

(Minority Business Development Center)

Problem:

Existing minority businesses have often expressed that support is lacking for them to be successful and additional resources are needed from the city and existing partners. Unlike other racial demographics where access to information/capital/mentorship has been readily available oftentimes minority entrepreneurs may be the first in their communities and those same resources simply don't exist. The city has resources but those resources have not been well advertised or what's being provided isn't necessarily meeting the needs of various levels and types of business owners.

Historical Why:

Covid-19 has had a disproportionate financial impact on black small businesses. (<https://www.forbes.com/advisor/personal-finance/covid19-financial-impact-on-black-businesses> Between February and April of 2020, Black business ownership declined more than 40%, the largest drop across any ethnic group, [according to a report by the House Committee on Small Business Committee](#). The report details the impact Covid-19 has had on Black-owned businesses in the United States. Black-owned businesses were less likely to handle mandated closures due to lack of access to financial relief.

Recommendations:

To meet the needs of existing and future businesses the city of Norfolk should create a minority business development center; this would increase accessibility and provide an in person option for those who value one on one support. The center would also serve as a resource location for general information, continuing education classes, host business associations and various industry events. The center should focus its offerings to meet the needs of entrepreneurs: beginner/intermediate/advanced.

This center would also host seminars focusing on: minority business opportunities, grants, the procurement process and bidding opportunities. This center would be a resource location for business owners seeking:

Tax Planning & Accounting Services- quickbooks training, tax preparation, financial statements and projections

Legal Services- key business document preparation and advising

Marketing Resources- website development, branding assistance, social media planning

Business planning- business plan design assistance

Real Estate Assistance- Providing assistance in identifying brick and mortar locations. City of Norfolk should consider creating a commercial landlord incentive program. Perhaps rent is reduced (subsidized by the city) to increase minority business locations within the city.

This center would also offer virtual options, serving as a physical location for various entrepreneurs to utilize the center as a hub for virtual conferences/summits/continuing education completion.

Partnerships:

The center could collaborate with the city (Economic development/ EDA) organizations that support small business owners and focus on providing them with resources to build capacity

- 1) Black Brand, The Black Chamber of Commerce: <https://blackbrand.biz/> - <https://www.wtkr.com/news/black-brand-awarded-750k-to-help-norfolk-based-minority-owned-businesses>
- 2) Hispanic Chamber of Commerce: <https://hcccova.org/>
- 3) Old Dominion University- <https://www.odu.edu/univ-impact/entrepreneurship>
- 4) Norfolk State University- <https://www.nsu.edu/Academics/Research/Foundations-and-Centers-of-Excellence/NSU-Innovation-Center/About>

Amplifying information:

- 1) <https://www.forbes.com/state-of-black-entrepreneurship/#648bb1d6676d>
- 2) <https://norfolkdevelopment.com/resources/capital-access-program/>
- 3) <https://www.forbes.com/advisor/personal-finance/covid19-financial-impact-on-black-businesses/>
- 4) <https://smallbusiness.house.gov/news/documentsingle.aspx?DocumentID=3578#:~:text=In%202020%2C%20Black%20business%20ownership,rate%20of%20any%20racial%20group.&text=According%20to%20the%20report%2C%20Black,had%20less%20access%20to%20relief.>
- 5) <https://www.wtkr.com/news/black-brand-awarded-750k-to-help-norfolk-based-minority-owned-businesses>
- 6) <https://ips-dc.org/report-ever-growing-gap/>

Measurement of Success:

Create a Minority Business Needs Assessment; measure success based on attendance of offerings and feedback from business owners. Measure success based on contracts secured and revenue generated.

(Sustainability)

Problem:
<p>How to Sustain a Small Black owned business. 8 out of 10 Black businesses fail within the first 18 months according to Bloomberg Only 4% of Black businesses survive the Start Up stage</p>
Historical Why:
<p>Discrimination & Mistrust Black entrepreneurs have historically faced unique challenges. Congress passed the Freedmen's Bureau Act in 1865 awarding compensation in the form of 40 acres and a mule to blacks. However after the assassination of Lincoln, this bill was rescinded. The legacy of slavery and Jim Crow left African Americans at a lasting economic disadvantage without equal footing, poverty continued to cycle through descendants of those slaves, creating a long history of wealth inequality.</p> <p>The Greenwood District of Tulsa, Oklahoma became widely recognized as a Black Wall Street, ripe with businesses, banks, and educated professionals. But in June 1921 the entire town was bombed and burnt to the ground by a white mob. The Black businesses did not have the funds to rebuild. Mistrust and fear due to the refusal for police protection and a judicial system that refused to prosecute. It was not safe for African Americans to continue to be entrepreneurs in this climate. The hope for creating generational wealth was burned to the ground.</p> <p>Real estate is one of the most common ways to build wealth in America. But discriminatory housing practices have historically kept Black Americans out of the game. In 1930, the Federal Housing Administration refused to insure homes in African American neighborhoods. This is known as Redlining and still exists. According to 2020 data from the Home Mortgage Disclosure Act, Black applicants are denied loans 80% more than white applicants.</p>
Recommendation:
<ul style="list-style-type: none"> > Virginia Small Business Resiliency Grant awards - 9.7 million in grants (not specifically for people of color) http://virginiainmainstreet.com > 9 Resources To Help Black Owned Small Businesses Local Chapters of Black Business Association. Black Founders. National Minority Supplier Development Council. Minority Business Certifications. U.S Small Business Association. Minority Business Development Agency. Black Owned Everything. Small Business Empowerment Program. > Minority Entrepreneur Quarterly Socials for networking and support > Minority Business Advocate / Lobbyist

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City of Norfolk

Economic Opportunity Subcommittee Report

Partnerships:
Financial institutions / Other Black owned businesses / Entrepreneurs
Amplifying information:
Only 4% of Black businesses survive the Start Up stage
Measurement of Success:
Increase the number of Black Entrepreneurship & Businesses through sustainable practices and sustain them for 5 years or more. This is done through the Minority Small Business Center. Providing them ways to identify the roadblocks and challenges and by supporting them with Quarterly Business Check Ups and reviews.

(Market)

Problem:
Minority business have not been marketing to properly regarding the services that The City of Norfolk have in order to promote and assist in the growth of their businesses. There has been huge gaps between The City and the citizen on how and where to gain the assistances needed to build a strong viable business with the city. The present methods of marketing and advertising has been outdated and unsuccessful for years. Minority business feel that the only thing the city care about is getting paid taxes.
Historical Why:
A vast minority of businesses have closed in Norfolk and have not been able to regain momentum to resurface . They have been left will tax obligations and debt. This due to the trust that owners have in the support that the City has offered over the years. There has not been a Center delegated to supporting and helping business owner with the needed resources and knowledge to return back to business. The pandemic has had a drastic impact on most business in the City of Norfolk.
Recommendation:

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Know the audience that you are marketing too
Emphasize the value of the Center and how it can change the way the City is assisting in the success of minority business
Create a website for the Center and keep it updated. Make it colorful and eye catching
Use social media, facebook, instagram, goggle ads, billboards, twitter, hand to hand flyers, digital newspaper and minority newspapers, local talk show, radio ads, psa
Start a blog for the Center to improve website visibility online.
Continued educations and network groups and social gathering
Use email marketing to help build leads for the center. In fact, 73 percent of millennials prefer communication to via email
Use all city sites to promote

Partnerships:

Amplifying information:

Measurement of Success:

Market the Minority Business Center in a way that help business feel that it is an honor to be apart of the Center. Develop a membership card for businesses. Set a monthly goal to add new business.

(AREA 4)

Problem:

Historical Why:

Recommendation:

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Partnerships:
Amplifying information:
Measurement of Success:

DRAFT

Education

Problem:

In the city of Norfolk 33% of youth and/or young adults ages 17-21 are not enrolling in any institutions of higher education within 16 months of earning a federally recognized high school diploma. In addition, 37.6% (ages 14-19) have a high school diploma or less than 9th grade education. The lack of education and certification also leaves a gap in the trade and industry field. With the increase of clean energy jobs being proposed for the Hampton Roads community, this highlights yet another opportunity where youth and young adults are not equipped with the skills sets to meet the market demand for employment. Specifically, there must be a focus on African Americans based on only 40% of African American representation in the commercial trade and industry field.

Historical Why:

Several studies found that race, gender, and socioeconomic status is associated with low probability of enrollment into a four-year institution or two-year institution. The race most likely to be in poverty in Norfolk is the Black community, with 26.99% below the poverty level, specifically, the African American male poverty rate at 23%.

Recommendations:

Research suggests that youth are coming into the workforce waiting to be told what to do instead of seeking what to do, using their own skills to increase their value and show that they are a valuable asset to an organization. Schools are teaching children to do only what is asked, teaching to a standardized test, and often are not challenged to critical think, or go above and beyond what is asked of them. The result of this is a population that is not engaged in solving any problems or trying to figure out solutions. Also, their knowledge is so shallow after trying to memorize facts for so long that they do not seek knowledge as part of finding their own way...peer opinion is more important than individual thinking, research, and analysis. Resulting in a generation of youth lacking critical thinking skills, and leadership capabilities, therefore, the City of Norfolk must establish a place for youth workplace readiness and career exploration that will provide mentorships, internships, and apprenticeships.

Mentorship is a work-based learning experience that consists of a long-term relationship focused on supporting the growth and development of a youth and/or young adult (ages 14-25) as they learn about a particular industry and workplace. The youth and/or young adult is paired with a community professional who has a recognized record of achievement and first-hand experience in the occupational field or career cluster of their choice. The mentor becomes a source of guidance, motivation, wisdom, teaching, role modeling, and support. The knowledge, advice, and resources shared depend on the format and goals of the mentoring relationship. Mentor support can provide a wide range of personal and professional benefits, which ultimately lead to improved performance in the workplace. Mentorship requires youth and/or young adult (ages 14-25) preparation, encouraging

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career exploration, vision, and goal setting.

Mentors are encouraged to provide the mentee with as much hands-on experience as possible and to provide a broad view of the business/industry as well as routine tasks and challenging opportunities. A mentorship may be completed on a one-on-one, small group, or virtual basis.

Internship is a work-based learning experience that places the student in a real workplace environment to develop and practice career-related knowledge and skills for a specific career field related to a youth and/or young adult’s career interests, abilities, and goals. Internships must be paid. Successful internships require collaboration, communication, and citizenship skills.

Registered Apprenticeship is an employment training solution that helps the business community to attract employees and provides mentorship and industry specific training creating skilled, productive journey workers, and receive full-time pay with benefits. The Department of Labor and Industry currently has thousands of registered apprentices working to serve the private and public sectors and within our military forces. Employers across the Commonwealth drive our voluntary program through participating as Sponsors of Registered Apprenticeship.

Partnerships:

These are potential partnerships that could help to narrow the gaps that exist within the trade and industry field, specifically, with African American males.

- 1). Maritime: Shipbuilding & Repair - Hampton: <https://hamptonroadsalliance.com>
- 2). Virginia Maritime Association: <https://www.vamaritime.com>
- 3). US Department of Defense: <https://www.defense.gov>
- 4). Norfolk Emerging Leaders (NEL): <https://www.norfolk.gov/918/Norfolk-Emerging-Leaders-NEL>.

Amplifying information:

https://www.doe.virginia.gov/instruction/college_career_readiness/index.shtml

<https://www.norfolk.gov/1868/Major-Improvement-Projects-Plans>

<https://www.census.gov/quickfacts/norfolkcityvirginia>

<https://www.norfolk.gov/428/Demographics>

<https://datausa.io/profile/geo/norfolk-va/>

Measurement of Success:

Increase of diversity of enrollment into each major trade and industry field

Significance will be based on an increase of at least 3% of certifications obtained within each major trade and industry field

Sports and Wellness

Problem:

According to the Virginia Department of Health from 2014-2018, there were 1,667 emergency room reports of incidents related to gun violence in the city of Norfolk. 87% of the victims were males, specifically, 53% were Black teens and Black young adults.

In 2020, the effects of COVID-19 coupled with the closing of Norfolk Recreation Centers sports programs caused a large strain on youth living in underserved neighborhoods leading to a lack of supervision and detrimental behaviors such as acts violence. Gun violence has increased 28% since the closing of Norfolk Recreational Centers sports programs.

Historical Why:

Prior to the COVID Pandemic sports programs were vital to the Norfolk Communities. The pandemic put a halt in sports, physical activities and the wellbeing of others. Sports in the community was a major contributor to Norfolk economic and social development. Sports specifically empowered our youth and many adults.

The games impacted health, education, and social inclusion. The pandemic caused social and physical distance, lockdowns of businesses, schools, churches, and overall social life. The economic repercussions of games and sporting events being canceled appeared to have led to the increase of teen boredom and social dysfunctional behavior which led to an increase of crime in the mermaid city.

Social cohesiveness contributes to the social and emotional excitement of sports fans and other athletes involved in physical activities and interactions that fosters communication. The closing of recreational centers led to the demise of creativity, the fundamentals of learning and engaging in competitions, economic development, and social interactions.

Recommendation:

- Reopening of recreational center sports programs and activities
 - Stay Healthy Longer.
 - Reduce Stress.
 - Benefits to Families.
 - Reduce Crime Rates with Children.
 - Recreation Centers Increase Property Value.
 - Keep Your Employees Alert and Around.
 - Cultural Diversity
- Use the \$300,000 grant money to create **PROJECT SAFE NEIGHBORHOOD** programs that will address violent acts of crime including gun violence in the mermaid City of Norfolk

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- Revitalize recreational centers to 21st century technology
 - Digital Check-In
 - Tech Education Program
 - Interactive Digital Displays
 - Virtual Reality Workouts

Partnerships:

- Local Based Programs:
 - Hampton Roads Community Foundation
 - Garden of Hope, Incorporated
 - Clever Communities in Action
 - Church Programs and Community Involvement (Parenting Groups) (Teen Building programs).
 - Local Greek Fraternity and Sorority Organizations
- Local School Involvement:
 - Norfolk Public Schools Secondary Schools with sports and clubs
 - Norfolk State University / MEAC
 - Old Dominion University / Neighborhood Athletic Programs and Events
- Partner with local Professionals:
 - Boo Williams Sports Plex

Amplifying information:

<https://www.vachiefs.org/psn>

<https://www.lib.niu.edu/2001/ip011119.html>

<https://www.athleticbusiness.com/facilities/rec-center/article/15157648/emerging-rec-center-technology-what-should-be-on-your-radar>

<https://www.justicegrants.info/GrantDetails.aspx?gid=22840>

Measurement of Success:

Track the number of youth and young adult participation by enrollment in the number of sports and a activities held per recreation center within a year

Attendance of the number of youth and youth adult using recreational centers, sports, and activities

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each day.

Problem:

Historical Why:

Recommendation:

Partnerships:

Amplifying information:

Measurement of Success:

PHYSICAL HEALTH

Problem:

In Norfolk, social, economic and physical environments have an impact on the health of individuals, their families, and the community.

Norfolk has a high number of residents with high blood pressure and high cholesterol that lack health insurance. Norfolk also has a high diabetes mortality rate as compared to surrounding cities, and its chronic lower respiratory mortality rate is one of the highest in the region and seems to be increasing.

Of note, obesity has reached truly epidemic proportions in the United States. CHKD is currently studying the effect of the pandemic on BMI of children in our area.

Sources: CDC Local Data for Better Health
Community Health Status Assessment for the City of Norfolk
HealthierUS: The President's Health and Fitness Initiative

Childhood health outcomes

<https://www.sentara.com/Assets/Pdf/About-Us/Community-Health-Needs-Assessments/2019-HER-Community-Health-Needs-Assessment.pdf?sfvrsn=2>

<https://www.usnews.com/news/healthiest-communities/virginia/norfolk-city>

<https://dptportfolios.web.unc.edu/wp-content/uploads/sites/2565/2017/04/Health-Wellness-Program-Proposal-Childhood-Obesity.pdf>

<https://www.wavy.com/news/national/obesity-increased-among-preschool-age-children-in-recent-years-study-says/>

Historical Why:

Lower socioeconomic status communities in Norfolk often must deal with the negative aspects of the environment, such as busy thru-streets, poor-quality and/or no bicycle and pedestrian infrastructure, dilapidated parks and playgrounds, and crime, that deter physical activity which directly influence health outcomes. Additionally, due to past redlining, many neighborhoods lack infrastructure, resulting in increased flooding and heat islands, which also negatively affect health outcomes.

<https://www.pilotonline.com/news/environment/vp-nw-fz-flooding-asthma-study-20210706-ocyh6wy6erfhjdsvxgzn46hlou-story.html>

<https://www.nytimes.com/interactive/2020/08/24/climate/racism-redlining-cities-global->

Recommendations:

Encourage walking and bicycling for transportation and recreation through improvements in community development.

- Expand path/trail networks throughout the city.
- Continue to support Norfolk's goal of "Vision Zero" (eliminate all traffic fatalities and serious injuries).
- Develop a program to fill gaps in the sidewalk network, especially on routes near schools, transit stops, and retail.
- Establish a sidewalk maintenance program to insure that existing sidewalks are kept in a good state of repair.
- Improve access to bicycles, helmets, and bike locks for lower-income families through subsidies or repair programs.
- Work with Norfolk Parks & Rec to create learn-to-ride and safe biking classes.
- Ensure the availability of adequate bike racks at all city facilities.
- Work with Norfolk Public Schools to better promote National Bike to School Day, and create a companion event for Norfolk city employees.
- Convert all Norfolk street lights to LED for better lighting of streets.
- Consider installing "blue light" emergency phones in select areas.

Enhance recreational opportunities throughout the city.

- Increase the amount of park land per resident.
- Ensure communities have safe play facilities for children within walking distance and ensure equipment is accessible for those with disabilities. Provide shade areas, seating and water fountains.
- Increase funding to Norfolk Parks & Rec to increase programming for youth and seniors.
- Expand hours at Rec Centers.
- Create a city "Rec Bus" loop to provide access to residents not within walking distance.

Decrease "heat islands" and mitigate flooding.

- Increase Norfolk's tree canopy, with particular emphasis in lower-income communities.
- Support Norfolk's Green Infrastructure Plan.
- Increase funding to address chronically flooded areas.
- Create an awareness campaign to ensure residents do not drive through - or play in

- flooded streets.

Partnerships:

Norfolk Public Schools
Bicycle and Pedestrian Traffic Commission
Bikes Not Beef
CHKD
EVMS
Sentara
Civic leagues
American Council on Exercise
SHAPE America: Society of Health and Physical Educators
Small Business in the fitness industry
Exercise is Medicine
Elizabeth River Trail
Norfolk State University
Old Dominion University
Keep Norfolk Beautiful
Norfolk Environmental Commission

Amplifying information:

Measurement of Success:

- Community Health Survey (baseline and bi-annually)
- Create a health data portal, similar to that used by Fairfax County (<https://www.fairfaxcounty.gov/livehealthy/data>)
- Continued implementation of the Norfolk Bike & Pedestrian Plan
- Improved stormwater systems and number of trees planted.

HEALTHY EATING

Problem:

Access to Healthy Affordable Food
What is affordable? Priced for a median income of \$10,000 or less annual income.
What is healthy? Whole foods that are rich in vitamins and nutrients.
Lack of food education and awareness of the health impact.

Historical Why:

Access to healthy, affordable food is imperative to achieve better health for the residents of Norfolk who have high rates of childhood obesity, type 2 diabetes and heart disease in the country. Eating habits are formed by age 4.

Before COVID-19, among the people living in Norfolk 13.9% were food insecure, totaling 34,190. This includes 8,910 children, signifying a child food insecurity rate of 18.9%. (Feeding America - www.feedingamerica.org)

In Hampton Roads specifically, 184,820 people were estimated to be food insecure, or 10% of the population (ODU study- food Insecurities)

Today, while exact numbers are not yet available, food insecurity in the state of Virginia is estimated to have risen by 50% since the onset of the pandemic, totaling 1.29 million people.

During the pandemic, the national rate of obesity among kids ages 2 to 19 increased to **22.4%** in 2020, up from 19.3% in 2019.

Recommendation:

- Partner with Sentara to create a network of Neighborhood Food Markets and Health Clinics ("***Food Clinics***") with the market portions individually owned in low income communities that are walkable. Clinics will have a small footprint (1,000 -1,500 sq feet) that provide the essentials, meats, poultry, dairy, fresh fruits & vegetables, and personal needs, in smaller amounts. They must accept EBT/SNAP. Additionally, they should have:
 - 1) Cooking demos and tasting of culturally different, nutrient dense foods to help expose the palate to better food choices. Create "Take It & Make It" bags (sold at cost) with a simple recipe, all the ingredients for a recipe included. If possible, have a video of the recipe being made and include a QR code on the recipe for more direction in making the recipe.
 - 2) Clinic operated by EVMS and Norfolk State University to provide health and wellness check ups and possible dental care.
 - 3) Community Social Workers are also available to provide coping skills. NSU Social Work department to provide service with other Social Worker programs.
 - 4) Work with the city to find grant funding and/or low cost rental space.

- Increase the number of Dieticians of color.
 - 1) Partner with Norfolk State University and Health Services Management program that concentrates in nutrition. Explore Nursing programs for nutrition and wellness to help in clinics.
 - 2) Work with NPS to promote this career option in their curriculum.
 - 3) Provide information about the dietician career tract in Norfolk Public Libraries and Norfolk Recreation Centers.

- Create a resource guide for childcare providers to incorporate more nutritious foods into their programs.
- Create a community garden program and provide support through KNB and/or Norfolk Parks & Rec.
- Support the Food Bank's mobile food van.

Partnerships:

- Sentara
- CHKD
- EVMS
- Michael Palmer, President of P3 Properties. The Palmer family opened the Berkley Supermarket in August. By joining forces with them, it creates more buying power, and supports the community.
- Tidewater Food Alliance - is a newly formed non profit organization conducting food and community assessments that will be able to provide needed information on where food is accessed and for how long.
- FEAST Virginia - a holistic health and wellness program that addresses obesity, type two diabetes and heart disease as well as providing a sustainable support system. The Train the Trainer Program has proven results that helps spread the FEAST program in a variety of communities.
- NSU Allied Health Program
- Norfolk Public Library (Educational partner)
- Norfolk Public School Nutrition - school lunches, snacks and after school snacks

Amplifying information:

Food is social justice.

Measurement of Success:

- Improved health statistics, including a decrease in diabetes, heart disease and hypertension for the residents of Norfolk.
- Increased number of NSU graduates in food sciences.
- Fewer food deserts.
- Decrease in number of Norfolk residents suffering from food insecurity.
- Healthier outcomes for NPS students.

COMMUNITY ENGAGEMENT

Problem:

Across the private and public sectors outreach work has a long history as a means of engaging individuals and communities, typically those marginalized by processes of social exclusion and socioeconomic deprivation.

The city of Norfolk needs to improve its outreach efforts, by placing more emphasis in understanding how its activities can address, information margination, health, community growth, and advancement to citizens in need.

Outreach and community engagement are eclectic solutions that provide a tailored approach to address the community specific needs. The development of an active outreach and community engagement program is highly recommended for the city of Norfolk. There are models being implemented in other cities that can be adapted to address the city's immediate socioeconomic needs.

Understanding the value between problems and the mechanisms by which outreach aims to address will positively change the flow of information and services providing gaps between users and services.

Historical Why:

Community engagement is important because often times marginalized communities have been left out of discussions and planning for city priorities, budgets, etc.

Recommendation:

Update City of Norfolk website

- Ensure language accessibility (Spanish, Tagala)
- Design with easy links to community resources and activities

Increase availability for low-cost, reliable internet services. Provide hotspots to residents who cannot afford internet service.

Create an Outreach Committee

Create an Outreach Community Program to target the vulnerable populations in Norfolk. Informational and outreach activities are critical tools to ensure vulnerable populations are aware of the availability, eligibility requirements, application procedures, and benefits of local programs.

OUTREACH Proposed Activities

Police Cultural Training

Norfolk Libraries Bulletin Boards

Radio

Entrepreneurship Development

Financial Literacy

Safe Place for Victims of Crimes Information

Education about Health Programs

Dental Programs

Culture Emersion Programs

Education Programs Advertisements.

Create a city-wide Nutrition Week Program

Create Television Advertisements about the importance of a balanced diet

Billboard advertisements announcing City Nutrition Program

Facebook Page with resources, recipes, food nutritional values, and eating to fight illness

Instagram Outreach to younger population

Engage with the local universities athletic departments to provide community Exercise Programs

Walk the Elizabeth Trail Program. Create Measurable incentives for family walks with checkpoints, this can be simply accomplished by creating a QR Code and scanning while walking, jogging, or biking the trail.

More access to city sport programs for children from low-income households

Create an eat healthy program with the Norfolk Tides

Digital Marketing Program

Hotline

Develop a multi- Language digital and paper copy brochure

Include articles in the Norfolk Magazine

Development of PSA that talk about the city's efforts to create healthier eating habits, available programs for better food sources.

Create a nutritional education program led by one of the local hospitals. Offered in different languages.

Partnerships:

- Celebrity influencers who can help amplify messages
- YMCA
- Veterans Resources from the local military
- Navy, Army, Air Force Family Readiness Programs
- Faith leaders
- EVMS
- Sentara

- CHKD
- Tidewater Community College
- NPS

Amplifying information:

Measurement of Success:

Review and revise message and outreach approach at least every six months to continue to be relevant and engaging.

MENTAL HEALTH

Problem:

The COVID-19 pandemic and the resulting economic recession [have negatively affected many people's mental health](#) and created new barriers for people already suffering from mental illness and substance use disorders. During the pandemic, about [4 in 10](#) adults in the U.S. have reported symptoms of anxiety or depressive disorder, a share that has been largely consistent, up from [one in ten](#) adults who reported these symptoms from January to June 2019.

The pandemic has disproportionately affected the health of communities of color. Non-Hispanic Black adults (48%) and Hispanic or Latino adults (46%) are more likely to report symptoms of anxiety and/or depressive disorder than Non-Hispanic White adults (41%).

Also, [50% of mental disorders present in adulthood begin by the age of 14](#); 75% are present by age 24.

Historical Why:

Historically, communities of color have faced challenges accessing mental health care due to lack of insurance and a cultural stigma within these communities.

Recommendations:

- Young people are disproportionately affected by mental health issues, making early intervention critical. In practice this means significant and concerted effort to work

with, and for, young people. Moving the emphasis of services 'upstream' towards younger people enables the potentially lifelong debilitating effects of mental health problems to be addressed early.

- Bring <https://www.mentalhealthfirstaid.org/> to Norfolk to get our teens trained.
- Ensure more funding for expansion of Norfolk Community Services Board, to include increased access to telemental health options and addiction care programs.
- Create a Community Emergency Mental Health Fund to support community partners.
- Expand trauma-informed care awareness training for appropriate city staff and NPS.
- Continue to expand training for public safety/first responders on how to identify and de-escalate calls for service in which mental health crises occur. Encourage hiring of non public safety employees in police/sheriff departments to assist with mental health.
- Build an awareness campaign to publicize Norfolk-based mental health resources throughout the community, to launch in May during Mental Health Awareness month.

Partnerships:

Norfolk Community Services Board
CHKD
Sentara
EVMS
The Up Center
The Chas Foundation
NAMI
The Sarah Michelle Peterson Foundation
The AAKOMA Project
Norfolk Public Schools
Faith community

Amplifying information:

Mental health care is health care. It affects every family and organization, and, if not addressed, can lead to an unhealthy and non-productive community and city.

Measurement of Success:

- Increased budget for CSB.
- Awareness campaign that generates significant social media attraction and usage.
- Decreased calls for service due to mental health crises.

(AREA 1)

Problem:

Affordable housing has many definitions and needs to be more specifically defined and its locations identified within the city's boundaries to understand what is lacking and where resources need to be dedicated.

Historical Why:

There is much confusion as to what affordable housing is, and it is often considered different things for different people. Is it workforce housing for front line workers? Is it voucher-based programs for subsidized housing? Who does it benefit? What problem are we trying to solve? We need to have focus on this issue and define the problem in order to best provide solutions.

Recommendations:

- 1) Work with the Department of Housing & Community Development to educate* the public on specific housing-related definitions to include:
 - a) Affordable Housing: According to federal law, housing in which a renter household spends no more than 30% of their gross monthly income for: (a) rent and utilities; or, for a homeowner, no more than 30% of its gross monthly income for: (b) mortgage-loan principal and interest, property taxes, insurance, utilities, and homeowner association dues (if any).
 - b) AMI: Area Median Income (AMI) is the median income of a given geographic area based on all wage earners in the area, published by HUD to determine household eligibility for various federal, state, and state-governed housing programs, and updated annually. For the Norfolk, [HUD uses an AMI](#) for the Norfolk/VB/Newport News, Virginia metropolitan statistical area (MSA), for which the median income is \$82,500. The basic AMI is the income level for a four-person household, around which is constructed a table of higher and lower incomes and smaller and larger household sizes. Other income levels are expressed in percentages of the median income. Extremely Low Income is less than or equal to 30% of AMI, Very Low Income is less than or equal to 50% AMI.
 - c) FMR: Fair Market Rents (FMRs) are standardized rent values calculated by HUD for different geographies based on Census Bureau data, and are updated annually. FMRs are used to determine

payment standard amounts for the Housing Choice Voucher program and many other public rental subsidy programs. Norfolk's FMR's can be found in the [table](#) published by VHDA. They range from \$972 for a one-bedroom to \$1618 for a three-bedroom and so on.

- d) Gross Annual Income: The total income received by all members of the tenant's household. This is the amount before taxes and deductions are subtracted.
- e) Housing Choice Voucher: HUD's major tenant-based rental assistance program, Section 8 Housing Choice Vouchers allow low-income households to receive rental assistance in a home of their choice. Housing Choice Voucher tenants pay 30% of their monthly income for rent and the federal government pays the landlord the remainder through a local housing authority. Payments to landlords are restricted by the area's Fair Market Rent (FMR). This is called the Housing Assistance Payment, or HAP.
- f) Inclusionary Housing: A package of incentives and/or requirements in local zoning code that a certain percentage of units in new housing developments be made affordable to low and/or moderate-income households. The "costs" of providing below-market rate units are offset by density bonuses, fee waivers, and other possible incentives.
- g) Low Income Housing Tax Credit (LIHTC) A federal program that is the primary producer of new or rehabilitated affordable rental housing. There are two types of tax credits: the 9% program is administered by VHDA through an annual competitive cycle while the 4% program is connected to tax exempt bonds which may be issued by local housing authorities (including VHDA). Rents are set at levels that are affordable to households with incomes below 60% of AMI. The period of affordability is typically at least 30 years for such properties. Since the program itself is more than 30 years old, preservation of this housing stock is an increasing concern.
- h) Moderate Income: Households earning between 80% and 120% of area median income (AMI). Sometimes referred to as "workforce housing."
- i) Low Income: Households earning between 50% and 80% of area median income (AMI).
- j) Very Low Income: Households earning between 30% and 50% of area median income (AMI).
- k) Extremely Low Income: Households earning less than 30% of the area median income (AMI).
- l) Missing Middle: Generally refers to housing that is naturally more

affordable because of its density, yet blends in well with traditional single-family neighborhoods, including duplexes, fourplexes, courtyard apartments, live-work spaces, townhomes, ADUs, and “mansion homes” where single-family homes are re-envisioned to include multiple units

- m) Project-based Rental Assistance: Federally funded rental assistance program that guarantees rental payments to private landlords who rent to low-income households. With Section 8 Project-Based Rental Assistance (PBRA), tenants pay 30% of monthly income for rent, with HUD paying the owner the remainder up to the area's Fair Market Rent (FMR). Unlike the Section 8 Housing Choice Voucher program, the assistance is tied to the unit. Households only benefit from the assistance during their tenancy.
- n) Senior Housing: One- or two-person households containing a person of at least a certain age (typically 62 years, but some programs may use 55 or 65 as standards for eligibility).
- o) Voucher Portability: Feature of Tenant Based Section 8 Housing Choice Voucher (HCV) program that allows households to use their rental subsidy to lease a unit outside of the original Housing Authority's jurisdiction. This allows households to move to other cities, counties or states and take their rental assistance with them.
- p) Workforce Housing: Households earning between 80% and 120% of area median income (AMI). Sometimes referred to as “moderate income” or “middle income” housing. Can be focused on income or specific professions. The Brookings Institute reviews this term and programs that have been used to address this in this [article](#).

*The great resources provided by the [Richmond Regional Housing Framework](#) were used to provide these definitions.

- 2) Create an easy-to-use, real-time, searchable database of affordable housing options for area residents. This should provide information including proximity to transit, healthcare, grocery stores, schools, etc. Consider partnering with <https://www.affordablehousing.com/about/>.
- 3) Ensure that Norfolk residents know what housing resources exist through better coordination of agencies (NRHA and Dept. of Housing). Provide a robust online housing guide as well as a printed guide provided in libraries, rec centers, places of worship, the Foodbank and more. Better market the

Housing Hotline crisis number (757) 587-4202 (run by ForKids).

Partnerships:

- Norfolk Department of Housing & Community Development
- Norfolk Redevelopment & Housing Authority
- VHDA
- HousingForward Virginia
- ForKids
- Habitat for Humanity of South Hampton Roads
- The Planning Council
- United Way of South Hampton Roads
- Hampton Roads Planning District Commission
- Hampton Roads Housing Consortium
- Norfolk faith community
- Norfolk Parks & Rec
- Norfolk Public Libraries

Amplifying information:

Measurement of Success:

- Increased community awareness of affordable housing information and locations.
- Robust online resource website and printed housing guide created.
- Searchable database of real time affordable housing options available for residents.

(AREA 2)

Problem:

Affordable housing is often built by a limited number of developers. How can we ensure more Norfolk builders have the opportunity to participate in meeting the demand for affordable housing? Additionally, there are numerous properties in need of repair and without the means to pay for these services.

Historical Why:

Due to lack of information on available land parcels or knowledge as to how to obtain financing for affordable housing, traditionally, only a handful of developers have built large, multifamily properties to address affordable housing. Smaller builders are left out of the opportunity to participate.

Recommendation:

- Launch new GEM lot auction system to level the playing field and provide equitable access to Norfolk-owned lots.
- Create informational open houses for contractors and builders (NRHA, Dept. of Housing), with support from the Virginia Department of Housing & Community Development, Tidewater Builder Association
- Provide access to city-approved plan books for affordable housing (small lot design, missing middle design, etc.).
- Provide assistance with SWAM/DBE certification
- Encourage mentoring partnerships between large developers and smaller builders/contractors
- Break up city contracts to provide opportunities for smaller contractors
- Encourage one-on-one coaching meetings with interested contractors and city staff
- Create a list of minority builders and contractors, which is updated 2x per year
- Increase the requirement for minority contractors in city contracts
- Showcase neighborhoods for interested developers so that they can learn the specifics about a community and its demographics
- Expand Renovate Norfolk grant program and market to minority contractors to become approved contractors

Partnerships:

NRHA
Tidewater Builder Association
VA Dept of Housing & Community Development
VA Dept of Small Business & Supplier Diversity
Project:HOMES
Norfolk Department of Housing & Community Development

Amplifying information:

Measurement of Success:

- Increase in number of SWAM businesses building affordable housing, providing rehab services
- More affordable housing built in Norfolk

(AREA 3)

Problem:

How to increase affordable, equitable, safe housing in ALL Norfolk neighborhoods

Historical Why:

Because of historical redlining that took place decades ago in Norfolk, most of the affordable housing inventory is concentrated in areas of poverty. It is important that affordable housing options be located throughout the entire city, deconcentrating poverty and providing opportunity for all.

Recommendations:

- Create a community-wide awareness campaign on the benefit and importance of affordable housing in Norfolk.
- Continue and increase utilization of the [Rent Ready Norfolk](#) program to better educate renters *and* landlords in order to create more livable, affordable rental units in Norfolk and increase the number of units that will accept housing vouchers
- Increase awareness and utilization of NRHA's [HomeNet](#) Ownership Center, which provides credit counseling, down-payment and closing cost assistance and other tools to increase homeownership.
- Adopt a holistic code enforcement program for derelict properties, partnering with and creating awareness of the RenovateNorfolk home renovation program, and partner with the non-profit and faith community to increase options for renovation and rehab of properties, similar to the City of Chesapeake's [partnership](#) with Habitat for Humanity or [Project:HOME](#) in Richmond
- Work closely with partners to provide weatherization and energy efficiency upgrades to decrease the energy burden for Norfolk residents.
- Educate and incentivize builders to build affordable single-family homes and "missing middle" affordable housing stock

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- Create a Norfolk Affordable Housing Fund that provides gap financing to developers
- Create an equitable, fair solution to selling GEM lots and encourage more building on these vacant properties
- Support the creation of a new non-profit land bank to acquire, hold, manage, and redevelop property in order to return these properties to productive use and increase affordable housing units.
- Establish citywide inclusionary housing policies to build more affordable housing units
- Ensure safe, quality, affordable housing choices for our growing senior population and those with disabilities. Expand the senior tax relief home ownership program to allow seniors to age in place.
- More closely work with regional partners to collectively address regional affordable housing needs.

Partnerships:

- Norfolk Department of Housing and Community Development
- Norfolk Redevelopment & Housing Authority
- VDHA
- VDHC
- Faith Community
- Non-profit Community
- Dominion Energy, [Weatherization Program](#)
- Habitat for Humanity of South Hampton Roads
- Project:HOME

Amplifying information:

<https://localhousingsolutions.org/housing-policy-library/land-banks/>

<https://housingforwardva.org/wp-content/uploads/2020/09/Land-Bank-Webinar-Slides.pdf>

Measurement of Success:

- Increased homeownership in Norfolk
- Increased affordable housing stock in all neighborhoods of Norfolk
- Decreased eviction rates