

PUBLIC COMMENTS RECEIVED ON HOUSING ALBEMARLE THROUGH PUBLIC INPUT PLATFORM

Vision for housing in Albemarle County

1. There is nothing in the plan that makes future phases of Southwood a priority project. This needs to be added.

Staff response: *The redevelopment of the Southwood Mobile Home Park is a very important project for Albemarle County, not only because it will result in improved living conditions for approximately 1,500 county residents, but also because the project addresses several of the proposed objectives outlined in the draft housing policy. The high priority the County places on the redevelopment of the Southwood community is indicated by the Board of Supervisors' inclusion of the Southwood project in their FY20-22 Strategic Plan. The Strategic Plan is the best place to identify projects for priority funding, as it is the mechanism that guides policy development and financial decision making related to achieving county goals, such as the broad housing policy objectives proposed in the draft housing policy.*

2. The sector that needs housing most acutely is those with extremely low-income and moderately low-income, below 50% AMI, I think that should be a stated goal.
3. Affordability is not addressed in the current goals. "Available to all households of all income and age levels" doesn't capture affordability... housing may be available but simply not affordable to lower income levels...

Staff response (comments 2 and 3): *The housing policy addresses a range of housing needs, from housing for persons experiencing homelessness through affordable rental housing and homeownership opportunities for moderate-income households. Objective 2 and Objective 3 (pages 13 and 17) of the housing policy speak directly to increasing affordable rental and homeownership opportunities for households with income at or below 60% area median income and 80% area median income respectively. Policy Objective 8 (page 28), which recommends the County work to reduce regulatory barriers to affordable and workforce housing production, further supports these goals.*

4. Building more without addressing upkeep of existing housing sets a bad precedent. This plan should include my growing group: the middle-class verging into a lower-class, aging group, many of whom moved here to live out our lives. Aging leads to inability to maintain properties whose minor and major upkeep costs rise every year while owners' incomes remain stagnant.

Staff response: *Preservation is of vital importance and is a major element of the housing policy and is specifically addressed in Objective 4 (page 20). This objective covers both the affordability and physical condition of existing housing, as well as ways to help existing residents remain in their communities. However, it is also important to take advantage of opportunities for the development of new units (covered in Objectives 2 and 3) in order to create a mix of incomes in both new and existing communities.*

5. It would seem that addressing the County's existing zoning ordinances and Comp Plan, specifically contradictory language in area Master Plans, that limits/halts development in the DEVELOPMENT AREAS, could have an immediate impact in affecting the housing needs. The Draft Housing Policy identifies this as 'significant barrier to the provision of affordable housing, yet this objective/ strategy (#8) is not on the Implementation Priorities list, nor is it found in the matrix of strategy timelines. If this is not made a priority, then any progress made in other strategy categories will immediately be halted when up against ordinances or plans in the real-world.

Staff response: *At a March 4, 2020 Board of Supervisors work session, staff brought forward the 2020-2023 Community Development (CDD) Work Program, which proposed a Comprehensive Plan (Comp Plan) update and subsequent Zoning Ordinance update. During the February 3, 2021 Board of Supervisors regular meeting, staff presented the draft scope of work for updating the Comp Plan, and received Board approval to move forward with the project. Because updates to the Comp Plan is moving forward, and a review and update of the Zoning Ordinance are on the CDD work program, these are not included as priority activities in the draft housing policy. Strategies 8a and 8b have been added to the Implementation Matrix (page 48).*

Housing supply needs of all current and future county residents

1. The County uses WWII zoning language to describe how designated areas are Rehabilitation Zones when we know that mixed use development is the most successful neighborhood model.

2. I would like to see much more specific details and commitments on incentives for developers to create new supply. Additional regulation will have the opposite effect desired.
3. Suggest future needs for housing be via private sector with incentives from county (tax reductions, lower permit costs etc.), if needed.

Staff response (comments 1 - 3): *Housing Rehabilitation Zones are just one tool the County may utilize to encourage the production of housing, including mixed-income housing and residential units in mixed-used development. The developer incentives outlined in Section 36-55.64 of the Code of Virginia, such as a reduction in permit fees, could support developers' efforts to provide affordable housing units in residential projects. Housing staff would work with local developers and staff from other county departments to identify the incentives that would provide the greatest level of support to the development community. These, and any other potential incentives could be made available to both for-profit and nonprofit developers.*

4. I'm not sure why "permanent affordability" is the holy grail here. Overall, the draft plan is not balanced between permanent affordability and wealth creation through homeownership. Equity starts with home equity.

Staff response: *Albemarle County understands the important role homeownership plays in household wealth creation. The County also recognizes the importance of maintaining a stock of long-term affordable housing to ensure homeownership opportunities are available for generations of low- and moderate-income households. A stock of permanently affordable for-sale units plays a critical role in helping low- and moderate-income households step on to the first rung of the homeownership ladder. However, permanent affordability is only one tool in the affordable homeownership toolbox. Strategy 3e (page 20 of the draft housing policy) recommends the County partner with local organizations to promote access to affordable homeownership opportunities. These partnerships may include any number of affordable homeownership programs, including shared-equity and appreciation-sharing models of homeownership, self-help housing, and down payment assistance program.*

Housing needs of low-, moderate-, and middle-income households living or desiring to live in Albemarle County.

1. I would like to see a focus on the income of the buyers/renters in affordable housing, instead of just the cost of the housing. Higher-income buyers can snap up "affordable" units more quickly than folks who require specialized mortgages, which renders the current affordable proffer system less effective. Daily Progress recently reported that only ~50% of affordable units have actually been purchased by low-income homebuyers.

2. In my neighborhood, the proffered "affordable" units have been purchased over the past 10 years by graduate students, and not first-generation homebuyers. As those student finish school and move on, the home prices have jumped far beyond the "affordable" range. An affordable housing proffer doesn't work without some restriction. The best plan I know of is the Habitat for Humanity model, which pre-selects qualified buyers in a below-median income range and structures the loan so that the buyer is very likely to stay in the home. No flipping or rentals!

Staff response (comments 1 and 2): *Housing policy Objective 5 (page 25), which recommends the County create an Affordable Dwelling Unit program pursuant to Section 15.2-2304 of the Code of Virginia, addresses these concerns. Under an Affordable Dwelling Unit program, the County would provide developers with increased density in exchange for affordable housing. Such a program could also provide the County the authority to regulate the prices of affordable rental and for-sale housing units, and establish minimum affordability periods. Additionally, an Affordable Dwelling Unit program could provide the County, or its designee, with the first right of refusal to purchase affordable for-sale units produced under the program, providing a permanent stock of for-sale housing affordable to low- and moderate-income households.*

3. You need to spell out what the program would be under 2304. Cut and paste solutions won't address the local shortage. In particular, I'm very concerned that the draft policy focuses on what it costs to rent or buy and not on the income of the renter or buyer. If we truly want an Albemarle that is accessible for all, that provides opportunities for our workforce to live here, we need to make sure that any unit that counts as affordable is rented to or originally sold to someone at less than 80% AMI.

Staff response: *Should the Albemarle County Board of Supervisors choose to move forward with an Affordable Dwelling Unit program, staff would research best programs implemented by other jurisdictions in Virginia, and work with county staff, the developers, and other community stakeholders to design a program that best meets local needs. An important component of an Affordable Dwelling Unit program would be establishing income limits for households renting or purchasing units produced under the program, to ensure affordable units are being occupied by low- and moderate-income households.*

4. Incentivize private sector to meet needs.

Staff response: *Strategies 2b (page 17) and 3b (page 21) of the housing policy recommend the County identify a package of developer incentives to encourage the construction of both affordable and workforce housing. Housing staff would work with the development community to identify the types of incentives that would provide developers with the greatest support.*

5. The housing trust fund should specifically state that it will be housing for housing choice vouchers.

Staff response: *The HCV program is designed to expand housing choice by allowing program participants to search for housing in the private rental market. Any affordable rental housing receiving county funding support through a housing trust fund, or other funding source, would be available for rent by Housing Choice Voucher (HCV) program participants and other income-qualifying households.*

Preserve existing housing in Albemarle County

1. A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehabilitate their homes.

Staff response: *A housing trust fund could provide such assistance, as well as funding other types of affordable housing programs.*

2. The rental inspection district will turn into a regulatory and administrative boondoggle. If a neighborhood is designated, are we saying it is blighted? How would a neighborhood be removed from such a designation? Who will administer? Are inspectors going to start demanding entry to private property to judge if it is up to standard?

Staff response: *Rental inspection districts are one tool among many local government may utilize to preserve the quality of residential units. Strategy 4d (page 25) recommends county staff examine the need for, and feasibility of implementing such a program. This examination would begin with an analysis of neighborhood characteristics to determine if any county neighborhoods meet the criteria necessary for rental inspection district designation. Then staff would conduct additional research into the effectiveness of rental inspection district programs adopted in other Virginia localities, and staff capacity to administer such a program. No other steps would be taken until these determinations have been made.*

Increase community engagement in housing issues

1. Be careful to ensure that "community engagement" does not come to mean "empowering neighbors to say no to any growth near them". The people who want to say no will always be overrepresented in any community process; it's important to keep the overall needs of the whole county in mind, and not give a NIMBY veto to everything via community process.

2. A standing Housing Advisory Committee should represent the whole community, most especially residents who need affordable housing.
3. I think it is important to find ways to invite/ensure the engagement of the least advantaged residents in community engagement in housing issues. Their concerns need to hold equal weight alongside those with more resources and experience in these types of processes.
4. I know that submitting surveys like these will create barriers to many in Albemarle County. I recommend explaining those housing reports in smaller settings utilizing community spaces that people trust (schools, churches, etc.).
5. The county does not need a HAC. It has staff in a housing office and equity and inclusion office. Give this staff the resources they need to administer the plan and provide reporting. Community engagement can be sought through the normal, robust CAC channels.
6. These plans don't feel like enough. A website with data about each multifamily rental property's condition, recent improvements and the like would be more specifically useful.

Staff response (comments 1-6): *A housing advisory committee would provide an organized structure through which community members can actively engage with housing issues in Albemarle County. Committee members would be able to communicate emerging issues in their neighborhoods, share their expertise and housing-related experiences, and provide guidance to county staff the development of policies or programs to respond to changing housing needs. Housing staff would work with the Office of Equity and Inclusion to ensure committee membership reflects the diversity of skills, knowledge, experiences, and voices that comprise the Albemarle community.*

The housing policy proposes several less-formal ways the community can become more engaged with housing issues. Strategy 7b recommends housing staff provide updates on housing activities and progress towards meeting housing goals through an annual housing report. Strategies 4f and 6a recommend staff track a number of housing related metrics, and make those data publicly available. And Strategy 9b recommends the County develop educational materials or training sessions to expand the community's awareness and understanding of the rights and responsibilities of landlords and tenants.

Fair and equitable access to housing opportunities

1. By-Right Zoning must be repaired and/or synched with the comprehensive plan, or all of these plans and policies will be limited to a couple do-gooder developers' projects.

Staff response: Albemarle County has started the process of reviewing and updating the Comprehensive Plan and Zoning Ordinances. Discrepancies between the two documents, as well as other barriers to affordable housing production and preservation, will be addressed through this process.

2. The Equity Assessment and Affordable Housing Impact Statements will create additional administration and add cost to both housing producers and county staff. If these "tools" do not have teeth, I question their value. If they do get "teeth", this is a very slippery slope.

Staff response: As recipients of federal dollars (e.g. Community Development Block Grants, HOME Investment Partnership program, Housing Choice Voucher rental assistance program) to support the production, preservation and provision of affordable housing opportunities, and as a member of the Charlottesville HOME Consortium, Albemarle County has an obligation to ensure fair and equitable access to housing opportunities regardless of race, color, religion, national origin, sex, elderliness, familial status, disability status, source of income, sexual orientation, gender identity and veteran status. The data collection and evaluation capabilities characterizing the Equity Assessment Tool and Affordable Housing Impact Statements will provide the County with the information necessary to track compliance with federal Fair Housing Act requirements.

Housing needs of persons experiencing, or at risk of experiencing homelessness, seniors, and differently abled persons.

1. While we should certainly accommodate those that are truly in need, we should not be making arrangements for permanently looking after those that are otherwise capable.

Staff response: According to the National Alliance to End Homelessness, a growing body of research and on-the-ground experience demonstrates that providing barrier-free housing for chronically homeless persons is an effective solution for homelessness. This is especially true when stable, affordable housing is paired with case management

and other supportive services, as is provided for residents of Permanent Supportive Housing (PSH) programs. Satisfying one of the most basic needs of individuals – housing – provides the space in which formerly homeless individuals can begin to address less critical needs such as education, addressing substance abuse issues, learning to budget properly, and gain employment – all of the skills individuals need to move out of PSH programs and in to other types of housing. The Crossings at Fourth & Preston, the first PSH facility in the Charlottesville region, opened its doors in 2014 our region saw a 50% decrease in the number of individuals experiencing chronic homelessness. Virginia Supportive Housing, the owner and manager of The Crossings, reports that residents of The Crossings spend approximately 4.5 years in the program before moving on, and more than 96% of the individuals they serve through The Crossings and other PSH programs, do not return to homelessness.

Research has also shown that PSH is cost efficient. While Albemarle County does not yet have data related to the costs associated with homelessness, one study found an annual average cost savings on emergency services (e.g., emergency room visits, or jail time) of \$31,545 per person housed within a PSH or similar housing program. Based on this amount, by providing housing for 60 formerly chronic homeless individuals, The Crossings saves the broader Charlottesville community approximately \$1.9 million dollars in emergency services costs each year.

Creating sustainable communities

1. The housing policy should specifically link the creation of affordable/workforce housing to transit options in preferred development nodes, and then couple this with increased transit and bike/ped infrastructure investments. The highest density of housing should be planned for at these strategic nodes like Rio/29 Small Area Plan.
2. These goals don't seem to have any operational measures. I would suggest a commitment of public dollars to expand public transit would actually improve the affordability of living further from job centers. And making a policy of rental unit standards would make safe and decent units a guarantee rather than a goal.

Staff response (comments 1 and 2): The Albemarle County Climate Action Plan recommends a number of actions to expand and improve public transit (actions T.5.1 – T.5.3) and bike/ped infrastructure (actions T.1.2 – T.1.3). The Climate Action Plan also identifies the need to link affordable housing development with transit options (action T.2.4). Housing policy Strategy 12c links the housing policy with the Climate Action Plan.

3. The plan should recommend specific real estate tax abatement in exchange certain outcomes like sustainability or enhanced affordability. The City of Charlottesville currently provides an Energy Efficiency tax incentive for commercial buildings that could be modeled after and built on.

Staff response: *Strategies 2b (page 17) and 3b (page 21) of the housing policy recommend the County identify a package of developer incentives to encourage the construction of both affordable and workforce housing. An energy efficiency tax incentives could be one type of incentive examined.*

OTHER COMMENTS RECEIVED

1. Include Southwood Redevelopment as a Priority Project - Redevelopment of the 350-unit Southwood Mobile Home Park is significant to meeting the Indicators of Progress goal #5 of creating or preserving 5,040 affordable owner-occupied housing units by 2040. Southwood represents at least seven percent of this goal. The park's redevelopment also helps assure the County does not lose affordable housing stock, goal #6 on the Indicators of Progress list. Notably though, Southwood is not mentioned in the draft. Only Phase One of the project is zoned for redevelopment with a County incentive and financial support agreement. Please include future phase of Southwood Redevelopment as a priority project in the policy.

Staff response: *The redevelopment of the Southwood Mobile Home Park is a very important project for Albemarle County, not only because it will result in improved living conditions for approximately 1,500 county residents, but also because the project addresses several of the proposed objectives outlined in the draft housing policy. The high priority the County places on the redevelopment of the Southwood community is indicated by the Board of Supervisors' inclusion of the Southwood project in their FY20-22 Strategic Plan. The Strategic Plan is the best place to identify projects for priority funding, as it is the mechanism that guides policy development and financial decision making related to achieving county goals, such as the broad housing policy objectives proposed in the draft housing policy.*

2. Eliminate the Price Model in the Current Proffer Policy - The current proffer policy, which allows for satisfaction of affordable housing requirements based on the rental rate or sales price of the unit, has been ineffective. It has provided only 45 units to low- and moderate-income occupants over 20 years. Please include in the housing policy an objective to rewrite the proffer policy so units are only counted as affordable where the owner or renter meets the 60 percent of AMI income limit.
3. Satisfaction of Affordable Housing Obligations: Any tools for creating affordable housing should eliminate the ability to satisfy an affordable housing requirement using a "price model." The only way to ensure that homes count as affordable – for both rentals and homeownership – should be if the occupant of the unit at the time of sale or rental is a qualified low- or moderate-income beneficiary, as established

by their income. The County's policy of establishing a price for for-sale or for-rent units then letting developers off the hook when the unit doesn't sell to an affordable buyer has not worked. The fact that only 45 units have ended up owned by low to moderate income families since the establishment of your affordable housing policy is deeply troubling. Given these outcomes, we fear that this policy could have the unintended outcome of subsidizing wealthy landlords through taxpayer dollars.

4. Zoning: Enact the strongest inclusionary zoning code permitted by law. Shape the code with the goal of incentivizing and favoring affordable housing production utilizing tools such as, but not limited to, density bonuses and extra allowances (e.g. by-right set back reductions, minimum lot sizes, frontage reductions, etc.) for affordable housing.

Staff response: *Housing policy Objective 5 (page 25), which recommends the County create an Affordable Dwelling Unit program pursuant to Section 15.2-2304 of the Code of Virginia, addresses these concerns. Under an Affordable Dwelling Unit program, the County would provide developers with increased density in exchange for affordable housing. Such a program could also provide the County the authority to regulate the prices of affordable rental and for-sale housing units, and establish minimum affordability periods. Additionally, an Affordable Dwelling Unit program could provide the County, or its designee, with the first right of refusal to purchase affordable for-sale units produced under the program, providing a permanent stock of for-sale housing affordable to low- and moderate-income households.*

5. Better Balance of Permanent Affordability and Wealth Creation - The draft policy is too skewed toward permanent affordability like the land trust model, where the family does not benefit from the land value appreciation. Please provide more balance in the policy with other forms of shared equity homeownership, including self-help homeownership, appreciation-sharing agreements, housing choice vouchers for homeownership and down payment assistance grants.
6. Homeownership: Support programs to increase homeownership for low-wealth people of color. The County should prioritize programs that maximize wealth gain and retention for low and extremely low wealth homeowners and homebuyers. Black people's wealth is dramatically lower than that of non-Black residents largely because Black homeownership rates are less than 10% of that of the general population.

Staff response: *Albemarle County understands the important role homeownership plays in household wealth creation. The County also recognizes the importance of maintaining a stock of long-term affordable housing to ensure homeownership opportunities are available for generations of low- and moderate-income households. A stock of permanently affordable for-sale units plays a critical role in helping low- and moderate-income households step on to the first rung of the homeownership ladder.*

However, permanent affordability is only one tool in the affordable homeownership toolbox. Strategy 3e (page 20 of the draft housing policy) recommends the County partner with local organizations to promote access to affordable homeownership opportunities. These partnerships may include any number of affordable homeownership programs, including shared-equity and appreciation-sharing models of homeownership, self-help housing, and down payment assistance program.

7. Support Annual Contributions into an Affordable Housing Trust Fund - Without a robust level of subsidy by the County, it seems unlikely that the affordable housing production goals of the draft policy will be achieved. Please set as an objective that the County seeks to match the City's annual contributions to affordable housing into a new Affordable Housing Trust Fund.
8. Funding: Create and sustain an affordable housing fund with sufficient levels of annual general funding to close the several thousand-unit gap in the County and to prevent homelessness. The City of Charlottesville has created or is the process of creating and/or rehabilitating thousands of units via an expected \$10M annual contribution. The County should start with \$10M for FY22 and create a financial plan to proportionately match the City's annual contribution within the next ten years. This number was based on specific research about local needs and opportunities to address them. Low-barrier emergency financial assistance to prevent evictions needs to be consistently available. We encourage you to provide intensive assistance with a similar model to that which was provided in the early days of the COVID-19 pandemic. We also recommend the County and City enter into an agreement to allow funding from the respective budgets to cross jurisdictional lines. We are one community and low-wealth families need affordable options to live near their work, their children's schools, and public transportation. Another funding-related recommendation is to provide adequate staffing. One million dollars of federal emergency housing assistance was lost in 2020 as a result of missing a deadline to pull down the funds.

Staff response: *The County's current housing fund does have a dedication source of revenue in the form of developer cash contributions for affordable housing. When these cash contributions, secured through developer proffers, are received the County places the funds into an interest-bearing account, and then appropriates funds to the housing fund at the end of each fiscal year. Objective 6 in the housing policy recommends continuation of this fund structure and identifying other sources of revenue. The other sources may include both public and private funds. It is important to note, however, that should the Board of Supervisors choose to identify a dedicated amount of public revenue to capitalize the housing fund, that funding is not guaranteed year to year. County revenue sources are impacted by a number of different factors such as our current pandemic-related economic downturn.*

9. Definition of Affordable Housing: Given the results of the County's own findings of the demographics and higher need for targeted approaches for very low-income households in the County, we believe that affordable housing should be defined as "housing serving 50% AMI or below, with priority given to families at or below 30% of AMI." While affordable housing in general is an issue in the County, this group is most acutely and direly affected. In markets similar to ours, the production of housing is simply not enough. An experienced affordable housing attorney recently explained that "trickle down housing" simply does not work.

Staff response: *The draft housing policy addresses a range of housing needs, from housing for persons experiencing homelessness through affordable rental housing and homeownership opportunities for moderate-income households. The County's current housing policy defines affordable housing as housing units available to households with incomes at or below 80% of area median income. Objective 2 and Objective 3 (pages 13 and 17) of the draft housing policy recommend redefining affordable housing as housing affordable to household with incomes at or 60% area median income for rental housing and 80% area median income respectively. The County will continue to provide rental assistance for households with incomes below 50% area median income through the federal Housing Choice Voucher program.*

10. Land Use: Evaluate areas of the County where in-fill development can occur with an eye towards undoing a history of racial segregation and exclusion. Identify resource-rich neighborhoods with a legacy of racial exclusion and create a plan for making amends.

11. Future Development: Form a land bank to facilitate purchase of available land for affordable housing for very low-income people.

Staff response: *Strategy 1a (page 13) recommends the County explore options with county-owned to develop affordable housing. The draft housing also identifies Strategy 1a as one of six priority actions to be taken should the Board of Supervisors adopted the draft policy. Strategy 4f (page 24) recommends county staff identify and track neighborhood indicators, which may be used to track neighborhood change, as well as identify opportunity neighborhoods. Strategy 9a (page 33) recommends the County create and implement an equity assessment tool to ensure county policies, programs, and projects – including those related to housing – do not negatively impact the supply of, or equitable access to, affordable housing. The draft policy also recommends this tool used to evaluate housing programs and projects on how well they serve communities of color, low-income renters, and cultural communities.*

12. Tenant Protections: Consider tenant protections available, particularly through funding restrictions when providing subsidy to developers. Increase funding for legal counsel for tenants when fighting evictions. Commit resources in the county staff to investigate and pursue fair housing violations.
13. Mobile Homes: Protect tenants and homeowners living in mobile home parks, significant sources of affordable housing. The County should explore its options for ordinances and incentives to preserve mobile home parks or redevelop them without displacement. Funding should also go toward making mobile homes energy efficient and therefore more affordable to the greatest extent possible.

Staff response: *On September 18, 2019 the Albemarle County Board of Supervisors adopted an Anti-displacement and Tenant Relocation Assistance Policy directing county staff to work with developers and property owners to avoid resident displacement whenever possible and, when relocation is necessary, to enable displaced residents to move directly to safe, healthy, and affordable replacement housing convenient to their place of employment and/or school. Strategy 4e (page 26) directs housing staff to develop guidelines for implementation of that policy. The Anti-displacement policy applies to mobile home parks, as well as other existing housing. Albemarle County is partnering with Habitat for Humanity of Greater Charlottesville to redevelop the Southwood Mobile Home Park into a mixed-income, mixed-tenure community providing all current Southwood residents with new housing options, while preserving the existing community. The County partnered with the Local Energy Alliance Program and Habitat for Humanity on a pilot program to provide free energy-efficiency upgrades for ten mobile home residents in Southwood.*

Housing Albemarle: Draft Housing Policy (with Demographics)

Project Engagement

VIEWS

807

PARTICIPANTS

72

RESPONSES

482

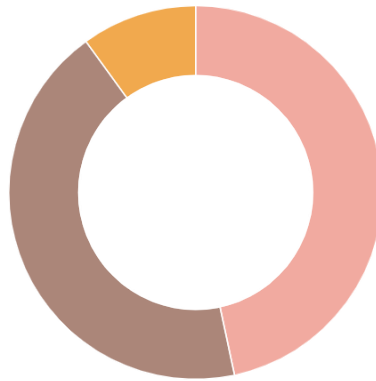
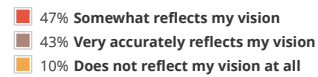
COMMENTS

172

SUBSCRIBERS

19

How well does the housing goal reflect your vision for housing in Albemarle County?



60 respondents


- Jeff Snook** The plan does support the creation of an Affordable Housing Trust Fund to a degree, but it would be appreciated if this was more robust and concrete. Proffered homes have historically been bought at a higher than planned percentage by higher income families. A change to the proffer policy so that these homes are reserved for lower income families is necessary. Last, there is nothing in the plan that makes future phases of Southwood a priority project. This needs to be added. Thank you.

15 days ago [9 Agree](#)
- The draft policy is an excellent document that establishes the extensive need for more resources and varied program approaches. The Trust Fund needs to have annually dedicated recurring sources of funding - and at a level of funding that can make a difference. I strongly disagree that the plan should list future phases of Southwood redevelopment as a priority. There are some 300+ families there that are receiving subsidies through Phase I and now LIHTC vouchers, subsidies that are very much needed. However, there are thousands of other families that are also in desperate need of housing assistance throughout the county. We need to fairly distribute our limited resources to help as many people as we can.


2 days ago [2 Agree](#)
- Robert Tupelo-Schneck** I would like to make a pro-housing comment. YIMBY: Yes in my backyard! More housing is the best solution is having more affordable housing and supporting economic growth. Build more housing, avoid overly restrictive zoning regulations, and avoid letting the community input process give too much power to people who always want to say no to any new housing.

16 days ago [7 Agree](#)
- Jennifer Gaden** I live in a retirement community where most of the staff is African American. When I have had the opportunity to ask where they live they NEVER live in Albemarle County. They live in surrounding counties (not even in C'ville) and they travel on the average of one half hour to get here every day and that's in good weather. This is not right.


6 days ago [4 Agree](#)

- 


Sonia Haimes • establishing a Housing Trust Fund;
• forming a Housing Advisory Committee to help identify housing priorities for the Trust Fund to support;
• and giving particular attention to the needs of low-income senior citizens by providing more affordable and accessible housing options.

3 days ago [👍 1 Agree](#)
- 


Margaret Rose Byrne Senior citizens, for instance are winding up having to go to nursing homes, not because they need 24 hour nursing but because existing housing stock is inaccessible and unaffordable. These people are part of our community. It also costs a great deal in terms of Medicaid nursing home coverage rather than waiver to house these elders inappropriately because they need accessibility.

5 days ago [👍 1 Agree](#)
- 


The sector that needs housing most acutely is those with extremely low-income and moderately low-income, below 50% AMI, I think that should be a stated goal.

6 days ago [👍 1 Agree](#)
- 


This statement needs to be more direct about the need for AFFORDABLE HOUSING. There is a massive deficit

15 days ago [👍 1 Agree](#)
- 


Barrbara J. Fried WE NEED A ROBUST HOUSING TRUST FUND AND AS MANY INCENTIVES AS WE CAN CREATE FOR DEVELOPERS TO BE ABLE TO PROVIDE WORKFORCE AND AFFORDABLE HOUSING.

2 days ago
- 


Affordable housing is fundamental to economic, mental and physical health. Without affordable housing, the homelessness our community experiences will grow. It defies reason to be against affordable housing and be disturbed by homelessness.

3 days ago
- 


Guest User I am an eleven year resident in the city (34 years years in Albermarle) and am concerned with the growing issues related to lack of affordable housing for all.

3 days ago
- 


Judy Zacharias My greatest concern is for affordable housing for persons like my son who makes \$15 an hour which is not enough to afford an apartment in Albemarle County.

3 days ago
- 

I believe the goal should place a greater emphasis on AFFORDABLE housing. The Development Areas do not always reflect where housing is most needed and often lack access to public transportation. Development continues on the 29 North corridor while many units remain vacant.

5 days ago
- 

Margaret Rose Byrne Good goal. It is very hard right now for people with low paying jobs, living with disabilities, or senior citizens to afford housing that meets these standards. That's why we need the housing trust fund.

5 days ago
- 

Affordability is not addressed in the current goals. "Available to all households of all income and age levels" doesn't capture affordability... housing may be available but simply not affordable to lower income levels...

6 days ago

These goals speak to affordability but does not speak to wealth creation. I would like to see a named commitment for balance between equity building options and permanent affordability that speaks to how crucial housing is to our obvious wealth gaps.

8 days ago

Judith Mills The plan should highlight future phases of Southwood as a priority project, should support for the creation and robust funding of an Affordable Housing Trust Fund and propose a revision to the proffer policy that has failed to support low-income families from purchasing homes in Albemarle County.

8 days ago

Virginia Roy Building more without addressing upkeep of existing housing sets a bad precedent. This plan should include my growing group: the middle-class verging into a lower-class, aging group, many of whom moved here to live out our lives. Aging leads to inability to maintain properties whose minor and major upkeep costs rise every year while owners' incomes remains stagnant.

12 days ago

Keshia Washington There should more than 20 projects set aside by 2022 for the homeless population when many are facing this in a current pandemic.

13 days ago

It would seem that addressing the County's existing zoning ordinances and Comp Plan, specifically contradictory language in area Master Plans, that limits/halts development in the DEVELOPMENT AREAS, could have an immediate impact in affecting the housing needs. The Draft Housing Policy identifies this as 'significant barrier to the provision of affordable housing, yet this objective/strategy (#8) is not on the Implementation Priorities list, nor is it found in the matrix of strategy timelines. If this is not made a priority, then any progress made in other strategy categories will immediately be halted when up against ordinances or plans in the real-world. Furthermore, it seems reasonable that the County could meet the needs of the Housing Policy on a much narrower timeline by addressing this specific pipeline restricting issue.

There are other strategies which could flow from this action. Eg. The Housing Trust Fund could be used to marginally support infrastructure improvements which further benefit affordable housing needs, like extending public transportation opportunities.

13 days ago

I am for denser development in Charlottesville and Albemarle. If there were more housing, I could either live closer to UVA or have cheaper rent. The quality of life for lower-income people would improve even more. As for "Development Areas", it's fine to prioritize certain areas for growth, but I'm concerned limiting growth to certain areas will not be able to meet the demand for affordable housing, not to mention overcomplicate a situation that the free market might solve if zoning regulations were more generally relaxed.

13 days ago

Stop building in crozet There are to many houses already, Crozet has been ruined because of this growth. My assessment just went up \$33,000 .Everyone that lives in Albemarle are not WEALTHY. The county is pricing me out of my home.

16 days ago

I am concerned about more development in Crozet and 250. There has been dense housing built there with no corresponding infrastructure improvements. It has replaced what used to be a beautiful rural area with dense housing which is constantly growing, expanding, and threatening nearby rural areas.

16 days ago



Zane Kaminsky Social engineering has a negative effect on the quality of life. We live in the most equal and diverse society ever. While we are committed to equal opportunity, some are unwilling to accept the inevitable consequence, which is unequal outcomes. Thus, our equality and diversity inadvertently create an obsession with perceived injustice. The imposition of artificial remedies gives false comfort and only reinforces a mindset of victimhood.

The root cause is income inequality. Attempting to compensate by creating entitlements is simply a misguided attempt to redistribute wealth without generating true value.

16 days ago



Please, stop building. This place is unrecognizable from what it was 20, even 10 years ago. Traffic has become atrocious, new construction is off the charts and life here has become untenable with all the new residents. When is enough ENOUGH?

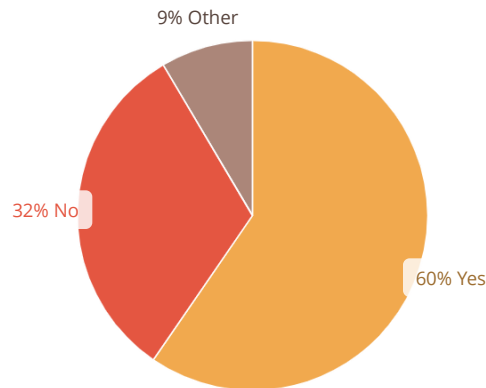
16 days ago



The county has created a blockade to homeownership in the dissolution of most of the county's mobile home parks! Likewise, by plunking low income-housing in blocks, we lose diversity and the ability of neighbors to support neighbors. Additionally, the caps placed on commercial use hobble entrepreneurs and places the bulk of commercial use space under the control of developers. I feel like a class action suit should be filed against the county for restricting residents' "right-to-earn" a living. It's because of this sort of artificial attachment of usage that we have lost much of what makes up "communities." Affordable housing is all fine and well, but with out attention to restrictions that hobble a person's ability to earn a living to sustain them in that place, it is a short-term bandaid at best. There is no "affordable" housing so long as a person's ability to earn a living is constantly stifled by punitive county restrictions. (Examples: The Airbnb cottage industry which became unsustainable in a matter of a few years with the implementation of the county's "transient tax"; our family business property that is zoned "residential", but which has always operated as a business, but is so restricted in its use as to make it unsustainable in its "special use" designation and unaffordable to TRY to have its zoning altered; Southwood Trailer Park - it is not a kindness to ask families who struggle to pay \$300 site rental to apply for exorbitant mortgages. Pipelines to homeownership for the poor are all but non-existent any more.)

17 days ago

Do the Housing Policy objectives and strategies appropriately address **the housing supply needs** of all current and future county residents?



47 respondents

-
- ☐

Albemarle County has already approved Southwood redevelopment, which will increase housing supply and provide many affordable housing units over the next decade--but to succeed, the project will need continued attention and funding. The plan should recognize this ongoing project by name.

9 days ago 👍 4 Agree
- ☐

2nd bullet sounds like public housing... Mixed income communities that include affordable homes for various income levels hold more social value than creating housing communities that risk becoming 'the place where lower income folks live'

6 days ago 👍 3 Agree
- ☐

Pat Meyer-Peterson would support exploring options county-owned land to develop a permanently affordable housing community, because currently the houses built to be affordable end up escalating in price soon thereafter. If the county owned the land, the home would stay more affordable

3 days ago 👍 1 Agree
- ☐

Ron Povich Land is one of the most expensive parts of new housing, so using county land for new developments would reduce the cost considerably and make housing more easily affordable for lower-income families.

The Daily Progress reported that many of the homes built to be "affordable" don't remain affordable for very long. So the money invested in their development is not a good investment to meet the goal. It is important to provide some housing that is affordable over the long run. The Thomas Jefferson Community Land Trust is a good example of the value of using county-owned land for housing development. The trust buys properties and builds homes of about 1500 sq.ft. costing about \$215,000, compared to the median sale price of \$403,000 for a home in C'ville. The buyer can resell the home at any time, but the trust has a 90-year lease on the property. Taking the land out of the cost of the home can reduce the cost of a mortgage by 20% to 40%, according to trust officials.

Land is 30% of the cost of construction, so I suspect that housing built on county land could stay affordable for a long time.

3 days ago 👍 1 Agree
- ☐

The Thomas Jefferson Community Land Trust is a good way to keep housing affordable long term. The land trust have built houses in Charlottesville. This could be done in Albemarle County to provide affordable housing here too.

3 days ago 👍 1 Agree

The Thomas Jefferson Community Land Trust is a good example of the value of using county-owned land for housing development. The trust buys properties and builds houses costing about \$215,000, compared to the median sale price of \$403,000 for a home in C'ville. The buyer can resell the home at any time, but the Trust has a 90-year lease on the property. Taking the land out of the cast of the home can reduce the cost of a mortgage by 20 to 40%, according to Trust officials.

3 days ago

[1 Agree](#)

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

[1 Agree](#)

If the county should develop a "permanently affordable housing community," AKA housing project, please take care that policies do not institute a financial cliff that makes it nearly impossible for renters to transition from supported housing into free-market housing. With current city policies, any person in the household over the age of 18 must contribute 30 percent of their income toward rent and utilities. While this is fair, it offers no opportunity for the kind of savings that would be required to pay utility or security deposits in the free market. And yet those who can afford a free market rental often take in a roommate (at no additional charge from the landlord) in order to save toward a future home purchase. Affordable housing policies should not tie people to generational subsidized housing.

9 days ago

[1 Agree](#)

I would like more explicit statements about walk-able/bike-able communities, not just access to public transportation, and inter-connected communities

2 days ago

Sonia Haimes a Housing Trust Fund enables many contribution to the Affordable Housing Project
what are the 10 yr goals? How many affordable houses will be built? Homes owned?Homes rented?
why are we talking about 'housing' instead of 'homes'?


3 days ago

Judy Zacharias I like the idea of using county land for new developments as land is one of the most expensive parts of new housing. Once this housing is built we then need to keep it affordable to a long period of time. I've heard the Thomas Jefferson Community Land Trust has a 90 year lease on the property of the affordable homes they build and sell.


3 days ago

Since land is an expensive part of new housing, I believe utilizing County-owned land presents a good option for keeping housing affordable in the long term. Some housing built to be "affordable" has only remained so for a short period and therefore is not a good return on investment. Housing Rehabilitation Zones could be particularly helpful to senior citizens who have difficulty maintaining their homes as their home ages, prices increase, and their income remains fixed.


5 days ago

 **Margaret Rose Byrne** Location near transit very important to make housing more affordable because it could eliminate need to own vehicle. Also, not everyone can or should be driving. Help environment at same time.


5 days ago

 Land is 30% of the cost of construction, so I suspect that housing built on county land could stay affordable for a long time.


5 days ago

 **Wayne Arnason** I like the idea of using County owned land to develop permanently affordable housing communities because land is so expensive in our county. This might involve the County having partnerships with developers which involve the county owning parcels of land for permanently affordable housing within larger multi-income developments.


5 days ago

 **Jennifer Gaden** I would rather see affordable housing in mixed communities rather than a separate "ghetto" of affordable housing.


6 days ago

 None of this language "encouraging, exploring, allowing, incentivizing" shows any commitment to policy changes and providing the necessary funding to make this plan a reality.


6 days ago

 The County uses WWII zoning language to describe how designated areas are Rehabilitation Zones when we know that mixed use development is the most successful neighborhood model.


7 days ago

 **Kellen Renner-Thomas** While it is good to understand that the population is expected to increase, there are already redevelopment projects helping to create affordable mixed income neighborhoods to address this. The Southwood Redevelopment in the County as a partnership between Habitat for Humanity and other general contractors is a model for how to prioritize affordable housing while continuing to meet the increasing need of all housing. The Southwood Redevelopment should be named as a priority for the county and used as a model for future development.

7 days ago

 **Chris Henry** I would like to see much more specific details and commitments on incentives for developers to create new supply. Additional regulation will have the opposite effect desired.


15 days ago

 I'm not sure why "permanent affordability" is the holy grail here. Overall, the draft plan is not balanced between permanent affordability and wealth creation through homeownership. Equity starts with home equity.

15 days ago

 TO MANY ALREADY

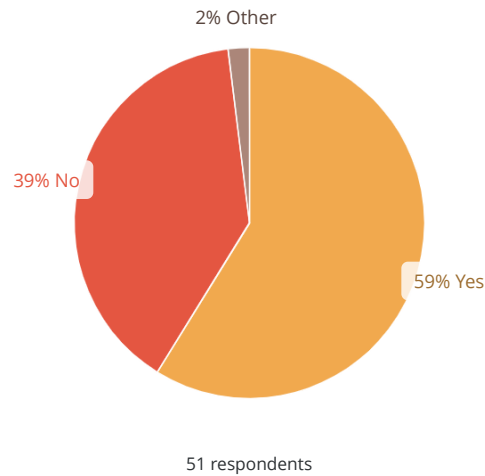
16 days ago

 **Zane Kaminsky** It reads like it was prepared by a greedy developer.

16 days ago

- ☐ I see nothing in the report that addresses the pressures that increased housing will place on present infrastructure. Schools and roads are already crowded. Adding more affordable housing will increase those pressures without corresponding increase in tax dollars. That means that people already living here will see a relative increase in property taxes to support those moving in. This will need to be addressed.
- 16 days ago
- ☐ It should be assumed that increased housing will increase pressure on the infrastructure, but that's not for the Housing Policy to address. That's a need that other constituent's in the County should account for. Let the Housing Policy speak to the one issue.
- 13 days ago [1 Agree](#)
- ☐ Suggest future needs for housing be via private sector with incentives from county (tax reductions, lower permit costs.etc), if needed.
- 17 days ago
- ☐ I do not know
- 17 days ago

Do the Housing Policy objectives and strategies appropriately address **the housing cost needs of low-, moderate-, and middle-income households** living or desiring to live in Albemarle County?



I would like to see a focus on the income of the buyers/renters in affordable housing, instead of just the cost of the housing. Higher-income buyers can snap up "affordable" units more quickly than folks who require specialized mortgages, which renders the current affordable proffer system less effective. Daily Progress recently reported that only ~50% of affordable units have actually been purchased by low-income homebuyers.

14 days ago

[3 Agree](#)

You need to spell out what the program would be under 2304. Cut and paste solutions won't address the local shortage. In particular, I'm very concerned that the draft policy focuses on what it costs to rent or buy and not on the income of the renter or buyer. If we truly want an Albemarle that is accessible for all, that provides opportunities for our workforce to live here, we need to make sure that any unit that counts as affordable is rented to or originally sold to someone at less than 80% AMI.

Also, the County needs a trust fund and should commit to funding it at levels consistent with the City's annual contribution.

15 days ago

[2 Agree](#)

Chris Henry The housing trust fund should specifically state that it will be housed for housing choice vouchers.

15 days ago

Robert Tupelo-Schneck I think the most important thing is more housing. Getting the private sector to build more market-rate housing will help with affordable housing as well.

16 days ago

[2 Agree](#)

Housing trust funds are being used to encourage the building of affordable, low-income housing in over 800 localities across the U.S. and would offer a tremendous benefit to Albemarle County. In addition, having a dedicated funding source is fundamental to the success of such a trust fund and I look forward to seeing a written ordinance detailing the funding and use of such a trust.

4 days ago

[1 Agree](#)

tom Eckman We need to incentives homes or rental units for 50% AMI and lower . Too many people are struggling and have to live out of the county.

6 days ago

[1 Agree](#)

In my neighborhood, the proffered "affordable" units have been purchased over the past 10 years by graduate students, and not first-generation homebuyers. As those student finish school and move on, the home prices have jumped far beyond the "affordable" range. An affordable housing proffer doesn't work without some restriction. The best plan I know of is the Habitat for Humanity model, which pre-selects qualified buyers in a below-median income range and structures the loan so that the buyer is very likely to stay in the home. No flipping or rentals!

9 days ago

[1 Agree](#)

incentivize private sector to meet needs

17 days ago

[1 Agree](#)


Chris Henry Agree. We cannot regulate our way to more housing at all income levels. We must "incentivize" it.

15 days ago


Pat Meyer-Peterson Having developers offer their plans to leverage the money in an Affordable Housing Trust Fund as part of a response to a county RFP could create competition among developers, and result in better decisions by staff for creating more affordable units.

2 days ago


3 days ago

 **Janie Eckman** I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.


3 days ago

 **Janie Eckman** Senior citizens especially need assistance in maintaining their homes, as prices rise while their homes age and they are living on limited retirement incomes. Housing Rehab Zones could help with this problem.

3 days ago


 **Janie Eckman** Land is one of the most expensive parts of new housing, so using county land for new developments would reduce the cost considerably and make housing more easily affordable for lower-income families.

3 days ago


 **Ron Povich** More than 10,000 of the County's renter and homeowner households are paying more than the recommended 30% of income towards housing costs. While high housing costs impact households across the income spectrum, households with the lowest incomes struggle to afford housing the most. Currently, 38% of low-income homeowners and 59% of low-income renters pay one-half or more of their income for housing, forcing them to make difficult choices between paying for food or medical care and keeping a roof over their heads. Some of the key ways the housing policy will meet the housing affordability challenge include:

- increasing the supply of long-term affordable and workforce housing options;
- developing and implement an Affordable Dwelling Unit Program under Virginia Code Section 15.2-2304.;
- establishing a Housing Trust Fund; and
- reducing regulatory barriers to affordable and workforce housing production


3 days ago

 **Judy Zacharias** A Housing Trust Fund with a dedicated revenue stream to fund it would go a long way to solving our affordable housing crisis in Albemarle County.

3 days ago

 Having a dedicated source of funding is important for the success of a Housing Trust Fund. I would like to see a written ordinance to: define dedicated funding sources, have a description of the funding uses and say who it will serve and how funds are granted.

3 days ago

 It's estimated that \$30,000 of public money is needed to build an affordable unit of housing at 60% of AMI. Add in the 8.5% of the \$30,000 (the leveraged money that's typically available with a county Housing Trust Fund) and you get \$285,000 of investment to build a housing unit. That could provide a truly affordable home for a resident of our county.

3 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

5 days ago

Land is 30% of the cost of construction, so I suspect that housing built on county land could stay affordable for a long time

5 days ago

Wayne Arnason I love the Housing Trust Fund idea but the devil is in the details. let's get an ordinance written that specifies the sustainable sources of funding for this idea and the uses towards which the money can be directed.

5 days ago

tom Eckman Money and land bought with a long term Affordable Housing Trust fund can be used to leverage developers to compete for projects that yield more affordable units. Land is 30% of the cost of construction, so I suspect 30% of the units could be affordable for a long time.

6 days ago

tom Eckman Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county! I support a housing trust fund and hope the staff could use it wisely to create more units

6 days ago

It does not appropriately address need because it does not detail the level of commitment to these needs, ie. the level of funding for a HTF, and which regulatory barriers are able to be dismantled and what the political and community support is to do that.

6 days ago

Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. This is a strong reason to institute a well and continually funded Affordable Trust Fund in Albemarle County

6 days ago

the word 'appropriately' is the problem with this statement... Appropriate to whom and for what purpose. Appropriate to insure a supply of affordable housing for various income levels?

6 days ago

The policy needs to propose a revision to the PROFFER POLICY that has failed to support low-income families in purchasing homes in Albemarle County. House price is not the only facet of home affordability-- we need to be looking at the income/AMI of the owner/renter. Right now we provide so many loopholes for developers, such that we are seeing NO affordable housing units in developments like Old Trail. This reflects a serious lack of affordable housing prioritization on the part of Albemarle County. I'm glad to see the County is beginning to take

steps to remedy this huge problem. Let's get these proffers revised.

7 days ago



I would like to see elements highlighting the future phases of Southwood highlighted as a priority project.

7 days ago



Kellen Renner-Thomas The county should revise the proffer model that focuses more on community wealth-building than simply an increased supply in "affordable housing." In October the Daily Progress reported that half of proffered affordable housing homes in Albemarle have been bought by higher income earners. This needs to be addressed and revised.

7 days ago



I'm surprised that Southwood is not mentioned by name. I would also add that I would like to see a clear commitment to MATCH the City's affordable housing through the Albemarle County Housing Trust Fund as we are all in this together.

8 days ago



Virginia Roy Aging residents cannot keep up their homes and maintain their value and livability without some resources made available. Their incomes remain stagnant while their homes deteriorate and require more costly upkeep.

12 days ago



Zane Kaminsky Subsidizing development at the expense of the community is not effective. It's about the same as a poorhouses, rent controlled apartments, and urban renewal,

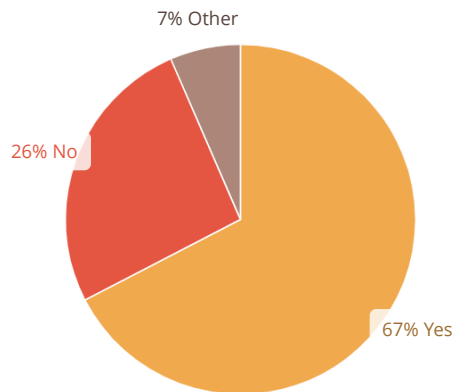
16 days ago



I don't know

17 days ago

Do the Housing Policy objectives and strategies appropriately address **the need to preserve existing housing** in Albemarle County?



46 respondents

-
- ☐ A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehabilitate their homes.
6 days ago [3 Agree](#)
 - ☐ **Sonia Haimes** A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.
3 days ago [2 Agree](#)
 - ☐ **Christopher Fuller** Allowing construction of detached accessory units would allow residents to tap into more of their lot value to keep rent lower in the main house and the accessory unit.
11 days ago [2 Agree](#)
 - ☐ **Janie Eckman** A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.
3 days ago
 - ☐ **Ron Povich** A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.
3 days ago
 - ☐ **Judy Zacharias** Again I'm a fan of the Housing Trust Fund as it could be a source of zero-interest loans for seniors to do needed repairs on their homes.
3 days ago
 - ☐ A housing fund could help low income seniors homeowners make needed home improvements to their homes with no interest loans.
3 days ago
 - ☐ A housing trust fund could also be used to support zero-interest loans for low- and moderate-income homeowners, particularly seniors who frequently struggle with this issue.
4 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

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5 days ago

A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.

5 days ago

A housing trust fund could supply zero interest rehabilitation

7 days ago

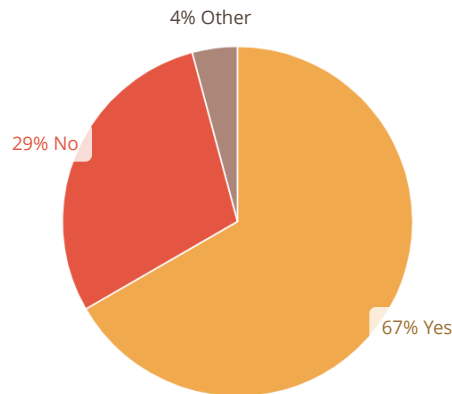
Chris Henry The rental inspection district will turn into a regulatory and administrative boondoggle. If a neighborhood is designated, are we saying it is blighted? How would a neighborhood be removed from such a designation? Who will administer? Are inspectors going to start demanding entry to private property to judge if it is up to standard?

15 days ago


Add Encourage age or income qualified renters to get subsidized energy efficiency upgrades, at no cost to owners but with their permission, through LEAP.

16 days ago


Do the Housing Policy objectives and strategies appropriately address **the need to increase community engagement** in housing issues?




48 respondents

-
- 


Robert Tupelo-Schneck Be careful to ensure that "community engagement" does not come to mean "empowering neighbors to say no to any growth near them". The people who want to say no will always be overrepresented in any community process; it's important to keep the overall needs of the whole county in mind, and not give a NIMBY veto to everything via community process.

16 days ago ⊕ 6 Agree
- 


Absolutely! This is already an existing issue, and we've seen it play out in the real-world recently.

13 days ago
- 


tom Eckman Having a Housing Advisory Committee with residents as members could help assure that the money in a Housing Trust Fund gets used for the people who need it the most (e.g., low-income renters with incomes at 60% AMI and below).

6 days ago ⊕ 5 Agree
- 

Judy Zacharias I think it is important to have the Housing Advisory Committee to have a diverse membership, particularly those in our community who struggle to find affordable housing. It is important to have these voices heard and this increases the likelihood that the money in the Housing Trust Fund gets used by people who need it the most.



3 days ago ⊕ 2 Agree
- 


Establishing a standing Housing Advisory Committee would be most helpful if it included diverse members that gave input about funding needs (for low income residents).

3 days ago ⊕ 1 Agree
- 


A housing Advisory Committee with diverse representation, including low- and moderate-income residents, could provide information about changing priorities and help insure that money in a Housing Trust Fund gets used by those in our community who need it the most (ie. those with incomes at or below 60% AMI).

4 days ago ⊕ 1 Agree


-  A standing Housing Advisory Committee should represent the whole community, most especially residents who need affordable housing.
- 7 days ago 👤 1 Agree
-  **Sonia Haimes** Having a Housing Advisory Committee with residents as members could help assure that the money in a Housing Trust Fund gets used for the people who need it the most (e.g., low-income renters with incomes at 60% AMI and below).
- 3 days ago
-  **Janie Eckman** Having a Housing Advisory Committee with residents as members could help assure that the money in a Housing Trust Fund gets used for the people who need it the most (e.g., low-income renters with incomes at 60% AMI and below).
- 3 days ago
-  A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.
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- Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.
- 5 days ago
-  A standing Housing Advisory Committee with diverse representation could provide information about changing priorities for new housing as communities and residents change over time.
- 5 days ago
-  We need a standing Housing Advisory Committee with diverse representation to provide information about changing priorities for new housing as communities and residents change over time.
- 6 days ago
-  These goals largely are passive; how about adding an active component of engaging the community and soliciting input through active rather than passive means
- 6 days ago
-  I think it is important to find ways to invite/ensure the engagement of the least advantaged residents in community engagement in housing issues. Their concerns need to hold equal weight alongside those with more resources and experience in these types of processes.
- 7 days ago
-  I know that submitting surveys like these will create barriers to many in Albemarle County. I recommend explaining those housing reports in smaller settings utilizing community spaces that people trust (schools, churches, etc).
- 8 days ago
-  **Chris Henry** The county does not need a HAC. It has staff in a housing office and equity and inclusion office. Give this staff the resources they need to administer the plan and provide reporting. Community engagement can be sought through the normal, robust CAC channels.
- 15 days ago

 Each magisterial district should have targets for affordability. Let's set these targets and let the CACs in each community come up with a plan to hit those targets.


15 days ago

 Be careful of giving the CACs more power. They have already over-stepped from advisory into assumed regulatory. We've seen them enact language that has been limiting.


13 days ago

 These plans don't feel like enough. A website with data about each multifamily rental property's condition, recent improvements and the like would be more specifically useful.


16 days ago

 **Zane Kaminsky**
Just what we need, another bureaucratic committee.

16 days ago

 There will need to be much more outreach--coming to homeowners association meetings rather than just posting on county website. Current homeowners need to be incentivized to have any kind of buy-in to this.

16 days ago

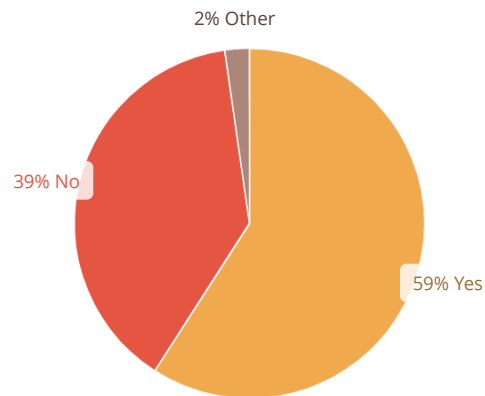
 Don't waste money on advisory boards and reports...just give private sector incentives to maintain/improve properties

17 days ago


 MAYbe

17 days ago


Do the Housing Policy objectives and strategies appropriately address **the need for fair and equitable access to opportunities** in housing issues?




44 respondents

-
- 


Christopher Fuller By-Right Zoning must be repaired and/or synched with the comprehensive plan, or all of these plans and policies will be limited to a couple do-gooder developers' projects.

11 days ago [1 Agree](#)
- 


Chris Henry The Equity Assessment and Affordable Housing Impact Statements will create additional administration and add cost to both housing producers and county staff. If these "tools" do not have teeth, I question their value. If they do get "teeth", this is a very slippery slope.

15 days ago [1 Agree](#)
- 

Zane Kaminsky The focus should be on creating a sustainable process not on creating guaranteed outcomes.

16 days ago [1 Agree](#)
- 

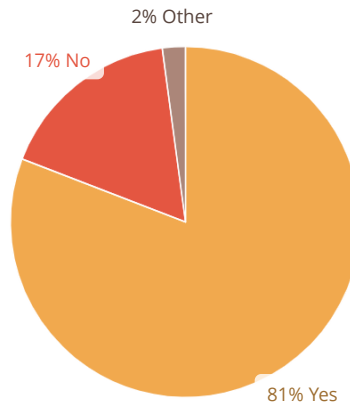
Be careful of an equity impact tool... it is the kind of thing that sounds great, but that ultimately could raise the cost of housing. Anti displacement guidelines on the other hand are a great tool.

15 days ago
- 

Maybe

16 days ago
-

Do the Housing Policy objectives and strategies appropriately address **the housing needs of persons experiencing, or at risk of experiencing, homelessness, seniors, and those with disabilities?**



47 respondents

- This is a critical need. Many seniors can't find accessible homes or rental units in our area. This is especially true for elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population


6 days ago [4 Agree](#)
- Judy Zacharias** This is very important. I know some low-income seniors who have few options for housing and are paying over 50% of their income on housing and working to try to make ends meet.

3 days ago [2 Agree](#)
- Margaret Rose Byrne** Plan appropriately emphasizes a critical need. The homeless, elderly, and disabled have special needs, and also special gifts. Reasonable accommodations are critically needed on this issue.

5 days ago [2 Agree](#)
- The most vulnerable populations for affordable housing are seniors (a rapidly growing group) and families with children. Safe AND well built housing should be a priority. Folks can accommodate square footage if it is safe and well designed and well built.


7 days ago [2 Agree](#)
- Sonia Haimes** I know that there are some affordable and accessible units available specifically for seniors, but the last I heard there were 77 families on the waitlist for one of them. How many of them will die before there is a place for them to live in our county? The wait list for a housing choice voucher is so long, it has been closed for several years. And then the need for housing for seniors will only get worse. JABA says that by 2024 25% of our population will be over 65!

3 days ago [1 Agree](#)

 **Jamie Eckman** This is a critical need for our county. Even seniors with a good income can't find accessible homes or rental units in our area. This is especially true with regard to rental units for low-income seniors, many of whom are elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population

3 days ago


 1 Agree

 **Ron Povich** Collaborate with The Haven to address the need of people who are experiencing, or are at risk of experience homelessness, including people with disabilities. Housing is the key solution to the issue of homelessness.

The wait list for a housing choice voucher is so long, it has been closed for several years. And then the need for housing for seniors will only get worse. JABA says that by 2024 25% of our population will be over 65!


3 days ago

 1 Agree

 The county needs housing for seniors and housing choice vouchers would provide them with affordable homes. Especially as the number of seniors in the area are increasing.

3 days ago

 1 Agree

 A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.


I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.


5 days ago

 1 Agree

 This is a critical need for our county. Even seniors with a good income can't find accessible homes or rental units in our area. This is especially true with regard to rental units for low-income seniors, many of whom are elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population.


5 days ago

 1 Agree


 **Zane Kaminsky** While we should certainly accommodate those that are truly in need, we should not be making arrangements for permanently looking after those that are otherwise capable.

16 days ago

 1 Agree

 i know that there are some affordable and accessible units available specifically for seniors, but the last I heard there were 77 families on the waitlist for one of them. How many of them will die before there is a place for them to live in our county?

3 days ago

 This is a critical need for our community. Many seniors cannot find accessible homes or rental units in our county and this is particularly true for low-income seniors. The affordable and accessible units that do exist have lengthy waiting lists and the wait list for housing choice vouchers has been closed for several years. Additionally, chronically homeless individuals (some of whom are seniors as well) need options for permanent housing rather than relying on temporary assistance that does not allow for stabilization of the issues that often contribute to homelessness in the first place (ie. mental and physical health issues, ability to find and maintain employment.)

4 days ago



Margaret Rose Byrne Someday all of us, unless we die young, will become old. Let our elders and people with disabilities live affordably and accessibly, as you will someday want some future County government to help you. My husband and I solved our housing problem, but I am concerned about the people waiting for accessible and affordable homes.

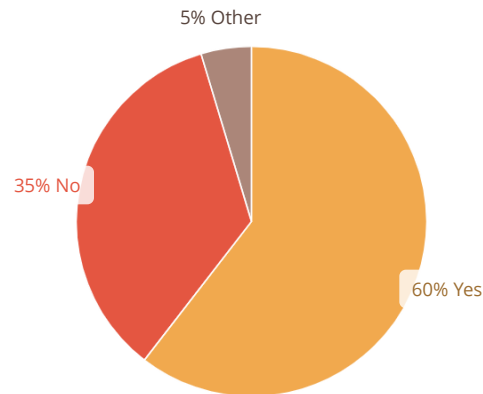
5 days ago



tom Eckman A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes. This is a critical need for our county. Even seniors with a good income can't find accessible homes or rental units in our area. This is especially true with regard to rental units for low-income seniors, many of whom are elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population.

6 days ago

Do the Housing Policy objectives and strategies appropriately address **the need to create sustainable communities?**



43 respondents

- ☐

Chris Henry 1) The housing policy should specifically link the creation of affordable/workforce housing to transit options in preferred development nodes, and then couple this with increased transit and bike/ped infrastructure investments. The highest density of housing should be planned for at these strategic nodes like Rio/29 Small Area Plan.

2) The plan should recommend specific real estate tax abatement in exchange certain outcomes like sustainability or enhanced affordability. The City of Charlottesville currently provides an Energy Efficiency tax incentive for commercial buildings that could be modeled after and built on.

15 days ago [4 Agree](#)
- ☐

As you increase housing, particularly dense housing, you increase the amount of paved parking and road surfaces in relation to natural surfaces. This creates environmental stresses with rain run-off and erosion leading to silting in rivers and streams. That is already happening to the degradation of water ways in the county.

16 days ago [2 Agree](#)
- ☐

These goals don't seem to have any operational measures. I would suggest a commitment of public dollars to expand public transit would actually improve the affordability of living further from job centers. And making a policy of rental unit standards would make safe and decent units a guarantee rather than a goal.

6 days ago [1 Agree](#)
- ☐

Don't force solar panels and other sustainable things on current landowners

16 days ago [1 Agree](#)
- ☐

Expansion of broadband and public transportation are an important component of environmental sustainability as well as equity within our community. Energy efficiency represents a critical component of affordable housing as energy cost are part of housing cost.

4 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

I believe you need to explicitly name Southwood in your Plan, since this is a community the County is focusing on right now.

7 days ago

I think more could be done to expand access to transportation and make that transportation something that is convenient, reliable, and dignified. This is strongly related to opportunities for people and a sense of belonging. Broadband service should be high priority considering the importance of access to this over the course of the pandemic. Inequities in this area do not serve society in general and only keep people behind/stuck. In other words, not sustainable.

7 days ago

Sustainable must be attainable. Mixed income and affordable housing makes the County sustainable. Let's say that explicitly in this section.

15 days ago

Add: For many seniors, bathtubs are unsafe, and walk-in showers are as necessary as grab bars.

16 days ago

Zane Kaminsky All of this will invite those that will take more from the community than they will contribute..

16 days ago

You cannot have a sustainable community without the right to earn a living wage within those same communities. Commercial zoning and restrictions on one's ability to earn a living must stop!

17 days ago

What else would you like to share with the Board of Supervisors about the Draft Housing Policy?



To be effective a Housing Trust Fund needs an annual supply of money to support useful development projects that may become available, as well as to be able to issue RFPs for projects that the county may want to propose to meet specific current needs. Establishing a Housing Trust Fund is a good move, but it is not enough to improve our housing crisis. Funding the Housing Trust Fund must be done as well to make its benefits a reality. That should not wait another year.

3 days ago

3 Agree



Access to affordable housing is more than simply inexpensive homes (price alone). Albemarle needs affordable housing close to the public services utilized by lower income workers such as public transportation and proximity to shopping. Albemarle County's support for the Southwood Mobile Home Park can serve as a model for development of sustainable mixed income communities of safe, sanitary and affordable housing built with access to public service. The County needs to reinforce its support for this effort by creating regular stimulus funding linked to specific performance standards to assure that the overall goals are achieved.

6 days ago

3 Agree



The policy should explicitly name that it seeks to match the City's commitment to affordable housing via the Albemarle County Housing Trust Fund which the County is planning to create through this new policy.

7 days ago

3 Agree



Barrbara J. Fried Our commitment should be based on what is right for us, not on the City's agenda.

2 days ago



Robert Tupelo-Schneck To repeat: build more housing, including and especially market-rate housing; and avoid letting hyperlocalized community input and review become a veto point where people who bought their housing already get to say no to any new growth.

16 days ago

3 Agree



A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

1 Agree

I see a lot of theory but not much practical consideration of how the policy affect current owners and environmental issues. I particularly worry about those who have moved here in the last 10 years and already have high mortgages. As dense housing is wedged into existing growth areas, the current housing will lose value if increased infrastructure is not considered. Growth areas are a good idea, but how housing is placed into the growth areas needs to be considered. Squeezing high-rise, densely populated structures beside present development of single family dwellings needs to be avoided. Until we have a better public transit system the reality of how increasing auto traffic and surfaces to accommodate the cars (parking and road) will put undue environmental pressure on our previously natural space. I want my children to be able to afford to buy a home here, but I want them to live in a place that is not blighted by sprawl. I have observed the Tidewater area and the DC area grow without accompanying growth in infrastructure and I fear that the Charlottesville area is doing the sam.

16 days ago

[1 Agree](#)

Judy Zacharias We want county residents who have diverse income levels not just upper middle and high income individuals. Our young people grow up here in the county and then can't afford to remain in our community if they want to be out on their own. We need housing for all our residents that they can afford and now is the time for action. A Housing Trust Fund with a dedicated revenue source would a giant step in the right direction for Albemarle County.

3 days ago

tom Eckman Defining the people and uses for the money in an affordable housing trust fund assures that the money gets used for low income people who need it the most. (60% AMI and below)

Having dedicated sources of funding is important for the success of a Housing trust fund. I look forward to a written ordinance to define dedicated funding sources, description of its uses, who it can serve and how funds are granted.

It is estimated that \$30,000 of public money is needed to make an affordable unit at 60% AMI. $30,000 + (30000 * 8.5) = \$ 285,000$. "Most housing markets that I am familiar with, the development costs range from \$120,000 on cheap side to \$280,000 per unit." (Michael Anderson)

6 days ago

This Draft Housing Policy is by name not an Affordable Housing Policy. It is clear by the naming that the commitment to Affordability is still negotiable, and it has no financial or concrete commitments to proven ways to create affordable units that are safe, decent, and long-term affordable and accessible. I would like to see a Policy that is written in collaboration with affordable housing experts to incorporate actionable items and commitments of public dollars. Albemarle must do this to continue to be a reputable regional partner, when Charlottesville is much further along in these discussions and policies.

6 days ago

emphasize the Affordable Housing Trust Fund

The plan should propose a revision to the proffer policy that has failed to support low-income families from purchasing homes in Albemarle County .

7 days ago

I really appreciate all the attention to detail and care that has gone into drafting a housing policy. I would like to see Southwood named explicitly as a priority project as I believe it meets lots of the names goals in this draft.

8 days ago

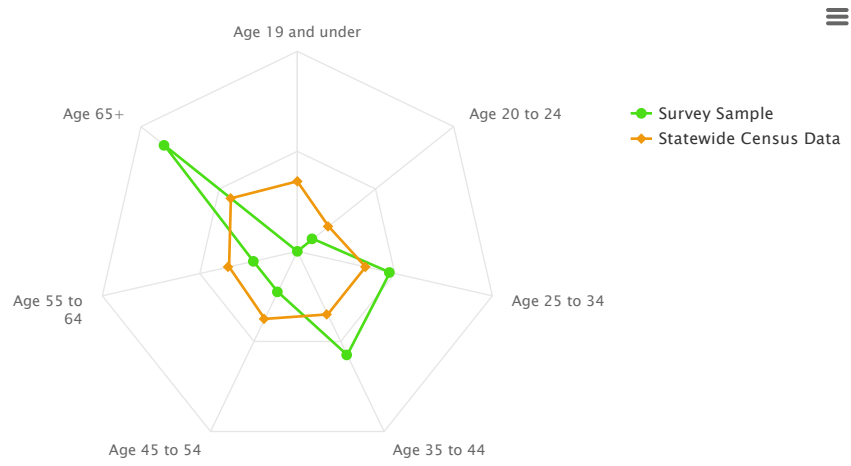
- Christopher Fuller** Specific notes on specific paragraphs in the draft housing document:
- Strategy 2b -
 1. I would add a fourth action step or simply link the second action step to strategy 8B talking about zoning. Waiving lot frontage requirements is a lever not mentioned in either section.
 2. Perhaps some of the water and sewer connection fees could be reduced for units that will be permanently affordable? Those fees are around 10% of the cost of building an affordable unit
 - Strategy 8b, action step #3 -
 1. Don't forget to review the lot frontage requirements as well, they are nonsensically high in R-1 and R-2 in the development areas, and should not be demanded higher than 40 ft, as the road and pipes under that street are a large cost to the developer and a future maintenance liability.
 - Recommendations -
 1. Strategy 8b is left out of the recommendations. Please put zoning reform and repair in the recommendations or developers will lack the necessary tools to build affordable housing.
- 11 days ago
- Chris Henry** This plan has many positive attributes and is a step in the right direction for Albemarle County. Overall there needs to be more specifics on the additional density in exchange for a large increase in affordability expectations to avoid further limiting housing supply in the county. Additional, the plan is almost silent on the synergies between affordable/workforce housing, transit and bike/ped infrastructure. This could easily be an entire additional section of the plan.
- 15 days ago
- Need more accessible roads/bypass to accommodate the number of people living in the houses being added to the community
- 17 days ago

Have you been involved in creating the Draft Housing Policy?

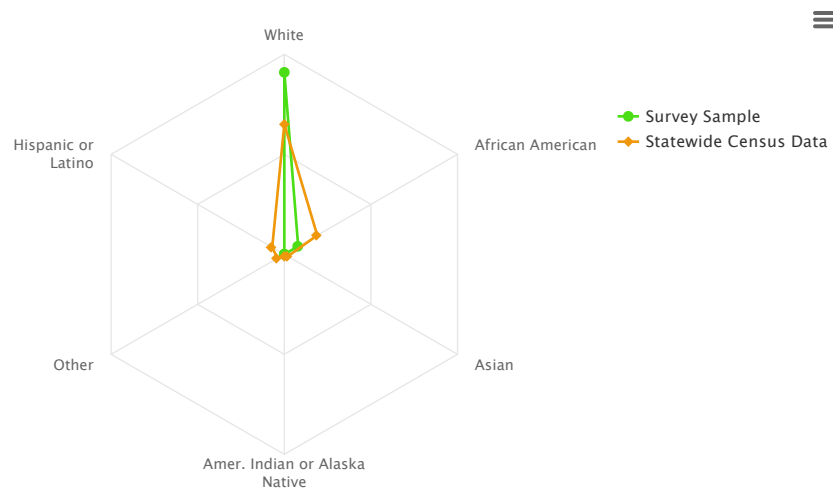
86%	No	25 ✓
10%	Yes - I participated in another way	3 ✓
3%	Yes - I attended a Housing Albemarle conversation	1 ✓
3%	Yes - I participated in the Stakeholder Workgroup	1 ✓

29 Respondents

What is your age?



What is your race/ethnicity?



What is your gender?



Male



Female

- Survey Sample
- Statewide Census Data

Loading more report objects...

PUBLIC COMMENTS RECEIVED ON HOUSING ALBEMARLE THROUGH PUBLIC INPUT PLATFORM

Vision for housing in Albemarle County

1. There is nothing in the plan that makes future phases of Southwood a priority project. This needs to be added.

Staff response: *The redevelopment of the Southwood Mobile Home Park is a very important project for Albemarle County, not only because it will result in improved living conditions for approximately 1,500 county residents, but also because the project addresses several of the proposed objectives outlined in the draft housing policy. The high priority the County places on the redevelopment of the Southwood community is indicated by the Board of Supervisors' inclusion of the Southwood project in their FY20-22 Strategic Plan. The Strategic Plan is the best place to identify projects for priority funding, as it is the mechanism that guides policy development and financial decision making related to achieving county goals, such as the broad housing policy objectives proposed in the draft housing policy.*

2. The sector that needs housing most acutely is those with extremely low-income and moderately low-income, below 50% AMI, I think that should be a stated goal.
3. Affordability is not addressed in the current goals. "Available to all households of all income and age levels" doesn't capture affordability... housing may be available but simply not affordable to lower income levels...

Staff response (comments 2 and 3): *The housing policy addresses a range of housing needs, from housing for persons experiencing homelessness through affordable rental housing and homeownership opportunities for moderate-income households. Objective 2 and Objective 3 (pages 13 and 17) of the housing policy speak directly to increasing affordable rental and homeownership opportunities for households with income at or below 60% area median income and 80% area median income respectively. Policy Objective 8 (page 28), which recommends the County work to reduce regulatory barriers to affordable and workforce housing production, further supports these goals.*

4. Building more without addressing upkeep of existing housing sets a bad precedent. This plan should include my growing group: the middle-class verging into a lower-class, aging group, many of whom moved here to live out our lives. Aging leads to inability to maintain properties whose minor and major upkeep costs rise every year while owners' incomes remain stagnant.

Staff response: *Preservation is of vital importance and is a major element of the housing policy and is specifically addressed in Objective 4 (page 20). This objective covers both the affordability and physical condition of existing housing, as well as ways to help existing residents remain in their communities. However, it is also important to take advantage of opportunities for the development of new units (covered in Objectives 2 and 3) in order to create a mix of incomes in both new and existing communities.*

5. It would seem that addressing the County's existing zoning ordinances and Comp Plan, specifically contradictory language in area Master Plans, that limits/halts development in the DEVELOPMENT AREAS, could have an immediate impact in affecting the housing needs. The Draft Housing Policy identifies this as 'significant barrier to the provision of affordable housing, yet this objective/ strategy (#8) is not on the Implementation Priorities list, nor is it found in the matrix of strategy timelines. If this is not made a priority, then any progress made in other strategy categories will immediately be halted when up against ordinances or plans in the real-world.

Staff response: *At a March 4, 2020 Board of Supervisors work session, staff brought forward the 2020-2023 Community Development (CDD) Work Program, which proposed a Comprehensive Plan (Comp Plan) update and subsequent Zoning Ordinance update. During the February 3, 2021 Board of Supervisors regular meeting, staff presented the draft scope of work for updating the Comp Plan, and received Board approval to move forward with the project. Because updates to the Comp Plan is moving forward, and a review and update of the Zoning Ordinance are on the CDD work program, these are not included as priority activities in the draft housing policy. Strategies 8a and 8b have been added to the Implementation Matrix (page 48).*

Housing supply needs of all current and future county residents

1. The County uses WWII zoning language to describe how designated areas are Rehabilitation Zones when we know that mixed use development is the most successful neighborhood model.

2. I would like to see much more specific details and commitments on incentives for developers to create new supply. Additional regulation will have the opposite effect desired.
3. Suggest future needs for housing be via private sector with incentives from county (tax reductions, lower permit costs etc.), if needed.

Staff response (comments 1 - 3): *Housing Rehabilitation Zones are just one tool the County may utilize to encourage the production of housing, including mixed-income housing and residential units in mixed-used development. The developer incentives outlined in Section 36-55.64 of the Code of Virginia, such as a reduction in permit fees, could support developers' efforts to provide affordable housing units in residential projects. Housing staff would work with local developers and staff from other county departments to identify the incentives that would provide the greatest level of support to the development community. These, and any other potential incentives could be made available to both for-profit and nonprofit developers.*

4. I'm not sure why "permanent affordability" is the holy grail here. Overall, the draft plan is not balanced between permanent affordability and wealth creation through homeownership. Equity starts with home equity.

Staff response: *Albemarle County understands the important role homeownership plays in household wealth creation. The County also recognizes the importance of maintaining a stock of long-term affordable housing to ensure homeownership opportunities are available for generations of low- and moderate-income households. A stock of permanently affordable for-sale units plays a critical role in helping low- and moderate-income households step on to the first rung of the homeownership ladder. However, permanent affordability is only one tool in the affordable homeownership toolbox. Strategy 3e (page 20 of the draft housing policy) recommends the County partner with local organizations to promote access to affordable homeownership opportunities. These partnerships may include any number of affordable homeownership programs, including shared-equity and appreciation-sharing models of homeownership, self-help housing, and down payment assistance program.*

Housing needs of low-, moderate-, and middle-income households living or desiring to live in Albemarle County.

1. I would like to see a focus on the income of the buyers/renters in affordable housing, instead of just the cost of the housing. Higher-income buyers can snap up "affordable" units more quickly than folks who require specialized mortgages, which renders the current affordable proffer system less effective. Daily Progress recently reported that only ~50% of affordable units have actually been purchased by low-income homebuyers.

2. In my neighborhood, the proffered "affordable" units have been purchased over the past 10 years by graduate students, and not first-generation homebuyers. As those student finish school and move on, the home prices have jumped far beyond the "affordable" range. An affordable housing proffer doesn't work without some restriction. The best plan I know of is the Habitat for Humanity model, which pre-selects qualified buyers in a below-median income range and structures the loan so that the buyer is very likely to stay in the home. No flipping or rentals!

Staff response (comments 1 and 2): *Housing policy Objective 5 (page 25), which recommends the County create an Affordable Dwelling Unit program pursuant to Section 15.2-2304 of the Code of Virginia, addresses these concerns. Under an Affordable Dwelling Unit program, the County would provide developers with increased density in exchange for affordable housing. Such a program could also provide the County the authority to regulate the prices of affordable rental and for-sale housing units, and establish minimum affordability periods. Additionally, an Affordable Dwelling Unit program could provide the County, or its designee, with the first right of refusal to purchase affordable for-sale units produced under the program, providing a permanent stock of for-sale housing affordable to low- and moderate-income households.*

3. You need to spell out what the program would be under 2304. Cut and paste solutions won't address the local shortage. In particular, I'm very concerned that the draft policy focuses on what it costs to rent or buy and not on the income of the renter or buyer. If we truly want an Albemarle that is accessible for all, that provides opportunities for our workforce to live here, we need to make sure that any unit that counts as affordable is rented to or originally sold to someone at less than 80% AMI.

Staff response: *Should the Albemarle County Board of Supervisors choose to move forward with an Affordable Dwelling Unit program, staff would research best programs implemented by other jurisdictions in Virginia, and work with county staff, the developers, and other community stakeholders to design a program that best meets local needs. An important component of an Affordable Dwelling Unit program would be establishing income limits for households renting or purchasing units produced under the program, to ensure affordable units are being occupied by low- and moderate-income households.*

4. Incentivize private sector to meet needs.

Staff response: *Strategies 2b (page 17) and 3b (page 21) of the housing policy recommend the County identify a package of developer incentives to encourage the construction of both affordable and workforce housing. Housing staff would work with the development community to identify the types of incentives that would provide developers with the greatest support.*

5. The housing trust fund should specifically state that it will be housing for housing choice vouchers.

Staff response: *The HCV program is designed to expand housing choice by allowing program participants to search for housing in the private rental market. Any affordable rental housing receiving county funding support through a housing trust fund, or other funding source, would be available for rent by Housing Choice Voucher (HCV) program participants and other income-qualifying households.*

Preserve existing housing in Albemarle County

1. A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehabilitate their homes.

Staff response: *A housing trust fund could provide such assistance, as well as funding other types of affordable housing programs.*

2. The rental inspection district will turn into a regulatory and administrative boondoggle. If a neighborhood is designated, are we saying it is blighted? How would a neighborhood be removed from such a designation? Who will administer? Are inspectors going to start demanding entry to private property to judge if it is up to standard?

Staff response: *Rental inspection districts are one tool among many local government may utilize to preserve the quality of residential units. Strategy 4d (page 25) recommends county staff examine the need for, and feasibility of implementing such a program. This examination would begin with an analysis of neighborhood characteristics to determine if any county neighborhoods meet the criteria necessary for rental inspection district designation. Then staff would conduct additional research into the effectiveness of rental inspection district programs adopted in other Virginia localities, and staff capacity to administer such a program. No other steps would be taken until these determinations have been made.*

Increase community engagement in housing issues

1. Be careful to ensure that "community engagement" does not come to mean "empowering neighbors to say no to any growth near them". The people who want to say no will always be overrepresented in any community process; it's important to keep the overall needs of the whole county in mind, and not give a NIMBY veto to everything via community process.

2. A standing Housing Advisory Committee should represent the whole community, most especially residents who need affordable housing.
3. I think it is important to find ways to invite/ensure the engagement of the least advantaged residents in community engagement in housing issues. Their concerns need to hold equal weight alongside those with more resources and experience in these types of processes.
4. I know that submitting surveys like these will create barriers to many in Albemarle County. I recommend explaining those housing reports in smaller settings utilizing community spaces that people trust (schools, churches, etc.).
5. The county does not need a HAC. It has staff in a housing office and equity and inclusion office. Give this staff the resources they need to administer the plan and provide reporting. Community engagement can be sought through the normal, robust CAC channels.
6. These plans don't feel like enough. A website with data about each multifamily rental property's condition, recent improvements and the like would be more specifically useful.

Staff response (comments 1-6): *A housing advisory committee would provide an organized structure through which community members can actively engage with housing issues in Albemarle County. Committee members would be able to communicate emerging issues in their neighborhoods, share their expertise and housing-related experiences, and provide guidance to county staff the development of policies or programs to respond to changing housing needs. Housing staff would work with the Office of Equity and Inclusion to ensure committee membership reflects the diversity of skills, knowledge, experiences, and voices that comprise the Albemarle community.*

The housing policy proposes several less-formal ways the community can become more engaged with housing issues. Strategy 7b recommends housing staff provide updates on housing activities and progress towards meeting housing goals through an annual housing report. Strategies 4f and 6a recommend staff track a number of housing related metrics, and make those data publicly available. And Strategy 9b recommends the County develop educational materials or training sessions to expand the community's awareness and understanding of the rights and responsibilities of landlords and tenants.

Fair and equitable access to housing opportunities

1. By-Right Zoning must be repaired and/or synched with the comprehensive plan, or all of these plans and policies will be limited to a couple do-gooder developers' projects.

Staff response: Albemarle County has started the process of reviewing and updating the Comprehensive Plan and Zoning Ordinances. Discrepancies between the two documents, as well as other barriers to affordable housing production and preservation, will be addressed through this process.

2. The Equity Assessment and Affordable Housing Impact Statements will create additional administration and add cost to both housing producers and county staff. If these "tools" do not have teeth, I question their value. If they do get "teeth", this is a very slippery slope.

Staff response: As recipients of federal dollars (e.g. Community Development Block Grants, HOME Investment Partnership program, Housing Choice Voucher rental assistance program) to support the production, preservation and provision of affordable housing opportunities, and as a member of the Charlottesville HOME Consortium, Albemarle County has an obligation to ensure fair and equitable access to housing opportunities regardless of race, color, religion, national origin, sex, elderliness, familial status, disability status, source of income, sexual orientation, gender identity and veteran status. The data collection and evaluation capabilities characterizing the Equity Assessment Tool and Affordable Housing Impact Statements will provide the County with the information necessary to track compliance with federal Fair Housing Act requirements.

Housing needs of persons experiencing, or at risk of experiencing homelessness, seniors, and differently abled persons.

1. While we should certainly accommodate those that are truly in need, we should not be making arrangements for permanently looking after those that are otherwise capable.

Staff response: According to the National Alliance to End Homelessness, a growing body of research and on-the-ground experience demonstrates that providing barrier-free housing for chronically homeless persons is an effective solution for homelessness. This is especially true when stable, affordable housing is paired with case management

and other supportive services, as is provided for residents of Permanent Supportive Housing (PSH) programs. Satisfying one of the most basic needs of individuals – housing – provides the space in which formerly homeless individuals can begin to address less critical needs such as education, addressing substance abuse issues, learning to budget properly, and gain employment – all of the skills individuals need to move out of PSH programs and in to other types of housing. The Crossings at Fourth & Preston, the first PSH facility in the Charlottesville region, opened its doors in 2014 our region saw a 50% decrease in the number of individuals experiencing chronic homelessness. Virginia Supportive Housing, the owner and manager of The Crossings, reports that residents of The Crossings spend approximately 4.5 years in the program before moving on, and more than 96% of the individuals they serve through The Crossings and other PSH programs, do not return to homelessness.

Research has also shown that PSH is cost efficient. While Albemarle County does not yet have data related to the costs associated with homelessness, one study found an annual average cost savings on emergency services (e.g., emergency room visits, or jail time) of \$31,545 per person housed within a PSH or similar housing program. Based on this amount, by providing housing for 60 formerly chronic homeless individuals, The Crossings saves the broader Charlottesville community approximately \$1.9 million dollars in emergency services costs each year.

Creating sustainable communities

1. The housing policy should specifically link the creation of affordable/workforce housing to transit options in preferred development nodes, and then couple this with increased transit and bike/ped infrastructure investments. The highest density of housing should be planned for at these strategic nodes like Rio/29 Small Area Plan.
2. These goals don't seem to have any operational measures. I would suggest a commitment of public dollars to expand public transit would actually improve the affordability of living further from job centers. And making a policy of rental unit standards would make safe and decent units a guarantee rather than a goal.

Staff response (comments 1 and 2): The Albemarle County Climate Action Plan recommends a number of actions to expand and improve public transit (actions T.5.1 – T.5.3) and bike/ped infrastructure (actions T.1.2 – T.1.3). The Climate Action Plan also identifies the need to link affordable housing development with transit options (action T.2.4). Housing policy Strategy 12c links the housing policy with the Climate Action Plan.

3. The plan should recommend specific real estate tax abatement in exchange certain outcomes like sustainability or enhanced affordability. The City of Charlottesville currently provides an Energy Efficiency tax incentive for commercial buildings that could be modeled after and built on.

Staff response: *Strategies 2b (page 17) and 3b (page 21) of the housing policy recommend the County identify a package of developer incentives to encourage the construction of both affordable and workforce housing. An energy efficiency tax incentives could be one type of incentive examined.*

OTHER COMMENTS RECEIVED

1. Include Southwood Redevelopment as a Priority Project - Redevelopment of the 350-unit Southwood Mobile Home Park is significant to meeting the Indicators of Progress goal #5 of creating or preserving 5,040 affordable owner-occupied housing units by 2040. Southwood represents at least seven percent of this goal. The park's redevelopment also helps assure the County does not lose affordable housing stock, goal #6 on the Indicators of Progress list. Notably though, Southwood is not mentioned in the draft. Only Phase One of the project is zoned for redevelopment with a County incentive and financial support agreement. Please include future phase of Southwood Redevelopment as a priority project in the policy.

Staff response: *The redevelopment of the Southwood Mobile Home Park is a very important project for Albemarle County, not only because it will result in improved living conditions for approximately 1,500 county residents, but also because the project addresses several of the proposed objectives outlined in the draft housing policy. The high priority the County places on the redevelopment of the Southwood community is indicated by the Board of Supervisors' inclusion of the Southwood project in their FY20-22 Strategic Plan. The Strategic Plan is the best place to identify projects for priority funding, as it is the mechanism that guides policy development and financial decision making related to achieving county goals, such as the broad housing policy objectives proposed in the draft housing policy.*

2. Eliminate the Price Model in the Current Proffer Policy - The current proffer policy, which allows for satisfaction of affordable housing requirements based on the rental rate or sales price of the unit, has been ineffective. It has provided only 45 units to low- and moderate-income occupants over 20 years. Please include in the housing policy an objective to rewrite the proffer policy so units are only counted as affordable where the owner or renter meets the 60 percent of AMI income limit.
3. Satisfaction of Affordable Housing Obligations: Any tools for creating affordable housing should eliminate the ability to satisfy an affordable housing requirement using a "price model." The only way to ensure that homes count as affordable – for both rentals and homeownership – should be if the occupant of the unit at the time of sale or rental is a qualified low- or moderate-income beneficiary, as established

by their income. The County's policy of establishing a price for for-sale or for-rent units then letting developers off the hook when the unit doesn't sell to an affordable buyer has not worked. The fact that only 45 units have ended up owned by low to moderate income families since the establishment of your affordable housing policy is deeply troubling. Given these outcomes, we fear that this policy could have the unintended outcome of subsidizing wealthy landlords through taxpayer dollars.

4. Zoning: Enact the strongest inclusionary zoning code permitted by law. Shape the code with the goal of incentivizing and favoring affordable housing production utilizing tools such as, but not limited to, density bonuses and extra allowances (e.g. by-right set back reductions, minimum lot sizes, frontage reductions, etc.) for affordable housing.

Staff response: *Housing policy Objective 5 (page 25), which recommends the County create an Affordable Dwelling Unit program pursuant to Section 15.2-2304 of the Code of Virginia, addresses these concerns. Under an Affordable Dwelling Unit program, the County would provide developers with increased density in exchange for affordable housing. Such a program could also provide the County the authority to regulate the prices of affordable rental and for-sale housing units, and establish minimum affordability periods. Additionally, an Affordable Dwelling Unit program could provide the County, or its designee, with the first right of refusal to purchase affordable for-sale units produced under the program, providing a permanent stock of for-sale housing affordable to low- and moderate-income households.*

5. Better Balance of Permanent Affordability and Wealth Creation - The draft policy is too skewed toward permanent affordability like the land trust model, where the family does not benefit from the land value appreciation. Please provide more balance in the policy with other forms of shared equity homeownership, including self-help homeownership, appreciation-sharing agreements, housing choice vouchers for homeownership and down payment assistance grants.
6. Homeownership: Support programs to increase homeownership for low-wealth people of color. The County should prioritize programs that maximize wealth gain and retention for low and extremely low wealth homeowners and homebuyers. Black people's wealth is dramatically lower than that of non-Black residents largely because Black homeownership rates are less than 10% of that of the general population.

Staff response: *Albemarle County understands the important role homeownership plays in household wealth creation. The County also recognizes the importance of maintaining a stock of long-term affordable housing to ensure homeownership opportunities are available for generations of low- and moderate-income households. A stock of permanently affordable for-sale units plays a critical role in helping low- and moderate-income households step on to the first rung of the homeownership ladder.*

However, permanent affordability is only one tool in the affordable homeownership toolbox. Strategy 3e (page 20 of the draft housing policy) recommends the County partner with local organizations to promote access to affordable homeownership opportunities. These partnerships may include any number of affordable homeownership programs, including shared-equity and appreciation-sharing models of homeownership, self-help housing, and down payment assistance program.

7. Support Annual Contributions into an Affordable Housing Trust Fund - Without a robust level of subsidy by the County, it seems unlikely that the affordable housing production goals of the draft policy will be achieved. Please set as an objective that the County seeks to match the City's annual contributions to affordable housing into a new Affordable Housing Trust Fund.
8. Funding: Create and sustain an affordable housing fund with sufficient levels of annual general funding to close the several thousand-unit gap in the County and to prevent homelessness. The City of Charlottesville has created or is the process of creating and/or rehabilitating thousands of units via an expected \$10M annual contribution. The County should start with \$10M for FY22 and create a financial plan to proportionately match the City's annual contribution within the next ten years. This number was based on specific research about local needs and opportunities to address them. Low-barrier emergency financial assistance to prevent evictions needs to be consistently available. We encourage you to provide intensive assistance with a similar model to that which was provided in the early days of the COVID-19 pandemic. We also recommend the County and City enter into an agreement to allow funding from the respective budgets to cross jurisdictional lines. We are one community and low-wealth families need affordable options to live near their work, their children's schools, and public transportation. Another funding-related recommendation is to provide adequate staffing. One million dollars of federal emergency housing assistance was lost in 2020 as a result of missing a deadline to pull down the funds.

Staff response: *The County's current housing fund does have a dedication source of revenue in the form of developer cash contributions for affordable housing. When these cash contributions, secured through developer proffers, are received the County places the funds into an interest-bearing account, and then appropriates funds to the housing fund at the end of each fiscal year. Objective 6 in the housing policy recommends continuation of this fund structure and identifying other sources of revenue. The other sources may include both public and private funds. It is important to note, however, that should the Board of Supervisors choose to identify a dedicated amount of public revenue to capitalize the housing fund, that funding is not guaranteed year to year. County revenue sources are impacted by a number of different factors such as our current pandemic-related economic downturn.*

9. Definition of Affordable Housing: Given the results of the County's own findings of the demographics and higher need for targeted approaches for very low-income households in the County, we believe that affordable housing should be defined as "housing serving 50% AMI or below, with priority given to families at or below 30% of AMI." While affordable housing in general is an issue in the County, this group is most acutely and direly affected. In markets similar to ours, the production of housing is simply not enough. An experienced affordable housing attorney recently explained that "trickle down housing" simply does not work.

Staff response: *The draft housing policy addresses a range of housing needs, from housing for persons experiencing homelessness through affordable rental housing and homeownership opportunities for moderate-income households. The County's current housing policy defines affordable housing as housing units available to households with incomes at or below 80% of area median income. Objective 2 and Objective 3 (pages 13 and 17) of the draft housing policy recommend redefining affordable housing as housing affordable to household with incomes at or 60% area median income for rental housing and 80% area median income respectively. The County will continue to provide rental assistance for households with incomes below 50% area median income through the federal Housing Choice Voucher program.*

10. Land Use: Evaluate areas of the County where in-fill development can occur with an eye towards undoing a history of racial segregation and exclusion. Identify resource-rich neighborhoods with a legacy of racial exclusion and create a plan for making amends.

11. Future Development: Form a land bank to facilitate purchase of available land for affordable housing for very low-income people.

Staff response: *Strategy 1a (page 13) recommends the County explore options with county-owned to develop affordable housing. The draft housing also identifies Strategy 1a as one of six priority actions to be taken should the Board of Supervisors adopted the draft policy. Strategy 4f (page 24) recommends county staff identify and track neighborhood indicators, which may be used to track neighborhood change, as well as identify opportunity neighborhoods. Strategy 9a (page 33) recommends the County create and implement an equity assessment tool to ensure county policies, programs, and projects – including those related to housing – do not negatively impact the supply of, or equitable access to, affordable housing. The draft policy also recommends this tool used to evaluate housing programs and projects on how well they serve communities of color, low-income renters, and cultural communities.*

12. Tenant Protections: Consider tenant protections available, particularly through funding restrictions when providing subsidy to developers. Increase funding for legal counsel for tenants when fighting evictions. Commit resources in the county staff to investigate and pursue fair housing violations.
13. Mobile Homes: Protect tenants and homeowners living in mobile home parks, significant sources of affordable housing. The County should explore its options for ordinances and incentives to preserve mobile home parks or redevelop them without displacement. Funding should also go toward making mobile homes energy efficient and therefore more affordable to the greatest extent possible.

Staff response: *On September 18, 2019 the Albemarle County Board of Supervisors adopted an Anti-displacement and Tenant Relocation Assistance Policy directing county staff to work with developers and property owners to avoid resident displacement whenever possible and, when relocation is necessary, to enable displaced residents to move directly to safe, healthy, and affordable replacement housing convenient to their place of employment and/or school. Strategy 4e (page 26) directs housing staff to develop guidelines for implementation of that policy. The Anti-displacement policy applies to mobile home parks, as well as other existing housing. Albemarle County is partnering with Habitat for Humanity of Greater Charlottesville to redevelop the Southwood Mobile Home Park into a mixed-income, mixed-tenure community providing all current Southwood residents with new housing options, while preserving the existing community. The County partnered with the Local Energy Alliance Program and Habitat for Humanity on a pilot program to provide free energy-efficiency upgrades for ten mobile home residents in Southwood.*

Housing Albemarle: Draft Housing Policy (with Demographics)

Project Engagement

VIEWS

807

RESPONSES

482

SUBSCRIBERS

19

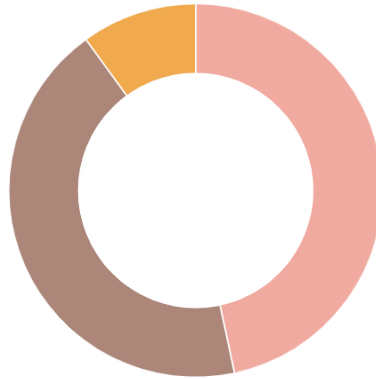
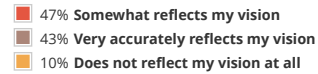
PARTICIPANTS

72

COMMENTS

172

How well does the housing goal reflect your vision for housing in Albemarle County?



60 respondents


- Jeff Snook** The plan does support the creation of an Affordable Housing Trust Fund to a degree, but it would be appreciated if this was more robust and concrete. Proffered homes have historically been bought at a higher than planned percentage by higher income families. A change to the proffer policy so that these homes are reserved for lower income families is necessary. Last, there is nothing in the plan that makes future phases of Southwood a priority project. This needs to be added. Thank you.

15 days ago [9 Agree](#)
- The draft policy is an excellent document that establishes the extensive need for more resources and varied program approaches. The Trust Fund needs to have annually dedicated recurring sources of funding - and at a level of funding that can make a difference. I strongly disagree that the plan should list future phases of Southwood redevelopment as a priority. There are some 300+ families there that are receiving subsidies through Phase I and now LIHTC vouchers, subsidies that are very much needed. However, there are thousands of other families that are also in desperate need of housing assistance throughout the county. We need to fairly distribute our limited resources to help as many people as we can.


2 days ago [2 Agree](#)
- Robert Tupelo-Schneck** I would like to make a pro-housing comment. YIMBY: Yes in my backyard! More housing is the best solution is having more affordable housing and supporting economic growth. Build more housing, avoid overly restrictive zoning regulations, and avoid letting the community input process give too much power to people who always want to say no to any new housing.

16 days ago [7 Agree](#)
- Jennifer Gaden** I live in a retirement community where most of the staff is African American. When I have had the opportunity to ask where they live they NEVER live in Albemarle County. They live in surrounding counties (not even in C'ville) and they travel on the average of one half hour to get here every day and that's in good weather. This is not right.


6 days ago [4 Agree](#)

- 


Sonia Haimes • establishing a Housing Trust Fund;
• forming a Housing Advisory Committee to help identify housing priorities for the Trust Fund to support;
• and giving particular attention to the needs of low-income senior citizens by providing more affordable and accessible housing options.

3 days ago [👍 1 Agree](#)
- 


Margaret Rose Byrne Senior citizens, for instance are winding up having to go to nursing homes, not because they need 24 hour nursing but because existing housing stock is inaccessible and unaffordable. These people are part of our community. It also costs a great deal in terms of Medicaid nursing home coverage rather than waiver to house these elders inappropriately because they need accessibility.

5 days ago [👍 1 Agree](#)
- 


The sector that needs housing most acutely is those with extremely low-income and moderately low-income, below 50% AMI, I think that should be a stated goal.

6 days ago [👍 1 Agree](#)
- 


This statement needs to be more direct about the need for AFFORDABLE HOUSING. There is a massive deficit

15 days ago [👍 1 Agree](#)
- 


Barrbara J. Fried WE NEED A ROBUST HOUSING TRUST FUND AND AS MANY INCENTIVES AS WE CAN CREATE FOR DEVELOPERS TO BE ABLE TO PROVIDE WORKFORCE AND AFFORDABLE HOUSING.

2 days ago
- 


Affordable housing is fundamental to economic, mental and physical health. Without affordable housing, the homelessness our community experiences will grow. It defies reason to be against affordable housing and be disturbed by homelessness.

3 days ago
- 


Guest User I am an eleven year resident in the city (34 years years in Albermarle) and am concerned with the growing issues related to lack of affordable housing for all.

3 days ago
- 


Judy Zacharias My greatest concern is for affordable housing for persons like my son who makes \$15 an hour which is not enough to afford an apartment in Albemarle County.

3 days ago
- 

I believe the goal should place a greater emphasis on AFFORDABLE housing. The Development Areas do not always reflect where housing is most needed and often lack access to public transportation. Development continues on the 29 North corridor while many units remain vacant.

5 days ago
- 

Margaret Rose Byrne Good goal. It is very hard right now for people with low paying jobs, living with disabilities, or senior citizens to afford housing that meets these standards. That's why we need the housing trust fund.

5 days ago
- 

Affordability is not addressed in the current goals. "Available to all households of all income and age levels" doesn't capture affordability... housing may be available but simply not affordable to lower income levels...

6 days ago

These goals speak to affordability but does not speak to wealth creation. I would like to see a named commitment for balance between equity building options and permanent affordability that speaks to how crucial housing is to our obvious wealth gaps.

8 days ago

Judith Mills The plan should highlight future phases of Southwood as a priority project, should support for the creation and robust funding of an Affordable Housing Trust Fund and propose a revision to the proffer policy that has failed to support low-income families from purchasing homes in Albemarle County.

8 days ago

Virginia Roy Building more without addressing upkeep of existing housing sets a bad precedent. This plan should include my growing group: the middle-class verging into a lower-class, aging group, many of whom moved here to live out our lives. Aging leads to inability to maintain properties whose minor and major upkeep costs rise every year while owners' incomes remains stagnant.

12 days ago

Keshia Washington There should more than 20 projects set aside by 2022 for the homeless population when many are facing this in a current pandemic.

13 days ago

It would seem that addressing the County's existing zoning ordinances and Comp Plan, specifically contradictory language in area Master Plans, that limits/halts development in the DEVELOPMENT AREAS, could have an immediate impact in affecting the housing needs. The Draft Housing Policy identifies this as 'significant barrier to the provision of affordable housing, yet this objective/strategy (#8) is not on the Implementation Priorities list, nor is it found in the matrix of strategy timelines. If this is not made a priority, then any progress made in other strategy categories will immediately be halted when up against ordinances or plans in the real-world. Furthermore, it seems reasonable that the County could meet the needs of the Housing Policy on a much narrower timeline by addressing this specific pipeline restricting issue.

There are other strategies which could flow from this action. Eg. The Housing Trust Fund could be used to marginally support infrastructure improvements which further benefit affordable housing needs, like extending public transportation opportunities.

13 days ago

I am for denser development in Charlottesville and Albemarle. If there were more housing, I could either live closer to UVA or have cheaper rent. The quality of life for lower-income people would improve even more. As for "Development Areas", it's fine to prioritize certain areas for growth, but I'm concerned limiting growth to certain areas will not be able to meet the demand for affordable housing, not to mention overcomplicate a situation that the free market might solve if zoning regulations were more generally relaxed.

13 days ago

Stop building in crozet There are to many houses already, Crozet has been ruined because of this growth. My assessment just went up \$33,000 .Everyone that lives in Albemarle are not WEALTHY. The county is pricing me out of my home.

16 days ago

I am concerned about more development in Crozet and 250. There has been dense housing built there with no corresponding infrastructure improvements. It has replaced what used to be a beautiful rural area with dense housing which is constantly growing, expanding, and threatening nearby rural areas.

16 days ago



Zane Kaminsky Social engineering has a negative effect on the quality of life. We live in the most equal and diverse society ever. While we are committed to equal opportunity, some are unwilling to accept the inevitable consequence, which is unequal outcomes. Thus, our equality and diversity inadvertently create an obsession with perceived injustice. The imposition of artificial remedies gives false comfort and only reinforces a mindset of victimhood.

The root cause is income inequality. Attempting to compensate by creating entitlements is simply a misguided attempt to redistribute wealth without generating true value.

16 days ago



Please, stop building. This place is unrecognizable from what it was 20, even 10 years ago. Traffic has become atrocious, new construction is off the charts and life here has become untenable with all the new residents. When is enough ENOUGH?

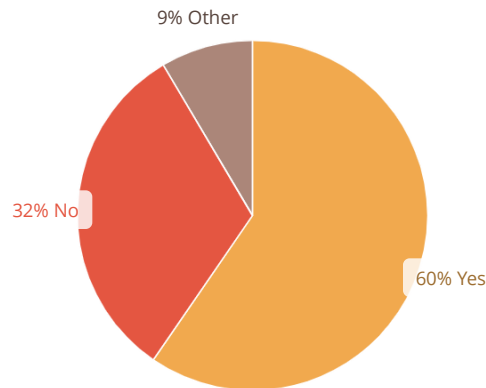
16 days ago



The county has created a blockade to homeownership in the dissolution of most of the county's mobile home parks! Likewise, by plunking low income-housing in blocks, we lose diversity and the ability of neighbors to support neighbors. Additionally, the caps placed on commercial use hobble entrepreneurs and places the bulk of commercial use space under the control of developers. I feel like a class action suit should be filed against the county for restricting residents' "right-to-earn" a living. It's because of this sort of artificial attachment of usage that we have lost much of what makes up "communities." Affordable housing is all fine and well, but with out attention to restrictions that hobble a person's ability to earn a living to sustain them in that place, it is a short-term bandaid at best. There is no "affordable" housing so long as a person's ability to earn a living is constantly stifled by punitive county restrictions. (Examples: The Airbnb cottage industry which became unsustainable in a matter of a few years with the implementation of the county's "transient tax"; our family business property that is zoned "residential", but which has always operated as a business, but is so restricted in its use as to make it unsustainable in its "special use" designation and unaffordable to TRY to have its zoning altered; Southwood Trailer Park - it is not a kindness to ask families who struggle to pay \$300 site rental to apply for exorbitant mortgages. Pipelines to homeownership for the poor are all but non-existent any more.)

17 days ago

Do the Housing Policy objectives and strategies appropriately address **the housing supply needs** of all current and future county residents?



47 respondents

-
- ☐

Albemarle County has already approved Southwood redevelopment, which will increase housing supply and provide many affordable housing units over the next decade--but to succeed, the project will need continued attention and funding. The plan should recognize this ongoing project by name.

9 days ago ⊕ 4 Agree
- ☐

2nd bullet sounds like public housing... Mixed income communities that include affordable homes for various income levels hold more social value than creating housing communities that risk becoming 'the place where lower income folks live'

6 days ago ⊕ 3 Agree
- ☐

Pat Meyer-Peterson would support exploring options county-owned land to develop a permanently affordable housing community, because currently the houses built to be affordable end up escalating in price soon thereafter. If the county owned the land, the home would stay more affordable

3 days ago ⊕ 1 Agree
- ☐

Ron Povich Land is one of the most expensive parts of new housing, so using county land for new developments would reduce the cost considerably and make housing more easily affordable for lower-income families.

The Daily Progress reported that many of the homes built to be "affordable" don't remain affordable for very long. So the money invested in their development is not a good investment to meet the goal. It is important to provide some housing that is affordable over the long run. The Thomas Jefferson Community Land Trust is a good example of the value of using county-owned land for housing development. The trust buys properties and builds homes of about 1500 sq.ft. costing about \$215,000, compared to the median sale price of \$403,000 for a home in C'ville. The buyer can resell the home at any time, but the trust has a 90-year lease on the property. Taking the land out of the cost of the home can reduce the cost of a mortgage by 20% to 40%, according to trust officials.

Land is 30% of the cost of construction, so I suspect that housing built on county land could stay affordable for a long time.

3 days ago ⊕ 1 Agree
- ☐

The Thomas Jefferson Community Land Trust is a good way to keep housing affordable long term. The land trust have built houses in Charlottesville. This could be done in Albemarle County to provide affordable housing here too.

3 days ago ⊕ 1 Agree

The Thomas Jefferson Community Land Trust is a good example of the value of using county-owned land for housing development. The trust buys properties and builds houses costing about \$215,000, compared to the median sale price of \$403,000 for a home in C'ville. The buyer can resell the home at any time, but the Trust has a 90-year lease on the property. Taking the land out of the cast of the home can reduce the cost of a mortgage by 20 to 40%, according to Trust officials.

3 days ago

[1 Agree](#)

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

[1 Agree](#)

If the county should develop a "permanently affordable housing community," AKA housing project, please take care that policies do not institute a financial cliff that makes it nearly impossible for renters to transition from supported housing into free-market housing. With current city policies, any person in the household over the age of 18 must contribute 30 percent of their income toward rent and utilities. While this is fair, it offers no opportunity for the kind of savings that would be required to pay utility or security deposits in the free market. And yet those who can afford a free market rental often take in a roommate (at no additional charge from the landlord) in order to save toward a future home purchase. Affordable housing policies should not tie people to generational subsidized housing.

9 days ago

[1 Agree](#)

I would like more explicit statements about walk-able/bike-able communities, not just access to public transportation, and inter-connected communities

2 days ago

Sonia Haimes a Housing Trust Fund enables many contribution to the Affordable Housing Project
what are the 10 yr goals? How many affordable houses will be built? Homes owned?Homes rented?
why are we talking about 'housing' instead of 'homes'?


3 days ago

Judy Zacharias I like the idea of using county land for new developments as land is one of the most expensive parts of new housing. Once this housing is built we then need to keep it affordable to a long period of time. I've heard the Thomas Jefferson Community Land Trust has a 90 year lease on the property of the affordable homes they build and sell.


3 days ago

Since land is an expensive part of new housing, I believe utilizing County-owned land presents a good option for keeping housing affordable in the long term. Some housing built to be "affordable" has only remained so for a short period and therefore is not a good return on investment. Housing Rehabilitation Zones could be particularly helpful to senior citizens who have difficulty maintaining their homes as their home ages, prices increase, and their income remains fixed.


5 days ago

 **Margaret Rose Byrne** Location near transit very important to make housing more affordable because it could eliminate need to own vehicle. Also, not everyone can or should be driving. Help environment at same time.


5 days ago

 Land is 30% of the cost of construction, so I suspect that housing built on county land could stay affordable for a long time.


5 days ago

 **Wayne Arnason** I like the idea of using County owned land to develop permanently affordable housing communities because land is so expensive in our county. This might involve the County having partnerships with developers which involve the county owning parcels of land for permanently affordable housing within larger multi-income developments.


5 days ago

 **Jennifer Gaden** I would rather see affordable housing in mixed communities rather than a separate "ghetto" of affordable housing.


6 days ago

 None of this language "encouraging, exploring, allowing, incentivizing" shows any commitment to policy changes and providing the necessary funding to make this plan a reality.


6 days ago

 The County uses WWII zoning language to describe how designated areas are Rehabilitation Zones when we know that mixed use development is the most successful neighborhood model.


7 days ago

 **Kellen Renner-Thomas** While it is good to understand that the population is expected to increase, there are already redevelopment projects helping to create affordable mixed income neighborhoods to address this. The Southwood Redevelopment in the County as a partnership between Habitat for Humanity and other general contractors is a model for how to prioritize affordable housing while continuing to meet the increasing need of all housing. The Southwood Redevelopment should be named as a priority for the county and used as a model for future development.

7 days ago

 **Chris Henry** I would like to see much more specific details and commitments on incentives for developers to create new supply. Additional regulation will have the opposite effect desired.


15 days ago

 I'm not sure why "permanent affordability" is the holy grail here. Overall, the draft plan is not balanced between permanent affordability and wealth creation through homeownership. Equity starts with home equity.

15 days ago

 TO MANY ALREADY

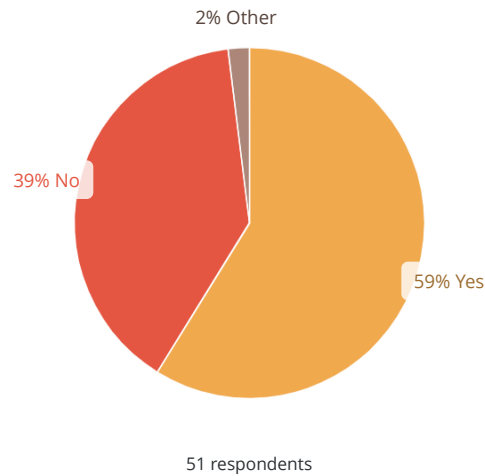
16 days ago

 **Zane Kaminsky** It reads like it was prepared by a greedy developer.

16 days ago

- ☐ I see nothing in the report that addresses the pressures that increased housing will place on present infrastructure. Schools and roads are already crowded. Adding more affordable housing will increase those pressures without corresponding increase in tax dollars. That means that people already living here will see a relative increase in property taxes to support those moving in. This will need to be addressed.
- 16 days ago
- ☐ It should be assumed that increased housing will increase pressure on the infrastructure, but that's not for the Housing Policy to address. That's a need that other constituent's in the County should account for. Let the Housing Policy speak to the one issue.
- 13 days ago [1 Agree](#)
- ☐ Suggest future needs for housing be via private sector with incentives from county (tax reductions, lower permit costs.etc), if needed.
- 17 days ago
- ☐ I do not know
- 17 days ago

Do the Housing Policy objectives and strategies appropriately address **the housing cost needs of low-, moderate-, and middle-income households** living or desiring to live in Albemarle County?



I would like to see a focus on the income of the buyers/renters in affordable housing, instead of just the cost of the housing. Higher-income buyers can snap up "affordable" units more quickly than folks who require specialized mortgages, which renders the current affordable proffer system less effective. Daily Progress recently reported that only ~50% of affordable units have actually been purchased by low-income homebuyers.

14 days ago

[3 Agree](#)

You need to spell out what the program would be under 2304. Cut and paste solutions won't address the local shortage. In particular, I'm very concerned that the draft policy focuses on what it costs to rent or buy and not on the income of the renter or buyer. If we truly want an Albemarle that is accessible for all, that provides opportunities for our workforce to live here, we need to make sure that any unit that counts as affordable is rented to or originally sold to someone at less than 80% AMI.

Also, the County needs a trust fund and should commit to funding it at levels consistent with the City's annual contribution.

15 days ago

[2 Agree](#)

Chris Henry The housing trust fund should specifically state that it will be housed for housing choice vouchers.

15 days ago

Robert Tupelo-Schneck I think the most important thing is more housing. Getting the private sector to build more market-rate housing will help with affordable housing as well.

16 days ago

[2 Agree](#)

Housing trust funds are being used to encourage the building of affordable, low-income housing in over 800 localities across the U.S. and would offer a tremendous benefit to Albemarle County. In addition, having a dedicated funding source is fundamental to the success of such a trust fund and I look forward to seeing a written ordinance detailing the funding and use of such a trust.

4 days ago

[1 Agree](#)

tom Eckman We need to incentives homes or rental units for 50% AMI and lower . Too many people are struggling and have to live out of the county.

6 days ago

[1 Agree](#)

In my neighborhood, the proffered "affordable" units have been purchased over the past 10 years by graduate students, and not first-generation homebuyers. As those student finish school and move on, the home prices have jumped far beyond the "affordable" range. An affordable housing proffer doesn't work without some restriction. The best plan I know of is the Habitat for Humanity model, which pre-selects qualified buyers in a below-median income range and structures the loan so that the buyer is very likely to stay in the home. No flipping or rentals!

9 days ago

[1 Agree](#)

incentivize private sector to meet needs

17 days ago

[1 Agree](#)


Chris Henry Agree. We cannot regulate our way to more housing at all income levels. We must "incentivize" it.

15 days ago


Pat Meyer-Peterson Having developers offer their plans to leverage the money in an Affordable Housing Trust Fund as part of a response to a county RFP could create competition among developers, and result in better decisions by staff for creating more affordable units.

2 days ago


3 days ago

 **Janie Eckman** I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.


3 days ago

 **Janie Eckman** Senior citizens especially need assistance in maintaining their homes, as prices rise while their homes age and they are living on limited retirement incomes. Housing Rehab Zones could help with this problem.

3 days ago


 **Janie Eckman** Land is one of the most expensive parts of new housing, so using county land for new developments would reduce the cost considerably and make housing more easily affordable for lower-income families.

3 days ago


 **Ron Povich** More than 10,000 of the County's renter and homeowner households are paying more than the recommended 30% of income towards housing costs. While high housing costs impact households across the income spectrum, households with the lowest incomes struggle to afford housing the most. Currently, 38% of low-income homeowners and 59% of low-income renters pay one-half or more of their income for housing, forcing them to make difficult choices between paying for food or medical care and keeping a roof over their heads. Some of the key ways the housing policy will meet the housing affordability challenge include:

- increasing the supply of long-term affordable and workforce housing options;
- developing and implement an Affordable Dwelling Unit Program under Virginia Code Section 15.2-2304.;
- establishing a Housing Trust Fund; and
- reducing regulatory barriers to affordable and workforce housing production


3 days ago

 **Judy Zacharias** A Housing Trust Fund with a dedicated revenue stream to fund it would go a long way to solving our affordable housing crisis in Albemarle County.

3 days ago

 Having a dedicated source of funding is important for the success of a Housing Trust Fund. I would like to see a written ordinance to: define dedicated funding sources, have a description of the funding uses and say who it will serve and how funds are granted.

3 days ago

 It's estimated that \$30,000 of public money is needed to build an affordable unit of housing at 60% of AMI. Add in the 8.5% of the \$30,000 (the leveraged money that's typically available with a county Housing Trust Fund) and you get \$285,000 of investment to build a housing unit. That could provide a truly affordable home for a resident of our county.

3 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

5 days ago

Land is 30% of the cost of construction, so I suspect that housing built on county land could stay affordable for a long time

5 days ago

Wayne Arnason I love the Housing Trust Fund idea but the devil is in the details. let's get an ordinance written that specifies the sustainable sources of funding for this idea and the uses towards which the money can be directed.

5 days ago

tom Eckman Money and land bought with a long term Affordable Housing Trust fund can be used to leverage developers to compete for projects that yield more affordable units. Land is 30% of the cost of construction, so I suspect 30% of the units could be affordable for a long time.

6 days ago

tom Eckman Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county! I support a housing trust fund and hope the staff could use it wisely to create more units

6 days ago

It does not appropriately address need because it does not detail the level of commitment to these needs, ie. the level of funding for a HTF, and which regulatory barriers are able to be dismantled and what the political and community support is to do that.

6 days ago

Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. This is a strong reason to institute a well and continually funded Affordable Trust Fund in Albemarle County

6 days ago

the word 'appropriately' is the problem with this statement... Appropriate to whom and for what purpose. Appropriate to insure a supply of affordable housing for various income levels?

6 days ago

The policy needs to propose a revision to the PROFFER POLICY that has failed to support low-income families in purchasing homes in Albemarle County. House price is not the only facet of home affordability-- we need to be looking at the income/AMI of the owner/renter. Right now we provide so many loopholes for developers, such that we are seeing NO affordable housing units in developments like Old Trail. This reflects a serious lack of affordable housing prioritization on the part of Albemarle County. I'm glad to see the County is beginning to take

steps to remedy this huge problem. Let's get these proffers revised.

7 days ago



I would like to see elements highlighting the future phases of Southwood highlighted as a priority project.

7 days ago



Kellen Renner-Thomas The county should revise the proffer model that focuses more on community wealth-building than simply an increased supply in "affordable housing." In October the Daily Progress reported that half of proffered affordable housing homes in Albemarle have been bought by higher income earners. This needs to be addressed and revised.

7 days ago



I'm surprised that Southwood is not mentioned by name. I would also add that I would like to see a clear commitment to MATCH the City's affordable housing through the Albemarle County Housing Trust Fund as we are all in this together.

8 days ago



Virginia Roy Aging residents cannot keep up their homes and maintain their value and livability without some resources made available. Their incomes remain stagnant while their homes deteriorate and require more costly upkeep.

12 days ago



Zane Kaminsky Subsidizing development at the expense of the community is not effective. It's about the same as a poorhouses, rent controlled apartments, and urban renewal,

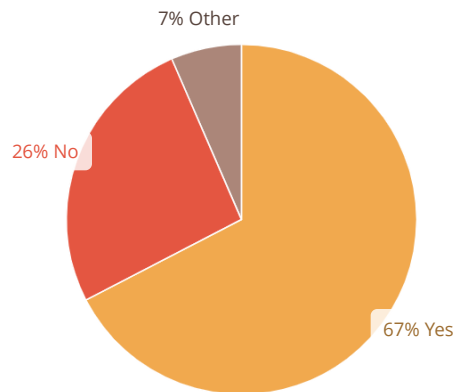
16 days ago



I don't know

17 days ago

Do the Housing Policy objectives and strategies appropriately address **the need to preserve existing housing** in Albemarle County?



46 respondents

-
- ☐ A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehabilitate their homes.
6 days ago [3 Agree](#)
 - ☐ **Sonia Haimes** A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.
3 days ago [2 Agree](#)
 - ☐ **Christopher Fuller** Allowing construction of detached accessory units would allow residents to tap into more of their lot value to keep rent lower in the main house and the accessory unit.
11 days ago [2 Agree](#)
 - ☐ **Janie Eckman** A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.
3 days ago
 - ☐ **Ron Povich** A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.
3 days ago
 - ☐ **Judy Zacharias** Again I'm a fan of the Housing Trust Fund as it could be a source of zero-interest loans for seniors to do needed repairs on their homes.
3 days ago
 - ☐ A housing fund could help low income seniors homeowners make needed home improvements to their homes with no interest loans.
3 days ago
 - ☐ A housing trust fund could also be used to support zero-interest loans for low- and moderate-income homeowners, particularly seniors who frequently struggle with this issue.
4 days ago

A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!

Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.

5 days ago

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I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

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5 days ago

A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes.

5 days ago

A housing trust fund could supply zero interest rehabilitation

7 days ago

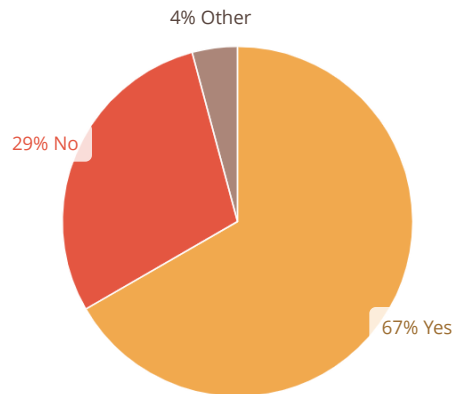
Chris Henry The rental inspection district will turn into a regulatory and administrative boondoggle. If a neighborhood is designated, are we saying it is blighted? How would a neighborhood be removed from such a designation? Who will administer? Are inspectors going to start demanding entry to private property to judge if it is up to standard?

15 days ago


Add Encourage age or income qualified renters to get subsidized energy efficiency upgrades, at no cost to owners but with their permission, through LEAP.

16 days ago


Do the Housing Policy objectives and strategies appropriately address **the need to increase community engagement** in housing issues?




48 respondents

-
- 


Robert Tupelo-Schneck Be careful to ensure that "community engagement" does not come to mean "empowering neighbors to say no to any growth near them". The people who want to say no will always be overrepresented in any community process; it's important to keep the overall needs of the whole county in mind, and not give a NIMBY veto to everything via community process.

16 days ago 👍 6 Agree
- 


Absolutely! This is already an existing issue, and we've seen it play out in the real-world recently.

13 days ago
- 


tom Eckman Having a Housing Advisory Committee with residents as members could help assure that the money in a Housing Trust Fund gets used for the people who need it the most (e.g., low-income renters with incomes at 60% AMI and below).

6 days ago 👍 5 Agree
- 

Judy Zacharias I think it is important to have the Housing Advisory Committee to have a diverse membership, particularly those in our community who struggle to find affordable housing. It is important to have these voices heard and this increases the likelihood that the money in the Housing Trust Fund gets used by people who need it the most.





3 days ago 👍 2 Agree
- 


Establishing a standing Housing Advisory Committee would be most helpful if it included diverse members that gave input about funding needs (for low income residents).

3 days ago 👍 1 Agree
- 


A housing Advisory Committee with diverse representation, including low- and moderate-income residents, could provide information about changing priorities and help insure that money in a Housing Trust Fund gets used by those in our community who need it the most (ie. those with incomes at or below 60% AMI).

4 days ago 👍 1 Agree


-  A standing Housing Advisory Committee should represent the whole community, most especially residents who need affordable housing.
- 7 days ago 👤 1 Agree
-  **Sonia Haimes** Having a Housing Advisory Committee with residents as members could help assure that the money in a Housing Trust Fund gets used for the people who need it the most (e.g., low-income renters with incomes at 60% AMI and below).
- 3 days ago
-  **Janie Eckman** Having a Housing Advisory Committee with residents as members could help assure that the money in a Housing Trust Fund gets used for the people who need it the most (e.g., low-income renters with incomes at 60% AMI and below).
- 3 days ago
-  A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.
- I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.
- Housing Trust Funds are being used to incentivize the building of more affordable low-income housing units in over 800 cities and counties across the US. This definitely is needed in our county!
- Having a dedicated source of funding is important for the success of a Housing Trust Fund. I look forward to seeing a written ordinance to define dedicated funding sources, provide a description of the uses of the funds, and indicate who it can serve and how funds are granted.
- 5 days ago
-  A standing Housing Advisory Committee with diverse representation could provide information about changing priorities for new housing as communities and residents change over time.
- 5 days ago
-  We need a standing Housing Advisory Committee with diverse representation to provide information about changing priorities for new housing as communities and residents change over time.
- 6 days ago
-  These goals largely are passive; how about adding an active component of engaging the community and soliciting input through active rather than passive means
- 6 days ago
-  I think it is important to find ways to invite/ensure the engagement of the least advantaged residents in community engagement in housing issues. Their concerns need to hold equal weight alongside those with more resources and experience in these types of processes.
- 7 days ago
-  I know that submitting surveys like these will create barriers to many in Albemarle County. I recommend explaining those housing reports in smaller settings utilizing community spaces that people trust (schools, churches, etc).
- 8 days ago
-  **Chris Henry** The county does not need a HAC. It has staff in a housing office and equity and inclusion office. Give this staff the resources they need to administer the plan and provide reporting. Community engagement can be sought through the normal, robust CAC channels.
- 15 days ago

 Each magisterial district should have targets for affordability. Let's set these targets and let the CACs in each community come up with a plan to hit those targets.


15 days ago

 Be careful of giving the CACs more power. They have already over-stepped from advisory into assumed regulatory. We've seen them enact language that has been limiting.


13 days ago

 These plans don't feel like enough. A website with data about each multifamily rental property's condition, recent improvements and the like would be more specifically useful.


16 days ago

 **Zane Kaminsky**
Just what we need, another bureaucratic committee.

16 days ago

 There will need to be much more outreach--coming to homeowners association meetings rather than just posting on county website. Current homeowners need to be incentivized to have any kind of buy-in to this.

16 days ago

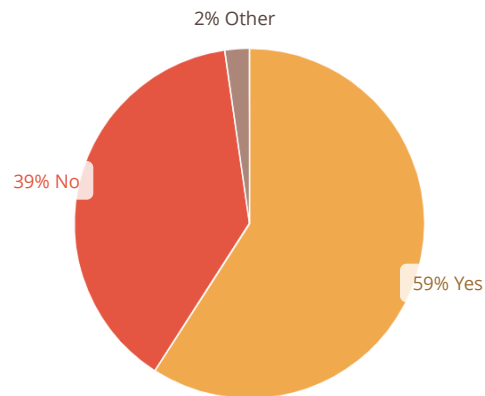
 Don't waste money on advisory boards and reports...just give private sector incentives to maintain/improve properties

17 days ago


 MAYbe

17 days ago


Do the Housing Policy objectives and strategies appropriately address **the need for fair and equitable access to opportunities** in housing issues?




44 respondents

-
- 


Christopher Fuller By-Right Zoning must be repaired and/or synched with the comprehensive plan, or all of these plans and policies will be limited to a couple do-gooder developers' projects.

11 days ago [1 Agree](#)
- 


Chris Henry The Equity Assessment and Affordable Housing Impact Statements will create additional administration and add cost to both housing producers and county staff. If these "tools" do not have teeth, I question their value. If the do get "teeth", this is a very slippery slope.

15 days ago [1 Agree](#)
- 

Zane Kaminsky The focus should be on creating a sustainable process not on creating guaranteed outcomes.

16 days ago [1 Agree](#)
- 

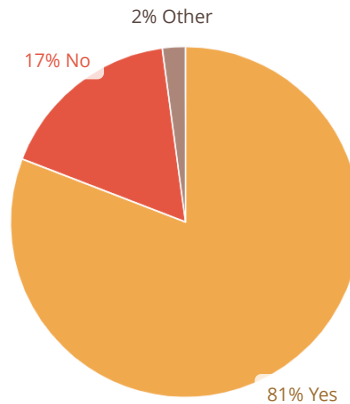
Be careful of an equity impact tool... it is the kind of thing that sounds great, but that ultimately could raise the cost of housing. Anti displacement guidelines on the other hand are a great tool.

15 days ago
- 


Maybe


16 days ago
-


Do the Housing Policy objectives and strategies appropriately address **the housing needs of persons experiencing, or at risk of experiencing, homelessness, seniors, and those with disabilities?**





47 respondents

-  This is a critical need. Many seniors can't find accessible homes or rental units in our area. This is especially true for elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population


6 days ago [🗳️ 4 Agree](#)
-  **Judy Zacharias** This is very important. I know some low-income seniors who have few options for housing and are paying over 50% of their income on housing and working to try to make ends meet.

3 days ago [🗳️ 2 Agree](#)
-  **Margaret Rose Byrne** Plan appropriately emphasizes a critical need. The homeless, elderly, and disabled have special needs, and also special gifts. Reasonable accommodations are critically needed on this issue.

5 days ago [🗳️ 2 Agree](#)
-  The most vulnerable populations for affordable housing are seniors (a rapidly growing group) and families with children. Safe AND well built housing should be a priority. Folks can accommodate square footage if it is safe and well designed and well built.


7 days ago [🗳️ 2 Agree](#)
-  **Sonia Haimes** I know that there are some affordable and accessible units available specifically for seniors, but the last I heard there were 77 families on the waitlist for one of them. How many of them will die before there is a place for them to live in our county? The wait list for a housing choice voucher is so long, it has been closed for several years. And then the need for housing for seniors will only get worse. JABA says that by 2024 25% of our population will be over 65!

3 days ago [🗳️ 1 Agree](#)

 **Jamie Eckman** This is a critical need for our county. Even seniors with a good income can't find accessible homes or rental units in our area. This is especially true with regard to rental units for low-income seniors, many of whom are elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population

3 days ago


 1 Agree

 **Ron Povich** Collaborate with The Haven to address the need of people who are experiencing, or are at risk of experience homelessness, including people with disabilities. Housing is the key solution to the issue of homelessness.

The wait list for a housing choice voucher is so long, it has been closed for several years. And then the need for housing for seniors will only get worse. JABA says that by 2024 25% of our population will be over 65!


3 days ago

 1 Agree

 The county needs housing for seniors and housing choice vouchers would provide them with affordable homes. Especially as the number of seniors in the area are increasing.

3 days ago

 1 Agree

 A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.


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5 days ago

 1 Agree

 This is a critical need for our county. Even seniors with a good income can't find accessible homes or rental units in our area. This is especially true with regard to rental units for low-income seniors, many of whom are elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population.


5 days ago

 1 Agree


 **Zane Kaminsky** While we should certainly accommodate those that are truly in need, we should not be making arrangements for permanently looking after those that are otherwise capable.

16 days ago

 1 Agree

 i know that there are some affordable and accessible units available specifically for seniors, but the last I heard there were 77 families on the waitlist for one of them. How many of them will die before there is a place for them to live in our county?

3 days ago

 This is a critical need for our community. Many seniors cannot find accessible homes or rental units in our county and this is particularly true for low-income seniors. The affordable and accessible units that do exist have lengthy waiting lists and the wait list for housing choice vouchers has been closed for several years. Additionally, chronically homeless individuals (some of whom are seniors as well) need options for permanent housing rather than relying on temporary assistance that does not allow for stabilization of the issues that often contribute to homelessness in the first place (ie. mental and physical health issues, ability to find and maintain employment.)

4 days ago



Margaret Rose Byrne Someday all of us, unless we die young, will become old. Let our elders and people with disabilities live affordably and accessibly, as you will someday want some future County government to help you. My husband and I solved our housing problem, but I am concerned about the people waiting for accessible and affordable homes.

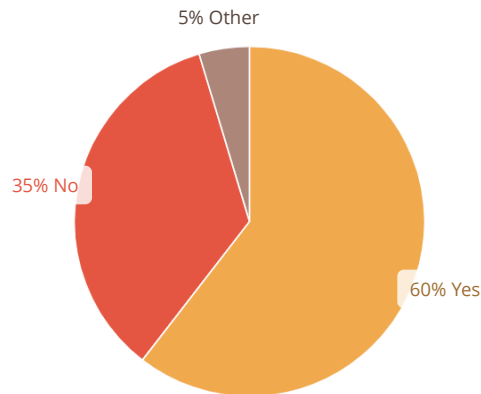
5 days ago



tom Eckman A Housing Trust Fund could be a source of zero-interest loans for low-income seniors to rehab their homes. This is a critical need for our county. Even seniors with a good income can't find accessible homes or rental units in our area. This is especially true with regard to rental units for low-income seniors, many of whom are elderly women living alone. We need more rental units that are accessible, affordable, and safe for that special population.

6 days ago

Do the Housing Policy objectives and strategies appropriately address **the need to create sustainable communities?**



43 respondents



Chris Henry 1) The housing policy should specifically link the creation of affordable/workforce housing to transit options in preferred development nodes, and then couple this with increased transit and bike/ped infrastructure investments. The highest density of housing should be planned for at these strategic nodes like Rio/29 Small Area Plan.

2) The plan should recommend specific real estate tax abatement in exchange certain outcomes like sustainability or enhanced affordability. The City of Charlottesville currently provides an Energy Efficiency tax incentive for commercial buildings that could be modeled after and built on.

15 days ago

[4 Agree](#)



As you increase housing, particularly dense housing, you increase the amount of paved parking and road surfaces in relation to natural surfaces. This creates environmental stresses with rain run-off and erosion leading to silting in rivers and streams. That is already happening to the degradation of water ways in the county.

16 days ago

[2 Agree](#)



These goals don't seem to have any operational measures. I would suggest a commitment of public dollars to expand public transit would actually improve the affordability of living further from job centers. And making a policy of rental unit standards would make safe and decent units a guarantee rather than a goal.

6 days ago

[1 Agree](#)



Don't force solar panels and other sustainable things on current landowners

16 days ago

[1 Agree](#)



Expansion of broadband and public transportation are an important component of environmental sustainability as well as equity within our community. Energy efficiency represents a critical component of affordable housing as energy cost are part of housing cost.

4 days ago

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5 days ago

I believe you need to explicitly name Southwood in your Plan, since this is a community the County is focusing on right now.

7 days ago

I think more could be done to expand access to transportation and make that transportation something that is convenient, reliable, and dignified. This is strongly related to opportunities for people and a sense of belonging. Broadband service should be high priority considering the importance of access to this over the course of the pandemic. Inequities in this area do not serve society in general and only keep people behind/stuck. In other words, not sustainable.

7 days ago

Sustainable must be attainable. Mixed income and affordable housing makes the County sustainable. Let's say that explicitly in this section.

15 days ago

Add: For many seniors, bathtubs are unsafe, and walk-in showers are as necessary as grab bars.

16 days ago

Zane Kaminsky All of this will invite those that will take more from the community than they will contribute..

16 days ago

You cannot have a sustainable community without the right to earn a living wage within those same communities. Commercial zoning and restrictions on one's ability to earn a living must stop!

17 days ago

What else would you like to share with the Board of Supervisors about the Draft Housing Policy?



To be effective a Housing Trust Fund needs an annual supply of money to support useful development projects that may become available, as well as to be able to issue RFPs for projects that the county may want to propose to meet specific current needs. Establishing a Housing Trust Fund is a good move, but it is not enough to improve our housing crisis. Funding the Housing Trust Fund must be done as well to make its benefits a reality. That should not wait another year.

3 days ago

3 Agree



Access to affordable housing is more than simply inexpensive homes (price alone). Albemarle needs affordable housing close to the public services utilized by lower income workers such as public transportation and proximity to shopping. Albemarle County's support for the Southwood Mobile Home Park can serve as a model for development of sustainable mixed income communities of safe, sanitary and affordable housing built with access to public service. The County needs to reinforce its support for this effort by creating regular stimulus funding linked to specific performance standards to assure that the overall goals are achieved.

6 days ago

3 Agree



The policy should explicitly name that it seeks to match the City's commitment to affordable housing via the Albemarle County Housing Trust Fund which the County is planning to create through this new policy.

7 days ago

3 Agree



Barrbara J. Fried Our commitment should be based on what is right for us, not on the City's agenda.

2 days ago



Robert Tupelo-Schneck To repeat: build more housing, including and especially market-rate housing; and avoid letting hyperlocalized community input and review become a veto point where people who bought their housing already get to say no to any new growth.

16 days ago

3 Agree



A Housing Trust Fund with regular annual funding can provide incentives to developers, so they include affordable homes or rental units in the mixed-income developments they build.

I heard that County Affordable Housing Trust Funds on average leverage \$8.50 of outside money for every \$1 of fund money invested in a housing development. That sounds like a great investment to me.

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5 days ago

1 Agree

I see a lot of theory but not much practical consideration of how the policy affect current owners and environmental issues. I particularly worry about those who have moved here in the last 10 years and already have high mortgages. As dense housing is wedged into existing growth areas, the current housing will lose value if increased infrastructure is not considered. Growth areas are a good idea, but how housing is placed into the growth areas needs to be considered. Squeezing high-rise, densely populated structures beside present development of single family dwellings needs to be avoided. Until we have a better public transit system the reality of how increasing auto traffic and surfaces to accommodate the cars (parking and road) will put undue environmental pressure on our previously natural space. I want my children to be able to afford to buy a home here, but I want them to live in a place that is not blighted by sprawl. I have observed the Tidewater area and the DC area grow without accompanying growth in infrastructure and I fear that the Charlottesville area is doing the sam.

16 days ago

[1 Agree](#)

Judy Zacharias We want county residents who have diverse income levels not just upper middle and high income individuals. Our young people grow up here in the county and then can't afford to remain in our community if they want to be out on their own. We need housing for all our residents that they can afford and now is the time for action. A Housing Trust Fund with a dedicated revenue source would a giant step in the right direction for Albemarle County.

3 days ago

tom Eckman Defining the people and uses for the money in an affordable housing trust fund assures that the money gets used for low income people who need it the most. (60% AMI and below)

Having dedicated sources of funding is important for the success of a Housing trust fund. I look forward to a written ordinance to define dedicated funding sources, description of its uses, who it can serve and how funds are granted.

It is estimated that \$30,000 of public money is needed to make an affordable unit at 60% AMI. $30,000 + (30000 * 8.5) = \$ 285,000$. "Most housing markets that I am familiar with, the development costs range from \$120,000 on cheap side to \$280,000 per unit." (Michael Anderson)

6 days ago

This Draft Housing Policy is by name not an Affordable Housing Policy. It is clear by the naming that the commitment to Affordability is still negotiable, and it has no financial or concrete commitments to proven ways to create affordable units that are safe, decent, and long-term affordable and accessible. I would like to see a Policy that is written in collaboration with affordable housing experts to incorporate actionable items and commitments of public dollars. Albemarle must do this to continue to be a reputable regional partner, when Charlottesville is much further along in these discussions and policies.

6 days ago

emphasize the Affordable Housing Trust Fund

The plan should propose a revision to the proffer policy that has failed to support low-income families from purchasing homes in Albemarle County .

7 days ago

I really appreciate all the attention to detail and care that has gone into drafting a housing policy. I would like to see Southwood named explicitly as a priority project as I believe it meets lots of the names goals in this draft.

8 days ago

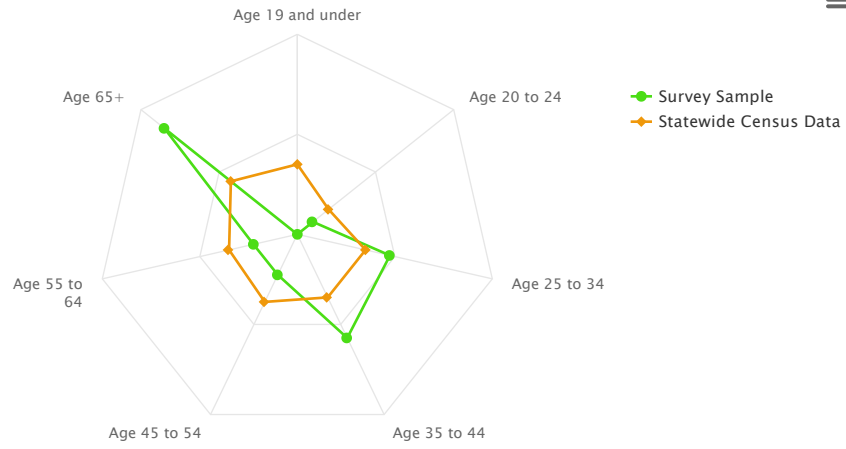
- Christopher Fuller** Specific notes on specific paragraphs in the draft housing document:
- Strategy 2b -
 1. I would add a fourth action step or simply link the second action step to strategy 8B talking about zoning. Waiving lot frontage requirements is a lever not mentioned in either section.
 2. Perhaps some of the water and sewer connection fees could be reduced for units that will be permanently affordable? Those fees are around 10% of the cost of building an affordable unit
 - Strategy 8b, action step #3 -
 1. Don't forget to review the lot frontage requirements as well, they are nonsensically high in R-1 and R-2 in the development areas, and should not be demanded higher than 40 ft, as the road and pipes under that street are a large cost to the developer and a future maintenance liability.
 - Recommendations -
 1. Strategy 8b is left out of the recommendations. Please put zoning reform and repair in the recommendations or developers will lack the necessary tools to build affordable housing.
- 11 days ago
- Chris Henry** This plan has many positive attributes and is a step in the right direction for Albemarle County. Overall there needs to be more specifics on the additional density in exchange for a large increase in affordability expectations to avoid further limiting housing supply in the county. Additional, the plan is almost silent on the synergies between affordable/workforce housing, transit and bike/ped infrastructure. This could easily be an entire additional section of the plan.
- 15 days ago
- Need more accessible roads/bypass to accommodate the number of people living in the houses being added to the community
- 17 days ago

Have you been involved in creating the Draft Housing Policy?

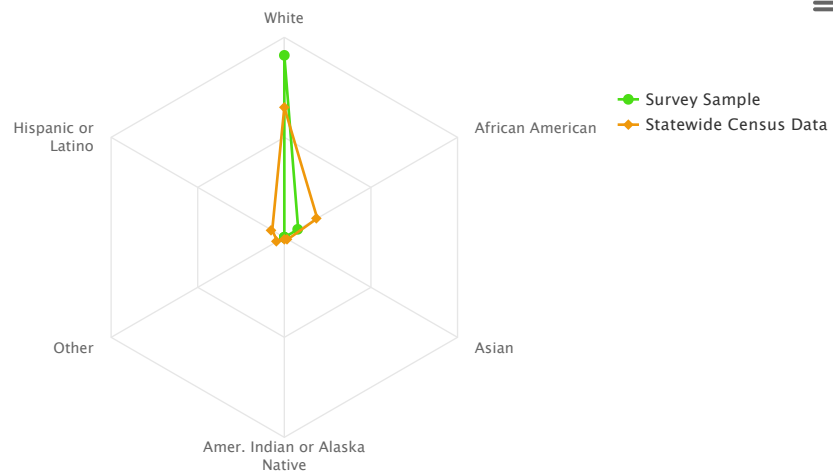
86%	No	25 ✓
10%	Yes - I participated in another way	3 ✓
3%	Yes - I attended a Housing Albemarle conversation	1 ✓
3%	Yes - I participated in the Stakeholder Workgroup	1 ✓

29 Respondents

What is your age?



What is your race/ethnicity?



What is your gender?



Male



Female

Survey Sample
Statewide Census Data

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