

DRAFT

HOUSING ALBEMARLE:

RECOMMENDATIONS FOR A NEW
HOUSING POLICY AND
IMPLEMENTATION SCHEDULE

HOUSING

Pursuant to Virginia Code § 15.2-2223(D), localities are required to address affordable housing in their comprehensive plans:

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.

The housing goal, policy objectives and strategies outlined on the following pages satisfy this statutory requirement and are designed to address housing needs in Albemarle County through the year 2040.

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ALBEMARLE COUNTY VISION & HOUSING GOAL

County Vision:

Albemarle County envisions a community with abundant natural, rural, historic, and scenic resources; healthy ecosystems; active and vibrant development areas; a physical environment that supports healthy lifestyles; a thriving economy; and exceptional educational opportunity for present and future generations.

Housing Goal:

Albemarle County's housing will be safe, decent, and sanitary; available to all income and age levels; located primarily in the Development Areas; and available equally to all current and future County residents.

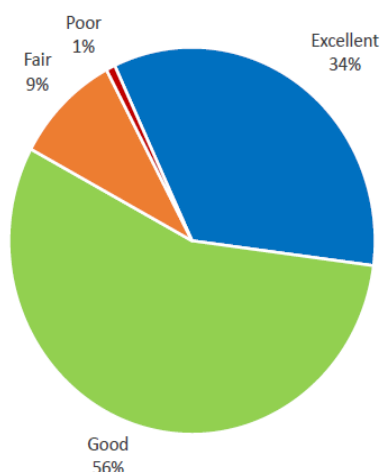
INTRODUCTION

Housing plays an important role in all our lives. Homes provide a foundation for life and promote equitable communities. A variety of quality housing types, affordable to a range of incomes, support positive health outcomes, educational achievement, and employment.

Albemarle County is doing well on these fronts overall, but the high cost of housing in our area means thousands of individuals and families are being left behind. While high housing costs disproportionately affect our county's seniors, Black and Latinx residents, and low-income households, they are not the only ones struggling. Local workers who provide essential services to our community, such as teachers, police officers, landscapers and bus drivers are increasingly being priced out of the county.

Everyone deserves a safe, affordable place to call home. Only by providing a variety of housing types, affordable to individuals and families with diverse incomes, can we ensure Albemarle County is a thriving, sustainable community for all today and well into the future. The policy objectives and strategies discussed below help ensure Albemarle County can meet this goal.

Overall Quality of Life in Albemarle County



Special Note:

The policy recommendations presented in this document were finalized in February 2020. Subsequently, on March 23, 2020 Governor Northam issued Executive Order 53 (later amended) instituting a temporary stay-at-home order for all Virginians, the cessation of all in-classroom school instruction through the end of school year, and the closure of all non-essential businesses. These closures resulted in unprecedented job losses with Albemarle County experiencing a 210% increase (from 2.8% to 9%) in the unemployment rate between March 1 and April 30, 2020. While the unemployment rate decreased to 7.6% by the end of June 2020, more than 4,000 county residents remained jobless. The loss in income accompanying these job losses has left many households struggling to meet their monthly housing costs. A number of actions taken at the federal, state and local government levels (e.g., eviction moratoriums, mortgage forbearances, and mortgage and rent assistance programs) are helping to keep COVID-19 impacted households in their homes through the end of the 2020. However, the full extent of the impact the pandemic will have is not yet known. Albemarle County staff continues to monitor the situation and will bring forward recommendations for further housing-related actions as needed.

DEFINITIONS OF TERMS

Accessible unit – Housing units built in conformance to the International Code Council International Building Code specifications for Type A accessible units or meeting the Uniform Federal Accessibility Standards (UFAS).

Accessory apartment – a separate, independent dwelling unit contained within the structure of and clearly subordinate to a single-family detached dwelling, as distinguished from a two-family dwelling.

Affordable Dwelling Unit Program – a program intended to address housing needs, promote a full range of housing choices, and encourage the construction and continued existence of affordably priced housing for low- and moderate-income residents living within the county, as enabled by Section 15.2-2304 of the Code of Virginia.

Area Median Income (AMI) for Households – the AMI is the midpoint of all of the incomes for a given area. Half of households in a given area have a higher income than the midpoint, and half have an income less than that amount.

Comprehensive Plan – Albemarle County's Comprehensive Plan establishes a 20-year vision for future development. It is a document that contains overarching policies, recommendations and incorporates each of the Master Plans and Small Area Plans as they are adopted by the Board of Supervisors.

Density – the number of families, persons or housing units per unit of land.

Development Areas – The Development Areas are designated areas for residential and business growth, intended to be attractive and vibrant communities where people live, work and play with infrastructure, such as schools, libraries, sidewalks and streets, to support these areas.

Disability – under the Americans with Disabilities Act, a person is considered to have a disability if he or she is unable to independently carry out one or more of the major life activities of walking, eating, sleeping, breathing, seeing, hearing or thinking.

Employment Center – An area with employment-generating uses supporting basic industries and economic development goals with secondary residential uses and commercial and retail uses that support employees and residents.

HUD – U.S. Department of Housing and Urban Development.

Homeless or Homelessness – an individual or family who lacks a fixed, regular, and adequate nighttime residence. This includes persons exiting institutions (e.g. hospitals or prison) where they have resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering the institution. Inadequate nighttime residences include: 1) a public or private place not meant for human habitation; or 2) a publicly or privately operated shelter designed to provide temporary living arrangements (e.g. homeless shelters or hotels rooms paid for by local government).

Homeowner – the analyses in this document are based on the U.S. Census Bureau's definition of an owner-occupant – or homeowner – as an owner of residential property who lives in the unit even if it is mortgaged or not fully paid for. The owner live in the unit as his/her principal residence¹.

Household – A household includes all the people who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements².

Household income (Extremely Low, Very Low, Low, Moderate, Middle) – The amount of money that a household receives from all sources in a given year. Income thresholds are adjusted for household size and are revised annually based on the area median income.

Housing affordability – Whether combined costs of housing consume no more than 30% of household income, including monthly rent plus any tenant-paid utilities for renters, and monthly mortgage payments plus property taxes and insurance for homeowners.

Housing Choice Vouchers (formerly known as Section 8 Rent Assistance) – a federally funded rental assistance program for low-income households. Households must meet income eligibility criteria. Each household pays a minimum of 30% of income for rent. For Albemarle County, the Housing Choice Voucher program is administered by the Office of Housing.

Housing cost burden – a household is considered to be cost burdened when it pays more than 30% of its gross income for housing.

Housing First – a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness to provide a stable platform from which individuals and families can pursue personal and family goals and improved their quality of life.

¹ U.S. Census Bureau. *American Community Survey and Puerto Rico Community Survey 2018 Subject Definitions*. https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf

² Ibid.

Housing Rehabilitation Zones – specific areas created by local governments, by ordinance, for the purpose of providing incentives and regulatory flexibility to encourage the construction or preservation of housing (see Section 36-55.64 of the Code of Virginia). Incentives may include, but not be limited to: reduction of permit fees, waiver of property tax liens, and use of special permit process. Incentives and waivers apply for a period of 10 years.

Housing Unit – a single residential unit providing complete, independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.

Income Limits, Affordable Housing – the maximum amount of gross income a household can earn to qualify for affordable housing. For affordable rental housing the income limit is 60% of AMI adjusted for household size. For affordable for sale units the income limit is 80% of AMI adjusted for family size.

Income limits, Workforce Housing – to qualify for workforce rental housing, a household must have a gross income between 60% AMI and 120% AMI. To qualify for workforce homeownership opportunities, household income must fall between 80% AMI and 120% AMI.

Maximum Rent, Affordable Housing – the maximum rent to be charged for an Affordable Housing rental unit is equal to one-fourth of 65% of the AMI adjusted for household size. As of Maximum affordable rents are calculated by multiplying the AMI by the following factors per unit size:

| Unit Size | Factor |
|------------|----------|
| Efficiency | 0.009479 |
| 1 bedroom | 0.010833 |
| 2 bedroom | 0.013542 |
| 3 bedroom | 0.016927 |
| 4 bedroom | 0.018958 |
| 5 bedroom | 0.021802 |
| 6 bedroom | 0.024646 |

Maximum Rent, Workforce Housing – the maximum monthly rent to be charged for a Workforce Housing rental unit may not exceed 110% of the Fair Market Rent applicable to the size of the unit.

Maximum Sales Price, Affordable Housing – the maximum affordable home sales price shall be equal to or less than 65% of the federal HOME Program's 1-Unit Purchase Price Limit for Existing Housing for Albemarle County.

Maximum Sales Price, Workforce Housing – the maximum affordable home sales price shall be equal to or less than 65% of the federal HOME Program's 1-Unit Purchase Price Limit for New Housing for Albemarle County.

Median Home Sales Price – the sale price at which exactly half of homes for sale are listed above this price and exactly half are listed below this price.

Mixed Income Development – a type of development that serves households at various income levels.

Naturally Occurring Affordable Housing – privately owned and operated residential rental properties that maintain low rents without public subsidy.

Permanent Supportive Housing – a housing model that combines affordable housing assistance with supportive services to support independent living. Supportive services may include health care, education or training, and employment services.

Preservation – any of a variety of policies and programs designed to maintain the existing housing stock. Preservation activities may include housing rehabilitation or the extension of housing affordability compliance periods.

Rental Inspection Districts – Section 36-105.1 of the Code of Virginia provides local government with the authority to inspect rental housing units in designated areas. The purposes of rental inspection districts include protecting the health, safety and welfare of tenants; and addressing or proactively preventing the deterioration of rental housing.

Rural Areas – The Comprehensive Plan designates areas outside of the designated Development Areas or Master Planned Areas as Rural Areas. The Rural Areas consist of approximately 95% of the County, or 695 square miles. These areas are designated for conservation and preservation for the protection of environmental, historic, cultural, and scenic resources.

Social Equity – the just and fair inclusion into a society in which all can participate, prosper, and reach their full potential.

Sustainable Communities – a sustainable community takes into account, and addresses, the full range of economic, environmental, and social equity needs of its members. Sustainable communities meet the needs of the present without compromising the ability of future generations to meet their own needs. They are places where people of diverse backgrounds and perspectives feel welcome and safe, where every group has a seat at the decision-making table, and where prosperity is shared.

Transit – A system of public transportation in a given area that can be made up of buses, subways, light rails, or elevated trains.

Transit Corridor – geographic band that follows a general directional flow or connects major sources of trips served by public transportation.

Universal Design – the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability.

Zoning or Zoning Code – the process of classifying land in a locality into districts and establishing in each district regulations concerning building and structure location and design and the uses to which land, buildings and structures may be put.

POLICY OBJECTIVES & STRATEGIES

Objective 1: Increase the supply of housing to meet the diverse housing needs of all current and future Albemarle County residents.

Albemarle County is growing. The University of Virginia's Weldon Cooper Center for Public Service³ estimates the County's population will grow by 26.2% from 109,722 to 138,485 persons by the year 2040. With this growth comes increased demand for housing of various types and sizes that meet the diverse needs of both renters and homeowners, as well as those of individuals and families of all sizes, ages and abilities.

To accommodate this growth, the County will need to add approximately 11,750 new units to our housing stock over the next 20 years⁴. The majority of this need—8,134 units or 69% of the required new housing – is projected to be met with units already in the residential development pipeline⁵. This means the county must support the development of an additional 3,616 units to fully accommodate projected household growth through 2040.

The following strategies will help ensure housing is available for all current and future county residents:

Strategy 1a: Allow, encourage, and incentivize a variety of housing types (such as bungalow courts, triplexes and fourplexes, accessory dwelling units, live/work units, tiny homes, and modular homes); close to job centers, public transit and community amenities; and affordable for all income levels; and promote increased density in the Development Areas.

Action Steps:

- Ensure a mixture of housing types are provided, with a minimum of 20% of the total number of housing units in new developments being provided as affordable housing⁶.
- Review and update housing density bonuses within the zoning ordinance to encourage a variety of housing types.

³ University of Virginia Weldon Cooper Center, Demographics Research Group (2019). Virginia Population Projections. Retrieved from <https://demographics.coopercenter.org/virginia-population-projections>

⁴ Albemarle County Community Development Department (2019). 2019 Growth Management Report. http://www.albemarle.org/upload/images/forms_center/departments/community_development/forms/PC_Reports/2019/Growth_Management_Report_November_12_2019_Att_a.pdf

⁵ Albemarle County Community Development Department (2019). Albemarle County Development Dashboards, <https://www.albemarle.org/departments.asp?department=cdd&relpage=23323>. Accessed March 18, 2020.

⁶ This percentage of affordable housing is based on the housing cost burden analysis presented in the *Comprehensive Regional Housing Needs Assessment* report, which indicates approximately 21% of current county households are paying more than the recommended 30% of income for housing. Assuming this percentage remains steady over the next 20 years, ensuring that 20% of all new housing units are provided as affordable housing will help to fill the affordable housing gap.

- Identify publicly owned land appropriate for residential development and make land available as a County investment in affordable and workforce housing development for units maintained as such in perpetuity.
- Consider designating Housing Rehabilitation Zones⁷ to encourage and incentivize the development and preservation of affordable and workforce housing in those zones.

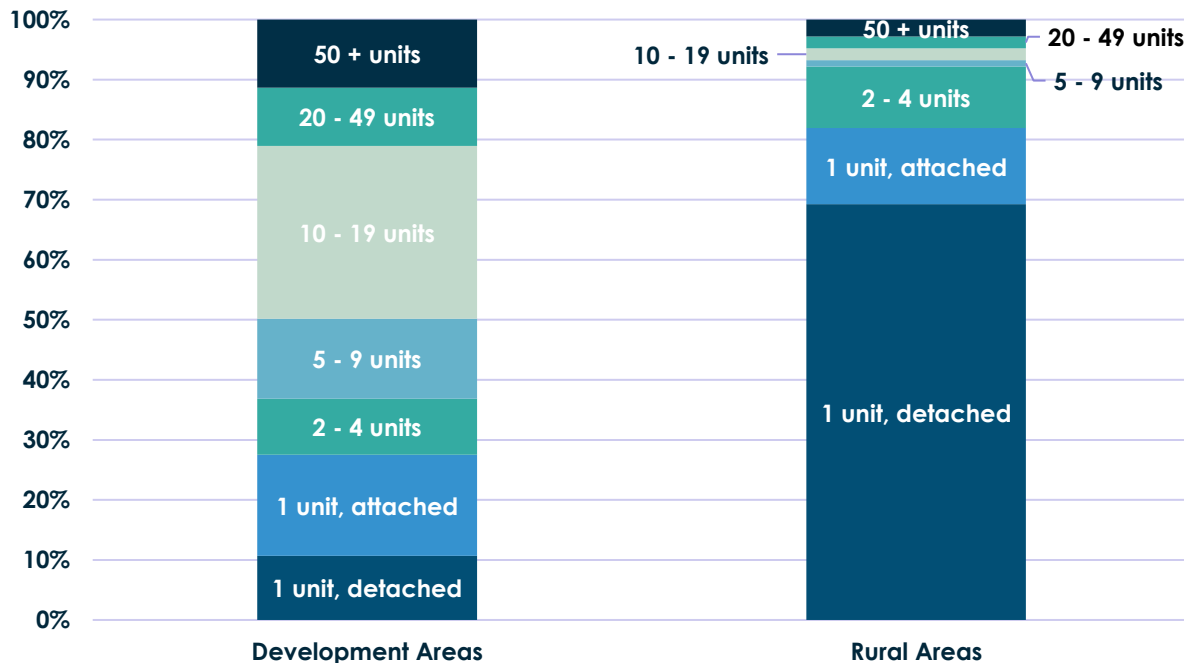
Objective 2: Increase the supply of long-term affordable and workforce rental housing in Albemarle County.

Renters represent approximately 39% of the total households in Albemarle County (Table 1). The majority (71%) of renter households are located within the county's Development Areas, reflective of the distribution of multifamily housing throughout the County. 96% of properties containing 5 or more rental units are located in the Development Areas.

Table 1: Households by Tenure 2018

| Tenure | Households | |
|--------------|---------------|---------------|
| | # | % |
| Owner | 26,047 | 61.3% |
| Renter | 16,432 | 38.7% |
| Total | 42,479 | 100.0% |

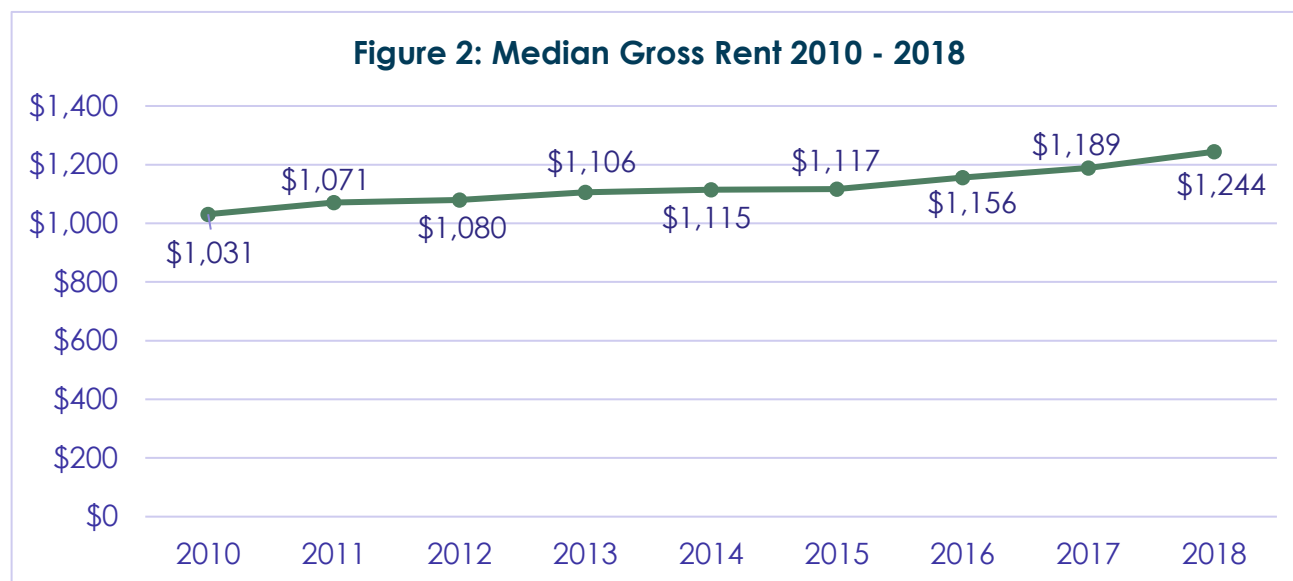
Figure 1: Distribution of Rental Housing by Units in Structure 2018



⁷ Section 36-55.64 authorizes local governments to establish, by ordinance, housing rehabilitation zones for the purpose of providing incentives and regulatory flexibility in such zones including but not limited to: reduction of permit fees; waiver of tax liens to facilitate the sale of properties to be substantially rehabilitate, renovated, or replaced; and use of a special permit process. Incentives and waivers apply to housing rehabilitation zones for a period of 10 years.

Single-family detached units are the predominant type of rental housing in the county's Rural Areas (Figure 1).⁸

Rental housing costs have been steadily increasing since 2010, rising nearly 21% (20.6%) between 2010 and 2018 (Figure 2). Rents for smaller units increased the most during this



this period (Table 2). Median gross rents for efficiency/studio and one-bedroom rental units increased 14.2 % and 12.2 % respectively, while rents for units with 3 or more bedrooms experienced rent increases less than 10 percentage points.⁹

Table 2: Median Gross Rent by Number of Bedrooms 2010 - 2018

| Number of Bedrooms | Median Gross Rent | | |
|--------------------|-------------------|---------|----------|
| | 2010 | 2018 | % Change |
| No Bedroom | \$740 | \$845 | 14.20% |
| 1 BR | \$779 | \$874 | 12.20% |
| 2 BR | \$912 | \$1,002 | 9.90% |
| 3BR | \$1,089 | \$1,168 | 7.30% |
| 4BR | \$1,355 | \$1,453 | 7.20% |
| 5+ Bedrooms | \$1,433 | \$1,551 | 8.20% |

The increase in median gross rent has been accompanied by an increase in housing costs for many County residents. In 2018, 71.2% of renter households were paying \$1,000 or more per month for gross rent, a 63.4 % increase since 2010. The number of households paying

⁸ Partners for Economic Success (2019). *Comprehensive Regional Housing Study and Needs Assessment, Virginia Planning District 10*.

⁹ Ibid.

between \$1,500 and \$1,999 per month for gross rent saw the greatest increase during this period (190.2%), followed by households paying \$1,250 - \$1,499 (80.7%) and those paying \$2,000 per month or more (72%)¹⁰. During this same period, the number of households paying less than \$1,000 per month for gross rent decreased nearly 25 % (-24.8%), with households paying less than \$500 per month for gross rent decreasing by 28.4 % (Table 3).

Table 3: Change in Gross Rent 2010 - 2018

| Gross Rent | Households | | Change 2010 - 2017 | |
|--------------------|---------------|---------------|-----------------------|--------------|
| | 2010 | 2018 | # | % |
| <\$250 | 187 | 42 | -145 | -77.5% |
| \$250-\$499 | 412 | 387 | -25 | -6.0% |
| \$500-\$749 | 1,458 | 1,419 | -39 | -2.7% |
| \$750-\$999 | 3,530 | 2,354 | -1,176 | -33.3% |
| \$1,000-\$1,249 | 3,126 | 3,428 | 302 | 9.7% |
| \$1,250-\$1,499 | 1,648 | 2,978 | 1,330 | 80.7% |
| \$1,500-\$1,999 | 1,084 | 3,146 | 2,062 | 190.2% |
| \$2,000 or more | 508 | 847 | 366 | 72.0% |
| Total Units | 11,953 | 14,601 | 2,648 | 22.2% |

As the cost of rental housing has risen, so have the number of households experiencing housing cost burdens (Table 4). The U.S. Department of Housing and Urban Development recommends households spend no more than 30% of gross household income on housing and related costs. Households spending more than 30% of gross income are considered to be housing cost burdened. Severe housing cost burden occurs when households must dedicate 50% or more of their gross income toward housing costs. As of 2016 (the last date

Table 4: Renter Housing Cost Burden by Household Income Level 2016

| Households by AMI | Total | Cost Burden | | Severe Cost Burden | |
|---------------------------------|---------------|--------------|--------------|--------------------|--------------|
| | | Number | % | Number | % |
| Less than 30% of AMI | 2,475 | 1,810 | 73.1% | 1,700 | 68.7% |
| Greater than 30% to 50% of AMI | 1,710 | 1,420 | 83.0% | 785 | 45.9% |
| Greater than 50% to 80% of AMI | 3,425 | 1,810 | 52.8% | 230 | 6.7% |
| Greater than 80% to 100% of AMI | 1,670 | 335 | 20.1% | 20 | 1.2% |
| Greater than 100% of AMI | 4,565 | 180 | 3.9% | 0 | 0% |
| Total | 13,845 | 5,555 | 40.1% | 2,735 | 19.8% |

for which data is available), 2 out of every 5 renter households in Albemarle County was housing cost burdened¹¹. While high housing costs are affecting renter households across the

¹⁰ U.S. Census Bureau. B25063: Gross Rent. 2006-2010 and 2013-2017 American Community Survey 5-Year Estimates.

¹¹ U.S. Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy (CHAS) data 2012-2016.

income spectrum, renter households with the lowest incomes are impacted the most with more than three-quarters (77.2%) of renter households with incomes less than or equal to 50% of Area Median Income¹² (AMI) paying more than 30% of their incomes toward rent and utilities, and nearly 60% (59.4%) spending more than half of their income for housing and housing related costs.¹³

High housing costs can lead to a range of issues for both individual households and the broader community. The greater the share of income households spend for housing, the less money they have available to cover the costs associated with other necessities, such as healthy foods or transportation to employment. Health issues may arise due to an inability to buy healthy foods or prescription medicines, and frequent moves due to increasing rents often inhibit the ability of children to perform well in school. Local economic development efforts are impacted as well, employers having difficulty attracting and retaining employees due to concerns about housing affordability.

To help ensure the health and success of our residents and continued economic growth, Albemarle County must act to increase the supply of both affordable and workforce rental housing in our community through a variety of policies and programs. The county's affordable rental housing stock will comprise those rental units affordable for rent to households with incomes no greater than 60% of AMI adjusted for household size, and workforce rental housing units are units affordable to households with incomes between 60% and 120% of AMI adjusted for household size. The county will work to increase the number of affordable and workforce rental units through the following strategies:

Strategy 2a: Promote affordable and workforce rental housing development and preservation.

Strategy 2b: Provide incentives to increase production of affordable rental housing.

Action Steps:

- Promote the use of the existing density bonus ordinance as a tool to achieve affordable rental housing.
- Identify a package of developer incentives other than bonus density, such as reductions in parking or minimum lot size requirements, to encourage development of affordable and workforce housing.
- Develop an Accessory Apartment Loan Program to encourage the construction of accessory apartments. Pilot the program as a workforce housing solution for County teachers and school employees.

¹² \$93,900 for Charlottesville Metropolitan Area in 2019.

¹³ Partners for Economic Success (2019). *Comprehensive Housing Analysis and Needs Assessment: Planning District 10*.

Strategy 2c: Develop procedures for monitoring and enforcing compliance of occupancy and rent restrictions required by law and/or funding sources.

Strategy 2d: Develop mechanisms, such as deed restrictions, to ensure affordable rental units developed utilizing county incentives remain affordable for a minimum of 30 years.

Strategy 2e: Partner with local organizations (including, but not limited to, nonprofit agencies, realtor associations, regional jurisdictions, the University of Virginia, and county departments) to promote access to affordable rental housing opportunities.

Action Steps:

- Identify local partners.
- Establish a publicly accessible platform for maintaining publicly accessible data on housing units available for rent including location, price, size/type, and amenities.

Objective 3: Improve access to affordable and workforce home-ownership opportunities and promote long-term affordability of for-sale housing.

Renters are not the only households affected by high housing costs. Of the 25,280 homeowners in Albemarle County, 5,040 (20%) are experiencing housing cost burdens. Like renters, low- and moderate-income homeowners are disproportionately cost burdened. Approximately 45% of homeowners with incomes less than 80% of AMI pay more than 30% of their household income for housing. Homeowners in the lowest income bracket are experiencing the highest rate of severe housing cost burden, with more than half (54.4%) of homeowners with household incomes less than 30% AMI paying 50% or more of their income for housing and related costs (Table 5)¹⁴.

Table 5: Homeowner Housing Cost Burden by Income Level¹⁵

| Households by AMI | Total Households | Cost Burden | | Severe Cost Burden | |
|----------------------------|------------------|--------------|--------------|--------------------|-------------|
| | | Number | % | Number | % |
| Less than 30% of AMI | 1,690 | 1,180 | 69.8% | 920 | 54.4% |
| Greater 30% to 50% of AMI | 2,225 | 1,015 | 45.6% | 565 | 25.4% |
| >50% to 80% of AMI | 3,325 | 1,075 | 32.3% | 360 | 10.8% |
| Greater 80% to 100% of AMI | 2,485 | 505 | 20.3% | 75 | 3.0% |
| Greater 100% of AMI | 15,860 | 1,030 | 6.5% | 100 | 6.3% |
| Total | 25,585 | 5,040 | 18.8% | 2,020 | 7.9% |

¹⁴ Partners for Economic Success (2019). *Comprehensive Housing Analysis and Needs Assessment: Planning District 10*.

¹⁵ Ibid.

Affordable owner-occupied housing stock in Albemarle County has been decreasing since 2013. In 2013, homes valued at less than \$200,000 comprised 22% of the county's owner-occupied housing stock (Figure 3). By 2018, that percentage had fallen to 19% with the greatest decrease registered among homes valued under \$100,000 (Table 6)¹⁶.

Figure 3: Home Values by Percentage of Total Units 2015 – 2017

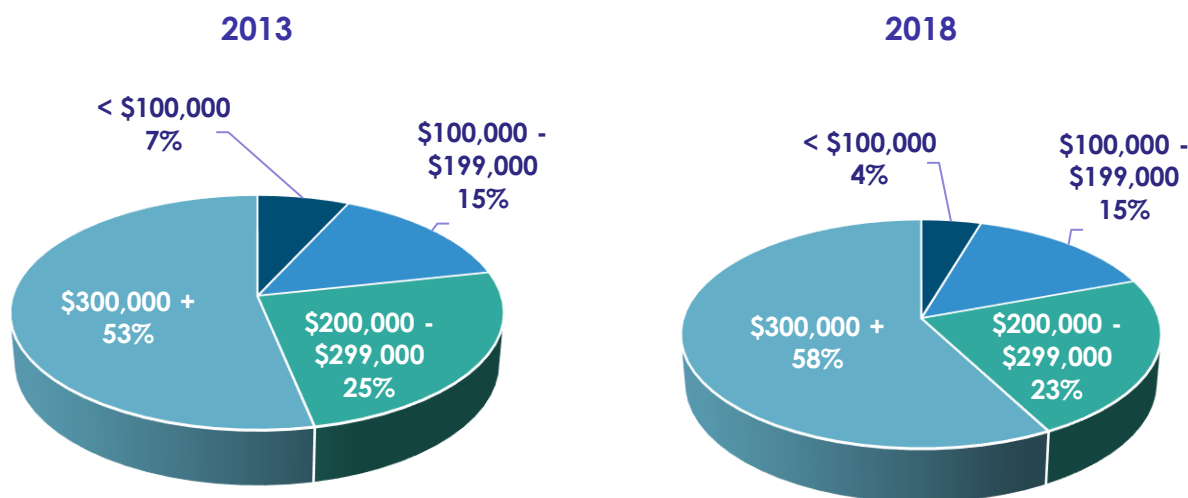


Table 6: Home Values 2015 – 2017

| Home Value | Number of Units | | Change 2015 - 2017 | |
|------------------------|-----------------|--------|--------------------|--------|
| | 2018 | 2013 | # | % |
| <\$100,000 | 1,167 | 1,731 | -564 | -33.1% |
| \$100,000 to \$199,999 | 3,756 | 3,692 | 64 | 1.7% |
| \$200,000 to \$299,999 | 5,796 | 6,304 | -508 | -8.0% |
| \$300,000 + | 14,672 | 13,351 | 1,321 | 10.0% |

Rising home sales prices may be a contributing factor in the number of housing cost burdened homeowners. Between 2010 and 2019, the median home sales price in Albemarle County increased 29.3 %¹⁷ (Table 7). However, the county's median household income only increased 21.1 % during the same period, placing homeownership out of reach for many local households¹⁸ (Table 8). This mismatch between home sales prices and incomes can

¹⁶ U.S. Census Bureau. B25075: Value Owner Occupied Housing Units. 2013-2017 & 2011-2015 American Community Survey 5-Year Estimates.

¹⁷ Nest Realty (2011 & 2019). Charlottesville Annual Report.

<https://www.nestrealty.com/blog/charlottesville/charlottesville-market-reports/>

¹⁸ U.S. Department of Housing and Urban Development.

negatively impact economic development in the county¹⁹. Of the top five largest employment sectors in the county, none offer average annual salaries equal to or greater than the area median income (Figure 4)²⁰ leaving many single- and two-person households working in these industries out of the local homebuyers' market.

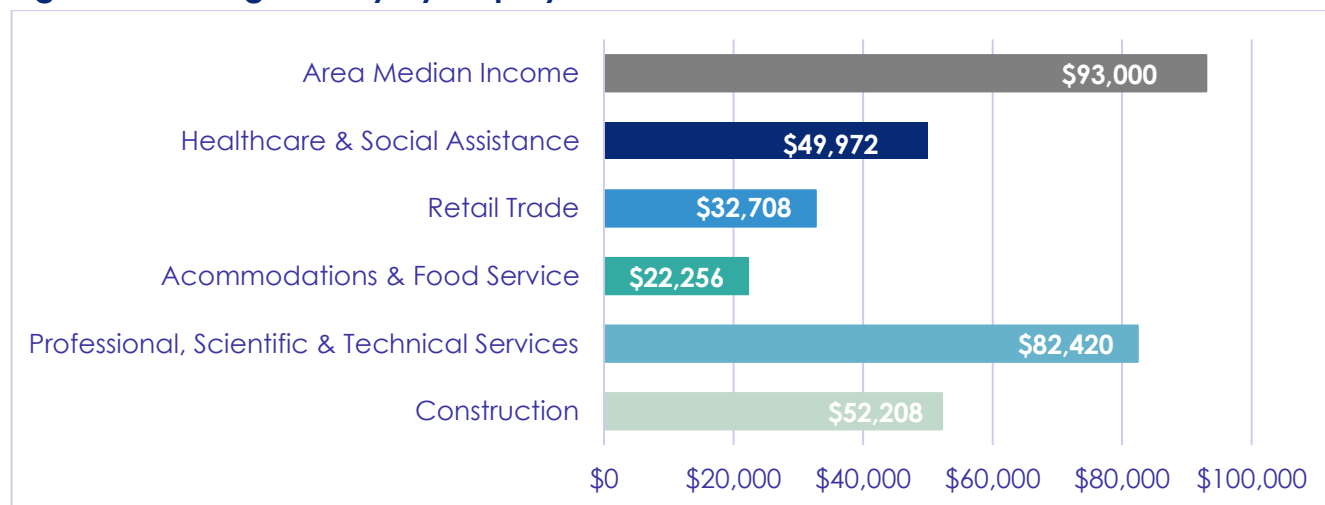
**Table 7: Median Home Sale Price
2010 – 2019**

| Year | Median Sales Price | Change from Prior Year | |
|-------------------------|--------------------|------------------------|--------------|
| | | \$ | % |
| 2010 | \$290,000 | | |
| 2014 | \$325,000 | \$35,000 | 12.1% |
| 2019 | \$375,000 | \$50,000 | 15.4% |
| Change 2010-2017 | | \$85,000 | 29.3% |

**Table 8: Area Median Income
2010 – 2019**

| Year | Area Median Income | Change from Prior Year | |
|-------------------------|--------------------|------------------------|--------------|
| | | \$ | % |
| 2010 | \$73,800 | | |
| 2014 | \$82,600 | \$10,300 | 13.9% |
| 2019 | \$89,400 | \$ 5,300 | 6.3% |
| Change 2010-2017 | | \$15,600 | 21.1% |

Figure 4: Average Salary by Employment Sector 2020



Albemarle County recognizes the importance of providing good quality affordable and workforce homeownership opportunities for our current and future residents. The county's affordable owner-occupied housing stock will comprise those for-sale units affordable for purchase by households with incomes no greater than 80% of AMI adjusted for household size, and workforce for-sale housing units are units affordable to households with incomes between 80% and 120% of AMI adjusted for household size. The county will work to increase

¹⁹ Virginia Center for Housing Research (2017). *Addressing the Impact of Housing for Virginia's Economy. Appendix Report 6: Housing and Economic Opportunity-a Review of the Literature.* http://www.virginiahousingpolicy.com/pdf/HPACReport_Appendix%20Report%206%20Housing%20and%20Economic%20Opportunity.pdf

²⁰ Virginia Employment Commission (2020). Community Profile: Albemarle County. Bureau of Labor Statistics employment and wage data.

the number of affordable and workforce homeownership opportunities through the following strategies:

Strategy 3a: Develop policies creating affordable and workforce homeownership opportunities through new residential development and the preservation of existing owner-occupied housing.

Strategy 3b: Support the development of permanently affordable owner-occupied housing through the community land trust model and other shared equity forms of ownership.

Strategy 3c: Develop procedures for monitoring and enforcing occupancy and sales price restrictions required by law and/or funding sources.

Strategy 3d: Develop mechanisms (such as deed restrictions) to ensure affordable for-sale units developed with county incentives and other types of county support remain affordable for a minimum of 40 years.

Strategy 3e: Partner with local organizations (including, but not limited to nonprofit agencies, realtor associations, the City of Charlottesville, the University of Virginia, and county departments) to promote access to affordable homeownership opportunities.

Action Steps:

- Identify local partners.
- Establish a publicly accessible platform for maintaining publicly accessible data on affordable housing units available for sale including location, price, size/type, and amenities.

Objective 4: Preserve and maintain the county's aging housing stock, and existing communities.

Approximately one out of every 5 units (18.3%) of the County's housing stock was built prior to 1970 (Table 9) ²¹. Older units comprise the majority (62.8% of units built prior to 1990) of the housing stock in Rural Areas. This is reflective of the county's efforts to focus residential construction in the Development Areas²² (Figure 5).

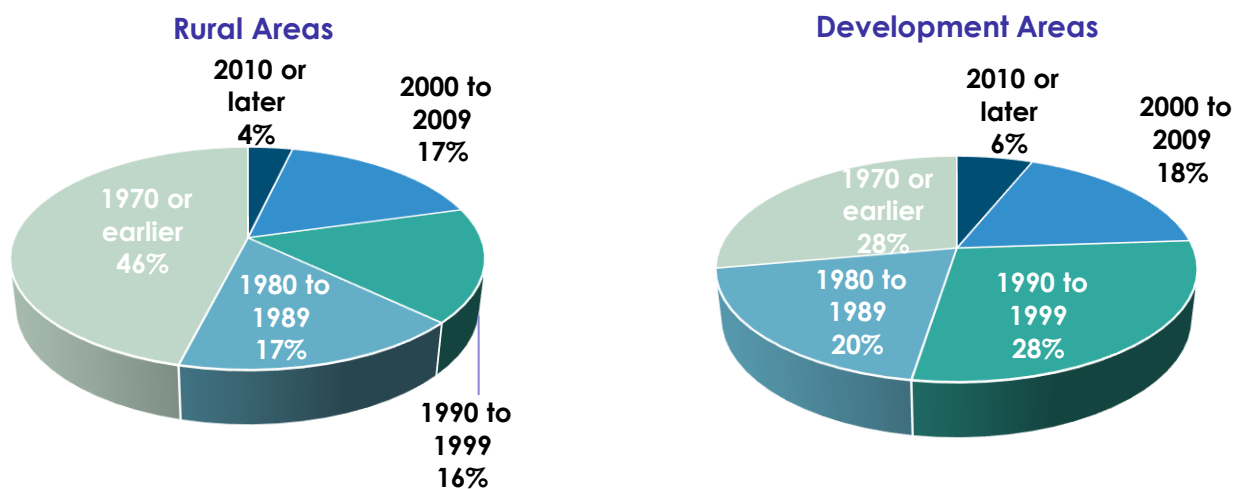
²¹ U.S. Census Bureau. B25036: Tenure by Year Structure Built. 2013 – 2017 American Community Survey 5-Year Estimates.

²² Partners for Economic Success (2019).

Table 9: Housing Units by Year Structure Built and Tenure

| Year Built | Albemarle County | | Owner occupied | | Renter occupied | |
|-----------------|------------------|---------------|----------------|---------------|-----------------|---------------|
| | # | % | # | % | # | % |
| 2010 or later | 2,726 | 6.2% | 1,542 | 6.1% | 1,184 | 8.1% |
| 2000 to 2009 | 7,011 | 16.0% | 4,655 | 18.3% | 2,356 | 16.2% |
| 1990 to 1999 | 8,585 | 19.5% | 5,401 | 21.2% | 3,184 | 21.9% |
| 1980 to 1989 | 7,311 | 16.6% | 4,823 | 18.9% | 2,488 | 17.1% |
| 1970 to 1979 | 6,317 | 14.4% | 3,963 | 15.6% | 2,354 | 16.2% |
| 1960 to 1969 | 3,602 | 8.2% | 2,280 | 9.0% | 1,322 | 9.1% |
| 1950 to 1959 | 1,679 | 3.8% | 1,101 | 4.3% | 578 | 4.0% |
| 1940 to 1949 | 511 | 1.2% | 273 | 1.1% | 238 | 1.6% |
| 1939 or earlier | 2,273 | 5.2% | 1,421 | 5.6% | 852 | 5.9% |
| Total | 43,951 | 100.0% | 25,459 | 100.0% | 14,556 | 100.0% |

Figure 5: Housing Units by Year Structure Built – Development and Rural Areas



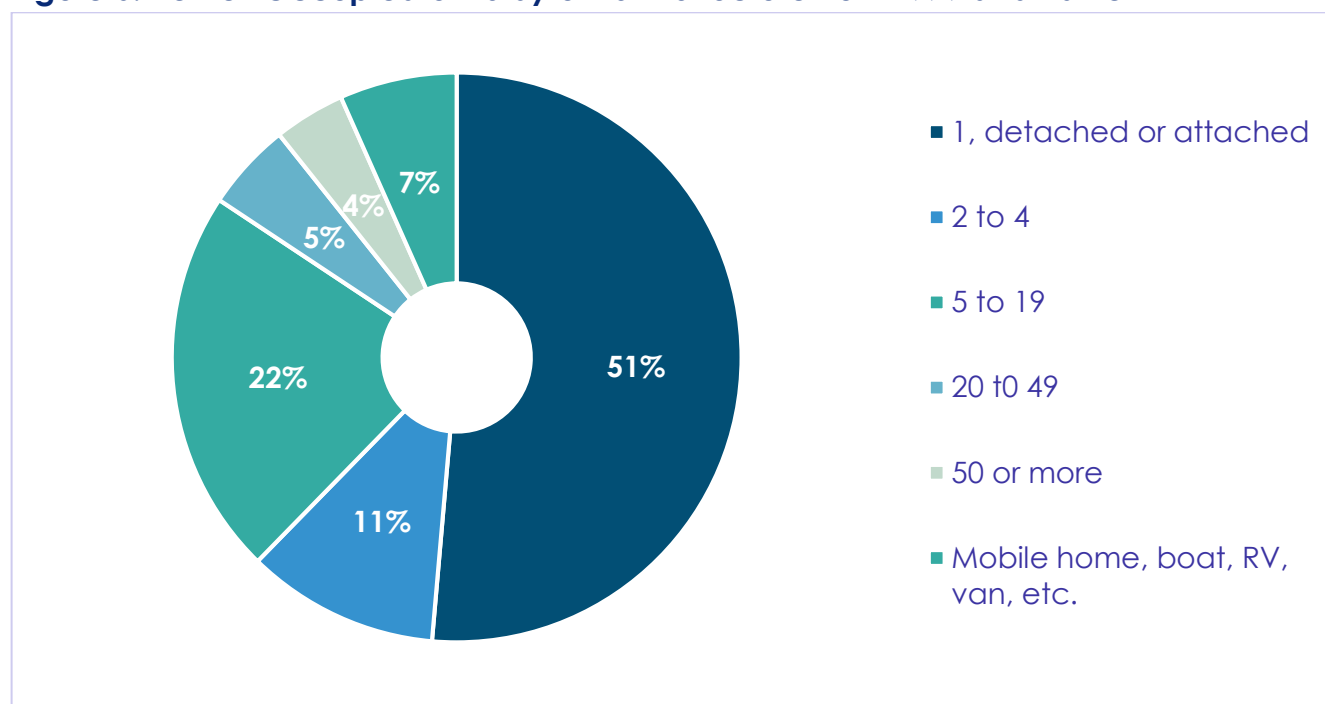
Single-family homes – both detached and attached -- make up more than three-quarters (77.7%) of the units built before 1980, 75 % of which are owner-occupied (Table 10). However, older single-family units also provide an important source of rental housing for county residents. Of the 5,344 older renter-occupied units in the county 51% are single-family homes (Figure 6)²³.

²³ U.S. Census Bureau. B25127: Tenure by Year Structure Built by Units in Structure. 2013 – 2017 American Community Survey 5-Year Estimates.

Table 10: Housing Units Built Prior to 1980 by Tenure

| Units in Structure | Total Units | | Owner Occupied | | Renter Occupied | |
|----------------------------------|---------------|---------------|----------------|--------------|-----------------|--------------|
| | # | % | # | % Total | # | % Total |
| 1, detached or attached | 11,171 | 77.7% | 8,425 | 75.4% | 2,746 | 24.6% |
| 2 to 4 | 747 | 5.2% | 163 | 21.8% | 584 | 78.2% |
| 5 to 19 | 1,259 | 8.8% | 83 | 6.6% | 1,176 | 93.4% |
| 20 to 49 | 284 | 2.0% | 18 | 6.3% | 266 | 93.7% |
| 50 or more | 235 | 1.6% | 19 | 8.1% | 216 | 91.9% |
| Mobile home, boat, RV, van, etc. | 686 | 4.8% | 330 | 48.1% | 356 | 51.9% |
| Total Units | 14,382 | 100.0% | 9,038 | 62.8% | 5,344 | 37.2% |

Figure 6: Renter-Occupied Units by Units in Structure Built 1979 and Earlier



An aging housing stock can have a significant impact on housing affordability. Older units tend to be less energy efficient leading to increased utility costs. Older homes also require significant investments in maintenance to keep them hazard free and in good condition. Owners of rental properties pass these maintenance costs on to tenants in form of higher rents, often forcing many lower-income households out of their homes. For lower-income homeowners, especially senior homeowners living on fixed-incomes, these increased costs may stretch already tight household budgets leading to deferred home maintenance resulting in unsafe living conditions.

An additional concern in Albemarle County is the number of affordable rental properties with affordability periods nearing the expiration date. There are a total of 11 affordable rental

properties, containing 992 units, located within the county. These properties received funding from a range of federal sources (e.g. the Low Income Housing Tax Credit and HOME Investment Partnership programs) to ensure the units are offered at rents affordable to low-income households for specific periods of time. Within the next 10 years, the affordability period for four of these properties are set to expire. This could potentially force 455 low-income households to search for affordable housing in an already tight rental housing market²⁴ (Table 11).

Table 11: Assisted Multifamily Properties by Affordability Period Expiration

| Property Name | Total Units | Affordability Period End Date |
|------------------------------|-------------|-------------------------------|
| Whitewood Village Apartments | 12 | 08/09/2020 |
| Wilton Farm | 144 | 01/01/2022 |
| Rio Hill Apartments | 139 | 01/01/2025 |
| Mallside Forest Apartments | 160 | 01/01/2029 |
| Parks Edge Apartments | 96 | 01/01/2035 |
| Crozet Meadows | 66 | 01/01/2041 |
| Scottsville Apartments | 34 | 01/01/2043 |
| The Meadowlands | 66 | 09/01/2043 |
| Treesdale Apartments | 88 | 11/01/2048 |
| Woods Edge Apartments | 97 | 08/01/2052 |
| Park View at South Pantops | 90 | 03/01/2053 |
| Total Units | 992 | |

Older communities are at constant risk of decline due to socioeconomic and demographic changes, physical condition of the housing stock neighborhood amenities, and changing consumer preferences in the housing market. Sometimes, change leads to the revitalization of aging communities bringing new residents and increased investment to these neighborhoods. This type of positive change often leads to increases in housing prices (for both renter- and owner-occupied housing) and increased pressure on long-time homeowners and landlord to address property maintenance issues. These pressures may result in the displacement of older and lower-income residents who are unable to afford the higher costs of housing. More often, however, this change leads to neighborhood decline with an increase in poverty levels, deteriorating housing and infrastructure and the closing of community amenities and services²⁵.

²⁴ National Housing Preservation Database. <https://preservationdatabase.org/>. Accessed March 25, 2020.

²⁵ Mallach, Alan (2018). *America's Middle Neighborhood: Setting the Stage for Revival*. Lincoln Institute of Land Policy. https://www.lincolnst.edu/sites/default/files/pubfiles/mallach_wp18am2.pdf

To help preserve our existing affordable housing stock and existing communities, Albemarle County will take the following steps:

Strategy 4a: Work with public and private partners to address housing maintenance issues, including exploring methods for assisting lower-income homeowners in need of smaller, lower-cost home repairs to access affordable home repair services.

Action Steps:

- Continue to pursue state and federal grant funding for housing rehabilitation projects.
- Pursue a zero-interest housing rehabilitation loan program for low- and moderate-income homeowners.
- Research best practices in home repair assistance programs.

Strategy 4b: Develop strategies to encourage owners of naturally occurring affordable rental housing (NOAHs) to preserve all, or a portion, of these units as affordable housing.

Action Steps:

- Complete a survey of multifamily rental properties located in Albemarle County to identify NOAHs at least biennially.
- Pursue a zero-interest rental housing rehabilitation loan program to help preserve and maintain affordable rental housing.

Strategy 4c: Examine the need for, and feasibility of, implementing a rental inspection district program to help ensure safe, decent, and sanitary living conditions for tenants and other residents living designated areas²⁶.

Action Steps:

- Research effectiveness of rental inspection programs adopted in other Virginia jurisdictions.
- Analyze neighborhood level housing data to identify potential areas for designations as Rental Inspection Zones. Designate appropriate areas as such.
- Develop rental inspection program guidelines, including inspection schedules, time periods of compliance, and fines for noncompliance.
- Develop a resource needs analysis necessary to implement this program, if adopted by the Board.
- Obtain funding for this program through outside sources if approved.

Strategy 4d: Develop and implement an Anti-Displacement and Tenant Relocation Policy and associated guidelines.

²⁶ Section 36-105.1 of the Code of Virginia provides local government with the authority to inspect rental housing units in designated areas. The purposes of rental inspection districts include protecting the health, safety and welfare of tenants; and addressing or proactively preventing the deterioration of rental housing.

Action Steps:

- Develop policy guidelines based on requirements of the federal Uniform Relocation Act.
- Develop mechanisms for tracking relocation activities and policy compliance.
- Provide technical assistance for developers creating relocation plans.
- Obtain funding for the tracking of these guidelines if adopted.

Strategy 4e: Examine early indicators of neighborhood change and housing prices to identify communities at risk of change. Focus programs and/or investment in those areas.

Action Steps:

- Identify appropriate neighborhood change metrics.
- Identify, or develop and implement, an evaluation tool to track neighborhood change.
- Report neighborhood change metrics to the Board on a routine basis.

Objective 5: Develop and implement an Affordable Dwelling Unit Program under Virginia Code Section 15.2-2304.

The Code of Virginia provides local governments with the authority to offer increased density to developers in exchange for the construction of affordable housing. Increased density in exchange for affordable housing is the only vehicle through which Virginia jurisdictions can incent affordable housing in new development. Albemarle County employs the density bonus through two mechanisms, density bonus provisions for certain residential zoning areas (Chapter 18 Sections 13.4.3, 14.4.3, 15.4.3, 16.4.3, 17.4.3 and 18.4.3 of the Albemarle County Zoning Code); and developer proffers for affordable housing related to rezoning and special use permit applications. The density bonus for affordable housing program provides developers the option of a 30% increase in density in exchange for at least 50% of the additional units gained through increased density being offered as affordable housing. Through the proffer system, Albemarle County has worked with developers seeking a density increase through a rezoning or special use permit application to ensure a minimum of 15% of the total housing units in the development are provided as affordable housing.

Due to conflicts between the county's density bonus program and density recommendations outlined in the Comprehensive Plan, few developers have taken advantage of this bonus program. The county has had greater success adding affordable units to the housing stock through the acceptance of developer proffers. Since 2004, developers have proffered approximately 1,146 – 1,424²⁷ affordable units in exchange for higher densities secured through rezonings and/or special use permits. However, in 2016, the Virginia legislature

²⁷ The county requires developers to proffer a minimum of 15% of the total units in the development as affordable housing. The current number of proffered units reflects the residential build out potential of each project and is presented as a range for the minimum and maximum number of anticipated units.

amended the State's proffer legislation limiting local governments' abilities to accept proffers for affordable housing.

State legislation provides an alternative strategy for affordable housing development. Section 15.2-2304 of the Code of Virginia provides Albemarle County with the authority to create, through an amendment to the county's zoning ordinance, an affordable dwelling unit program. The creation of such a program will help Albemarle County address housing needs, promote a full range of housing choices, and encourage the construction and continued existence of affordably priced housing for low- and moderate-income residents living within the county. An affordable dwelling unit program supports the creation of affordable and workforce housing by providing developers the opportunity to increase density through a rezoning or special use permit, in exchange for the construction of below market rate housing units. The program can apply to both for-sale and rental units. Program components may include regulation of the prices of affordable rental and for-sale housing units (including resale prices of for-sale units), the establishment of minimum affordability periods to help build a stock of long-term affordable housing, standards for amounts of cash-in-lieu of affordable unit payments by developers, and first right of refusal of for-sale Affordable Dwelling Units by Albemarle County.

Strategy 5a: Develop an Affordable Dwelling Unit Program structure and guidelines, including provisions.

Action Steps:

1. Establishing a minimum period of affordability of 30 years for rental units and 40 years for homeownership units;
2. Identifying mechanisms to secure minimum affordability periods;
3. Specifying method for calculating the amount of developer cash-in-lieu of affordable unit payments; and
4. Establishing the right of first refusal for the purchase of for-sale Affordable Dwelling Units by Albemarle County or a designee.

Strategy 5b: Revise Albemarle County's Zoning Ordinance to include the Affordable Dwelling Unit Program.

Objective 6: Establish a Housing Trust Fund

Housing trust funds are established for the express purpose of providing affordable housing. Revenue to capitalize a housing trust fund can come from many sources, including developer cash-in-lieu of affordable housing payments associated with an affordable dwelling unit program. Funds can be distributed as either grants or loans to a variety of local partners including for-profit and nonprofit developers, affordable housing services providers, public housing authorities, or local government departments, as well as individual homeowners or landlords. Priorities for the use of housing trust fund dollars can be set to meet local priorities as housing needs change.

Strategy 6a: Develop and implement a sustainable Housing Trust Fund for adoption by the Board of Supervisors.

Action Steps:

- Identify the target market, target partners, the overall purpose to be accomplished plus the sources of funding for a trust fund including, but not limited to, developer cash-in-lieu payments. Fund and hire the staffing required to implement and operate the Fund.
- Establish an application process for the trust fund, including priorities for funding, application period(s), timelines for proposal review and selection, and metrics to evaluate funding proposals.
- Develop success measures and the mechanisms for tracking and reporting the number of affordable units supported with trust fund dollars, as well as other related success measures.

Objective 7: Establish a standing housing advisory committee.

As with all policies and programs, Albemarle County's housing policy will only be effective if it reflects the needs of our residents. A housing advisory committee, comprised of members from our local community, will help ensure the county's policy is aligned with community needs. Working together with county staff, members of this advisory committee can, for example, help monitor implementation of the housing policy; monitor activities of the affordable housing trust fund; or make recommendations for funding priorities. Creation of such a committee can help the county respond effectively to changing community needs.

Strategy 7a: Establish a standing housing advisory committee.

Action Steps:

- Working with the Albemarle County Office of Equity and Inclusion, determine desired representative committee membership
- Establish committee structure including committee leadership and membership terms.
- Establish committee charge to include, for example, monitoring progress towards housing policy objectives; evaluating effectiveness of the county's housing programs and policies, and making recommendations for changes; or making recommendations for county investments in affordable and workforce housing projects.

Objective 8: Reduce regulatory barriers to affordable and workforce housing production.

In 1991²⁸, the Federal Advisory Commission on Regulatory Barriers to Affordable Housing identified local regulations – such as restrictive zoning codes and land use policies -- as a significant barrier to the provision of affordable housing in communities across the United States. While many of these barriers impact affordable housing provision differently in the county's urban and rural areas, other barriers are common impediments to affordable housing production throughout our communities. Table 12 provides examples of regulatory barriers that inhibiting the delivery of affordable housing in Albemarle County.

Table 12: Examples of Regulatory Barriers to Affordable Housing²⁹

| Barriers | Home-ownership | Rental |
|--|----------------|--------|
| Over-commitment of land to single-family detached housing | X | X |
| Limits on by-right zoning at appropriate densities | X | X |
| Proffer legislation | X | X |
| Inadequate supply of well-located land with zoning that permits residential uses | X | X |
| Few incentives for redevelopment of older commercial properties | X | X |
| Density restrictions | | X |
| Few mechanisms to connect income qualified buyers with proffered affordable for sale units | X | |
| Inadequate water and sewer infrastructure | X | X |
| Lengthy or unpredictable development approval processes | X | X |
| Large-lot zoning (minimum lot sizes) | X | |
| High minimum parking requirements | | X |
| High minimum lot set-backs | X | X |
| Maximum building heights | | X |

In efforts to increase the amount of affordable housing, Albemarle County will take the following steps:

²⁸ U.S Department of Housing and Urban Development Office of Policy Development & Research (2005). "Why Not In Our Community?" *Removing Barriers to Affordable Housing: An Update to the Report of the Advisory Commission on Regulatory Barriers to Affordable Housing*.

²⁹ Partners for Economic Success (2019). *Comprehensive Regional Housing Study and Needs Analysis: Planning District 10*. Urban Land Institute (2014). *Bending the Cost Curve: Solutions to Expand the Supply of Affordable Rentals*. <https://www.enterprisecommunity.org/download?fid=790&nid=3688>

Strategy 8a: Review the County's Comprehensive Plan to identify barriers to affordable and workforce housing development and remove identified barriers.

Action Steps:

- Review all chapters of the Comprehensive Plan to identify barriers in language and policy recommendations.
- Review Master Plans to identify barriers in language and policy recommendations.
- Review all Comprehensive Plan land use designations and corresponding densities, unit types, lot sizes, form recommendations, and land use maps to identify barriers.
- Work with the community and stakeholders to identify solutions to remove or resolve identified barriers and update Plans accordingly.

Strategy 8b: Review the County's ordinances and zoning map to identify barriers to affordable and workforce housing development and to ensure County ordinances support this policy and the updated Comprehensive Plan. Remove identified barriers and resolve inconsistencies.

Action Steps:

- Review the County's ordinances including the subdivision ordinance, zoning ordinance, and zoning map to identify barriers to affordable and workforce housing.
- Work with the community and stakeholders to identify solutions to remove barriers and update ordinances and zoning map accordingly. Consideration should be given to the following:
 - In all zoning districts, reduce minimum lot sizes, setback requirements, and minimum parking requirements to allow for more affordable and workforce housing development.
 - In single-family neighborhoods, achieve greater housing supply and diversity by allowing small-scale residential structures such as duplexes, triplexes and fourplexes that are in keeping with the scale of the existing neighborhood.
 - In all residential zoning districts allow external accessory dwelling units.
 - Evaluate the effectiveness of the existing density bonus ordinance as a tool to achieve affordable housing. Amend as necessary.

Strategy 8c: Ensure all future zoning text amendments and zoning map amendments support the construction of innovative housing types and creative infill development projects to help provide for increased density in the Development Areas.

Objective 9: 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.

Racially, the population in Albemarle County is comprised primarily of individuals identifying as Caucasian (79%), followed by Black or African-Americans (10%), Asians (5%) and individuals of mixed-races (3%) (Figure 7). This composition represents a slight increase in diversity since 2010, particularly with respect to the county's Asian and mixed-race populations which have grown by 22% and 33.2% respectively. The local Hispanic population has increased, as well, with the county experiencing an 11.5% growth in Hispanic population (Table 13).³⁰

Figure 7: Population by Race - 2018

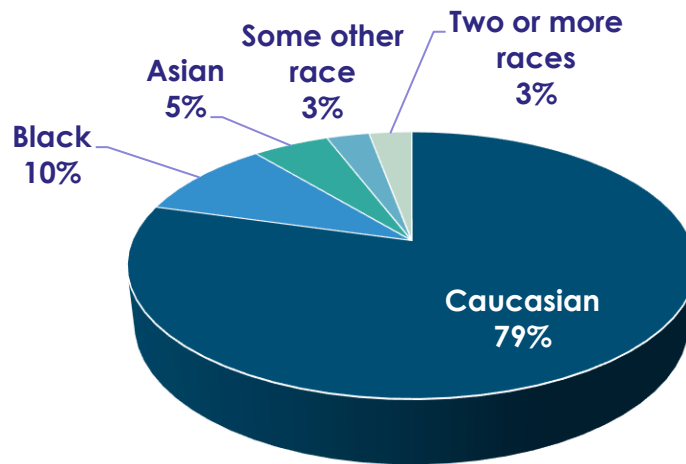


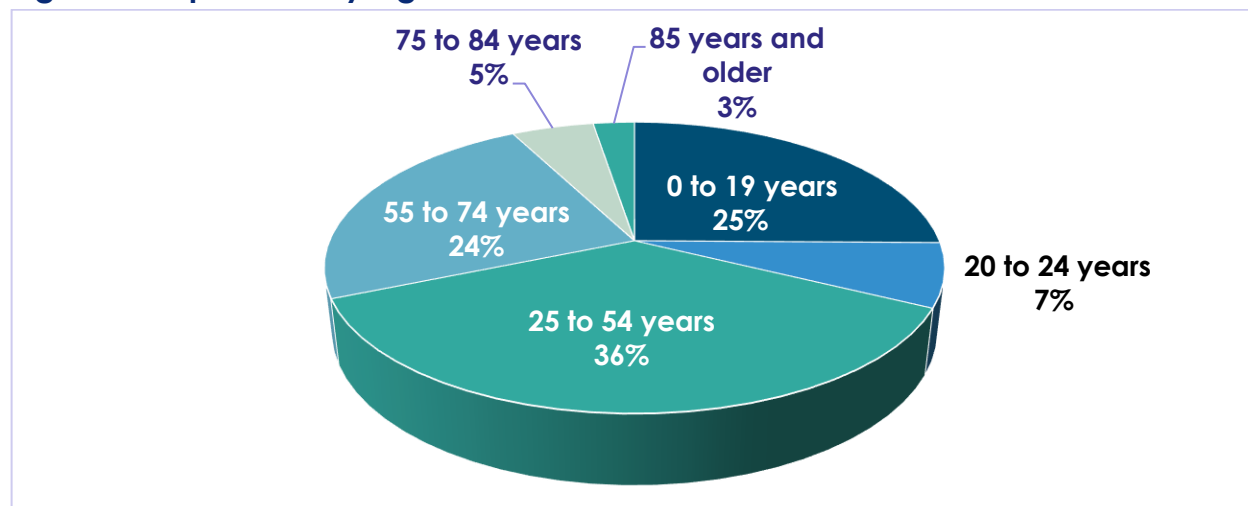
Table 13: Population by Race and Ethnicity

| Race/Ethnicity | 2010 | 2018 | % Change 2010-2018 |
|-------------------|--------|---------|--------------------|
| Caucasian | 79,671 | 86,646 | 8.8% |
| Black | 9,600 | 10,476 | 9.1% |
| Asian | 4,652 | 5,675 | 22.0% |
| Some other race | 2,672 | 3,165 | 18.4% |
| Two or more races | 2,375 | 3,165 | 33.2% |
| | | | |
| Hispanic | 1,511 | 1,685 | 11.5% |
| Non-Hispanic | 97,459 | 107,441 | 10.2% |

³⁰Partners for Economic Solutions (2019).

Albemarle County has a relatively young population with a median age of 39 years. Persons between the ages of 25 – 54 years are in the largest age cohort in the county making up 36 % of the population. This is followed by young people (ages 0 – 19 years), persons aged between 55 – 74 years, and seniors over the age of 75 (25%, 24% and 8% of the population respectively) (Figure 8). The population in the county's Development Areas is significantly younger than that of the Rural Areas. The median age in Development Areas is 34 years, while the median age is 46 years in the county's Rural Areas (Table 14)³¹.

Figure 8: Population by Age



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Table 14: Age Distribution by Development and Rural Areas

| Population by Age | Development Areas | | Rural Areas | | Total | |
|-------------------|-------------------|---------------|---------------|---------------|----------------|---------------|
| | Number | % | Number | % | Number | % |
| 0 to 19 years | 16,637 | 27.1% | 10,875 | 22.7% | 27,512 | 25.2% |
| 20 to 24 years | 5,522 | 9.0% | 2,180 | 4.6% | 7,702 | 7.1% |
| 25 to 34 years | 9,266 | 15.1% | 4,578 | 9.6% | 13,844 | 12.7% |
| 35 to 44 years | 7,384 | 12.0% | 5,165 | 10.8% | 12,549 | 11.5% |
| 45 to 54 years | 6,857 | 11.2% | 6,539 | 13.7% | 13,396 | 12.3% |
| 55 to 64 years | 6,507 | 10.6% | 8,436 | 17.6% | 14,943 | 13.7% |
| 65 to 74 years | 4,602 | 7.5% | 6,199 | 13.0% | 10,801 | 9.9% |
| 75 to 84 years | 2,744 | 4.5% | 2,831 | 5.9% | 5,575 | 5.1% |
| 85 years and over | 1,792 | 2.9% | 1,012 | 2.1% | 2,804 | 2.6% |
| Total | 61,311 | 100.0% | 47,815 | 100.0% | 109,126 | 100.0% |
| Median Age | 34 | | 46 | | 39 | |

³¹ Partners for Economic Solutions (2019).

Equal access to housing promotes community diversity and the creation of sustainable communities, two characteristics that provide a variety of benefits to individuals, households and the community as a whole. These benefits include greater acceptance and understanding of cultural differences³², increased educational attainment and employment³³, and community economic development³⁴. Albemarle County will promote non-discrimination and ensure fair and equal housing opportunities for all our current and future residents as required by Federal law through the following strategies:

Strategy 9a: 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.

Action Steps:

- In cooperation with the Albemarle County Office of Equity and Inclusion, identify metrics and tools to evaluate the impact of residential development and legislative changes on county neighborhoods and households, particularly with regards to the social inclusion of low-income households, persons of color, seniors and persons with disabilities.
- Develop and implement an Affordable Housing Impact Statement tool to measure the potential impacts of policies, programs or projects on the County's affordable housing stock.

Strategy 9b: Expand community's knowledge of rights and responsibilities under the Virginia Landlord and Tenant Act.

Action Steps:

- Develop educational materials and or educational trainings/events for landlords, tenants of rental housing and interested community members.
- Work with Albemarle County Office of Housing to design and implement a landlord outreach and education program to expand the use of Housing Choice Vouchers.

Objective 10: Work to end and prevent homelessness.

Albemarle County is committed to ensuring homelessness in our region is rare, brief and nonrecurring. Since 1998, the County has partnered with the Thomas Jefferson Area Coalition

³² Nai, J., Naraayanan, I. Hernandez and K. Savini (2018). 'People in more racially diverse neighborhoods are more prosocial'. *Journal of Personality and Social Psychology*, 114(4), pp. 497-515.

³³ Wells, A.F., L. Fox and D. Cordova-Cobo (2016). *How Racially Diverse Schools and Classrooms can Benefit all Students*. The Century Foundation.

³⁴ Kallick, D. (2015). *Bringing Vitality to Main Street: How Immigrant Small Businesses Help Local Economies Grow*. Americas Society/Council of the Americas and The Fiscal Policy Institute.

for the Homeless, the City of Charlottesville, and regional homeless services providers in working to move homeless individuals and families from living on the streets and in shelters to securing decent, stable, affordable homes of their own.

Currently, there are an estimated 165 persons experiencing homelessness in the Thomas Jefferson Planning District, Region 10³⁵. This number includes 15 children under the age of 18 years, with the majority of persons experiencing homelessness (140 individuals) aged 25 years and older (see Table 15). This number represents a 9.8% decrease in the number of homeless persons since 2018, primarily due to a significant decrease (42.3%) in the number of homeless children under the age of 18³⁶.

Table 15: Homeless Persons by Age Cohort 2015 - 2019

| Age Group | 2015 | 2016 | 2017 | 2018 | 2019 |
|-------------------------------|------------|------------|------------|------------|------------|
| Children under age 18 | 36 | 27 | 29 | 26 | 15 |
| Persons age 18 to 24 | 10 | 10 | 8 | 11 | 10 |
| Persons over age 24 | 139 | 129 | 123 | 146 | 140 |
| Total homeless persons | 185 | 166 | 160 | 183 | 165 |

Chronic homelessness³⁷ has been a relatively small but persistent issue in our region. After experiencing a significant decrease (72.6%) in the number of chronically homeless between 2010 and 2014, the region has seen a slight increase (6%) in the number of chronic homeless persons during the 2016 to 2019 period (Figure 9)³⁸.

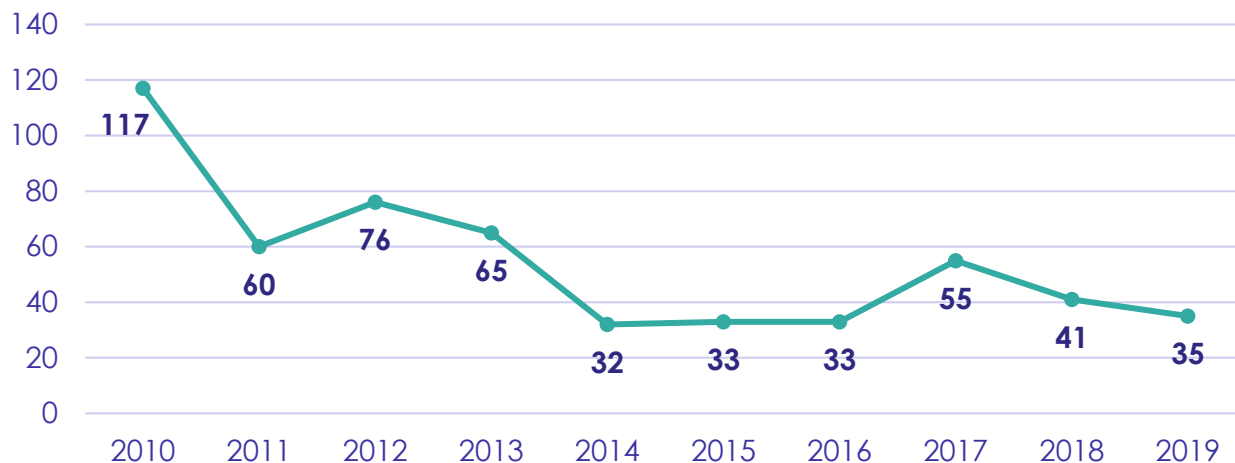
³⁵ The Planning District, Region 10 includes the City of Charlottesville, and Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson.

³⁶ U.S. Department of Housing and Urban Development. CoC Homeless Populations and Subpopulations reports (2010 – 2019). <https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter Year=&filter Scope=CoC&filter State=VA&filter CoC=VA-504&program=CoC&group=PopSub>. Accessed March 19, 2020.

³⁷ The U.S. Department of Housing and Urban Development (HUD) defines chronically homeless as an individual or head of household: who has a disabling condition; and who has been homeless continuously for at least the past 12 months; or who has experienced four or more episodes of homelessness in the past three years that cumulatively add up to a 12 month period. HUD further defines a disabling condition as an HIV/AIDS infection or a mental health condition, substance use, physical disability, or chronic health condition that "is expected to be of long continued duration and substantially impairs the person's ability to live independently." *Final Rule on Defining Chronically Homeless*. December 4, 2015; <https://files.hudexchange.info/resources/documents/Defining-Chronically-Homeless-Final-Rule.pdf>. Accessed March 19, 2020.

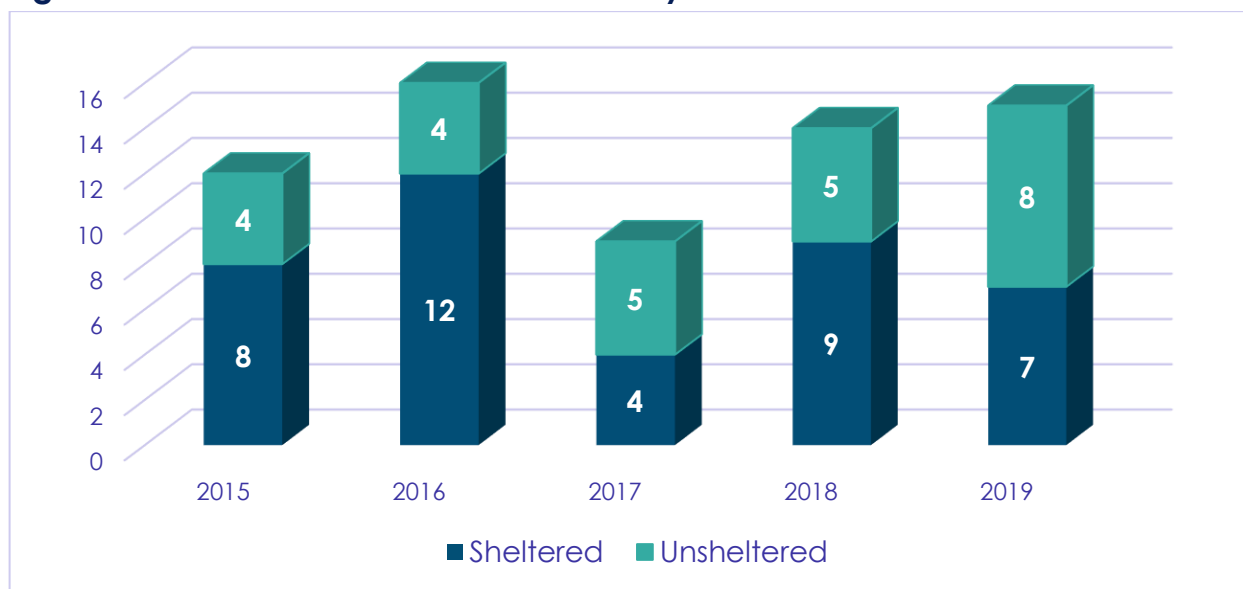
³⁸ U.S. Department of Housing and Urban Development. CoC Homeless Populations and Subpopulations reports (2010 – 2019). <https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter Year=&filter Scope=CoC&filter State=VA&filter CoC=VA-504&program=CoC&group=PopSub>. Accessed March 19, 2020.

Figure 9: Chronically Homeless Person 2010 – 2019



Our region's veterans can be particularly at risk of experiencing homelessness. The issues leading to veteran homelessness vary but include many of the same issues faced by the civilian population, such as a lack of affordable housing and economic hardship. But veterans also face additional challenges associated with military service, such as multiple and extended deployments, traumatic brain injuries and post-traumatic stress disorder³⁹. In 2019, 15 of our region's veterans were experiencing homelessness, a 25% increase from 2015 (Figure 10).

Figure 10: Number of Homeless Veterans by Sheltered Status 2015 - 2019



³⁹ U.S. Interagency Council on Homelessness (2018). *Homelessness in America: Focus on Veterans*. [https://www.usich.gov/resources/uploads/asset_library/Homelessness in America. Focus on Veteran s.pdf](https://www.usich.gov/resources/uploads/asset_library/Homelessness_in_America_Focus_on_Veteran_s.pdf). Accessed March 19, 2020.

Strategy 10a: In partnership with public, private and nonprofit partners, expand permanent housing opportunities for chronically homeless households.

Action Steps:

- Increase the number of permanent supportive housing units for chronically homeless individuals.
- Dedicate 20 project-based housing choice vouchers to Permanent Supportive Housing development(s) for chronically homeless households by 2022.
- In partnership with mental health and homeless service providers, apply for HUD's Mainstream Voucher program to serve 20 additional formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing⁴⁰.
- Dedicate funding to create one additional supportive housing case manager position to assist formerly homeless households in maintaining housing stability.
- Support the creation of a "Move-On" program to assist formerly homeless households currently in Permanent Supportive Housing or Rapid Re-Housing who no longer need intensive supportive services transition out of those programs and remain stably housed.
- Establish a Housing Choice Voucher preference for formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing programs.

Strategy 10b: Promote the best practice of Housing First⁴¹.

Action Steps:

- Incentivize and prioritize applications for homeless and housing services funding from Albemarle County that utilize a Housing First approach.

Strategy 10c: Prevent homelessness where possible through homeless prevention programs and strategies.

Action Steps:

- Dedicate funding to support local homeless prevention programs in preventing homelessness among 40 additional households per year.
- Dedicate funding to expand local emergency hotel and motel vouchers for homeless families with children to serve an additional 10 families per year.

Strategy 10d: Address unmet needs for people living unsheltered.

⁴⁰ Permanent Supportive Housing is a model that combines low-barrier affordable housing, health care, and services to help individuals and families lead more stable lives. Rapid Re-housing is the provision of short-term rental assistance and services to help individuals and families quickly exit homelessness.

⁴¹ Housing First is a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness above addressing self-sufficiency. It is based in the belief that people must have basic needs like housing and food met before addressing less critical needs, such as attending to substance use issues or securing a job.

Action Steps:

- Dedicate funding to help support the creation one additional street outreach and engagement position.
- Dedicate funding to expand local emergency shelter capacity by 10 units/beds for individuals.

Strategy 10e: Assist households experiencing homelessness to quickly return to housing and remain stably housed.

Action Steps:

- Dedicate funding to support homeless housing programs serve an additional 20 households quickly identify, move into, and remain in housing per year.
- Collaborate with local and regional partners to expand housing programs for youth experiencing homelessness.

Objective 11: Enable Albemarle Residents to age in the community.

Albemarle County is aging. According to the Weldon Cooper Center for Public Policy, the number of persons in Albemarle County aged 65 years and over increased by 47.1% between 2011 and 2020. By the year 2040, this segment of the population is expected grow another 27.2% (27,233 individuals) or nearly 20% of the total population. As is the case today, women will comprise the majority of this demographic group, particularly among the 75 years and older age group (14.1% female versus 9.8% male) (Table 16)⁴².

It is anticipated that the projected increase in the County's senior population will lead to an increase in senior-headed households, as well. Currently, there are 11,929 households with heads of households aged 65 years and older, representing more than one quarter (28.1%) of county households. Senior headed households are nearly evenly split between the County's Development and Rural areas (48.7% and 51.3% respectively); however, Rural Areas have a higher percentage of senior householders than the Development Areas (32.7% and 24.5% respectively) (Table 17)⁴³.

Most (82.1%) senior householders own their homes. Of the seniors occupying rental housing, nearly 60% (59.2%) are aged 75 years and older. Unlike senior homeowners, senior renters are more likely to live alone with 60.2% of renters aged 65 – 74 years and 75.5% of renters aged 75 years and older living in single-person households (Table 18).

⁴² University of Virginia Weldon Cooper Center, Demographics Research Group (2019). Virginia Population Projections. Retrieved from <https://demographics.coopercenter.org/virginia-population-projections>.

⁴³ Partners for Economic Success (2019).

Table 16: Albemarle County Population Projections by Age

| Age | 2011 | | 2020 | | 2030 (projected) | | 2040 (projected) | |
|---------------|---------------|-------|----------------|-------|---------------------|-------|---------------------|-------|
| | # | % | # | % | # | % | # | % |
| Total | 97,782 | | 111,039 | | 111,039 | | 138,485 | |
| 0-19 | 24,103 | 24.6% | 27,331 | 24.6% | 32,002 | 28.8% | 35,884 | 25.9% |
| 20-44 | 31,665 | 32.4% | 37,848 | 34.1% | 44,414 | 40.0% | 45,883 | 33.1% |
| 45-64 | 27,453 | 28.1% | 24,443 | 22.0% | 22,274 | 20.1% | 29,485 | 21.3% |
| 65-74 | 7,549 | 7.7% | 12,153 | 10.9% | 12,861 | 11.6% | 10,548 | 7.6% |
| 75 to 79 | 2,466 | 2.5% | 3,537 | 3.2% | 5,687 | 5.1% | 5,342 | 3.9% |
| 80 to 84 | 2,190 | 2.2% | 2,507 | 2.3% | 4,252 | 3.8% | 5,043 | 3.6% |
| 85 and Over | 2,356 | 2.4% | 3,219 | 2.9% | 4,227 | 3.8% | 6,301 | 4.6% |
| Female | 48,247 | | 57,746 | | 65,598 | | 72,453 | |
| <65 | 42,040 | 87.1% | 45,551 | 78.9% | 50,079 | 76.3% | 56,558 | 78.1% |
| 65-74 | 3,439 | 7.1% | 6,541 | 11.3% | 6,923 | 10.6% | 5,678 | 7.8% |
| 75-84 | 1,959 | 4.1% | 3,540 | 6.1% | 5,820 | 8.9% | 6,079 | 8.4% |
| 85+ | 809 | 1.7% | 2,114 | 3.7% | 2,776 | 4.2% | 4,138 | 5.7% |
| Male | 49,535 | | 53,294 | | 60,120 | | 66,033 | |
| <65 | 41,181 | 83.1% | 44,072 | 82.7% | 48,612 | 80.9% | 54,694 | 82.8% |
| 65-74 | 4,110 | 8.3% | 5,612 | 10.5% | 5,938 | 9.9% | 4,870 | 7.4% |
| 75-84 | 2,697 | 5.4% | 2,505 | 4.7% | 4,119 | 6.9% | 4,306 | 6.5% |
| 85+ | 1,547 | 3.1% | 1,105 | 2.1% | 1,451 | 2.4% | 2,163 | 3.3% |

Table 17: Households by Age of Householder

| Age of Householder | Albemarle County | | Development Areas | | Rural Areas | |
|--------------------|------------------|---------------|-------------------|---------------|--------------|---------------|
| | Number | % | Number | % | Number | % |
| Less than 25 years | 1,701 | 4.0% | 1,348 | 5.7% | 353 | 1.9% |
| 25 to 34 years | 6,472 | 15.2% | 4,652 | 19.6% | 1,820 | 9.7% |
| 35 to 44 years | 6,485 | 15.3% | 4,026 | 17.0% | 2,459 | 13.1% |
| 45 to 54 years | 7,333 | 17.3% | 3,959 | 16.7% | 3,374 | 18.0% |
| 55 to 64 years | 8,559 | 20.1% | 3,941 | 16.6% | 4,618 | 24.6% |
| 65 to 74 years | 6,595 | 15.5% | 2,892 | 12.2% | 3,703 | 19.8% |
| 75 years and over | 5,334 | 12.6% | 2,913 | 12.3% | 2,421 | 12.9% |
| Total | 42,479 | 100.0% | 23,731 | 100.0% | 8,748 | 100.0% |

Table 18: Age of Householder by Tenure and Household Size

| Age of Householder | Household Size | | | | | | | | | |
|--------------------|----------------|--------------|--------------|-------------------|--------------|-----------------|--------------|--------------|-------------------|--------------|
| | Owner-Occupied | | | | | Renter-Occupied | | | | |
| | Total | 1 person | | 2 or more persons | | Total | 1 person | | 2 or more persons | |
| | | # | % | # | % | | # | % | # | % |
| 15 - 54 years | 10,874 | 1,454 | 13.4% | 9,420 | 86.6% | 10,605 | 3,149 | 29.7% | 7,456 | 70.3% |
| 55 - 64 years | 5,810 | 1,195 | 20.6% | 4,615 | 79.4% | 2,042 | 1,011 | 49.5% | 1,031 | 50.5% |
| 65 - 74 years | 5,238 | 1,713 | 32.7% | 3,525 | 67.3% | 779 | 469 | 60.2% | 310 | 39.8% |
| 75 years + | 3,537 | 1,594 | 45.1% | 1,943 | 54.9% | 1,130 | 853 | 75.5% | 277 | 24.5% |
| Total | 25,459 | 5,956 | 23.4% | 19,503 | 76.6% | 14,556 | 5,482 | 37.7% | 9,074 | 62.3% |

As the population ages, it is important that Albemarle County helps to ensure seniors can live in their homes and neighborhoods as long as possible. According to a 2018 survey completed by the AARP⁴⁴, nearly 80% of respondents aged 50 and older and 86% of respondents 65 and older indicated they want to remain in their communities and homes as they grow older. However, only 59% of survey respondents believed they would be able to do so. Locally, barriers to seniors aging in place include a lack of appropriate affordable housing options, the need for home modifications such as the installation of grab bars or chair lifts to support changes in mobility, lack of access to public transportation options, and difficulties paying for home maintenance needs.

These barriers to aging in place also impact the ability of disabled persons to live independently in our community. The U.S. Census Bureau estimates that approximately 9% of the population in Albemarle County is living with at least one disability (Table 19). Mobility issues are experienced by 28% of the population, followed by difficulties living independently (18% of the disabled community), and vision and hearing issues (17% each), with 10% of disabled persons experiencing issues with vision and/or the ability to care for themselves (Figure 11)⁴⁵.

While disabilities impact the daily lives of county residents distributed across the age spectrum, seniors – especially those aged 75 and older – are most affected. Issues with personal mobility impact seniors the most (26.8%) with hearing loss being experienced by more than one out of every five persons aged 75 and older. More importantly, nearly 21% of persons in the oldest cohort are having difficulty living independently in their homes and communities (Figure 12)⁴⁶.

⁴⁴ AARP (2018). *2018 Home and Community Preferences Survey: A National Survey of Adults Age 18-Plus*.

⁴⁵ U.S. Census Bureau. S1810: Disability Characteristics 2013 - 2017 American Community Survey 5-Year Estimates.

⁴⁶ U.S. Census Bureau. S1810: Disability Characteristics 2013 - 2017 American Community Survey 5-Year Estimates.

Table 19: Population with a Disability

| Age | Population | With a Disability | % With a Disability |
|-------------------|----------------|-------------------|---------------------|
| Under 18 years | 21,709 | 516 | 2.4% |
| 18 to 34 years | 25,799 | 1,025 | 4.0% |
| 35 to 64 years | 39,169 | 3,142 | 8.0% |
| 65 to 74 years | 9,647 | 1,440 | 14.9% |
| 75 years and over | 7,182 | 3,065 | 42.7% |
| Total | 103,506 | 9188 | 8.9% |

Figure 11: Disability by Type

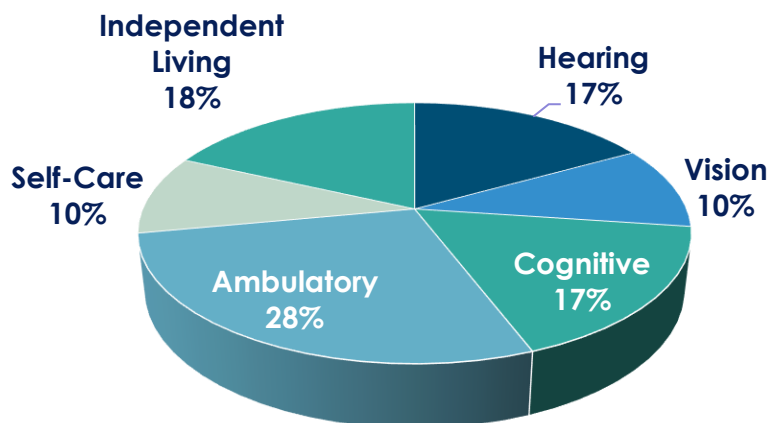
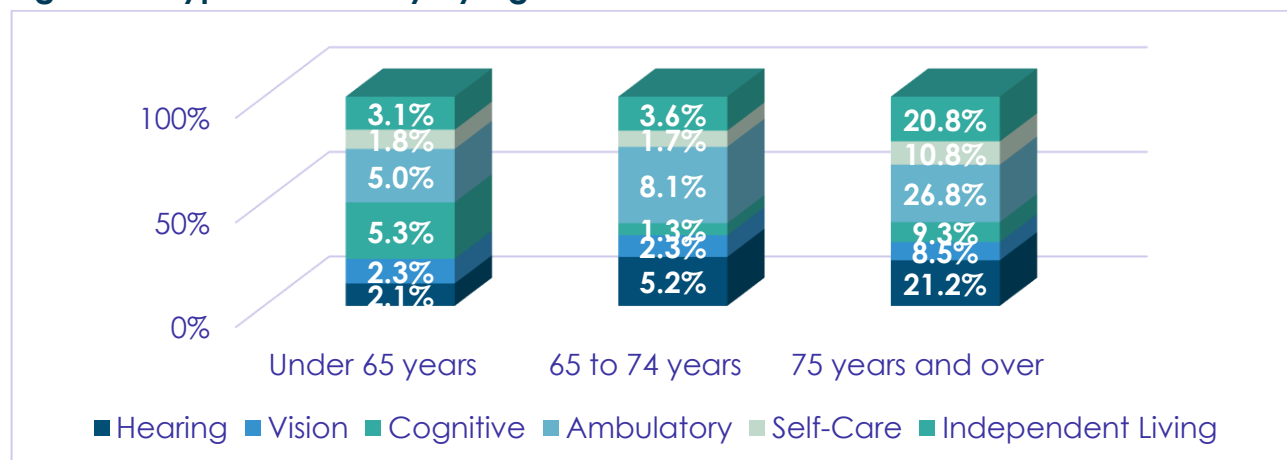


Figure 12: Type of Disability by Age



Housing-related issues can have a significant impact on the lives of disabled households. A lack of accessible housing units (both for sale and for rent) is a barrier to independent living for many disabled households⁴⁷. Home modifications to support homeowners with mobility issues can often be expensive. For example, the costs to purchase and install a chair lift can range from \$2,000 to \$10,000 depending on the type and length of a staircase. Many smaller multi-family buildings do not include elevators, limiting unit choice for mobility-challenged

Table 20: 2020 Federal Poverty Guidelines¹

| Persons in Household | Poverty Guideline | Affordable Rent |
|----------------------|-------------------|-----------------|
| 1 | \$12,760 | \$319 |
| 2 | \$17,240 | \$431 |
| 3 | \$21,720 | \$543 |
| 4 | \$26,200 | \$655 |
| 5 | \$30,680 | \$767 |
| 6 | \$35,160 | \$879 |
| 7 | \$39,640 | \$991 |
| 8 | \$44,120 | \$1,103 |

renters. Renters are also responsible for covering the cost of any accessibility modifications made to the interior of their units, such as the addition of grab bars in bathrooms.

The high cost of housing in the county is an additional challenge for disabled households, especially for households seeking rental housing. Approximately 19% (18.6%) of the County's working age disabled residents are living in poverty, 71% of whom are employed⁴⁸. With this level of income, a family four can afford to pay \$655 per month for rent and utilities, far below the Fair Market Rent for

any size unit in the county.

Albemarle County recognizes the importance of providing housing opportunities affordable to individuals and families of all abilities, as well as the ability for all county residents to age within their communities, and will strive to achieve the following:

Strategy 11a: Partner with nonprofit and for-profit affordable housing developers to increase the supply of affordable and accessible housing options in Albemarle County, with an emphasis on units affordable to low-income senior and disabled households.

Strategy 11b: Promote the inclusion of Universal Design⁴⁹ standards into all new residential developments.

Strategy 11c: Support and promote housing options that allow for aging in place both within a community and at home. To combat social isolation among people with different abilities, encourage the creation of fully accessible communities with accessible design elements

⁴⁷ Partners for Economic Solutions (2019).

⁴⁸ U.S. Census Bureau. B23024: Poverty Status in Past 12 Months by Disability Status by Employment Status for the Population 20 to 64 Years.

⁴⁹ Universal design is the process of creating products and built environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. See the National Institute for Building Sciences' Whole Building Design Guide for Universal Design standards: <https://www.wbdg.org/design-objectives/accessible/beyond-accessibility-universal-design>.

such as wheelchair ramps, handrails on both sides of staircases, Braille directional signage, and barrier-free walkways. Ensure communities have easy access to public transportation options.

Action Steps:

- Encourage inclusion of design and construction features that support aging in place (such as non-slip flooring, reinforced walls in bathrooms to support grab bars, or rocker panel light switches) in all new residential construction.
- Encourage inclusion of affordable, senior appropriate housing units in mixed-use communities.
- Promote the creation of age-friendly community spaces and amenities, such as including well-lit sidewalks and walking paths in all communities, signaled crosswalks to allow access to shopping and services, easy to read signage, public transit access, and seating areas in local parks.

Strategy 11d: In partnership with public, private, and nonprofit partners, work to increase the number of supportive housing communities for persons with disabilities to promote independent living and community integration for such persons.

Strategy 11e: Continue to offer property tax exemptions for low-income senior homeowners.

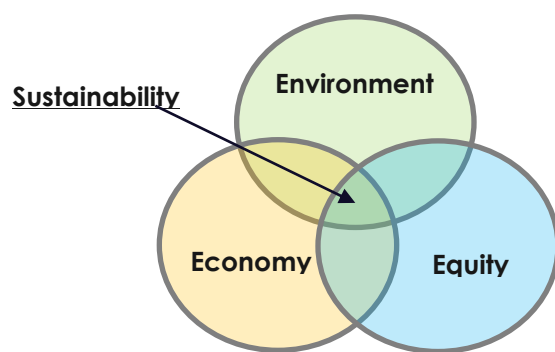
Strategy 11f: Continue to provide real estate tax exemptions for the County's veterans with a 100% service-connected disability, and homeowners with a total and permanent disability.

Strategy 11g: Study the feasibility of implementing a rent rebate program for low-income seniors to help with housing affordability issues.

Objective 12: Promote healthy, sustainable communities and housing.

Housing plays an important role in supporting Albemarle County's vision for a sustainable community that provides environmental, social, and economic opportunities for all current and future residents. An adequate supply of housing, affordable to and accessible by all county resident no matter their income, race/ethnicity, age, disability status or other

Figure 13: Pillars of Sustainability



characteristics helps Albemarle County achieve all three pillars of sustainability⁵⁰:

- Environmental sustainability– living within the means of our natural resources;
- Economic sustainability – the ability of an economy to support a defined level of economic production indefinitely;
- Equitable development – the creation of healthy, vibrant, communities where residents of all incomes, races and ethnicities have access to the opportunities, services, and amenities they need to thrive.

Environmental sustainability is supported by ensuring new residential developments are located in the County's Development Areas, close to employment opportunities and alternative transportation options, helps reduce the amount of greenhouse gasses emitted due to single-occupancy vehicle trips. The reduction of greenhouse gas emissions is further enhanced by the incorporation of green building design features (e.g. energy-efficiency measures, improved interior air quality, use of environmentally sustainable building materials, installation of solar panels). Focusing development in the County's Development Areas helps preserve the natural resources – our parks and waterways, and agricultural land -- located throughout the rural areas.

Housing also supports a thriving local economy in a number of ways. Residential development and home energy-efficiency projects create job opportunities in the construction field. Housing affordable to range of household incomes, which is located near job centers, can encourage businesses to locate in the county. And locating homes within easy of access of public transportation networks may increase transit ridership leading to an expansion of employment opportunities in the public transportation field.

Finally, housing, and affordable housing in particular, plays a direct role in increasing community equity and inclusion. Where one lives has a significant impact on opportunities for households to improve their health, access quality education, achieve economic self-sufficiency, and realize personal goals⁵¹. A neighborhoods access, or lack of access, to good quality schools, good quality and affordable healthcare, and job opportunities can help or hinder individual and family achievements throughout the lifecycle. The quality, accessibility and affordability of housing opportunities impact community sustainability, as well. A high turn-over of community residents due to high housing-cost burdens leads to neighborhood instability and the potential for neighborhood decline. Long-term residency in a neighborhood has been shown to enhance community cohesion and collective efficacy,

⁵⁰ U.S. Environmental Protection Agency (2013). *Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development*. <https://www.epa.gov/sites/production/files/2014-01/documents/equitable-development-report-508-011713b.pdf>

⁵¹ Brennan, M. & Galvez, M (2017). *Housing as a Platform: Strengthening the Foundation for Well-Being*. Urban Institute. Washington, DC. https://www.urban.org/research/publication/housing-platform/view/full_report

both of which enable community's efforts to combat local crime and other negative effects of neighborhood disadvantage⁵².

Albemarle County will promote healthy, sustainable communities and housing through the following strategies:

Strategy 12a: Promote mixed-income development throughout the County's Development Areas.

Strategy 12b: Support the goals of Albemarle County's Climate Action Plan to enhance environmental sustainability and reduce the overall cost of housing by ensuring new housing is developed near job centers and alternative transportation opportunities.

Action Steps:

- Continue to require and provide sidewalks and pedestrian paths in the Development Areas.
- Support expanded transit services including bus shelters and benches in new development projects.

Strategy 12c: Partner with nonprofit housing and/or public health organizations to address unhealthy housing issues, particularly in rural and historically underinvested areas.

Strategy 12d: Working with nonprofit partners, support homeowners and owners of rental properties in completing home energy efficiency upgrades.

Strategy 12e: Promote incorporation of energy-efficient design in all new residential development.

⁵² Robert J. Sampson, Stephen W. Raudenbush, and Felton Earls. 15 August 1997. "[Neighborhoods and Violent Crime: A Multilevel Study of Collective Efficacy](#)," *Science* 277: 922

IMPLEMENTATION PRIORITIES

Priorities are organized sequentially in the order in which they appear in the Plan. Additional prioritization will be needed before adding items to the County's Work Program.

| | |
|-----------------------|---|
| Strategy 2b, page 14 | Provide incentives to increase production of affordable rental housing. |
| Strategy 5a, page 23 | Develop an Affordable Dwelling Unit Program structure and guidelines, including provisions. |
| Strategy 6a, page 24 | Develop and implement a sustainable Housing Trust Fund for adoption by the Board of Supervisors. |
| Strategy 7a, page 24 | Establish a standing housing advisory committee. |
| Strategy 8a, page 26 | Review the County's Comprehensive Plan to identify barriers to affordable and workforce housing development and remove identified barriers. |
| Strategy 10a, page 32 | In partnership with public, private and nonprofit partners, expand permanent housing opportunities for chronically homeless households. |

| IMPLEMENTATION MATRIX | | | | |
|-----------------------|---|----------------|----------------|---------|
| Strategy | | 1 – 3 Years | 4 – 6 Years | Ongoing |
| Priority Actions | | | | |
| * 2b | * Create a package of developer incentives for affordable and workforce housing | X | | |
| * 5a | * By ordinance, create, adopt and implement an Affordable Dwelling Unit Program | X | | |
| * 6a | * Create an Affordable Housing Trust Fund | X | | |
| * 7a | * Create a Housing Advisory Committee | X | | |
| * 8a | * Review the County’s Comprehensive Plan to identify barriers to affordable and workforce housing development and remove identified barriers | | X | |
| | * Review the County’s ordinances and zoning map to identify barriers to affordable and workforce housing development and ensure County ordinances support the Housing Policy and the updated Comprehensive Plan. Remove identified barriers and resolve inconsistencies | | X | |
| * 8b | | | X | |
| * 10a | * Permanent Supportive Housing project | | X | |
| Programmatic Tools | | | | |
| 1a | Identify publicly owned land appropriate for residential development and make land available as a County investment in affordable and workforce housing development for units maintained as such in perpetuity | X | | |
| 2b | Develop an Accessory Apartment Loan Program to encourage the construction of accessory apartments. Pilot the program as a workforce housing solution for County teachers and school employees. | | X | |
| 2e | Create a publicly accessible listing of affordable housing units | X | | |
| 4a | Work with public and private partners to address housing maintenance issues | | | X |
| 4b | Complete a survey of multifamily rental properties located in Albemarle County to identify NOAHs at least biennially | X | | |
| 4f | Identify, or development and implement, an evaluation tool to track neighborhood change. | X | | |
| 9a | Develop and implement an Affordable Housing Impact Statement tool. | X | | |

| Strategy | | 1 – 3 Years | 4 – 6 Years | Ongoing |
|------------------------|--|----------------|----------------|---------|
| 9b | Work with the Albemarle County Office of Housing to design and implement a landlord outreach and education program to expand the use of Housing Choice Vouchers. | X | | |
| Zoning Tools | | | | |
| 1a | Review and update housing density bonuses within the zoning ordinance | | X | |
| 1a | Consider designating Housing Rehabilitation Zones to encourage and incentivize the development of affordable and workforce housing. | | X | |
| 4d | Examine the need for, and feasibility of, implementing a Rental Inspection Districts ordinance. | | X | |
| 4e | Develop and implement Anti-Displacement and Tenant Relocation policy guidelines | X | | |
| Financial Tools | | | | |
| 2b | Identify a package of developer incentives other than bonus density, such as reductions in parking or minimum lot size requirements, to encourage development of affordable and workforce housing. | | X | |
| 4a | Pursue a zero-interest housing rehabilitation loan program for low- and moderate-income homeowners | | X | |
| 4b | Pursue a zero-interest rental housing rehabilitation loan program to help preserve and maintain affordable rental housing. | | X | |
| 10a | Dedicate 20 project-based Housing Choice Vouchers to Permanent Supportive Housing developments for chronically homeless households | X | | |
| 10a | In partnership with mental health and homeless service providers, apply for HUD's Mainstream Voucher program to serve 20 additional formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing | | X | |
| 10c | Dedicate funding to support local homeless prevention programs in preventing homelessness among 40 additional households per year. | | | X |

DRAFT

| Strategy | | 1 – 3 Years | 4 – 6 Years | Ongoing |
|----------|---|----------------|----------------|---------|
| 10c | Dedicate funding to expand local emergency hotel and motel vouchers for homeless families with children to serve an additional 10 families per year | | | X |
| 10d | Dedicate funding to expand local emergency shelter capacity by 10 units/beds for individuals | X | | |
| 10e | Dedicate funding to support homeless housing programs serve an additional 20 households quickly identify, move into, and remain in housing per year | X | | |
| 11e | Continue to offer property tax exemptions for low-income senior homeowners. | | | X |
| 11f | Study the feasibility of implementing a rent rebate program for low-income seniors to help with housing affordability issues. | | X | |
| 12e | Continue to provide real estate tax exemptions for the County's veterans with a 100% service-connected disability, and homeowners with a total and permanent disability | | | X |

INDICATORS OF PROGRESS

1. Development Activity Report continues to indicate a mixture of housing types is being constructed.
2. Total housing stock increases by at least 11,750 new units by the year 2040.
3. At least 20% of all new residential units in new developments are provided as affordable housing.
4. At least 5,555 units of affordable rental housing are created or preserved by the year 2040.
5. At least 5,040 affordable owner-occupied housing units are created or preserved by the year 2040.
6. Increase the number of affordable units created using the density bonus provisions of zoning ordinances by 10% annually.
7. Increase the number of landlords and property management companies that provide housing for Housing Choice Voucher program participants and other low-income households by 10 each year.
8. Prevent homelessness for 40 households annually.
9. Expand local emergency homeless shelter capacity by at least 10 units/beds.
10. At least 20 homeless households move into permanent housing each year.
11. Increase the supply of affordable and accessible housing for seniors and persons with a disability by at least 150 units by the year 2030.

APPENDICES

APPENDIX 1: COMMUNITY OUTREACH

Background

Albemarle County is committed to creating sustainable communities and safe, decent housing opportunities for our residents. Since 2004, our Comprehensive Plan and Affordable Housing Policy have provided guidance on how we meet that need. However, new residential development in the County has not kept pace with growing housing demand, leaving many County residents struggling to find housing they can afford that meets their needs. The *Comprehensive Regional Housing Study and Needs Analysis*⁵³ report released in 2019⁷ identified more than 10,000 homeowners and renters who are paying more than the recommended 30 % of gross household income for housing and housing related costs. As the County continues to grow, that number is estimated to increase by 4,000 households by the year 2040. To ensure the County continues to provide sufficient and appropriate housing opportunities in our community, the County embarked on an effort to update our housing policy in October 2019. The new policy recommendations provide the tools necessary to meet the diverse housing needs of all County residents regardless of income, age, or other special needs.

A Way Forward

In April 2019, the Thomas Jefferson Planning District Commission published the *Comprehensive Regional Housing Study and Needs Assessment*⁵⁴ report. This study, which examined housing needs on both a county level and region-wide basis, identifies more than 10,000 Albemarle County households – both renters and homeowners (20 % and 42 % of total households, respectively) -- struggling with housing costs. Households with incomes less than 50 % of area median income experiencing the greatest housing cost burdens (67% of all very low- and extremely low-income households). The report further shows that the number of households paying more than the recommended 30 % of income for housing costs is anticipated to increase 34 % by the year 2040. To help meet current and future housing needs for county residents, staff is undertaking an update of the county's Housing Policy.

⁵³ Partners for Economic Success (2019).

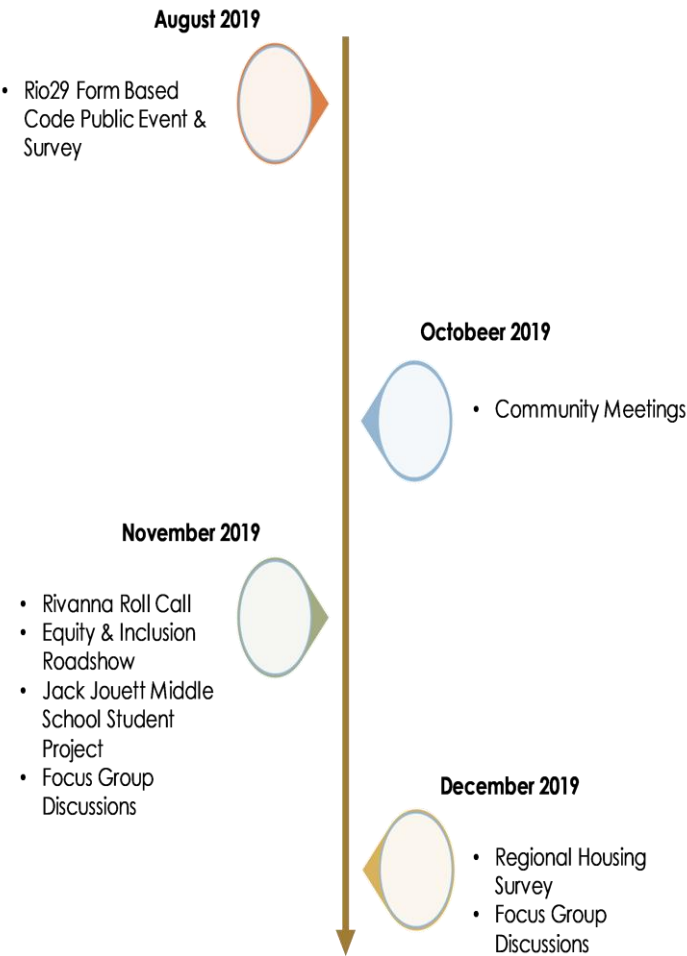
⁵⁴ Ibid.

Housing Albemarle Process



The Planning Commission directed staff to begin work on updating the Housing Policy at their July 23, 2019 meeting. The Housing Policy update was a three-phased process. It began with a series of community engagement activities to collect feedback on housing-related issues and aspirations, as well as on potential tools the County may use to meet current and future housing needs in Albemarle County. The information collected through these activities directly informed the second and third phases of the policy update process – creation of a comprehensive housing policy, as well as an implementation strategy. An overview of this process is outlined below.

Community Engagement Activities



Community Outreach

Between August and December 2019, approximately 400 county residents engaged with the new policy development process. Staff conducted three community meetings in October 2019 with the goals of sharing information about affordable housing in Albemarle County, listening to residents' concerns about housing in the county, and identifying solutions to support affordable housing in our neighborhoods.

In addition to the community meetings, staff worked with local nonprofit service providers to organize focus group sessions with nonprofit staff, and the individuals and households they serve. Staff completed a total of seven focus

group sessions between November 1, and December 17, 2019. These discussions focused on a set of general topics:

- What, if any, housing related issues are you or someone you know struggling with?
- How does a lack of affordable housing affect you, your neighborhood, our county?
- What types of housing do we need in Albemarle County?
- What can Albemarle County do to address affordable housing needs?

Meeting and focus group participants represented a diverse cross-section of persons who live and/or work in Albemarle County, including residents from both the Development and Rural areas, seniors, renters and homeowners, developers and real estate professionals, local employers and nonprofit service providers.

Other engagement and data collection activities undertaken by staff include:

- Rio29 Form Based Code Public Event & Survey – August 2019
- Rivanna Roll Call – November 2019
- Office of Equity and Inclusion Roadshow Stop – November 2019
- Regional Housing Survey (*conducted by the Thomas Jefferson Planning District Commission*)
- Jack Jouett Middle School, Eighth Grade Student Project – November 2019 to January 2020

Community outreach activities were supplemented by staff discussions with various county departments including: the Economic Development Office, Facilities and Environmental Services, the Office of Equity and Inclusion, the Office of Housing, and the Department of Social Services.

Stakeholder Committee

To develop the new policy recommendations, staff worked with a nine-member a Stakeholder Committee comprised of individuals representing the following interests:

- county residents aged 65 years and older;
- IMPACT⁵⁵;
- people experiencing homelessness;
- for-profit developers of multi-family rental housing;

⁵⁵ IMPACT, or the Interfaith Movement Promoting Action by Congregations Together, is a grassroots initiative comprised of 27 diverse faith congregations in the Charlottesville-Albemarle area who wish to live out and work in response to the common call for justice found in each of our traditions.

- the Regional Housing Partnership⁵⁶;
- homeowners;
- local employers;
- low-income households; and
- the City of Charlottesville.

⁵⁶ Members of the Regional Housing Partnership include the following: City of Charlottesville, Albemarle County, Fluvanna County, Greene County, Louisa County, Nelson County, non-profit housing providers, homeless services provider, a local builder, a local developer, a design professional, resident of an urban area, residents of a rural area, University of Virginia, Thomas Jefferson Planning District Commission, rural non-profit organization, Workforce Investment Board, Regional Transit Partnership, and the Thomas Jefferson Health District.

Community Feedback

Session 2 (October 8, 2020) – Listen

Topic 1 - Housing in Our Community

What does home mean to you?

- Safe
- Doesn't require all of your money
- Space to enjoy spending time with friends and family
- A community where I choose to spend my time
- Pittsburgh
- A haven, a safe and stable place where you can let your guard down

Name things you like most about housing in the county

- A lot of different types/wide variety of housing
- Proximity to shopping and services
- Proximity to schools (shorter bus rides)
- Multigenerational living

Name things you like least about housing in the county

- How much rent I have to pay
- Almost no accessible single unit dwellings
- Aging in place is very difficult
- Limited affordable housing
- Not enough workforce housing
- Gentrification happening in the community

Topic 2 - Affordable Housing

What does affordable housing mean to you?

- Needs to focus on lower income
- Not a single definition
- It's a sliding scale, scale needs to reflect the community
- Housing needs to match income level
- What is affordable to me might not be affordable to others
- Price points
- Includes rental units

Do you, or anyone you know, struggle with housing costs/issues? How?

- Rent + utilities + bills
- Falling behind on rent
- Worried about landlord raising rent
- Work hours cut back
- Transitional housing is limited
- Aging, illness (can't continue working, no available housing)

- Landlord won't fix damages to trailer (found one basement apartment with shared laundry, didn't feel safe)

How does a lack of affordable housing impact you, your neighbors, your community, and/or our county?

- More difficult to realize life dreams/ambitions (art career)
- Rural families are being displaced (can't afford the generational family home)
- We're creating neighborhoods that lack economic diversity

Topic 3 - Vision for Housing

Describe what a healthy housing system would look like in Albemarle County

- Consistently available to meet the demand
- Encourages affordability at the local level
- Mixed-level incomes, no isolated homogeneity
- Safe
- Accessible
- Amenities are available
- Sense of community

Topic 4 - Barriers to Housing

What do you see as barriers to building your neighborhood?

What are some of the barriers to individuals/families meeting their housing needs?

What are the barriers to providing affordable housing in Albemarle County?

- Supply
- Transportation
- Finding contractors
- Zoning code (political will)
- Growth control policy
- NIMBYism
- Lack of understanding
- Lack of resources
- State regulations

Additional Comments

- We're building too many high-priced homes
- Hard to fill positions because people can't afford to live here (workforce housing)
- Make affordable: build up, density
- National trends in migration to this area? (people are moving from more affluent cities to the county (this is *affordable* to them)
- Some people are unaware about housing issues in the community
- Need incentives for developers
- Where is affordable housing a priority on the BoS list of priorities? Not in the top ten
- Long term designated funding should be part of this policy
- How will county funding solve a zoning issue?
- Trust fund can leverage funds
- Can the county earmark land?
- Manufactured homes can be allowed by a change in the zoning code

Session 3 (October 25) – SOLUTIONS

Does the county currently define 'affordable housing' adequately? What would be an alternative definition?

- Should we think of rent in the equation?
- Energy efficiency is a concern and should be included
- Broaden the language to include cost of living
- What is the detriment to taking 40% out of the definition? 40% reflects a specific moment in time (2004)
- Define affordable recognizing the relationship between income and cost of living in an area
- Broaden components of housing -- include transportation
 - Figure out how to incorporate affordability index
 - Need an objective metric
 - It does not good to have affordable housing that is far from jobs and resources
- Total housing cost = housing + transportation + utilities
- HUD doesn't include transportation in their equation
- Should we have two definitions - or - should we cap at 80%AMI?
 - 80-120%AMI = workforce housing
 - We can have the standard (HUD) definition AND another definition
 - 80% is what federal assistance is capped at

Housing Objectives: Do the current objectives address today's housing needs? What are we missing? What do we no longer need?

- What's the difference between Comprehensive Plan and Housing Policy?
- Overall housing policy with a focus on affordable housing
- What can we take out? (no response on this)
- What incentives can we provide?
 - Density bonus in exchange for affordability
 - Do away with density as a measure
 - Alternatives to banks (investors? Crowd-funding? Land trust?)
 - Re: density bonus - are we hitting the "sweet spot"? If not, can we reset that?
 - By-right bonus?
 - Point system that looks at scale, climate, close to jobs, etc?
 - How can you promote a grade? There are community education outcomes and potential to increase dwellings that capture community values (affordable, equity, efficient, well designed, etc)
 - The county has a small housing fund, the point system could be used as criteria for future funding
 - Tax abatement - improved value abatement that offsets debt, for multi-family dwellings
 - Parking reductions
 - Pick and choose - ala carte menu for incentives
 - Can building material suppliers get tax breaks if supplies go to affordable building?
 - Can county establish a fund for hookup fees?
 - Hookup fees don't change based on usage
 - This would significantly reduce cost (\$20K per unit?)
 - Progressive property tax
 - Tied to income

- Habitat-style performance agreement
- What about affordable housing that isn't safe/maintained?
 - AHIP
- Experimentation - what are we talking about? (housing types - apartment, duplex, fourplex, etc)
 - What is the range?
 - For the policy, it would be all of that
- One-bedroom apartments are hard to find, they can be more expensive than 2-bedroom
- Housing Implementation Strategy is a companion document to Housing Policy
- How does a unit stay affordable?
 - First right of refusal
 - Shared equity
 - Not a lottery
- Could county-owned land be used?

Housing Strategies: Are the current strategies effective? What else should we be doing?

- Shift some "talking" based items into "action" based items
- Long term view needed (not just 5 years)
- Regional, coordinated approach
 - We're not using our infrastructure efficiently
- Energy farms - it's all related
- Create places where people want to live that includes affordability
- How do you impact the cost of:
 - Land
 - Materials
 - Labor
- Minimum lot size needs to be adjusted
- Tracking (take a step back)
 - Have any policies led to affordable housing?
 - Make that information public
- Government/Agencies can do a better job of connecting qualified buyers with available stock
 - There is a gap
 - What is the mechanism to get income-qualified buyers in place to be ready to buy?
 - It seems like there are opportunities being left on the table
- There are a lot of structural problems
- A lot of first time home buyers aren't looking for homes in the traditional ways/forums
- Income required to qualify was so tight, if a single teacher was qualified and then got married, they wouldn't be able to hold onto it.
- What has worked?
- Need to look at cost of transit when added to the cost of housing
- Need a density overlay for transit hubs
- Scottsville needs to be included and represented in the plan
- Help developers access incentives for accessible units
 - Universal standards
 - What is the impact of universal design on density?
- Has the university addressed its growth and its contribution to the housing problem?

- IMPACT met with President Ryan
- What is the tension between the Comprehensive Plan and the Zoning Code?
- We need to get better about working together, regionally
 - Recognition that there are differences in priorities
- Is the county considering a cottage cluster overlay?
- Is there any discussion of the Minneapolis model?
 - Upzoning
 - Be cautious about displacement
- What is the impact of short-term rentals on affordable housing?
- Long term affordable housing - past the first sale - is important
- No one solution will work - we need dynamic opportunities
 - If the options don't exist, we can't use them

OCTOBER FOCUS GROUPS

Esmont Seniors - 10/24/2019

Housing issues:

- Mostly older homes in need of repairs
- Homes unsafe – front porch collapsing
- Lack of privacy in senior housing projects – no private front doors or porches/patios/balconies; enter unit from public hallway
- Housing not located near services
- Housing too expensive – rent consumes nearly all social security income, rely on food bank to eat
- Difficult to maintain homes when older and living on fixed incomes
- Contractors don't want to take on small (low cost) jobs, who to turn to?
- No public transportation in Southern Albemarle!
- Southern Albemarle has been neglected for years
- Not enough accessible homes
- Senior housing not developed with seniors' needs in mind – laundry room in basement, no in-unit washer/dryer, no elevators in buildings, had to move from second floor unit to ground floor unit because couldn't walk stairs
- Little faith nonprofits will provide services – just promises, perform unnecessary/unrequested services/repairs
- Seniors at risk of homelessness due to high costs of rent/maintenance/property taxes
- Why do we pay the same rate of taxes but don't receive same level of services? Where do our tax dollars go?
- Which supervisor represents Esmont?

Solutions:

- Housing costs should be in line with income
- Need more county investment/support in S. Albemarle
- Esmont/Scottsville should be a development area – rich, white people stopped Esmont from becoming a development area years ago to protect rural character.
- We want development – restaurants, cafes, shops, grocery stores, services
- Change zoning to allow for more development
- Senior housing needs to be designed with senior needs in mind – accessibility features
- Include seniors on boards of directors of nonprofit housing providers/senior communities – we can help make sure senior needs are priorities
- Mixed-use senior housing – housing, services, amenities all in one place
- Money for home maintenance
- Need resources
- Housing assistance to help with cost of housing
- Housing fund to help with maintenance, home repairs
- Housing assistance needed
- Reliable, affordable contractors willing to take on smaller jobs – contractor directory?

- Decision-makers need to make themselves known and available to community they serve.
- List of resources available for help/support with housing issues/needs
- Bring good public transportation to community

JABA Staff - 10/29/2019

Challenges:

- Affordable is not really affordable
 - LIHTC units rent approximately \$900 - \$1000/month
 - Only able to house very-low/extremely-low income seniors if they have a rental assistance voucher
 - Have empty units – can't fill because seniors can't afford to pay the rent
- Homes in Albemarle County are too big, have too many floors
- All new homes being built in Crozet are multi-level and selling for \$400k to start
- Long-term care goal is to reintegrate individual into community
 - Can't afford to go back
 - Housing too expensive
 - Need security deposit, but had to spend down all savings to stay in long-term care (medicare requirement)
 - Have nowhere to go – can be discharged to West Virginia where housing is cheaper but seniors want to stay in area (relationships, services, social networks)
- Auxiliary grants for assisted living don't cover cost of care-- \$1265/mo from state but cost of care = \$3000 - \$3500/mo
 - Seniors must be discharged when grant funds are spent
 - Medicare – security deposit issue again
- Many seniors only receive about \$500 - \$600/mo in social security payments
- Seniors living with family members – often no room for them, not wanted, their independence is lost
- Aging in place
 - Homeowners can't keep up with home maintenance as they age
 - Creates health and safety issues
 - County needs to support AHIP more
- Health issues
 - Doesn't always look like a housing issue
 - Can't afford both housing and medication, often meds lose to housing
 - Seniors cut back on AC and heat to save money, leads to heat and cold related health problems
 - Have seniors with no running water and/or electricity in homes but they won't leave
 - Housing not near reliable public transportation can lead to depressing, physical illness, social isolation
- There is a housing-transportation mismatch
- Public transit is too expensive -- \$1.50/trip with JAUNT
- CAT doesn't work well for seniors – too many transfer

- JAUNT more expensive than CAT, but at least you can schedule trips so more reliable
- Rural seniors don't have access to services – too far out for transit
- 11% of seniors living at 100% of poverty level (nationally?)
- 26% of seniors live alone without assistance (nationally?) – potential for isolation is big
- Waiting lists for senior housing communities are long – 15 months at Timberlake
- Not enough housing overall
- How are seniors supposed to make rent payments?
- Baby Boomers aging fast but didn't save for retirement, so issue will grow soon
- Need financial stability to afford to retire
- People need to earn a living wage now so they can save
- Many Baby Boomers often not able to save, so social security acts as a paycheck in old age
- Millennials can't afford to buy homes
- Charlottesville's housing market is ridiculous
- Housing is cheaper in Waynesboro, why? Less demand for housing there.
- Populations in outlying areas and counties need access to healthcare

Solutions:

- Homeowners could build smaller accessory unit to supplement income
 - Would have to report increased income to IRS
 - Property values, and property taxes would increase
- Accessory units could act as an anti-displacement tool – allow seniors to downsize within own neighborhoods
- Co-housing is potential tool for senior housing
 - Student housing on W. Main in city would be ideal for co-housing
 - Older apartment buildings also a good option – convince owners/developers to rehab into co-housing, second life for buildings
 - Would need a match-making service for co-housing tenants
 - TJPDC researched co-housing – recommended Vermont model
 - Found lots of interest from seniors, no homeowners signed up to provide rooms
- 80% AMI = 400% - 500% of poverty level – this definition of affordable housing lumps all low-income household together. Different income levels have different needs/issues
- LIHTC program lumps all seniors together, no recognition of different needs
- Mixed-generational housing would help seniors remain in community – social interaction, support networks
- County policies need to address barriers to affordable housing – cost of land, regulatory environment, political will all drive up cost of development and cost of housing
- County owned land for affordable housing
- UVA owned land in county for affordable housing
- Connect transportation with housing
- Affordable housing easements
- Water/sewer hook-up fees are too high - \$20k/unit for RWSA connections

- Address housing supply-demand mismatch -- need sufficient supply of housing to meet population/household growth
- Infuse more money into housing or stop growth in county
- Direct county funding to right things – more people over the age of 65 than under the age of 5 years – schools vs. housing investment
- Need transportation improvements
- Need to address bad landlords – those who take advantage of low income households and seniors (poor quality, unsafe, over-crowding)
- Look into co-housing arrangements like as [Emmerson Commons](#)
- Pilot project for accessory units
- Need more accessible housing
- Need cheap land for affordable housing
- Dedicated county owned land for affordable housing
- Allow small cottage homes of 1 and 2 bedrooms
- Incorporate universal design into housing
- Factory built/modular homes for affordable housing on county land
- Housing near services
- Allow flexibility for co-housing with services
- Friendly, multi-generational communities (social interaction/social support)
- Hold a contest for innovative community design – the \$100k home
- Renewal energy for powering homes
- Address home energy efficiency
- Need targeted supports for senior communities – provide workspace on site where service providers can meet with clients
- Convert the mall into housing
- Develop housing on a portion of the mall parking lot
- Put something useful in the mall

Park View Apartments - 10/30/2019

Property information:

Property is a LIHTC development

Unit rents: \$936 for 1BR, \$1118 for 2BR

LIHTC program requires units be affordable to 60% AMI – too high for most seniors, retail workers, UVA staff

Required to set aside 12 units at 30% AMI, initially set aside 22 at the AMI level

Challenges:

- Many of us living on fixed income
- 2 or 3 homeless seniors ask about housing in Park View every month
- Government policies contribute to homelessness
- Affordable housing is a multi-headed monster. Supply & demand works in housing. Our demand is higher than our supply of housing. Money talks.
- Where do people go to find housing?

- Too much bureaucracy is driving up cost of housing
- Pay for full time work should match the cost of housing
- Need to be paid a living wage
- Unaffordable housing + no support services = illness
- Co-housing is not the way to go. Don't want to live a roommate at our age

Solutions:

- Accessory units could provide affordable housing for seniors
- The City should take over the Landmark Hotel and build affordable housing
- Need incentives to encourage landlords to rent units for less, like a tax credit program.
- Need standard rules across housing programs
- need small communities for seniors
- need to get millionaires & billionaires on board. Seniors are quickly becoming the largest population. What are the wealthy willing to do?
- Homeless individuals need guidance on how to find affordable homes including in other states. Provide assistance to move there if they wish to.
- There are housing assistance programs for low income households, and wealthy families can afford anything. What is there for everyone else in terms of housing? Can't afford to buy/rent, but don't qualify for assistance.
- Pair seniors with students – provides social interaction, social support, assistance with home. Keeps seniors in their homes as long as possible
- Get the Social Security Administration in the mix – they need to understand the issues
- Education young people about the importance of saving for retirement
- Improve the local bus system – CAT buses are empty. Why?
- Need ways for people to cross major roads on foot to access services
- Either build senior housing near services or services near senior housing – easy access to grocery, drug store and hospital are the three most things a senior needs.
- County needs to be set cash-in-lieu of affordable unit price not let developers determine how much they should pay per unit.

November Focus Groups

Mary Williams Senior Center – 11/11/2019

Challenges:

Transportation

- JAUNT – no will call service to/from medical center. Only 2 trips per day 9:00 am drop off and 3 pm pick up. Have to hang around until then.
- CAT – no bus on weekends. Have 1 mile walk uphill to bus stop

Accessibility

- Senior housing more accessible than private housing
- Not all senior housing includes grab bars in bathrooms
- Trip hazards in private rental units – carpet, broken tiles
- Need housing with no stairs

Housing costs

- Rent increases annually but income doesn't – social security incomes does not always increase, or does not increase as much as rent
- Rent increased \$50/month this year higher than social security increase
- In private rental unit you have a choice, pay rent increase and struggle or move. Where do you go?
- Need to consider not just rent amount but cost of utilities, medications and transportation.
- Social security check is \$1,400/month my rent is \$800/month
- Young people need to consider small insurance policy now to cover cost of future funeral expenses. Cheapest funeral is \$7,000. Can't burden family members with that cost.
- If you're social security check is too high, then you can't qualify for Medicaid/Medicare. If you can't qualify for that, then you can't afford assisted living.
- Property taxes are hard to pay. If you receive even \$5 too much, then you don't qualify for senior tax relief benefit.
- My rent is \$1,148/month but my social security check is only \$1,480/month. Leaves only about \$300 for utilities, medical care/medicine, food, transportation

Other issues

- Housing not close to services, shopping
- Waiting lists for housing assistance/affordable housing too long (3 months – 18 month wait)
- Laundry rooms in basement, difficult to carry laundry up and down stairs.
- Costs \$1.50/load of laundry. This adds up.
- Rooms are very small. Don't need a lot of space, but need more than I have.
- Need to sell my house. My children moved out, have too much land to take care of. What do I do? Where do I go?
- High cost of land drives up cost of housing
- Developers not including affordable units in their projects
- Home maintenance is expensive

Solutions

- Provide some rental assistance -- \$300/month would be helpful
- Resource booklet or web page – reliable contractors for small jobs; housing assistance programs; available services. One place to find helpful information for seniors
- Affordable senior communities with grocery store, small center, medical center, and senior center for socializing
 - Senior only community! Once you get to this age you deserve your right to privacy.
- Rental opportunities for co-housing with family members
- Use county-owned for affordable housing
- Need to build housing along transit routes

The Haven – 11/12/2019

Barriers to housing for homeless persons

- Live in The Crossings for 4 years now, want to move
 - Neighbors drink too much
 - Very noisy
 - Police there often, ambulances
 - Can't have overnight guests
 - Rent is okay, but need a better place
- Waiting list for Housing Choice Voucher program is too long
- Landlords won't take rental vouchers
- Housing Choice Voucher program criminal background barriers
- Using my Housing Choice Voucher to move here from New York. Want to move my children here but can't because I can't find a place to live. Don't want to drag my children from shelter to shelter. Not fair to them and no way to raise children.
- Need housing close to public transportation or needed services. Too much housing here is located in places where you need a car.
- Security deposit programs take too long to issue deposit. Landlords won't wait that long.
- If I get a rental voucher and security deposit, I still can't afford to pay to move my stuff or buy furniture, or other stuff for the new home.
- Landlords use tenant rating systems to qualify applicants. Scores only look at rental history, not reasons for that history. Homeless people never get enough points to qualify.
- My income changes each month, makes it difficult to qualify for an apartment.
- Older homeless persons just want a small, affordable place to rent
 - Never had a home of their own before
 - Monthly social security income of \$771 but pay \$600/month for rent with roommates
 - Roommates don't work well for many homeless persons
- Slumlords are only landlords willing to work with homeless
 - Units are dangerous, should be torn down
 - They are a necessary evil
- Homelessness is not just a city issue
- Homelessness is a fixable problem. Solving homelessness will address other problems, as well – emergency room visits, incarceration.

Solutions

- Need housing navigation services – difficult to find housing and work way through housing assistance system. Where do you start?
- Rental assistance programs need to account for security deposit needs. Even if I get a housing choice voucher and find a landlord willing to take it, I don't have money for a security deposit so will lose the apartment.
- Need Single Room Occupancy units at affordable rates

On-line Feedback

| Timestamp | What does 'home' mean to you? | Name 3 things you like the most about housing in Albemarle County. | Name 3 things you like the least about housing in Albemarle County. | What does affordable housing mean to you? | Do you, or someone you know in Albemarle County struggle with housing costs/issues? Tell us how. |
|------------------------|---|---|--|--|--|
| 10/18/2019 15:32:38 | where I can live, safely and well, as myself. 'safely and well' are best described by what they are not: not places of threat to my physical/bodily or my emotional/spiritual well being; so, a \$750K house may still be a threatening place, and not a home, and a \$30K 'mobile home' may be home etc. 'as myself' means that I am can be completely relaxed, not like a workplace, etc where behaviors are supervised | 1.a wide variety of settings; in cityscapes, above or beside shops, in smaller or larger neighborhoods, with rural settings, in sight of other houses or not in sight of other houses, etc 2.a wide variety of styles: timber, brick, other materials; different architectures, designs, etc 3.availability: you can find housing in variety of settings and in variety of styles | 1.hard working working class people have few choices that we can afford 2. fixed income working class people - on Social Security, with modest savings - have very few choices, and many are not safe or healthy for aging, with disabilities, with special mobility and other needs 3.public ransportation, and safe biking/ walking trails, are poorly available and poorly connected to do things without a car | let's use the accepted standard: costing not more than 30-33% of income of the household | yes; on fixed incomes, with disabilities, not available near work (with or without a car), unsafe, unhealthy |

Appendix 1: Community Outreach - DRAFT

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|------------------------|--|--|--|---|--|
| 10/18/2019 15:57:01 | a place to live | rural setting, privacy, quiet | increasing property taxes; not yet but possibly in the future - airbandb arrangements | something which I can afford-- and this may mean cutting back on many pleasurable aspects of life such as eating out, vacations - and yes all but the most basic smartphone | we need to do some house repairs but hesitate because of the cost |
| 10/18/2019 23:41:09 | Family, quiet, nature, | Proximity to Cville, to workplaces, and to shopping | Distance from parks, large swaths of monotony (endless identical townhouses), lack of alternative transport | Can buy / rent for less than 30% of income. Affordable for one person is different than for another person; it's all relative. | |
| 10/20/2019 20:00:13 | a place to live | live in a great community, lots of housing types to choose from, much of the available supply is near employment | the cost, not enough of it, and outdated zoning policies and regulations that only incentivize lowdensity developments for large lots/expensive housing. | allowing someone to spend no more than 30% of the income on housing | not me, but young teachers, firefighters and police officers do. Especially child care/pre-school teacher. |
| 10/21/2019 12:09:02 | A safe secure place to live - it does not necessarily mean single family home ownership. | Compact urban housing, proximity to Charlottesville, beautiful rural setting | Lack of investment in urban infrastructure, housing that sprawls into rural areas, | Housing that is subsidized for low income families that cannot afford market rate housing options. | No, I am fortunate that my family can afford our housing choice |

| Timestamp | How does a lack of affordable housing impact you, your neighbors, your community, our county? | If you could design your own neighborhood, what would it look like? What types of housing would you build? Who would there? | In a few words, describe what a healthy housing system would look like in Albemarle County. | Many individuals and families in Albemarle County are struggling to meet their unique housing needs. What are some of the barriers preventing them from doing so? | What are the potential barriers Albemarle County may face as we try to provide housing options that meet the needs of all our of our diverse population? |
|------------------------|---|--|--|--|---|
| 10/21/2019 16:30:16 | Feeling welcome, secure, and connected to the past and future. | Aesthetics, proximity to culture and nature, my friends here. | Cost, cost, driving too much | 30% HUD definition AML --gotta use the technical meaning if one exists | Yes. Jobs don't pay enough, and the housing costs too much. This is a housing supply-side problem, mainly. |
| 10/18/2019 15:32:38 | dangers to life, health and wellbeing come from lack of affordable housing, not only to individuals, but to other household/community members | cooperative neighborhoods: e.g. shared yard work, shared garden and harvesting/preserving food, shared livestock - e.g. where appropriate poultry, fish, etc, shared common areas for recreation, relaxation, conversation IN ALL SEASONS. | opportunity always to find safe, healthy affordable housing close to what you find essential: for some, workplace, for some, family or friends, for some, medical/health care, for some, recreation, etc | 1. poor affordability of housing with amenities they need 2. poor location (not near what they uniquely need) 3. poor connectivity (without car, by bike or foot or public transportation) | There are groups - like ASAP - who actually don't want more people to come to the County. There are groups - like newcomer elites - who want some imaginary landscape/fictitious neighborhood, made up reality. There are jealous resentful groups - like some ridiculous 'social justice' groups - who hate certain groups and don't |

Appendix 1: Community Outreach - DRAFT

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| | | | | | want them to be heard, or served (because they are prejudiced against them while at the same time claiming to be fighting other prejudices). Many urban area elites are willfully ignorant and prejudiced about rural values, rural lifestyles, rural communities. |
| 10/18/2019 15:57:01 | believe that my neighborhood covers quite a range of costs | I'd keep the same zoning. In my neighborhood, houses range quite a lot and there is considerable diversity both in race (newcomers and the many generations established here); old people; young families; at least some people from foreign countries. Owners and renters. | see above. Avoid entanglement with Charlottesville. | Some people I suspect are starting out—and that has been historically difficult but many succeed. Some people could stand some help with budgeting -- try the Dave Ramsey or Elizabeth Warren books on budgeting, both remarkably similar. | The County should not provide housing. How about lowering property taxes? |
| 10/18/2019 23:41:09 | Drives further inequality | We need a variety of different types of neighborhoods. I would ensure that all | New or renovated houses at all price points | Cost. Land value escalation | The county needs to help make it easier for a private citizen to build their own house, for example, a tiny |

Appendix 1: Community Outreach - DRAFT

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| | | types of homes (detatched, townhouses, apartments) include a yard or dedicated area of land where each resident can garden. Need to build smaller houses. | | | house, or a kit house. Due to the excessive amount of regulations about how a house is built, the county needs to help people navigate the state building codes. Further, the county needs to support the use of nonconventional septic and composting toilet systems. |
| 10/20/2019 20:00:13 | results in a lack of diversity in neighborhoods, and means that we all pay more for housing than we should. We need more supply to help keep prices in check (basic supply and demand) | a variety of housing types and ownership options. Smaller lots, smaller houses, all close to transit. But this requires the County to actually APPROVE rezoning applications that allow more density and smaller lot sizes, even if it is more than what the comp plan designations contemplate | See above. Options that all income groups can afford, that are close to schools and employment areas. And one that does not attempt to solve the entire problem by burdening developers to provide the solution! It is a community-wide problem and we need community-wide solutions. | cost and an outdated Comprehensive Plan and rezoning process that makes it nearly impossible to obtain approvals for higher density housing projects that are even consistent with the recommendations of the comp plan. A lack of leadership at the top levels of County Administration, Board of Supervisors, and Community Development Staff to take this on and LEAD. | See above. |

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|------------------------|---|---|--|--|--|
| | | | | Right now the policy expects the developers to solve all the problems with affordable housing units and proffers, while the County does nothing, and not only does not provide incentives for more affordable housing, but actually ERECTS more barriers in the form of proffers, lower densities, and denying projects due to traffic impacts | |
| 10/21/2019 12:09:02 | There are various inexpensive housing options for people in our community including rental apartments and condominiums. In fact, I just checked listings and I see condo/townhouses for sale in the area as low as \$120,000 and 1 bedroom rentals as low as \$490 per month. | An urban neighborhood with a mix of housing options and a well designed transportation network (public transit, street grid, protected bike and pedestrian corridors) that connect homes to jobs, shopping, and recreation. Alternative transportation options will also help lower the | Safe secure housing options for everybody in our community who wants it. | Low incomes and a lack of housing options for people at the lowest income levels. We need to focus both on helping raise incomes and subsidizing housing costs for people who need help. | Political push back from people who don't want to pay more taxes |

Appendix 1: Community Outreach - DRAFT

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|------------------------|---|--|--|---|--|
| | | cost of living and the carbon footprint for residents in the area. | | | |
| 10/21/2019 16:30:16 | Money spent on high rent and mortgages displaces other quality of life costs: healthcare, healthy foods. Housing problems also displace many people from our area entirely. | My neighborhood needs more live-work spaces, houses and apartments with workshops, studios, offices, and storefronts attached or close by. Then people could work from home and start businesses safely, and drive less. We also need to improve our sidewalks, and start more community gardens. Overall, we need to build more housing, of all types, and bring the price down. The median new home will be one-bedroom, because more people have 1-2-person households now. But to prevent isolation, those 1BR homes need community spaces built in closely --plazas, pocket parks, recreation areas, waterfronts. | Choices that meet the needs of every stage of life, for all. | Cost of the housing, which is related to development costs, which has complex inputs. Those under the County's control include: 1.) ZONING, 2.) construction workforce via building trades education, 3.) time to market including development review. | The HUD budget will not reach desired levels any time soon, probably. And local zoning codes are very difficult to update wholesale. But it's probably easier to commit to a handful of incremental improvements every year. Gradually add byright uses and density, simplify SUP processes especially for small projects. |

Appendix 1: Community Outreach - DRAFT

| Timestamp | Any other comments? |
|---------------------|--|
| 10/18/2019 15:32:38 | thank you |
| 10/18/2019 23:41:09 | We need better transit options that link major residential areas directly to major employers; these transit systems should be designed to serve commuters who are gainfully employed. Currently, many developed areas on 29 north have no viable alternative transportation method to get to work. Further, we need bike lanes or greenways that would allow individuals on bikes, segways, scooters, etc to commute safely to work. Need a greenway that runs parallel with US-29 north, and is actually accessible from residential areas on both sides of the road |
| 10/20/2019 20:00:13 | The County needs to be willing to lead on this issue and take some proactive steps OTHER THAN just looking to developers to solve the problem themselves with affordable housing proffers with rezonings. And the County Board needs to approve rezoning projects with high-density residential, and stop denying them or discouraging them based on traffic impacts. And modify the master plans to add more highdensity residential, and to provide INCENTIVES for devleopers and builders to build more affordable units, not just burdensome regulations. The local developers and builders actually want to help and contribute toward the solution, but cannot be the ONLY ones to do it, as per the current policy. |
| 10/21/2019 12:09:02 | The answer is not to grow the urban area and give a windfall to the development community. They won't build what is needed to provide affordable housing - instead they will build what offers the greatest profit. We have more than enough development potential within the City and the County. |
| 10/21/2019 16:30:16 | Thank you for taking on this effort! |