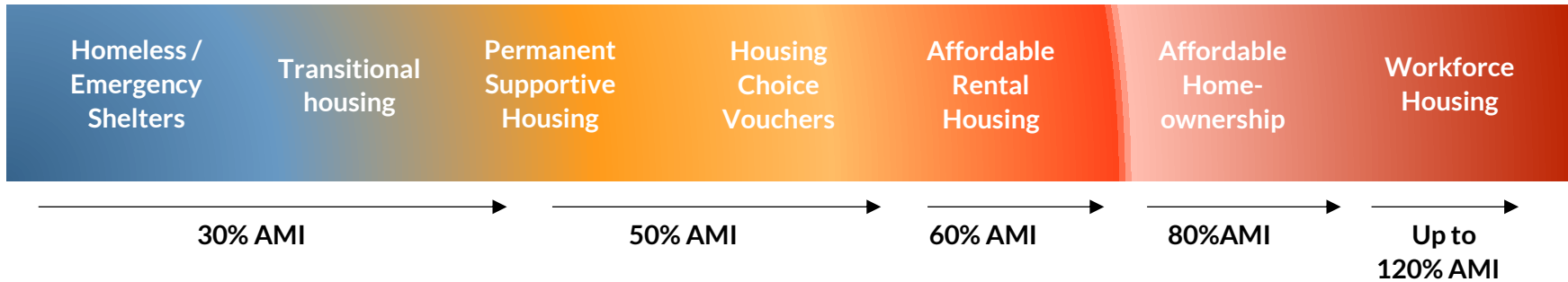


Understanding the Spectrum of Housing Needs

Most vulnerable

Least vulnerable



Emergency Shelter	Transitional Housing	Permanent Supportive Housing	Housing Choice Vouchers	Affordable Rental Housing	Affordable Homeownership	Workforce Housing
Emergency shelters provide an immediate place to stay while people reconnect with housing. Shelters work best when people can enter and exit rapidly, with an appropriate level of services for their needs.	Transitional housing is a type of temporary housing that bridges the gap between homelessness and permanent housing by offering structure, and supportive services.	Permanent Supportive Housing (PSH) combines low-barrier affordable housing, health care, and supportive services. PSH typically targets people who are homeless or unstably housed with multiple barriers to housing stability.	The Housing Choice Voucher program helps very low-income households to afford safe, sanitary housing in the private market by subsidizing a portion of a household's rent. The program is targeted to households with incomes at or below 50% AMI.	Rental housing for which the occupant pays no more than 30% of their income for gross housing costs, including utilities.	Owner-occupied housing for which the owner pays no more than 30% of their gross income for their housing costs including monthly mortgage payments, insurance, real property taxes, and utilities.	Housing that is affordable to middle-income households with incomes typically between 60% and 120% of AMI.

Who qualifies for affordable housing?

The Albemarle County Office of Housing (ACOH) administers the federal Housing Choice Voucher program, as well as a variety of local affordable housing programs. The income limits to qualify for both types of programs are calculated differently.

Income limits for the Housing Choice Voucher program are established annually by the U.S. Department of Housing and Urban Development (HUD). These income limits are based on 50% of the estimated median family income for the Charlottesville Metropolitan Statistical Area (including the Counties of Albemarle, Buckingham, Fluvanna, Greene and Nelson, and the City of Charlottesville). Income limit calculations consider a variety of factors including local housing costs, the national median household income, and household size. At no time will the Housing Choice Voucher program income limits be less than 50% of the median family income for the state non-metropolitan areas.

For local affordable housing programs, such as affordable housing units gained through developer proffers or new programs developed from *Housing Albemarle* recommendations, the ACOH applies a different set of income limits. These income limits are based on actual percentages of the area median income as established by HUD each year. County established affordable housing programs are targeted towards households with incomes at 60% AMI for rental housing, and 80% AMI for affordable homeownership, with workforce housing programs targeting households with incomes up to 100% AMI for rental housing and 120% AMI for homeownership opportunities. A comparison of the income limits for the Housing Choice Voucher program and county affordable housing programs is shown in the table below. Examples of employment types under each AMI category is found on the following page.

FY 2023 Area Median Income (AMI): \$123,300

AMI Level	Number of persons in household							
	1	2	3	4	5	6	7	
30%	\$23,350	\$26,650	\$30,000	\$33,300	\$36,000	\$40,280	\$45,420	Housing Choice Voucher program income limits
50%	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,850	
80%	\$62,200	\$71,050	\$79,950	\$88,800	\$95,950	\$103,050	\$110,150	
60%	\$51,786	\$59,184	\$66,582	\$73,980	\$85,817	\$91,735	\$97,654	<i>Housing Albemarle</i> income limits
80%	\$69,048	\$78,912	\$88,776	\$98,640	\$114,422	\$122,314	\$130,205	
100%	\$86,310	\$98,640	\$110,970	\$123,300	\$143,028	\$152,892	\$162,756	
120%	\$103,572	\$118,368	\$133,164	\$147,960	\$171,634	\$183,470	\$195,307	

Examples of Employment Types by AMI Level

AMI Level (1 person household)	Annual Median Salary	Affordable Housing Costs	Employment Type
30%	\$23,350	\$584	Lifeguards, Audio/Video Technicians
50%	\$38,850	\$971	Home Health Aides, Childcare Workers, Farmworkers, Construction Workers, Preschool Teachers
60%	\$51,578	\$1,289	Bus Drivers, Billing Clerks, Painters, Roofers, Graphic Designers, Social Workers
80%	\$69,048	\$1,726	Teachers, Mail Carriers, Paralegals, Landscape Architects, Librarians
100%	\$86,310	\$2,158	Interpreters/Translators, Insurance Underwriters, Registered Nurses, Financial Analysts, Speech Pathologists
120%	\$103,572	\$2,589	Dental Hygienists, Management Analysts, Mechanical Engineers, Physical Therapists, Veterinarians

Definition of Affordable Rental Housing Costs:

Rental housing is affordable when the monthly rent **AND** the cost of utilities is **no greater than** 30% of household income.

Example:

A Billing Clerk earning an annual salary of \$51,578 is searching for an apartment to rent. Their gross monthly income is \$4,298, giving them an affordable monthly housing budget of \$1,289 per month. The Billing Clerk finds two units they are interested in renting.

Unit 1 has a monthly rent of \$1,325. The Billing Clerk is required to provide their own electricity service with an average cost of \$69 per month, and they will pay a monthly utility fee of \$105 to the landlord to cover the cost of water/sewer service and trash collection. The Billing Clerk's total cost to rent this apartment is \$1,499 per month, which is 35% of their monthly gross income. **This unit is unaffordable for the Billing Clerk.** To make this unit affordable for the Billing Clerk, the landlord would need to subtract an allowance for utility costs from the monthly rent in the amount of \$36.

Unit 2 has a monthly rent of \$1,220, which includes a monthly utility fee of \$57 for water/sewer service. The Billing Clerk is required to provide their own electricity and natural gas services with an average cost of \$36 per month, and pay an additional \$15 per month to the landlord for trash collection service. The Billing Clerk's total cost to rent this apartment is \$1,271 per month, which is approximately 29% of their monthly gross income. **This unit is affordable for the Billing Clerk.**