



Richmond Metropolitan
Habitat for Humanity

Housing cost increases continue to outpace income increases at an alarming rate in our community. More and more homebuyers are finding it difficult to purchase an affordable home.

Virginia housing prices are in the top third of housing costs in the nation; between 2004 and 2005 Richmond's housing index rose by 15.9%, almost double the national average. In addition, 57% of renter households in the City and 45% in the region were unable to afford a two bedroom apartment at the fair market rent. Families with children, people with disabilities, and the elderly face critical affordability issues. (Analysis of the Impediments to Fair Housing in Richmond, Virginia, HOME of Virginia, Oct. 2006)

A key recommendation of the James Crupi report, recently commissioned by the Greater Richmond Chamber of Commerce, states that city and regional government must "ensure that there is affordable housing for a growing population." Richmond Habitat for Humanity (RMHFH) is looking to respond to this critical call for action by assessing community need and examining the possibility of serving a wider range of income earners. Specifically, RMHFH will look towards expanding the availability of affordable homes to the general workforce populous to include families in the greater than 60% to 80% area median income bracket. RMHFH's service expansion will serve as a model for Habitat affiliates across the U.S.

RMHFH currently serves population groups in the 30%, 40%, 50% and up to 60% AMI (area median income) levels. Our new 17 home single family subdivision development on Angus Road will offer a natural intersection of these population groups, providing a diverse, mixed-income neighborhood in a suburban setting in the City of Richmond. Our future development plans will feature a new portfolio of designs, including single family communities, the expansion of "rehab" activities, and multi family construction.

Development of townhomes and duplexes in partnership with public/private developers will increase our affordable housing inventory for this mixed income population (30-60% ami) with additional opportunity to attract members of the larger workforce population (>60-80% ami). (Please see income chart below). In fact, RMHF is on target to build its first townhomes and duplexes on T Street in the City of Richmond in late summer, early fall 2008. The preliminary plat plan is already in the hands of the City of Richmond.

For the past year, Richmond Habitat has been dabbling in the area of workforce housing revitalization, in particular the rehabbing of pre-existing "in fill" properties. Henrico County Department of Community Development recently partnered with RMHFH on the first "rehabbed" home attempted by the affiliate without a partner agency. Through a generous grant, and monthly meetings, reporting, site visits, and audits, the first rehab was completed in June of 2007. The home, located in Henrico County in the Glenthorne Avenue area, was sold on the "open market" under federal guidelines for fair housing and HUD-related asset tests for families. The home was sold to a Henrico County Public School teacher.

RMHFH recently completed its second rehab through the same grant from Henrico County. The 1,788 square foot, 3 bedroom, 2 bath home was totally renovated, right down to the studs. The effect of the transformation is stunning. The roomy, single-family home is located on a quiet, tree-filled cul-de-sac on Witchduck Lane in the Wynfield subdivision. The home is currently being sold on the open market, intended for purchase by a Henrico resident(s) whose income falls in the 60-80% area median income range.

Focus Groups

Richmond Habitat is interested in creating a dialogue with members of the workforce population to assess the viability of a service expansion in our service areas. RMHFH plans to conduct focus groups with families whose incomes fall within the > 60%-80% AMI guidelines in order to evaluate their housing needs and their level of interest in mixed-use, mixed-income affordable housing developments. Specifically, RMHFH is seeking input on what homeowners want in their homes – i.e. design, features, amenities, etc.

Focus group participants should live in one of our service areas (the City of Richmond and the Counties of Chesterfield, Henrico, New Kent and Charles City). Their income should fall within the >60%-80% ami. Please see chart below. For information regarding the scheduling of our focus groups, please contact Anna Karnas, RMHFH Director of Family Services at anna@richmondhabitat.org or call 232-7001, ext. 111.

2008 (60-80%) FAMILY INCOME GUIDELINES

MI= \$69,300

FAMILY SIZE	>60%	80%
1	>\$29,100	\$38,800
2	>\$33,240	\$44,350
3	>\$37,440	\$49,900
4	>\$41,580	\$55,450
5	>\$44,880	\$59,900
6	>\$48,240	\$64,300
7	>\$51,540	\$68,750
8	>\$54,900	\$73,200