

Home Matters: Delivering on the Promise of Housing Opportunity

Opening the Door: Charlottesville Regional Housing and
Homelessness Summit

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Why access to affordable and stable housing matters

Individual and Family Well-Being

Better physical & mental health

Improved school performance

Greater opportunities for economic self-sufficiency



Why access to affordable and stable housing matters

Communities

Equitable access to services and opportunity

Ability for all to prosper, regardless of socioeconomic background

Improved racial and economic integration



Why access to affordable and stable housing matters

Local Economy

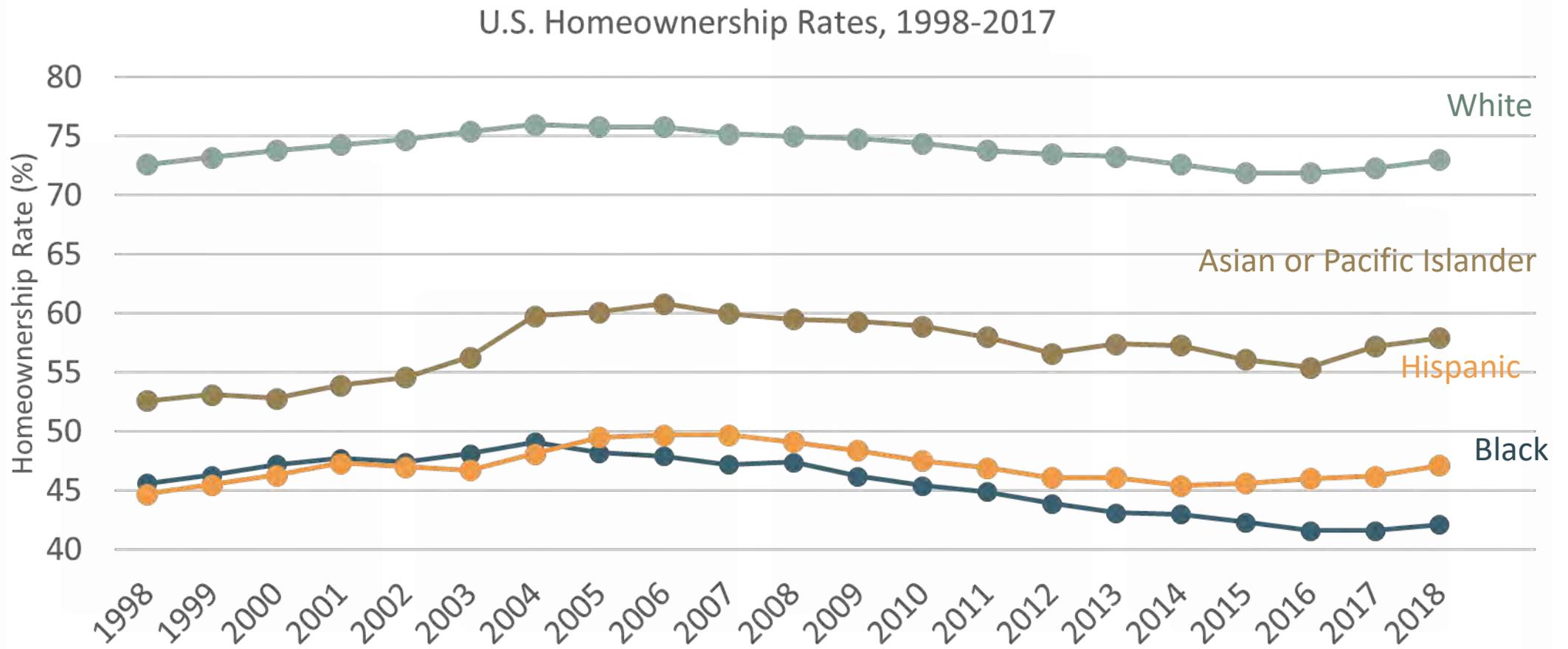
Better able to attract and retain workers

Shorter commutes, less traffic for all

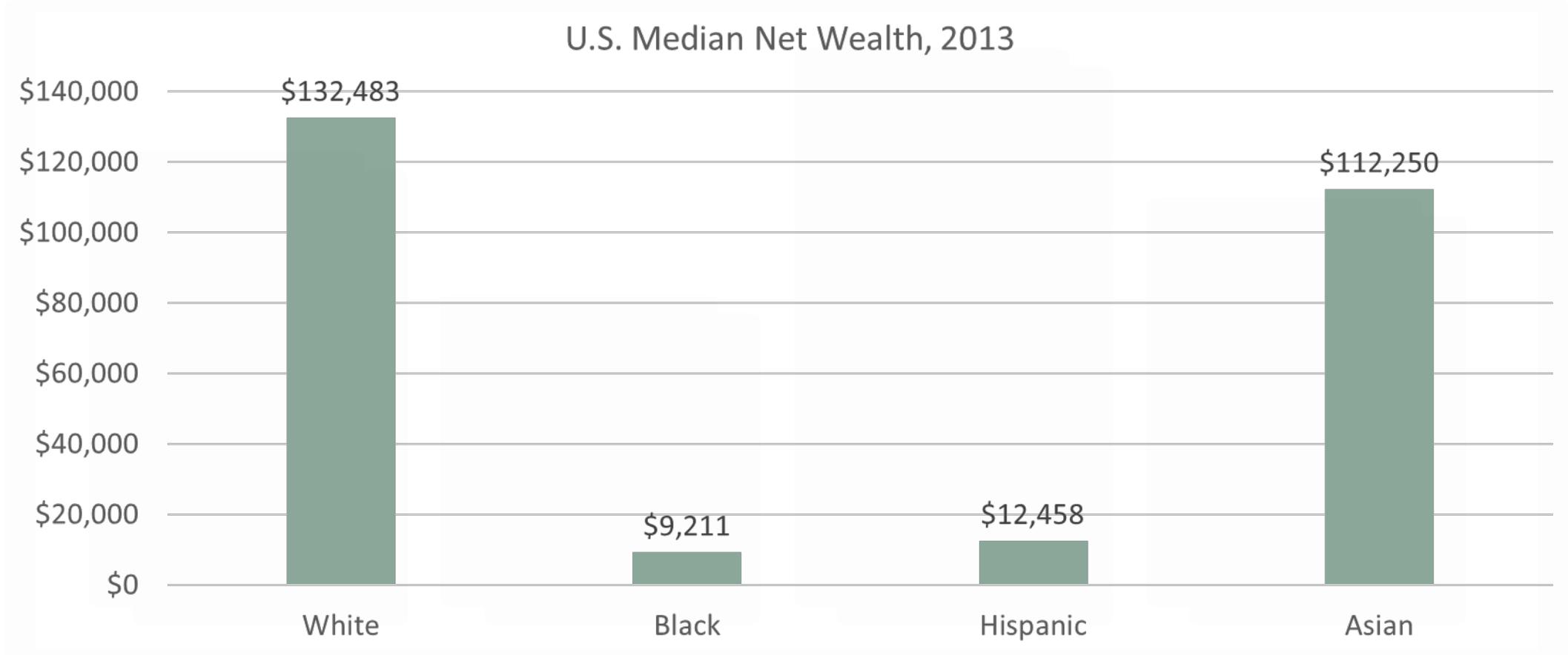
Support diverse businesses and sustainable economic growth



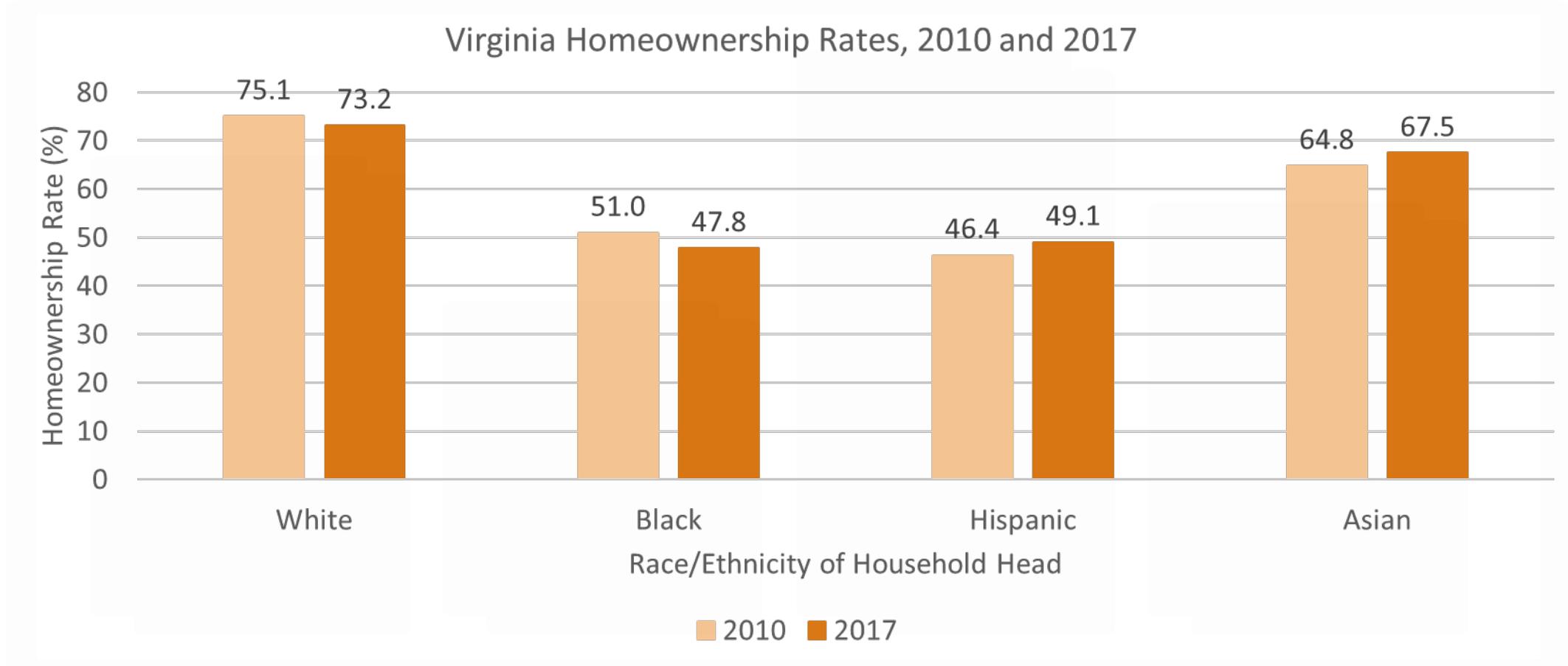
Measuring access to housing opportunity



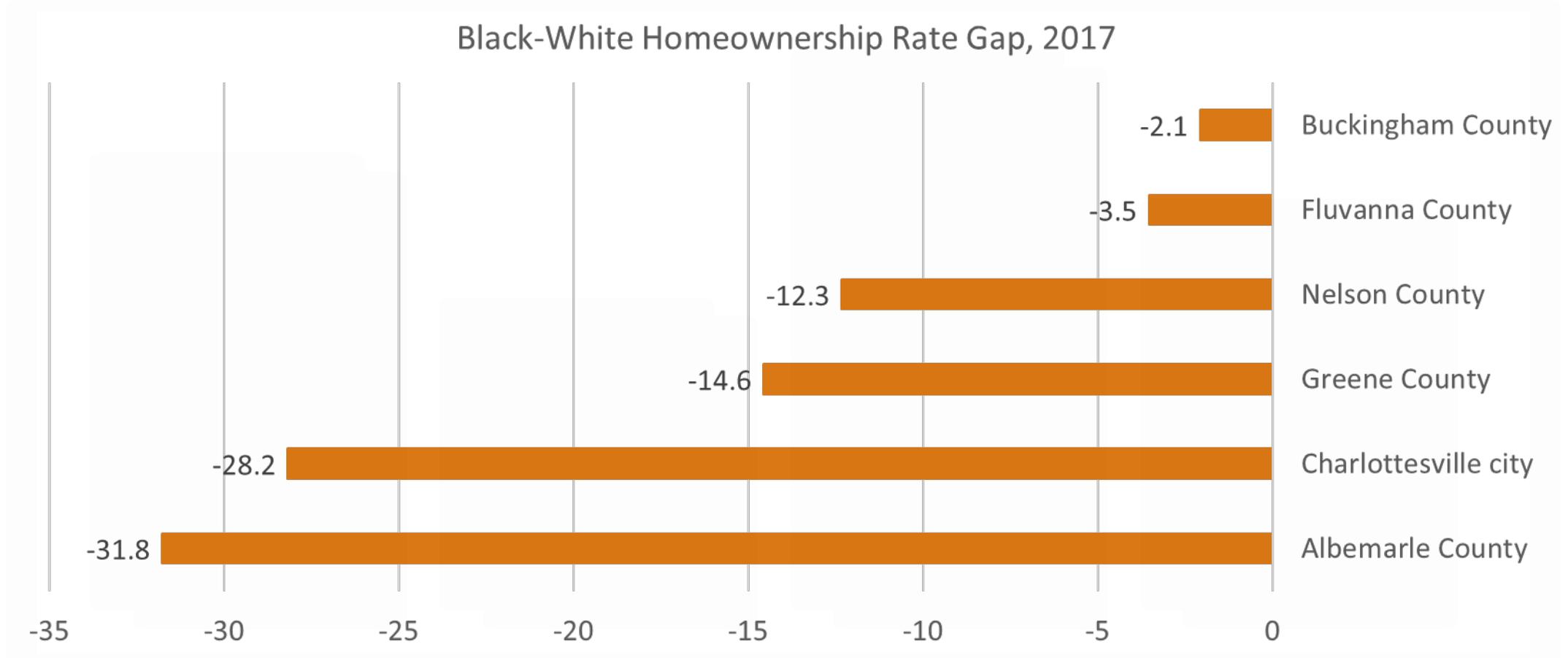
Measuring access to housing opportunity



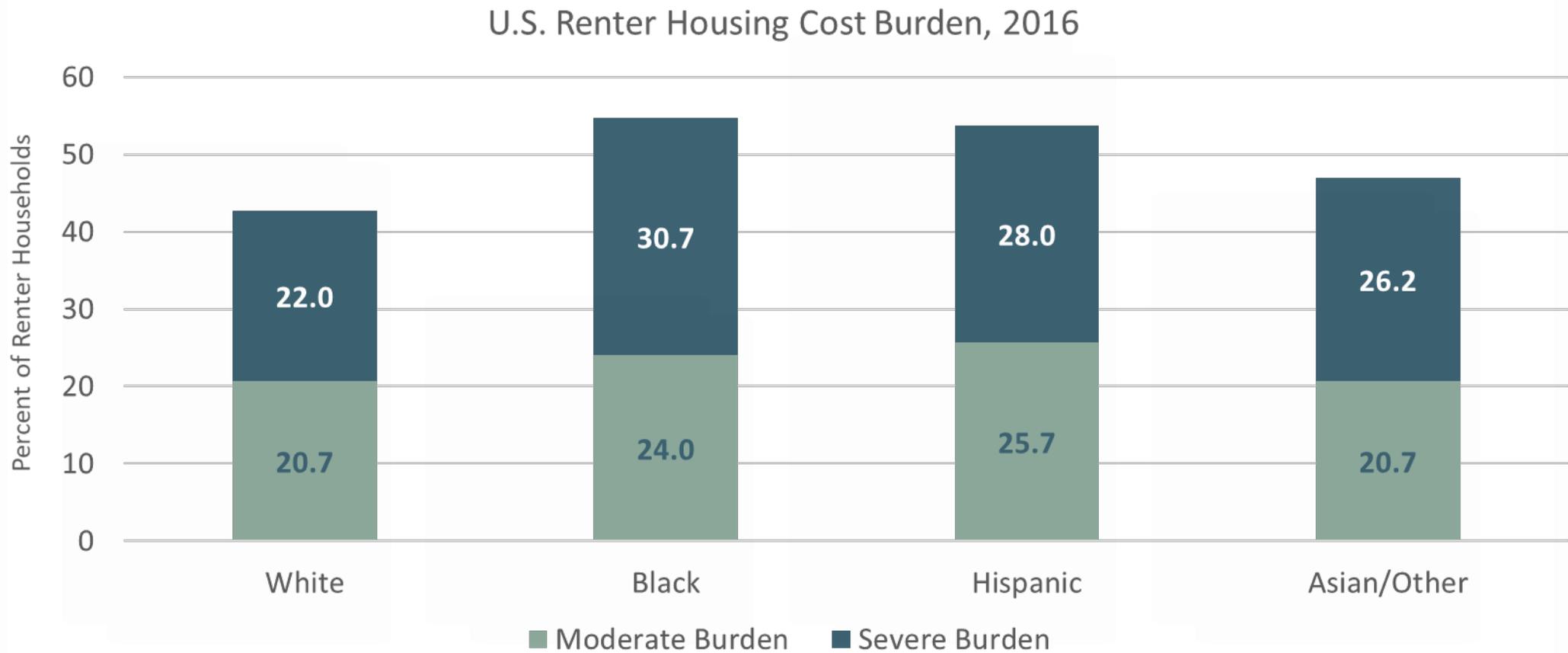
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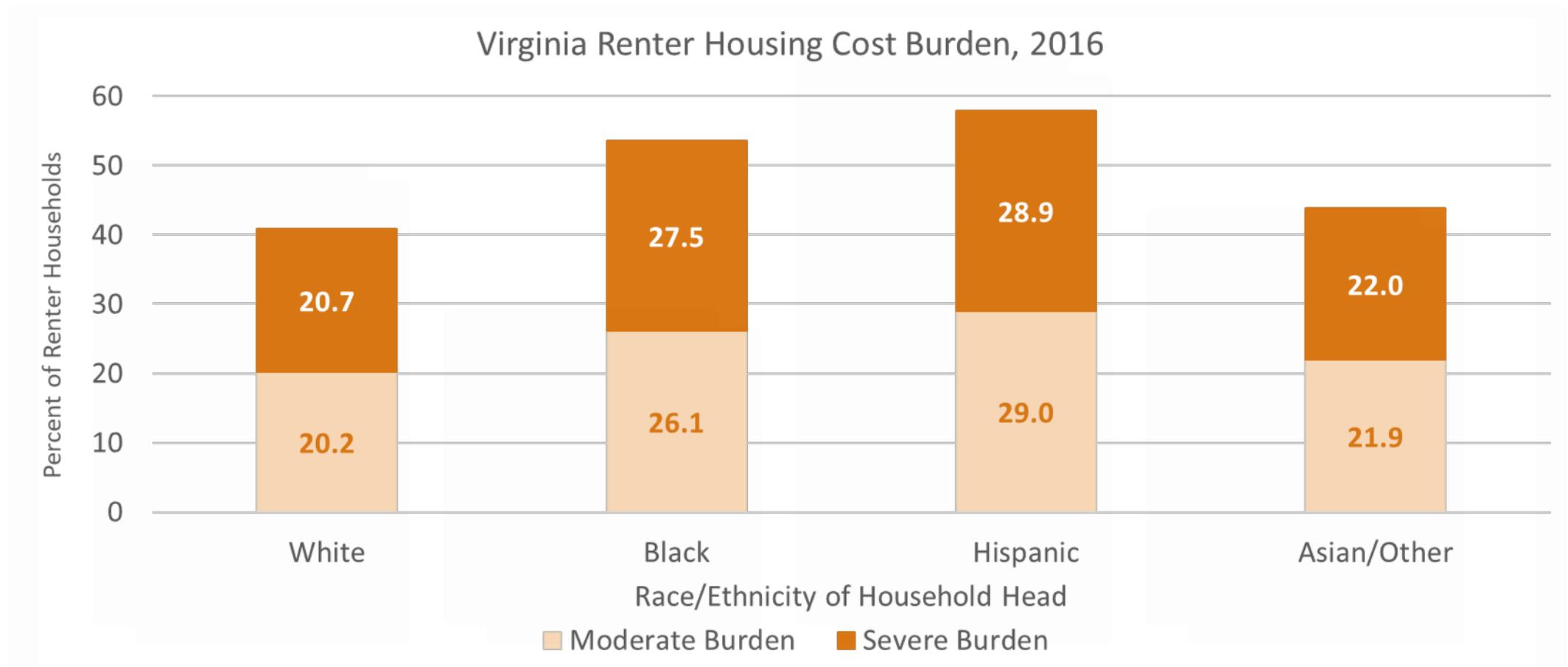
Measuring access to housing opportunity



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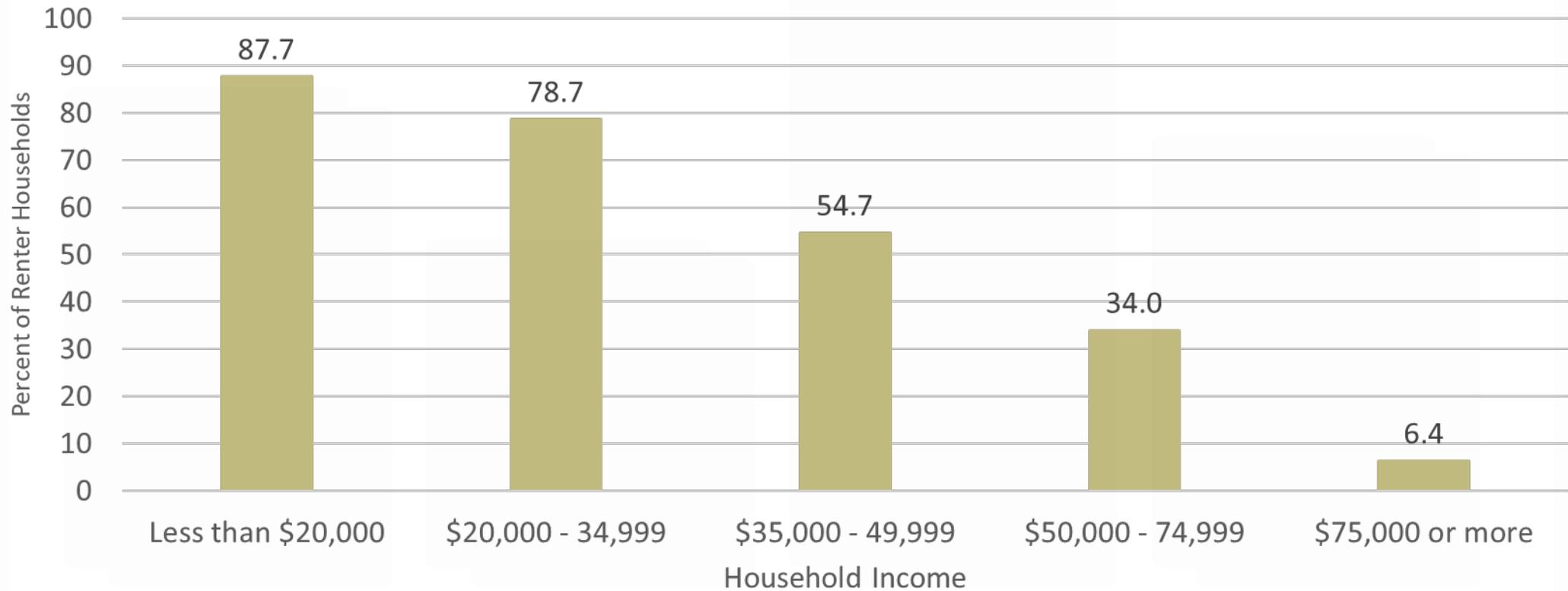


Measuring access to housing opportunity



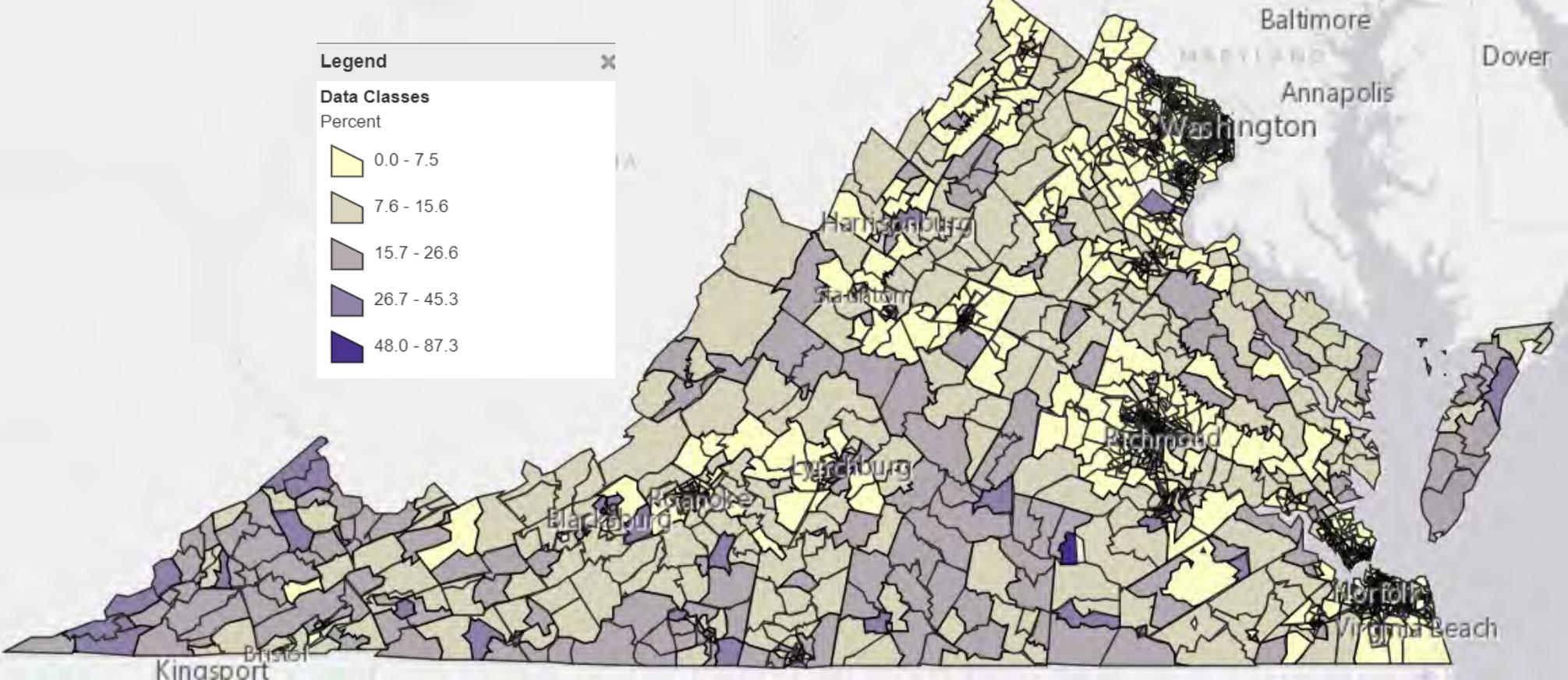
Measuring access to housing opportunity

Virginia Renter Housing Cost Burden, 2017



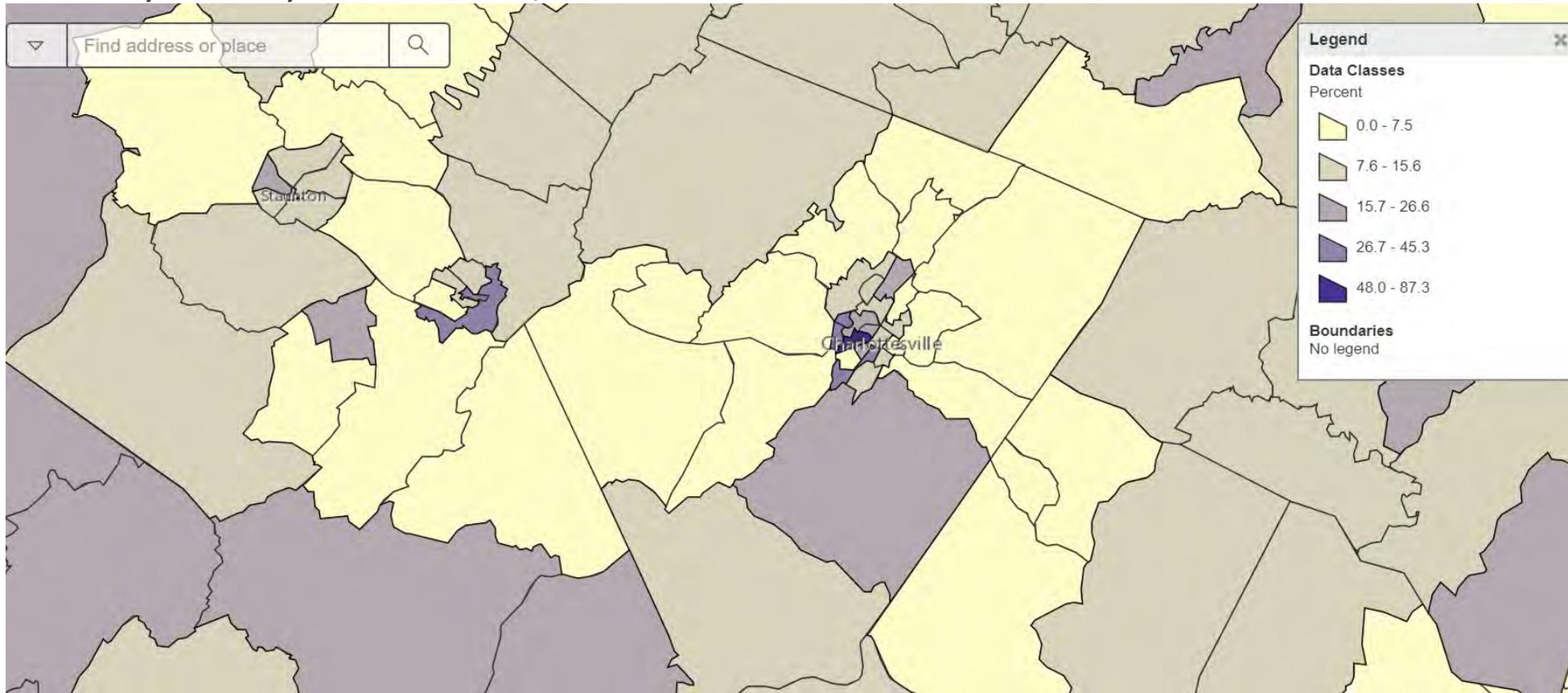
Measuring access to housing opportunity

Poverty Rate by Census Tract, 2013-2017



Measuring access to housing opportunity

Poverty Rate by Census Tract, 2013-2017



How to increase housing access and promote housing opportunity

Increase the Overall Supply of Housing

Land use and zoning
Other regulations

Expand Housing Options in High-Opportunity Neighborhoods

Higher-density housing
Inclusionary housing
Housing grants/vouchers

Invest in Underserved Communities

Mixed-income housing
Preservation strategies
Financial literacy and counseling

Communication and Public Engagement

Increase the overall supply of housing

Why aren't we building enough housing?

- Expensive **land** and/or a lack of developable land
- Rising **material and labor costs**
- Few incentives or opportunities for building **innovation**
- State and local **regulations**, including zoning that limits the construction of smaller homes, material and building specs, etc.
- **Community opposition** to new housing

Increase the overall supply of housing

Land Use and Zoning

By-Right Approval. Establish "by-right" higher-density residential development, especially near transit and in other types of neighborhoods.

Greentaping. Streamline and reduce inefficiencies in the development review and approval process.

Other Regulations

Impact Fee Modifications. Examine and revise impact fees to reflect actual costs of infrastructure service for higher-density development.

Property Tax Abatement. Use property tax abatement as a gap-financing tool to support more compact and affordable housing communities.

Expand housing options in high-opportunity neighborhoods

Higher-Density Housing

Diverse Housing Types. Change zoning to allow for a more diverse set of housing types, including multifamily housing, accessory dwelling units and “missing middle” housing.

Example: Minneapolis 2040

*Ends single-family zoning,
Allows three-plexes (i.e. three-family homes) in all city neighborhoods*

*Eliminates parking minimums for new construction, and
Allows for higher-density development along transit corridors.*



Expand housing options in high-opportunity neighborhoods

Inclusionary Housing

Require and/or incentivize the production of housing affordable to low- and moderate-income households as part of market-rate developments.

Affordability requirements – 5-20% of units

Incentives – bonus density, streamlined review, property tax abatements

Income targets – generally 60-100% AMI

Compliance options – on-site, off-site, fee in lieu

Housing Vouchers/Grants

Offer a local housing voucher program, providing assistance to households to enable them to rent housing in the private market.

Local program can set priorities, change rent requirements (e.g. 40% of income instead of 30% of income)

Incentivize landlords to accept vouchers/grants

Invest in underserved communities

Mixed-Income Housing

Build new residential projects that include a mix of incomes.

In higher-income neighborhoods - often an 80/20 split – 80% market-rate, 20% affordable

In harder-to-serve markets – often a 50/50 split

Include resident services

Example: City of Alexandria

Redeveloped public housing sites with mixed-income housing:

Public housing (30% AMI)

Workforce housing (80-100% AMI)

Market-rate housing (\$1 million+)



Invest in underserved communities

Preservation Strategies

Develop tools and funding to preserve and rehabilitate existing housing, which is a critical component of a local housing strategy.

Both subsidized and non-subsidized affordable rental housing may be at risk of being lost from the affordable housing stock.

- Single-family rehabilitation – grants, loans, property tax abatements

- Multifamily preservation – acquisition (ROFR, TOTP), rehabilitation

Financial Literacy and Counseling

Provide education as a powerful leveler to low- and moderate-income households, particularly those in high-poverty neighborhoods, that are particularly vulnerable to financial stresses.

- Financial counseling (budgeting, money management, wage negotiation)

- Homebuying and homeownership counseling

- Tenant rights and responsibilities

Communication and Public Engagement

Connecting with those who have had unequal access to housing opportunities

Who needs to be heard?

When and where do they need to be heard?

How will their input be meaningfully incorporated?

Who is the best facilitator?

Convincing those who are in positions of power or have the ability to shape political will

What is the personal connection to housing opportunity?

What are the concerns? What are the misunderstandings?

What is important to them? What are shared values?



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