



City of Charlottesville  
Housing Operations and Program Support (HOPS)  
**2027 HOPS Grant Program Information**

## **1. About the Housing Operations & Program Support Grant**

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The Housing Operations and Program Support (HOPS) Grant Program is a critical component of the City of Charlottesville's Affordable Housing strategy. The program focuses on supporting the operational needs of nonprofit organizations that provide essential housing-related services. HOPS funding aims to ensure housing stability and to prevent homelessness by assisting organizations that serve vulnerable populations, including low-income residents, individuals at risk of eviction, and those experiencing homelessness. Unlike the Charlottesville Affordable Housing Fund (CAHF), which targets development and preservation, HOPS focuses on service-oriented programs such as rapid rehousing, permanent supportive housing, and eviction prevention.

## **2. Key Points and Eligibility Requirements**

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The HOPS Grant Program, a funding initiative within the City's Charlottesville Affordable Housing Fund (CAHF) grant program, supports essential housing services that address affordability. Unlike CAHF's focus on physical housing development and preservation, HOPS targets operational needs, such as homelessness prevention, housing stability programs, and services that aid low-income residents. By providing resources to service providers and nonprofits, HOPS helps stabilize housing for vulnerable populations and reinforces Charlottesville's commitment to long-term housing security and equity.

### **A. Key Points:**

1. Available Funding: \$575,000, in total, will only be recommended by the CAHF committee to the City Council to be awarded to eligible applicants.
2. Application Deadline: **October 20, 2025, by 5:00 PM.**
3. Funding Is Not Guaranteed: Applications will be reviewed by the CAHF Committee, and recommendations will be made to the City Council for final approval.

### **B. Eligibility Requirements:**

1. Nonprofit organizations or housing service providers actively involved in housing operations and services within the City of Charlottesville.
2. Have been operational for at least two years as of July 1, 2026.
3. Serve low- and moderate-income households (60% AMI or below)
4. Programs must align with the City of Charlottesville's affordable housing service priorities, focusing on maintaining housing stability, homelessness prevention, and services for low- and moderate-income residents.

### **3. Frequently Asked Questions (FAQ) about the HOPS Grant Program**

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#### **Q: What is the HOPS Grant Program?**

**A:** The HOPS Grant Program is a dedicated funding stream under the Charlottesville Affordable Housing Fund (CAHF), designed to support nonprofit organizations that provide housing-related services, such as eviction prevention, housing stability programs, and other services aimed at low-income residents. Unlike the CAHF, which focuses on the development and preservation of housing units, HOPS supports the operational and programmatic needs of service providers.

#### **Q: How is the HOPS funded and administered?**

**A:** HOPS is funded through the Charlottesville Affordable Housing Fund (CAHF), which is supported by the City's Capital Improvement Program (CIP) budget. The Housing Division of the Department of Neighborhood Development Services administers HOPS, ensuring that funds are allocated to service providers whose missions align with the City's housing goals.

#### **Q: Who can apply for CAHF funding?**

**A:** Eligible applicants include nonprofit organizations with 501(c)(3) status or similar designations, government entities, experienced housing developers, and public housing agencies. Applicants must have been operational for at least two years as of July 1, 2023, and must engage in activities within the jurisdictional boundaries of Charlottesville.

**For-profit businesses and individuals are not eligible.**

#### **Q: What are the eligibility criteria for applying to the HOPS program?**

**A:** To be eligible for HOPS funding, organizations must:

- Be a nonprofit organization, public housing agency, or government entity.
- Have been operational for at least two years as of July 1, 2026.
- Provide housing-related services within Charlottesville's jurisdiction.
- Serve low- and moderate-income households (60% AMI or below)

#### **Q: What is the timeline for applying for HOPS funding?**

**A:** Applications must align with the City's fiscal year, which starts on July 1 and ends on June 30. Off-cycle applications will not be accepted by the CAHF Committee or Housing Division staff. Additionally, awarded funds must be expended within 24 months.

#### **Q: Can organizations apply for both HOPS and CAHF funding?**

**A:** Yes, organizations can apply for both programs, provided they meet the eligibility criteria. However, the applications must clearly delineate how the funding will be used for distinct purposes—CAHF for development or preservation and HOPS for operational or service needs.

#### **Q: Can organizations apply for funding outside the regular cycle?**

**A:** No, all funding applications must be submitted within the City's fiscal year timeline. Off-cycle funding requests will not be considered.

**Q: What programs of significance have historically aligned HOPS funding?**

**A:** Priority is given to programs that provide essential services to vulnerable populations, including eviction prevention, tenant assistance, housing stabilization, permanent supportive housing, rapid rehousing, and homelessness outreach services. Programs that align with the Continuum of Care (CoC) strategies, such as those preventing and addressing homelessness, are particularly prioritized. Additionally, services that support households earning up to 60% of Area Median Income (AMI) or below, and that have a demonstrated impact on housing stability, are considered highly eligible for HOPS funding.

**Q: What are the priority tiers for CAHF funding distribution?**

**A:** HOPS Grants are awarded based on the following three priority tiers:

- **Tier 1:** \$287,000 for households earning up to 30% of AMI.
- **Tier 2:** \$172,000 for households earning up to 60% of AMI.
- **Tier 3:** \$115,000 for households earning up to 80% of AMI.

**Q: What are the monitoring and compliance requirements for HOPS grantees?**

**A:** HOPS grantees are required to submit regular reports outlining the progress and outcomes of their programs. Grantees may also be subject to desk reviews, site visits, and other compliance checks to ensure that funds are being used effectively and in alignment with the program’s goals.

**Q: How are applications reviewed and evaluated for HOPS funding?**

**A:** Applications are evaluated based on the quality of services provided, alignment with the City’s housing goals, and the organization’s capacity to deliver impactful services. Factors such as program sustainability, measurable outcomes, and equity considerations are also assessed.

**Q: Can HOPS funds be used for administrative expenses?**

**A:** Yes, HOPS funding may be used for certain administrative expenses, provided they are directly related to the housing services being offered. However, these expenses must be clearly justified in the application and should align with the program’s overall goals.

**Q: How does HOPS align with the City’s Affordable Housing and Strategic Plans?**

**A:** HOPS supports the City’s Affordable Housing Plan by helping service providers sustain the operations necessary to keep residents housed and prevent homelessness. It also aligns with the City’s broader strategic outcomes, including equity and housing stability.

**4. Plans and Policy Alignment**

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In 2021, the Charlottesville City Council adopted the Comprehensive Plan, which includes the Charlottesville Affordable Housing Plan. This plan is designed to address the City’s pressing housing needs by creating a sustainable, long-term approach to affordable housing. To achieve these goals, the City’s funding approach is to better allocate resources for affordable housing and initiatives to support the homeless.

As part of the Affordable Housing Plan, the City of Charlottesville has established ambitious targets to:

- Create 1,100 new subsidized homes, adding to the existing 1,630 homes.
- Preserve 600 existing affordable units.
- Stabilize 1,800 to 2,200 owner and renter households facing housing instability.

The Charlottesville Affordable Housing Fund (CAHF), established in 2007, serves as the City's primary funding mechanism for housing-related programs. All applications for funding through either the CAHF or the HOPS Grant Program must align with this budget cycle, and off-cycle requests will not be considered.

HOPS applications must demonstrate how the proposed program aligns with the Affordable Housing Plan, Climate Action Plan, Strategic Framework, and other relevant documents. Ensuring alignment with these plans is critical to securing funding and supporting the City's broader goals of affordable housing, equity, and sustainability.

1. **[Affordable Housing Plan](#)**: This 2021 plan outlines immediate, short-term, and long-term strategies to meet the City's affordable housing goals. Priority is given to programs that create long-term affordability for households earning primarily up to 60% of AMI.
2. **[Charlottesville Comprehensive Plan](#)**: The Comprehensive Plan outlines the City's vision for land use, transportation, housing, and public services. The Affordable Housing Plan (2021), part of this plan, includes goals to create 1,100 new subsidized homes, preserve 600 units, and stabilize up to 2,200 households.
3. **[Vision](#) and [2023 Strategic Framework](#)**: The City's Strategic Framework has replaced the former Strategic Plan details previously included in the prior program packet before FY2023-2024, and identifies key strategic outcome areas (SOA), and HOPS applications must align with these specific strategic areas. Several SOAs directly apply:
  - a. **Housing**: Increasing access to affordable, high-quality housing.
  - b. **Equity and Inclusion**: Promoting equity in housing access, whether in rental or ownership, particularly for underserved communities.
  - c. **Climate Action**: Community sustainability and resilience, e.g., supporting sustainable housing initiatives and long-term community resilience, access the Climate Action Plan [HERE](#).
  - d. **Public Health and Safety**: Enhancing public health and safety through stable, affordable, and equality housing development and preservation initiatives, and housing equity and anti-displacement strategies.
4. **[Consolidated Plan and the Consolidated Annual Performance and Evaluation Report \(CAPER\)](#)**: The Consolidated Plan is the City's application to HUD for federal programs like the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME). These programs provide resources for affordable housing and community development.

## 5. HOPS Funding Sources and Annual Allocations

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The Housing Operations and Program Services (HOPS) Grant Program is funded through a designated portion of the Charlottesville Affordable Housing Fund (CAHF), which is included in the City of Charlottesville's annual budget. Each year, the City Council allocates funding for HOPS during its Capital Improvement Program (CIP) budget process.

In addition to the annual budget appropriation, the total amount of funds available for the HOPS Grant Program may be supplemented through:

1. City General Fund Contributions: Direct allocations from the City of Charlottesville's operating budget to support housing-related services and operations.
2. State and Federal Funding: Any applicable state or federal grants or allocations that support housing stability and homelessness prevention efforts.
3. Program-Specific Contributions: Voluntary contributions or partnerships from community organizations, developers, or other funding entities targeting operational support for housing services.

The exact amount of HOPS funding available each year is finalized upon the City Council's adoption of the fiscal year budget. Allocations are made based on the City's overall housing goals and strategic priorities, particularly focusing on stabilizing housing for low-income and vulnerable residents. The final amount of funding available each year varies based on these inputs and is formalized once the City Council adopts the fiscal year budget.

## 6. Distribution of Funds

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HOPS funding is distributed annually through a competitive application process, with grants awarded to nonprofit housing developers, for-profit developers, and other eligible entities. Funding is prioritized for programs that serve lower-income households.

Grants are divided into three tiers based on the income levels of the households served:

1. **Tier 1: \$287,500 available for households earning up to 30% of AMI.**
2. **Tier 2: \$172,500 available for households earning up to 60% of AMI.**
3. **Tier 3: \$115,000 available for households earning up to 80% of AMI.**

Additional disbursements may be made depending on available funds and program needs.

## 7. Eligible Applicants

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Organizations eligible to apply for HOPS funding include:

1. Nonprofit Organizations: Must have 501(c)(3) or a similar nonprofit designation. Organizations must be in good standing with the State Corporation Commission and the Virginia Department of Agriculture, Division of Consumer Affairs, Charitable Solicitation Section.

2. Government Entities: Local or regional government bodies that are actively involved in housing services or housing stability programs.
3. Experienced Housing Developers: Organizations or agencies with a proven track record in providing housing-related services or operational support for housing programs.
4. Public Housing Agencies: Agencies involved in managing or supporting public housing programs, with experience in housing stability or related services.

Additional Eligibility Criteria:

1. Organizations must have been operational for at least two years as of July 1, 2023.
2. The applicant must engage in activities that support households earning up to 60% of Area Median Income (AMI), as defined by the U.S. Department of Housing and Urban Development (HUD), within Charlottesville's jurisdiction.
3. Services and programs must be provided within the City of Charlottesville.

*Ineligible Applicants*: For-profit businesses and individuals are not eligible for HOPS funding.

## **8. Eligible Uses of HOPS Grant Awards<sup>1</sup>**

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CAHF- HOPS funds are designated to support a range of housing-related operational and service activities. Unlike CAHF, which focuses on development and preservation, HOPS focuses on maintaining and supporting housing programs that address the needs of low-income and vulnerable populations. Eligible uses of HOPS funds include:

1. **Operational Support for Housing Programs**: Covering the costs of delivering services related to eviction prevention, tenant assistance, rapid rehousing, and housing stabilization efforts.
2. **Homelessness Prevention and Services**: Funding to provide services aimed at preventing homelessness or addressing immediate needs for homeless individuals and families, including shelter operations and case management.
3. **Housing Stability and Support Services**: Programs that promote long-term housing stability, including financial literacy, job training, and tenant education programs that empower residents to maintain stable housing.
4. **Permanent Supportive Housing and Rapid Rehousing**: Services that assist in rapidly rehousing individuals and families or provide permanent supportive housing, especially for special needs populations.
5. **Program Administration and Capacity Building**: Administrative costs necessary for running housing programs, provided these are directly tied to the services offered and align with the fund's goals. This may include staffing, training, and outreach activities for underserved populations.



City of Charlottesville

## 2025 HOPS Grant Program Application Review Process & Timeline - Exhibit D

### Application Open

- September 19, 2025



### Applications Due

- October 20, 2025 by 5:00PM



### Application Review

- January 2026



### City Council Approval

- February - March 2026



### Award Notices

- by April 30, 2026

The Housing Operations and Program Support (HOPS) Grant Program provides financial support for affordable housing programs that serve individuals and families living or working in Charlottesville. This process ensures transparency and aligns funding with the City's Affordable Housing Plan.

#### A. Step 1 - Review Eligibility

1. Ensure your organization is a 501(c)(3) nonprofit, for-profit housing developer, government entity, or public housing agency.<sup>2</sup>
2. Programs must serve the City's population of households with incomes of 30% AMI or less; or 50% to 60% AMI, and not more than 80% of AMI, adhering to HUD guidelines.<sup>3</sup>

#### B. Step 2 - Application Submission

1. **Submit Application by 5:00 PM – October 20, 2025.** Late or incomplete applications will not be considered by the CAHF Committee.
2. All required documents must be provided at the time of submission.
3. Applications must be submitted electronically through the Neighborly Portal, [available here](#).

#### C. Step 3- Application Review Process

1. **CAHF Committee Review:** The CAHF Committee evaluates applications based on scoring criteria and categorizes them into:
  - Group A: Ready for consideration.
  - Group B: Requires additional information.
  - Group C: Incomplete or ineligible applications and lacks readiness.<sup>4</sup>
2. **Evaluation Criteria:** Each application submitted for HOPS funding will be carefully reviewed and evaluated based on a comprehensive set of criteria. In total, 23 points of evaluation will be considered to ensure that the proposed programs align with the City's priorities, demonstrate strong organizational capacity, and effectively serve Charlottesville's housing needs.

Applicants will be assessed on the quality and effectiveness of their program, how well it aligns with City Council goals, and their ability to collaborate with other organizations. The evaluation process will also consider the applicant's past performance, financial soundness, and ability to adapt if full funding is not awarded. The following criteria will guide the evaluation process to ensure fair and thorough assessment of all applications:

**a. Program Need**

- *Demonstrates the need for the proposed service or project using relevant local data.*
- *Explains how program addresses a significant local need or gap in housing-related services.*

**b. Program Strategies**

- *Aligns with best practices or evidence-based models.*
- *Appropriately addresses the target population and the problem being addressed.*

**c. Program Outcomes**

- *Clearly defines outcomes and success metrics.*
- *The outcomes are reasonable and achievable within the funding period.*
- *Demonstrates how outcomes will be measured and how the data will be used to improve the program.*

**d. Collaboration**

- *Demonstrates collaboration with other organizations through information sharing, shared resources, or formal partnerships.*
- *Ensures that collaborative efforts decrease duplication of services and increase the program's overall impact.*

**e. Program Capacity**

- *The organization has sufficient administrative, financial, and personnel capacity to implement the program.*
- *The program staff has experience and qualifications necessary to achieve the program's goals.*

**f. Budget Justification**

- *The budget is clearly justified and aligns with the goals and objectives of the program.*
- *Costs are reasonable and appropriate for the scope of the proposed work.*

**g. Equity and Inclusion**

- *Actively promotes diversity, equity, and inclusion.*
- *Effectively engages underserved populations and ensures services are accessible, particularly to those in protected classes.*

**h. Sustainability**

- *Provides a clear plan for sustaining the program beyond the grant period.*
- *Demonstrates how the program will continue to meet the needs of beneficiaries, even if full funding is not secured.*

**i. Program Alignment with City Priorities**

- *Aligns with the City of Charlottesville's strategic goals and priorities, particularly around housing affordability and homelessness prevention.*
- *Programs that directly address the City's Affordable Housing Plan and Housing Operations and Program Services (HOPS) goals will be prioritized.*

**D. Step 4 - Recommendations and Approval** A quorum of the CAHF Committee members shall rank and score applications based on evaluation criteria and forward recommendations to the City Council for final approval. Funding is not guaranteed until approved by the City Council.

**E. Step 5- Post-Award Requirements**

- Awardees must sign a HOPS Grant Program grant agreement within 3 months of receiving City Council approval.
- Program funds must be used within 24 months.
- Recipients must submit regular reports on program progress and financial management as outlined in their grant agreement.

Additional Notes

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- See definitions and end notes in Appendix A

## Appendix A

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1 **CAHF funds cannot be used for the following** – Property tax penalties; Administrative or staffing costs exceeding 10% of total funding; or Community outreach expenses such as refreshments or transportation to meetings; This is under the City’s 2025 Charlottesville Affordable Housing Program(s) Manual, as well as the codes, and applicable plans and procedures of the City.

2 **Eligibility** – Applicants must be a 501(c)(3) or an equivalent nonprofit organization, for-profit developer, government entity, or public housing agency. Applications are checked for administrative compliance and alignment with CAHF’s funding scope. For reference see, U.S. Internal Revenue Service, “501(c)(3) Organization Requirements.”

3 **AMI** – This may term, or acronym sometimes be referred to by governmental agencies as Family Median Income (FMI) as well. Herein Area Median Income (AMI) is a measure used by HUD to establish income limits for affordable housing programs.

All projects funded through the Charlottesville Affordable Housing Fund (CAHF) must and shall serve households within specific AMI thresholds:

- **30% AMI or less: Extremely low-income** – *sometimes referred to as deeply affordable* (e.g., earning \$37,750/year or less for a family of four)
- **50% - 60% AMI: Low-income households** (e.g., earning between \$62,900 and \$75,480/ year for a family of four)
- **80% AMI: Moderate-income households** (e.g., earning up to \$100,650/ year for a family of four)

These limits are adjusted based on household size and are calculated using the 2025 Area Median Income (AMI) for the Charlottesville Metropolitan Statistical Area (MSA). For future AMI limits for the Charlottesville Area, refer to the [HUD website](#).

**Populations Served** – Consistent with the City’s Affordable Housing Plan and Housing Policy 1, the CAHF Committee shall make recommendations to the council, with priority given to projects serving underserved populations, especially those at 30% AMI or less; then those between 50% to 60%; and lastly, any above 60% AMI but not exceeding 80% AMI. Additionally, special consideration is given to outreach strategies and equitable service to lower-income households.

**Households and Unhoused Individuals/families within the City of Charlottesville** –According to the U.S. Department of Housing and Urban Development (HUD), a household is defined as all

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individuals occupying a single housing unit, regardless of their relationship. A household can consist of a single person, a family related by birth, marriage, or adoption, or even unrelated individuals who share the same housing unit (HUD, 2024). This broad definition also applies to unhoused individuals or families, allowing them to qualify for HUD’s housing assistance programs such as Continuum of Care (CoC) and Emergency Solutions Grants (ESG), which aim to support households facing homelessness (HUD, n.d.). In this grant program, as in HUD’s programs, an unhoused individual or family unit fits the household definition, and assistance is available based on the household composition and income at the time of application (HUD, 2023).

4 **Readiness to Proceed** – The project must demonstrate readiness, e.g., it details plans, budget narratives, project timelines, details for the acquisition of permits, staffing, and other necessary steps to initiate construction or services promptly; and has clear and demonstrable aligning objectives, and performance measures and detail strategy for maintain reporting and compliance with terms of this grant program, etc.

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## **Links References**

### **Affordable Housing Plan (2021):**

- <https://www.charlottesville.gov/DocumentCenter/View/8600/Chapter-05-Appendix-2---Charlottesville-Affordable-Housing-Plan-PDF>

### **Charlottesville Comprehensive Plan (2021):**

- <https://www.charlottesville.gov/DocumentCenter/View/7073/Comprehensive-Plan-Document---2021-1115-Final?bidId=>

### **Vision and 2023 Strategic Framework:**

- <https://www.charlottesville.gov/684/Vision-Statement>
- <https://www.charlottesville.gov/1373/Strategic-Plan>

### **Climate Action Plan:**

- <https://www.charlottesville.gov/1576/Climate-Action-Plan>

### **Consolidated Plan and CAPER:**

- <https://tjpd.org/our-work/thomas-jefferson-regional-home-consortium/>