

Impact Investing at Scale: **How the Bama Works Fund Mobilized Private, Public and Philanthropic Capital to Transform Public Housing**



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Introduction

Charlottesville, Virginia is a college town in the center of the Commonwealth of Virginia, and like many college towns has a significant affordable housing gap of over 4,000 units. Like communities across America, high housing costs combined with low minimum wages mean many families simply cannot afford a place to live, or are rent-burdened, paying significant portions of their income on rent with little left over for other necessities. Also, like many other towns and cities in America, a history of slavery, Jim Crow, redlining, and systemic racism has resulted in higher proportions of African American families suffering the most from the affordable housing crisis.

Against this backdrop, Charlottesville became a flashpoint in 2017 as national tensions rose around the removal and recontextualization of Confederate War monuments. When the dust had settled, one person had been murdered, two police officers were killed, dozens were injured, and hundreds were traumatized. In response to the violence, there was widespread introspection, especially on the part of city leaders, philanthropists, and foundation staff, into racial inequity in the city and what could be done to achieve greater equity. Housing as a foundational component to individual and family thriving became a priority focus area.

Bama Works, the philanthropic Fund of the Dave Matthews Band headquartered in Charlottesville, became a driving force in the redevelopment and rehabilitation of the city's public housing. Bama Works and Red Light leadership, the management company of the Dave Matthews Band, made significant philanthropic gifts themselves- they mobilized other philanthropists and high-net-worth individuals to give, they recruited affordable housing finance specialists to help design the financial model and build the capital stack, they advocated for city funds for the redevelopment of public housing, they worked with residents to ensure there was no displacement of residents and that the new neighborhoods reflected their wants and needs, and they provided hundreds of thousands of dollars of in-kind design and development services through their affiliated company Riverbend Development.

This case documents how Bama Works mobilized unprecedented levels of catalytic capital and cross-sector collaboration to fill 1/3rd of the city's affordable housing gap. Their work provides a blueprint for other towns and cities as they work to provide safe and dignified homes for their citizens and build a more equitable community. First, we provide some background on the Unite the Right Rally and Bama Work's initial philanthropic response: the Concert for Charlottesville. Then we provide context on the history of urban renewal in the city and the federal policies of public housing, Section 8, and Low Income Housing Tax Credits that were developed to address affordable housing shortages. Finally, we dive into brief case studies of each of the neighborhoods that Bama Works and its partners have redeveloped including Crescent Halls, Sixth Street, South First Street, and Westhaven. In each case, we provide details on the capital stack used to finance the redevelopment.

Charlottesville Unite the Right Rally

In August 2017, hundreds of protesters descended upon Charlottesville, Virginia, to protest the removal of the city's Robert E. Lee statue, a decision made by the Charlottesville City Council earlier that year.¹ Rally participants included members of various white supremacist and far-right organizations, including the alt-right, neo-Nazis, and the Ku Klux Klan (KKK); counter-protesters were also in attendance, advocating for the statue's removal and against hate

¹ "Unite the Right Rallies," Anti-Defamation League, n.d., <https://www.adl.org/unite-right-rallies>.

speech and white supremacy.² The rally resulted in the hospitalization of over 30 people, as well as the death of three, including Heather Heyer, a community member who was fatally struck in a car attack targeted at counter-protesters.³ The Unite the Right Rally is a highly significant moment in the history of Charlottesville which effectively characterizes the prevalence of racism, anti-Semitism, Nazism, and white supremacy in the United States.

Causes

The Unite the Right Rally was motivated by the Charlottesville City Council's decision to remove the Robert E. Lee statue and rename Lee Park.⁴ Dialogue on the removal of Confederate monuments and the prevalence of white supremacy had growing national relevance following the 2015 mass shooting at a historically-black church in South Carolina, which was declared an anti-black hate crime.⁵ In March 2016, Charlottesville resident Zyanha Bryant launched a petition with over 700 signees urging the City Council to remove the Lee statue and rename Lee Park; a counter-petition was later published, collecting nearly 2,000 signatures.⁶ Community members formed Take 'Em Down Cville, advocating for the removal of both the Lee statue and the Stonewall Jackson statue, which was similarly situated in a public park named after Jackson.⁸ In response to the public discourse, Mayor Michael Signer established the Blue Ribbon Commission on Confederate Memorials, tasked with evaluating the cost, policy, and community implications of statue removal.⁹ In November, the commission voted to retain the Lee and Jackson statues as long as "their meaning is transformed and their history is retold."¹⁰ Despite this recommendation, the City Council divisively voted 3-2 in favor of the removal of the Lee monument in February 2017.¹¹

² Debbie Elliott, "The Charlottesville rally 5 years later: 'It's what you're still trying to forget'," NPR, August 12, 2022, <https://www.npr.org/2022/08/12/1116942725/the-charlottesville-rally-5-years-later-its-what-youre-still-trying-to-forget>

³ Joe Ruiz & D. McCallister, "Events Surrounding White Nationalist Rally In Virginia Turn Fatal," NPR, August 12, 2017, <https://www.npr.org/sections/thetwo-way/2017/08/12/542982015/home-to-university-of-virginia-prepares-for-violence-at-white-nationalist-rally>.

⁴ Jacey Fortin, "The Statue at the Center of Charlottesville's Storm," New York Times, August 13, 2017, <https://www.nytimes.com/2017/08/13/us/charlottesville-rally-protest-statue.html>

⁵ Dara Lind, "Unite the Right, the violent white supremacist rally in Charlottesville, explained," Vox, August 14, 2017, <https://www.vox.com/2017/8/12/16138246/charlottesville-nazi-rally-right-uva>.

⁶ Zyanha Bryant, "Change the name of Lee Park and Remove the Statue," Change.org, March 19, 2016, <https://www.change.org/p/charlottesville-city-council-change-the-name-of-lee-park-and-remove-the-statue-in-charlottesville-va>.

⁷ Fortin, 2017.

⁸ Take 'Em Down Cville, "About," Facebook, n.d., <https://www.facebook.com/TakeEmDownCharlottesville/about>.

⁹ "Statement from Mayor Mike Signer on Charlottesville's Confederate Memorials, Charlottesville Tomorrow, March 22, 2016, <https://www.cvilletomorrow.org/statement-from-mayor-mike-signer-on-charlottesville/>.

¹⁰ Daniel Hoerauf, "Blue Ribbon Commission shares recommendations with community," The Cavalier Daily, November 11, 2016, <https://www.cavalierdaily.com/article/2016/11/blue-ribbon-commission-shares-recommendations-with-community>.

¹¹ Michael Signer, *Cry Havoc: Charlottesville and American Democracy Under Siege*, Hachette Book Group, PublicAffairs, March 10, 2020.

Following the decision, multiple plaintiffs filed lawsuits against the city, alleging a violation of Virginia Code § 15.2-1812, which prevented the removal of war memorials.¹² Amidst the developing legal battle, Charlottesville became a target of far-right activist groups. In May, a group led by white supremacist Richard Spencer gathered in Lee Park, holding torches that invoked KKK symbolism.¹³ The City Council renamed Lee and Jackson Parks to Emancipation and Justice Parks in June, causing further outrage.¹⁴ In July, 50 Klansmen gathered in Emancipation Park, attracting nearly 1,000 counter-protesters, which led to violence and 22 arrests.¹⁵ Community members urged the City Council to revoke the permit for a planned rally on August 12, organized by neo-Nazi Jason Kessler.¹⁶ City officials attempted to relocate the rally from Emancipation Park to the nearby McIntire Park; however, Kessler sued the city, and an emergency injunction was issued on August 11, allowing it to occur at its planned location.¹⁷

Key Events

On the evening of August 11, approximately 250 white nationalists gathered at the University of Virginia's Nameless Field; around 9:00 PM, they marched toward the Lawn, then north toward the Rotunda, carrying torches and chanting phrases such as "White lives matter and "Jews will not replace us."¹⁸ They arrived at the Rotunda's Thomas Jefferson statue, where about 30 UVA students stood with arms locked around the statue and a banner reading "VA Students Act Against White Supremacy."¹⁹ Violence swiftly ensued, with both groups physically attacking their opponents and several marchers throwing their torches at the group of students; the violence persisted for several minutes before law enforcement intervened.²⁰

The following day, demonstrators began to gather at Emancipation Park as early as 8:30 AM. By 11:00, there were approximately 500 protesters and 250 counter-protesters in the area, spilling out of the park and around the Downtown Mall, with injuries already reported.²¹ Around

¹² "Payne v. City of Charlottesville," University of Virginia School of Law, n.d., <https://statues.law.virginia.edu/litigation/payne-v-charlottesville>.

¹³ Brandon Griggs, "Protests over Confederate statue shake Charlottesville, Virginia," CNN, May 15, 2017, <https://www.cnn.com/2017/05/15/us/charlottesville-lee-monument-spencer-protests-trnd/index.html>.

¹⁴ Dara Lind, "Unite the Right, the violent white supremacist rally in Charlottesville, explained," Vox, August 14, 2017, <https://www.vox.com/2017/8/12/16138246/charlottesville-nazi-rally-right-uva>.

¹⁵ Ralph Ellis, "The KKK rally in Charlottesville was outnumbered by counterprotesters," CNN, July 10, 2017, <https://www.cnn.com/2017/07/08/us/kkk-rally-charlottesville-statues/index.html>.

¹⁶ Spencer Culbertson, "Charlottesville residents voice concerns over KKK and future rallies," The Cavalier Daily, July 18, 2017, <https://www.cavalierdaily.com/article/2017/07/charlottesville-residents-voice-concerns-over-kkk-and-future-rallies>.

¹⁷ "Judge rules Charlottesville alt-right rally can go on," CBS News, August 11, 2017, <https://www.cbsnews.com/news/judge-rules-charlottesville-alt-right-rally-can-go-on/>.

¹⁸ Nicole Sganga, "What to know about the civil trial over Charlottesville's deadly "Unite the Right" rally," CBS News, November 19, 2021, <https://www.cbsnews.com/news/charlottesville-unite-the-right-rally-trial-what-to-know/>.

¹⁹ Andrew Katz, "Unrest in Virginia: Clashes Over a Show of White Nationalism in Charlottesville Turn Deadly," Time USA, 2017, <https://time.com/charlottesville-white-nationalist-rally-clashes/>.

²⁰ Joe Heim, "Recounting a day of rage, hate, violence and death," The Washington Post, August 14, 2017, <https://www.washingtonpost.com/graphics/2017/local/charlottesville-timeline/>.

²¹ Joe Ruiz & D. McCallister, "Events Surrounding White Nationalist Rally In Virginia Turn Fatal," NPR, August 12, 2017, <https://www.npr.org/sections/thetwo-way/2017/08/12/542982015/home-to-university-of-virginia-prepares-for-violence-at-white-nationalist-rally>.

11:30, law enforcement officers declared the demonstrations an unlawful assembly and began deploying tear gas to disperse the crowd.²² Before noon, Governor Terry McAuliffe declared a state of emergency.²³ As violence continued, President Trump took to Twitter, calling for both sides to “come together as one!”²⁴ Soon after, a car sped through the chaos, hitting multiple other vehicles and then speeding in reverse through a crowd of counter-protesters; the attacker, later arrested and identified as James Fields Jr., injured 26 people and killed 32-year-old Heather Heyer, a paralegal and civil rights activist.²⁵

At 3:30 PM, President Trump addressed the nation, condemning the violence in Charlottesville “on many sides,” and Governor McAuliffe told white supremacists to “go home.”; at 5:00 PM, it was reported that a Virginia State Police helicopter had crashed while patrolling the area, resulting in the death of two officers.²⁶

Aftermath

In 2018, the City Council renamed Emancipation Park to Market Street Park and Justice Park to Court Square Park in response to a petition signed by community members.²⁷ In 2019, the Charlottesville Circuit Court ruled against the City of Charlottesville, asserting that the removal of the Lee statue violated the Virginia Code; however, the Virginia Supreme Court overturned the decision in 2021, arguing that the language of the statute was intended to apply prospectively and that there was not a clear legislative intent indicating that it should apply to memorials erected before the statute’s enactment in 1997.²⁸ In July 2021, the Lee and Jackson statues were removed, eventually being melted in 2023.²⁹

The Unite the Right Rally had significant impacts on the nation, particularly in the public’s understanding of the prevalence of white supremacy and the ability of such ideological groups to rapidly mobilize and cause political violence. Further, it inspired many government leaders to address existing racial inequities in their communities. In an interview with Mike Signer, he described the events of August 2017 as “the galvanizing moment for there to be a complete change in the way that most of [Charlottesville’s] philanthropic community and

²² Lind, 2017.

²³ “Handout: Unite the Right Rally in Charlottesville Timeline,” Facing History & Ourselves, 2022, https://www.facinghistory.org/sites/default/files/2022-08/Unite_the_Right_Rally_in_Charlottesville_Timeline.pdf.

²⁴ Donald J. Trump, [@realDonaldTrump], “We ALL must be united & condemn all that hate stands for. There is no place for this kind of violence in America. Let’s come together as one!” [Tweet], Twitter, August 12, 2017, <https://twitter.com/realDonaldTrump/status/896420822780444672>.

²⁵ Sganga, 2021.

²⁶ “Charlottesville: Virginia governor tells white supremacists: ‘Go home,’” BBC, August 12, 2017, <https://www.bbc.com/news/world-us-canada-40914643>.

²⁷ “Charlottesville City Council changes the names of two renamed parks,” The Daily Progress, 2018, https://dailyprogress.com/news/local/city/charlottesville-city-council-changes-the-names-of-two-renamed-parks/article_9ac64d52-8963-11e8-853a-a3864982745e.html.

²⁸ “Opinion of the Virginia Supreme Court: City of Charlottesville, et al. vs. Frederick W. Payne, et al.” Virginia Supreme Court. April 1, 2021, <https://uvallsc.s3.amazonaws.com/archives/statues-guide/Opinion%20of%20Virginia%20Supreme%20Court.pdf>.

²⁹ “Payne v. City of Charlottesville,” University of Virginia School of Law, n.d., <https://statues.law.virginia.edu/litigation/payne-v-charlottesville>.

government institutions thought about equity,” citing an increased investment in affordable housing projects and property tax relief for low-income families.³⁰

Concert for Charlottesville

The *Concert for Charlottesville* held on September 24, 2017, was a significant cultural event organized in response to the violent Unite the Right rally that took place in their hometown of Charlottesville, Virginia, the previous month.³¹ This free *Concert* aimed to bring healing and unity to a community deeply impacted by the events of August 11–12, 2017, when white supremacist groups clashed with counter-protesters, resulting in violence and death.³² This case study explores the planning and execution of the *Concert for Charlottesville*, the strategic partnerships that made it possible, and the lasting impact it left on the community.

Composing Harmony: Strategic Planning and Event Logistics

The logistics of the *Concert for Charlottesville* were a monumental undertaking, given the scale, the sensitivity of the event, and the need to ensure safety following the violent Unite the Right rally just weeks prior. Organizing such a large-scale concert involved careful coordination between the event organizers, local authorities, and community leaders.

Behind the Scenes: The Players Driving the Concert's Success and Impact

As the driving force behind the *Concert for Charlottesville*, Dave Matthews Band organized the event in response to the violent Unite the Right rally. The band’s deep personal connection to the city made the *Concert* not just a philanthropic effort, but also a heartfelt response to the community’s needs. Established by Dave Matthews Band in 1991, the Bama Works Fund supports both local communities—especially Charlottesville—and broader global causes, engaging in disaster relief, voting rights initiatives, environmental movements, and social justice initiatives.³³ From the establishment of the Bama Work Fund to the time of the *Concert for Charlottesville*, the Dave Matthews Band had already administered more than \$40 million in contributions to local charities through the Charlottesville Area Community Foundation.³⁴

Red Light Management, founded by the band’s manager Coran Capshaw, played a critical role in handling the logistics and business aspects of the concert, ensuring smooth coordination and execution.³⁵ Red Light also works closely with the Bama Works Fund, ensuring that the band's charitable initiatives are effectively managed and impactful. Ann Kingston, senior vice president and head of philanthropic initiatives for DMB and Red Light Management, took a

³⁰ Michael Signer, personal communication, September 27, 2024.

³¹ “Concert for Charlottesville,” Concert for Charlottesville, September 24, 2017, Retrieved October 15, 2024, from <https://concertforcharlottesville.com>.

³² Katz, 2017.

³³ “A Concert for Charlottesville,” Bama Works, September 24, 2017, <https://www.bamaworks.org/news/u0itrskh9ozsjybv0uefw0734olbp>.

³⁴ Caroline Newman, “Hit songs and surprise guests thrill crowd at powerful 'Concert for Charlottesville',” UVAToday, September 25, 2017, <https://news.virginia.edu/content/hit-songs-and-surprise-guests-thrill-crowd-powerful-concert-charlottesville>.

³⁵ “About,” Red Light Management, n.d., <https://www.redlightmanagement.com/about/>.

central role in the planning and execution. Bama Works' infrastructure enabled the efficient distribution of concert proceeds, addressing immediate needs like trauma counseling for victims of the rally, while also targeting long-term goals. Bama Works' partnership with local organizations through the Charlottesville Area Community Foundation (CACF) helped to ensure community self-determination, or resident leadership, regarding the allocation of the available philanthropic funds.

Setting the Stage: Venue Selection

The event was held at Scott Stadium on the University of Virginia Grounds, chosen for its large capacity and symbolic significance. Holding the *Concert* at the University underscored the institution's role in the city's recovery from the violence of the Unite the Right rally, which had been directly impacted by the violence. Scott Stadium could accommodate thousands of attendees, a crucial factor given the high interest in the event due to the headlining artists and the charged political context. The community effort to organize this *Concert* involved collaboration between local institutions, including the University of Virginia, which provided the venue, and a variety of community leaders who helped manage logistics and security for the thousands of attendees. The event also required substantial collaboration with local businesses and service providers. Food, beverages, and other services were coordinated with local vendors, ensuring that the *Concert* provided a welcoming and enjoyable experience for all attendees.

Soundcheck for Security: How Safety Took Center Stage in a Recovering City

As concepts for the *Concert for Charlottesville* were developed, security was a top priority due to the recent violence associated with the Unite the Right rally and concerns about potential protests. Charlottesville's police department, along with private security, hired by the event organizers, developed a detailed security plan to ensure the safety of both attendees and performers. To secure this venue, organizers worked closely with university officials and local government to ensure that all logistical and legal requirements were met. At the time, the *Concert for Charlottesville* was only the fourth concert held at Scott Stadium within sixteen years.³⁶ Strategies to ensure the venue involved securing permits, conducting safety inspections, and coordinating with security teams to manage the large crowds.

The emotionally charged atmosphere at the *Concert for Charlottesville* was shaped by the community's recent experiences, with many still processing the trauma of the Unite the Right rally. The event faced some pushback, as some community members voiced their mistrust toward collaborative partners, particularly Charlottesville city officials and University of Virginia leaders for their response to the violence. This tension was later supported by findings in the Heaphy Report, which outlined failures in handling the rally.³⁷ Their collaboration with the *Concert*, however, was essential in preventing further incidents and ensuring that the *Concert* could fulfill its purpose of healing and unity. Security efforts included controlling entry points,

³⁶ McGregor McCance, "Dave Matthews Band, Pharrell, Justin Timberlake, Ariana Grande highlight free 'Concert for Charlottesville' at Scott Stadium," UVA Today, September 6, 2017, <https://news.virginia.edu/content/dave-matthews-band-pharrell-justin-timberlake-ariana-grande-highlight-free-concert>.

³⁷ Joe Heim, "Charlottesville response to white supremacist rally is sharply criticized in report," The Washington Post, December 1, 2017, https://www.washingtonpost.com/local/charlottesville-response-to-white-supremacist-rally-sharply-criticized-in-new-report/2017/12/01/9c59fe98-d6a3-11e7-a986-d0a9770d9a3e_story.html.

conducting bag checks, and working with local emergency services to have medical personnel on-site. Given the emotionally charged nature of the concert, there were concerns about potential disruptions, but careful planning and collaboration between various stakeholders helped maintain an energetic, peaceful, and safe environment.

Striking the Right Chord: Ticketing in Tune with Bama Works' Mission

One of the logistical challenges and intentional choices of the *Concert* was its free admission policy.³⁸ Bama Works wanted the event to be accessible to the entire Charlottesville community, especially considering its goal to promote unity and healing. Tickets were distributed first to residents, UVA students, faculty, and staff, followed by a broader release through an online lottery system.³⁹ This system was designed to ensure that those most directly impacted by the Unite the Right Rally, residents within the physical or geographic community, had priority access while also managing demand from outside areas. The decision to offer free tickets helped maximize community engagement and ensured that cost would not be a barrier for those wishing to attend. To promote accessibility and meet the demand, the *Concert* was also live-streamed to global audiences through platforms such as YouTube and other social media.⁴⁰

Community Impact: The Immediate Impact and Lasting Legacy

Instead of charging for tickets, the organizers encouraged attendees to make donations with proceeds directed toward victims of the violence and local nonprofits working on social justice initiatives.⁴¹ The *Concert for Charlottesville* laid the groundwork for a transformative initiative that would extend far beyond the one-night event.

Headliners for Hope: Healing through Music and Meaningful Messages

This benefit concert brought together an extraordinary lineup of musical legends, featuring the Dave Matthews Band, Stevie Wonder, Pharrell Williams, Justin Timberlake, Ariana Grande, Chris Stapleton, Cage the Elephant, The Roots, Coldplay, and Brittany Howard, among other special guests.⁴² Performers were invited to show solidarity with Charlottesville while raising awareness for ongoing social justice challenges.

³⁸ Michelle Basch, "Music legend helps close out a concert for Charlottesville," WTOP News, September 25, 2017, <https://wtop.com/virginia/2017/09/music-legend-helps-close-out-a-concert-for-charlottesville/>.

³⁹ McCance, 2017.

⁴⁰ Cole Delbyck, "A Defiant Pharrell Takes Two Knees at Charlottesville Unity Concert," HuffPost, September 24, 2017, https://www.huffpost.com/entry/defiant-pharrell-takes-two-knees-at-charlottesville-unity-concert_n_59c7c47ae4b06ddf45f881ad.

⁴¹ Basch, 2017.

⁴² Ryan Reed, "Justin Timberlake, Pharrell, Dave Matthews plot Charlottesville benefit show," September 6, 2017, Rolling Stone, <https://www.rollingstone.com/music/music-news/justin-timberlake-pharrell-dave-matthews-plot-charlottesville-benefit-show-205085/>.

The *Concert for Charlottesville* itself marked a poignant return to joy, blending music and activism in a powerful display of solidarity and hope.⁴³ The event began with Dave Matthews Band, who stated, “Look how many people can come together this quickly for unity,” before welcoming Susan Bro onto the stage.⁴⁴ As the mother of Heather Heyer, who tragically lost her life while counter-protesting the rally, Bro thanked the crowd and asked them to be part of her daughter's legacy.⁴⁵

Following his “Happy” performance, Pharrell Williams took a knee in protest, urging the crowd to resist racism, resonating deeply with an audience still reeling from the recent violence.⁴⁶ Justin Timberlake followed with a stirring rendition of Sam Cooke’s “A Change Is Gonna Come,” a song deeply connected to the Civil Rights Movement, further amplifying the call for societal transformation. Later in the performance, Stevie Wonder and Dave Matthews joined in this protest; “I take a knee for America and two knees in prayer for our world. Amen,” Wonder said.⁴⁷ The concert closed with a powerful collaboration between Stevie Wonder and the Dave Matthews Band, performing John Lennon’s “Imagine,” a song that has long been a symbol of hope and peace.⁴⁸ Wonder's voice, filled with emotion, echoed the night’s theme of love overcoming hate: “Like oil and water, hate and love will never mix.” The performance, combining solemn reflection and musical celebration, reminded the audience that they could play an active role in creating societal transformation.

A Symphony of Solidarity: The Resulting Re-Investment in Community

The *Concert for Charlottesville* raised nearly \$2 million for victim relief and racial justice causes. Donations, along with net proceeds from T-shirts and other merchandise sold at the Concert, provided immediate assistance and strengthened the band’s commitment to tackling the systemic racism that continues to affect communities like Charlottesville.⁴⁹ Guided by the philosophy that long-lasting change begins at the community level, Bama Works has partnered with the Charlottesville Area Community Foundation (CACF) to administer grants through a twice-yearly cycle.⁵⁰ These funds support various local organizations that protect underserved populations, promote environmental sustainability, foster educational opportunities, and sustain the arts.

⁴³ Caroline Newman, “Hit songs and surprise guests thrill crowd at powerful ‘Concert for Charlottesville,’” UVA Today, September 25, 2017, <https://news.virginia.edu/content/hit-songs-and-surprise-guests-thrill-crowd-powerful-concert-charlottesville>.

⁴⁴ Michael Bragg, “Charlottesville recovery concert includes surprise guest, Stevie Wonder,” Richmond Times-Dispatch, September 25, 2017, https://richmond.com/news/state-regional/charlottesville-recovery-concert-includes-surprise-guest-stevie-wonder/article_6203e624-7f03-50e6-87b8-933c34d2d6fb.html.

⁴⁵ Bragg, 2017.

⁴⁶ Delbyck, 2017.

⁴⁷ Frank DiGiacomo, “Stevie Wonder, Dave Matthews take a knee at Charlottesville concert,” Billboard, September 24, 2017, <https://www.billboard.com/music/music-news/stevie-wonder-dave-matthews-take-a-knee-charlottesville-concert-7973923>.

⁴⁸ Newman, 2017.

⁴⁹ Basch, 2017.

⁵⁰ “Bama Works Fund Awards \$773,800 to 106 Nonprofits,” Charlottesville Area Community Foundation, August 2, 2023, <https://cacfonline.org/bama-works-fund-awards-773800-to-106-nonprofits>.

A powerful surge of community support led to the establishment of three pivotal funds: Heal Charlottesville, *Concert for Charlottesville*, and Unity Cville.⁵¹ These funds, managed by Bama Works and the CACF, work in tandem to provide critical assistance—supporting those injured, offering trauma counseling services to the broader community, and addressing the deep-rooted impacts of structural racism. Their coordinated efforts reflect a holistic approach to both immediate healing and long-term systemic change.

Building Crescendos: The Lasting Legacy of Bama Works and Local Partnerships

Through Bama Works and the Dave Matthews Band’s philanthropic efforts, the *Concert* generated significant funds that were directed toward local causes. In 2018, Bama Works committed \$5 million of private philanthropy to combat Charlottesville's affordable housing crisis, catalyzing a resident-led process to replace all public housing units while building additional affordable housing.⁵² This focus on affordable housing marked a shift from short-term charitable giving to comprehensive community development. The funds raised from the *Concert* and subsequent donations will be used to overhaul the city's public housing infrastructure, ensuring that Charlottesville’s populations benefit from improved living conditions. By incorporating the needs and voices of residents, this initiative exemplifies how community-driven efforts can inspire philanthropy and structural change. The concert, therefore, served as a launchpad for these efforts, connecting the immediate emotional response to violence with the long-term goal of creating a more equitable and just Charlottesville.

A Final Note: The Enduring Echoes of the Concert for Charlottesville

The *Concert for Charlottesville* serves as a lasting example of how art, philanthropy, and community engagement can intersect to promote healing in the aftermath of tragedy. The fusion of heartfelt music and passionate advocacy made the evening an unforgettable milestone in the city’s journey toward healing. The *Concert for Charlottesville* not only symbolized the healing and unity of a community scarred by violence, but it laid the groundwork for a transformative initiative that would extend far beyond the one-night event. Through Bama Works and the Dave Matthews Band’s philanthropic efforts, the *Concert* generated significant funds directed toward local causes, addressing racial and social justice, and laying the foundation for the redevelopment of Charlottesville’s public housing units.

In summary, the logistical success of the *Concert for Charlottesville* can be attributed to meticulous planning, strong partnerships with local institutions, and a focus on safety and inclusivity. The following sections delve into how this philanthropic initiative, grounded in deep community collaboration, led to the comprehensive redevelopment of public housing in Charlottesville. The *Concert for Charlottesville* is a powerful visual and auditory symbol of the triumph of grassroots advocacy and philanthropy. More than just a moment of unity, the *Concert for Charlottesville* has become a lasting catalyst for meaningful, sustainable societal transformation. The concert fostered high levels of community collaboration, which was critical for the next stage of recovery: a period of self-reflection, during which community leaders

⁵¹ “Concert for Charlottesville,” 2017.

⁵² “DMB supports Charlottesville’s public housing redevelopment with \$5 million contribution,” Bama Works, December 5, 2018, <https://www.bamaworks.org/news/blog-post-title-three-fgryc>.

sought to better understand the roots of racial inequity with the goal of developing more effective responses.

Urban Renewal Policies in Charlottesville, Virginia

Origins of Urban Renewal Policies in the U.S.

Urban renewal initiatives in the U.S. began with the Housing Act of 1937, introduced during the Great Depression. This policy aimed to address housing shortages seen as barriers to social and economic progress by providing federal funds to help local governments build public housing for low-income residents. However, a requirement mandated that for each new public housing unit built, a "blighted" unit had to be demolished, with a \$5,000 cap per new unit, often resulting in subpar housing. Local governments disproportionately targeted Black neighborhoods for demolition, while predominantly white areas benefited from new developments.⁵³

After World War II, the housing crisis persisted with the Baby Boom and growing concerns over urban decay. The Housing Act of 1949 and its 1,954 amendments gave cities the power to seize "blighted" land through eminent domain, using federal funds to pay up to 60% more than the land's assessed value. In reality, this compensation often equaled less than two years' rent for displaced residents.⁵⁴

In Charlottesville, from 1949 to 1978, two major urban renewal efforts by the Charlottesville Redevelopment and Housing Authority (CRHA) displaced over 1,000 people from mainly Black neighborhoods like Vinegar Hill, Cox's Row, and Garrett Street. These projects occurred during a time when voter suppression, such as poll taxes, limited Black political participation. Consequently, millions in Black-owned assets and income were lost, and many displaced residents were left with inadequate public housing. By 2020, Black homeownership in the area had dropped to 44.1%, down from 48.2% in 1933.⁵⁵

Formation of the CRHA and Urban Renewal Begins

After the Housing Act of 1949, Charlottesville Mayor Gus Tebell formed a committee to evaluate "slum clearance and federal housing," focusing on identifying blighted areas. By 1951, the committee classified 577 homes, mostly in Black neighborhoods, as slums, claiming they threatened nearby white property values. The committee recommended that the city council grant itself the authority to condemn these properties and replace them with newly built low-rent housing.⁵⁶

This reflected a national post-World War II trend of cities redeveloping older neighborhoods. While the official term was "urban renewal," African American writer and civil

⁵³ John C. Finn, "Urban Renewal in Virginia," Encyclopedia Virginia, July 6, 2023, <https://encyclopediavirginia.org/entries/urban-renewal-in-virginia/>.

⁵⁴ Ibid.

⁵⁵ Jordy Yager, "Urban Renewal in Charlottesville," Encyclopedia Virginia, September 19, 2024, <https://encyclopediavirginia.org/entries/urban-renewal-in-charlottesville/>.

⁵⁶ Ibid.

rights activist James Baldwin famously called it "Negro removal."⁵⁷ Many of these neighborhoods had been redlined—a discriminatory practice where banks and federal agencies labeled predominantly Black areas as high-risk for mortgages, limiting investment and worsening economic conditions. In Vinegar Hill, as in other redlined neighborhoods, Black residents lived in poor conditions and lacked the political power to resist urban renewal efforts that disproportionately displaced them.⁵⁸

In 1954, Charlottesville held a referendum to establish the Charlottesville Redevelopment and Housing Authority (CRHA), a requirement to receive federal urban renewal funds. The referendum narrowly passed by 36 votes during a time when poll taxes restricted voter participation, particularly among low-income and Black residents.⁵⁹ The CRHA, made up of five white men, was tasked with identifying areas for clearance and proposing low-income housing. Their final plan recommended demolishing five predominantly Black neighborhoods: Vinegar Hill, Cox's Row, Garrett Street, Gospel Hill, Kellytown, and part of Fifeville.⁶⁰

Targeting Vinegar Hill: The First Major Project

By 1957, Charlottesville's urban renewal plan was shaped by a prominent urban planner who promoted racially restrictive policies favoring white suburban expansion. His firm was "infamous for racially motivated slum clearance in St. Louis."⁶¹ The first target was Vinegar Hill, a historically Black neighborhood where residents had owned property since 1870. Before demolition, Vinegar Hill was a thriving commercial center with businesses, schools, churches, and mutual aid organizations. By 1959, its gross income reached \$1.6 million.⁶²

Black-owned businesses in Vinegar Hill on West Main Street operated near white-owned businesses downtown. White business owners, fearing losses if Vinegar Hill remained undeveloped, supported its redevelopment. Lorin A. Thompson from the University of Virginia estimated that demolishing Vinegar Hill could increase downtown revenues by \$7.5 to \$9.4 million, overshadowing a Black resident's proposal to use the cleared land for public housing, which the CRHA rejected.⁶³

In 1958, the federal government approved the CRHA's slum clearance plan for Vinegar Hill, funding the project. Costs rose to \$2.6 million while resale projections dropped to \$1.4 million, with federal funds covering 75%. By 1960, an appraisal showed Vinegar Hill housed 463 Black and 44 white residents, with a total property value of \$1.8 million. Black residents

⁵⁷ Christina Jackson & N. Jones, "Remember the Fillmore: The Lingering History of Urban Renewal in Black San Francisco," *Black California Dreamin': The Crises of California's African American Communities*, Santa Barbara, CA: UCSB Center for Black Studies Research, 2012, 57-73, <https://cupola.gettysburg.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1000&context=afsfac>.

⁵⁸ "Urban Renewal, Vinegar Hill, 1960, Charlottesville Daily Progress Articles," Document Bank of Virginia; Document Bank of Virginia, 2021, <https://edu.lva.virginia.gov/dbva/items/show/300>.

⁵⁹ John Eligon, "In Charlottesville, Some Say Statue Debate Obscures a Deep Racial Split," *The New York Times*, August 19, 2017, <https://www.nytimes.com/2017/08/18/us/charlottesville-racial-disparity-vinegar-hill.html>.

⁶⁰ Yager, 2024.

⁶¹ Brian Cameron, & A. Kahrl, "UVA and the History of Race: Property and Power," *UVA Today*, March 15, 2021, <https://news.virginia.edu/content/uva-and-history-race-property-and-power>.

⁶² Yager, 2024.

⁶³ *Ibid.*

struggled to find housing due to limited financing and white neighborhoods' reluctance to sell to them. Mayor Thomas J. Michie acknowledged the difficulty, saying, "There is nowhere else for them to go."⁶⁴ A former resident recalled, "You had no choice... They told y'all, y'all had to go? No compensation."⁶⁵

In 1960, a citywide referendum passed by 23 votes to approve the Vinegar Hill urban renewal project and provide public housing for displaced Black residents. Poll taxes and restricted voting rights for Black residents contributed to the slim margin. The CRHA abandoned plans for white public housing, instead subsidizing their private rents. Black business owners' requests for relocation assistance were denied, as the CRHA stated they couldn't offer provisions based on race.⁶⁶

Cox's Row, a working-class Black neighborhood, was selected for public housing. White residents supported it to maintain segregation in housing and schools. Black leaders, including the NAACP, opposed the location due to health hazards from its low-lying position and nearby pollution. In 1963, construction began on Westhaven, a ten-acre public housing site providing 167 units for low-income Black residents.⁶⁷

Eminent domain purchases by the CRHA began in 1962, with homeowners receiving market value for their properties, though renters claimed they didn't get promised relocation payments. By 1964, bulldozers demolished homes, businesses, and Zion Union Baptist Church in Vinegar Hill. The area was consolidated into eight lots, and sold to the Citizens Commonwealth Corp., which developed a six-story office building and parking lot.⁶⁸

Expansion to Garrett Street and Beyond

A second urban renewal project in Charlottesville targeted the Garrett Street neighborhood, home to over 500 residents, mostly Black families. Though appraised at \$2.13 million, the area was described as being in "depressed economic conditions." A referendum determined the location of public housing for displaced residents. Black leaders, including the NAACP, opposed expanding segregated public housing, while white civic and business groups supported clearing the "slums." The referendum passed, leading to Garrett Street's demolition in 1973, with 184 buildings bulldozed. By 1978, the area was redeveloped into Garrett Square, featuring 150 apartments and townhomes for low-income residents eligible for federal housing vouchers.⁶⁹

Another urban renewal project was proposed for Gospel Hill, a historically Black neighborhood, but the CRHA failed to secure federal funding after the U.S. Department of Housing and Urban Development rejected the proposal, leading the city to withdraw support. Despite this, the University of Virginia acquired land in the Gospel Hill area to expand its

⁶⁴ Ibid.

⁶⁵ Lorenzo Dickerson, & J. Yager (Directors), "Raised/Razed," VPM, May 12, 2022, <https://www.vpm.org/raised-razed>.

⁶⁶ Yager, 2024.

⁶⁷ Ibid.

⁶⁸ Ibid.

⁶⁹ Ibid.

hospital and academic facilities, ultimately redeveloping the neighborhood into the University Hospital by the 1980s.⁷⁰ The "eradication of these working-class Black neighborhoods" coincided with UVA's expansion, as the student population doubled and the university's physical footprint grew significantly.⁷¹

Urban renewal efforts in Charlottesville displaced over 1,000 Black residents from neighborhoods like Vinegar Hill, Cox's Row, and Garrett Street, causing long-term harm to Black homeownership rates. In 2011, the City of Charlottesville formally apologized for the destruction of Vinegar Hill and Garrett Street, acknowledging the lasting damage and distrust it caused between the Black community and city government.⁷² However, some argued the apology was insufficient, with at least one resident emphasizing the family relationships and property that have been permanently lost.⁷³

Public Housing, Section 8, and CRHA

Overview of Public Housing and Section 8

Public housing and Section 8 are two distinct forms of government-subsidized housing that serve as vital resources for low-income residents throughout the United States. The Wagner-Steagall Housing Act created public housing in 1937.⁷⁴ The Housing Act of 1937 provided federal financial support to low-income rental housing units for construction and maintenance.⁷⁵ This act also created public housing authorities (PHAs) to manage federally owned low-income housing properties. Originally, PHAs operated federally owned low-income housing properties at the local level. Over time, the Housing Act was adapted to meet the growing needs of low-income housing nationwide.

Beginning in 1965, public housing authorities initiated the leasing of low-income housing apartments to private owners, who would then sublease them at affordable rates.⁷⁶ This program, known as Section 8, evolved and by 1974 was the main format for subsidized low-income housing in the United States. Under Section 8, the federal government signed extensive contracts with private owners to construct or renovate low-income housing units in return for government subsidies.⁷⁷ Section 8 later developed into housing choice vouchers and project-based vouchers.

⁷⁰ Ibid.

⁷¹ Cameron & Kahrl, 2021.

⁷² Yager, 2024. See also Graham Moomaw, "Intense Israeli air raids devastate Baalbek, damaging hospitals and leaving residents in fear," The Daily Progress, October 18, 2011, https://dailyprogress.com/news/city-preps-official-apology-for-razing-of-vinegar-hill/article_0089aa45-7784-5e34-adf8-f2adcd029daf.html.

⁷³ Dickerson & Yager, "Raised/Razed," 2022.

⁷⁴ "FDR and Housing Legislation," FDR Presidential Library and Museum, n.d., Retrieved October 2024, from <https://www.fdrlibrary.org/housing>.

⁷⁵ Maggie McCarty, "Introduction to Public Housing," Congressional Research Service, January 3, 2014, Retrieved October 2024, from https://upload.wikimedia.org/wikipedia/commons/7/76/R41654_Introduction_to_Public_Housing_%28IA_R41654IntroductiontoPublicHousing-crs%29.pdf.

⁷⁶ Maggie McCarty, "CRS Report for Congress - An Overview of the Section 8 Housing Program," The Library of Congress, 2005, <https://www.policyarchive.org/download/1968>.

⁷⁷ Ibid.

Housing choice vouchers allow recipients to select their housing outside of subsidized units, unlocking a wider range of options for low-income families.⁷⁸ Project-based vouchers are attached to specific housing units and tenants must live in the unit to receive the low-income housing benefit.⁷⁹ All Section 8 recipients pay 30% of their income and PHAs pay the landlord the difference between the 30% and the local market rental rate.⁸⁰ The history of public housing and Section 8 programs in the United States reflects a complex interplay of social policy and urban development. Efforts to address housing shortages evolved over the decades to meet the changing needs of low-income families and communities.

The History of Segregation in Public Housing

Historically, public housing in America was implemented under the guise of urban renewal, often exacerbating racial disparities and reinforcing segregationist practices. Public housing authorities were utilized in communities nationwide to displace African American families using eminent domain.⁸¹ In the wake of urban renewal, these authorities developed segregated public housing units specifically for the displaced families—this segregated housing pattern persisted across the United States into the 1980s.

Charlottesville Redevelopment Housing Authority

As mentioned, the Charlottesville Redevelopment and Housing Authority (CRHA) was created in 1954 for the urban renewal of Vinegar Hill, a historically African American community, and to build and manage new public housing projects throughout the city.⁸² From the 1960s to the 1990s, CRHA focused on urban renewal projects and the development of public housing projects, such as Garrett Square and Westhaven.⁸³ In 2002, CRHA partnered with the Piedmont Housing Alliance and National Housing Trust to redevelop Garret Square which was renamed Friendship Court.⁸⁴ By the end of the 20th century, CRHA was underfunded and under-resourced, making the public housing units difficult to maintain.

In the 2000s, CRHA and the Charlottesville City Council made steps to improve public housing and recognized the racial disparities caused by the city's actions in the 1960s and 1970s. In 2011, the Charlottesville City Council passed a resolution formally apologizing for the racial

⁷⁸ “Housing Choice Voucher Program Section (Section 8),” U.S. Department of Housing and Urban Development, n.d., Retrieved October, 2024, from https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

⁷⁹ “Project-Based Vouchers,” U.S. Department of Housing and Urban Development, n.d., Retrieved October 2024, from https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project.

⁸⁰ “Housing Choice Voucher Program Section,” U.S. Department of Housing and Urban Development, n.d.

⁸¹ “Public Housing History,” National Low Income Housing Coalition, October 17, 2019, Retrieved October 2024, from <https://nlihc.org/resource/public-housing-history>.

⁸² William M. Harris Sr. and N. Olmsted, “Public Housing in Charlottesville: The Black Experience in a Small Southern City,” July 28, 2005, Retrieved October, 2024, from <https://www2.iath.virginia.edu/schwartz/vhill/harris.html>.

⁸³ Jordy Yager, “Urban Renewal in Charlottesville,” Encyclopedia Virginia, September 19, 2024, Retrieved October 2024, from <https://encyclopediaofvirginia.org/entries/urban-renewal-in-charlottesville/>.

⁸⁴ Matthew Gillikin, “Charlottesville Land Use - A Brief History,” Real Central Virginia, April 27, 2018, Retrieved October 14, 2024, from <https://www.realcentralva.com/2018/04/27/charlottesville-land-use-a-brief-history/>.

discrimination and subsequent demolition of Vinegar Hill.⁸⁵ Despite the notable apology, the 2017 White Nationalist Unite the Right rally further emphasized racial discord in the city.⁸⁶ The Unite the Right rally motivated many public officials, private organizations, and the CRHA to improve local public housing and better serve historically marginalized communities in Charlottesville.⁸⁷

By 2017, the public housing projects across Charlottesville were in major need of revitalization and expansion. Despite a growing movement to redevelop public housing in Charlottesville, the CRHA did not have the funds to undertake a project of this magnitude.⁸⁸ In the mid-2000s, CRHA began supplementing its programs with grant funding.⁸⁹ However, without private and public support, grant funding would not be enough for the public housing redevelopment.

The public housing improvement projects were spearheaded by partnerships between the CRHA, the Public Housing Association of Residents (PHAR), and philanthropic donations from private organizations. Private groups, such as Bama Works and Riverbend Development, provided monetary, fundraising, and consulting support for the CRHA, making the public housing project attainable.⁹⁰ Meanwhile, the CRHA learned from past experiences, such as the demolition of Vinegar Hill, and chose to take a resident-based approach to the redevelopment project.⁹¹ As a result, CRHA collaborated with PHAR and empowered the public housing residents to take charge of their neighborhoods.⁹² Through these partnerships and lessons learned from the past, the CRHA is improving public housing in Charlottesville and fostering a more inclusive community, ensuring residents have a voice in shaping their futures.

Housing Choice Vouchers in Charlottesville

More than 5 million Americans receive Section 8, commonly known as housing choice vouchers, which significantly support families in need of affordable housing. However, without

⁸⁵ Graham Moomaw, Charlottesville officially apologizes for razing Vinegar Hill, The Daily Progress, November 7, 2011, Retrieved October 2024 from https://dailyprogress.com/news/charlottesville-officially-apologizes-for-razing-vinegar-hill/article_83b8aed4-2f4a-5ee2-baaa-2e7c9d43c2b0.html.

⁸⁶ J. Katz, "Violence erupts at white nationalist rally in Charlottesville," Time, August 12, 2017, Retrieved October 2024 from <https://time.com/charlottesville-white-nationalist-rally-clashes/>.

⁸⁷ "History of Public Housing in Charlottesville," Affordable Housing Group, n.d., Retrieved October 2024 from <https://www.ahg-cville.org/history>.

⁸⁸ Emily Hays, "\$50M affordable housing bond request called crucial to anti-racist efforts, Charlottesville Tomorrow, August 14, 2018, Retrieved October 2024 from <https://www.cvilletomorrow.org/affordable-housing-activists-begin-ambitious-fall/>.

⁸⁹ "Housing authority readies for redevelopment," C-VILLE Weekly, March 2, 2016, Retrieved October 2024 from https://www.c-ville.com/Housing_authority_readies_for_redevelopment/#.VstEzPkrJD8.

⁹⁰ "South First Street Phase One: Community Directed Redevelopment," VCDC, n.d., Retrieved October 14, 2024 from <https://vibrantcommunities.us/news/south-first-street-phase-one>.

⁹¹ Hays, 2018.

⁹² Erin O'Hare, "As resident-led public housing redevelopment begins, Joy Johnson reflects on a lifetime in housing advocacy," Charlottesville Tomorrow, April 29, 2021, Retrieved October 2024 from <https://www.cvilletomorrow.org/as-resident-led-redevelopment-begins-in-charlottesvilles-public-housing-communities-ms-joy-johnson-reflects-on-a-lifetime-in-housing-advocacy-so-far/>.

willing landlords, voucher recipients are limited in their housing options.⁹³ Currently, the Charlottesville Redevelopment and Housing Authority (CRHA) is actively seeking landlord partnerships to provide low-income housing options for Housing Choice Voucher participants.⁹⁴ At the end of 2023, approximately 1,700 families were on the CRHA Section 8 housing choice voucher waitlist, drawing attention to the urgent demand for affordable housing within Charlottesville.⁹⁵ As of 2024, the CRHA managed 555 households' Section 8 housing vouchers, but the need for additional landlords remains a significant challenge.⁹⁶ Section 8 housing choice vouchers are a crucial program, providing safe and affordable housing to low-income families, but the need for private collaboration in Charlottesville is ongoing.

Public Housing in Charlottesville

As of 2024, CRHA owned and managed 346 public housing units across Charlottesville.⁹⁷ These units are spread among Westhaven, Crescent Halls, South First Street, Sixth Street, Michie Drive, Riverside Drive, Madison Avenue, and five single-family homes. These locations are utilized by low-income, disabled, and senior Section 8 recipients. Charlottesville's public housing units are generally subsidized by Section 8 project-based vouchers.⁹⁸ Affordable public housing is in high demand across Charlottesville with over 2,000 families on the CRHA public housing waitlist. Of these families, 49% were considered extremely low-income⁹⁹ and 36% were families with children, highlighting the extensive need for low-income housing in Charlottesville.¹⁰⁰ These families are relying on CRHA's improvements and expansions for safe and affordable housing.

⁹³ "Policy Basics: The Housing Choice Voucher Program," Center on Budget and Policy Priorities, September 30, 2024, Retrieved October 2024 from <https://www.cbpp.org/research/housing/the-housing-choice-voucher-program#:~:text=The%20program%20is%20federally%20funded%20and%20run%20by,people%20in%202.3%20million%20low-income%20families%20use%20vouchers>. See also "A Briefing From HUD on Boosting Landlord Voucher Acceptance," Office of Policy Development and Research, May 16, 2023, Retrieved October 2024 from <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-051623.html#:~:text=According%20to%20an%20Urban%20Institute%20study%2C%20in%20some,the%20public%20housing%20agencies%20%28PHAs%29%20impose%20on%20landlords>.

⁹⁴ "Housing Choice Voucher Program," Charlottesville Redevelopment and Housing Authority, n.d., Retrieved October 2024 from <https://cvillerha.com/section-8-hcv-program/>.

⁹⁵ "CRHA PHA Plan, Annual Agency Plan for Fiscal Year 2024- 2025, and Five-Year Agency Plan for Fiscal Year 2024- 2029," Charlottesville Redevelopment and Housing Authority, 2023, Retrieved October 2024 from <https://d5mc8f.p3cdn1.secureserver.net/wp-content/uploads/2023/08/Executed-CRHA-FY24-29-AP-and-5YR-Plans.pdf>.

⁹⁶ Nathan Brunet, "Mainstream Section 8 Housing Choice Voucher waiting list," Affordable Housing, Retrieved October 2024 from <https://affordablehousingonline.com/housing-waiting-lists/Section-8-Voucher/Charlottesville-Redevelopment-and-Housing-Authority/110653#:~:text=Of%20the%20total%20number%20of%20vouchers%20managed%2C%20there,voucher%20allotment%20for%20Charlottesville%20Redevelopment%20and%20Housing%20Authority>.

⁹⁷ "CRHA's Public Housing Program," Charlottesville Redevelopment and Housing Authority, n.d., Retrieved October 2024 from <https://cvillerha.com/public-housing-2/>.

⁹⁸ Charlottesville Redevelopment and Housing Authority, 2023.

⁹⁹ The U.S. Department of Housing and Urban Development defines extremely low income as 30 percent of the Area Median Income or lower.

¹⁰⁰ Charlottesville Redevelopment and Housing Authority, 2023.

Summary

Charlottesville Redevelopment and Housing Authority, Section 8, and public housing are all vital resources for individuals living in Charlottesville. Due to the pressing need for public housing expansion, the Charlottesville Redevelopment and Housing Authority is taking action to improve affordable housing across the city. By utilizing existing properties and redeveloping public housing units, low-income housing options will vastly expand. Despite a history of racial injustice and insufficient public housing supply, public and private organizations are working together to remedy past wrongs and increase affordable housing availability in Charlottesville.

Bama Works' Utilization of Low-Income Housing Tax Credits In An Affordable Housing Project Capital Stack

While the entire United States faces an affordable housing shortage, some states face particularly high rates of housing shortages. Across the country, there is an estimated \$100 billion funding shortfall for public housing, impacting both new development and redevelopment, as financing for affordable housing remains limited. One important renter population is those with incomes classified as extremely low. Virginia is one of the states with the least affordable housing for individuals in this housing block.¹⁰¹ Low-Income Housing Tax Credits (LIHTC) are a financing tool that aims to expand the available supply of affordable housing by increasing cash flow into the development of affordable housing properties. The credit market brings in capital from private money who purchase the tax credits at a discounted rate, thus reducing the funders' tax burden while infusing funds into developments designated to be rented by a large share of individuals with low incomes, including those with disabilities and who are elderly.

Low incomes are often defined as less than 60% or 80% of the average median income (AMI) for a given locality. In Charlottesville, Virginia, the median income is \$67,903, therefore a person making under \$53,000 would qualify as low-income. Those with extremely low incomes often have incomes of less than 30% AMI. This is the population that is prioritized in Charlottesville public housing. Housing is a key determinant of other health and well-being metrics. The project in Charlottesville is novel as it is the first of its kind to use this unique blend of funds and to produce such environmentally friendly public housing communities alongside the Public Housing Association of Residents (PHAR). Tax credits are an important part of the blend. In some cases, LIHTC supplies one-third of affordable project financing.¹⁰² Perhaps what is interesting about the Charlottesville model is the smaller share of the overall capital stack that LIHTC represents and instead, a large share of funding uniquely comes from philanthropic dollars.

LIHTC played an important role in affordable housing development in Charlottesville, Virginia. Bama Works, in collaboration with many philanthropic funders and non-profit organizations such as Vibrant Communities, which manages the LIHTC and other fund streams, synthesized to fund the portfolio of affordable housing work being done in Charlottesville.

¹⁰¹ "The Gap – A Shortage of Affordable Homes," National Low Income Housing Coalition," n.d., Retrieved October 15, 2024 from <https://nlihc.org/gap>.

¹⁰² Kirk McClure, "The low-income housing tax credit as an aid to housing finance: How well has it worked?," *Housing Policy Debate*, 11(1), 91–114, 2000. <https://doi.org/10.1080/10511482.2000.9521364>.

Interestingly, the first LIHTC-funded community that Vibrant Communities managed funds for was in 1992 in Charlottesville, where the organization continues to work closely with partners to develop more affordable housing, particularly for those far below AMI, housing. LIHTC funds an essential portion of the blend of funds needed to fund affordable housing projects that would not be rented affordably if developed entirely in the private sector. This section documents both available literature and knowledge shared in a presentation by Jeff Meyer of Vibrant Communities.

Project Overview

The collaborative efforts between Bama Works, PHAR, Red Light Management, Vibrant Communities (VCDC), Charlottesville Area Community Foundation, and other partners seek to redevelop all of Charlottesville’s public housing. This portfolio of work includes several neighborhoods and prioritizes residents’ agency throughout the iteration process. The plan is not only renovating some existing units but also adding a number of new units and valuable amenities such as health clinics in partnership with the University of Virginia. Locations of public housing in Charlottesville include Crescent Hall, Westhaven, Sixth Street, and South First Street. What is remarkable and unique about this work is that a high level of the overall funds have been raised by primarily local philanthropic funds; this allows for far greater flexibility and agility than other funding components of the capital stack that tend to represent a larger share of the overall stack in other contexts. Additionally, the city of Charlottesville has provided fifteen million dollars of match funding for this work. Yet, LIHTC fills important funding gaps to make the blend of funds whole.

The project began with the redevelopment of Crescent Hall, which provides approximately one hundred forty units to individuals with low incomes who are also either elderly or have disabilities. The current work is occurring at South First Street. Financing work is done throughout the process as original budgets must be continuously managed to account for unexpected differences in costs. For example, much of this planning was conducted before the COVID-19 pandemic, which saw other supply shocks such as the lumber shortage that caused a large spike in construction expenses. The tax credits are used to help procure cash for these developments and need to be meticulously planned as the government financially rewards tax credit equity funds that utilize a lower rate of tax credits in deals. However, tax credits are allocated before the development process and are not altered after the fact for adjustments such as increased costs.¹⁰³

The process of planning, community iteration, demolition, mitigation of displacement, and (re)development require fiscal backing that is in large part supported by LIHTC. Many of the residents served by Charlottesville Public Housing earn below 30% of the average median income. Uniquely, Vibrant Communities works closely with a coalition of public housing residents to discuss the blended finances of the collective portfolio as well as each neighborhood that receives its own tailored blended fund. For example, the South First Street development is an over twenty-million-dollar deal that utilizes nearly two million dollars of recapturable 9% LIHTC. This nontrivial amount of tax credits is an important way to procure private, mostly banking industry, dollars for deals that maximize housing and community stability over profit.

¹⁰³ Kurt Usowski & M. Hollar, “Social Policy and the U.S. Tax Code: The Curious Case of the Low-Income Housing Tax Credit,” *National Tax Journal*, 61(3), 519–529, 2008. <https://doi.org/10.17310/ntj.2008.3.10>.

Once complete, the site will provide over 175 units of environmentally friendly affordable housing.¹⁰⁴

Low-Income Housing Tax Credits (LIHTC)

Created in 1986 under the Reagan Administration, a tax credit market for affordable housing was iterated to solve the problem of low investment in properties that would rent at an affordable rate. This credit market creates demand for developers to build or renovate properties for low-income renters by increasing the cash infusion into the development by selling the tax credits to those who use them as a tool to reduce their tax burden.¹⁰⁵ Ninety-eight percent (98%) of credits are purchased by financial institutions in exchange for equity or cash for the development, thus reducing the developer's costs. Projects using LIHTC are classified as 4% or 9%. Nine percent (9%) of projects are more competitive and are generally used for new construction without other federal subsidies, whereas 4% of projects are often used for projects that include other federal subsidies, such as tax-exempt bonds. LIHTC has been a key component of financing for millions of units since 1986.¹⁰⁶

Credits are allocated by the federal government to states and then states administer them via state housing agencies such as Vibrant Communities (VCDC); credits can be allocated over ten years. Credits that are recapturable, which means that the credits are subject to being confiscated by the government if certain requirements are not met. This is maintained through monitoring to ensure that the program is serving the intended population. Projects must reserve a certain percentage of units for low-income tenants, typically those earning less than 60% of the Area Median Income (AMI). These units must remain affordable for at least 15 years.¹⁰⁷

Developers, both for-profit and non-profit, apply for LIHTC through their state housing finance agencies. Applications are evaluated based on criteria such as the project's location, the need for affordable housing in the area, and the developer's experience. When sold to investors, the investors receive a dollar-for-dollar reduction in their federal tax liability over the 10-year period.¹⁰⁸ The tax credit market is highly dependent on the wider market and is not structured to be flexible to external shocks or resident needs, such as energy price hikes.¹⁰⁹

LIHTC is the primary federal tool used to build affordable housing. Many affordable housing developments heavily use these tools and in turn, rent out a portion of the completed units to those with low income for 15 years. The public housing development portfolio has taken a new and innovative approach. While still utilizing LIHTC, they compromise a smaller share of the capital stack while ultimately serving exclusively people who are classified as having particularly low incomes. LIHTC are managed by state agencies such as Vibrant Communities

¹⁰⁴ "South First Street Community," Charlottesville Redevelopment and Housing Authority, n.d., Retrieved October 15, 2024 from <https://cvillerha.com/south-first-street/>.

¹⁰⁵ "An Introduction to the Low-Income Housing Tax Credit," Congressional Research Service, April 26, 2023, Retrieved October 15, 2024 from <https://crsreports.congress.gov/product/pdf/RS/RS22389>.

¹⁰⁶ Mihir Desai, D. Dharmapala, & M. Singhal, "Tax Incentives for Affordable Housing: The Low Income Housing Tax Credit," *Tax Policy and the Economy*, 24(1), 181–205, 2010, <https://doi.org/10.1086/649832>.

¹⁰⁷ "An Introduction to the Low-Income Housing Tax Credit," Congressional Research Service, 2023.

¹⁰⁸ Ibid.

¹⁰⁹ Desai, Dharmapala, & Singhal, 2010.

who can assist in managing the LIHTC process, including maintaining a pool of investors as well as helping determine the appropriate portion of LIHTC in a given capital stack.

Crescent Halls Redevelopment Project

Crescent Halls is an affordable housing apartment complex located on Monticello Road. Originally built in 1976, the property serves mostly elderly people and people with disabilities.¹¹⁰ The property is owned and operated by the Charlottesville Redevelopment and Housing Authority (CRHA), and residents' rents are subsidized by government housing programs.¹¹¹ However, despite its good purpose, the passing years had taken a toll on the building, leaving it in a state of disrepair that compromised the quality of life for its vulnerable residents.

The property was in serious disrepair before Bama Works Fund intervened in partnership with PHAR and CRHA. Residents had been asking for renovations to be made for several years.¹¹² In 2016, residents held a demonstration protesting conditions such as water damage from leaking washing machines, unbearable heat from broken HVAC systems, bedbugs, roaches, and poor sanitary conditions in the common areas.¹¹³ One resident shared that she had been organizing and advocating for better living conditions even before she moved into the community in 1999.¹¹⁴ These severe conditions were underscored by the vulnerability of the populations living in the community.

Given the state of disrepair and the requests of residents, Crescent Halls was the best choice for a kick-starter project when Bama Works, CRHA, and PHAR began their initiative to improve public housing across Charlottesville.¹¹⁵ The redevelopment project became a priority, not only to address the immediate needs of the residents but to serve as a model for future public housing revitalization efforts throughout Charlottesville. As will be discussed, the Crescent Halls model was shaped by *resident-driven, locally supported* development.

Breaking Ground

In April 2021, renovations began on the eight-story building's 105 units. Over twenty years of resident-led advocacy had led to this moment. It was clear that the entire building needed a complete rehaul, nearly to the point that would call for a teardown, but there was debate between a renovation and a rebuild. The decision was further complicated by Charlottesville's pressing need for affordable housing. With a limited supply of such units, preserving the existing density at Crescent Halls was crucial. Razing the building would displace residents and exacerbate the existing housing shortage. Furthermore, getting a permit to build an equivalently

¹¹⁰ "Crescent Hall renovations to kick off public housing redevelopment," Charlottesville Tomorrow, December 24, 2011, <https://www.cvilletomorrow.org/crescent-hall-renovations/>.

¹¹¹ Erin O'Hare, Charlottesville Redevelopment and Housing Authority to hold ribbon cutting for public housing redevelopments, Charlottesville Tomorrow, June 21, 2023, <https://www.cvilletomorrow.org/charlottesville-redevelopment-and-housing-authority-to-hold-ribbon-cutting-for-public-housing-redevelopments/>.

¹¹² "Crescent Hall redevelopment," Bama Works Fund, n.d., Retrieved October 14, 2024 from <https://www.bamaworks.org/news/21y49ge57wu3rdjr6tnxki92c5>.

¹¹³ Ibid.

¹¹⁴ Erin O'Hare, "After years of advocating for redevelopment, Crescent Halls residents break ground on renovation," Charlottesville Tomorrow, March 23, 2022, <https://www.cvilletomorrow.org/after-years-of-advocating-for-redevelopment-crescent-hall-residents-break-ground-on-renovation/>.

¹¹⁵ Ann Kingston, Crescent Hall tour [Personal communication], October 3, 2024, Charlottesville, VA.

tall and dense building would be nearly impossible with Charlottesville's modern zoning restrictions.¹¹⁶ Ultimately, the team opted for an extreme renovation project over a rebuild due to these factors, with the confidence that the building's bones were strong.

Resident Driven

Well before they broke ground, residents were at the forefront of decision-making processes for the redevelopment project. Residents were very involved in the redesigning of their community. This was enabled through regular engagement sessions that gave residents a voice with architects, contractors, etc.¹¹⁷ In addition, PHAR supported residents by advising the redevelopment partners on resident needs and priorities.¹¹⁸ PHAR has worked closely with the Charlottesville Redevelopment and Housing Authority to ensure that residents direct the redevelopment of their homes, rather than outside engineers or architecture firms.¹¹⁹

For the best impact on current residents, the project team was determined to minimize resident displacement throughout the renovation. To execute this, the original idea was to complete renovations with residents in place, one floor at a time. Unfortunately, due to challenges with construction (including flooding), The Bama Works team was forced to move all residents out of the building on a moment's notice. In a last-minute need for housing, the local owner of Home2Suites, a chain hotel on Monticello Ave, invited residents to stay temporarily. Their rent was covered by the project team, and Home2Suites provided a small discount as well. This is just one example of many in which members of the Charlottesville community supported this project. After the short-term stay, residents were given vouchers to use to stay in other properties. Though they moved away for a short period, original residents and long-time advocates had priority to move back into Crescent Halls upon completion.¹²⁰

Locally Supported

Full redevelopment of Crescent Halls is an incredibly expensive project, in the arena of tens of millions of dollars of investment needed. With so much needed investment, Bama Works and CRHA had to get creative in building a diverse capital stack. As outlined below, each layer of the stack provides a necessary foundation from which to incentivize the next layer of investment. In all, financing came from federal, state, and local sources. The capital stack also highlights the impact of local support for this project.

With the support of these varied stakeholders, \$28 million has been invested in the project so far from local and state sources. About 70% of the financing stack is made up of Low-Income Housing Tax Credits from the federal government, while the remaining 30% is made up of state, city, and individual donor funds.¹²¹

Table 1 provides an approximate outline of the capital stack for this project.

¹¹⁶ Ibid.

¹¹⁷ Ann Kingston, Personal communication, October 11, 2024.

¹¹⁸ Emily Hays, "Riverbend and CRHA finalize contract for public housing redevelopment," Charlottesville Tomorrow. January 7, 2019, <https://www.cvilletomorrow.org/riverbend-and-crha-finalize-contract/>.

¹¹⁹ O'Hare, "After years of advocating for redevelopment..." 2022.

¹²⁰ Ann Kingston, Personal communication, October 11, 2024.

¹²¹ Ibid.

Table 1: Crescent Halls Financing (numbers are approximated)

Grantor/Investor	Amount (in millions, aprox.)	Percentage
Bama Works, Matthews, Capshaw	\$5.00	5.6%
Private Investors	\$8.00	8.5%
City of Charlottesville	\$15.00	15.9%
Federal Tax Credits (LIHTC)	\$65.30	70%
Total	\$94.00	100%

A key tool in catalyzing project investment was an upfront grant commitment of \$5 million from the Bama Works Fund (Dave Matthews Band), Dave Matthews, and Coran Capshaw.¹²² This grant was essential in providing confidence to future investors, from local donors to state grantors, spurring on further investment. Since the DBM grant, they have raised an additional \$23 million from investors, many within the Charlottesville community. That includes the \$15 million committed so far by the City of Charlottesville.¹²³ In addition, Riverbend Construction contributed millions in in-kind construction services, in the form of permitting, subcontractors, and support throughout the bidding process.¹²⁴ As resident leadership drove the project to begin, local support was instrumental in bringing it to life. From in-kind donations to financial investment, support from Charlottesville and state sources was instrumental in completing the project’s financing stack.

Project Outcomes

The extensive renovation of Crescent Halls resulted in 105 completely modernized units featuring new appliances, walls, and electrical systems. As of October 2024, renovations are nearly complete and promise to bring improvements to the health and wellbeing of residents and the environment. While not as eco-friendly as newer constructions, the building is now more energy-efficient with the installation of solar panels, upgraded HVAC and plumbing systems, and new windows.¹²⁵

Beyond physical improvements, the renovation enhanced community spaces with the addition of more community rooms, a nursing clinic, and outdoor patios.¹²⁶ CRHA has also established a partnership with Ting that will provide all tenants with free high-speed internet access.¹²⁷ These upgrades demonstrate a commitment to resident well-being and create a more connected and supportive living environment.

The four-year project aimed to not only improve living conditions but also stimulate further investment in the surrounding area. Redevelopment of Crescent Halls kickstarted a decades-long initiative to renovate and expand affordable housing across Charlottesville. Resident-led processes, as modeled by Crescent Hall, will be a hallmark for future

¹²² Ibid.

¹²³ Ibid.

¹²⁴ Hays, 2019.

¹²⁵ Ann Kingston, Personal communication, October 11, 2024.

¹²⁶ Dryden Quigley, “Crescent Halls reopening after two years of construction,” 29 News. June 28, 2023, <https://www.29news.com/2023/06/28/crescent-halls-reopening-after-two-years-construction/>.

¹²⁷ Ibid.

redevelopment. Furthermore, local support and creative capital stacks were imperative to the success of the project. These, too, will be landmarks for future community investments to follow.

Sixth Street Redevelopment Project

Located in downtown Charlottesville, Sixth Street is an affordable housing development that was originally constructed between 1980 - 1981 (*Charlottesville Land Use – A Brief History 2018*). Like most of the affordable housing communities in Charlottesville, Sixth Street is managed by the Charlottesville Regional Housing Authority (CRHA).

The CRHA, founded in 1954, was created in response to a Joint Board of Health survey that revealed the urgent need for rehabilitation and preservation of affordable housing in Charlottesville. (*William M. Harris, Sr. and Nancy Olmsted: “Public Housing in Charlottesville” n.d.*). In the early 1960s, the CRHA, in the face of community opposition, completed controversial redevelopment and housing projects that disproportionately affected Black and Brown communities (*The Impact of Racism on Affordable Housing in Charlottesville, Report, Feb 2020*). Operating under the guise of “urban renewal,” the CRHA demolished housing in key downtown development areas, such as Vinegar Hill, and relocated residents to newly constructed public housing, like Westhaven and eventually Sixth Street. The 25 affordable housing units at Sixth Street, of which only around 19 are habitable, represent one of seven public housing communities still managed by the CRHA.

Although the CRHA continues to face criticism, such as being classified as “troubled” by the Department of Housing and Urban Development (HUD) in 2022, the current executive director has provided stable leadership for the regional housing association to improve. According to members of the Sixth Street project management team, CRHA Director John M. Sales has worked transparently to expand the staff at CRHA, effectively manage regional politics, and listen to and work with the Charlottesville Public Housing Association of Residents (PHAR).

The collaboration between CRHA and PHAR highlights a key component of the redevelopment work in Charlottesville, the resident-first model. Working in collaboration, PHAR, the CRHA, Red Light Management, and Riverbend Development have helped organize community listening sessions and have facilitated regular meetings with resident stakeholders. More importantly, however, the project managers and developers have listened to the voices of the constituents they serve and have put the decision-making power back in the hands of the residents.

Innovative Finance – The Structure of the Sixth Street Capital Stack

Similar to other affordable housing projects supported by Red Light Management, VCDC, and the CRHA, an innovative financial model is being utilized to fund the multimillion-dollar redevelopment at Sixth Street. Phase 1 of the Sixth Street redevelopment project is anticipated to cost approximately \$31.8 million.¹²⁸ To finance this project, a blended finance

¹²⁸ “City Council Meeting, Agendas & Minutes,” CivicClerk, July 15, 2024, <https://charlottesvilleva.portal.civicclerk.com/event/2031/files/report/1985>.

mechanism known as a capital stack is being utilized. A capital stack describes the underlying financial structure of real estate deals and is typically divided into two broad categories, debt and equity. The Sixth Street Capital Stack, detailed in **Table 1**, is comprised of debt, equity, philanthropy, and grant funding.

Table 1: Sixth Street Phase 1 Capital Stack		
Grantor/Investor/Fee	Amount (est. in millions)	Percentage of Stack
Philanthropy (AHOF)	\$4.0	12.6%
Virginia DHCD	\$4.10	12.9%
City of Charlottesville	\$3.00	9.4%
Federal Tax Credit Equity (LIHTC)	\$12.5	39.2%
Virginia Housing Loan	\$7.10	22.3%
Deferred Developer Fee	\$0.73	2.3%
Housing Authority Land	\$0.41	1.3%
Total	\$31.84	100%

The Affordable Housing Opportunity Fund (AHOF), established by the Dave Matthews Band (DMB) and Red Light Management, will contribute approximately \$4 million toward Phase 1 of the Sixth Street project, around 12.6% of the total cost. AHOF was established to revitalize and expand Charlottesville's public housing. The DMB and Red Light catalyzed AHOF with an initial \$5 million investment and are leveraging blended finance mechanisms, such as the capital stack, to build new, affordable housing in the region.¹²⁹

State funds have also been allocated to the Sixth Street project. The Virginia Department of Housing and Community Development (DHCD) has committed \$4.1 million to the project. These funds include dollars from Home Funds, the National and Virginia Housing Trust Funds, and the Housing Innovations in Energy Efficiency (HIEE) funds from the Regional Greenhouse Gas Initiative (RGGI).¹³⁰

The main debt aspect of the project is currently being underwritten as a \$7.1 million loan from Virginia Housing. This will be the first mortgage loan of the project and will carry an

¹²⁹ “The Vision,” Affordable Housing Group Charlottesville, n.d., <https://www.ahg-cville.org/>.

¹³⁰ “2023 Affordable and Special Needs Housing Awarded Projects,” Virginia Department of Housing and Community Development, March 10, 2023, <https://www.dhcd.virginia.gov/2023-affordable-and-special-needs-housing-awarded-projects>.

approximate 5.3% blended interest rate across the two sources of funding for the loan. The loan will be advertised over 480 months (a 40-year term). The CRHA has also contributed the land at Sixth Street for development, valued at approximately \$410,000.

A pivotal piece of the Sixth Street development project, like several other affordable housing redevelopment projects, is federal tax credits through the Low-Income Housing Tax Credit (LIHTC) program. The developers at Sixth Street applied for LIHTC and were awarded tax credits in March of 2022 (*6th Street*, n.d.).¹³¹ The estimated total equity for the LIHTC for this site is approximately \$12,497,000.

The remaining balance will be in the form of a deferred developer fee. A deferred developer fee can be treated as equity and paid after construction is complete. This fee is a type of “catch all” fee that is commonly used in tax credit deals for affordable multifamily development projects. In deals like Sixth Street, the non-profit or public agency that acts as the developer is entitled to a fee for their services. However, normally out of necessity to complete the finance package, a portion of the developer fee is deferred. In the Sixth Street deal, approximately \$0.73 million of the total \$2 million developer fee will be deferred.

Redevelopment Outline – Sixth Street Phase 1

The anticipated redevelopment work at Sixth Street follows the recent Crescent Hall and South First Street projects, with construction now slated to begin in March 2025 (Jeff Meyer, personal communication, October 15, 2024). Betsy Roettger, former chair of the CRHA, said when discussing the Sixth Street site that the “greatest asset” is the vacant lot (see **Figure 1**). Phase 1 construction at Sixth Street will begin at the downward sloping, vacant lot on the corner of Monticello Avenue and Sixth Street. Beginning construction on the vacant lot will allow for new housing units to be constructed without displacing current residents, an important factor for residents.



¹³¹ “6th Street,” Affordable Housing Group Charlottesville, n.d., Retrieved October 15, 2024 from <https://www.ahg-ville.org/sixthstreet>.

Figure 1 – Arial map of Sixth Street depicting the vacant lot on the corner of Monticello Avenue and 6th Street SE where Phase 1 construction will begin.¹³²

Phase 1 development at Sixth Street will include a four-story building with 47 apartments ranging from 0% to 60% of the Area-Median Income (AMI). These apartments will consist of 9 one-bedroom, 26 two-bedroom, and 12 three-bedroom units. The building will also include an elevator and gated parking underneath the building. The building will also consist of a large community space, which is slated to include a community health clinic in collaboration with the University of Virginia Health System, as well as outdoor spaces like a terraced patio, playgrounds, and a basketball court.¹³³ Phase 2 of the project is still being planned by the residents and developers, and will likely be split into two sub-phases.

South First Street Redevelopment Project: Phase One

The revitalization of public housing on South First Street in Charlottesville in phase one is a significant achievement, not only because it addresses a long-standing and unmet need for affordable housing but also due to the unique role resident activism played in the success of this development. Charlottesville's displacement of Vinegar Hill neighborhood residents in 1964 was, and still is, painful for the community, but it also inspired a powerful response from residents of South First Street. A group of women living in public housing at South First Street formed a Redevelopment Committee, teaching themselves the technical language and knowledge required to participate in the development process. Utilizing the "principles and guidelines for resident-based planning and development" framework from the Public Housing Association of Residents (PHAR), these residents successfully initiated the long-overdue housing revitalization efforts happening in Charlottesville.¹³⁴

The first phase, now complete, included the construction of 62 new affordable housing units across three buildings, and a 3,719-square-foot community resource center with a fitness center, computer lab, play area, and other amenities.¹³⁵ The redevelopment followed the principles of sustainability and affordability, with energy-efficient designs and solar panels installed to reduce utility costs for residents to virtually zero.¹³⁶ The total cost of this phase was over \$13 million and was funded by a mix of donated dollars and resources, tax credits, and low-interest loans.¹³⁷

¹³² Sean Tubbs, "Site plan conference held for CRHA's Sixth Street redevelopment," Information Charlottesville, November 4, 2021, <https://infocville.com/2021/11/04/site-plan-conference-held-for-crhas-sixth-street-redevelopment/>.

¹³³ "Agendas & Minutes: City Council Meeting - July 15, 2024," City of Charlottesville, VA, (2024), <https://charlottesvilleva.portal.civicclerk.com/event/2031/files/report/1985>.

¹³⁴ Charlotte R. Woods, "South First Street groundbreaking marks Phase One of resident-led redevelopment," Charlottesville Tomorrow, March 7, 2021, <https://www.cvilletomorrow.org/south-first-street-groundbreaking-marks-phase-one-of-resident-lead-redevelopment/>.

¹³⁵ "Breedon Construction selected as general contractor for 1st Phase of South First Street Revitalization in Charlottesville, VA," Virginia Chamber, August 7, 2023, <https://vachamber.com/2023/08/07/breedon-construction-completes-construction-of-affordable-housing-apartments-in-charlottesville-va/>.

¹³⁶ Ann Kingston, Personal communication, October 3, 2024.

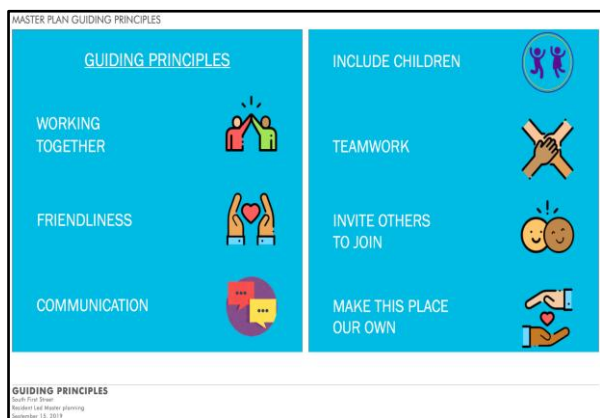
¹³⁷ "Breedon Construction selected as general contractor for 1st Phase of South First Street Revitalization in Charlottesville, Va.," Breedon Construction, February 4, 2021, <https://breedenconstruction.com/breedon-construction-selected-as-general-contractor-for-1st-phase-of-south-first-street-revitalization-in-charlottesville-va/>. See also Jeff Meyer, "Economics of Redevelopment – Westhaven," November 3, 2022.

This first phase utilized the resources of Arnold Design Studio Architecture, Breedon Construction, PHAR, the Affordable Housing Group, the Virginia Community Development Corporation, Red Light Management, and South First Street Phase One, LLC, and serves as a model for how resident-led advocacy and creative funding can be leveraged to revitalize public housing.¹³⁸ This framework offers a replicable model for other cities looking to address affordable housing needs through resident-led development and creative funding strategies.

Planning

The Redevelopment Committee, composed of women-activist Charlottesville affordable housing residents, launched the initial pre-development phase of the project development at South First Street.¹³⁹ These women, with their firsthand understanding of the needs in the area, were able to fast-track the problem definition and project conceptualization stages - steps that may have excluded the perspectives of those directly affected by the housing crisis without resident involvement.

The pre-development process included defining the project concept, assembling the development and project management team, and evaluating site options. The residents of South First Street were crucial in these early discussions, helping ensure that the project fit the community's needs as well as providing feedback on local zoning, environmental conditions, and market feasibility.¹⁴⁰ This coordination enabled the community to actively shape the vision for the neighborhood.



Residents, community members, and all other stakeholders were invited to participate in discussions about the character of the neighborhood and site visits, which helped guide master planning workshops during planning and development (BRW Architects, 2019).¹⁴¹ These workshops allowed a diverse range of stakeholders to understand the sites' constraints and opportunities, imagine possibilities, and vote on preferred housing and space types. They also offered financial training to attendees to ensure the planning process was inclusive. These planning workshops were guided

by a collectively agreed upon set of guiding principles, giving this project a special ethos many previous affordable housing projects have lacked.

The importance of resident empowerment during the pre-development phase cannot be overstated. Typical affordable housing projects often need more resident engagement, which is likely part of why the City of Charlottesville has failed for so many years to meet the needs of

¹³⁸ “South First Street Community,” Charlottesville Redevelopment and Housing Authority, n.d., <https://cvillerha.com/south-first-street/>.

¹³⁹ Woods, 2021.

¹⁴⁰ Meyer, 2022.

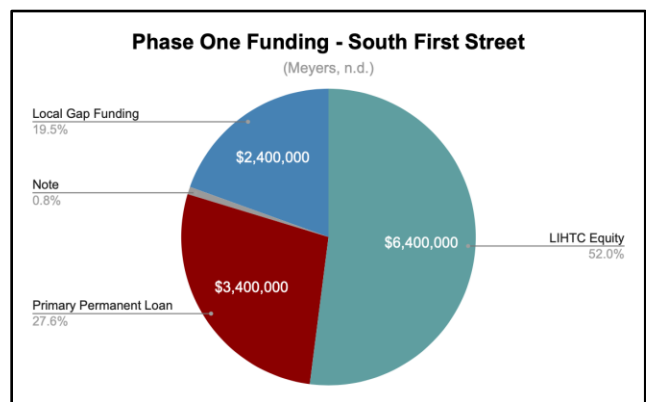
¹⁴¹ “South First Street Resident Led Redevelopment Work Booklet – Volume One,” BRW Architects, 2019, <https://d5mc8f.p3cdn1.secureserver.net/wp-content/uploads/2023/07/South-First-Street-Booklet-Volume-1-1.pdf>.

these communities.¹⁴² The early involvement of the Redevelopment Committee ensured that the project was feasible and tailored to the residents’ needs, reducing delays and creating a sense of ownership from the start.

Development & Funding

A typical development team includes the developer staff and board members, architect and other design professionals, contractors, locality representatives (including building officials), neighborhood residents, representatives of funding agencies, attorneys, and prospective residents. This project is, once again, unique because its development team was composed of many philanthropic partners, like Bama Works, who volunteered their time, resources, and expertise due to the project’s significance. This team, with a diverse and passionate roster, was responsible for “drafting and finalizing the budget and development plans, securing funding, negotiating contracts, managing construction, initiating leasing, and transitioning to permanent financing.”¹⁴³

The financing of phase one is unique and has the potential to serve as a model for future affordable housing projects. It was composed of major philanthropic contributions, an innovative use of tax credits, loans, and community partnerships.¹⁴⁴ Securing these funds required a perfect storm of political impetus after the Unite the Right Rally, a demonstrable and dire need, and strong activism. However, this was not a one-time opportunity. There is significant potential to replicate these financing strategies for future affordable housing projects. The core of the funding appeal was simply, “It’s the right thing to do.”¹⁴⁵ Once again, political will and urgent need drove the success of this message, but its relevance extends beyond Charlottesville.



Over nineteen percent (19.5%) of phase one’s funding came from philanthropic funding, which is an impressive and uncommon feat (Meyer, n.d.).¹⁴⁶ Although the political momentum following the Unite the Right rally motivated many of these gifts from large donors, similar donor dollars can be unlocked for future affordable housing projects with the right combination of marketing and political support. While affordable housing is undoubtedly the right cause to support, this message alone often fails to resonate with philanthropists because the projects take time, lots of money, and don’t have immediately tangible results. The active involvement and visibility of South First Street residents played an essential role in securing these funds, as they credibly and tangibly represented the urgent need for these projects.

¹⁴² “Charlottesville Affordable Housing Plan,” HR&A Associates, Inc., March 2021, <https://www.hraadvisors.com/portfolio/charlottesville-affordable-housing-plan/>.

¹⁴³ Meyer, 2022.

¹⁴⁴ “South First Street Phase One: Community Directed Redevelopment,” VCDC, January 2021, <https://vibrantcommunities.us/news/south-first-street-phase-one>.

¹⁴⁵ Jeff Meyer, Personal Communication, October 16, 2024.

¹⁴⁶ Meyer, 2022.

Project Outcomes

This project would not have been possible without resident activism. It is unfortunately the case that it took a traumatic event (the Unite the Right Rally) for the residents' efforts to be recognized, but the project would not have been accomplished at the scale that it was without the history and continued efforts of residents. The financing, political support, and scale of affordable housing revitalization projects in Charlottesville started with resident activism and continued because of it. That element has been a great asset in Charlottesville and should be encouraged and replicated in future projects.

One barrier to success throughout this project was the unexpected delays and costs, which exceeded all expectations. The impact of COVID-19 on the availability and cost of materials was far greater than anyone could have foreseen, surpassing the typical market fluctuations.¹⁴⁷ Patience and flexibility were key in navigating those setbacks. Additionally, it's important to acknowledge the emotional weight these delays may have had on the residents, whose lives were directly tied to the project's progress and success

Financial training was an element that added significant value to the residents during phase one and should be emphasized more in future projects.¹⁴⁸ Given the technical expertise required to understand project operations at a high level, professional developers and finance managers on the project team offered a few financial training sessions for residents and attendees of the master planning workshops. These sessions were valuable in creating a shared understanding of the project's details and improved financial literacy for all stakeholders. Moving forward, offering more of these training opportunities - expanded to include project finances, home ownership, and personal budgeting - could be highly beneficial.

Conclusion

Looking ahead, the lessons learned from this development should serve as a guide for similar projects. Making resident involvement commonplace, stewarding diverse and creative funding, and ensuring political and community engagement is critical to the success of future projects. The success of phase one at South First Street stands as an exemplar of the power of resident-led development and the possibility of broader systemic change.

South First Street Redevelopment Project: Phase Two

Beginning Phase Two

Following the completion of the first phase of the redevelopment of South First Street, work quickly began on rolling out the second phase. Sixty-three new affordable housing units have replaced the previous 58 units residents on South First Street lived in.¹⁴⁹ After careful consideration, the planners determined that it would be more cost effective and better for the

¹⁴⁷ Jeff Meyer, Personal Communication, October 16, 2024.

¹⁴⁸ Meyer, 2022.

¹⁴⁹ "Watch South First Street Demolition on CBS19," Charlottesville Housing Redevelopment Authority, n.d., <https://cvillerha.com/watch-south-first-street-demolition-on-cbs19/>.

residents of South First Street if the original townhouses were torn down.¹⁵⁰ This allowed the process to start over completely from scratch. In the summer of 2024, demolition began on the previous 58 townhouses built in 1981.¹⁵¹ Construction is set to begin on the new townhouses in South First Street in early 2025. Replacing the 58 previous townhomes will be 113 brand-new units. These units will be modernized, with solar panels on the roof, and many amenities for the new residences. This planning process was spearheaded by former residents.

Once the second phase is completed, there will be 176 new affordable housing units at South First Street. This is more than triple the previous number-built decades ago. This additional space means that more residents in need of affordable housing units will be able to move in. Potential residents may apply to live in Charlottesville Redevelopment & Housing Authority (CRHA) housing through a voucher system. The former residents who have been moved to other properties will have the opportunity to move back in once construction is completed.¹⁵² Due to the large scale and scope of the second phase of redevelopment for South First Street, this project requires a unique funding structure that may serve as a model for similar affordable housing projects in the future.

Table 1: Source of Funding (approximate numbers)

Source of Funds	Amount (in millions, approx.)	Percentage of Total Capitalization
Hard Debt	\$25.00	45.2%
Soft Debt	\$14.59	26.4%
Total Debt	\$39.59	71.6%
Equity, Cash flow during Construction, Grants, and other	\$15.71	28.4%
Total	\$55.30	100%

Capital Stack

Phases one and two of the South First Street redevelopment initiative were planned during the COVID-19 pandemic. The pandemic brought many uncertainties along with supply chain shortages and high inflation levels.¹⁵³ These challenging circumstances caused the cost of redevelopment and construction expenses to be higher than expected.¹⁵⁴ Additionally, as of October 2024, the total expected cost of the second phase of Bama Works’ revitalization initiative is over \$55 million.¹⁵⁵ Approximately \$25 million of the total cost is hard debt, which are loans that must be repaid with interest starting April 1st, 2027. About \$14.59 million of estimated total costs is soft debt with either no or low interest rates. \$15.70 million of the

¹⁵⁰ Felicity Taylor, “Demolition begins on South First Street,” CBS 19 News, https://www.cbs19news.com/news/demolition-begins-on-south-first-street/article_01040b4d-b13e-5558-b44f-a52faab24b71.html.

¹⁵¹ Ibid.

¹⁵² Ibid.

¹⁵³ “Supply chain disruptions and Pandemic-Era inflation,” NBER, April 1, 2024, <https://www.nber.org/digest/202404/supply-chain-disruptions-and-pandemic-era-inflation>.

¹⁵⁴ Jeff Meyer, “Source of Funds - South First Phase Two Projections,” September 27, 2024.

¹⁵⁵ Ibid.

expected final cost is through equity, cash flow during construction, grants, and other funding sources.

Phase Two will result in 113 new units, equating to over \$400,000 a unit in cost. These sources of funding will go towards construction costs such as site work and improvements, demolition, contractor markup, and other costs such as contingency, architect and engineer fees, and more.¹⁵⁶ The financing structure of the second phase builds on the success of the first phase, serving as a model for future affordable housing projects by integrating significant philanthropic contributions, innovative tax credit utilization, diverse loan products, and strong community partnerships.

Hard Debt

Of the \$25 million in hard debt for the second phase of the South First Street project, \$9.3 million is a VH Taxable loan with an expected interest rate of 7.00%.¹⁵⁷ This loan is issued by Virginia Housing and the interest income received by the lender will be subject to federal taxes.¹⁵⁸ A REACH *Virginia* loan of \$9.9 makes up the largest percentage of debt for the revitalization project. REACH *Virginia* loans have below-market rate financing.¹⁵⁹ The interest rate for the revitalization of South First Street is currently 3.95%. Interest rates may change as the capital stack is finalized.¹⁶⁰ Both the VH Housing loan and REACH *Virginia* loan have no initial interest only periods where only the interest of the loan is paid back.

The rest of the hard debt for this project comes in the form of loans from the Virginia Department of Housing and Community Development (DHCD). The Virginia Housing Trust Fund (VHTF) is a loan of \$1.1 million given to create and preserve affordable housing in Virginia.¹⁶¹ The Vibrant Community Initiative (VCI) loan is approximately \$2.2 million for this project and is given to projects addressing affordable housing.¹⁶² The National Housing Trust Fund (NHTF) is a federal fund for projects preserving, rehabilitating, and building housing for extremely low-income Virginians (30 percent Area Median Income or lower).¹⁶³ The NHTF loan is \$700,000 for this project. The VHTF, VCI, and NHTF loans from DHCD have interest rates of 0.50% and have an initial interest only period. The last of the hard debt is a \$2 million Housing Innovations In Energy Efficiency (HIEE) loan. The new developments to be built for the second South First Street phase will all have solar panels installed, reducing energy bills significantly for the residents.¹⁶⁴ This qualifies the project for the HIEE loan, which has an interest rate of 0.00%.

Soft Debt

¹⁵⁶ Meyer, 2022

¹⁵⁷ Meyer, 2024.

¹⁵⁸ "Financing with Taxable Bonds," Virginia Housing, n.d. <https://www.virginiahousing.com/en/partners/rental-housing/financing-taxable-bonds>.

¹⁵⁹ "REACH Virginia," National Low Income Housing Coalition, 2018, <https://nlihc.org/node/95186>.

¹⁶⁰ Jeff Meyer, Personal Communication, October 3, 2024.

¹⁶¹ "Virginia Housing Trust Fund," DHCD, n.d., <https://www.dhcd.virginia.gov/vhtf>.

¹⁶² "HB854 Statewide Housing Study," DHCD, October 2021, <https://dmz1.dhcd.virginia.gov/HB854/pdf/dhcd-vci.pdf>.

¹⁶³ "National Housing Trust Fund," DHCD, n.d., <https://www.dhcd.virginia.gov/nhtf>.

¹⁶⁴ Ann Kingston, Personal Communication, October 3, 2024.

Over \$1.6 million of the South First Street second phase soft debt is from deferred developer fees. These fees accumulate no interest, and the payment start date is January 1st, 2027. The Charlottesville Redevelopment & Housing Authority (CRHA) leasehold interest on the land adds up to approximately \$1.7 million with a 4.33% interest rate. The rest of the soft debt for the revitalization of South First Street is from the Charlottesville Community Development Corporation (CCDC), which is an instrumentality of CRHA. The city of Charlottesville has loaned \$6 million to CCDC for South First Street Phase II. The Affordable Housing Opportunity Fund (AHOF) has additionally loaned \$4 million to CCDC. The rest of the soft debt is approximately \$1.86 million from a mix of sources such as the Thomas Jefferson Planning District Commission (TJPDC), the Charlottesville Affordable Housing Fund (CAHF), and more for the CCDC for this project. All of the soft debts from the CCDC have an interest rate of 0.00% and are not expected to be repaid. They are considered loans as a technicality for the Low-Income Housing Tax Credit (LIHTC).¹⁶⁵

Equity, Cash flow during Construction, Grants and Other

The remainder of the South First Street Phase II redevelopment project funding sources is through equity, cash flow, grants, and more. Approximately \$15.7 million is from the investor limited partner (VCDC Equity Fund 26, LLC) which provides 99.9900% of the equity ownership for this project. About \$100,000 is from the general partner (South First Street Phase Two Management LLC) who provides 0.0090% of the equity. VAHM L.L.C is a special limited partner which provides 0.0010% of the equity. Profits and losses, capital gains and losses, and operating cash flow over 6+ years are equal to the membership and equity ownership shares.

Future of South First Street

When former residents moved into new CRHA housing units for demolition of the older property to occur, the costs of moving were completely covered.¹⁶⁶ Additionally, their monthly rent did not change so that no additional costs were burdened on residents in this process. As the process was resident-led, it was crucial that residents were never forced to move and that they would be guaranteed a new spot once construction was completed.¹⁶⁷

As construction is set to begin in early 2025, the former residents of South First Street look towards the future. The new South First Street complex has been fully operational for residents since the beginning of 2024. When the second phase reaches completion, available units will welcome even more residents. Since the South First Street construction was completed, many community amenities were prioritized for residents. There is a community center for residents with many programs such as financial literacy classes, mental health disorder, and substance use resources.¹⁶⁸ In the future, South First Street plans to create a program designed to rebuild relationships with the Charlottesville Police Department and its residents. Additionally, the community center is hoping to bring more programs for children as there are many children from babies to teenagers residing at South First Street.¹⁶⁹ A major goal of the community center

¹⁶⁵ Jeff Meyer, Personal Communication, October 3, 2024.

¹⁶⁶ Ann Kingston, Personal Communication, October 3, 2024.

¹⁶⁷ Ibid.

¹⁶⁸ Ibid.

¹⁶⁹ Ibid.

and of the revitalization of South First Street is to prevent evictions when possible. The new development at South First Street will have computers for residents to use for tasks such as applying for jobs. These crucial programs, along with the upcoming groundbreaking on South First Street, mark a new step in Charlottesville's affordable housing initiatives. This achievement was made possible through community collaboration, philanthropic donations, and innovative funding approaches.

Westhaven Redevelopment Project

Westhaven, a public housing site operated by the Charlottesville Redevelopment and Housing Authority (CRHA), is situated at the intersection of 10th and Page Street in a community that is predominantly Black. Here we discuss the historical trajectory of Westhaven, beginning with its roots in Vinegar Hill. This vibrant Black neighborhood was razed in the mid-20th century under the pretext of urban renewal and "blight removal." Such policies were often veiled mechanisms of systemic racism, which significantly altered the socioeconomic landscape for African Americans in the area.¹⁷⁰

Currently, Westhaven grapples with the consequences of neglect and insufficient funding, manifesting in deteriorating structures and disconnection from essential services and opportunities. In response, CRHA, the Public Housing Residents Association (PHRA), BAMA Works, and Red-Light Management are collaborating to envision a new future for this neighborhood. These organizations are leveraging impact investment as a strategic funding vehicle aimed at revitalizing Westhaven. This innovative funding approach not only seeks to improve the physical conditions of the housing but also prioritizes the involvement of residents in the redevelopment process, aiming to foster a more equitable and sustainable community.¹⁷¹ Through this exploration, the paper highlights the intersection of historical injustices and contemporary initiatives aimed at creating meaningful change in public housing.

Background to Public Housing

As mentioned, after the Great Depression, the Public Housing Act was established to provide subsidized government-owned housing primarily to unemployed White working-class families¹. However, following World War II, the Housing Act of 1949 shifted its focus towards urban redevelopment, predominantly targeting Black communities, a process often referred to as "Negro Removal" or "blight removal." During this period, federal housing assistance enabled many White families to move into suburban neighborhoods, while Black families were denied similar opportunities and relegated to inner-city public housing. This demographic shift

¹⁷⁰ Meryem Dede, "Radical options for small town public housing," *Virginia Journal of Social Policy & the Law* 23(1), 2016, 129-154. See also Ferlic, C., Gentil, C., Matthews, A., Tramba, A., & Yamakoshi, B, "Westhaven and the Charlottesville Redevelopment and Housing Authority: Community Design and Engineering in Public Housing," 2017.

¹⁷¹ "Public Housing," Charlottesville Redevelopment and Housing Authority, n.d., <https://cvillerha.com/public-housing/>. See also "Red Light Management/Bama Works Announce Grant To Fund Upgrades to Westhaven Public Housing Community in Charlottesville," Bama Works, November 29, 2022, <https://www.bamaworks.org/news/21y49ge57wu3rdjr6tnxki92c59yv0>.

transformed public housing from being predominantly White to predominantly Black¹⁷², a trend reflected in the community of Westhaven today, which remains a majority Black neighborhood.

Urban redevelopment policies mandated that displaced residents be relocated to public housing. When Charlottesville's Vinegar Hill neighborhood was razed as part of these redevelopment efforts, many displaced Black families were moved into Westhaven. Westhaven, constructed in 1964 by the Charlottesville Redevelopment and Housing Authority (CRHA), became the first and largest public housing development among Charlottesville's seven public housing sites—Crescent Halls, South First Street, Sixth Street, Michie Drive, Madison Avenue, and Riverside Drive. The Westhaven community consists of 126 units spread over more than ten acres of land.¹⁷³

Public housing developments like Westhaven are often associated with high crime rates, drug activity, poor maintenance, and concentrated poverty. Westhaven's crime rate is a reflection of these broader issues, and the mean income of its residents remains low. Since its initial construction in 1964, Westhaven has not undergone significant redevelopment, leaving many of its structures in poor condition, and posing health risks to the residents. Although the CRHA is responsible for maintaining the property, many residents believe that the authority has neglected its duties. These residents are now calling for comprehensive redevelopment and accusing CRHA of perpetuating the displacement and neglect seen in Vinegar Hill.

The Origins of Westhaven

First Settlement and Socioeconomic Status

In the aftermath of slavery's abolition, many newly freed African Americans settled in Vinegar Hill, a historically Irish area in Charlottesville, Virginia, dating back to the early 19th century. By the late 1800s, Vinegar Hill had become a vibrant Black community, becoming a vital center for African American economic and social life. It was home to various Black-owned businesses, including restaurants, grocery stores, barber shops, and a physician and dental clinic. By 1959, this community boasted 29 Black-owned businesses, collectively generating \$1.6 million in gross income. Landmarks like the Jefferson Graded School, the Mentor Lodge No.1453 Grand United Order of Odd Fellows, and the Piedmont Industrial and Land Improvement Company—a real estate firm aimed at improving Black home ownership¹⁷⁴—played pivotal roles in the community's prosperity.

Despite these successes, Black residents of Vinegar Hill faced significant challenges, exacerbated by systemic racism and segregationist Jim Crow laws, which limited their housing options. Most Black families rented homes from White landlords who provided substandard housing without basic amenities such as running water, toilets, and heating. Whites in the area expressed disdain for what they viewed as a “rural” lifestyle within the city, further intensifying racial tensions. The disrepair of many of these homes, particularly those owned by White landlords, led to Vinegar Hill being labeled a “blighted” area, setting the stage for its eventual redevelopment.

¹⁷² James Robert Saunders & R. N. Shackelford, “Urban renewal and the end of black culture in Charlottesville, Virginia: An oral history of Vinegar Hill,” *McFarland & Company*, October 27, 2005.

¹⁷³ “Vinegar Hill,” Cvillepedia, July 28, 2024, https://www.cvillepedia.org/Vinegar_Hill.

¹⁷⁴ Saunders and Shackelford, 2005.

Redevelopment and the Referendum

The redevelopment of Vinegar Hill, however, was deeply intertwined with the racial politics of the era. The city's decision to redevelop was framed as an effort to eliminate urban blight, but it disproportionately harmed the Black community. While some White-owned properties were indeed in disrepair, many Black-owned homes and businesses were well-maintained and successful. Nonetheless, the city pushed forward with redevelopment plans that aimed to demolish the entire neighborhood.

Two referendums played a critical role in this process. First, in 1954, a referendum was held to establish the Charlottesville Redevelopment and Housing Authority (CRHA), a necessary step to qualify for federal urban renewal funds. The second referendum, held in 1960, approved the redevelopment of Vinegar Hill, despite being marred by racial tensions and discriminatory voting practices. Poll taxes and literacy tests disenfranchised many Black voters¹⁷⁵, leaving them unable to voice opposition to the plan. The passage of the referendum sealed the fate of Vinegar Hill, displacing numerous Black families and erasing much of the economic and social fabric that had sustained the community for generations.

The Redevelopment of Westhaven

Physical and Socioeconomic Challenges

Westhaven is beset by both physical decay and deep-rooted socioeconomic challenges. The aging infrastructure, marked by broken windows, mold growth, and deteriorating plumbing, has led to widespread energy inefficiency and unsafe living conditions. These structural issues are exacerbated by a 20% budget cut to the Charlottesville Redevelopment and Housing Authority (CRHA), severely limiting the agency's capacity for maintenance and necessary redevelopment. Compounding these problems is a weakening sense of community ownership, as residents, many of whom are low-income, face high crime rates and entrenched poverty. Additionally, Westhaven's physical isolation from key city infrastructure and commercial areas further marginalizes the neighborhood, contributing to its socioeconomic stagnation.¹⁷⁶ Together, these factors highlight the pressing need for a holistic approach to revitalization that addresses both the physical and social needs of the community.¹⁷⁷

The redevelopment of Westhaven, necessitated by its aging infrastructure, faced significant obstacles that hindered progress in the early stages. One of the primary challenges was the lack of sufficient funding, which created a standstill in the efforts to modernize the public housing units. Additionally, complex bureaucratic processes further delayed the project, making it difficult to navigate the approval and planning phases. A key concern among residents was the fear of displacement, which contributed to resistance against the redevelopment plans and complicated the CRHA's efforts to advance the initiative in a way that was both equitable and efficient.

Currently, the redevelopment of Westhaven is being funded through impact investment, led by key organizations such as BAMA Works, the Charlottesville Redevelopment and Housing

¹⁷⁵ "The poll tax in America," African American Registry, n.d., <https://aaregistry.org/story/the-poll-tax-in-america>.

¹⁷⁶ Peter Giscombe, "Below the line of sight: The Westhaven Community, Charlottesville, VA," Academia.edu, https://www.academia.edu/25273981/Below_the_Line_of_Sight_The_Westhaven_Community_Charlottesville_VA.

¹⁷⁷ Ferlic et al., 2017.

Authority (CRHA), Red Light Management, and the Public Housing Association of Residents (PHAR). This innovative funding approach allows impact investors to achieve financial returns while addressing critical social issues, particularly the need for affordable housing. BAMA Works, the philanthropic arm of the Dave Matthews Band, has played a leading role by contributing a catalytic \$5 million gift, which has drawn additional investment from individual philanthropists to support the capital stack for these redevelopment projects.¹⁷⁸

The redevelopment of Westhaven is a resident-centered effort, with residents actively involved in key decisions, such as selecting architectural designs and choosing the architect. This inclusive approach has helped build trust between residents and developers, reducing resistance and alleviating fears of displacement. The organizations involved have emphasized avoiding the mistakes made in the redevelopment of Vinegar Hill, where displacement and community disruption were major concerns.¹⁷⁹

To address potential funding challenges, the new Westhaven units are expected to be both highly energy-efficient and affordable for residents. The redevelopment will follow a mixed-income model, incorporating both market-rate units and federally subsidized units. This strategy aims to diversify the socioeconomic composition of the community while avoiding the concentration of poverty, thereby promoting long-term sustainability and equity.¹⁸⁰

Conclusion

The history of the redevelopment of Westhaven reveals a narrative intertwined with neglect and systemic racism that has significantly harmed the Black community. The erasure of homes and businesses resulted in the loss of livelihoods and social networks vital to community cohesion. The consequences of these initial redevelopment efforts continue to affect Westhaven today, manifesting in deteriorating housing conditions and increased crime rates. Learning from the lessons of the unfortunate redevelopment attempt in the 1960s, BAMA Works and its partners are committed to implementing a comprehensive redevelopment strategy that prioritizes resident engagement and addresses fears of displacement. By fostering a collaborative approach, these organizations aim to ensure that the new developments are structurally sound and supportive of the community's social fabric and long-term sustainability. Ultimately, the current efforts represent a significant opportunity to rectify past injustices and create a more equitable future for Westhaven residents.

History of the Raising of the City Matches and Other Parts of the Capital Stacks

The affordable housing development projects for Crescent Halls, South First Street, and Westhaven, have all been made possible through innovative mixed finance and development strategies. In this section, we discuss the city's funding contributions to Crescent Halls, South First Street, and Westhaven. As discussed previously, the funding for these projects was done so using mixed financing methods, in which capital stacks were built. Every project has its own

¹⁷⁸ Bama Works, 2022.

¹⁷⁹ Bates, South First Street: Resident-led redevelopment, Vibrant Communities, February 16, 2021, <https://vibrantcommunities.us/news/south-first-street>.

¹⁸⁰ "Public Housing," 2024. See also Bama Works, 2022.

capital stack, where funds from federal, state, non-profit, philanthropic, and the city government are collected and allocated to particular pieces of the given development.¹⁸¹ Each capital stack is thus a result of various public and private partnerships.¹⁸² It should also be noted that each capital stack is made up of “soft debts” and “hard debts.”¹⁸³ Soft debts are those funds that are more flexible, and there is little or no expectation of repayment.¹⁸⁴ A “hard debt” refers to those funds that must be repaid in full.¹⁸⁵ For the capital stacks we are looking at, our hard debts tend to be from state funded loans, and our soft debts tend to be grants from local governments or organizations.¹⁸⁶ Just as philanthropic, state, and federal funding have been instrumental to the establishment of these three projects, as have the contributions of the City of Charlottesville.

Much of the funding for affordable housing in Charlottesville is administered by the Charlottesville Redevelopment and Housing Authority (CRHA). The CRHA receives its funds from a variety of sources, ranging from various streams of funding from the US Department of Housing and Urban Development (HUD), City Council, collecting developer fees and rent, and the selling of their properties.¹⁸⁷ These are some of the ways in which CHRA has raised funds for the redevelopment of Crescent Halls, South First Street, and Westhaven.¹⁸⁸ CRHA has been fortunate to have a partnership with their development partner, Riverbend Development. Riverbend Development, a subsidiary of Red Light Management, has allowed CRHA to keep their entire developer fee, rather than just the normal fraction of it. Further, CRHA collects additional money for allowing bonds for the redevelopment of one of their other projects to be issued under its legal authority.¹⁸⁹ These additional sources of revenue have given CRHA more freedom and flexibility in their funding endeavors.

The Charlottesville Redevelopment and Housing Authority (CRHA) and the Public Housing Association of Residents (PHAR) partnered with Red Light Management and the Dave Matthews Band to create the Affordable Housing Opportunity Fund (AHOF).¹⁹⁰ The AHOF was created to help fund the establishment of more affordable housing in Charlottesville, and is funded through grants from foundations and nonprofits.¹⁹¹ Both CRHA and the AHOF have a

¹⁸¹ Sean Tubbs, “CRHA seeks \$15 million in city funds for redevelopment of Westhaven as part of sustainability plan,” Information Charlottesville, October 1, 2024, <https://infocville.com/2023/10/01/crha-seeks-15-million-in-city-funds-for-redevelopment-of-westhaven-as-part-of-sustainability-plan/>.

¹⁸² Jeff Meyer, personal communication, October 3, 2024.

¹⁸³ Ibid.

¹⁸⁴ Troy Segal, “Soft Loan: Meaning, Overview, Pros and Cons,” Investopedia, October 27, 2023, <https://www.investopedia.com/terms/s/softloan.asp>.

¹⁸⁵ “Hard Debt Definition,” Law Insider, n.d., <https://www.lawinsider.com/dictionary/hard-debt>.

¹⁸⁶ Tubbs, 2023.

¹⁸⁷ Ibid.

¹⁸⁸ Ibid. See also Brenda Kelley and L. Robertson, “Ordinance Authorizing a Grant of Public Funding to Subsidize a Redevelopment of Public Housing owned by Charlottesville Redevelopment and Housing Authority (“CRHA”) (South First Street Phase One Redevelopment) Ordinance Authorizing a Grant of Public Funding to Subsidize a Rehabilitation of Public Housing owned by CRHA (Crescent Halls Redevelopment),” Charlottesville City Council Agendas & Minutes, November 2, 2020, <https://charlottesvilleva.portal.civicclerk.com/event/851/files/attachment/250>.

¹⁸⁹ Tubbs, 2023.

¹⁹⁰ “OUR TEAM — Affordable Housing Group Charlottesville,” Affordable Housing Group Charlottesville, n.d., <https://www.ahg-cville.org/team>.

¹⁹¹ Ibid. See also “The Affordable Housing Opportunity Fund,” Cause IQ, n.d., <https://www.causeiq.com/organizations/affordable-housing-opportunity-fund,842840147/>.

grantee in the Charlottesville Community Development Corporation (CCDC).¹⁹² This means that funds from the City and philanthropic funds constitute the CCDC's soft debts in these developments' respective capital stacks. The CCDC is the main source of soft funding for South First Street and Crescent Hall redevelopment projects.

Crescent Halls' City Funds

Crescent Halls was the CRHA's first concern when it came to redevelopment. Work began in 2019 to renovate all of the outdated units and finally wrapped up by July of 2024. Partnerships for Crescent Halls' redevelopment included Arnold Design Studio Architecture, GMA General Contractors, the Public Housing Association of Residents (PHAR), the Affordable Housing Group, the Virginia Community Development Corporation, Red Light Management, and Reno LLC. Their sources of funding included the Low-Income Housing Tax Credit (LIHTC), the AHOF, the City of Charlottesville, and loans and grants awarded to the CRHA.¹⁹³ By the end of the project's timeline, the Crescent Hall capital stack was worth about \$28 million.¹⁹⁴

As part of the Fiscal Year 2019/2020 Budget, City Council approved a total of \$3,000,000 in City Capital Improvements Program (CIP) funding for the Crescent Halls and South First Street Phase One projects. This funding would be divided up between the two projects following a November 2020 City Council Meeting. In this meeting, CRHA requested \$1,875,000 in public funds from the City of Charlottesville. In their proposed ordinance for public funding, they laid out that no more than \$85,000 of those funds go towards soft costs, or any kind of planning fees. The rest would have to go towards "hard costs," or physical operation costs.¹⁹⁵ Further, CRHA proposed an annually recurring subsidy equal to the dollar amount of the real estate taxes assessed and billed to the new Project Owner, Crescent Halls Reno, LLC. City Council approved all of these measures, under the condition that CRHA prepared a written Sustainability Plan. This Plan would seek to demonstrate the extent to which CRHA and the Project Owner will establish and provide operational funding and capital, and other reserves needed for the establishment of these projects. The funding for the second phase of South Street development would not be approved until the Sustainability Plan had actually been agreed upon by the majority of City Council. Despite the ordinance ultimately getting approved, Executive Director of CRHA, John Sales, expressed concern with this particular provision, questioning the need to submit a Sustainability Plan prior to requesting more funding.¹⁹⁶

South First Street Phase One's City Funds

The capital stack used for phase one of South First Street looks extremely similar to that of Crescent Halls'. The funding for South First Street Phase One was achieved through partnerships with Arnold Design Studio Architecture, Breeden Construction, the Public Housing Association of Residents (PHAR), the Affordable Housing Group, the Virginia Community

¹⁹² "The Affordable Housing Opportunity Fund," n.d. See also Kelley & Robertson, 2020.

¹⁹³ "Crescent Halls Overview," Charlottesville Redevelopment and Housing Authority, n.d., <https://cvillerha.com/crescent-halls-2/>.

¹⁹⁴ See Appendix "Crescent Halls Capital Stack."

¹⁹⁵ Kelley & Robertson, 2020

¹⁹⁶ Ibid.

Development Corporation, Red Light Management, and South First Street Phase One, LLC.¹⁹⁷ The redevelopment was funded through various sources including the Low-Income Housing Tax Credit, the City of Charlottesville, the Affordable Housing Opportunity Fund, and loans and grants awarded to CRHA.¹⁹⁸

During the same 2020 City Council Meeting, CHRA requested funding from the City Council of \$1,125,000, with a maximum of \$144,000 of that amount to go towards soft costs. CHRA again proposed an annually recurring subsidy towards the new Project Owner, Crescent Halls Reno, LLC. These funds were approved by the City Council, with the same requirement that CHRA provide a written Sustainability Plan before funding can be granted for Phase Two of the South First Street development.¹⁹⁹ It was decided that City funding for these projects be disbursed to CRHA as a grant. CRHA will give a grant fund to Charlottesville Community Development Corporation (CCDC). CCDC will then lend to the project as an interest-free, 30-year loan. Due to this decision, the city was required to establish use of a taxable bond rather than a tax-exempt bond, contrary to their original plan.²⁰⁰

South First Street Phase Two's City Funds

The capital stack for phase two of South First Street is worth about \$55 million, funded through a mix of public and private partnerships. This is much like the sources of funding for Phase One and Crescent Halls.²⁰¹ The majority of the hard debt comes from state funded loans, while the majority of the soft debts come from the CRHA, CCDC, and developer fees.²⁰²

In a 2024 City Council meeting, CHRA requested \$6 million in funding for South First Street Phase Two, only 10% of which could be put towards soft costs. This request was granted by City Council, under the requirement that the remaining funds be disbursed between September of 2024 and September of 2026. The CHRA is allowed to request certain amounts of these funds at any time, but no more than monthly. They also must leave \$300,000 for post construction costs, per the Certificate of Occupancy issued by the City's Building Official.²⁰³

Westhaven's City Funds

In 2023, the Charlottesville Redevelopment and Housing Authority (CRHA) asked for \$15 million in funds from the city of Charlottesville to develop the Westhaven affordable housing project. While CHRA was already projected to receive \$9 million from the city over the next three years as part of the Capital Improvement Program (CIP), the \$15 million would go

¹⁹⁷ Ibid. See also "South First Street," Charlottesville Redevelopment and Housing Authority, n.d., <https://cvillerha.com/south-first-street/>.

¹⁹⁸ "South First Street," n.d.

¹⁹⁹ Kelley & Robertson, 2020.

²⁰⁰ Ibid.

²⁰¹ Jeff Meyer, personal communication, October 3, 2024. See also Appendix "South Street Phase Two Capital Stack."

²⁰² See Appendix "South Street Phase Two Capital Stack."

²⁰³ Kyna Thomas, "Ordinance Authorizing a Grant of Public Funding to the Charlottesville Redevelopment and Housing Authority for the Construction of Affordable For-Rent Housing Units at 900 First Street South, Charlottesville, Virginia in a Not-to-Exceed Amount of Six Million Dollars (\$6,000,000.00) For Households of Low And Moderate Area Median Income Levels," Charlottesville City Council Agendas and Minutes, July 15, 2024, <https://charlottesvilleva.portal.civicclerk.com/event/2031/files/attachment/5203>.

towards raising up to \$150 million, so CHRA could apply for HUD’s Choice Neighborhoods Program. If able to get approved for the program, they may be able to obtain \$50 million to go towards Westhaven, whose overall cost is estimated to be about \$115 million.²⁰⁴ The Fiscal Year 2025 Budget showed that the \$15 million ask towards the Westhaven development was ultimately approved by City Council.²⁰⁵

Conclusion

While most of the funds for development of Crescent Halls, South First Street, and Westhaven come from HUD, the impact of local funding should not be overlooked. As Deputy City Manager for Operations, Sam Sanders echoed, there is never enough funding for affordable housing (O’Hare, 2022).²⁰⁶ When it comes to the right of people to dignified housing, every dollar matters. Without the mixed financing strategies used to fund these projects, cutting Charlottesville’s need for affordable housing so significantly may not have been possible.

Overview of Passive Buildings, Energy Efficiency, and Solar Installs

Bama Works’s affordable housing redevelopment projects utilize solar energy and energy-efficient designs to achieve low electric bills for residents, create environmentally friendly housing, and reduce overall costs through solar tax credits.

The renovation of the Crescent Halls apartment complex was the first housing development project Bama Works undertook. Crescent Halls utilizes solar panels and a single house meter to generate electricity for the entire building and reduce power costs for its residents. The Crescent Halls solar system is fully owned by Crescent Halls Renovation (CHR), who fronted the capital to purchase and install the system through Tiger Solar.²⁰⁷ The money for the solar system was raised by selling reusable water bottles and the panels were bought outright, allowing CHR to benefit 100% from the energy generated by the system.²⁰⁸ CHR also pays for the annual inspections and routine maintenance of the solar system.²⁰⁹ As Crescent Halls was a renovation project, meeting energy efficiency standards would have been difficult without demolishing much of the existing infrastructure. Due to this, Crescent Halls is the only Bama Works housing project that is not energy efficient.²¹⁰

All other Bama Works affordable housing redevelopment projects have net-zero emissions and have built-in solar systems. The South First Street housing project attempted to meet passive house design standards to achieve higher tax credits and energy efficiency, but meeting passive house standards is costly and difficult to achieve correctly. Due to the high

²⁰⁴ Tubbs, 2023.

²⁰⁵ “City of Charlottesville Operating and Capital Improvement Budget FY 2024-2025,” City of Charlottesville, April 15, 2024, <https://www.charlottesville.gov/DocumentCenter/View/12193/City-of-Charlottesville-VA-FY-2025-Adopted-Budget?bidId=>.

²⁰⁶ Erin O’Hare, “Charlottesville has invested \$46.7 million on affordable housing since 2010 but, ‘Is that good?’,” Charlottesville Tomorrow, August 4, 2022, <https://www.cvilletomorrow.org/charlottesville-has-invested-46-7-million-on-affordable-housing-since-2010-but-is-that-good/>.

²⁰⁷ Jay Kessler, Email Communication, October 15, 2024.

²⁰⁸ Ann Kingston, Personal Communication, October 3, 2024.

²⁰⁹ Jay Kessler, Email Communication, October 15, 2024.

²¹⁰ Ann Kingston, Personal Communication, October 3, 2024.

requirements a building must pass to meet passive housing standards, they had difficulty getting the construction to pass inspection. They resorted to creating net-zero, energy-efficient housing. The benefit of passive housing is that the developers could achieve more points on their tax credit applications, but they still received zero-energy credits for meeting energy-efficient housing standards.²¹¹ The South First Phase One solar systems are set up to benefit residents and reduce the cost of electricity. Each apartment building is on a house meter with private electrical meters for each apartment.²¹² The South First project used a power purchase agreement (PPA) with SunTribe to fund the project. A PPA is a contract with a solar developer that allows the buyer to finance rooftop solar installations with little-to-no upfront cost and to buy electricity at a set price for a specific time period.²¹³ This PPA provided the capital to purchase and install the system, and the solar power generated is sold to South First at a discounted rate.²¹⁴

Four of the Bama Works housing projects have or are committed to using Housing Innovations in Energy Efficiency (HIEE) funding as a part of their capital stack. This HIEE funding comes through the Virginia Department of Housing and Community Development (DHCD) from Virginia's participation in the Regional Greenhouse Gas Initiative.²¹⁵ The DHCD's HIEE funding is utilized to implement energy efficiency improvements in both newly constructed and existing housing, with a particular focus on affordable housing initiatives.²¹⁶ The South First Phase One project received \$1,484,000 of HIEE funding, Crescent Halls received \$1,935,000, South First Phase Two has a commitment of \$2,000,000, and Sixth Street Phase One has a commitment of \$2,000,000.²¹⁷ The money received for these projects is part of the projects' overall capital stack, but receiving the funds is conditional to achieving certain energy efficiency standards established by DHCD.²¹⁸

There are several different certification programs with varying energy efficiency requirements that the DHCD may utilize. Two common certifications are Green Building Certification and the Department of Energy's Zero Energy Ready Homes Certification (ZERH). Crescent Halls and South First Phase One, the two completed projects, both achieved Earthcraft Gold Certifications, while the planned Sixth Street Phase One and South First Phase Two will pursue Enterprise Green Build Certifications.²¹⁹ Both of these certifications require each housing unit and building to meet certain Home Energy Rating System (HERS) requirements, reduce HVAC duct leakage and ensure adequate ventilation through thoughtful installation of insulation and air sealing, and select higher efficiency air handlers and hot water heaters.²²⁰ Early versions of the certification process for Crescent Halls and South First Phase One projects used ZERH

²¹¹ Ann Kingston, Personal Communication, October 3, 2024.

²¹² Jay Kessler, Email Communication, October 15, 2024.

²¹³ "Solar Power Purchase Agreements," Environmental Protection Agency, January 15, 2024, <https://www.epa.gov/green-power-markets/solar-power-purchase-agreements>.

²¹⁴ Jay Kessler, Email Communication, October 15, 2024.

²¹⁵ Jeff Meyer, Email Communication, October 14, 2024.

²¹⁶ "Housing Innovations in Energy Efficiency (HIEE)," Department of Housing and Community Development, n.d., <https://www.dhcd.virginia.gov/hiee>.

²¹⁷ Jeff Meyer, Email Communication, October 14, 2024.

²¹⁸ Ibid.

²¹⁹ Ibid.

²²⁰ Ibid.

standards instead, which have solar ready installation requirements, meaning the roof systems need to be adequate for a solar panel install and the conduit for the energy transfer had to be in place.²²¹

Earthcraft Certification is a certification program created in 1999 to address difficult climate conditions in the U.S. Southeast. To get this certification, builders follow a checklist to ensure the building is durable, cost-effective, comfortable, and minimizes waste. After construction, an independent inspector checks the building's energy use and performs a pressure test. If it meets the standards, the building gets certified. This certification assures owners that their building is efficient and built with green practices.²²² The certification has three tiers, certified, gold, and platinum. This depends on the number of points scored (on project factors such as site planning, construction waste management, resource efficiency, durability and moisture management, indoor air quality, high performance building envelope, energy efficient standards, water efficiency, education and operations, and innovation) and the project's compliance with HERS Rating Index requirements. A score of 75 points for a multifamily housing renovation project (such as Crescent Halls) awards a certification, 100 points awards gold certification, and 125 points rewards platinum certification.²²³ A score of 100 points for a new construction project (such as South First Phase One) awards a certification, 150 points awards a gold certification, and 200 points rewards platinum certification.²²⁴ Both Crescent Halls and South First Phase One were awarded Earthcraft Gold Certification. Further information on how to apply and get certified using EarthCraft's Multifamily Certification Program can be found in their 2016 EarthCraft Multifamily Manual.²²⁵

Figure 1 shows the planned and achieved scores for the Crescent Halls housing renovation project. The developers originally pursued a platinum certification at a score of 144 points but ended up receiving a gold certification with a score of 108.²²⁶ Figure 2 shows the planned and achieved scores for the South First Street Phase One project. The developers planned to achieve a platinum certification with a score of 240 points, but fell slightly short of the cutoff with a score of 197 points, awarding them a gold certification.²²⁷ The benefits of pursuing a higher certification standard, such as gold or platinum certification, are that a higher certification level can set apart a project on a market and appeal to environmentally conscious consumers, increase property value, enhance developer reputation, be used to pursue tax credits and other financial incentives, create further utility savings for tenants, and ensure compliance with current and future environmental building regulations.²²⁸

²²¹ Ibid.

²²² "About the Program," EarthCraft, n.d., <https://earthcraft.org/who-is-earthcraft/>.

²²³ "EarthCraft Multifamily Renovation Workbook Crescent Halls," 2020, Received by Jay Kessler via Email Communication on October 15, 2024.

²²⁴ "EarthCraft Multifamily New Construction Workbook South 1st Street - Phase One," 2020, Received by Jay Kessler via Email Communication on October 15, 2024.

²²⁵ "EarthCraft Multifamily Manual," EarthCraft, 2016, https://earthcraft.org/wp-content/uploads/2019/08/ECMF-Manual-1.19.2016_v2-1.pdf

²²⁶ "EarthCraft Multifamily Renovation Workbook Crescent Halls," 2020.

²²⁷ "EarthCraft Multifamily New Construction Workbook South 1st Street - Phase One, 2020.

²²⁸ EarthCraft Program and Certification, Zehnder, 2015, <https://zehnderamerica.com/blog/earthcraft-program-and-certification/>. See also "EarthCraft Multifamily Manual," 2016. *EarthCraft*. See also "About the Program," n.d.

EarthCraft Program Levels:	Certified	Gold	Platinum
		75	100

***Choose Certification Level Below

Project Points	Project Score	
	Planned	Actual
SITE PLANNING (SP)	9	7
CONSTRUCTION WASTE MANAGEMENT (CW)	7	1
RESOURCE EFFICIENCY (RE)	6	3
DURABILITY AND MOISTURE MANAGEMENT (DU)	8	8
INDOOR AIR QUALITY (IAQ)	14	11
HIGH PERFORMANCE BUILDING ENVELOPE (BE)	26	26
ENERGY EFFICIENT SYSTEMS (ES)	52	36
WATER EFFICIENCY (WE)	9	9
EDUCATION AND OPERATIONS (EO)	6	0
INNOVATION (IN)	7	7
Totals	144	108
Additions Total	0	0

Figure 1. EarthCraft Multifamily Renovation Workbook - Crescent Halls²²⁹

EarthCraft Program Levels: Point Thresholds:	Certified	Gold	Platinum
		100	150

***Choose Level Below

Project Points	Project Score	
	Planned	Actual
SITE PLANNING (SP)	15	12
CONSTRUCTION WASTE MANAGEMENT (CW)	5	0
RESOURCE EFFICIENCY (RE)	17	13
DURABILITY AND MOISTURE MANAGEMENT (DU)	16	13
INDOOR AIR QUALITY (IAQ)	12	11
HIGH PERFORMANCE BUILDING ENVELOPE (BE)	57	57
ENERGY EFFICIENT SYSTEMS (ES)	94	78
WATER EFFICIENCY (WE)	12	5
EDUCATION AND OPERATIONS (EO)	8	4
INNOVATION (IN)	4	4
Totals	240	197

Figure 2. EarthCraft Multifamily New Construction Workbook - South 1st Street Phase One²³⁰

²²⁹ “EarthCraft Multifamily Renovation Workbook Crescent Halls,” 2020.

²³⁰ “EarthCraft Multifamily New Construction Workbook South 1st Street - Phase One, 2020.

Conclusions

The collaborative work, led by Bama Works and Red Light to redevelop public housing and introduce hundreds of new units in the city of Charlottesville provides strong evidence that this work can be done, and provides a blueprint for others to follow. This incredible work was only possible through the backbone coordinating work of Ann Kingston and Bama Works, the philanthropic gifts that provided the catalytic capital, and the important in-kind donation of development staff time and expertise from Riverbend Development. However, other cities looking to follow this model also have the opportunity to mobilize philanthropists, community foundations and local architects and developers to be part of the transformation of their towns to more equitable places to live, work and thrive.

Appendix

Crescent Halls Capital Stack

SOURCES	Amount	Interest Rate	Interest Step?	Non-Recourse?	Available Only From Cash Flow?	Soft Debt CF. Percent	% of CF?	% of CF?	Payment Start Date	Amortization	Term	Reference	Net Start Date	Net Rate	Net Term	Net Interest Step?	Payments Per Year	Annual Debt Service	As a % of Debt	As a % of Equity	As a % of Total Capitalization
Debt																					
Hard Debt																					
1	VH Taxable	9,300,000	7.00%	No	Yes	3	100.00%	100.00%	1/1/23		360							742,553	23.5%	-	16.8%
2	VH REACH	9,900,000	3.95%	No	Yes	2	100.00%	100.00%	4/1/27	360	360							563,750	25.0%	-	17.9%
3	DHCD VHTF	1,100,000	0.50%	Yes	No	4	100.00%	100.00%	4/1/27	360	360							5,587	2.8%	-	2.0%
4	DHCD VCI	2,000,000	0.50%	Yes	No	4	100.00%	100.00%	4/1/27	360	360							10,158	5.1%	-	3.6%
5	DHCD NHTF	700,000	0.50%	Yes	No	4	100.00%	100.00%	4/1/27	360	360							3,555	1.8%	-	1.3%
6	DHCD HIEE	2,000,000	0.00%	No	No	6	100.00%	100.00%	4/1/27	360	360							1	5.1%	-	3.6%
Total Hard Debt		25,000,000																	63.1%	-	45.2%
Soft Debt																					
7	Deferred Developer Fee	1,067,860	0.00%	No	Yes	3	100.00%	100.00%	1/1/27	0	180								2.7%	-	1.9%
8	CRHA Leasehold Interest	1,665,000	4.33%	No	No	2	100.00%	100.00%	4/1/27	360	360								4.2%	-	3.0%
9	CCDC (City of CVille)	6,000,000	0.00%	No	No	4	100.00%	100.00%	4/1/27	360	360								15.2%	-	10.8%
10	CCDC (AHQF)	4,000,000	0.00%	No	No	4	100.00%	100.00%	4/1/27	360	360								10.1%	-	7.2%
11	CCDC (TJPD, CAHF, VH, PHR)	1,860,000	0.00%	No	No	6	100.00%	100.00%	4/1/27	360	360								4.7%	-	3.4%
Total Soft Debt		14,592,860																	36.9%	-	26.4%
Total Debt		39,592,860																	100.0%	-	71.6%
Equity, Cash flow during Construction, Grants and Other																					
Equity																					
12	Investor Limited Partner	15,708,759																			28.4%
13	General Partner	100																			0.0%
Total Equity		15,708,859																			28.4%
Total Sources		55,301,719																			100.0%
Total Uses (From Uses tab)		55,301,719																			100.0%
Variance \$		0																			0.0%
Variance %		0.0%																			0.0%

South First Street Phase Two Capital Stack

Sources											
South First Phase Two											
Debt											
Hard Debt											
	TOTAL AMOUNT	Interest Rate	Initial Interest Only Period	Non-Recourse to Partnership (Included in Min Gain Calculation)	Payment Start Date	Amortization (Months)	Term (Months)	Annual Debt Service	As a % of Debt	As a % of total Capitalization	
VH Taxable	9,300,000	7.00%	No	Yes	4/1/27	360	360	742,553	23.5%	16.8%	
VH REACH	9,900,000	3.95%	No	Yes	4/1/27	360	360	563,750	25.0%	17.9%	
DHCD VHTF	1,100,000	0.50%	Yes	No	4/1/27	360	360	5,587	2.8%	2.0%	
DHCD VCI	2,000,000	0.50%	Yes	No	4/1/27	360	360	10,158	5.1%	3.6%	
DHCD NHTF	700,000	0.50%	Yes	No	4/1/27	360	360	3,555	1.8%	1.3%	
DHCD HIEE	2,000,000	0.00%	No	No	4/1/27	360	360	1	5.1%	3.6%	
Total	25,000,000								63.1%	45.2%	
Soft Debt											
	TOTAL AMOUNT	Interest Rate	% of Available Cash Flow	Non-Recourse to Partnership (Included in Min Gain Calculation)	Payment Start Date	Amortization (Months)	Term (Months)	As a % of Debt	As a % of total Capitalization		
Deferred Developer Fee	1,067,860	0.00%	100%	No	1/1/27	0	180	2.7%	1.9%		
CRHA Leasehold Interest	1,665,000	4.33%	100%	No	4/1/27	360	360	4.2%	3.0%		
CCDC (City of CVille)	6,000,000	0.00%	100%	No	4/1/27	360	360	15.2%	10.8%		
CCDC (AHQF)	4,000,000	0.00%	100%	No	4/1/27	360	360	10.1%	7.2%		
CCDC (TJPD, CAHF, VH, PHR)	1,860,000	0.00%	100%	No	4/1/27	360	360	4.7%	3.4%		
Total	14,592,860							36.9%	26.4%		
Total Debt		39,592,860									
Equity, Cash flow during Construction, Grants and Other											
Equity											
	Investor Limited Partner	15,708,759								28.4%	
	General Partner	100								0.0%	
Total		15,708,859								28.4%	
Total Sources		55,301,719									
Membership %											
	Name	Ownership %	Profits & Losses	Capital Gains & Losses	Operating Cash Flow Year 1-5	Operating Cash Flow Year 6+	Cash Flow from Residual				
Limited Partner	VCDC Equity Fund 26, LLC	99.9900%	99.9900%	99.9900%	99.9900%	99.9900%	0.0000%				
General Partner	South First Phase Two Management LLC	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				
State Limited Partner		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				
Special Limited Partner	VAHM, L.L.C.	0.0010%	0.0010%	0.0010%	0.0010%	0.0010%	0.0000%				
Other		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				
Other		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				
Other		0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				
Total		100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0.0000%				
50% Bond Test (if applicable)											
Tax Exempt bonds (only non-recycled bonds)											
	Depreciable Basis	48,175,286									
	Plus Land Cost	1,665,000									
Aggregate Basis		49,840,286									
Financed Percentage		NA									

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