
HOUSING ALBEMARLE:

RECOMMENDATIONS FOR A NEW HOUSING POLICY AND IMPLEMENTATION SCHEDULE

HOUSING

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

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

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

Albemarle County Vision:

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

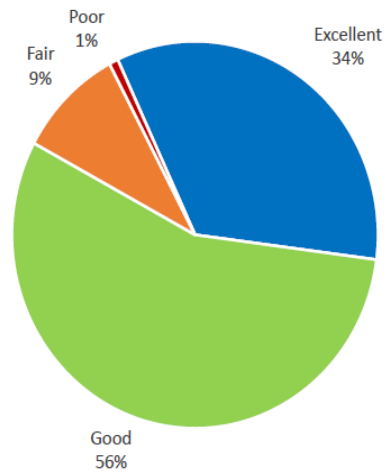
Housing Goal:

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

Introduction

Housing plays an important role in all our lives. Homes provide a foundation for life and promote equitable communities. A variety of quality housing types, affordable to a range of incomes, support positive health outcomes, educational achievement, and employment. Albemarle County is doing well on these fronts overall, but the high cost of housing in our area means thousands of individuals and families are being left behind. While high housing costs disproportionately affect our county's seniors, Black and Latinx, and other low-income residents, they are not the only ones struggling. Local workers who provide essential services to our community, such as teachers, police officers, landscapers and bus drivers are increasingly being priced out of the county. Everyone deserves a safe, affordable place to call home. Only by providing a variety of housing types, affordable to individuals and families with diverse incomes, can we ensure Albemarle County is a thriving, sustainable community for all today and well into the future. The policy objectives and strategies discussed below help ensure Albemarle County can meet this goal.

Overall Quality of Life in Albemarle County



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

Albemarle County is growing. The University of Virginia's Weldon Cooper Center for Public Service¹ estimates the County's population will grow by 26.2% from 109,722 to 138,485 persons by the year 2040. With this growth comes increased demand for housing of various types and sizes that meet the diverse needs of both renters and homeowners, as well as those of individuals and families of all sizes, ages and abilities.

To accommodate this growth, the County will need to add approximately 11,750 new units to our housing stock over the next 20 years². The majority of this need—8,134 units or 69% of the required new housing – is projected to be met with units already in the residential development pipeline³. This means the county must support the development of an additional 3,616 units to fully accommodate projected household growth through 2040.

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

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

Action Steps:

- Ensure a mixture of housing types are provided, with a minimum of 20% of the total number of housing units in new developments being provided as affordable housing.
- Review and update housing density bonuses within the zoning ordinance to encourage a variety of housing types.
- Identify publicly owned land appropriate for residential development and make land available as a County investment in affordable and workforce housing development for units maintained as such in perpetuity.

¹ University of Virginia Weldon Cooper Center, Demographics Research Group (2019). Virginia Population Projections. Retrieved from <https://demographics.coopercenter.org/virginia-population-projections>

² Albemarle County Community Development Department (2019). 2019 Growth Management Report. http://www.albemarle.org/upload/images/forms_center/departments/community_development/forms/PC_Reports/2019/Growth_Management_Report_November_12_2019_Att_a.pdf

³ Albemarle County Community Development Department (2019). Albemarle County Development Dashboards, <https://www.albemarle.org/departments.asp?department=cdd&relpage=23323>. Accessed March 18, 2020.

- Consider designating Housing Rehabilitation Zones⁴ to encourage and incentivize the development and preservation of affordable and workforce housing in those zones.

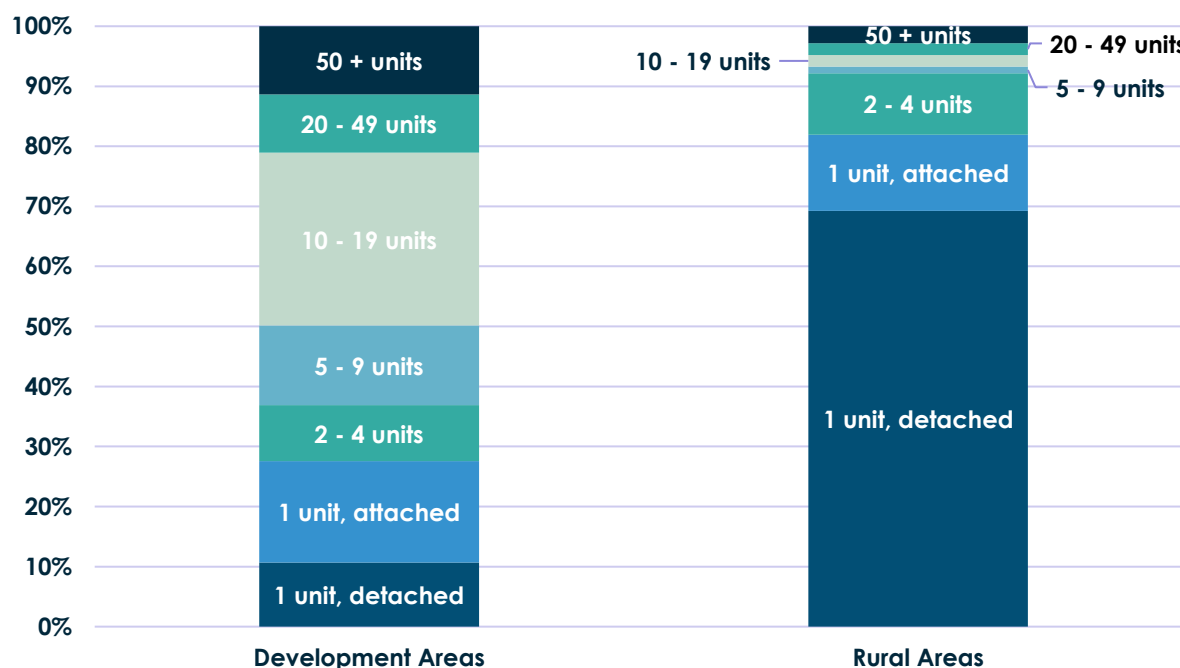
Objective 2: Increase the supply of long-term affordable and workforce rental housing in Albemarle County.

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

Table 1: Households by Tenure 2018

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

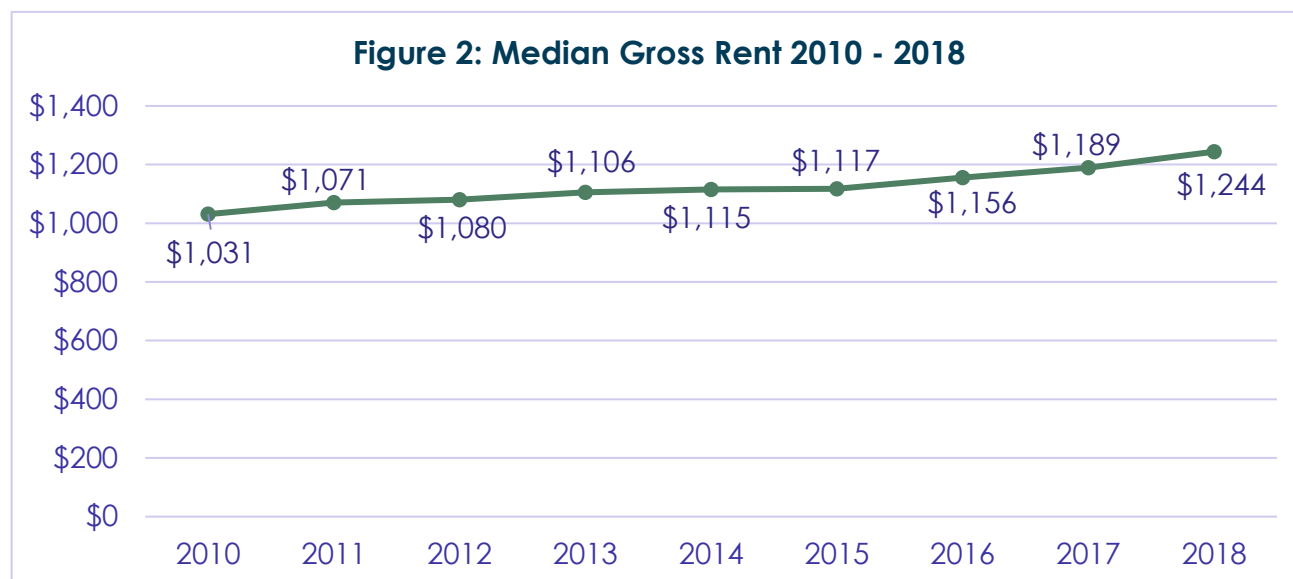
Figure 1: Distribution of Rental Housing by Units in Structure 2018



⁴ Section 36-55.64 authorizes local governments to establish, by ordinance, housing rehabilitation zones for the purpose of providing incentives and regulatory flexibility in such zones including but not limited to: reduction of permit fees; waiver of tax liens to facilitate the sale of properties to be substantially rehabilitate, renovated, or replaced; and use of a special permit process. Incentives and waivers apply to housing rehabilitation zones for a period of 10 years.

⁵ Partners for Economic Success (2019). *Comprehensive Regional Housing Study and Needs Assessment, Virginia Planning District 10*.

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



this period (Table 2). Median gross rents for efficiency/studio and one-bedroom rental units increased 14.2 % and 12.2 % respectively, while rents for units with 3 or more bedrooms experienced rent increases less than 10 percentage points.⁶

Table 2: Median Gross Rent by Number of Bedrooms 2010 - 201

Number of Bedrooms	Median Gross Rent		
	2015	2018	% Change
No Bedroom	\$740	\$845	14.20%
1 BR	\$779	\$874	12.20%
2 BR	\$912	\$1,002	9.90%
3BR	\$1,089	\$1,168	7.30%
4BR	\$1,355	\$1,453	7.20%
5+ Bedrooms	\$1,433	\$1,551	8.20%

The increase in median gross rent has been accompanied by an increase in housing costs for many County residents. In 2018, 71.2% of renter households were paying \$1,000 or more per month for gross rent, a 63.4 % increase since 2010. The number of households paying between \$1,500 and \$1,999 per month for gross rent saw the greatest increase during this period (190.2%), followed by households paying \$1,250 - \$1,499 (80.7%) and those paying \$2,000 per month or more (72%)⁷. During this same period, the number of households paying

⁶ Ibid.

⁷ U.S. Census Bureau. B25063: Gross Rent. 2006-2010 and 2013-2017 American Community Survey 5-Year Estimates.

less than \$1,000 per month for gross rent decreased nearly 25 % (-24.8%), with households paying less than \$500 per month for gross rent decreasing by 28.4 % (Table 3).

Table 3: Change in Gross Rent 2010 - 2018

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

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

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

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

for which data is available), 2 out of every 5 renter households in Albemarle County was housing cost burdened⁸. While high housing costs are affecting renter households across the income spectrum, renter households with the lowest incomes are impacted the most with more than three-quarters (77.2%) of renter households with incomes less than or equal to 50% of Area Median Income⁹ (AMI) paying more than 30% of their incomes toward rent and

⁸ U.S. Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy (CHAS) data 2012-2016.

⁹ \$93,900 for Charlottesville Metropolitan Area in 2019.

utilities, and nearly 60% (59.4%) spending more than half of their income for housing and housing related costs.¹⁰

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

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

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

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

Action Steps:

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

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

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

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

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

Action Steps:

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

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

Renters are not the only households affected by high housing costs. Of the 25,280 homeowners in Albemarle County, 5,040 (20%) are experiencing housing cost burdens. Like renters, low- and moderate-income homeowners are disproportionately cost burdened. Approximately 45% of homeowners with incomes less than 80% of AMI pay more than 30% of their household income for housing. Homeowners in the lowest income bracket are experiencing the highest rate of severe housing cost burden, with more than half (54.4%) of homeowners with household incomes less than 30% AMI paying 50% or more of their income for housing and related costs (Table 5)¹¹.

Table 5: Homeowner Housing Cost Burden by Income Level¹²

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

Affordable owner-occupied housing stock in Albemarle County has been decreasing since 2013. In 2013, homes valued at less than \$200,000 comprised 22% of the county's owner-

¹¹ Partners for Economic Success (2019). *Comprehensive Housing Analysis and Needs Assessment: Planning District 10*.

¹² Ibid.

occupied housing stock (Figure 3). By 2018, that percentage had fallen to 19% with the greatest decrease registered among homes valued under \$100,000 (Table 6)¹³.

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

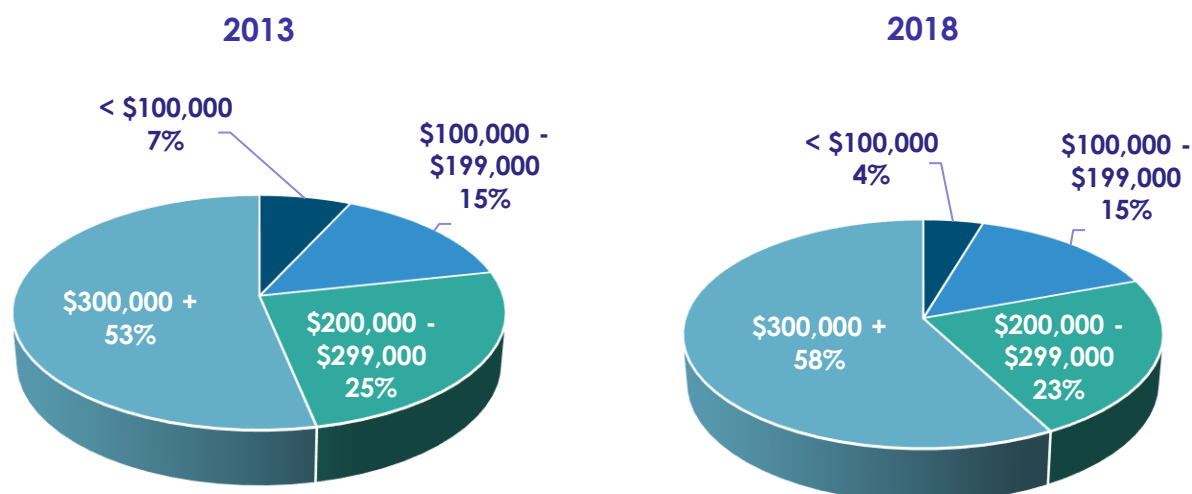


Table 6: Home Values 2015 – 2017

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

Rising home sales prices may be a contributing factor in the number of housing cost burdened homeowners. Between 2010 and 2019, the median home sales price in Albemarle County increased 29.3 %¹⁴ (Table 7). However, the county's median household income only increased 21.1 % during the same period, placing homeownership out of reach for many local households¹⁵ (Table 8). This mismatch between home sales prices and incomes can negatively impact economic development in the county¹⁶. Of the top five largest

¹³ U.S. Census Bureau. B25075: Value Owner Occupied Housing Units. 2013-2017 & 2011-2015 American Community Survey 5-Year Estimates.

¹⁴ Nest Realty (2011 & 2019). Charlottesville Annual Report.

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

¹⁵ U.S. Department of Housing and Urban Development.

¹⁶ Virginia Center for Housing Research (2017). *Addressing the Impact of Housing for Virginia's Economy. Appendix Report 6: Housing and Economic Opportunity-a Review of the Literature.*

employment sectors in the county, none offer average annual salaries equal to or greater than the area median income (Figure 4)¹⁷ leaving many single- and two-person households working in these industries out of the local homebuyers' market.

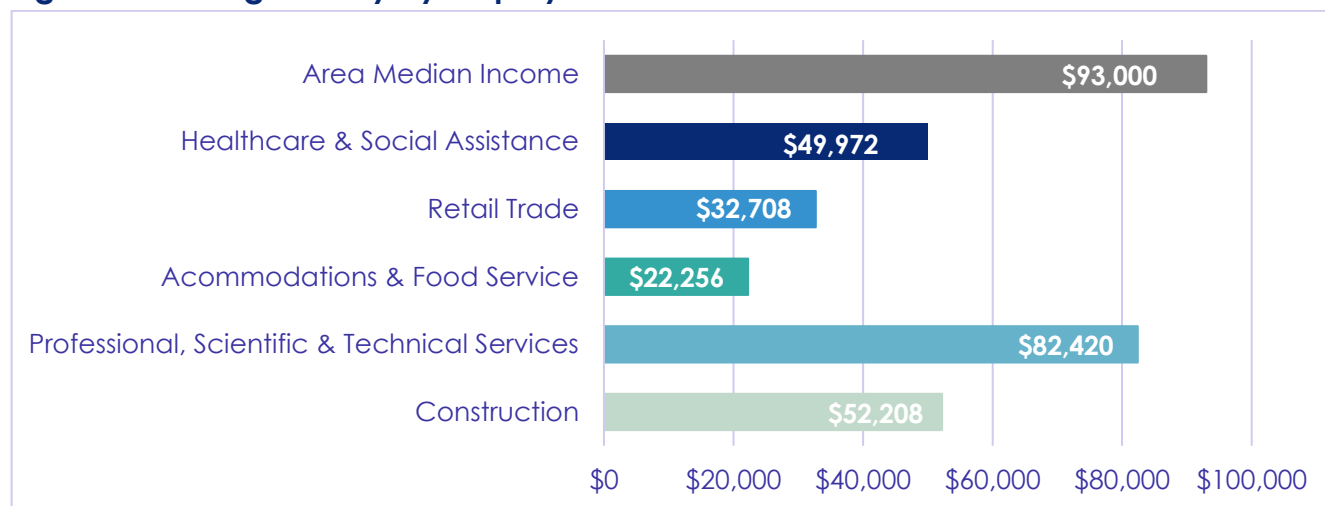
**Table 7: Median Home Sale Price
2010 – 2019**

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

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

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

Figure 4: Average Salary by Employment Sector 2020



Albemarle County recognizes the importance of providing good quality homeownership opportunities affordable to our current and future workforce and will strive to:

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

http://www.virginiahousingpolicy.com/pdf/HPACReport_Appendix%20Report%206%20Housing%20and%20Economic%20Opportunity.pdf

¹⁷ Virginia Employment Commission (2020). Community Profile: Albemarle County. Bureau of Labor Statistics employment and wage data.

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

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

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

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

Action Steps:

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

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

Approximately one out of every 5 units (18.3%) of the County's housing stock was built prior to 1970 (Table 9) ¹⁸.

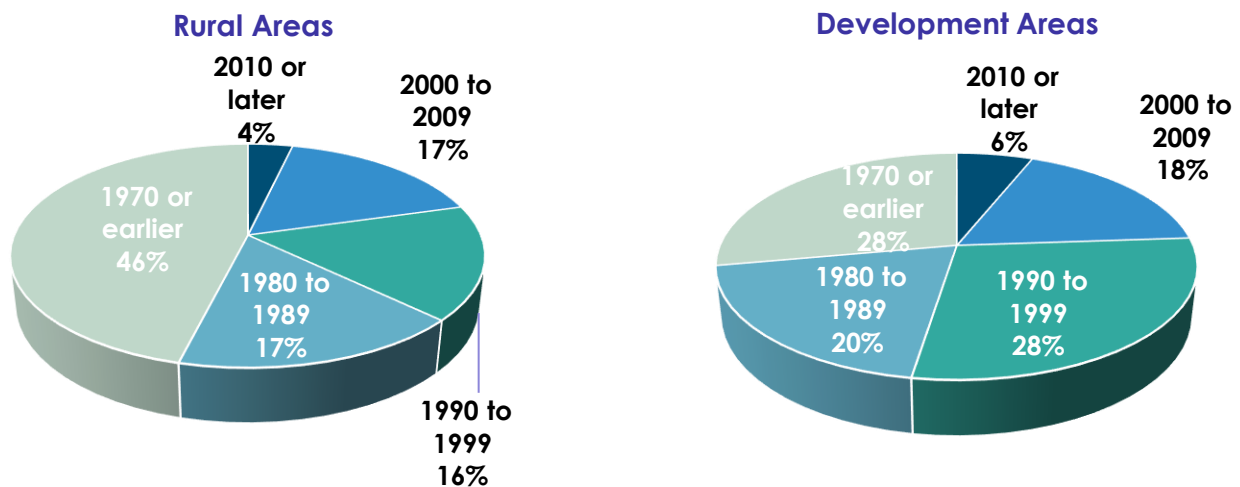
Table 9: Housing Units by Year Structure Built and Tenure

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

¹⁸ U.S. Census Bureau. B25036: Tenure by Year Structure Built. 2013 – 2017 American Community Survey 5-Year Estimates.

Older units comprise the majority (62.8% of units built prior to 1990) of the housing stock in Rural Areas. This is reflective of the county's efforts to focus residential construction in the Development Areas¹⁹ (Figure 5).

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



Single-family homes – both detached and attached -- make up more than three-quarters (77.7%) of the units built before 1980, 75 % of which are owner-occupied (Table 10). However, older single-family units also provide an important source of rental housing for county residents. Of the 5,344 older renter-occupied units in the county 51% are single-family homes (Figure 6)²⁰.

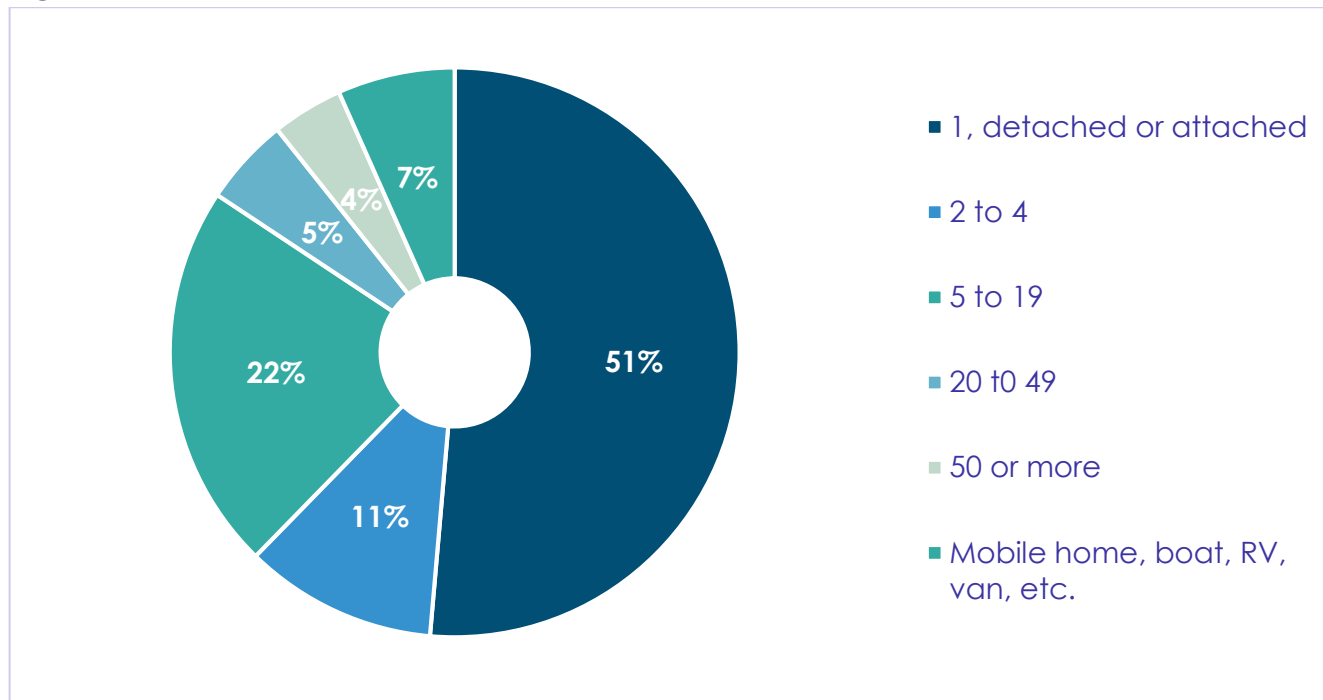
Table 10: Housing Units Built Prior to 1980 by Tenure

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

¹⁹ Partners for Economic Success (2019).

²⁰ U.S. Census Bureau. B25127: Tenure by Year Structure Built by Units in Structure. 2013 – 2017 American Community Survey 5-Year Estimates.

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



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

An additional concern in Albemarle County is the number of affordable rental properties with affordability periods nearing the expiration date. There are a total of 11 affordable rental properties, containing 992 units, located within the county. These properties received funding from a range of federal sources (e.g. the Low Income Housing Tax Credit and HOME Investment Partnership programs) to ensure the units are offered at rents affordable to low-income households for specific periods of time. Within the next 10 years, the affordability period for four of these properties are set to expire. This could potentially force 455 low-income households to search for affordable housing in an already tight rental housing market²¹ (Table11).

²¹ National Housing Preservation Database. <https://preservationdatabase.org/>. Accessed March 25, 2020.

Table 11: Assisted Multifamily Properties by Affordability Period Expiration

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

Older communities are at constant risk of decline due to socioeconomic and demographic changes, physical condition of the housing stock neighborhood amenities, and changing consumer preferences in the housing market. Sometimes, change leads to the revitalization of aging communities bringing new residents and increased investment to these neighborhoods. This type of positive change often leads to increases in housing prices (for both renter- and owner-occupied housing) and increased pressure on long-time homeowners and landlord to address property maintenance issues. These pressures may result in the displacement of older and lower-income residents who are unable to afford the higher costs of housing. More often, however, this change leads to neighborhood decline with an increase in poverty levels, deteriorating housing and infrastructure and the closing of community amenities and services²².

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

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

Action Steps:

- Continue to pursue state and federal grant funding for housing rehabilitation projects.
- Pursue a zero-interest housing rehabilitation loan program for low- and moderate-income homeowners.

²² Mallach, Alan (2018). *America's Middle Neighborhood: Setting the Stage for Revival*. Lincoln Institute of Land Policy. https://www.lincolnst.edu/sites/default/files/pubfiles/mallach_wp18am2.pdf

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- Research best practices in home repair assistance programs.

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

Action Steps:

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

Strategy 4c: Examine the need for, and feasibility of, implementing a rental inspection district program to help ensure safe, decent, and sanitary living conditions for tenants and other residents living designated areas²³.

Action Steps:

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

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

Action Steps:

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

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

Action Steps:

- Identify appropriate neighborhood change metrics.

²³ Section 36-105.1 of the Code of Virginia provides local government with the authority to inspect rental housing units in designated areas. The purposes of rental inspection districts include protecting the health, safety and welfare of tenants; and addressing or proactively preventing the deterioration of rental housing.

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

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

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

Due to conflicts between the county's density bonus program and density recommendations outlined in the Comprehensive Plan, few developers have taken advantage of this bonus program. The county has had greater success adding affordable units to the housing stock through the acceptance of developer proffers. Since 2004, developers have proffered approximately 1,146 – 1,424²⁴ affordable units in exchange for higher densities secured through rezonings and/or special use permits. However, in 2016, the Virginia legislature amended the State's proffer legislation limiting local governments' abilities to accept proffers for affordable housing.

State legislation provides an alternative strategy for affordable housing development. Section 15.2-2304 of the Code of Virginia provides Albemarle County with the authority to create, through an amendment to the county's zoning ordinance, an affordable dwelling unit program. The creation of such a program will help Albemarle County address housing needs, promote a full range of housing choices, and encourage the construction and continued existence of affordably priced housing for low- and moderate-income residents living within the county. An affordable dwelling unit program supports the creation of affordable and workforce housing by providing developers the opportunity to increase

²⁴ The county requires developers to proffer a minimum of 15% of the total units in the development as affordable housing. The current number of proffered units reflects the residential build out potential of each project and is presented as a range for the minimum and maximum number of anticipated units.

density through a rezoning or special use permit, in exchange for the construction of below market rate housing units. The program can apply to both for-sale and rental units. Program components may include regulation of the prices of affordable rental and for-sale housing units (including resale prices of for-sale units), the establishment of minimum affordability periods to help build a stock of long-term affordable housing, standards for amounts of cash-in-lieu of affordable unit payments by developers, and first right of refusal of for-sale Affordable Dwelling Units by Albemarle County.

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

Action Steps:

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

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

Objective 6: Establish a Housing Trust Fund

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

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

Action Steps:

- Identify the target market, target partners, the overall purpose to be accomplished plus the sources of funding for a trust fund including, but not limited to, developer cash-in-lieu payments. Fund and hire the staffing required to implement and operate the Fund.
- Establish an application process for the trust fund, including priorities for funding, application period(s), timelines for proposal review and selection, and metrics to evaluate funding proposals.

-
- Develop success measures and the mechanisms for tracking and reporting the number of affordable units supported with trust fund dollars, as well as other related success measures.

Objective 7: Establish a standing housing advisory committee.

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

Strategy 7a: Establish a standing housing advisory committee.

Action Steps:

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

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

In 1991²⁵, the Federal Advisory Commission on Regulatory Barriers to Affordable Housing identified local regulations – such as restrictive zoning codes and land use policies -- as a significant barrier to the provision of affordable housing in communities across the United States. While many of these barriers impact affordable housing provision differently in the county's urban and rural areas, other barriers are common impediments to affordable housing production throughout our communities. Table 12 provides examples of regulatory barriers that inhibiting the delivery of affordable housing in Albemarle County.

²⁵ U.S Department of Housing and Urban Development Office of Policy Development & Research (2005). "Why Not In Our Community?" *Removing Barriers to Affordable Housing: An Update to the Report of the Advisory Commission on Regulatory Barriers to Affordable Housing.*

Table 12: Examples of Regulatory Barriers to Affordable Housing²⁶

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

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

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

Action Steps:

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

²⁶ Partners for Economic Success (2019). *Comprehensive Regional Housing Study and Needs Analysis: Planning District 10*. Urban Land Institute (2014). *Bending the Cost Curve: Solutions to Expand the Supply of Affordable Rentals*. <https://www.enterprisecommunity.org/download?fid=790&nid=3688>

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

Action Steps:

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

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

Objective 9: Promote access to safe, stable, and healthy housing regardless of race, color, religion, national origin, sex, elderliness, familial status, disability status, source of income, sexual orientation, gender identity and veteran status.

Racially, the population in Albemarle County is comprised primarily of individuals identifying as Caucasian (79%), followed by Black or African-Americans (10%), Asians (5%) and individuals of mixed-races (3%) (Figure 7). This composition represents a slight increase in diversity since 2010, particularly with respect to the county's Asian and mixed-race populations which have grown by 22% and 33.2% respectively. The local Hispanic population has increased, as well, with the county experiencing an 11.5% growth in Hispanic population (Table 13).²⁷

²⁷Partners for Economic Solutions (2019).

Figure 7: Population by Race - 2018

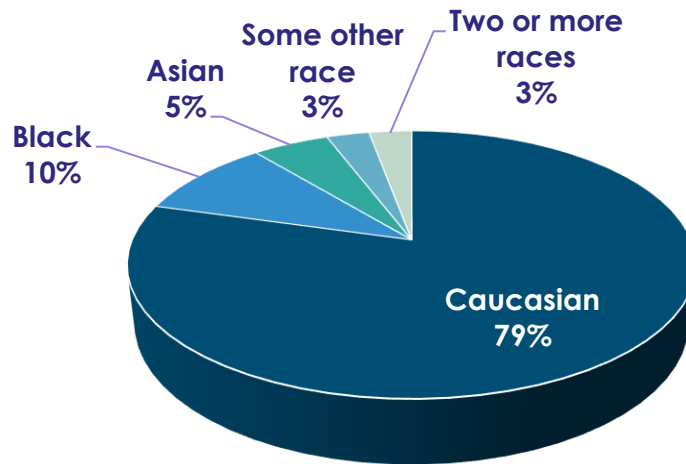


Table 13: Population by Race and Ethnicity

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

Albemarle County has a relatively young population with a median age of 39 years. Persons between the ages of 25 – 54 years are in the largest age cohort in the county making up 36 % of the population. This is followed by young people (ages 0 – 19 years), persons aged between 55 – 74 years, and seniors over the age of 75 (25%, 24% and 8% of the population respectively) (Figure 8). The population in the county's Development Areas is significantly younger than that of the Rural Areas. The median age in Development Areas is 34 years, while the median age is 46 years in the county's Rural Areas (Table 14)²⁸.

²⁸ Partners for Economic Solutions (2019).

Figure 8: Population by Age

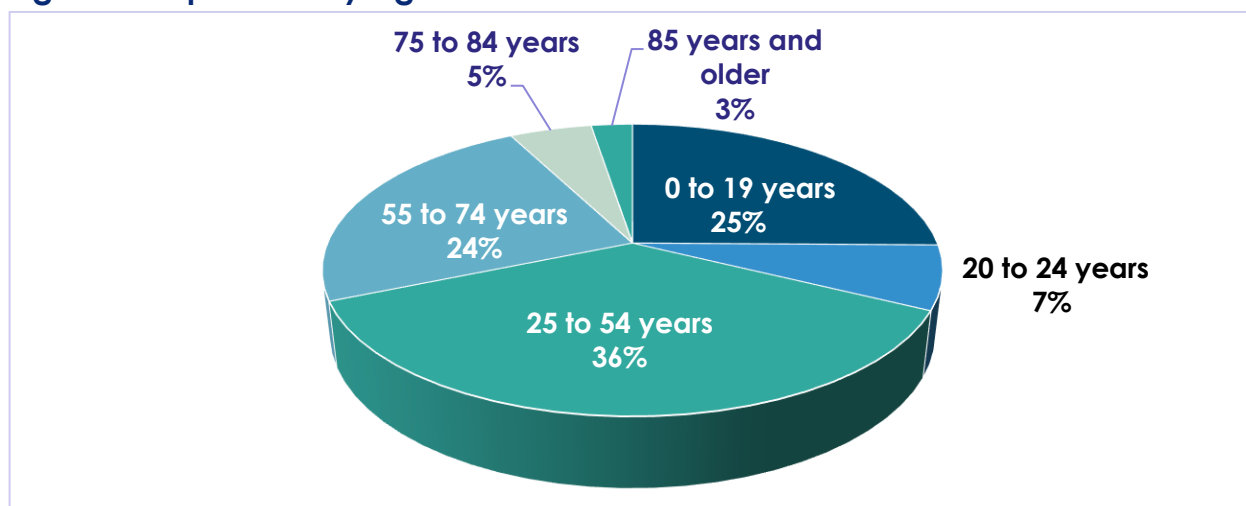


Table 14: Age Distribution by Development and Rural Areas

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

Equal access to housing promotes community diversity and the creation of sustainable communities, two characteristics that provide a variety of benefits to individuals, households and the community as a whole. These benefits include greater acceptance and understanding of cultural differences²⁹, increased educational attainment and employment³⁰, and community economic development³¹. Albemarle County will promote non-discrimination and ensure fair and equal housing opportunities for all our current and future residents as required by Federal law through the following strategies:

²⁹ Nai, J., Naraayanan, I. Hernandez and K. Savini (2018). 'People in more racially diverse neighborhoods are more prosocial'. *Journal of Personality and Social Psychology*, 114(4), pp. 497-515.

³⁰ Wells, A.F., L. Fox and D. Cordova-Cobo (2016). *How Racially Diverse Schools and Classrooms can Benefit all Students*. The Century Foundation.

³¹ Kallick, D. (2015). *Bringing Vitality to Main Street: How Immigrant Small Businesses Help Local Economies Grow*. Americas Society/Council of the Americas and The Fiscal Policy Institute.

Strategy 9a: Ensure changes in County policies, including zoning text amendments, land use changes and Comprehensive Plan updates comply with state and federal civil rights laws, and do not negatively impact the supply of, or equitable access to, affordable housing. Evaluate housing programs and projects on how well they serve communities of color, low-income renters, and cultural communities using clear, measurable indicators.

Action Steps:

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

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

Action Steps:

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

Objective 10: Work to end and prevent homelessness.

Albemarle County is committed to ensuring homelessness in our region is rare, brief and nonrecurring. Since 1998, the County has partnered with the Thomas Jefferson Area Coalition for the Homeless, the City of Charlottesville, and regional homeless services providers in working to move homeless individuals and families from living on the streets and in shelters to securing decent, stable, affordable homes of their own.

Currently, there are an estimated 165 persons experiencing homelessness in the Thomas Jefferson Planning District, Region 10³². This number includes 15 children under the age of 18 years, with the majority of persons experiencing homelessness (140 individuals) aged 25 years and older (see Table 15). This number represents a 9.8% decrease in the number of homeless

³² The Planning District, Region 10 includes the City of Charlottesville, and Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson.

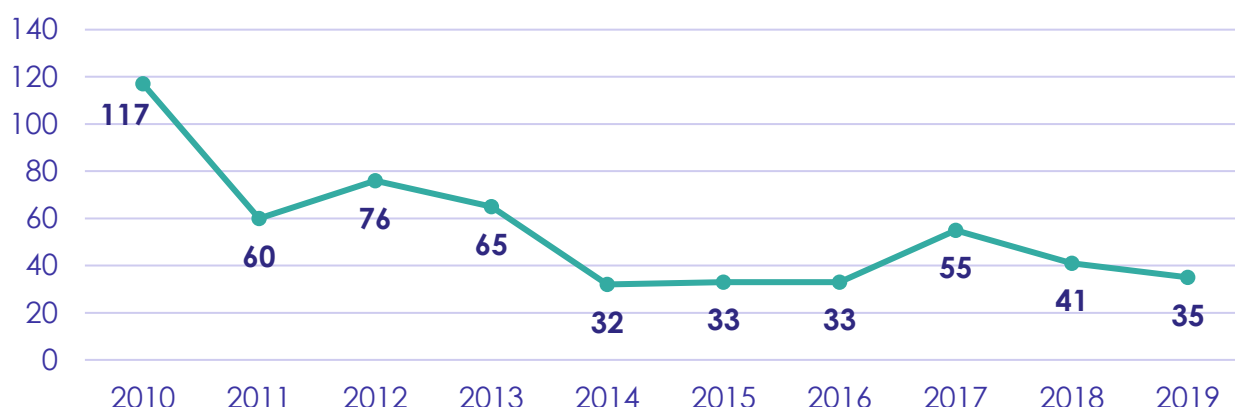
persons since 2018, primarily due to a significant decrease (42.3%) in the number of homeless children under the age of 18³³.

Table 15: Homeless Persons by Age Cohort 2015 - 2019

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

Chronic homelessness³⁴ has been a relatively small but persistent issue in our region. After experiencing a significant decrease (72.6%) in the number of chronically homeless between 2010 and 2014, the region has seen a slight increase (6%) in the number of chronic homeless persons during the 2016 to 2019 period (Figure 9)³⁵.

Figure 9: Chronically Homeless Person 2010 – 2019



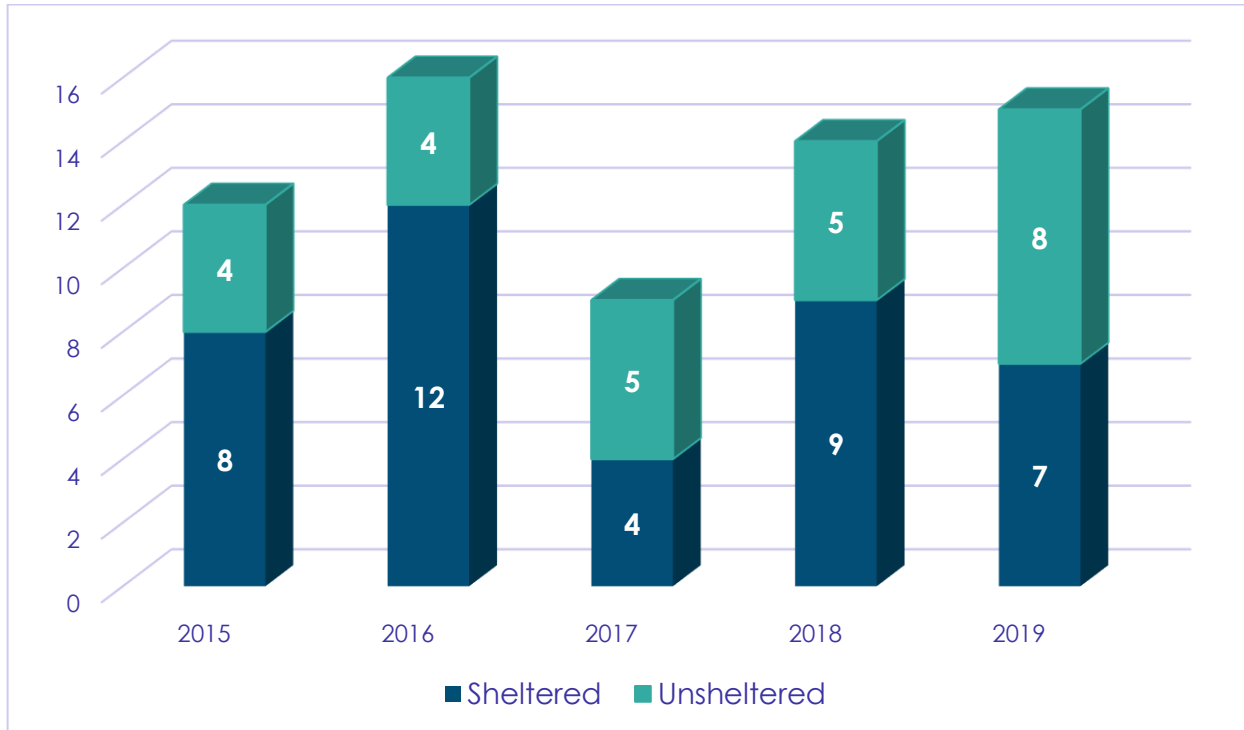
³³ U.S. Department of Housing and Urban Development. CoC Homeless Populations and Subpopulations reports (2010 – 2019). <https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter Year=&filter Scope=CoC&filter State=VA&filter CoC=VA-504&program=CoC&group=PopSub>. Accessed March 19, 2020.

³⁴ The U.S. Department of Housing and Urban Development (HUD) defines chronically homeless as an individual or head of household: who has a disabling condition; and who has been homeless continuously for at least the past 12 months; or who has experienced four or more episodes of homelessness in the past three years that cumulatively add up to a 12 month period. HUD further defines a disabling condition as an HIV/AIDS infection or a mental health condition, substance use, physical disability, or chronic health condition that "is expected to be of long continued duration and substantially impairs the person's ability to live independently." *Final Rule on Defining Chronically Homeless*. December 4, 2015; <https://files.hudexchange.info/resources/documents/Defining-Chronically-Homeless-Final-Rule.pdf>. Accessed March 19, 2020.

³⁵ U.S. Department of Housing and Urban Development. CoC Homeless Populations and Subpopulations reports (2010 – 2019). <https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter Year=&filter Scope=CoC&filter State=VA&filter CoC=VA-504&program=CoC&group=PopSub>. Accessed March 19, 2020.

Our region's veterans can be particularly at risk of experiencing homelessness. The issues leading to veteran homelessness vary but include many of the same issues faced by the civilian population, such as a lack of affordable housing and economic hardship. But veterans also face additional challenges associated with military service, such as multiple and extended deployments, traumatic brain injuries and post-traumatic stress disorder³⁶. In 2019, 15 of our region's veterans were experiencing homelessness, a 25% increase from 2015 (Figure 10).

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



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

Action Steps:

- Dedicate 20 project-based housing choice vouchers to Permanent Supportive Housing development(s) for chronically homeless households by 2022.

³⁶ U.S. Interagency Council on Homelessness (2018). *Homelessness in America: Focus on Veterans*. https://www.usich.gov/resources/uploads/asset_library/Homelessness_in_America_Focus_on_Veterans.pdf. Accessed March 19, 2020.

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- In partnership with mental health and homeless service providers, apply for HUD's Mainstream Voucher program to serve 20 additional formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing³⁷.
 - Dedicate funding to create one additional supportive housing case manager position to assist formerly homeless households in maintaining housing stability.
 - Support the creation of a "Move-On" program to assist formerly homeless households currently in Permanent Supportive Housing or Rapid Re-Housing who no longer need intensive supportive services transition out of those programs and remain stably housed.
 - Establish a Housing Choice Voucher preference for formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing programs.

Strategy 10b: Promote the best practice of Housing First³⁸.

Action Steps:

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

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

Action Steps:

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

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

Action Steps:

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

³⁷ Permanent Supportive Housing is a model that combines low-barrier affordable housing, health care, and services to help individuals and families lead more stable lives. Rapid Re-housing is the provision of short-term rental assistance and services to help individuals and families quickly exit homelessness.

³⁸ Housing First is a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness above addressing self-sufficiency. It is based in the belief that people must have basic needs like housing and food met before addressing less critical needs, such as attending to substance use issues or securing a job.

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

Action Steps:

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

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

Albemarle County is aging. According to the Weldon Cooper Center for Public Policy, the number of persons in Albemarle County aged 65 years and over increased by 47.1% between 2011 and 2020. By the year 2040, this segment of the population is expected grow another 27.2% (27,233 individuals) or nearly 20% of the total population. As is the case today, women will comprise the majority of this demographic group, particularly among the 75 years and older age group (14.1% female versus 9.8% male) (Table 16)³⁹.

Table 16: Albemarle County Population Projections by Age

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

³⁹ University of Virginia Weldon Cooper Center, Demographics Research Group (2019). Virginia Population Projections. Retrieved from <https://demographics.coopercenter.org/virginia-population-projections>.

It is anticipated that the projected increase in the County's senior population will lead to an increase in senior-headed households, as well. Currently, there are 11,929 households with heads of households aged 65 years and older, representing more than one quarter (28.1%) of county households. Senior headed households are nearly evenly split between the County's Development and Rural areas (48.7% and 51.3% respectively); however, Rural Areas have a higher percentage of senior householders than the Development Areas (32.7% and 24.5% respectively) (Table 17)⁴⁰.

Table 17: Households by Age of Householder

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

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

Table 18: Age of Householder by Tenure and Household Size

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

As the population ages, it is important that Albemarle County helps to ensure seniors can live in their homes and neighborhoods as long as possible. According to a 2018 survey

⁴⁰ Partners for Economic Success (2019).

completed by the AARP⁴¹, nearly 80% of respondents aged 50 and older and 86% of respondents 65 and older indicated they want to remain in their communities and homes as they grow older. However, only 59% of survey respondents believed they would be able to do so. Locally, barriers to seniors aging in place include a lack of appropriate affordable housing options, the need for home modifications such as the installation of grab bars or chair lifts to support changes in mobility, lack of access to public transportation options, and difficulties paying for home maintenance needs.

These barriers to aging in place also impact the ability of disabled persons to live independently in our community. The U.S. Census Bureau estimates that approximately 9% of the population in Albemarle County is living with at least one disability (Table 19). Mobility issues are experienced by 28% of the population, followed by difficulties living independently (18% of the disabled community), and vision and hearing issues (17% each), with 10% of disabled persons experiencing issues with vision and/or the ability to care for themselves (Figure 11)⁴².

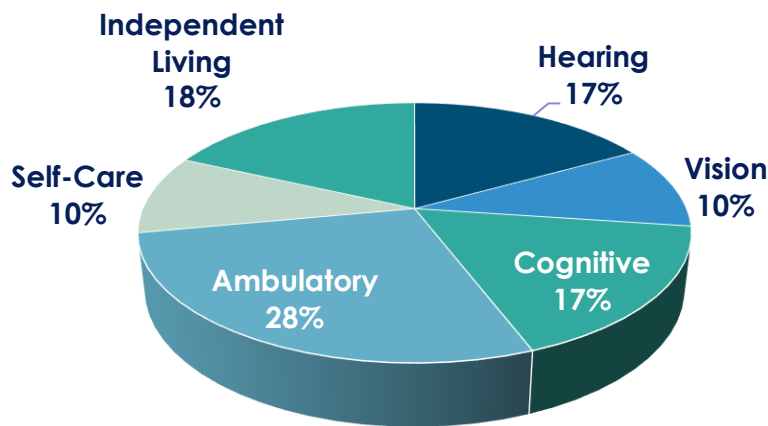
Table 19: Population with a Disability

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

⁴¹ AARP (2018). *2018 Home and Community Preferences Survey: A National Survey of Adults Age 18-Plus*.

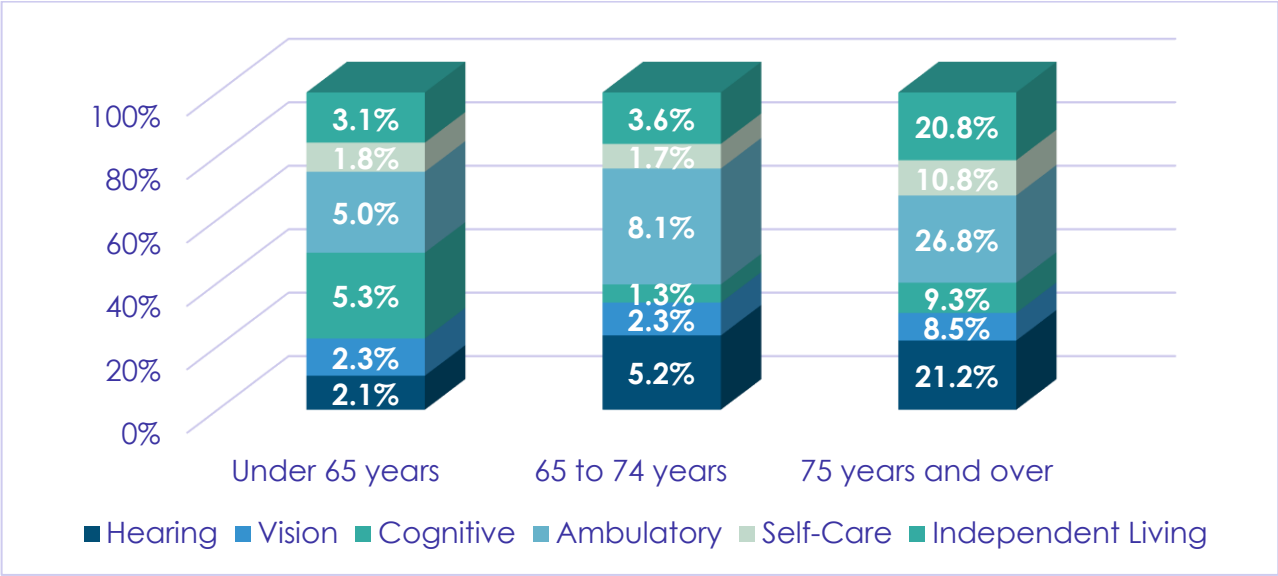
⁴² U.S. Census Bureau. S1810: Disability Characteristics 2013 - 2017 American Community Survey 5-Year Estimates.

Figure 11: Disability by Type



While disabilities impact the daily lives of county residents distributed across the age spectrum, seniors – especially those aged 75 and older – are most affected. Issues with personal mobility impact seniors the most (26.8%) with hearing loss being experienced by more than one out of every five persons aged 75 and older. More importantly, nearly 21% of persons in the oldest cohort are having difficulty living independently in their homes and communities (Figure 12)⁴³.

Figure 12: Type of Disability by Age



⁴³ U.S. Census Bureau. S1810: Disability Characteristics 2013 - 2017 American Community Survey 5-Year Estimates.

Housing-related issues can have a significant impact on the lives of disabled households. A lack of accessible housing units (both for sale and for rent) is a barrier to independent living for many disabled households⁴⁴. Home modifications to support homeowners with mobility issues can often be expensive. For example, the costs to purchase and install a chair lift can range from \$2,000 to \$10,000 depending on the type and length of a staircase. Many smaller multi-family buildings do not include elevators, limiting unit choice for mobility-challenged

Table 19: 2020 Federal Poverty Guidelines¹

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

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

The high cost of housing in the county is an additional challenge for disabled households, especially for households seeking rental housing. Approximately 19% (18.6%) of the County's working age disabled residents are living in poverty, 71% of whom are employed⁴⁵. With this level of income, a family four can afford to pay \$655 per month for rent and utilities, far below the Fair Market Rent for

any size unit in the county.

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

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

Strategy 11b: Promote the inclusion of Universal Design⁴⁶ standards into all new residential developments.

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

⁴⁴ Partners for Economic Solutions (2019).

⁴⁵ U.S. Census Bureau. B23024: Poverty Status in Past 12 Months by Disability Status by Employment Status for the Population 20 to 64 Years.

⁴⁶ Universal design is the process of creating products and built environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. See the National Institute for Building Sciences' Whole Building Design Guide for Universal Design standards: <https://www.wbdg.org/design-objectives/accessible/beyond-accessibility-universal-design>.

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

Action Steps:

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

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

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

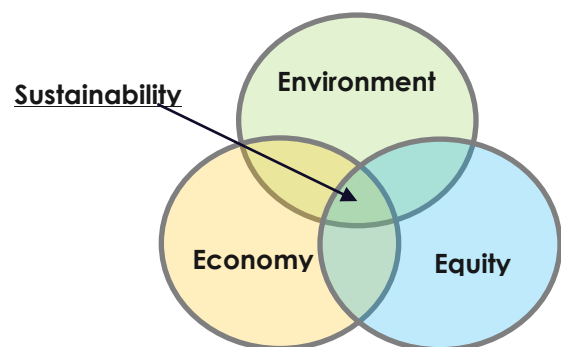
Strategy 11f: Continue to provide real estate tax exemptions for the County's veterans with a 100% service-connected disability, and homeowners with a total and permanent disability.

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

Objective 12: Promote healthy, sustainable communities and housing.

Housing plays an important role in supporting Albemarle County's vision for a sustainable community that provides environmental, social, and economic opportunities for all current and future residents. An adequate supply of housing, affordable to and accessible by all county resident no matter their income, race/ethnicity, age, disability status or other characteristics helps Albemarle County achieve all three pillars of sustainability⁴⁷:

Figure 13: Pillars of Sustainability



⁴⁷ U.S. Environmental Protection Agency (2013). *Creating Equitable, Healthy, and Sustainable Communities: Strategies for Advancing Smart Growth, Environmental Justice, and Equitable Development*. <https://www.epa.gov/sites/production/files/2014-01/documents/equitable-development-report-508-011713b.pdf>

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

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

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

Finally, housing, and affordable housing in particular, plays a direct role in increasing community equity and inclusion. Where one lives has a significant impact on opportunities for households to improve their health, access quality education, achieve economic self-sufficiency, and realize personal goals⁴⁸. A neighborhoods access, or lack of access, to good quality schools, good quality and affordable healthcare, and job opportunities can help or hinder individual and family achievements throughout the lifecycle. The quality, accessibility and affordability of housing opportunities impact community sustainability, as well. A high turn-over of community residents due to high housing-cost burdens leads to neighborhood instability and the potential for neighborhood decline. Long-term residency in a neighborhood has been shown to enhance community cohesion and collective efficacy, both of which enable community's efforts to combat local crime and other negative effects of neighborhood disadvantage⁴⁹.

⁴⁸ Brennan, M. & Galvez, M (2017). *Housing as a Platform: Strengthening the Foundation for Well-Being*. Urban Institute. Washington, DC. https://www.urban.org/research/publication/housing-platform/view/full_report

⁴⁹ Robert J. Sampson, Stephen W. Raudenbush, and Felton Earls. 15 August 1997. "[Neighborhoods and Violent Crime: A Multilevel Study of Collective Efficacy](#)," *Science* 277: 922

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

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

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

Action Steps:

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

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

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

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

HOUSING IMPLEMENTATION PRIORITIES

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

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

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

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

Strategy		1 – 3 Years	4 – 6 Years	Ongoing
11e	Continue to offer property tax exemptions for low-income senior homeowners.			X
11f	Study the feasibility of implementing a rent rebate program for low-income seniors to help with housing affordability issues.		X	
12e	Continue to provide real estate tax exemptions for the County's veterans with a 100% service-connected disability, and homeowners with a total and permanent disability			X

HOUSING – INDICATORS OF PROGRESS

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