Planning for Affordability – A Regional Approach

July 7, 2021
Fluvanna County

Christine Jacobs
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Thomas Jefferson Planning District Commission

Thomas Jefferson Planning District Commission

AGENDA

July 7, 2021

1 **CENTRAL VIRGINIA REGIONAL HOUSING PARTNERSHIP**

Year in Review

2 **PLANNING FOR HOUSING AFFORDABILITY TIMELINE**

2018 - Present

3 **KEY TAKE- AWAYS**

Regional Housing Data, Fluvanna County Data

4 **REGIONAL HOUSING PLAN**

Overview

5 **FLUVANNA COUNTY CHAPTER**

Overview

6 **Q&A**

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CENTRAL VIRGINIA REGIONAL HOUSING PARTNERSHIP

YEAR IN REVIEW

1

AFFORDABLE HOUSING LOCATOR

PorchlightVA.org

PORCH LIGHT VA
Central Virginia Affordable Housing Locator

2

RENT AND MORTGAGE RELIEF

Administered $1.8 Mil Emergency Rent and Mortgage Relief

3

EDUCATIONAL WEBINARS

Fall 2020 and Spring 2021 Online Panel Discussions – Housing Affordability

4

CVRHP STRATEGIC PLANNING AND SUSTAINABILITY

Grant research, applications, planning, budgeting, fundraising

5

REGIONAL HOUSING PLAN

Planning for Affordability – A Regional Approach

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PLANNING FOR HOUSING AFFORDABILITY

2018 - PRESENT

FUNDING

2018

- VA Housing $100,000 Grant
- Contracted with PES for Regional Housing Study and Needs Assessment

RESEARCH

2019

- Regional Housing Summit -OMNI
- Regional Study Completed
- Convened CVRHP
- Focus Groups, Regional Survey, Stakeholder Meetings, Research

DRAFTING

2020

- Monthly Meetings with Strategies and Analysis Committee
- Drafted Individual Locality and Regional Chapters

PRESENTING

2021

- Draft Plan Completed
- Plan Recommended to TJPD Commission for Adoption
- Present Chapters to Jurisdictions as requested

SUPPORTING

2022

- TJPD Commission Consideration for Adoption
- Support Jurisdictions with Planning for Affordability

3

KEY TAKE- AWAYS

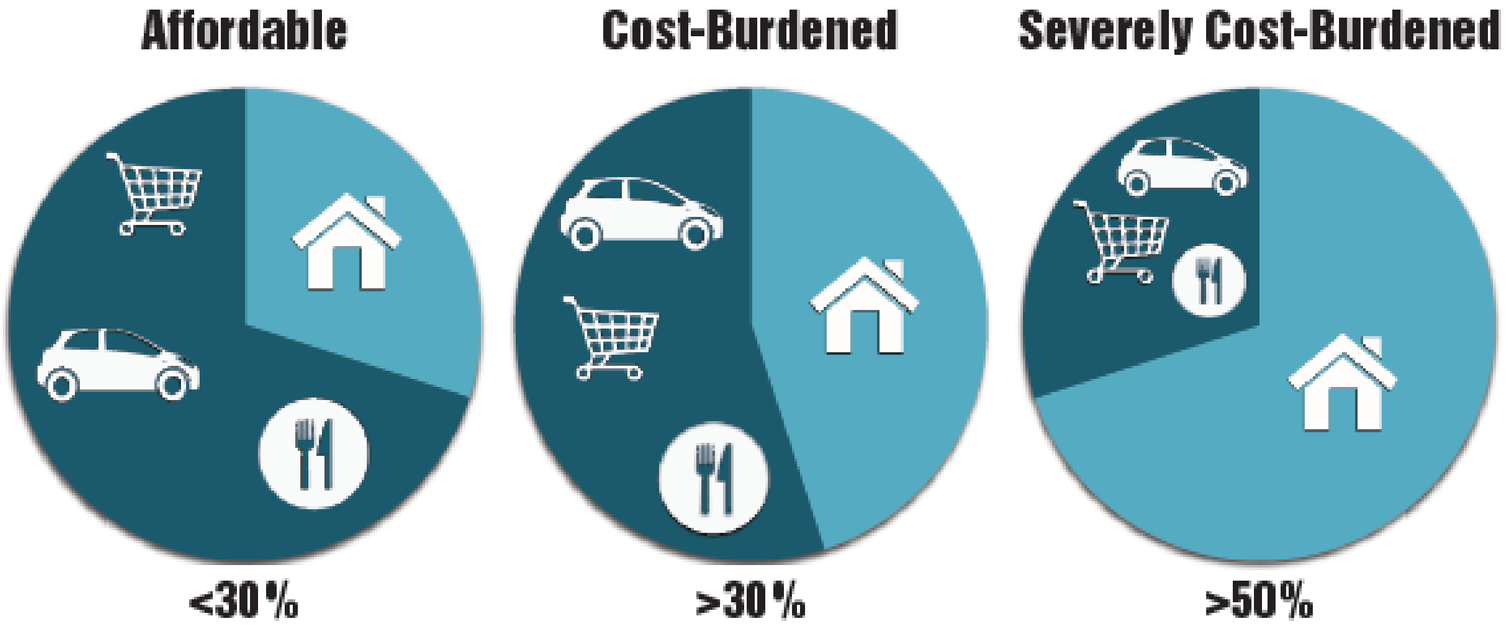
Regional Housing Data,
Fluvanna County Data

KEY TAKE-AWAYS

REGIONAL HOUSING DATA

Defining Affordability

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



KEY TAKE-AWAYS

REGIONAL HOUSING DATA

Rental

8,990 Urban Renters pay more than 30% of their incomes for housing costs

- **4,040** pay more than 50%

2,000 Rural Renters pay more than 30% of their incomes for housing costs

- **940** pay more than 50%

By 2040 14,580 Rental households in the region will be cost-burdened

Homeownership

2,560 Urban Homeowners pay more than 50% of their incomes for housing costs

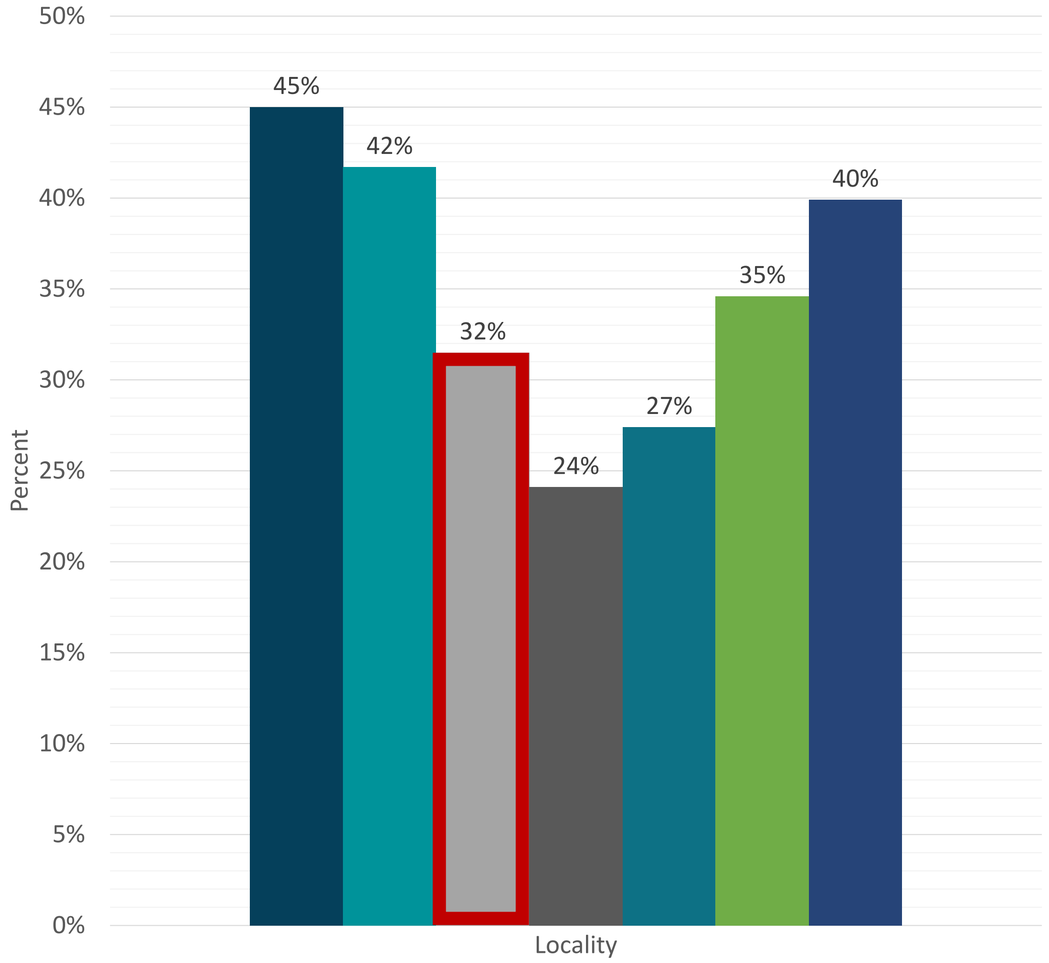
2,860 Rural Homeowners pay more than 50% of their incomes for housing costs

By 2040 6,680 Homeowner households in the region will be cost-burdened

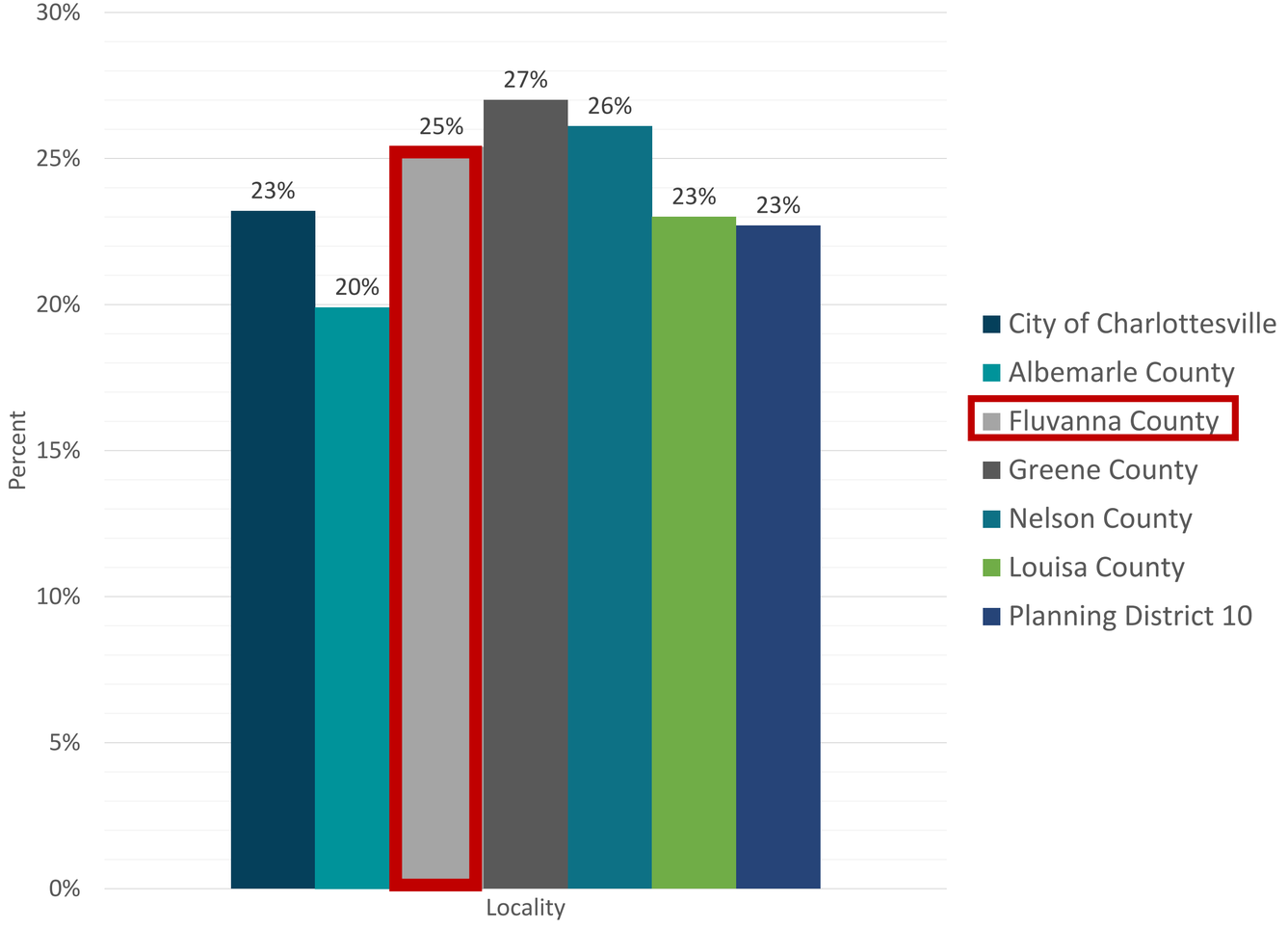
KEY TAKE-AWAYS

REGIONAL HOUSING DATA

Percentage of Cost Burdened **Renters** (>30%) in Region 10 by Locality



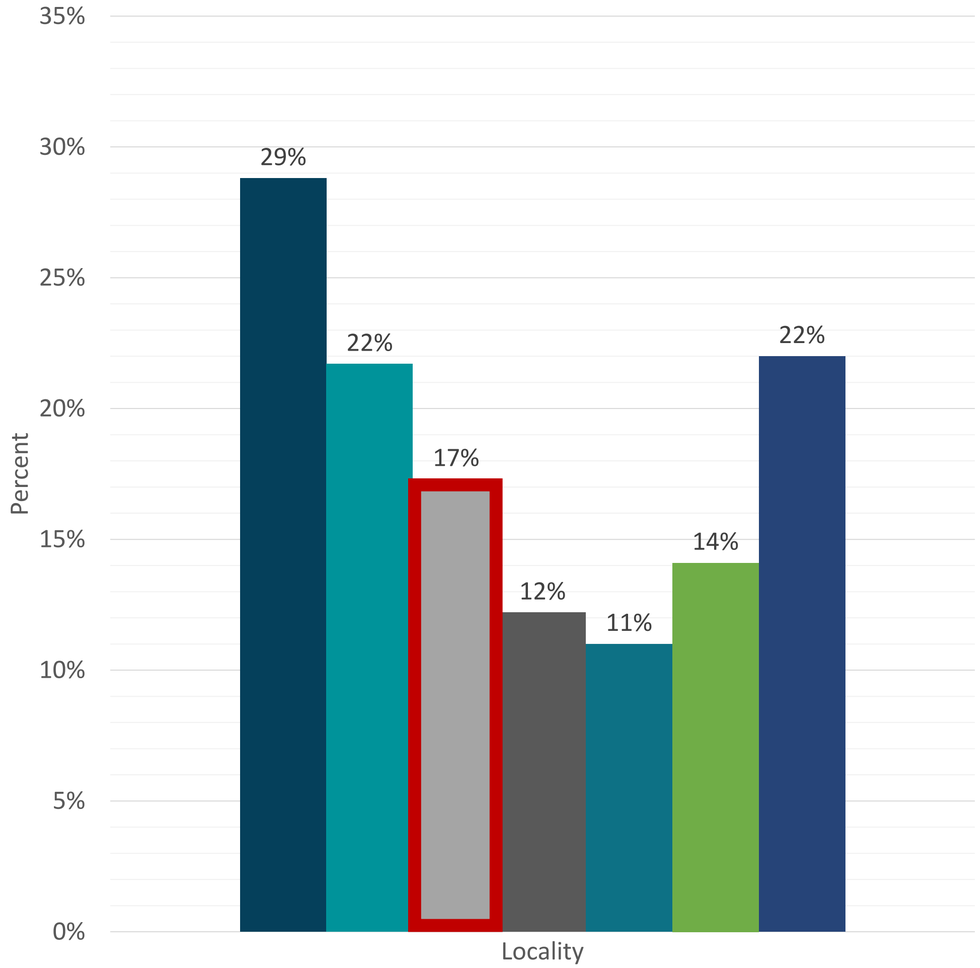
Percentage of Cost Burdened **Homeowners** (>30%) in Region 10 by Locality



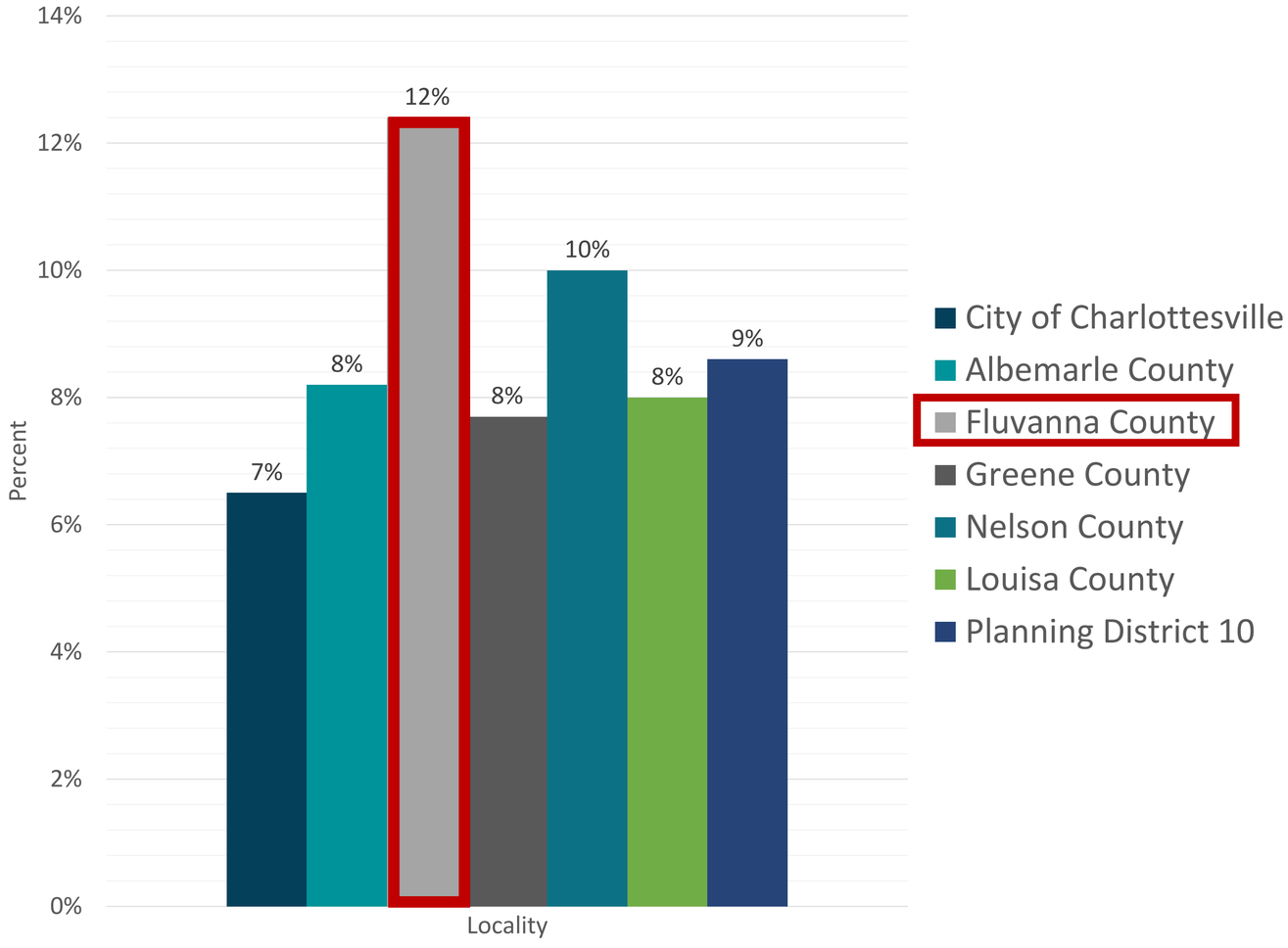
KEY TAKE-AWAYS

REGIONAL HOUSING DATA

Percentage of Severely Cost Burdened **Renters** (>50%) in Region 10 by Locality



Percentage of Severely Cost Burdened **Homeowners** (>50%) in Region 10 by Locality



KEY TAKE-AWAYS

FLUVANNA COUNTY DATA

Affordability Gap

Total Housing Units In 2018: 11,047

220 Renter Households pay more than 30% of their incomes towards housing costs

- **310** pay more than 50%

960 Owner Households pay more than 50% of their incomes towards housing costs

By 2040...

220 Renter Households will pay more than 30% of their incomes towards housing costs

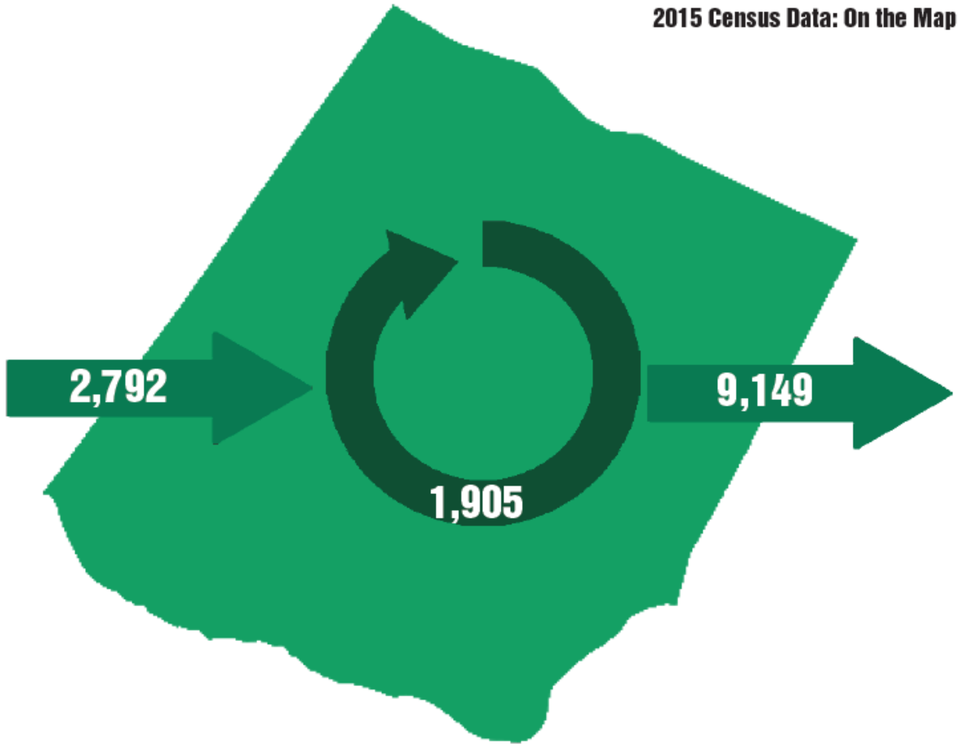
- **390** will pay more than 50%

1,280 Owner Households will pay more than 50% of their incomes towards housing costs

KEY TAKE-AWAYS

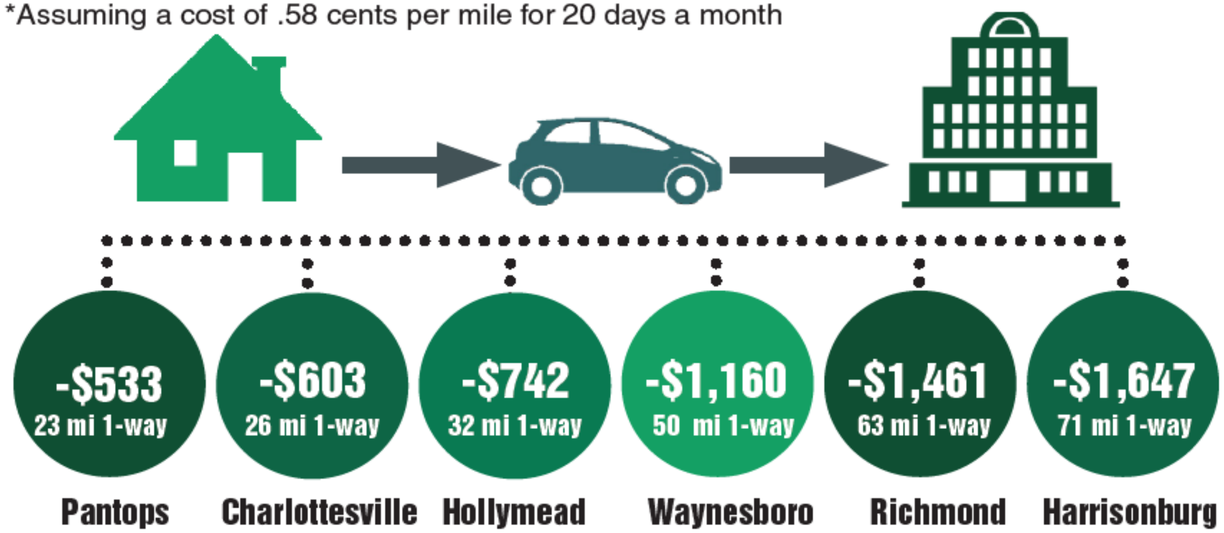
FLUVANNA COUNTY DATA

Inflow/Outflow of Job Counts



How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



KEY TAKE-AWAYS

FLUVANNA COUNTY DATA

AFFORDABLE FOR WHOM??

- HUD estimates that a modest 2-bedroom apartment rents for an average of $1,325 per month in Fluvanna County.

- To meet the 30% of income housing cost standard, an individual or family would need to earn $53,000 per year – or $25.48 per hour.

KEY TAKE-AWAYS

FLUVANNA COUNTY DATA

Home Health Aide–

Median Salary: $19,510
Hourly Wage: $9.38

Affordable Monthly Rent (30% of income) =

$497.75

*Per the Bureau of Labor Statistics for Fluvanna County's MSA.

School Bus Driver –

Salary (30+ years experience): $20,470*

Affordable Monthly Rent (30% of income) =

$511.75

*Per Fluvanna County's Published Bus Drive Salary Scale 2019-2020

Grounds Maintenance I –

Mid-Range Salary: $32,748
Hourly Wage: $15.74

Affordable Monthly Rent (30% of income) =

$818.70

*Per Fluvanna County's Published FY20 Pay Rates

Electrician–

Median Salary: $46,350
Hourly Wage: $22.28

Affordable Monthly Rent (30% of income) =

$1,158.75

*Per the Bureau of Labor Statistics for Fluvanna County's MSA.

Deputy Sheriff I–

Mid-Range Salary: $47,411*
Hourly Wage: $22.79

Affordable Monthly Rent (30% of income) =

$1,185.28

*Per Fluvanna County's Published FY20 Pay Rates

Teacher –

Starting Salary: $47,860*
Hourly Wage: $23.01

Affordable Monthly Rent (30% of income) =

$1,196.50

*Per Fluvanna County's Published Teacher Salary Scale 2019-2020

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PLANNING FOR AFFORDABILITY

A REGIONAL APPROACH – OVERVIEW

REGIONAL HOUSING PLAN

OVERVIEW

WHY?

- Residents lives intersect jurisdictional boundaries - Employment, recreation, entertainment, etc.
- Cross-collaboration can enable a pooling of resources, increase access, and improve communication to better address the needs of the region as a whole.
- Regional approach reduces the need for one locality to shoulder the burden of providing affordable housing.

WHY NOW?

- Income and racial inequality, a lack of equal access to empowerment opportunities, rising land and home values, a highly competitive housing market (all exacerbated by the COVID-19 pandemic).

COMMUNITY ENGAGEMENT

Stakeholder meetings, public meetings, regional survey, focus group meetings, Direct outreach

VISION

Planning District 10 will have 100% alignment of supply and demand of affordable housing opportunities throughout the region so that every resident can find access to safe, decent, affordable housing in communities of their choice.

GUIDING PRINCIPLES

Coordination, Engagement, Equity, Anti-Displacement, Mobility, Connectivity, and Accessibility

REGIONAL GOALS

Policy, Programming, Capital

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FLUVANNA COUNTY CHAPTER

OVERVIEW

FLUVANNA COUNTY CHAPTER

OVERVIEW – Themes from Engagement

Aging Population

- Retiree Population
- Aging in Place
- Preservation/Retrofits
- Senior Housing
- Transportation

Varied Housing Options

- Housing Size/ Missing Middle
- Lack of Rental Options
- Economic variety/limited affordable options

Resources

- Rehabilitation
- Retrofits
- Down Payment Assistance
- Voucher Availability
- Vacant Housing
- Water/Sewer Infrastructure
- Financial/Homeowner Literacy

FLUVANNA COUNTY CHAPTER

OVERVIEW

THE HOUSING CONTINUUM

- Unhoused
- Affordable Rental Opportunities
- Affordable Homeownership Opportunities
- Market Rate Rental Opportunities
- Market Rate Homeownership Opportunities

TYPES OF INTERVENTIONS

- Programmatic
- Capital
- Policy

FLUVANNA COUNTY CHAPTER

OVERVIEW

Identifying the Gap

Unhoused	Affordable Rental	Affordable Ownership	Market Rate Rental	Market Rate Ownership
Experiencing Homelessness in Need of Housing	Renter Households at or below 80% AMI	Owner Households at or below 80% AMI	Renter Households ABOVE 80% AMI	Owner Households ABOVE 80% AMI
0 Point-in-time count Unstably Housed	**310** Severely Cost-Burdened **210** Cost-Burdened **64** Substandard Units	**930** Severely Cost-Burdened **20** Substandard Units	**10** Cost-Burdened	**30** Severely Cost-Burdened
	584	**950**	**10**	**30**

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FLUVANNA COUNTY CHAPTER

Affordable Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

310
Severely Cost-Burdened

210
Cost-Burdened

64
Substandard Units

584

ID	Recommendation	Type	Timeframe
AFR-1	Reduce or waive tap fees for projects that include affordable housing units.	Policy	Short-Term
AFR-2	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, duplex, triplex and quadplex and manufactured and modular homes.	Policy	Long-Term
AFR-3	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
AFR-4	Explore opportunities for rehabilitating vacant and underutilized buildings to bring them back onto the market possibly using federal funding, such as the Community Development Block Grant.	Programmatic	Mid-Term
AFR-5	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness and provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term

FLUVANNA COUNTY CHAPTER

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

310
Severely Cost-Burdened

210
Cost-Burdened

64
Substandard Units

584

ID	Recommendation	Type	Timeframe
AFR-6	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
AFR-7	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
AFR-8	Increase and strengthen water and sewer infrastructure to support affordable housing development.	Capital	Long-Term
AFR-9	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

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NEXT STEPS and Q&A

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Q&A

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Thomas Jefferson
Planning District Commission

FLUVANNA COUNTY CHAPTER

Unhoused Recommendations

Unhoused Experiencing Homelessness in Need of Housing

0
Point-in-Time Count

#
Unstably Housed

#

ID	Recommendation	Type	Timeframe
UH-1	Dedicate per capita proportional cost of local funds to the Consortium of Care emergency shelter program	Capital	Mid-Term
UH-2	Dedicate local funds to the Continuum of Care Homeless prevention program to address Fluvanna County residents at risk of homelessness.	Capital	Mid-Term
UH-3	Apply for available programs such as the *Low Income Housing Tax Credit Program*, *Housing Choice Voucher Program*, *Mainstream Voucher Program*, and *Section 202 Supportive Housing Program*. Set aside units for people at risk of or experiencing homelessness.	Programmatic	Long-Term
UH-4	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness & provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term
UH-5	Develop private landlord incentives to participate in voucher program or in accepting low-income renters. Incentives could take the form of security deposit payments, one-month rental funds in case of a tenant vacating early, funds for tenant damage repair, etc.	Policy	Mid-Term

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FLUVANNA COUNTY CHAPTER

Affordable Rental Recommendations

Affordable Rental
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AFR-3	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
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FLUVANNA COUNTY CHAPTER

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

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AFR-7	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
AFR-8	Increase and strengthen water and sewer infrastructure to support affordable housing development.	Capital	Long-Term
AFR-9	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

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FLUVANNA COUNTY CHAPTER

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

930
Severely Cost-Burdened

20
Substandard Units

950

ID	Recommendation	Type	Timeframe
AO-1	Expand capacity of existing non-profit organizations that provide retrofit and rehabilitation supportive services, either through partnership or dedicated funding to rehab and preserve the aging housing supply.	Capital	Mid-Term
AO-2	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, duplex, triplex and quadplex and manufactured and modular homes.	Policy	Long-Term
AO-3	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
AO-4	Explore opportunities for rehabilitating vacant and underutilized buildings to bring them back onto the market possibly using federal funding, such as the Community Development Block Grant.	Programmatic	Mid-Term
AO-5	Expand capacity of existing non-profits to help residents clear non-title homes.	Programmatic	Long-Term

FLUVANNA COUNTY CHAPTER

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

930
Severely Cost-Burdened

20
Substandard Units

950

ID	Recommendation	Type	Timeframe
AO-6	Work with regional partners to advertise and promote homebuyer education courses, resources, and financial and homeowner literacy, to either provide additional funding, directly assist in loan program promotion, or general homebuyer education. Encourage the development of a satellite program that is attended locally.	Programmatic	Mid-Term
AO-7	Reduce or waive tap fees for projects that include affordable housing units to encourage the development of multi-family/mixed-income housing.	Policy	Short-Term
AO-8	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
AO-9	Create a set-aside fund to increase the supply of affordable homeownership units. This support could be used to partner with Community Land Trusts, neighborhood stabilization programs, shared equity programs, market-rate builders, and to provide down payment assistance.	Capital	Mid-Term

FLUVANNA COUNTY CHAPTER

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

930
Severely Cost-Burdened

20
Substandard Units

950

ID	Recommendation	Type	Timeframe
AO-10	Utilize set-aside fund and other forms of leverage to support community partnerships that focus on the creation of senior housing and retrofitting of aging in place.	Capital	Mid-Term
AO-11	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
AO-12	Expand non-profit capacity to enable aging in place with accessibility retrofit programs, such as the installation of ramps, especially for those who are cost-burdened and extremely cost-burdened.	Programmatic	Long-Term
AO-13	Increase and strengthen water and sewer infrastructure to support affordable housing development.	Capital	Long-Term
AO-14	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

FLUVANNA COUNTY CHAPTER

Market Rate Rental Recommendations

Market Rate Rental

Renter Households at or ABOVE 80% AMI

10
Cost-Burdened

10

ID	Recommendation	Type	Timeframe
MR-1	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
MR-2	Reduce or waive tap fees for projects that include affordable housing units to encourage the development of multi-family/mixed-income housing.	Policy	Short-Term
MR-3	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
MR-4	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
MR-5	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

FLUVANNA COUNTY CHAPTER

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

30
Cost-Burdened

30

ID	Recommendation	Type	Timeframe
MO-1	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
MO-2	Explore opportunities for rehabilitating vacant and underutilized buildings to bring them back onto the market possibly using federal funding, such as the Community Development Block Grant.	Programmatic	Mid-Term
MO-3	Expand capacity of existing non-profits to help residents clear non-title homes	Programmatic	Long-Term
MO-4	Work with regional partners to advertise and promote homebuyer education courses, resources, and financial and homeowner literacy, to either provide additional funding, directly assist in loan program promotion, or general homebuyer education. Encourage the development of a satellite program that is attended locally.	Programmatic	Mid-Term

FLUVANNA COUNTY CHAPTER

Market Rate Ownership Recommendations - *Continued*

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

30
Cost-Burdened

30

ID	Recommendation	Type	Timeframe
MO-5	Reduce or waive tap fees for projects that include affordable housing units to encourage the development of multi-family/mixed-income housing.	Policy	Short-Term
MO-6	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
MO-7	Utilize set-aside fund and other forms of leverage to support community partnerships that focus on the creation of senior housing and retrofitting of aging in place.	Capital	Mid-Term
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Planning for Affordability

A Regional Approach

JUNE 2021

Thomas Jefferson Planning District Commission

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Table of Contents

Executive Summary

Like many communities across the country, Planning District 10 is grappling with how to tackle the growing affordable housing crisis. The challenges the region faces are varied and complex and strategies must address the entire housing spectrum, ranging from the unhoused to market rate ownership. Rising rents, increased development pressure and displacement concerns, inequity, brought on by a history of segregationist land use policies, such as red-lining and racial covenants that have eroded access to wealth-building for many communities of color, and an imbalance of supply and demand have come together to exacerbate the problem. Currently, **10,400** of the region's households **pay more than 50%** of their monthly income towards housing costs.

Planning District 10 has set the goal of 100% alignment of supply with demand for affordable housing opportunities throughout the region so that every resident has access to safe, decent, and affordable housing in the communities of their choice. To accomplish this goal, the Planning District undertook a multi-year process to examine the current state of housing in each member locality, highlight the gap in opportunity across the housing spectrum, and identify high-level recommendations tailored to the specific jurisdictional needs to close the affordable housing gap. To that end, ***Planning for Affordability - A Regional Approach***, is a policy document for the Thomas Jefferson Planning District and its member localities. It is intended to assist local decision makers on the need for affordable housing and provide a roadmap of decision points. The plan begins with a look at the region as a whole, highlighting the regional guiding principles of coordination, engagement, equity, anti-displacement, mobility, connectivity, and accessibility. The plan discusses the importance of a regional approach to affordable housing, so that one locality does not shoulder the burden alone. The plan then provides a detailed look at each locality, with the chapters intending to supplement the respective locality Comprehensive Plans with recommendations across the housing spectrum.

This plan came to fruition with guidance from a dedicated group of committee members in the form of the Strategies and Analysis Committee, locality staff, and the public. TJPDC staff thanks them for their hard work, for without them, this plan would have not happened. But as with any planning effort, delivery of plan is not crossing the finish line, but rather just the beginning. With a roadmap, the challenging work of implementing the strategies identified in this plan can commence.

Image courtesy of Stony Point Development Group

Background & Process

Introduction:

The region's goal of 100% alignment of supply and demand of housing opportunities throughout the region so that every resident can find access to safe, decent, and affordable housing in the community of their choice is the driving motivation behind the creation of the Regional Affordable Housing Plan. This plan is the culmination of a multi-year process designed to:

- Examine current conditions, such as zoning, demographics, and policy in each locality as they relate to housing;
- Identify the gap in needed affordable housing units, both at the local and regional levels; and,
- Recommend strategies to address the unmet affordable housing needs in the region.

To that end, staff at the Thomas Jefferson Planning District Commission (TJPDC), with assistance from stakeholders, the public, and subject matter experts have crafted a high-level Regional Affordable Housing Plan that will enable each locality within Planning District 10 to make prudent decisions concerning affordable housing with a set of specific tools tailored to their unique needs.

An Overview of the Planning Process:

In the Spring of 2017, the Commissioners of the Thomas Jefferson Planning District Commission identified that housing was a focus in several localities within the planning district. The Commission determined that housing should also be considered as a regional issue. The Commission saw several opportunities for improving the communication, coordination, and collaboration between both the six localities and the multiple sectors involved in providing housing solutions; the private, public, nonprofit, and citizen sectors. In January 2018, the Commission hired a part-time Housing Coordinator to help facilitate, convene, and coordinate housing initiatives in the region.

In April of 2018, the TJPDC partnered with the Charlottesville chapter of the Urban Land Institute to host seven affordable housing informational sessions during the Tom Tom Founders Festival's Hometown Summit in Charlottesville. The purpose of the sessions was to hear from service providers, elected officials, resident advocates, and experts in the private and public housing sector on the six steps to develop affordable housing: needs assessment, community engagement, policy, design, finance, and development. Nearly 50 panelists focused on developing and implementing effective strategies to address the local housing challenges.

During the Charlottesville Action Forum of the event, there was support for a Regional Housing Partnership, similar to the TJPDC's Regional Transit Partnership. While these regional conversations were happening, the City of Charlottesville, with the help of Partners for Economic Solutions and the Form Based Codes Institute, was in the process of developing a Housing Needs Assessment. The Housing Needs Assessment was released in the spring of 2018 and focused on the "nature and quantity of affordable housing needed to meet current and future needs, the forces affecting the supply of affordable housing, and gaps not being met by the private market." (City of Charlottesville Housing Needs Assessment). The plan intent was to inform the City's upcoming Affordable Housing Plan by "quantifying the continuum of affordable housing needs so that policies and funding could be prioritized and targeted." (City of Charlottesville Housing Needs Assessment). With a template from the City, the newly formed Regional Housing Partnership decided that a regional approach similar

Regional Housing Needs Summit- Spring 2019

Process Timeline:

SPRING 2018

- The City of Charlottesville releases its Housing Needs Assessment
- The Steering Committee determines that the region would benefit from enlarging the scope of the City's study to include the surrounding counties

SUMMER 2018

- RFP released by the TJPDC for a regional study
- Contracted with Partners for Economic Solutions to conduct the Comprehensive Regional Housing Study and Needs Assessment
- 14 focus groups were convened to listen and learn about the region's housing needs, barriers, and opportunities

FALL 2018

- TJPDC was awarded $100,000 from Virginia Housing Development Authority to complete a phased planning approach with Phase I including a Regional Study and Phase II including a Regional Housing Plan;
- TJPDC entered into an MOU with the County of Albemarle to conduct the Regional Housing Study. Albemarle contributed $25,000 and the TJPDC contributed $28,000 towards the completion of the study

WINTER 2019

- First meeting of the Regional Housing Partnership consisting of public, private, nonprofit, and citizen sector membership
- RHP Committees were formed and met for the first time (Strategies & Analysis Committee, Housing Events Committee, Executive Committee
- Socioeconomic and Demographic Data Collection, Housing Market Analysis, Impediments to Fair Housing, and Housing Affordability Gap research conducted

SPRING 2019

- Regional Comprehensive Regional Housing Study and Needs Assessment released
- First Regional Housing Summit held at the Omni Charlottesville – 200 attendees

SUMMER 2019

- TJPDC conducted Review of Existing Conditions in Each County
- The RHP held a Strategic Direction full-day Retreat to identify priority strategies for the Partnership

FALL 2019

- TJPDC conducted Community and Stakeholder Engagement meetings in each jurisdiction. TJPDC deployed a Regional Housing Survey in each County

WINTER 2020

- TJPDC tabulated and summarized the results of the Regional survey and presented results to the Strategies and Analysis Committee
- Strategies and Analysis committee drafted a Strategic Plan for the Partnership (recommended by the Executive Committee but not yet approved by the full Partnership);

SUMMER 2020

- TJPDC (with the support of the Regional Housing Partnership and its committees) drafting priority housing strategies for each county (Albemarle has its own process and will be developing their own policy/strategies)
- TJPDC (with support of the Regional Housing Partnership and its committees) drafting Regional Vision and Regional priority housing strategies

2021

- Drafting of locality chapters
- Drafting of Regional chapter

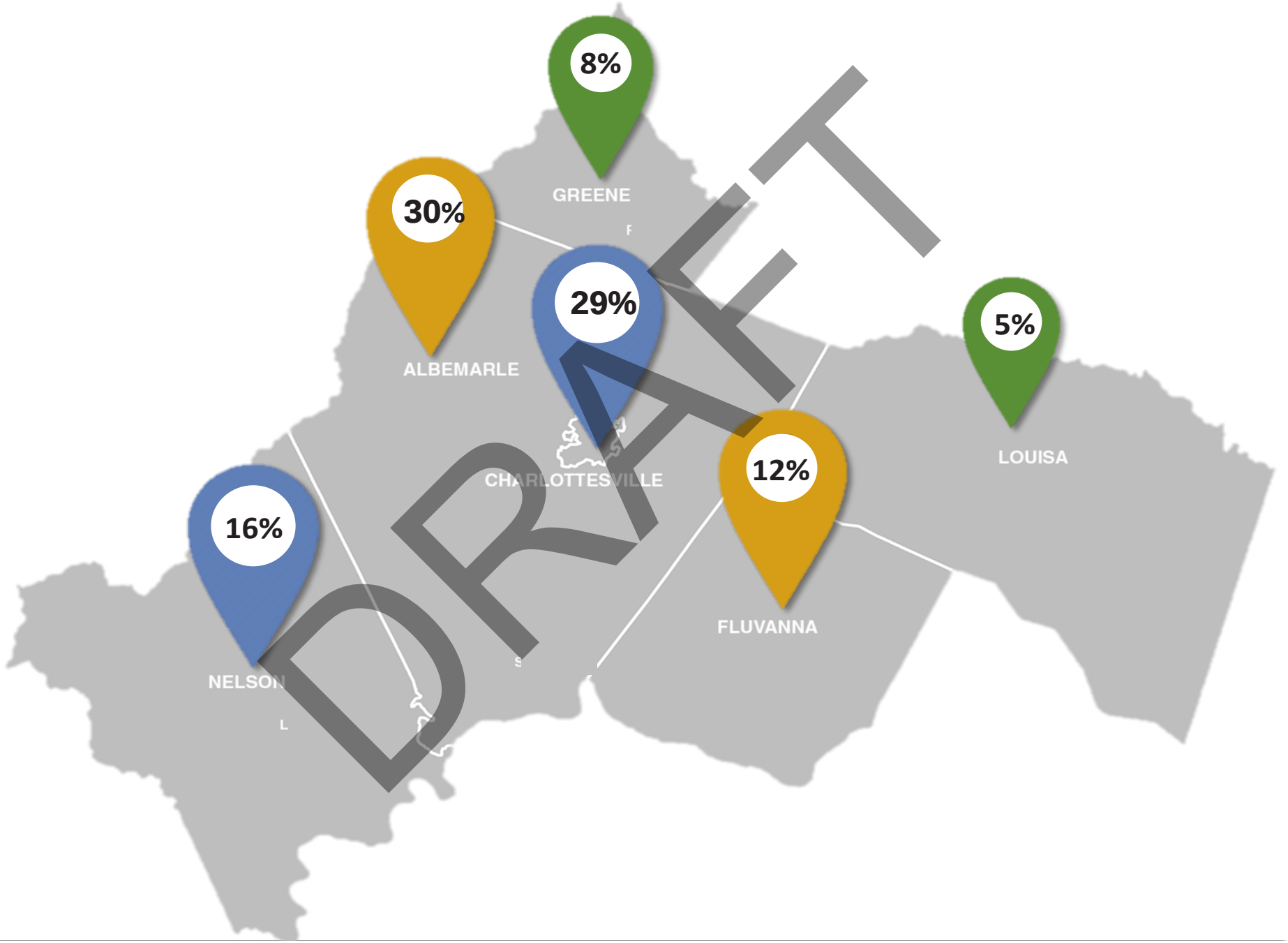
Summarizing the Feedback:

To gain a better understanding of the community needs in each locality, staff used various engagement techniques to gather feedback. Public meetings were held in each locality in the fall of 2019. These meetings included an interactive component where participants were asked to map using stickers where in their locality housing was needed. Participants were asked what their priorities were for housing and to identify barriers and opportunities. Full station responses from these meetings can be found in the Appendix.

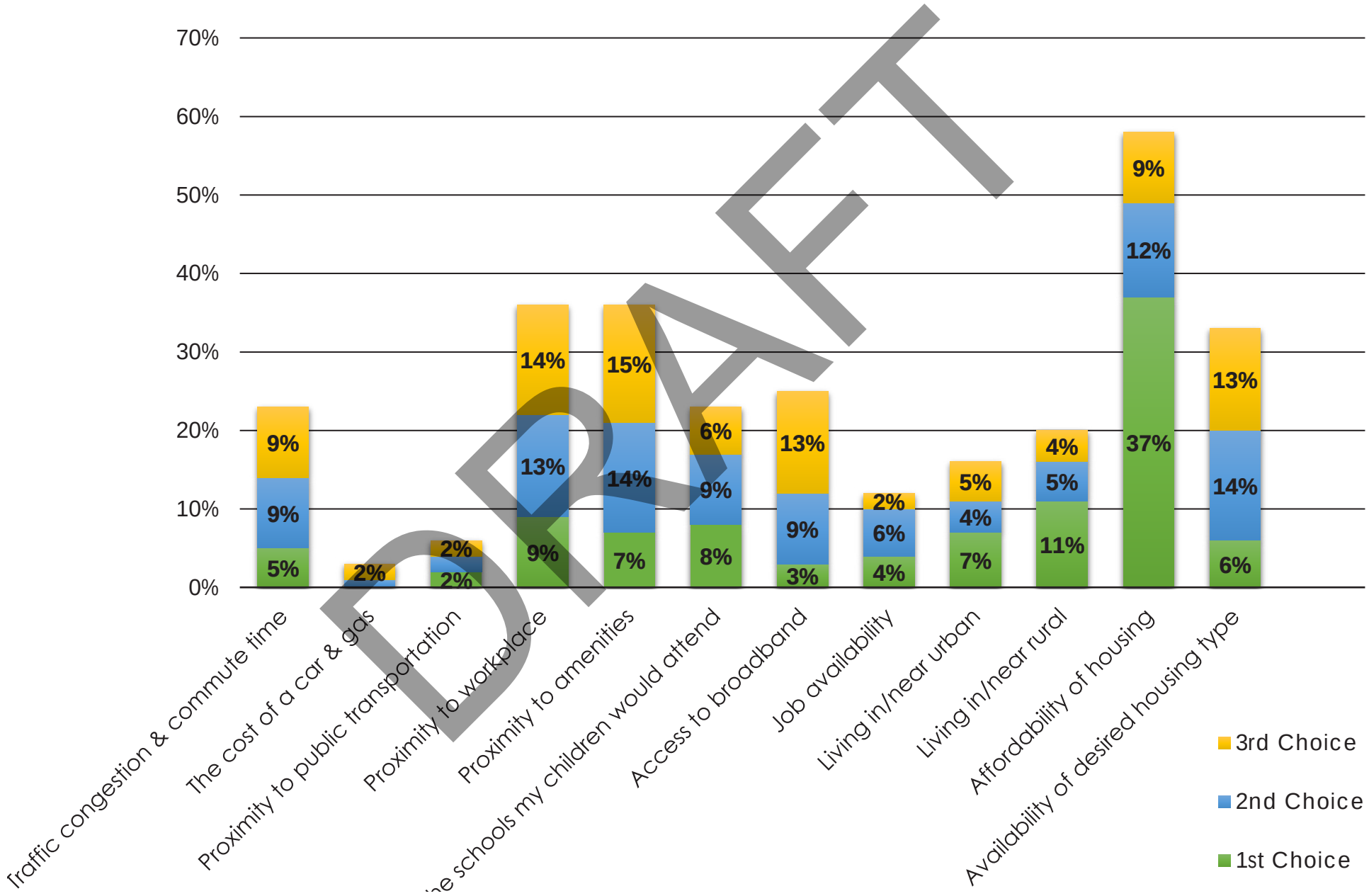
In addition to the public meetings, staff also launched a survey. This brief survey included 21 questions to provide feedback on the existing conditions of the housing system and identify potential opportunities to address affordable housing that had community support. The survey was available both online and in print, and in total received 291 responses. The highest percentage of respondents (36%) lived in Charlottesville, followed by 20% from Albemarle County. The remaining localities averaged 4% representation. When asked about potential opportunities they would support to address affordable housing needs, the highest rated opportunity was land use changes to allow for higher density. In terms of what type of housing was needed most, respondents identified single family homes (26% as first choice) and low-rent apartments (25% as first choice) as the highest need. Respondents were also asked to identify the driving motivations behind selecting their current housing, with 37% ranking the affordability of the housing as their first choice.

Nelson County community meeting on state of housing

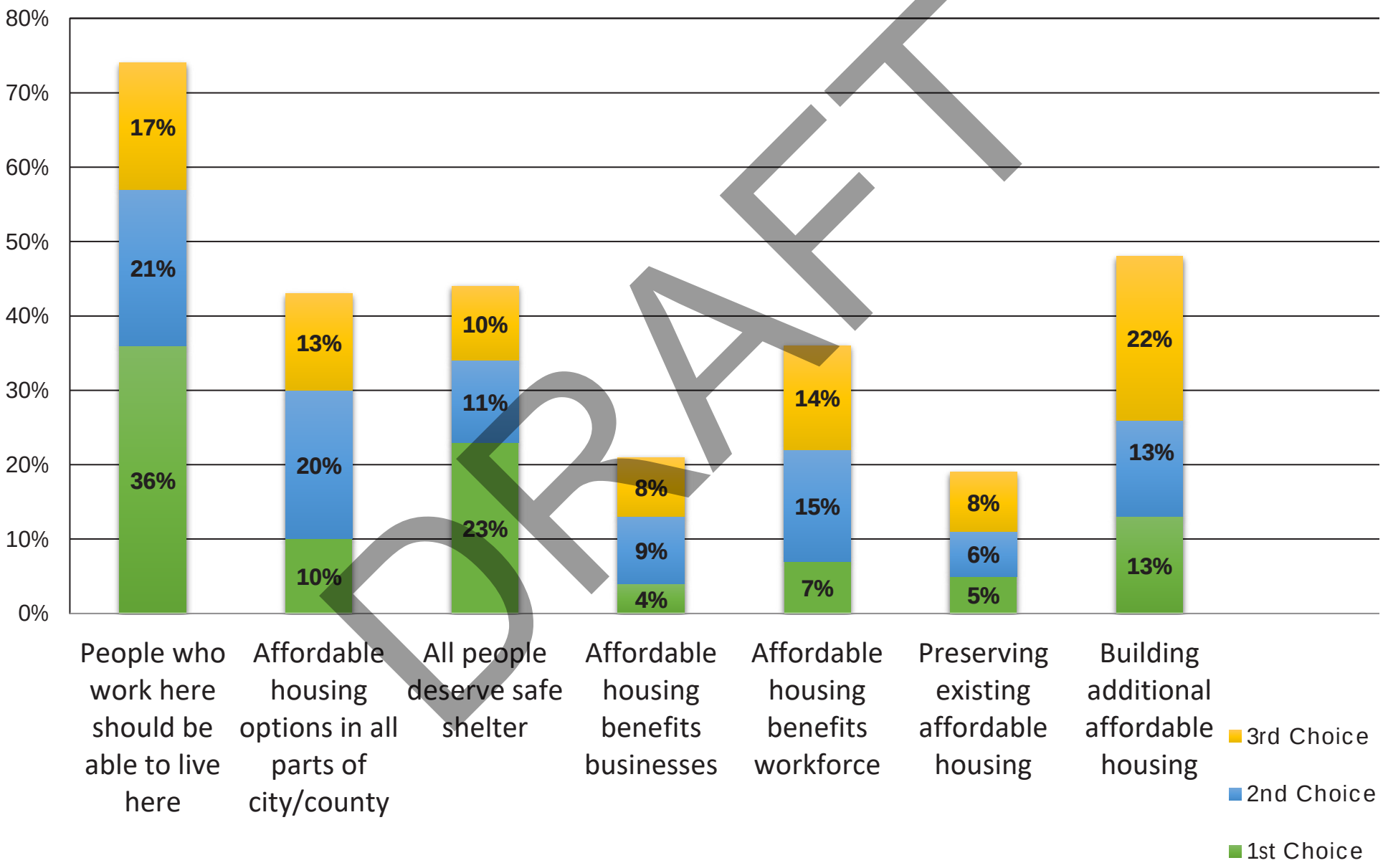
Where Respondents Live:



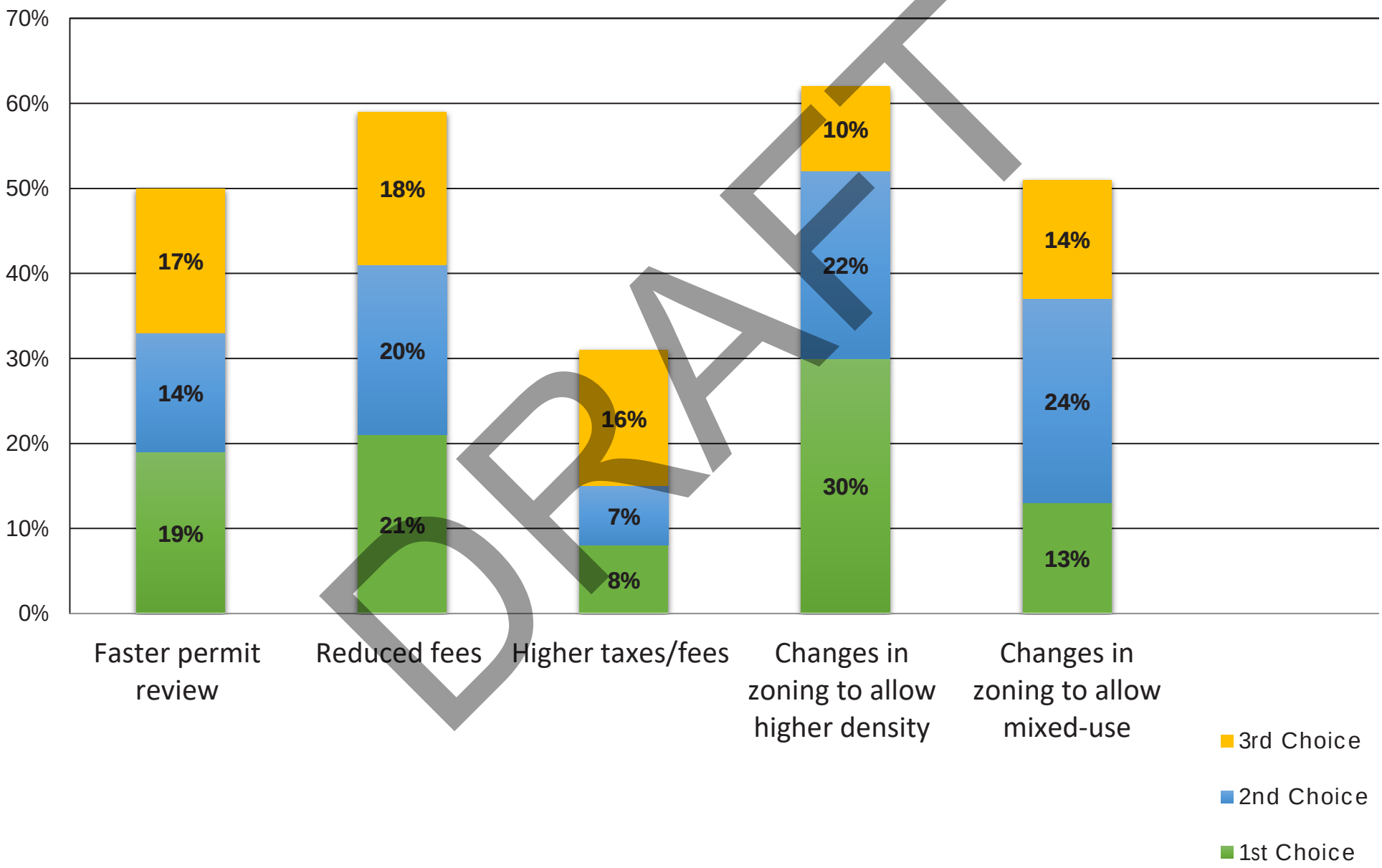
When choosing where to live, what do you care about most?



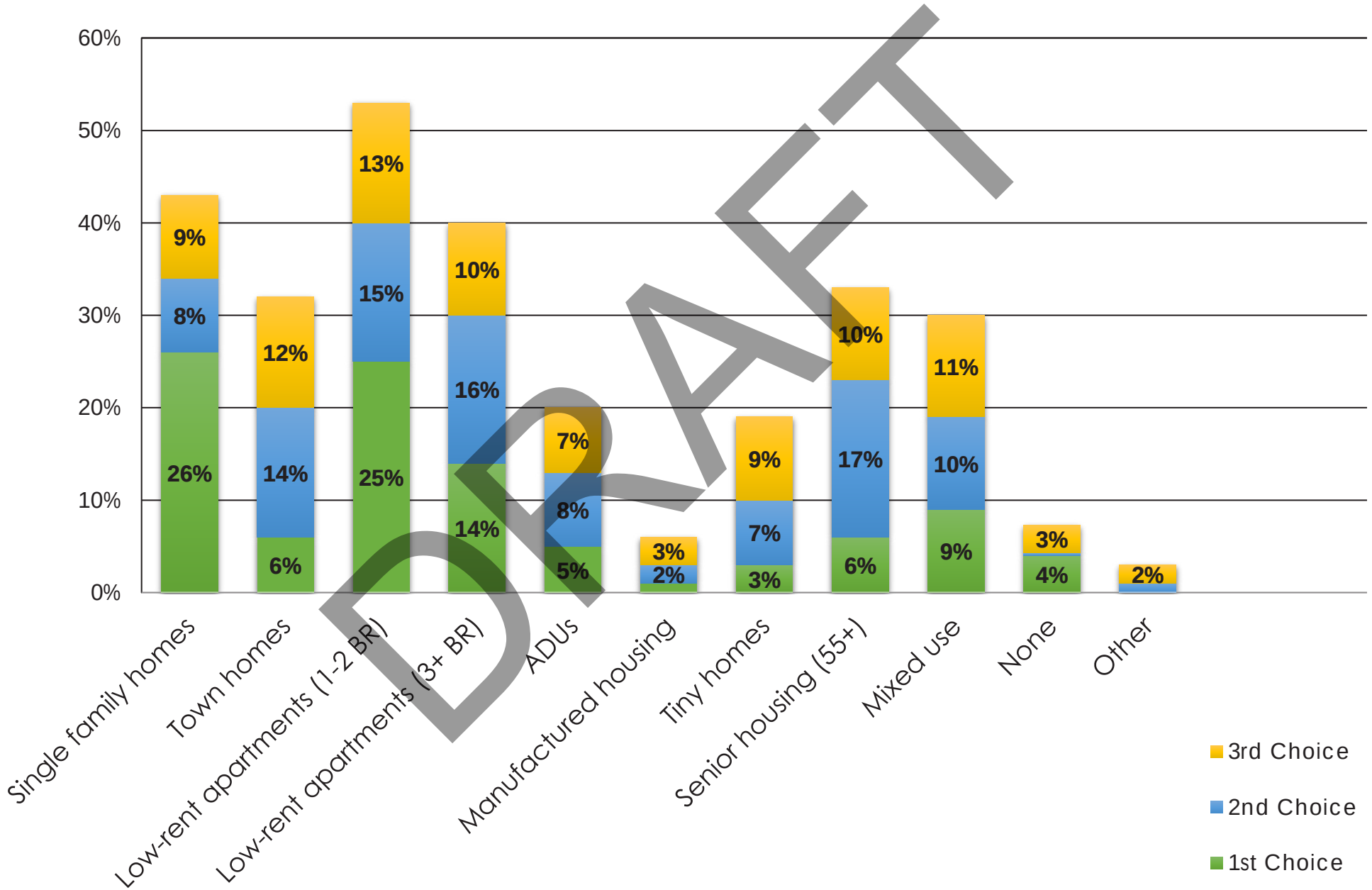
What do you care the most about when it comes to affordable housing in your community?



What are the things you would be willing to support to gain more affordable housing?



What types of affordable housing are needed most in your city or county?



Why Now?

Thinking about housing holistically, as opposed to a siloed approach, enables the region to proactively take on the challenges of providing access to affordable housing for every resident. The relevance of this planning effort comes at a time with rising income and racial inequality, a lack of equal access to empowerment opportunities, rising land and home values, and a highly competitive housing market. The national conversation towards the need for more affordable housing options to meet the demand has grown louder. And while in the past, many have seen affordable housing as an urban issue relegated to large cities, it has become apparent that need exists outside of these metropolitan areas, and Planning District 10 is not immune from these needs, as shown below:

- **10,990** – Households are **cost-burdened**, paying more than 30% of their income in rental housing costs.
- **4,980** – Households are s**everely cost-burdened**, paying more than 50% of their income in rental housing costs.
- **5,420** – Households are severely cost-burdened, paying more than 50% of their income in ownership housing costs.
- **Total of 10,400 of Region 10's households are severely cost-burdened, paying more than 50% of their income on housing costs!**

Recent efforts undertaken, such as the City's housing needs assessment and affordable housing plan, the regional housing needs assessment, Greene County's Comprehensive Plan Update, and Albemarle County's affordable housing plan allow this planning effort to utilized the groundwork laid out in these other initiatives and think regionally. This planning effort also seeks to broaden the conversation of affordable housing, bringing stakeholders from the public, private, and non-profit sectors to the table to work collaboratively. Understanding differing perspectives through facilitation of this process has led to a set of recommendations that acknowledges those perspectives as vital to addressing the needs of the region.

To that end, this plan seeks to capitalize on the work already being done by reviewing existing demographic and land use conditions, providing recommendations on how to address outdated land use policies, acknowledging the history of racial segregation in land use and attempting to right that history by increasing equitable access to all, and empowering all residents to have access decent, safe, and affordable housing of their choice. Each locality chapter is designed to complement the respective Comprehensive Plans of each, and provide local stakeholders with a set of high-level recommendations tailored to their specific needs.

Vision & Guiding Principles

To provide a clear path forward for addressing affordable housing needs on a regional basis, the Regional Housing Partnership developed a vision for the region:

Planning District 10 will have 100% alignment of supply and demand of affordable housing opportunities throughout the region so that every resident can find access to safe, decent, affordable housing in communities of their choice.

This vision sets forth an achievable future where all residents are empowered and enabled to make housing choices that best fit their needs, and can do so affordably. To achieve this mission, seven overarching guiding principles were developed. These guiding principles help to provide a roadmap for how to achieve the region's vision.

Guiding Principles:

COORDINATION: Collaborate across jurisdictions and sectors

ENGAGEMENT: Foster an open and honest dialogue with the public regarding affordable housing, specifically those most directly in need

EQUITY: Elliminate barriers to opportunity

ANTI-DISPLACEMENT: Ensure all residents are able to remain in the community of their choosing and benefit from neighborhood

MOBILITY: Empower residents to move freely within the healthy housing spectrum

CONNECTIVITY: Bridge the digital divide by increasing access to broadband

ACCESSIBILITY: Promote the inclusion of transportation, workforce development, and opportunities for healthy living into housing decisions

Image courtesy of compassva.com

Regional Goals:

In order to fulfill the values identified in the guiding principles, the regional goals highlight actions that are better suited to bridge the gap in the creation and preservation of affordable housing that cannot as easily be achieved at the local level. It is intended that these regional goals will support each locality in addressing the strategies identified to close the gap at the local level. The burden of providing housing across the spectrum cannot fall on one locality, nor is it a problem faced only in the urban areas.

POLICY- Support a strategic approach to land use in providing affordable housing and promote inclusive land use policies that foster equitable communities of opportunity.

PROGRAMMING- Promote and support the Regional Housing Partnership, identify metrics for tracking the implementation of affordable housing, continue to support the regional affordable housing locator service- PorchLightVA, and provide opportunities for continued community outreach, education, and engagement.

CAPITAL- Leverage existing financial resources to lower barriers to the creation of new affordable housing and create new funding mechanisms, such as a regional trust fund, to expand the capacity for creating and preserving affordable housing.

Together the vision, guiding principles, and goals form a hierarchy of decision points on how to address the unique challenges of meeting affordable housing needs in the region. The three tiers within the hierarchy reflect the feedback received from the public and from local stakeholders, enabling decision makers to better align policy, capital, and programmatic choices as they relate to the creation and preservation of affordable housing. In addition to the regional vision, guiding principles, and goals, each locality has a set of specific recommendations targeted to address affordable housing along the housing spectrum (unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership). Those strategies are detailed in the following locality chapters.

A Regional Initiative

The Importance of a Regional Approach:

While many of the member jurisdictions of Planning District 10 have developed their own policies and practices for addressing the affordable housing needs of their residents, it is important to think beyond the physical boundaries of one jurisdiction to the greater context of the region. To many, jurisdictional boundaries are just lines on a map. Their lives intersect daily across various communities within the region, whether that be for employment, recreation, or entertainment. Cross collaboration between localities can enable a pooling of resources, increase access, and improve communication to better address the needs of the region as a whole. A broadened approach also reduces the need for one locality to shoulder the burden of providing affordable housing.

Regional Snapshot:

To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about the region. The information presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions.

The 2019 American Community Survey (ACS) population estimate show a population total of 253,410 and 100,132 total households. The average household size is 2.4 persons. The region's median age is 38.9 years old. 9% of the population does not hold a high school diploma, 21% of the population has graduated from high school, 22% have completed some college, and 49% have completed a bachelors degree or higher.

Median household income is $75,907, with a median home value of $317,700. Median gross rent is approximately $1,187 per month. Residents primarily own their home (65%), while 35% are renters. 75% of the housing units are single-unit structures, with 3% of structures being mobile homes, and 22% of structures containing multiple units. Black, Asian, Hispanic, and Two or More Race households have lower homeownership rates in the region compared to the state.

Population Characteristics

253,410
Total Population

100,132
Households

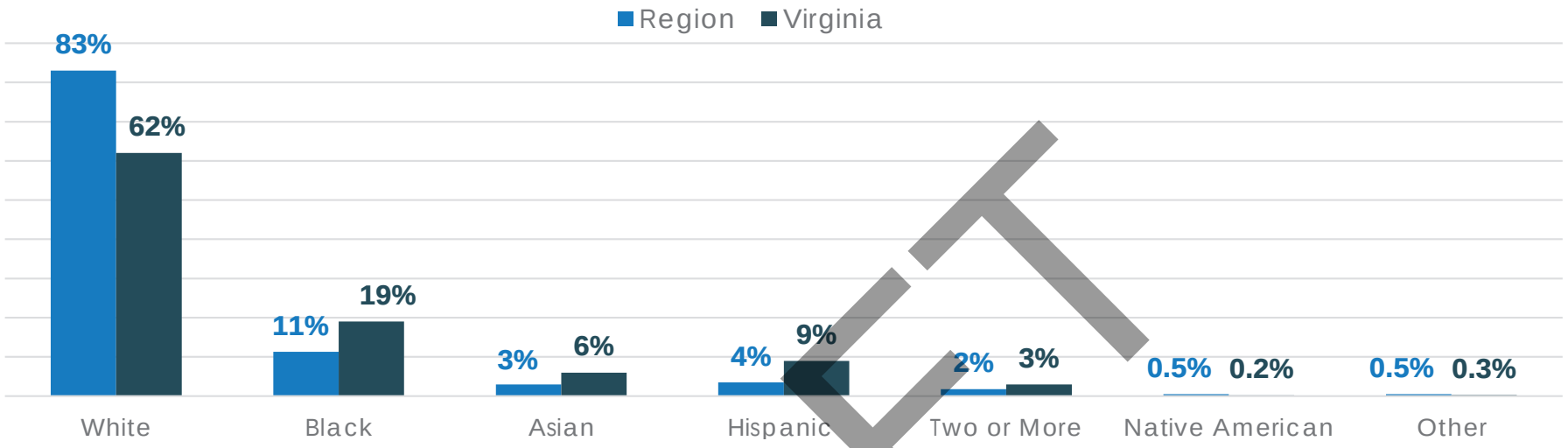
38.9
Median Age

$75,907
Median Household Income

High School | Some College | Bachelor's | Post-Grad

11.2%
Persons Below Poverty Line

Home Ownership by Race -2019



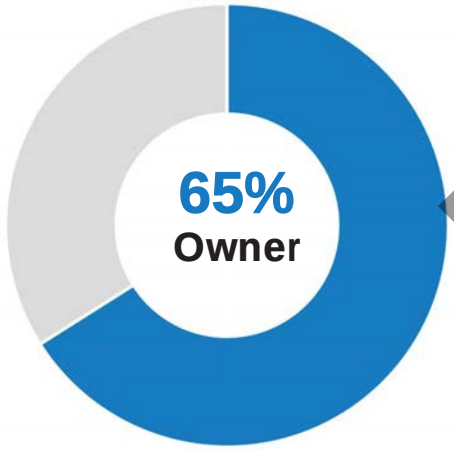
Housing Characteristics - 2019

$317,700
Median Home Value

$345,000
Median Sale Price

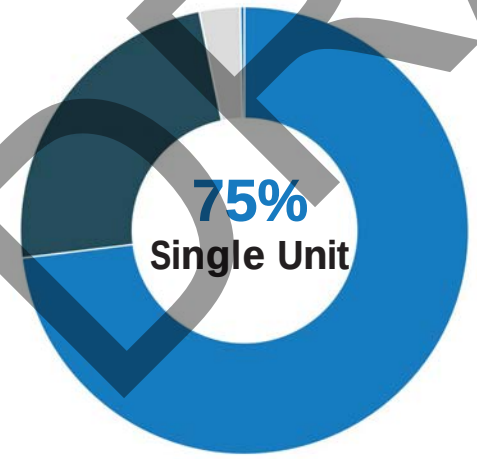
$1,187
Median Gross Rent

$2,275
Median Real Estate Tax



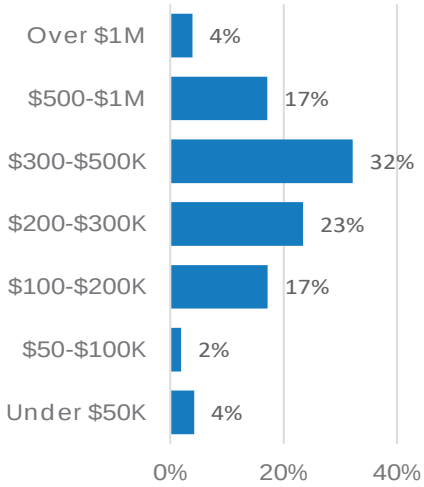
Ownership of Units

- *Owner (65%)*
- *Renter (35%)*

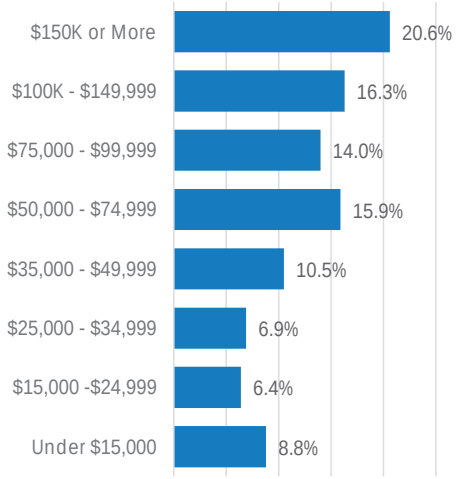


Type of Structure

- *Single Unit (75%)*
- *Multi-Unit (22%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units



Households by Income

Defining Affordability:

Defining affordable housing is a nuanced and complicated exercise, as it can mean vastly different things to different people, organizations, or jurisdictions. A commonly cited definition of affordability comes from the Department of Housing and Urban Development which uses cost burdened and severely cost burdened to identify household share of incomes spent on housing. Based on the Federal government's definition, housing is unaffordable if housing costs consume more than 30% of a household's budget.

- Since 1981, HUD defines households as **cost burdened** if costs exceed **30%** of a family's income for total housing costs
- HUD defines households as **severely cost burdened** if costs exceed **50%** of a family's income for total housing costs.

Some may define affordable housing as housing that receives subsidies, such as Section 8 Housing Choice Vouchers, public housing developments, and Low-Income Housing Tax Credit projects. While others still may define affordable housing as workforce housing, or housing priced for middle-income earners, like fire fighters, teachers, and nurses.

For the purpose of this planning process, we look at housing that is affordable across a spectrum. Everyone, regardless of income, deserves access to housing that is affordable to them. The spectrum of housing identified in this plan starts with the unhoused and ranges to affordable rental, affordable ownership, market-rate rental, and market-rate ownership.

Employment Sector & Affordability:

To provide more contextualization to affordable housing in our region, staff looked at the four largest employment sectors in our region. Based on data provided by the Bureau of Labor Statistics, educational services (18.2%), healthcare & social assistance (17.9%), professional, scientific & tech (9.7%), and retail trades (8.6%) are the top four within the Charlottesville Metropolitan Statistical Area, which encompasses all localities in Planning District 10 with the exception of Louisa County. Based on these employment sectors, staff identified four hypothetical workers employed in each category to demonstrate what someone within that industry could reasonably afford.

Pharmacy Technician
Annual Salary = $35,260

Affordable Monthly Expense
$882

Elementary Teacher
Annual Salary = $58,660

Affordable Monthly Expense
$1,467

Computer Support Specialist
Annual Salary = $57,660

Affordable Monthly Expense
$1,439

Retail Salesperson
Annual Salary = $28,510

Affordable Monthly Expense
$713


DRAFT

2 Albemarle County

How to Use This Chapter

Albemarle County's affordable housing chapter is organized into three broad sections; the introduction, the housing continuum, and prioritized recommendations. Each section is intended to build upon the preceding one, culminating with the strategic set of prioritized recommendations that provide a comprehensive list of possible tactics to address the affordable housing challenges that Albemarle County is facing.

Introduction

The Introduction provides a brief overview of Albemarle County's existing conditions and a summary of feedback from the community. This section introduces baseline data that provides the foundation for identification of strategies and recommendations.

The Housing Continuum

The Housing Continuum section identifies the existing gap across the housing typology spectrum (unhoused, affordable rental, affordable homeownership, market rate rental, and market rate ownership) and identifies specific goals to close the existing housing needs gap.

Recommendations

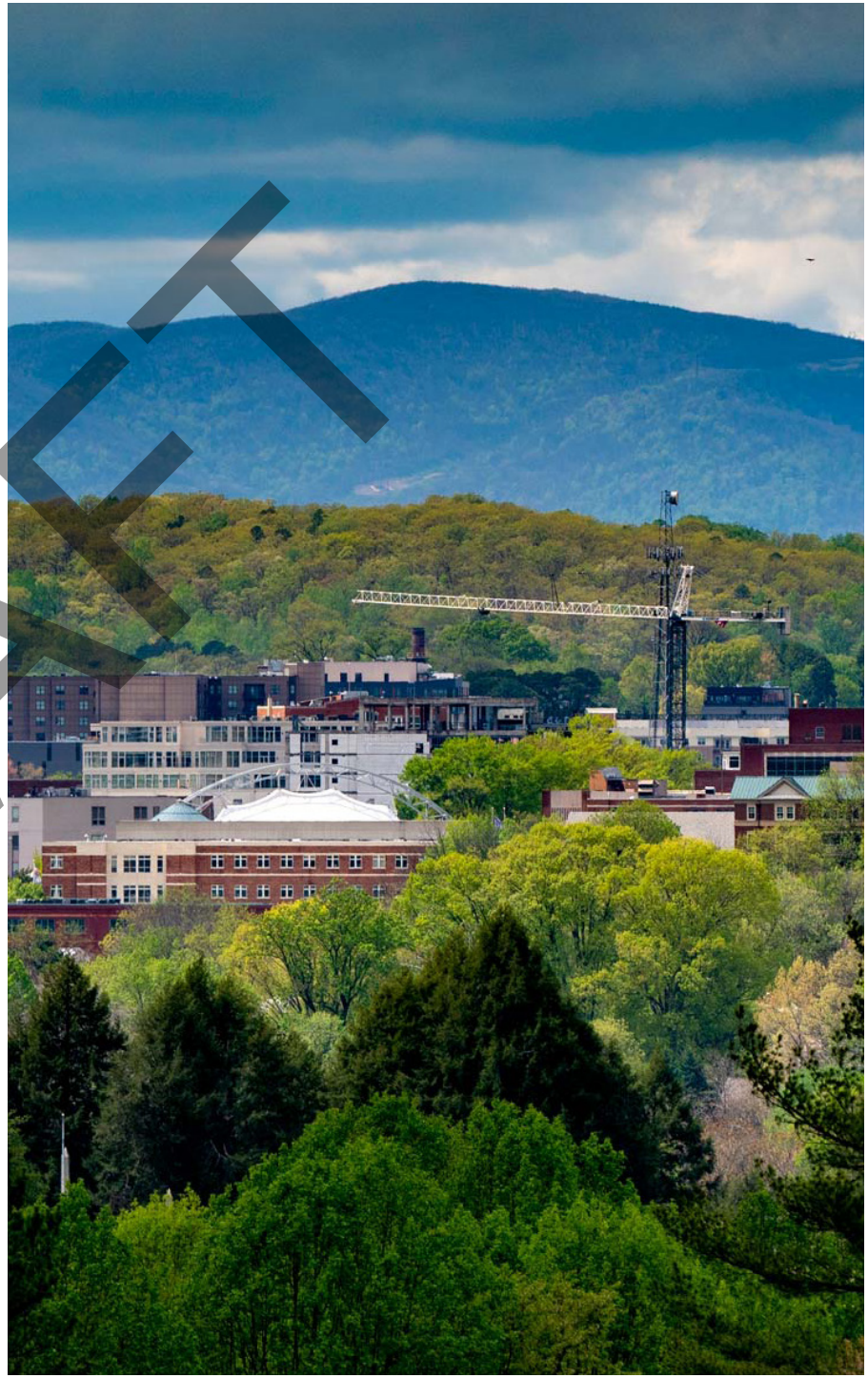
The Toolkit of Strategies contains broad, high-level strategies that address the housing continuum. These are comprehensive strategies that are available to Albemarle County in their pursuit of providing affordable housing.

Albemarle County at a Glance

Albemarle County, nestled in the heart of Planning District 10, is home to approximately 109,330 people (based on 2019 population estimates from the U.S. Census Bureau) and encompasses roughly 720 square miles of land. Predominantly rural, Albemarle County provides residents with an abundance of scenic landscapes, ranging from the Blue Ridge Mountains which border the county to the west, to the banks of the Rivanna River to the east. Urbanized areas of the county surround the City of Charlottesville and are home to many vibrant and diverse communities. Growth has been driven to these development areas by the Comprehensive Plan and the county's growth management strategy, which promotes density and limits development to these designated areas that account for roughly five percent of total land area.

Albemarle's high quality of life attracts new residents and population is expected to grow one percent annually. This will have impacts on the availability of access to affordable housing as housing development has not kept pace with demand. As the county looks to update its policy tools that guide development, opportunities exist to re-examine community need and foster mindful growth that is both equitable and accessible to all Albemarle County residents.

These issues and the existing conditions of Albemarle County are examined further in the following sections. Recommendations identified in the county's own affordable housing plan have been vetted by county staff and are referenced in later sections of this chapter.



Situation and Opportunity

Situation

Albemarle County is growing. The Weldon Cooper Center estimates the County's population increased 10.8% between 2010 and 2019. Accompanying this growth is an increased demand for housing; however, residential development in the County has not kept pace with this increased demand resulting in higher housing costs. According to the American Community Survey, between 2010 and 2019, the median rent for a 2-bedroom unit increased 37%, while the median price for homes sold during this period increased 29%. These increases in housing cost outpaced the changes in area median income, which rose 21% between 2010 and 2019. this disaparity between household income and housing costs, has left many county residents struggling with housing cost burdens.

Opportunity

With the March 2021 adoption of an updated Housing Policy, Albemarle County has a number of additional tools to proactively address affordable housing needs. Planned updates the Comprehensive Plan and Zoning Ordinances, as well as work on a form based code for the Rio-29 neighborhood, provide opportunities for the County to adopt new strategies and policies that encourage innovation in affordable housing development and a holistic and equitable vision for the County's Development Areas.

Image courtesy of downtowncrozetinitiative.com

Community Engagement

TJPDC and Albemarle County staff held a series of outreach events to solicit feedback from Albemarle County stakeholders and residents. Three community meetings were held in October 2019 with the goals of sharing information about affordable housing in Albemarle County, listening to residents' concerns about housing in the county, and identifying solutions to support affordable housing in our neighborhoods. Meeting participants were asked about the following topics:

- What the current state of housing is like in Albemarle County;
- What a healthy housing system looks like; and,
- What obstacles exist to meet the community's vision.

Participants identified three positive aspects of housing in Albemarle County: the wide variety of housing types available; that housing often provides residents with good access to schools, services and community amenities; and that housing offers opportunities for multigenerational living. Despite the positives associated with housing, several negative housing related issues were discussed. Top of the list was a lack of housing affordable to many county residents, including workforce housing and housing affordable for our very low-income neighbors. Participants also noted a lack of housing with accessibility features; and that there are few ways to protect older communities under pressure of gentrification. Meeting participants stressed that the county needs a dynamic housing market with a sufficient supply of housing to meet the changing needs and demands of the community. Obstacles to creating a healthier housing system included supply-side constraints, such a lack of construction workers in our region, and a mismatch between the types housing county residents need and the product being delivered by developers; a lack of resources to support the provision of affordable housing; regulatory constraints; and NIMBY-ism.

Image courtesy of Daily Progress

Albemarle County Quick Facts

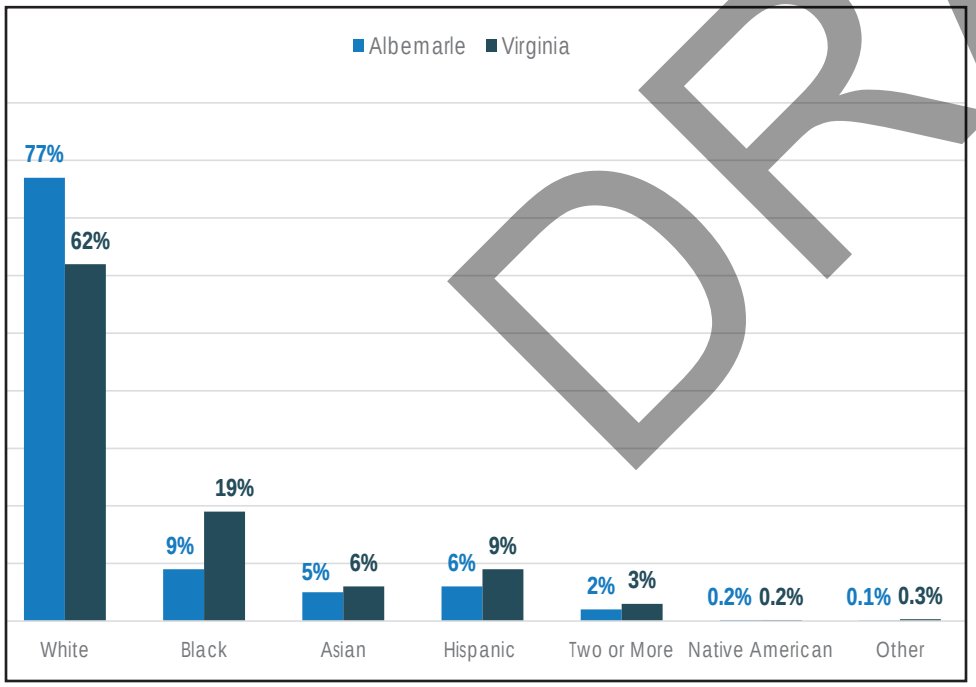
To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about Albemarle County. The information presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions in Albemarle.

Albemarle County's population has shown a roughly 10.8% (*1% increase per year*) increase from 2010 to 2019. The 2019 American Community Survey (ACS) population estimate show a population total of 109.330 and 43,754 total households. The average household size is 2.4 persons. Albemarle's median age is 39.7 years old. 5% of Albemarle's population does not hold a high school diploma, 15% of the population has graduated from high school, 19% have completed some college, and 60% have completed a bachelors degree or higher.

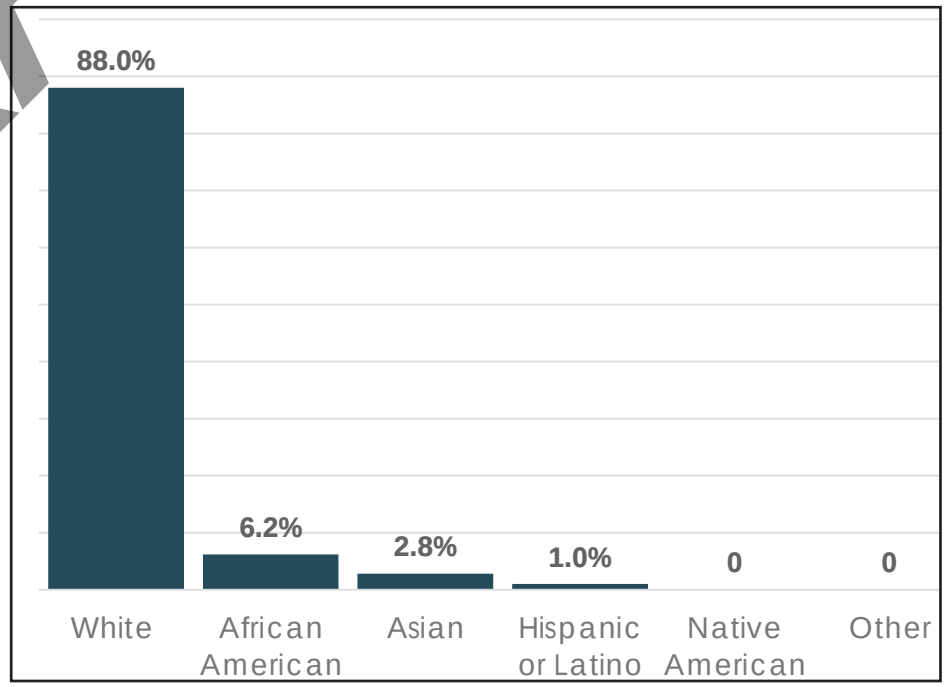
Albemarle's median household income is $86,339. The median home value in Albemarle County is $406,000. Median gross rent in Albemarle is approximately $1,273 per month. Residents of Albemarle primarily own their home (66%), while 34% are renters. 74% of the housing units in Albemarle are single-unit structures, with 3% of structures being mobile homes, and 24% of structures containing multiple units. The breakdown of race and ethnicity for Albemarle compared to that of the State of Virginia is detailed below.

Race & Ethnicity

Race & Ethnicity of Albemarle County



Homeownership Rate by Race



Albemarle County Quick Facts - *Continued*

Population Characteristics

109,330
Total Population

43,754
Households

39.7
Median Age

$86,339
Median Household Income

15%
High School

19%
Some College

30%
Bachelor's

30%
Post-Grad

6.2%
Persons Below Poverty Line

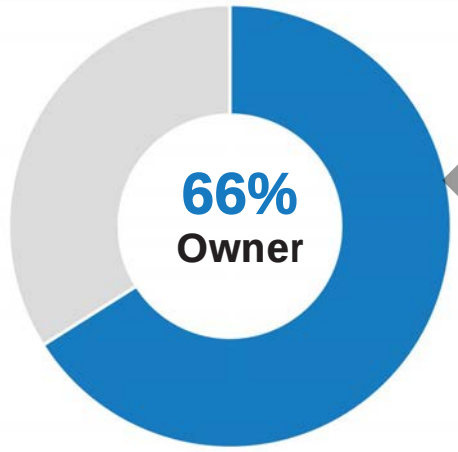
Housing Characteristics

$406,000
Median Home Value

$389,421
Median Sale Price

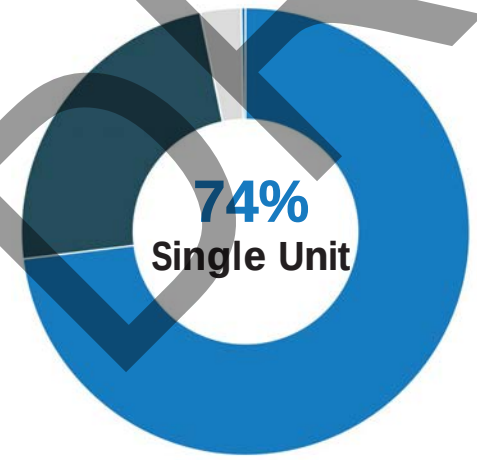
$1,273
Median Gross Rent

948
Building Permits



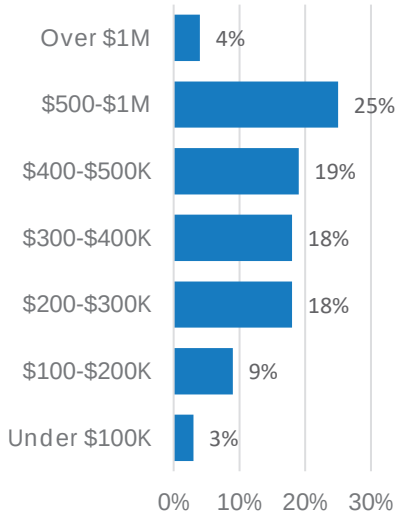
Ownership of Units

- *Owner (66%)*
- *Renter (34%)*

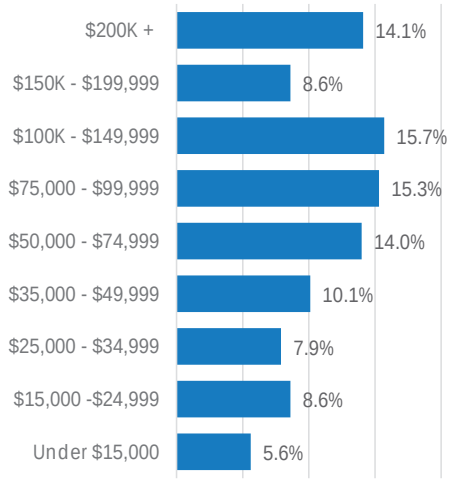


Type of Structure

- *Single Unit (74%)*
- *Multi-Unit (24%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units



Households by Income

Existing Conditions: Housing & Transportation Costs

Costs associated with housing take up the greatest portion of income. As of 2018, Albemarle County currently has 220 renter households that spend greater than 30% of their income on housing while 960 households pay more than 50%. Three hundred ten owner households pay more than 50% towards housing. Both numbers are expected to grow by 2040, increasing the affordable housing gap.

Transportation costs, such as a car payment, maintenance, gas and insurance follow as the second largest expenditure for typical households. Based on data from the U.S. Census on the Map tool, 60% of Albemarle County residents commute outside of the County for work, 66% of people commute into Albemarle County for work, and 40% both live and work within the County. Such a high proportion of daily out-commuters translates into more households having higher transportation costs. Albemarle workers have an average commute time of 51 minutes one way. Top out-commute destinations include Charlottesville, Hollymead, Crozet, Lake Monticello, Pantops, Richmond, Staunton, Harrisonburg and Virginia Beach. Assuming an average of 0.58 cents per mile for 20 working days a month, out-commutes to the top employment destinations for Albemarle County residents' amount to an additional $1,012 a month in transportation costs.

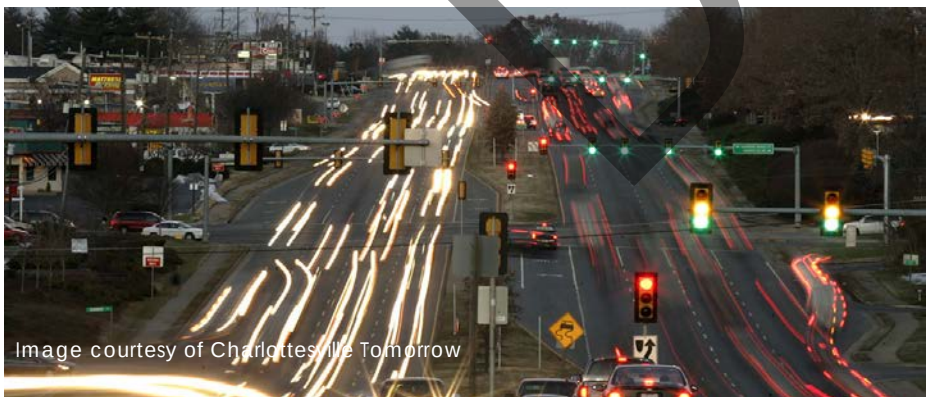
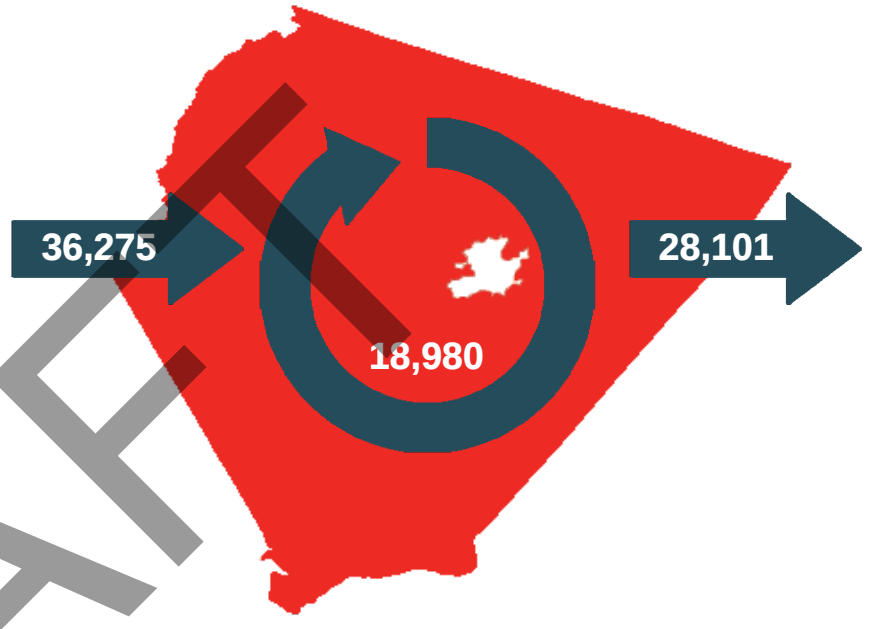


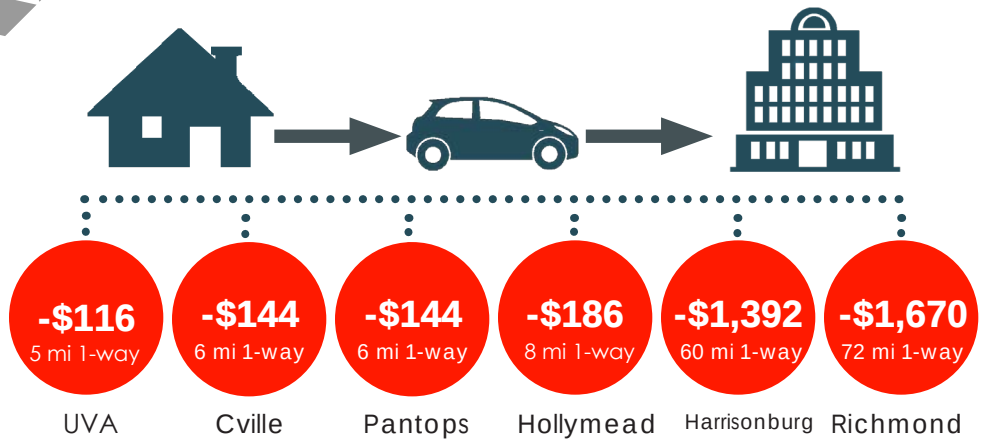
Image courtesy of Charlottesville Tomorrow

2018 Census Data: On the Map Tool



How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



*Top out-commute destinations based on 2018 Census on the Map

Existing Conditions: Current Land Use

To provide an understanding of the land use categories of the Zoning Ordinance and to examine where housing can and can not be developed is a pertinent step for developing recommendations to address affordable housing concerns in Albemarle County. The policy tools that are currently in place, the Comprehensive Plan and the Zoning Ordinance, play an integral role in the relationship of the built environment and its impact on access to affordable housing. The land use categories that accommodate residential development are briefly examined below.

Rural Area, RA: The RA district is intended to preserve agricultural and forestall lands and limit development. Maximum residential density is set at 0.5 dwelling units per acre, with no bonus density or affordable housing incentive.

Village Residential, VR: This district is permitted within villages and towns as designated in the Comprehensive Plan and encourages a variety of housing types and provides incentives for development by allowing for variations in lot size, density, and frontage (*Albemarle Zoning Ordinance*). The density of this zoning district allows for 0.7 dwelling units per acre and up to 1.09 dwelling units per acre with a bonus density.

Residential, R-1: The R-1 district provides for low density residential development. Residential density within this district is .97 dwelling units per acre, up to 1.45 dwelling units per acre with the available bonus density. An affordable housing incentive also exists within this zoning district.

Residential, R-2: This district provides a potential transition density between higher and lower density areas established through previous development and/or zoning in community areas and the urban area (*Albemarle Zoning Ordinance*). Residential density is two dwelling units per acre, with an available bonus density of up to three dwelling units per acre. An affordable housing incentive also exists within this zoning district.

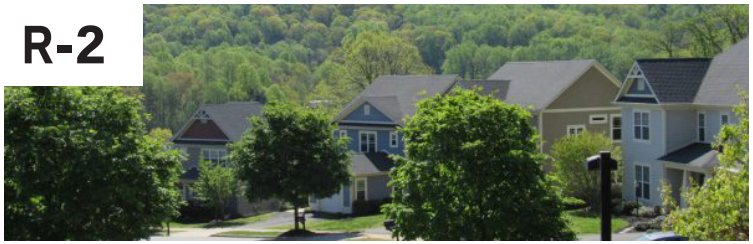
Residential, R-4: This district provides for compact, medium-density, single-family development and permits a variety of housing types. Residential density is four dwelling units per acre, with an available bonus density of up to six dwelling units per acre.

RA

VR

R-1

R-2



R-4

Existing Conditions: Current Land Use - *Continued*

Residential, R-6: The R-6 district provides for compact, medium-density residential development. A residential density of up to six dwelling units per acre exists, with an available bonus density of up to nine dwelling units per acre. Multi-family development is permissible within this district and affordable housing incentive is present.

Residential, R-10: This district provides for compact, medium-density residential development. A residential density of up to 10 dwelling units per acre exists, with an available bonus density of up to 15 dwelling units per acre.

Residential, R-15: This district provides for compact, high-density residential development. A residential density of up to 15 dwelling units per acre exists, with an available bonus density of up to 20 dwelling units per acre. Multi-family development is permissible within this district and affordable housing incentive is present.

Planned Residential Development, PRD: The PRD district is intended to promote economical and efficient land use and provides for flexibility and variety of development for residential purposes (*Albemarle Zoning Ordinance*). Maximum residential density is set at 35 dwelling units per acre, with no bonus density or affordable housing incentive.

Planned Unit Development, PUD: It is intended that the PUD district provides flexibility in residential development by providing for a mix of residential uses with appropriate nonresidential uses, alternative forms of housing, in appropriate cases, increases in gross *residential densities over that provided in conventional districts (Albemarle County Zoning Ordinance). Maximum residential density is set at 35 dwelling units per acre, with no bonus density or affordable housing incentive.*

Neighborhood Model, NMD: The NMD district is intended to provide for compact, mixed-use developments with an urban scale, massing, density, and an infrastructure configuration that integrates diversified uses within close proximity to each other within the development areas identified in the comprehensive plan (*Albemarle Zoning Ordinance*).

Downtown Crozet District, DHD: Located in Crozet, the DHD zoning district provides for flexibility and variety of development for retail, service, and civic uses with light industrial and residential uses as secondary uses. Maximum residential density is set at 36 dwelling units per acre, with no bonus density or affordable housing incentive.

R-6

R-10

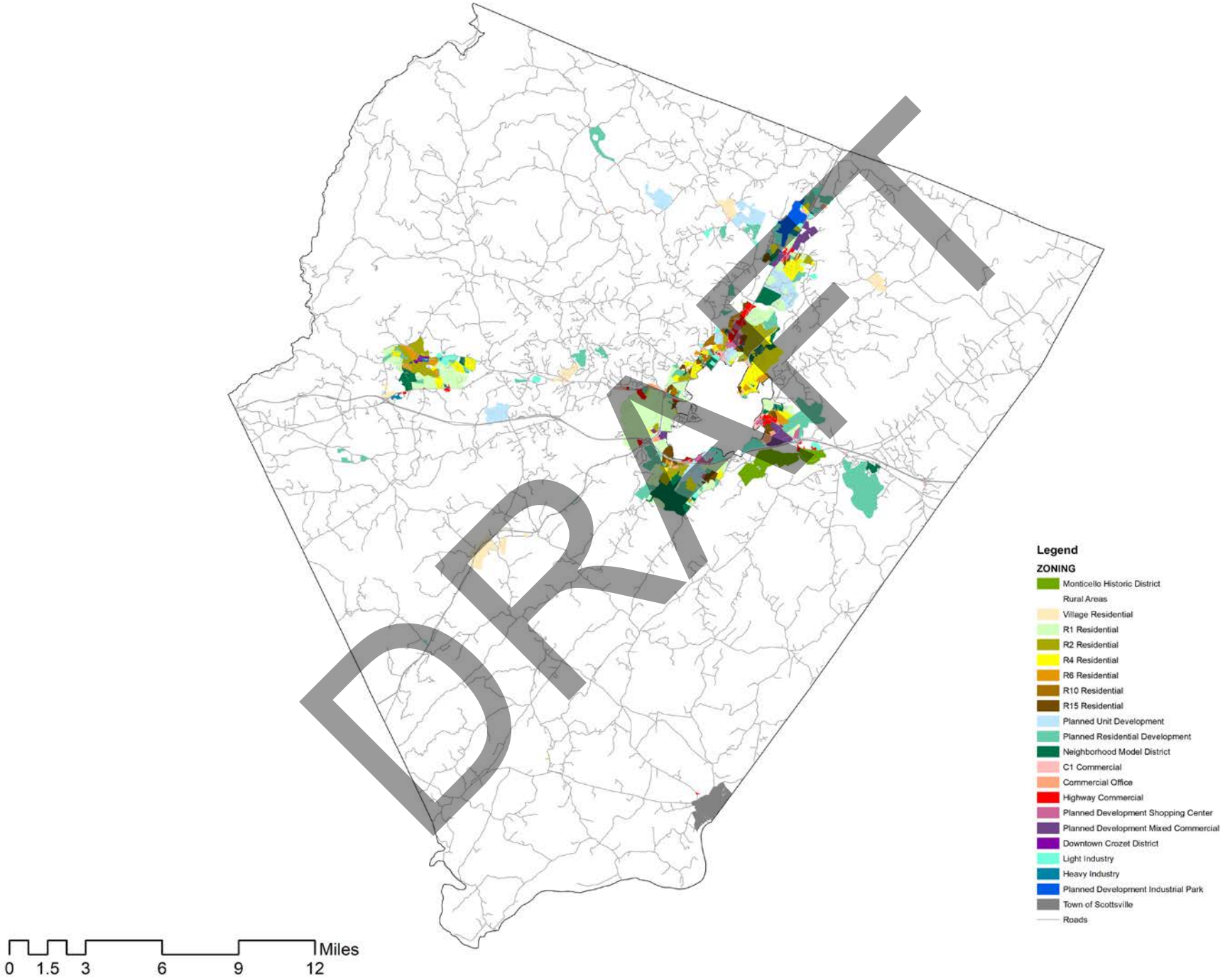
R-15

PRD

PUD

NMD

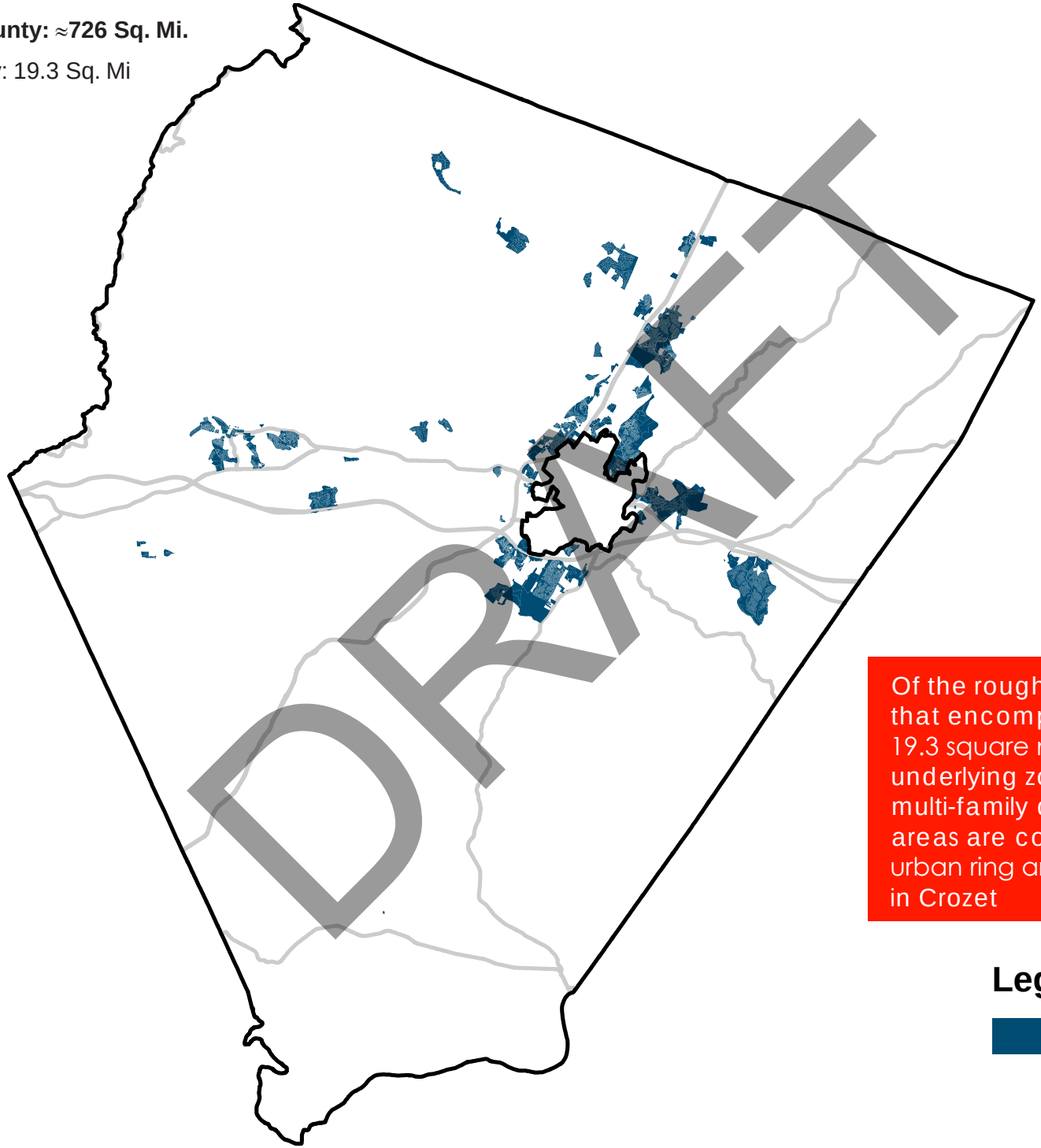
Existing Conditions: Zoning Map



Existing Conditions: Current Multi-Family Zoning

Albemarle County: ≈726 Sq. Mi.

- Multi-Family: 19.3 Sq. Mi



Of the roughly 726 square miles that encompass Albemarle County, 19.3 square miles of land have underlying zoning that allows for multi-family development. These areas are concentrated in the urban ring around Charlottesville & in Crozet

Legend

Multi-Family

Existing Conditions: Zoning

In the spring of 2019, TJPDC staff reviewed Albemarle County's Zoning Ordinance as it related to housing. For each zoning district identified in the Zoning Ordinance, several factors were inventoried to show what was permissible in each district. Those factors included:

- Density- how many dwelling units are allowable?
- Bonus density- does the county have any incentives for increasing density in that district?
- Duplex allowable- Are duplexes allowed by-right?
- Multi-family- Are multi-family developments allowed?
- Mobile home allowed by-right- Are mobile homes allowed by-right?
- Mobile home allowed by S/C- Are mobile homes allowed with a special or conditional use permit?
- Accessory uses- Does the zoning district allow for accessory uses?
- Affordable housing incentive- Do incentives exist for the inclusion of affordable housing?

Based on staff's review, a bonus density does exist within much of the residentially zoned districts. Multi-family developments are allowed within the higher density zoning districts (R6, R10, R15, PRD, PUD, NMD, and DHD). Albemarle has also included affordable housing bonus density incentives of 30% in most residentially zoned districts.

ALBEMARLE COUNTY ZONING ORDINANCE								
District	**Density**	**Bonus Density**	**Duplex Allowed**	**Multi-Family**	**Mobile Home Allowed By-Right**	**Mobile Home Allowed by S/C**	**Accessory Uses**	**Affordable Housing Incentive**
RA (Rural Area)	0.5 dwelling units per Acre	No	Yes	No	Yes	Yes	No	No
MHD (Monticello Historic District)	1 dwelling unit per 21 Acres	No	Yes	No	Yes	No	No	No
VR (Village Residential)	0.7 dwelling units per Acre	1.09 Dwelling Units per Acre	Yes	No	Yes	Yes	Yes	Yes, 30%
R1 (Residential)	.97 dwelling units per Acre	1.45 Dwelling Units per Acre	Yes	No	No	Yes	Yes	Yes, 30%
R2 (Residential)	2 dwelling units per Acre	3 Dwelling Units per Acre	Not stated	No	No	Yes	Yes	Yes, 30%
R4 (Residential)	4 dwelling units per Acre	6 Dwelling Units per Acre	Yes	No	No	Yes	Yes	Yes, 30%
R6 (Residential)	6 dwelling units per Acre	9 Dwelling Units per Acre	Yes	Yes	No	Yes	Yes	Yes, 30%
R10 (Residential)	10 dwelling units per Acre	15 Dwelling Units per Acre	Yes	Yes	No	Yes	Yes	Yes, 30%
R15 (Residential)	15 dwelling units per Acre	20 Dwelling Units per Acre	Yes	Yes	No	Yes	Yes	Yes, 30%
PRD (Planned Residential Development)	35 dwelling units per Acre	No	Yes	Yes	No	No	Yes	No
PUD (Planned Unit Development)	35 Dwelling Units per Acre	No	Yes	Yes	No	No	Yes	No
NMD (Neighborhood Model)		No	Yes	Yes	Not Stated	Not Stated	Yes	No
DHD (Downtown Crozet District)	36 Dwelling Units per Acre	No	No	Yes	No	No	Yes	No

The Housing Continuum

Conversations with stakeholders and the public through community engagement and small group meetings led to the development of goals and strategies targeted at addressing the specific needs of Albemarle County. Each goal addresses a rung on the housing spectrum: the unhoused, affordable rental opportunities, affordable homeownership opportunities, market rate rental opportunities, and market rate homeownership opportunities. The system is fluid and allows for individuals and families to move throughout the housing spectrum whether it be by choice or necessity. For example, residents who would like to age in place but need small home modifications, such as ramp editions, may choose to do so. This scenario would be different for someone whose current home and physical situation will require a change in housing type. Many low to moderate-income individuals and families will encounter barriers that make it extremely difficult for them to easily move within the spectrum.

Image courtesy of Stony Point Development Group

Identifying the Gap

Unhoused Experiencing Homelessness in Need of Housing	Affordable Rental Renter Households at or below 80% AMI	Affordable Ownership Owner Households at or below 80% AMI	Market Rate Rental Renter Households ABOVE 80% AMI	Market Rate Ownership Owner Households ABOVE 80% AMI
Point-in-time count **128** Unstablely Housed	**2,310** Severely Cost-Burdened **2,690** Cost-Burdened **47** Substandard Units	**1,910** Severely Cost-Burdened **16** Substandard Units	**450** Cost-Burdened	**140** Severely Cost-Burdened
#	**5,047**	**1,926**	**450**	**140**

Albemarle County Recommendations

The recommendations provide a comprehensive list of high-level tools available to address the affordable housing challenges in Albemarle County. These recommendations were identified through extensive public engagement conducted by Albemarle County staff.

Each recommendation set is grouped according to the typology along the housing continuum that they address (i.e. *unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership*), many strategies address multiple typologies and can be found in multiple recommendation sets. Each recommendation set includes a total number of interventions needed to address the current gap. Details for each recommendation set can be found below.

Unhoused:
- Point-in-Time Count: *Count of sheltered & unsheltered people on a single night in January.*
- Unstably Housed: *Families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.*

Affordable Rental:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Affordable Ownership:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Market Rate Rental:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

Market Rate Ownership:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

In addition to the number of interventions needed to address each housing typology, the recommendation sets include categories for the type of intervention and a rough time estimate for implementation. For the intervention type, three groups have been identified and include the following:

- **Programmatic:** Creation or expansion of initiatives
- **Capital:** Financial commitments or funding streams
- **Policy:** Overarching guidance tools or plans

A simplified short, mid, and long-term categorization was used in the time-frame category. Those that fall into the short-term category would take less than one year and up to three years to implement. Those that fall in the mid-term category would be three to five years to implement, and those in the long-term category would take five or more years to implement.

Unhoused Recommendations

Unhoused Experiencing Homelessness in Need of Housing

Point-in-Time Count

128

Unstably Housed

ID	Recommendation	Type	Timeframe
UH-1	Increase the number of permanent supportive housing units for chronically homeless individuals.	Capital	Long-Term
UH-2	Dedicate funding to support local homeless prevention programs in preventing homlessness among 40 additional households per year.	Capital	Short-Term
UH-3	Dedicate funding to expand local emergency shelter capacity by 10 units/beds for homeless individuals.	Capital	Short-Term
UH-4	Support the creation of a 'Move-On' program to assist formerly homeless households currently in Permanent Supportive Housng or Rapid Re-Housing who no longer need intensive supportive services transition out of those programs and remain stably housed.	Programmatic	Short-Term
UH-5	Incentivize and prioritize applications for homeless and housing services funding from Albemarle County that utilize a Housing First approach.	Capital	Mid-Term

Affordable Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

2,310
Severely Cost-Burdened

2,690
Cost-Burdened

47
Substandard Units

5,047

ID	Recommendation	Type	Timeframe
AFR-1	Explore options with county owned land to develop a permanent affordable housing community.	Capital	Long-Term
AFR-2	Develop, adopt and implement an Affordable Dwelling Unit program ordinance.	Policy	Mid-Term
AFR-3	Provide incentives to increase production of affordable rental housing.	Capital	Long-Term
AFR-4	Consider designating Housing Rehabilitation Zones to encourage and incentivize the development and preservation of affordable and workforce housing in those zones.	Policy	Mid-Term
AFR-5	Develop an Accessory Apartment Loan Program to encourage the construction of accessory apartments. Pilot the program as a workforce housing solution for County teachers and school employees.	Programmatic	Mid-Term

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

1,910
Severely Cost-Burdened

16
Substandard Units

1,926

ID	Recommendation	Type	Timeframe
AO-1	Explore options with county owned land to develop a permanent affordable housing community.	Capital	Long-Term
AO-2	Develop, adopt and implement an Affordable Dwelling Unit program ordinance.	Policy	Mid-Term
AO-3	Consider designating Housing Rehabilitation Zones to encourage and incentivize the development and preservation of affordable and workforce housing in those zones.	Policy	Mid-Term
AO-4	Support the development of permanently affordable owner-occupied housing through the community land trust model and other shared equity forms of ownership.	Capital	Long-Term
AO-5	Partner with local organizations (including, but not limited to nonprofit agencies, realtor associations, the City of Charlottesville, the University of Virginia, and county departments) to promote access to affordable homeownership opportunities.	Programmatic	Short-Term

Market Rate Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

450
Cost-Burdened

450

ID	Recommendation	Impact	Timeframe
MR-1	Allow, encourage, and incentivize a variety of housing types (such as bungalow courts, triplexes and fourplexes, accessory dwelling units, live/work units, tiny homes, and modular homes); close to job centers, public transit and community amenities; and affordable for all income levels; and promote increased density in the Development Areas.	Policy	Long-Term
MR-2	Consider designating Housing Rehabilitation Zones to encourage and incentivize the development of mixed-use and mixed-income communities.	Policy	Mid-Term
MR-3	Review and update the Comprehensive Plan and Zoning Ordinance to support a variety of housing types.	Policy	Short-Term

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

140
Cost-Burdened

140

ID	Recommendation	Type	Timeframe
MO-1	Allow, encourage, and incentivize a variety of housing types (such as bungalow courts, triplexes and fourplexes, accessory dwelling units, live/work units, tiny homes, and modular homes); close to job centers, public transit and community amenities; and affordable for all income levels; and promote increased density in the Development Areas.	Policy	Long-Term
MO-2	Consider designating Housing Rehabilitation Zones to encourage and incentivize the development of mixed-use and mixed-income communities.	Policy	Mid-Term
MO-3	Review and update the Comprehensive Plan and Zoning Ordinance to support a variety of housing types.	Policy	Short-Term


DRAFT

3 Charlottesville

How to Use This Chapter

The City of Charlottesville's affordable housing chapter is organized into three broad sections; the introduction, the housing continuum, and hig-level recommendations. Each section is intended to build upon the preceding one, culminating with a strategic set of recommendations that provide a comprehensive list of possible tactics to address the affordable housing challenges that the City of Charlottesville is facing.

Introduction

The Introduction provides a brief overview of Charlottesville's existing conditions and a summary of feedback from the community. This section introduces baseline data that provides the foundation for identification of strategies and recommendations.

The Housing Continuum

The Housing Continuum section identifies the existing gap across the housing typology spectrum (unhoused, affordable rental, affordable homeownership, market rate rental, and market rate ownership) and identifies specific goals to close the existing housing needs gap.

Recommendations

The Toolkit of Strategies contains broad, high-level strategies that address the housing continuum. These are comprehensive strategies that are available to the City of Charlottesville in their pursuit of providing affordable housing.

Charlottesville at a Glance

The City of Charlottesville encompasses roughly 10.2 square miles of urbanized land and is surrounded by Albemarle County. Home to a little more than 47,000 people, the City of Charlottesville has seen a 0.8% annual growth rate year-over-year from 2010. Major employment centers, the high quality of life, and easy access to the region's amenities have attracted new residents, placing pressure on the City's housing market.

The City's median home value of $299,600 and median sale price of $337,000 are the second highest in Planning District 10, surpassed only by Albemarle County. As demand increases, many generational residents and residents of color fear displacement and gentrification as home values continue to rise. Recent planning efforts undertaken by the City, such as its Affordable Housing Plan, the Strategic Investment Area Plan, and the Cherry Avenue Small Area Plan have aimed to look at equitable solutions for affordably housing the City's residents. These efforts will need to continue to enable residents to be empowered in shaping their city and providing access to opportunity.

These issues and the existing conditions of the City of Charlottesville are examined further in the following sections. Recommendations and goals identified in the City's own affordable housing plan have been vetted by City staff, the Charlottesville Planning Commission, and City residents to meet the unique challenges the City is facing. Those goals and recommendations were developed through extensive engagement opportunities undertaken by City staff and their consultant team. They are referenced in later sections of this chapter to call attention to regional nature of affordable housing.

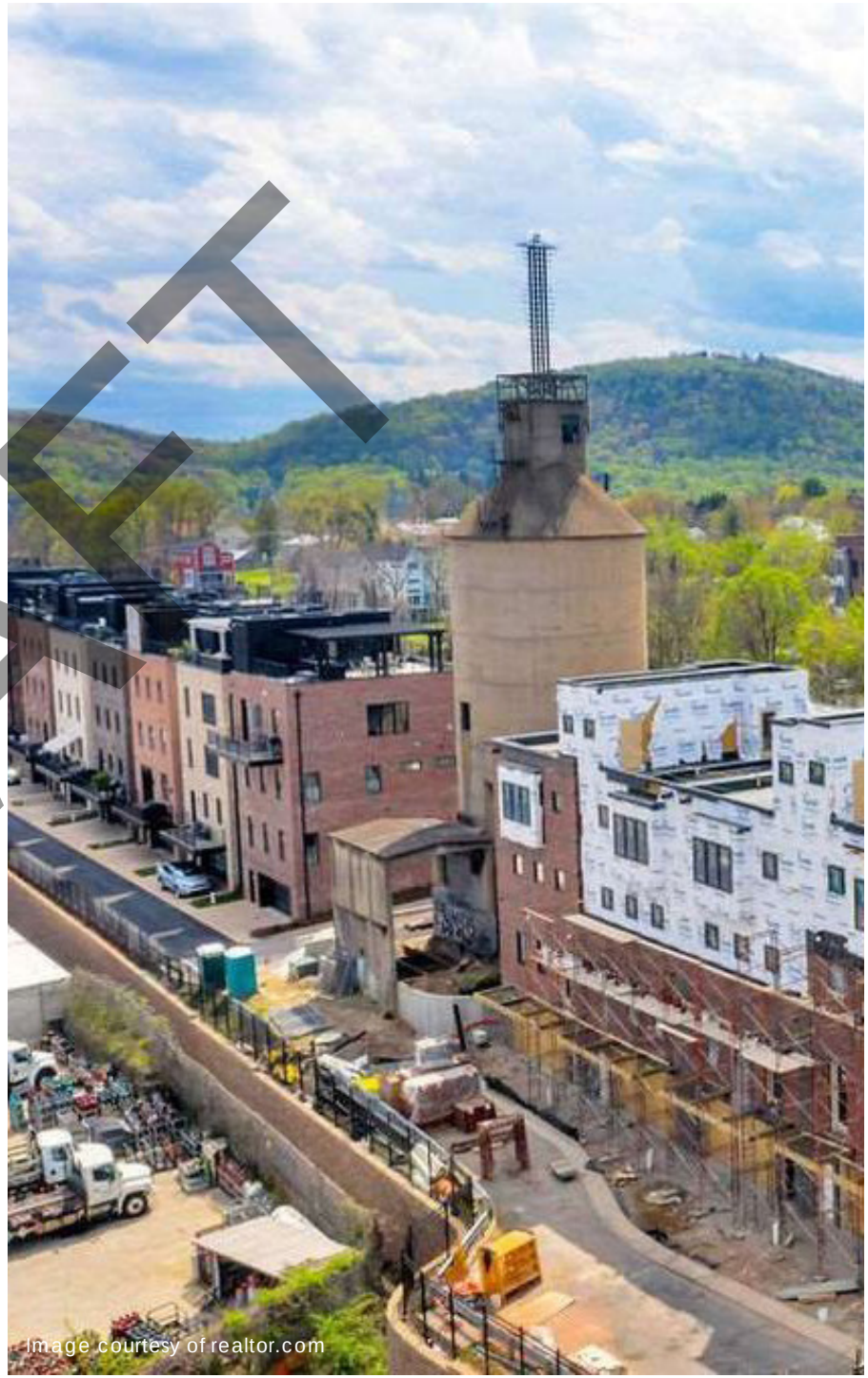


Image courtesy of realtor.com

Situation and Opportunity

Situation

The City of Charlottesville shows a steady growth in population - 13.8% between 2010 and 2020 according to estimates from the Weldon Cooper Center, making it one of the highest growth rates within Planning District Region 10. A Housing Needs Assessment Socioeconomic and Housing Market Analysis, prepared for the City by consultants PES in 2018, identified the housing market is very tight with demand significantly exceeding supply and that rents and housing prices are too high for many of the city's households to afford. For households earning less than 60 percent of the Area Median Income (AMI), the market shortcomings are forcing them to spend too much of their income for housing, live in overcrowded or substandard housing conditions, move outside the city to find less expensive housing, or face homelessness. While Charlottesville has a need for more housing at all price points, the Housing Needs Assessment identified a particular gap of homes affordable to households earning 30% AMI or less.

The forces creating an affordability crises and impeding fair and affordable housing include conditions such as a constrained supply of developable land limits the potential for new residential construction; high land and development costs limit the market's ability to build new affordable units; zoning policies, community resistance and lack of predictability in the City's development approval process; and housing affordability for many households is an income problem – low levels of education, limited skills training, inadequate public transit and difficulty finding quality affordable child care can prevent individuals ability to reach financial self-sufficiency.

Opportunity

The City has retained the consultant team of RHI to update the city's Comprehensive Plan, including the creation of a focused Affordable Housing Plan, and complete a re-write of the zoning ordinance. Engaging the community to work together on developing these plans provides the opportunity to guide future development and shape the community's growth, create a unified strategy for housing all residents and ensure growth takes place in a coordinated, equitable manner consistent with the citywide plan's vision – all with a very specific lens on equitable planning and development.

Image courtesy of Cushman & Wakefield

Community Engagement

One of the priority pieces of the RHI consultant team's work on the Comprehensive Plan, Affordable Housing Plan and zoning re-write is to base this work on meaningful and thorough community engagement, and especially from the populations whose voices are typically not heard and represent the needs of the community most affected by the city's affordable housing crisis.

A Steering Committee of local stakeholders representing City, regional organizations, and community members is providing input throughout this planning effort. Starting In the spring of 2020 the way in which the community could be engaged significantly changed. From mid-May through June 2020, the RHI consultant team encouraged the community to actively participate in updating the future vision for the city. The process focused on sharing information about the project, making connections and developing partnerships with community individuals and organizations, and gathering input about priorities for the future. Community input opportunities included a community survey available in Spanish and English, a series of webinars to provide a project overview and answer questions, small group discussions that were held via Zoom and telephone, and a toll-free phoneline. A public survey asked:

- Which housing issues will be the most critical for the Charlottesville Affordable Housing Plan to address?

Overall, survey respondents strongly supported centering racial equity and rental affordability in the Affordable Housing Plan.

In November-December 2020 community feedback was again sought on the draft Affordable Housing Plan as well as draft initial revisions to the Comprehensive Plan. Community input opportunities included four interactive webinars, an online survey in both English and Spanish, drop-in "office hours", a toll-free phone line, and the opportunity to submit written comments via email and the project website. A public survey asked:

- Do you agree that the recommendations in each category below are a priority for the Affordable Housing Plan? (categories listed: Funding, Governance, Land Use, Tenant's Rights, Subsidy)

Generally, all categories received high support.

Community engagement will continue throughout this planning process. The consultant team will also be adding a Community Engagement chapter to the Comprehensive Plan.

Charlottesville Quick Facts

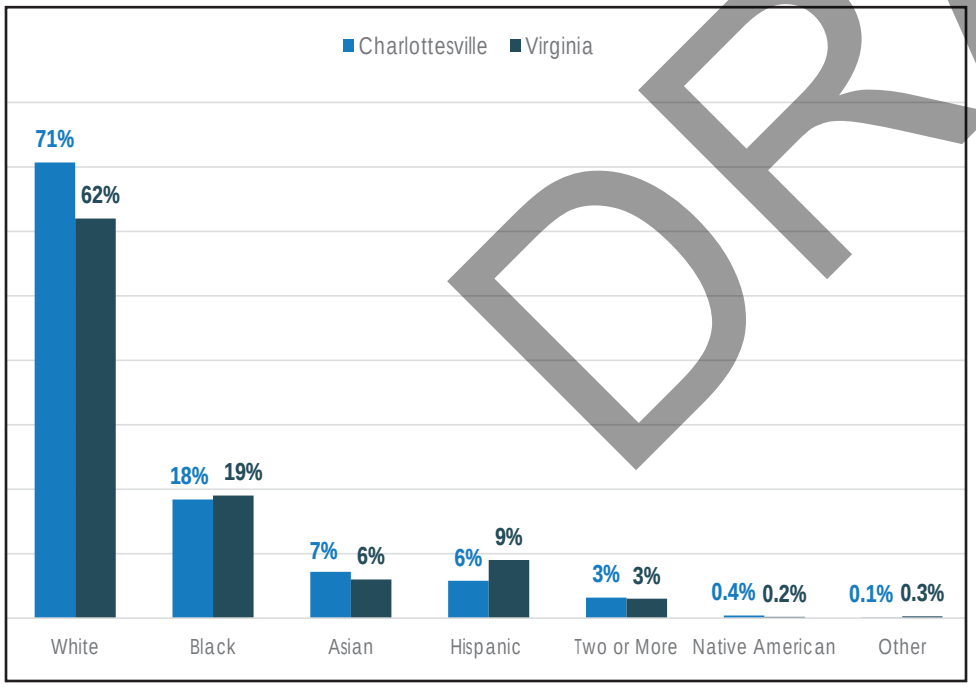
To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about the City of Charlottesville. The infromation presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions in Charlottesville.

Charlottesville's population has shown a roughly 8.8% (*0.8% increase per year*) increase from 2010 to 2019. The 2019 American Community Survey (ACS) population estimate show a population total of 47,096 and 18,617 total households. The average household size is 2.4 persons. Charlottesville's median age is 31.6 years old. 9% of Charlottesville's population does not hold a high school diploma, 17% of the population has graduated from high school, 20% have completed some college, and 54% have completed a bachelors degree or higher.

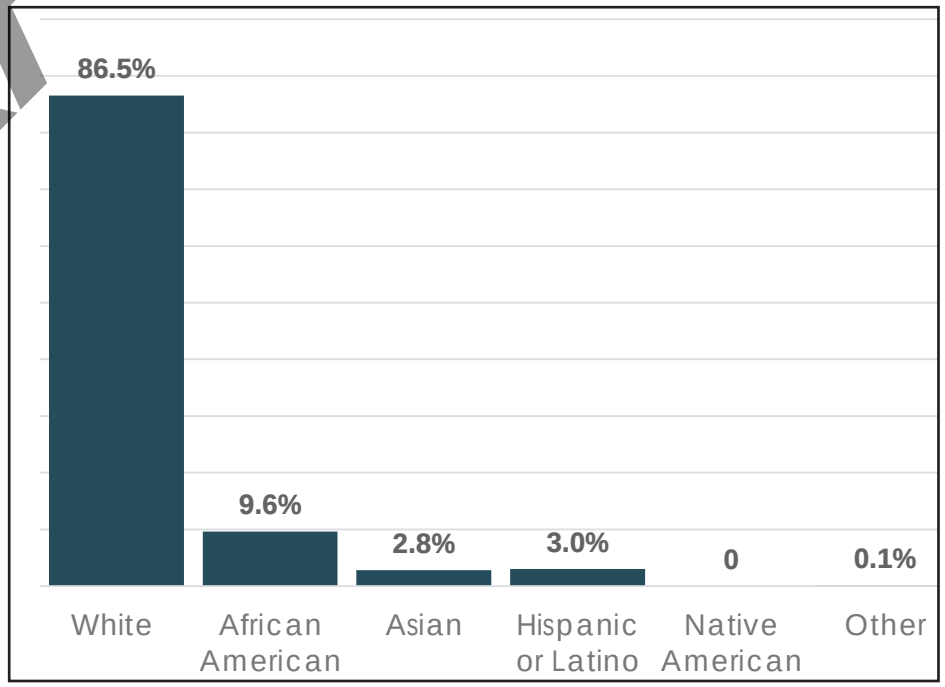
Charlottesville's median household income is $59,471. The median home value in Charlottesville is $299,600 Median gross rent in Charlottesville is aproximately $1,142 per month. Residents of Charlottesville primarily rent their home (57%), while 43% are owners. 57% of the housing units in Charlottesville are single-unit structures, with 1% of structures being mobile homes, and 42% of structures containing multiple units. The breakdown of race and ethnicity for Charlottesville compared to that of the State of Virginia is detailed below.

Race & Ethnicity

Race & Ethnicity of City of Charlottesville



Homeownership Rate by Race



Charlottesville County Quick Facts - *Continued*

Population Characteristics

47,096
Total Population

18,617
Households

31.6
Median Age

$59,471
Median Household Income

17%
High School

20%
Some College

26%
Bachelor's

28%
Post-Grad

24.1%
Persons Below Poverty Line

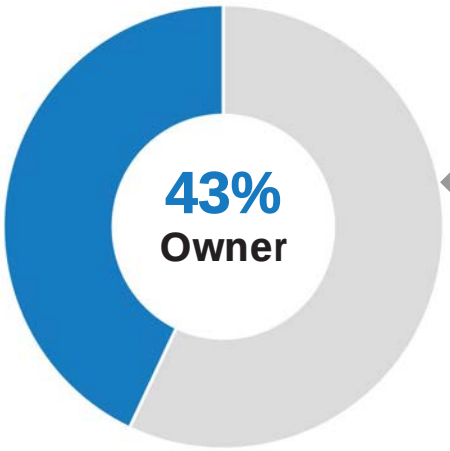
Housing Characteristics

$299,600
Median Home Value

$337,00
Median Sale Price

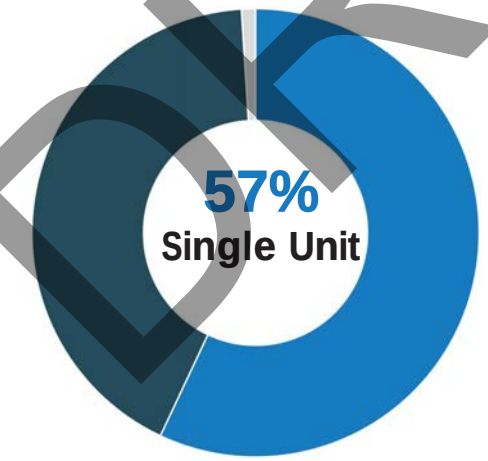
$1,142
Median Gross Rent

No Data
Building Permits



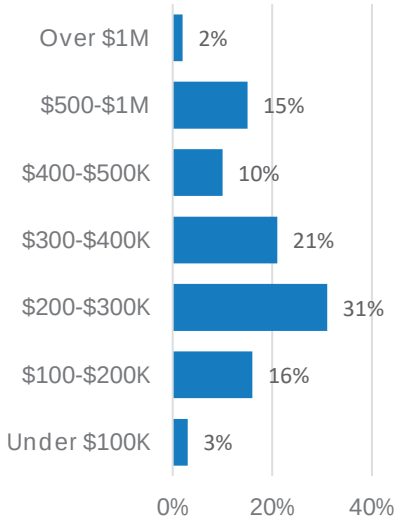
Ownership of Units

- *Owner (66%)*
- *Renter (34%)*

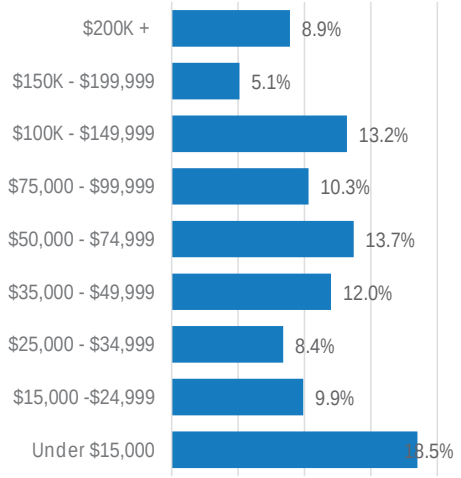


Type of Structure

- *Single Unit (74%)*
- *Multi-Unit (24%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units



Households by Income

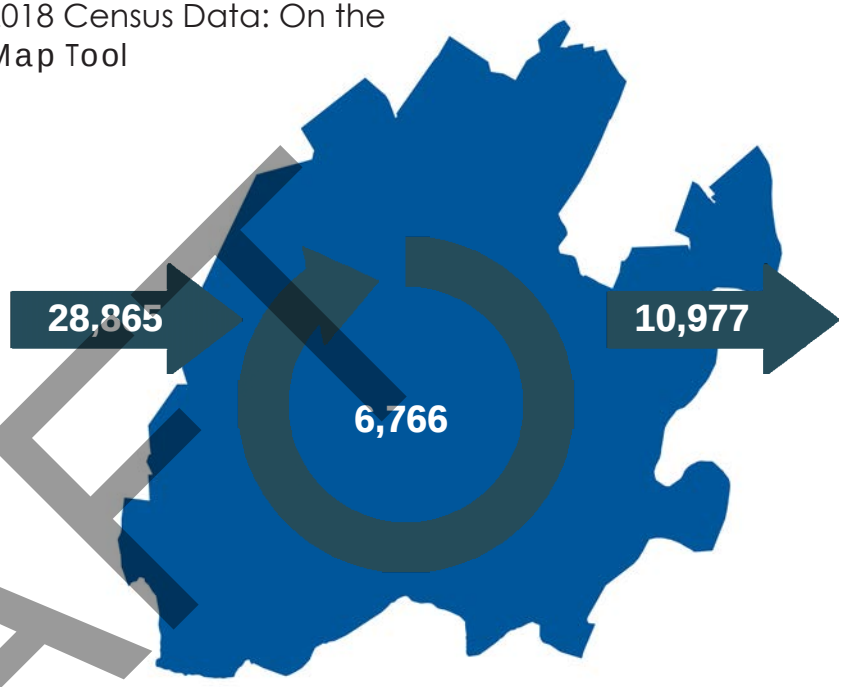
Existing Conditions: Housing & Transportation Costs

Costs associated with housing take up the greatest portion of income. As of 2018, the City of Charlottesville currently has 1,580 renter households that spend greater than 30% of their income on housing while 150 renter households pay more than 50%. 2,050 owner households pay more than 30% towards housing. Both numbers are expected to grow by 2040, increasing the affordable housing gap.

Transportation costs, such as a car payment, maintenance, gas and insurance follow as the second highest expenditure for typical households. Based on data from the U.S. Census on the Map tool, 63% of Charlottesville residents commute outside of the city for work, 82% of people commute into Charlottesville for work, and 37% both live and work within the city. The high proportion of daily out-commuters translates to more households having expensive transportation costs. Charlottesville workers have an average commute time of 54 minutes one way. Top out-commute destinations include Lake Monticello, Hollymead, Crozet, Waynesboro, Virginia Beach, Pantops, Staunton, Richmond, and Harrisonburg. Assuming an average of 0.58 cents per mile for 20 working days a month, out-commutes to the top employment destinations for Charlottesville County residents' amount to an additional $1,149 a month in transportation costs.

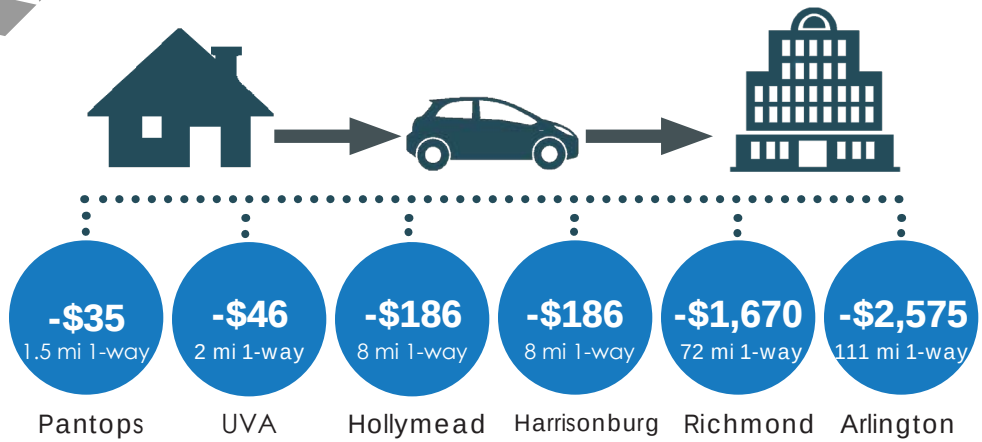
Image courtesy of the Daily Progress

2018 Census Data: On the Map Tool



How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



*Top out-commute destinations based on 2018 Census on the Map

Existing Conditions: Current Land Use

As of the spring of 2021, Charlottesville is in the process of updating its Comprehensive Plan and Zoning Ordinance. As such, it is anticipated that changes to the underlying zoning within the City will change. The land use categories identified in this section reference the existing 2013 Comprehensive Plan and current Zoning Ordinance.

To provide an understanding of the land use categories of the Zoning Ordinance and to examine where housing can and can not be developed is a pertinent step for developing precise recommendations to address affordable housing concerns in Charlottesville. The policy tools that are currently in place in the Comprehensive Plan and the Zoning Ordinance all play an integral role in the relationship of the built environment and its impact on access to affordable housing. The land use categories that accommodate residential development are briefly examined below.

Single Family, R-1: The R-1 district is established to provide and protect quiet, low-density residential areas wherein the predominant pattern of residential development is the single-family dwelling (*Charlottesville Zoning Ordinance*).

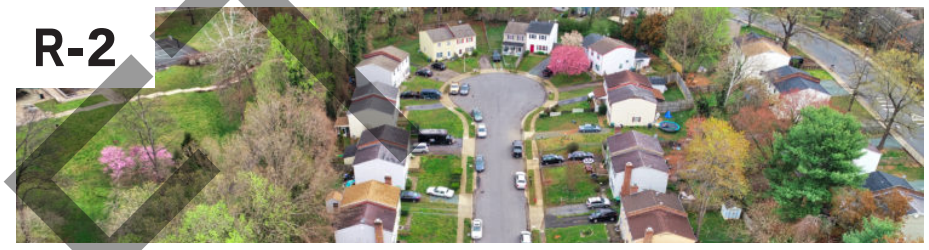
Single Family, R-1S: This district consists of low-density residential areas characterized by small-lot development (*Charlottesville Zoning Ordinance*).

Single Family, R-1U: The R1-U district consists of low-density residential areas in the vicinity of the University of Virginia campus *(Charlottesville Zoning Ordinance).*

Single Family, R-1US: This district consists of low-density residential areas in the vicinity of the University of Virginia campus, characterized by small-lot development (*Charlottesville Zoning Ordinance*).

R-1

R-2



R-3

R-UMD

R-UHD

Existing Conditions: Current Land Use - *Continued*

Two Family, R-2: The two-family residential zoning districts are established to enhance the variety of housing opportunities available within certain low-density residential areas of the city, and to provide and protect those areas. R-2 consists of quiet, low-density residential areas in which single-family attached and two-family dwellings are encouraged. Included within this district are certain areas located along the Ridge Street corridor, areas of significant historical importance (*Charlottesville Zoning Ordinance*).

Two Family, R-2U: The R-2U district consists of quiet, low-density residential areas in the vicinity of the University of Virginia campus, in which single-family attached and two-family dwellings are encouraged *(Charlottesville Zoning Ordinance*).

Multi-Family, R-3: The purpose of the multifamily residential zoning district is to provide areas for medium- to high-density residential development. *(Charlottesville Zoning Ordinance).*

Multi-Family, R-UMD: This district consists of areas in the vicinity of the University of Virginia campus, in which medium-density residential developments, including multifamily uses, are encouraged *(Charlottesville Zoning Ordinance)*.

Multi-Family, R-UHD: This district consists of areas in the vicinity of the University of Virginia campus, in which high-density residential developments, including multifamily uses, are encouraged *(Charlottesville Zoning Ordinance)*.

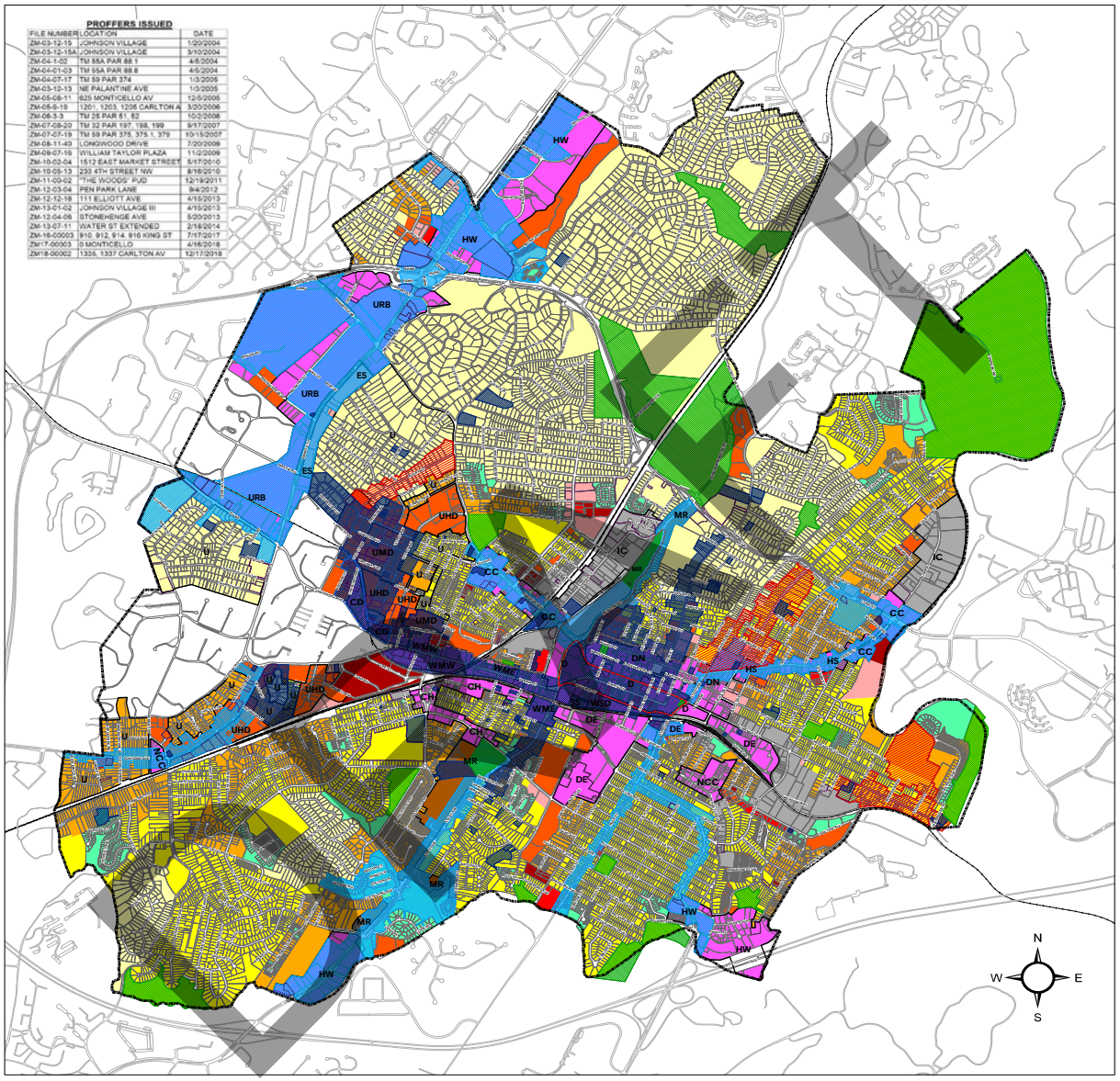
McIntire/5th Residential Corridor: The purpose of this district is to encourage redevelopment in the form of medium-density multifamily residential uses, in a manner that will complement nearby commercial uses and be consistent with the function of McIntire Road/Fifth Street Extended as a gateway to the city's downtown area (*Charlottesville Zoning Ordinance*).

McIntire/ 5th

MHP

Mobile Home Parks, R-MHP: The R-MHP district is to establish areas of the city deemed suitable for manufactured homes, and to ensure a safe and healthy residential environment consistent with existing land use and density patterns (*Charlottesville Zoning Ordinance*).

Existing Conditions: Zoning Map

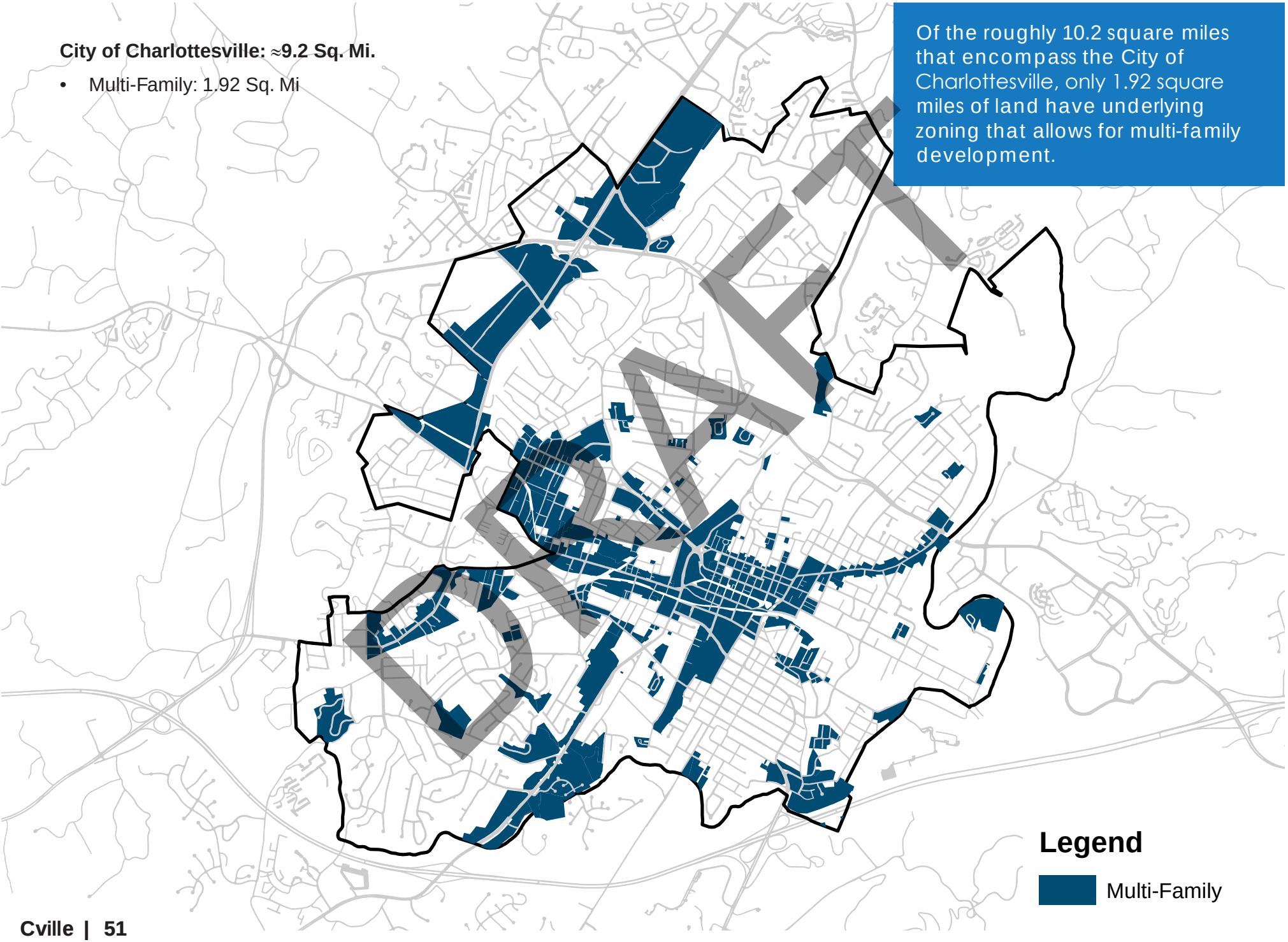


Existing Conditions: Current Multi-Family Zoning

City of Charlottesville: ≈9.2 Sq. Mi.

- Multi-Family: 1.92 Sq. Mi

Of the roughly 10.2 square miles that encompass the City of Charlottesville, only 1.92 square miles of land have underlying zoning that allows for multi-family development.



Existing Conditions: Zoning

In the spring of 2019, TJPDC staff reviewed the City of Charlottesville's Zoning Ordinance as it related to housing. For each zoning district identified in the Zoning Ordinance, several factors were inventoried to show what was permissible in each district. Those factors included:

- Density- how many dwelling units are allowable?
- Bonus density- does the county have any incentives for increasing density in that district?
- Duplex allowable- Are duplexes allowed by-right?
- Multi-family- Are multi-family developments allowed?
- Mobile home allowed by-right- Are mobile homes allowed by-right?
- Mobile home allowed by S/C- Are mobile homes allowed with a special or conditional use permit?
- Accessory uses- Does the zoning district allow for accessory uses?
- Affordable housing incentive- Do incentives exist for the inclusion of affordable housing?

Based on staff's review, a bonus density is available in the PUD zoning district along with an affordable housing incentive. Multi-family developments are allowed in the R-2, R-3, R-4 and PUD zoning districts but not in A-1m R-1, or MPH, however, duplexes are permissible in all of the zoning districts with the exception of MPH. The PUD zoning district allowed for the greatest density, at up to 16 dwelling units per acre for multi-family development.

CITY OF CHARLOTTESVILLE ZONING ORDINANCE							
District	**Density**	**Bonus Density**	**Duplex Allowed**	**Multi-Family**	**Mobile Home Allowed By-Right**	**Accessory Uses**	**Low-Moderate Income Housing Incentive**
R-1 (Single-family)				No	No	Yes	
R-1 (S) [Small Lot]				No	No	Yes	
R-1U (University)				No	No	Yes	
R-1U(S) [Small Lot]				No	No	Yes	
R-2 (Two-family)			Yes	No	No	Yes	
R-2U (University)			Yes	No	No	Yes	
R-3 Multifamily	22-87 dwelling units per acre	Yes	Yes	Yes	No	Yes	
R-UMD (University Medium Density)	3-21, 22-64 dwelling units per acre	Yes	Yes	Yes	No	Yes	
R-UHD (University High Density)	3-21, 22-64 dwelling units per acre	Yes	Yes	Yes	No	Yes	
McIntire/Fifth Street Residential Corridor	1-21 dwelling units per acre	Yes	Yes	Yes	No	Yes	
MHP (Manufactured Home Park)	12 spaces per acre	No	No		Yes	Yes	
PUD							

The Housing Continuum

Conversations with stakeholders and the public through the City's community engagement process focused on the development of an affordable housing plan led to the development of goals and strategies targeted at addressing the specific needs of the City. Each goal addresses a rung on the housing spectrum: the unhoused, affordable rental opportunities, affordable homeownership opportunities, market rate rental opportunities, and market rate homeownership opportunities. The system is fluid and allows for individuals and families to move throughout the housing spectrum whether it be by choice or necessity. For example, residents who would like to age in place but need small home modifications, such as ramp editions, may choose to do so. This scenario would be different for someone whose current home and physical situation will require a change in housing type. Many low to moderate-income individuals and families will encounter barriers that make it extremely difficult for them to easily move within the spectrum.

Image courtesy of 10bgroup.com

Identifying the Gap

Unhoused Experiencing Homelessness in Need of Housing	Affordable Rental Renter Households at or below 80% AMI	Affordable Ownership Owner Households at or below 80% AMI	Market Rate Rental Renter Households ABOVE 80% AMI	Market Rate Ownership Owner Households ABOVE 80% AMI
# Point-in-time count	1,730 Severely Cost-Burdened	1,910 Severely Cost-Burdened	190 Cost-Burdened	140 Severely Cost-Burdened
105 Unstablely Housed	1,620 Cost-Burdened	13 Substandard Units		
	17 Substandard Units			
	3,367	1,923	190	140

City of Charlottesville Recommendations

The recommendations provide a comprehensive list of high-level tools available to address the affordable housing challenges in the City of Charlottesville. These recommendations were identified through a series of stakeholder meetings of the Strategies and Analysis Committee of the Regional Housing Partnership, who provided their expertise to refine them.

Each recommendation set is grouped according to the typology along the housing continuum that they address (i.e. *unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership*), many strategies address multiple typologies and can be found in multiple recommendation sets. Each recommendation set includes a total number of interventions needed to address the current gap. Details for each recommendation set can be found below.

Unhoused:
- Point-in-Time Count: *Count of sheltered & unsheltered people on a single night in January.*
- Unstably Housed: *Families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.*

Affordable Rental:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Affordable Ownership:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Market Rate Rental:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

Market Rate Ownership:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

In addition to the number of interventions needed to address each housing typology, the recommendation sets include categories for the type of intervention and a rough time estimate for implementation. For the intervention type, three groups have been identified and include the following:

- **Programmatic:** Creation or expansion of initiatives
- **Capital:** Financial commitments or funding streams
- **Policy:** Overarching guidance tools or plans

A simplified short, mid, and long-term categorization was used in the time-frame category. Those that fall into the short-term category would take less than one year and up to three years to implement. Those that fall in the mid-term category would be three to five years to implement, and those in the long-term category would take five or more years to implement.

Unhoused Recommendations

Unhoused
Experiencing Homelessness in Need of Housing

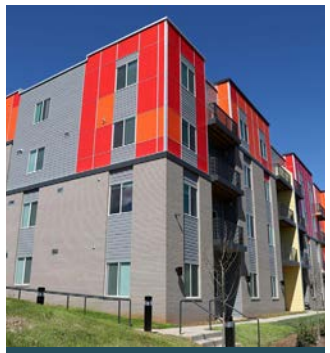
#
Point-in-Time Count

105
Unstably Housed

105

ID	Recommendation	Type	Timeframe
UH-1	Establish a permanent eviction prevention fund to provide emergency rental assistance to lower income households in crisis.	Capital	Mid-Term
UH-2	The City of Charlottesville should dedicate $10 million per year to invest in housing affordability over the next ten years.	Capital	Long-Term
UH-3	Expand the provision and use of tenant subsidies for rental housing in all parts of the city.	Programmatic	Mid-Term
UH-4	Advocate for enabling legislation to support just cause evictions and to make other changes to the state's eviction process.	Policy	Long-Term
UH-5	Dedicate funding for the provision of legal services for tenants facing eviction and establish a citywide right to counsel in eviction cases.	Capital	Mid-Term

Affordable Rental Recommendations



Affordable Rental
Renter Households at or below 80% AMI

1,730
Severely Cost-Burdened

1,620
Cost-Burdened

17
Substandard Units

3,367

ID	Recommendation	Type	Timeframe
AFR-1	Change zoning and development processes to increase the production of multifamily housing and expand feasible by-right development, and advocate for similar regional changes, to begin to reverse entrenched patterns fo racial segregation.	Policy	Long-Term
AFR-2	Change the City's zoning to allow "soft density" in single-family neighborhoods while limiting displacement of low-income communities.	Policy	Short-Term
AFR-3	Increase the flexibility to permit Accessory Dwelling Unit (ADU) development and provide public funding to support affordability.	Policy	Short-Term
AFR-4	Create a mandatory inclusionary zoning policy to increase the production of affordable homes as part of all new development.	Policy	Short-Term
AFR-5	Require housing development that receive City funding or discretionary approvals to provide enhanced tenants' rights.	Policy	Short-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

1,730
Severely Cost-Burdened

1,620
Cost-Burdened

17
Substandard Units

3,367

ID	Recommendation	Type	Timeframe
AFR-6	Dedicate funding for the provision of legal services for tenants facing eviction and establish a citywide right to counsel in eviction cases.	Capital	Mid-Term
AFR-7	Advocate for enabling legislation to support just cause evictions and to make other changes to the state's eviction process.	Policy	Long-Term
AFR-8	Advocate for enabling legislation to enact rent control in Charlottesville.	Policy	Long-Term
AFR-9	Set parameters for level and timing of funding that can be made available to Charlottesville Redevelopment and Housing Authority (CRHA) to modernize all public housing.	Policy	Short-Term
AFR-10	Dedicate funding to support the preservation of existing affordable housing in Charlottesville.	Capital	Long-Term
AFR-11	Establish a land bank and provide land equity to develop affordable housing.	Programmatic	Mid-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental

Renter Households at or below 80% AMI

1,730
Severely Cost-Burdened

1,620
Cost-Burdened

17
Substandard Units

3,367

ID	Recommendation	Type	Timeframe
AFR-12	Expand the provision and use of tenant subsidies for rental housing in all parts of the city.	Policy	Mid-Term
AFR-13	Establish a permanent eviction prevention fund to provide emergency rental assistance to lower income households in crisis.	Capital	Mid-Term
AFR-14	The City of Charlottesville should dedicate $10 million per year to invest in housing affordability over the next ten years.	Capital	Long-Term
AFR-15	Charlottesville needs to identify one or more dedicated funding sources to sustain its commitment to affordable housing beyond 2025.	Capital	Long-Term
AFR-16	Target funding towards extremely low-income households to ensure that public funding is targeted to incomes with the greatest need. Allocate 40% of funding to serve households with incomes up to 30% AMI, 40% of funding for households earning up to 60% AMI, and 20% of funding for households earning up to 80% AMI.	Policy	Short-Term
AFR-17	Attach funding awards to community representation, duration of affordability, and leverage of non-public funds.	Policy	Short-Term

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

1,910
Severely Cost-Burdened

13
Substandard Units

1,923

ID	Recommendation	Type	Timeframe
AO-1	Change the City's zoning to allow "soft density" in single-family neighborhoods while limiting displacement of low-income communities.	Policy	Short-Term
AO-2	Create a mandatory inclusionary zoning policy to increase the production of affordable homes as part of all new development.	Policy	Short-Term
AO-3	Require housing development that receive City funding or discretionary approvals to provide enhanced tenants' rights.	Policy	Mid-Term
AO-4	Dedicate funding to support the preservation of existing affordable housing in Charlottesville.	Capital	Long-Term
AO-5	Establish a land bank and provide land equity to develop affordable housing.	Programmatic	Mid-Term
AO-6	Revise Charlottesville's existing down payment assistance (DPA) program to provide a greater level of assistance and serve a larger number of households.	Programmatic	Mid-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

1,910
Severely Cost-Burdened

13
Substandard Units

1,923

ID	Recommendation	Type	Timeframe
AO-7	Encourage and work with major regional employers, like UVA, to develop employer-funded Down Payment Assistance programs as a benefit for employees.	Programmatic	Mid-Term
AO-8	Encourage CRHA to create the option of and access to homeownership for Section 8 Voucher users.	Policy	Mid-Term
AO-9	Develop specialty mortgage products and provide supporting services that help low-income homeowners succeed at homeownership.	Programmatic	Mid-Term
AO-10	Partner with developers to build and renovate affordable single-family and "soft density" housing in existing neighborhoods.	Programmatic	Long-Term
AO-11	Support and preserve homeownership by providing assistance to income-qualified owners to make necessary home repairs.	Capital	Mid-Term
AO-12	Expand the provision of property tax relief to income-qualified homeowners.	Programatic	Short-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

1,910
Severely Cost-Burdened

13
Substandard Units

1,923

ID	Recommendation	Type	Timeframe
AO-13	The City of Charlottesville should dedicate $10 million per year to invest in housing affordability over the next ten years.	Capital	Long-Term
AO-14	Charlottesville needs to identify one or more dedicated funding sources to sustain its commitment to affordable housing beyond 2025.	Capital	Mid-Term
AO-15	Target funding towards extremely low-income households to ensure that public funding is targeted to incomes with the greatest need. Allocate 40% of funding to serve households with incomes up to 30% AMI, 40% of funding for households earning up to 60% AMI, and 20% of funding for households earning up to 80% AMI.	Policy	Short-Term
AO-16	Attach funding awards to community representation, duration of affordability, and leverage of non-public funds.	Policy	Short-Term

Market Rate Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

190
Cost-Burdened

190

ID	Recommendation	Type	Timeframe
MR-1	Change zoning and development processes to increase the production of multifamily housing and expand feasible by-right development, and advocate for similar regional changes, to begin to reverse entrenched patterns fo racial segregation.	Policy	Long-Term
MR-2	Change the City's zoning to allow "soft density" in single-family neighborhoods while limiting displacement of low-income communities.	Policy	Short-Term
MR-3	Increase the flexibililty to permit Accessory Dwelling Unit (ADU) development and provide public funding to support affordability.	Policy	Short-Term

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

140
Cost-Burdened

140

ID	Recommendation	Type	Timeframe
MO-1	Change the City's zoning to allow "soft density" in single-family neighborhoods while limiting displacement of low-income communities.	Policy	Short-Term


DRAFT

4 Fluvanna County

How to Use This Chapter

Fluvanna County's affordable housing chapter is organized into three broad sections; the introduction, the housing continuum, and high-level recommendations. Each section is intended to build upon the preceding one, culminating with the strategic set of recommendations that provide a comprehensive list of possible tactics to address the affordable housing challenges that Fluvanna County is facing.

Introduction

The Introduction provides a brief overview of Fluvanna County's existing conditions and a summary of feedback from the community. This section introduces baseline data that provides the foundation for identification of strategies and recommendations.

The Housing Continuum

The Housing Continuum section identifies the existing gap across the housing typology spectrum (unhoused, affordable rental, affordable homeownership, market rate rental, and market rate ownership) and identifies specific goals to close the existing housing needs gap.

Recommendations

The Toolkit of Strategies contains broad, high-level strategies that address the housing continuum. These are comprehensive strategies that are available to Fluvanna County in their pursuit of providing affordable housing.

Fluvanna County at a Glance

Fluvanna County, is one of six localities in Planning District 10. The County is about thirty minutes away from the City of Charlottesville. The County is comprised of roughly 286 square miles. There are many striking natural sites, outdoor recreational activities, and points of historical interests in the county. The Rivanna River, designated as a state scenic River, has two points of entry that are located in Fluvanna: at Crofton Bridge and in Palmyra. Fluvanna is home to the Fluvanna Heritage Trail Foundation which consists of 22 miles of trails for all to enjoy. Fluvanna is an hour from Richmond, placing it near enough to the hustle and bustle to big-city life but far away enough to preserve its rural and small-town identities throughout the County.

Fluvanna County will experience growing pains. Therefore, as it grows, it will need to address barriers to county-wide access to broadband, transportation accessibility, increased development, and preservation of its rural character. Just as many communities in the area, Fluvanna attracts many retirees. Attention has to be paid to offering residents opportunities to age in place or find comfortable living situations within the County. Although attention to the retiree population is important, the needs of residents across the spectrum to support current and growing needs of homebuyers, homeowners—that includes home and financial literacy programs—and the construction of affordable rental units will have to be addressed.

These issues and the existing conditions of Fluvanna are examined further in the following sections. Goals and strategies targeted specifically to address Fluvanna's unique challenges are detailed later in this chapter.

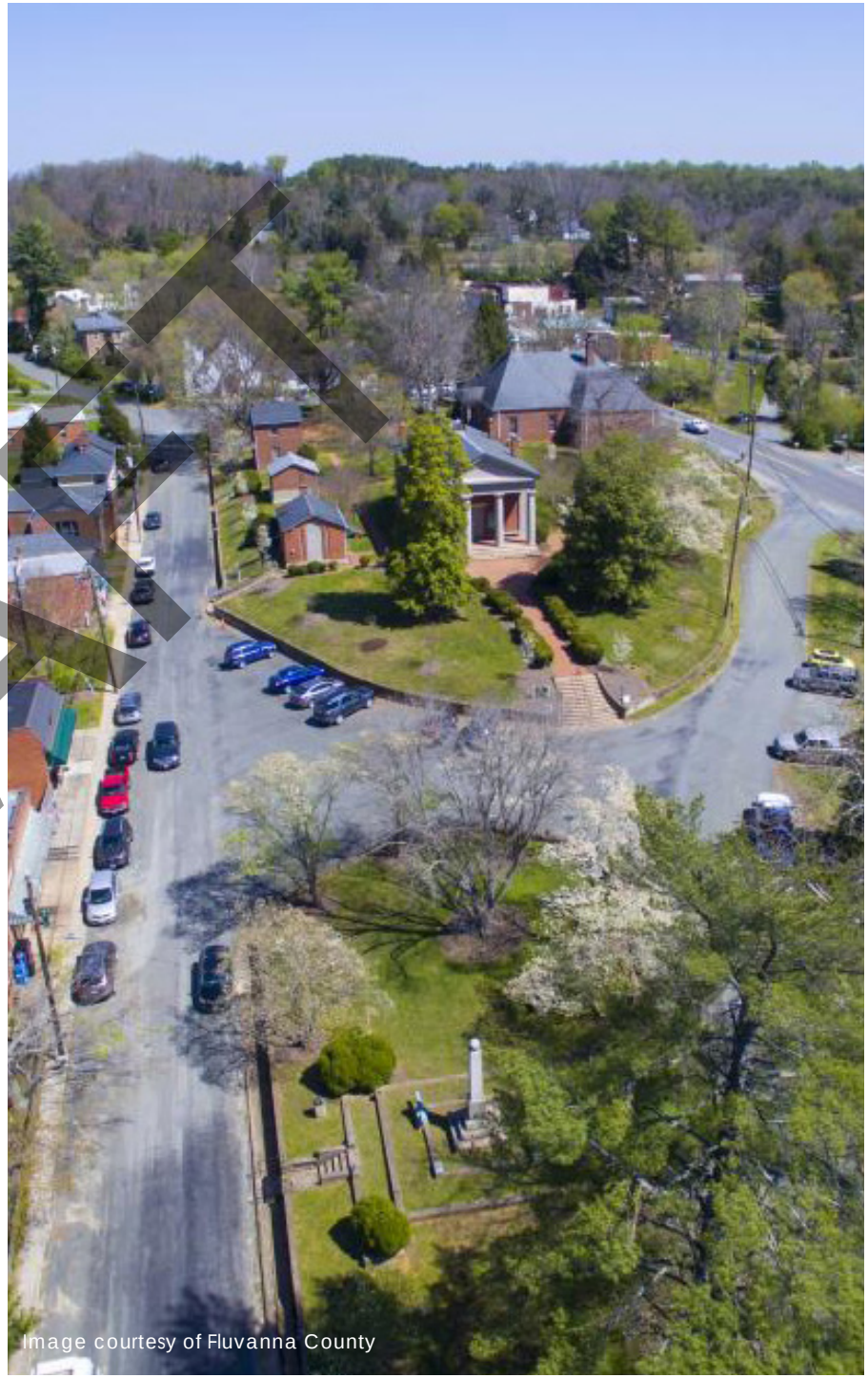


Image courtesy of Fluvanna County

Situation and Opportunity

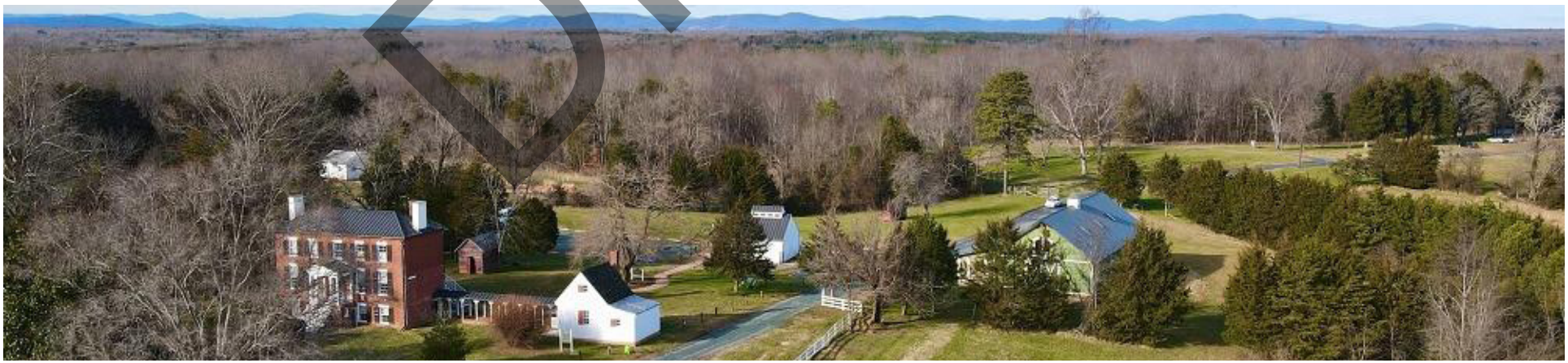
Situation

Located in northwestern Fluvanna County, the private gated community Lake Monticello sits on the lake of the same name and was developed in the late 1960s. Its population quickly grew. Today, the community has been built out to its capacity. Fluvanna County had experienced a .66% growth between 2017 and 2018 according the DATA USA website and a 5.88% growth between 2010 and 2019 according to estimates from the Weldon Cooper Center. The median age of the county is 43 years old. Fluvanna, as with many localities in the area, attracts many retirees. Therefore, the county will need to provide long-term housing solutions for that growing aging population, as well as addressing the growing demand for diverse housing options to cater to a residential population in different stages of life at varied income levels. Fluvanna's Comprehensive Plan was last updated in 2015.

Opportunity

In Fluvanna's next comprehensive plan update, the opportunity is there to explore creative solutions to expanding the housing stock across the spectrum with limited space. This can be done by specifically addressing zoning and subdivision ordinances, and adopting affordable housing policies and strategies that encourage varied housing and development. New investment opportunities within nearby Zion Crossroads creates an opportunity for more residents to have more job opportunities near where they reside. Fluvanna is in a good position for its economy to expand along with its population.

Fluvanna County strongly wants to preserve its rural character. Through considerate growth management strategies aimed at protecting its rural areas and a targeted approach to identifying the best areas for incorporating varied and inclusive housing development a balanced outcome can be achieved that benefits all of Fluvanna County's residents' needs. Fluvanna would benefit from partnering with local organizations for home rehabilitations. Also, promotion of community advocacy among the populations through specific programs centered around housing issues can possibly give local residents influence in what is happening within the area.



Community Engagement

Fluvanna County had a community engagement meeting on September 23, 2019. Some of the feedback received during that process is to manage growth and potential traffic. Also, addressing the housing needs of the aging population is a concern and offering an array of affordable housing. Repurposing the vacant houses was mentioned at the meeting and this can be used as senior housing. Some residents have also expressed the development of cluster housing to address dwelling needs that allow green space. Offering a wide array of housing options that addresses the various economic scale of the county, as well as the varied housing sizes and types needed, were recurring themes among those in attendance.

Other community concerns within Fluvanna are the lack of resources to serve its population's rehabilitation needs, repairs for its older housing stock that will allow seniors to age in place, and addressing the county's water supply that will be needed for more housing units. The Fluvanna/ Louisa Housing Foundation has outstanding vouchers for residents waiting on safe and decent housing. The Habitat for Humanity of Fluvanna County does many rehabilitation projects that consists of exterior work, such as repairs of decks, porches, siding, trim, gutters, windows and the installation of ramps. Habitat and the Fluvanna/ Louisa Housing Foundation (F/LHF) coordinate their efforts and normally build one house per year. Carpentry work, due to the expense, is something that F/LHF did not address but it is sorely needed.

Fluvanna Quick Facts

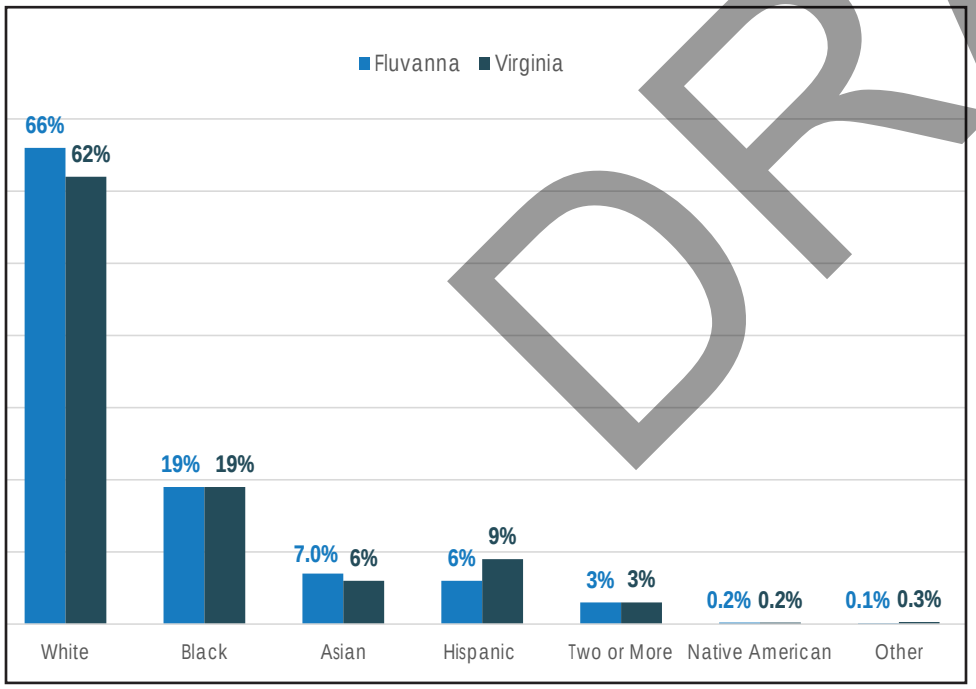
To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about Fluvanna County. The infromation presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions in Fluvanna County.

Fluvanna's population has shown a roughly 5.9% (*0.59% increase per year*) increase from 2010 to 2019. The 2019 American Community Survey (ACS) population estimate show a population total of 26,594 and 9,923 total households. The average household size is 2.6 persons. Fluvanna County's median age is 43.4 years old. 9% of Fluvanna's population does not hold a high school diploma, 24% of the population has graduated from high school, 33% have completed some college, and 34% have completed a bachelors degree or higher.

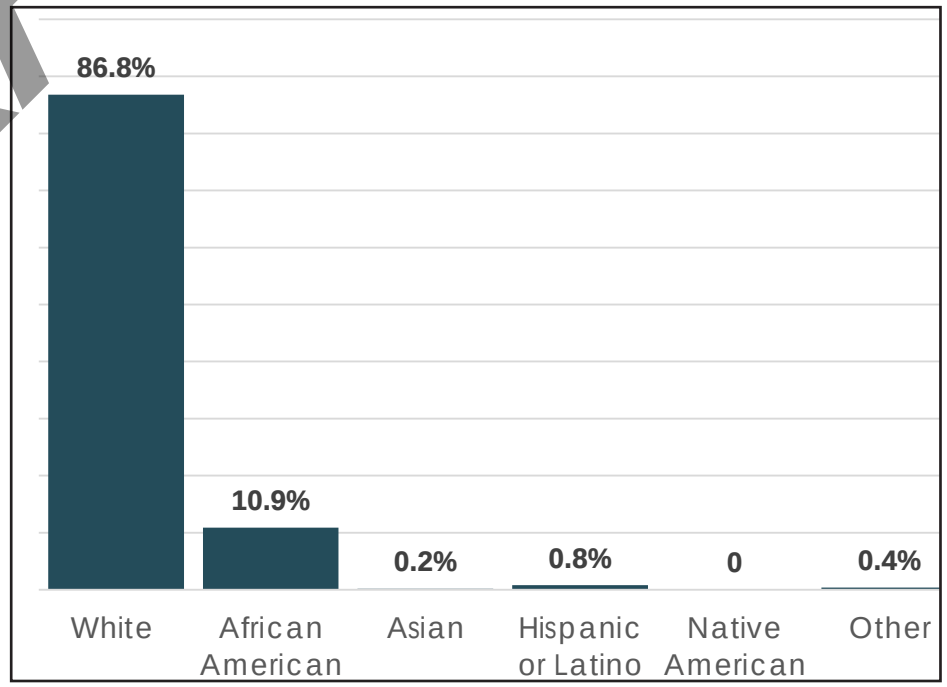
Fluvanna's median household income is $76,873. The median home value in Fluvanna County is $234,700. Median gross rent for Fluvanna County is aproximately $1,163 per month. Residents of Fluvanna primarily own their home (85%), while 15% are renters. 92% of the housing units in Fluvanna are single-unit structures, with 7% of structures being mobile homes, and 1% of structures containing multiple units. The breakdown of race and ethnicity for Fluvanna County compared to that of the State of Virginia is detailed below.

Race & Ethnicity

Race & Ethnicity of Fluvanna County



Homeownership Rate by Race



Fluvanna County Quick Facts - *Continued*

Population Characteristics

26,594
Total Population

9,923
Households

31.6
Median Age

$76,873
Median Household Income

24%
High School

33%
Some College

19%
Bachelor's

15%
Post-Grad

5.5%
Persons Below Poverty Line

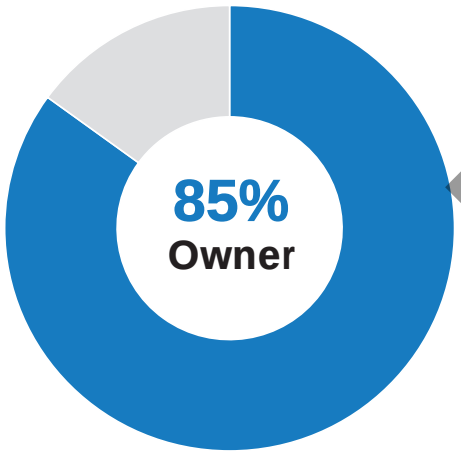
Housing Characteristics

$234,700
Median Home Value

$237,000
Median Sale Price

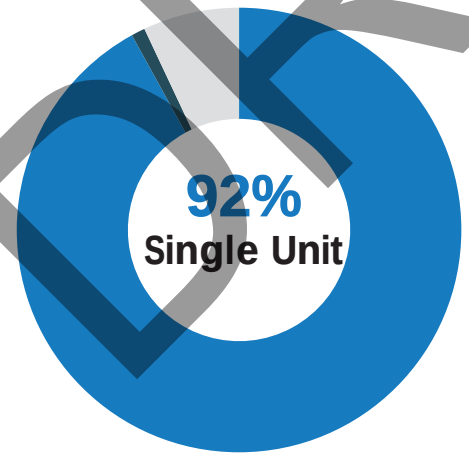
$1,163
Median Gross Rent

123
Building Permits



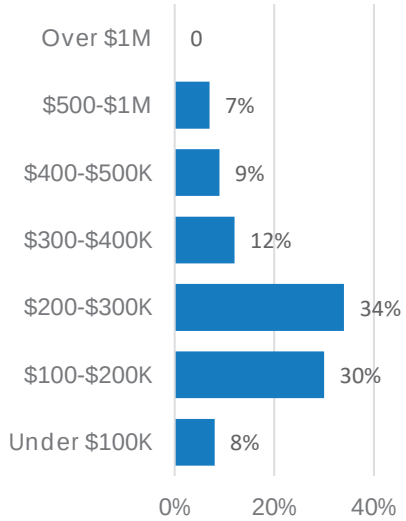
Ownership of Units

- *Owner (66%)*
- *Renter (34%)*

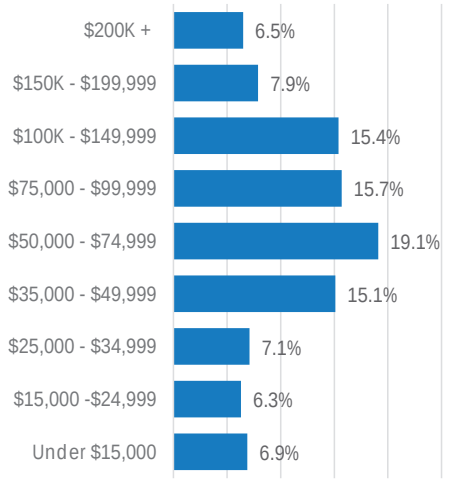


Type of Structure

- *Single Unit (74%)*
- *Multi-Unit (24%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units



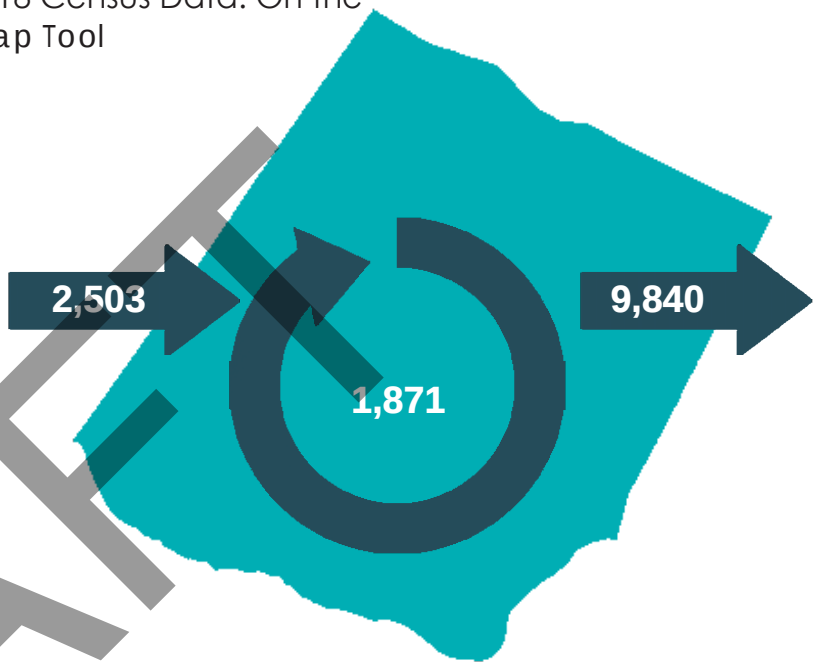
Households by Income

Existing Conditions: Housing & Transportation Costs

Costs associated with housing take up the greatest portion of income. As of 2018, Fluvanna County currently has 220 renter households that spend greater than 30% of their income on housing while 960 households pay more than 50%. Three hundred ten owner households pay more than 50% towards housing. Both numbers are expected to grow by 2040, increasing the affordable housing gap.

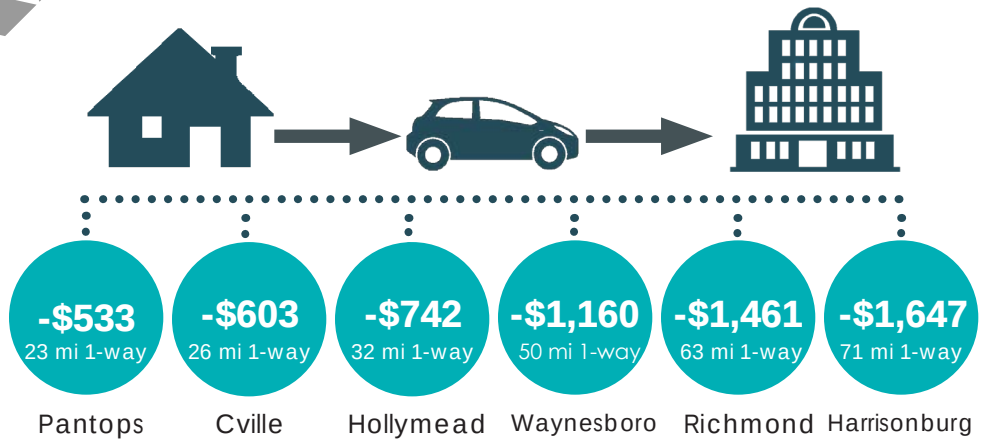
Transportation costs, such as a car payment, maintenance, gas and insurance follow as the second biggest expenditure for typical households. Based on data from the U.S. Census on the Map tool, 84% of Fluvanna County residents commute outside of the County for work, 57% of people commute into Fluvanna County for work, and 16% both live and work within the County. Such a high proportion of daily out-commuters translates to more households having higher transportation costs. Fluvanna County workers have an average commute time of 45 minutes one way. Top out-commute destinations include Lake Monticello, Charlottesville, Hollymead, Richmond, Waynesboro, Crozet, Pantops, Rivanna, Tuckahoe, and Staunton. Assuming an average of 0.58 cents per mile for 20 working days a month, out-commutes to the top employment destinations for Fluvanna County residents' amount to an additional $884 a month in transportation costs.

2018 Census Data: On the Map Tool



How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



*Top out-commute destinations based on 2018 Census on the Map

Existing Conditions: Current Land Use

The Comprehensive Plan, last updated in 2015, and the Zoning Ordinance form the underlying basis for land use decisions and policy guidance in Fluvanna County.

To provide an understanding of the land use categories of the Zoning Ordinance and to examine where housing can and can not be developed is a pertinent step for developing precise recommendations to address affordable housing concerns in Fluvanna County. The policy tools that are currently in place in the Comprehensive Plan and the Zoning Ordinance all play an integral role in the relationship of the built environment and its impact on access to affordable housing. The land use categories that accommodate residential development are briefly examined below.

Agricultural District, A-1: The A-1 district permits limited residential development, and limited commercial and industrial uses directly related to agriculture, forestry, or other traditionally-rural uses (*Fluvanna County Zoning Ordinance*). Maximum residential density is one dwelling unit per two acres with a minimum lot size of two acres.

Residential, Limited R-1: This district permits low-density residential development including single-family detached dwellings, two-family dwellings, accessory dwellings, and group homes with a maximum residential density of one dwelling unit per acre and minimum lot size of one acre.

Residential, General R-2: The R-2 district permits low to medium-density residential development including single-family detached dwellings, two-family dwellings, accessory dwellings, townhouses, multi-family dwellings, and group homes with a maximum residential density of two dwelling units per acre and minimum lot size of 21,870 square feet.

A-1

R-1

R-2

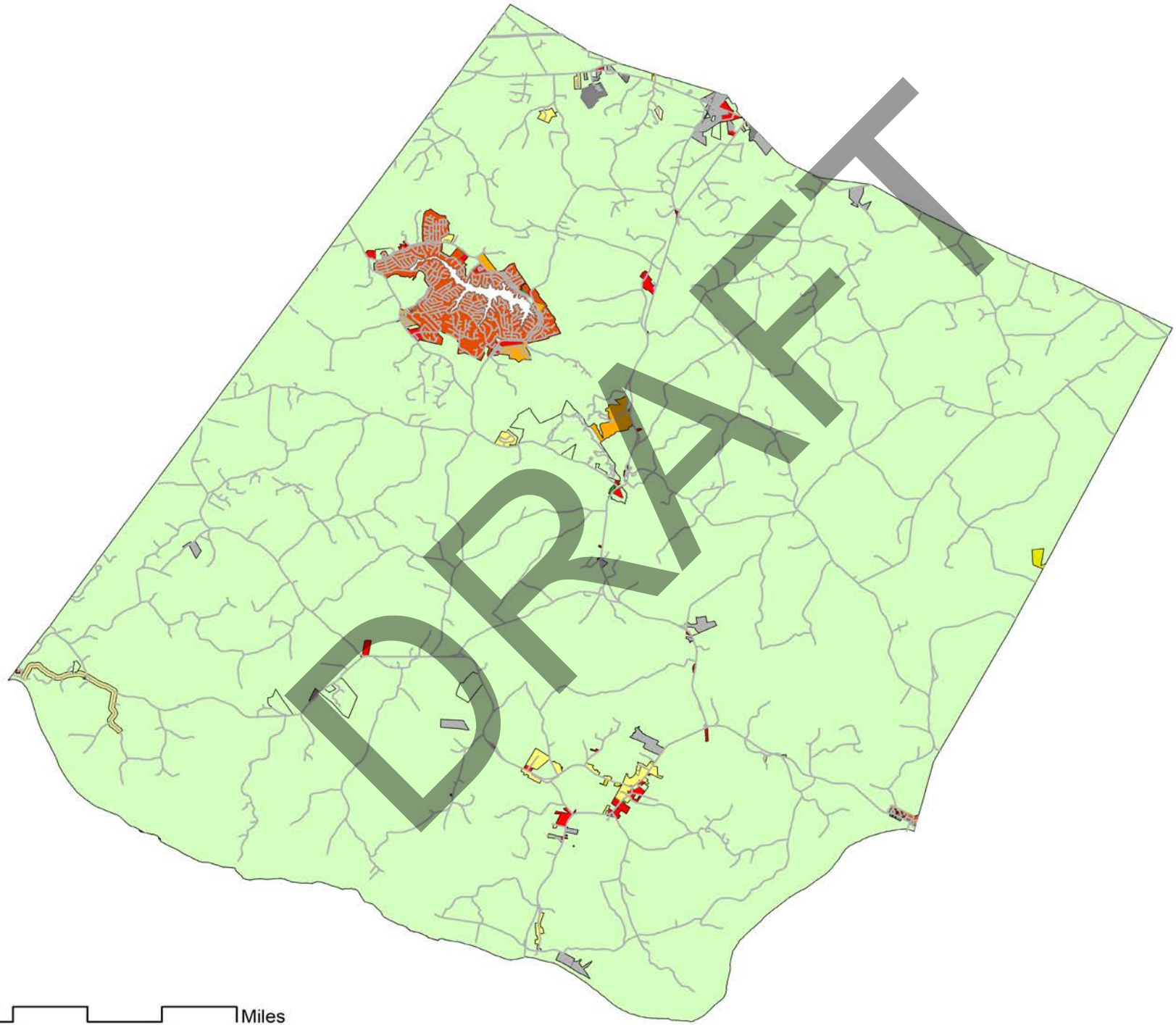
R-3

R-4

Residential, Planned Community R-3: *T*his district permits low– to medium-density residential development in a village-style setting, with limited commercial uses serving the surrounding neighborhood (*Fluvanna County Zoning Ordinance*). Uses include single-family detached dwellings, two-family dwellings, accessory dwellings, townhouses, multi-family dwellings, and group homes with a maximum residential density of 2 .9 dwelling units per acre and up to 10 residential units per acre with a special use permit.

Residential, Limited R-4: The R-4 district permits low– to medium-density residential development and is found within the Lake Monticello area of Fluvanna County (*Fluvanna County Zoning Ordinance*). Uses include single-family detached dwellings, two-family dwellings, accessory dwellings, townhouses, multi-family dwellings, and group homes with a maximum residential density of one dwelling unit per two acres if the property lacks access to central water and sewer with up to 2.9 dwelling units per acre if the property does have access to central water and sewer with minimum lot size of two acres for property lacking access to central water and sewer 15,000 square feet for those with access.

Existing Conditions: Zoning Map

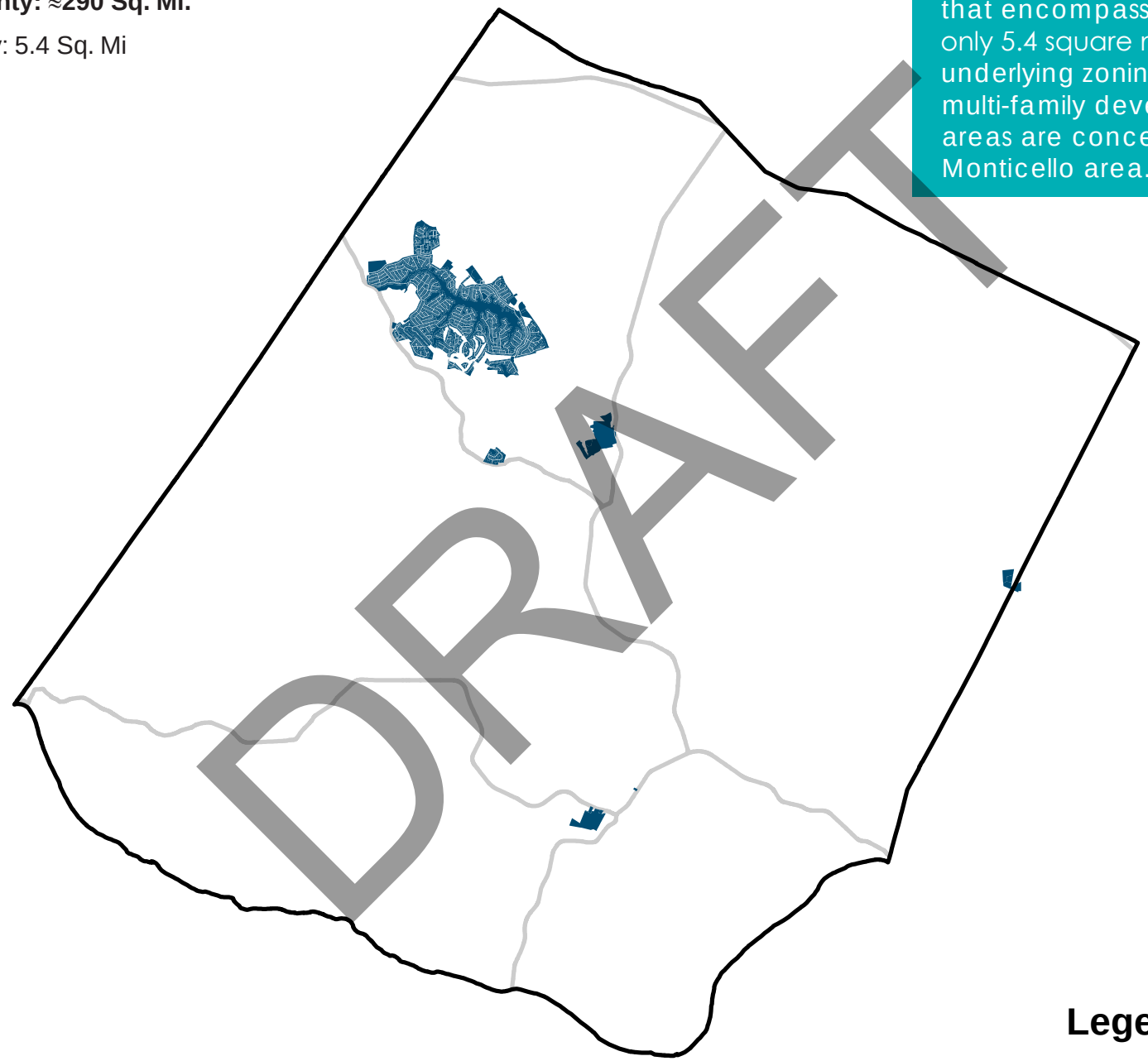


Existing Conditions: Current Multi-Family Zoning

Fluvanna County: ≈290 Sq. Mi.

- Multi-Family: 5.4 Sq. Mi

Of the roughly 290 square miles that encompass Fluvanna County, only 5.4 square miles of land have underlying zoning that allows for multi-family development. These areas are concentrated in the Lake Monticello area.



Legend

Multi-Family

Existing Conditions: Zoning

In the spring of 2019, TJPDC staff reviewed Fluvanna County's Zoning Ordinance as it related to housing. For each zoning district identified in the Zoning Ordinance, several factors were inventoried to show what was permissible in each district. Those factors included:

- Density- how many dwelling units are allowable?
- Bonus density- does the county have any incentives for increasing density in that district?
- Duplex allowable- Are duplexes allowed by-right?
- Multi-family- Are multi-family developments allowed?
- Mobile home allowed by-right- Are mobile homes allowed by-right?
- Mobile home allowed by S/C- Are mobile homes allowed with a special or conditional use permit?
- Accessory uses- Does the zoning district allow for accessory uses?
- Affordable housing incentive- Do incentives exist for the inclusion of affordable housing?

Based on staff's review, a bonus density is available in the PUD zoning district along with an affordable housing incentive. Multi-family developments are allowed in the R-2, R-3, R-4 and PUD zoning districts but not in A-1m R-1, or MPH, however, duplexes are permissible in all of the zoning districts with the exception of MPH. The PUD zoning district allowed for the greatest density, at up to 16 dwelling units per acre for multi-family development.

FLUVANNA COUNTY ZONING ORDINANCE								
District	Density	Bonus Density	Duplex Allowed	Multi-Family	Mobile Home Allowed By-Right	Mobile Home Allowed by S/C	Accessory Uses	Affordable Income Housing Incentive
A-1 (Agriculture, General)	**1** dwelling unit per 2 acres	No	Yes	No	Yes	Yes	Yes	No
R-1 (Residential, Limited)	**1** dwelling unit per acre	No	Yes	No	No	No	Yes	No
R-2 (Residential, General)	**2** dwelling units per acre	No	Yes	Yes	No	No	Yes	No
R-3 (Residential, Planned Community	**2.9** dwelling units per acre	No	Yes	Yes	No	No	Yes	No
R-4 (Residential, Limited)	**2.9** dwelling units per acre	No	Yes	Yes	No	No	Yes	No
MPH (Manufactured Home Park	**1** manufactured home per 6,000 sq. ft. lot	No	No	No	Yes	Yes	Yes	No
PUD (Planned Unit Development	**6** dwelling untis per acre for single family **9** dwelling units per acre for townhouse **16** units per acre for multi-family	Yes	Yes	Yes	No	No	Yes	**Yes,** if between 10-15% of total number of dwelling uits are reserved for affordable housing, then a 20% increase in density may be permitted. If more than 15% of dwelling units are reserved for affordable housing, then a 30% density increase my be permitted

The Housing Continuum

Conversations with stakeholders and the public through community engagement and small group meetings led to the development of goals and strategies targeted at addressing the specific needs of Fluvanna County. Each goal addresses a rung on the housing spectrum: the unhoused, affordable rental opportunities, affordable homeownership opportunities, market rate rental opportunities, and market rate homeownership opportunities. The system is fluid and allows for individuals and families to move throughout the housing spectrum whether it be by choice or necessity. For example, residents who would like to age in place but need small home modifications, such as ramp editions, may choose to do so. This scenario would be different for someone whose current home and physical situation will require a change in housing type. Many low to moderate-income individuals and families will encounter barriers that make it extremely difficult for them to easily move within the spectrum.

Identifying the Gap

Unhoused Experiencing Homelessness in Need of Housing	Affordable Rental Renter Households at or below 80% AMI	Affordable Ownership Owner Households at or below 80% AMI	Market Rate Rental Renter Households ABOVE 80% AMI	Market Rate Ownership Owner Households ABOVE 80% AMI
0 Point-in-time count Unstablely Housed	**310** Severely Cost-Burdened **210** Cost-Burdened **64** Substandard Units	**930** Severely Cost-Burdened **20** Substandard Units	**10** Cost-Burdened	**30** Severely Cost-Burdened
	584	**950**	**10**	**30**

Fluvanna County Recommendations

The recommendations provide a comprehensive list of high-level tools available to address the affordable housing challenges in Fluvanna County. These recommendations were identified through a series of stakeholder meetings of the Strategies and Analysis Committee of the Regional Housing Partnership, who provided their expertise to refine them.

Each recommendation set is grouped according to the typology along the housing continuum that they address (i.e. *unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership*), many strategies address multiple typologies and can be found in multiple recommendation sets. Each recommendation set includes a total number of interventions needed to address the current gap. Details for each recommendation set can be found below.

Unhoused:
- Point-in-Time Count: *Count of sheltered & unsheltered people on a single night in January.*
- Unstably Housed: *Families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.*

Affordable Rental:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Affordable Ownership:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Market Rate Rental:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

Market Rate Ownership:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

In addition to the number of interventions needed to address each housing typology, the recommendation sets include categories for the type of intervention and a rough time estimate for implementation. For the intervention type, three groups have been identified and include the following:

- **Programmatic:** Creation or expansion of initiatives
- **Capital:** Financial commitments or funding streams
- **Policy:** Overarching guidance tools or plans

A simplified short, mid, and long-term categorization was used in the time-frame category. Those that fall into the short-term category would take less than one year and up to three years to implement. Those that fall in the mid-term category would be three to five years to implement, and those in the long-term category would take five or more years to implement.

Unhoused Recommendations

Unhoused
Experiencing Homelessness in Need of Housing

0
Point-in-Time Count

#
Unstably Housed

#

ID	Recommendation	Type	Timeframe
UH-1	Dedicate per capita proportional cost of local funds to the Consortium of Care emergency shelter program	Capital	Mid-Term
UH-2	Dedicate local funds to the Continuum of Care Homeless prevention program to address Fluvanna County residents at risk of homelessness.	Capital	Mid-Term
UH-3	Apply for available programs such as the *Low Income Housing Tax Credit Program*, *Housing Choice Voucher Program*, *Mainstream Voucher Program*, and *Section 202 Supportive Housing Program*. Set aside units for people at risk of or experiencing homelessness.	Programmatic	Long-Term
UH-4	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness & provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term
UH-5	Develop private landlord incentives to participate in voucher program or in accepting low-income renters. Incentives could take the form of security deposit payments, one-month rental funds in case of a tenant vacating early, funds for tenant damage repair, etc.	Policy	Mid-Term

Affordable Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

310
Severely Cost-Burdened

210
Cost-Burdened

64
Substandard Units

584

ID	Recommendation	Type	Timeframe
AFR-1	Reduce or waive tap fees for projects that include affordable housing units.	Policy	Short-Term
AFR-2	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, duplex, triplex and quadplex and manufactured and modular homes.	Policy	Long-Term
AFR-3	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
AFR-4	Explore opportunities for rehabilitating vacant and underutilized buildings to bring them back onto the market possibly using federal funding, such as the Community Development Block Grant.	Programmatic	Mid-Term
AFR-5	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness and provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental

Renter Households at or below 80% AMI

310
Severely Cost-Burdened

210
Cost-Burdened

64
Substandard Units

584

ID	Recommendation	Type	Timeframe
AFR-6	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
AFR-7	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
AFR-8	Increase and strengthen water and sewer infrastructure to support affordable housing development.	Capital	Long-Term
AFR-9	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

930
Severely Cost-Burdened

20
Substandard Units

950

ID	Recommendation	Type	Timeframe
AO-1	Expand capacity of existing non-profit organizations that provide retrofit and rehabilitation supportive services, either through partnership or dedicated funding to rehab and preserve the aging housing supply.	Capital	Mid-Term
AO-2	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, duplex, triplex and quadplex and manufactured and modular homes.	Policy	Long-Term
AO-3	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
AO-4	Explore opportunities for rehabilitating vacant and underutilized buildings to bring them back onto the market possibly using federal funding, such as the Community Development Block Grant.	Programmatic	Mid-Term
AO-5	Expand capacity of existing non-profits to help residents clear non-title homes.	Programmatic	Long-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

930
Severely Cost-Burdened

20
Substandard Units

950

ID	Recommendation	Type	Timeframe
AO-6	Work with regional partners to advertise and promote homebuyer education courses, resources, and financial and homeowner literacy, to either provide additional funding, directly assist in loan program promotion, or general homebuyer education. Encourage the development of a satellite program that is attended locally.	Programmatic	Mid-Term
AO-7	Reduce or waive tap fees for projects that include affordable housing units to encourage the development of multi-family/mixed-income housing.	Policy	Short-Term
AO-8	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
AO-9	Create a set-aside fund to increase the supply of affordable homeownership units. This support could be used to partner with Community Land Trusts, neighborhood stabilization programs, shared equity programs, market-rate builders, and to provide down payment assistance.	Capital	Mid-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

930
Severely Cost-Burdened

20
Substandard Units

950

ID	Recommendation	Type	Timeframe
AO-10	Utilize set-aside fund and other forms of leverage to support community partnerships that focus on the creation of senior housing and retrofitting of aging in place.	Capital	Mid-Term
AO-11	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
AO-12	Expand non-profit capacity to enable aging in place with accessibility retrofit programs, such as the installation of ramps, especially for those who are cost-burdened and extremely cost-burdened.	Programmatic	Long-Term
AO-13	Increase and strengthen water and sewer infrastructure to support affordable housing development.	Capital	Long-Term
AO-14	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

Market Rate Rental Recommendations

Market Rate Rental

Renter Households at or ABOVE 80% AMI

10

Cost-Burdened

10

ID	Recommendation	Type	Timeframe
MR-1	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
MR-2	Reduce or waive tap fees for projects that include affordable housing units to encourage the development of multi-family/mixed-income housing.	Policy	Short-Term
MR-3	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
MR-4	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term
MR-5	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility.	Programmatic	Mid-Term

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

30
Cost-Burdened

30

ID	Recommendation	Type	Timeframe
MO-1	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing, or mixed-use communities.	Programmatic	Short-Term
MO-2	Explore opportunities for rehabilitating vacant and underutilized buildings to bring them back onto the market possibly using federal funding, such as the Community Development Block Grant.	Programmatic	Mid-Term
MO-3	Expand capacity of existing non-profits to help residents clear non-title homes	Programmatic	Long-Term
MO-4	Work with regional partners to advertise and promote homebuyer education courses, resources, and financial and homeowner literacy, to either provide additional funding, directly assist in loan program promotion, or general homebuyer education. Encourage the development of a satellite program that is attended locally.	Programmatic	Mid-Term

Market Rate Ownership Recommendations - *Continued*

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

30
Cost-Burdened

30

ID	Recommendation	Type	Timeframe
MO-5	Reduce or waive tap fees for projects that include affordable housing units to encourage the development of multi-family/mixed-income housing.	Policy	Short-Term
MO-6	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
MO-7	Utilize set-aside fund and other forms of leverage to support community partnerships that focus on the creation of senior housing and retrofitting of aging in place.	Capital	Mid-Term
MO-8	Initiate partnerships with federal, state, local, and other entities to kickstart countywide broadband accessibility	Programmatic	Mid-Term
MO-9	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term


DRAFT

5 Greene County

How to Use This Chapter

Greene County's affordable housing chapter is organized into three broad sections; the introduction, the housing continuum, and high-level recommendations. Each section is intended to build upon the preceding one, culminating with the strategic set of recommendations that provide a comprehensive list of possible tactics to address the affordable housing challenges that Greene County is facing.

Introduction

The Introduction provides a brief overview of Greene County's existing conditions and a summary of feedback from the community. This section introduces baseline data that provides the foundation for identification of strategies and recommendations.

The Housing Continuum

The Housing Continuum section identifies the existing gap across the housing typology spectrum (unhoused, affordable rental, affordable homeownership, market rate rental, and market rate ownership) and identifies specific goals to close the existing housing needs gap.

Recommendations

The Toolkit of Strategies contains broad, high-level strategies that address the housing continuum. These are comprehensive strategies that are available to Greene County in their pursuit of providing affordable housing.

Greene County at a Glance

Greene County is located approximately 20-miles to the north of downtown Charlottesville and is nestled along the Blue Ridge Mountains and Shenandoah National Park to the west. Greene County offers ample outdoor recreational amenities and easy access to both Shenandoah National Park and the Appalachian Trail. Several craft breweries, wineries, and antique stores offer additional points of interest. Within easy commuting distance of Charlottesville and just a short drive away from the City of Richmond, and the Washington D.C. metropolitan area, Greene County is strategically located and offers residents a slightly lower cost of living when compared to the surrounding urbanized areas.

Greene County offers the amenities of a rural community while still providing easy access to employment centers. Roughly 6,700 working aged residents of Greene County commute outside of the county for work, with the majority traveling south towards Albemarle County and the City of Charlottesville where large employment centers are located. Longer commute times and increased transportation costs can erode some of the cost savings afforded by Greene County. As new development and investment comes to Greene, opportunities exist to try and capture some of those out-commuters and reduce their transportation costs. The increased availability of broadband access and telecommuting availability may also decrease the need to regularly commute into the urbanized areas, further reducing transportation costs and increasing affordability.

These issues and the existing conditions of Greene County are examined further in the following sections. Goals and strategies targeted specifically to address Greene's unique challenges are detailed later in this chapter.

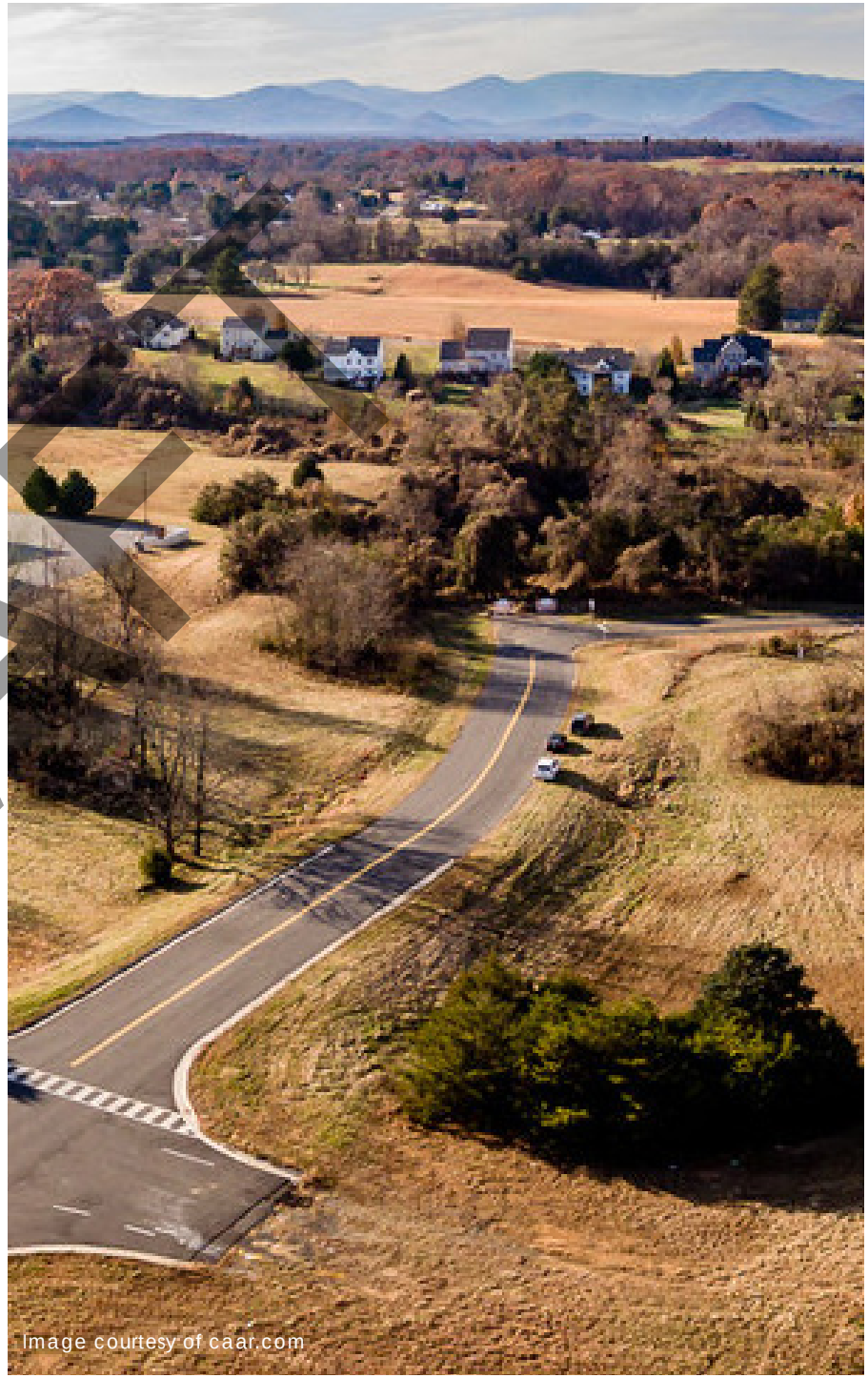


Image courtesy of caar.com

Situation and Opportunity

Situation

Greene County has experienced a roughly 9.2% increase in population from 2010 to 2019, according to estimates from the Weldon Cooper Center, the third highest growth rate within Planning District Region 10. The City of Charlottesville and Albemarle County have experienced the highest growth rates in the region, and Greene County appears to have captured a portion of that regional growth. Anecdotally, residents highlighted Greene's relative affordability and low-cost of living as compared to Charlottesville, driving demand for more units as families and individuals are priced out of the market and seek more affordable alternatives in Greene County. As this demand continues to increase, Greene County must continue to provide housing options across the spectrum, especially as competition increases for available units. Residents cited demand for housing units in Greene County has outpaced supply, referencing specifically to the Terrace Green Apartment community who recently completed an expansion of units after the first phase of units were all leased.

Opportunity

Greene County has the ability to capitalize on proactive planning efforts recently undertaken. The update to the Comprehensive Plan, completed in 2018, along with the Ruckersville Small Area Plan, also completed in 2018, provide the County with a strong set of foundational data to allow them to anticipate the needs of a growing population and have the policy tools available to guide that growth appropriately.

Image courtesy of caar.com

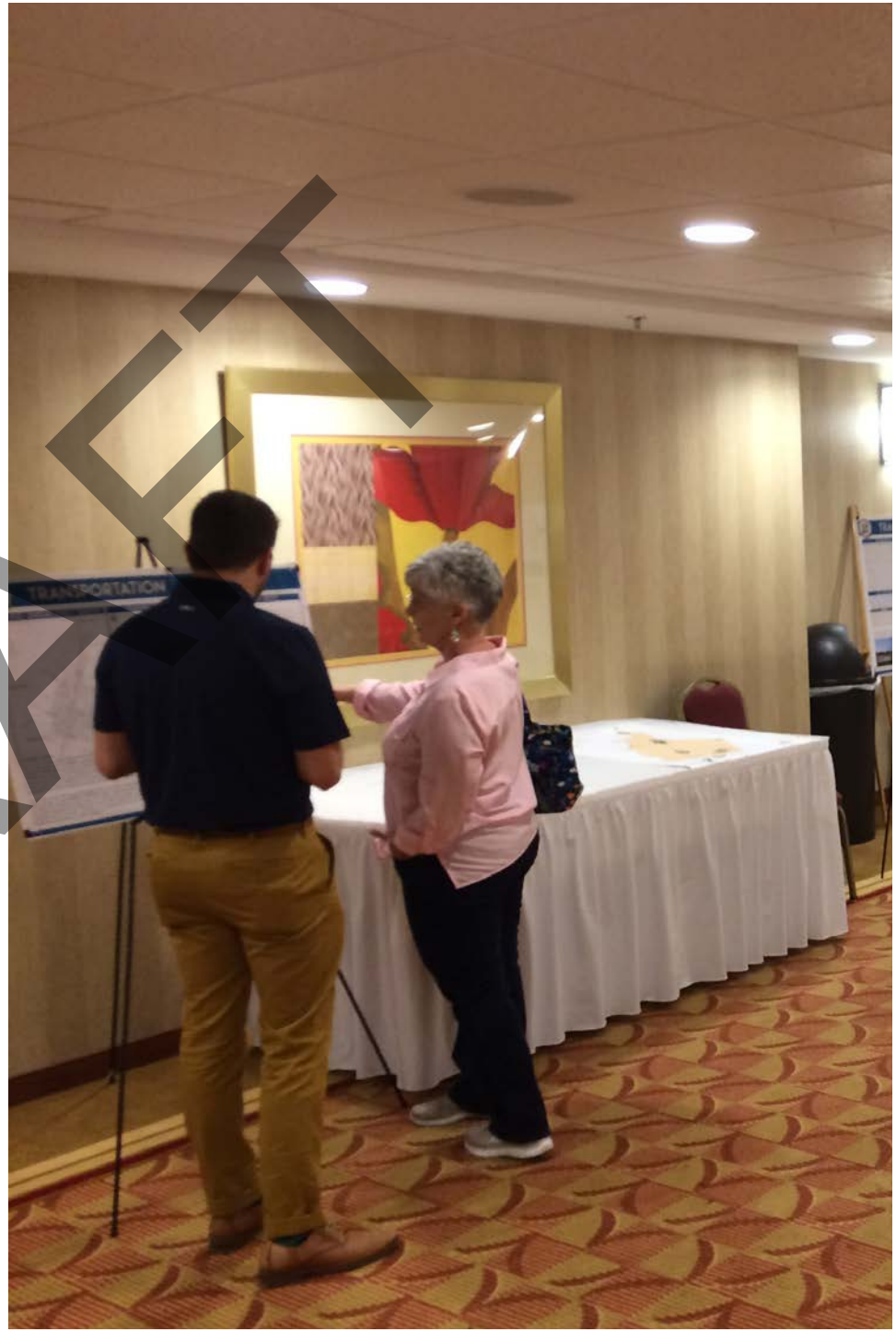
Community Engagement

TJPDC staff held a series of outreach events to solicit feedback from Greene County stakeholders and residents. A stakeholder meeting involving Greene County Staff, affordable housing providers, and development partners was held in August of 2019 to gain a better understanding of the pressing affordable housing needs, focused priority areas , and possible engagement activities that would allow for the community to establish its vision for affordable housing in Greene County.

In September of 2019, a public forum was held at the Greene County Office building in downtown Stanardsville. This open-house style meeting consisted of several interactive stations where attendees could provide feedback on a variety of housing-related topics. Those in attendance were asked about the following topics:

- What the current state of housing is like in Greene County;
- What a healthy housing system looks like; and,
- What obstacles exist to meet the community's vision.

Attendees noted affordable rent when compared to surrounding areas, sense of community, and variety of neighborhoods as positive aspects of the current state of housing in Greene County. A lack of available inventory, a lack of diversity in housing type (especially smaller townhomes, apartments, and single family homes), and an aging housing stock were highlighted as negative aspects of the housing system. Attendees agreed that a mix of housing types was important for creating a healthy housing system in Greene. Obstacles to creating a healthier system included infrastructure limitations (such as water and sewer capacity), high land costs, and a negative perception of affordable housing.



Greene County Quick Facts

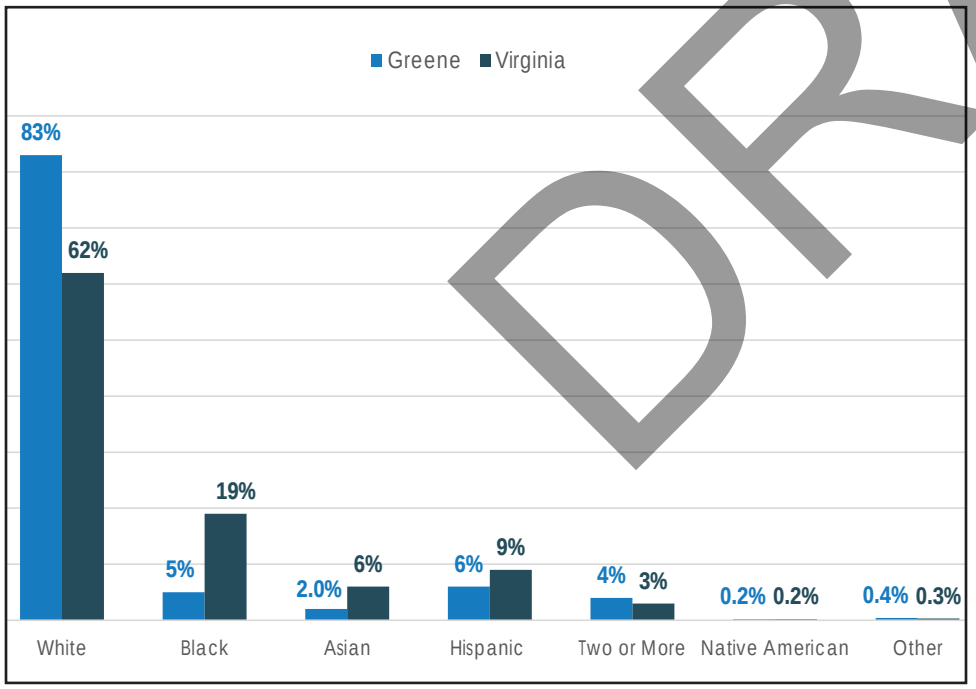
To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about Greene County. The information presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions in Greene County.

Greene's population has shown a roughly 9.2% (*0.9% increase per year*) increase from 2010 to 2019. Greene County is faced with addressing the needs of a growing and changing population. The 2019 American Community Survey (ACS) population estimate show a population total of 19,519 and 7,548 total households. The average household size is 2.69 persons. Greene County's median age is 39.6 years old. 14% of Greene's population does not hold a high school diploma, 29% of the population has graduated from high school, 28% have completed some college, and 29% have completed a bachelors degree or higher.

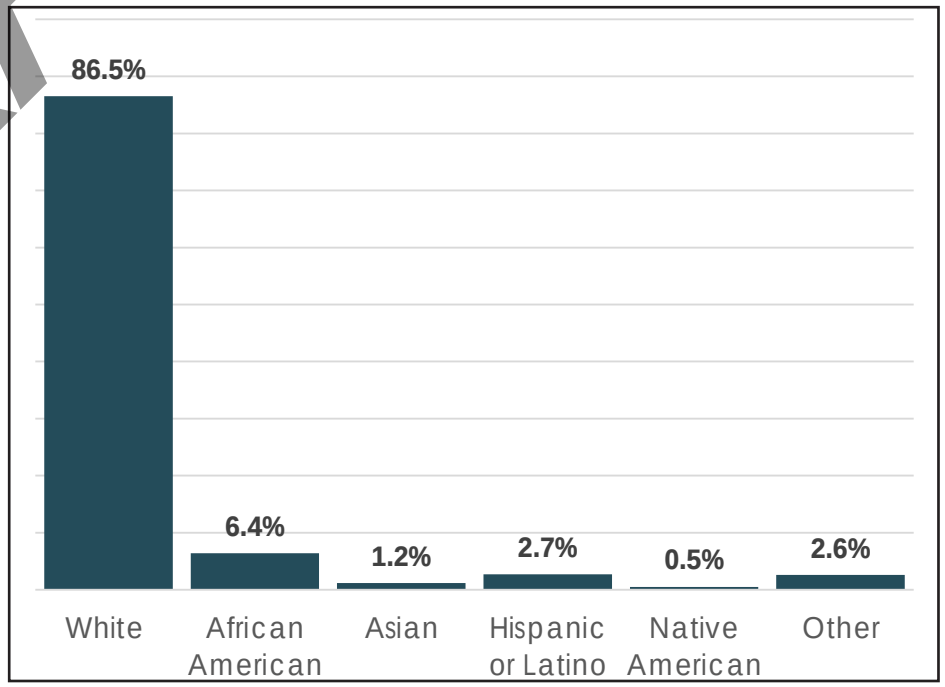
Greene's median household income is $67,398. The median home value in Greene County is $236,400. Median gross rent for Greene County is approximately $1,165 per month. Residents of Greene primarily own their home (78%), while 22% are renters. 84% of the housing units in Greene are single-unit structures, with 10% of structures being mobile homes, and 6% of structures containing multiple units. The breakdown of race and ethnicity for Greene County compared to that of the State of Virginia is detailed below.

Race & Ethnicity

Race & Ethnicity of Greene County



Homeownership Rate by Race



Greene County Quick Facts - *Continued*

Population Characteristics

19,519
Total Population

7,548
Households

39.6
Median Age

$67,398
Median Household Income

29%
High School

28%
Some College

15%
Bachelor's

14%
Post-Grad

6.4%
Persons Below Poverty Line

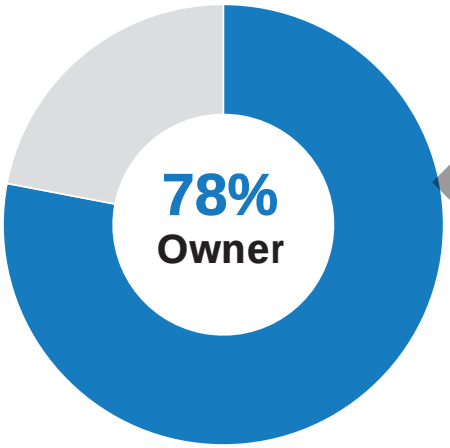
Housing Characteristics

$236,400
Median Home Value

$275,000
Median Sale Price

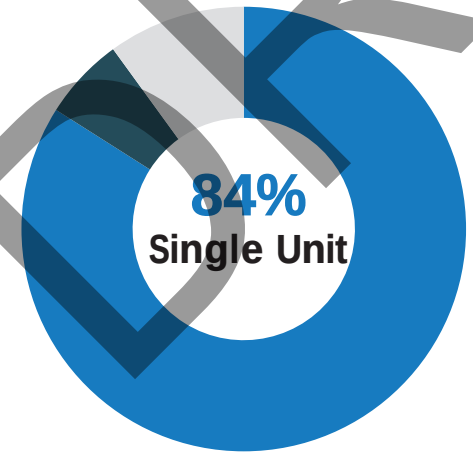
$1,165
Median Gross Rent

170
Building Permits



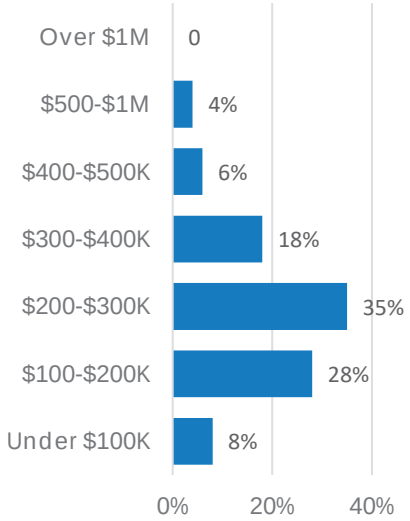
Ownership of Units

- *Owner (66%)*
- *Renter (34%)*

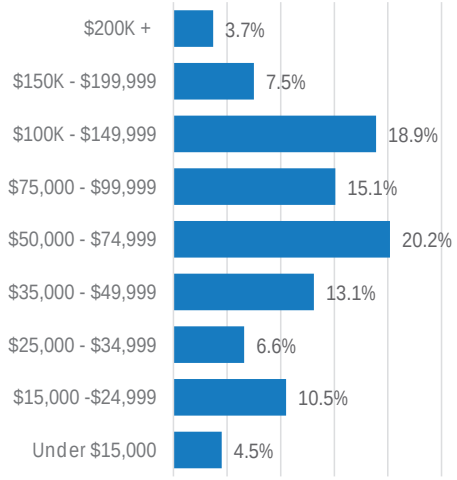


Type of Structure

- *Single Unit (74%)*
- *Multi-Unit (24%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units



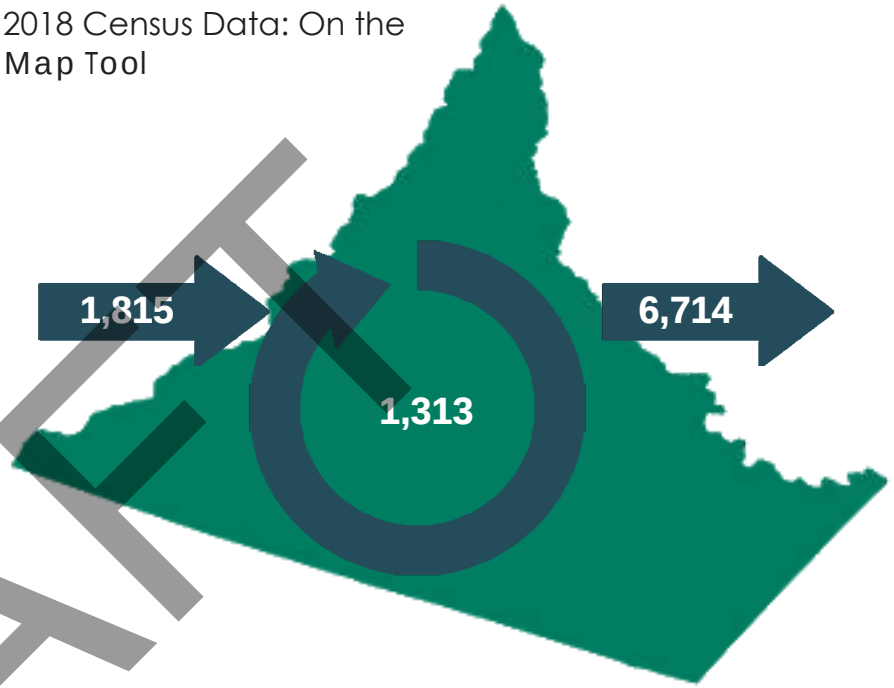
Households by Income

Existing Conditions: Housing & Transportation Costs

Housing and transportation costs make up the two largest components of a household's budget. As of 2018, Greene County currently has 200 renter households that spend greater than 30% of their income on housing while 210 renter households spend more than 50%. 430 owner households pay more than 50% towards housing. By 2040, there is a 30% (260 renter households by 2040) expected increase in the number of renter households paying more than 30% of their incomes towards housing costs and a roughly 46.5% (630 households by 2040) increase in owner households paying more than 50% of their incomes towards housing costs.

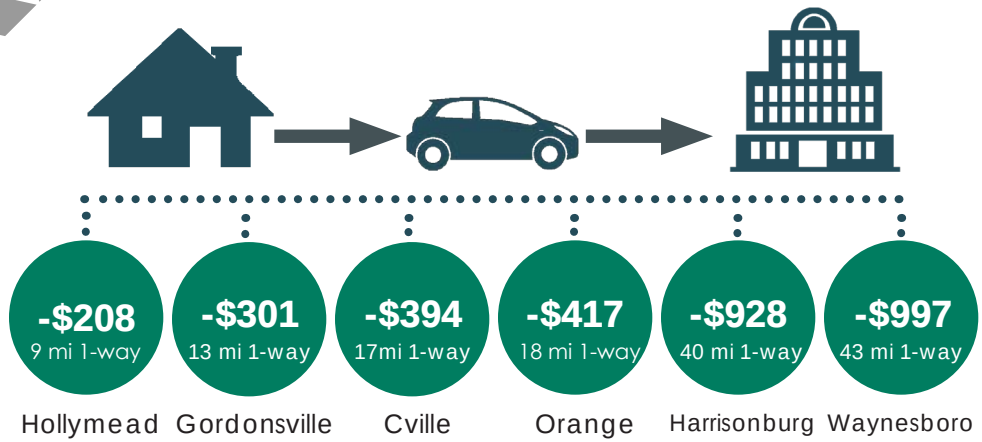
Transportation costs, such as a car payment, maintenance, gas and insurance follow housing costs as the second highest expenditure for a typical household. Based on 2015 American Community Survey data, 6,714 Greene County residents are employed and commute outside of the County for work, 1,815 people commute into Greene County for work, and 1,313 both live and work within the County. Commuting to and from work contributes to an increase in a households overall monthly transportation costs, and with roughly 83% of the working age population commuting outside of Greene County, the cost savings associated with a lower cost of living in Greene County can quickly be eroded by transportation costs. Greene County workers have an average commute time of 30.6 minutes, consistent with other localities within the region. Top out-commute destinations include the Hollymead area in Albemarle County, the town of Gordonsville, the City of Charlottesville, the town of Orange, the City of Harrisonburg, and the City of Waynesboro. Assuming an average of .58 cents per mile for 20 working days a month, out-commutes to the top employment destinations for Greene County residents' amount to an additional $541 a month in transportation costs.

2018 Census Data: On the Map Tool



How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



*Top out-commute destinations based on 2018 Census on the Map

Existing Conditions: Current Land Use

An update to the Greene County Comprehensive Plan was completed in 2016 and a revision to its Zoning Ordinance was completed in May of 2020. These policy tools form the underlying basis for land use decisions in the County. The recent update of both of these tools enable Greene County to strategically guide development into designated growth areas while maintaining the rural landscapes and vistas that draw residents and visitors alike. Of the roughly 100,000 acres in the County, approximately 6,400 are located within designated growth areas, leaving the remaining acreage as rural. These growth areas consist of the Ruckersville Mixed Use Village Center, the Stanardsville Town Mixed Use Center, and the Corner Store Mixed Use Village Center.

To provide an understanding of the land use categories of the Zoning Ordinance and to examine where housing can and can not be developed is a pertinent step for developing precise recommendations to address affordable housing concerns in Greene County. The policy tools that are currently in place in the Comprehensive Plan and the Zoning Ordinance all play an integral role in the relationship of the built environment and its impact on access to affordable housing. The land use categories that accommodate residential development are briefly examined below.

Conservation, C-1: The Conservation District covers much of the western side of the County, including Shenandoah National Park and along areas of terrain not suitable for development, such as steep slopes and ecologically sensitive areas. This district is intended to protect "specific purposes of protecting human life, conserving natural resources, and ensuring that the County's best natural habitats and scenic view sheds will not be lost. It intends, furthermore, to protect against overcrowding of land and to discourage a density of population that is inconsistent with the County's ability to provide services." (Greene County Comprehensive Plan). Single family detached dwellings are allowed within the C-1 district.

C-1

A-1

R-1

R-2

SR

Existing Conditions: Current Land Use

Agricultural, A-1: The Agricultural district primarily encompasses those areas outside of the growth areas with the intended purpose of "protecting farming in the County while accommodating kindred rural occupations and limited residential use." (Greene County Comprehensive Plan). It is also intended to discourage density and overcrowding and to preserve fertile crop land for agricultural purposes. This zoning district notes that certain rural residential growth is desirable in certain areas and does not seek to eliminate that growth, only to direct and manage it a well-planned and orderly fashion. Single-family detached dwellings and Accessory Dwelling Units are permissible by-right in the A-1 district.

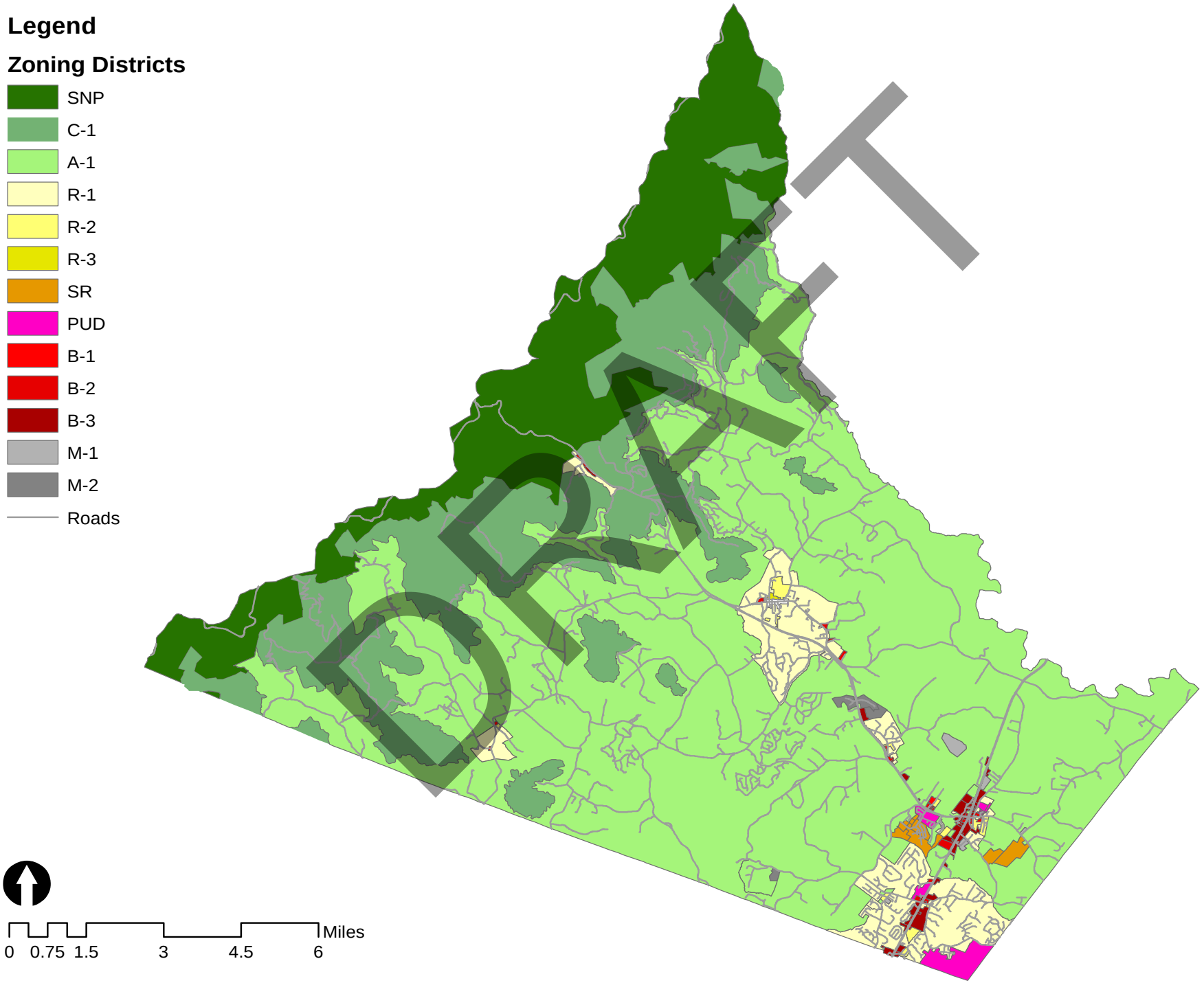
Residential (Single Family Dwelling Units), R-1: The R-1 Residential district is comprised of areas of the County where there are "quiet, low-moderate density residential areas, plus certain open areas where similar residential development appears likely to occur. The location of this District shall be limited to those growth clusters as designed in the Greene County Comprehensive Plan." (Greene County Comprehensive Plan) and is the least-dense of all of the residential zoning districts. Single family detached dwellings built individually or in clustered neighborhoods, along with Accessory Dwelling Units are permissible by-right.

Residential (Multiple Family Dwelling Units), R-2: The R-2 district allows for additional density than that of R-1(approximately 4-16 dwelling units per acre). It is intended to be located within established growth areas and where infrastructure, such as water and sewer, are provided and with the appropriate capacity are currently in place or will be in place within a defined period of time. Regulations within this district are intended to promote accommodation for pedestrians, to community centers, and transportation options. By-right uses include single-family detached dwellings, two-family dwellings, garden apartments, and Accessory Dwelling Units. Patio houses, townhouses, and multiple-family dwellings are allowed with a special use permit.

Senior Residential, SR (Revised 1/11/05): The SR district is designed to accommodate the well-planned development of age-restricted communities. It encompasses areas located within town centers where infrastructure is currently available or will provided in the future and where commercial "and public services are easily accessible or will be available within a definitive period of time, and where there is reasonable access to major transportation route or traffic connector." (Greene County Comprehensive Plan). Density should average up to 25 dwelling units per acre. Uses permitted by-right include age-restricted single family detached dwellings, duplexes, triplexes, quadplexes, townhouses (not to exceed 8 units per building), patio houses, condominiums, and Apartments (apartment house or garden apartments).

Planned Unit Development (PUD): The Planned Unit Development District is intended to allow "greater flexibility in the use and design of structures and land where tracts suitable in location, area and character would more aptly be planned and developed on a unified basis rather than by the traditional "lot by lot" zoning approach" (Greene County Comprehensive Plan). By-right uses include single-family detached and semi-attached dwellings, duplexes (either detached or semi-attached), multi-family dwellings, and townhouses.

Existing Conditions: Zoning Map

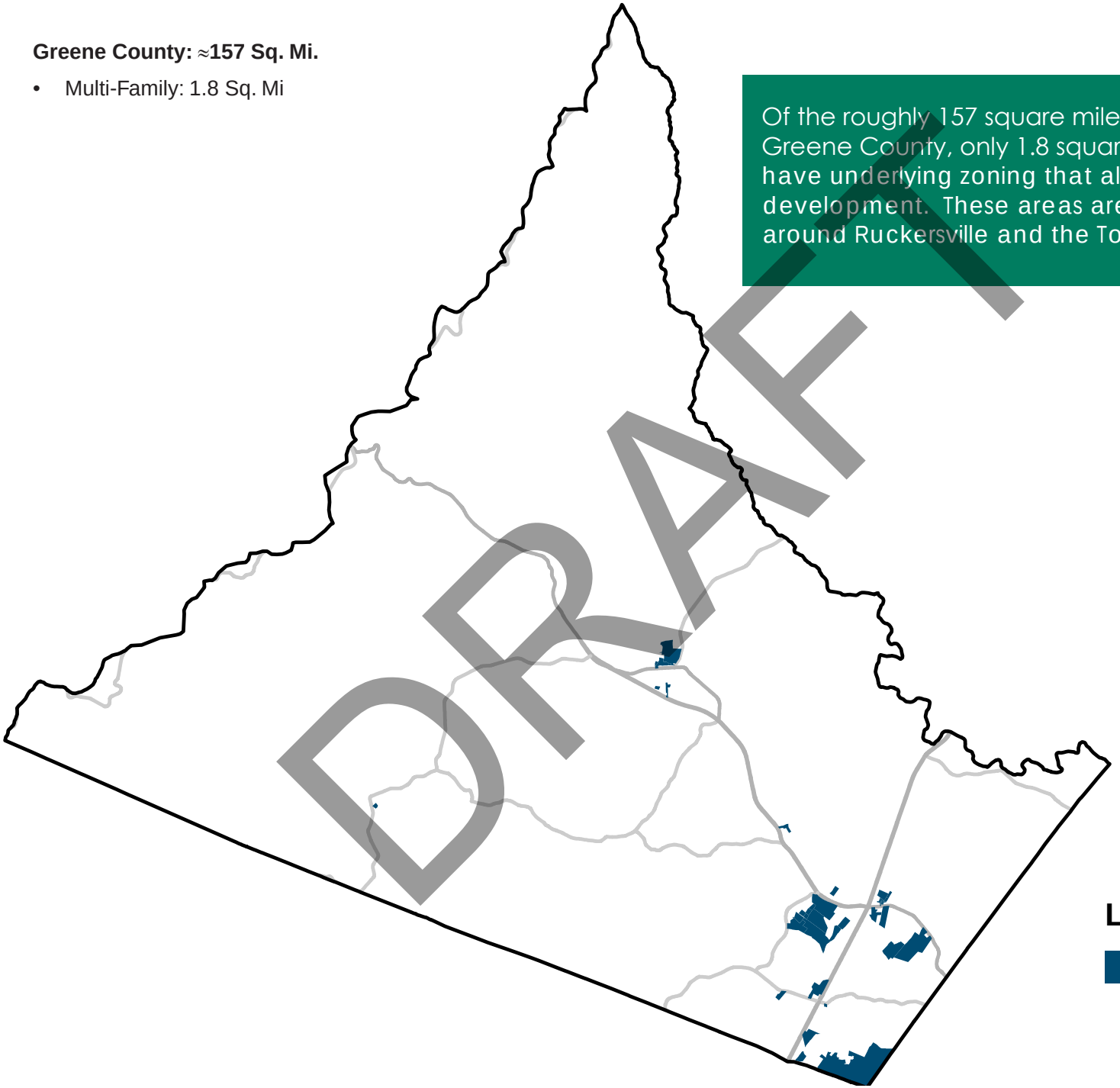


Existing Conditions: Current Multi-Family Zoning

Greene County: ≈157 Sq. Mi.

- Multi-Family: 1.8 Sq. Mi

Of the roughly 157 square miles that encompass Greene County, only 1.8 square miles of land have underlying zoning that allows for multi-family development. These areas are concentrated in and around Ruckersville and the Town of Stanardsville.



Existing Conditions: Zoning

In the spring of 2019, TJPDC staff reviewed Greene County's Zoning Ordinance as it related to housing. For each zoning district identified in the Zoning Ordinance, several factors were inventoried to show what was permissible in each district. Those factors included:

- Density- how many dwelling units are allowable?
- Bonus density- does the county have any incentives for increasing density in that district?
- Duplex allowable- Are duplexes allowed by-right?
- Multi-family- Are multi-family developments allowed?
- Mobile home allowed by-right- Are mobile homes allowed by-right?
- Mobile home allowed by S/C- Are mobile homes allowed with a special or conditional use permit?
- Accessory uses- Does the zoning district allow for accessory uses?
- Affordable housing incentive- Do incentives exist for the inclusion of affordable housing?

Based on staff's review, no bonus density or affordable housing incentives exist within any of the zoning districts. Multi-family developments are allowed in the R-2, SR, and PUD zoning districts but not in any of the others, however, duplexes are permissible in all of the zoning districts with the exception of R-1 and the M1 and M2 industrial districts. The R-2 and SR residential districts allowed for the greatest density, at up to 16 dwelling units per acre in R-1 and up to 25 units per acre in SR.

GREENE COUNTY ZONING ORDINANCE								
District	**Density**	**Bonus Density**	**Duplex Allowed**	**Multi-Family**	**Mobile Home Allowed By-Right**	**Mobile Home Allowed by S/C**	**Accessory Uses**	**Affordable Housing Incentive**
C-1 (Conservation district)	**8** acres per unit	**No**	**Yes,** with S/P	**No**	**Yes**	**Yes**	**Yes**	**No**
A-1 (Agricultural Distict)	**2 acre** min lot size	**No**	**Yes,** with S/P	**No**	**Yes**	**Yes**	**Yes**	**No**
R-1 (Residential District)	**10,000 sq. ft. to 87,120 sq. ft.** min lot size	**No**	**No**	**No**	**No**	**No**	**Yes**	**No**
R-2 (Residential District)	**6** dwelling units per acre for single family attached **16** dwelling units per acre for multi-family	**No**	**Yes**	**Yes**	**No**	**Yes**	**Yes**	**No**
SR (Senior Residential)	**25** dwelling units per acre	**No**	**Yes**	**Yes**	**No**	**No**	**Yes**	**No**
PUD (Planned Unit Development District)	**8** dwelling units per acre.	**No**	**Yes**	**Yes**	**No**	**No**	**Yes**	**No**
M1 (Industrial Limited) and M2 (Industrial General)	**1** single family residential unit per parcel	**No**	**No**	**No**	**No**	**No**	**Yes**	**No**

*S/C = Special or Conditional Use Permit

The Housing Continuum

Discussions with stakeholders and the public lead to the development of strategies targeted to address the specific needs of Greene County. Each strategy addresses a rung on the housing spectrum: the unhoused, affordable rental opportunities, affordable homeownership opportunities, market rate rental opportunities, and market rate homeownership opportunities. This is a fluid system, and individuals and families can move throughout the housing system. Movement along the spectrum can sometimes be made by choice, such as a retired couple selling their home and downsizing to a smaller rental more suitable to their needs. However, many low to moderate-income families and individuals will find barriers that make it extremely difficult for them to easily move within this system. The strategies listed in the following pages are targeted at addressing those barriers, with the ultimate goal of equipping all Greene County residents with the ability to live where they so choose within the county.

Through discussions, several key themes emerged. The first, that opportunities exist to leverage the update of the Comprehensive Plan to better align the county's vision of expanded affordability with actionable policy tools. Second, the housing supply is aging which is resulting in a poorer quality of housing stock. Those residents at the vulnerable ends of the socioeconomic scale are not able to access the services they need to rehabilitate their homes. Elderly cost-burdened and extremely cost-burdened residents also have difficulty accessing funding programs for improving accessibility to their homes to better enable them to age in place. Another theme that emerged was that as demand has grown for units in Greene County, there is a fear that vulnerable residents may be displaced as new development encroaches onto naturally occurring affordable communities, particularly the mobile home parks in the County.

Identifying the Gap

Unhoused
Experiencing Homelessness in Need of Housing

11
Point-in-time count

#
Unstablely Housed

#

Affordable Rental
Renter Households at or below 80% AMI

210
Severely Cost-Burdened

200
Cost-Burdened

0
Substandard Units

410

Affordable Ownership
Owner Households at or below 80% AMI

400
Severely Cost-Burdened

13
Substandard Units

413

Market Rate Rental
Renter Households ABOVE 80% AMI

#
Cost-Burdened

#

Market Rate Ownership
Owner Households ABOVE 80% AMI

30
Severely Cost-Burdened

30

Greene County Recommendations

The recommendations provide a comprehensive list of high-level tools available to address the affordable housing challenges in Greene County. These recommendations were identified through a series of stakeholder meetings of the Strategies and Analysis Committee of the Regional Housing Partnership, who provided their expertise to refine them.

Each recommendation set is grouped according to the typology along the housing continuum that they address (i.e. *unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership*), many strategies address multiple typologies and can be found in multiple recommendation sets. Each recommendation set includes a total number of interventions needed to address the current gap. Details for each recommendation set can be found below.

Unhoused:
- Point-in-Time Count: *Count of sheltered & unsheltered people on a single night in January.*
- Unstably Housed: *Families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.*

Affordable Rental:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Affordable Ownership:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Market Rate Rental:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

Market Rate Ownership:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

In addition to the number of interventions needed to address each housing typology, the recommendation sets include categories for the type of intervention and a rough time estimate for implementation. For the intervention type, three groups have been identified and include the following:

- **Programmatic:** Creation or expansion of initiatives
- **Capital:** Financial commitments or funding streams
- **Policy:** Overarching guidance tools or plans

A simplified short, mid, and long-term categorization was used in the time-frame category. Those that fall into the short-term category would take less than one year and up to three years to implement. Those that fall in the mid-term category would be three to five years to implement, and those in the long-term category would take five or more years to implement.

Unhoused Recommendations

Unhoused
Experiencing Homelessness in Need of Housing

#
Point-in-Time Count

#
Unstably Housed

#

ID	Recommendation	Type	Timeframe
UH-1	Dedicate per capita proportional cost of local funds to the Consortium of Care emergency shelter program	Capital	Mid-Term
UH-2	Dedicate local funds to the Continuum of Care Homeless prevention program to address Greene County residents at risk of homelessness.	Capital	Mid-Term
UH-3	Apply for available programs such as the *Low Income Housing Tax Credit Program*, *Housing Choice Voucher Program*, *Mainstream Voucher Program*, and *Section 202 Supportive Housing Program*. Set aside units for people at risk of or experiencing homelessness.	Programmatic	Long-Term
UH-4	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness & provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term
UH-5	Develop private landlord incentives to participate in voucher program or in accepting low-income renters. Incentives could take the form of security deposit payments, one-month rental funds in case of a tenant vacating early, funds for tenant damage repair, etc.	Policy	Mid-Term

Affordable Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

210
Severely Cost-Burdened

200
Cost-Burdened

0
Substandard Units

410

ID	Recommendation	Type	Timeframe
AFR-1	Reduce or waive tap fees for projects that include affordable housing units.	Policy	Mid-Term
AFR-2	Conduct inventory of homestay units in the County, to gauge whether there are impacts with this activity.	Programmatic	Short-Term
AFR-3	Share data and recommendations with JAUNT and TJPDC's Ride Share to identify prioritized transit stop and park and ride lot locations within the county. New developments within the growth areas should accommodate commuter transit service to help reduce household transportation costs.	Policy	Short-Term
AFR-4	In partnership with local providers, develop a lease to own program where households that meet income restrictions can have the opportunity to purchase a home at the end of a two-year period where a percentage of their monthly rent is applied to the down payment. This two-year program would also allow for participants to repair their credit prior to home purchase.	Programmatic	MId-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

210
Severely Cost-Burdened

200
Cost-Burdened

0
Substandard Units

410

ID	Recommendation	Type	Timeframe
AFR-5	Encourage the development of missing middle mixed-income housing, particularly in the Ruckersville and Stanardsville areas. This could take the form of a Low Income Housing Tax Credit (LIHTC) project.	Policy	Long-Term
AFR-6	Work with regional partners to advertise and promote homebuyer education courses and resources, to either provide additional funding or directly assist in loan program promotion.	Programmatic	Mid-Term
AFR-7	Make use of available programs such as the Low Income Housing Tax Credit, Housing Choice Voucher Program, Mainstream Voucher Program, and Section 202 Supportive Housing Program.	Programmatic	Mid-Term
AFR-8	Pursue the development and implementation of an Anti-Displacement and Tenant Relocation policy and accompanying guidelines and regulations.	Policy	MId-Term
AFR-9	Encourage residents to be proactive, involved, and informed in development review of new housing projects and about the housing need and supply in the county.	Policy	Long-Term

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

400
Severely Cost-Burdened

13
Substandard Units

413

ID	Recommendation	Type	Timeframe
AO-1	Expand capacity of existing non-profit organizations that provide retrofit and rehabilitation supportive services, either through partnership or dedicated funding to rehab and preserve the aging housing supply.	Programmatic	Long-Term
AO-2	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters & promote grant programs targeted to ADU creation.	Policy	Short-Term
AO-3	Work with regional partners to advertise and promote homebuyer education courses and resources, to either provide additional funding or directly assist in loan program promotion.	Programmatic	MId-Term
AO-4	Reduce or waive tap fees for projects that include affordable housing units	Policy	Mid-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

400
Severely Cost-Burdened

13
Substandard Units

413

ID	Recommendation	Type	Timeframe
AO-5	Allow for mobile, manufactured,and modular homes by-right in all residentially zoned districts	Policy	Short-Term
AO-6	Encourage the development of missing middle mixed-income housing, particularly in the Ruckersville and Stanardsville areas. This could take the form of a Low Income Housing Tax Credit (LIHTC) project.	Policy	Long-Term
AO-7	Create a set aside fund to increase the supply of affordable homeownership units. This support could be used to partner with Community Land Trusts, neighborhood stabilization program, shared equity programs, market rate builders, and to provide down payment assistance.	Capital	Long-Term
AO-8	Share data and recommendations with JAUNT and TJPDC's Ride Share to identify prioritized transit stop and park and ride lot locations within the county. New developments within the growth areas should accommodate commuter transit service to help reduce household transportation costs.	Policy	Short-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

400
Severely Cost-Burdened

13
Substandard Units

413

ID	Recommendation	Type	Timeframe
AO-9	Pursue the development and implementation of an Anti-Displacement and Tenant Relocation policy and accompanying guidelines and regulations.	Policy	Mid-Term
AO-10	Expand existing partnerships with non-profits to increase capacity of housing rehab and preservation services, especially for those who are cost-burdened and extremely cost-burdened (inclusive of direct loans/grants to homeowners).	Programmatic	Mid-Term
AO-11	Expand non-profit capacity to enable aging in place with accessibility retrofit programs, such as the installation of ramps, especially for those who are cost-burdened and extremely cost-burdened.	Programmatic	Long-Term
AO-12	Identify and inventory county-owned land that could be used in support of the community land trust model to establish affordable communities.	Programmatic	Short-Term

Market Rate Rental Recommendations

Market Rate Rental

Renter Households at or ABOVE 80% AMI

#

Cost-Burdened

#

ID	Recommendation	Type	Timeframe
MR-1	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters & promote grant programs targeted to ADU creation.	Policy	Short-Term
MR-2	Share data and recommendations with JAUNT and TJPDC's Ride Share to identify prioritized transit stop and park and ride lot locations within the county. New developments within the growth areas should accommodate commuter transit service to help reduce household transportation costs.	Policy	Short-Term
MR-3	Codify recommendations in the Ruckersville Area Plan to encourage mixed-use and mixed-income communities within Ruckersville	Policy	MId-Term
MR-4	Encourage residents to be proactive, involved, and informed in development review of new housing projects and about the housing need and supply in the county.	Policy	Long-Term

Market Rate Rental Recommendations - *Continued*

Market Rate Rental

Renter Households at or ABOVE 80% AMI

#

Cost-Burdened

#

ID	Recommendation	Type	Timeframe
MR-5	Encourage the development of missing middle mixed-income housing, particularly in the Ruckersville and Stanardsville areas. This could take the form of a Low Income Housing Tax Credit (LIHTC) project.	Policy	Long-Term

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

30
Cost-Burdened

30

ID	Recommendation	Type	Timeframe
MO-1	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters & promote grant programs targeted to ADU creation.	Policy	Short-Term
MO-2	Work with regional partners to advertise and promote homebuyer education courses and resources, to either provide additional funding or directly assist in loan program promotion.	Programmatic	Mid-Term
MO-3	Codify recommendations in the Ruckersville Area Plan to encourage mixed-use and mixed-income communities within Ruckersville.	Policy	Mid-Term
MO-4	Promote existing household budgeting and financial literacy programs to increase awareness of the long-term costs of homeownership and better prepare residents .	Progrmamatic	Short-Term


DRAFT

6 Louisa County

How to Use This Chapter

Louisa County's affordable housing chapter is organized into three broad sections; the introduction, the housing continuum, and high-level recommendations. Each section is intended to build upon the preceding one, culminating with the strategic set of recommendations that provide a comprehensive list of possible tactics to address the affordable housing challenges that Louisa County is facing.

Introduction

The Introduction provides a brief overview of Louisa County's existing conditions and a summary of feedback from the community. This section introduces baseline data that provides the foundation for identification of strategies and recommendations.

The Housing Continuum

The Housing Continuum section identifies the existing gap across the housing typology spectrum (unhoused, affordable rental, affordable homeownership, market rate rental, and market rate ownership) and identifies specific goals to close the existing housing needs gap.

Recommendations

The Toolkit of Strategies contains broad, high-level strategies that address the housing continuum. These are comprehensive strategies that are available to Louisa County in their pursuit of providing affordable housing.

Louisa County at a Glance

Louisa County, the westernmost locality in Planning District 10, is located about forty minutes away from the City of Charlottesville. The County is comprised of roughly 511 square miles. Louisa is bursting with outdoor recreational activities: a trails system that includes walking; nature; biking; hiking; and waterways, campgrounds, and historical sites integral to the area. Louisa's advantageous location between the cities of Richmond and Charlottesville, close proximity to I-64, and the North Anna Nuclear Power Station (and associated Lake Anna reservoir) have contributed to population increases and related growth. With the rise of residents there comes the need for diverse housing options to exist, and, in its creation, thoughtful measures practiced to preserve the rural quality of the area.

As the eight designated growth areas of Louisa County develop, so does the need to address specific barriers such as county-wide broadband access, increased transportation accessibility, and equal attention to increased development and rural preservation. Louisa in past decades has attracted many retirees, and some focus needs to be given to homes and services that allow people to retire within their current homes or within the community. Expanding the inventory to meet various current and potential residential needs across the spectrum and support for homebuyer education and home owner literacy are some needs residents desired and will need to be addressed going forward.

These issues and the existing conditions of Louisa are examined further in the following sections. Goals and strategies targeted specifically to address Louisa's unique challenges are detailed later in this chapter.

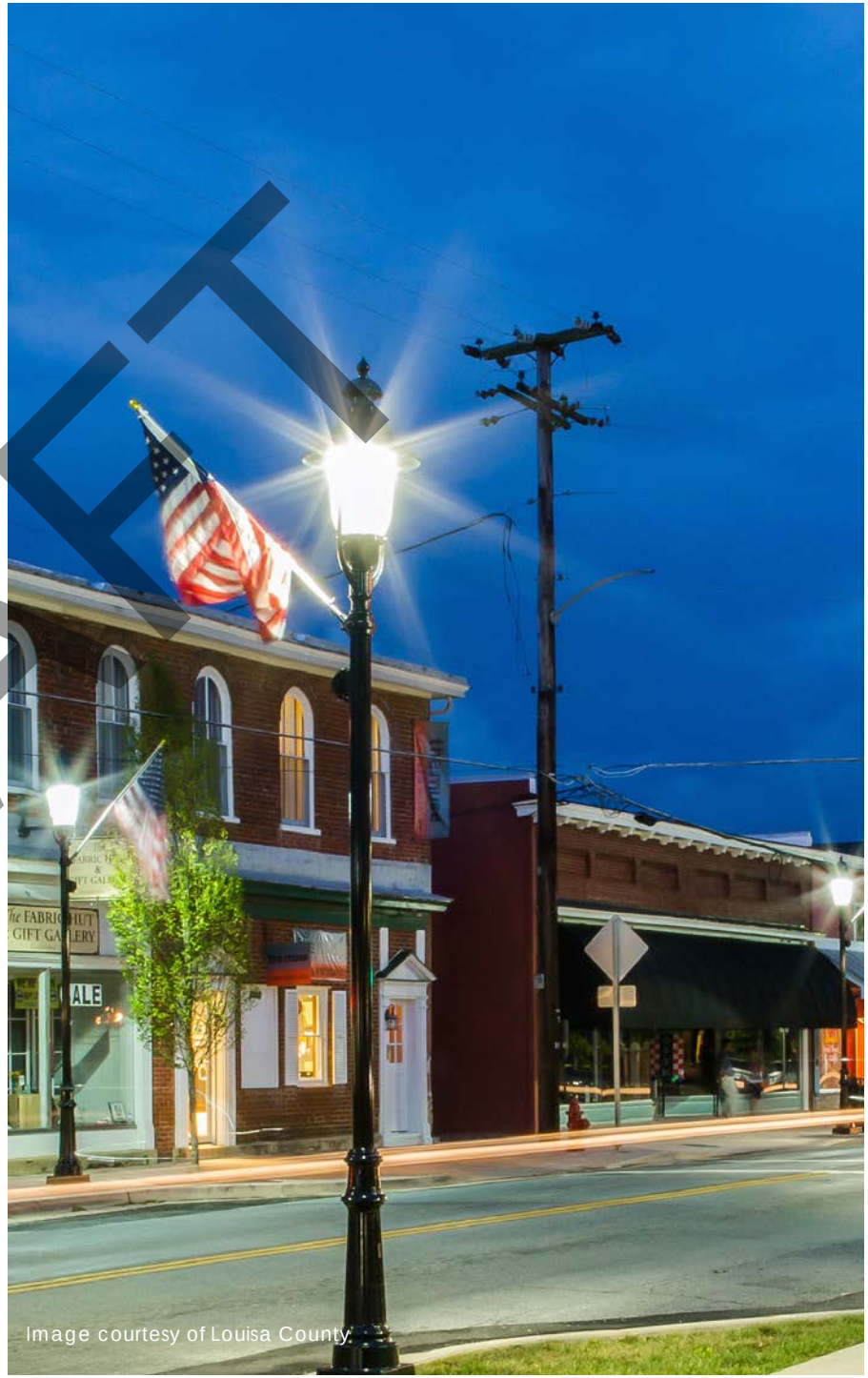


Image courtesy of Louisa County

Situation and Opportunity

Situation

Louisa County is experiencing a slow but steady growth in population—10.4% between 2010 and 2019 according to estimates from the Weldon Cooper Center. The median age of the county is in the mid-40s range. Still, Louisa is home to and attracts residents from both sides of its median range, which includes a high number of retirees. The main challenge the County will have to address in the near future is the growing demand for diverse housing options to cater to a residential population in different stages of life at varied income levels.

Eight designated growth areas have been identified within Louisa's recent Comprehensive Plan: Louisa (town), Mineral, Zion Crossroads, Ferncliff, Gordonsville, Shannon Hill, Gum Spring, and Lake Anna. The Zion Crossroads area is one of the fastest growing sectors of the county. This suggests that people are moving nearest already established resources, services, and transportation, which also suggests that these features will need to increase as not to be overwhelmed as the population climbs. Louisa's current Comprehensive Plan was adopted in 2019. Within it, addressed is a need for a follow-up to County's zoning and subdivision ordinances. Louisa, when compared to some surrounding areas, does have more rental units, but that number is distorted due to vacation homes at Lake Anna. Of the 17,020 housing units in Louisa County 20% are vacant.

Opportunity

Since Louisa intends to amend its current Comprehensive Plan, specifically to address zoning and subdivision ordinances, there is the opportunity to adopt affordable housing policies and strategies that encourage varied housing development within the County's designated growth areas. While Louisa attracts visitors to its historical sites, outdoor recreational activities, and wineries, there is also an overlap of enticement for new economic prospects and residents to enjoy those attractions. With the increasing investment in the Zion Crossroads area, Louisa is in a good position for its economy to expand along with its population.

Louisa has the opportunity to protect its rural character through careful management of its growth areas but also the opportunity is there to create diverse affordable housing as it shapes those spaces. A beneficial opportunity for local organizations and the County of Louisa would be partnering with local organizations to rehabilitate current and vacant homes. Also, promoting community advocacy among the populations through specific programs centered around housing issues can possibly give locals agency in what is happening within the area.

Community Engagement

Louisa County went through an extensive public engagement process prior to the writing of this plan for its own Comprehensive Plan. Some of the feedback received during that process is to manage growth. This is one of the fundamental areas that Comprehensive plan tries to address. Offering varied types of housing across the economic spectrum will have to be considered. Another idea often expressed is protecting the rural nature of the County. The Central Virginia Regional Housing Partnership gave the Louisa County Housing presentation to the Louisa County Board of Supervisors on October 7, 2019. Lot size is a common topic during the presentation.

Some other community concerns within Louisa is a lack of resources to serve its population's rehabilitation needs. Repairs for its older housing stock that will allow seniors to age in place, and housing for seniors in general is a priority. There is a limited selection of smaller units in Louisa. The Fluvanna/Louisa Housing Foundation has outstanding vouchers for residents waiting on safe and decent housing. The Habitat for Humanity of Louisa County does many rehabilitation projects that consists of exterior work, such as repairs of decks, porches, siding, trim, gutters, windows and the installation of ramps. Habitat and the Fluvanna/Louisa Housing Foundation (F/LHF) coordinate their efforts and normally build one house per year. Carpentry work, due to the expense, is something that F/LHF did not due but it is sorely needed.

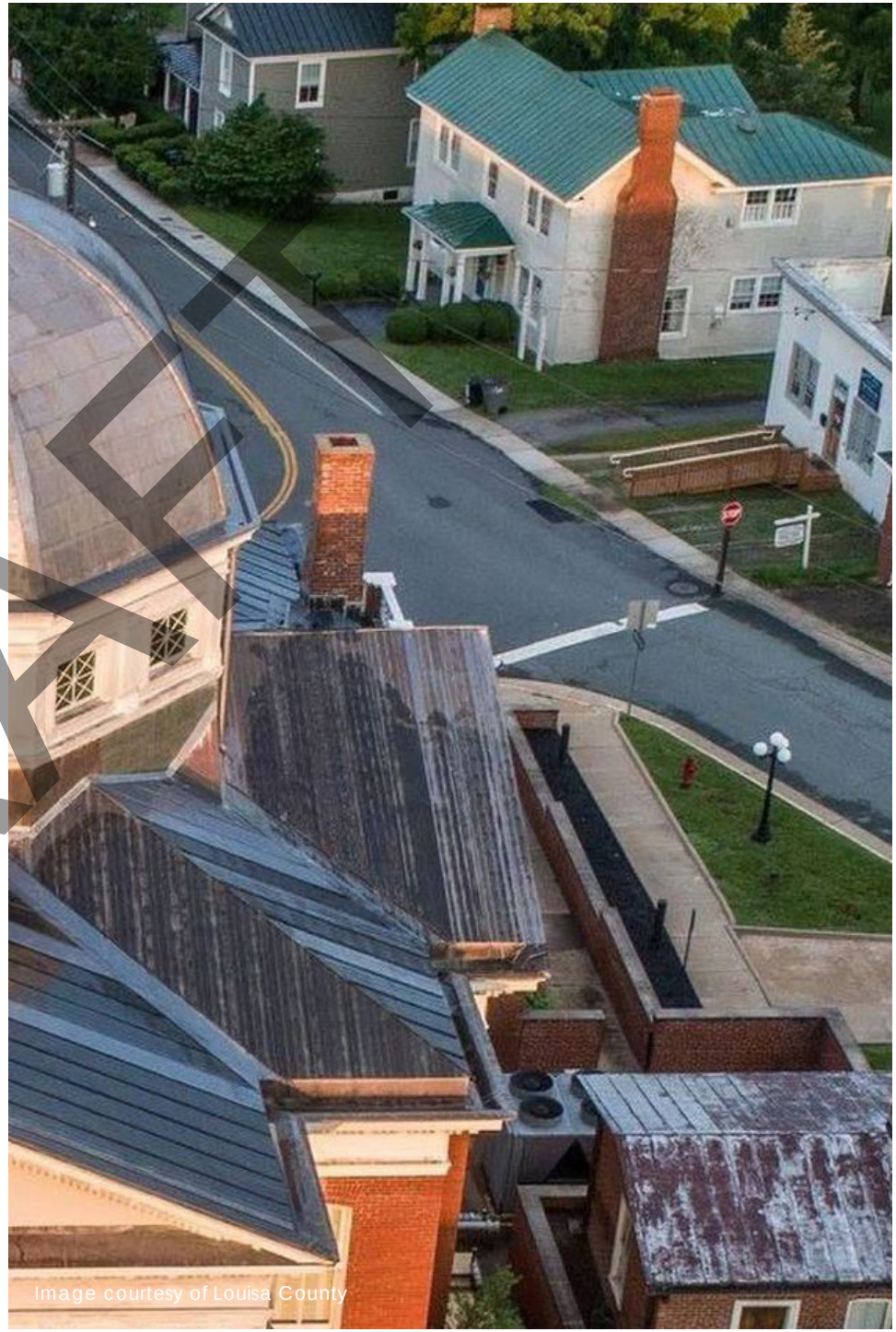


Image courtesy of Louisa County

Louisa County Quick Facts

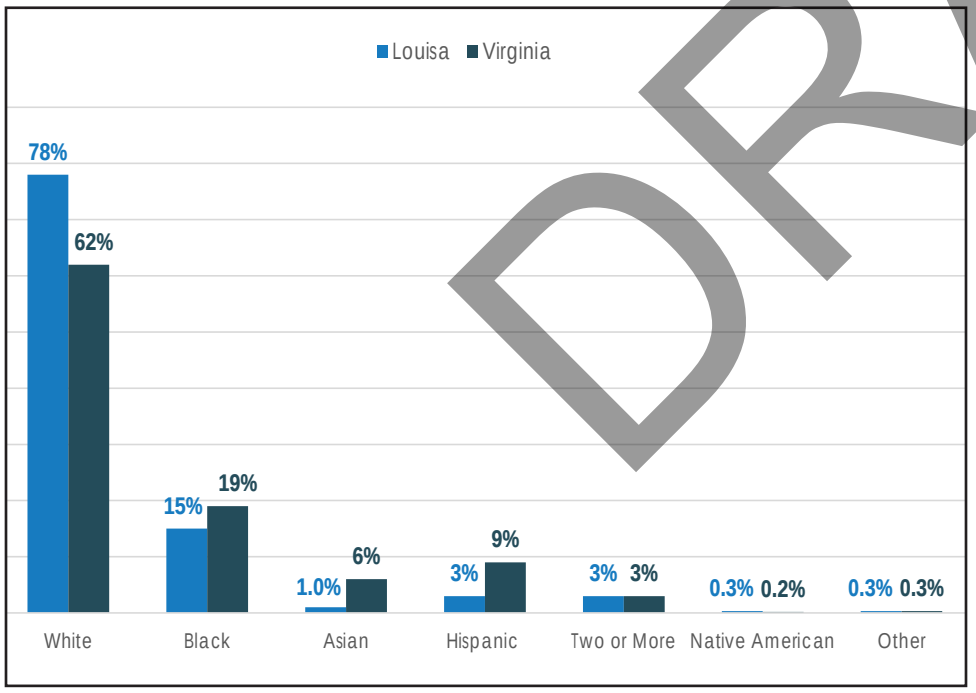
To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about Louisa County. The infromation presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions in Louisa County.

Louisa's population has shown a roughly13.3% (*1.3% increase per year*) increase from 2010 to 2019. The 2019 American Community Survey (ACS) population estimate show a population total of 36,040 and 13,871 total households. The average household size is 2.6 persons. Louisa County's median age is 44.8 years old. 15% of Louisa's population does not hold a high school diploma, 33% of the population has graduated from high school, 28% have completed some college, and 24% have completed a bachelors degree or higher.

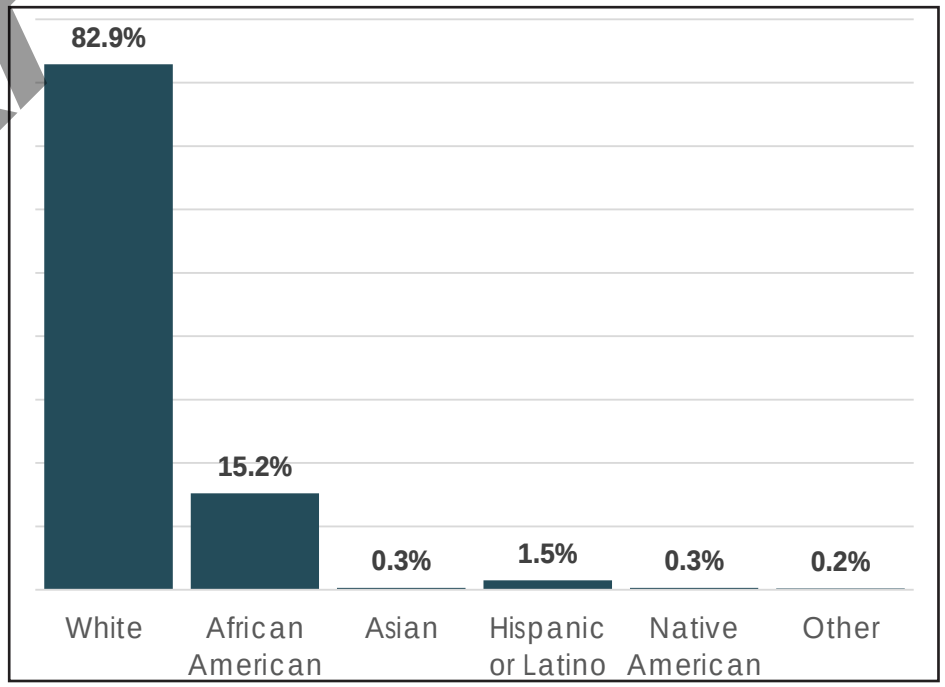
Louisa's median household income is $60,975. The median home value in Louisa County is $223,100. Median gross rent for Louisa County is aproximately $937 per month. Residents of Louisa primarily own their home (80%), while 20% are renters. 83% of the housing units in Louisa County are single-unit structures, with 13% of structures being mobile homes, and 4% of structures containing multiple units. The breakdown of race and ethnicity for Louisa County compared to that of the State of Virginia is detailed below.

Race & Ethnicity

Race & Ethnicity of Louisa County



Homeownership Rate by Race



Louisa County Quick Facts - *Continued*

Population Characteristics

36,040
Total Population

13,871
Households

44.8
Median Age

$60,975
Median Household Income

33%
High School

28%
Some College

14%
Bachelor's

10%
Post-Grad

11.8%
Persons Below Poverty Line

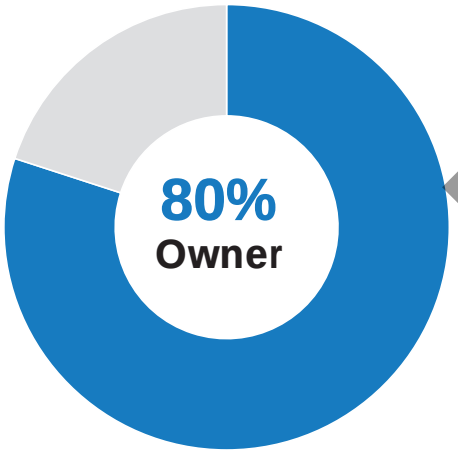
Housing Characteristics

$223,100
Median Home Value

$249,975
Median Sale Price

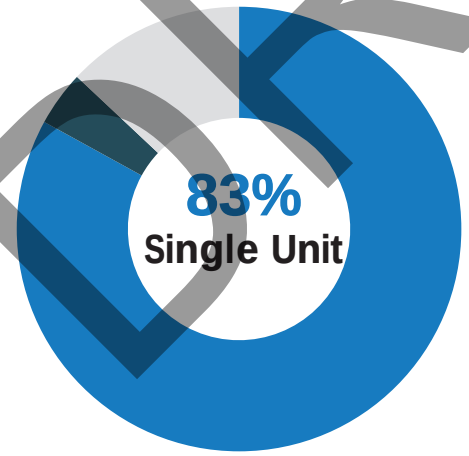
$937
Median Gross Rent

276
Building Permits



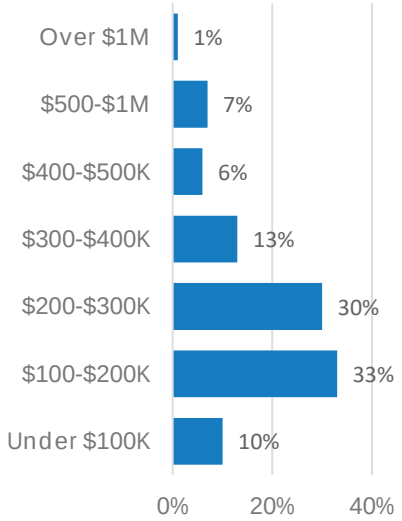
Ownership of Units

- *Owner (66%)*
- *Renter (34%)*

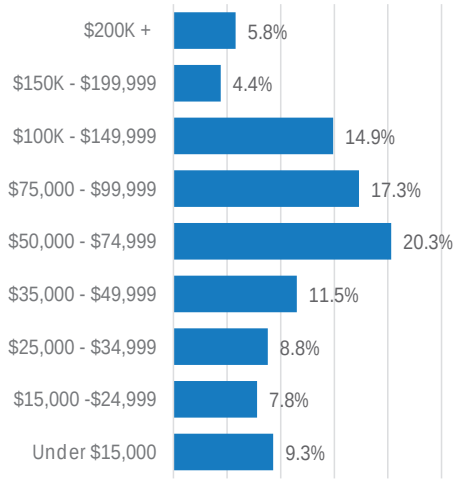


Type of Structure

- *Single Unit (74%)*
- *Multi-Unit (24%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units

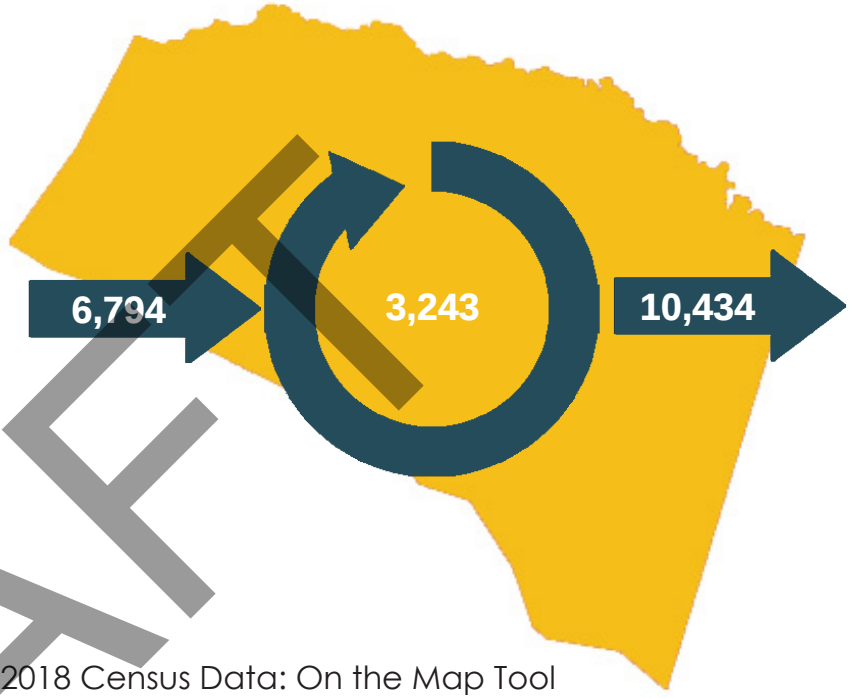


Households by Income

Existing Conditions: Housing & Transportation Costs

Costs associated with housing take up the greatest portion of income. As of 2018, Louisa County currently has 380 renter households that spend greater than 30% of their income on housing while 990 households pay more than 50%. Two hundred fifty owner households pay more than 50% towards housing. Both numbers are expected to grow by 2040, increasing the affordable housing gap.

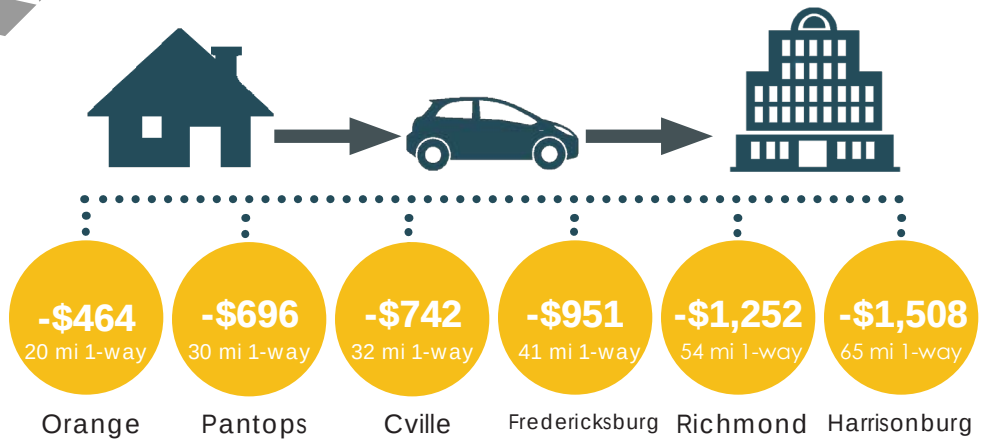
Transportation costs, such as a car payment, maintenance, gas and insurance follow as the second biggest expenditure for typical households. Based on data from the U.S. Census on the Map tool, 76% of Louisa County residents commute outside of the County for work, 68% of people commute into Louisa County for work, and 24% both live and work within the County. Such a high proportion of daily out-commuters translates to more households having higher transportation costs. Louisa County workers have an average commute time of one-hour and 30 minutes one way. Top out-commute destinations include Charlottesville, Richmond, Lake Monticello, Newport News, Harrisonburg, Norfolk, Hampton, Virginia Beach, and Waynesboro. Assuming an average of 0.58 cents per mile for 20 working days a month, out-commutes to the top employment destinations for Louisa County residents' amount to an additional $2,103 a month in transportation costs.



2018 Census Data: On the Map Tool

How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



*Top out-commute destinations based on 2018 Census on the Map


Image courtesy of alphacorporation.com

Existing Conditions: Current Land Use

An update to the Louisa County Comprehensive Plan was completed in 2019 and an update to its Zoning Ordinance is planned for 2021. These policy tools form the underlying basis for land use decisions in the county. The recent update to the Comprehensive Plan establishes a vision for the future land use and growth for the county.

To provide an understanding of the land use categories of the Zoning Ordinance and to examine where housing can and can not be developed is a pertinent step for developing precise recommendations to address affordable housing concerns in Louisa County. The policy tools that are currently in place in the Comprehensive Plan and the Zoning Ordinance all play an integral role in the relationship of the built environment and its impact on access to affordable housing. The land use categories that accommodate residential development are briefly examined below.

Agricultural A-1: The Agricultural A-1 district is dispersed throughout the county. The A-1 district is intended to accommodate farming, forestry, livestock maintenance and other related farm activities (*Louisa County Zoning Ordinance*). Accessory apartments, farm houses, group homes, guest homes, manufactured homes, and single-family detached homes are permissible within the A-1 district.

Agricultural A-2: The Agricultural A-2 district covers much of Louisa County. The A-2 district is provided to allow for the compatible mixture of agricultural uses and limited residential development in rural areas and protect and retain the rural open character of the countryside. Very low density residential uses are allowed along with agricultural uses that are compatible with residential activity (*Louisa County Zoning Ordinance*). Accessory apartments, farm houses, group homes, guest homes, manufactured homes, and single-family detached homes are permissible within the A-2 district. Two-family dwellings are permissible with a conditional use permit.

Existing Conditions: Current Land Use

Residential Limited District R-1: The R-1 district is composed of certain quiet, low density residential areas plus certain open areas where similar residential development appears likely to occur (L*ouisa County Zoning Ordinance*). Accessory apartments, farm houses, group homes, guest homes, manufactured homes, and single-family detached homes are permissible within the R-1 district. Two-family dwellings are permissible with a conditional use permit.

Residential General District R-2: The R-2 district is composed of certain quiet, low density residential uses plus certain open areas where similar development appears likely to occur (*Louisa County Zoning Ordinance*). Accessory apartments, farm houses, group homes, guest homes, manufactured homes, and single-family detached homes are permissible within the R-2 district. Single-family attached, two-family dwellings, townhomes, and multi-family dwellings are permissible with a conditional use permit.

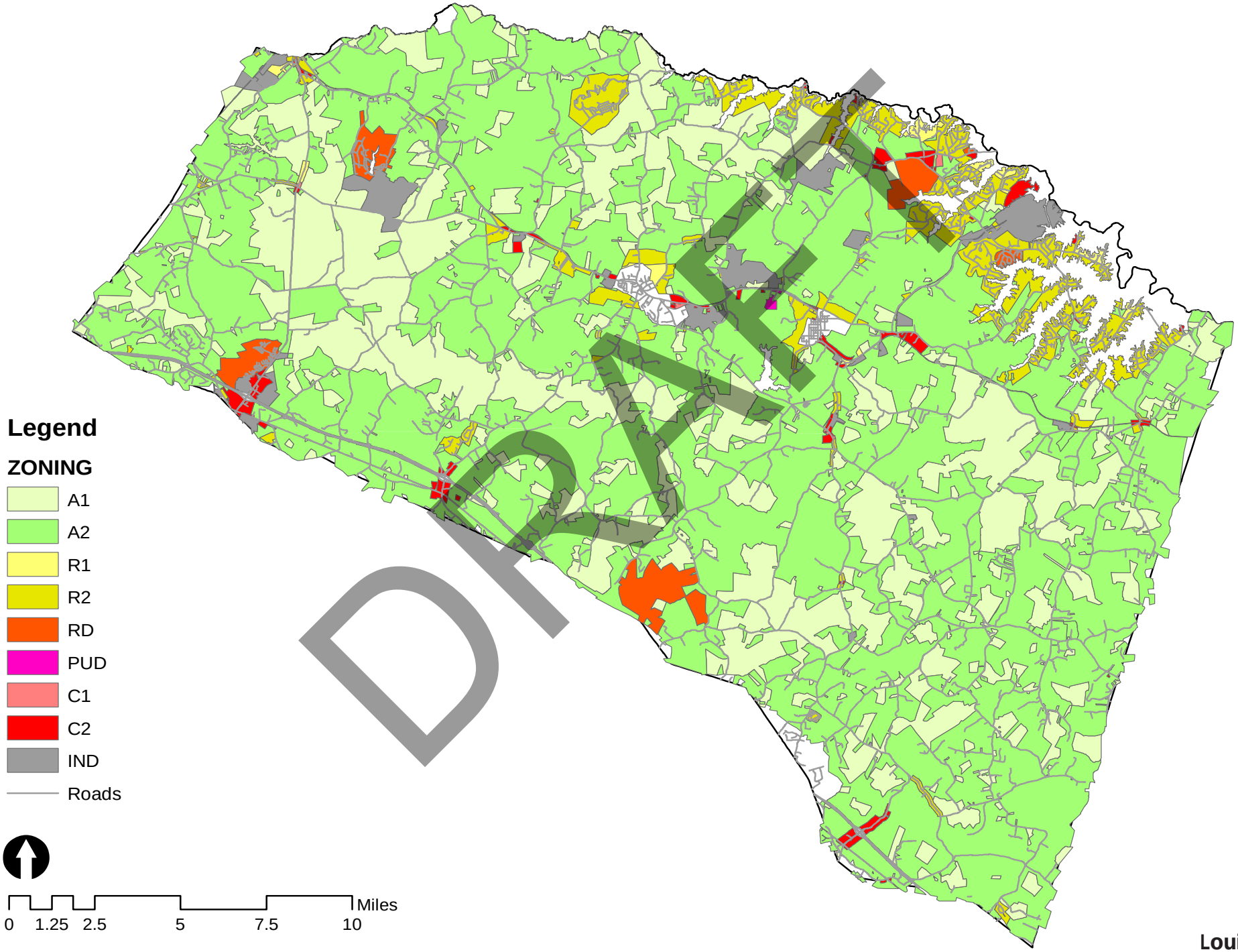
Light Commercial District C-1: The primary purpose of the C-1 is to establish and protect a limited business district that will serve the surrounding residential districts (*Louisa County Zoning Ordinance).* Group homes and single-family detached dwellings are permissible uses within the C-1 district. Accessory apartments are permissible with a conditional use permit.

General Commercial District C-2: the C-2 district covers portions of the community intended for the conduct of general business to which the public requires direct and frequent access (*Louisa County Zoning Ordinance*). Group homes and single-family detached dwellings are permissible uses within the C-2 district. Accessory apartments are permissible with a conditional use permit.
Industrial District IND (Acreage Estimate (XX)*):* The primary purpose of the IND district is to establish areas where the principal use of land is for light or medium industrial operations, that are capable of controlling external effects and that may not be particularly compatible with residential, institutional and neighborhood commercial service establishments (*Louisa County Zoning Ordinance*). Residential uses are generally discouraged in this district, however, most residential housing types are permissible with a conditional use permit.

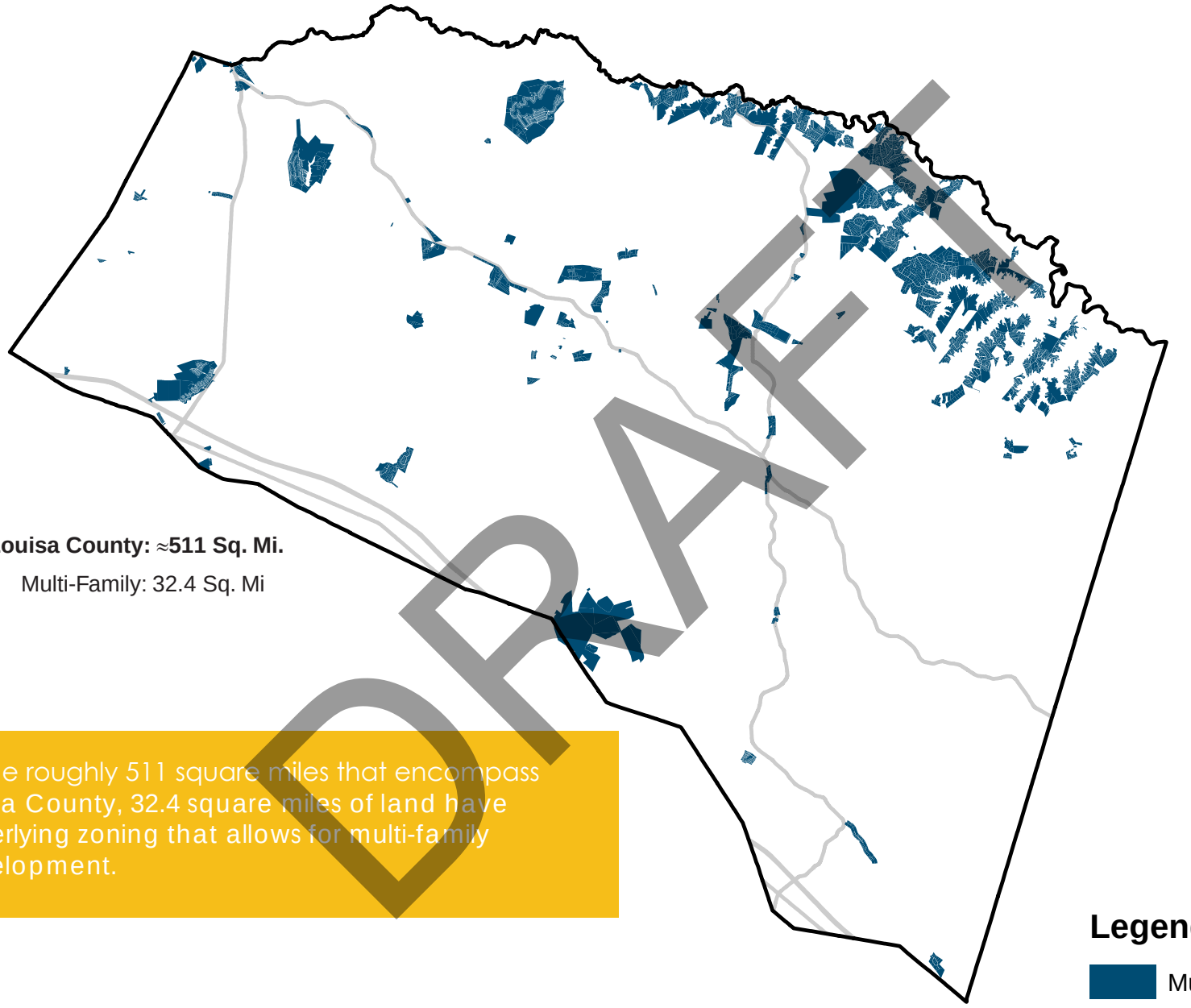
Resort Development District RD: The resort development district (RD) is intended to permit open area recreation facilities for private and public use or for profit, to permit commercial uses related to such recreation facilities, and to permit a variety of residential accommodations on a contiguous site under common ownership or control in accordance with a master plan (*Louisa County Zoning Ordinance*). Accessory apartments, guest homes, single-family detached dwellings, single-family attached dwellings, townhomes, and two-family dwellings are permissible within the RD district. Dormitories and multi-family dwellings are permissible with a conditional use permit.

Planned Unit Development District PUD: Planned unit development districts are intended to provide for variety and flexibility in design necessary to implement the varied goals of the county as set forth in the comprehensive plan (*Louisa County Zoning Ordinance*). This district promotes a variety of uses and housing types and affordability.

Existing Conditions: Zoning Map



Existing Conditions: Current Multi-Family Zoning



Louisa County: ≈511 Sq. Mi.

- Multi-Family: 32.4 Sq. Mi

Of the roughly 511 square miles that encompass Louisa County, 32.4 square miles of land have underlying zoning that allows for multi-family development.

Existing Conditions: Zoning

In the spring of 2019, TJPDC staff reviewed Louisa County's Zoning Ordinance as it related to housing. For each zoning district identified in the Zoning Ordinance, several factors were inventoried to show what was permissible in each district. Those factors included:

- Density- how many dwelling units are allowable?
- Bonus density- does the county have any incentives for increasing density in that district?
- Duplex allowable- Are duplexes allowed by-right?
- Multi-family- Are multi-family developments allowed?
- Mobile home allowed by-right- Are mobile homes allowed by-right?
- Mobile home allowed by S/C- Are mobile homes allowed with a special or conditional use permit?
- Accessory uses- Does the zoning district allow for accessory uses?
- Affordable housing incentive- Do incentives exist for the inclusion of affordable housing?

Based on staff's review, bonus density incentives exist within A-2 and the PUD districts. Multi-family developments are allowed in the R-2, IND, and PUD zoning districts but not in any of the others. The greatest density can be found in R-2.

LOUISA COUNTY ZONING ORDINANCE								
District	**Density**	**Bonus Density**	**Duplex Allowed**	**Multi-Family**	**Mobile Home Allowed By-Right**	**Mobile Home Allowed by S/C**	**Accessory Uses**	**Affordable Housing Incentive**
A-1 (Agricultural District)	**1.5 acres** min lot size	**No**	**No**	**No**	**Yes**	**Yes**	**Yes**	**No**
A-2 (Agricultural District)	**1.5 acres** min lot size	**Yes**	**Yes,** with s/p	**No**	**Yes**	**Yes**	**Yes**	**Yes,** density bonus of 3 additional lots for a subdivision when at lease 3 lots are dedicated for affordable housing
R-1 (Residential Limited District)	**40,000 sq. ft.** min lot size	**No**	**Yes,** with s/p	**No**	**No**	**No**	**Yes**	**No**
R-2 (Residential General District)	**20,000 sq. ft.** min lot size	**No**	**Yes,** with s/p	**Yes,** with s/p	**No**	**No**	**Yes**	**No**
C-1 (Light Commercial District)	**N/A**	**No**	**No**	**No**	**No**	**No**	**Yes,** with s/p	**No**
C-2 (General Commercial District)	**N/A**	**No**	**No**	**No**	**No**	**No**	**Yes,** with s/p	**No**
IND (Industrial District)	**N/A**	**No**	**Yes,** with s/p	**Yes,** with s/p	**No**	**Yes**	**Yes,** with s/p	**No**
RD (Resort Development District)	**15,000 to 40,000 sq. ft.** min lot size	**No**	**Yes**	**Yes,** with s/p	**No**	**No**	**Yes**	**No**
PUD (Planned Unit Development District)	**10** dwelling units per acre	**Yes,** based on open space	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**No**

*S/C = Special or Conditional Use Permit

The Housing Continuum

Feedback from stakeholders and the public through community engagement and small group meetings led to the development of goals and strategies targeted at addressing the specific needs of Louisa County. Each goal addresses a rung on the housing spectrum: the unhoused, affordable rental opportunities, affordable homeownership opportunities, market rate rental opportunities, and market rate homeownership opportunities. The fluidity of this system allows for individuals and families to move throughout the housing spectrum whether it be by choice or necessity. For example, recent empty nesters may choose to downsize to a smaller living situation that suits their changing needs. This scenario would be different for someone whose income does not allow them to live in Louisa. Many low to moderate-income individuals and families will encounter barriers that make it extremely difficult for them to easily move within the spectrum.

The strategies listed in the following pages are aimed at addressing those barriers, with the ultimate goal of enabling all Louisa County residents with the ability to live wherever they choose within the County.

Image courtesy of Louisa County

Identifying the Gap

Unhoused Experiencing Homelessness in Need of Housing	Affordable Rental Renter Households at or below 80% AMI	Affordable Ownership Owner Households at or below 80% AMI	Market Rate Rental Renter Households ABOVE 80% AMI	Market Rate Ownership Owner Households ABOVE 80% AMI
# Point-in-time count	250 Severely Cost-Burdened	890 Severely Cost-Burdened	20 Cost-Burdened	100 Severely Cost-Burdened
38 Unstablely Housed	360 Cost-Burdened	13 Substandard Units		
	0 Substandard Units			
#	610	903	20	100

Louisa County Recommendations

The recommendations provide a comprehensive list of high-level tools available to address the affordable housing challenges in Louisa County. These recommendations were identified through a series of stakeholder meetings of the Strategies and Analysis Committee of the Regional Housing Partnership, who provided their expertise to refine them.

Each recommendation set is grouped according to the typology along the housing continuum that they address (i.e. *unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership*), many strategies address multiple typologies and can be found in multiple recommendation sets. Each recommendation set includes a total number of interventions needed to address the current gap. Details for each recommendation set can be found below.

Unhoused:
- Point-in-Time Count: *Count of sheltered & unsheltered people on a single night in January.*
- Unstably Housed: *Families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.*

Affordable Rental:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Affordable Ownership:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Market Rate Rental:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

Market Rate Ownership:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

In addition to the number of interventions needed to address each housing typology, the recommendation sets include categories for the type of intervention and a rough time estimate for implementation. For the intervention type, three groups have been identified and include the following:

- **Programmatic:** Creation or expansion of initiatives
- **Capital:** Financial commitments or funding streams
- **Policy:** Overarching guidance tools or plans

A simplified short, mid, and long-term categorization was used in the time-frame category. Those that fall into the short-term category would take less than one year and up to three years to implement. Those that fall in the mid-term category would be three to five years to implement, and those in the long-term category would take five or more years to implement.

Unhoused Recommendations

Unhoused Experiencing Homelessness in Need of Housing

#
Point-in-Time Count

38
Unstably Housed

#

ID	Recommendation	Type	Timeframe
UH-1	Dedicate per capita proportional cost of local funds to the Consortium of Care emergency shelter program	Capital	Mid-Term
UH-2	Dedicate local funds to the Continuum of Care Homeless prevention program to address Greene County residents at risk of homelessness.	Capital	Mid-Term
UH-3	Apply for available programs such as the Low Income Housing Tax Credit Program, Housing Choice Voucher Program, Mainstream Voucher Program, and Section 202 Supportive Housing Program. Set aside units for people at risk of or experiencing homelessness.	Programmatic	Long-Term
UH-4	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness & provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term
UH-5	Develop private landlord incentives to participate in voucher program or in accepting low-income renters. Incentives could take the form of security deposit payments, one-month rental funds in case of a tenant vacating early, funds for tenant damage repair, etc.	Policy	Mid-Term

Affordable Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

250
Severely Cost-Burdened

360
Cost-Burdened

0
Substandard Units

610

ID	Recommendation	Type	Timeframe
AFR-1	Reduce or waive tap fees for projects that include affordable housing units.	Policy	Mid-Term
AFR-2	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters and promote grant programs targeted to ADU creation.	Policy	Short-Term
AFR-3	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, and manufactured and modular homes.	Policy	Long-Term
AFR-4	Expand capacity of existing non-profit organizations that provide retrofit and rehabilitation supportive services, either through partnership or dedicated funding to rehab and preserve the aging housing supply.	Programmatic	Long-Term
AFR-5	Encourage residents to be proactive, involved, and informed in development review of new housing projects and about the housing need and supply in the county.	Policy	Mid-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

250
Severely Cost-Burdened

360
Cost-Burdened

0
Substandard Units

610

ID	Recommendation	Type	Timeframe
AFR-6	Examine homestay ordinance requirements and develop tracking methods to better understand the impact of short-term or vacation rentals have on the overall rental market in Louisa County.	Programmatic	Short-Term
AFR-7	Conduct a market study to identify gaps in the existing housing stock.	Programmatic	Short-Term
AFR-8	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment that is consistent with the vision established in the updated Comprehensive Plan. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
AFR-9	Explore opportunities for repurposing vacant, underutilized, or county-owned structures, such as schools, for redevelopment for housing.	Programmatic	Short-Term

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

890
Severely Cost-Burdened

13
Substandard Units

903

ID	Recommendation	Type	Timeframe
AO-1	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters and promote grant programs targeted to ADU creation.	Policy	Short-Term
AO-2	Expand capacity of existing non-profit organizations that provide retrofit and rehabilitation supportive services, either through partnership or dedicated funding to rehab and preserve the aging housing supply.	Programmatic	Long-Term
AO-3	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, and manufactured and modular homes.	Policy	Long-Term
A0-4	Inventory county-owned land and determine the feasibility for the development of affordable or mixed-income housing.	Programmatic	Short-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

890
Severely Cost-Burdened

13
Substandard Units

903

ID	Recommendation	Impact	Timeframe
AO-5	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment that is consistent with the vision established in the updated Comprehensive Plan. Examples include expedited plan review, simplifying permitting and approvals, and greater transparency in the overall process.	Policy	Mid-Term
AO-6	Work with regional partners to advertise and promote homebuyer education courses, resources, and financial and homeowner literacy, to either provide additional funding, directly assist in loan program promotion, or general homebuyer education. Encourage the development of a satellite program that is attended locally.	Programmatic	Mid-Term
AO-7	Explore opportunities for repurposing vacant, underutilized, or county-owned structures, such as schools, for redevelopment for housing (using Scottsville senior-housing school development for a potential model).	Programmatic	Short-Term
AO-8	Utilize CDBG funds for infrastructure to reduce the housing development cost.	Capital	Long-Term

Market Rate Rental Recommendations

Market Rate Rental

Renter Households at or ABOVE 80% AMI

20

Cost-Burdened

20

ID	Recommendation	Type	Timeframe
MR-1	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters and promote grant programs targeted to ADU creation.	Policy	Short-Term
MR-2	Encourage missing-middle housing such as two-family dwellings, single-family attached dwellings, and manufactured and modular homes.	Policy	Long-Term
MR-3	Encourage residents to be proactive, involved, and informed in development review of new housing projects and about the housing need and supply in the County.	Policy	Mid-Term
MR-4	Examine homestay ordinance requirements and develop tracking methods to better understand the impact of short-term or vacation rentals have on the overall rental market in Louisa County.	Programmatic	Short-Term
MR-5	Conduct a market study to identify gaps in the existing housing stock.	Programmatic	Short-Term

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

100
Cost-Burdened

100

ID	Recommendation	Type	Timeframe
MO-1	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters & promote grant programs targeted to ADU creation.	Policy	Short-Term
MO-2	Work with regional partners to advertise and promote homebuyer education courses, resources, and financial and homeowner literacy, to either provide additional funding, directly assist in loan program promotion, or general homebuyer education. Encourage the development of a satellite program that is attended locally.	Programmatic	Mid-Term
MO-3	Encourage mixed-use and mixed-income communities.	Policy	Long-Term
MO-4	Promote existing household budgeting and financial literacy programs to increase awareness of the long-term costs of homeownership and better prepare residents .	Programmatic	Short-Term


DRAFT

7 Nelson County

How to Use This Chapter

Nelson County's affordable housing chapter is organized into three broad sections; the introduction, the housing continuum, and high-level recommendations. Each section is intended to build upon the preceding sections, culminating with the recommendations that provide a comprehensive list of possible strategies to address the affordable housing challenges that Nelson County is facing.

Introduction

The Introduction provides a brief overview of Nelson County's existing conditions and a summary of feedback from the community. This section introduces baseline data that provides the foundation for identification of strategies and recommendations.

The Housing Continuum

The Housing Continuum section identifies the existing gap across the housing typology spectrum (unhoused, affordable rental, affordable homeownership, market rate rental, and market rate ownership) and identifies specific goals to close the existing housing needs gap.

Recommendations

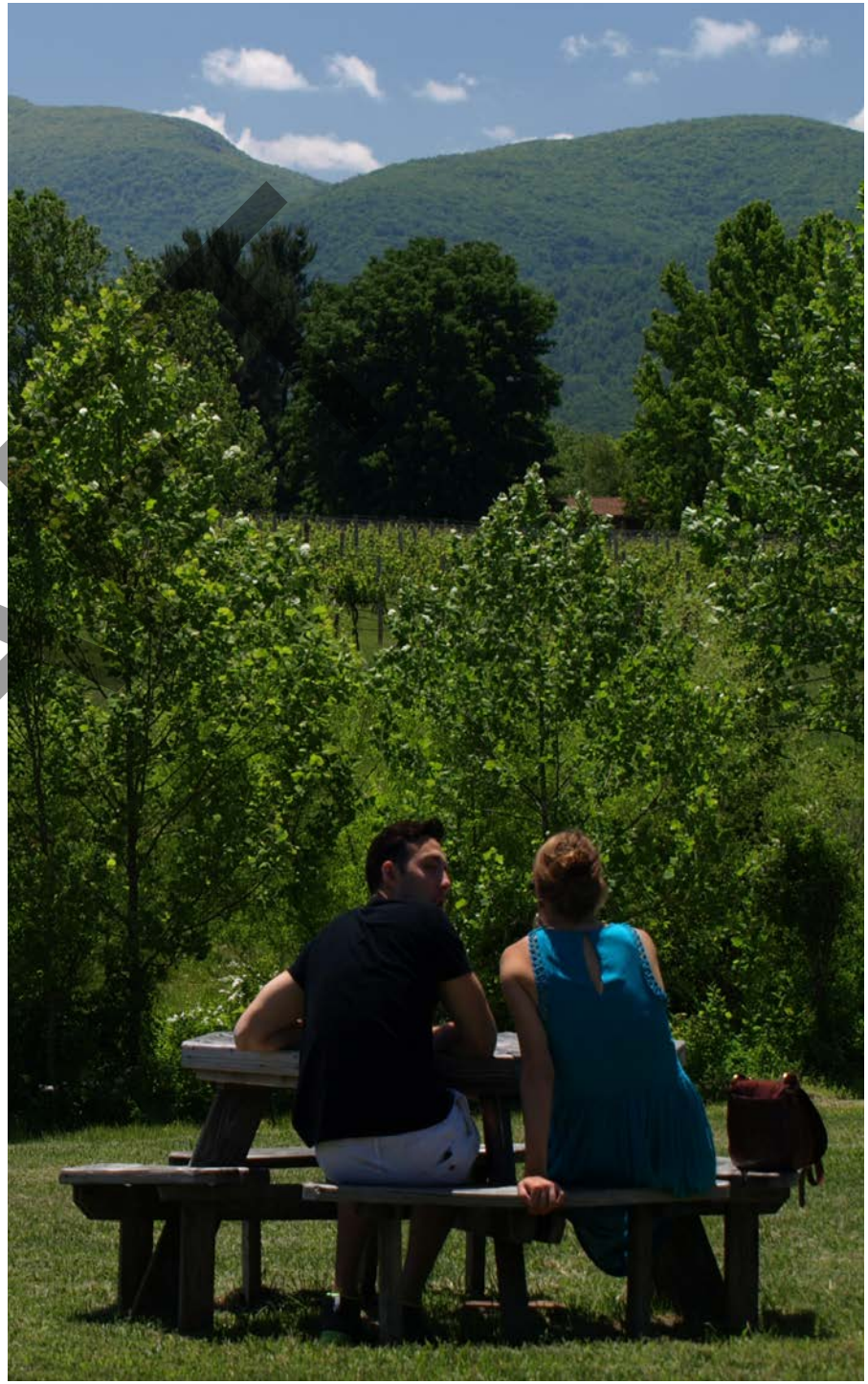
The Toolkit of Strategies contains broad, high-level strategies that address the housing continuum. These are comprehensive strategies that are available to Nelson County in their pursuit of providing affordable housing.

Nelson County at a Glance

Nelson County, the southernmost locality in Planning District 10 is located midway between City of Charlottesville and the City of Lynchburg. The County is comprised of roughly 471 square miles and is bordered by the Blue Ridge Mountains to the north and west and the James River to the south. With scenic vistas and rural landscapes, Nelson's unique sense of place has contributed to its economic success, particularly in the craft brewery and recreational tourism industries. Numerous wineries, breweries, distilleries, cideries and local food options can be found throughout the County. The Blue Ridge Parkway and the Appalachian Trail provide excellent recreational opportunities for residents and visitors alike.

With Nelson County's economic success comes the need to address certain challenges such as increased demand on the transportation network, access to reliable broadband, and balancing development demand with preservation efforts to maintain rural landscapes. The characteristics that make Nelson so special attract new residents, and community members expressed concerns over the lack of inventory, both in the rental and buyer markets, to meet the current demand for housing. Along with a lack of inventory, other factors such as zoning and land us policies that are inconsistent with the community's desire for mixed-use and higher density, an aging housing stock, and barriers to creating new units were all cited as pressing affordable housing issues in Nelson County.

These issues, along with existing conditions are examined further in the following sections. Goals and strategies targeted specifically to address Nelson's unique challenges are detailed later in this chapter.



Situation and Opportunity

Situation

Nelson County is faced with a decreasing and aging population which brings a new set of challenges. The County will need to examine how best it can provide services for a changing demographic, particularly in senior housing. An outdated Comprehensive Plan and land use policies that promote single-family housing development but do not incentivize the construction of new affordable units have created barriers to new development, shrinking the supply of housing. A deteriorating housing stock has further shrunk the pool of available housing and programs designed to aid in homeowner rehabilitation do not have the capacity to tackle the existing need. Few rental units exist within the County to meet the growing demand, leading to a competitive rental market and increasing rents. A lack of jobs force many residents to commute to more lucrative employment opportunities elsewhere, leading to higher monthly transportation costs which can affect a household's ability to maintain an affordable monthly housing budget.

Opportunity

With an update to the Comprehensive Plan on the horizon, Nelson County has the opportunity to reevaluate its zoning and land use policies to proactively tackle affordable housing issues and identify opportunity sites for desired development patterns and uses. Nelson's nearly universal access to high-speed broadband positions it to attract new business and investment as does its continued success in the craft brewery and recreation industries. Expanding existing resources, such as the *Nelson County Community Development Foundation* (NCCDF) and identifying partnership opportunities can increase their capacity to provide much needed services.

Community Engagement

To better understand affordable housing challenges within the County, staff held a series of outreach events to solicit feedback from stakeholders and residents. A stakeholder meeting involving Nelson County Staff, affordable housing providers, and development partners was held in August of 2019 to gain a better understanding of the pressing affordable housing needs, priority areas to focus efforts on, and brainstorming engagement activities that would allow for the community to establish its vision for affordable housing in Nelson County.

On September 18th of 2019, a public forum was held at the Nelson Center in Lovingston. This open-house style meeting consisted of several interactive stations where attendees could provide feedback on a variety of housing-related topics. Roughly 35 people were in attendance for the event. Attendees were asked about the following topics:

- What the current state of housing is like in Nelson County;
- What a healthy housing system looks like; and,
- What obstacles exist to meet the community's vision.

Many attendees noted that the rural scenic nature, sense of community, and open space as positive qualities about the current state of housing in Nelson County. A lack of a mix of housing options, quality affordable units, and the high cost to develop new housing were cited as negative characteristics of the housing system in Nelson. When asked what a healthy housing system would look like, residents built consensus around a mix of housing types to accommodate a range of incomes. Obstacles to this vision that residents identified included outdated zoning regulations, dilapidated housing, and a lack of inclusive planning.

Nelson County Quick Facts

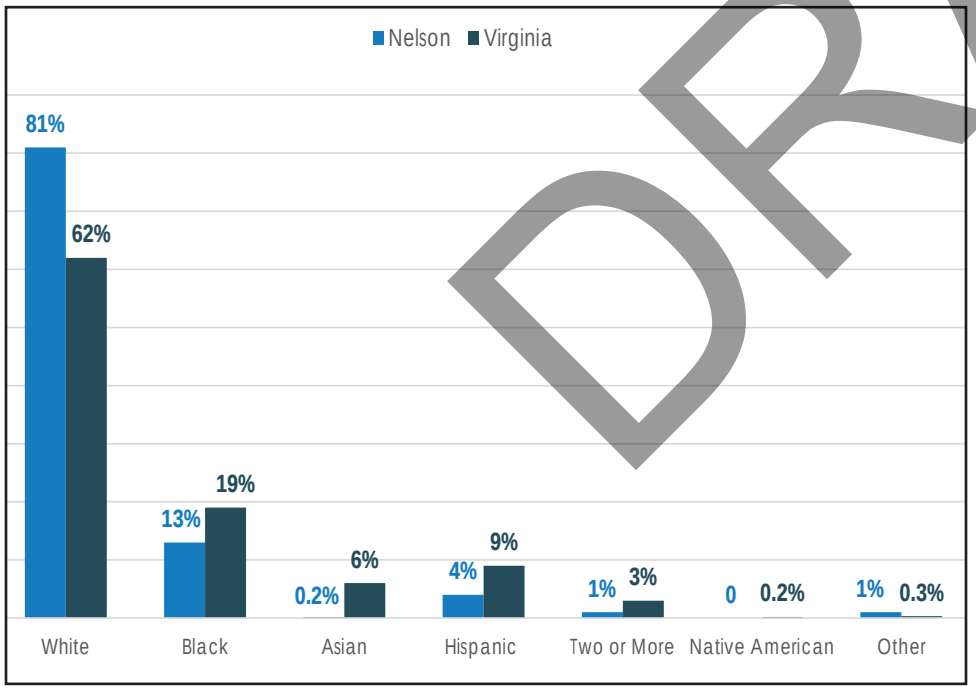
To gain a clearer picture of existing conditions, staff reviewed American Census data to identify key demographic facts about Nelson County. The information presented visually on the following page provides an overview of key demographic data sets and is intended to provide a snapshot of current conditions in Nelson County.

Nelson's population has shown a roughly -0.6% (*-0.06% increase per year*) increase from 2010 to 2019. The 2019 American Community Survey (ACS) population estimate show a population total of 14,831 and 6,419 total households. The average household size is 2.3 persons. Nelson County's median age is 51.4 years old. 14% of Nelson's population does not hold a high school diploma, 35% of the population has graduated from high school, 20% have completed some college, and 30% have completed a bachelors degree or higher.

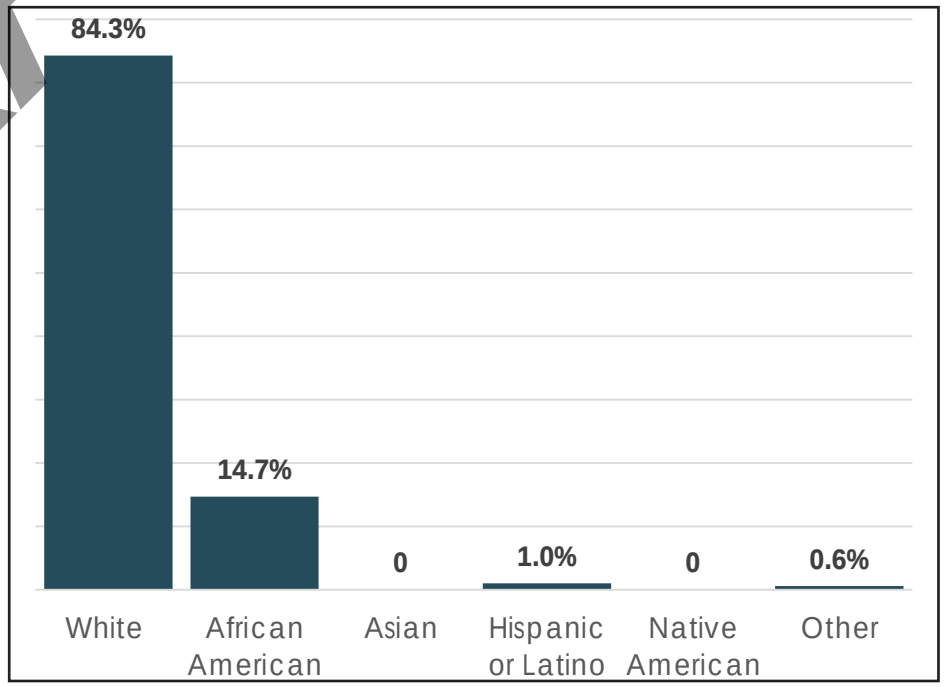
Nelson's median household income is $64,313. The median home value in Nelson County is $235,000. Median gross rent for Nelson County is approximately $759 per month. Residents of Nelson primarily own their home (76%), while 24% are renters. 73% of the housing units in Nelson County are single-unit structures, with 15% of structures being mobile homes, and 12% of structures containing multiple units. The breakdown of race and ethnicity for Nelson County compared to that of the State of Virginia is detailed below.

Race & Ethnicity

Race & Ethnicity of Nelson County



Homeownership Rate by Race



Nelson County Quick Facts - *Continued*

Population Characteristics

14,831
Total Population

6,419
Households

51.4
Median Age

$64,313
Median Household Income

35%
High School

20%
Some College

17%
Bachelor's

13%
Post-Grad

13%
Persons Below Poverty Line

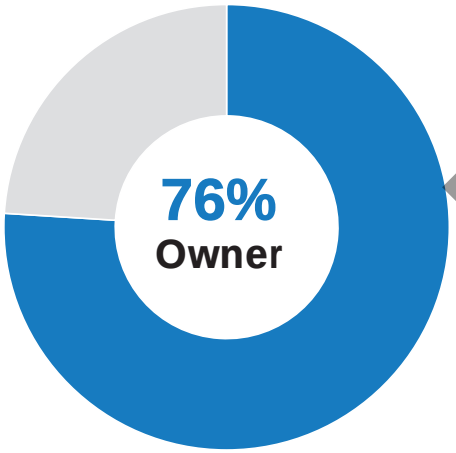
Housing Characteristics

$235,000
Median Home Value

$211,500
Median Sale Price

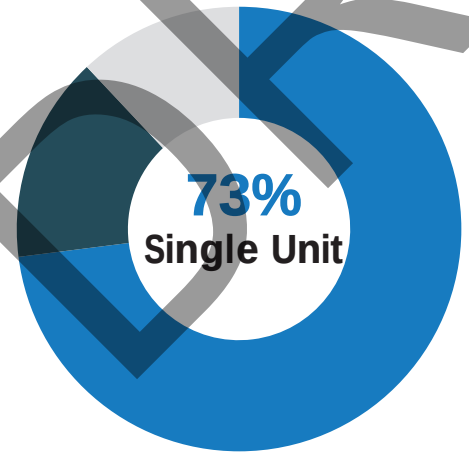
$759
Median Gross Rent

46
Building Permits



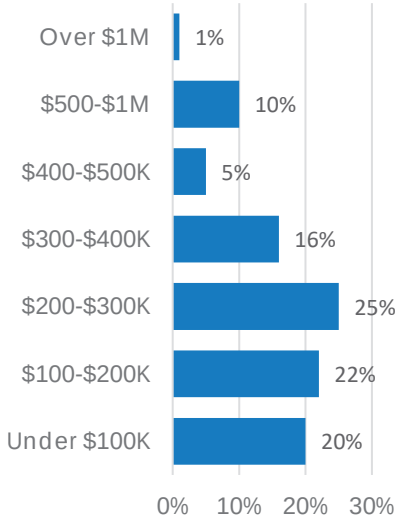
Ownership of Units

- *Owner (66%)*
- *Renter (34%)*

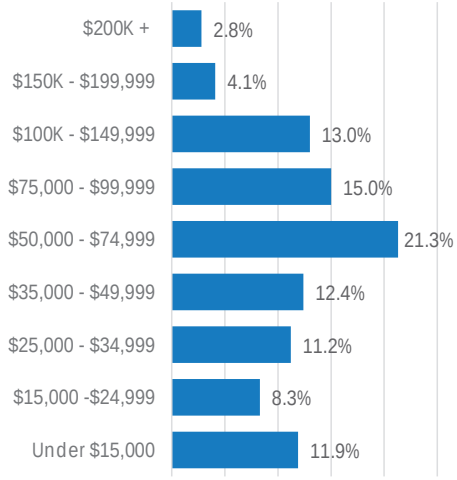


Type of Structure

- *Single Unit (74%)*
- *Multi-Unit (24%)*
- *Mobile Home (3%)*



Value of Owner-Occupied Units



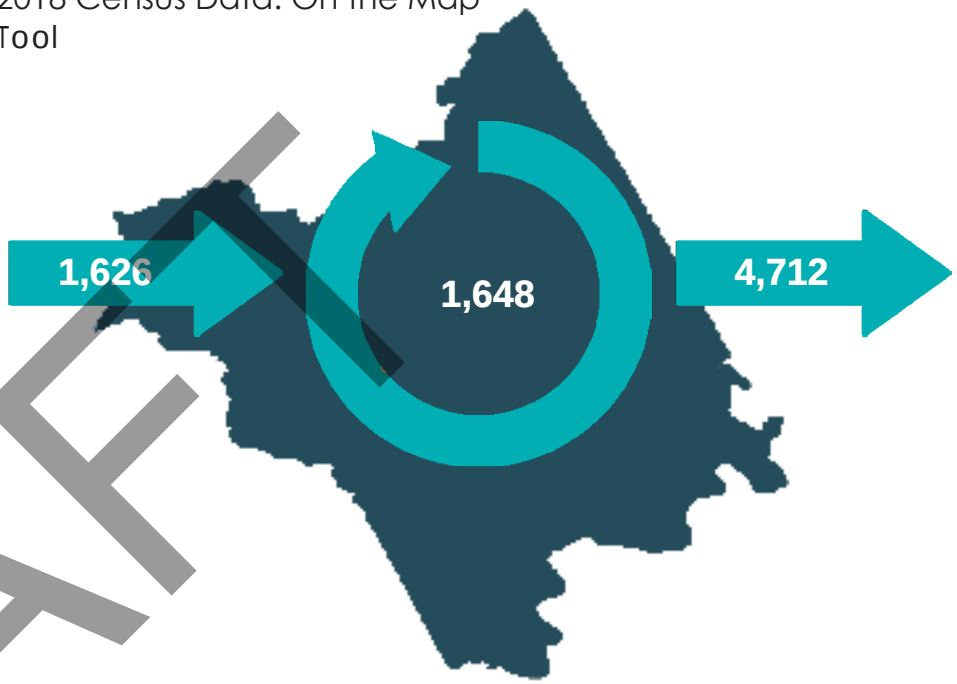
Households by Income

Existing Conditions: Housing & Transportation Costs

Costs associated with housing take up the greatest portion of income. As of 2018, Nelson County currently has 260 renter households that spend greater than 30% of their income on housing while 170 households pay more than 50%. Four hundred eighty owner households pay more than 50% towards housing. Both numbers are expected to grow by 2040, increasing the affordable housing gap.

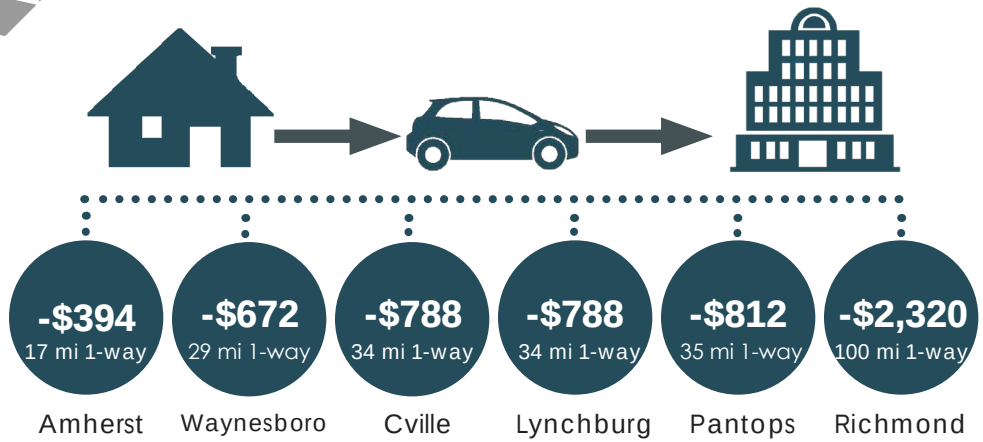
Transportation costs, such as a car payment, maintenance, gas and insurance follow as the second biggest expenditure for typical households. Based on 2015 American Community Survey data, 4,712 Nelson County residents are employed and commute outside of the County for work, 1,626 people commute into Nelson County for work, and 1,648 both live and work within the County. Such a high proportion of daily out-commuters translates to more households having higher transportation costs. Nelson County workers have an average commute time of 30 minutes, consistent with other rural localities within the region. Top out-commute destinations include the City of Charlottesville, City of Waynesboro, and City of Lynchburg. Assuming an average of .58 cents per mile for 20 working days a month, out-commutes to the top employment destinations for Nelson County residents' amount to an additional $796 a month in transportation costs.

2018 Census Data: On the Map Tool



How Commuting Impacts Housing Affordability

*Assuming a cost of .58 cents per mile for 20 days a month



*Top out-commute destinations based on 2018 Census on the Map

Existing Conditions: Current Land Use

Nelson County is rich in rural landscapes and unique rural charm. Development within the county has occurred primarily in Nellysford in the northern portion of the county, along the 151 corridor, and in the village of Lovingston. Land use decisions in the County are driven by the Comprehensive Plan and the Zoning Ordinance, two policy tools that guide how land is regulated and developed.

These policy documents serve as a blueprint for decision makers for how Nelson County addresses change and assists residents, community leaders, decision makers, and stakeholders in understanding the County's future needs. The Comprehensive Plan sets the vision for the County and the Zoning Ordinance provides the regulatory tool to achieve that vision.

The majority of Nelson's land is agriculturally zoned *(A1)*. Single-family homes are allowed within this zoning district, including duplexes. Multi-family development and mobile homes are permissible within the *A-1 zoning district* with a special use permit. One dwelling unit per 2-acres for single family development and up to 1 dwelling unit per 1-acre for family subdivisions can occur within the *A-1 district*.

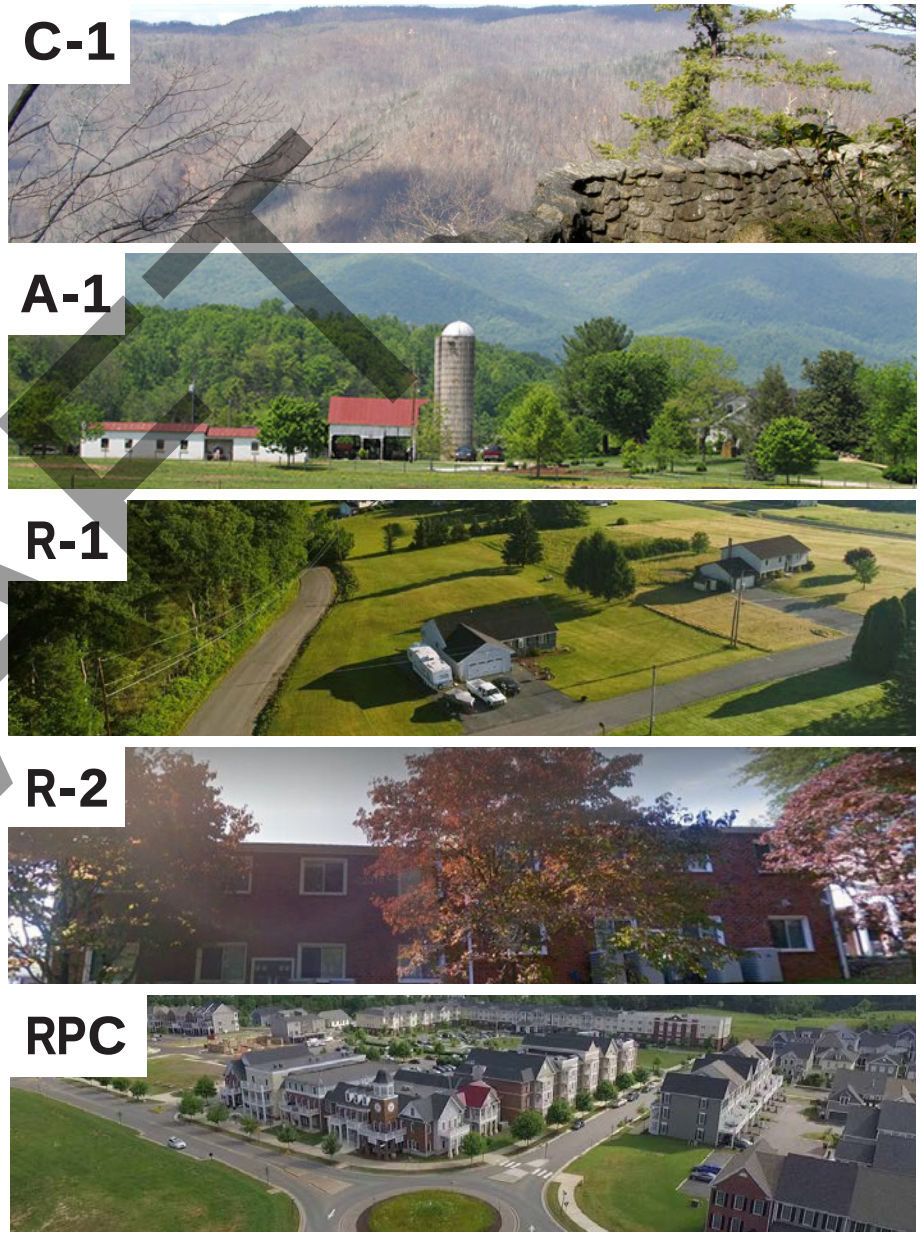
Existing Conditions: Current Land Use

The C-1 conservation district allows for one dwelling unit per 20-acres. Duplexes, multi-family housing, or mobile homes are not permitted within this district and no bonus density exists.

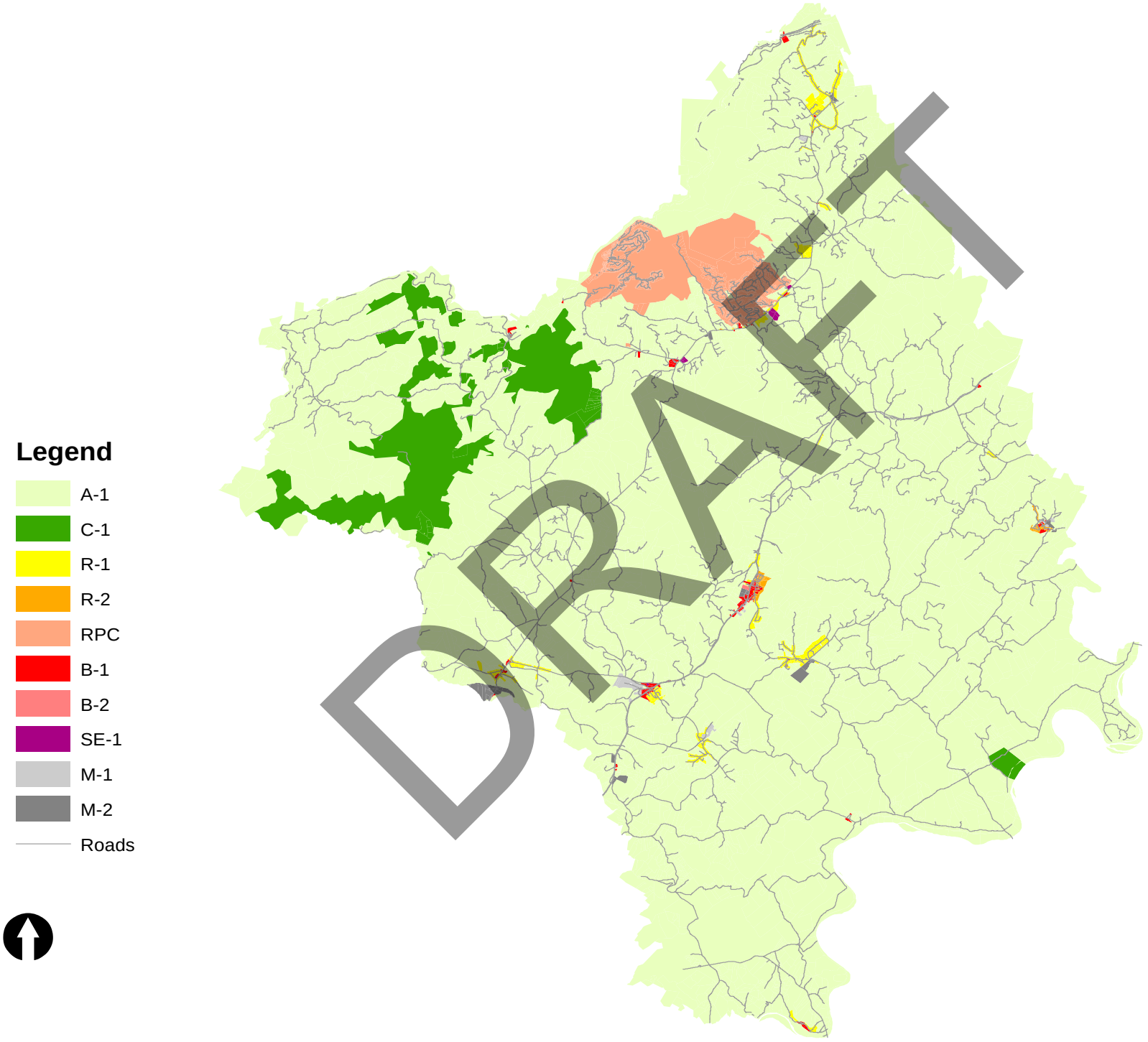
Specific residentially zoned areas can be found in the ***R-1 and R-2 zoning districts***. One dwelling unit per two-acres for single family and one dwelling unit per one-acre for family subdivisions are permissible within the *R-1 district*. Duplexes and multi-family development are allowed, as are mobile homes with a special use permit. The *R-2 zoning district* allows for additional residential density than can be found in the *R-1 district*. Up to three dwelling units per 15,000 sq. ft. are permissible within the *R-2 zoning district*. Duplexes and multi-family developments are also allowed within this district, as are mobile homes with a special use permit. No bonus density exists within this zoning district.

The Residential Planned Community (RPC) zoning districts allows for the highest residential density but makes a small percentage of Nelson's total land mass. 15 dwelling units per one-acre in multiple-family residential development and up to 10 dwelling units per one-acre in single-family development are permissible within this zoning district. Duplexes and multi-family development are allowed within this district, as are mobile homes by a special use permit. As with the other zoning districts, a bonus density does not exist.

The Service Enterprise District (SE-1) requires a 40,000 sq. ft. minimum lot size but does not specify allowable dwelling units per acre. Duplexes are allowed, as is multi-family development with a special use permit. Mobile homes are also permissible with a special use permit. No bonus density exists in this zoning district.



Existing Conditions: Zoning Map

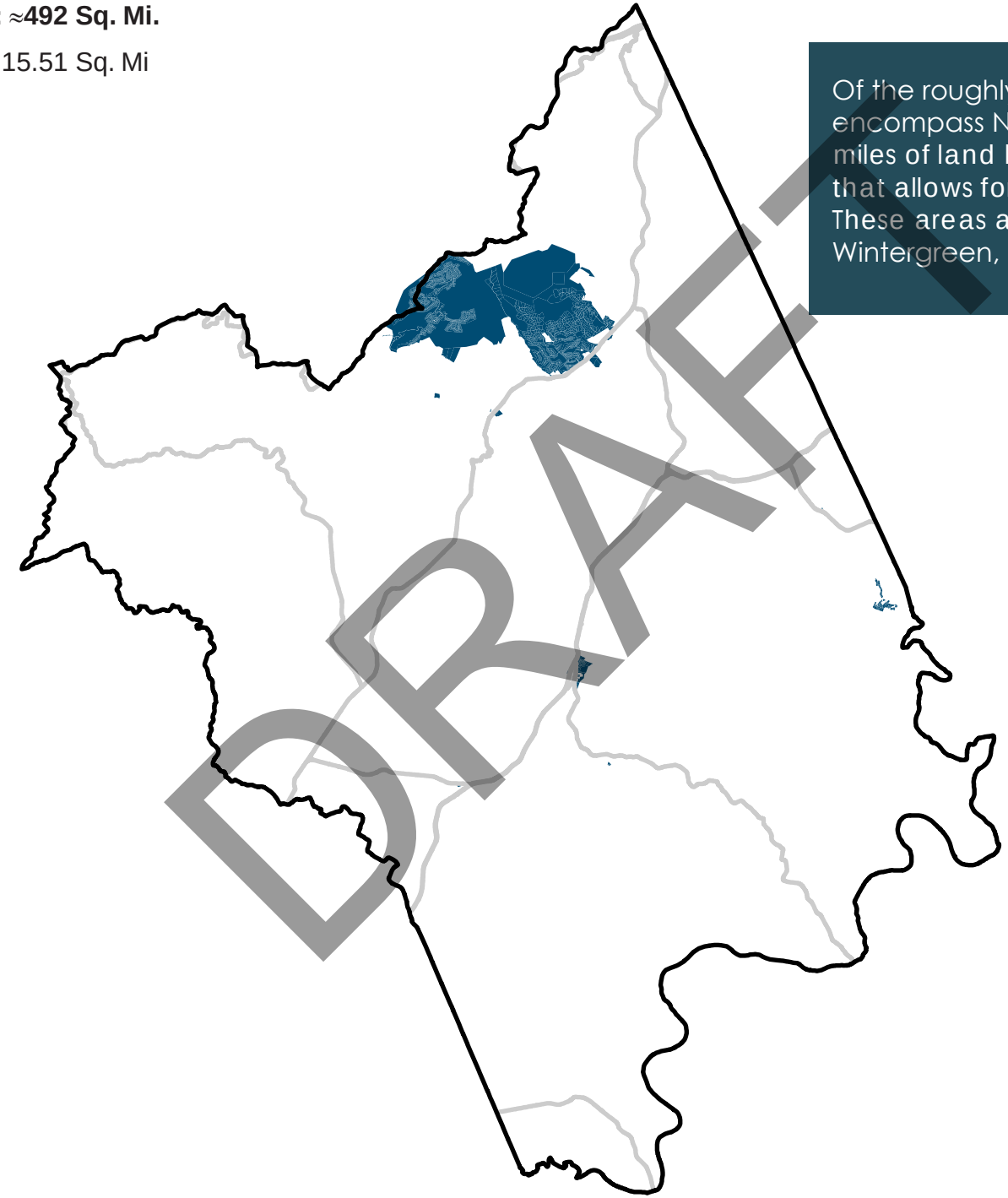


Existing Conditions: Current Multi-Family Zoning

Nelson County: ≈492 Sq. Mi.

- Multi-Family: 15.51 Sq. Mi

Of the roughly 492 square miles that encompass Nelson County, 15.51 square miles of land have underlying zoning that allows for multi-family development. These areas are concentrated in Wintergreen, Nellysford, and Lovingston.



Legend

Multi-Family

Existing Conditions: Zoning

In the spring of 2019, TJPDC staff reviewed Nelson County's Zoning Ordinance as it related to housing. For each zoning district identified in the Zoning Ordinance, several factors were inventoried to show what was permissible in each district. Those factors included:

- Density- how many dwelling units are allowable?
- Bonus density- does the county have any incentives for increasing density in that district?
- Duplex allowable- Are duplexes allowed by-right?
- Multi-family- Are multi-family developments allowed?
- Mobile home allowed by-right- Are mobile homes allowed by-right?
- Mobile home allowed by S/C- Are mobile homes allowed with a special or conditional use permit?
- Accessory uses- Does the zoning district allow for accessory uses?
- Affordable housing incentive- Do incentives exist for the inclusion of affordable housing?

Based on staff's review, bonus density incentives exist within A-2 and the PUD districts. Multi-family developments are allowed in the R-2, IND, and PUD zoning districts but not in any of the others. The greatest density can be found in R-2.

NELSON COUNTY ZONING ORDINANCE								
District	**Density**	**Bonus Density**	**Duplex Allowed**	**Multi-Family**	**Mobile Home Allowed By-Right**	**Mobile Home Allowed by S/C**	**Accessory Uses**	**Affordable Housing Incentive**
C-1 (Conservation Disrict)	**1** dwelling unit per 20 acres	**No**	**No**	**No**	**No**	**No**	**Yes**	**No**
A-1 (Agricultural District)	**1** dwelling unit per 2 acres for single-family **1** dwelling unity per 1 acre for family subdivisions	**No**	**Yes**	**Yes**, with S/C	**Yes**	**Yes**	**Yes**	**No**
R-1 (Residential District)	**1** dwelling unit per 2 acres for single family **1** dwelling unity per 1 acre for family subdivisions	**No**	**Yes**	**Yes**	**No**	**Yes**	**Yes**	**No**
R-2 (Residential District)	**up to 3** dwelling units per 15,000 sq. ft.	**No**	**Yes**	**Yes**	**No**	**Yes**	**Yes**	**No**
RPC (Residential Planned Community District)	**15** dwelling units per acre in multiple-family residential sector **10** dwelling units per acre in single-family sector	**No**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**No**
SE-1 (Service Enterprise District)	**40,000 sq. ft.** min lot size	**No**	**Yes**	**Yes**, with S/C	**Yes**	**Yes**	**No**	**No**

*S/C = Special or Conditional Use Permit

The Housing Continuum

Discussions with stakeholders and the public lead to the development of strategies targeted to address the specific needs of Nelson County. Each strategy addresses a rung on the housing spectrum: the unhoused, affordable rental opportunities, affordable homeownership opportunities, market rate rental opportunities, and market rate homeownership opportunities. This is a fluid system, and individuals and families can move throughout the housing system. Movement along the spectrum can sometimes be made by choice, such as a retired couple selling their home and downsizing to a smaller rental more suitable to their needs. However, many low to moderate-income families and individuals will find barriers that make it extremely difficult for them to easily move within this system. The strategies listed in the following pages are targeted at addressing those barriers, with the ultimate goal of equipping all Nelson County residents with the ability to live where they so choose in the county.

Through discussions, four key themes emerged. The first, that the existing zoning and land use policies currently in place are not supportive of the desire for a mix of uses and higher density in appropriate areas and serve as a barrier to the creation of additional housing units. Second, the housing supply is shrinking due in part to a poor-quality housing stock. Residents are not able to access the services they need to rehabilitate deteriorating units and the capacity of existing resources dedicated to that mission are not sufficient. Third, there is a need for additional rental units in the County. Homestays and vacation rentals have taken units off the rental market and increased demand, coupled with a low supply has led to a competitive market with increasing monthly rental prices. Finally, options for senior housing need to be expanded.

Identifying the Gap

Unhoused	Affordable Rental	Affordable Ownership	Market Rate Rental	Market Rate Ownership
Experiencing Homelessness in Need of Housing	Renter Households at or below 80% AMI	Owner Households at or below 80% AMI	Renter Households ABOVE 80% AMI	Owner Households ABOVE 80% AMI
0 Point-in-time count **46** Unstably Housed	**170** Severely Cost-Burdened **250** Cost-Burdened **18** Substandard Units	**470** Severely Cost-Burdened **31** Substandard Units	**10** Cost-Burdened	**10** Severely Cost-Burdened
46	**438**	**501**	**10**	**10**

Nelson County Recommendations

The recommendations provide a comprehensive list of high-level tools available to address the affordable housing challenges in Nelson County. These recommendations were identified through a series of stakeholder meetings of the Strategies and Analysis Committee of the Regional Housing Partnership, who provided their expertise to refine them.

Each recommendation set is grouped according to the typology along the housing continuum that they address (i.e. *unhoused, affordable rental, affordable ownership, market-rate rental, and market-rate ownership*), many strategies address multiple typologies and can be found in multiple recommendation sets. Each recommendation set includes a total number of interventions needed to address the current gap. Details for each recommendation set can be found below.

Unhoused:
- Point-in-Time Count: *Count of sheltered & unsheltered people on a single night in January.*
- Unstably Housed: *Families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.*

Affordable Rental:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Affordable Ownership:
- Severely Cost-Burdened: *Households that pay more than 50% of their income towards housing costs.*
- Substandard Units: *Housing that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.*

Market Rate Rental:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

Market Rate Ownership:
- Cost-Burdened: *Households that pay more than 30% of their income towards housing costs.*

In addition to the number of interventions needed to address each housing typology, the recommendation sets include categories for the type of intervention and a rough time estimate for implementation. For the intervention type, three groups have been identified and include the following:

- **Programmatic:** Creation or expansion of initiatives
- **Capital:** Financial commitments or funding streams
- **Policy:** Overarching guidance tools or plans

A simplified short, mid, and long-term categorization was used in the time-frame category. Those that fall into the short-term category would take less than one year and up to three years to implement. Those that fall in the mid-term category would be three to five years to implement, and those in the long-term category would take five or more years to implement.

Unhoused Recommendations

Unhoused Experiencing Homelessness in Need of Housing

0
Point-in-Time Count

46
Unstably Housed

46

ID	Recommendation	Type	Timeframe
UH-1	Dedicate per capita proportional cost of local funds to the Consortium of Care emergency shelter program	Capital	Mid-Term
UH-2	Dedicate local funds to the Continuum of Care Homeless prevention program to address Nelson County residents at risk of homelessness.	Capital	Mid-Term
UH-3	Apply for available programs such as the *Low Income Housing Tax Credit Program*, *Housing Choice Voucher Program*, *Mainstream Voucher Program*, and *Section 202 Supportive Housing Program*. Set aside units for people at risk of or experiencing homelessness.	Programmatic	Long-Term
UH-4	Invest resources into identified community resource groups to increase their capacity to create affordable rental units available to people experiencing homelessness & provide home rehabilitation to prevent people from falling into homelessness.	Capital	Long-Term
UH-5	Develop private landlord incentives to participate in voucher program or in accepting low-income renters. Incentives could take the form of security deposit payments, one-month rental funds in case of a tenant vacating early, funds for tenant damage repair, etc.	Policy	Mid-Term

Affordable Rental Recommendations

Affordable Rental
Renter Households at or below 80% AMI

170
Severely Cost-Burdened

250
Cost-Burdened

18
Substandard Units

438

ID	Recommendation	Type	Timeframe
AFR-1	Make use of available programs such as the *Low Income Housing Tax Credit*, *Housing Choice Voucher Program*, *Mainstream Voucher Program*, and *Section 202 Supportive Housing Program*.	Programmatic	Long-Term
AFR-2	The Comprehensive Plan update process should eliminate barriers to the creation of additional housing units, be they affordable or market-rate. Re-evaluate the zoning ordinance to allow for smaller lot-size requirements, promote a mix of housing types & sizes, promote increased residential density in areas deemed appropriate by the community, & incentivize the creation of new affordable units.	Policy	Long-Term
AFR-3	Examine homestay ordinance requirements & develop tracking methods to better understand the impact of short-term or vacation rentals have on the overall rental market in Nelson County.	Policy	Short-Term
AFR-4	Allow for mobile, manufactured, and modular homes by-right in all residentially-zoned districts.	Policy	Short-Term
AFR-5	Provide assistance to property owners whose properties have fallen into disrepair by offering access to funding assistance for rehab. If it is a rental unit, offer resources in exchange for keeping the unit at an affordable rate.	Programmatic	Mid-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

170
Severely Cost-Burdened

250
Cost-Burdened

18
Substandard Units

438

ID	Recommendation	Type	Timeframe
AFR-6	Develop private landlord incentives to participate in voucher program or in accepting low-income renters. Incentives could take the form of security deposit payments, one-month rental funds in case of a tenant vacating early, funds for tenant damage repair, etc.	Policy	Mid-Term
AFR-7	Create an Accessory Dwelling Unit implementation guide/toolkit to promote the mutual affordability benefits of ADUs to homeowners and renters & promote grant programs targeted to ADU creation.	Policy	Short-Term
AFR-8	Incentivize owners of vacant or underutilized buildings in downtown Lovingston to partner with interested developers to increase rental unit stock. Could take form of Incremental Development practices such as training & equipping small-scale developers.	Policy	Mid-Term
AFR-9	Invest more resources into identified community resource groups to increase their capacity to create affordable rental units & provide home rehabilitation to those in need.	Capital	Long-Term

Affordable Rental Recommendations - *Continued*

Affordable Rental
Renter Households at or below 80% AMI

170
Severely Cost-Burdened

250
Cost-Burdened

18
Substandard Units

438

ID	Recommendation	Type	Timeframe
AFR-11	Allow for multi-family development within all residentially-zoned districts	Policy	Mid-Term
AFR-12	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment that is consistent with the vision established in the updated Comprehensive Plan. Examples include expedited plan review, simplifying permitting and approvals, & greater transparency in the overall process.	Programmatic	Long-Term
AFR-9	Collaborative community engagement should occur around identification of sites/area in the County most suitable for increased density & mixed-use development.	Programmatic	Long-Term
AFR-10	Allow for mobile, manufactured, and modular homes by-right in all residentially-zoned districts.	Policy	Short-Term

Affordable Ownership Recommendations

Affordable Ownership
Owner Households at or below 80% AMI

470
Severely Cost-Burdened

31
Substandard Units

501

ID	Recommendation	Type	Timeframe
AO-1	Create a preservation and rehabilitation program with a dedicated source of funding to improve the existing housing supply, especially for those who are cost-burdened and extremely cost-burdened (inclusive of direct loans/grants to homeowners).	Programmatic	Long-Term
AO-2	Create a set aside fund to increase the supply of affordable homeownership units. This support could be used to partner with Community Land Trusts, neighborhood stabilization program, shared equity programs, market rate builders, and to provide down payment assistance.	Capital	Mid-Term
AO-3	Identify specific locations within the county for targeted growth, such as the village of Lovingston, to increase the land that is buildable for affordable units. Collaborative community engagement should occur around identification of sites/areas in the county most suitable for increased density & mixed-use development.	Programmatic	Mid-Term
AO-4	Utilize set-aside fund and other forms of leverage to support community partnerships that focus on the creation of senior housing & retrofitting of aging in place.	Capital	Mid-Term

Affordable Ownership Recommendations - *Continued*

Affordable Ownership
Owner Households at or below 80% AMI

470
Severely Cost-Burdened

31
Substandard Units

501

ID	Recommendation	Type	Timeframe
AO-5	Create an *Accessory Dwelling Unit* implementation guide/toolkit to promote the mutual affordability benefits of *ADUs* to homeowners and renters & promote grant programs targeted to *ADU* creation.	Policy	Short-Term
AO-6	Allow for multi-family development within all residentially-zoned districts	Policy	Mid-Term
AO-8	The Comprehensive Plan update process should eliminate barriers to the creation of additional housing units, be they affordable or market-rate. Re-evaluate the zoning ordinance to allow for smaller lot-size requirements, promote a mix of housing types & sizes, promote increased residential density in areas deemed appropriate by the community, & incentivize the creation of new affordable units.	Policy	Long-Term
AO-10	Allow for mobile, manufactured, and modular homes by-right in all residentially-zoned districts.	Policy	Short-Term

Market Rate Rental Recommendations

Market Rate Rental

Renter Households at or ABOVE 80% AMI

10
Cost-Burdened

10

ID	Recommendation	Type	Timeframe
MR-1	Identify specific locations within the county for targeted growth specific, such as the village of Lovingston, to increase the land that is buildable for affordable units.	Programmatic	Mid-Term
MR-2	Conduct a market study to identify gaps in the existing housing stock	Programatic	Short-Term
MR-3	Include zoning amendments to support increased density in identified areas	Policy	Short-Term
MR-4	Examine homestay ordinance requirements & develop tracking methods to better understand the impact of short-term or vacation rentals have on the overall rental market in Nelson County.	Programmatic	Short-Term
MR-5	Incentivize owners of vacant or underutilized buildings in downtown Lovingston to partner with interested developers to increase rental unit stock. Could take form of Incremental Development practices such as training & equipping small-scale developers.	Programmatic	Long-Term
MR-6	Create an *Accessory Dwelling Unit* implementation guide/toolkit to promote the mutual affordability benefits of *ADUs* to homeowners and renters & promote grant programs targeted to ADU creation.	Policy	Short-Term

Market Rate Rental Recommendations - *Continued*

Market Rate Rental

Renter Households at or ABOVE 80% AMI

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Cost-Burdened

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ID	Recommendation	Type	Timeframe
MR-7	Provide assistance to property owners whose properties have fallen into disrepair by offering access to funding assistance for rehab. If it is a rental unit, offer resources in exchange for keeping the unit at an affordable rate.	Programmatic	Mid-Term
MR-8	Allow for mobile, manufactured, and modular homes by-right in all residentially-zoned districts.	Policy	Short-Term
MR-9	Work to reduce bureaucratic barriers in the permitting and approval process for new development or redevelopment that is consistent with the vision established in the updated Comprehensive Plan. Examples include expedited plan review, simplifying permitting and approvals, & greater transparency in the overall process.	Programmatic	Long-Term

Market Rate Ownership Recommendations

Market Rate Ownership
Owner Households at or ABOVE 80% AMI

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Cost-Burdened

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ID	Recommendation	Type	Timeframe
MO-1	Identify specific locations within the county for targeted growth specific, such as the village of Lovingston, to increase the land that is buildable for affordable units. Amend zoning codes to support increased density in identified areas.	Programmatic	Mid-Term
MO-2	Include zoning amendments to support increased density in identified areas	Policy	Short-Term
MO-3	Conduct a market study to identify gaps in the existing housing stock	Programmatic	Short-Term