

Greauxing Resilience at Home

City of Richmond, Virginia: Maggie Walker Community Land Trust and Richmond Land Bank



GEORGETOWN CLIMATE CENTER

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ABOUT THIS REPORT

Louisiana is one of the hardest-hit areas in the United States as extreme weather events and regular flooding become more frequent and intense.¹ These challenges often fall “first and worst” on Black, Indigenous, and People of Color or “BIPOC” and low-income communities.² This is especially true in the U.S. Gulf Coast region and the state of Louisiana.

Over time, these challenges are being exacerbated by population increases and transitions as climate and non-climate drivers (e.g., people moving out of urban centers into more rural areas) influence where people choose — or are able — to live.

In southeast Louisiana, resilient, affordable housing initiatives are critical to ensuring equitable adaptation that takes into consideration the myriad overlapping challenges facing all Louisianans, but especially those living in communities that have long borne a disproportionate burden of risk.

Over a two-year period between fall 2020 and spring 2022, **Capital Region Planning Commission** and **Georgetown Climate Center** partnered with dozens of people from government, private, and nonprofit sectors and community stakeholders in Region Seven of the **Louisiana Watershed Initiative**.³ The result of that partnership effort is **Greauxing Resilience at Home: A Regional Vision**⁴ (Regional Vision), a resource to inform Region Seven’s ongoing work to increase community resilience by promoting affordable housing and nature-based solutions.

Regional and local governments in Region Seven can use the Regional Vision to identify potential legal, planning, and policy tools and projects to increase the affordability and availability of housing and the use of nature-based solutions. In addition, the Regional Vision offers insights for policymakers across Louisiana, throughout the Gulf Coast region, and nationally.

This report is composed of 24 individual case studies developed by Georgetown Climate Center to support the Regional Vision. These case studies describe best and emerging practices, tools, and examples from Louisiana and other U.S. jurisdictions to make progress on these complex and challenging issues. These case studies are intended to provide transferable lessons and ideas for regional and local governments addressing housing and mitigating flood risk as integrated parts of comprehensive community resilience strategies. Collectively, these case studies present a suite, although not an exhaustive list of tools and approaches that can be used to facilitate any of these efforts.

1 STATE OF LA., LOUISIANA CLIMATE ACTION PLAN: CLIMATE INITIATIVES TASK FORCE RECOMMENDATIONS TO THE GOVERNOR 15–16 (Feb. 2022), available at <https://gov.louisiana.gov/assets/docs/CCI-Task-force/CAP/ClimateActionPlanFinal.pdf>.

2 See *id.* at 15–17.

3 The Louisiana Watershed Initiative is an effort to create a paradigm shift in floodplain management towards a strategy that approaches flood risk reduction from a nature-based solutions and land-use-based approach. A part of this approach includes identifying eight separate regional watershed management areas to assist in achieving cross-jurisdictional activities.

Region Seven is one of these eight watershed regions. Region Seven encompasses the upper part of the toe of Louisiana’s boot. It spans eastward from the Mississippi River near Baton Rouge across the Northshore (i.e., north of Lakes Pontchartrain and Maurepas) to Mississippi and along the Mississippi River to the Bonnet Carré Spillway. The region includes 13 parishes and 45 incorporated municipalities.

4 To reflect their connection to Louisiana’s cultural heritage, the project team and members of Region Seven that participated in this process chose to use the word “Greaux,” a French-inspired phonetic spelling of the word “Grow,” to brand this product.

Where possible, all the case studies share a consistent organizational format to allow easier cross-comparison of tools, processes, and takeaways:

- The **Background** section introduces the regional and local context (e.g., location, demographics) for each case study, including the following facing each jurisdiction: extreme weather risks, housing and environmental challenges, and development pressures.
- The **Housing** section focuses on the legal, planning, and policy tools and projects that have been designed and implemented to support the growth and preservation of housing affordability and availability.
- The **Environment** section highlights how vulnerable habitats like floodplains and other open spaces are being restored, conserved, and protected as a part of comprehensive resilience strategies to provide important ecosystem and community benefits like reducing flood risk and creating community assets, such as parks and trails.
- The **Community Engagement** section summarizes how governments have provided different types of public engagement opportunities and how affected residents have contributed to these planning and decisionmaking processes.
- The **Funding** section identifies how the programs, plans, and projects discussed have been funded by federal, state, and local government and private and nongovernmental sources.
- The **Next Steps** section captures the anticipated future actions that featured case study jurisdictions may take in implementing these tools and strategies.
- The **Considerations and Lessons Learned** section concludes with the primary takeaways from each example that other regional and local policymakers and communities may consider when developing or implementing their own housing and resilience strategies using these legal, planning, and policy tools.

A few additional notes about the case studies:

- **The case studies selected prioritize relatable and scalable models from places similar to Louisiana:** Wherever possible, Georgetown Climate Center aimed to acknowledge and lift up the work of jurisdictions and nongovernmental actors in Region Seven and neighboring watershed regions to inspire peer-to-peer sharing and actions from as close to home as possible. These resources are drawn from 12 states, with an emphasis on regions and local areas in the Gulf and Mid-Atlantic: Colorado, Florida, Georgia, Illinois, Iowa, Louisiana, New York, North Carolina, Oregon, South Carolina, Texas, and Virginia. Examples and lessons drawn from these regions are easiest to apply to a Louisianan context because they feature similar geography or analogous impacts from flooding and other climate effects.
- **There are no perfect, “one-size-fits-all” solutions:** While the case studies and resource entries informing the Region Vision are instructive for Region Seven and beyond, none of them are “perfect” examples of how to solve these complex and challenging issues. Georgetown Climate Center found no single case study or resource that provides a point-for-point or model for what Region Seven is trying to accomplish. No other jurisdiction identified is currently trying to integrate housing, flooding, equity, resilience, and population changes together in a single plan, ordinance, or policy. However, some jurisdictions are moving in that direction, or are making progress on discrete elements of what will eventually become a more holistic strategy. Therefore, this report and the Regional Vision draw analogous connections and recommendations that can be combined to facilitate more comprehensive planning and land-use efforts.

The case studies in this report were informed by interviews with practitioners and community leaders in charge of designing and overseeing this work. No statements or opinions, however, should be attributed to any individual or organization included in the *Acknowledgements* section of this report.

It is also important to note that the examples described in each case study are ongoing and the content included in this report is current as of spring 2022. For future updates about these and other case studies and the Regional Vision, please visit [Greaxing Resilience at Home: A Regional Vision](#) and Georgetown Climate Center’s [Adaptation Clearinghouse](#).

City of Richmond, Virginia

Maggie Walker Community Land Trust and Richmond Land Bank

EXECUTIVE SUMMARY

The Maggie Walker Community Land Trust (MWCLT) in Richmond, Virginia, is the first community land trust (CLT) in the nation to be designated a land bank, the Richmond Land Bank. In creating the Richmond Land Bank in 2018 — via a formal Memorandum of Agreement with MWCLT — the City of Richmond merged two separate yet complementary mechanisms for expanding affordable home ownership opportunities for low-and-moderate income residents: a land bank, which acquires and sells vacant, abandoned, and deteriorated properties; and a CLT, which conveys permanently affordable housing to residents in need.¹

As of spring 2022, the Richmond Land Bank is the only formalized land bank and CLT partnership in the country.² The land bank, which operates as a program under MWCLT, is one of three MWCLT initiatives working to produce permanently affordable housing in the Richmond metropolitan area. The Richmond Land Bank illustrates an emerging approach of combining two existing types of mechanisms to produce additional affordable housing options for low-and-moderate income residents, preserving community control over developable land, and collaborating with local stakeholders to integrate environmental and adaptation benefits in affordable housing development.

BACKGROUND

The City of Richmond currently faces two parallel challenges in developing property that is affordable and available: a high number of tax delinquent properties that need to be converted into productive use, and escalating gentrification that has displaced Black and low-income residents. The distribution and uses of land in Richmond have been shaped by several historic forces: redlining and housing discrimination, urban renewal and highways that have disrupted the city's minority neighborhoods, and the housing crash in the late 2000s that led to high rates of vacant,

¹ *Land Banks and Community Land Trusts: Partnering to Provide Equitable Housing Opportunities Now and for Future Generations*, CTR. FOR CMTY. PROGRESS (2021), <https://communityprogress.org/publications/land-banks-and-community-land-trusts/>.

² MAGGIE WALKER CMTY. LAND TR., <https://maggiewalkerclt.org/> (last visited Jan. 17, 2022).

abandoned, and deteriorated (VAD) properties in the city's lower-income neighborhoods.³ Even while many areas of the city record significant numbers of abandoned properties and lower property values, Richmond's rebounding housing market and the rise in housing demand has displaced residents in its historically working-class, Black neighborhoods, particularly in the downtown neighborhood of Church Hill, where average home prices increased by 30 percent between 2012 to 2016 alone.⁴

In Richmond, disproportionate access to affordable housing and the threat of displacement for many long-term residents is heightened by growing climate hazards, such as extreme urban heat.⁵ For example, a 2020 report documenting the long-term, environmental impacts of discriminatory practices like redlining found a positive correlation between the hottest areas of Richmond and the neighborhoods that had been historically redlined (or designated by lenders and other housing finance institutions as high risk because residents were Black).⁶ By comparison, the same study found that neighborhoods that had not experienced redlining and are majority-white were anywhere between five to 20 degrees Fahrenheit cooler.

Like many other redlined communities in the county, Richmond's historically Black neighborhoods are characterized by a lack of tree canopies that can provide shade and an excess of heat-trapping pavement. These disparities underscore the need to combine efforts around environmental and climate equity with inclusive housing practices and affordable housing.

OVERVIEW OF THE MAGGIE WALKER COMMUNITY LAND TRUST (MWCLT)

Established in 2016, the Maggie Walker Community Land Trust is a nonprofit organization that provides stewardship services to support the creation and maintenance of permanently affordable homes for low-and-moderate income residents in the Richmond area. Like most CLTs, MWCLT acquires and stewards land that is held in trust for the benefit of low-income communities, and which can be put toward a variety of uses, including homeownership or rental housing. CLTs secure permanent affordability by separating ownership of the land from the buildings on top of the land, reducing the overall price of the property. Low-income buyers are then able to purchase the homes built on the land at below-market rate. In turn, residents pay a nominal annual fee under a 99-year ground lease, and agree to formula-based resale restrictions that keep the property

³ MAGGIE WALKER CMTY. LAND TRUST, THE RICHMOND LAND BANK: ANNUAL PLAN JULY 2018–JUNE 2019 12–17 (2018), available at https://maggiewalkercmt.org/wp-content/uploads/2018/09/MWCLT-LB_AnnualPlan_2018-2019-1.pdf.

⁴ *Id.* at 18–19.

⁵ CITY OF RICHMOND: RVA GREEN, <https://www.rvagreen2050.com/> (last visited Jan. 18, 2022).

⁶ Brad Plummer and Nadia Popovich, *How Decades of Racist Housing Policy Left Neighborhoods Sweltering*, N.Y. TIMES (Aug. 24, 2020), <https://www.nytimes.com/interactive/2020/08/24/climate/racism-redlining-cities-global-warming.html>.

affordable in perpetuity. Importantly, CLTs like MWCLT provide ongoing assistance to residents after they buy a home, such as education workshops on homeownership and maintenance and other services that help residents thrive and stay in the community.⁷

The MWCLT is governed by a tripartite board of directors consisting of residents, community representatives, and individuals with technical expertise in affordable housing. As part of its operations, CLT staff members provide technical assistance that include workshops and other training about homeownership and different forms of housing assistance, maintenance, and other stewardship services to support its low-to-moderate income residents.

In addition to its CLT operations, MWCLT also manages three land banks in the region — one located in the City of Richmond, and two in the neighboring suburbs of Henrico and Chesterfield counties. Land banks are public entities, usually created via state-enabling legislation, that acquire and convert VAD properties into productive uses according to community goals.⁸ The following parts of this entry summarize programs under two of those land banks, the Richmond Land Bank and the Chesterfield County Agrihood, and explores how each one furthers affordable housing and environmental resilience goals, respectively.

MAGGIE WALKER COMMUNITY LAND TRUSTS AND LAND BANKS

Established in 2018, the Richmond Land Bank is the first land bank in the country to be operated by a CLT. Under the 2016 Land Bank Entities Act, the Virginia General Assembly approved the creation of land banks across the state.⁹ The Richmond Land Bank was created two years later by ordinance, adopted by the Richmond City Council, which officially designated MWCLT as a land bank for the city.¹⁰

The collaboration between MWCLT and the Richmond Land Bank demonstrates a natural synergy between CLTs and land banks. As public entities that hold government powers, land banks are able to more efficiently acquire and convey VAD properties than government or nonprofit entities alone. And while the development of VAD properties is not always prioritized around affordable housing developments, CLTs provide an available — and affordable-housing focused — market for the disposition of land bank property. In the case of the Richmond Land Bank, MWCLT plans

⁷ Ruoniu Wang et. al., Tracking Growth and Evaluating Performance of Shared Equity Homeownership Programs During Housing Market Fluctuations, LINCOLN INST. OF LAND POL'Y (Apr. 2019), available at <https://www.lincolninst.edu/publications/working-papers/tracking-growth-evaluating-performance-shared-equity-homeownership>.

⁸ *Land Banks and Community Land Trusts: Partnering to Provide Equitable Housing Opportunities Now and for Future Generations*, CTR. COMM. PROGRESS (2021), <https://communityprogress.org/publications/land-banks-and-community-land-trusts/>.

⁹ VA. CODE ANN. § 15.2–7501 (2016).

¹⁰ City of Richmond, Va., Ordinance 2017–196 (Feb. 26, 2018).

to set aside at least 25 percent of acquired properties to be developed by MWCLT, with the remaining property to be developed by other nonprofit affordable housing developers.

The partnership between MWCLT and Richmond Land Bank was formalized in a memorandum of agreement (MOA) that set forth the terms of the partnership between MWCLT and the City of Richmond.¹¹ Specifically, the MOA provides terms for:

Creation of affordable housing: MWCLT will convert eligible properties (vacant, abandoned, and tax delinquent) into permanently affordable housing for households earning between 50 to 115 percent AMI, subject to a 99-year ground lease.¹²

Acquisition and disposition of properties: The MAO details administrative and procedural requirements for conveying eligible properties to MWCLT, including working with the office of the city's Chief Administrative Officer to report to the City Council about policies and procedures for conveying land bank properties, in addition to benchmarks for using the land bank to meet affordable housing goals and address gentrification and displacement of low-and-moderate income households, among other priorities.¹³

Community involvement: The MOA called for the creation of a nine-member Citizens' Advisory Panel (CAP) to serve an advisory role and make recommendations about the disposition of all properties received by MWCLT from the city (see the part on community engagement below).¹⁴

Reporting requirements: MWCLT is required to provide the city with an annual plan (Annual Plan) that specifies future goals and objectives, as well as updated criteria for selecting communities to prioritize for development.¹⁵

ENVIRONMENT

Given the climate risks in the Richmond metropolitan areas, MWCLT has turned increasing attention to making its homes and properties more resilient. In 2021, MWCLT launched a pilot environmental initiative to create the region's first agrihood, a residential development that creates neighborhood gardens and food production in the community in order to improve environmental, social, employment, and health outcomes, among other benefits.¹⁶

¹¹ MAGGIE WALKER CMTY. LAND TRUST, MWCLT RICHMOND LAND BANK: ANNUAL PLAN JULY 2021–JUNE 2022 (2021), available at https://5ebcb6df-9e06-4c5a-81f3-912da6c62e06.filesusr.com/ugd/19392a_802edc0e4c764c49b4b41d3c76b15320.pdf.

¹² City of Richmond, Va., Ordinance 2017–196 (Feb. 26, 2018).

¹³ *Id.*

¹⁴ *Id.*

¹⁵ *Id.*

¹⁶ *Agrihoods: Cultivating Best Practices*, URB. LAND INST. (2018), available at <https://americas.uli.org/wp-content/uploads/ULI-Documents/Agrihoods-Final.pdf>.

In 2021, in recognition of the need for comprehensive, holistic solutions to increase both climate and neighborhood resilience, MWCLT partnered with two local, Black-led nonprofit organizations: Girls for a Change (GFAC), a nonprofit youth development organization aimed at empowering Black girls through training in leadership, financial literacy, community engagement, and other skills; and Happily Natural Day (HND), an annual cultural festival led by a local expert on food systems and urban agriculture.¹⁷ Under the pilot agrihood program, the partnership of MWCLT, GFAC, and HND will connect ecological and agricultural amenities with permanent affordable housing, targeting historically underinvested neighborhoods along central Virginia's Route 1 corridor. The partnership was formed with several key goals in mind:

Creating homeownership and wealth-building opportunities for Black women;

Expanding food access to neighborhoods that do not have grocery stores within walking distance; and

Providing job training and career development opportunities through training and apprenticeship programs, and promoting entrepreneurship.

Specifically, MWCLT will support the initiative by building 10 permanently affordable homes in the Bensley community of Chesterfield, a seven-acre, undeveloped parcel flanked by dozens of mobile home parks. The affordable homes will be marketed to young Black women, who will be selected through GFAC's network. Meanwhile, HND will provide training on agricultural education, with GFAC in the lead for providing job training, to create an agrihood community where, in lieu of paying a Home Owners Association fee, agrihood residents pay a monthly fee to ensure the availability of locally grown produce and other food products. In recognition of the correlations between housing stability and healthy food access, the agrihood will tie community, ecological, and agricultural amenities together to create new opportunities for workforce development and housing affordability.

COMMUNITY ENGAGEMENT

Per the terms of the MOA with the City of Richmond, MWCLT has created a Citizens' Advisory Panel (CAP) tasked with making recommendations about and approving the disposition or transfer of property received through the land bank, with focus on organizations and entities actively involved in the neighborhoods prioritized under the Annual Plan. The nine members of the CAP are appointed by the MWCLT Board, as well as members appointed by the city's Chief Administrative Officer, Richmond City Council, and the mayor.

¹⁷ *The Making of an Agrihood*, FARM TO TABLE (Nov. 16, 2021), <https://storymaps.arcgis.com/stories/b8107b1888304f1eb11ecee28947cc8c>; *Our Mission*, GIRLS FOR CHANGE, <https://girlsforachange.org/about-us/our-mission/> (last visited Dec. 16, 2021); *About Us*, HAPPILY NATURAL, <https://thenaturalfestival.com/> (last visited Dec. 16, 2021).

The disposition or transfer of land bank property is largely at the discretion of the CAP, which can only be overridden by a two-thirds vote of the MWCLT Board. CAP members use a variety of selection criteria to approve the disposition of land, including:

Organizational criteria

- Commitment to providing affordable homes
- Previous relevant experience with project/property development
- Financial ability to carry out proposed plan

Project-specific criteria

- Potential for positive impact on community
- Thorough, feasible plan for land use
- Alignment with goals and objectives in land bank annual plan

CONSIDERATIONS AND LESSONS LEARNED

Jurisdictions interested in creating a land bank may consider adopting state-enabling legislation, which allows for land banks to operate more independently from other government entities and better meet local community and equity goals, such as direct the land bank's focus specifically toward affordable housing and prioritizing the best outcome in lieu of the highest offer. In general, state-enabling legislation can also help land banks more efficiently acquire properties, for example acquire tax delinquent properties at lower cost, existing liens, get title, and hold property in a tax-exempt status while it remains on the market.¹⁸ State-enabling legislation could also identify sources of dedicated funding and financing to provide for land bank operations (e.g., property taxes, contributions from government programs, private donors). In Virginia, the Land Bank Entities Act identified multiple sources of funding and financing (e.g., government grants and loans, private sources, and direct payments from land bank services), such as lease payments and income from investments, that can be used to create land banks in the state.¹⁹

Stakeholders in a CLT-land bank partnership could also formalize the partnership by drafting a memorandum of understanding or agreement. A CLT-land bank collaboration could take several forms. Under a more information collaboration, the land bank and CLT could engage through property transfers or other transactions, but the CLT does not receive preference or a discount for property purchased from the land bank. Under a more formalized partnership, the governing bodies of both the land bank (i.e., local legislative body) and the CLT (i.e., Board of Directors) could agree to a MOA that identifies mutual goals and provides resources or incentives to ensure the success of the partnership. Under the MOA between MWCLT and the City of Richmond, MWCLT

¹⁸ *Land Banks and Community Land Trusts: Partnering to Provide Equitable Housing Opportunities Now and for Future Generations*, CTR. FOR CMTY. PROGRESS (2021), <https://communityprogress.org/publications/land-banks-and-community-land-trusts/>.

¹⁹ VA. CODE ANN. § 15.2-7501 (2016).

negotiated with the City Council to create an agreement that identified affordable housing goals. The agreement also detailed the process of property acquisition and disposition, the role of community stakeholders, and reporting requirements — all of which encourages transparency and accountability by MWCLT, the land bank, and the city.

CLT-land bank entities should also consider creating a community advisory group to help center community voices throughout the process of land acquisition and disposition. Community ownership is core to the mission of CLTs. In order to retain community ownership of CLT operations, including in its management of land banks, CLT-land bank entities could consider establishing an advisory group that represents community stakeholders. The Community Advisory Panel (CAP) was created under the Richmond Land Bank's MOA, which identified both membership criteria, as well as duties and responsibilities of the CAP (guidance and recommendations for the acquisition and disposition of all land bank property). Importantly, the membership criteria and roles of any advisory group should be clearly delineated in order to avoid potential conflicts of interest with the CLT's own Board of Directors.