

Charlottesville Supplemental Rental Assistance Program

Program Evaluation Report

October 5, 2026

Executive Summary

The Charlottesville Supplemental Rental Assistance Program (CSRAP) is a locally funded rental assistance program that provides ongoing housing support for extremely low-income residents, primarily households earning at or below 30 percent of Area Median Income (AMI). CSRAP stands out nationally as a rare model of City-controlled rental assistance designed to supplement federal Housing Choice Voucher¹ support for households who qualify but are unable to obtain a federal voucher due to limited availability. By stabilizing residents facing displacement, homelessness, and severe cost burden, CSRAP plays a central role in advancing Charlottesville's affordable housing goals.

CSRAP's caseload has stabilized at 66 households, reflecting its functional capacity under current funding levels and rising rental assistance costs. Even if the City implements all recommended administrative improvements, including streamlined documentation, improved referral coordination, and automated income verification, the program cannot expand its reach without additional funding. This is a structural limitation inherent to deeply affordable, locally funded rental assistance.

The evaluation finds that CSRAP effectively stabilizes participants, demonstrates strong equity outcomes among households who access the program, and operates efficiently within existing constraints. However, access remains limited; turnover is extremely low; and structural barriers hinder equitable access and contribute to waitlist stagnation. The evaluation also identified that CSRAP's prioritization framework does not consistently reach households who would qualify under federal Family Unification Program criteria, such as families experiencing child welfare involvement and youth exiting foster care, because these populations are not connected to existing referral pathways.

Looking ahead, Charlottesville must determine the long-term direction, scale, and structure of CSRAP. This report presents three policy options for consideration:

Option 1: Maintain Current Model (Status Quo)

Continue the existing model of indefinite assistance and a fixed number of certificates. Operational improvements would proceed, but the program structure would remain

¹ [The Housing Choice Voucher Program](#) is the federal government's primary rental assistance program, helping low-income households, older adults, and people with disabilities afford safe, decent housing in the private market. Administered locally by public housing agencies with funding from the Department of Housing and Urban Development, the program lets participants choose their own housing while receiving subsidized rent support.

unchanged. This approach is highly feasible and minimizes disruption for current households. However, reach will remain limited, waitlist stagnation will persist, and structural equity gaps will continue.

Option 2: Incremental Redesign (Improve Equity & Access Without Time Limits)

Strengthen referral pathways, refine prioritization criteria, modernize technology systems, improve documentation processes, and enhance communication without changing the core model of indefinite assistance. This option improves fairness, consistency, and operational efficiency. It also expands CSRAP's prioritization framework to include households aligned with Family Unification Program criteria, which addresses an unmet need identified by the Department of Social Services. Although Option 2 does not expand capacity, it offers a feasible and forward-leaning path to strengthen equity and program clarity within existing resources.

Option 3: Time-Limited Assistance Pilot with Case Management

Launch a pilot program, funded through new resources, offering a set number of years of structured assistance paired with case-management support to plan for gradual rent transitions. This option generates evidence for future policymaking and could increase turnover and expand reach if successful. It also requires new funding, additional staffing, and adds administrative complexity.

Together, these options provide a decision-making framework: retain the current model, refine it to strengthen equity and consistency, or explore a transition-based structure that could expand reach over time. The remainder of this report presents findings, structural challenges, and a comparison of program direction options to guide next steps.

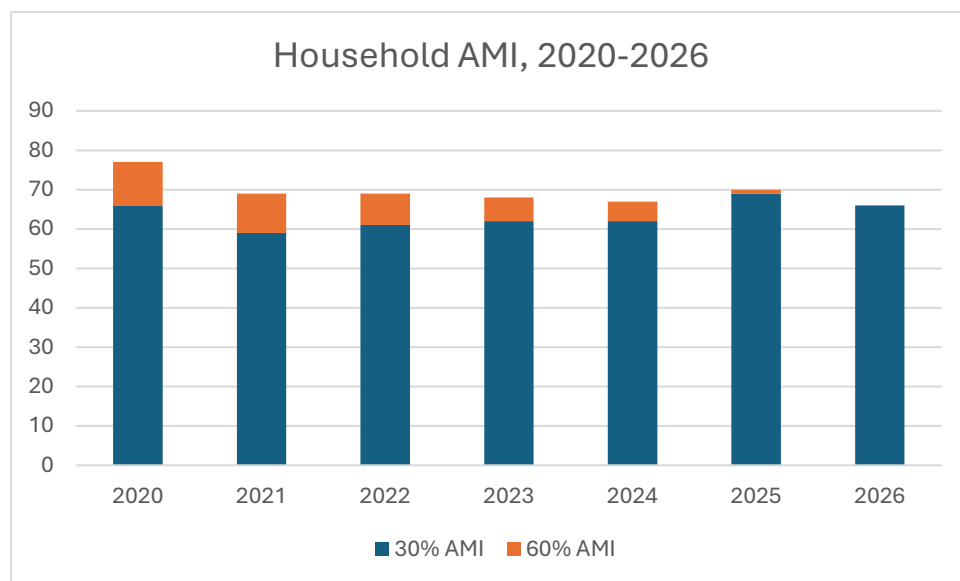
1. Introduction

The purpose of this evaluation is to assess the performance, equity outcomes, operational design, and long-term sustainability of the Charlottesville Supplemental Rental Assistance Program (CSRAP). The program's unique structure allows the City to target extremely low-income households with flexible local rental assistance. This report synthesizes quantitative and qualitative findings, identifies structural barriers limiting equitable access, and presents strategic policy options aligned with the City's affordability priorities and resource constraints.

2. Program Overview

CSRAP is a tenant-based rental assistance program providing recurring subsidies through locally funded certificates. Similarly to Housing Choice Vouchers, households lease housing in the private market, and the CSRAP certificate covers the portion of rent that exceeds 30 percent of the household's income. Although eligibility extends to households earning up to 60% AMI, CSRAP has historically served households at or below 30% AMI, aligning with City priorities and equity goals (see Figure 1 for AMI trends).

Figure 1: CSRAP AMI Trend (2020–2026)

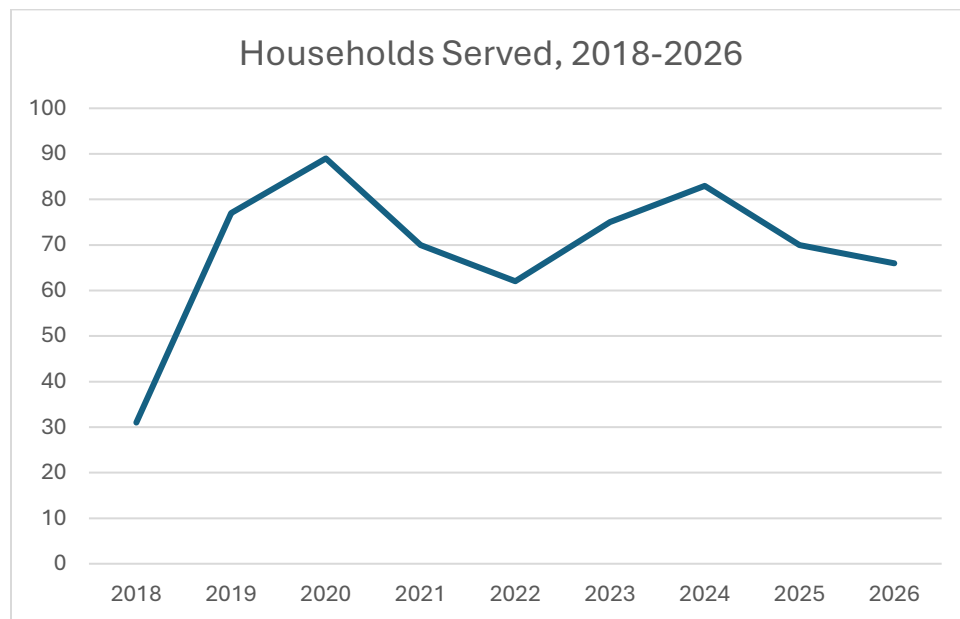


Caseload Trends & Capacity

Enrollment has fluctuated over time but has stabilized over 2025 and 2026. The program served 89 households at its maximum in 2020 and at its lowest served 58 households in 2022. Currently CSRAP serves 66 households, reflecting functional capacity under current funding conditions. Deep affordability requires significant subsidy levels per household, and rising housing costs have increased fiscal pressure. FY26 rental commitments total

\$824,000 out of the \$900,000 annual allotment, leaving limited room for turnover or new enrollment (see Figure 2 for caseload trends).

Figure 2: CSRAP Caseload Trend (2020–2026)



Program Model

CSRAP is a City-funded, CRHA-administered tenant-based rental assistance program designed to stabilize extremely low-income households by reducing rent burden and supporting access to private-market housing. The City provides annual capital funding and oversight, while CRHA carries out all leasing, eligibility, recertification, and payment functions. The program is structured to reach households earning up to 60 percent of AMI, with priority given to homeless households and participants in local self-sufficiency programs, and it has historically served households at or below 30 percent AMI. This targeting framework reflects the City’s intent to support residents who face the highest barriers to housing stability and who are unable to access federal vouchers.

Over time, CSRAP’s reliance on self-sufficiency program enrollment as a referral pathway has become less effective. Relationships with these programs have diminished, and there were never formal structures requiring participants to remain engaged in self-sufficiency activities after receiving a certificate. As a result, this referral pathway no longer functions as reliably as intended. During the evaluation, the Department of Social Services raised concerns that certain households who would qualify under the federal Family Unification Program do not reliably access CSRAP through existing pathways. These include families whose housing instability contributes to child welfare involvement and youth exiting foster care who are at risk of homelessness. Because Charlottesville does not currently receive

federal FUP vouchers, aligning CSRAP's eligibility or prioritization framework with FUP criteria would strengthen equity without altering the size of the caseload. This change alone would not expand reach without new funding, but it would ensure the program's targeting framework more accurately reflects unmet needs identified by City partners.

The program operates through a locally controlled certificate model that resembles CRHA's Housing Choice Voucher Program but includes key differences intended to increase flexibility. Households contribute 30 percent of gross monthly income toward rent, and subsidies cover the remaining amount up to the applicable payment standard. Units may exceed HUD fair market rent by up to 125 percent within the City or 110 percent in Albemarle County, allowing households to access a wider range of units. Certificates are not portable outside the City, except in limited search-period circumstances. Participants have an initial 60-day window to locate a unit, with one 120-day extension available if needed. Once leased, assistance continues as long as funding is available and the household remains compliant with program requirements. Households retain their place on CRHA's federal HCV waitlist.

CSRAP's administrative infrastructure relies on a combination of manual and emerging digital systems. CRHA currently manages most program data in Excel, including documentation tracking, income verification, and quarterly reporting, which increases workload and contributes to delays when households verbally report income changes without supporting documents. Yardi is partially implemented for payment processing and unit records, but CSRAP has not fully transitioned into the system. Staff cannot access HUD's federal income verification system, which means income must be confirmed manually through participant-submitted documents. This structural limitation hinders administrative accuracy and reduces the program's ability to detect employment changes among participants who report zero income.

Program delivery also depends on a network of referral partners, primarily homelessness and self-sufficiency agencies. Referrals generally flow smoothly, but staff report that referral organizations often disengage after participants secure housing. Participants themselves frequently stop engaging with self-sufficiency programs once housed, which limits opportunities for ongoing support or transition planning. This pattern reflects an underlying design assumption in CSRAP: assistance is indefinite, and the program does not require ongoing participation in services, progress toward income growth, or long-term planning. Without structured expectations or coordination mechanisms, the program provides stability for those who secure certificates but does not create pathways for turnover or new enrollment.

Oversight and reporting requirements further define CSRAP's model. CRHA must submit detailed quarterly reports listing each household, its rent and subsidy amounts, income level, demographic profile, and compliance with program rules. These reports are required for the City to release operating funds and must be certified by the Housing Division. The City also maintains a reserve fund to cover increases in subsidy costs caused by rent increases or decreases in household income. This structure ensures strong accountability but contributes to administrative burden given the program's reliance on manual systems. The combined effect of deep affordability design, indefinite assistance, manual verification processes, limited referral follow-through, and lack of transition pathways means the program effectively stabilizes housed participants but produces extremely low turnover, minimal waitlist movement, and constrained reach.

Program Uniqueness & Strategic Importance

CSRAP is one of few municipally funded rental assistance programs in the U.S. that directly serves extremely low-income households. Out of a review of rental assistance programs from across the United States, 11 out of 50 programs were funded by Cities, while 39 were funded by States. Of those 11 city-funded programs, the city populations range from around 400,000 to 8.5 million, making Charlottesville particularly unique for a city of its size. The program supports residents at highest risk of eviction, displacement, and chronic homelessness and plays a critical role in advancing City equity and affordability priorities. Because reliance on local dollars limits scale, expanding reach or piloting transition models requires additional investment.

3. Evaluation Methods

The evaluation used a combination of qualitative and quantitative methods to understand how CSRAP operates and how effectively it supports extremely low-income households. These methods were selected to capture the full range of program functions, from service reach and equity outcomes to workflow efficiency and structural design. The approach centered on examining both what the program delivers and how its systems influence participant experience and operational performance.

The evaluation relied on several sources of administrative and operational data, including caseload records, rental assistance commitments, demographic information, documentation patterns, and historical workflow materials. These data were reviewed and validated against source documents to ensure accuracy. The evaluation also incorporated program materials such as workflow maps, policies, and the CSRAP program agreement, which provided insight into formal procedures, structural expectations, and administrative responsibilities. Interviews with City staff, CRHA program managers, compliance

specialists, and referral partners offered additional context regarding daily operations, coordination challenges, and experiences with participant engagement. These interviews served as a primary source for understanding decision-making practices, documentation barriers, referral dynamics, and the implications of manual administrative systems.

Interview transcripts were reviewed and coded to identify recurring themes across agencies and roles. This thematic analysis allowed the evaluation team to organize findings into cross-cutting categories related to access, equity, participant experience, administrative capacity, and structural limitations. Administrative data and workflow documentation were then compared to interview findings to assess alignment between formal processes and lived operational experience. This comparative method made it possible to determine where procedures function as designed and where gaps in tools or policy contribute to delays, confusion, or inconsistent outcomes.

Several limitations shaped the evaluation. The process did not include direct interviews or surveys with program participants, which restricted the ability to assess participant experiences independent of staff reports. Manual tracking systems also created challenges for data interpretation, as inconsistencies are more likely when documentation, income verification, and workflow histories are stored across spreadsheets rather than integrated systems. Workflow observations relied on staff descriptions rather than real-time observation, which limited the ability to assess on-the-ground implementation of program procedures.

Taken together, these methods provided a reliable understanding of CSRAP's structure, strengths, and constraints. While certain limitations reduced the evaluation's ability to capture participant perspectives directly, the combined review of administrative data, policy materials, and extensive staff interviews offered a comprehensive and credible foundation for identifying core issues and informing the policy options presented later in this report.

4. Key Findings

4.1 Service Reach & Equity

CSRAP demonstrates strong alignment with the City's equity priorities by serving households with the lowest incomes. The program's demographic profile reflects the composition of eligible residents, 72% percent of whom are people of color. Program participation has consistently included between 79 and 88 percent Black households, with 80 percent of participants identifying as Black in FY26.

Despite this alignment, the program's reach remains significantly constrained. Households most likely to access CSRAP are those already connected to homelessness services or self-sufficiency programs, because the referral process relies on agency relationships and case

management networks. Families experiencing displacement, domestic violence, language barriers, or documentation barriers often struggle to access the program because they lack these connections. Turnover within CSRAP is extremely limited, and the waitlist rarely moves. As a result, eligible households may remain on the waitlist for extended periods without any realistic prospect of receiving assistance.

This structural gap is reinforced by the absence of Family Unification Program² (FUP) resources in Charlottesville. In jurisdictions where FUP vouchers are available, families facing child welfare involvement due to inadequate housing and youth transitioning out of foster care are explicitly prioritized for assistance. Because CSRAP's current prioritization framework relies heavily on homelessness and self-sufficiency programs, these households often remain disconnected from CSRAP despite significant housing instability. Adding FUP-aligned eligibility would broaden equitable access for these groups, even though total program reach would remain constrained by existing funding. This adjustment would help ensure that CSRAP's referral and prioritization framework reflects populations whose needs are not adequately captured by current pathways.

The slow pace of admissions means CSRAP does not function as an eviction prevention tool. Households facing immediate housing crises cannot rely on CSRAP because they cannot be enrolled quickly enough to prevent loss of housing. The combination of structural constraints and limited entry pathways results in uneven access among eligible households despite strong alignment with City equity goals.

4.2 Participant & Stakeholder Experience

Participants generally describe CSRAP as highly stabilizing. Many report longer tenancy, fewer crises, and a greater sense of security once they receive assistance. Participants value the flexibility of the program's local design and the ability to access units that may not be available under federal rules. Despite these strengths, participants face several challenges that impact their experience with the program. Documentation requirements can be difficult to meet, especially for residents without identification, bank accounts, reliable internet access, or stable communication devices. Communication gaps also affect the experience of both applicants and participants. Individuals often describe limited contact from CRHA between referral submission and eligibility determination, and many are unsure how long assistance will last or whether they should expect transitions in the future.

² [The Family Unification Program \(FUP\)](#) provides Housing Choice Vouchers to help keep families together when inadequate housing places children at risk of entering or remaining in foster care, and to support youth aging out of foster care who are homeless or at risk of homelessness. FUP vouchers offer ongoing assistance for families and time-limited support for eligible youth.

Referral partners report their own challenges. Pathways into the program are informal and sometimes depend on personal familiarity with CRHA staff. Partners have limited visibility into waitlist status, and the absence of clear prioritization guidance creates uncertainty about when or whether their referrals will move forward. Populations with serious mental illness, substance use disorders, cognitive disabilities, limited English proficiency, or unstable documentation status face steep barriers to accessing the program. Homeless residents who are not connected to case management agencies are often unable to navigate the referral and documentation process at all. These patterns collectively shape participant and partner experience and highlight gaps in communication and coordination.

4.3 Operational Performance

Operationally, CSRAP is managed by staff who understand program requirements and perform core functions efficiently despite notable constraints. Staffing levels are generally adequate for the size of the caseload, yet the volume of calls and inquiries from waitlist applicants places considerable strain on administrative capacity. Because turnover is extremely low, many waitlist inquiries cannot be resolved in a satisfying way, which contributes to public frustration and increases time spent responding to repeated requests for information.

The program relies heavily on Excel to manage documentation, track income, and generate quarterly reports. This system creates duplication and administrative inefficiency, though new software implementation is underway. Without integrated employment or income verification tools, staff must rely on participant self reporting to determine household income, which increases the likelihood of documentation gaps and delays in recertification. Participants who report income changes verbally often cannot produce supporting documents quickly, slowing adjustments to their rent portion and extending staff workload.

Quarterly reporting is completed consistently and on time, but the process requires substantial manual reconciliation. Staff often review multiple spreadsheets to confirm rent amounts, subsidy levels, household composition, and income. These manual processes increase administrative burden and heighten the risk of data inconsistencies. Combined, these operational limitations reflect strong staff performance within a system that lacks modernized tools and streamlined workflows.

4.4 Structural Barriers

Several structural features of CSRAP restrict access and limit program sustainability. The most significant barrier is the absence of exit or transition timelines. Households who receive certificates can remain in the program indefinitely, which significantly limits turnover and prevents movement on the waitlist. This design is central to the program's stabilizing

effect, but it also prevents the City from serving a larger portion of eligible households without substantial increases in funding.

Additional structural barriers further complicate access. Confusion between CSRAP certificates and federal vouchers is common, creating misunderstandings about portability, inspection requirements, and rent calculations. The program also lacks a mechanism to track whether participants remain engaged with self-sufficiency activities after leasing a unit, which limits CRHA's ability to support or plan transitions. Referral partners and CRHA do not consistently follow up with participants after housing placement.

These structural issues impede the program's ability to prioritize households with the highest needs and to maintain transparent and consistent processes across agencies. They also contribute to the ongoing stagnation of the waitlist and limit opportunities to serve households who face acute housing instability.

4.5 Root Causes

CSRAP's challenges stem from several interconnected design and operational factors that reinforce one another. Documentation requirements are burdensome, and the program lacks modern tools to verify income or employment. Referral pathways depend heavily on agency relationships rather than clear and consistent processes, which restricts access for households not already engaged in homelessness or self-sufficiency systems. The program's design does not include exit or transition timelines, resulting in extremely low turnover and prolonged waitlist stagnation.

Manual administrative systems limit staff efficiency and increase the likelihood of inconsistencies in documentation and income tracking. Without mechanisms to monitor participant progress or continued engagement with support programs, the City cannot identify which households may need ongoing support and which may be able to transition. These factors interact to create persistent barriers to access and restrict the program's ability to equitably distribute assistance across eligible households.

5. Key Structural Challenges

CSRAP faces several structural challenges that shape who can access the program, how easily households move through it, and how effectively it can reach the full population it is designed to serve. The most fundamental challenge is the program's indefinite assistance structure, which allows households to retain certificates for long periods without planned transitions or expectations for movement. This stability benefits current participants, but it results in extremely low turnover and prevents households on the waitlist from entering the program, even when they have urgent or severe housing needs.

Access to CSRAP is further shaped by the program's referral structure. Because referrals rely heavily on homelessness services and self-sufficiency programs, households who are not already connected to these networks rarely reach the program. This can include families displaced by rising rents, residents seeking housing after domestic violence, individuals facing language or documentation barriers, and unsheltered households without case managers. The result is a referral pipeline that inadvertently favors certain service-connected populations while limiting access for others with equally significant housing needs.

Documentation requirements also create barriers, particularly for households with limited access to identification, financial records, technology, or reliable communication. Many applicants struggle to assemble required materials, and CRHA must rely on self-reported income because the program does not have access to HUD's federal employment verification systems. These constraints slow eligibility determinations and recertifications and make it difficult to confirm income consistently across all households.

In addition to access barriers, CSRAP's operational systems create structural constraints that affect both transparency and efficiency. Manual tracking across Excel spreadsheets increases administrative burden and creates opportunities for data inconsistencies. Without modernized tools or automated verification processes, staff must devote significant time to manual data reconciliation, which restricts capacity to address waitlist inquiries or improve communication with referral partners.

These challenges collectively influence CSRAP's long-term sustainability and the City's ability to use the program as a responsive housing tool. Program reach is constrained by available funding, and the lack of structured transitions prevents the City from reallocating assistance to new households without additional investment. Together, these structural issues form the context for evaluating future program directions and determining how CSRAP can continue providing deep affordability while strengthening equitable access and operational clarity.

6. Options for Program Direction and Investment

As the City considers CSRAP's future direction, several factors should guide long-term decision making. Leadership will need to account for the feasibility of each option given current staffing levels, technology limitations, and administrative capacity. It is also important to recognize how changes may affect households currently receiving assistance, many of whom rely on CSRAP as a source of housing stability. Decisions must be measured against the City's equity goals, including who gains access to the program and how changes may expand or constrain reach. Because CSRAP's current capacity is defined by funding

levels, leadership should weigh how each option interacts with the realities of limited resources, the pace of waitlist movement, and the potential for additional investment. Considerations related to administrative complexity, economic trends, and long-term sustainability will help clarify which direction is most appropriate for the program's next stage.

Option 1 proposes maintaining CSRAP's current model of indefinite assistance and preserving the existing caseload size. This path is viable and straightforward, and it offers the least disruption for households who rely on the program. Continuing the current model would allow staff to focus on improving communication, documentation practices, referral coordination, and the deployment of updated administrative tools without altering the core structure of assistance. The primary limitations of this option stem from its inability to increase program reach. Because turnover is extremely limited, the waitlist would continue moving slowly, and eligible households would experience prolonged delays in accessing assistance. While operational improvements may reduce frustration among applicants and partners, they would not address structural constraints that limit access.

Option 2 strengthens equity, transparency, and consistency while preserving CSRAP's indefinite assistance structure. This direction focuses on improving how households enter and navigate the program without reducing assistance for current participants. The evaluation revealed that CSRAP's prioritization criteria are shaped largely by relationships with homelessness and self-sufficiency programs, but those self-sufficiency partnerships have weakened over time and no longer provide sustained engagement after households receive assistance. At the same time, the Department of Social Services identified that families whose housing instability contributes to child welfare involvement and youth exiting foster care are not reliably reached through current pathways. In jurisdictions that receive federal Family Unification Program vouchers, these households receive targeted support. Charlottesville does not currently have access to FUP resources, so updating CSRAP's prioritization framework to include FUP-aligned criteria would strengthen the program's equity alignment without altering its assistance structure or increasing caseload.

Under Option 2, the City would also strengthen existing referral pathways, modernize documentation processes, and improve communication with referral partners. Implementing automated income verification and improving waitlist transparency would reduce administrative burden and create more consistent access for eligible households. Although this option does not expand program capacity without additional funding, it offers a practical and feasible pathway for enhancing equity, fairness, and operational clarity within current staffing and resource constraints.

Option 3 introduces a pilot that tests time-limited assistance with case-management support. This option focuses on gathering evidence about whether structured transitions could eventually increase turnover and expand program reach. The pilot would include a defined assistance period of two to three years for a selected group of new participants, combined with case-management services to help households plan for gradual increases in rent contribution or movement to other housing supports. If City Council expresses interest, additional design work would be required to determine eligibility criteria, caseload size, staffing roles, and evaluation methods. While the pilot could generate valuable insights, it would require new funding and greater administrative coordination. Despite these challenges, the pilot offers an opportunity to explore long-term sustainability options without altering the existing program for current participants.

Each of these options reflects a different level of ambition, cost, and operational complexity. The status quo preserves stability but does not advance equity or reach. The incremental redesign strengthens program functioning within current constraints and may offer the most feasible near-term path. The pilot provides a structured opportunity to evaluate future policy shifts but requires new investment and careful planning. Together, these options create a clear decision framework for determining how CSRAP can continue meeting the City's deep-affordability goals while addressing structural challenges that limit access and long-term sustainability.

7. Conclusion

CSRAP is a cornerstone of Charlottesville's housing stability strategy for extremely low-income residents. The program performs well within its constraints, delivering strong stabilization and equity outcomes for connected households. However, structural challenges such as limited reach, stagnant waitlist, documentation barriers, and manual systems limit long-term sustainability and equitable access.

This report presents three paths: maintaining the current model, improving equity and access without changing core design, or exploring a transition-based pilot that could expand reach. Each option reflects different levels of ambition, cost, feasibility, and potential impact. Given current capacity, resource constraints, and uncertainty about transition model success, Option 2 offers a practical, forward-leaning pathway that strengthens equity and transparency while preserving program stability, though all three options are viable depending on leadership priorities.

Charlottesville now has a clear framework to guide program investment decisions while preserving CSRAP's essential mission: stabilizing the residents most impacted by housing instability.