

INVESTMENT CONNECTION

Community Development Investment & Lending Partnership

FEDERAL RESERVE BANK OF RICHMOND

Richmond | Baltimore | Charlotte

Investment Connection Online Proposal

Richmond Regional Housing Resource Center

Primary Contact	Jovan Burton
Title	Director of Implementation
Email Address	jburton@pharva.com
Phone	804-422-5057
Name of organization	Partnership for Housing Affordability
Mission statement	<p>The Partnership for Housing Affordability (PHA) was founded in 2004 and was established as a 501(c)(3) nonprofit in 2006 to create awareness about affordable housing issues in the Richmond area. PHA works across jurisdictional boundaries with members of the public and private sectors to (1) educate the community about the essential role that affordable housing plays in the quality of life of the region, and (2) advance affordable housing policies and solutions that benefit everyone, especially residents with low- and moderate-incomes (LMI). Serving these residents is particularly important now, since they are the most vulnerable during economic downturns such as the one we are facing due to the COVID-19 crisis. It is through coordination, education, and leadership that PHA fulfills its mission, which is to champion affordable housing policies and developments that meet the needs of all citizens and strengthen the region's economic vitality, attractiveness, and competitiveness.</p>
Overview of organization	<p>A vital part of PHA's education and policy work is to help all community members to understand that a supply of safe, decent and affordable housing is essential to the economic mobility of the region's low- to moderate-income residents, and that investing in communities that offer greater opportunities improves the quality of life for our entire region. Promoting education that advances forward thinking housing policy can be particularly impactful, due to the broad influence that these efforts can achieve by creating systemic change. PHA's programs and services include:</p> <p>Coordinating the efforts of local housing providers through the Richmond Community Development Alliance (RCDA). RCDA provides a platform for local community development organizations and affordable housing nonprofits to promote broad housing priorities for the region, advance the production of affordable housing units, and share information about activities and best practices in the housing sector.</p>

Federal Reserve Bank of Richmond

Investment Connection Online Proposal

	<p>Publishing, updating and implementing the Richmond Regional Housing Framework (RRHF), which was released on January 15, 2020 and is available online at https://pharva.com/framework/. The RRHF reflects the efforts of PHA and representatives from local governments, the business community, area nonprofits and local philanthropy to identify housing needs for the City of Richmond, Chesterfield, Hanover, Henrico and the Town of Ashland, and to create goals and priority solutions for each locality. The major focus of PHA's work in the coming years is the achievement of these goals in collaboration with government leaders, elected officials and the public. These goals include:</p> <ul style="list-style-type: none">• Increasing the supply of affordable rental housing in the region;• Supporting racially inclusive wealth creation by increasing homeownership opportunities for LMI households;• Ensuring that our growing senior population is safely and affordably housed;• Improving housing quality and ensuring better health and safety for residents;• Expanding housing stability and stopping displacement; and• Expanding housing choices for moderate and low-income households. <p>PHA is spearheading two priority solutions during the RRHF's first year: 1) building an awareness campaign to demonstrate the importance of affordable housing, and (2) establishing a Housing Resource Center (HRC), which is the subject of this funding opportunity.</p>
Website	www.pharva.com
State where proposal is located	Virginia - Chesterfield, Hanover, Henrico, Richmond City
Proposal title	Richmond Regional Housing Resource Center
Support request	<ul style="list-style-type: none">• Investment/Grant
Requested amount	\$50,000
Other significant partners in the proposal	<p>PHA is working closely with Homeward to design the Housing Resource Center so it complements their successful Homeless Crisis Hotline. As the implementation plan develops, PHA will identify additional partners for the following activities:</p> <ul style="list-style-type: none">• PHA will rent office space from an existing nonprofit;• 2 housing referral specialists will be dually supervised by PHA and the agencies that respond to its request for proposal;• Local nonprofits will participate as referral agencies for callers who use the HRC, and thereby enter into an agreement with PHA to share program information and other updates that inform caller responses.

Federal Reserve Bank of Richmond

Investment Connection Online Proposal

Proposal narrative	<p>According to the RRHF, housing assistance information is “scattered and not well coordinated,” resulting in confusion among LMI residents about where to turn and what to do about their housing challenges. In response, the RRHF recommends a comprehensive solution: the formation of the Housing Resource Center, so that residents have a clear pathway to finding answers about their pressing housing needs. Below are some examples of these needs, outlined in the RRHF:</p> <ul style="list-style-type: none">• Finding affordable apartments, due to an increase of more than 6,400 new renter households in the last decade and production levels that fall far short of meeting those needs.• Learning about ways to prevent eviction: In 2018, Richmond was identified as having the second highest eviction rates in the country.• Accessing resources for home repairs and maintenance, especially among our senior population. By 2040, the region will need to help 37,000 new senior households to age in place or find new homes. <p>PHA is launching the HRC as a multi-agency, phone-based pilot program that will provide a single point of entry for LMI residents who need help with issues such as rental assistance, financial literacy, credit repair, down payment or closing cost assistance, tax relief, and foreclosure prevention. PHA is working with a consultant to: (1) establish a project plan; (2) create the referral network of local service providers; (3) design policies & procedures; and (4) launch the HRC in the fall of 2020. Fortunately, the HRC will become operational when it is needed most. Housing specialists will make referrals to local governments, nonprofit providers and banks, based on caller needs, including those resulting from the COVID-19 crisis. Over the HRC’s first 12 months of operation, PHA will track the call data to determine the future needs and structure of the program.</p> <p>The HRC’s collaborative approach is based on the region’s Homeless Crisis Hotline, which is coordinated by Homeward, the region’s planning and coordinating organization for homeless services. The HRC adds value to this existing service because:</p> <ul style="list-style-type: none">• It helps residents experiencing housing needs rather than a housing crisis, thereby offering the next level of assistance along the housing continuum;• It will be staffed by representatives from multiple agencies to deepen the level of experience and expertise; and• It can introduce special programs, such as new efforts that are forming to reduce the region’s racial gap in homeownership.
Issues addressed	<ul style="list-style-type: none">• Asset Building / Financial Access• Capability and Empowerment• Affordable Housing
Geographic impact	<ul style="list-style-type: none">• City-wide

Federal Reserve Bank of Richmond

Investment Connection Online Proposal

Population served	PHA anticipates that LMI residents who access services from the HRC will represent a variety of circumstances and needs, including: (1) seniors living in aging housing stock that no longer meets their needs; (2) renters who need affordable apartments; (3) homeowners who can't afford repairs; (4) renters/homeowners facing eviction and displacement; (5) residents living in sub-standard manufactured housing; and (6) residents moving out of public housing.
Population income	PHA will be tracking the HRC calls during its first year to determine common identifying characteristics. We anticipate that almost 90% of users will earn incomes below 80% of AMI and will be experiencing housing cost burden (paying more than 30% of monthly income for housing) because residents who fit this profile: (1) experience the most significant housing needs; (2) will be targeted by our community engagement team; and (3) will be directed by our nonprofit partners to use the HRC.
Anticipated outcomes or impact	<p>Below are outcomes that PHA anticipates for this program:</p> <ul style="list-style-type: none">• Outcome 1: A permanent housing referral network is created that assists Richmond area residents with finding reliable housing information that meets their needs, especially those earning low and moderate incomes.• Outcome 2: Demand for housing services is distributed more effectively across agencies by the referral specialists.• Outcome 3: Service providers' intake systems see increased inquiries from qualified program candidates and spend less time redirecting calls to other agencies.• Outcome 4: HRC callers are referred to the resources they need quickly and efficiently, allowing them to resolve their housing issues faster and more effectively. <p>Impacts include:</p> <ul style="list-style-type: none">• A system-wide solution is created when combined with the Homeless Crisis Line, whereby residents with housing needs from homelessness to first time homeownership are served by a coordinated resource referral system.• Agencies across the housing spectrum operate more efficiently in their areas of expertise, providing targeted service to those who need it most.• In the long term, HRC users will be stably housed and move toward homeownership, thereby improving the economic mobility of LMI residents.

Federal Reserve Bank of Richmond

Investment Connection Online Proposal

Evaluation methods used to measure success	<p>PHA will evaluate its progress toward achieving its outcomes and impact goals using the following methods:</p> <ul style="list-style-type: none">• PHA will evaluate the successful creation of the HRC by tracking the following milestones: (1) a roadmap that defines expectations, outlines stages of work and determines what resources are needed to launch the pilot is created; (2) a referral network using a request for proposal process is developed; (3) operational processes and infrastructure are created; (4) a communication plan that reaches LMI residents is formed; (5) location and staffing needs are determined; (6) a handbook for referrals and training staff is produced; and (7) policies and procedures, including a tracking system to gather data and report results, are generated.• Once operational, PHA will evaluate the effective distribution of referrals across the provider network using its call tracking system and with results from a partner survey.• The HRC user experience and results from their inquiries will be measured using a caller survey.• Over time, PHA will track the success of the HRC using broader metrics, including data that measures eviction rates, housing cost burden, and first-time homeownership.
Project timeframe. Is your request for an existing or new program?	New Program