



Alexandria Housing Activities October 2021

Legal Assistance and Supportive Services for Eviction Prevention City Council [approved \\$457,000 for two service navigators and two housing relocator positions](#) for eviction prevention and mitigation strategies. Since June 2020, 2,135 unlawful detainer summons have been filed, 1,307 were dismissed or non-suited and 599 were ruled in favor of the landlord. During this time, 283 writs of eviction have been issued, and 134 households are still at risk of eviction now that the moratorium has ended. Housing navigators will work in the community to help tenants complete rental assistance applications. Housing locators help those who are facing eviction find new housing. This funding will also provide storage assistance for household belongings; and additional legal services by the **Legal Aid Justice Center**. As the city adopts eviction prevention measures, it's important to note that eviction disproportionately affects Black, Indigenous and People of Color due to long standing discriminatory housing practices. Eviction impacts the mental and physical health and well-being of residents who lose their homes. The solution? We suggest a few [here](#).

Arlandria-Chirilagua Plan Housing Recommendations on September 28 City Council heard a staff presentation on the [draft plan concepts for Arlandria Chirilagua \(Spanish\)](#) The plan objectives include preserving Arlandria-Chirilagua as a culturally diverse neighborhood by protecting residents' ability to remain in the community in the context of anticipated market pressures; supporting the existing commercial corridor, local businesses, and the community's access to daily needs; building on neighborhood walkability, safety, and mobility options; and connecting and expanding the open space network with more play areas and outdoor living rooms. Preserving and investing in housing affordability for the current residents is one of the City's top priorities and will require a multi-pronged strategy as [there is not one solution](#) to the housing challenges in the community. According to city staff, investments to create or expand affordable housing developments; investments in existing market affordable housing to improve living conditions and expand affordability (where there is a willing landlord); tenant empowerment; improved access to community services; increased affordable housing expectations for market rate developments; a Ready to Rent program and a waiver from HUD to allow neighborhood housing preferences in Arlandria, among other actions, will all need to be pursued. There will be an **Open House on Arlandria-Chirilagua Plan Housing Recommendations and AHDC-Arlandria Development Proposal October 6, 2021; 6:00-**

7:30 p.m at the Tenants and Workers United Parking Lot, 3801 Mt. Vernon Ave. The draft Arlandria-Chirilagua plan will go before the Planning Commission on November 4 and City Council on November 13.

Community Health Improvement Plan 2025 (CHIP) prepared by the Alexandria Health Department and the **Partnership for a Healthier Alexandria** and presented to City Council is a [plan](#) to improve the health and wellbeing of every Alexandria resident. CHIP is the culmination of a multi-year process that included the engagement of a diverse group of community stakeholders and was informed by the work of related city-wide planning efforts (you can read more about the planning process [here](#)). Three priority issues that negatively impact the health of Alexandrians rose to the top of the list: housing, mental health and poverty. Housing advocates are well aware of the connection between safe, quality housing that is affordable and well-being. The CHIP housing recommendations are aligned with similar goals in the City's [Housing Master Plan](#) adopted in December, 2013. We applaud the Health Department and the Partnership for a Healthier Alexandria for elevating the role of housing + health, and look forward to collaborating on implementing and monitoring the recommendations.

\$7.1 Million for First-Time Homebuyers The City recently announced the availability of **Sponsoring Partnerships & Revitalizing Communities (SPARC)** funds to provide eligible first-time homebuyers with permanent financing for their home purchase. SPARC is a special allocation from **Virginia Housing**, the state housing finance agency, to local governments to reduce first trust mortgage interest rates. Virginia Housing provides the funds directly to eligible first-time homebuyers through their Virginia Housing lender. SPARC funds reduce the agency's mortgage loans with a 1% lower interest rate than their published first-time homebuyer rate. SPARC financing is not a grant or a loan and does not require repayment. However, SPARC allocations are only reserved for individual homebuyers after the buyer has a ratified sales contract.

To qualify for a SPARC loan, a candidate must meet the following criteria:

- Be a first-time homebuyer. A first-time homebuyer is defined as someone having no ownership interest in real property in the most recent three-year period. Exceptions may be granted based on circumstances regarding a termination of prior ownership.
- Live or work in the City of Alexandria for six months before requesting SPARC funding.
- Have an annual household income at or below 100% of Area Median Income (which ranges from \$90,300 for a household of one to \$129,000 for a household of four in 2021).
- Receive a first trust Virginia Housing mortgage from a City of Alexandria designated Participating Lender.
- The home to be purchased must be located within the corporate limits of the City of Alexandria.

Homebuyers do not have to participate in the City's Flexible Homeownership Assistance Program to use SPARC funding; but they may be eligible. Visit alexandriava.gov/Housing to learn how to obtain SPARC funding, or for more information about housing assistance programs and resources.

Owning a home is the most valuable asset for most Americans, and is the key to building wealth, creating opportunity and passing that wealth to the next generation. However, our nation's long history of government-sponsored, racist policies such as redlining, discriminatory lending practices, blockbusting, and the destruction of Black neighborhoods (and wealth) in the name of urban renewal have denied Black residents the same homeownership opportunities as white residents. Given this history of discrimination, we support an intentional outreach campaign by the City to Black and Brown residents to promote and strengthen first-time homebuyer programs. While financial tools are important, increasing the supply of affordable homes for residents through more flexible zoning policies is critical. For an in-depth analysis of the challenges for low income people of color to purchase a home in Northern Virginia, see our latest research, [Bailey's Crossroads and Seven Corners: Assessing Opportunities for Affordable Homeownership](#), conducted in collaboration with graduate students at the Carnegie Mellon University Heinz College of Information Systems and Public Policy.