

INTRODUCED: March 11, 2026

AN ORDINANCE No. 2026-071

To authorize the Chief Administrative Officer to submit a PY 2026-2030 Consolidated Plan and PY 2026 Annual Action Plan to the U. S. Department of Housing and Urban Development (HUD) as an application for the receipt of Community Development Block Grant (CDBG) funds, HOME Investment Partnership (HOME) funds, Emergency Solutions Grant (ESG) funds and Housing Opportunities for Persons with AIDS (HOPWA) funds; to accept funds from the U. S. Department of Housing and Urban Development in the total amount of \$12,553,779.59; and to appropriate \$12,553,779.59 for various projects.

Patron – Mayor Avula

Approved as to form and legality
by the City Attorney

PUBLIC HEARING: MAR 23 2026 AT 6 P.M.

THE CITY OF RICHMOND HEREBY ORDAINS:

§ 1. That the Chief Administrative Officer for, and on behalf of the City of Richmond, be and is hereby authorized and directed to submit a PY 2026-2030 Consolidated Action Plan and PY 2026 Annual Action Plan to the United States Department of Housing and Urban Development, in the form of the document attached hereto and identified as Attachment B - Temporary, as an application for the receipt of Community Development Block Grant (CDBG) funds, HOME Investment Partnership (HOME) funds, Emergency Solutions Grant (ESG) funds, and Housing

AYES: _____ NOES: _____ ABSTAIN: _____

ADOPTED: _____ REJECTED: _____ STRICKEN: _____

Opportunities for Persons with AIDS (HOPWA) funds and to accept funds in the total amount of \$12,553,779.59 (\$6,966,101.01 – CDBG; \$2,219,063.00 – HOME; \$393,817.35 – ESG; and \$2,974,798.23 – HOPWA) from the United States Department of Housing and Urban Development, as specified in the proposed 2026-2027 annual budget plan identified as Attachment A, a copy of which is attached to and incorporated into this ordinance.

§ 2. That the funds in the total amount of 12,553,779.59, comprised of such grants from the United States Department of Housing and Urban Development in the total amount of \$12,553,779.59 is hereby appropriated to the Special Fund Budget for the fiscal year commencing July 1, 2026, and ending June 30, 2027, for the purposes set forth on Attachment A.

§ 3. That the allocations set forth on Attachment A may be adjusted or modified within the categories or project budgets provided therein to be consistent with actual funding received. However, no such adjustment or modification shall exceed the total allocation set forth on Attachment A.

§ 4. This ordinance shall be in force and effect upon adoption.

Federal Entitlement Summary	FY 2026 Adopted	FY2027 Proposed
Community Development Block Grant (CDBG)		
Richmond Metropolitan Habitat for Humanity Critical Home Repair	\$300,000.00	\$300,000.00
project:HOMES Critical Home Repair	\$625,000.00	\$860,000.00
project:HOMES Comprehensive Home Repair	-	\$600,033.00
Rebuilding Together Critical Home Repair	\$275,000.00	-
Housing Opportunities Made Equal of VA (H.O.M.E. Inc) Keystone Program Citywide - DPA	\$500,000.00	\$240,000.00
Southside Community Development Housing Corporation (SCHDC) Homeownership Center - DPA	\$450,000.00	\$240,000.00
Grace St. Preservation		\$1,500,000.00
Section 108 - 2012 Loan Repayment	\$981,126.00	\$948,522.72
project:HOMES Highland Grove Single Family Construction	\$191,200.00	-
CDBG Undesignated Reserve	\$1,703,728.99	\$664,422.29
Economic Development		
Metropolitan Business League Metropolitan Business League Programs	\$200,000.00	\$200,000.00
CDBG Planning & Administration		
Block Grant and Finance Administration	\$738,123.00	\$738,123.00
Historic Review	\$50,000.00	\$50,000.00
CDBG Public Services		
Housing Opportunities Made Equal of VA (H.O.M.E. Inc) Housing Information and Counseling	\$200,000.00	\$190,000.00
Southside Community Development Housing Corporation (SCHDC) Homeownership Center - Housing Counseling	\$185,000.00	\$190,000.00
Daily Planet Health Services Increasing Access to Care: Mobile Medical Outreach	\$56,000.00	\$70,000.00
Richmond Behavioral Health Authority Residential Support for Homeless Families	\$128,900.00	\$95,000.00
YWCA Comprehensive Services for Domestic and Sexual Violence Survivors	\$60,000.00	\$80,000.00
Office of Homeless Services Emergency Assistance, Counseling and Displacement	\$25,000.00	-
Subtotal for CDBG	\$6,669,077.99	\$6,966,101.01

Federal Entitlement Summary	FY 2026 Adopted	FY 2027 Proposed
HOME Investment Partnership (HOME)		
HOME Program Administration	\$135,898.00	\$141,900.00
Lynhaven Ridge VA, LLC Lynhaven Ridge	\$750,000.00	-
The Community Builders Creighton Phase C	\$800,000.00	-
Richmond Metropolitan Habitat for Humanity Expanding Affordable, Equitable Homeownership Opportunities for Richmond	\$420,000.00	\$360,000.00
ECG Semmes Semmes Flats	\$1,315,013.00	-
project:HOMES Comprehensive Home Repair	\$600,033.00	-
project:HOMES Eastview Affordable Homeownership	-	\$480,000.00
Woda Cooper Marsh Place	-	\$800,000.00
HOME Undesignated Reserve	-	\$437,163.00
Subtotal for HOME	\$4,020,944.00	\$2,219,063.00

Federal Entitlement Summary	FY 2026 Adopted	FY 2027 Proposed
Housing Opportunities for Persons with AIDS/HIV (HOPWA)		
Serenity Inc Housing Assistance Programs	\$205,889.00	\$175,000.00
Homeward HOPWA CIS	\$20,000.00	\$20,000.00
Commonwealth Catholic Charities HOPWA Greater Richmond	\$1,240,300.00	\$1,454,600.00
SupportWorks Housing HOPWA Permanent Supportive Housing	\$350,000.00	\$275,000.00
Daily Planet Health Services Increasing Access to Housing for Individuals and/or Families with HIV	\$166,463.00	\$166,463.00
HOPWA Program and Finance Administration	\$61,323.00	\$61,822.29
HOPWA Undesignated Reserve	\$751,659.00	\$821,912.94
Subtotal for HOPWA	\$2,795,634.00	\$2,974,798.23

Federal Entitlement Summary	FY 2026 Adopted	FY 2027 Proposed
Emergency Solutions Grants (ESG)		
Housing Families First Hillard Housing/Building Neighborhoods	\$70,012.44	\$95,000.00
CARITAS Shelter and Case Management	\$55,012.44	\$50,000.00
Homeward Community Information System (HMIS)	\$8,500.00	\$8,500.00
YWCA Rapid Re-Housing	\$100,000.00	\$70,000.00
HomeAgain Emergency Shelter	\$103,938.44	\$100,000.00
St. Joseph's Villa Rapid Re-Housing	\$83,930.00	\$50,317.35
ESG Program and Finance Administration	\$22,000.00	\$20,000.00
Subtotal from ESG	\$443,393.32	\$393,817.35

Attachment B - Temporary

Background Information

The Consolidated Plan (ConPlan) is a federally required planning document that jurisdictions must prepare every 3 to 5 years to receive CDBG, HOME, ESG, and HOPWA funding from the U.S. Department of Housing and Urban Development (HUD). The City of Richmond updates its ConPlan every 5 years to ensure that federal resources align with the City's housing and community development needs. The ConPlan includes three components—Needs Assessment, Market Analysis, and Strategic Plan—together these components establish the City's long-term priorities and goals. While the ConPlan outlines the City's broader strategy and funding priorities, the Annual Action Plan (AAP) provides the detailed, year-by-year breakdown of how HUD funds will be allocated.

The information below provides highlights of the draft Program Year (PY) 2026–2030 ConPlan and the PY 2026 Annual Action Plan (AAP). **The full draft version of the ConPlan and AAP, which is expected to be 200–250 pages, is being finalized and will be swapped with this “highlights document” and released for public review and comments around March 23, 2026.**

City of Richmond 2026-2030 Consolidated Plan Highlights

Needs Assessment and Market Analysis Sections

Richmond continues to grow and diversify, but many households—especially those with low incomes—face rising housing costs, limited affordable rental options, an aging housing stock, and persistent barriers to stability. This Plan responds to those challenges with targeted investments, regional coordination, and strategies that center on equity, housing preservation, and long-term community resilience.

Housing Needs

Richmond's population has grown to 233,655, and housing demand continues to outpace supply. Roughly half of all renter households are cost-burdened, and extremely low-income households (0–30% AMI) face the most severe challenges, including being rent-burdened at more than 50%, overcrowding, and substandard housing conditions. Elderly renters and homeowners on fixed incomes are also among the most affected.

The city's housing stock is old—82% of owner-occupied housing and 72% of rental housing was built before 1980—and many homes need rehabilitation to remain safe and habitable. Lead paint risks persist for households with young children.

Demand for deeply affordable units far exceeds supply. RRHA's waitlists include more than 6,300 families for public housing and 3,650 for vouchers, with especially long waits for one- and two-bedroom units.

Homelessness

Richmond's homelessness response system is coordinated through the Greater Richmond Continuum of Care (GRCoC). Each year, more than 1,400 single adults and 500 people in families experience homelessness. Black or African American residents are disproportionately represented in both sheltered

and unsheltered homelessness. Veterans, youth, and chronically homeless individuals also require targeted interventions.

The city has a network of emergency shelters, transitional housing, permanent supportive housing, and rapid rehousing programs, but gaps remain in the availability of supportive housing units, shelter capacity during extreme weather, and case management resources.

Public Housing & Special Needs

Richmond Redevelopment and Housing Authority (RRHA) manages 3,245 public housing units and 4,053 vouchers, serving households with average incomes between \$12,900 and \$18,700. Many large family developments—Creighton, Mosby, Gilpin, Hillside, Whitcomb, and Fairfield Courts—are considered functionally obsolete and require major reinvestment or full redevelopment. RRHA is implementing a phased, mixed-income redevelopment strategy that emphasizes resident engagement and one-for-one replacement.

Special needs populations include seniors, people with disabilities, survivors of domestic violence, and individuals living with HIV/AIDS. HOPWA providers report unmet needs for tenant-based rental assistance, short-term rent/utility help, and supportive housing placements.

Community Input and Consultation

More than 23 organizations—including housing providers, homeless service agencies, healthcare partners, RRHA, City departments, and Richmond Public Schools—participated in consultations. Common themes include:

- The need to expand affordable housing of all types
- Investments in supportive services and mental/behavioral health
- Housing preservation and rehabilitation
- Youth, family, and senior housing needs
- Fair housing concerns, particularly in historically disinvested neighborhoods

The 2025 Community Survey and public meetings highlighted strong community support for homelessness prevention, affordable rental units, emergency assistance for utilities and rent, and rehabilitation of existing homes.

Market Conditions

Housing costs continue to rise, with a 26% increase in median home value and 20% increase in median rent between 2009 and 2020. Lower-priced homes have nearly disappeared from the market, and average rents in 2026 are significantly higher than in 2020. Naturally occurring affordable housing (NOAH) continues to decline, and developers face increasing construction costs and financing limitations for deeply affordable units.

Geographic Disparities

Richmond contains 10 active R/ECAP (racially/ethnically concentrated areas of poverty) census tracts—primarily in the East End, Northside, and Southside. Southside faces the most acute underinvestment, including aging housing and infrastructure gaps. Gentrification pressures are particularly strong in Church Hill, Northside, and Southside.

Non-Housing Community Development Needs

There is a high need for public facility upgrades, infrastructure improvements (sidewalks, stormwater), and expanded community services. Nearly 10% of households lack home internet access despite citywide broadband availability.

Strategic Plan Section

The Strategic Plan draws on findings from the Needs Assessment and Market Analysis, key city reports and directives, and input collected through stakeholder consultations, public meetings, and the community survey.

Priority Needs

- Preservation and production of affordable housing units.
- Making homelessness rare, brief, and non-recurring.
- Increasing housing stability and supportive services

Geographic Priorities

- Citywide
- RRHA Big 6
- Richmond EMSA

Goals

Per HUD requirements, each goal is connected back to a priority need and at least one geographic priority area. Goals are meant to be written with enough flexibility to accommodate various types of projects and activities (if desired), but clear enough to ensure that goal outcome indicators remain consistent.

Goal 1: Preserve existing affordable housing.

Description: Preserve existing affordable housing through homeowner rehabilitation programs and multi-family rental rehabilitation and preservation initiatives.

Goal 2: Create new affordable rental housing.

Description: Create new affordable rental housing and specifically invest in units targeted at households earning less than 59% of AMI.

Goal 3: Expand homeownership opportunities.

Description: Expand homeownership opportunities through new housing construction and homebuyer assistance programs.

Goal 4: Support programs for special needs populations and community members experiencing homelessness.

Description: Support programs that help people experiencing homelessness and provide them with high-quality case management to aid in addressing barriers to permanent housing. Support programs for special needs populations.

Goal 5: Invest in services and opportunities for low-and moderate-income (LMI) residents.

Description: Invest in resources, support services, and opportunities that promote housing stability and economic mobility for low-to-moderate (LMI) residents.

Goal 6: Manage grant funds efficiently and effectively.

Description: Undertake necessary activities to manage grant-funded programs, ensure compliance with federal requirements, and ensure the delivery of desired housing and community development outcomes for residents.

2026 Annual Action Plan Highlights

The AAP includes information about the specific projects and activities the city will undertake to make progress towards the goals outlined in the ConPlan. The city awards CDBG, ESG, HOME, and HOPWA funding to subrecipient for specific activities under each project. The table lists the recommended activities and provides a short description. The recommended award amounts for each activity are included in Attachment A, which precedes this document.

Federal Entitlement Activity	Activity Description
Community Development Block Grant (CDBG)	
Richmond Metropolitan Habitat for Humanity Critical Home Repair	Homeowner rehabilitation for households making less than 80% AMI.
project:HOMES Critical Home Repair	Homeowner rehabilitation for households making less than 80% AMI.
project:HOMES Comprehensive Home Repair	Homeowner rehabilitation for homes that need significant structural and/or mechanical repairs. Households must make less 80% AMI.
Housing Opportunities Made Equal of VA (H.O.M.E. Inc) Keystone Program Citywide - DPA	Homebuyer assistance for low-income first-time homebuyers. Clients will be at or below 80% AMI.

Southside Community Development Housing Corporation (SCHDC) Homeownership Center - DPA	Homebuyer assistance for low-income first-time homebuyers. Clients will be at or below 80% AMI.
Grace St. Preservation	Substantially rehabilitate 400 E. Grace St. The eleven-story, mixed-use high-rise will be converted into 68 affordable one-bedroom apartments for seniors at or below 50% AMI.
Section 108 - 2012 Loan Repayment	Repayment of Section 108 loan.
Economic Development	
Metropolitan Business League Metropolitan Business League Programs	Provide training in entrepreneurship, workforce development, and access to capital to underserved business owners.
CDBG Planning & Administration	
Block Grant and Finance Administration	Grant management, monitoring, and compliance.
Historic Review	Section 106 review for CDBG and HOME-funded projects.
CDBG Public Services	
Housing Opportunities Made Equal of VA (H.O.M.E. Inc) Housing Information and Counseling	Provide homebuyer education and pre-purchase counseling; foreclosure prevention counseling; money management and credit classes; tenant education and landlord-tenant information.
Southside Community Development Housing Corporation (SCHDC) Homeownership Center - Housing Counseling	Provide comprehensive financial coaching through the Financial Opportunity Center (FOC), and HUD-certified rental, pre-purchase, post-purchase, and foreclosure prevention counseling.
Daily Planet Health Services Increasing Access to Care: Mobile Medical Outreach	Provides primary care, behavioral health care, and/or outreach and case management services through mobile medical events and street medicine for low-income individuals.
Richmond Behavioral Health Authority Residential Support for Homeless Families	Provides additional case management support at participating shelters. Provides short-term temporary housing for families who are homeless who've reached the max number of emergency shelter days, and who've demonstrated a commitment to obtaining self-sufficiency.
YWCA Comprehensive Services for Domestic and Sexual Violence Survivors	Provides immediate crisis response and short-term stabilization services for survivors of domestic and sexual violence.

Federal Entitlement Activity	Activity Description
HOME	

HOME Program Administration	Grant management, monitoring, and compliance.
Richmond Metropolitan Habitat for Humanity Expanding Affordable, Equitable Homeownership Opportunities for Richmond	Construct seven (7) single-family homes that will be sold exclusively to first-time homebuyers who are at or below 80% AMI.
project:HOMES Eastview Affordable Homeownership	Construct six (6) single-family homes that will be sold exclusively to first-time homebuyers who are at or below 80% AMI.
Woda Cooper Marsh Place	Develop an affordable multi-family property with 50 affordable rental units, targeted at 30–80% AMI.

Federal Entitlement Activity	Activity Description
ESG	
Housing Families First Hillard Housing/Building Neighborhoods	Provides support for single women and families experiencing homelessness with emergency shelter, case management services, housing assistance and rapid re-housing.
CARITAS Shelter and Case Management	Provides low-barrier emergency shelter and case management for single men and women.
Homeward Homeward Community Information System (HMIS)	Supports the operation of the HMIS-compliant database used by the Greater Richmond Continuum of Care (GRCoC).
YWCA Rapid Re-Housing	Provides rapid re-housing for survivors of domestic and sexual violence.
HomeAgain Rapid Re-Housing and Emergency Shelter	Provides temporary emergency shelter and case management for individuals and families.
St. Joseph's Villa Rapid Re-Housing	Provides rapid rehousing and case-management services.
ESG Program and Finance Administration	Grant management, monitoring, and compliance.

Federal Entitlement Activity	Activity Description
HOPWA	
Serenity Inc Housing Assistance Programs	Provides persons living with HIV/AIDS with Supportive Services and Short-term rental, Mortgage, and Utility (STRMU) assistance.
Homeward HOPWA CIS	Provides ongoing operations of the Homeward Community Information System (HCIS) and HMIS-compliant database. The project will also provide the necessary data and agency support to help HCD complete the HOPWA APR/CAPER.
Commonwealth Catholic Charities HOPWA Greater Richmond	Provide housing-related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for tenant-based rental assistance (TBRA); Short-Term Rent, Mortgage, and Utility assistance (STRMU); Permanent Housing Placement (PHP), and Supportive Services.
SupportWorks HOPWA Permanent Supportive Housing	SupportWorks Housing owns and operates an eight-unit affordable living community for formerly homeless single adults living with HIV/AIDS. SupportWorks also provides supportive services to other qualifying individuals at their properties located in the Richmond MSA.
Daily Planet Health Services Increasing Access to Housing for Individuals and/or Families with HIV	Provides persons living with HIV/AIDS with housing-related case management and permanent housing placement (PHP).
HOPWA Program and Finance Administration	Grant management, monitoring, and compliance.