



Richmond Regional
Housing Framework

January 2020



REGIONAL HOUSING FRAMEWORK



Executive Summary

“The home is the center of life... the wellspring of personhood. It is where our identity takes root and blossoms. Life and home are so intertwined that it is almost impossible to think about one without the other.”

—Matthew Desmond, *Evicted*

Who is Part of this Regional Housing Framework?

This framework is for *Chesterfield County, Hanover County, Henrico County, the City of Richmond, and the Town of Ashland*. Beginning in 2020, the Partnership for Housing Affordability will work closely with local officials and others in these communities to implement solutions that will increase housing opportunities across our region.

What does the Regional Housing Framework Look Like?

Imagine, for a moment, what the region might look like in 20 years under a new housing framework. It would mean nationally-recognized manufacturing and technology businesses investing in new facilities along the I-95 corridor in Henrico and Hanover Counties, where thousands of employees can walk or commute less than five minutes to work. A revitalized Route 1 corridor in Chesterfield County with homes and other development designed to enhance the quality of life for all residents. Or a Richmond Public School system with more racial equity, where citizens of all socio-economic backgrounds have housing access across all nine Council districts. In Ashland, it could look like new, two-story projects along England Street and Railroad Avenue with first floor commercial or retail and second-story apartments or condominiums.

A regional housing framework will position the Richmond region as a global destination for business investment and as a unique place to call home with a variety of housing options for all. It will enhance the quality of life for citizens by promoting new entrepreneurial ventures, reducing traffic congestion along busy corridors, which will enhance air quality, and embracing the characteristics that make each locality special. It will also reduce the burden of expensive infrastructure projects on localities and its citizens by creating more opportunities for private investment. This framework will serve as a platform for the voices and needs of all, especially marginalized communities.

Housing is the foundation of a thriving and vibrant community. The ability for every resident to live in an area where they can easily access necessities such as education, healthy food, employment, and health services will strengthen the fabric of the region and stimulate sustainable growth.



Our Vision

Everyone in the Richmond region will have a stable, healthy, and affordable place to call home.

Our Values



OPPORTUNITY

Housing is an essential foundation for families and individuals to thrive economically and socially.



QUALITY

All homes should meet the standards we have for our own family.



EQUITY

We will create a future where race and ethnicity are not predictive of outcomes.



REGIONALISM

Housing challenges and the policies we adopt in our own localities affect our neighbors.



INNOVATION

We will embrace bold solutions.

[PHARVA.COM/
FRAMEWORK](https://pharva.com/framework) HOUSING

Visit the website for full survey results, interactive data dashboards, and dozens of solutions.



Why We Need a Housing Framework

“Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.”

—Matthew Desmond, *Evicted*

The Richmond Region Faces a Variety of Housing Needs

In Richmond, the growing demand for urban living is placing significant pressure on residents in many neighborhoods. In Henrico and Chesterfield, changing demographics and market trends require new, creative thinking. As Hanover grows, it seeks to maintain rural character while providing denser choices. And in Ashland, residents, and planners alike seek to fit new housing demand into its valued small-town, main street feel.

We Have Common Housing Challenges to Solve Together

While each locality has its unique assets and challenges, there is more that unites us than divides us. All must plan for the rapid “greying” of their populations as baby boomers and seniors age. All must address the current deficit—and future demand—for homes available to modest-income households looking to rent or own. And all must find innovative ways to preserve our existing housing stock to keep it accessible, resilient, and affordable for future generations.

Housing Opportunity and a Thriving Workforce are Linked

While the unemployment rate in the Richmond region hovers at or below 3%, there remains a critical need to match those that are unemployed or underemployed with the varied job openings that exist, to meet employer demand, and to ensure individuals have opportunities to meet their basic needs. Housing is not only a critical component in ensuring that an adequate workforce is available to meet the needs of local businesses, but the development, construction and financing of that housing is a key element of our economy’s health.

Defining Affordable

For the purposes of this report, “affordable” housing refers to a home, either owned or rented, where the household pays no more than 30% of their gross income on basic housing costs. Any household paying more than the 30% threshold is cost-burdened. This definition is used for its relative simplicity, and due to its common reporting in federal socioeconomic data, including the census.

In the spring and summer of 2019, PHA began engaging with communities across the region to better understand their housing challenges. From listening sessions at churches to conversations with young professionals, input was gathered to reflect the wide spectrum of housing needs. After months of outreach—both in-person and online—we were able to reach over 1,900 people in the Richmond Region. Their vital input has helped to inform the goals, solutions, and priorities that make up the Framework.

Community Engagement Summary

What We Heard

Senior Housing

“It’s difficult when you have this generation, seniors, who can’t stay in their homes. They don’t have the money for assisted living facilities.”

—Resident of City of Richmond

Increasing Housing Costs

“I’ve got 4 kids and I haven’t found anything in a good community with good schools for less than \$1,300, and that doesn’t include utilities.”

—Resident of Henrico County

Most important community values:

- Affordability
- Equity
- Community Pride
- Inclusiveness

Greatest Challenges:

- Stigma and resistance to housing
- Aging in place
- Substandard housing quality
- Maintenance costs
- Unable to qualify for financing and credit history
- Rent prices

Moving forward, engagement will increase throughout the region to ensure that the solutions in this document are reflective of community voice. Dedicated advocates will help mobilize neighbors around the issues that they care about most and connect them to the resources to help transform proposed ideas into adopted solutions. This process will bring us all closer to the goal of everyone in the Richmond region having a stable, healthy, and affordable place to call home.

Why Collaboration Matters

Housing challenges cross jurisdictional lines. At the initial meeting of the working group for this Framework, they acknowledged the importance of working together on housing issues. In fact, some housing challenges cannot be addressed adequately without working across jurisdictional boundaries. Participants also agreed to share information and the results of initiatives implemented within their localities. In this way, everyone can learn from the experimentation and testing that will be an important part of our housing efforts in the region, as we move forward with this Framework.

“THE AREA IS GOING TO CONTINUE TO GROW AND THERE IS NOT ENOUGH AFFORDABLE HOUSING GOING IN, IT FEELS LIKE THEY ARE TRYING TO WEED US OUT.”

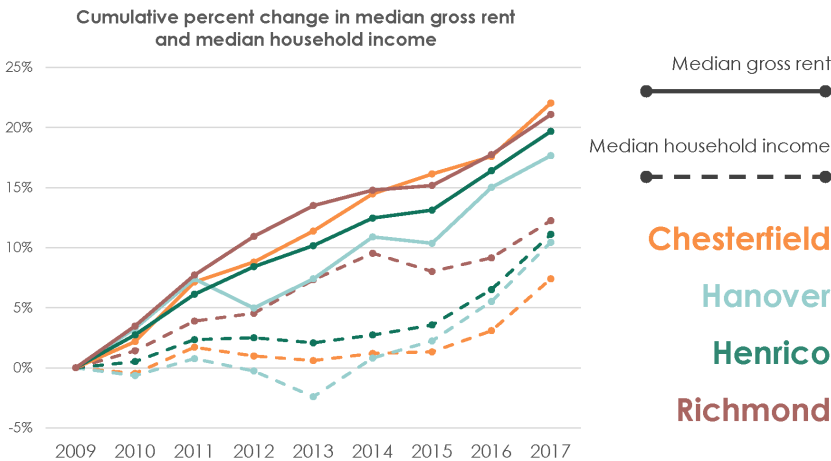
—Resident of Ashland

The Region’s Rental Market

Renters across the Richmond region have exceedingly diverse backgrounds, challenges, and opportunities. Much attention gets paid to young professionals with stable, well-paying jobs who compete with one another for newer, high-end apartments.

But at the same time, low-income renters compete for an extremely limited supply of quality housing and face long waiting lists for rental assistance programs. When service-industry employees and others who earn a working-class wage find affordable homes, they often must endure long commutes to their jobs.

Today, our region faces a major deficit of apartments that fit the budget of low-income households. Without significant intervention, this shortfall will grow dramatically in the coming decades.



2005-2009 through 2013-2017 American Community Survey, 5-year estimates (Tables B19013 and B25064)

Income growth has significantly lagged behind rent increases.

Despite modest increases in real wages, rents in the Richmond region have risen much more quickly than the ability of most households to pay without being cost burdened. Across all localities, **median incomes rose by 10% on average, while median rents increased by 20% on average.**

Over the past five years, **dedicated affordable apartments account for less than 20% of all new rental construction in the region.**



**“I’VE SEEN MY
PROPERTY VALUES GO
UP 492% OVER TWO
YEARS...THERE ARE
GOING TO BE BIGGER
CHALLENGES IN THE
FUTURE.”**

*—Resident of
City of Richmond*



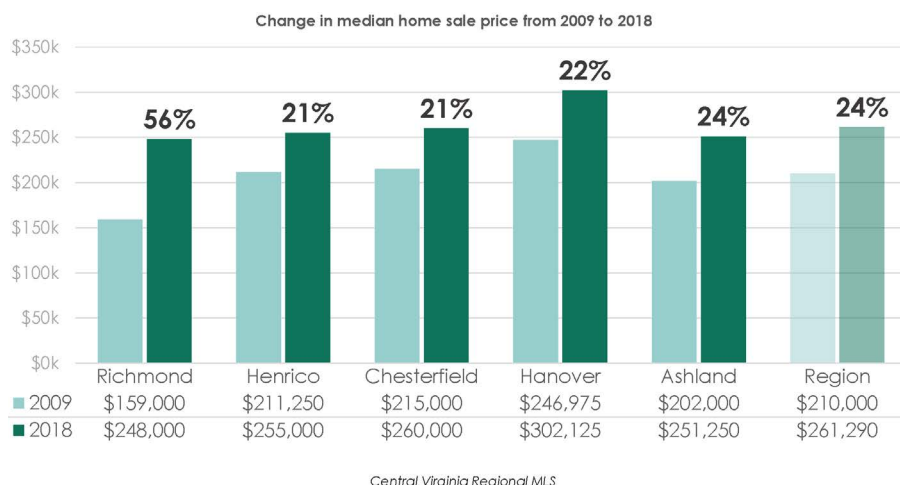
The Region’s Homeownership Market

Over the past century, owning a home became one of the most successful ways for Americans to accumulate wealth and gain financial independence. Unfortunately, homeownership remains out of reach for many people throughout the region, because our incomes are not keeping up with rising prices created by an extremely limited supply.

Young professionals, working families, and seniors alike face major challenges looking for a home to buy in the Richmond region. Furthermore, decades of discriminatory policies created—and continue to perpetuate—major barriers for Black and Latino people to purchase homes.

Home prices in the region have rebounded strongly since the recession.

Since 2009, every locality's average sales price has risen between 21% and 24%, except for the City of Richmond, which increased a significant 56%.



In 2017, an average of twenty-six homes were purchased by white buyers per day. For black buyers, it was six per day. For Latino buyers, less than two per day.

“SOME SENIORS WANT TO LIVE IN AN APARTMENT. I DON'T WANT TO MAINTAIN A HOME ANYMORE, I CAN'T.”

—Resident of Ashland

Senior Housing Needs

Baby boomers are finally booming into retirement. Seniors are the fastest-growing household type throughout the region. As we prepare for this “age wave,” our housing will need to adapt to the specific needs and challenges of seniors.

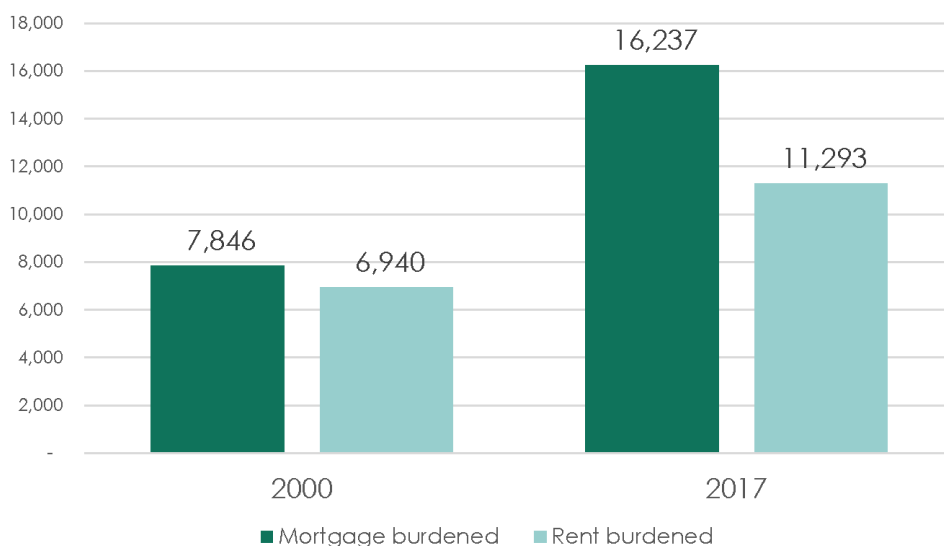
Seniors are also not immune to economic inequality. Not every retiree has a nest egg to hunt for a new home or condo; many are on low, fixed incomes and are at risk of being “trapped-in-place.” These seniors have significant challenges with deferred maintenance and poor accessibility with limited resources to preserve housing security.

By 2040, the region will need to help 37,000 new senior households age-in-place or find new homes.

Many older adults bought new homes or refinanced in the early 2000s, and many are still carrying significant debt.

In 2000, nearly 40,000 seniors in the region owned their home. Today, that number is 65,000. But the number of mortgage-burdened seniors has more than doubled—from 7,800 to 16,200. More than one in four senior homeowners are financially burdened by their mortgage.

Housing cost burdened seniors



2000 Census; 2013-2017 American Community Survey, 5-year estimates

THERE WILL BE FIVE NEW SENIOR HOUSEHOLDS FORMED IN THE REGION EVERY DAY FOR THE NEXT TWENTY YEARS.



Housing Quality

Your home and your health are directly related. A quality home that is safe, secure, and affordable is nearly always a necessary condition for a quality life. On the other hand, a poor-quality home can severely impact physical, mental, and financial health.

The Richmond region faces significant housing quality challenges. Thousands of public housing units have deteriorated over seven decades due to declining federal funding. Additionally, over 10,000 of our neighbors live in mobile home parks, many of which have dangerous housing and crumbling infrastructure. And a good portion of our inner-ring suburban homes will be a century old in the next few decades, requiring repairs, modernization, and replacement.

“IT WAS NORMAL TO PUT A BUCKET DOWN IF THE ROOF LEAKED...PIPES FROZE ALL DAY LONG. BUGS AND FLEAS WERE ACCEPTABLE AND IT WAS A REALITY.”

—Resident of Hanover County



Age of dedicated affordable homes	Number built
Over 50 years old	3,379
40 to 50 years old	2,708
30 to 40 years old	389

National Housing Preservation Database

Thousands of our dedicated affordable homes are reaching the end of their functional lifespan.

Today, the Richmond Redevelopment and Housing Authority is responsible for more than 4,000 public housing units that are, on average, nearly 60 years old. Another 5,000 additional apartments across the region were built using the Project-Based Section 8 rental assistance program and are, on average, 40 years old. Since the 1980s, declining federal resources for upkeep and maintenance have left many of these homes in need of significant rehabilitation.

“WILL THERE BE A DECREASE OF BLACK HOMEOWNERS AND RENTERS IN MY COMMUNITY? I AM CONCERNED THAT PEOPLE THAT LOOK LIKE ME WILL NOT BE ABLE TO LIVE HERE.”

—Resident of City of Richmond

Housing Stability

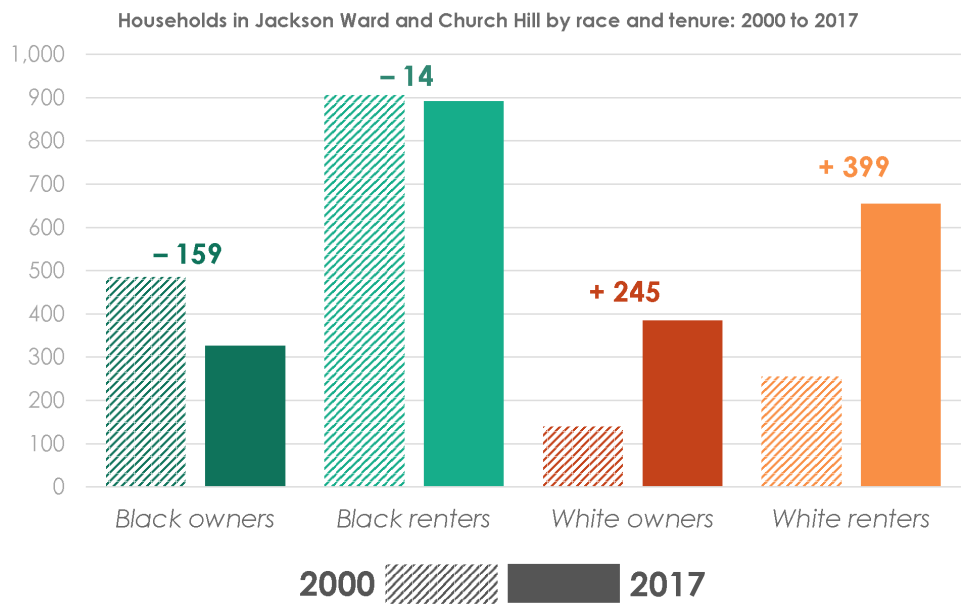
Fortunately, the Richmond region is growing; but not everyone benefits from that growth. New demand for urban living puts pressure on the same neighborhoods that were targeted with redlining, so-called urban renewal, and subprime loans. The gentrification of Church Hill, Jackson Ward, and other historically Black communities is not slowing, but rather spreading.

When a housing market cannot satisfy the needs of a population, households with the fewest resources suffer the most. One very destructive symptom of this instability is an eviction, when a household faces literal displacement. Following a groundbreaking release of civil court data in 2018, Richmond was identified as one of the highest-evicting cities in the nation. Today, addressing housing instability remains a major challenge for the region.

Recent housing cost increases in some historically Black neighborhoods are fueling displacement.

There are 3,600 fewer Black homeowners in Richmond today than in 2000. In Jackson Ward and Church Hill, the number of Black homeowners decreased by roughly 30%, while the number of White homeowners increased by more than 150%.

IN JACKSON WARD AND CHURCH HILL, THE NUMBER OF BLACK HOMEOWNERS DECREASED BY ROUGHLY 30%, WHILE THE NUMBER OF WHITE HOMEOWNERS INCREASED BY MORE THAN 150%.



2000 Census SF1; 2013-2017 American Community Survey, 5-year estimates



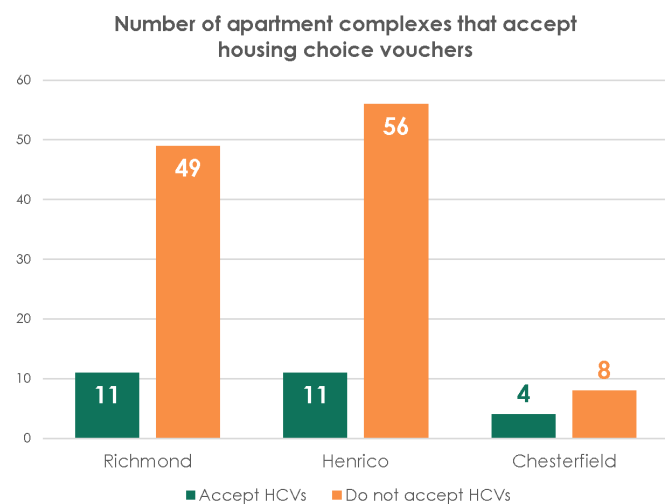
Housing Choice and Opportunity

Our region remains highly segregated by race and income. These patterns are reinforced by policies, actions, and attitudes of the past and present. The unfortunate result is that communities of opportunity—those with attractive amenities, strong schools, and access to jobs—are often only accessible at the expense of higher housing costs. For those unable to move into these communities, quality of life suffers due to limited education and workforce opportunities. Barriers of many kinds, whether structurally or informally enforced, limit choice and opportunity for lower income households.

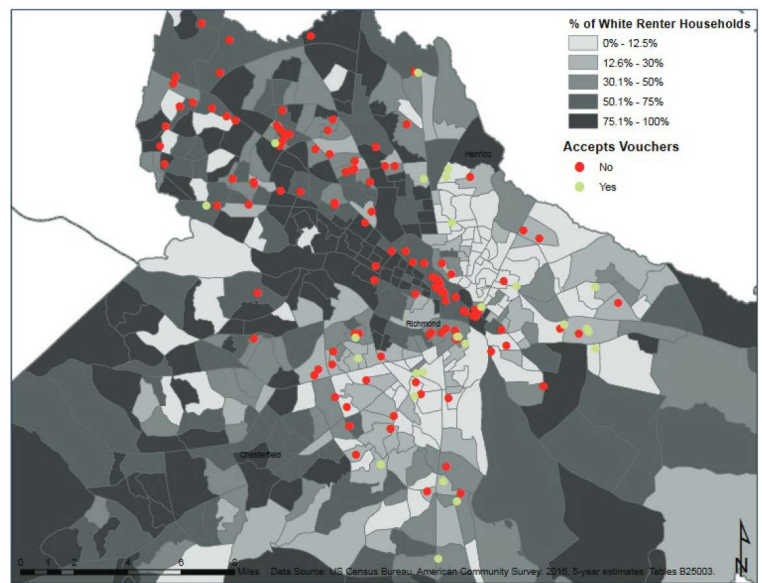
“JUST BECAUSE YOU’RE LOW INCOME, WHY CAN’T YOU LIVE IN A NICER AREA WITH BETTER SCHOOLS? BUT PEOPLE SAY, ‘I DON’T WANT THOSE PEOPLE IN MY NEIGHBORHOOD.’”
—Resident of Chesterfield

Even with housing assistance secured, some families have trouble finding a good home.

Housing Choice Vouchers (HCVs) help thousands of renters across the region afford their homes. Unfortunately, they are only useful when these families successfully find and secure a home to rent. New research from Housing Opportunities Made Equal of Virginia (HOME) indicates that this is easier said than done: based on a sample survey of apartment communities in the region, **fewer than one in five accept HCVs**.



“Choice Constrained: Limited Options for Households Utilizing Housing Choice Vouchers,” Housing Opportunities Made Equal of Virginia, May 2019



Henrico County accounts for the largest number of apartment complexes (67) and the lowest rate of voucher acceptance (16%); Richmond accounts for 60 apartment complexes and an acceptance rate of 18%, while Chesterfield accounts for 12 complexes, 33% of which accept vouchers.

The majority of assisted rental units are located in neighborhoods where the average life expectancy is below the regional average of 78 years.

Goal 1

Increase the Supply of Affordable Rental Housing in the Region.

A healthy housing market depends on an adequate and balanced supply of housing options. The region lacks a sufficient supply of affordable rental homes to meet the growing demand. The result is a large deficit that imposes high housing cost burdens on many households.

Priority solutions:

Solution 1-A: Increase the amount of land available for multifamily housing development in commercial and residential zones, especially in “communities of opportunity.”

WHAT IT DOES	New areas of potential multifamily development will foster new, multifamily rental and homeownership developments which will increase housing supply and relieve market pressure on rising rents and prices.
HOW IT WORKS	Through changes to the local zoning ordinance, a jurisdiction can allow more multifamily development on parcels currently zoned for low-density uses.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • Local Planning Staff • Local Planning Commissions • Board of Supervisors or City Council

Solution 1-B: Preserve naturally occurring affordable housing through proactive outreach to owners and incentives to retain affordability.

WHAT IT DOES	Naturally occurring affordable housing (NOAH) preservation ensures that private landlords continue as responsible stewards of affordable housing that is not subsidized or regulated housing.
HOW IT WORKS	Through carrot-and-stick approaches, a NOAH preservation strategy works with NOAH owners to ensure the preservation of the housing at affordable prices and high quality.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • Local Gov't Housing Staff • NOAH owners • Local Governments • Community Development Orgs • Financing Agencies • Community Advocates

There are many more solutions for better rental housing in the Framework. To find these, and to read details for every solution, visit [PHARVA.com/framework](https://pharva.com/framework).

Solution 1-C: Extend affordability terms for assisted rental developments with expiring subsidies or use restrictions by incentivizing preservation.

WHAT IT DOES	Jurisdictions can create better systems to be aware of affordable rental housing communities that are at-risk due to expiring subsidies and other reasons.
HOW IT WORKS	Localities have the ability to incentivize owners and new owners with special financing subsidies and with fee waivers, reductions or accelerated permitting.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • Local & State Housing Officials • Affordable Housing Owners • Community Development Orgs • Financing Agencies • Community Advocates

Solution 1-D: Reduce barriers to accessory dwelling units in residential districts.

WHAT IT DOES	Accessory dwelling units (ADUs) are small homes owned and managed by existing homeowners in the community. These units are low-cost by virtue of their small size and can be a source of affordable rental housing.
HOW IT WORKS	Through changes to the local zoning ordinance, a jurisdiction can permit development of additional housing units on parcels currently zoned exclusively for single-family units.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • Local Planning Staff • Local Planning Commissions • Board of Supervisors or City Council

Goal 2

Support Racially Inclusive Wealth Creation by Increasing Homeownership Opportunities for Low and Moderate Income Households.

Homeownership is the most important building block to create wealth among lower income families. More “starter homes” and other low-cost options are required to address this challenge. We must reduce the growing ownership gap between White and minority households.

Priority solutions:

Solution 2-A: Support and expand the community land trust homeownership model.

WHAT IT DOES	A community land trust (CLT) is an “equity sharing” model of homeownership that provides wealth building opportunities to modest-income buyers and keeps homes affordable for future generations.
HOW IT WORKS	The CLT is a nonprofit organization that develops homes and retains ownership of the land under the house in perpetuity. The CLT leases the land to the homeowner with a long-term lease at a nominal price.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • Local Nonprofit Community Land Trust • Local Gov’t Housing Staff • Mortgage Lenders

Solution 2-B: Create a regional center for homeownership that is a one-stop resource hub.

WHAT IT DOES	A regional homeownership center provides a single point of entry and a simplified process for households that are interested in homeownership. Currently, information is scattered and not well coordinated.
HOW IT WORKS	One physical location would serve as a “one-stop shop”—especially for first time homebuyers. The center is supported by contributions from each participating locality, from banks and other participating entities.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • Nonprofit Providers • Counseling Organizations • Banks & Mortgage Lenders • REALTORS® • Local Housing Officials • VHDA



There are many more solutions for inclusive homeownership in the Framework. To find these, and to read details for every solution, visit PHARVA.com/framework.

Solution 2-C: Build a region-wide, racially equitable homeownership program.

WHAT IT DOES

Affordable homeownership programs can be an excellent tool for creating household wealth for racial groups historically excluded from the opportunity.

HOW IT WORKS

A number of measures can be taken, including homeowner education, down payment assistance, and financial literacy classes.

WHO IS RESPONSIBLE

- Nonprofit Providers
- Counseling Organizations
- Banks and Mortgage Lenders
- Local Gov't Housing Staff

Solution 2-D: Reduce land cost per home by encouraging higher density homeownership, including smaller, innovative home types.

WHAT IT DOES

The region has a shortage of homes that are priced in the "starter" home range between \$150,000 and \$200,000. One strategy for reducing price is by reducing the cost of land per home through greater density.

HOW IT WORKS

The region needs to begin producing smaller, less expensive homes. The availability of more land that can support multifamily condominium, townhouse, zero lot line, etc., will encourage the development of these homes.

WHO IS RESPONSIBLE

- Local Planning Staff
- Local Planning Commissions
- Board of Supervisors or City Council

Goal 3

Ensure that our Growing Senior Population is Safely and Affordably Housed.

Seniors are the most rapidly growing segment of the region's population, including the fastest growing component of our homeless population. By 2030, one in four residents of our region will be over the age of 65. Many of these seniors wish to "age-in-place," but a variety of strategies will be needed to address these needs in the next two decades.


Priority solutions:

Solution 3-A: Promote and expand existing senior tax relief programs for homeowners.

WHAT IT DOES	Senior tax relief programs enable seniors on fixed and low incomes to pay less in real estate taxes. This is impactful in housing with deferred maintenance and homes with rapidly rising property taxes.
HOW IT WORKS	All jurisdictions in the region currently have senior tax relief programs. They vary in requirements, but all should be promoted more to achieve higher rates of utilization among seniors.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> Local Finance and Assessment Staff Community Development Organizations Social Services Organizations

Solution 3-B: Increase housing rehab, home accessibility and critical home repair assistance programs.

WHAT IT IS	Many lower income seniors are living in homes they can no longer maintain. The result can be unsafe conditions for occupants, e.g., a leaking roof that degrades structural elements of the home.
HOW IT WORKS	The locality provides assistance to a third-party that has the ability to assess the critical needs and address them, either by using its own staff to carry out the improvements or by contracting the work.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> Local Gov't Housing Staff Social Services & Healthcare Staff Nonprofit Service Providers Private Contractors



There are many more solutions for senior housing in the Framework. To find these, and to read details for every solution, visit PHARVA.com/framework.

Solution 3-C: Produce more age restricted housing that serves very low-income seniors.

WHAT IT DOES

While many baby boomers express a preference to “age-in-place” and remain in communities where they have family and social connections, there is also a need for more housing to serve very low-income seniors.

HOW IT WORKS

The Low-Income Housing Tax Credit (LIHTC) program is the primary vehicle for producing new, affordable rental housing, but it does not provide rental assistance for tenants like seniors on fixed incomes.

WHO IS RESPONSIBLE

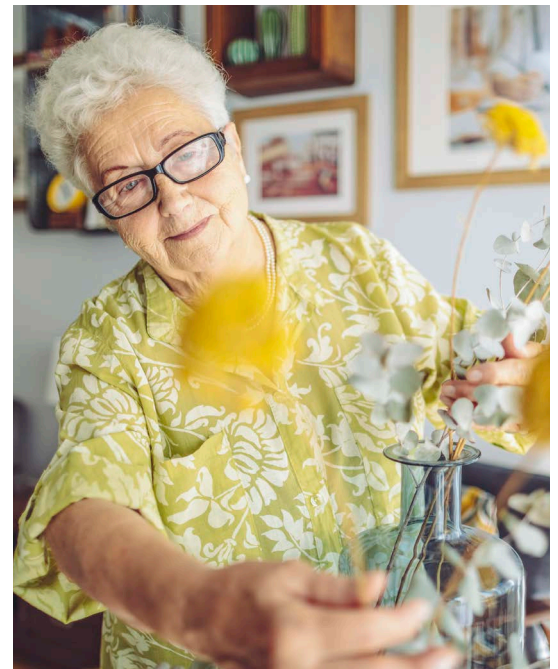
- Private and Nonprofit Developers
- VHDA
- RRHA

Best Practice:

Seniors Safe at Home Campaign Albemarle Housing Improvement Program (AHIP) Greater Charlottesville area

Elderly households are among the most vulnerable. Senior citizens struggle with fixed incomes, diminishing resources, and health issues—which impair their ability to complete necessary home repairs. A typical social security income for a low-income senior is around \$10,000 per year.

Seniors Safe at Home sets out to make sure that no senior citizen has to wait for a critical home repair—while preserving a senior citizen’s assets and helping them age in place. In 2016, this program helped 98 senior citizens with repairs and rehabs, or 53% of AHIP’s total clients.



Goal 4

Improve Housing Quality and Ensure Better Health and Safety for Residents.

Thousands of households in the region occupy housing that is unsafe and in disrepair. These conditions typically affect the poorest and most disadvantaged, but the affected stock is also often the most affordable. Rehabilitation and replacement efforts are necessary to ensure a quality home for every household in the region.

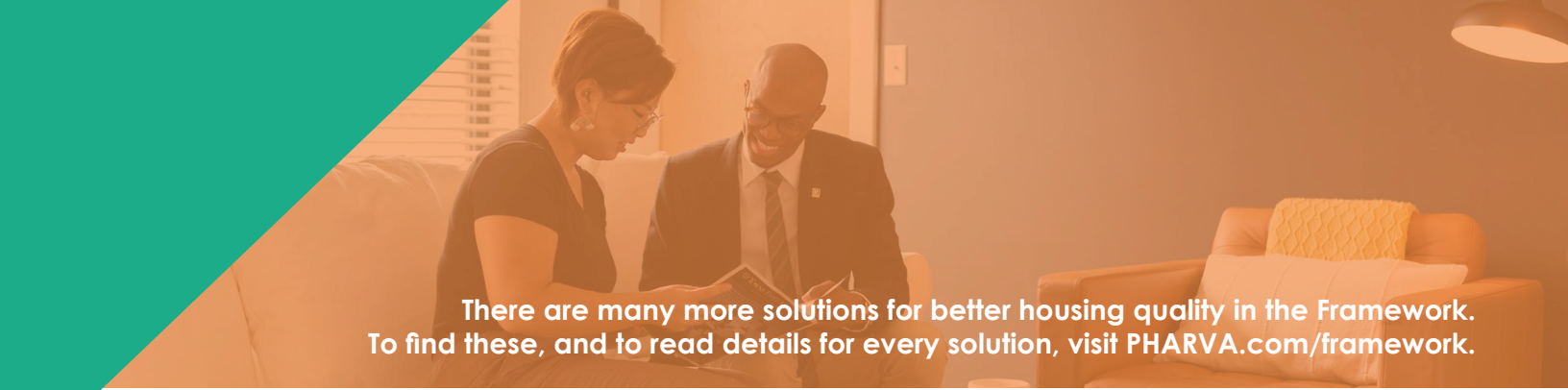
Priority solutions:

Solution 4-A: Improve aging housing stock by expanding resources and access to affordable rehab programs.

WHAT IT DOES	Nonprofits such as project:HOMES, Rebuilding Together, and Richmond Metropolitan Habitat for Humanity provide grants and deferred loans to low-income homeowners to make critical home improvements.
HOW IT WORKS	Program providers conduct eligibility reviews, home assessments, work write-ups, and oversee contractors doing the work. Nearly all of these programs are restricted to households with incomes below 80% of AMI.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> Local Governments Private Donors Nonprofit Program Providers

Solution 4-B: Transform Richmond's aging public housing communities with resident-oriented rehabilitation and replacement.

WHAT IT DOES	The City of Richmond is home to some of the oldest public housing in the nation. RRHA's 3,800 public housing apartments are home to some of the region's most vulnerable households.
HOW IT WORKS	Most strategies for the revitalization of public housing involve shifting the funding platform from public housing to Section 8, which is a better-funded federal program and more reliable source of support.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> RRHA Staff & Board Resident Groups Social Services Organizations City of Richmond Staff Richmond City Council & Mayor



There are many more solutions for better housing quality in the Framework. To find these, and to read details for every solution, visit PHARVA.com/framework.

Solution 4-C: Revitalize manufactured home communities and replace poor quality homes.

WHAT IT DOES

Some of the poorest quality housing in the region exists within aging mobile home parks. Prior to 1976, no standards were applied to the construction of manufactured homes.

HOW IT WORKS

Revitalization is often performed by nonprofits via home rehabilitation and repairs for homes, replacement of very old and very poor condition homes, and upgrades to park infrastructure such as roads and utilities.

WHO IS RESPONSIBLE

- Local Governments
- Nonprofit Housing Providers
- Lenders
- Housing Manufacturers
- Manufactured Home Community Coalition of Virginia

Best Practice:



East End Mobile Home Park Catholics for Housing (CFH) City of Manassas

Residents of East End Mobile Home Park faced imminent displacement in 2017 after the previous owner neglected major repairs to a heavily leaking sewer line, causing the city to pursue closing the park in order to fix the problem. Catholics for Housing, a local housing nonprofit, stepped in and began meeting with residents and city officials to explore alternatives to eviction.

In early 2018, CFH acquired East End with the city's blessing by proffering the completion of the long-overdue repairs. Since then, the sewer line has been fixed, and no residents have been displaced. CFH continues to make upgrades to the park, including a new community center and road improvements—all without significant rent increases.

Goal 5

Expand Housing Stability and Stop Displacement.

The region is growing and housing prices are rising—especially in urban neighborhoods desired by both millennials and baby boomers. Demand for these neighborhoods accelerates displacement of lower income residents.

Priority solutions:

Solution 5-A: Support eviction prevention pilot in public housing.

WHAT IT DOES	Richmond has one of the highest eviction rates in the nation. Our public housing communities are no exception, where eviction rates are just slightly below the regional mark.
HOW IT WORKS	RRHA and CARE (Campaign to Reduce Evictions) are developing a pilot eviction prevention program for Mosby Court—one of the “Big Six” public housing communities in the City.
WHO IS RESPONSIBLE	<ul style="list-style-type: none">• RRHA• Area Congregations Together in Service (ACTS)• CARE

Solution 5-B: Support and monitor eviction diversion pilot program.

WHAT IT DOES	The City of Richmond's court-based program provides an alternative negotiation process that allows tenants and landlords to arbitrate payment issues without resorting to eviction.
HOW IT WORKS	General District Court judges will refer up to 500 households into the diversion program during the first year.
WHO IS RESPONSIBLE	<ul style="list-style-type: none">• Richmond General District Court• HOME of Virginia• Central Virginia Legal Aid Society

Goal 6

Expand Housing Choices for Moderate and Low Income Households.

The region's housing stock is highly segregated by price and race. Few opportunities exist for lower income families to buy or rent in "communities of opportunity" where there is better access to jobs, transit and schools.

Priority solutions:

Solution 6-A: Begin an awareness campaign to demonstrate the importance and value of affordable housing.

WHAT IT DOES	One of the major constraints to the production of new affordable housing in the region is persistent and widespread community opposition to lower cost homes and apartments.
HOW IT WORKS	Localities and housing advocates should implement a broad range of communication strategies, from small meetings to social media to community forums.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • PHA • Nonprofit Housing Providers • Philanthropists • Residents

Solution 6-B: Implement Small Area Fair Market Rents (SAFMR).

WHAT IT DOES	Housing Choice Vouchers (HCVs) cover the difference between rent and 30% of the tenant's income. Using SAFMRs, rent values are calculated by ZIP code rather than the region.
HOW IT WORKS	Voucher agencies would switch their payment schemes to a SAFMR system. An HCV holder could then find an apartment and receive the difference between 30% of their income and the fair market rent for that ZIP code.
WHO IS RESPONSIBLE	<ul style="list-style-type: none"> • RRHA • HCV Administrators • HUD

RRHF Footprint

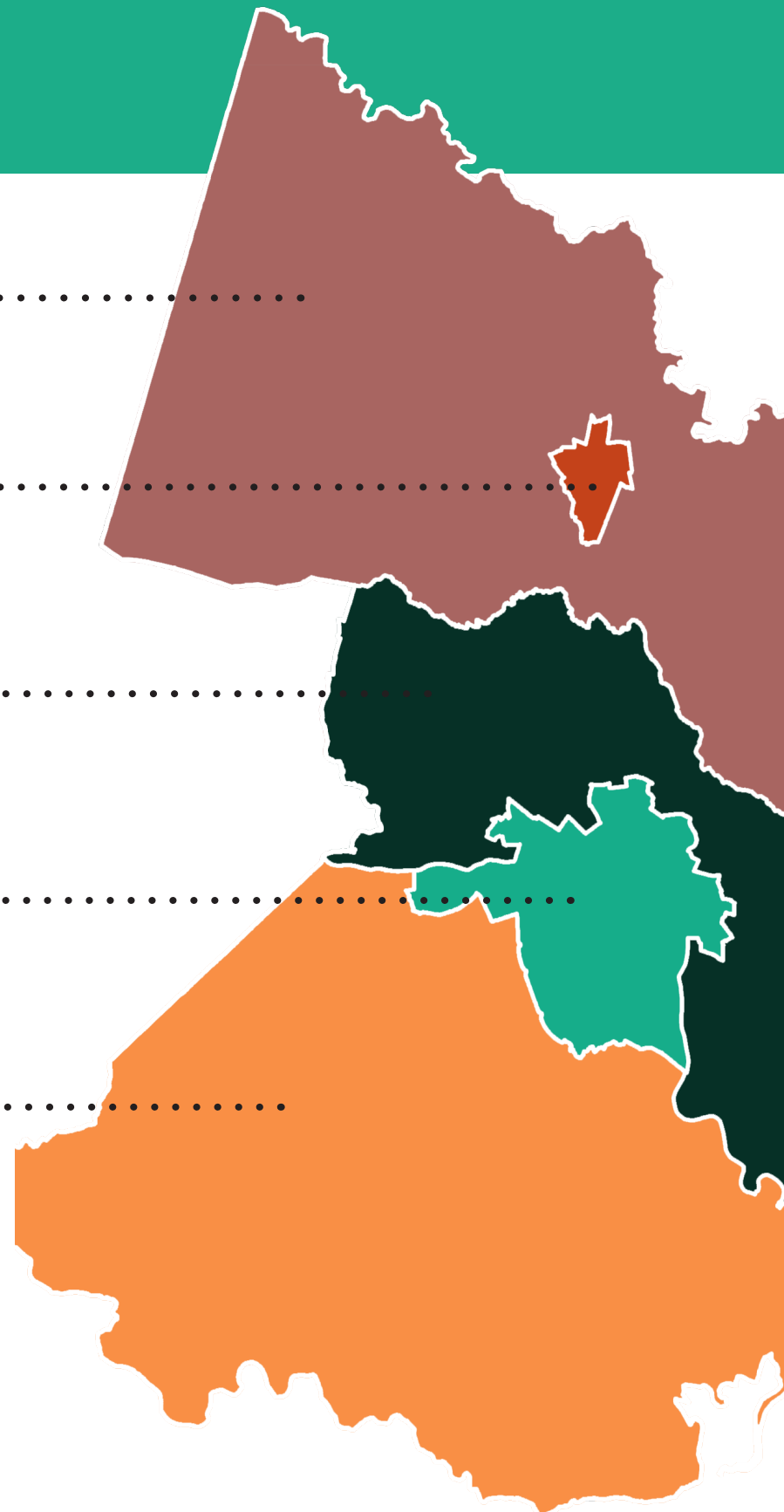
HANOVER COUNTY.....

TOWN OF ASHLAND.....

HENRICO COUNTY.....

CITY OF RICHMOND.....

CHESTERFIELD COUNTY.....





Resources for Solutions

The region will need to develop additional capital resources, in a variety of forms, in order to implement solutions at the scale necessary to create an impact on housing needs. The approaches contained in this section are proven strategies that have been implemented in Virginia and around the nation. Some have already been put in place in parts of the region.



- **Resource Solution 1:** Grow local housing trust funds / Establish a regional housing trust fund.
- **Resource Solution 2:** Provide a real estate tax “rebate” that contributes to rental affordability.
- **Resource Solution 3:** Provide real estate tax abatements for affordable housing in designated conservation and redevelopment areas.
- **Resource Solution 4:** Develop regional, collaborative support for a state rental housing tax credit program as a companion to the federal tax credit.
- **Resource Solution 5:** Consider the issuance of general obligation bonds for a range of affordable housing uses.
- **Resource Solution 6:** Reduce or waive water/sewer hookup fees to reduce the cost of housing.
- **Resource Solution 7:** Use tax increment financing to create a source of subsidy to support the development of affordable housing.
- **Resource Solution 8:** Develop a system of voluntary proffers and commercial linkage fees to support affordable housing.
- **Resource Solution 9:** Create a regional housing investment fund using private capital to assist with housing preservation.
- **Resource Solution 10:** Develop a regional housing loan fund that offers low cost debt for acquisition and rehabilitation.
- **Resource Solution 11:** Target more federal funds to housing rehab and protection.



Accountability

Measuring Success and Tracking Progress

For this Framework to be successful, we will need to hold ourselves accountable with respect to progress made. PHA will publish annual reports with two types of benchmarks: one set of regional housing outcomes to measure the affordability and accessibility of our housing markets, and one set of implementation targets for solutions. These reports will be accurate, simple to understand, and transparent.

Measuring Housing Outcomes

The first element of the annual report will be establishing a baseline, beginning in 2020, for a series of measures by which we can judge our forward progress in improving the housing status for residents of the region. These measures are organized under the five values that guide the Framework:

Opportunity, Quality, Equity, Regionalism, and Innovation.

Tracking Implementation

The Framework contains a series of priority solutions for each of the six Goals. There are dozens of others that will be pursued in the coming years. Since the Framework is a “living” document that exists on the PHA website, we expect solutions will be added, deleted, and amended from time to time as conditions change.

Every year, we will evaluate whether each solution has seen no progress, is in progress, or has achieved success.

For the full list of outcomes and benchmarks, visit PHARVA.com/framework.

NO PROGRESS	IN PROGRESS	SUCCESS
There has been no measurable activity or housing production related to the solution during the previous year. In cases where no progress has been made, PHA will determine causes and suggest possible changes in strategy.	Tangible work is underway on the solution and may be reflected in housing production, policy implementation or related activity. For strategies where progress is underway, PHA may suggest timetables and identify challenges to be addressed or specific objectives for the following year.	Solutions will appear in this category if they have been completed or, in the case of an ongoing strategy, if the level of production or activity is high and in line with the goal. Solutions which are completed will move to a separate section of the status report and remain there to demonstrate the overall progress of the Framework.

Tracking Desired Housing Outcomes for the Richmond Region		Report Annually		
		Disaggregate	%	#
Opportunity	Housing is an essential foundation for families and individuals to thrive economically and socially.			
1	Maintain ratio of regional housing production growth to regional population growth			X (ratio)
2	Increase diversity of regional, multi-family inventory	total #, & by bedroom type		X
3	Reduce the share of renters spending over 30% of annual household income on housing	By race and income levels	X	
4	Reduce the share of homeowners spending over 30% of annual household income on housing	By race and income levels	X	
5	Increase number of LIHTC units built and allocated across the region	+ % in high opportunity areas*	X	X
6	Increase number of assisted living housing units available to people over age 65	+ % of units affordable to 50% AMI or below	X	X
7	Increase percentage of rental units affordable to households at 50% AMI or below		X	
Quality	All homes should meet the standards we have for our own family.			
8	Increase number of RRHA housing units rehabbed or replaced			X
9	Increase the number of low-income and senior households served by programs to support repairs, aging in place retrofits, and weatherization		X	
Equity	We recognize the role that past and current policies have played in shaping our communities. We will create a future where race and ethnicity are not predictive of outcomes.			
10	Raise homeownership rates for people of color to reduce the racial imbalance between homeownership and wealth creation		X	
11	Increase percentage of homes affordable to first-time home buyers (assessed value between \$150,000 - \$200,000)		X	
12	Decrease number of middle-income (\$50,000 - \$100,000) households denied financing to purchase a home	By race	X	
13	Increase utilization of Housing Choice Vouchers in high opportunity areas			X
Regionalism	We acknowledge that our housing challenges cross jurisdictional boundaries and that the policies we adopt in our own localities affect our neighbors. Our success will be enhanced by collaboration and coordination.			
14	Increase the number of cross-jurisdictional housing initiatives			X
Innovation	We will embrace bold solutions.			
15	Increase percentage of small-scale single-family homes (less than 2,000 square feet) by type: townhouse, condo, manufactured, modular, zero lot, tiny homes		X	
16	Reduce regional eviction rate	By race	X	
17	Increase number of non-traditional homeownership units across the region (e.g. community land trusts, co-housing, cooperatives, etc.)		X	

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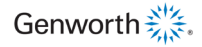


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Richmond Regional Housing Framework

Visit PHARVA.com/Framework for full survey results, interactive data dashboards, and dozens of solutions.