capital projects and can result in delays due to bundling of projects and the need to obtain outside engineering/design assistance. Such delays can tie up funds resulting in spend rate issues.

Public Facilities: Improvements to the County's parks & recreation facilities are implemented by the Recreation & Parks Division. A team of experienced designers and capital project managers oversee these improvements with proven ability to implement projects on-time and within budget. Improvements to non-profit-owned public facilities are implemented by the non-profit using existing qualified staff. Past projects have been implemented on time and on budget.

Public Services: The HUD required cap on funding public services limits the ability to address public service needs beyond a minimal level. The Henrico County Department of Mental Health and other agencies providing public services are fully capable of implementing funded programs.

Regional Cooperation: Henrico County consults with adjacent entitlement jurisdictions to coordinate service delivery, evaluate and assist to regional non-profit services providers, and explores cooperative funding opportunities of regional projects.

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
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 52 - 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 Greater Richmond CoC is a coordinated homeless services system that targets available homeless services resources to people experiencing homelessness. This system of care delivers services through the three access points of the Homeless Connection Line, EmpowerNet Hotline (Domestic Violence resources), and Coordinated Street Outreach resources. Other resources available in the community are connected through available community advocates and 211 resources. The County allocates funding to numerous non-profit partners that provide services to low-income and homeless people (reference NA-40: Homeless Needs Assessment and NA-50: Non-Homeless Special Needs Assessment).

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 need for homeless services assistance and affordable housing in our region far outpaces the resources we have. In January 2025, the Greater Richmond CoC recorded a total of 143 people sleeping outdoors during the Winter Point in Time (PIT) Count. An additional 333 people were recorded sleeping in year-round shelter beds, and 184 people were recorded sleeping in seasonal shelter beds. This total of 660 people recorded experiencing homelessness during this PIT represents an absolute value decrease in total number of people experiencing homelessness and the number of people sleeping outdoors from Winter 2024 (204 unsheltered/476 sheltered), but remains an elevated number of people experiencing homelessness relative to pre-pandemic levels. Having access points to this system that are phone-based and in-person (to meet unsheltered people where they are) facilitates access to coordinated homeless services (including emergency shelter, housing supports/financial resources, case management, life skills, and other supportive services).

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 County will continue to work with the CoC to coordinate the allocation of limited resources as efficiently as possible to service providers in the community.

The Department of Community Revitalization will continue to collaborate, modify programs, and provide technical assistance as needed to accommodate changing needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Housing	2025	2030	Affordable Housing	County-wide	Affordable Housing Preservation and Development	CDBG: \$3,578,339 HOME: \$2,439,804	Homeowner Housing Added: 6 Household Housing Unit Homeowner Housing Rehabilitated: 340 Household Housing Unit
2	Increase Affordable Homeownership Opportunities	2025	2030	Affordable Housing	County-wide	Affordable Housing Preservation and Development	HOME: \$998,418	Direct Financial Assistance to Homebuyers: 54 Households Assisted
3	Support Housing for Special Needs Populations	2025	2030	Affordable Housing	County-wide	Affordable Housing Preservation and Development	CDBG: \$375,000	Supportive Housing units created: 13 Household Housing Units
4	Revitalize Aging Commercial Corridors	2025	2030	Economic Development	County-wide	Community Economic Development	CDBG: \$75,001	Jobs created/retained: 2 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase Job Opportunities for LMI Individuals	2025	2030	Economic Development	County-wide	Community Economic Development		
6	Support Business Development	2025	2030	Non-Housing Community Development	County-wide	Community Economic Development	CDBG: \$1,390,126	Businesses assisted: 52 Businesses Assisted
7	Support Non-Housing Needs for Special Populations	2025	2030	Non-Homeless Special Needs	County-wide	Non-housing Community Development	CDBG: \$150,003	Public Facility or Infrastructure Activities other than LMI rate Income Housing Benefit: 80 Persons Assisted
8	Support Improvements to Low/Mod Areas	2025	2030	Non-Housing Community Development	County-wide	Non-housing Community Development	CDBG: \$150,000	Public Facility or Infrastructure Activities other than LMI rate Income Housing Benefit: 400 Persons Assisted
9	Provide Public Services for Low/Mod Populations	2025	2030	Non-Housing Community Development	County-wide	Non-housing Community Development	CDBG: \$930,000	Public service activities other than LMI rate Income Housing Benefit: 661 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Prevent Homelessness	2025	2030	Homeless	County-wide	Mitigation and Prevention of Homelessness	CDBG: \$150,000 ESG: \$25,000	Tenant-based rental assistance / Rapid Rehousing: 35 Households Assisted Homelessness Prevention: 600 Persons Assisted
11	Assist Unhoused Families & Individuals in Obtaining Housing	2025	2030	Homeless	County-wide	Mitigation and Prevention of Homelessness	ESG: \$90,000	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
12	Provide Supportive Services and Emergency Shelter	2025	2030	Homeless	County-wide	Mitigation and Prevention of Homelessness	ESG: \$140,000	Public service activities for LMI rate Income Housing Benefit: 130 Households Assisted Homeless Person Overnight Shelter: 30 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of Existing Housing
	Goal Description	Provide for the rehabilitation of the County's existing housing stock both for homeowners and to improve vacant, deteriorated structures to be sold to low- or moderate-income homebuyers thereby revitalizing neighborhoods.
2	Goal Name	Increase Affordable Homeownership Opportunities
	Goal Description	Increase homeownership opportunities by providing homeownership counseling, down payment and closing cost assistance, or the development of new affordable housing for low- or moderate-income households.
3	Goal Name	Support Housing for Special Needs Populations
	Goal Description	Provide support for housing for special needs populations such as the elderly, disabled, or formerly homeless individuals.
4	Goal Name	Revitalize Aging Commercial Corridors
	Goal Description	Provide assistance to businesses located or looking to locate in older commercial corridors of the County. Programs include Enterprise Zone Facade Grants (2 grants); Enterprise Zone Design Assistance (0.4 grants); and Commercial Assistance Program (technical assistance to 33 businesses)
5	Goal Name	Increase Job Opportunities for LMI Individuals
	Goal Description	Provide funding to support activities that create jobs targeted towards low- or moderate-income individuals. Jobs created are in addition to businesses assisted through other economic development activities. The Commercial Assistance Program and Small Business Loan Program will create 52 jobs
6	Goal Name	Support Business Development
	Goal Description	Provide technical and/or financial support to microenterprise businesses for job growth/retention and to ensure provision of goods and services particularly for low-income communities.
7	Goal Name	Support Non-Housing Needs for Special Populations
	Goal Description	Provide funding to support activities/facilities that provide services for special populations such as elderly, disabled persons, or low-income children.
8	Goal Name	Support Improvements to Low/Mod Area Populations
	Goal Description	Provide funds that support the development or improvement of amenities and infrastructure serving low/mod areas. This may include County parks, drainage system improvements, sidewalks, lighting, bus shelters, or other improvements.
9	Goal Name	Provide Public Services for Low/Mod Populations
	Goal Description	Provide support for public services for low/mod populations that provide employment training, education enhancement, financial literacy, life skills, and/or housing education or other services.
10	Goal Name	Prevent Homelessness
	Goal Description	Support activities that prevent homelessness.
11	Goal Name	Assist Unhoused Families and Individuals in Obtaining Housing
	Goal Description	Provide assistance to rapidly rehouse homeless families and individuals.

12	Goal Name	Provide Supportive Services & Emergency Shelter
	Goal Description	Provide funds for the operation or maintenance of emergency shelters and supportive services to shelter clients.

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)

Henrico County will serve an estimated 394 extremely low-income, low-income, and moderate-income households through CDBG and HOME funded housing activities. An additional six units of housing for special needs populations will be supported with HOME funds.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Henrico County does not have any public housing.

Activities to Increase Resident Involvements

Henrico County does not have any public housing.

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

N/A

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The *2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region (AI)*, prepared by a consultant independent from Henrico County and completed in February 2021, identified no impediments to fair housing choice resulting from the negative effects of public policies. The analysis did however identify several actions to address impediments to fair housing, most of which have been implemented since the completion of that analysis. An update to the 2020 Analysis is expected to occur, again as a regional project, as early as January 2026.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County has invested in a wide range of activities to address housing barriers. To ensure the development and preservation of housing that is affordable to as many residents as possible, the County intends to implement the following strategies:

- Increase affordable homeownership opportunities through the recently established Affordable Housing Trust Fund in 2024, allocating \$60 million to support the construction of for-sale homes to households earning between 60-120% AMI.
- Support the development and preservation of LIHTC housing, serving low-income households.
- Ensure preservation activities focus on the rehabilitation and repair of owner-occupied housing, benefiting low-income households needing moderate and critical home repairs.
- Fund homebuyer assistance programs, providing down payment and closing cost assistance for moderate-income homebuyers, as well as for Henrico County Employees through the Employee Home Purchase Assistance Program (EHPAP).
- Allocate public service funds available through CDBG to improve access to opportunity through programming that assists with life skills and education for vulnerable children.
- Promote economic development to support job creation and the expansion of employers who provide higher wages for their workers.
- The County will continue to support a variety of programs and agencies that provide housing assistance for the most vulnerable population, including fair housing education and counseling with non-federal funds.
- The County will continue to assist low-income elderly homeowners through the Real Estate Advantage Program and the Real Estate Cap Program, providing relief from local real estate taxes.

SP-60 Homelessness Strategy – 91.215(d)

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

For single adults, the CoC's outreach is steered by community participation in the Substance Abuse and Mental Health Services Administration and sponsored Cooperative Agreements to Benefit Homeless Individuals grant. This is a multi-agency effort that includes the Henrico County Department of Social Services, permanent supportive housing providers, homeless health care providers, and partners. This group has a special outreach team that goes out to find those who are most vulnerable and links them to housing.

Families with children qualified under the McKinney-Vento Act are regularly contacted by the County Department of Social Services and Henrico County Public Schools to identify opportunities and assist with the transition to permanent housing.

The CoC conducts a semi-annual Point-in-Time count of homeless persons. Staff from Henrico County participate in this effort offering case management and other assistance.

Addressing the emergency and transitional housing needs of homeless persons

Although the CoC and many local service providers believe that homeless services should be focused on rapid rehousing, there is still some need for emergency and transitional housing. Henrico County will continue to support transitional housing programs and emergency shelter needs as funds are available.

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.

Henrico County will subcontract with non-profit providers to assist families and individuals in existing transitional housing move into permanent housing. The goals of the program are to address the barriers that prevent households from leaving transitional housing programs and helping clients move quickly from homelessness to self-sufficiency and independent living. This program provides households with security and utility deposits as well as rental assistance. Clients receive case management services, assistance with gaining employment, and financial literacy education.

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

Henrico County subcontracts with local providers to assist families and individuals in danger of becoming homeless by providing case management, rental and utility payments, and other supportive services.

Prevention strategies designed to avert homelessness among households at risk are one of the key priorities and strategies of ending homelessness. Prevention assistance helps people who are at imminent risk of becoming homeless remain in their housing or secure alternative, appropriate, safe housing that prevents them from entering the shelter system. Program assistance must be well targeted to those most likely to become homeless without these interventions.

Effective homelessness prevention strategies emphasize primary prevention focused on emergency assistance and interventions designed to directly prevent individuals, families, and youth from becoming homeless. The Henrico County Department of Social Services identified several components that must be present for an effective prevention system, including: identification and outreach; information and referral; emergency financial assistance; tenant education, mediation and legal assistance; case management; financial stability services; and long-term self-sufficiency.

SP-65 Lead based paint Hazards – 91.215(i)

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

Henrico County will reduce lead-based paint (LBP) hazards through its housing activities that involve new construction, rehabilitation of existing owner-occupied structures, and structures for sale or lease using lead safe work practices, code enforcement, and lead paint/healthy homes education to homeowners, renters, and landlords.

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

A significant portion (over 40%) of the County's housing stock was built prior to 1978; these houses are generally in low- and moderate-income areas. By rehabilitating houses in these areas along with educating residents, the County hopes to reduce the number of homes with lead-based paint. Henrico County provides up to \$5,000 for lead abatement costs in each home rehabilitation project.

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

The County requires all housing providers and contractors to follow Federal Lead Paint Regulations to ensure that lead hazards are addressed or in many cases eliminated.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Henrico County attempts to reduce poverty among County residents by creating job opportunities and helping low-income families create wealth by becoming homeowners and providing stable living environments.

Virginia Career Works Capital Region is the regional organization responsible for oversight and administration of the federal workforce development system and programs created by the Workforce Innovation and Opportunity Act for the Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, Powhatan, and the City of Richmond. Employment and training services for job seekers and employers are available in three Virginia Career Works centers located in eastern Henrico, western Richmond, and northern Chesterfield. More information can be found at <https://vcwcapital.com/>.

In addition, Henrico County uses CDBG funds to promote development of commercial corridors and places which results in the creation of new jobs, the majority of which are available to low- or moderate-income individuals. CDBG funds are also being used for a revolving loan fund for small businesses which will result in the creation of jobs for low- or moderate-income persons.

Henrico County provides funding to the CONNECT program that aims to prevent substance abuse and delinquent behavior among youths in low-income communities by connecting them with positive peers, supportive adults, and various career options. The program introduces at-risk youths to career and post-high school education options.

Henrico County assists low-income families with housing stability through its homebuyer and homeowner assistance programs. First-time homebuyers are assisted with purchasing a home through the provision of homeowner education and down payment and closing cost assistance grants. This assistance aids families in achieving stability of housing and in increasing their household wealth through the acquisition of real estate. Existing homeowners receive assistance in repairs or rehabilitation of their homes which improves the stability of their living environments and benefits the surrounding community.

Henrico County has placed a high priority on infrastructure, its highways, and economic development. It has a strong commercial tax base and has sought to maintain a vital residential environment. The County adopted a Comprehensive Revitalization Strategy and created the Department of Community

Revitalization to carry out its related programs and activities. The County has also created an Economic Development Authority which has been successful in job creation and promoting a high quality of life.

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

The County allocates all of its CDBG, HOME, and ESG (when available) funds each year for the benefit of households earning below 80% of the Area Median Income in order to prevent or ameliorate the effects of poverty and to assist these families in moving in to the economic mainstream.

SP-80 Monitoring – 91.230

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

Monitoring of CDBG, HOME, and ESG programs is undertaken by program staff within the Department of Community Revitalization. County staff monitor programs of both non-profit subrecipients and County agencies implementing programs. On a continuous basis, for all projects and programs, including construction and CHDO projects, housing rehabilitation and repair, and public services, every invoice is scrutinized to ensure that provided services meet program and contractual requirements and that adequate documentation has been provided. Any anomalies must be rectified before invoices can be paid.

Annual or bi-annual program monitoring includes the review of a sampling of program activities completed during the contract period, typically the most recently completed Program Year, along with projects from the program year underway. Individual project files for the reviewed subrecipient are evaluated to ensure compliance with HUD regulations, County requirements, other applicable standards as well as the approved project plans (for construction projects), compliance with environmental review requirements, and compliance with fair housing laws. Monitoring is undertaken using electronic files provided by the subrecipient, with site visits to program sites when warranted.

Monitoring results are provided in writing to subrecipients, first in draft form for review and comment. A final report is prepared within 30 days of receiving comment, including any necessary findings or concerns along with any required or recommended corrective actions.

County staff reviewed eligibility documentation for compliance with applicable program regulations including client eligibility, proposed property improvements, and need for service.

The required organization structure, capacity, and financial status of CHDOs is reviewed whenever certification is required for a project.

In general, checklists and review procedures are implemented in accordance with HUD's *Community Planning and Development Monitoring Handbook*, (February 2017).

All funding recipients are required to submit monthly reports detailing the status of all activities throughout the program year. County staff review each monthly report for financial and programmatic accuracy and program progress. Site monitoring occurs regularly for construction projects while

underway, and prior to construction and upon completion for rehabilitation and repair projects. For all projects and programs, as compliance issues arise during the year, immediate corrective actions are required of subrecipients and CHDOs.

All sub-recipients and users of Enterprise Zone grant funds are required to follow County procurement processes. These require solicitation of bids from Women and Minority Business Enterprise (WMBE) firms for most purchases.

2025-26 Annual Action Plan

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

Introduction

This plan anticipates continued funding at slightly decreased amounts for the term of the plan. HOME funding has increased during the previous Consolidated Plan period. However, it is projected to decrease in the second year of this plan and increase in subsequent years after that. ESG funding is projected to be provided every other year based on previous years' allocations. CDBG funding is projected to increase by 1% each year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	1,619,559	0.00	85,618	1,705,177	6,641,820	The projected amount for the remainder of the Con. Plan is based on an assumption that CDBG funding levels will increase 1% annually.
HOME	Public - Federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	836,980	0.00	410,524	1,247,504	2,525,242	The projected amount for the remainder of the Con. Plan is based on an assumption that HOME funding will decrease in year 2 but by year 3 levels will increase 5% annually

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	Public - Federal	Conversion and rehab for transitional housing, Financial Assistance, Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance Services, Transitional housing	0.00	0.00	0.00	0.00	280,000	The projected amount for the remainder of the Con. Plan is based on an assumption that ESG funding levels will be provided every other year at a consistent level.

Table 54 - 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

- Local and Virginia Enterprise Zone (VEZ) grants and Henrico Investment Program (HIP): Henrico County provides grant funding to supplement CDBG funds invested in qualifying businesses for the purpose of job creation for low- and moderate-income persons. Several grant programs are funded with CDBG funds and others with County general funds. Businesses undertaking improvements resulting in job creation can utilized either or both grant programs. Enterprise Zone businesses/properties are also eligible for grants from the Commonwealth. The HIP uses local funds to stimulate investment in specific commercial and industrial areas of the County.
- Henrico County funds a variety of non-profit organizations in the non-departmental general fund budget for the purpose of providing public services serving predominantly low- and moderate-income persons.
- Low Income Housing Tax Credits (LIHTC): The federal 4% and 9% LIHTC is a substantial source of funding for the construction and rehabilitation of affordable rental units. They are a dollar-for-dollar credit against federal tax liability. Since 2020, nine projects were approved for 874 units of housing dedicated to low-income renters through use of this federal source, primarily through construction of new units. Of those projects, two were for acquisition/rehab of existing facilities, representing 310 units
- Section 8 Housing Choice Vouchers: Vouchers used in Henrico County are administered primarily through three entities; Richmond Redevelopment Housing Authority, Henrico Area Mental Health and Developmental Services, and the Central Virginia Resource Corporation.
- Down payment and closing cost assistance is leveraged and/or matched with additional private

grants, homeowner contributions, state grants, and in-kind contributions.

- When Emergency Solutions Grant (ESG) funds are available, they are leveraged and matched with state ESG funds, private charitable contributions, United Way and similar funding, in-kind contributions from public and private agencies, and funding provided through the Continuum of Care, and CDBG funds provided for homelessness prevention.
- Match contribution to HOME-eligible households is provided in-part through two volunteer assistance programs utilizing the value of contributed labor and materials. Down payment assistance is frequently also matched with contributions from private financial institutions, including the Federal Home Loan Bank of Atlanta.

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

Recreation needs and facilities serving low- and moderate-income areas will be met using existing County-owned facilities. Facilities serving populations with special needs are frequently County-owned and used to address many of the needs identified in this plan. Henrico County owns the facility where Housing Families First operates the Hilliard House Shelter. When ESG funds are available, they are provided to support this facility. Henrico Public Schools-owned land will be donated to a CHDO to develop single-family homes for sale to low/mod first-time homebuyers.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Housing	2025	2026	Affordable Housing	County-wide	Affordable Housing Preservation and Development	CDBG: \$792,177 HOME: \$770,505	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 82 Household Housing Unit
2	Increase Affordable Homeownership Opportunities	2025	2026	Affordable Housing	County-wide	Affordable Housing Preservation and Development	HOME: \$395,000	Direct Financial Assistance to Homebuyers: 18 Households Assisted
3	Support Housing for Special Needs Populations	2025	2026	Affordable Housing	County-wide	Affordable Housing Preservation and Development	CDBG: \$150,000	Rental units rehabilitated: 8 Household Housing Unit
4	Revitalize Aging Commercial Corridors	2025	2026	Economic Development	County-wide	Community Economic Development	CDBG: \$0.00	Jobs created/retained : 0 Jobs
5	Increase Job Opportunities for LMI Individuals	2025	2026	Economic Development	County-wide	Community Economic Development	CDBG: \$0.00	Jobs created/retained : 0 Jobs
6	Support Business Development	2025	2026	Economic Development	County-wide	Community Economic Development	CDBG: \$200,000	Commercial Assistance Program: 6 Entrepreneurs Assisted
7	Support Non-Housing Needs for Special Populations	2025	2026	Non-Homeless Special Needs	County-wide	Non-housing Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
8	Support Improvements to Low / Mod Areas	2025	2026	Non-housing Community Development	County-wide	Non-Housing Community Development	CDBG \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Provide Public Services for LM Populations	2025	2026	Non-Housing Community Development	County-wide	Non-housing Community Development	CDBG: \$210,000	Public service activities other than Low / Moderate Income housing Benefit : 141 Persons Assisted
10	Prevent Homelessness	2025	2026	Homeless	County-wide	Mitigation and Prevention of Homelessness	CDBG: \$30,000	Homelessness Prevention: 7 Persons Assisted
11	Assist Unhoused Families and Individuals in Obtaining Housing	2025	2026	Homeless	County-wide	Mitigation and Prevention of Homelessness	ESG: \$0.00	Rapid Rehousing: 0 Households Assisted
12	Provide Supportive Services & Emergency Shelter	2025	2026	Homeless	County-wide	Mitigation and Prevention of Homelessness	ESG: \$0.00	Homeless Person Overnight Shelter: 0 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of Existing Housing
	Goal Description	Provide funds to project:Homes and Richmond Metropolitan Habitat for Humanity for minor home repair (69); provide funds to project:HOMES for moderate home rehabilitation (13); provide funds to undesignated CHDOs for CHDO activities (2).
2	Goal Name	Increase Affordable Homeownership Opportunities
	Goal Description	Provide funds for 18 down payment assistance grants to SCDHC (9) and HOME Inc (9).
3	Goal Name	Support Housing for Special Needs Population
	Goal Description	Provide funds to Safe Harbor toward purchasing a transitional shelter, Hope House, for domestic and sexual violence survivors. (8) future individuals to be served.
4	Goal Name	Revitalize Aging Commercial Corridors
	Goal Description	Provide funds for Commercial Assistance staff.
5	Goal Name	Increase Job Opportunities for LMI Individuals
	Goal Description	Provide funding to support activities that create jobs targeted towards low- or moderate-income individuals. Jobs created are in addition to businesses assisted through other economic development activities.
	Goal Name	Support Business Development

6	Goal Description	Provide technical and/or financial support to (6) microenterprise businesses for job growth/retention and to ensure provision of goods and services, particularly for low-income communities.
	Goal Name	Support Non-Housing Needs for Special Populations (Public Facilities)
7	Goal Description	
	Goal Name	Support Improvements to Low / Mod Areas
8	Goal Description	
	Goal Name	Provide Public Services for Low/Mod Populations
9	Goal Description	Provide funds to CONNECT to provide after-school program for 130 low-income students. Provide funds to HumanKind to provide emergency financial assistance (rent, utilities, essential household needs, unexpected expenses, etc.) to individuals and families facing crises (11 persons assisted).
	Goal Name	Prevent Homelessness
10	Goal Description	Provide funds to Commonwealth Catholic Charities (7 families), which will provide direct assistance to Henrico families currently residing in hotels/motels with school age children and assist in their relocation to permanent housing.
	Goal Name	Assist Unhoused Families & Individuals in Obtaining Housing
11	Goal Description	Provide funds for rapid rehousing.
	Goal Name	Provide Supportive Services & Emergency Shelter
12	Goal Description	Provide funds for supportive services and emergency shelter.
	Goal Name	

AP-35 Projects – 91.220(d)

Introduction

The following projects comprise the activities that will take place during the 2024-2025 program year to address the priority needs and specific objectives identified in the strategic plan.

Projects

#	Project Name
1	CDBG Administration
2	HOME Administration
3	Commercial Assistance Program
4	CONNECT Program
5	Project:Homes – Homeowner Rehabilitation Program
6	Project:Homes – Critical Home Repair Program
7	Richmond Metropolitan Habitat for Humanity – Critical Home Repair Program
8	Repair Program Administration
9	HOME Inc., - Downpayment Assistance Program
10	Southside Community Development & Housing Corp. – Downpayment Assistance Program
11	CHDO Activities – Affordable Housing Development New Construction or Rehab
12	Revitalization Area Planning
13	Safe Harbor – Transitional Housing
14	Presbyterian Homes & Family Services DBA HumanKind – Family Crisis Fund
15	Commonwealth Catholic Charities – Homelessness Diversion & Prevention

Table 56 – Project Information

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

Funds are allocated based on priorities established in the Five-Year Consolidated Plan, including the need to address issues with the aging housing stock in the County, the need to provide services and facilities for special needs populations, and funding requests received.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	County-wide
	Goals Supported	

	Needs Addressed	
	Funding	CDBG: \$285,000.00
	Description	This project funds the administrative costs of managing Henrico County's Community Development Block Grant (CDBG) program. These funds ensure the program is run efficiently, meets HUD requirements, and supports the County's broader goals of housing stability and community development for low- and moderate-income residents.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	HOME Administration
	Target Area	County-wide
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$82,000.00
	Description	This project covers administrative and planning costs associated with managing Henrico County's HOME Program. Funds support staff oversight, compliance monitoring, reporting, and coordination with partners. These resources ensure HOME funds are used effectively and in alignment with federal regulations and local housing goals.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Commercial Assistance Program

	Target Area	County-wide
	Goals Supported	Support Business Development
	Needs Addressed	Stimulate Local Economic Growth
	Funding	CDBG: \$200,000.00
	Description	The Commercial Assistance Program facilitates the development and expansion of businesses to create jobs available to low- and moderate-income persons as well as persons in poverty.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Six businesses will receive assistance.
	Location Description	
	Planned Activities	
4	Project Name	CONNECT Program
	Target Area	
	Goals Supported	Provide Public Services for Low/Mod Populations
	Needs Addressed	Non-housing Community Development
	Funding	CDBG: \$180,000.00
	Description	The CONNECT program aims to prevent substance abuse and delinquent behavior among youths in low-income communities by connecting them with positive peers, supportive adults, and various career options. The program introduces these at-risk youths to career and post-high school education options.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	130 youths in Low-Income Communities
	Location Description	
	Planned Activities	

5	Project Name	project:HOMES - Homeowner Rehabilitation Program
	Target Area	County-wide
	Goals Supported	Preservation of Existing Housing
	Needs Addressed	Affordable Housing Preservation and Development
	Funding	HOME: \$644,905.00
	Description	This project supports homeowner rehabilitation services provided by project: HOMES for low- and moderate-income residents in Henrico County. The program addresses critical home repairs, accessibility modifications, and safety improvements to help homeowners remain in their homes. By preserving existing housing stock and preventing displacement, the program directly supports the County's goals of housing stability, aging in place, and neighborhood revitalization.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	13 households will benefit.
	Location Description	
6	Planned Activities	
	Project Name	project:HOMES - Critical Home Repair Program
	Target Area	
	Goals Supported	Preservation of Existing Housing
	Needs Addressed	Affordable Housing Preservation and Development
	Funding	CDBG: \$683,177.00
	Description	This project funds critical home repairs for low- and moderate-income homeowners in Henrico County through project:HOMES. Repairs focus on urgent health and safety issues, such as plumbing, roofing, HVAC, and electrical systems. The program helps preserve housing, prevent costly emergencies, and support safe living conditions for vulnerable residents.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	60 homeowners will be assisted.
	Location Description	
	Planned Activities	
7	Project Name	Richmond Metropolitan Habitat for Humanity - Critical Home Repair Program
	Target Area	County-wide
	Goals Supported	Preservation of Existing Housing
	Needs Addressed	Affordable Housing Preservation and Development
	Funding	CDBG: \$75,000.00
	Description	This project supports critical home repairs for low- and moderate-income Henrico County homeowners through Richmond Metropolitan Habitat for Humanity. The program addresses urgent repairs that impact health, safety, and accessibility to help residents remain safely in their homes.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	9 Households estimated to benefit from program.
	Location Description	
	Planned Activities	
8	Project Name	Repair Program Administration
	Target Area	County-wide
	Goals Supported	Preservation of Existing Housing
	Needs Addressed	Affordable Housing Preservation and Development
	Funding	CDBG: \$34,000.00

	Description	This project funds administrative support for the County's repair and rehabilitation programs. It covers staff time, program oversight, compliance monitoring, and coordination with nonproject partners such as project:HOMES and Richmond Metropolitan Habitat for Humanity. These funds ensure that repair programs are implemented efficiently, meet federal requirements, and effectively serve Henrico County homeowners in need.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	HOME Inc., - Downpayment Assistance Program
	Target Area	County-wide
	Goals Supported	Increase Affordable Homeownership Opportunities
	Needs Addressed	Affordable Housing Preservation and Development
	Funding	HOME: \$200,000.00
	Description	This project provides downpayment and closing cost assistance to eligible first-time homebuyers in Henrico County through nonprofit partner Housing Opportunities Made Equal (HOME) Inc. The program helps low- and moderate-income households achieve homeownership by reducing upfront costs, expanding access to stable, affordable housing, and promoting long-term residential stability.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	9 low- and moderate- income families will benefit.
	Location Description	
	Planned Activities	
10	Project Name	Southside Community Development & Housing Corp. - Downpayment Assistance Program

	Target Area	
	Goals Supported	Increase Affordable Homeownership Opportunities
	Needs Addressed	
	Funding	HOME: \$195,000.00
	Description	The project provides down payment and closing cost assistance to low- and moderate-income first-time homebuyers in Henrico County through Southside Community Development & Housing Corporation. The program supports access to affordable homeownership by lowering financial barriers and promoting long-term housing stability for income-eligible households.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	9 low- and moderate- income first time homebuyers.
	Location Description	
	Planned Activities	
11	Project Name	CHDO Activities - Affordable Housing Development New Construction or Rehab
	Target Area	County-wide
	Goals Supported	Preservation of Existing Housing
	Needs Addressed	Affordable Housing Preservation and Development
	Funding	HOME: \$125,000.00
	Description	This project supports the development and rehabilitation of affordable housing by qualified Community Housing Development Organizations (CHDOs) in Henrico County. HOME funds are used to assist CHDOs in constructing or rehabilitating housing units for low- and moderate income households. These activities increase the supply of safe, decent, and affordable housing while strengthening nonprofit capacity in the local housing market.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	2 housing units for low- and moderate-income households.
	Location Description	
	Planned Activities	
12	Project Name	Revitalization Area Planning
	Target Area	County-wide
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$38,000.00
	Description	This project supports planning efforts related to neighborhood revitalization in Henrico County. Activities may include data analysis, community engagement, strategic planning, and coordination with local partners to identify housing and infrastructure needs. These efforts help guide future investments, support equitable development, and ensure that revitalization efforts align with community priorities and federal funding goals.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	Safe Harbor - Transitional Housing
	Target Area	County-wide
	Goals Supported	Support Housing for Special Needs Populations
	Needs Addressed	Mitigation and Prevention of Homelessness
	Funding	CDBG: \$150,000.00

	Description	This project supports Safe Harbor's transitional housing program for survivors of domestic violence in Henrico County. Funds assist with housing-related costs and supportive services that help individuals and families stabilize, recover, and move toward permanent housing.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 survivors of domestic violence in Henrico County.
	Location Description	
	Planned Activities	
14	Project Name	Presbyterian Homes & Family Services DBA Humankind - Family Crisis Fund
	Target Area	County-wide
	Goals Supported	Provide Public Services for Low/Mod Populations
	Needs Addressed	Mitigation and Prevention of Homelessness
	Funding	CDBG: \$30,000.00
	Description	This project supports HumanKind's Family Crisis Fund, which provides emergency financial assistance to low- and moderate-income Henrico County residents facing temporary housing instability. Funds may cover rent, utilities, or other critical expenses to prevent eviction or homelessness. The program helps stabilize families in crisis and connects them with longer-term support services when needed.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	11 low- and moderate-income families
	Location Description	
15	Project Name	Commonwealth Catholic Charities - Homelessness Diversion & Prevention
	Target Area	County-wide

	Goals Supported	Prevent Homelessness
	Needs Addressed	Mitigation and Prevention of Homelessness
	Funding	CDBG: \$30,000.00
	Description	This project supports efforts by Commonwealth Catholic Charities to prevent homelessness and divert individuals and families from entering the shelter system in Henrico County. Assistance may include short-term financial aid, case management, landlord mediation, and resource referrals. The program aims to stabilize housing quickly and reduce the overall number of people experiencing homelessness.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7 low- and moderate- income families at imminent risk of losing housing.
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

- Henrico County uses all CDBG and HOME funds to benefit LMI residents. Henrico County does not plan, or allocate, resources on a racial or ethnic basis.
- Henrico offers residential rehabilitation and repair programs for low-income homeowners county-wide.
- Homebuyer assistance programs are available for anyone who meets eligibility requirements. Housing purchased with these programs is County-wide.
- Housing rehabilitated or constructed with federal funds are County-wide. Purchasers of these homes must meet income and eligibility guidelines.
- The CONNECT Program serves children living in low-income multi-family housing. The program operates four locations serving 11 communities: Coventry Gardens (also serving Newbridge Village, Summerdale, Ironwood, Viviana Hall, and Woodpost Townhomes), Henrico Arms (also serving Williamsburg Place), Oakland Village (also serving Woodlands), and Richfield Place.
- A program providing emergency assistance is available to any Henrico resident who meets program eligibility requirements.

- Programs that provide assistance to businesses create jobs available to low-income persons. Funds allocated for Enterprise Zone design assistance, or Enterprise Zone grants must be used to benefit businesses located in the Enterprise Zone. Other business assistance programs are available County-wide.
- Funding will be provided to assist a non-profit organization in purchasing a building to be used as emergency shelter for persons leaving domestic violence or human trafficking situations. The facility is located in Henrico and will primarily serve individuals from Henrico County
- Per HUD guidelines, Henrico County defines areas of minority or racial concentration as those in which the non-White population is 20% higher than the overall minority population. In Henrico, these are areas where 68.7% or more of the population is non-White. The non-White minority population comprises 48.7% of the total County population. Concentrations of minority population (greater than 68.7% minority) are shown in Map 2 "*Minority Concentrations*" in MA-50. These areas are generally concentrated in the center of the County, with smaller areas of concentration in the area between Staples Mill Road and West Broad Street, and along Brook Road between Glen Allen and Lakeside.

Geographic Distribution

Target Area	Percentage of Funds
County-wide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Henrico County will allocate federal funds (CDBG, ESG & HOME) in 2025-26 to activities that are not geographically constrained.

AP-55 Affordable Housing – 91.220(g)

Introduction

The *2025-2030 Five Year Consolidated Community Development Plan* identifies priorities based on market analysis, resident and stakeholder input, and census data. Several priorities also coincide with goals and/or objectives of *Henrico County Vision 2026*, the County Comprehensive Plan, adopted August 2009. These priorities have resulted in the following allocations for housing activities in PY 2025-26. The target date for the completion of the majority of these activities is September 30, 2026.

- \$644,905 from HOME funds to project: HOMES for the rehabilitation of homes owned by very low- or low-income elderly and/or disabled County homeowners.
- \$683,177 from CDBG funds to project: HOMES for critical home repairs to homes owned by very low- or low-income residents of the County.
- \$75,000 from CDBG funds to Habitat for Humanity for critical home repair program.
- \$200,000 from HOME funds to HOME Inc. for down-payment and closing cost assistance for the purchase of homes by low-income, first-time homebuyers.
- \$195,000 from HOME funds to Southside Community Development and Housing Corporation for

down-payment and closing cost assistance for the purchase of homes by low-income, first-time homebuyers.

- \$125,600 from HOME CHDO funds for activities of acquisition and rehabilitation of homes for sale to low-income households.
- \$30,000 to from CDBG to Commonwealth Catholic Charities for homeless prevention.
- \$150,000 from CDBG to Safe Harbor for supportive housing for special needs population
- \$30,000 Humankind for family crisis funds to avert immediate eviction.

One Year Goals for the Number of Households to be Supported	
Homeless	7
Non-Homeless	100
Special-Needs	8
Total	115

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
The Production of New Units	2
Total	2

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The above numbers in Table 58 represent:

Homeless:

- Total of 7 persons assisted with CDBG funds through:
- Homeless prevention (7)

Non-homeless:

- Total of 100 persons assisted through:
- 18 down payment assistance grants for first-time homebuyers
- Rehab of existing units through critical home repair and rehab programs with project:HOMES and Habitat for Humanity (82)

Special-Needs:

- Total of 8 persons assisted through:
- 8 units of supportive housing

The above numbers in Table 59 represent:

- Production of new housing units through CHDO activities (2)

AP-60 Public Housing – 91.220(h)

Introduction

Henrico County has no public housing.

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

N/A

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

N/A

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

N/A

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

Introduction

The County utilizes CDBG, ESG, and HOME Program allocations for the benefit of very low- and low-income persons. The funding is leveraged to reduce the effects of poverty and help individuals and families move toward long-term economic stability.

The goals for ESG funding are to reduce the number of individuals/households who become homeless, shorten the length of time an individual or household experiences homelessness, and reduce the number of individuals/households returning to homelessness. No ESG funds were provided for PY 2025-26. \$30,000 in CDBG funds are allocated for homelessness prevention and diversion.

As of May 1, 2025, Henrico Area Mental Health & Developmental Services (HAMHDS) has 348 Housing Choice vouchers under lease; 342 of those vouchers are being used in Henrico County, and 86 people are on the waiting list.

As of May 8, 2025, Henrico County Public Schools (HCPS) identified 1,227 students as eligible for support and services under the McKinney-Vento Act.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County participates in street outreach which provides individualized assessments and provides services to unsheltered homeless persons. Information gathered during this process is incorporated in the annual homelessness point in time count, coordinated twice a year by Homeward. Henrico coordinates with a large number of agencies to provide services to homeless individuals and families and provides over \$440,475 annually in financial assistance in the General Fund Budget to a number of agencies including:

- ACTS (Area Congregations in Service)
- American Red Cross of Capital Virginia
- CARITAS
- Commonwealth Catholic Charities
- Hilliard House (Housing Families First)
- Homeward
- Maggie Walker Community Land Trust
- Moments of Hope Outreach
- Partnership for Housing Affordability
- Safe Harbor
- Salvation Army
- St. Joseph's Villa (Flagler Home)
- YWCA

Additional funding in the amount of \$804,468 was designated in FY 2025-26 to support regional shelters through HomeAgain and Salvation Army.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are no ESG program funds available for PY 2025-26. Other funds as described above have been allocated for these purposes.

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 ESG program funds that in the past have funded rapid rehousing and Homeless Prevention, as well as supportive services and case management to homeless individuals and families and those at risk of homelessness, are not available for PY 2025-26. Other county funds as described above have been allocated for similar purposes.

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

For PY 2025-26 Henrico County has allocated CDBG funds to assist persons at risk of homelessness. These organizations, program descriptions, and allocations include the following:

- Commonwealth Catholic Charities - \$30,000 to fund a program that relocates eligible

students for support and services under the McKinney-Vento Act.

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

Introduction:

Henrico County, like all localities throughout the country, faces significant barriers to affordable housing, including rising land and construction costs, limited availability of developable land, rising interest rates, and household incomes that have not kept pace with housing costs. State-wide and nation-wide housing shortages cause all housing costs to rise, as well as costs of affordable housing.

Henrico County participated in the development of *the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region* in cooperation with PlanRVA, the Cities of Richmond, Colonial Heights, Hopewell, and Petersburg, and Chesterfield County.

The study found that within Henrico County, restrictive land zoning and development standards limit affordable multifamily and missing middle housing development. This excerpt from the 2020 Analysis of Impediments (AI) summarizes the findings:

Mortgage lenders in Henrico County deny African American/Black and Latino/Hispanic applicants at higher rates than White applicants even after accounting for income. The study shows African American/Black applicants are two times (2x) and Latino/Hispanic applicants are 1.5x more likely than White applicants to be denied mortgage loans.

There is a significant imbalance between modest wage jobs and affordable housing units. An estimated 20,000 more jobs are located within Henrico County than an equivalent number of affordable housing units for these households.

Finally, school quality shows a marked difference between non-White and White students. Henrico County holds the distinction of being the jurisdiction within the AI study with the widest gap among the participating counties in access to high-performing schools for non-White and Hispanic children.

These findings are now five years old, and it is the intention of the County of Henrico to revisit the AI once HUD has clarified the new requirements under the Fair Housing Rule.

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

Specific actions during PY 2025-26 to remove barriers and promote affordable housing include the following:

- Established an Affordable Housing Trust Fund (AHTF), dedicating \$60,000,000 over five years to the development of affordable new construction homes available to first-time homebuyers at 60-120% AMI.
- Allocated \$4,000,000 to down payment and closing cost assistance to employees of Henrico County Government and Henrico County Public Schools through the Employee Home Purchase

Assistance Program.

- Allocation of \$125,600 for CHDO Activities aimed at increasing the supply of affordable housing for low- and moderate-income homeowners.
- Allocation of \$395,000 of HOME for down payment assistance to support first-time low- and moderate-income homebuyers.
- Allocation of a total of \$1,437,082 for rehabilitation and minor repair programs in support of the retention of existing affordable housing.
- Allocation of \$150,000 of CDBG for acquisition of a facility providing transitional housing to survivors of domestic violence.
- Allocation of \$3,010,744 of County General Funds to the Community Maintenance and Building Inspection Programs that includes the administration of a volunteer housing assistance program designed to improve the housing conditions of low-income County homeowners and a program of facilitating the maintenance of affordable housing communities.
- Lowest real estate tax rate of the 13 largest jurisdictions in Virginia.
- Real Estate Advantage Program (REAP) provides real estate tax exemption for qualified seniors and the Real Estate Cap Program (RECAP) that prevents increases in real estate tax due to increased housing value for qualified seniors
- Tax abatement for single-family and multi-family housing rehabilitation.

AP-85 Other Actions – 91.220(k)

Introduction:

Henrico County undertakes a variety of actions to meet underserved needs, foster and maintain affordable housing, reduce lead-based paint, reduce the number of poverty level families, and enhance coordination between public and private housing and social service agencies. These actions are part of the administrative culture of the County and will continue through PY 2025-26. Despite annual unpredictable variations in federal entitlement funds, the County will maintain a focus on the most critical needs in these areas.

Actions planned to address obstacles to meeting underserved needs

While there are several constraints to meeting the needs of low-, very low-, and moderate-income residents, the primary obstacle has traditionally been the lack of funding to fully address all needs considering rising costs and unpredictable federal resources. Currently, an equally severe obstacle has been the extremely tight housing market, and the significant price increases for both rental and for-sale units. Low-income homebuyers face multiple new obstacles in purchasing homes, particularly when using federal funds to assist with purchase. These include reluctance of home sellers to allow time for inspections and to accommodate repairs, continuously getting outbid by cash buyers who can close immediately, rising interest rates, and competition from corporate buyers seeking to acquire single-family homes for investment and rental. Henrico County continues to seek creative ways to adjust the home purchase assistance programs to minimize the impact of these obstacles, and beginning in PY 2023-24, raised the maximum amount available for downpayment and closing cost assistance grants.

These programs will be continuously evaluated to ensure the ability to serve the targeted population.

The County continues to administer Housing Choice Vouchers through the Henrico Area Mental Health and Development Services, provide homeless prevention services, and continues to encourage economic development to increase job growth. The County also encourages all types of residential development and has been supportive of the use of LIHTCs for the rehabilitation of multi-family housing for LMI residents.

The County pursued the option available to participating jurisdictions in 24 CFR 92.254(a)(2)(iii) and completed a detailed market analysis to determine a locality specific set of HOME purchase price and after rehabilitation value limits. For the past three years, these values have differed substantially from the annually published HUD HOME purchase price and after rehabilitation value limits. Therefore, to enable additional low- to moderate-income first-time homebuyers and homeowners to receive service, Henrico County will be implementing locality-specific limits for program year 2025-26. These limits will go into effect once HUD approves this Annual Action Plan. The Henrico-specific limits, as well as the methodology used for calculating the limits, can be found in Appendix E.

Beginning in 2024, the County began implementation of programs to further affordable housing opportunities through an allocation of \$60 million over five years to a new Affordable Housing Trust Fund, initially available for affordable homeownership opportunities.

Actions planned to foster and maintain affordable housing

During PY 2025-26, Henrico County will commit a total of \$1,437,082 for homeowner rehabilitation and repair for 82 low- and moderate-income households, the majority of which will be elderly householders.

An additional \$125,600 will be committed for the acquisition, rehabilitation, and sale of vacant homes to low- and very low-income first-time homebuyers. The County is providing \$395,000 in homebuyer assistance and education to 18 first-time low/mod homebuyers.

The Community Maintenance Program (funded through the General Fund) includes the administration of a volunteer housing assistance program designed to improve the housing conditions of low-income County homeowners and a program of facilitating the maintenance of affordable housing communities.

Actions planned to reduce lead-based paint hazards

The County budgets an additional \$5,000 above the maximum \$45,000 per unit cost for moderate rehabilitation to address potential lead-based paint (LBP) abatement.

Actions planned to reduce the number of poverty-level families

The Commercial Assistance Program facilitates the development and expansion of businesses to create jobs available to low- and moderate-income persons, as well as persons in poverty.

The County will continue to support appropriate activities that preserve and expand the supply of housing that is affordable to low-income households. This will include support for applications for low-income housing tax credits for the rehabilitation of existing or construction of new multi-family units which provide housing opportunities for low-and moderate-income persons.

The CONNECT Program provides after-school mentoring and tutoring to improve educational achievement (a significant factor in determining future income) for children residing in low-income housing communities. The County has committed \$180,000 of CDBG funds towards this program in PY 2025-26.

Actions planned to develop institutional structure

The County has a designated staff position to administer the programs and activities funded with CDBG funds and a HOME Program Manager to administer the programs and activities funded with HOME funds and ESG funds when allocated. Staff works with the individual County Departments, such as Public Works, Social Services, Recreation and Parks, Mental Health, Planning, Public Utilities, Building Inspections, and the Division of Community Maintenance to develop procedures and coordination for administering programs that will be carried out by these divisions. Staff regularly tracks the production and effectiveness of all agencies, including subrecipients, tasked with implementing programs with CDBG, HOME, and ESG funds. Adjustments are continuously made as needed.

The County also has two designated staff positions to administer the locally funded Affordable Housing Trust Fund, the Employee Down Payment Assistance Program, and other locally funded housing initiatives.

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

CDBG and HOME staff will continue to participate in monthly meetings with County social services agencies, bi-monthly meetings with non-profit housing providers, and regular interactions with housing agencies, advocacy groups, and other County agencies.

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

Introduction:

Henrico County receives CDBG and HOME entitlement funds. ESG funds were not provided for PY 2025-26. Henrico may receive HOME program income as a result of early payoff of forgivable down payment assistance or rehabilitation loans due to transfer of properties prior to the end of the affordability period in accordance with the County's Recapture Policy. Henrico will likely begin receiving CDBG program income in the form of business loan repayments from the Small Business Loan Program. These funds will be reallocated to that program to fund future loans.

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 Table 56. 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. 100.00%
- 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:**
N/A
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:**
Henrico County uses the recapture provision for homebuyer activities and imposes an affordability period and recapture policy. Henrico limits the amount subject to recapture to the net proceeds available from the sale. Henrico County monitors the ownership during the affordability period. Enforcement of the homebuyer provisions contained in the HOME Regulations (24 CFR Part 92) will be through a Deed of Trust and Note. See attached "Henrico County Recapture Provision for the Use of HOME Program Funds" (Appendix D).
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:**
Henrico County implements the recapture option. Guidelines are provided in the Henrico County Recapture Provision for the Use of HOME Program Funds.

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:**

N/A

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

N/A

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

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

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

Henrico County will not be receiving ESG funds for 2025-26 and they are not included in this Action Plan. In the years when ESG funds are provided, subrecipients must agree to administer the funds in accordance with the Henrico County Emergency Solutions Grant Manual and HUD ESG regulations. The Manual is available from the Henrico County Department of Community Revitalization and will be reviewed and updated if necessary if ESG funds are provided in a subsequent program year.

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

The Greater Richmond Continuum of Care (GRCoC), which is managed by the organization Homeward, is responsible for maintaining the coordinated assessment system and ensuring it meets all HUD requirements. Through various GRCoC committees, members of the GRCoC community maintain the system by implementing improvements that ensure the changing needs of the population served are receiving the resources they need. In addition, Homeward hosts learning sessions for GRCoC agencies that explore changes in best practices and how better coordination can be achieved.

The primary goal of the coordinated assessment system is to ensure services are accessible to those who need assistance. Beyond that, the GRCoC works hard to streamline access to resources and ensure each client is matched to the services appropriate for their unique

situation. Decisions are guided by the GRCoC's Policies and Procedures Manual, which is updated regularly to reflect changing best practices and the needs of the community.

Through three different entry points, (the Homeless Connection Line, the EmpowerNet Hotline, and Coordinated Outreach) the GRCoC's coordinated assessment system identifies households that are homeless or at risk of homelessness, assesses their housing and service needs, and connects them to appropriate housing and services necessary to end their housing crisis as quickly as possible. Services include emergency shelter, rapid rehousing, case management, and permanent supportive housing.

Core elements of the coordinated access system include screening, assessment, prioritization, referral, and a Homeless Management Information System (HMIS) that helps agencies and consumers share information. The Homeward Community Information System is a local proprietary HMIS that meets all federal standards and regulations.

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

Henrico County will not be receiving ESG funds for 2025-26 and they are not included in this Action Plan. In the years when ESG funds are provided, the County submits a request for applications for funding and all eligible agencies are encouraged to apply. Notification of the availability of funds is advertised and direct notification provided to all members of the Greater Richmond Continuum of Care.

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

Henrico County will not be receiving ESG funds for 2025-26 and they are not included in this Action Plan. In the years when ESG funds are provided, the County meets the requirements of 24 CFR 576.405(a) by participating in and seeking input from the CoC's ranking committee regarding gaps in service and uses that input in funding decisions.

5. Describe performance standards for evaluating ESG.

Henrico County will not be receiving ESG funds for 2025-26 and they are not included in this Action Plan. ESG programs are evaluated by the CoC using the HEARTH performance measurements to evaluate ESG programs. The HMIS staff run APR reports quarterly for review by the funded agencies and provides this information to the Project Development Manager. Henrico County evaluates the agencies and programs as a part of regular subrecipient monitoring, to ensure conformance with the ESG Regulations and the subrecipient agreement.

2025-30 Consolidated Plan Appendix List

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

Appendix B: Public Hearing Advertisements

Appendix C: Community Needs Survey and Results

Appendix D: Henrico County Recapture Provisions

Appendix E: Sources and Uses of Funds

Appendix F: Henrico Citizen Participation Plan

Appendix G: Resolution of Board of Supervisors

Appendix H: Form SF 424 and Non-State Grantee Certifications

Appendix I: Map of Area of Minority Concentration

Appendix J: Home Price Limits Evaluation

**Henrico County Department of Community Revitalization Community Development
Needs Public Hearing – Meeting Minutes
Fairfield Area Library January 13, 2025, 6:00 pm**

Attendance:

Henrico County Department of Community Revitalization Staff:

David Sacks, Community Development Manager
Geleene Goffena, CDBG Program Manager
Trinity Waldron, HOME Program Manager
Claire Parkey, Enterprise Zone Program Manager
Makeba Berry, Community Development Accountant
Carmen Noviskey, Housing Advocate
Mel Ramos, Community Revitalization Intern
Paige Baker, Community Revitalization Intern
Jennifer Sale, Code Compliance Inspector

Public:

Four persons were in attendance, three citizens and one media representative. Documented sign-in sheets are available on file with the Department of Community Revitalization.

A public hearing was held on Wednesday, January 13, 2025 in person at the Fairfield Area Library regarding the development of the Consolidated Plan for 2025 to 2030. Community members were asked to voice needs that are present in the County of Henrico as well as address any questions they may have about the Consolidated Plan.

Public Comment Period:

1. An attendee asked if single and divorced persons can use these programs.
 - a. Answered: As long as they meet income or age requirements, anyone can apply for Henrico's programs.

**Henrico County Department of Community Revitalization
Community Development Needs Public Hearing Minutes
Libbie Mill Public Library
January 29, 2025, 6:00 pm**

Attendance:

Henrico County Community Revitalization Staff:

David Sacks, Geleene Goffena, Trinity Waldron, Claire Parkey, Makeba Berry, Carmen Noviskey, Mel Ramos, Paige Baker, Jennifer Sale

Public:

23 persons were in attendance. Based on email addresses, three of these attendees appear to represent non-profit agencies (BHC, SafeHarbor, LISC). Sign-in sheet available upon request from the Henrico Department of Community Revitalization.

The second public hearing was held on Wednesday, January 29, 2025 in person regarding the development of the Consolidated Plan for 2025 to 2030. Community members were asked to voice needs that are present in Henrico County as well as address any questions the community may have about the Consolidated Plan.

Public Comment Period:

1. An attendee asked if we reported our spending like the County Budget and if this was accessible to the public.
 - a. Answer was yes, and any government document is available by request through FOIA, including who we serve.
2. Three attendees raised concerns about streetlights:
 - a. Involving taxes going up to go toward the streetlight installation and maintenance
 - b. If these streetlights are paid for by low-mod block groups, would this place an undue burden on them?
 - i. Answer: It may, but it is minimal and spread across the area that benefits. New streetlights have an initial capital cost to cover installation, but the on-going costs (electricity, etc.) are covered by a very small assessment of property owners in the area.
3. One attendee asked if there were any plans to repair Williamsburg Rd.
 - c. Answer: This is a State Road, and that as far as we are aware, there are no plans to make road improvements.
4. An attendee brought up the question as to why it seems like all projects are in Fairfield
 - a. Answer was that there is a concentration of low to moderate income block groups there, and projects are scattered across the county.
5. An attendee brought up the question as to how you cannot “see” these changes that involve these funds

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

- a. Answer: While some projects are very visible, by the nature of others, it may be internal to a home or on a rare occasion a site that is kept confidential.
6. One attendee asked what defines what is affordable? (square footage, pricepoints, etc)
 - a. Answer: There is no specific dollar amount or house size. Rather, affordability will vary per individual and household with a general guideline that affordability means the ability to have safe, accessible housing without paying more than 30% of household income for housing costs.
7. One attendee brought up the story of an elderly person with a fixed income who was getting evicted and was discriminated against based on her zip code and therefore could not receive assistance.
 - a. Answer: Asked if their information was available so that Community Redevelopment could reach out. The person's information was not on hand. CR responded that we are dedicated to assisting anyone with attaining resources. Program partners do not discriminate based on zip code as long as they're in the Richmond region. Further, CR explained the issue of people with fixed incomes being outpaced by rent increases is unfortunately common.
8. Multiple attendees wanted to know who the properties (Cool Lane Commons and New Clay House) were owned by and how Henrico invested in these projects
 - a. Answer: Properties are owned by the non-profit partners who developed and operate them. Henrico CDBG or HOME funds were used to provide financial assistance to develop these properties. Funds for these projects and others are provided by Henrico, then Henrico is reimbursed by HUD.
9. An attendee asked if there are any homeless shelters in Henrico County
 - a. Additionally, a citizen asked why we pay for shelters in Richmond
 - i. Answer: There are shelters and facilities in Henrico. A non-profit representative explained that facilities are open to people experiencing homelessness around the region, not just in the jurisdiction and that they serve persons from Henrico.
10. An attendee brought up a concern about Varina not containing sidewalks
 - a. Answer: The funds can be used for infrastructure that benefits low mod people, and Varina does not necessarily have a lot of low mod block groups.
11. An attendee asked how sidewalk projects are completed.
 - a. Answer: Unlike some of our other programs, the partnership is with Henrico Department of Public Works.
12. An attendee asked how we know how many people in the County need repairs to their home.
 - a. Answer: Henrico Community Redevelopment uses information from the Census and data like housing age to estimate and our partners keep waiting lists.
13. An attendee asked if there were any facilities for people with disabilities
 - a. Answer: There are some facilities specifically for people with disabilities, and that several developments like Cool Lane have units specifically allocated. The Federal CDBG funds can be used for developing in that area as well.

After the presentation, attendees were encouraged to participate in an exercise to illustrate where they believe our funding priorities should be. Additional notes from this exercise are provided in the summary of flip chart comments at (FILE NAME HERE).

January 13 & January 29 Public Hearing Presentation

COUNTY OF HENRICO
CONSOLIDATED PLAN
COMMUNITY DEVELOPMENT NEEDS
PUBLIC HEARING



JANUARY 29, 2025
LIBBIE MILL LIBRARY

HENRICO COUNTY DEPT. OF
COMMUNITY REVITALIZATION

1

WHY ARE WE HERE?



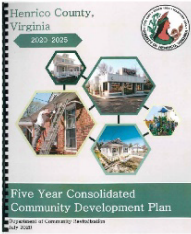
- We are beginning the development of a new *Five-Year Consolidated Community Development Plan*
- We need your thoughts and perspective on needs in the County related to:
 - ❖ Needs of low-income households and communities
 - ❖ Priority housing needs
 - ❖ Areas of Henrico to focus on
 - ❖ Needs of homeless persons
 - ❖ Business Assistance



2

WHAT IS THE CONSOLIDATED PLAN?

- A document that guides the spending of federal HUD funds over a five-year period
- Is a requirement to receive federal community development funds
- Provides an opportunity for the community to set priorities every five years for federal funds
- Estimates number of households/persons served and amount to be spent on each program with each of the funds



Henrico County, Virginia
2020-2025

Five Year Consolidated Community Development Plan
A requirement of Community Development Block Grant (CDBG) funds

3

Population and Household Characteristics - Quick Facts

2023 Population: 347,938
2013 Population: 321,374 Change: +8.27%

2023 Total Housing Units: 144,338
2013 Total Housing Units: 132,363 Change: +9.05%

19% of homes built before 1960

Cost-burdened: 29.3% of households pay over 30% of their monthly income towards housing

Owners: 64.5% of occupied housing units
Renter: 35.4% of occupied housing units

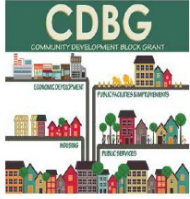
Individuals/Households where the household income is below 80% of AMI are eligible for federal programs

HUD FY 2024 Low/Mid Income Limits - Richmond MSA (80% AMI)								
	Persons in Household							
80% Income Limits	1	2	3	4	5	6	7	8
	\$61,800	\$70,600	\$79,450	\$88,250	\$95,350	\$102,400	\$109,450	\$116,500

4

FUND TYPES –
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

- About \$1.6 million received for 2024-25
- Funds must be used to assist low-income individuals and areas
- CDBG funds have the widest range of possible uses
- Public services, housing improvements and development, infrastructure projects, public facility improvements, and economic development



5

FUND TYPES –
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

- \$804,180 received for 2024-25
- Must be used to create or maintain affordable housing
- New construction, rehab of vacant homes, down payment assistance for first-time homebuyers, rehabilitation of homeowner-occupied housing, and rental assistance



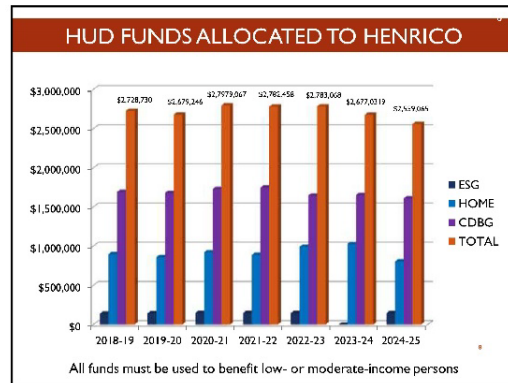
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FUND TYPES – EMERGENCY SOLUTIONS GRANT (ESG)

- \$145,231 received for 2024-25
- Used for activities that assist individuals or families who are homeless or at risk of homelessness
- Homeless prevention services
- Facilities providing housing for homeless persons

No ESG funding is expected for 2025-26

7



8

USES OF CDBG AND HOME FUNDS – Development of affordable housing through new construction and vacant house rehab.

9

USES OF CDBG AND HOME FUNDS – Assistance Programs for Homeowners and Homebuyers

- Housing rehabilitation for low-income elderly or disabled homeowners
- Critical home repairs for low-income homeowners
- Downpayment assistance for first-time, low-income homebuyers
- 240 homeowners/homebuyers have benefitted from these programs in last three years. Including 200+ housing repairs/rehab.

10

USES OF CDBG AND HOME FUNDS – Housing for Special Needs Populations

Permanent supportive housing for formerly homeless individuals at New Clay House - completed in 2019

Cool Lane Commons – Adaptive reuse of a vacant building for 86 supportive housing units. Completed in 2024

11

USES OF CDBG FUNDS – Public Services for low-income individuals and families

- CONNECT – after-school and summer program for low-income school-age children
- Services for homeless individuals, including relocating to permanent housing
- Job and skills training
- Fair housing counseling and homebuyer education

12

2/5/2025

USES OF CDBG FUNDS –
Public Facilities and serving low-income individuals or areas

- Playgrounds
- Community Centers
- Recreation Facilities



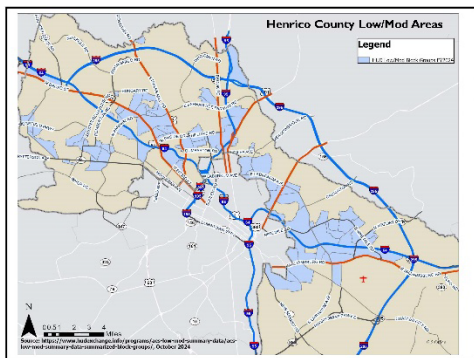
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USES OF CDBG FUNDS –
Public Infrastructure serving low-income areas

- Sidewalks
- Street lighting
- Sewer and water extensions



14



15

USES OF CDBG FUNDS –
Economic Development

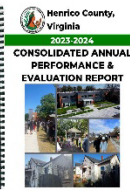
- Create jobs for low- and moderate-income persons
- Support commercial revitalization
- Enhance business corridors
- Technical and Financial Assistance to Small Businesses



16

CDBG and HOME ACCOMPLISHMENTS - 2023-24
Described in the Annual Performance Report (CAPER)

- 72 homes were rehabilitated or repaired for low-/mod -income, elderly, disabled homeowners
- 23 first-time homebuyers received down payment and closing cost assistance
- 2 homes were acquired, rehabilitated and sold to low-income first-time homebuyers
- 36 homeless households



17

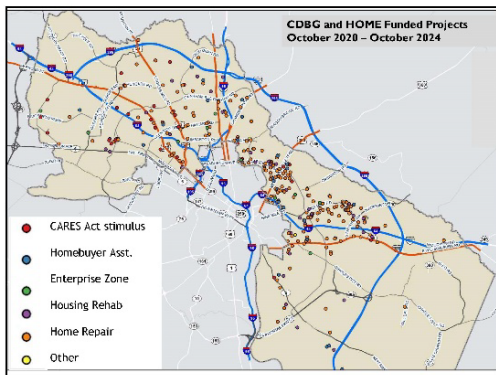
ACCOMPLISHMENTS In 2023-24

- After-school program served 134 students living in 11 low-income communities
- 82 new units of permanent supportive housing completed at Cool Lane Commons
- Prevented homelessness and assisted homeless persons through shelter, rapid re-housing, and relocation assistance.
- Grants to businesses through economic development assistance resulting in 5 new jobs for low-income persons.



18

2/5/2025



19

TALK TO US

What should be Henrico's priorities for these federal funds?

- Vote with your Pocahontas Dollars. Place them in the baskets where you would choose to target our limited funds.
- Each station is utilized to determine how the County may prioritize needs based on your feedback. (e.g. housing improvements, public/community facilities, homeless prevention, business development)
- Before you leave:
 - Do we have your contact information?

Pocahontas Dollar

Use this dollar to indicate how you would prioritize spending to meet the County's community development needs.

Henrico County Dept. of Community Development
HMDA's Health, Housing and Community Infrastructure Division

20

AFTER TODAY, WHAT'S NEXT?

- Remember to visit henrico.gov/revit; take the survey and give us ideas.
- Staff will continue to receive input through March:
 - Email comments to revitalization@henrico.gov
- Draft document will be available for public review in early June for 30 days.
- In July the Board of Supervisors will conduct a public hearing before the submission of the Consolidated Plan to HUD.

Thank you

- Find updated information at: www.henrico.gov/revit

21

Henrico County, VA Community Needs Survey

2025-30 Consolidated Plan

We are seeking input from Henrico residents and others to help shape the results of the survey will help prioritize how to spend federal funds.

Start now

Scan to take the Community Development Needs Survey

22

Summary of Issues Voting

On January 13th and January 29th the Henrico Department of Community Redevelopment held two public hearings. Persons in attendance were asked to place “dollars” into baskets that aligned with where they believe their tax dollars should go to improve the county. Below are the results of this exercise.

Economic Development	
Grants or loans to small businesses	14
Job Training	7
Commercial Property Improvements	3
Technical assistance to small business owners	1
Grants for equipment or supplies	1
Other	0
Housing	
Affordable Housing for Sale	26
Home Repair/Rehabilitation Programs for Homeowners	19
Affordable Rental Housing	12
Homebuyer Assistance	11
Housing for disabled persons	10
Energy Efficiency Improvements	5
Housing for Elderly Persons	5
Accessibility Improvements	4
Other	3
Homeless Services	
Domestic violence shelters	15
Homeless facilities	14
Assistance to prevent homelessness	12
Counseling/case management services	8
Transitional housing	6
Fair housing / Counseling/Outreach	6
Supportive services	5
Education programs	4
Substance abuse services	3
Child care	2
Health services	2
Other	1
Adult day care	0
Crime prevention and public safety	0

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

Energy conservation	0
Services for senior citizens	0
Public Facilities and Infrastructure	
Sidewalks	15
Removal of vacant and deteriorated structures	8
Add/improve facilities for disabled persons	5
Other	5
Expand/improve recreation and park facilities	4
Add/improve health care facilities	4
Non-residential historic preservation	4
Water and sewage improvements, including stormwater drainage systems	3
Add/improve youth centers	2
Street improvements, such as curb and gutter or drainage	2
Add/improve facilities for seniors	1
Street beautification	1
Add/improve community centers	0
Street lighting	0

Nine comments were left in the “other” voting boxes. A majority of these comments requested infrastructure services around the County or in specific locations, such as street safety improvements, more equitable transportation improvements, park and rec facilities, or more sidewalks in Varina. Citizen comments regarding housing indicated a need for zoning improvements and affordable housing/repair programs for single parents. Another comment requested basic income programs for homeless persons to help stabilize them.

Other comments:

Two social media posts were made on Facebook on January 25 and 28, 2025. A total of 6 comments were received and 17 likes were received. These comments requested creation of sidewalks, bus stop benches, and streetlights. Additionally, citizens indicated a need for road and water infrastructure improvements. One comment was made indicating a need for senior living developments in the east end of the County.

Henrico staff also received 1 comment through email indicating a need for more programs that assist middle-income persons who fall between the cracks.

Additional Comments from Public Hearings

The following comments were recorded on flip charts at the public hearings.

Economic Development 1/13

- Different business types in East End
- Healthcare clinics
- Fewer car washes*, dollar stores, fast food
- Sustainable development
- Variety in businesses, prioritizing quality of life, wellness, health
- Shopping within the community
- **ALL of the East End**
- Spending community \$ in the community

Housing 1/13

- Affordable senior housing
- One-level living/ranch
- What is moderate income?
- What if a low-mod individual is outside of a low-mod block group?
- A lot of programs are for elderly, why are there not programs for divorced individuals?
- Housing assistance available for those above 80% AMI
- Increasing the repair amount for homeowners
- Concern with businesses buying houses and raising prices to no longer being affordable.

Homelessness 1/13

- No comments were received

Infrastructure and Public Facilities 1/13

- Improve walk/bike connectivity
- Formalizing existing “unofficial” trails, even without full development
- Safe routes to school
- Reduce need for vehicles + associated costs

Economic Development 1/29

- Staples Mill business improvement at Hilliard
- Too many car washes in the East End

Housing 1/29

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

- Very important to have for-sale homes for low-mod populations.
- A citizen asked how we determine low-mod block groups when looking at the low mod
- block group map.
- Explained to him that the block groups are published by HUD every year
- based on ACS data and income limits.

Homelessness 1/29

- Shelter access for weather
- Food and meal access in easy access

Infrastructure and Public Facilities 1/29

No comments were received

Henrico County Department of Community Revitalization

Housing Services Provider Input Session

Rec and Parks Building

November 19, 2024

Attendance:

Henrico County Department of Community Revitalization Staff

Service Providers:

- Project:HOMES – *Rishonda Anthony, Marion Cake, Justin Randolph*
- HOME Inc – *Brenda Hicks*
- Southside Community Development & Housing Corporation – *Robbie Franklin, Ceirra Frye*
- Richmond Metropolitan Habitat for Humanity – *Mary Kay Huss, Jenn O’Rourke, Matt Waring*
- Better Housing Coalition – *Maria Tabbachi*
- Maggie Walker Community Land Trust – *Candice Turner*
- Plan RVA -- *Sarin Adhikari*
- Partnership for Housing Affordability -- Woody Rogers

An input session was held on Tuesday, November 19, 2024 in person regarding the development of the Consolidated Plan for 2025 to 2030. This meeting asked housing services agencies to voice housing needs that are present in the County of Henrico.

Comments:

Housing

- linking economic development to affordable housing e.g. workforce development
- Adding language
- Focusing on specific corridors and areas for affordable housing e.g. areas where apartments are being developed
- Rehab – age-in-place focus
- Seniors
 - Long waitlists for handicap accessible units
 - Rental rehabs
- Eligibility of programs; home values
- Repeat service for further repairs (10-15 years)

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

- Homeownership gap – Black and White populations
 - Generational wealth
 - Studies
- Aging in place
- Multigenerational households
 - How to find these households
 - Homeowners taking in parents/grandparents as caregivers

Special populations

- Certain populations aging out of LICTC (Low Income Housing Tax Credit)
 - Rehab of these units
- State-level local match of HOME/CDBG funds
 - Smaller contribution
- Displacement-risk ratio in Henrico
 - Soon to be retirees and retirees
 - Rising costs; cannot keep up
 - Early intervention is the best method to prevent displacement
- Locking property taxes
 - RECAP program
 - Rehab; make more efficient
- Client education
 - Maintenance/upkeep workshops
 - REAP, other programs
 - Tenant/landlord rights
 - Wills, heirs, etc.
 - How to be proper landlords

Creation of New Housing

- ZONING
- Affordable housing trust funds
 - More effective use and collaboration
 - Focus on multi-family and/or rentals
- Linking funds with publicly owned parcels/underutilized parcels
 - School board owned properties; church-owned properties
- People cannot afford “affordable”
 - How to support these populations
 - Where do people go with vouchers?
 - HIGH need for ownership and rentals
- Homeowners cannot afford home needs for selling (DPA)

Studies/Research

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

- Data for helping prioritization
 - Age of housing; age, code violations, tax delinquency, etc.
- Paper streets – use funds to enable building infrastructure
- Check-up on old rehabs/projects served
 - Beyond the affordability period
- Encourage partnerships with church-owned parcels
 - County's role?
 - Churches no longer use property after COVID
 - Gone for good book
- Public transit links
- Groups to reach out to:
 - Faith-based communities
- Homelessness in the short-term e.g. rental market, affordability
- “Non-traditional” homeless populations who don’t qualify for programs
 - How to identify?
- ADUs – “Passive income” but children moving back in
- Difficult to serve populations under 30% AMI
 - Local housing vouchers
- Effects of new administration

Henrico County Department of Community Revitalization
Homeless Services Provider Input Session
Rec and Parks Building
November 20, 2024

Attendance:

Henrico County Department of Community Revitalization Staff

Service Providers:

- Daily Planet – *Sarah Tunner*
- Moments of Hope – *Nelson Parker*
- Homeward – *Frances Marie Pugh*
- Support Works Housing – *Jason Snook, Elliot Warsof, Nathan Ruckman*
- Commonwealth Catholic Charities – *Denise Crews, Christine Elwell*
- Area Congregations Together in Service (ACTS) – *Hana Yun*
- St. Joseph’s Villa – *Jenny Friar, Caitlin Sneed, Kelly Green-Bloomfield*
- Housing Families First – *Terri Iguina*
- Congregations Around Richmond Involved to Assure Shelter (CARITAS) – *Victoria Arkesteyn*
- Young Women’s Christian Association (YWCA) – *Cynthia Coleman*

An input session was held on Wednesday, November 20, 2024 in person regarding the development of the Consolidated Plan for 2025 to 2030. This meeting asked homeless services agencies to voice homeless service needs that are present in the County of Henrico.

Comments:

- County implement ADU ordinance
- All mitigation & prevention of homelessness efforts important
- Homeless prevention – Top priority
 - Expends prevention funds & diversion funds quickly
 - Rising prices with steady rent increase in rent or property tax
- Capacity issue for providers
- More expensive to maintain housing for people
- Inability for direct referrals
- 22% of children were not in school – rapid rehousing
- Safe affordable housing being attainable – low-income renters

Appendix A: Resident & Housing Service Provider Participation & Public Hearing Minutes

- Tie workforce with housing
- Fastest growing clients between 50%-80% AMI for Henrico
- How to link the housing trust fund for extra support
- How to keep clients in their home – collaborating with Habitat to pay for utility debt
- Code enforcement and zoning can understand/be creative about homeless conditions such as hotel stay
 - Increase congregate housing
 - More homeless housing options
- No rooming houses
- Henrico is not affordable
- Investment in hotel upgrade to NCS
- Increase in homeless disability units
- National success of hotels to studio units
- Redefine “affordable,” affordable is not really affordable anymore
- Education to providers and landlords about fees to sustain affordable housing
- Emphasis on housing counseling, budgeting, etc.
- Landlord discriminatory practices and policies – getting the county involved to force voucher acceptance (fair housing)
 - Landlord incentives to accept vouchers
- Smaller landlords as partners – often collaborate on repairs
 - Rental rehab program
- Developing affordable housing while keeping in mind supportive services
- Increase in aging homeless population
- Immigrant and refugee homeless populations
 - Landlord/plumbing issues/property management
 - Cultural/public safety awareness to landlords
- Important public services to fund
 - Food insecurity/food pantry operations
 - Self-resolution funds – deposits, etc.
 - Homeless prevention
 - Limitation on landlord late fees, other fees
- Partner with other departments – Transportation (access to employment) and other services

Public Hearing Advertisements

Two public hearings were held on January 13 and 29, 2025. These meetings were advertised in the Richmond Times Dispatch, Henrico Citizen, and Richmond Free Press. Additionally, two social media posts were created on Facebook.

 The graphic is a vertical poster with a green header and footer. The header says "Public Hearings" in white. The main body is dark purple with white and yellow text. It says "Share your thoughts" in a script font, followed by "COMMUNITY DEVELOPMENT NEEDS in Henrico County" in bold. It lists two dates: "6 P.M. • MONDAY, JAN. 13" at "Fairfield Area Library, 1401 N. Laburnum Ave." and "6 P.M. • WEDNESDAY, JAN. 29" at "Libbie Mill Library, 2100 Libbie Lake East St.". At the bottom, it says "Information: henrico.gov/revit • (804) 501-7617". There is a small Henrico County seal and a row of house icons.	PUBLIC HEARINGS ON COMMUNITY DEVELOPMENT NEEDS AND NOTICE OF FUNDING AVAILABILITY HENRICO COUNTY, VIRGINIA The County of Henrico is preparing its Five-Year Consolidated Plan to guide the use of federal CDBG, HOME, and ESG funds. Henrico County will conduct two public hearings to hear from the public concerning community development needs and past program performance: • Monday, Jan. 13, 2025, 6:00 PM. Fairfield Area Library • Wednesday, Jan. 29, 2025, 6:00 PM. Libbie Mill Library Applications for Funding for 2025-26 The funding application for CDBG, HOME, or ESG funds for Program Year 2025-26 will be available by February 3, 2025. Agencies and organizations who want to apply should visit https://henrico.gov/revit/. The deadline to apply is March 10, 2025. For more information visit https://henrico.gov/revit/ or call 501-7640.
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Ad published in the Henrico Citizen and Facebook, January 7, 2025

Ad published in the Richmond Free Press, January 2, 2025

Public Notices

Public Hearings on Community Development Needs and Program Performance and Notice of Availability of Funds Henrico County, Virginia

The County of Henrico is preparing its Five-Year Consolidated Plan for the years 2025–2030. The County is required to prepare this Plan to receive federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds. The Plan will serve as a guide for the use of federal funds in addressing Henrico's community development needs. The County will also be preparing the Annual Action Plan for the proposed uses of these funds for the program year beginning October 1, 2025, through September 30, 2026.

Henrico County will conduct two public hearings at the times and locations listed below to provide the public with an opportunity to express opinions on community development needs in the County and past performance of community development programs as reported in the 2023-24 CAPER. To review the 2023-24 CAPER, please visit our website at <https://henrico.gov/revit/federal-block-grant-programs/caper/>.

The County encourages all residents to attend, especially those who are low- and moderate-income or reside in or represent low- and moderate-income communities. Opinions can also be provided through an online survey. A link to the survey and more information can be found at <https://henrico.gov/revit/>.

Meeting times and locations:

• Monday, January 13, 2025, 6:00 PM
Fairfield Area Library, 1401 N. Laburnum Ave.

• Wednesday, January 29, 2025, 6:00 PM Libble Mill Library,
2100 Libble Lake East St.

Meeting locations are accessible to those with physical disabilities. If you need special accommodation or assistance due to limited English proficiency or other needs, please call the Department of Community Revitalization at 804-501-7640 at least three business days before the event.

Inclement Weather: In the event of inclement weather, please visit our website, <https://henrico.gov/revit/> for updated meeting information.

Applications for Funding

Agencies and organizations who want to apply for CDBG, HOME, or ESG funds for Program Year 2025-26 should visit <https://henrico.gov/revit/> for more information. The funding application will be available by February 3, 2025. The deadline to apply is March 10, 2025.

If you have comments or need additional information concerning the public hearings or applying for CDBG, HOME, or ESG funds, please call the Department of Community Revitalization at (804) 501-7640.

Ad published in the Richmond Times
Dispatch, January 2, 2025

NOTICE OF PUBLIC HEARING ON THE SUB-MISSION OF THE HENRICO COUNTY 2025-30 CONSOLIDATED PLAN AND 2025-26 ANNUAL ACTION PLAN

Henrico County is a participant in the federal Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs and is required to submit a Consolidated Plan and Annual Action Plan (Plan) to the U.S. Department of Housing and Urban Development by August 15, 2025. The Henrico County Board of Supervisors will hold a public hearing on Tuesday, July 22, 2025, at 6:00 PM in the Board Room of the County Administration Building at 4301 E. Parham Rd (Parham and Hungary Spring Roads) to consider a resolution to authorize submission of the Consolidated Plan and 2025-26 Annual Action Plan and to approve the proposed use of funds for 2025-26.

The 2025-26 Annual Action Plan identifies funding for the 2025-26 program year as follows:

2025-26 CDBG Entitlement Grant	\$1,619,559.00
CDBG Funds Brought Forward	\$85,618.00
2025-26 HOME Entitlement Grant	\$836,980.30
HOME Funds Brought Forward	\$410,524.00
Total Funds Available	\$2,952,682.30

The following projects are recommended for funding in 2025-26:

CDBG and HOME Program Administration - CDBG: \$285,000; HOME: \$82,000.
Commercial Assistance Program - administration of the Enterprise Zone and Commercial Assistance programs. CDBG: \$200,000.

CONNECT Program - after-school and summer program for at-risk youth. CDBG: \$180,000.

project: HOMES Homeowner Rehabilitation Program - rehabilitation of homes of elderly and/or disabled low-income homeowners. HOME: \$644,905.

project: HOMES Critical Home Repair Program - home repair for low-income homeowners. CDBG: \$683,177.

Habitat for Humanity Critical Home Repair Program - home repair for low-income homeowners. CDBG: \$75,000.

Repair Program Administration - administration of repair programs. CDBG: \$34,000.

HOME Inc. Down Payment Assistance - counseling and down payment and closing costs assistance for first-time homebuyers. HOME: \$200,000.

Southside Community Development & Housing Corp. Down Payment Assistance - counseling and down payment and closing costs assistance for first-time homebuyers. HOME: \$195,000.

CHDO Activities - affordable housing development through new construction or purchase and rehabilitation of existing structures. HOME: \$125,600.

Revitalization Area Planning - revitalization planning for areas designated in the Comprehensive Plan. CDBG: \$38,000.

Safe Harbor - purchase of a facility providing transitional shelter to survivors of domestic violence. CDBG: \$150,000.

HumanKind - Family Crisis Fund - provides one-time emergency assistance to qualifying households. CDBG: \$30,000.

Commonwealth Catholic Charities - homelessness prevention and diversion. CDBG: \$30,000.

Anyone may attend the meeting and express an opinion on the above matters. In addition, anyone may be heard remotely during the meeting by phone or through the internet by completing and submitting the sign-up form in advance of the meeting. The sign-up form is available at <https://henrico.gov/services/Board-of-Supervisors-Meeting-Participation-Registration/>. Alternatively, anyone may submit written comments in advance of the meeting by email to bra151@henrico.gov, through the County's webpage listed above, or by regular mail to Clerk, Henrico County Board of Supervisors, P.O. Box 90775, Henrico, VA 23273-0775. Any written comments received in advance of the meeting will be provided to the Board of Supervisors before the hearing and included in the record of the hearing.

The proposed Consolidated Plan and 2025-2026 Annual Action Plan is available for review at the Henrico County Department of Community Revitalization at 4905 Dickens Road, Suite 200, during normal business hours and can also be viewed online at <https://henrico.gov/revit/>. Online access is available at all County libraries. For additional information or to provide comments, please call the Department of Community Revitalization at 501-7617 or email revitalization@henrico.gov.

Ad published in the Richmond Times Dispatch, June
20, 2025

Summary:

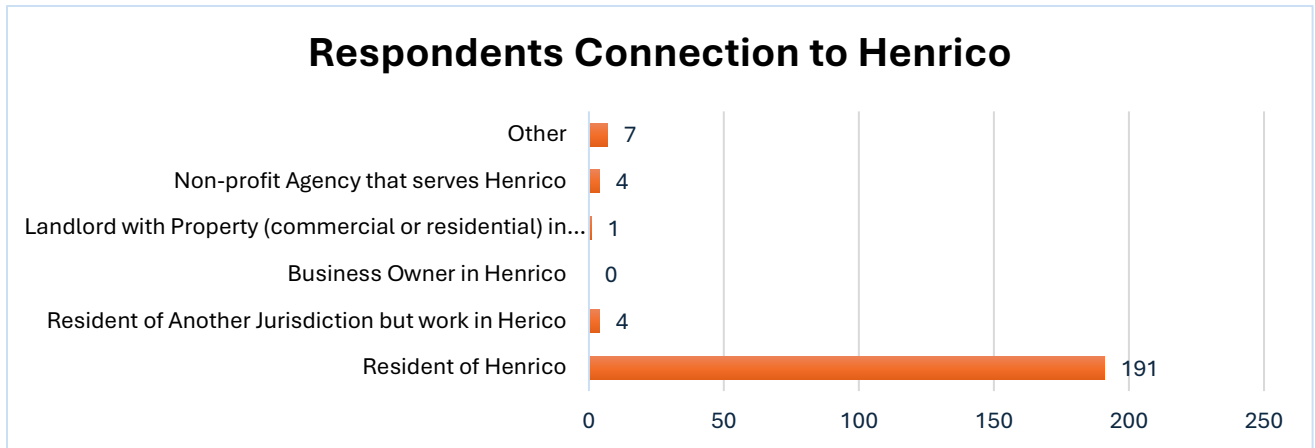
Henrico County currently receives about \$2.6 million each year from the U.S. Department of Housing and Urban Development for a wide variety of activities that benefit low- and moderate-income persons as well as the County as a whole. Citizen input is important in identifying needs for services and improvements and deciding how to allocate the federal money that the County receives each year for community development and housing needs. Through this survey, we sought input from Henrico residents and others to help identify and prioritize community development needs in Henrico. These survey results will be used to help us prioritize how to spend federal funds to address community needs for the next five (5) years.

The types of questions asked in this survey can be broken into 3 general categories based on what they provide: background on respondents, information on respondents priorities, and information to aid us in future marketing efforts. In terms of question that provided information on respondents categories, these questions were a mixture of ranking and open ended questions. Ranking was used to get respondents to prioritize different community needs, and then more specific areas of improvements within those needs. Open ended questions were used to identify geographic areas for improvements, and gave respondents an opportunity to elaborate on their priorities.

Analysis of Results:

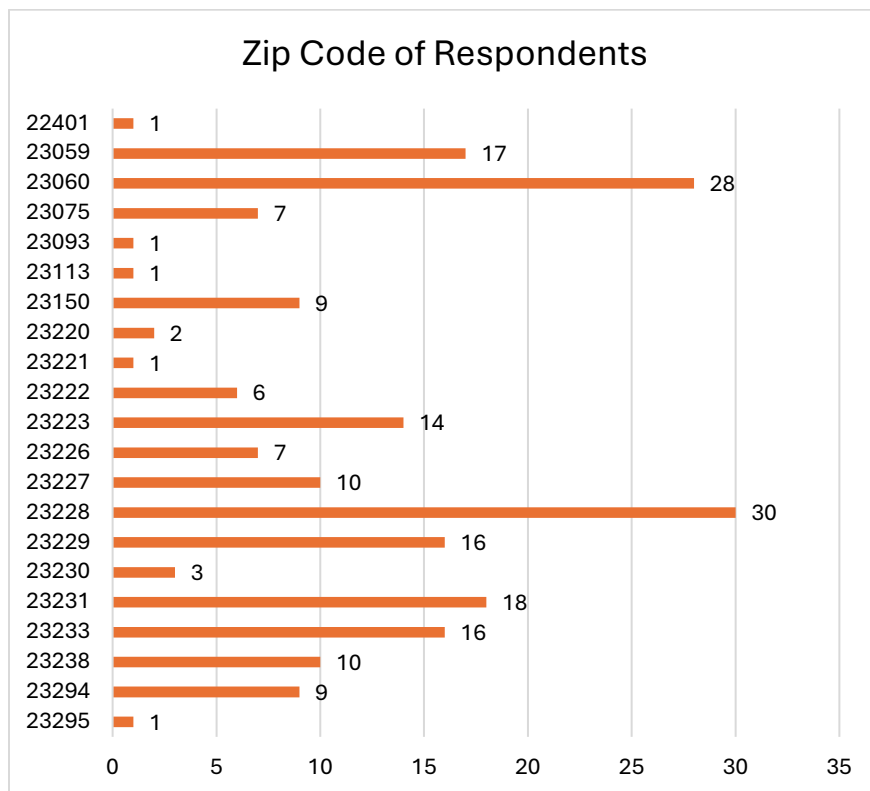
Background of Respondents:

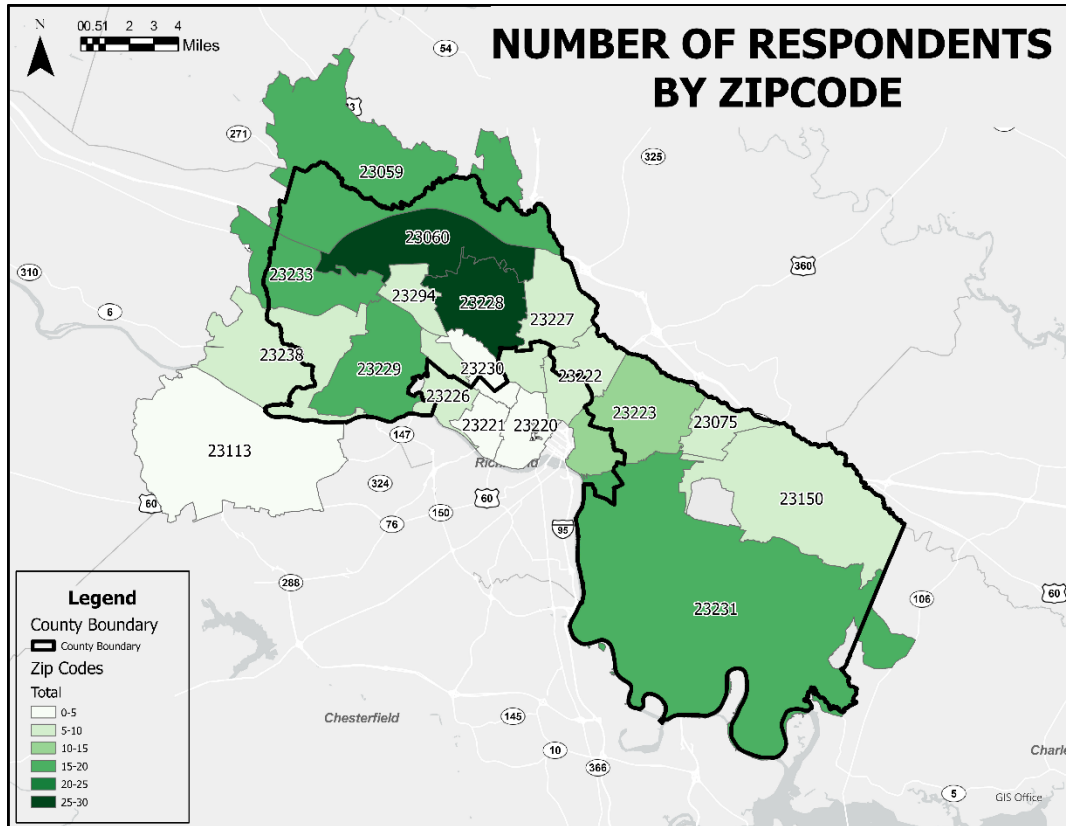
- What **best** describes your relationship with Henrico County? *



Of the 207 survey respondents, 95% of respondents live, work, or own property in Henrico County. Of the remaining 5%, 1/3 were non-profit agencies that serve the county.

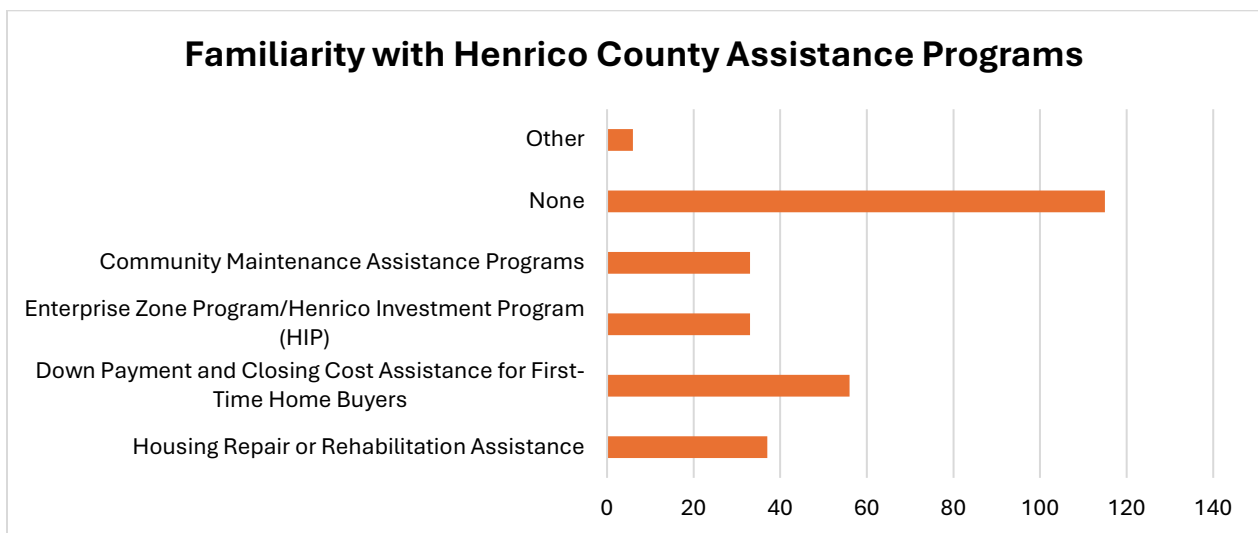
- What zip code is your home or business physically located in (5-digit)? *





From the map of respondents by zip code, we can see that the majority of the respondents are from Western Henrico, with the greatest number of respondents in the 23228 and 23060 zip codes.

- What Henrico County Assistance Programs are you familiar with?

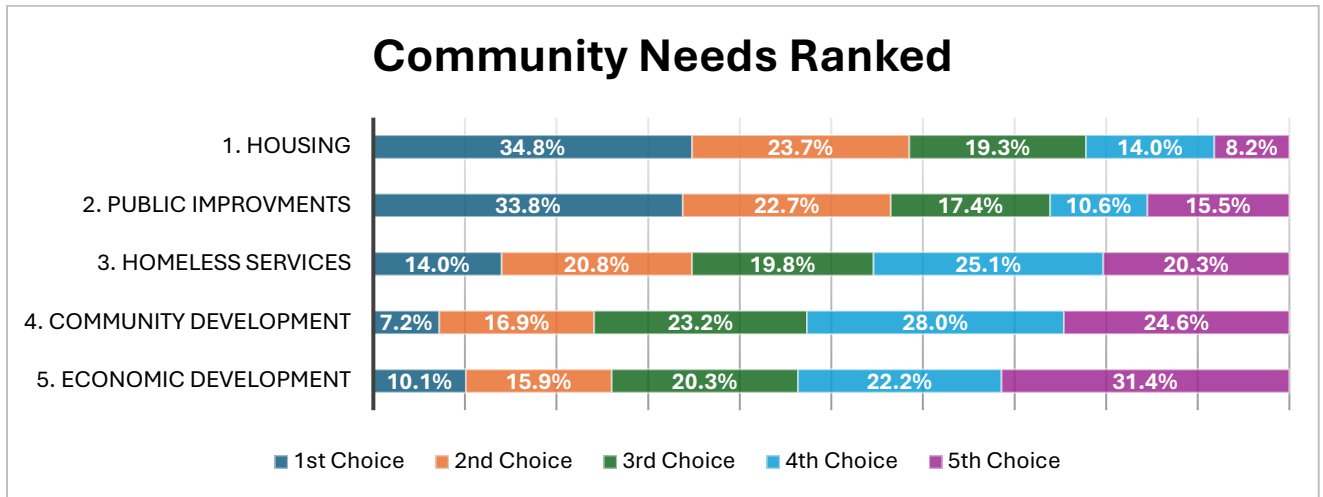


Appendix C: Community Needs Survey Response Analysis

The majority of respondents had no familiarity with Henrico County Assistance Programs, and if they did, most were familiar with housing programs.

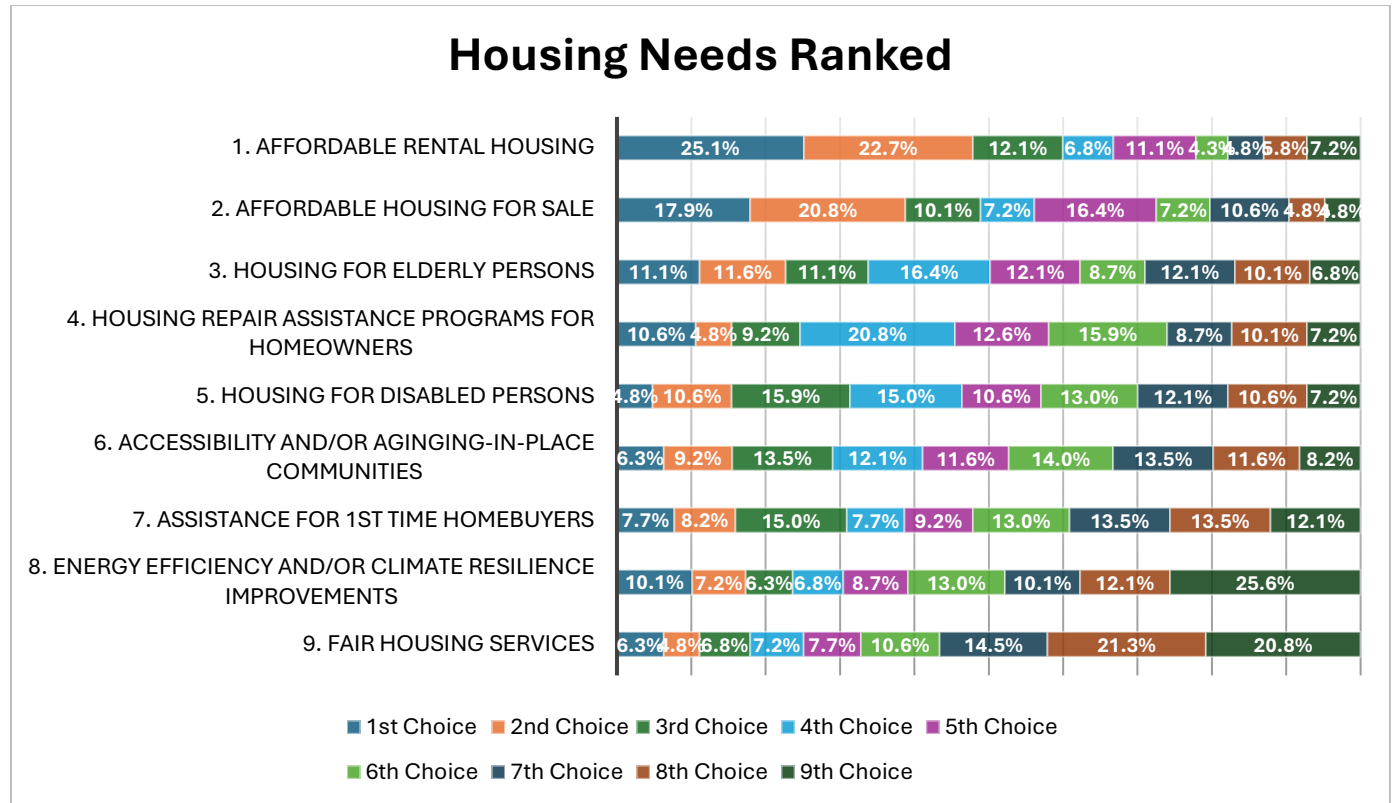
Priorities of Respondents:

- How would you rank the following Community Needs



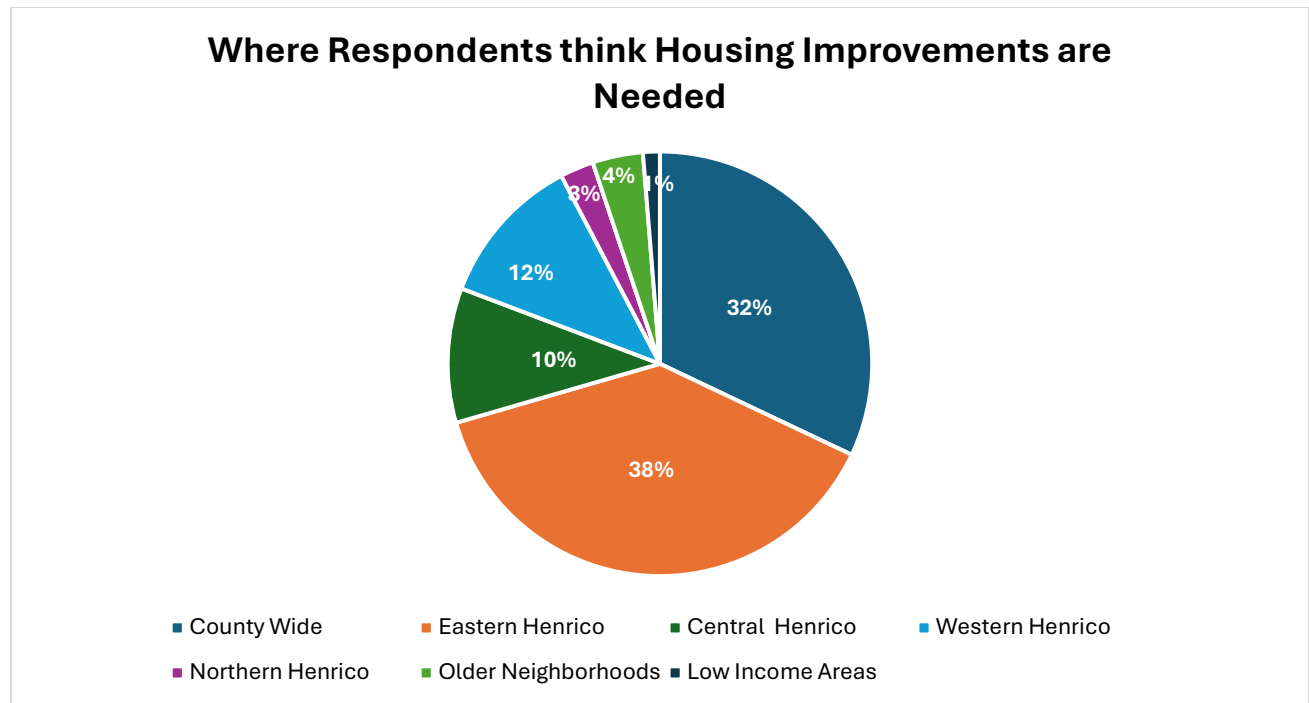
In the above graph, respondents identified housing as their biggest priority, followed closely by public improvements, with homeless services and community development as secondary priorities, and economic development as their lowest priority.

- How would you rank the following housing needs? *



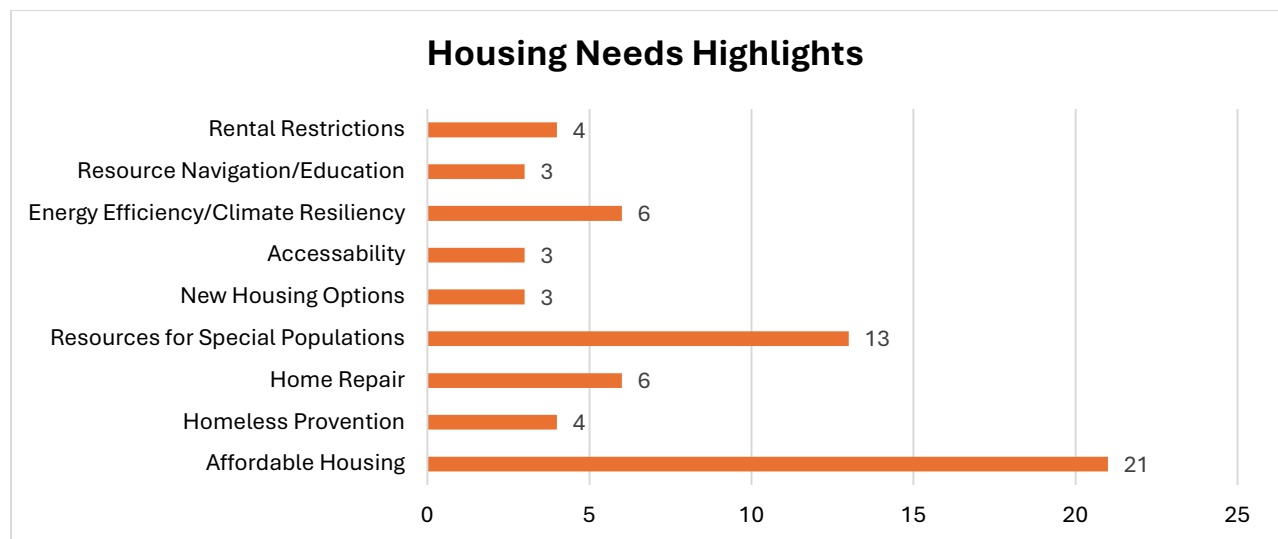
In this, respondents selected affordable housing as their first priority, and prioritized affordable rental housing over affordable housing for sale. Secondary priorities were housing for special populations, including elderly and disabled persons. Tertiary priorities were identified as energy efficiency and/or climate resilience improvements and fair housing

- Where are these types of Housing Improvements needed in the County? Is there any other need not listed above that you feel is important



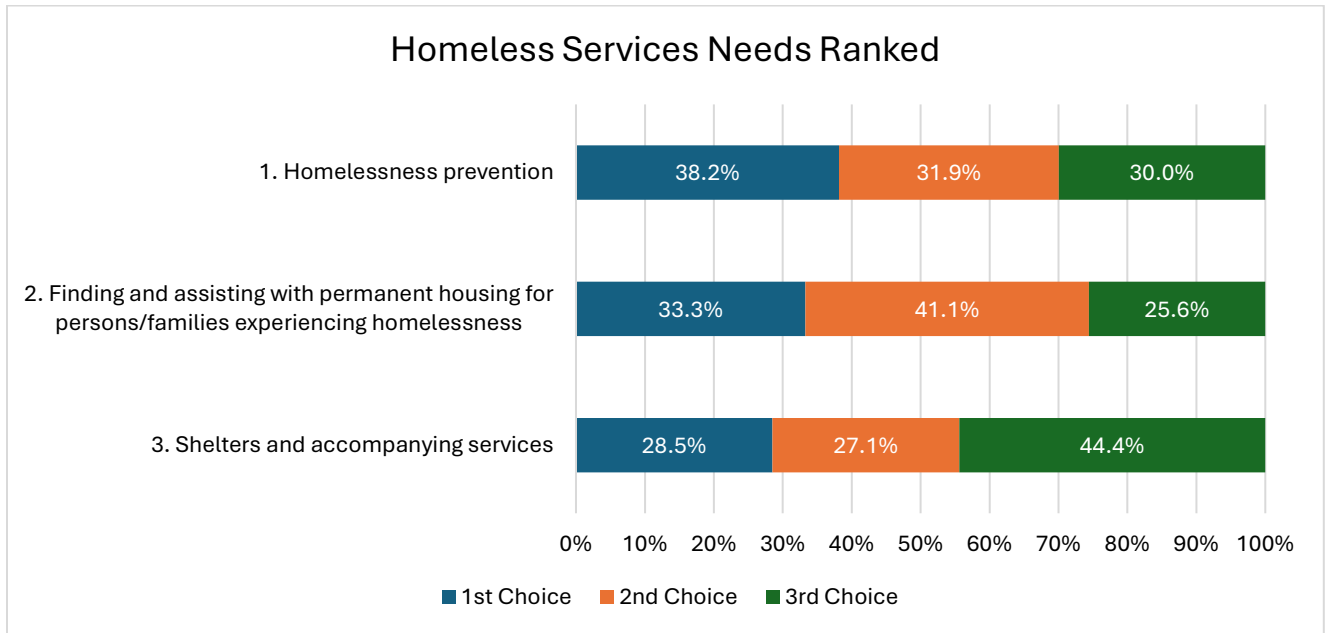
Respondents identified Eastern Henrico as the #1 area where housing improvements are needed, however this was followed closely by a county-wide need for housing improvements. The third priority area identified for housing improvements was Western Henrico. Noteworthy responses not related to geography were older neighborhoods and low-income areas.

- *Results may be skewed by the fill in the blank nature of the question, that did not have predefined areas to choose from.*



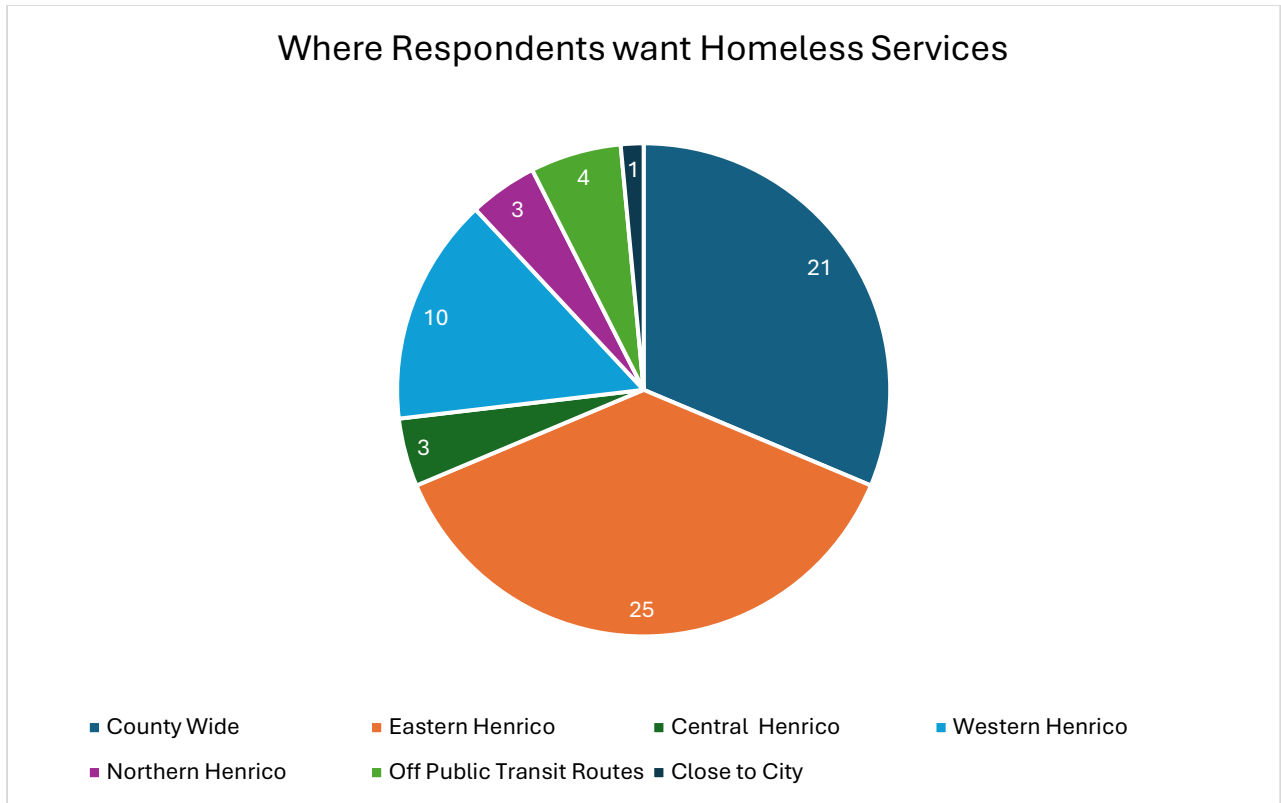
Of those who replied, respondents reiterated that affordable housing was their top priority, as well as strong interest in resources for special populations.

- How would you rank the following homeless services needs?*



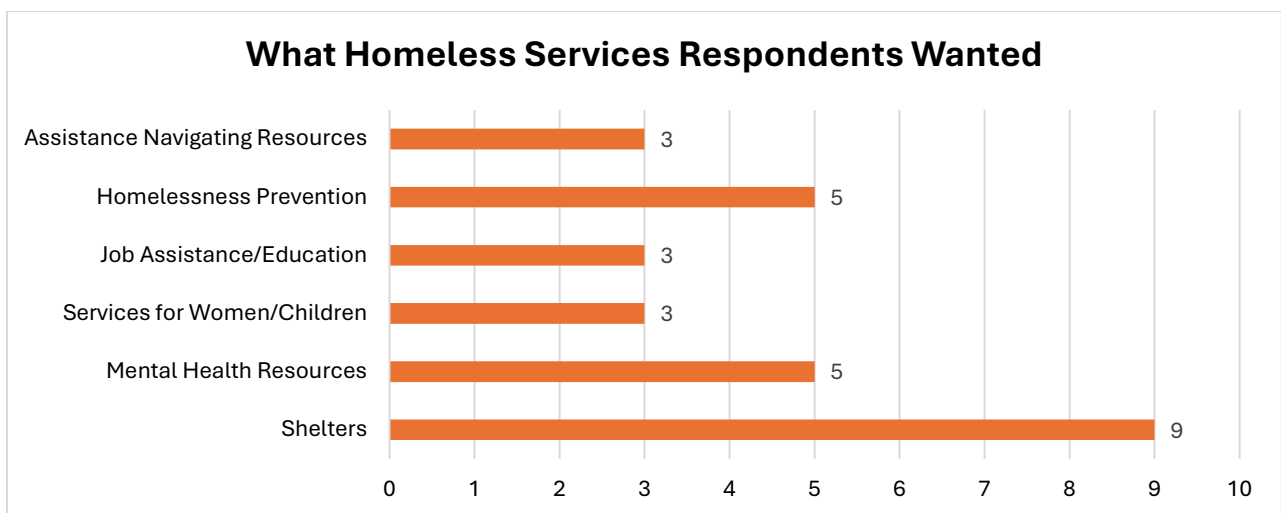
In answering this question, respondents identified homelessness prevention as their top priority, with finding and assisting with permanent housing for persons/families experiencing homelessness as a secondary priority, and shelters and accompanying services were seen as a tertiary priority.

- Where are these types of homeless Services needed in the county? Is there any other need not listed above that you feel is important?



Respondents identified Eastern Henrico as the #1 area where homeless services are needed, however this was followed closely by a county-wide need for homeless services. The third priority area identified for homeless services was Western Henrico. New, noteworthy responses included locating services close to the city, and off of public transit routes.

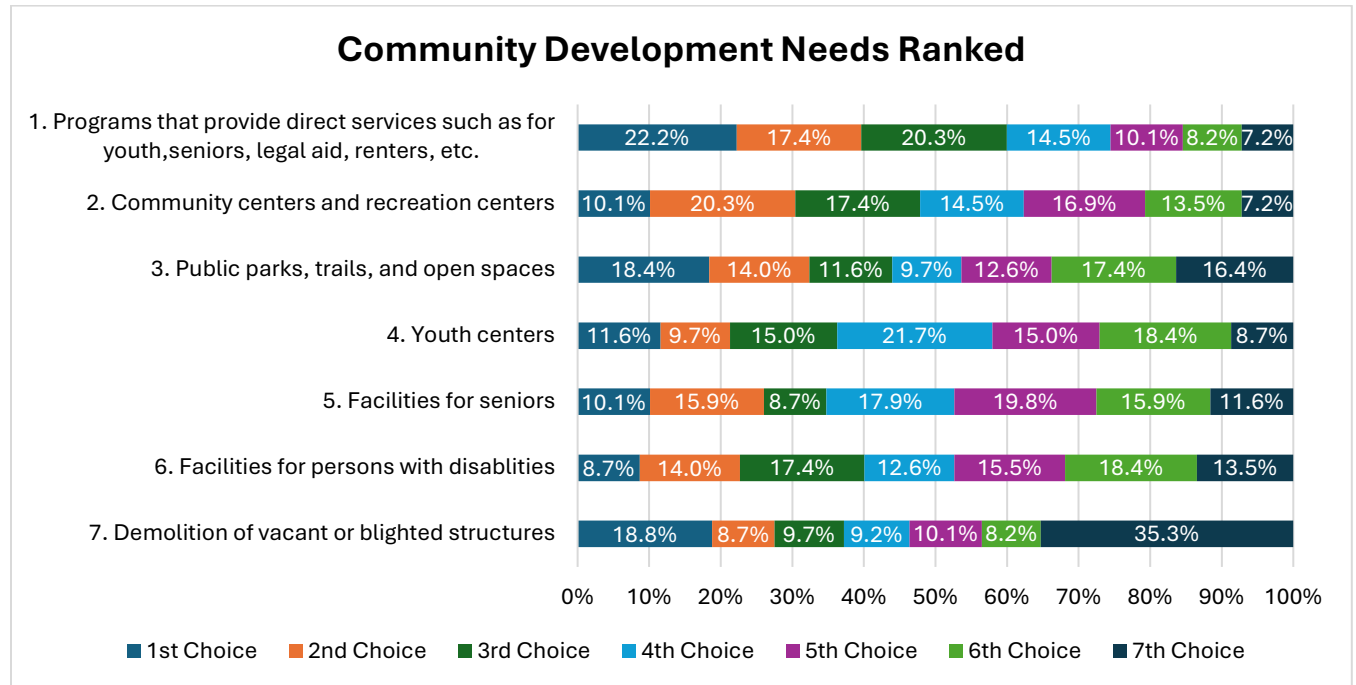
- *Results may be skewed by the fill in the blank nature of the question, that did not have predefined areas to choose from.*



Appendix C: Community Needs Survey Response Analysis

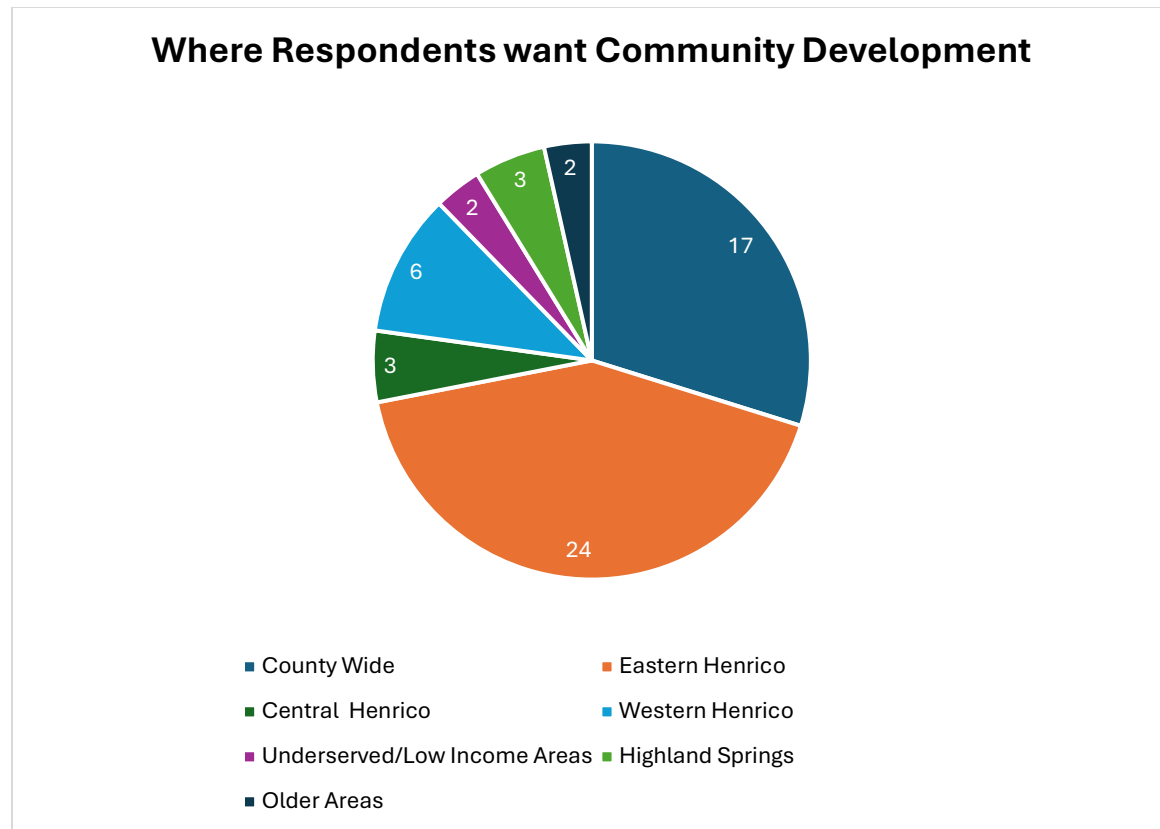
Of those who answered this question, a desire for shelters was most strongly expressed, followed by a desire for homelessness prevention and mental health resources.

- How would you rank the following community development needs?*



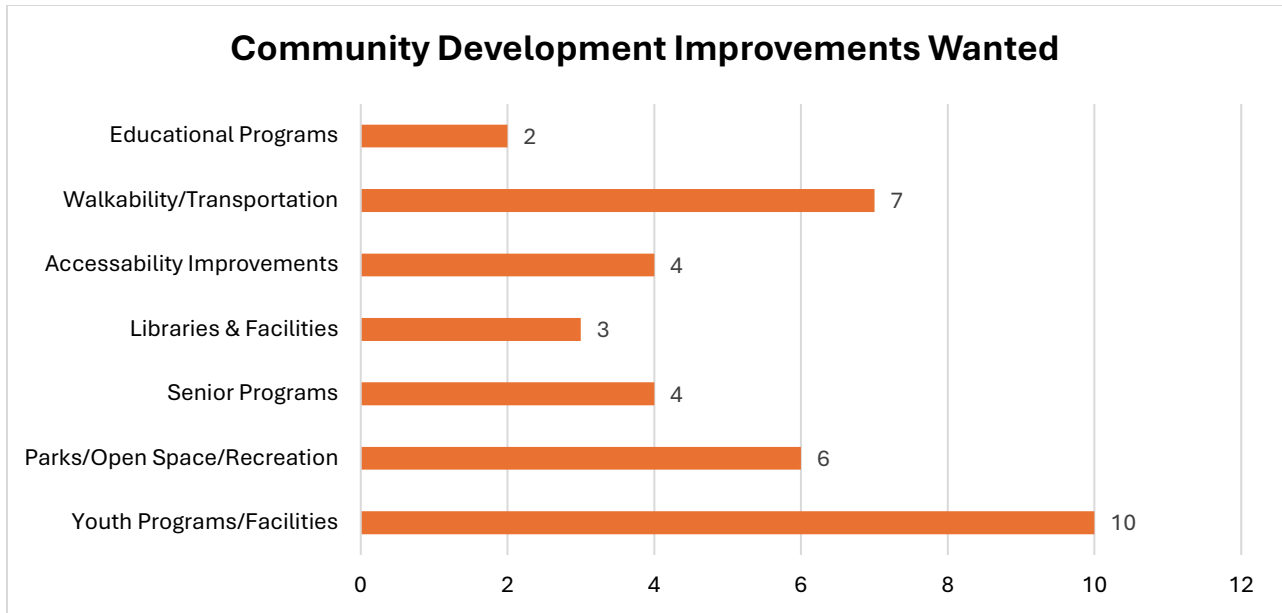
Respondents identified programmatic needs as their first priority, with facility needs seen as a secondary priority, and demolition of vacant or blighted structures was seen as the lowest priority.

- Where are these types of community development improvements needed? Is there any other need not listed above that you feel is important?



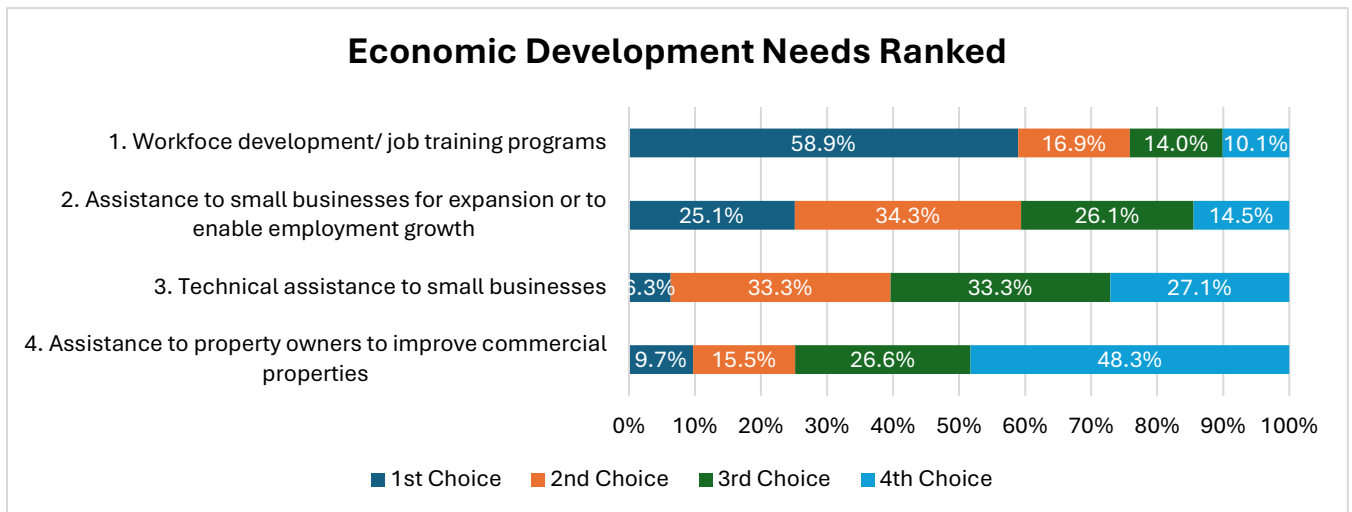
Respondents identified Eastern Henrico as the #1 area where community development improvements are needed, however this was followed closely by a county-wide need for community development improvements. The third priority area identified for community development improvements was Western Henrico. In this section however, people specifically called out the Highland Springs area, as well as older neighborhoods and underserved or low-income areas.

- *Results may be skewed by the fill in the blank nature of the question, that did not have predefined areas to choose from.*



Of those who answered this question, respondents reiterated programmatic improvements as their top priority, specifically programs for young people. They also reiterated their desire for facility improvements. There was new interest in walkability and transportation, which was not seen in the previous question

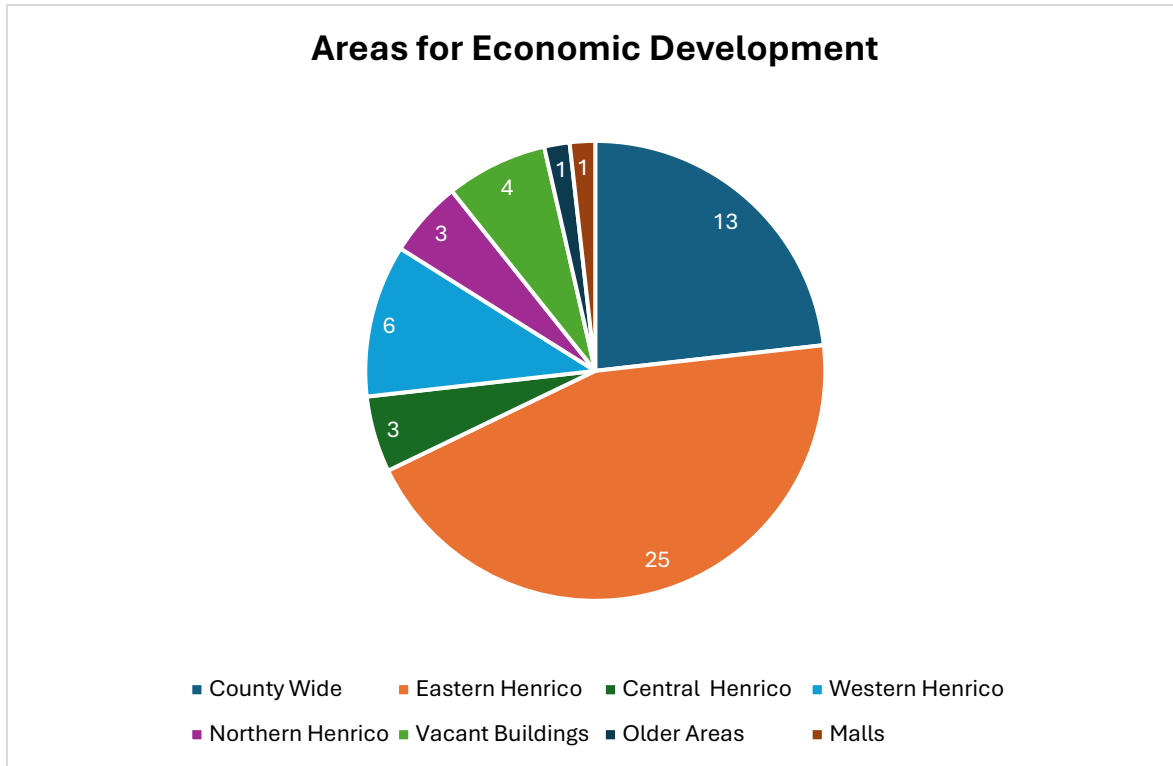
- Please rank the following economic development needs.*



In terms of economic development, respondents clearly select workforce development/job training programs as their top priority, small business assistance as their secondary priority, and assistance for commercial property improvements as their last priority.

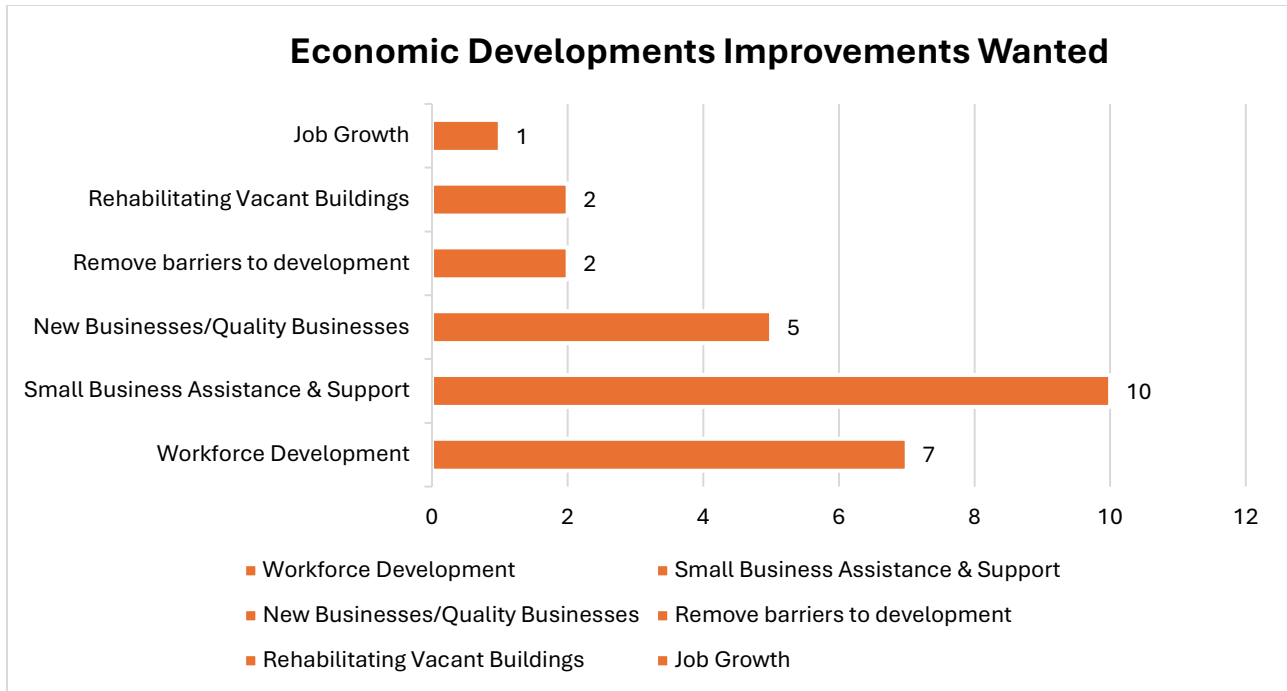
Appendix C: Community Needs Survey Response Analysis

- Where are these types of economic development improvements needed in Henrico? Is there any other need not listed above that you feel is important?



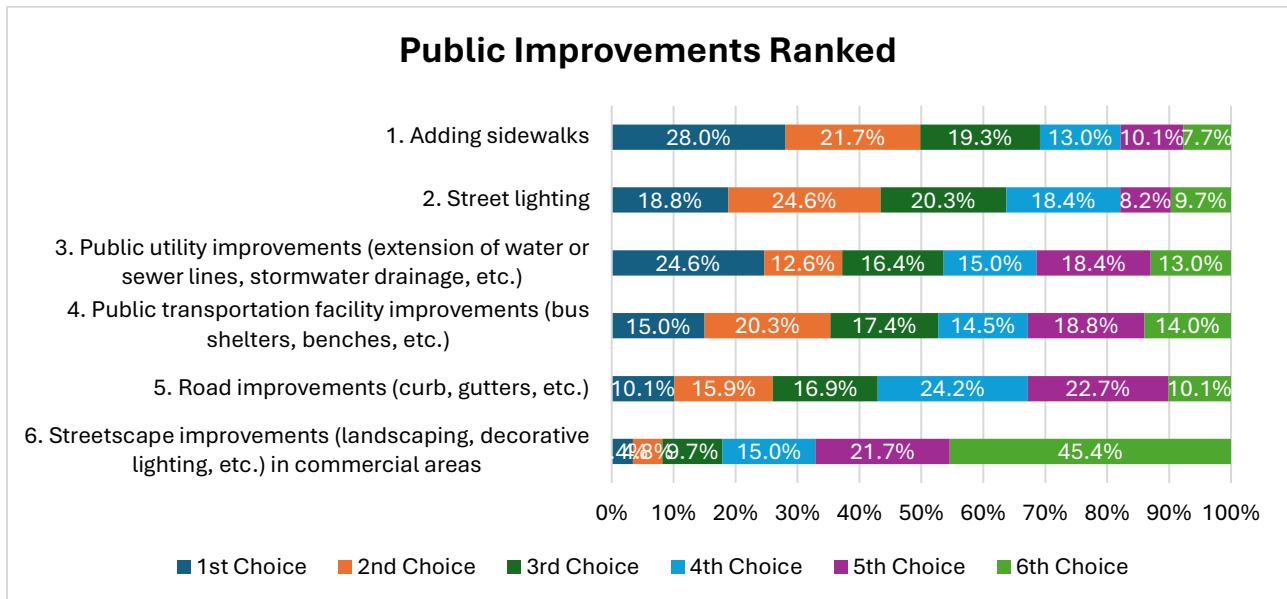
Respondents identified Eastern Henrico as the #1 area where housing improvements are needed, however this was followed closely by a county-wide need for housing improvements. The third priority area identified for housing improvements was Western Henrico. In this section however, people specifically called out vacant buildings/business spaces.

Results may be skewed by the fill in the blank nature of the question, that did not have predefined areas to choose from.



Respondents generally reiterated their desire for workforce development and small business assistance and support. New interest was also generated for new, quality businesses, such as healthy restaurants and higher end grocery stores.

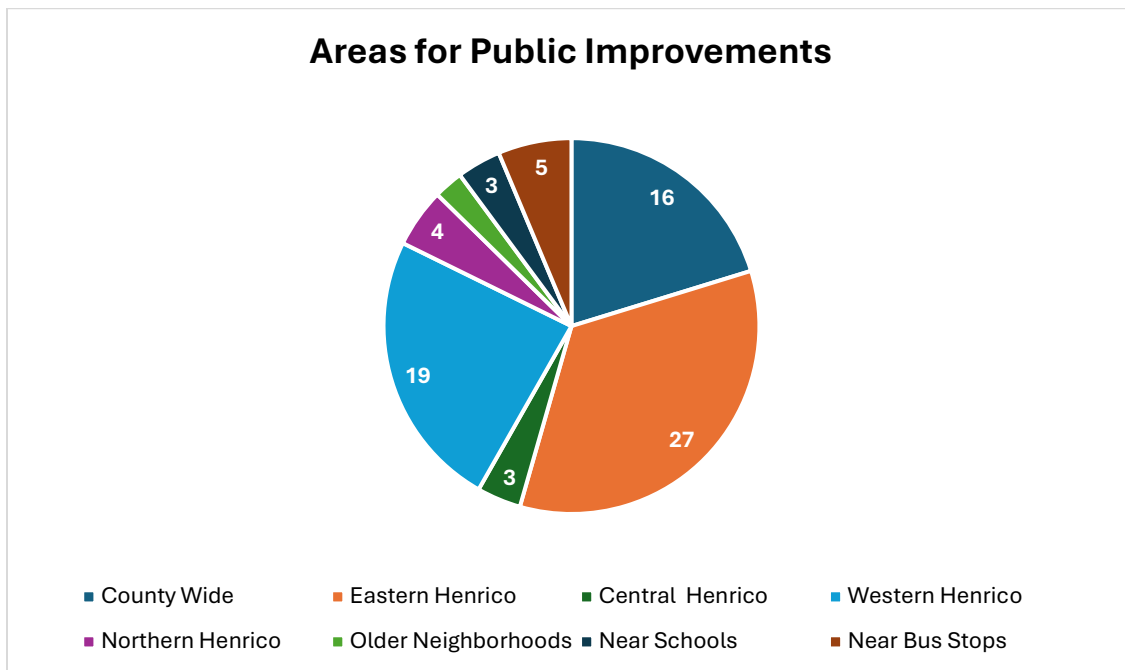
- Please rank the following public improvements*



Appendix C: Community Needs Survey Response Analysis

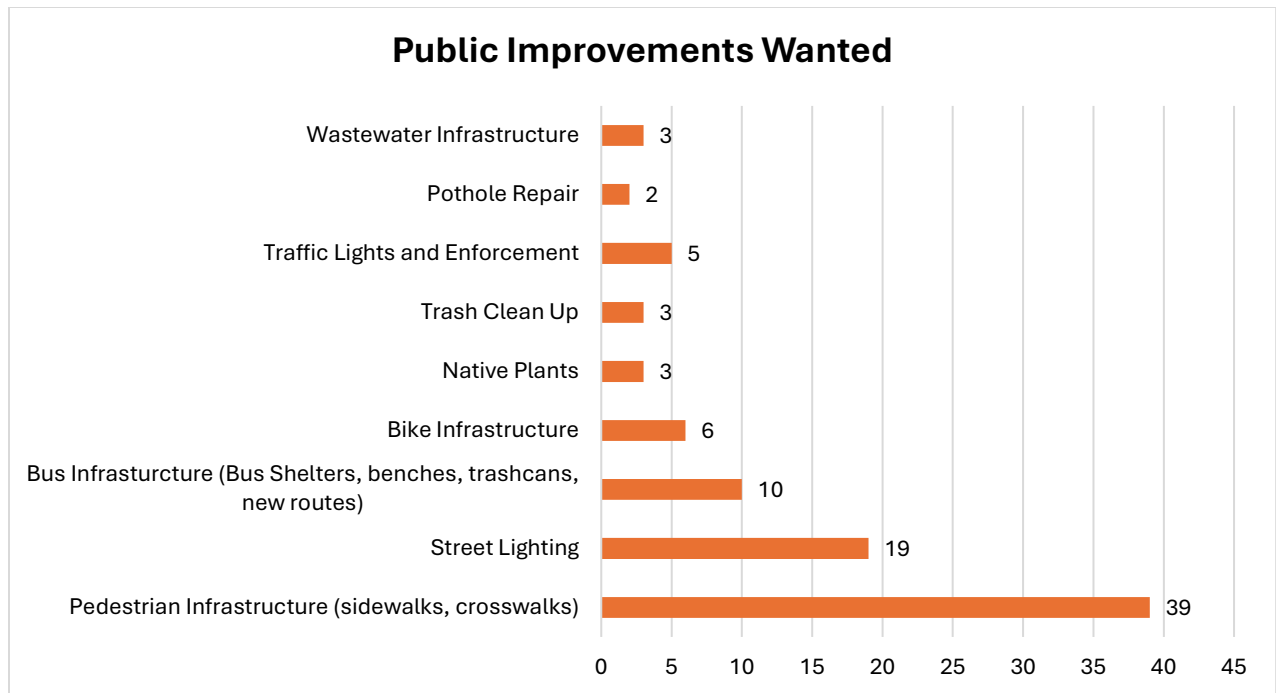
Respondents identified pedestrian infrastructure as their top priority, specifically adding sidewalks, followed by street lighting, with public transportation facility improvements falling as a secondary priority.

- *Results appear to have been skewed by the recent water crisis in terms of public utility improvements, with many responses stating that we need to fix the water system, which unfortunately does not fall under our departments purview.*
- Where are these types of public improvements needed in Henrico? Is there any other need not listed above that you feel is important?



Respondents identified Eastern Henrico as the #1 area where public improvements are needed. This was followed by Western Henrico, with county wide improvements following closely behind. In this section however, people specifically called out for these types of improvements near schools and bus stops.

Results may be skewed by the fill in the blank nature of the question, that did not have predefined areas to choose from.



Respondents to this question once again emphasize a desire for pedestrian infrastructure, street lighting, and bus infrastructure, highlighting a desire to improve alternative means of transportation (not cars).

- Are there any neighborhoods or areas you think Henrico should focus their revitalization efforts on? Tell us about the types of improvements you would like to see in these neighborhoods.



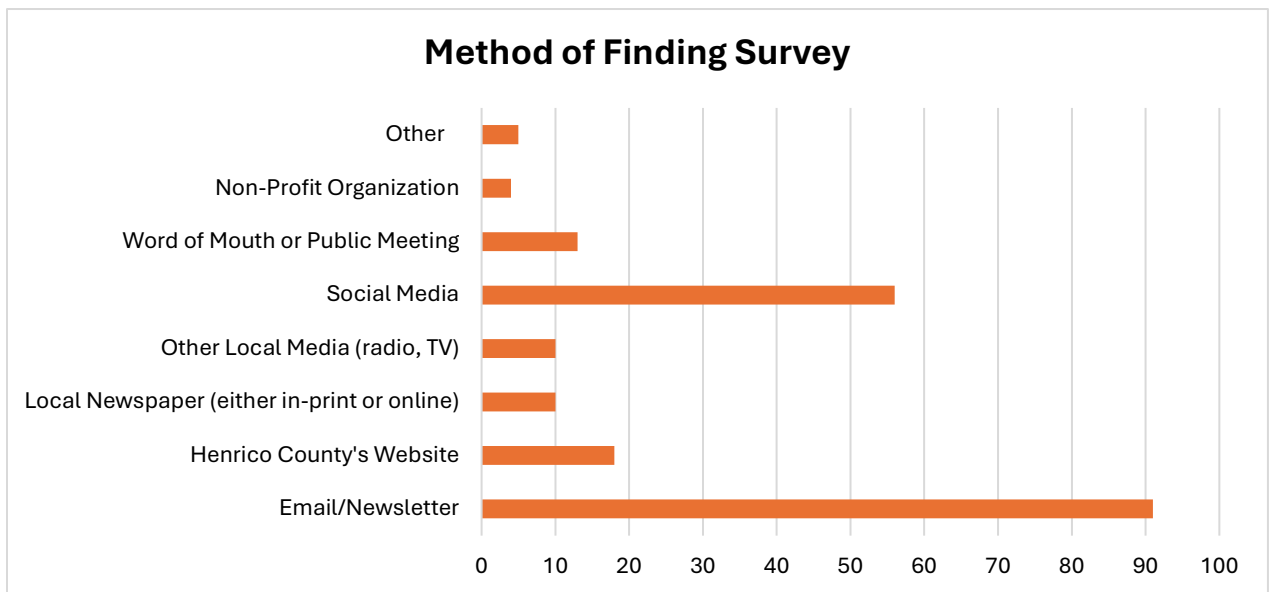
Appendix C: Community Needs Survey Response Analysis

From responses to this question, it can be seen that priority improvements should be sidewalks, housing, and lighting, and the top priority area for improvements is the East or Henrico, with many responses calling for these improvements specifically in Highland Springs and Lakeside.

- *As this question was optional, and fill in the blank, results may be skewed by non-response and the lack of predefined answer options.*

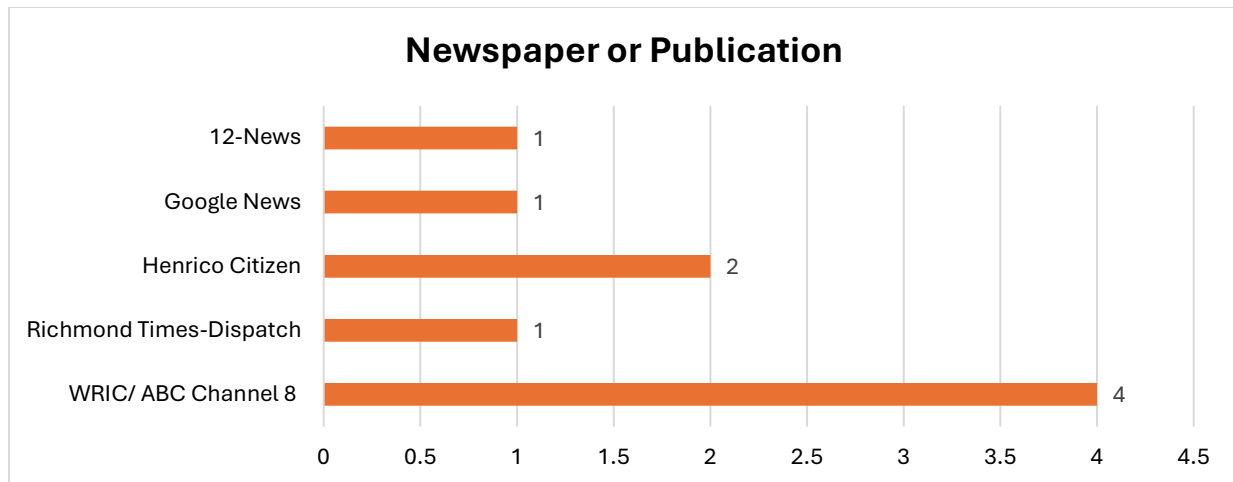
Marketing Information:

- How did you find out about this survey?



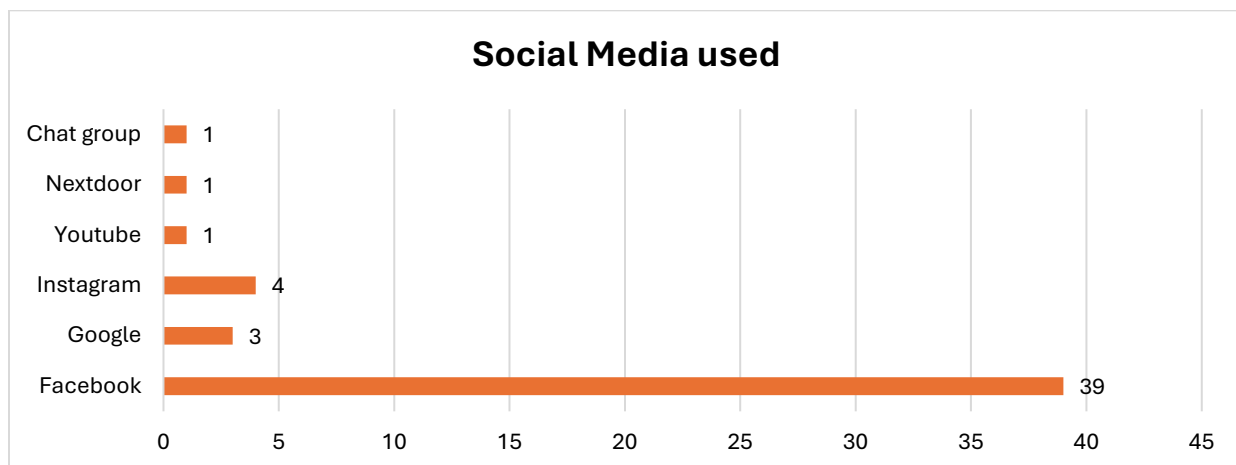
The majority of respondents found out about the survey through email and newsletter, or through social media.

- What newspaper or publication?



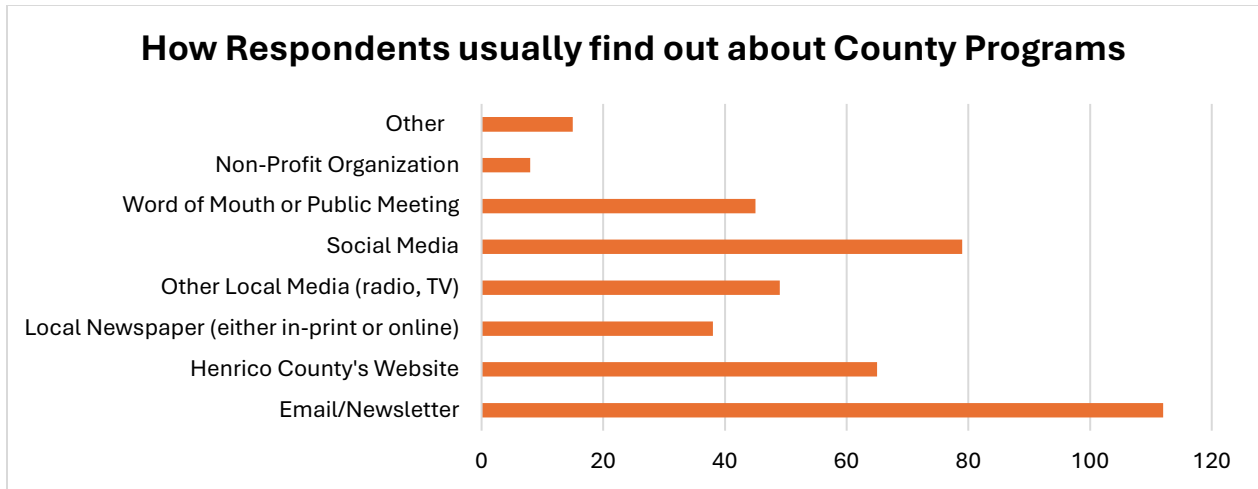
Of those who found out about the survey via the newspaper or a publication, WRIC/ABC Channel 8 News and the Henrico Citizen were the top sources.

- What social medial website?



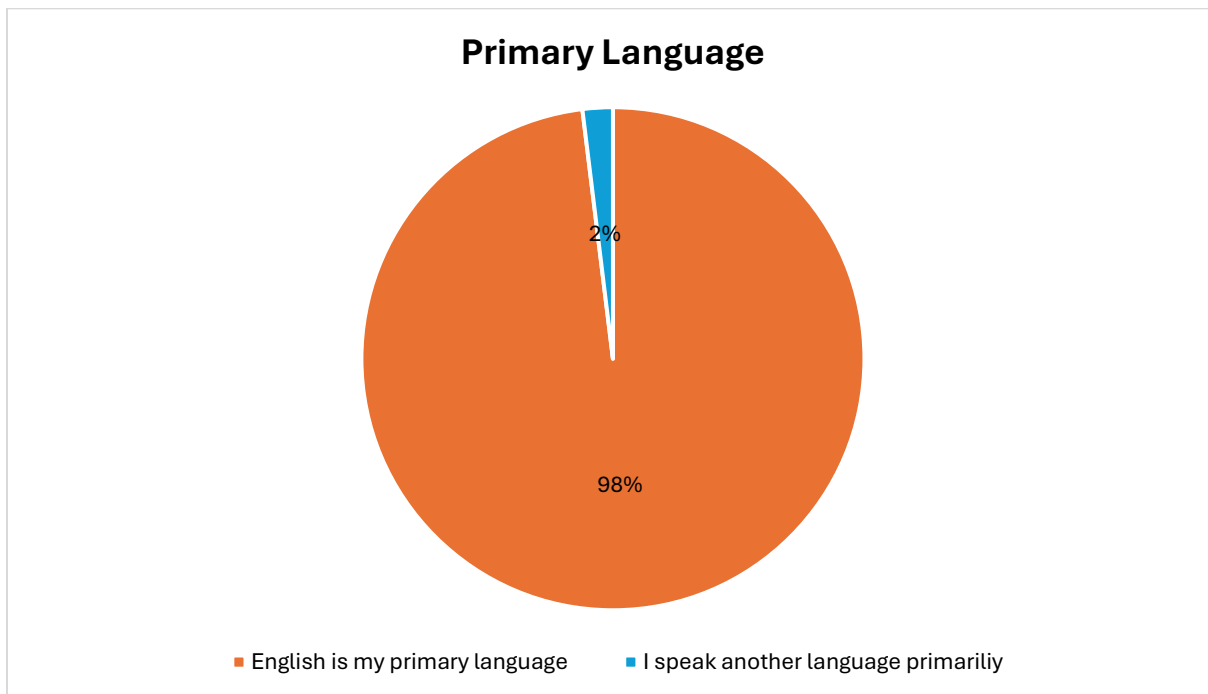
Of those who found out about the survey using social media, 80% learned about the survey of Facebook.

- How do you usually find information about things going on around the County/County Programs?



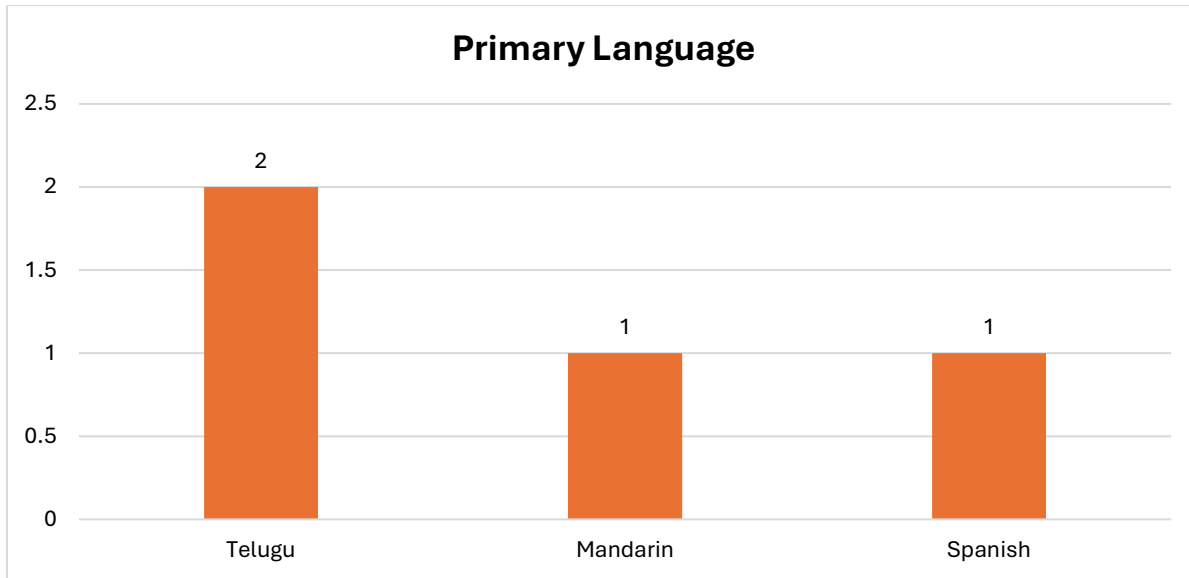
In regards to how respondents typically find out about county programs, email/ newsletters and social media were the top sources of information, followed by the county website.

- Is English your primary language or do you speak another language primarily?



98% of respondents spoke English as their primary language.

- What is your primary language? (if not English)



Of those who did not speak English primarily, 50% spoke Telugu, with the remaining two speaking Mandarin or Spanish.

Conclusion:

After analyzing the survey results, the overall results of this largely align with the results of question number 4, where respondents identified housing as their biggest priority, followed closely by public improvements, with homeless services and community development as secondary priorities, and economic development as their lowest priority. In terms of geographic areas where improvements are needed, respondents identified Eastern Henrico as the area with the most need. Within housing, respondents overwhelmingly identified that affordable housing was their biggest priority, and housing for special populations was a secondary priority. As for the priorities within public improvements, respondent priorities were adding sidewalks, streetlights, and public transportation facility improvements, in that order, expressing a desire to improve alternative transportation. Moving next to our secondary priorities, in terms of homelessness services, respondents first and foremost wanted homeless prevention, and secondarily, wanted assistance finding permanent housing for those experiencing homelessness, however there was also a desire for mental health resources and shelters. Looking next at community development needs, respondents prioritized programmatic improvements, specifically for youth, and then facility improvements. Lastly, for economic development, respondents selected workforce development/job training, and small business assistance as their top priorities.

Henrico County Recapture Provision for the Use of HOME Program Funds

Amount of HOME Investment	Length of Required Affordability Period
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
over \$40,000	15 years

The County of Henrico will use the recapture provision where HOME program funds are used to provide homebuyer assistance or to undertake rehabilitation of owner-occupied single-family homes. This is intended to ensure homes remain the buyer's or homeowner's principal residence throughout the applicable affordability period. The following table outlines the affordability periods.

The County of Henrico, in using the recapture option as provided in [24 CFR 92.254](#), will provide for a reduction in the amount of HOME funds recaptured, up to the limits specified below. Amounts in excess of the limits will be recaptured in full and not subject to reduction.

	Amount Subject to Pro-rated Reduction Based on Affordability Period	Amount Subject to Recapture in Full
Housing Rehabilitation Programs	All Amounts up to \$50,000	Any amount in excess of \$50,000
Homebuyer Assistance Programs	All Amounts up to \$20,000	Any amount in excess of \$20,000

REDUCTION DURING AFFORDABILITY PERIOD:

At any point when the homebuyer or homeowner no longer occupies the property as his/her/their principal place of residence for any reason while the applicable affordability period is still in effect, then the amount of the direct HOME subsidy not qualifying for pro-rated reduction will be due and payable. Henrico County will recapture these amounts from the net proceeds available from the sale at the point that occurs.

The homeowner who "occupies the property" is defined as the person or persons who own(s) the property and is/are using the property as his/her/their principal place of residence at the time the HOME funded assistance was provided, even though there may be additional owners who are not occupants of the property at the time.

The "direct HOME subsidy" is defined as the amount of HOME assistance provided to the homebuyer towards the purchase of the property or, for rehabilitation projects not involving acquisition, the amount of HOME assistance provided towards the cost of the rehabilitation work undertaken on the property. Direct HOME subsidy includes down payment, closing costs or other HOME assistance provided directly to the homebuyer, or for rehabilitation projects, the cost paid for construction benefiting the owner-occupied property.

Appendix D: Henrico County Recapture Provisions

HOMEBUYER AND HOMEOWNER REHABILITATION PROJECTS

HOME funds utilized for homebuyer assistance or homeowner rehabilitation in excess of the amount subject to reduction (\$50,000 for rehabilitation and \$20,000 for downpayment and closing cost assistance) will not be forgivable (i.e., subject to reduction).

The pro-rated HOME investment recaptured and returned to Henrico County is calculated as follows:

- Divide the number of full years the homebuyer occupied the home by the period of affordability. For homebuyer assistance, the number of years counted toward the affordability period will begin on the closing date of the sale. For homeowner rehabilitation, the number of years counted toward the affordability period begins on the date of the applicable Deed of Trust Note.
- Multiply the resulting figure by the total amount direct HOME subsidy originally provided to the homebuyer or homeowner. If the direct HOME subsidy is greater than the amount subject to reduction, use the amount subject to reduction for this calculation (see table 2 above). The result is the amount forgiven. Subtract the forgiven amount from the total amount of direct HOME subsidy. This is the amount to be recaptured and returned to Henrico County.
- Examples:
 - Mr. Smith received a \$12,000 downpayment assistance grant. This required an affordability period of 5 years. He sold the home after 3 years and 7 months and moved out. He therefore resided in the home for 3 full years. $3 \text{ years} / 5 \text{ years} = 0.6$; $0.6 \times \$12,000 = \$7,200$; $\$12,000 - \$7,200 = \$4,800$. \$4,800 is the amount recaptured.
 - Ms. Williams had rehabilitation work completed on her home in the amount of \$62,000. In this case, only \$50,000 of that amount is subject to pro-rated reduction. The \$62,000 benefit required an affordability period of 15 years. After 6 ½ years, Mrs. Williams relocated to an independent living apartment. She therefore resided in the home for a full 6 years. $6 \text{ years} / 15 \text{ years} = 0.4$; $0.4 \times \$50,000 = \$20,000$, i.e., the amount forgiven. The amount not forgiven is $\$50,000 - \$20,000 = \$30,000$ plus, in this case, the \$12,000 amount above the forgivable subsidy, for a total recaptured amount of \$42,000.
 - Ms. Jones received a \$24,000 downpayment assistance grant. This required an affordability period of 10 years. She sold the home after 11 years and 8 months and moved out. She therefore resided in the home for 11 full years. Since the affordability period has ended, the amount subject to reduction (\$20,000) is fully forgiven. The amount to be recaptured and returned to the County is \$4,000 ($\$24,000 - \$20,000 = \$4,000$).

In the event of foreclosure or other involuntary sale, the recaptured HOME investment is calculated as described above.

When the recapture provision is triggered by a market-rate sale of the property, Henrico County will not recapture more than is available from the Net Proceeds of the sale. "Net proceeds" is defined as the sales price minus any sales costs (real estate commission, points paid by seller, etc.) and primary loan balance (other than HOME fund).

Appendix D: Henrico County Recapture Provisions

DUE ON SALE; ACCELERATION:

If all or any part of the property, or interest therein, is leased, sold or otherwise transferred by the homebuyer or homeowner-occupant during the applicable affordability period, excluding the granting of a lien subordination or by rights of survivorship, or if for any reason, the property ceases to be the principal residence of the homebuyer or homeowner originally benefitting from the HOME assistance, all amounts not subject to reduction are immediately due and payable to Henrico County. Owners who were not occupying the property as their principal place of residence at the time of HOME-funded assistance was provided and retain the property through rights of survivorship are not excluded from this requirement and funds are due and payable as described above.

SUBORDINATION:

The lien for HOME funds may be in no worse than second position, unless approved in writing by Henrico County for any other position.

REFINANCING:

The County of Henrico may agree to subordinate an existing lien associated with HOME funds to new debt to protect its interests and in the best interest of the homeowner. Refinancing is limited to circumstances in which any one of the following occurs:

- The homeowner must be securing better terms that reduce monthly housing costs.
- The new interest rate must be fixed for the life of the loan (no balloon or ARM loans).

In the event refinancing does not meet one of the circumstances described above, Henrico County will not agree to subordination.

ENFORCEMENT:

Recapture provisions will be enforced through contractual agreements between Henrico County, its subrecipients (or CHDOs), and the homebuyer(s) or homeowner-occupant(s). Subrecipients (or CHDOs) will be responsible for securing the recapture provision for the direct HOME subsidy provided by obtaining a promissory note from the homebuyer or homeowner and recording a Deed of Trust with a term that runs concurrently with the affordability period and beyond for any amount subject to recapture in full. Prior to disbursement of funds to or on behalf of a homebuyer or homeowner-occupant, Henrico County and its subrecipients (or CHDOs) will enter into a signed homebuyer agreement (or in the case of rehabilitation not involving acquisition, an authorization and release agreement), wherein the recapture provisions are disclosed, and the homebuyer or homeowner acknowledges receipt of the recapture provisions.

DATE OF REVISION: August 5, 2024

Appendix E: Sources and Uses of Funds

SOURCES	CDBG	HOME
FY2025-2026 Allocation	\$1,619,559	\$836,980
Funds Brought Forward	\$85,618	\$410,524
Total Available	\$1,705,177	\$1,247,505

CDBG/HOME USES

1. CDBG & HOME Administration	285,000	82,000
2. Commercial Assistance Program	200,000	-
3. CONNECT Program	180,000	-
4. project:HOMES - Homeowner Rehabilitation Program	-	644,905
5. project:HOMES - Critical Home Repair Program	683,177	-
6. Richmond Metropolitan Habitat for Humanity - Critical Home Repair Program	75,000	-
7. Repair Program Administration	34,000	-
8. HOME Inc. - Downpayment Assistance Program	-	200,000
9. Southside Community Development & Housing Corp.- Downpayment Assistance Program	-	195,000
10. CHDO Activities - Affordable Housing Development New Construction or Rehab	-	125,600
11. Revitalization Area Planning	38,000	-
12. Safe Harbor - Transitional Housing	150,000	-
13. Presbyterian Homes & Family Services DBA HumanKind - Family Crisis Fund	30,000	-
14. Commonwealth Catholic Charities - Homelessness Diversion & Prevention	30,000	-
Total	\$1,705,177	\$1,247,505



Henrico County Citizen Participation Plan For the Use of CDBG, HOME, and ESG Program Funds

INTRODUCTION

The County of Henrico (County) is an entitlement jurisdiction and, as such, receives entitlement grant funding from the U.S. Department of Housing and Urban Development (HUD).

The federal entitlement grant funds include: Community Development Block Grant (CDBG); HOME Investment Partnerships Program (HOME); and Emergency Solutions Grant (ESG).

As an entitlement jurisdiction, the County is required to prepare a Five-Year Consolidated Plan (Consolidated Plan), an Annual Community Development Action Plan (Annual Action Plan), and a Consolidated Annual Performance and Evaluation Report (CAPER).

In addition, as required by the U.S. Department of Housing and Urban Development (HUD) Code of Final Regulations for the Consolidated Plan (24 CFR Part 91.105), the County must adopt a Citizen Participation Plan (CPP) setting forth the County's policies and procedures for citizen participation. This CPP establishes standards for the County to provide for and encourage citizens and entitlement grant beneficiaries to participate in the planning, execution, and evaluation of the Consolidated Plan, Annual Action Plans, and CAPERs.

This Citizen Participation Plan has been updated as of July 1, 2025.

DEFINITIONS

Amendment, Minor: A change to a previously adopted Five-Year Consolidated Plan or Annual Action Plan that does not meet the thresholds to qualify as a Substantial Amendment. This includes:

- Monetary changes or shifts, regardless of size that are: (1) necessary for substantially preserving all the programs and activities identified in an Action Plan; and (2) when circumstances required development and submission of an Action Plan based on entitlement estimates and actual entitlement amounts differed significantly.
- Updates to Consolidated Plan data including, but not limited to, census data, income limits, fair market rents, and HOME high/low market rents.
- Changes in location of an approved project or activity so long as the purpose, scope and intended beneficiaries remain constant.
- Transfer of entitlement funds amongst program years' budget lines for synonymous projects or activities.
- Transferring funds to a different subrecipient for the same program or project with equivalent program guidelines and requirements.
- Updates to Impediments to Fair Housing Choice and recommendations to address such Impediments as provided in the most recent applicable *Analysis of Impediments to Fair Housing Choice* (AI) or *Analysis of Fair Housing* (AFH) document.

Amendment, Substantial: A change to a previously adopted Five-Year Consolidated Plan or Annual Action Plan, including the reprogramming of funds left unexpended from previous activities, that:

- Increases or decreases the amount allocated to a current project or activity by more than 25% provided that amount is more than \$50,000.
- Funds a new project or activity in excess of \$30,000. A new provider of a program or activity that is substantially the same as an existing program or activity, is not considered a new program or activity and is considered a minor amendment.
- Makes a significant change to the purpose, scope, or proposed beneficiaries of a previously approved project or activity.
- The addition of a goal not described in the Consolidated Plan.

Analysis of Impediments to Fair Housing Choice (AI): An AI is a document that provides an assessment of a state or a unit of local government's laws, ordinances, statutes, and administrative policies as well as local conditions that affect the location, availability, and accessibility of housing. The development of the AI generally coincides with the development of the Consolidated Plan. HUD may revise the requirements for the preparation of the AI, which will be provided in a revised Fair Housing Rule or other regulation.

Annual Action Plan: The Annual Action Plan describes the activities to be undertaken in the upcoming Program Year (PY) that meet the goals in the approved Consolidated Plan and utilize the annual funding provided to the County by HUD.

Citizen Participation Plan (CPP): The CPP provides standards by which citizens are encouraged to participate in the development, planning, execution, and evaluation of the Consolidated Plan, any substantial amendments to the Consolidated Plan, the Annual Action Plans, and the CAPERs.

Community Development Block Grant (CDBG): The CDBG program provides communities with resources to address a wide range of housing and community development needs that benefit low- and moderate-income persons through decent housing, suitable living environments, and expanded economic opportunities.

Consolidated Annual Performance and Evaluation Report (CAPER): HUD requires the County to prepare a CAPER at the end of each program year. The CAPER assesses the County's annual achievements relative to the goals in the Consolidated Plan and the proposed activities in the Annual Action Plan.

Department of Housing and Urban Development (HUD): HUD is the federal government agency that creates and manages programs pertaining to homeownership, affordable housing, fair housing, homelessness, and community and housing development.

Displacement: Displacement refers to the involuntary relocation of individuals from their residences due to housing development and rehabilitation activities paid for by federal funds.

Eligible Activity: Activities that are allowable uses of the three federal funds (CDBG, HOME, and ESG) covered by the Citizen Participation Plan as defined in the Code of Federal Regulations Title 24 for the Department of Housing and Urban Development.

Emergency Solutions Grant (ESG): The ESG program provides resources to assist individuals and families to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.

Appendix F: Henrico County Citizen Participation Plan

ESG funds are authorized and intended for rapid rehousing, homelessness prevention, and emergency shelter.

Five-Year Consolidated Plan (Consolidated Plan): HUD requires entitlement jurisdictions to prepare a Consolidated Plan every five years. The Consolidated Plan identifies housing, economic, and community development needs and prioritizes funding to meet those needs.

Home Investment Partnerships Program (HOME): HOME is designed exclusively to create or preserve affordable housing for low-income households. Activities include those that build, buy, and/or rehabilitate affordable rental or homeownership housing, or provide direct rental assistance to low-income people.

Low to Moderate Income (LMI): LMI is 0-80% of Area Median Income (AMI) for a jurisdiction as defined annually by HUD. In addition, this includes those individuals presumed by HUD to be principally LMI (abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, persons living with AIDS, and migrant farm workers).

Public Hearing: Public hearings provide the public, specifically LMI individuals and households, to make public testimony or comment. Public hearings are advertised in local newspapers and made accessible to persons who do not speak English or who have a disability.

ROLE, RESPONSIBILITIES, AND CONTACT INFORMATION

The County of Henrico is the recipient of the federal entitlement grant funds listed above.

Department of Community Revitalization

The Department of Community Revitalization (DCR) serves as the Lead Agency for the administration of the County's HUD entitlement funds. The Department is responsible for informing citizens about the planning process, facilitating meetings, preparing the Annual Action Plan and the Five-Year Consolidated Plan, preparing amendments, developing the CAPER, developing the AI or AFH, providing opportunities for public comments, and all other program requirements.

Contact information for DCR:

Henrico County Dept. of Community Revitalization

Mailing Address: PO Box 90775, Henrico, VA 23273

Physical Address: 4905 Dickens Rd, Suite 200, Henrico VA 23230

804-501-7640

revitalization@henrico.gov

henrico.gov/revit

Henrico County Board of Supervisors

The Henrico County Board of Supervisors is the elected legislative body governing the County of Henrico. It is responsible for approving the County's Five-Year Consolidated Plan, the Annual Action Plans, and substantial amendments to the Plans.

Board meetings are generally held on the second and fourth Tuesday of each month beginning at 6 pm. The meetings are held in the Board Room, Administration Building of the Western Government Center at 4301 E. Parham Road. All Board meetings are held in facilities that are accessible to persons with disabilities.

Appendix F: Henrico County Citizen Participation Plan

County Manager

The County Manager is appointed by the Board of Supervisors as the administrative head of the county government and is responsible for the County's general government operations.

The County Manager is responsible for signing the funding agreements, SF 424 Application for Federal Assistance, non-state grantee certifications, subrecipient agreements, and is the Certifying Officer for environmental review records.

CITIZEN PARTICIPATION POLICIES

Availability of Draft and Approved Documents

The draft and final versions of the Consolidated Plan, Annual Action Plan, CAPER, and all related amendments will be available online at the County's Department of Community Revitalization website henrico.gov/revit. Hard copies of all documents will be available at the offices of DCR, 4905 Dickens Rd, Suite 200, Henrico VA 23230, during regular business hours. Internet access is available at all County public libraries.

The draft Consolidated Plans, draft Annual Action Plans, and draft substantial amendments will be made available for public review and comment for a minimum of 30 days prior to their submission to HUD.

The draft CAPER will be available for public review and comment for a minimum of 15 days prior to its submission to HUD.

Public comment periods may be shortened or eliminated should HUD issue a waiver to such requirements in order to more expediently provide funds during times of urgent need.

Previously submitted plans and amendments will be available to residents, public agencies, and other interested parties. Final Plans, CAPERs, and amendments will be available on the County's website at henrico.gov/revit and at the offices of the Department of Community Revitalization within 15 days of submission to HUD.

PUBLIC HEARINGS

The County will hold a minimum of two (2) public hearings each year to obtain comments and questions from citizens and other stakeholders on the Five-Year Consolidated Plan and the Annual Action Plan.

The first will be held during the development of the Five-Year Consolidated Plan or Annual Action Plan (Needs Public Hearing) in order to receive input from citizens and stakeholders on the housing and community development needs of the County, particularly for low- or moderate-income citizens. Comments regarding the previous year CAPER will be solicited at this meeting. Additional Needs Public Hearings may be held as determined by DCR staff. Hearings will be held either on weekday evenings no earlier than 5:00 pm or on Saturday mornings. Additional meetings may be held at other times on weekdays in order to provide additional opportunities for public input.

The final public hearing will be hosted by the Henrico County Board of Supervisors during a regularly scheduled Board meeting (Board of Supervisors Public Hearing) and will give citizens the opportunity to give input on the proposed Consolidated Plan/Annual Action Plan and proposed annual CDBG, HOME, and ESG budgets.

Appendix F: Henrico County Citizen Participation Plan

Public hearings will be held at accessible locations within the County. Assistance to disabled persons or those with limited English proficiency will be provided upon request, with at least three (3) business days prior notification to the Department of Community Revitalization. Every effort will be made to ensure that persons with a disability are provided the opportunity to participate. Accommodation will be made based on the person's specific needs which may include meetings with individuals outside of the public hearings.

VIRTUAL HEARINGS

Henrico County will hold at least two in-person public hearings each year except in event of a local or state declared emergency. Virtual meetings may be held online if a local or state emergency prevents staff or citizens from gathering in person or to provide additional opportunities for citizen participation during times of normal operation. Virtual meetings will be conducted online using software that is free for participants and provides the ability for participants to ask questions in real time and for answers to be provided to all attendees. The software will allow accessibility for persons with disabilities and those with limited English proficiency.

When virtual meetings are held in place of either or both of the two required public hearings, the meetings will be recorded and posted online.

NOTICE OF HEARINGS AND REVIEW PERIODS

A public review period of not less than thirty (30) days will be provided for each Consolidated Plan, Annual Action Plan, and substantial amendment to enable the public to provide comments prior to submission of the approved document to HUD, except as noted above in Availability of Draft and Approved Documents.

The County will establish a public review period of not less than fifteen (15) days for each CAPER to allow for public comments prior to submission of the approved document to HUD.

Notices of public hearings, the availability of draft documents, and comment periods will be distributed, published, and posted on the Department of Community Revitalization website at henrico.gov/revit. Notices will be distributed and published at least ten (10) and not more than fourteen (14) days before the public hearings and will include the subject, time, and location of the hearing as well as information regarding how to request accommodation and services available for persons with disabilities who wish to attend the public hearings.

Newspaper postings of the notices for the Consolidated Plan, Annual Action Plan, CAPER, and substantial amendments will be provided in the *Richmond Times-Dispatch*. As budget allows, advertisements will be placed for at least one day in additional newspapers including the *Henrico Citizen* and other weekly and bi-weekly newspapers targeting minority populations. As budget allows, display ads will be used rather than legal notices or classified ads.

Public notices of comment periods will announce the availability of relevant draft documents for public review and will include a description of the document purpose. The notices will describe how to obtain a copy of the document for review and clearly list all scheduled hearings with dates, times, and locations. The notices will include information on how to access documents online and list locations where hard copies will be available.

Appendix F: Henrico County Citizen Participation Plan

Notices will be sent to an e-mail distribution list maintained by the Department of Community Revitalization. Members of the public may be added to this distribution list by contacting the Community Development Division at 804-501-7640 or via email at revitalization@henrico.gov. Although the County will prioritize the use of email to distribute the public notices to residents, it will continue to send hard copies via U.S. Postal Service to residents with no email access, upon request.

The County will consider comments and views expressed by residents, public agencies, and other interested parties either in writing or orally at public meetings or other events. In each Five-Year Consolidated Plan, Annual Action Plan, CAPER, or substantial amendment submitted to the U.S. Department of Housing and Urban Development (HUD), the County will provide as an attachment a summary of all comments received either orally or in writing during the applicable 30-day or 15-day public review period, the County's subsequent action, and the reasons for non-action, if none was taken. This information will also be made available to the public as part of the final document.

NOTICE OF HEARINGS – MINOR AMENDMENTS

Minor amendments to the Consolidated Plan or Annual Action Plan require no public notifications, public hearings, and public body approvals as specified in this CPP.

DISPLACEMENT POLICY

Projects and activities funded with CDBG, HOME, or ESG funds will be planned in order to prevent displacement of low- or moderate-income residents. In the event displacement occurs, the County will notify affected persons and provide assistance consistent with the provisions of the Federal Uniform Relocation Act and all other applicable governmental regulations.

AVAILABILITY OF AND ACCESS TO RECORDS

Information on the County's Consolidated Plans, including records or documents covering the previous Consolidated Plans, the current Consolidated Plan, Annual Action Plans, and CAPERs will be posted on the Department of Community Revitalization website at henrico.gov/revit, and will be made available for citizen review during normal working hours at the Department of Community Revitalization, 4905 Dickens Rd, Suite 200, Henrico VA 23230, and upon written or oral request addressed to the Community Development Division at 804-501-7640 or revitalization@henrico.gov. Documents prior to 2011 are not available online. Contact the Department of Community Revitalization to determine availability. If the County is unable to provide immediate access to the documents requested, the County will make every effort to provide the documents and reports within ten (10) days from the receipt of the request.

TECHNICAL ASSISTANCE

The County will, to the extent practicable, respond to requests for technical assistance by groups representing persons of low- and moderate-income developing funding proposals for any program covered by the Consolidated Plan in accordance with grant procedures. This may include, but is not limited to, providing information regarding how to fill out applications, other potential funding sources, and referrals to appropriate agencies within and outside the County. "Technical assistance," as used here, does not include the provision of funds to groups requesting such assistance. Assistance will also be provided to interested individuals and citizens' groups who need further explanation on the background and intent of the Housing and Community Development Act of 1974, Title II of the Cranston-Gonzalez National Affordable Housing Act, the Homeless Emergency Assistance and Rapid Transition to

Appendix F: Henrico County Citizen Participation Plan

Housing Act of 2009 (HEARTH Act), other legislation governing HUD programs, interpretation of specific HUD regulations, and project eligibility criteria for federal grants.

COMMENTS/COMPLAINTS

Comments or complaints from residents, public agencies, and other interested parties regarding the Consolidated Plan or related amendments and performance reports may be submitted in writing to the Henrico County Department of Community Revitalization, PO Box 90775, Henrico, VA 23273-0775 or via email at revitalization@henrico.gov.

Written comments or complaints will be referred to appropriate County staff for consideration and response. The County will provide substantive, written responses to all comments or complaints within fifteen (15) business days of receipt.



**COUNTY OF HENRICO, VIRGINIA
BOARD OF SUPERVISORS
MINUTE**

Agenda Item No. 177-25

Page No. 1 of 1

Agenda Title: RESOLUTION — Authorizing the County Manager to Submit the Henrico County FY 2025-30 Consolidated Plan and FY 2025-26 Annual Action Plan, Including the CDBG and HOME Program Plans for FY 2025-26; Execute the CDBG and HOME Agreements for FY 2025-26; and Execute Contracts to Implement the CDBG and HOME Activities

For Clerk's Use Only: Date: <u>7/22/2025</u> ☒ Approved ☐ Denied ☐ Amended ☐ Deferred to:	BOARD OF SUPERVISORS ACTION Moved by (1) <u>Cooper</u> Seconded by (1) <u>Roundtree</u> (2) _____ (2) _____ REMARKS: APPROVED	<table border="0"> <thead> <tr> <th></th> <th>YES</th> <th>NO</th> <th>OTHER</th> </tr> </thead> <tbody> <tr> <td>Cooper, R.</td> <td align="center">☒</td> <td align="center">☐</td> <td align="center">☐</td> </tr> <tr> <td>Nelson, T.</td> <td align="center">☒</td> <td align="center">☐</td> <td align="center">☐</td> </tr> <tr> <td>Rogish, J.</td> <td align="center">☒</td> <td align="center">☐</td> <td align="center">☐</td> </tr> <tr> <td>Roundtree, M.</td> <td align="center">☒</td> <td align="center">☐</td> <td align="center">☐</td> </tr> <tr> <td>Schmitt, D.</td> <td align="center">☐</td> <td align="center">☐</td> <td align="center">☐</td> </tr> </tbody> </table>		YES	NO	OTHER	Cooper, R.	☒	☐	☐	Nelson, T.	☒	☐	☐	Rogish, J.	☒	☐	☐	Roundtree, M.	☒	☐	☐	Schmitt, D.	☐	☐	☐
	YES	NO	OTHER																							
Cooper, R.	☒	☐	☐																							
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Rogish, J.	☒	☐	☐																							
Roundtree, M.	☒	☐	☐																							
Schmitt, D.	☐	☐	☐																							

WHEREAS, Henrico County is an entitlement community under the U.S. Department of Housing and Urban Development ("HUD") Community Development Block Grant ("CDBG") Program, as authorized by Title I of the Housing and Community Development Act of 1974; and,

WHEREAS, the County's CDBG entitlement for FY 2025-26 is \$1,619,559, and the County has prepared the attached proposed sources and uses of CDBG entitlement funds; and,

WHEREAS, the County is an entitlement community under the HUD HOME Investment Partnerships Program ("HOME") as authorized by the HOME Investment Partnerships Act of 1990; and,

WHEREAS, the County's HOME entitlement for FY 2025-26 is \$836,980, and the County has prepared the attached proposed sources and uses of HOME entitlement funds; and,

WHEREAS, localities are required to submit a Five-Year Consolidated Plan and an Annual Action Plan as a condition of receiving CDBG and HOME funds, and the Department of Community Revitalization has prepared the required plans for submission to HUD with the proposed uses of CDBG and HOME funds shown on the attached table.

NOW, THEREFORE, BE IT RESOLVED by the Board of Supervisors that it: (1) approves and authorizes the County Manager to submit the County's Five-Year Consolidated Plan and FY 2025-26 Annual Action Plan, including the proposed uses of CDBG and HOME funds for FY 2025-26; (2) authorizes the County Manager to execute the CDBG and HOME agreements for FY 2025-26; and (3) authorizes the County Manager to execute the contracts necessary to implement the CDBG and HOME program activities in a form approved by the County Attorney.

COMMENTS: The Director of Community Revitalization recommends approval of the Board paper, and the County Manager concurs.

By Agency Head

By County Manager

Certified:

A Copy Teste:

Clerk, Board of Supervisors

Copy to: _____

Date: _____

Fiscal Year 2025-2026 CDBG and HOME Programs**Proposed Sources & Uses of Funds**

SOURCES	CDBG	HOME
FY2025-2026 Allocation	\$1,619,559	\$836,980
Funds Brought Forward	\$85,618	\$410,524
Total Available	\$1,705,177	\$1,247,505

CDBG/HOME USES

1. CDBG & HOME Administration	285,000	82,000
2. Commercial Assistance Program	200,000	-
3. CONNECT Program	180,000	-
4. project:HOMES - Homeowner Rehabilitation Program	-	644,905
5. project:HOMES - Critical Home Repair Program	683,177	-
6. Richmond Metropolitan Habitat for Humanity - Critical Home Repair Program	75,000	-
7. Repair Program Administration	34,000	-
8. HOME Inc. - Downpayment Assistance Program	-	200,000
9. Southside Community Development & Housing Corp.- Downpayment Assistance Program	-	195,000
10. CHDO Activities - Affordable Housing Development New Construction or Rehab	-	125,600
11. Revitalization Area Planning	38,000	-
12. Safe Harbor - Transitional Housing	150,000	-
13. Presbyterian Homes & Family Services DBA HumanKind - Family Crisis Fund	30,000	-
14. Commonwealth Catholic Charities - Homelessness Diversion & Prevention	30,000	-
Total	\$1,705,177	\$1,247,505

July 22, 2025

Appendix H: Form SF 424 and Non-State Grantee Certifications

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424	
*1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	*2. Type of Application * If Revision, select appropriate letter(s): ☒ New ☐ Continuation * Other (Specify) ☐ Revision
*3. Date Received: 4. Applicant Identifier:	
5a. Federal Entity Identifier: 54-6001344	*5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:
8. APPLICANT INFORMATION:	
*a. Legal Name: County of Henrico	
*b. Employer/Taxpayer Identification Number (EIN/TIN): 54-6001344	*c. UEI: H1QHB3BCK665
d. Address:	
*Street 1: P.O. Box 90775 Street 2: *City: Henrico County/Parish: *State: VA *Province: *Country: USA: United States *Zip / Postal Code: 23273-0775	
e. Organizational Unit:	
Department Name: Community Revitalization	Division Name: Community Development
f. Name and contact information of person to be contacted on matters involving this application:	
Prefix: Mr. ☒ *First Name: David Middle Name: *Last Name: Sacks Suffix:	
Title: Community Development Manager	
Organizational Affiliation: Local Government	
*Telephone Number: (804) 501-7611	Fax Number: (804) 501-7630
*Email: sac01@henrico.gov	

Appendix H: Form SF 424 and Non-State Grantee Certifications

Application for Federal Assistance SF-424	
*9. Type of Applicant 1: Select Applicant Type: B: County Government ☐	
Type of Applicant 2: Select Applicant Type: Pick an applicant type	
Type of Applicant 3: Select Applicant Type: Pick an applicant type	
*Other (Specify)	
*10. Name of Federal Agency: U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number: 14.218 CFDA Title: Community Development Block	
*12. Funding Opportunity Number: *Title: Community Development Block Grant	
13. Competition Identification Number: Title:	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
*15. Descriptive Title of Applicant's Project: Community Development Block Grant (CDBG)	
Attach supporting documents as specified in agency instructions.	

Appendix H: Form SF 424 and Non-State Grantee Certifications

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
*a. Applicant: 1 & 4	*b. Program/Project: 1 & 4
Attach an additional list of Program/Project Congressional Districts if needed.	
17. Proposed Project:	
*a. Start Date: 10/01/2025	*b. End Date: 09/30/2026
18. Estimated Funding (\$):	
*a. Federal	\$ 1,619,559
*b. Applicant	\$ 0
*c. State	\$ 0
*d. Local	\$ 0
*e. Other	\$ 0
*f. Program Income	\$ 0
*g. TOTAL	\$ 1,619,559
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
☐ a. This application was made available to the State under the Executive Order 12372 Process for review on _____. ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review. ☒ c. Program is not covered by E.O. 12372.	
*20. Is the Applicant Delinquent On Any Federal Debt?	
☐ Yes ☒ No If "Yes", explain:	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001) ☒ ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr. ☐	*First Name: John
Middle Name: A.	
*Last Name: Vithoulkas	
Suffix:	
*Title: County Manager	
*Telephone Number: 804-501-4386	Fax Number: 804-501-4162
* Email: manager@henrico.gov	
*Signature of Authorized Representative: 	*Date Signed: 7/21/2025

Appendix H: Form SF 424 and Non-State Grantee Certifications

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424	
*1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	*2. Type of Application * If Revision, select appropriate letter(s): ☒ New ☐ Continuation * Other (Specify) ☐ Revision
*3. Date Received: 4. Applicant Identifier:	
5a. Federal Entity Identifier: 54-6001344	*5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:
8. APPLICANT INFORMATION:	
*a. Legal Name: County of Henrico	
*b. Employer/Taxpayer Identification Number (EIN/TIN): 54-6001344	*c. UEI: H1QHB3BCK665
d. Address:	
*Street 1: P.O. Box 90775 Street 2: *City: Henrico County/Parish: *State: VA *Province: *Country: USA: United States *Zip / Postal Code 23273-0775	
e. Organizational Unit:	
Department Name: Community Revitalization	Division Name: Community Development
f. Name and contact information of person to be contacted on matters involving this application:	
Prefix: Mr. ☐ *First Name: David Middle Name: *Last Name: Sacks Suffix:	
Title: Community Development Manager	
Organizational Affiliation: Local Government	
*Telephone Number: 804-501-7611	Fax Number: (804) 501-7630
*Email: sac01@henrico.gov	

Appendix H: Form SF 424 and Non-State Grantee Certifications

Application for Federal Assistance SF-424	
*9. Type of Applicant 1: Select Applicant Type: B: County Government ▼ Type of Applicant 2: Select Applicant Type: Pick an applicant type Type of Applicant 3: Select Applicant Type: Pick an applicant type *Other (Specify)	
*10. Name of Federal Agency: U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number: 14.239 CFDA Title: HOME	
*12. Funding Opportunity Number: _____ *Title: Home Investment Partnerships Program	
13. Competition Identification Number: _____ Title: _____	
14. Areas Affected by Project (Cities, Counties, States, etc.): _____	
*15. Descriptive Title of Applicant's Project: HOME Investment Partnership Program (HOME)	
Attach supporting documents as specified in agency instructions.	

Appendix H: Form SF 424 and Non-State Grantee Certifications

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
*a. Applicant: 1 & 4	*b. Program/Project: 1 & 4
Attach an additional list of Program/Project Congressional Districts if needed.	
17. Proposed Project:	
*a. Start Date: 10/01/2025	*b. End Date: 09/30/2026
18. Estimated Funding (\$):	
*a. Federal	\$ 836,980
*b. Applicant	\$ 0
*c. State	\$ 0
*d. Local	\$ 0
*e. Other	\$ 0
*f. Program Income	\$ 0
*g. TOTAL	\$ 836,980
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
☐ a. This application was made available to the State under the Executive Order 12372 Process for review on _____. ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review. ☒ c. Program is not covered by E.O. 12372.	
*20. Is the Applicant Delinquent On Any Federal Debt?	
☐ Yes ☒ No If "Yes", explain:	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001) ☒ ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr. ☐	*First Name: John
Middle Name: A.	
*Last Name: Vithoulkas	
Suffix:	
*Title: County Manager	
*Telephone Number: 804-501-4386	Fax Number: 804-501-4162
* Email: manager@henrico.gov	
*Signature of Authorized Representative: 	*Date Signed: 7/24/2025

Appendix H: Form SF 424 and Non-State Grantee Certifications

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:
John A. Vithoulkas

*Title: County Manager

*Applicant/Recipient Organization:
County of Henrico

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion sex (including gender identity and sexual orientation), disability, familial status, or national origin and will affirmatively further fair housing; except an

applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

7. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

8. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(iii)).

* Signature:

* Date: (mm/dd/yyyy):

Form HUD 424-B (1/27/2023)

Appendix H: Form SF 424 and Non-State Grantee Certifications

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD-424B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Form HUD 424-B (1/27/2023)

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Appendix H: Form SF 424 and Non-State Grantee Certifications

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE County Manager
APPLICANT ORGANIZATION County of Henrico	DATE SUBMITTED 7/24/2025

SF-424D (Rev. 7-97) Back

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official


Date

County Manager
Title

Appendix H: Form SF 424 and Non-State Grantee Certifications

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) **2025-2026** [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Appendix H: Form SF 424 and Non-State Grantee Certifications

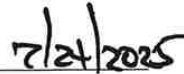
Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.



Signature of Authorized Official



Date

County Manager
Title

Appendix H: Form SF 424 and Non-State Grantee Certifications

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature of Authorized Official



Date

County Manager

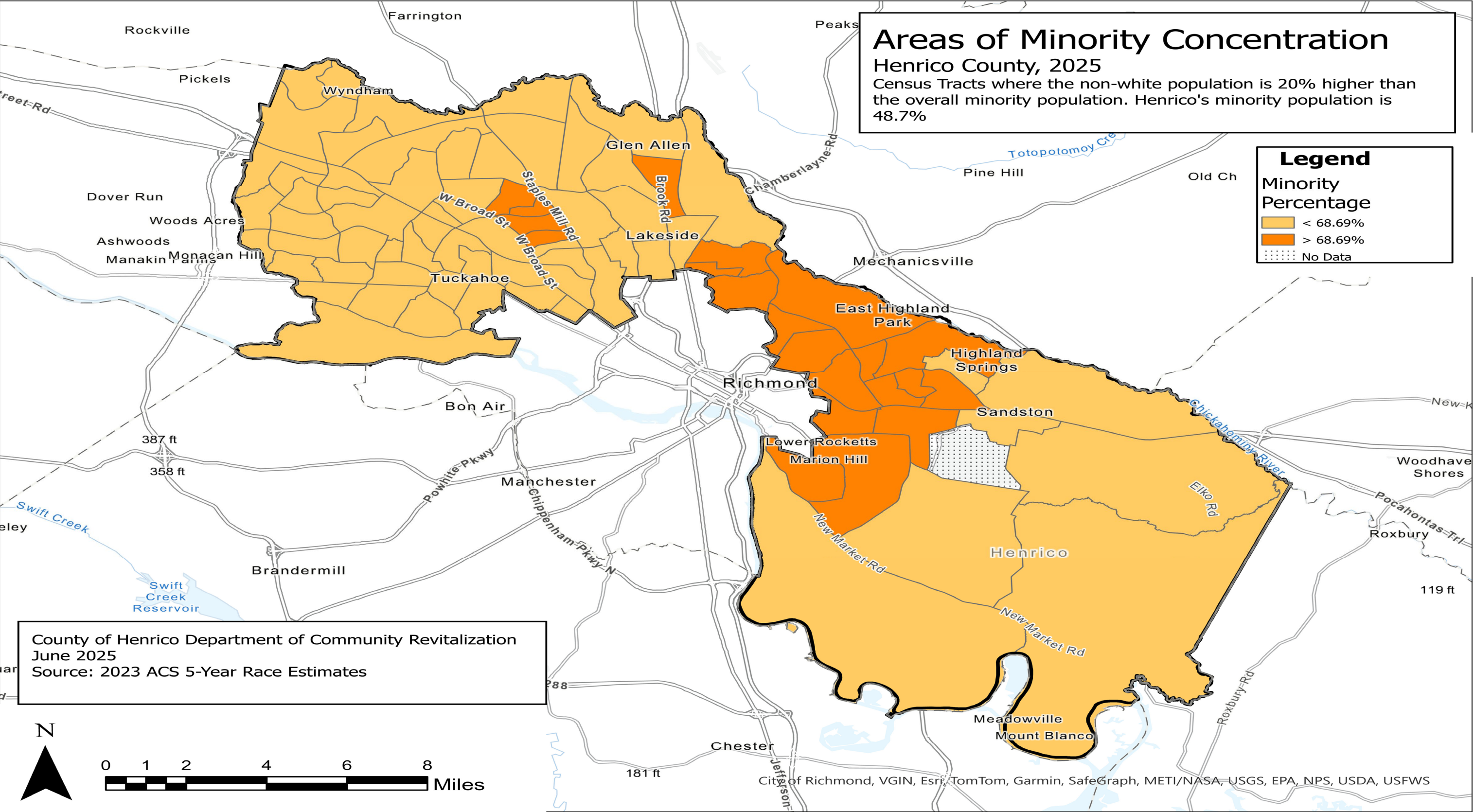
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.





Henrico County, VA.

Methodology and Results of Analysis of Median Housing Price Sales

Prepared by the Henrico County Department of Community Revitalization
July 22, 2025

I. Background.

The HOME Rule in 24 CFR 92.254 (a)(2)(i) and (iii) specifies that the purchase price for housing where homebuyer assistance is provided and the maximum after rehabilitation value where HOME funds are used for rehabilitation assistance, the housing value must not exceed 95% of the median purchase price for the area. HUD annually publishes these values on HUD Exchange.¹ These limits remain in effect until HUD publishes new limits. For Henrico County, the most recent limits are for 2024 and are as follows:

\$299,000 for existing single-family homes

\$361,000 for new single-family homes

These housing values are no longer reflective of the actual housing values and purchase prices in the Henrico market. This has severely impacted the ability of Henrico County and its non-profit partners to assist first-time low- and moderate-income homebuyers through the downpayment and closing cost assistance programs which utilize HOME funds. The homeowner rehabilitation program is similarly impacted. To address this issue, Henrico County took advantage of a provision in the HOME Rule which provides an option, as described in 24 CFR 92.254(a)(2)(iii), for the Participating Jurisdiction to undertake a market analysis to determine 95% of the median area purchase price that more accurately reflects the current local situation. The following describes the analysis undertaken by Henrico County, and the resulting adjusted limits for HOME assisted housing as determined by a methodology consistent with the HOME Rule.

II. Methodology

A. Data Assemblage

Using the County Real Estate Assessor's database, containing information on all land parcels in the County, a subset of data was extracted that contained residential properties with the most recent sale recorded in the 12-month period between July 1, 2024, and June 30, 2025. That dataset was further refined to include only those properties with the following characteristics:

1. Property was a single unit, detached residence or a townhome, meaning the following Henrico County use codes were included:

¹ Department of Housing and Urban Development. (2024, September). *Home Homeownership Value Limits*. HUD Exchange. Retrieved July, 2025, from <https://www.hudexchange.info/resource/2312/home-maximum-purchase-price-after-rehab-value/>

Appendix J: Home Price Limits Evaluation

- 210 - Single-Family residences within a subdivision
- 223 - Single-Family residences, not part of a subdivision, with land area less than five acres
- 260 – Manufactured Homes
- 270 - Townhouses (aka single-family residential attached)

The following single-family use codes were excluded:

- 220 - Two-family buildings
- 280 - Condominium units
- 224; 225; 226; and 227 - Single-Family residences with land area greater than five acres.

2. Sale was listed as “qualified,” i.e. non-market transactions were not included.

B. Delineation of New Home Sales vs. Existing Home Sales.

The delineation of New Home Sales and Existing Home Sales was completed through the use of the “year constructed” field. If the year of construction in the dataset showed the home was built in 2024 or 2025, that sale was considered to be of a “new construction” home. All other sales were considered sales of an existing home. That disaggregation of the dataset produced the following:

Sales of existing homes: 1,760

Sales of new construction homes: 523

C. Calculation of Median Sales Price

For each of the two datasets, a median sales price was determined. The median sales prices were as follows:

Existing Homes: \$386,000

New Construction Homes: \$464,893

D. Price Limit Adjustment for Single Family Homes

Following the guidance in 24 CFR 92.254(a)(2)(iii)(E) the median price was multiplied by 0.95 to determine the price limits for single family homes, then rounded to the nearest thousand. This resulted in the following limits:

Existing Homes: \$367,000

New Construction Homes: \$442,000

E. Calculations for Other residential housing types

Following the “Methodology for Calculating HOME Maximum Purchase Price or After-Rehab Value Limits – FY2024,”² the limits for 2-unit homes, 3-unit homes,

² Community Planning and Development, “Methodology for Calculating HOME Maximum Purchase Price or After-Rehab Value Limits – FY 2024” (published August 2024). Retrieved September 2024, from

Appendix J: Home Price Limits Evaluation

and 4-unit homes, for both existing and new construction were calculated. The results of those calculations are provided in the table below.

III. Findings and Conclusions

The following summarizes the results of this analysis and compares those results to the price limits published by HUD for 2024 for Henrico County.

	Existing Homes	New Construction	Existing Homes	New Construction
Total Sales July 2024 – June 2025	1,760	523		
Median Sales Price 95% Henrico Analysis			HUD September 2024 Published Limits	
Single-Family - 1 Unit	\$367,000	\$442,000	\$299,000	\$361,000
2 Unit	\$470,000	\$566,000	\$383,000	\$462,000
3 Unit	\$569,000	\$685,000	\$464,000	\$559,000
4 Unit	\$705,000	\$849,000	\$575,000	\$693,000

The above methodology and housing value limits will be included in the submission of the PY 2025-26 Annual Action Plan for HUD approval.

For additional information, contact the Henrico County Department of Community Revitalization:

David Sacks, Community Development Manager
sac01@henrico.us
804-501-7611

<https://www.huduser.gov/portal/datasets/home-datasets/files/Methodology-for-Calculating-FY-2024-HOME-Maximum-Purchase-Price.pdf>