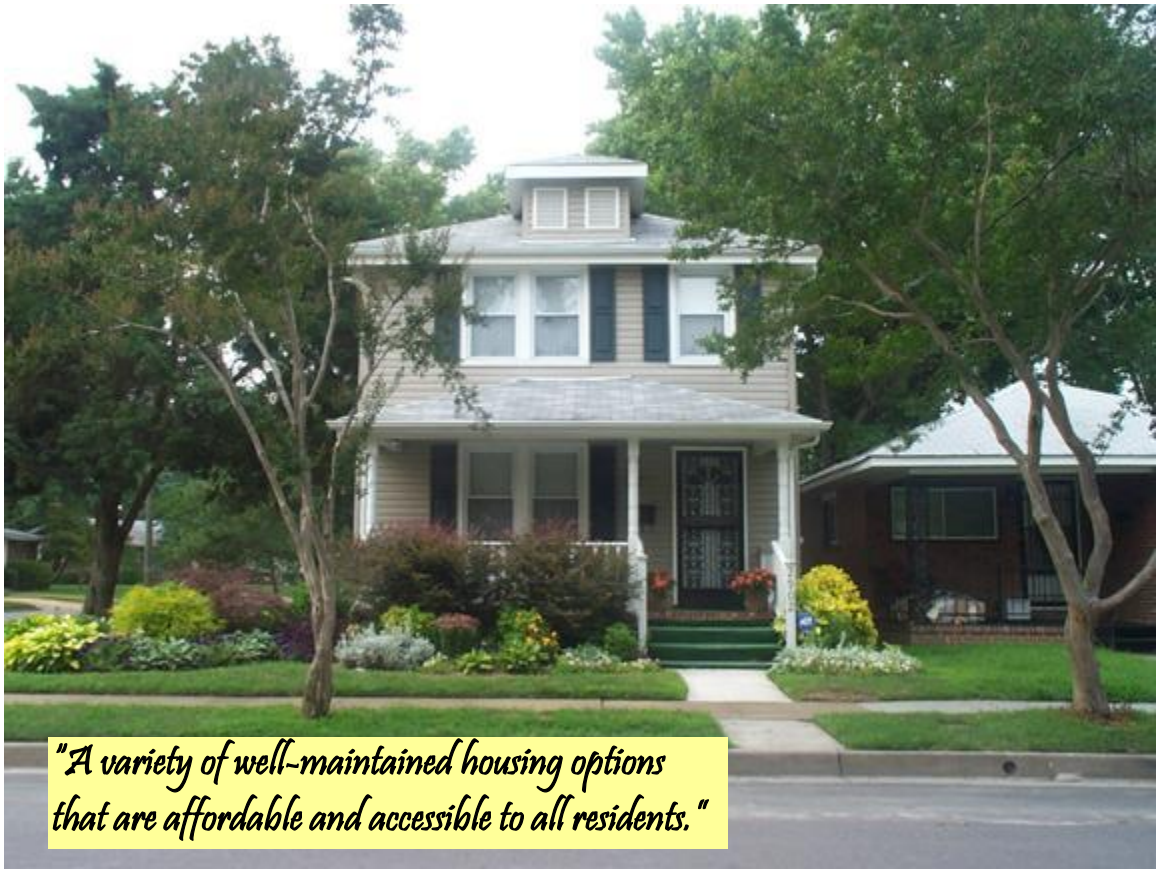
CHAPTER 7: ENSURING HOUSING CHOICES FOR ALL

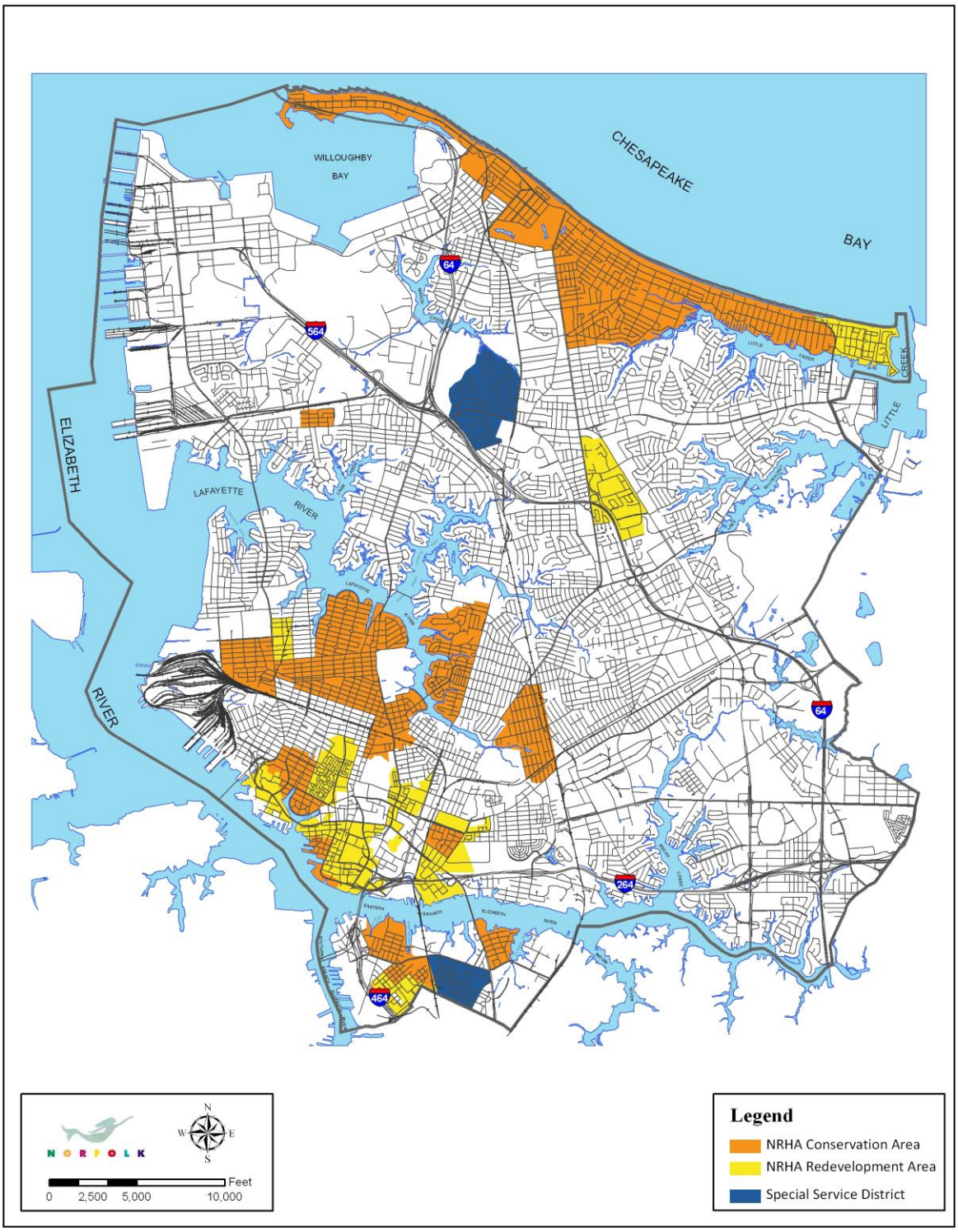


Norfolk is home to an estimated 95,018 housing units, ranging from downtown efficiency rentals to riverfront estates. Of the 86,485 occupied housing units, 45% are owner occupied and 55% are renter occupied. Just under half (49.1%) of the housing units in Norfolk are single family detached units, with the next largest percentage (11.8%) comprised of structures with 5 to 9 units.

Norfolk's housing stock is older than that of most other cities in the region, with 77% at least 30 years of age and 65% at least 50 years old. Deterioration of older housing is a direct threat to the stability of many of Norfolk's low income neighborhoods that is exacerbated by absentee landlords and limited financial resources available to residents for maintenance and repairs.

The City has historically engaged in a series of programs addressing housing quality, ranging from loans and grants to repair residential properties to demolition of blighted properties. The City has partnered with the Norfolk Redevelopment and Housing Authority (NRHA) to implement redevelopment, conservation, and special service district programs in various neighborhoods (see Map HC-1).

MAP HC-1. REDEVELOPMENT, CONSERVATION AND SPECIAL SERVICE DISTRICTS



The focus for redevelopment areas is blight removal and new development, typically accomplished through acquisition, demolition, and new construction. The focus of conservation areas is rehabilitation, facilitated by home improvement loans and grants and home buyer assistance. The City has also developed special service districts, in response to changes in state law regarding redevelopment and conservation activities, to provide housing rehabilitation loans and grants in targeted communities.

Since 2001, through the implementation of the *Strategic Improvement Plan for Norfolk's Neighborhoods*, the City has focused significant resources on how to make Norfolk's housing stock more attractive, and neighborhoods more competitive in the regional real estate market. Many properties have been rehabilitated and updated to add modern conveniences and amenities that support today's lifestyles and have been effective in retaining and attracting residents.

Housing affordability continues to be a priority for the City, for both renters and homeowners. The City and NRHA are pursuing affordable homeownership opportunities in areas such as Broad Creek and on 26th Street in Lamberts Point. The City has partnered with the Old Dominion University Community Development Corporation (ODU-CDC) to create affordable homeownership opportunities on 43rd Street as well. In addition, the City and NRHA continue to support affordable rental housing opportunities with the development of new apartments in Broad Creek and the renovation of Mission College Apartments, as well as through the provision of over 3,600 public housing units and 3,500 housing choice vouchers.

Meeting the housing goals of Norfolk's special needs population is one of the most challenging issues facing Norfolk, as is the case in many communities. Special needs populations are defined as the chronically homeless, the elderly, the disabled, extremely low income households (earning 30% or less of the area median income), those with chronic physical and mental disabilities, domestic violence victims, and those with HIV/AIDS. These are the most vulnerable populations in the city, needing not only housing solutions but varying intensities of supportive services.

KEY ISSUES

Based on existing conditions and trends, following are the key issues involving housing in Norfolk:

1. Making Norfolk's housing stock more attractive and competitive in the regional real estate market.
2. Ensuring that housing is affordable for renters and homeowners.
3. Meeting the housing needs of Norfolk's special needs populations.

IMPORTANT LINKAGES

The goals, outcomes, and actions outlined in this chapter are linked to goals, outcomes, and actions found in the following chapters:

- Identifying Land Use Strategies
- Creating and Maintaining Healthy and Vibrant Neighborhoods
- Promoting Environmental Sustainability

Housing Choices Goal 1. Ensure housing of high quality and sustainability.

Outcome HC1.1. Conservation of existing housing, through restoration and rehabilitation, as a physical asset that contributes to the value and marketability of the City.

Metrics:

- *Percent of residential units showing improved conditions (in Conservation Areas and Special Service Districts).*
- *Percent change in assessed values in Conservation Areas and Special Service Districts compared to the remainder of the City.*

Action HC1.1.1. Identify areas in which technical support and tax or other incentives available from the City will assist owners to maintain or modernize their properties.

Comments: *Norfolk residents have access to a variety of programs to help fund the rehabilitation of housing. These include programs such as:*

- *Equity Secure – Assistance to low- to moderate-income homeowners for repair/replacement of systems,*

accessibility, lead controls directly associated with rehabilitation activities, and eligible exterior aesthetic improvements.

- *Tax Abatement – Abatement of the tax value of improvements for up to 14 years.*
- *Norfolk Home Rehabilitation – Assistance to qualified residents of special service districts to repair heating, plumbing, etc., to provide handicap accessibility alterations or to perform exterior aesthetic improvements.*

Action HC1.1.2. Continue to make residential pattern books available to property owners seeking to renovate or rehabilitate their homes.

Action HC1.1.3. Improve the effectiveness of code enforcement in preventing deteriorated, unsafe, and unhealthy housing conditions, especially in areas with persistent enforcement problems, by educating residents and landlords on code requirements.

Action HC1.1.4. Encourage the return of abandoned housing to safe and useful occupancy through the Derelict Structures Program, with demolition utilized as a last resort.

Comments: *The Derelict Structures Program promotes revitalization of structures that have been vacant and boarded up with no utility service for at least six months.*

Action HC1.1.5. Monitor code enforcement activity to identify potential areas in need of housing rehabilitation.

Action HC1.1.6. Regularly assess housing conditions in Conservation Areas and Special Service Districts to determine where rehabilitation efforts have been successful.

Outcome HC1.2. Increased usage of sustainable technology, design, and materials.

Metrics:

- *Percent of building permits issued for projects employing "Green" building techniques.*

Action HC1.2.1. Promote the use of "Green" building technologies, including weatherization, to provide energy conservation benefits (see the Promoting Environmental Sustainability chapter).

Comments: *"Green" building and remodeling assistance is available from several sources. These include programs such as:*

- *Southeastern Tidewater Opportunity Project (STOP) Weatherization Program – Assistance to low-income residents with insulating and air sealing homes.*
- *Energy efficiency assessment and remodeling guides.*
- *Utilization of "Green" building standards for City- and NRHA-funded initiatives.*

Action HC1.2.2. Continue to offer incentives to encourage energy efficient design and building, while evaluating the feasibility of additional incentives for both new construction and renovation projects.

Comments: *Norfolk currently offers expedited permitting for construction under the Green Home Choice Program. Other jurisdictions have adopted other incentives such as energy efficient real estate tax credits.*

Outcome HC1.3. Reduced threats of property loss due to flooding.

Metrics:

- *Percent of properties in flood zone that do not receive a variance to waive requirements related to flood protection.*
- *Percent of homes subject to repetitive loss due to flooding that are raised or acquired.*

Action HC1.3.1. Improve the City's rating in the National Flood Insurance Program's Community Rating System (CRS) (see Promoting Environmental Sustainability chapter).

Comments: Norfolk's participation in the CRS allows residents to receive a reduced rate on flood insurance.

Action HC1.3.2. Ensure that all new development in designated flood-prone areas complies with the City's flood protection regulations (see Promoting Environmental Sustainability chapter).

Action HC1.3.3. Ensure that residents and property owners in flood prone areas are notified of the threat to their properties (see Promoting Environmental Sustainability chapter).

Action HC1.3.4. Continue to pursue funding to raise or acquire homes that have experienced repetitive loss due to flooding.

Housing Choices Goal 2. Provide a range of housing choices that are accessible both in terms of geography and affordability.

Outcome HC2.1. An increased rate of home ownership.

Metrics:

- *Percent of occupied residential units that are owner-occupied.*

Action HC2.1.1. Ensure that the real estate community is informed about the diversity of housing types, and the other attributes of housing, available in Norfolk.

Action HC2.1.2. Continue to support NRHA in the creation of new home ownership opportunities in Conservation and Redevelopment Areas.

Action HC2.1.3. Seek opportunities to acquire vacant properties that are potential candidates for foreclosure, through use of federal programs such as the Neighborhood Stabilization Program, so that these properties can be renovated for sale to potential home buyers.

Action HC2.1.5. Utilize GEM parcels to encourage the development of owner-occupied affordable housing.

Comments: *The GEM program was established by the City to acquire tax delinquent properties and return them to productive use. GEM properties can be used to provide open space, to expand the yards of adjacent properties, or as development opportunities for new residential construction.*

Action HC2.1.6. Continue to work with local lenders, non-profit organizations, and housing providers to provide education programs for financial counseling and assistance in buying a home.

Action HC2.1.7. Continue to provide first-time homebuyers purchase assistance and counseling services.

Comments: *Norfolk residents currently have access to programs that provide direct financial assistance to first-time homebuyers. These include programs such as:*

- *HOME – Financial assistance to first time low- to moderate-income home buyers to purchase homes in designated conservation and redevelopment areas.*
- *SPARC – Below market rate loans to first time home buyers.*
- *HomeNet – Technical assistance to prospective home buyers, including credit counseling, pre- and post-purchase home buyer counseling and first-time home buyer education classes.*
- *Norfolk Now – Funds to assist with down payments and closing costs.*

Action HC2.1.8. Develop and implement programs to enable firefighters, teachers, police officers, nurses, city workers, and other applicable public service professionals to purchase homes.

Comments: *The Old Dominion University Community Development Corporation developed 51 housing units, 25% of which are workforce units, along the south side of 43rd Street,*

providing new homeownership opportunities for public service professionals.

Action HC2.1.9. Continue the tax relief program to assist low-income homeowners faced with rising property taxes.

Action HC2.1.10. Work to prevent foreclosures in coordination with other governmental and non-profit organizations that assist at-risk homeowners with financial and foreclosure counseling.

Comments: *The Norfolk Foreclosure Intervention Network has been established to provide at-risk homeowners with information on how to communicate with their lender, housing rights, budgeting, financial planning, and counseling to help them retain their homes.*

Outcome HC2.2. A variety of housing types that are affordable and responsive to the needs of owners and renters.

Metrics:

- *Percent of households paying less than 30 percent of their income on shelter, including utilities.*

Action HC2.2.1. Ensure that the Zoning Ordinance permits a variety of residential densities and housing types.

Action HC2.2.2. Consider the use of density bonuses as a means of promoting the production of affordable housing to meet current and future demand.

Comments: *A density bonus is an incentive-based tool that permits developers to increase the maximum allowable development on a property in exchange for helping the community achieve public policy goals.*

Action HC2.2.3. Develop programs to discourage concentrations of poverty, while ensuring affordable housing is located in proximity to employment centers, service centers, and public transit.

Action HC2.2.4. Continue to support the efforts of NRHA to provide and improve the quality of housing for low- and very low-income residents.

Action HC2.2.5. Utilize State and federal programs offering funding for mixed-income and mixed-use projects, to leverage private sector development interest and partnerships for assistance in redevelopment actions.

Action HC2.2.6. Support the creation of a stable source of housing development funds at the federal, State, and local levels.

Action HC2.2.7. Encourage compatible infill housing on vacant or underutilized parcels to minimize the impact of land costs on housing.

Action HC2.2.8. Regularly assess the effects of City policies and regulations on housing development costs and overall affordability while considering the impact of housing affordability on other objectives.

Action HC2.2.9. Provide leadership to create a balanced regional supply of affordable housing.

Action HC2.2.10. Encourage a coordinated approach to the development of affordable housing, involving all affected agencies.

Action HC2.2.11. Ensure information on the rights of tenants under the Virginia Residential Landlord and Tenant Act is available to renters.

Outcome HC2.3. Elimination of discriminatory housing practices.

Metrics:

- *Number of complaints of discriminatory housing practices received.*

Action HC2.3.1. Continue to work with federal, State, and local agencies to ensure that fair housing legislation is enforced.

Action HC2.3.2. Ensure that landlords, property managers, real estate agents, lenders, and other housing-related professionals are aware of their responsibilities with regards to fair housing regulations.

Housing Choices Goal 3. Ensure that the housing needs of the special needs populations are met.

Outcome HC3.1. An adequate supply of housing to meet the needs of special needs populations.

Metrics:

- *Change in percent of special needs population with housing problems.*

Action HC3.1.1. Work with agencies throughout the region to develop and implement policies and programs addressing the needs of special needs populations.

Action HC3.1.2. Support home modifications and rental and utility assistance to aid special needs populations with remaining in their homes.

Action HC3.1.3. Revise the Zoning Ordinance to permit residents to remain in their communities throughout the different stages of life, by allowing a range of innovative and non-traditional housing types.

Action HC3.1.4. Encourage the development of housing for special needs populations near neighborhood centers, shopping centers, public transportation, schools, parks, and open space.

Action HC3.1.5. Continue to support NRHA in its efforts to expand the supply of assisted housing units for the elderly to meet increasing demand for such units.

Action HC3.1.6. Support the development of a continuum of housing, ranging from emergency shelters to transitional housing to permanent housing, in order to assist the homeless in regaining stable, permanent housing.

Action HC3.1.7. Continue to support and develop strategies to prevent homelessness among families with children and unaccompanied youth.

Action HC3.1.8. Continue to work in partnership with various levels of government and public agencies to address homelessness on a regional basis.