

HOME-ARP Allocation Plan Template

Guidance

- To receive its HOME-ARP allocation, a PJ must:
 - Engage in consultation with at least the required organizations;
 - Provide for public participation including a 15-day public comment period and one public hearing, at a minimum; and,
 - Develop a plan that meets the requirements in the HOME-ARP Notice.
- To submit: a PJ must upload a Microsoft Word or PDF version of the plan in IDIS as an attachment next to the “HOME-ARP allocation plan” option on either the AD-26 screen (for PJs whose FY 2021 annual action plan is a Year 2-5 annual action plan) or the AD-25 screen (for PJs whose FY 2021 annual action plan is a Year 1 annual action plan that is part of the 2021 consolidated plan).
- PJs must also submit an SF-424, SF-424B, and SF-424D, and the following certifications as an attachment on either the AD-26 or AD-25 screen, as applicable:
 - Affirmatively Further Fair Housing;
 - Uniform Relocation Assistance and Real Property Acquisition Policies Act and Anti-displacement and Relocation Assistance Plan;
 - Anti-Lobbying;
 - Authority of Jurisdiction;
 - Section 3; and,
 - HOME-ARP specific certification.

Participating Jurisdiction: West Virginia Housing Development Fund

Date: 5/23/2022

Consultation

Before developing its plan, a PJ must consult with the CoC(s) serving the jurisdiction’s geographic area, homeless and domestic violence service providers, veterans’ groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. State PJs are not required to consult with every PHA or CoC within the state’s boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summarize the consultation process:

The West Virginia Housing Development Fund (WVHDF) conducted twelve consultation sessions with stakeholder from each of the recommended entities. Of the 1,341 people counted as meeting HUD’s definition of homeless during the 2020 Point In Time count, the following demographics were identified:

- 61% Male, 39% Female, less than 1% transgender and gender non-conforming
- 82% White, 14% Black/African American, 2% Hispanic/Latino, less than 2% Asian and American Indian, Hawaiian or Pacific Islander, and Multiple Races.
- 8.6% were under 18, 8.6% age 18-24
- 21% were unsheltered; and
- 13% were chronically homeless

According to the National Alliance to End Homelessness (<https://endhomelessness.org/resource/racial-inequalities-homelessness-numbers/>), “Most minority groups in the United States experience homelessness at higher rates than Whites, and therefore make up a disproportionate share of the homeless population. African Americans make up 13 percent of the general population, but more than 40 percent of the homeless population.”

The U.S. Census Bureau (<https://www.census.gov/quickfacts/WV>) July 1, 2021, estimates West Virginia’s populations as:

- White alone, 93.5%
- Black or African American alone, 3.6%
- Hispanic/Latino, 1.7%
- Asian and American Indian, Hawaiian or Pacific Islander, and Multiple Races, 1.1%

Comparing the 2020 Point In Time statistics to the Census Bureau date, individuals who identify as Black/African American are more than three times as likely to experience homelessness than their white counterparts.

Annualizing the Point-In-Time count results in an estimated 1,341 West Virginians who experienced homelessness in 2020. While the Balance of State is home to the most individuals counted as sheltered or unsheltered during the annual count, on an annualized basis, the four West Virginia CoCs have a similar number of people who experience homelessness each year, when factoring in shelter utilization patterns.

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Charleston Kanawha Housing Authority	Housing Authority	Telephone	<ul style="list-style-type: none"> • Emphasized the importance of Supportive Services, which are needed for HOME ARP qualifying populations to remain housed. • Case Management services are needed to conduct daily checks of at-risk of homelessness populations. • Services are needed to provide housing for youths aging out of foster care.

<p>Greater Wheeling Coalition for the Homeless, Harmony House, Kanawha Valley Collective, WV Coalition to End Homelessness</p>	<p>Continuums of Care</p>	<p>Virtual meeting</p>	<ul style="list-style-type: none"> • Need for more rental units that will be acceptable for a voucher unit. • The CoCs are seeing increases in everything they're doing and will run out of units. • Many areas have an old housing stock, and units won't pass inspections. • Capacity issues when it comes to staffing. • Availability of affordable/accessible units is an issue. • Need for a low-barrier shelter.
<p>YWCA Wheeling</p>	<p>Emergency shelter for female domestic violence and human trafficking victims and safe housing alternative for women experiencing homelessness and addiction</p>	<p>Virtual meeting</p>	<ul style="list-style-type: none"> • Lack of affordable housing not located in a high rise. • Need for affordable rental assistance. • There is a gap for people who need mental health services who can't get into other facilities. • Need another location for human trafficking victims; apartments would be ideal.
<p>Bartlett Housing Solutions</p>	<p>Emergency, temporary, and permanent housing solutions for individuals experiencing homelessness</p>	<p>Virtual meeting</p>	<ul style="list-style-type: none"> • Increasing need for three-bedroom apartments for families. • Need for non-congregate units. • Need for additional affordable housing. • Need for affordable housing near transportation and childcare facilities. • Need for accessible units. • Need for staff training to provide supportive services. • Increased needs for the 18- to 24-year-old population. • Essential to provide supportive services to HOME ARP qualifying populations.
<p>Religious Coalition for Community Renewal</p>	<p>Service provider to individuals experiencing homelessness and provider of</p>	<p>Virtual meeting</p>	<ul style="list-style-type: none"> • Greatest need is the lack of affordable housing. • Need for multifamily residential rental development. • Need for a low barrier shelter system in Charleston.

	rapid re-housing services		<ul style="list-style-type: none"> • Providing supportive services is very important.
U.S. Department of Veterans Affairs, HUD VASH Supervisor and Homeless Program Coordinator	Provides services and Veterans Affairs Supportive Housing vouchers to veterans in ten WV counties	Virtual meeting	<ul style="list-style-type: none"> • Currently, they have 14-15 veterans with vouchers who cannot find housing. • Greatest need is for more multifamily residential rental units that: <ul style="list-style-type: none"> ○ Are energy efficient ○ Are accessible ○ Will pass inspection • Providing supportive services is key.
West Virginia Statewide Independent Living Council	Plan and monitor for services for local independent living councils to ensure person who have disabilities have access to community-based resources that promote personal choice and facilitate the achievement of their independent living goals	Virtual meeting	<ul style="list-style-type: none"> • Need for more multifamily residential rental units that are: <ul style="list-style-type: none"> ○ Affordable ○ On bus line ○ Close to amenities • It is a priority to provide supportive services to help individuals stay in their homes.
West Virginia Department of Economic Development, Community Advancement and Development	State agency addressing the needs of HOME ARP qualifying populations through the administration of the ESG and HOPWA Programs	Virtual meeting	<ul style="list-style-type: none"> • Need for non-congregate shelter units. • Need for safe, affordable multifamily residential rental units. • Important to provide supportive services regardless of the housing type. • Capacity building will be extremely beneficial to nonprofit developers.

If additional space is needed, insert image of table here:

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Roark Sullivan Lifeway Center	Provider of emergency shelter, transitional, and permanent supportive housing to those experiencing homelessness, including veterans	Virtual meeting	<ul style="list-style-type: none"> • Need for a facility to serve women who are victims of assault. • Need for multifamily residential rental units located in one building. • Need for accessible units. • Supportive services must accompany the units.
Clarksburg Mission	Provider of emergency shelter, transitional housing, and community outreach center to those experiencing homelessness and/or those who need assistance	Virtual meeting	<ul style="list-style-type: none"> • Need for non-congregate shelter units. • Need for multifamily residential rental units. • Without a doubt, supportive services are needed because affordable housing along won't solve the problems of HOME ARP qualifying populations.
Housing Authority of Mingo County	Public Housing Authority	Telephone	<ul style="list-style-type: none"> • Need for multifamily residential rental units. • Supportive services must accompany the units.
Fairmont Morgantown Housing Authority	Public Housing Authority	Telephone	<ul style="list-style-type: none"> • Need for multifamily residential rental units, especially new constructions units that are accessible. • Executive Director speculated a "crisis is coming" because so many accessible units are needed, but not available. • Must have supportive services at the beginning. Having an engaged social worker is the only way for a HOME ARP tenant to have a successful tenancy. • Would like to explore TBRA. FMHA was one of three PHAs to receive Emergency Housing Vouchers, and they received 105. To date FMHA has issued 59 vouchers, but 20 voucher holders cannot find units. The remaining 46 vouchers have not been issued. • FMHA considered non-congregate shelters as the final HOME ARP priority since they primarily deal with populations who are seeking units: individuals who are homeless or at risk of homelessness and individuals fleeing domestic violence.

Public Participation

PJs must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of **no less than 15 calendar days**. The PJ must follow its adopted requirements for “reasonable notice and an opportunity to comment” for plan amendments in its current citizen participation plan. In addition, PJs must hold **at least one public hearing** during the development of the HOME-ARP allocation plan and prior to submission.

For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive,
- The range of activities the PJ may undertake.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- ***Public comment period:*** *start date* - Click or tap to enter a date. *end date* - Click or tap to enter a date.
- ***Public hearing:*** Click or tap to enter a date.

Enter narrative response here.

Describe any efforts to broaden public participation:

Enter narrative response here.

A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.

Summarize the comments and recommendations received through the public participation process:

Enter narrative response here.

Summarize any comments or recommendations not accepted and state the reasons why:

Enter narrative response here.

Needs Assessment and Gaps Analysis

PJs must evaluate the size and demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A PJ should use current data, including point in time count, housing inventory count, or other data

available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services. The PJ may use the optional tables provided below and/or attach additional data tables to this template.

OPTIONAL Homeless Needs Inventory and Gap Analysis Table

Homeless													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	520	165	882	126	27								
Transitional Housing	50	20	84	2	28								
Permanent Supportive Housing	289	119	692	169	478								
Other Permanent Housing						83	188	12	108				
Sheltered Homeless						181	666	85	134				
Unsheltered Homeless						25	415	22	32				
Current Gap										734	196	459	339

Suggested Data Sources: 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC); 3. Consultation

OPTIONAL Housing Needs Inventory and Gap Analysis Table

Non-Homeless			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
Total Rental Units	201016		
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	37421		
Rental Units Affordable to HH at 50% AMI (Other Populations)	24903		
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		34920	
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		23235	
Current Gaps			44134

Suggested Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

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Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- ***Sheltered and unsheltered homeless populations;***
- ***Those currently housed populations at risk of homelessness;***
- ***Other families requiring services or housing assistance or to prevent homelessness;***
and,
- ***Those at greatest risk of housing instability or in unstable housing situations:***

According to Statewide Housing Needs Assessment (<https://www.wvhdf.com/programs/statewide-housing-needs-assessment>), "There is a need for more affordable housing in the rental market, primarily

for households with incomes in the 0-30% AMI income tier. Across the State, the Unmet Need ranges from 48% to 80% among renter households with incomes between 0-30% AMI. This means that within this income tier, 48% to 80% of households do not have affordable and available housing across all counties.”

The National Low-Income Housing’s most recent state housing needs report notes there was a shortage of 24,460 housing units available to people at extremely low income (from: [West Virginia | National Low Income Housing Coalition \(nlihc.org\)](https://www.westvirginia.org/nlihc/))

Looking specifically at those who experience sheltered and unsheltered homelessness, it is estimated that 823 individuals and 46 families were experiencing homelessness based on the Point in Time and Housing Inventory Count census on January 27, 2021. Statewide, 2,396 households experiencing homelessness were enrolled in permanent housing programs. On that same night, 1,349 housing units were available across permanent housing programs.

In summary, on January 27, 2021, the gap for people who were literally homeless was 1,047 units.

According to the Executive Director for Roark Sullivan Lifeway Center, a provider of emergency shelter, transitional, and permanent supportive housing to those experiencing homelessness, including veterans, in March 2022, 196 veterans in the state were in need of units.

According to the Chief Strategic Officer for YWCA Wheeling, which is an emergency shelter for female domestic violence and human trafficking victims and safe housing alternative for women experiencing homelessness and addiction:

- Number of beds available for individuals who are fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking.
 - Ohio County, West Virginia: 39 Emergency Shelter Beds and 12 Transitional Housing Beds
 - Marshall County, West Virginia: 12 Emergency Shelter Beds
 - Wetzel County, West Virginia: 6 Emergency Shelter/Transitional Housing Beds
- YWCA Wheeling housed 163 women July-December 2021, and 275 women January-December 2021.
- Number of individuals communicating with YWCA Wheeling who are fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking:
 - July-December 2021: 339 individuals
 - January-December 2021: 604 individuals
- Estimated gap within the current shelter and housing inventory and service delivery system: 26 beds

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

West Virginia has 1,450 emergency shelter, transitional housing, and safe haven beds. This includes 1,290 year-round emergency shelter beds. Not including COVID-related increased rental assistance programs, 1,801 households were in rapid rehousing programs (515 families, 459 veterans).

There are 179 affordable multifamily residential rental projects in West Virginia, which provide a total of 10,829 Section 8 subsidized units.

There are 205 USDA Rural Development affordable multifamily residential rental projects in West Virginia, which provide a total of 4,168 Rural Development Rental Assistance units.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The unsheltered homeless rate of 21% signifies the gap in safe and welcoming emergency shelter beds across the state. During the consultation phase, WVHDF became aware of many current shelters that (1) do not have separate (non-congregate) sleeping quarters for individuals and families; and (b) the supply of shelter beds is inadequate to meet the demand. Furthermore, few emergency shelter programs can accommodate all household compositions, pets, gender identities, and/or operate in a low-barrier, harm reduction manner. There is much work to be done to add capacity and enhance the programmatic and physical aspects of current emergency shelters in West Virginia.

Additionally, a universal concern raised during the consultations was the need to provide supportive services to promote health, recovery/wellbeing, housing stability, and income stability. Each consultation echoed the same refrain: It's important to provide supportive services, regardless of the housing type for qualifying HOME ARP populations.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

WVHDF will not include these conditions in its definition of other populations.

Identify priority needs for qualifying populations:

Consultations with stakeholders revealed the priority needs among the qualifying populations are affordable multifamily residential rental housing and non-congregate shelter units, both of which need to be accompanied by supportive services.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

In addition to information provided by stakeholders, reviews of the Homeless Needs Inventory and Gap Analysis Table, the Housing Needs Inventory and Gap Analysis Table, 2020 Point In Time count information, The Statewide Housing Needs Assessment, and NLIHC data revealed extraordinary gaps in shelter, housing inventory, and service delivery systems. The gaps are too large for the West Virginia's

HOME ARP award to fill. Nevertheless, in response to the gaps, WVHDF has determined the greatest need to address the gaps is to provide HOME ARP funds to increase the supply of multifamily family residential rental projects and non-congregate unit projects, and points will be awarded for the proposed projects providing supportive services.

HOME-ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

WVHDF will solicit applications through a Request for Proposals for the use of HOME ARP funds for the development of multifamily family residential rental projects and non-congregate unit projects, and points will be awarded for the proposed projects providing supportive services.

HOME ARP funding will be allocated through a competitive Request for Proposals process, which will be open to all eligible entities, nonprofit developers, and for-profit developers. Proposed projects must be located within the State of West Virginia. To be considered eligible for HOME ARP funds for projects, whether multifamily residential development or non-congregate shelter units, WVHDF will require applications meet the following minimum criteria:

- Evidence there is a current market demand in the neighborhood in which the proposed will be located.
- Developer experience and financial capacity must be sufficient to own, develop, construct, rehabilitate, manage, and/or provide supportive services, as applicable, to operate the proposed project for the 15-year affordability period.
- Developer will make acceptable assurances to WVHDF that it will comply with the HOME ARP requirements, which will begin upon selections of the proposed project to received HOME ARP funds and will end upon the conclusion of the HOME ARP 15-year affordability period.

For applications requesting HOME ARP funds for supportive services, project owner must evidence the (a) capacity to successfully perform the supportive services; and/or (b) have an executed memorandum of understanding with qualified agency to provide supportive services at the proposed project.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

Not applicable; no portion of the PJ's HOME ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME ARP allocation plan.

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating

assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits. The following table may be used to meet this requirement.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 2,000,000		
Acquisition and Development of Non-Congregate Shelters	\$ 3,000,000		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 10,340,525		
Non-Profit Operating	\$ 900,000	4.7 %	5%
Non-Profit Capacity Building	\$ 0	0 %	5%
Administration and Planning	\$ 2,865,975	15 %	15%
Total HOME ARP Allocation	\$ 19,106,500		

Additional narrative, if applicable:

54% of the Total HOME ARP Allocation is earmarked for the Development of Affordable Rental Housing resulting from eleven of the twelve consultations stating a need for additional affordable units. Seven of the twelve consultations were with entities providing shelters, and all seven consultations stated a need for additional non-congregate shelter units. Therefore, approximately 15% is earmarked for the Acquisition and Development of Non-Congregate Shelters. All consultations emphasized the need for Supportive Services to accompany the HOME ARP units, and \$2,000,000 is earmarked for that provision. \$900,000 is earmarked for Non-Profit Capacity Building, which will give non-profit recipients of a HOME ARP award to experience operating budget relief and enable them to focus on HOME ARP requirements.

WVHDF anticipates responses to one application cycle will result in HOME ARP funds being committed to eligible activities. However, if the HOME ARP funds are not fully committed following one application cycle, any remaining funds will be re-allocated to Supportive Services, Acquisition and Development of Non-Congregate Shelters, and/or Development of Affordable Rental Housing, based on need.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

HOME ARP qualifying populations require a wide range of services and supports to remain stably housed. The highest priority needs which were consistently identified through consultations and reinforced with the data describing the lack of units available to the extremely low-income population along with the lack of available shelter bed were (1) Increasing the supply of affordable rental housing units; (2) Increase the supply of non-congregate shelter units; and (3) Provide supportive services to the HOME ARP units to increase housing stability and meet the needs of the tenants/individuals.

Increase the supply of affordable rental housing units

91% of the consultations emphasized the need for the Development of Affordable Rental Housing: units that would be safe, decent, and sanitary.

The National Low-Income Housing Coalition's most recent state housing needs report notes there was a shortage of 24,460 housing units available to people at extremely low income. The Point In Time and Housing Inventory Count census on 1-27-2021 revealed 1,047 unavailable units. Whether extremely low-income tenants or HOME ARP qualifying populations are currently in units or searching for units, the statistics indicate tenants are cost burdened or unable to find units.

Increase the supply of non-congregate shelter units

Seven of the twelve consultations were with entities providing shelters, and all seven consultations stated a need for additional non-congregate shelter units. The Continuums of Care and a nonprofit service provider stated a need for low-barrier shelter.

A nonprofit entity in West Virginia's Northern Panhandle estimates a lack of 26 beds for a three-county region for a segment of one HOME ARP qualifying population: females fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking.

Provide supportive services to the HOME ARP units to increase housing stability and meet the needs of the tenants/individuals

100% of the consultations emphasized the need for Supportive Services to accompany HOME ARP units to meet the needs of HOME ARP qualifying populations and increase housing stability.

Non-Profit Operating

Several consultations revealed nonprofit entities frequently search for operating funds. Consequently, \$900,000 is earmarked for non-profit operating, which will provide non-profit owners of HOME ARP projects budgetary relief and margin.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

WVHDF estimates 60 affordable rental housing units for qualifying populations will be developed to serve qualifying populations. In addition, WVHDF estimates 30 non-congregate shelter units will be developed to serve qualifying populations.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

Unfortunately, West Virginia's priority needs exceed the HOME ARP award of \$19,106,500. WVHDF's consultations revealed the majority of non-profit agencies experienced in addressing the needs of HOME ARP qualifying populations do not have development experience with highly regulated affordable housing funding, including HOME, HTF, and LIHTC. Therefore, WVHDF anticipates project will be primarily financed with HOME ARP funds.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

- Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a).
- PJs are not required to describe specific projects to which the preferences will apply.

In an effort to provide maximum program flexibility and opportunities to HOME ARP qualifying populations, WVHDF is not giving preferences for eligible activities or projects. Projects requesting HOME ARP funding must serve a qualifying population(s) and the project must comply with any applicable fair housing, civil rights, and nondiscrimination requirement, including but not limited to those requirements listed in 24 CFR 5.105(a).

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

Not applicable.

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

Not applicable.

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with [24 CFR 92.206\(b\)](#). The guidelines must describe the conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

- ***Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity***

Not applicable – WVHDF does not intend to use HOME ARP funds to refinance existing debt.

- ***Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.***

Not applicable.

- ***State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.***

Not applicable.

- ***Specify the required compliance period, whether it is the minimum 15 years or longer.***

Not applicable.

- ***State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.***

Not applicable.

- ***Other requirements in the PJ's guidelines, if applicable:***

Not applicable.