The acquisition of the Brambleton neighborhood in 1887 increased the city's population and encouraged future city annexations. In 1890, Atlantic City and a large tract of undeveloped land was annexed to the city of Norfolk. Atlantic City, which was located near Fort Norfolk, was a thriving working-class community with homes, shops and industries. Major employers included the Norfolk Knitting Mills, several lumber firms, and an oyster business. The former Atlantic City Baptist Church still stands on Olney Road.

Land developers seized the opportunity to build housing for the growing population. In May of 1890, the Norfolk Company was chartered for the purpose of buying, selling, improving, and developing real estate in Norfolk. 250 acres of land were subdivided into lots, and streets were laid out to conform to the contour of the land with a crescent shaped boulevard, Mowbray Arch, along the water. Streets and sidewalks were paved, sewer and water systems were installed, and trees were planted throughout the area. The first home completed, was a large Georgian Revival house which set the tone for future development. A variety of architectural styles were popular during this time period, including the Shingle Style, Dutch Colonial Revival, and Queen Anne Styles. Ghent, Norfolk's first planned community, was developed between 1893 and 1903 on farmland originally owned by Richard Drummond. In order to honor the Treaty of Ghent, Drummond had changed the name of his property to Ghent from Pleasant Point. This treaty had ended the War of 1812 with England and reopened the port of Norfolk to overseas trade. One of Drummond's ships carried the treaty from America to the Netherlands.

According to the 1900 census, there were 95 houses in Ghent. Within ten years, development in the originally plotted area of Ghent was virtually complete. It had become Norfolk's most fashionable area, a neighborhood of elegant homes owned by some of the city's most prominent families, including Retired Marine Major John A. LeJeune, and France's Baron de Lustrac. Although several other development companies tried to copy the success of Ghent, none were able to do so.

In modern terms, the boundaries of the 1890 annexation were: the area which extends south from the railroad tracks of the Norfolk Southern Railway, west from Armistead Avenue (one block east of Monticello Avenue). It is bounded in the west by Lambert’s Point Terminal, and on the south by the Elizabeth River and the Hague. From the Hague, the boundary extends northeasterly to Armistead Avenue.

Boroughs Established:
- Botetourt Gardens
- Downtown College
- Ghent
- Ghent Commons
- Mowbray Arch
- West Ghent
- 21st Street