



# *Housing Matters* 2018 ANNUAL REPORT





# TABLE *of* CONTENTS

02

MESSAGE FROM THE  
EXECUTIVE DIRECTOR

04

SENIOR MANAGEMENT  
& ORGANIZATIONAL  
CHART

09

HUMBLE AND BLESSED

03

COMMITTED TO  
PEOPLE FIRST -  
OUR BOARD OF  
COMMISSIONERS

06

ST. PAUL'S AREA  
TRANSFORMATION



08

ALICIA HARRISON IN  
HER OWN WORDS

09

STEPPING OUT OF THE  
COMFORT ZONE

# 10

ACCOMPLISHMENTS & MILESTONES

# 16

BUDGET OVERVIEW

# 19

STATISTICAL DIGEST

# 14

FAMILIES FIRST PARTNERSHIPS



# 18

MAKING MOVES

# 18

TAKING THE FIRST STEP



**NRHA VISION**  
Quality housing choices in neighborhoods where you want to live.

**NRHA MISSION**  
Provide quality housing opportunities that foster sustainable mixed-income communities.

# MESSAGE FROM THE EXECUTIVE DIRECTOR



“

*NRHA continues to hold as a guiding principle that housing matters.”*

*- John C. Kownack, Executive Director*

Norfolk Redevelopment and Housing Authority continues to hold as a guiding principle that *housing matters*. All successful achievements in life emanate from the opportunity to grow up in a stable and safe housing environment. From our recent \$30 million HUD grant award to transform obsolete public housing in the St. Paul's area to the development of new high quality rental and single-family for-sale homes, in the past year NRHA has enjoyed great success in its collaborative efforts to realize this principle by dramatically improving housing choices for families throughout the City of Norfolk.

On May 13, 2019, the U.S. Department of Housing and Urban Development (HUD) announced the award of a \$30 million Choice Neighborhoods Initiative (CNI) implementation grant for the redevelopment of Norfolk's Tidewater Gardens community. This CNI grant moves the redevelopment of Tidewater Gardens forward as the first phase of long-term comprehensive efforts to transform over 200-acres of the St. Paul's area. In addition to more than 4,200 individuals to be affected directly by the St. Paul's transformation, this long-term effort will also have impacts throughout the City and Hampton Roads.

The transformation of the St. Paul's area is anticipated to provide greater housing opportunities to all area residents. Still, there is legitimate concern and outright fear that some disadvantaged families and individuals may be harmed or left without suitable housing. We continue to receive input from neighborhoods throughout Norfolk who want to ensure that the effort to deconcentrate

poverty in one area of the City will not result in new concentrated poverty somewhere else. NRHA's Board of Commissioners remains committed to a transformation plan that meets the Guiding Principles called out on the opposite page.

Transforming the St. Paul's area and achieving systematic improvements in housing choices throughout Norfolk call for the use of all of the neighborhood revitalization tools that are highlighted in this Annual Report. To complement physical neighborhood improvements, we are fortunate in Norfolk to enjoy a collaborative and tolerant leadership environment that celebrates diversity and community engagement. Norfolk leadership recognizes the strength of community-based policy discussions and the benefits that accrue to all by building capacity among our most disadvantaged citizens. It is this nurturing civic environment that allows us to tackle significant financial and social challenges to deliver quality housing choices for all Norfolk families.

As we face a changing future, we look forward to enhancing collaboration with our community partners and furthering the provision of quality, sustainable housing choices for Norfolk families. Working together, we can shape Norfolk's future into one with bright opportunities for all in this place we call home.

  
John C. Kownack  
Executive Director, NRHA



(Left to right) Top row: Richard Gresham, Joe W. Dillard Jr, Suzanne Puryear, Ken Benassi  
Bottom Row: Alphonso Albert, Donald Musacchio, Rose Arrington

## Committed to People First Our Board of Commissioners

The current model of public housing is not sustainable. Redevelopment of the St. Paul's area offers the possibility for creating a new vision of urban mixed-income communities surrounded by open space, safe walkways and streets that transforms the way residents view themselves and their neighborhoods.

For a shift of this magnitude to be successful, every NRHA resident in the St. Paul's area must be given the support and the skills to climb ladders of opportunity. Using a comprehensive case management model, this support is provided through the People First program. Each family is assigned a case manager who works with the family to determine self-sufficiency goals for the family. Once the family goal is set, individual plans for success are developed for each family member including children and seniors. NRHA's Board of Commissioners remains committed to six guiding principles that form the foundation of this human services transformation plan.



“

*The St. Paul's Area offers the possibility for creating a new vision that transforms the way residents view themselves and their neighborhoods.”*

- Donald Musacchio, Chair

### GUIDING PRINCIPLES:



Community redevelopment decisions shall be family-focused and family priorities will be paramount in service delivery and relocation decisions.



Honoring the housing choices of families affected by the redevelopment of their communities shall be the highest priority.



Collaborative partnerships shall be pursued to implement a human development plan that will include high quality supportive services in the areas of employment, education, public safety, housing services and health.



Economic development benefits can mitigate costs but not outweigh family-focused decision making.



Revitalization strategies shall strive to have positive impacts on surrounding neighborhoods.



Decision-making will reflect continuous input, transparency and feedback from residents and all other stakeholders.





# *Our Senior Management Team*



**Richard Archer**  
*Human Resources Director*



**Stephen Blair**  
*Neighborhoods Program Director*



**Delphine Carnes**  
*Legal Council, Crenshaw Ware & Martin*



**Michael Clark**  
*Development Operations Director*



**Mike Diaz**  
*Information Technology Director*



**Terri Giuliana**  
*Structured Finance Director*



**David Heim**  
*Design and Construction Management Director*



**Pamela Jones-Watford**  
*Housing Choice Voucher Director*



**John Kownack**  
*Executive Director*



**Virginia Mack**  
*Interim Chief Financial Officer, Budget & Compliance Director*



**Jennifer Moore**  
*Communications & Government Relations Director*



**Donna Mills**  
*Chief Housing Officer, Acting Property Management Director*



**Steve Morales**  
*Neighborhood Projects Director*



**Kathy Mosley**  
*Administrative Services Director*



**Rick O'Neal**  
*Facilities Management Director*



**Scott Pontz**  
*Finance Director*



**Lysandra Shaw**  
*Neighborhood Projects Director*

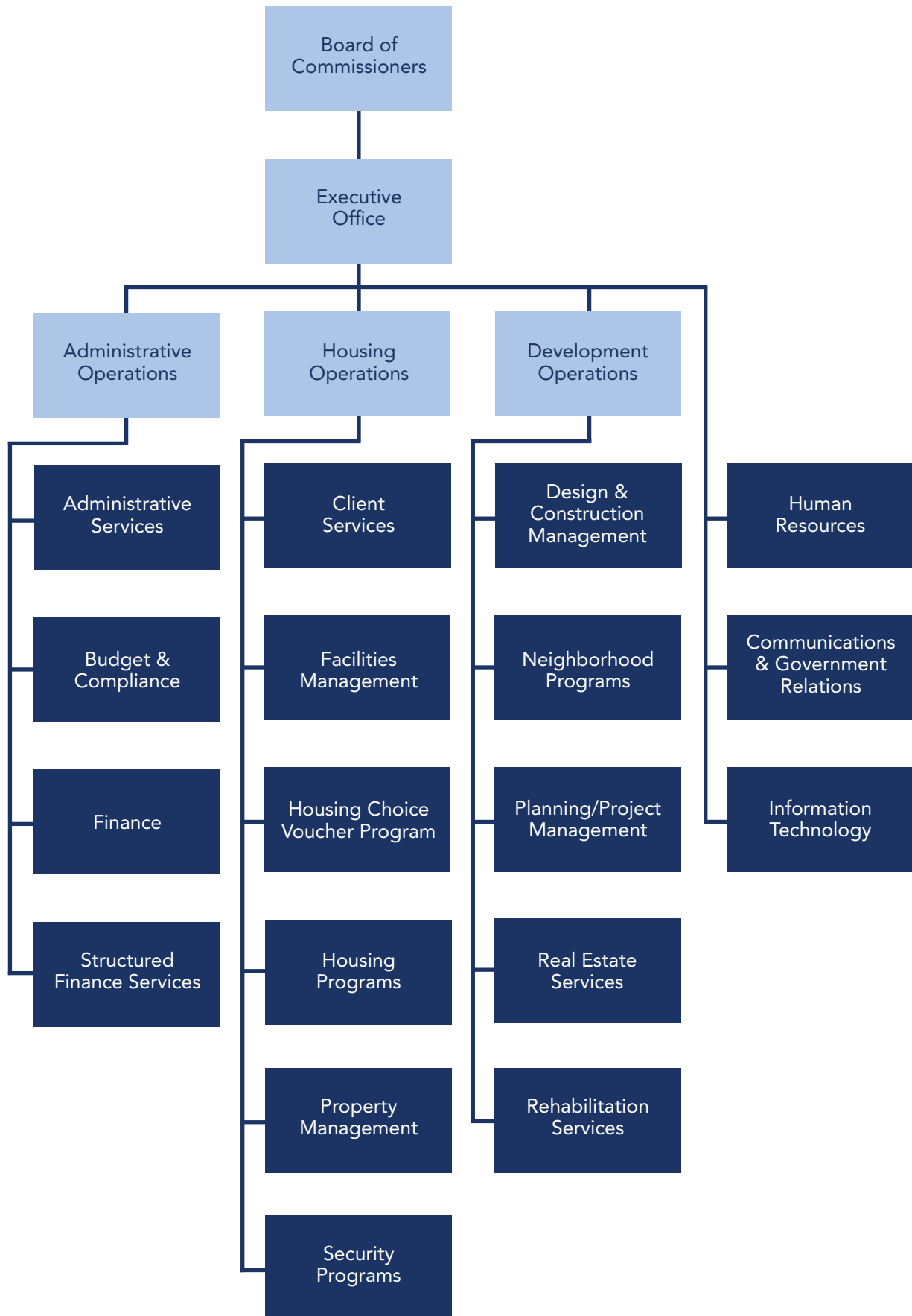


**Yilla Smith**  
*Client Services Director*



**Kim Thomas**  
*Housing Programs Director*

# Organizational Chart





# ST. PAUL'S AREA TRANSFORMATION

## THE ST. PAUL'S AREA CHALLENGE

Transforming the St. Paul's area offers Norfolk one of the greatest prospects for economic uplift and expansion of housing opportunities in a generation.

The population of St. Paul's over 200 acres is 98 percent minority with a 70 percent poverty rate and a median family annual income of just \$12,000. The area encompasses three large public housing communities whose aging infrastructure has rendered them structurally and functionally obsolete. Tidewater Gardens, Young Terrace and Calvert Square provide 1,674 public housing units with a total 4,174 residents. Home to more than 2,200 children, the communities are served by two public elementary schools that are not meeting state educational standards. The concentration of poverty in these communities has fostered an area that presents health, economic and security challenges.

In contrast to the dynamic activity centers that border the area, St. Paul's is confronted with significant social and economic struggles. Limited economic activity results in low real estate tax revenue and a low jobs-per-acre ratio. Coastal and storm water flooding further impacts economic growth. Today, the area regularly experiences nuisance flooding during high tides and rain events. This flooding is expected to become catastrophic as sea levels continue to rise.

## ENVISIONING A VIBRANT NEIGHBORHOOD

NRHA, the City of Norfolk and community partners envision breaking the cycle of intergenerational poverty by transforming the St. Paul's area into a vibrant mixed-income, mixed-use sustainable neighborhood.

The new St. Paul's area will offer green streetscapes with a wide range of mixed-income housing architecturally similar to other neighborhoods in the

City. A lively community street lined with shops, medical and social services will create a natural center for community activity.

The restoration of buried waterways will return watershed areas back to nature to create a greenway/blueway system of parks, open space and streets that will both manage storm water and flooding as well as provide connections to bike paths, trails and the Elizabeth River waterfront. The transformed St. Paul's area will be connected physically, socially and psychologically to the rich collection of cultural and educational assets in the Hampton Roads area.

## TRANSFORMATION PLAN GOALS

Beginning with Tidewater Gardens, the St. Paul's area transformation plan will ultimately require demolition of all three public housing communities - a project that will take place over many years and will significantly impact residents. The plan for the comprehensive revitalization of the area's neighborhoods, businesses and historic landmarks centers around three strategic goals: People, Housing and Neighborhood.

## PEOPLE GOAL

*Improve employment, income, health and children's educational outcomes for the households impacted by area revitalization.*

NRHA, the City and NRHA's residents have collaborated to create the People First initiative that focuses on core inter-related areas: education; health, employment and self-sufficiency. Urban Strategies, Inc. (USI), a human services nonprofit organization, was awarded the contract to implement the program. A USI case manager has been assigned to develop a success plan for the family as a whole and personal success plans for each family member including children and seniors





that connect them with the resources they need to realize their personal self-sufficiency and upward mobility goals. These resources include:

- Workforce development
- Transportation
- Family self-sufficiency
- Youth services
- Economic opportunities
- Health and wellness
- Financial counseling

## HOUSING GOAL

*Replace distressed public and assisted housing with high-quality mixed-income housing that is well-managed and responsive to the needs of the surrounding neighborhood.*

Brinshore Development, LLC, an award-winning developer with substantial experience with public housing transformation, was awarded the housing lead contract to implement the St. Paul's area Transformation Plan. Success requires simultaneously:

- Creating new housing options and choices for Tidewater Gardens public housing residents;
- Connecting the St. Paul's area to downtown Norfolk's mixed-income residential population and economic activity;
- Protecting the neighborhood through storm- and tidal-resilient design; and
- Helping repair generations of economic and racial segregation in Norfolk.

Most important, achieving this goal requires continuous community input and resident engagement as well as an unwavering commitment to the Guiding Principles.

## NEIGHBORHOOD GOAL

*Create the conditions necessary for public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets that are important to families' choices about their community including safety, good schools and commercial activity.*

In order to attract public and private reinvestment in the St. Paul's area, the plan's neighborhood component must provide a re-design of the area that both withstands rising sea levels and creates a lively

and attractive sense of community where residents will find commercial, residential, recreational and educational opportunities.

To accomplish this, the plan manages storm water by allowing Ohio Creek to return to nature creating beautiful greenway/blueway spaces. The mixed-income, mixed-use community offers a diversity of housing types for all ages and stages of life. Re-imagined street grids create meaningful connections through a pattern of neighborhood blocks and streets that make it a walkable and bikeable community. Additional street connections to the north, south, east and west of the St. Paul's area reconnect this currently isolated community to the rest of the city.

## \$30 MILLION CHOICE NEIGHBORHOODS INITIATIVE IMPLEMENTATION GRANT AWARD

In May 2019, NRHA and the City of Norfolk were awarded a \$30 million FY 2018 Choice Neighborhoods Initiative Implementation grant from the U.S. Department of Housing and Urban Development to start the transformation process in Tidewater Gardens.

All 618 apartments in the community will be demolished in four phases taking place over a three- to five-year period with the first phase beginning in summer 2019. Ultimately, 709 new units will be constructed in Tidewater Gardens and the surrounding area. This will include a mixture of 200 replacement public housing, 280 affordable housing and 229 market-rate housing units.



Norfolk Councilwoman Angelia Williams Graves and Norfolk Mayor Kenneth Alexander accept the CNI grant from the U.S. Secretary of Housing and Urban Development Dr. Ben Carson.

## THE PLEDGE

"We are going to develop housing choices that suit the needs and preferences of every Tidewater Garden resident who wishes to return to the area. If you want to come back, we will have a housing option that will meet your needs and that is affordable."

-John Kownack, NRHA Executive Director



# Whatever You Were Meant to Do – Do It Now

Alicia Harrison In Her Own Words

I lived in Calvert Square during elementary school and am back here now with my little girl.

I got in a lot of trouble as a teenager and had a lengthy record. I was 14 when I got my first charge for assault and battery and 18 when I caught my last charge. I was so angry all the time, so rude and ready to fight. I was sick of people telling me I'd end up in jail and die. That I was never going to be a success.

I didn't know why I was angry. I guess I was expecting people to tell me what was wrong with me inside. My mom was attentive and missed nothing. She got me counseling but I still had issues. I was carrying adult problems that weren't my battle.

I was 18 when the whole world changed. My friend Tyquisha and I had graduated from Norview High. We were invited to a party. From the get go it didn't feel right but we hung out anyway. Some words started flying and Tyquisha and I decided to get out of there. Then it all just fell apart.

We started running out the front door and off the porch. I ran down a couple of blocks and through backyards. All the time I thought Tyquisha was behind me. When I stopped, she wasn't there. I went back to the house and everyone was gone – just Tyquisha on the ground dead. She got shot in the head and there was so much blood.

After this, life just stopped. I was scared. I had nightmares. I cut everyone out for a while, despite the reaching hands trying to haul me back in. This happened three years ago. They never found who killed her. With all the people involved, no one knows anything. In some ways, I've never really moved forward from the pain – I take it day by day.

You never think this can happen to you. Life is short and nothing is guaranteed – so whatever you were meant to do, do it now.

Tyquisha's death completely changed who I am. I decided I was no longer going to go where the wind blew me. I decided to let my childhood anger and Tyquisha's death motivate me to do more and to have a bigger vision for my daughter and me.

I enrolled in NRHA's Family Self Sufficiency program through the Calvert Square FIC. My long-term goal is getting a college degree and having a career as a child advocate. Meanwhile, I needed a job with good pay and benefits. Stephen Robison at Calvert FIC helped me get into a competitive apprenticeship program through the City of Norfolk to become a commercial driver. I completed the apprenticeship program, got my Commercial Driver's License and just got hired by Hampton Roads Transit as a bus driver.

What scares me the most when I think about the future is that I'll never be able to get out of the projects but I'm not going to let that stop me. My next step is exploring NRHA's Housing Choice Voucher and HomeNet programs so I can move out of public housing and eventually buy my own home.

I believe things happen for a reason. Bad experiences can lead us to something better if we don't let fear stop us.

“

*I believe things happen for a reason. Bad experiences can lead us to something better if we don't let fear stop us.”*

*- Alicia Harrison*



# HUMBLE AND BLESSED

“After I got a Section 8 Housing Choice Voucher and moved to Bristow Park,” says Felicia Saunders, “I gave myself a couple of years to get myself together and buy my own home. The couple of years turned into 12 years. I kept getting scared. I finally just decided it was time to make it happen. I decided to just step out on faith.”

Felicia’s Housing Choice Voucher case manager pointed her in the direction of NRHA’s HomeNet Homeownership Center that provides “one stop shopping” for first-time homebuyers. Felicia’s HomeNet counselor created a personal plan for overcoming some obstacles. She hooked her up with a skilled realtor and lender and also enrolled her in HomeNet’s first-time homebuyer classes. It turns out Felicia qualified for NRHA’s \$40,000 HOME program grant to help with down payment and closing costs.

Felicia says starting the process was easy. “Sometimes the paperwork was frustrating but the hardest part was finding the house I wanted. There were plenty



- Felicia Saunders

of days I was ready to throw in the towel but I couldn’t give up. What pushed me through is my kids. I wanted to do this for them – to leave them with something to fall back on.”

“So here I am in my beautiful house,” she says. “And it turns out my mortgage is cheaper than my Section 8 rent! I feel humble and blessed.”

“ GETTING OUT OF PUBLIC HOUSING ISN’T EASY. YOU CAN’T LET THE PEOPLE AROUND YOU DEFINE WHO YOU ARE. YOU CAN’T LET YOUR ADDRESS DEFINE WHO YOU ARE. YOU HAVE TO STEP OUT OF YOUR COMFORT ZONE IF YOU WANT YOUR WORLD TO CHANGE. ”

- Jaylynn Frazier

# STEPPING OUT OF THE COMFORT ZONE

The fifth of six kids, Jaylynn Frazier talks about growing up in Grandy Village. “My mom was always on top of me and my brothers and sisters,” she says. “She’s never been about being our friend. She has high expectations for us and doesn’t play around.”

During high school, Jaylynn participated in NRHA’s “College Here We Come” program and was on NRHA’s Youth Executive Council. NRHA also helped her get into the prestigious Norfolk Emerging Leaders program that gave her a full-time summer job with the City of Norfolk. These experiences and a high GPA qualified Jaylynn to receive the E. L. Hamm Scholarship which gave her a full ride for her freshman year at Old Dominion University.

“I had to live on campus my first year,” says Jaylynn. “I was definitely out of my comfort zone. There was no mom telling me when to get up. Everything was so new that I didn’t make a lot of friends that year. I’m a good student and I knew I could do the work but I was constantly in my advisor’s office to make sure I was taking the right classes and doing what I needed to do to stay on track to reach my goal of becoming a forensic psychologist.”

Jaylynn, who’s back living at home until she graduates, juggles a 29-hour workweek on top of a full class load.



- Jaylynn Frazier

“The scholarship gave me \$5,000 during my sophomore and junior years and I also get income from other scholarships to help pay school expenses. But,” she grins, “I still have to pay my car note and insurance and keep up with my expensive tastes!”

To kids in public housing Jaylynn says, “Getting out of public housing isn’t easy. You can’t let the people around you define who you are. You can’t let your address define who you are. You have to step out of your comfort zone if you want your world to change.”



# ACCOMPLISHMENTS & MILESTONES



*HomeNet's Homebuyers Club is a 16-month program aimed at preparing future homeowners for the transition of renting to owning a home.*



*NRHA Executive Director John Kownack is presented with a \$39,661 grant by Hampton VA Medical Center Chief of Staff Dr. Priscilla Hankins and HUD Regional Administrator Joseph DeFelice to provide permanent homes for five homeless Norfolk Veterans.*



*Residents attend a Job Fair hosted by NRHA's Workforce Development Program.*

## *Accomplishments*

### **HOMENET HOMEOWNERSHIP CENTER**

HomeNet provided one-on-one counseling to 317 first-time homebuyers resulting in 29 real estate closings in Norfolk. A total \$4,101,153 in real estate sales was realized, leveraging \$3,194,851 in private first-mortgage loans. Twenty homebuyers received \$855,398 in down payment and closing costs assistance.

A total of 192 clients completed the Virginia Housing Development Authority-approved eight-hour First Time Homebuyer Education Class that covers the home buying process. Twenty-five residents graduated from NRHA's 16-month Homebuyers Club that offers in depth information on understanding credit scores, choosing a real estate agent, the role of the lender, home inspections, protecting your investment from predators and foreclosure prevention.

### **HOME**

The HOME Program closed 20 homes in FY2019, utilizing over \$800,000 in HOME funds

### **HUD MAINSTREAM VOUCHERS**

NRHA applied for and successfully received an allocation of 40 Mainstream Vouchers to provide housing opportunities for nonelderly people with disabilities, especially those who are transitioning out of institutional or other segregated settings, at risk of institutionalization, homeless or at risk of becoming homeless.

### **VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH) VOUCHERS**

NRHA received a \$39,661 grant from U.S. Department of Housing and Urban Development and the U.S. Department of Veterans Affairs to fund five HUD Veterans Affairs Supportive Housing (VASH) Vouchers for homeless veterans.

### **NRHA RECEIVED HUD HIGH PERFORMANCE RATING**

NRHA achieved a High Performance rating in its Section 8 Management Assessment Programs (SEMAP).

### **WORKFORCE DEVELOPMENT PROGRAM**

NRHA's Workforce Development program saw an increase in resident access to employment and training opportunities. A total of 269 residents received assistance and 65 residents obtained employment. The average income of the group served increased by \$12,402.



## NORFOLK EMERGING LEADERS (NEL)

Thirty-two NRHA youth were placed in full-time paid summer employment through the City of Norfolk's Emerging Leaders program with an average income for that period of \$2,100. NEL participants not only gain valuable work experience but also take part in work readiness and financial planning workshops, network with city employees and participate in workshops with community leaders.

## NRHA COMMUNITIES GO SMOKE FREE

In response to new HUD requirements, all NRHA's Low Income Public Housing communities became smoke free communities.

## ANNUAL REPORT AWARDS

NRHA's 2017 Annual Report, "Momentum", received four awards from the League of American Communications Professionals in the world's largest annual report competition. NRHA was also a finalist the PR Platinum Annual Report Awards.

## HUD CHOICE NEIGHBORHOODS INITIATIVE (CNI) IMPLEMENTATION GRANT

HUD awarded NRHA and the City of Norfolk a \$30 million CNI Implementation Grant for the redevelopment of Tidewater Gardens as part of the St. Paul's Area Transformation Plan. The City and its partners have made investments and commitments of over \$158.5 million dollars for the St. Paul's area.

## HOUSING COUNSELING AND EDUCATION GRANT

NRHA's HomeNet program received a \$39,000 grant from the Virginia Housing Development Authority to help finance homebuyer training and education events.

## OUT OF SCHOOL YOUTH PROGRAM GRANT

NRHA received a \$140,000 grant from the Hampton Roads Workforce Council (formerly Opportunity Inc) for the continuation of the Out of School Youth Program which is open to 17 to 24-year-old youth residents in all NRHA communities. The program assists youth residents with job readiness, employer linkages, job placement, financial literacy and other supportive services.

## FAMILY SELF-SUFFICIENCY GRANT

NRHA received \$336,694 from HUD to fund the salaries of five Family Self-Sufficiency case managers who coordinate and provide services to help public housing residents and HCV participants become self-sufficient by increasing earned income, financial literacy and achieving economic independence.

## VIRGINIA DEPARTMENT OF RAIL AND PUBLIC TRANSPORTATION (DRPT) GRANT

DRPT awarded \$449,388 to fund ongoing operations for NRHA's transportation services. The Transportation Services Program provides year round door-to-door transportation for elderly and disabled residents to various activities that offer improved mobility, socialization, quality of life and economic status and also provides disabled residents with transportation to and from work.



*With its Smoke Free Policy, NRHA is taking a strong stand for the health and well-being of the residents in its communities.*



*NRHA held a series of public meetings in the summer of 2018 to hear the community's vision for the future of the Tidewater Gardens community and the St. Paul's area.*



*Staff hands out literature on NRHA's Family Self-Sufficiency program during a community event.*



*Staff assists residents in taking advantage of our job placement and computer services at the Calvert Family Investment Center.*



*Barbara Hamm Lee, spokesperson for the St. Paul's area transformation, speaks with the media ahead of a HUD site visit.*



*The Diggs Town community before scheduled renovations begin.*

## RESIDENT OPPORTUNITIES & SELF SUFFICIENCY (ROSS) – SERVICE COORDINATORS PROGRAM GRANT

NRHA was awarded a \$492,000 HUD ROSS- Service Coordinators Program grant. These monies are used to hire or retain service coordinators. Coordinators help residents of public housing achieve economic and housing self-sufficiency by assessing their needs and connecting them with the educational, job training, job placement, computer and financial literacy services available in the community.

## SAINT PAUL'S AREA TRANSFORMATION

In collaboration with the City of Norfolk, NRHA provided significant services in support of the Choice Neighborhoods Initiative grant application including media relations, the creation of a St. Paul's area website as well as organizing a critical HUD site visit.

## KPMG AUDIT

Norfolk KPMG, LLP gave NRHA a “clean audit” for fiscal year ending June 30, 2018.

---

## *Milestones*

### HUD CAPITAL GRANT FUNDING

NRHA received a HUD Capital Fund Program grant in the amount of \$8.6 million for assistance in carrying out development, capital and management activities in existing public housing communities.

### TIDEWATER GARDENS AND CALVERT SQUARE

Exterior lighting was upgraded in both Tidewater Gardens and Calvert Square.

### DIGGS TOWN

Renovation of the Diggs Town Recreation Center was completed. To eliminate congestion in the community, eight buildings are scheduled to be demolished in 2019. When the project is complete, the area will include a beautiful open green space for resident enjoyment. In addition, 222 apartments will receive improvements to include installation of A/C in each unit, new roofing and upgraded plumbing and electrical systems.

### 2800 CHURCH STREET

Construction continues on five townhomes at 2800 Church Street in Norfolk's Villa Heights community with completion anticipated in early 2019.



## GRANDY VILLAGE VI

Construction of 70 new townhouse-style apartments was completed.

## CAPTAIN'S LANDING

Construction of Captain's Landing, a 38-unit townhouse development located on 3.7 acres of NRHA and city-owned land on Chesapeake Street in Cottage Line, was completed.

## RESIDENT ASSISTANCE DEMONSTRATION (RAD)

In 2018 NRHA bought out the Low Income Housing Tax Credit investor in the Franklin Arms midrise and converted 100 units to RAD. In addition, NRHA completed non-financial RAD conversions for 275 units in Grandy Village IV, 16 units in Grandy Village V and 25 units in North Wellington.

## 555 EAST MAIN STREET

City View Tower GP, LLC, an entity related to NRHA, purchased the 125,691 square foot office tower located at 555 East Main Street in downtown Norfolk that houses NRHA's offices.

## EAST OCEAN VIEW

NRHA sold the Bank of the Commonwealth on East Ocean View Avenue to the Bold Mariner Brewing Company. The craft beer company is renovating the building into a production facility and brewery that is scheduled to open in late 2019.

## EAST BEACH

Construction continues in the final phase of the East Beach Phase VII mixed-use, commercial and retail development along the Shore Drive corridor.

## MERRIMACK LANDING

Renovation of the 492-units Merrimack Landing Apartments was completed.

## HOMES AT BAY OAKS

NRHA broke ground on the Homes at Bay Oaks on 5th to 7th Bay Streets in East Ocean View, a development of 40 distinctive new coastal residences that range in price from \$410,000 to over \$500,000. All lots were awarded to ten NRHA Builders Guild members. All 20 lots in the first phase closed and six are currently sold or under contract with homeowners. Plan review for 20 Phase II lots is underway with permitting and contract execution anticipated in late 2019 and early 2020.



*Renderings for the new Grandy Village townhouse-style apartments.*



*NRHA purchased 555 East Main Street, the building that houses NRHA's offices.*



*Merrimack Landing Apartments after renovations.*



*Breaking ground on the Homes at Bay Oaks on 5th to 7th Bay Streets in East Ocean View.*



## Families First

BUILDING SAFE & HEALTHY COMMUNITIES

In collaboration with community partners, NRHA's Families First Initiative empowers public housing residents with information and the ability to access the programs, partnerships and resources needed to create safe and healthy neighborhoods through prevention, intervention and enforcement efforts. Residents come to Families First events for the fun and leave with the information and skills they need to help make their communities safer places to live!





# FY2018 Budget Overview

The Consolidated Annual Operating and Capital Budget delineates operating and program budgets for specific initiatives within conservation neighborhoods, public housing communities and the Housing Choice Voucher program.

The budget reaffirms NRHA's commitment to:

- Fiscal responsibility with limited resources while providing quality housing services, and
- Ensuring affordable housing and promotion of housing choice opportunities for Norfolk's citizens.

## TOTAL FY2018 BUDGET - \$132,461,971

### 47% HOUSING OPERATIONS

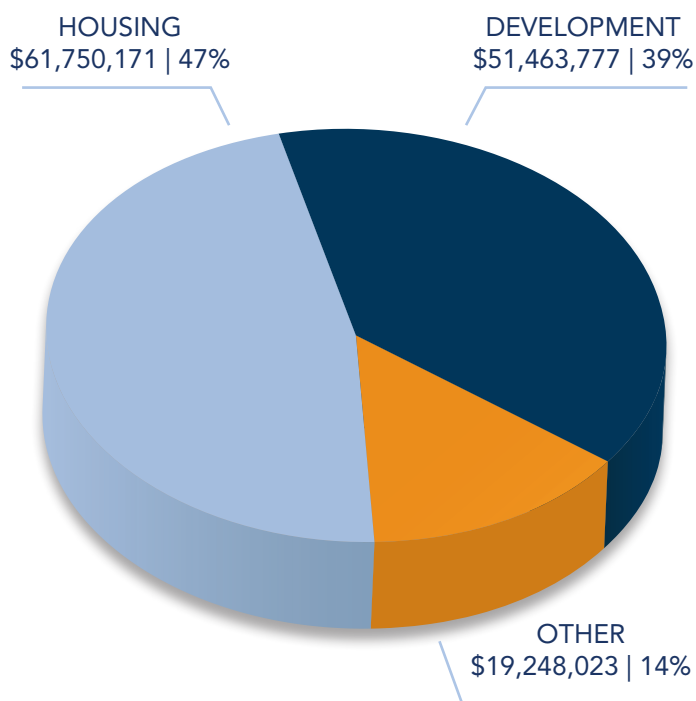
Provides an ongoing stream of funding that closes the gap between what low income tenants can afford to pay in rent and the cost of operating housing and resident services programs.

### 39% DEVELOPMENT OPERATIONS

Partners with communities to pursue new housing development, develop the existing land inventory and continue to create a homeowner assistance capacity to include rehabilitation products, homebuyer subsidy, credit repair and counseling. Partners with structured finance programs to redevelop or build new housing properties.

### 14% OTHER OPERATIONS

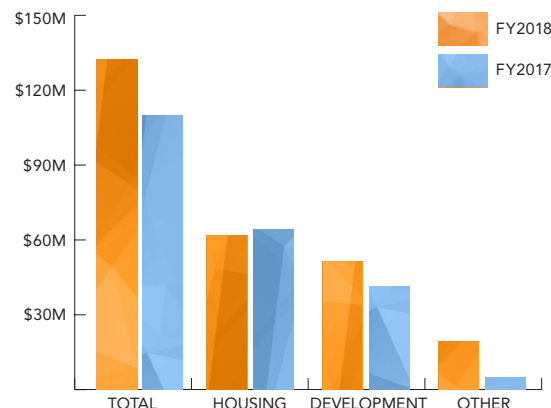
Includes the cost to support internal and external initiatives that are otherwise underfunded or ineligible under federal programs and/or projects that do not exclusively benefit a specific division.



The FY2018 Budget expenditures of \$132,461,971 represent a net increase of \$22,325,414 (20.3%) over the FY2017 amended budget of \$110,136,557. This increase reflects new capital investment in housing initiatives while maintaining current staffing levels.

## YEAR TO YEAR APPROVED BUDGET COMPARISON

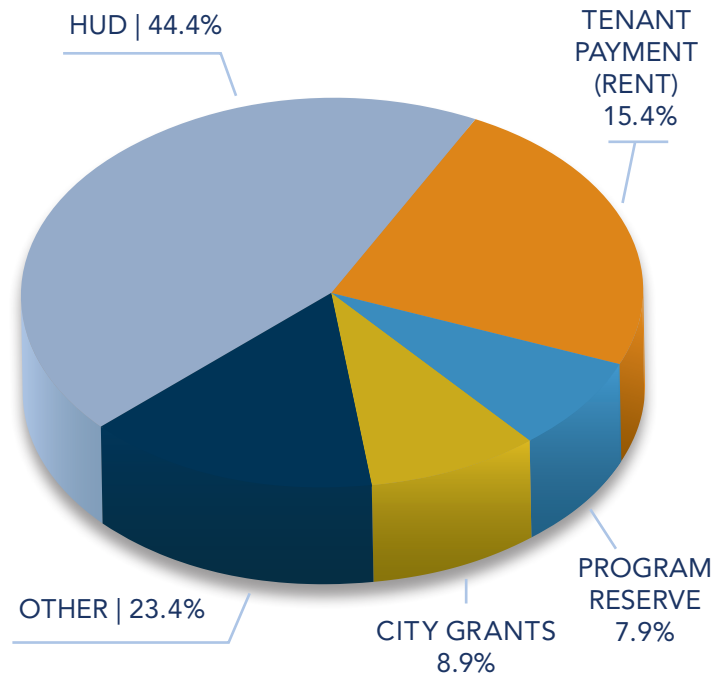
PROJECTED REVENUE & EXPENDITURES	TOTAL	HOUSING	DEVELOPMENT	OTHER
FY2018 (\$)	132,461,971	61,750,171	51,463,777	19,248,023
FY2017 (\$)	110,136,557	63,859,232	41,456,802	4,820,523





## REVENUE PICTURE

NRHA revenue streams are supported largely by the U.S. Department of Housing and Urban Development (HUD) (44.4%) and tenant rent payments (15.4%). Additional sources include City of Norfolk Capital Improvement Program and General Fund grants (8.9%). The most significant increase is categorized as Other Income which includes projected debt financing of renovations and new construction (23.4%). As well, Program Reserve represents 7.9%. Revenue projections in the aggregate show a significant increase for FY2018.



Listed below are other revenue highlights within the FY2018 budget:

- Utilization of \$1.3 million from the City of Norfolk General Fund appropriation for NRHA program delivery and administration.
- Use of \$750,151 of NRHA's earnings from Privately Managed Properties for Housing Choice Voucher Program administration.
- Advances of \$2.1 million from the NRHA Working Fund return on investment for project pre-development financing and property acquisitions.
- Use of \$6.9 million from NRHA discretionary and project specific reserve balances to fund Other Program activities.
- Use of \$2.7 million of reserves from the sale of 201 Granby Street for the acquisition of 555 E. Main Street.

## EXPENDITURE PICTURE

The FY2018 budget was balanced through a combination of strategic budget reductions and the use of recurring and non-recurring funds. It is the result of significant deliberations and difficult choices by senior management. It continues the practice of conservative and prudent fiscal planning in the face of a challenging economic climate.

The budget continued funding of all services. Following are a few highlights within the budget for FY2018:

- Funding for renovations and the construction of storage units at Merrimack Landing.
- Development of 5th to 7th Bay Streets in East Ocean View.
- Public Housing Transformation and RAD conversion activities.
- Performance-based pay increases for NRHA staff.
- Staffing costs continue to be controlled through attrition and position control measures.

# MAKING MOVES

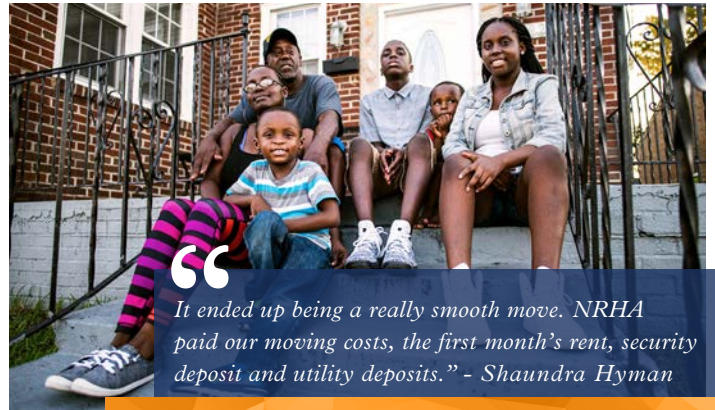
## HOW ONE FAMILY USED A TENANT PROTECTION VOUCHER TO FIND A NEW HOME

Shaundra Hyman lived for five years in Diggs Town, one of NRHA's public housing communities. During the last two years there were six family members living in a one-bedroom unit so her four kids had to sleep on the floor.

"With the cinder block walls, there was no way to hang anything to create a homey feel," says Shaundra, "And the cinder block would sweat and it always smelled damp no matter what I did to air it out."

Diggs Town is undergoing major renovations requiring demolition of 64 units, including Shaundra's. She was given a 120-day notice to vacate with three choices of where to go – move to a redeveloped unit in Diggs, move to another public housing community or get a Tenant Protection Voucher (TPV) that would let her move to a private house or apartment. "I didn't want to be stuck in public housing forever so I decided to take the voucher," says Shaundra. "I just wanted to get out.

For Shaundra, like many in her situation, the idea of moving out of public housing can be scary. "In the beginning, I was overwhelmed with the paperwork," says Shaundra. "I wondered if I'd be able to pay the utilities. Since I don't have the best credit I was nervous about the credit check. There was a period when I thought "I can't do this."



"The process got much easier as I went along," says Shaundra. "It ended up being a really smooth move. NRHA paid our moving costs, the first month's rent, security deposit and utility deposits. Even though we have to pay the deposits back, the upfront costs weren't the big hit that I was afraid they would be."

"I'm so glad we chose the voucher route," says Shaundra. "Each of my kids has their own room with a big backyard to play in. They love it and I love it!"

Shaundra offers this advice: "Trust your instincts in making your choice about where you want to live. Be patient with the process. And even though things might feel scary and overwhelming at first, just know that everything will fall into place!"

## TAKING THE FIRST STEP

Growing up, Chantell Phillips dreamed of having a great job and a perfect life. After graduating high school with honors and receiving a college degree, her bright future took a dark turn. At 30 and with a small child, she was unemployed, asking people for help and walking miles to the nearest grocery store. "I felt so defeated that I cried every night. I took my college degree off the wall because it was worthless to me."

Then she took a step that transformed her life. She saw a flyer about NRHA's Workforce Development Program (WFD) and signed up. She worked with a counselor to create her personal plan to make sure she got exactly the help she needed.

WFD provides everything necessary to help residents overcome obstacles to employment. While the first step is just to get a job, the ultimate goal is to open long-term career paths to stable, higher paying jobs. "We help people travel through the dense dark forest so they can see the road again," says Lakeesha Carr with WFD. "All you have to do is take the first step."



After thousands of job applications and working as a temp, Chantell was hired as a full time salaried Benefits Specialist in the Medicaid unit with the Portsmouth Department of Social Services.

"Today, I'm driving a 2010 Corolla, my daughter and I are living in a private rental, I just got a promotion and my college degree is up on my living room wall," says Chantell. "To people who are struggling like I did, I say: do the work, stay focused and be patient. Dreams do come true!"



# Statistical Digest

## FY2018

### **LOW-INCOME PUBLIC HOUSING (LIPH) (Owned & managed by NRHA)**

Norfolk residents whose incomes do not exceed 80% of Area Median Income are eligible for assisted rental apartments in NRHA's low-income public housing communities.

	FAMILY UNITS	ELDERLY & DISABLED UNITS	NUMBER OF RESIDENTS	OCCUPIED	ACRES
BOBBIT APARTMENTS	--	84	85	1980	3
BROAD CREEK*	304	--	710	2006	87
CALVERT SQUARE	310	--	631	1957	19
DIGGS TOWN	422	--	670	1952	30
GRANDY VILLAGE	46	--	97	1953	44
HUNTER SQUARE	--	91	96	1978	3
OAKLEAF FOREST	257	--	663	1942	24
PARTREA APARTMENTS	--	114	116	1979	6
SCATTERED SITES TRANSITIONAL	15	--	46	1993	N/A
SYKES APARTMENTS (SENIOR)	--	84	92	1980	2
TIDEWATER GARDENS	618	--	1,587	1955	44
YOUNG TERRACE	746	--	1,675	1953	36
<b>SUBTOTAL</b>	<b>2,718</b>	<b>373</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>TOTAL LOW INCOME PUBLIC HOUSING</b>	<b>3,091</b>	<b>--</b>	<b>6,468</b>	<b>--</b>	<b>--</b>

\* Owned by Community Builders and managed by SL Nusbaum Realty Co.

### **RAD PROJECT BASED VOUCHER (RAD PBV) PROGRAM (Owned & managed by NRHA)**

The Rental Assistance Demonstration (RAD) is a HUD program that allows NRHA to convert low-income public housing communities from conventional public housing support to the Project Based Voucher (PBV) program, which opens new funding options for needed community renovation. Norfolk residents whose incomes do not exceed 50% Area Median Income are eligible for assisted-rental apartments in NRHA's RAD PBV communities.

	FAMILY UNITS	ELDERLY & DISABLED UNITS	NUMBER OF RESIDENTS	OCCUPIED	ACRES
FRANKLIN ARMS	--	100	101	2003	3
GRANDY VILLAGE V	16	--	36	2016	3
GRANDY VILLAGE REVITALIZATION	275	--	648	1953	23
NORTH WELLINGTON	25	--	90	1988	3
<b>TOTALS</b>	<b>316</b>	<b>100</b>	<b>928</b>	<b>--</b>	<b>--</b>

**PROJECT BASED VOUCHER (PBV) PROGRAM (Landlord owned & NRHA administered)**

The Project Based Voucher (PBV) program is a tool used by NRHA to promote both expansion of quality, affordable and accountable housing opportunities for low-income families as well as meet mixed-income community objectives. PBVs can be issued for new construction, housing rehabilitation or adaptation of existing structures for use as residential housing or mixed income rental communities. PBV units must be rented to eligible tenants earning less than 50% of the area median income as defined by HUD.

	TOTAL COMMUNITY UNITS	PBV UNITS	NUMBER OF RESIDENTS
SOUTH BAY	60	6	6
HERONS LANDING	60	6	6
BANKS AT BERKLEY	50	5	15
CRESCENT SQUARE	80	10	10
COTTAGE BRIDGE*	47	47	53
CHURCH STREET STATION	80	70	70
SAINT PAUL'S APARTMENTS	126	13	28
<b>TOTAL COMMUNITY UNITS .....</b>	<b>503</b>		
<b>TOTAL PBV UNITS .....</b>	<b>157</b>		
<b>TOTAL PBV TENANTS .....</b>	<b>188</b>		
<b>TOTAL ACTIVE LANDLORDS .....</b>	<b>7</b>		

\*Owned and managed by NRHA.

**HOUSING CHOICE VOUCHER (HCV) PROGRAM (Landlord owned & NRHA administered)**

The Housing Choice Voucher (HCV) program helps extremely low-income to moderately low-income families lease privately-owned rental housing. HCV program participants may choose their own housing, including single-family homes, townhouses and apartments in any Norfolk neighborhood. NRHA must provide 75% of its vouchers to applicants whose incomes do not exceed up to 30% of Area Median Income. HCV units must be rented to eligible participants earning less than 50% of the AMI as determined by HUD.

NUMBER OF HOUSING CHOICE VOUCHERS ISSUED	2,496
NUMBER OF HOMEOWNERSHIP VOUCHERS	2
NUMBER OF RESIDENTS	6,087
NUMBER OF PARTICIPATING LANDLORDS	757

**TOTALS**

<b>TOTAL ASSISTED RENTAL UNITS (LIPH + RAD PBV + PBV + HCV) .....</b>	<b>6,162</b>
<b>TOTAL RESIDENTS RECEIVING ASSISTANCE .....</b>	<b>13,671</b>
<b>PERCENTAGE OF NORFOLK POPULATION REPRESENTED BY NRHA RESIDENTS .....</b>	<b>6%</b>



### **HOMENET HOMEOWNERSHIP CENTER**

HomeNet Homeownership Center provides a “one stop shop” for first-time homebuyers. Services include development of individualized plans for overcoming homeownership obstacles, comprehensive credit counseling, first-time homebuyer classes as well as referral to qualified lenders, realtors and attorneys. Through its HOME program, qualifying buyers may receive up to \$40,000 to assist with down payment and closing costs for a first-time home purchase.

FIRST-TIME HOMEBUYERS RECEIVING HOMENET COUNSELING (SINCE 2002)	4,500
FIRST-TIME HOMEBUYERS NORFOLK REAL ESTATE CLOSINGS	967
FIRST-TIME HOMEBUYERS RECEIVING DOWN PAYMENT AND CLOSING COST ASSISTANCE	799
HOME PROGRAM DOWN PAYMENT AND CLOSING ASSISTANCE FUNDING UTILIZED	\$18,422.895
REAL ESTATE SALES REALIZED IN NORFOLK	\$133,770,993
PRIVATE FUNDING (FIRST MORTGAGE) LEVERAGED	\$111,614,566

### **NRHA-OWNED MIXED-INCOME APARTMENTS (UNDER PRIVATE MANAGEMENT)**

Apartment complexes include units available at market-rate rent as well as units that accept some form of assisted rent (i.e. Housing Choice Vouchers or Project Based Vouchers) or that receive tax credits which restrict rent levels.

	UNITS	OCCUPIED	ACRES
MERRIMACK LANDING	492	1941	56
MISSION COLLEGE	260	1990	13
OAKMONT NORTH	407	1971	21
PARK TERRACE	81	1977	5
<b>TOTAL UNITS</b>	<b>1,240</b>	--	--

*\*Not owned by NRHA. NRHA provides Project Based Vouchers for these units.*

### **SENIOR MIXED-INCOME HOUSING DEVELOPMENTS\***

Developments include units available at market-rate rent as well as units that accept some form of assisted rent (i.e. Housing Choice Vouchers or Project Based Vouchers) or that receive tax credits which restrict rent levels.

	UNITS
CARNEY PARK - TUCKER HOUSE	127
EDUCATIONAL CENTER - CHURCH OF GOD IN CHRIST	150
GHENT - JOHN KNOX TOWERS	150
HUNTERSVILLE II - CALVARY TOWERS MEDICAL	112
HUNTERSVILLE II - FACILITIES OF AMERICA NURSING	180
LAMBERTS POINT - VILLAGE POINTE APARTMENTS	60
LAMBERTS POINT - VILLAGE GARDENS	40
MIDDLE TOWNE ARCH - ANNETTA LANE	40
MIDDLE TOWNE ARCH - GRACE PLACE	40
ROSEMONT - BRAYWOOD MANOR	228
<b>TOTAL</b>	<b>1,127</b>

*\*Developed by NRHA, but now under different ownership*



# Statistical Digest

## FY2018

### **MULTI-FAMILY MIXED-INCOME DEVELOPMENTS\***

Developments include units available at market-rate rent as well as units that accept some form of assisted rent (i.e. Housing Choice Vouchers or Project Based Vouchers) or that receive tax credits which restrict rent levels.

	UNITS
BANKS AT BERKLEY APARTMENTS*	50
BERKLEY II SUMLER TERRACE APARTMENTS	126
CARNEY PARK BEECHWOOD APARTMENTS	136
CENTRAL BRAMBLETON AREA	32
DOWNTOWN WEST REDEVELOPMENT - THE HERITAGE AT FREEMASON HARBOR	180
EDUCATIONAL CENTER BOWE APARTMENTS	16
GHENT - GHENT ON THE SQUARE APARTMENTS <i>(includes Ghent Conservation)</i>	110
GHENT - GHENT VILLAGE APARTMENTS <i>(includes Ghent Conservation)</i>	140
GHENT - GRACE COVENANT <i>(includes Ghent Conservation)</i>	79
GHENT - SCATTERED APARTMENT PROJECTS	150
HUNTERSVILLE II PARADISE GARDENS APARTMENTS	84
HUNTERSVILLE VILLAGE APARTMENTS	180
ROSEMONT - BAILY PARKER TOWNHOUSES	114
ROSEMONT - CEDARWOOD VILLAGE APARTMENTS	104
ROSEMONT - DUNDALE APARTMENTS	100
ROSEMONT - OAKMONT APARTMENTS	128
ROSEMONT - RAMBLEWOOD I AND II APARTMENTS	300
ROSEMONT - ST. ANDREWS PLACE CONDOMINIUMS	184
<b>TOTAL MULTI-FAMILY UNITS</b>	<b>2,213</b>

*\* Developed by NRHA, but now under different ownership*



## ***SINGLE-FAMILY, TOWNHOME AND CONDOMINIUM DEVELOPMENTS***

Developments include homes available at market-rate rent or purchase price, as well as homes that accept some form of assisted rent (i.e. Housing Choice Vouchers or Project Based Vouchers) or that receive tax credits which restrict rent levels.

AREA	UNITS	OCCUPIED	ACRES
17 <sup>TH</sup> TO 19 <sup>TH</sup> BAY	25	2002	3
8 <sup>TH</sup> TO 9 <sup>TH</sup> BAY	5	2001	1
ATTUCKS SQUARE	28	1990	4.5
ATTUCKS SQUARE WEST	24	1992	5
BALLENTINE PLACE	6	2013	0.5
BAY OAKS PLACE	10	1994	1.4
BELL DIAMOND	74	1973	8
BERKLEY	14	2012	1.1
BROAD CREEK	89	2005	86
CAPTAINS LANDING IN COTTAGE LINE TOWNHOMES**	38	2017	3.3
CARNEY PARK	72	1976	25
CENTRAL BRAMBLETON	142	2001	78.5
COTTAGE PLACE	12	1999	2.3
DOWNTOWN WEST REDEVELOPMENT - PIERPOINTE AT FREEMASON HARBOR	72	2001	2.9
DOWNTOWN WEST REDEVELOPMENT - RIVER PARK CONDOMINIUMS	44	2003	1.2
EAST BEACH*	531	2004	100
THE HOMES AT BAY OAKS PARK	40	2018	7.2
EAST OCEAN VIEW	6	2011	1.2
GATEWOOD SQUARE	10	2000	1.3
GHENT SQUARE	462	1976	65
INGLESIDE	23	1995	4.9
LAMBERTS POINT	23	2011	1.41
LINCOLN GARDENS	54	1981	18.8
MEADOWBROOK WOODS	120	1979	32
MIDDLE TOWNE ARCH	188	1986	62
OSBORNE ROAD	8	1997	1
PARK PLACE	41	2006	12
PINEWELL BY THE BAY	73	1990	19
SPARTAN VILLAGE TOWNHOUSES	65	1978	2.1
STONEBRIDGE CROSSING	108	1997	51
THE MAPLEWOODS AT OLDE HUNTERSVILLE	27	2009	3
TOWNHOUSES AT EAST CHURCH	13	2007	3
WELLINGTON EAST	19	1991	3
WELLINGTON OAKS	300	1974	31
WESTCHURCH	31	2004	3.7
WILLOUGHBY	13	2013	1.2
SCATTERED SITE IN-FILL (NEW AND REHABILITATED)	4,688		
TOTAL SINGLE-FAMILY UNITS	7,458		

\* Under continuous development

\*\* Developed on land purchased from NRHA

## *SPECIAL PROJECTS*

COMPLETED

WATERSIDE FESTIVAL MARKET PLACE	1983
MACARTHUR CENTER	1999
TIDEWATER COMMUNITY COLLEGE - NORFOLK CAMPUS	2000
ATTUCKS THEATRE	2004
MONROE BUILDING	2014
THE MAIN	2017
THE WATERSIDE DISTRICT	2017

### *CONSERVATION PROJECT AREAS*

In areas of architectural and historic interest in Norfolk, NRHA preserves streets and neighborhoods by rehabilitating homes and developing land in a fashion that preserves historic architecture, cultural heritage and unique streetscapes. This work not only maintains a distinctive sense of place but also increases civic pride and energizes communities to actively address security, development and livelihood issues.

	ACRES	STARTED
BALLENTINE PLACE	244	1987
BAYVIEW REHABILITATION DISTRICT	733	1989
BERKLEY II	8	1972
BERKLEY III	200	1986
CAMPOSTELLA HEIGHTS	80	2001
CENTRAL BRAMBLETON	77	1991
COLONIAL PLACE-RIVERVIEW*	234	1973
COTTAGE LINE	299	1988
DOWNTOWN WEST*	33	1974
EAST OCEAN VIEW	571	1989
GHENT*	155	1969
KENSINGTON/DOMINION PLACE	67	1986
LAFAYETTE-WINONA*	386	1979
LAMBERTS POINT	89	1994
MID-TOWN INDUSTRIAL	106	1988
NORTH TITUSTOWN*	28	1983
PARK PLACE	221	1973
VILLA HEIGHTS	83	1986
WEST OCEAN VIEW	362	1981
WILLOUGHBY	138	2000
<b>TOTAL PROJECTS .....</b>	<b>20</b>	
<b>TOTAL ACRES .....</b>	<b>4114</b>	

*\* While currently inactive, conservation efforts may resume*



## **REDEVELOPMENT PROJECTS**

NRHA redevelops dilapidated buildings and unused or no longer functional urban areas to make them sustainable, person friendly and safe. Redevelopment can include the destruction of existing buildings and complete reconstruction of an area into something new and more functional or it can incorporate existing buildings as part of the new development.

	ACRES	STARTED	PRIMARY LAND USE
ATLANTIC CITY	141	1957	MEDICAL CENTER
BELL DIAMOND*	28	1969	RESIDENTIAL
BERKLEY II	68	1972	RESIDENTIAL
BERKLEY IV	36	1994	RESIDENTIAL
CHURCH STREET	29	1977	COMMERCIAL
DOWNTOWN EAST*	20	1961	COMMERCIAL, PUBLIC
DOWNTOWN NORTH	106	1958	COMMERCIAL, PUBLIC
DOWNTOWN SOUTH	72	1961	COMMERCIAL, PUBLIC
DOWNTOWN WEST	70	1973	RESIDENTIAL, COMMERCIAL
E. GHENT NORTH	90	1969	RESIDENTIAL, SCHOOLS
E. GHENT SOUTH	69	1969	RESIDENTIAL
EAST OCEAN VIEW	150	1989	RESIDENTIAL
EDUCATIONAL CENTER*	118	1969	RESIDENTIAL, SCHOOLS
HAMPTON BLVD.	66	1997	COMMERCIAL, RESIDENTIAL
HUNTERSVILLE I	28	1971	RESIDENTIAL
HUNTERSVILLE II	71	1980	RESIDENTIAL
OLD DOMINION	37	1963	CAMPUS, COMMERCIAL, RESIDENTIAL
PROJECT #1 (NRHA'S FIRST PROJECT)	123	1951	COMMERCIAL, PUBLIC
ROSEMONT	305	1962	RESIDENTIAL
SOUTH BRAMBLETON	142	1991	INDUSTRIAL
WOOD STREET*	10	1978	PUBLIC

**TOTAL PROJECTS..... 21**

**TOTAL ACRES ..... 1,779**

*\* Completed Projects*

## **SPECIAL SERVICE DISTRICTS**

In collaboration with the City of Norfolk and utilizing specially-designated funds, NRHA handles targeted activities in special service districts that include acquisition as well as rehabilitation assistance to help qualifying residents bring their homes to current health and safety standards.

	STARTED
FAIRMOUNT PARK	2007
WARDS CORNER	2008
CAMPOSTELLA	2010

## **REVENUE AND TAX EXEMPT BOND ACTIVITY SINCE 1977**

NRHA issues bonds as a type of financing to support redevelopment activities, private housing development and renovation projects. Interest payments for tax-exempt bonds are not subject to federal, state and/or local income tax.

TYPE	NUMBER OF BONDS	UNITS	\$ (MILLION)
EAST OCEAN VIEW ACQUISITION BOND	1	N/A	\$9.9
COMMERCIAL INDUSTRIAL/OTHER DEVELOPMENT BONDS	76	N/A	\$184.9
NEW/REHABILITATION MULTI-FAMILY	30	5,879	\$149.6
HARBOR'S EDGE CCRC	1	246	\$56.3
ODU STUDENT HOUSING	1	278	\$56.0
SUMLER TERRACE APARTMENTS	1	126	\$13.2



Produced by  
NRHA Communications & Government Relations Department

555 E. Main Street | Norfolk, VA 23510  
757.623.1111 | [www.nrha.us](http://www.nrha.us)



[norfolkdevelopmenthousingauthority](https://www.facebook.com/norfolkdevelopmenthousingauthority)



[NRHANorfolk](https://twitter.com/NRHANorfolk)

