FY18 - 22 CONSOLIDATED PLAN
and
FY 18 - 19
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME CONSORTIUM

Draft for Public Comment
Comments accepted March 28 to April 27

Public Hearing
Thomas Jefferson Planning District Commission
April 5, 2018, 7:00 p.m.

Thomas Jefferson
Planning District Commission

Public Hearing
City Council
May 7, 2018, 7:00 p.m.

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2018-2022 Consolidated Plan Needs Assessment Summary

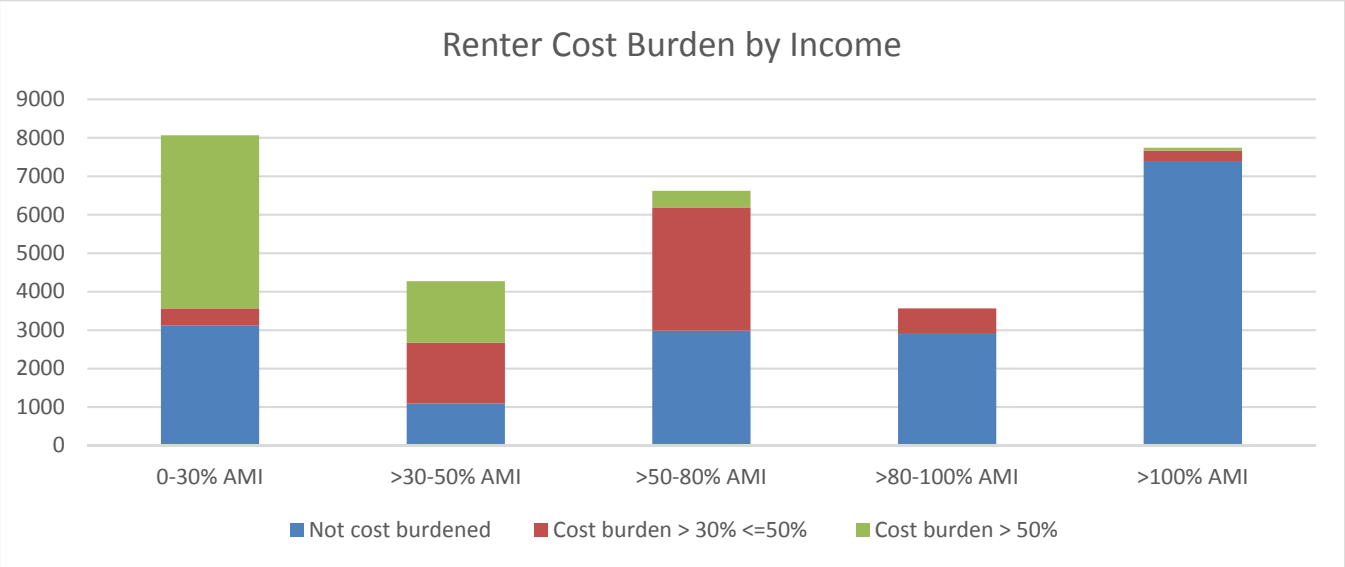
The Needs Assessment/Market Analysis sections of the Consolidated Plan provide the basis for drafting housing and community development goals to be achieved by the localities in the region over the next five years. The first section of this summary describes the identification of needs, and the next section describes how these needs have been prioritized. Public input is requested concerning all of this material.

Needs Assessment/Market Analysis Summary

This section presents an assessment of the region's needs pertaining to affordable housing, disproportionate greater need, homelessness, public housing, special needs housing, and community development. Needs were identified from consultations with government agencies, service providers, eleven (11) community meetings, an analysis of local, state, and federal data sources, a thorough review of existing plans, and an online survey. The identified needs were compared to an inventory of programs and services currently available to meet the needs, in order to assess the degree to which the needs remain unmet in the community.

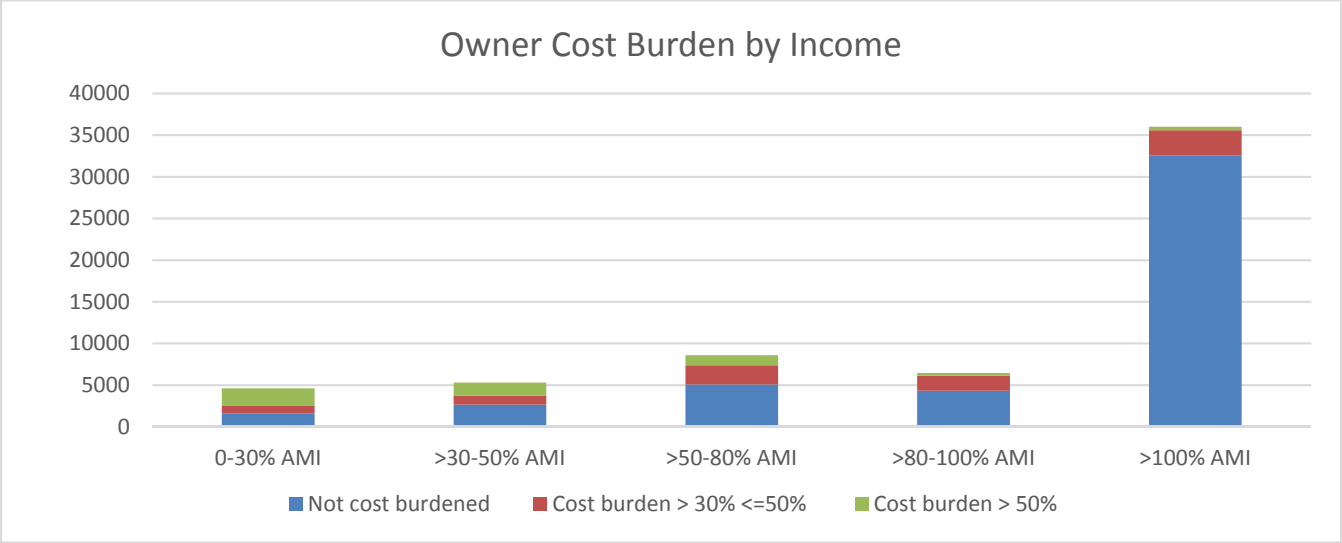
Housing Problems

The Needs Assessment analyzed the following housing problems: housing cost-burden, overcrowding, and substandard housing that lacks kitchen and plumbing facilities. The data shows that **High housing cost burden** is the greatest housing problem in the Thomas Jefferson Planning District (TJPD), which was also confirmed in every Consolidated Plan community meeting. HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care." Severe rent burden is defined as paying more than 50 percent of one's income on rent. For renters, housing costs consists of contract rent plus utilities. Renters in the region have higher cost burdens than home owners.



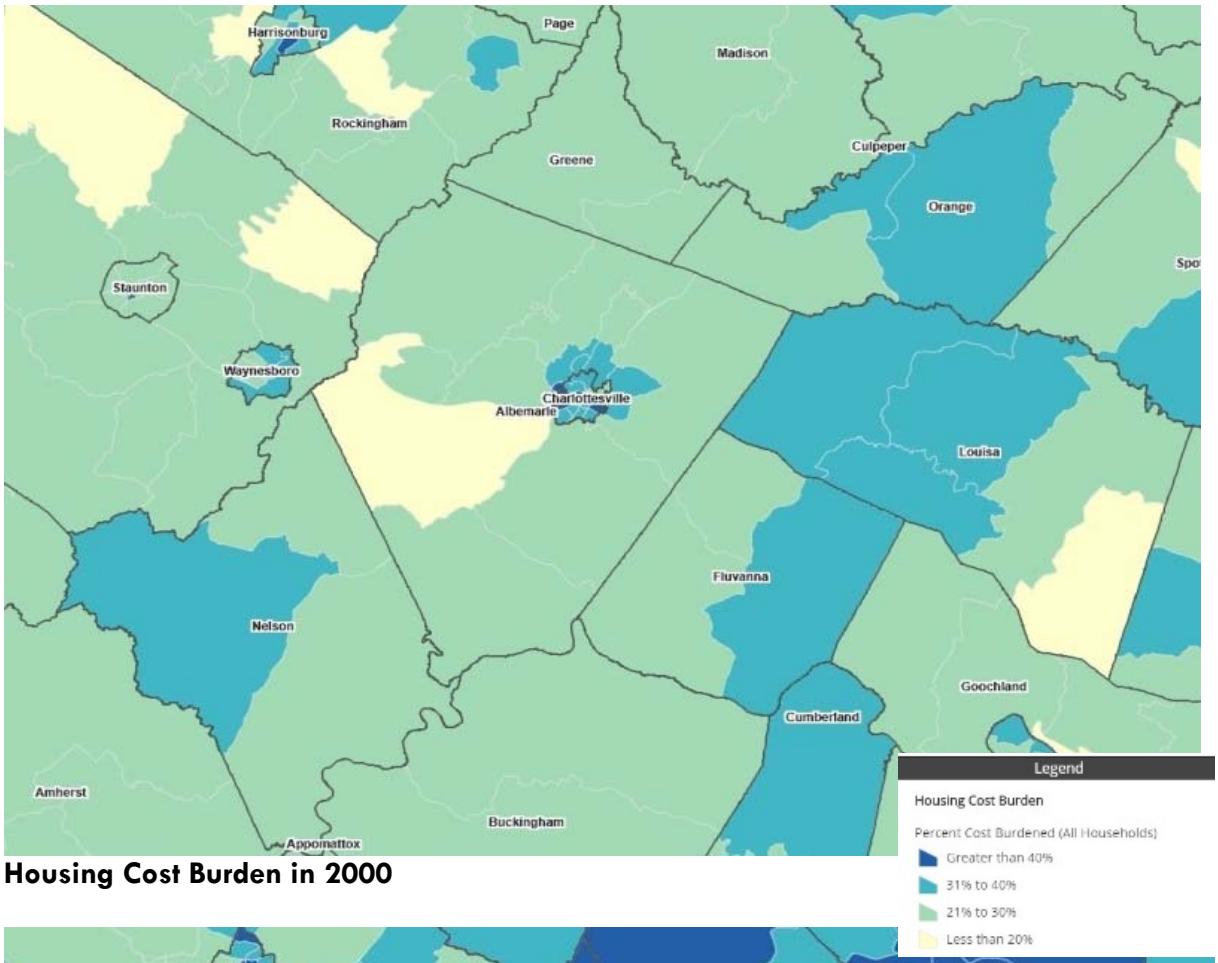
According to Comprehensive Housing Affordability Strategy (CHAS) data from 2009-2013, over 22 percent of all households in the region are considered cost-burdened. 11,739 renter households and 9,159 homeowner households earned below the median income and spent greater than 30 percent of their income on housing, and over half spent 50 percent of their income on housing.

Populations who are most affected by these housing problems are households that are extremely-low (up to 30% of the area median income - AMI) and very-low-income and earn less than 50 percent of the AMI, renters in all low-income categories that experience a housing problem, elderly homeowners with cost-burdens in excess of 30 percent and 50 percent of their income and persons with special housing needs. The data shows that overcrowding and substandard housing problems are less of an issue than high housing cost burden, however, qualitative data from discussions with stakeholders reveal that issues related to accessibility for elderly persons and persons with disabilities remain an issue. A summary of comments from stakeholder discussions is included at the end of this draft plan.

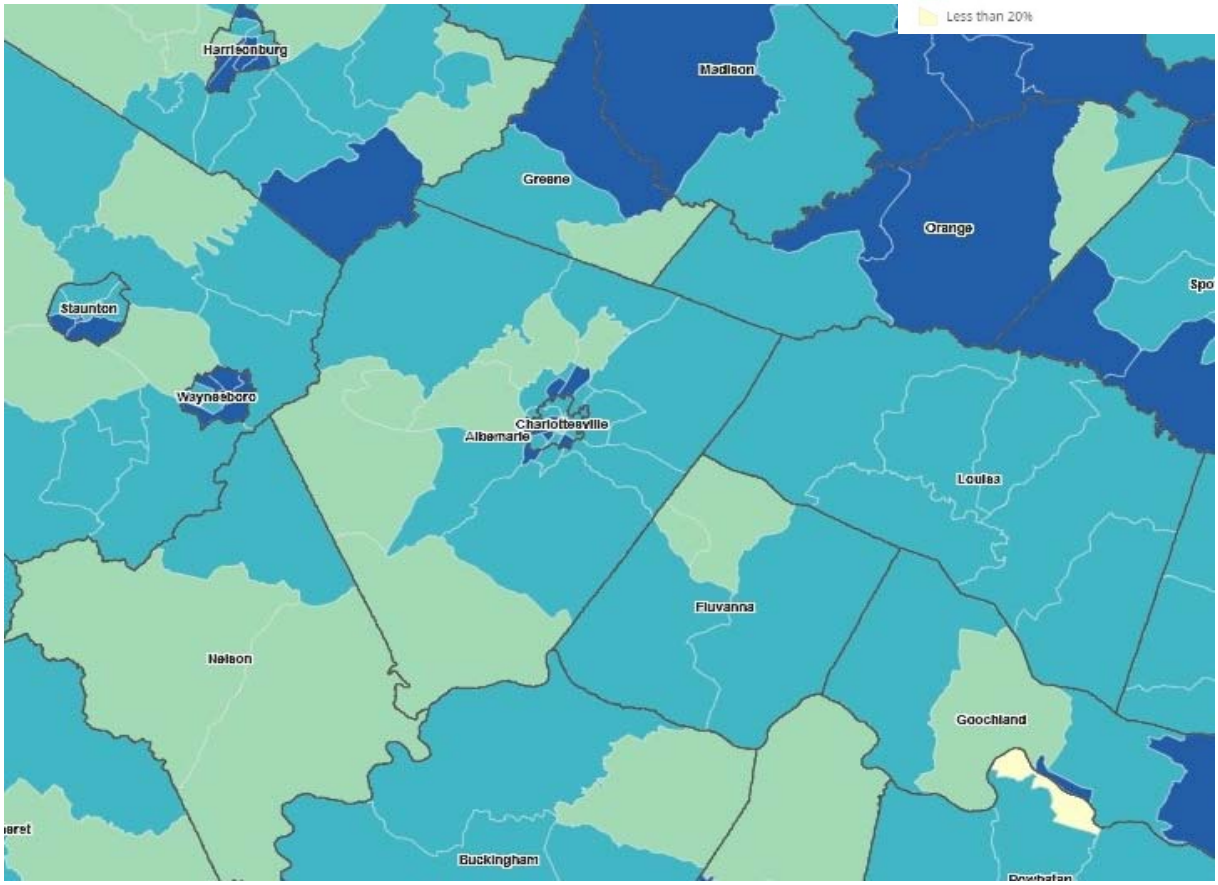


The Gap Analysis for the Charlottesville Metropolitan Statistical Area (MSA) from A Report for Virginia's Housing Policy Advisory Council released November 2017 indicates a high cost-burden, and also notes that there is an insufficient supply of rental units affordable to households with incomes under 30% AMI. Additionally, households with higher incomes occupy the majority of units affordable to that income group. Although there are physically enough units for households in the 30% to 80% Area Median Income (AMI) range, households with higher incomes occupy many of the units. A significant percentage of units affordable in the 30% to 80% age range are also occupied by households with incomes lower than required to rent affordably. There are also a high number of vacant, for-rent units among those affordable to households in the 30 to 80% AMI range, which may indicate issues with those units. A similar pattern exists for owned homes, with a shortage of units affordable to households under 50% AMI, and households with higher incomes occupying the majority of those homes. Households with incomes lower than required to own in the 80 to 100% AMI income range occupy a very high percentage of units that affordability range. The two-page summary of the gap analysis from that report is included at the end of this plan. **NOTE: The MSA does not include Louisa County.**

Housing Virginia developed maps of Virginia available through their Mapbook. The two maps on the following page show the change in the percentage of households in the region that were cost-burdened in 2000 and 2014. In 2000, a larger percentage of households in the City of Charlottesville and the northern urban ring were the most cost-burdened than the region as a whole. In 2014, the percentage of households that were cost burdened increased in the region from 21 percent – 30 percent in 2000 to 31 percent to 40 percent over the past 14 years.



Housing Cost Burden in 2000

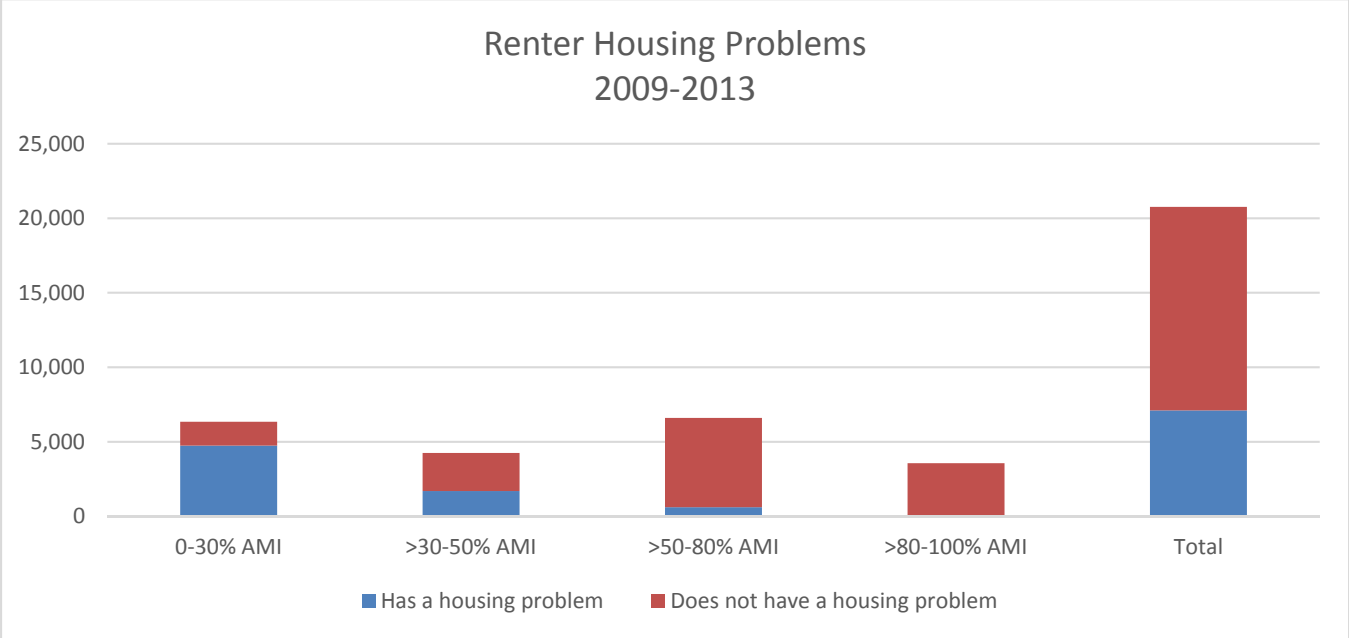


Housing Cost Burden in 2014

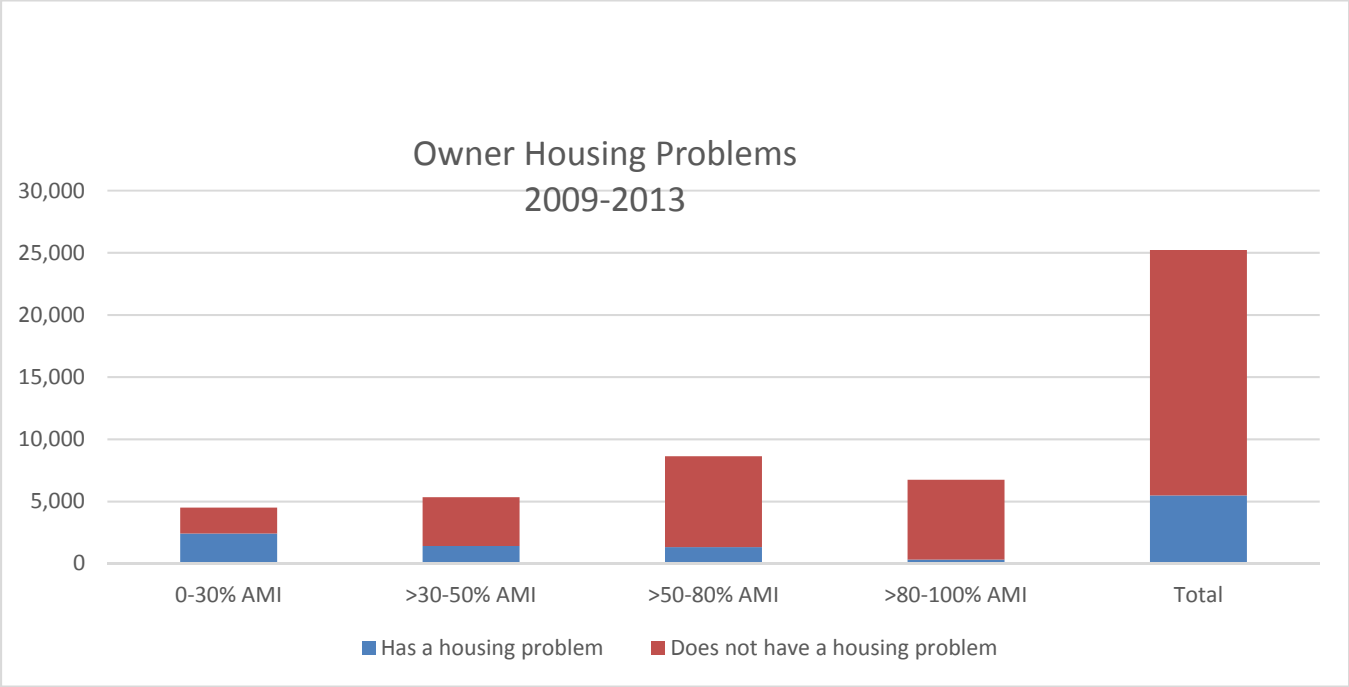
In addition to cost-burden, there are three other housing problems in the CHAS data:

1) housing unit lacks complete kitchen facilities;
2) housing unit lacks complete plumbing facilities;
3) household is overcrowded (more than 1 person per room)

A household is said to have a housing problem if they have any 1 or more of these 4 problems.

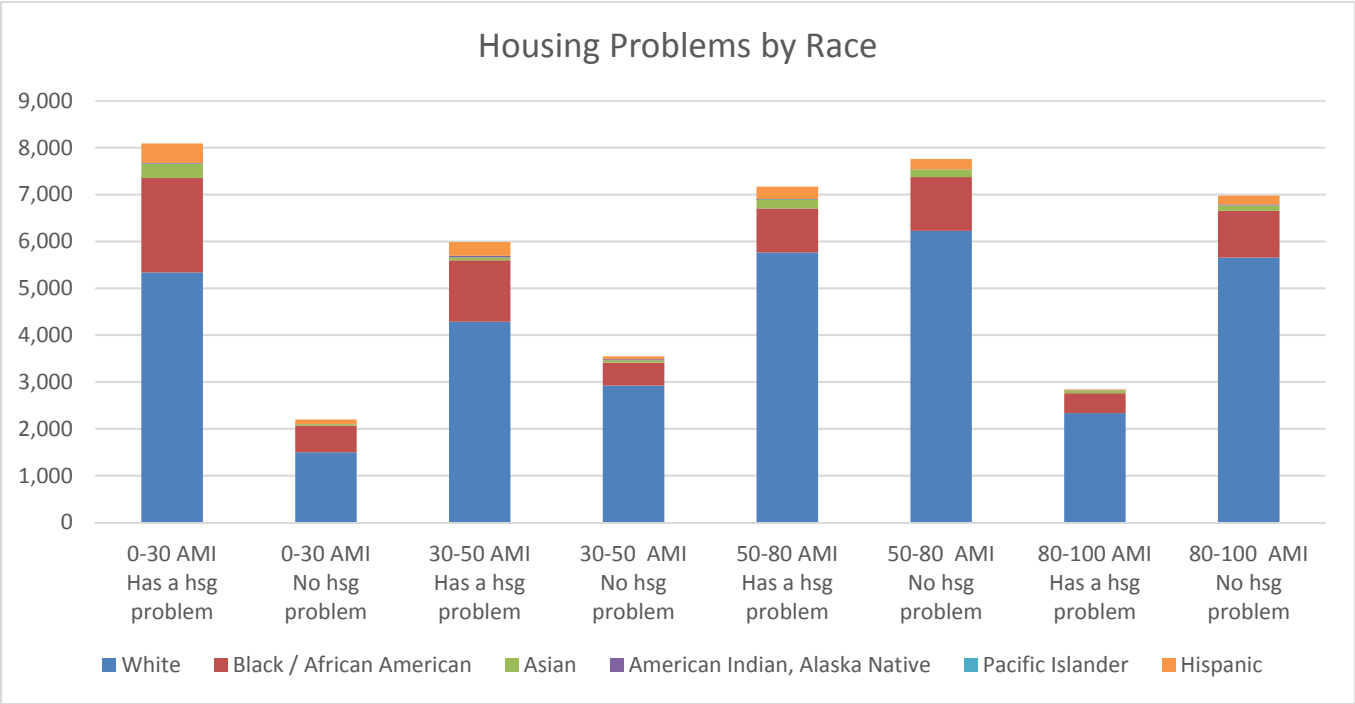


The incidence of housing problems correlates with income. Households in the 0 to 30% and 30 to 50% AMI ranges have significantly higher incidence of housing problems than other households. This is true for both renters and homeowners.



Disproportionate Greater Need: HUD defines disproportionate greater need when there is greater than a 10-percentage point difference between a racial group at an income level who experiences at least

one housing problem and the total population in that income category experiencing at least one housing problem.



Housing Problems	0-30 AMI Has a hsg problem	0-30 AMI No hsg problem	30-50 AMI Has a hsg problem	30-50 AMI No hsg problem	50-80 AMI Has a hsg problem	50-80 AMI No hsg problem	80-100 AMI Has a hsg problem	80-100 AMI No hsg problem
Region as a Whole	79%	21%	63%	37%	48%	52%	29%	71%
White	78%	22%	59%	41%	48%	52%	29%	71%
Black / African American	78%	22%	73%	27%	45%	55%	30%	70%
Asian	90%	10%	55%	45%	54%	46%	34%	66%
American Indian, Alaska Native	100%	0%	59%	41%	0%	100%	17%	83%
Pacific Islander	0%	0%	0%	0%	100%	0%	0%	0%
Hispanic	81%	19%	83%	17%	55%	45%	9%	91%

Based upon the definition, the data does not show a significant disparity amongst Black/African American household (greater by 10%). The data does show a significant disparity amongst Hispanic household (greater by 20%) in the region who have a disproportionate share of households in the 30% to 50% AMI range who experience at least one housing problem. American Indian/Alaska Native and Pacific Islander also had more than a 10% difference. There was no disproportionate share of households who experienced Severe Housing Problems. It is likely that racial and ethnic groups across each income category are not showing a significant amount of disproportionate greater need due to the inclusion of University of Virginia students amongst cost-burdened renter households. In Charlottesville specifically, there are clear disparities amongst census tracts that are majority-minority residents (Black/African American and Hispanic) and those with a higher percentage of White residents (excluding the census tracts dominated by students).

Discussion
Among extremely-low income households (<30 percent of AMI), the data shows that Asians, American Indian and Alaska Native groups experience a disproportionately greater need than the jurisdiction as a whole (Table NA-15.2), however, only a small number of persons in American Indian and Alaska Native racial group are reflected in the data across all income categories in the region.

Among 30-50 percent AMI households, Hispanics (83 percent) show a higher incidence of housing problems (20 percent difference) than the very-low income population as a whole (63 percent) Blacks in the same income category experience severe housing problems 10 percent more than that the jurisdiction as a whole.

Among households earning between 50-80% AMI, there are no racial categories that experience a higher incidence of housing problems. Pacific Islanders show a higher incidence of housing problems than the jurisdiction as a whole, however, only four persons within the Pacific Islander category are reflected in the data. Among households earning between 80-100% AMI, there are no racial categories that experience a higher incidence of housing problems. Based upon HUD's definition of disproportionate greater need, no racial group, as a percentage of their population, spends significantly more on housing than the region wide average.

The region's white population makes up 80.5 percent of the total population. The lower incidences of disproportionate greater need amongst other racial groups may be the result of an influx of white young, entry-level professionals, University of Virginia students and professors who select housing options in high cost areas of the region (City of Charlottesville). Poor Black households are much more likely to be long-term residents, have low rents, and or receive subsidized housing assistance. All of these scenarios would decrease the rate at which households experience a housing problem and could result in skewed data results.

Other Needs: In addition to affordable and accessible housing options, there is a need for greater educational attainment and employment opportunities through economic and workforce development initiatives as well as access to transportation that supports regional workforce development efforts and affordable quality childcare. The region must make connections to match the skills required to perform jobs within workforce development initiatives intended to serve households with a disproportionate greater need.

Specific Areas or Neighborhoods: In the City of Charlottesville, African American population represents 49% of the population in the Fifeville and Ridge Street neighborhoods. The City's largest Hispanic population resides in the Fry's Spring, Fifeville, and Belmont neighborhoods. The lowest median rents are located in Census Tracts 4.01, 5.01, and 4.02 (these census tracts fall within the Fifeville, Ridge Street, and Belmont neighborhoods), which in part, could be due to the location of public or other assisted housing units. The concentrations of lower-income households results in high shares of households with housing cost-burdens, translating to high cost-burdens for African American and Hispanic populations.

Homelessness:
Extremely Low-income households in the region face numerous pressures that threaten them with homelessness. These include, but are not limited to: low wages, lack of education necessary for advancement, high housing costs, lack of transportation options, and limited childcare options especially for non-traditional hours. These pressures interact with each other, initiating cycles that can be very difficult to counteract without assistance.

The most common reason for losing shelter is the inability to pay rent, and in some cases the inability to pay utility costs. As documented in this assessment, there is a lack of rental options available for those earning not much above the Virginia minimum wage of $7.25 an hour in the region, rendering this population vulnerable to any fluctuations in either ability to pay or rents. The following circumstances may commonly trigger an eviction:

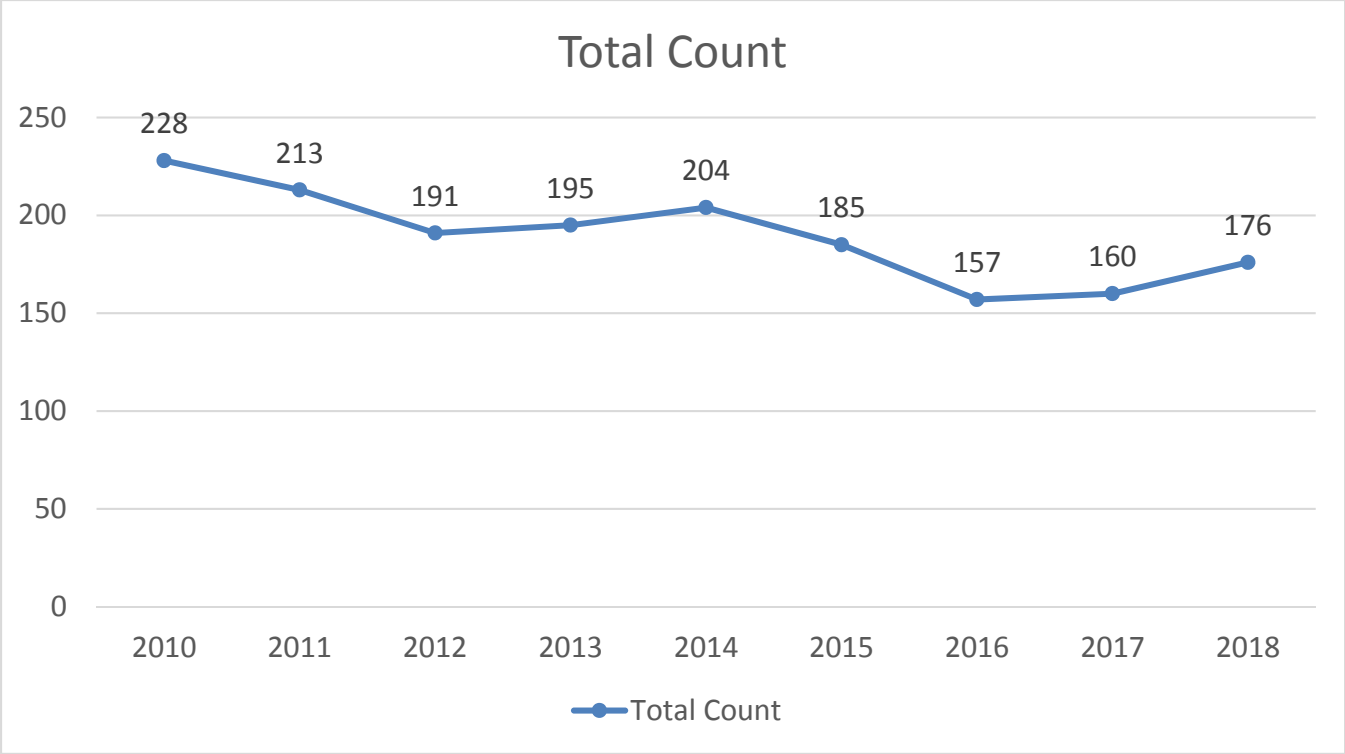
- The rent was never affordable in the first place, and the unit was only acquired through a one-time cash outlay, such as a tax refund.
- A reduction of income occurs, especially a reduction of working hours or the stoppage of child support payments.
- A job loss occurs.
- A person sharing the unit, either a roommate or significant other, leaves without proper notice and is no longer sharing the cost burden.
- Unexpected health care costs arise and are not fully covered by private insurance or public assistance.
- Public assistance, such as food stamps or childcare assistance is reduced, either through a change in the household (such as a raise in income) or policy.
- The rent and/or utility costs increase. Although less common than loss of income, currently homeless survey respondents have cited this reason for leaving their previous housing.

There are rapid-rehousing programs available to provide stable housing options for formerly homeless individuals and households. However, there are insufficient resources to support the transition out of these programs and into the broader housing market once the period of temporary support is completed. There is a need for individual housing counseling to ensure that clients are educated in personal financial management and select housing that will be continually affordable once the subsidy stops.

High costs of rental units have been linked to housing instability for households at risk of homelessness. This is particularly true within the City of Charlottesville and urban ring of Albemarle County, where students are able to bid up the price of rental units. The Task Force to End Homelessness has considered a $550 apartment to be affordable housing, based on what could be acquired by a household earning a “living wage” of $10.17 an hour. A 2010 point-in-time count of advertised rental units showed that 0 out of 247 advertised 2-bedroom apartments met these criteria, and 23 out 185 1-bedroom apartments met these criteria. These prices typically do not include the cost of utilities. Households earning minimum wage or subsisting on SSI payments have little to no affordable housing options as defined above. There is an insufficient supply of rental housing in the region to meet the needs of the extremely low-income.

Social service providers have also found that public transportation access has limited the number of housing options available to their low-income clients. Transit-dependent populations, including many elderly and disabled individuals, will have limited access to jobs and services unless they live within the Charlottesville Area Transit service area. The rents in this area are higher than the regional average.

The nationwide Point in Time (PIT) Homeless Count takes place annually on the last Wednesday in January. This effort offers a snapshot of homelessness by recording the number of people in an emergency shelter or who are unsheltered on a single night of the year. The Thomas Jefferson Area Coalition for the Homeless (TJACH) coordinates the Point in Time Count, recruiting volunteers, developing survey materials and collating data. Volunteers administer surveys at area soup kitchens, day shelters, at campsites and on the street to determine the number of unsheltered homeless in our community. In addition, data is collected from area emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing programs on that same data to determine the number of sheltered homeless. Together, these reports provide a snapshot of homelessness in the Thomas Jefferson Planning District including information on employment status, previous address, family characteristics, veteran status, and basic demographic information, in addition to data on the extent to which households struggle with serious mental illness, chronic substance abuse, domestic violence or HIV/AIDS diagnoses. The 2017 and 2018 PITs showed slight increase over 2016, but the trend has been downward since 2010.



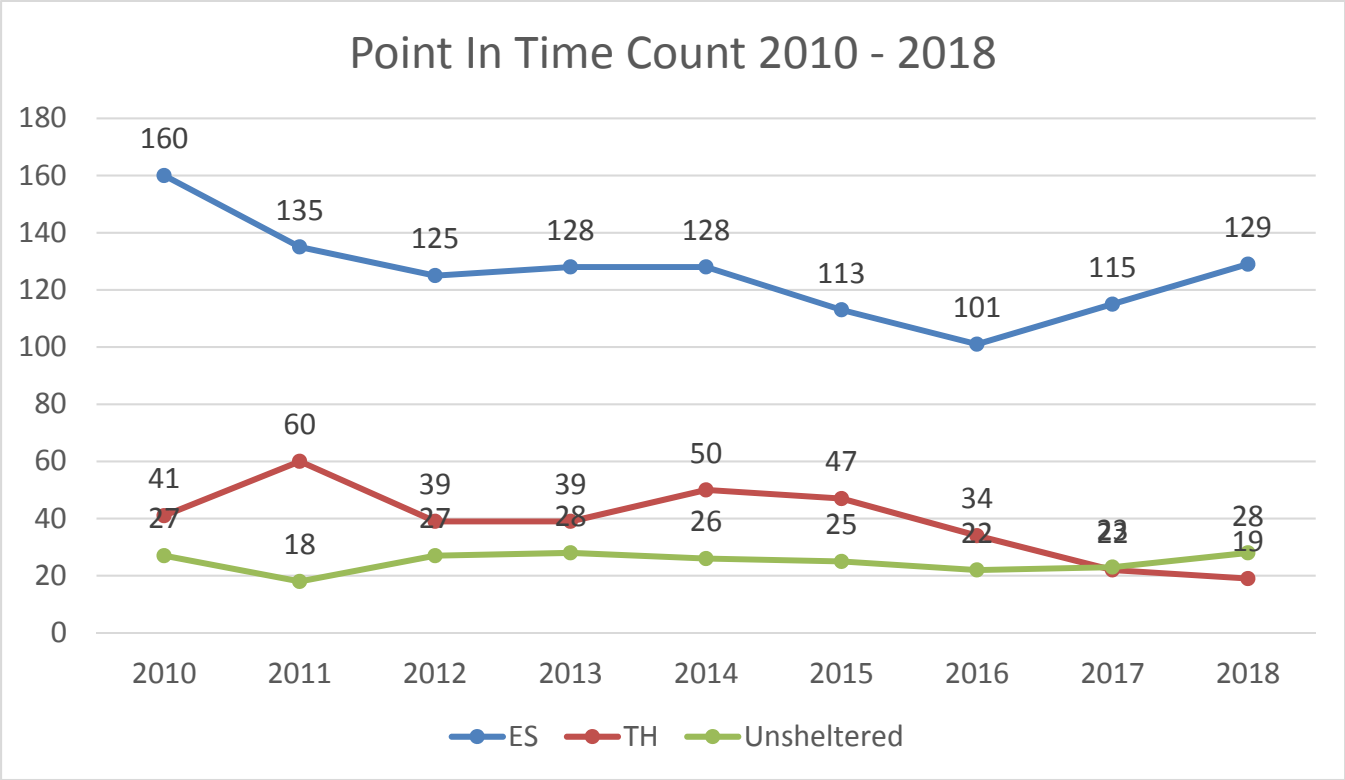
There is currently only one Transitional Housing (TH) program operating in the region. Emergency shelter is provided by the Salvation Army year-round and seasonally by PACEM.

Permanent Supportive Housing (PSH) is provided by the non-profit Virginia Supportive Housing (VSH) at the Crossings at 4th and Preston supported by vouchers provided by the City of Charlottesville and Albemarle County, and scattered site housing by the Region Ten Community Services Board, funded through HUD:

- Shelter + Care PSH $151,483.00
- Supportive Housing Program PSH $136,603.00
- Positive Places PSH $71,016.00

The 2018 Count identified:

- 13 Veterans experiencing homelessness
- 41 Estimated Chronically Homeless persons (decrease from 55 in 2017)
- 25% of adults experienced domestic violence at some point in their past
- 30% of people reported a disabling condition



Jurisdiction's Rural Homeless Population: The homeless population in the rural areas of the Thomas Jefferson Planning District Commission is known predominantly through monitoring conducted by school administration. A Homeless liaison from each district keeps track of families who are believed to be homeless, based on interactions with students and their parents. Children who are 'doubled-up' or living in a motel/hotel that is paid for by an agency or program are considered homeless under McKinney-Vento. Adults (homeless children's parents or adult relatives) who are 'doubled-up' are not considered literally homeless by the local Continuum of Care. School districts in the mostly rural counties of Greene, Louisa, and Nelson reported a collective total of 84 homeless children. The vast majority of these are children who are "doubled-up" with friends of family, and a smaller number of living in hotel/motel rooms.

Surveys and anecdotal evidence suggest that a number of unsheltered homeless individuals originate from rural areas and may live without shelter temporarily within their home county. However, a majority will eventually migrate to Charlottesville or other major urban areas, where transportation access is greater, a community or peers is present, and a greater number of services are available. There are no homeless shelters outside of the City of Charlottesville and Albemarle County in our jurisdiction. In addition, for many years there have been no identified unsheltered persons living outside of the City of Charlottesville and Albemarle County. As mentioned above, anecdotal evidence suggests that most people living in rural counties who are forced to live outside will migrate to the City of Charlottesville or other more populated areas to access services like emergency shelter. Because of

the lack of a local emergency shelter in the rural areas, most people who are facing homelessness are able to live "doubled up" with friends of families or in hotels to avoid living outside or in a car.

Public Housing: The City's public housing portfolio consists of approximately 376 units including five scattered site units. CRHA also administers 700 Housing Choice Vouchers that are funded by HUD. The waiting listed maintained by CRHA for Housing Choice Vouchers and public housing included 1,866 households in July 2017. Excluding overlap caused by households on both lists, there are 1,651 unduplicated households. The waiting lists for Housing Choice Vouchers and public housing have been closed for years. With low levels of turnover, this represents an eight-year wait for a voucher or a seven-year wait for public housing though the wait is significantly shorter for elderly and disabled individuals. This is indicative of the number of low-income households in need of affordable housing options in the City. A Resident Characteristics Report for November 1, 2016 to February 28, 2018 is included in the Appendices.

Special Needs Housing: Persons living with physical or cognitive disabilities, older adults, persons with severe mental illnesses, victims of domestic violence, and persons living with HIV/AIDS and their families were identified through the citizen participation process as special needs populations. Additional costs for medical, personal care, home modifications, or housing needs exacerbate challenges faced by these groups to remain stably housed and connected to care.

Older populations face numerous housing challenges, including:

- Affordability: The percentage of homeowners carrying mortgage debt has sharply increased over the last 30 years. The number and percentage of cost-burdened senior households (paying over 30% of their incomes on housing) is increasing, largely due to lower incomes after retirement.
- Physical accessibility
- Access to medical and other services
- Social isolation

The Charlottesville region is a popular retirement destination due to its quality of life and excellent medical facilities. In the region, realtors report a fair number of retirees from the Washington, DC area and other locations with high prevailing home prices moving to the Charlottesville area and purchasing homes for cash. This trend creates additional pressure on the market, raising sales prices.

There are a number of housing developments in the region specifically serving older adults and people with disabilities. The Jefferson Area Board for Aging (JABA) reports that it generally has no vacancies for its own projects, typically has a waiting list, and the turnover rate is low. Typically, tenants only vacate their units due to a move to full time care (i.e. Assisted living or nursing home) or death.

Inventory & Survey of Regional Affordable Senior Housing Facilities

Name	Location	Units	Unit Types	Wait List Yes/No
Timberlake Place	Charlottesville	26 LI, 1 market	7 2BR/2BA, 3 1 BR, remainder 1.5BR	Yes
Midway Manor Apartments	Charlottesville	98	94 1BR 1BA, Four 2BR 1BA	Yes
Parkview at South Pantops	Albemarle County	90	1BR 1BA, 2BR 1.5BA, 54 1BR 36 2BRs	Yes (1BR)
Woods Edge Apartments	Albemarle County	96	77 1 BR 1BA, 20 2BR 2BA	No
Scottsville School	Scottsville	34	1BR	Yes
The Meadowlands	Crozet	30	1BR	Yes
Crozet-Meadows	Crozet	66	1BR	Yes
Epworth Manor	Louisa County	61	16 Studios and 45 1BRs	Yes
Epworth Manor Phase II	Louisa County	22	all 1br	Yes
Meadow Run Apartments	Louisa County	43	all 1BR	Yes
Evergreen Place	Louisa County	4	1BR	Yes
Ryan School	Nelson County	26	25 1BR, 6 2BR, 1 studio	No

Community Development Needs: Non-Housing Community Development Needs identifies public facilities, improvements, and services. Recent plans developed since the last consolidated planning period identify facility needs, including recreational facilities, libraries, schools, and senior centers, and should be referenced during this consolidated planning cycle.

Public Facilities: Public facilities are critical to improving neighborhood quality and resident well-being in the region. During this consolidated planning cycle, the City may direct a portion of CDBG resources toward public facilities, which may include enhanced access for persons with disabilities, substandard building upgrades, adding new amenities in underserved communities that have a demonstrated lack of public facilities, or investing in public facility projects which improves substandard housing facilities and quality of life such as parks and open space.

The Capital Improvement Program (CIP) addresses the physical improvement, replacement, or new construction of City-owned facilities. The City develops a comprehensive five-year program through an annual capital budgeting process. To be included for funding, projects must support a priority objective and respond to a documented need. Public participation in decision-making is robust, including meetings, consultations with residents and other stakeholders, budget forums, and public hearings. Public facility needs are also identified through Comprehensive Planning processes. The City of Charlottesville is currently undergoing a review and update of its 2013 Comprehensive Plan and public facility needs identified within the current process will inform identified needs.

Public facility needs identified in this plan have been derived from focus groups with service providers in the region including community stakeholders and community residents. Additional input was determined by the results of the Consolidated Plan online survey. A summary of survey responses is included at the end of this document. Specific CDBG committees will prioritize needs as they relate to priority neighborhood funding.

Public Improvements: Transportation infrastructure is critical to enable access to employment, health care, social outlets, and recreation. For low- to moderate income households, transportation alternatives to private ownership of vehicles can increase the amount of disposable income available for other essential needs. In this sense, transportation needs overlaps with housing needs as the financial pressures of both are brought to bear on the full affordability equation. A significant number of workers in the service-sector need accessible transportation accommodations/options for due to non-traditional work hours and varying work schedules. Relative to transportation, the need for streetscape improvements to enhance access and increase walking and biking opportunities are also identified as a need.

Very-low income households, the elderly, and people with special needs may not have access to a motorized vehicle at all. Those with limited mobility face a number of needs. There is a need for Expanded transportation options for non-Medicaid funded medical purposes, transit availability during non-traditional hours, greater access in rural areas, transit service that does not require excessive advanced notice, transit available for after-school programs, transportation escorts to provide assistance as needed, and greater awareness of transit.
Consultations with stakeholders also revealed the need for infrastructure improvements to support economic development and revitalization as well as access to grocery stores and fresh food.

The Community Mobility Needs Assessment. Within the urbanized areas of the region, the Charlottesville-Albemarle MPO sets a Transportation Improvement Program (TIP) that establishes transportation improvements Public improvement needs identified in this plan have been and will be derived from focus groups with service providers in the region including community stakeholders and community residents. Additional input was determined by the results of the Consolidated Plan online survey. Specific CDBG committees will prioritize needs as they relate to priority neighborhood funding.

Public Services
Housing Services: Many of the public service needs are tied to affordable housing needs. Service needs identified include the need for coordinated comprehensive services that support housing placement, housing stability, and improve access to services. There is a need for property tax relief programs that assist a variety of persons, including elderly persons and extremely low to low-income households. Programs that assist with increasing access to affordable housing include programs that assist with housing application fees and security deposits as well as support for programs that assist persons with financial literacy as it relates to credit history, landlord tenant issues/evictions, as well as services for persons with a criminal history, including re-entry services for ex-offenders. Resources for unbanked clients, such as Banked-On, should have continued support as well as services that provide access to emergency funds.

Workforce Development, Childcare, and Transportation Services: As described above, in order to maintain affordable housing, there is a need for accessible transportation to accommodate varying work schedules as well as jobs that pay a sufficient wage, and quality childcare. Workforce development, including job training and employment preparation are needed in addition to the comprehensive services that are needed to enhance access to employment and training opportunities. In addition to workforce development, there is a need for job development and creation through the support of microenterprise assistance and services that support entrepreneurship as a means of employment.

There is a need for quality affordable childcare options that meet the needs of low- and moderate-income families, particularly single-family households or households with both parents in employment. Childcare options for those that work non-traditional hours are very few, and a significant number of workers in the service-sector or medical industry accept non-traditional or variable work schedules. With limited childcare options, parents may have difficulty finding an available service in close proximity to either the place of employment or home. If this difficulty is combined with limited transportation access, then childcare provision may render employment prohibitive for certain families

Human Services: A number of human services needs for persons, specifically for homeless persons, persons with disabilities, persons with special needs and persons who have mental health and substance abuse issues are needed. Housing placement, mental health care, substance abuse treatment, and case management/life skills are among those identified as needs for homeless persons. The community also identified mental health services, counseling services, and maintained support for community health clinics as general community needs. Other services mentioned include support for services that assist with language and cultural barriers.

Public services needs identified in this plan have also been derived from focus groups with service providers in the region including community stakeholders and community residents. Additional input was determined by the results of the Consolidated Plan online survey as well as the City of Charlottesville's Growing Opportunities Report.

Housing Needs Assessment

Summary of Housing Needs: The purpose of this section is to present data on population, basic demographics, and housing needs, and to discuss how these needs are manifested and distributed in the City and the Thomas Jefferson Planning District.

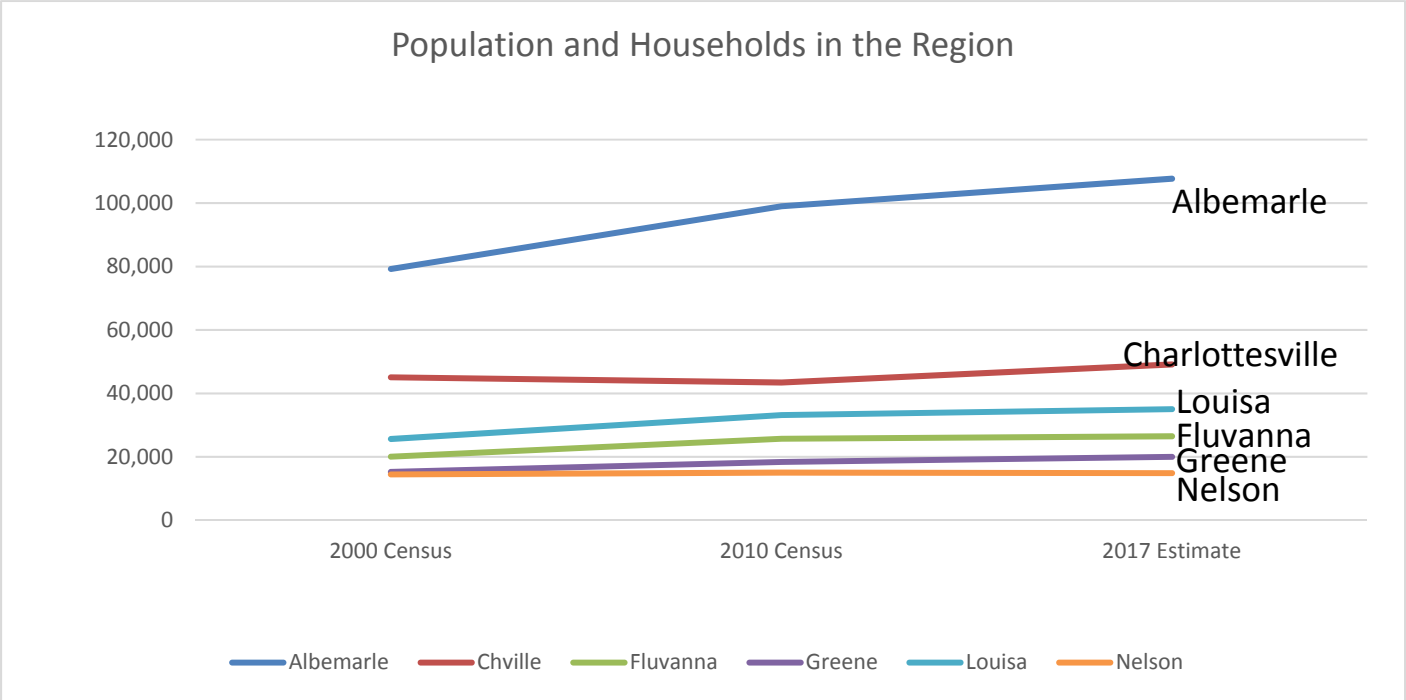
In 2013, the Thomas Jefferson Planning District had 91,199 households with an average household size of 2.60 (*Table NA-10.1*). The population increased 17% from 2000 to 2013. Household size has been decreasing since 1960, when it was 3.29. That trend appears to have stabilized, with a slight increase in household size between 2010 and 2013.

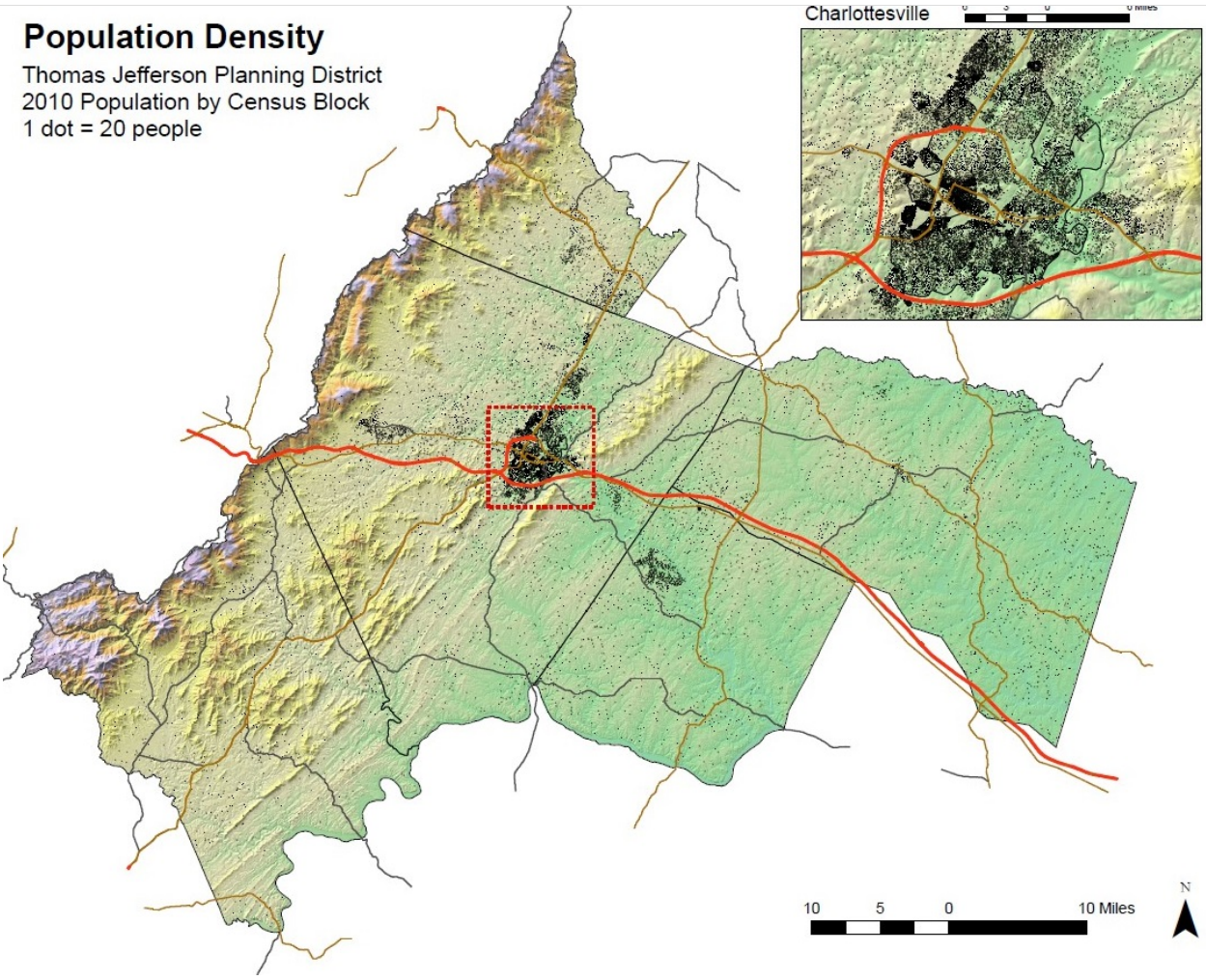
Table NA-10.1, Demographic Characteristics 2000-2013

Demographics	Base Year: 2000	2010	Most Recent Year: 2013	% Change 2000 to 2013
Population	199,648	234,712	236,963	17%
Households	72,899	91,504	91,199	16%
Household Size	2.57	2.57	2.60	
Median Income	$57,000	$73,800	$77,500	36%

Data Source: 2000 Census (Base Year), 2009 – 2013 ACS (Most Recent Year)

In the region, Albemarle County has the largest population, and the fastest growth rate: 2017 estimated population is from the Weldon Cooper Center.





The region is largely rural, with an urban core consisting of the City of Charlottesville and an urban ring in Albemarle County. Population is also clustered along the Route 29 corrido, with a concentration just over the Greene County boundary with Albemarle County. Other growth areas in Albemarle County include Crozet to the west and the Village of Rivanna on east Route 250. Lake Monticello is a densely populated area in Fluvanna County.

Number of Households Table

Table NA-10.2, Number of households by HUD Adjusted Median Family Income (HAMFI)

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,683	9,570	15,203	10,015	43,729
Small Family Households	2,889	2,632	5,234	3,874	21,994
Large Family Households	479	623	1,163	684	3,153
Household contains at least one person 62-74 years of age	1,958	2,366	3,134	2,197	9,512
Household contains at least one person age 75 or older	1,711	1,843	2,034	673	3,638
Households with one or more children 6 years old or younger	1,431	1,283	2,366	1,219	5,033

Data Source: 2009-2013 CHAS

Cost Burden: The data shows that **high housing cost burden** is the greatest housing problem in the Thomas Jefferson Planning District (TJPD). According to the 2009 - 2013 CHAS data presented above, over 22 percent of all households in the TJPD were considered cost-burden. Households that paid between 30 percent and 50 percent of their monthly income on housing were considered moderately cost-burdened. The data shows, 11,739 renter households and 9,159 homeowner households earned below the median income and spent greater than 30 percent of their income on housing, and over half spent 50 percent of their income on housing (*Table NA 10.4-5*). Households that pay more than 50 percent of their monthly income are considered severely housing cost-burdened. For renters, cost-burden is calculated as monthly gross rent plus renter-paid utilities as a percentage of monthly household income. For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

A housing affordability index created by the Center for Housing Research and Housing Virginia shows that in 2016, the median household in the City of Charlottesville would have to spend 35 percent of their income to acquire a median priced house and 25 percent of their income to rent the median priced unit. In Albemarle County, the threshold is 29 percent of income to acquire a median priced house and 21 percent of income to rent a median priced unit. In the Charlottesville Metropolitan Statistical Area (MSA) , the median household would have to spend 27 percent to acquire a median priced house and 22 percent to acquire the median priced unit. All figures, with the exception of renting in Albemarle, exceed the statewide index of 25 percent for buying a home and 21 percent to rent. **NOTE: The MSA does not include Louisa County.**

High housing costs close to the core of the Metropolitan Area may be compelling some households to move further away from Charlottesville. These households are apparently willing to accept an extended commute and higher transportation costs in exchange for the lower housing prices that are possible in most rural areas. A Housing and Transportation Index developed by Center for Neighborhood Technology shows that a typical household in the metropolitan area would expect to

pay 48% of their income on housing and transportation costs combined. In many cases, the relative affordability of housing in rural areas is negated by the higher costs of travel to work, necessary services, and shopping.

Overcrowded Households: Many households cope with the shortage of affordable units by squeezing a family into small units or doubling up with family or friends, often leading to overcrowded circumstances. Less than one percent (864) of the TJPD's population is overcrowded (*Table NA-10.6*), including 192 households that are severely overcrowded where the household has more than 1.5 persons per room (*Table NA-10.6-7*). The data trend does not show up prominently in the census data shown above, but it may be reasonably assumed that households who are doubling-up may not report the additional residents as members of the household, and thus may not be counted as overcrowded, under the official definition. Meetings with service providers revealed shared experiences of clients doubling up within housing units, which supports the assumption that overcrowding may be an unreported problem in the region.

Substandard Housing: Less than one percent (519) of all households across the TJPD lives in housing that lacks complete kitchen or plumbing facilities. Housing with hot and cold running water, a flush toilet, and a bathtub or shower is considered to have complete plumbing facilities; households with a sink, faucet, a stove or range, and a refrigerator are considered to have complete kitchen facilities. According to the data, 519 households in the City still live in substandard housing conditions by this standard and are in need of necessary improvements. These substandard housing conditions are more prevalent amongst renters who represent 75 percent of households lacking complete kitchen and plumbing facilities. Although the data shows that substandard housing is not as much as an issue, discussions with stakeholder groups emphasized the lack of accessible housing or lack of accommodations for disabled and/or elderly persons and the need for rehabilitation to preserve the older housing stock so that it does not become substandard in the future.

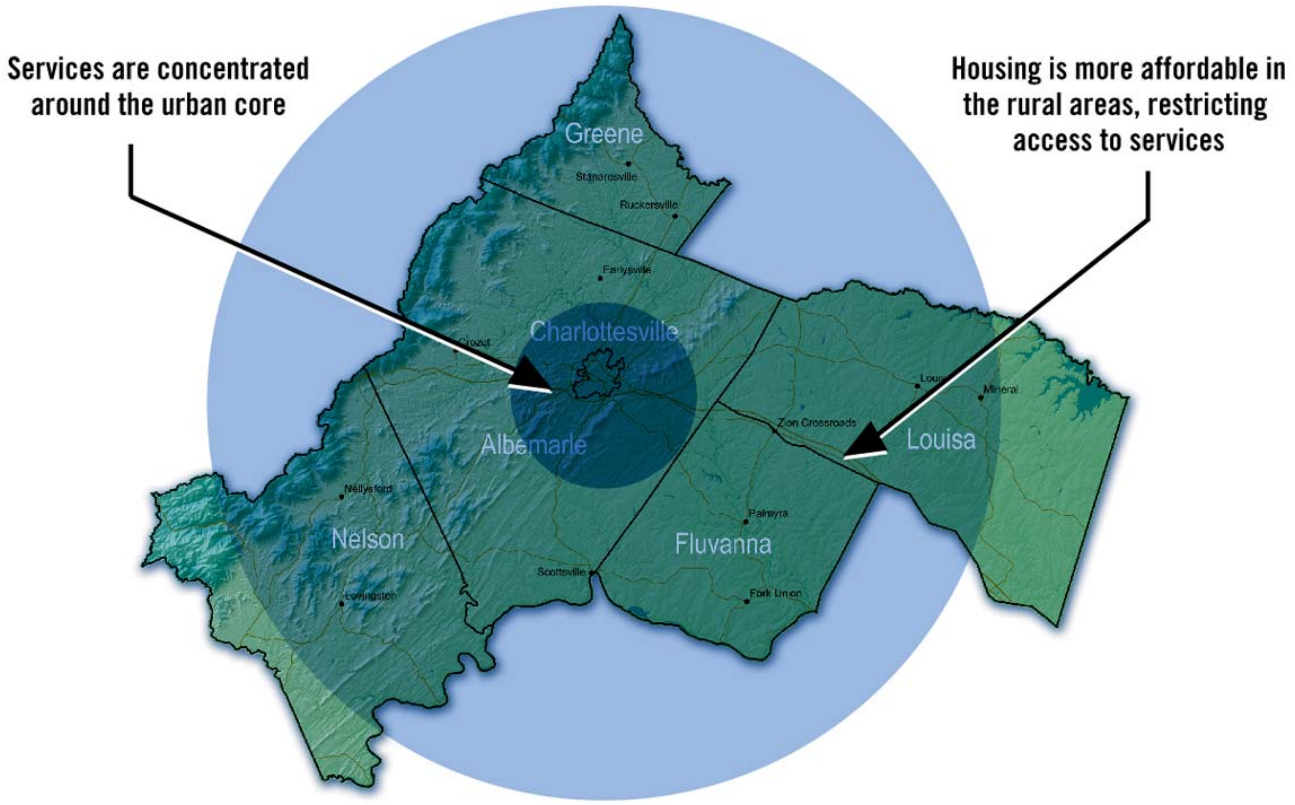
Populations/household types that are more affected than others by these problems include:
Extremely low-income and Very Low-income populations: Extremely low-income households – from any age group, race, and household composition represents the largest share of the population with housing problems, specifically, housing cost-burden. Housing issues disproportionately affect households who earn less than 50 percent of the AMI. These very low-income households represent 81 percent of all households reporting a problem (*Table NA-10.3, 10.7*).

Renter Households : When looking at housing problems by tenure in the region, that data shows that renter households in all income categories, especially those within the 0 to 30 percent AMI category, experience a housing problem. For owner households, the data shows the same trend. In comparing renters to homeowners, the data shows that renter households have a larger share of housing problems than owner households. Overall, there are a greater number of renters than homeowners in all low-to-moderate income categories that experience a housing problem. The 2009 - 2013 data shows that 11,739 low-to-moderate income renters are cost-burdened, and over half of these are severely cost-burdened.

Specific Geographical Areas (Census Tracts): In the City of Charlottesville, geographically, the lowest median rents are located in Census Tracts 4.01, 5.01, and 4.02 (these census tracts fall within the Fifeville, Ridge Street, and Belmont neighborhoods), which in part, could be due to the location of public or other assisted housing units. The concentrations of lower-income households results in higher shares of households with housing cost-burdens.

Elderly homeowners: The data also reveals a significant number of elderly homeowners with housing cost burdens. A total of 3,498 elderly homeowners pay in excess of 30% of income on housing, and almost half of the elderly homeowners pay in excess of 50% of income. The majority of these severely cost-burden elderly homeowners are at extremely-low to very-low income levels. All localities in the region offer property tax relief to elderly or disabled homeowners, however, the issue of maintaining payments on a home with a fixed income continues to persist for this demographic.

Special Needs Populations: Many residents with a disability have special housing needs, which may limit the number of available units and exacerbate already high housing costs. The 2016 American Community Survey estimates that 9.8% of the population in the Charlottesville Metropolitan Statistical Area has at least one disability. For people with disabilities, affordability tends to be the primary concern. Individuals and households are faced with the decision of finding less expensive housing in more rural areas, which can make access to services more difficult.

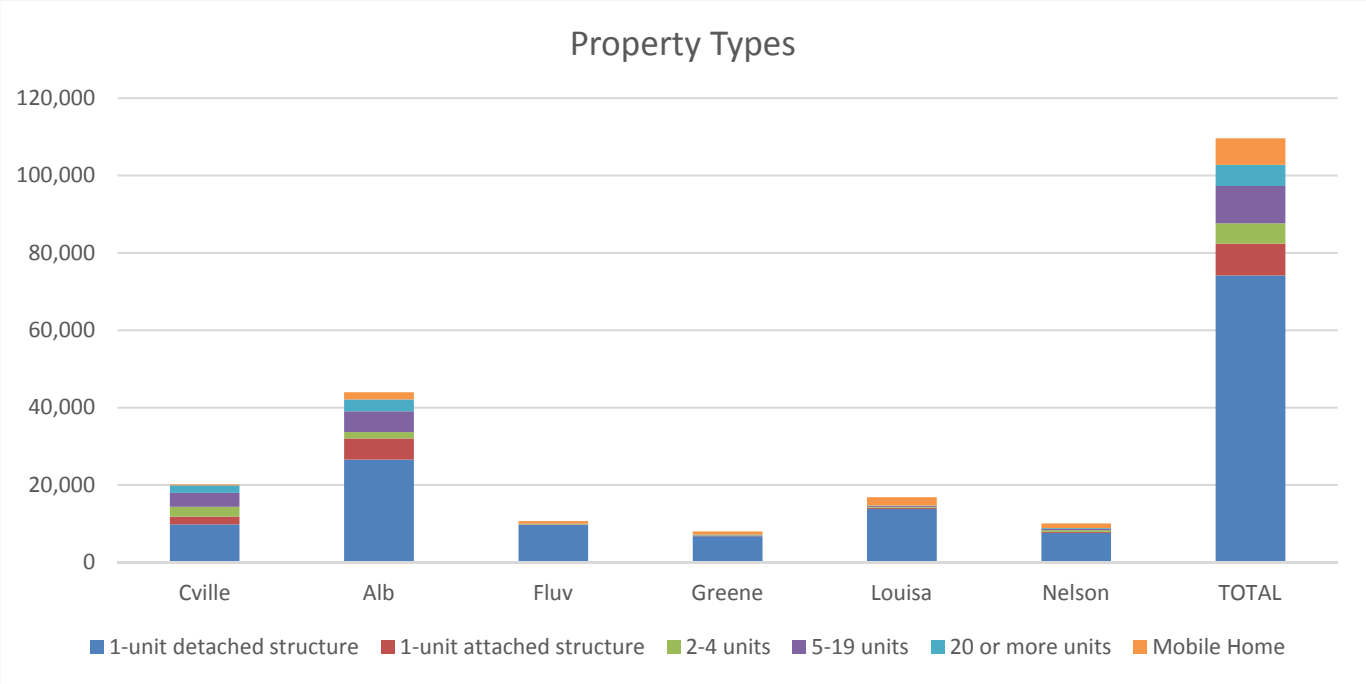


2018-2022 Consolidated Plan Market Analysis

This section overviews the entire regional housing market, including the numbers and types of units available in the region. Using this as a context, the section then discusses the number of supported units in the region, and how well this matches the gaps that currently exist between market-rate homes and the identified needs of the region.

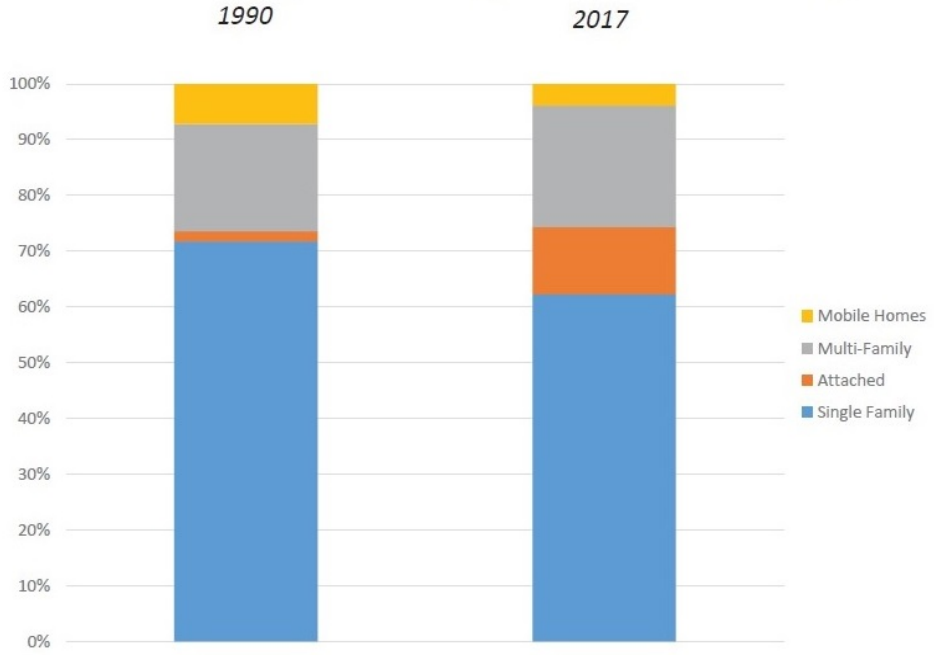
All residential properties by number of units

Property Type	Cville	Alb	Fluv	Greene	Louisa	Nelson	TOTAL	%age
1-unit detached structure	9,823	26,555	9,624	6,744	13,821	7,603	74,170	68%
1-unit attached structure	2,000	5,447	154	79	288	260	8,228	8%
2-4 units	2,542	1,685	149	187	226	436	5,225	5%
5-19 units	3,575	5,362	71	76	238	332	9,654	9%
20 or more units	1,955	3,073	0	115	103	227	5,473	5%
Mobile Home	239	1,829	685	781	2,147	1,174	6,855	6%
Total	20,134	43,951	10,683	7,982	16,823	10,032	109,605	100%



On February 13, 2018, Albemarle County held a joint meeting of the Board of Supervisors, Planning Commission and School Board to look at indicators across the County and consider impacts from those trends. This slide from that joint session shows the changes in the distribution of various types of units in the County. Over the 27 years between 1990 and 2017, there has been an increase in the percentage of attached housing and multi-family unit, and a decrease in the percentage of single family detached homes and mobile homes. This is a trend that is responsive to changes in household size and composition.

Albemarle County Unit Types – Change between 1990 and 2017



Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	81	0%	833	3%
1 bedroom	953	2%	5,823	19%
2 bedrooms	8,239	14%	11,340	38%
3 or more bedrooms	51,683	85%	12,247	41%
Total	***60,956***	***101%***	***30,243***	***101%***

Table 1 – Unit Size by Tenure

Data Source: 2009-2013 ACS

Number and Targeting of Units

A number of housing units are assisted with federal, state, and local funds from a range of sources and programs in the Thomas Jefferson Planning District. However, the degree to which this funding remains with the unit for use by the next eligible occupant or is translated into equity for the current occupant or landlord varies between programs. Furthermore, many units that do retain affordability only do so for a certain period of time. Therefore, the affordable housing stock must be actively retained in order to continue to provide benefit to extremely low to moderate-income households.

City of Charlottesville

Public Housing: The Charlottesville Redevelopment and Housing Authority (CRHA) has an inventory of 376 public housing units – 371 in seven complexes as well as 5 units on scattered sites. CRHA administers 700 Housing Choice Vouchers that are funded by HUD. (Fifty-one of these vouchers are committed to units in Friendship Courts. The vouchers allow extremely-low-income families, the elderly and disabled individuals to pay 30 percent of their income for rent with HUD making up the difference between what they pay and fair market rents.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	27	376	800	0	429	0	225	664

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 2 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Public Housing Supply: CRHA has an inventory of 376 public housing units – 371 in seven complexes and 5 units on scattered sites. CRHA administers 700 Housing Choice Vouchers funded by HUD.

Site Units	Date Constructed	Street Address	# of Units
Westhaven	3/65	801-836 Hardy Drive	126
Crescent Halls	9/76	500 S. First St.	105
Riverside	9/80	309-323 Riverside Ave. (odd #s)	16
Sixth St.	3/81	707-713 Sixth St., SE	25
Madison Ave	9/80	1609-1625 Madison Ave.	18
Michie Drive	9/80	2021-2025 Michie Drive	23
South First St.	9/81	900-1000 S. First St.	58
Scattered Sites	6/92	613 Hinton Ave.	1
	6/92	905 Monticello Ave.	1
	6/92	712 Elsom St.	1
	9/95	715 Ridge St.	2

Physical Condition of Public Housing Units: The age of CRHA housing is a major issue as many units are reaching the end of their useful lives. The CRHA's largest developments – Westhaven (126 units), Crescent Halls (105 units) and S. 1st Street (58 units) – were constructed in 1965, 1976 and 1979. Since that time, modifications to the public housing stock have been minimal and inadequate funding through the last decades has challenged the Authority's ability to maintain these units properly.

Strategy for Improvements: Per CRHA's FY 18-19 Annual Plan, CRHA intends to undertake the following new activities in 2018 – 2019 fiscal year. Mixed Finance Modernization or Development, demolition and/or disposition, non-smoking policies, units with approved vacancies for modernization.

Mixed Finance Modernization or Development: CRHA intends to build upon partnerships with the RAB and other stakeholders to continue planning for redevelopment of public housing properties. In the current Fiscal Year, CRHA anticipates that these activities will include redevelopment planning, community engagement, development services acquisition, environmental survey/study, potential plan development and related efforts.

Demolition and/or Disposition – Single Family Residences: In the current Fiscal Year, CRHA intends to explore the possibility of disposition of its scattered site, single family residences in a manner

applicable to HUD and other fair housing laws. Disposition of these properties will only be pursued if certain requirements are met.

Demolition and/or Disposition – 6th Street Site; Vacant Properties: Consistent with the recommendation provided to CRHA by the RAB, in the current Fiscal Year, CRHA intends to explore the demolition and redevelopment of its existing 6th Street housing development as well as its vacant property at Levy/Avon and South First Street in a manner applicable to HUD and other fair housing laws. The intent of such activity must include the suitable provision of elderly and disabled persons housing in quantities sufficient to replace the housing currently provided by CRHA's Crescent Halls and 802 Hardy Drive facilities.

Non-Smoking Policies. In the current Fiscal Year, CRHA will work with the RAB and other community stakeholders to develop and implement HUD required Non-Smoking policies at CRHA properties. CRHA intends to work with the RAB to develop an implementation approach that is sensitive to the challenges that such a policy may create for Residents, and seeks to support the personal health benefits inherent in such a policy.

Section 3 Program Development. CHRA intends to work in conjunction with the RAB and stakeholders to design and implement a fully functional Section 3 employment and business development program.

Units with Approved Vacancy for Modernization. Based upon the results of a pending Green Physical Needs Assessment and/or other conditions, CRHA may seek to place a certain number of units in an "off-line" status for modernization. The CRHA Board has directed staff to use every effort to minimize any potential "off-line" period, with a goal of returning units to service within 6 months.

Low Income Housing Developments: In the City, eleven developments that have received LIHTC funding from 1988 through 2014 continue to provide 720 affordable units. For those LIHTC developments where information is available on the mix of units, studios and one-bedroom units constitute 37 percent of the supply, two-bedroom units represent 40 percent, and three- and four-bedroom units are 23 percent of total units. Most of the LIHTC units were developed for households with incomes at 50 to 60 percent of Area Median Income (AMI).

To date, the City's Affordable Dwelling Unit Ordinance has resulted in more than $1.8 million being contributed to the CAHF and 14 homeownership ADUs being provided, with an additional five rental ADUs in the pipeline. The amount of CIP dollars allocated to the CAHF has increased 43 percent since FY2008, from $1.75 million to approximately $2.5 million. Combined with the other CAHF Funding sources, the total amount of City dollars allocated to the CAHF exceeds $20 million. Of this amount, more than $16 million (or 98 percent of total CAHF allocations) have been directly invested in affordable housing projects, creating or preserving an estimated 807 units of affordable housing since FY2008. In addition to CAHF funds, in fiscal year 2017, the HOME program supported a total of 29 housing projects in the city. Activities included: providing down payment assistance for 22 low- income homebuyers, rehabilitation of 23 owner-occupied homes, and two rental housing projects.

Other City housing programs include the Commissioner of Revenue's four programs to increase housing affordability for low-income homeowners and renters residing within the City. The **Real Estate Tax Relief for the Elderly or Permanently Disabled Program** forgives a percentage of the real estate tax assessed during a given taxable year for homeowners must be 65 years of age or older or

permanently disabled, with combined household incomes no greater than $50,000 and a net worth less than $125,000. The **Disabled Veterans Real Estate Tax Exemption Program** is available for any Veteran who: has a U.S. Department of Veteran Affairs confirmed 100% service-related disability, owns the property for which they are seeking the tax exemption, and occupies that property as their primary place of residence. The tax exemption may apply to surviving spouses of disabled Veterans, under certain circumstances. In 2017, a total of 380 elderly/disabled and 10 Veteran households received an average of $1,299.38 of real estate tax relief and an average of $2,707.17 real estate exemptions per household respectively.

Homeowners who do not qualify for these programs, may qualify for assistance through the **Charlottesville Housing Affordability Tax Grant Program**, or CHAP. CHAP serves non-elderly/disabled households with annual incomes less than $50,000 and whose homes are valued at less than $365,000. In addition, homeowners applying for CHAP assistance must not owe any delinquent real estate taxes or own any other real estate. The program is subject to annual renewal by City Council and, each year the program is renewed, the Commissioner of Revenue mails application materials directly to all homeowners who may qualify for the CHAP grant. In 2017, a total of 707 homeowners received an average CHAP grant amount of $439.71 each.

The **Rental Relief Program for the Elderly or Permanently Disabled** provides grants to qualifying renter households to help offset the costs of rental housing. To qualify, applicants must be 65 years of age or older, or permanently disabled, with combined household incomes no greater than $50,000 and a net worth less than $125,000. Assistance is provided as a grant with the grant amount based on the previous year's total rent payments. The average grant amount awarded this fiscal year equals $607.24 per household.

Albemarle County

Total numbers of supported units have not been quantified in Albemarle County or the other counties in the region. In Albemarle County, a total of 629 units of Low Income Housing Tax Credits properties are in use. Roughly, 150 Housing Choice Vouchers are in use in the US 29 corridor or Albemarle County, and an additional 75 are in use in Pantops along US 250. An additional 450 units of HUD-funded multifamily apartment buildings exist in Albemarle. There are also several units that have affordability restrictions as a result of Albemarle County's affordable housing proffer policy.

Units Expected to be Lost from the Affordable Housing Inventory

In the City of Charlottesville, in the absence of further local investment in affordable housing or the availability of external funding sources, and no improvements are made to 376 public housing units, then 942 units of supported affordable housing that represent nearly one-half of the City's current stock of supported affordable housing would most likely be lost over the next 15 years. The existing inventory of assisted housing affordable to low-income households includes 376 public housing units and 720 units of housing financed with Low-Income Housing Tax Credits. Of those, 439 need to be replaced in the near future due to age and the growing cost to maintain them (PES).

In Albemarle County, The LIHTC properties were initiated more recently, and many of their 30-year periods of affordability will be in effect for the immediate-term future, with the exception of one project with 144 units that will no longer be supported by the program in 2022.

Does the availability of housing units meet the needs of the population?

The waiting lists for public housing and Housing Choice Vouchers have been closed for several years. They now number 1,651 unduplicated households. This represents an eight-year wait for a voucher or seven years for a public housing unit. More than half of those on the waitlist are single people (PES).

Given the high rate of housing cost burden among the population of the Thomas Jefferson Planning District, as well as the state of the waiting lists for existing units, it is reasonable to conclude that there are an insufficient number of units to meet the present needs of the community.

Need for Specific Types of Housing:

The existing housing types in the region vary widely from urban to rural areas, and the needs are likewise specific to particular areas. However, like most other metropolitan areas in the United States, the housing stock is dominated by single-family detached dwelling units, at roughly 69% of all existing housing units. Housing market research reveals that most homebuyers in the United States prefer this housing type, and the Charlottesville metro area is likely no different. However, pressures of affordability, demographic shifts toward smaller households, and a concurrent preference for compact neighborhoods and direct access to services are all impacting the housing choices residents of the area are seeking. These trends suggest that the single-family detached housing type is currently overrepresented in the region. Smaller and attached units, whether for rent or for ownership, typically cost less, both in terms of land costs and energy costs.

In addition to single-family detached dwelling using, data suggests that more rental units to accommodate persons at or below 30 percent of AMI are needed to accommodate renter households who are most cost-burdened. In addition to renter and homeowner units, is the need for housing units that meet the needs of senior-headed renter households, and households who have a member with a disability. Homeownership units for first-time homebuyers are also needed to accommodate first-time homebuyers interested in purchasing a home.

The need for more innovative group-oriented or accessory housing types has also been raised by advocacy groups for people with disabilities and the elderly. Accessory dwelling units offer the potential for affordable rental units for elderly or young small households, as well as the opportunity to defray homeownership costs. Certain special needs groups may benefit from the social interaction available from group homes, or collections of private homes with caregiver living arrangements on premised or nearby.

The University of Virginia's (UVA's) presence in the city is reflected in the 22.9-percent share of the city's population aged 20 to 24 and the 18.3-percent share aged 25 to 34. UVA's presence has a large impact on the market supply and demand imbalance. Students seek housing in private apartments and houses, typically within walking distance of grounds or on the UVA bus line. There is a large need for a supply of housing that adequately addresses impacts and pressures from the University.

It is likely that additional units also will be needed to meet the needs of homeless individuals who need supportive services and to replace existing assisted housing units reaching the end of their useful lives

Sufficiency of Housing Units Available

There is a shortage of physical rental units affordable to households with income at or below 30 percent of AMI. Households with higher incomes occupy more than half of the units affordable to this income group, further reducing the units available. There is an effective shortage of units affordable to households at 30 percent to 50 percent of AMI. Although there are physically enough units for this income range, both households with income greater than needed to afford these units and households with income lower than required to affordably rent these units occupy most of the available units. There are also a relatively high number of vacant for-rent units affordable to the 30 to 50% income range and 50 to 80% household range. This may indicate that units are not well located or are otherwise inappropriate.

For homes for sale, these is a shortage of physical units to accommodate owner with incomes less than 50% AMI. Households with higher incomes occupy the majority of these units. There is an effective shortage of units affordable to households with incomes between 50% and 80% AMI, with higher income households occupying the majority of these units.

Cost burdens for both renter and owner households are high for households under 50% AMI. Renters are more cost-burdened than owners. Populations most affected by housing cost-burden are elderly homeowners with cost-burdens in excess of 30 percent and 50 percent of their income as well as persons with special housing needs.

It is difficult for private developers to provide units priced to serve households below 50 percent AMI, the population with the most need in the region. Developable land is limited within the City of Charlottesville and land costs are high in both the City and Albemarle County. Connection fees, zoning restrictions, and other development costs are also barriers to developing affordable housing for these households.

Discussion:
Housing affordability is a challenge for all income categories, but the needs are most pronounced for households at the lowest end of the regional income spectrum. Affordability of ownership is not expected to markedly improve in the next five years, and rental affordability could become more challenging.

Condition of Housing
The condition of housing in the region is not only an issue of quality of life, but also public health and safety. Although the number of homes that lack modern features, such as indoor plumbing, continue to drop every year, the challenge of deferred maintenance and structural deterioration of older homes may lead to substantial loss of property or threats to public health. This section defines substandard conditions, estimates lead hazard in the region, and assesses the need for rehabilitation and/or substantial reconstruction of housing units in the region.

Definitions
Housing in substandard condition is any housing that endangers the health, safety, property, or welfare of the occupants or the general public.

Housing in substandard condition but suitable for rehabilitation is any housing defined as substandard that may be rehabilitated to standard condition at a cost that does not exceed demolition of the unit and new construction of a functionally-equivalent housing unit, and for which a current need exists.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,108	25%	12,869	43%
With two selected Conditions	183	0%	420	1%
With three selected Conditions	28	0%	26	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	45,637	75%	16,928	56%
Total	***60,956***	***100%***	***30,243***	***100%***

Table 3 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,071	21%	4,812	16%
1980-1999	23,594	39%	11,416	38%
1950-1979	17,837	29%	9,889	33%
Before 1950	6,454	11%	4,126	14%
Total	***60,956***	***100%***	***30,243***	***101%***

Table 4 – Year Unit Built

Data Source: 2009-2013 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,291	40%	14,015	46%
Housing Units build before 1980 with children present	7,998	13%	5,237	17%

Table 5 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation

Nearly half of the rental housing stock, and a quarter of the owner housing stock, have at least one "housing condition" deficiency recorded in the table above. However, as noted in the Needs Assessment, housing cost burden is the most common deficiency, by a significant margin. The traditional indicators of housing quality, such as the existence of complete plumbing facilities, are no longer helpful indicators. The predominant housing condition issue is no longer a lack of modern amenities, but rather the existing of health and safety hazards that due to neglect of maintained or simple decay over time in addition to accessibility features for the aging and/or disabled population. There are few measurable indicators for these conditions.

The City of Charlottesville assessed housing conditions of all residential structures within the City in 2011, basing the assessment on a windshield survey of the building's exterior. Of all 11,000 housing units, 58% were considered "sound," 37% were considered "sound with minor repairs," 4% were considered to need "moderate repairs," and only a negligible number were considered "dilapidated." The City of Charlottesville has a property maintenance code that likely encourages property owners to

invest in their units. On the other hand, housing conditions in the rural areas of all counties in the region are much more likely to be substandard.

In the City, of the existing inventory of assisted housing affordable to low-income households, 376 units of public housing and 720 units of housing financed with Low-Income Housing Tax Credits, 439 need to be replaced in the near future due to age, obsolescence and the growing costs to maintain them in good condition. According to City school data for 2017, 31 children out of 226 children of concern were identified as unsheltered or living in severely substandard conditions.

Housing units occupied by low or moderate income families that contain lead-based paint hazards
The primary source of lead exposure is dust from lead-based paint in homes built before 1978. Lead interferes with normal brain development and is associated with learning disabilities and behavioral disorders. The Virginia Department of Health has identified areas in Virginia at risk for lead exposure as those with more than 27% of homes built before 1950 and/or those with an increased prevalence of children with elevated blood levels. A map of these areas is shown above.

Elevated blood lead levels are defined as greater than or equal to 5 µg/dL. Prior to 2016, Elevated Blood Lead Levels were defined as levels of 10 µg/dL or greater. The change in the standard has resulted in a higher number of cases than in previous years. The definition has increased the number of cases that the Thomas Jefferson Health District has seen. Given this, the incidence of elevated blood lead levels in children has increased in the region, at 50 cases per year. This has continued to be the case, despite a notable increase in the number of children who have been tested for lead exposure. Numbers for elevated blood lead levels in children ages 0-15 for 2017 are as follows. The data below shows that elevated blood lead levels for children in Charlottesville are the highest in the region with Albemarle County following with almost half of the children in Charlottesville.

Elevated Blood Lead Levels	Ages 0-15
Albemarle	14
Charlottesville	29
Fluvanna	0
Greene	1
Louisa	1
Nelson	5
Total	50

Discussion
Poor housing conditions have a detrimental impact on both the occupants of the home, the surrounding neighborhood, and the community as a whole. Although the problem of substandard housing conditions is less prevalent than housing affordability, those at lowest income levels are the ones most likely to experience the detrimental effects. The problems are especially prevalent in rural areas as well as most prevalent in the rental housing stock. The negative effects to the occupants of substandard housing include respiratory infections, asthma, lead poisoning, injuries, and mental health. These conditions may be caused by pest infestations, mold, allergens, improper wiring or plumbing, carbon monoxide exposure from dysfunctional hearing systems, and other housing failure. Due to location of structural integrity, substandard housing may be more susceptible to larger-scale natural hazards, such as floods, fires, and earthquakes.

Barriers to Affordable Housing and Residential Investment

In the City, zoning policies such as minimum lot sizes, height restrictions, setback requirements and maximum residential densities has an impact on the development of affordable housing. Policies that prioritize preserving existing single-family neighborhoods over the development of new affordable housing have an impact on the supply of affordable housing. Over 55 percent of the zoned land by area in the City is restricted to single-family detached type housing. Minimum lot size limits on the minimum size of lots reduces the number of overall units on a parcel. The City limits new residential lots to at least 6,000 square feet in size and some areas of the City have pre-existing lots smaller than 4,000 square feet. In addition, frontage/setbacks constrain the dimensions of new lots and the buildable lot area within those lots. The City requires new lots to have a minimum 50 feet of frontage on a public street. These frontage/set-back requirements restrict large, deep lots from having more than one unit. Also, dimensional requirements limit building size to more expensive forms. Use Restrictions also act as a barrier to the development of affordable housing.

Even when the land is available for “missing-middle” housing types, zoning may prohibit those types. Residential density limitations can push developers to build larger units that rent for higher price. Parking minimums can increase the cost per unit as the cost of building parking is rolled into the cost/rent of a unit, which residents pay for regardless of their transportation choices. In addition to zoning policies, the development approval process can be time consuming and expensive to the total development costs of housing.

2018-2022 Non-Housing Community Development Assets

The purpose of this section is to evaluate the region job market, the needs of the business community, and the needs of workers in the region. This evaluation includes the skills and trainings currently possessed by the regions workforce, as well as training needs and opportunities and initiatives underway to training the existing workforce.

Economic Development Market Analysis - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	85	16	1	0	-1
Arts, Entertainment, Accommodations	2,631	5,575	20	21	1
Construction	596	1,520	5	6	1
Education and Health Care Services	2,049	3,960	16	15	0
Finance, Insurance, and Real Estate	781	1,787	6	7	1
Information	440	1,403	3	5	2
Manufacturing	550	814	4	3	-1
Other Services	752	1,948	6	7	2
Professional, Scientific, Management Services	1,708	2,967	13	11	-2
Public Administration	0	0	0	0	0
Retail Trade	1,839	3,372	14	13	-1
Transportation and Warehousing	284	325	2	1	-1
Wholesale Trade	385	615	3	2	-1
Total	12,100	24,302	--	--	--

Table 6 - Business Activity

Labor Force

Total Population in the Civilian Labor Force	22,416
Civilian Employed Population 16 years and over	21,130
Unemployment Rate	5.74
Unemployment Rate for Ages 16-24	15.00
Unemployment Rate for Ages 25-65	3.65

Table 7 - Labor Force

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,154	89	965
High school graduate (includes equivalency)	3,143	291	1,113
Some college or Associate's degree	2,735	202	597
Bachelor's degree or higher	8,914	205	2,099

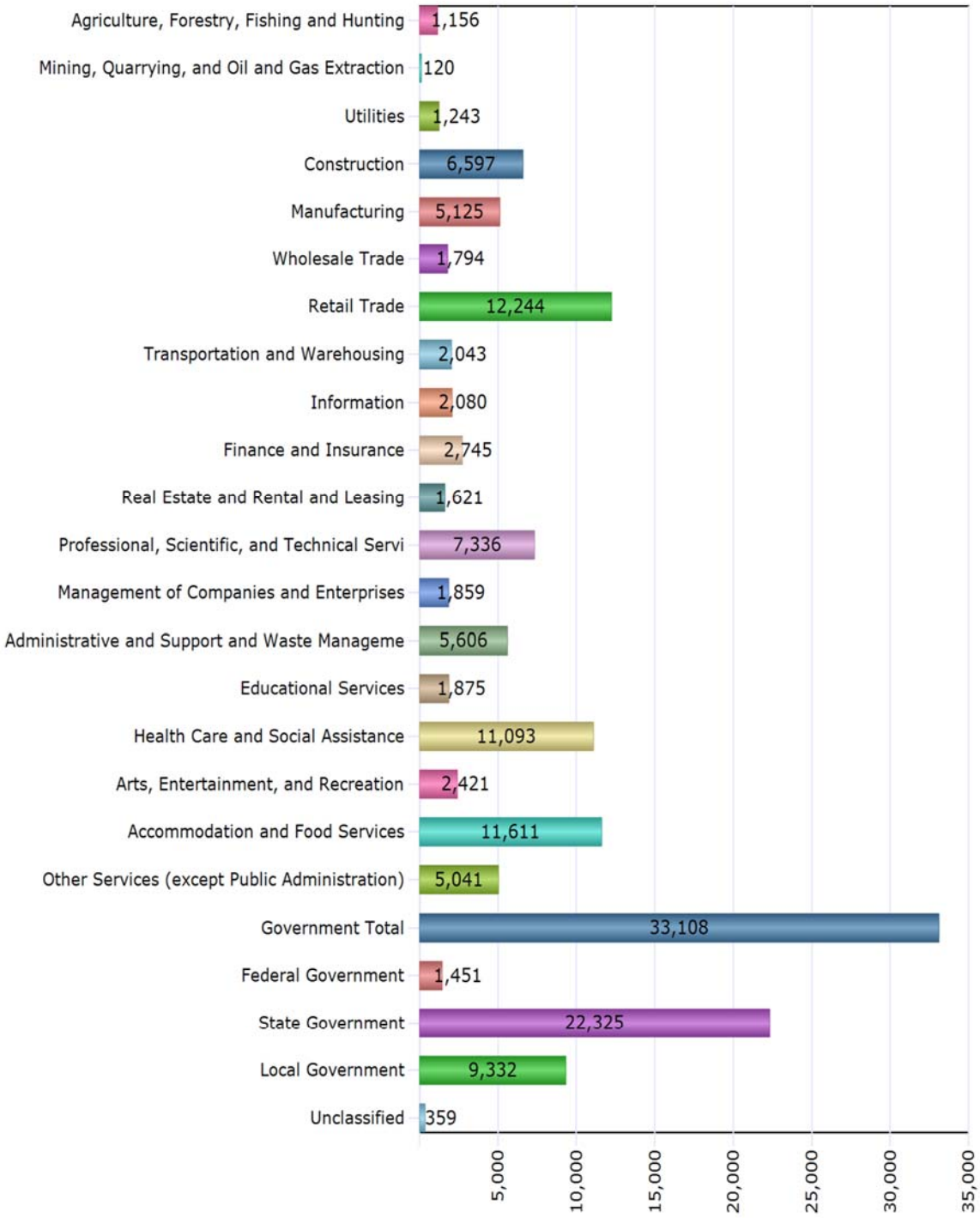
Table 8 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Major Employment Sectors

The Thomas Jefferson Planning District region has seen a net increase of nearly 19,000 jobs from 2006 to 2016, driven largely by high growth in Louisa, Charlottesville City, Greene, and Albemarle counties (all of which experienced 15% growth or greater). (GO Virginia Report)

The Virginia Employment Commission provides this information on employment by sector in its Community Profile for the Thomas Jefferson Planning District, last updated: 3/24/2018.



Workforce and infrastructure needs of the business community:
An online survey conducted for the Consolidated Plan asked respondents to rank the top community development needs for the City. The top priorities were related to employment: There is a lack of jobs that pay a sufficient wage to support a family/household, and residents lack the training and job skills needed to access employment opportunities in the region. Workforce development, including job training and employment preparation are needed in addition to the comprehensive services that are needed to support retention. In addition to workforce development, there is a need for job development and job creation amongst employers.

Existing Workforce Training Initiatives

The Central Virginia Partnership for Economic Development (CVPED) provides staff support for the Piedmont Workforce Network (PWN), including the local Workforce Investment Board and WIA service providers. The Virginia Workforce Center–Charlottesville provides a common resource area, meeting rooms, and training center for WIA partners and services through the WIA Adult and Dislocated Worker program. Piedmont Virginia Community College Workforce Services offers programs for industry certifications, professional development and continuing education, and youth career education and learning. Charlottesville/Albemarle Technical Education Center serves as a regional technical education center which provides high school and adult education and training.

The City supports Coming Home to Work to help recently released felons gain employment. It has also worked diligently over the past year to advance its Growing Opportunity (GO) workforce development initiatives to increase training and employment opportunities for City residents and reduce the number of households living in poverty in Charlottesville. Efforts include: continued support of the previously established Downtown Job Center; GO training programs (GO Driver, GO Electric, GO Clean, GO CNA, GO Utilities); continued support of GO Ride, a free bus pass program for individuals needing transportation to job interviews and to work; and the creation of GO Hire, a wage subsidy and incumbent worker training program for City businesses that hire low-income City residents. A peer network model is also being piloted to connect community leaders with information relating to job openings and trainings are also available.

2018-2022 Consolidated Plan DRAFT Goals

The 5-year goals in the Consolidated Plan will be used to guide housing and community development activities undertaken by localities in the region over the next five years.

Methodology in Goal Setting

Goals from the previous Consolidated Plan (2013-2017) were used as the starting point for drafting new goals for 2018-2022. Goals were reviewed by the Housing Directors at their March 20 meeting, noting goals to be retained, goals to be revised, and goals to be deleted. Participants at the public meeting held the evening of March 20 provided similar input on goals. Resulting goals are responsive to the needs identified, while considering the limited HOME and CDBG resources available to carry out work under this Consolidated Plan and annual Action Plans.

Albemarle County: 2018-2022 Goals
Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.
Preserve and expand the supply of affordable rental properties; assist renters through rental assistance programs.
Provide emergency repairs to 40-50 homes per year.
Promote job growth by encouraging affordable workforce housing in proximity to employment centers in designated growth areas.
Encourage new housing with supportive services for individuals with physical and/or developmental disabilities.
Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year.
Participate in development of state housing and community development programs and seek funding from federal and state sources.
Promote energy-efficiency measures and seek resources to fund
Revitalize urban-ring neighborhoods
City of Charlottesville: 2018-2022 Goals
Preserve the Existing Supply of Affordable Housing
Expand the Affordable Housing Stock
Strengthen and Support Homeownership for First-Time Homebuyers Among Extremely Low and Moderate-Income Households
Ensure Housing Stock is Accessible for All Residents
Support Homeless and Transition to Independence
Enhance and Improve Access to Neighborhood Amenities and Infrastructure in Low/Moderate Income (income-eligible) areas
Support Programs which Increase and Improve Employment Opportunities
Support Programs which provide Mental Health and Substance Abuse Services
Foster Small and Local Business Development
Support Investments that Aid in Fair Housing Choice

Fluvanna County: 2018-2022 Goals
Assist 1-2 eligible families per year to become homeowners.
Rehabilitate 1-2 homes per year that are deemed substandard.
Create new rental units affordable to very-low/low income residents of Fluvanna County
Greene County: 2018-2022 Goals
Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area.
Address the needs of the elderly, disabled, victims of domestic violence, and single parents.
Rehabilitate 2-3 substandard homes per year with an emphasis on those lacking complete plumbing.
Enable 1-2 eligible families per year to become homeowners.
Encourage development of 1-2 affordable rental units per year.
Louisa County: 2018-2022 Goals
Rehabilitate 1-2 homes per year that are deemed substandard.
Create new rental units affordable to very-low/low income residents in Louisa County.
Provide emergency repairs to 70-80 homes per year.
Assist 1-2 eligible families per year to become homeowners.
Continue operation of transitional home to meet emergency community needs.
Nelson County: 2018-2022 Goals
Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.
Rehabilitate 2-3 substandard owner-occupied homes per year with an emphasis on those without complete indoor plumbing.
Assist first time homebuyers with an emphasis on those who have received home ownership counseling.
Continue collaborative efforts with other agencies to fund local projects.
Promote job opportunities and accessible housing for people with disabilities and the elderly.

ACTION PLAN FOR PROGRAM YEAR 2018 (JULY 1, 2018 TO JUNE 30, 2019)

This Action Plan identifies specific activities to be undertaken with the funds during the program year from July 1, 2018 to June 30, 2019 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2018-2019 are linked to the priority 5-Year Goals for set forth in the Consolidated Plan.

The member governments of the Thomas Jefferson Planning District agreed on an equal share basis of HOME funds available to each participating government (with towns included with their respective counties) with the exception of 15% of the total HOME funds, which are reserved for the Community Housing Development Organization (CHDO) set aside. The CHDO funds are rotated among the participating localities. For the 2018-2019 Program Year, it is Greene County's turn in the rotation to receive CHDO funds. The City of Charlottesville has been designated the lead agency for the HOME Consortium and the Thomas Jefferson Planning District Commission the designated Program Manager for the Consortium.

Summary of Local Goals from the 2018-2022 Consolidated Plan and FY 18-19 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2018-2019 activities is "Decent Housing" and the Outcome is "Affordability"

Locality: Albemarle			
Housing or Community Development Need Addressed:	**5 Year Broad Goal from Strategic Plan:**	**2017 - 2018 1 Year Measurable Objective from Action Plan:**	**Source of Funds to Achieve Goal:**
Risk of homelessness, first-time homebuyers (HB), doubling up	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.	Use demographic information and discussion from the Joint Meeting to revise the County's Affordable Housing Policy.	Local Funds
Risk of homelessness, doubling up, discrimination	Preserve and expand the supply of affordable rental properties; assist renters through rental assistance programs.	Continue providing rental assistance to approximately 425 households.	HUD's Housing Choice Voucher Program
First-Time Homebuyers, cost-burden	Provide homebuyer assistance and below-market-rate mortgages to 7-10 lower-income homebuyers per year who live and/or work in Albemarle County.	Support the development of affordable housing with long-term affordability restrictions.	Local funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 40-50 homes per year	40 emergency repairs.	HPG, private donations, County funding
Lack of Jobs paying sufficient wages, cost-burden, first-time HB, discrimination	Promote job growth by encouraging affordable workforce housing in proximity to employment centers in designated growth areas		

Insufficient housing options, homelessness, discrimination	Encourage new housing with supportive services for individuals with physical and/or developmental disabilities.		
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year	Rehabilitate 5 owner-occupied homes.	HOME
Multiple Needs	Participate in development of state housing and community development programs and seek funding from federal and state sources.		
Housing conditions are substandard and not energy efficient.	Promote energy-efficiency measures and seek resources to fund	Work with the Local Energy Alliance Program (LEAP) to promote homeowner projects	
Multiple Housing Needs	Revitalize urban-ring neighborhoods	Complete small area plans for Rio+29 and Hydraulic	County funds

Locality: Charlottesville

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan:	Associated Goals	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Housing	Preserve the Existing Supply of Affordable Housing	Provide rehabilitative and/or emergency services to homes that are deemed substandard (# TBD) Continue partnerships with community entities to maintain rental units for extremely-low to moderate income renters, with priority for extremely low to low income renters Support redevelopment of public and/or other subsidized housing to reintegrate those properties into existing neighborhoods.	1-2 major homeowner rehabilitation s	CDBG HOME
Affordable Housing	Expand the Affordable Housing Stock	Continue partnerships with community entities to establish rental units for extremely-low to moderate income renters, with priority for extremely low to low income renters		
Affordable Housing	Strengthen and Support Homeownership for First-time Homebuyers Among Extremely Low and Moderate-Income Households	Enable eligible families to become homeowners (# to TBD) Preserve and increase programs to assist residents with housing needs Support housing programs that assist residents aging in place, with disabilities, and/or special needs	Provide down payment assistance to 8 low/moderate income families	HOME

Affordable Housing	Ensure Housing Stock is Accessible for all Residents			
Homelessness and Risk of Homelessness	Support Homeless and Transition to Independence	Support the expansion and coordination of rapid-rehousing, permanent supportive housing, and associated services for the homeless population and their transition to independence Support re-entry services for ex-offenders	Provide 27-28 homeless persons access to services through a coordinated entry system	CDBG
Infrastructure Improvements and Accessible Neighborhood Amenities	Enhance and Improve Access to Neighborhood Amenities and Infrastructure in Low/Moderate (Income-eligible) neighborhoods		Provide neighborhood improvements in the Belmont and Ridge Street neighborhoods	CDBG
Workforce Development	Support programs which increase and improve job opportunities		Assist 20 low/moderate income persons with business development (technical assistance) Assist 20 low/moderate income persons with basic literacy instruction Assist 6-7 low/moderate income families with childcare scholarships	CDBG
Multiple Needs (Mental Health, Substance Abuse, etc)	Support programs which provide mental health and substance abuse services			

Workforce Development	Foster Small and Local Business Development		Assist 20 low/moderate income persons with business development (technical assistance)	CDBG
Affordable Housing	Support Investments that Aid in Fair Housing Choice			

Locality: Fluvanna

Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Build new home for one First Time Homebuyer	HOME
Multiple needs	Promote the use of local funds to achieve housing and community development goals	Monetary assistance to local volunteer groups for ten housing repair or accessibility modification	State EmHR F/L HF Funds
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 homes per year that are deemed substandard.	Perform Emergency Home Repairs on 30 homes	F/L HF Funds TJPDC-HPG State EmHR
Risk of homelessness, housing options	Create new rental units affordable to very-low/low income residents of Fluvanna County or Columbia.	Build two new rental unit homes in Fluvanna	F/L HF Funds HOME

Locality: Greene

Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Insufficient transportation infrastructure	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area.		Private funds
Insufficient housing options, child-care options	Address the needs of the elderly, disabled, victims of domestic violence, and single parents.		State EMHP funds, private funds, Rural Development, HOME funds
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 substandard homes per year with an emphasis on those lacking complete plumbing.		HOME funds, State IPR funds, Program Income
First-time HB	Enable 1-2 eligible families per year to become homeowners.		Regional loan Fund, HOME, VHDA, Rural Development, Program Income

Risk of homelessness, cost-burden	Encourage development of 1-2 affordable rental units per year.	Acquire and rehabilitate a rental property to provide affordable rental units in Greene County.	HOME/CHDO funds, private funds, program income
Locality: Louisa			
Housing or Community Development Need Addressed:	**5 Year Broad Goal from Strategic Plan:**	**2017 - 2018 1 Year Measurable Objective from Action Plan:**	**Source of Funds to Achieve Goal:**
Housing conditions are substandard and not energy efficient.	Rehabilitate 4-5 homes per year that are deemed substandard.	Major Rehab on one home	HOME
Risk of homelessness, cost-burden, doubling up	Create new rental units affordable to very-low/low income residents of Louisa County.	Purchase lot and build one new rental unit	HOME F/L HF Funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 5-6 homes per year.	Perform Emergency Home Repairs on 100 homes	State EmHR TJPDC-HPG F/L HF funds
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Complete new home for one First Time Homebuyer	Louisa County HOME F/L HF Funds
Risk of homelessness, housing options, ex-offender re-entry	Continue operation of transitional home to meet emergency community needs.	Continue operation of Transition Home to meet emergency community needs	F/L HF funds
Locality: Nelson			
Housing or Community Development Need Addressed:	**5 Year Broad Goal from Strategic Plan:**	**2017 - 2018 1 Year Measurable Objective from Action Plan:**	**Source of Funds to Achieve Goal:**
Risk of homelessness, cost burden	Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.	Develop one additional rental unit on NCCDF land	HOME and PI funds, CHDO loan
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 substandard owner-occupied homes per year with an emphasis on those without complete indoor plumbing.	Rehabilitate 4-6 substandard Owner-occupied homes, emphasis on accessibility, lacking indoor plumbing	HOME funds, Program Income, NCCDF funds
First time HB, cost-burden	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling.	Assist 1 – 2 First Time Homebuyers with closing costs assistance, home ownership counseling	HOME funds
Regional cooperation	Continue collaborative efforts with other agencies to fund local projects.	Explore public/private cooperation to develop more rental units on NCCDF land	CHDO proceeds, NCCDF funds
Housing options, discrimination	Promote job opportunities and accessible housing for people with disabilities and the elderly.	Seek private grants, other funds to install accessibility improvements for elderly, disabled.	CACF, BAMA, NCCF, VHDA

I. RESOURCES

A. Federal

Allocations for 2018-2019 (July 1, 2018 to June 30, 2019) have not yet been released. This plan estimates funding based on the PY17 figures: Charlottesville's FY 17-18 CDBG Entitlement Grant was $430,316.00 and HOME funds for the region were $456,906.00. Reductions or elimination of federal funding for some HUD programs are being considered. All proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. The breakdown of Consortium estimated funds by locality, and by eligible Community Housing Development Organizations (CHDOs) is as follows:

Administrative Funds: (10%)	$45,690.60
HOME Program Funds:	$57,113.25
Albemarle:	$57,113.25
Charlottesville:	$57,113.25
Fluvanna:	$57,113.25
Greene:	$57,113.25
Louisa:	$57,113.25
Nelson:	$57,113.25
CHDO Set-Aside (15%)	$68,535.90
Total:	$456,906.00

The sub-recipients in the HOME Consortium currently have $104,800 in program income on hand. These funds are programmed for PY18 projects as follows.

2018-2019 HOME Projects
Projected Use of Program Income

Project	Program Income on hand
Albemarle Rehabilitation	$8,000
Charlottesville First-time Homebuyers	
Charlottesville Substantial Rehab	
Fluvanna New Rental Units	$28,000
Fluvanna Assistance to First Time Homebuyers	$4,400
Greene Rental	$30,000
Louisa Assistance to First Time Homebuyers	$4,400
Louisa Rehabilitation	$5,000
Louisa New Rental Units	$7,000
Nelson Assistance to First Time Homebuyers	$8,000
Nelson Rehabilitation	$10,000
TOTAL	**$104,800**

Consolidated Plan Stakeholder Discussion Notes

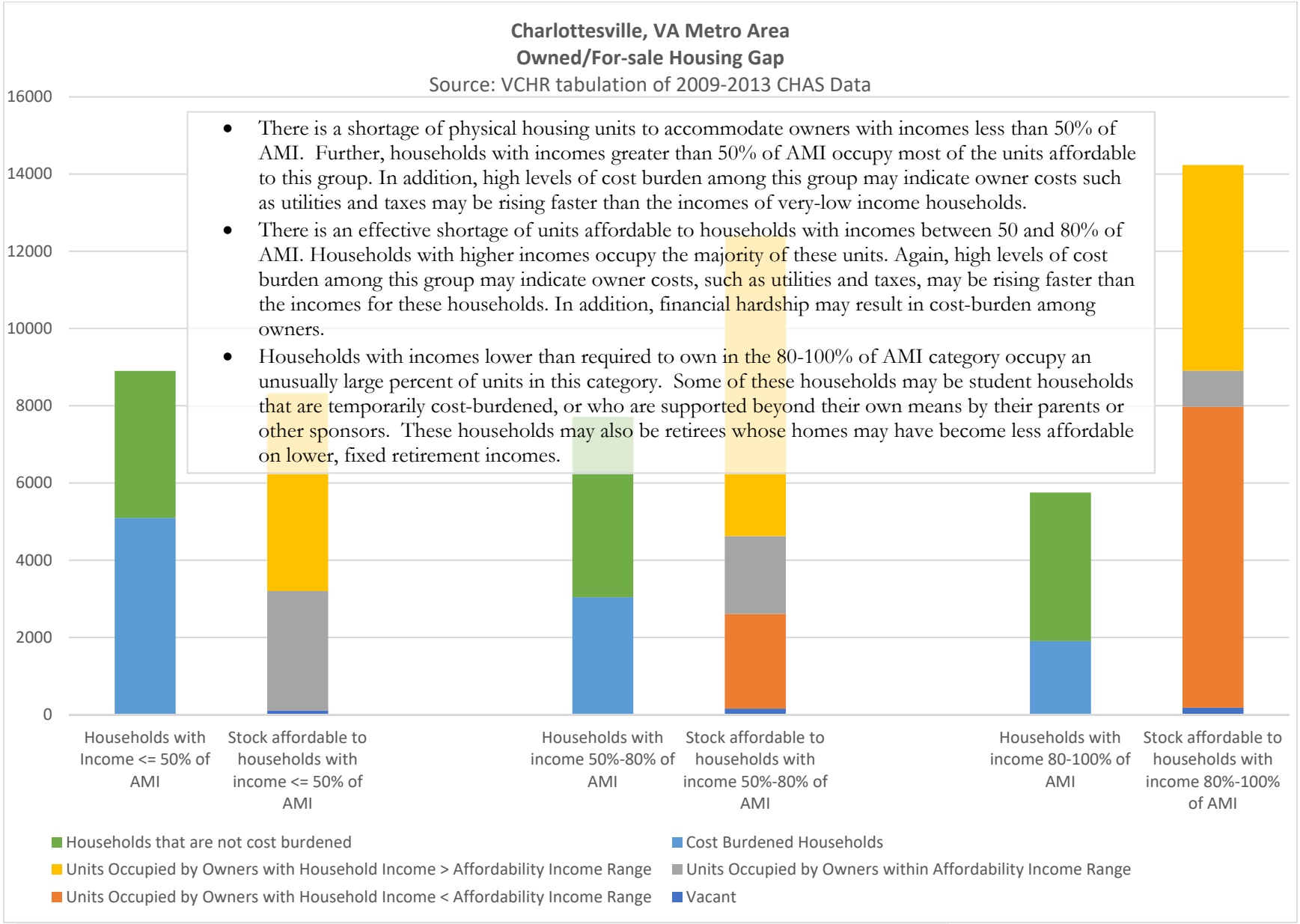
Staff held 10 stakeholder discussions between January 2018 and March 2018 to get feedback on the Consolidated Plan (community needs). Listed below are the reoccurring barriers and needs that resulted from the stakeholder discussions.

- <u>Stakeholders listed the following barriers to accessing affordable housing:</u>
  - Limited income and wages and the cost of housing
  - Supply and demand
  - Evictions, criminal history, credit history, landlord tenant issues
  - Application fees and security deposits for rental units
  - Transportation (accessibility and accommodation of varying work schedules)
  - Elderly persons who are on a fixed-income (social security)
  - Section 8 waitlist is long
  - Increase in land and construction costs
  - Lack of available incentives
  - Increasing property taxes
  - Discrimination against persons with vouchers
  - Discrimination in the rental market against families with children and persons with disabilities (lack of accommodations)
  - Racial disparities
  - Economic and racial disparities amongst schools
  - Language and cultural barriers
  - Tax relief is limited to certain populations (most tax relief programs are limited to elderly populations)
  - Substandard housing

- <u>Stakeholders listed the following regulatory barriers to affordable housing:</u>
  - Public housing regulations (such as the barment policy)
  - Requirements that limit services which are geared more towards families with children versus single persons (Children first approach)
  - Section 8 requirements limit the amount of rent that can be paid to a landlord
  - State requirements do not allow rent control and inclusionary zoning is limited
  - Current City incentives are not working – developers are buying out of providing affordable units
  - Zoning requirements that place restrictions on the number of persons who can live in a unit
  - Decrease in federal funding levels

- <u>Stakeholders listed the following community needs:</u>
  - Accessible Housing for elderly and disabled persons
  - Multi-family housing
  - Homeownership housing and down payment assistance
  - One-stop shop and education for navigating/accessing resources in the City
  - Preservation of existing affordable housing
  - Accessible workforce housing
  - Economic development/revitalization
  - Financial education
  - Landlord/Tenant education
  - Housing for refugees – housing needed on short-notice, housing to support larger families
  - Workforce development
  - Redevelopment of public housing
  - Good paying jobs and higher wages
  - Coordination of services and plans between state, local, and federal government
  - Rental housing for people below 30% of the area median income
  - Housing stability support
  - Accessible transportation to jobs, community services/resources as it relates to economic opportunity
  - Mental health services
  - Infrastructure needs – lack of responsiveness from local government
  - Access to grocery stores and fresh food
  - Resources for unbanked clients
  - Access to emergency funds
  - Services and housing for the homeless population
  - Affordable and quality childcare
  - Ongoing health clinics
  - Counseling and mental health services – August 12th events
  - Services for ex-offenders

- There is a shortage of units affordable to households with incomes less than 30% of AMI, and households with higher incomes occupy more than half of the units affordable to this income group.
- There are enough rental units to accommodate households with income between 30 and 80% of AMI, but households with incomes greater than needed to afford these units occupy many of the units.
- Households with incomes lower than required to rent affordably in the 50-80% of AMI category occupy an unusually large percent of units in this category. Many of these households may be student households that are temporarily cost-burdened, or who are supported beyond their own means by their parents or other sponsors.
- There are also a relatively high number of vacant, for-rent units among those affordable to households with incomes between 30 and 80% of AMI, which may be evidence that some of these units are not well located or are otherwise inappropriate.



- There is a shortage of physical housing units to accommodate owners with incomes less than 50% of AMI. Further, households with incomes greater than 50% of AMI occupy most of the units affordable to this group. In addition, high levels of cost burden among this group may indicate owner costs such as utilities and taxes may be rising faster than the incomes of very-low income households.
- There is an effective shortage of units affordable to households with incomes between 50 and 80% of AMI. Households with higher incomes occupy the majority of these units. Again, high levels of cost burden among this group may indicate owner costs, such as utilities and taxes, may be rising faster than the incomes for these households. In addition, financial hardship may result in cost-burden among owners.
- Households with incomes lower than required to own in the 80-100% of AMI category occupy an unusually large percent of units in this category. Some of these households may be student households that are temporarily cost-burdened, or who are supported beyond their own means by their parents or other sponsors. These households may also be retirees whose homes may have become less affordable on lower, fixed retirement incomes.

Resident Characteristics Report

As of February 28, 2018

Program type : **All Relevant Programs**

Level of Information : **Housing Agency within State VA**

Effective Dates Included : **November 01, 2016** through **February 28, 2018**

NOTE: Percentages in each area may not total 100 percent due to rounding.

Units Information

HA	50058 Received
VA	57,077
VA016 - Charlottesville RHA	662

Income Information

Distribution of Average Annual Income as a % of 50058 Received

HA	Extremely Low Income, Below 30% of Median		Very Low Income, 50% of Median		Low Income, 80% of Median		Above Low Income, 81%+ of the Median		Geo-Coded Income Data Not Available In PIC Data Systems	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
VA	11,675	20	2,213	4	606	1	128	0	43,950	75
VA016 - Charlottesville RHA	255	38	45	7	5	1	0	0	370	55

Average Annual Income ($)

HA	Average Annual Income
VA	13,448
VA016 - Charlottesville RHA	13,439

Distribution of Annual Income as a % of 50058 Received

HA	$ 0	$1 - $5,000	$5,000 - $10,000	$10,001 - $15,000	$15,001 - $20,000	$20,001 - $25,000	Above $25,000
VA	4	13	30	20	12	8	12
VA016 - Charlottesville RHA	7	11	29	20	13	8	13

Distribution of Source of Income as a % of 50058 Received *** Some families have multiple sources of income ***

HA	With any wages	With any Welfare	With any SSI/SS/Pension	With any other Income	With No Income
VA	38	28	53	24	2
VA016 - Charlottesville RHA	43	42	51	20	4

TTP/Family Type Information

Distribution of Total Tenant Payment as a % of 50058 Received

HA	$0	$1 - $25	$26 - $50	$51 - $100	$101 - $200	$201 - $350	$351 - $500	$501 and Above
VA	0	0	10	7	12	39	15	17
VA016 - Charlottesville RHA	0	2	9	5	10	40	14	20

Average Monthly TTP ($)

HA	Average Monthly TTP
VA	314
VA016 - Charlottesville RHA	317

Distribution of Family Type as a % of 50058 Received

HA	Elderly, No Children, Non-Disabled		Elderly, with Children, Non-Disabled		Non-elderly, No Children, Non-Disabled		Non-elderly, with Children, Non-Disabled		Elderly, No Children, Disabled		Elderly, with Children, Disabled		Non-elderly, No Children, Disabled		Non-e w Chil Dis
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
VA	3,631	6	223	0	7,796	13	23,199	40	7,830	13	441	1	10,970	19	4,482
VA016 - Charlottesville RHA	28	4	1	0	98	15	274	41	83	12	5	1	151	22	35

Average TTP by Family Type ($)

HA	Elderly, No Children, Non-Disabled	Elderly, with Children, Non-Disabled	Non-elderly, No Children, Non-Disabled	Non-elderly, with Children, Non-Disabled	Elderly, No Children, Disabled	Elderly, with Children, Disabled	Non-elderly, No Children, Disabled	Non-elderly, with Children, Disabled	Female Headed Household with Children
VA	332	443	326	323	295	405	274	344	324
VA016 - Charlottesville RHA	305	308	305	348	281	379	266	414	342

Family Race/Ethnicity Information

Distribution by Head of Household's Race as a % of 50058 Received

HA	White Only	Black/African American Only	American Indian Or Alaska Native Only	Asian Only	Native Hawaiin/Other Pacific Islander Only	White, American Indian/Alaska Native Only	White, Black/African American Only	White, Asian Only	Any Other Combination
VA	24	75	0	1	0	0	0	0	0
VA016 - Charlottesville RHA	21	77	0	1	0	0	0	0	0

Distribution by Head of Household's Ethnicity as a % of 50058 Received

HA	Hispanic or Latino	Non - Hispanic or Latino
VA	3	97
VA016 - Charlottesville RHA	1	99

Household Information

Distribution by Household Members Age as a % of Total Number of Household Members

HA	0 - 5		6 - 17		18 - 50		51 - 61		62 - 82		83+	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
VA	17,074	12	44,182	32	48,434	35	14,591	11	12,083	9	1,043	1
VA016 - Charlottesville RHA	194	13	485	31	532	34	207	13	122	8	6	0

Distribution by Household Size as a % of 50058 Received

HA	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	9 persons	10+ persons
VA	41	21	17	11	6	2	1	0	0	0
VA016 - Charlottesville RHA	43	19	18	10	5	3	1	0	0	0

Total Household Members and Average Household Size

HA	Total Number of Household Members	Average Household Size	Total Number of Households
VA	137,407	2.3	58,572
VA016 - Charlottesville RHA	1,546	2.3	675

Distribution by Number of Bedrooms as a % of 50058 Received

HA	0 Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5+ Bedrooms
VA	2	23	39	29	6	1
VA016 - Charlottesville RHA	5	23	31	34	5	2

Length of Stay Information

Distribution by Length of Stay as a % of 50058 Received (currently assisted families)

HA	Less than 1 year		1 to 2 years		2 to 5 years		5 to 10 years		10 to 20 years		Over 20 years	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
VA	9,313	16	6,202	11	10,906	19	13,362	23	14,585	25	4,092	7
VA016 - Charlottesville RHA	77	11	64	9	161	24	144	21	161	24	67	10

REGIONAL SURVEY – SUMMARY OF RESPONSES ON HOUSING QUESTIONS

Received 507 Surveys across the region:

- 77% described as residents, 16% as providers
- 56% Albemarle, 31% City, 5% Fluvanna, 2% for each Greene, Louisa and Nelson

CHALLENGES:

- Housing is TOO EXPENSIVE (97%)
- Worry about rent going up (56%)
- Want to buy a home, but can't afford down payment (56%)

Most Critical RENTAL Housing Needs:

- Rehab and preservation (81%)
- Construction of new affordable housing (80%)
- Rental Assistance Vouchers (50%)

Most Critical HOMEOWNERSHIP Housing Needs:

- Home repair and rehabilitation (69%)
- Down payment assistance for FTHB (67%)
- Energy Efficiency Improvements (36%)
- Development of new homes (35%)

Populations with high levels of need

Weighted averages from high of 3.44 to low of 2.35

- Very low income: under 30% (3.44)
- Chronically homeless (3.18)
- Low to moderate income 51% - 80% (3.13)
- Abused children (3.12)

City only - Services

- Housing assistance (70%)
- Job training and employment preparation (54%)
- Mental health and substance abuse services (50%)
- Transportation (46%)

City Only – Economic Needs

- Job training and employment preparation (77%)
- Job development/creation (65%)
- Public Infrastructure (47%)

City Only – Services

- Housing assistance (70%)
- Job training and employment preparation (54%)
- Mental health and substance abuse services (50%)
- Transportation (46%)

City Only – Needs for People Who are Homeless

Weighted averages from high of 3.48 to low of 2.41

- Housing placement (3.48)
- Mental health care (3.48)
- Substance Abuse Treatment (3.27)
- Case management/life skills (3.26)