

2026-2030

City of Richmond Consolidated Plan



DEPARTMENT OF
**HOUSING AND
COMMUNITY
DEVELOPMENT**

5-year Consolidated Plan PY2026-PY2030 &
Annual Action Plan PY26-FY27

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Preface

This version of the PY26-PY30 Consolidated Plan and PY26/FY27 (Federal Program Year 2026 / City of Richmond Fiscal Year 2027) Annual Action Plan was created using estimates of potential funding levels from the United States Department of Housing and Urban Development (HUD). Actual allocations from HUD are anticipated in the spring, at which time the Department of Housing and Community Development (HCD) will proceed with updating and finalizing financial figures and accomplishments goals in both the Consolidated Plan and Annual Action Plan.

HCD staff have used **yellow highlighting** to indicate figures and information that may be revised or finished after HCD receives its final PY26/FY27 actual award amounts from HUD and the Public Hearing and Comment period has ended on May 12, 2026. If the funding levels for any grant are found to be lower than the estimates provided, HCD will implement a proportional reduction of awards across the affected projects.

The final version of the PY26-PY30 Consolidated Plan and PY26/FY27 Annual Action Plan will be submitted electronically to HUD through the e-Con Planning Suite within the Integrated Disbursement and Information System (IDIS). The final submission will be available on HCD's website, and by contacting HCD's office using the information outlined in this document.

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Richmond is home to a diverse and growing population of just over 233,000 residents, according to the U.S. Census Bureau 2024 estimates. Our community includes long-time residents whose families have lived here for generations, as well as new neighbors drawn to the City's culture, job opportunities, and educational institutions. The City has a relatively young population overall, but it is also experiencing steady growth among older adults, particularly those aged 65 and over. Nearly half of Richmond's households are single-person households, and a significant share are cost-burdened, spending more than 30% of their income on housing.

Every five years, the City of Richmond develops a Consolidated Plan to guide the investment of federal housing and community development resources to support residents, strengthen neighborhoods, and expand access to opportunity. This Plan is both a roadmap and a commitment—reflecting community values, shared priorities, and the realities facing Richmond residents today. It is informed by data analysis, stakeholder engagement, community input, and alignment with other strategic plans and initiatives adopted by City leadership.

The Consolidated Plan also serves as the City's application for direct assistance through U.S. Department of Housing and Urban Development (HUD) programs. As an entitlement community, Richmond receives annual allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds. The City is also the designated recipient of Housing Opportunities for Persons with AIDS (HOPWA) funding for the HUD-defined Eligible Metropolitan Statistical Area (MSA). Richmond prepares a Consolidated Plan every five years. Each year, an Annual Action Plan is developed outlining the partners and programs that will be supported to advance the City's goals, consistent with HUD's national CDBG objectives: benefiting low- and moderate-income (LMI) persons, preventing or eliminating slums or blight, and meeting urgent community development needs.

The City's Department of Housing and Community Development is charged with managing and administering this process. The City's program year for federal entitlement funds runs from July 1 through June 30.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan portion of the Consolidated Plan describes in detail the identified priority needs, the geographic priorities for investment of CDBG, ESG, HOME, and HOPWA funding, and the anticipated benefits for low-and moderate-income households.

SP-45 of this document lists the objectives and production goals that will guide the City of Richmond and the Department of Housing and Community Development for this Consolidated Planning period, and Year 1 of the Annual Action Plan. A total of 6 goals have been identified and

are listed below. For clarity, the description has been provided rather than the shortened goal itself.

- Preserve existing affordable housing through homeowner rehabilitation programs and multi-family rental rehabilitation and preservation initiatives.
- Create new affordable rental housing and specifically invest in units targeted at households earning less than 59% of AMI.
- Expand homeownership opportunities through new housing construction and homebuyer assistance programs.
- Support programs that help people experiencing homelessness and provide them with high-quality case management to aid in addressing barriers to permanent housing. This includes supporting programs for special needs populations.
- Invest in resources, support services, and opportunities that promote housing stability and economic mobility for LMI households.
- 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.

The outcomes for these goals for the five years covered by the PY26-30 Consolidated Plan are listed below.

- Preserve 118 affordable multi-family rental units and 300 owner-occupied units through housing rehabilitation.
- Construct 156 new affordable multi-family rental units.
- Build 60 affordable homes and assist 80 first-time homebuyers making less than 80% AMI with financial homeownership assistance.
- Support programs that help people experiencing homelessness and provide them with high-quality case management to aid in addressing barriers to permanent housing. This includes funding 4,000 emergency shelter beds for nights, assisting 385 households with TBRA or rapid rehousing assistance, preventing 275 families from becoming homeless, and assisting 2,300 other individuals with housing benefits. This includes supporting programs for special-needs populations, such as ensuring that facility-based operations assist 40 HOPWA-eligible clients.
- Investing CDBG resources in programs and opportunities that promote housing stability and economic mobility for LMI households. This includes assisting 50 businesses, preventing 100 families from experiencing homelessness, and connecting over 7,950 individuals with housing stability and economic mobility opportunities.

3. Evaluation of past performance

The Consolidated Annual Performance and Evaluation Report (CAPER) describes a locality's performance relative to the goals established in the Five-Year Consolidated Plan and the objectives of the Annual Action Plan.

The City of Richmond implemented the PY 2021-2025 Consolidated Plan to improve housing opportunities for low- and moderate-income individuals. The following highlights some of the accomplishments from Years 1 through 4 of the previous Consolidated Plan as reported in the PY24 CAPER. Year 5 (PY25) accomplishments will be reported to HUD by September 28, 2026.

- Assisted 88 first-time households with homebuyer assistance.
- Constructed 73 affordable, single-family homes.
- Provided 636 individuals with overnight emergency shelter.
- Connected 179 households with tenant-based rental assistance or rapid rehousing.
- Provided owner-occupied rehab to 270 households

The City of Richmond consistently meets the required CDBG spending rate. The PY24 spend rate was calculated at 1.45.

4. Summary of citizen participation process and consultation process

Section to be updated once the Public Comment Period has closed.

5. Summary of public comments

Section to be updated once the Public Comment Period has closed.

6. Summary of comments or views not accepted and the reasons for not accepting them

Section to be updated once the Public Comment Period has closed.

7. Summary

Section to be updated once the Public Comment Period has closed.

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	RICHMOND	
CDBG Administrator	RICHMOND	Department of Housing & Community Development
HOPWA Administrator	RICHMOND	Department of Housing & Community Development
HOME Administrator	RICHMOND	Department of Housing & Community Development
ESG Administrator	RICHMOND	Department of Housing & Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Richmond’s Department of Housing and Community Development (HCD) is responsible for the administration and oversight of funds received from the United States Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. HCD collectively refers to these federal funds as “Federal Entitlement”.

Consolidated Plan Public Contact Information

Residents may contact the Senior Manager for Federal Entitlement, Amanda Wrinkle, with the Department of Housing and Community Development. Amanda.wrinkle@rva.gov or 804-646-1876.

Comments are accepted via email at the address above and by mail at the address below.

City of Richmond Department of Housing and Community Development
 1500 E. Main St
 Suite 300
 Richmond, VA 23219

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Richmond Department of Housing and Community Development (HCD) staff meets regularly throughout the year with housing developers, housing and direct-service providers, and other community partners, including federal entitlement subrecipients, to continually discuss community needs and opportunities for collaboration providers, and other community partners, including federal entitlement subrecipients, to continually discuss community needs and collaboration opportunities. This includes the Richmond Redevelopment and Housing Authority (RRHA).

HCD staff also consult regularly in formal and informal settings with Community Development staff from surrounding jurisdictions, and sister City of Richmond departments, including the Office of Neighborhood Services, the Department of Human Services, Planning and Development Review, the Office on Community Wealth Building, and the Office of Opioid and Substance Use Response.

Since 2024, HCD staff have invited staff from the Department of Human Services and the Office of Sustainability to assist in evaluating applications for federal entitlement funding. Staff from the Department of Human Services assist in evaluating applications for ESG, HOPWA, and CDBG Public Service funding, and staff from the Office of Sustainability evaluate applications for CDBG and HOME funding for owner-occupied rehabilitation and single-family construction projects.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Greater Richmond Continuum of Care (GRCoC) includes the City of Richmond, Town of Ashland, and Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, and Powhatan. During the consultation for the Consolidated Plan, HCD staff met with various Homeward members, including the Executive Director, Director of Coordinated Funding, and Director of Data and Policy. Homeward manages the Homeward Community Information System (the GRCoC’s HMIS-compliant database), coordinates bi-annual Point-in-Time Counts, staffs the GRCoC governance committees, manages the coordinated entry process, and facilitates cross-sector partnership developments.

The City of Richmond’s Deputy Chief Administrative Officer of Human Services serves on the Board of Directors for the GRCoC, and HCD staff participate in the Ranking Committee. HCD staff also participate in GRCoC membership meetings and in special working groups, such as the Extreme Weather Response Working group convened in 2023. HCD staff also consulted with

Homeward staff on specific projects and sought technical assistance, including support in creating its HOME-ARP Allocation Plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

HCD is Richmond's lead department for allocating ESG funding. Staff serve on the GRCoC Ranking Committee, which determines funding priorities, reviews applications, and makes allocation recommendations for CoC, state, and other HUD funds to the GRCoC Board. HCD staff shares its ESG allocation recommendations with this Committee and with Homeward staff for feedback prior to City Council approval. This participation allows HCD to strategically align ESG funding with the GRCoC's other funding sources and to coordinate with staff from Henrico County and Chesterfield County to learn about their federal funding priorities, monitoring results, and funding outcomes.

HCD requires ESG applicants to be members of the GRCoC and to comply with GRCoC policies and standards for program operations. ESG subrecipients utilize Homeward for HMIS access and training.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Saint Joseph’s Villa
	Agency/Group/Organization Type	Services – Homeless; Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 9/30/25 as part of a Consolidated Plan consultation with homeless and supportive service organizations. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform funding prioritization and practices to improve outcomes and impact rapid re-housing and housing placement.
2	Agency/Group/Organization	YWCA of Richmond
	Agency/Group/Organization Type	Services – Victims of Domestic Violence; Services – Homeless; Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Strategy; Homeless needs – Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 9/30/25 as part of a Consolidated Plan consultation with homeless and supportive service organizations. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform funding prioritization and practices to improve outcomes and impact rapid re-housing and housing placement.
3	Agency/Group/Organization	CARITAS
	Agency/Group/Organization Type	Services – Homeless; Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Strategy; Homeless Needs – Chronically Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 9/30/25 as part of a Consolidated Plan consultation with homeless and supportive service organizations. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform funding prioritization and practices to improve outcomes and impact rapid re-housing and housing placement.
4	Agency/Group/Organization	HomeAgain Richmond
	Agency/Group/Organization Type	Services – Homeless; Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Strategy; Homeless Needs – Chronically Homeless;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	A discussion occurred on 9/30/25 as part of a Consolidated Plan consultation with homeless and supportive service organizations. Discussions included funding priorities, gaps in systems and services that produce substandard

	consultation or areas for improved coordination?	assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform funding prioritization and practices to improve outcomes and impact rapid re-housing and housing placement.
5	Agency/Group/Organization	Homeward
	Agency/Group/Organization Type	Regional Organization; Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Strategy; Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 9/30/25 as part of a Consolidated Plan consultation with homeless and supportive service organizations. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform funding prioritization and practices to improve outcomes and impact rapid re-housing and housing placement.
6	Agency/Group/Organization	City of Richmond – Department of Human Services
	Agency/Group/Organization Type	Other Government – Local; Services-Children; Services-Elderly Persons; Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Strategy; Homeless Needs – Chronic Homelessness; Homeless Needs – Families with Children; Non-homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 9/30/25 as part of a Consolidated Plan consultation with homeless and supportive service organizations. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussion will inform funding prioritization and practices to improve outcomes and impact in rapid re-housing and housing placement.
7	Agency/Group/Organization	Virginia Department of Health (Richmond/Henrico Health District)
	Agency/Group/Organization Type	Other Government - State
	What section of the Plan was addressed by Consultation?	HOPWA Strategy; Non-Homeless Special Needs; Other – Low-Income Health Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/2/25 as part of a Consolidated Plan consultation with organizations and groups that work to improve health outcomes through low-income healthcare services and housing assistance. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to accessing services that are designed to assist all residents in the service area, coordination between providers to improve client needs and reduce duplicative services, landlord engagement to improve client placement, affordable rental preservation, education on tenant/client rights, preemptive assistance to prevent homelessness, successful program exits/winding down services when no longer needed, and support for more persons who fall through the gaps due to

		not meeting federal requirements but who still need housing assistance.
8	Agency/Group/Organization	Commonwealth Catholic Charities
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS; Services – Persons with Disabilities; Services - Homeless
	What section of the Plan was addressed by Consultation?	HOPWA Strategy; Non-Homeless Special Needs; Other – Low-Income Health Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/2/25 as part of a Consolidated Plan consultation with organizations and groups that work to improve health outcomes through low-income healthcare services and housing assistance. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to accessing services that are designed to assist all residents in the service area, coordination between providers to improve client needs and reduce duplicative services, landlord engagement to improve client placement, affordable rental preservation, education on tenant/client rights, preemptive assistance to prevent homelessness, successful program exits/winding down services when no longer needed, and support for more persons who fall through the gaps due to not meeting federal requirements but who still need housing assistance.
9	Agency/Group/Organization	Crossover Health Care Ministry
	Agency/Group/Organization Type	Services – Health; Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Other – Low-Income Health Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/2/25 as part of a Consolidated Plan consultation with organizations and groups that work to improve health outcomes through low-income healthcare services and housing assistance. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to accessing services that are designed to assist all residents in the service area, coordination between providers to improve client needs and reduce duplicative services, landlord engagement to improve client placement, affordable rental preservation, education on tenant/client rights, preemptive assistance to prevent homelessness, successful program exits/winding down services when no longer needed, and support for more persons who fall through the gaps due to not meeting federal requirements but who still need housing assistance.
10	Agency/Group/Organization	Daily Planet Health Services
	Agency/Group/Organization Type	Services – Persons with Disabilities; Services – Persons with HIV/AIDS; Services – Health; Services – Homeless; Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Strategy; HOPWA Strategy; Other – Low-Income Health Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/2/25 as part of a Consolidated Plan consultation with organizations and groups that work to improve health outcomes through low-income healthcare services and housing assistance. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to accessing services that are designed to assist all residents in the service area, coordination between providers to improve client needs and reduce duplicative services, landlord engagement to improve client placement, affordable rental preservation, education on tenant/client rights, preemptive assistance to prevent homelessness, successful program exits/winding down services when no longer needed, and support for more persons who fall through the gaps due to not meeting federal requirements but who still need housing assistance.
11	Agency/Group/Organization	Southside Community Development and Housing Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/9/25 as part of a Consolidated Plan consultation with organizations and groups working in the Housing Counseling and Fair Housing sectors. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to affordable homeownership and rental housing supply, including development and preservation; funding priority in the face of federal funding reductions and elimination of one-time funding opportunities (ARPA); efforts to fight displacement; senior housing resources; financial, rental and homeownership counseling; tenant resources and protections; housing conditions of private, rental properties; overburdened rental costs and fees; workforce development opportunities; and private/public partnerships to fund housing initiative.
12	Agency/Group/Organization	HOME Inc. of Virginia
	Agency/Group/Organization Type	Housing; Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/9/25 as part of a Consolidated Plan consultation with organizations and groups working in the Housing Counseling and Fair Housing sectors. Discussions included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to affordable homeownership and rental housing supply, including development and preservation; funding priority in the face

		of federal funding reductions and elimination of one-time funding opportunities (ARPA); efforts to fight displacement; senior housing resources; financial, rental and homeownership counseling; tenant resources and protections; housing conditions of private, rental properties; overburdened rental costs and fees; workforce development opportunities; and private/public partnerships to fund housing initiative.
13	Agency/Group/Organization	City of Richmond – Office of Community Wealth Building
	Agency/Group/Organization Type	Other government – Local; Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis; Non-housing Community Development Strategy; Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/24/25 as part of the Consolidated Plan consultation with the City of Richmond Human Services Portfolio. Discussion included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to production and preservation of the affordable housing supply, access to homeless services and shelters, defining what is truly “affordable” in the Richmond region, reducing barriers to housing, housing related services needed for long-term stability, opportunities for education on how to assist unhouse/homeless neighbors, programs that assist with education and employment, and regional approaches to housing.
14	Agency/Group/Organization	City of Richmond – Neighborhood and Community Services
	Agency/Group/Organization Type	Other government – Local;
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis; Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/24/25 as part of the Consolidated Plan consultation with the City of Richmond Human Services Portfolio. Discussion included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to production and preservation of the affordable housing supply, access to homeless services and shelters, defining what is truly “affordable” in the Richmond region, reducing barriers to housing, housing related services needed for long-term stability, opportunities for education on how to assist unhouse/homeless neighbors, programs that assist with education and employment, and regional approaches to housing.
15	Agency/Group/Organization	City of Richmond – Department of Parks and Recreation
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis; Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion took place on 10/24/25 during a Consolidated Plan consultation with the City of Richmond Human Services Portfolio. Discussion included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform improvements to production and preservation of the affordable housing supply, access to homeless services and shelters, defining what is truly “affordable” in the Richmond region, reducing barriers to housing, housing related services needed for long-term stability, opportunities for education on how to assist unhouse/homeless neighbors, programs that assist with education and employment, and regional approaches to housing.
16	Agency/Group/Organization	City of Richmond – City Council
	Agency/Group/Organization Type	Other Government – Local; Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Homeless Strategy; Non-housing Community Development Strategy; Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/24/25 as a Consolidated Plan consultation with Richmond’s City Council. Discussion included funding priorities, gaps in systems and services that produce substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform future efforts in the following areas: delineating between City AMI vs. MSA AMI; funding priorities; more flexible funding options; creation of a local housing voucher/resident rental assistance program with wrap around services; creation of deeply affordable housing dedicated to 30% AMI and below; deed restrictions on assisted housing; and the debate between assisting those on the lowest end of the “low-, moderate-income spectrum” vs. those on the highest end and the volume assistance each can provide given the target populations.
17	Agency/Group/Organization	Project:HOMES
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/28/25 during a Consolidated Plan consultation with affordable housing developers in the Richmond area. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform future efforts in the following areas: diversifying funding, limiting reliance on federal funding due to uncertainty, coordinating City programs with external partner programs such as rehabilitation and preservation efforts, focusing on single-family and multi-family developments, expanding neighborhood targeting so that it is more flexible and

		accountable, requesting lines of credit or loans from localities when grant delays are common, and working more collaboratively with RRHA.
18	Agency/Group/Organization	Elmington Construction
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/28/25 during a Consolidated Plan consultation with affordable housing developers in the Richmond area. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform future efforts in the following areas: diversifying funding, limiting reliance on federal funding due to uncertainty, coordinating City programs with external partner programs such as rehabilitation and preservation efforts, focusing on single-family and multi-family developments, expanding neighborhood targeting so that it is more flexible and accountable, requesting lines of credit or loans from localities when grant delays are common, and working more collaboratively with RRHA.
19	Agency/Group/Organization	Richmond Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/28/25 during a Consolidated Plan consultation with affordable housing developers in the Richmond area. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform future efforts in the following areas: diversifying funding, limiting reliance on federal funding due to uncertainty, coordinating City programs with external partner programs such as rehabilitation and preservation efforts, focusing on single-family and multi-family developments, expanding neighborhood targeting so that it is more flexible and accountable, requesting lines of credit or loans from localities when grant delays are common, and working more collaboratively with RRHA.
20	Agency/Group/Organization	SupportWorks Housing
	Agency/Group/Organization Type	Housing; Services – Persons with Disabilities; Services – Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/28/25 during a Consolidated Plan consultation with affordable housing developers in the Richmond area. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussions will inform future efforts in the following areas: diversifying funding, limiting reliance

		on federal funding due to uncertainty, coordinating City programs with external partner programs such as rehabilitation and preservation efforts, focusing on single-family and multi-family developments, expanding neighborhood targeting so that it is more flexible and accountable, requesting lines of credit or loans from localities when grant delays are common, and working more collaboratively with RRHA.
21	Agency/Group/Organization	City of Richmond – Department of Planning and Development Review
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis; Non-housing Community Development Strategy; Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/17/25 as a Consolidated Plan consultation with the City of Richmond Departments and Offices whose work overlaps with housing and community development efforts. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussion will inform future efforts in the following areas: set asides for developing new, local, and diverse businesses; how to grow equitable business development models in the face of federal changes; funding prioritization due to potential federal funding cuts and freezes; institutionalizing sustainable/green standards for housing development in the City of Richmond and the operationalization of such standards; increasing incentives for sustainable practices; zoning changes and improvements; diversifying housing stock through capacity building of smaller developers; creating larger housing supply so that people can live closer to their place of work; and educating businesses what is required and needed to receive assistance from the City in developing your business.
22	Agency/Group/Organization	City of Richmond – Office of Sustainability
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis; Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/17/25 as a Consolidated Plan consultation with the City of Richmond Departments and Offices whose work overlaps with housing and community development efforts. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussion will inform future efforts in the following areas: set asides for developing new, local, and diverse businesses; how to grow equitable business development models in the face of federal changes; funding prioritization due to potential federal funding cuts and freezes; institutionalizing sustainable/green standards for housing development in the City of Richmond and the operationalization of such

		standards; increasing incentives for sustainable practices; zoning changes and improvements; diversifying housing stock through capacity building of smaller developers; creating larger housing supply so that people can live closer to their place of work; and educating businesses what is required and needed to receive assistance from the City in developing your business.
23	Agency/Group/Organization	City of Richmond – Department of Economic Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis; Non-housing Community Development Strategy; Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/17/25 as a Consolidated Plan consultation with the City of Richmond Departments and Offices whose work overlaps with housing and community development efforts. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussion will inform future efforts in the following areas: set asides for developing new, local, and diverse businesses; how to grow equitable business development models in the face of federal changes; funding prioritization due to potential federal funding cuts and freezes; institutionalizing sustainable/green standards for housing development in the City of Richmond and the operationalization of such standards; increasing incentives for sustainable practices; zoning changes and improvements; diversifying housing stock through capacity building of smaller developers; creating larger housing supply so that people can live closer to their place of work; and educating businesses what is required and needed to receive assistance from the City in developing your business.
24	Agency/Group/Organization	City of Richmond – Office of Minority Business Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis; Non-housing Community Development Strategy; Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/17/25 as a Consolidated Plan consultation with the City of Richmond Departments and Offices whose work overlaps with housing and community development efforts. Discussions included funding priorities, gaps in systems and services that result in substandard assistance, opportunities for improvement, and the biggest challenges faced. Discussion will inform future efforts in the following areas: set asides for developing new, local, and diverse businesses; how to grow equitable business development models in the face of federal changes; funding prioritization due to potential federal funding cuts and freezes; institutionalizing sustainable/green standards for housing development in the City of Richmond and the operationalization of such standards; increasing incentives for sustainable practices;

		zoning changes and improvements; diversifying housing stock through capacity building of smaller developers; creating larger housing supply so that people can live closer to their place of work; and educating businesses what is required and needed to receive assistance from the City in developing your business.
25	Agency/Group/Organization	Richmond Redevelopment and Housing Authority (RRHA)
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs; Housing Need Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 11/07/25 as a Consolidated Plan consultation with RRHA leadership staff. Focus topics included updates on current RRHA property redevelopments and timelines; clarification of the process for reviewing and obtaining City of Richmond CAO approval for the RRHA Annual Action Plan; opportunities to work together on landlord engagement; and the timeline for the data needed to create the Consolidated Plan.
26	Agency/Group/Organization	Plan RVA
	Agency/Group/Organization Type	Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A discussion occurred on 10/30/25 as a Consolidated Plan consultation with Plan RVA staff. Focus topics included an overview of the Consolidated Plan, a request to promote a community survey, upcoming reports, and data analysis that could be useful for the Market Analysis and Housing Needs Assessment sections.
27	Agency/Group/Organization	Richmond Public Schools – Office of Engagement
	Agency/Group/Organization Type	Other government – Local, Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children; Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions occurred via email and phone on 01/15/26. Focus topics included questions about data collected on households with school-age children who were “doubled up,” and the challenges families with school-age children face when navigating the McKinney-Vento support system.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Agency types not directly consulted were represented through other community meetings and discussions or representation on the Boards and Committees consulted. Agencies that did not attend consultation meetings were invited to public hearings and invited to provide public comments. Agencies and community members, including low-income persons, were also invited to complete the community survey, but it is not known which agencies or community members did so due to the survey's anonymity.

Other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Mayoral Action Plan	City of Richmond	Both aim to create and preserve affordable housing, reduce housing instability, and support public housing communities.
One Richmond	City of Richmond	Both aim to prioritize housing stabilization, create and preserve affordable housing, partner with public housing, and address challenges faced by the underserved populations or those with very low AMI. Plan to be updated in 2026.
City of Richmond Strategic Plan to End Homelessness 2020-2030	City of Richmond	Both aim to increase the number of supportive housing units to promote housing stability and help individuals exit homelessness. Plan to be updated in 2026.
Continuum of Care	Homeward	Both aim to identify and address the needs of the homeless population.
HOME-ARP Allocation Plan	City of Richmond	Both aim to increase the number of supportive housing units to promote housing stability and help individuals exit homelessness.
Richmond 300	City of Richmond	The Richmond 300 is the City's Comprehensive Plan. Both include the vision of growth and place-based recommendations for the City's future.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Virginia Housing, a self-supporting not-for-profit organization created by the Commonwealth of Virginia, is consulted throughout the year to discuss the City of Richmond's overall affordable housing strategy and specific projects. The Virginia Department of Housing and Community Development (DHCD) was consulted regarding its management of HOPWA programs and to coordinate on policies affecting the same subrecipients operating in different communities across the state, such as the implementation of NSPIRE and the monitoring tools for Short-Term Mortgage and Utility Assistance.

The City of Richmond plans to continue coordinating with surrounding counties, notably Chesterfield and Henrico, to update the Regional Analysis of Impediments to Fair Housing Choice and the HOME-ARP-funded project to create new permanent housing units with supportive services as part of the SupportWorks Housing development. All three localities will jointly fund the project, which will be in the City of Richmond. The regional collaboration for HOME-ARP

acknowledges that homelessness is a regional issue and that a regional approach is needed to truly address the needs of area residents.

In 2025, Chesterfield, Henrico, and Hanover counties contributed local funds to the operational costs of a “surge shelter” to expand access to emergency shelter beds and food when temperatures drop below 40 degrees. The surge shelter is located in the City of Richmond and is operated in partnership with CARITAS. While it is unknown whether this specific coordination will continue, aligning work with the Consolidated Plan meets the needs of unhoused individuals.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize the citizen participation process and how it impacted goal-setting

Public Meetings

Five public meetings were held between November 10, 2025, and December 3, 2025, to review progress to date on the 2020-2025 Consolidated Plan, and to gather community input on the creation of the 2026-2030 Plan. Four of the meetings were held at local libraries and a community center. The dates and times were advertised on the City of Richmond’s Facebook and Instagram accounts and on HCD’s website. HCD also enlisted the assistance of the City of Richmond’s Office of Neighborhood Engagement to distribute paper flyers in nearby neighborhoods for the meeting at Randolph Community Center and Broad Rock Library to promote participation from low-income households. Coordinators with the Office of Neighborhood Engagement also promoted the meeting dates by distributing flyers and making announcements at 13 community events. These community events ranged from neighborhood civic association meetings to economic development events to Richmond Redevelopment Housing Authority Tenant Council Meetings. The final public meeting was a targeted outreach event with the Hispanic Civic Association. Presentation materials were provided in Spanish, and interpretation services were used to present and respond to community members' questions and comments.

Public Survey

HCD staff published an online survey in English and in Spanish to broaden citizen participation. The link to the survey was promoted on the City of Richmond’s Facebook and Instagram accounts, on the HCD website, and on flyers promoting the public meetings. The link to the survey was also distributed via the city’s email list to registered civic associations and to PY24/FY25 subrecipients of federal entitlement funds. The survey asked community members to rank their housing, community development, and social services needs, and to provide feedback on how Federal funding could be leveraged to improve the lives of Richmond residents. The survey was available from September 25, 2025, to December 12, 2025.

Public Comment Period

Planned – Updates to be made after the Public Comment Period closes.

City Council Meeting

Planned – Updates to be made after City Council review and approval.

Comments and feedback gathered during the public meeting, consultation, public survey, and comment period were incorporated into the development of the priority needs and goals for the Consolidated Plan.

Citizen Participation Outreach

Consolidated Plan

RICHMOND

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Public Survey	Non-Targeted/ Broad Community	119	<p>The City of Richmond's greatest needs are the availability of affordable housing, services to prevent homelessness, and emergency assistance for utilities, rent, or food.</p> <p>Respondents indicated that they want to see the City invest in programs that prevent homelessness and support shelters. They also want to see the construction of new affordable rental units and the renovation of existing affordable rental units</p> <p>Refer to the Appendix Section to see all Community Survey responses.</p>	N/A	https://forms.office.com/g/LCFuyGV6rA
2	Public Survey	Non-English-speaking	9	Refer to the Appendix	N/A	https://forms.office.com/g/f6quRiV1ih

Consolidated Plan

RICHMOND

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		persons - Spanish		Section to see all Community survey responses in Spanish.		
3	Internet – Social Media	Non-targeted/broad community	N/A	Post on the City of Richmond’s Facebook and Instagram accounts to promote the Community Survey and Public Meeting Dates		
4	Public Meeting	Non-targeted/broad community	HCD staff attended the RVA Builds event hosted by the City of Richmond Department of Public Works on September 23, 2025. Staff tabled to educate residents on the Consolidated Planning process and promoted the Community Survey and Public Meeting. Estimate 100	Responses were recorded in the Community Survey. Overall, comments from discussions with community members focused on the need for more affordable housing.	N/A	https://www.rva.gov/press-releases-and-announcements-public-works/news/event-rva-builds-infrastructure-information

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	HCD staff hosted a public meeting on November 10, 2025, at the North Avenue Library to obtain community input for the Consolidated Plan. No additional community members attend.	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	HCD staff hosted a public meeting on November 13, 2025, at the East End Library to obtain community input for the Consolidated Plan.	Overall, comments from discussions with community members focused on the need for more affordable housing, especially deeply affordable housing. Comments were also received related to continued investment in gentrifying neighborhoods and balancing housing affordability and community needs.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	HCD staff hosted a public meeting on November 18, 2025, at the Broad Rock Library to obtain community input for the Consolidated Plan.	Overall, comments from discussions with community members focused on the need for more affordable housing, more services for individuals experiencing homelessness, and greater coordination among area providers.	N/A	
8	Public Meeting	Non-targeted/broad community	HCD staff hosted a public meeting on November 18, 2025, at the Randolph Community Center to obtain community input for the Consolidated Plan. No additional community members attend.	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Civic Association Meeting	Non-English-speaking persons - Spanish	HCD presented at the Hispanic Civic Association Meeting on December 3, 2025, at the Second Precinct Policy Station to obtain community input for the Consolidated Plan. Staff utilized a translator to make the presentation in Spanish and provided materials in Spanish.	Community members were interested in more programs focused on homeownership and rental assistance.	N/A	
10	Newspaper Ad		Planned to announce drafts of PY26-PY30 Consolidated Plan and PY26/FY27 Annual Action Plan			
11	Public Meeting		Planned Virtual Meeting			
12	Public Meeting		Planned – Public Meeting			
13	Public Meeting		Planned – Public Meeting			
14	Public Meeting		Planned - Richmond City Council Meeting			

Consolidated Plan

RICHMOND

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section examines the number and percentage of homeowners and renters in Richmond who are most likely to experience HUD-defined housing problems and cost burdens. The analysis covers the following areas of interest:

- Summary of housing needs and problems
- Disproportionate need for housing, severe housing problems, and cost burdens
- Public Housing
- Homeless needs
- Non-Homeless Special needs
- Non-housing community development needs

The primary data used is from the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS), derived from special tabulations of the 2016-2020 American Community Survey (ACS) 5-year estimates. CHAS data is used by local governments for the Consolidated Plan and other general planning purposes. This is the most recent available data in IDIS; however, throughout this section, additional, more up-to-date information is used when possible.

The assessment shows that the City of Richmond has a severe shortage of affordable housing, with extremely low-income households — especially seniors, single adults, and families with children — facing the greatest cost burdens, overcrowding, and instability. Public housing developments are aging and oversubscribed, homelessness remains disproportionately high among Black residents, and special-needs populations such as people with disabilities, survivors of domestic violence, and individuals living with HIV/AIDS face barriers to stable housing. Rising housing costs, infrastructure gaps, and growing service needs across the city underscore the urgency for expanded affordable units, supportive housing and services, and coordinated investment.

This analysis provides the City of Richmond with a clear understanding of current housing challenges and supports the development of strategies centered on improving housing affordability and meeting the city's most pressing housing needs.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

From 2009 to 2020, Richmond's population grew by 11.2%. With 233,655 citizens (2024 US Census), Richmond's population has increased by an additional 3.1% from 2020. The City boasts a diverse population: nearly 43% of the population is White, with Black or African American residents representing 41% of the population. Residents of Two or More Races represent 8.1% of the population, and 2.1% identify as Asian. Nearly 11% of the population is of Hispanic/Latino ethnicity. Per the US Census, 8.4% of the City's residents were born outside the U.S. (<https://www.census.gov/quickfacts/fact/table/richmondcityvirginia/PST045224>)

From 2009 to 2020, the number of households in Richmond grew by nearly 17,600, or 21%. Among city households, 31% are small family households. Another 4% are large family households; 22% are households with at least one person 62-74 years old; 10% have one or more children 6 years or younger; and 9% have at least one person 75 or older. HUD defines a small family household as a family with two to four members, and a large family as one with five or more members.

Within the different household income groups, 23% of all households with 0-30% of the HUD Area Median Family Income (HAMFI) are small family households. The two senior groups comprise 33% of the extremely low-income group, and another 15% are households with children 6 or younger. HAMFI focuses on families, whereas generic "household income" or Area Median Income (AMI) includes single-person households. For this Consolidated Plan, both terms will be used.

HUD maintains the Comprehensive Housing Affordability Strategy (CHAS) data to demonstrate the number of households in need of housing assistance. This estimate is based on the number of households with certain housing problems and low-to-moderate incomes. The HUD-designated "housing problems" used in CHAS data are:

- "Housing cost burden" is defined as dedicating more than 30% of income towards housing. Cost burdened is also used throughout this document. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities.
- "Severe housing cost burden" is defined as dedicating more than 50% of household income to housing costs. Severely cost burdened is also used throughout this document.
- "Substandard Housing" is defined as lacking complete plumbing or kitchen facilities.
- "Overcrowded" is defined as a household with between 1.01 and 1.5 people per room.
- "Severely Overcrowded," defined as households with greater than 1.51 people per room (and complete kitchen and plumbing).

Among households with housing problems, extremely low-income renters and owner households tend to have the greatest share of housing problems related to housing cost burden > 50%. The 0-30% AMI renter group also has the highest shares of severely overcrowded homes. Substandard Housing – lacking complete plumbing or kitchen facilities, was concentrated among

0-30 % AMI renters, followed by >50-80% AMI renters; owner households showed a similar pattern.

For households with incomes up to 100% of AMI, 65% of renters with 1 or more housing problems are in the 0-30% AMI group. Among owners, 60% of those in the 0-30% AMI group have 1 or more household problems.

Considering households under 80% AMI, the renter group with cost burdens greater than 30% comprises 51.2% of renter households in 0-30% AMI, 27.9% in >30-50% AMI, and 20.9% in >50-80% AMI. Among elderly rental households with a cost burden > 30%, 53.5% have household incomes at 0-30% of AMI. Among owner households with cost burdens >30%, the share of elderly households within 0-30% AMI is 42.6%. HUD defines the elderly as those aged 62 and older.

The challenges for households in the 0-30% AMI are more acute among those with a cost burden >50%. Among elderly renter households with incomes up to 80% AMI, those in the 0-30% AMI range comprise 80.0% of all households with cost burdens >50%. The share for elderly owner households is 62.5%.

The vast majority of renters or owner households experiencing overcrowding are single-family households, or 69.3% of crowded renter households and 76.7% of crowded owner households. This means that a single-family household contains only one family, whereas a multiple-unrelated-family household contains multiple unrelated families living in a single unit.

PLEASE NOTE: While the HUD-provided Table 10 suggests there are no Small Related or Large Related Renter Households up to 50% AMI that have housing cost burdens over 50%, CHAS data from the 2021-2025 ConPlan (CHAS 2011-2015) suggests that:

- Besides “Other” households, Small Related Renter Households represent the largest share of 50%+ cost-burdened renter households (3,555, or 25%)
- Small Related Renter Households with 0-30% AMI represent nearly 27% of all 50%+ cost-burdened households (2,905, or 26.9%)
- Small Related Renter Households with 30-50% AMI represent nearly 21% of all 50%+ cost-burdened households (595, or 20.5%)
- Additionally, CHAS 2011-2015 data show that there are also 490 Large-related Renter Households with 0-30% AMI and 120 Large Related Renter Households with 30-50% AMI with housing cost burdens >50%

Please see MA-50 for a more detailed discussion of housing problems by income and location, including maps.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	203,698	226,525	11.2%
Households	83,615	101,200	21.0%
Median Income	\$37,115	\$54,815	47.7%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

DATA SOURCES:

2009 Population: <https://www.census.gov/data/tables/time-series/demo/popest/intercensal-2000-2010-cities-and-towns.html>

2020 Population: US Census Quickfacts estimate (V2024)
(<https://www.census.gov/quickfacts/fact/table/richmondcityvirginia/PST040224#PST040224>)

Households: CHAS 2007-2011, 2018-2022 (<https://www.huduser.gov/portal/datasets/cp.html>)

2009, 2020 Med HH Income: Federal Reserve
<https://fred.stlouisfed.org/data/MHIVA51760A052NCEN#:~:text=Table title:%20Table%20Data%20%2D%20Estimate%20of%20Median,%7C%20DATE:%202010%2D01%2D01%20%7C%20VALUE:%2039214%20%7C>

Table 6 - Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	20,410	12,570	18,135	8,835	31,055
Small Family Households	4,765	3,250	5,160	2,440	12,475
Large Family Households	670	505	840	410	880
Household contains at least one person 62-74 years of age	4,435	2,845	3,905	2,120	6,275
Household contains at least one person age 75 or older	2,215	1,555	1,615	735	1,990
Households with one or more children 6 years old or younger	3,010	1,570	1,950	730	2,180

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

Table 7 - Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	355	70	120	0	545	80	4	30	20	134
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	225	55	80	55	415	0	0	20	45	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	280	150	240	130	800	0	25	40	15	80
Housing cost burden greater than 50% of income (and none of the above problems)	9,855	2,025	715	15	12,610	2,595	1,215	445	185	4,440
Housing cost burden greater than 30% of income (and none of the above problems)	1,980	4,665	4,300	605	11,550	540	1,235	2,370	535	4,680
Zero/negative Income (and none of the above problems)	1,045	0	0	0	1,045	220	0	0	0	220

Table 8 – Housing Problems Table

Data 2016-2020 CHAS
Source:

Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	10,715	2,305	1,145	200	14,365	2,680	1,250	535	270	4,735
Having none of four housing problems	5,885	6,250	10,325	4,735	27,195	1,135	2,765	6,125	3,630	13,655
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data 2016-2020 CHAS
Source:

Cost Burden > 30%

Table 10 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,225	1,520	1,100	5,845	430	820	675	1,925
Large Related	275	260	15	550	60	39	149	248
Elderly	2,670	1,425	900	4,995	1,720	1,045	1,275	4,040
Other	6,305	3,605	3,075	12,985	1,010	555	750	2,315
Total need by income	12,475	6,810	5,090	24,375	3,220	2,459	2,849	8,528

Table 11 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	340	340	385	315	0	700
Large Related	0	0	50	50	35	4	4	43
Elderly	2,125	430	100	2,655	1,340	660	145	2,145
Other	0	5,595	1,255	6,850	910	0	0	910
Total need by income	2,125	6,025	1,745	9,895	2,670	979	149	3,798

Table 12 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	340	140	275	125	880	0	15	55	45	115
Multiple, unrelated family households	4	70	55	55	184	0	10	10	15	35
Other, non-family households	165	0	40	0	205	0	0	0	0	0
Total need by income	509	210	370	180	1,269	0	25	65	60	150

Table 13 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Table 12 – Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 14 – Crowding Information – 2/2

Data not available

Describe the number and type of single person households in need of housing assistance.

The city currently is home to 45,373 single-person households. Within that group, 12,219, or 26.7%, are seniors age 65+. Per the US Census 2024 estimates, single-person households in Richmond have a median household income of \$42,356, significantly below the overall average of \$63,390. HUD’s Fair Market Rent for a one-bedroom unit in Richmond for FY25 is \$1,545 and \$1,488 for an efficiency unit, indicating that most single-person households are cost-burdened.

The GRCoC reports that there were 207 single adults without children and 15 Veterans without children in the emergency shelter during the 2025 Point-in-Time (PIT) count. The PIT count noted 106 single adults in the Inclement Weather Shelter and 81 single adults in the Marshall Plaza Overflow Shelter.

While RRHA does not report by family size, its Project-Based Voucher Waiting List shows a waitlist of 1,371 households for 0-bedroom apartments and 16,199 households for one-bedroom apartments. The waitlist for public housing includes 5,538 households for one-bedroom apartments, of which 1,134 are elderly households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Per the US Census 2020-2024 estimates, approximately 11% of the population under 65 has a disability. (<https://www.census.gov/quickfacts/fact/table/richmondcityvirginia/PST045224>).

RRHA reports the following numbers of families in need of housing assistance who have a disabled family member: for the 2024 HCV Waiting List, 369 families; for Public Housing, 1,463 families, including 654 elderly households; for Project-Based Vouchers, 67,220 families; for RAD Housing, 2,149 families.

In July 2025, the Richmond Police Chief reported that, while the city generally has 45 felony domestic violence cases annually, the city had seen 65 cases through July, prompting more calls for the creation of a Family Justice Center — a centralized facility that would provide survivors with access to legal assistance, health care, emergency housing and advocacy services, all under one roof. (<https://www.wric.com/news/local-news/richmond/felony-domestic-violence-cases-surge-in-richmond-prompting-call-for-family-justice-center/>)

According to the Virginia Sexual and Domestic Violence Action Alliance 2024 Annual Report, about 26% of domestic violence victims statewide became homeless or forced to relocate, often without assistance and support. (<https://vsdvalliance.org/wp-content/uploads/2025/08/VAdata-report-2024-4.pdf>). In the GRCoC 2025 Annual Report, the EmpowerNet Hotline, the local confidential service line for those experiencing intimate partner violence, received 11,244 calls: 2,663 were domestic violence calls, and 993 callers identified themselves as homeless.

Although RRHA does not report waitlist households by victims of domestic violence, 26 domestic violence victims live in public housing, and six additional households receive Housing Choice Vouchers.

What are the most common housing problems?

Housing Cost Burden (HCB) greater than 50% and HCB greater than 30% are by far the most common housing problems. Among renters with housing problems, 46.8% have HCB > 50%, and another 42.8% have HCB > 30%. Among homeowners, these percentages are 46.2% and 48.7%, respectively.

Are any populations/household types more affected than others by these problems?

Elderly populations, who often live on fixed incomes, are more affected by HCB. Among elderly renter households with incomes up to 80% AMI, those in the 0-30% AMI range comprise 80.0% of all households with cost burdens >50%. The share for elderly-owner households is 62.5%.

The vast majority of renter and owner households experiencing overcrowding are single-family households, accounting for 69.3% of crowded renter households and 76.7% of crowded owner households.

Overcrowding is most common among extremely low-income households in the southern part of Richmond. These areas overlap in part with the highest poverty rates and older rental housing (Please see map NA-10: ELIHH with Overcrowding).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Households with children who are low-income, particularly those at or below 30% MAI, remain at a high risk of housing instability despite being housed. Families in domestic violence situations, or those who double-up or couch-surf, are at greatest risk of becoming homeless. Although many of these families may be working, they cannot afford the rent. These families need livable wages and, if they have children, access to childcare. According to the United Way, 50.9% of Richmond households live either in poverty or at ALICE levels. ALICE stands for “Asset Limited, Income Constrained, Employed” and are households that earn more than the federal poverty level but less than the basic cost of living for the county. (<https://www.unitedforalice.org/introducing-ALICE/virginia>)

For families ending their rapid re-housing assistance, there may be a need for continued rental assistance; help with security deposits, rent, or utility deposits; job training and support services; and access to affordable childcare and mental and physical health care. For families with an elderly or disabled household member, accommodation of disability and age-related housing needs may also be needed.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The jurisdiction does not compile this data. There were no discussions on this question because no at-risk data was collected.

The City of Richmond has access to estimates of certain population segments typically considered at risk and uses these estimates to make informed decisions for programming with local dollars. The GRCoC and Homeward use HUD's definitions of homelessness and of individuals or families at imminent risk of homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

At an individual level, multiple factors can lead to housing instability and an increased risk of homelessness, including unemployment or job loss, underemployment, mental illness, substance abuse, domestic violence, or family changes such as divorce or death. Additionally, if homes fall into disrepair and become uninhabitable, families can be at increased risk of instability and homelessness. Such changes can have a profound effect on the mental health of individuals, particularly children.

On a societal level, a lack of livable-wage jobs, high costs of housing and other essentials, a lack of new housing construction, and high mortgage rates can create instability for households seeking to avoid homelessness. According to Homewards July 2025 PIT Count survey, 48% of respondents said that economic factors, such as financial reasons and evictions, were the primary cause of homelessness, with another 22% saying a breakdown in family relationships was the primary cause.

Healthy People 2030, which takes a Social Determinants of Health (SDOH) approach to health, notes that housing instability – and particularly overcrowding - can affect mental health, stress levels, relationships, and sleep, and may increase the risk of infectious disease. Multiple moves can lead to chronic health conditions and poor physical health, and people may have difficulty maintaining consistent health insurance coverage. (<https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/housing-instability>)

As in any community, unemployment or underemployment, or a lack of adequate wage jobs, can create economic instability and an increased risk of homelessness.

People in domestic violence situations can also face significant instability and challenges in finding safe, affordable housing situations.

One Richmond stakeholder suggested that 100,000 Richmond residents are at or below 30% AMI, and the affordable housing stock doesn't exist to place or maintain these households. One City official suggested the need for an HCV program with wraparound services to support families, citing successful programs in Fairfax, Alexandria, and Prince William County, Virginia.

One stakeholder discussed the poor condition of some houses in the low-end rental market, including bad housing conditions such as mold and insects, which are "very debilitating" for children and families.

Other stakeholders noted an increase in the number of people without health insurance due to federal funding cuts, which has led to instability during health crises. Local agencies note that the current environment may limit residents' willingness to seek services, particularly within the ESL community, further hindering their ability to identify and address their needs.

Housing providers discussed the challenges posed by unreliable public transportation, leaving working residents paying \$300-400/month in Uber fees to get to work or appointments.

Discussion

Below, we include some analysis of the tables within this section.

TABLE 6, # Households: Among 91,005 households, 31% are small family households. 4% are large family households, 22% are households with at least one person 62-74 years old, 10% have one or more children 6 years or younger, and 9% have at least one person 75 or older.

TABLE 6, # Households: Within the different household income groups, 23% of all households with 0-30% HAMFI are small family households. The two senior groups comprise 33% of the extremely low-income group, and another 15% are households with children 6 or younger.

TABLE 7, Housing Probs 1: Among households with housing problems, extremely low-income renters and owner households tend to have the greatest share of housing problems related to housing cost burden > 50%. The 0-30% AMI renter group also has the highest shares of severely overcrowded homes. Substandard Housing – lacking complete plumbing or kitchen facilities, was concentrated among 0-30% AMI renters, followed by >50-80% AMI renters; owner households showed a similar pattern.

TABLE 8, Housing Probs 2: For households with incomes up to 100% of AMI, 65% of renters with 1 or more housing problems are in the 0-30% AMI group. Among owners, 60% of those in the 0-30% AMI group have 1 or more household problems.

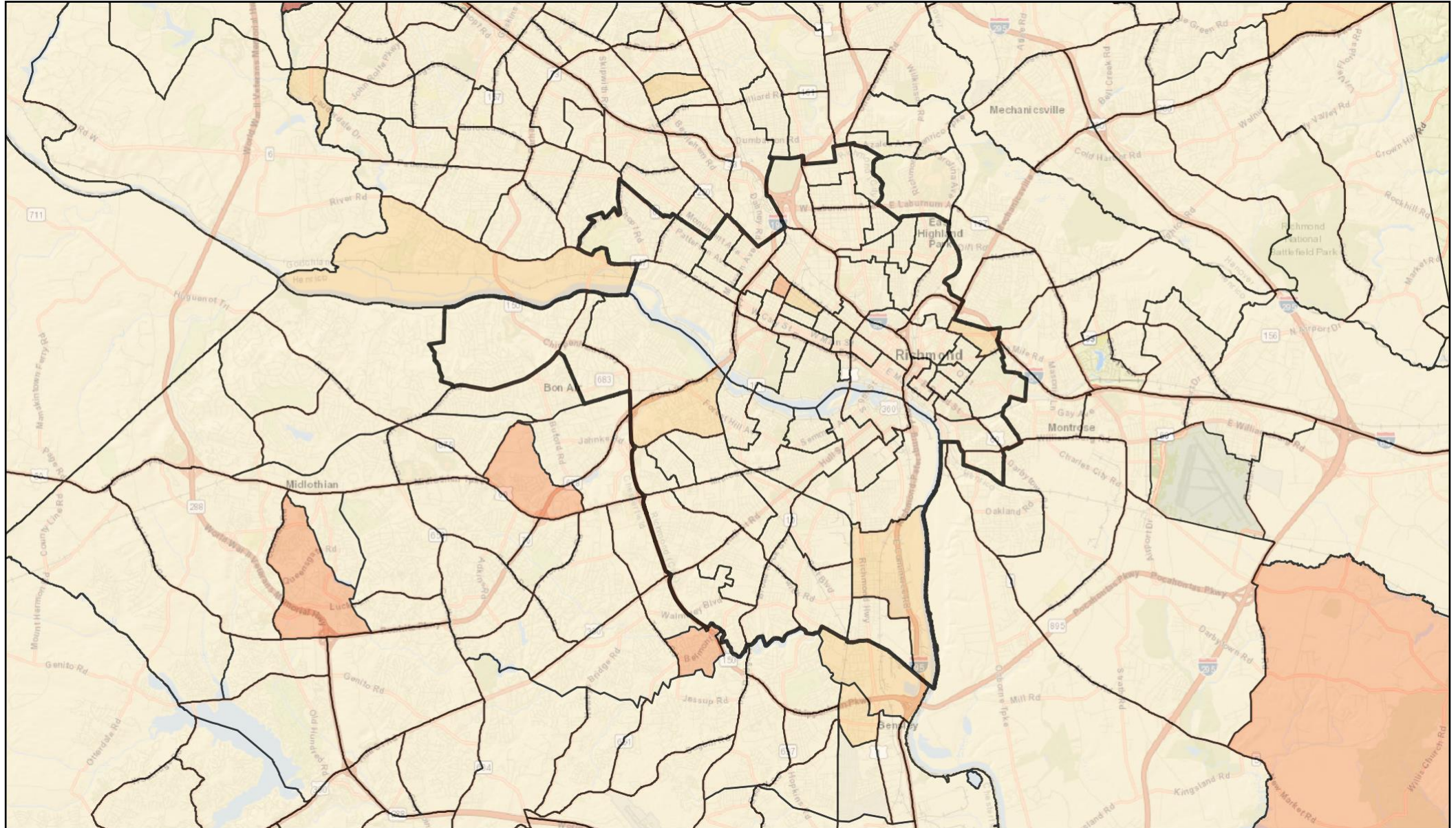
Table 9, Cost Burden >30%: Considering households under 80% AMI, the renter group whose cost burden is greater than 30% is comprised of 55.2% of renter households within 0-30% AMI, 26% within >30-50% AMI, and 18.8% from >50-80% AMI.

Among elderly rental households with a cost burden > 30%, 53.5% have household incomes at 0-30% of AMI. Among owner households with cost burdens >30%, the share of elderly households within 0-30% AMI is 42.6%.

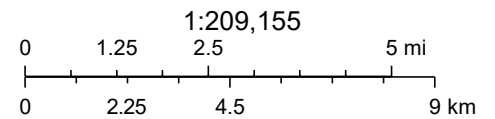
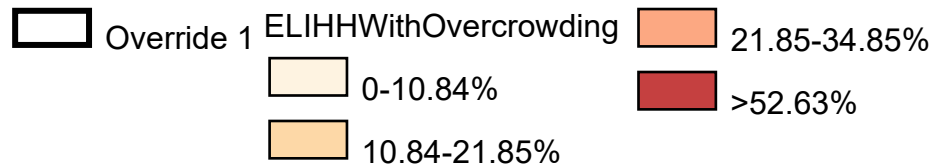
Table 10, Cost Burden >50%: The challenges for elderly households are more acute among the 0-30% AMI households for whom housing cost burden is >50%. 80% of renter households and 62.5% of owner households are extremely burdened. Another 16.2% of elderly renter households experiencing severe cost burdens are in the >30-50% AMI range.

Table 11, Crowding: The majority of renter (69.3%) and owner (76.7%) households experiencing overcrowding are single-family households.

CPD Maps -- % ELI HH w Overcrowding - Consolidated Plan and Continuum of Care Planning Tool



February 12, 2026



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To identify whether an ethnic or racial group is considered to have a disproportionately greater share of housing problems, we indicate those groups for which the percentage of people in a group with housing problems exceeds the percentage for all ethnic or racial groups as a whole by ten percentage points.

While Black / African American households experience a higher incidence of housing problems compared to other populations, the disparity does not reach the HUD definition of disproportionate. Depending on the income range, American Indian, Alaska Native, Asian, and Hispanic households experienced disproportionate shares of housing problems.

Within the 0-30 AMI group, no racial/ethnic groups experienced a disproportionate share of household problems.

Within the 30-50 AMI group, 75% of households overall experienced housing problems. However, 100% of American Indian, Alaska Native households experienced housing problems, a disproportionate share. Please note that the number of American Indian, Alaska Native households was 35.

46% of households in the 50-80 AMI group had housing problems; however, Asian households (73%) were disproportionately affected by housing problems.

Among households in the 80-100 AMI group, 18% had housing problems. Hispanic households in this group were disproportionately affected, with 39% having housing problems.

0%-30% of Area Median Income

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,915	4,495	0
White	4,185	790	0
Black / African American	10,135	3,220	0
Asian	320	195	0
American Indian, Alaska Native	40	14	0
Pacific Islander	0	0	0
Hispanic	630	120	0

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,450	3,115	0
White	3,340	1,105	0
Black / African American	5,105	1,580	0
Asian	150	30	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	505	295	0

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,350	9,780	0
White	3,925	3,790	0
Black / African American	3,695	5,170	0
Asian	185	70	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	355	555	0

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,605	7,230	0
White	1,025	3,380	0
Black / African American	375	3,220	0
Asian	19	150	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	165	255	0

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

0%-30% of Area Median Income

There are 20,410 households in the 0%-30% median-income range, with 78% reporting one or more housing problems. The 0%-30% median income group is the largest income population, comprising 34% of the 0%-100% median income population.

30%-50% of Area Median Income

There are 12,565 households in the 30%-50% median income level, with 75% of this population as a whole reporting one or more housing problems.

50%-80% of Area Median Income

There are 18,130 households in the 50%-80% median income level, with 46% of this population as a whole reporting one or more housing problems.

80%-100% of Area Median Income

There are 8,835 households in the 80%-100% median income level, with 18% of this population as a whole reporting one or more housing problems. This is the smallest income group among the four reviewed, comprising 14.7% of the 0%-100 % population.

Summary

The 0%-30%, 30%-50%, and 50%-80% median income groups comprise 85.2% of the 0%-100% median income populations. Over 75% of households within the two lowest income groups have

at least one housing problem. Nearly half (46%) of people in the 50%-80% group have at least one housing problem.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Severe household problems are defined as: those households occupying units without a complete kitchen or complete plumbing facilities; those that contain more than 1.5 persons per room; and/or those that pay more than 50% of their income to cover housing expenses.

The percentage of households experiencing problems may vary by ethnicity or race. An ethnic or racial group is considered to have a disproportionately greater number of housing problems when the percentage of people in an ethnic group reporting housing problems exceeds the percentage for all ethnic or racial groups as a whole by ten percentage points.

The rates for severe housing problems by income group tended to be lower than those for housing problems. As was the case with housing problems in NA-15, while varying by income range, American Indian, Alaska Native, Asian, and Hispanic households experienced disproportionate shares of severe housing problems. Again, while Black / African American households experience a higher incidence of severe housing problems compared to other populations, the disparity does not reach the HUD definition of disproportionate.

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,395	7,020	0
White	3,745	1,230	0
Black / African American	8,215	5,135	0
Asian	300	215	0
American Indian, Alaska Native	40	14	0
Pacific Islander	0	0	0
Hispanic	520	235	0

Table 19 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,555	9,015	0
White	1,585	2,860	0
Black / African American	1,585	5,100	0
Asian	95	85	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	0	0
Hispanic	185	615	0

Table 20 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS

Source:

The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	16,450	0
White	595	7,125	0
Black / African American	945	7,920	0
Asian	15	240	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	89	820	0

Table 21 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS

Source:

The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	470	8,365	0
White	120	4,285	0
Black / African American	230	3,360	0
Asian	4	165	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	115	305	0

Table 22 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

To identify whether an ethnic or racial group is considered to have a disproportionately greater share of severe housing problems, we indicate those groups for which the percentage of people in a group with severe housing problems exceeds the percentage for all ethnic/racial/gender groups as a whole by ten percentage points.

With an average of 66% of 0-30% AMI households experiencing severe housing problems, no racial or ethnic groups experienced a disproportionate share of household problems.

Within the 30-50% AMI group, 28% of households experienced severe housing problems. However, 43% of American Indian, Alaska Native households, and 53% of Asian households experienced disproportionate shares of severe housing problems. Please note that there were 35 American Indian, Alaska Native households. PLEASE NOTE: While the HUD-provided Table 18 suggests similar numbers of White and Black/African American 30-50% AMI households have severe housing problems (1,585 each), CHAS data from the 2021-2025 ConPlan (CHAS 2011-2015) suggests that of 30-50% AMI households, 1,760 White and 2,035 Black/African American households have one or more severe housing problems.

9% of households in the 50-80% AMI group had severe housing problems, and no racial/ethnic groups were disproportionately affected by housing problems.

Among households in the 80-100% AMI group, 5% had severe housing problems. Hispanic households in this group were disproportionately affected, with 27% having housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

While the City's median household income has increased by 72% from 2009 (\$37,115) to 2024 (\$63,865), housing affordability remains a challenging issue. (<https://fred.stlouisfed.org/series/MHIVA51760A052NCEN>)

A large percentage of extremely low- and very low-income households in Richmond experience one or more housing problems. One significant household problem is the financial burden faced by households that pay more than 30% or 50% of their income toward housing expenses.

HUD defines cost-burdened households as those households spending 30% of their income on rent, mortgage payments, and other housing costs. Households spending more than 50% of their income on housing are considered severely cost-burdened.

Housing cost burden is a challenge in communities throughout the nation. The US Census reports that 21 million renter households, or nearly half (49.6%) of the country's 42.5 million renter households, spent more than 30% of their income on housing costs in 2023. The median ratio of income to housing costs for renters remained unchanged from 2022 at 31%, but the Census found that 56.2% of Black or African American renter households, and 54.7% of Some Other Race renter households, were cost-burdened. (<https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>)

The percentage of cost-burdened households may vary based on ethnicity or race. An ethnic or racial population is considered to have a disproportionately greater number of housing cost burden problems when the percentage of people in an ethnic/racial population reporting housing problems exceeds the percentage for all ethnic/racial populations as a whole by ten percentage points.

In Richmond, 60% percent of households overall had housing costs under 30% of their monthly income, which is below HUD's definition of a burden. 19% of households overall had cost burdens of 30-50%, and 20% had a disproportionate share of housing cost burden.

For all income groups analyzed, no racial or ethnic group had a disproportionate share of housing cost burden. However, Black or African American and Asian households had a disproportionately low share of housing costs under 30%, confirming that a greater share of households overall in this group are cost-burdened.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	54,180	17,605	17,900	1,325
White	30,775	7,210	5,965	395
Black / African American	19,005	8,795	10,140	605
Asian	755	305	390	160
American Indian, Alaska Native	105	30	55	4
Pacific Islander	0	0	0	0
Hispanic	2,190	840	595	100

Table 23 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

As previously stated, in order to identify whether an ethnic or racial group is considered to have a disproportionately greater share of housing cost burden problems, we indicate those groups for which the percentage of people in a group with housing cost burden problems exceeds the percentage for all ethnic or racial groups as a whole by ten percentage points.

With an average of 60% of households having a housing cost burden of 0-30% -- or not considered a cost burden by HUD's definition -- 49% of Black or African-American households had this level of burden, a disproportionate difference. Similarly, only 47% of Asian households had housing costs <=30%.

19% of households had a housing cost burden of 30-50%, with no racial or ethnic group experiencing a disproportionate share of this burden.

20% of households experienced housing cost burdens exceeding 50%. No racial/ethnic groups were disproportionately affected by this level of burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Generally speaking, the rates for severe housing problems by income group tended to be lower than those for housing problems. However, in both housing problems and severe housing problems, while varying by income range, American Indian, Alaska Native, Asian, and Hispanic householders experienced disproportionate shares of severe housing problems.

No households in the 0-30% AMI had a disproportionate share of housing problems by race or ethnicity; however, the overall percentages with housing problems were very high.

Housing Problems

With an average of 78% of 0-30%AMI households experiencing housing problems, no racial or ethnic groups experienced a disproportionate share of household problems.

Within the 30-50 AMI group, 75% of households experienced housing problems. However, 100% of American Indian, Alaska Native households experienced housing problems, a disproportionate share. Please note that the number of American Indian, Alaska Native households was 35.

46% of households in the 50-80 AMI group had housing problems; however, Asian households (73%) were disproportionately affected by housing problems.

Among households in the 80-100 AMI group, 18% had housing problems. Hispanic households in this group were disproportionately affected, with 39% having housing problems.

Severe Housing Problems

With an average of 66% of 0-30% AMI households experiencing severe housing problems, no racial/ethnic groups experienced a disproportionate share of household problems.

Within the 30-50% AMI group, 28% of households experienced severe housing problems. However, 43% of American Indian, Alaska Native households, and 53% of Asian households experienced disproportionate shares of severe housing problems. Please note that there were 35 American Indian, Alaska Native households.

9% of households in the 50-80% AMI group had severe housing problems, and no racial/ethnic groups were disproportionately affected by housing problems.

Among households in the 80-100% AMI group, 5% had severe housing problems. Hispanic households in this group were disproportionately affected, with 27% having housing problems.

If they have needs not identified above, what are those needs?

Overall, housing problems in Richmond, including severe ones, are mainly related to the housing cost burden. However, as a city nearing its 300th birthday, Richmond's housing stock is quite old: 82% of owner homes were built before 1980, as well as 72% of renter homes. (see MA-20, Year Unit Built Table).

Citizens and representatives of local government and nonprofit agencies noted general needs for renovation and rehabilitation of older homes. Such needs are particularly strong among seniors on fixed incomes; renovations and repairs can help these residents to age in place independently.

Among Community Survey respondents, 21% noted the need to provide housing rehabilitation for low- to moderate-income homeowners, and 21.8% supporting the need to renovate existing affordable rental units.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Generally speaking, American Indian or Alaska Natives are not concentrated in any one area of Richmond. The Asian population has a few areas where its share ranges between 6.93% and 17.10%.

American Indian or Alaska Native

Throughout the city, no census tract shows more than 2.48% of its population as being of American Indian or Alaska Native background. (Please see NA-30 American Indian or AK Native Pop.)

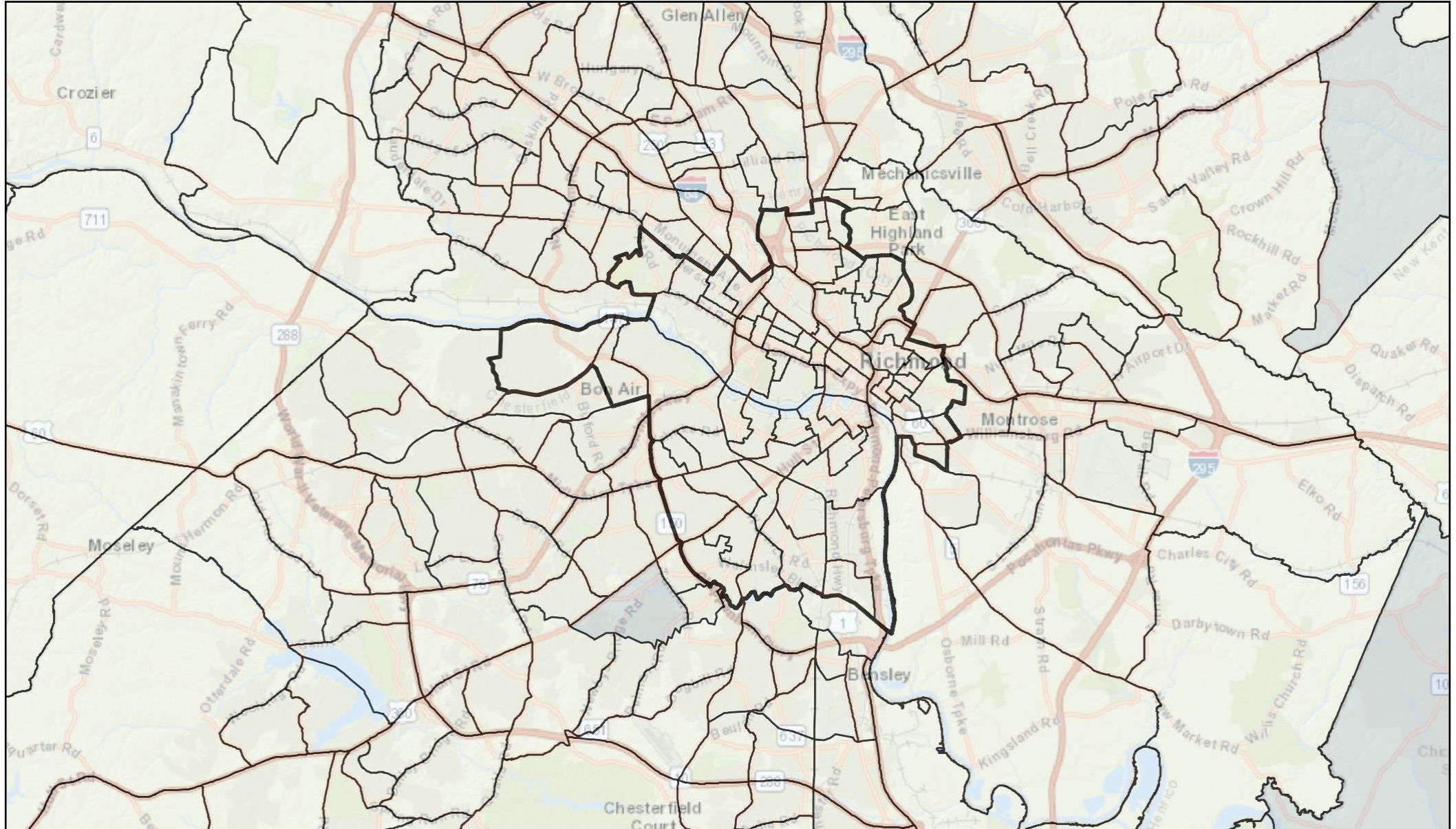
Asian

Throughout most of the city, no more than 6.93% of a census tract's population is Asian. However, there are four tracts in central Richmond (205.02, 305.01, 305.02, 404) one in northwestern Richmond (505), and one in western Richmond (704) with Asian populations ranging from 6.93% to 17.10%. (Please see NA-30 Asian Pop.)

Hispanic


The highest shares of the Hispanic population tend to be in tracts in southern Richmond (including 609 and 708.02), with one tract in southwest Richmond (706.01) having 47.80-71.50% of its population of Hispanic origin. (Please see NA-30 Hispanic Pop.)

CPD Maps -- Amer Ind or AK Native Pop - Consolidated Plan and Continuum of Care Planning Tool




February 10, 2026

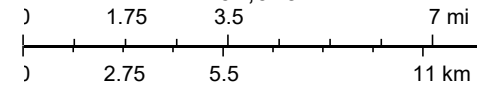
 Override 1

 2.48-9.78%

AmericanIndianAlaskaNativeAlone

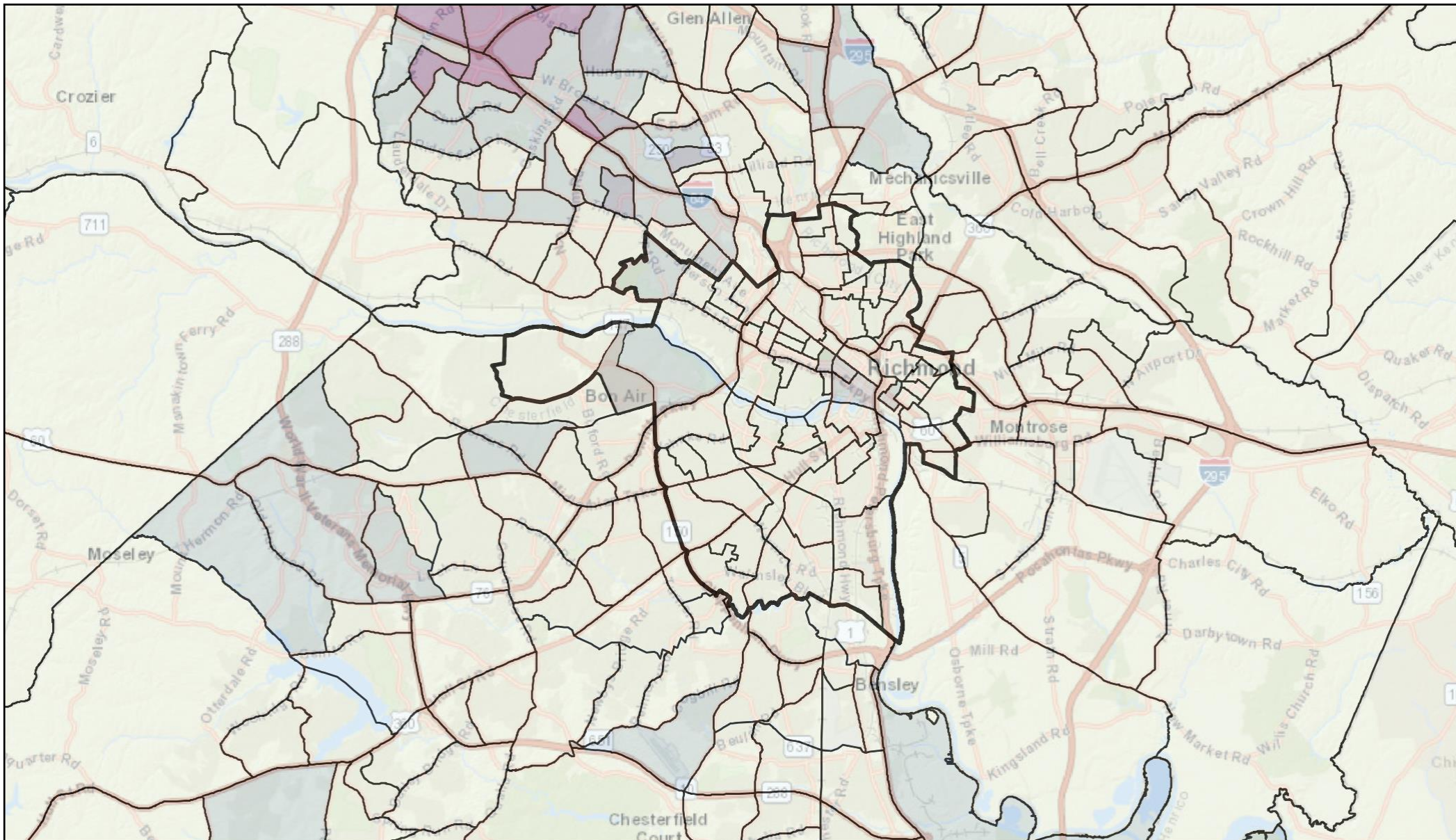
 0-2.48%

1:262,029

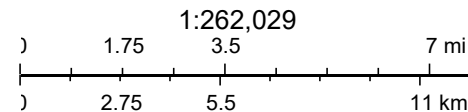
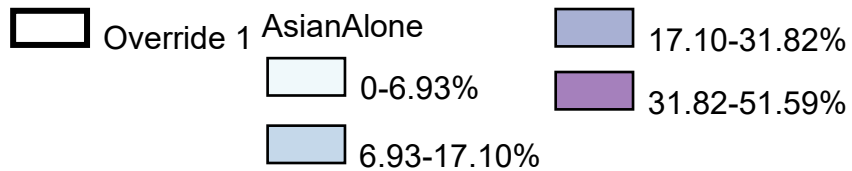


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- Asian Pop - Consolidated Plan and Continuum of Care Planning Tool

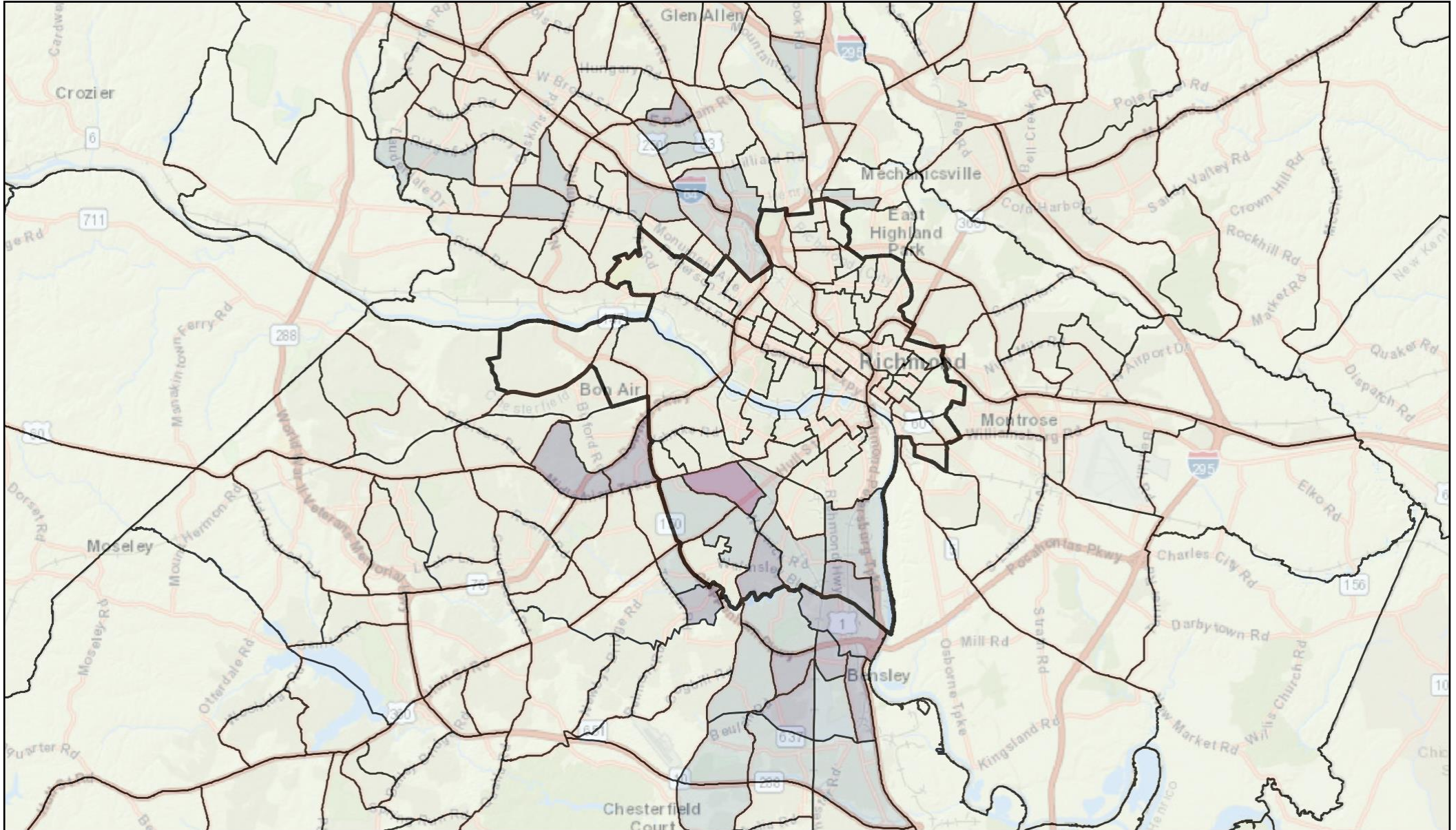


February 10, 2026

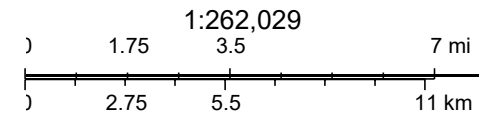
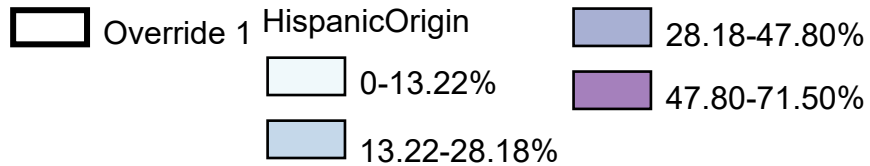


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- Hispanic Pop - Consolidated Plan and Continuum of Care Planning Tool



February 10, 2026



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

NA-35 Public Housing – 91.205(b)

Introduction

The Richmond Redevelopment and Housing Authority (RRHA) provides housing assistance through 3,245 public housing units and 4,053 Housing Choice Vouchers. Public housing households report an average annual income of \$12,930, while voucher households average \$18,774, indicating significant affordability needs. Public housing residents have an average length of stay of 7.2 years. Approximately 27% of households include elderly residents, 28% include people with disabilities, and 35% were homeless at admission. In addition, requests for accessibility features were reported by 98 public housing and 18 voucher households. Together, these data describe the characteristics of households served by RRHA and inform planning for housing assistance, accessibility, and program administration.

Totals in Use

Table 22 - Public Housing by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	3,245	4,053	555	3,398	100	0	0

Table 24 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Yadi (Richmond Redevelopment and Housing Authority Management Software)

Characteristics of Residents

Table 24 – Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$12,930	\$18,774	\$15,276	\$19,283	\$14,279	0
Average length of stay	0	0	7.2	3.4	3.28	3.58	3.5	0
Average Household size	0	0	6.2	2.3	2.22	2.38	1	0
# Homeless at admission	0	0	1126	423	203	423	100	0
# of Elderly Program Participants (>62)	0	0	873	250	154	719	72	0
# of Disabled Families	0	0	901	1,009	155	1009	100	0
# of Families requesting accessibility features	0	0	98	18	4	14	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	26	6	0	6	0	0

Table 25 – Characteristics of Public Housing Residents by Program Type

Data Source: Yadi (Richmond Redevelopment and Housing Authority Management Software)

Race of Residents

Table 25 – Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	82	149	42	107	54	0	0
Black/African American	0	0	2,393	2,857	231	2626	46	0	0
Asian	0	0	3	14	6	8	0	0	0
American Indian/Alaska Native	0	0	11	42	12	30	0	0	0
Pacific Islander	0	0	1	7	2	5	0	0	0
Other	0	0	755	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Race of Public Housing Residents by Program Type

Data Source: Yadi (Richmond Redevelopment and Housing Authority Management Software)

Ethnicity of Residents

Table 26 – Ethnicity of Public Housing Residents by Program Type

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	53	62	6	66	2	0	0
Not Hispanic	0	23	2514	2,931	371	2560	98	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 27 – Ethnicity of Public Housing Residents by Program Type

Data Source: Yadi (Richmond Redevelopment and Housing Authority Management Software)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

RRHA's public housing program serves households that include people with disabilities and households that report needing accessibility features. Among current public housing residents, 28% of households include people with disabilities. In addition, 3% of public housing households have reported requests for accessibility features. These data describe the number of current tenants who report disabilities or need accessibility-related modifications within the public housing program.

The need for accessible units is also reflected in the composition of the public housing waiting list. RRHA's public housing waiting list includes 6,358 families, of which 1,463 families (approximately 23%) self-report at least one disability at the time of application. Reported disability categories include 752 families reporting mobility disabilities, 159 reporting sight disabilities, 68 reporting hearing disabilities, and 979 families reporting multiple disabilities. Disability information for applicants is self-reported during the application process and is not verified until applicants are selected from the waiting list and eligibility determinations are completed, consistent with program requirements. Additional details on applicant disability types, household composition, and unit-size demand are provided in the RRHA Waiting List Family Attributes tables in the Appendix Section.

Accessible housing needs must be considered within the context of the existing public housing inventory. RRHA administers a limited number of accessible units within its overall portfolio, as the portfolio was primarily constructed between the 1940s and 1970s. The availability of accessible units is influenced by the configuration and design of existing developments. The number of current residents reporting disabilities and the number of applicants self-reporting disabilities inform the administration of accessible unit assignments and reasonable accommodation processes in accordance with Section 504 requirements.

In summary, both resident data and waiting list data demonstrate the presence of households reporting disabilities and reporting the need for accessibility features. Among current residents, more than one-quarter of households include people with disabilities, and accessibility requests are recorded in the program. Among applicants, nearly one-quarter of families on the waiting list self-report at least one disability. These data define the scope of accessibility-related needs among tenants and applicants and inform compliance with Section 504 and applicable accessibility standards within RRHA's public housing program.

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice Voucher holders?

RRHA maintains waiting lists for both public housing and Section 8 tenant-based rental assistance (Housing Choice Voucher, or HCV). The public housing waiting list includes 6,358 families. Of these, 1,463 families (approximately 23%) self-report at least one disability at the time of application. Reported disability types include 752 families reporting mobility disabilities, 159 reporting sight disabilities, 68 reporting hearing disabilities, and 979 reporting multiple disabilities. Disability information for applicants is self-reported and is not verified until a household is selected

from the waiting list and eligibility is determined. Applicants are represented across bedroom sizes and housing types, including family and elderly public housing, and Blackwell Cottages.

The Section 8 tenant-based rental assistance waiting list includes 3,650 families, including 369 families who self-report a disability. As with public housing applicants, disability information is self-reported at the time of application and verified upon selection and eligibility review. The size and characteristics of both waiting lists reflect sustained demand for deeply affordable rental housing and for units that can accommodate households reporting disabilities.

RRHA administers 3,245 public housing units and 4,053 Housing Choice Vouchers. Public housing households report an average annual income of \$12,930, and voucher households average \$18,774, indicating very low incomes among assisted households. Among public housing residents, approximately 27% of households include elderly residents, 28% include people with disabilities, and 35% were homeless at admission, indicating reliance on assisted housing for long-term housing stability. RRHA has recorded 98 public housing households and 18 voucher households that have reported requests for accessibility features.

Based on these data, the most immediate needs of public housing residents include continued access to deeply affordable housing, accommodation of disability-related and age-related housing needs, and accessibility within existing units. Many public housing developments were constructed decades ago, and addressing accessibility within older structures requires ongoing unit modifications and modernization.

Housing Choice Voucher holders rely on rental assistance to secure housing in the private rental market. Immediate needs include access to rental units within program payment standards and assistance addressing upfront housing costs such as security deposits and application fees. Voucher households with disabilities may also require units that can accommodate mobility or other functional needs. Finally, some voucher holders have reported that landlords have refused to accept a voucher as a form of rent payment. As of July 1, 2020, landlords in Virginia cannot refuse to rent to a tenant solely because of their voucher, nor can they refuse based on the program's administrative requirements. However, there is an exception if the landlord owns four or fewer units.

The number and characteristics of families on the waiting lists, combined with the income levels and household composition of current residents, demonstrate sustained demand for deeply affordable and accessible housing and continued reliance on RRHA's public housing and Housing Choice Voucher programs to obtain and maintain stable housing.

How do these needs compare to the housing needs of the population at large?

Data from the American Community Survey (ACS) 2019–2023 5-year estimates indicate that housing affordability is a significant issue across the City of Richmond. Approximately 56.5% of occupied housing units are renter-occupied, and ACS Table B25070 shows that about 53% of renter households are cost burdened (paying more than 30% of income toward housing costs), including approximately 26% who are severely cost burdened (paying more than 50% of income toward housing costs). This data reflects substantial affordability pressures within Richmond's rental market.

In comparison, households served by RRHA through public housing and the Housing Choice Voucher (HCV) program experience more concentrated and persistent housing needs. RRHA

administers 3,245 public housing units and 4,053 vouchers to households with very low incomes. Public housing households report an average annual income of \$12,930, and voucher households report an average annual income of \$18,774. Public housing residents include higher proportions of elderly households and households with disabilities, and 35% were homeless at admission, reflecting reliance on assisted housing for long-term stability.

Applicants on the public housing waiting list further reflect elevated accessibility-related need, with 6,358 families awaiting assistance and 1,463 families (approximately 23%) self-reporting at least one disability. Housing Choice Voucher holders must secure housing in the private rental market while relying on limited incomes and rental assistance, and may face barriers such as upfront costs, including security deposits and application fees.

Together, ACS and RRHA data show that while housing affordability challenges affect many renter households in Richmond, RRHA-assisted households face more severe income constraints and a higher prevalence of disability and prior housing instability, reinforcing their continued reliance on assisted housing to obtain and maintain stable housing.

Discussion

The key points described in the preceding sections demonstrate that accessibility-related needs and broader housing vulnerabilities shape the characteristics of households served by RRHA. Section 504 findings identify accessibility-related needs among both current public housing residents and applicants. More than one-quarter of public housing households include people with disabilities, and nearly one in four applicants self-report a disability, reflecting the ongoing need for accessible units and reasonable accommodations within the program.

These accessibility-related needs exist within a broader context of sustained demand for assisted housing. Public housing and Housing Choice Voucher households have extremely low incomes and include elderly residents and households that entered assistance from homelessness. The size and composition of the waiting lists demonstrate continued reliance on assisted housing to obtain and maintain stable housing. Together, these findings summarize the primary housing characteristics and needs that RRHA's programs address.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Table 27 - Homeless Needs Assessment

	Estimate the # of persons experiencing homelessness on a given night.		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	0	16	535	53	409	88
Persons in Households with Only Children	0	N/A	0	0	0	0
Persons in Households with Only Adults	50	175	1479	126	293	39
Chronically Homeless Individuals	1	5	585	76	147	56
Chronically Homeless Families	0	2	63	5	56	113
Veterans	5	53	250	28	90	83
Unaccompanied Youth	0	18	142	12	51	44
Persons with HIV	N/A	N/A	51	8	13	40

Table 27 - Homeless Needs Assessment

Data Source: Greater Richmond Continuum of Care

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data Sources by Column

Of the five reporting columns, data in Columns 2, 3, and 5 were obtained through HMIS and reflect enrollments exclusively from emergency shelters (ES), safe havens (SH), and transitional housing (TH) projects.

Column 1: Estimate of Persons Experiencing Homelessness on a Given Night

Consolidated Plan

RICHMOND

Sheltered data were obtained from cleaned and verified survey data completed by Richmond shelter providers. Unsheltered data were obtained from cleaned and verified outreach surveys conducted throughout Richmond.

Column 2: Estimate of Persons Experiencing Homelessness Each Year

This measure reflects unduplicated individuals enrolled in emergency shelter, safe haven, or transitional housing during the reporting period of 10/1/2022 and 9/30/2025. Data was extracted from HMIS and represents only providers participating in those project types.

Column 3: Estimate of Persons Becoming Homeless Each Year

This measure reflects unduplicated individuals with a project entry date into emergency shelter, safe haven, or transitional housing during the reporting period from 10/1/2022 to 9/30/2025. Individuals were counted if they newly entered one of these project types during the reporting year. This represents system inflow into homelessness services during that period.

Column 4: Estimate of Persons Exiting Homelessness Each Year / Returns to Homelessness

To calculate returns to homelessness, we used a two-year comparison period. First, we identified all individuals who exited to a permanent housing destination between 10/1/2022 and 9/30/2024. Second, we compared that cohort against individuals who re-entered emergency shelter, safe haven, or transitional housing between 10/1/2024 and 9/30/2025. This method allows for the identification of individuals who returned to homelessness after achieving a permanent housing exit.

Column 5: Estimate of the Number of Days Persons Experience Homelessness

This measure reflects the average length of stay for projects. Length of stay was calculated as the number of days between a client's project entry date and exit date within emergency shelter, safe haven, or transitional housing. All lengths of stay across clients and project types were aggregated, and an average length of stay was calculated.

Nature and Extent of Homelessness: (Optional)

Table 28 – Nature and Extent of Homelessness

Race	Sheltered	Unsheltered (Optional)
White	37	13
Black or African American	127	21
Asian	3	1
American Indian or Alaska Native	9	0
Pacific Islander	0	0
Ethnicity	Sheltered	Unsheltered (Optional)
Hispanic	6	8
Not Hispanic	17	7

Table 28 – Nature and Extent of Homelessness

Data Source: Greater Richmond Continuum of Care

The Methodology is below for the above table:

Sheltered/Not Hispanic Population

The sheltered population identified as Not Hispanic includes individuals reporting the following racial categories:

- 3 individuals identified as Two or More Races (including Hispanic origin)
- 1 individual identified as Black and White
- 1 individual identified as American Indian/Alaska Native (AI/AN) and White
- 1 individual identified as American Indian/Alaska Native and Hispanic
- 1 individual identified as American Indian/Alaska Native, Black, and White
- 1 individual identified as American Indian/Alaska Native and Black
- 9 individuals identified as American Indian/Alaska Native alone

These figures reflect individuals who selected multiple racial identities or identified as American Indian/Alaska Native alongside other races.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The data indicates a persistent need for housing assistance among families with children and veteran households within the City of Richmond.

On a given night, 16 people in households with adults and children were sheltered, with no families reported as unsheltered. Over the course of the year, however, 535 people in family households experienced homelessness, demonstrating that family homelessness is multi-layered. An estimated 409 individuals exited homelessness during the year, and the average length of time families experienced homelessness was 88 days. While exits are occurring, the scale of annual need reflects a steady inflow of families requiring assistance and stabilization.

According to McKinney-Vento data for the school year 2022-2023, 781 homeless students were enrolled in Richmond Public Schools. The McKinney-Vento Act defines homeless children and youths as individuals who lack a fixed, regular, and adequate nighttime residence. This includes children sharing housing due to economic hardship, living in motels, hotels, trailer parks,

campgrounds, emergency shelters, cars, public spaces, abandoned buildings, or substandard housing. This definition is broader than the HUD's definition of homelessness for Continuum of Care programs.

Chronically homeless families remain a smaller but a high-needed subgroup. Two chronically homeless families were sheltered on a given night, and 63 experienced homelessness during the year. Their average duration of homelessness was 113 days, longer than the overall average, demonstrating a need for longer-term, intensive housing interventions such as permanent supportive housing.

Veteran households also represent a significant population in need of housing support. On a given night, five veterans were unsheltered, and 53 were sheltered. Over the course of the year, 250 veterans experienced homelessness. While 90 veterans exited homelessness annually, the average duration of homelessness among veterans was 83 days, indicating a continued need for rapid rehousing and prevention strategies tailored to veteran households.

The data reflects an ongoing inflow into homelessness and sustained housing instability among families and veterans. Although exit rates demonstrate system effectiveness, the annual number experiencing homelessness far exceeds the number exiting, reinforcing the continued need for housing assistance resources targeted at these populations.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The racial distribution of homelessness in the City of Richmond reveals disparities, particularly among Black/African American households.

Among sheltered individuals, 127 identify as Black/African American compared to 37 who identify as White. For the unsheltered populations, 21 individuals identify as Black/African American, compared to 13 who identify as White. These figures demonstrate a disproportionate representation of Black individuals within both sheltered and unsheltered homelessness.

Other racial groups are present in smaller numbers. 9 sheltered individuals identify as American Indian or Alaska Native, and 3 sheltered individuals and 1 unsheltered individual identify as Asian. No individuals identified as Pacific Islander in either category.

Ethnicity data show that Hispanic individuals are more likely to experience unsheltered homelessness relative to their sheltered representation. 6 sheltered individuals identify as Hispanic, compared to 8 who are unsheltered. By contrast, among individuals identifying as Not Hispanic, 17 are sheltered and seven are unsheltered. This pattern suggests potential barriers to access or utilization of shelter among Hispanic households.

Overall, the data highlights racial inequities within the homeless system. Black/African American individuals experience homelessness at significantly higher rates than other racial groups, and Hispanic individuals appear comparatively more likely to be unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On a given night, 50 individuals in adult-only households were unsheltered compared to 175 sheltered individuals in the same category. Among veterans, 5 were unsheltered, and 53 were

sheltered. Chronically homeless individuals include 1 unsheltered and 5 sheltered people. Families with children were fully sheltered overnight, with no unsheltered families reported.

Although sheltered homelessness represents the majority of cases, the presence of unsheltered individuals, particularly among adult-only households and veterans, indicates ongoing gaps and/or available low-barrier shelter capacity.

An estimated 1,479 individuals are in adult-only households, and 535 persons in family households experienced homelessness over the course of the year. While 293 adults and 409 persons in family households exited homelessness annually, the number entering homelessness continues to exceed exits. Average lengths of stay range from 39 days among adult-only households to 113 days among chronically homeless families, reflecting varying levels of housing stability and service needs. In summary, on a given night, while the majority of homelessness in the City of Richmond is sheltered, unsheltered homelessness remains concentrated among adults and veterans.

Discussion:

Data Notes and Methodology

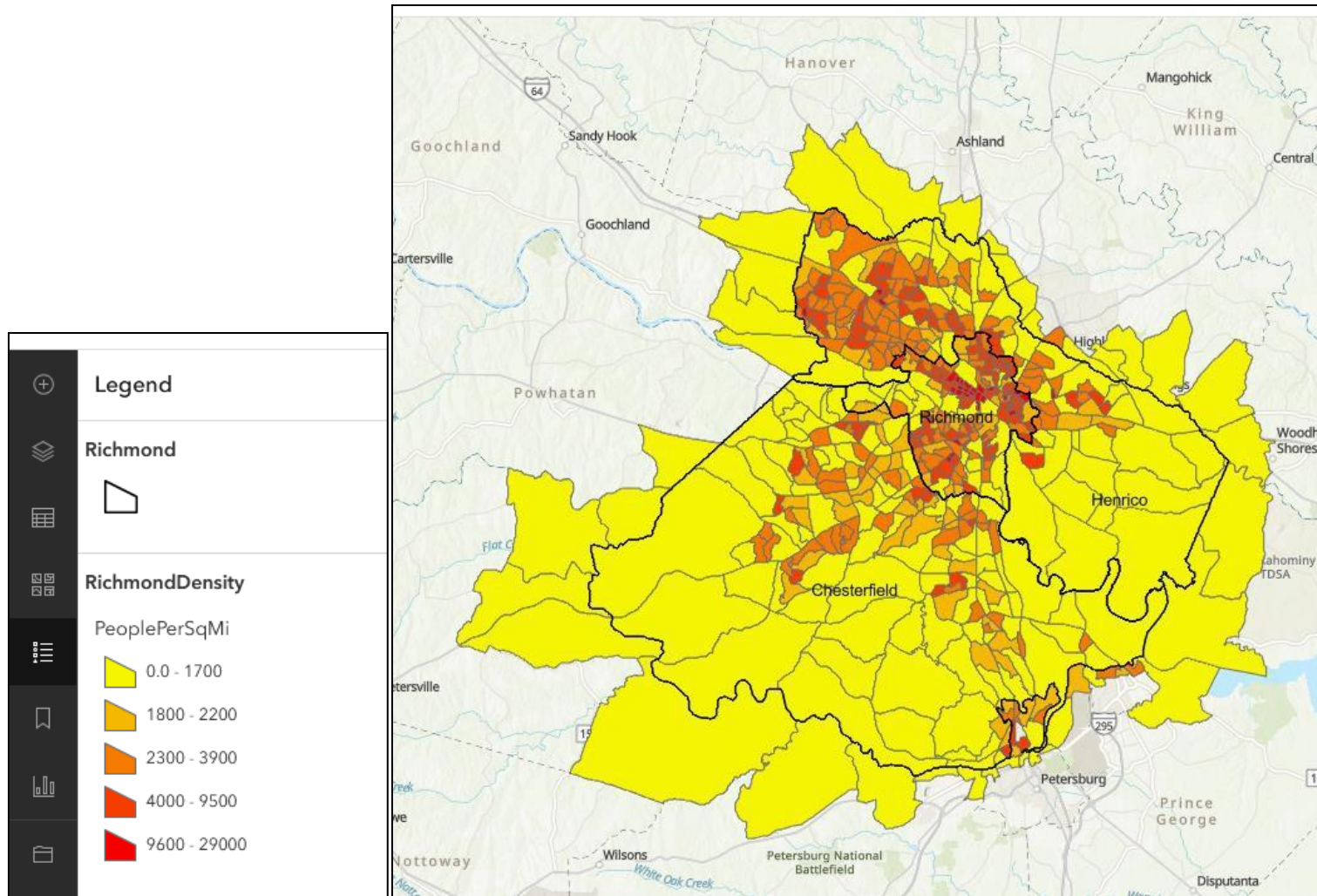
- All data provided represents Richmond City solely.
- All data for unaccompanied youth, both sheltered and unsheltered, reflect individuals ages 18-24. Survey respondents must be at least 18 years old to participate.
- Items marked N/A indicate that data were not available. A value of 0 indicates that the population group was not represented during the reporting period.
- All data was unduplicated to ensure individuals were not counted twice. All chronically homeless data reflect individuals or families who meet HUD's definition of chronic homelessness. This includes individuals who have experienced homelessness for at least 12 consecutive months or on at least four separate occasions in the past three years, totaling 12 months.
- For unsheltered data, individuals must have been residing in a place not meant for human habitation. For sheltered data, individuals must have met either the four-times-in-the-last-three-years threshold or the 12-month continuous homelessness requirement while enrolled in emergency shelter, safe haven, or transitional housing.

RURAL HOMELESSNESS

The City of Richmond is a densely populated area; thus, none of its homeless population can be categorized as "rural" homeless people. Per the U.S. Census, Richmond's 2020 population per square mile was 3,782, vs the Virginia statewide average of 219. In neighboring Henrico and Chesterfield Counties, the population per square mile was 1,431 and 861, respectively.

NA-40 Richmond Population Density

<https://www.arcgis.com/apps/mapviewer/index.html?webmap=9a5d22b8390d49439e823c61712d4f45>



NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction: Lead & Response

HOPWA

Table 29 – HOPWA Data

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,580
Area incidence of AIDS	2022 – 64 2023 – 67 2024 – 58
Rate per population	Rate per 100,000 population 2022 – 4.8 2023 – 5.0 2024 – 4.2
Number of new cases prior year (3 years of data)	2022 – 64 2023 – 67 2024 – 58
Rate per population (3 years of data)	Rate per 100,000 population 2022 – 4.8 2023 – 5.0 2024 – 4.2

Table 28 – HOPWA Data

Data Virginia Department of Health Division of Disease Prevention
Source:

HIV Housing Need (HOPWA Grantees Only)

Table 30 – HIV Housing Need

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	30
Short-term Rent, Mortgage, and Utility	60
Facility Based Housing (Permanent, short-term or transitional)	15

Table 29 – HIV Housing Need

Data HOPWA CAPER; Richmond MSA HOPWA Subrecipient Survey Request
Source:

Describe the characteristics of special needs populations in your community:

In Virginia, the prevalence of HIV/AIDS in persons of color is much higher than in the White population. As of 2024, Black/African Americans accounted for 20% of Virginia’s population, while accounting for 56% of persons living with HIV only and 57% of the persons living with AIDS. Compared to White persons, who account for 68% of the population of Virginia, while accounting or 27% of persons living with HIV only and 26% of persons living with AIDS. Individuals who identify as Hispanic account for 11.6% of Virginia’s population, while accounting for 12% of all persons living with HIV only and 11% of persons living with AIDS. 79 % of HOPWA heads of households that received HOPWA assistance in Program Year (PY) 2025 (7/1/24 – 6/30/25)

identified as Black/African American; 21% of HOPWA heads of households that received HOPWA assistance in PY25 identified as White.

The rates at which Black/African American and Hispanic persons are living with HIV are drastically greater compared to the rates of White persons living with HIV. The rate of Black/African American persons living with HIV or AIDS is seven times higher than the rate of White persons living with HIV or AIDS; the rate of Hispanic persons living with HIV or AIDS is nearly three times higher than the rate of White persons living with HIV.

What are the housing and supportive service needs of these populations, and how are these needs determined?

The health and housing needs of HIV/AIDS populations that aren't assisted through an HOPWA program in the Richmond MSA are surveyed by local non-profit health organizations, like Daily Planet Health Services and Richmond Behavioral Health Authority, State and Local health organizations like the Richmond & Henrico Health District, as well as homeless service organizations within the Greater Richmond Continuum of Care. Housing and supportive service needs of the homeless population that has a positive HIV/AIDS diagnosis are captured by the Point-In-Time-Counts if the individuals choose to disclose, if present in shelters, or if they are currently not residing in housing.

Housing and supportive services needs of the HOPWA-eligible population are determined by intake into HOPWA programs; conducting housing and needs assessment for each HOPWA-eligible client; and by continued case management to address barriers to housing, housing accomplishments, and supportive service needs. HOPWA program staff are consulted on clients' needs through public comment periods, outreach events, and subrecipient meetings.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Richmond Metropolitan Statistical Area includes the following localities: Amelia County, Charles City County, Chesterfield County, Colonial Heights (City), Dinwiddie County, Goochland County, Hanover County, Henrico County, Hopewell (City), King William County, King and Queen County, New Kent County, Petersburg (City), Powhatan County, Prince George County, Richmond (City), and Sussex County.

As of December 31, 2024, there are a total of 2,580 cumulative cases of AIDS and 5,930 persons living with HIV reported in the Commonwealth of Virginia. Reported new AIDS diagnoses have stayed relatively consistent over a three-year period; there were 64 reported diagnoses in 2022, 67 in 2023, and 58 in 2024. There were 206 newly reported HIV cases in 2024.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

“Special needs” populations include those who face greater challenges than most low-and moderate-income households in the housing market, but who may not necessarily be homeless. The special needs groups beyond people with HIV/AIDS and their families include the elderly and frail elderly; people with mental, physical, and/or developmental disabilities; people with alcohol and other drug addiction; and victims of domestic violence.

According to the U.S. Census Bureau, 2024 ACS 5 Year Estimates, 14.1% of Richmond residents are over the age of 65, and 34% of those individuals are estimated to have at least one disability. As noted in NA-35, roughly 27% of public housing residents are elderly. Older adults often live on a fixed income, with little to no options to substantially increase their income through employment. This can result in older adults being cost-burdened.

Some special-needs populations can benefit from supportive housing or units that provide voluntary case management, healthcare, and counseling designed for individuals facing complex challenges, such as chronic homelessness, disabilities, or mental health issues. Stakeholders identified this as an additional need in the community, as some individuals who do not qualify for, or cannot access, a housing voucher could still benefit from ongoing support to ensure housing stability.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Richmond’s FY27-31 proposed Capital Improvement Plan (CIP), which runs concurrent with this Consolidated Plan, recommends a total of \$776.0 million in funding for projects, with \$197.8 million occurring in FY27. Projects are grouped into different programs, with the most relevant programs and projects listed here. Projects are funded through a combination of bonds, Federal and State grants, and local funding as available.

Education

Richmond Public School (RPS) maintenance needs, supported by CIP, are significant given the buildings' age. The average age of a Title I school in Richmond is 87 years. RPS is developing a 10-year Facilities Master Plan, with recommendations expected to be released in fall 2026. For the FY27 budget, funding for school modernization, maintenance, and new construction will total \$212.50 million. In Winter 2026, Richmond High School for the Arts opened on the former George Wythe High School site. In 2028, RPS plans to open the new Southside Technical Center located at a former Altria site.

Capital Investments Opportunities

The existing John Marshall Courts Building has reached the end of its useful life cycle and has substantial deferred maintenance and physical security issues. The CIP notes \$15.607 million in funding for the planning, design, and renovation or replacement of the building

Public safety projects identified in the CIP include replacing the fire training facility's burn tower by constructing a new modular or prefabricated training tower and burn building. A total of \$2.291 million is set aside for this project. Over the last year, the city has also constructed 2 new fire stations, and a new First Police Precinct location is either underway or recently completed.

The City’s 2009 Facilities Master Plan noted the inadequacy of the library space currently serving the community. As part of the FY26 - FY30 CIP, and continued in the FY27-31 CIP budget, the City is setting aside \$1 million to fund upgrades to public libraries throughout the city.

In recent years, the City of Richmond has focused on developing, upgrading, and revitalizing playgrounds and community centers across the city. Projects now underway or recently completed include the creation of 2 new community centers, Luck’s Field and T.B. Smith, and the renovation or upgrade of 2 more.

How were these needs determined?

The City of Richmond’s Comprehensive Plan, *The Richmond 300*, establishes and documents the city’s short- and long-term needs for public facilities and public improvements, based on projected growth, service demands, community engagement, population trends, land use patterns, and feedback from the community and the city departments responsible for implementation. Included are “Six Big Moves” to intentionally expand equity, increase the city’s sustainability, and beautify the city.

- Re-Write the Zoning Ordinance
- Re-imagine Priority Growth Nodes
- Expand Housing Opportunities
- Provide Greenways & Parks for All
- Reconnect the City
- Realign City Facilities

Actions aligned with these Big Moves are typically funded through the CIP. Annually, a five-year CIP is developed and approved in accordance with the Richmond City Charter. The public improvements are prioritized based on urgent life-, health-, and safety-related needs. Federal Entitlement funds may be leveraged as determined by the City Official and community input.

Describe the jurisdiction’s need for Public Improvements:

Significant investments are needed over the next 5 years to upgrade key components of Richmond’s Water Plan and pumping stations to ensure reliable operations, including major investments in our water treatment plant’s chemical processes, filters, and electrical systems. This need was highlighted in January 2025, when a power outage at the plant left hundreds of thousands of Richmonders without safe drinking water for close to a week. Parts of Richmond’s Water Treatment Plant are over 100 years old. Investments are also needed for upgrades to wastewater plant operations and for replacing aging sewer pipes.

Additionally, ongoing funding is needed to maintain and renew the city’s floodwalls, levees, dams, fishways, and canal system as required by the Department of Conservation and Recreation Safety programs and the Army Corps of Engineers. In FY27, \$76.4 million is marked for the city’s flood system. The city also continues to invest in efforts to address chronic flooding in areas without a stormwater conveyance system.

Infrastructure investments are needed to support the continued redevelopment of the Crighton Court neighborhood and the redevelopment of Gilpen Court. This includes roads, curbs, gutters, sidewalks, paving, streetscaping, underground utilities, and stormwater management. For FY27, \$1.6 million is budgeted.

In addition to ongoing street improvements, funds are needed to address city priorities such as traffic-calming, pedestrian safety enhancements, sidewalks, alleyway maintenance, ADA-compliant infrastructure, and traffic control devices. Improvements are also needed to Richmond’s Bus Rapid Transit (BRT), including two new BRT curbside stations, sidewalk and ADA-accessible ramp improvements, pedestrian crossing improvements, access management, and other streetscape amenities. As the City continues to promote alternative modes of transportation, it must invest in projects such as bus transit and bike lanes.

How were these needs determined?

Needs are determined in a similar manner to Public Facilities. Federal Entitlement funds may be leveraged as determined by the City Official and community input.

Describe the jurisdiction’s need for Public Services:

Richmond's poverty rate is about 18%, which is significantly higher than the state and national averages. Given the high proportion of households that are cost-burdened, additional services, including front-line housing assistance, basic-needs assistance, clinical and behavioral health services, family support, workforce programs, and income support, are needed to help the community stay strong.

There is a growing need to support nonprofit agencies, as the clients utilizing their services are aging and presenting with complex physical and mental health issues. CARITAS, a low-barrier shelter provider, has noted this challenge in its work to accommodate all clients visiting its locations. Community advocates also noted that a full-service walk-in center is needed to meet the needs of individuals who are unhoused.

The City of Richmond has increased its use of local dollars for public service activities, especially since 2020. New or expanded public service projects include eviction prevention, right-to-counsel programs, and the Family Crisis Fund and GAP Program. The latter are programs that provide flexible financial assistance to help meet the needs of Richmond residents.

How were these needs determined?

Funding requests for CDBG Public Service consistently exceed the regulatory cap. Needs are determined through a review of plans such as the Mayoral Action Plan, One Richmond: Equitable Affordable Housing Plan, and the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region, as well as feedback from community stakeholders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis section provides insight into the health and diversity of Richmond’s housing market and the factors that influence housing opportunities for low- to moderate-income households. It includes data and analysis on housing supply, cost, and condition; public and assisted housing; homeless and special-needs facilities; barriers to affordable housing; and non-housing community development assets.

Data for this analysis is drawn from the 2016–2020 CHAS dataset, the U.S. Census, the City Assessor’s Office, the Richmond Redevelopment and Housing Authority (RRHA), and additional City sources. Together, these datasets offer a foundation for developing policies that address the housing needs of target populations.

The analysis shows a housing market shaped by limited affordable supply, rising rents and home prices, and an aging housing stock in need of rehabilitation. With 82% of owner units and 72% of rental units built before 1980, many homes face significant repair issues and potential lead paint risks. The city’s affordable housing inventory — including RRHA public housing, Housing Choice Vouchers, LIHTC units, and local incentive programs — is insufficient to meet demand. Extremely long waitlists across all programs and persistent shortages of deeply affordable units for households earning 30% of AMI or less demonstrate ongoing gaps.

Market pressures, such as rising home values, a shrinking supply of low-cost homes, and rising development costs, continue to price out low-income renters and limit opportunities for first-time homebuyers. Homeless services are strained by high demand for emergency shelter, rapid rehousing, and permanent supportive housing. Special-needs populations — including seniors, people with disabilities, and individuals living with HIV/AIDS — require additional supportive housing options and accessible units.

Employment patterns further influence housing access, as many workers who fill the region’s lower-wage jobs cannot afford to live near employment centers. At the same time, regional economic growth and new business investment are increasing competition for housing, even as targeted economic-development efforts aim to expand job opportunities and support local workforce advancement. New policy updates and financial commitments from the City of Richmond could help mitigate these pressures and support more stable, equitable housing outcomes in the years ahead.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Per the Residential Properties by Unit Number Table below, Richmond is home to 100,925 housing units, with 48% single family detached homes. Another 16% of units are in properties with 5-19 units, and another 17% are in properties with 20 or more units.

As the Unit Size by Tenure Table shows, 77% of owner-occupied homes consist of 3 or more bedrooms. For renters, the largest share of units is 2-bedroom, representing 41% of all rentals, followed by 1-bedrooms (29%).

The 2022 HUD Comprehensive Housing Market Analysis for the Greater Richmond area forecasted the need for an additional 7,550 new owner homes and 6,925 new rental units from 2022 to 2025 within the Central Richmond submarket.

In April 2025, a National Association of Realtors Richmond Smart Growth Survey of 654 registered Richmond voters found that respondents generally believed Richmond had an adequate supply of rental housing. However, half of the respondents said there is too little housing for purchase, and 38% believed that there is about the right amount (with 9% saying there are too many homes for sale). The survey also found that majorities of Black women, non-homeowners, and lower-income households see housing availability as a very big or fairly big problem. Housing was a top concern for respondents in the Northeast, Northwest, and South-Central areas of Richmond.

The Richmond Consolidated Plan Community Survey found that a significant share of respondents felt that more affordable and rent-controlled housing was needed throughout the city. They also cited a need for renovation or rehabilitation of dilapidated or non-code-compliant housing.

All residential properties by number of units

Table 31 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	48,505	48%
1-unit, attached structure	7,415	7%
2-4 units	10,980	11%
5-19 units	16,020	16%
20 or more units	17,400	17%
Mobile Home, boat, RV, van, etc	605	1%
Total	100,925	100%

Table 30 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

Table 32 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	100	0%	3,650	7%
1 bedroom	830	2%	14,735	29%
2 bedrooms	8,350	21%	20,950	41%
3 or more bedrooms	30,525	77%	11,870	23%
Total	39,805	100%	51,205	100%

Table 31 – Unit Size by Tenure

Data 2016-2020 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Richmond Redevelopment and Housing Authority (RRHA) administers the following federally funded affordable housing programs:

Public Housing

RRHA owns and manages 3,245 units of public housing across 13 developments for low-income households earning less than 80% AMI. This includes seven senior developments totaling 367 housing units.

Housing Choice Vouchers (Tenant-based and Project-based)

RRHA has budget authority for 4,060 vouchers for households earning less than 50% of AMI. The Authority administers 3,498 tenant-based vouchers, including 100 for homeless veterans under the Veterans Affairs Supportive Housing program and 138 for non-elderly persons with disabilities and their families. RRHA provides subsidies for 555 project-based voucher units across more than 30 properties in the City of Richmond. This includes two properties for seniors and one for non-elderly disabled individuals.

In addition to RRHA, local for-profit and non-profit developers use other tools to help create affordable units for different income levels.

LIHTC

According to the LIHTC database, there are 9,386 affordable LIHTC units in 97 multi-family buildings in the City of Richmond. Tenants of these units must have a household income not exceeding 50% or 60% of AMI, depending on the project. 18 of these communities utilize project-based vouchers, totaling 2,217 units. Developers creating affordable housing often leverage LIHTC as a part of their development stack.

Local programs

Richmond's Affordable Housing Trust Fund (AHTF) invests in projects that create new affordable rental and for-sale housing by providing gap financing to developments targeting low- and

moderate-income households. In 2021, the AHTF board used funds from the American Rescue Plan Act of 2021 to invest heavily in new multifamily developments.

Richmond's Affordable Housing Performance Grant Program will add up to 3,213 affordable rental units for people earning up to 80% of AMI. The program is a financial incentive for developers to build or renovate affordable rental units. It provides annual grants of up to 100% of the incremental real estate tax increase for 15+ years. Eligible new construction projects must provide long-term, income-based affordability for at least 15 years, with the potential for an additional 15-year extension depending on performance.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Based on a Physical Needs Assessment (PNA) of RRHA's "Big Six" developments—Creighton, Fairfield, Gilpin, Hillside, Mosby, and Whitcomb Courts—it was determined that all 6 developments are functionally obsolete and that the capital needs of the developments could not effectively be addressed. Accordingly, RRHA will utilize HUD repositioning strategies, including, but not limited to, Section 18 Demolition/Disposition, Rental Assistance Demonstration (RAD), and RAD/Section 18 Blend, to reposition these assets and preserve long-term affordability. During the 2026–2030 Consolidated Plan period, RRHA anticipates the phased demolition and disposition of certain public housing units as part of ongoing and planned redevelopment initiatives.

At Mosby Court, which has 106 units, demolition is expected to occur in 3 phases, beginning in late 2027 or 2028, with completion expected by 2032. Units removed during the Consolidated Plan period will be carried out in accordance with the approved phasing schedule. At Creighton Court, originally comprised of 504 units, redevelopment is in its final demolition phase and is anticipated to conclude by October–November 2026. The remaining 52 buildings, representing approximately 290–315 units, will be removed from the public housing inventory upon completion. Gilpin Court, which contains 781 units, has not yet commenced redevelopment, and a Section 18 Demolition/Disposition application has not been submitted as of the date of this Plan. Early planning anticipates a 10-phase redevelopment beginning in 2028 or 2029, with Phase I demolition potentially including approximately 150–250 units, subject to HUD approval and final phasing determinations.

Over the next 5 years, RRHA anticipates the disposition of 111 residential lots within redevelopment areas to support homeownership, inclusive of affordable homeownership opportunities. These lots will be disposed of through redevelopment efforts, including competitive procurement and partnership arrangements, as applicable

At this time, RRHA does not anticipate additional losses due to the expiration of Section 8 contracts or other affordability restrictions outside of the redevelopment initiatives described above.

Does the availability of housing units meet the needs of the population?

No, the current number of units does not meet the population's needs; nor is it predicted to meet the City's needs in the near future, even under conservative growth models. This is similar to most communities across the country.

Residents and the City's elected officials alike agree that the supply does not meet the demand. As previously stated, the Richmond Consolidated Plan Community Survey found that a significant share of respondents felt that more affordable and rent-controlled housing was needed throughout the city. Said one survey respondent in their comments: "Developers should be required to build a MUCH higher percentage - ideally 30-50% - of affordable units, especially in current low-rent areas. The current gentrification of Church Hill and other areas where properties are now going for \$500K is UNACCEPTABLE. This is destroying neighborhoods." The 2025 National Association of Realtors Richmond Smart Growth Survey of 654 registered Richmond voters found housing availability to be a significant challenge for many respondents, especially for majorities of Black women, non-homeowners, and lower-income households. 72% of respondents felt a housing shortage existed for young people and those just getting started in their careers; 67% for middle-class people; 65% for seniors and those looking to downsize; and 50% for houses or condos to buy. The City's supply of housing units does not meet residents' needs, and the City of Richmond's elected leadership officially declared a housing crisis in 2023 via City of Richmond Res. No. 2023-R019. During the stakeholder consultation for this Consolidated Plan, City officials discussed the significant shortage of housing for low- and moderate-income households, and particularly those earning 30% AMI or less.

This public perception is supported by the data outlined in the Needs Assessment. The supply of housing units does not meet the significant demand, including requests for Housing Choice Vouchers and Project-Based Vouchers. Per the Richmond Redevelopment and Housing Authority, the following waitlists exist:

- Housing Choice Vouchers: 3,650 households, including 369 households reporting a disabled family member
- Public Housing, 6,358 households, including 1,134 seeking Elderly housing, and 1,463 households reporting a disabled family member
- Project-Based Vouchers: 68,952 households, including 67,631 households reporting a disabled family member
- RAD Housing: 15,551, including 2,149 households reporting a disabled family member

Describe the need for specific types of housing:

As discussed previously, units for households earning at or below 30% AMI are in very high demand in Richmond. Among lower-income households, a review of the RRHA waitlists shows that 2-bedroom units are in the highest demand across public housing, project-based vouchers, and RAD housing. (Please note that the HCV waitlist is not reported by # bedrooms.)

A HUD Comprehensive Housing Market Analysis for the greater Richmond area shows that, from 2018 to 2019, building permits for condominiums quadrupled to 8% of all permits, in part because of the costs of building single-family homes.

Stakeholders noted the need for senior housing, particularly for seniors on fixed incomes. For example, one Community Survey respondent noted the need for funding “to renovate and make secure housing for LMI and disabled/senior households so that people can live in safe homes and for people to age in place.”

Discussion

The Plan RVA Market Value Analysis 2022 provides median sales price data across 9 areas of the Richmond metro area for both 2017 and 2022 (<https://planrva.org/community-development/housing-work/>). The Richmond region is currently experiencing strong growth in both population and housing development. However, within the region, the City of Richmond has a significantly higher poverty rate and a large share of the region's lagging neighborhoods, defined as those with slower growth. This means that the City must still commit resources and energy to incentivize the development of units accessible to its lowest-income residents and to units in neighborhoods that are still experiencing blight.

Our analysis of that data shows that the largest increases in median sales prices tended to occur in areas in the south, southeastern, and southwestern Richmond, which had the lowest median sales prices. For example, in some neighborhoods in southern Richmond, home prices increased from \$63,465 in 2017 to \$ 130,615 in 2022, an increase of 106%, the highest increase throughout the city.

This analysis is currently being updated, but a Federal Reserve inventory of median listing prices in the Richmond area shows an increase from \$268,725 in January 2017 to \$429,139 in January 2026, after peaking at \$465,000 in May 2024. (<https://fred.stlouisfed.org/series/MEDLISPRI40060>)

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Although housing is more affordable in Richmond than in many larger metropolitan areas, it remains prohibitively expensive for significant portions of its residents. While there are signs that housing costs are leveling out in Richmond, the supply of affordable homes continues to decline.

In January 2026, Richmond home prices were down 5.5% from a year earlier, with a median sale price of \$360,000, per Redfin. On average, homes are taking longer to sell in Richmond (48 days vs 18 days in January 2025), suggesting a less difficult market for homebuyers. Nonetheless, Redfin rates the Richmond sales market as very competitive.

The supply of lower-priced homes has steadily decreased. The Richmond Association of Realtors reports that homes in the \$100,000-200,000 range represented 10.4% of all sales in 2020, but only 1.5% in 2024. (www.richmonder.org/amid-affordable-housing-push-homes-for-the-lowest-incomes-are-a-tough-nut-to-crack/)

Per Zillow, the Richmond rental market is classified as “Cool”. Nonetheless, these prices remain out of reach for many households. Overall average rents in Richmond in February 2026 are \$1,649, about 17% lower than the national average of \$1,995. The average rent for a studio is \$1,195, and \$1,350 for a one-bedroom (1BR), \$1,595 for a 2BR, \$2,250 for a 3BR, and \$3,370 for 4 or more BR. (<https://www.zillow.com/rental-manager/market-trends/richmond-va/>)

The 2022 HUD Comprehensive Housing Market Analysis for the Greater Richmond area suggests that homeownership is more attainable for residents aged 25 to 44 than in other areas of the nation, but that homeownership declined more rapidly from 2010 to 2019, likely due to declining affordability.

The 2025 National Association of Realtors Richmond Smart Growth Survey of 654 registered Richmond voters found that housing affordability is a challenge for all households, and especially renters and households making less than \$75,000 per year. Women also rate affordability as a significant challenge.

In addition to rent, renters are facing additional fees, posing a cost challenge, according to housing officials. On July 1, 2025, Virginia lawmakers introduced new requirements for landlords to clearly and transparently disclose all fees at the beginning of the lease agreement, and landlords may now charge only reasonable, disclosed fees for payment processing.

Per the Cost of Housing Table below, median contract rents increased 20% from 2009 to 2020, and our Zillow data cited above shows significant increases in 2026.

Mapping shows that across all of Richmond, the median gross rent exceeds \$899.51. Areas in western and northwestern Richmond have the highest median contract rents, exceeding \$1,496.95 (Census tracts 502 and 503). (Please see MA-15 Median Gross Rent).

Cost of Housing

Table 33 – Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	\$193,700	\$244,200	26%
Median Contract Rent	\$742	\$891	20%

Table 32 – Cost of Housing

Data 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)
Source:

Table 34 - Rent Paid

Rent Paid	Number	%
Less than \$500	8,215	16.0%
\$500-999	22,940	44.8%
\$1,000-1,499	14,615	28.6%
\$1,500-1,999	4,135	8.1%
\$2,000 or more	1,290	2.5%
Total	51,195	100.0%

Table 33 - Rent Paid

Data 2016-2020 ACS
Source:

Housing Affordability

Table 35 – Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	6,270	No Data
50% HAMFI	17,345	3,910
80% HAMFI	36,260	11,345
100% HAMFI	No Data	15,800
Total	59,875	31,055

Table 34 – Housing Affordability

Data 2016-2020 CHAS
Source:

Monthly Rent

Table 36 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,488	1,545	1,711	2,166	2,677
High HOME Rent	889	932	1,067	1,421	1,571
Low HOME Rent	756	810	972	1,123	1,253

Table 35 – Monthly Rent

Data HUD FMR and HOME Rents
Source:

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing. As discussed in previous sections, discussions with City and nonprofit officials, and public feedback, including the Community Survey, highlight the strong need for affordable housing for lower-income and middle-income families. With housing prices rising, lower-income families, first responders, teachers, and other government and nonprofit employees often cannot afford housing. People on fixed incomes, such as seniors or people with disabilities, also find it challenging to afford safe, accessible, and decent housing. The Partnership for Housing Affordability notes that the Richmond region has lost 1,600 affordable housing units since 2020 (<https://pharva.com/>).

The Richmond Plan RVA Housing Market Value Analysis 2022 identified nine market types based on median sales prices for 2019-2021 and other characteristics. With an overall median sales price of \$292,885, median sales prices for the nine groups ranged from \$ 103,375 to \$ 576,635. The analysis suggested that 0% to 100% of households at the median household income (\$47,250) could not afford to purchase a median-priced home in 7 of the 9 markets. Among those earning 50% Median Household Income (or \$23,625), 4% could afford to buy a home in the 2nd least expensive market, and 9% could afford to buy a home in the lowest-priced market.

How is affordability of housing likely to change considering changes to home values and/or rents?

As the Richmond region grows, rising home values and rents are expected to make it more difficult for Richmonders earning less than 80% AMI to find affordable housing. This is evidenced by early drafts of the 2026 Market Value Analysis conducted by PlanRVA, the Richmond Regional Planning District Commission, which show that development in the region is focused on meeting the demands of high-income earners. While much of this growth is in the jurisdictions surrounding the City, a similar pattern is evident within the City.

This problem is particularly challenging for a dense City of just 62.57 square miles, which has relatively little developable land, thereby further increasing building costs. The challenge is particularly great if the city's population continues to grow at the pace it has since 2020. On the other hand, the rental market appears to have slowed relative to previous years, and the median sales price of a home is down 5.5% year over year.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Per Zillow, the overall average rent in Richmond in February 2026 is \$1,649, about 17% lower than the national average of \$1,995. The average rent for a studio is \$1,195, and \$1,350 for a one-bedroom (1BR), \$1,595 for a 2BR, \$2,250 for a 3BR, and \$3,370 for 4 or more BR. (<https://www.zillow.com/rental-manager/market-trends/richmond-va/>)

Per HUD, Table 36 above, Fair Market Rents tend to be higher for efficiencies, and one- and two-bedroom homes, but lower for 3+ bedroom homes. Compared to Zillow's February 2026 market rates, High HOME and Low HOME Rents range from 46.6% to 74.4% (High HOME Rents) and

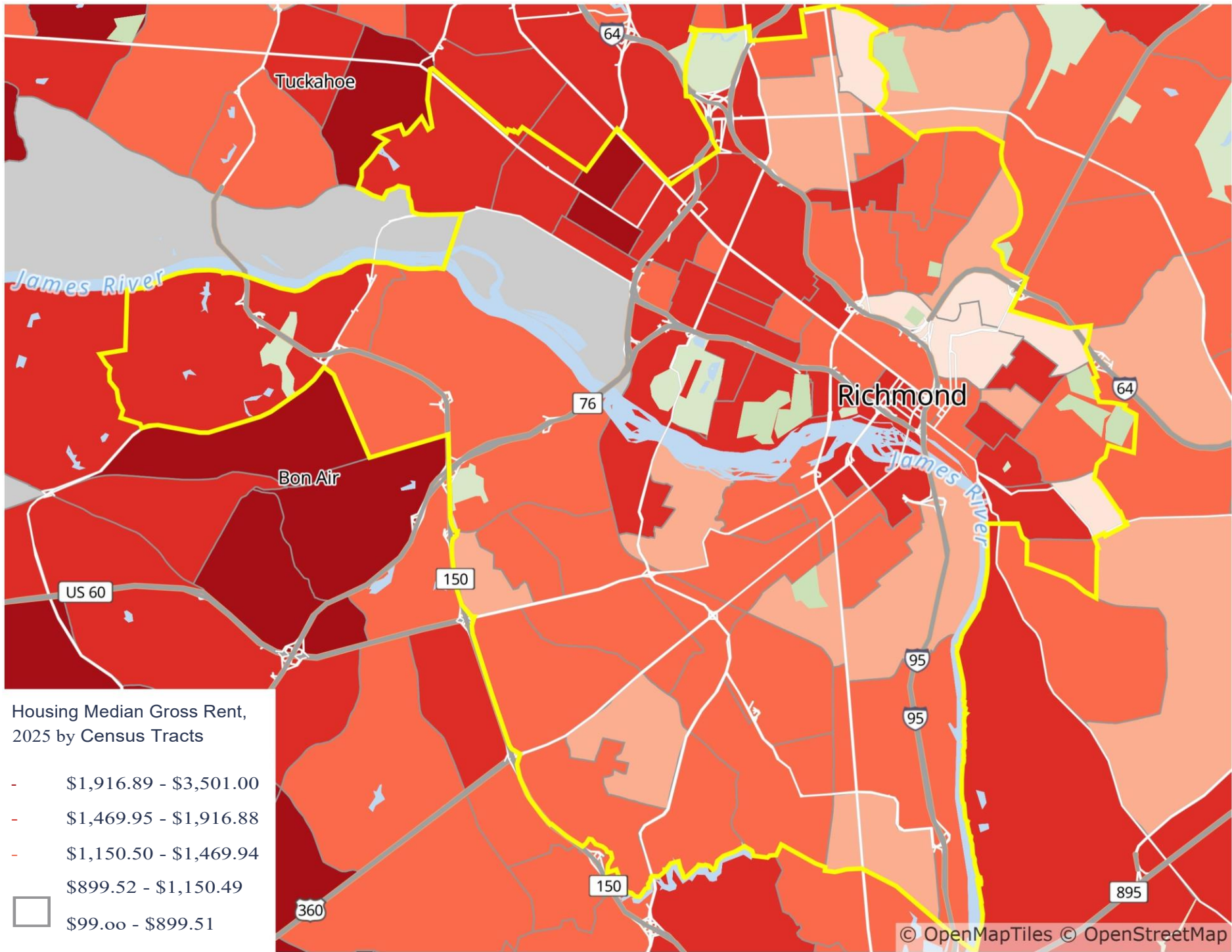
from 37.2% to 63.3% (Low HOME Rents). The greatest gaps are in rents for homes with 4+ bedrooms, and gaps between Zillow Median rents and HOME/Fair Market Rents generally increase as the number of bedrooms increases. (Please see Table 36 above).

One housing official noted that as rents increase “exponentially,” the organization is serving fewer households through their voucher program. Renters will benefit from the City’s partnership with developers to produce more affordable rental housing and from efforts to preserve existing affordable housing.

Discussion

Richmond’s population has grown tremendously as people seek a great quality of life in a diverse, well-located city. With that population comes significant strains on resources, including housing. In an interview, one housing official stated, “We are a decade behind in affordable housing production.”

One affordable housing developer noted that in the past, federal funding was hard to use due to numerous regulations, but it was dependable. Now, the developer said, “it’s hard to use and not dependable,” further limiting the ability for developers to construct affordable homes.



MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Several stakeholders discussed the challenges posed by substandard living conditions, particularly among senior renters and homeowners, as well as people on limited incomes. If modifications or critical repairs cannot be made to these properties, people may not be able to remain in their homes, and affordable properties are extremely limited in Richmond.

The condition of housing in the City is a serious concern for elected leadership, which passed legislation in 2025 granting the City's code and property maintenance enforcement officials greater authority to proactively inspect units. City of Richmond Ord. No. 2025-161.

Per the Condition of Units table below, approximately 26% of owner-occupied units and 51% of renter-occupied units have 1 or 2 selected housing problem conditions. Another 30 owners and 135 renters have 3 selected housing problem conditions. The percentages represent a total of 26,380 rentable units and 10,475 owner-occupied units.

In interviews, housing officials report that renters are experiencing increased property management and maintenance fees, while subpar living conditions persist due to a regional trend of staffing shortages in property management and neglect by owners. One stakeholder suggested working with landlords and providing incentives, in exchange for a commitment to ongoing affordability, to improve safety and maintenance conditions.

The Partnership for Housing Affordability also notes the poor condition of thousands of older mobile homes throughout the Richmond area (<https://pharva.com/>).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Richmond does not have a definition for “substandard condition” or “substandard condition but suitable for rehabilitation.” The City uses the Virginia Uniform Statewide Building Code (USBC), a state regulation published by the Virginia Board of Housing and Community Development. Part III of the USBC contains the regulations for the maintenance of existing structures, also known as the Virginia Maintenance Code, which is enforced by the City of Richmond. The USBC defines “structure unfit for human occupancy” and “unsafe structures” as follows:

- **STRUCTURE UNFIT FOR HUMAN OCCUPANCY** - An existing structure determined by the code official to be dangerous to the health, safety and welfare of the occupants of the structure or the public because (i) of the degree to which the structure is in disrepair or lacks maintenance, ventilation, illumination, sanitary or heating facilities or other essential equipment, or (ii) the required plumbing and sanitary facilities are inoperable.
- **UNSAFE STRUCTURE** - An existing structure (i) determined by the code official to be dangerous to the health, safety, and welfare of the occupants of the structure or the public, (ii) that contains unsafe equipment, or (iii) that is so damaged, decayed, dilapidated,

structurally unsafe or of such faulty construction or unstable foundation that partial or complete collapse is likely. A vacant existing structure, unsecured or open, shall be deemed to be an unsafe structure.

Effective October 1, 2026, HCD will require housing units rehabilitated with HUD funds to meet the National Standards for the Physical Inspection of Real Estate (NSPIRE) and all other state and local codes.

Condition of Units

Table 37 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,260	26%	25,470	50%
With two selected Conditions	185	0%	745	1%
With three selected Conditions	30	0%	135	0%
With four selected Conditions	0	0%	30	0%
No selected Conditions	29,325	74%	24,825	48%
Total	39,800	100%	51,205	99%

Table 36 - Condition of Units

Data 2016-2020 ACS
Source:

Year Unit Built

Table 38 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,410	9%	6,235	12%
1980-1999	3,680	9%	8,015	16%
1950-1979	13,765	35%	20,415	40%
Before 1950	18,945	48%	16,530	32%
Total	39,800	101%	51,195	100%

Table 37 – Year Unit Built

Data 2016-2020 CHAS
Source:

Risk of Lead-Based Paint Hazard

Table 39 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	32,710	82%	36,945	72%
Housing Units build before 1980 with children present	2,395	6%	745	1%

Table 38 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
Source:

Vacant Units

Table 40 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			439
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 39 - Vacant Units

SOURCE: Richmond PDR Need to input into IDIS

Need for Owner and Rental Rehabilitation

Per the Year Unit Built Table above, 82% of Richmond's owner-occupied homes and 72% of renter-occupied homes were built before 1980, including 48% and 32% built before 1950. Because Richmond's housing stock is older, stakeholders noted the need for more rehabilitation of owner- and renter-occupied homes, particularly for lower-income households and those on fixed incomes. Among Community Survey respondents, 21% noted the need to provide housing rehabilitation for low- to moderate-income homeowners, and 21.8% supporting the need to renovate existing affordable rental units.

The Housing Problems Table (Table 7) shows that 545 renters and 134 owners with incomes up to 100% AMI have substandard housing, lacking either complete plumbing or kitchen facilities.

One City official noted that homeowners have challenges finding contractors and navigating the permitting process. The official noted renter challenges with HVAC systems, interior surfaces, weak floors, doors, and windows that aren't properly sealed, and smoke detector issues. For owners, rehab needs include rotting porches, missing guardrails, gutter problems, and deteriorating wood and foundations.

Some stakeholders noted the need for temporary housing while major repairs are underway. This has proved important, as renters who could be displaced due to rental unit conditions may find it challenging to locate an affordable unit.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As previously stated, 82% of Richmond's owner-occupied homes, and 72% of renter-occupied homes, were built before 1980, including 48% and 32% built before 1950. The Risk of Lead-Based Paint Table above indicates that at least 2,395 owner units and 745 rental units have potential lead-based paint hazards for households with young children.

The City's Lead Safe Program provides lead education, screening, and lead risk assessments/inspections for lead-poisoned children. Since 2002, the Richmond Planning and Development Review Department (PDR) has required building sites to be cleaned of lead-based paint. The City's Health Department tests for lead-based paint, and the PDR enforces its removal

through official notice and abatement instructions. From 100 violations a year, there are now about 12. The city will hold lead inspector training for its staff in February 2026.

Discussion

The City’s Planning and Development Review Department records 609 vacant buildings for which ownership information is available. Of that number, 439 are residential buildings, at least 4 of which contain multiple housing units.

The city does not classify buildings as suitable for rehabilitation, noting that nearly any building can be rehabilitated if the owner is willing to invest. Based on the City’s data, the table below describes the types of buildings in that group.

Property Class	Detail	N
Apartment	12-24 Units	1
Apartment	25-99 units	1
Apartment	Shell	1
R Apt/Comm Mixed Use	5-49 Units	1
Condo	12-49 Units	1
Four Family Built As		3
R Multi Family Misc		1
One Story		153
One Story + (1.25, 1.5, 1.75)		44
Single Family Shell		26
Single Family Other		7
Three Family Converted		5
Two Family Built As		8
Two Family Converted		26
Two Story		161
TOTAL		439

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

Table 41 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	71	3,245	4,060	555	3,398	100	0	0
# of accessible units	0	0	167**	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**This number reflects a reduction due to units removed for Creighton Revitalization and units removed from RRHA’s housing inventory due to RAD in Bainbridge, Fulton, and Idlewood.

Describe the supply of public housing developments:

Public housing developments within the City of Richmond include aging communities with significant capital and infrastructure needs. Many properties were constructed in the mid-20th century and require modernization of major building systems, improved energy performance, and substantial reinvestment to remain viable. Senior public housing sites also require targeted modernization, including upgrades to roofing, heating systems, building interiors, and accessibility features to extend their useful life and improve resident comfort. While HUD NSPIRE inspections reflect varying levels of physical condition, inspection scores do not fully capture long-term structural, design, and infrastructure limitations. Physical Needs Assessments have identified the agency’s six large family developments as functionally obsolescent, underscoring the need for comprehensive restoration, modernization, and strategic redevelopment to ensure safe, sustainable housing for residents.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Richmond Redevelopment and Housing Authority (RRHA) owns and operates 3,245 public housing units throughout the City of Richmond. All public housing developments are included in RRHA’s approved Public Housing Agency (PHA) Plan.

Recent HUD NSPIRE inspection results reflect variation in physical condition across the portfolio. Two developments scored in the 90–100 range, indicating strong overall condition: Blackwell Senior Cottages II (96) and Dove Street Phase II (93). Four developments scored in the 80–89 range, reflecting generally sound condition with limited deficiencies: Blackwell Senior Cottages (89), Creighton Court (88), Fay (84), and Whitcomb Court (81). Three developments fell within the 60–79 range, indicating moderate deficiencies requiring corrective action and ongoing capital investment: Hillside Court (78), Fairfield Court (77), and Stonewall (77). Three developments scored below 60, indicating significant physical condition challenges that require substantial intervention: Mosby Court (59), Gilpin Court (53), and Dove Street Phase I (47).

These results demonstrate a mixed portfolio that includes high-performing communities alongside aging developments with more significant capital needs. RRHA receives limited annual Capital Fund Program allocations from HUD relative to the scale and age of its portfolio; however, through careful prioritization, targeted corrective action plans, and strategic deployment of capital resources, the agency has maintained—and in some cases improved—inspection scores at several developments. Capital investments have focused on addressing life-safety issues, building systems, roofing, windows, site improvements, and accessibility needs, while longer-term redevelopment strategies are advanced.

Many structural and mechanical systems across the portfolio have reached or exceeded their useful life, including boilers and other major building systems. Sustainability features are limited or non-existent at many properties. For example, many apartment units rely on individual window air-conditioning units because there is no central HVAC system. In addition, the overall building design and infrastructure at several sites reflect mid-20th-century construction standards.

It is important to note that a property may receive an NSPIRE score above 60—meeting HUD’s minimum inspection threshold—yet still be considered functionally or structurally obsolescent. NSPIRE evaluates observable health, safety, and systems conditions at a point in time but does not fully capture outdated site design, inefficient unit layouts, aging infrastructure nearing the end of life, or long-term financial sustainability concerns.

Consistent with this distinction, RRHA’s most recent Physical Needs Assessment (PNA) determined that all of its “Big Six” family developments are functionally obsolescent. While some of these properties may achieve passing NSPIRE scores, the PNA identified substantial long-term capital needs and structural limitations, necessitating comprehensive redevelopment and repositioning strategies to ensure long-term viability and improved resident outcomes.

Public Housing Condition

Table 42 - Public Housing Condition

Public Housing Development	Average Inspection Score
Blackwell Senior Cottages	89
Blackwell Senior Cottages II	96
Dove Street Phase I*	47
Dove Street Phase II*	93
CREIGHTON CT, 2001 N 29th St	88
FAIRFIELD CT, 2121 N 21st St	77
FAY, 1202 N 1st St	84
GILPIN COURT, 1000 St Paul St	53
HILLSIDE CT, 108 W 24th St	78
MOSBY CT, 1909 Accommodation St	59
STONEWALL, 700 S Lombardy St	77
WHITCOMB CT, 2544 Whitcomb St	81

Table 41 - Public Housing Condition

*It is not clear why the redeveloped Dove Court was not included in the 2021-2025 Consolidated Plan. Post-redevelopment of Dove Street Phase I and II includes 38 public housing units, triggering the REAC NSPIRE inspections.

The above reflects the latest REAC NSPIRE Inspection results—properties were last inspected in either 2024 or 2025.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

A significant portion of the public housing inventory was constructed several decades ago and now requires substantial reinvestment to remain viable over the long term. Across multiple developments, core building systems are aging and approaching the end of their functional lifespan. Key mechanical components, including central heating equipment and other major infrastructure systems, require replacement or modernization. Energy-efficient features and contemporary building systems are limited at many properties, and some units continue to rely on individual cooling equipment rather than integrated HVAC systems. In addition, several sites reflect design standards and construction methods common to mid-20th-century development patterns, which pose operational, efficiency, and long-term sustainability challenges.

In addition to observable repair needs, broader structural and infrastructure considerations drive restoration and revitalization requirements. Outdated site configurations, drainage, inefficient unit layouts, aging underground utilities, and infrastructure nearing replacement cycles contribute to substantial long-term capital demands. These conditions underscore the need for comprehensive modernization, system replacement, and, in certain cases, full redevelopment to ensure the continued safety, functionality, and long-term sustainability of public housing units.

RRHA's most recent Physical Needs Assessment concluded that each of its six large family developments demonstrates conditions consistent with functional obsolescence. Although some sites may achieve passing inspection scores, the assessment identified extensive long-term capital needs and structural constraints that support comprehensive reinvestment and repositioning strategies. RRHA anticipates completing an updated Physical Needs Assessment in 2026–2027 to further evaluate capital requirements, system lifecycles, and long-term portfolio viability, thereby informing future restoration and redevelopment planning efforts.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

RRHA is implementing a comprehensive, portfolio-wide strategy to improve the living environment of low- and moderate-income families by transforming aging public housing communities into high-quality, sustainable, mixed-income neighborhoods. This strategy reflects the reality that much of RRHA's housing stock was constructed between the 1940s and 1970s and requires substantial reinvestment to meet modern standards for safety, efficiency, and long-term viability.

At the core of this approach is a deliberate shift from incremental repair of functionally obsolete properties to phased redevelopment and repositioning. Physical Condition Assessments of several family developments concluded that comprehensive transformation is more sustainable and cost-effective than piecemeal rehabilitation. In response, RRHA has established a redevelopment pipeline that advances new phases approximately every 12–24 months, sequencing activity to maintain housing stability while modernizing the portfolio.

Multi-phase redevelopment is underway at Creighton Court, combining Project-Based Vouchers (PBVs) and Low-Income Housing Tax Credits (LIHTC) to deliver newly constructed mixed-income housing. Mosby Court South is in the planning and entitlement phase with approximately 450 units proposed across three phases. At Gilpin Court, RRHA is advancing a Build-First strategy to provide replacement housing before large-scale demolition. Implementation of redevelopment at Gilpin is being coordinated with the City of Richmond and includes advancement of a comprehensive People Plan to support resident stability, service coordination, and meaningful engagement throughout the transformation process. Continued City investment in infrastructure, neighborhood amenities, and supportive initiatives is critical to the long-term success and sustainability of this effort. Hillside Court is proposed as a subsequent redevelopment initiative, aligned with broader public and private investment in the surrounding area to mitigate displacement and support one-for-one replacement.

For senior communities, RRHA is undertaking targeted modernization, including roof replacements, heating system upgrades, interior renovations, flooring, and plumbing improvements. Additional senior properties are being evaluated for repositioning, where appropriate, through tools such as the Rental Assistance Demonstration (RAD) or Section 18, to ensure long-term sustainability and improved building performance.

RRHA leverages a range of HUD programs and financing tools — including Capital Funds, RAD, Section 18, PBVs, LIHTC, bond financing, and mixed-finance transactions — to preserve deeply affordable housing while strengthening financial and operational performance. Development partnerships and subsidiary entities are utilized to structure transactions that support long-term asset sustainability.

Beyond physical redevelopment, RRHA's strategy promotes the de-concentration of poverty through mixed-income development, opportunities for resident mobility, and alignment with City-led revitalization initiatives. The agency maintains a focus on resident engagement, high occupancy and voucher utilization, and coordination of supportive services to strengthen overall community stability.

Collectively, these efforts represent a strategic transition from managing aging public housing developments to building sustainable communities that offer safe, modern housing and improved access to opportunity. Through coordinated redevelopment, required public investment, and

resident-centered planning, RRHA is working to enhance both the physical environment and long-term outcomes for the families it serves.

Discussion:

RRHA's public housing portfolio reflects the cumulative impact of aging infrastructure, evolving building standards, and limited capital resources relative to need. While targeted repairs and modernization efforts continue, long-term sustainability requires strategic reinvestment, repositioning, and coordination with City and private partners. Ongoing capital planning, including the upcoming Physical Needs Assessment update, will guide prioritization and inform future redevelopment and asset management decisions.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

Table 43 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	177	4	23	295	0
Households with Only Adults	207	187	21	847	0
Chronically Homeless Households	0	0	0	523	0
Veterans	15	0	0	435	0
Unaccompanied Youth	14	0	13	0	0

Table 42 - Facilities and Housing Targeted to Homeless Households

Data Source: Greater Richmond Continuum of Care

Methodology:

The data presented represents the methodology used to complete all data points. The data was derived from the 2025 Point-in-Time (PIT) Count, including both HMIS data and PIT night data. This information reflects the data submitted for federal reporting in the Point-in-Time Count (PIT) and Housing Inventory Count (HIC). The methodology outlined below describes how each data point was collected and categorized. Any data points with a value of "0" indicate that the specific data group was not present or did not exist in the 2025 PIT Count and, therefore, was not included in the methodology.

Column 1: Emergency Shelter (ES) Beds Year-Round:

1. Households with Adults and Children (HH&A): Includes totals of year-round emergency shelter (ES) beds for households with both adults and children.
2. ES Beds Without Children: Represents totals of single adult households only, without children.
3. Veterans: Includes totals of single adult veterans in emergency shelter beds without children.

4. Unaccompanied Youth: Represents totals of all individuals aged 18-24, with the GRCoC region not serving youth-only households under the age of 18. No homeless youth under the age of 18 were found during the 2025 PIT Count.

Column 2: Voucher/Seasonal/Overflow Shelters:

1. Households with Adults and Children: Represents 4 families served in seasonal shelters.
2. Households with Only Adults: Includes single adult households, specifically 106 single adults in the Inclement Weather Shelter and 81 single adults in the Marshall Plaza Overflow Shelter.

Column 3: Transitional Housing (TH):

1. Households with Adults and Children (HH&A): Includes totals of transitional housing beds for households with both adults and children.
2. TH Beds Without Children: Includes totals of only single adults in transitional housing.

Column 4: Permanent Supportive Housing (PSH):

1. Households with Adults and Children (HH&A): Includes totals of PSH beds for households with both adults and children.
2. PSH Beds Without Children: Includes totals of only single adults in permanent supportive housing.
3. PSH Beds for Chronically Homeless Families: Includes totals of 58 beds for chronically homeless families (adults and children) and 465 beds for single adults.
4. PSH Beds for Veterans: Includes totals of households of veterans with children and adults/families, accounting for 115 veterans in families and 320 veterans in single adult households.
5. Projects Under Development: No new projects under development were reported during the 2025 PIT Count.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Richmond Behavioral Health Authority (RBHA) serves as the Community Service Board for the City of Richmond and is the public entity responsible for providing mental health, intellectual disabilities, substance use, and prevention services for Richmond residents.

Daily Planet Health Services has two mobile units that provide care directly in the communities. The program allows DPHS to reach members of our community who are homeless, housing-insecure, or residents of public housing. These mobile units are in addition to their physical locations, where they provide access to health, mental health, medical respite, and dental services. VCU Health's Community Health program also connects individuals who are homeless or experiencing housing instability with other community partners.

In Virginia, administrative oversight of the Social Security Outreach, Access and Recovery (SOAR) program is now provided by the Department of Behavioral Health and Developmental Services (DBHDS), which was designed to enhance access to disability benefits administered by the Social Security Administration (SSA), specifically Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). The GRCoC and emergency shelter providers have promoted the certification and retention of SOAR-trained staff, as connection to these mainstream benefits allows an individual to gain financial resources. Due to unforeseen federal funding reductions, the SOAR online training program, previously administered through SAMHSA, was discontinued in August 2025. Responsibility for technical assistance and training has since been transferred to DBHDS, which is actively redeveloping the initial SOAR online training curriculum. The relaunch of new SOAR worker training is anticipated by March 2026.

The Virginia Employment Commission operates a Workforce Comprehensive Center in Richmond that offers a one-stop shop. The center provides core self-service job-search assistance to all job seekers and intensive individualized services (including job search, placement assistance, assessments, career counseling, training, and career education) to those who are eligible. Other nonprofit organizations, such as CARITAS, Commonwealth Catholic Charities, and Focused Outreach Richmond, provide workforce development and soft-skills training for specific target populations experiencing homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Partnership for Housing Affordability's Housing Resource Line (HRL) connects Richmond-area residents experiencing housing instability to housing programs and services.

Services and facilities that meet the needs of homeless individuals are provided by member organizations of the Greater Richmond Continuum of Care (GRCoC). Most individuals are connected to GRCoC partner agencies via HUD defined "Access Points," which are the Homeless Connection Line, Coordinated Street Outreach (providers in the region include Commonwealth Catholic Charities, Daily Planet Health Services, RBHA, St. Joseph's Villa, and Virginia Home for Boys and Girls), and the EmpowerNet Hotline for households fleeing sexual and domestic violence are all starting points for people facing homelessness to get the assistance they need to solve their homelessness. All Access Points make referrals and coordinate services with the others.

The GRCoC also partners with community organizations to provide “Connection Points” that offer a safe place and accurate information about available resources. Connection points located in the City of Richmond include the City’s Resource and Training Center, Commonwealth Catholic Charities Housing Resource Center, YouthHUB, OAR of Richmond, Richmond VA Medical Center, and Virginia Career Works Center.

VetLink is a collaborative group of providers working together to assess and serve veterans experiencing homelessness in the GRCoC’s service area.

The City of Richmond Office of Homeless Services and the Department of Social Services respond to requests for emergency assistance from people experiencing homelessness and households at risk of homelessness.

The GRCoC assisted 1,252 (751 single adults and 501 people in families) in their year-round shelter programs, and 251 people in families as a part of their domestic violence shelter programs. Providers, including HomeAgain, CARITAS, Daily Planet Health Services, YWCA Richmond, and the Salvation Army, are located within the Richmond City limits, with Housing Families First within a mile. Individuals and families referred to these providers not only access a safe place to sleep, but are also offered housing-focused case management services.

The City of Richmond partners with The Salvation Army to operate the Inclement Weather (IWS) shelter from November 15 through April 15. During the IWS season, access to emergency shelter beds is expanded and available on a first-come, first-served basis rather than through the HCL. Between April 16 and November 14, the IWS opens at the City’s discretion during inclement weather and when temperatures are 92 degrees or above. The additional emergency shelter beds provide temporary support to individuals experiencing unsheltered homelessness during harsh weather and the opportunity to connect or reconnect with housing providers for additional services and resources.

GRCoC’s Rapid Rehousing (RRH) programs served 918 people from 7/1/24 to 6/30/25, with 81% transitioning into permanent housing. Agencies providing RRH in the region are HomeAgain, Housing Families First, St. Joseph’s Villa, SupportWorks Housing, and U.S. VETS.

Permanent Supportive Housing (PSH) is long-term, affordable housing combined with supportive services that help people who have experienced chronic homelessness or have disabilities to maintain stable housing and improve their health and well-being. PSH providers in the GRCoC are Commonwealth Catholic Charities, HomeAgain, Richmond Behavioral Health Authority, St. Joseph’s Villa, and SupportWorks Housing. During the same period, providers assisted 422 households.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The figures in the Number of Units

HOPWA Assistance Baseline Table

Table 43– HOPWA Assistance Baseline

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	56
PH in facilities	8
STRMU	96
ST or TH facilities	0
PH placement	56

Table 44– HOPWA Assistance Baseline

Data HOPWA CAPER
Source:

Data Source Comments: TBRA and PH in facilities figures are from the PY24 HOPWA CAPER. The STRMU and PH placement figures are the average of the PY22, PY23, and PY24 CAPER figures.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Homeward’s 2024 Gaps Analysis for the Greater Richmond Continuum of Care estimated that the Richmond region needed an additional 350 Permanent Supportive Housing units. The lack of supportive housing affects special-needs populations in the area, as many are on fixed incomes, often receiving only Federal Benefits, and are unlikely to increase their income to meet rising rental costs. In addition to financial support through rent subsidies, case management staff help residents stay connected with mainstream services and increase the likelihood of maintaining connections with medical and mental health practitioners.

Commonwealth Catholic Charities, a long-time HOPWA subrecipient, estimates that an additional 30 TBRA slots are needed. Both estimates are expected to increase as HOPWA-eligible clients and other special-needs population members age.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The Virginia Department of Behavioral Health and Developmental Services (DBHDS) oversees the Settlement Agreement population programs as a result of a 2012 Department of Justice settlement with the State of Virginia. The Settlement Agreement population includes individuals aged 18 or older with a developmental disability who are institutionalized or at risk of unnecessary institutionalization. Community members in Richmond are eligible to receive rental assistance and supportive services through the State's Rental Assistance Program, Virginia Housing Special

Admission Vouchers, and/or the Public Housing Set-Aside programs, as available. Community Service Boards (CSBs) also serve as the entry point for Medicaid Waiver services, such as the Community Living Waiver and the Family and Individual Supports (FIS) Waiver, that allow residents to receive support in their communities.

Richmond Behavioral Health Authority (RBHA) serves as the CSB for the City of Richmond and is the public entity responsible for providing mental health, intellectual disabilities, substance use, and prevention services for Richmond residents.

VCU Health's Community Health division operates over 20 programs that address patients' health-related social needs, including housing, food access, legal services, and employment opportunities. Programs include collaboration with SupportWorks Housing for patients with complex medical conditions, and discharge planning with the Span Center, which serves as the Capital Area Agency on Aging for Central Virginia, and planning for medical respite with Daily Planet Health Services.

SupportWorks Housing operates Bliley Manor and Independence House, which are two small community-based group homes serving the needs of individuals with traumatic brain and spinal cord injuries.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

HCD will continue to partner with a HOPWA provider, SupportWorks Housing, to operate a permanent housing option for HOPWA-eligible residents, and with Commonwealth Catholic Charities, Serenity, and Daily Planet Health Services to provide access to TBRA, STRMU, and PHP financial assistance and supportive services, based on funding availability.

The City of Richmond will continue to award general local funds to supportive services projects in the upcoming year, including projects that benefit the special needs of non-homeless individuals. Richmond is transitioning from a city-managed "non-departmental" grants program to a new model that uses expert grantmaking partners in four priority areas: Economic Mobility, Children and Families, Arts and Culture, and Health, beginning in PY26. At the time of drafting the Consolidated Plan, the city is in its final stages of reviewing proposals received to select new grantmaking partners.

The Office of Opioid and Substance Use Response will release a Request for Application to award a total of \$600,000 to support evidence-based overdose prevention, treatment, and recovery programs serving Richmond residents.

The City will strengthen its relationship with RRHA and plans to formalize it with a signed Memorandum of Agreement that outlines shared goals and a common vision for housing redevelopment efforts.

In PY26, the City will fund activities such as Housing and Rental Counseling, supportive services for HOPWA clients, and case management support for victims of domestic violence.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2)).

See response above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Richmond participated in the *2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region* study in coordination with Plan RVA, the Cities of Colonial Heights, Hopewell, and Petersburg, and the Counties of Chesterfield and Henrico. The independent analysis recommended that Richmond review its zoning and land-use regulations to mitigate potential barriers to housing development, particularly regarding shared living agreements for residents with special needs, including those in recovery. The findings also recommended continuing gradual infill by expanding the zone districts for duplexes and townhomes, allowing ADUs on lots of adequate size, and promoting a revision of the definition of family in the housing code to address affordability for students and cooperative housing opportunities.

A barrier to affordable housing development is unstable or insufficient funding for gap financing beyond Federal Entitlement funds. Affordable housing developments require complex financing structures and draw from a variety of Federal and State tax incentives. The City created an Affordable Housing Trust Fund in 2008 to help meet the needs of low-income households in the City of Richmond by providing loans and grants to for-profit and nonprofit housing developers for the acquisition, capital, and other related costs necessary to create affordable rental and owner-occupied housing in the City. However, a dedicated funding source for the pool was not implemented, and some developers noted they could not rely on it. In February 2026, a dedicated funding source was identified, but the years of inconsistent funding remain important to highlight as a result of public policy decisions.

The supply of naturally occurring affordable housing (NOAH) often requires rehabilitation. NOAH properties are rental properties with no federal subsidy attached. According to The Partnership for Housing Affordability's *Issue Brief on Naturally Occurring Affordable Housing: City of Richmond* in 2020, Richmond had 366 NOAH properties totaling 29,703. PHA notes that NOAH owners may face market pressures to add improvements and increase rents or to defer maintenance and preserve affordability. When maintenance is deferred, tenants find these conditions challenging and may be reluctant to report housing issues to Code Enforcement for fear of retaliation by the owner. Tenants must also weigh whether to vacate the unit due to conditions against their ability to find another affordable place to live, which may require moving outside their neighborhood or the city. When rents rise, the cost burden on tenants may become too high, leading to displacement.

Budgetary constraints limit the number of Housing Choice Vouchers (HCVs) available in Richmond to 4,053. There are 3,650 households on the HCV waiting list and 6,358 on the public housing unit waiting list. There are over 68,000 households on the waiting list for project-based vouchers. RRHA notes that this figure is duplicative, as households can register for the individual waitlist at each of its 22 sites.

Current state law does not allow localities to have Citywide rental inspection programs. Under existing Virginia law, rental inspection programs can be conducted only in areas that the locality

has deemed blighted by legislative action. This type of program may result in targeting communities of color and having a disproportionate effect on them. In November 2025, Richmond City Council approved the creation of a Residential Rental Inspection Program (RRIP). City officials indicate that they are taking their time to develop the program, mindful not to create new policies that could increase displacement or impact the perception of a neighborhood.

Past policy choices led to a high concentration of public housing in historically redlined areas that were socially, economically, and physically isolated from the rest of the city. Gilpen, Creighton, Fairfield, Mosby, Whitcomb, and Hillside developments, collectively referred to as the “Big 6”, have aged and require significant reinvestment. The communities where these properties are located will require careful planning, deep community engagement, significant infrastructure improvements, and substantial public subsidies to prevent the displacement of residents and the loss of affordable housing units in the city.

In the summer of 2024, the Department of Planning and Development Review (PDR) began its Code Refresh, the largest update to the city’s zoning and land-use policies since the mid-1970s. PDR has invested significant time and resources in this process to gather public feedback and present drafts for review. At the same time, this lengthy process has led some affordable housing developers to delay their plans until the refresh is complete.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

In 2024, Site Selection Magazine ranked the greater Richmond area 8th best in the nation for corporate headquarters projects. 8 Fortune 500 companies maintain their headquarters in Richmond, including food wholesaler Performance Food Group (819 local employees), insurance giant Merkel Group (1,886 local employees), automotive retailer CarMax (2,475 employees) tobacco and wine products company Altria Group (3,850 local employees), and the electric and gas utility company Dominion Energy (5,433 local employees). An additional five Fortune 1000 companies also maintain their corporate headquarters in Richmond/Greater Richmond. (<https://www.grpva.com/research-data/major-employers>)

According to the Bureau of Labor Statistics (BLS), as of December 2025, the City of Richmond has an unemployment rate of 3.3%, compared to 3.6% for the state of Virginia and 4.4% for the U.S.

Richmond enjoys a strategic location: equidistant to Washington, DC, and Research Triangle Park in North Carolina, plus equidistant to Boston and Miami. 45% of the country's population lives within a one-day drive of Richmond. (<https://www.vedp.org/region/greater-richmond>)

In addition to economic opportunity, Richmond offers a high quality of life to residents. The city was ranked the #1 most diverse US City for religious diversity and #4 among state capitals for safety and quality of life (<https://www.vedp.org/region/greater-richmond>).

Economic Development Market Analysis

Business Activity

Table 45 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	169	35	0	0	0
Arts, Entertainment, Accommodations	12,887	15,109	15	13	-2
Construction	3,962	6,754	4	6	1
Education and Health Care Services	16,486	25,614	19	21	3
Finance, Insurance, and Real Estate	7,465	9,906	8	8	0
Information	1,441	1,756	2	1	0
Manufacturing	3,765	6,041	4	5	1
Other Services	4,125	5,735	5	5	0
Professional, Scientific, Management Services	11,985	22,701	14	19	5
Public Administration	0	0	0	0	0
Retail Trade	10,270	8,299	12	7	-5
Transportation and Warehousing	3,625	4,097	4	3	-1
Wholesale Trade	3,310	4,865	4	4	0
Total	79,490	110,912	--	--	--

Table 46 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Table 46 - Labor Force

Labor Force	Number of People
Total Population in the Civilian Labor Force	127,795
Civilian Employed Population 16 years and over	119,710
Unemployment Rate	6.32
Unemployment Rate for Ages 16-24	20.89
Unemployment Rate for Ages 25-65	4.11

Table 47 - Labor Force

Data 2016-2020 ACS
Source:

Table 47 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	32,540
Farming, fisheries and forestry occupations	3,740
Service	14,800
Sales and office	24,010
Construction, extraction, maintenance and repair	7,275
Production, transportation and material moving	4,830

Table 48 – Occupations by Sector

Data 2016-2020 ACS
Source:

Travel Time

Table 48 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	82,664	76%
30-59 Minutes	21,672	20%
60 or More Minutes	4,418	4%
Total	108,754	100%

Table 49 - Travel Time

Data 2016-2020 ACS
Source:

Education:

Table 49 - Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,780	685	6,705
High school graduate (includes equivalency)	16,950	1,395	8,565
Some college or Associate's degree	24,010	2,145	6,540
Bachelor's degree or higher	48,625	1,170	6,065

Table 50 - Educational Attainment by Employment Status

Data 2016-2020 ACS
Source:

Educational Attainment by Age

Table 50 - Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	300	1,615	1,680	2,035	2,070
9th to 12th grade, no diploma	1,220	2,485	1,665	5,690	3,850
High school graduate, GED, or alternative	6,905	8,090	5,860	13,210	7,270
Some college, no degree	13,705	10,365	5,055	10,625	5,105
Associate's degree	740	2,510	1,475	2,885	1,450
Bachelor's degree	4,705	16,375	6,150	11,145	4,865
Graduate or professional degree	370	8,670	5,770	7,935	5,530

Table 51 - Educational Attainment by Age

Data 2016-2020 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Table 51 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,317
High school graduate (includes equivalency)	25,532
Some college or Associate's degree	30,484
Bachelor's degree	47,903
Graduate or professional degree	59,747

Table 52 – Median Earnings in the Past 12 Months

Data 2016-2020 ACS
Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Per the Business Activity table above, Richmond’s major employment sectors, by number of workers, are Education and Health Care Services; Arts, Entertainment, and Accommodation; Professional, Scientific, and Management Services; and Retail. As previously stated, eight Fortune 500 companies are headquartered in the region, representing wholesale trade, manufacturing, professional services, retail, and other sectors.

Describe the workforce and infrastructure needs of the business community:

As part of the GO Virginia Regional Council 4, Richmond and its neighboring jurisdictions have identified as key growth priorities the attraction and retention of workforce talent, Site Development, leveraging the city’s industrial heritage for advanced manufacturing, building a digital economy foundation, capitalizing on the area’s strategic geographic advantages, and emerging as a leader in life sciences innovation. Doing so will further leverage the Region’s Talent Pathways initiative to strengthen sustainable talent pipelines in the area’s target sectors: Advanced Pharmaceutical Manufacturing and Information Technology. (<https://www.dhcd.virginia.gov/sites/default/files/DocX/gova/region-four/gova-r4-annual-report.pdf>)

For example, Virginia Commonwealth University (VCU) has assessed employers' needs in information technology and prepared students to meet those skill needs. The Future AI Learning and Cloud Network Project (FALCN) will integrate advanced computing methods into the biosciences industry and enhance programming that connects it with the biosciences industry within the region. (ibid)

As is true across the US and Virginia, Richmond will also need to strengthen its workforce and infrastructure to navigate the challenges and promises of artificial intelligence as it shapes the workforce and businesses. A Virginia Chamber of Commerce study, for example, found that only 27% of business leaders feel AI training resources are easily available within their region. (<https://vachamber.com/2026/01/06/virginia-chamber-foundation-releases-statewide-ai-landscape-assessment%E2%80%AF/>)

The region also wishes to grow its entrepreneurial base by building innovation ecosystems through the Regional Entrepreneurial Initiative (REI). (<https://www.dhcd.virginia.gov/sites/default/files/DocX/gova/region-four/gova-r4-annual-report.pdf>)

Finally, there is a need for skilled tradespeople in Richmond and throughout the U.S. In addition to training white-collar workers, the Community College Workforce Alliance (CCWA), a partner of the Virginia Talent Accelerator Program, helps skilled tradespeople achieve career success and advancement.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any

needs for workforce development, business support or infrastructure these changes may create.

The Diamond District, located in central Richmond, is being developed through an agreement between the City of Richmond's Economic Development Authority and its development partner, Diamond District Partners LLC. The District will include a new multipurpose stadium and an integrated 'green' mixed-use development, incorporating mixed-income housing, office space, retail and restaurant space, and hotels.

The City Center Innovation District seeks to significantly revamp and develop areas of downtown Richmond. The City of Richmond and the Greater Richmond Convention Center Authority have collaborated to identify a development partner to redevelop over 9 acres of City-owned property. Anchored by a headquarters hotel adjacent to the Convention Center, the area will include mixed-use, mixed-income housing, commercial development, and amenities.

CoStar, the commercial real estate information company, currently employs over 1,000 people and expects to expand its workforce to 3,000 when the expansion of its current campus is completed in 2026.

After a 40-state search, Lego, the privately held \$44 billion Danish company, chose to locate in the Richmond region. (<https://siteselection.com/why-lego-chose-virginia/>) Just south of Richmond in Chesterfield County, the company will build a \$1 billion, 1.7 million-square-foot facility. Lego was attracted to the region for its proximity to major markets, a carbon-neutral factory, access to renewable energy, and its skilled workforce. When fully built, the factory will employ nearly 1,800 people at an average wage of \$60,000. (<https://www.axios.com/local/richmond/2023/04/14/lego-chesterfield-plant-hiring>) It is expected to open for production in 2027. LEGO is working with the Virginia Talent Accelerator Program to prepare employees for their roles (discussed further below).

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The city is home to a diverse and talented workforce. The area has more than 20 regional institutions of higher education, including Virginia Commonwealth University, Virginia Union University, the University of Richmond, Reynolds Community College, Virginia State University, and Randolph-Macon College.

Richmond is home to a Historically Black College and University (HBCU), Virginia Union University, as well as a Minority Serving Institution, Virginia Commonwealth University. On the Virginia economic development website, Andy Florance, Founder and CEO of the CoStar Group, stated, "Richmond is a growing community with access to a deep pool of diverse, highly-skilled workers, a vibrant culture of innovation, and a wonderful quality of life for our existing and future employees." (<https://www.vedp.org/region/greater-richmond>)

At the same time, officials across the state recognize that many future jobs will be in the "[middle-skilled](#)" arena, or jobs in machining, electrical, computer automation, and other fields that require

training beyond a high school education but not beyond an associate's degree. A study by Georgetown University found that the misalignment between existing credentials and job alignment was 56.5% in the Richmond region (<https://cew.georgetown.edu/cew-reports/greatmisalignment/#map>). This will need to be addressed through various workforce training initiatives (as discussed below)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

As a key partner in the Virginia Talent Accelerator Program, the Community College Workforce Alliance (CCWA), a partnership between Brightpoint Community College and Reynolds Community College, provides world-class, non-credit, and custom-designed instruction, consulting, skills assessments, and educational programs and services to both the public and private sectors.

Skilled trades in the Richmond area that have partnered or hired from the CCWA include James River Air, Tribble Electric, eTEC Mechanical, ColonialWebb, Atlantic Constructors, Woodfin/EMC, ITAC, and Rudy Hawkins Electrical. Lego, which is building its first plant in America in the Greater Richmond area, will also receive support from CCWA.

In December 2025, Virginia Works, in partnership with multiple state agencies and workforce development organizations, announces the launch of Virginia's Talent Solutions Guide, a comprehensive catalog of free programs and services designed to help employers across the Commonwealth plan, develop, hire, and retain skilled talent.

Key features include:

- A "no wrong door" approach to accessing services through local workforce centers, community colleges, and partner organizations
- Guidance on combining programs to build integrated talent strategies
- Tips for planning ahead and connecting with workforce professionals
- Insights into Virginia's diverse and highly skilled labor force

The guide also highlights the role of Virginia's Local Workforce Development Boards and Business Services Teams, which align regional strategies with statewide goals and ensure that services reflect local economic realities. (<https://virginiaworks.gov/virginia-works-launches-talent-solutions-guide-supporting-employer-success-across-the-commonwealth/>)

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In and of itself, the 2025 CEDs draw upon and seek to work in concert with planning efforts across a wide spectrum of issues relevant to the region's economic success, including the Partnership for Housing Affordability's Regional Housing Framework. (<https://engage.planrva.org/CEDS>)

Additionally, the plan calls for increasing the supply and therefore affordability of housing; sharing best practices among housing incentive programs; collaboration or information sharing on grant opportunities, including the Workforce Housing Investment Program; educate communities about the benefits of additional housing as part of the region's workforce and economic development strategy; and support efforts to coordinate housing and economic development planning across the region.

These strategies complement the City's efforts to increase the supply of affordable housing through public housing, housing choice vouchers, project-based vouchers, mortgage assistance, and by working with the development community to incentivize affordable housing development.

Discussion

As was previously mentioned, Richmond's strategic location makes it an excellent place to serve millions of businesses and consumers within a day's drive. The ability to reach those markets is strengthened by Greater Richmond's world-class transportation system, including four interstates, an international airport, and river access to one of the nation's most technologically advanced seaports (the Port of Norfolk).

The Greater Richmond Partnership notes that the region has the highest concentration of tech workers of any state in the U.S. Additionally, 22 local colleges and universities and a total of 1.7 million higher-education students within a 150-mile radius of the city offer a diverse and educated workforce. (<https://www.grpva.com/why-richmond-region/talent/>)

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A review of CPD maps by household income category shows that:

For extremely low-income (ELI) households, across multiple census tracts primarily on the western (e.g., Census Tract 505) southwestern (e.g., tracts 711, 706.02, and 708.04) areas of the city, and some southwest of East Highland Park (e.g. tracts 105 and 106), more than 86.84% of ELI households have at least 1 of 4 severe housing problems. (Please see MA-50, ELI HH with Severe Housing Problems.)

For Census tracts, please see MA-50 Richmond Census Tracts.

For low-income (LI) households, in only one census track, in northwestern Richmond (Census Tract 503), more than 80.70% of households live with at least one severe housing problem. A large number of census tracts in the northern part of the city, bounded on the west by the Richmond-Petersburg Turnpike (e.g., tracts 402.02, 402.01, 302, and 111), show that between 67.07 and 80.70% of households have at least one of four severe housing problems. (Please see MA-50, LI HH with Severe Housing Problems.)

For moderate-income (MI) households, there are a few census tracts with high concentrations of housing problems, but in one census tract in northwest Richmond (Census Tract 503), more than 67.39% of households have severe housing problems; in this same tract, more than 86.84% of ELI households and more than 80.70% LI households have severe housing problems. For moderate-income households, another tract in central Richmond (tract 305.02) also has more than 67.39% of households experiencing severe housing problems. (Please see MA-50 MI HH with Severe Housing Problems.)

Within the ConPlan Community Survey, respondents noted a need for investment in affordable housing throughout Richmond, including older or low-income neighborhoods as well as neighborhoods that are "gentrifying" and pushing longtime residents out. Specifically, respondents most frequently identified Church Hill, Northside and Southside, Shockoe Bottom, the East End, and the Big Six (public housing development areas) as areas in need of investment.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Richmond has historically had 14 HUD R/ECAPs areas within its city limits, with 1 partially in Richmond but largely in Henrico County. Currently, 11 of those areas remain R/ECAPs. The current R/ECAPS areas entirely within Richmond comprise Census Tracts 402, 413, 607, 610, 305, 210, 301, 201, 202, 204, and 207. Please see the attached MA-50 - Richmond RECAPS Maps & Data and MA-50 Richmond Census Tracts. Census Tracts

Per HUD, the R/ECAPS definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of at least 50%. Regarding the poverty threshold, Wilson (1980) defines

neighborhoods of extreme poverty as census tracts in which 40% or more of individuals live at or below the poverty line. (<https://hudgis-hud.opendata.arcgis.com/datasets/racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps/explore?location=37.531116%2C-77.428199%2C14>)

By individual race/ethnicity, the CPD maps show the following:

American Indian or Alaska Native

Across the city, no census tract has more than 2.48% of its population of American Indian or Alaska Native background. (Please see MA-50 American Indian or AK Native Pop.)

Asian

Throughout most of the city, no more than 6.93% of a census tract's population is Asian. However, there are four tracts in central Richmond (205.02, 305.01, 305.02, 404), one in northwestern Richmond (505), and one in western Richmond (704) for which the Asian population ranges from 6.93% to 17.10%. (Please see MA-50 Asian Pop.)

Black or African American

The census tracts with the highest shares of Black or African American residents tend to be in south (e.g., Census Tracts 608, 607, 709.01, 709.02), southwestern (e.g., 708.03, 708.04, 707), and eastern Richmond (e.g., 202, 209, 211, 212), with over 53.08% of the population identifying as Black or African American. (Please see MA-50 Black or African American Pop.)

Native Hawaiian or Other Pacific Islander

Across the city, no census tract has more than 2.8% of its population of Native Hawaiian or Other Pacific Islander background. (Please see MA-50 Nat Hawaiian or Other Pacific Islander Pop.)

Some Other Race

No census tract in Richmond shows more than 4.35% of its population identifying as Some Other Race, with two tracts in northwestern (407) and northeastern (201) Richmond having between 2.38% and 4.35% of its population identifying as Some Other Race. (Please see MA-50 Some Other Race Pop.)

Two or More Races

One tract in central Richmond (610.02) has between 12.93-24.38% of its population identifying as Two or More Races, with several tracts in central Richmond north to south (e.g., 607, 305.02, 305.01, 403, 402.01, 104.01) having 5.80-12.93% of their population identifying as Two or More Races. (Please see MA-50 Two or More Races Pop.)

White

Within Richmond, the highest concentrations of the white population tend to be in northwestern Richmond (e.g., 502, 504, 506), with over 76.57% of the population being White. There are also two Census tracts with this percentage of White Population closer to central Richmond (606, 412). (Please see MA-50 White Pop.)

Hispanic

The highest shares of the Hispanic population tend to be in tracts in southern Richmond (including 609 and 708.02), with one tract in southwest Richmond (706.01) having 47.80-71.50% of its population of Hispanic origin. (Please see MA-50 Hispanic Pop.)

What are the characteristics of the market in these areas/neighborhoods?

The *Richmond Plan RVA Housing Market Value Analysis 2022* divided the city into nine market types based on median sales prices for 2019-2021 and other characteristics. With an overall median sales price of \$292,885, two groups (labeled F and G in the analysis) had median sales prices of approximately \$209,000, while two others (labeled H and I in the analysis) had median sales prices of approximately \$131,000 and \$103,000, respectively.

Within the F group, most homes are owner-occupied, and in the G group, most markets are rental, with most renters subsidized. These two groups represent homes on the eastern and southwestern sides of the city.

In the two lowest-priced markets, H markets are a mix of rentals and owner-occupied housing, while I, which is mostly a rental market, has the widest variation in sales prices (but still has an overall median sales price of \$103,375). In these groups, most renters were also subsidized. These two groups represent homes on the southern side of the city.

City officials and Community Survey respondents ranked Southside as the area most in need of investment by far. Most of the areas in southern Richmond have high minority and high poverty concentrations. Formerly part of Chesterfield County, the Southside area is the last part of the city that was annexed. It features a lot of industrial space, including tobacco industry facilities. Philip Morris is located in this area.

Some City officials see the area, including City Council Districts 8 and 9, as historically underinvested, with greater housing and community rehabilitation needs and fewer amenities.

[https://www.richmonder.org/mushrooming-development-on-southside-brings-sidewalk-and-school-shortfalls-into-focus/#:~:text=Replacing%20sidewalks%20is%20expensive%2C%20about%20\\$50%2C000%20per.Planned%20new%20park%20on%20a%2096%2Dacre%20parcel](https://www.richmonder.org/mushrooming-development-on-southside-brings-sidewalk-and-school-shortfalls-into-focus/#:~:text=Replacing%20sidewalks%20is%20expensive%2C%20about%20$50%2C000%20per.Planned%20new%20park%20on%20a%2096%2Dacre%20parcel)

Because the two Districts were originally designed as Chesterfield suburbs, the area lags behind other parts of Richmond in areas such as sidewalks and stormwater control. As more residents seeking less expensive housing move to the Southside, schools are becoming overcrowded.

The Church Hill neighborhood, to the north of Southside, is a highly walkable, historic neighborhood that is rapidly gentrifying, with significant investment and renovation in older housing stock. The area offers a diverse mix of housing options that can vary block to block.

Are there any community assets in these areas/neighborhoods?

The Southside area is home to the new T.B. Smith Community Center in Davee Gardens; the Southside Community Center recently underwent a \$20 million renovation, including a new boxing studio, two gyms, dance and music studios, indoor and outdoor playgrounds, and an indoor

walking track. Additionally, the Lucks Field Community Center in the East End and the Calhoun Community Center on the Northside have also received renovations.

Church Hill offers a mix of restaurants and shops and is located near the Medical College of Virginia, Virginia Commonwealth University (VCU), and downtown.

Are there other strategic opportunities in any of these areas?

To spur redevelopment in 2022, the City rezoned Richmond's three major corridors south of the James River, allowing for walkable streetscapes and buildings up to 12 stories tall. Planners and Southside residents hope that more transportation, affordable housing, and thriving commercial areas can draw more residents and visitors to the area. (https://ggwash.org/view/87889/could-rezoning-key-corridors-encourage-new-growth-on-richmonds-long-overlooked-southside#:~:text=Richmond%2C%20Virginia%20is%20undergoing%20a%20long%20overlooked%20Southside,**Spark%20new%20development**%20*%20**Increase%20bus%20frequencies**)

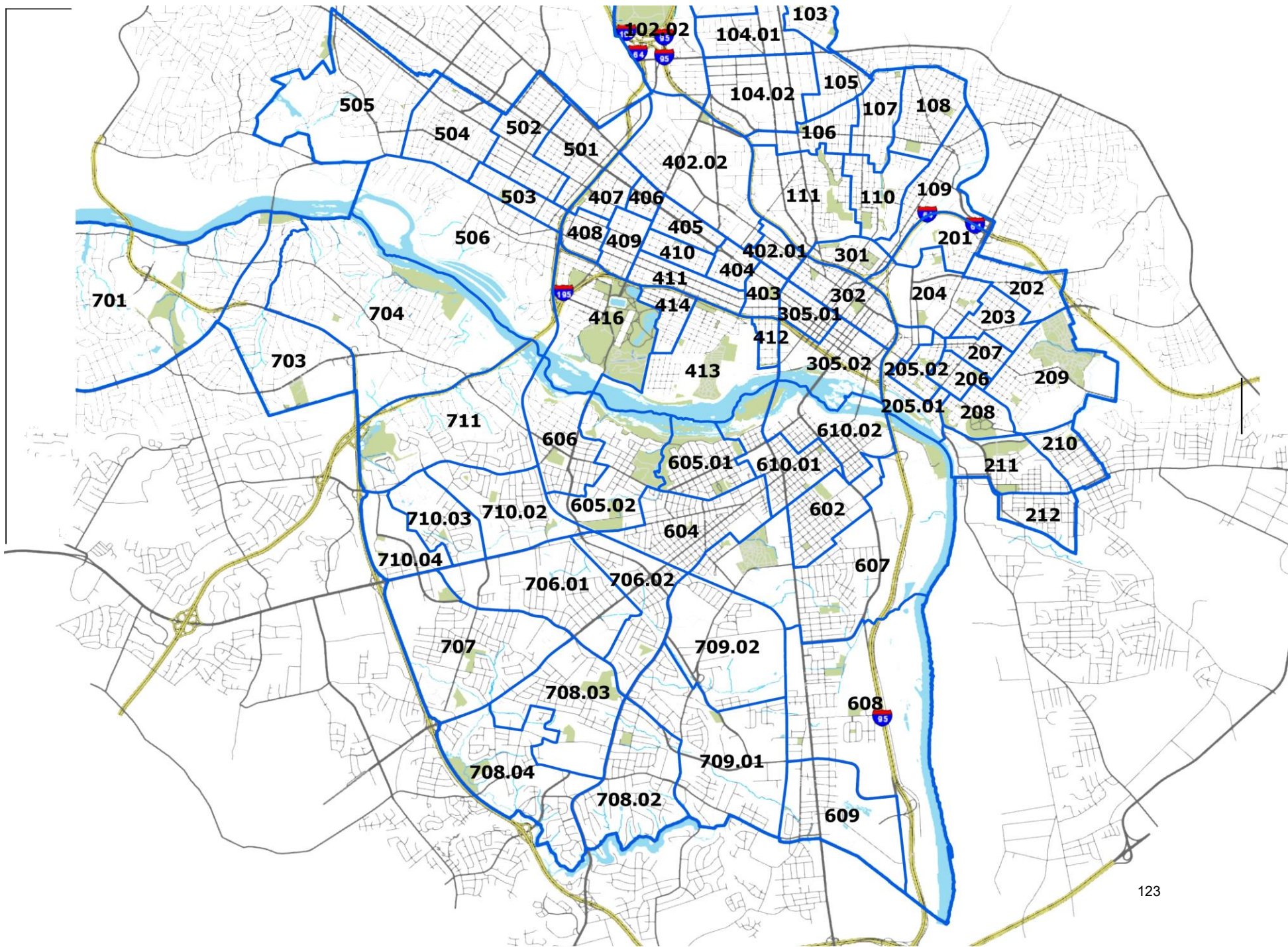
The city's 9th District, located in Southside, has plans to build more than 1,100 affordable housing units; however, a lack of sidewalks has stalled some of those projects.

In April 2025, the City of Richmond purchased 95.93 acres of land from Altria Group. The site is slated for redevelopment, including a signature park, extended roads connecting the community, and mixed-use development. Richmond paid Altria \$5.5 million for the land, which fronts Walmsley Boulevard, Trenton Avenue, and Kalimat Lane behind the tobacco plant visible from Interstate 95. The land had originally been part of 96 acres purchased for a casino site, but voters rejected the casino plan in two referendums.

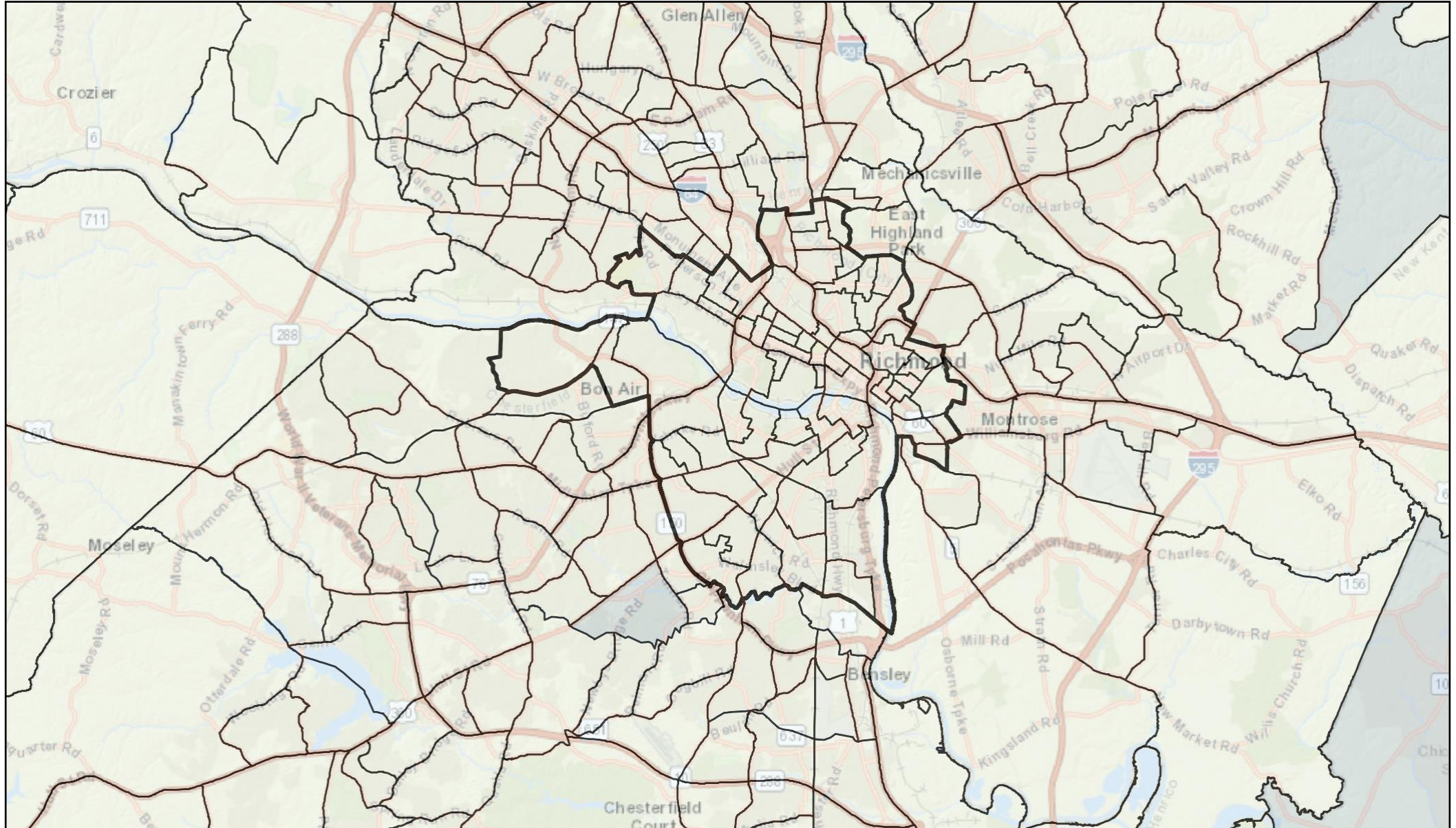
Southside, along with downtown, Greater Scott's Addition, the Route 1 Corridor, and Stony Point Fashion Park, will be targeted as priority growth nodes over the next 11 years, per the City's Richmond 300 Plan. Through focused and coordinated efforts, the City is targeting the greatest growth in jobs and population in these areas. The R300 Plan, developed for the city's 300th birthday in 2037, also shows that every resident will live within a 10-minute walk to a park.

Community survey respondents noted that as these areas are redeveloped, it is critical that longtime residents, particularly those with lower incomes, are not priced out of the communities where they've lived for decades. For example, one respondent commented, "When we talk about investment, what do we mean? We need to spell that out and clarify who is receiving investment resources. There are "opportunity zones" that were created with the intention of "helping" communities that result in developers gobbling up land, demolishing entry-level housing and eventually displacing the very populations these programs were intended to "help." These areas for investment were identified during the Richmond 300 community outreach process. They resulted in predatory investors and developers steamrolling over the needs of the community that existed in a neighborhood that has historically been impacted by racist, discriminatory, and exclusionary planning. These neighborhoods were made up of working-class African Americans — a demographic that has declined even as the city has simultaneously attracted more residents.

We've lost 10% of the African American population in Richmond despite "investment" and housing & community development processes that targeted this population."




CPD Maps -- Amer Ind or AK Native Pop - Consolidated Plan and Continuum of Care Planning Tool




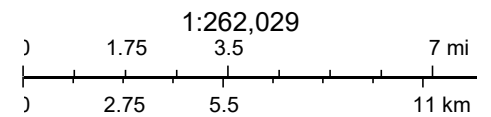
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 Override 1

 2.48-9.78%

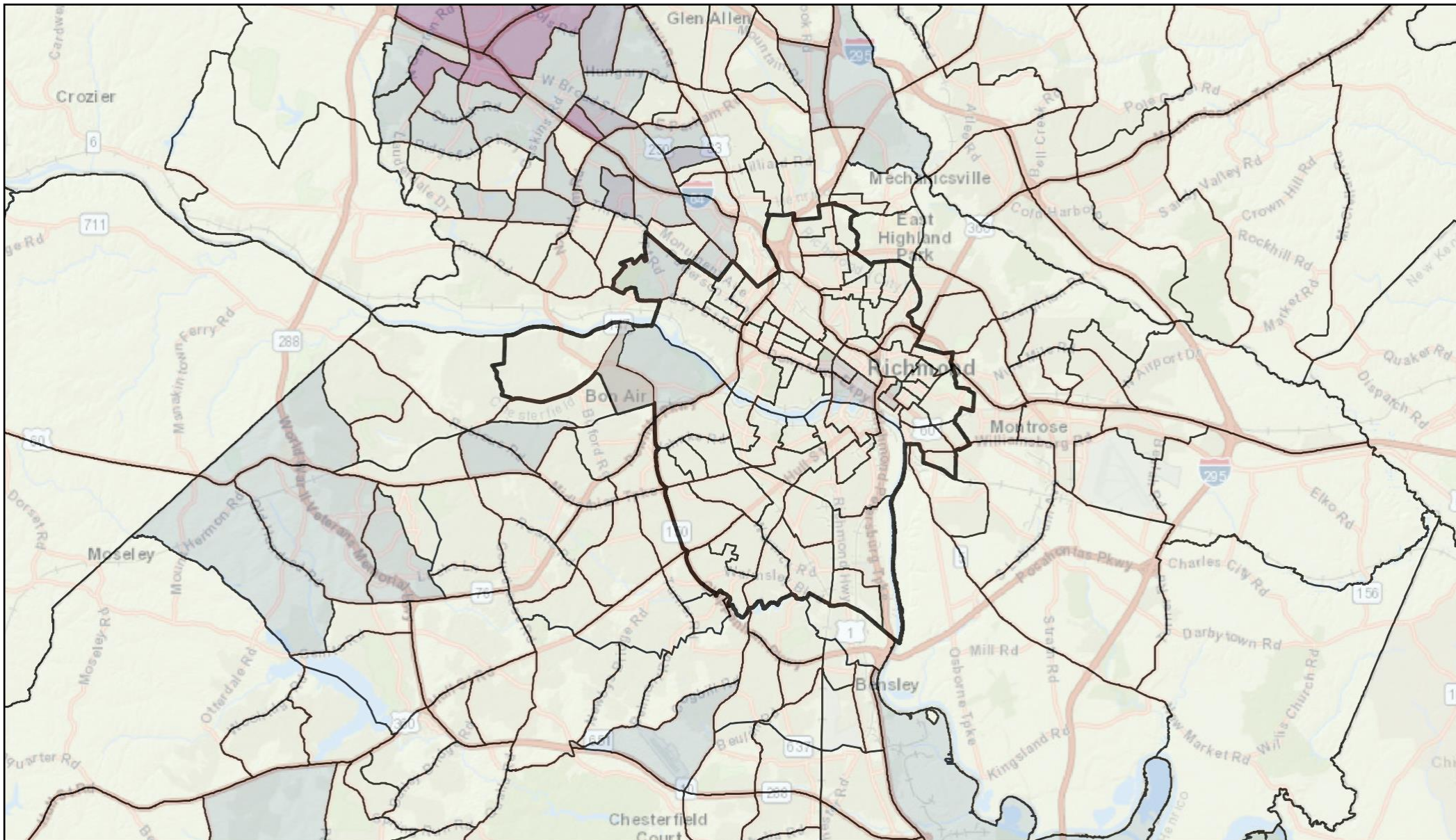
AmericanIndianAlaskaNativeAlone

 0-2.48%

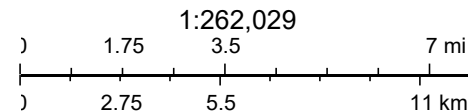
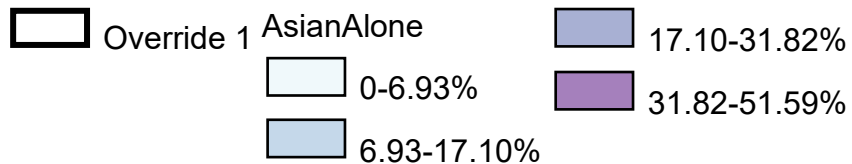


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- Asian Pop - Consolidated Plan and Continuum of Care Planning Tool

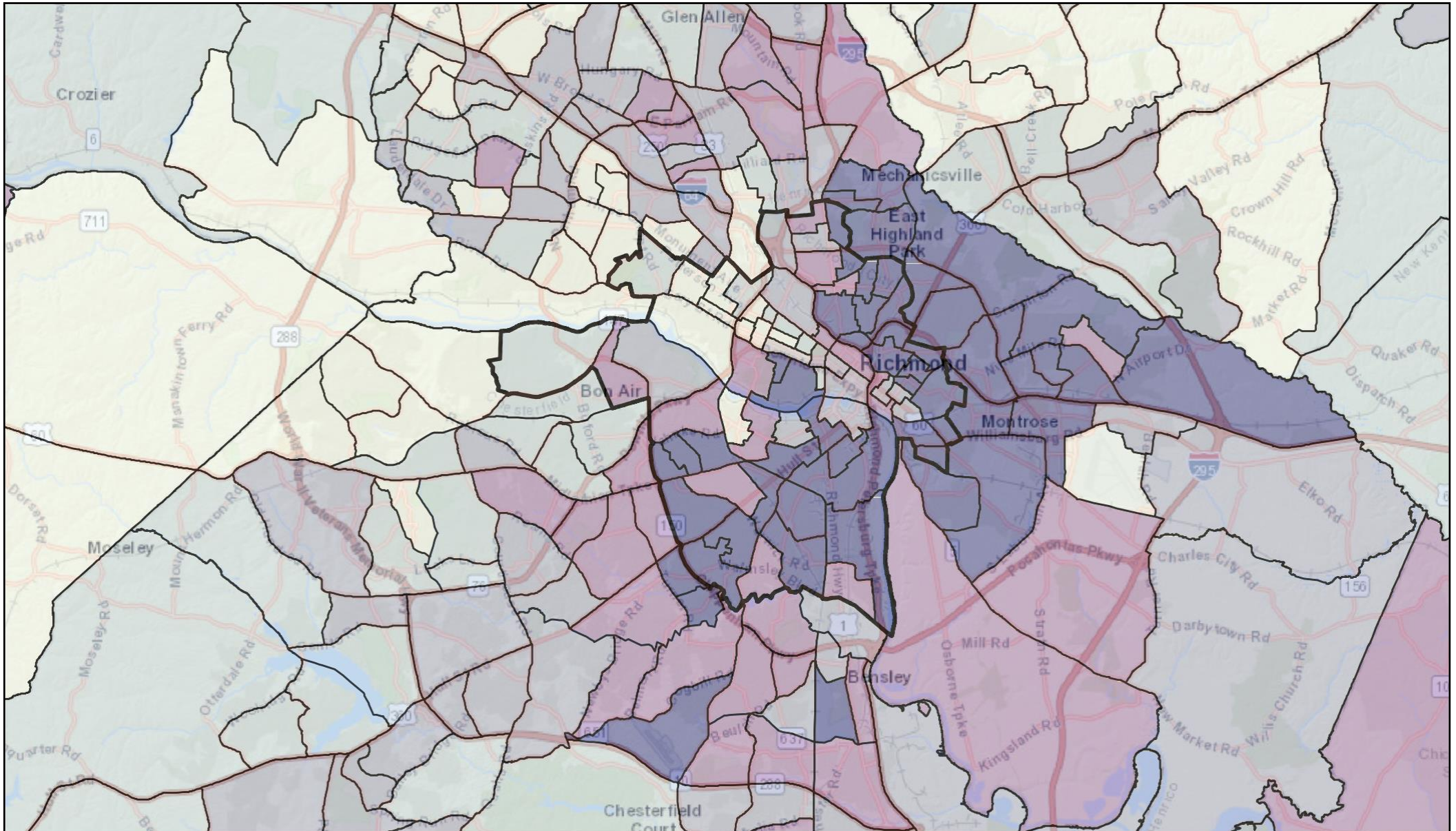


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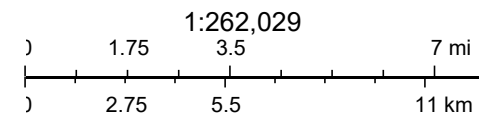
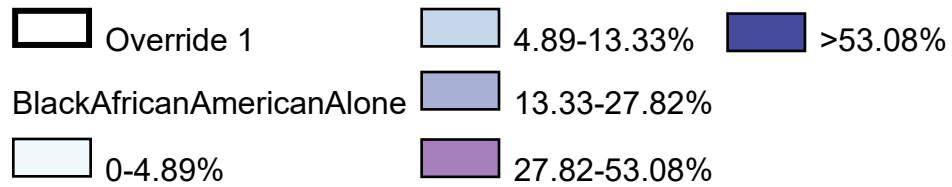


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CPD Maps -- Black or Afric Am Pop - Consolidated Plan and Continuum of Care Planning Tool

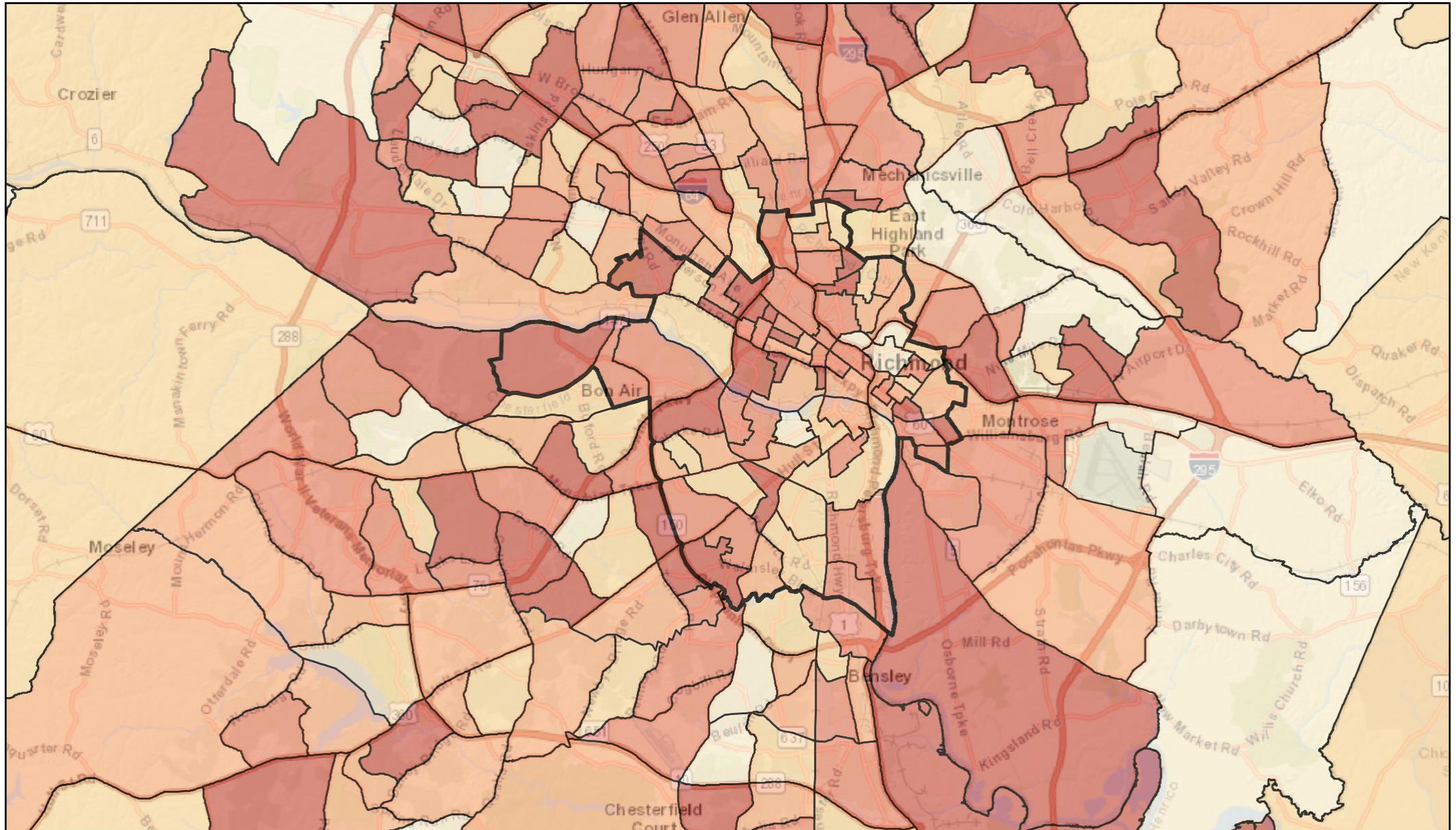


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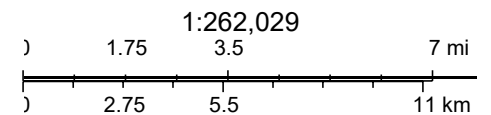
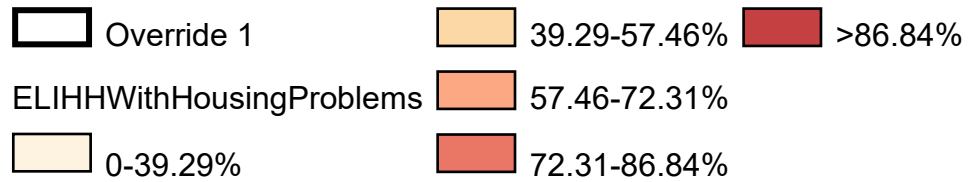


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CPD Maps -- ELI HH w Severe Housing Probs - Consolidated Plan and Continuum of Care Planning Tool

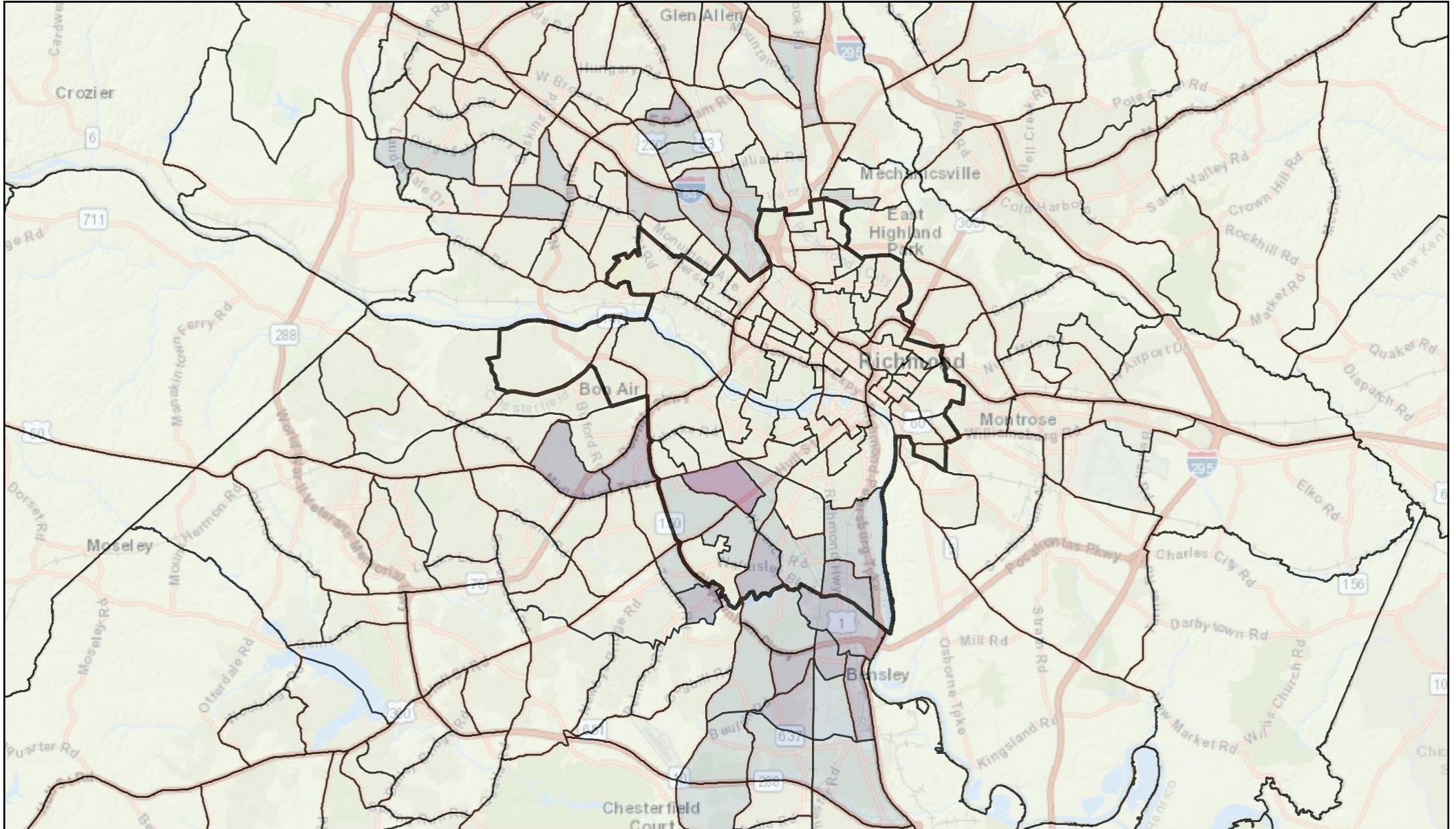


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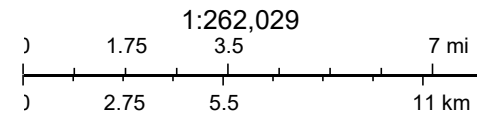
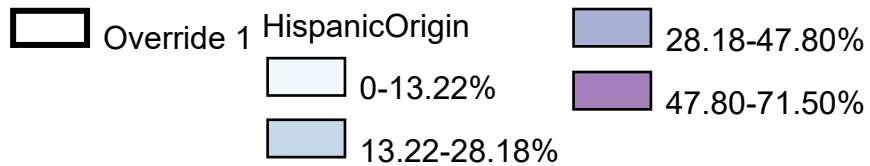


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CPD Maps -- Hispanic Pop - Consolidated Plan and Continuum of Care Planning Tool

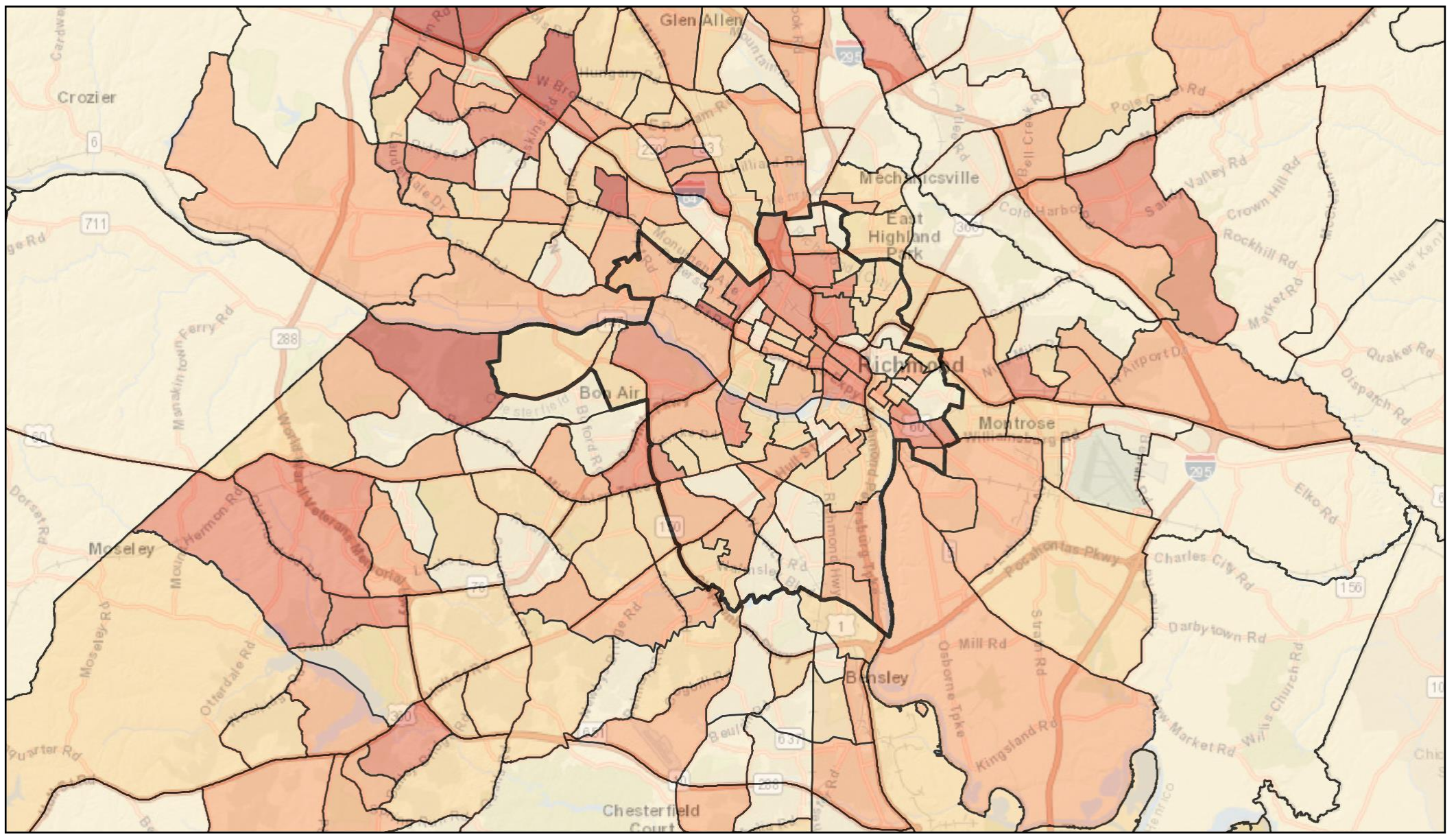


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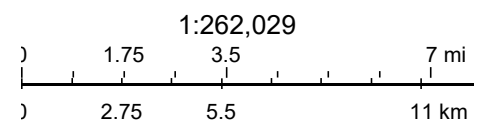
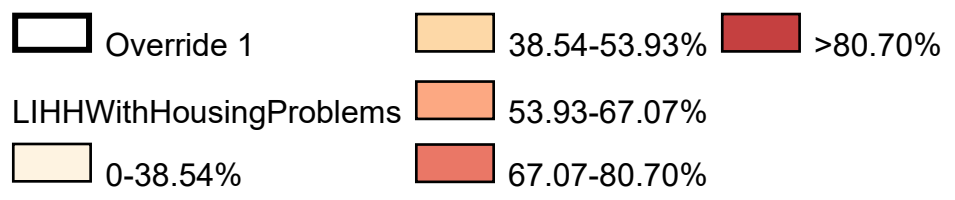


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- LI HH w Severe Housing Probs - Consolidated Plan and Continuum of Care Planning Tool

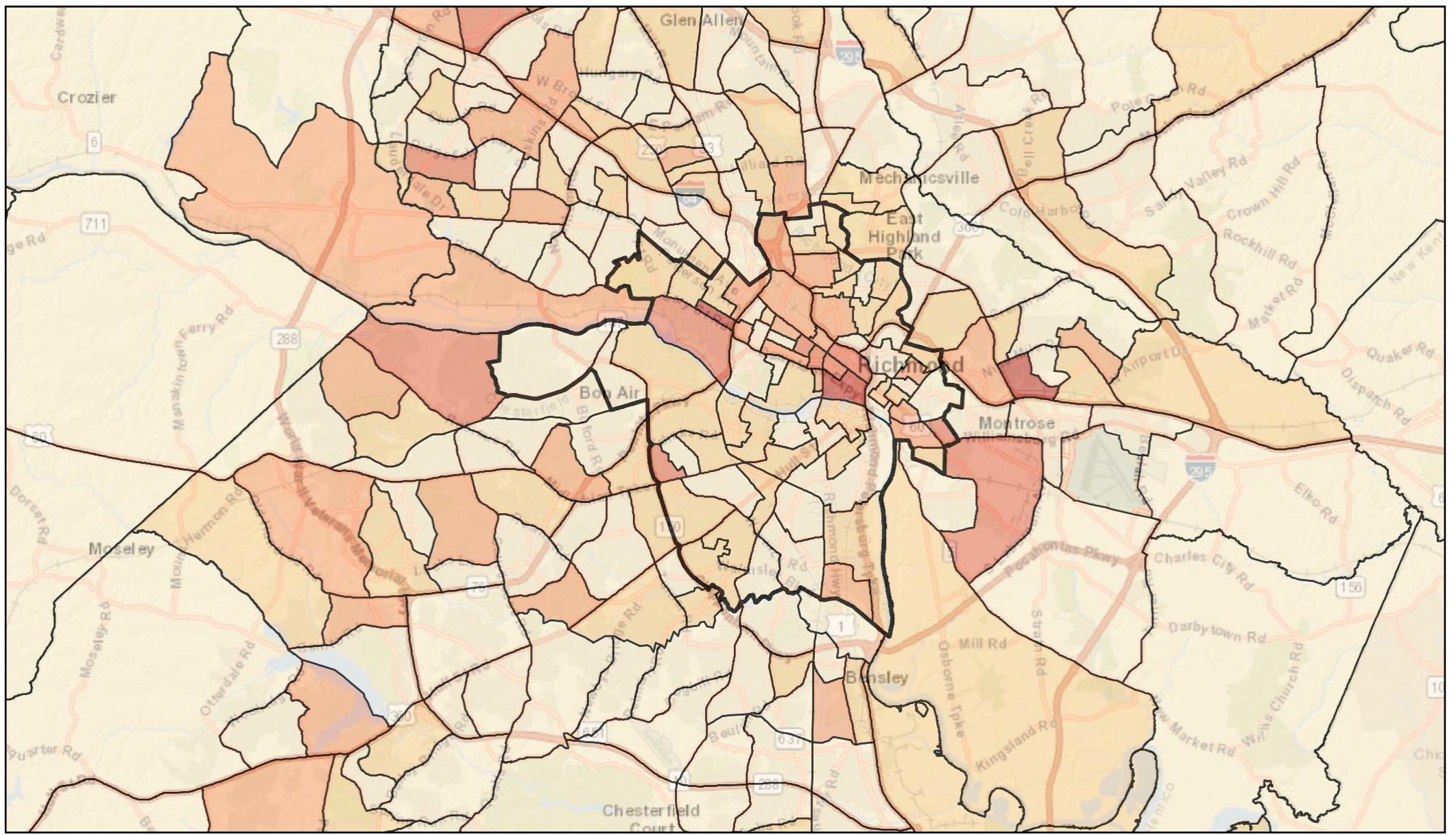


February 10, 2026

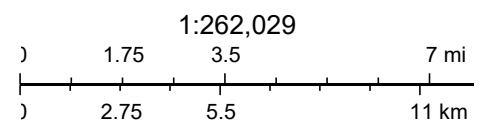
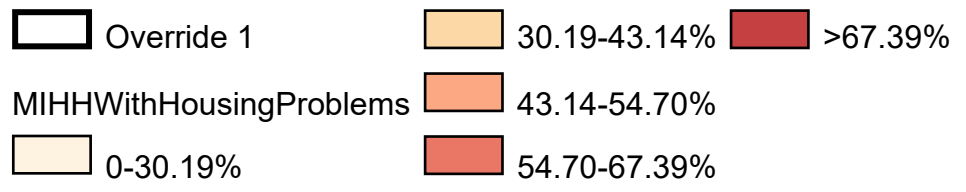


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- MI HH w Severe Housing Probs - Consolidated Plan and Continuum of Care Planning Tool

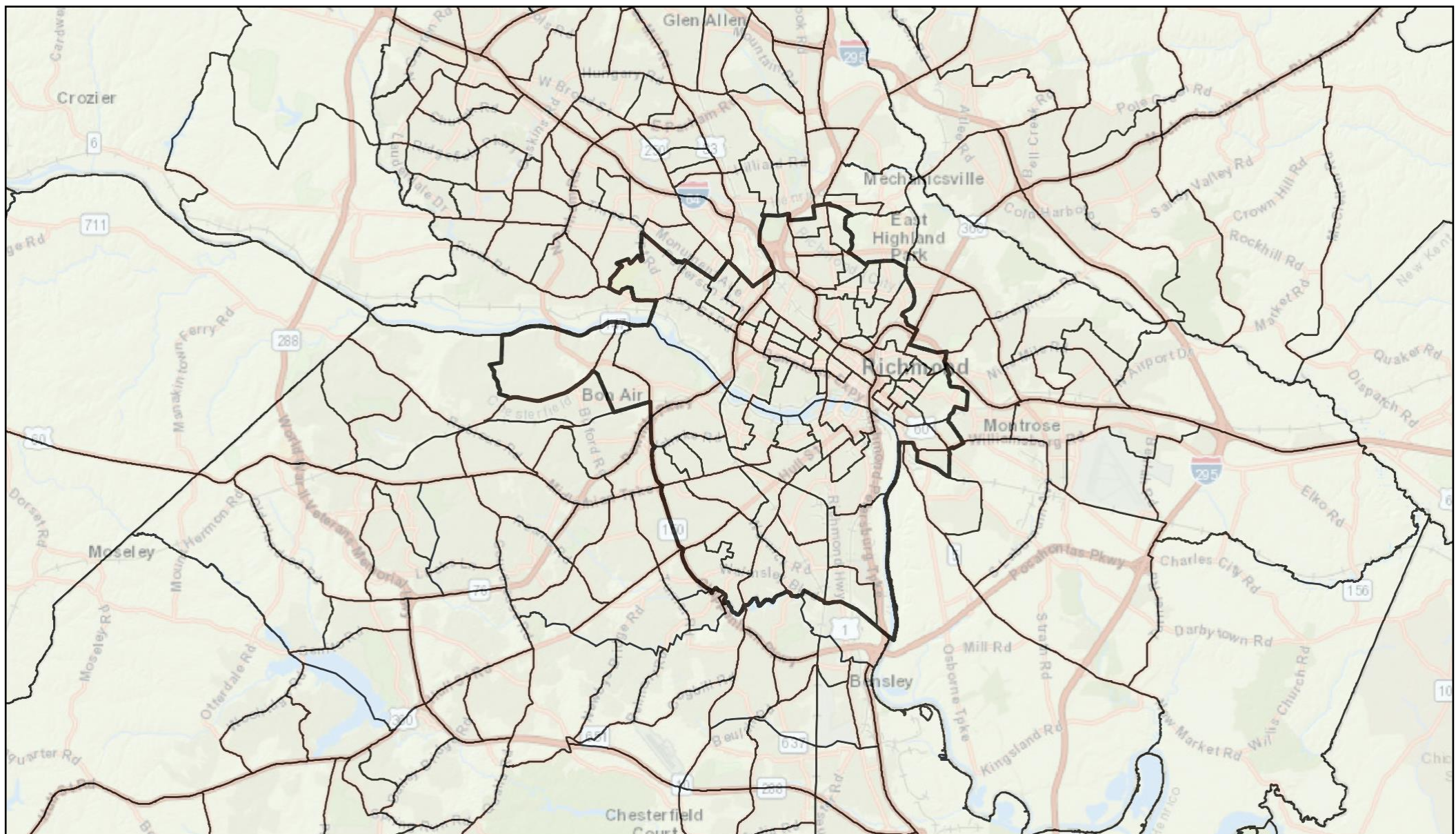


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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community


PD Maps -- Nat Hawaiian or Other Pac Isl Pop - Consolidated Plan and Continuum of Care Planning Tool

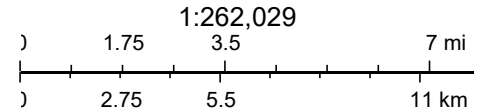


February 10, 2026

 Override 1

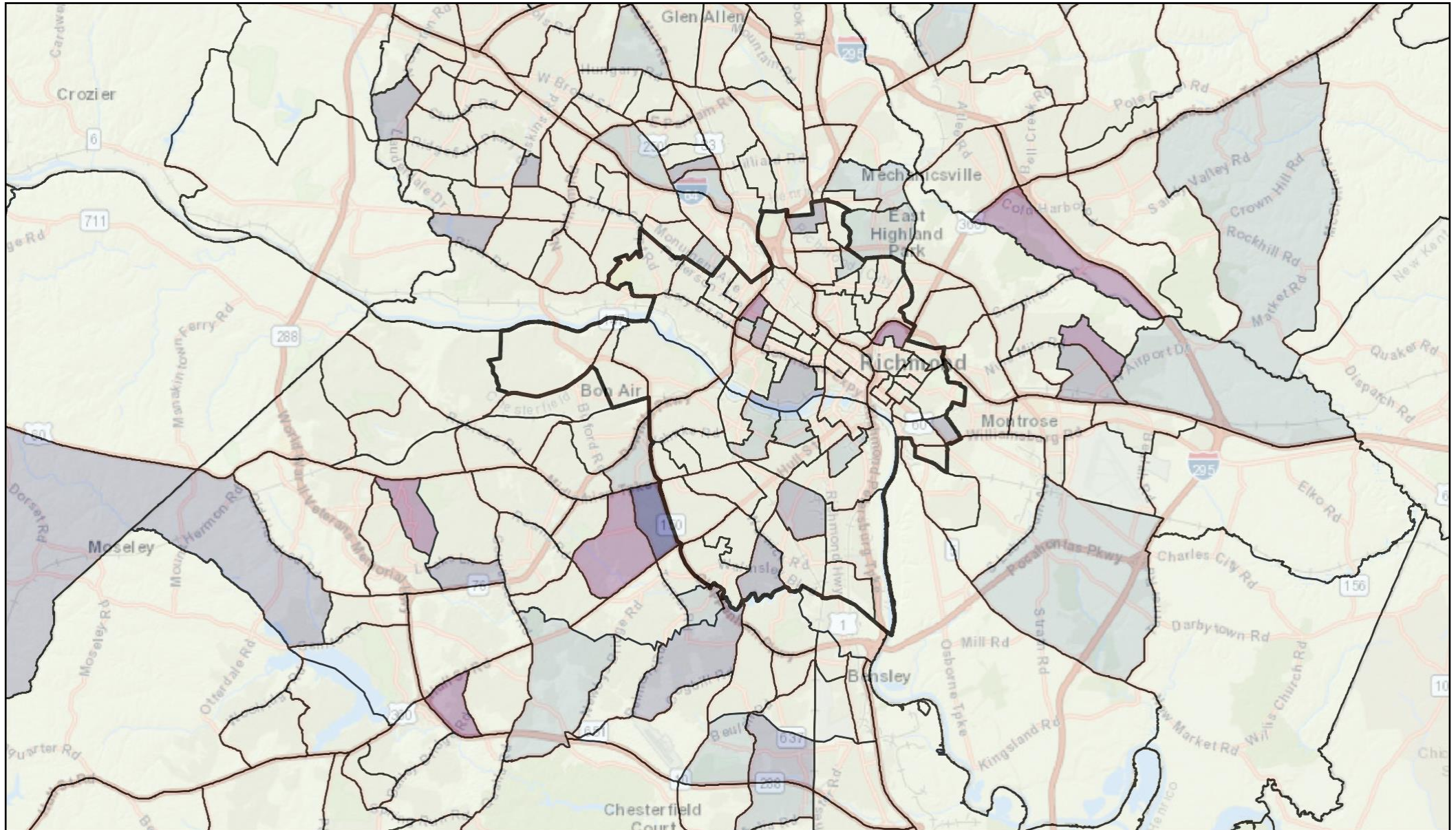
NativeHawaiianPacificIslanderAlone

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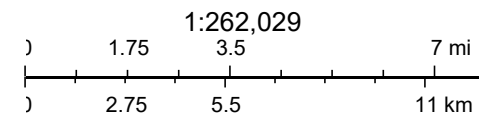
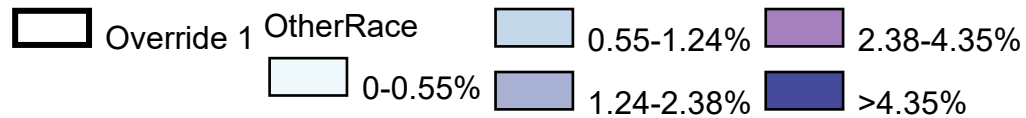


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- Some Other Race Pop - Consolidated Plan and Continuum of Care Planning Tool

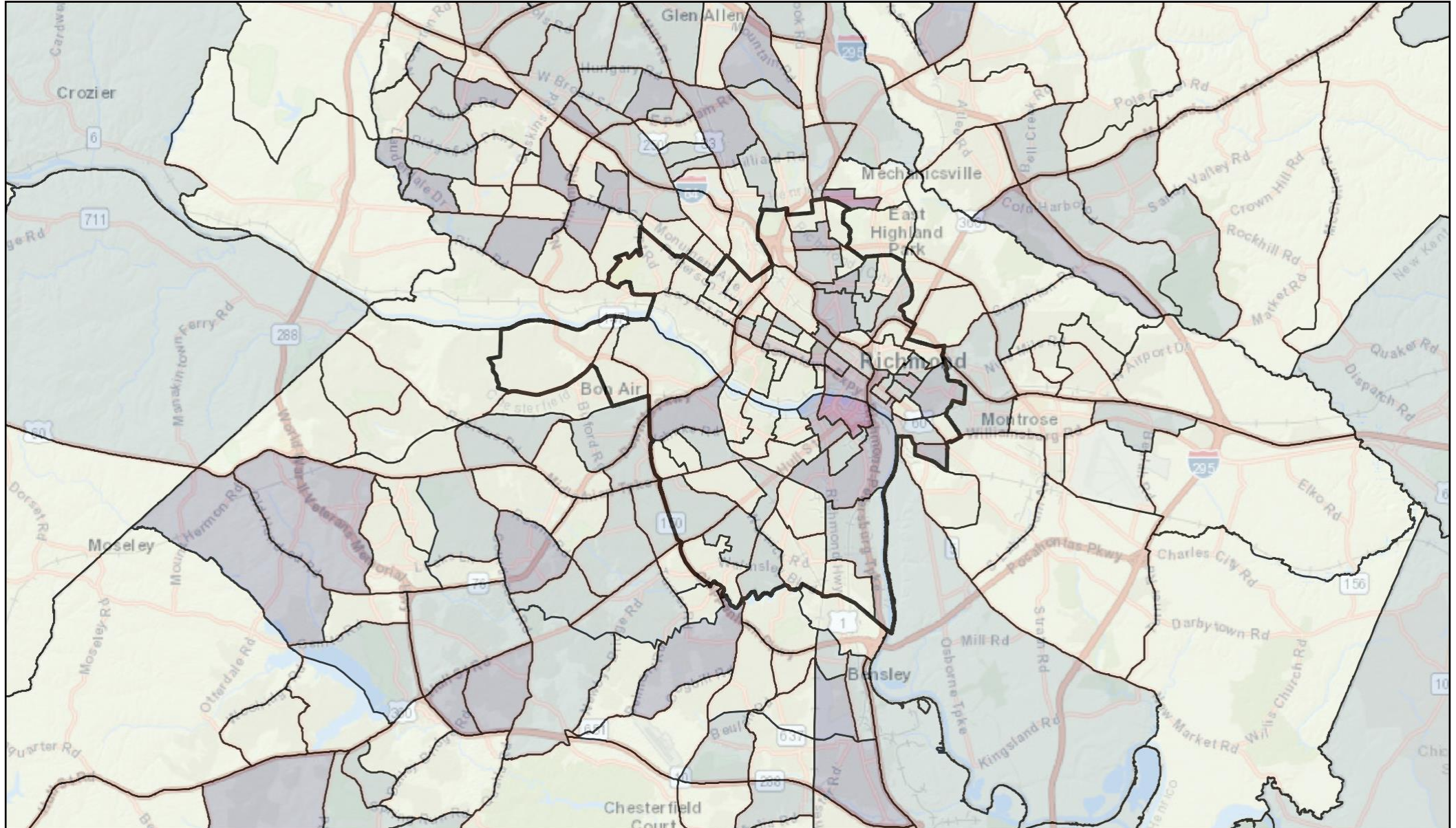


February 10, 2026

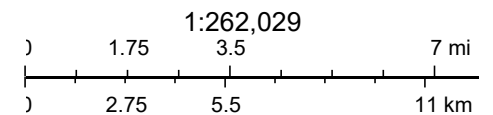
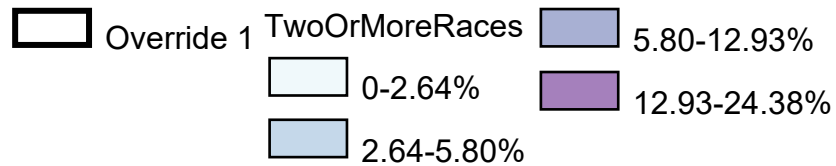


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- Two or More Races Pop - Consolidated Plan and Continuum of Care Planning Tool

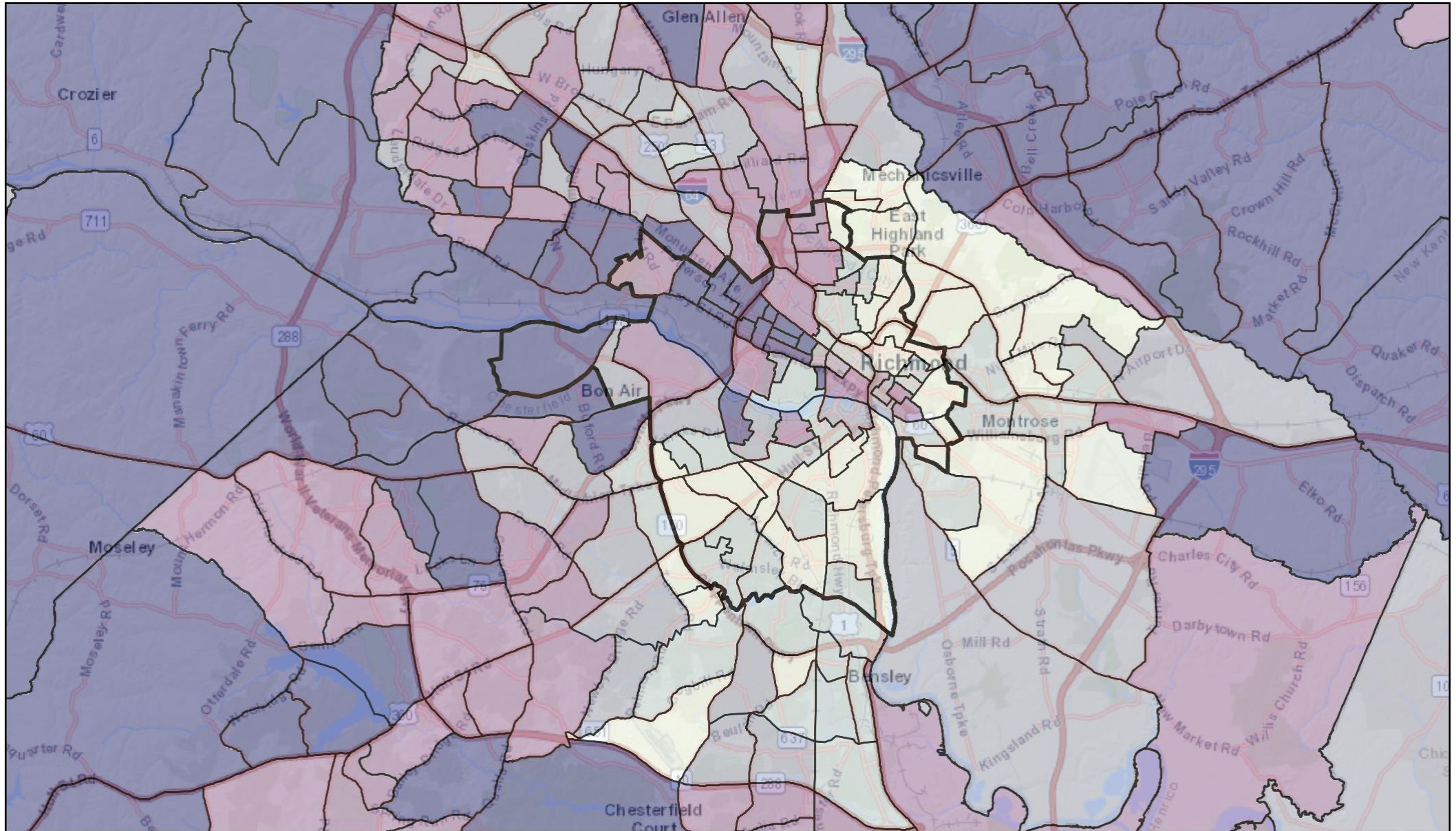


February 10, 2026

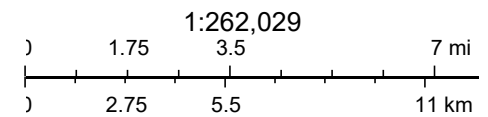
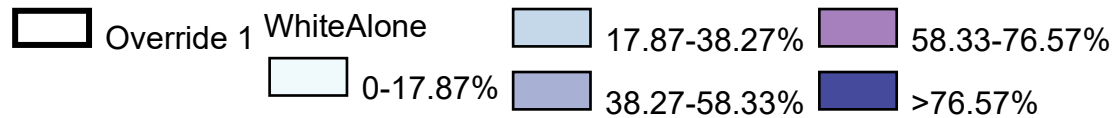


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CPD Maps -- White Pop - Consolidated Plan and Continuum of Care Planning Tool



February 10, 2026

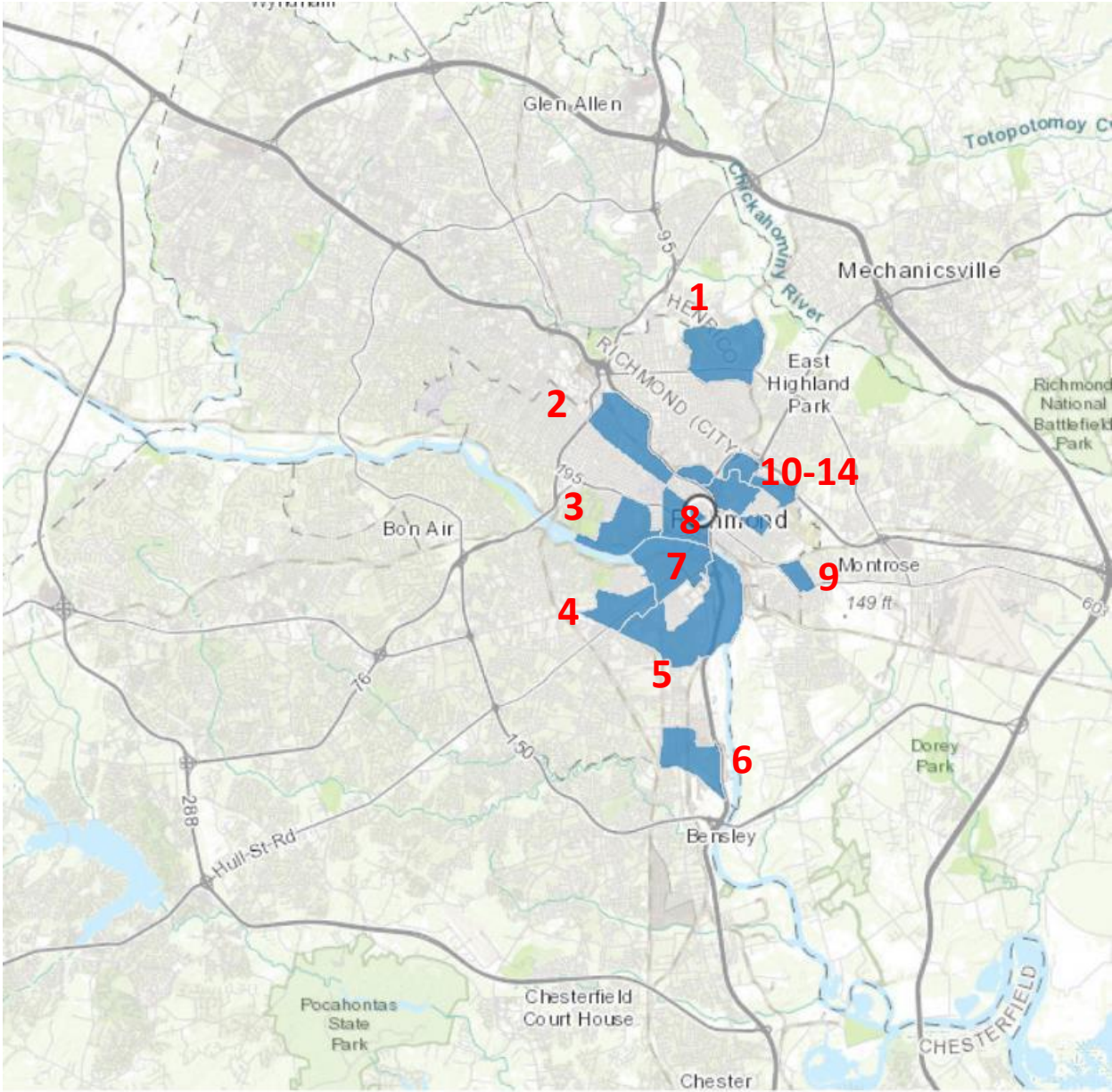


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Richmond R/ECAPS Maps

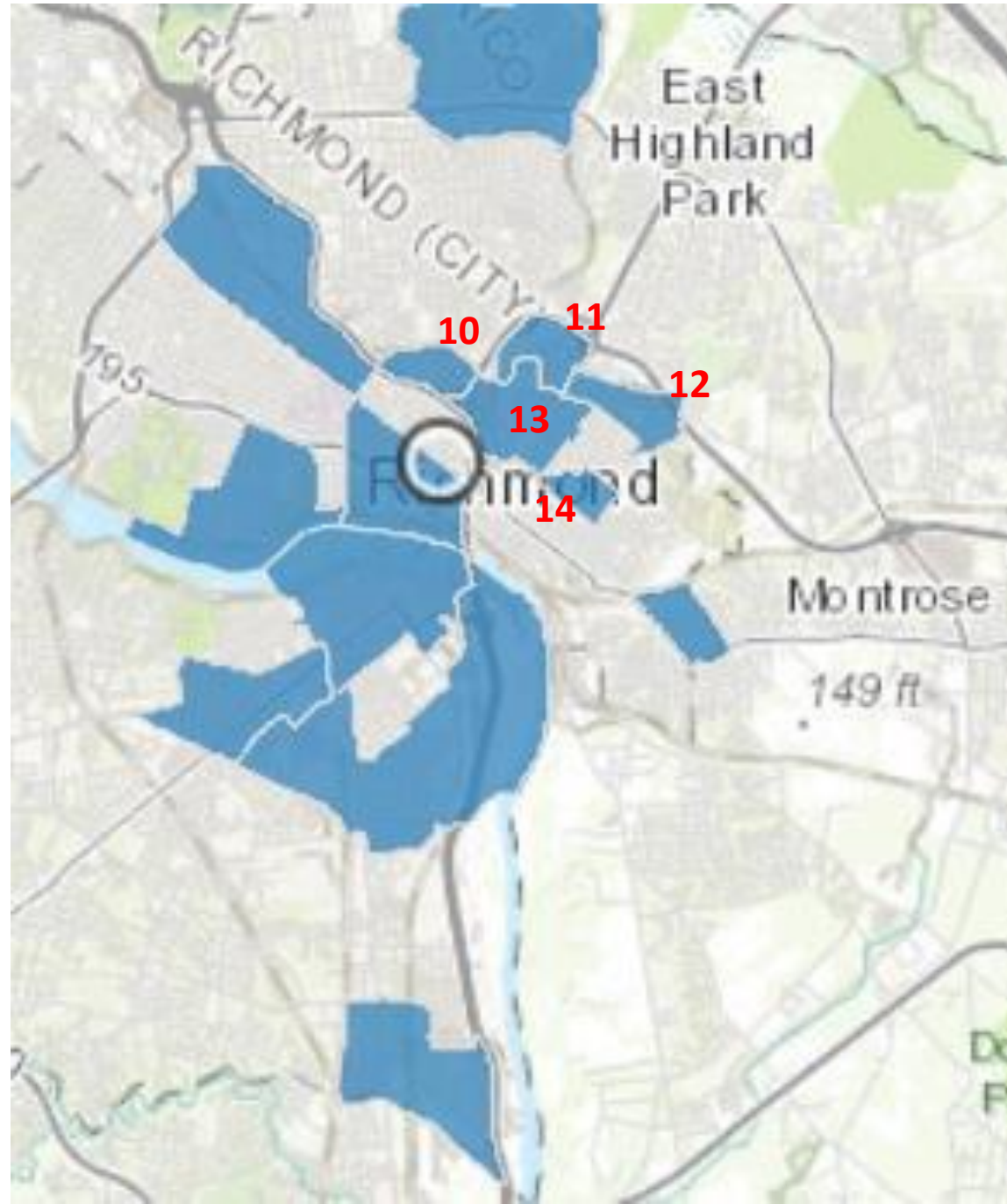
Richmond, VA 2026-2030 Consolidated Plan

Richmond R/ECAPS map
Zoomed in



HERE, Garmin, USGS, NGA, EPA, USDA, NPS | U.S. Department of Housing and Urban Development, U.S. Census Bureau

Richmond R/ECAPS map
Zoomed in to 10-14



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Per Commonwealth Connection (<https://commonwealth-connection.com/>), 100% of addresses in Richmond are served by broadband coverage. The FCC's National Broadband Map also shows Richmond's broad coverage, with 100% of the area served by Mobile Broadband.

Internet providers include AT&T, Cogent Communications, Mediacom Xstream, T-Mobile, TPx Communications, Verizon, Xfinity, and ZAYO GROUP LLC.

Nonetheless, the Richmond City Council is working to increase internet speeds across the city to close the digital divide. In 2024, the City Council passed a resolution declaring high-speed internet a public necessity for all Richmond residents, updating legislation enacted in 2021.

With nearly 10% of residents reporting they lack internet access, per 2023 ACS estimates, the City would like to educate the public on the advantages of broadband, promote free or reduced-cost internet programs available to low-income households, and provide faster internet service. For example, the City is looking to build a fiber network throughout the city.

The Federal Communications Commission increased the broadband baseline standard to download speeds of at least 100 megabytes per second and upload speeds of at least 20 mbps earlier this year.

Richmond's median internet speed is on the slower side, according to the industry publication CNET. The city was ranked 86th among the 100 most populous cities, based on data from the broadband speed-test application Ookla.

The average download speed in Richmond was 185 Mbps, and the upload speed was 51 Mbps, which is higher than the FCC baseline. (<https://virginiamercury.com/2024/09/17/richmond-city-council-wants-to-increase-internet-speeds-close-digital-divide/>)

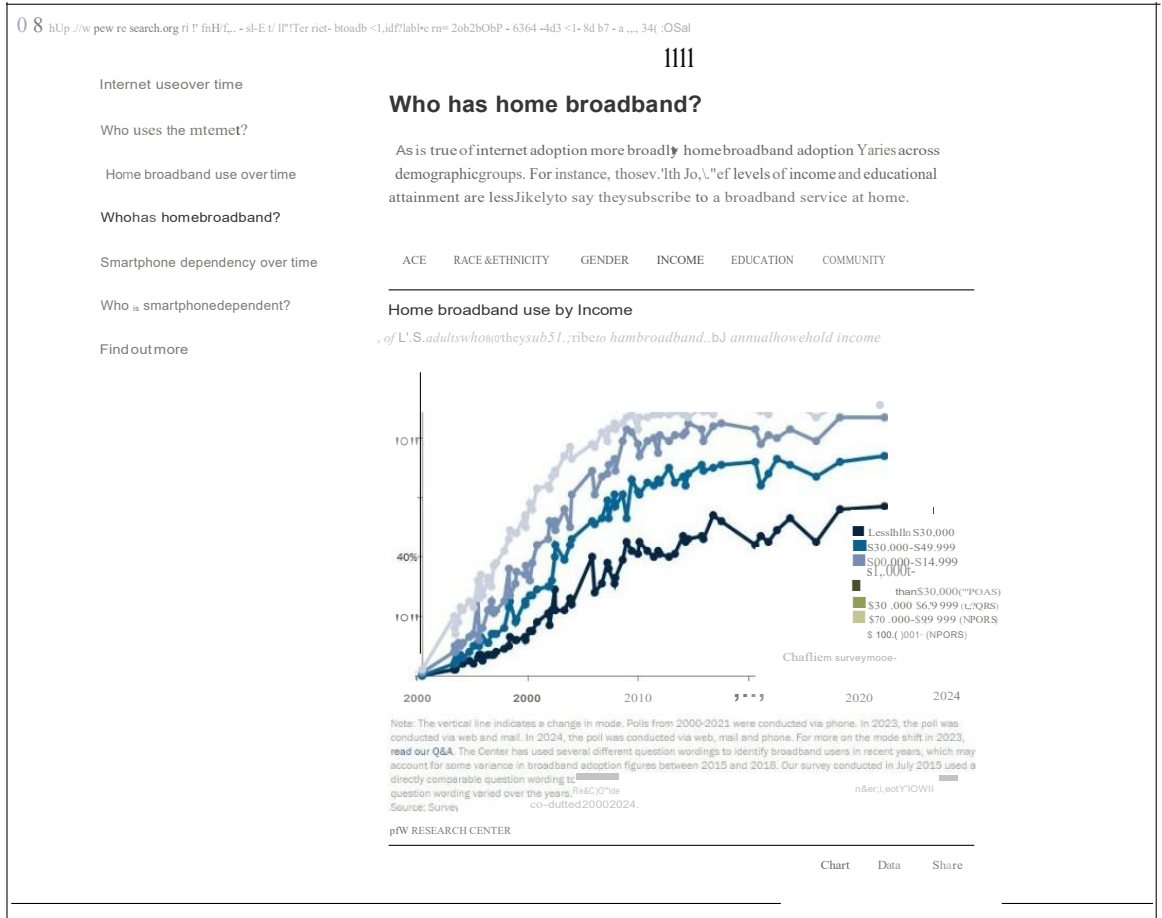
Nationwide, 87% of households with incomes under \$30,000 use the internet, compared with 96% of households earning \$30,000-69,999 and 98% of households earning \$70,000-99,999. (<https://www.statista.com/statistics/327146/internet-penetration-usa-income/>)

A Pew Research study across the US shows that the percentage of adults with incomes below \$30,000 who subscribe to home broadband is less than 50%, whereas over 90% of households earning \$100,000 or more subscribe to home broadband. (PLEASE see MA-60 Pew Research Study of Households with Broadband by Income Level.)

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

With 8 providers offering internet service, Richmond is fortunate to have a competitive broadband market. The City would like to build on that base to ensure that residents throughout the city are aware of programs that help them access and pay for internet service.

Pew Research Study of Households with Broadband by Income Level



Source: <https://www.pewresearch.org/internet/fact-sheet/internet-broadband/?tableItem=2ab2b0be-6364-4d3a-8db7-ae134dbc0Scd>

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

The City of Richmond’s Office on Sustainability oversees the implementation of the RVA Green 2050 plan, which outlines the City’s strategy to help Richmond residents and businesses adapt to higher heat indexes and more frequent localized flooding driven by greenhouse gas emissions. In late 2025, the Office of Sustainability released the Tracking Realtime Action on Climate Equity, or “Tracy,” to update the public on progress toward the objectives and outcomes outlined in the plan.

The Office of Emergency Management (OEM) guides the city in preparing for, mitigating, responding to, and recovering from disasters. OEM does this by educating citizens, employees, and businesses in the City of Richmond, as well as by maintaining relationships with federal, state, and other local emergency management organizations. Additionally, OEM helps coordinate response resources, including fire, police, and medical.

All census tracts for the City of Richmond are in “Relatively Low” and “Very Low” areas on the Federal Emergency Management Agency’s December 2025 National Risk Index. At the same time, FEMA’s Community Resilience Challenge Index (CRCI) ranks the City of Richmond at the 65th percentile, indicating it faces relatively high resilience challenges compared to other parts of Virginia and the country. This ranking is significantly higher than those of the surrounding counties, Henrico (12th percentile) and Chesterfield (7th percentile). The top three indicators most affecting the CRCI score in Richmond are related to the economic vulnerability of its residents, including the number of single-parent households, the lower homeownership rate, and higher rates of poverty and income inequality.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The most common natural disasters likely to cause housing damage in Richmond are hurricanes and heavy storms. The James River runs through the middle of Richmond, which is protected by flood walls and levees. However, most flooding is along streams and low-lying areas, often where lower-income communities reside. The City of Richmond has updated its flood maps to identify areas of concern and, in July 2023, installed two High Water Detection Systems. The systems are located on Magnolia Avenue between Rady Street and Magnolia Road, and on Bainbridge Street between 20th and 21st streets. These state-of-the-art public safety warning systems are the first of their kind in the region. This system uses a sensor to detect rising water and software to monitor flooding conditions in the area continuously.

The City has taken steps to address storm water by creating a Storm Water Utility division to directly address storm water issues within the City and by establishing a storm water tax to fund storm water projects.

RVAgreen 2050’s Climate Equity Index notes that low- and moderate-income households living in the city’s East End, Southside, and Northsides are more likely to live in areas with less green

space and to feel the impacts of heat and extreme weather events. As the age of Richmond's housing stock has implications for hazard risk, low- and moderate-income households may reside in units that are less prepared for increased heat, such as those without central air conditioning, and that are less energy-efficient.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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. It establishes Richmond's priority needs and outlines goals and investment strategies for addressing housing, homelessness, and community development needs over the 5 Year Consolidated Plan period. It also sets measurable objectives and identifies target populations most affected by housing cost burdens, homelessness, and limited access to opportunity.

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

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.
- Goal 2: Create new affordable rental housing.
- Goal 3: Expand homeownership opportunities.
- Goal 4: Support programs for special needs populations and community members experiencing homelessness.
- Goal 5: Invest in services and opportunities for low-and moderate-income (LMI) residents.
- Goal 6: Manage grant funds efficiently and effectively.

Through coordinated partnerships, targeted funding, and outcome-driven strategies, the Strategic Plan provides a roadmap for creating more stable, affordable, and equitable housing opportunities across Richmond.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name	Citywide
	Area Type	Local Target Area
	Other Targeted Area	
	HUD Approval Date	N/A
	% of Low/Mod:	61%
	Revital Type	Other
	Other Revital Description.	
	Identify the neighborhood boundaries for this target area.	This target area covers the entire City of Richmond.
	Include specific housing and commercial characteristics of the target area.	There are areas of the city that are lacking in affordable housing opportunities. Commercial areas across the city have also experienced blight and vacancies.
	How did your consultation and citizen participation process help you to identify this neighborhood as a targeted area?	Residents are calling for affordable housing across the city. They want affordability citywide, created in ways that reduce concentrated poverty without displacing long-time residents. Special concern was noted in parts of Northside, Southside, and the East End. Feedback also encouraged the creation of more affordable housing opportunities downtown and along the Bus Rapid Transit line.
Identify needs in this target area.	According to 2020 CHAS data, 61% of the City of Richmond meets the low-and moderate-income area percentage requirement for CDBG eligibility. As housing prices continue to rise faster than wages, it has become increasingly difficult for residents with minimum-wage or low-paying jobs to maintain stable housing. Preventing and reducing homelessness is a citywide need.	
What are the opportunities for improvement in this target area?	Increasing the supply and improving the condition of affordable housing throughout the city. Increasing services and resources to people who need them	
Are there barriers to improvement in this target area?	Barriers include limited resources, rising land and real estate costs, rising supply costs, and the age of the housing stock. Also, limited authority under state law per the Dillon Rule.	
2	Area Name	Richmond EMSA
	Area Type	Other - MSA
	Other Targeted Area	
	HUD Approval Date	N/A
	% of Low/Mod:	
	Revital Type	
	Other Revital Description.	
	Identify the neighborhood boundaries for this target area.	HUD's Eligible Metropolitan Statistical Area (EMSA) for Richmond includes the Cities of Richmond, Colonial Heights,

		Hopewell, and Petersburg, and the Counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George, and Sussex.
	Include specific housing and commercial characteristics of the target area.	Rural areas of Richmond EMSA have lower housing costs, but increased barriers to accessing supportive services.
	How did your consultation and citizen participation process help you to identify this neighborhood as a targeted area?	Community stakeholders requested additional access to resources for HOPWA-eligible clients.
	Identify the needs in this target area.	Needs include long-term rental assistance, case management and supportive services, short-term rental assistance, financial assistance, and funding to help individuals secure permanent housing.
	What are the opportunities for improvement in this target area?	Serve additional HOPWA-eligible clients and increase access to resources and referrals outside Richmond and Petersburg.
	Are there barriers to improvement in this target area?	Limited resources, impacts on other funding sources often braided to assist households, such as Ryan White funding, and the organizational capacity of HOPWA Project Sponsors.
3	Area Name	RRHA "Big 6"
	Area Type	Local Target Area
	Other Targeted Area	
	HUD Approval Date	N/A
	% of Low/Mod:	100%
	Revital Type	Comprehensive
	Other Revital Description.	
	Identify the neighborhood boundaries for this target area.	Six of RRHA's properties: Creighton, Fairfield, Gilpin, Hillside, Mosby, and Whitcomb Courts.
	How did your consultation and citizen participation process help you to identify this neighborhood as a targeted area?	Residents are concerned about the housing conditions of the Big 6 properties and the potential impact of investment, which could lead to resident displacement.
	Identify the needs in this target area.	Needs include potential infrastructure improvements and substantial financial investment to redevelop functionally obsolete properties. There will also need to be a People Plan created for each redevelopment project.
	What are the opportunities for improvement in this target area?	The redevelopment of neighborhoods into "Communities of Choice" that provide quality, mixed-income housing for all residents.
	Are there barriers to improvement in this target area?	A major barrier is limited resources: deeply affordable units are the most in need but require the deepest subsidy. Additional factors include rising construction costs and the size and complexity of the redevelopments to ensure that residents who wish to return or who are waiting to return are supported.

Table 53 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

The City of Richmond will use all its CDBG, HOME, and ESG funds to provide benefits to low- and moderate-income people. As a result, funded activities are located where these groups live or receive services. The City will continually evaluate neighborhood needs and conditions, and adjust priorities based on progress made through the *Richmond 300* and various other local plans and initiatives. If needed, the City may target federal resources to address specific needs and conditions.

The City will use all its HOPWA funds to provide benefits to low- and moderate-income eligible clients within the EMSA.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Preservation and production of affordable housing units.
	Priority Level	High
	Population	Income Level Non—homeless Special Needs
	Geographic Areas Affected	Citywide RRHA Big 6
	Associated Goals	Preserve existing affordable housing. Create new affordable rental housing. Expand homeownership opportunities.
	Description	Richmond’s housing stock is quite old, with 82% of owner homes being built before 1980. High repair needs place burdens on low-income homeowners, who are often older and on fixed incomes. According to data from the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS), among renters with housing problems, 46.8% have a housing cost burden of greater than 50%, and another 42.8% have a housing cost burden of greater than 30%. Renters may be reluctant to report housing problems for fear of retaliation from the owner, or they may have to relocate outside the city to find a unit with better conditions that they can afford. Rising home prices and a shrinking supply of affordable homes in the area create gentrification pressures and reduce opportunities for first-time homebuyers to enter the Richmond market.
	Basis for Relative Priority	On April 23, 2023, Former Mayor Levar Stoney declared a housing affordability crisis in Richmond. Affordability remains a top concern in public hearings, stakeholder meetings, and community surveys. Data from the Needs Assessment and Market Analysis, along with local reports such as PlanRVA's Market Value Analysis, further underscore this point.
2	Priority Need Name	Making homelessness rare, brief, and non-recurring.
	Priority Level	High
	Population	Income Level Homeless Subpopulations Non— homeless Special Needs
	Geographic Areas Affected	Citywide Richmond EMSA
	Associated Goals	Support programs for special needs populations and community members experiencing homelessness.

	Description	The number of individuals served by GRCoC programs continues to rise, with 8,939 assisted in 2025. While per capita rates of homelessness in Richmond are lower than the average for the state of Virginia and the nation overall, addressing the complex needs of these community members is a priority. Best practices show that connecting households with the appropriate level of support to address barriers improves the success rate of transitions from homelessness to permanent housing. Barriers for special needs populations, such as individuals with physical, mental, or emotional impairments, individuals with chronic addiction, HIV/AIDS, developmental disabilities, and older adults, may require additional support to remain stably housed or to exit homelessness successfully.
	Basis for Relative Priority	Data from the GRCoC's Point-in-Time count and the Homelessness Management Information System (HMIS) continue to show an increase in emergency shelter usage, a gap in available beds for single adults, and a small but high-needs subgroup of chronically homeless families. Community engagement has also consistently identified homelessness as a pressing concern.
3	Priority Need Name	Increasing housing stability and supportive services.
	Priority Level	High
	Population	Income Level Homeless Subpopulations Non— homeless Special Needs
	Geographic Areas Affected	Citywide Richmond Big 6
	Associated Goals	Invest in services and opportunities for LMI residents.
	Description	As noted under the affordable housing priority need, a significant portion of Richmond's residents are cost-burdened. In addition to preserving and expanding affordable housing, providing additional housing support, financial counseling, economic mobility opportunities, and financial assistance can reduce the likelihood that households will enter or reenter homelessness.
	Basis for Relative Priority	Community and stakeholder engagement has consistently identified needed support for non-homeless special needs households as a pressing concern. Recommendations from reports such as the <i>2020 Analysis of Impediments to Fair Housing Choice in Greater Richmond and Tri-Cities Region</i> , as well as directives from the Mayoral Action Plan, also affect this priority.

Table 54 – Priority Needs Summary

Narrative (Optional)

These 3 priorities reflect the City of Richmond's commitment to addressing community needs while supporting long-term growth. Priorities are not in any particular order.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 55 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City will use the TBRA activity only for HOPWA-eligible clients for PY26. As rental costs across the EMSA have risen, the budget for this activity has increased from roughly \$717 to \$1,010 per client per month between PY22 and PY24.
TBRA for Non-Homeless Special Needs	The City may choose to use both HOPWA and HOME funds for TBRA in PY27-PY30, if it is deemed a strategic use of resources, once recently enacted changes to funding for the Affordable Housing Trust Fund and updates to local strategic plans, such as One Richmond, City of Richmond Strategic Plan to End Homelessness 2020-2030, are complete. Per the NA-10, households in the 0-30% AMI range are the most rent-burdened.
New Unit Production	Increasing material and labor costs, elevated interest rates, and increased land costs in Richmond have created additional barriers for nonprofit housing developers and for developers constructing deeply affordable housing. Supporting these projects will be a continued focus of both local and CDBG/HOME funds during this Consolidated Plan.
Rehabilitation	Per MA-20, 82% of owner-occupied homes were built before 1980, as were 72% of renter-occupied homes. Increased material and labor costs, along with the complexity of rehabilitating homes of varying ages, create challenges for nonprofit housing organizations. The lack of new affordable housing and the rise in seniors on fixed incomes create high demand for rehabilitation assistance through CDBG, HOME, and local funding.
Acquisition, including preservation	Current market conditions present significant challenges for acquiring and preserving affordable housing. Low housing supply leads to greater competition from investors seeking higher returns through rent increases or market-rate conversions. The high cost noted in the Unit Production and Rehabilitation sections also applies, as preservation costs have increased due to the extent of renovations needed to bring the potential space into compliance with modern standards for the population it serves, such as older adults.

Table 56 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Table 55 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Services	\$4,321,483		\$1,980,195.72	\$6,301,678.72	\$17,285,932	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.
ESG	Public-Federal	Overnight shelter Rapid Re-Housing (rental assistance) Services	\$383,727		\$10,000	\$939,817.35	\$1,534,908	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.
HOME	Public-Federal	Acquisition Homebuyer Assistance Homeowners rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$1,419,063		\$362,837	\$1,781,900	\$5,676,252	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.
HOPWA	Public-Federal	Facilities Operations PHP Supportive Services STRMU TBRA	\$2,060,743		\$92,142.29	\$2,152,885.29	\$8,242,972	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.

Table 57 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

The City's matching requirement for ESG is met through the subrecipient's use of other federal, state, local, and private funds. The HOME matching requirement is met through the City's funding of projects through the Affordable Housing Trust Fund.

The City's federal entitlement funds are leveraged by community partners and subrecipients in many ways.

- Housing developers leverage resources from the City's Affordable Housing Trust Fund and federal funding to construct new multi- and single-family units.
- Low Income Housing Tax Credits (LIHTC) are frequently leveraged against federal entitlement funds by housing developers for new construction and rehabilitation activities.
- City of Richmond funds a variety of nonprofit organizations through the non-departmental budget for the purpose of public service, serving predominantly low- and moderate-income people.
- Nonprofit emergency shelter, rapid re-housing, and HOPWA providers leverage City-awarded funds with GRCoC funding from HUD and the state's Virginia Homeless Solutions Program.
- Section 8 Housing Choice Vouchers are administered by RRHA and RBHA.
- Providers operating homebuyer assistance programs frequently leverage federal entitlement funding with private funding to help first-time homebuyers access a home they can afford.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City may use vacant City-owned properties to develop affordable housing for low- and moderate-income residents.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 56 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Department of Housing and Community Development	Government	Non-homeless special needs: Planning	Jurisdiction
Department of Public Works	Government	Planning Community development: public facilities Community development: neighborhood improvement	Jurisdiction
Department of Planning and Development Review	Government	Planning Community development: neighborhood improvement	Jurisdiction
Department of Economic Development	Government	Community development: economic development	Jurisdiction
Department of Human Services	Government	Non-homeless special needs Homelessness	Jurisdiction
Richmond & Henrico Health District	Government	Non-homeless special needs	Regional
Richmond Redevelopment and Housing Authority	PHA	Public Housing Non-homeless special needs	Jurisdiction
Homeward	Continuum of Care	Homelessness	Regional
Project:HOMES	Community-Based Development Organization (CBDO)	Affordable housing -Ownership	Regional
Richmond Metropolitan Habitat for Humanity	Non-profit Organization	Affordable housing -Ownership	Regional
HOME Inc	Non-profit Organization	Affordable housing -Ownership	Regional
Southside Community Development and Housing Corporation	Community Housing Development Organization (CHDO)	Affordable housing - Ownership	Regional
SupportWorks Housing	Non-profit Organization	Affordable housing – Rental Non-homeless special needs	Regional
Richmond Behavioral Health Authority	Public institution	Non-homeless special needs Community development: public services	Jurisdiction
Commonwealth Catholic Charities	Non-profit Organization	Homelessness Non-homeless special needs	Regional
Serenity	Non-profit Organization Developer	Non-homeless special needs	Regional
Housing Families First	Non-profit Organization	Homelessness	Regional
CARITAS	Non-profit Organization	Homelessness Non-homeless special needs	Jurisdiction
YWCA of Greater Richmond	Non-profit Organization	Homelessness Non-homeless special needs	Regional
HomeAgain	Non-profit Organization	Homelessness	Jurisdiction
Plan RVA	Regional organization	Planning	Regiona;

**Table 58 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Consolidated Plan

RICHMOND

Housing

The Department of Housing and Community Development (HCD) leads the City's housing and community development efforts described in the Consolidated Plan. This includes strategies to increase affordable housing development and preservation, owner-occupied repair programs, and homeownership assistance programs. These strategies are undertaken in consultation and coordination with other departments, such as Planning and Development Review, Public Works, and the Office of Sustainability, as well as with recipients of federal funding.

Richmond Redevelopment & Housing Authority (RRHA) owns and operates the City's public housing stock, administers the Housing Choice Voucher program, and works to conserve and redevelop the City's older neighborhoods experiencing blight and vacancies.

Strengths

Enhancing coordination across City departments and prioritizing updating the City's zoning will help the City better meet housing needs and streamline construction processes. Zoning updates are anticipated to be finalized in 2026.

Growing developer interest in affordable and mixed-income housing—driven by City-funded incentives such as the Affordable Housing Performance Grant and dedicated Affordable Housing Trust Fund resources—reflects a strong, effective use of local funding tools.

City leadership and RRHA are finalizing a Memorandum of Agreement to ensure the successful redevelopment of Gilpen.

Gaps

There is a lack of new, deeply affordable housing units under construction, specifically for households earning 30% or less of the AMI. These units require substantial subsidies for construction and access to additional housing choice vouchers.

The demand for affordable, single-family homeownership opportunities outweighs the current supply. This means nonprofits must have multiple funding streams to help make homeownership possible for the available units.

The demand for owner-occupied rehabilitation programs exceeds current funding levels, resulting in long waiting lists at the nonprofits that operate them.

While the region has experienced CHDOs and CDBOs, the sector still lacks organizations.

Homelessness, Housing Stabilization and Public Services

HCD strategizes the use of HUD funding for homelessness, housing stabilization, and public services for the city residents, and non-homeless special needs assistance, specifically for HIV/AIDS, for the region. HCD partners with the Human Services portfolio to collaborate, ensure alignment, and promote Human Services programming.

Strengths

The Greater Richmond Continuum of Care (GRCoC) is well-established and oversees the strategic allocation of resources from federal, state, and other local funding opportunities.

The City’s Human Service portfolio has undergone changes to refocus departments and offices on engaging residents, businesses, neighborhoods, neighbors, and civic leagues to improve coordination and the delivery of comprehensive community services. This includes working more closely with RRHA, public institutions, the GRCoC, and nonprofits.

Weaknesses

Applicants requesting ESG and CDBG Public Service funding far exceed available funding, requiring non-profit providers serving non-homeless special needs, homelessness, and public services to braid multiple funding streams. This increases reporting and administrative time for organizations and, if funds cannot be secured, reduces programming.

The lack of affordable housing and the high number of income-burdened households underscore the importance of housing stabilization services, including rental and utility assistance, prevention, flexible financial assistance, and case management. The institutional structure has created programs to address growing needs, sometimes in a vacuum. There is an opportunity to streamline services, funding, and reporting to better assess investments and outcomes for the community.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 57 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	X

Other			
Other			

Table 59 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The Greater Richmond CoC (GRCoC) is a coordinated homeless services system that targets available homeless services resources to people experiencing homelessness. This system of care delivers services through the three access points: the Homeless Connection Line (HCL), the EmpowerNet Hotline (Domestic Violence resources), and Coordinated Street Outreach. Individuals seeking assistance with community resources and programs can also visit Commonwealth Catholic Charities' Housing Resource Center.

Through coordinated entry and case conferencing, the GRCoC connects individuals experiencing homelessness with available programs and the appropriate level of support to increase the likelihood of a successful exit from homelessness.

The City of Richmond partners with The Salvation Army to operate the Inclement Weather (IWS) shelter from November 15 through April 15. During the IWS season, access to emergency shelter beds is expanded and available on a first-come, first-served basis rather than through the HCL. In 2025, the City of Richmond partnered with CARITAS to provide access to additional "surge beds" during the IWS season as needed. Between April 16 and November 14, the IWS opens at the City's discretion during inclement weather and when temperatures are 92 degrees or above. The additional emergency shelter beds provide temporary support to individuals experiencing unsheltered homelessness during harsh weather and the opportunity to connect or reconnect with housing providers for additional services and resources.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

The need for homeless service assistance, permanent supportive housing, and affordable housing exceeds current resources. Strengths of the service delivery system, as highlighted in the earlier section, include establishing partnerships and coordination through the GRCoC, as well as increased coordination within and between city and regional governments.

In addition to the gaps noted earlier, the following points are offered for consideration.

Increased funding is needed to adequately cover costs for case management and supportive services, not just direct financial assistance. Low wages and high caseloads create competition amongst nonprofit providers and increase turnover amongst agencies.

There is an opportunity to expand the service provider network for HOPWA-eligible clients, particularly outside the City of Richmond. Specifically, there is decreased access in the northeast and far southern parts of the HOPWA EMSA.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

The City of Richmond will continue to work collaboratively with the GRCoC, its partners, and the surrounding jurisdictions of Chesterfield, Henrico, and Hanover Counties to address homelessness in our region.

HCD will continue to collaborate, modify programs, and provide technical assistance as needed to community partners and sister departments to ensure that policies and programs deliver the maximum benefit to the community. HCD will also continue outreach to the community to identify new HOPWA service partners.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 58 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing affordable housing.	2026	2030	Affordable Housing	Citywide	Preservation and production of affordable housing units.	CDBG:4,283,888 ESG: \$0 HOME: \$0 HOPWA: \$0	Rental units rehabilitated: 118 Homeowner housing rehabilitated: 330
2	Create new affordable rental housing.	2026	2030	Affordable Housing	Citywide RRHA Big 6	Preservation and production of affordable housing units.	CDBG:\$0 ESG: \$0 HOME\$ 3,500,000 HOPWA: \$0	Rental units constructed : 156
3	Expand homeownership opportunities.	2026	2030	Affordable Housing	Citywide	Preservation and production of affordable housing units.	CDBG: \$5,350,000 ESG: \$0 HOME: \$2,900,000 HOPWA: \$0	Homeowner housing added : 60 Direct financial assistance to homebuyer: 80
4	Support programs for special needs populations and community members experiencing homelessness.	2026	2030	Homeless Non-homeless Special Needs	Citywide RRHA Big 6 Richmond EMSA	Making homelessness rare, brief, and non-recurring.	CDBG: \$1,225,000 ESG: \$1,818,635 HOME: \$0 HOPWA: \$9,994.605	Homeless person overnight shelter: 4,000 Tenant-based rental assistance/Rapid Rehousing: 385 Homelessness prevention: 275 HIV/AIDS housing operations: 40 Public service activities other than low-/moder-income housing benefit: 2,300
5	Invest in services and opportunities for LMI residents.	2026	2030	Non-homeless Special Needs Non-Housing Community Development	Citywide RRHA Big 6	Increasing housing stabilization and supportive services.	CDBG: \$2,216,112 ESG: \$0 HOME: \$0 HOPWA: \$0	Businesses assisted: 50 Homelessness prevention: 100 Public service activities other than low-/moder-income housing benefit: 7,950

6	Manage grant funds efficiently and effectively.	2026	2030		Citywide Richmond EMSA	Preservation and production of affordable housing units. Making homelessness rare, brief, and non-recurring. Increasing housing stability and supportive services	CDBG: \$8,532,415 ESG: \$100,000 HOME: \$695,315 HOPWA: \$309,110	N/A
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Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing affordable housing.
	Goal Description	Preserve existing affordable housing through homeowner rehabilitation programs and multi-family rental rehabilitation and preservation initiatives.
2	Goal Name	Create new affordable rental housing.
	Goal Description	Create new affordable rental housing and specifically invest in units targeted at households earning less than 59% of AMI.
3	Goal Name	Expand homeownership opportunities.
	Goal Description	Expand homeownership opportunities through new housing construction and homebuyer assistance programs.
4	Goal Name	Support programs for special needs populations and community members experiencing homelessness.
	Goal 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.
5	Goal Name	Invest in services and opportunities for LMI residents.

	Goal Description	Invest in resources, support services, and opportunities that promote housing stability and economic mobility for LMI households.
6	Goal Name	Manage grant funds efficiently and effectively.
	Goal 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.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Richmond will serve an estimated 799 extremely low-income, low-income, and moderate-income households through CDBG and HOME-funded housing activities.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

RRHA provides the following opportunities for public housing residents to be involved in the management of the agency. The agency utilizes several social media platforms, the agency website, texting, and email, in addition to more traditional outreach methods, including posting notices in Property Management offices and direct contact by Resident Services staff. RRHA will continue these efforts, including exploring additional ways to encourage greater involvement among public housing residents.

- Provide training and leadership development to increase the capacity of residents to participate and lead committees as Commissioners on RRHA's Board of Commissioners
- Support resident efforts to maintain active and recognized tenant councils in all RRHA public housing communities.
- Provide ongoing leadership training for resident tenant councils representing each public housing development, in addition to city-wide Resident Tenant Organization (RTO) and Resident Advisory Board (RAB)
- Facilitate community engagement in the development of a Resident Bill of Rights, in addition to opportunities for residents to provide input in design decisions, for each of the RRHA public housing communities undergoing redevelopment
- Encourage residents to run for election to the RRHA Board of Commissioners
- Engage resident leaders of the RTO serving as advisors to the Richmond Development Corporation, RRHA's non-profit development arm
- Provide forums and opportunities to review and provide input on major policy documents (e.g., Agency Annual Plan, 5-Year Strategic Plan, Public Housing Admissions and Continued Occupancy Policy (ACOP), and Housing Choice Voucher Administrative Plan).

RRHA also initiated a series of customer satisfaction and public safety surveys in 2025 and will continue to use them to inform management decisions.

RRHA promotes homeownership as a pathway to self-sufficiency and wealth creation through its ComeHome homeownership initiative and broader anti-poverty strategy. To encourage participation, RRHA will:

- Conduct targeted outreach through resident services staff, tenant councils, digital platforms, and informational workshops outlining eligibility requirements and available supports.
- Support homeownership goals through the existing Family Self-Sufficiency (FSS) Program, where participants may designate homeownership within their Individual Training and Services Plan and utilize FSS escrow savings, consistent with HUD regulations.

- Provide individualized pre- and post-purchase counseling delivered by HUD-certified counselors, including financial literacy, budgeting, credit readiness, and post-closing support.

RRHA will also expand access to affordable homeownership opportunities through partnerships and development initiatives that create new for-sale housing options for eligible residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Richmond participated in the *2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region* study in coordination with Plan RVA, the Cities of Colonial Heights, Hopewell, and Petersburg, and the Counties of Chesterfield and Henrico. The independent analysis recommended that Richmond review its zoning and land-use regulations to mitigate potential barriers to housing development, particularly regarding shared living agreements for residents with special needs, including those in recovery. The findings also recommended continuing gradual infill by expanding the zone districts for duplexes and townhomes, allowing ADUs on lots of adequate size, and promoting a revision of the definition of family in the housing code to address affordability for students and cooperative housing opportunities.

A barrier to affordable housing development is unstable or insufficient funding for gap financing beyond Federal Entitlement funds. Affordable housing developments require complex financing structures and draw from a variety of Federal and State tax incentives. The City created an Affordable Housing Trust Fund in 2008 to help meet the needs of low-income households in the City of Richmond by providing loans and grants to for-profit and nonprofit housing developers for the acquisition, capital, and other related costs necessary to create affordable rental and owner-occupied housing in the City. However, a dedicated funding source for the pool was not implemented, and some developers noted they could not rely on it. In February 2026, a dedicated funding source was identified, but the years of inconsistent funding remain important to highlight as a result of public policy decisions.

The supply of naturally occurring affordable housing (NOAH) often requires rehabilitation. NOAH properties are rental properties with no federal subsidy attached. According to The Partnership for Housing Affordability's *Issue Brief on Naturally Occurring Affordable Housing: City of Richmond* in 2020, Richmond had 366 NOAH properties totaling 29,703. PHA notes that NOAH owners may face market pressures to add improvements and increase rents or to defer maintenance and preserve affordability. When maintenance is deferred, tenants find these conditions challenging and may be reluctant to report housing issues to Code Enforcement for fear of retaliation by the owner. Tenants must also weigh whether to vacate the unit due to conditions against their ability to find another affordable place to live, which may require moving outside their neighborhood or the city. When rents rise, the cost burden on tenants may become too high, leading to displacement.

Budgetary constraints limit the number of Housing Choice Vouchers (HCVs) available in Richmond to 4,053. There are 3,650 households on the HCV waiting list and 6,358 on the public housing unit waiting list. There are over 68,000 households on the waiting list for project-based vouchers. RRHA notes that this figure is duplicative, as households can register for the individual waitlist at each of its 22 sites.

Current state law does not allow localities to have Citywide rental inspection programs. Under existing Virginia law, rental inspection programs can be conducted only in areas that the locality

has deemed blighted by legislative action. This type of program may result in targeting communities of color and having a disproportionate effect on them. In November 2025, Richmond City Council approved the creation of a Residential Rental Inspection Program (RRIP). City officials indicate that they are taking their time to develop the program, mindful not to create new policies that could increase displacement or impact the perception of a neighborhood.

Past policy choices led to a high concentration of public housing in historically redlined areas that were socially, economically, and physically isolated from the rest of the city. Gilpen, Creighton, Fairfield, Mosby, Whitcomb, and Hillside developments, collectively referred to as the “Big 6”, have aged and require significant reinvestment. The communities where these properties are located will require careful planning, deep community engagement, significant infrastructure improvements, and substantial public subsidies to prevent the displacement of residents and the loss of affordable housing units in the city.

In the summer of 2024, the Department of Planning and Development Review (PDR) began its Code Refresh, the largest update to the city’s zoning and land-use policies since the mid-1970s. PDR has invested significant time and resources in this process to gather public feedback and present drafts for review. At the same time, this lengthy process has led some affordable housing developers to delay their plans until the refresh is complete.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Richmond has made progress on recommendations from Roots Policy Research in the *2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region*. Additional updates, revisions, and monitoring are needed. HCD will partner with Roots Policy Research in 2026 to update the report. Many recommendations do not involve federal funding.

Increasing resources and capacity to address housing disparities: Substantial Progress

1. Consider this AI in implementing the component of One Richmond: An Equitable Affordable Housing Plan.

HCD will update One Richmond in 2026.

2. Adopt a dedicated funding source for the City’s Affordable Housing Trust Fund.

On February 23, 2026, the City Council approved dedicating 2.5% of annual real estate tax revenue to the Affordable Housing Trust Fund, establishing a predictable and transparent funding source to support long-term affordable housing goals.

3. Commit to funding fair housing education and outreach programs.

The City continues to fund Housing Opportunities Made Equal (HOME Inc). In FY2025, HOME Inc educated 1,622 residents, attended 30 events, and assisted 57 individuals with discrimination concerns.

Improve access to affordable, quality rental housing: Progress Made

4. Implement the ‘Lodging Lab’ to redevelop city-owned properties for mixed-income housing.

In November 2025, HCD issued two calls for proposals requiring at least 20% of the units to be affordable (0–80% AMI) in mixed-income or mixed-use developments.

5. Support RRHA’s transformation of public housing into mixed-income communities with no net loss of assisted housing.

The City invested HOME and ARPA funds in Creighton Court redevelopment and is establishing a Joint Gilpin Transformation Working Group with RRHA. Next steps include negotiating a Memorandum of Agreement and a Cooperation Agreement.

6. Continue and monitor the City’s eviction prevention and diversion program.

In FY2025, SCHDC assisted 139 households through the Eviction Diversion Program. The City also expanded its Right to Counsel program for low-income tenants.

7. Investigate practices of high-eviction landlords in vulnerable neighborhoods.

HCD is evaluating a landlord engagement initiative to identify challenges, share program information, and support improved housing conditions and affordability.

8. Make recommended zoning changes.

Since June 2024, the Code Refresh initiative has engaged the community to update zoning in alignment with Richmond 300. The final comment period closes in March 2026.

9. Support state and federal regulatory reform to address rental housing disparities.

Although state-level reforms have not advanced, the City established a Residential Rental Inspection Program (RRIP) in 2025 for housing safety and habitability.

10. Coordinate regionally on a pilot rental rehabilitation program offering grants to landlords who maintain units affordable to 60% AMI households.

This initiative may be incorporated into broader landlord engagement efforts.

Increase ownership opportunities for underrepresented households

11. Engage the local Federal Reserve office on disparities in mortgage lending and homeownership.

No progress to date.

12. Support expansion of the regional land trust homeownership model.

The City continues its partnership with the Maggie Walker Community Land Trust.

13. Implement the ‘Lodging Lab’ for homeownership opportunities.

See progress noted under item 4.

14. Support conversion of mobile home parks into resident-owned communities.

The City launched a Manufactured Home Repair Program with project:HOMES to support low-income manufactured homeowners and continues to explore additional opportunities.

Address barriers to equalizing access to opportunity

15. Support implementation of recommendations from the 'Confronting School and Housing Segregation in the Richmond Region' study.

The 2024 update notes continued need for progress.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The Greater Richmond Continuum of Care (GRCoC) organizes Coordinated Street Outreach within its service area. The CSO teams connect with individuals who are unhoused, build trust, assess needs, and link them to housing, healthcare, and supportive services. Community members concerned about individuals or families sleeping outdoors can complete a form to alert the CSO of a potential outreach opportunity. The CSO team is comprised of staff from Commonwealth Catholic Charities, Daily Planet Health Services, Richmond Behavioral Health, St. Joseph's Villa, and Virginia Home for Boys and Girls.

Families with qualifying children under the McKinney-Vento Act are regularly connected to Richmond Public Schools' Center for Families in Transition to identify opportunities and resources.

In addition to the annual Point-in-Time Count conducted each January for HUD programs, Homeward also conducts a summer count. This count offers providers the opportunity to obtain different data points and ask participants qualitative questions to better understand barriers and needs.

Addressing the emergency and transitional housing needs of homeless persons.

Individuals experiencing homelessness or those who are within 3 days of losing their housing may contact the Homeless Connection Line (HCL) for assistance in accessing shelter and resources. Managed by Homeward as a part of the GRCoC, HCL offers trained Diversion Specialists who can assist households with problem-solving, accessing community resources, and connecting to the region's network of homeless services and emergency shelters if needed. Emergency shelters that are a part of the GRCoC must offer clients access to housing-focused case management, a housing stability plan, a barrier assessment, and linkages to mainstream services. HCD awards ESG funds to emergency shelter providers like CARITAS, HomeAgain, and Housing Families First.

Individuals seeking shelter, counseling, and crisis assistance related to domestic and sexual violence may contact the EmpowerNET Hotline. The EmpowerNET Hotline offers free, confidential, live access to trauma specialists who connect residents to crisis intervention, emergency shelter, counseling, case management, and hospital-based services. HCD has utilized CDBG Public Services funding to support programming with the Richmond YWCA, which is a part of the provider network.

The City of Richmond's Department of Social Services and Office of Homeless Services utilize local funding to meet the emergency needs of families who are unstably housed and not yet able to access emergency shelter, or for whom emergency shelter is not the best fit.

As mentioned in SP-40, the City of Richmond also operates an Inclement Weather Shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

GRCoC's Rapid Rehousing providers connect individuals and families with housing-focused case management and financial assistance to reduce their time in homelessness and support a successful program exit. HCD awards ESG funds to GRCoC RRH providers like Housing Families First, St. Joseph's Villa, and the Richmond YWCA.

HCD also funds Richmond Behavioral Health Authority's Residential Support for Homeless Families program through CDBG Public Service, which visits local emergency shelters and provides additional management and referral services to vocational and educational training, substance use treatment programs, or mental health support. The goal is to help families become more stable so that they can connect with mainstream housing opportunities in the community, including Richmond Redevelopment and Housing (RRHA), or be referred to RBHA's Permanent Supportive Housing Program or other voucher opportunities if they qualify. The program also maintains 2 apartments used as short-term transitional housing for families who demonstrate a commitment to pursuing self-sufficiency but whose time at the shelter sites has run out.

HCD funds HOPWA subrecipients to provide Permanent Housing Placement (PHP) and Tenancy-Based Rental Assistance (TBRA) programs to HOPWA eligible clients through the Richmond EMSA. Recipients of these services are also offered supportive services and case management to ensure a successful lease-up and ongoing housing stability for TBRA.

HCD also prioritizes funding the creation of new affordable rental units, which often utilize project-based vouchers, and new units that individuals in Permanent Supportive Housing programs can access. PSH programming is offered through GRCoC providers. Provider input during the HOME-ARP Allocation Plan identified that the need for more PSH units and permanent housing options was the community's greatest need.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

While noted as a vital tool, the GRCoC has chosen not to prioritize funding for homeless prevention through coordinated funding. This is due to the limited funds available and the need to choose among the project types mentioned in previous responses.

To address this, the City continues to expand homeless-prevention options through local funding for programs such as Eviction Diversion, Right-to-Council, and the Family Crisis Fund. In both the

Eviction Diversion and Family Crisis Fund programs, participants receive case management or navigation services in addition to financial assistance.

In 2024, the Department of Human Services opened the Community Resource and Training Center. Co-located with the Office of Homeless Services, Richmond residents experiencing hardship and housing insecurity - especially the unsheltered – can visit the center for services, resources, and navigation to support their path to stabilization. Resource Center Navigators work collaboratively with an adjunct corps of case managers and service providers from the behavioral health, social services, healthcare, employment, and homeless services systems to provide a rotating array of services and training opportunities. The Resource Center is a Connection Point for the Greater Richmond Continuum of Care.

In addition to the HCL, the City also funds the Housing Resource Line (HRL), which provides a centralized access point for Richmond-area residents to connect with programs and services that address their housing needs. The HRL is designed to be an accessible referral resource that community members can call before meeting the HCL requirements for being currently homeless or within 3 days of experiencing homelessness. Between July 1, 2023, and September 30, 2024, the HRL assisted 4,204 Richmond City residents with referrals to resources.

HCD funds HOPWA subrecipients to provide Short-Term Rental, Mortgage, and Utility (STRMU) programs to HOPWA eligible clients through the Richmond EMSA. Recipients of these services are also offered supportive services and case management.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

The City will reduce LBP hazards for residents through its housing activities, including new construction and the rehabilitation of existing owner-occupied structures, by using lead-safe work practices, code enforcement, and lead-paint/healthy-homes education for homeowners, renters, and landlords.

The Richmond and Henrico Health District has delegated authority to conduct lead paint inspections and risk assessments of properties occupied or frequently visited by young children. RHHD also operates the Lead Safe Program for the City of Richmond, and provides lead education, screening, and lead risk assessments and inspections for lead-poisoned children. Income-eligible individuals can access the Virginia Department of Housing and Community Development's Lead Hazard Reduction program to address LBP hazards in the home.

How are the actions listed above related to the extent of lead poisoning and hazards?

Most of the City of Richmond's housing was built prior to 1980. By addressing LBP hazards during renovations and the construction of new housing, the City will reduce the number of pregnant individuals and children exposed to LBP hazards, thereby reducing the number of residents experiencing lead poisoning.

How are the actions listed above integrated into housing policies and procedures?

The City requires all subrecipients to follow HUD and EPA rules when redeveloping older homes to reduce future exposure risks to vulnerable populations. These requirements are included in the policy and procedures manual and integrated into written agreements. With the development of new housing, the City eliminates the LBP risk.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs, and Policies for reducing the number of Poverty-Level Families.

With a poverty-rate of 18.8% – nearly double the national average –, the City of Richmond’s success as a whole depends on effective policies and programming to support families experiencing poverty. This work spans many of the City’s departments, depends on close partnerships with community organizations, and has remained a top priority across many administrations.

The City of Richmond founded the first-in-the-nation Office of Community Wealth Building (OCWB) in 2014” which brought together 49 members to “develop a comprehensive plan to tackle the city’s poverty crisis.” Below is the progress to date on OCWB’s three large goals, as outlined in its Fiscal Year 2025 Annual Impact Report. Goal One: To reduce the number of people living in poverty in the City of Richmond by 40% by 2030. This is an incredibly ambitious goal, but from 2015 until 2023, the number of people living in poverty has declined from approximately 52,000 to 41,000, a 20.9% decrease.

Goal Two: To reduce the number of children in the city living in poverty by 50%. In 2015, more than 15,000 children in Richmond lived below the federal poverty line. In 2023, that number stood near 11,000.

Goal Three: OCWB looked to decrease the city’s poverty rate to 15% or lower. The poverty rate has declined from 25.5% in 2015 to 18.8% today.

A significant number of other citywide plans created since OCWB’s inception incorporate complementary strategies across multiple departments and agencies to address poverty in the City. These include homeless services and support for older residents and individuals with disabilities offered by the Office of Neighborhood and Community Services; support for low-income families provided by the Department of Social Services; job creation led by the Department of Economic Development; utility assistance provided by the Department of Public Utilities; and tax relief provided by the Department of Finance. In October 2025, Mayor Danny Avula released his Mayoral Action Plan (MAP), which includes seven pillars to build a thriving Richmond and currently leads the City’s work. Of the seven pillars, the three listed below include specific goals aimed at addressing poverty.

- Thriving Neighborhoods (that meet our housing needs) - Meet the housing needs of a growing city, so that Richmonders across different income levels can access affordable housing in safe neighborhoods with strong public amenities.
- Thriving Families (where every child succeeds) - Support the education, health, and development of children and families — in and out of the classroom — so that students graduate from Richmond Public Schools well-prepared for success and connected to opportunities for further learning and career development.
- A Thriving Economy (that leaves no one behind) - Support small and minority-owned businesses and employers providing quality, living-wage job opportunities. Create

pathways for disadvantaged residents to move from poverty to stability to wealth building, and direct investments to historically neglected neighborhoods.

Each pillar in MAP includes specific indicators to measure the City's progress. Departments regularly report data points for specific indicators, and progress is tracked. When appropriate, federal entitlement funds are used to support programs and activities that support the pillars and indicators, such as affordable housing creation, housing rehabilitation, workforce development, and homebuyer assistance.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

The affordable housing plan addresses the need to redevelop the existing public housing stock. Specifically, the City and RRHA will work together to transform the Big 6 into Communities of Choice. The Big 6 properties are identified as Geographic Priorities, and opportunities are identified to utilize federal funding for projects that will benefit residents of PHA communities.

This affordable housing plan also aligns with the MAP, and specifically the two pillars and specific goals outlined below.

Thriving Neighborhoods

- Build more homes for more people.
- Create a new model for affordable housing and enhance housing stability.

Thriving Economies

- Connect people to jobs.
- Reduce poverty and build wealth.
- Support Small, Minority-Owned, Women-Owned, and Social Enterprise businesses.
- Invest in the Southside.

Additionally, "Expanding Housing Opportunities" is one of six "big moves" in the City's current comprehensive plan. In other words, "encourag[ing] the development of housing options throughout the city to expand the geography of opportunity by de-concentrating poverty" is a central tenet of the City's land use policies.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

Monitoring of the CDBG, HOME, ESG, and HOPWA programs is conducted by staff in the Department of Housing and Community Development (HCD).

The required organizational structure, capacity, and financial status of CHDOs are reviewed whenever certification is required for a project.

Each contract with a subrecipient includes a detailed item plan outlining the goals and objectives against which the subrecipient's performance will be measured. Subrecipient's complete quarterly reports to update HCD staff on the progress towards the objectives in the item plan and provide updates on new program challenges or opportunities.

On a continuous basis, across all projects and programs, monitoring is conducted through careful review of subrecipient invoices. HCD staff familiar with the funding source review each noted expense to ensure adequate documentation is provided to justify the cost and to ensure the cost is an eligible expense per program regulations and the contract budget. HCD staff monitor subrecipients' expenditure rates against item plan objectives and contract deadlines and schedule performance meetings as needed. Staff also provided ongoing feedback to subscribers, responding to questions and clarifying program requirements.

Risk-based monitoring reviews are conducted on all contracts receiving federal funds. Higher priority is given to agencies receiving first-time federal funding for programs or high-risk activities, or to those with poor program or contract compliance. During monitoring, HCD staff review a sample of subrecipients' individual project files to ensure compliance with HUD regulations, HCD requirements, and other applicable standards. Checklists and review procedures are implemented in accordance with HUD's *Community Planning and Development Monitoring Handbook* (6509.2).

Monitoring results are provided in writing to subrecipients and include any necessary findings or concerns along with required or recommended corrective actions. Subrecipients are instructed to provide their response and confirmation of correction actions within 30 days, after which a final letter is included with the report. Monitoring of all sub-representatives is conducted annually or biannually and uses a combination of electronic files and on-site visits.

The City of Richmond encourages minority participation in all contracts, and all sub-awards must make every feasible effort to contract with minority-owned and women-owned business enterprises in response to invitations to bid. HCD staff work with subrecipients to ensure outreach to minority businesses, utilize minority businesses for projects where possible, and comply with Section 3 requirements.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Information in this section is auto-populated from SP-35 during Year 1 of the Annual Action Plan.

Anticipated Resources

Table 59 - Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Services	\$4,321,483		\$1,980,195.72	\$6,301,678.72	\$17,285,932	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.
ESG	Public-Federal	Overnight shelter Rapid Re-Housing (rental assistance) Services	\$383,727.12		\$10,090.23	\$393,817.35	\$1,534,908	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.
HOME	Public-Federal	Acquisition Homebuyer Assistance Homeowners rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$1,419,063		\$362,837	\$1,781,900	\$5,676,252	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.
HOPWA	Public-Federal	Facilities Operations PHP Supportive Services STRMU TBRA	\$2,060,743		\$92,142.29	\$2,152,885.29	\$8,242,972	The projected amount is based on the PY25 actual award, with level funding at that amount for PY26-30.

Table 61 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description

Consolidated Plan

RICHMOND

of how matching requirements will be satisfied

The City's matching requirement for ESG is met through the subrecipient's use of other federal, state, local, and private funds. The HOME matching requirement is met through the City's funding of projects through the Affordable Housing Trust Fund.

The City's federal entitlement funds are leveraged by community partners and subrecipients in many ways.

- Housing developers leverage resources from the City's Affordable Housing Trust Fund and federal funding to construct new multi- and single-family units.
- Low Income Housing Tax Credits (LIHTC) are frequently leveraged against federal entitlement funds by housing developers for new construction and rehabilitation activities.
- City of Richmond funds a variety of nonprofit organizations through the non-departmental budget for the purpose of public service, serving predominantly low- and moderate-income people.
- Nonprofit emergency shelter, rapid re-housing, and HOPWA providers leverage City-awarded funds with GRCoC funding from HUD and the state's Virginia Homeless Solutions Program.
- Section 8 Housing Choice Vouchers are administered by RRHA and RBHA.
- Providers operating homebuyer assistance programs frequently leverage federal entitlement funding with private funding to help first-time homebuyers access a home they can afford.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City may use vacant City-owned properties to develop affordable housing for low- and moderate-income residents.

Discussion

Annual Goals and Objectives

Consolidated Plan

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AP-20 Annual Goals and Objectives

Goals Summary Information

Table 60 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing affordable housing.	2026	2027	Affordable Housing	Citywide	Preservation and production of affordable housing units.	CDBG: \$3,260,033 ESG: \$0 HOME: \$0 HOPWA: \$0	Rental units rehabilitated: 68 Homeowner housing rehabilitated: 66
2	Create new affordable rental housing.	2026	2027	Affordable Housing	Citywide	Preservation and production of affordable housing units.	CDBG: \$0 ESG: \$0 HOME: \$800,000 HOPWA: \$0	Rental units constructed: 50
3	Expand homeownership opportunities.	2026	2027	Affordable Housing	Citywide	Preservation and production of affordable housing units.	CDBG: \$480,000 ESG: \$0 HOME: \$840,000 HOPWA: \$0	Homeowner housing added: 13 Direct financial assistance to homebuyer: 16
4	Support programs for special needs populations and community members experiencing homelessness.	2026	2027	Homeless Non-homeless Special Needs	Citywide Richmond EMSA	Making homelessness rare, brief, and non-recurring.	CDBG: \$245,000 ESG: \$373,817.35 HOME: \$0 HOPWA: \$2,091,063	Homeless person overnight shelter: 850 Tenant-based rental assistance/Rapid Rehousing: 78 Homelessness prevention: 55 HIV/AIDS housing operations: 8 Public service activities other than low-/moder-income housing benefit: 890
5	Invest in services and opportunities for LMI residents.	2026	2027	Non-homeless Special Needs Non-Housing Community Development	Citywide RRHA Big 6	Increasing housing stabilization and supportive services.	CDBG: \$580,000 ESG: \$0 HOME: \$0 HOPWA: \$0	Businesses assisted: 1,500 Public service activities other than low-/moder-income housing benefit: 1,590

6	Manage grant funds efficiently and effectively.	2026	2027		Citywide Richmond EMSA	Preservation and production of affordable housing units. Making homelessness rare, brief, and non-recurring. Increasing housing stability and supportive services	CDBG: \$1,736,645.72 ESG: \$20,000 HOME: \$141,900 HOPWA: \$61,822.29	N/A
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Table 62 – Goals Summary

Goal Descriptions

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1	Goal Name	Preserve existing affordable housing.
	Goal Description	Preserve existing affordable housing by rehabilitating 66 owner-occupied homes and preserving 68 units of multi-family rental through substructural rehabilitation and preservation.
2	Goal Name	Create new affordable rental housing.
	Goal Description	Create 50 new affordable rental housing units, of which 25 will be for households earning less than 59% of AMI.
3	Goal Name	Expand homeownership opportunities.
	Goal Description	Provide homebuyer assistance to 16 first-time homeowners. Construct 13 new affordable homes for sale to individuals making less than 80% AMI.
4	Goal Name	Support programs for special needs populations and community members experiencing homelessness.
	Goal 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. <ul style="list-style-type: none"> • Homeless person overnight shelter: 850 • Tenant-based rental assistance/Rapid Rehousing: 78 • Homelessness prevention: 55 • HIV/AIDS housing operations: 8 • Public service activities other than low-/moderate-income housing benefit: 890
5	Goal Name	Invest in services and opportunities for LMI residents.
	Goal Description	Assist 1,500 small businesses. Provide public services that promote housing stability and economic mobility for 1,590 LMI households.
6	Goal Name	Manage grant funds efficiently and effectively.
	Goal Description	Manage 26 different contracts with subrecipients across 4 funding sources to ensure compliance with federal requirements and delivery of desired housing and community development outcomes for residents. Ensure on-time Section 108 grant repayment.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

Table 63 – Project Information

#	Project Name
1	Single Family Development
2	Multi-Family Housing Development
3	Multi-Family Housing Rehabilitation
4	Owner-Occupied Rehabilitation
5	Homebuyer Assistance
6	Public Services - Invest
7	Public Services - Support
8	Economic Development
9	ESG26 Richmond (2027)
10	2026-2029 Serenity
11	2026-2029 Homeward
12	2026-2029 Commonwealth Catholic Charities
13	2026-2029 SupportWorks Housing
14	2026-2029 Daily Planet Health Services
15	2026-2029 City of Richmond
16	CDBG & HOME Administration – PY26/FY27

Table 64 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

Funding is based on meeting national objectives as well as priorities and goals outlined in the Consolidated Plan. Allocations for individual activities, grouped into projects, are determined through a competitive grant application process. Each application is rated by an HCD staff member familiar with the regulations for the requested funding source and by another staff member from the department or a sister department. The rating scores are averaged, then reviewed and ranked by HCD staff across all applications for each funding source. Final recommendations are made considering the application's average score, Federal Regulations, and Departmental and City priorities.

Recommended projects include those that demonstrate a strong capacity to administer federal funds and meet project goals, add affordable housing options for extremely low-income residents, or benefit low- and moderate-income residents. For PY26, the requested funds for Public Services far exceeded the amount available due to the 15% cap. Application requests for all Emergency Solutions Grant (ESG) funding also exceeded the allocation amount, with Emergency Shelter Operations requests specifically exceeding the 60% cap.

Recommendations are based on the needs of low- and moderate-income households or agency needs expressed in their applications, not on geographic areas.

AP-38 Project Summary

Project Summary Information

1	Project Name	Single Family Development
	Target Area	Citywide
	Goal Supported	Expand homeownership opportunities.
	Needs Addressed	Preservation and production of affordable housing units.
	Funding	HOME - \$840,000
	Description	New construction of affordable single-family homes increases the housing stock available to low- and moderate-income homebuyers and helps program participants build assets and wealth.
	Target Date	06/30/28
	Estimate the number and type of families that will benefit from the proposed activities.	project:HOMES – Eastview Affordable Homeownership – 6 households. Richmond Metropolitan Habitat for Humanity - Expanding Affordable, Equitable Homeownership Opportunities in Richmond – 7 households.
	Location Description	Richmond Metropolitan Habitat for Humanity – Expanding Affordable, Equitable Homeownership Opportunities in Richmond - District 5 (Greenwood Ave.; Poverty Census Tract 111) project:HOMES – Eastview Affordable Homeownership - District 7 (Wood St.; Poverty Census Tract 204)
Planned Activities	project:HOMES – Eastview Affordable Homeownership (HOME – \$480,000) – project:HOMES will construct six (6) single-family homes that will be sold exclusively to first-time homebuyers who are at or below 80% AMI in the City of Richmond. Richmond Metropolitan Habitat for Humanity - Expanding Affordable, Equitable Homeownership Opportunities in Richmond (HOME - \$360,000) – Habitat for Humanity will construct seven (7) single-family homes that will be sold exclusively to first-time homebuyers who are at or below 80% AMI in the City of Richmond. Richmond will use the CHDO HOME set aside for this project.	

2	Project Name	Multi-Family Housing Development
	Target Area	Citywide
	Goal Supported	Create new affordable rental housing.
	Needs Addressed	Preservation and production of affordable housing units.
	Funding	HOME - \$800,000
	Description	Funds are used to develop new, affordable rental units in multi-family development properties.
	Target Date	6/30/28
	Estimate the number and type of families that will benefit from the proposed activities.	Woda Cooper – Marsh Place – 50 households.
	Location Description	7005 Old Jahnke Rd., Richmond, VA 23225
	Planned Activities	Woda Cooper – Marsh Place (HOME - \$800,000) – Woda Cooper will develop an affordable, multi-family property consisting of 50 affordable rental units, targeted at 30 – 80% AMI Richmond residents. The property will contain a mix of one-, two-, and three-bedroom units.
3	Project Name	Multi-Family Housing Rehabilitation
	Target Area	Citywide
	Goal Supported	Preserve existing affordable housing.
	Needs Addressed	Preservation and production of affordable housing units.
	Funding	CDBG - \$1,500,000
	Description	Funds are used to rehabilitate, convert, and preserve affordable rental units in multi-family development properties.

	Target Date	6/30/28
	Estimate the number and type of families that will benefit from the proposed activities.	Grace St. Preservation LLC – Grace St. – 68 households
	Location Description	400 E. Grace St., Richmond, VA 23219
	Planned Activities	Grace St. Preservation LLC – Grace St. (CDBG - \$1,500,000) – Grace St. Preservation LLC will substantially rehabilitate the historic Grace Place building at 400 E. Grace St. in downtown Richmond; the eleven-story, mixed-use high-rise will be converted into 68 affordable one-bedroom apartments for seniors at or below 50% AMI. The project will utilize vouchers from RRHA.
4	Project Name	Owner-Occupied Rehabilitation
	Target Area	06/30/2027
	Goal Supported	Preserve existing affordable housing.
	Needs Addressed	Preservation and production of affordable housing units.
	Funding	CDBG - \$1,760,003
	Description	Owner-Occupied rehabilitation allows extremely low- to moderate-income homeowners (80% AMI and below) to make needed home repairs and remove elements of blight from their properties. Homeowners receive assistance through grants and forgivable loans, enabling the City of Richmond to preserve affordable housing units and ensure long-term affordability.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	The listed subrecipient will provide the following: <ul style="list-style-type: none"> • project:HOMES – Citywide Critical Home Repair - 43 households. • project:HOMES - Comprehensive Home Repair - 8 households. • Richmond Metro Habitat for Humanity – Home Repairs in the City of Richmond Households Earning 0 – 80% - 15 households.

		All beneficiary households will be at or below 80% AMI.
	Location Description	Citywide
	Planned Activities	<ul style="list-style-type: none"> • project:HOMES – Citywide Critical Home Repair (CDBG Funds - \$860,000) - Preservation of affordable homeownership in the City of Richmond by providing direct assistance to city homeowners in the form of home repair services. Recipients of the assistance will be owner-occupants with annual incomes at or below 80% of AMI. • project:HOMES - Comprehensive Home Repair (CDBG Funds - \$600,033) - Funding to provide repairs to homes that need significant structural and/or mechanical repairs that threaten the continued safe occupancy and the stability of the surrounding community. Recipients of the assistance will be owner-occupants with annual incomes at or below 80% of AMI. <p>Richmond Metro Habitat for Humanity - Home Repairs in the City of Richmond Households Earning 0 – 80% (CDBG Funds - \$300,000) - Funding to support Critical Home Repairs for homeowners in the City of Richmond whose incomes are between 0-80% of the AMI. Critical Home Repair services to be provided include the following: Roof replacement or repairs; Window replacement of failed windows; Repair and/or replace porches, steps, and ramps; Gutter repairs and/or replacement; Tree trimming and removal; Siding replacement/repair; Installation of fabricated handrails; and Interior accessibility and life safety repairs.</p>
5	Project Name	Homebuyer Assistance
	Target Area	Citywide
	Goal Supported	Expand homeownership opportunities.
	Needs Addressed	Preservation and production of affordable housing units.
	Funding	CDBG - \$480,000
	Description	Homeownership assistance programs help low- and moderate-income families whose incomes are at or below 80% of the area median income purchase their first home in the City of Richmond.
	Target Date	6/30/27
	Estimate the number and type of families that	Southside Community Development and Housing Corporation - Downpayment Assistance - 8 households.

	will benefit from the proposed activities.	HOME Inc. - Keystone Program for First-Time Homebuyers – 8 households.
	Location Description	Southside Community Development and Housing Corporation – Downpayment Assistance – Citywide HOME Inc. – Keystone Program for First-Time Homebuyers – Citywide
	Planned Activities	Southside Community Development and Housing Corporation - Downpayment Assistance (CDBG – \$240,000) - SCDHC will use the funds to provide homebuyer assistance to low-income first-time homebuyers. Clients will be at or below 80% AMI. HOME Inc. - Keystone Program for First-Time Homebuyers (CDBG - \$240,000) – HOME Inc. will utilize funding for homebuyer assistance for low-income first-time homebuyers. Clients will be at or below 80% AMI
6	Project Name	Public Services - Investment
	Target Area	Citywide
	Goal Supported	Invest in services and opportunities for LMI residents.
	Needs Addressed	Increasing housing stabilization and supportive services.
	Funding	CDBG - \$380,000
	Description	The project is for CDBG-funded public service activities focused on investing in services and opportunities for LMI residents.
	Target Date	6/30/27
	Estimate the number and type of families that will benefit from the proposed activities.	HOME, Inc. - HOME Housing Information and Counseling Program - 1,430 persons. Southside Community Development and Housing Center - Housing Counseling - 160 households.
	Location Description	Citywide

	Planned Activities	<p>HOME, Inc. - HOME Housing Information and Counseling Program (CDBG - \$190,000) - This program creates stable housing through homeownership education, which assists homeowners behind in their mortgage to avoid foreclosure, increases tenant rights and responsibilities knowledge, and increases financial literacy. Services include homebuyer education and pre-purchase counseling; foreclosure prevention counseling; money management and credit classes for those who wish to either purchase a home or maintain stable rental housing; tenant education and landlord-tenant information and referral services for families who are in dispute with their landlords, at risk of eviction or in need of help with relocation.</p> <p>Southside Community Development and Housing Center - Housing Counseling (CDBG - \$190,000) - SCDHC's Homeownership Center will assist low- and moderate-income Richmond residents achieve homeownership through comprehensive and multilingual financial coaching through our Financial Opportunity Center (FOC), and HUD-certified rental, pre-purchase, post-purchase, and foreclosure prevention counseling through our HUD-approved housing counseling center. The SCDHC Homeownership Center will also facilitate homebuyer education.</p>
7	Project Name	Public Services - Support
	Target Area	Citywide
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Increasing housing stabilization and supportive services.
	Funding	CDBG - \$245,000
	Description	The project is for CDBG-funded public service activities focused on supporting programs for special needs populations.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	<ul style="list-style-type: none"> • Richmond Behavioral Health Authority - Residential Support for Homeless Families - 80 persons. • YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors – 246 persons. • Daily Planet Health Services - Increasing Access to Care: Integrated Medical Outreach – 300 persons
	Location Description	Citywide
	Planned Activities	<ul style="list-style-type: none"> • Richmond Behavioral Health Authority - Residential Support for Homeless Families (CDBG - \$95,000) - The program provides case management services to families who are in homelessness and are being sheltered by one of the partner agencies. Families are connected to

		<p>mainstream housing in the community. The program also operates two apartments that are utilized as short-term temporary housing for families who are homeless and who've reached the max number of emergency shelter days, and who've demonstrated a commitment to obtaining self-sufficiency.</p> <ul style="list-style-type: none"> • YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors (CDBG - \$80,000) – YWCA will provide immediate crisis response and short-term stabilization services for survivors of domestic and sexual violence in the City of Richmond. Funds will support a DV/SV Hotline Specialist and flexible assistance for low- and moderate-income survivors. • Daily Planet Health Services - Increasing Access to Care: Integrated Medical Outreach (CDBG - \$70,000) – This project provides primary care, behavioral health care, and/or outreach and case management services via outreach at mobile medical events and street medicine to low-income individuals in the City of Richmond.
8	Project Name	Economic Development
	Target Area	Citywide
	Goal Supported	Invest in services and opportunities for LMI residents.
	Needs Addressed	Increasing housing stabilization and supportive services.
	Funding	CDBG - \$200,000
	Description	This project provides funding for economic development activities, targeted at low- and moderate-income Richmond residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	Metropolitan Business League – Economic Mobility: Small Business Education, Increased Procurement Opportunities, & Access to Capital – 2,150
	Location Description	Citywide
	Planned Activities	Metropolitan Business League – Economic Mobility: Small Business Education, Increased Procurement Opportunities, & Access to Capital (CDBG - \$200,000) – program provides

		entrepreneurship, workforce development, and capital access training and services to underserved business owners to build sustainable businesses and enterprises.
9	Project Name	ESG26 Richmond (2027)
	Target Area	Citywide
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Making homelessness rare, brief, and non-recurring.
	Funding	ESG - \$393,817.35
	Description	Funds will be used to provide homeless services and assistance to individuals in the City of Richmond who meet HUD's definition of homelessness. ESG funds are utilized for: emergency shelter operations, rapid re-housing, HMIS database management, and ESG grantee administrative costs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	<ul style="list-style-type: none"> • Housing Families First – Pathways to Home: Emergency Shelter – 150 persons • Housing Families First – Pathways to Home: Rapid Re-Housing –7 households • CARITAS – Emergency Shelter and Case Management FY27 - 450 households. • YWCA Richmond – Rapid Re-Housing for Domestic and Sexual Violence Survivors - 12 households • Homeward - Homeward Community Information System (HCIS) – N/A • HomeAgain – Richmond Emergency Shelter Operations – 250 persons • St. Joseph's Villa – Rapid Rehousing ESG FY27 – 8 households
	Location Description	Citywide
	Planned Activities	<ul style="list-style-type: none"> • Housing Families First – Pathways to Home: Emergency Shelter (ESG - \$75,000) – funds will support single women and families experiencing homelessness with emergency shelter and case management services. • Housing Families First – Pathways to Home: Rapid Re-Housing (ESG - \$20,000) – funds will support single women and families experiencing homelessness by providing housing assistance and case management to rapidly re-house them into permanent, affordable housing. • CARITAS – Emergency Shelter and Case Management FY27 (ESG - \$50,000) – funds will support low-barrier emergency shelter for single men and women in Richmond. Individuals are connected to case management services and receive referrals for other community and mainstream resources to help transition from shelter to a positive housing destination.

		<ul style="list-style-type: none"> • YWCA Richmond – Rapid Re-Housing for Domestic and Sexual Violence Survivors (ESG - \$70,000) – funds will be used to provide rapid re-housing for survivors of domestic and sexual violence, who have fled unsafe living situations and are classified as homeless. • Homeward - Homeward Community Information System (HCIS) (ESG - \$8,500) – funds will support ongoing operations of the HMIS compliant database used by the Greater Richmond Continuum of Care (GRCoC). • HomeAgain – Richmond Emergency Shelter Operations (ESG - \$100,000) – funds will be used to provide temporary emergency shelter and case management for individuals and families. • St. Joseph’s Villa – Rapid Rehousing ESG FY27 (ESG - \$50,317) – funds will be used for rapid re-housing expenses and case management to assist individuals and families in leasing affordable, permanent housing. • ESG Admin (ESG-\$20,000)– ESG funding for program administration.
10	Project Name	2026-2029 Serenity
	Target Area	Richmond EMSA
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Making homelessness rare, brief, and non-recurring.
	Funding	HOPWA - \$175,000
	Description	Provide funding for housing-related services for those with HIV/AIDS in the Richmond MSA. Serenity will provide Supportive Services and STRMU to assist HOPWA-eligible households and will use HOPWA funding for Program Administration.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	Serenity, Inc. - Housing Assistance Program - will assist 100 clients with Supportive Services and 12 households with STRMU or PHP.
	Location Description	Richmond EMSA
Planned Activities	Serenity, Inc. - Housing Assistance Program (HOPWA Funds - \$175,000) - Funds will provide persons living with HIV/AIDS with Supportive Services and Short-term rental, Mortgage, and Utility (STRMU) assistance. Funds will also be used for Program Administration.	

11	Project Name	2026-2029 Homeward
	Target Area	Richmond EMSA
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Making homelessness rare, brief, and non-recurring.
	Funding	HOPWA - \$20,000
	Description	The project will provide a HIPAA-compliant online database management tool to service providers working with individuals who are low-income and living with HIV/AIDS.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	N/A
	Location Description	Richmond EMSA
	Planned Activities	Homeward - HMIS (HOPWA Funds - \$20,000.00) - Funds will support ongoing operations of the Homeward Community Information System (HCIS), and HMIS-compliant database. The project will also share necessary data and provides agency support to assist HCD in completing the HOPWA APR/CAPER.
12	Project Name	2026-2029 Commonwealth Catholic Charities
	Target Area	Richmond EMSA
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Making homelessness rare, brief, and non-recurring.
	Funding	HOPWA - \$1,454,600
	Description	Provide funding for 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. CCC will also utilize HOPWA funds for Program Administration.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	CCC HOPWA RVA – will provide assistance to a total of 151 households. 51 will be served by TBRA, 45 will be served by STRMU, 55 will be served by PHP, and 151 will be served by Supportive Services/Case Management.
	Location Description	Richmond EMSA
	Planned Activities	CCC HOPWA RVA (HOPWA Funds - \$1,454,600) – funds will provide low- and moderate-income individuals living with HIV/AIDS with Supportive Services, STRMU assistance, TBRA assistance, and PHP assistance.
13	Project Name	2026-2029 SupportWorks Housing
	Target Area	Richmond EMSA
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Making homelessness rare, brief, and non-recurring.
	Funding	HOPWA - \$275,000
	Description	Funding will be provided for Facility Operations and Supportive Services for HOPWA-eligible individuals. Funding is also provided for Program Administration
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	SupportWorks Housing – will assist a total of 18 individuals with Supportive Services; 8 individuals will reside in the HOPWA-funded facility.
	Location Description	Richmond EMSA

	Planned Activities	SupportWorks (HOPWA Funds - \$275,000) - SupportWorks Housing owns and operates an eight-unit affordable living community for formerly homeless single adults living with HIV/AIDS located in Richmond. SupportWorks also provides supportive services to other qualifying individuals at their properties located in the Richmond MSA.
14	Project Name	2026-2029 Daily Planet Health Services
	Target Area	Richmond EMSA
	Goal Supported	Support programs for special needs populations and community members experiencing homelessness.
	Needs Addressed	Making homelessness rare, brief, and non-recurring.
	Funding	HOPWA - \$166,463
	Description	Provide funding for Permanent Housing Placement (PHP) and case management for those with HIV/AIDS in the Richmond MSA. Funding is also provided for Program Administration.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	Daily Planet Health Services - Increasing Access to Housing for Individuals and/or Families with HIV - will assist 40 households.
	Location Description	Richmond EMSA
	Planned Activities	Daily Planet Health Services - Increasing Access to Housing for Individuals and/or Families with HIV (HOPWA Funds - \$166,463) - Funds will provide persons living with HIV/AIDS with housing-related case management and permanent housing placement (PHP).
15	Project Name	2026-2029 City of Richmond
	Target Area	Richmond EMSA
	Goal Supported	Manage grant funds efficiently and effectively.

	Needs Addressed	
	Funding	HOPWA: \$61,822.29
	Description	Provide funding for housing-related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for tenant-based rental assistance, emergency short-term mortgage assistance, utility assistance, and information referrals.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities.	N/A
	Location Description	Program monitoring and administration will occur from the HCD office. Programs are executed through the Richmond EMSA.
	Planned Activities	HCD-HOPWA Administration (HOPWA Funds - \$61,822.29) – HOPWA funding for program administration and monitoring.
16	Project Name	CDBG & HOME Administration – PY26/FY27
	Target Area	Citywide, Richmond EMSA
	Goal Supported	Manage grant funds efficiently and effectively.
	Needs Addressed	
	Funding	CDBG - Admin \$788,123.00 , Section 108 - \$948,522.72 HOME - Admin \$141,900.00
	Description	This project provides funding for the general administration of the City's Community Development Block Grant and HOME Investment Partnership programs.

Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities.	N/A
Location Description	Program monitoring and administration will occur from the HCD office. Programs are executed citywide.
Planned Activities	<ul style="list-style-type: none"> • Section 106 Review and Planning – (CDBG funds - \$50,000.00) – CDBG funds will go towards the administration of Section 106 Review. This process is necessary for the City's disbursement of HUD funding. The responsibility is delegated to the City by HUD Regulation 24 CFR Part 58.1 and is a requirement of the HUD contract with the City of Richmond. • HCD CDBG Admin – (CDBG funds \$ 732,123.00) – funds will be used for the overall program administration, coordination, technical assistance to applicants, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • Section 108 Repayment – (CDBG funds - \$948,522.72) – CDBG funds will be used to make loan repayments on the 2012 Section 108 Guaranteed Loans made to the City of Richmond by HUD. The loan is guaranteed for 20 years at a variable interest rate (4.5% to 8.5%) and was earmarked for the rehabilitation of single-family homes and multi-family units, as well as economic development, in targeted areas of the City. The terms of the loan indicate that CDBG funds are to be used as repayment. Funding for this proposal will enable the City to meet its debt obligations on loans made to rehabilitate the housing stock and to provide safe, affordable housing to its residents.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Richmond uses all CDBG, ESG, and HOPWA funding to benefit LMI residents, and will not focus on specific geographic areas in PY26. Programs are offered to qualifying residents throughout the City that meet eligibility requirements. This includes direct service programs through emergency shelters, rapid re-housing, HOPWA supportive services and housing assistance, and public services. While a majority of HOPWA-eligible clients live within the Cities of Richmond and Petersburg and the counties of Henrico and Chesterfield, HOPWA service providers connect with eligible clients outside these areas so that clients can also access these resources across the larger EMSA.

CDBG and HOME funding used for affordable housing preservation and construction acknowledged the need to provide safe, affordable housing through the City. Given the age of Richmond's housing stock, there is a need for owner-occupied housing rehabilitation across the City. Federal entitlement funds for affordable housing construction are used in areas where nonprofit developers can afford to build new units and where there is available land for larger multi-family units, enabling the City to leverage federal dollars with developers to support the development of affordable units. While the RRHA Big 6 properties are a geographic priority, no funding was awarded to projects in these areas for PY26 due to construction schedules.

Geographic Distribution

Table 65 - Geographic Distribution

Target Area	Percentage of Funds
Citywide	79.75%
RRHA Big 6	0%
Richmond EMSA	20.25%

Table 66 - Geographic Distribution

Rationale for the priorities for allocating investments geographically.

The City of Richmond will allocate CDBG, HOME, and ESG funds based on needs demonstrated in funding applications, not by geographic area. HOPWA funding is also allocated based on needs demonstrated in funding applications, but the geographic area is broader to meet the needs of HOPWA-eligible clients throughout the HUD-defined eligibility EMSA.

AP-55 Affordable Housing – 91.220(g)

Introduction

The PY26-30 Consolidated Plan identifies a range of tools to address the City’s affordable housing crisis. In PY26, the City will place a strong emphasis on the rehabilitation of existing units through owner-occupied rehabilitation programs and multi-family unit rehabilitation. Other tools, including new construction and rental assistance, will be leveraged to address the differing needs of households in the community.

Table 67 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	27
Non-Homeless	213
Special-Needs	221
Total	461

Table 68 - One Year Goals for Affordable Housing by Support Requirement

Table 69 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	248
The Production of New Units	63
Rehab of Existing Units	134
Acquisition of Existing Units	16
Total	461

Table 70 - One Year Goals for Affordable Housing by Support Type

Discussion

The figures in Table 64 represent the number of households to be provided with affordable housing by household types.

- The Homelessness figure is an estimate of the number of households to be served through ESG rapid re-housing programming, which provides families with one-time or temporary rental assistance, along with housing-focused case management.
- The Non-Homelessness figure is an estimate of the number of households to be served through CDBG activities such as homeownership assistance, owner-occupied rehabilitation, multi-family unit rehabilitation, and new construction.
- The Special-Needs figure is an estimate of the number of HOPWA eligible households to be served through housing assistance activities.

Table 64 is not inclusive of all households that will be supported using Federal Entitlement funds, and does not include those supported through emergency shelter, transitional housing, supportive services, or public services activities.

The figures in Table 65 represent the number of households to be provided with affordable housing by the HUD housing activity type.

- Rental Assistance
 - Housing Families First will provide rapid re-housing assistance to 7 households.
 - YWCA Richmond will provide rapid re-housing assistance to 12 households.
 - St. Joseph’s Villa will provide rapid re-housing assistance to 8 households.
 - Serenity will provide 12 HOPWA-eligible households with STRMU or PHP

- assistance.
 - CCC will provide 51 households with TBRA, 45 households with STRMU, and 55 households with PHP assistance. All households will be HOPWA-eligible.
 - SupportWorks Housing will provide 8 HOPWA-eligible individuals with affordable housing via their HOPWA-funded facility.
 - Daily Planet Health Services will provide 40 HOPWA-eligible households with PHP assistance.
- Production of New Units
 - project:HOMES will build 6 single-family homes as a part of its Eastview Affordable Homeownership activity. All homes will be sold to households making less than 80% AMI.
 - Richmond Metropolitan Habitat for Humanity will build 7 single-family homes as part of its Expanding Affordable, Equitable Homeownership Opportunities in Richmond activity. All homes will be sold to households making less than 80% AMI.
 - Woda Cooper will develop a multi-family property consisting of 50 affordable rental units, targeted at Richmond residents earning between 30 – 80% AMI.
- Rehab of Existing Units
 - project:HOMES will provide critical home repairs to 43 owner-occupied units for households making less than 80% AMI.
 - project:HOMES will provide comprehensive home repairs to 8 owner-occupied units for households making less than 80% AMI.
 - Richmond Metro Habitat for Humanity will provide home repairs to 15 owner-occupied units for households making less than 80% AMI.
 - Grace St. Preservation LLC will substantially rehabilitate 400 E. Grace St to create 68 affordable one-bedroom apartments for seniors at or below 50% AMI.
- Acquisition of Existing Units
 - Southside Community Development and Housing Corporation will provide homeowner assistance to 8 low-income first-time homebuyers. Clients will be at or below 80% AMI.
 - HOME Inc. will provide homebuyer assistance to 8 low-income first-time homebuyers. Clients will be at or below 80% AMI

AP-60 Public Housing – 91.220(h)

Introduction

During Year One (July 1, 2026 – June 30, 2027), the Richmond Redevelopment and Housing Authority (RRHA) will implement capital, redevelopment, operational, and resident engagement actions to advance the public housing priorities identified in this Consolidated Plan. Key activities include deployment of Capital Fund resources for priority life-safety and building system improvements, continued advancement of phased redevelopment at major family communities, strengthened financial and administrative oversight to support long-term housing stability, and implementation of the People Plan framework to guide resident engagement and service coordination. RRHA will also promote resident leadership, policy participation, and structured pathways to homeownership, reinforcing its commitment to maintaining safe, stable, high-quality housing while supporting long-term opportunity for residents.

Actions planned during the next year to address the needs to public housing.

During Year One of the 2026–2030 Consolidated Plan period, the Richmond Redevelopment and Housing Authority (RRHA) will advance targeted capital improvements, redevelopment activities, and operational strategies to address both the physical condition of its public housing portfolio and residents' stability and opportunity needs.

To address physical conditions, RRHA will strategically deploy Capital Fund Program resources to complete priority life-safety repairs and building system improvements across multiple developments, with resident input as available funding permits. Planned activities include roof replacements, heating system upgrades (including boiler replacements where necessary), plumbing repairs, interior unit modernization, and accessibility enhancements at senior and family communities. Corrective actions tied to recent NSPIRE inspection findings will be completed at lower-scoring developments to maintain compliance with HUD standards. RRHA will also initiate procurement of an updated Physical Needs Assessment to inform capital prioritization, redevelopment sequencing, and long-term asset management planning.

Redevelopment and repositioning efforts will continue, including ongoing phases at Creighton Court and advancement of predevelopment and financing activities at Mosby Court South and Gilpin Court, utilizing approved HUD tools and funding sources such as Capital Funds, Project-Based Vouchers (PBVs), and Low-Income Housing Tax Credits (LIHTC).

To support long-term housing stability and reliable maintenance operations, RRHA will continue efforts to refine rent administration, revenue management, and operational oversight practices. These efforts will focus on accurate income-based rent determinations, timely recertifications, clear communication with residents, and compliance with HUD requirements. Sound revenue administration supports routine maintenance, reduces the risk of deferred maintenance, and preserves property conditions, while maintaining a resident-centered approach that prioritizes fairness, hardship protections, and housing stability.

In addition to physical and operational actions, RRHA will advance implementation of the People Plan framework to support resident engagement, relocation planning, and coordinated service delivery as redevelopment progresses. The agency will maintain participation in the Family Self-Sufficiency (FSS) program, coordinate workforce development and financial capability services with community partners, and strengthen resident communication and leadership engagement to support informed participation in redevelopment activities.

Together, these actions reflect an integrated approach that addresses building conditions, operational sustainability, and resident advancement to ensure public housing remains safe, stable, high-quality housing that supports both immediate stability and long-term opportunity.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

RRHA provides the following opportunities for public housing residents to be involved in the management of the agency. The agency utilizes several social media platforms, the agency website, texting, and email, in addition to more traditional outreach methods, including posting notices in Property Management offices and direct contact by Resident Services staff. RRHA will continue these efforts, including exploring additional ways to encourage more public housing resident involvement.

- Provide training and leadership development to increase the capacity of residents to participate and lead committees as Commissioners on RRHA's Board of Commissioners
- Support resident efforts to maintain active and recognized tenant councils in all RRHA public housing communities.
- Provide ongoing leadership training for resident tenant councils representing each public housing development, in addition to city-wide Resident Tenant Organization (RTO) and Resident Advisory Board (RAB)
- Facilitate community engagement in the development of a Resident Bill of Rights, in addition to opportunities for residents to provide input in design decisions, for each of the RRHA public housing communities undergoing redevelopment
- Encourage residents to run for election to the RRHA Board of Commissioners
- Engage resident leaders of the RTO serving as advisors to the Richmond Development Corporation, RRHA's non-profit development arm
- Provide forums and opportunities to review and provide input on major policy documents (e.g., Agency Annual Plan, 5-Year Strategic Plan, Public Housing Admissions and Continued Occupancy Policy (ACOP), and Housing Choice Voucher Administrative Plan).

RRHA also initiated a series of customer surveys on customer satisfaction and public safety in 2025 and will continue to use surveys as a tool to inform management decisions.

RRHA promotes homeownership as a pathway to self-sufficiency and wealth creation through its ComeHome homeownership initiative and broader anti-poverty strategy. To encourage participation, RRHA will:

- Conduct targeted outreach through resident services staff, tenant councils, digital platforms, and informational workshops outlining eligibility requirements and available supports.
- Support homeownership goals through the existing Family Self-Sufficiency (FSS) Program, where participants may designate homeownership within their Individual Training and Services Plan and utilize FSS escrow savings, consistent with HUD regulations.

- Provide individualized pre- and post-purchase counseling delivered by HUD-certified counselors, including financial literacy, budgeting, credit readiness, and post-closing support.

RRHA will also expand access to affordable homeownership opportunities through partnerships and development initiatives that create new for-sale housing options for eligible residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness, including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The Greater Richmond Continuum of Care (GRCoC) organizes Coordinated Street Outreach within its service area, which includes the City of Richmond. The CSO teams connect with unhoused individuals, build trust, assess needs, and link them to housing, healthcare, and supportive services. Community members concerned about individuals or families sleeping outdoors can complete a form to alert the CSO of a potential outreach opportunity. The CSO team is comprised of staff from Commonwealth Catholic Charities, Daily Planet Health Services, Richmond Behavioral Health, St. Joseph's Villa, and Virginia Home for Boys and Girls.

While the City does not directly fund CSO activities due to the ESG cap on street outreach and emergency shelter activities, the GRCoC instead leverages HUD CoC and state funding for these activities. In PY26, the City will fund the Daily Planet Health Services' Mobile Medical Outreach program, which provides primary care, behavioral health care, and outreach and case management services through medical events and street medicine to low-income individuals. The street medicine staff are sometimes able to connect with unsheltered persons who are not yet in contact with the CSO team or pass along messages about resources and opportunities if the unsheltered person is already connected with other services via the GRCoC.

In PY26, HCD staff will continue to support Homeward during its annual Point-in-Time Count conducted each January and the summer count. This count offers providers the opportunity to obtain different data points and ask participants qualitative questions to better understand barriers and needs.

Addressing the emergency shelter and transitional housing needs of homeless persons.

The City of Richmond has directed the maximum allowable amount of ESG funding toward emergency shelter programs through the following service partners: CARITAS, HomeAgain, and Housing Families First. In PY26, the emergency shelter program funded with ESG is estimated to assist 850 individuals.

In PY26, the City will continue to partner with The Salvation Army to operate the Inclement Weather (IWS) shelter from November 15 through April 15. During the IWS season, access to emergency shelter beds is expanded and available on a first-come, first-served basis rather than through the HCL. Between April 16 and November 14, the IWS opens at the City's discretion during inclement weather and when temperatures are 92 degrees or above. The additional emergency shelter beds provide temporary support to individuals experiencing unsheltered homelessness during harsh weather and the opportunity to connect or reconnect with housing providers for additional services and resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In PY26, HCD awarded ESG funds to GRCoC rapid re-housing providers such as Housing Families First, St. Joseph's Villa, and the Richmond YWCA. Rapid Rehousing providers connect individuals and families with housing-focused case management and financial assistance to reduce their time in homelessness and support a successful program exit. The aforementioned providers estimate that they will assist 27 households with the awarded PY26 funds.

In PY26, HCD also awarded CDBG Public Service funds to Richmond Behavioral Health Authority's Residential Support for Homeless Families program. Through the program, an experienced case manager visits local emergency shelters and provides referrals to vocational and educational training, substance use treatment programs, and mental health support. The goal is to help families become more stable so that they can connect with mainstream housing opportunities in the community, including Richmond Redevelopment and Housing (RRHA), or be referred to RBHA's Permanent Supportive Housing Program or other voucher opportunities if they qualify. The program also maintains two (2) apartments used as short-term transitional housing for families who demonstrate a commitment to pursuing self-sufficiency but whose time at the shelter sites has run out.

Through PY26 HOPWA funding, subrecipients will also provide Permanent Housing Placement (PHP) and Tenancy-Based Rental Assistance (TBRA) programs to HOPWA-eligible clients through the Richmond EMSA. Recipients of these services are also offered supportive services and case management to ensure a successful lease-up and ongoing housing stability for TBRA.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

While noted as a vital tool, the GRCoC has chosen not to prioritize funding for homeless prevention through coordinated funding in PY26. This is due to the limited funds available and the need to choose among the project types mentioned in previous responses.

To address this, the City continues to expand homeless-prevention options through local funding. In PY26, Mayor Avula has recommended \$1,000,000 in local funding for Eviction Diversion, \$700,000 for Right-to-Council, and an additional \$1,000,000 for the Family Crisis Fund. In both the Eviction Diversion and Family Crisis Fund programs, participants receive case management or navigation services in addition to financial assistance.

HCD funds HOPWA subrecipients to provide Short-Term Rental, Mortgage, and Utility (STRMU) programs to HOPWA eligible clients through the Richmond EMSA. Recipients of these services are also offered supportive services and case management. In PY26, program sponsors anticipate assisting 55 households through this program.

AP-70 HOPWA Goals - 91.220 (I)(3)

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance payments (STRMU)	55
Tenant-based rental assistance	51
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds.	8
Units provided in transitional short-term housing facilities (developed, leased, or operated with HOPWA funds.	0

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing, such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees, growth limitations, and policies affecting the return on residential investment.

The City is updating its zoning code through an initiative called Code Refresh, which aims to provide greater flexibility in residential zoning districts. This effort modernizes a code that has not been comprehensively revised since the 1970s and ensures it reflects the needs of Richmonders today, tomorrow, and for generations to come. Given that the City of Richmond covers 62 square miles, the city must consider future options.

As part of the process, nearly 77,000 parcels will be reviewed, community members will be engaged, and proposed changes will be developed to align the zoning code with the goals of Richmond 300. These goals prioritize equitable and sustainable growth, support infrastructure readiness, expand green spaces, and encourage affordable housing. Examples of proposed updates include shifting from a traditional Euclidean zoning model to a form-based approach and allowing increased housing density—such as duplexes and other affordable housing types—by right, without requiring a special use permit.

The project began in June 2024, and the comment period for the second draft closed in March 2026. Additional changes and adjustments are anticipated in PY26. Once the code is finalized and consolidated with input from stakeholders and the Zoning Advisory Council, it will be reviewed by the Planning Commission before going to the City Council for a vote.

The City will also continue promoting the Affordable Housing Performance Grant program. The program is designed to spur private development of new, affordable multifamily units by providing annual grants to offset a development's incremental real estate tax burden for an initial 15-year period, with the potential for an additional 15-year benefit. An estimated 1,169 units are expected to come online in PY26 through this program, with 1,007 of those units benefiting households making less than 80% AMI.

On February 23, 2026, the City Council approved dedicating 2.5% of annual real estate tax revenue to the Affordable Housing Trust Fund, establishing a predictable and transparent funding source to support long-term affordable housing goals. PY26 will be the first program year with a new dedicated revenue stream for affordable housing development, beyond federal entitlement funds.

In PY26, the City's Department of Economic Development and Economic Development Authority plan to amend the Enterprise Zone boundaries and update the incentive structure to better target investments and strengthen economic development.

In PY26, HCD will evaluate a landlord engagement initiative to identify challenges, share program information, and support improved housing conditions and affordability.

AP-85 Other Actions – 91.220(k)

Introduction:

The following sections outline the actions the City of Richmond will undertake in Program Year 2026 (PY26) to address identified gaps in service delivery, advance affordable housing goals, and strengthen systems that support low- and moderate-income households.

Actions planned to address obstacles to meeting underserved needs.

While there are several constraints to meeting the needs of low- and moderate-income households, the primary obstacle is insufficient funding to fully address them. The 15% public service cap for CDBG, along with the ESG street-outreach and emergency shelter cap, makes it difficult to fund organizations that provide crucial services and opportunities for Richmonders who are rent-burdened. The City will continue to use local dollars to invest in programs that can increase housing stability and provide flexibility where federal funding does not.

The City's Affordable Housing Trust Fund (AHTF) will continue to fill funding gaps and leverage the creation of additional affordable housing to respond to local need, beyond what federal entitlement funds can do. For-profit and nonprofit developers alike are requesting deeper subsidies to offset high property and construction costs.

During PY26, the City of Richmond will revise and update multiple planning documents. These include the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region, One Richmond: Equitable Affordable Housing Plan, and the City of Richmond Strategic Plan to End Homelessness 2020-2030. These updates, along with the Mayoral Action Plan and the PY26-PY30 Consolidated Plan, will inform the City's strategies to meet the underserved needs of residents in the years to come.

Actions planned to foster and maintain affordable housing.

In PY26, the City will commit \$3,260,033 in CDBG funding for housing rehabilitation, \$800,000 in HOME funding for new affordable multi-family construction, and \$1,320,000, split between HOME and CDBG, for single-family construction and homeownership assistance. The full list of projects can be found in AP-35.

The City will also utilize local funding to operate its internal owner-occupied rehab program, called Healthy Homes, and to leverage the construction of affordable housing through the Affordable Housing Trust Fund.

Actions planned to reduce lead-based paint hazards.

The City will continue to reduce LBP hazards for residents through its housing activities, including new construction and the rehabilitation of existing owner-occupied structures, by using lead-safe work practices, code enforcement, and lead-paint/healthy-homes education for homeowners, renters, and landlords. All subrecipients are required to follow HUD and EPA rules when redeveloping older homes to reduce future exposure risks to vulnerable populations.

Actions planned to reduce the number of families living in poverty.

The City of Richmond is launching a Joint Economic Mobility Squad (JEMS), which brings

together multiple departments from the Planning and Economic Development and Human Services portfolios to identify opportunities to align City programs and initiatives to advance economic mobility and reduce poverty. Within JEMS, working groups have been created to tackle the following directives.

- Reduce barriers to economic mobility
- Align services to better serve residents facing housing instability and needing affordable housing
- Create linkages to connect residents to jobs created from economic initiatives
- Implement the Jackson Ward Community Plan and the transformation of Gilpin Court

In PY26, the City's Office of Community Wealth Building will transition from the Human Services portfolio to the Planning and Economic Development portfolio. This move will better align economic mobility with opportunities created through affordable housing and economic development construction projects and initiatives. HCD is a part of the Planning and Economic Development portfolio.

Actions planned to develop institutional structure.

HCD has designated staff positions to administer the programs and activities funded with CDBG, ESG, HOME, and HOPWA. Staff track the production and effectiveness of all subrecipients and provide technical assistance when needed. Continuous efforts are made to improve HCD programmatic operations to support desired community outcomes and enhance the effectiveness of community organizations.

Actions planned to enhance coordination between public and private housing and social service agencies.

The City is committed to continuing participation and coordination with the Richmond Redevelopment and Housing Authority (RRHA) and, in PY26, will invest local funds to create new positions to coordinate with RRHA on the People Plan for the Gilpen Court Redevelopment and the implementation of the Jackson Ward Community Plan.

In PY26, the Department of Housing and Community Development (HCD) plans to launch a landlord engagement initiative. Through this initiative, staff plans to learn about the challenges landlords face, educate landlords about social services programs, provide opportunities for connection, identify opportunities to collaborate on programs and models to maintain housing affordability and quality, and provide mutually beneficial products for low-income renters.

HCD will continue to engage with social service and housing providers as part of its federal entitlement process and to gather stakeholder feedback and insights when creating or updating programs for Richmond residents.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Richmond receives an annual allocation of CDBG, HOME, ESG, and HOPWA funds.

Since the City receives these federal allocations, the questions below have been completed where applicable.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income available for use and included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	100%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not plan to use any other forms of investment beyond those identified in Section 92.205 Not Applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities, as required in 92.254, is as follows:

The City of Richmond currently uses the recapture provision option outlined in Section 24 CFR Part 92.254 (a)(5)(ii)(A)(2) to ensure the affordability requirements for the HOME Investment Partnerships (HOME) Program. The recapture provision will be used to recover the direct subsidy to the homebuyer, which includes down payment, closing cost assistance, interest subsidies, and any difference between the fair market value and the purchase price. The recapture provision will be limited to net proceeds available from the sale of the HOME assistance unit. The amount of direct subsidy subject to recapture is based on the pro rata share of the remaining affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Deed of Trust (Forgivable Loan - CDBG and HOME Generally)

The general Deed of Trust will provide affordability assistance to home buyers. The affordability period is determined by the amount of direct subsidy included in the deed or land covenant, which will be defined in terms of the loan. The affordability period will apply as follows:

- Projects under \$15,000 are a five-year term
- Projects from \$15,001 - \$40,000 are a ten-year term
- Projects over \$40,000 have a fifteen-year term

Second Mortgage - Deed of Trust (Deferred Loan)

To further affordable housing, homebuyer assistance can be provided where the project is required to serve low/mod homebuyers. Such assistance should be structured as a second mortgage in the form of a deferred loan with an interest rate of no more than 3%, accruing interest for no more than 10 years, payable in full only upon the sale of the property. This instrument will be held as joint trustees by the sub-recipient and the City of Richmond. However, upon sale, the funds will be returned to the City of Richmond as program income. Financing such as this can be in addition to the down payment and closing cost assistance and can be structured as a forgivable loan. The City shall retain the discretion to, after 10 years, waive some or all of the lien in instances where property values have declined. This assistance cannot exceed \$25,000 without written permission and sufficient justification.

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations, and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations, and CHDOs when transactions are the sale of property using the HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations, or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME-assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Richmond does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds. Not Applicable.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities.

The City does not plan to use HOME funds for the TBRA activity in PY26. Not Applicable.

If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or

chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable.

- 6. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

The City has no preferences or limitations on rental housing projects funded with HOME funds. Not Applicable.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

- 1. Include written standards for providing ESG assistance (may include as attachment)**

By accepting ESG funds, all subrecipients agree to administer assistance in a manner that's consistent with the standards mandated by the City of Richmond, in accordance with federal ESG regulations. A full copy of the City of Richmond's ESG Written Standards has been included in the Appendix Section.

- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

The Greater Richmond Continuum of Care (GRCoC), of which the City of Richmond is a member, established the Coordinated Entry System (CES) in 2015 to coordinate the assessment and referral process for homeless services and assistance in the greater Richmond region. The main access points are the Homeless Crisis Line, street outreach teams, GRCoC-designated Connections Points, and EmpowerNET, the domestic violence hotline. Through the Homeless Crisis Line, individuals and families experiencing homelessness, or who are 3 days out from a homeless crisis, will have an assessment conducted to determine which programs provided by GRCoC partner organizations best suit their needs. Callers are then referred to GRCoC partners and other non-GRCoC resources for assistance. If possible, the caller will be diverted to other benefits and programs that will prevent them from experiencing homelessness.

- 3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

The City of Richmond utilizes a competitive application process to sub-award ESG funds. Current, past, and potential partners are all welcome to apply for funding. Federal and local strategic priorities are made clear in the application, and all applicants must participate in the GRCoC and address gaps in their service network.

Each ESG application is rated by an HCD staff member familiar with the regulations and by another staff member from the department or a sister department. The rating scores are then averaged, reviewed, and ranked by HCD staff across all applications. Applications recommended for funding are discussed with staff from Homeward, which provides administrative support for the GRCoC to ensure eligibility and alignment with regional efforts to end homelessness. Once awarded, projects have a firm funding amount through departmental budgeting discussions and sessions. The awarded projects are sent to the City of Richmond's Administration and City Council for approval.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Greater Richmond Continuum of Care Plan uses homeless participation to evaluate its programs, policies, and committees. The GRCoC conducts focus groups and other input sessions with individuals experiencing homelessness and individuals who have experienced a homeless crisis in the past. The GRCoC also staffs a Youth Action Board, which is made up of young adults between the ages of 18 and 24 who have experienced homelessness and live within the GRCoC service area. YAB members suggest ways to improve the GRCoC policies and services and decide how money for youth homelessness programs is spent.

5. Describe performance standards for evaluating ESG.

The City of Richmond established performance standards and measures based on performance measures established in the HEARTH Act. Performance standards and outcomes are agreed upon in the contract and grant agreement between the City of Richmond and the homeless service provider. Client data is uploaded to and tracked in the GRCoC's HMIS database, which is used to produce quarterly output reports. ESG dollars used to fund domestic violence organizations utilize a comparable but different database, but the performance measures are still aggregated in quarterly report forms. HCD evaluates agencies and programs as part of regular subrecipient monitoring to ensure conformance with ESG Regulations and subrecipient agreements.

Attachments

Attachment A - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Homeward 15th Winter Point-In-Time Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Homeward</p>
	<p>Provide a brief summary of the data set.</p> <p>Homeward conducts a biannual point-in-time count of homeless individuals both shelters and unsheltered.</p>
	<p>What was the purpose for developing this data set?</p> <p>Homeward serves as the central resource for real-time community-level data, including documented service outcomes. Findings are provided to public and private service providers and policy makers in the region. Goal 5 of the Ten-Year Plan to Prevent and End Homelessness in the Richmond Region is to provide regional data and research on homelessness. The point-in-time count is a major data source, and the current focus is on measuring baseline indicators for the Ten-Year Plan and documenting expected outcomes for different types of programs. In addition, reporting on specific subpopulations (i.e., ex-offenders, adults who were homeless or in foster care as children, veterans, and individuals who are chronically homeless), provides our community a greater understanding of barriers to housing.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is collected for the entire Richmond region for homeless individuals both sheltered and unsheltered.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January 24, 2013</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
2	<p>Data Source Name</p> <p>Virginia HIV Epidemiology Profile</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>VA Department of Health, Division of Disease Prevention</p>
	<p>Provide a brief summary of the data set.</p> <p>The VA HIV Surveillance Program conducts core surveillance activities, including reporting confirmed diagnoses of HIV and AIDS to CDC, collecting demographic characteristics, transmission category, initial immune status, and viral load and CD4 counts.</p>

	<p>What was the purpose for developing this data set?</p> <p>The Epidemiology Profile is used by the VA HIV Community Planning Group (CPG) and VA HIV Prevention Program to determine priority target populations and to assist in the planning of various prevention grant programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The report covers the whole state of Virginia and broken down by County & City.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January to December 2011</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
3	<p>Data Source Name</p> <p>Planning Estimates on Unmet Need for HOPWA</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>National Association of Housing Cooperatives (NAHC)</p>
	<p>Provide a brief summary of the data set.</p> <p>Planning Estimates on Unmet Need for Formula and Competitive Grantees as of 11-30-2011 (Data taken from PY 2010-11 Performance Reports, January 12, 2012 edition)</p>
	<p>What was the purpose for developing this data set?</p> <p>Addressing Community Needs</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>People with HIV/AIDS nationwide</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
4	<p>Data Source Name</p> <p>Richmond Redevelopment and Housing Authority Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Richmond Redevelopment and Housing Authority</p>
	<p>Provide a brief summary of the data set.</p> <p>This data was collected by RRHA internally.</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide accurate numbers for the units that RRHA has in their portfolio.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Richmond</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Current year data obtained on February 2, 2021.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>Greater Richmond CoC</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Homeward</p>
	<p>Provide a brief summary of the data set.</p> <p>Homeward conducts a biannual point-in-time count of homeless individuals both shelters and unsheltered.</p>
	<p>What was the purpose for developing this data set?</p> <p>Homeward serves as the central resource for real-time community-level data including documented service outcomes. Findings are provided to public and private service providers and policy makers in the region. Goal 5 of the Ten Year Plan to Prevent and End Homelessness in the Richmond Region is to provide regional data and research on homelessness. The point-in-time count is a major source of data, and the current focus is on measuring the baseline indicators for the Ten Year Plan and documenting outcomes that might be expected for different types of programs. In addition, reporting on specific subpopulations (i.e., ex-offenders, adults who were homeless or in foster care as children, veterans, and individuals who are chronically homeless), provides our community a greater understanding of barriers to housing.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is collected for the entire Richmond region for homeless individuals both sheltered and unsheltered.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January 27, 2021</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
6	<p>Data Source Name</p> <p>HOPWA CAPER and HOPWA Beneficiary Verification Work</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HOPWA CAPER and HOPWA Beneficiary Verification Worksheet. Data came from IDIS but did not populate at later date.</p>

	<p>Provide a brief summary of the data set.</p> <p>n/a</p>
	<p>What was the purpose for developing this data set?</p> <p>n/a</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>n/a</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>n/a</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>n/a</p>

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HOUSING AND
COMMUNITY
DEVELOPMENT

2026-2030

Consolidated Planning Process

Share your thoughts

How should the City use federal funds to support affordable housing and community development initiatives in Richmond?

What it is?

Every five years, the City of Richmond puts pen to paper on its "Consolidated Plan," a comprehensive, detailed plan that guides the City's investment of federal housing and community development resources over the next five years.

It is based on an assessment of the existing community needs and involves an analysis of census data, market and needs assessments. The plan guides the development of strategies, goals, and priorities for actions that will meet those needs and enhance the lives of Richmonders across the City.

Get Involved!

You can share your thoughts by taking our 2026-2030 Survey, **Link and QR code below.**



<https://tinyurl.com/2026-2030ConSurvey>

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Is in person more your style? Come chat with one of our Housing and Community Development staff members at a public engagement event: <https://rva.gov/housing-and-community-development/2026-2030-consolidated-plan>

Attachment C – Community Survey Data

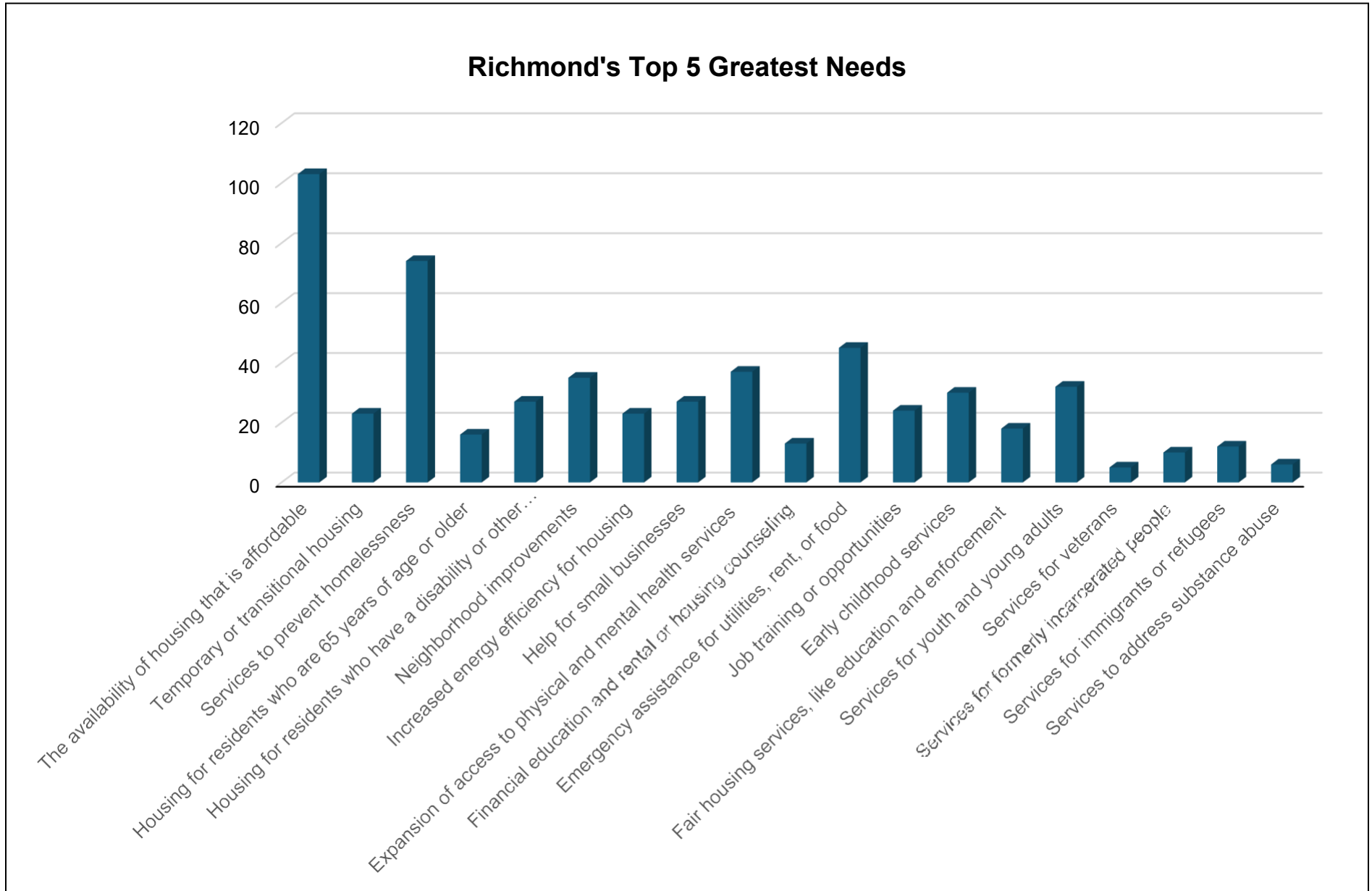
Community Survey for 2026-2030 Consolidated Plan

The City of Richmond is developing its 5-year Consolidated Plan to guide how it invests federal funds from the U.S. Department of Housing and Urban Development. These funds are sourced from the following programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grant (ESG). Over the next 5 years, the City is estimated to receive roughly \$40 million.

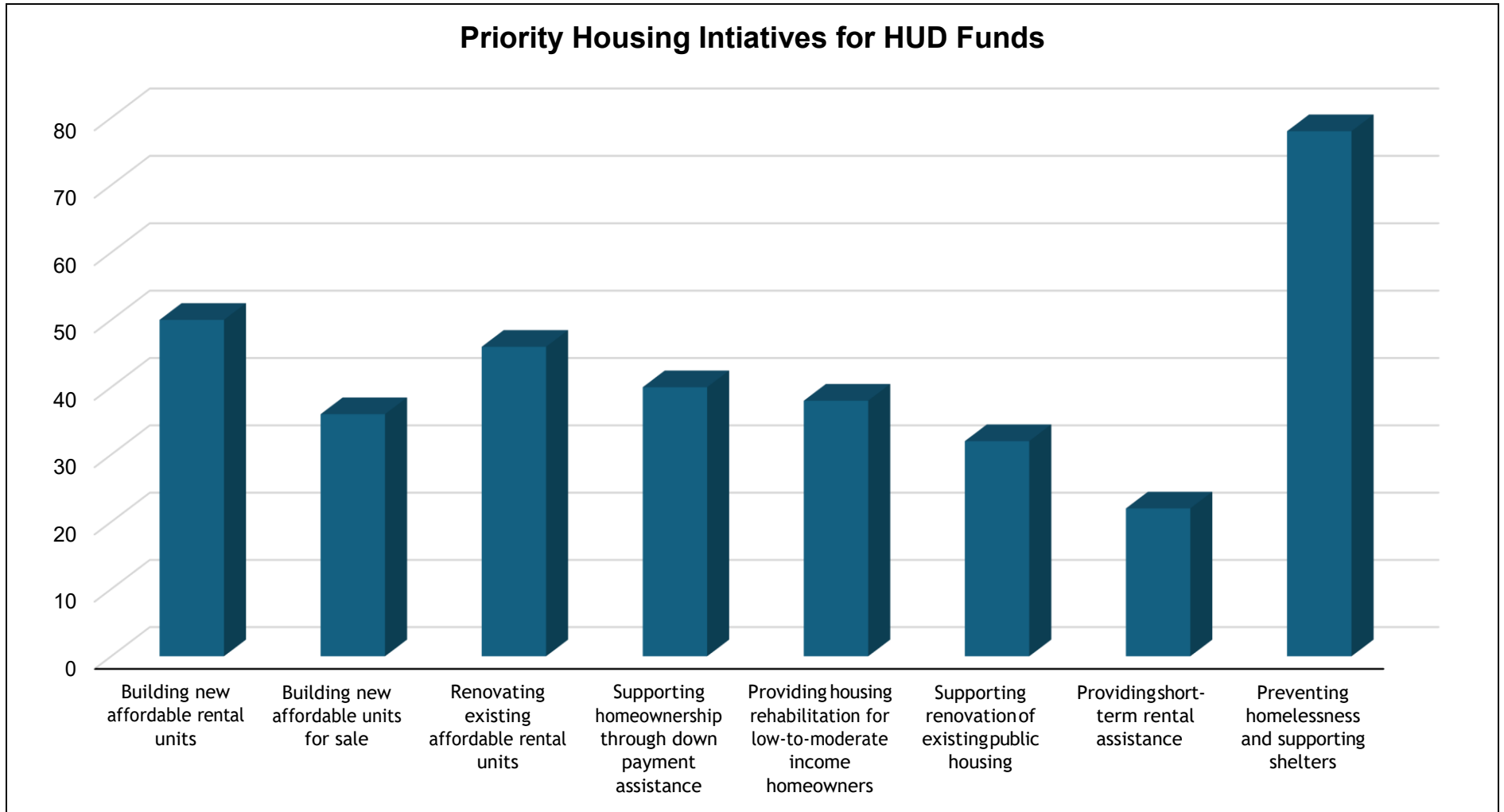
These funds are meant to support housing, infrastructure, public services, and economic and community development throughout the City, especially for low and moderate-income residents. As part of this planning process, the City is seeking input from residents like you to help identify the greatest needs in its neighborhoods and prioritize how to spend federal dollars. Your voice is essential to shaping a more equitable, inclusive, and livable Richmond.

This survey will take approximately 12 minutes of your time, and your responses will directly inform the City's housing strategy and priorities for the next five years.

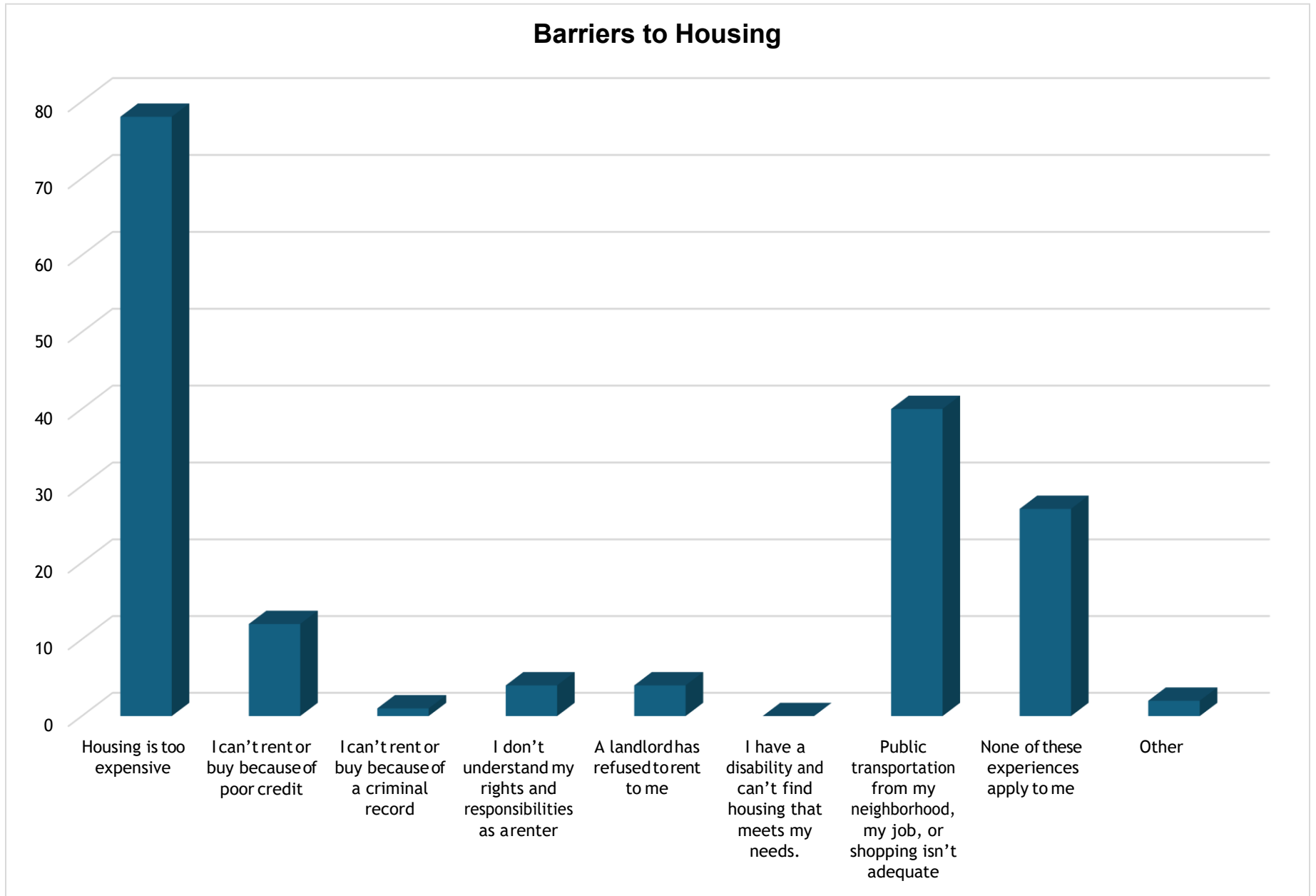
What do you think are the City of Richmond's greatest needs? Choose up to 5.



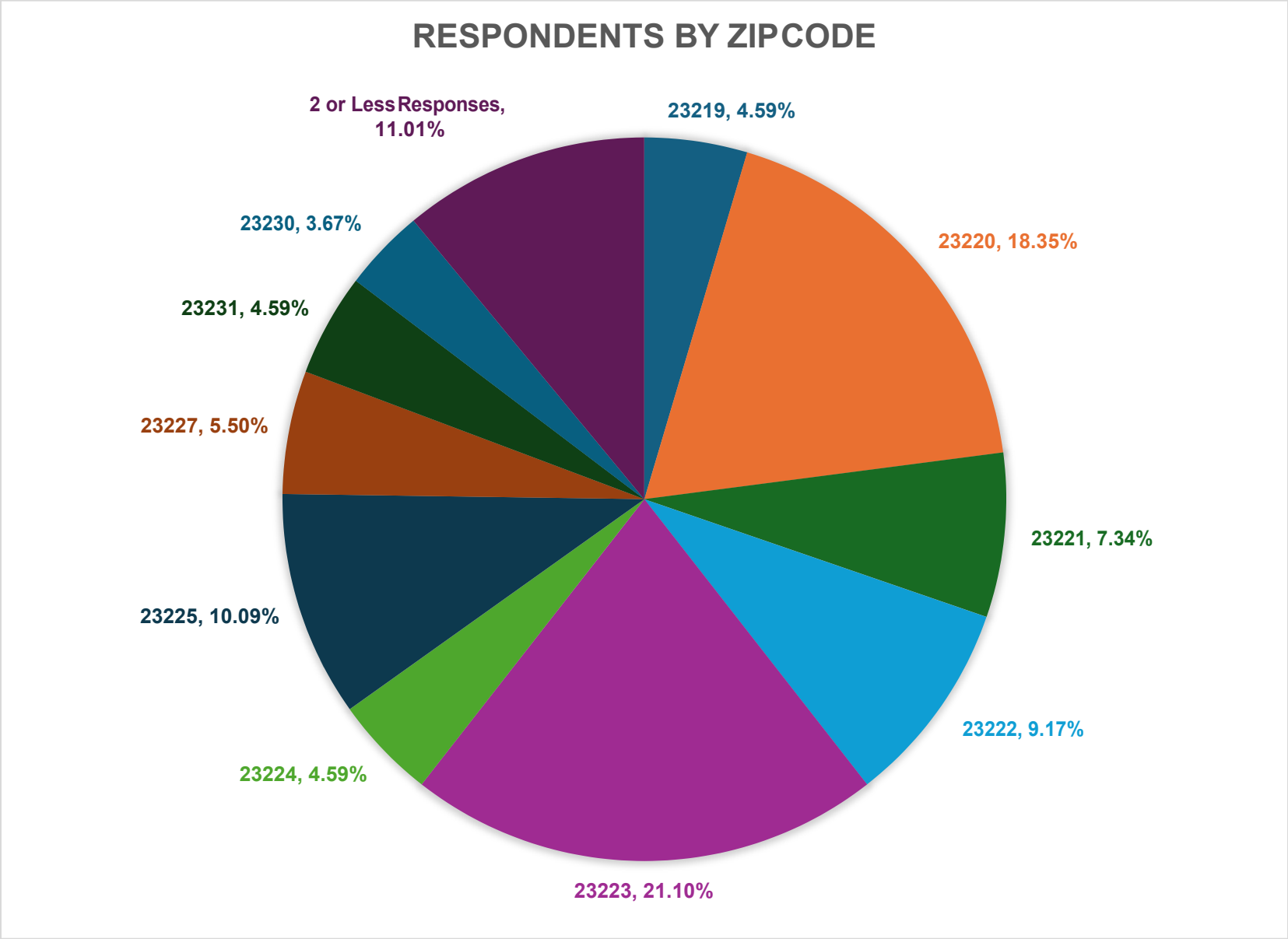
Which of the following housing initiatives should the City prioritize with HUD funding over the next five years? Choose up to 3.



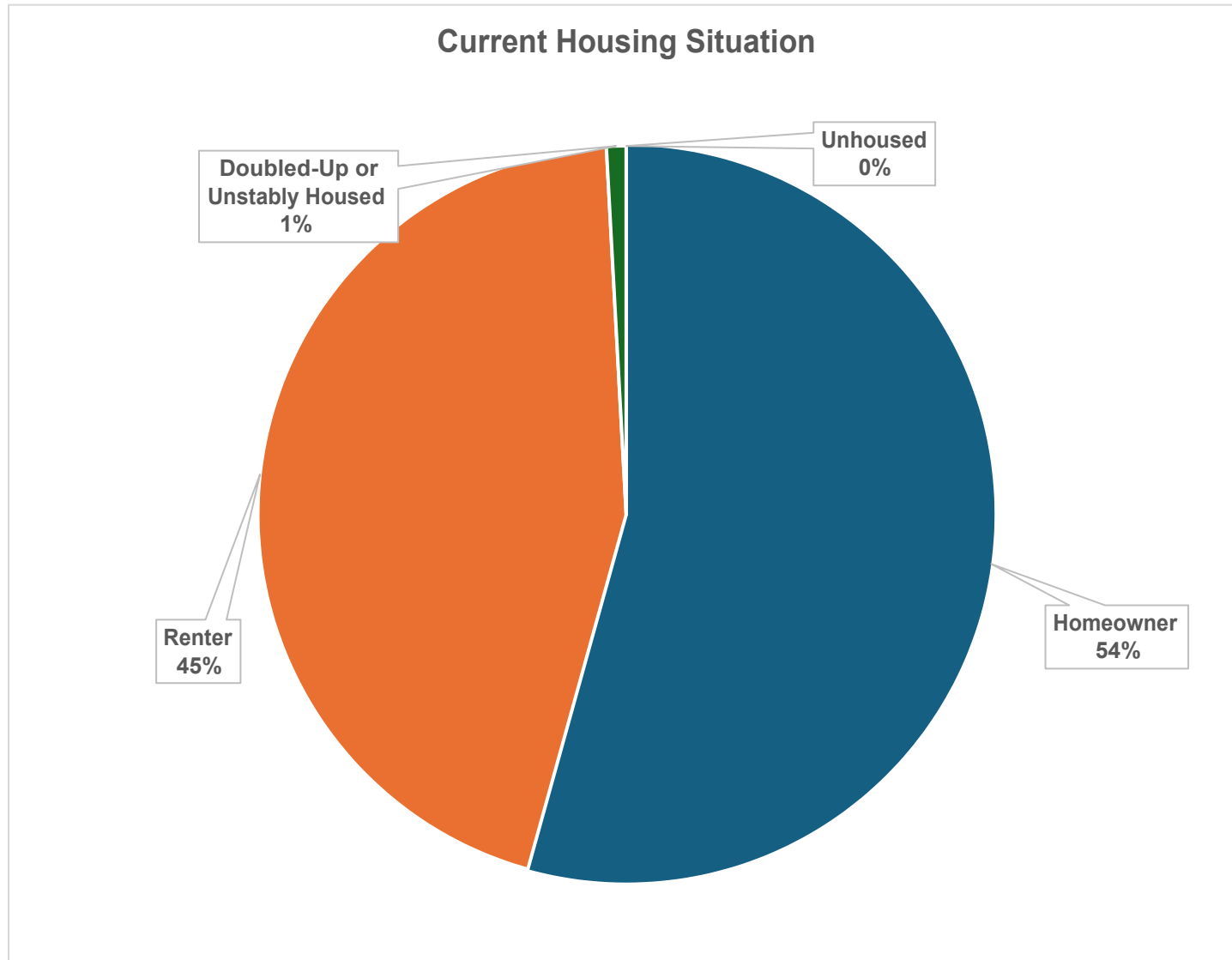
Have you experienced any of these barriers to housing? Choose up to 2.



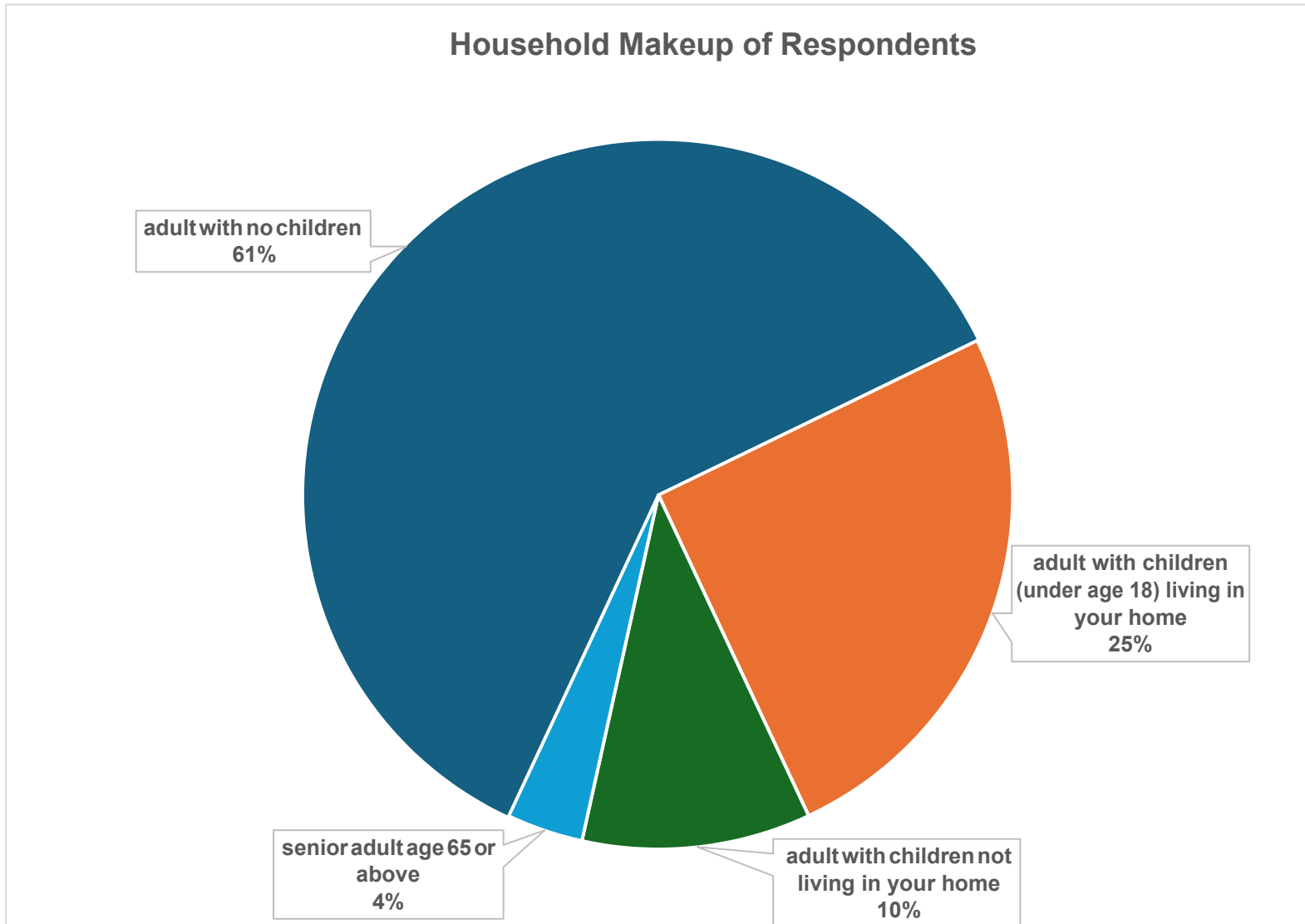
Demographic Information of Respondents



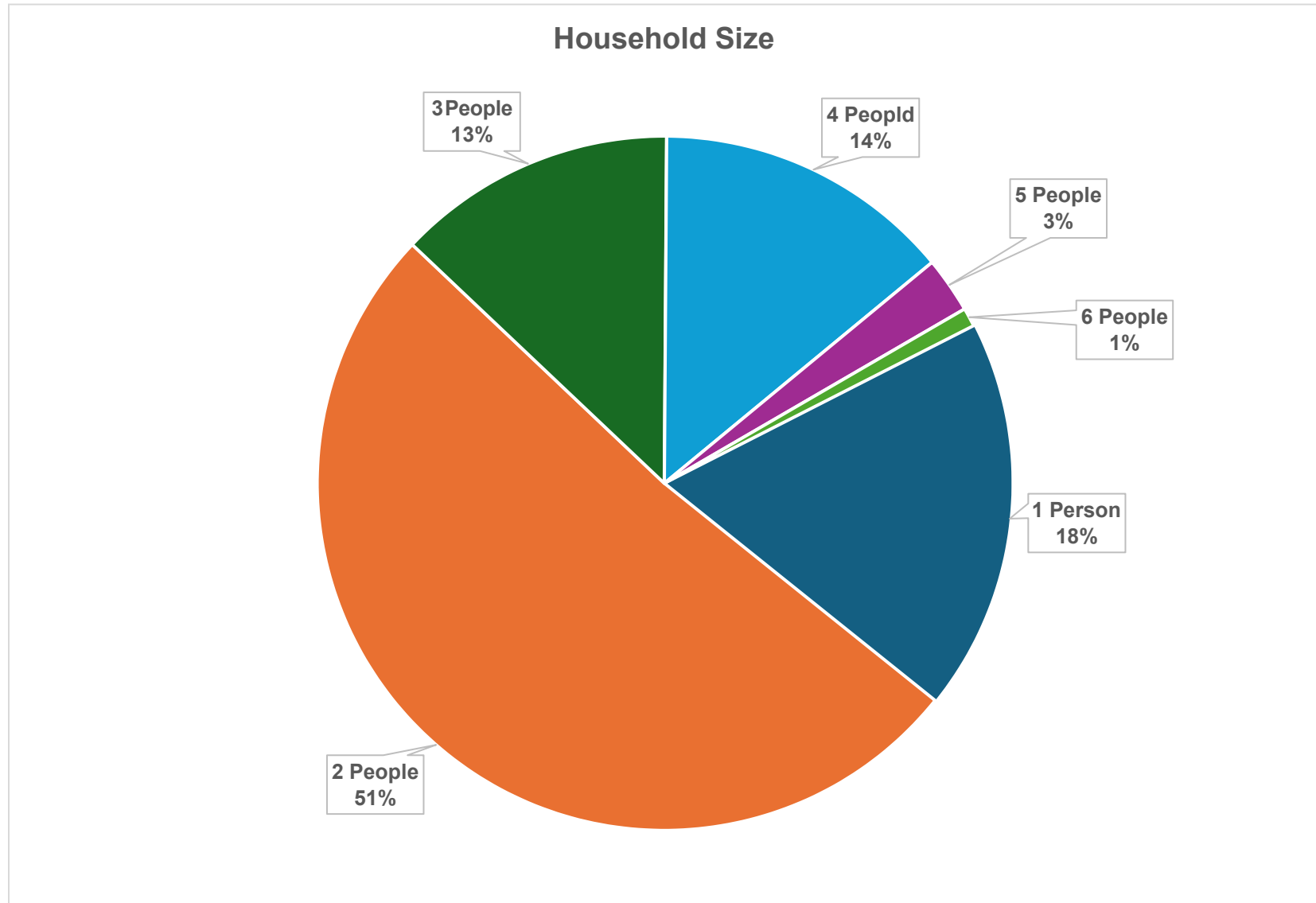
Demographic Information of Respondents Continued



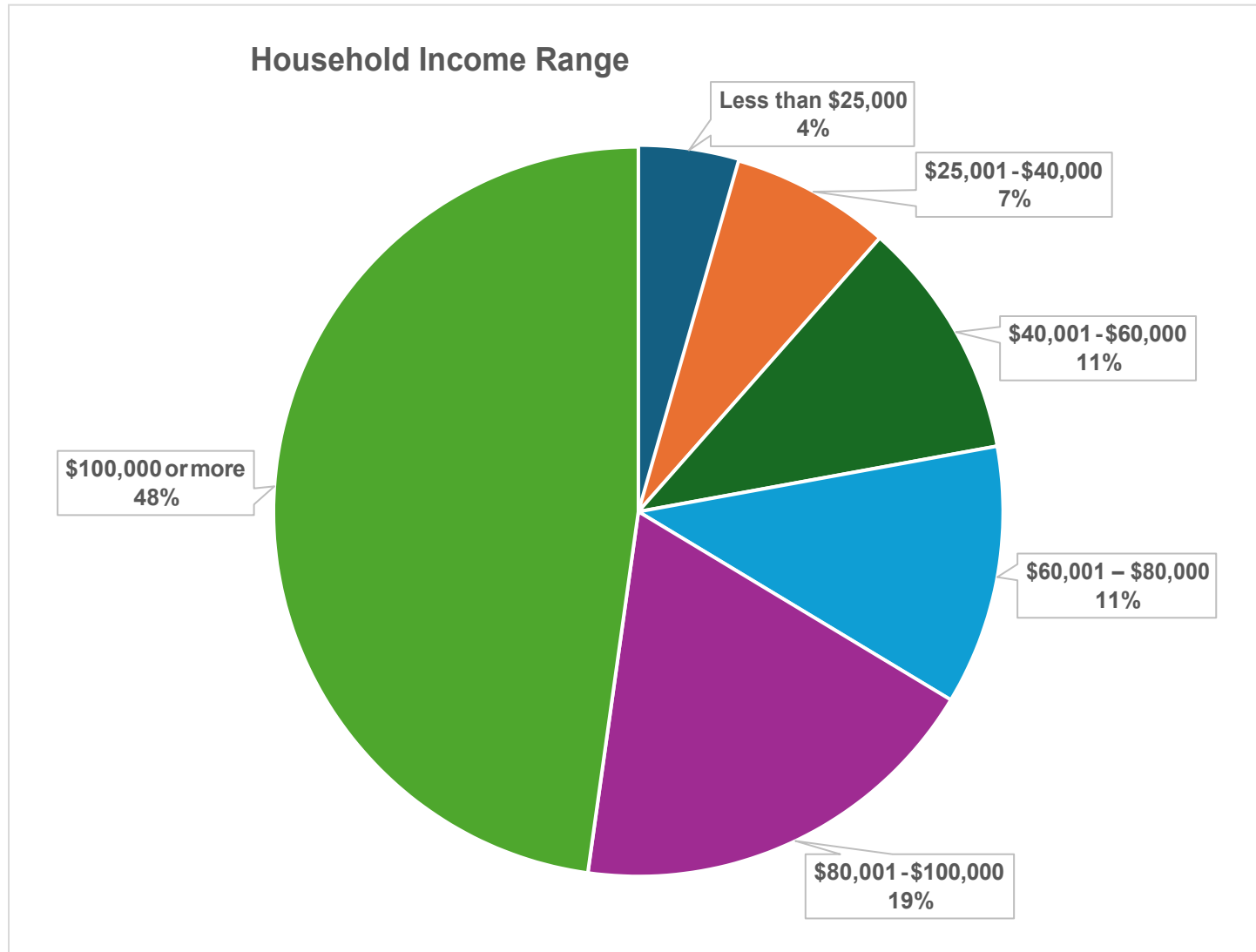
Demographic Information of Respondents Continued



Demographic Information of Respondents Continued



Demographic Information of Respondents Continued



Narrative Responses to Questions

What specific community improvements or services would you like to see funded with HUD resources?

Affordable housing.

More green spaces

Help for residents adding ADU's

More sidewalks and better maintained bus stops to make public transportation feel safer.

More affordable housing.

I think housing rehabilitation should be available to renters.

Equitable 1:1 redevelopment in Richmond outside of leaning on vouchers.

Protection of existing communities that can easily be lost/dispersed due to gentrification.

Retrofit Energy Incentive for energy efficiency improvements with a Landlord & Owner Tax Credit. By implementing a Retrofit Energy Incentive that would give landlords a tax credit towards energy-efficiency upgrades. Renters could stay in place like any homeowner undergoing renovation, instead of being displaced! Even better, affordable housing advocates should not only ask for a Retrofit Energy Incentive, but if the landlord uses the credit, they could agree to reduce rent while renovations are underway, then maintain those rents for current tenants for the time they apply the credit. When utilities are included, landlords should lower rents according to the new lower utility costs they saved from their increased energy efficiency!

Create a Solar for All plug-and-play solar program that gives low income residents access to solar to help lower utility costs + implement a mandatory Shadow Modeling for any builds over 3 stories to make sure existing communities aren't blocked from solar opportunities.

RRHA programs, housing related projects

Rental Assistance, Utility Assistance, Rental Arrears, Prevention and Diversion services, Shelter (hotel and motel), Security Deposit, Case Management, Admin, Household Supplies, Transportation, Legal Fees, and Daycare,

As an Outreach Worker I have limited resources to provide clients from becoming unhoused. I would like to see more options for rental assistance to prevent eviction. I know there is the family fund at The Office of Community Wealth Building but there are not many options for single individuals.

I would like to see more direct rental assistance programs, more funding for support for long-time low-income homeowners who are at risk of displacement, and minority small-business owner grants. I want for improvements and services to be used to support long-time Richmonders, particularly people of color, and low-income folks who, are at risk of getting pushed out. If we are not planning for the future of Richmond to include these folks, then it's not going to happen.

Funding for no income residents. Folks who don't qualify for disability and get denied SSI benefits. Or introduce legislation to make the process easier.

Affordable, mixed-use development that prioritizes sustainable/energy efficient practices.

I work for DSS, people need income based housing , I think the aging population need to shift out of income-based housing to rent stabilized senior housing, temporary/transitional housing, ((free)) universal childcare for all of Richmond, keep grtc free, supportive housing for ppl with special needs and disability. And don't require 3xs the rent for income-based housing

Lots of starter homes in Richmond, priced way out of starter home range.

Permanent supportive housing for people experiencing homelessness

Education programs that support new home buyers going through the home buying process. To help fill in the gaps and give them knowledge of where to find resources, how to fill out paperwork and forms (in other languages should be an option), support through a loan process so they don't get ripped off.

supportive housing like they have in nyc. there are too many people sleeping on the street that need 24/7 support to get back on their feet.

Housing development that is designed to be human-centered & give residents the ability to live, work, & play with the need for a vehicle/

Environmental education to school children and the negative impact of littering.

Community and neighborhood improvements. Help make our shared spaces something folks are proud of and want to be in.

Renovations

I would love for the city to invest in financial education and financial support to ease the difficult path to homeownership and financial security.

I would love to see more housing that is at a deeply affordable level be created, as well as transitional housing to help the less fortunate get into a home.

Helping tenants purchase their multifamily building

I would love to see increased frequency on existing bus routes.

Improvement for current housing including renovation and neighborhood improvement (green spaces, trees, sidewalks)

Home improvements for all homeowners (internal and external) improvements.

Renovations

Affordable rentals for formerly/currently homeless; rental support; long-term supports and services; constructing affordable rentals and homeownership opportunities

Housing that is affordable to people making \$15-20/hour (\$30-40K/year); which means rent and utilities are under \$900 / month

Ensure that support services are provided to people living in subsidized/supported housing and related programs

Rehabilitation of dilapidated houses, or houses that aren't up to code, into houses that could be bought or rented.

Is there a way to use HUD funding to improve infrastructure? The water crisis earlier this year resulted in people going for days sometimes weeks without consistent running water. The disaster highlighted the fact that we have a very antiquated system that isn't working very well. On top of that drainage across the city is poor. They are horror stories coming out of places like Charlotte NC (a city that inspires Richmond) of flash flooding occurring during brief storms because the City did not make the time to ensure that the quality of its infrastructure was keeping up with the rising population. Before we encourage more people to move to Richmond, we need to make sure that we can take care of the basics. We owe this to the residents who live here-- often it is the lower income and working-class people who are left in a quagmire when emergencies and natural disasters occur.

Upgrades to existing buildings. When creating new buildings, consideration for density, walkability, and access to services. With all, add green space for quality of life and environment.

Grocery stores in northside!!! This is a food desert.

Make public housing livable

More SAFE housing available at reasonable cost

Assistance with down payments for first time homebuyers.

I want inviting community spaces. After we help people afford housing, funds should go to the places and spaces we all can and should share. Sidewalks, parks, etc.

When I think about HUD resources in Virginia cities, I'd like to see them used in ways that truly uplift Black communities and other historically marginalized neighborhoods. Affordable housing is a big priority—too many families are being priced out of areas where they've lived for generations. Funding should go toward building and preserving homes that working-class families can actually afford, and making sure rental assistance programs are accessible to those who need them most. Beyond housing, we need neighborhood revitalization that doesn't push us out. That means fixing streets,

improving water and sewer systems, and investing in parks and community spaces without triggering gentrification.

Economic development is another key area. HUD resources should help create real opportunities—supporting Black-owned businesses, offering small business loans, and providing job training programs that lead to careers, not just temporary work. Community services matter too: more childcare centers, health clinics, and senior programs in neighborhoods that often get overlooked. And we can't ignore homelessness—funding for shelters, rapid rehousing, and programs for veterans and survivors of domestic violence is critical. Finally, with climate change hitting hard, disaster recovery and resilience should include protections for neighborhoods that are most vulnerable to flooding and storms, which often happen to be communities of color.

Renovations for storefront businesses especially on broad street.

Improved community temperature in the east end with increased trees & green space.

Connect sidewalk on Douglasdale. One block of no side walk disconnects City Stadium and Carellon neighborhoods

Allowing short-term rentals, such as Airbnb, to proliferate within Richmond's already limited housing market has significantly reduced the availability of long-term, stable housing options. This policy choice has contributed to the city's current housing pressures. Richmond needs expanded affordable housing opportunities that are well-regulated, responsibly managed, and free from negligent or exploitative ownership practices

Stabilized rent.

More homeless shelters especially in the winter. Housing pricing keeps going up and some people are living in their cars

Grocery store & gas station in Northside

There is already plenty of housing. It's important to make sure that the people of Richmond can afford to live in the available housing and live safely. Improvements to public housing and short term rental assistance to help prevent homelessness. Richmond has one of the highest eviction rates in the country. Homelessness is a policy issue.

Road works projects on major roads finishing efficiently. The Williamsburg road project in Fulton Hill has been going for 2+ years and is a major access road closed for all of Fulton and varina to get to the rest of Richmond.

More rent controlled units across the city.

More shelter spaces. I would love to no longer see people sleeping on the streets. Job training at those shelters could be a great opportunity as well

Our city desperately needs improvements to our shelter system. It's despicable that there is not a shelter open all year. The wait-list is over full and it's horrible that you have to call every day to get on it, what. Access to a working phone is difficult enough to find when homeless. More shelters open all year long

Better support for homeless individuals

Affordable renting

Affordable housing for renters and buyers.

Water reliability. More bike lanes

Please for the love of god create/update safe usable sidewalks/crosswalks for pedestrians and bus benches/shelters.

First time homebuyer grant programs, applications to receive assistance with rent for new developments that are billed "affordable" but rent is still above 30% of monthly household costs for tenants

Quality affordable housing for renters and buyers as well as small for small businesses. Too many developers who don't live here rather keep the properties unrented waiting for big box stores to make them an offer. Re: downtown, arts district. Richmonders and local small businesses should be able to rent or buy which automatically reinvests into their neighborhood. Give regular low to mid income folx the ability to develop their own neighborhoods, and ban money grubbing developers from taking our city from us. Create a council commission of folks who make less than the median

income to approve projects by districts. Use the money to fund and pay this group as employment. Folks submit and pitch plans that meet criteria: must live in or own a small business in the district or neighborhood, earn less than median income with 50% of them below poverty line, focus on walkability, greenspace, sustainability and green initiatives rehabbing existing buildings, and lastly, hire and contract Richmonders and local small businesses to build, staff, and run these projects with priority given to those who live or own a small businesses in the neighborhood. In addition to paying the council, use the money to fund the projects they've approved.

Folks already know what their neighborhood and neighbors need to thrive. Give the power and resources to do it. Gentrification, resulting unaffordable housing and meaningful employment that pays a thriving wage, is going to kill this city and push out all marginalized community members who can't afford to live or own a business in their neighborhood let alone in Richmond.

We need to also to figure a city wide rent control and a percentage cap on how much properties are allowed to be resold at. AI and algorithms are artificially inflating the cost of housing. Look at what it's done to Manchester. It's creeping into Swansboro where I live, and soon we won't be able to afford to stay. My husband is an EMT at Richmond Ambulance Authority, and we can barely afford our rent on his meager \$45k salary. We rely on community care to feed ourselves because our rent is half of what he brings in each month. HOW IS THIS OKAY?

I would like to see more trash and in shockhoe bottom and better drainage along the streets

Housing stability

New public housing that also integrates on-site resources for case-management, behavioral health, and employment aid.

Breaking up concentrated poverty and integrating people who are low income into newly built lit mixed communities, giving them homeownership opportunities to live in nice, well manicured areas that are in secure areas and allowing them to build pride in their neighborhoods.

Grants to renovate and make secure housing for LMI and disabled/senior households so that people can live in safe homes and for people to age in place

Affordable housing for everyone (not just certain income brackets), small local business support in various forms, job training & placement for those in need (previous record, unfinished education, single parents, elderly that cannot retire, etc.), improve neighborhood essentials - food pantries, playgrounds, community centers, parks, etc., transportation assistance that the bus services don't cover, and something to keep the youths headed in the right direction, setting them up for success now & in the future.

Richmond needs to prioritize people over developer/private equity profits in real estate. Most first time homebuyers have been pushed out of the market by exorbitant price hikes (far beyond actual value of the home) and mortgage rates. Small businesses are farther and fewer between because VCU and other property investors have collected any real estate for them to operate in. Rent prices are unsustainable even for folks that were considered middle class, pre-pandemic. People are just barely getting by. Rent control would be a good step. Real efforts and policy to lower the eviction rate, as it is shameful that our city puts real estate development and private equity's investment needs before the average citizen's ability to keep a roof over their head. Rental inspection programs would also be a good start, as many of the current property developers and/or landlords are keeping the housing supply in very poor shape. Black mold, structural concerns, fire hazards. Many of us are paying more than 1/3 of our income to live in unsafe conditions.

Housing for the homeless or housing during bad weather cold and hot .

housing counseling services that result in housing at-risk families

Felony and criminal record

Lighting improvements at night and at intersections

1. Overdue renovations to existing public and low-income housing, especially with regards to safety, indoor environmental quality (IEQ), and retrofits to meet code (fire suppression, HVAC, e.g.) 2. Tiny/modular home communities for residents experiencing or at risk for homelessness, as transitional or permanent housing; can utilize vacant lots or other municipal property to maximize impact and use of available space (many successful examples exist); people need permanent housing, a sense of agency, and community to a much greater degree than seasonal overnight or warming shelters are able to

provide 3. expand public transit options and make safe pedestrian/nonmotorized vehicle crossings downtown and in low-income neighborhoods, not only in high-profile areas (e.g. VCU); far, far, far too many vehicle vs. pedestrian and vehicle vs. bicycle collisions each week

Eradicating homelessness

Please stop building luxury housing/apartments - the gentrification needs to stop. We have apartments and homes that need to be renovated and safe, but they already exist so put money into fixing those. Put money into existing homeless shelters and provide assistance for halfway houses and other support homes.

Increased affordable housing stock at and BELOW *30% AMI*, homelessness prevention, housing and assistance for youth/young adults, substance use treatment, housing and assistance for people with disabilities, targeted direct cash transfers (DCT) instead of vouchers, targeted assistance for people aging out of foster care, funded partnerships with TRUSTED local orgs and initiatives, reserved assistance for legacy Richmonders 3+ generations,

Update mosby court, for safety, focused on community and walkability

Narrative Responses to Questions

What ideas do you have to ensure that housing developments funded by HUD are equitable and inclusive?

By the citizens Probably within the city limit

Survey the various nonprofits in the area that support at risk groups (queer, homeless, minority, addicts, etc.)

A proactive rental inspection program.

The city needs to get out front on displacement. Starting homeless services when people are evicted is too late.

Utilize zoning and put policy in place to prioritize displacement aversion over development firms profiting.

Community voices at the table, and making the table varied and flexible.

Include existing neighbor voices and prohibit outside lobbyists from weighing in on community matters with address verification methods.

Work with the existing continuum of care and service providers with proven histories of doing this work

These funds should be made available to organizations to apply to. More than 15% of the budget should be allocated to non-departmental funds and more should be done to allow for funds to be used for Homeless Services.

Create a better system for registering for public housing. Waitlists can confuse the clients I work with and they usually have to find other housing options.

Access to transit and deep levels of affordability. I believe that the median household AMI in Richmond is around 70% AMI due to the high earnings in the neighboring counties, so having more housing that is affordable significantly below the 70% AMI threshold is deeply important.

New Legislation??? Stopping evictions which cause the homeless issues. Giving folks adequate comfort of living in their dwelling.

Zoning changes to allow for ADU's or multi-family development in walkable neighborhoods, such as small apartment buildings in the center of blocks. Parking decks in some of those block centers to offset the additional parking needs.

Tax landlords by number of rental units to fund building new affordable housing and support a path to homeownership. Hoarding housing should not be profitable!

I don't have any just a thorough screening . Maybe confirmation from another entity

I don't know enough about this process to answer.

affordable housing should be located in all city districts

Get the word out to the community so more people know about programs that the city provides.

Developers should be required to build a MUCH higher percentage - ideally 30-50% - of affordable units, especially in current low-rent areas. The current gentrification of Church Hill and other areas where properties are now going for \$500K is UNACCEPTABLE. This is destroying neighborhoods.

they are in the neighborhoods with the best access to jobs and activities.

Development needs to take into consideration access to public transportation, walkability, & mixed-used zoning which allows residents to have access to services like groceries, medical, shopping, & entertainment within walking distance.

Laws to ensure equal housing for everyone.

Mandate developers to provide mixed income/need housing so that communities can be integrated. Mandate services and food security surrounding these developments.

I think the money should go towards the most in need. Many people are pretty well off, but there are so many more struggling to find an affordable place to live.

Require projects meet local median income needs, not just 80% AMI

Down payment assistance in and of itself is an equitable step, as it helps those who are not able (either through their personal, family, or generational financial situation) to afford a down payment. By increasing home ownership and prioritizing existing residents of neighborhoods, it could also slow gentrification

Use city data to provide higher investment in lower se areas

Make sure that the application process is fair and equitable to all income levels.

Target housing and subsequent services the most in need and at-risk

Ensure that prospective tenants cannot be denied due to criminal history, credit score, or past eviction history

Stop placing developers above the people. Attempt to find ways to rehab public housing units vs. completely demolishing structures. Creighton Court is an example of this. There were residents displaced from Creighton Court who believed that they would be able to return to the community once the new construction had taken place. First, the wait has been longer than expected. Second, vouchers are very restrictive. Last, the rent for the new units has increased substantially. Even with vouchers, low income residents are not going to be able to return to or move into this community. This is a failure by the city and a travesty considering that the reason Creighton Court exists is because of the original sin of people being displaced from their homes and this community being built to accommodate them. We should not be replicating this throughout the city.

HUD-approved Housing Counseling Agency

Funnel funds through HOME of VA

It's one thing to be inclusive and equitable and another to be good neighbor. I don't want to see or smell drugs, loud/obnoxious people or parties and want to be safe / feel safe and have my vehicle safe.

Income dependent, incentives to live in neighborhoods that need extra attention

The importance of addressing housing issues and obstacles to our citizens who don't have housing or are struggling to keep or find it can't be over stated. If those issues haven't been improved, you have no business addressing anything else.

To ensure that housing developments funded by HUD are equitable and inclusive, it's important to start with intentional planning that centers the voices of those most impacted—especially Black communities and other historically marginalized groups. This means involving residents in decision-making from the beginning, not just as an afterthought. Developments should prioritize affordability for working families and prevent displacement, so people can stay in neighborhoods where they have roots. Accessibility is also key—homes should accommodate seniors, people with disabilities, and families of all sizes. Beyond the housing itself, equity means creating communities with resources: safe parks, quality schools, healthcare access, and reliable public transportation. Policies should encourage diversity in income levels and protect against discrimination in leasing and lending practices. Finally, HUD-funded projects should include opportunities for minority-owned businesses in construction and maintenance contracts, as well as job training programs for local residents, so the economic benefits stay within the community.

N/A

Standards... Prioritize development in historically underinvested neighborhoods. Require strong anti-displacement protections. Mandate community-led planning. Strengthen fair-housing enforcement and expand tenants rights. Incentivize partnerships with mission-driven, community-rooted developers.

N/A

Turn abandoned warehouses into shelters.

Talk to the people who live in public housing, talk to the people in need of housing. Blessing Warriors works with homeless people throughout Richmond and has a very clear insight into what homeless people need.

Sliding scale rent, access to apply without access to internet.

Let the people vote on it.

People with disabilities should be prioritized

Prioritize people in the greatest need, have spaces that allow pets

Less modern/extravagant and more basic housing in order to make it more affordable. It took me months to find an apartment in Richmond under \$1,000 a month in rent, not including utilities.

Allowing lower and middle class groups the same benefits as those in the upper class at affordable rates.

Actually speak with neighbors/community members that would need those services. Holding a public forum on a random day while everyone is at work is not enough. Local contractors and suppliers should be used where possible so money stays in our communities.

Bilingual applications and information, funding staff positions that liaison directly with community orgs (churches, boys and girls club, schools) to connect potential grant recipients with the resources.

Better oversight:

Incorporate universal design for all new units not just those labeled as ADA, set a minimum percentage for 2-4 bedroom units to ensure families have access, upgrade existing and ensure new builds have climate resistant and energy efficient technologies.

It starts with great leadership that is diverse. Include residents from current housing areas, leaders who have experience (such as those who transformed Atlanta's public housing near the old Georgia Dome) and grassroots organizations that are steady doing the work to help those experiencing housing challenges.

Applications often just look at income and measure that against a poverty level. But they don't take into account the cost of health care for a person with a disability (or disabilities). Copays may keep someone from making a necessary repair or even paying utilities that month.

The community should be more heavily involved with these decisions with a set of rules/policies to guide all entities/people involved. Making sure not to discriminate and support various situations that folks need help with.

See above, bring back programs that help low to middle income individuals buy and rent homes at affordable prices. Hold the line against energy monopolies and don't pass the cost of energy and resource usage of data centers on to the average Dominion or DPU customer. More rights for renters. I've had to move apartments twice in my two decades living here because of a black mold problem on behalf of my neglectful landlord, costing my family thousands of dollars in damages and moving costs — all non-recoupable. Richmond has some of the worst protections for renters I've ever experienced. We are constantly being exploited through rising costs, low inventory, financial and cultural discrimination, and dangerous living conditions.

Training on life skills program and job assistance. You have to work to get keep and in good standing. Interview have goals and then a lottery to pick .

developments should be across age groups and consider all disabilities

Not available

Better data management and transparency on outcomes

look at success stories elsewhere, and use third-party audits

Helping those most marginalized in our communities

Do not ask for race/gender/ethnicity on applications. Make sure credit history and criminal backgrounds have no impact on someone's access to HOUSING. People need to live INSIDE and should never be denied A HOME. If you need to collect data with these demographics, fine, but it's for data collection only and should not be viewed, known, or used to evaluate a renter/home buyer by the land lord.

Identification of vulnerable neighborhoods (displacement risk, dramatic home value increases, low/no income density, school performance, fresh food access, etc.) with extensive community engagement to meet the needs of those neighborhoods as a priority. All developments should accommodate all common disabilities. Extra navigation assistance for youth and young adults.

Transparency; communication with the public and neighborhood associations

Narrative Responses to Questions

In your opinion, which areas or neighborhoods in Richmond need the most investment in housing and community development?

The more specific, the better!

The big 6s

N/a

Gilpin court

Southside, pretty much all of Midlothian Turnpike by Rose's casino

Jackson ward.

NA

Gilpin (equitable redevelopment), Southside (food desert).

Close to the housing projects in the east end.

Areas that have public courts, and areas like Chamberlayne that have existing affordable housing that can be made energy-efficient without displacement through retrofits. Solar and energy efficiency for all!

Areas near Wawa on Broad Street, Brook Road down the street from Walmart.

Mosby Court and Gilpin.

Blackwell, Highland Park, Chamberlayne Ave, parts of east end, Warwick along with the majority of southside in the 8th and 9th city council districts more generally.

The 8th & 9th Districts.

Any community ending in Court (Mosby, Whitcomb, Fairfield etc.

Lots of housing is being deveopled in North Church Hill/the East End, but there isn't a grocery store! Same goes for Manchester. Lots of development, no grocery store for those new folks.

Southside

All of Richmond , don't cluster income based housing . Take old empty buildings and make them into apartments or collaborators discount them to turn into affordable apartments

Every area? There is no affordable housing in our city that I can find.

Keep affordable housing in gentrifying neighborhoods

Church Hill

Church Hill, Northside, & other areas that are gentrifying too fast and driving out long-term residents

downtown needs more people living in it to enliven it - more housing and a grocery store would bring people and activity back

Southside

The housing projects and poor neighborhoods in Churchill.

Randolph area by Clark Springs School

Southside area along the turnpike, Northside area along Brookland Park

South side is typically the most affordable and where many people are facing the cost burden that our housing market faces. I also think when we build affordable housing it should be in areas that are generally less car dependent. Building affordable housing in farther out from the heart of the city will only push those individuals to have to rely on cars which are a huge financial burden on their own.

All of them. This survey isn't scratching the surface for what residents need with development in their own communities. They all need community benefit agreements, since residents are ignored through the SUP process.

All of the old housing spaces (mosby, Gilpin, etc).

Northside and Southside

Southside and the East End of Richmond

The private market is already doing plenty to invest in low-income neighborhoods - they are "affordable" and thus gentrifying. I'd say the wealthier neighborhoods (especially in the West End) need more good affordable housing options.

Communities along Old Richmond Highway; Fulfill the promises made to Blackwell residents during the Hope(less) 6 initiative. East end/church hill north of broad

Northside, East end, Church hill north

When we talk about investment, what do we mean? We need to spell that out and clarify who is receiving investment resources. There are "opportunity zones" that were created with the intention of "helping" communities that result in developers gobbling up land, demolishing entry-level housing and eventually displacing the very populations these programs were intended to "help." These areas for investment were identified during the Richmond 300 community outreach process and resulted in predatory investors and developers steam rolling over the needs of the community that existed in a neighborhood who have historically been impacted by racist, discriminatory and exclusionary planning. These neighborhoods were made up of working-class African Americans--a demographic that has decreased while the city is simultaneously attracting more residents. We've lost 10% of the African American population in Richmond despite "investment" and housing & community development processes that targeted this population.

Public housing Communities.

I work at a school where many students come from Creighton, Mosby, Wickham, etc. Many of their apartments have mold, no central air, few windows, and often crime in the community. I know Creighton is being rebuilt, but in the meantime many families have lost access to affordable and safe housing that is desperately needed.

Southside and East End

East End

Southside

Northside

Areas on the pulse bus line

Low-income areas without great public transportation.

Southwood, southside in general

The east is important to me and often overlooked. I think Church Hill/Fulton need help. Pockets exist throughout both that very clearly need help. Commercial and residential properties, community resources (sidewalks, parks, etc)

Several neighborhoods in Richmond stand out as needing the most investment in housing and community development. Southside neighborhoods like Hull Street and Jefferson Davis Highway corridors have long struggled with aging housing stock, limited access to quality services, and high poverty rates. These areas would benefit from affordable housing developments and infrastructure upgrades to improve livability and safety. East End communities, including Church Hill North and Creighton Court, face challenges with concentrated poverty and outdated public housing, making them prime candidates for redevelopment that includes mixed-income housing and community amenities.

Additionally, Brookland Park Boulevard in Northside has been identified as a focus area for affordable housing projects under the city's incentive programs, but it still needs more investment to address blight and create vibrant, inclusive spaces. The Diamond District, a large redevelopment zone near Arthur Ashe Boulevard, offers an opportunity to ensure equity by incorporating deeply affordable units and community benefits into its mixed-use plans. Finally, historic neighborhoods like Carver, near VCU, are undergoing revitalization but risk gentrification; targeted investment here should balance modernization with protections for long-time residents. These areas represent both urgent needs and opportunities to create inclusive, thriving communities across Richmond.

Downtown

The East End, specifically the Nine Mile and Fairfield corridors.

The courts obviously (Gilpin, Creighton, Mosby, Whitcomb, Chamberlayne) but also basically every neighborhood off of hull street going south (Wamsley, Swamsboro, Piney Knolls, Blackwell, Belmede, etc...) southside lacks parks, sidewalks, and community centers comparatively to the weather neighborhoods.

New Manchester, shokoe bottom, Semmes avenue.

Walgreens area on chamberlayne on VUU side

Church hill north

Shockoe Bottom and Manchester are wonderful neighborhoods that could be improved.

East End

All the courts need help, gilpin, mosby, Fairmont. The rent is actually so high it's barely affordable, 1100 dollars for something that's rundown and absolutely shit? Rent should be 500 dollars max in the courts. Why are we making money after our most vulnerable city residents?

Downtown - there are so many unused and vacant buildings that could easily be renovated into homeless shelters, group homes, or apartments. I think we under utilize group housing options. Everyone being in their own unit is a great idea, but it's more important to have people off of the streets and in safe housing, even if it is a group 'dormitory style' setting.

Downtown & northside

Gilpin Court, Fairfield Court, Mosby Court, Whitcomb Court, Creighton Court, Downtown Shockoe Bottom

Stop building "luxury" rentals with DC builders and landlords in Scotts Addition! Create/reno mixed use energy efficient a tiny home cottage court community to address pockets of need around Brookland Park or Fulton

Hull st corridor between cowardin and Richmond high school for the arts, corner of semmes and cowardin (we need a grocery store!!!)

Swansboro, Blackwell, specifically around Richmond Highway south of Hull St., east Richmond like parts of Fulton Hill up into Montrose Heights, public housing

Montrose, jackson ward, manchester, shockhoe bottom

Southside and east end. As public housing units are demolished. Residents want to stay in neighborhoods they are familiar with.

The East End in general but specifically the Fairfield Court, Whitcomb, and Mosby areas.

Southside and Northside. Specifically the Jeff Davis Corridor and Hull Street areas. On the Northside, focus on areas in/around Brookland Park Blvd.

So many apartment developments and high-end homes are coming to the 7th District and I worry that people who have lived here for generations are going to be priced out.

While some neighborhoods have benefited from previous housing & community development, I think most folks would say we still need a heavier focus on Gilpin Court, Creighton Court, & Mosby Court (to name a few). We've seen some changes being made, but they all take time. Most of the focus has

appeared to be newer/updated housing, which was needed. Community development in these areas need some work. Brookland Park, for example, has been making strides for a while now and we've loved seeing so many new local businesses popping up to support.

Every neighborhood could benefit from more affordable housing inventory (rentals and purchases) and less price-gouging luxury condo buildings. Stress placed on the word "affordable". A two-bedroom apartment starting out at over \$2200/month is not affordable. This is unacceptable, particularly during a housing crisis.

Azeala Mall area. Downtown instead of letting Vcu eat all the buildings up and don't pay taxes. Near the city jail. Hull Street all the way to Chesterfield . South Richmond, Route 1 corridor.

All

The Courts, Jackson Ward, and many areas in Church Hill and Southside, as well as areas in Randolph and even the Maymont neighborhoods. Our goal should be to KEEP WHAT WE HAVE as well as to create more thriving communities through increased affordable housing. Broadly, investment must help the communities most at risk of being bought out and dismantled by large corporate interests, i.e. those at the frontiers of gentrification. More funds dedicated toward real community development = more solidarity and resilience in these vital neighborhoods, which become targets for divide & conquer strategies by for-profit real estate developers who cut up entire communities piecemeal and install homogeneous luxury mega-apartments or million-dollar homes that invariably dissolve historic communities and disenfranchise entire populations of people.

Shockoe Bottom, the North East Side/End
400-500 blocks of the city (Richmond), 25th St, Chamberlayne Ave

Southside (Hull corridor, Broad rock, Hillside ct area, Route1). Church Hill is about to be a displacement nightmare. I'm scared for Whitcomb area as house renovations begin. Chamberlayne's NOAH stock needs to be increased and protected, West End as a whole isn't offering a fare share of affordable housing stock or density overall which the housing crisis cannot afford, not to mention the segregation.

Fairmount including mosby court and freight in court

Narrative Responses to Questions

What do you think would increase the effectiveness of City funded programs?

Citizens involvement

more money

A tenant advocate's office.

More support for tenant organizing.

Allow community members to actually inform AND TAKE PART in the operations of the programs. Employ within the community to help carry out the deliverables and you will see more sustainable and translative outcomes.

Pursue root cause of issues, not the symptoms. If we continue to subsidize housing without putting boundaries on investors, we're just using tax dollars to subsidize the investors' profits.

The real estate market needs reform, Richmond real estate shouldn't be an investor asset, it should be people's long-term homes that they can stay in and build community.

Clear transparency and accountability; too often things start "mindful" but drift.

Retrofits are faster, less expensive, and don't displace.

Working with high-performing agencies with a strong track record for providing outcomes. Follow best practices within housing and homeless services. Partner with - not against - CoC providers.

Input and collaboration from the "experts" i.e if you are looking to fund homeless services you should have people who are expert in homeless services participate in the conversations around funding, etc. In addition, using the money to better the lives of the people in the City not just what will look good on paper for the City of Richmond.

Talk to more workers within the community because we work firsthand with individuals who are at risk of losing housing.

I think robust implementation (e.g. if there is funding it should be fully used in the way it is meant to be), communications and outreach to the folks who these programs would serve the most, and coordination between departments.

Money. Duh.

Include community members as key stakeholders in planning, implementation, evaluation, etc.

Make sure employees aren't stealing money

Independent and transparent audits

Continuity of experienced, committed staff

Accessibility to the information and information translated in other languages. Support programs to walk people through the steps of finding help from the city.

Better oversight of developers, stronger community engagement, passing laws prohibiting private equity ownership of residential properties.

transit-oriented development. if city funded programs worked together.

I don't know.

Community involvement, it's a "we" problem. Better communication - hire a strategist. Inclusivity and equity-centric.

Oversight and transparency.

Giving money directly to those who need it, while holding landlords accountable—they are, after all, the ones who will ultimately end up with this money anyway.

Focus groups with community partners and current organizations working in affordable housing, behavioral health, and homelessness services

The city departments should work together with those departments who are providing homeownership education and map out a plan to increase homeownership.

More local funding from the Mayor's and City Council's budgets dedicated toward affordable housing development.

Ensuring they reach people who are working poor, not just middle class. Basing their income requirements on the state minimum wage rather than AMI?

Contracting with nonprofits to administer/manage the programs;

Ensure that support services are provided to people living in subsidized/supported housing and related programs; work in partnership with RRHA

They are obviously not working well, otherwise we wouldn't still have funding on hand that needs to be returned to the Federal government. Perhaps the City can spend as much time and effort in managing City funded programs as vigorously as it does in attracting and accommodating developers.

Engage with residents, make sure the program's mission is clear and align goals with specific actions. Regularly evaluating program outcomes and making adjustments.

Communication and outreach to ensure public awareness is high.

Outreach, better marketing to raise awareness of what's available

Clear and simple requirements for eligibility, pay staff more, hire more staff

Focusing on things the city has control over and not broader, macroeconomic issues.

You have to find a better way to talk to your constituents. Young people do not go to community meetings or watch local news. Your impact isn't felt unless they see it or feel it. You need to find a better way to liaise with them. The social media that you use currently barely scratches the surface. Do better. Hire younger people or people with experience driving that contact. You're doing a very bad job at talking to your people considering the many water crises people take hours to hear about. You should be embarrassed. We are.

To increase the effectiveness of city-funded programs, several strategies can make a real difference. First, programs should be designed with community input from the start—listening to residents ensures that initiatives address actual needs rather than assumptions. Transparency and accountability are also critical; clear reporting on how funds are spent and what outcomes are achieved builds trust and helps identify what works. Another key factor is accessibility: programs should be easy to understand and apply for, with outreach in multiple languages and through trusted community organizations. Partnerships with local nonprofits, faith-based groups, and minority-owned businesses can strengthen implementation and keep resources circulating within the community. Finally, measuring success through both data and lived experiences—such as tracking participation rates and gathering feedback from residents—will help refine programs over time and ensure they truly improve quality of life.

Homeownership assistance and downpayment assistance.

More visibility of work in action - boots on the ground in the communities receiving support.

Increase community involvement in designing programs. Improve transparency, timelines, and communication (internally and externally.) Simplify application and reporting processes. Provide stable, long-term funding. Use clear metrics and allow public evaluations with true critique and accountability. Center equity, especially in historically underinvested neighborhoods—partnering with original trustworthy community organizations, and investing in proper staffing.

Social media ads, increased taxes in cooperations and large businesses.

Knowing it's being put towards the community

Working with the people who need these programs, listening to their input

Staffing programs, staffing projects.

The whole shelter system needs a revamp and the rules need to be changed. You should not have to call the homeless crisis shelter daily for placement. In fact all shelters should be first come first serve. There need to be more options for our most vulnerable city residents!

Allow pets

If they fixed something. I.e. affordable housing, affordable mental health coverage, fixing the roads (so many potholes everywhere in the city)

Put pressure on landlords to have more fair rent pricings

Performance based funding, full transparency, strong community partnership

Government funded programs are there for people who really need it for a short period of time. We should be making it stricter to get in which will help get others working.

A plan for sustainable growth, consistent convenient community outreach, and actually talking to people that need help. Don't let this money get stolen by data centers or DC private equity corporate landlord billionaires. Getting a bunch of grant money and then abandoning when funding runs out because you didn't create a sustainable growth plan isn't an option.

The increased fiscal transparency from city hall is welcome, and needs to continue

Give poor and marginalized folks decision-making power for their own neighborhoods through a neighborhood development council that hears, selects, approves, and monitors projects through criteria and rubric systems defined by the people who live or own a small business. Pay them a thriving salary and fully fund the projects.

If directed to the correct communities then it would exponentially improve quality of life

Better oversight and accountability

Track measurable outcomes to show what has changed. Increase collaboration between departments that are granted funded, data sharing to meet more needs of the communities receiving funding. Integrate city programs with already running community-based programs, or increase collaboration with them to improve what works and not waste time on what doesn't. Streamline bureaucratic to improve timeliness, ease, and reduce redundancy. Implement an Equity Impact Review before approving projects. Make more of an effort to actually include members of the community, hold meetings in the neighborhood, provide some sort of childcare so single parents can attend, make an effort to have engagement an ongoing thing not just once. Provide more transparency with spending through public dashboards. Finally, make sure that these projects are staffed appropriately by enough competent individuals who are also culturally aware of the communities being affected.

Not so much bureaucracy. When homeowners need help with upkeeping their homes or renters need assistance, it shouldn't take an act of Congress to get them connected to resources that the city has available and again, having the right leaders in place who are compassionate about helping people is very critical.

Enough staff to respond in timely and compassionate ways. Staff who have gone through housing insecurity or living with a disability and can relate to what improvements can and need to be done.

Processes/Policies put into place that are followed, being transparent about where the funds are going, research & data - again, show people the information relating to why things are being done a certain way or why a particular neighborhood would be a prospect for improvements, partnerships between the community & the entities/people involved with making the final decisions - community 'sponsors' and representatives are important when trying to make changes in a neighborhood that's been the same way for 20+ years (source people or let the community choose), celebrate the small wins, and make sure that things are communicated in various forms (as not everyone has a cell phone or access to a computer).

For the city to actually consider the pleas from its constituents and less time kneeling to private investment.

Richmond Virginia natives that are vested. Partnership with small business owners with programs for employees assistance . Grants for improvements structures . Create program to correct all the slum apartment owners that the city has allowed to come in and make us the laugh in stock of the country and cross the seas because we let anybody come in and build these modern projects that cost a lot of money when we knew that this was out price in the market. Change the minimum wage . Stop creating unrealistic streets. Build with you students in mind and give them opportunities.

code enforcement and compliance reviews

Not available

Higher levels of accountability and excellence - reward those excelling and being a value add in our workforce and remove those who are not acting with urgency. There's a lot of work to be done, y'all need to get busy

Consistency, Transparency, Ease of access, Proactive Education, Multilingual outreach, Integrity (via third-party audits and accountability measures), Planning and Follow-up

Better oversight to ensure funds are being spent in the ways they've been appropriated for

Actually using the money for what residents suggest you use it for. We have to see the change. Keep asking us these questions, open forums for us to voice concerns an DO SOMETHING about it

Adequate staffing. New roles that enable city departments to talk to each other and share info to place less burden on residents. New roles that navigate people through application or other processes. Language accessibility (as-in reading level) testing and updates. Identifying vulnerable neighborhoods and comprehensive data collection therein (displacement, access to services, youth support services, race and income breakdowns). Investment in extensive community engagement that goes directly to community members using culturally resonant strategies.

Safe walkable and lighted areas. Communication and transparency.



2026-2030

Proceso de Planificación Consolidada

Comparte tus ideas acerca de
Plan Consolidado del periodo
2026 - 2030

(¿Cómo debe usar la Ciudad los fondos federales para apoyar las iniciativas de vivienda asequible y desarrollo comunitario en Richmond?)

¿De qué se trata?

Cada cinco años, la Ciudad de Richmond crea su "Plan Consolidado", un plan integral y detallado que guía la inversión de la Ciudad en recursos federales de vivienda y desarrollo comunitario durante los siguientes cinco años.

Se basa en una evaluación de las necesidades existentes de la comunidad e implica un análisis de los datos del censo, las evaluaciones de necesidades y estudios de mercado. El plan guía el desarrollo de estrategias, metas y prioridades para aquellas acciones que satisfagan esas necesidades y mejoren las vidas de los habitantes en toda la ciudad de Richmond.

¡Participal

Puedes compartir tus ideas respondiendo a nuestra encuesta 2026-2030. Encuentra el enlace y el código QR a continuación.



<https://tinyurl.com/Con-Plan-Span>

¿Prefieres hacer las cosas en persona? Ven a conversar con alguien de nuestro personal de la oficina de Vivienda y Desarrollo Comunitario (HCD) en un evento de participación pública.

<https://rva.gov/housing-and-community-development/2026-2030-consolidated-plan>

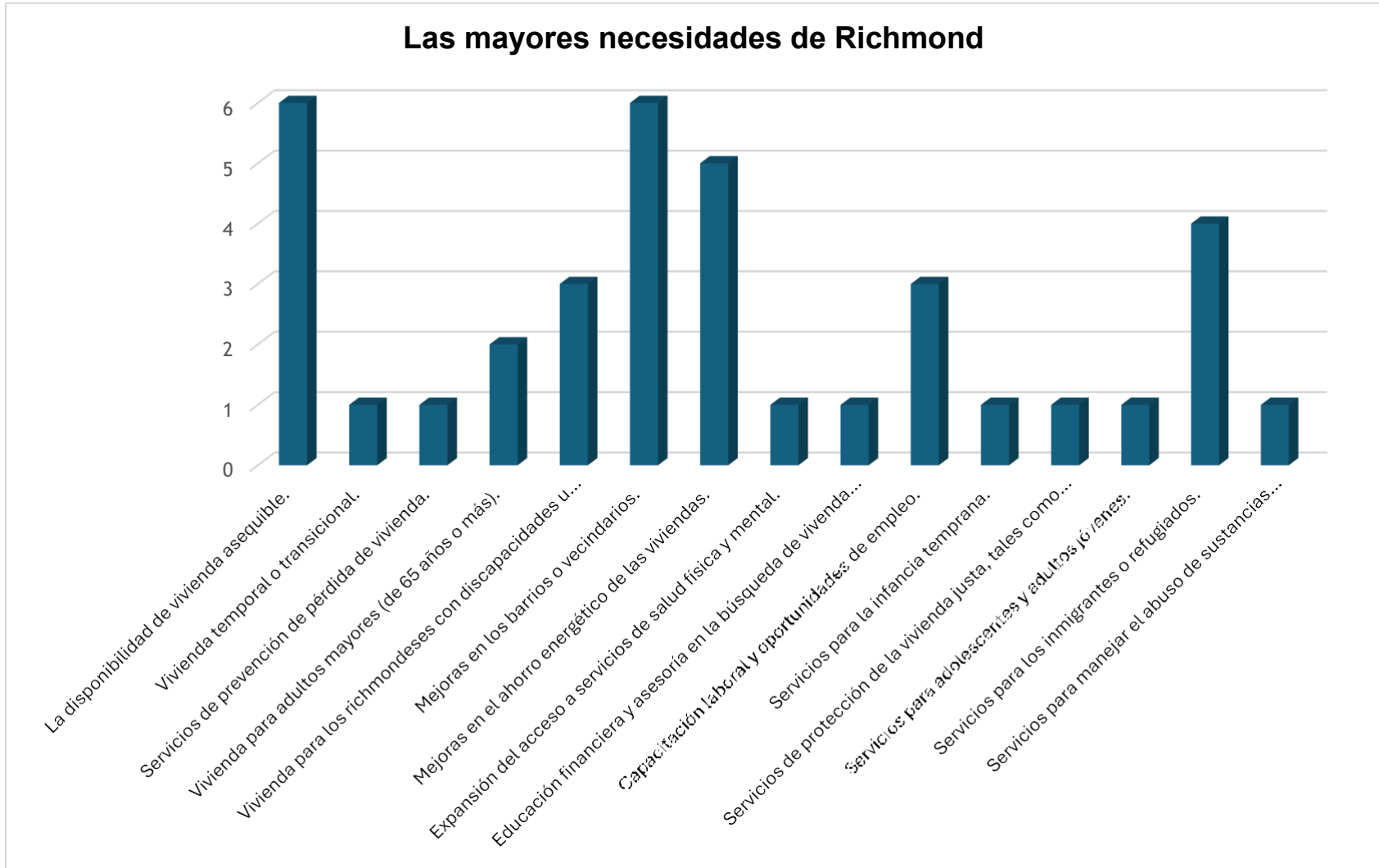
Encuesta comunitaria sobre el plan consolidado para el periodo 2026-2030

La Ciudad de Richmond está desarrollando su plan consolidado a 5 años para que sirva de guía en cómo invertir los fondos federales otorgados por el Departamento de Vivienda y Desarrollo Urbano (HUD) de Estados Unidos. Estos fondos tienen sus fuentes en los siguientes programas: Subvenciones en Bloque para el Desarrollo Comunitario (CDBG, por sus siglas en inglés), Asociación para la Inversión HOME (HOME), Oportunidades de Vivienda para las Personas con SIDA (HOPWA, por sus siglas en inglés) y Subvención para Soluciones de Emergencia (ESG, por sus siglas en inglés). Se estima que la Ciudad recibirá unos \$40 millones durante los próximos cinco años. El propósito de esta financiación es apoyar especialmente a los habitantes de ingresos bajos y moderados en las áreas de vivienda, infraestructura, servicios públicos y desarrollo económico y comunitario en toda la ciudad. Como parte de este proceso de planeación, la administración está buscando que usted y los demás habitantes de la ciudad nos den sus opiniones para ayudar a identificar las mayores necesidades que existen en los vecindarios de Richmond, así como las principales prioridades de inversión de estos fondos federales. Su opinión es esencial para darle forma a una Richmond más equitativa, incluyente y habitable. Se estima que le tomará unos 12 minutos llenar la encuesta y sus respuestas orientarán directamente las estrategias y prioridades de vivienda de la Ciudad durante los próximos cinco años.

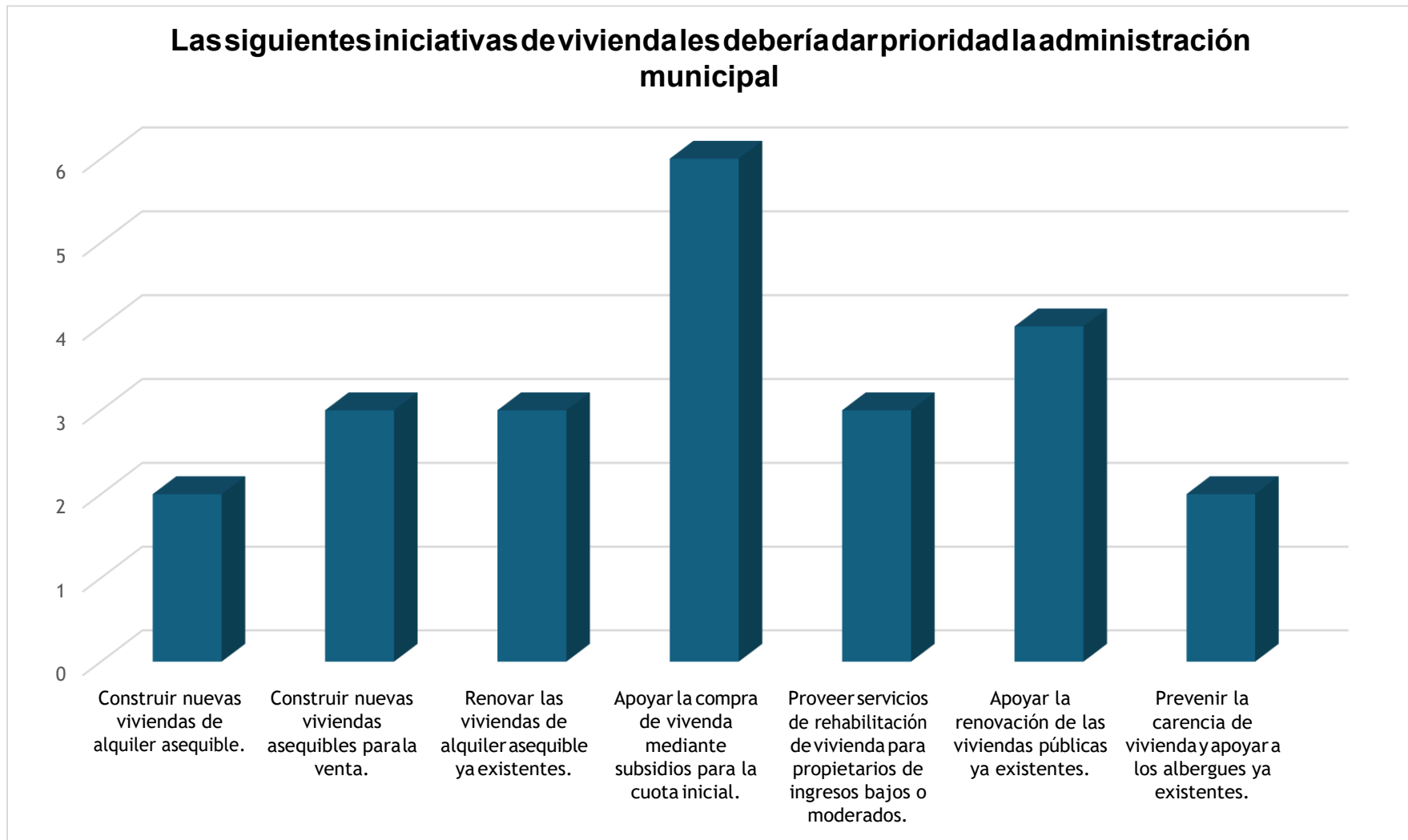
**** Note ****

9 community members completed provided information for this survey. Due to the small number of respondents demographic information is not included.

¿Cuáles cree usted que son las mayores necesidades de Richmond? (Elija un máximo de 5 opciones)



¿A cuáles de las siguientes iniciativas de vivienda les debería dar prioridad la administración municipal cuando invierta los fondos del Departamento de Vivienda y Desarrollo Urbano (HUD) durante los próximos 5 años? (Elija un máximo de 3 opciones).



¿Has sufrido alguno de los siguientes obstáculos para la obtención de vivienda? (Elija un máximo de 2 opciones).



Respuestas a preguntas narrativas.

¿Cuáles mejoras o servicios comunitarios querría usted que fueran financiados con los fondos del HUD?

Luz en las calles y cuidado de vecindario o sea policías rondando las calles

Vivienda

Comprar casa por primera vez

HuD

Servicios de compra o vivienda para las personas de bajos ingresos para que puedan vivir dignamente

¿Qué sugerencias tiene usted para garantizar que las mejoras de vivienda financiadas por el HUD sean incluyentes y equitativas?

Tienen que ser equitativas

Equitativa

Según su opinión, ¿Cuáles áreas o vecindarios de Richmond necesitan una mayor inversión en vivienda y desarrollo comunitario? ¡Entre más detallada sea su opinión, mucho mejor!

En el distrito 8 necesitamos tiendas grandes como walmar

Ruta 1

Richmond hwy

¿Qué cree usted que aumentaría la efectividad de los programas financiados por la administración municipal?

mas apollo de la comunidad

Si

Que la comunidad exponga las necesidades que tenemos y que queremos mejorar

Attachment D – Outreach Materials



DEPARTMENT OF
**HOUSING AND
COMMUNITY
DEVELOPMENT**

2026-2030 Consolidated Planning Process

Share your thoughts

How should the city use federal funds to support affordable housing and community development initiatives in Richmond?

Get Involved!

You can share your thoughts in two ways.

Attend our next Community Meeting

Tuesday, November 18, 2025, at 6:00 pm at Broad Rock Library

OR

Take our Community Survey using the QR code below.



Background

Every five years, the City of Richmond puts pen to paper on its “Consolidated Plan,” a comprehensive, detailed plan that guides the City’s investment of federal housing and community development resources over the next five years. Learn more about this process at

<https://rva.gov/housing-and-community-development/2026-2030-consolidated-plan>



DEPARTMENT OF
**HOUSING AND
COMMUNITY
DEVELOPMENT**

2026-2030 Consolidated Planning Process

Share your thoughts

How should the city use federal funds to support affordable housing and community development initiatives in Richmond?

Get Involved!

You can share your thoughts in two ways.

Attend our next Community Meeting

Wednesday, Nov. 19, 2025, at 6:00 pm at Randolph Community Center

OR

Take our Community Survey using the QR code below.



Background

Every five years, the City of Richmond puts pen to paper on its “Consolidated Plan,” a comprehensive, detailed plan that guides the City’s investment of federal housing and community development resources over the next five years. Learn more about this process at

<https://rva.gov/housing-and-community-development/2026-2030-consolidated-plan>

**City of Richmond
Department of Housing &
Community Development**

**Community Meeting for
PY 2026-2030
Consolidated Plan
Development**

November 2025

Amanda Wrinkle, Sr. Manager, Federal
Entitlement





Agenda

- Welcome & Overview
- Consolidated Plan Background
- Getting Your Input – Feedback Activities
- Wrap-Up and Next Steps



Consolidated Plan Background



Quick Definitions

HUD = U.S. Department of Housing and Urban Development

HCD = City of Richmond's Department of Housing and Community Development

ConPlan = Consolidated Plan

AAP = Annual Action Plan

Program Year = Federal Fiscal Year (Oct – Sept)

Fiscal Year = City Fiscal Year (July – June)

What is the Consolidated Plan (ConPlan) (24 CFR Part 91)

It's HCD's plan for how it will carry out projects and programs to address affordable housing and community development needs. The plan incorporates:

- input from community members and other stakeholders;
- data analysis and market conditions information;
- and coordination with other RVA and regional strategies or plans.

The ConPlan also serves as a formal application to HUD for federal funding. HCD's plan will be for five (5) years.



Overview of Consolidated Planning Process

Citizen Participation & Consultation

Determining
Needs

Setting
Priorities

Determining
Resources

Setting Goals

Administrating
the
Programming

Evaluating
Performance

Consolidated Plan and Annual Action Plans

CAPER

Who do our programs impact?

Program Participants must meet HUD Income Limits.

	Household Size			
% of AMI	1	2	3	4
Low or 80%	\$63,600	\$72,650	\$81,750	\$90,800
Very Low or 50%	\$39,750	\$45,400	\$51,100	\$56,750
Extremely Low 30%	\$23,850	\$27,250	\$30,650	\$34,050

Effective April 01, 2025

2021-2025 ConPlan

Major Objectives

- Create Decent and Affordable Housing
- Create Suitable Living Environments
- Create Economic Opportunities

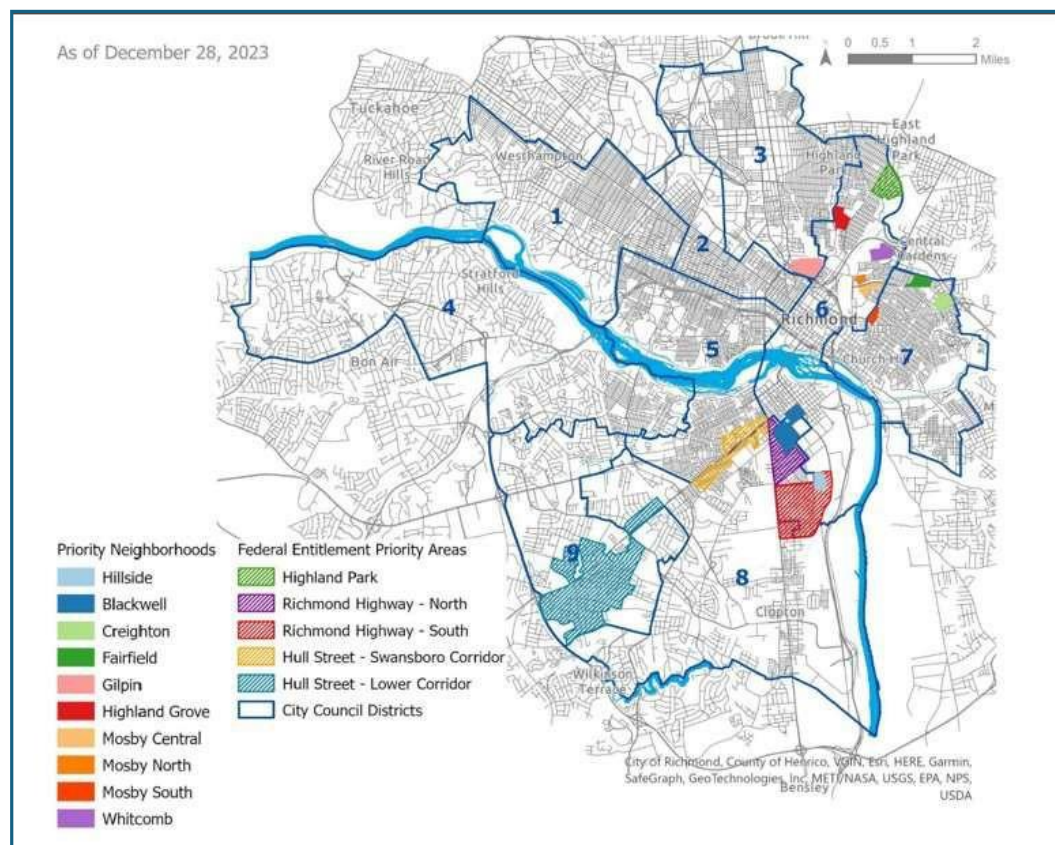
Goals

- Ensure sustainable, safe, and healthy affordable housing is created throughout the City.
- Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.
- Provide affordable rental housing and services for special needs and homeless populations.
- Increase homeownership for lower-income working households.
- Manage grant funds efficiently and effectively.
- Programs and resources for LMI households.



City of Richmond, VA
5-Year Consolidated Plan 2021-2025 &
Annual Action Plan FY 2021-2022

2021-2025 ConPlan Priority Neighborhoods & Areas



Other Priorities and Guidance

Final Report

*2020 Analysis of Impediments
to Fair Housing Choice in the
Greater Richmond and Tri-
Cities Region*



**CITY OF RICHMOND
STRATEGIC PLAN TO END
HOMELESSNESS
2020-2030**

ONE RICHMOND
An **Equitable** Affordable Housing Plan



MAYORAL



ACTION



PLAN

Community Development Block Grant (CDBG) ~ \$4.3 M for PY25/FY26

- Acquisition of Real Property
- Disposition of Property
- Housing Rehabilitation
- Economic Development
- Public Facilities & Improvements
- Clearance & Demolition
- Removal of Architectural Barriers
- Construction of Housing
 - Only by Community-Based Development Organizations
- Direct Homeownership Assistance
- Micro Enterprise Assistance
- Lead-Based Paint Remediation
- Code Enforcement
- Historic Preservation
- Public services
 - Capped at 15% of annual award
- Administration Cost
 - Capped at 20% of annual award
- Repayment of Section 108 Loan
 - Roughly ¼ of our annual award until (2032& 2038)



HOME Investment Partnership (HOME) ~ \$1.4 M for PY25/FY26

- Acquisition of Real Property
- Rehabilitation
- Homeownership assistance
- New construction of housing
- Community Housing Development Organizations (CHDO) capacity building
- CHDO loans
- CHDO Set-Aside
 - 15% dedicated set-aside of annual award
- Administration
 - Capped at 10% of the annual award



Progress During 2021 - 2025 ConPlan

Housing Development & Stable Communities - Highlights for Years 1-4

	FY22-FY25	Outcomes to Date
Homeowner Rehab	\$4,572,592	303
Down Payment Assistance	\$3,171,500	114
New Construction - Single Family	\$2,492,368	5
New Construction - Multi Family	\$2,400,000	135
Public Infrastructure Renovation	\$225,000	End of FY25
Section 108 Repayment	\$3,924,504	Ongoing
Total Investment	\$16,785,964	

Outcomes do not include open projects or projects funded before FY22 that were completed during this time.

Emergency Solutions Grant (ESG)

~\$383 K for PY25/FY26

- Street Outreach
- Emergency Shelter
 - Capped at 60% of the annual award for Emergency Shelter & Street Outreach Activities.
- Homeless Management Information System (HMIS)
- Homeless Prevention
- Rapid Re-Housing
- Administration
 - Capped at 6% of the annual award. Can be passed through to agencies.



Housing Opportunities for Persons with AIDS (HOPWA) ~ \$2 M for PY25/FY26

- Housing Information & Counseling
- Resource Identification
- Acquisition, Rehab, Conversion & Repair Facilities
- Lease of Facilities
- New Construction of Housing
- Permanent Housing Placement
- Tenant-Based Rental Assistance (TBRA)
- Short Term Rent, Mortgage and Utility Assistance (STRMU)
- Supportive Services
- Operation costs for housing facilities
- Administration
 - Capped at 3% (grantee) and 7% (project sponsor) based on annual awards.



Progress During 2021 - 2025 ConPlan

Supportive Services Highlights for Years 1-4

	FY22-FY25	Outcomes to Date
Emergency Shelter Operations	\$804,989	2,570 households
Rapid Re-Housing	\$595,555	441 households
Tenant-Based Rental Assistance	\$1,846,929	Ave 52 households per year (208 total)
Total Investment	\$3,247,473	

Outcomes do not include COVID funding or CDBG-supported services. Funding shows is not the total cost of program operations; it is only the City's ESG or HOPWA contribution.



Getting Your Input Feedback Activities

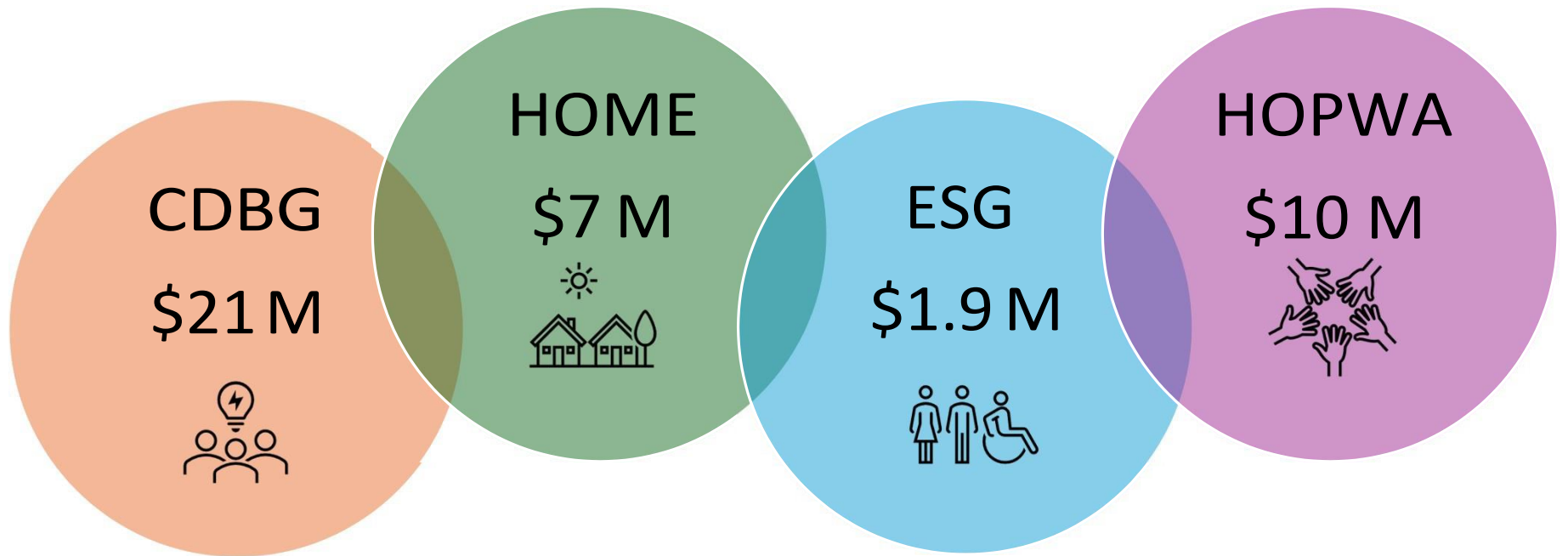
2026-2030 Consolidated Planning Process



Process & Timeline

5 Year Federal Funding Sources

Est. total ~ \$40 M for PY26-30, FY27-31



Fund Distribution Activity

Think about how the City should prioritize these funds. Then decide how you want to allocate your HCD dollars across the following categories.

- Creation/Preservation of Affordable Rental Housing
- Creation of Affordable Single-Family Housing
- Renovation of Public Housing
- Homeowner Rehabs
- Down Payment/Homebuyer Assistance
- Preventing Homelessness & Supportive Services

If you have a specific area or target population for which the funds should be used, write it on the back of your HCD dollar.

Discussion Questions

- What opportunities do you think are not being talked about enough?
- What else do you want HCD and other city staff to know about affordable housing and community development needs in your community?
- Is there a specific area of the city that HCD should focus on in the next five (5) years? If so, use a sticky note to tell us where and place it on the map.



Wrap Up & Next Steps

Thank you for Showing Up



- Promote and share the Community Survey
- Promote our Community Meetings
 - November 10th @ North Ave Library
 - November 13th @ East End Library
 - November 18th @ Broad Rock Library
 - November 19th @ Randolph Community Center
- Give feedback on the proposed plan in Spring 2026

Attachment F – Notes from Stakeholder Conversations

HCD Consolidated Plan Consultation –

Attendees

City of Richmond Human Services Portfolio 10/24/25

- Amanda Wrinkle – HCD
- Patrick Odehnal - HCD
- Sherrilyn Hicks – OCWB
- Brian Bills – OCWB
- Tiffany Ford – NCS
- Guinevere Richardson – Parks & Rec

Notes

- OCWB wants first-time homebuyers and affordable housing buyers; OCWB provides first-time homebuyer training and connects them to SCDHC and HOME Inc. if they are in need greater need. S. Hicks sees a challenge of what is truly “affordable.” Lack of funding for DPA and closing costs are challenges when people complete the training.
- Homeless services face many challenges; there isn’t enough room in the shelter system. They do hotels but that is a “waste” due to the price and the lack of resources in placing clients into shelter or affordable housing.
- The “affordable” units are difficult to find and identify.
- Landlords don’t want to rent to the most vulnerable renters/people with past history of issues. First, last and security deposits is a lot of funding. No real in house process to pay somebody’s utility/rent.
- Housing is a ladder and there are rungs missing between RRHA units and a \$1,500; there isn’t a resource for housing in between 0-30% and 120% AMI. City is focusing on volume of affordable housing, not the level of affordability on a unit-to-unit basis. Can we do project-based vouchers? Can we have a local rental support program that is tied to units at 60% AMI? Even if you have the money to pay for housing, landlords will reject you because of credit score, past eviction filing (stays on record for 5 years, even if you win), criminal history. Three non-monetary barriers to housing, even if they could afford. Partnering with landlords to incentivize placement. People with vouchers are still being rejected from housing, despite that being housing discrimination. Loss of naturally affordable housing is a big gap in placing people out of shelter or other places; only affordable housing that can be found now are in set aside developments that are waitlisting, but there isn’t an amount of housing development that will allow people at or below \$30k a year could access or let alone afford. Most of the persons we assist need a full spectrum of services
- So many people we assist are here based off a life-long practice of choices and decisions, and we are showing up to address those tendencies, which isn’t always effective. Community ambassador programs have been effective because they have that connection and history as the people they are working with. Most difficult with the people on the brink of homelessness/housing insecurity. There isn’t enough investment in the staff to interact with people in a truly positive manner. People know how to work the system, especially for hoteling; they know when/how to get assistance. Dealing with

people who are acting in their immediate self-interest but act without thinking about their long-term self-interest.

- Need homes to place people in once they've been stabilized and improved their income/work, because as of now we don't have many options for people who actually improve their income.
- We need better opportunities for education around homelessness, so people actually know how/where to help. We aren't prioritizing the unhoused; we are just making them get off the main streets so that we can advertise Richmond. There isn't a true will to invest, until it is a mounting problem. There needs to be education across City Departments, from DPU to any other department. We need information and education to refer people to from any City department. There isn't enough communication to understand the system or how to refer people to services that can assist and stabilize.
- I'd love to be able to connect our workforce development program as a resource among what all departments are doing. Long-term funding is needed so we can continue this work and expand/grow the program. We need to pull folks together and talk through what are the available programs.
- We need a stronger regional approach to address housing; Richmond should take more of a leadership role.
- When outreach is brought up, it gives pause because we don't have anywhere to transition these outreach beneficiaries to. Maybe utilizing outreach as an employment opportunity for past homeless individuals which can make a deeper connection. Family Self Sufficiency Program at RRHA – everybody is on HCV where you if you get more income, you get an income disregard, and it doesn't affect your rent contribution. Eviction Diversion fund, family crisis fund, etc. available. Right to counsel is a good effort, but lawyers don't really work at that level/capacity.

HCD Consolidated Plan Stakeholder Consultation

Health & Housing 10/2/25

Attendees

- Robert Becker – VDH (Richmond/Henrico Health District)
- Erin Cave – CCC
- Christine Elwell – CCC
- Julie Bilodeau – Crossover Health Care Ministry
- Sarah Tunner - DPHS

Comments & Notes

- DPHS largest concern are the agreements from HUD about language regarding patient eligibility with federal funds, related to non-citizens which will have significant impacts on all services and increasing the gaps in services. It makes it difficult to enter into agreements, let alone conduct the work.
- Don't provide housing services directly, but just referrals. 80% of their patients are ESL and they work heavily with refugee populations. There are real limitations to what is and will be available as well as continuing multi-cultural services and translation. Ensuring that service and information need to be accessible to all regardless of language capabilities. Concerned in a real uptick in accessing services they need. Number of uninsured people will increase due to credits leaving which will increase costs on those on the edge if/when people lose their Medicaid. Resources are beginning to be reduced (Ryan White) while demand is increasing.
- Fewer people will reach out for assistance because of hostile environment, especially for ESL residents. It will create an inability to capture accurate data of who is falling through the gaps and caps; there will be a backing off of programs that provide that data due to lack of funding and threats from federal oversight.
- Didn't know how to address gaps without addressing the current federal administration. Contracts from HUD have concerning language; they are instructed no longer to collect data which impacts youth and HOPWA projects. Youth program has been prohibited from collecting information. It leads to gaps in the program. Treatment and service requirements (institutions) hurt programs.
- Also seeing challenges with non-citizens, particularly around Medicaid. Bigger challenge is low-end rental market with bad housing conditions: mold, insects, etc. very debilitating for children and families. Not a lot of funding at the rental level, on top of rents increasing.
- Have a lot of grants with self-resolution funding and it is difficult to use the funding if there is nowhere to place people. Can't spend funding on something that doesn't exist. Situations, Youth funding specifically, managing multiple organizations that have the same funding and grants where communication and coordination isn't happening.
- Rents are increasing exponentially; CCC is serving less with more for TBRA program. We are decades behind in affordable housing production.
- Preservation is a must, you see affordable housing that is already limited go dilapidated.
- Would be very helpful to have landlord engagement conversation on a front-line level. What options are there for landlord incentives or services to improve the property.

- Are there flexible funds available for landlord rental improvement or to create a pool that would allow clients to live in those units that need improvements. If we could overlap federal funding with other funds that could be used in a more flexible manner.
- Stress to housing rehab/affordability side that multiple funding sources are needed. There are health improvements that need to be made but funds aren't available or flexible enough. Tenants are suffering too, until we have more tenants/renters speak up and be empowered. City's affordable housing plan states there needs to be more engagement and opportunities for residents to speak truth to power. Are these opportunities there?
- Fear is the biggest concern for tenants not speaking up. You want tenants to stand up for themselves, but they've worked hard to get into the unit, and they are fearing getting kicked out without other housing options at the same price point or availability.
- They see patients that aren't homeless at the present time but will be. Wish they were more homeless prevention/funding to keep people in their home. Supportive services before becoming unhoused/homeless. Spanish, Portuguese and Dari.
- Managing both Ryan White and HOPWA funding opened eyes to how overlap in funding can be used to prevent people from falling into the gaps. Things like required move-in costs like rental insurance. Folks who were trying to get into recovering house programs with more precarious leases, which are difficult to use HOPWA funds for.
- Seen those strategies, blending funds, works well with their youth funding.
- Homeless prevention is a must. There isn't anything really available to prevent housing, so we need additional resources to keep people housed.
- Having a benefits outreach worker has helped a lot with getting clients blended benefits and ancillary care. Provide general outreach with some certified staff. Would love a pot of subsidies to graduate people from programs; serve low-income folks who can't afford rent, but don't need the supportive services and if they could graduate somebody to direct housing assistance only
- Need an on-staff lawyer to deal with landlords and greater staffing in general.
- Need more funds for rent and utility assistance, and a great need for care coordinators; definition of homelessness gets the organization. Need more support for folks who don't exactly meet the HUD definition of homelessness.
- If folks can't take care of their health, then they'll have issues with taking care of their housing. From a magic wand perspective, having more flexible funding so that they are overlapping with other grants. Understanding restrictions on all grants is difficult and makes it harder to connect clients to the support they need. Will it jeopardize the grants or clients if they are blending all of the funding sources, which is a challenge for organizations. Where is there opportunity for the City to more strategically use their federal funds or be a grantee for more flexible funds. Case conferencing around grants. Funding collaborations rather than individual agencies or programs seems to be a new strategy, with both its pros and cons.
- Like the way WizeHive is set up, has made submissions easier.
- Paper copy prior would be great; are challenged with the delays in releasing funds that create cash flow issues. Documentation is challenges, as well as nuances for how documentation is submitted. Requires a lot of tracking than what other programs are. HCD is flexible and has the appropriate knowledge. The documentation burden is high, but it made this year's monitoring less painful since HCD had the required documentation.
- Additional reports are needed for quarterly and year-end reports; Mandy being accessible and receptive for reporting purposes and capturing the data accurately.

HCD Consolidated Plan Stakeholder Discussion

Fair Housing & Housing Counseling 10/9/25

Attendees

- Amanda Wrinkle – HCD
- Patrick Odehnal – HCD
- Michell Jones – Southside Community Development and Housing Corporation
- Brenda Hicks – HOME Inc.
- Ciera Frye – Southside Community Development and Housing Corporation

Notes

- Challenges over the next 5 years includes increase in foreclosure prevention need in the City of Richmond. Foreclosure counseling gets feedback on tax assessments which cause affordability issues with mortgage payments. ARPA funds assisted but are no longer available. Homeowners need assistance to avoid foreclosure. Fixed income homeowners are the greatest impacted by increases in assessment values, including City of Richmond employees. Long-term concerns regarding mortgage payments vs. no increase in income. Seniors are the majority of those facing issues. Finding new housing, if seniors are foreclosed, will be even more difficult to place in affordable housing.
- Seniors are facing tremendous issues and are struggling to keep up with assessment increases.
- Displacement is a huge issue with gentrification and increased assessments. Technology redlining has created additional barriers to affordable housing. Payments associated with technology, such as rental portals.
- Portals typically include fees to submit rent payments.
- Market change in the City of Richmond for DPA. Finding affordable housing is the biggest burden; people have access to DPA programs and counseling but can't find affordable housing stock. Finding 80% buyer to purchase in the City, it is a struggle.
- Rental counseling is a need too with the City's focus on 50% AMI affordable rental placement. For many, they are receiving garnishments who would've benefitted from coaching and counseling, when it is available. Challenges for some include living in subpar housing conditions due to lack of solid property management/maintenance, but there is nowhere else for people in their income to go. If City could assist landlords with property management/maintenance.
- Overall shift with mobility clients; it appears HCV administrator (RRHA) aren't doing new people off of the waitlist but people who are in the system already who need to move to new units due to subpar living conditions in rental properties. Property managers are cycling through, and aren't maintained.
- Renters are complaining about subpar maintenance with additional fees for the properties and aren't seeing the results. Renters are being over burdened with additional costs. Required federal inspections are bringing all of these issues to light. Continuation of any workforce development for 0-80% AMI is essential because most job access they're working doesn't have benefits or they're working multiple jobs. Don't understand filing for taxes if they're self employed and what is needed for tax documentation. Being able to maintain a transportation system, because so many clients rely on uber due to the bus lines and the

timing of buses makes it difficult to make it to work on time. They are now paying \$300-\$400 for uber monthly because they can't afford a car payment and public transit is unreliable.

- Homebuyers have to pay for 3% fee related to seller's agent who is in the driver's seat and indicate that buyers must sign their agreements with seller's agent that if the seller doesn't pay the full 3% then the buyer will have to pay the difference in closing costs. Used to be .5% or 1% but now it usually comes to the full 3%. Rule changed about 18 months ago
- SCDHC is seeing the same thing too. 80% cannot pay for the 3% commission on behalf of the seller. This was a change to the rule, which used to keep the onus on the seller.
- Henrico's AHTF has been successful with their general population because it is a mixed income source, and they involve the county's land trust. Employee program in the County has been successful through their AHTF homeownership program. Henrico has been able to offset costs so that they can keep the development affordable.
- A successful program has been Virginia Housing Smart Program, focused on the 80% AMI; has allowed small percentage reduction in their interest rates. Coupling all the various programs seems to be the only way to make homeownership possible for 80% AMI. SCDHC has been referring folks out for counseling and are booked through December.
- On rental side, there are partnerships with like-minded entities that have an interest in supporting people while others are interested in development. There are pilot programs focused on collaboration between organizations, so that everybody brings their resources to the table to maximize housing stability, saving goals, peer networking. Very wrap-around multi-faceted component. SCDHC EDP's program is looking to get other partners involved from a multi-sector strategy. This could potentially help renters move to homeownership. Hope the City can facilitate a move like that for clients.
- City could be a facilitator to bring organizations/providers to the table to create the ability for people to have choices of where they live in the City. Bringing together to provide a maximum system as possible.
- Deep subsidies through AHTF and other housing development opportunities would assist all programs. City continues to do what we've been doing, but meeting with Henrico to determine what they are doing that could work in the City to help keep things affordable; includes rent and homeownership.
- Give providers access to properties for non-profit development. Create some prioritization to a property for non-profit developers. We can't compete with private developers. Rehab conglomerates make affordable rehabilitation difficult too, because the properties are being transferred to conglomerates which change the composition of the neighborhoods. Work with non-profit to work with a property at the rate they can afford.
- Looking at possibly not being able to do affordable housing development in the City and may have to pivot towards affordable development in counties and rural areas. Agencies cannot keep up.
- Henrico would be very happy to speak with us about what has been working for them. If we are truly trying to serve 80% AMI or below, something has got to give.
- Sure more dedicated project management is a great thing. Great communication between non-profits and HCD as a whole. Good that contracts are moving faster so that they can bill and get reimbursements more quickly.
- Reiterate what has said. Being able to see what advancement or faster way to invoice based off closings piling in simultaneously. Smaller organizations, like SCDHC, need to

invoice faster due to cashflow issues. Entitlement staff have provided good communication and are knowledgeable.

- Issues at intake vs. reporting requirements. Clients who don't share race impact how you can count them in federal reporting of outputs.
- Needing to refer out for eviction program due to limited funds. Not able to front the money, but needs contracts signed faster so that they can provide the assistance. Operating Crisis Fund Criteria, which is a lower barrier than what EDP, which is funded by non-departmental funds which doesn't have an executed contract.
- Concerned that there will be some type of reallocation, so that local funds maybe changed around fund because funds are allocated but contracts aren't executed.
- For the Analysis/Impediments to Fair Housing piece of the Con Plan, HOME Inc. is certain there will be feedback from HOME Inc. regarding Fair Housing requirements/discussion in the Con Plan.

HCD Consolidated Plan Stakeholder Discussion

Homelessness and Supportive Services 9/30/25

Attendees

- Katelyn Schoelles - SJV
- Katie Chlan - SJV
- Kayta Gruneberg - YWCA
- Shawntee Wynn - YWCA
- Robert Baez – RBHA
- Will Hutchinson – CARITAS
- Karen O'Brien – CARITAS
- Mandy Herbert – HomeAgain
- Frances Marie Pugh - Homeward
- Amy Popovich – DCAO Human Services

Notes/Comments:

- Presented system performance map; stated that RRH is an effective method but that a majority of folks in the system receive services through emergency shelter, rather than RRH and PSH due to expenses on a per capita basis; more people would access PSH or RRH if it was funded at the adequate level of need in the community and region.
- Biggest Challenges in homelessness/supportive services in the next 5 years?
 - Funding, what priorities will be, what will remain? There has been more positive discussion on the state level, but major concerns in general. Major increases in rental amounts, and how households get priced out; there isn't much flexibility in access to affordable rental units. Need long-term supports for stability
 - Age wave in emergency shelters and adapting supportive services to adapt to the aging homeless population to maintain them in their housing. Prevention is a needed service to keep people in homes. Different types of housing products (shared housing model?) that are more accessible.
 - Emphasize what has been stated. Added internal workforce and environment lack of funding and support from the federal level. Increased difficulty with the pandemic in getting staff in the door, trained and retained, which seems like it will only get worse.
 - Being able to offer loan forgiveness for new staff, from State or locality.
 - Financial burden of higher education or certification should be covered to improve workforce.
 - Other members of GRCoC have highlighted better connections for UHI, nursing homes, and assisted living situations; difficult for persons to be assisted when in a shelter or unsheltered place, which can lead to

placement in a place that isn't as beneficial for their health and safety needs.

- Rental arrears are skyrocketing, even among youth homeless. Looking past rental assistance and look at barriers that other populations are facing, like incarcerations, lack of transportation. Flexibility of funding would be more beneficial as needs are more diverse than just housing assistance.
- Translation services with flexibility with foreign language callers and individuals with disabilities.
- Client assistance funds (flexible funds) are the most useful to get people into housing. Community case management would help maintain stability and improve independence. No continued case management after discharge from emergency shelter, unless connected to RRHA case management and assistance.
- Some individuals miss out on vouchers because there is no tied case management or guidance. Will need additional community case management for Medicare two year/twice a year recertification on top of new work requirement.
- What service gaps are you seeing in the homelessness and supportive service network?
- Are there upstream factors or latent errors that you think are not being discussed or prioritized enough?
- What opportunities are not being talked about enough?
 - NSPIRE standards where it will make it more accessible to move in and won't necessarily prohibit a client or household from moving in.
 - Potentially working with landlord incentives to entice quicker move-ins and house difficult to place households. Create a pot or fund that would incentivize landlords.
 - Set up a landlord outreach program that would see and explain the housing programs that would feed into their units; bring key landlord partners in to discuss and build trust with other landlords that may consider housing people out of the homeless system.
- How would you change how the City uses its funding (federal and other)?
 - Instead of penalizing landlords through code enforcement, engage with landlords to understand why they operate a certain way; most clients are in a living situation of last resort. Maybe improve landlord standards and work with them to improve the housing. Would also build relationships with the landlords for consistent placement.
 - Provide flexible funding for immediate needs (arrears, move-ins, staffing); offer longer-term contracts for stability and strategic planning
- Partner feedback for HCD

- Working with constant communication for expectations and procedures; filling out word documents for reporting was difficult and varied, so the formalized system worked out better.
- Concerned contracts and federal shutdown.

HCD Consolidated Plan Stakeholder Meeting

Housing Development & Stable Neighborhoods – 10/28/25

Attendees

- Amanda Wrinkle – HCD
- Patrick Odehnal – HCD
- Loren Brown – HCD
- Jason Snook – Support Works Housing
- Wilken Fernandez – HCD
- Andrea Blumencweig – Elmington Affordable
- Marion Cake – project:HOMES
- Dave Neary – Richmond Habitat

Notes

- Appreciate the interactive discussion format. Federal funding hard to use due to numerous regulations but is dependable. Now it's hard to use and not dependable. The biggest challenge moving forward regarding federal funding is the reliability of its availability. I would like to continue to solve problems through community engagement; anything the City can do to keep things as steady as possible so that we can maintain the service delivery infrastructure would be very helpful. Two-year contracts are also more desirable. Project Homes has also applied for a private grant that would help them work down their long waiting list of city residents needing owner-occupied home repair, with the hope that we can go in and provide the services they need as quickly as possible and try to reduce the waiting list. Is there an opportunity for the City to support that effort by coordinating with their Healthy Homes program? Also, regarding single-family development, lately Project Homes has been using State Affordable and Special Needs housing for subsidy and a few with the City using CDBG. Would like to do more single-family housing with the City's AHTF program. Our goal is to do 30 houses per year, but funding is needed. Regarding Multifamily development, ARPA funding has been very helpful for gap funding. In the next 10 years we should have 3 multifamily developments to work on but there will be funding gaps, so we are interested in knowing what the City can do to help with those gaps. Predictability is key.
- Hearing some possible good news from our teams in D.C., for example possibly raising the limits or exemptions on Davis Bacon, getting rid of the Buy USA clauses and even some modifications to Section 3. Would be helpful to reduce the amount of bureaucratic paperwork that's required to meet compliance. Consistency in funding is helpful. Habitat is stepping into neighborhood revitalization and wonder if the City could look at how it could support that effort on a larger scale. Wonder if there are neighborhood studies that the City has either sponsored or worked with a community planning organization to develop. Would love to pick up on anything that has been done. Or is the City considering something like this.
- Neighborhood targeting – make the target areas a little more flexible and accountable to where they are right now. I believe we're past the old "neighborhoods in bloom".
- We operate 3 large scale developments in the region in a variety of different group homes. Pain points around grant delays. Non-profits are not designed to carry long-term grant delays. Would the localities consider giving out loans or lines of credits? Grants just don't perform the way we'd like them to. When we are reimbursed, we aren't

reimbursed for the interest we've paid for several months. We have a HUD contract that was due to come online November 1st, rent checks will not be written in the absence of that contract. We don't have the credit vehicles or are not in a financial posture to write those checks. No room for error right now. Also, vacancies are an issue. We have properties that we would like to be performant that have vouchers but have empty units. How to take the housing stock we have and make it more performant. ARPA funds have been huge for Rady Street project. Gives us more leverage when talking with partners to show what the localities have already done.

- Indicated that they have great success with RRHA on vouchers as it relates to Creighton Court redevelopment. We have weekly meetings, we get referrals, though they may not always work. We work very collaboratively with RRHA. The key was learning their process, which opened the door for communication. In-person meetings are vital.
- What is the big picture? How do we work collaboratively across organizations that are doing good work to make the City's vision consistent?
- Would be good to know how far down the City is in housing stock. That would help with figuring out how to remedy that.
- This discussion was a "bud". Having the dialogue is what solves problems. Very appreciative of this discussion. Very appreciative of having the City as a partner would be classified as a "rose". Haven't had a terrible experience with contract dissemination.
- This discussion, this ability to work with and develop relationships with the people of HCD is 100% better than it was a few years ago. This is the way it should be. Great potential in this. Ability for more predictable funding cycles has also been so much better.
- Richmond is unique in open communication, accessibility, and the convening of people. Richmond is very open to feedback and understands the challenges. Always someone to call at HCD for help, and that's not true in every jurisdiction. Richmond has excelled in making that happen.
- This is our first project in Richmond, and HCD has been solutions-oriented and reachable, and that's great.
- These conversations and having more of them are great. Very open to in-person meetings in future discussions.

HCD Consolidated Plan Stakeholder Discussion

City Council 10/24/25

Attendees

- Patrick Odehnal – HCD
- Amanda Wrinkle – HCD
- Amy Robbins – Councilperson Lynch’s Office
- Timmy Siverd Jr. - Councilmember Abubaker’s Office
- Councilperson Cynthia Newbille – Attended the first half of the meeting.
- Councilperson Andrew Breton
- Samuel Patterson - Councilperson Newbille’s Office
- Councilperson Stephanie Lynch - Attended the second half of the meeting.

Notes

- Can we narrow down the AMI to just the City of Richmond AMI rather than Richmond MSA AMI?
- We could frame it as portion of City AMI % vs. Regional AMI for programs in the City (example: 80% of Richmond MSA AMI is actually 100% City of Richmond AMI)
- Relating to funding cuts are we anticipating similar reductions to the HOPWA program?
 - We had a consultation with community health providers and HOPWA providers, the conversation is we have money for HOPWA right now but we cannot assist with access to medical care.
- Can we get a sense of responses of prior consultations?
 - We’ve had consultation with homeless service providers, health community, HOWPA providers, housing counseling agencies, eviction diversion programs, with our economic portfolio, and we have a conversation scheduled with affordable housing developers. We will also have a consultation with PlanRVA; we will speak with the public in the following months as well as a community survey.
 - Requests for more flexible funding, which federal funding isn’t; requests for more administrative funds; staffing funds; landlord engagement and what it may look like to help encourage landlords to engage with hardest to house clients and prevent potential evictions; provide support to residents when units aren’t healthy or safe.
- Any inquiries for non-profits to maintain affordability and offset any increases to rent/affordability
- We need a local housing voucher or resident program; creates an opportunity for a locality to do a HCV type program with wrap around services; there are good examples from Fairfax, Alexandria, and Prince William County, who partner with a provider to operate the local HCV program with supportive services. We need deeply affordable housing (30% AMI and below) especially with RRHA leaving so many vacant units that could be put online and mismanagement with their housing waiting list. We don’t have the funding to subsidize developers to generate 30% AMI units, and local housing choice voucher program would fill that gap.

- Subsidies are very important, however there is a concern that they fuel the process to a for pricing market. It is necessary but doesn't reverse the problem; wants to see more ways to create opportunities to pull units out of for profit. Need programs with deed restrictions (we do).
- From the perspective of a former social worker: having access to rapid re-housing funds and due to a growing need in our City specifically for 30% AMI and below households. ~100,000 City residents are at or below 30% AMI and we don't have the housing stock to place/maintain these households. Magic wand wish would be dumping \$10 million into a local housing choice voucher program and rapid re-housing specifically for deeply affordable housing.
- Subsidies need to go those who are at the lowest on the spectrum. High impact comes from deeply assisted subsidies where the need is the greatest.

HCD Consolidated Plan Stakeholder Discussions

Economic Development and Planning Portfolio - 10/17/25

Attendees

- Amanda Wrinkle - HCD
- George Bolos – DED
- Laura Thomas - OOS
- Tara Worden – OOS
- Michael Smart – OOS
- Pat Foster – MBD
- Kevin Vonck – PDR

Notes

- What type of technical assistance is Metropolitan Business League provides under the HCD/federal grant
- Would include number of units for context in presenting our budget (HCD provides the data but it isn't just shared on these specific slides).
- Based on Mayor's Action Plan and need studies, MBD must focus on developing and support minority businesses, and what set asides are available to work with those folk.
- Biggest challenge is restrictions from the federal administration; position goals and set asides are being deemed as illegal/wrong.
- RVA Green implementation is key focus of OOS; funding freeze has made the work more difficult. Working on institutionalizing the efforts that OOS is focused on. Executive orders have also impacted their work and how they can discuss/advertise their work.
- Making sustainable practices baseline for the City. Need to operationalize the standards across all City offices. Working across a lot of offices. Gaps in housing can be addressed with zoning authority like green building incentives that developers can use as leverage. Could leverage that into affordable housing.
- Other issues in the City seem to raise to a higher level than CO emissions, etc. so it is important to incorporate sustainability into other department's work to improve resident lifespan and quality of life.
- Richmond continues to attract more people, businesses, and jobs and OOS is working on dispelling the myths that sustainability and growth are opposite factors.
- Sustainability issues are generally popular with residents (ie. plant more trees)
- Focused on Code refresh (zoning code update). Interested in building capacity of small-scale developers through the code refresh. Don't see a lot of developers, because its too big for single family home builders and too small for large developers (in relation to buildings with 2- 12 units). Empowering developers and builders must go with the updated zoning code.
- Target areas and products to develop businesses
- Most smaller structures are already using sustainable practices, especially for small independent businesses.
- Bungalow city in Henrico could be an innovative model to develop structures AND the workforce
- Enterprise Zone and CARE Zones have changed/shifted would like to see increases in awards, because programs are still being funded at 2010 levels. Tariffs are going to drive

up costs for standard/regular builds. Need to see small businesses into the communities, they can't sustain a workforce that lives 30 minutes away from their work.

- Would love to see Dept. of Finance in discussions to streamline business starts because there isn't standardized discussions with Financial Dept. needs.
 - Flow chart would be helpful to see when other Departments come in and support
- There are too many roadblocks to start a business.
- Leveraging other Department's efforts to improve Office knowledge so we aren't over tasking residents with similar or identical questions of the community.

Attachment G – RRHA Waiting List Data

Richmond Redevelopment and Housing Authority
Family Attributes of Waiting Lists

Bedroom Size	# Families on Waiting List	Total # Families Reporting a Disability	# Families Reporting Hearing Disability	# Families Reporting Sight Disability	# Families Reporting Mobility Disability	# Families Reporting Multiple Disabilities
3	942	925	10	8	43	61
Armstrong 1b						
1	359	359	12	21	87	120
2	157	157	3	3	14	20
Armstrong 2a						
3	1790	1775	15	27	102	144
4	140	126	0	3	4	7
Armstrong 2b						
1	2443	2440	99	163	693	955
2	794	791	31	31	139	201
Glenwood Ridge						
1	3,041	3037	42	75	334	451
2	3,147	3141	27	47	156	230
3	1,103	1101	12	9	61	82
Richmond SRO						
1	649	650	11	21	95	127
Townes at River South						
3	1103	1101	14	13	50	77
4	270	268	3	5	15	23
The Planet/Cameo						
1	1921	1915	32	63	225	320
2	1639	1631	25	30	77	132
3	980	974	12	12	40	64
Watermark Gardens						
1	1024	1024	32	59	281	372
Cool Lane Apartments						
0	1371	1344	20	49	138	207
1	392	365	7	14	50	71
Brook Villas						
2	1904	1881	28	31	113	173
3	706	684	9	9	25	43
Winchester Forest						
1	3230	3227	22	100	373	495

2	2371	2371	18	41	130	189
3	1508	1508	11	19	44	74
			Brookland			

Richmond Redevelopment and Housing Authority
 Family Attributes of Waiting Lists

Bedroom Size	# Families on Waiting List	Total # Families Reporting a Disability	# Families Reporting Hearing Disability	# Families Reporting Sight Disability	# Families Reporting Mobility Disability	# Families Reporting Multiple Disabilities
			Park/Highland Terrace			
1	1455	1323	18	36	155	209
2	1119	985	12	13	41	66
3	782	650	6	10	30	46
			Lambert Landing I			
2	1207	1033	11	12	46	69
3	920	744	7	9	32	48
			Lambert Landing II			
2	1214	1038	7	12	46	65
3	936	760	9	10	33	52
TOTAL	68952	67631	839	1390	5310	7539

Richmond Redevelopment and Housing Authority
Family Attributes of Waiting Lists

RAD Waiting Lists						
Bedroom Size	# Families on Waiting List	Total # Families Reporting a Disability	# Families Reporting Hearing Disability	# Families Reporting Sight Disability	# Families Reporting Mobility Disability	# Families Reporting Multiple Disabilities
Richmond Family - Fulton						
2	2475	175	15	20	116	24
3	1077	69	8	9	37	15
4	141	12	1	0	10	1
5	35	3	0	0	3	0
Richmond Family - Stovall						
2	2079	163	13	24	105	21
3	636	54	6	0	38	10
4	143	11	1	3	6	1
Richmond Family - Randolph						
2	3243	288	21	36	199	32
3	1275	75	9	5	43	18
4	148	9	1	0	7	1
5	26	2	0	0	2	0
Richmond Family - Afton						
2	2442	344	18	23	131	172
3	850	90	8	4	33	45
4	125	18	1	0	8	9
5	24	4	0	0	2	2
Richmond Family - Bainbridge						
3	832	832	7	6	49	62

¹⁷ The information in this table is self-reported by each family and RRHA does not make any inquiries or - independent assessment about the veracity of any such self-reporting. Therefore, it is possible that at least some of the families who report having a disability do not, in fact, meet the necessary threshold under applicable law.

¹⁸ RRHA permits a family to apply for and be placed on multiple waiting lists. Therefore, it is possible that multiple entries on this table are all the same family.

Attachment H – Ad for PY26/FY27 NOFA and Listening Session

Account Number:

Date:

February 04, 2026

Advertising Affidavit

300 E. Franklin Street
 Richmond, Virginia 23219
 (804) 649-6208

CITY OF RICHMOND DEPT OF HOUSING AND COMMUNITY
 DEVELOPMENT
 1500 E MAIN STREET
 SUITE 400
 RICHMOND, VA 23219

RTD

RTD Times-Dispatch

<u>Date</u>	<u>Category</u>	<u>Description</u>	<u>Ad Size</u>	<u>Total Cc</u>
11/24/2025	Any-Main	FY 27 FEDERAL ENTITLEMENT	2 x 0.00 IN	1,6: 11>2

**Published by
 the Richmond Times Dispatch**

I, (the undersigned) an authorized representative of
Richmond Times-Dispatch, a newspaper published in
Richmond, Virginia, do certify that the attached
 notice

FY 27 FEDERAL ENTITLEMENT

was published in said newspapers on the following
 dates:

11/20/2025, 11/24/2025

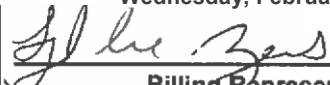
The first insertion being given ... **11/20/2025**

Newspaper reference: **0001545741-01**

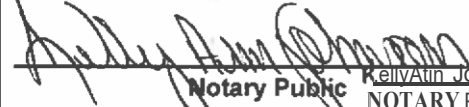
Cols: 2.00 ad width: 3.23 ad depth: 9.00

Sworn to and subscribed before me this;

Wednesday, February 4, 2026



Billing Representative



Notary Public Kelly Ann Johnson
NOTARY PUBLIC
 State of Virginia Commonwealth of Virginia
 County of Hanover Registration No. 8004299
 My Commission expires My Comm. Exp March 31, 2026
My Commission expires

THIS IS NOT A BILL. PLEASE PAY FROM INVOICE. THANK YOU

**NOTICE OF FUNDING
AVAILABILITY**
FY2025 Federal Entitlement Funds - CORC, ESG,
HOME, and HOPWA

The City of Richmond is issuing this Notice of Funding Availability (NOFA) for the distribution of its Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA) funds for the Federal Program Year (FY) 2025 / City of Richmond Fiscal Year (FY) 2027, along with CDBG, ESG, HOME, and HOPWA funds for the current fiscal year. These federal funds are entitlements allocated to the City by the U.S. Department of Housing and Urban Development (HUD) for affordable housing development, community development, economic development, and supportive services activities. Applications for federal grant programs must be for projects that directly benefit very low- and pre-to-moderate income households in the City of Richmond. For more information, please contact the City of Richmond Housing and Community Development (HCD) Office at 804.646.1788. The City expects to make the following federal entitlement funds available for FY2025/FY27:

CDBG	\$5,348,101
ESG	\$363,817
HOME	\$2,218,063
HOPWA	\$2,574,798

The funding amounts listed above are only estimates. Keep in mind that the actual funding awards will depend on the City of Richmond's allocation from the U.S. Department of Housing and Urban Development (HUD) for FY2025/FY27.

The complete NOFA will be available for viewing starting Monday, November 24, 2025, at 12:00 p.m. on the City of Richmond's website: <https://www.ci.richmond.va.us/development/public-documents> in the "NOFA" section. In the NOFA, applicants will find important application details and a link to the City's grant management system, Wizehive. The Wizehive portal is open for public viewing starting on November 24, 2025, at 12:00 p.m. on Friday, December 18, 2025. Wizehive is the only method to apply. No late submissions will be accepted.

The City will host an optional virtual information session for applicants on Tuesday, December 2, 2025, from 1:30 p.m. to 2:30 p.m. First-time applicants are highly encouraged to attend. An optional virtual tech support session for the Wizehive portal will also be available on Tuesday, December 9, 2025. Both sessions are open to all interested parties. For more information, please contact Amanda Winicki, Senior Program Manager for Federal Entitlement, at awinicki@ci.richmond.va.us or call 804.646.1788. Please direct all questions concerning this NOFA to the Department of Housing and Community Development at (804) 846-1788. The City of Richmond does not discriminate on the basis of disability status in the admission or access to its programs. Virginia Relay Center: TDD users call 711.

Disclaimer/Disclosure: The City of Richmond reserves the right to allocate funds from different sources or in amounts other than those requested in the application. If there are any changes to the City's funding priorities, the City reserves the right to make additional funding to projects that address an urgent need, a priority, or align with a City goal. The City of Richmond also retains the right to use the allowable administrative and planning funds noted for each funding source.

The City of Richmond also reserves the right, at its sole discretion and at any time, to rescind, suspend, or amend this NOFA and any or all of its provisions, including the availability or amount of funding. This NOFA does not constitute a commitment of funds to any activity or applicant.

PY26/FY27 Federal Entitlement NOFA Information Session

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

12 / 2 / 25

1 : 30 PM – 2 : 30 PM





Greetings and Introductions

Pictured : 1203 East Brookland Park – HOME funds



Agenda

Greetings and Introductions

NOFA Review

- Overview of NOFA
- Key Dates
- Description of Federal Funds, Activities & Requirements
- City's Strategic Priorities
- Minimum Thresholds
- Federal Requirements
- Application Submission

Q&A for NOFA Review

WizeHive Overview & Important Notes about the Application

Closing Remarks and Adjournment



NOFA Review

Overview of NOFA

The City of Richmond invites organizations to apply for funding for projects that meet critical community needs through housing, economic, and community development activities. Funding is available through the following federal programs: Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons With AIDS/HIV (HOPWA). Collectively, the City refers to these programs as Federal Entitlements.

The NOFA is a competitive process. The following types of organizations are eligible to apply:

- ❖ non-profits with federal tax-exempt status;
- ❖ Community Housing Development Organizations (CHDOs);
- ❖ Community-Based Development Organizations (CBDOs);
- ❖ for-profit developers;
- ❖ government agencies and authorities; and
- ❖ housing, or human service agencies.



Overview of NOFA – Continued

The City of Richmond has prior year unallocated funds and anticipates receiving HUD funding for the CDBG, ESG, HOME, and HOPWA grant programs based on last year’s Federal allocations. HCD is combining these figures to advertise the following amounts for FY27.

HUD Program	Estimated Amount for FY27 NOFA
CDBG	\$ 6,966,101
ESG	\$ 393,817
HOME	\$ 2,219,063
HOPWA	\$ 2,974,798

The funding amounts listed are estimates only. The PY26/FY27 funding awards will be based on the actual allocation the City of Richmond receives from HUD.



Key Dates

Event	Date
PY26/FY27 NOFA Released on HCD Website	Monday, November 24, 2025, at 12:00 pm
PY26/FY27 NOFA Information Sessions	Tuesday, December 2, 2025, at 1:30 pm
WizeHive Portal Opens for PY26/FY27 Applications	Monday, December 8, 2025, at 12:00 pm
WizeHive Technology Assistance Sessions	Tuesday, December 9, 2025, at 1:30 pm
PY26/FY27 Application Submission Deadline in WizeHive	Friday, December 19, 2025, at 5:00 pm
PY26/FY27 CHDO & CBDO Application Deadline - If applicable	Friday, January 9, 2026, at 5:00 pm
Mayor's Proposed FY27 City Budget Released	February 2026
City Council approval of the FY27 Budget and approval of the Consolidated Plan and FY27 Annual Action Plan	May 2026
FY27 Item Plan and Contract Execution	July 2026



Community Development Block Grant (CDBG)

A flexible grant that provides communities with resources to address a wide range of unique community development needs. This includes Public Services funding. Each activity must meet one of the following national objectives:

- benefit low-and moderate-income persons
- prevent or eliminate slums or blights, or
- address community development needs, having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, for which other funding is not available.

Please note that, by regulation, HUD allows the City to award only 15% of its CDBG allocation to Public Service Activities.

HCD Priority Activities

- Rehabilitation of residential structures (single-family owner-occupied homes)
- Down Payment Assistance for Homeownership
- Public Service activities such as Housing Counseling and Foreclosure Prevention, Employment services (job training), Health Services, Services for Older Adults, Services for Persons Experiencing Homelessness



Emergency Solutions Grant (ESG)

This grant supports nonprofits that assist individuals and families facing homelessness through supportive services, emergency shelter, transitional housing, homelessness prevention for those at risk, and assistance in securing permanent housing. The 2009 Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act emphasizes the importance of helping people swiftly regain stability in permanent housing after experiencing a crisis or homelessness.

Please note that, by regulation, HUD allows the City to allocate up to 60% of its funds to street outreach and emergency shelter activities.

HCD Priority Activities

- Emergency Shelter
- Rapid Re-Housing
- Homeless Management Information System (HMIS)



HOME Investment Partnership Program (HOME)

The program funds a wide range of activities, including building, acquiring, and/or rehabilitating affordable housing for rental or homeownership, and providing direct rental assistance to low-income persons. HOME is the largest Federal Block Grant to state and local governments, designed exclusively to create affordable housing for low-income households.

Please note that HUD regulations require that at least 15% of HOME funds be set aside for specific activities undertaken by a special type of nonprofit called a Community Housing Development Organization (CHDO).

HCD Priority Activities

- Rental Housing Acquisition
- Rental Housing New Construction
- Rental Housing Rehabilitation
- Single Family Acquisition
- Single Family New Construction



Housing Opportunities for People With HIV/AIDS (HOPWA)

The only federal program dedicated to the housing needs of people living with AIDS. HOPWA provides grants for projects that will benefit low-income persons living with AIDS and their families. This is regional funding and can be used by 17 independent jurisdictions: the Cities of Richmond, Colonial Heights, Hopewell, Petersburg, and the counties of Amelia, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, New Kent, Powhatan, Prince George, and Sussex.

HCD Priority Activities

- Project or Tenant-Based Rental Assistance (TBRA)
- Short-Term Rent, Mortgage, and Utility Assistance (STRMU)
- Support Services
- Permanent Housing Placement (PHP)
- Cost for facility operations
- Housing Information and Counseling
- Administrative expenses (up to 7% of the total HOPWA funds received)



Performance Metrics and Evaluation

Applicants applying for CDBG, ESG, or HOPWA funding must specify measurable outcomes that can be achieved within the 12-month performance period and that meet HUD reporting criteria for the funding source.

Selected projects will be required to submit quarterly reports to update HCD on progress toward Item Plan Outcomes and provide deduplicated demographic information for clients and households served at the end of the performance period.

Additional data reporting requirements related to specific funding sources and HUD Activity codes will be outlined in the Subrecipients Item Plan. HCD also reserves the right to request additional reporting information about the project. Underperformance against Item Plan Outcomes may lead to the recapture of awarded funds.



City's Strategic Priorities

In addition to the purposes listed earlier, HCD requires that applicants ensure that their projects align with the City's Strategic Priorities as applicable.

The Mayoral Action Plan: In October 2025, Mayor Danny Avula's administration launched the Mayoral Action Plan (MAP). The MAP spells out specific goals within each of the Mayor's seven pillars, as well as numerous metrics that the City will develop and track to measure our progress. Applicants will be asked to indicate which pillar(s) their projects or programs most align with and support their response. Most projects and programs will fall under pillars 2, 4, or 5. The full plan can be viewed on the City's website at: <https://rva.gov/mayors-office/mayoral-action-plan>

DRAFT Consolidated Plan Goals: The City is also drafting its next Five-Year Consolidated Plan for PY 2026-2030. Applicants selected through this NOFA will help to execute Year 1 of the five Annual Action Plans that will demonstrate progress towards the Consolidated Plan goals. See **Attachment B** for a list of the Draft PY 2026 – 2030 Consolidated Plan Goals. These goals are subject to change during the final drafting process, and feedback received in the Spring of 2026.



Minimum Threshold Criteria

Applicant Threshold

- The applicant must possess a Unique Entity Identifier (UEI). To get a UEI number, go to the System for Award Management (SAM) website at <https://www.sam.gov>. The applicant also cannot be listed as “Suspension” or “Disbarment” in SAMs.
- If the applicant is a non-profit organization, it must have the appropriate non-profit certification already approved by the Federal government when applying.
- The applicant must comply with all federal, state, and local regulations and have no outstanding violations, taxes, or penalties.
- The applicant must have a well-structured organization. If the applicant is a non-profit, it should have an adequate board to supervise staff activities and ensure a clear division of responsibilities between the board and staff.



Minimum Threshold Criteria - Continued

Project Threshold

- Projects must benefit low-and-moderate income persons. Subrecipients will be required to document income eligibility and capture demographic data for clients served, in accordance with the Federal program funding source's requirements. “Open” beneficiary programs that cannot accurately and realistically demonstrate demographic and income data of clients served will not be considered.
- ESG funding requires a 1:1 Match, which must be noted in the Project Match and Budget section.
- Applicants applying for HOME Community Housing Development Organization (CHDO) Set-Aside funds or CDBG funds for a project as a Community-Based Development Organization (CBDO) must indicate this in the application and submit an additional application. CHDO or CBDO Applications for FY27 projects must be submitted by 5:00 pm on January 9, 2026. Submission is via email, and the CHDO Application and all supporting documentation should be sent to Amanda Wrinkle, Senior Manager for Federal Entitlement, at amanda.wrinkle@rva.gov.



Federal Requirements

Along with program-specific compliance for each grant, Federal Entitlement Program funds must follow cross-cutting requirements from federal laws and Executive Orders that affect federally funded projects. Applicants should be aware of these possible requirements when designing their projects and applying for federal funding. HCD has provided a few cross-cutting requirements below, with links to basic information. Please note this is not an exhaustive list.

- [2 CFR Part 200](#) and [24 CFR Part 570.502](#)
- [Affirmatively Furthering Fair Housing \(AFFH\)](#)
- [Build America, Buy America \(BABA\)](#)
- [Davis Bacon Related Acts \(Davis Bacon\)](#)
- [Environmental Review](#)
- [Section 3 of the HUD Act of 1968 \(Section 3\)](#)
- [Uniform Relocation Assistance and Real Property Acquisition Policies Act \(URA\)](#)
- [Unique Entity Identifier and System for Award Management \(SAMs\)](#)
- [Violence Against Women Act \(VAWA\)](#)



Application Submission

WizeHive will open for application submission beginning at 12:00 pm on Monday, December 8, 2025

https://webportalapp.com/sp/login/federal_entitlement_fy27

All applications must be submitted no later than 5:00 p.m. on Friday, December 19th, 2025, via WizeHive. No late applications will be accepted.



Q & A – NOFA Review



WizeHive Overview



Important Notes about Application Process – From NOFA

- If your agency applied for FY26 Federal Entitlement Funds via WizeHive, it is possible to update your agency's previous profile to save time. To do so, the same individual who completed the FY26 application will need to log in and complete it again. If this person is no longer with the organization, or a new person needs to be made the owner of the profile, please contact Amanda Wrinkle via email at amanda.wrinkle@rva.gov.
- There is one application for all proposals that uses logic to ask additional questions based on an applicant's funding source and project type. Please check the appropriate funding source and complete the relevant sections of the application as directed.
- One (1) application must be submitted for each project and funding source requested; however, an applicant can choose to operate multiple eligible HUD Activities under one funding source or project.
- WizeHive application will prompt the applicant to submit required attachments in the Profile, Application, and Project Match & Budget sections with the notation of an asterisk (*). It will not allow the applicant to submit until the attachment is uploaded. WizeHive will also provide space for the applicant to upload additional optional attachments. Please upload only the requested information to the appropriate location in the application. Note: You may need to combine documents into a single document before uploading.



Important Notes about Application Process - Continued

- A budget must be submitted for all applications. Instructions for completing the project budget worksheet are provided in an Excel Workbook with tabs for multiple eligible Activities, if needed. The Excel Workbook also includes Budget Category Definitions. A copy of the Excel Workbook is available in Attachment E. Applicants should upload a PDF of the completed Excel Workbook tabs into the Project Match & Budget section of the application.



Closing Remarks and Adjournment

SUBMISSION DEADLINE IS 5 : 00 P. M. ON FRIDAY, DECEMBER 19 , 2025 , VIA
WIZEHIVE



Attachment J – ESG Written Standards

ESG Written Standards

1. Purpose

The Emergency Solutions Grant (ESG) is a federally funded program, managed by the Dept. of Housing and Community Development (HCD), to assist households experiencing homelessness or at-risk of experiencing homelessness to obtain housing stability. The program goals are to provide effective and efficient assistance to reduce the length of time households experience homelessness and to reduce the number of homeless households. It is intended to be administered as a community-based resource that maximizes mainstream resources.

The ESG program is authorized by the McKinney-Vento Homeless Assistance Act funded through the U.S. Department of Housing and Urban Development (HUD). This federally funded program is administered through HUD by a formula allocation to ESG entitlement localities and states.

2. Sub-grantee Eligibility

Sub-grantees must be a nonprofit or unit of local government and be current on 990 filings (not applicable to units of government).

Sub-grantees must be in compliance with applicable state and federal policies and procedures as outlined in the Other Requirements section of this document including compliance with federal and state non-discrimination laws.

Sub-grantees must have established standard accounting practices including internal control and fiscal accounting procedures and be able to track agency and program budgets by revenue sources and expenses.

Sub-grantees with outstanding audit findings, IRS findings, HCD monitoring findings or other compliance issues are not eligible to receive ESG allocations or reimbursements. Please note that HCD will work with all interested parties, where appropriate, toward the resolution of unresolved matters.

In some cases sub-grantees may be involved in partnerships with other organizations to provide ESG-supported activities. The sub-grantee must assume full responsibility for meeting all data reporting, record keeping, spending, and other program requirements regardless of partnership agreements.

Generally, the intent of ESG assistance is to rapidly transition program participants to stability, either through their own means or through public assistance, as appropriate. ESG assistance is not intended to provide long-term support, nor will it be able to address all of the financial and supportive services needs of households that affect

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housing stability. Rather, assistance should be focused on housing stabilization, linkages to community resources and mainstream benefits, and helping program participants develop a plan for preventing future housing instability. *Sub-grantee programs should therefore ensure that there is a clear process for determining the type, level, and duration of assistance for each program participant.*

Each ESG sub-grantee must adhere to the following requirements including:

- Full participation in coordinated/centralized intake process where available;
- Coordination with other homeless services and homeless prevention providers;
- Initial screening (through coordinated/centralized intake process or in coordination with other homeless services or homeless prevention providers) for all households seeking assistance;
- Documentation of homeless status and services received;
- Use of a Homeless Management Information System (HMIS) with all program participants (Domestic violence program may use another data system, but must meet all HMIS data standards and reporting requirements);
- Timely referral of appropriate households for homeless prevention assistance (through participation in coordinated or centralized intake process or through coordination with providers);
- Timely referral of appropriate households for rapid re-housing (through participation in coordinated or centralized intake process or through coordination with providers);
- Completion of housing barriers assessment for program participants.

Please note that sub-grantees may **not** charge program participants any program-related fees.

3. Written Standards for Provision of ESG Assistance

By accepting ESG funds from the City of Richmond, the service provider agrees to administer the funds in ways that are consistent with the standards provided by the City of Richmond and in accordance with the HUD ESG regulations found at [24 CFR, Part 576](#).

A. Requirement to serve residents of the City of Richmond

Funds should be used for residents of the City of Richmond. Agencies are expected to verify city residence when verifying other eligibility requirements.

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B. Client Eligibility Requirements

Clients will be referred from the Coordinated Entry System of the Greater Richmond Continuum of Care (GRCoC). All assisted households must be “homeless” or “at-risk” as defined at 24 CFR § 576.2. Service providers are expected to familiarize themselves with the HUD definitions which are detailed within this citation, and summarized in the chart just below:

Service Type	Eligibility Criteria
Emergency Shelter	<ul style="list-style-type: none"> • Literally homeless • At imminent risk of homelessness • Individuals exiting institutions (where they resided temporarily) with no resources or anywhere to go.
Rapid Re-housing	Household must be literally homeless as defined by HUD at 24 CFR § 576.2 and without other housing resources.
Prevention	<ul style="list-style-type: none"> • Be at risk of homelessness as defined by HUD at 24 CFR § 576.2, and will become homeless within 14 days but for this assistance, and • have a total household income at or below 30% AMI, and • have medium to high barriers to housing as defined by using tool(s) currently adopted by the Greater Richmond CoC Board.

For all assistance, an initial evaluation to determine program eligibility of individuals and/or families will be conducted. It will establish the type and amount of assistance needed, as well as how to address the needs of ineligible applicants. Clients will be assessed using the tool(s) adopted by the GRCoC Board. The assessment must include:

- confirmation that the household has been screened by the Coordinated Entry System (can be confirmed with review of intake in HCIS or in the coordinated entry for survivors of sexual and domestic violence),
- certification of homeless status,
- an assessment of need and vulnerability using a currently-approved CoC assessment tool (currently, the VI-SPDAT), and
- a completed housing barrier assessment for service and housing needs.

Recertification

Agencies/service providers will reassess the household eligibility, assistance needs (including level and type) at least every three months. Households can be recertified for continued assistance based on need. Each recertification will include a review of income and service needs.

Homeless Management Information System (HMIS) Participation

All agencies are required to enter client-level data into the GRCoC-designated HMIS or a comparable data base. Data entry requirements include but are not limited to the following:

- HUD-required data elements
- Assessed housing barrier level at intake and recertification
- An exit assessment that is entered into HMIS or a comparable-level database.

Providers must adhere to the Data Quality Plan and other GRCoC-approved policies and procedures for HMIS.

C. Participation in the Greater Richmond Continuum of Care

All ESG-funded agencies are required by federal regulations to be **active** members of the Greater Richmond Continuum of Care (GRCoC) as defined by the GRCoC by-laws (found at www.endhomelessnessva.org). Participation in the GRCoC must be demonstrated annually by official communication from the CoC governing body or its designee.

D. Shelter Operations

Shelters must meet basic habitability standards including fire inspection and Americans with Disabilities Act (ADA) standards. If the shelter itself is not ADA compliant, the sub-grantee must have a plan to meet the needs of households with disabilities.

Shelters include programs that provide temporary shelter to households experiencing homelessness and may include seasonal shelters. Transitional housing is not eligible under ESG.

Eligible Costs

Most costs associated with the operation of a shelter are eligible ESG costs.

These costs include:

- Rent
- Security
- Maintenance
- Utilities
- Supplies
- Essential Services (case management and limited support services)

E. Rapid Re-housing Assistance

All households receiving assistance must meet the client eligibility requirements identified in the section above titled *Client Eligibility Requirements*.

Eligible costs

Eligible rapid re-housing costs include rent, security deposits, maintenance, utilities, housing relocation services, supplies, and case management. Grantees should refer to the ESG Regulations for specific guidance on eligible costs. In cases where there is uncertainty about costs, grantees are asked to contact the City of Richmond ESG Coordinator for additional guidance.

Level of assistance

Providers are expected to work with households to identify the types and levels of assistance that are needed to support a permanent housing placement. Support should be limited to the **minimal amount** needed to house a client. It is strongly encouraged that clients share in rent and utility costs, if they have the ability to pay. Recertifications should be used to offer additional support to clients that need additional assistance to maintain housing stability. All costs should be assessed for reasonableness and agencies should document assessments of reasonableness in client case files. Rents should meet the Rent Reasonableness guidelines detailed in the ESG regulations issued by HUD.

Expectation of services

All individuals seeking or receiving assistance must be provided information explaining the types of services that they are being screened for, and an explanation of how that determination will be made. RRH Case Management and

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Services should be based on the following core principles: *housing first approach, client-driven, housing-retention focused, and collaborative with the client to engage in the community.*

The following guidelines should be used when providing assessment and case management services to RRH clients:

- Assessment and housing case management should begin within three (3) business days of referral;
- Beginning with assessment, all decisions and case management should be client-driven;
- For Housing-Focused Case Management, each RRH Service provider will have a policy that indicates the minimum and/or maximum number of properties shown;
- Housing-focused case management (i.e., tasks necessary to obtain housing) should be provided at least weekly, until housed;
- Housing stabilization case management (i.e., tasks necessary to sustain housing such as connection to mainstream resources and wrap-around services) will be provided at least monthly, once housed, while receiving financial assistance; and
- Once financial assistance has ended, client contact should continue at least monthly for a minimum of two (2) months before discharge.

Length of assistance and types of assistance

The duration of financial assistance will not exceed more than 12 consecutive months at a time, excluding arrears, and it will not exceed more than 24 months total over a 36 month period. Assistance provided may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, housing search, case management or any combination thereof.

- Short-term rental assistance is to be limited to a maximum of 3 months of rent.
- Medium-term rental assistance shall extend for more than 3 months but not more than 12 months of rent. Households must be authorized for short-term assistance and receive medium-term assistance only at the initial recertification.
- Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

- Housing relocation and stabilization services include financial assistance activities such as moving costs, rental application fees, security deposits, last month's rent, utility deposits and utility payments; and services such as housing search and placement, housing stability and case management, mediation, legal services, and credit repair.
- Housing search and placement services include services or activities that assist individuals or families in locating, obtaining, and retaining suitable housing.

Habitability standards

When funds are used to pay for rents, the rental unit must meet the habitability standards established in the HUD ESG regulations.

F. Prevention Assistance

Eligible costs

Eligible prevention assistance costs include rent, security deposits, maintenance, utilities, housing relocation services, supplies, and case management. Grantees should refer to the ESG Regulations (under 24 CFR § 576, Subpart B) for specific guidance on eligible costs. In cases where there is uncertainty about costs, grantees are asked to contact the City of Richmond ESG Coordinator for additional guidance.

Level of assistance

Providers are expected to work with households to identify the types and levels of assistance that are needed to support a permanent housing placement. Support should be limited to the **minimal amount** needed to house a client. It is strongly encouraged that clients share in rent and utility costs, if they have the ability to pay. Recertifications should be used to offer additional support to clients that need additional assistance to maintain housing stability. All costs should be assessed for reasonableness and agencies should document assessments of reasonableness in client case files. Rents should meet the Rent Reasonableness guidelines detailed in the ESG regulations issued by HUD. (Appendix F6).

4. Other Requirements

A. Documentation of Homelessness or At-Risk Status

Documentation of participants' homelessness situation is an important aspect of ESG program compliance. ESG sub-grantees are required to maintain adequate documentation of homelessness or at-risk status to determine the eligibility of persons served by HUD's homeless assistance or prevention programs. The documentation is typically obtained from the participant or a third party at the time of referral, entry, intake or orientation to the ESG-funded program. A completed Homeless Certification Form or At-Risk of Homelessness Certification Form and any supporting documentation must be maintained in the client file. Sub-grantees will be monitored for compliance with this documentation requirement.

B. Discharge Coordination

Persons who are being imminently discharged into homelessness from publicly funded institutions are eligible to receive financial assistance or services through ESG as long as they meet the program participant eligibility requirements. ESG sub-grantees must coordinate with these institutions to prevent where possible individuals from becoming homeless. Referrals must be made where appropriate to the following:

- Homeless prevention providers
- Veterans Administration (VA)
- HOPWA
- Department of Social Services
- Local domestic violence services
- Department of Behavioral Health and Developmental Services
- Other service providers as needed

C. Compliance with Fair Housing, Civil Rights and Affirmative Outreach Laws

- (1) Sub-grantees must comply with all applicable fair housing and civil rights requirements in 24 CFR 5.105(a).
- (2) If the sub-grantee:
 - (a) Has been charged with an ongoing systemic violation of the Fair Housing Act; or
 - (b) Is a defendant in a Fair Housing Act lawsuit filed by the Department of Justice alleging an ongoing pattern or practice of discrimination; or
 - (c) Has received a letter of findings identifying ongoing systemic noncompliance under Title VI of the Civil Rights Act of 1964, section 504 of the Rehabilitation Act of 1973, or section 109 of the Housing and Community Development Act of 1974, and the charge, lawsuit, or letter of findings referenced in subparagraphs (a), (b), or (c) above has not been resolved before

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the application deadline, then the sub-grantee is ineligible to apply for ESG funds.

Subrecipients also have a responsibility to do affirmative outreach and referrals to mainstream resources (see Appendix I13 for more details).

D. Property Standards

HCD is providing a Basic Habitability Checklist form (Appendix F7) that must be completed and included in all program participant records, not applicable to shelter operations, note that the Basic Habitability Checklist standards are different from the Housing Quality Standards (HQS). In contrast to HQS inspections, the habitability standards do not require a certified inspector.

Please note that housing that is occupied by families with children and that was constructed before 1978 - must also comply with Lead Based Paint inspection requirements, per the Lead Based Paint Poisoning Prevention Act. This requirement applies only to units that a family moves into with ESG assistance. This does not apply to existing units. Subrecipients will complete the HCD Visual Paint Assessment Form (Appendix H9) and include it in the program participant records.

E. Uniform Administrative Requirements

Non-profit agencies shall be subject to the requirements of 24 CFR part 84.

Attachment K – HOME Recapture Policy

HOME Recapture Policy

The City of Richmond currently uses the recapture provision option outlined in Section 24 CFR Part 92.254 (a)(5)(ii)(A)(2) to ensure the affordability requirements for the HOME Investment Partnerships (HOME) Program. The recapture provision will be used to recover the direct subsidy to the homebuyer which includes down payment, closing cost assistance, interest subsidies and any difference between fair market value and purchase price. The recapture provision will be limited to net proceeds available from the sale of the HOME assistance unit. The amount of direct subsidy subject to recapture is based on the pro-rata share of the remaining affordability period.

a) Deed of Trust (Forgivable Loan - CDBG and HOME Generally)

The general Deed of Trust will provide affordability assistance to home buyers. The affordability period is determined by the amount of direct subsidy included in the deed or land covenant, which will be defined in the terms of the loan. The affordability period will apply as follows:

- Project under \$15,000 are five-year term
- Projects from \$15,001 - \$40,000 are ten-year term
- Projects over \$40,000 are fifteen-year term

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations and CHDOs when transactions are sale of property using HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.

b) Second Mortgage - Deed of Trust (Deferred Loan)

To further affordable housing, homebuyer assistance can be provided where the project is required to serve low/mod homebuyers. Such assistance should be structured as a second mortgage in the form of a deferred loan with an interest rate of no more than 3%, accruing for no more than 15 years, to be paid in full only upon sale of property. This instrument will be held as joint trustees from the sub-recipient and the City of Richmond. However upon sale, the funds will be returned to the City of Richmond as program income. Financing such as this can be in addition to down payment and closing cost assistance, structured as a forgivable loan. The City shall retain the discretion to, after the affordability period; waive some or all of the lien in instances where property values have declined. This assistance cannot exceed \$25,000 without written permission and sufficient justification.

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The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations and CHDOs when transactions are sale of property using HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.