



ANNUAL IMPACT REPORT 2025

A MESSAGE FROM DR. SUSAN PERRY



As Director of the Norfolk Department of Housing and Community Development, I'm pleased to share our Impact Report for fiscal year 2025. This year's achievements reflect the power of collaboration, strategic investment, and community-driven solutions. From neighborhood revitalization to expanded housing access, the stories and data within these pages illustrate how our work is shaping a stronger, more inclusive Norfolk for all. I invite you to explore the milestones we've reached and the lives we've touched as we continue shaping a city where every resident can thrive.

NORFOLK DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Department of Housing and Community Development (DHCD) enhances the quality of life for all Norfolk residents by fostering vibrant, resilient neighborhoods. Through people-centered community and physical transformation, DHCD works to expand access to housing and create thriving, connected communities where everyone can thrive.

Housing Development

We lead strategic housing initiatives that expand access to quality housing for all Norfolk residents. By guiding development projects that align with the City's housing priorities, we help grow a diverse and sustainable housing stock that meets the needs of our community today and into the future.

Community Development

We strengthen Norfolk's neighborhoods by preserving housing quality and improving community conditions. Through the administration of federal community development funds, we deliver targeted initiatives that support low to moderate-income residents and respond to evolving community needs.

TABLE OF CONTENTS

Neighborhood Transformation Division

4-5

Housing Policy & Real Estate Division

6

Federal Programs Management

7

Neighborhood & Housing Preservation Division

8-9

Financial Empowerment and Fair Housing

10

Community Engagement Across the DHCD

11

NEIGHBORHOOD TRANSFORMATION: SUPPORTING PEOPLE THROUGH REVITALIZATION

PEOPLE UPDATE

Six years into the transformation, the City of Norfolk and the Norfolk Redevelopment and Housing Authority remain committed to the promise made to former Tidewater Gardens residents. Their voices continue to shape the revitalization, and they are receiving the support and resources needed to achieve long-term success.

People First, empowered by Urban Strategies, Inc., continues to customize support services in the areas of **housing stability, health and wellness, economic mobility, and education**. People First, with a **\$3M annual investment from the City of Norfolk**, connects residents to a wide network of services delivered by community, corporate and non-profit partners all working to ensure residents and their families thrive.

Participation in the People First (USI) program is 100% voluntary and nearly all 614 original Tidewater Gardens families have engaged with the People First (USI) team. Services are available to residents five years after relocation. Family Support Specialists continue to check-in along the way to monitor progress, reassess needs and adjust support as needed.



2024-2025 marked the highest number of college-bound graduates since the People First program began. Thirty-four students were honored, many of them first-generation college students.



Shanell Keene, People First Program Participant, has written multiple children's books that invite young readers to journey across the county - without ever leaving home.

IMPACTS



Since July 1, 2024, **four families have become homeowners** with six more preparing to close on their homes.

Nearly **9 in 10 residents** now access primary care outside of emergency services, while **96%** maintain health insurance.



Participants secured **133 jobs**, and employment reached its highest rate in six years, with **75% of adults** earning wage income.

On-time graduation rose to **92%, up from 74%** the previous year. Early learning enrollment **climbed to 66%** for children ages 0-4.



KINDRED NEIGHBORHOOD DEVELOPMENT UPDATE



Kinship at Kindred Groundbreaking, April 2025

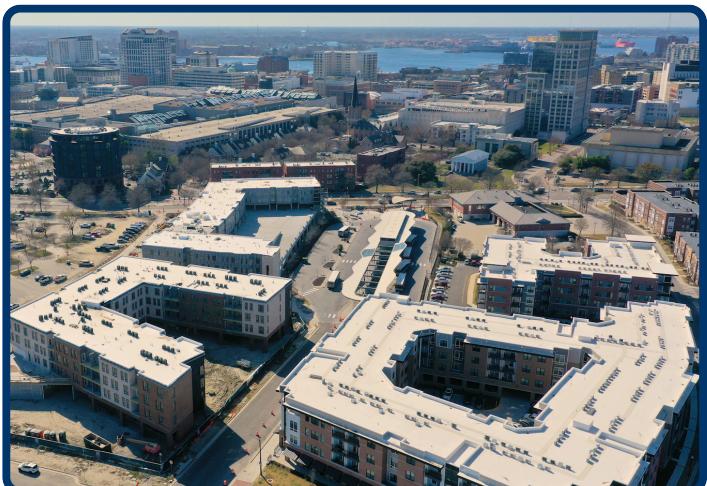
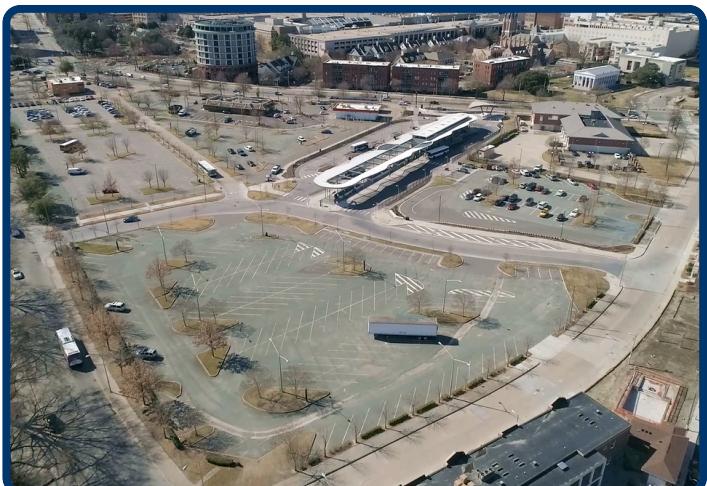
The transformation of Tidewater Gardens into the Kindred neighborhood continues to advance, with over \$100 million in grant funding and tax credits awarded to date. One of the final housing phases—Phase B3—recently earned the top score in Virginia Housing's Local Housing Authority Pool and was awarded \$1.85 million in competitive tax credits. Brinshore Development will use these funds to build 62 new mixed-income, family-style homes, furthering the vision of high-quality, inclusive housing for Norfolk families.

Construction is actively underway on multiple fronts. Unity Place at Kindred is progressing toward completion and will welcome residents by the end of 2025, delivering 140 total units, including 48 replacement homes for former Tidewater Gardens families. Simultaneously, Kinship at Kindred, located on Blocks 9, 10, and 16, broke ground in April 2025 and will deliver 191 new homes, including 73 replacement units. Completion is anticipated by December 2026, marking a major milestone in Norfolk's commitment to equitable redevelopment.

The Blue/Greenway project, a signature feature of Kindred, also made significant strides in 2025. Designed to enhance flood protection while creating vibrant public space, the project reached a key milestone with the submission of the 90% site plan for city review. Feedback from departments and community stakeholders is now being integrated into the final design.

To prepare for construction, the project team launched a targeted outreach campaign to recruit a Construction Manager, yielding five strong proposals. Interviews are underway, with a Notice to Proceed expected by year-end. The selected firm will work closely with Public Works and the design team to lead pre-construction and construction administration.

In support of long-term sustainability, the City has proactively cultivated over 350 trees at its nursery for future installation. This investment will ensure mature, resilient landscaping is ready when construction begins — reinforcing environmental goals and enhancing neighborhood livability.



Pictures above show before and after redevelopment to date. Pictured in above photo is Origin Circle; top right is Reunion (seniors); left two buildings are Unity Place.

HOUSING POLICY & REAL ESTATE: TRANSFORMING VACANT PROPERTY INTO ASSETS

Since Spring of 2022, the City has been actively converting vacant, city-owned properties into vibrant housing opportunities through an accessible online application platform. This initiative not only reactivates underutilized land but also strengthens neighborhoods by creating pathways to homeownership. In fiscal year 2025, we we proudly surpassed a major milestone - over \$1.5 million in land sales, with 8 homes completed, sold, and now owner-occupied. These transactions have generated an estimated \$31,000 in annual tax revenue, reinforcing the long-term fiscal benefits of strategic property reuse.

Building on this momentum, DHCD launched the side lot program in 2024. This innovative effort invites residents living adjacent to non-buildable, city-owned residential lots to purchase them at a significantly reduced cost. By returning these parcels to productive use, the City reduces maintenance expenses, enhances neighborhood aesthetics, and increases future tax contributions. To date, 33 neighbors have applied to purchase side lots, and City Council has approved seven contracts - marking a promising start to a program designed to empower residents and revitalize communities one lot at a time.



Example of city-owner side lot available for sale to adjacent property owner.

IMPACTS

8

homes completed,
sold, and owner occupied

\$2.5m

total revenue
new home sales

\$31k

annual tax benefit
to the City from
new home sales

\$46k

annual tax benefit to
the City from all FY25
auction sales



A new home built on a former city-owned vacant parcel.

FEDERAL PROGRAMS MANAGEMENT: IMPROVING QUALITY OF LIFE ACROSS NORFOLK COMMUNITIES

The Federal Programs Management Division plays a critical role in advancing Norfolk's housing and community development goals by overseeing millions in federal funding from the U.S. Department of Housing and Urban Development. Through careful administration and strategic partnerships, the division ensures these dollars directly improve quality of life across Norfolk neighborhoods.

In fiscal year 2025, the City of Norfolk received \$6,189,807 in federal allocations through the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program. These funds support decent housing, safe and livable environments, and expanded economic opportunity for low- and moderate-income residents.

A key milestone this year was the recertification of Habitat for Humanity of South Hampton Roads as a Community Housing Development Organization (CHDO)—a designation reserved for nonprofits dedicated to creating affordable housing. Homes built by Habitat will be made available to participants in HomeNet, a HOME-funded program administered by the Norfolk Redevelopment and Housing Authority that provides down payment assistance to eligible first-time homebuyers.

Through this work, the Federal Programs Management Division continues to steward public resources with integrity, ensuring federal investments translate into lasting impact for Norfolk families.



The Center Emergency Shelter



Chesterfield Pool

***Photos are of CDBG-funded projects**

IMPACTS

28 Norfolk residents were able to purchase their first homes through the First-Time Homebuyers Program.



Nearly **27,000 residents** received essential services, including food assistance from the Foodbank of Southeastern Virginia and the Eastern Shore, healthcare, case management, and other outreach support.



130 households received rental assistance, ensuring housing stability to those in need.

6 local businesses received economic development grants, helping to stimulate growth and create jobs in the city.



Goff Street Park was redeveloped with input from residents including amenities for seniors and accessibility improvements.

986 individuals experiencing homelessness were provided emergency shelter to help them during difficult times.



NEIGHBORHOOD & HOUSING PRESERVATION: STRENGTHENING HOMES, SUSTAINING COMMUNITIES

The Neighborhood and Housing Preservation division plays a vital role in maintaining the integrity, safety, and livability of Norfolk's existing housing stock. Through targeted rehabilitation and repair assistance programs, the division supports homeowners in making critical improvements that extend the life of their homes and enhance neighborhood stability. These efforts are especially impactful in older communities, where preserving housing quality is essential to preventing displacement and fostering long-term resilience. By investing in repairs and revitalization, we ensure that Norfolk's neighborhoods remain safe, welcoming, and vibrant for generations to come. Programs include:

Strengthening Neighborhoods: provides eligible participants with owner-occupied rehabilitation assistance and down payment assistance to homebuyers in target neighborhoods that currently include Ingleside and Oakdale Farms/Monticello Village.

Renovate Norfolk: provides income-eligible homeowners with a grant to make necessary interior and/or exterior residential improvements.

NEW THIS YEAR

Housing preservation efforts have expanded to increase capacity and program delivery across Norfolk through partnerships with two leading organizations in Virginia:

project:HOMES impacts low-income homeowners' quality of life through critical safety, accessibility, and energy efficiency repairs to their homes.

Habitat for Humanity of South Hampton Roads is helping to keep the roofs over residents' heads in good shape through free roof replacements for income-eligible Norfolk homeowners.

In FY25, the **Lead Abatement Incentive Program** was launched to expand the pool of certified lead abatement professionals in Norfolk. The City of Norfolk partnered with the Local Initiatives Support Corporation (LISC) to manage a Community Development Block Grant (CDBG) contract for the program. Through targeted outreach, training support, and full reimbursement of certification-related expenses, the program successfully empowered contractors to obtain

IMPACTS



15 homes benefitted from essential **interior and exterior** **repairs** through the **Renovate Norfolk Program**.



14 homes received vital **exterior improvements** through **Strengthening Neighborhoods**.



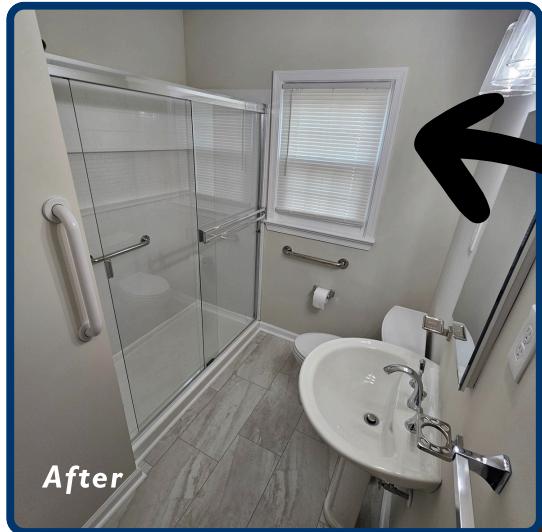
20 homes received roof replacements from CDBG grant funding **through a Habitat for Humanity Partnership**.



Five contracting companies **completed lead abatement certification** and received full reimbursement for training and licensing costs. **Two of these contractors have since applied for and qualified** to become contractors in our housing preservation programs.

essential credentials. The initiative made measurable strides in strengthening the local lead-safe workforce and advancing healthier housing conditions across the city.

RENOVATE NORFOLK



After



Before

- Demolished existing bathroom
- Installed all new plumbing supply lines
- Repaired rotted floor
- Installed new handicap accessible walk-in shower with safety grab bars
- Installed all new shower fixtures
- Replaced existing toilet with an ADA handicap height toilet
- Replaced sink, faucet and water supply lines

STRENGTHENING NEIGHBORHOODS

- Installed new roof, gutter, and downspouts
- Removed existing wood columns and rails and installed new vinyl columns and rails
- Painted entire house including front and rear entry doors, garage door, and window shutters
- Installed new concrete walkway and driveway
- Provided new landscaping



Before



BANK ON HAMPTON ROADS: ADVANCING FINANCIAL EMPOWERMENT IN NORFOLK

Since joining the Bank On Hampton Roads initiative in 2016, the City of Norfolk has remained a committed partner in expanding financial literacy and stability for residents. As one of only three participating cities in the region, Norfolk offers a free five-month program that blends classroom instruction with personalized coaching to help participants build confidence and take control of their financial futures.

The program's outcomes speak volumes: graduates report an average monthly income increase of \$371, a \$1,000 boost in personal assets, and a \$4,000 reduction in debt. Participants who complete the curriculum and meet savings goals receive a matched contribution to establish a \$300 emergency fund—laying the groundwork for long-term resilience.

After completing the five-month curriculum, participants report measurable progress across key financial indicators:



\$371
**Monthly Income
Gains**



\$1,000
Asset increase



\$4,000
Debt Reduction



**Amena Anderson,
Bank On Norfolk**

AWARD WINNING PROGRAM!

In 2025, Bank On Hampton Roads earned national recognition with the Excellence in Financial Literacy Award for Adult Education from the Institute for Financial Literacy. Norfolk's own Bank On Coordinator, Amena Anderson, accepted the honor at the Annual Financial Conference on Financial Education, marking a proud milestone for the program and its growing impact across the city.

FAIR HOUSING: ADVANCEMENT THROUGH TESTING AND EDUCATION

In 2023, the City of Norfolk's Department of Housing and Community Development (DHCD) partnered with Housing Opportunities Made Equal (HOME) of Virginia to investigate potential violations of the Fair Housing Act by property management companies. HOME carries out fair housing testing, which involves staged rental transactions (similar to secret shopping) to detect discrimination. They also provide community outreach and fair housing training as part of their contract with DHCD.

Through the continued partnership, HOME has completed **13 community engagement events, and 103 rental tests, with 25 requiring further investigation. However, none of these investigations resulted in legal findings.** The DHCD Fair Housing Specialist, in collaboration with HOME of Virginia, will continue efforts to educate property management companies and residents about fair housing practices.

DHCD COMMUNITY ENGAGEMENT

The Residential Real Estate Division - in partnership with Norfolk City Leadership, the Department of Economic Development, and City Planning - hosted a Developer Showcase in October of 2024 to promote city-owned commercial, residential, and mixed-use redevelopment opportunities across Norfolk's Ward 3 and other areas of the city. One hundred fifty individuals from the development community registered to attend, resulting in the submission of multiple proposals for exciting new developments, several of which are in the evaluation pipeline.



Councilwoman Mamie Johnson, City of Norfolk, Ward 3 Representative



A speaker panel addressing participants about residential development opportunities.



Marcia McGill, Assistant Director, Housing Development, Norfolk Department of Housing and Community Development

In April, DHCD and the Virginia Department of Small Business and Supplier Diversity co-hosted the inaugural Norfolk Housing and Infrastructure Contracting Symposium at the Kroc Center, drawing over 100 participants. The full-day event equipped local small businesses with tools to engage in Norfolk's housing and infrastructure projects, covering topics like credentialing, bonding, procurement, and bidding. Attendees networked with city departments and contracting agencies, with 87.5% reporting high satisfaction and 70.83% feeling more confident pursuing contracts. Interest was expressed in future sessions on funding, advanced bidding, and partnerships. The Neighborhood Transformation team will host the next symposium in March 2026 to support contract readiness in Norfolk and Hampton Roads.

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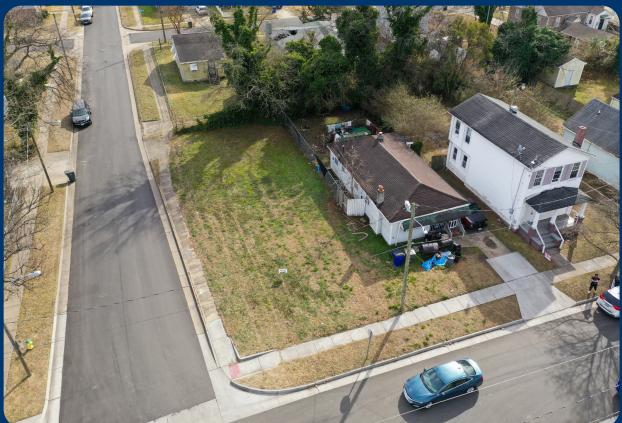
St. Paul's Holiday Party, 2024



*Arial view of construction in progress
at Unity Place, March 2025*



*Pollard Street Playground received
new playground equipment with the
financial support of CDBG funding.*



*Vacant Lot Auction parcel,
Barraud Park*