



# Housing

## Draft Goals and Objectives



Fall 2023

This document includes the draft Goals and Objectives for the updated Housing chapter and provides additional context and background on this topic. The document is organized by the following sections:

- **Overview:** Brief introduction to this topic.
- **Draft Goals and Objectives:** The draft updated Goals and Objectives for this chapter. This is the section we're asking for community input on this fall.
- **Phase 2 Community Input Themes:** Major themes from community input heard on this topic during the first two rounds of Phase 2 engagement (January - July 2023).
- **Topic Report and Connections to the AC44 Framework:** Information on challenges, opportunities, recent trends, and data on this topic, as previously provided in the 'topic reports' at the beginning of Phase 2. Summary of how this topic is connected to the AC44 Framework for an Equitable and Resilient Community.

## Housing Overview

Housing that is affordable and accessible is a fundamental need for our community and a key component of quality of life and wellbeing. This includes housing choice, or access to a variety of housing types at a variety of price points. Housing choice enables community members to live near where they work, to remain in their community as they age, and to be able to afford both the cost of housing and other household expenses without burdening household budgets. According to the 2019 Regional Housing Needs Assessment published by the Central Virginia Regional Housing Partnership, Albemarle County needs to add approximately 10,070 affordable units to our housing stock by 2040 to ensure all current and future residents can enjoy a good quality of life in our community.

These benefits of housing choice are not only important for quality of life, but also for addressing climate change. When people cannot afford housing near centers of employment, daily needs, and community amenities, their commutes and other trips lengthen, increasing transportation emissions. Affordable housing located closer to employment and amenities shortens automobile trips and makes other transportation modes possible like walking, biking, and transit. Smaller units are often more affordable, easier to maintain, and have lower energy costs. Multifamily and mixed-use buildings can naturally insulate units with shared walls and can realize efficiencies in shared building systems and shared infrastructure, such as streets, parking, and utilities.

Housing affordability goes beyond the cost of a housing unit, as overall affordability for community members includes the cost of transportation, energy bills, job access, and cost and availability of daily necessities. Rising rents and home values tend to push lower-income residents further from transit and job centers and even outside of the county itself. Having to live greater distances from school, jobs, and daily needs increases transportation costs and greenhouse gas emissions.

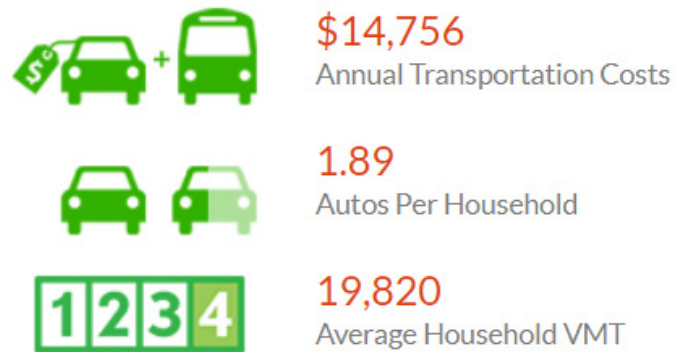
Housing is strongly connected to other topics throughout the Comprehensive Plan. Land use designations in the County's Master Plans (which are part of the Comprehensive Plan) provide recommendations for housing types and densities in each designation. When rezoning applications are submitted, they are reviewed based on the recommendations of the property's land use designation(s).

The land use section of the Comprehensive Plan and corresponding Master Plans also provides recommendations for the form and scale of buildings and the layout of new development. The form and layout of development can provide important benefits for community members, including recreational and open space, safe places to walk, and street trees for shade. Site design can also add to the cost and feasibility of new development (and therefore housing), including stepbacks (higher floors of the building are further 'setback'), building setbacks (how far buildings are from the street and each other), and parking. While many site design requirements are important for safety and wellbeing, there are opportunities through AC44 to recommend updates that are consistent with current best practices that can be incorporated into the County's Zoning Modernization efforts. For example, a recent study by Rutgers University found that lowering mandated parking requirements for residential developments lowered initial construction costs and decreased ongoing operating costs, allowing for lower rents compared with 'over-parked' developments.

### **Virginia State Code requirements for Comprehensive Plan updates:**

**“The comprehensive plan shall include the designation of areas and implementation of measures for the construction, rehabilitation and maintenance of affordable housing, which is sufficient to meet the current and future needs of residents of all levels of income in the locality while considering the current and future needs of the planning district within which the locality is situated.”**

Another Comprehensive Plan topic strongly tied to housing is transportation, with transportation networks connecting housing to services, amenities, and jobs. Allowing higher density housing near public transit corridors and in walkable areas reduces transportation costs and reduces parking needs. The combined costs of housing and transportation can make up more than half of a household’s annual costs. The Center for Neighborhood Technology’s Housing and Transportation Affordability Index (H+T Index) provides estimates for housing and transportation costs by locality. The H+T Index most recent estimate is that transportation costs in Albemarle County consume an average of 20 percent of household income with an annual average cost of \$14,756, and a total of 47 percent for both housing and transportation. Coordinated land use and transportation planning is a key component of the Comprehensive Plan update and is essential for increasing housing choice.



**Estimated annual transportation costs, cars, and vehicle miles traveled per household in Albemarle County. Source: H+T Index (2022)**

## Draft Goals and Objectives

These draft Goals and Objectives were developed based on input from community members, County staff and partner agencies, the Planning Commission, and the Board of Supervisors, the AC44 Framework for an Equitable and Resilient Community, best practices, and the current Comp Plan. They will inform the Action Steps that will be developed in Phase 3.

**Goal 1: Albemarle will increase the overall housing supply and housing choice with a variety of housing types to meet the diverse housing needs of current and future Albemarle County residents.**

Objective 1.1: Allow, encourage, and incentivize a variety of housing types (such as bungalow courts, triplexes and fourplexes, accessory dwelling units, live/work units, tiny homes, modular homes, and apartment buildings) that are affordable for all income levels, especially in locations that are accessible to Activity Centers, areas with job opportunities, public transit, and community amenities, and that promote increased density in the Development Areas.

Objective 1.2: Increase the number of mixed-income developments throughout the County's Development Areas to increase housing choice.

Objective 1.3: Support an increased use of energy-efficient design elements in new residential development to reduce energy costs for households and to reduce stationary energy emissions in the county by at least 83% in 2030 from 2008 levels.

**Goal 2: Albemarle County will increase affordable and workforce housing options for current and future community members.**

Objective 2.1: Increase the supply of long-term affordable and workforce housing in Albemarle County by at least 10,000 units by 2040, promoting both the development of new units and preservation of existing units for affordable and workforce housing.

Objective 2.2: Reduce barriers to affordable and workforce housing development and housing choice through regular updates to County policy documents, including the Comprehensive Plan. Barriers may include recommended densities, unit types, and form and scale.

Objective 2.3: Reduce barriers to affordable and workforce housing development and housing choice through regular updates to County ordinances, including the Zoning Ordinance and Zoning Map. Barriers may include minimum lot sizes, minimum parking requirements, and permitted housing types.

Objective 2.4: Actively support community engagement and involvement in the development of affordable housing programs and the implementation of affordable housing action steps, including through a standing housing advisory committee and an annual housing report.

**Goal 3: Albemarle County will preserve and maintain the county's aging housing stock and housing units in existing communities in both the Development Areas and Rural Area.**

Objective 3.1: Increase the capacity for low- and moderate-income homeowners to maintain and remain in their existing housing units through maintenance and energy-efficiency upgrades and other programs.

Objective 3.2: Encourage the preservation and maintenance of existing affordable rental units.

Objective 3.3: Focus housing programs and investments in communities that are at risk of displacement by analyzing early indicators of neighborhood change and housing prices.

Objective 3.4: Ensure safe, decent, and sanitary living conditions for tenants.

Objective 3.5: Reduce the involuntary displacement of community members when redevelopment occurs and increase access to options for relocation, especially for manufactured home parks.

Objective 3.6: Address unhealthy housing issues, especially in rural and historically underinvested areas, through partnerships with non-profit housing and public health organizations.

**Goal 4: Albemarle County will promote access to safe, stable, and healthy housing regardless of race, color, religion, national origin, sex, elderliness, familial status, disability status, source of income, sexual orientation, gender identity and veteran status.**

Objective 4.1: Ensure changes in County policies, including zoning text amendments, land use changes, and Comprehensive Plan updates comply with state and federal civil rights laws, and do not negatively impact the supply of, or equitable access to, affordable housing. Evaluate housing programs and projects on how well they serve communities of color, low-income renters, and cultural communities using clear, measurable indicators.

Objective 4.2: Expand the community's knowledge of rights and responsibilities under the Virginia Landlord and Tenant Act.

**Goal 5: Albemarle County will work to ensure that homelessness is rare, brief, and one-time.**

Objective 5.1: Expand permanent housing opportunities for chronically homeless households and promote the best practice of Housing First in partnership with public, private, and non-profit partners.

Objective 5.2: Prevent homelessness where possible through homeless prevention programs and strategies.

Objective 5.3: Address unmet needs for people living unsheltered.

Objective 5.4: Assist households experiencing homelessness to quickly return to housing and remain stably housed.

**Goal 6: Albemarle County will enable community members to age in place, both within the community and at home.**

Objective 6.1: Increase the supply of housing units that are affordable and accessible to low-income senior and disabled households, supporting housing options, locations, and designs that are accessible to allow for aging in place, including single-level housing units, smaller/lower maintenance housing units, and housing with multimodal transportation options.

Objective 6.2: Increase access to assisted living and supportive housing communities.

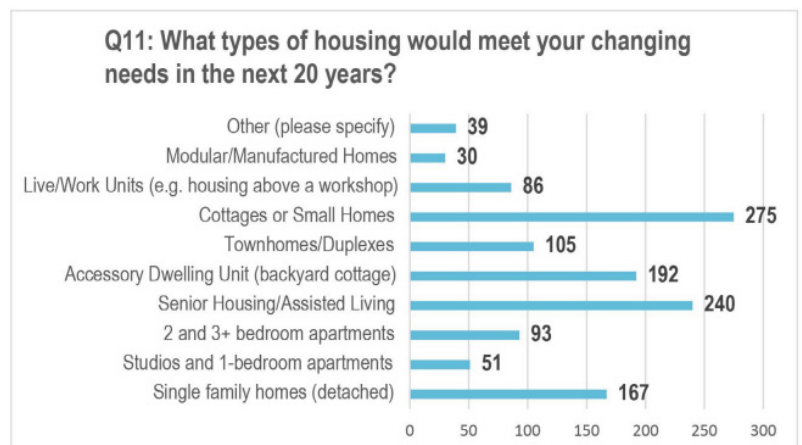
Objective 6.3: Reduce housing costs for low-income senior households, homeowners with a total and permanent disability, and veterans with a disability.

## Phase 2 Community Input Themes

The following summary highlights the major themes from community engagement heard to date during AC44 Phase 2. These are organized by the Chapter’s Goals.

### Housing Supply and Housing Choice

- There is a need for a variety of housing types at a variety of price points.
- Housing choice is important to support affordability, accessibility, and options for aging in place.
- Tiny houses should be allowed as a housing type.
- There are not enough housing options for smaller household sizes, first time home buyers, and households looking for smaller units (downsizing). Many new units being built are larger and more expensive.



**Responses to Phase 2 Step 1 questionnaire for what types of housing may be needed to meet community members’ future needs**

- More multi-family housing, middle housing options, and accessory dwelling units are needed.
- There is not enough design variety in housing with too many cookie-cutter developments.
- More housing options are needed that are walkable, bikeable or have public transit options for accessing services, recreation, amenities, and jobs.
- More public EV charging stations are needed, otherwise community members in apartments and townhomes may not have options to charge electric cars.
- New homes should be energy efficient. Incentives could help with energy efficient upgrades to existing homes (e.g. solar panels).
- Have more neighborhoods with shared spaces and amenities, such as community centers and community gardens.
- Need more outdoor space for townhomes and apartments, such as balconies and access to nearby parks and trails.

## **Affordable and Workforce Housing**

- Many people that are employed within Albemarle County, or who grew up in Albemarle and moved away, or who grew up in Albemarle and are entering the workforce are unable to afford housing within Albemarle County .
- If restrict housing here, people may end up living further away and needing to commute in.
- Support programs for first time home buyers.
- Improve affordable housing requirements (e.g. with new development) and better access to affordable housing for both renters and buyers.
- Provide effective rent control for renters.
- Increasing property assessments (and therefore property taxes) affect housing affordability and the ability to remain in a community.
- Affordable housing should look like market rate housing.
- Housing that is affordable is also needed in the Rural Area, not just the Development Areas. That includes programs for community members to maintain and repair their current homes. Some additional small-scale housing types (other than single-family detached) could be appropriate to provide additional housing choice (e.g. ADUs, live-work units).



- Housing needs to be considered with transportation. Both housing and transportation are significant household costs. Living in another locality may reduce housing costs but may increase transportation costs to travel to workplaces or services, as well as increase transportation-related greenhouse gas emissions.
- Higher densities should be allowed around transit nodes to provide more affordable housing options near public transit.

## **Preserve and Maintain Aging and Existing Housing Units**

- Support repairing and maintaining current homes, especially as community members sometimes cannot afford to move elsewhere.
- Concern that investors keep buying and flipping houses.

## **Community Engagement and Involvement**

- Partner regionally to address affordable housing.

## **Ensuring Homelessness is Rare, Brief, and One-Time**

- Everyone in the community should have access to housing they can afford that is safe and healthy. Housing needs to be 'attainable' and 'sustainable'.

## **Aging in Place**

- Community members need options to age in place, which may include one-story single-family homes, one-bedroom apartments, accessory dwelling units (ADUs), smaller housing units, and more units that have elevators for accessibility.
- Increasing property assessments (and therefore property taxes) affect housing affordability and the ability to remain in a community. Concern that tax rebate for qualifying elderly community members is not sufficient; some people make just above the requirement but still struggle to afford housing costs.
- Aging in place needs to go beyond housing - include transportation, healthcare, and daily needs.
- Have rate caps to make housing affordable for seniors.
- Support affordable senior housing.
- More assisted living and senior living communities are needed. Many respondents felt they or someone they know would need assisted/senior living in the next 10 years. Assisted living and retirement communities should be located in walkable areas and should have access to public transportation.

- Options for aging in the Rural Area are also needed, which includes not only housing but also services and medical care. A challenge is that not all service providers are willing to drive out into more rural places.

## Planning Toolkits

The following community input was shared during engagement on the planning toolkits:

- Need housing options that are affordable within and connected to Activity Centers.
- With any potential future Development Areas expansion, need to require provision of affordable housing units with new development.
- High housing costs are already a concern. If an expansion of the Development Areas is not considered in the next 40 years, seems costs could skyrocket.
- Consider the variety of housing types needed for different community needs. Encourage smaller housing units and missing middle housing.
- Consider tax incentive programs for multifamily housing development with more affordable units and limited rent increases.
- It seems like even with higher density, the housing that is being built is not affordable.
- Affordable housing should be built in the current Development Areas, where services and infrastructure are already in place.
- Preserve existing affordable units.
- Have more programs for affordable housing and support for successful affordable housing developers (like Habitat).
- Rethink density requirements to allow more affordable units to be built in the Rural Area; 'village residential' designation could be expanded to allow for some more housing 'infill' without too much uncontrolled growth (especially if designated as affordable units). Multi-unit and live-work units instead of all single-family detached.

## Housing Topic Report

The following topic report was shared at the beginning of Phase 2 to provide an overview of the major opportunities and challenges for Housing. These key issues and supporting data and trends were used to help inform updated Comprehensive Plan Goals and Objectives. Information under ‘What is Affordable Housing’ and ‘Cost of Housing’ has been updated with more recent data.

### What is ‘Affordable Housing’?

Housing affordability considers both household income and the cost of buying and renting housing. The U.S. Department of Housing and Urban Development (HUD) considers **housing to be affordable when a household spends no more than 30% of its monthly gross income on housing costs.**

HUD uses Area Median Income (AMI) to determine household income limits for certain affordable housing programs. The AMI is the midpoint of incomes for a given area, with half of household incomes above the AMI and half below. HUD uses regional data for its income limits. Albemarle County is part of the Charlottesville Metropolitan Statistical Area (MSA), which also includes the counties of Fluvanna, Greene, and Nelson, and the city of Charlottesville. For the Charlottesville MSA, a family of four is considered low income with a household income of \$88,800 per year (80% AMI), very low income at a household income of \$55,500 (50% AMI), and extremely low income with a household income of \$33,300 (30% AMI) or less. While the AMI in our community is relatively high, the cost of housing and other household expenses is also high and continues to rise.

The County’s housing policy defines **workforce housing** as rental housing for households earning between 60 and 100% of AMI and homeownership for households earning between 80 and 120% AMI. **Affordable housing** is defined as rentals for households earning up to 60% AMI and homeownership for households earning up to 80% AMI. The County’s Housing Policy has recommendations for affordable housing and workforce housing and the sale and rent limits for qualified buyers and renters.

## Cost of Housing

The cost of both for sale and for rent housing units has continued to increase locally. According to Census data, in 2010 Albemarle County’s median home value was approximately \$349,800. By 2021, it had increased to approximately \$388,900, an increase of 11.2%. From 2010 to 2021, the number of renter households paying \$1,000 or more for rent increased by 80.8%, with the 2019 median rent estimated at \$1,428. Recent data from the second quarter of 2023 shows the median home sale price in Albemarle County that quarter was \$530,000.

Regionally, housing costs have also been increasing. The Charlottesville Area Association of Realtors (CAAR) releases a quarterly report on home sale activity in the region, which includes Albemarle County, Charlottesville, Greene County, Fluvanna County, Louisa County, and Nelson County. According to the CAAR Q2 2023 report, “home prices are climbing even as there are fewer sales. The median sales price in the CAAR housing market during the second quarter was \$445,900, up 7% from last year”. In Q2 2023, approximately 15% of the homes sold regionally were purchased for under \$300,000.

Jurisdiction	2022 - Q2	2023 - Q2	% Change
Albemarle County	\$479,000	\$530,000	11%
Charlottesville	\$464,000	\$470,000	1%
Fluvanna County	\$336,000	\$345,000	3%
Greene County	\$386,000	\$382,000	-1%
Louisa County	\$361,250	\$385,000	7%
Nelson County	\$425,000	\$320,000	-25%

### Change in for-sale home prices by locality from Q2 2022 to Q2 2023

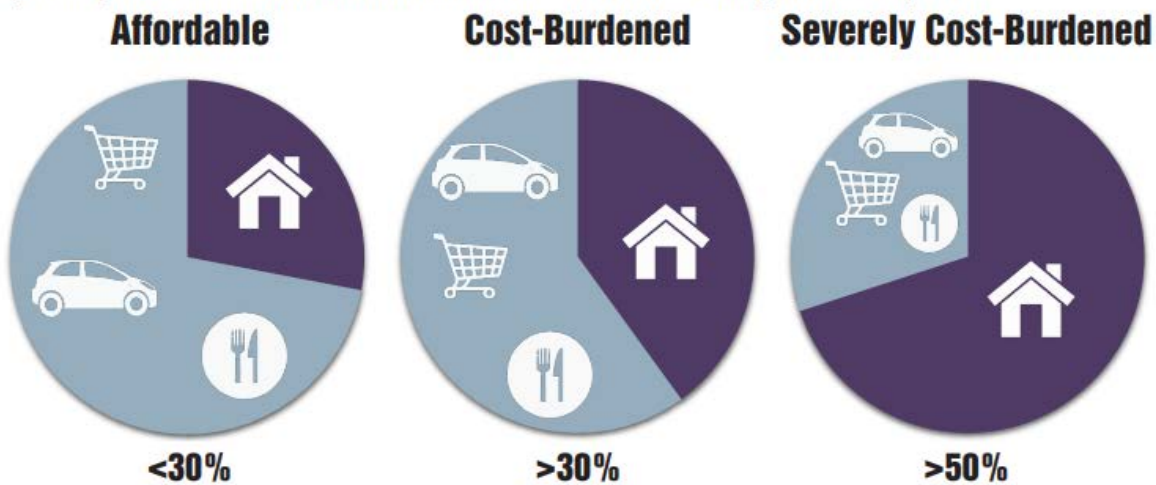
Source: Charlottesville Area Association of Realtors (CAAR): CAAR Charlottesville Area Home Sales Report, Q2 2023

# Cost-Burdened Households and Cost of Living

Households are considered cost-burdened if they pay more than 30% of their monthly gross income toward housing. For homeowners (66% of Albemarle County households), this includes monthly mortgage payments, property taxes, and insurance. For renters (34% of Albemarle County households), this includes monthly rent and any tenant-paid utilities. Households are considered severely cost-burdened if they pay more than 50% of their monthly income for housing.

## Defining Affordability

The Department of Housing and Urban Development (HUD) defines affordability as not spending more than 30% of a household's income on housing-related expenses.



Source: TJPDC, 2019 Regional Housing Needs Assessment

Based on 2017-2021 Census data, **approximately 18% of homeowner households and 43% of renter households in Albemarle are cost-burdened.** Approximately 5,457 households, or 12.8% of all county households, are severely cost-burdened. About 71% of county households with incomes less than \$35,000 are cost-burdened, compared with about 35% of households with household incomes of \$50,000-\$75,000 and 5.6% of households making over \$75,000. This means that cost burden is not evenly distributed among income levels and disproportionately impacts lower income residents.

The [Orange Dot Report](#), published by Piedmont Virginia Community College (PVCC) and the UVA Equity Center, estimates the cost of living in the region, including the counties of Albemarle, Buckingham, Fluvanna, Greene, Louisa, and Nelson, and the City of Charlottesville. The Report estimates the costs of food, shelter, clothing, utilities, childcare, transportation, and other necessary household costs by locality. According to the most recent report published in October 2022, ‘Albemarle and Charlottesville are the most expensive localities in the region given the costs of housing and childcare’. The report estimates that in 2020, a family needed an annual income of at least \$58,524.40 to afford the basic costs of living in Albemarle County, an increase of 26% over the cost of living in 2018. The report provides the following table as an example of household expenses for a single householder with two children (one toddler), specific to Albemarle County:

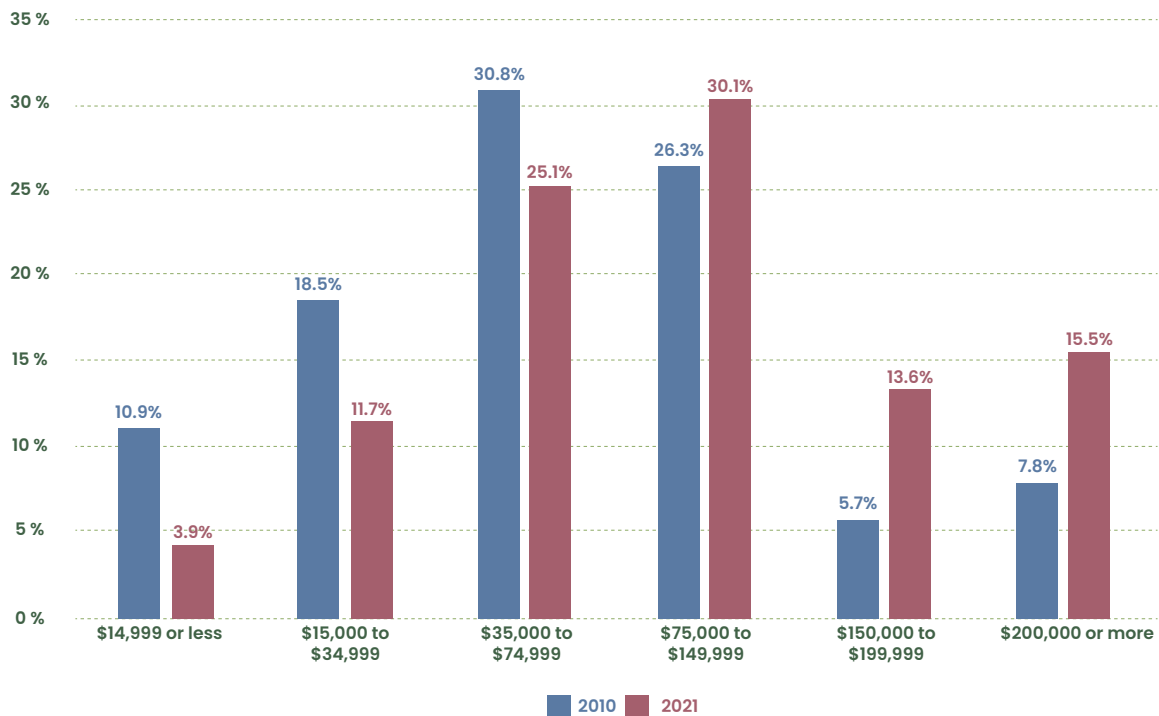
**Expenses: Single Householder + 2 Children (1 Toddler)**

Expense	Annual	Monthly	Weekly
Food	6,630.0	552.50	127.50
Clothing	2,334.0	194.50	44.88
Shelter	15,168.0	1,264.00	291.69
Utilities	3,325.0	277.08	63.94
Necessary Costs	5,491.4	457.62	105.60
<b>Survival Expenses</b>	<b>32,948.4</b>	<b>2,745.70</b>	<b>633.62</b>
Childcare	21,580.0	1,798.00	415.00
Transportation	3,996.0	333.00	76.85
<b>Total Expenses</b>	<b>58,524.4</b>	<b>4,116.20</b>	<b>949.89</b>

**Estimated expenses for a single-householder with 2 children (1 toddler) in Albemarle County**  
**Source: Orange Dot Report 5.0.**

This increase in the cost of living far outpaces the increase in median family income during the same period. According to the U.S. Census Bureau, the median family income increased only 12.3% between 2010 and 2020, and this increase was realized mainly by households in the higher income brackets. The following chart uses Census data to show how Albemarle County household income distribution changed between 2010 and 2021. While the percentage of households with an income of \$14,999 or less decreased by 64%, the percentage with an income of \$200,000 or more rose by 98%. These changes do not necessarily improve the quality of life for all community members and may exacerbate existing inequities by forcing our most vulnerable neighbors to leave the county in search of affordable housing.

**Change in Albemarle County Household Income Distribution:  
2010 to 2021**



**Change in Albemarle County Household Income Distribution from 2010 to 2021**  
Source: U.S. Census, ACS 1-year from 2010-2021

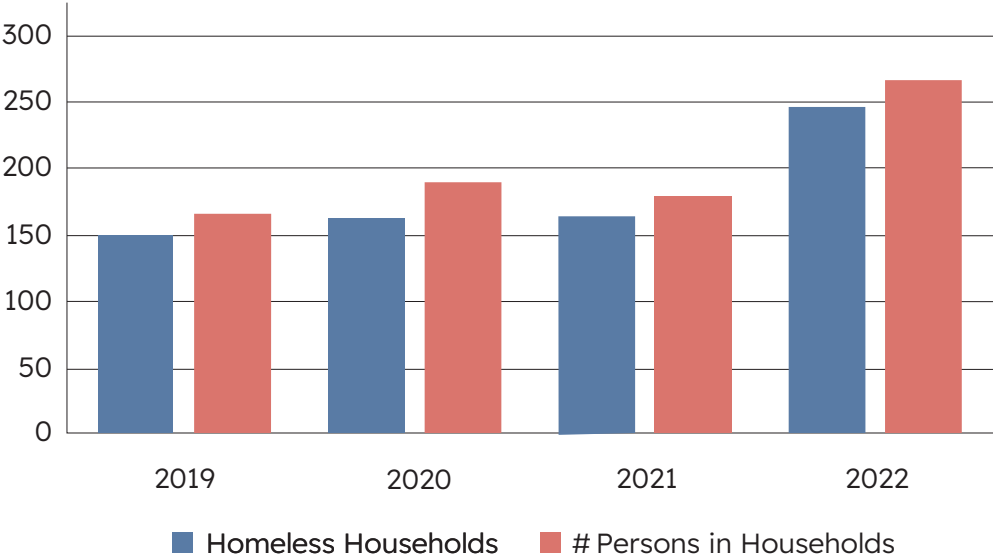
High housing costs impact both individual households and the broader community. When housing costs consume a significant amount of household income, less money is available to cover the costs of other necessities, such as food, transportation, and childcare. Employers may also find it difficult to attract or retain employees due to concerns about housing affordability. Households may end up moving further away from their place of employment, which can decrease their housing costs but increase their transportation costs and commute time.

# Housing Affordability and Homelessness

High housing costs also increase the risk of homelessness for many lower-income households. According to the Point in Time count, which counts sheltered and unsheltered people experiencing homelessness on a single night in January, the number of households experiencing homelessness in the Charlottesville region increased by 65.5% from 148 households experiencing homelessness in January 2019 to 245 unsheltered households in January 2022. The latest figure represents a total of 266 individuals, including 20 children under the age of 18 years.

Homelessness may generate serious consequences for individuals and households by increasing the risks of experiencing physical and mental issues, such as depression or high blood pressure due to stress, and lead to poor educational outcomes for children. Homelessness also strains local public services and budgets. According to the National Alliance to End Homelessness, supporting one chronically homeless person costs local governments, health providers, and social service agencies a combined average of \$35,578 per year. Ensuring a sufficient quantity of affordable housing in the county to keep all residents safely and stably housed would result in significant savings for the community.

Change in Homelessness 2019 - 2022



**Change in number of homeless households in the Charlottesville region from 2019 to 2022**  
**Source: HUD Point-in-Time Data**

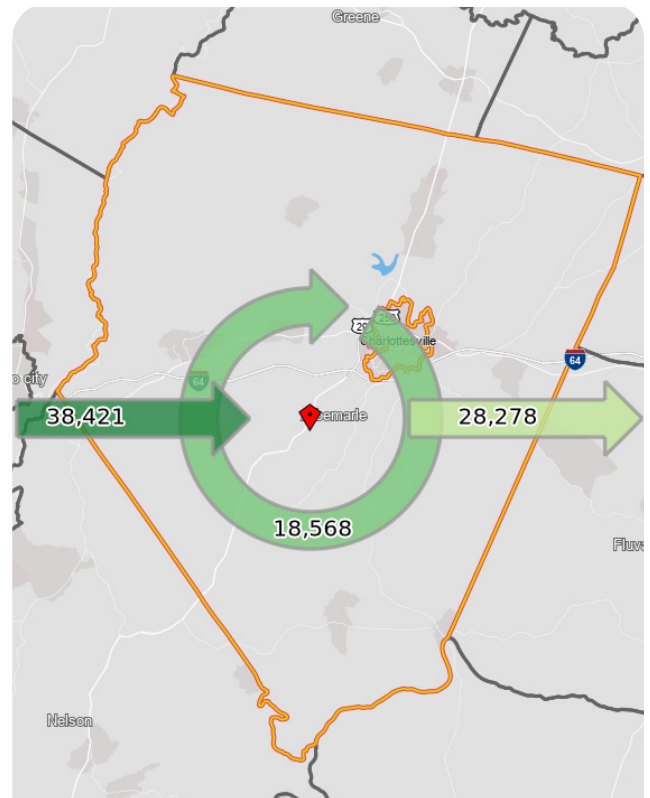


## Housing Quality, Energy Burden, and Affordability

A related concept to cost-burden is energy-burden, which refers to the percentage of household income that goes toward energy costs—electricity, heating, cooking, and transportation. Often the housing that is most affordable in terms of rent or property value is also older and in poorer condition, which may lead to higher energy costs. Homes with outdated, inefficient appliances and with poor insulation and weather sealing can cost residents hundreds of dollars per month in energy bills, reduce home comfort and quality of life, and contribute to unnecessary greenhouse gas emissions. As the County considers how to increase affordable housing options, it will be important to ensure that existing and newly constructed affordable housing are built to standards that maximize energy efficiency, minimize energy burden, and make it possible for lower-income households to contribute meaningfully to climate action.

## Housing Affordability, Transportation, and Climate Change

According to 2019 Census on the Map data, approximately 67.4% of people employed in Albemarle County commute in from a different locality, while 32.6% both live and work in Albemarle County. While some of these in-commuting employees prefer their current locations, others may choose to live closer to work if they were able to afford housing in Albemarle County. The percentage of people employed in Albemarle County who commute from a different locality reflects a key driver of greenhouse gas emissions from transportation. Given the large geographic size of Albemarle County and the centralized location of most places of employment, emissions associated with thousands of commuters from outside the county is significant. Increasing the availability of affordable housing in the county is one way to facilitate voluntary emissions reductions by community members, making it easier for them to live near their workplace.



**Flow of in-commuters and out-commuters in Albemarle County**  
Source: Census on the Map

# Changing Demographics

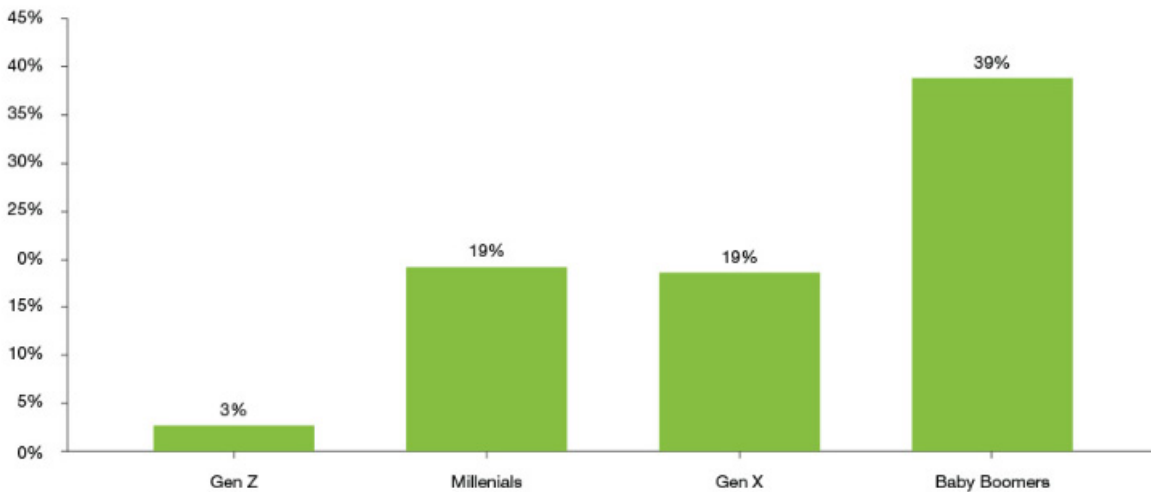
Household sizes and demographics continue to change, which also affects housing needs. Between 2010 and 2021, the **percentage of residents in Albemarle County over the age of 65 increased by 5% to 18.7%**. During the same period, the average county household size decreased from 2.55 people per household to 2.4 people per household. In 2020, about 29% of all U.S. households were single-person households, which is twice as high as 1960. This trend is expected to continue, highlighting the need for more smaller, accessible, and affordable units. However, fewer smaller units are being built today. In the 1980s, about 40% of all new units built were less than 1,400 square feet. Today, that share is estimated at 7% of new units built.

Smaller units also tend to be easier to maintain and have lower energy costs. Considering that baby boomers make up the greatest share of single-person households, having units that are accessible and allow ‘aging in place’ will continue to be important.

**EXHIBIT 2:**

**Sole-person households by generation (2020)**

Baby Boomers made up the largest share of sole-person households in 2020.



Source: Current Population Survey (CPS)

Note: Generation definition from Pew Research: [https://www.pewresearch.org/18-02-27\\_generations\\_defined/](https://www.pewresearch.org/18-02-27_generations_defined/)

**One-person households by generation in 2020**  
Source: Freddie Mac, Current Population Survey

# Housing Types and Missing Middle Housing

When we talk about housing types, the ‘standard’ options usually come to mind: single-family detached, single-family attached/townhouse, and multifamily/apartments. However, there are a variety of other housing types to consider, such as duplexes, multiplexes, bungalow courts, courtyard buildings, and live-work units. These housing types fall between single-family detached houses and larger apartment buildings; they are compatible in scale and form with single-family houses (and may be located within a walkable neighborhood). As often-overlooked options, these housing types are considered ‘Missing Middle Housing’.

Missing Middle Housing units tend to be more affordable, as units are usually smaller than traditional larger-lot single-family houses and the land cost is often split between multiple units. However, some zoning ordinance restrictions can limit or prohibit development of these units. For example, larger lot/yard size requirements, restrictions on the types of units permitted, setbacks (how far buildings are from each other and the street/sidewalk), and parking requirements can reduce the feasibility of developing Missing Middle Housing. Housing Albemarle recommends reducing barriers to developing affordable and workforce housing, which could include updates to these types of zoning ordinance requirements.

Missing Middle Housing tends to be more focused on form, rather than density. Form is how a site is designed, such as building homes around a shared open space or giving a multiplex unit the appearance of a single-family home. Density is the number of housing units divided by the total site acreage (units/acre). Density does not provide information on the form and scale of development, and does not distinguish between housing types, cost, or sizes.



**Examples of Missing Middle Housing Types**  
Source: Opticos Design



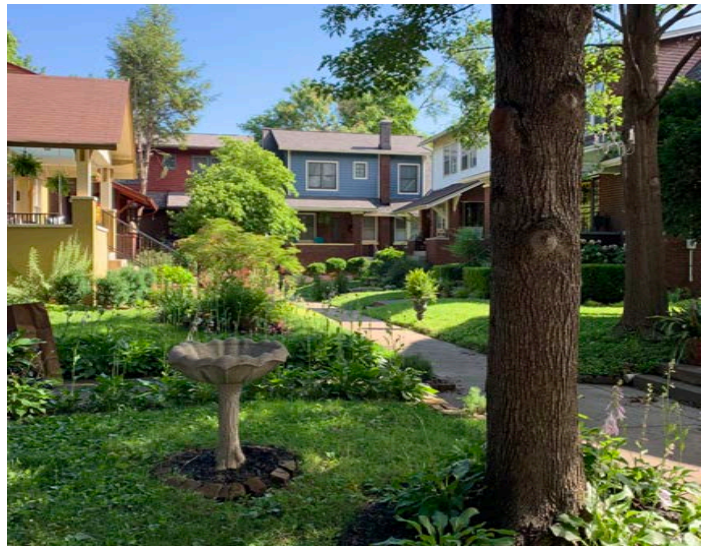
**A twelve-plex building in Charlottesville**



**Courtyard apartments in Louisville**



**Townhouses with basement apartments in Albemarle County**



**Bungalow court in Louisville**



**Small-scale apartments in Charlottesville**



**Accessory dwelling unit in Albemarle County**

## Phase 1 Engagement – Recap

Community input shared during Phase 1 reflected the following challenges and opportunities for Housing:

- The **cost of housing is high** in our community. This means that existing community members may be unable to afford to stay in Albemarle County or may be unable to return if they move away. Many people that are employed within Albemarle County are unable to afford housing within Albemarle.
- Housing needs to be considered with **transportation**. Both housing and transportation are significant household costs. Living in another locality may reduce housing costs but may increase transportation costs to travel to workplaces or services, as well as increase transportation-related greenhouse gas emissions. More housing options are needed that are walkable, bikeable or have public transit options for accessing services, recreation, amenities, and jobs.
- There is a need for a **variety of housing types at a variety of price points**. Housing choice is important to support affordability and accessibility. For example, community members need **options to age in place**, which may range from one-story single-family homes to one-bedroom apartments or accessory dwelling units (ADUs).



# AC44 Framework



The [Framework for an Equitable and Resilient Community](#) was developed during Phase 1 of AC44. The Framework presents a snapshot of what the County aspires to be in the year 2044, which is a community that has centered equity and resilience in its policies, plans, and actions. The Framework was developed based on input from community members, the AC44 working group, the Planning Commission and the Board of Supervisors, and by incorporating equity and climate action considerations, reviewing goals in the current Comprehensive Plan, and researching best practices. Moving forward, the Framework will be used to guide updating Plan recommendations, including Plan Goals, Objectives, and Strategies.

Relevant guidance from the **Framework for an Equitable and Resilient Community** for this chapter includes:

- The County seeks to be a place that **enhances the well-being and quality of life** for current and future community members.
- Neighborhoods should be inclusive and incorporate a mix of uses, green spaces, and **a variety of housing types that are accessible and affordable to all income levels and abilities.**
- New developments should be designed as “complete communities” where possible with a core of amenities and services within or adjacent to a **wide choice of housing types** and connected trails and green spaces.
- The County will work to become **more equitably connected and accessible** with safe, affordable, and comfortable multimodal transportation options for all ages and abilities.
- The County’s workforce should have robust educational and job training with career ladder opportunities for all, as well as a supportive system that includes **affordable housing**, flexible transportation options, and accessible community services.

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