2020

Rehouse Richmond: Plan to Address the Eviction Crisis

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Professional Plan

Rehouse Richmond: Plan to Address the Eviction Crisis

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May 2020
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May 8, 2020  

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ACKNOWLEDGEMENTS

I want to thank my husband, Mark, for being my emotional support during my journey in graduate school. He constantly reminded me the importance of taking active steps to pursue my passions and to dream bigger.

I am incredibly grateful for Mother. She is the strongest woman I know, and I can always turn to her for warmth and uplift. I thank her for always reminding me that my value as a person is not tied to accomplishments but how I treat those around me.

I want to thank Daddy who is my original cheerleader. He always pushed me to do better and to work harder and I credit my work ethic to him.

I also want to thank my best friendsister, Lauryn. She is my midnight call whenever I feel low and she always offers encouragement and hope.

This plan is in honor of my youngest sister, Laylah. She is a daily part of my mind and I particularly think of her whenever there is a life event. I aim to live my life to make her proud.

Rehouse Richmond is also dedicated to Black women, displaced children, and survivors and victims of racist, classist policies. I hope this document is a step forward of strategic action for justice and equity.

Thank you so much to my panel, Dr. Howell, Dr. Teresa, Steve Saltzberg, and Emily Small. They have been so patient with me while I was writing this plan. I thank them for their guidance, time, and expertise in creating a meaningful plan.

This is for Richmond. 💙 I am grateful for the opportunities that have prepared me to this point in my career and I want to give back to the city that has given me so much.
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INTRODUCTION

Plan Purpose

The purpose for *Rehouse Richmond* is to address the eviction crisis in the City of Richmond with best practices and direction in anti-eviction work. This plan aims to implement best practices regarding organizing strategies as well as actionable solutions to widespread evictions in the City. Richmond has the second highest eviction rate for large cities in the country with some neighborhoods experiencing more than three times the eviction rate of the city as a whole.\(^1\) Even though Richmond’s high eviction rate has been constant since 2000, *The New York Times* published a story in the spring of 2018 highlighting this problem in Richmond and publicizing that Virginia hosts five of the ten large cities with the highest eviction rates.\(^2,3\) The awareness created through these revelations driven a focus on solutions to address eviction and its concurrent challenges, including a history of race-based inequality across the City. This plan serves as a guide to organize for specific policies at the local and regional level. The client for this plan, RISC, is a leading voice in anti-eviction organizing in Richmond and aims to systemically address this problem through its organizing efforts.

Richmond has experienced repeated disadvantages towards Black and low-income neighborhoods through redlining, urban renewal, the foreclosure crisis, and now evictions. This plan includes research on the systemic causes of high eviction rate and seek to focus research questions on the knowledge gap of evictions: the local housing market. This plan also includes research of existing knowledge, best practices, community engagement, and qualitative and quantitative data analysis which informs policy proposals. The goal of this document is to detail research-driven best practices as well as strategies of successful housing organizing that result in the adoption of policy proposals. The overall goal of the best practices and successful housing organizing would be the eradication of housing instability for rent-burdened residents.

Client Description

Richmonders Involved to Strengthen our Communities, commonly referred to as RISC, is a local interfaith organizing group made up of member congregations across the Richmond
metro area. RISC’s mission is to address systemic causes of social injustices. RISC called for a plan to adequately address the eviction crisis in Richmond as well as a long-term strategy that includes policy changes. The plan ensures RISC’s mission to address issues systemically since the plan includes multiple proposals and strategies. In the 2018-2019 cycle, RISC only had the research and strategy support to advocate for one goal at a time per year. Since it is a regional grassroots group, its focus has been local compared to other similar groups in the area that have a more statewide focus. In the fall seasons of 2018 and 2019, majority of its member congregations voted to have eviction as a priority for organizing. RISC also has an extensive history of community organizing in the Richmond region that includes the successful campaign for the City of Richmond to invest in the affordable housing trust fund in 2014.5

Outline of Plan

This plan includes introduction, background, methodology, research findings, and recommendations (Figure 1 below). The introduction explains the rationale of the plan as well as the client who would use this plan to implement its actions. The background contains the necessary history, literature review, existing conditions of housing organizing and anti-eviction work, as well as the theoretical framework of the plan. The methodology includes the research questions, analytical methods, and sources of information. The findings section includes the results from the research questions and methods. The recommendations section consists of best practices and strategies for housing organizing. The implementation section outlines the timeframe and stakeholders for the recommendations.

Figure 1. The Plan Process.
BACKGROUND

Plan Context

Richmond has the second highest eviction rate, 11.4%, for large cities nationwide. The national rate is 2.3% and Virginia, where Richmond is the state capital, has five of the highest ten eviction rates for large cities. The statewide eviction rate is 5.1%. The City of Richmond also has a severe lack of affordable housing where 43% of residents are rent-burdened, paying more than a third of their income on housing. The supply of affordable housing has been shrinking in the past decade while Richmond is experiencing a resurgence in its population growth which was by 11% between 2010 and 2017. There is a need of more than 18,000 homes to accommodate this growth. While median household income for Richmond is $42,356, the poverty rate for Richmond is 24%. The median income for Black households in Richmond is $28,326 compared to the median income for white households is $62,738. The poverty rate for Black Richmonders is 34% compared to the poverty rate of 13.2% for white residents.

Eviction has devasting impacts for people, families, and neighborhoods. Studies show that eviction compounds poverty and often becomes a precursor for people to live in substandard housing or disinvested neighborhood. This event can severely limit one’s housing options since the eviction is recorded on the tenant’s rental history. Black women and families with children are associated with higher eviction rates. Housing instability has implications for children’s education and the welfare of families. As Desmond states, “what incarceration is to men, eviction is to women.” While the criminal justice system has locked up Black men, evictions have locked out Black women.

Richmond, which was the capital of the Confederacy, has a long history of destructive segregation like many other American cities. Richmond has one of the most concentrated public housing and Black neighborhoods were redlined effectively robbing residents of accruing one the most popular forms of generational wealth: homeownership. Residential segregation in particular had compounding impacts that are still in effect today. White families fled to suburban areas where the federal government heavily subsidized mortgage loans for homeownership while there was disinvestment and targeted demolition of “blight” in Black, urban neighborhoods. These
events led to stark disparities in education systems since funding of public schools relies on local property taxes as well as access to fresh produce, health outcomes, employment opportunities, income, and wealth. Neighborhoods that experienced the financially draining impacts of redlining are also the same ones experiencing the highest eviction rates (see Figure 2 below).

Figure 2. Redlining Map of Richmond (data source\textsuperscript{14}).

While Richmond has been experiencing growth since 2000, the Black population has been declining by 5% in Richmond while the white population has increased by 25% between 2000 and 2018.\textsuperscript{10} Black people comprised 57% of the population in 2000 compared to the recent 47% of the population in 2018 (see Figure 3 below). Unlike these recent population changes, the population in Richmond had been steadily declining since 1950 due to white flight to neighboring suburban counties.\textsuperscript{15} In 2015, almost 33% of Black Richmonders and 36% of Latino Richmonders lived in poverty with East End and Southside, majority Black and Latino areas, experiencing concentrated poverty.\textsuperscript{16} The average poverty rate in Richmond is almost 26% with
the white population having a poverty rate of 14%. Richmond also hosts a high child poverty rate, 38%, compared to the state’s poverty rate of 16%. Families with children and people experiencing poverty tend to be rent-burdened are more vulnerable to evictions.

Figure 3. Population Demographics in Richmond, 2000 - 2018 (data sourced\textsuperscript{10,18,19}).

Unfortunately, evictions in Richmond are concentrated at the neighborhood level with some census block groups experiencing eviction rates higher than three times Richmond’s average eviction rate particularly in the East End, Northside, and Southside (Figure 4 below). Eviction in Richmond is beyond poverty; racial makeup of the neighborhood influences eviction rates even after accounting for income and property value.\textsuperscript{1} It should also be noted that the areas with the lowest household incomes did not always correspond with high eviction rates.\textsuperscript{1} RVA Eviction Lab revealed that race is a determining factor on neighborhoods susceptible to high eviction rates.\textsuperscript{1} Demographic and housing market features do not fully account for the high eviction rates present in certain areas, which suggest that there are other factors contributing to these extremely high rates. For instance, the study’s linear regression model demonstrated how race, median income, property value, and poverty still appeared to significantly underestimate
eviction rates in high evicting areas. Property management and ownership of private rental housing has been linked to high eviction rates, but there has not been a full study to determine the extent of influence on displacement.

Figure 4. Average Eviction Rates by Census Block Group, 2016 (data source\textsuperscript{20}).

In October 2018, RISC voted to make evictions and affordable housing a focus for its direct action. This vote kickstarted committees of research where members assembled literature, interviewed residents, and other non-profits that work with people impacted with housing instability. The strategy team decided that a good start in anti-eviction work would be the establishment of an eviction diversion program and increased funding for Richmond’s affordable housing trust fund. The lead organizer and members began directly campaigning the Richmond mayor and city council to support the adoption of the diversion program. In late spring 2018, RISC hosted its culminating event, the Nehemiah Action, where hundreds of people gathered,
and leaders of RISC publicly ask elected leaders for their support for the diversion program. Representatives of the mayor declared support but cautioned that City Council needs to include the program when it votes on the city budget.

Richmond has a high number of nonprofits and community organizations that take lead on social justice issues. It should be acknowledged that the contributions of grassroots groups and organizers are commonly part of an area’s oral history. Particularly in housing, RISC, Virginia Housing Alliance (VHA), Partnership for Housing Affordability (PHA), Saving Our Youth (SOY), Virginia Poverty Law Center (VPLC), Legal Aid Justice Center (LAJC), Richmond For All, and Central Virginia Legal Aid Society (CVLAS) have been leading voices in anti-eviction or housing work in Richmond Region.

Figure 5 below summarizes the organizations and their types of anti-eviction and housing work in Richmond: tenants’ rights, advocacy, research, organizing, and resources. RISC is unique among the organizations because it does not provide any services. The sole purpose of RISC unlike many other organizations is to organize people. While there are numerous organizations that are active in pushing affordable housing, it should be noted that legal aid constitutes most of the resources for tenants. While legal aid is critical for asserting tenants’ rights, none of these groups offer emergency rent assistance or low cost housing which is what a rent-burdened tenant would prioritize. Faith communities have been an informal resource for people in danger of evictions, but they have limited funds. Tenants have reported calling multiple congregations for assistance to be denied due to lack of funding.
In February 2019, several bills were passed in the General Assembly aiming to curb these rates by extending more time for tenants to pay rent to halt the eviction process. The bills also mandate that all tenants receive a lease agreement and limit the number of filings a landlord can submit to the court. The General Assembly bills also created a statewide eviction diversion program focusing on Richmond, Petersburg, Hampton, and Danville. The General Assembly’s program will start in July 2020 and end in July 2023. According to the Eviction Diversion Pilot Program, Virginia Supreme Court will have administrative oversight over the program and the Virginia Housing Commission will evaluate the program’s efficacy and later make recommendations to the General Assembly. The program allows eligible tenants to participate in a payment plan that is ordered by the local circuit court.28

The City of Richmond established a local eviction diversion program in May 2019 to provide more legal support with pro-bono lawyers and financial literacy to rent-burdened tenants as well as a payment plan to ensure property owners receive rent.29 The City Council also passed an ordinance to increase funding of $2.9 million to the affordable housing trust fund.30 The

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**Figure 5. Various Roles of Housing Work in Richmond.**
program started in September 2019 and is administered by Housing Opportunities Made Equal of Virginia (HOME), a local nonprofit that advocates for fair housing. There are requirements for tenants to be able to use both program which includes: attending court to explain the missed payment, source of income, and no history of eviction or late payments. It should also be mentioned that Richmond Redevelopment Housing Authority (RRHA), the top evictor in the state of Virginia as of April 2018, announced a temporary freeze on evictions in November 2019 until January 31, 2020.\textsuperscript{31,32}

In September 2019, U.S. Senators Tim Kaine (D-VA), Maggie Hassan (D-NH), and Chris Van Hollen (D-MD) introduced the Prevent Evictions Act. This legislation would create a grant for tenant-landlord mediation that includes funding for translators to ensure protection for tenants who do not speak English. The act would also authorize the United States Department of Housing and Urban Development (HUD) to conduct a study for eviction prevention insurance. The aim of this legislation would be to reduce the number of low-cost evictions.

Since anti-eviction work has been ongoing in Richmond within the past couple of years, this plan includes past and current responses from government, local organizations, and non-profits. There is a wealth of existing literature that documents the ramifications of eviction that include poverty, homelessness, trauma, safety, disruption in social networks, and quality of education for children. The plan also includes the relationship between eviction and the supply of affordable housing. Because advocacy in anti-eviction work in Virginia has focused on legal protections, the plan includes an examination of tenants’ rights statewide. Rehouse Richmond also includes best practices on eviction prevention and resettlement that have been proposed or implemented. Since existing research has primarily focused on consequences of eviction, this plan delves into the structures of the local housing market that sustain the high eviction rate as well as provide development process and strategies for successful housing advocacy. The idea was to build on the existing research by focusing on knowledge gaps and provide a start-to-finish process of developing best practices to successful organizing campaign.
Existing Knowledge

Eviction, the legal process where tenants are forcibly removed, has become part of the national housing conversation since Mathew Desmond of Eviction Lab revealed the top ten cities in the United States experiencing the highest eviction rates. Virginia is home to five of these cities with the capital city of Richmond ranking second in the nation at 11.4%. Existing literature identifies the populations susceptible to forced displacement as well as the life-altering consequences of tenants. While this plan aims to uncover the forces perpetuating high eviction rates, it is imperative to understand the existing literature on this topic in order to identify knowledge gaps and common themes associated with eviction. Literature on eviction has a large focus on the ramifications of forced displacement and the characteristics of those most impacted. The consequences encompass poverty, homelessness, trauma, safety, disruption in social connections, and quality of education. Black women, families with children, victims of domestic violence, low-income renters living in gentrifying neighborhoods, and people who are rent burdened are associated with higher eviction rates. Review of existing literature revealed that high eviction rates were almost always associated with rental multifamily housing.

Eviction was usually referred to as a symptom of poverty, but now more researchers are pinpointing it as a perpetuating force. Desmond and Shollenberger illustrated that renters who experienced eviction move to poorer, higher crime neighborhoods. Rent-burdened households are becoming a ubiquitous circumstance across the country. 52% of low-income renters spend over half of their income on housing alone suggesting that there is a severe lack of affordable housing. Desmond’s article focuses on the growing prevalence of rent-burden and the interpretation of writings about the place of the home in society by Pierre Bourdieu, a French sociologist who studied power dynamics and its relation to the social order. Interestingly, the author illustrates how the field of sociology has historically studied housing by focusing on very specific communities such as the homeless or those living in public housing. Majority of low-income households receive no public assistance and live in private rental units. Desmond also mentions with the insight of Bourdieu that the rental housing market is very much part of the community and government at large, that there are banks and government agencies that facilitate this market. The author suggests an ethnographic study among property owners to understand relationship between owners, public officials, financial institutions, and property managers.
Families who experience eviction are at a higher risk for homelessness. Crane and Warnes illustrate the relationship between eviction and long-term homelessness among senior citizens. Senior citizens are not usually the focus of housing stability and they are especially vulnerable due to health challenges and lower, fixed incomes. The six factors that increase the chances of eviction and homelessness are: 1) inconsistent payment schedule, 2) obtaining tenancy or mortgage later in life, 3) reports of disruptive behavior, 4) difficulty accessing public assistance, 5) living alone with no or very limited social connections, and 6) prior homelessness.

Because women with children are more susceptible to eviction, displacement must also be viewed through the prism of family and child welfare. Housing instability affects the quality of education a child receives since the child is more likely to experience chronic absence from school. Research show that neighborhoods in Richmond with high eviction rates have a 20% higher than average chronic absenteeism for its students. Eviction usually involves moving out of neighborhood and changing schools for children where families are more likely to move into poorer, more dangerous neighborhoods. The lower quality neighborhood almost always translates into a lower quality school. The mother and child also faces disruptions in social connections which is instrumental in educational attainment and economic mobility. Eviction traumatizes families by uprooting them from their communities and losing the vital social connections that contribute to their daily lives.

Race is very much a part of who is susceptible to eviction. Consistently, Black people particularly Black women are encountering high eviction rates. In Richmond, race is a more determining factor than income regarding neighborhoods with high eviction rates. The literature has pointed out that while mass incarceration is locking up Black men eviction is locking out Black women. This crisis must also be viewed as a fair housing issue. Given the history and prevalence of residential segregation, it is imperative policies that reduce eviction are priorities for housing policy. It is critical to understand the mechanisms that cause this disparity so there can be effective policy recommendations to ensure that race does not determine whether a tenant is more likely to face displacement.
Tenants living in gentrifying neighborhoods may encounter landlords who raise rents thus increasing the chances of forced moves. Gentrification, the revitalization of a neighborhood to attract affluent residents, causes a spike in housing costs that can potentially make poorer tenants more vulnerable to move. Interestingly, Desmond and Gershenson discovered that disadvantaged neighborhoods rather than gentrifying ones are more prone to eviction. They used a factor analysis to measure the effect of gentrification on eviction. Many cities across the United States are experiencing waves of gentrification leaving rent-burdened households more susceptible to eviction.

Literature on eviction overwhelmingly focuses on the prevalence and the consequences of forced displacement. There is very little literature on the mechanisms behind high eviction rates. Most may attribute eviction simply by not making a rent payment, but the literature suggests that income is not the strongest factor of high eviction rates. Therefore, there must be mechanisms or policies that foster an environment of displacement. Raymond et. Al (2016) discovered that high eviction rates were associated with corporate landlords in Atlanta metro by using a linear probability model. Landlords and property managers are seldom studied in this context, but there is a need to gain insight from these stakeholders since they usually determine the costs of housing and the standard for initiating an eviction.

Research has proven the prevalence of eviction and the subsequent trauma that affects families and their communities. There is a strong need to uncover the mechanisms that allow eviction to flourish to prescribe the appropriate policy recommendations. The mechanisms involve not only the tenants themselves, but property owners, property managers, lending institutions, and the local government. It is imperative to recognize mass displacement as a systemic failure in housing accessibility. The amelioration of high eviction rates involves systemic changes to the private rental housing market.

Literature has indicated the importance of interorganizational and interpersonal relationships for members in community groups to successfully build and sustain coalitions. For instance, power dynamics that is commonly part of engagement among members and leaders appear when there are organizing “wins.” Especially, if the members themselves are not negatively affected by community decisions, there is a risk to uphold the status quo in organizing.
work. Speer and Christens also stress the importance of capacity building to be resilient towards changing community needs and clear on the benefits (to the community and organization itself) of changing priorities.42

Existing literature on eviction largely focuses on the life-changing consequences of eviction: increased poverty, lower quality education, and safety. Research also clearly shows populations who are more at risk for eviction: Black women, rent-burdened tenants, and low-income women with children. There is a need to investigate the mechanisms that cause certain populations to experience high levels of displacement. In Richmond, Virginia, Black residents are disproportionately experiencing high rates of eviction. It is imperative to uncover the causes of such disparity to ensure that the sufficient policy recommendations adequately address the crisis. The eviction crisis is an issue of fair housing and directly impacts the wellbeing of families and children. It is imperative that more research focuses on the drivers of high eviction rates. The regional housing market is part of the knowledge gap in the literature and this plan have used these factors to uncover the mechanisms behind Richmond’s housing instability crisis.

Theoretical Framework

The planning theory of the Just City influence this plan due to RISC’s commitment to social justice and its very nature of organizing diverse coalitions of different religious institutions. The just city, the theory that prioritizes just outcomes that includes “material equality, diversity, and democracy,” is a suitable framework given the client’s emphasis on democracy and diversity in their organizing efforts as well the plan’s best practices that prioritizes justice and equity.43

The plan’s intent on addressing Richmond’s eviction crisis with best practices and anti-eviction organizing is rooted in the Just City. The purpose of this plan is to systemically address the eviction crisis with transformative policy proposals and a framework for organizing a diverse coalition of congregations. The Just City is appropriate here since RISC prioritizes diversity when organizing its regional coalition and working with communities of color. Democracy which is another Just City tenant is crucial is inherent in RISC’s vision and organizing. Its vision which states that “we want to come together across the dividing lines that have traditionally marked our region and create a community where everyone can thrive,” supports the idea for
collective action among its members. For instance, RISC members regularly hosts dozens of house meetings via its congregation networks throughout the year to gauge members’ and communities’ concerns on different issues. Every year, RISC hosts the Community Problems Assembly where a formal vote is held where RISC members decide on organizing priorities.

The Just City aligns with RISC’s mission “to build a powerful community of racially, religiously, and socioeconomically diverse congregations who address the root causes of injustice in the Greater Richmond Region.” RISC also participates in citizen research to gain knowledge about past and current conditions on a topic in order to have an informed strategy of organizing around possible solutions. Appadurai states that research is necessary for “strategic knowledge” for democratic citizenship and imperative for collective action. RISC uses its research to garner consensus among its members on the direction of organizing. For instance, after months of conducting research on evictions, RISC decided to successfully prioritize its organizing around the institution of a local diversion program. After deciding on its focus of organizing, RISC begins talks with local officials about its research-backed demands. The Just City is at the core of this practice since RISC operates within the democratic system of pressuring public officials to adopt policies that address social injustices.

The Just City is the basis behind research questions and methods regarding the relationship between the housing market and high eviction rates as well as the best practices for RISC’s organizing. The focus is on supplementing existing work that other organizations and advocates have done in the anti-eviction and affordable housing space rather than people who are experiencing eviction themselves. The methods included statistical analysis of eviction data and housing market variables, two case studies of interfaith organizing groups, and interviews with representatives from organizations involved in anti-eviction work. The theory is that people who are in a housing crisis do not have time to be part of a process that addresses widespread eviction. Though these vulnerable people still deserve just outcomes even if they are not in the position to advocate for themselves.

The intended outcomes for the research questions are material equity and diversity in the sense that affordable housing is a reality for all Richmonders, and Black residents are no longer at higher risk of displacement. The establishment of a blueprint for successful housing
organizing is also an intended outcome to ensure the sustainability of future organizing and engagement. Diversity is also key to this social transformation because Black people are part of the most impacted communities and it is critical to center the voices of people who are marginalized. The goal is to end housing instability in Richmond and to strengthen RISC’s capacity for long-term action to reach this goal.

METHODOLOGY

Research Questions

Responses to the eviction crisis in Richmond have typically focused on programming for tenants who are already facing an eviction. Since RISC’s mission is to address systemic causes of injustice, the housing market is a suitable focus to research the mechanisms that foster housing instability in the first place. The research questions for this plan are: 1) what is the current landscape of organizing for housing?, 2) what characteristics of Richmond housing market are contributing to high eviction rates? and 3) what best practices should RISC advocate for? Table 1 below lists the research questions with the respective sources and outreach. The first question included individuals and groups organizing in the region, RISC’s organizing work, and strategies of organizing. The second question required a definition of the housing market to identify the structures that it consists of. The two case studies, interviews with leaders in RISC, and data analysis informed the third research question.

Table 1. Research questions, information sources, and stakeholder outreach or analytical methods.

<table>
<thead>
<tr>
<th>Research Questions</th>
<th>Information Sources</th>
<th>Stakeholder Outreach / Analytical Methods</th>
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<tbody>
<tr>
<td>1. What is the current landscape of organizing for housing?</td>
<td>VPLC, SOY, PHA, VHA, LAJC, Richmond For All, CVLAS</td>
<td>Interviews with RISC, VPLC, SOY, PHA, VHA, LAJC, Richmond For All, CVLAS</td>
</tr>
</tbody>
</table>
2. What characteristics of Richmond housing market are contributing to high eviction rates?

| RVA Eviction Lab | Linear Regression Analysis |

3. What best practices should RISC advocate for?

| Linear Regression Analysis, RISC | Data analysis, research, interviews with RISC, case studies with IMPACT and CAJM |

**Sources of Information**

Sources of information for this plan included academic literature, data and research memos from The Eviction Lab and RVA Eviction Lab, local organizations that participate in housing advocacy, Richmond’s insights and background reports that support the ongoing comprehensive plan, and RISC leadership and members. The academic literature provided the knowledge on the traumatic consequences of eviction on families, children, and neighborhoods. This literature was found via VCU’s research database and may not be publicly available. The information from Princeton’s Eviction Lab and RVA Eviction Lab provided the prevalence of eviction and areas where high rates of eviction were concentrated. Information and data from The Eviction Lab is publicly available through its website. Information from RVA Eviction lab is publicly available online, but I also requested access to their data for the linear regression analysis. This data included owner-level information for eviction rates as well as owner, lender, and property characteristics. The original sources of the owner-level data were City of Richmond Assessor, City of Richmond Recorder of Deeds, Richmond General District Court, and Housing Opportunities Made Equal of Virginia (HOME). Since the data is owner-level rather than building-level, there was an assumption that buildings with the same owner and zip code have similar eviction rates. If an owner owns multiple properties in the same zip code, the eviction rate is aggregated from those multiple properties. It was not possible with the available data to distill these numbers into separate building-level.
Many local organizations such as Campaign to Reduce Evictions (CARE) have continued to respond to the eviction crisis in Richmond by issuing their own recommendations. Richmond’s reports were useful in the plan context to illustrate the affordable housing need in the City. Consultation with RISC leadership and members ensured the plan is aligned with the goals and mission of their organizing.

**Stakeholder Outreach Methods**

Partnership with stakeholders was crucial for the development of this plan. Regular consultation with RISC ensures that the plan is in alignment with the mission of the organization. Meetings with the lead organizer of RISC led to the each of the research questions. Interviews with leadership from RISC, SOY, VHA, PHA, LAJC, Richmond For All, and CVLAS were crucial to describe the current landscape of organizing for housing in the Richmond region. Interview questions for these organizations are in appendix A. These interviews with RISC and external organizations were aimed to gauge the existing conditions of housing organizing and opportunities to build coalitions. A network map illustrated the relationships between the organizations demonstrated how these can work together to address the eviction crisis in Richmond. Strategies for housing organizing derived from knowledge gained from interviews with RISC leadership as well as other organizations on their experiences with housing campaigns. Outreach methods also included participation in house and research meetings to learn RISC’s process of choosing its topic of direct action as well as its focus for campaigning.

**Analytical Methods**

Multiple linear regression analysis of local housing market characteristics and eviction rates revealed the measure of fit for the regression model and whether there is a statistically significant relationship. The measure of fit is represented by $r^2$ where a value of at least 0.6 (positive or negative) indicates a good measure of fit. A probability value or p-value, of less than 0.05 indicates that the relationship of the variables are statistically significant. The housing market characteristics, the independent variables, included census block group and complex-level data for number of code violations, type of lender, presence of public subsidy or land covenant, and ratio of mortgage loan to mortgage value. The eviction rate, the dependent
variable, originated from the census block group level as well as all of Richmond’s large multifamily building which is defined as having at least 25 dwelling units. Models had consistent geographic level of data across variables. For instance, complex-level dependent variables are analyzed with the complex-level independent variable and vice versa. It was useful to include both levels of data due to the availability of eviction data and the opportunity to reflect the macro and micro scales of eviction within Richmond.

The regression analysis which was conducted via SPSS revealed whether these specific characteristics are predictive of high eviction rates. This analysis revealed which variables of the housing market correlate with high eviction rates. The conceptual diagram of the model is shown below (Figure 6).

![Conceptual Diagram of Multiple Linear Regression Analysis](image)

*Figure 6. The conceptual diagram of multiple linear regression analysis.*

The eviction rate, which is usually displayed as a percentage, was calculated with the number of units that received an eviction judgement divided by the total number of renting units in the complex. A complex was defined as multiple apartment buildings at the same site under the same ownership. The dependent variable was the eviction rate at the complex-level in 2018.
The complex-level eviction rate was calculated using the number of evictions in 2018 over the complex total. There were four independent variables used in analysis: 1) number of code violations per complex in 2018, 2) type of lender, 3) whether the property had a public subsidy or land covenant, and 4) mortgage value. Type of lender included government sponsored enterprise or agency, local bank, private bank, and international bank. Lender type was a categorical variable that was dummy coded with government sponsored enterprise or agency as the reference. The variable with the property having a public subsidy or land covenant was coded using binary variables where 0 is no and 1 is yes.

Direction in anti-eviction work was based on findings from the linear regression model, the two case studies, the organizing environment in Richmond, and best practices recommended by RISC and other local organizations. The linear regression model better identified the factors contributing to the eviction crisis in Richmond thus better identifying solutions that disable an environment of displacement. The cities of Boston, Massachusetts and Washington, DC have faced housing affordability challenges for decades and have implemented funding and ordinances to augment and preserve affordable housing. While the best practices in Richmond thus far have focused on tenants already facing an eviction, the regression model aimed to contribute policy proposals that prevent evictions occurring in the first place.

Strategies associated with successful housing organizing were found via interviews with RISC leadership and members and two case studies of Interfaith Movement Promoting Action by Congregations Together (IMPACT) in Charlottesville, Virginia and Charleston Area Justice Ministry (CAJM). RISC leadership and members have been at the forefront of anti-eviction work in Richmond and have made campaign wins in this front as well as for the City’s investment in its affordable housing trust fund. Insight from members and leaders were critical to point out the strategies that led to this successful action. IMPACT, like RISC, is a DART (Direct Action and Research Center) organization that has done successful organizing around the increased investment of the locality’s affordable housing trust fund as well as coalition-building to address homelessness. IMPACT is the only other DART organization in Virginia, and it was useful to analyze challenges and lessons learned around housing organizing in the context of Virginia. A case study of IMPACT was
useful since it uses a similar organizing framework as RISC when addressing community concerns.

North Charleston has the highest eviction rate for large cities with 16.5% of renters experiencing eviction judgements.\textsuperscript{33} CAJM is a DART organization in Charleston that is undertaking anti-eviction work and successfully pushed for the creation of a Regional Housing Trust Fund with the goal of committing $15 million annually from participating local governments.\textsuperscript{48} A case study of this interfaith group specifically doing anti-eviction work would highlight specific challenges that comes with fighting displacement. Figure 7 below demonstrates that each of these methods are used to inform the findings and then the recommendations of best practices. CAJM and IMPACT were interviewed to supplement information in the case study. The case study questions for each organization are appendices B and C respectively.

\begin{figure}
\centering
\includegraphics[width=\textwidth]{Fig7.png}
\caption{Figure 7. Results of Three Different Methods}
\end{figure}

**FINDINGS**

**Current Landscape of Organizing for Housing**

It became increasingly clear during the interview process that there were numerous roles in anti-eviction and housing work on the individual and organizational levels. The housing profession in Richmond is a small one where many participants know each other but irregularly
work together. With limited government involvement, the implementation of housing programs fall on the various nonprofits in the region. This leads to an environment with varying organizations competing for the same public or philanthropic funds to support their organizations.49

With that being said, RISC was in the midst of staff changes. There was a newly hired lead organizer that just started as lead organizer in September 2019 after the departure of the previous lead organizer who worked for RISC for three years. Three AmeriCorps volunteers were hired during the summer of 2019 to help accommodate the growing member congregations. Unfortunately, all three of the volunteers resigned by the end of 2019 due to unforeseen circumstances such as health challenges. For a while RISC leadership has been concerned about retaining staff since previous organizers have only stayed with RISC for a handful of years. Not only does the current lead organizer have to engage and recruit congregation members, but she also has to learn the rapidly changing environment of anti-eviction work in Richmond.

During my interview with the lead organizer and co-president of RISC, they told me how they perceive their roles individually as well as the role RISC plays in anti-eviction work.50 The co-president was part of the steering committee on evictions during the winter of 2019 that led research efforts to identify best practices for which RISC should advocate. These efforts led to RISC successfully advocating for the eviction diversion program which was passed by city council in May 2019. The lead organizer viewed her role as establishing this committee again the following year when RISC voted again to maintain eviction as a priority for organizing but this time there was a focus on linking it with housing. The co-president is not involved in the eviction and housing committee the second time round due to an interest in participating in other advocacy topics. There was questioning among the RISC board whether or not to continue eviction as a topic for organizing since they achieved a win, the eviction diversion program, shortly after the direct action event, the Nehemiah Action.

RISC operates on the DART framework within a yearly cycle: 1) listening process, 2) research, and 3) the Nehemiah Action, the direct action event where hundreds of RISC members and the public convene to publicly ask elected officials whether they support the best practice(s).47 Since wins usually take more than a year to transpire, it is usual that the RISC
upholds advocacy topics for a few years until a win. After the win of the adopted best practice, the topic goes into a monitoring stage where a committee of members is formed to monitor the progress and efficacy of the best practice.

The lead organizer views the Nehemiah Action as RISC’s critical role in anti-eviction work. She noted that elected officials take notice when masses of their constituents show up. This indicates community support and can easily translate into political support. It also applies public pressure on officials to be proactive and solution-oriented about community problems. The lead organizer cited the years-long campaign of investing in the affordable housing trust fund. She and other members involved in the research process realized the clear connection between the lack of affordable housing and eviction through the research process.

Nine leaders from seven other organizations listed in Table 2 below were interviewed to document their roles and their organizations’ role in anti-eviction work. I learned that individuals across different organizations collaborate or support each other formally and informally. For instance, the housing organizer and staff attorney both of LAJC are part of Richmond For All in their spare time. Richmond for All is unique to the other listed non-profits because they are classified as a 501c (4) organization where they can endorse political candidates and organize around political issues. The nonprofit status of 501c (3) were brought up in several interviews where participants including RISC acknowledged the inability to organize politically. CVLAS specifically says that their federal funding restricts them from any type of organizing.

*Table 2. Organizations that participate in housing work and their roles.*

<table>
<thead>
<tr>
<th>Roles</th>
<th>Organizations Participating in Housing Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizing</td>
<td>1. RISC</td>
</tr>
<tr>
<td></td>
<td>• Organizes members around anti-eviction measures on the local level</td>
</tr>
<tr>
<td></td>
<td>2. LAJC</td>
</tr>
<tr>
<td></td>
<td>• Locally focused community organizing</td>
</tr>
<tr>
<td></td>
<td>3. Richmond For All</td>
</tr>
<tr>
<td></td>
<td>• Political organizing on the local level</td>
</tr>
</tbody>
</table>
- Focuses on community work and trains local organizers

### Research
1. **RISC**
   - Researches systemic causes of eviction and best practices to address housing instability
2. **SOY**
   - Youth research causes and historic context of eviction

### Legal Aid
1. **VPLC**
   - Support tenants' rights through legal aid and education
2. **LAJC**
   - Legal clinic for low-income tenants
3. **CVLAS**
   - Free legal clinic that specializes in eviction cases

### Community Resources
1. **SOY**
   - Professional development and educational programming for youth
2. **CVLAS**
   - Developed the City's eviction diversion program (program is administered by HOME)

### Advocacy
1. **VPLC**
   - Push state legislation to increase parity for tenants
2. **PHA**
   - Advocacy for affordable housing on state, regional, and local levels
3. **LAJC**
   - Local and statewide advocacy for larger social injustices
4. **VHA**
   - Statewide level advocacy for affordable housing and homelessness
Most of the anti-eviction work in Richmond has a legal focus which make sense because eviction is a legal process. VPLC, LAJC, and CVLAS focus on education and awareness of tenants’ rights to community members as well as providing legal aid or representation to eligible participants. VPLC hosts the eviction hotline that serves tenants statewide while LAJC and CVLAS provide legal help to low-income eligible residents in regional service areas. SOY provides one of the very few non-legal resources for tenants that is primarily aimed towards youth experiencing displacement. These programs focus on education, professional development, community service, and Christian-focused mentorship.

Advocacy of affordable housing and anti-eviction efforts is another common role of organizations in Richmond. With the exception of RISC, it should be noted that advocacy was done on the behalf of the organization and its staff for local, regional, and state officials. For instance, VPLC and VHA had a state-level focus on its advocacy where they would bring awareness of housing issues to state legislators and the governor. PHA advocated across more levels of government and had more engagement with local officials across the Richmond region. PHA is beginning to incorporate a more community-focused process with the launch of the Richmond Regional Housing Framework to gain input from impacted communities as well as garner more community support for housing. PHA boardmember acknowledged this shift in process. She said that PHA has usually operated by sharing reports and information on housing policies with decisionmakers themselves. PHA leadership now recognizes the importance of community voice and partnership when advocating for specific policies. She noted that there has been a recent shift where decisionmakers are more interested in listening to first-hand experiences. The executive director of VHA also mentioned this shift and credited to the recent political changes on the state level where there are Democratic-led legislature and executive branches. With Governor Northam’s announcement of a historic budget for the Virginia Affordable Housing Trust Fund as well as other housing programs, there is a belief among interview participants that there will be even more protections against displacement.

Research was common theme for SOY, PHA, and RISC. This knowledge helped empower groups to understand the scope of the problem as well as convince decision-makers that there is an evidence of housing instability in Richmond. Other organizations have decried the prioritization of funding towards research rather than the actual impacted communities.
LAJC’s housing organizer noted that it appears that there is more funding dedicated to trying to convince the decisionmakers that there is a problem. He asked rhetorically, “When is the money actually going to go towards the communities that are in need?”

It should be noted that the RISC and Richmond for All are the only organizations that has a sole purpose of organizing its members and communities. The need for more organizing became very clear throughout the interview process since almost all of the interview participants specifically cited a higher need for this function. The other organizations listed in Table 2 above have primary roles of service or education awareness. PHA just started hiring neighborhood advocates in 2020 that can organize neighbors to attend public meetings. RISC has one of the longest history of organizing around housing. It should also be noted that the resources offered by these organizations are very limited and all require eligibility to have the opportunity to access them. One of the common themes speaking with all these participants were the severe lack of funding for resources. There are very few tenant-centered resources outside of legal counsel. Existing housing programs still center homeownership even though there are increasingly more renters in our region.

**Characteristics of Richmond Housing Market Contributing to High Eviction Rates**

Linear regression analysis of local housing market characteristics and complex-level eviction rates would reveal the measure of fit for the regression model and whether there is a statistically significant relationship. The regression analysis would reveal whether these specific characteristics are predictive of high eviction rates. The output for this SPSS model is in appendix D.

The first model demonstrates that there is a significant, positive effect overall between all the eviction rates and the housing market characteristics. The correlation coefficient, $r$, is 0.382 which shows that there is a moderate effect between the dependent (complex-level eviction rate) and independent variables (code violations, lender type, presence of public subsidy or land covenant, and mortgage value). The adjusted coefficient of determination, $r^2$, is 0.130 which means that the dependent variables account for 13.0% of the variance in the eviction rates. The
model summary shown in Figure 8 below also shows that the model overall is statistically significant.

Table 4 below breaks down the variables to show whether each variable is statistically significant and the level of impact it has on eviction rates. The text highlighted in red shows that these variables are not statistically significant since the p-value is higher than 0.05. The coefficient \( b_n \) values show the individual gradient for each independent variable. The equation below demonstrates the linear model.

\[
y = b_0 + b_1X_1 + \cdots + b_nX_n + \varepsilon
\]

Table 3 below demonstrates that for every code violation, the eviction rate decreases by 6.36%. For every dollar in the mortgage amount the eviction rate decreases by \( 1.977 \times 10^{-7} \% \). Another way to view this is for every million-dollar spent in the mortgage amount, the eviction rate decreases by 19.77%. It should be noted that this particular variable is not statistically significant. When there is public subsidy or land covenant present, the eviction rate decreases by 11.616%. Because the type of lender is a categorical variable, the types of lender were “dummy coded” to compare each lender with the reference type, government-sponsored enterprise or public agency. For instance, the coefficient for the local bank shows that the eviction rate is decreased by about 13% compared to a government-sponsored enterprise or public agency. It should be noted that this particular variable is not statistically significant. The coefficient for the private bank shows that the eviction rate is 17.258% higher than government sponsored
enterprise or public agency. International bank’s coefficient shows that the eviction rate is 32.654% higher than government sponsored enterprise or public agency.

Table 3. Unstandardized Coefficients and Levels of Significance for Independent Variables for Model 1.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Coefficient</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code Violations</td>
<td>-6.360</td>
<td>0.006</td>
</tr>
<tr>
<td>Mortgage Amount</td>
<td>-1.977 \times 10^{-7}</td>
<td>0.113</td>
</tr>
<tr>
<td>Public Subsidy or Land Covenant</td>
<td>-11.616</td>
<td>0.003</td>
</tr>
<tr>
<td>Dummy Code: Local Bank</td>
<td>-13.023</td>
<td>0.256</td>
</tr>
<tr>
<td>Dummy Code: Private Bank</td>
<td>17.258</td>
<td>0.000</td>
</tr>
<tr>
<td>Dummy Code: International Bank</td>
<td>32.654</td>
<td>0.003</td>
</tr>
</tbody>
</table>

Since the previous table showed that local bank variable was the least significant variable, this variable was dropped for the second model. The second model demonstrates that there is a significant, positive effect overall between all the eviction rates and the housing market characteristics. The correlation coefficient, $r$, is 0.377 which shows that there is a moderate effect between the dependent (complex-level eviction rates) and independent variables (code violations, lender type, presence of public subsidy or land covenant, and mortgage value). The adjusted coefficient of determination, $r^2$, is 0.129 which means that the dependent variables account for 12.9% of the variance in the eviction rates. The model summary shown in Figure 9 below also shows that the model overall is statistically significant.

---

**Model Summary**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>R Square Change</th>
<th>F Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.377*</td>
<td>.142</td>
<td>0.129</td>
<td>0.05556%</td>
<td>.142</td>
<td>10.685</td>
<td>5</td>
<td>322</td>
<td>0.00</td>
</tr>
</tbody>
</table>

---

* Predictors: (Constant), Recode_Lender_Type=International Bank, Public Subsidy or Land Covenant on Property?, Violations, Mortgage Amount, Recode_Lender_Type=Private Bank
b. Dependent Variable: 2018EvictionRate

**Figure 9. SPSS Summary for Model 2.**
Table 4 below demonstrates that for every code violation, the eviction rate decreases by 6.34%. For every dollar in the mortgage amount the eviction rate decreases by $1.870 \times 10^{-7}\%$. Another way to view this is for every million-dollar spent in the mortgage amount, the eviction rate decreases by 18.7%. It should be noted that this particular variable is not statistically significant. When there is public subsidy or land covenant present, the eviction rate decreases by 11.003%. Because the type of lender is a categorical variable, the types of lender were “dummy coded” to compare each lender with the reference type, government-sponsored enterprise or public agency. The coefficient for the private bank shows that the eviction rate is 18.262% higher than government sponsored enterprise or public agency. International bank’s coefficient shows that the eviction rate is 33.623% higher than government sponsored enterprise or public agency.

Table 4. Unstandardized Coefficients and Levels of Significance for Independent Variables in Model 2.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Coefficient</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code Violations</td>
<td>-6.343</td>
<td>0.007</td>
</tr>
<tr>
<td>Mortgage Amount</td>
<td>-1.870 \times 10^{-7}</td>
<td>0.133</td>
</tr>
<tr>
<td>Public Subsidy or Land Covenant</td>
<td>-11.003</td>
<td>0.005</td>
</tr>
<tr>
<td>Dummy Code: Private Bank</td>
<td>18.262</td>
<td>0.000</td>
</tr>
<tr>
<td>Dummy Code: International Bank</td>
<td>33.623</td>
<td>0.002</td>
</tr>
</tbody>
</table>

Since the previous table showed that mortgage amount variable was the least significant variable, this variable was dropped for the third (and final) model. The final model demonstrates that there is a significant, positive effect overall between all the eviction rates and the housing market characteristics. All variables in this final model statistically significant (shown in table 5 below). The correlation coefficient, $r$, is 0.370 which shows that there is a moderate effect between the dependent (complex-level eviction rates) and independent variables (code violations, lender type, presence of public subsidy or land covenant, and mortgage value). The adjusted coefficient of determination, $r^2$, is 0.127 which means that the dependent variables account for 12.7% of the variance in the eviction rates. The model summary shown in Figure 10 below also shows that the model overall is statistically significant.
Figure 10. SPSS Summary for Model 3.

All variables in the model are statistically significant. Table 5 below demonstrates that for every code violation, the eviction rate decreases by 6.545%. When there is public subsidy or land covenant present, the eviction rate decreases by 10.597%. Because the type of lender is a categorical variable, the types of lender were “dummy coded” to compare each lender with the reference type, government-sponsored enterprise or public agency. The coefficient for the private bank shows that the eviction rate is 17.958% higher than government sponsored enterprise or public agency. International bank’s coefficient shows that the eviction rate is 33.987% higher than government sponsored enterprise or public agency.

Table 5. Unstandardized Coefficients and Levels of Significance for Independent Variables in Model 3.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Coefficient</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code Violations</td>
<td>-6.545</td>
<td>0.005</td>
</tr>
<tr>
<td>Public Subsidy or Land Covenant</td>
<td>-10.597</td>
<td>0.006</td>
</tr>
<tr>
<td>Dummy Code: Private Bank</td>
<td>17.958</td>
<td>0.000</td>
</tr>
<tr>
<td>Dummy Code: International Bank</td>
<td>33.987</td>
<td>0.002</td>
</tr>
</tbody>
</table>

The final model explains 12.7% of the variance on eviction rates with high significance. Eviction rates at large multi-family buildings have a negative, significant relationship with number of code violations and whether there is a public subsidy or land covenant on the property. This suggests that tenants are less likely to get evicted in inadequate housing conditions. It also suggests that tenants are less likely to get evicted when there are public funds.
involved or a land covenant that usually maintains long-term affordability. Eviction rates at large multi-family buildings also have positive, significant relationship with the involvement of private banks or international banks as the lender. This suggests that the type of lender has strong implications on the level of turnover in a complex building. This research makes a strong case for larger public investment into affordable housing development as well as the use of land covenants that preserve long-term affordability of properties. There should also be more regulation of private banks and international banks when lending to housing developments. These findings support the widespread consensus from the interviews that there is a need for broader and systemic solutions – outside the current legal focus – to adequately address the eviction crisis.

*Case Studies of CAJM and IMPACT*

CAJM decided to focus on the lack of affordable housing as an issue during the fall of 2017 after members hosted over 90 meetings across the Charleston region which totaled to more than 700 people participating. It became clear throughout this listening process that housing was constant topic of concern during these meetings. Similar to RISC, they held the Community Problems Assembly later that fall where 500 members gathered to vote for the next pressing issue for CAJM to tackle: lack of affordable housing. The lead organizer mentioned that the timing of this vote occurred right before the national coverage identifying North Charleston hosting the highest eviction rate for large cities nationwide. Even though CAJM is very young and has never tackled housing before, they appear to do very well in member and community engagement. CAJM also puts in effort on building relationships with local media by regularly meeting with the editorial board of the local newspaper, *The Post and Courier*. The lead organizer mentioned this relationship helps build community pressure on elected official to address community challenges. CAJM formed the Regional Housing Coalition that proposed the creation of a regional housing trust fund where local governments would collectively contribute $30 million annually. This fund accepts private funds with the goal of leveraging dedicated public funds to philanthropic matches. The lead organizer acknowledged that CAJM is having a difficult time getting public officials to commit to dedicated funding of the trust fund. She also mentioned that some attendees of the Nehemiah Action needed immediate resources for housing and that the organization was not prepared to link them to services.
The key problems that were identified were 1) inaction of public officials to dedicate regular funds for the regional housing trust fund and 2) better partnership with service providers that work with impacted communities. The first problem is a common one for newly adopted policies. The Richmond Regional Housing Framework suggests that a regional fund should have a cross-sector strategy for public, private, and philanthropic sources where there is at least dedicated funding from each of the localities. Further investigation on the reasons public officials are not acting is another solution. CJAM appears to have high member and community engagement but for some reason it is not translating into increased political will. A power analysis of the obstacles sustaining inaction is critical. These officials need to realize that investment in this trust fund is highly popular and also beneficial to them and their constituents. CAJM also plans on centering the stories of impacted people during their events and with the press. The lead organizer said that these personal stories help apply pressure towards public officials to act as well as re-energize the members to remain consistent for the cause as well.

Potential solutions for the second problem would be enhanced partnerships with congregations and service providers. Religious institutions usually hold community knowledge on the service organizations providing resources. This solution is long-term work since it would require consistently interacting and showing up for these service providers and their events. CAJM would have to demonstrate their commitment to sharing their platform and space with these organizations as well as showing how the partnership can be leveraged to reach more vulnerable people.

On the other hand, IMPACT is similar to RISC in many ways: similar organizational age of 15 years old and challenges with member engagement. The lead organizer said that the organization has addressed housing as an issue on and off since 2007. There was an initial focus on extending affordable housing for seniors based off their listening process. Members appeared hesitant to center housing itself and instead focused on eldercare more generally. The lead organizer mentioned that the next year it became very clear that housing had to be part of the conversation in order for Charlottesville’s seniors to age in place with dignity. He realized that there were seniors that were living just above eligibility for Medicare and were struggling finding an affordable housing unit that can accommodate eldercare services.
IMPACT is currently advocating for an affordable housing trust fund since he realized that housing challenges in the Charlottesville area amounted to a “$150 million problem.” Members met with local service providers who confirmed the severe lack of affordable units and they weighed whether the trust fund was a “winnable” feat and could attract more members and better engagement. The lead organizer specifically pointed out that the benefit of being part of the national network DART was that he saw what worked with other DART organizations. He mentioned RISC’s success in getting public investment in their local housing trust fund.

IMPACT’s challenges have been 1) lack on input from congregations and 2) lack of engagement from members. Josh mentioned that members are losing energy from the continued urgency to make any tangible steps. He mentioned that it took a lot of time to establish the housing trust fund. There is a continual football being kicked to ask for dedicated funds and then restrict funding to ensure the development and preservation of housing for very low-income households. They also ran into challenges with nonprofit organizations who were rewarded funds from the trust fund that had to return money for not successfully acquiring the low income housing tax credit (LIHTC). The lead organizer mentioned that housing costs have continued to rise and have burdened more residents.

IMPACT is considering a host of solutions to adequately address these challenges. The lead organizer realized that all but 2 congregations are in the City of Charlottesville. The other two are in the surrounding County of Albemarle. He realized that in order to increase IMPACT’s power they need to have more representation of congregations in the neighboring counties. He realizes that when IMPACT attends community meetings that many elected officials do not view the members as their own constituents. Therefore, there is less political will to act.

Interestingly, the lead organizer mentioned that IMPACT needs to improve its negotiating with elected officials. He admitted that IMPACT has been willing to be patient working with local government in hopes of gaining campaign wins. He realizes now that there should be more consistent pressure from IMPACT and have a willingness to sit in tension with decisionmakers to reduce acquiescence. He also mentioned that more knowledge about the decision-making process would help effectively get campaign wins. Member engagement and recruitment in turn increase when there are campaign wins.
**Five Takeaways from the Findings**

Overall, the research revealed five findings: 1) there are many organizations and various roles addressing the eviction crisis but they rarely work together, 2) there is a lack of political will to address the eviction crisis, 3) the response to the eviction crisis has a mostly legal focus even though quantitative data shows that there is a confluence of factors impacting eviction rates, 4) lack of long-term investment in affordable housing and safety net services, and 5) lack of funding for organizing. The current funding structures require organizations to compete over funding just to keep up with operating costs. There was a recognition of the importance of organizing impacted communities to spur political will. The linear regression model demonstrated that code violations, the presence of a public subsidy or land covenant, and source of financing impacted eviction rates. The case studies reiterated the need for sustained funding for long-term solutions for both housing and organizing.

**RECOMMENDATIONS**

**Vision Statement**

RISC is committed to organizing communities to ensure that safe, affordable, and stable housing is a reality for every person in the Richmond Region with collaborative cooperation among housing stakeholders, higher investment of affordable housing for rent-burdened households, and expanding focus of the eviction crisis to systemic causes.

**Goals, Objectives, and Actions**

The goals and objectives are designed to guide RISC leadership on actions they can take to holistically address the eviction crisis in Richmond. There is a focus on collaborating with other organizations as well as impacted community members within and outside RISC. There is also a call for higher investment in affordable housing politically as well as financially and expanding the focus of the crisis beyond legal representation. These goals are designed to suit RISC in both the short term and the long term.
Goal 1: Collaborative cooperation among housing stakeholders in Richmond Region

The findings indicated that there was a lack of cooperation among impacted communities, decision-makers, and non-profit organizations that implement housing services. Collaborative cooperation can help prioritize housing challenges and ensure that there are long-term plans to strategize collectively.

- Objective 1.1: Collectively address housing needs with housing organizations and community members
  - Action 1.1.1: Host public meeting bimonthly with stakeholders and community members to collectively develop actions that advances affordable housing policy in the city and across the region
  - Action 1.1.2: Host semi-annual training for community members on amplifying their stories around housing challenges

- Objective 1.2: Increased political will that addresses community problems
  - Action 1.2.1: Begin campaign to increase member congregations and members from communities of color and impacted neighborhoods
  - Action 1.2.2: Ensure that leadership throughout RISC is intentionally inclusive and reflective of the Richmond Region’s populace

Goal 2: Higher investment of affordable housing for rent-burdened households

One of the emerging themes from the findings was a lack of investment towards affordable housing in Richmond. It was important to demonstrate that constituents of decision-makers want more support in housing from the local government. It is critical to include impacted community members to increase community investment. Also, RISC has successfully organized for investment of the eviction diversion program and affordable housing trust fund. Demands for financial investment should be specific and long-term for long-term impacts. It should be helpful to inform decision-makers that other cities have committed large amounts of funding for affordable housing and Richmond should be no different. For instance, Washington DC has annual budget of $115.6 million for the city’s affordable housing trust fund during federal fiscal year 2020. The local government of Charlotte, North Carolina has dedicated $136
The case should be made for a dedicated, regular amount in order to invest in long-term solutions. RISC should make clear that very low-income households should be prioritized for development of affordable housing. Since Richmond has about a third the population of Washington DC, a decent goal for the annual budget of the affordable housing trust fund is $37.5 million.

- **Objective 2.1:** Dedicated funding of $37.5 million annually for the creation and preservation of affordable housing
  - **Action 2.1.1:** Continue campaign to secure dedicated, annual funding for the affordable housing trust fund that can be funded from the general fund, 15% of revenue from deed recordation and transfer taxes, and housing bonds issued by Virginia Housing Development Authority (VHDA) and Richmond Redevelopment Housing Authority (RRHA)
  - **Action 2.1.2:** Continue campaign to secure dedicated, annual funding for the eviction diversion program with funding sources from Community Development Block Grant Program (CDBG) and Home Investment Partnership Program (HOME)
- **Objective 2.2:** Push for local policies that increase affordable housing supply
  - **Action 2.2.1:** Encourage decision-makers to adopt inclusionary zoning to ensure that affordable housing is part of any new residential development
  - **Action 2.2.2:** Advocate for city-owned land and tax delinquent properties to be donated to the Maggie Walker Community Land Trust
- **Objective 2.3:** Strengthen housing stability efforts and initiatives
  - **Action 2.3.1:** Advocate for broadening eligibility requirements in the eviction diversion program so that any Richmond resident facing eviction can participate in the program
  - **Action 2.3.2:** Build support for the City of Richmond to establish an emergency rent fund with a dedicated, regular amount

**Goal 3: Expanding focus of eviction crisis to systemic causes**
There is still a lot to learn about what drives eviction rates, so it is critical to democratize data. More available data can inform RISC and community members about the specific causes of widespread displacement. Research thus far has shown that the eviction crisis is linked to so many systems from the local housing market to the job market to the state of social services. It became clear during data collection that there is very little quantitative data available on the local level. Data is a powerful tool to discover gaps in responses and target support for communities. The data has also been clear that race is a significant factor in eviction rates, so anti-racism efforts are critical to appropriately address the problem.

- Objective 3.1: Transparent and accessible data related to housing
  - Action 3.1.1: Engage with RVA Eviction Lab for best uses of data for advocacy
  - Action 3.1.2: Advocate for the creation of a rental housing registry that includes information on ownership, amount for rent, quality, and tenant complaints
  - Action 3.1.3: Pressure circuit court to release eviction data on a monthly basis on landlord, cause of eviction, and rent owed

- Objective 3.2: Expand anti-eviction response beyond the legal focus.
  - Action 3.2.1: Advocate for the establishment of a tenant center that serves as a one-stop shop for housing programs
  - Action 3.2.2: Identify local organizations that are advocating for a living wage, expansion of healthcare access, public transportation, and childcare and have RISC members attend their direct actions
  - Action 3.2.3: Identify local organizers or groups who work in anti-racism efforts and have RISC members attend their direct actions and trainings

**IMPLEMENTATION**

The implementation of the recommendations will be carried out by RISC. Each goal, objective, and action has an approximate timeframe based on the difficulty of the task and the stakeholders that should be involved (see Tables 6 and 7 below). There are a variety of stakeholders that include sources of funding, decision-making or regulatory power, community
organizing, service providers, and the public. The goal is to link all stakeholders together to encourage collaboration and funding infrastructure to sustain the vision of the plan. Each action would follow the organizing process for RISC: listening process, research, and direct action.\textsuperscript{47}

It should also be noted that sustainable capacity within RISC leadership and membership is crucial to achieve long-term success. RISC focuses on an advocacy topic for two to three years so it is important to partner with other organizations and organizers who will continue this work. This framework can be accomplished by 1) creating a succession plan with housing stakeholders to determine who will continue long-term work after RISC transitions advocacy topic to monitoring phase, 2) establishing terms for leadership positions to avoid burnout, and 3) setting up deadline-enforced goals during RISC’s monitoring phase.
### Table 6. Timeline for Recommendations.

<table>
<thead>
<tr>
<th>Goals, Objectives, and Actions</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal 1: Collaborative cooperation among housing stakeholders in Richmond Region</strong></td>
<td>5 years</td>
</tr>
<tr>
<td>Objective 1.1: Collectively address housing needs with housing organizations and community members</td>
<td>2 years</td>
</tr>
<tr>
<td>Action 1.1.1: Host public meeting bimonthly with stakeholders and community members to collectively develop actions that advances affordable housing policy in the city and across the region</td>
<td>Short-term: within 1 year</td>
</tr>
<tr>
<td>Action 1.1.2: Host semi-annual training for community members on amplifying their stories around housing challenges</td>
<td>Short-term: within 2 years</td>
</tr>
<tr>
<td>Objective 1.2: Increased political will that addresses community problems</td>
<td>5 years</td>
</tr>
<tr>
<td>Action 1.2.1: Begin campaign to increase member congregations and members from communities of color and impacted neighborhoods</td>
<td>Ongoing, mid-term: 3 - 5 years</td>
</tr>
<tr>
<td>Action 1.2.2: Ensure that leadership throughout RISC is intentionally inclusive and reflective of the Richmond Region’s populace</td>
<td>Mid-term: 3 - 5 years</td>
</tr>
<tr>
<td><strong>Goal 2: Higher investment of affordable housing for rent-burdened households</strong></td>
<td>7 years</td>
</tr>
<tr>
<td>Objective 2.1: Dedicated funding of $37.5 million annually for the creation and preservation of affordable housing</td>
<td>7 years</td>
</tr>
<tr>
<td>Action 2.1.1: Continue campaign to secure dedicated, annual funding for the affordable housing trust fund that can be funded from the general fund, 15% of revenue from deed recordation and transfer taxes, and housing bonds issued by VHDA and RRHA</td>
<td>Ongoing, long-term: 5 - 7 years</td>
</tr>
<tr>
<td>Action 2.1.2: Continue campaign to secure dedicated, annual funding for the eviction diversion program with funding sources from CDBG and HOME grant</td>
<td>Ongoing, short-term: 1 - 2 years</td>
</tr>
<tr>
<td>Objective 2.2: Push for local policies that increase affordable housing supply</td>
<td>7 years</td>
</tr>
<tr>
<td>Action 2.2.1: Encourage decision-makers to adopt inclusionary zoning to ensure that affordable housing is part of any new residential development</td>
<td>Long-term: 5 - 7 years</td>
</tr>
<tr>
<td>Action 2.2.2: Advocate for city-owned land and tax delinquent properties to be donated to the Maggie Walker Community Land Trust</td>
<td>Mid-term: 3 - 5 years</td>
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<td><strong>Objective 2.3: Strengthen housing stability efforts and initiatives</strong></td>
<td>7 years</td>
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<tr>
<td>Action 2.3.1: Advocate for broadening eligibility requirements in the eviction diversion program so that any Richmond resident facing eviction can participate in the program</td>
<td>Ongoing, mid-term: 3 - 5 years</td>
</tr>
<tr>
<td>Action 2.3.2: Build support for the City of Richmond to establish an emergency rent fund with a dedicated, regular amount</td>
<td>Long-term: 5 - 7 years</td>
</tr>
<tr>
<td><strong>Goal 3: Expanding focus of eviction crisis to systemic causes</strong></td>
<td>7 years</td>
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<tr>
<td><strong>Objective 3.1: Transparent and accessible data related to housing</strong></td>
<td>7 years</td>
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<tr>
<td>Action 3.1.1: Engage with RVA Eviction Lab for best uses of data for advocacy</td>
<td>Short-term: within 2 years</td>
</tr>
<tr>
<td>Action 3.1.2: Advocate for the creation of a rental housing registry that includes information on ownership, amount for rent, quality, and tenant complaints</td>
<td>Long-term: 5 - 7 years</td>
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<tr>
<td>Action 3.1.3: Pressure circuit court to release eviction data on a monthly basis on landlord, cause of eviction, and rent owed</td>
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<td><strong>Objective 3.2: Expand anti-eviction response beyond the legal focus.</strong></td>
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<tr>
<td>Action 3.2.1: Advocate for the establishment of a tenant center that serves as a one-stop shop for housing programs</td>
<td>Long-term: 5 - 7 years</td>
</tr>
<tr>
<td>Action 3.2.2: Identify local organizations that are advocating for a living wage, expansion of healthcare access, public transportation, and childcare and have RISC members attend their direct actions</td>
<td>Short-term: within 6 months</td>
</tr>
<tr>
<td>Action 3.2.3: Identify local organizers or groups who work in anti-racism efforts and have RISC members attend their direct actions and trainings</td>
<td>Short-term: within 6 months</td>
</tr>
</tbody>
</table>
### Table 7. Stakeholders for Recommendations.

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<th>Goals, Objectives, and Actions</th>
<th>Stakeholders</th>
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</thead>
<tbody>
<tr>
<td><strong>Goal 1: Collaborative cooperation among housing stakeholders in Richmond Region</strong></td>
<td>The public, RISC, VHA, PHA, SOY, VPLC, LAJC, Richmond For All, CVLAS, local organizers and activists, HOME of Virginia, Richmond Department of Housing and Community Development, Virginia Department of Housing and Community Development (DHCD), VHDA, Better Housing Coalition, Virginia Supportive Housing, RRHA, congregations and neighborhood associations in majority Black and Latino communities</td>
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<tr>
<td><strong>Action 1.1.2: Host semi-annual training for community members on amplifying their stories around housing challenges</strong></td>
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<td><strong>Objective 1.2: Increased political will that addresses community problems</strong></td>
<td>RISC, congregations and neighborhood associations in majority Black and Latino communities</td>
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RISC, the public, Richmond councilmembers and mayor, Richmond Department of Housing and Community Development, VHDA, RRHA, Richmond Department of Planning and Development Review, Maggie Walker Community Land Trust, neighborhood associations, HOME of Virginia, Community Foundation, Richmond Memorial Health Foundation, Virginia LISC
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<th>Objective 2.3: Strengthen housing stability efforts and initiatives</th>
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<td>RISC, RVA Eviction Lab, VCU, the public, Richmond councilmembers and mayor, Richmond Department of Housing and Community Development, Richmond Department of Planning and Development Review, Richmond Circuit Court, CVLAS, LAJC, PHA, Virginia LISC, Fight for 15, Richmond Living Wage Certification Program, Bike Walk RVA, RVA Rapid Transit, Coming to the Table RVA, Richmond NAACP, Virginia Center for Inclusive Communities</td>
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SUMMARY

*Rehouse Richmond* aims to recommend specific best practices and start-to-finish development of successful organizing strategies for anti-eviction work. The client for this plan, RISC, is an interfaith coalition of congregations across the Richmond region. Richmond has a compounding history of redlining, urban renewal, foreclosure crisis, and now evictions that has drained the wealth of its Black residents for generations. There is a wealth of academic literature indicating the prevalence of eviction as well as the people who are most vulnerable: rent-burdened tenants, and Black women especially with children. There are a lot of responses to the eviction crisis ranging from the local and state governments to the organizing community. The theoretical framework of this plan is the Just City since the recommendations are centered on justice. The methodology of this plan includes statistical analysis of the Richmond housing market characteristics and eviction rates, two case studies of interfaith community groups, and interviews with housing advocacy and/or organizing groups. The findings showed that there was a need for more collaboration among housing stakeholders, more political will, expanding anti-eviction efforts beyond the legal focus, and the commitment for dedicated, sustained funding for affordable housing and social services. The recommendations section includes goals, objectives, and actions that encourage collaboration among housing stakeholders, higher investment in affordable housing, and expanding focus of eviction crisis to systemic causes. The implementation section includes the timeline and stakeholders for each recommended action.
REFERENCES


50. Small, Emily and Saltzberg, Steve. Lead Organizer and Co-President of RISC respectively. (January 21, 2020). Personal Interview.

51. Al-Qadaffi, Omari; Horrock, Victoria; and Reed, Kristin. Legal Aid Justice Center (LAJC) and Richmond for All. (January 7, 2020). Personal Interview.


