

SECTION VI

ORGANIZATIONAL FRAMEWORK FOR THE PRODUCTION OF AFFORDABLE HOUSING AND DELIVERY OF SUPPORTIVE SERVICES

This section of the report will examine the Eastern Shore's human and organizational resources that are engaged in the planning, development and management of affordable housing initiatives. This section will also describe the network of agencies that provide supportive services to the residents of the Eastern Shore's affordable housing resources.

A Public Sector Housing Agencies

There are two public agencies on the Eastern Shore that are engaged in the delivery of affordable housing, as follows.

i Accomack - Northampton Planning District Commission (PDC)

The PDC is a regional planning organization founded in 1970. The PDC is one of the 22 planning district commissions in the State of Virginia. The jurisdiction of the PDC includes all of Accomack and Northampton Counties, including all 19 towns. The PDC provides a variety of planning and administrative services to the Eastern Shore, including land use and transportation planning assistance, economic development services and water and sewer services.

In terms of housing and community development, the PDC provides planning, grantsmanship and program administrative services to the Eastern Shore. The PDC serves as the primary conduit for the delivery of HUD Community Development Block Grant (CDBG) and HOME activities on the Eastern Shore.

ii Accomack - Northampton Regional Housing Authority (RHA)

The RHA was established under the Code of Virginia and is governed by a three member Board of Commissioners. One of the primary responsibilities of the RHA is to administer the Eastern Shore's Section 8 voucher program. The RHA is a Section 8 only agency. There is no public housing on the Eastern Shore.

In addition to administering the Section 8 Program, the RHA has developed and owns three rental properties, including (1) Mill Run-a 14 unit project in Belle Haven; (2) Sunnyside Village-a 16 unit project in Cheriton; and (3) a 10 unit project on Virginia Street in Exmore. All three projects were part of broader neighborhood revitalization initiatives undertaken with CDBG and HOME funds. Each of the three projects features low density rental housing including single family detached homes and duplexes. The RHA makes use of third party rental management services for three developments. The three projects are more fully described in Appendix A of Section VIII of this document.

B Non Profit Housing Development Organizations

i Accomack - Northampton Housing and Redevelopment Corporation (HRC)

The HRC is a non profit 501(c)(3) corporation established in 1982. The Board of Directors is comprised of 27 members.

The HRC owns one property in Onancock known as Pine Street Apartments. Pine Street Apartments is a USDA 515 subsidized project with deep subsidy rental assistance. The project was built in 1986 and was part of a broader neighborhood revitalization initiative. The HRC uses a third party rental management service for the Pine Street Apartments.

The HRC is responsible for administering the State funded Indoor Plumbing Program, which provides rehabilitation loan and grant assistance to lower income homeowners. The HRC likewise carries out the Single Family Regional Loan Fund, which provides below market interest rate financing for first time low income homebuyers. The HRC also administers a HUD funded Housing Opportunities for Persons with AIDS (HOPWA) program on the Eastern Shore, which involves the provision of short term housing assistance and longer term rental assistance for victims of HIV/AIDS.

ii Virginia United Methodist Housing Development Corporation (VAUMHDC)

VAUMHDC is a 25-year-old organization that develops HUD 202 projects throughout Virginia and North Carolina. Members of the consulting team spoke with Mr. Robert Regan at VAUMHDC's offices in Locust Grove, Virginia.

VAUMHDC received a capital advance in both FY 1999 and FY 2000 under HUD's 202 Program to construct Peter Cartwright Manor, a 47 unit elderly project on Willis Wharf Road in Exmore. Construction of the project is underway with occupancy expected in December, 2001.

Peter Cartwright Manor is VAUMHDC's first project on the Eastern Shore. It was encouraged by HUD to pursue the project. Difficulties encountered by VAUMHDC with Peter Cartwright Manor included the need for a \$40,000 public waterline extension to the site from the Village of Exmore. Another problem was the absence of public sewer systems and the need to construct a sewage drainfield.

VAUMHDC reported difficulty securing the services of a general contractor that could build the project within the amount of HUD's capital advance. Several prospective general contractors submitted bids as high as \$500,000 over the amount of the capital advance. General contractors from the mainland find it more expensive to build on the Eastern Shore. Material costs and transportation costs are higher due to tolls on the Chesapeake Bay Bridge-Tunnel. VAUMHDC used David Koogler from Houston, Texas as its general contractor. Mr. Koogler developed two USDA 515 projects in Exmore. Mr. Koogler's background permitted him to provide general contracting services within the amount of HUD's capital advance.

VAUMHDC indicated an interest in developing a second HUD 202 project on the Eastern Shore, preferably in Accomack County. No timetable was given for future development plans.

iii Delmarva Rural Ministries - William Hughes

In 2000, Delmarva Rural Ministries developed 34 units of assisted housing at William Hughes Apartments in Eastville, Northampton County. Occupancy of the units is restricted to low income migrants (18 units) and seasonal farm workers (16 units).

While Delmarva Rural Ministries provides comprehensive services to farm workers in other communities, its work at this time on the Eastern Shore is limited to the ownership and operating of William Hughes Apartments and its related health project, which is described in Section VI(E) of this document.

To assist its residents at William Hughes Apartments, Delmarva Rural Ministries conducts meetings with the residents to determine their service needs. Transportation has been identified as a major need for farm workers on the Eastern Shore by the residents of William Hughes Apartments. Resident farm workers feel that STAR Transit does not adequately serve their needs. Other needed services identified by residents at William Hughes Apartments, are child care, translation and courses in English as a second language. Delmarva Rural Ministries offers English as a second language and translation services. These services are limited to residents of William Hughes Apartments. Delmarva Rural Ministries is working with the Eastern Shore Community College in addition to the Virginia Departments of Education and Agriculture to set up a computer lab at William Hughes Apartments. The computer lab will be used for after school computer programs for residents of the development. Another important aspect of the William Hughes Apartments is the ability to create a sense of community by providing organized activities for the tenants such as soccer games and cookouts.

Delmarva Rural Ministries commented that William Hughes Apartments was the most expensive project they have ever developed with the project costing \$100,000 more than budgeted. They believe that the extra cost was largely related to developing the sanitary sewer infrastructure associated with the development. William Hughes Apartments is located on a 27 acre site, requiring two community drainage fields and seven wells. While Delmarva Rural Ministries may be able to develop additional units on the site, the number of additional units will be very limited because of

the capacity of the infrastructure. There is insufficient land area on the site to develop additional sewer infrastructure. Delmarva Rural Ministries reports that from its experience, the infrastructure problem is a major impediment to the development of multi-family low income housing on the Eastern Shore. Delmarva Rural Ministries indicates that it is difficult to find sites large enough to develop multi-family housing that are served by or located within proximity to public infrastructure.

Delmarva Rural Ministries expects to develop additional housing on the Eastern Shore and provide services to farm workers other than residents at its developments. There are currently no projects in the pre-development stage, nor does DRM have a specific timetable for future development.

iv Habitat for Humanity (Habitat)

Habitat is an international organization whose mission is to provide decent housing for persons whose income is at or below 150 percent of poverty. The local chapter of Habitat, located in Exmore, is responsible for its own decision making, but has a covenant with the international organization. Habitat has been serving the Eastern Shore since 1988 and completed its first housing unit in the community in 1990.



Habitat Home at Sunnyside Village

As of 2001, Habitat has completed 15 units on the Eastern Shore. Actual demand for Habitat homes has been ten to twenty units per year, but lack of volunteers and resources limit production. For logistical purposes, most of the units that Habitat has completed are within a ten mile radius of Exmore, with most homes located in northern Northampton County and a few units located in the southern end of Accomack County. Habitat recently established the goal of increasing the number of units that it produces annually on the Eastern Shore to four per year. As part of the goal of increased production, Habitat wishes to establish a presence in the northern part of Accomack County.

Habitat reports that it builds 1,100 square foot units containing three bedrooms, which they sell for \$40,000. The units are sold to eligible households with zero down payment and a 20-year interest free loan with Habitat holding the note. Habitat reports that it has not foreclosed on any of the households to whom it has sold units on the Eastern Shore. Generally, Habitat prefers to build new units rather than rehabilitating existing units. While there are units that could be rehabilitated, Habitat does not have the expertise to complete substantial rehabilitation. Also, many of the substandard units in the community are too small.

Habitat relies on volunteers, donations and reduced fees. Households who purchase a Habitat house are required to provide 300 hours of sweat equity. Because of the rural nature of the Eastern Shore, Habitat reports there are no nationwide home supply stores in the community to provide donations of materials. While the building supply stores on the Eastern Shore make donations, they have smaller profit margins than national chains and can not afford to be as generous.

Habitat reports that while land is plentiful on the Eastern Shore for developing single unit housing, locating and securing land that has clear title is a problem. Land is often handed down for generations without a proper will and other legal instruments that ensure the proper recording of the deed and description of the land and owner. The absence of clear title limits the production of affordable housing.

C For Profit Housing Development Organizations

i David Koogler

D Non-Profit Community Groups with an Interest in Housing

i New Road Community Development Group

Ruth Wise is the Executive Director of this CDC and is also a member of the Advisory Committee overseeing the Regional Housing Assessment.

New Road is redeveloping substandard housing in Exmore. The community consists of 43 structures. New Road was formed in 1992 to develop funding for sanitary sewer and water services. The units at New Road lacked plumbing and indoor water. Most of the units were owned by two property owners. New Road is a historically African American community in Exmore.

In 1992, Exmore was debating the installation of sanitary sewer service in the southern portion of the community. The residents of New Road, which is on the north side of Route 13, requested to be included in the plan. The community was split and the community-wide sanitary sewer proposal was defeated. By 1994, New Road was able to fund sanitary sewer, consisting of a community drain field, and water through CDBG funds from the State. The CDBG grant was devoted exclusively for the New Road portion of Exmore. The systems will serve 100 to 125 units. Ultimately, New Road concluded that it did not make sense to improve the properties with sewer and water for the benefit of the landlords. Accordingly, New Road decided to purchase the properties and improve them.

With assistance from Virginia Eastern Shore Economic Empowerment and Housing Corporation and a catholic charity organization in Silver Spring, Maryland, New Road incorporated itself as a 501(c)(3) and began to develop a funding program. New Road has received funds from the PDC Indoor Plumbing Program. Northampton County is a Federal Rural Enterprise Community and \$400,000 was received from EC funds. A few of the original units have been rehabilitated as some of the units were owner-occupied. The plan is to replace the old units either through rehabilitation funded by the Indoor Plumbing Program or the development of new housing. The units will be sold to households in the community. Upon completion, New Road will comprise 50 homeowner units and 20 apartments. New Road requires each homeowner to participate in pre-purchase counseling. New Road reports that there is also the need for post-purchase counseling.

New Road has plans for a USDA 515 project that will include four one-bedroom apartments, eight two-bedroom apartments, and four three-bedroom apartments. The apartments will be integrated into the community. The apartments will be available to elderly, disabled, family, and single person households. At this point, New Road has secured \$650,000 through the VA Department of Housing and Community Development for the apartments. New Road will retain ownership of the apartments and eventually plans to manage the apartments.

New Road CDC has designated a portion of its community for commercial development. The commercial site fronts on Route 13. New Road hopes to make available the commercial development sites for residents who want to start a business. The commercial development is expected to also create jobs for residents in addition to providing convenient services. New Road hopes to obtain a planning grant to complete a feasibility study for the commercial development.

New Road cited the need for technical assistance to help them learn the development process.

New single family homes under construction at New Road



ii Bayview Citizens for Social Justice

Alice Coles is the Executive Director of Bayview Citizens for Social Justice (BCSJ). BCSJ is a non-profit 501(c)(3) organization that qualifies as a Community Housing Development Organization (CHDO) under HUD's HOME Program. The mission of BCSJ involves the elimination of poverty and the education and empowerment of residents. Its objective is to improve and maintain the neighborhood as a viable "village".

Bayview has secured \$5.5 million in federal and State grants and loans to rebuild the historic African-American village and to expand its community garden into a commercial farm. The non-profit citizen's group expects to eliminate sub-standard housing and sub-standard environmental conditions in this nearly 300-year-old community within a year. Funding sources have included CDBG, IPR (Indoor Plumbing and Rehabilitation), EDI, USDA, Rural Development, EPA, FHLB, HOME, Virginia Water Project, the Nature Conservancy, and Northampton County.

The Bayview Redevelopment Plan calls for the construction of 41 rental or lease-purchase units, six owner-occupied units, four small shops with apartments, and a community center in a traditional village cluster on 30 acres. The remaining 130 acres will be protected by a conservation easement and dedicated to farming, with a community garden, subscription farm business and commercial green-house. A state-of-the-art sanitary sewer system will ensure that the redevelopment does not adversely impact nearby coastal waters. There are four phases projected for the Bayview area that will result in the development of 140 housing units. Phase one should be completed within two years and all phases within five to eight years. Thirty-five housing units will be demolished. The Virginia Water Project provided \$31,000 for two large temporary wells for existing housing units in May 1998 and for service lines and hydrants. Temporary privies were also provided to overcome a threat to health and safety. New wells and septic systems with mass drain fields will service the new development.

Ms. Coles said that virtually every resident of the village worked to develop the plan, balancing the needs of the community, the economy and the environment.

The Nature Conservancy provided critical technical support to Bayview throughout the financing and development stages of the project. Bayview continues to seek funds to build and staff a child-care center for working parents in the village.



iii Concerned Citizens of Cape Charles

Concerned Citizens of Cape Charles (CCCC) is a 501(c)(3) organization that was formed in 1989. The Executive Director, Lenora Mitchell stated their mission is “to improve the lives and living conditions of the low income residents in the Town of Cape Charles through human development and the creation and development of a sustainable community.”

CCCC has identified a series of unmet needs; including:

- Absence of rental and owner housing.
- Absence of living wages.
- Absence of housing for college graduates if they come back to area.
- Absence of any affordable spec housing.

CCCC has been attempting to improve existing housing and to build on vacant in fill lots. A 1999 zoning amendment made it possible to develop the many 40 feet by 140 feet lots in the community. There may be as many as 100 lots available. It is now possible to construct a 950 square foot unit on the lots. The Zoning Ordinance formerly required 1,500 square foot units.

CCCC views the nationwide marketing of the “resort” housing, which surrounds Cape Charles and the golf courses, as raising the cost of existing housing. However, CCCC has purchased some vacant in-fill lots for \$5,000 that might otherwise cost \$15,000 to \$20,000. Private owners have agreed to sell property to the group for the tax assessed value to preserve affordable housing.

CCCC has been designated as a Community Housing Development Organization (CHDO) under HUD’s HOME Program. They have secured funding from a number of sources. The PDC administers the programs. CCCC received CDBG funding for their area in 1995. The \$500,000 grant was used for demolition and infrastructure improvements. CCCC feels that too many residents were displaced. They believe that some \$180,000 of this grant was turned back to HUD. HUD was willing to work to resolve problems but the Town was not. They believe that the infrastructure improvements laid the ground work for “future development” that is now occurring, but which is beyond the economic means of the existing residents. CCCC’s working relationship with the Town of Cape Charles is now greatly improved.



The primary need in Cape Charles, according to CCCC, is for funding to acquire and rehabilitate units and to acquire lots and build new units for first time homebuyers.

iv District One Community Action Group

John Nottingham of District One Community Action Group (DOCAG) explained that the name of the group is derived from the voting district in which it is located.

DOCAG was formed in 1992 to bring residents together to make them aware of funding opportunities. The group's primary concern is that all residents in the community have decent housing. This includes indoor plumbing, working septic systems and heaters. Housing rehabilitation is especially needed for the elderly. There has been some rehabilitation assistance provided in the Fairview area of the community. VA DOT assistance has been secured to surface two roads.

DOCAG feels that a first time homebuyer program is needed, but there is concern about the lack of job opportunities that provide sustained income for monthly payments. Mr. Nottingham indicated that the recent growth in aqua farming for clams has resulted in the creation of jobs that pay better than the poultry industry and other jobs in area.

The immediate need of DOCAG is for staff, capacity building, computers and identification of funding sources.

v Horntown and Surrounding Communities Improvement Association

Rev. Charles Cannon created the Association in 1987. The group received a grant for housing. Three new homes were constructed and another 27 were rehabilitated to standard condition. A new road was constructed to provide access to housing. Three homes were acquired and demolished. Most of the homes have deep wells or were provided with deep wells as part of the rehab grant. The grant was also used to construct septic systems.

The Association's goal is to construct new houses. They are not against mobile homes, but some residents are paying \$200 to \$300 per month to rent a mobile home. The Association wishes to initiate another project east of Horntown.

The Association completed a survey in 1999 to determine needs. Most residents felt that the greatest need is to stimulate homeownership.

The Association conducts a clean-up/fix-up drive once a year. The Association tries to meet once a month.



vi Withams Neighborhood Association

The Association is headed by Yvette Morris on a volunteer basis. The purpose of the Association is to retain Withams as a viable neighborhood. The Association wishes to create a sense of family in the community and not just be a group of individual structures. The neighborhood consists of 40 to 50 households. The four member committee meets as needs arise.

In the late 1990's, a grant of \$1.2 million was used for the renovation of owner occupied housing, improved septic systems and provision of a mass drain field. Seventeen (17) households connected to the system. Some new homes were constructed under the program. Part of the grant was used to demolish a mobile home park. This land now belongs to the Association. The Association would like to see new housing developed on the site of the



mobile home park. They are trying to raise funds for recreation to be developed next to the Post Office. They are also interested in securing funding for the provision of an education program that provides training in financial planning and money management. They would like to see more homeownership in neighborhoods such as theirs and throughout the County in general. The Association believes there is a need for the County to educate the general population on the value of homeownership and to help residents find resources to accomplish homeownership.

vii Concerned Citizens for the Improvement of Savagetown

Mr. Bedford Rogers of the Concerned Citizens for the Improvement of Savagetown provided the following mission statement. "The Concerned Citizens for Improvements, Incorporated has as its mission or purpose to provide some form of relief to the public at large on the Eastern Shore of Virginia. We are the only organization located on the Eastern Shore that covers a broad spectrum of community and neighborhood developments. It is our mission to provide better housing, business development, water and sewage, parks and recreation. The Concerned Citizens offers technical assistance regarding health and public safety issues. It counsels persons on the importance of installing indoor plumbing if they reside in substandard houses."

The group was formed in 1989. It has a five member board that meets quarterly. The organization identified the following needs:

- Affordable subsidized housing for families and elderly.
- Safe and sanitary housing throughout area.
- Business development.
- Steady jobs with steady income.

Concerned Citizens believes there are too many mobile home parks. While the mobile home parks are full, many of the individual mobile homes are in poor condition and offer the sole source of affordable housing.

Concerned Citizens feels that the waiting period for a Section 8 voucher is excessive. They would like to counsel potential Section 8 residents to train them for jobs so that they can work toward becoming home owners.

Concerned Citizens has worked to help establish the Eastern Shore of Virginia Public Service Authority (PSA). It was established by ordinances of Accomack and Northampton Counties. The primary function of the PSA is to secure grants and loans for the construction of public water and wastewater systems on soils which cannot pass perc tests.

The Savagetown - Cats Bridge area received a \$1.25 million grant through the PDC. It will improve 84 households through the provision of housing, water, sewer, street drainage improvements and ordinance activities. The project includes rehabilitation of 25 owner occupied houses and seven tenant occupied houses. Tenants will also be offered homeownership opportunities.

viii Citizens for a Better Eastern Shore (CBES)

Denard Spady of Citizens for a Better Eastern Shore indicated that they are not directly involved in housing. They foster management of growth and preservation including the preservation of existing rural communities and neighborhoods. They have worked in cooperation with the Bayview and New Road citizen groups. They emphasized that any Housing Plan needs to be consistent with other existing planning work including the Northampton County Comprehensive Plan.

ix The Nature Conservancy

The mission of The Nature Conservancy is “to preserve plants, animals and natural communities that represent the diversity of life on earth by protecting the lands and waters they need to survive.” The emphasis of the Nature Conservancy is on community-based conservation. They seek to achieve several closely related goals: to protect the coastal ecosystems, to foster compatible economic development on the mainland and to share the lessons learned with other communities. The Nature Conservancy has been a participant with the Bayview Citizens for Social Justice providing funding for the acquisition and preservation of farmland adjacent to Bayview.

The health of the barrier islands is dependent on the health of the entire ecosystem, which includes the coastal bays and marshes and the mainland farms and forests. Activities on the mainland, from habitat destruction to water pollution, produce direct impacts on the larger ecosystem. In the view of

Nature Conservancy, sprawl and inappropriate residential development represents the greatest threats facing the world-class coastal ecosystem and the historic farm and fishing communities on the Eastern Shore.

The Nature Conservancy participates in many innovative projects including compatible economic development on the Eastern Shore. Included are the Seaside Farms Program of ecologically-sound residential development and the Conservation Business Alliance. The Nature Conservancy is a willing participant in economic community partnerships.

E Supportive Services Provider Agencies

i Lighthouse Ministry (LHM)

LHM is a non-denominational Christian shelter serving the entire Eastern Shore. The LHM shelter has 17 beds in two separate buildings. Located in Keller, LHM is unique in that they accept all persons in need, including individuals, families, children, persons with substance abuse problems, and mental and physical disabilities. However, because all the beds are on the second floor LHM is not able to accept persons who cannot climb stairs. LHM will work with anyone's unique situation to accommodate them. While many of the occupants at the shelter are non-residents passing through the community, most of the occupants are permanent residents of the Eastern Shore.

Homeless persons can generally stay at the LHM shelter as long as they wish, although average stays are six months with many occupants staying less than 30 days. A current resident at the shelter has been a resident for three years. To stay for extended periods occupants need to find a job. Because of the rural nature of the community, residents do not have to leave the shelter during the day as is typical of urban shelters.

Because of limited staffing, LHM is only able to house 12 persons at this time. Over the last few years the LHM has filled about 300 bed nights per year, although there are nights when the shelter is full and persons are turned away. LHM reports that it can usually turn to one of the churches in the community for funds for a motel room for one or two nights when it is too full to accept additional residents. The churches also are helpful in providing LHM with donations and assistance, particularly when there are school age children staying at the shelter.

Other services offered by LHM include:

- Support groups to assist persons with needs that contribute to their homelessness.
- Referrals to other agencies on the Eastern Shore to assist the residents in connecting with permanent housing.
- Assistance with finding permanent housing.
- Meals to residents and non-residents.

- Operation of a thrift store that supports the shelter.

LHM hopes to buy a third building that adjoins the two existing buildings in Keller. The third building would provide space for eight more beds, including beds on the first floor. This would enable LHM to assist mobility impaired persons.

LHM is funded by donations and earnings from its thrift store.

ii Eastern Shore Coalition Against Domestic Violence (ESCADV)

ESCADV operates an emergency shelter for victims of domestic violence and their children. The shelter offers a total of 16 beds in two separate units. The shelter contains two units each with eight beds. Occupants are generally limited to 30 day stays, occasionally exceptions are granted and occupants can stay longer. During 2000 there were 960 bed nights used at the shelter. One percent of the clients were men. The shelter and all the programs are available to all persons on the Eastern Shore.

Other housing services provided by ESCADV include:

- Provision of overnight stay at a motel.
- Funds for a deposit and first month's rent, and utility deposits. The funds are not often used, as most clients cannot afford to keep the rental unit after the first month. Also it was noted that private landlords on the Eastern Shore discriminate against single women and women with children by refusing to rent to them. This is a violation of fair housing laws.
- Crisis intervention, individual counseling, legal advocacy, referral, information, prevention services, outreach services, and support groups.

Annually, the ESCADV provides services to 1,200 adults and 600 children, including the use of the shelter. The number of persons served has been fairly consistent over the past few years.

The shelter and all the programs are available to all persons on the Eastern Shore. There is no other program or shelter for victims of domestic violence on the Eastern Shore. There are more people from Accomack County who use the ESCADV's services. In recent years ESCADV has increased outreach in Northampton County.

ESCADV receives funding from the Federal and State Department of Social Services and private donations. In 2000, the ESCADV received funding from the County.

iii Eastern Shore Community Service Board (ESCSB)

Located in Exmore, services are provided to mentally retarded and mentally handicapped persons. The ESCSB also offers substance abuse treatment programs. Services are available to all persons on the entire Eastern Shore and to persons of all ages.

Housing services offered by the ESCSB include:

- A 24 bed group home in Nassawadox and a 14 bed group home in Nassawadox. The two larger group homes were Section 202 projects funded by HUD and are considered by ESCSB as both permanent and transitional housing. The majority of the occupants, however, stay for an extended time. The ESCSB offers training in conjunction with the housing. Photographs of these groups homes are included in Appendix A of Section VIII.
- A 3 bed group home in Belle Haven and two 3 bed group homes in Onancock. Support for the three smaller group homes comes from the occupants Medicaid with the State of Virginia allowing the use of the Medicaid funds for residential services for the MR. The State has, however, discontinued the program and no new funds are available to support smaller group homes for the mentally disabled. There is a waiting list of about 20 with most of the persons waiting for a space in the smaller group homes. Because occupants of the group homes, particularly the smaller group homes, live the remainder of their lives in these facilities once they move in, the average wait for a space is four years.
- In-home services for the MR with the objective of stabilizing the living environment so that the person can remain living in the home rather than moving to a group home or institution. Most of the clients provided in-home services are children with behavioral problems. The ESCSB is providing in-home services to ten persons, which has been consistent throughout the past few years.
- MR case managers assist clients with finding appropriate housing in the community.
- The A-NRHA has 150 Section 8 non-elderly Disability Vouchers. The Disability Vouchers were awarded to the A-NRHA by HUD in December 2000 and it is anticipated that they will all be used by September 2001. The ESCSB refer clients to the A-NRHA for the Section 8 Disability Vouchers. Clients referred by the ESCSB are exclusively persons being discharged from state hospitals. To be eligible, persons must be receiving Social Security. The ESCSB reports that up to a year is required for clients to complete the paper work involved in applying for, qualifying for, and receiving Social Security. In the interim, ESCSB provides ongoing support in the form of funds for rent, utilities, furniture, security deposit, and any other cost that is needed to prevent the client from being institutionalized again.
- Provision of funds to the mentally ill and the mentally retarded. The funds are for persons at risk of being institutionalized and can be used for most anything that will allow them to remain housed including on-going rent (usually no more than three months), security deposits, furniture, and utilities. The program is based on need and was first funded in 1999. In 2000, the program funded 28 severely mentally ill and 40 mentally ill.

- Funds to provide services to persons who have completed a substance abuse detox program. These funds are used for anything that poses a barrier to living independently in the community. Funds are typically used for first month rent, utilities and furniture. Because of the limited funds, ESCSB does not provide on-going assistance. During 2000, ESCSB served 12 persons.

If a person does not qualify for funding, or if there are insufficient funds, the ESCSB can usually find funds from another agency, church, or charity on the Eastern Shore. There is a problem with insufficient funds to meet the need, but through referrals and networking with other agencies, ESCSB has been able to connect clients with services.

Other services offered by the ESCSB consist of:

- Case management, day support that includes training and activities, infant intervention, horticultural program (therapy and employment), mental health counseling, substance abuse counseling, and day treatment for mental health.
- The ESCSB owns 35 vans that it uses to transport its clients throughout the community to its services and for doctor appointments and shopping.

The ESCSB receives funds from the State Department of Rehabilitation Services, State Department of Health, the County, client fees, grants, and contributions.

iv Eastern Shore Agency on Aging/Community Action Agency (Agency)

The Agency operates three senior centers, located in Eastville, Northampton County, Onancock, and Chincoteague, both in Accomack County. The clients at the Chincoteague center consist of a combination of persons who come just for the social activities and persons who come for the social services. At the other two centers, more of the clients come for the social services.

The Agency reports that the elderly population that it serves on the Eastern Shore is growing. This includes many long-time residents of the Eastern Shore who spent their lives working low pay jobs. These clients subsist on Social Security, which is very limited because they never earned much money. Some have small pensions. Most clients retired before the poultry plants came to the Eastern Shore, so most have no employer pension.

Housing services offered by the Agency include:

- The weatherization program provides funds for improving efficiency of homes. Generally, the funds are used to improve heating. During 2000, the Agency assisted 51 homes at a cost of \$46,000. Forty-four of the assisted homes involved heating systems, often supplemented with insulation. There is a waiting list for the weatherization program with persons waiting up to a year for funds.
- The emergency home repair program is generally used for repairs to roofs, although most of the applicants need new roofs, not just repairs to their roofs. During 2000, there was \$7,000 budgeted for the emergency home repair program. The Agency requires that households

provide dollar-for-dollar matching funds. During 2000, there were ten households assisted with emergency home repair.

- Emergency assistance for utilities and rent.

Other services that the Agency provides are:

- Services at the centers include recreation, meals, counseling, information and referral.
- Home delivered meals.
- Volunteer services consisting of placing persons in volunteer jobs.
- Case managers who assist with finding and coordinating care.
- In-home care consisting of certified nursing assistants, who provide care to allow the elderly to remain living independently. During 2000 the Agency assisted 70 clients with the in-home care program including 30 receiving Medicaid and 40 who paid a fee to the Agency, which is assessed on a sliding scale. The private market has sufficiently supplemented the in-home care program provided by the Agency and the Agency has no waiting list for in-home services.
- Transportation for medical appointments.

The Agency receives funds from the State and Federal Community Services Block Grant, Title V and Title III, which are both federal funds, the Counties, user fees, and donations.

v Eastern Shore Center for Independent Living (Center)

The Center is a private non-profit organization that provides information, referral, and advocacy for persons who are physically disabled.

Housing services available through the Center include:

- Funds for adaptive improvements to make a housing unit accessible to persons with mobility impairments. The eligible adaptive improvements are broad, generally including anything to assist disabled persons with living independently such as ramps, retrofitting of rooms with assist bars to a bathroom, lowering counters and replacing surfaces. The funds cannot be used for housing quality problems such as repair of a roof or replacement of a heating system. In 2000, the Center had approximately \$19,000 in funds for adaptive improvements and assisted ten households. About half the households assisted were elderly. The Center is not able to satisfy all of the need for adaptive modifications with its funds, but through donations and contributions of materials and labor, it can usually provide assistance.
- Assistance with obtaining a Section 8 Voucher.

The Center offers the following housing referral services:

- Assistance in finding rental housing, such as units at assisted developments. The Center also assists in locating private rental housing. The Center reports that private landlords will make modifications to units to accommodate the disabled, but the landlords require the disabled to pay for the modifications.
- Referral to availability of State guaranteed low interest loan funds, through local banks, for completing adaptive modifications. Households are able to receive a loan of up to \$20,000 at three percent interest. On the Eastern Shore, the loan is available through Sun Trust Bank.

The Center receives funds from the State Department of Health, grants, and contributions.

vi Eastern Shore Health District (ESHD)

The ESHD provides a case manager to assist persons with HIV/AIDS. The case worker estimates that there are about 200 persons on the Eastern Shore with HIV/AIDS with the ESHD providing services to 50 of these persons. Other persons with HIV/AIDS on the Eastern Shore receive private services while others travel to the mainland access services. The small nature of the community on the Eastern Shore contributes to the fact that not all persons with HIV/AIDS use the ESHD's services.

The HIV/AIDS population on the Eastern Shore assisted by the ESHD consists largely of women and minorities. Many of the women have children. It is also largely the existing population, with very few persons with HIV/AIDS returning to the community after living elsewhere.

Housing services available through the ESHD include:

- Referrals to the Accomack-Northampton County Planning District Commission, which administers HUD Housing Opportunities for Persons With AIDS (HOPWA) funds, providing housing assistance for persons with HIV/AIDS. The HOPWA funds are used primarily for tenant based rental assistance, both long and short term. In 2000, the Planning District Commission received \$27,000 of HOPWA funds and assisted ten households with tenant based rental assistance. The ESHD reports that during 2000, it referred six persons to the Planning District Commission for HOPWA funds for rental assistance and during 2001, four persons were referred for HOPWA funds for rental assistance.
- The ESHD refers households with inadequate plumbing to the Planning District Commission, but there is a waiting list for the funds.

Other services offered by the ESHD include:

- Assistance with accessing comprehensive medical and social services.
- A very limited amount of funds are available for food and other emergency needs.

- Personal Care consisting of providing certified personal care aides in the home for persons who are dependent on care givers to meet daily personal needs. Participants must be eligible for Medicaid benefits.
- Provides clients with STAR Transit bus passes.
- Furnishes transportation to doctor appointments and for food shopping for persons who cannot access STAR Transit.

Besides the HOPWA funds, the ESHD receives Ryan White funds.

vii Virginia Department of Rehabilitation Services (DRS)

Located in Belle Haven, the DRS's goal is employment of the disabled with services available to persons 16 and older. DRS's primary objective is to help individuals develop the skills and tools to help themselves with finding and maintaining employment and advancing their careers. The DRS also works with employers to educate them regarding the ability of the disabled to be productive employees. The DRS services both counties on the Eastern Shore.

Services offered by the DRS include:

- Vocational rehabilitation services consisting of vocational counseling, vocational evaluation/career exploration, equipment technology training, job coaching, training, and job placement.

The DRS reports that over the last few years it has handled 100 to 120 caseloads per year.

The DRS is funded by the State.

viii Telamon Corporation

Telamon is a private non-profit organization located in Belle Haven. Telamon offers employment services to farm workers, both migrant and seasonal. Telamon estimates that the population of farm workers on the Eastern Shore is about 5,000, which includes the migrants and the seasonal workers. Because of poor weather in Florida and California in 2000, the population of migrant farm workers on the Eastern Shore increased significantly. Telamon estimates that about 30 percent of the migrant farm workers become permanent resident of the Eastern Shore.

Services offered by Telamon include:

- A one-stop shop system offering job search and placement assistance, initial assessment, labor market information, financial aid information, and supportive service referrals.
- Career counseling.
- Career development for youth ages 14 to 21.

- Clothing donations for interviews.
- Rent assistance such as funds for a deposit, one month of utilities, and funds for one month of mortgage or rent arrears.
- A food program
- Housing referrals and referrals to most other supportive services.

During 2000, Telamon enrolled 400 persons in its programs. The goal was 167.

Telamon receives funds from the Federal and State Department of Labor, FEMA, and donations.

ix Delmarva Rural Ministries

Delmarva Rural Ministries operates a health project on the Eastern Shore. The project, funded through a Federal Department of Health and Human Services grant, refers clients to staff nurses and outreach workers or through the Nassawaddox office at a \$10.00 flat fee. No one is, however, refused service because of the inability to pay.

Other health services provided include:

- Nursing camp site visits to identify and assess health care problems for proper, culturally sensitive treatment, referral and follow-up.
- Appointment/daily walk-in clinics and evening clinics including screening and treatment for minor ailments and acute and chronic health problems with particular emphasis on health problems of the migrant such as respiratory diseases, back problems, hypertension, infectious diseases, gynecological problems, and family planning, immunizations, childhood diseases, dermatology and diabetes.
- Health education including nutrition, accident prevention, preventative health care, prevention of infectious diseases, prenatal education, and group and individual counseling on common migrant health problems.
- Camp screening involving the screening of all registered migrants for hypertension and immunization status. Emergency screening is done based on evidence of potential epidemic that is generated for ongoing surveillance of diseases. Children are screened for anemia, growth delays, and dental problems.
- Outreach, transportation, translation, and referral involving offering assistance to migrants when referred to other agencies and social services.

Delmarva Rural Ministries estimates that annually, about 5,000 migrant farm workers come to the Eastern Shore. About 90 percent of the migrant farm workers who come to the Eastern Shore are Hispanic. Eastern Shore has recently experienced an influx of Guatemalan farm workers. Many

Guatemalan workers do not speak English or Spanish, making the provision of services more complicated for outreach personnel. The other ten percent of migrant farm workers on the Eastern Shore are a mixture of Haitian and African-American workers.

While the migrant farm workers are highly mobile, moving from state to state, they often find themselves stranded at isolated camps with no available transportation, aside from occasional trips to stores in vehicles owned by crewleaders. Many migrants do not have transportation to reach agencies that provide services.

F Other Public Agencies

i Virginia Eastern Shore Economic Empowerment and Housing Corporation (VESEEHC)

The predecessor agency to VESEEHC, Northampton Housing Trust, was formed in 1990. In 1992, the name of the agency was changed to Northampton Economic Empowerment Corporation, which functioned primarily as an anti poverty organization. The Northampton Economic Empowerment Corporation and VESEEHC have overlapping boards and overlapping staff. The mission of both organizations is to respond to the needs of low wealth individuals and families.

In 1994, HUD awarded a Rural Enterprise Community (EC) designation to the Eastern Shore. The EC boundary includes the area from Onancock south to the Chesapeake Bay Bridge Tunnel. VESEEHC was designated as the lead agency to administer the EC program. EC funds are distributed to a wide range of agencies and organizations that carry out anti poverty and housing activities.

VESEEHC initially used EC funds to carry out the acquisition and rehabilitation of the former Candlelight Motel for use as transitional housing for the homeless. This building is vacant due to an adjustment in EC priorities. A photograph of this transitional housing is included in Appendix A of Section VIII of this report.

The EC strategy is oriented to issues such as access to capital, retention of capital, business development, home ownership, and training and education of low wealth persons. VESEEHC officials feel that there is a need on the Eastern Shore to provide “soft skills” to lower income employees and those seeking employment that will reinforce the importance of appearance, effective work habits, timely arrival at work, and proper use of sick time.

ii Eastern Shore of Virginia Public Service Authority (ESVPSA)

ESVPSA was established as the Eastern Shore’s regional water and sewer authority in 1999. The mission of ESVPSA is to address the water supply and sanitary sewer service needs of the region not being met by private or public systems. Staff services are provided to the ESVPSA by the PDC.

iii Eastern Shore of Virginia Regional Partnership (ESVRP)

ESVRP is a coalition of business, civic and government leaders charged with improving the competitiveness of the Eastern Shore economy. ESVRP is carrying out six projects, including the

solicitation of bed and breakfast establishments, conducting space flight academies at the NASA Wallops Flight Facility, coordinating Small Business Administration loans, planning in support of a new wholesale seafood market, conducting reuse studies for a Cape Charles sewer plant discharge, and conducting forums for electronic commerce training.

iv Accomack County and Northampton County Departments of Social Services

Both Counties operate a Department of Social Services. The Departments primarily offer a Federally driven set of programs that are provided by local governments through a locally administered, State supervised system. The Departments provide assistance and services to those in need using a combination of Federal, State, and local funds providing service directly or through the purchase of services from private for-profit and not-for-profit vendors.

Two basic service delivery programs at the Departments are public assistance and social services. Eligibility for public assistance and social services offered by the Departments is based on several factors, including the individual's needs, income and resources, and the guidelines of the various programs.

Public assistance programs available through the Departments include:

- Temporary Assistance to Needs Families (TANF).
- Food stamps.
- Medical assistance.
- General relief of up to \$50.00 per month for person not eligible for other forms of public assistance.
- Fuel assistance.

Social services offered by the Departments consist of:

- Child protection services.
- Foster care.
- Adoption.
- Court services involving court ordered visits by social workers to investigate and provide reports on matters concerning domestic relations, child visitation, and custody disputes.
- Prevention services consisting of short term counseling, parenting aid, child day care, respite day care, and transportation to prevent family violence, child abuse and neglect, and family breakdown.
- Adult services including counseling and education for aged, infirm and disabled individuals and their families.
- Day care assistance for recipients of Aid for Dependent Children who are in school or employed.
- Employment services including offering education, job training skills, and employment counseling to persons receiving public assistance.

The Departments' goal is to offer services to assist persons with becoming self-sufficient. The Departments do not offer long-term assistance.

Both Departments maintain lists of landlords who have indicated the availability of housing for rent on the Eastern Shore. The Departments are not aware of the cost of the housing or the condition of the units. Both Departments report that typically there are ten to 12 persons on the list with housing for rent. Because the person may own more than one unit, the number of landlords on the list does not reflect the total units available for rent. No other housing services are available through the Departments.

The Northampton Department of Social Services reports that in the past two or three years it has seen more people coming into its office from the Cape Charles portion of the County who have lost their rental unit because the landlord has sold the house, generally for occupancy by an owner.

G *Budget and Housing Counseling*

A credit and budget counseling service is available on the Eastern Shore to assist households with managing money, learning how to budget, and how to save money for and purchase a home. The Accomack-Northampton Planning District Commission and the Virginia Eastern Shore Economic Empowerment and Housing Corporation primarily counsel households on how to budget to afford their housing or to purchase a unit. Counseling is also available through the Cooperative Extension Services in Accomack County and Northampton County. The Cooperative Extension Services counseling involves comprehensive credit counseling for persons with credit and debt problems in addition to housing budgeting counseling.

- The Accomack-Northampton Planning District Commission (PDC) will provide housing budget counseling to households participating in its Indoor Plumbing Program. The counseling involves working with households on a one-on-one basis to educate and counsel them regarding their specific needs. The PDC reviews the household's budget to determine if they can afford a housing unit. The PDC also assists with post-purchase counseling for households who are having financial trouble. The PCD will also educate households on the long-term maintenance of their housing unit.
- The Virginia Eastern Shore Economic Empowerment and Housing Corporation (VESEEHC) offers pre- and post-purchase and debt management for households interested in buying a dwelling. The services are offered to all households on the Eastern Shore. Counseling services offered by VESEEHC include credit debt management, debt consolidation with creditors, and reverse mortgages. VESEEHC offers eight hour group workshops and one-on-one counseling tailored to the individual's needs. The one-on-one counseling has no time limit. VESEEHC will also run credit checks, work with renters to avoid evictions and makes referral to credit counseling services for persons with credit problems. VESEEHC makes persons aware of its counseling service through outreach to churches and community groups. As word about its counseling service has spread, VESEEHC finds that it has to do less outreach. In 2000, VESEEHC provided 185 households with housing counseling. In the last four years, VESEEHC has assisted 39 households with becoming homeowners.
- The Cooperative Extension Services at Accomack County and Northampton County both offer comprehensive credit counseling and home ownership counseling. Persons receiving credit counseling are often referred to the Cooperative Extension Services by creditors. The

Cooperative Extension Services offer comprehensive credit counseling and money management services, assisting with debt management, teaching households about how to budget their money, and with developing a budget. Four times a year the Cooperative Extension Services offer a one-half day group workshop to introduce households to debt and money management. Eight to ten households typically attend the workshops. The Cooperative Extension Services also work with households one-on-one. The Cooperative Extension Services offer counseling to homebuyers. Housing counseling includes an eight hour group workshop, which is offered four times a year, and one-on-one counseling tailored to the individual household. The Cooperative Extension Services report about ten to 15 households attend the group housing counseling. The Cooperative Extension Services publicize their services through bi-weekly newsletters and outreach to the banks and service providers.

The counselors at the various agencies on the Eastern Shore report that because of the high rate of poverty, in combination with low wage jobs that do not offer advancement, credit and housing counseling continue to be needed on the Eastern Shore. Each of the counseling providers report their primary need for additional staff. Specialized staff is needed to provide more of a case management approach to debt and housing counseling.

Problems/Unmet Needs Identified by Supportive Service Providers

- Lack of decent affordable rental housing for persons with special needs and low- and moderate-income persons. Services providers report that their clients live in substandard housing, with many living in units that lack plumbing, water, and central heat. Residing in the substandard housing negatively impacts the special needs populations ability to overcome their problems. The Virginia Department of Rehabilitation Services reports that while it can assist the disabled with developing job skills, if the disabled person lives in a unit that lacks plumbing they can not be presentable at a job interview.
- Service providers refer their clients to the County for Section 8 assistance and help them with completing forms. The service providers report that the wait for Section 8 assistance is a year or more. Many of the special needs populations are not able to wait a year, with the current housing intensifying their problem. Victims of domestic violence need housing immediately or they are often forced to return to their abuser.
- Service providers report that once Section 8 assistance is available, households have 60 days to find a unit. Because of the lack of decent rental housing on the Eastern Shore, service providers report that their clients often must leave their communities to find decent housing within the 60 day time limit. The displacement is hard on households and can impact their ability to remain employed and access needed services. The relocation to a new community is particularly hard on households with children who must change schools.
- Persons with physical disabilities have trouble finding accessible rental units on the Eastern Shore and are the most likely of the special needs populations to lose their Section 8 assistance because of the 60 day time limit.

- Service providers report that some landlords refuse to rent to families with children, particularly single women with children.
- The Eastern Shore Center for Independent Living cites the need for funds to assist low-income households become first-time homeowners on the Eastern Shore.
- Lack of transportation was cited by all service providers as a problem with many of their clients lacking a vehicle. All the service providers agree that STAR Transit has filled a void on the Eastern Shore by providing public transit. STAR Transit's routes are fairly comprehensive with most areas of the Eastern Shore accessible by the system. STAR Transit does not operate in the evening or on the weekends, which limits persons ability to work the weekend or third shift. STAR Transit offers para-transit services and a demand response route, but for some special needs populations, particularly the physically and mentally disabled, the para-transit services do not satisfy the need.
- While Lighthouse Ministries works with the homeless to assist their particular situation, the Christian shelter requires residents to participate in support groups that have a religious base. Service providers report that not all the clients they place at the shelter are able to participate in the groups because of religious differences. Other than the shelter for victims of domestic violence, there is no other emergency shelter on the Eastern Shore.
- The Eastern Shore Health Department reports that it is difficult placing persons with HIV/AIDS at Lighthouse Ministries.
- There is no transitional housing on the Eastern Shore. The lack of transitional housing results in persons moving directly from homelessness to permanent housing. Many of the special needs populations require transitional housing, along with a life skills program, to learn how to reside in permanent housing and among the residents in community.
- Lack of life skills program, such as money management, job training, parenting skills, and other skills for supporting self-sufficiency, to assist persons with learning how to take care of themselves.
- Lack of decent paying jobs. The service providers report that jobs in the service industries will only afford substandard housing. The jobs in the poultry plants pay a bit better than jobs in the services industries, but the jobs are very physically demanding. The jobs at the poultry plants also generally only support substandard housing, particularly for single parent households.
- Lack of residential substance abuse treatment program on Eastern Shore.
- Lack of funds. Service providers report that the funds they have for housing assistance and other services often do not meet demands. They report that they are, however, able to address needs through donations by churches, businesses and individuals, and through contributions of labor and materials. Similarly it was reported that there is a lot of extended

family support on the Eastern Shore, which helps service providers assist their clients when funds are not available.

H Capacity Issues

The Eastern Shore has an abundance of public agencies and non profit organizations that work cooperatively in identifying needs, securing financial assistance and implementing neighborhood revitalization initiatives. The PDC's record in securing funding for a multitude of complicated projects in a variety of locations throughout the Eastern Shore speaks for itself. Virtually every neighborhood revitalization project undertaken on the Eastern Shore is highly leveraged and comprehensive in scope, dealing with everything from transportation access, blight removal, water and sanitary sewer issues, housing development and business development issues.

The PDC and other agencies have used the Eastern Shore's poverty and distress characteristics to its advantage in competing successfully for scarce CDBG, HOME and other funds from HUD and the State of Virginia. The Eastern Shore has received its fair share of State and Federal financial assistance. For example, only a handful of communities nationwide enjoy HUD's designation as an Enterprise Community.

Notwithstanding the successful track record of the Eastern Shore in securing State and Federal assistance, the chronic and widespread nature of poverty, substandard housing and economic distress of the region will present challenges for the foreseeable future. There is simply insufficient funding available given the sheer magnitude of the problem. The solution therefore is to stay the course, attacking one problem area at a time.

The PDC is well equipped to manage neighborhood revitalization activities. However, many of the neighborhood based non profit organizations require outside assistance in formulating financing plans for the more complicated rental housing development activities such as HUD 202, USDA 515 and Low Income Housing Tax Credits. The use of third party developers and management agents has been an effective method of developing and operating multi family housing on the Eastern Shore.

Because the need for **rental housing** is so pronounced on the Eastern Shore, local officials may wish to consider expanding local capacity to undertake the more complicated HUD 202, HUD 811, USDA 515 and Low Income Tax Credit projects. Rather than each neighborhood non profit organization attempting to expand the real estate development skills of its staff, it may eventually make sense for the Eastern Shore to create a single real estate development entity that would act on behalf of all non profits. This could be accomplished through the creation of a completely new organization or by expanding the role of an existing agency. The purpose of such a development entity would be to proactively plan and carry out rental housing development activities rather than relying on the motivation of outside for-profit and non-profit developers to react to the need for rental housing on the Eastern Shore. The process would be gradual and may involve co-development partnerships with larger outside for-profit and non-profit organizations until capacity has risen to the point of sustaining a local real estate development.

As reported in Part VI-G of this document, **pre-purchase and post-purchase counseling** services for prospective homebuyers on the Eastern Shore are provided by the PDC, VESHEEC and the Cooperative Extension Services in both Counties. The Cooperative Extension Services also offer credit counseling. The housing counseling services of the agencies have certain similarities so there is overlap in the services that they provide. Each agency, however, receives client referrals from different sources so that there is little overlap in client base of the counseling agencies. The counseling agencies should, however, engage in a regional strategic planning process to determine the most effective and efficient method of delivering counseling services to residents of the Eastern Shore, both from a functional perspective and a geographic perspective.

In planning for housing for homeless and persons with special needs, the Eastern Shore lacks a regional continuum of care planning process to identify the housing and service needs of the homeless and persons with special needs. The service providers on the Eastern Shore have the capacity to undertake HUD continuum of care initiatives. There is a need for homeless shelters, transitional housing and supportive housing.

There are other housing issues on the Eastern Shore that would be more effectively managed through a regional planning process including:

- fair housing such as landlord education and resident complaints;
- demolition of vacant, substandard dwellings through inspection and code enforcement;
- home ownership with non-targeted downpayment and closing cost assistance;
- housing rehabilitation with non-targeted shallow subsidy incentives;
- accessibility issues for persons with mobility impairments; and
- personal care, nursing home and health care.