

Respondent



2

Anonymous



126:03
Time to complete



1. Organization Name: *

Habitat for Humanity of Greater Charlottesville

2. Organization Address: *

919 W. Main St., Charlottesville, VA 22903

3. Contact Name and Title: *

Ruth Stone

4. Contact telephone number: *

434-293-9066

5. Contact email: *

rstone@cvillehabitat.org

6. What type of grant funding are you searching for? *

CDBG Planning Grant

CDBG Competitive Grant

7. Briefly describe your organization and the services you provide. *

Charlottesville Habitat's Homebuyer Program helps hardworking, low-income families (30-60% AMI) build and purchase safe, quality and energy-efficient affordable homes with the help of community volunteers. Partner Families undergo financial coaching, homebuyer education and training on basic home repair; they save for a down payment, contribute sweat equity toward the construction of their homes, and purchase their houses with a zero-interest mortgage based on their ability to pay. Habitat's holistic focus on homeownership, a powerful financial vehicle that can lift families out of poverty, makes our model so effective. In addition, Habitat's Pathways to Housing program provides customized, holistic, and long-term supports to help aspiring but "not-yet-ready" homebuyers achieve financial stability through intensive financial coaching, homebuyer readiness training, matched savings, job supports and housing counseling. Our Neighborhood Revitalization efforts help to improve substandard conditions and revitalize aging communities by rehabilitating homes and reselling them to Habitat homebuyers. Our Southwood Mobile Home Park redevelopment project will convert the aged 341-pad trailer park into a mixed income, mixed use community without resident displacement. This involves intensive collaboration with residents addressing multiple realms such as planning and design, workforce development, education, recreation, safety and health. Promoting community-wide alignment of policy, programming and funding is also a program priority. We partner with other housing providers to develop affordable homes and develop new product and models. We are working with city, county and state governments to analyze policy changes that will make effective and efficient use of public and private resources to increase affordable housing in the region. Looking beyond the house – and the neighborhood – we are aligning initiatives like racial equity, workforce development, transportation and healthcare to find innovative and holistic solutions to families' varied needs. Since the onset of the COVID-19 pandemic, Habitat has taken aggressive steps to limit the contact among ourselves and the public. Nonetheless, the daily work we do is critical to the lives of many of our low-income neighbors hardest hit by this pandemic. In line with public health and safety guidelines we: 1) temporarily closed the main and Southwood offices to the public; 2) mandated a work-from-home-policy for all office-based staff; 3) temporarily suspended all community events and on-site volunteer activities; and 4) immediately shifted all meetings and essential services, except home building/repairs, to virtual/phone-based modes. All staff are available via phone/video M-F, 9am – 5pm with a live person answering and routing every call that comes in (averaging 40 - 50 calls/day). We safely expedited the completion of nearly finished homes and six families have moved into their new homes. Every effort has been made to ensure our essential support services for Southwood residents, homeowners, homebuyers, Pathways to Housing clients and the general community including: 1) one-on-one financial coaching via phone or live video; 2) Homebuyer Education, Community Conversations, Homeowner Advisory Council, Southwood Resident Planning, and Pathways Financial Empowerment meetings - conducted via phone/live video (95-100% attendance); 3) new online learning opportunities so homebuyers can earn sweat equity and advance toward homeownership; 4) foreclosure prevention/mortgage forbearance/rental assistance for families who lost income due to pandemic (336 families assisted since March); and 5) processing 170 Homeownership applications – financial interviews and home assessments are conducted virtually/on the phone.

8. Briefly describe your proposed project in the box below. *

Family Support, Financial Counseling and Navigation Services In response to the economic instability caused by COVID-19, Habitat is expanding and shifting course to focus on emergency financial support, employment, resource mobilization and housing stabilization. We are working to keep people housed and strengthen the economic safety net for low wealth residents in Albemarle County earning 60% or below of area median income. Activities will include:

- Maintain a COVID-19 Emergency Resources page on Habitat's website, updated regularly, with financial tips, job listings, emergency relief resources, free internet, food bank and grocery deliveries. This site will include a link to sign up for a virtual/telephone financial coaching meeting with Habitat family services counselors.
- Provide one-on-one live video/phone financial counseling sessions around budgeting; prioritization of debt repayments; working with lenders; deferring student loans; savings plans; and credit counseling;
- Provide public benefits coaching to help residents access benefits such as unemployment, Medicaid, SNAP (food stamps), TANF (financial assistance), housing vouchers or federal stimulus payments;
- Provide connections to community resources such as alternative housing, affordable childcare, transportation resources (including emergency car repair and United Way's affordable car loan programs); mental health services; healthcare, emergency financial relief and housing navigation;
- Provide job coaching and job navigation resources through resume development; facilitate job connections through Network2Work; create a centralized job bank in a shared document that is updated weekly with new job listings;
- Make and distribute masks at the Habitat Store with Charlottesville Craft Aid.

All services will be offered to county residents meeting the income guidelines even if they are not participating in Habitat's homebuyer program, and will be customized based on the individual's needs. Southwood Mobile Home Park Rent Relief Program In addition to navigation and family support services, we must respond to the disproportionate economic impact the COVID-19 pandemic has had on Southwood residents: 40% have experienced partial or complete job loss during the shutdown. As Virginia begins a phased re-opening, many community members are back to work or have successfully applied for unemployment benefits. Habitat has suspended late fees and waived rent for May and June, thanks to PPP funding and a generous grant from the Community Emergency Relief Fund. Nonetheless, for many Southwood residents, the financial hardship persists. CDBG funds will be used to establish a Rent Relief Fund to support those Southwood families experiencing economic hardship while ensuring the park can continue critical services. Families will be prioritized for this support based on two factors: Reduction or loss of income: Families will self-identify as being concerned about their ability to make monthly rent payments and to proactively engage with the Southwood property management team for support. Using an intake form, staff will collect basic information such as name, address, and amount of reduction in income. This reduction will then be verified through any number of methods including but not limited to: pay stubs from before and after the COVID-19 crisis, bank statements, letters or signed statements from their employers, or verbal verification of reduced pay by their employer to a staff member. Opportunity to replace income from other sources: Families will be asked if they were able to receive a stimulus check, if they are eligible and have filed for unemployment and/or if they have other sources to replace lost income. Families who cannot avail themselves of additional financial resources will be prioritized for full or partial rent reductions. As needs are identified, families will be offered Family Support, Financial Counseling and Navigation services.

9. Does the proposed project respond to a COVID-19 related community need? *

Yes

No

10. Describe how you proposed to use CDBG funds for your project. Include a breakdown of CDBG funds per project activity. *

Family Support, Financial Counseling and Navigation Services: \$129,000 Funds will be used to provide direct financial counseling, navigation and support services to low income, Albemarle County residents earning 60% or less of area median income. Costs include partial salaries of the Community Engagement Specialists, Financial Empowerment Coaches (financial counselors), and Community Partnerships staff who are being repurposed to provide expanded COVID-19 response services in Albemarle County, as well one-half of the salary of a new Financial Empowerment Coach for Albemarle County families. Habitat's financial counseling program weaves together several evidence-based approaches that have been proven to improve financial outcomes, self-sufficiency and housing stability for low-income families. All counselors are trained and certified in the nationally-recognized financial coaching curriculum created by Neighborworks America. Family services are strengths-based and highly individualized, building off of two evidence-based approaches in the social services field: Motivational Interviewing and Trauma-Informed Care. The program incorporates peer-based services by connecting participants to current mentors who have similar racial and/or socioeconomic backgrounds and have successfully become homeowners through the Habitat program. Southwood Rent Relief Fund: \$316,000 \$288,000 will be used to establish the Southwood Rent Relief Fund, anticipating that there will be a 25% inability to pay rent by members of the community during the course of the next year. This sum represents approximately 1/4th of the annual rent revenue for the 321 families living in the park. Relief will be provided on a case by case basis guided by two factors: reduction or loss of income and opportunity to replace income from other sources. \$28,000 will be used for administrative costs.

11. Provide a brief description of project or program beneficiaries. *

Although the COVID-19 pandemic is devastating for all, our low-wealth neighbors, particularly immigrants and people of color, have been disproportionately harmed. These individuals are often employed in low-paying jobs in the service workforce: hotels, restaurants, food service, cleaning services, maintenance, landscaping, and other services. Many of these businesses have all but shut down, laying off "non-essential" employees. Others workers are on the frontlines in higher risk jobs in grocery stores, post offices, delivery services, nursing homes and healthcare facilities, yet they lack the necessary supports to care for their children while schools and daycare centers are closed. Already

debt-burdened families do not have sufficient funds to pay for basic human needs and must choose between such things as food, housing, medical care and clothing. Some are now unable to pay their mortgages or rent, and face potential foreclosure or eviction from their homes. It is critical we address the immediate crisis needs of families in response to the COVID-19 pandemic. It is equally critical that we help people regain stability and take advantage of services and benefits to support their long-term financial health. When the immediate impact of the pandemic wanes, we must assure that people have not survived a health crisis only to replace it with a very serious debt crisis. Many residents need financial counseling to stabilize and manage their finances; others need financial support and assistance in navigating the difficult and often confusing application process to access federal stimulus payments, unemployment, Medicaid, tax relief, or other public assistance benefits. Job coaching and job navigation are needed as furloughed or laid off residents seek alternative employment to make ends meet. Others need help accessing community resources such as emergency financial assistance, transportation assistance, childcare assistance, healthcare and mental health services. The specific needs of residents during this COVID-19 pandemic are varied and unique. Habitat's Family Support, Financial Counseling Navigation Services staff will work with Albemarle County individuals and families, earning 60% or less of area median income. The families will be assisted to create personalized actions plans to help them meet their housing and financial goals and/or provided navigation and support services to access emergency services and other resources during the immediate COVID-19 crisis. Habitat for Humanity of Greater Charlottesville does not discriminate based on an individual's sex, sexual orientation, race, ethnic background, age, religion, physical condition, or other legally protected characteristic. Nonetheless, we do collect demographic information in our programs. Of the last 75 families served in our Family Partnership program, incomes averaged 35% of AMI. The average household size was 3.2 and 48% were single-parent households; 59% of homebuyers identified as black, 13% as Hispanic, 23% as Middle-Eastern/Asian, 4% as white. Approximately 90% of families were of ages between 25 and 55, with 3% between 18 and 25 and 7% 55 or over. Approximately 80% of the 321 families living in Southwood are Latinx, and the majority earn between 15% and 50% of area median income. We anticipate that these demographic ratios will be representative of the anticipated beneficiaries under this emergency grant.

12. Which of the following federal CDBG program objectives does this proposed project satisfy?

Select all that apply. *

- Activities benefiting low- and moderate-income families.
- Aid in the prevention or elimination of slums or blight.
- Activities that meet an urgent community need.

Respondent



1

Anonymous



15:16
Time to complete



1. Organization Name: *

Piedmont Housing Alliance

2. Organization Address: *

682 Berkmar Circle, Charlottesville, Virginia 22901

3. Contact Name and Title: *

Sunshine Mathon, Executive Director

4. Contact telephone number: *

434-817-0661

5. Contact email: *

smathon@piedmonthousing.org

6. What type of grant funding are you searching for? *

CDBG Planning Grant

CDBG Competitive Grant

7. Briefly describe your organization and the services you provide. *

Piedmont Housing Alliance is a regional affordable housing nonprofit, serving both rural and urban communities in the Charlottesville region. We have been building community wealth for almost four decades with a continuum of community development services. Offering housing counseling, financial education and asset-building services to low-income households has been at the heart of Piedmont Housing Alliance's work since our founding in 1983. Through these services, Piedmont Housing has assisted over 1,000 individuals and families buy a home, and helped thousands more improve and build their financial skills and well-being. Whether to improve their housing stability, to build/repair their credit, to save towards an asset-building goal, to prepare for first-time homeownership, or to keep their home in the face of foreclosure, clients come to Piedmont Housing as the premier housing counseling agency in the region. In addition to housing counseling, Piedmont Housing creates affordable, high-quality, well-maintained rental home communities where residents are supported to achieve their goals. Currently, Piedmont Housing owns/manages 11 affordable housing rental properties, with a total of 604 units. At these sites, we provide a variety of resident services, including food distribution, referrals to community partners, and social activities. Residents include families and individuals with low-incomes. Another critical aspect of our work is the preservation and reinvestment into properties we already own, in addition to the production of new multi-family communities and the acquisition of existing apartments. The rebuilding of Friendship Court in downtown Charlottesville, one such example, and is slated to begin later this year. Other pipeline development projects are apartments complexes in Southwood and Scottsville, both in Albemarle County.

8. Briefly describe your proposed project in the box below. *

Piedmont Housing Alliance is seeking CDBG-CV funds to provide critical stabilizing rental assistance resources to the highly vulnerable communities we serve in Albemarle County. As this unique local, state, and national situation has evolved, Piedmont Housing has witnessed extraordinary financial hardships faced by its residents. Working families continue to face unprecedented financial hardship, struggling to prioritize basic needs, with many losing jobs and lacking sufficient savings to withstand the economic consequences of this crisis. School closings add an additional layer of financial stress for working parents, making childcare and food security even more of an economic challenge. Those living on low- or fixed-incomes find it nearly impossible to pay for critical household needs due to lack of disposable income. With job loss significantly higher among low-income families, an equally critical challenge faced by families is the inability to keep up with their rental payments. Early on in the pandemic, before HUD guidance was issued, Piedmont Housing Alliance committed to a temporary moratorium on evictions, fees and penalties related to nonpayment. Our commitment is also evidenced by our Eviction Prevention Program, established a year ago, to work with residents at risk for eviction to ensure we could keep families as stably housed as possible. This commitment was made without any dedicated funding source at the time. We have many families who were struggling previously who are now in much more dire

circumstances. With support from Albemarle County, Piedmont Housing Alliance will offer rental assistance to reduce or forgive payment of rent for vulnerable County residents who have lost wages, incurred debt, struggled with food access or other critical resources, or been otherwise impacted by COVID-19. Piedmont Housing will work with residents, household by household, to develop effective immediate solutions to ensure stability through the arc of recovery. While the crisis in our community is vast, stretching beyond the urban core and beyond any one particular aspect of vulnerability, the households we serve at Piedmont Housing Alliance are amongst the most vulnerable throughout the region, contending with the systemic inequities of race, income, age, and ability status. The CDBG-CV funding will allow us to increase the capacity and resilience of households to prepare for future and/or extended periods of social distancing, loss of income, medical bills, food access challenges, and other related economic difficulties. Rental assistance will allow us to keep our residents housed over the long-term, even after an eviction moratorium is lifted. The funds will facilitate a dramatic reduction in the financial burdens, both present and future, to provide housing and resource stability now and with the expectation of the impact of a future wave of COVID-19. While the focus of this grant is on direct rent assistance, Piedmont Housing Alliance has been and will continue to search for additional grant funds as well as use its operational reserves to facilitate other aspects support, including food access, medical care coordination, and regular, almost daily, connection with hundreds of senior households.

9. Does the proposed project respond to a COVID-19 related community need? *

Yes

No

10. Describe how you proposed to use CDBG funds for your project. Include a breakdown of CDBG funds per project activity. *

Funds would be distributed in the following way: 1) CACF funds covered a small portion of June rent for some of our residents, CDBG-CV funds would cover the equivalent of the June rent for uncovered County residents (depending on timing of fund allocation, funds may be applied to rent in a later month): \$131,299 2) Recognizing that a single month's rent is impactful, but that households will continue to struggle for months to come, CDBG-CV funds will also provide additional partial rental assistance in future months. We request the equivalent of 25% of three months rent for all County residents we serve: \$138,413 3) Support for the administrative time to manage notification, one-on-one conversations with households, and tracking of funds (10% administration fee): \$26,971 4) TOTAL: \$131,299 + \$138,413 + \$26,971 = \$296,683

11. Provide a brief description of project or program beneficiaries. *

Of the 11 low-income rental apartment communities managed/owned by Piedmont Housing, 5 are located in Albemarle County: Crozet Meadows, Meadowlands, Parks Edge, Scottsville School, and Woods Edge. These communities include a total of 323 households and 468 residents, 55% of whom are seniors (ages 55 and over). Of the total 468 residents, 31% are white, 45% are black, 5% are Asian, and 1% are American Indian.

12. Which of the following federal CDBG program objectives does this proposed project satisfy?

Select all that apply. *

- Activities benefiting low- and moderate-income families.
- Aid in the prevention or elimination of slums or blight.
- Activities that meet an urgent community need.

Respondent



3

Anonymous



32:33
Time to complete



1. Organization Name: *

Piedmont Housing Alliance

2. Organization Address: *

682 Berkmar Circle, Charlottesville, Virginia 22902

3. Contact Name and Title: *

Sunshine Mathon, Executive Director

4. Contact telephone number: *

434-817-0661

5. Contact email: *

smathon@piedmonthousing.org

6. What type of grant funding are you searching for? *

CDBG Planning Grant

CDBG Competitive Grant

7. Briefly describe your organization and the services you provide. *

Piedmont Housing Alliance is a regional affordable housing nonprofit, serving both rural and urban communities in the Charlottesville region. We have been building community wealth for almost four decades with a continuum of community development services. Offering housing counseling, financial education and asset-building services to low-income households has been at the heart of Piedmont Housing Alliance's work since our founding in 1983. Through these services, Piedmont Housing has assisted over 1,000 individuals and families buy a home, and helped thousands more improve and build their financial skills and well-being. Whether to improve their housing stability, to build/repair their credit, to save towards an asset-building goal, to prepare for first-time homeownership, or to keep their home in the face of foreclosure, clients come to Piedmont Housing as the premier housing counseling agency in the region. In addition to housing counseling, Piedmont Housing creates affordable, high-quality, well-maintained rental home communities where residents are supported to achieve their goals. Currently, Piedmont Housing owns/manages 11 affordable housing rental properties, with a total of 604 units. At these sites, we provide a variety of resident services, including food distribution, referrals to community partners and social activities. Residents include families and individuals with low-incomes. Another critical aspect of our work is the preservation and reinvestment into properties we already

8. Briefly describe your proposed project in the box below. *

Piedmont Housing Alliance, a leading provider of affordable housing in the Charlottesville region, is seeking support to help Albemarle County home owners whose incomes have been affected by COVID-19 and are struggling to keep up with mortgage payments. The COVID-19 reality presents both immediate and long-term challenges for families or individuals who own their own homes and whose incomes are dependent upon the conditions inherent in a stable economy – an economy that, in the last three short months, has changed irrevocably with unprecedented unemployment, putting working families on the edge of losing their homes. While short-term increased unemployment benefits, the one-time federal stimulus payment, and temporary mortgage forbearance opportunities have held back a wave of foreclosures, the common wisdom is that all signs point to all of these supports effectively drying up by September this year. With support from Albemarle County, Piedmont Housing will establish a fund to support homeowners who might otherwise lose their homes. MORTGAGE ASSISTANCE STRUCTURE: Partial or full mortgage payments would be made directly to a lender on behalf of the homeowner. The mortgage assistance would then accrue as a secondary lien, similar to the structure already utilized for down payment assistance loans. The mortgage assistance lien would have a 0% interest rate with no monthly payments. The loan would become due upon re-sale, re-financing of the primary mortgage, or if the primary mortgage was paid off. If repayment is not triggered and the homeowner stays in the home for 10 years, the mortgage assistance lien will be forgiven in full. If the property is transferred through a non-sale, such as through inheritance, and the receiving individual meets the maximum income requirements, the loan

will continue to be deferred under the original terms. FINANCIAL COUNSELING SUPPORT: This proposed deferred loan program will be supported by Piedmont Housing's comprehensive housing counseling team to provide financial guidance and determine benefit per income qualifications (see below.) INCOME QUALIFICATIONS: Recognizing that the risk of losing one's home is closely tied to income, the program benefit would be tiered by income. Households earning at or below 30% AMI: - Require 25% of income towards mortgage payments - Maximum monthly benefit of \$1,250 - Maximum of 3 months of benefit Households earning 31-40% AMI: - Require 26% of income towards mortgage payments - Maximum monthly benefit of \$1,150 - Maximum of 3 months of benefit Households earning between 41-50% AMI: - Require 27% of their income towards mortgage payments - Maximum monthly benefit of \$1,050 - Maximum of 3 months benefit Households earning between 51-60% AMI: - Require 28% of their income toward mortgage payments - Maximum monthly benefit of \$950 - Maximum of 3 months of benefit Households earning between 61-80% AMI: - Require 30% of their income toward mortgage payments - Maximum monthly benefit of \$850 - Maximum of 3 months of benefit

9. Does the proposed project respond to a COVID-19 related community need? *

Yes

No

10. Describe how you proposed to use CDBG funds for your project. Include a breakdown of CDBG funds per project activity. *

While outreach will focus on households at lower income levels, it is difficult to predict the demand that the program will encounter. In this light, we propose to set aside a portion of the funds for households under 50% AMI while the remainder will be open to any household under 80% AMI. Fund reserved for households under 50% AMI: \$112,500 Fund reserved for households under 80% AMI: \$112,500 Administrative fee (10%): \$22,500 Total CDBG-CV request: \$247,500

11. Provide a brief description of project or program beneficiaries. *

This mortgage assistance program will benefit Albemarle County homeowners who are under 80% AMI with a priority for homeowners under 50% AMI.

12. Which of the following federal CDBG program objectives does this proposed project satisfy?

Select all that apply. *

- Activities benefiting low- and moderate-income families.
- Aid in the prevention or elimination of slums or blight.
- Activities that meet an urgent community need.

Respondent



7

Anonymous



194:42
Time to complete



1. Organization Name: *

Thomas Jefferson Area Coalition for the Homeless

2. Organization Address: *

P.O. Box 34 Charlottesville, VA 22902

3. Contact Name and Title: *

Anthony Haro, Executive Director

4. Contact telephone number: *

434-202-4391

5. Contact email: *

anthony@tjach.org

6. What type of grant funding are you searching for? *

CDBG Planning Grant

CDBG Competitive Grant

7. Briefly describe your organization and the services you provide. *

Thomas Jefferson Area Coalition for the Homeless (TJACH) develops and implements collaborative strategies aimed at making homelessness rare, brief, and non-recurring in our communities. A main function of TJACH includes applying for federal, state, and local government funding on behalf of a community of homeless service providers in the Charlottesville area, and developing and implementing policies that govern how these services will be administered and coordinated. TJACH also maintains a community-wide, shared human services database system that the homeless service provider partners utilize to track the services they provide and clients they work with. TJACH uses this database system to measure our progress towards our goal of making homelessness rare, brief, and non-recurring.

8. Briefly describe your proposed project in the box below. *

TJACH is proposing 2 main projects: Short Term: Emergency shelter hotel rent payments and staffing for 60 people experiencing homelessness who are at high risk of complications from COVID-19 Long Term: 12 months of rental assistance for 53 people experiencing homeless to assist in the transition from homelessness to housing.

9. Does the proposed project respond to a COVID-19 related community need? *

Yes

No

10. Describe how you proposed to use CDBG funds for your project. Include a breakdown of CDBG funds per project activity. *

TJACH is submitting a proposal for funding from the CDBG COVID Response Funding for the following purposes: Emergency Shelter Hotel Rent Payments and Associated Staffing - \$455,709 TJACH is currently sheltering 50 people experiencing homelessness who are at high risk for complications from COVID-19 at LaQuinta Inn and Suites. Sheltering high-risk individuals is a nation-wide best practice for limiting the spread of COVID-19 in congregate homeless shelters. As of the date of this proposal, no one in the homeless community has tested positive for COVID-19 that we are aware of. Rental payments at the hotel for 60 rooms are \$91,773 per month, and staffing for support services and overnight security is an

additional \$13,100 per month. This request, when combined with funds already fund-raised for this purpose, would allow TJACH to continue sheltering up to 60 homeless individuals through January 2021 at LaQuinta Inn and Suites. The Health Department recommends that while portions of our community are beginning to ease restrictions, congregate shelters are not safe options for the foreseeable future. TJACH is partnering with The Haven and PACEM in staffing the shelter, providing food daily for clients at the hotel, and providing support services as needed. TJACH is also submitting a proposal for funding from the normal CDBG program for: Rental Assistance - \$550,000 While sheltering in hotels is an important immediate solution for people experiencing homelessness during COVID-19, it is not a sustainable option, and permanent housing must be pursued. As such, TJACH proposes \$550,000 for rental payments for 53 people currently experiencing homelessness (rental costs estimated at local FMR for an efficiency unit). With the economic outlook as challenging as it is, TJACH will likely need to pay rent for people transitioning back to housing for one year at least. These funds would be administered in partnership with The Haven, our community's Rapid Re-Housing provider and day shelter. The Haven has extensive experience administering state-funded rental assistance programs for people experiencing homelessness.

11. Provide a brief description of project or program beneficiaries. *

Both of these projects aim to serve people experiencing homelessness (living in a emergency shelter or in a place not meant for human habitation). The projects listed include short-term strategies to keep this population safe during the pandemic, and rental assistance to support in their transition from homelessness to housing in the long term. The homeless population includes the following demographics: - 72% male, 26% female, 2% transgender - 36% over the age of 55 - 44% Black, 48% White, 8% other/mixed race - 6% Hispanic or Latino - 45% self-report a mental health issue - 31% self-report alcohol and/or drug use issues

12. Which of the following federal CDBG program objectives does this proposed project satisfy?

Select all that apply. *

- Activities benefiting low- and moderate-income families.
- Aid in the prevention or elimination of slums or blight.
- Activities that meet an urgent community need.