

**City of Hampton, Virginia**



**FY2026 Annual Action Plan**

Program Year: July 1, 2026 – June 30, 2027

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

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

### 1. Introduction

The City of Hampton’s FY2026 Annual Action Plan (AAP) identifies the specific activities to be funded during the July 1, 2026 through June 30, 2027 program year using federal Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. This Annual Action Plan represents Year Two implementation of the City’s 2025–2029 Consolidated Plan.

Hampton continues to focus its federal resources on preserving and improving its aging housing stock, supporting homeownership, revitalizing low- and moderate-income (LMI) neighborhoods, and coordinating with regional partners to address homelessness and special housing needs.

The City will administer these funds in accordance with 24 CFR Part 91 and applicable HUD regulations, ensuring that at least 70% of CDBG funds benefit LMI households and that all national objective requirements are met.

#### FY2026 Strategic Priorities

- Preservation and rehabilitation of owner-occupied housing
- Expansion of affordable homeownership opportunities
- Preservation and development of quality rental housing
- Neighborhood stabilization and code enforcement
- Support for public services benefiting LMI residents
- Coordination with the Greater Virginia Peninsula Continuum of Care

### 2. Summarize the objectives and outcomes identified in the Plan

Priority Area	Objective (HUD)	Outcome	FY2026 Target
HOME Owner Rehabilitation	Decent Housing	Sustainability	6 Units
Homebuyer Assistance	Decent Housing	Availability	5 Households
Code Enforcement	Suitable Living Environment	Sustainability	1,200 Inspections
Housing Programs	Decent Housing	Sustainability	9 Units
CHDO	Decent Housing	Sustainability	2 Units

Priority Area	Objective (HUD)	Outcome	FY2026 Target
Housing Services	Decent Housing	Sustainability	21 Households

**Narrative**

The City is dedicated to allocating resources that cater to the needs of its most vulnerable residents, especially those with low incomes. Priority is given to households earning less than 80% of the area median income, with a particular emphasis on those with extremely low incomes (below 30% of the area median income). Additionally, special attention is given to individuals with specific needs who face significant challenges, including at-risk youth, low-income families, the homeless, those at risk of homelessness, the elderly, and individuals with disabilities. Federal funds are prioritized to address the following key areas:

- Ensuring the availability and upkeep of affordable housing options for those in need.
- Investing in community development initiatives in economically disadvantaged neighborhoods and facilities that cater to low-income populations.
- Providing supportive services aimed at fostering independence among vulnerable individuals

**FY2026 Strategic Priorities**

- Preservation and rehabilitation of owner-occupied housing
- Expansion of affordable homeownership opportunities
- Preservation and development of quality rental housing
- Neighborhood stabilization and code enforcement
- Support for public services benefiting LMI residents
- Coordination with the Greater Virginia Peninsula Continuum of Care

**3. Evaluation of Prior Year Performance (FY2025)**

**Narrative**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City continues to prioritize the preservation and sustainment of affordable housing. The overwhelming majority, if not all, of recipients under the Housing Services and Programs under CDBG and HOME are at 80% of the area median income, or below. The City continues to work to modify an aging housing stock to promote accessibility and improved energy efficiency outcomes. The City also continues to leverage home modification with code enforcement of our rental units to ensure that residents have a safe, decent, and healthy space to call home. Our inspectors under this program will

investigate the habitability of more than 1200 units throughout the year. Staff continues to grow in proficiency and efficiency in terms of delivering quality housing services to the citizens of Hampton. The City continues to re-evaluate and re-deploy funds, as our housing market continues to change. For example, the City is no longer utilizing CDBG for acquisition, due to the financial infeasibility with our current allocation.

#### **4. Summary of Citizen Participation Process and consultation process**

Citizens, public agencies and other interested parties have the opportunity to receive information, review and submit comments on any of the City's proposed submissions to HUD concerning its CDBG and HOME programs, including the amount of assistance expected to be received (both grant funds and program income), the range of activities that may be undertaken and the estimated extent of benefit to persons of low and moderate incomes. The City's Citizen Participation Plan provides for and encourages citizens to be engaged in the development of the second-year Action Plan. In accordance with this plan the first public notice will be advertised in the *Daily Press* on or around April 3, 2026. This begins the public thirty-day comment period for the first public hearing, which allowed citizens' views and responses to proposals to be heard before the Action Plan was submitted. The draft Annual Action Plan was available for the first public review from April 3, 2026 to May 3, 2026, at the Hampton Community Development Department (City Hall, 5th Floor) and online at [www.hampton.gov/neighborhoods](http://www.hampton.gov/neighborhoods). This first public hearing was held on April 8, 2026 at 6:30 p.m. in City Council Chambers (22 Lincoln Street). This hearing was advertised in accordance with the City's Citizen Participation Plan. Draft copies of the plan were available for the second public review at the Hampton Community Development Department and online at [www.hampton.gov/neighborhoods](http://www.hampton.gov/neighborhoods). There were no public comments received for the second public input period or at the public hearing.

A second public hearing is intended if the allocation shows significant variation from this plan.

#### **5. Summary of public comments**

At the time of this draft, no public comments were received.

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

At the time of this draft, no public comments were received

#### **7. Summary**

The Annual Action Plan sets forth funding priorities for the next year of funding according to the goals articulated in the City's 2025-2029 Consolidated Plan (CP). The City is committed to allocating funds that serve the needs of the lowest-income and most disadvantaged residents. Households with incomes less than 80% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are particular priorities. Spending allocations for the foreseeable future will continue to focus on rehabilitation activities, homebuyer assistance, housing services, and ensuring habitability through code enforcement.

### **PR-05 Lead & Responsible Agencies – 91.200(b)**

#### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

Agency Role	Agency Name	Department
CDBG Administrator	City of Hampton	Community Development
HOME Administrator	City of Hampton	Community Development

Table 1 – Responsible Agencies

**Consolidated Plan Public Contact Information**

Travis Rash, Chief Neighborhood Development Specialist, Hampton Community Development Department, 22 Lincoln Street, 5th Floor, travis.rash@hampton.gov, 757-727-6435

**AP-10 Consultation- 91.100, 91.200(b), 91.215(l)**

In preparing the FY2026 Annual Action Plan, the City consulted with the Hampton Redevelopment and Housing Authority (HRHA), regional Continuum of Care leadership, nonprofit housing providers, neighborhood representatives, and local public service agencies. These consultations helped identify priority housing needs, capacity constraints, and emerging community development issues.

Agency/Organization	Type	Method of Consultation	Date
HRHA	Local Public Service Agency	In-person	Ongoing
Habitat for Humanity	Nonprofit housing provider	In-person	Ongoing
Greater Virginia Peninsula Homelessness Consortium	CoC	Virtually	Ongoing

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

The City annually contracts with the Hampton Redevelopment and Housing Authority (HRHA) to carry out a majority of the housing activities funded with CDBG and HOME Investment Partnership Program funds. HRHA operates and maintains public housing and operates the housing voucher programs in the City. The City Human Services Department also plays a significant role on the Greater Virginia Peninsula Homelessness Consortium. The City remains in consistent contact with Habitat for Humanity in order to best serve the citizens, prioritize neighborhoods, and provide resources where possible.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City plays a significant role in our local Continuum of Care (CoC). The CoC is called the Greater Virginial Peninsula Homelessness Consortium. The Greater Virginia Peninsula Homelessness Consortium (GVPHC) is a regional body comprised of six separate political jurisdictions: **Newport News, Hampton, Poquoson, Williamsburg, James City County, and York County**. This vigorous and collaborative entity is open to any and all agencies, programs, and individuals interested in working to prevent homelessness on the Virginia Peninsula. It is typical that agencies seeking HUD funding in the regions have membership in the local CoC. The City often works on collaborative exercises and data sharing. A great example of this is the Annual Point-in-Time count, in which individuals experiencing houselessness are surveyed to ensure quality and accurate data.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

Service providers within the CoC or local planning group do not receive allocations of local ESG funding.

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

Agency/Organization	Type	Method of Consultation	Date
HRHA	Local Public Service Agency	In-person	Ongoing
Habitat for Humanity	Nonprofit housing provider	In-person	Ongoing
Greater Virginia Peninsula Homelessness Consortium	CoC	Virtually	Ongoing

## **AP-12 Citizen Participation- 91.105, 91.200(c)**

The City followed its adopted Citizen Participation Plan. A public notice was published, and the draft FY2026 Annual Action Plan was made available for a 30-day public comment period. A public hearing was held prior to City Council adoption.

<b>Action</b>	<b>Date</b>
Public Notice Published	04/03/2026
Comment Period Start	04/03/2026
1st Public Hearing Date	04/08/2026
Comment Period End	05/03/2026
Council moves to Adopt	05/13/2026
Sent to HUD	05/15/2026

Citizens, public agencies and other interested parties have the opportunity to receive information, review and submit comments on any of the City’s proposed submissions to HUD concerning its CDBG and HOME programs, including the amount of assistance expected to be received (both grant funds and program income), the range of activities that may be undertaken and the estimated extent of benefit to persons of low and moderate incomes. The City’s Citizen Participation Plan provides for and encourages citizens to be engaged in the development of the second-year Action Plan. In accordance with this plan the first public notice will be advertised in the *Daily Press* on or around April 3, 2026. This begins the public thirty-day comment period for the first public hearing, which allowed citizens’ views and responses to proposals to be heard before the Action Plan was submitted. The draft Annual Action Plan was available for the first public review from April 3, 2026 to May 3, 2026, at the Hampton Community Development Department (City Hall, 5th Floor) and online at [www.hampton.gov/neighborhoods](http://www.hampton.gov/neighborhoods). This first public hearing was held on April 8, 2026 at 6:30 p.m. in City Council Chambers (22 Lincoln Street). This hearing was advertised in accordance with the City’s Citizen Participation Plan.

A Second public hearing is intended if the allocation shows significant variation from this plan.

Citizen Participation Outreach Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities <u>Non-targeted</u> /broad community	No responses were received or comments offered for the first public hearing.	No responses were received or comments offered for the first public hearing.	No responses were received or comments offered,	<a href="http://www.hampton.gov/neighborhoods">www.hampton.gov/neighborhoods</a>

**Table 4 – Citizen Participation Outreach**

**AP-15 Expected Resources- 24 CFR 91.220 (c) (1,2), 91.320 (c) (1,2) 91.420 (b)**

**Introduction**

The City of Hampton anticipates approximately \$897,498 in CDBG funds and \$489,145 of HOME funds; totaling \$1,386,643 in federal funding. The City also anticipates \$40,000 of Program Income for CDBG and \$50,000 in Program Income for HOME. The total for the 2026 Annual Action Plan Year would be \$1,536,643. The goals of the Consolidated Plan include projects such as housing services, housing programs, homeowner rehabilitation, homebuyer assistance, Community-based Housing Development Organization (CHDO) assistance, and planning and administration. These projects were based on priority needs of the community. The activities of the Annual Action Plan will be directed to address these needs.

Annual Action Plans are designed to ensure that grantees follow the activities and goals outlined in the 5-year Consolidated Plan. This Annual Action Plan will elaborate on how the City plans to ensure the community is provided with more quality affordable housing through the means of rehabilitation, homebuyer assistance, and code enforcement. This Plan will mention geographic areas identified for housing venture opportunities, and partnering with our local CHDO in an intentional way designed to revitalize neighborhoods. This plan will also discuss consultation and coordination with the Hampton Redevelopment and Housing Authority to provide housing services and programs to low-to-moderate income families and households.

The City anticipates receiving federal formula allocations from HUD for CDBG and HOME funds. Final allocations will be adjusted upon receipt of HUD grant agreements.

<b>Funding Source</b>	<b>Allocation</b>	<b>Program Income</b>	<b>Reallocated Funds</b>	<b>Total Available</b>
CDBG	\$897,498	\$40,000	\$0	\$937,498
HOME	\$489,145	\$50,000	\$0	\$539,145
<b>TOTAL</b>				<b>\$1,476,643</b>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	897,498.00	40,000.00	0.00	937,498.00	2,692,494	The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at three times the City's PY 2026 anticipated annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	489,144.97	50,000.00	0.00	539,144.97	1,467,434.90	The expected amount of HOME funds available for the remainder of the Con Plan is estimated at three times the City's PY 2026 anticipated annual allocation.

<b>Program</b>	<b>Source of Funds</b>	<b>Uses of Funds</b>	<b>Annual Allocation: \$</b>	<b>Program Income: \$</b>	<b>Prior Year Resources: \$</b>	<b>Total: \$</b>	<b>Expected Amount Available Remainder of ConPlan \$</b>
<b>CDBG</b>	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	897,4 98.00	40,000.00	0.00	937,4 98.00	2,692,4 94	897,498.00

## Leveraging & Matching Funds

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

The City of Hampton leverages funds through the ongoing relationships that exist with our local CHDO-Habitat for Humanity (Peninsula and Greater Williamsburg) [non-profit], as well as Hampton Redevelopment and Housing Authority. The City is able to provide funding from CDBG and HOME to these entities who then can leverage other funding sources to achieve mutual goals. As an approved CHDO, Habitat for Humanity has the opportunity to utilize HOME funds for rehabilitation of existing structures, or new construction if that need were to arise.

The City's Capital Improvement Plan budget provides the HOME funds match. The Hampton City Council and Staff are dedicated to improving previously identified Housing Venture Areas, as well as other neighborhoods, have their needs met accordingly. HOME funds are matched with other City funded housing programs including the Critical Home Repair Program, Home Repair Blitz, and Rock the Block Home Rehabilitation events. The CIP match does not account for the countless volunteer hours that are spent on activities throughout the year.

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

The City of Hampton and the HRHA own vacant parcels throughout the city. Including Public Housing developments, there are approximately 350-400 properties owned by the HRHA. Many of these properties are vacant lots and of these vacant lots, many are substandard in size. They may be too small to fit a standard home, and non-conforming to zoning regulations. Combining lots and rezoning may be necessary to ensure successful redevelopment. The City and HRHA are committed to focusing efforts in certain identified neighborhoods to be a priority of redevelopment. One such redevelopment project currently underway is the Model Block project. HRHA is in the process of rehabilitating/constructing four homes to serve as a paragon of reinvestment and redevelopment in certain neighborhoods.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
1	Preserve Housing Affordability and Accessibility	2025	2029	Affordable Housing	Citywide	Preserve Housing Affordability, Accessibility, Quality	CDBG: \$894,516.00 HOME: \$491,144.97 <b>Goal Outcome Indicator</b> Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 1200 Household Housing Unit
2	Planning and Program Administration	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	Citywide	Planning and Program Administration	<b>Funding</b> CDBG: \$132,000.00 HOME: \$48,000.00 <b>Goal Outcome Indicator</b> Other: 1 Other

### AP-20 Annual Goals and Objectives

FY2026 goals are aligned with the 2025–2029 Consolidated Plan and HUD performance measurement standards.

Goal #	Goal Name	Funding Source	National Objective	Outcome	Annual Target
1	Owner Rehabilitation	HOME	LMH	Sustainability	6 Units
2	Homebuyer Assistance	HOME	LMH	Availability	5 Households
3	CHDO	HOME	LMH	Sustainability	2 Units
4	Code Enforcement	CDBG	LMA	Sustainability	1,200 Inspections
5	Housing Services	CDBG	LMC	Sustainability	21 Households
6	Housing Programs	CDBG	LMH	Sustainability	9 Units

### **AP-35 Projects – 91.220(d)**

Projects funded in FY2026 are designed to meet identified housing and community development needs and comply with applicable HUD regulations. The City of Hampton coordinated with the Hampton Redevelopment and Housing Authority to complete the full list of projects for the Annual Action Plan. The projects were chosen based on ongoing projects and priority needs of the community.

#	PROJECT NAME
1	HOUSING SERVICES
2	HOUSING PROGRAMS
3	CODE ENFORCEMENT
4	HOMEOWNER REHABILITATION
5	HOMEBUYER ASSISTANCE
6	COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO)
7	CDBG PLANNING AND PROGRAM ADMINISTRATION
8	HOME ADMINISTRATION

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

The selection of these projects was based off of activities of the Citizen Participation Plan, first-hand neighborhood knowledge, and ongoing projects already underway in the community. All projects, outside of administration and planning projects, are designed to meet the needs of underserved individuals and families. Those needing the most help will be prioritized. The greatest obstacle to addressing the needs of the underserved is the scarcity of resources. The City of Hampton Staff, and their partners in the community, will continue to work on innovative ways to serve the citizens, utilizing entitlement funds to fill financial gaps in public service and housing needs.

Obstacles to addressing underserved needs include:

- Reduction of funding at the state and federal levels, which will limit the resources available to meet the needs of low- and moderate-income residents. With limited and declining resources, the City and its non-profit partners may be unable to serve all people in need of services.
- Elevated rental rates, home sales prices, and interest rates, making it harder for low- and moderate-income households to find affordable, unsubsidized rental housing or to purchase homes.
- Rising construction, land, and labor costs resulting in higher project costs.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Housing Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserve Housing Affordability and Accessibility
	<b>Needs Addressed</b>	Preserve Housing Affordability, Accessibility, Qua
	<b>Funding</b>	CDBG: \$322,936
	<b>Description</b>	Direct project delivery costs to support CDBG & HOME activities administered by the HRHA. These funds generally include salaries for the HRHA Chief Community Development Officer, Housing Programs Manager, Housing Rehabilitation and Construction Program Specialist (3 positions), Housing Programs Assistant.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Other: 21 households assisted
	<b>Location Description</b>	1 S Armistead Ave, Hampton, VA 23669
	<b>Planned Activities</b>	Direct project delivery costs to support CDBG & HOME activities administered by the HRHA
2	<b>Project Name</b>	Housing Programs
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserve Housing Affordability and Accessibility
	<b>Needs Addressed</b>	Preserve Housing Affordability, Accessibility, Qua
	<b>Funding</b>	CDBG: \$232,562 (Includes \$40,000 of program income)
	<b>Description</b>	Support for the Accessibility Program and Weatherization and Energy Efficiency Program.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner housing rehabilitated: 9 household/housing units
	<b>Location Description</b>	1 S Armistead Ave, Hampton, VA 23669

	<b>Planned Activities</b>	Accessibility Program and Weatherization and Energy Efficiency Program
<b>3</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserve Housing Affordability and Accessibility
	<b>Needs Addressed</b>	Preserve Housing Affordability, Accessibility, Qua Economic Development
	<b>Funding</b>	CDBG: \$250,000.00
	<b>Description</b>	Funds to cover staff costs and direct operating expenses associated with the implementation of the Rental Inspection Program and Safe & Clean Campaign.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing code enforcement/Foreclosed property care: 1,200 household housing units
	<b>Location Description</b>	22 Lincoln Street, 3rd Floor, Hampton, VA 23669
	<b>Planned Activities</b>	Rental Inspection Program and Safe & Clean Campaign
<b>4</b>	<b>Project Name</b>	Homeowner Rehabilitation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserve Housing Affordability and Accessibility
	<b>Needs Addressed</b>	Preserve Housing Affordability, Accessibility, Qua
	<b>Funding</b>	HOME: \$190,999.97
	<b>Description</b>	Program will provide funds to assist income qualified households with rehabilitation of housing.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner housing rehabilitated: 6 households assisted
	<b>Location Description</b>	1 S Armistead Ave, Hampton, VA 23669
	<b>Planned Activities</b>	Assistance to income qualified households with rehabilitation of housing.
<b>Project Name</b>		Homebuyer Assistance

5	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserve Housing Affordability and Accessibility
	<b>Needs Addressed</b>	Preserve Housing Affordability, Accessibility, Qua
	<b>Funding</b>	HOME: \$226,145.00
	<b>Description</b>	Program provides down-payment and closing cost assistance to low-to-moderate income homebuyers.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Direct Financial Assistance to Homebuyers: 5 households assisted
	<b>Location Description</b>	1 S Armistead Ave, Hampton, VA 23669
	<b>Planned Activities</b>	Direct Financial Assistance to Homebuyers
6	<b>Project Name</b>	Community Housing Development Organizations (CHDO)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Preserve Housing Affordability and Accessibility
	<b>Needs Addressed</b>	Preserve Housing Affordability, Accessibility, Qua
	<b>Funding</b>	HOME: \$74,000.00
	<b>Description</b>	Assist Community Housing Redevelopment Organizations (CHDOs) with the acquisition, development or sponsorship of affordable housing.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 2 household/housing units
	<b>Location Description</b>	
<b>Planned Activities</b>	Assist Community Housing Redevelopment Organizations (CHDOs) with the acquisition, development or sponsorship of affordable housing.	
7	<b>Project Name</b>	Planning and Program Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Planning and Program Administration
	<b>Funding</b>	CDBG: \$132,000.00

	<b>Description</b>	2026-27 CDBG Planning and Program Administration
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Other: 1 other
	<b>Location Description</b>	The CDBG and HOME programs will be administered from the City of Hampton offices at 22 Lincoln Street, 5th Floor, Hampton, VA 23669
	<b>Planned Activities</b>	2026-27 CDBG Planning and Program Administration
<b>8</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and administration
	<b>Funding</b>	48,000
	<b>Description</b>	HOME Program Administration
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Other: 1 other
	<b>Location Description</b>	The CDBG and HOME programs will be administered from the City of Hampton offices at 22 Lincoln Street, 5th Floor, Hampton, VA 23669
	<b>Planned Activities</b>	HOME Program Administration

<b>Project Name</b>	<b>Funding Source</b>	<b>Amount</b>	<b>National Objective</b>	<b>Census Tract/Area</b>	<b>Impact</b>
<b>Housing Services</b>	CDBG	\$322,936	LMH	Citywide / LMI Areas	21 Units
<b>Homebuyer Assistance</b>	HOME	\$226,145	LMH	Citywide	5 Households
<b>HOME Rehab</b>	HOME	\$191,000	LMH	Citywide/LMI Areas	6 Units
<b>Code Enforcement</b>	CDBG	\$250,000	LMA	LMI Census Tracts	1200 Households
<b>Housing Programs</b>	CDBG	\$232,562	LMH	Citywide/LMI Areas	9 Households
<b>CHDO</b>	HOME	\$74,000	LMH	Citywide / LMI Areas	2 Units
<b>Planning and Administration</b>	CDBG	\$132,000	N/A	N/A	N/A
<b>HOME Administration</b>	HOME	\$48,000	N/A	N/A	N/A

**Project Narrative Template**

Each project will include a detailed description of the activity, the target population, expected outcomes, and the responsible implementing entity.

**Project Narrative (Repeat for Each Project)**

**Project Name:** Housing Services

**Funding Amount:** \$322,936

**National Objective:** LMH

**Description:** Direct project delivery costs to support CDBG activities administered by the HRHA. These funds generally include salaries for the HRHA Chief Community Development Officer, Housing Programs Manager, Housing Rehabilitation and Construction Program Specialists, and Housing Programs Assistant.

**Target Population:** LMI Individuals and households

**Estimated Outcomes:** 21 households assisted

**Responsible Entity:** City of Hampton

**Project Name:** Housing Programs

**Funding Amount:** \$232,562

**National Objective:** LMH

**Description:** Support for the Accessibility Program (RAMP) and Weatherization and Energy Efficiency Program (WEEP)

**Target Population:** LMI Individuals and households

**Estimated Outcomes:** 9 Households

**Responsible Entity:** City of Hampton- Tier 1, HRHA- Tier 2

**Project Name:** Code Enforcement

**Funding Amount:** \$250,000

**National Objective:** LMA

**Description:** Funds to cover staff costs and direct operating expenses associated with the implementation of the Rental Inspection Program and Safe and Clean.

**Target Population:** Citizens of Hampton (Renters)

**Estimated Outcomes:** 1,200 households

**Responsible Entity:** City of Hampton

**Project Name:** Homeowner Rehabilitation

**Funding Amount:** \$191,000

**National Objective:** LMH

**Description:** Program will provide funds to assist income qualified individuals with rehabilitation of owner-occupied housing units.

**Target Population:** LMI Households

**Estimated Outcomes:** 6 Households

**Responsible Entity:** City of Hampton- Tier 1, HRHA- Tier 2

**Project Name:** Homebuyer Assistance

**Funding Amount:** \$226,145

**National Objective:** LMH

**Description:** Program provides down-payment assistance and closing cost assistance to low-to-moderate income homebuyers

**Target Population:** LMI Households

**Estimated Outcomes:** 5 households

**Responsible Entity:** City of Hampton

**Project Name:** Community-based Housing Development Organizations (CHDO)

**Funding Amount:** \$74,000

**National Objective:** LMH

**Description:** Assist Community-based Housing Redevelopment Organization with the acquisition, development, or sponsorship of affordable housing

**Target Population:** LMI Areas

**Estimated Outcomes:** 2 units

**Responsible Entity:** City of Hampton

**Project Name:** Planning and Administration

**Funding Amount:** \$132,000

**National Objective:** N/A

**Description:** CDBG Program Administration

**Target Population:** N/A

**Estimated Outcomes:** N/A

**Responsible Entity:** N/A

**Project Name:** HOME Administration

**Funding Amount:** \$48,000

**National Objective:** N/A

**Description:** HOME Program Administration

**Target Population:** N/A

**Estimated Outcomes:** N/A

**Responsible Entity:** City of Hampton

**AP-50 Geographic Distribution- – 91.220(f)**

Investments will prioritize census tracts and block groups where 51% or more of residents are low- and moderate-income. Housing rehabilitation efforts will focus on Hampton’s older housing stock, particularly in neighborhoods experiencing reinvestment pressures or infrastructure challenges.

Target Area	% LMI	Planned Investment	Primary Activities
Citywide	100%	\$191,000	Homeowner Rehabilitation
Citywide	100%	\$232,562	Housing Programs
Citywide	100%	\$226,145	Homebuyer Assistance
Citywide	100%	\$322,936	Housing Services

## Narrative

### **Rationale for the Priorities of Allocating Investments Geographically**

Resources will be utilized throughout the City of Hampton to assist qualified households. In 2016, the City of Hampton identified three Housing Venture Areas- Olde Hampton, Pasture Pointe, and Sussex. Later that year, Phoebus and Olde North Hampton were selected in order to enhance and accelerate the implementation of Master Plans in those areas. The hope of identifying these areas is that concentrating resources in these areas, leveraging funds, and developing fruitful community partnerships in these spaces will lead to a larger impact on the community. It should be noted that CDBG and HOME funds will not be limited to projects in only these areas of the City, but projects and activities that further the implementation of neighborhood plans and community-led revitalization efforts will be given significant intentionality with implementation. It is intended that there is a concerted effort to focus on these areas in order to make a larger impact in the community.

### **AP-55 Affordable Housing Goals- – 91.220(g)**

One of the main goals of the Annual Action Plan is to ensure that Hampton continues to stay an affordable place to live. Quality affordable housing is a significant priority. The City can accomplish this by assisting with homeowner rehabilitation, homebuying assistance, housing services, code enforcement, and more. The programs are designed to ensure that individuals have access to safe, decent, affordable, and accessible housing. Affordable homeownership (and the services associated therewith), rehabilitation assistance, and code enforcement have been consistently identified through Citizen Participation processes during the Consolidated Plan, and with this present Annual Action Plan process. These are all great ways to preserve affordability, housing quality, and homeownership. The City will continue to work with Hampton Redevelopment and Housing Authority to ensure those who are low-income have access to affordable housing.

The City anticipates the following affordable housing production and preservation goals for FY2026:

<b>INCOME LEVEL</b>	<b>TOTAL</b>
<b>HOMELESS</b>	0
<b>NON-HOMELESS</b>	1,243
<b>SPECIAL NEEDS</b>	0
<b>TOTAL</b>	1,243

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1,243
Special-Needs	0
Total	1,243

**Table 1 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	17

**Table 2 - One Year Goals for Affordable Housing by Support Type**

### AP-60 Public Housing – 91.220(h)

The City will continue coordination with HRHA to ensure quality public housing operations, support resident self-sufficiency initiatives, and maintain compliance with HUD regulations.

#### Narrative

The Hampton Redevelopment and Housing Authority administers housing choice vouchers, public housing, homeownership programs, and a variety of supportive services to residents. HRHA manages 261 public housing units, including the North Phoebus Townhouses, Langley Village, Old Point Townhomes, and Patterson Crossing. Additionally, HRHA administers a total of 3,319 tenant-based housing choice vouchers, 68 project-based housing choice vouchers, 377 Veterans Affairs Supportive Housing (VASH) Vouchers, and 388 vouchers for other specialized populations (Mainstream, EHV, Etc..). The waitlist for Housing Choice Vouchers is presently closed, but the waiting list for several public housing units remain open.

Activity	Description	FY2026 Coordination Action
Public Housing Maintenance	HRHA-led	<input checked="" type="checkbox"/> Coordination Ongoing
Section 8 HCV	HRHA	<input checked="" type="checkbox"/> Coordination Ongoing
Self-Sufficiency Programs	HRHA	<input checked="" type="checkbox"/> Support Provided

	HUD BASELINE	TOTAL CURRENTLY LEASE
HCV UNITS	3319	2845
PBV UNITS	68	58
LIPH UNITS	261	254
VASH UNITS	377	310
EHV	23	23
MAINSTREAM	140	130
TPV	225	21

**NOTE: Tenant Protection Voucher (TPV): Horizon Plaza, Old Towne, and Fox Hill.**

**Actions Planned During the Next Year to Address the Needs of Public Housing Residents**

The HRHA offers down payment assistance and closing cost assistance to participants who complete their homeownership classes. Offering these programs assist those in public housing to obtain their own homes and transition from Public Housing.

**Actions to Encourage Public Housing Residents to Become More Involved in Management and to Participate in Homeownership**

The HRHA offers down payment assistance and closing cost assistance to participants who complete their homeownership classes. Offering these programs assist those in public housing to obtain their own homes and transition from Public Housing. HRHA offers a Family Self-Sufficiency program (FSS) to provide supportive services for participants for up to five years, in order to allow for increased income and savings. Any increases to rental payments, resulting from increases in income, are held in escrow for the tenant upon completion of the program. This escrowed amount can often assist the participant in down payment assistance, or other large expenses.

The HRHA coordinates with the City of Hampton to ensure that residents are actively informed of, and involved in, HRHA plans, programs, activities, and sponsored community events. HRHA also utilizes a Resident Advisory Board (RAB) which is comprised of individuals who reside in public housing, and meet with HRHA to collectively represent needs and community desires. The RAB and HRHA hold monthly meetings to share information about the development of HRHA's Annual Plan, capital projects, programs, policies, and other needs.

**If the PHA is designated as troubled, Describe the Manner in Which Financial Assistance will be Provided**

The HRHA is not presently designated as troubled.

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

Hampton will coordinate with the regional Continuum of Care (the Greater Virginia Peninsula Homeless Consortium) to address homelessness and prioritize extremely low-income households, seniors, and persons with disabilities in housing programs.

Strategy	Partner	FY2026 Action
CoC Coordination	GVP CoC	<input checked="" type="checkbox"/> Ongoing
Permanent Supportive Housing	Nonprofit / HRHA	<input checked="" type="checkbox"/> Development Support
Accessibility and Energy Efficiency Improvements	WEEP and RAMP Programs	9 Units
Extremely Low-Income Priority	All Housing Programs	<input checked="" type="checkbox"/> Prioritized

\*May not be necessary.

**Describe the Jurisdiction’s one-year goals and actions for reducing and ending homelessness including:**

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

Over the next year, members of the GVPHC and other housing service agencies, housing providers, and social service agencies will continue street outreach efforts to houseless individuals. Emergency housing services will also be provided in various forms.

The GVPHC also provides individual assessments through the Point in Time Count, and many other services. The Hampton Redevelopment and Housing Authority also provides specialized services to various populations, including the houseless.

**Addressing the Emergency Shelter and Transitional Housing needs of homeless persons.**

Several non-profits in the Hampton area focus on meeting the needs of houseless persons. HELP, Inc offered a winter shelter from November to March at various locations around the City. HELP, Inc. also has an emergency shelter that receives referrals through the Hampton Roads' Housing Crisis Hotline at 757-587-4202. Restoration Place at Pineapple Inn is another housing center that offers intakes, assessment, and non-congregate hotel rooms, north of Hampton. Peninsula Rescue Mission, in a neighboring city, offers an emergency shelter for men 18+ with 53 beds. Menchville House is another 64-bed facility for houseless families located on the peninsula, offering various services to include budgeting, employment assistance, medical assistance, and more. LINK of Hampton Roads also offers an Emergency Winter Shelter.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City of Hampton's Department of Human Services presently serves in a major capacity for the Greater Virginia Peninsula Homeless Consortium. This group has a significant focus on permanent supportive housing, rapid re-housing, emergency shelter, and homelessness prevention programs.

Additional agencies dedicated to providing transitional and permanent supportive housing for individuals experiencing houselessness include 3E Restoration, LINK of Hampton Roads, the Hampton-Newport News Community Services Board, and the Williamsburg Mercy House.

The City will continue to support CoC membership, and will continue to foster housing search assistance for individuals and families in a housing first approach. The City will also continue to use CDBG and HOME funds to promote the sustainability of permanent, affordable, accessible, safe, and decent housing.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The Hampton-Newport News Community Services Board is funded by the Virginia Department of Housing and Community Development. The Board is composed of physicians from various fields of medicine to provide services and supports for individuals affected by mental illness, substance abuse, and intellectual/developmental disabilities. One such program is Transcend

Place. This program provides quality supports, training and individualized services to individuals with severe mental illness and possible co-occurring substance use disorder in a supervised housing program.

**AP-75 Barriers to Affordable Housing – 91.220(j)**

The City continues to review zoning, land use regulations, and development processes to reduce barriers to affordable housing development while maintaining neighborhood character.

Identified Barrier	Action to Address
Zoning Constraints	Ongoing review and modernization effort
Construction Cost Increases	Subsidy Layering Review
Limited Developable Land	Infill Strategy
Fair Housing Concerns	AFFH Compliance and Impediment Analysis

**Introduction**

According to the data, housing in Hampton remains relatively affordable when compared to other localities in the region, or on the East coast. However, the housing market in Hampton is rapidly appreciating, and significant concerns exist about the potential impact of the lack of affordable housing on Hampton’s citizenry.

It is also important to note that Hampton has a significantly older housing stock. The majority of housing in the City of Hampton was built prior to 1989, and is well-over 30 years old. The Hampton Redevelopment and Housing Authority has also noted that housing conditions around the City often appear substandard, and often go unreported.

Another potential barrier to affordable housing in the City of Hampton is the lack of developable land. Hampton is a largely built-out community. Hampton is largely built out. Very little greenfield land is presently available. Much of the effort to enhance housing density is tied to infill redevelopment. The city continues to approach infill redevelopment with intentionality by examining potential plans and strategies to guide the approach. The City is also in the process of

reviewing its zoning code, which has not had a significant rewrite since the 1960s. The City is reviewing every way that the present zoning code can have a negative impact on the development of affordable housing, and removing any potential unnecessary barriers.

The majority of housing stock in the City of Hampton is low-density single-family homes. This can cause an issue with affordability considering increased demand on housing units, and a limited supply to address that demand. Single-family homes can be expensive to maintain, particularly when considering the age of the housing stock in Hampton. This type of housing can also result in reduced public revenue, and an increased cost of service delivery.

Finally, the City of Hampton also has an aging population. The average age of homeowner is significantly increasing year-over-year. The aging population may require housing units that are more accessible, and that promote positive aging-in-place outcomes. These modifications can be costly, and this cost is directly associated with long-term housing affordability.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The Hampton Redevelopment and Housing Authority continues to work with the City to reduce any regulatory barriers associated with the lots under their ownership in order to position the lots for effective infill development. The City has been working with HRHA in order to rezone the lots appropriately in order to ensure the best housing outcome when the lots are eventually sold.

The City also regularly reviews permitting fees, ordinances, and processes to ensure that no unnecessary barriers to infill housing development exists. The City also strives to maintain a position of competitiveness with timelines that are similar to, or faster than, neighboring cities in the region.

**AP-85 Other Actions – 91.220(k)**

The City will affirmatively further fair housing, ensure environmental review compliance prior to committing funds, monitor subrecipients, and comply with Section 3 and relocation requirements.

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Requirement	Compliance Method	Responsible Department
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Section 3	Contract provisions	CDD
Environmental Review	ERR Completed Prior to Commitment	CDD
Anti-Displacement	Uniform Relocation Act compliance	CDD
Fair Housing	Annual training & outreach	CDD

**Actions planned to address obstacles to meeting underserved needs**

The City of Hampton maintains a strong partnership with the Greater Virginia Peninsula Homeless Consortium, the regional body assigned to address homelessness. GVPHC utilizes a ‘housing first model in coordinating services with the City.

The City also provides funding to address the following underserved needs:

- Housing programs to include accessibility enhancements and weatherization/energy efficiency improvements
- Housing services to improve outcomes adjacent to home maintenance, financial literacy, and homeownership education services.
- Homeowner housing rehabilitation assistance
- Homebuyer assistance (down payment and closing costs)
- Code enforcement
- Support for Community Housing Development Organizations with the acquisition, development, or sponsorship of affordable housing.

**Actions planned to foster and maintain affordable housing**

The City of Hampton continues to fund multiple programs designed to sustain housing affordability. HOME and CDBG funds are presently used to support housing programs, housing services, homeowner housing rehabilitation, homebuyer assistance, code enforcement and assistance for Community Housing Development Organizations (CHDOs) with the acquisition, development or sponsorship of affordable housing. The City continues to review its zoning ordinances to allow for new affordable housing development to take place. The City continues to analyze Impediments to Fair Housing Choice.

**Actions planned to reduce lead-based paint hazards**

All rehabilitation and modification work that may impact lead-based paint will follow required federal regulations regarding lead-based paint abatement, as well as required building codes. Particular attention will be given when rehabilitating older homes.

**Actions planned to reduce the number of poverty-level families**

The City of Hampton, in partnership with the Hampton Redevelopment and Housing Authority, is able to provide several poverty-reducing opportunities to those who may need it. The City attempts to provide as many affordable and sustainable housing options as possible. CDBG and HOME funds are often use

for modification, weatherization, accessibility improvements, and even homebuying assistance in the form of downpayment and closing costs assistance. Providing quality affordable housing and homeownership is often shown to reduce intergenerational poverty.

With expanding access to housing opportunities, the City also hopes to broaden economic development opportunities simultaneously. The City hopes to enhance and diversify the job base, while simultaneously providing affordable housing opportunities to the workforce.

#### **Actions planned to develop institutional structure**

The City of Hampton strives to establish an institutional structure that maximizes funding sources used for housing and community development needs. Simultaneously, the City is working to simplify processes adjacent to developing new housing and/or improving the condition of existing housing.

The Community Development Department will work towards enhancing the use of CDBG and HOME funds by:

- Improving the accessibility of information related to HOME and CDBG through use of the website, social media marketing, and publishing in local newspapers.
- Promoting citizen participation by leveraging in-house community engagement expertise
- Strengthening existing partnerships and building new relationships with various agencies providing a variety of services and programs.
- Enhancing the cross-department and cross-division relationships that presently exist to further improve any outcomes associated with HUD funding.
- Supporting local and regional efforts to improve individual and systems advocacy for low-to-moderate income individuals.

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

Currently, the City of Hampton participates in the Greater Virginia Peninsula Homelessness Consortium. The GVPHC is a regional group of organizations whose focus is to provide services and resources to the most vulnerable populations, and to address houselessness. In addition, the City will partner with Habitat for Humanity, the approved Community-based Housing Development Organization (CHDO), which allows HOME funds to be used on new construction, or the rehabilitation of existing housing. The City always strives to find new ways to partner with non-profits and other agencies to improve outcomes and leverage funds. The City is also striving to leverage the private housing expertise available from their own internal staff.

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

The City will ensure compliance with all CDBG and HOME regulatory requirements, including caps, match, CHDO set-aside, and timeliness standards.

**CDBG Compliance Summary**

Requirement	Limit	FY2026 Amount	Compliant?
LMI Benefit	≥70%	90%+	<input checked="" type="checkbox"/> Yes
Admin Cap	≤20%	20%	<input checked="" type="checkbox"/> Yes
Public Service Cap	≤15%	0%	<input checked="" type="checkbox"/> Yes
Timeliness Ratio	≤1.5	1.22	<input checked="" type="checkbox"/> Yes

**HOME Compliance Summary**

Requirement	Required	Planned	Compliant?
CHDO Set-Aside	15%	\$74,000	<input checked="" type="checkbox"/> Yes
Match Requirement	\$110,850.74	\$110,850.74	<input checked="" type="checkbox"/> Yes
Affordability Periods	Enforced	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> N/A
Underwriting Standards	Applied	<input checked="" type="checkbox"/> Yes	

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(I)(1)**

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed

0

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

**Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specifically, for the FY2026.	70.00%

**HOME Investment Partnership Program (HOME)**

**Reference 24 CFR 91.220(I)(2)**

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

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

In Hampton, enforcement of the homebuyer provisions contained in the HOME regulations (92.254) will be accomplished through deed restrictions. The deed restrictions ensure, for a period of five (5) to fifteen (15) years (depends on the program), that the initial buyer retains the property as their principal residence and conveys the property only to another low-income subsequent purchaser with affordable payments for use as a principal residence. Affordable payments for a subsequent purchaser will be achieved if the monthly payment for principal, interest, property taxes and insurance do not exceed 30% of the gross monthly income of a family with an annual income that is 80% of the area median income, adjusted for family size. In the event that this deed covenant is violated, the HOME loan will become due and payable. Thus, the homeowner may elect not to sell the HOME-assisted property to a low-income buyer with affordable payments so long as the remaining HOME subsidy is repaid in full upon sale of the property. The deed restrictions will include

a provision for a right of first refusal by the HRHA which will assist in ensuring compliance with other HOME provisions.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

It is expected that the sales price to a subsequent buyer will equal the fair market value of the property thereby providing the original owner with a "fair return on investment" including any improvements. Since future appreciation of real estate cannot be projected, the HRHA will consider reducing the outstanding HOME lien in certain situations. Such considerations will be given in cases where the property's fair market value at the time of the sale is not sufficient to pay the balance of the initial HOME funded mortgage and any other mortgages required for the initial purchase of the home.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable. The City does not anticipate using HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

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

Not applicable.

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

Not applicable.

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

Not applicable.

**Council Adoption Certification**

The Hampton City Council adopted the FY2026 Annual Action Plan on May 13, 2026, and authorized submission to the U.S. Department of Housing and Urban Development.