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Kim Hyland, Executive Director of The Fluvanna-Louisa Housing Foundation (FLHF), addressed the Louisa County Board of Supervisors (BoS) for a second time this budget season at its March 3 work session to outline their \$215k request.

FLHF is a 501(c)(3) nonprofit that provides housing services to Fluvanna and Louisa residents. Programs managed include a Department of Housing and Urban Development (HUD) program that provides rental assistance for eligible residents, emergency home repairs, counseling for first time home buyers, and ramp construction.

The nonprofit is requesting \$165k in Fiscal Year 2026 (FY26), an increase of \$100k from what the BoS approved in FY25 (\$65k), as well as an additional \$50k in a separate line item for emergency home repairs, bringing the total request to \$215k.

Supervisors expressed concern at the February 18 worksession, that funding would go towards staffing administration and not directly toward helping people repair their homes. To provide Hyland more time to lay out the reasoning for the request, they asked her to return.

Hyland shared with the BoS that their total number of repairs in FY24 was 100. That broke down into types of repairs including bath modification (5), water heater (5), plumbing (8), well (8), electric (10), roof (13), septic (14), HVAC (17), and other major repairs (20). The cost of repairs dropped slightly from \$410 in FY23 to \$400 in FY24. Cost of repairs rose from \$181 in FY20 to \$321 in FY22.

“This year, I’m anticipating again we’ll hit at least \$400k in repairs, perhaps higher, depending on when projects wrap up,” Hyland said.

The growth of grants available to residents rose just slightly higher in FY24 (\$283,108) than FY23 (\$282,151). Home Preservation Grants (HPG) have been a “significant” source of funding for home repairs, according to Hyland. In FY24, residents served by FLHF received \$115,405; however, Hyland explained that funding has gone down for that particular grant. This is money received by the Thomas Jefferson Planning District Commission (TJPDC), who then applies for it on FLHF’s behalf. The money is then distributed to the FLHF.

The total available funding is \$111,000 between five counties that TDPDC serves (Albemarle, Fluvanna, Greene, Nelson, and Louisa).

“This was the reason for me asking for the \$50,000 of program funds...so there’s about a \$65,000 deficit in grant funding this year. I’m trying to diversify the different areas that we can utilize to help lower the cost, particularly for our elderly residents to stay in their homes,” Hyland said.

Hyland shared that FLHF recently received an Older Adult Home Modification Program Grant (OAHMP) of \$1,000,000M. This grant is sponsored by HUD, with its stated goal to enable low-income elderly people to remain in their home by providing home modifications that reduce their risk of falling and increase accessibility.

Of the 48 home repair projects in Louisa, grants received by residents constituted 77%, or \$163,279 of the bill. FLHF provided \$40,712 in loans. Recently, FLHF has instituted a down payment program.

“I think that has really increased our [repayment] rate, is to have [residents who receive FLHF services] initiate a payment; no projects can begin until they make a down payment,” Hyland said.

Hyland shared that each grant application has its own set of “unique and complex requirements,” explaining that loans are both assets and liabilities simultaneously. She detailed that, among many other steps, that home preservation grants entail an environmental review (ERR) from TJPDC, multiple site visits, and approval from the Department of Historic Resources (DHR), which could take up to 30 days.

Louisa’s growing population was brought up by Hyland to outline the increased need. She cited a statistic from The University of Virginia’s Weldon Cooper Center for Public Service that shows Louisa as the third-fastest growing locality in Virginia. Since 2020, 3,832 new residents have been added to the county. Hyland reminded the board that FLHF (as two separate organizations) started out in the late 80’s, when Louisa’s population was around 20,000. Today, the population is over 40,000.

“We had about half the population we have now; so we are serving a significantly larger number of people...we’re getting back to people, but we can’t satisfy all the different types of repairs, so there is still a great need that is out there,” Hyland said.

Grants that have been provided to county residents include a \$300,000 septic and well grant, \$220K from TJPDC, \$283,000 in repairs including money accrued from HPGs, as well as funds from in kind donations, volunteer labor, and other grant sources. Others include \$1.8M in loan servicing, \$1M in OAHMP, HOME funds (\$85K-\$92K a year), HOME-ARP funds (\$312k), and \$2.1M in Sponsoring Partnerships and Revitalizing Communities (SPARC) funds

“[All of] these are not funds that a community member can apply to directly,” Hyland said, noting that all of these funds go away without FLHF being able to distribute the funds. “I think that’s a pretty significant impact.”

Volunteers also serve in a variety of ways, Hyland explained. They include writing grants, working on donor relations, screening calls, and providing ramp services. However, she shared that many repairs required license contractors.

FLHF is pursuing upcoming grants in the field of workforce development, which could include \$1.26M for the nine two-bedroom units for “essential personnel housing,” part of the 25 affordable housing units to be built on Resource Lane. FLHF is also pursuing Virginia Department of Housing and Community Development (DHCD) Affordable and Special Needs Housing (ASNH), which Hyland said would be another return on investment for the county.

Next, Hyland answered why there is an increase in funding needs. These include rising costs for phone, internet, and utility bills, as well as rent and website fees. Hyland stated they have added staff to meet the increased demand, and that stagnant funding, loss of some funding sources, and complicated funding requirements from increased bureaucracy have all contributed to their need for additional funds.

“There’s just been an increase in demand; ever since COVID, it has not let up,” Hyland said.

Hyland outlined changes being made for FLHF to ensure financial longevity, which include policies and procedures in place for who is served/payment agreements, as well as court recording fees and down payments to be paid by the applicants.

“...so that has significantly helped; we get enough down payments every year that it funds a whole month of repairs,” Hyland said. “That helps us to stretch our cash a little bit.”

Also, Hyland stated paperwork is completed in advance of projects and now, proof of income is required. FLHF is also tracking the financial viability of programs, increasing the loan repayment rate, establishing consequences for failure to pay, and has created an addendum to leases that all tenants must comply with.

“There’s a variety of different conditions in here; some are things as simple as we don’t allow smoking in our properties because it’s a cost to us, [and] it’s also a cost to the residents...and it damages our property, so it decreases our values,” Hyland said.

If there is a lack of funding, Hyland outlined potential consequences. These include staff layoffs and reducing some employees to part-time status, loss of OAHMP grant of \$1M, further delay in construction, increased blight in the community, residents burdening county, and possible rise in homelessness.

In conclusion, Hyland shared that FLHF is aligned with the county government to keep expenditure low while maintaining efficiency.

“Each of you has a unique district; you have different needs,” Hyland said. “If you think of things that your residents need, let’s talk about that...what can we do to create affordable housing in the system?”

After questions from supervisors, Hyland clarified there is a three-year timeframe to use the OAHMP grant. This grant comes with \$100k of administrative overhead, as FLHF needs a program manager and occupational therapist as a requirement of HUD funding. Hyland stated the \$50K in their request is “less critical,” as the \$165K will allow for administration of the OAHMP.

Jackson District Supervisor R.T. “Toni” Williams, Jr. complimented Hyland and then organizations work, and asked a question regarding its continued growth.

“...you have taken this and keep expanding your footprint, and that’s really great because you get to touch more people; at what point do you stop expanding and just be content with running the operation in the organization?” Williams asked.

Hyland responded when FLHF is meeting the needs to an “acceptable level.” Both Hyland and Williams agreed that terminology was ambiguous, and subjective from person-to-person.

“But I think when you have a percentage of people who are living, really in squalor; it’s bringing enough people up to a higher standard of living,” Hyland said.

Williams is on the BoS finance committee with Mineral District Supervisor and Chairman Duane Adams.

“I do think there’s some options that the board and finance committee can explore, as we look at the total amount that we will eventually make a recommendation on funding...” Adams said, adding there is room to make adjustments in the budget. “...you do really, really important work in the county, and you’re impacting the people who need it the most.”