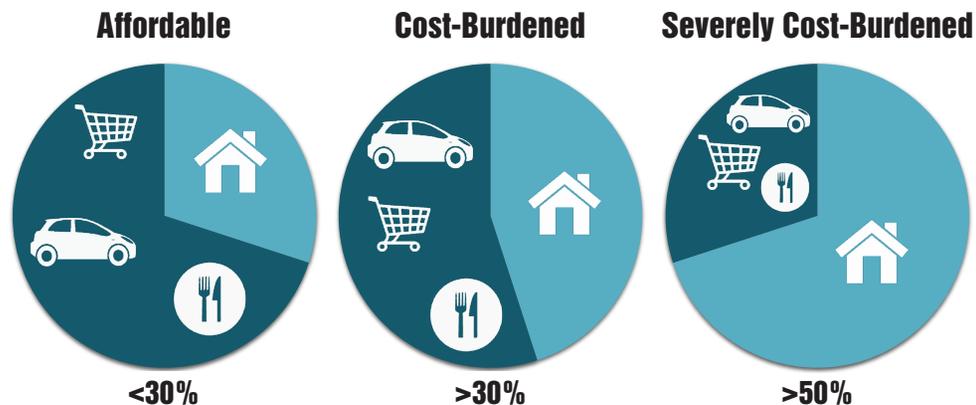


# Regional Housing Study & Needs Assessment Key Takeaways

## Defining Affordability

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



For this analysis, affordable housing needs are defined by the following four characteristics:

- Households spending more than 30% of their income for housing, particularly those spending more than 50% of their income.
- Replacement of public housing & Section 8-funded housing that have outlived their useful lives.
- Homeless families & individuals & those temporarily doubled up with other friends or family members & at risk of homelessness.
- Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Area Median Income** for a family of four.....**\$89,600**



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Rental

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

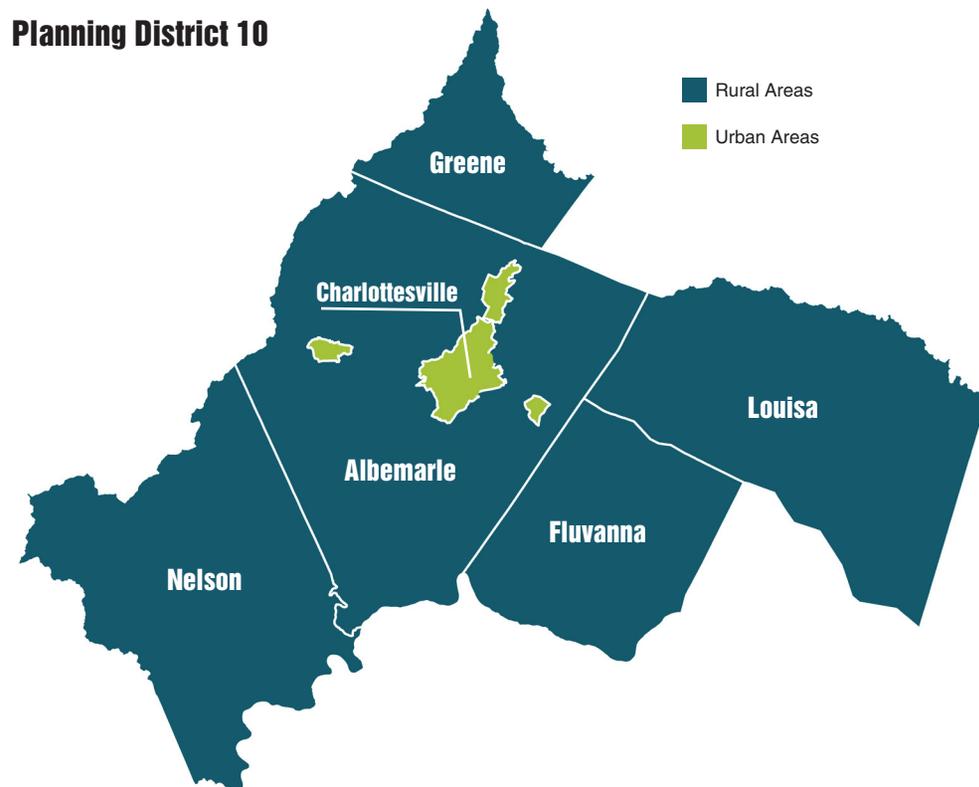
- **4,040** pay more than 50%

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

- **940** pay more than 50%

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

### Planning District 10



## Homeownership

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

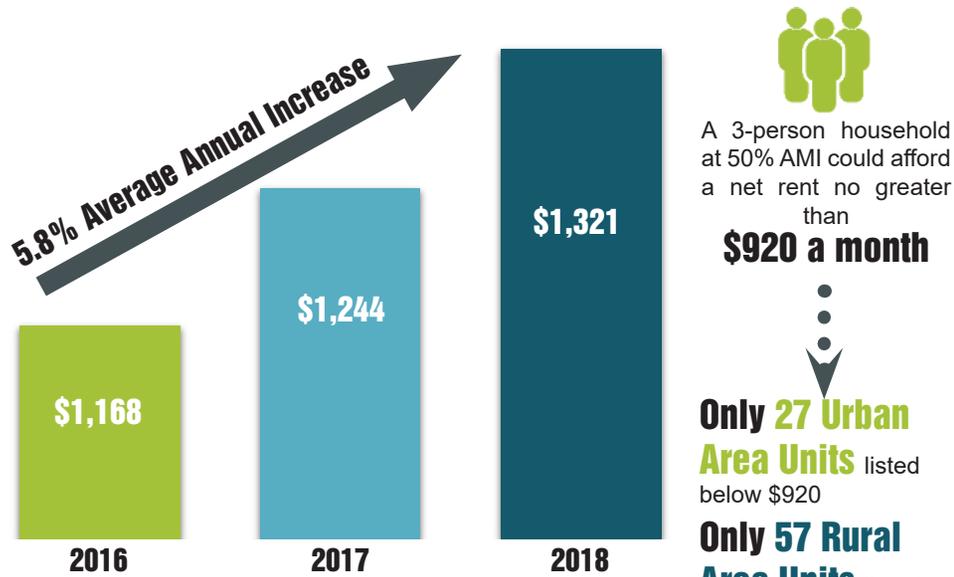
**2,860 Rural Homeowners** pay more than 50% of their incomes for housing costs

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

More information can be found at [tjpd.org/housing/regional-housing-partnership](http://tjpd.org/housing/regional-housing-partnership)

# Rental Market Conditions

## Rental Rates are Increasing



A 3-person household at 50% AMI could afford a net rent no greater than **\$920 a month**

↓

**Only 27 Urban Area Units** listed below \$920

**Only 57 Rural Area Units** listed below \$920

## Severely Cost-Burdened Renters

4,980 renter households in the region spent more than 50% of their income on housing.

- 4,040 Households in the Urban Jurisdictions
- 940 Households in the Rural Counties

Cost burdens were highest among renters with the lowest incomes

AMI= Area Median Income

### Extremely Low Income (Less than 30% AMI)



### Very Low Income (30% to 50% AMI)



### Low Income (50% to 80% AMI)



## Publicly Assisted Rental Housing

### Urban



### Rural



**LIHTC:** The Low-Income Housing Tax Credit program allows State & local agencies to issue tax credits to acquire, rehabilitate, or construct rental housing for low-income households.

**Housing Choice Vouchers:** A federal program providing rental assistance to very low-income families or individuals.

**CRHA:** The Charlottesville Redevelopment & Housing Authority manages 376 public housing units in Charlottesville.

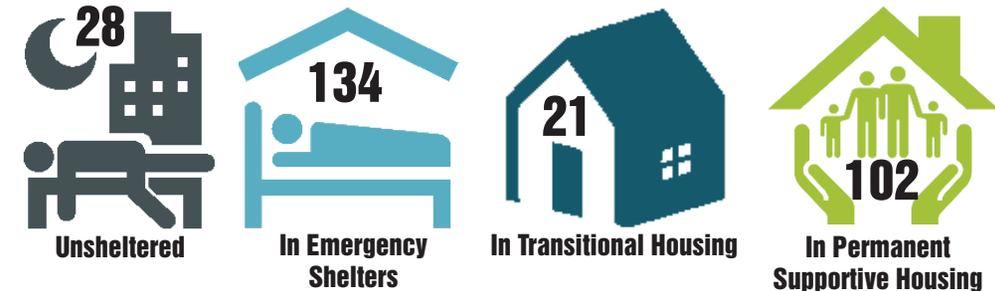
*\*There is likely overlap between the urban & rural wait lists*

*\*The numbers above do not include other supported units such as permanent supportive housing, units in Friendship Court, & privately supported housing such as Southwood*



Wait times are typically **5-8 years**

## Point in Time Count of Homelessness



### What is a Point In Time Count?

Each year, communities complete an annual Point in Time count of people experiencing homelessness on a specific day. The numbers referenced above were collected in February of 2018 for the urban area only, they do not include individuals or families in the rural counties who have been known to sleep in tents, cars & campers.

# Homeownership Market Conditions

## Median Single-Family Sales Price

**\$349,900 Urban Area** median sale price in **2018**

**\$325,000 Urban Area** median sale price in **2017**



A family of three with an income at 60% AMI could afford to pay no more than **\$216,000**

**12% Urban Area Houses** sold below \$200k in 2018

**48% of Rural Area houses** sold below \$200k in 2018

**\$165,480 Rural Area** median sale price in **2018**

**\$184,000 Rural Area** median sale price in **2017**

## Severely Cost-Burdened Homeowners

**5,420 owner households in the region spent more than 50% of their income on housing.**

- **2,560 Households in the Urban Jurisdictions**
- **2,860 Households in the Rural Counties**

### Extremely Low Income (Less than 30% AMI)



### Very Low Income (30% to 50% AMI)



### Low Income (50% to 80% AMI)

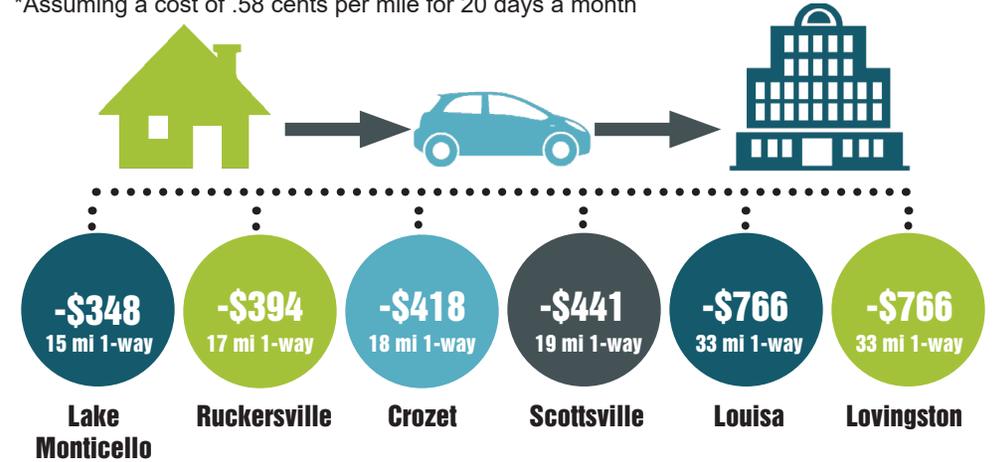


## Drive Until You Qualify

While the rural areas sold a much higher share of their houses at prices below \$200,000, transportation costs for commuters add significantly to the cost of living in the rural counties where the only transportation options are driving alone or carpooling.

### How Commuting Impacts Housing Affordability

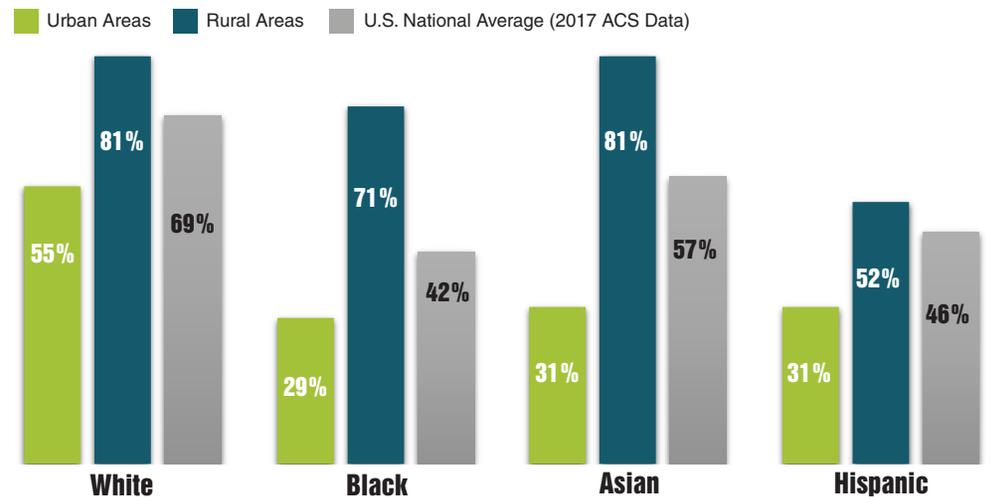
\*Assuming a cost of .58 cents per mile for 20 days a month



**1,400 workers commute** to Charlottesville or Albemarle from Augusta County.

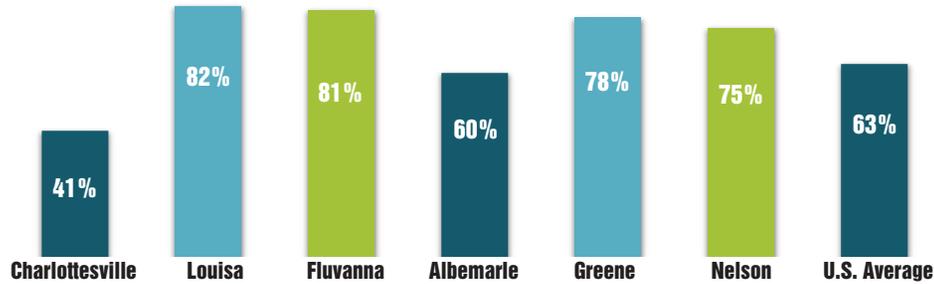
## Race & Equity Disparities in Ownership

Ownership rates vary significantly by race and ethnicity. The chart below shows the percentage of households who own their home for the identified racial groups in both the urban and rural areas.



# Homeownership Market Conditions

## Homewnership Rates By Locality



If moderate-income households had ownership rates equivalent to higher incomes, the region would need an additional...

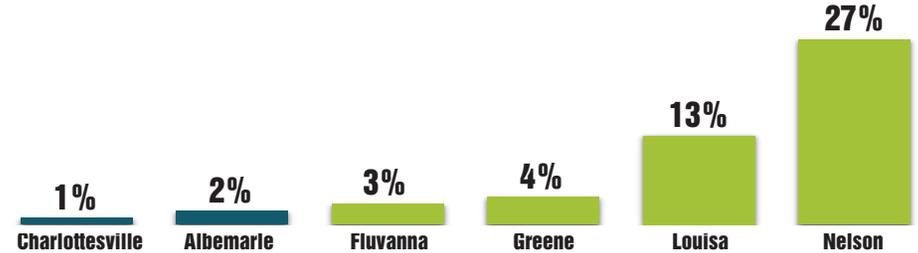


## Occasional Use

**6,342 units** in the region are held for occasional use making them unavailable for full-time occupancy & diverting units from the housing supply. Occasional Use Units consist of:



## Share of Locality Housing Stock Held for Occasional Use



## The Economic Impact of Unaffordability

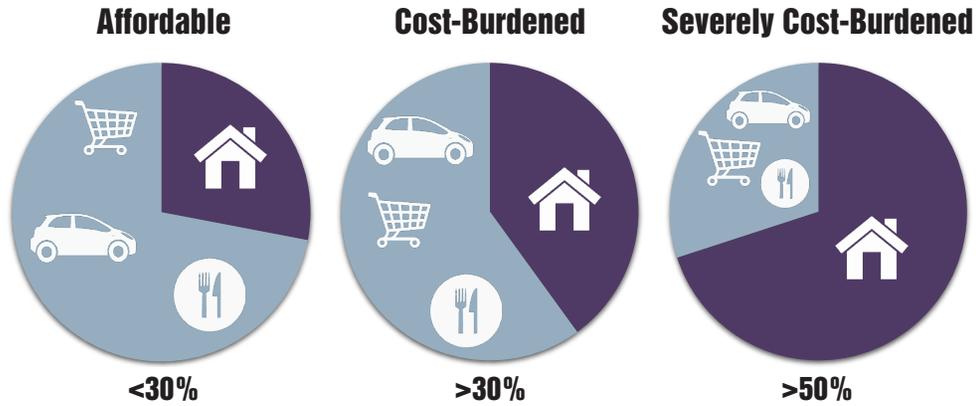
These housing problems have many consequences for the region's economy. Employers report difficulties in recruiting & retaining workers. Turnover & absenteeism are higher than desirable, in part, because of the burdens of those long commutes. Those who must recruit workers with specialized skills often find they are forced to pay higher salaries than their counterparts pay in other parts of the state. Economic development professionals across the region report difficulties in recruiting new businesses due to concerns about their ability to move & attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution. The causes & forces perpetuating the mismatch between housing costs & incomes are many. They cut across geographies – both urban & rural areas have families & individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless.

## Interventions Available to Address Affordability Include:



## Defining Affordability

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



For this analysis, affordable housing needs are defined by the following four characteristics:

- Households spending more than 30% of their income for housing, particularly those spending more than 50% of their income.
- Replacement of public housing & Section 8-funded housing that have outlived their useful lives.
- Homeless families & individuals & those temporarily doubled up with other friends or family members & at risk of homelessness.
- Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Regional Median Income** for a family of four.....\$89,600

**Albemarle Median Income**.....\$72,265



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Affordability Gap

**Total Housing Units in 2018: 46,076**

**3,140 Renter Households** pay more than 30% of their incomes towards housing costs

- **2,310** pay more than 50%

**2,050 Owner Households** pay more than 50% of their incomes towards housing costs

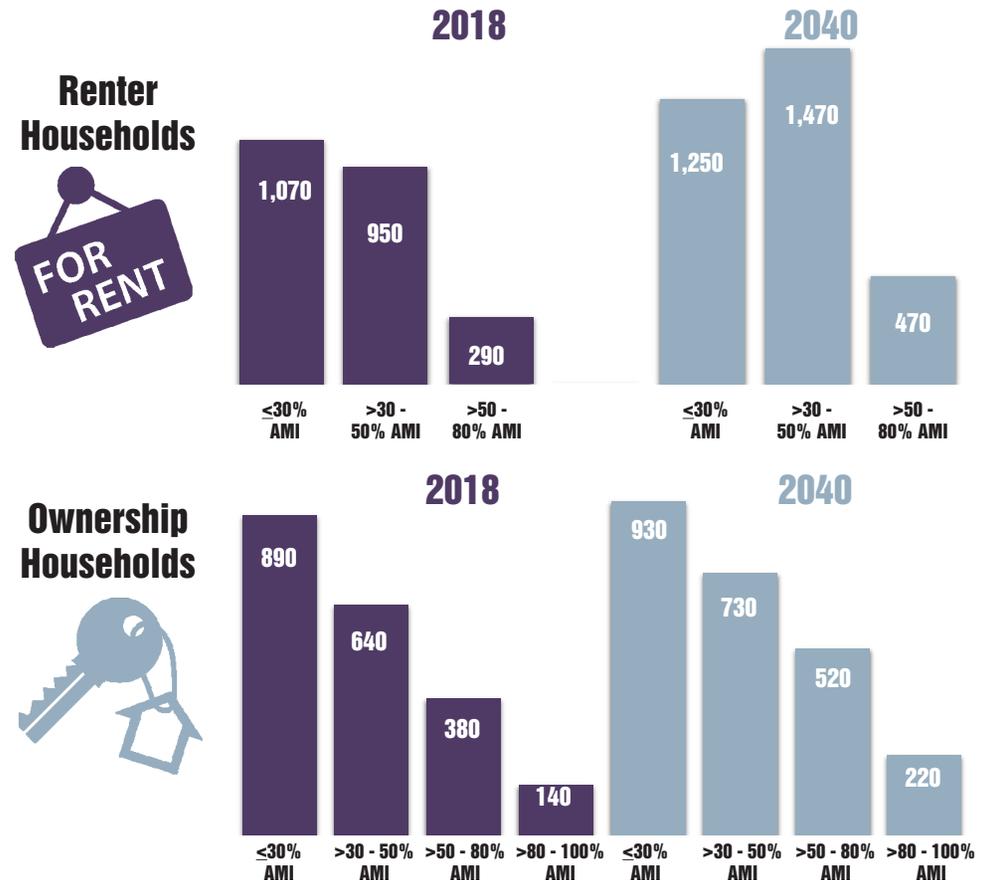
**By 2040...**

**4,480 Renter Households** will pay more than 30% of their incomes towards housing costs

- **3,190** will pay more than 50%

**2,400 Owner Households** will pay more than 50% of their incomes towards housing costs

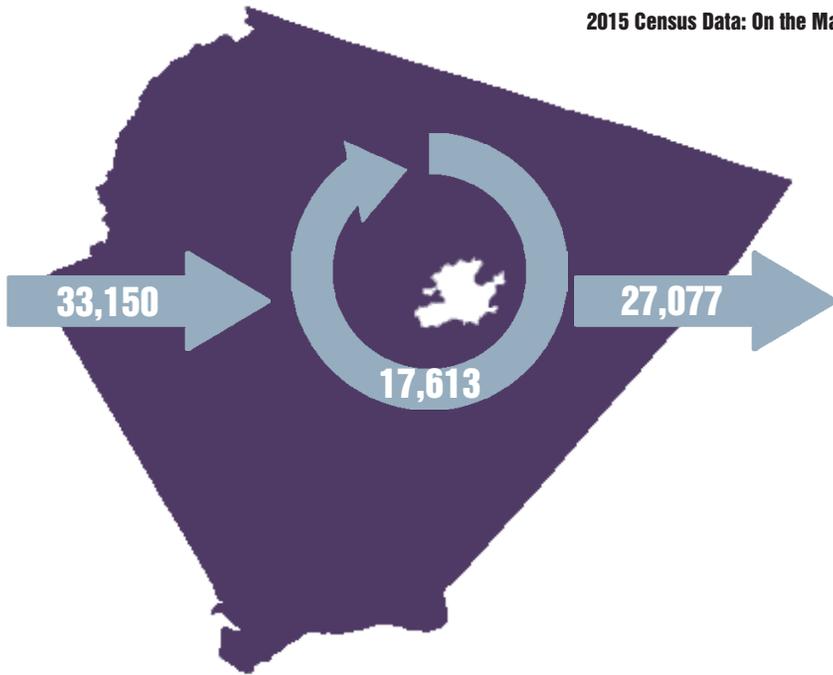
## Severely Cost-Burdened Households



**Inflow/Outflow of Job Counts**

An estimated 33,150 people are employed in Albemarle County who live elsewhere & commute in. 17,613 people are both employed and reside within Albemarle County. 27,077 people live in Albemarle County but are employed and commute outside of the County.

2015 Census Data: On the Map Tool

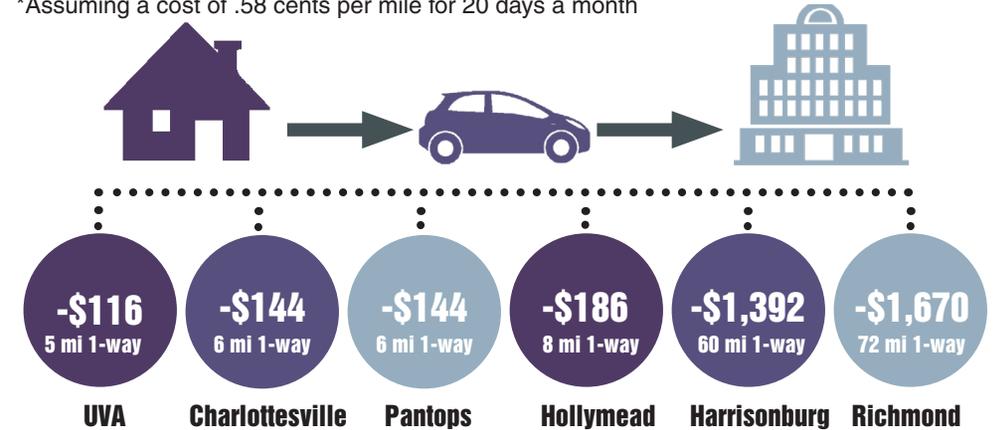


**Drive Until You Qualify**

Transportation costs for commuters add significantly to the cost of living in areas where the only transportation options are driving alone or carpooling. Based on data from the U.S. Census On the Map tool, residents of Albemarle County are commuting the geographies below. Distances are based on averages & may not fully capture actual commute mileage.

**How Commuting Impacts Housing Affordability**

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



**The Economic Impact of Unaffordability**

These housing problems have many consequences for the region's economy. Employers report difficulties in recruiting & retaining workers. Turnover & absenteeism are higher than desirable, in part, because of the burdens of those long commutes. Those who must recruit workers with specialized skills often find they are forced to pay higher salaries than their counterparts pay in other parts of the state. Economic development professionals across the region report difficulties in recruiting new businesses due to concerns about their ability to move & attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution. The causes & forces perpetuating the mismatch between housing costs & incomes are many. They cut across geographies – both urban & rural areas have families & individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless.

**Difficulty Recruiting & Retaining Workers**



**Increased Turnover & Absenteeism**



**Non-Competitive Salaries**



**Long Commutes that Generate Pollution**

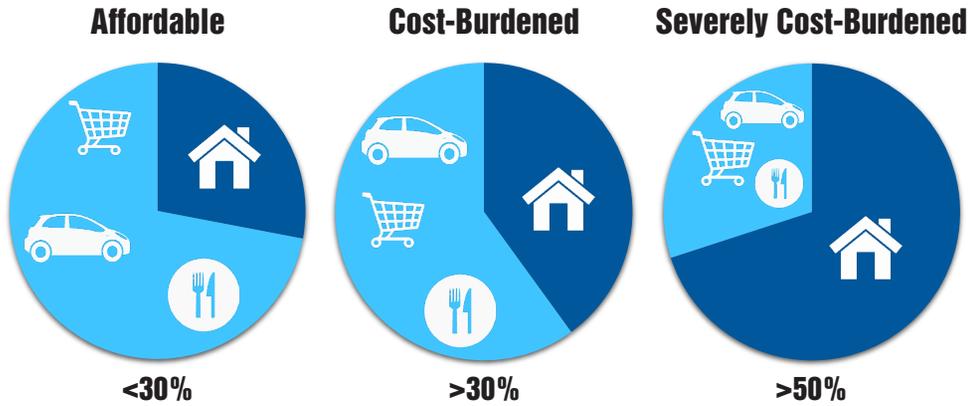


**Difficulty Recruiting New Businesses**



## Defining Affordability

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- 3 Homeless families & individuals & those temporarily doubled up with other friends or family members & at risk of homelessness.
- 4 Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Regional Median Income** for a family of four.....\$89,600

**Charlottesville Median Income**.....\$54,739



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Affordability Gap

**Total Housing Units in 2018: 20,772**

**1,810 Renter Households** pay more than 30% of their incomes towards housing costs

- **1,730** pay more than 50%

**2,050 Owner Households** pay more than 50% of their incomes towards housing costs

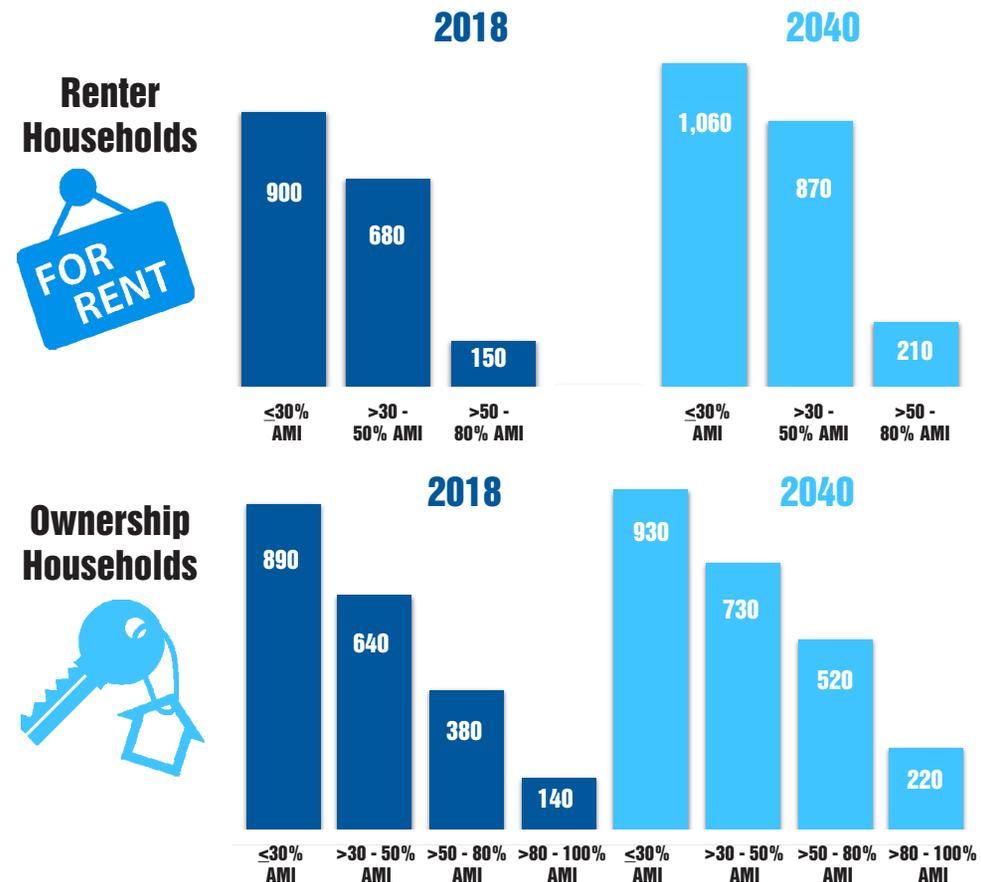
**By 2040...**

**2,110 Renter Households** will pay more than 30% of their incomes towards housing costs

- **2,140** will pay more than 50%

**2,400 Owner Households** will pay more than 50% of their incomes towards housing costs

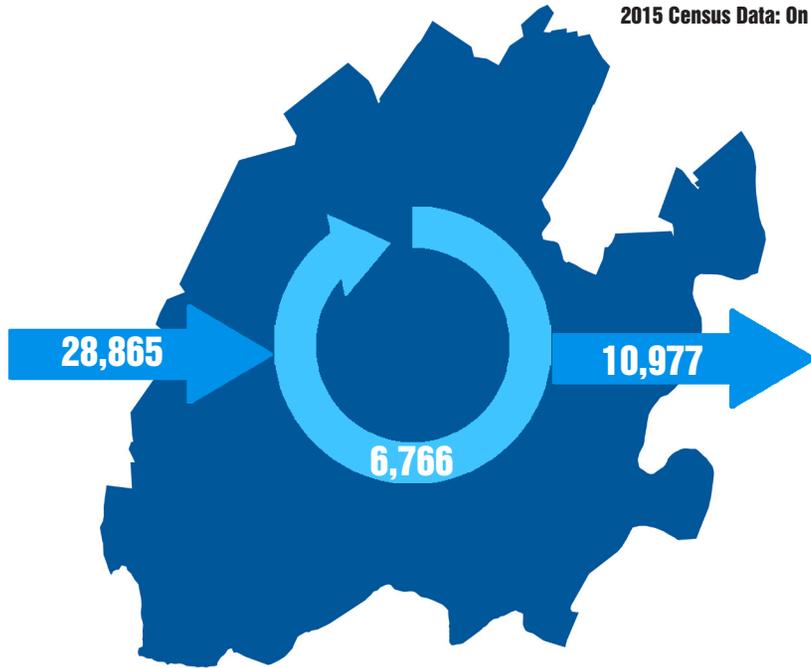
## Severely Cost-Burdened Households



**Inflow/Outflow of Job Counts**

An estimated 33,150 people are employed in Albemarle County who live elsewhere & commute in. 17,613 people are both employed and reside within Albemarle County. 27,077 people live in Albemarle County but are employed and commute outside of the County.

2015 Census Data: On the Map Tool

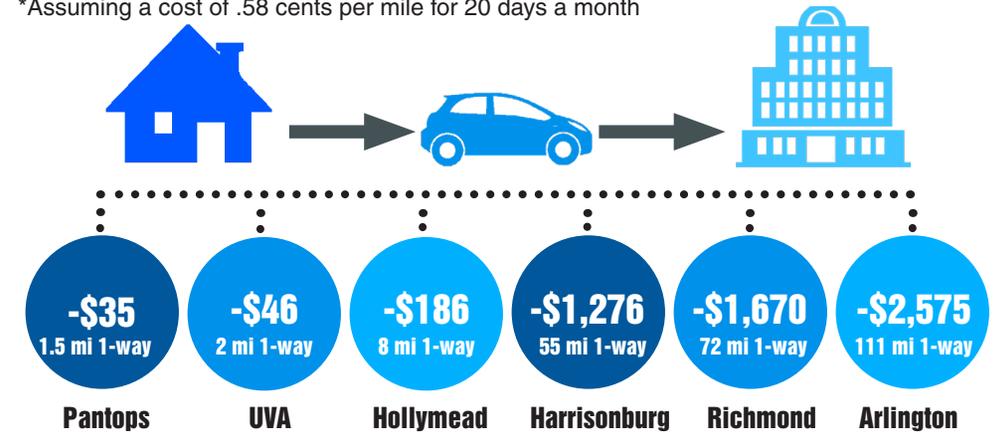


**Drive Until You Qualify**

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**How Commuting Impacts Housing Affordability**

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



**The Economic Impact of Unaffordability**

These housing problems have many consequences for the region's economy. Employers report difficulties in recruiting & retaining workers. Turnover & absenteeism are higher than desirable, in part, because of the burdens of those long commutes. Those who must recruit workers with specialized skills often find they are forced to pay higher salaries than their counterparts pay in other parts of the state. Economic development professionals across the region report difficulties in recruiting new businesses due to concerns about their ability to move & attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution. The causes & forces perpetuating the mismatch between housing costs & incomes are many. They cut across geographies – both urban & rural areas have families & individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless.

**Difficulty Recruiting & Retaining Workers**



**Increased Turnover & Absenteeism**



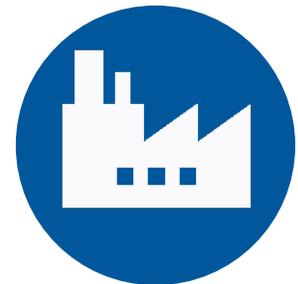
**Non-Competitive Salaries**



**Long Commutes that Generate Pollution**

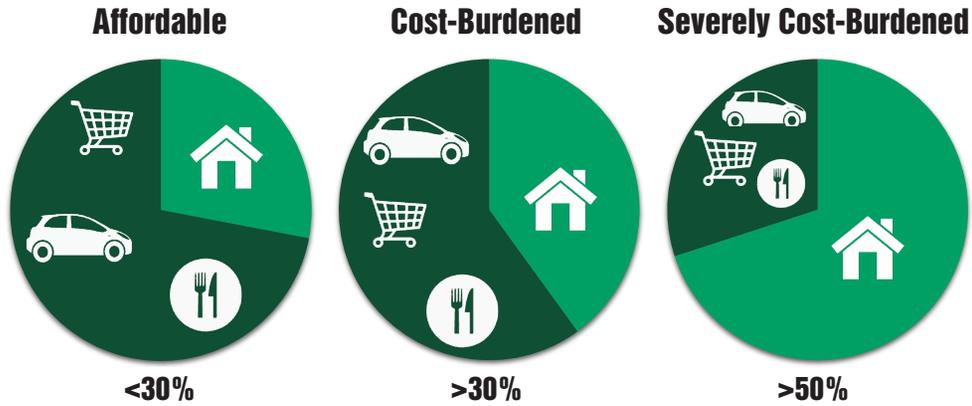


**Difficulty Recruiting New Businesses**



## Defining Affordability

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- Homeless families & individuals & those temporarily doubled up with other friends or family members & at risk of homelessness.
- Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Regional Median Income** for a family of four.....\$89,600

**Fluvanna Median Income**.....\$67,964



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Affordability Gap

**Total Housing Units In 2018: 11,047**

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

- **310** pay more than 50%

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

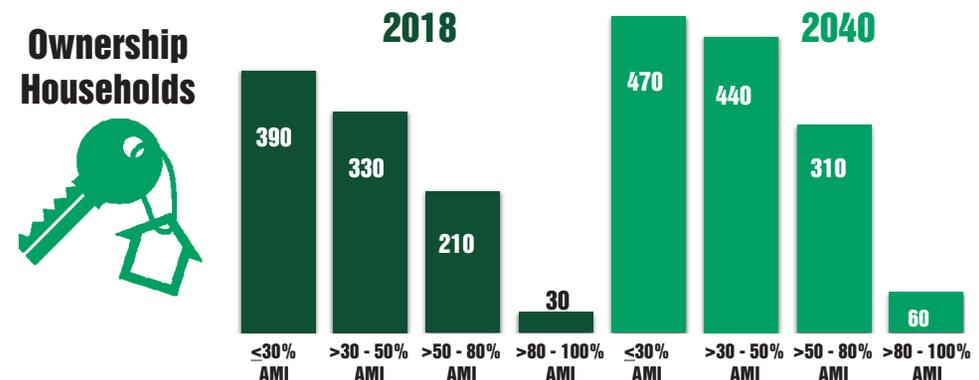
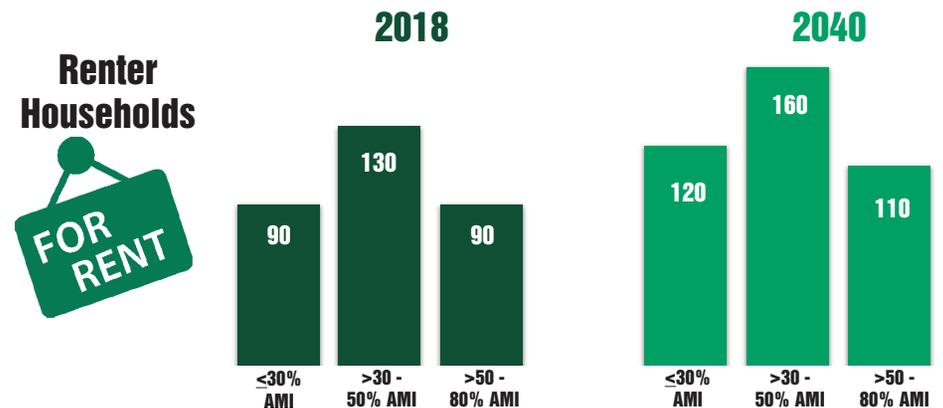
**By 2040...**

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

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

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

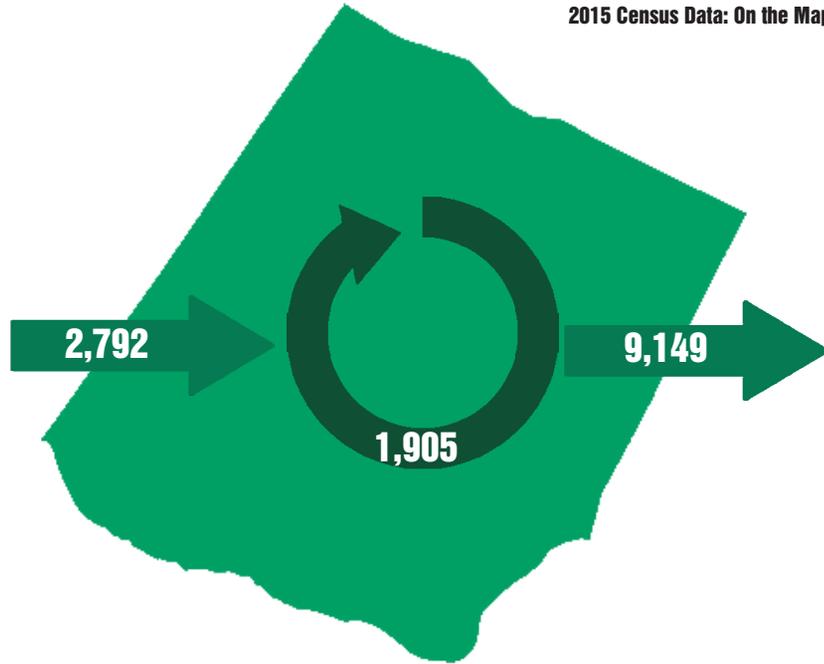
## Severely Cost-Burdened Households



## Inflow/Outflow of Job Counts

An estimated 2,792 people are employed in Fluvanna County who live elsewhere & commute in. 1,905 people are both employed and reside within Fluvanna County. 9,149 people live in Fluvanna County but are employed and commute outside of the County.

2015 Census Data: On the Map Tool

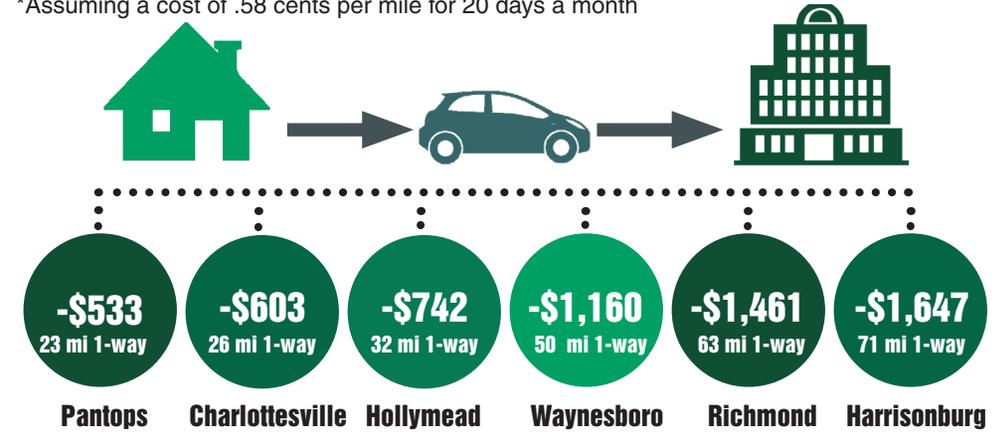


## Drive Until You Qualify

Transportation costs for commuters add significantly to the cost of living in areas where the only transportation options are driving alone or carpooling. Based on data from the U.S. Census On the Map tool, residents of Fluvanna County are commuting to the geographies below. Distances are based on averages & may not fully capture actual commute mileage.

## How Commuting Impacts Housing Affordability

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



## The Economic Impact of Unaffordability

These housing problems have many consequences for the region's economy. Employers report difficulties in recruiting & retaining workers. Turnover & absenteeism are higher than desirable, in part, because of the burdens of those long commutes. Those who must recruit workers with specialized skills often find they are forced to pay higher salaries than their counterparts pay in other parts of the state. Economic development professionals across the region report difficulties in recruiting new businesses due to concerns about their ability to move & attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution. The causes & forces perpetuating the mismatch between housing costs & incomes are many. They cut across geographies – both urban & rural areas have families & individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless.

### Difficulty Recruiting & Retaining Workers



### Increased Turnover & Absenteeism



### Non-Competitive Salaries



### Long Commutes that Generate Pollution

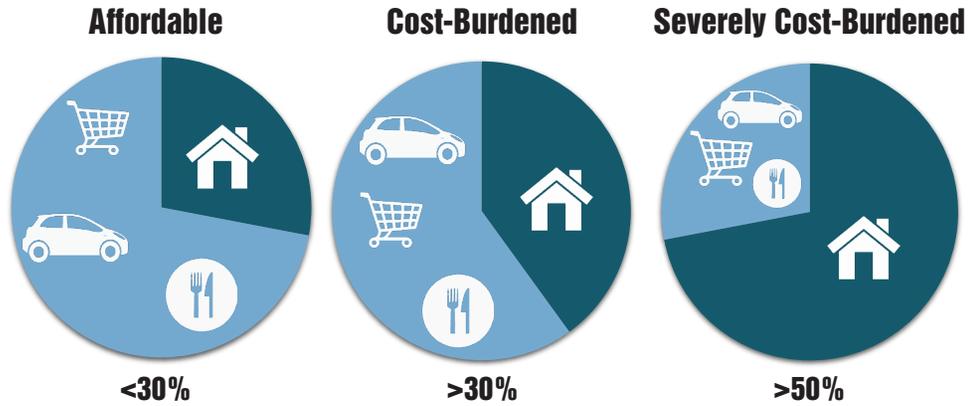


### Difficulty Recruiting New Businesses



## Defining Affordability

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- Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Regional Median Income** for a family of four.....\$89,600

**Greene Median Income**.....\$62,952



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Affordability Gap

**Total Housing Units In 2018: 8,344**

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

- **210** pay more than 50%

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

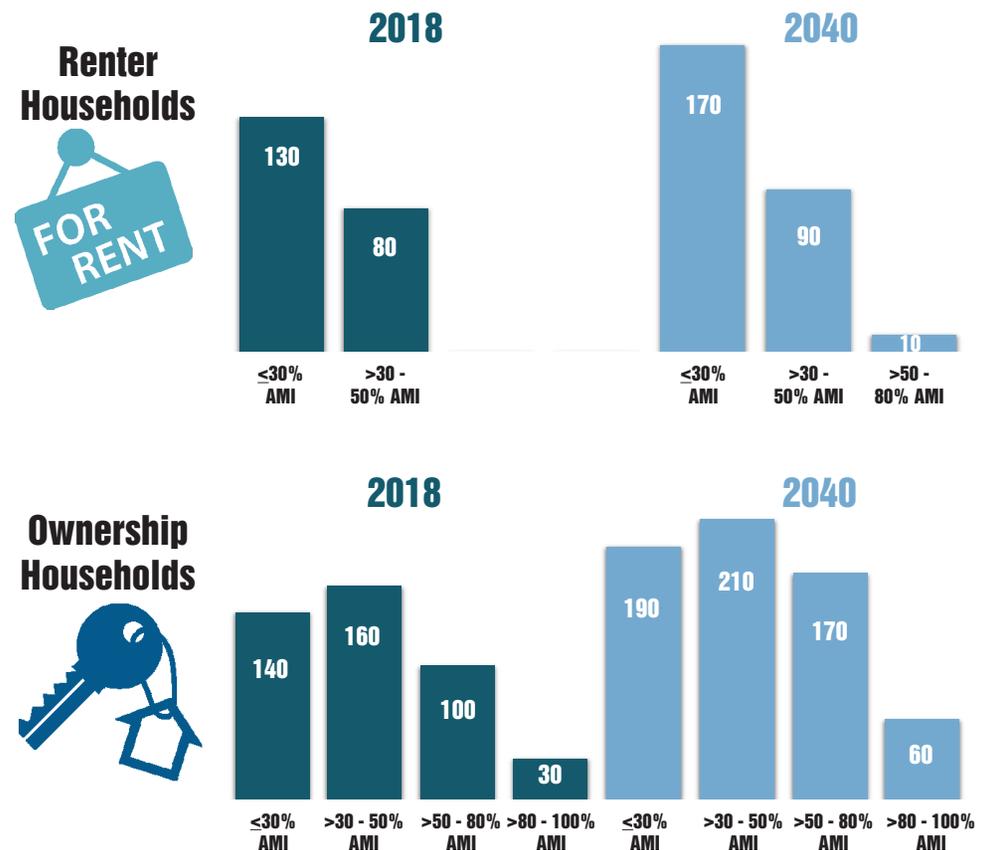
**By 2040...**

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

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

**630 Owner Households** will pay more than 50% of their incomes towards housing costs

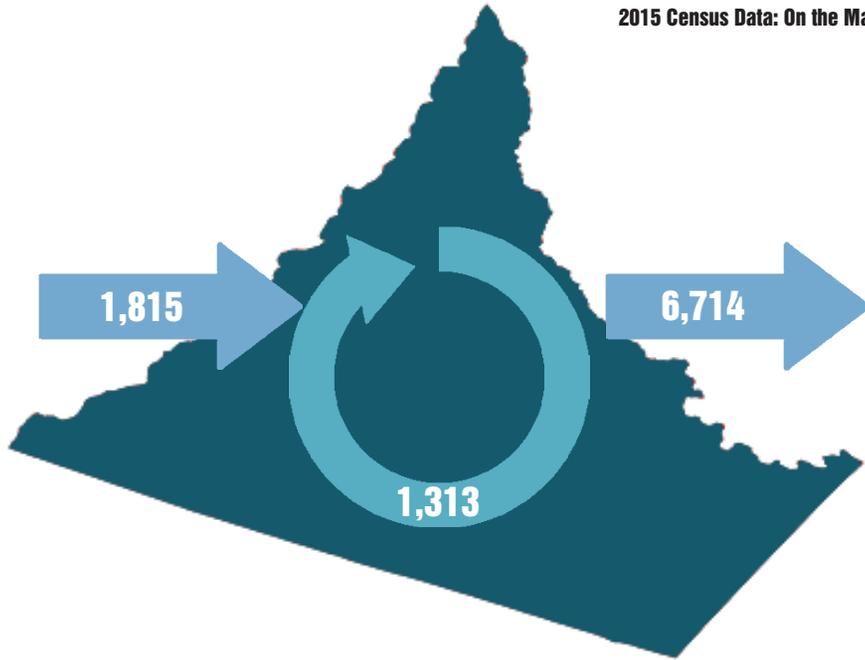
## Severely Cost-Burdened Households



**Inflow/Outflow of Job Counts**

An estimated 1,815 people are employed in Greene County who live elsewhere & commute in. 1,313 people are both employed and reside within Greene County. 6,714 people live in Greene County but are employed and commute outside of the County.

2015 Census Data: On the Map Tool

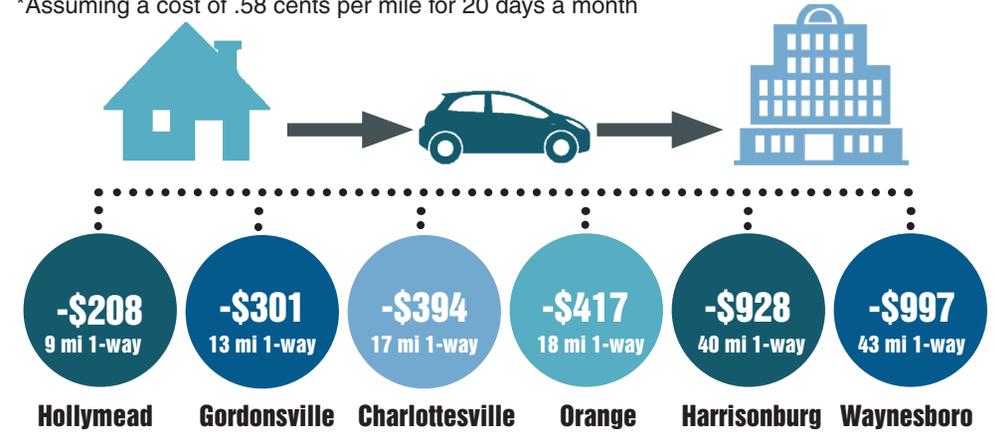


**Drive Until You Qualify**

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**How Commuting Impacts Housing Affordability**

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



**The Economic Impact of Unaffordability**

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**Difficulty Recruiting & Retaining Workers**



**Increased Turnover & Absenteeism**



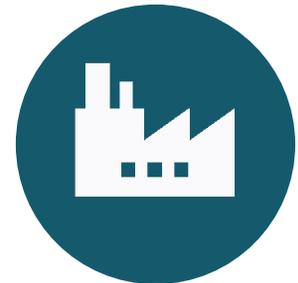
**Non-Competitive Salaries**



**Long Commutes that Generate Pollution**

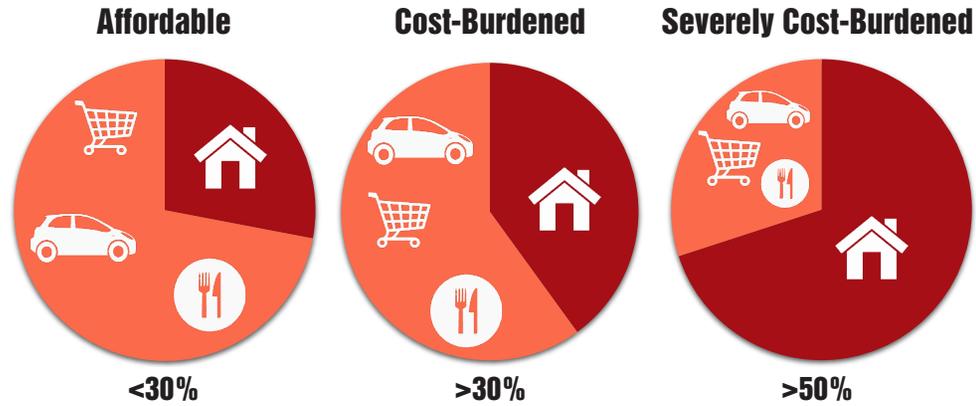


**Difficulty Recruiting New Businesses**



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- Homeless families & individuals & those temporarily doubled up with other friends or family members & at risk of homelessness.
- Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Regional Median Income** for a family of four.....\$89,600

**Louisa Median Income**.....\$56,946



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Affordability Gap

**Total Housing Units In 2018: 17,643**

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

- **250** pay more than 50%

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

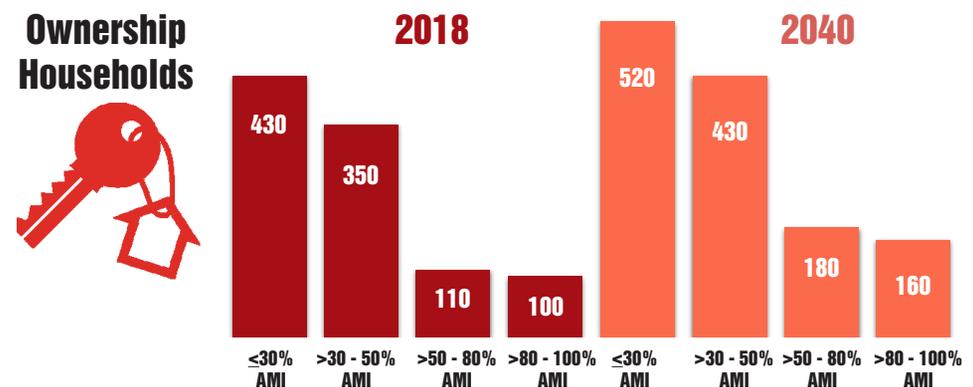
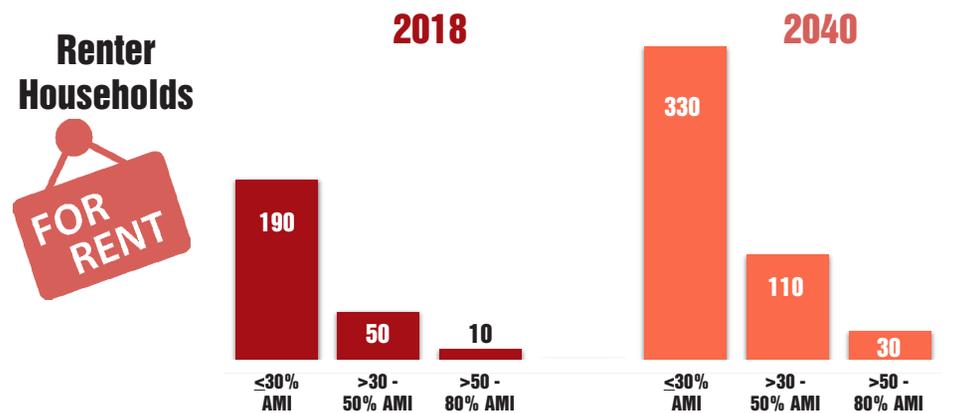
**By 2040...**

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

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

**1,290 Owner Households** will pay more than 50% of their incomes towards housing costs

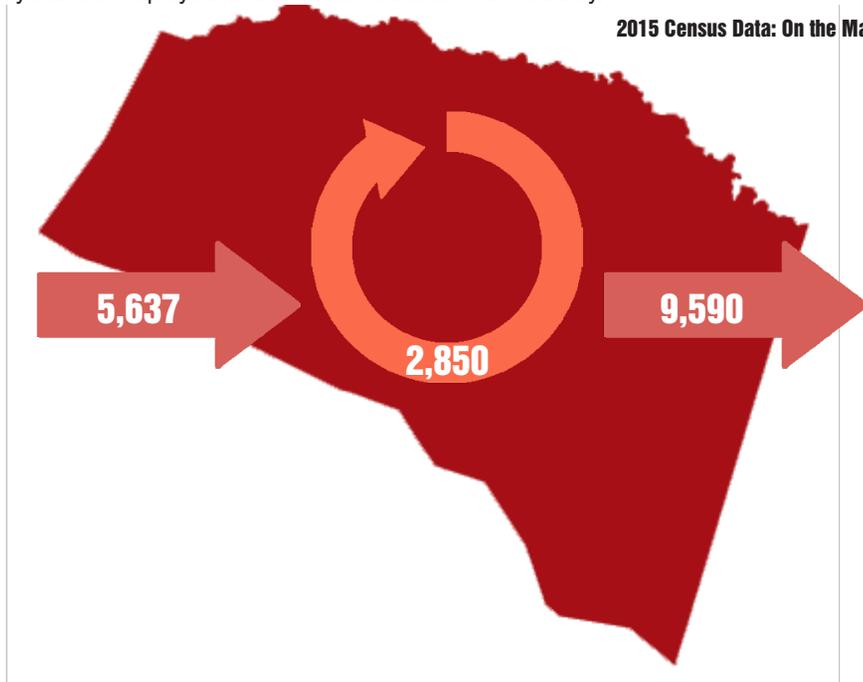
## Severely Cost-Burdened Households



## Inflow/Outflow of Job Counts

An estimated 5,637 people are employed in Louisa County who live elsewhere & commute in. 2,850 people are both employed and reside within Louisa County. 9,590 people live in Louisa County but are employed and commute outside of the County.

2015 Census Data: On the Map Tool

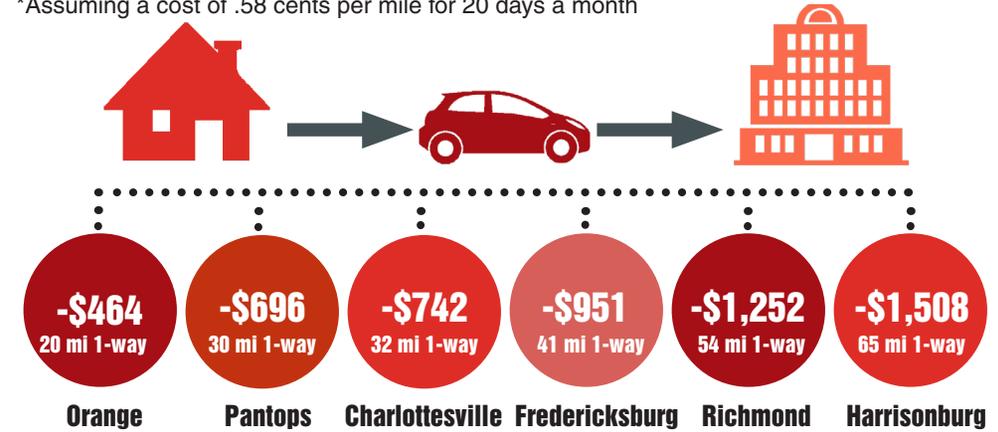


## Drive Until You Qualify

Transportation costs for commuters add significantly to the cost of living in areas where the only transportation options are driving alone or carpooling. Based on data from the U.S. Census On the Map tool, residents of Louisa County are commuting to the geographies below. Distances are based on averages & may not fully capture actual commute mileage.

### How Commuting Impacts Housing Affordability

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



## The Economic Impact of Unaffordability

These housing problems have many consequences for the region's economy. Employers report difficulties in recruiting & retaining workers. Turnover & absenteeism are higher than desirable, in part, because of the burdens of those long commutes. Those who must recruit workers with specialized skills often find they are forced to pay higher salaries than their counterparts pay in other parts of the state. Economic development professionals across the region report difficulties in recruiting new businesses due to concerns about their ability to move & attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution. The causes & forces perpetuating the mismatch between housing costs & incomes are many. They cut across geographies – both urban & rural areas have families & individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless.

### Difficulty Recruiting & Retaining Workers



### Increased Turnover & Absenteeism



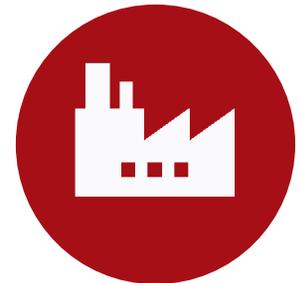
### Non-Competitive Salaries



### Long Commutes that Generate Pollution

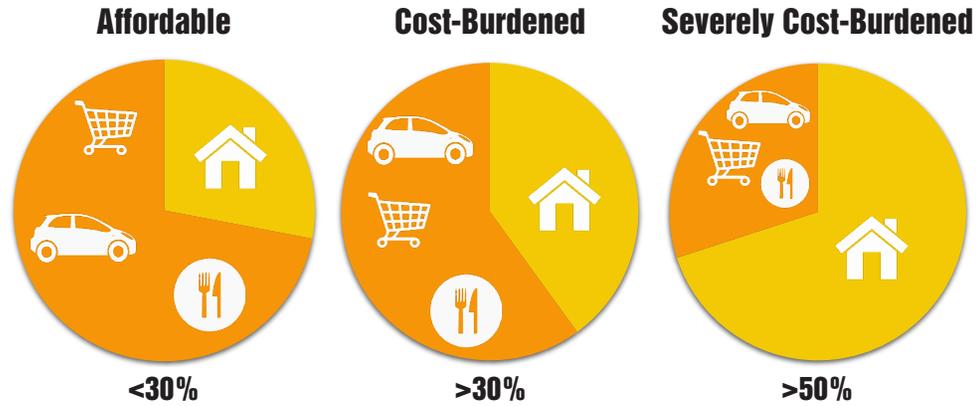


### Difficulty Recruiting New Businesses



## Defining Affordability

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



For this analysis, affordable housing needs are defined by the following four characteristics:

- Households spending more than 30% of their income for housing, particularly those spending more than 50% of their income.
- Replacement of public housing & Section 8-funded housing that have outlived their useful lives.
- Homeless families & individuals & those temporarily doubled up with other friends or family members & at risk of homelessness.
- Substandard units, conservatively estimated based on those lacking complete plumbing fixtures.

**Regional Median Income** for a family of four.....\$89,600

**Nelson Median Income**.....\$53,834



30% AMI	\$17,950	\$20,500	\$23,050	\$25,600	\$29,420
40% AMI	\$23,920	\$27,320	\$30,720	\$34,120	\$36,880
50% AMI	\$29,900	\$34,150	\$38,400	\$42,650	\$46,100
60% AMI	\$35,880	\$40,980	\$46,080	\$51,180	\$55,320
80% AMI	\$47,800	\$54,600	\$61,450	\$68,250	\$73,750

## Affordability Gap

**Total Housing Units In 2018: 10,190**

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

- **170** pay more than 50%

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

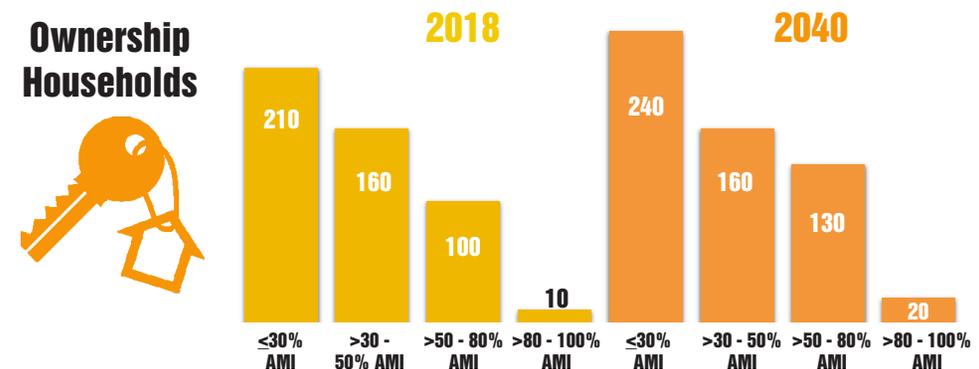
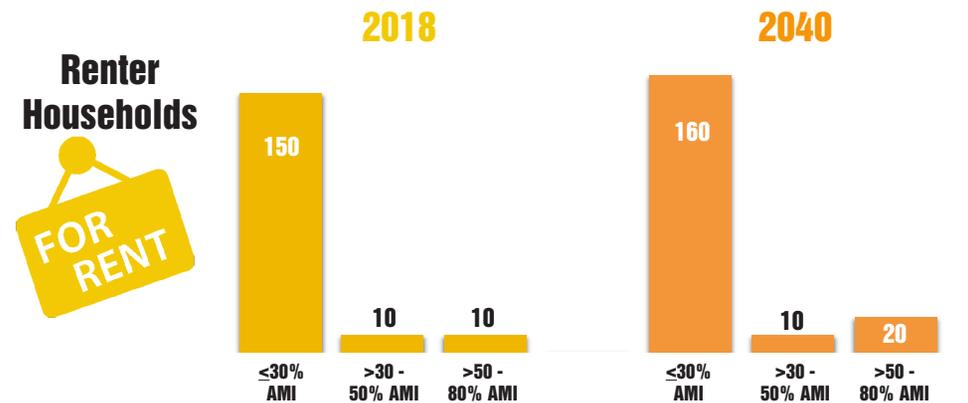
**By 2040...**

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

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

**550 Owner Households** will pay more than 50% of their incomes towards housing costs

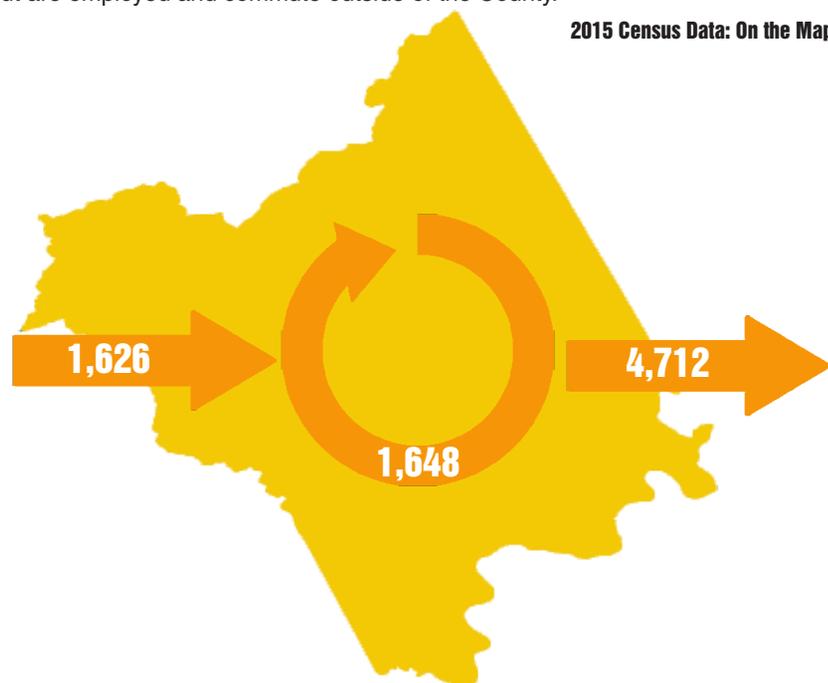
## Severely Cost-Burdened Households



**Inflow/Outflow of Job Counts**

An estimated 1,626 people are employed in Nelson County who live elsewhere & commute in. 1,648 people are both employed and reside within Nelson County. 4,712 people live in Nelson County but are employed and commute outside of the County.

2015 Census Data: On the Map Tool

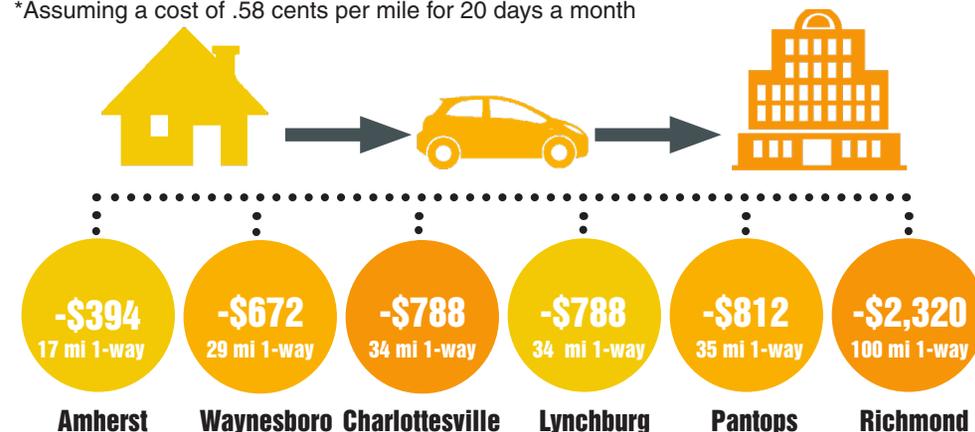


**Drive Until You Qualify**

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**How Commuting Impacts Housing Affordability**

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



**The Economic Impact of Unaffordability**

These housing problems have many consequences for the region's economy. Employers report difficulties in recruiting & retaining workers. Turnover & absenteeism are higher than desirable, in part, because of the burdens of those long commutes. Those who must recruit workers with specialized skills often find they are forced to pay higher salaries than their counterparts pay in other parts of the state. Economic development professionals across the region report difficulties in recruiting new businesses due to concerns about their ability to move & attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution. The causes & forces perpetuating the mismatch between housing costs & incomes are many. They cut across geographies – both urban & rural areas have families & individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless.

**Difficulty Recruiting & Retaining Workers**



**Increased Turnover & Absenteeism**



**Non-Competitive Salaries**



**Long Commutes that Generate Pollution**



**Difficulty Recruiting New Businesses**

