

**the**

**issue . with  
housing**

**so, what makes a home a *home*?**





**richmond**  
**virginia**

**the**

**issue . with  
housing**

**is that...**

**it costs  
too  
much**

**a publication by kaylin harvey**

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**what is a house?  
a home?  
what makes a home a  
*home*?  
how does one buy or rent a  
home?**



**house:**

**a building in  
which people  
live; residence for  
human beings**

**One does not buy a home.  
A home is something  
intangible. One can  
buy a house or rent an  
apartment, but a home is  
a space that only *you* can  
create.**

**so,**

**what does home *mean*?**

**well, it can mean many  
things, and is unique to  
every person**

**but, here are a few  
common meanings...**

# a home

a place you create

18 **is,**

family  
friends  
comfortable  
cozy  
loving  
safe  
affordable

in a good area

a place where neighbors are friendly  
near places you frequent  
a feeling

19  
apartment  
farmhouse  
house  
tiny house  
mobile home  
dorm room  
condo  
ranch house  
townhouse

it's not always just somewhere you live

**but,**

**some people dont have a  
place they consider home**

**this can be because of  
many reasons**

**financial circumstances are  
a big factor**

**the cost to live in  
Richmond, Virginia is not  
affordable for a large  
percentage of people**

**the**

**8**

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**4**

The cost of living in a Richmond neighborhood can range from a few hundred a month to a few thousand. The majority are at or above the thousand dollar mark.



**lets take a closer look at  
different incomes levels  
and the impact they have**

**the average income of a  
person with a high school  
diploma living in the  
united states is a little  
under \$30,000 per year**

**earnings are higher if you  
have a high school diploma  
rather than not graduating  
high school**

**and even higher if you have  
a bachelor's degree**

**which is about \$52,000 a  
year**

**when looking to rent or buy  
a place to live you should  
take into account that  
monthly rent or mortgage  
should be no more than one  
third of your income**

**and that is hard to  
accomplish.**

# <sup>40</sup>**neighborhoods**<sup>41</sup> **and their monthly rent**

**\$1,372**

42

43

**carver**

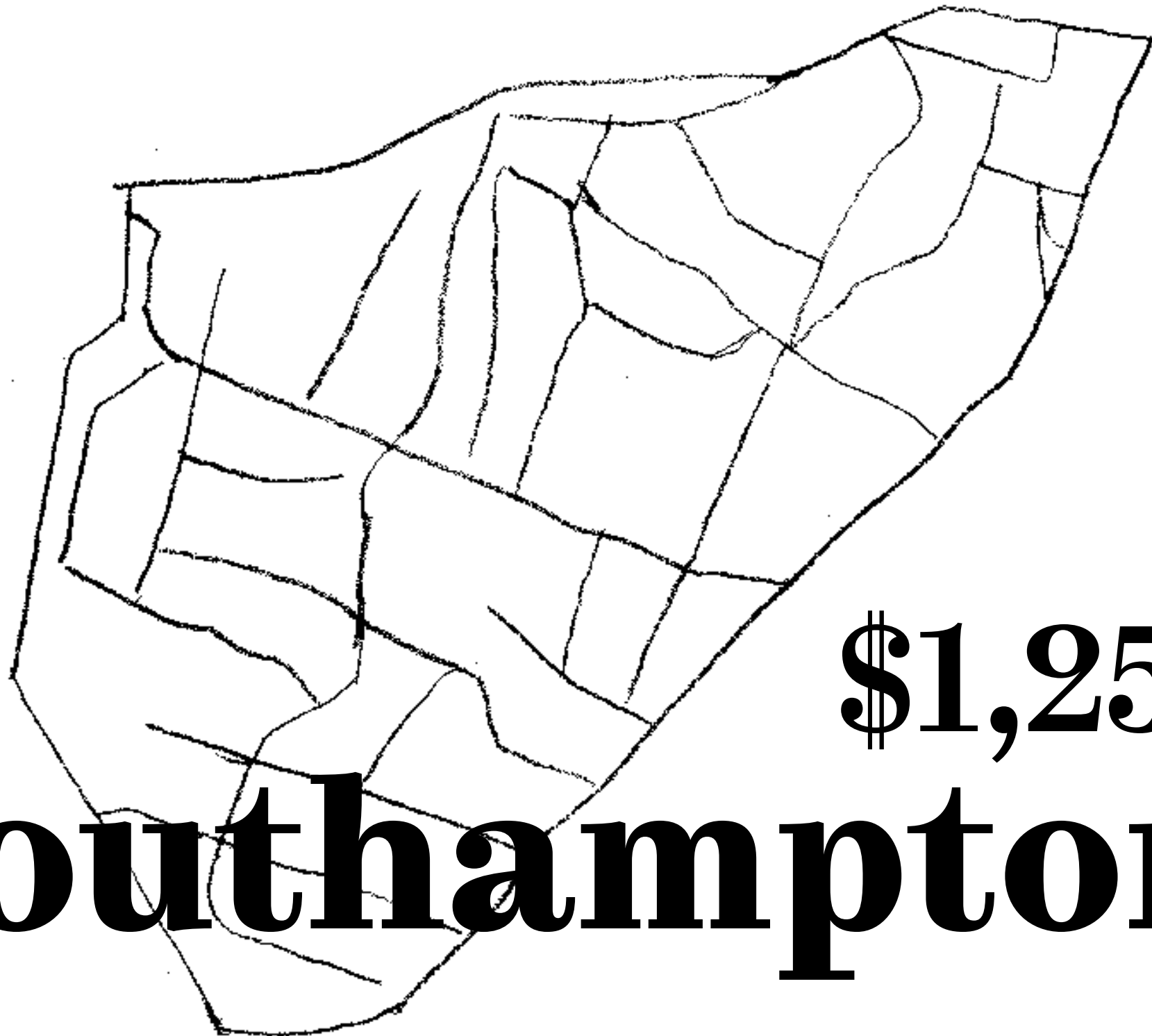


**\$1,013**

44

45

**forest hill**



**\$1,259**

**southampton**

**\$1,372**

48

49

**the fan**

**\$1,060**

50

51

**scott's addition**

**\$1,400**

52

53

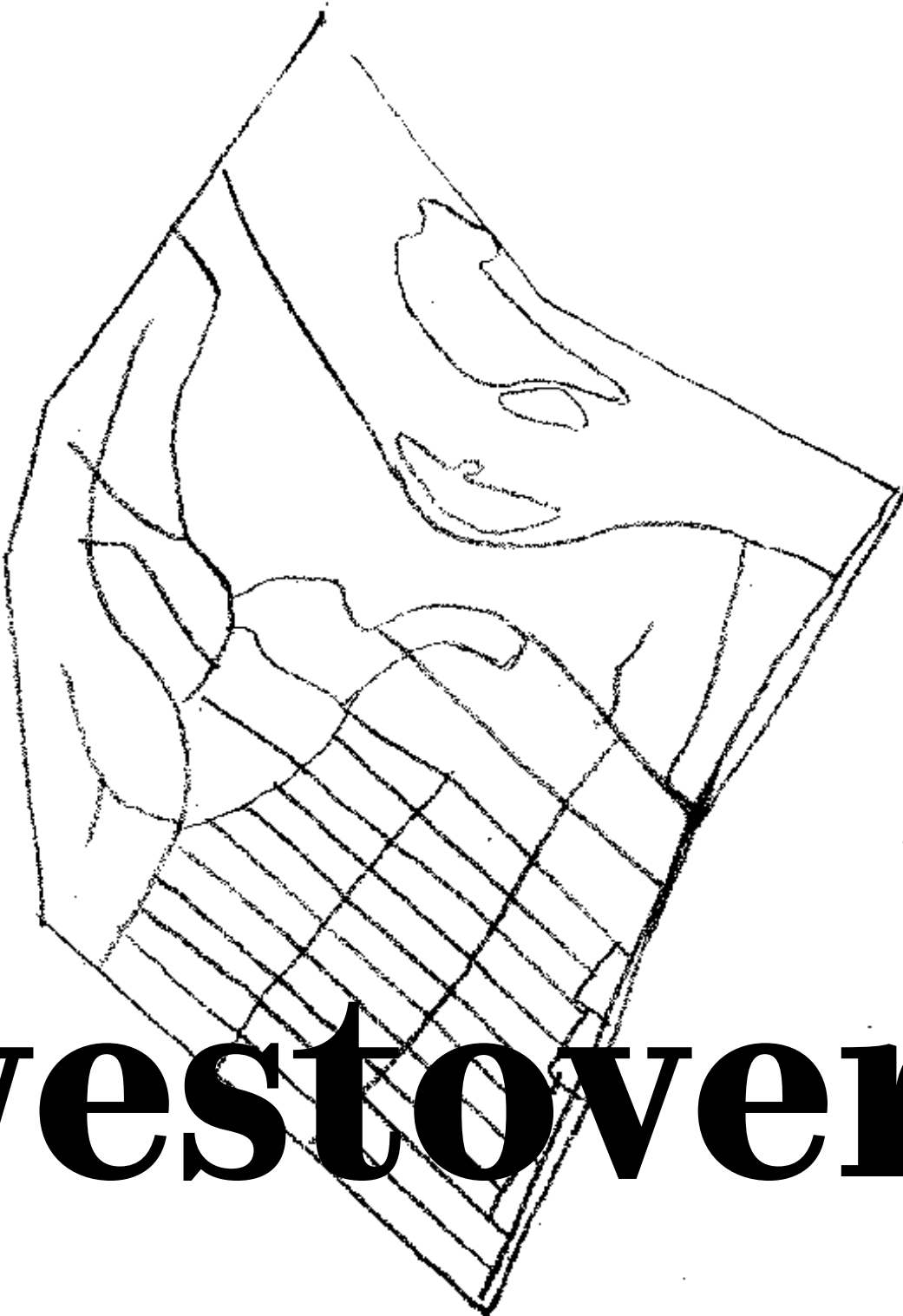
**monroe ward**

**\$1,013**

54

55

**westover hills**



**\$1,239**

56

57

**windsor farms**

58

59

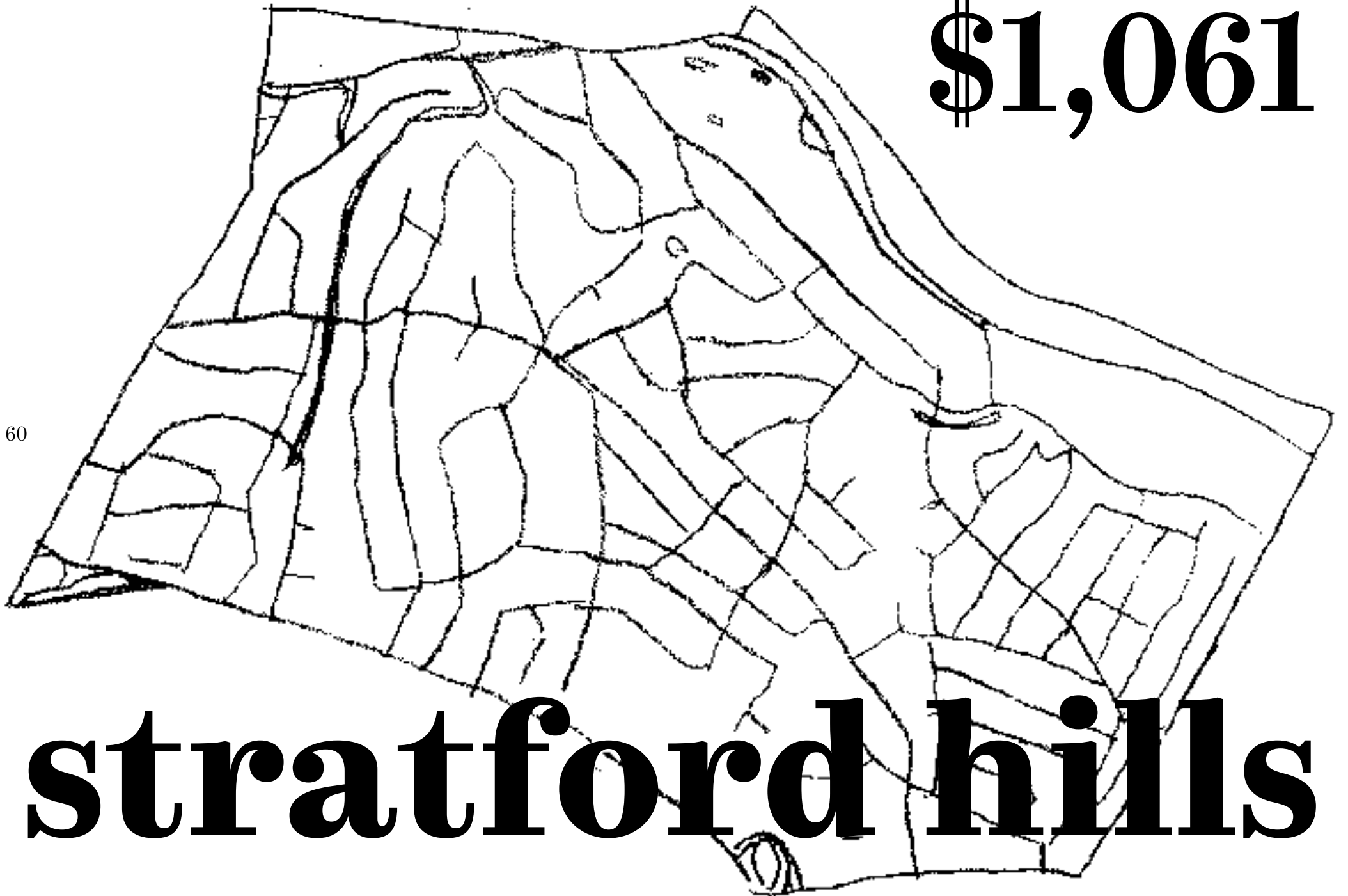
**\$1,013**

**woodland heights**



**\$1,061**

60



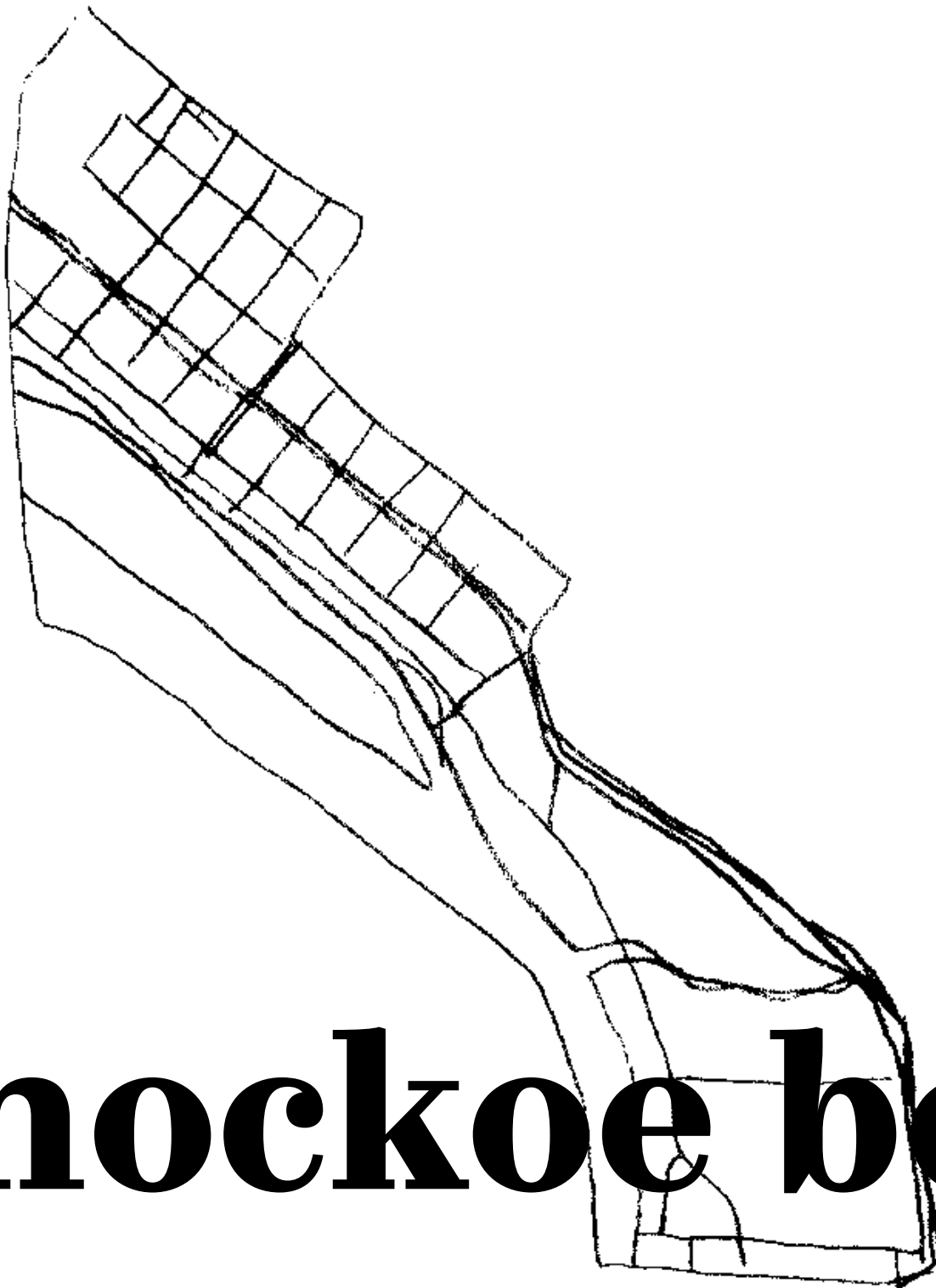
**stratford hills**

**\$1,061**

62

63

**shockoe bottom**



**and that's it**

**I don't know how else you  
can afford housing other  
than to find a job that pays  
you more money**

**you could always take out a  
loan**

**but then you'll go into debt**

**or you could take on a  
second or third job**

**but then you'll burn  
yourself out**

**roommates to help  
split costs?**

**well some  
apartments charge  
per person instead  
of per room**

**no matter how hard you  
try,**

**you won't win**

**most of this stuff you  
probably already knew**



**i'm sorry**

**but,**

**there is hope.**

**you can reach section 8 customer service at...**

