

Capitol Improvements

Volume 1, Issue 1

Program Year 2008

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Year 4 Action Plan being developed

Development of Charleston's *Annual Action Plan* begins on Tuesday, October 2 at the Roosevelt Neighborhood Center. The *Annual Action Plan* guides the allocation of funds the city receives from the following programs of the U.S. Department of Housing and Urban Development (HUD): Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), American Dream Downpayment Initiative (ADDI), and Emergency Shelter Grant (ESG). The city expects to receive about \$3 million from these programs.



The Year 4 *Annual Action Plan* will summarize the actions, activities and programs that will take place between July 1, 2008 and June 30, 2009 to address the housing and community development priorities identified in the city's *Consolidated Plan, 2005-2009* (see article below) that was approved by HUD in 2005.

The Mayor's Office of Economic and Community Development will hold two additional neighborhood meetings to explain the key components of each of the HUD funding programs covered by the *Annual Action Plan*, listen to the community's concerns about housing and community development, and get their ideas on how to provide decent housing, create more livable neighborhoods, and expand economic opportunities. All Charleston residents, especially the city's low-income and public housing residents, are encouraged to attend at least one meeting. Please refer to the back page for meeting dates, times and locations.

Consolidated Plan, 2005—2009

The city's *Consolidated Plan 2005—2009* (ConPlan) is a comprehensive document that includes the planning activities of the Comprehensive Housing Affordability Strategy (CHAS) enacted by the Cranston-Gonzalez National Affordable Housing Act of 1990 and the application requirements of the U.S. Department of Housing and Urban Development (HUD) "formula grants:"

Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The city's *ConPlan* was developed in 2004-2005 by consulting with representatives of public and private agencies that provide a myriad of services to the

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CDBG program

“CDBG” is the acronym for the U.S. Department of Housing and Urban Development’s Community Development Block Grant program. The CDBG program is authorized under Title I of the Housing and Community Development Act of 1974, as amended. Its primary objective is to develop “viable urban communities,” which are achieved by providing decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income people.

The program grew out of the following eight programs:

- Historic Preservation Grants
- Neighborhood Development Program
- Open Space
- Urban Renewal
- Model Cities supplemental grants
- Neighborhood Facilities
- Public Facilities loans
- Water and Sewer grants

The resulting, consolidated CDBG program allows funds to be spent on many of the activities previously eligible in the individual programs (see below). In addition to being ‘eligible,’ CDBG-funded activities must meet at least one national objective:

- Benefit low- and moderate-income people;
- Eliminate slums or blight; or
- Address urgent needs posing a serious and immediate threat to the health and welfare of the community.



The city is committed to using its CDBG, HOME, and ESG funds to build strong neighborhoods.

CDBG eligible activities

Eight U.S. Department of Housing and Urban Development (HUD) programs were consolidated in 1974 to create the Community Development Block Grant (CDBG) program. Many

of the activities funded under the previous programs remain *eligible* under the CDBG program, but a number of factors are considered before funds are awarded. (See “How CDBG projects are selected” on page 9.) Preference is given to activities rated as a “high” priority in the *Consolidated Plan 2005-2009*. “High” rated, eligible activities include:

- Acquiring real property
- Cleaning up contaminated sites
- Clearing, demolishing property
- Crime awareness

CDBG-funded activities must meet at least one national objective: benefit low-income, eliminate/prevent blight, meet an urgent need.

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Emergency Shelter Grant

The Emergency Shelter Grant (ESG) program was originally established by the Homeless Housing Act of 1986 in response to the growing issue of homelessness among men, women, and children. In 1987, the ESG program was incorporated into the McKinney-Vento Homeless Assistance Act. ESG is designed to be the first step in a continuum of assistance to prevent homelessness.

The city expects to receive about \$82,375 in Emergency Shelter Grant funds (ESG), from the U.S. Department of Housing and Urban

Development (HUD) which are used to help pay utility expenses at six homeless shelters within the city:

- Covenant House
- Daymark Patchwork
- Religious Coalition for Community Renewal Samaritan Inn
- Roark-Sullivan Lifeway Center
- YWCA Resolve Family Abuse Program
- YWCA Sojourner’s

The basic allocation strategy to the shelters was made in 1988 by a City Council task force committed to helping the homeless.

HOME program

The city of Charleston/Kanawha County Consortium administers HOME Investment Partnership (HOME) funds from the U.S. Department of Housing and Urban Development (HUD). In accordance with the housing priorities established through public meetings during the development of the Consolidated Plan, 2005-2009, the Consortium's HOME funds are used to provide forgivable, deferred mortgage loans to first-time homebuyers that meet income and credit guidelines. (See the income guidelines on page 4.)

Total household income consists of all income generated by any member residing in the household. This includes Social Security, SSI, retirement, pensions, interest from savings accounts or stocks, part-time occasional employment, child support, alimony, rent and ownership in real estate.

Homes can be purchased in the cities of Charleston, Belle, Cedar Grove, Clendenin, Dunbar, Marmet, Nitro, St. Albans, and South Charleston, as well as the unincorporated areas of Kanawha County.

The Consortium accepts applications regardless of race, color, religion, sex, family status, national origin, or existing handicap.



First-time homebuyer program

This program provides forgivable loans to very low and moderate-income households to help them buy their first home. The forgivable loan reduces the cost of buying a home, because it significantly decreasing the payable loan amount needed. The subsidy is provided directly to the applicant as a forgivable loan. A lender participating with the city of Charleston/Kanawha County Consortium provides a repayable mortgage loan.

Applicants must meet the HOME Blend program guidelines, including that of household income: the applicant's total household income must be within the guidelines established by the U.S. Department of Housing and Urban Development (HUD). See the table on page 4. HOME program funds may be used on newly constructed or existing homes, and can only be used to buy homes within the designated Consortium areas. Applicants cannot buy mobile homes, trailers or commercial buildings.

How the Program Works

- MOECD accepts applications after an ad appears in the newspapers.

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Housing rehab programs

The Mayor's Office of Economic and Community Development (MOECD) has established four housing rehabilitation programs for low- and moderate-income homeowners in Charleston:

- Rebuilding Together (formerly Christmas in April)
- World Changers
- "Regular" rehab
- Emergency rehab

Rebuilding Together and World Changers are volunteer-based housing rehabilitation programs. MOECD uses Community Development Block Grant funds to buy materials and supplies, while volunteers provide free labor. Work performed by the volunteers is limited to exterior repairs and must meet guidelines established by MOECD and the volunteer



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How income limits are determined

The process begins by estimating the median family income for each [metropolitan] area. These estimates are based on income distributions reported in the most recent decennial census (2000), and use more recent data drawn from the American Communities Survey (ACS) and the Bureau of Labor Statistics to estimate state- and county-level changes since the last census. For the first time, the income estimates also reflect results from the initial full ACS conducted in 2005 and the local area data released from that survey. For fiscal year (FY) 2007, the estimated median family income for the U.S. is \$59,000. The estimated median income for the Charleston metropolitan area is \$50,500.

The U.S. Housing Act of 1937, as amended, is the statutory basis for income limits. Its policies can be summarized below:

- Low-income families are defined as families whose incomes do not exceed 80 percent of the median family income for the area.
- Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.

- The 1998 Act amendments establish a 30-percent-of-median-family-income program targeting standard, which is often referred to as the “extremely low-income” standard.

In addition, the following annual adjustments are made:

- Income limits are adjusted for family size;
- Income limits are adjusted for areas with unusually high or low family income, or housing-cost-to-income relationships;
- Income limits are held at the previous year’s levels for areas where they would otherwise be decreased; and
- Income limits for non-metropolitan areas may not be less than limits based on the state non-metropolitan median family income level.

Who uses income limits?

HUD median income estimates and income limits, or derivatives thereof, apply to a wide array of programs both within HUD and throughout the federal government. Within HUD, median incomes or income limits serve as parameters in 11 different housing assistance and community development programs. The federal Tax Code

includes five provisions having to do with Low-Income Housing Tax Credits and state-issued tax-exempt bonds that reference HUD median income estimates. The Departments of Agriculture and Veterans’ Affairs use HUD income limits to set program income eligibility standards. Fannie Mae and Freddie Mac affordable lending goals are defined in terms of HUD median income estimates, as are rules for Community Reinvestment Act compliance and the Federal Housing Finance Board’s affordable housing lending programs.

Clearly, the HUD median income estimates and income limits are among the most important numbers produced by a federal agency.



HUD income guidelines

Grant funds from the U.S. Department of Housing and Urban Development (HUD) are used to benefit low- and moderate-income people and households. Low- and moderate-income is defined as having a household income of no more than 80 percent of the area’s median income. Income eligibility is

based on the number of people in the household. In addition, HUD presumes certain groups of people to be income eligible: abused children, battered spouses, elderly persons, homeless persons, illiterate adults, persons living with AIDS, severely disabled adults (defined by the Census Bureau).

HUD Income Guidelines

Persons in Household	Income (\$)
1 person	\$30,200
2 persons	\$34,500
3 persons	\$38,800
4 persons	\$43,100
5 persons	\$46,550
6 persons	\$50,000
7 persons	\$53,450
8 persons	\$56,900

Outcome performance measures

As mandated by HUD, the city has incorporated outcome performance measurements into its *Annual Action Plan*. The measurement system includes objectives, outcome measures, and indicators that describe outputs.

The **objectives** are:

Creating suitable living environments—which relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.

Providing decent, affordable housing—pertains to activities designed to cover a range of housing programs to meet individual, family or community needs, and not where housing is an element of a larger effort.

Creating economic opportunities—applies to the types of activities related

to economic development, commercial revitalization or job creation.

The **outcome categories** are:

Accessibility/availability—applies to activities that make services, infrastructure, public services, housing or shelter available or accessible to low – and moderate-income people, including people with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low– and moderate-income people where they live.

Affordability—applies to activities that provide affordability in a variety of ways in the lives of low– and moderate-income people. It can include creating or maintaining affordable housing, basic

infrastructure hook-ups, or services such as transportation or day care.

Sustainability—promoting livable or viable communities—applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low– and moderate-income, or by removing or eliminating slums and blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Each outcome category can be connected to each of the objectives, resulting in nine groups of outcome/objective statements. The goal is to focus on more outcome-oriented activities and information.

We were awarded a grant—now what?

If your organization receives a Community Development Block Grant or Emergency Shelter Grant, you will be asked to attend a mandatory subrecipient orientation meeting to learn about HUD’s rules and regulations governing the programs.

In the event the organization did not get all of the funds it requested, you’ll be asked to complete a revised budget, narrative, and timeline (if necessary). The organization must provide a copy of its Affirmative Action Plan and Code of Conduct, as well as a Certificate of Insurance, naming the city as an additional insured. All of these items must be submitted prior to signing the Subrecipient Agreement.

Important: Organizations may NOT incur costs related to the grant until after July 1, 2008.

All subrecipients must follow the city’s procurement procedures when buying products or services with CDBG and/or ESG funds.

Subrecipients are required to submit quarterly reports, detailing progress and the accomplishments achieved with CDBG funds. Additionally, MOECD will schedule periodic, on-site monitoring visits throughout the year to ensure program compliance.

Contacts

The main phone number to the Mayor’s Office of Economic and Community Development is **304.348.8035**

<u>Staff</u>	<u>Extension</u>
Janet Spry	320
Zora Rogers	318
Mindy Young	323
Lisa Fisher	319
David Parks	317
Amy Clark	321
Teresa Staunton	315

After 15 years with the city, Carolyn Critchfield, retired September 28, 2007. Best wishes on a wonderful new chapter in life!

CDBG Subrecipient Agreement

The city enters into a contract, or Subrecipient Agreement, with an agency for each activity funded with Community Development Block Grant (CDBG) funds. The Subrecipient Agreement is legally required by the CDBG regulations and defines the rules and conditions governing the award of funds.

Key sections include:

- Scope of services—activities covered, the national objective(s) being met, levels of accomplishment
- Time of performance—July 1, 2008 through June 30, 2009
- Budget—line-item format, detailing how CDBG funds will be spent
- General conditions—insurance, indemnity, and bonding requirements; Workers' Compensation coverage
- Administrative requirements—sets

forth accounting standards, cost principles, documenting costs, records to be kept and for how long, managing client data, audits and inspections, payment procedures, progress reports, and procurement

- Personnel and participant conditions—recipients must comply with Title VI of the Civil Rights Act of 1964 (as amended), Title VIII of the Civil Rights Act of 1968 (as amended), Executive Order 10063 and Executive Order 11246 (as amended by Executive Orders 11375, 11478, 12107, and 12086) (*protects qualified individuals from employment discrimination based on race, color, religion, sex or national origin*); Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 (*protects qualified individuals with disabilities from employment discrimina-*

tion based on their disabilities); the Age Discrimination Act of 1974 (*protects qualified individuals 40 years and older from employment discrimination based on age*); encourages minority/women-owned business participation; requires Equal Employment Opportunity and Affirmative Action statements; requires compliance with Davis-Bacon Act (*prevailing wages*), Contract Work and Safety Standards Act, Copeland "Anti-Kickback" Act, and Section 3 of the Housing and Urban Development Act of 1968 (*hiring local, low-income residents*); requirements for subcontracts; written code of conduct (*conflict of interest*); and lobbying (*can't do it!*).

- Environmental conditions—addresses flood disaster protection, lead-based paint, asbestos, historic preservation, and architectural barriers.

Consolidated Plan, 2005–2009 cont'd.

targeted low-mod income individuals and families, and by sponsoring three public meetings, seeking the concerns and ideas of the public on creating more livable neighborhoods and affordable housing.

The 5-year strategic plan portion of the *ConPlan* sets forth the priorities for allocating the CDBG, HOME and ESG funds received by the city. The priorities were determined over the course of the year during the collaborative and public meetings.

Housing priorities are as follows:

1. Homeownership
2. Housing rehabilitation
3. Support facilities for the homeless
4. Support for public housing

CDBG funding priorities are relative—high, medium and low—with allocations to high-rated activities.

High-rated activities include:

- Acquire real property
- Acquire real property for rehabilitation
- Clean up contaminated sites
- Clear and demolish structures/sites
- Enforce property maintenance codes
- Crime awareness
- Direct homeownership assistance
- Fair housing activities
- Fire stations and equipment
- Flood drain improvements
- Historic preservation
- HOME/CHDO operating costs

- Housing rehabilitation
- Lead-based/lead hazard testing/abatement
- Micro-enterprise assistance
- Operating costs of homeless/AIDS patient programs
- Planning
- Public facilities and improvements
- Public housing
- Remove architectural barriers
- Remove asbestos
- Sidewalk construction
- Street improvements
- Urban Renewal completion
- Water/sewer improvements

CDBG eligible activities cont'd.

(Continued from page 2)

- Enforcing property maintenance codes
- Fair housing activities
- Fire stations and equipment
- Flood drain improvements
- Housing rehabilitation
- Lead-based paint testing
- Public facilities and improvements
- Public services
- Removing architectural barriers
- Removing asbestos
- Sidewalks and curb cuts

- Street improvements
 - Water/sewer improvements
- CDBG funds are awarded annually to city departments and on a competitive basis to qualified non-profit organizations—Internal Revenue Service

Consult the *Consolidated Plan 2005-2009* for a complete list of housing and community development priorities.

designated 501(c)(3)—to undertake eligible priority activities.

CDBG activities must directly benefit eligible clientele (see page 4) or qualifying areas. Generally speaking, the CDBG-eligible areas in the city of Charleston include the flat areas north of the Kanawha River, the Chandler Drive area north of downtown Charleston, and the South Park, 44th-to-54th Street areas south of MacCorkle Avenue in Kanawha City. At this time, none of the city's "entitlement" funds (CDBG, HOME, ESG) are targeted to any particular areas in the city.

Show me the money!

Charleston is an "entitlement community," meaning the city gets annual grants (Community Development Block Grant, HOME Investment Partnership, American Dream Downpayment Initiative, Emergency Shelter Grant) from the U.S. Department of Housing and Urban Development based on a mathematical formula. The formula uses several objective measures of community needs, including the extent of poverty, popula-

tion, housing overcrowding, age of housing, and population growth lag in relation to other metropolitan areas.

Charleston expects to receive about \$3 million from HUD in formula grant funds for program year 2008, which begins on July 1, 2008 and ends on June 30, 2009.

The city's current program year (2007-2008) allocation is as follows:

Program	Amount
CDBG	\$1,907,547
HOME	1,060,736
ADDI	17,945
ESG	82,379
Total	\$2,258,607

Fifteen percent (15%) of the CDBG funds will be used for public service activities.

Public Meetings—5:30 PM

Oct 2—Roosevelt Neighborhood Center

Oct 9—Kanawha City Community Center

Oct 16—North Charleston Community Center

C'mon down! We want you!

The city encourages its citizens, especially low- and moderate-income and public housing authority residents to participate in developing the Year 4 Annual Action Plan. The city has adopted a formal Citizen Participation Plan that defines how residents will be involved.

The plan includes guidelines on:

- Providing notices and access to meetings and records;
- Providing technical assistance for funding proposals;
- Processing an amendment;
- Responding to complaints.

Charleston residents may express views and ideas about the Plan at the public meetings, by writing or emailing MOECD, or by speaking publicly at a City Council meeting (first and third Monday at 7:00 PM). Your comments are welcomed. All meetings are handicapped accessible.

Housing rehabilitation programs cont'd.

(Continued from page 3)

organization. Typical repairs include: roof replacement, accessibility ramps, porch/deck construction/replacement, windows, exterior doors, and installation of handrails or railing. The cost of materials and supplies for volunteer programs is limited to a total of \$5,000.

If the repairs needed by the homeowner do not fall within the volunteer program guidelines, the homeowner may be referred to the city's "regular" rehabilitation program. CDBG funds are used to buy materials

and supplies, as well as to pay labor costs of an MOECD-qualified contractor. Total repairs (including materials and labor) cannot exceed \$20,000.

To access the rehab programs, applicants must meet the following requirements:

- Applicant must own the home or be making mortgage payments to become a homeowner.
- The applicant must be the full-time occupant of the home.
- The home must be located within the city of Charleston.

- The applicant's total annual household income cannot exceed the income guidelines established by HUD (see page 4). The applicant's "liquid" assets will be verified and applied to total income. Liquid assets are cash, cash deposits, checking accounts, savings accounts, certificates of deposit, stocks, bonds, treasury bills, notes, mutual funds, and similar funds or money market instruments. Life insurance values and real estate investments are not included in total income.

Contact MOECD for program details.

First-time homebuyer program cont'd.

(Continued from page 3)

- MOECD staff determine buyer's eligibility based on income guidelines.
- Credit reports are ordered and reviewed to determine status.
- If credit review is favorable, the buyer is referred to mandatory

housing counseling.

- A certificate is awarded to the buyer upon completion of the housing counseling course.
- Buyer begins the search for a qualifying home and, once found, signs a contract to buy it.
- Buyer then applies for a loan at participating lender.

- Lender asks MOECD to inspect the home. (Any repairs are done by the seller.)
- Lender orders an appraisal.
- Lender approves loan and requests funds from MOECD.
- Bank schedules closing.

The joys of homeowner begin!

Quarterly progress reports

Organizations that receive Community Development Block Grant (CDBG) funds are required to submit quarterly reports, indicating their progress on spending their CDBG allocation and serving low- and moderate-income clientele. Information requested includes, but is not limited to the following:

- Accomplishments
- Actual expenditures of CDBG funds
- Number of individuals/families served by income, household type (female-headed, elderly, small or large family, disabled), race (black, white, Asian, multi-race), and ethnicity (Hispanic, non-Hispanic)
- Problems encountered in carrying out the proposed activity (particularly if no CDBG funds were spent during the quarter)
- Self-evaluation of performance in spending funds and serving the low- and moderate-income clientele.

How CDBG projects are selected

The city's CDBG application process is very competitive and staff will use, but not be limited to, the following questions to guide its recommendations to the administration and City Council.

Is the application complete and were instructions followed?

Did the applicant **clearly** explain how CDBG funds will be used?

Were attachments included?

Is the activity eligible (or explicitly ineligible)?

Will the activity meet at least one of the national objectives?

Is the activity a priority identified in the *Consolidated Plan 2005-2009*?

Are the proposed costs reasonable and necessary?

If other funds are needed, have they been committed and are they available?

Do audited financial statements and banking/credit references indicate the financial capacity to successfully complete the activity?

Do the financial records indicate the organization will not be dependent on CDBG funds, but shows a diverse mix of other funding sources and amounts over time?

Is the project ready to go and can funds be expended by June 30, 2009?

If the applicant received grant funds in the past, how well did they perform?

Are there environmental or historic preservation concerns?

IMPORTANT POLICY CHANGE:

Projects selected must be completed as proposed in the original application. Amendments will no longer be made to change the use of allocated CDBG funds. This policy helps preserve the integrity of the selection process and ensures fairness to all applicants.

Grant writing tips

Mark application deadline(s) prominently on your calendar and develop a timeline to complete the application a full 48-hours before the due date.

Read the entire application very carefully, making a list of items required by the funder, such as proof of non-profit status, financials, board lists, etc. Gather these items early in the process

and collect them in a file folder labeled, "2008-09 CDBD Application." If other funds are committed to the activity, make sure you include copies of letters that indicate the amount pledged and other details, including restricted uses and spending deadlines, if any. Request this type of documentation early in the process.

All project costs must be reasonable,

necessary, and documented with a **detailed** budget narrative.

Double-check your math, then have a colleague double-check *your* math!

Sign your original application in **blue** ink.

Make sure an original and three (3) copies are submitted to MOECD no later than **5:00 PM, February 1!**

CDBG application workshop to be held November 2

Applications for Community Development Block Grant (CDBG) funds are due in the Mayor's Office of Economic and Community Development (MOECD) by 5:00 PM on February 1, 2008. MOECD will be hosting a Common Grant Application Workshop on Friday, November 2 from

9:00 AM until noon in the Police Training Room, City Services Building (Parking Building #1 at the end of the South Side Bridge). Participants will receive a copy of the **revised** application, as well as step-by-step instructions for completing it.

All applicants are urged to attend the

workshop, because applications not completed correctly will be returned.

The workshop is free, but **space is limited** and **reservations are required**. Please call MOECD at 348-8035 to make your reservation.

Coffee will not be provided, but you're welcome to bring your own .

City of Charleston—Danny Jones, Mayor

Mayor's Office of Economic and Community Development
 105 McFarland Street
 Charleston, WV 25301

Phone: 304-348-8035
 Fax: 304-348-0704
 E-mail: MOECD@CityofCharleston.org



Mayor's Office of Economic and Community Development
 Janet Young Spry, CECD, Director



“None of us alone can save the nation or world. But each of us can make a positive difference if we commit ourselves to do so.”

Cornell West

“Coming together is a beginning. Keeping together is progress. Working together is success.”

Henry Ford

“It’s amazing how much can be accomplished if no one cares who gets the credit.”

John Wooden

Important dates in Year 4 Annual Action Plan process

<u>Event/Action</u>	<u>Date</u>	<u>Event/Action</u>	<u>Date</u>
	2007		2008
Public meeting	Oct 2	CDBG application deadline	Feb 1
5:30 PM, Roosevelt Neighborhood Center		5:00 PM MOECD office, 105 McFarland Street	
502 Ruffner Avenue		Proposed project list in newspapers	Mar 3
Public meeting	Oct 9	30-day public comment period begins, 12 AM.....	Mar 4
5:30 PM, Kanawha City Community Center		30-day public comment period ends, 5:00 PM.....	Apr 3
3511 Venable Avenue, SE		Finance Committee discussion	Apr 21
Public meeting	Oct 16	5:30 PM,* Mayor’s Conference Room	
5:30 PM, North Charleston Community Center		3rd Floor, City Hall, Audio-Visual Conference Room	
2009 7th Avenue		Finance Committee action.....	May 5
Application workshop.....	Nov 2	5:30 PM,* Mayor’s Conference Room	
9:00 AM — Noon (Refreshments are not provided)		3rd Floor, City Hall, Audio-Visual Conference Room	
Police Training Room, City Services Center, Parking Bldg. 1		City Council action	May 5
Call MOECD at 348-8035 to make reservations		7:00 PM, Council Chambers	
Progress Hearing	Jan 8, 2008	3rd Floor, City Hall	
6:00 PM, King Community Center		Year 4 Annual Action Plan to HUD	May 14
314 Donnally Street			

* Time subject to change without notice