



Charlottesville

FY 2026 Charlottesville Affordable Housing Fund (CAHF) Grant Report

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INTRODUCTION

Background

The Charlottesville Affordable Housing Fund (CAHF) Grant Program is a key tool in the City's efforts to address affordable housing challenges. The program provides critical financial resources to nonprofit organizations and developers for the creation, preservation, and rehabilitation of affordable housing units within the City of Charlottesville. CAHF grant funds can be used for capital development projects, including new construction and rehabilitation, to ensure long-term affordability for low- and moderate-income households. The CAHF Grant Program aims to increase Charlottesville's affordable housing stock, mitigate displacement, and support inclusive growth. The program is funded through the Charlottesville Affordable Housing Fund (CAHF), which is supported by the City's Capital Improvement Program (CIP) budget.

The CAHF Committee evaluates applications received through the CAHF Grant cycle and recommends priorities for the use of funding to City Council. The Committee reviews applications and scores them based on quality of application, the importance of the type of service being provided, and alignment with the City's affordable housing goals.

A Notice of Funding Availability (NOFA) was issued on August 28, 2025, announcing timelines and the amount of funding available for the CAHF Grant Program. The notice advertised \$823,000 available with an application period of October 21, 2025 through November 21, 2025. Staff received seven complete applications for funding by the submission deadline with a total of \$1,469,785 in funding requests.

Funding Review Process

The Committee reviewed the applications for quality using an objective rubric that evaluated:

- Number of affordable units;
- Level of affordability;
- Affordability periods;
- Population served;
- Environmental impact and sustainability;
- Demonstrated need;
- Project readiness;
- Alignment with City priorities;
- Diversity, equity, and inclusion focus;
- Accessibility;
- Community participation and engagement;
- Organizational capacity; and
- Budget and funding strategy.

Priority is given to programs that provide essential services to vulnerable populations, including projects targeting individuals experiencing homelessness, and to programs positively impacting the state of homelessness in the City of Charlottesville.

Committee members reviewed and scored applications individually and as a group using a rubric developed by the Committee. Each member rated the applications based on the scoring criteria. After discussing each application, Committee members finalized their scores, and the final score

was calculated as the average of all the reviewers' scores. The maximum possible score was 105. The lowest score was 86 and the highest score was 99.

95-99 points	90-94 points	85-89 points
4 applications	1 application	2 applications

Following review of the applications and the total funding available, the Committee recommended awards for five of the seven submissions. Given the close range of scores, the Committee applied a consistent funding approach across the recommended applications. The top three applications are recommended to receive 72 percent of their requested funding, while the remaining two recommended applications are recommended to receive 70 percent of their requested funding. The two applications not recommended for funding also scored well, but were ultimately determined to be less aligned with the program's goals and priorities compared to the other projects. Additional detail on these determinations is provided below.

SUMMARY OF APPLICATIONS

The following pages contain summaries of applications in alphabetical order of the applicant. The summaries include a brief description of the program and the amount of the funding request, followed by the Committee's ranking and recommended funding amount.

Albemarle Housing Improvement Program (AHIP)

Project Name: Charlottesville Critical Repair and Rehab

Requested Funding: \$240,000

Purpose of Requested Funding: The goal of the project is to provide home rehabilitations, critical repairs, accessibility modifications, and energy-efficiency upgrades to 12 homeowners which will preserve existing affordable housing and help homeowners remain safe in their homes.

Proposed Funding: \$166,800

Building Goodness Foundation (BGF)

Project Name: C'ville Builds: Healthy Homes

Requested Funding: \$100,000

Purpose of Requested Funding: The goal of the project is to deliver high-quality, urgently-needed, and no-cost construction repair and renovation services for low-income homeowners in Charlottesville so that they can remain safely and comfortably housed.

Proposed Funding: \$70,000

Community Services Housing (CSH)

Project Name: Rehabilitation of CSH Properties (Pine Street and Short 18th Street)

Requested Funding: \$96,500

Purpose of Requested Funding: The goal of the project is to preserve housing stability through HVAC, appliance, and other upgrades that improve comfort, increase energy efficiency, and enhance both short- and long-term affordability for extremely low-income residents living with disabilities.

Proposed Funding: \$68,997.50

Habitat For Humanity of Greater Charlottesville (Habitat)

Project Name: Habitat Core 2026

Requested Funding: \$400,000

Purpose of Requested Funding: The goal of the project is to create eight for-sale affordable homes for households with incomes at or below 60% of the Area Median Income. Homes will be either newly constructed or renovated in one or various infill locations in the city.

Proposed Funding: \$286,026.86

Piedmont Housing Alliance (PHA)

Project Name: Deepening Affordability at 1025 Park St.

Requested Funding: \$323,285

Purpose of Requested Funding: The goal of the project is to deepen affordability at 1025 Park Street by converting three units from 60% to 40% AMI, ensuring long-term access to quality, energy-efficient housing for lower-income families in Charlottesville.

Proposed Funding: \$231,175.64

Project Name: Kindewood Phase II - PCLT Townhomes for Sale

Requested Funding: \$160,000

Purpose of Requested Funding: The goal of the project is to, in partnership with the Piedmont Community Land Trust (PCLT), create 4 opportunities in the City of Charlottesville for affordable homeownership that prioritize place-making at Kindewood.

Proposed Funding: \$0

This project was not recommended for funding, as it is already supported through a \$3.15 million commitment in the City's capital improvement program, which includes a commitment to create six homeownership opportunities. Given the limited funding available for new initiatives, the Committee determined that additional support would reinforce existing commitments rather than expand them.

The Uhuru Foundation

Project Name: Transitional Housing for Returning Citizens

Requested Funding: \$150,000

Purpose of Requested Funding: This project will support The Uhuru Foundation's (Uhuru's) acquisition of a 4-unit duplex it currently rents for its transitional housing program. This purchase will ensure long-term affordability and enable Uhuru to build equity for future expansion.

Proposed Funding: \$0

This project was not recommended for funding. The request focused on acquiring an asset already used for program operations and the applicant indicated that they were not at risk of losing the property and had other funding avenues to pursue. Given the limited resources available, the Committee prioritized proposals with greater demonstrated need and clearer alignment with program goals.

FUNDING RECOMMENDATIONS

After careful consideration and discussion of all applications, the CAHF Committee recommended the following awards of CAHF Grant funding:

- AHIP, Charlottesville Critical Repair and Rehab: \$166,800.00
- Building Goodness Foundation, C'ville Builds: Healthy Homes: \$70,000.00
- Community Services Housing, Rehabilitation of CSH Properties: \$68,997.50
- Habitat for Humanity of Greater Charlottesville, Habitat Core 2026: \$286,026.86
- Piedmont Housing Alliance, Deepening Affordability at 1025 Park St.: \$231,175.64