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July 22, 2025

RRHA Presentation to the Land Use and Transportation Committee

Good afternoon, Chair Nicole Jones, Vice Chair Ellen Robertson – and other members of the Committee,

As CEO, and on behalf of our Board of Commissioners and the incredibly hard-working Team at RRHA, I thank you for the opportunity to again appear before this Committee. I have been asked to discuss RRHA's Transformation – including updates to (1) annual accounting/funding, (2) plans for future of public housing and (3) programing for Homeownership.

First, **RRHA's annual accounting and funding** – On behalf of our Chief Financial Officer, Precious Faust and her team (and the larger RRHA Team of employees who supported the accomplishment), I am proud to report that last month, our independent Outside Auditor completed its financial audit of RRHA, and for the first time in many, many, many years, RRHA received a "clean audit." That means there were no "FINDINGS." This was a huge accomplishment that resulted in many late nights and weekends on behalf of our Finance and Accounting Department, the leadership of our Board of Commissioners, and in particular, Commissioner Lewis who is Chair of RRHA's Finance and Administration Committee.



However, there are many financial challenges when we look at the volatility of the budget and proposed cuts to critical programs that RRHA needs to serve our public housing population. In fact, approximately 80 percent of our funding comes from our regulator, the U.S. Department of Housing and Urban Development – and any organization that relies on that high percentage of its funding from one source, that’s not smart economics and business practice. And that’s why it is one of the reasons we at RRHA want to do what other Housing Authorities across the Commonwealth of Virginia have been doing, and that is not just use our wholly-owned 501 (c) (3) non-profit the Richmond Development Corporation (RDC) for real estate development, but to attract unrestricted revenue for public housing resident programs like self-sufficiency, job training, and better healthcare in the Big 6 and where appropriate homeownership – because God our Lord Jesus Christ did not intend for public housing residents, like myself, and so many others, to live in public housing forever – Public Housing as defined by federal legislation is transitional housing – and not housing of last resort.

Second, **RRHA’s plans for the future of public housing** – we want to make sure that public housing residents do not continue to live in concrete and cinderblock buildings like in Gilpin, as it is some of the oldest infrastructure along the entire east coast from Miami up to New Hampshire. Thus, RRHA’s plans are to ensure that our strategy aligns with Mayor Avula’s vision and that of City Council’s Richmond 300 Master Plan that prioritize equitable and sustainable growth for Richmond (**and I want to take personal privilege to deeply thank Councilwoman Ellen Robertson for her leadership in offering an important amendment when City Council was debating the Richmond 300 plan, to include public housing as growth nodes in Richmond as part of that plan**).

In fact, we want public housing to look like Richmond's Armstrong Renaissance Development where we have a mixed-income community, while preserving the historic legacy of areas like Jackson Ward.

Now that we are developing Creighton Court and are in the process of continuing to have community conversations about redeveloping Mosby and Gilpin, we want to be smart and intentional about which of the remaining 3 public housing sites we should proceed with next – and of course that means accessing many factors, including the ability to finance the project, i.e., where is the funding going to come from. As an example, with the next 10 phases of Gilpin, it will cost, at this time, \$466 million to redevelop, accordingly we must attract private investors, but do so in a public/private partnership structure with RRHA being the “public partner” in any transaction or deal.

RRHA's Board of Commissioners will be meeting this Fall to determine to consider several strategies to redevelop our public housing communities and as a redevelopment authority partner with City Council, Mayor Avula and local affordable housing stakeholders to tackle the affordability crisis in Richmond.

Third, **RRHA's programing for Homeownership.** We are working diligently to give the families we serve the dream of homeownership in the following ways:

1. We are in preliminary conversations with Mayor Avula's Administration to partner up with the City's down-payment assistance program, which City Council authorized City employees who are first-time homeowners - and we are identifying public housing residents who are also city employees and have them partner with RRHA's Homeownership program.

2. Our Family Self-Sufficiency Program – Prepares families to become self-sufficient where they can learn how to budget their finances, improve their earning potential, and prepare them for homeownership.
3. We have partnered with local non-profits (and national homeownership partners) and financial institutions to identify funding for down-payment assistance and housing counseling. RRHA will continue to refer clients to our partners for education (**pre-homeownership counseling and housing budgeting to stay in their homes and not get foreclosed on**) to prepare them for homeownership and help them understand what to expect as homeowners.
4. RRHA has reviewed and updated our agency's Administrative Plan, ACOP, and Annual Plan, that our Board of Commissioners recently approved, and we submitted to HUD - to ensure that the Housing Authority's policies promote homeownership, provide clear expectations for the families and the PHA, and protect families from predatory lending.
5. In the upcoming months, RRHA will host interest meetings, both in-person and virtual, to assist families with starting the homeownership journey. The events will be for public housing and housing choice voucher residents and will be supported by RRHA's Resident Services department.

OVERVIEW OF THE PROPOSED RELOCATION PLAN

For the Gilpin Court Redevelopment Project

This document provides an overview of the proposed Relocation Plan for the Gilpin Court Redevelopment project. **All current Gilpin residents will have the right to return should they choose to do so, and if they meet all eligibility requirements.** RRHA, working with the residents will also create a ***“Tenant Bill of Rights”*** regarding relocation. The **Tenant Bill of Rights** will work in concert with the proposed Relocation Plan.

To provide for the Housing Choice Vouchers needed for this relocation program, RRHA will request Tenant Protection Vouchers (TPVs) from the US Dept of HUD. RRHA will procure or have the Developer to procure an applicable, experienced relocation consultant.

RRHA will provide, or cause the applicable relocation consultant to provide, the following services in accordance with HUD regulations, including, but not limited to:

- 1) Provide full-service relocation advisory services, mobility counseling services, and outreach to residents;
- 2) Issue all required HUD and RRHA Notices relating to the Relocation Program;
- 3) Arrange for moving payments, moving services, and other appropriate expense payments;
- 4) Track relocation activities with appropriate reporting tools and file documentation;
- 5) Determine the need for any gap or Replacement Housing Payment assistance
- 6) Inform all displaced persons of their right to a fixed moving payment or the reimbursement payment for all actual reasonable moving expenses;
- 7) Conduct all relocation activities in accordance with RRHA policy and the Uniform Relocation Assistance Act.

RRHA will assist each household with completing a *Resident Household Assessment Form* to assess relocation needs. This form identifies the physical housing needs and other needs for each family. The form will also identify any special accommodations such as modifications for people with disabilities, transportation, or other supportive service

coordination needs. Relocating residents will also be required to sign a *Relocation Agreement* once they have been provided with all available options and make their selection.

For each redevelopment phase, households residing in the proposed construction area will be relocated upon HUD approval of the phase relocation plan and the conclusion of all applicable resident notice periods.

Residents may select a Tenant Selection Voucher and permanently move or choose to temporarily move and then return to Gilpin's new redeveloped site, as units are available and depending on their eligibility. Also, RRHA may provide households with the option to transfer to other public housing units within RRHA's portfolio, whether on-site or off-site. .

Regardless of location, relocation apartments will meet all relevant standards of habitability, including those specified by HUD or in the codes of the city or town in which the unit is located and shall include any adaptations necessary for any family members with disabilities. RRHA will inspect all units to ensure that these standards are met. The size of the relocation unit shall be based on the household composition.

RRHA will use its best efforts to relocate residents to apartments that are (a) as geographically proximate to the current development as possible and (b) meets the special needs of each household identified during the resident assessment, including the household's educational, childcare, employment and medical needs. RRHA will not relocate households to a unit for which the lease terms are unreasonable.

Residents will be allowed to inspect the proposed relocation apartment prior to their acceptance.

Assistance to be Provided to Each Gilpin Household:

Assistance for each affected household will include, but not be limited to the following:

- Outreach to Households (Flyers, Letters, Community Meetings, etc.)
- One-to-one counseling with households to assist residents in making an informed choice regarding their housing options
- Assistance with completing a Resident Household Assessment Form
- Identify any existing lease compliance issues, budgeting issues, or other issues that may prevent a resident from moving to a dwelling unit of their choice

- Housing Choice Voucher Mobility Counseling
- Apartment inspection and preparation of housing units in order to meet and exceed Housing Quality Standards
- Housing Referrals, housing search, lease negotiations, and transportation assistance to families relocating with vouchers
- Addressing all logistics associated with the actual move, including scheduling moves, arranging apartment inspections, utility connections, and security and utility deposit assistance
- Coordinate utility connections, if needed
- Provide residents with a letter indicating Notification of Relocation Service and a 90-day notice
- Assistance with Relocation Expenses
- Assistance with understanding the Relocation Agreement
- Work with relocatees and RRHA's Dept of Resident Services to provide supportive services to ease the transition to a new neighborhood and connect families to local services. This may include a list of schools and childcare resources in the new housing locale, tours of potential neighborhoods, and other information regarding the jurisdiction's supportive services.
- Provide the greatest number of housing options available to residents. Build relationships with landlords to generate quality housing options for residents. Assemble housing resource information into resource packets that will include specific names, addresses, and contact numbers.
- Assistance with understanding all notices, packets, agreements, and the HUD information booklet "Relocation Assistance to Residents Displaced from their Homes"

RRHA will provide ongoing communication to the residents and continue to track relocated residents throughout the redevelopment period. In addition, RRHA will be required to keep an Individual Relocation file for each resident.

Standards for Occupancy and Re-Occupancy:

Eligibility for returning to housing in Gilpin Court will be based on the following criteria:

- 1) must be in compliance with the terms of the lease, temporary occupancy agreement, relocation agreement and/or rehousing agreement;
- 2) must be current in rent payments or the terms of a repayment agreement;
- 3) must not have any unresolved eviction action;
- 4) must not have any person other than those named on the lease living in the unit;
- 5) must be income eligible based on program guidelines;
- 6) must have no outstanding damage charges;
- 7) must not have a history of significant or repeated lease violations;
- 8) must be current with all income recertifications;
- 9) must not have any family members in the household engaged in criminal activity.

ATTACHMENT A1



FY 2025 MULTIFAMILY TAX SUBSIDY PROJECT INCOME LIMITS SUMMARY

HUD refers to projects financed with tax exempt housing bonds issued to provide qualified residential rental development under section 142 of the Internal Revenue Code (IRC) and low-income housing projects funded with tax credits authorized under section 42 of the IRC, as Multifamily Tax Subsidy Projects (MTSPs). MTSPs are subject to HUD-determined income limits.

For projects placed into service in Richmond, VA HUD Metro FMR Area following publication of the FY2025 Income Limits: For minimum set-asides using the 20-50 test, use the 50 percent (very low) income limits in the table below; for the 40-60 test, use the 60 percent income limits below. All income limits shown in the following table are applicable in low-income housing credit projects that are using the income averaging test for compliance subsequent to the Consolidated Appropriations Act of 2018, [Pub.L. No. 115-141, 132 Stat. 348 \(SEC. 103.\)](#).

FY 2025 MTSP Income Limits									
FY 2025 MTSP Income Limit Area	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Richmond, VA HUD Metro FMR Area	80 Percent Income Limits	\$63,600	\$72,640	\$81,760	\$90,800	\$98,080	\$105,360	\$112,640	\$119,920
	70 Percent Income Limits	\$55,650	\$63,560	\$71,540	\$79,450	\$85,820	\$92,190	\$98,560	\$104,930
	60 Percent Income Limits	\$47,700	\$54,480	\$61,320	\$68,100	\$73,560	\$79,020	\$84,480	\$89,940
	<u>50 Percent (Very Low) Income Limits</u>	\$39,750	\$45,400	\$51,100	\$56,750	\$61,300	\$65,850	\$70,400	\$74,950
	40 Percent Income Limits	\$31,800	\$36,320	\$40,880	\$45,400	\$49,040	\$52,680	\$56,320	\$59,960
	30 Percent Income Limits	\$23,850	\$27,240	\$30,660	\$34,050	\$36,780	\$39,510	\$42,240	\$44,970
	20 Percent Income Limits	\$15,900	\$18,160	\$20,440	\$22,700	\$24,520	\$26,340	\$28,160	\$29,980

Since FY 2010, HUD has not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to [Federal Register Notice FR-6436-N-01](#), for FY 2024 and beyond, HUD has modified its income limit cap rule such that the ceiling can never exceed 10 percent.

For FY 2025, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2022 and 2023, at \$92,148 and \$96,401. Twice the change in these values is 9.23%. Therefore, the ceiling is set at 9.23%.



FY 2025 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

ATTACHMENT A2

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Richmond, VA HUD Metro FMR Area	\$113,500	Very Low (50%) Income Limits (\$) Click for More Detail	39,750	45,400	51,100	56,750	61,300	65,850	70,400	74,950
		Extremely Low Income Limits (\$)* Click for More Detail	23,850	27,250	30,650	34,050	37,650	43,150	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	63,600	72,650	81,750	90,800	98,100	105,350	112,600	119,900

NOTE: **Richmond city** is part of the **Richmond, VA HUD Metro FMR Area**, so all information presented here applies to all of the Richmond, VA HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Richmond, VA HUD Metro FMR Area.

The **Richmond, VA HUD Metro FMR Area** contains the following areas: Amelia County, VA; Charles City County, VA; Chesterfield County, VA; Dinwiddie County, VA; Goochland County, VA; Hanover County, VA; Henrico County, VA; King William County, VA; New Kent County, VA; Powhatan County, VA; Prince George County, VA; Sussex County, VA; Colonial Heights city, VA; Hopewell city, VA; Petersburg city, VA; and Richmond city, VA.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

For last year's Median Family Income and Income Limits, please see [here](#):

[FY 2024 Median Family Income and Income Limits for Richmond, VA HUD Metro FMR Area](#)

Select a different county or county equivalent in Virginia:

Prince George County
Prince William County
Pulaski County
Radford city
Rappahannock County
Richmond city

Select county or county equivalent

Select any FY2025 HUD Metropolitan FMR Area's Income Limits:

Richmond, VA HUD Metro FMR Area

Select HMFA Income Limits Area

Or press below to start over and select a different state:

Select a new state

HOUSEHOLD INCOME MIX

For Creighton Court Redevelopment Project

Phase A:

Total of **68** units: LIHTC at 60% AMI – 28 units
LIHTC at 50% AMI – 19 units
PBVs -----21 units

Construction has been completed on this phase and lease-up has begun.

Phase B:

Total of **72** units: LIHTC at 60% AMI – 40 units
LIHTC at 50% AMI – 14 units
PBVs ----- 18 units

Construction is 66% complete on this phase.


Phase C:

Total of **61** units: LIHTC at 60% AMI – 34 units
LIHTC at 50% AMI – 12 units
PBVs ----- 15 units

This phase has **not** started to date. RRHA and the developer are seeking funds to close the funding gap.

HUD FY 2025 Income Limits:

- See **Attachments A1 and A2**. The income limits shown in the two documents are the same but one (**Attachment A1**) is exclusive to LIHTC projects. For the Creighton project, only the 50% and 60% AMIs are being used under LIHTC.
- Note that the income limits vary by household size and are adjusted annually by HUD.



Let's

TALK

about it!

JOIN IN THE
GILPIN

CONVERSATION!

Thursday

AUG 28 | 5:30 pm

Saturday

SEPT 6 | 1 pm

**GREATER MOUNT MARIAH
BAPTIST CHURCH**

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Good **4** **GILPIN**

Working together to meet the needs of Gilpin's next generation