

## MOTION

To amend Resolution No. 2025-R043, which requests that the Chief Administrative Officer cause the Department of Finance and Department of Housing and Community Development, in coordination with other relevant City departments, to conduct an inventory of existing City programs and initiatives that mitigate displacement, to assess their effectiveness, and to report findings and recommendations to the Council within 120 days, to modify the deadline and scope of such report and recommendations.

INTRODUCED: October 14, 2025

## A RESOLUTION No. 2025-R043

To request that the Chief Administrative Officer cause the Department of Finance and Department of Housing and Community Development, in coordination with other relevant City departments, to conduct an inventory of existing City programs and initiatives that mitigate displacement, to assess their effectiveness, and to report findings and recommendations to the Council [within 120 days].

Patrons – Mrs. Robertson, Ms. Lynch, Ms. Jones, Vice President Jordan,  
and President Newbille

Approved as to form and legality  
by the City Attorney

PUBLIC HEARING: NOV 10 2025 AT 6 P.M.

WHEREAS, the City recognizes the importance of protecting residents [~~small businesses,~~  
~~and cultural institutions~~] from displacement due to rising housing costs, redevelopment, and public  
infrastructure investment; and

WHEREAS, the City currently implements programs and initiatives that, either directly or indirectly, support the goal of mitigating displacement, though many were not originally designed with that purpose; and

AYES: 8 NOES: 0 ABSTAIN:

ADOPTED: JAN 12 2026      REJECTED:      STRICKEN:

WHEREAS, the City's existing strategies must be thoroughly reviewed, updated, and aligned with best practices in order to ensure equitable and effective responses to displacement pressures; and

WHEREAS, the Council seeks to make informed policy and budgetary decisions grounded in a comprehensive understanding of current efforts, program effectiveness, and service gaps; and

WHEREAS, cross-departmental collaboration is necessary to ensure a full and accurate inventory of City efforts related to displacement mitigation;

NOW, THEREFORE,

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF RICHMOND:

That the Council hereby requests the Chief Administrative Officer cause the Department of Finance and the Department of Housing and Community Development, in coordination with other relevant City departments, to conduct a cross-departmental inventory of all existing programs and initiatives that serve to mitigate displacement of residents [~~businesses, and cultural assets~~] in the City of Richmond.

BE IT FURTHER RESOLVED:

That the Council hereby requests that the inventory shall include the following:

1. Identification of all City-funded programs, land use tools, and policy mechanisms related to housing stability, tenant protections, and housing affordability[~~and cultural heritage support~~];
2. An assessment of inputs, outputs, and outcomes of each program, including key program indicators such as number of participants compared to the eligible population, when that information is available or could be estimated with reasonable accuracy, case or ticket processing

times, participant satisfaction or other performance-related survey data, dedicated full-time equivalent staff allocated to administer each program, and program spending; and

3. Identification of gaps and opportunities for improvement or expansion, including staffing needs.

BE IT FURTHER RESOLVED:

That the Council hereby requests that the Chief Administrative Officer cause the Department of Finance and the Department of Housing and Community Development to:

1. ~~[Begin]~~ Conduct the cross-departmental inventory of all existing programs and initiatives that serve to mitigate displacement of residents ~~[, businesses, and cultural assets by reviewing and updating]~~ and report the findings to Council in writing and via presentation to the Finance and Economic Development Standing Committee by March 18, 2026;

2. Review and update, including policy recommendations and proposed next steps, the One Richmond: An Equitable Affordable Housing Plan, a copy of which is attached to this resolution, including progress toward current goals, newly available data, and alignment with City priorities[;] and submit to Council for adoption the updated plan by December 16, 2026.

~~[2. — Report findings, along with policy recommendations and proposed next steps, to the Council within 120 days after adoption of this resolution.]~~

BE IT FURTHER RESOLVED:

That the Council encourages community engagement throughout the ~~[cross-departmental inventory of all existing programs and initiatives that serve to mitigate displacement of residents, businesses, and cultural assets]~~ implementation process to ensure a transparent and inclusive review of existing efforts and development of future plans.

**DATE:** October 3, 2025  
**TO:** The Honorable Members of City Council  
**THROUGH:** RJ Warren, Council Chief of Staff  
**THROUGH:** Maria Garnett, Council Policy Analyst  
**FROM:** The Honorable Ellen F. Robertson, Councilmember 6<sup>th</sup> District  
**RE:** To request that the Chief Administrative Officer cause the Department of Finance and Department of Housing and Community Development, in coordination with other relevant City departments, to conduct an inventory of existing City programs and initiatives that mitigate displacement, to assess their effectiveness, and to report findings and recommendations to the Council within 120 days.

**CNL-2025-0044**

**PURPOSE:** This resolution formally requests the Chief Administrative Officer (CAO) to direct a comprehensive, cross-department review, inventory, and high-level evaluation of existing City programs and initiatives that mitigate displacement, to be led by the Department of Finance and Department of Housing and Community Development (“the Departments”). The implementation of this resolution would enable a strategic, data-informed approach to understanding what is already working, and where opportunities exist, so the City of Richmond can create a robust infrastructure to prevent displacement.

**BACKGROUND:** As articulated by Housing Opportunities Made Equal (HOME) of Virginia in the attached memorandum, Richmond’s growth and increased investment has brought many positive changes to the City and its residents, but this growth also poses displacement risks for our most vulnerable residents, businesses, and cultural assets. While the City has launched successful initiatives to increase affordable housing and help residents stay housed, such as the Eviction Diversion Program and increased investments in the Affordable Housing Trust Fund, more can be done to prevent displacement. Through strategic planning, resource alignment, and community engagement—all of which are encompassed by the resolution’s requested action to be directed by the CAO—the City can develop, sustain, and scale more robust and equitable solutions that foster inclusive development, stabilize communities of color and low-income communities, address housing affordability and price increases, and ensure housing supply anticipates and meets demand.

**COMMUNITY ENGAGEMENT:** This resolution reflects Councilmember Robertson’s longstanding commitment to ensuring that the City not only has an adequate supply of safe, affordable housing but also that its growth will include, rather than exclude or expel, its most vulnerable and longstanding residents.

**STRATEGIC INITIATIVES AND OTHER GOVERNMENTAL:** Multiple pillars of the Avula administration are reflected in this resolution and its intended outcomes, namely “Thriving Neighborhoods,” “Thriving Economy,” and “A City That Tells Its Stories.”

**FISCAL IMPACT:** N/A; the resolution prompts collection and centralization of programmatic and spending data that is already available.

**DESIRED EFFECTIVE DATE:** Upon adoption

**REQUESTED INTRODUCTION DATE:** October 14, 2025

**CITY COUNCIL PUBLIC HEARING DATE:** November 10, 2025

**REQUESTED AGENDA:** Consent

**RECOMMENDED COUNCIL COMMITTEE:** Finance and Economic Development Standing Committee

**AFFECTED AGENCIES:** Office of the Chief Administrative Officer  
Deputy CAO for Finance and Administration  
Deputy CAO for Planning and Economic Development  
Department of Finance  
Department of Housing and Community Development

**RELATIONSHIP TO EXISTING ORD. OR RES.:** None

**ATTACHMENTS:** Draft Resolution

Memorandum from Housing Opportunities Made Equal (HOME) of VA  
One Richmond: An Equitable Affordable Housing Plan (January 2022)

**STAFF:** Maria Garnett, Council Policy Analyst, (804) 298-5052

## **Displacement Mitigation Strategies for the City of Richmond**

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### **I. Overview:**

As Richmond continues to grow and invest in its communities, it must also protect its most vulnerable residents, businesses, and cultural assets from displacement.

This document provides a menu of policy recommendations to help maximize existing residents' choices about when, whether and under what circumstances to move, thereby preserving families' ability to stay in their homes and neighborhoods if they wish to do so.

While the city has launched successful initiatives to increase affordable housing and help residents stay housed, such as the Eviction Diversion Program and increased investment to the Affordable Housing Trust Fund, there is much more to do. The City must continue to create new displacement protections, improve access to existing resources, expand successful programs, and continue to innovate to build wealth in our communities.

Through strategic planning, resource alignment, and community engagement, the City can develop more robust and equitable solutions that foster inclusive development, stabilize communities of color and low-income communities, address housing affordability and price increases, ensure housing supply anticipates and meets demand, and that remain effective, sustainable, and scalable over time.

## **II. Defining Displacement:**

Displacement<sup>1</sup> is the result of policy choices that have made housing unaffordable, evictions more likely, and opportunity for upward mobility less accessible, particularly in large metropolitan areas. It tends to occur in neighborhoods that have historically suffered from underinvestment and that are experiencing gentrification, advancing new transit projects, and building more infrastructure and that fail to enact policies to protect residents.

### **Direct displacement**

When households are forced to move from their homes for reasons such as eviction, foreclosure, natural disaster, or deterioration in the physical condition of the housing that render it uninhabitable.

Typically, this results from actions taken – or not taken – by the property owner, though historically it has also resulted from government action through urban renewal and slum clearance.

### **Economic or Indirect displacement**

When people or businesses are forced to move from a neighborhood because they can no longer afford it. This could be due to barriers to economic opportunity, increasing housing costs, or changes in the affordability of neighborhood goods and services.

This can result from a range of actors and actions, including but not limited to private development, public investment, insufficient supply relative to demand, rising utility costs, and demographic change.

### **Cultural displacement**

The closure or relocation of businesses and cultural enterprises may be the result of direct or economic displacement. They may be adversely impacted by non-renewal or absence of a lease, redevelopment or demolition of their existing premises, or rising rents.

When the nature of services and goods sold in a given area shift, existing residents can feel a sense of dislocation or detachment from community.

### **Exclusionary Displacement**

When lower-income households and households of color are prevented from living in areas that have historically or currently prohibit more housing options, especially affordable housing and multifamily development. By excluding growth in one area, displacement pressure increases in other neighborhoods as housing demand spills over to lower-cost neighborhoods.

### **Gentrification**

A pattern of neighborhood changes in which a previously low-income neighborhood experiences new investment, whether by private or public actors, accompanied by demographic changes, increasing home values and/or rents, and other social and economic changes associated with the physical, cultural, and/or political displacement of existing lower-income residents.

Gentrification has been associated with the uprooting of long-standing residents, conflicts among new and older neighbors, loss of cultural anchors, and adverse health impacts for Black and low-income residents. Importantly, while the issues are related, not all displacement is linked to gentrification.

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<sup>1</sup> George and Eunice Grier first proposed a definition of displacement in 1978 report for the US Department of Housing and Urban Development called “Urban Displacement: A Reconnaissance” (Grier and Grier 1978).



### III. Displacement Mitigation Strategies and Tools:

Due to the prevalence of displacement and its various drivers, no single solution will prevent displacement. Cities across the country that have already started to grapple with this problem have deployed a combination of policies that build upon each other. The matrix below provides an overview of a diverse set of strategies and policies, organized using the widely accepted framework for structuring displacement mitigation strategies: plan, protect, preserve, produce.<sup>2</sup>

#### The 4 P's of Displacement Mitigation:

**Plan:** Analyze existing patterns, anticipate displacement pressures, prepare and revise displacement mitigation measures and strategies.

**Protect:** Safeguard existing residents (both renters and homeowners) from the negative effects of rising costs, aiming to stabilize their housing situations and enable them to benefit from neighborhood improvements.

**Preserve:** Protect existing affordable housing stock (both subsidized and market-rate) and prevent its loss to market-rate conversion or deterioration.

**Produce:** Create additional dedicated affordable housing units (new construction or rehabilitation of existing properties) to meet the needs of displaced residents and ensure continued access for other low and moderate-income households experiencing displacement pressures.

Given the limitations on the City's power pursuant to the the Dillon rule, this list only includes policies that are arguably within Richmond's authority to enact today. Existing programs are noted with an asterix.

#### ***Displacement Mitigation Framework: Strategies and Tools***

Strategy	Tool
<b>PLAN</b>	<u>1a. Inventory City programs and initiatives that help mitigate displacement and identify gaps.</u>
	Identify and assess effectiveness of existing displacement mitigation tools Revisit "One Richmond: An Equitable Affordable Housing Plan" to update data, assess progress on goals, and identify gaps
	<u>1b. Develop a Comprehensive Displacement Mitigation Action Plan</u>
	<u>1c. Proactively identify and monitor affordable housing.</u>
	Support the creation of an affordable housing preservation database

<sup>2</sup> The City of Boston expanded on this by adding an additional "P" to the framework — prosperity. This reflects Boston's commitment to helping people thrive, through homeownership and entrepreneurship, financial planning, and access to well-paying jobs. For more information, see *A Place to Thrive: Anti-Displacement Action Plan for Boston*, available at <https://www.boston.gov/departments/planning-advisory-council/anti-displacement-action-plan#reports>.

<b>PROTECT</b>	<u>2a. Provide direct financial relief to vulnerable renters who are at risk of displacement.</u>	Family Crisis Fund* Gap Grant Program* Eviction Diversion Program*
	<u>2b. Increase legal protections for renters to reduce evictions and other forms of displacement.</u>	Mandatory tenant protections in rental properties receiving city support Expand free legal support for tenants facing eviction Establish a multi-agency eviction prevention task force
	<u>2c. Assist displaced tenants with relocation.</u>	Tenant relocation ordinance Community preference policy Single-entry, online affordable housing application portal
	<u>2d. Lower the property tax burden for vulnerable homeowners.</u>	Older Adults and Persons with Disabilities (OAPD) Real Estate Tax Relief Program* Expand notice of property tax deferral and exemption rights
	<u>2e. Assist vulnerable homeowners with repairs to their homes.</u>	Expand the home repair assistance program* Create property tax relief program for vulnerable homeowners who substantially renovate their home
<b>PRESERVE</b>	<u>3a. Intervene to prevent affordable housing from converting to market at the end of their affordability period.</u>	Affordable housing preservation network Database to track affordable housing inventory
	<u>3b. Incentivize preservation of subsidized and unsubsidized affordable housing.</u>	Repair grants and loans Incentives to extend affordability period Enact land use restrictions that disincentivize redevelopment and demolitions of current affordable homes Property tax abatement program for renovated properties
	<u>3c. Create a preservation fund to provide private and public capital targeted towards acquiring and rehabilitating at-risk apartments.</u>	Public private strike funds
<b>PRODUCE</b>	<u>4a. Dedicate surplus public land to affordable housing development</u>	Public land for affordable housing policy

	<a href="#">4b. Increase impact of the AHTF</a>	Implement a blighted and derelict land tax to fund AHTF
	<a href="#">4c. Expedited development review and permitting for affordable housing</a>	

## PLAN

Analyze existing patterns, anticipate displacement pressures, prepare and revise displacement mitigation measures and strategies.

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### **Strategy 1a: Inventory City programs and initiatives that help mitigate displacement and identify gaps.**

How is the City of Richmond using its human and financial resources, land, and regulatory powers to mitigate displacement today? Richmond has programs and tools already in place that directly or indirectly address the displacement of residents, businesses, and other community cultural assets, even if that was not the stated intent of the program at the time of implementation. Richmond should conduct a cross-departmental inventory of existing programs, assess their effectiveness, and report their findings to City Council. The City Department of Housing and Community Development could start by reviewing the “One Richmond: An Equitable Affordable Housing Plan” to update data, assess progress on goals, and revise to reflect current city priorities.

By understanding what the city is already doing, and how those efforts compare to best practices, Council can more readily identify gaps and opportunities to create even more robust protections and programs.

*Examples:* [Boston, MA](#); [Seattle, WA](#); [Austin, TX](#).

### **Strategy 1b: Develop a Comprehensive Displacement Mitigation Action Plan**

Once the City has conducted an assessment of existing programs, it should develop a public work plan to create new displacement protections, improve access to existing resources, and expand successful programs. This displacement mitigation action plan should serve as a foundational roadmap for the next two years, providing actionable next steps for developing and coordinating strategies to minimize and mitigate the harm faced by vulnerable communities as a result of the City’s growth, development, and public investments.

*Examples:* [Boston, MA](#); [Austin, TX](#).

### **Strategy 1c: Proactively identify and track affordability periods for subsidized housing.**

To better assess the city’s housing needs, the Department of Housing and Community Development should track the affordability period of the city’s subsidized housing stock. This will allow the city to act preemptively to preserve its existing affordable housing stock before units convert to market rate and displace residents.

The Virginia Housing Alliance and Housing Forward Virginia are currently developing an affordable housing preservation database. The Department of Housing and Community Development should get involved in their preservation coalition to ensure the database includes information about the affordable housing development receiving city funds, such as the Affordable Housing Trust Fund and Performance Grant Program.

## **PROTECT**

Safeguard existing residents (both renters and homeowners) from the negative effects of rising costs, aiming to stabilize their housing situations and enable them to benefit from neighborhood improvements.

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### **Strategy 2a: Provide direct financial relief to vulnerable renters who are at risk of displacement.**

- Identify a dedicated funding source for the **Family Crisis Fund**, which provides direct financial assistance to residents experiencing unexpected hardship, with a focus on helping families with children.
- Identify a dedicated funding source and re-tool the [Gap Grant Program](#) to assist tenants at risk of displacement due to rising housing costs.

*Examples:* Charlottesville's [Supplemental Rental Assistance Program](#); Arlington's [Housing Grants for Needy Persons](#); and Washington DC's [Local Rent Supplement Program](#).

- Expand the [Eviction Diversion Program](#).

### **Strategy 2b: Increase legal protections for renters to reduce evictions and other forms of displacement.**

- **Mandatory tenant protections in rental properties receiving city support**

Require properties receiving city support—such as the affordable housing trust fund and performance grant program—to provide a designated set of robust protections for tenants, ideally through deed restrictions. Tenant protections could include: (1) organizing protections, (2) opportunities to cure alleged lease violations, (3) rights of first refusal to purchase, (4) longer advanced notice of rent increases, (5) lease renewal protections (i.e., barring lease non-renewals without just cause), (6) and (6) caps on rent increases.

*Example:* The City of Austin, Texas requires rental housing developers seeking city funding to provide, via a deed restriction, [additional protections for tenants](#), such as good cause protections for lease non-renewal and right to cure.

- **Expand free legal support for tenants facing eviction**

- **Establish a multi-agency eviction prevention task force** that brings together legal service providers, housing assistance organizations, the RPS McKinney Vento coordinator, and homelessness service providers to monitor eviction court dockets and coordinate eviction prevention efforts to help reduce the number of evictions, diminish the impact of evictions on families, ensure school absenteeism due to an eviction is short and rare, and develop and implement long-term eviction prevention strategies.

*Example:* The City of Alexandria's [Eviction Prevention Task Force](#) is a multi-agency partnership composed of representatives from the Department of Community and Human Services, Office of Housing, Sheriff's Office, City Attorney's Office, Legal Services of Northern Virginia, Christ Church, and Emergency Financial Providers. The group is collecting and sharing data and working to understand the local eviction landscape, identifying and resolving gaps in eviction prevention services, and engaging stakeholders to address the crisis. The goals of the Task Force include reducing the number of evictions in Alexandria, diminishing the impact of eviction on residents and developing and implementing a long-term eviction prevention strategy that addresses the needs of residents and property owners.

#### **Strategy 2c: Assist displaced tenants with relocation.**

- **Tenant relocation ordinance**

Relocation ordinances provide support for renters, such as financial assistance and counseling, when they are displaced from rental housing or mobile home parks undergoing redevelopment or demolition. Programs range in scope and structure. Many cities require developers to pay financial assistance to renters who are displaced, with some cities paying for the assistance.

*Examples:* Austin ([Tenant Relocation Program](#)); Boston ([Condominium Cooperative Ordinance](#)); Chicago ([Protecting Tenants in Foreclosed Rental Property Ordinance](#), [Condominium Conversion Ordinance](#)); Seattle ([Tenant Relocation Assistance Ordinance](#)); Portland ([Mandatory Renter Relocation Assistance Ordinance](#)), Palo Alto ([Rental Housing Stabilization Ordinance](#)); San Antonio ([Risk Mitigation Policy](#)).

- **Community Preference Policy**

To promote equal access to income-restricted housing, establish policies for outreach, unit advertising, and tenant selection for income-restricted units. Several cities and nonprofit organizations across the United States utilize community preference policies for their affordable housing programs to redress prior racial injustices (such as displacement precipitated by urban renewal and freeway construction), further their displacement mitigation goals, and help stabilize communities.

Some localities have created a lottery system that gives preference to populations with the most acute affordable housing need. Other require affordable housing developers receiving city funds to use a particular tenant selection policy that prioritizes community members who have already been displaced from their housing or are most at risk of displacement.

Examples: [Portland, Oregon](#); [San Francisco](#); [Guadalupe Neighborhood, Austin](#); [Boston, MA](#).

- **Create a single-entry, online affordable housing application portal**

To improve access to income-restricted housing, the City should collaborate with the affordable housing providers in Richmond to create a single application for all the income-restricted housing in the city. Building a consolidated application experience can ease application burden and keep applicants apprised of their progress.

### **Strategy 2d: Lower the property tax burden for vulnerable homeowners.**

- [\*\*Older Adults and Persons with Disabilities \(OAPD\) Real Estate Tax Relief Program\*\*](#)
- **Expand notice of property tax deferral and exemption rights**

Virginia law authorizes localities to defer or exempt certain homeowners from real property tax, including elderly and permanently disabled homeowners (Va. Code § 58.1-3210 through 58.1-3218), disabled veterans (Va. Code § 58.1-3219.5), surviving spouses of veterans killed in action (§ 58.1-3219.9), and surviving spouse of emergency service provider killed in the line of duty (§ 58.1-3219.14), yet many homeowners are not aware of these supports. State law also permits localities to defer all or any portion of real estate tax that exceeds 105 percent of the real estate tax on the property in the previous year. The City could provide targeted notice to homeowners about these programs and make the notices more accessible to homeowners who are not fluent in English.

### **Strategy 2e. Assist vulnerable homeowners with repairs to their homes.**

- **Promote housing repairs programs and secure funding to continue existing programs.**

Housing repair programs help to preserve naturally occurring affordable housing and reduce displacement by ensuring that every homeowner can address critical housing needs without undue burden. The AHTF has the authority fund construction of new housing and the rehabilitation of existing housing for rent or sale.<sup>3</sup>

- **Create a property tax relief program for vulnerable homeowners who substantially renovate their home**

In many cases, home repairs and modifications can help residents remain in their homes rather than undergoing disruptive moves, yet major home repairs can lead to an increase in property taxes. Using the authority granted to localities in § 58.1-3220 and § 58.1-3220.01, create a property tax relief program for moderate and low-income homeowners who substantially rehabilitate or renovate their home. State code gives localities the option to provide a partial tax exemption or partial tax credit to eligible homeowners. To ensure the program benefits homeowners at greatest risk of displacement, the city should establish income eligibility and owner occupancy requirements.

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<sup>3</sup> Richmond, Virginia Code of Ordinances, Chapter 16, Article III, Division 3, Section 16-112, Eligibility criteria, [https://library.municode.com/va/richmond/codes/code\\_of\\_ordinances?nodeId=PTIICICO\\_CH16HO\\_ARTIIIHFHOTRFU\\_DIV3PRAD\\_S16-112ELCR](https://library.municode.com/va/richmond/codes/code_of_ordinances?nodeId=PTIICICO_CH16HO_ARTIIIHFHOTRFU_DIV3PRAD_S16-112ELCR)

## **PRESERVE**

Protect existing affordable housing stock (both subsidized and market-rate) and prevent its loss to market-rate conversion or deterioration.

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### **Strategy 3a: Intervene to prevent affordable housing from converting to market at the end of their affordability period.**

- **Establish an affordable housing preservation network.**

Richmond has many privately-owned subsidized rental housing properties that are at risk of converting to market rates or undergoing redevelopment. The City should establish a preservation network to bring key stakeholders together on a regular basis to monitor the database of subsidized housing nearing the end of their affordability period and collaborate on proactive preservation strategies. This stakeholder group will become especially valuable if Virginia passes the right of first refusal law, which will grant localities the authority to the first option to purchase affordable housing with expiring affordability periods, or transfer that right to a nonprofit affordable housing group.

One highly successful model for a preservation database and network is the DC Preservation Network, which monitors D.C.'s inventory of at-risk affordable multifamily properties via a set of local databases: the DC Preservation Catalog and the Housing Insights database. The Network tracks not only properties with expiring subsidies but also those in disrepair and in need of rehabilitation. The focal point of the D.C. Preservation Network is holding regular meetings where participants discuss the at-risk housing inventory and develop strategies for preserving the highest priority properties. The databases focus conversations productively around properties at the most immediate risk of losing affordable units. The Network has been most successful in coordinating the preservation of privately-owned subsidized affordable housing. The District of Columbia recently created a special affordable housing preservation unit led by an affordable housing preservation officer to maintain the District's preservation database and lead its affordable housing preservation work.

*Examples:* [Washington, DC](#); Massachusetts (Community Economic Development Assistance Corporation–Interagency Working Group and Preservation Advisory Committee); Portland, Oregon ([Preserve Oregon Housing](#)); Chicago/Cooke County, IL ([Preservation Compact](#)).

### **Strategy 3b: Incentivize preservation of subsidized and nonsubsidized affordable housing.**

- **Incentives to extend affordability period**
- **Enact land use restrictions that disincentive redevelopment and demolitions of affordable homes**
- **Property tax abatement program for renovated properties.**

Using the authority granted to localities in § 58.1-3220 and § 58.1-3220.01, create a property tax relief program for landlords who substantially rehabilitate or renovate their property. The State code gives localities the option to provide a partial tax exemption or partial tax credit to eligible property owners. Both statutes permit localities to provide tax relief to multifamily



residential units that have substantially rehabilitated by replacement for multifamily use. The City should condition tax abatement or credits on the landlord not increasing their tenants' rent for a set period of time.

**Strategy 3c: Create a preservation fund to provide private and public capital targeted towards acquiring and rehabilitating at-risk apartments**

- **Public private strike funds**

Public-private strike funds offer low-cost loans to acquire and preserve existing affordable housing. They are capitalized with funds from a combination of public, private, and philanthropic institutions. The structure allows for greater flexibility than government subsidy programs (such as Low Income Housing Tax Credits) and lower interest rates than what the market can offer. The funds are typically “revolving,” meaning that as loans are repaid, new loans can be made. These funds are most viable in markets with a high-capacity city housing department and where there is interest from a strong local philanthropic community. The loans are typically acquisition loans of five to seven years, at which time the properties are refinanced with other loans or other subsidies, such as federal Low Income Housing Tax Credits.

*Examples:* Denver Regional Transit-Oriented Development Fund; The Bay Area Transit-Oriented Affordable Housing Fund; New Generation Fund (Los Angeles); Chicago Opportunity Investment Fund; Enterprise Multifamily Opportunity Fund.

## **PRODUCE**

Create additional dedicated affordable housing units (new construction or rehabilitation of existing properties) to meet the needs of displaced residents and ensure continued access for other low and moderate-income households experiencing displacement pressures.

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**Strategy 4a: Dedicate surplus public land to affordable housing development.**

Surplus and underutilized public land is often the most accessible source of land for affordable housing. Public ownership for land helps insulate housing development decisions from market pressures, allowing the provisions of housing types that for-profit developers will not provide, such as large family-sized apartments.

A public land for affordable housing policy could include a number of components to address current barriers to redeveloping surplus public land with affordable housing, including: (1) a clear and enforceable city policy regarding the minimum level of affordable housing that must be included on redeveloped city land that is suitable to residential development, (2) annual goals for the number of city parcels to redevelop with affordable housing, and (3) a requirement that any city-owned land be first offered for affordable housing development.

Examples: see Urban Land Institute's [“Public Land & Affordable Housing in the Washington DC Region: Best Practices and Recommendations”](#); Enterprise Community Partner's [“Public Benefit from Publicly Owned Parcels: Effective Practices in Affordable Housing Development.”](#)



#### **Strategy 4b: Increase Impact of the Affordable Housing Trust Fund**

- **Implement a blighted and derelict land tax to fund the AHTF**

Virginia Code § 58.1-3221.6 authorizes qualifying localities to create a blighted and derelict land tax. Adoption would allow the city to levy a different tax rate against blighted properties and dedicate additional revenue to the AHFT. The different tax rate penalizes property owners who fail to maintain their property, and will hopefully incentivize them to either sell the property for redevelopment, or rehabilitate the property themselves.

#### **Strategy 4c: Expedite development review and permitting for affordable housing**

As enumerated in Richmond, Virginia Code of Ordinances: Chapter 30, Article VI, Division 101. Section 30-691.6 applicants participating in the affordable dwelling unit program, as outlined Richmond, Virginia Code of Ordinances: Chapter 16, Article II, Section 16-1910F11, are (a) eligible for fee reduction by a percentage equal to the percentage of affordable dwelling units provided and (b) are to be given expedited consideration relative to other applications proposing residential development. Consistent and regular implementation of fee reduction and expedited consideration is essential to encourage affordable housing development.

### **IV. Recommended First Steps:**

#### **Step 1: Adopt a resolution directing the Finance Department and Department of Housing and Community Development to conduct an inventory of existing programs and identify gaps.**

- Conduct a cross-departmental inventory of current City programs that directly or indirectly mitigate displacement.
- Assess the effectiveness of these programs and report findings to City Council.
- Begin with a review and update of the *One Richmond: An Equitable Affordable Housing Plan* to reflect current data and priorities.
- Identify where Richmond's efforts align with best practices and where key gaps remain.

By taking a strategic, data-informed approach to understanding what is already working, and where opportunities exist, the City of Richmond can create a robust infrastructure to prevent displacement.

*[sample resolution language]*

#### **CITY OF RICHMOND**

#### **CITY COUNCIL RESOLUTION NO. [insert number]**

#### **A RESOLUTION**

Directing the Finance Department and Department of Housing and Community Development, in coordination with other relevant City departments, to conduct an inventory of existing City programs and initiatives that mitigate displacement, to assess their effectiveness, and to report findings and recommendations to the City Council.

**WHEREAS**, the City of Richmond recognizes the importance of protecting residents, small businesses, and cultural institutions from displacement due to rising housing costs, redevelopment, and public infrastructure investment; and

**WHEREAS**, the City currently implements programs and initiatives that, either directly or indirectly, support the goal of mitigating displacement, though many were not originally designed with that purpose; and

**WHEREAS**, Richmond's existing strategies must be thoroughly reviewed, updated, and aligned with best practices in order to ensure equitable and effective responses to displacement pressures; and

**WHEREAS**, the City Council seeks to make informed policy and budgetary decisions grounded in a comprehensive understanding of current efforts, program effectiveness, and service gaps; and

**WHEREAS**, cross-departmental collaboration is necessary to ensure a full and accurate inventory of City efforts related to displacement mitigation;

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF RICHMOND:**

1. **That the City Council hereby directs** the Finance Department and Department of Housing and Community Development (DHCD), in coordination with other relevant City departments, to conduct a cross-departmental inventory of all existing programs and initiatives that serve to mitigate displacement of residents, businesses, and cultural assets in the City of Richmond.
2. **That this inventory shall include:**
  - Identification of all City-funded programs, land use tools, and policy mechanisms related to housing stability, tenant protections, housing affordability, and cultural heritage support;
  - An assessment of the effectiveness and current performance of each program;
  - Identification of gaps and opportunities for improvement or expansion, including staffing needs.
3. **That the Departments shall begin** this process by reviewing and updating the *One Richmond: An Equitable Affordable Housing Plan*, including progress toward current goals, newly available data, and alignment with City priorities.
4. **That the Departments shall report** its findings, along with policy recommendations and proposed next steps, to the City Council within 90 days of adoption of this resolution.
5. **That the Council encourages** interdepartmental cooperation and community engagement throughout this process to ensure a transparent and inclusive review of existing efforts.

**Step 2: Adopt a resolution directing the Department of Housing and Community Development to develop a comprehensive displacement mitigation action plan.**

- Use the program inventory to create a two-year public action plan with clear strategies and timelines.
- The plan should:

- Expand access to existing resources.
- Propose new initiatives to prevent displacement, preserve affordable housing, and produce additional affordable housing.
- Coordinate city departments and community stakeholders.
- Take into account the City's financial resources, legal authority, and operational capacity

*[sample resolution language]*

**CITY OF RICHMOND**  
**CITY COUNCIL RESOLUTION NO. [Insert Number]**

**A RESOLUTION**

Directing the Department of Housing and Community Development to develop a two-year Displacement Mitigation Action Plan to improve access to existing resources, expand successful programs, and create new policies to protect vulnerable communities from displacement.

**WHEREAS**, the City of Richmond is committed to equitable development that prioritizes the stability and well-being of its residents, especially those most vulnerable to displacement resulting from rising housing costs, redevelopment, and public investment; and

**WHEREAS**, Richmond's rapid growth has the potential to benefit communities but also presents challenges, particularly for low-income households, renters, small businesses, and communities of color, who face increasing risk of displacement; and

**WHEREAS**, following the completion of a cross-departmental inventory and assessment of existing displacement mitigation programs, as directed in a prior resolution [Resolution No. \_\_\_\_], the City now seeks to build upon those findings with a coordinated, actionable plan to expand and improve protective measures; and

**WHEREAS**, a comprehensive Displacement Mitigation Action Plan will provide a strategic roadmap for the next two years, helping the City to prioritize and coordinate initiatives, align funding and resources, and ensure transparent and measurable progress;

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF RICHMOND:**

1. **That the City Council hereby directs** the Department of Housing and Community Development (DHCD) to develop a citywide **Displacement Mitigation Action Plan** designed to minimize the involuntary displacement of residents, small businesses, and cultural assets.
2. **That the Action Plan shall:**
  - Be informed by the inventory and assessment of existing programs and initiatives;
  - Identify new policy tools, tenant protections, and housing stabilization programs that can be implemented at the local level;
  - Recommend strategies for increasing access to and coordination of existing resources;
  - Propose the expansion of programs found to be successful;

- Include implementation timelines, responsible departments, performance indicators, and potential funding sources;
- Incorporate feedback from communities at risk of displacement and input from stakeholders.
- 3. **That the Plan shall serve** as a two-year roadmap and working document, updated periodically to reflect progress and evolving city priorities.
- 4. **That the Department of Housing and Community Development shall submit** a draft of the Displacement Mitigation Action Plan to City Council for review and public comment no later than [Insert Date – suggest 180 days from resolution adoption].
- 5. **That City departments and agencies are encouraged** to cooperate with DHCD in providing necessary data, analysis, and support to develop and implement the Action Plan.
- 6. **That this resolution shall be effective immediately upon adoption.**

**Step 3: Leverage Councilwoman Robertson’s leadership on the Finance Committee to expand existing programs and fund new ones.**

- Adopt a blighted and derelict land tax to fund the Affordable Housing Trust Fund using authority in Va. Code § 58.1-3221.6.
  - Virginia Code § 58.1-3221.6 authorizes qualifying localities to create a blighted and derelict land tax. Use this revenue to strengthen the Affordable Housing Trust Fund (AHTF).
  - Incentivize property owners to rehabilitate or transfer neglected properties.
- Establish a property tax relief program for vulnerable homeowners who substantially renovate their home
  - Using the authority granted to localities in § 58.1-3220 and § 58.1-3220.01, create a property tax relief program for moderate and low-income homeowners who substantially rehabilitate or renovate their home.
  - State code gives localities the option to provide a partial tax exemption or partial tax credit to eligible homeowners.
  - To ensure the program benefits homeowners at greatest risk of displacement, the city should establish income eligibility and owner occupancy requirements.
- Identify a dedicated funding source and re-tool the Gap Grant Program
  - Amend program requirements to ensure assistance goes to families at greatest risk of displacement due to rising housing costs.
  - Identify a dedicated funding source.
  - Ensure funding covers at least one FTE to implement the program.
- Identify a dedicated funding source for the Family Crisis Fund
- Expand notice of property tax deferral and exemption rights

- Virginia law authorizes localities to defer or exempt certain homeowners from real property tax, including elderly and permanently disabled homeowners (Va. Code § 58.1-3210 through 58.1-3218), disabled veterans (Va. Code § 58.1-3219.5), surviving spouses of veterans killed in action (§ 58.1-3219.9), and surviving spouse of emergency service provider killed in the line of duty (§ 58.1-3219.14), yet many homeowners are not aware of these supports.
- Provide targeted notice to homeowners about these programs and make the notices more accessible to homeowners who are not fluent in English.

# ONE RICHMOND

## An **Equitable** Affordable Housing Plan



Mayor Levar M. Stoney

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

January 4, 2022





Dear Fellow Richmonders,

I often say that safe, quality housing is a human right and that every resident of Richmond deserves housing that is affordable. For generations, unfortunately, this has not been the case. A historically racist, discriminatory system has intentionally kept our city's Black, Brown, and Indigenous community members from accessing fair housing opportunities. These unjust policies and practices continue to have a harmful effect on individuals, families, and communities today.

We know that where a person lives and the quality of housing in which they live is inextricably tied to every other aspect of their life, impacting their overall health and wellbeing. We also know that, sadly, too many residents have no place at all to call home. Consequently, because marginalized residents have historically been denied access to housing choice, they continue to suffer from inequitable access to nutritious foods, employment, wealth-building opportunities, and a high quality of life.

We are facing an affordable housing crisis inherited from an intentionally discriminatory system that we must now be just as intentional about dismantling and replacing with a more just and equitable one. Our Equitable Affordable Housing Plan is intended to do just that.

This plan lays out critical policies and initiatives that promote inclusive, equitable, and bold ways of addressing our city's housing needs. The plan seeks to break generations-long cycles of gentrification and displacement of our most vulnerable community members, centering on low-income communities of color, seniors, incarcerated persons re-entering the community, and youth aging out of the foster care system.

It incorporates a much-needed holistic approach to generating innovative housing solutions through the advancement of ordinances that will provide more inclusive and compassionate housing options; partnerships with local nonprofits to utilize city land to build affordable homeownership units and rental housing for demographics in need; and workforce development as part of these housing strategies. While the city has launched successful initiatives to increase affordable housing and help residents stay housed – such as the Eviction Diversion Program, increased investment to the Affordable Housing Trust Fund, and the development of approximately 2,000 units of affordable housing over the last three years – there is much more to do, and this plan lays out our next steps.

This is a time when we must collectively come together to transform how we do things in Richmond and restore hope to our communities. I am therefore extremely grateful for the work of our community members, housing advocates, nonprofit leaders, developers, and others who have collaborated with my Office and the city's Department of Housing and Community Development to help bring this plan to fruition.

We must work together so that every individual is part of our move towards truly building One Richmond.

Sincerely,

A handwritten signature in blue ink, reading "Levar M. Stoney".

Levar M. Stoney  
Mayor





**Supporting Documents and initiatives (under separate cover)**

- Richmond 300 A Guide for Growth. [Read more](#)
- City of Richmond Strategic Plan to End Homelessness 2020-2030. [Click here to read the Strategic Plan to End Homelessness.](#)
- HRVAgreen 2050 is the City's equity-centered climate action and resilience planning initiative. [Read more.](#)

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# Executive Summary

**Historically, economic growth within the city of Richmond has often benefited some while inflicting long-term harm upon the city's most vulnerable residents.** This is especially true in the case of housing, which is the foundation for life and a strong indicator of a community's overall health and wellbeing. Jim Crow-era policies such as redlining, restrictive racial covenants, gentrification and other discriminatory housing practices stemming from structural and institutional racism have, over decades, perpetrated deep-seated economic and social injustices upon individuals, families and communities with lasting impacts. Remnants of these inequities continue to devastate communities. Today, the City is embarking upon a strategy to address housing inequalities and create more equitable and affordable housing options and opportunities for every Richmonder.

**Lack of access to affordable, safe and quality housing is at the root of the City's major housing challenges.** Although the city's poverty rate dropped to 21.9% in 2019, approximately 45 percent of Richmond households remain cost-burdened, spending more than 30% of their income on housing. And despite a strong economy, countless families, many of whom are disproportionately Black and low-income, are being evicted from their homes as well as displaced due to gentrification. In order to address these challenges, more equitable policies and practices are warranted and an additional 10,000 affordable housing units must be constructed over the next 10 years to meet current and future needs of our city's most vulnerable community members, including seniors, veterans, returning citizens, homeless individuals and youth aging out of foster care. The City's Equitable Affordable Housing Plan described in this document outlines a strategy to meet these pressing needs because housing touches every aspect of a person's life and everyone deserves a safe, affordable and dignified place to call home.

**In 2020, the COVID-19 Pandemic and civil unrest escalated the need for safe and affordable housing for every Richmonder.** Without a home, Richmonders could not shelter in place from the spread of the Pandemic and too many Richmonders faced eviction from their homes due to the loss of employment from the Pandemic. In the spring and summer, civil unrest shown a bright spotlight on the racial inequities that Black and Brown Richmonders have endured for decades due to White laws that took away Black wealth and intentionally concentrated Black households into public rental housing and Brown households into mobile home parks.

**In crafting a solution to the city's housing challenges, the Department of Housing and Community Development considered the following:**

- The minimum wage rate in the Commonwealth of Virginia is \$11/hour, \$440/week or \$22,880/annually.
- The poverty rate in the city is 23%, or stated another way, 53,556 Richmonders live in poverty (based on the worldpopulationreview.com).
- The Richmond Redevelopment & Housing Authority (RRHA) owns approximately 3,900 rental units, the majority of which need rehabilitation, and houses over 9,000 Richmonders living below the poverty level.
- The average rent for a two-bedroom apartment in the City is \$1,389, a 5% increase over last year.
- The median home price in Richmond is \$230,500, a 5% increase over last year.
- The Richmond Metropolitan Statistical Area (MSA) at 50% of Area Median Income (AMI) for a household of 4 = \$45,000.
- The Richmond MSA at 30% of AMI for a household of 4 = \$27,000.
- 30% of a household's income at 50% of AMI = \$1,125/month/2 BR Apt.
- 30% of a household's income at 30% of AMI = \$670/month/2 BR Apt.



The poverty rate in the City is 23%, or stated another way, **53,556 Richmonders live in poverty.**



**Exterior views of the Armstrong Renaissance mixed-income development, an East End Transformation project.**  
*Source: Apartments.com*

# Executive Summary

## The City's Affordable Housing Needs

THE PLAN provides guiding principles, necessary policy changes, and new programs to address Richmond's very low-, low- and moderate-income residents' needs across the full spectrum of housing.

### Guiding principles

1. Safe, healthy and affordable housing is a human right.
2. Inclusive resident engagement is essential to building healthy neighborhoods and residents must be a meaningful part of the decision-making process.
3. Homelessness should be rare, brief and one-time.
4. Residents with disabilities and special needs must have housing with supportive services.
5. Affordable housing units should be integrated into every residential development so every household has housing choices throughout the city.
6. Low-income residents working to achieve financial sustainability should receive rental subsidies to help them find housing of choice.
7. Low-income households living in our gentrifying neighborhoods desire the right to stay and be part of the increase in property wealth, and must not be displaced.
8. City employees should be able to afford a home and live in the city where they work.
9. Public housing residents should have an opportunity to purchase and own their rental unit in order to build wealth.
10. Construction technologies and innovative housing designs must be implemented to reduce the costs of affordable housing and support the city's climate action and resilience goals.

### Policy Changes

1. Lobby for and adopt an increase in the State's and City's minimum wage from \$11/hour to \$16/hour to reduce poverty.
2. Lobby for and adopt an inclusionary zoning ordinance for the Commonwealth of Virginia and the City of Richmond.
3. Refocus the City's funding priorities to provide new affordable housing that aligns with the city's climate action and resilience goals.
4. Refocus the City's AHTF's goals to spend a majority of its funding on the creation of new affordable rental units for households earning less than 50% of the AMI.
5. Adopt a dedicated funding source for the Affordable Housing Trust Fund (AHTF). **Completed**
6. Promote the recently adopted ordinance for property tax abatements for existing structures, and adopt an ordinance for property tax rebates for new construction that calls for the inclusion of affordable units meeting green building standards within market rate multi-family developments.
7. Co-partner with the Richmond Redevelopment and Housing Authority (RRHA) to allow for a unified approach in transforming public housing into mixed-income communities of choice that prioritize energy efficient and resilient buildings and homeownership opportunities with a commitment to no loss in the number of "public housing units" as reported in RRHA's 2019-2020 Annual Agency Plan.

8. Amend the Zoning Ordinance (ZO) to allow for accessory dwelling units in all residential zoning districts with modified lot areas and yard requirements.
9. Amend the ZO to allow two- and three-family dwelling units in all residential zoning districts with modified lot areas and yard requirements.
10. Amend the ZO to allow by-right shelters and group homes in B-3 and M-1 zoning districts. **Completed**
11. Amend the ZO to allow permanent supportive housing as-of-right in multi-family zoning districts. **Completed**
12. Amend the ZO to replace the City's Cold Weather Overflow Shelter with a network of shelters that are accessible year-round and can function as Resilience Hubs. Resilience Hubs are community-serving facilities augmented to support residents and coordinate resource distribution and services before, during, or after a natural hazard event.
13. Amend the ZO to allow religious institutions to provide shelter to persons experiencing homelessness year-round, without time limits. **Completed**
14. Reevaluate parking requirements within the ZO to mitigate parking as a barrier to affordable housing development.

## New Programs

1. Create an **Anti-Displacement Grant Program** for low-income homeowners to help rehabilitate their homes, reduce their energy burden and to help pay escalating property taxes in gentrifying areas by partnering with philanthropic organizations for funding.
2. Give priority to affordable housing projects developed for underserved populations such as the **frail elderly, youth aging out of foster care, reintegrating youth and adults in the community, and persons needing mental health services.**
3. Create a **Forgivable Loan Rehab Program** using HUD HOME funds to partner with multi-family property owners to improve energy efficiency and bring up to code non-compliant properties by agreeing to maintain units as affordable to existing tenants.
4. Create a **Mobile Home Replacement Program** to allow individuals to stay housed and in their community. Work with homeowners and Virginia Housing to finance the new mobile homes.
5. Establish the City's first **"Lodging Lab"** by partnering with non-profit organizations to develop low-cost infill housing and co-housing communities on vacant City-owned and RRHA-owned land using modular/prefab housing units designed and built by a social enterprise owned and operated by low-income residents to include those living in public housing.
6. Create a **"Land for Lodging" initiative for nonprofits** to acquire City-owned land and property to develop affordable housing that meets green building and energy efficiency requirements.
7. Create a **Resident Rental Assistance Program** to help low-income households, earning less than 50% of AMI, to afford to live in mixed-income residential developments if they are participating in a City-sponsored educational and/or job training program.
8. Explore options to encourage multi-family property owners to include distributed renewable energy with affordable housing projects.
9. Adopt an equitable development tool and use it for all new affordable housing projects.

The City's **Equitable Affordable Housing Plan's** goal is to address the full spectrum of affordable housing



needs to include:

- **250 new emergency housing units with supportive services for residents who are experiencing homelessness by 2023;**
- **250 new permanent supportive housing units by 2024;**
- **500 new affordable housing units for persons with special needs by 2030;**
- **400 new affordable housing units for residents facing displacement from gentrification that want to stay in their neighborhood by 2025;**
- **2,000 new affordable housing units for residents who earn between 50% of AMI and 80% of AMI that seek homeownership opportunities throughout the City by 2028; and**
- **6,500 new affordable housing units for residents earning less than 50% of AMI with a focus towards those living in substandard public housing units, apartments and mobile home units by 2030.**

From 2006 to 2021, there are **5,362** Low-Income Housing Tax Credit (LITHC) housing units in 55 projects in the city of Richmond. **617** are senior housing units.



Highland Park Senior Apartments in Brookland Park Blvd.



# Introduction

**The City of Richmond is growing faster than its surrounding counties for the first time in decades.** This transformation is causing housing prices to climb dramatically. While the City is still relatively affordable to middle and upper income households, lower income households are being priced out of the marketplace. More alarming is the growing homeownership gap between White and Black home buyers, as the City has 3,600 fewer Black homeowners than it did in 2000. Much of this loss has occurred in historical Black neighborhoods that are facing gentrification. These changes are exerting tremendous financial pressures on renters earning less than 50% of the Area Median Income (AMI), which for a family of four is \$45,000 and they can only afford a rent of \$1,125/month, if paying no more than 30% of their income.

**Over the next 10 years the City will need 10,000 affordable housing units to meet the needs of its very low-, low- and middle-income householders.** In order to meet this need we will need strong collaboration among various city departments and community partners, housing advocates and stakeholders. New and adjusted city policies, and a dedicated funding source, are critical. Key implementers of this plan include the Department of Housing and Community Development (HCD), which was established by Mayor Levar Stoney in 2018, and the Office of Community Wealth Building (OCWB), which was created in 2014 to actively increase employment opportunities and employability through collaboration with workforce development and social enterprise initiatives. (Today, the OCWB is currently working with over 2,000 low-income residents with the goal of lifting 1,000 individuals each year out of poverty.) We also look forward to working with members of City Council to collectively advance opportunities of access and equity for all Richmonders.

**In order to fund The City's Equitable Affordable Housing Plan (EAHP), the City will utilize monies allocated to the Affordable Housing Trust Fund (AHTF), which was established in 2004.** To date, approximately \$11.4 million in funding was awarded to 43 housing initiatives and/or programs serving a wide range of needs, incomes, and household types, and more than 948 new housing units have been created. However, to meet the City's future housing needs of 10,000 new units over the next 10 years, the AHTF will need to be funded at \$10 million annually. This would allow the City to leverage up to \$200 million annually of public and private funding and develop approximately 1,000 affordable housing units each year (assuming that the average cost of one affordable unit is \$200,000). The area's philanthropic community will also be an integral piece of this plan's success. We know that safe, quality housing is a right and that members of our philanthropic community share this value. We also hope to leverage support through grants and donations that will be used to build a more equitable Richmond.

**The City Council unanimously  
approved Resolution 2020-R053 on  
September 28, 2020 to provide  
\$10 Million  
annually to the AHTF.**



Exterior and interior views of the Flats at 25th Street, an East End Transformation project.

Source of bottom image: [flatsatrva.com](http://flatsatrva.com)

# Demographics

## Richmond is growing.

In 2017, Richmond was home to more than 227,000 people. Between 2010 and 2017, Richmond's population grew by 11%, outpacing Henrico and Chesterfield's growth rates of 7% and 9%, respectively, during the same period. If we keep growing, at the 2020 census it will be the first time we've grown over a 20-year period since 1930-1950. This is the first time since the 1940 Census that we added population without also adding land through annexation. The city's estimated population in 2021 is 232,866.

## The number of households with children is decreasing.

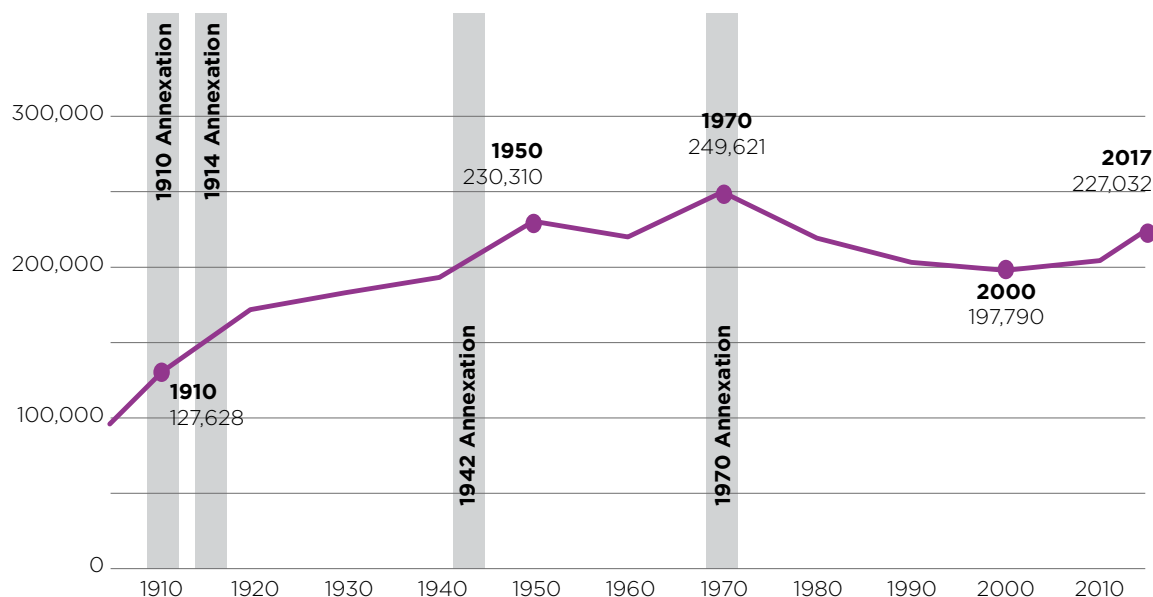
In 1990, 55% of Richmond households had children and in 2014, 47% of households had children. The only census tracts that saw an increase in family households were in Southside along Richmond Highway, where family households grew by over 10% from 2000 to 2014. This part of the city has also seen an increase in the Latino population.

## Richmond's racial composition is shifting.

In 2016 Richmond had similar numbers of Black and White residents. From 2000 to 2016, the Black population decreased by 7% and the White population increased by 35%. In 2000, Blacks were 57% of the population and Whites were 38%. In 2016, Blacks were 47% and Whites were 46% of the population.



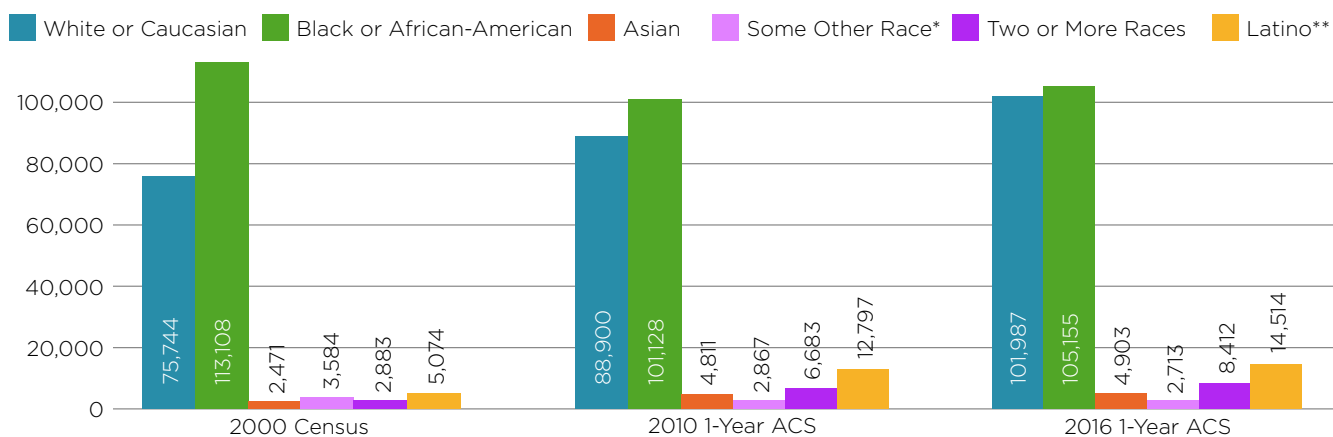
Immigrants bring their traditions to Richmond: Children celebrating a birthday with a piñata at the park [left] and Cooking as a Second Language at the Richmond Hostel [right].



**// FIGURE 1. Historic Population, 1910-2017**

Source: U.S. Census Bureau: 1910, 1950, 1970, 2000 Censuses, 2017

Population Est.



**// FIGURE 2. Population by Race and Ethnicity, 2000, 2010, and 2016**

Source: U.S. Census Bureau: 2000 Census, 2010 ACS 1-Year Est., 2016 ACS 1-Year Est.

\*Includes American Indian, Alaska Native, Native Hawaiian and Other Pacific Islander.

\*\*The U.S. Census categorizes "Latino" as an ethnicity, not a race. Therefore, Latinos may identify their race as white, black, or some other race, as well as identifying their ethnicity as "Latino."



# Demographics

## Population Density

### Richmond is less dense than it was in 1950.

In 1950, there were approximately 5,800 people per square mile. In 2016, the density in the 1950 footprint of Richmond (excluding the 1970 Chesterfield annexation) is approximately 3,840 ppl/sq. mile. If the 1950 density were applied to the 1950 footprint, Richmond’s population would be nearly 300,000 today. In 2016, the areas of highest population density are The Fan and Museum District neighborhoods (historic urban neighborhood typology). The areas of lowest density generally align with the post-war suburbs, industrial neighborhoods, and estate neighborhoods.

### Richmond is less dense than comparable cities.

Richmond is much less dense than Norfolk, Minneapolis, Pittsburgh, and Washington, D.C. Those cities have vibrant downtown districts and also maintain low-scale neighborhoods. Residential density matters because it can attract and sustain retail and services (like grocery stores) and can make public transit more feasible.

// TABLE 1. 2016 Density Comparison

City	Population	Size (mi²)	Density (ppl/ mi²)	Population Change ('10-'16)
Washington, D.C.	681,170	61.0	11,167	13.20%
Minneapolis	413,645	54.0	7,660	7.51%
Pittsburgh	303,624	55.4	5,481	-0.68%
Norfolk	245,115	54.1	4,531	0.95%
<b>Richmond</b>	<b>223,170</b>	<b>62.5</b>	<b>3,571</b>	<b>9.28%</b>

Source: U.S. Census Bureau: 2016 ACS 1-Year Estimates

Note: These cities were chosen as comparative cities because they are a similar geographic size to Richmond and they do not have the ability to annex land.

**23,000+**  
**Number of residents Richmond**  
**added from 2010 to 2017.**

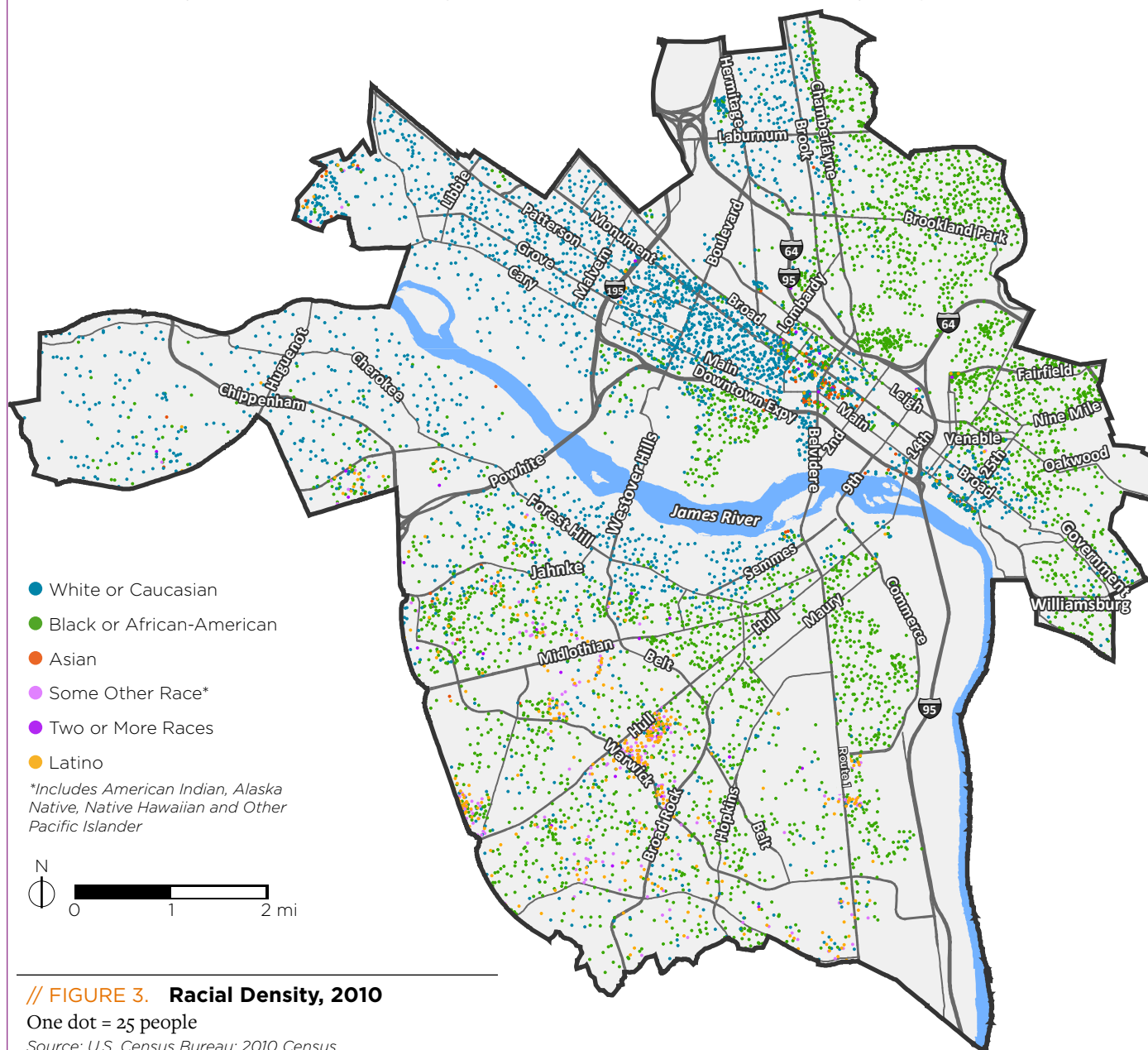
## Racial Density

### Richmond is home to more Latinos and Asians than in 2000.

While Latinos only made up 6.5% of Richmond's total population, 11% of school-aged children were Latino in 2016 (compared to 3% in 2000). The proportion of Latinos and Asians is small compared to other groups, but the absolute number of these residents tripled and doubled since 2000, respectively.

### Racial and ethnic groups remain concentrated.

Racial and ethnic groups are concentrated in certain neighborhoods. There are some areas of relative racial diversity such as Downtown, neighborhoods in South Side, and university campuses.



// **FIGURE 3. Racial Density, 2010**

One dot = 25 people

Source: U.S. Census Bureau: 2010 Census

# Demographics

## Population Household Income & Poverty

### Poverty is concentrated in the East End and Southside of the city.

The poverty rate increased from 21.4% in 2000 to 25.5% in 2014. However, the poverty rate decreased to 21.9% in 2019, most likely due to a low unemployment rate and an increase in population. Poverty rates are highly concentrated in areas of the city, particularly the East End, which has a large share of public housing, as well as large portions of the South Side. Between 2000 and 2014, the median household income in large areas along Route 1 Highway decreased by more than 50%. The Pandemic of 2020 has caused the City's poverty rate to rise to 23%.

### The goal is to reduce poverty by 40% by 2030.

Established in 2014 to address Richmond's socioeconomic disparities, the City's Office of Community Wealth Building is an innovative approach to tackling persistent poverty. Its primary goals are to reduce overall poverty by 40% and reduce child poverty by 50% by 2030 via three focus areas: education, workforce innovation, and neighborhood transformation.

### Historic land use and housing policies, and insurance and banking practices have created a segregated city.

Federal, state, and local policies, and private industry practices have shaped a segregated city over the past 100+ years. These include everything from urban renewal to practices like redlining,<sup>1</sup> deed restrictions,<sup>2</sup> exclusionary zoning,<sup>3</sup> and sub-prime lending.

This phenomenon is not unique to Richmond and has happened across the nation.

### The City is seeking to move 10,000 adults from below the poverty line to above the poverty line by 2030.

The Office of Community Wealth Building is working to expand and improve how residents are connected to local employers, and support programs which provide training and development to participants striving to obtain and maintain well-paying, sustainable occupations. A couple of their initiatives include:

- The Richmond Area Living Wage Certification Program, a joint venture with the Virginia Interfaith Center for Public Policy, which encourages employers to demonstrate a commitment to establishing a living wage for their employees.
- Partnership with Virginia First Cities has secured a grant for \$1.9 million to fund staffing and resources to encourage better access to jobs and higher wages.

**The poverty level for a single person is \$12,760.**

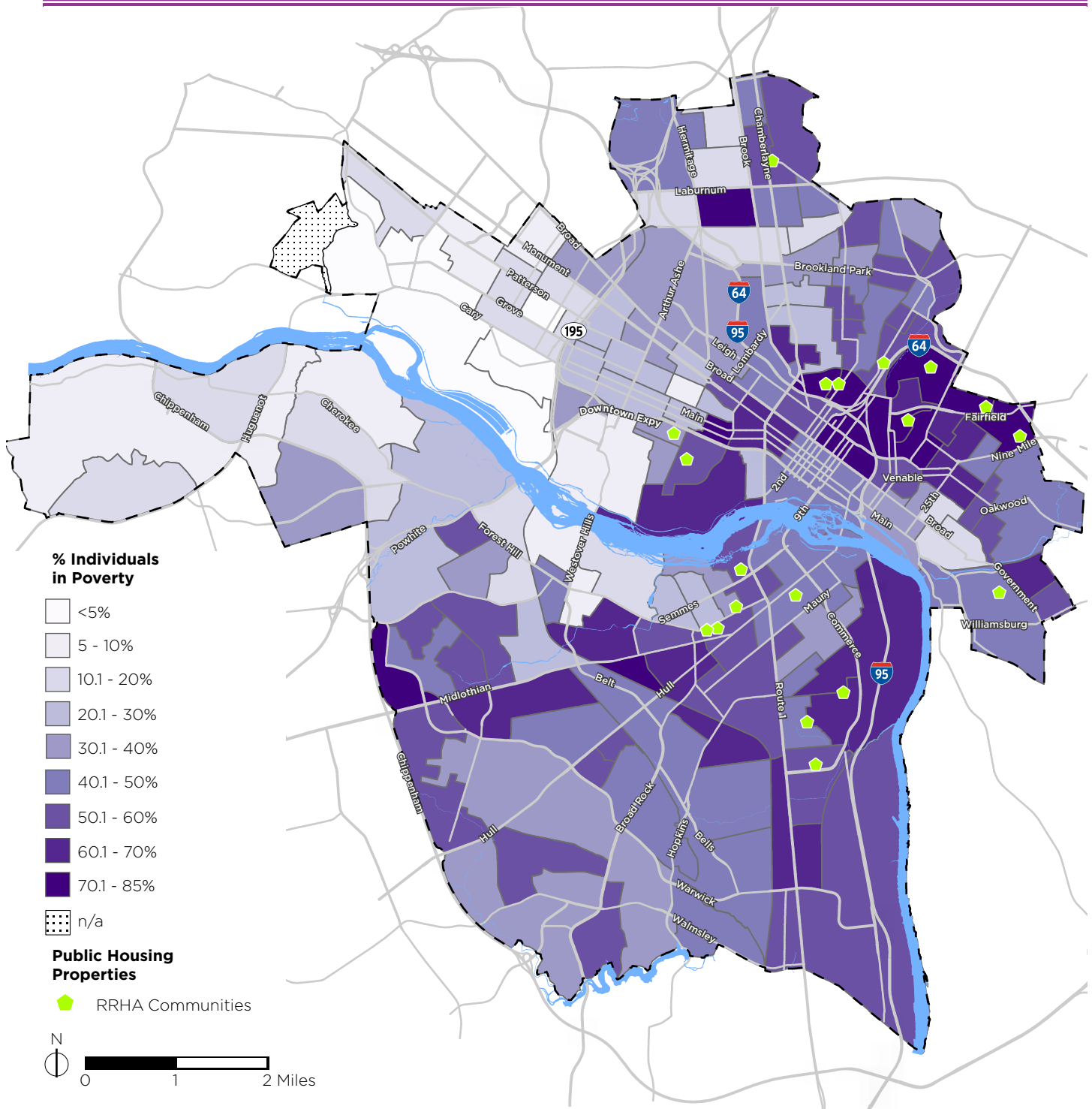
**A person is considered low-income if they are earning at least 200% of the poverty level, or \$25,520.**

**Even when the Virginia's minimum wage rate goes to \$11/hr in January 2022, the annual salary will only be \$22,880.**

<sup>1</sup> Redlining is a discriminatory practice by which insurance companies, banks and others denied services to residents based on the racial or ethnic composition of their neighborhoods

<sup>2</sup> Deed restrictions, which prohibited the sale of homes to buyers from certain racial and ethnic groups

<sup>3</sup> Exclusionary zoning is the practice of using the zoning ordinance to intentionally exclude certain types of land uses from a given community. For example, an upper class community may use zoning to exclude multi-family housing in their neighborhood.



**Of the areas within the City with poverty rates greater than 40%: 70% are where public housing is located.**

// **FIGURE 4. Individuals in Poverty, 2016**

Source: U.S. Census Bureau: 2012-2016 ACS 5-year Estimates



# Current Housing Profiles

## Housing Units

### In 2016, 60% of units were renter-occupied.

Compared to 2000, there were more renter-occupied units in 2015. The change in proportion between owner- and renter-occupied housing units is primarily due to the increase in rental housing units in Richmond. Between 2000 and 2016, the number of owner-occupied units decreased by 3% whereas the number of renter-occupied units increased by 18% over the same time period.

### 56% of Richmond’s housing units are single-family homes.

In 2015, 56% of all housing units (both occupied and vacant) in Richmond were single-family houses and 38% of all housing units were in multi-family buildings. The housing type comparison chart shows how Richmond’s housing stock compares to other cities that are a similar geographic size to Richmond.

### 38% of African Americans own their homes compared to 53% of whites.

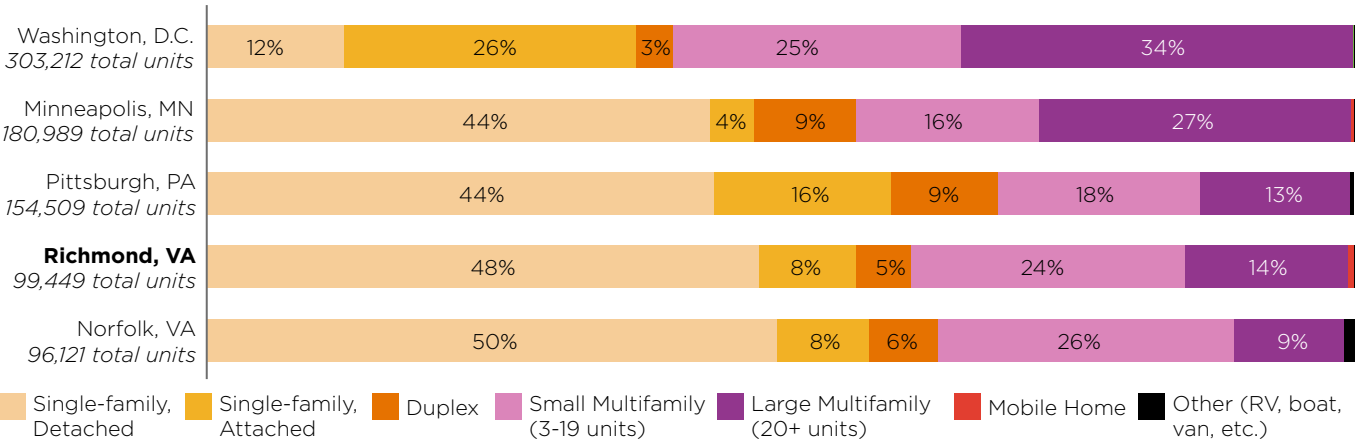
Richmond has invested heavily in supporting the development of affordable housing in an effort to increase homeownership opportunities and reduce disparities in homeownership among racial and ethnic groups. According to the most recent data, 53% of white households own their homes compared to 38% of African-Americans.

Access to credit has long been a contributing factor to successfully becoming a homeowner, and neighborhoods with access to credit have become communities of choice where you find high performing schools, high quality of life factors, and high median incomes and home values. Residents with less access to credit who are unable to purchase a home and stabilize their residency situation are unfortunately faced with high rates of poverty, under-performing schools, lower quality-life indicators and lower home values.

// TABLE 2. Average Rent, 2020

Average Rent	Year-over-Year Change	Average Apartment Size
\$1,112	3%	867 sq. ft.

Source: Niche.com, last updated January 2020



// FIGURE 5. Housing Type Comparison, 2015

Source: U.S. Census Bureau: 2011-2015 ACS 5-Year Estimates

## Last peak in multi-family housing construction was in the mid-70s.

In 2017, the apartment vacancy rate in the region was 6%, even though 9,000 units have been built since 2011. Demand for apartments has been strong because Richmond continues to grow, in particular, through millennial and young professionals who tend to seek apartment living. The last time the region produced a large amount of apartments was in the mid-70s, and 2018 is slated to be a peak year for apartment supply. However, as Richmond millennial begin to age into their late 20s and early 30s, housing experts believe there will be a growing demand for single-family housing.

// TABLE 3. Tenure, 2000, 2010, 2016

	2000 Census		2010 Census		2016 1-Year ACS	
	Number	Percent	Number	Percent	Number	Percent
Owner-occupied	39,008	46.1%	37,596	43.1%	37,877	41.3%
Renter-occupied	45,541	53.9%	49,555	56.9%	53,827	58.7%
<b>Total units</b>	<b>84,549</b>		<b>87,151</b>		<b>91,704</b>	

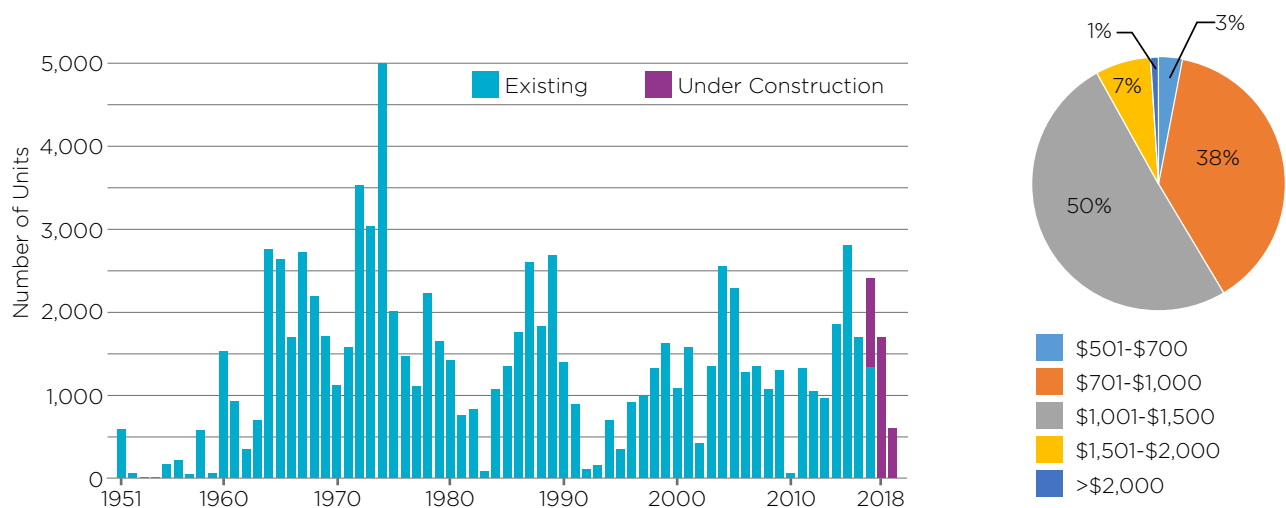
Tenure is a term used to describe if a housing unit is occupied by a tenant or an owner.

Source: U.S. Census Bureau: 2000, 2010 Censuses, 2016 ACS 1-Year Estimates

// TABLE 4. Rent Trends

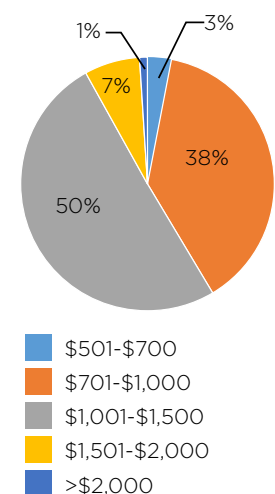
	Nov/ 2016	Mar/ 2017	Jul/ 2017	Nov/ 2017	Mar/ 2018	Jul/ 2018	Nov/ 2018	Mar/ 2019	Jul/ 2019	Nov /2019	Jan/ 2020
Richmond, VA	\$974	\$975	\$1,004	\$1,016	\$1,025	\$1,065	\$1,067	\$1,083	\$1,109	\$1,118	\$1,112
National	\$1,340	\$1,337	\$1,369	\$1,371	\$1,374	\$1,408	\$1,417	\$1,422	\$1,458	\$1,463	\$1,463

Source: Niche.com, last updated January 2020



// FIGURE 6. Apartment Openings, 1951-2017

Source: CoStar Group



// FIGURE 7. Apartment Rent Ranges

Source: Niche.com

# Current Housing Profiles

## Housing Units

### RRHA has \$150M+ in capital needs.

According to the most recent “Green Physical Needs Assessment” of the Richmond Redevelopment and Housing Authority (RRHA) portfolio, RRHA has over \$150 million in identified capital needs. RRHA manages 3,727 low-income housing units in 19 developments.

### 60%+ of public housing units are 50 years old.

Nearly all of the units managed by RRHA (over 96%) were built prior to 1984. At least two-thirds were built prior to 1964 and are more than 50 years old. RRHA has initiated efforts to transform Richmond’s aging public housing.

RRHA received a 1997 HOPE VI Revitalization Grant of approximately \$27 million to replace 440 units in Blackwell. In 2008, RRHA embarked on the Dove Court revitalization program. RRHA is currently in the pre-development stage of demolishing and replacing the 504 units at Creighton Court and the early planning phase of a transformation plan for the 700+ units at Gilpin Court.

### 11.4% of Richmond renters are evicted annually (compared to 2.3% national average).

Based on data compiled by EvictionLab.org, Richmond has the second highest eviction rate in the country. In 2016 there were 6,345 total evictions, equaling 17.3 evictions every day. This represents an eviction rate of 11.4% of all renter households, compared to the national average of 2.3%.

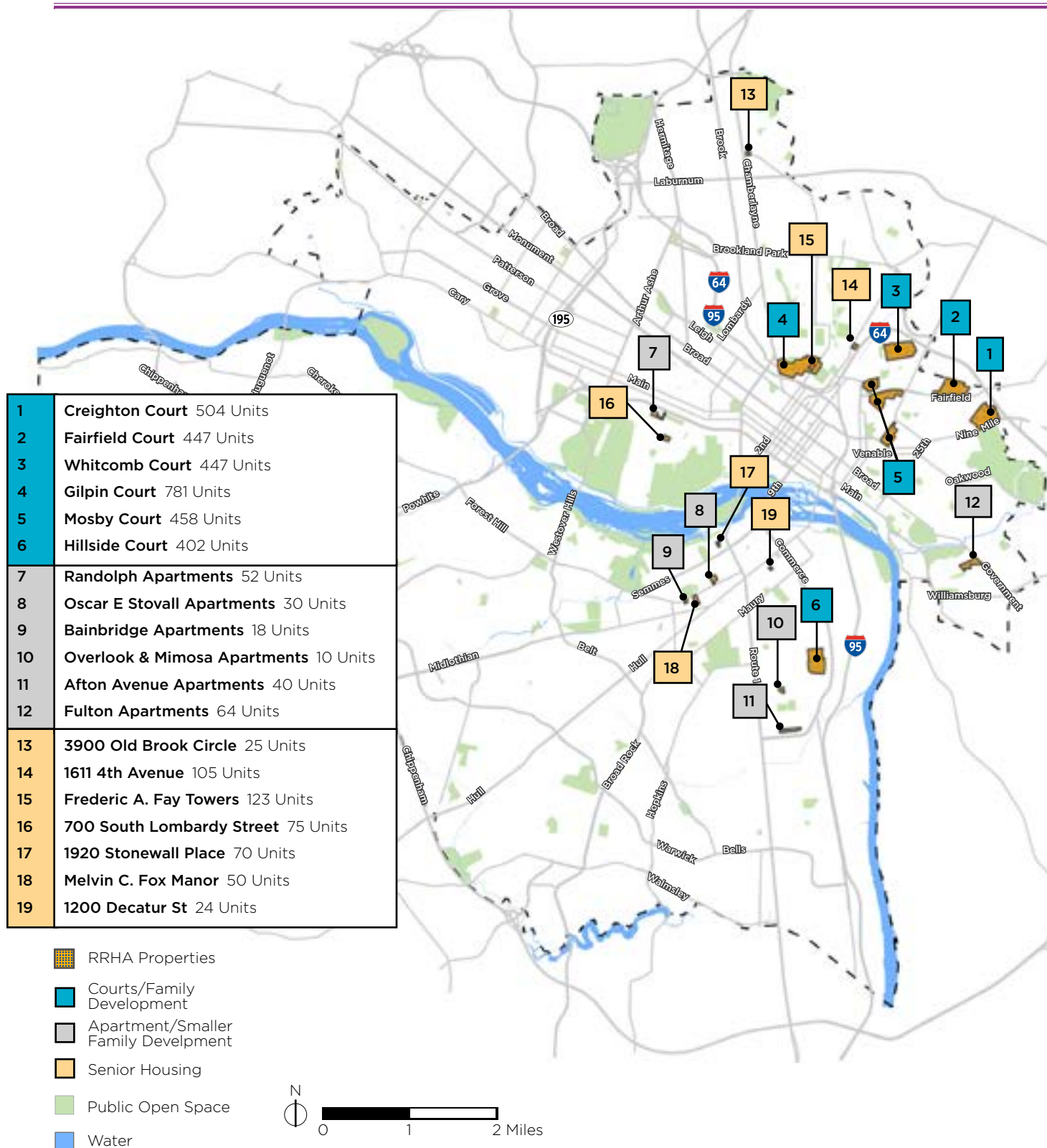
### 500+ homeless in the City of Richmond.

According to Homeward’s “January 2020 Point in Time Count of Individuals and Families,” there were 479 homeless adults and 70 homeless children in the Richmond region. In the January 2010 Snapshot, there were 881 homeless adults and 131 homeless children. While most homeless individuals were receiving shelter; 130 individuals were unsheltered. 20% of the homeless individuals are veterans.

### Substantial affordable housing needs exist in the city.

Almost 35% of the city’s households earn less than \$25,000 per year, which is 34% of the Area Median Income (AMI). An income of \$25,000 per year supports an affordable rent of only \$500 per month for a two-bedroom unit.

**Almost 4,000 families are on RRHA’s wait-list for public housing. 82% of these families are Black and 84.7% are extremely low-income, earning less than 30% of AMI. Almost 600 elderly individuals are on the RRHA wait-list, of whom 70% are Black.**



// **FIGURE 8. Current Location of RRHA Communities**

Source: City of Richmond, Planning and Development Review, [rrha.com](http://rrha.com)

# Current Housing Profiles

## Housing Market Values

### The Market Value Analysis helps identify and align resources to reinvest in communities.

The Market Value Analysis (MVA) categorizes the Richmond Region (Richmond, Henrico, and Chesterfield) by analyzing various data points that affect housing markets. This tool is useful because it helps identify areas that need reinvestment. As federal and state funding for housing and community development continues to decrease, the city and counties, non-profits, and banks need to work together to improve access to housing for low-income individuals.

### There are 9 housing market types.

**A** - High sales prices, higher percentage of recently built houses, primarily owner-occupied, low vacancy rates, low level of bank sales, few publicly-subsidized rental housing options, and the least dense across all categories.

**B** - Similar to “A” category, but with much higher levels of renter-occupied units (33% of households in the region), with higher vacancy rates than “A” but lower than the regional average. Also the highest density of all market types in the region.

**C** - More suburban in form than other market types, sales price above the regional average, primarily owner-occupied, few publicly-subsidized rental housing options, more bank sales than “A” and “B” market types.

**D** - Slightly below regional average in sales price, low rate of owner-occupied housing, low vacancy, and relatively high subsidized rental housing options.

**E** - Below regional average in sales price, mainly owner-occupied, bank sales equal to the regional average, and low rates of vacancy.

**F** - About 2/3 of the regional average in sales price, with high percentage of bank sales, even split between owner- and renter-occupied households, high amount of publicly-subsidized rental housing options.

**G** - About 1/3 of the regional average in sales price, with high percentage of bank sales, slightly more owner-occupied than renter-occupied households, high vacancy rates, low amount of publicly-subsidized rental housing options.

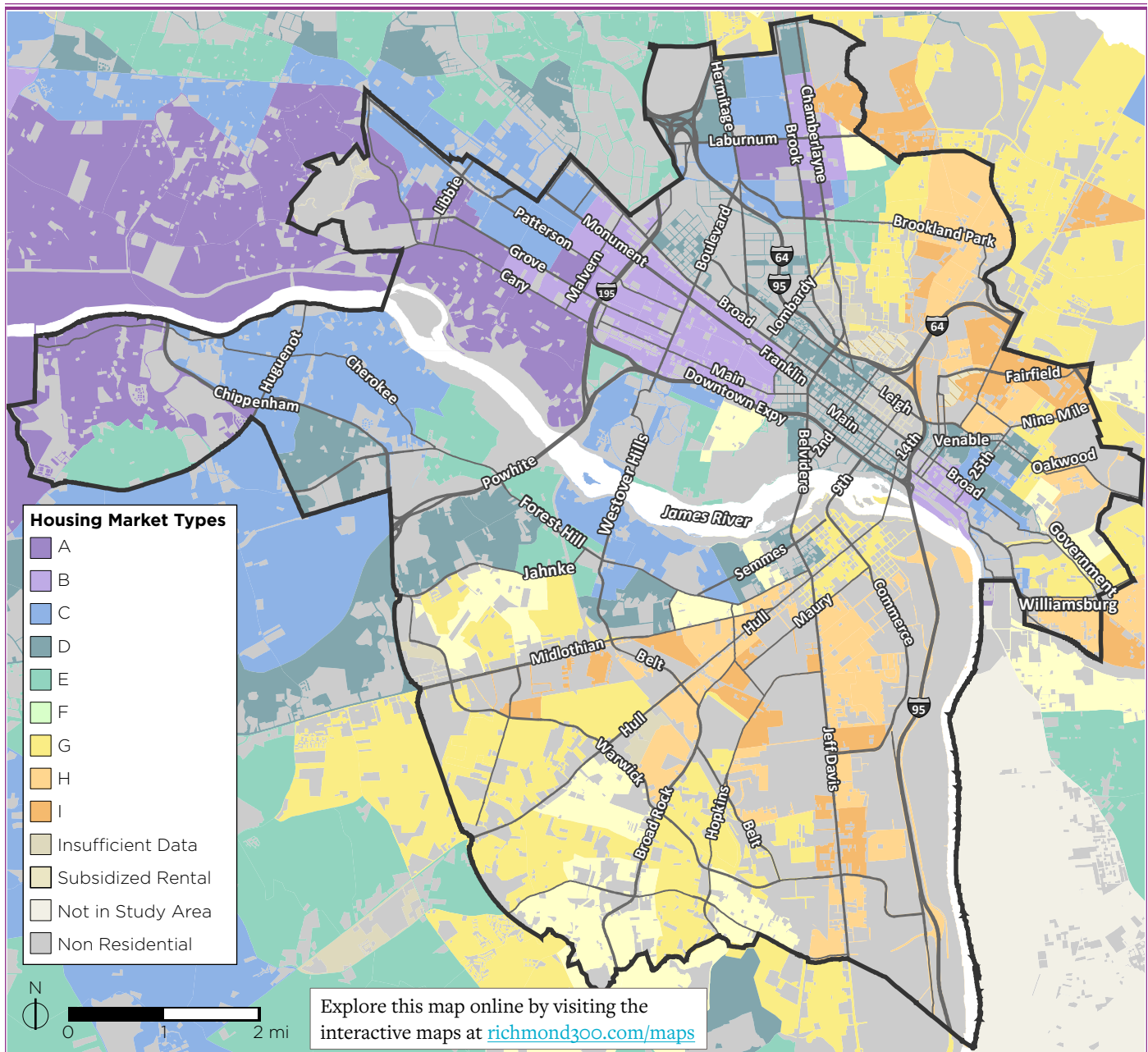
**H** - Below 1/3 of the regional average in sales price, high percentage of bank sales, low permit activity, majority renter-occupied households, higher amount of publicly-subsidized rental housing options, high vacancy rate.

**I** - About 1/4 of the regional average in sales price, low permitting activity, majority renter-occupied households, high amount of publicly-subsidized rental housing options, low permitting activity.

### Key findings of the 2017 MVA include:

- **Housing prices limit mobility.** Households with annual incomes as high as \$72,000 (120% of the area median income) are unable to access housing options in most of the region because the housing costs are too high.
- **Subsidized housing is concentrated in low-income areas.** Housing Choice Vouchers and other subsidized rentals are concentrated in the eastern side of the region.
- **Housing cost burdens are higher than other metro areas.** The percentage of households spending 30% or more of total income for housing is high compared to other metropolitan areas.





	Number of Block Groups	Median Sales Price 2015-2016	Sales Price Variance	Percent Bank Sales	Owner Occupancy	Percent Subsidized Rental	Percent Vacant Residential	Housing Units per Acre	Residential Parcels Built 2008-up	Residential Parcels w/Permits 2015-2016
<b>A</b>	32	\$ 501,292	0.39	2.6%	90.1%	0.4%	0.4%	1.9	5.9%	11.6%
<b>B</b>	23	\$ 425,851	0.47	3.3%	32.9%	10.3%	1.5%	17.2	4.7%	5.0%
<b>C</b>	82	\$ 274,479	0.34	5.5%	83.2%	3.4%	0.6%	3.2	2.7%	7.2%
<b>D</b>	53	\$ 195,175	0.35	9.4%	28.8%	6.9%	1.2%	9.8	3.4%	5.7%
<b>E</b>	103	\$ 182,686	0.32	13.3%	79.8%	2.7%	0.9%	2.8	2.6%	5.5%
<b>F</b>	30	\$ 140,358	0.38	20.5%	48.4%	77.3%	1.8%	4.0	2.5%	4.0%
<b>G</b>	62	\$ 117,611	0.39	29.1%	58.9%	6.5%	3.0%	4.2	2.7%	4.9%
<b>H</b>	31	\$ 63,465	0.61	32.8%	41.0%	12.0%	8.5%	5.6	1.9%	3.7%
<b>I</b>	18	\$ 53,597	0.60	37.3%	30.1%	88.9%	3.2%	7.2	2.0%	2.0%

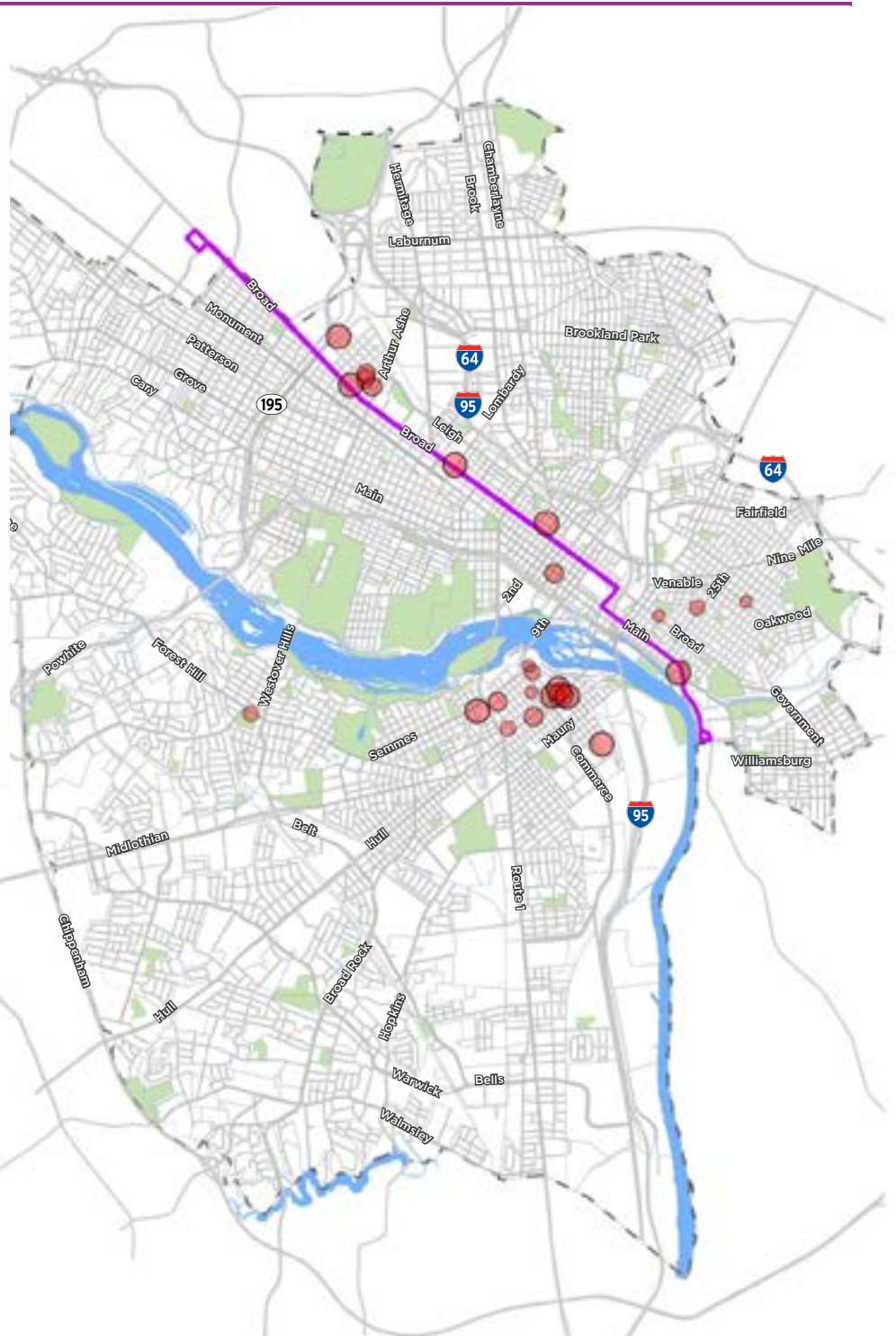
// **FIGURE 9. Richmond Region Market Value Analysis, 2017**  
Source: The Reinvestment Fund, 2017

# Current Housing Profiles

## 4,968

new multi-family  
market rate rental  
units were created in  
the city from 2019 to  
July 2021.

If 20% of these units  
were made affordable  
to households earning  
between 50% and  
80% of the AMI, then  
the city would have  
created 994 new  
affordable rental units  
in several new mixed-  
income developments  
throughout the city.

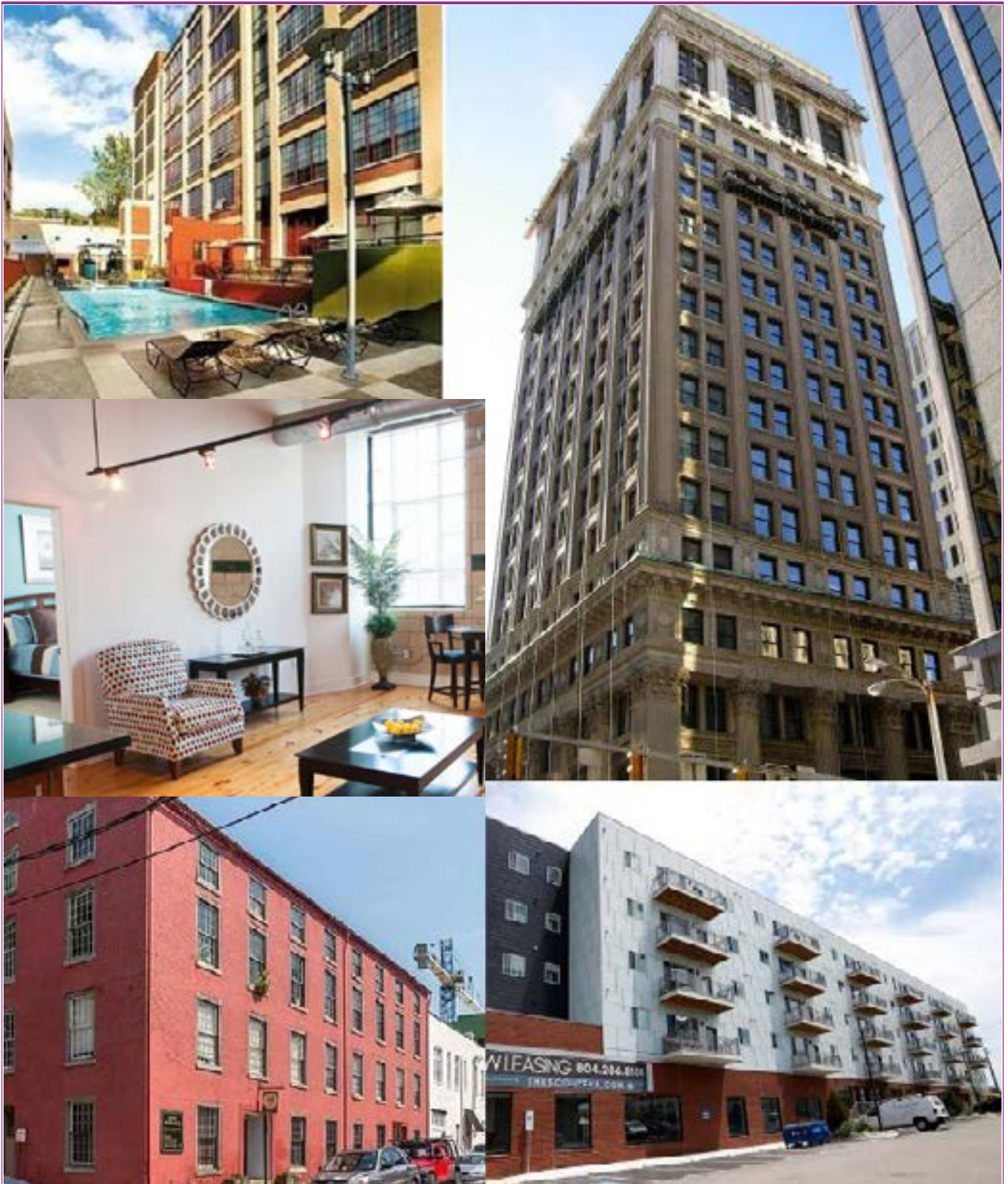


// **FIGURE 10. New Multi-family Market Rate Rental Units (2017-2021)**

Source: City of Richmond, Planning and Development Review.

See Appendices for the list of projects





**Shockoe Bottom, Downtown and Scott's Addition Market Rate Housing**

Source: [apartmentfinder.com](https://www.apartmentfinder.com)



# Current Housing Profiles

// TABLE 5. Affordable Housing Units (2017-2021)

Map #	Name	Unit Type	Unit Number	Status
1	Artisan Hill	Rental	68	Completed
2	Citadel of Hope	Rental	45	Completed
3	Flats at 25th	Rental	75	Completed
4	Highland Grove	Owner	35	Completed
5	Highland Park Senior Apartments	Rental	74	Completed
6	New Clay House	Rental	80	Completed
7	Eggleston Plaza	Rental	42	Completed
8	Blackwell Sites	Owner	50	Completed
9	Port Project Phase I & 2	Rental	135	Completed
10	Mimosa	Rental	16	Completed
11	New Warwick	Rental	30	Completed
12	Century Flats	Rental	2	Completed
13	The Oliver	Rental	169	Completed
14	918 N 25th St	Rental	1	Completed
15	511 N 30th St	Rental	1	Completed
16	2011 Greenwood Ave	Owner	2	Completed
17	The Columns at Grove	Rental	26	Completed
18	Southern Barton Heights Neighborhood	Owner	24	Completed
19	Matthew Heights	Owner	32	Completed
20	Armstrong Site	Rental	Phase 1A & 1B/105	Completed
21	Armstrong Site	Rental	Phase 2A/70	Completed
22	CPDC Baker School	Rental	51	Completed
1	Jackson Place	Rental	154	Under construction
2	The Current	Rental	43	Under construction
3	Model Tobacco	Rental	275	Under construction
4	The Hollands	Owner	22	Under construction
5	418 N 23rd St	Rental	1	Under construction
6	Armstrong Site	Rental	Phase 2B/45	Under construction
1	CPDC Nehemiah	Rental	66	Planned
2	The Heights at Brady Square	Rental	66	Planned
3	2301 Venable St	Rental	1	Planned
4	2106 N 28th St	Owner	4	Planned
5	Carver Neighborhood Projects	Owner	9	Planned
6	Armstrong Site	Owner	36	Under construction
7	East End Affordable	Owner	7	Planned
8	Blackwell Affordable	Owner	6	Planned
9	Cameo Street Apartments (14 W Jackson St.)	Rental	67	Planned
10	Jackson Ward Affordable (708-714 James St)	Owner	4	Planned
11	Habitat for Humanities (2014, 2024 Newbourne St.)	Owner	2	Under construction
12	MWCLT	Owner	4	3 Completed/1 Planned
1,945				



# Current Housing Costs

## FY 2021 Housing Affordability for Richmonders

// TABLE 6. Income Limits, Richmond, MSA

HUD Income Limits Category	Number of Persons in the Household							
	1	2	3	4	5	6	7	8
Very Low (50%) Income Limits (\$)	\$31,500	\$36,000	\$40,500	\$45,000	\$48,600	\$52,200	\$55,800	\$59,400
Extremely Low Income Limits (\$)	\$18,900	\$21,600	\$24,300	\$27,000	\$31,040	\$35,580	\$40,120	\$44,660
Low Income (80%) Limits (\$)	\$50,400	\$57,600	\$64,800	\$72,000	\$77,800	\$83,550	\$89,300	\$95,050

Source: huduser.gov

Note: Richmond city is part of the Richmond, VA MSA, so all information presented here applies to all of the Richmond, VA MSA.

The Richmond, VA MSA contains the following areas: Amelia County, VA; Caroline 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. Income Limit areas are based on FY 2020 Fair Market Rent (FMR) areas. For information on FMRs, please go here:

[https://www.huduser.gov/portal/datasets/fmr.html#2020\\_query](https://www.huduser.gov/portal/datasets/fmr.html#2020_query)



The Overlook in Manchester – market rate housing

In 2021, the Area Median Income (AMI) for a family of four in the City of Richmond is

**\$90,000**

To be able to afford a monthly rent of \$1,168 an individual would need to earn \$46,800 annually, or approximately \$22/hour spending 30% of their income on rent.

// **TABLE 7. Rents and Affordability Gap Chart**

Rent and Affordability Gap	Number of Persons in the Household							
	1	2	3	4	5	6	7	8
50% of AMI Household Income Limits	\$31,500	\$36,000	\$40,500	\$45,000	\$48,600	\$52,200	\$55,800	\$59,400
30% of Household Income Available for Rent and Utilities for Households at 50% AMI	\$788	\$900	\$1,013	\$1,125	\$1,215	\$1,305	\$1,395	\$1,485
Current Fair Market Rents (FMR) in Richmond for 1, 2, 3 and 4 bedroom Apartments as of 2021 (by Housing and Urban Development (HUD))	One Bedroom Apartment	Two Bedroom Apartment		Three Bedroom Apartment		Four Bedroom Apartment		
	\$1,168	\$1,180		\$1,560		\$1,844		
Average Utility Costs In Richmond	\$133	\$143		\$153		\$167		
Affordability Gap for Households at 50% AMI	\$513	\$401	\$310	\$198	\$498	\$408	\$616	\$526
Tenant Based Rental Assistance Needed Annually	\$6,156	\$4,812	\$3,720	\$2,376	\$5,976	\$4,896	\$7,392	\$6,312
30% of AMI Household Income Limits	\$18,900	\$21,600	\$24,300	\$27,000	\$31,040	\$35,5800	\$40,120	\$44,660
30% of Household Income Available for Households at 30% AMI	\$473	\$540	\$608	\$675	\$776	\$890	\$1,003	\$1,117
Current Average Market Rents in Richmond for 1, 2, 3 and 4 Bedroom Apartments as of 2021 (by Housing and Urban Development (HUD))	One Bedroom Apartment	Two Bedroom Apartment		Three Bedroom Apartment		Four Bedroom Apartment		
	\$1,168	\$1,180		\$1,560		\$1,844		
Average Utility Costs in Richmond	\$133	\$143		\$153		\$167		
Affordability Gap for Households at 30% AMI	\$828	\$761	\$715	\$648	\$937	\$823	\$1,008	\$894
Tenant Based Rental Assistance Needed Annually	\$9,936	\$9,132	\$8,580	\$7,776	\$11,244	\$9,876	\$12,096	\$10,728

# Richmond Housing Programs

## The Affordable Housing Trust Fund (AHTF)

### The Goals of the Affordable Housing Trust Fund (AHTF) (Sec.16-53)

1. Promote the development of mixed-income neighborhoods in the City.
2. Provide funding for the rehabilitation of vacant buildings for residential purposes or the rehabilitation of residential properties in communities with high foreclosure rates or blighted properties, including owner-occupied blighted properties.
3. Support the productive reuse of properties declared surplus by the City for residential purposes.
4. Implement universal design principles and accessibility for disabled persons.
5. Leverage funds from other sources to accomplish all of the purposes set forth in this section.

### Eligible uses of the fund

1. Predevelopment activities, including, but not limited to, architectural services, engineering services, attorneys' fees, appraisals and title reports.
2. On-site construction activities involving the building, altering, repairing, improving or demolishing of any structure or building on real property.

#### TOTAL ALLOCATION OF FUNDS

2015-2021

**\$8,968,878**

#### AFFORDABLE UNITS

2015: 286 units

2016: 192 units

2017: 78 units

2019: 62 units

2020: 170 units

COVID-19: 4 units

2021: 131 units

#### TOTAL # OF AFFORDABLE UNITS FUNDED

2015-2021

**923**





**Rehabilitation of a single-family home and Armstrong Renaissance in the East End [above].**

*Source of bottom image: apartmentfinder.com*

# Richmond Housing Programs

## HUD Funding

The City of Richmond invests in homeless prevention and shelter, affordable housing, and neighborhood revitalization through specific federally-funded programs including:

- The Community Block Grant program (CDBG);
- The Home Investment Partnership program (HOME);
- Housing Opportunities for Persons with AIDS (HOPWA); and
- The Emergency Solutions Grant program (ESG).

## Community Development Block Grant (CDBG)

The City received \$4,572,370 in CDBG program funding for FY21.

CDBG program funds may be used for activities which include, but are not limited to:

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes
- Public services, within certain limits
- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities

## HOME Investment Partnership Program (HOME)

The City of Richmond HOME Investment Partnerships program (HOME) receives federal funding for neighborhood revitalization programs such as Neighborhoods in Bloom (NiB) and other housing related activities across the City. The City of Richmond uses HOME resources to contract with local housing community development corporations, for-profit organizations, non-profit agencies, and the Richmond Redevelopment and Housing Authority (RRHA) to achieve the ultimate goal of stabilizing and revitalizing affordable housing in targeted City neighborhoods.

HOME-funded activities [24 CFR 92.252, 92.254] include:

- Homeowner rehabilitation: HOME funds may be used to assist existing owner-occupants with the repair, rehabilitation, or reconstruction of their homes.
- Homebuyer activities: The City of Richmond may finance the acquisition and/or rehabilitation or new construction of homes for homebuyers.
- Rental housing: Affordable rental housing may be acquired and/or rehabilitated, or constructed to increase affordable housing opportunities.
- Tenant-Based Rental Assistance (TBRA): HOME funds may be used to provide assistance to income qualified individual households, to pay the difference between the amount a household can afford to pay for rent and the actual rent cost. TBRA helps individual households, rather than subsidizing particular rental projects.

The City received \$1,611,568 in HOME program funding for FY21.

## HUD Funding

### Neighborhoods in Bloom Program (NiB)

Neighborhoods in Bloom is an innovative City of Richmond program, with federal HOME funding that supports the restoration of Richmond's historic neighborhoods. The program began in 1999 and was the recipient of the U. S. Department of Housing and Urban Development Secretary's Opportunity and Empowerment Award.

The Department's staff works with nonprofit groups to buy, rehabilitate and sell vacant houses for homeownership. The initial program premise was, and remains, that a concentrated investment of resources can have a substantial impact for a targeted revitalization area. In NiB, the city works with nonprofit partners who:

- **Buy vacant houses, rehabilitate them, and sell them for home ownership.**
- **Buy vacant lots, build houses, and sell them for home ownership.**
- **Provide homebuyer education classes and counsel potential buyers in determining affordability and purchase power.**
- **Provide down payment assistance.**
- **Assist owner occupants with house repairs and renovations.**

In addition to removing blight and increasing homeownership in the city, the program seeks to instill private sector confidence to invest in rental and for sale housing. The following neighborhoods are in the NiB program: Bellemeade, Blackwell, Church Hill Central, Jackson Ward, Oak Grove, Southern Barton Heights, Southern tip of Highland Park, and Swansboro.

### Emergency Solutions Grant (ESG)

The Emergency Solutions Grant is a federal resource, allocated by the U.S. Department of Housing and Urban Development, which supports a variety of activities to address homelessness under the Homeless Emergency Assistance and Rapid Transit to Housing (HEARTH) Act of 2009. As an entitlement community, the City of Richmond, receives a direct, annual allocation from HUD. The City uses ESG funds to support homeless shelter operations, rapid re-housing programs, homeless outreach, data management, and program administration.

The City received \$389,042 in ESG program funding for FY21.

### Housing Opportunities for People With Aids (HOPWA)

The City of Richmond administers the Housing Opportunities for Persons with AIDS (HOPWA) program. The HOPWA program is designed to help provide needed housing and supportive services for persons living with HIV/AIDS-related diseases. Since Richmond is the largest entitlement community in the Metropolitan Statistical Area (MSA), the City of Richmond is required by HUD to administer the funds for the entire MSA, which includes 17 independent jurisdictions: the Cities of Richmond, Colonial Heights, Hopewell, Petersburg and the Counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex.

The City received \$1,500,245 in HOPWA program funding for FY21.



# Richmond Housing Programs

## HUD Funding (Continued)

### HUD CARES ACT Funding

On March 27, 2020, the President signed the Coronavirus Aid, Relief and Economic Security Act (CARES ACT), Public Law 116-136. The funding was to be used to “prevent, prepare for, and respond to the coronavirus pandemic”. The City of Richmond received funding from the Department of Housing and Community Development through the federal programs of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with Aids (HOPWA).

### Community Development Block Grant (CDBG-CV)

The City received \$4,045,895 in CDBG-CV program funding for FY20

CDBG-CV program funds may be used for activities which include, but are not limited to:

- Homeownership - homeownership counseling to avoid foreclosures and/or COVID-19 scams
- Acquisition of property by a GRCoC homeless provider for the use in either renovating or locating emergency housing units.
- Special Needs Facilities - renovation of a publicly-owned facility to be used for a special needs population.
- Job training and re-employment assistance.

### Emergency Solutions Grant (ESG-CV)

The City received \$1,954,273 in ESG-CV program funding for FY20

ESG-CV program funds may be used for activities which include, but are not limited to:

- The creation of new emergency housing/shelter units, with a further priority to have them in place between 10/1 and 12/31/2020. These units can be new shelter beds, new shelter rooms, or standalone emergency housing units.
- Eviction Diversion Program, or similar type program to assist households that have lost their employment because of COVID-19 and need assistance to pay their rent & utilities.
- Housing Supportive Services; The creation of new permanent supportive housing units for populations with special needs: i.e., veterans, re-entry citizens, behavioral health, substance abuse, people coming out of the foster care system.
- Rapid rehousing for persons and households who are homeless, and case management services.

### Housing Opportunities for Persons with Aids (HOPWA-CV)

The City received \$194,445 in HOPWA-CV program funding for FY20

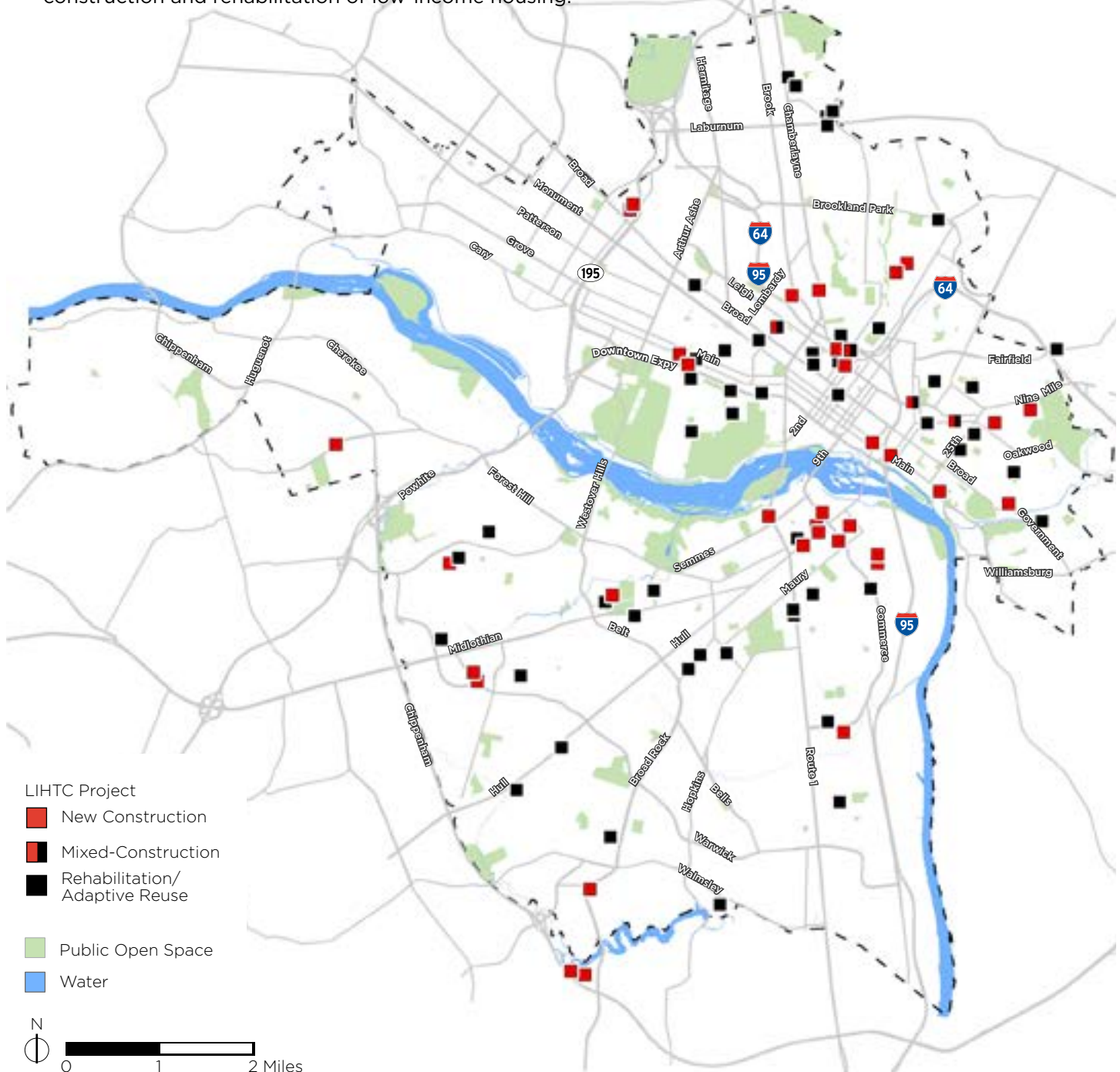
HOPWA-CV program funds may be used for activities which include, but are not limited to:

- A variety of housing and supporting services
- Case management to persons with HIV/AIDS

This program serves the Metropolitan Statistical Area, which includes 17 independent jurisdictions; The Cities of Richmond, Colonial Heights, Hopewell, Petersburg and the Counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex.

## Low-Income Housing Tax Credit Program (LIHTC)

The LIHTC federally-funded program is authorized under Section 42 of the Internal Revenue Code of 1986, and it encourages the development of affordable rental housing by providing owners with a federal income tax credit. The program also serves as an incentive for private investors to participate with developers in the construction and rehabilitation of low-income housing.



**// FIGURE 12. Location of Low Income Housing Tax Credit Projects (As of 03/04/2021)**

Source: Virginia Housing

Note: For a table with the list of current LIHTC Projects please go to: <https://www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Pages/LIHTCProgram.aspx>



# The Plan

THE PLAN provides guiding principles, necessary policy changes, and new programs to address Richmond's very low-, low- and moderate income residents' needs across the full spectrum of housing.



**The Model Tobacco Building in Manchester to be rehabilitated into affordable housing.**

*Source: Kriss Wilson*





**The Goodwyn Apartments in Union Hill and The Rosa in Jackson Ward [above].**

*Source: Timmons.com and slusbaum.com*

# The Plan

## 1

## Housing & Services for Residents Seeking Shelter

### Guiding Principles

1. Safe, healthy, and affordable housing is a human right.
2. Inclusive resident engagement is essential to building healthy neighborhoods and residents must be a meaningful part of the decision-making process.
3. Homelessness should be rare, brief and one-time.
4. Residents with disabilities and special needs require housing with supportive services.
5. Construction technologies and innovative housing designs must be developed to reduce the costs of affordable housing and support the city's climate action and resilience goals.

### Policy Changes

1. Lobby for and adopt an increase in the State's and City's minimum wage from \$11/hour to \$15/hour.
2. Lobby for and change State law to require landlords to work with tenants to create re-payment plans when a tenant cannot pay rent, in lieu of moving to evict as the first order of corrective action.
3. Amend the Zoning Ordinance to allow shelters and group homes in zoning districts as-of-right, where they are now required to get a conditional use permit. **Completed**
4. Amend the Zoning Ordinance to allow permanent supportive housing as a permitted use in multi-family zoning districts. **Completed**
5. Amend the Zoning Ordinance to replace the City's Cold Weather Overflow Shelter with a network of shelters (faith-based) that are accessible year-round and can function as Resilience Hubs.
6. Amend the Zoning Ordinance to allow churches and religious institutions to provide shelter to persons experiencing homelessness year round without time limits. **Completed**

### Existing Programs

- Engage the philanthropic community to provide financial support for the City's Eviction Diversion Program.
- Expand the Eviction Diversion Program to allow pre-eviction rent payment plans with landlords.

### New Programs

- Create a **"Rent Ready"** Program to help new tenants and new landlords understand City regulations and provide training for both to be good neighbors.

### Plan Priorities





Examples of Emergency Housing in Rocky Mount NC.

Source: [Tinyhousetalk.com](http://Tinyhousetalk.com)

# The Plan

## FY2020-FY2021

- Create an Inclement Weather Shelter (IWS) with a non-profit partner to provide emergency shelter during inclement weather and to function as a Resilience Hub, which will include meals and access to shower facilities. The collaboration with Continuum of Care service providers will connect individuals, and families to services. **Completed**
- Eliminate the City-sponsored, seasonal Cold Weather Overflow Shelter (CWOS). Create a network of shelters with our faith-based, and non-profit partners that are accessible year-round and can function as Resilience Hubs.
- Create a minimum of 250 new units of emergency housing by partnering with existing nonprofit and faith-based organizations to offer emergency shelter with supportive services with low or no barriers to entry 365 days a year for anyone experiencing homelessness.
- Increase financial support to the City's registered homeless providers to ensure supportive services are available to every homeless person.
- Provide additional supportive services and housing for underserved populations that are experiencing homelessness.
- Provide greater financial support to organizations that help prevent individuals and families from becoming homeless.
- Promote connections to comprehensive services, including employment resources and behavioral health services, for persons experiencing or at risk of becoming homeless.
- Develop a Memorandum of Understanding or other formal partnership agreement between the Greater Richmond Continuum of Care (GRCoC), the designated "Collaborative Applicant" (Homeward), and appropriate City stakeholders and our neighboring counties and cities to address the regional presence of persons experiencing homelessness.
- Assist nonprofits with the acquisition of property that will allow them to provide non-congregate shelter and care to persons experiencing homelessness, increasing the number of emergency housing units.
- Educate our citizens on homelessness and provide collaborative leadership to all City homeless service and housing providers to ensure that programs are coordinated and effective.
- Create and maintain a dedicated web-page with up-to-date, real-time information on services for persons experiencing homelessness, and provide links to points of connection for services and information. **Completed**. Please, visit the current website for more information: <https://www.rva.gov/human-services/homeless-services>

## FY2022 – FY2024

- Identify and create a permanent source of funding to ensure the financial viability of supporting the GRCoC, its providers and the need for all types of emergency housing, rapid re-housing and permanent supportive housing.
- Increase the number of permanent supportive housing units by at least 200 units by providing financial assistance to the City's homeless service and housing providers.
- Educate our citizens on homelessness and provide collaborative leadership to all City homeless service and housing providers to ensure that programs are coordinated and effective.





CARITAS – emergency housing and services for women [left] and the emergency shelter in Downtown [right]

## Create 250 units of emergency housing by 2023

Approximate Funding\* Needed Annually for the Next 3 Years:

**\$9,000,000**

### POTENTIAL PARTNERS

- HUD
- Virginia Housing
- VSH
- Homeward
- CARITAS
- Daily Planet
- Homeagain
- Housing Families First
- The Healing Place
- The Salvation Army
- Richmond Behavioral HA
- Liberation Family Services
- Commonwealth Catholic Charities
- Faith-Based Organizations

Approximate City Funding\*\* Needed Annually to Leverage Other Funding:

**\$3,000,000**

### POTENTIAL FUNDING SOURCES

- ESG
- CDBG
- AHTF (City and State)

\* Assumes the average cost of an emergency housing units over the next 3 years will be approximately \$36,000. \*\* Assumes the City's funding will leverage other funding \$1: \$3.



# The Plan

## 2

## Housing & Services for Residents with Special Needs

### Guiding principles

1. Safe, healthy, and affordable housing is a human right.
2. Inclusive resident engagement is essential to building healthy neighborhoods and residents must be a meaningful part of the decision-making process.
3. Residents with special needs require housing with supportive services based on the need.
4. Construction technologies and innovative housing designs must be implemented to reduce the costs of affordable housing and support the city's climate action and resilience goals.

### Policy Changes

1. Amend the Zoning Ordinance (ZO) to allow special needs housing as a permitted use in multi-family zoning districts.
2. Amend the ZO to allow for accessory dwelling units in all residential zoning districts.
3. Amend the ZO to allow two- and three-family dwelling units in all residential zoning districts with modified lot area and setback requirements.
4. Amend the ZO to allow as-of-right shelters and group homes in B-3 and M-1 zoning districts. **Completed**
5. Amend the ZO to allow shelters and group homes in zoning districts as-of-right, where they are now required to get a conditional use permit. **Completed**
6. Partner with and provide financial support to non-profit organizations that provide supportive services and housing throughout the city.
7. Partner with the RRHA to dedicate 100 project-based vouchers for new permanent units with services.
8. Create model Co-housing communities to promote housing stability: small communities with up to 24 housing units in a cooperative model community with shared amenities. Locate communities on city-owned lands and partner with non-profit entities to develop co-housing programs for specific homeless populations.
9. Create two-bedroom units so elderly persons may partner with another elderly person to share housing costs and thus make housing more affordable.

### Plan Priorities

- Give priority to affordable housing projects developed for underserved populations such as the frail elderly, veterans, youth aging out of foster care, re-integrating youth and adults into the community, and persons needing mental health services.
- Partner with non-profit organizations to develop new housing models for special populations, such as veterans and young adults aging out of foster care, using Tiny Homes and Co-housing Communities.
- Create 200 permanent supportive housing units and 300 new units for persons with special needs by 2024.



Examples of an affordable Co-housing community in Sebastopol, CA.

Source: *Grist.org*

## Create 300 permanent supportive housing units and 500 housing units for persons with special needs by 2030

Approximate Funding\* Needed Every Year for the Next 10 Years:

**\$150,000,000**

Approximate City Funding\*\* Needed Annually to Leverage Other Funding:

**\$15,000,000**

### POTENTIAL PARTNERS

- HUD
- Virginia Housing
- VSH
- Homeward
- CARITAS
- Daily Planet
- Homeagain
- Housing Families First
- The Healing Place
- The Salvation Army
- Richmond Behavioral HA
- Liberation Family Services
- Commonwealth Catholic Charities
- Faith-based Organizations

### POTENTIAL FUNDING SOURCES

- ESG
- HOPWA
- HCV/RRHA
- HUD Senior
- AHTF (City and State)

\* Assumes the average cost of a one bedroom unit over the next 10 years will be approximately \$200,000. \*\* Assumes the City's funding will leverage other funding \$1: \$10.

# The Plan



## Housing for Residents Facing Displacement

### Guiding Principles

1. Safe, healthy and affordable housing is a human right.
2. Inclusive resident engagement is essential to building healthy neighborhoods and residents must be a meaningful part of the decision-making process.
3. Affordable housing units should be integrated into every residential development so every household has housing choices throughout the City.
4. Low-income households living in our gentrifying neighborhoods desire the right to stay and be part of the increase in property wealth and must not be displaced.
5. Construction technologies and innovative housing designs must be implemented to reduce the costs of affordable housing and support the city's climate action and resilience goals.

### Policy Changes

1. Adopt an Inclusionary Zoning Ordinance when permitted by the Commonwealth of Virginia. Continue to lobby the General Assembly to allow localities to require affordable housing units at a percentage or ratio to market rate units developed in all multi-family and mixed use developments.
2. Promote the recently adopted Tax Exemption Program.
3. Amend the Tax Relief Program to expand the scope of participating households and increase participation through better promotion.
4. Amend zoning code to create a shared housing definition that allows more than 3 unrelated individuals over the age of 65 to reside in a single-family home.
5. Amend zoning code to allow greater density along transit corridors and at activity centers, allowing two-primary-family dwellings on single-family lots in accordance with statutes adopted during the VA General Assembly (HB #152).

### New Programs

- Create an Anti-Displacement Grant Program for low income homeowners to help rehabilitate their homes and to help pay escalating property taxes in gentrifying areas by partnering with philanthropic organizations for funding.
- Expand the current Owner-Occupied Rehabilitation Program to assist individuals and families with deferred maintenance repairs.
- Create a Rental Rehab Demonstration Program to retain existing landlords participating in the HCV Program and to encourage the participation of other landlords. This program would require the landlords to keep the units affordable to existing and new low-income tenants.

## Plan Priorities

- Create and/or preserve 200 new affordable housing units by 2024 for residents facing displacement from gentrification who want to stay in their neighborhood.
- Create incentives for existing landlords to rehab their rental units and keep them affordable to existing low-income tenants by providing forgivable low-interest loans.



Project: HOMES – adding a ramp to allow residents to age in place.

## Create and/or preserve 700 affordable housing units by 2030

Approximate Funding\* Needed Every Year for the Next 10 Years:

**\$4,550,000**

### POTENTIAL PARTNERS

- HUD
- Private Property Owners
- Project: HOMES
- Habitat for Humanity
- Faith Community Partners

Approximate City Funding\*\* Needed Annually to Leverage Other Funding:

**\$2,275,000**

### POTENTIAL FUNDING SOURCES

- CDBG and Home Funds
- Rebuilding Together

\* Assumes the average rehab cost per unit over the next 10 years will be approximately \$65,000.

\*\*Assumes the City's funding will leverage other funding \$1: \$2.



# The Plan

## 4

### Housing for Residents Seeking Affordable Rental Opportunities

#### Guiding Principles

1. Safe, healthy and affordable housing is a human right.
2. Inclusive resident engagement is essential to building healthy neighborhoods and residents must be a meaningful part of the decision-making process.
3. Affordable rental housing units must be integrated into every multi-family residential development to create more housing choices throughout the City.
4. Low-income residents working to achieve financial sustainability should receive rental subsidies to help them find housing of choice.
5. Low-income households living in our gentrifying neighborhoods have the right to stay and live in quality, safe affordable housing.
6. Low-income households living in public housing, substandard apartment complexes and mobile home parks have the right to live in communities of choice where everybody would want to live.
7. Construction technologies and innovative housing designs must be implemented to reduce the costs of affordable housing and support the city's climate action and resilience goals.

#### Policy Changes

1. Lobby for and adopt an increase in the State's and City's minimum wage from \$11/hour to \$16/hour to reduce poverty.
2. Adopt an Inclusionary Zoning Ordinance when permitted by the Commonwealth of Virginia. Continue to lobby the General Assembly to allow localities to require affordable housing units at a percentage or ratio to market rate units developed in all multi-family and mixed use developments.
3. Prioritize the City's AHTF's goals to spend a majority of its funding on the creation of new affordable rental units for households earning less than 50% of the AMI. It is important to note that while 30% of the AHTF funding will always support individuals and families earning at or below 30% of the AMI; the funding priorities will vary based on availability, market trends and/or community needs.
4. Adopt ordinances for property tax rebates for new market rate multi-family developments that include 20% of the residential units as affordable units.
5. Co-partner with the Richmond Redevelopment and Housing Authority (RRHA) to allow for a unified approach in transforming public housing into mixed-income communities of choice that prioritize energy efficient and resilient buildings and homeownership opportunities, with a commitment to no loss in the number of "public housing units" as reported in RRHA's 2020-2021 Annual Agency Plan.
6. Partner with the RRHA and sign a memorandum of understanding that integrates the City's and the RRHA's housing objectives into a comprehensive strategy to end poverty and to assist public housing residents to build wealth.
7. Amend the Zoning Ordinance (ZO) to allow for accessory dwelling units in all residential zoning districts. **Currently underway**



**Eggleston Plaza in Historic Jackson Ward and Artisan Hill in Fulton [above].**

*Source: Styleweekly.com and Apartments.com*

# The Plan

## Policy Changes (continue)

8. Amend the ZO to allow two- and three-family dwelling units in all residential zoning districts with modified lot area and setback requirements.
9. Increase the number of mixed-income communities along enhanced transit corridors. **Currently underway**
10. Prioritize the permitting process and land development review process for applications for mixed-income housing which include 20% or more of the units as affordable to households earning up to 80% of the area median income (AMI) and that meet green building and energy efficiency requirements.
11. With community input, develop a new North-South Bus Rapid Transit route.
12. Create Affordable Housing Tax-Increment Finance (TIF) zones for land within ¼ mile of Pulse stations and direct the future incremental tax revenue funds from the TIF to the Affordable Housing Trust Fund for funding mixed-income projects within the Pulse TIF zone; establish similar TIF zones along future enhanced transit corridors.
13. Lobby Virginia Housing to update the Qualified Allocation Plan (QAP) to prioritize Low-income Housing Tax Credit (LIHTC) projects near transit in urban areas, projects that meet QAP accepted standards for deep energy efficiency and require open space for all.
14. Create a database to monitor LIHTC projects to track expiring affordable housing and determine ways to preserve the affordability (possibly including programs to allow tenants to purchase units and programs allowing the City to purchase expiring projects), focusing on LIHTC projects within ¼ mile of enhanced transit corridors.
15. Encourage more housing types throughout the city and greater density along enhanced transit corridors and at Nodes by amending the zoning ordinance and rezoning corridors and Nodes.
16. Amend the existing Affordable Dwelling Unit density bonus ordinance to make it more attractive than the Special Use Permit process. **Currently underway**
17. Update the zoning ordinance to allow for accessory dwelling units in all residential zones.
18. Redevelop obsolete City-owned buildings into affordable and market rate housing, promoting the Affordable Housing partial tax-exemption as an incentive.
19. Encourage the development of small multi-family buildings (2- to 4-unit buildings) within one half mile of enhanced transit corridors.
20. Encourage where possible property owners of duplexes and triplexes to live in one unit and rent the other unit(s) to low-income households. Landlords who receives City funding will be required to complete through the City's partnership the Fair Housing and Landlord/Tenant class within 90 days of receiving the award letter. The City strongly encourages new landlords to receive Property Management Certification.
21. Support marketing efforts that encourage landlords to accept housing vouchers.
22. Create a Rental Rehabilitation Program and expand the Derelict Building Program to include funding for repairs for persons earning 80% and less of the area median income.
23. Publish a Request for Proposals (RFP) for an operator of a Tenant Based Rental Assistance Program.
24. Identify ongoing funding for the Tenant Based Rental Assistance (TBRA) Program.



## Existing Programs

Continue using the Affordable Housing Trust Fund to provide gap financing to affordable housing organizations that create new and preserve existing rental units.

## New Programs

- Partner with the OCWB and RRHA to assist over-income public housing residents with the transition to market-rate housing by providing wrap-around supportive services to increase confidence and financial security.
- Create a new Tenant-Based Rental Assistance Program using HOME funds to assist low-income households working to improve their education and job skills to find housing of choice.
- Create a Naturally Occurring Affordable Housing (NOAH) Initiative to include a Risk Mitigation Program for landlords who accept Housing Choice Vouchers. The units have to remain affordable and rented to a low to moderate income individuals or families.

## Plan Priorities

- Create a Tax Rebate Program for new construction multi-family development that includes a percent of the units to be affordable to households earning between 40% and 80% of the AMI.
- Create a Rent Subsidy Program tied to the OCWB's Job Training Program to provide greater housing choice opportunities.
- Partner with and begin the transformation of Gilpin Court by engaging the community in a meaningful neighborhood visioning and planning process. Continue to work with the residents of Creighton Court to redevelop a vibrant community of choice. Empower RRHA residents to partner with the City in redeveloping their neighborhoods.
- Create an ongoing pool of funding to allow grants, and low-interest, forgivable loans to be used for acquisition of land and pre-development cost associated with developing multifamily affordable rental units for persons and individuals at or below 50% of the area median income.

### Create 6,500 affordable rental units by 2030

Approximate Funding\* Needed Annually for the Next 10 Years:

**\$130,000,000**

#### POTENTIAL PARTNERS

- HUD
- RRHA
- Developers

Approximate City Funding\*\* Needed Annually to Leverage Other Funding:

**\$6,500,000**

#### POTENTIAL FUNDING SOURCES

- AHTF (City and State)
- HOME

\* Assumes the average cost of a two bedroom rental unit over the next 10 years will be approximately \$200,000. \*\*Assumes the City's funding will leverage other funding \$1: \$20.

# The Plan



## Housing for Residents Seeking Homeownership Opportunities

### Guiding Principles

1. Safe, healthy and affordable housing is a human right.
2. Inclusive resident engagement is essential to building healthy neighborhoods and residents must be a meaningful part of the decision-making process.
3. Low-income households living in our gentrifying neighborhood have the right to stay and be part of the increase in property wealth and must not be displaced.
4. City employees should have an opportunity to own a home in the City where they work.
5. Public housing residents should have an opportunity to purchase and own their unit in order to build wealth.
6. Construction technologies and innovative housing designs must be implemented to reduce the costs of affordable housing and support the city's climate action and resilience goals.

### Policy Changes

1. Lobby for and adopt an increase in the State's and City's minimum wage from \$11/hour to \$16/hour to reduce poverty.
2. Adopt an Inclusionary Zoning Ordinance when permitted by the Commonwealth of Virginia. Continue to lobby the General Assembly to allow localities to require affordable housing units at a percentage or ratio to market rate units developed in all multi-family and mixed use developments.
3. Co-partner with the Richmond Redevelopment and Housing Authority (RRHA) to allow for a unified approach in transforming public housing into homeownership opportunities.
4. Partner with the RRHA and sign a memorandum of understanding that integrates the City's and the RRHA's housing objectives into a comprehensive strategy to end poverty and to assist public housing residents build wealth.
5. Create a Mobile Home Replacement Program to allow individuals to stay housed in their community. Work with homeowners and Virginia Housing to finance the new mobile homes.
6. Update and monitor annually the Market Value Analysis (MVA) to evaluate the impact City policies and programs have on our local housing markets and develop new programs as markets change.
7. Create a Center for Homeownership that is a resource for information on City programs, grants, loans, and education, partnering with state agencies such as Virginia Housing.
8. Analyze City-owned parcels that are located in neighborhoods that are conducive to low-income homeownership opportunities and sell to the Maggie Walker Community Land Trust.
9. Amend the Zoning Ordinance (ZO) to allow for accessory dwelling units in all residential zoning districts. **Currently underway**
10. Amend the ZO to allow two- and three-family dwelling units in all residential zoning districts with modified lot area and setback requirements.



New Warwick townhomes in Southside and Habitat for Humanity homes in Randolph [above].

# The Plan

## Existing programs

- Continue to allocate HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) funds to non-profit organizations developing or preserving homeownership opportunities that meet green building and energy efficiency requirements, especially in neighborhoods experiencing gentrification.
- Expand existing home repair and energy efficiency programs managed by community nonprofits to assist low-income households with deferred maintenance.

## New Programs

- Establish a City-Employee Homeownership Program to allow low-income city employees the option to live in the city by partnering with MWCLT and Southside Community Development & Housing Corporation (SCDHC) to develop the housing and by providing a subsidy to assist with the cost of the housing.
- Partner with non-profits and philanthropic institutions to develop a grant program to assist very low- and low-income homeowners to renovate their homes to meet green building and energy efficiency requirements and to address building and property maintenance code violations.
- Coordinate and promote existing Green and Healthy Homes Programs to neighborhood associations to address and promote the basic healthy homes principles of dry, clean, ventilated, free from pests and contaminants, well-maintained, energy-efficient and safe.
- Create a new Property Tax Relief Program for very low-income households, regardless of age, to allow them to stay in their neighborhoods.
- Create a homeownership program for RRHA residents by working with public housing residents to consider forming homeowner associations or cooperative housing corporations, rehabilitating their rental units and then purchasing their current housing for a nominal cost.
- Increase the promotion and expansion of existing homeownership programs to help low-income homeowners implement energy efficiency and stormwater upgrades, including establishing a Residential PACE (Property Assessed Clean Energy) Program.

## Plan Priorities

- Establish a City-Employee Homeownership Program.
- Transform/Sell to MWCLT up to 100 City-owned parcels for affordable homeownership opportunities.
- Create a Homeownership Program for RRHA residents and Housing Choice Voucher residents.
- Streamline the City's Blight Program process whereby vacant buildings can be acquired by the City and then transferred to non-profits to rehab into affordable homeownership.
- Create an ongoing pool of funding to allow grants, low-interest and forgivable loans for land acquisition and predevelopment cost associated with the development of affordable housing units for homeownership to individuals and families earning less than 80% of the area median income.





Affordable homeownership in Church Hill North by MWCLT.

## Create 2,000 affordable homeownership units by 2030

Approximate Funding\* Needed Annually for the Next 10 Years:

**\$50,000,000**

### POTENTIAL PARTNERS

- RRHA
- Developers
- MWCLT
- Habitat for Humanity
- Project: HOMES
- Southside CDC
- Rebuilding Together Richmond
- Urban Hope

Approximate City Funding\*\* Needed Annually to Leverage Other Funding:

**\$2,500,000**

### POTENTIAL FUNDING SOURCES

- CDBG
- HOME
- AHTF (City and State)

\* Assumes the average cost of a two bedroom rental unit over the next 10 years will be approximately \$250,000. \*\*Assumes the City's funding will leverage other funding \$1:\$20.

# The Plan

## Proposed Top Development Initiatives for the Next 10 Years

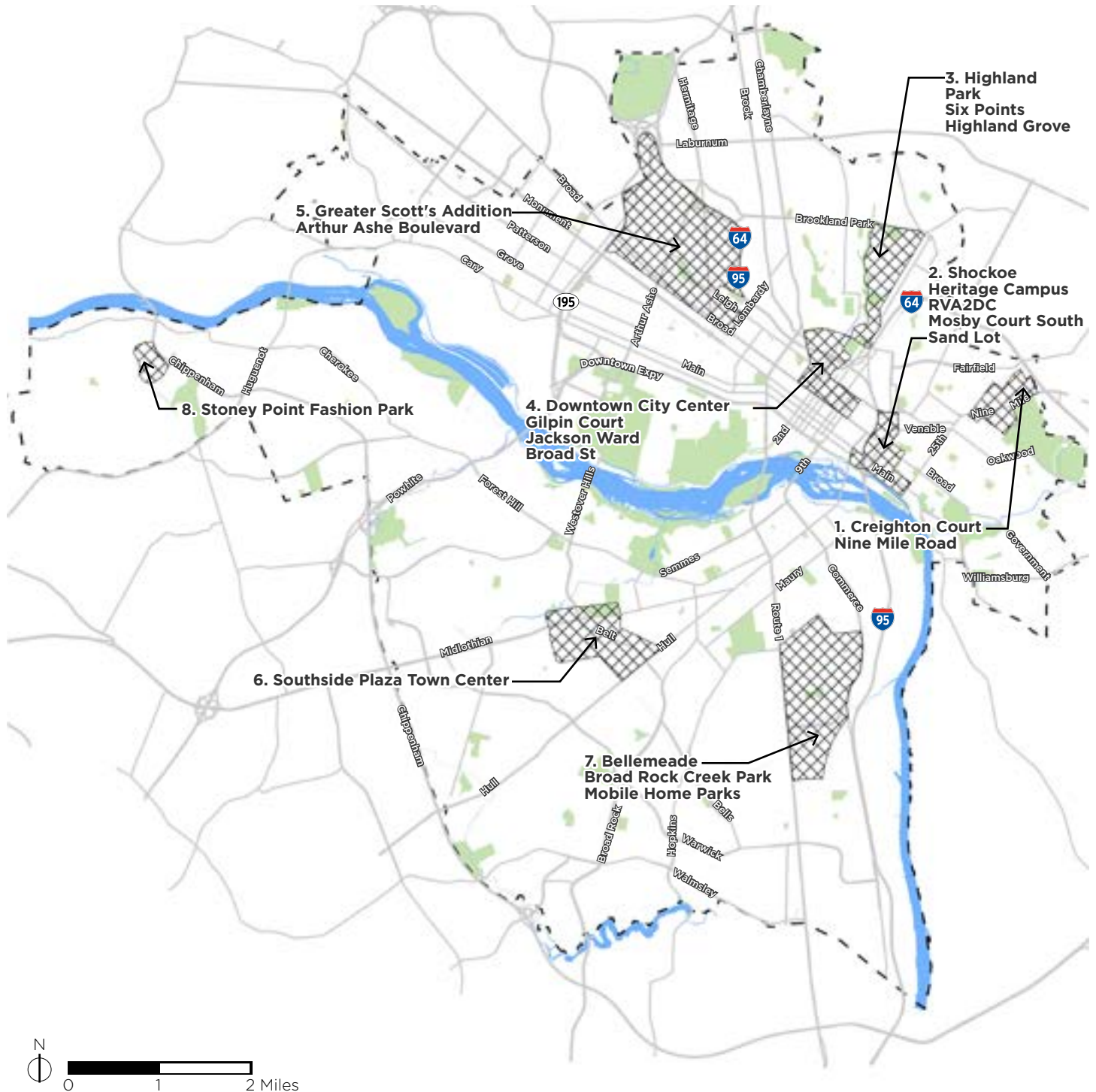
Proposed Top Development Initiatives for the next 10 years	Equity Lens		Involved City Dept.	Team Leader	Project Status	Next Steps	Time Frame
	Provides jobs for low- and very low-income residents	Includes Affordable Housing for low-income residents					
<b>1. Eastern Gateway into City/ Redevelopment Creighton Court &amp; Nine Mile Road</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	HCD	Under Development: off site Phase 1A, 1B and 2A are completed, Phase 2B under construction. Phase 3A, 10 lots sold for homeownership. New Market @ 25th St. apts. and Culinary Arts school are completed.	Community-engagement & Planning with residents occurred in 2020/2021. Creighton Court; Infrastructure funding provided in CIP FY21 for Phase 1A and 1B; RRHA applied for rezoning and CUP. The rezoning is scheduled for a public hearing in June, 2021.	2021-2030
<b>2. Shockoe/ Heritage Campus/ RVA2DC/Mosby Court South/ Sand Lot</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	DED	Planning: SAP underway and should be completed by November; Memorial Park Campus funding to be appropriated.	Drafting Ordinance request for \$3.5 million; Complete SAP; engage archaeologist; advance the design of the Museum; hire design consultants for park; purchase privately-owned properties; rezone per SAP.	2021-2025
<b>3. Highland Park/Six Points/ Highland Grove</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	HCD	Developer Selected by RRHA, infrastructure partially funded, CUP approved by CPC.	RRHA to award contract to developer; identify remaining infrastructure needs; developer may amend approved CUP to add multi-family apartment building.	2021-2025
<b>4. Downtown City Center Area/Gilpin Court/Jackson Ward/Broad Street</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	HCD	Planning: SAP underway and will be completed in September	Complete SAP; engage community in a larger discussion on the redevelopment of Gilpin Court and how it can reconnect to downtown; draft RFP for the redevelopment of the Coliseum area; City funds will be needed for Gilpin on site new infrastructure.	2022-2030



Proposed Top Development Initiatives for the next 10 years	Equity Lens		Involved City Dept.	Team Leader	Project Status	Next Steps	Time Frame
	Provides jobs for low- and very low-income residents	Includes Affordable Housing for low-income residents					
<b>5. Greater Scotts Addition/Arthur Ashe Boulevard</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	DED	Planning: SAP completed and part of Richmond 300	Rezone per SAP; need to determine land for new stadium and carve out; Draft RFP for City-owned lands.	2022-2030
<b>6. Southside Plaza/Town Center</b>			DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	PDR/DED	SAP Not Started, but identified in Richmond 300	Engage the community to discuss the redevelopment of the area into a town center; need to set aside funds to purchase plaza and for infrastructure of new street grid.	2022-2030
<b>7. Bellemeade/Broad Rock Creek Park/mobile home parks</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	HCD	SAP Not Started, but identified in Richmond 300	Engage the community to discuss the creation of a new community park and new mixed income housing surrounding the park.	2023-2028
<b>8. Stony Point Fashion Park Redevelopment</b>	YES	YES	DED, PDR, HCD, OMBD, OCWB, DPW, DPU, PARKS, AO	PDR	SAP Not Started, but identified in Richmond 300	Engage the community to discuss the redevelopment of the area into a town center.	2023-2030

# The Plan

## Proposed Top Development Initiatives for the Next 10 Years



// **FIGURE 13. Proposed Top Development Initiatives for the Next 10 Years**  
Source: City of Richmond,





Figures above see Map on previous page.

# Implementation Strategy

## Years 2021-2023

Needs	Strategies	Units	3-year Funding Needed	City's 3-year Contribution
Individuals and families experiencing homelessness	Emergency shelter/housing units	250	\$9,000,000	\$3,000,000
Special needs	Permanent Supportive Housing units	100	\$30,000,000	\$3,000,000
	Special needs housing units	150	\$45,000,000	\$4,500,000
Development of affordable rental units	Mixed-income multi-family housing units	200	\$30,000,000	\$4,286,000
	Affordable rental housing units	1,000	\$200,000,000	\$10,000,000
Development of affordable homeownership units	Single-family attached and detached	200	\$50,000,000	
	Two-family homeownership unit + rental (\$350,000/UT)	100	\$35,000,000	\$1,750,000
Retention of existing units to stop displacement	Rehabs for senior homeowners	60	\$3,900,000	\$1,950,000
	Rental Rehab Loan program	25	\$1,625,000	\$812,500
	Homeowner Rehab program	60	\$3,900,000	\$1,950,000
	New manufactured housing for mobile home parks	15	\$1,017,000	\$508,500
<b>Three-Year Totals</b>		<b>2,160</b>	<b>\$409,442,000</b>	<b>\$31,757,000</b>
Policy, legislation	Create dedicated revenue source for AHTF. <i>Accomplished</i>			
	Amend the Zoning Ordinance to allow shelters and group homes by-right. <i>Accomplished</i>			
	Create a new Tax Rebate program for new construction multi-family mixed-income			
	Amend the Zoning Ordinance to permit churches to offer emergency shelter year-round. <i>Accomplished</i>			
	Create an innovative, social enterprise "Lodging Lab" to develop more efficient ways to build affordable housing			
	Amend the Zoning Ordinance to allow accessory dwelling units in all residential zoning districts			
	Encourage two-family unit development to allow buyers to lease the additional unit and reduce housing costs			
	Reform the City's Blight program to allow the City to quickly acquire vacant blighted lots and buildings and then provide the land/building to affordable nonprofit organizations to rehab or build new affordable housing			
	Lobby for and get approved Inclusionary Zoning for the Commonwealth of Virginia and adopt a local ordinance			

*Assumes an emergency shelter/housing unit is an average cost of \$36,000; city's leverage \$1: \$3*

*Assumes a one-bedroom unit of supportive housing is an average cost of \$300,000; city's leverage \$1: \$10*

*Assumes a two-bedroom mixed-income rental units is an average cost of \$150,000; city's leverage \$1: \$7 through Tax Rebate*

*Assumes a two-bedroom affordable rental unit is an average cost of \$200,000; city's leverage \$1: \$20*

*Assumes a three-bedroom/two bath single family unit is an average cost of \$250,000; city's leverage \$1: \$20*

*Assumes the average cost to rehab an existing 1,000 SF, two bedroom and two bath home is \$65,000; city's leverage \$1: \$2*

*Assumes the average cost for new manufactured housing is \$67,800, three bedrooms/2 bath, city's leverage \$1: \$2*

## Years 2024-2026

Needs	Strategies	Units	3-year Funding Needed	City's 3-year Contribution
Special needs	Permanent Supportive Housing units	100	\$30,000,000	\$3,000,000
	Special needs housing units	150	\$45,000,000	\$4,500,000
Development of affordable rental units	Mixed-income multi-family housing units	400	\$60,000,000	\$8,572,000
	Affordable rental housing units	2,000	\$400,000,000	\$20,000,000
Development of affordable homeownership units	Single-family attached and detached	400	\$100,000,000	\$5,000,000
	Two-family homeownership unit + rental	300	\$105,000,000	\$5,250,000
Retention of existing units to stop displacement	Rehabs for senior homeowners	60	\$3,900,000	\$1,950,000
	Rental Rehab Loan program	35	\$2,275,000	\$1,137,500
	Homeowner Rehab program	60	\$3,900,000	\$1,950,000
	New manufactured housing for mobile home parks	35	\$2,373,000	\$1,186,500
<b>Three-Year Totals</b>		<b>3,540</b>	<b>\$752,448,000</b>	<b>\$62,546,000</b>

Assumes an emergency shelter/housing unit is an average cost of \$36,000; city's leverage \$1: \$3

Assumes a one-bedroom unit of supportive housing is an average cost of \$300,000; city's leverage \$1: \$10

Assumes a two-bedroom mixed-income rental units is an average cost of \$150,000; city's leverage \$1: \$7 through Tax Rebate

Assumes a two-bedroom affordable rental unit is an average cost of \$200,000; city's leverage \$1: \$20

Assumes a three-bedroom/two bath single family unit is an average cost of \$250,000; city's leverage \$1: \$20

Assumes the average cost to rehab an existing 1,000 SF, two bedroom and two bath home is \$65,000; city's leverage \$1: \$2

Assumes the average cost for new manufactured housing is \$67,800, three bedrooms/2 bath , city's leverage \$1: \$2

## Years 2027-2030

Needs	Strategies	Units	3-year Funding Needed	City's 3-year Contribution
Special needs	Permanent Supportive Housing units	100	\$30,000,000	\$3,000,000
	Special needs housing units	200	\$60,000,000	\$6,000,000
Development of affordable rental units	Mixed-income multi-family housing units	400	\$60,000,000	\$8,572,000
	Affordable rental housing units	2,500	\$500,000,000	\$25,000,000
Development of affordable homeownership units	Single-family attached and detached	600	\$150,000,000	\$7,500,000
	Two-family homeownership unit + rental	400	\$140,000,000	\$7,000,000
Retention of existing units to stop displacement	Rehabs for senior homeowners	80	\$5,200,000	\$2,600,000
	Rental Rehab Loan program	40	\$2,600,000	\$1,300,000
	Homeowner Rehab program	80	\$5,200,000	\$2,600,000
	New manufactured housing for mobile home parks	50	\$3,390,000	\$1,695,000
<b>Three-Year Totals</b>		<b>4,450</b>	<b>\$956,390,000</b>	<b>\$65,267,000</b>

Assumes an emergency shelter/housing unit is an average cost of \$36,000; city's leverage \$1: \$3

Assumes a one-bedroom unit of supportive housing is an average cost of \$300,000; city's leverage \$1: \$10

Assumes a two-bedroom mixed-income rental units is an average cost of \$150,000; city's leverage \$1: \$7 through Tax Rebate

Assumes a two-bedroom affordable rental unit is an average cost of \$200,000; city's leverage \$1: \$20

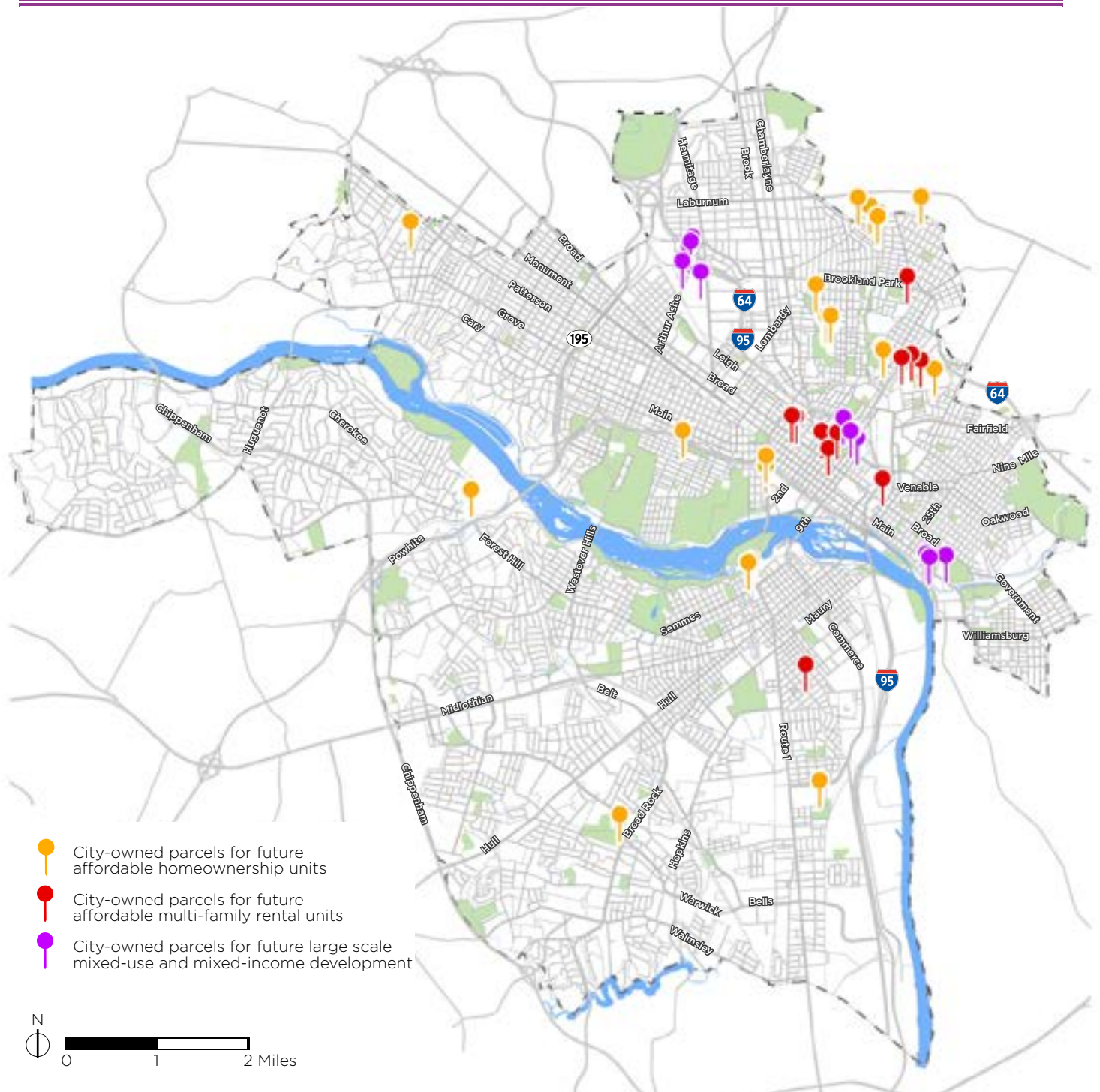
Assumes a three-bedroom/two bath single family unit is an average cost of \$250,000; city's leverage \$1: \$20

Assumes the average cost to rehab an existing 1,000 SF, two bedroom and two bath home is \$65,000; city's leverage \$1: \$2

Assumes the average cost for new manufactured housing is \$67,800, three bedrooms/2 bath , city's leverage \$1: \$2



# Appendices



**FIGURE 14. Potential Location for Affordable Housing Using City-owned Parcels for Homeownership Opportunities**

*Note: this map shows the five new public open spaces in Richmond's South Side that the Mayor announced in September 14, 2020. The five new public open spaces increase the city's green space by 36 acres.*





# Appendices



**// FIGURE 17. Current GRTC Bus Routes (As of January 2020)**  
 Source: GRTC Transit System



// **FIGURE 18. Current Location of Mobile Home Parks**

Source: City of Richmond, Planning and Development Review



**// TABLE 8. Multi-family Market Rate Rental Units Completed or Under Construction 2019 & 2020**

Address	# Stories	#Units
2910 Q St	3	13
1600 W Broad St	12	168
4101 Railroad Ave	4	267
915 E 4th St	4	104
901 Porter St	4	19
111 Hull St	14	256
3022 W Broad St	7	166
4930 Forest Hill Ave	3	38
400 Hull St	6	215
500 Bainbridge St	5	154
O W Marshall	6	167
1510 Bainbridge St	2	23
3810 W Broad St	4	250
4004 W Broad St	4	211
1429 McDonough St	5	66
1400 Roseneath Rd	6	344
507 E Main St	6	53
2801 E Main St	8	180
3000 W Clay St	5	80
4016 W Broad St	4	238
101 Manchester Rd	6	223
1114 Hull S	5	85
501 W 7th St	4	12
401 W 7th St	4	26
25 W 7th St		173
512 Hull St	12	188
501 Decatur St	7	118
3200 W Broad St	6	289
1508 Belleville	6	126
2018 E Broad St	1	10
2416 Jefferson Ave	2	21
2900 W Clay St	5	60
4401 E Main Street	6	203
3009 W Leigh Street	5	72
1661 Roseneath Road	6	350
<b>Total units</b>		<b>4,968</b>

4,968 new market-rate rental units were created in the city from 2019 to July 2021. If 20% of these units were made affordable to households earning between 50% and 80% of the AMI, then the city would have created 994 new affordable rental units in several mixed-income developments throughout the city. This list don't include projects under review as August 2021.

# Acronyms Definitions

Term	Definition
ACS	American Community Survey
ADA	Americans with Disabilities Act
ADU	accessory dwelling unit - An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home. (from planning.org website)
AMI	Area median income
CDBG	Community Development Block Grant program
CUP	Conditional Use Permits
CWOS	Cold Weather Overflow Shelter
DED	Department of Economic Development
DPU	Department of Public Utilities
DPW	Department of Public Works
EAHP	Equitable Affordable Housing Plan
EDP	Eviction Diversion Program
ESG	The Emergency Solutions Grant program
GHHI	Green & Healthy Homes Initiative
GRCoC	Greater Richmond Continuum of Care
HCD	Housing and Community Development
H.O.M.E	Housing Opportunities Made Equal
HOME	The HOME Investment Partnerships Program
HOPWA	Housing Opportunities for Persons with AIDS
HUD	Department of Housing and Urban Development
LIHTC	Low-Income Housing Tax Credit
MVA	Market Value Analysis
MWCLT	Maggie Walker Community Land Trust
NOAH	Naturally Occurring Affordable Housing
NiB	Neighborhoods in Bloom
CDBG	The Community Block Grant program
PDR	Department of Planning and Development Review
QAP	Qualified Allocation Plan. "The QAP sets out the state's eligibility priorities and criteria for awarding federal tax credits to housing properties." (from nlihc.org website)
RPD	Richmond Police Department
RRHA	Richmond Redevelopment and Housing Authority
SAP	Small Area Plan
SUP	Special Use Permit - allows for an applicant to receive approval for a development that does not conform to the existing zoning district
TBRA	Tenant Based Rental Assistance
TIF	Tax increment finance
HOPWA	Housing Opportunities for Persons with AIDS



# Glossary

Term	Definition
Blight property	Land that is dilapidated, unsafe, and/or in unsightly condition
Homeward RVA	Homeward serves as the planning and support agency working to prevent, reduce, and end homelessness in the Greater Richmond region and coordinates the work of the Greater Richmond Continuum of Care. (from their website)
Manufactured home park.	A lot on which are located or which is arranged or equipped for the accommodation of two or more manufactured homes with spaces for such available for rent or lease for periods of not less than one month
Market Value Analysis (MVA)	"The Market Value Analysis (MVA) is a tool to assist residents and policymakers to identify and understand the elements of their local real estate markets. It is an objective, data-driven tool built on local administrative data and validated with local experts." (Source: <a href="https://cura.vcu.edu/media/cura/pdfs/cura-documents/RichmondMVAFinalPresentation_Oct16Full.pdf">https://cura.vcu.edu/media/cura/pdfs/cura-documents/RichmondMVAFinalPresentation_Oct16Full.pdf</a> )
Mixed-use	A building or parcel with more than one use. Refers to either a building with different uses in it (such as a store, restaurant, or office on the ground floor with residences above), or to a parcel of land with more than one use on it
Multi-family	One building with three or more dwelling units in it that are either condominiums (each unit is owned individually) or apartments (each unit is rented and the entire building is owned by one entity)
Naturally Occuring Affordaing Housing (NOAH)	Refers to aging residential units that can be renovated and upgraded to generate affordable housing through a process that is cheaper and quicker than constructing new housing units. NOAH investments allow for rehabilitation of housing units with minimal displacement and provide tenants with an updated residence.
Public and Open Space	Publicly-owned land that has City parks or other types of open space such as cemeteries
Rezoning	Refers to completely changing a parcel's zoning designation to a different one, or a conditional rezoning where the City places conditions on the zoning change such as limiting the height of the building or requiring certain improvements on- or off-site; the conditions cannot lessen the requirements of an existing zoning district
Richmond 300	The future City Master Plan (also known as the Comprehensive Plan). The Plan establishes a vision for the growth of the City and outlines place-based policy recommendations to guide its physical development. <i>The Final Plan has not been presented to City Council yet as of September 25 2020.</i>
Section 42	A subsidized housing and a part of a federal tax program that allows builders and developers to provide affordable housing. Developers then receive a federal tax credit from the government
Shelter	A building or portion thereof intended for temporary residential occupancy on a daily or longer basis by persons with no other fixed place of abode or persons who are temporarily displaced from their place
Single-family	Detached houses and attached rowhouses with one "family" per house
Tenant Based Rental Assistance (TBRA)	Assistance provided as the gap dollars between what a person can afford and the market rate rent that is being charged.
Tiny House	"Tiny homes range typically between one hundred and four hundred square feet." (Wikipedia).
Vacant	Parcels of land that are not developed



DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

# Acknowledgments

The City of Richmond and Housing & Community Development Department thanks the following organizations and individuals for their contributions of time and expertise:

## City Leadership

Levar M. Stoney, *Mayor*  
Lincoln Saunders, *Chief Administrative Officer CAO*  
Sharon L. Ebert, *Deputy CAO*

## Dept. of Housing and Community Development

Sherrill Hampton, *Director*  
Douglas Dunlap (*Former Director*)  
Michelle Peters, *Deputy Director*  
Leigh Kelley, *Senior Development Project Manager*

## Mayor's Office

Margaret Anderson, *Chief of Staff*  
Osita Iroegbu, *Senior Policy Advisor*

## Dept. of Planning and Development Review

Yessenia Revilla, *Senior Planner*  
Matthew Everett (*Former Editor*)  
William Palmquist, (*Former Senior Planner*)

## Dept. of Public Utilities

Alicia Zatcoff, *Sustainability Manager*

## Organizations

Greta Harris  
*Better Housing Coalition*  
Schirra Hayes  
*Local Initiatives Support Corporation (LISC)*  
Monica L. Jefferson  
*Housing Opportunities Made Equal of Virginia, Inc.*  
Martin Wegbreit  
*Central Virginia Legal Aid Society (CVLAS)*  
Janae Craddock  
*Central Virginia Legal Aid Society*  
Steve Fischbach  
*Virginia Poverty Law Center*  
Laura Wright  
*Virginia Poverty Law Center*  
Lee Householder  
*project: HOMES*  
Gloria Parham  
*Southside Community Development & Housing Corporation*  
Malcolm Jones  
*RT RVA*

Jovan Burton  
*Partnership for Housing Affordability*  
Cierra Mays  
*Southside Community Development & Housing Corporation*  
Tracey Hardney  
*Housing Richmond, Virginia Branch NAACP*  
Mary Kay Huss  
*Richmond Metropolitan Habitat for Humanity*  
Patrice Shelton  
*Virginia Department of Health*  
Brian White  
*Main Street Realty, Inc.*  
Oludare Ogunde  
*Project Give Back To Community*  
Louis Salomonsky  
*Developer-Historic Housing*  
Omari Al-Qadaffi  
*Legal Aid Justice Center*  
Glen Hudson  
*Affordable Housing Trust Fund Board Member*  
Dan Magder  
*Center Creek Homes*  
Desi Wynter  
*Redevelopment Housing Authority*  
Dianna Bowser  
*Southside Community Development and Housing Corporation*  
Marion Cake  
*project: HOMES*  
Lincoln Saunders  
*Mayor's Office*  
Michael Hopkins  
*Sustainable Housing- Richmond*  
Kelvin Hanson  
*Hanson Company LLC*  
Junior Burr  
*Canterbury Enterprises*  
Kelly King-Horne  
*Homeward*  
Marthelia Houchens  
*FeedMore*  
Clovia Lawrence  
*Multimedia Personality*  
Steven Saltzberg  
*Social Justice Advocate*



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