



SUBMISSION FORM

All submission forms must include the following information. Separate submission forms must be turned in for each eligible program. **Deadline: July 1, 2024.** Please include this submission form with the electronic entry. If you do not receive an email confirming receipt of your entry within 3 days of submission, please contact [Gage Harter](#).

PROGRAM INFORMATION

County: Floyd

Program Title: Floyd County Scattered Site Housing Rehab

Program Category: Community & Economic Development

CONTACT INFORMATION

Name: Lydeana Martin

Title: Director

Department: Community & Economic Development

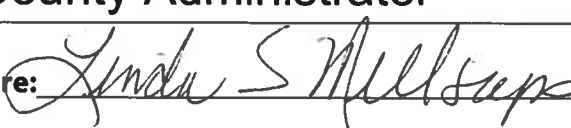
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SIGNATURE OF COUNTY ADMINISTRATOR OR DEPUTY/ASSISTANT COUNTY ADMINISTRATOR

Name: Linda Millsaps, PhD

Title: County Administrator

Signature: 



Floyd County
2024 VACo Achievement Award Submission
Floyd County Scattered-Site Housing Rehab Project

PROGRAM CATEGORY:

Community & Economic Development

PROBLEM/CHALLENGE/SITUATION:

Floyd County's limited housing stock is mostly older and scattered along every mile of state roads, half of which are unpaved. Nearly 20 percent of households live in manufactured housing, much of it older, too. Local wages are tied for the third lowest in Virginia, so many people's homes need repairs they cannot afford. Poverty is not evident in Floyd County until you drive on the dirt roads; it's not in plain view. Even many local residents are unaware of the need in their own community. In many of the older houses, it is quite common to come across spongy soft bathroom floors, failing roofs and windows, no accessibility features, and astronomical utility costs due to low energy efficiency. Problems are compounded in mobile homes, as often there is no skirting or guttering, so the windows and doors heave from wet frames.

In 2017, the Floyd Initiative for Safe Housing (FISH) began as a grassroots effort to help neighbors be able to live in homes that are safe, warm, and dry. This led to the creation of a Floyd County Housing committee of representatives from FISH, County and Town, Habitat for Humanity of the NRV, and New River Valley Community Action working to help educate people on housing need, promote more housing units, and doing immediate housing repairs. FISH volunteers, including local churches, began doing two-day/\$3,000 repairs to 10-15 houses each year including many manufactured homes. They would address critical housing issues, such as replace rotted bathroom floors, repair broken windows, or add ramps. While these efforts were a tremendous step in the right direction, it was quickly evident that **the housing rehab need was so much greater than they could fix alone.**

INNOVATION & COLLABORATION:

Floyd County partnered across sectors and regions to bring knowledge and resources that were lacked locally--so that in addition to FISH's modest repair work, the County is now doing major housing rehab work, too. This started with a 2019 Community Development Block Grant (CDBG) Planning Grant and assistance from the New River Valley Regional Commission. Using tax assessment data, the County demonstrated that housing rehab need is literally spread throughout the County. The County helped advocate for DHCD to bring back the scattered-site program which is critical for rural communities like Floyd. By inviting many organizations and non-profits to the table and patiently learning each of their capacities, goals, and needs, the ability to serve and work together grew. The County had only committed \$5,000 in cash and waived building permit fees, but by creatively working together, project partners came up with more than \$150,000 in committed leverage funds.

With all of this, Floyd County secured a \$1+ million Scattered-Site Housing Rehab CDBG grant. These shared resources have been crucial in covering rapidly escalating costs, which exceed CDBG caps, the inherent inefficiencies of scattered site, and surprise expenses like water and septic needs. Moreover, this collaborative spirit of serving more people has led to clarity on gaps and needs, better service to residents, and increasing capacity within the County. So far, the nine partners below have contributed to this work— totaling over \$220,000, plus time and expertise to date—in addition to the \$1.1M in CDBG funds:

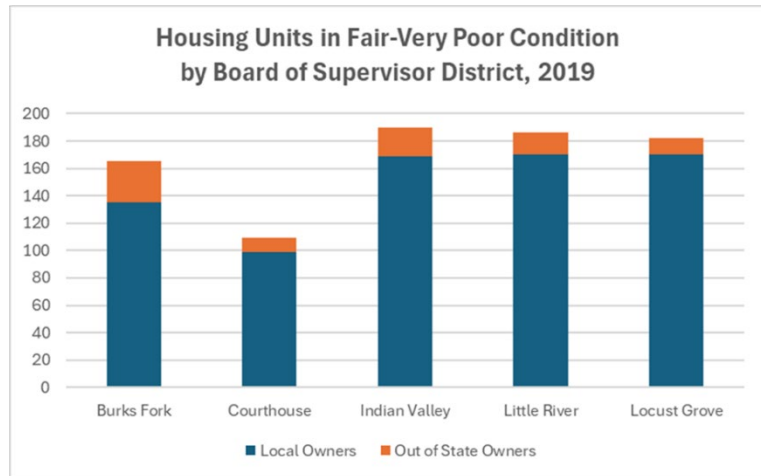


Figure 1. Over 800 houses were in fair to very poor condition.

- **Floyd Initiative for Safe Housing (FISH)** raised more funds for temporary housing during rehab as costs exceeded CDBG limits
- The **New River Valley Regional Commission** (Radford) has provided grant writing and administration; resident qualifier work; coordination with residents, housing rehab, and the County; and leading management team meetings.
- **SERCAP, Inc.** (Roanoke-based) has provided funds for several unexpected water and septic needs, in addition to their contractual Rehab Specialist work. They are also contributing financial literacy and budgeting training to participants, above and beyond grant requirements.
- **Habitat for Humanity of the New River Valley** (Christiansburg) constructed two substantial rehabs for the cost of materials, providing significant cost savings.
- **Community Housing Partners** (Christiansburg-based) prioritized Floyd housing rehabs that were eligible for Weatherization assistance and was even able to contribute funds from APCO and the Weatherization Deferral Repair program.
- **Renovation Alliance** (Roanoke-based nonprofit) committed to providing any needed ADA ramps.
- **SustainFloyd**, a local non-profit, has planted flowers, shrubs, and trees at each home, the County’s own innovative approach to stormwater management at scattered sites!
- **Citizens Telephone Cooperative** (Floyd-based) allowed their staff to volunteer hours to help residents with clean out ahead of some demolition work.
- **New River Community Action** (Radford-based) has been a valuable partner with their housing counseling work to pursue **Rural Development** grants for eligible people. The County hopes to help those households even more with a future round of CDBG funds.



PROGRAM DESCRIPTION:

What started in 2017 with determined FISH volunteers who established a phone number and email to take requests from neighbors in need and then do urgent housing repairs has now grown to include an engaged network of governments, non-profits, cooperatives, and businesses helping do major housing rehab work around the County.

The current CDBG Scattered-Site Housing Rehab project is focused on 15 income-eligible households identified during the Planning Grant process. The grant administrator is Jennifer Wilsie of the New River Valley Regional Commission, and the Rehab Specialists are with SERCAP, Inc. Initially, the County was concerned about the number of interested and eligible contractors, so with DHCD's assistance, Floyd County hosted a required lead-based training for contractors. SERCAP has worked tirelessly to keep contractors engaged with the project.

Eight houses have been completed to date, including three complete rebuilds. Two homes now have much better water sources and one a safer private septic system, thanks to extra financial assistance from SERCAP. All of these residents are benefiting from now having a home that is safe, warm, and dry as required by CDBG. Thanks to the collaboration with Community Housing Partners these homes also have much improved energy efficiency and lower utility costs. Thanks to SERCAP, everyone is also getting one-on-one support for budgeting and financial planning (including for real estate taxes and homeowner insurance.) And once construction is complete, SustainFloyd volunteers go out to do plantings at each home.



CDBG funded “substantial reconstruction” (right), beside original home on the left.



After rehab work is completed, SustainFloyd volunteers plant native shrubs and trees at each home, including flowering Crab Apples, hydrangeas, and blueberries. Homeowners are also left with watering and care instructions.

Floyd County already has a waiting list of additional rehab applicants with hopes of receiving an additional round of CDBG scattered-site housing rehab funding. FISH still receives calls from residents around the County, but now in addition to their urgent repair work (75+ houses to-date!) and educating the public on housing needs, they also function as case managers connecting residents in need with appropriate partners’ services and following up to make sure they don’t fall through the cracks.

The County follows up with all CDBG Housing Rehab participants to make sure to make sure real estate taxes are paid and insurance is maintained on the property.

Lessons Learned

When talking to elected officials, it helps to show need in each district.

There are numerous housing assistance programs, but people with the greatest need often have trouble navigating a long and lengthy application process on their own. Community volunteers, like FISH, can play a critical role as advocate/case manager/fundraiser in rural communities.

Your management team will benefit from people who have done DHCD funded work before. And a very sparky sparkplug (ours was Susan Ilove of FISH!)

Having many partners is not the fastest path, but it brings the most resources, including expertise. And it builds knowledge and expertise for all involved.

A weekly check-in meeting among the grant manager, housing rehab specialists, and local government staff help prevent pieces from falling through the cracks.



Front row, Jennifer Wilsie with Jonathan and Debbie Dilatush the homeowners receiving rehab assistance. Back row: Roger Vest, rehab specialist with SERCAP, and Carl Kempa with CLK Construction. Now [the Dilatushes] have a working septic system, new duct work, new efficient heating and air, a new roof, insulated windows and ceilings, a new porch, and steps to their mold-free home. “Our electric bill went from \$400 to about \$100 in such a short time,” shares Debbie. “I worked for many years in Floyd County Schools’ cafeteria, so the cost savings mean the world to me and my husband in our retirement years.” (from SERCAP Newsletter, 2024)



Donna Allen and her daughter, Cieara Saunders, cut the ribbon on Donna’s new home, which is adjacent to Cieara’s new home. Jim Drader, the director of Habitat for Humanity of the NRV, looks on; Habitat built both houses, donating the labor and many supplies and appliances.

“Saunders and her mother were the first ones served by the local CDBG rehab program. Their dilapidated homes were torn down, and new homes were built in their place.

‘Sometimes I can’t believe that it’s mine,’ Saunders said. ‘Because during the process you almost feel like it’s not true.’”

See <https://www.wvtf.org/news/2023-05-12/we-cant-get-to-them-fast-enough-floyd-county-is-rebuilding-homes-for-people-in-need>

EXECUTIVE SUMMARY:

Widespread housing rehab needs in rural Floyd County are beginning to be met through a broad and deep collaboration. Houses are rehabbed or replaced to insure they are safe, warm, and dry. Moreover, partners are providing energy efficiency upgrades, private water and septic upgrades, financial counseling, plus flower, shrubs and tree plantings. What started as volunteers doing urgent repairs on weekends for neighbors has grown into 10 organizations coordinating, collaborating and contributing to home improvements around the County. Fifteen homes are being rehabbed or replaced at present, but the reach is greater as others are receiving more assistance now, too, thanks to developing partnerships.

This project has helped the County build capacity and momentum. Floyd is now underway with another planning grant that will help streamline the intake and rehab process and prepare another CDBG Scattered-Site Housing Rehab construction application for submission later in 2024.

Determination, creativity, collaboration with experienced partners, and patience have been key to success. The participation of a Board of Supervisor’s member on the project management team and another Board member on the Project Oversight Board has also been helpful in keeping the full Board informed and excited. The County thinks this path is replicable in any rural county in Virginia that is dedicated to improving housing, has a committed volunteer base, and is willing to work collaboratively.