



Community Planning and Development Program

**5-Year Consolidated Plan
FY 2020 to FY 2024
(FFY 2019 to FFY 2023)**

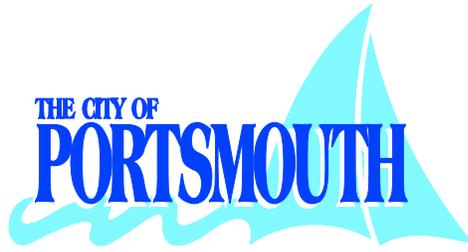
**FY 2020 Annual Action Plan (FFY 2019)
Consolidated Plan Year 1**

**Community Development Block Grant Program (CDBG)
HOME Investment Partnerships Program (HOME)**

**Department of Planning
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Portsmouth, VA 23704**

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**Public Display Period March 18 to April 16, 2019
City Council Public Hearings: April 9 & April 23, 2019
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Executive Summary

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

1. Introduction

The purpose of the 5-Year Consolidated Plan (CP) is to guide funding decisions in the City of Portsmouth for the City's FY 2020 to FY 2024 (federal fiscal years 2019 to 2023) using federal Community Development Block Grant (CDBG) funds and HOME Investment Partnerships Program funds.

The 5-Year CP provides an analysis of the housing and homeless needs in the City and a housing market analysis. Specific attention is paid to the needs of low-, very low-, and extremely-low income households experiencing housing problems, the requirements of special needs populations, and the needs of the homeless and persons at-risk of homelessness. A strategic plan then describes the priorities and goals of the City with respect to housing and non-housing community development needs for the next five years.

The CDBG program aims to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, home ownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, loans or grants to businesses, construction of new housing, and assistance to homeless persons and families.

The purpose of the HOME program is to create affordable housing for low-income households. HOME activities undertaken must accomplish at least one of two goals for low-income households; 1) provide decent housing; and/or 2) provide suitable living environments. Eligible activities include direct homebuyer assistance in the form of: 1) down payment costs, and 2) closing costs; construction, rehabilitation and/or reconstruction of single family home; 3) acquisition and/or construction or rehabilitation costs of affordable rental housing including permanent supportive housing; and 4) tenant-based rental assistance.

Through a collaborative planning process, involving public and private agencies, the City has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the CDBG program and HOME program. Portsmouth will

submit this Five Year Strategic Plan to the U.S. Department of Housing and Urban Development (HUD).

The 5-Year CP for Portsmouth will serve the following functions:

- A planning document that enables the City to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG program funds and HOME program funds under HUD's formula grant.
- A strategy document to be followed in carrying out HUD programs.
- An action plan that provides a basis for assessing performance in carrying out use of CDBG program funds and HOME program funds.

CDBG funds to address the needs outlined in the Strategic Plan are anticipated to be approximately \$1.4 million for each of the next five years and HOME funds are anticipated to be about \$400,000 annually for the next five years. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing.
- Creating Suitable Living Environments.
- Creating Economic Opportunities.

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each funded activity are:

- Improve Availability/Accessibility.
- Improve Affordability.
- Improve Sustainability.

All activities funded in the next five years will support at least one objective and one outcome. The overall purposes of the housing, and community development and planning programs covered by this 5-Year CP are to strengthen collaborative relationships with other agencies and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and nonprofit organizations to enable them to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities.

The City's framework for realizing the objectives and outcomes include the following goals:

- Provide decent, affordable housing.
- Provide a suitable living environment.
- Expand economic opportunities.
- End chronic homelessness.

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

Section SP-45 of this document provides an overview of the broad goals of this 5-Year CP. The goals are drawn from the priorities contained in Section SP-25. The priorities give additional detail regarding the focus of the goals. The following is a summary of the goals.

- a. Improve and expand the existing housing for low-income households.
 - 1) Assistance for housing rehabilitation for homeowners.
 - 2) Expand affordable home ownership.
 - 3) Rental assistance and supportive housing for persons who are homeless or at-risk of homelessness.
- b. Support improvements to public facilities and services
 - 1) Recreation and open space improvements.
 - 2) Facilities in support of persons with special needs.
 - 3) ADA compliance.
 - 4) Demolition of blighted structures unsuitable for rehabilitation.
- c. Improve, maintain, and expand infrastructure
 - 1) Pedestrian safety improvements including sidewalks, curb ramp construction, and other intersection improvements to support walkability and pedestrian safety.
 - 2) Enhance beautification.
 - 3) Floodplain management.
- d. Support Public Services
 - 1) Assist the youth, elderly, and disabled.
 - 2) Support actions to expand homeless prevention and rapid re-housing services.
 - 3) Support the Continuum of Care and implementation of the Ten Year Plan to End Homelessness.
- e. Support actions to further economic development and creation of decent jobs.
- f. Support planning and administration of community and housing development activities.

With limited funding, not every priority will be funded but by including them in the 5-Year CP, the City will be able to make a Certification of Consistency with the plan in support of

applications for funding from other programs. Anticipated outcomes over the next 5 years in support of the goals are as follows:

- Improve existing housing for 10 low-income households, assist 3 households with becoming owners with development of new units, assist 35 households with home ownership through direct assistance, and support 50 households with tenant based rental assistance preventing homelessness or re-housing them.
- Provide facility improvements benefiting 40,000 persons.
- Provide infrastructure improvements benefiting 40,000 persons.
- Assist 5,000 persons with public services.
- Create or retain 5 jobs for low income persons.
- Support administration and planning.

3. Evaluation of past performance

The following is an evaluation of activities completed to date in agreement with the City's FYs 2014 to 2018 5-Year Consolidated Plan.

- Goal AH 1 rehab of owner occupied housing 6 households assisted.
- Goal AH 2 addition of homeowner housing 2 CHDO units completed; 14 units assisted with infrastructure improvements sold; 16 households assisted with direct financial assistance.
- Goal AH 3 construction of rental units 16 units completed; tenant based rental assistance 170 households assisted.
- Goal INF infrastructure improvements completed sidewalks in 6 low income areas; intersection improvements at High, Airline, London; demo 19 vacant dilapidated structures.
- Goal PF public facility improvements completed Frederick Blvd linear park; play field at Brighton Elementary; constructed Cavalier Manor play field; ADA compliant restrooms at Sports Complex gym; ADA improvements to Children's Museum elevator.
- Goal PS public services assist with homeless intake services, Kids Meals, InCheervention, Health & Wellness, independence services for disabled, senior transportation; over 20,000 persons assisted over 3 years.
- Goal EcD economic development purchase industrial dryers creating 3 FTE jobs
- Goal AD admin support City planning & admin; fair housing compliance; Healing Place admin; South Hampton Roads Task Force to End Homelessness admin; planning to assist homeless.

4. Summary of citizen participation process and consultation process

The Department of Planning initiated the City of Portsmouth's 5-Year CP and Annual Action Plan process with two identical public needs hearings held on November 28, 2018. One hearing was held at 10:00 am at the Neighborhood Facility Recreation Center, 900 Elm Ave., Portsmouth, and the other was held at 5:30 pm at the Department of Planning in City Hall, 801 Crawford Street, Portsmouth. The hearings were advertised in *The Virginian Pilot* on October 28, 2018. The notice advertising the hearings identified that as of November 9, 2018, the City would begin accepting applications for funding. The application and instructions were on line at <http://www.portsmouthva.gov/planning/CommPlanDevPrg>. Proposals were due by January 9, 2019. The City staff was available to meet interested applicants to discuss the CDBG and HOME programs and provide technical assistance in addressing the program requirements.

The City has compiled a *CDBG and HOME Sub-recipient Compliance Manual*, which is on line at <http://www.portsmouthva.gov/planning/images/CDBGandHOMESubrecipientComplianceManual.pdf>. The Compliance Manual gives an overview of the entitlement programs and is an additional technical assistance resource available to applicants and sub-recipients.

To consider the 5-Year CP for 2019 to 2023 and the FY 2019 Annual Action Plan, the City Council conducted public hearings on April 9, and April 23, 2019. The City Council's public hearings were advertised in *The Virginian Pilot* on March 17, 2019. The City Council's public hearings were held in City Hall, 801 Crawford Street, Portsmouth.

A summary of the 5-Year CP and Annual Action Plan was published in *The Virginian Pilot* on March 17, 2019 alerting interested persons as to the availability of the documents. On March 18, 2019, the 5-Year CP and Annual Action Plan was placed at the following locations in the City for public review.

City of Portsmouth Planning Department
City Hall – 801 Crawford St., 4th Floor;

Main Library
601 Court St.

Churchland Branch of the Public Library
4934 High St. West

Cradock Branch of the Public Library
28 Prospect Pkwy.

Manor Branch of the Public Library
1401 Elmhurst Ln.

The public review period was from March 18, 2019 to April 16, 2019. The City Council is scheduled to considering approving the submittal of the 5-Year CP and FY 19 Annual Action Plan to HUD on May 7, 2019.

5. Summary of public comments

No public comments were received.

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

Not applicable.

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

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	City of Portsmouth	Department of Planning

The City of Portsmouth Department of Planning is responsible for preparing the 5-Year CP and the Annual Action Plan in addition to the day-to-day management of the City’s CDBG and HOME programs. The Finance Department provides support with financial administration and management of the City’s HUD funds. CDBG funds are used by City departments and agencies to support City projects and programs. The City participates with other groups when appropriate, such as planning for the homeless and addressing fair housing issues on a regional basis in support of facilitating cooperative problem solving in the community. The Portsmouth Redevelopment and Housing Authority owns and manages the public housing in the City and manages the City’s Section 8 program in addition to providing other assistance and programs for public housing and Section 8 households.

Each organization and public service agency that receives CDBG or HOME funds from the City receives an agreement. Agreements are monitored on an ongoing basis with site visits to public service entities. The City provides technical assistance to sub-recipients as needed. The Continuum of Care (CoC) program is administered by the Portsmouth Homeless Action Consortium (PHAC). The City’s Director of Social Services co-chairs PHAC.

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PR-10 Consultation 91.100, 91.200(b), 91.215(I)

1. Introduction

Activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

In agreement with 24 CFR 91.115(e) the City of Portsmouth has adopted a Citizen Participation Plan describing the citizen participation requirements of its HUD entitlement program funds. The Citizen Participation Plan is on file at the City of Portsmouth Department of Planning. This document describes the process for preparation of the 5-Year CP and the Annual Action Plan. It outlines the outreach efforts that will be taken to coordinate these planning documents with public and private sector interests in the City.

The process for preparation of the 5-Year CP and Annual Action Plan involves outreach to PRHA, PHAC, the organization responsible for implementation of the 10-Year Plan to End Homelessness, other City Departments and their planning efforts, and service agencies that provide vital public services to low income people and people with special needs in Portsmouth. City CPD staff communicate with the City's Department of Social Services and Behavioral Healthcare Services to identify priorities, needs and opportunities for funds to support their planning and programs.

An orientation meeting and first public hearing was held to explain the program and solicit input on the goals to be addressed with the use of funds and priorities and objectives to consider over the next 5 years. Organizations were encouraged to meet with staff to discuss priorities and projects. Staff attended a meeting with the Endependence Center's, the local center for independent living, clients to gather input on their needs over the next 5 years.

The 5-Year CP and the Annual Action Plan are available for inspection at the City Planning Department and the City Libraries. Notice of its availability is advertised in the *Virginian-Pilot*. The City notified adjacent communities of the availability of the 5-Year CP for review and comment.

Per 91.220(I)(2)(v) categories of eligible HOME applicants include non-profit sub-recipients, CHDOs, and developers both non-profit and for profit.

Applications for funding were selected based on a competitive process. The City solicited HOME proposals using the process as described by PR-10. Applications for funding were available on the City's webpage and at the City's Department of Planning.

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.

The Planning Department solicited comments and planning assistance from PHAC members through attendance at PHAC meetings and discussions with the Director of the City Department of Social Services who co-chairs PHAC. PHAC members were encouraged to meet with the Planning Department to further discuss priorities. The 10-Year Plan to End Homelessness and CoC application are referenced throughout the 5-Year CP.

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.

The City co-chairs PHAC and several City Departments participate in the organization. Through this, the City participates in developing performance standards, evaluating outcomes, developing funding, policies, and procedures for the administration of HMIS. The City is not an ESG grantee.

2. 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

Organization	Service
Portsmouth Department of Social Services	anti-poverty services
Portsmouth Department of Behavioral Healthcare Services	comprehensive services for individuals with mental health, intellectual disability, substance abuse and/or co-occurring disorders
Portsmouth Department of Parks, Recreation, and Leisure Services	parks and open spaces fostering community pride and enjoyment; well-balanced recreation opportunities encouraging active lifestyle; community-focused programs that contribute to positive development of youth, adults and families
Portsmouth Health Department	promoting, protecting, and preserving a healthy and safe community
Portsmouth Department of Economic Development	foster environment that creates superior quality of life for corporate citizens and residents by being receptive and responsive to diverse local community and global economy
Portsmouth Redevelopment and Housing Authority	own and operate public housing and Section 8 voucher program
Endependence Center, Inc.	center for independent living
Portsmouth Area Resource Coalition (PARC)	self-sufficiency services for homeless and persons at-risk of homelessness
Help and Emergency Response, Inc. (H.E.R.)	provide leadership, advocacy, and resources to survivors and communities affected by Domestic Violence and Homelessness
LGBT Life Center Access AIDS Care	promote dignity and wellness of adults, families, youth and children impacted

Organization	Service
	by HIV/AIDS through quality support and prevention services so they may live healthy lives
For Kids	identify compound root causes of each family's homelessness, improves mental health, education, employment and personal obstacles with supportive services culminating in self-reliant families with permanent housing
Portsmouth Homeless Action Consortium (PHAC)	coordination of services for homeless and implementation of the 10-Year Plan to End Homelessness
Habitat for Humanity S. Hampton Rds.	engage in creating opportunities for qualified families to achieve independence and stability by purchasing affordable homes
Southside Agency on Aging	support and enrich lives of seniors and their families through advocacy, education, information and comprehensive services
Hampton Rds. Planning District Commission	technical expertise to its member local governments providing assistance on local and regional issues pertaining to economic, emergency management, housing, planning and water resources. Also serves as the support staff for the Hampton Rds Transportation Planning Organization. The HRPDC administers the City's HOME funded down payment and closing assistance program.

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

The City consulted all group types it determined appropriate.

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

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Plan <i>Build One Portsmouth</i>	City of Portsmouth	plan goals, objectives
Adopted Operating Budget & Capital Improvement Program	City of Portsmouth	document needs, support non-housing community development priorities
10-Year Plan to End Homelessness	Portsmouth Homeless Action Consortium	document needs, support homeless priorities
Comprehensive Economic Development Strategy	Hampton Roads Planning District Commission	document needs, support economic development priorities

Cooperation and coordination with public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City is responsible for formulating and implementing planning and policy within the community and is responsible for use of its HUD entitlement funds. In implementation of the 5-Year CP the City coordinates its homeless priorities with the agencies participating in the local CoC. The City continues to participate in the Hampton Roads Community Housing Resource Board with efforts to advocate, educate, and conduct outreach on fair housing.

PR-15 Citizen Participation

1. Citizen participation process/Efforts made to broaden citizen participation

Citizen Participation Outreach

The City's 5-Year CP and Annual Action Plan are completed in agreement with 24 CFR 91.115(e). As required by 24 CFR 91.115(e) Portsmouth has adopted a Citizen Participation Plan describing the citizen participation requirements of its HUD entitlement program funds. The Citizen Participation Plan, on file at the City of Portsmouth Department of Planning, describes the process for preparation of the 5-Year Consolidated Plan and Annual Action Plan. It outlines the outreach efforts that will be taken to coordinate these planning documents with public and private sector interests in the City.

Throughout the program year the City continues to conduct outreach in support of efforts to broaden citizen participation. Announcement of the availability of the funds is sent to organizations that represent low income persons and persons with disabilities. The City has learned that many individuals and organizations that are interested in applying for the City's HUD entitlement funds often lack additional resources and capacity to implement programs. The City, in its role of providing technical assistance and facilitation continues to encourage participation by other organizations.

During completion of the 5-Year CP and the Annual Action Plan the City contacted organizations that serve low income persons, the disabled, the elderly, youth, other special needs populations, and housing providers. Their input was solicited regarding needs and priorities. The City considered the needs and priorities cited by the organizations as it formulated policy and planning for use of its limited and shrinking pot of CDBG and HOME funds.

Table 4 – Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing developers, pha	Attended by 6 persons.	General comments regarding continued need for neighborhood revitalization, support for disabled, support for homeless.	All comments considered in developing 5-Year CP and Annual Action Plan.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing developers, pha			To be completed.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data in this Needs Assessment is provided by HUD. The data consists of CHAS data that HUD generated using the Census Bureau's American Community Survey (ACS) for 2009-2013. Overall needs create a framework on which to base decisions in identifying priorities. Priorities form the basis for formulating goals for the 5-Year CP.

Based on the data and analysis included within this section of the 5-Year CP, in addition to discussions held with service providers, the following conclusions relative to housing needs in the City of Portsmouth for all household types, income groups, and racial/ethnic groups can be made.

Housing. The most common housing problem among low income households is cost burden with about two-thirds paying more than 30% of their income for housing. The data shows that proportionately housing problems in the City are greater among renter households and those at or below 30% of the area median income (AMI). Small households also experience housing problems at higher rates.

Disproportionately Greater Need. Among low income households in Portsmouth with any housing problem, disproportionately greater need was noted among Asian households and American Indian Alaska Native households with income from 0% to 30% of AMI; Asian households and American Indian, Alaska Native households with income from 30% to 50% of AMI; and Hispanic households with income from 50% to 80% of AMI. Among low income households with a severe housing problem in the City disproportionately greater need exists among Asian households with income from 0% to 30% of AMI; Hispanic households with income from 30% to 50% of AMI; and Asian households with income from 50% to 80% of AMI.

Public Housing. The Portsmouth Redevelopment and Housing Authority (PRHA) owns and manages 742 public housing units at seven developments in the City that are affordable to low income households. PRHA's housing also includes 707 project based Section 8 units. PRHA administers 1,718 Section 8 Public Housing Choice Vouchers in Portsmouth for low income households. The wait lists for a public housing unit and Section 8 assistance are long with lengthy waits for assistance. Over 90% of the households on both wait lists have income at or below 30% of AMI.

Homeless. The Point-in-Time (PIT) survey identifies 104 homeless households consisting of 135 homeless persons in the City on the night of January 24, 2018. The PIT records 107 sheltered persons and 28 unsheltered persons. Among the homeless households 21 have children, all of which are sheltered. There are 83 homeless households without children including 55 sheltered and 28 unsheltered. The PIT identifies 12 single homeless veterans including 8 sheltered and 4 unsheltered. 3 homeless veterans are chronically homeless.

Non-Homeless Special Needs Populations. Persons who are considered non-homeless special needs with housing needs include the elderly and frail elderly needing assistance to modify their homes to age-in-place; persons with HIV and AIDS needing better collaboration between existing providers and services; and victims of domestic violence needing safe and secure housing.

Non-Housing Community Development. Non-housing community development needs include improvements to park and recreation sites; street construction and reconstruction; sidewalk construction and reconstruction; public safety improvements, ADA compliance; elimination of blighted structures and redevelopment; drainage improvements; economic development assistance; job creation, and public services such as senior services, children services, health services, and homeless prevention services.

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

Summary of Housing Needs

Section NA-10 provides an estimate of number and type of households in need of housing assistance in Portsmouth. The review considers need by household's income as follows.

- Extremely low income households income less than 30% of HUD Area Median Family Income (HAMFI*).
- Very low income households income above 30% to 50% of HAMFI.
- Low income households income above 50% to 80% of HAMFI.
- Households with income above 80% of HAMFI (moderate, middle, and high income).

HAMFI* – stands for HUD Area Median Family Income. This is the median family income calculated by HUD, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI is not necessarily the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made by HUD.

The following is a review of the demographics for the City.

- The City’s population peaked in 1960 at about 115,000 persons. From 1960 to 2000 population declined every decade for a total decrease of over 14,000 persons or by about 12%.
- From 2000 to 2013 population declined by 5,038 persons or about 5%. During the 1990s, population decreased about 3,300 persons or 3.2%.
- The 47.7 square mile City is moderately densely settled at about 2,000 persons per square mile.
- There are 36,616 households in the City, down about 13% from 2000.
- Average household size is 2.53 persons up from 2.51 persons in 2000.
- Median household income is \$48,727, an increase of 31% from 2000. Median household income did not, however, keep up with inflation since 2000. To maintain the same buying power, median household income in Portsmouth needed to increase to \$49,552.

Table 5 Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2017	% Change
Population	100,565	95,527	-5.3%
Households	41,605	36,616	-13.6%
Median Income	\$33,742.00	\$48,727.00	30.8%

Data Source: 2000 Census (Base Year), 2017 ACS (Most Recent Year)

Using the CHAS data for 2009 to 2013 as provided by HUD, table below, the following is a summary of household characteristics in Portsmouth.

- There are 36,690 households in the City.
- 17,515 households, or 47.7% of the total, are low income with household income at or below 80% of HAMFI.
- Of the 17,515 low income households 38.8% are small households with 2 to 4 persons, 7.8% are large households with 5 or more persons, and the remaining 53.4% do not fall into the other two categories.
- City-wide there are 11,505 households (31.4% of total households) with a person age 62 and over. About 52% of the households with a person age 62 and over are low income.
- There are 5,625 households (15% of total households) with one or more children 6 years old or younger. About 65% of the households with children 6 years old or younger are low income.

Table 6 Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,980	4,715	6,820	4,675	14,500
Small Family Households	2,175	1,780	2,840	2,145	7,660
Large Family Households	610	355	405	320	1,035
Household contains at least one person 62-74 years of age	995	910	1,255	1,000	2,715

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	870	1,005	950	545	1,260
Households with one or more children 6 years old or younger	1,605	830	1,235	720	1,235

Data Source: 2009-2013 CHAS

Housing Needs Summary Tables

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

The 2017 American Community Survey (ACS) prepared by the US Census reports 40,891 housing units in Portsmouth, an increase of 96 since 2010. There are 36,246 occupied units and 4,645 vacant units with a vacancy rate of about 13%. Of the occupied units, 19,614 are owner occupied (54.1%) and 16,632 are renter occupied (45.9%). The owner occupied rate decreased from 58% in 2010.

Housing problems recorded in the table below include: 1) substandard lacking complete plumbing or a complete kitchen; 2) severely overcrowded with more than 1.51 persons per room; 3) overcrowded with more than 1.01 to 1.5 people per room; 4) housing cost burden greater than 50% of income (and none of the previous problems); and 5) housing cost burden greater than 30% of income (and none of the previous problems). The table shows the following regarding low income households in Portsmouth with housing problems:

- Of the 17,515 low income households, 12,668 or 72.3% have at least one of the housing problems.
- 11,990 of the low income households with a housing problem, or 94.6%, are cost burdened with no other housing problem. 7,675 of the cost burdened low income households or 64% are renters. City-wide 46% of housing units are renter occupied. 4,315 or 36% of the cost burdened low income households are owners.
- There are 559 low income households (3.2% of low income households) living in overcrowded units including 340 with 1.01 to 1.5 persons per room and 219 with more than 1.51 persons per room. About 85% of the overcrowded units occupied by low income households are renter occupied.
- There are 119 low income households (0.7% of low income households) living in units lacking complete plumbing or kitchens. 84% of the households are renters.

Table 7 – Housing Problems Table

	Renter	Owner
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	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	50	0	50	75	175	15	0	4	0	19
Severely Overcrowded With >1.51 people per room (and complete kitchen and plumbing)	75	35	85	35	230	20	0	4	35	59
Overcrowded With 1.01-1.5 people per room (and none of the above problems)	150	95	35	50	330	10	15	35	20	80
Housing cost burden greater than 50% of income (and none of the above problems)	2,765	1,375	120	20	4,280	925	745	870	235	2,775
Housing cost burden greater than 30% of income (and none of the above problems)	570	795	2,050	330	3,745	205	525	1,045	1,180	2,955
Zero/negative Income (and none of the above problems)	215	0	0	0	215	175	0	0	0	175

Data Source: 2009-2013 CHAS

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

The table below provides additional review of low income households in Portsmouth including those with severe housing problems including: 1) lacks complete kitchen or plumbing; 2) severe overcrowding; and 3) severe cost burden. The table shows the following:

- Of the 17,715 low income households, 7,490 (42.8% of low income households) have one or more severe housing problems.
- There are 4,845 low income renters with one or more severe housing problems, which is about 65% of the households with one or more severe housing problems.

Table 8 – Housing Problems 2

	Renter	Owner
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	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	3,040	1,510	295	185	5,030	965	760	920	290	2,935
Having none of four housing problems	1,200	1,265	3,080	1,525	7,070	385	1,180	2,530	2,680	6,775
Household has negative income, but none of the other housing problems	215	0	0	0	215	175	0	0	0	175

Data Source: 2009-2013 CHAS

3. Cost Burden > 30%

The table below provides a review of low income households paying more than 30% of their income for housing costs who are considered cost burdened.

- 12,372 of the City’s low income households are cost burdened. This is 70.6% of the City’s low income households. The number of cost burdened households is a bit more than shown in Table 7 based on rounding and other discrepancies in HUD’s calculation of the CHAS data.
- Low income renters make up about 65% of the cost burdened households and 35% of the low income owners are cost burdened.
- Among renters, numerically small related households have the greatest number of cost burdened at 3,635 including 1,545 extremely low income households who are cost burdened. Proportionally, small related low income households have the greatest percentage at 45%. Among low income cost burdened renters overall, 79% of extremely low income are cost burdened, 81% of very low income are cost burdened, and 64% of low income are cost burdened.
- Among owners numerically elderly households have the greatest number of cost burdened at 1,815. Proportionally, extremely low income elderly households have the greatest percentage at 54.5%. Among low income owners overall, 77% of extremely low income are cost burdened, 65% of very low income are cost burdened, and 56% of low income are cost burdened.

Table 9 – 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	1,545	1,005	1,085	3,635	230	375	825	1,430
Large Related	450	240	130	820	75	84	95	254
Elderly	644	405	144	1,193	640	685	490	1,815
Other	890	615	830	2,335	230	130	530	890
Total need by income	3,529	2,265	2,189	7,983	1,175	1,274	1,940	4,389

Data Source: 2009-2013 CHAS

4. Cost Burden > 50%

The table below provides a review of low income cost burdened households paying more than 50% of their income for housing costs and who are classified as severely cost burdened. The table shows the following:

- Of the 12,372 of the City’s low income cost burdened households 7,059 pay more than 50% of their income for their housing and are severely cost burdened. This is 57% of the City’s total cost burdened low income households and about 40% of the City’s low income households.
- Low income renters make up about 63% of the severely cost burdened households and 37% of the low income owners are severely cost burdened.
- Among renters, numerically small related households have the greatest number of severely cost burdened at 2,035 including 1,355 extremely low income renters who are severely cost burdened. Proportionally, small related extremely low income households have the greatest percentage at 46.1%. Among low income renters overall, 66% of extremely low income are severely cost burdened, 51% of very low income are severely cost burdened, and 3% of low income are severely cost burdened.
- Among owners numerically elderly households have the greatest number of severely cost burdened at 1,020. Proportionally, low income elderly households have the greatest percentage at 39.8%. Among low income owners overall, 63% of extremely low income are severely cost burdened, 39% of very low income are severely cost burdened, and 25% of low income are severely cost burdened.

Table 10 – 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	1,355	660	20	2,035	230	235	385	850
Large Related	370	125	0	495	75	80	25	180
Elderly	520	230	14	764	455	330	235	1,020
Other	700	390	85	1,175	210	105	225	540
Total need by income	2,945	1,405	119	4,469	970	750	870	2,590

Data Source: 2009-2013 CHAS

5. Crowding (More than one person per room)

The table below provides a review of low income households that are crowded due to occupancy by more than one person per room.

- There are 568 low income households living in overcrowded units, which is 3.4% of the City’s low income households. 485 of the low income overcrowded households are renters, which is 85% of the overcrowded households and 83 or 15% are owner households.

- Among renters, 335 of the overcrowded households consist of single households residing in a unit and 65 consist of multiple families residing in a unit. Numerically extremely low income single family households have the greatest number of overcrowded households at 175.
- Among owners 69 of the overcrowded households consist of single households residing in a unit and 14 are multiple families residing in a unit. Numerically low income single family households have the greatest number of overcrowded households at 38.

Table 11 – Crowding Information – 1/2

	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	175	90	70	60	395	20	15	34	55	124
Multiple, unrelated family households	25	40	0	25	90	10	0	4	0	14
Other, non-family households	30	0	55	0	85	0	0	0	0	0
Total need by income	230	130	125	85	570	30	15	38	55	138

Data Source: 2009-2013 CHAS

The following table shows that none of the overcrowded units in Portsmouth have children residing in the unit.

Table 12 – Crowding Information – 2/2

	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	0	0	0	0	0	0	0	0

Data Source: 2009-2013 CHAS

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

There is no data available that identifies the number and type of single person households in need of housing assistance. PRHA’s wait list for a public housing unit shows that as of January 2019, 2,252, or about 48% of the households on the wait list for a public housing unit request a one-bedroom unit. Low income single person households, particularly those living pay-check to-pay-check may encounter problems if they experience a cut in their hours, lose their job, or suffer health problems that prevent them from working. Assistive needs include rent or mortgage payments and utility assistance. These households would also benefit by assistance with education and jobs skills training to support higher wage jobs with opportunities for career advancement. There is a supply of varied sized units in the City, but there continues to be a need for safe decent smaller units located near transportation and jobs that is affordable, particularly for extremely low income single person households.

The 2017 American Community Survey identifies 13,200 persons in the City with a disability. This is about 14% of the City's population. About 7,000 of the disabled persons are working age between 18 and 64. About two-thirds of the working age persons with a disability are unemployed or do not participate in the labor force. The annual median earning for persons with a disability in Portsmouth is about \$24,500. Low income elderly and disabled single person households may need help with rent or mortgage payments, and home improvements if they live on fixed incomes such as Social Security, SSI, disability, or pensions. Elderly and disabled single person households also need assistance with adaptive modifications, preventive maintenance, and support services allowing them to stay in their dwelling. Typical accommodation needs include adapting the unit for use by wheelchair users and others with mobility disabilities, and/or blind and hearing impaired persons. Single elderly and disabled persons often need transportation services to support their ability to continue living independently. Older and disabled persons who live alone are at risk of health problems since they have a greater tendency not to eat correctly, have nobody to monitor their daily activities and variations in their health, ensuring they take medicine, and may be unable to respond to medical emergencies.

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.

The Endependence Center, a center for independent living serving South Hampton Roads, reports that in 2018 they responded to calls from 67 Portsmouth residents with disabilities regarding various housing related needs, such as affordable housing, fair housing complaints, and financial homeless prevention assistance. Nine Portsmouth home owners were in need of accessibility modification assistance. The Endependence Center is working with 11 participants residing in Portsmouth who are in need of affordable housing and/or rental unit modification assistance. The Endependence Center reports that while providing outreach and counseling services at three Portsmouth nursing facilities, it is seen that individuals who want to transition to the community are low-income and in need of affordable housing to be able to transition. They are working with two persons living in Portsmouth nursing homes who want to transition to the community. The Endependence Center recommends that PRHA apply for additional Mainstream vouchers targeting the disability community who are homeless or facing homelessness and those who want to transition from nursing homes or at risk of nursing home placement. They also report the need for fair housing education and training targeting renters and the disability community. PRHA reports as of January 2019 there are 369 households on their wait list for a public housing unit with a person with a disability and 619 households on the wait list for Section 8 assistance with a disability.

There is no data provided on the number of persons who are victims of domestic violence, dating violence, sexual assault and stalking who are City residents. The January 2018 point-in-time survey reports no homeless persons who are victims of domestic violence. Help and Emergency Response, Inc. (H.E.R.) located in Portsmouth offers a 30 to 60 day emergency shelter for victims of domestic violence and homeless individuals as well as their children. H.E.R has two domestic violence shelters, one with 15 rooms with capacity for up to 42 women and children and a second shelter with 4 rooms and 10 bed capacity for victims of domestic violence, sexual assault or human trafficking. If both shelters are at capacity, HER will provide hotel space to imminent danger clients so that no one in danger is turned away. H.E.R. offers counseling, goal coaching, help finding a job, help finding housing, and child trauma and development services. H.E.R. reports that in FY 2018 (July 1, 2017 to June 30, 2018) they housed 82 adults and 87 children in their Portsmouth emergency shelter for a total of 169 victims of domestic violence served. 93% of their clients had income below the poverty level indicating need with housing assistance to move successfully from shelter to independent living.

What are the most common housing problems?

Based on the HUD CHAS data the most common housing problem among low income households is cost burden. The CHAS data identifies that about two-thirds of the City's low income households pay more than 30% of their income for housing.

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

The HUD CHAS data shows that proportionately housing problems in the City are greater among renter households. About 46% of the City's households are renters. 57% of the low income households with one or more housing problems are renters, about 55% of the low income cost burdened households are renters, and about two-thirds of the overcrowded low income households are renters. These households need safe decent affordable housing in addition to steady and reliable income to support their housing needs.

Among the City's households with income at or below 80% of AMI, extremely low income households also have higher rates of housing problems.

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 needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The number of persons “at-risk” of becoming homeless is difficult to estimate at any point in time. Formerly homeless households receiving rapid re-housing assistance nearing the termination of assistance are included in the at-risk of becoming homeless. Cost burden is the major housing problem among low income individuals and families with children. Extremely low income households experience cost burden at a greater rate than households at other income levels. Those threatened with eviction, unemployment, foreclosure, or termination of utilities can become homeless when they no longer have a cushion. Some working poor families may only be able to pay the rent because they have two wage earners, or because the primary wage earner works two jobs. Other families may deal with the problem of high housing costs by doubling up. Such arrangements can be unstable and temporary in nature.

Most commonly, “at-risk” families live paycheck-to-paycheck without savings for emergencies. If a family experiences a lost paycheck, a small rent increase, illness, or a temporary layoff from work, it can cause them to lose their housing. A common scenario is eviction from rental housing due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation, and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons.
- Young adults aging out of the foster care system.
- Households with incomes less than 30% of the median family income.
- Households paying in excess of 50% of income for housing costs.
- Victims of domestic violence.
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol addictions.
- Single parent households who are unemployed or underemployed.
- Large low income families.
- Renters facing eviction.
- Homeowners facing foreclosure.
- Households with catastrophic medical expenses.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and near termination of the assistance need case management services to assist with identifying needs and developing a strategic plan to support them with maintaining their housing over the long-term.

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 City has not estimated the at-risk population.

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

Characteristics linked with homelessness include physical and mental disability, alcohol or drug addictions, victims of domestic violence, lack of education or vocational training that support steady employment and opportunities for advancement, cost burden. These households require support to remain in their housing that is often not available.

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

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

Introduction

Using HUD CHAS Data, Tables 13 to 16 provide a review of disproportionately greater housing needs. As defined by HUD, disproportionately greater housing need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. Housing problems considered by the HUD CHAS data include 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; 4) cost burden greater than 30% of the household’s income. Following the tables is a summary of disproportionately greater need by household income as a percentage of area median income and the race of the head of household.

0%-30% of Area Median Income

Table 13 Disproportionally Greater Need 0 30% AMI

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	5,025	825	525
White	1,290	140	85
Black / African American	3,470	640	425
Asian	8	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	150	40	4

Data Source: 2009-2013 CHAS

30%-50% of Area Median Income

Table 14 Disproportionally Greater Need 30 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,130	1,265	0
White	1,500	395	0
Black / African American	2,390	830	0
Asian	10	0	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	130	0	0

Data Source: 2009-2013 CHAS

50%-80% of Area Median Income

Table 15 Disproportionally Greater Need 50 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,115	2,615	0
White	1,700	1,195	0
Black / African American	2,040	1,260	0
Asian	85	45	0
American Indian, Alaska Native	14	15	0
Pacific Islander	0	0	0
Hispanic	215	60	0

Data Source: 2009-2013 CHAS

80%-100% of Area Median Income

Table 16 Disproportionally Greater Need 80 100% AMI

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	1,430	2,855	0
White	700	1,485	0
Black / African American	670	1,225	0
Asian	25	25	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	20	4	0

Data Source: 2009-2013 CHAS

Discussion

Tables 13 to 16 above consider disproportionately greater need among households with a housing problem in the City by household income as a percentage of area median income (AMI) as follows.

- Table 13 shows that among households with income from 0% to 30% of AMI, 5,025 or 78.8% have housing problems. By race and ethnicity, 85.1% of white households, 76.5% of black/African American households, 100% of Asian households, 100% of American Indian, Alaska Native households, and 77.3% of Hispanic households have housing problems. In this income category Asian and American Indian, Alaska Native households have a disproportionately greater need of housing problems.
- Table 14 shows that among households with income from 30% to 50% of AMI, 4,130 or 76.6% have housing problems. By race and ethnicity, 79.2% of white households, 74.2% of black/African American households, 100% of Asian households, 79% of American Indian, and Alaska Native households, and 100% of Hispanic households have housing problems. Asian and Hispanic households have a disproportionately greater need.
- Table 15 shows that among households with income from 50% to 80% of AMI, 4,115 or 61.1% have housing problems. By race and ethnicity, 61.1% of white households, 58.7% of black/African American households, 65.4% of Asian households, 48.3% of American Indian, Alaska Native households, and 78.2% of Hispanic households have housing problems. In this income category, Hispanic households have a disproportionately greater need.
- Table 16 shows that among households with income from 80% to 100% of AMI, 1,430 or 33.4% have housing problems. By race and ethnicity, 32% of white households, 35.4% of black/African American households, 50% of Asian households, and 83.3% of Hispanic households have housing problems. Asian and Hispanic households have disproportionately greater need.

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

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

Introduction

Using HUD CHAS Data Tables 17 to 20 provides a review of disproportionately greater housing needs among households with severe housing problems. 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%. Following the tables is a summary of households with disproportionately severe housing problems by household income as a percentage of area median income and the race of the head of household.

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 30% AMI

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	4,100	1,755	525
White	1,075	355	85
Black / African American	2,775	1,335	425
Asian	8	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	140	50	4

Data Source: 2009-2013 CHAS

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 50% AMI

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	2,415	2,970	0
White	850	1,040	0
Black / African American	1,465	1,750	0
Asian	0	10	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	75	55	0

Data Source: 2009-2013 CHAS

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 80% AMI

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	1,035	5,695	0
White	355	2,540	0
Black / African American	515	2,780	0
Asian	85	45	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	40	235	0

Data Source: 2009-2013 CHAS

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 100% AMI

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	160	4,125	0
White	95	2,090	0
Black / African American	65	1,825	0
Asian	0	45	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	10	0
Hispanic	0	24	0

Data Source: 2009-2013 CHAS

Discussion

Tables 17 to 20 consider disproportionately greater need for households with a severe housing problem in the City by household income as a percentage of AMI as follows.

- Table 17 shows that among households with income from 0% to 30% of AMI, 4,100 or 64.3% have severe housing problems. By race and ethnicity, 71% of white households, 61.2% of black/African American households, 100% of Asian households, and 72.2% of Hispanic households have severe housing problems. Asian households have a disproportionately greater need of housing problems in this income category.
- Table 18 shows that among households with income from 30% to 50% of AMI 2,415 or 44.4% have severe housing problems. By race and ethnicity, 45% of white households, 45.6% of black/African American households, 50% of American Indian, and Alaska Native households, and 57.9% of Hispanic households have severe housing problems. Hispanic households have a disproportionately greater need.
- Table 19 shows that among households with income from 50% to 80% of AMI, 1,035 or 15.4% have severe housing problems. By race and ethnicity, 12.3% of white households, 15.6% of black/African American households, 65.4% of Asian households, and 14.5% of Hispanic households have severe housing problems. Asian households have disproportionately greater need among this income category.
- Table 20 shows that among households with income from 80% to 100% of AMI, 160 or 3.7% have severe housing problems. By race and ethnicity, 4.4% of white households

and 4.3% of black/African American households have severe housing problems. There is no disproportionately greater need in this income category.

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

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

Introduction:

Using HUD CHAS Data the following provides a review of disproportionately greater housing based on housing cost burden among households in the City. The review considers households paying from 30% to 50% of their income for housing and households paying more than 50% of their income for housing. Following the table is a summary of disproportionately greater need by cost burdened households and the race of the head of household.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	20,720	8,300	7,175	550
White	10,355	3,445	2,280	85
Black / African American	9,280	4,310	4,440	450
Asian	180	45	80	0
American Indian, Alaska Native	55	20	25	0
Pacific Islander	10	0	0	0
Hispanic	530	305	205	4

Data Source: 2009-2013 CHAS

Discussion:

Table 21 shows the following regarding disproportionately greater need based on cost burden by household race and ethnicity.

- 15,475 of the households pay more than 30% of their income for housing, which is 42.1% of Portsmouth’s households. By race and ethnicity, 35.4% of white households, 47.4% of black/African American households, 41% of Asian households, 45% of American Indian, Alaska Native households, and 48.9% of Hispanic households pay more than 30% of their income for housing. No households have a disproportionately greater need.
- There are 8,300 households paying 30% to 50% of their income for housing, which is 22.6% of the households. By race and ethnicity, 21.3% of white households, 23.3% of black/African American households, 14.8% of Asian households, 20% of American Indian, Alaska Native households, and 29.2% of Hispanic households pay 30% to 50% of their income for housing. No households have a disproportionately greater need.
- There are 7,175 households paying greater than 50% of their income for housing, which is 46.4% of the households. By race and ethnicity, 39.8% of white households, 50.8% of black/African American households, 64% of Asian households, 55.6% of American Indian, Alaska Native households, and 40.2% of Hispanic households pay greater than 50% of their income for housing. Asian households have a disproportionately greater need.

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?

Using CHAS Data among households with a housing problem, disproportionately greater need occurs among Hispanic households with income from 0% to 30% of AMI; Asian households and American Indian, Alaska Native households with income from 30% to 50% of AMI; Asian households, American Indian, Alaska Native households, and Hispanic households with income from 50% to 80% of AMI; and among Asian households and Hispanic households with income from 80% to 100% of AMI.

In households with a severe housing problem in Portsmouth, disproportionately greater need exists among Asian households with income from 0% to 30% of AMI; Hispanic households with income from 30% to 50% of AMI; and Asian households with income from 50% to 80% of AMI.

In households that are cost burdened Asian households paying greater than 50% of their income for housing have disproportionately greater need.

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

All of the known needs were identified through the CHAS data, census data, and information provided by service providers. Identified needs are consistent with needs identified by past Consolidated Plans.

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

The HUD CHAS Data presents the information City-wide. It is not possible to determine the racial or ethnic groups with disproportionately greater need by specific areas or neighborhoods.

NA-35 Public Housing – 91.205(b)

Introduction

Introduction

The following provides an overview of public housing in the City of Portsmouth. Data is from the HUD Public Housing Information Center (PIC), supplemented with information from the Portsmouth Redevelopment and Housing Authority collected in January 2019.

- While PIC records show 863 public housing units and 1,621 vouchers, PRHA reports that it owns and manages 742 public housing units. Public housing sites include Swanson Homes 210 units for families; Lincoln Park 178 units for families; Westbury Pine Street 58 units for families; Holley Square 59 units for families; Seaboard Square 221 units for families; and Cottages of Westbury 16 units for families.

- The PIC records identify 1,621 vouchers. PRHA reports 1,553 vouchers, including 360 project based vouchers. PRHA reports it has 1,718 vouchers in use and 52 project based vouchers.
- Average annual income of a public housing household is \$12,141 and \$14,319 for a voucher household. The Census Bureau’s 2017 ACS reports average income in the City is \$58,981.
- Average household size for both public housing households and voucher households is 2 persons. City-wide the average household size for a renter household is 2.52 persons.

Table 22 Public Housing by Program Type

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

	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 in use	0	0	863	1,621	360	1,246	2	0	13

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 23 – Characteristics of Public Housing Residents by Program Type

	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	0	12,141	14,319	12,909	14,723	27,425	0	0
Average length of stay	0	0	6	5	0	6	1	0	0
Average Household size	0	0	2	2	1	2	2	0	0
# Homeless at admission	0	0	0	22	22	0	0	0	0
# of Elderly Program Participants (>62)	0	0	108	302	137	165	0	0	0
# of Disabled Families	0	0	217	389	61	313	2	0	0
# of Families requesting accessibility features	0	0	863	1,621	360	1,246	2	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Table 24 – Race of Public Housing Residents by Program Type

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

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	5	35	4	30	1	0	0
Black/African American	0	0	856	1,585	356	1,215	1	0	13
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Table 25 – Ethnicity of Public Housing Residents by Program Type

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	4	1	3	0	0	0
Not Hispanic	0	0	859	1,617	359	1,243	2	0	13

Data Source: PIC (PIH Information Center)

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

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

PRHA reports as of January 2019 there are 369 households on the public housing wait list with a disabled person. They are in need of accessible units.

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

PRHA reports as of January 2019, there are 5,137 households on the public housing wait list. 82% have income at or below 30% of AMI, 82% are families with children, 54% request a 1-bedroom unit, 29% request a 2-bedroom unit, and 23% request a 3-bedroom unit. The wait list has been closed since August, 2017. Average wait time is 36 months.

As of January 2019 there are 3,098 households on the wait list for Section 8 assistance. 77% have income at or below 30% of AMI, 60% are families with children. Information regarding request by bedroom size is not provided. The wait list has been closed since June 2016 and the average wait time is over 36 months.

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

Similar to other low income renters in Portsmouth, PRHA residents are in need of support with moving towards self-sufficiency. Assistance is needed with child care, transportation, personal and career counseling, adult basic education, job training, and job placement.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Information in this section was collected by the Portsmouth Homeless Action Consortium (PHAC). Annually in January PHAC completes a point-in-time (PIT) survey of homeless persons. PHAC also maintains the Homeless Management Information System (HMIS). The data provides a snapshot of the City's homeless population and subpopulations and is the most complete data available on the housing and supportive service needs of the homeless in Portsmouth.

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

Nature and Extent of Homelessness: (Optional)

The following table reports on people experiencing homelessness in Portsmouth during calendar year 2018. The information was generated by HMIS.

Table 26 Homeless Needs Assessment

Population	Number persons experiencing homelessness on a given night	Number experiencing homelessness each year	Number becoming homeless each year	Number exiting homelessness each year	Number days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	51	172		115	
Persons in Households with Only Children	0	0		0	
Persons in Households with Only Adults	84	675		241	
Chronically Homeless Individuals	13	130		18	
Chronically Homeless Families with child	0	26		8	
Veterans	12	87		35	
Unaccompanied Child	0	0	0	0	0
Persons with HIV	0	6			
Mentally Health Problems	8	123			
Substance Abuse	10	68			
Victims of Domestic Violence	not available	not available	not available	not available	not available

Population	Number persons experiencing homelessness on a given night	Number experiencing homelessness each year	Number becoming homeless each year	Number exiting homelessness each year	Number days persons experience homelessness
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Data Source: Portsmouth Homeless Action Consortium

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

The PIT survey identifies 104 homeless households consisting of 135 homeless persons in the City on the night of January 24, 2018. The PIT records 107 sheltered persons and 28 unsheltered persons. Among the homeless households 21 have children, all of which are sheltered. There are 83 homeless households without children including 55 sheltered and 28 unsheltered. The PIT identifies 12 single homeless veterans including 8 sheltered and 4 unsheltered. 3 homeless veterans are chronically homeless.

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

The 2018 PIT recorded the race and ethnicity of the homeless in Portsmouth as follows.

Table 27 Homeless by Race

Race	Sheltered/Unsheltered
White	104
Black or African American	697
Asian	0
American Indian or Alaska Native	3
Pacific Islander	0
Multiple Races	38
Ethnicity	
Hispanic	12
Not Hispanic	828

Data Source: Portsmouth Homeless Action Consortium

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2018 PIT recorded the following characteristics of the homeless in Portsmouth.

- 102 of the homeless persons or 75% are men.
- 13 persons or about 10% are chronically homeless.
- 13 persons, or about 10% of the homeless, have a serious mental illness including 8 sheltered and 5 unsheltered.
- 18 persons, or about 13%, have a substance abuse disorder including 10 sheltered and 8 unsheltered.
- Two persons, or 1.5%, have HIV/AIDS. Both are unsheltered.

Discussion:

Organizations' working with the homeless in the City cite lack of housing affordable to persons with extremely low income as a limit to the housing options for their clients. Providers also identify that the obstacles to the homeless include limited or lack of life skills, job skills, health issues, bad credit, and bad employment history. It is also noted that landlords are often reluctant to rent to persons who are homeless.

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

Introduction:

The following is an overview of persons who while not homeless, have special needs. Non-homeless special needs populations include the Elderly and Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addiction, and Public Housing residents.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

When a person has one or more limitations on Activities of Daily Living (ADL), he or she may need assistance to perform routine activities of daily living and therefore, can be considered frail. Elderly persons may need housing assistance for two reasons – financial and supportive. Supportive housing is needed when an elderly person is both frail and very low income since the housing assistance offers services to compensate for the frailty in addition to the financial assistance. By this definition of need, there are no elderly that require supportive housing, only frail elderly.

The 2017 ACS reports that there are 13,344 persons age 65 and older in the City, which is 14% of the population. This is an increase of 4% from 2011, when there were 12,751 persons over the age of 65. There is no data on the number of frail elderly living in Portsmouth. The Census reports that 18% of the elderly in the City have an independent living difficulty, an indicator of frail elderly. About 12% of the elderly in Portsmouth have income below the poverty level.

CHAS Data identifies 5,985 low income households in Portsmouth with a person age 62 and over. 3,008 or 50% are cost burdened including 1,784 who are severely cost burdened. PRHA reports that as of January 2019 there are 121 households headed by an elderly person on their public housing wait list and 86 households headed by an elderly person on their Section 8 wait list.

Limited incomes that do not support on-going maintenance of owner units and increased rents effect the ability of elderly persons to continue to afford their homes.

The City offers social and service needs for the elderly residents. Senior Station has a variety of programs that provide social interactions. The City's Department of Social Services (DSS) offers services to the elderly focused on allowing them remain in their homes.

DSS provides two tax relief programs designed to either reduce or freeze the real estate tax liability for elderly and disabled homeowners.

- Reduced taxes are available to households with annual gross income of no more than \$30,000 and financial assets of no more than \$75,000 (excluding the value of the residence). A percentage of abatement, from 10% to 100%, is determined by the income scale set by City Council and the tax bill is reduced by that amount.
- For the freeze component, income is \$30,001 to \$50,000 and financial assets are \$75,001 to \$175,000. While still responsible for the payment of real estate taxes, the amount the owner pays is frozen at the prior year's amount, regardless of any increase in assessment or tax rate.

Other eligibility criteria are the applicant must be 65 years of age or permanently and totally disabled; own or partially own title to the property for which the exemption is claimed; must be living in the home at all times; and shall not have disposed of assets to future heirs within the preceding five years if such assets would have made the applicant ineligible. In 2018 over 900 elderly or disabled home owners were approved for real estate tax relief exemption and 257 homeowners were approved for real estate tax freeze.

Persons with Mental, Physical, and/or Other Developmental Disabilities

Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

Not all persons with disabilities require supportive housing; however, those that cannot live with a supportive family or are in need of help in basic life activities do require supportive housing or services. Physically disabled individuals may require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by persons using a wheelchair. There is no data on accessibility features of private rental units in Portsmouth. According to 2013-2017 ACS:

- Among the civilian non-institutionalized population in Portsmouth, there are about 13,000 persons with a disability, which is 14% of the population.

- By age, 4% of persons ages 0 to 17 have a disability, 13% of people 18 to 64 years old have a disability, and 41% of persons age 65 and over have a disability.
- 22% of persons with a disability have income below the poverty level and about 1,100 or 8% have no health insurance coverage.
- Among adults over age 18, 7,528 have an ambulatory difficulty (difficulty walking), 2,730 have a self-care difficulty, and 5,200 have an independent living difficulty. An individual may have more than one of the noted conditions.
- Of those ages 65 and over, 28.2% have an ambulatory difficulty, 19.2% have an independent living difficulty, and 10.4% have a self-care disability.

The Endependence Center, a center for independent living serving South Hampton Roads, reports that in 2018 they responded to calls from 67 Portsmouth residents with disabilities regarding various housing related needs, such as affordable housing, fair housing complaints, and financial homeless prevention assistance. Calls were received from nine Portsmouth home owners in need of accessibility modification assistance. Currently they are working with 11 participants residing in Portsmouth who are in need of affordable housing and/or rental unit modification assistance. The Endependence Center reports that while providing outreach and counseling services at three Portsmouth nursing facilities, it is seen that individuals who want to transition to the community are low-income and in need of affordable housing to be able to transition. The Endependence Center is working with two persons living in Portsmouth nursing homes who want to transition to the community. The Endependence Center cites the need for the Portsmouth Redevelopment and Housing Authority to apply for additional Mainstream vouchers targeting the disability community who are homeless or facing homelessness and those who want to transition from nursing homes or at risk of nursing home placement. They also recommend fair housing education for the public, particularly targeting renters and the disability community.

Persons with Alcohol/Other Drug Addictions

BHCS reports that in 2018 it provided 2,375 persons with substance abuse services. Assistance is needed with services to support persons with getting sober and maintaining sobriety including treatment services include detoxification, short-term hospitalization, methadone treatment, outpatient counseling, and case coordination. Prevention services include training and activities for youth and families. Persons with alcohol and other drug addictions also need safe stable housing convenient to services and jobs.

Public Housing Residents

HUD's Public Housing Information Center reports that the average annual income of a public housing resident in Portsmouth is \$12,141 and the average annual income of a Section 8 voucher household is \$14,319. PRHA reports need of public housing residents is programs to support self-sufficiency including child care, transportation, job placement, adult basic education, GED, and health insurance.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

H.E.R. reports that in FY 2018 (July 1, 2017 to June 30, 2018) they housed 82 adults and 87 children in their emergency shelter of which 169 were victims of domestic violence. 93% of their clients had income below the poverty level indicating need with housing assistance to move successfully from shelter to independent living. Needs of victims of domestic violence include aid in trauma healing and sustainability. In support of this H.E.R. offers case management services, counseling, goal coaching, help finding a job, and help finding housing.

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 such special needs also have incomes at or below 50% of AMI. Therefore, their needs may have already been taken into account in estimating the housing needs of persons with extremely low and very low incomes. For some people, however, supportive housing – housing with supportive services – is needed as they are unable to undertake the 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, care giver programs, and transportation. There also is demand for housing related programs and assistance as many struggle with the cost of housing.

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

The Virginia Department of Health (VDH) reports that in 2017, the Eligible Metropolitan Statistical Area (EMSA) had 393 new cases of HIV/AIDS. VDH reports an EMSA HIV/AIDS prevalence of 7,043, representing a 13% increase from 2013. Of new cases, 2017 HIV/AIDS

incidence data indicates 70% are black, 79% are male, and 68% of are between the ages of 20 to 44.

VDH reports that as of December 2017 there are 293 persons in Portsmouth with AIDS and 400 persons who are HIV positive. About 73% of the 693 persons with HIV/AIDS in the City are men, 80% are black non-Hispanic, 13% are white non-Hispanic, and 3% are Hispanic (all races). By age, 15% of persons with HIV/AIDS are under age 30, 41% are between 30 to 49, 27% are 50 to 59, and 17% are 60 and over. VDH does not report on income of persons with HIV/AIDS.

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

The following provides an overview of non-housing community development needs based on the City of Portsmouth's 5-Year Capital Improvements budget.

Describe the jurisdiction's need for Public Facilities:

- Leisure services – about \$1.6 million to parks and recreation sites for design and reconstruction of recreation facilities and outdoor athletic amenities.
- Municipal facilities – about \$26 million including ADA compliance at municipal facilities and rehabilitation of buildings.
- Fire safety equipment – on-going and unspecified need for fire safety equipment to support public safety.

Describe the jurisdiction's need for Public Improvements:

- Sewer improvements about \$71 million including operation, rehabilitation, and reconstruction of pump stations, gravity sewer and force mains, elimination of sewer overflow, and replacement of vacuum services.
- Water system improvements about \$110 million including replacement of aged and inadequate water and distribution system, wastewater collection and conveyance system, replacement of aging water infrastructure.
- Drainage and street improvements about \$47 million including ADA compliance curb cuts at various intersections, reconstruction of local roads, construction of pedestrian and bicycle improvements, intersection reconstruction, drainage improvement to reduce flooding.
- Industrial and economic development improvements – about \$47 million including gateway improvements and Holiday Inn site redevelopment.

- Elimination of blight – demolition of blighted structures as identified in support of community revitalization and neighborhood improvement.

Describe the jurisdiction’s need for Public Services:

- Youth services – annual assistance of \$150,000 supporting varied programs including youth services with meals, mentoring, tutoring, after school and summer recreation.
- Senior services – annual assistance of \$35,000 for transportation services for the disabled.
- Homeless prevention and maintenance – annual assistance of \$125,000 for planning and services to prevent homelessness and address housing needs of the homeless.
- Disabled services – annual support of up to \$100,000 over 5 years to provide counseling and fair housing assistance for disabled persons.

How were these needs determined?

There are varied public services available in the community to address service needs. There continues to be service needs that are important to the long-term ability of persons to sustain themselves and in support of their health and safety.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Portsmouth is an older, largely built out community with established neighborhoods, several of which are designated historic, and a mature housing stock. Most neighborhoods are stable and generally in good condition. While there are isolated areas of decline in need of redevelopment, most of the City's neighborhoods are stable. The City is largely developed with little land available for new residential units. Recently, however, residential development has increased in the City consisting of demolition of older generally dilapidated units, with the sites redeveloped for new residential units. The demolished units are older often obsolete units that are too small and lack amenities that modern households require. The replacement units are larger and function better for 21st Century households. There has also been an increase in gut rehabilitation of older units and adaptive modifications further helping to improve the housing stock. The City continues to support programs promoting conservation and rehabilitation of the housing stock, to assist low income households with purchasing a unit, and to provide for the housing needs of low income and special needs populations.

The 2017 ACS reports 40,891 housing units (occupied and vacant) in the City of Portsmouth. This is a decrease of 128 units or 0.3% since 2010. The 2013-2017 ACS reports 4,273 vacant units in the City, which is 10.5% of the City housing stock. In 2010 there were 3,690 vacant units, which was about 9% of the City's housing stock. There are 36,616 occupied units with 19,936 owner occupied (54%) and 16,680 renter occupied (46%).

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

Introduction

The following provides an overview of the City's housing characteristics.

Among the 40,891 housing units in the City, the 2013-2017 ACS shows that 69% percent are in single-family detached or attached units, 29% are units contained in multi-family structures with 2 or more units. 84% of the units in multi-family structures are in buildings with 2 to 19 units in the structure.

Overall, 74% of the City's households reside in 2 or 3 bedroom units. The average size of an owner household in Portsmouth is 2.53 persons and the average size of a renter household is 2.52 persons. Both household sizes are small and could generally be expected to be comfortably accommodated by 2-bedroom and 3-bedroom units. While there are overcrowded

units in the City, generally the unit sizes by number of bedrooms supports the City’s household sizes.

Table 28 – Residential Properties by Unit Number

Property Type	Number	Percent
1-unit detached structure	24,404	59.7
1-unit, attached structure	3,844	9.4
2-4 units	4,085	10.0
5-19 units	5,897	14.4
20 or more units	1,889	4.6
Mobile Home, boat, RV, van, etc	772	1.9
Total	40,891	100.0

Data Source: 2017 ACS

Table 29 – Unit Size by Tenure

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	36	0.2	362	2.2
1 bedroom	192	1.0	2,723	16.3
2 or 3 bedrooms	14,839	74.4	12,285	73.6
4 or more bedrooms	4,869	24.4	1,310	7.9
Total	19,936	100.0	16,680	100.0

Data Source: 2017 ACS

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

- PRHA owns and manages 742 public housing units that are affordable to low income households in the City. PRHA developments include Swanson Homes, Lincoln Park, Westbury/Pine Street, Holley Square, Seaboard Square I and II, and Cottages of Westbury.
- PRHA’s housing in the City also includes 707 project based Section 8 units at Dale I and II, Hamilton Place I and II, Hope Village Apartments, King Square Apartments, and Phoebus Square.
- PRHA administers 1,718 Section 8 Public Housing Choice Vouchers in Portsmouth for low income households.
- HUD reports 22 developments in the City, not owned or managed by PRHA, containing 2,679 rental units developed through the use of Low Income Housing Tax Credits (LIHTC). Five developments containing 401 units are restricted for elderly households and one development has 60 single room occupancy apartments providing permanent supportive housing for homeless persons. In developments with LIHTC, 20% or more of the units in the project are both rent restricted and occupied by individuals whose income is 50% or less of area median gross income or 40% or more of the units in the

project are both rent restricted and occupied by individuals whose income is 60% or less of area median gross income. The eligibility time period for the units is 30 years. Developments with LIHTC units not owned by PRHA include Portsmouth Estates, Biltmore Commons, Commons At Greenwood, Arbour Reach, Stone Ridge, Mallard Cove, Victory Village, Marsh Landing, Pine Street Village, Shea Terrace, Senior, Ansell Gardens, Victory Square Seniors, Whispering Oaks, Independence Square, Crescent Place, Effingham Plaza, King Square, South Bay Apartments, London Oaks, Southside Gardens, Belle Hall, Hope Village, Malvern Hills.

- The Virginia Housing Development Authority (VHDA) identifies Mt. Hermon Elderly, a 91 unit rental development with units affordable to low income households. The development is not in PRHA's inventory and has no LIHTC assistance associated with its development. The development is available for persons 62 and older and qualified disabled persons serving one and two-person households with income at or below 60% of AMI.

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

PRHA plans to reduce its inventory of public housing units by 34 units as a result of redevelopment of Lincoln Park. All residents displaced will receive a Housing Choice Voucher or move to another PRHA owned unit.

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

- The 2017 ACS identifies varied types of housing including single-family attached and detached, and units in multi-family structures supporting varied household types and needs. Units are available at a variety of prices and rents.
- The median age of the City's population is 35.2 years versus 38 years State-wide. The 2017 ACS reports the age of the City's population is widely distributed by age groups indicating the need for a variety of housing types to accommodate households at various life stages.
 1. About 21% of the City's population is age 22 to 34. These households are often renting or buying their first units and need smaller lower priced housing.
 2. 17% of the population is age 35 to 49. Persons in this age group often have children and increasing incomes so they are buying larger units to accommodate their larger households and improved financial status. This working age population is often looking for turnkey housing that accommodates their busy lifestyles.
 3. 19% of the population is age 50 to 64. This age group also includes many people in their peak earning years that are moving up to more luxurious units or

undertaking rehab of their older out dated units. Some may be downsizing their housing size in anticipation of retirement although they prefer higher end units reflective of their economic status.

4. 10% of the City's population is age 65 to 80. This age group includes persons who are downsizing, but many prefer to stay where they have lived long-term, but are in need of rehab that may include adaptive modifications that support them with remaining in their house.
 5. About 4% of the population in Portsmouth is over age 80 having a need for rehab assistance of older units and adaptive modifications in addition to personal assistance. Many need a smaller unit, including assisted units that may include personal services.
- There are about 4,300 vacant housing units in the City supporting turnover of units and allowing new households to move to the City. The homeowner vacancy rate is low at 2.3%. This lower rate puts upward pressure on prices due to a limited number of available units for sale. The rental vacancy rate is 7.2%. This higher rate supports maintaining lower rents due to excess supply.
 - About 2,000 vacant units or 46% of the vacant units are classified as Other Vacant. These units are not for sale or for rent, nor are they sold or rented but not occupied. These Other Vacant units are likely long term vacant units that are less desirable due to age, condition, location, or amenities.
 - The 2017 ACS reports that there are about 13,000 persons in the City with a disability, which is about 14% of the population. Nearly 22% of the persons with a disability have income below the poverty level and about 1,100 have no health insurance coverage. Census information regarding persons with a disability is not exclusive so persons reporting a disability may have more than one disability. Among adults over age 18, 7,528 have an ambulatory difficulty, 2,730 have a self-care difficulty, and 5,200 have an independent living difficulty. There is a limited supply of units for the disabled although not all persons with a disability need a unit. Some can be accommodated through modifications to their existing units while other persons with disabilities require supportive housing or services. Housing for the disabled in Portsmouth includes units available through PRHA and also the other assisted housing developments in the City. The Virginia Department of Behavioral Health and Developmental Services reports 45 licensed group homes providing 24-hour supervised care to individuals who have mental illness, mental retardation, or substance abuse. The Portsmouth Department of Behavioral Health Services operates two women-only, 24-hour supervised housing programs designed to assist individuals living with substance use and/or mental illness. The Virginia Department of Social Services reports eight licensed assisted living facilities (ALF) in Portsmouth with capacity for 356 persons. ALFs are non-medical residential settings that provide or coordinate personal and health care services, 24-hour

supervision, and assistance for the care of four or more adults who are aged, infirm or disabled. Included are individuals who require assistance because of significant behavior problems.

- While housing supply is in excess of households, there are wait lists for assisted units in the City. PRHA reports there are about 5,200 households on the wait list for a public housing unit and about 3,100 households on the wait list for Section 8 assistance. Both wait lists are closed. Average wait time for a public housing unit is 36 months and average wait time for Section 8 assistance is over 36 months. About 75% of the households on the wait lists have income at or below 30% of AMI. The wait lists are indicative of the need for affordable housing, particularly for extremely low income households.
- The HUD CHAS Data 2009-2013 reports 559 overcrowded low income households in the City. Overcrowding is often a sign of insufficient income to support an appropriately sized unit versus lack of units in the City to support the household size. Other indicators of housing quality and their impact on needs are discussed below.

Describe the need for specific types of housing:

The City's housing stock with units of varied sizes and configurations supports the varied age groups that reside in Portsmouth. Affordability, particularly for extremely low income households, is a problem. The City's housing stock is older with about 72% of the units constructed prior to 1979 and 23% constructed prior to 1950. Older units occupied by low income households, particularly extremely low income households, are often subject to deferred maintenance.

The Needs Assessment highlighted a need for affordable housing to support households that are cost burdened. Cost burden is greater among low income renters, particularly among extremely low income households including homeless persons.

The Needs Assessment highlighted a need for affordable housing, particularly for seniors and low-income Hispanic, Asian, and American Indian or Alaska Native households. These households experienced a greater level of cost burden and housing problems than other households. In addition, homeless persons and households and the disabled are in need of affordable housing. Due to income levels of the households with the greatest need, rental housing is the type of housing in greater demand.

Discussion

The demand for affordable housing and rental units in the City continues to be high. Among the City's low income households about two-thirds have a housing problem. Most experience

cost burden. Housing problems are disproportionately higher among low income renter households including small families and large families. Much of the need is among extremely low income households.

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

Introduction

The following considers the cost of housing in Portsmouth in addition to affordability using data provided by HUD from the 2017 ACS.

Cost of Housing

Based on Census data, the City experienced a decrease in the cost of housing since 2010. The median value for owner occupied units as reported by the 2017 ACS is \$169,400. This was a decrease of 6.5% since 2010. From 2010 to 2017 median contract rent increased 27% from \$772 to \$988. The change in median value was significantly below the rate of inflation. Median value would be at about \$208,000 had it increased at the rate of inflation. The change in median rent, however, exceeded the inflation rate, which would be at \$834 if increases had been at the rate of inflation.

Table 30 – Cost of Housing

	2000	2010	Percent Change	2017	Percent Change
Median Home Value	\$81,000	\$180,400	123.7%	\$169,400	-6.5
Median Contract Rent	\$432	\$722	67.1%	\$988	26.9

Data Source: 2000, 2010, 2017 ACS

Another indicator of the increase in the cost of housing is the change in rent paid as recorded by the Census in 2010 and the 2017 ACS. The number of units in the City renting for less than \$500 declined by 41% between 2010 and 2017, while the number of units renting for \$1,000 or more increased from about 1,400 units to over 7,000 units. The largest numerical change was in the number of units renting from \$1,000 to \$1,499, which increased by about 4,900 units.

Table 31 - Rent Paid

Rent Paid	Number	Percent
Less than \$500	1,774	11.0
\$500-999	6,548	40.6
\$1,000-1,499	6,153	38.1
\$1,500-1,999	1,300	8.1
\$2,000 or more	366	2.3
Total	16,141	100.0

Data Source: 2017 ACS

Housing Affordability

Using HUD CHAS data the following provides a review of the number of units that are affordable to households from 30% to 100% of HUD Area Median Family Income (HAMFI) by various income categories as follows:

Renters:

- Among households with income at 30% of HAMFI, 9.8% are affordable.
- Households with income at 50% of HAMFI can afford 22.5% of the rental units.
- Households with income at 80% of HAMFI can afford 67.7% of the rental units.

Owners:

- Households with income at 50% of HAMFI can afford 7.6% of the owner units.
- Households with income at 80% of HAMFI can afford 35.1% of the owner units.
- Among households with income at 100% of HAMFI, 57.3% are affordable.

Table 32 – Housing Affordability

Percent Units affordable to Households earning	Renter	Owner
30% HAMFI	1,480	No Data
50% HAMFI	3,385	1,160
80% HAMFI	10,190	5,375
100% HAMFI	No Data	8,780
Total	15,055	15,315

Data Source: 2009-2013 CHAS

Monthly Rent

The following reports the HUD determined rents serving as the basis for how much program administrators will subsidize housing units supported by HUD.

- Fair Market Rent (FMR) is gross rent estimates that include rent plus the cost of all tenant paid utilities. FMR is set by HUD to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing).
- High HOME Rent is equal to the FMR or 30% of the adjusted income of a family whose income equals 65% of AMI, whichever is lower.
- Low HOME Rent is equal to 30% of the adjusted income of a family whose income equals 50% of AMI.

Median contract rent in Portsmouth is \$988. About two-thirds of the rental units in the City are 2or 3-bedrooms. Contract rent is similar to HUD’s FMRs and the High and Low Home Rents.

Table 33 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$907	\$912	\$1,095	\$1,533	\$1,912
High HOME Rent	\$845	\$907	\$1,091	\$1,251	\$1,376
Low HOME Rent	\$656	\$703	\$843	\$975	\$1,087

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Through a review of housing affordability using the HUD supplied data it is seen that there is housing affordable to households at various income levels. Relatively low interest rates and stable and in some cases declining housing values has actually expanded the pool of units affordable to low income buyers, particularly those with income in the 60% to 80% AMI range. It is noted, however, there are fewer affordable units available for households at the lowest income levels. The problem is not overall housing supply in Portsmouth, but rather units priced in a range that is affordable to the lowest income households.

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

The Real Estate Market Review prepared by the E.V. Williams Center for Real Estate and Economic Development (CREED) at Old Dominion University reports that in Hampton Roads in 2017, overall closings were up 3.8%, following substantial increases in 2015 and 2016. Consumer confidence continued to grow due to low unemployment, rising wages, low interest rates, and equity gains since the housing trough in 2008. This confidence helped feed the move-up market in new construction, while resale continued to fill the gap for many first-time buyers. In 2017 continued declines in inventory put some constraints on demand. Single-family housing inventory at the start of 2018 was the lowest it had been in ten years. Months to absorb inventory hit a low of 3.9 months at the end of December. New construction will bear much of the burden of solving this imbalance. In Hampton Roads, however, land is scarce and expensive, keeping upward pressure on pricing and limiting builder’s abilities to serve the first-time buyer market. CREED reports interest rates will stabilize. As such rates should not have a significant impact on affordability and, when combined with an ongoing easing of underwriting standards, will continue to help many first time buyers with becoming owners.

Gains continued into 2017 in the resale market in Hampton Roads with closings, and median closed sales prices up by 2.4%. Builders enjoyed upward movement in 2017, although at a slightly moderated pace from 2016. There were gains in the number of closings and average sales price and revenue. New construction’s share of all residential closings declined in 2017, ending with a 12% share. Overall median closed home pricing took a slight dip of -1.9%, but

this was driven primarily by the shift from detached to attached sales as attached sales were up 12.2%.

Detached homes carried 78.2% of all closings in Hampton Roads, with resale homes finding much traction with first-time buyers. Resale detached home sales under \$300,000 grabbed a 70% share on the Southside, contrasted by new construction which only carried a 37% share in that same price band. CREED reports that from 2016 to 2017 median sales price in Portsmouth increased by 3.3% from \$217,900 to \$225,000. Median sales price in Portsmouth is \$85,000 less than median sales price in Hampton Roads, which is \$310,831.

Zillow reports the median home value in Portsmouth is \$151,900 compared to \$228,500 for the MSA. Portsmouth home values have gone up 5.7% over the past year and Zillow predicts they will rise 5.1% during 2019. The median list price per square foot in Portsmouth is \$107, which is lower than the MSA. The median price of homes currently listed in Portsmouth is \$159,900 while the median price of homes that sold is \$137,100. The median rent in Portsmouth is \$1,138, which is lower than the MSA median of \$1,375.

Foreclosures will be a factor impacting home values in the next several years. In Portsmouth 6.1 homes are foreclosed (per 10,000). This is greater than the MSA value of 3.1 and also greater than the national value of 1.2.

Mortgage delinquency, when a homeowner fails to make a mortgage payment, is the first step in the foreclosure process. The percent of delinquent mortgages in Portsmouth is 1.5%, which is higher than the national value of 1.1%. With U.S. home values having fallen by more than 20% nationally from their peak in 2007 until their trough in late 2011, many homeowners are now underwater on their mortgages, meaning they owe more than their home is worth. The percent of Portsmouth homeowners underwater on their mortgage is 19.4%, which is higher than Virginia Beach-Norfolk-Newport News Metro at 14.2%.

CREED reports that after a sustained period of historically strong apartment fundamentals, driven by a favorable supply/demand imbalance following the recession, construction activity ramped up and new deliveries began to outpace absorption beginning in 2015. The effect of surplus demand became increasingly muted over several consecutive years as the level of new deliveries substantially exceeded the long-term average and slightly outpaced the rate of absorption. Consequently, occupancy levels and effective rent growth are currently trending towards their respective historical averages. CREED projects the multifamily rental sector in Hampton Roads as a whole should continue to see steady, although modest, growth while specific asset classes and locations have an opportunity to outperform due to strong demand from underserved, lower and middle-income renters.

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

The 2017 ACS reports that median contract rent in Portsmouth is \$988. About two-thirds of the rental units in the City are 2 or 3-bedrooms. Contract rent is comparable to HUD's FMRs and the High and Low Home Rents.

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

Introduction

Definitions

The City of Portsmouth does not have a definition for "substandard condition" and "substandard condition but suitable for rehabilitation". The City 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 the City of Portsmouth. The USBC defines "structure unfit for human occupancy" and "unsafe structure" 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, or 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) that 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.

Condition of Units

The table below shows the number of housing units City-wide, by tenure, based upon the number of conditions or characteristics of the unit. Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also includes the calculations for the percentage of total units that the category represents. For the City, renter-occupied units have a higher number and percent

of units with one selected condition. Few owner or renter-occupied units have more than one substandard condition.

Table 34 Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
With one selected Condition	6,058	30.4%	8,786	52.7%
With two selected Conditions	72	0.4%	348	2.1%
With three selected Conditions	0	0.0%	11	0.1%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	13,806	69.3%	7,535	45.2%
Total	19,936	100.0%	16,680	100.0%

Data Source: 2013-2017 ACS

With Conditions" is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income, or gross rent as a percentage of household income of greater than 30 percent.

Year Unit Built

The following table shows year unit built tenure. Most of the units built in the City, both owner-occupied and renter-occupied, were constructed between 1950 and 1979. Since 2000, 7.9% of the owner-occupied units were built and 11.5% of the renter-occupied units were constructed.

Table 35 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	1,567	7.9	1,924	11.5
1980-1999	3,146	15.8	4,120	24.7
1950-1979	10,650	53.4	7,606	45.6
Before 1950	4,573	22.9	3,030	18.2
Total	19,936	100.0	16,680	100.0

Data Source: 2013-2017 ACS

Risk of Lead-Based Paint Hazard

Of the 15,223 owner occupied units built before 1980, it is estimated that 2,816 have children present. This estimate is based on the percent of occupied units in the City with children present. It is estimated that of the 10,636 renter occupied units built before 1980, 2,382 have children present. The data is not available by income category or the affordability of the unit. Low income owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. Low income renter households may not be aware that their units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased.

Table 36 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	15,223	76.3	10,636	63.8
Housing units built before 1980 with children present	2,816	18.5	2,382	22.4

Data Source: 2017 ACS

Need for Rehabilitation

There is no City-wide inventory of need for housing rehabilitation. The City’s Department of Permits and Inspections Assistance estimates as of the end of 2018 there are about 1,800 vacant residential buildings in Portsmouth. It is not known how many are suitable for rehabilitation.

About 2,000 of the vacant housing units in Portsmouth recorded by the Census or 46% of the vacant housing units are classified as “Other Vacant”. These units are not for sale or for rent, nor are they sold or rented but not occupied. These Other Vacant units are likely long term vacant units that are less desirable due to age, condition, location, or amenities. Rehabilitation of some of these units may assist with getting them occupied.

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

Based on the 2006-2010 HUD CHAS data it is estimated that 10,492 units in the City of Portsmouth that may contain lead-paint.

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

Totals Number of Units

As of January 2019, the supply of public housing units includes 742 units at seven public housing developments in the City. There are also 707 units of project based Section 8 units. There are 122 units for elderly households, 1,332 units for families, and 171 units for disabled persons.

Table 37 – Total Number of Units by Program Type

Development Name and Address	Census Tract/Block Group	Units				Bedrooms			
		Total	Elderly	Family/General	Accessible	1	2	3	4+
Public Housing									
Swanson Homes	CT 2118, BG 1	210	0	210	11	64	86	52	8

1746 South Street.									
Lincoln Park 4 Lexington Drive.	CT 2119, BG 1	178	0	178	9	16	28	56	78
Westbury/Pine Street 900 Thomas Circle	CT 2111, BG 1	58	0	58	15	10	36	12	0
Holley Square 900 Thomas Circle	CT 2111, BG 1	59	0	59	20	20	30	9	0
Seaboard Sq. I 2847 Berkley Avenue	CT 2114 BG 2	121	0	121	14	34	61	26	0
Seaboard Sq. II 2847 Berkley Avenue	CT2114 BG2	100	0	100	13	22	52	26	0
Cottages of Westbury	CT2118 BG1	16	0	16	16	16	0	0	0
Total		742	0	742	98	182	293	181	86
Project Based Section 8									
Dale I 1729 Columbus Avenue	CT 2118 BG 5	146	0	146	9	38	70	30	8
Dale II 1729 Columbus Avenue	CT 2118 BG 5	150	0	150	9	33	72	45	0
Hamilton Place I 1025 Patriots Way	CT2115 BG1	84	0	84	7	12	60	12	0
Hamilton Place II, 1025 Patriots Way	CT2115 BG1	84	0	84	7	12	60	12	0
Hope Village Apartment 601 Sixth Street	CT 2121, BG 1	48	0	48	5	16	16	16	0
King Square Apartments 900 Thomas Circle	CT 2111, BG 1	57	0	57	12	8	34	15	0
Phoebus Square, 606 Phoebus Street	CT2111 BG2	122	122	0	8	122	0	0	0
Total		707	122	585	73	257	312	130	0

Data Source: Portsmouth Redevelopment and Housing Authority

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

Public Housing Condition

HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing. The table below provides point-in-time property scores for PRHA's public housing units as determined by HUD. The scores are out of a possible of 100.

Table 38 Public Housing Condition

Public Housing Development	Average Inspection Score
Dale Homes	N/A
Swanson Homes	67
Lincoln Park	50
Westbury/Pine Street	91
Holley Sq	92

Public Housing Development	Average Inspection Score
Seaboard Sq.	SBI/90 SBII/95
Cottages of Westbury	98

Data Source: US HUD

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

PRHA identifies the restoration and revitalization needs of the public housing units in the City as follows:

- Dale Homes – renovation of entire property underway.
- Swanson Homes – HVAC replacement, interior and exterior painting, replacement of doors.
- Lincoln Park development is obsolete as to physical condition of the property making it unsuitable for housing purposes, and no reasonable program or modifications is cost-effective to return the public housing project or portion of the project to its useful life. In that regard, the property will be demolished and redeveloped (Lexington Place).
- Westbury/Pine Street – exterior painting.
- Holley Square exterior painting.
- Seaboard Sq. repairs to doors and patios/decks.

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

In support of an improved living environment, PRHA is redeveloping Dale Homes and plans to redevelop Lincoln Park. PRHA also continues to coordinate program of housing, child care, transportation, personal and career counseling, adult basic education, job training and job placement for public and assisted housing residents that will move them towards economic self-sufficiency.

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

Facilities and Housing Targeted to Homeless Households

Table 39 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)	47	40	11	54	0
Households with Only Adults	26	0	18	127	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	2	0
Unaccompanied Youth	0	0	0	0	0

Data Source: Portsmouth Homeless Action Consortium

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

The City's Department of Social Services is the primary resource for households in the City. DSS offers assistance and access to alternative living arrangements, home based care services, day care services, emergency needs, employment services, family planning services, health related services, information and referral services, protective services to children, and determinations and re-determinations of eligibility for public assistance programs including Temporary Assistance to Needy Families (TANF), Food Stamps, General Assistance, and Medicaid.

Portsmouth Department of Behavioral Healthcare Services provides mental health, intellectual disability, substance abuse and co-occurring services to persons with mental health, intellectual disability, substance abuse and/or co-occurring disorders. Services available through BHS are as follows:

- Outpatient treatment services for individual, group, and family therapy with related psychiatric and medication management on an outpatient basis for children, adults and families, including specialized services for females in the Intensive Women's Outpatient Treatment track as well as Transitional Housing.
- Prevention and wellness services consisting for information, activities, and training's in conflict management, mediation, and other life skills that prevent the onset of mental disabilities, substance use disorders, HIV/AIDS and other sexually transmitted diseases.
- Early intervention services to infants and toddlers who have or are at risk of developmental delays along with supportive services for their families.
- Day Activities including educational and socialization activities, cultural enrichment, recreational opportunities, prevocational, and employment services to individuals with mental illness, intellectual disabilities and/or substance use disorders.
- Supportive Living & Housing consisting of coordination, linking and monitoring of residential services and skill building for individuals with mental illness, intellectual disabilities, substance use disorders, and HIV/AIDS. Services are available for individuals who are homeless, including rental assistance and linkage to supportive services.

Employment services available to persons in Portsmouth are as follows:

- Opportunity Inc. is the regions workforce development board. Opportunity Inc. works in conjunction with Portsmouth Economic Development to analyze the existing workforce, and to identify skills gaps in the workforce. Opportunity Inc. administers The One-Stop

Workforce Centers, a comprehensive work force development system meant to help job seekers and employers alike.

- Tidewater Community College Center for Workforce Solutions (TCC) offers high quality training that meets the needs of employers in the area. They do this through open enrollment classes and as well as customized training solutions for employers.
- The Virginia Employment Commission operates a Workforce Investment Board in Portsmouth that offers a comprehensive one-stop shop. The one-stop shop includes services to assist workers with education and skills training, research on careers and jobs, assistance with resume writing and interviewing, and posting of resumes.

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.

Organizations in the City that serve the homeless provide the following services.

Provider Organizations	Prevention					Outreach			Supportive Services									
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
Oasis Social Ministry	X	X	X					X	X	X	X	X	X	X	X			X
Portsmouth Area Resources Coalition, Inc.	X	X	X					X	X					X	X	X		X
Portsmouth Christian Outreach Ministry						X		X								X		X
Portsmouth Department of Behavioral Healthcare Services	X	X	X		X			X	X	X	X		X	X	X			X
Portsmouth Volunteers for the Homeless	X		X		X						X	X				X		X
Virginia Supportive Housing	X		X		X			X	X									X
Help & Emergency Response Shelter	X		X					X	X							X	X	X
Veterans Affairs Medical Center VA								X		X	X	X	X					

Note: Oasis provides prevention services (not funded by HUD) at its Social Ministry soup kitchen/pantry. PARC provides referrals off-site for alcohol and drug abuse, mental health counseling and healthcare. PVH offers supportive services of counseling, employment, and healthcare by referral.

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

Introduction

Various populations with special needs require supportive housing. Supportive housing is units that provide a planned services component with access to a range of services identified as

necessary for the residents to achieve personal goals. The needs of the special sub-populations are described below.

Information regarding needs for facilities and services to assist persons who are not homeless is not easily quantified therefore it is not possible to always determine the number of persons who have supportive housing needs. This 5-Year CP uses a combination of census data, information provided by local organizations that serve the persons and any standards available as recommended by national agencies to determine the number of persons with supportive housing needs in Portsmouth.

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

Many persons with such special needs also have very low incomes. Therefore, their needs have been taken into account in estimating the housing needs of persons with very low incomes. For some people, however, supportive housing is needed as they are unable to undertake the activities of daily living (ADL) without assistance.

Supportive housing is 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. The needs of these subpopulations are described below.

Among persons with physical disabilities, the Endependence Center reports that over the last year they provided direct services with independent living needs for 92 persons in Portsmouth regarding various housing related needs, such as affordable housing, fair housing complaints, and financial homeless prevention assistance. They also report they are currently working with two residents in nursing homes who want to transition to the community. It is expected that persons transitioning from nursing homes will need units with adaptive modification in addition to services to assist with ADL. PRHA reports there are 316 households on the public housing wait list with a person with a disability and 619 households on the Housing Choice Voucher wait list with a person with a disability. The specific needs of these disabled persons are not identified. It is possible that the need identified by the Endependence Center may also be persons on PRHA's wait list.

Portsmouth's BHS reports that in 2018 it provided mental health services to 2,375 persons. In 2018 BHCS provided 616 persons in Substance Use Disorder outpatient Treatment and served 244 individuals in the Methadone Program. Many of BHS's clients live on income limited,

disability or SSI. While housing in Portsmouth is affordable, these incomes do not support rent along with utilities, food, transportation, and clothing. BHS reports that many of their clients also lack health and dental insurance, which limits their ability to remain stable.

BHS owns and operates two transitional units for women in recovery with total capacity of seven persons. Maximum stay is two years. BHS also administers a Shelter Plus Care (S+C) program providing rent assistance for up to 40 households. Participants rent a permanent unit paying what they can afford on a sliding scale basis. BHS does not maintain a S+C wait list because of limited turnover of participants. They report an average of 10 calls a month for S+C assistance. BHS reports barriers include cost of living, limits on food stamps, inability of clients to budget funds, lack of health insurance, limits on transportation.

VDH reports that as of December 2017 there are 293 persons in Portsmouth with AIDS and 400 persons who are HIV positive. About 73% of the 693 persons with HIV/AIDS in the City are men, 80% are black non-Hispanic, 13% are white non-Hispanic, and 3% are Hispanic (all races). By age, 15% of persons with HIV/AIDS are under age 30, 41% are between 30 to 49, 27% are 50 to 59, and 17% are 60 and over. VDH does not report on income of persons with HIV/AIDS.

The City of Virginia Beach Department of Housing and Neighborhood Preservation administers HUD's Housing Opportunity for Person with AIDS (HOPWA) grant for the Virginia Beach Eligible Metropolitan Statistical Area, which includes Portsmouth. In 2018, the City of Virginia Beach completed a Housing Opportunities for People with AIDS (HOPWA) Program Needs Assessment. The HOPWA Needs Assessment notes that current HIV housing research demonstrates a direct and independent relationship between improved housing status and reduction in HIV risk behaviors. Housing increases access to antiretroviral therapy, preserving the health, quality of life, and life expectancy of people living with HIV.

The HOPWA Needs Assessment identifies the following needs for the EMSA:

- Need for emergency shelter and housing including housing for persons with HIV/AIDS with a mental health disability and who have a substance use disorder. To support the housing search it recommends a web-based housing portal enabling persons with HIV/AIDS to find affordable housing in the EMSA.
- Need for education and training to AIDS service organizations, community based organizations, and other HIV service providers on the availability of and how to access rental subsidy and housing assistance programs such as HOPWA, HUD Support Housing Programs, HOME, Shelter Plus Care, Community Development Block Grants, senior living/housing, Section 8, and other programs.
- Need for improved access to housing and housing services for persons with HIV/AIDS that include: persons who identify as LGBTQ; with criminal records; with

mental/behavioral health problems; with substance use disorders; and persons under 30 years old.

- Need for strengthening patient support navigation services. Consumers need assistance negotiating housing assistance, social services and entitlement programs, and medical care; including where to go and how to get there.
- Need for culturally and linguistically appropriate services that understand the culture and history of persons living with HIV.
- Need to strengthen the support system to address housing and transportation. Housing and transportation needs continue to be major issues confronted by persons with HIV/AIDS and barriers to their accessing care.

PRHA reports 5,173 households on the wait list for a public housing unit and 3,098 on the wait list for Section 8 assistance. Wait time is 36 months for a public housing unit and over 36 months for Section 8 assistance. It is expected that some of the persons with special needs identified above are on PRHA's wait lists. PRHA reports continued need for services in support of their residents moving toward self-sufficiency including child care, transportation, personal and career counseling, adult basic education, job training and job placement. As public housing residents are able to become self-sufficient they will be able to move from PRHA units cycling units to households on the wait list. PRHA is working on redevelopment projects at Dale Homes and Lincoln Park.

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

BHS is the local agency that provides planning for persons discharged from a publicly-funded institution. The discharge policies of Virginia provide for both local case managers and State facilities staff to begin discharge planning when an individual is admitted to a State facility. BHS case managers provide discharge planning services to persons hospitalized in State psychiatric facilities and assists with all discharge related activities aimed to ensure successful transition back to the community and preventing homelessness. Qualified mental health providers provide all services.

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)

Activities to support the housing and supportive needs of non-homeless persons with special needs during the next year include providing funds for services for the disabled and assistance, continued availability of funds for tenant based rental assistance, and intake services for persons at-risk of homelessness. Locally the need for TBRA is due to the number of extremely

low income renters who are cost burdened. The TBRA funds generally are used to support homeless prevention and funds can be used for rapid rehousing.

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

The one-year goal is to assist up to 200 persons with homeless prevention services. To implement the goal, the City is providing assistance with disabled services, homeless intake services that support non-homeless persons at risk of homelessness, TBRA, and counseling for persons with disabilities.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Portsmouth continues to have the most affordable housing within the Norfolk-Virginia Beach-Newport MSA. There are 91 rental units for low income households in Portsmouth that are assisted by local, federal, or State funding programs, 2,679 rental units for low income households that are funded by Low Income Housing Tax Credits, 707 public housing units, and 1,718 Section 8 Housing Choice Vouchers units available for low income renters to use in the City. These assisted rental units and renter households with assistance are about one-third of the renter occupied housing in the City.

While median sales price of newly constructed units in Portsmouth increased by 7.6% over the last ten years from \$209,000 to \$225,000, the price is still significantly below the price of newly constructed units in Hampton Roads, which is \$310,831. Median sales price for existing units in Portsmouth at \$151,900 is also below the Hampton Roads median sales price for an existing unit of \$228,500. While interest rates increased throughout 2018, they are expected to stabilize over time. As such rates should not have a significant impact on affordability and, when combined with an ongoing easing of underwriting standards, and low unemployment, first time low income buyers will continue to be able to afford housing in the City. To further support first time low income buyers, the City has instituted a HOME assisted down payment closing cost program. The program provides a forgivable non-amortizing loan of up to \$14,500. Since starting the program in 2017, the City has assisted 45 low income households with purchasing a home.

In Hampton Roads as of the end of 2017 the average rental rate was \$1,375. While rent in the City increased by about 41% since 2012 to 2017, average rent in Portsmouth at \$1,138 is still below Hampton Roads average rent.

Despite lower housing costs in Portsmouth and the availability of rental units for low income households, housing is beyond the means of some households, particularly very low and

extremely low income households as demonstrated by the number of cost burdened households and the wait lists for assisted housing. Data collected by the Princeton Eviction Lab shows that in 2016, there were 2,469 evictions in the City with an eviction rate of 15%. In 2016 Portsmouth had the third highest eviction rate among small cities in Virginia and the fifth highest among small cities nationwide. The data does not identify the reason for the high rate of evictions in Portsmouth or the income level of evicted households, but evictions have a more destabilizing effect on low income households. Low income households are less likely to have funds to pay the cost of moving and first month's rent and security for new housing. Evictions also disrupt the ability to remain steadily employed as time must be spent during the work day to find housing. Evictions also effect the schooling of the household's children as they may need to change schools or miss school to move. While there has been improvement in the economy, growth in wages remains slow and many low income households remain underemployed. These households continue to experience trouble with finding and maintaining suitable affordable housing.

Portsmouth, through its Zoning Ordinance regulates land use and development in the City. The land development regulations do not impose regulatory barriers to affordable housing. The City does not charge impact fees, request set-asides, require referendums nor any other process or policy that increases the cost of the construction of housing.

Activities that available in the City that mitigate the impacts of public policy on housing costs are as follows.

- In support of assisting low income households, the City uses HUD entitlement funds to assist down payment and closing assistance, and tenant based rental assistance. The City is in the process of establishing a housing rehab program using CDBG funds in addition to HOME funds.
- The City has budgeted \$350,000 of CIP funds to support Phase 1 of PRHA's redevelopment of its Lincoln Park public housing development. The completed project will house 75 low income renter households.
- The City offers an incentive program for rehabilitation of residential structures that are at least 25 years old. The program provides a ten year exemption of the increase in value due to the improvements where the rehabilitation increases the base assessed value by at least 40% with less than 15% structural addition.
- The City provides two tax relief programs that are administered by the Portsmouth Department of Social Services. The components of the programs are designed to either reduce or freeze the real estate tax liability for elderly and disabled homeowners.
- The City uses entitlement funds and City revenue in addition to other grant funds to support construction and reconstruction of City public facilities and infrastructure. The

improvements support improved service and health for residents and support stable housing.

- The City provides the development community with *Development Guide*, which contains brief descriptions, process flow charts, timeframes, and staff contacts for each of the major development processes in Portsmouth. It is intended to give citizens, developers, architects, and others an overview of what is involved in the development, improvement, and use of land in the City.

Potential impediments and actions identified by the City's most recently completed Analysis of Impediments are as follow.

Potential Impediment: The City is somewhat segregated. Continue to promote diversity in its public policies through establishing benchmarks and continued participation HRCHRB.

Action: The City continues to participate in HRCHRB. The City has not established benchmarks. The housing activities funded by Portsmouth, however, result in expanding choice outside of areas of minority concentrations. The City has used HOME funds to support tenant based rental assistance and down payment and closing assistance. The programs allow participants to choose housing City-wide. Similarly the City has used CDBG and HOME funds for housing rehabilitation with the programs available City-wide.

Potential Impediment: Larger households continue to need appropriately sized units. Encourage larger dwellings.

Action: Through the HOME funded TBRA program, tenants are able to rent units sized to their specific needs. Similarly, buyers receiving HOME assistance for down payment and closing are able to buy units that sized to their needs. The program guidelines support efforts of larger low-income households with obtaining larger dwellings.

Potential Impediment: Lower rate of ownership among minorities. Continue to increase ownership among minorities and strengthen relationships with local lender.

Action: The City has used HOME and CDBG funds to provide down payment and closing assistance. Over the last five years, about 85% of the assisted households were minority households.

Potential Impediment: Higher rates of denials by lenders among minorities. Work with lenders, support housing counseling, review HMDA data, engage in campaign to market home ownership.

Action: Housing counseling is available locally through the Urban League, The Stop Organization, and the Southeast Virginia Development Corporation. In support of assisting minority households to offset higher rates of denial by lenders, the City has used entitlement funds for down payment and closing assistance. As noted the funds have been widely used by minority households.

Potential Impediment: Foreclosures disproportionately affect minorities. Support buyer education and counseling.

Action: The City continues to direct persons in need of education and counseling to agencies in the region with HUD certified counselors including the Urban League, The Stop Organization, and the Southeast Virginia Beach Development Corporation.

Housing discrimination complaint data provided by the Virginia Department of Professional and Occupational Regulation (DPOR) reports that in Portsmouth from 2013 to 2018 four fair housing complaints were filed. Three of the cases were filed by black headed households claiming refusal to rent and one was filed by a household with a disabled person with the claim of not making a reasonable accommodation. All of the cases were closed administratively, meaning the complainant was uncooperative, could not be located, or withdrew the case. HUD's Fair Housing Assistance Program (FHAP) reports that from 2013 to 2018, two fair housing complaints were filed in Portsmouth. One was based on familial status and the other on race and sex. One complaint was withdrawn by the complainant after resolution and the other complainant failed to cooperate.

In furtherance of fair housing, the City uses CDBG funds to provide staff to serve as Portsmouth's fair housing compliance officer. The fair housing compliance officer provides outreach, advocacy, education, and referral, which is available to all persons experiencing fair housing problems. The compliance officer participates in quarterly board meetings and community outreach programs offered by HRCHRB, a regional organization of realtors, builders, local government officials, and housing advocates, including those representing the disabled.

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

Introduction

The City of Portsmouth is centrally located in Hampton Roads. With a mix of federal government, ship repair, marine engineering, health care, and manufacturing, Portsmouth benefits from its role as a regional job center, with more jobs than available workers within the City.

The Hampton Roads Planning District Commission (HRPDC) reports that the Hampton Roads economy continues to struggle with after effects from the Great Recession of 2008. The region's gross product has been highly variable over recent years. While it has surpassed 2007 levels, there is a significant output gap at both the national and regional levels when compared to prerecession trends. Additionally, local growth in gross product and employment has trailed the performance of other metropolitan areas with similar population sizes. Hampton Roads' employment currently lags its prerecession peak by 13,200 jobs (Jul-2007 to Aug-2017).

The HRPDC's Economic Impact of the Department of Defense (DoD) in Hampton Roads estimates that through direct, indirect, and induced impacts, the DoD supports approximately 40% of all regional employment. Employment in Hampton Roads derives mainly from military personnel and federal civilians, as well as industries that are related to the DoD. Healthcare employment has experienced significant growth both regionally and nationally, and it is the only industry in Hampton Roads that added employment continuously throughout the entire post-recession period. The gap between the national and regional unemployment rate has declined, reflecting the strong recovery experienced by the country overall. The regional unemployment rate has continued to decline, albeit erratically, and Hampton Roads' labor market remains relatively tight. It is important to note the unemployment measure undercounts the strength of the region's labor market because employed military personnel are not included in the calculation of the unemployment rate.

Most of the income growth in the region has been driven by increased personal transfers (government benefits), as wage and salary income has only slightly increased since 2007 (1.3%).

The following summary analyzes data from the Census Bureau's ACS.

- Education and Health Care Services is the largest employment sector in the City with over 6,500 employees followed by Retail Trade with about 5,100 employees. Other large sectors include Arts, Entertainment, Accommodations with 4,217 employees and Professional, Scientific, Management Services with 2,844 employees.
- The largest sector by occupation is management, business, science, and arts.
- About two-thirds of the City's workers travel less than 30 minutes to reach their place of employment.
- The largest numbers of persons employed were those with some college or an Associate's degree. The largest numbers of unemployed persons were those with a high school degree.

- About a 52% of persons age 18 and over have a college degree including Associate, Bachelor, or Graduate or Professional. About 31% have a high school diploma or equivalency, and 17% lack a high school diploma.
- Median earnings are highest among those with the highest educational attainment. Persons with a graduate or professional degree have median earnings of \$58,671, which is almost triple the median earning of those without a high school diploma, which is \$20,632.

Economic Development Market Analysis

Table 40 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	97	0	0	0	0
Arts, Entertainment, Accommodations	4,217	2,477	13	9	-3
Construction	1,844	2,337	6	9	3
Education and Health Care Services	6,570	7,534	20	29	9
Finance, Insurance, and Real Estate	1,842	1,047	6	4	-2
Information	566	281	2	1	-1
Manufacturing	2,942	1,247	9	5	-4
Other Services	1,462	1,727	4	7	2
Professional, Scientific, Management Services	2,844	1,480	9	6	-3
Public Administration	0	0	0	0	0
Retail Trade	5,062	2,985	15	11	-4
Transportation and Warehousing	1,471	1,574	4	6	2
Wholesale Trade	1,174	669	4	3	-1
Total	30,091	23,358	--	--	--

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Table 41 Labor Force

Total Population in the Civilian Labor Force	46,178
Civilian Employed Population 16 years and over	41,692
Unemployment Rate	9.71
Unemployment Rate for Ages 16-24	21.4%
Unemployment Rate for Ages 25-65	5.7%

Data Source: 2013-2017 ACS

Table 42 – Occupations by Sector

Occupations by Sector	Number of People Median income
Management, business, science, and arts occupations	12,421
Service occupations	8,605
Sales and office occupations	10,022
Natural resources, construction, and maintenance occupations	4,862
Production, transportation, and material moving occupations	5,782

Data Source: 2013-2017 ACS

Table 43 Travel Time to Work

Travel Time	Number	Percentage
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Travel Time	Number	Percentage
< 30 Minutes	28,212	65.9%
30-59 Minutes	12,640	29.5%
60 or More Minutes	1,962	4.6%
Total	42,841	100%

Data Source: 2013-2017 ACS

Table 44 Educational Attainment by Employment Status (Population 16 & Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,882	1,018	2,841
High school graduate (includes equivalency)	14,559	1,587	3,640
Some college or Associate's degree	18,590	1,190	3,458
Bachelor's degree or higher	11,122	389	1,134

Data Source: 2013-2017 ACS

Table 45 Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	68	215	347	1,362	1,570
9th to 12th grade, no diploma	1,403	1,505	869	3,015	2,198
High school graduate, GED, or alternative	4,020	3,939	3,211	7,422	4,329
Some college, no degree	3,534	4,603	2,946	6,070	2,397
Associate's degree	416	1,369	991	1,902	492
Bachelor's degree	717	2,305	1,767	2,764	1,076
Graduate or professional degree	23	922	946	1,745	774

Data Source: 2009-2013 ACS

Table 46 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$20,632
High school graduate (includes equivalency)	\$29,391
Some college or Associate's degree	\$31,920
Bachelor's degree	\$41,028
Graduate or professional degree	\$58,671

Data Source: 2013-2017 ACS

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

Education and Health Care Services is the largest employment sector in the City with over 6,500 employees followed by Retail Trade with about 5,000 employees and Arts, Entertainment, Accommodations with 4,217.

Describe the workforce and infrastructure needs of the business community:

About 48% of the City's workforce either lacks a high school diploma or their educational attainment is a high school diploma. Most jobs, particularly those with opportunities for advancement and salaries that pay a living wage, require training beyond a high school education. Additionally, because of the age of the City, much of the infrastructure including but not limited to sewer, water, roads, drainage, is dated and in need of repair or replacement and upgrading. More specific non-housing community needs, which also service the business community, are outlined in section NA-50 of this document.

The business community needs an educated workforce that is able to adapt to new job opportunities and evolving technology. While improvements in technology have made it possible to work from remote locations, infrastructure is still very important to the business community. Infrastructure is also important for providing a safe, decent, and attractive living environment for the workforce.

The City's Department of Economic Development has created a strategic plan that strives to build on and continue success by focusing attention on activities as follows:

- **Business Retention and Recruitment:** attract and keep businesses in key economic sectors, encourage new business investment, and support the success and growth of existing businesses.
- **Business-Friendly Environment:** increase transparency of local government processes; maintaining local tax, zoning and regulation policies that encourage responsible business growth; and providing incentives and advisory systems to support new business investment and the growth and sustainability of existing businesses.
- **Infrastructure:** maintain and improve public infrastructure that supports business growth and quality of life, including roads, bicycle access, walkability, parking, public transportation, schools, and other physical structures and systems. Partner with private businesses to guarantee access to systems necessary for a healthy business climate, such as high-speed internet access.
- **Workforce Development and Talent Recruitment:** offer job skills training opportunities for both new employment and career advancement— through on-the-job training, the programs of our workforce development partners, and other programs and resources while attracting and keeping skilled workers in key economic sectors.

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 needs for workforce development, business support or infrastructure these changes may create.

The Portsmouth Marine Terminal, part of the Port of Hampton Roads and owned by the Virginia Port Authority, is a 220-acre facility handling containerized and break-bulk cargo. The terminal establishes Portsmouth as a global transportation hub. The improving economy along with improvements to the Panama Canal supports increased volumes of containers to east coast ports. The Port of Virginia has significant advantages over other east coast ports that will result in an increase in container volume.

The 2018 Continuing Resolution (CR) supports Hampton Roads. The CR suspended the debt ceiling until March 2019, removing this potential stumbling block from Congressional negotiations. More importantly, the CR raised the discretionary spending caps introduced by the Budget Control Act of 2011 by \$296 billion over the next two fiscal years.

Strong economic sectors and new rising areas of growth identified include:

- Information technology, cyber security technology, cloud computing;
- Enterprise mobility, social media;
- Health care services and education; and
- Financial services, legal services, accounting services.

In February 2014 the State instituted tolls on the Downtown and Midtown Tunnels that connect Portsmouth with Norfolk. The tunnels serve as local roads providing direct access to jobs businesses, and services. A May 20, 2018 report prepared by Old Dominion University economics professor James V. Koch, found that Portsmouth's economic life is much more vulnerable to the tolls, and more affected by the tolls, than is true for any other Hampton Roads city. This is because Portsmouth has a much greater proportion of workers who, coming or going, must pay the tolls. The report noted the ability of residents of Portsmouth to pay the tolls is lower than the residents of other Hampton Roads cities. Also, the tolls are regressive, extracting higher proportions of income of Portsmouth residents. The report estimates that in 2017 Portsmouth lost about \$300,000 in sales, meals, and beverage tax revenues because of the tolls. This is roughly 2% of the City's current tax revenues from these sources. Overall in 2017, tolls diminished taxable sales in Portsmouth by an estimated \$8.8 million. The City needs to generate other revenue to make up for lost tax revenues due to tolls or reduce services, which may negatively impact services in Portsmouth.

The long-term outlook on tolls is not good. The State's agreement with the Elizabeth River Company (ERC) will leave tunnel users with significantly increased tolls through 2070. If the past history of the Consumer Price Index is an accurate guide to what will happen to prices over the next 50 years, then in 2070 the peak time toll for a passenger car will exceed \$21.00.

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

A variety of public and private sector employers make up the top employers in the City including the Norfolk Naval Shipyard, Portsmouth Public Schools, Portsmouth City Government, Maryview Hospital, Naval Medical Center Portsmouth, CERES Marine Terminals, Tidewater Community College, Towne Bank, and Virginia International Terminal. The employers have jobs at various skill levels. As previously noted, 48% of the City workforce either lacks a high school diploma or their educational attainment is a high school diploma. The jobs in the City and throughout the region require educational skills and training to support maintaining jobs and more importantly career advancement.

Describe 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.

Workforce training available in the City includes the following:

- Opportunity Inc. is the regions workforce development board. Opportunity Inc. works in conjunction with Portsmouth Economic Development to analyze the workforce, and identify skills gaps in the workforce. The One-stop Workforce Centers provide comprehensive workforce development system meant to help job seekers and employers alike. Training is aligned with industry needs, proving job seekers with the improved chances to find employment.
- Tidewater Community College is one of the area’s largest providers of higher education and workforce development. TCC offers a range of training programs including agricultural, business, engineering, health and medical, industrial, and other technical and occupational fields. TCC creates customized training sessions to meet the specific needs of a company.
- The Urban League of Hampton Roads, Inc. (ULHR) provides services and programs in education, employment, health, and housing to Hampton Roads communities through direct services, advocacy, research, policy analysis, community mobilization, and collaboration throughout communities.
- The Virginia Employment Commission (VEC) assists displaced workers. VEC also assists employers with employment law and regulation, providing a method of distributing job postings, and providing employer assistance through incentives.
- The Virginia Economic Development Partnership’s Virginia Jobs Investment Program (VJIP) provides services and funding to companies creating new jobs or experiencing

technological change. VJIP reduces the human resource development costs of new and expanding companies. VJIP is state-funded.

The availability of the listed services provides City residents with skills to improve their economic condition in support of the City's Consolidated Plan.

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

The Hampton Roads PDC prepared a CEDS in 2010. In 2015 the Hampton Roads PDC updated the CEDS preparing a Regional Economic Development Strategy (REDS) with the following objectives.

- Hampton Roads will be the Premier Mission Ready Region hosting federal assets critical to Virginia and the Nation.
- Hampton Roads will be the Premier East Coast Sea Port.
- Hampton Roads will be the premier year-round destination of distinction and appeal to travelers while significantly increasing quality of life for residents by leveraging the variety of attractions, arts and culture, venues and performances and recreational opportunities that exist in the region.
- Hampton Roads will be recognized internationally as a region for centers of excellence fueled by a culture of innovation and economic opportunities.

The CEDS Strategy Committee, in tandem with the Hampton Roads Partnership and HRPDC works to support and facilitate alignment of organizational missions and strategies with the objectives and strategies of the CEDS/REDS. The following themes, in priority order, have been identified as the most impactful and most immediate that will improve upon the measures used to gauge economic success of the CEDS/REDS.

- Infrastructure with specific focus on transportation.
- Innovation with specific focus on opportunities and entrepreneurship.
- Intellectual and human capital with specific focus on education.
- Sense of place with specific focus on regional awareness.

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 priority project identified by the City of Portsmouth in support of the REDS/REDS is to replace aging physical infrastructure including but not limited to seawall, drainage system, and small road projects supporting the downtown business district and other employment centers.

MA-50 Needs and Market Analysis Discussion

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

To consider concentrations of housing problems the following is a review of the City's housing stock in comparison to indicators of housing deficiency available from the Census. The indicators, however, do not indicate suitability for renovation. The City has determined that areas with a concentration of housing problems are those areas with double the regional percentage. The region defined by this 5-Year CP for the purpose of determining concentrations is the Virginia portion of the Norfolk-Virginia Beach-Newport News Metropolitan Statistical Area (MSA), which consists of the Counties of Gloucester, Isle of Wight, James City, Mathews, Surry, and York, and the Cities of Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, and Williamsburg. The 2013–2017 ACS reports 710,113 housing units in the MSA of which 637,681 are occupied.

Age. The age of a structure is used to show the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is represented by the year built with units that are 40 years old or over used as the threshold. The 2013-2017 ACS shows that about 29,600 of the City's housing units were built in 1979 or before, which is 72.3% of the housing stock. Within the MSA 48.4% of the housing stock was built in 1970 or before. A concentration of older units potentially signaling a problem exists in those census tracts where 96.8% or more of the house units were built in 1979 or before.

Exclusive use of plumbing. The sharing of facilities between households is used as an index of deficient housing conditions. The 2013-2017 ACS identifies 91 (0.2%) housing units in the City of Portsmouth lacking complete plumbing. Within the MSA 0.3% of the housing units lack complete plumbing with a concentration occurring in census tracts in Portsmouth with 0.6% of the units lacking complete plumbing.

Crowding. Crowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01) is used as the threshold for defining living conditions as overcrowded. The 2013-2017 ACS reports 600 housing units, representing 1.6% of the City's occupied housing stock, with more than one person per room. Within the MSA 1.7% of the housing stock is overcrowded with a concentration occurring in census tracts in the City with 3.4% or more of the occupied units having more than one person per room.

Housing costs that are in excess of acceptable limits. Generally, when a household spends more than 30% of its gross income on housing it is considered excessive by housing economists and lending institutions and the household is classified as cost burdened. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, health care, and transportation. Additionally, cost burdened households may have trouble maintaining their dwelling. The 2013-2017 ACS reports City-wide there are 15,287 cost burdened households, which is 41.7% of the households. About 54% of renter households are cost burdened and 31.2% of owner households are cost burdened. Within the MSA 36.5% of the households are cost burdened including 50.9% of renter households and 31.2% of owners. Census tracts with concentrations of cost burdened households are those with 100% of cost burdened renter households and those with 62.4% of cost burdened owner households.

The following table shows census tracts in the City by the indicators of housing conditions. Census tracts with housing units with concentrations of housing problems are in bold. The table shows that the City's housing stock is in many ways comparable to the housing within the MSA. Census tracts with concentrations are due to lack of complete plumbing and overcrowding.

Table 47 – Housing Conditions

	Total Housing Units	Percent Built 1979 or Before	Percent Lack Complete Plumbing	Occupied Housing Units	Percent Over Crowded	Owner-Occupied	Percent Cost Burdened	Renter Occupied	Percent Cost Burdened
CT 2102	1,062	89.5%	0.0%	946	0.0%	439	19.1%	507	45.8%
CT 2103	1,015	74.7%	0.0%	889	2.6%	595	38.8%	294	55.1%
CT 2104	728	95.6%	2.2%	640	2.8%	348	19.0%	292	49.7%
CT 2105	808	50.2%	1.0%	771	7.9%	94	29.8%	677	58.6%
CT 2106	728	95.7%	0.0%	671	0.4%	435	26.9%	236	49.2%
CT 2109	1,928	68.9%	0.7%	1,621	0.0%	598	35.1%	1,023	47.5%
CT 2111	794	17.6%	0.0%	742	5.7%	176	36.4%	566	54.6%
CT 2114	837	28.0%	0.0%	804	0.9%	237	37.1%	567	61.7%
CT 2115	816	71.2%	0.0%	746	0.0%	244	38.9%	502	54.6%
CT 2116	1,749	86.5%	1.6%	1,512	0.6%	948	29.5%	564	40.4%
CT 2117	1,424	82.7%	0.0%	1,102	1.0%	528	40.3%	574	61.7%
CT 2118	1,560	85.3%	0.0%	1,368	2.9%	421	20.7%	947	60.6%
CT 2119	700	80.9%	0.0%	533	2.6%	354	39.3%	179	42.5%
CT 2120	794	79.3%	0.5%	648	3.4%	248	44.8%	400	73.8%
CT 2121	638	59.2%	0.0%	587	4.4%	103	17.5%	484	47.5%
CT 2123	2,019	90.9%	0.0%	1,589	4.2%	633	43.1%	956	63.9%
CT 2124	1,644	60.9%	0.0%	1,545	1.6%	290	41.0%	1,255	68.5%
CT 2125	879	84.3%	0.0%	795	3.0%	572	28.5%	223	67.7%
CT 2126	535	90.5%	0.0%	398	0.0%	219	29.7%	179	48.6%

	Total Housing Units	Percent Built 1979 or Before	Percent Lack Complete Plumbing	Occupied Housing Units	Percent Over Crowded	Owner-Occupied	Percent Cost Burdened	Renter Occupied	Percent Cost Burdened
CT 2127.01	1,871	88.9%	0.0%	1,684	1.0%	1,354	30.8%	330	41.2%
CT 2127.02	1,378	95.1%	0.0%	1,299	1.1%	990	37.6%	309	53.4%
CT 2128.01	2,048	77.5%	0.2%	1,837	1.3%	622	34.1%	1,215	67.1%
CT 2128.02	1,226	87.4%	0.0%	1,141	0.0%	991	29.9%	150	51.3%
CT 2129	2,269	87.1%	0.0%	2,177	0.9%	1,660	33.0%	517	28.0%
CT 2130.01	2,440	62.3%	0.0%	2,233	1.1%	1,968	24.9%	265	34.3%
CT 2130.02	1,889	85.2%	0.0%	1,773	0.0%	1,359	24.9%	414	38.6%
CT 2131.01	2,099	53.3%	0.0%	1,808	3.6%	548	34.5%	1,260	55.6%
CT 2131.03	2,621	49.4%	0.0%	2,604	0.0%	1,497	22.5%	1,107	45.3%
CT 2131.04	1,416	25.6%	0.0%	1,377	3.1%	1,166	39.5%	211	41.2%
CT 2132	974	60.4%	1.7%	776	0.3%	299	36.5%	477	52.6%
City of Portsmouth	40,889	72.3%	0.2%	36,616	1.6%	19,936	31.2%	16,680	54.4%
MSA	710,113	48.4%	0.3%	638,027	1.7%	392,635	27.5%	245,392	50.9%

Data Source: 2013-2017 ACS

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

A racial concentration is an area with double the percentage of the MSA. The 2013-2017 ACS reports 638,027 households in the MSA. There are 401,142 white households (62.9%) and 236,885 (37.1%) with a minority householder.

A racial concentration in the City of Portsmouth exists in census tracts where 74.2% or more of the households, which is double the percentage in the MSA, are minorities. The following table shows 12 of the 31 census tracts contain minority households in excess of double the regional average.

The 2013-2017 ACS reports 30,540 Hispanic households in the region, which is 4.8% of the households. A concentration of Hispanic households exists in census tracts in Portsmouth where 9.6% or more of the households, which is double the region, are of Hispanic origin. The following table shows that one of the 31 the census tracts in the City contain Hispanic households in excess of double the regional average.

Table 48 – Households by Race and Hispanic Origin

	Total Households	White Households		Minority Households		Hispanic Origin Any Race Households	
		Total	Percent	Total	Percent	Total	Percent
CT 2102	946	697	73.7%	249	26.3%	80	8.5%
CT 2103	889	598	67.3%	291	32.7%	26	2.9%

	Total Households	White Households		Minority Households		Hispanic Origin Any Race Households	
		Total	Percent	Total	Percent	Total	Percent
CT 2104	640	455	71.1%	185	28.9%	4	0.6%
CT 2105	771	12	1.6%	759	98.4%	15	1.9%
CT 2106	671	563	83.9%	108	16.1%	15	2.2%
CT 2109	1,621	1,031	63.6%	590	36.4%	50	3.1%
CT 2111	742	42	5.7%	700	94.3%	0	0.0%
CT 2114	804	41	5.1%	763	94.9%	11	1.4%
CT 2115	746	302	40.5%	444	59.5%	21	2.8%
CT 2116	1,512	1,364	90.2%	148	9.8%	27	1.8%
CT 2117	1,102	107	9.7%	995	90.3%	32	2.9%
CT 2118	1,368	88	6.4%	1,280	93.6%	0	0.0%
CT 2119	533	36	6.8%	497	93.2%	43	8.1%
CT 2120	648	17	2.6%	631	97.4%	7	1.1%
CT 2121	587	11	1.9%	576	98.1%	7	1.2%
CT 2123	1,589	855	53.8%	734	46.2%	37	2.3%
CT 2124	1,545	450	29.1%	1,095	70.9%	103	6.7%
CT 2125	795	498	62.6%	297	37.4%	90	11.3%
CT 2126	398	186	46.7%	212	53.3%	0	0.0%
CT 2127.01	1,684	20	1.2%	1,664	98.8%	38	2.3%
CT 2127.02	1,299	48	3.7%	1,251	96.3%	0	0.0%
CT 2128.01	1,837	1,033	56.2%	804	43.8%	17	0.9%
CT 2128.02	1,141	887	77.7%	254	22.3%	11	1.0%
CT 2129	2,177	1,829	84.0%	348	16.0%	50	2.3%
CT 2130.01	2,233	1,585	71.0%	648	29.0%	63	2.8%
CT 2130.02	1,773	1,310	73.9%	463	26.1%	40	2.3%
CT 2131.01	1,808	457	25.3%	1,351	74.7%	61	3.4%
CT 2131.03	2,604	1,254	48.2%	1,350	51.8%	185	7.1%
CT 2131.04	1,377	323	23.5%	1,054	76.5%	54	3.9%
CT 2132	776	371	47.8%	405	52.2%	57	7.3%
City of Portsmouth	36,616	16,470	45.0%	20,146	55.0%	1,144	3.1%
MSA	638,027	401,142	62.9%	236,885	37.1%	30,540	4.8%

Data Source: 2013-2017 ACS

Low income persons have income at or less than 80% of the area median income and are calculated by HUD. HUD's formula for calculating low income persons considers persons residing in households, which consists of persons who live in housing units, excluding persons residing in group quarters such as correctional institutions, nursing homes, military quarters, college dormitories, and juvenile institutions. The range of income levels is based on the median family income (MFI) for the Norfolk-Virginia Beach-Newport News MSA. The most recent low income data published by HUD is from 2000.

HUD calculates 48,821 low income persons in Portsmouth. City-wide, 51% of the population is low income. To estimate low income households, the average household size for each of the census tracts was applied to the number of low income persons.

HUD identifies low income areas as those where 51% or more of the population have incomes of 80% or less of MFI. Table 49 highlights the 14 census tract in the City with a majority of low income households.

Table 49 – Low Income Persons and Households

Census Tract	Low Income Universe	Low Income		
		Persons	Percent of Universe	Low Income Households
CT 2102	2,326	1,165	50.09	504
CT 2103	2,210	902	40.81	377
CT 2104	1,368	377	27.60	188
CT 2105	1,740	1,466	84.30	619
CT 2106	1,749	879	50.26	359
CT 2107	1,838	916	49.84	295
CT 2109	2,946	1,376	46.71	786
CT 2111	856	504	58.88	182
CT 2114	2,359	1,980	83.93	832
CT 2115	1,632	979	59.99	365
CT 2116	4,030	1,714	42.53	732
CT 2117	2,983	1,867	62.59	794
CT 2118	3,402	2,633	77.40	975
CT 2119	2,145	1,611	75.10	579
CT 2120	2,156	1,619	75.09	574
CT 2121	1,801	1,442	80.07	581
CT 2122	23	0	N/A	N/A
CT 2123	4,662	3,028	64.95	1,160
CT 2124	3,446	2,334	67.73	887
CT 2125	2,132	1,124	52.70	448
CT 2126	2,859	2,043	71.46	735
CT 2127.01	5,410	2,336	43.18	817
CT 2127.02	3,747	1,830	48.84	665
CT 2128	7,446	3,330	44.72	1,454
CT 2129	5,277	1,985	37.62	827
CT 2130.01	5,355	1,348	25.17	539
CT 2130.02	4,172	956	22.91	427
CT 2131.01	5,258	3,658	69.57	1,386
CT 2131.03	7,194	2,483	34.51	916
CT 2131.04	3,208	936	29.20	293
Total	95,730	48,821	51.00	19,451

Data Source: US Dept of Housing & Urban Development

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

The following table provides an overview of the 12 census tracts with minority concentrations. The table shows the indicators of housing conditions in the census tracts highlighting those that also have an indicator of a concentration. Of the 12 census tracts with minority concentrations nine are also predominately low income.

Table 50 – Characteristics of Market Area Minority Concentrated Census Tracts

Census Tract	Total Households	Median Household Income	Percent Low Income	Median Age	Housing Units						
					Total	Percent Vacant	Percent Owner Occupied	Percent Built 1979 or before	Percent Lack Complete Plumbing	Percent Over crowded	Percent Cost Burdened
CT 2105	771	\$20,072	84.30	21.4	808	4.6%	12.2%	50.2%	1.0%	7.9%	53.7%
CT 2111	742	\$25,093	58.88	37.4	794	6.5%	23.7%	17.6%	0.0%	5.7%	50.3%
CT 2114	804	\$26,786	83.93	28.6	837	3.9%	29.5%	28.0%	0.0%	0.9%	53.1%
CT 2117	1,102	\$32,865	62.59	38.8	1,424	22.6%	47.9%	82.7%	0.0%	1.0%	44.3%
CT 2118	1,368	\$24,318	77.40	33.4	1,560	12.3%	30.8%	85.3%	0.0%	2.9%	46.8%
CT 2119	533	\$50,202	75.10	30.5	700	23.9%	66.4%	80.9%	0.0%	2.6%	39.4%
CT 2120	648	\$30,197	75.09	32.7	794	18.4%	38.3%	79.3%	0.5%	3.4%	60.2%
CT 2121	587	\$25,607	80.07	31.4	638	8.0%	17.5%	59.2%	0.0%	4.4%	42.2%
CT 2127.01	1,684	\$61,865	43.18	39.5	1,871	10.0%	80.4%	88.9%	0.0%	1.0%	29.0%
CT 2127.02	1,299	\$47,393	48.84	46.3	1,378	5.7%	76.2%	95.1%	0.2%	1.1%	37.6%
CT 2131.01	1,808	\$46,719	69.57	27.2	2,099	13.9%	30.3%	53.3%	0.0%	3.6%	49.2%
CT 2131.04	1,377	\$70,391	29.20	36.6	1,416	2.8%	84.7%	25.6%	0.0%	3.1%	39.8%
City Total	36,616	\$36,616	51.00	35.2	40,889	10.5%	54.4%	72.3%	0.2%	1.6%	39.7%

Data Source: 2013-2017 ACS

Are there any community assets in these areas/neighborhoods?

The census tracts with minority concentrations are largely located in the southern portion of the City south of the Western Branch of the James River. This portion of the City is fully served by infrastructure including sanitary sewer, water, and drainage. There are several City parks and recreation centers in the area along with a variety of public schools and libraries. Other City services in this portion of Portsmouth include City Hall, the Police Department, and several fire houses.

Are there other strategic opportunities in any of these areas?

The south portion of the City, which contains many of the neighborhoods with minority concentrations, is traversed by I-264, a major highway serving South Hampton Roads that intersects with I-64 providing access to Richmond and the I-95 corridor. The area also adjoins the Elizabeth River. This part of the City contains several business centers including the downtown and the mid-town business districts, Victory Crossing Business Park, Port Center Business Park, the Norfolk Naval Shipyard, and the Navel Medical Center. The south portion of Portsmouth is also the City’s government center containing City Hall, the Courthouse, the Police Department, the Department of Social Services, the Department of Behavioral Health Care

Services, fire houses, libraries, and public parks. This portion of the City contains a varied housing stock including several public housing developments. This is also the historic center of Portsmouth containing the City's historic districts.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City will focus its resources on activities and projects that support neighborhood sustainability in addition to support for persons with special needs, and the homeless and persons at risk of homelessness. SP-25 provides further information.

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

Geographic Area

Table 51 Geographic Priority Areas

Target Area	Percentage of Funds
None	na

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

Use of funds is not directed to any specific geographic area in the City. The majority of the assistance will be used in areas of the City that are predominately low income. Many of the areas that are predominately low income overlap with areas of minority concentrations. The City plans to use funds strategically in support of neighborhood sustainability, redevelopment, and economic development.

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

Priority Needs

The table below generated through HUD’s IDIS online program, shows priority needs for Portsmouth for use of CDBG and HOME funds during the period covered by this 5-Year CP. Additional information on the priority needs is in the narrative before the table. Priority needs were based on the results of input from public officials, City Departments, public and private service agencies, and other persons with interest in Portsmouth community, housing, and economic development needs. Also considered were the needs of the various household types and income strata, and racial and ethnic minorities.

Needs were given a priority level of high or low based on whether the need could be addressed with CDBG funding and HOME funding and the degree to which other resources might be available to address the need. The City intends to use CDBG and HOME resources to address

high priorities, and expects other funding sources or community stakeholders to address other community needs.

The City has identified the following priority needs to be addressed over the next five years:

- Affordable Housing – assistance with rehabilitation for existing owners focusing on rehab for all low income elderly owners and emergency rehab for all low income elderly owners; expansion of ownership for low income working households (generally households at or above 60% of AMI with modest other debt); support for extremely low and very-low income renters at-risk of homelessness, homeless persons, and special needs populations with rental housing; assistance with homeless prevention and rapid re-housing.
- Community Development – improvement and expansion of infrastructure and public facilities serving low – mod areas and demolition of vacant blighted structures. Focus is activities that support neighborhood sustainability including walkability and alternative modes of transportation, parks, recreation and open space, beautification, historic character and preservation, public health and safety (including but not limited to streets, sewer, water, lighting, drainage, eligible equipment), elimination of blight, and ADA compliance. Community development improvements should be coordinated in a comprehensive manner. Also support for facilities serving persons with special needs to move toward and maintain self-sufficiency.
- Public services – support for moving toward self-sufficiency including but not limited to youth, elderly, disabled services, and services for persons at-risk of homelessness, and homeless persons including employment services. Funded public services should not duplicate other services available in the community.
- Economic Development – supporting job creation and retention in addition to skills that allow for advancement, improvements to business districts and economic centers growing the City’s economy furthering the objective of neighborhood sustainability.
- Administration and planning in addition to fair housing advocacy, education, and compliance.

While property acquisition is an eligible use of CDBG and HOME funds, the City will not acquire land for the purposes of land banking, which is not an eligible use of funds. The City will only consider use of funds for property acquisition on a strategic basis addressing a priority in support of a project that is ready to be implemented and can be completed meeting a national objective or providing housing for low income households within no more than 18 months from acquisition. Acquisition to support elimination of slum and blight is a high priority but will only be considered based on documentation of slum and blight.

Table 52 – Priority Needs Summary

1	Priority Need Name	AH1 Affordable Housing (owners)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	AH1 Affordable Housing (owners)
	Description	Assistance to existing owners.
	Basis for Relative Priority	Cost burdened owners, older housing stock in need of maintenance, support neighborhood sustainability.
	2	Priority Need Name
Priority Level		High
Population		Moderate Large Families Families with Children Public Housing Residents
Geographic Areas Affected		City-wide
Associated Goals		AH2 Affordable Housing (owner)
Description		Increase ownership.
Basis for Relative Priority		Supply of affordable housing, enhance neighborhood sustainability.
3		Priority Need Name
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	AH3 Affordable Housing (renters)
	Description	Support for decent affordable rental housing.
	Basis for Relative Priority	High incidence of cost burden among extremely low income households including homeless, non-homeless special needs, older housing stock, support neighborhood sustainability.
4	Priority Need Name	INF Infrastructure Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	INF Infrastructure Improvements
	Description	Construct, reconstruct infrastructure in support of neighborhood sustainability.
	Basis for Relative Priority	Older infrastructure in need of replacement, reconstruction in support of neighborhood sustainability.
5	Priority Need Name	PF Public Facility Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	PF Public Facility Improvements
	Description	Construct, reconstruct public facilities in support of neighborhood sustainability.
	Basis for Relative Priority	Older public facilities in need of construction, reconstruction to support neighborhood sustainability.

6	Priority Need Name	PS Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	PS Public Services
	Description	Services in support with moving towards self-sufficiency
	Basis for Relative Priority	Need for services to support moving toward self-sufficiency.
	7	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Non-housing Community Development
Geographic Areas Affected		City-wide
Associated Goals		EcD Economic Development
Description		Support for creation and retention of jobs in support of sustainability.
Basis for Relative Priority		Need for economic development opportunities to raise income levels through jobs that offer career advancement and income growth.
8	Priority Need Name	AD Administration
	Priority Level	Low
	Population	Other
	Geographic Areas Affected	
	Associated Goals	AD Administration

Description	Support for payment of City's CPD planning and admin including direct and indirect costs.
Basis for Relative Priority	Need for planning and admin in support of City's CPD program.

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

Influence of Market Conditions

The following is a review of the market characteristics in Portsmouth that support proposed funding.

Table 53 – 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)	Extremely low and very low income households in need of temporary assistance to be housed or prevent homelessness, as they devise plan for self-sufficiency.
TBRA for Non-Homeless Special Needs	Extremely low and very low income households in need of temporary assistance to be housed or prevent homelessness, as they devise plan for self-sufficiency.
New Unit Production	Old housing stock not easily adapted to extremely and very-low income cost burdened households and households with special needs, lack energy efficiency, subject to lead problems, long-term lack of maintenance; expand opportunities for ownership of modern housing for working households with income at or above 60% of AMI and modest other debt in support of sustainability of neighborhoods.
Rehabilitation	Old housing stock and pre-1978 housing occupied by low income households with children; persons aging in place; need to address lead, preventative maintenance, emergency repair supporting sustainability of neighborhoods.
Acquisition, including preservation	Structures for adaptive use and infill sites in convenient locations, near transportation and services, may support historic preservation, available for creating housing for cost burdened extremely and very-low income households, households with special needs, homeless persons, and expanding opportunities for ownership by working households at or above 60% of AMI with modest other debt in support of sustainability of neighborhoods and preservation. Projects must be ready to implement and complete upon acquisition. Acquisition is not for the purposes of land banking and positioning sites for redevelopment.

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

Anticipated Resources

The following provides a review of anticipated CDBG and HOME funds.

Table 54 Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of 5-Year CP	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	public federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,557,075	\$44,880	\$0.00	\$1,601,955	\$5,000,000	address community development, housing, economic development needs
HOME	public federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$452,783	\$0.00	\$0.00	\$452,783	\$1,200,000	address housing needs

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leverage includes City funds and staff time administering and implementing the CPD program and other resources provided by sub-recipients.

The City and sub-recipients may seek funding from other sources to accomplish its goals. Such funding may include:

- McKinney – Vento Funds under the HEARTH Act;
- Choice Neighborhood;
- Low-Income Housing Tax Credits;
- New Markets Tax Credits;
- Economic Development Initiative;
- Environmental Protection Agency;
- Department of Transportation;
- Department of Veterans Affairs; and
- State funds.

The City will generate HOME match from eligible match per 24 CFR 92.220 including but not limited to cash contributions from non-federal sources, forbearance of fees, donated real property, the cost, not paid with federal resources, of on-site and off-site infrastructure, proceeds from multi-family and single family affordable housing project bond financing, reasonable rental value of donated use of site preparation or construction equipment, value of donated or voluntary labor or professional services, value of sweat equity, direct cost of supportive services provided to families residing in HOME assisted units, and direct cost of homebuyer counseling services provided to families that acquire properties with HOME funds.

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

The City has no specific plans for use of publically owned land or property to address identified needs. The City will consider use of publically owned land or property as appropriate to achieving priorities.

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.

Table 55 Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Portsmouth	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	City-wide

The City of Portsmouth is the clearinghouse and facilitator for the activities described by this 5-Year CP. As the local unit of government, the City of Portsmouth is empowered to apply for and administer CDBG and HOME funds. The City also supports other activities by providing certifications of consistency with the CP. The following describes the City’s institutional structure for administration of its entitlement program.

The Planning Department oversees the administration of the CDBG and HOME entitlement programs and is responsible for the following.

- Program management and oversight.
- Inter Department/Agency Coordination.
- Sub-recipient contract administration and monitoring.

- Program evaluation.
- Report preparation and submission.
- Public education and participation.
- Special project development.
- Consolidated Plan preparation, monitoring, and evaluation.
- Housing and neighborhood programs.

The daily oversight of activities for all programs and initiatives comes under the management of the Planning Director. The Planning Department is also responsible for managing all current and long-range planning for development, redevelopment, community development, and historic preservation activities within the City. In this capacity, the Planning Department: 1) prepares necessary plans, studies, and programs to implement the City's Comprehensive Plan; 2) engages in special studies and projects impacting on future growth, development, and quality of life. The Planning Department also administers and enforces the Zoning Ordinance, and the Floodplain Ordinance.

The City's Finance Department provides financial administration and management of the CDBG and HOME funds.

Other City agencies that participate with housing, community development, and economic development in Portsmouth are as follows.

Department of Permits and Inspections enforces the Derelict Structures Ordinance, Environmental Inspections, the Rental Inspection Code, Property Damage Assessment program. The Department also administers and enforces the Property Maintenance section of the [Uniform Statewide Building Code](#), which regulates the maintenance standards of both residential and commercial properties in Portsmouth.

The Department of Economic Development works to cultivate new businesses and maintain existing ones in support of economic development in Portsmouth. Programs offered include business outreach, business liaison, expansion and relocation assistance, business resources, education and networking opportunities, and economic development incentives.

The Portsmouth Department of Social Services provides residents with a gateway to connect to all social services and financial support being provided by local, State, and federal government agencies as well as private and charitable agencies to facilitate the development of programs to empower communities to strengthen families and neighborhoods.

The Portsmouth Department of Behavioral Health Services works with the other Community Services Boards in Virginia to provide integrated mental health, mental retardation, and substance abuse and prevention services in the City.

The Department of Engineering coordinates the design, rehabilitation, and construction of the City infrastructure and manages the City's capital improvement program.

The Department of Parks, Recreation, and Leisure Services provides recreation services and maintains public facilities for residents of the City.

The Police Department implements public service programs on crime awareness and prevention and assists new homeowners in forming active neighborhood crime watch programs.

The Portsmouth Redevelopment and Housing Authority serves as the City's community redevelopment agency and the local public housing agency making it an important housing provider. The Portsmouth City Council appoints the PRHA Board of Commissioners to serve as the organization's governing and policy-making entity. As an autonomous local government entity, PRHA maintains an internal contracting and procurement capacity along with an accounting and finance department. Housing activities provided by PRHA are as follows.

- Public housing units.
- Section 8 rental assistance.
- Housing for elderly not in need of supportive services.
- Housing for disabled persons.

Numerous community organizations contribute expertise in the management of programs and activities. Organizations that are instrumental in providing emergency shelter services and permanent supportive housing in the City are the Portsmouth Area Resource Coalition (PARC), the Help and Emergency Response Shelter (HER), Portsmouth Volunteers for the Homeless (PVH), Portsmouth Christian Outreach Ministries (PCOM), and Virginia Supportive Housing.

Oasis Social Ministries and churches around the City provide meals and clothing programs for the homeless and those at risk of becoming homeless. These, along with other public, private, non-profit agencies, church organizations, and the City, joined together in establishing the Portsmouth Homeless Action Consortium. PHAC works as the lead implementation entity for the City's homeless strategy. PHAC, which has been in existence since 1997, is a coordinating body that does not add additional bureaucracy to the service delivery system. PHAC's role includes monitoring activities and tracking outcomes to ensure progress in implementation of

the *Ten Year Plan to End Homelessness* PHAC also serves as the lead organization for completion of the Continuum of Care application submitted to HUD annually.

The City partners with a variety of agencies to carry out its community planning and development strategy and 5-Year CP. This diverse group of public agencies, non-profits, and private corporations providing or assisting with housing and community development needs demonstrates Portsmouth’s commitment to its stakeholders.

Assess of Strengths and Gaps in the Institutional Delivery System

Placing of the HUD entitlement program under the direction of the Planning Department ensures that Portsmouth’s community development program and its planning program are coordinated to the benefit of the community and ensuring efficient and effective use of resources and staff. The Planning Department works closely with other City departments to identify needs supporting community and economic development in Portsmouth.

The major gap remains scarce resources and limited staff to effectively operate programs. Coordination through the above listed organizations assists with networking ensuring that overlap of missions is minimized and facilitating more efficient use of resources. Opportunities for networking in support of improving services, efficiency, and to eliminate gaps are provided through the coordination efforts described below.

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

The following is an overview of homeless prevention services available in the community.

Table 56 Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X

Street Outreach Services			
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

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)

Non-profit service providers play a role in the implementation of the 5-Year CP and, in particular, the City’s 10-Year Plan to End Homelessness. The comprehensive scope of services addresses the needs of persons seeking to end homelessness and become self-sufficient or who require supportive services to prevent homelessness.

One of the primary goals of the Continuum of Care is to link persons to resources. In order for people to successfully exit the homeless system, they need access to stable housing, which means a stable source of income. Emergency shelters work with their clients assist them with obtaining income either through benefits that they are eligible to receive or a job so they can leave shelter and become permanently housed. PHAC has instituted a coordinated central intake system among provider organizations providing intake and referral to services in agreement with CPD-17-01.

Those at-risk of homelessness are assisted with similar access to services in addition to short-term rent or utility assistance.

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 available services identified above meet the needs of homeless persons in Portsmouth although demand often exceeds available resources. Employment and permanent affordable housing are also a challenge particularly for persons leaving homelessness with a criminal record, mental health or substance abuse history. Job placement programs develop

relationships with employers to overcome the initial reluctance to take the risk of hiring persons with blemished records.

While the City has some of the most affordable rental housing in Hampton Roads, a need is for safe, affordable, permanent housing. The cost of housing is still out of reach for many who experience homelessness. General Assistance, Supplemental Social Security and other assistance programs provide insufficient funds to afford even the more modest housing in the City while also allowing funds for food, utilities, clothing, child care and transportation. Landlords are also reluctant to accept tenants who are not employed or only employed part-time making it hard to place homeless persons in housing. It can also be hard to place persons with felonies on their record.

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

PHAC provides the framework for addressing the gaps in the homeless system. Participating organizations have adapted, transforming from a facilities based homeless delivery system to a system of services designed to prevent homelessness and to rapidly return people to permanent stable housing through the Housing First strategy. PHAC has aligned its bylaws with the strategy and funding is evolving with resources shifting from emergency shelter to rapid re-housing and permanent supportive housing. The City and service providers have made employment a priority. As persons are able to be gainfully employed, it is expected it will assist with their housing stability.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

The 5-year goals are based on the priority needs outlined in SP-25.

Table 57 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH 1 Affordable Housing (owners)	2019	2023	Affordable Housing	City-wide	AH1 Affordable Housing (owners)	CDBG: \$200,000 HOME: \$200,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	AH2 Affordable Housing (owner)	2019	2023	Affordable Housing	City-wide	AH2 Affordable Housing (owners)	HOME: \$500,000	Homeowner Housing Added: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 35 Households Assisted
3	AH3 Affordable Housing (renters)	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs	City-wide	AH3 Affordable Housing (renters)	HOME: \$350,000	Tenant-based rental assistance homeless prevention / rapid re-housing: 100 Households Assisted
4	INF Infrastructure Improvements	2019	2023	Non-Housing Community Development	City-wide	INF Infrastructure Improvements	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40,000 Persons Assisted Buildings Demolished: 5 Buildings
5	PF Public Facility Improvements	2019	2023	Non-Housing Community Development	City-wide	PF Public Facility Improvements	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40,000 Persons Assisted
6	PS Public Services	2019	2023	Non-Housing Community Development	City-wide	PS Public Services	CDBG: \$750,000	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
7	EcD Economic Development	2019	2023	Non-Housing Community Development	City-wide	EcD Economic Development	CDBG: \$250,000	Jobs created/retained: up to 10 Jobs
8	AD Administration	2019	2023	program admin	City-wide	AD Administration	CDBG: \$750,000	Other: 1 Other

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)

- Extremely low income – up to 50 households assisted with tenant based rental assistance, and 2 households assisted with housing rehab.
- Very low income – 3 households assisted with housing rehab, 5 households assisted with homeownership assistance.
- Low income – 30 households assisted with homeownership assistance; 5 households assisted with rehabilitation, 2 households assisted with new dwelling units.

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)

PRHA is compliant with its Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

PRHA has Resident Council Organizations in its public housing communities that meet once a month to discuss resident issues, activities, and problems with the objective of helping improve the residents and their communities. Residents receive Community Service credit for participation in their resident organizations. The City of Portsmouth is not undertaking any activities to encourage public housing residents to become more involved in management and this 5-Year Strategy does not establish this as a City priority.

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

PRHA is not designated by HUD as troubled.

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

Barriers to Affordable Housing

As noted by the Market Analysis of this 5-Year CP, the City contains a large number of rental units for low income households and housing costs in Portsmouth are significantly below costs throughout Hampton Roads. There are 91 rental units for low income households in Portsmouth that are assisted by local, federal, or State funding programs, 2,679 rental units for low income households that are funded by Low Income Housing Tax Credits, and 707 public housing units for rent to low income households. PRHA also administers 1,718 Section 8 Housing Choice Vouchers available for low income renters to use in the City. These assisted units and the vouchers represent about one-third of the rental housing in Portsmouth.

Average sales price of newly constructed units in the City in 2017 was about \$225,000 an increase of 7.6% since 2009. The price is significantly below the price of newly constructed units in Hampton Roads, which is \$310,831. Median sales price for existing units in Portsmouth at \$151,900 is below the Hampton Roads median sales price for an existing unit of \$228,500. In Hampton Roads as of the end of 2017 the average rental rate was \$1,375. While rent in the City increased by about 41% from 2012 to 2017, average rent in Portsmouth at \$1,138 is still below Hampton Roads average rent.

Despite the availability of affordable housing in Portsmouth, there continues to be demand for safe decent affordable housing. The demand is greatest among households with income at or below 50% of AMI and particularly acute among households at or below 30% of AMI.

DPOR reports that in Portsmouth from 2013 to 2018 four fair housing complaints were filed. Three of the cases were filed by black headed households claiming refusal to rent and one was filed by a household with a disabled person with the claim of not making a reasonable accommodation. All of the cases were closed administratively, meaning the complainant was uncooperative, could not be located, or withdrew the case. HUD's Fair Housing Assistance Program (FHAP) reports that from 2013 to 2018, two fair housing complaints were filed in Portsmouth. One was based on familial status and the other on race and sex. One complaint was withdrawn by the complainant after resolution and the other complainant failed to cooperate.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Through use of CDBG and HOME funds the City makes a substantial investment in affordable housing in support of expanding and improving the inventory of units and providing direct assistance. In recent years the City has expended over \$800,000 of HOME funds assisting 45 low income buyers with purchasing their first home. The City has also assisted over 250 households with rent assistance. Most of the households assisted with rent had income at or below 30% of AMI.

The City uses its HUD entitlement funds to support reducing barriers to affordable housing. HOME funds are used to assist low income households with rent. Annually over 75% of the households provided with HOME TBRA assistance are extremely low income renter households, which has been identified as the category with the greatest need.

The City offers an incentive program for rehabilitation of residential structures that are at least 25 years old. The program provides a ten year exemption of the increase in value due to the improvements where the rehabilitation increases the base assessed value by at least 40% with less than 15% structural addition. The City has two tax relief programs that either reduce or freeze the real estate tax liability for elderly and disabled homeowners. The City's Zoning Ordinance has been streamlined with a limited number of districts making most uses, including varied housing types, by-right, eliminating the need for use permits that adds to the time and cost to develop housing. The efficiency of the Zoning Ordinance is demonstrated by need for fewer variances reducing the time and cost to develop.

The City's Department of Permits and Inspections supports strategic efforts to improve the quality of the neighborhoods by enforcing housing standards. The efforts help with the sustainability and improved quality of life.

In furtherance of fair housing, the City uses CDBG funds to provide staff to serve as Portsmouth's fair housing compliance officer. The fair housing compliance officer provides outreach, advocacy, education, and referral, which is available to all persons experiencing fair housing problems. The compliance officer and City staff participate in quarterly board meetings and community outreach programs offered by HRCHRB, a regional organization of realtors, builders, local government officials, and housing advocates, including those representing the disabled. The compliance officer provides outreach through meeting with current and prospective Section 8 landlords providing them with an overview of the Fair Housing Legislation and the Virginia Tenant Landlord Act.

Through use of HUD entitlement funds over the next five years the City will continue to focus on neighborhood sustainability funding activities that support neighborhoods in addition to economic development. Activities include improvements to infrastructure and public facilities, elimination of blight, and housing projects. Housing projects include ownership opportunities for households at or above 60% of AMI, rehab including emergency rehab for owners at or below 50% of AMI, rental housing for special needs populations and extremely low income households, rental assistance to prevent homelessness and rapid re-housing, and support for services for youth, the elderly, the disabled, and other special needs populations.

SP-60 Homelessness Strategy – 91.215(d)

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

Agencies in the City that provide outreach to homeless persons including unsheltered are Portsmouth Christian Outreach Ministry, Portsmouth Department of Behavioral Healthcare Services, Oasis Social Ministry, PARC, and Portsmouth Volunteers for the Homeless. The City supports outreach by providing funds for coordinated central intake for homeless persons and persons at-risk of homelessness. The program assesses the persons' needs and refers them to resources for services and housing in agreement with CPD-17-01.

Addressing the emergency and transitional housing needs of homeless persons

The homeless facilities and services inventory in part MA-30 of this document identifies 73 year round emergency shelter beds and 40 seasonal shelter beds in Portsmouth. The inventory also

identifies 181 transitional housing beds. HER and Portsmouth Volunteers for the Homeless provide emergency shelter spaces for families and individual adults. Rental assistance in support of transitional needs is provided by Oasis Social Ministry, PARC, Portsmouth Department of Behavioral Healthcare Services, and PVH. Several agencies also provide assistance with utilities.

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.

Part MA-30 contains a table showing that various agencies in the City and region provide services to help the homeless make the transition to permanent housing including, but not limited to, life skills training, mental health counseling, alcohol and drug abuse treatment and counseling, education, employment services, child care, and transportation. The City funds shelter operation, rent assistance, and central intake.

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

Agencies in the City and region provide services that assist with persons the transition to permanent and independent living. These services also facilitate access to affordable housing and support preventing persons from becoming homeless again. The City continues to use entitlement funds to provide for intake assistance services for homeless persons and persons at-risk of homelessness and TBRA. The intake assistance and rent assistance supports facilitating access to housing and services helping with transitioning to housing and independent living and preventing persons from becoming homeless. Discharge coordination plans are in place in Portsmouth for youth aging out of foster care, patients discharged from mental health hospitals, and persons discharged from correction facilities.

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

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

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

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

Lead based paint hazard reduction has been integrated into the City's housing policies and programs. Consistent with HUD's lead-based paint regulations at 24 CFR 35, the housing policies and procedures of supported by the City's entitlement funds include lead-based paint protective measures.

The City has devised *A Lead Safe Housing Requirements Screening Worksheet* that is required to be filled out for each CDBG or HOME funded rehab project in an effort to conclude that the residence is either exempt or not exempt from the requirements of 24 CFR Part 35. Prior to setting up all housing rehab projects in IDIS the City ensures the worksheet is completed. All units proposed to be occupied by a household provided with HOME down payment assistance or tenant based rent assistance is subject to a lead visual inspection. Households are not provided HOME assistance unless the problem is mitigated.

In Virginia all persons performing renovations for compensation in target (pre-1978) housing or child-occupied facilities must provide the HUD produced document *Renovate Right* to the owners and occupants before beginning renovations.

The City has adopted the Virginia Maintenance code for the maintenance of existing buildings, which includes measures regarding lead paint. If during the property maintenance inspection, chipping or peeling paint is found, the paint is tested. Property owners are notified of unacceptable levels of lead-based paint and the requirements concerning removal. Properties occupied by households with children age 6 and under are referred to the Health Department for testing of blood lead levels and to the City to determine eligibility for assistance with lead paint protective measures.

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

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

The Portsmouth Department of Social Services is the City's official anti-poverty agency. DSS provides residents with a gateway to connect to all social services and financial support being provided by local, State, and federal government agencies as well as private and charitable agencies to facilitate the development of programs to empower communities to strengthen families and neighborhoods. DSS offers assistance and access to alternative living arrangements, home based care services, day care services, emergency needs, employment services, family planning services, health related services, information and referral services, protective services to children, and determinations and re-determinations of eligibility for public assistance programs including Temporary Assistance to Needy Families (TANF), Food Stamps, General Assistance, and Medicaid, and process applications for fuel assistance.

While the City's Department of Economic Development does not work directly to reduce the poverty level, its role in expanding economic opportunities works toward increasing household incomes. The Department of Economic Development will continue its work to cultivate new

business in support of creation of decent wage jobs that offer opportunities for advancement. Programs and incentives offered by the Department of Economic Development include EDA Local Incentive Program (LIP), The Virginia Enterprise Zone (VEZ), Citywide Incentives, Historic Rehabilitation Tax Credits, Foreign Trade Zone, Hub Zone. Specific Citywide incentives include tax exemptions for rehabilitation of older properties and environmental restoration of environmentally contaminated sites.

Portions of Portsmouth are also located in a State designated Enterprise Zone, which offers State and local incentives to qualifying businesses locating and expanding within the Zone.

How is the Jurisdiction’s poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

DSS and other agencies in the City serving persons with service needs to alleviate poverty provide support with identifying housing that may be available to address their needs. DSS and the agencies are provided with information of the housing projects and programs supported by the City’s entitlement funds.

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 is on-going throughout the program year. The City has compiled a *CDBG and HOME Sub-recipient Compliance Manual*, which is on line at <http://www.portsmouthva.gov/planning/images/CDBGandHOMESubrecipientComplianceManual.pdf>. All sub-recipients and applicants are referred to the Manual to support them in administration of entitlement funds. The City has also developed a *CHDO Policy and Procedures Manual* to instruct certified CHDOs regarding administration of a project in support of compliance with the program regulations. The City only awards funds to organizations completing activities that further the 5-Year CP.

The Portsmouth Department of Planning monitors activities carried out to further the Consolidated Plan to ensure long-term compliance with program requirements. The objectives of the monitoring are to make sure that activities 1) comply with all regulations governing their administrative, financial, and programmatic operations; 2) achieve their performance objectives within schedule and budget; and 3) comply with the Consolidated Plan.

Internal controls have been designed to ensure adequate segregation of duties. The Department of Planning prepares agreements for activities supported by CDBG and HOME and establishes financial accounts. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Department of Planning administers the Integrated Disbursement and Information System (IDIS) responsible for setting up and administering activities and to create draws. The Finance Department is responsible for approval of draws.

The Department of Planning conducts on-site monitoring for all active CDBG and HOME assisted activities carried out by sub-recipients at least annually.

For all activities, the Department of Planning conducts a full evaluation that includes all program areas. These reviews involve an evaluation of eligibility, statutory objective compliance, accomplishments, timeliness and other federal requirements.

Expected Resources

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

Anticipated Resources

Table 58 Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,572,154.00	44,880	0.00	1,617,034.00	5,200,000	address community development and housing, needs
HOME	public federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	421,788.00	18,000.00	0.00	439,788.00	1,500,000.00	address housing needs

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City and sub-recipients may seek funding from other sources to accomplish its goals. Such funding may include:

- McKinney – Vento Funds under the HEARTH Act;
- Choice Neighborhood;
- Low-Income Housing Tax Credits;

- New Markets Tax Credits;
- Economic Development Initiative;
- Environmental Protection Agency;
- Department of Transportation;
- Department of Veterans Affairs; and
- State funds.

The City will generate HOME match from eligible match per 24 CFR 92.220 including but not limited to cash contributions from non-federal sources, forbearance of fees, donated real property, the cost, not paid with federal resources, of on-site and off-site infrastructure, proceeds from multi-family and single family affordable housing project bond financing, reasonable rental value of donated use of site preparation or construction equipment, value of donated or voluntary labor or professional services, value of sweat equity, direct cost of supportive services provided to families residing in HOME assisted units, and direct cost of homebuyer counseling services provided to families that acquire properties with HOME funds.

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

The City is using funds at the Portsmouth Sportplex, a former private school purchased with City revenue. Funds are being used to continue with site improvements to create a public park benefiting low income persons. This project was funded in FY 15 and will continue to be funded in FY 19.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 59 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	PS Public Services	2019	2023	Non-Housing Community Development	City-wide	PS Public Services	CDBG: \$235,823.105	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted Homelessness Prevention: 150 Persons Assisted
2	AH1 Affordable Housing (owners)	2019	2023	Affordable Housing	City-wide	AH 1 – Affordable Housing (owners)	HOME: \$126,519.80	Homeowner Housing Rehabilitated: 2 households assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	AH2 Affordable Housing (owners)	2019	2023	Affordable Housing	City-wide	AH2 Affordable Housing (owners)	HOME: \$313,268.20	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
4	INF Infrastructure Improvements	2019	2023	Non-Housing Community Development	City-wide	INF Infrastructure Improvements	CDBG: \$381,780.10	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30,000 persons assisted
5	PF Public Facility Improvements	2019	2023	Non-Housing Community Development		PF Public Facility Improvements	CDBG: \$685,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 23000 Persons Assisted
6	AD Administration	2019	2023	program admin		AD Administration	CDBG: \$314,430.80	Other: 1 Other

Goal Descriptions

Table 60 – Goals Descriptions

1	Goal Name	PS Public Services
	Goal Description	Support public and human service needs for youth, elderly disabled, homeless prevention, and at-risk of homelessness. There is no target area.
2	Goal Name	AH1Affordable Housing (owners)
	Goal Description	Rehab assistance for elderly and disabled owners.
3	Goal Name	AH2 Affordable Housing (owners)
	Goal Description	Support increased home ownership with direct subsidies to assist with purchase by first time buyers; construction or substantial rehab of unit by a CHDO.
4	Goal Name	INF Infrastructure Improvements
	Goal Description	Complete improvements to public infrastructure.
5	Goal Name	PF Public Facility Improvements
	Goal Description	Improve or expand public facilities including ADA compliance.
6	Goal Name	AD Administration
	Goal Description	Direct and indirect planning and admin for CDBG and HOME programs including fair housing compliance.

Projects

AP-35 Projects – 91.220(d)

Introduction

The rationale for allocating priorities for housing and community development needs is based on information and data described fully in the City’s 5-Year Consolidated Plan. Each of the activities to be funded in FY 19 reflects a High Priority identified in the City’s 5-Year CP. Some projects are at specific locations and some of the projects serve a specific geographic area or the entire community. Projects addressing public service community needs are at site specific locations serving low-income areas or benefiting low-income consumers in the area. Additionally, some projects funded by the City of Portsmouth are for the benefit of the entire City, responding to the request for services of the residents throughout the City.

Obstacles to addressing underserved needs include:

- Demand for assistance that exceeds available resources.
- Limited supply of available affordable suitable land.
- Poor or unacceptable credit histories of applicants for housing assistance programs, poor records of employment among applicants, lack of adequate budget and credit counseling for prospective homebuyers to assist them in maintaining their home ownership status.
- Limitations on use of various funding sources for administration.
- Limited supply of quality affordable rental housing for households with incomes between 0 to 50% of median family income.
- Increasing costs to complete work.
- Lack of capacity by non-profits to leverage additional funds, maintain sufficient qualified staff including lack of a qualified CHDO.

The following is a review of the projects that are to be funded during the program year.

Table 61 – Project Information

#	Project Name
1	19 B Affordable Housing Owners (non-chdo)
2	19 M Affordable Housing Owners (non-chdo)
3	19 M Affordable Housing Owners (CHDO)
4	19 B Public Services
5	19 B Public Facilities
6	19 B Infrastructure

#	Project Name
7	19 B AD CDBG Administration

AP-38 Project Summary

Project Summary Information

Table 62 – Project Summary Information

1	Project Name	19 M Affordable Housing Owners (non-chdo)
	Target Area	City-wide
	Goals Supported	AH1 Affordable Housing (owners)
	Needs Addressed	AH1 Affordable Housing (owners)
	Funding	CDBG: \$126,519.80
	Description	Rehab assistance to low income elderly and disabled owners; up to \$25,000 of assistance/du; admin of program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	City-wide
	Planned Activities	Rehab assistance to elderly and disabled owners City-wide supporting repair and modifications. Funds provided as forgivable deferred non-amortizing loan.
2	Project Name	19 M Affordable Housing Owners (non-chdo)
	Target Area	
	Goals Supported	AH2 Affordable Housing (owners)
	Needs Addressed	AH2 Affordable Housing (owners)
	Funding	HOME: \$250,000
	Description	Provide assistance with down and closing to first time buyers City-wide.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Up to 10 households.
	Location Description	City-wide
	Planned Activities	Provide down and closing assistance to low income first time buyers. Available City-wide to households with income from 80% to 50% of ami. Funds available as non-amortizing deferred payment loan forgivable at the end of the affordability period.
3	Project Name	19 M Affordable Housing Owners (CHDO)

	Target Area	
	Goals Supported	AH2 Affordable Housing (owners)
	Needs Addressed	AH2 Affordable Housing (owners)
	Funding	HOME: \$63,268.20
	Description	Provide funds to a certified CHDO to purchase and rehab or construct single housing for sale to owner households.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	To be determined.
	Planned Activities	A certified CHDO will purchase single family dwelling and rehab it or construct a single family dwelling, which will be sold to a low income household.
4	Project Name	19 B Public Services
	Target Area	
	Goals Supported	PS Public Services
	Needs Addressed	PS Public Services
	Funding	CDBG: \$235,823.10
	Description	Service to be offered in predominately low income areas or City-wide to predominately low income households based on an income intake.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Up to 5,000 persons.
	Location Description	Predominately low income areas or City-wide
	Planned Activities	The City Dept of Parks and Rec will operate Senior Transportation, and youth programs including Kids Meals, Youth Leadership Development, and Health & Wellness. The Endependence Center will provide counseling services to support disabled persons with living independently. PARC and For Kids will offer intake and referral services benefitting persons who are homeless and at risk of homelessness. Eggleston will assist homeless persons with finding employment.
5	Project Name	19 B Public Facilities
	Target Area	
	Goals Supported	PF Public Facility Improvements
	Needs Addressed	PF Public Facility Improvements

	Funding	CDBG: \$685,000
	Description	On-going rehab of former private school to a public community park. Rehab of community center serving low income area.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that up to 30,000 persons will benefit from the improvements.
	Location Description	The former school undergoing rehab to a public park is at 1801 Portsmouth Blvd. The public facility is located at 1701 Elm Ave.
	Planned Activities	Conversion of the former school is a multi-year activity. During the program year the City anticipates working on site improvements expecting to complete construction of parking, walking trails, stormwater improvements, reconstruction of play fields, installing landscaping, lighting, landscaping, signs, play equipment, a swimming pool, demolition of buildings. The rehab of the public community center includes, but is not limited to, new roof, gutters and downspouts, lighting, ADA improvements, windows.
6	Project Name	19 B Infrastructure
	Target Area	
	Goals Supported	INF Infrastructure Improvements
	Needs Addressed	INF Infrastructure Improvements
	Funding	CDBG: \$381,780.10
	Description	Installation of crosswalks and other improvements to support pedestrian access and safety.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that up to 30,000 persons will benefit from the improvements.
	Location Description	High Street & Frederick Blvd; High Street & Florida Avenue; Bart Street & Frederick Blvd (near HRT Bus Stop); Portsmouth Boulevard at Sportsplex
	Planned Activities	Installation of crosswalks and other improvements to support pedestrian access and safety.
7	Project Name	19 B AD CDBG Administration
	Target Area	
	Goals Supported	AD Administration
	Needs Addressed	AD Administration

Funding	CDBG: \$314,430.80
Description	Provide direct program admin, planning, fair housing compliance.
Target Date	6/30/2020
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	CDBG direct admin, planning, fair housing compliance.

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

The planned projects and listed activities are for the entire City of Portsmouth, which consists of about 34 square miles in the Hampton Roads region. The City includes 31 census tracts of which 12 have racial concentrations, and 14 have a majority of low income households as outlined in MA-50 of the 5-Year CP. Nine of the 12 census tracts with a minority concentration also have a majority of low income households. Funds will be used City-wide, however, many of the activities will benefit primarily low income areas.

About 15% of the CDBG funds anticipated to be available to the City in the next year will benefit low-mod clientele and about 66% will benefit low income areas. The remaining funds will be used for program administration. All of the HOME funds will benefit low income owners.

Rationale for the priorities for allocating investments geographically

Discussion

The rationale for allocating priorities for housing and community development needs is based on information and data and is described in the City’s 5-Year CP. Each of the activities to be funded in FY 19-20 reflects a High Priority identified in the City’s 5-Year CP. Some projects are at specific locations and some of the projects serve a specific geographic area or the entire community. Projects addressing public service community needs are at site specific locations serving low income areas or benefiting low income consumers. Additionally, some projects funded by the City of Portsmouth are for the benefit of the entire City, responding to the request for services of residents throughout the City.

HOME funds will be used to assist with down and closing assistance, housing rehabilitation, and to support acquisition and rehabilitation of a vacant unit or construction of a unit by a CHDO for resale to first time homebuyers. Prior year HOME funds are available to assist with tenant based rent assistance.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Table 63 One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	3
Non-Homeless	25
Special-Needs	0
Total	28

Table 64 One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	13
The Production of New Units	0
Rehab of Existing Units	14
Acquisition of Existing Units	1
Total	28

AP-60 Public Housing – 91.220(h)

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

Portsmouth has budgeted \$350,000 of City revenue to support redevelopment of PRHA’s Lincoln Park Development. Development of the project will begin in summer 2019. The City has allocated funds to support various public services, which are available to public housing residents. Also, public housing residents may benefit from the public facility projects included in this Annual Action Plan.

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

The Portsmouth Redevelopment and Housing Authority is the City’s local public housing agency making it an important housing provider particularly to low income households. The Portsmouth City Council appoints the PRHA Board of Commissioners to serve as the organization’s governing and policy-making entity. As an autonomous local government entity, PRHA maintains an internal contracting and procurement capacity along with an accounting

and finance department. PRHA receives funding directly from HUD in support of administration and operation of its public housing units.

The City of Portsmouth is not undertaking any activities during the year to encourage public housing residents to become more involved in management. PRHA has Resident Council Organizations in its public housing communities that regularly meet to discuss resident issues, activities, and problems with the objective of helping improve the residents and their communities. Residents receive Community Service credit for participation in their resident organizations.

The City has made PRHA aware of the availability of HOME funds to assist first-time homebuyers with down payment and closing cost. PRHA has indicated that it intends to work with some of its residents to participate in the public housing home owner voucher program. Public housing residents may benefit from assistance provided they can qualify for a mortgage.

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

PRHA is not designated by HUD as troubled.

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

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

Outreach to homeless persons in the City, including unsheltered persons, is provided by Portsmouth Christian Outreach Ministry, Portsmouth Department of Behavioral Healthcare Services, Oasis Social Ministry, PARC, Portsmouth Volunteers for the Homeless, and Virginia Supportive Housing. During program year 19-20, the City of Portsmouth will allocate CDBG funds to provide central intake assistance services for homeless persons and persons at-risk of homelessness in compliance with HUD Coordinated Entry Notice CPD-17-01. The program assesses the persons' needs and refers them to resources for services and housing. The program will be implemented by PARC and For Kids with cooperation by CoC members.

Addressing the emergency shelter and transitional housing needs of homeless persons

PVH, and HER provide emergency shelter spaces for families and individual adults in Portsmouth. Rental assistance in support of transitional needs is provided by Oasis Social Ministry, The Planning Council, PARC, Portsmouth Department of Behavioral Healthcare Services, and PVH. Assistance with utilities is also available. Prior year HOME funds will be available in FY 19-20 to assist with TBRA along with funds to administer the program. HOME TBRA assists with rapid re-housing of homeless persons and homelessness prevention for persons at-risk. Case management services are available to persons receiving TBRA funds. Case management services assist with developing a plan to address identified problems and needs.

In addition to entitlement funds, during the program year Portsmouth will also expend City revenue to support the operation of local organizations that assist the homeless and persons at-risk of homelessness.

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

Various agencies in the City and region provide services to help the homeless make the transition to permanent housing offering services including, but not limited to, life skills training, mental health counseling, alcohol and drug abuse treatment and counseling, education, employment services, child care, and transportation. SP-40 of the 5-Year CP provides a summary of available services. Portsmouth continues to allocate City revenue to support several organizations that assist the homeless and person at-risk of homelessness. The City supports a central intake system to facilitate easy and coordinated access to the services.

Prior year HOME funds are budgeted for TBRA and administration of the program. The HOME TBRA funds benefits persons who are homeless or at-risk of homelessness by providing them with security deposits and short-term rent assistance. HER and VSH receive funds from the State that assist with homeless prevention and rapid re-housing.

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

Prior year HOME funds will be available during program year 19-20 to assist with TBRA. The TBRA program assists with homeless prevention to persons at-risk of homelessness and rapid re-housing for homeless persons. HER and VSH receive State funds assisting with homeless prevention and rapid re-housing.

The City continues to participate in the South Hampton Roads Regional Task Force to End Homelessness. Through this effort the community participates in regional efforts to identify strategies to reduce homelessness through coordinated efforts and efficient use of scarce resources.

Portsmouth's BHCS is the local agency that provides planning for persons discharged from a publicly-funded institution. The discharge policies of Virginia provides for both local case managers and State facilities staff to begin discharge planning when an individual is admitted to a State facility. BHCS case managers provide discharge planning services to persons hospitalized in State psychiatric facilities and assists with all discharge related activities aimed to ensure successful transition back to the community and preventing homelessness.

Qualified mental health providers provide all services. BHCS has also devised discharge coordination policies for adults aging out of foster care and persons returning to the community from mental health institutions.

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

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

There are no land use policies, zoning ordinances, building codes, fees, growth limitation, or policies affecting the return on residential investment in the City that negatively impacts development of affordable housing. Portsmouth has the most affordable housing among communities in Hampton Rds. Average sales price of newly constructed units in the City in 2017 was about \$225,000. The price is significantly below the price of newly constructed units in Hampton Roads, which is \$310,831. Median sales price for existing units in Portsmouth at \$151,900 is also below the Hampton Roads median sales price for an existing unit of \$228,500.

In Hampton Roads as of the end of 2017 the average rental rate was \$1,375. While rent in the City increased by about 41% from 2012 to 2017, average rent in Portsmouth at \$1,138 is still below Hampton Roads average rent.

There are 91 rental units for low income households in Portsmouth that are assisted by local, federal, or State funding programs, 2,679 rental units for low income households that are funded by Low Income Housing Tax Credits, 707 public housing units, and 1,718 Section 8 Housing Choice Vouchers units available for low income renters to use in the City. These assisted rental units and renter households with assistance are about one-third of the renter occupied housing in the City.

Despite the availability of affordable housing in Portsmouth, there continues to be demand for safe decent affordable housing. The demand is greatest among households with income at or below 50% of AMI and particularly acute among households at or below 30% of AMI.

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

Portsmouth is assisting PRHA with redevelopment of its Lincoln Park development providing \$350,000 of City revenue for the project. The funds will benefit 75 low income public housing renter households.

The City continues to use entitlement funds and incentive programs to support low income households with reducing barriers to affordable housing including down payment and closing assistance and rent assistance. The City also plans to fund housing rehabilitation for low income households. The City funds central intake for homeless persons and person at-risk of homelessness. The program assesses their needs and refers them to resources for services and housing.

The City continues to provide a 10-year tax exemption to eligible rehab, and tax relief for elderly and disabled owners and veterans. The City continues funding fair housing compliance and continues participating in the Hampton Roads Community Housing Resource Board.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City will use entitlement funds to provide down payment and closing cost assistance to first time buyers, rehab assistance. Prior year funds are also available to support tenant based rent assistance. The City general revenue funds have been allocated to various local organizations that assist low income households and the homeless. City revenue is being used to fund redevelopment of a public housing site. The City

will continue to offer an incentive program for rehabilitation of residential structures that are at least 25 years old and to offer two tax relief programs either reducing or freezing the real estate tax liability for elderly and disabled homeowners.

Actions planned to reduce lead-based paint hazards

Lead based paint hazard reduction has been integrated into the City's housing policies and programs. Consistent with HUD's lead-based paint regulations at 24 CFR 35, the policies and procedures of any City rehabilitation program supported by the City's entitlement funds, must include lead-based paint protective measures.

The City has devised *A Lead Safe Housing Requirements Screening Worksheet* that is required to be filled out for each CDBG or HOME funded rehab project in an effort to conclude that the residence is either exempt or not exempt from the requirements of 24 CFR Part 35. Prior to setting up all housing rehab projects in IDIS the City requires that the sub-recipient submit the completed worksheet. All units proposed to be occupied by a household provided with HOME down payment assistance or tenant based rent assistance is subject to a lead visual inspection. Households are not provided HOME assistance unless the problem is mitigated.

In Virginia all persons performing renovations for compensation in target (pre-1978) housing or child-occupied facilities must provide the HUD produced document *Renovate Right* to the owners and occupants before beginning renovations.

The City has adopted the Virginia Maintenance code for the maintenance of existing buildings, which includes measures regarding lead paint. If during the property maintenance inspection, chipping or peeling paint is found, the paint is tested. Property owners are notified of unacceptable levels of lead-based paint and the requirements concerning removal. Properties occupied by households with children age 6 and under are referred to the Health Department for testing of blood lead levels and to the City to determine eligibility for assistance with lead paint protective measures.

Actions planned to reduce the number of poverty-level families

The City's DSS continues to connect persons in need to all social services and financial support provided by local, State, and federal government agencies as well as private and charitable agencies to facilitate the development of programs to empower communities to strengthen families and neighborhoods. DSS offers assistance and access to alternative living arrangements, home based care services, day care services, emergency needs, employment services, family planning services, health related services, information and referral services,

protective services to children, and determinations and re-determinations of eligibility for public assistance programs including Temporary Assistance to Needy Families (TANF), Food Stamps, General Assistance, and Medicaid, and process applications for fuel assistance.

During the program year, prior year HOME funds will be available for rent assistance preventing low income households from losing their housing or to obtain housing. This helps households with efforts to maintain stability by keeping their job, finding a job, and continuing with school.

To further reduce poverty, Portsmouth's Department of Economic Development continues its work to cultivate new business in support of creation of decent wage jobs that offer opportunities for advancement. The Department of Economic Development offers various incentives and programs in furtherance of economic development in the City.

Actions planned to develop institutional structure

The City's Department of Planning is responsible for the administration of the CDBG and HOME programs. All sub-recipient agreements are monitored on an ongoing basis. The City participates with other groups when appropriate, such as planning for the homeless and to address fair housing, to facilitate cooperative problem solving.

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

The Department of Planning is responsible for the coordination of the various planning activities and implementation of the program. Coordination and cooperation is one of the most important elements in the implementation of the 5-Year CP and the Annual Action Plan. To ensure that service delivery coordination is continued, it is essential that each agency share data, exchange information, and consult and coordinate with each of the other service providers.

The City of Portsmouth continues to interact with public and non-profit institutions that provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City's primary means of connecting and networking with housing and service providers in Portsmouth and the region is through the following organizations.

- Member and Co-chair of PHAC (bi-monthly).

- Member South Hampton Roads Task Force to End Homelessness (monthly).
- Member Hampton Roads Community Housing Resource Board (quarterly).
- Member Hampton Roads Housing Consortium (quarterly).

Staff with the City’s Department of Planning offers technical assistance and assistance with developing applications for funding. Staff provides technical assistance throughout the program year by meeting with grantees and persons interested in funding and conducting monitoring. In support of technical assistance the City has prepared a CDBG and HOME Sub-recipient Compliance Manual, a CHDO Policy and Procedures Manual, Fact Sheets for the CDBG and HOME programs, and a Lead Compliance Checklist.

Program Specific Requirements

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

Introduction:

The following is program specific requirements.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

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

The City does not intend to use HOME funds for other forms of investment beyond those identified in 92.205.

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:

City policy is recapture HOME investment vs resale. Recapture guidelines are:

- a. Require mortgage be placed on property in its favor for full amount HOME investment.
- b. On sale, City recaptures direct HOME subsidy from net proceeds of sale. The amount subject to recapture is limited to the net proceeds from the sale.
- c. Determine net proceeds by subtracting loan repayments & closing costs from gross sale price.
- d. Allow owner to recover amount of down payment, principal payment, & any capital improvement investment from net proceeds.
- e. After calculating amounts for c & d, if net proceeds aren't sufficient to recapture full HOME investment, it may be reduced pro rata based on time owner has owned and occupied measured against required affordability period.
- f. If net proceeds are greater than combined investment (i.e., amount of HOME subsidy subject to recapture and amount of homeowner's investment) both City and owner will share excess proceeds using proportional distribution.

A deed of trust in amount of Direct subsidy must be filed. Recaptured funds assist other income-eligible buyers.

If no Direct subsidy & unit designated affordable & sold during affordability period, sale must meet following resale criteria:

1. Purchaser must be low-income, meeting HOME Program definition, and occupy property as principal residence. Subsequent buyer who purchase property within affordability period will start a new period of affordability if an infusion of new HOME funds is required to make unit affordable.

2. Sale price must be “affordable” for new purchaser. Must be affordable to a reasonable range of low-income buyers (ie between 60% and 80% of AMI). “Affordable” is defined as maximum percentage of purchaser’s income that can be used to pay fixed costs of owning a home (i.e., loan payments of principal and interest, taxes, and insurance, referred to as PITI). City's HOME Program defines percentage as minimum 28% of borrower’s gross household income, up to max of 30% of borrower’s gross household income.
 3. Original buyer, now seller, must receive “fair return” on investment. Seller’s investment is original investment in property plus capital improvements whereas painting and other cosmetic work is not. City HOME Program defines fair return as percentage change in Consumer Price Index (CPI) over period of ownership.
 4. City will use deed restrictions to enforce resale restrictions.
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:
Per 24 CFR 92.254(a)(4) the period of affordability is as follows:
 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:
None.

The same model of recapture and resale will be applied to all sub-recipients and CHDOs.