



Overview

Affordability Comparison

Economic Development

Public Health

Educational Opportunity

Transportation

**Accessibility**

### Why the Coalition?

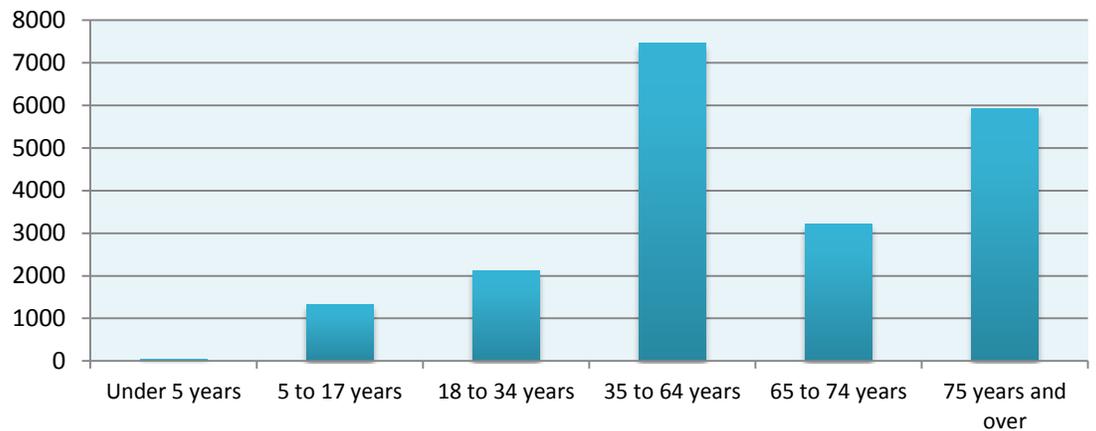
The need for this coalition was identified in the 2008 Regional Housing Conference. At the time, it was determined that the affordability of housing in our community was an issue that needed more public attention. In the intervening years, housing has taken on an even greater sense of urgency. The message of the coalition is that an adequate supply of decent and affordable housing intersects with each of our community's aspirations. A healthy housing supply truly is the foundation of community prosperity.

The Coalition consists of non-profit housing organizations, private developers, community foundations, local housing committees, and others. We are aligned in the mission of pointing the spotlight on our diverse housing needs and seeking a more favorable regulatory environment and funding support for safe, decent, and affordable housing.

A community needs as many different housing types and levels of affordability as there are different kinds of households living within it. Young people, families with children, seniors with varying degrees of independence all express different wishes in a home. Residents with physical or intellectual disabilities have special needs for a home as well, design features that allow them to fully function on a regular basis and truly feel at home. Furthermore, the design of the neighborhood can either grant easy and safe access to everyday needs or leave disabled individuals isolated in their own homes. The ideal of safe, decent, and affordable homes for everyone includes those with special needs as well.



**Total Number of People in Charlottesville Region with a Disability**



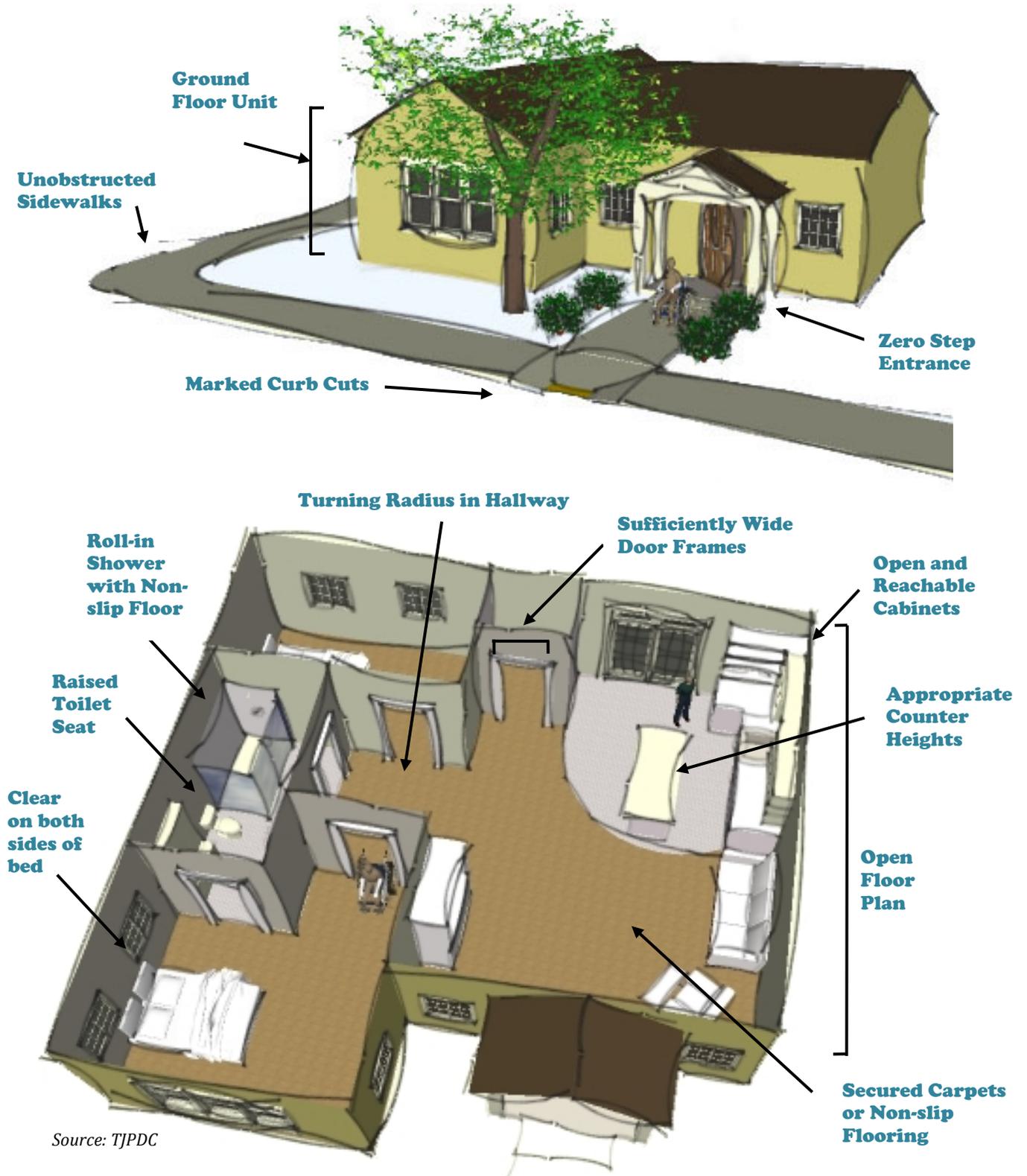
**In 2011, The U.S. Census Bureau identified over 1 out of 10 people in the Charlottesville Metropolitan Area as disabled. That's 21,000 people.**

### **Accessibility: Affordable and Prudent**

An accessible home can also be an affordable home. If it is designed from the beginning to be used by people of all ages and abilities, the need to move or utilize more costly medical accommodations is minimized if it ever becomes a necessity. A home will typically last for decades, well beyond the use of a single homeowner or renter. During its lifespan it will provide shelter for many different occupants along all phases of the lifecycle. Builders can anticipate each of these diverse needs from the outset with the designs they choose.

## Universal Design Means All are Welcomed

There are simple ways to build a home that provide the broadest range of function to every occupant or visitor. Universal design values flexibility, intuitive features, a minimal need for physical effort, a high tolerance for error, and, most importantly, equitable access for all. Here is a sample of some basic design features:



Source: TJPDC



*A medically-equipped temporary home. Source: N2Care*

### **Accessory Dwelling Units**

An Accessory Dwelling Unit (ADU) is an extra living unit on your property, complete with kitchen, bathroom and sleeping facilities. They can be located within a home, perhaps in walk-in basement, or in a separate building. The City of Charlottesville, as well as most counties in the region, allow this arrangement, although zoning restrictions vary from place to place.

This alternative housing option enhances affordability for both the owner and the renter. By renting a unit out, homeowners have the ability to secure an ongoing revenue stream that could be applied toward their own mortgage payments, and the renter of the unit gets a small place to live, typically close to neighborhood amenities or transit service. Families may be especially drawn to this option, as multiple generations can live in close proximity to each other in homes tailored to each individual need. It can be win-win situation.

Temporary medically-equipped cottages are a new housing option approved for all residential neighborhoods by the Virginia General Assembly. The MedCottage, developed in Roanoke, is one product that can be leased to occupants who need special medical equipment and accommodations. For some families, a separate cottage for an elderly or disabled family member on the same property offers the perfect balance between independence and needed assistance.

### **Aging and Home Financing**

Many elderly homeowners who have lived in the same place for years have unique affordability concerns. Even if the home is owned outright, when the ongoing costs of living in the home rise and income is fixed there can be considerable pressure. Older homes tend to have ever-increasing maintenance and updating costs, as well as steep energy costs. Furthermore, property taxes can be assessed upwards as the desirability of the neighborhood increases. Together, these conditions can be a real impediment to aging in place.

There are a few means for relieving this pressure. All localities in the region offer tax relief for income and wealth-qualified homeowners. This can help defray the burden of increasing property taxes. There are also energy-efficiency upgrade programs to help retrofit homes with green building features and save energy costs. When additional income is needed, there is the option of federally-insured reverse mortgage financing, that can draw on the equity of the home to help pay for monthly costs.

**“Ideally, each community provides a variety of housing types (including services-oriented housing) at various levels of affordability. This is essential if a community wants to foster continued independence of its older residents.”**

– AARP Livable Communities

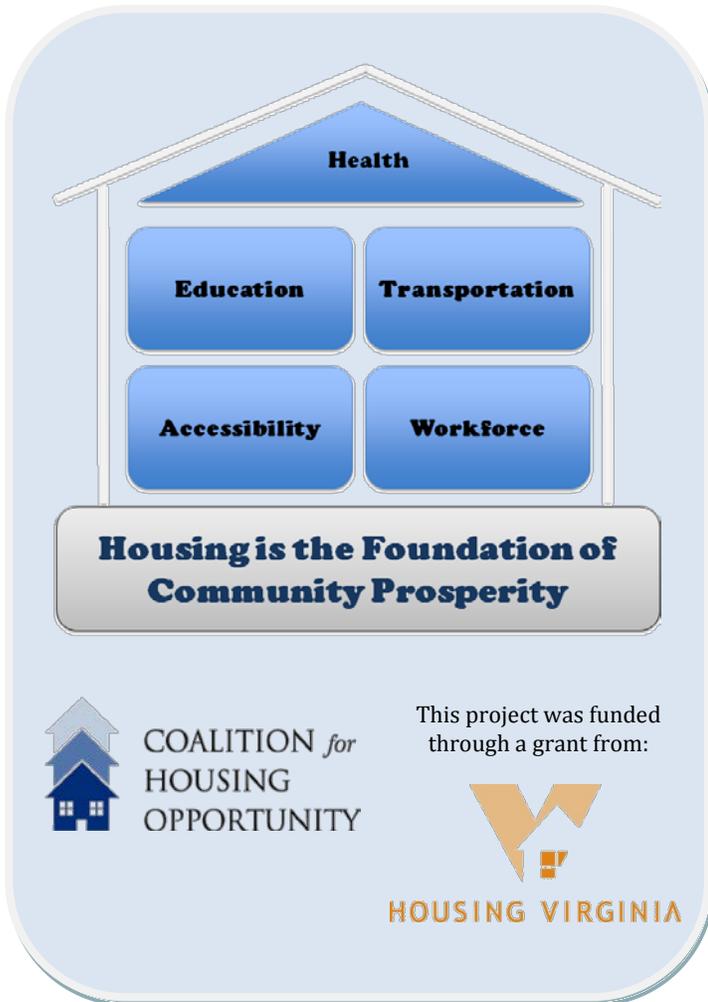
## Accessibility for Renters

Around 19% of people aged 65 and older in the region are renters, and many of these residents may need to modify this home as their needs change. There are legal protections under the Fair Housing Act for elderly and disabled renters. Landlords are required to assent to any reasonable modifications needed as a result of a disability, such as a ramp to access the front door, as long as the tenant is willing to pay for it. Most multifamily dwellings built since 1991 should not have this problem, because have been required to meet accessibility standards. People with special needs may choose to rent or they may have no other options. Either way, without ownership of their surroundings they tend to be particularly vulnerable.

## Not all Disabilities are the Same

Accessibility means something completely different for a person with limited mobility than it does for a blind or deaf person. For someone with an intellectual disability, an accessible place to live may be in community with others and with accommodations for a shared caretaker. Because there is no one-size-fits-all definition of an accessible home, a degree of flexibility is needed in regulations and programs to assess the specific needs on an individual basis.

Some people will choose to live independently, others nearby family, and others with more intensive assistance. The provision of a variety of housing opportunities at different affordability levels allows individuals to make this important decision for themselves.



## Members of the Coalition

