Commonwealth of Virginia Community Development Block Grant Disaster Recovery (CDBG-DR)

CDBG-DR Action Plan for Tropical Storm Helene Disaster Strategy for DR-4831-VA



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Executive Summary

Tropical Storm Helene struck the Commonwealth of Virginia between September 25, 2024 and October 3, 2024, causing catastrophic rainfall-triggered flooding in Southwest Virginia. The disaster resulted in unprecedented impacts on the region's infrastructure and economy, along with widespread housing damage. In the months following the event, the impacted localities have worked to leverage resources from local, state, and federal partners to navigate the long-term recovery process towards creating more resilient communities. Despite these coordinated efforts, preliminary estimates from the Federal Emergency Management Agency (FEMA) approximate more than \$340 million in hurricane damage to the Commonwealth.

When a community's recovery needs exceed what is available through recovery resources from FEMA or other federal agencies, Congress may appropriate additional recovery funding through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant-Disaster Recovery (CDBG-DR) Program. Following a special appropriation in December 2024, on January 16, 2025, HUD published a *Federal Register* notice that allocated \$46,670,000 in CDBG-DR funds to the Commonwealth of Virginia for Hurricane Helene recovery (90 FR 4759).

As the only long-term funding for disaster recovery provided by the federal government, CDBG-DR funds are meant to address the "unmet needs" of disaster recovery that may not be met by other federal programs or funding sources, while also incorporating measures to mitigate the impact of future disasters. Emulating the flexibility of the traditional CDBG program, CDBG-DR funds may be used for housing, infrastructure, economic development, public services and other eligible activities, in the aftermath of a major disaster. The Virginia Department of Housing and Community Development (DHCD) is the lead agency for the Commonwealth's CDBG-DR funding.

This Action Plan is required by HUD as one of the preliminary measures that DHCD must complete to access CDBG-DR funding. The Plan serves to estimate Virginia's unmet needs related to Tropical Storm Helene and describe how the Commonwealth intends to use CDBG-DR funding to address those unmet needs. Please note, this document is specific to the activities funded under the CDBG-DR program and is not intended to serve as a comprehensive long-term recovery plan.

Overview

The U.S. Department of Housing and Urban Development (HUD) has determined that the Commonwealth of Virginia will receive \$46,670,000 in funding to support long-term recovery efforts following Tropical Storm Helene (FEMA-4831-DR-VA) through the Department of Housing and Community Development. Community Development Block Grant-Disaster Recovery (CDBG-DR) funding is designed to address needs that remain after all other assistance has been exhausted. This plan details how funds will be used to address remaining unmet need in Virginia.

To meet long-term disaster recovery and mitigation needs, the statutes making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and facilitate a quicker recovery. HUD has allocated \$46,670,000 in CDBG-DR funds to the Commonwealth of Virginia in response to following, through the publication of the Federal Register Docket No. FR-6512-N-01. This allocation was made available through the Disaster Relief Supplemental Appropriations Act, 2025 - Pub L. 118 - 158.

Disaster-Specific Overview

On September 27, 2024, Tropical Storm Helene hit Virginia, causing historic rainfall, floods, strong winds, and tornadoes in the Southwest region. This storm significantly damaged roads and bridges, isolating communities and hindering response and recovery efforts. With preliminary FEMA damage estimates exceeding \$340 million, the region faced severe economic impacts, including debris removal and damage to water systems, lakes, rivers, homes, and public infrastructure.

Governor Glenn Youngkin requested an expedited Major Disaster Declaration from the federal government on September 30, 2024, for southwest cities and counties to receive FEMA Public and Individual Assistance. On October 1, 2024, the President declared Virginia a major disaster area under the Stafford Act (P.L. 93-288).

This declaration made FEMA Individual Assistance requested by the Governor available to affected individuals and households in Giles, Grayson, Smyth, Tazewell, Washington, and Wythe Counties and the independent city of Galax. This declaration also made available debris removal and emergency protective measures (Categories A and B), including direct federal assistance, under the FEMA Public Assistance program for Bedford, Bland, Buchanan, Carroll, Craig, Dickenson, Giles, Grayson, Montgomery, Pittsylvania, Pulaski, Russell, Scott, Smyth, Tazewell, Washington, Wise, and Wythe Counties and the independent cities of Bristol, Covington, Danville, Galax, Norton, and Radford. Finally, this declaration made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures for the entire Commonwealth.

The Virginia Department of Housing and Community Development (DHCD) will oversee the administration of the CDBG-DR funds. These funds will support disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and public services in the most impacted and distressed areas. Additionally, some mitigation activities may be funded to help communities build resilience against future storms.

FEMA-4831-DR, Virginia Disaster Declaration as of 12/03/2024 **FEMA** PA ОН Data Layer/Map Description: The types of assistance that have been designated for selected areas in the Cor nmonwealth of Virginia. All areas in the Commonwealth of Virginia are eligible to apply for assistance under the Hazard Mitigation Grant Program. **Designated Counties** No Designation Individual Assistance and Public Assistance (Categories KY A - G) Public Assistance (Categories A - G) TN NC Data Sources: FEMA. ESRI: Initial Declaration: 10/01/2024 Disaster Federal Registry Notice: Amendment #8: 12/03/2024 Datum: North American 1983 Projection: Lambert Conformal Conic

Figure 1: Virginia Disaster Declaration Map

Most Impacted and Distressed Areas

HUD-identified Tropical Storm Helene MID Areas

Tropical Storm Helene caused significant damage in Giles and Washington Counties in Virginia. The hurricane brought heavy rain and strong winds, leading to widespread flood and structural damage. Many homes, businesses and farm structures were damaged or destroyed. Roads and bridges were also affected, with some collapsing or becoming impassable. According to early FEMA reports, there were also significant agricultural impacts in the region with farmers faced with substantial losses. It was estimated that over \$126 million in agricultural damages were reported across several counties including Giles and Washington. Crops, fences, and farm infrastructure were severely impacted.

According to the FEMA Individual Assistance applications there were 30 owner housing units with major damage or destroyed and less than 20 renter housing units with major damage or destroyed in Giles County. This data shows 30 owner housing units with major damage or destroyed and less than 20 renter housing units with major damage or destroyed within Washington County. There are

MapID 61612b7ebd31203241118twhqprod

over 300 habitability repairs to housing units needed within the localities, which CDBG-DR funding could potentially assist.

Within Giles County, areas hardest hit by flooding from Helene were along the New River where housing was built on some of the flattest terrain in the County. This housing included single family units and manufactured housing units as well as some commercial properties associated with recreational businesses associated with the river. Debris from communities along the New River, including from North Carolina, was found in front yards and along the banks of the New River in Giles County. This debris contained hazardous liquids and materials and has been a priority to clean up for the Virginia Department of Emergency Management. The County had found rental housing for the 33 families impacted by the flooding, but housing repairs and reconstruction will be needed.

The Southeastern corner of Washington County was most drastically impacted by flooding as rain fell on this mountainous areas and flooded mountain tributaries, which impacted residential, commercial and recreation areas. Impacted housing in Washington County included single family, multi-family, and manufactured housing units as well as many businesses, some of which were located in the Town of Damascus. Flooding impacted almost every business in Damascus and eliminated tourism activities for the fall, which the Town's economy relied upon fully. Taylor's Valley community was completely cut off due to road obstructions and high water. Housing options within this area of Washington County are already limited and the impacts of Helene further exacerbated the housing shortage.

The communities are working hard to recover from the devastation and there has been significant outpouring of support from various organizations.

Washington County, Virginia, indicated in red in Figure 2 (right), includes the following towns:

- Abingdon
- Damascus
- Glade Spring
- Saltville

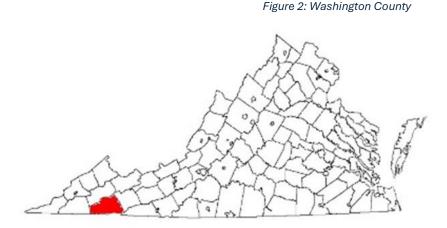


Figure 3: Giles County



Giles County, Virginia, indicated in red in Figure 3 (left), includes the following towns:

- Pearisburg
- Rich Creek
- Narrows
- Pembroke

Grantee-identified MID Areas

As outlined in HUD's Federal Register Notice, 80% of all CDBG-DR funds will benefit HUD-identified MID areas under zip codes 24124 and 24236 in which DHCD will expend 80% of the CDBG-DR funds in Giles and Washington Counties. DHCD has identified additional MID Areas as those other localities included in the Presidential Disaster Declaration which are not included in the HUD-identified MID areas. These are:

	Countie	s			Cities
• Be	edford	•	Pittsylvania	•	Bristol
• Bl	and	•	Pulaski	•	Covington
• Bu	ıchanan	•	Russell	•	Danville
· Ca	arroll	•	Scott	•	Galax
• Cr	raig	•	Smyth	•	Norton
• Di	ckenson	•	Tazewell	•	Radford
• Gr	rayson	•	Wise		
• Mo	ontgomery	•	Wythe		

The remaining 20% of CDBG-DR funds will be allocated to activities in these DHCD-identified MID areas. These localities were selected according to their inclusion in the FEMA Preliminary Disaster Assessment (PDA), which aims to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. All disaster-impacted areas will be eligible for assistance through the traditional CDBG program as well as through CDBG-DR Grants. Please see the CDBG Program Design Manual for additional details.

¹ FY25 PDA Report FEMA-4831-DR-VA

Overview of the Impacts of the Qualifying Disaster

This event mirrored many worst-case flood scenarios, with multiple days of torrential rainfall interacting with the steep and complex terrain, resulting in widespread damage and record-high river crests along the New River. Severe-to-catastrophic flooding occurred in Southwest Virginia, particularly in Washington, Smyth, Tazewell, and Grayson counties, with up to 10-11 inches of rain over four days constituting a 500-1000-year rainfall event.

The worst flooding occurred in the Town of Damascus and Taylors Valley community (Washington County), where Laurel Creek's sudden and violent rush of high water caused extensive damage to homes, businesses, and infrastructure. The National Weather Service issued Flash Flood Emergencies with Catastrophic Tags for Smyth, Grayson, and Washington counties, indicating lifethreatening flash flooding.

Critical infrastructure, such as roads, bridges, energy, communications, and water systems, was compromised, with VDOT reporting damage to 735 roadways, 89 structures, 26 bridges, and 63 culverts. The storm resulted in multiple injuries and unfortunately claimed one life.

The following photographs were obtained from the Virginia Department of Emergency Management (VDEM) and aim to provide a small glimpse of the damage done to Washington and Giles counties.



Figure 4: Overview of Flooding in the Town of Damascus



Figure 6: Flood Damage to Single Family Home and Road in Washington County



Figure 7: Creeper Trail Destruction in the Town of Damascus



Table 1: Disaster Overview

Disaster Summary				
Qualifying Disaster:	Tropical Storm Helene (FEMA-4	831-DR-VA)		
HUD-identified MID Areas:	Giles County (ZIP code 24124)	&		
	Washington County (ZIP code 2	24236)		
Grantee-Identified MID Areas	Bedford County	Scott County		
	Bland County	Smyth County		
	Buchanan County	Tazewell County		
	Carroll County Wise County			
	Craig County Wythe County			
	Dickenson County City of Bristol			
	Grayson County City of Covington			
	Mongomery County	City of Danville		
	Pittsylvania County City of Galax			
	Pulaski County City of Norton			
	Russell County	City of Radford		

Table 2: CDBG-DR Allocation Overview

CDBG-DR Allocation Overview:				
CDBG-DR Allocation:	\$ 40,583,000			
CDBG-DR Mitigation Set	\$ 6,087,000			
Aside:				
Total Allocation:	\$ 46,670,000			

Unmet Needs and Mitigation Needs Assessments Summary

Table 3: Unmet Needs and Proposed Allocations

Eligible Cost Category	Allocation Amount	% of CDBG- DR Allocation	% to LMI	% to HUD identified MID Areas
Administration	\$2,029,150	5%		
Planning	\$6,087,450	15%		
Housing	\$15,015,700	37%	100%	80%
Infrastructure	\$12,174,900	30%	70%	80%
Economic Revitalization	\$4,058,300	10%	70%	80%
Public Services	\$1,217,500	3%	100%	80%
Total CDBG-DR	\$40,583,000	100%	85%	80%
CDBG-DR Mitigation Set-Aside	\$6,087,000	15%	85%	80%
Total CDBG-DR funding	\$46,670,000	N/A	85%	80%

Unmet Needs Assessment

Housing

Rental and Owner-Occupied Single Family and Multifamily Housing

Housing in Giles and Washington counties had a number of deficiencies prior to the disaster occurrence which may have contributed to the extent of damage to rental and homeownership units.

The housing supply is generally older in the MID areas than in the rest of the Commonwealth. In Giles and Washington counties, the median build year for owner-occupied units is 1965 and 1978, respectively, while the statewide figure is 1978. Similarly, the median build year for rental units is 1955 in Giles County and 1971 in Washington County, compared to 1971 statewide.² Given that the age of housing units is correlated with a variety of hazards and risks, these data suggest the presence of a pre-existing need for housing quality improvements in the MID areas.

This conclusion is further supported by the prevalence of housing units with a "poor" quality assessment in these counties. Statewide, 1.11 percent of owner-occupied units are deemed poor quality, while 3.19 percent of Giles County homeowners and 7.66 percent of Washington County homeowners reside in poor quality units. Among rental housing, 3.64 percent of units in Virginia have received a "poor" quality assessment; in Giles and Washington counties, this estimate is 8.43 percent and 17.27 percent, respectively.

More broadly, many areas within Southwest Virginia have clusters of housing that currently have no acceptable means of wastewater treatment. In fact, many households are currently discharging into inadequate septic systems or discharging directly into streams, affecting environmental quality as well as public health.³

Deficiencies in the housing stock within the MID area likely contribute to the above-average vacancy rates in these localities. While the overall vacancy rate in the Commonwealth is approximately 10 percent, 17.5 percent of all units in Giles County and 13.7 percent of Washington County units are vacant.

Lastly, a large share of the population within the MID areas resides in mobile or manufactured housing. In Giles and Washington counties, mobile homes comprise 13.6 percent and 10.6 percent of all housing units, respectively. These data indicate a higher concentration of mobile homes in the affected counties than in the Commonwealth as a whole, where just 5.8 percent of all housing units are mobile homes.

Considering that the pre-Helene housing supply in Giles and Washington counties was older, poorer quality, more vacant, and disproportionately manufactured, there is substantial opportunity for housing rehabilitation activities to improve the quality of units in addition to repairing the acute damage from the disaster event.

² U.S. Census Bureau 2023 ACS 5-year Estimates

³ 2023 Southwest Virginia Comprehensive Regional Wastewater Study

Table 4: Damaged Units by County by Housing Tenure

	Habitability Repairs Required				royed		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
Giles County	73	19	19	≤10	11	≤10	122 - 142
Washington County	182	39	18	≤10	12	≤10	251 - 271
Total	255	58	37	≤20	23	≤20	373 - 413

Table 5: Residences Impacted in the Disaster Declaration Area

	Affected	Minor Damage	Major Damage	Destroyed	Total
Disaster Declaration Area	68	49	125	22	264

Source: FEMA FY25 PDA Report FEMA-4831-DR-VA

Public Housing (Including HUD-assisted Housing) and Other Affordable Housing

According to a 2021 Study by the New River Valley Regional Commission, Giles County struggles to provide sufficient affordable housing. Approximately 21 percent of households (1,462) in Giles County are cost burdened (spending more than 30 percent of their income on housing expenses), while at least 360 of these households are severely cost-burdened (spending more than 50 percent of their income on housing expenses). In Giles, renters are disproportionately cost-burdened, and housing cost burden is concentrated among individuals aged 65 and older. Considering Giles' rate of cost burden is the highest among the jurisdictions in the region without large student populations, this locality has a significant pre-existing need for more affordable housing.

Washington County faces a similar need for affordable housing. A 2023 Housing Study by the Mount Rogers Planning District Commission found that 28 percent of renters in Washington County are cost burdened. The locality has nine LIHTC apartment communities that serve moderate income households, which are currently at full capacity with extensive waitlists. Age-restricted affordable apartment communities in the area are scarce, with only one such community that does not offer deep rent subsidies.

DHCD has identified three public housing communities within the disaster declaration area outside of Washington and Giles counties. DHCD will continue to work with local Public Housing Authorities (PHAs) to assess the damages to subsidized housing units within the impacted localities.

Emergency Shelters, Interim, and Permanent Housing

Giles County is part of the New River Valley Housing Partnership (NRVHP), the Continuum of Care (CoC) serving this locality, as well as Mongomery, Pulaski, and Floyd counties, as

⁴ Giles County Profile – NRV Regional + Local Housing Study, February 2021

well as the City of Radford. Within this CoC, there are four emergency shelters operating year-round. There are just eight Emergency Housing Vouchers (EHV) awarded to the local housing authority within the service area of NRVHP, and the City of Radford has an additional seven EHVs.

Infrastructure

Prior to the occurrence of Tropical Storm Helene, the infrastructure in Southwest Virginia was deficient in several manners. According to the 2023 Southwest Virginia Comprehensive Regional Wastewater Study, "a significant number of the sanitary sewer systems in Southwest Virginia were constructed in the mid- 1900s and are well over 70 years old." As sewer systems age and surpass their design life, they begin to quickly deteriorate; this results in collapsed lines root intrusion, line blockages, increased infiltration and inflow, and decreased system capacity. During wet weather periods and floods, the aging systems quickly fill with rainwater runoff and sewer system overflows are common. In these events, sewer lines are often buried deeply beneath town streets, sidewalks, and other structures. As such, there is a significant pre-existing need for water and sewer system improvements in the disaster-impacted area which has been exacerbated by the damage inflicted from Tropical Storm Helene.

As previously noted, infrastructure such as roads, bridges, energy, communications, and water systems were compromised in the larger area but concentrated in Washington and Giles counties. For example, numerous private bridges were destroyed by the flooding, rendering homes landlocked and making health and safety inaccessible for households in the area. At the time of peak closures, there were 484 primary and secondary road closures and 118 bridge closures in the disaster-affected area.⁵ A primary broadband line was damaged; for many individuals, this loss of connectivity limits the availability of healthcare and educational resources, threatens economic viability, and precludes access to emergency services. Virginia continues to gather assessment data on the conditions of the impacted infrastructure.

Economic Revitalization

Businesses in Washington and Giles counties have sustained both direct and indirect impacts due to Tropical Storm Helene. The disaster caused extensive damage to the Creeper Trail in the Town of Damascus, a primary tourism attraction in the locality. As a result, the tourism and hospitality industries are likely to suffer some of the greatest losses in the wake of the disaster. According to a 2024 report by the Virginia Tourism Corporation, Southwest Virginia generated 1.3 billion in visitor spending in 2023, increasing 8 percent relative to the previous year. Considering the trail is one of the top economic drivers in the region, the resulting loss of revenue has adversely affected the livelihood of many small businesses and employees.

Moreover, the Virginia Cooperative Extension estimated that damages to farms and agricultural operations in Southwest Virginia may exceed \$125 million. The losses include livestock, crops, farm buildings, equipment, feed and hay, fences, water cisterns, and other features that were washed away by floodwaters and damaged by high winds, falling trees, and debris. According to the Virginia Department of Agriculture and Consumer Services (VDACS), agriculture is Virginia's

⁵ Virginia Secretary of Finance – Briefing to Senate Finance & Appropriations Committee, Oct. 15, 2024

⁶ Virginia Tourism Corporation – 2023 Economic Impact of Visitors in Virginia

largest private industry. The industry has an economic impact of \$82.3 billion annually and provides more than 381,800 jobs in the Commonwealth. Given the magnitude of damage to this prominent industry, there is likely to be significant need for economic revitalization efforts to assist with recovery in Southwest Virginia.

Virginia continues to work with FEMA and SBA to obtain a more complete picture of the disaster's economic impacts.

Table 6: Unmet Need: Quantified Disaster Impacts

Cost Categories	A Direct and Indirect Need	B Financial Assistance Budgeted and Obligated	A-B Unmet Need
Rental Housing	\$4,889,956.35	\$1,741,357.73	\$3,148,598.62
Owner-Occupied Housing	\$31,550,575.94	\$14,542,202.49	\$17,008,373.45
Infrastructure	\$46,360,791.37	\$35,025,677.44	\$11,335,113.93
Economic Development	\$3,389,874.08	\$2,542,405.08	\$847,468.50
Total	\$86,191,197.74	\$53,851,642.01	\$32,339,554.50

Mitigation Needs Assessment

To ensure the resilience of Virginia's homes and communities, it is crucial to rebuild stronger and more resilient structures. In developing a recovery strategy for this specific flood event and the use of CDBG-DR mitigation funding, Virginia will refer to Virginia Department of Emergency Management's (VDEM's) <u>Hazard Mitigation Plan (HMP)</u>. This plan outlines goals, objectives, and prioritized actions aimed at reducing damage and injuries caused by natural hazards and details long-term strategies for addressing the aftermath and ensuring the viability of housing and infrastructure.

The plan emphasizes the importance of collaboration with state and local governments, as well as other stakeholders, to develop and implement effective mitigation solutions. The HMP identifies flooding, winter storm, and severe wind as the hazards presenting greatest risk to the Planning District Commissions affected by Tropical Storm Helene.

Table 7: CDBG-DR Mitigation Set-Aside Needs Assessment

CDBG-DR Mitigation Set-Aside Needs Assessment:					
Categories Affected A Total Need		B Financial Assistance Budgeted and Obligated	A-B Unmet Need		
Housing	TBD	\$3,043,725	TBD		
Infrastructure	TBD	\$3,043,725	TBD		
Economic Development	0	0	0		
Total	TBD	\$6,087,450	TBD		

Connection between proposed programs and projects and unmet needs and mitigation needs assessments.

No less than 70% of CDBG-DR funds will be allocated to projects which meet the LMI National Objective. The Housing Recovery program will primarily benefit LMI populations. DHCD aims to conduct an outreach campaign to ensure awareness of and access to resources under this program. Where possible, DHCD will provide accommodations to ensure that all eligible households have an opportunity to receive CDBG-DR assistance.

Minimizing Displacement of Persons or Entities

The Commonwealth of Virginia is committed to minimizing displacement and ensuring that all persons and entities receiving affected by CDBG-DR activities receive appropriate assistance and protections. DHCD will prevent displacement where feasible, support those who are displaced, and ensure accessibility for persons with disabilities.

Minimizing Displacement: DHCD will take all reasonable steps to minimize the displacement of individuals, families, businesses, and nonprofit organizations due to CDBG-DR funded activities. This may include the following:

- Utilizing adaptive reuse and in-place reconstruction to keep residents and businesses within their communities, where appropriate.
- Phasing construction and redevelopment projects to allow continued occupancy, when safe and practical.
- Conducting public engagement efforts to inform affected parties early and provide options for remaining in or near their communities.

Assistance for Displaced Persons and Entities: In cases where displacement is unavoidable, DHCD will provide assistance in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) and other applicable federal and State requirements. Support services may include:

- Relocation assistance, including financial support for moving costs, rental assistance, or down payment assistance for permanently displaced persons.
- Housing counseling services to assist displaced households in identifying and securing suitable alternative housing.
- Coordination with local housing authorities and nonprofit agencies to expand access to affordable housing options.
- Advance notification and advisory services to ensure that displaced persons and entities
 have ample time to secure new accommodations and support.

Ensuring Accessibility for Persons with Disabilities: Virginia is committed to ensuring that displaced persons with disabilities receive equal access to relocation assistance and that new housing, infrastructure, and public facilities meet or exceed accessibility requirements. This may include:

- Providing reasonable accommodations and modifications for displaced individuals with disabilities to ensure access to new housing and essential services.
- Ensuring that all relocation assistance materials, notifications, and counseling services are available in accessible formats, including large print, braille, and digital text compatible with screen readers, as appropriate.

Allocation and Award Caps

DHCD is the lead agency and responsible entity for administering \$46,670,000 in CDBG-DR funds allocated for Helene recovery efforts and will serve as the Responsible Entity assuming the authority for the decision making and completion of the environmental review per 24 CFR 58.4. The CDBG-DR funding available to address unmet needs will be allocated to program categories outlined in the table below:

Table 8: CDBG-DR Program Allocation and Funding Thresholds

Eligible Cost Category	Unmet Need	% of Unmet Need	% of Funding to be Expended in HUD- Identified MID	CDBG-DR Allocation Amount	% of CDBG-DR Allocation (Excluding the 15% Mitigation Set-Aside)
Administration (5% cap)				\$2,029,150	5%
Planning (15% cap)			80%	\$6,087,450	15%
Rental Housing	\$2,252,300	100%	80%	\$2,252,300	5.6%
Owner-Occupied Housing	\$12,763,400	100%	80%	\$12,763,400	31.4%
Infrastructure	\$12,174,900	100%	80%	\$12,174,900	30%
Economic Revitalization	\$4,058,300	100%	80%	\$4,058,300	10%
Public Services (15% cap)	\$1,217,490	100%	80%	\$1,217,490	3%
Exempt Public Services (no	\$ -	0%	0%	\$ -	0%
cap)					
Total	\$40,583,000	100%	80%	\$40,583,000	100%

Funding Criteria

The following sections describe the programs to be funded with CDBG-DR resources, and the relevant criteria for each. The funding criteria for each CDBG-DR program includes the method of distribution; the criteria to be used in sub-granting funds and the relative importance of each; and any relevant per unit or per project caps that apply.

General Exception Criteria

DHCD will make exceptions to the maximum award amounts for CDBG-DR programs when necessary, in order to comply with federal accessibility standards or to reasonably accommodate persons with disabilities. DHCD reserves the right to make exceptions to the maximum award amounts for CDBG-DR programs in other cases, including but not limited to projects with a well-documented critical need and lack additional funding sources.

Administration

Table 9: Grantee Administration Activity(ies) Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Administration Total:		5%
Total:		

DHCD will utilize the administration funds to fund training, technical assistance, salaries for additional staff required to assist in the administration of these grants. DHCD intends to hire up to two additional FTE to administer the CDBG-DR programs.

Planning

Table 10: Grantee Planning Activity(ies) Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Planning Activity	TBD	TBD
Number One		
Planning Activity	TBD	TBD
Number Two		
Planning Total:	\$6,087,450	15%

DHCD will utilize 15 percent of the CDBG-DR allocation for planning activities. At the writing of this action plan, DHCD has yet to identify specific planning projects. These planning projects will be identified once DHCD is fully staffed during the early CDBG-DR implementation phase. The plan will be updated once specific projects are identified.

Housing

Housing Programs Overview

Table 11: Grantee Housing Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Rental & Owner- Occupied Housing Recovery Program	\$15,015,710	100% Enter value in terms of % here.
Housing Program Total:	\$15,015,710	100%

DHCD Housing Program

Program Title CDBG-DR Housing Recovery Program

Amount of CDBG-DR Funds Allocated to this Program: \$15,015,710

Eligible Activity(ies): The DHCD CDBG-DR Housing Recovery Program aims to restore and improve housing stock in areas affected by the disaster event. Eligible Activities include but are not limited to:

- Construction of new houses:
- Rehabilitation and reconstruction of homes;
- Housing activities that benefit either owner-owned homes or rental homes

National Objective(s): Benefit to low- and moderate-income persons – Low Mod Housing Activities (LMH)⁷

Lead Agency and Distribution Model:

DHCD will allocate the CDBG-DR Housing Recovery Program through a competitive application process to select among eligible project applications submitted by units of local government in the HUD-identified MID and the DHCD-identified MID areas. Awards will be made based on the previously identified allocation priorities (e.g., 80 percent HUD-identified MID and 100% LMI) and based the following scoring criteria:

- Applications must score a minimum of 60 of 100 points
- Subrecipient capacity: 30 points
- Need: 40 points
- Project feasibility: 30 points

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⁷ 24 CFR 570.483(b)(3)

Subrecipients will be required to meet public hearing, procurement, reporting, and the prevention of the duplication of benefits requirements. Please see the Financial and Grant Management Certifications document for more details.

Program Description:

The program is designed to meet the housing needs identified in the unmet needs assessment. CDBG-DR will fund activities designed to improve the living conditions for those affected by Tropical Storm Helene by providing safe, disaster resistant housing to the most vulnerable residents in their recovery efforts. This program is critical to the long-term recovery strategies of the eligible areas. The program consists of rehabilitation, reconstruction, replacement of existing or destroyed housing units, as well as new construction. CDBG-DR funding, available in the form of grants, may be used to rehabilitate LMI housing units or as part of comprehensive neighborhood improvement projects including housing improvements, reconstruction, and demolition. In order to promote long-term recovery and limit damage from future disasters, this program will include mitigation measures, including elevation and home hardening.

Eligible Geographic Areas: This program will be administered in HUD-identified disaster areas Washington County and Giles County. Up to 20% of funds under this program may be allocated to communities within the DHCD-identified MID area – those outside of the HUD-declared MID areas and included in a locality within the disaster declaration area for Tropical Storm Helene.

Other Eligibility Criteria: Projects must not duplicate federal benefits.

Maximum Amount of Assistance Per Beneficiary: \$125,000 per rehabilitation and \$150,000 per unit for substantial reconstruction or new construction. For maximum award limits by project type, please see Table 25 in Appendix C.

Maximum Income of Beneficiary: For a housing recovery project to be eligible to receive CDBG-DR funds, 100 percent of the beneficiaries of proposed activities must be from LMI households. Please see Appendix A for 2024 Income Limits.

Mitigation Measures: DHCD's housing rehabilitation and reconstruction standards include provisions that will incorporate resilience and hazard mitigation measures, such as building outside of existing floodplains and at higher elevations. DHCD and local partners will ensure mitigation efforts provided will lessen the impact of future disasters through the use of existing best practices.

Reducing Barriers for Assistance: DHCD anticipates coordinating with local and regional governments to identify and mitigate barriers to providing assistance. When applicable, DHCD may exercise the use of existing disaster waivers for requirements which may unintentionally limit access to CDBG-DR resources. DHCD pre-approves programmatic guidelines from each subrecipient and will examine each of these documents to identify any potential barriers to assistance

Infrastructure

Infrastructure Programs Overview

Table 12: Grantee Infrastructure Programs Overview

Eligible Cost	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI
Category		Benefit
Infrastructure	\$12,174,900	70%
Recovery Program		
Infrastructure	\$ 12,174,900	70%
Program Total:		

DHCD Infrastructure Program

Program Title: CDBG-DR Infrastructure Recovery Program

Amount of CDBG-DR Funds Allocated to this Program: \$12,174,900

Eligible Activity(ies): Where possible, DHCD intends to address most of its unmet infrastructure needs by utilizing multiple sources of funding. DHCD proposes utilizing local and regional partners to focus infrastructure activities that rebuild or replace infrastructure impacted by Tropical Storm Helene. In order to promote long-term recovery and limit damage from future disasters, this program will include mitigation measures. Eligible activities for infrastructure projects generally include:

- projects involving water, wastewater improvements, and drainage improvements;
- certain community service facilities serving primarily LMI persons, such as health clinics or skill-building facilities for jobs related to disaster recovery;
- street improvements;
- other infrastructure activities as needed and identified in related recovery plans

The eligible DHCD recognizes the importance of prioritizing resilient infrastructure and using reliable technology to mitigate the effects of disaster-related events.

National Objective(s):

- Benefit to low- and moderate-income persons
- Aid in the prevention or elimination of slums or blight (ESB)
- Urgent Need

Lead Agency and Distribution Model: DHCD will allocate the CDBG-DR Infrastructure Recovery Program through a competitive application process to select among eligible project applications submitted by units of local government in the HUD-identified MID and the DHCD-identified MID areas. Awards will be made based on the previously identified allocation priorities (e.g., 80 percent HUD-identified MID and 70% LMI) and based the following scoring criteria:

- Applications must score a minimum of 60 of 100 points
- Subrecipient capacity: 30 points
- Need: 40 points
- Project feasibility: 30 points

Subrecipients will be required to meet public hearing, procurement, reporting, and the prevention of the duplication of benefits requirements. Please see the Financial and Grant Management Certifications attachment for more details.

Program Description: Funding in this program can be used to address a wide range of community recovery and infrastructure needs including engaging in projects that restore, repair, rebuild, or make more resilient public assets that were impacted by Helene. Infrastructure-related funding will be available in the form of grants and will be prioritized as outlined in the unmet needs assessment to provide safe infrastructure to residents in the affected areas. The goal of the program is to rebuild the necessary infrastructure to assist in community recovery, such as roads, bridges, and water management infrastructure. Infrastructure projects must demonstrate a "tieback" to Tropical Storm Helene.

Eligible Geographic Areas: This program will be administered in HUD-identified disaster areas Washington County and Giles County. Up to 20% of funds under this program may be allocated to communities within the DHCD-identified MID area – those outside of the HUD-declared MID areas and included in a locality within the disaster declaration area for Tropical Storm Helene.

Other Eligibility Criteria: Projects must not duplicate federal benefits.

Maximum Amount of Assistance Per Beneficiary: Per beneficiary cost limits will be determined based on project size. For maximum award limits by project type, please see Table 25 in Appendix C.

Maximum Income of Beneficiary: For a project to be eligible to receive CDBG-DR funds, at least 70 percent of the beneficiaries of proposed activities must be from LMI households. Please see Appendix A for 2024 Income Limits.

Mitigation Measures: DHCD recognizes the need to build resilient and durable infrastructure. Mitigation measures will be implemented after being determined the most cost-effective option to mitigate against future disasters. Building resilient infrastructure provides communities security and reduces the financial impact of future disasters.

Reducing Barriers for Assistance: DHCD anticipates coordinating with local and regional governments to identify and mitigate barriers to providing assistance. When applicable, DHCD may exercise the use of existing disaster waivers for requirements which may limit access to CDBG-DR resources. DHCD pre-approves programmatic guidelines from each subrecipient and will examine each of these documents to identify any potential barriers to assistance.

Economic Revitalization

Economic Revitalization Programs Overview

Table 13: Grantee Economic Revitalization Programs Overview

Eligible Cost Category	CDBG-DR	% of CDBG-DR Allocation
	Allocation Amount	for LMI Benefit
Economic Revitalization Recovery	\$4,058,300	70%
Program		
Economic Revitalization Program Total:	\$4,058,300	70%

DHCD Economic Revitalization Program

Program Title: CDBG-DR Economic Revitalization Recovery Program

Amount of CDBG-DR Funds Allocated to this Program: \$4,058,300

Eligible Activity(ies): The CDBG-DR Economic Revitalization Recovery Program will focus on creating economic opportunities for those impacted by Tropical Storm Helene. Eligible activities under the Economic Revitalization Program include but are not limited to:

- Development Readiness Activities that will result in the creation of business and job opportunities primarily benefiting low- and moderate-income persons
- Façade Improvements Activities that will remove physical and economic blight to improve downtown facades and restore business districts.
- Site Redevelopment Activities will target and develop sites which have been rendered unmarketable or unusable due to Tropical Storm Helene with the goal of improving economic value and increased investment in the area.
- Small Business Recovery Assistance Activities aimed at providing financial assistance, such as loans or grants, to small businesses that were negatively impacted by the disaster event.
- Job Creation, Retention, and Training Create programs aimed at creating and retaining jobs for community members affected by the disaster event.

National Objective(s):

- Benefit to low- and moderate-income persons Job Creation or Retention Activities⁸
- Benefit to low- and moderate- income persons Area Benefit Activities⁹

Lead Agency and Distribution Model:

DHCD will allocate the CDBG-DR Economic Revitalization Recovery Program through a competitive application process to select among eligible project applications submitted by units of local

^{8 24} CFR 570.483(b)(4)

⁹ 24 CFR 570.483(b)(1)

government in the HUD-identified MID and the DHCD-identified MID areas. Awards will be made based on the previously identified allocation priorities (e.g., 80 percent HUD-identified MID and 70% LMI) and based the following scoring criteria:

• Applications must score a minimum of 60 of 100 points

• Subrecipient capacity: 30 points

Need: 40 points

Project feasibility: 30 points

Subrecipients will be required to meet public hearing, procurement, reporting, and the prevention of the duplication of benefits requirements. Please see the Financial and Grant Management Certifications attachment for more details.

Program Description: Small businesses are the lifeblood of local economies throughout the state. This can include typical small shops and restaurants in communities' commercial districts, often the central hub of small and rural communities. Wind and flood events can damage structures, destroying physical locations and causing significant financial loss. Impacts on specific businesses may filter throughout the commercial area, as a few businesses unable to reopen after the disaster may reduce visitors to the commercial district, which then impacts the viability of the remaining businesses. Supporting the recovery of commercial areas is essential to ensuring that commercial tenants, customers, and jobs are restored. Recognizing this impact, DHCD will create a program for eligible subrecipients to revitalize designated commercial districts damaged by Tropical Storm Helene. By facilitating the return of commercial districts and businesses to profitability, jobs will be created or retained within the community and residents will continue to have access to the products and services they need within their local community.

Eligible Geographic Areas: This program will be administered in HUD-identified disaster areas Washington County and Giles County. Up to 20% of funds under this program may be allocated to communities within the DHCD-identified MID area – those outside of the HUD-declared MID areas and included in a locality within the disaster declaration area for Tropical Storm Helene.

Other Eligibility Criteria:

Maximum Amount of Assistance Per Beneficiary: Per beneficiary cost limits will be determined based on project and project size. For maximum award limits by project type, please see Table 25 in Appendix C.

Maximum Income of Beneficiary: For a project to be eligible to receive CDBG-DR funds, at least 70 percent of the beneficiaries of proposed activities must be from LMI households. Please see Appendix A for 2024 Income Limits.

Mitigation Measures: This activity will not incorporate any mitigation measures.

Reducing Barriers for Assistance: DHCD anticipates coordinating with local and regional governments to identify and mitigate barriers to providing assistance. When applicable, DHCD may exercise the use of existing disaster waivers for requirements which may unintentionally limit access to CDBG-DR resources. DHCD pre-approves programmatic guidelines from each

subrecipient and will examine each of these documents to identify any potential barriers to assistance.

Public Services

Public Service Program Overview

Table 14: Grantee Public Services Program Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit	Is this Program Exempt from the 15% Public Service Cap?
Public Services	\$1,217,490	100%	No
Recovery Program			
Public Services	\$1,217,490	100%	No
Program Total:			

DHCD Public Service Programs

Program Title: CDBG-DR Public Services Recovery Program

Eligible Activity(ies): CDBG-DR Public Services Recovery Program cover a range of projects designed to respond to pertinent needs of the impacts of Tropical Storm Helene. Eligible activities under the Public Services program include:

- Childcare programs
- Health services programs
- Food security programs
- Legal Assistance to localities

National Objective(s):

- Benefit to low- and moderate-income persons Area Benefit Activities¹⁰
- Benefit to low- and moderate-income persons Limited Clientele Activities¹¹

Lead Agency and Distribution Model: DHCD will allocate the CDBG-DR Public Service Recovery Program through a competitive application process to select among eligible project applications submitted by units of local government in the HUD-identified MID and the DHCD-identified MID areas. Awards will be made based on the previously identified allocation priorities (e.g., 80 percent HUD-identified MID and 70% LMI) and based the following scoring criteria:

- Applications must score a minimum of 60 of 100 points
- Subrecipient capacity: 30 points

¹⁰ 24 CFR 570.483(b)(1)

¹¹ 24 CFR 570.483(b)(2)

• Need: 40 points

Project feasibility: 30 points

Subrecipients will be required to meet public hearing, procurement, reporting, and the prevention of the duplication of benefits requirements. Please see the Financial and Grant Management Certifications attachment for more details.

Program Description: The disaster event damaged or increased the need for public services in the impacted areas. DHCD will work through local governments to address these needs. DHCD will provide, where needed, technical assistance to units of local government to help identify qualified public service partners and networks.

Eligible Geographic Areas: This program will be administered in HUD-identified disaster areas Washington County and Giles County. Up to 20% of funds under this program may be allocated to communities within the DHCD-identified MID area – those outside of the HUD-declared MID areas and included in a locality within the disaster declaration area for Tropical Storm Helene.

Other Eligibility Criteria: Projects must not duplicate federal benefits.

Maximum Amount of Assistance Per Beneficiary: Per beneficiary cost limits will be determined based on project and project size. For maximum award limits by project type, please see Table 25 in Appendix C.

Maximum Income of Beneficiary: For a project to be eligible to receive CDBG-DR funds, at least 70 percent of the beneficiaries of proposed activities must be from LMI households. Please see Appendix A for 2024 Income Limit

Mitigation Measures: This activity will not incorporate any mitigation measures.

Reducing Barriers for Assistance: DHCD anticipates coordinating with local and regional governments to identify and mitigate barriers to providing assistance. When applicable, DHCD may exercise the use of existing disaster waivers for requirements which may unintentionally limit access to CDBG-DR resources. DHCD pre-approves programmatic guidelines from each subrecipient and will examine each of these documents to identify any potential barriers to assistance.

CDBG-DR Mitigation Set-Aside

CDBG-DR Mitigation Set-Aside Overview

Table 15: CDBG-DR Mitigation Set-Aside Allocation Summary

Eligible Cost Category	% of Funding to be Expended in HUD and Grantee Identified MID	CDBG-DR Mitigation Set- Aside Allocation Amount	% of CDBG-DR Allocation Mitigation Set- Aside ¹²
Planning (15% cap)	0%	\$ -	0%
Housing	80%	\$3,043,725	50%
Infrastructure	80%	\$3,043,725	50%
Economic Revitalization	80%	\$0	0%
Total	80%	\$6,087,450	100%
Funds that have not been allocated:		N/A	N/A
Grant Total (Recovery funds + Mitigation + Unallocated):		\$46,670,000	115%

Table 16: Grantee CDBG-DR Mitigation Set-Aside Overview

Eligible Cost Category	CDBG-DR Mitigation Set Aside Allocation Amount	% of CDBG-DR Allocation for LMI Benefit	Does this Program have tie back to the disaster?
CDBG-DR Housing	\$3,043,725	100%	No
Mitigation Program			
CDBG-DR Infrastructure	\$3,043,725	70%	No
Mitigation Program			
Total:	\$6,087,450	85%	No

¹² At a minimum, grantees are required to spend 15% of their unmet needs on CDBG-DR Mitigation Set-Aside activities. HUD assumes that grantees will spend well over this amount as they integrate mitigation measures into their recovery activities. Grantees should only look at the 15% CDBG-DR Mitigation Set-Aside as a cap for the activities a grantee does not have the ability to demonstrate a tieback to the disaster.

Grantee CDBG-DR Mitigation Set-Aside

Program Title: CDBG-DR Housing Recovery Program - Mitigation

Amount of CDBG-DR Mitigation Funds Allocated: \$3,043,725

Eligible Activity(ies): The mitigation set-aside set will protect housing units from future disaster events through the CDBG-DR Housing Recovery Program. Through the following eligible activities:

- Resiliency measures ex. elevation, generators, sump pumps
- Housing rehabilitation, construction, and reconstruction
- Weatherization of rental and owner-occupied units

National Objective:

Benefit to low- and moderate-income persons

See the CDBG-DR Housing Recovery program description and method of distribution.

Mitigation Measures: DHCD's housing rehabilitation and reconstruction standards include provisions that will incorporate resilience and hazard mitigation measures, such as building outside of existing floodplains and at higher elevations. DHCD and local partners will ensure mitigation efforts provided will lessen the impact of future disasters through the use of existing best practices.

Program Title: CDBG-DR Infrastructure Recovery Program - Mitigation

Amount of CDBG-DR Mitigation Funds Allocated to this Program: \$3,043,725

Eligible Activity(ies): The mitigation set-aside set will protect local infrastructure from future disaster events through the CDBG-DR Infrastructure Recovery Program. Through the following eligible activities:

- projects involving water, wastewater improvements, and drainage improvements;
- certain community service facilities serving primarily LMI persons;
- street improvements;
- other infrastructure activities as needed and identified in related recovery plans

The eligible DHCD recognizes the importance of prioritizing resilient infrastructure and using reliable technology to mitigate the effects of disaster-related events.

National Objective:

Benefit to low- and moderate-income persons

See the CDBG-DR Infrastructure Recovery program description and method of distribution

Mitigation Measures: DHCD recognizes the need to build resilient and durable infrastructure. Mitigation measures will be implemented after being determined the most cost-effective option to mitigate against future disasters. Building resilient infrastructure provides communities security and reduces the financial impact of future disasters.

General Information

Citizen Participation

In developing the CDBG-DR Action Plan, DHCD will comply with all HUD requirements for citizen participation and aims to follow the transparent processes and any process adopted by HUD.

Consultation of Developing the Action Plan

Table 17: Citizen Participation Consultations

Partners Consulted	Describe Consultation
Federal Partners	To date, DHCD has Co-Led the Post Disaster Housing Task Force
(FEMA, SBA)	bringing over 20+ state agencies and many federal agencies including
	FEMA, HUD, USDA, SBA, and EDA. This task force has served in
	conjunction with the Office of Recovery and Rebuilding to establish
	routine conversations with federal partners on disaster recovery efforts
	in the impacted areas including coordination through FEMA's
	Interagency Recovery Coordination Branch Chief.
	SBA, EDA, and USDA are all in conversations with the Office of
	Recovery and Rebuilding and DHCD to coordinate recovery efforts and
	eliminate duplication of benefits.
Local/State	DHCD has contacted and communicated continually with the affected
Government	local governments as well as the regional planning commission
	partners supporting those local governments. Washington County and
	Giles County have been contacted and DHCD is working closely with
	the Mount Rogers Planning District Commission and the New River
	Valley Regional Commission for coordination of relief efforts from state
	and federal funded sources.
Indian Tribes	There are no state or federally recognized tribes in the impacted area
	however, communications through tribal channels have been
	established in an effort to maximize the outreach of relief efforts.
Nongovernmental	Many Non-profits are actively working on homes or bridges and
organizations	coordinating relief efforts daily in the impacted area. These
	organizations are in communications with the Office of Recovery and
	Rebuilding and with the units of local government as to maximize
	potential federal funding that can further assist or match their ongoing
	efforts.
Private sector	The private sector has played a major role in offering supplies and
	volunteer efforts in the early stages of the relief effort. They remain
	active partners in the communication channels but have a minimal
	role at this time other than donated supplies or efforts for specific
	activities.

State and local	DHCD has been working in close coordination with the Virginia
emergency	Department of Emergency Management and all of their local
management agencies	emergency manager contacts to create a communication channel for
that have primary	unmet needs. All of the FEMA IA funding has been applied for, and that
responsibility for the	program has closed, while PA applications are still being accepted.
administration of FEMA	DHCD is working closely with the impacted areas to think through the
funds	PA applications and their potential impacts on CDBG-DR funding.
Agencies that manage	DHCD manages the COCs and the balance of state and has been in
local Continuum of	communication with the organizations that manage shelters and
Care	operations in the impacted areas.
Public Housing	The PHAs have been notified and included in conversations as a part of
Agencies	the post disaster housing task force through the state financing agency
	– Virginia Housing. Their part or role in the relief efforts has been
	localized as of current, but they stand ready to assist as an opportunity
	arises.
HUD-approved	The housing counseling agencies have been notified and included in
housing counseling	conversations as a part of the post disaster housing task force through
agencies	the state financing agency – Virginia Housing. Their part or role in the
	relief efforts has been localized as of current, but they stand ready to
	assist as an opportunity arises.
	the state financing agency – Virginia Housing. Their part or role in the

Public Comments

The Commonwealth will consider any comments or views of constituents received in writing, or orally at public hearings in preparing the Consolidated Plan. DHCD will afford a period of at least 30 days to collect public comments on drafts of the Consolidated Plan and any substantial amendments to the Plan as adopted. Written comments must be submitted online at www.dhcd.virginia.gov/consolidated-plan, via email at feedback.ppc@dhcd.virginia.gov or mailed to:

Virginia Department of Housing and Community Development
Office of Program Policy and Compliance
Main Street Centre 600 East Main Street, Suite 300
Richmond, Virginia 23219

A summary of these comments will be posted on DHCD's website along with DHCD's response, where applicable. This document will be included as an attachment when submitting the final Action Plan to HUD.

Public Hearings

Accessibility of Public Hearings

During the public comment period, DHCD will hold a public hearing to solicit feedback from individuals residing in MID areas on the contents of the CDBG-DR Action Plan or Substantial Amendment prior to submission to HUD. Constituents will be informed of this event via a public

notice on the DHCD website. The notice will: summarize the scope and content of the public hearing; specify its time, date, and location; give instructions for submitting written comments; and highlight resources for attendees in need of disability accommodations or translation services. DHCD will provide this information directly to its grantees and partner organizations via e-blast. To promote maximum participation, DHCD reserves the right to host this event virtually.

DHCD complies with the Americans with Disabilities Act and will make accommodations to documents and public hearings for persons with special needs when requested. Persons requiring such accommodations should call 804-382-1871.

Consideration of Public Comments

Table 18: Consideration of Public Comments

Comment Received	Grantee's Response
The maximum per unit cap on housing	DHCD agrees to increase the per unit housing caps
units is too low. DHCD should increase	and will examine market conditions and relevant costs
it. Maybe make break it out for	to devise appropriate limits in the final Method of
substantial reconstruction/new	Distribution.
construction vs. Rehabilitation -	
\$160,000 vs. \$145,000-135,000.	
Those housing units that still need	DHCD agrees to increase the per unit housing caps
repairs remaining in the flood plain will	and will examine market conditions and relevant costs
need to be elevated and the cost will be	to devise appropriate limits in the final Method of
higher. Please consider an allowance	Distribution.
for elevating these units.	
We are concerned about the number of	DHCD will assess its contracting process to identifying
contracts that localities may need to	opportunities to streamline contracting processes and
manage. Please look at ways to	offer technical assistance where needed.
minimize the workload.	
Consider capping infrastructure at	This comment is being evaluated to determine the
\$50,000 per connection.	feasibility of implementing per connection costs vs.
	maximum contract limits for infrastructure projects.
Consider increasing the project caps	DHCD is evaluating the feasibility of increasing the
for infrastructure to \$750,000 for non-	project caps given the limited funding available for
HUD-identified MID areas.	localities outside of the HUD-identified MID areas.
Landfamilian avantillatuursiins	CDDC DD requires that 90 years at after a a firm to an
Local families are still struggling.	CDBG-DR requires that 80 percent of these funds are
Please prioritize them and assistance	expended in Washington and Giles Counties, as the
to these families. To include:	HUD-defined most impacted and distressed (MID)
1). Direct assistance to the families	areas. CDBG-DR funds cannot be used for personal
2). Replacement of personal items	vehicles or items, nor is it intended to be used for long-
such as vehicles, stoves, refrigerator,	term recovery initiatives. These funds will however be
children's items (e.g., car seats)	

3). Housing repairs
Distribute funding equally to the entire impacted area.

prioritized for housing including housing repair and may be used for public services.

Writer requested additional information pertaining to the data sources and methodology used to develop estimates of Direct and Indirect Needs included in Table 5 of the CDBG-DR Draft Action Plan for DR-4831-VA.

Given the urgency of the needs arising from Hurricane Helene, the Commonwealth has been working to quickly prepare the Action Plan in order to begin deploying funding to affected areas as soon as possible. At the drafting of the Action Plan, DHCD utilized all of the HUD and FEMA data readily available. DHCD has subsequently relevant data to inform the Table 5 methodology.

We recommend that people with disabilities (renters and homeowners) affected by the disaster and in need of home accessibility modification assistance are provided an assessment of their home to ensure that the modifications needed are fully identified, as some homes may not have been accessible before the disaster.

The Action Plan has been coordinated and vetted with consultation from the Virginia COC's which include representation from elderly and disabled populations as well as advocates for these communities. We will continue to maintain elderly and disabled populations in our planning process.

For federally assisted units using CDBG-DR funding, that need major repairs, rehabilitation or reconstruction due to storm damage are rehabilitated and/or reconstructed with accessible features.

Appalachian Independence Center (AIC) advocates the use of CDBG-DR housing program funding to be used to provide units with accessibility

DHCD will continue to consider seniors and people with disabilities in programmatic funding decisions.

Appalachian Independence Center (AIC) advocates the use of CDBG-DR housing program funding to be used to provide units with accessibility modifications that may have been absent prior to Hurricane Helene. Hurricane Helene made accessing quality services for seniors and individuals with disabilities significantly more challenging. AIC further encourages the use of CDBG-DR infrastructure and economic revitalization resources to enhance accessibility through rebuilding to ADA-compliant curb cuts and travel paths.

AIC also advocates increasing walkability and accessibility in Infrastructure Program Overview & Economic Revitalization Recovery overview.

AIC encourages use of CDBG-DR
Public Service programming and
resources to fund organizations that
provide services to people with
disabilities. Funding directed to these
organizations is instrumental in
increasing opportunities for people
with disabilities and will enhance their
ability to remain living in their
communities.

Citizen Complaints

Complaints pertaining to the CDBG-DR program can be submitted to feedback.ppc@dhcd.virginia.gov. Should the Commonwealth receive complaints from constituents related to this funding, DHCD will aim to provide a substantive written response within 15 working days of receipt. Any complaints requiring further remediation will be handled by DHCD on a case-by-case basis.

Modifications to the Action Plan

Substantial Amendment

The Commonwealth will issue a Substantial Amendment to the CDBG-DR Action Plan under the following conditions:

- A change in program benefit or eligibility criteria (including the expansion of eligible beneficiaries (e.g., establishing a new grantee-identified MID area)); or
- The addition or deletion of an activity; or
- A proposed reduction in the overall benefit requirement; or
- The allocation or reallocation of funds exceeding 25% of the established amount; or

In the event of a Substantial Amendment to the Consolidated Plan as adopted, DHCD will make available the amended plan via the agency website at www.dhcd.virginia.gov/consolidated-plan. When requested, copies of these materials will be provided to the public at no cost. Documents will be made available in a format accessible to persons with disabilities upon request.

A period no shorter than 30 days will be afforded for constituents to comment on Substantial Amendments to the Consolidated Plan. Comments on the amended plan by individuals or groups received in writing or at public meetings will be considered by DHCD. A summary of the public comments received will be included in the final amended plans, as applicable

Non-substantial Amendment

The following conditions constitute a Non-Substantial Amendment to the CDBG-DR Action Plan:

- A change in the purpose, scope, location, or beneficiaries of an individual sub-recipient activity funded by any federal program covered in the plan; and
- Any re-use of funds available from cancellation of projects; from projects completed under budget; from funds designated but not expended. Funds will be reused for eligible activities as established in the CDBD-DR Action Plan.

DHCD reserves the right to make non-substantive changes to the Action Plan and its components without opening a public comment period.

Performance Reports

In order to complete performance reports, DHCD will aggregate CDBG-DR expenditures across all subgrantees and activity types and calculate current expenditure rates to project future expenditures. DHCD will ensure the accuracy of this information through cross-referencing between federal and state financial management systems.

Performance reports will be submitted on a quarterly basis until all funds have been expended and DHCD has reported on accomplishments and submitted all required materials for closeout. Once the Quarterly Performance Report (QPR) is approved by HUD, DHCD will publish a version of that QPR omitting PII to the Commonwealth's disaster recovery website.

Monitoring and Compliance

To ensure that funds are used effectively and in accordance with program requirements, a robust monitoring and compliance framework will be established. This will include:

- Regular reporting: Fund recipients will be required to submit regular progress reports detailing their use of funds and project outcomes.
- Site visits: Periodic site visits will be conducted to verify project progress and compliance.
- Financial audits: Fund recipients will be subject to financial audits to ensure proper use of funds.
- Technical assistance: Ongoing technical assistance will be provided to recipients to support successful project implementation.
- Prevention of duplication of benefits: applicants must provide disclose all other sources of funds received for the CDBG-DR funded activity. DHCD staff will review and verify the other funds to identify any duplicative benefits at the time of application and upon receipt of remittance requests and/or project amendments

For more details, please see the Financial and Grant Management Certifications attachment.

Appendix A: Income Demographics

Table 19: 2024 HUD Income Limits

	Median	Income Limit	Persons in Family							
_	Family Income	ily Category	1	2	3	4	5	6	7	8
		Low-Income (80% AMI)	39,400	45,000	50,650	56,250	60,750	65,250	69,750	74,250
Washington County \$70,300	Very Low- Income (50% AMI)	24,650	28,150	31,650	35,150	38,000	40,800	43,600	46,400	
		Extremely Low-Income*	15,060	20,440	25,820	31,200	36,580	40,800	43,600*	46,400*
NOTE: Washir the Kingsport-E	-	s part of the Kings TN-VA MSA.	port-Bristo	l-Bristol, T	N-VA MSA	, so all info	rmation pr	esented ab	oove applies	to all of
		Low-Income (80% AMI)	42,250	48,250	54,300	60,300	65,150	69,950	74,800	79,600
Giles County \$	\$75,400	Very Low- Income (50% AMI)	26,400	30,200	33,950	37,700	40,750	43,750	46,750	49,800
		Extremely Low-Income*	15,850	20,440	25,820	31,200	36,580	41,960	46,750*	49,800*

^{*}The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as <u>established by the Department of Health and Human Services (HHS)</u>, provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low-income limits may equal the very low (50%) income limits.

Source: HUD FY 2024 Income Limits

Table 20: 2023 Income Demographics

	Areawide	Giles County	Washington County
Median Family Income	112,146	80,086	81,978
Per Capita Income	49,217	33,792	38,582

Note: these estimates of Median Family Income differ from Table 25 in that they are from a previous year and are only for the counties in the HUD-identified MID, rather than for the entire MSA

Appendix B: Unmet Needs Assessment Methodology

Unmet Housing Needs Assessment

Table 21: Unmet Homeowner Housing Needs: FEMA Individual Assistance

Counties/Cities	Total Registrants	Total Approved for FEMA Assistance	Total Approved Individuals & Households Program	Average Amount of IHP Assistance	Total Need (Direct & Indirect)	Difference of Registered & Received Assistance	Unmet Need
Areawide Total	7305	3367	\$14,542,202.49	\$4,319.04	\$31,550,575.94	3938	\$17,008,373.45
Tazewell (County)	1230	509	\$1,826,560.03	\$3,588.53	\$4,413,887.70	721	\$2,587,327.67
Washington (County)	741	356	\$2,094,345.40	\$5,882.99	\$4,359,297.59	385	\$2,264,952.19
Smyth (County)	1005	582	\$2,855,162.72	\$4,905.78	\$4,930,306.76	423	\$2,075,144.04
Pulaski (County)	180	78	\$906,083.59	\$11,616.46	\$2,090,962.13	102	\$1,184,878.54
Wythe (County)	459	272	\$1,669,742.17	\$6,138.76	\$2,817,689.91	187	\$1,147,947.74
Grayson (County)	970	597	\$1,777,926.37	\$2,978.10	\$2,888,758.09	373	\$1,110,831.72
Giles (County)	175	94	\$1,117,303.26	\$11,886.20	\$2,080,085.86	81	\$962,782.60
Russell (County)	613	189	\$416,877.73	\$2,205.70	\$1,352,095.49	424	\$935,217.76
Galax	661	237	\$510,703.87	\$2,154.87	\$1,424,368.18	424	\$913,664.31
Carroll (County)	359	132	\$379,072.85	\$2,871.76	\$1,030,963.28	227	\$651,890.43
Scott (County)	274	79	\$174,232.68	\$2,205.48	\$604,300.69	195	\$430,068.01
Bland (County)	147	59	\$260,137.44	\$4,409.11	\$648,139.05	88	\$388,001.61
Wise (County)	224	91	\$198,505.70	\$2,181.38	\$488,629.42	133	\$290,123.72
Montgomery (County)	89	32	\$150,111.15	\$4,690.97	\$417,496.64	57	\$267,385.49
Lee (County)	81	35	\$149,145.40	\$4,261.30	\$345,165.07	46	\$196,019.67
Radford	61	11	\$19,628.00	\$1,784.36	\$108,846.18	50	\$89,218.18
Bedford (County)	25	7	\$30,497.45	\$4,356.78	\$108,919.46	18	\$78,422.01
Pittsylvania (County)	11	7	\$6,166.68	\$880.95	\$9,690.50	4	\$3,523.82

Table 22: Unmet Renters Housing Needs: FEMA Individual Assistance

Counties/Cities	Total Registrants	Total Approved for FEMA Assistance	Total Approved \$ Individuals & Households	Average Amount of IHP Assistance	Total Need (Direct & Indirect)	Difference of Registered & Received Assistance	Unmet Need
Areawide Total	2971	1058	\$1,741,357.73	\$1,645.90	\$4,889,956.35	1913	\$3,148,598.62
Smyth (County)	450	185	\$403,655.53	\$2,181.92	\$981,864.80	265	\$578,209.27
Tazewell (County)	441	148	\$225,358.98	\$1,522.70	\$671,508.85	293	\$446,149.87
Galax	444	130	\$178,843.70	\$1,375.72	\$610,820.02	314	\$431,976.32
Washington (County)	351	159	\$296,504.50	\$1,864.81	\$654,547.67	192	\$358,043.17
Giles (County)	77	30	\$124,038.88	\$4,134.63	\$318,366.46	47	\$194,327.58
Wythe (County)	120	48	\$81,589.65	\$1,699.78	\$203,974.13	72	\$122,384.48
Russell (County)	157	52	\$60,571.67	\$1,164.84	\$182,879.85	105	\$122,308.18
Wise (County)	152	46	\$52,145.86	\$1,133.61	\$172,308.06	106	\$120,162.20
Grayson (County)	220	128	\$163,010.96	\$1,273.52	\$280,175.09	92	\$117,164.13
Pulaski (County)	78	16	\$25,992.28	\$1,624.52	\$126,712.37	62	\$100,720.09
Scott (County)	107	27	\$30,745.67	\$1,138.73	\$121,843.95	80	\$91,098.28
Carroll (County)	133	54	\$61,038.98	\$1,130.35	\$150,336.75	79	\$89,297.77
Radford	108	8	\$6,420.00	\$802.50	\$86,670.00	100	\$80,250.00
Montgomery (County)	59	10	\$15,861.07	\$1,586.11	\$93,580.31	49	\$77,719.24
Bedford (County)*	27	0	\$0.00	\$1,512.16	\$40,828.34	27	\$40,828.34
Bland (County)	18	5	\$6,590.00	\$1,318.00	\$23,724.00	13	\$17,134.00
Pittsylvania (County)	11	2	\$2,140.00	\$1,070.00	\$11,770.00	9	\$9,630.00
Lee (County)	18	10	\$6,850.00	\$685.00	\$12,330.00	8	\$5,480.00

Unmet Housing Needs Methodology

The Unmet Housing Needs Assessment was performed using <u>OpenFEMA data</u> from the agency's Individuals & Households Program (IHP). The analysis used datasets summarizing IHP applications and awards for both <u>Homeowners</u> and <u>Renters</u> to estimate the unmet housing needs for areas affected by Tropical Storm Helene.

Any projects located in cities or counties outside of the HUD-identified or DHCD-identified MIDs were excluded from this analysis. For each disaster-declared locality, we aggregated the following datapoints: the total number of individuals who registered for FEMA assistance, the total number approved for FEMA assistance, and the total amount of assistance provided to those approved. To approximate the total need in a locality, the average amount of assistance per household was calculated multiplied by the total number of individuals who registered for assistance. The aggregate amount of assistance provided was used as a proxy to estimate "Financial Assistance Budgeted & Obligated." Unmet need for each locality was calculated as the number of individuals registered for but not awarded assistance multiplied by the average amount of assistance per household.

Please note, the rows labeled "Areawide Total" were also calculated by multiplying the areawide average amount of assistance by the total number of unassisted individuals across all localities. This number may differ from the sum of unmet need for the localities due to the non-linearity of multiplication and division compared to summation.

* Note: In Bedford County, none of the 27 applications for rental assistance were approved for IHP Assistance. In order to estimate the unmet need for this locality, the "Average Amount of IHP Assistance" was defined as the average of the same figure across all localities, \$1,512.16.

Unmet Infrastructure Needs

Table 23: Unmet Infrastructure Needs by Locality

Locality	# Projects	Total Cost Estimate (Direct & Indirect Need)	Total Federal Share Cost Estimate (Financial Assistance Budgeted & Obligated)	Difference (Unmet Need)
Areawide Total	105	\$46,360,791.37	\$ 35,025,677.44	\$ 11,335,113.93
Pulaski (County)	11	\$ 13,256,129.15	\$ 9,946,775.43	\$ 3,309,353.72
Washington (County)	15	\$ 10,447,552.97	\$ 7,910,835.99	\$ 2,536,716.98
Smyth (County)	18	\$ 8,376,915.76	\$ 6,376,779.87	\$ 2,000,135.89
Wythe (County)	8	\$ 6,600,037.14	\$ 4,952,051.61	\$ 1,647,985.53
Giles (County)	4	\$ 2,958,550.00	\$ 2,218,912.50	\$ 739,637.50
Grayson (County)	16	\$ 1,969,487.00	\$ 1,486,287.32	\$ 483,199.68
Scott (County)	6	\$ 1,167,156.64	\$ 875,367.48	\$ 291,789.16
Tazewell (County)	10	\$ 652,266.06	\$ 493,741.06	\$ 158,525.00
Wise (County)	7	\$ 652,702.16	\$ 535,634.82	\$ 117,067.34
Radford	1	\$ 100,000.00	\$ 75,000.00	\$ 25,000.00
Montgomery (County)	5	\$ 104,547.94	\$ 91,344.81	\$ 13,203.13
Galax	2	\$ 50,000.00	\$ 37,500.00	\$ 12,500.00
Russell County	1	\$ 25,446.55	\$ 25,446.55	\$ 0.00
Danville	1	\$ 0.00	\$ 0.00	\$ 0.00

Unmet Infrastructure Needs Methodology

The Unmet Infrastructure Needs Assessment was performed using a proprietary dataset provided by VDEM. This dataset contained a list of projects funded in response to Tropical Storm Helene, including the applicant, relevant locality, the Best Available Cost Estimate, along with the Best Available Federal Share Cost (calculated as 75% of the Best Available Cost Estimate).

Any projects located in cities or counties outside of the HUD-identified or DHCD-identified MIDs were excluded from this analysis. Infrastructure projects were identified according to the project type—those categorized by VDEM as "Utilities," "Roads and Bridges," or "Water Control Facilities" were automatically included. Additional infrastructure projects were identified based on project title; for

example, any projects categorized as "Emergency Protective Measures" whose titles mentioned "sewer bypass" or were applied for by a local water authority were also included.

The projects within each locality were aggregated to sum the Best Available Cost Estimate and the Best Available Federal Share Cost included in Table 23. The difference between the Total Cost Estimate and the Total Federal Share Cost Estimate represents the amount of additional funding needed to fund the project at total cost.

Unmet Economic Revitalization Needs

Table 24: Unmet Economic Revitalization Needs by Locality

Locality	# Projects	Total Cost Estimate (Direct & Indirect Need)	Total Federal Share Cost Estimate (Financial Assistance Budgeted & Obligated)	Difference (Unmet Need)
Areawide Total	26	\$ 3,389,874.08	\$ 2,542,405.58	\$ 847,468.50
Radford	2	\$ 1,439,612.60	\$ 1,079,709.45	\$ 359,903.15
Smyth (County)	3	\$845,600.00	\$ 634,200.00	\$ 211,400.00
Giles (County)	4	\$ 741,660.42	\$ 556,245.32	\$ 185,415.10
Washington (County)	5	\$ 231,648.60	\$ 173,736.46	\$ 57,912.14
Pulaski (County)	1	\$50,000.00	\$ 37,500.00	\$12,500.00
Tazewell (County)	3	\$ 20,600.00	\$ 15,450.00	\$ 5,150.00
Grayson (County)	2	\$ 20,000.00	\$ 15,000.00	\$5,000.00
Craig (County)	2	\$ 15,000.00	\$ 11,250.00	\$3,750.00
Wise (County)	2	\$ 11,752.46	\$ 8,814.35	\$ 2,938.11
Buchanan (County)	1	\$ 9,000.00	\$6,750.00	\$ 2,250.00
Scott (County)	1	\$ 5,000.00	\$ 3,750.00	\$ 1,250.00

Unmet Economic Revitalization Needs Methodology

The Unmet Infrastructure Needs Assessment was performed using a proprietary dataset provided by VDEM. This dataset contained a list of projects funded in response to Tropical Storm Helene, including the applicant, relevant locality, the Best Available Cost Estimate, along with the Best Available Federal Share Cost (calculated as 75% of the Best Available Cost Estimate).

Any projects located in cities or counties outside of the HUD-identified or DHCD-identified MIDs were excluded from this analysis. Economic Revitalization projects were identified according to the project type—those categorized by VDEM as "Parks, Recreational Facilities, and Other Items," were included in this calculation.

The projects within each locality were aggregated to sum the Best Available Cost Estimate and the Best Available Federal Share Cost included in Table 23. The difference between the Total Cost Estimate and the Total Federal Share Cost Estimate represents the amount of additional funding needed to fund the project at total cost.

Data Limitations

The Unmet Needs Assessment was conducted using the best available data at the time of writing this Action Plan. Datasets describing applications for assistance and expended funds were obtained from FEMA and VDEM to represent the relative unmet need for housing, infrastructure, and economic development recovery efforts by locality. Both sources are subject to similar limitations of scope, as they only include those localities that applied for assistance from these entities.

As such, this analysis does not constitute an exhaustive measure of the total damage inflicted by Tropical Storm Helene and is likely to attenuate the total magnitude of needs. Nevertheless, given the similar limitations of the two datasets, the comparative extent of these estimates, in combination with qualitative data and stakeholder feedback, is useful in determining the ideal proportion of funds dedicated to each activity type. DHCD will continue to examine unmet needs data as it becomes available and will amend the Action Plan or reallocate funds as needed.

Appendix C: Maximum Award Limits

Table 25: Maximum Awards by Program Type

	HUD-MID Max Award	DHCD-MID Localities* Max Award
Planning	\$100,000	\$75,000
Housing Recovery Program	\$1,250,000	\$500,000
Infrastructure Recovery Program	\$2,000,000	\$500,000
Economic Revitalization Recovery		
Programs	\$1,250,000	\$200,000
Public Services Recovery Program	\$250,000	\$100,000