



Comprehensive Regional Housing Study and Needs Assessment

*The Central Virginia Regional Housing Partnership
of the
Thomas Jefferson Planning District Commission*



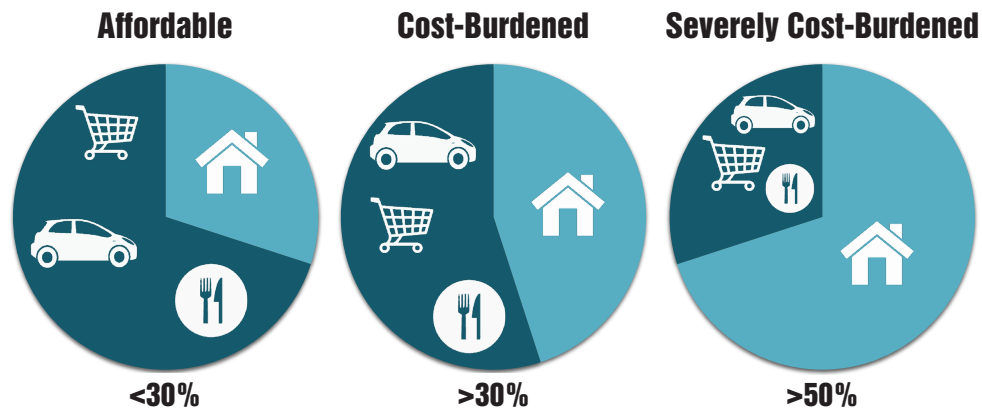
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Regional Housing Study & Needs Assessment Key Takeaways

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

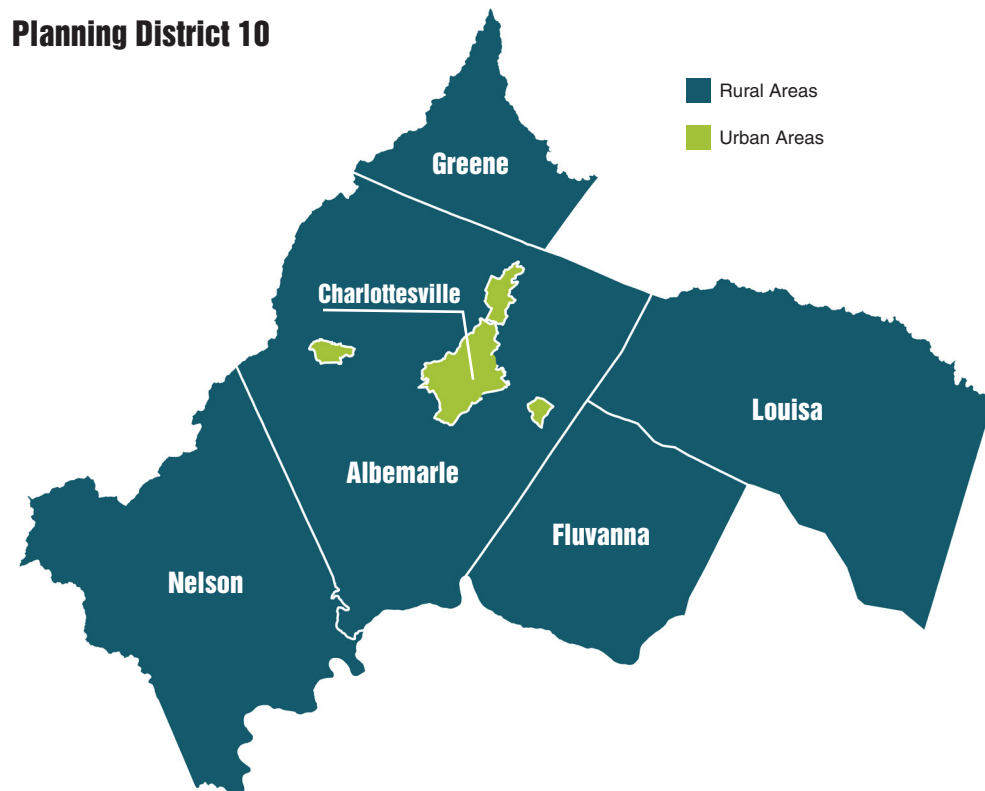
- **4,040** pay more than 50%

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

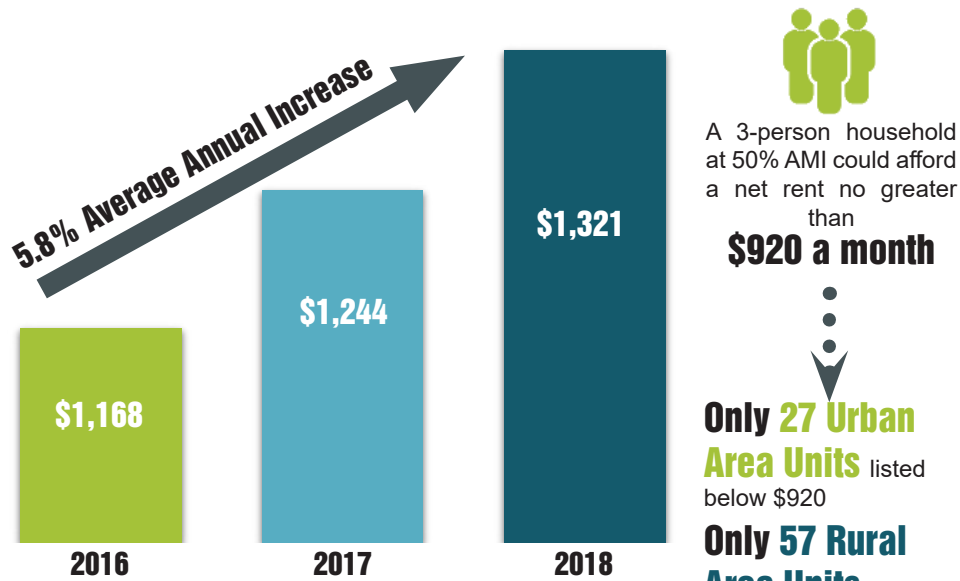
2,860 Rural Homeowners pay more than 50% of their incomes for housing costs

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

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)

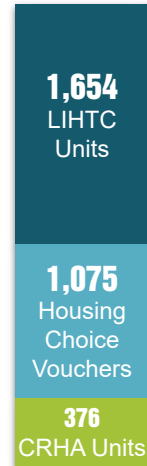


Low Income (50% to 80% AMI)

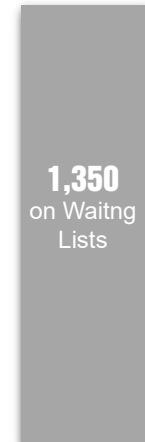
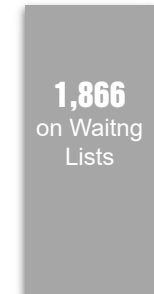
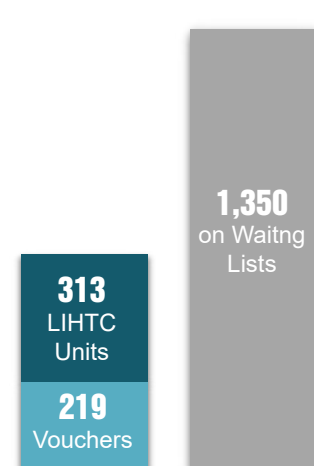


Publicly Assisted Rental Housing

Urban



Rural



Wait times are typically 5-8 years

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.

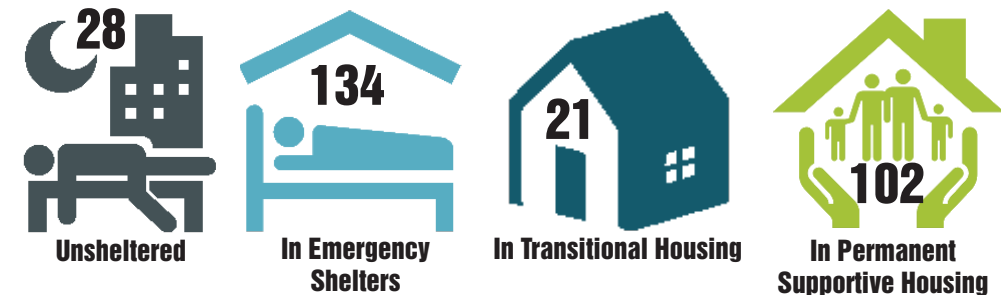
Housing Choice Vouchers: A federal program providing rental assistance to very low-income families or individuals.

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*

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)

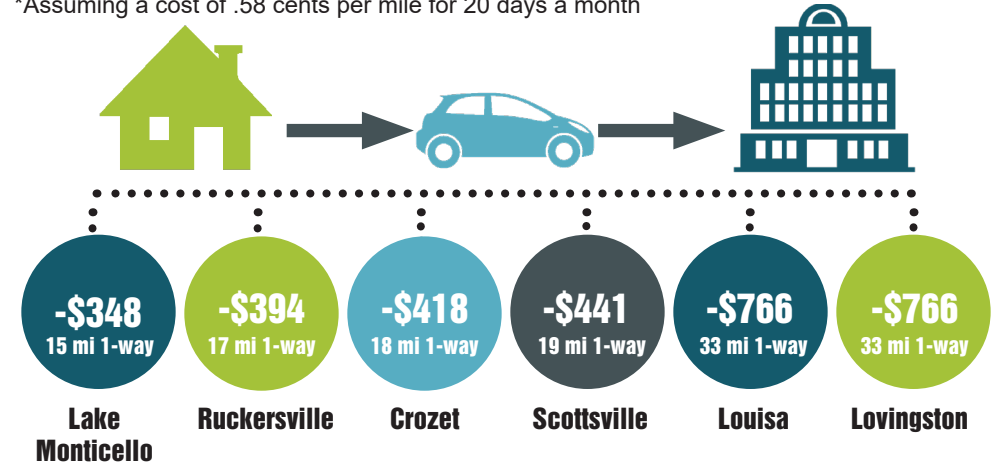


Drive Until You Qualify

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

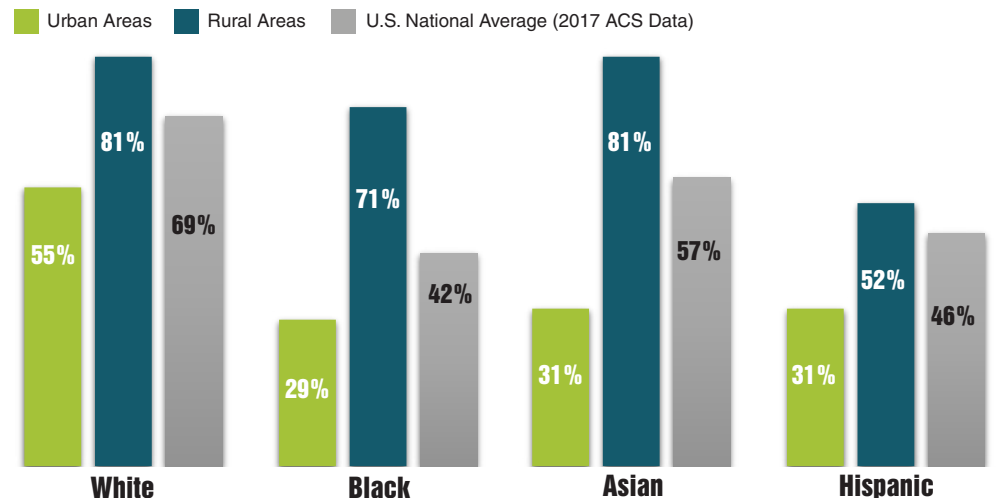
*Assuming a cost of .58 cents per mile for 20 days a month



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

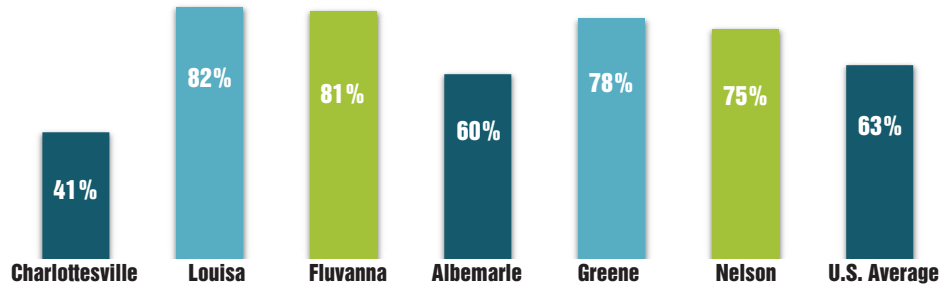
Race & Equity Disparities in Ownership

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...

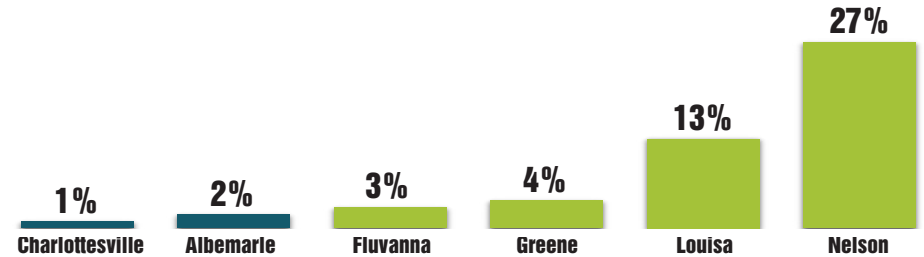


Occasional Use

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:



**Comprehensive Regional Housing Study
and
Needs Analysis**

Virginia Planning District 10

Submitted to:

Thomas Jefferson Planning District Commission

March 22, 2019





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Executive Summary

Thomas Jefferson Planning District Commission (TJPDC) has formed a Regional Housing Partnership (RHP) to spearhead a cooperative strategic planning effort to address key issues impacting housing affordability. This housing needs assessment is the first step in the RHP's strategic development effort.¹

For this analysis, the Planning District's affordable housing needs are defined to include:

- households spending more than 30 percent of their income for housing, particularly those spending more than 50 percent of their income;
- replacement of public housing and Section 8-funded housing that have outlived their useful lives;
- homeless families and individuals and those temporarily doubled up with other friends or family members and at risk of homelessness; and
- substandard units, conservatively estimated based on those that lack complete plumbing fixtures.

Over the past two decades, housing prices in Planning District 10 have increased rapidly as new construction failed to keep pace with the increase in demand at all but the highest rent and price levels. Wages have not kept up with rent increases due to international competition and the stagnant minimum wage. Some of the strongest job growth in the regional economy has taken place in the service sectors (restaurants, retail, hotels and other services) where wages are relatively low and hours are often limited to less than full-time. As demand increased faster than supply, vacancy rates fell and landlords were able to command higher rents from tenants with few other choices. While declining interest rates made mortgages less expensive, the high levels of demand from new and existing residents caused housing prices to rise quickly in step with buyers' ability to qualify for larger mortgages. Rents for older apartments and houses that historically would have been affordable to low- and moderate-income households rose as they became attractive to higher-income households. This was particularly true in Charlottesville and the urbanized portions of Albemarle County with good access to the University of Virginia (UVA) and other job centers.

¹ The analysis distinguishes between the *urban area*, which includes the City of Charlottesville and the Development Areas of Albemarle County designated for growth, and the *rural area*, which includes the rest of Albemarle County and all of Fluvanna, Greene, Louisa and Nelson counties.



Now the region faces a **rental** housing market where:

- Rents in major apartment complexes in the urban area grew 5.8 percent annually over the past two years and 4.0 percent annually since 2012, averaging \$1,321 per month.
- Nine thousand renter households in Charlottesville and Albemarle County (excluding student households) are paying more than 30 percent of their income for housing costs, the accepted affordability standard established by the U.S. Department of Housing and Urban Development (HUD), including over 4,000 who are paying half or more of their income for housing, leaving little to pay for food, health care, transportation and other critical costs.
- In the four rural counties, 2,000 renters are paying more than 30 percent of income, including 940 who are paying more half or more of their income in gross rent.
- Cost burdens are much more prevalent among low-income households with as many as two-thirds of renter households in the lowest income bracket experiencing severe cost burdens.
- At 50 percent of Area Median Income (AMI)², a three-person household could afford a net rent of not more than \$920 per month. Review of current apartment and rental house listings revealed only 27 urban area units with rents below \$920 in the urban area and 57 units in the rural area.
- Short-term rentals including over 600 units listed on Airbnb are diverting units from year-round rentals.
- Publicly assisted housing includes 376 units of public housing operated by the Charlottesville Redevelopment and Housing Authority and 1,967 units available at reduced rates in developments supported by Federal Low-Income Housing Tax Credits – 1,654 in the urban area and 313 in the rural area.

² Household income as a percent of AMI is used as an indicator of relative incomes. HUD estimated the metropolitan area median family income at \$89,600 for a family of four in 2018. A four-person family at 50 percent of AMI would have an income of \$42,650, while a two-person family would have an income of \$34,150.



- An additional 1,294 households have been furnished with Housing Choice Vouchers, which pay landlords the difference between 30 percent of the voucher holder's income and the designated Fair Market Rent. Of these, 219 are provided through Fluvanna, Louisa and Nelson counties. The waiting list for vouchers includes 1,866 in Charlottesville (as of July 2017) and 1,350 in Albemarle, Fluvanna, Louisa and Nelson counties; however, there is likely significant duplication across the lists. Wait times are typically five to eight years.
- The point-in-time count of people experiencing homelessness conducted in February 2018 found 134 individuals in emergency shelter, 21 in transitional housing, 102 in permanent housing and 28 unsheltered individuals. The number in emergency shelter had been declining with the Housing First strategy and the addition of 30 units with supportive services, but it ticked back up again in 2018.
- This count does not include homeless individuals in the rural counties, who are known to sleep in tents, cars and campers. The Greene County and Louisa County school districts identified an additional 40 children currently unsheltered or doubled up and at risk of homelessness.

On the **homeownership** side:

- The median sales price for single-family houses in Charlottesville and Albemarle County was \$325,000 in 2017 and \$349,900 in 2018. In the rural counties, the median single-family home sales price was \$184,000 in 2017 and \$165,480 in Fluvanna, Louisa and Nelson counties in 2018.
- Just under 7.5 percent of the urban jurisdictions' homeowners and 9.2 percent of the rural counties' homeowners are spending half or more of their income on housing costs. High costs are straining the budgets of more than 5,400 owner households in Planning District 10, more than half of who live in the rural counties. Three-quarters of these households have incomes at or below 50 percent of AMI, and 42 percent have incomes at or below 30 percent of AMI.
- A family of three with income at 60 percent of AMI could afford to pay no more than \$216,000 for a house. Only 176 urban area houses (12 percent) sold for less than \$200,000 in 2018.



- The rural counties sold a much higher share of their houses (48 percent) at prices below \$200,000, helping to meet the demand for lower-cost houses.
- However, the cost of “drive till you qualify” is much higher than just the mortgage payment. Transportation costs add significantly to the cost of living in the rural counties where the only transportation options are driving alone or carpooling.
- Almost 1,400 workers commute to Charlottesville or Albemarle County from Augusta County, a clear indication of the shortage of affordable ownership housing in Planning District 10.
- Urban area homeownership rates are below the national average and significant racial disparities exist with the homeownership rate for Black or African American households at 29.2 percent in 2010 as compared with 31.0 percent for Hispanic households and 54.5 percent for White households.
- First-time homebuyers are finding it increasingly difficult to find housing that they can afford. Greater Charlottesville Habitat for Humanity receives 180 to 205 applications annually from households seeking to invest in building a home. If moderate-income households had ownership rates equivalent to those of households at higher incomes, the region would need an additional 1,200 to 1,600 units priced from \$150,000 to \$300,000 to meet the demand from first-time homebuyers.
- Six percent of all units are held for seasonal use. Though many are in organized resorts, others are scattered throughout the region. As second homes, they are no longer available for year-round occupancy. Second-home buyers can often pay more than can younger families and first-time homebuyers, driving up house prices.
- The Albemarle Housing Improvement Program (AHIP), which provides home repairs for low- and moderate-income households, has a waiting list of 292 households in Albemarle County and Charlottesville that need emergency repairs and rehabilitation for their homes. Many more need assistance, including households in surrounding jurisdictions, but AHIP lacks the funding to deal with more than emergencies.

These housing problems have many consequences for the region’s economy. Employers report difficulties in recruiting and retaining workers. Turnover and 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 and attract workers to a market with such high housing costs. The many workers forced into long commutes generate air pollution.

Summarized in the following table, the Planning District's affordable housing needs are defined to include:

- households spending more than 30 percent of their income for housing ("cost-burdened"), particularly those spending more than 50 percent of their income ("severely cost-burdened");
- replacement of public housing and Section 8-funded housing that have outlived their useful lives;
- homeless families and individuals and those temporarily doubled up with other friends or family members and at risk of homelessness; and
- substandard units, conservatively estimated based on those that lack complete plumbing fixtures.



Affordable Rental Housing Needs, Planning District 10, 2018-2040						
Household Income Level	Units or Other Financial Assistance for			Units for		Total Units or Financial Assistance Needed
	Severely Cost-Burdened Households	Other Cost-Burdened Households	Substandard Units	Public Housing/ Section 8 ¹	Homeless Families and Individuals ²	
2018 Charlottesville and Albemarle County						
<30% of AMI	1,970	400	64	439	233	3,106
>30% to 50% of AMI	1,630	1,320	NA	NA	NA	2,950
>50% to 80% of AMI	440	2,590	NA	NA	NA	3,030
>80% to 100% of AMI	-	640	NA	NA	NA	640
Total Units	4,040	4,950	64	439	233	9,726
2040 Charlottesville and Albemarle County						
<30% of AMI	2,310	310	TBD	TBD	TBD	2,620
>30% to 50% of AMI	2,340	1,700	NA	NA	NA	4,040
>50% to 80% of AMI	680	3,380	NA	NA	NA	4,060
>80% to 100% of AMI	-	1,200	NA	NA	NA	1,200
Total Units	5,330	6,590	TBD	TBD	TBD	11,920
2018 Fluvanna, Greene, Louisa and Nelson Counties						
<30% of AMI	560	220	33	TBD	21	780
>30% to 50% of AMI	270	300	NA	NA	NA	570
>50% to 80% of AMI	110	500	NA	NA	NA	610
>80% to 100% of AMI	-	40	NA	NA	NA	40
Total Units	940	1,060	33	TBD	21	2,000
2040 Fluvanna, Greene, Louisa and Nelson Counties						
<30% of AMI	780	280	TBD	TBD	TBD	1,060
>30% to 50% of AMI	370	380	NA	NA	NA	750
>50% to 80% of AMI	170	620	NA	NA	NA	790
>80% to 100% of AMI	-	60	NA	NA	NA	60
Total Units	1,320	1,340	TBD	TBD	TBD	2,660

Source: Partners for Economic Solutions, 2018.

This measure of needs does not mean that the region needs almost 12,000 more rental housing units. Rather, it includes housing problems that could be solved with financial assistance, housing renovations, homebuyer counseling, permanent supportive housing, a one-stop center for access to housing assistance, provision of development sites, community land trusts, supportive infrastructure, employer-assisted housing and/or an overall expansion of the housing supply through zoning and regulatory reform and accessory dwelling units. Some of these households, particularly with incomes near or over 80 percent of AMI, would be helped by a housing supply expansion that eliminated the demand/supply imbalance, reducing the market pressures that have led to high rents and rapid rent increases.



Ownership housing needs focus on owners with severe cost burdens and substandard units. Almost 2,600 households need affordable units or financial assistance in Charlottesville and Albemarle County in 2018; that number is projected to grow to 2,900 by 2040 (including the current need). Despite the lower housing prices in the four rural counties, the homeowners' needs are somewhat higher with more than 2,900 in 2018, growing to 3,750 by 2040.

Affordable Ownership Housing Needs, Planning District 10, 2018-2040			
Household Income Level	Units or Other Financial Assistance for		Total Units or Financial Assistance Needed
	Severely Cost-Burdened Households	Substandard Units	
2018 Charlottesville and Albemarle County			
≤30% of AMI	1,120	29	1,149
>30% to 50% of AMI	750	NA	750
>50% to 80% of AMI	510	NA	510
>80% to 100% of AMI	180	NA	180
Total Units	2,560	29	2,589
2040 Charlottesville and Albemarle County			
≤30% of AMI	1,130	TBD	1,130
>30% to 50% of AMI	820	NA	820
>50% to 80% of AMI	700	NA	700
>80% to 100% of AMI	280	NA	280
Total Units	2,930	TBD	2,930
2018 Fluvanna, Greene, Louisa and Nelson Counties			
≤30% of AMI	1,170	64	1,234
>30% to 50% of AMI	1,000	NA	1,000
>50% to 80% of AMI	520	NA	520
>80% to 100% of AMI	170	NA	170
Total Units	2,860	64	2,924
2040 Fluvanna, Greene, Louisa and Nelson Counties			
≤30% of AMI	1,420	TBD	1,420
>30% to 50% of AMI	1,240	NA	1,240
>50% to 80% of AMI	790	NA	790
>80% to 100% of AMI	300	NA	300
Total Units	3,750	TBD	3,750

Source: Partners for Economic Solutions, 2018.

Housing Issues

The causes and forces perpetuating the mismatch between housing costs and incomes are many. They cut across geographies – both urban and rural areas have families and individuals burdened with high housing costs, living in overcrowded or substandard



conditions or homeless – though some issues affect urban and rural areas differently. The following matrix summarizes the key issues, distinguishing among those that apply more directly to urban or rural areas and those that cut across jurisdictional lines.

Housing Issues Summary	
Urban Area	Rural Area
Housing Supply	
Too few units to meet demand, particularly close to jobs (R, O)	
Too few affordable units to meet demand (R, O)	
High construction costs (R, O)	
Limited supply of housing for seniors (R, O)	
Competition from retirees and second-home buyers (O)	
Housing deterioration due to inadequate resources for maintenance (O)	
Code enforcement can displace families without renovation assistance (O)	
Mobile homes on rented lots subject to displacement (O)	
Conversions to Airbnb (R, O)	
Competition from UVA students (R)	
Landlords not maintaining rental housing (R)	
Tenants afraid to report substandard housing conditions (R)	
LIHTC unit subsidies expiring in next five years (R)	
Land Development Policies	
Over-commitment of land to single-family detached housing development (R, O)	
Bans on manufactured housing limits housing options (R, O)	
Need for more by-right zoning at appropriate densities (R, O)	
Proffer legislation limits jurisdictions' ability to require developer contributions for needed infrastructure and affordable housing (R, O)	
NIMBY voices outweigh affordable housing priorities (R)	
Inadequate supply of well-located land with zoning (R, O)	
Developability and pricing of Development Area land with zoning (R, O)	
Note: (R) indicates an issue related to rental housing. (O) indicates an issue related to ownership housing.	

Housing Issues Summary (Continued)	
Urban Area	Rural Area
Land Development Policies (Continued)	
Need to incentivize redevelopment of older commercial properties (R, O)	
Charlottesville's development approval process lacks predictability and certainty and takes too much time and money (R, O)	
Zoning by number of units per acre is a disincentive to building smaller, more affordable units (R)	
In Albemarle County proffered affordable units are not all being purchased by eligible households (O)	
	Inadequate supply of developable land with zoning for multi-family and small single-family home development (R, O)
	Inadequate water and sewer infrastructure (R, O)
	Lengthy development approval processes inhibit new development (R, O)
	Fiscal zoning to minimize multi-family development (R)
	Large-lot zoning increases land costs (O)
	High tap fees (O)
Transportation	
Housing + transportation costs are too high (R, O)	
Available transit is not frequent enough to meet needs (R, O)	
Seniors will increasingly need transit services for daily living (R, O)	
	Commuting hours divert time with family and community (R, O)
	Car-dependent commuters are at greater risk of missing work due to car troubles (R, O)
	Development patterns do not support efficient transit service (R, O)
	Homebuyers who drive till they qualify spend too much time and money commuting (O)
Funding	
Federal funding is inadequate and declining (R)	
Limited resources for workforce rental housing above 60 percent of AMI (R)	
Limited resources for first-time homeownership (O)	
Albemarle County housing funds are not committed beyond next year or two (R, O)	
Annual allocations are not sufficient to meet needs, particularly for major redevelopments (R, O)	
Tax reform reduced the value of Low-Income Housing Tax Credits (R)	
	Minimal, if any, funding available for affordable housing development or repairs (R, O)
Note: (R) indicates an issue related to rental housing. (O) indicates an issue related to ownership housing.	



Housing Issues Summary (Continued)	
Urban Area	Rural Area
Household Incomes	
Prevalence of low-wage, part-time jobs in service and tourism economy limits earning potential (R, O)	
Low levels of education and training prevent career advancement (R, O)	
Limited transportation to job centers (R, O)	
Limited and expensive child care options (R, O)	
Redlining and historic discrimination have constrained low-income families' ability to build financial assets and wealth (R, O)	
Homeowners who inherited their homes but have no clear title may be ineligible for assistance or private financing (O)	
Difficulty in saving for a downpayment and closing costs as housing costs escalate faster than incomes (O)	
First-time homebuyers' levels of student and other debt (O)	
First-time homebuyers can't compete with older buyers paying cash (O)	
Lack of knowledge about resources for first-time homebuyers (O)	
Discrimination	
Language and cultural barriers to fair housing choice (R, O)	
Overt and covert discrimination against low-income, minority households and families with children (R)	
Tight markets limit tenants' leverage (R)	
Note: (R) indicates an issue related to rental housing. (O) indicates an issue related to ownership housing.	



I. Introduction

This housing needs assessment prepared for the six jurisdictions of Planning District 10³ parallels the City of Charlottesville housing needs assessment from April 2018. By expanding to include surrounding counties, this analysis allows evaluation of the different issues facing the region’s urban and rural areas including the impacts of households pushed to longer commutes by the lack of affordable housing closer to work. The six jurisdictions offer a range of housing types and options and face problems and issues that are both similar and different depending on the nature of each jurisdiction’s development, housing stock and infrastructure.

The needs assessment is the first step in the process of formulating a regional housing strategy that could address the full range of housing issues with a variety of housing tools and actions. Thomas Jefferson Planning District Commission (TJPDC) is leading a cooperative strategic planning effort guided by a Regional Housing Partnership (RHP) with the following composition:

City of Charlottesville Elected or Planning Commission Official (1)
Albemarle County Elected or Planning Commission Official (1)
Fluvanna County Elected or Planning Commission Official (1)
Greene County Elected or Planning Commission Official (1)
Louisa County Elected or Planning Commission Official (1)
Nelson County Elected or Planning Commission Official (1)
TJPDC Appointed Non-Profit Housing Representatives (3)
TJPDC Appointed Builder Representative (1)
TJPDC Appointed Developer Representative (1)
TJPDC Appointed Financial Lender Representative (1)
TJPDC Appointed Design Professional Representative (1)
TJPDC Appointed Citizen/Resident Representative (Urban) (1)
TJPDC Appointed Citizen/Resident Representative (Rural) (1)
University of Virginia (UVA) (1)
Thomas Jefferson Planning District Commission Commissioner (1)
Rural Nonprofit (Non-CHAACH) Representative - Appointed by TJPDC (1)
Workforce Development Board (WDB) Chair (1)
Regional Transit Partnership (RTP) Chair (1)

³ Planning District 10 includes the City of Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.



Regional Housing Partnership Objectives

To Address Unmet Housing Needs and Preserve Housing Affordability.

The Partnership will utilize the regional housing needs assessment report to identify and support strategies to bring about the alignment of policy, funding and programming in order to create a full housing ladder of opportunity in the region.

The challenge in the area is both quantitative, as defined by a gap between the number of affordable units and the need and qualitative, as defined by the lack of options for housing mobility, equity gain, transportation issues and workforce development, etc.

Members of the partnership believe that we can and must adopt an ambitious regional goal, within a specific timeframe, for aligning supply and demand. Housing is fundamental for our region to remain healthy and strong.

In order to support meeting the primary objectives, the partnership will pursue the following strategies:

- 1) Develop a plan for listening to residents in need of better housing.
- 2) Create a holistic regional strategy.
- 3) Create a comprehensive, regional funding model to guide budgeting decisions and support the creation of a thoughtful and holistic housing system of opportunities.
- 4) Further the relationship between localities.
- 5) Connect housing efforts to transportation and workforce development.
- 6) Create a formal means for sharing information.
- 7) Advocate for the integration of housing into other decision making.

Report Organization

The report is organized into four major sections addressing:

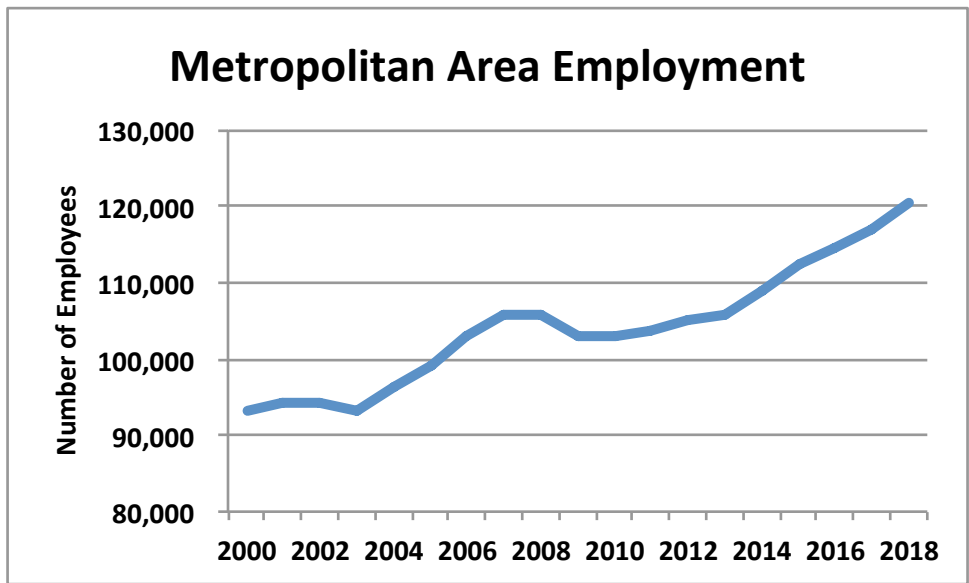
- Household demographics
- Housing supply and market conditions
- Housing affordability and the gap not being addressed by the private market and
- Key issues impacting affordable housing, which outlines the key housing issues as the basis for future strategy formulation.

II. Demographic Analysis of Housing Demand

The following demographic analysis forms the basis of estimating housing demand. It compares urban and rural areas. The urban areas are defined to include the City of Charlottesville and portions of Albemarle County inside its development areas. Rural areas include the remaining portions of Albemarle County beyond the development boundaries and Fluvanna, Greene, Louisa and Nelson counties.

Employment

The Charlottesville metropolitan area has been experiencing steady economic expansion since 2000 with only a small decline from 2008 to 2012 during the Great Recession before resuming its growth. Over the last four years, regional employment increased by 11,500 jobs or 10.5 percent to a total of 120,260 jobs in 2018 through October. (Appendix Table A-1).



This employment growth and other factors have attracted new residents, generating significant population growth as well.

Population and Household Trends

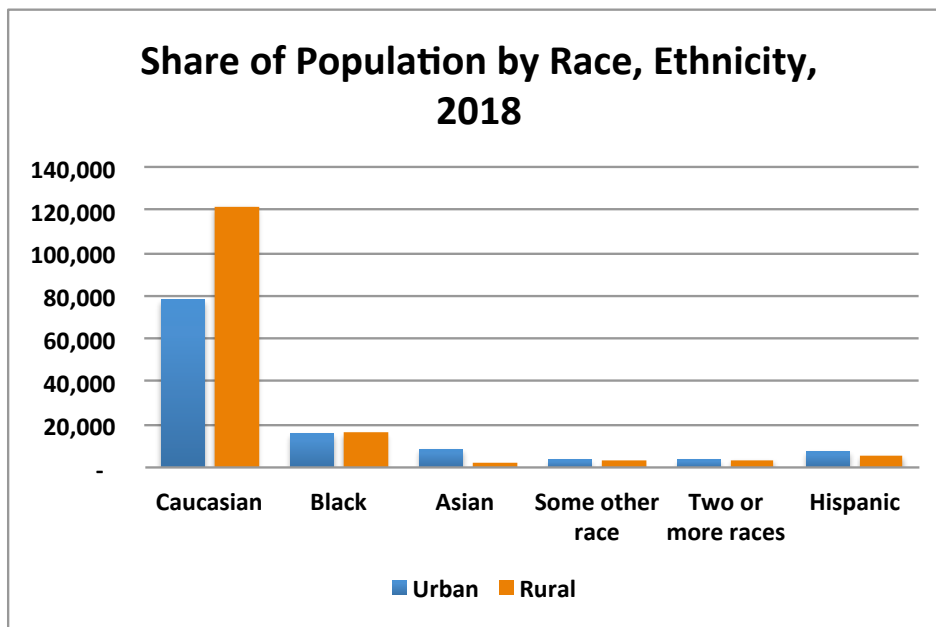
Planning District 10's population is estimated by ESRI, a national data provider, to total 256,705 persons, living in 100,486 households, as shown in Table 1. The Planning District's urban areas – Charlottesville and Albemarle County's designated development areas – are home to 42.8 percent of the total population and 43.1 percent of households. The remaining 57 percent of residents live in rural settings in Albemarle County's rural areas and Fluvanna, Greene, Louisa and Nelson counties. The urban population has expanded somewhat from 42.1 percent of the Planning District's population in 2000. From 2010 to 2018, the urban population increased 12.7 percent relative to the 7.0-percent growth in the rural areas.

Table 1. Population and Household Trends, 2000-2018						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Population						
2000	84,063		115,585		199,648	
2010	97,618		137,094		234,712	
2018	109,967		146,738		256,705	
2000-2018 Change	25,904	30.8%	31,153	27.0%	57,057	28.6%
2000-2010 Change	13,555	16.1%	21,509	18.6%	35,064	17.6%
2010-2018 Change	12,349	12.7%	9,644	7.0%	21,993	9.4%
Households						
2000	33,389		44,131		77,520	
2010	38,368		53,136		91,504	
2018	43,640		56,846		100,486	
2000-2018 Change	10,251	30.7%	12,715	28.8%	22,966	29.6%
2000-2010 Change	4,979	14.9%	9,005	20.4%	13,984	18.0%
2010-2018 Change	5,272	13.7%	3,710	7.0%	8,982	9.8%
Note: ¹ Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.						
Source: ESRI, Community Profile, 2018; Partners for Economic Solutions, 2018.						

Population and Household Characteristics

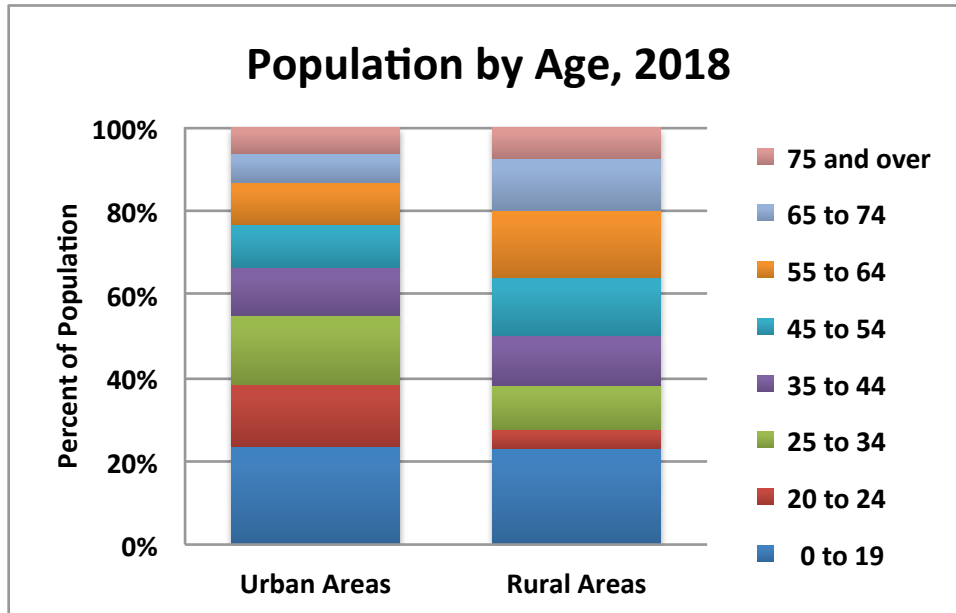
Race and Ethnicity

Planning District 10 has a diverse population with 78.0 percent Caucasians, 12.6 percent Black or African-Americans, 4.1 percent Asian and 5.1 percent Hispanic (Appendix Table A-2). From 2010 to 2018, the White and Black shares of the Planning District’s population fell by 0.8 and 0.6 percent, respectively, as other minority groups expanded. The urban areas are home to 56 percent of the region’s non-White residents as compared with 39 percent of its White residents, reflecting the presence of the University of Virginia in Charlottesville and its diverse students and faculty as well as the greater diversity of housing available within the urban areas.

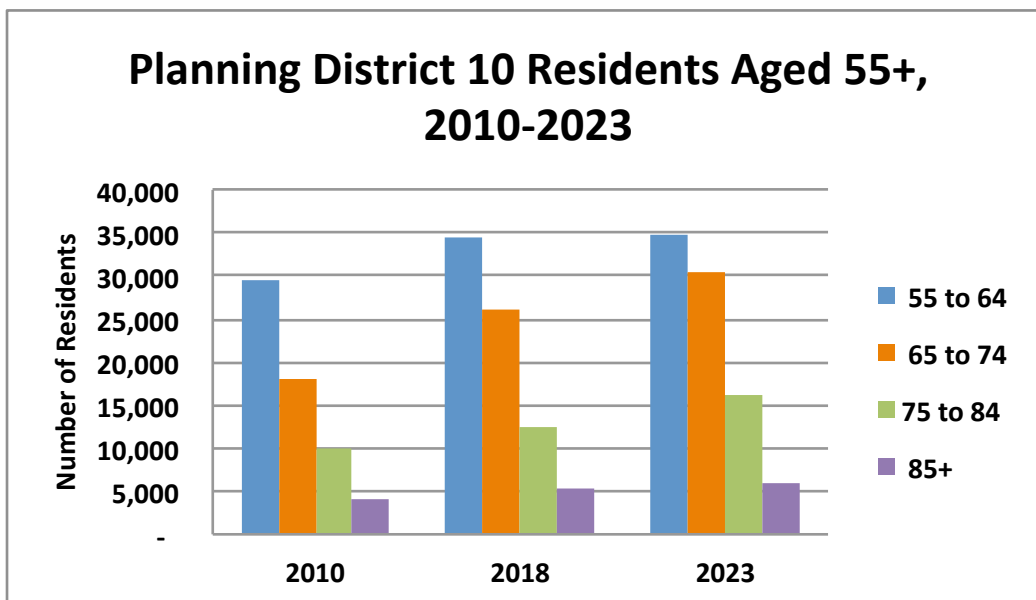


Population by Age

The University’s presence also skews the urban area’s age mix with 15 percent of the population aged 20 to 24 and 16.3 percent aged 25 to 34 (Appendix Table A-3). In contrast, the rural areas have a much higher share of their residents aged 55 and older.

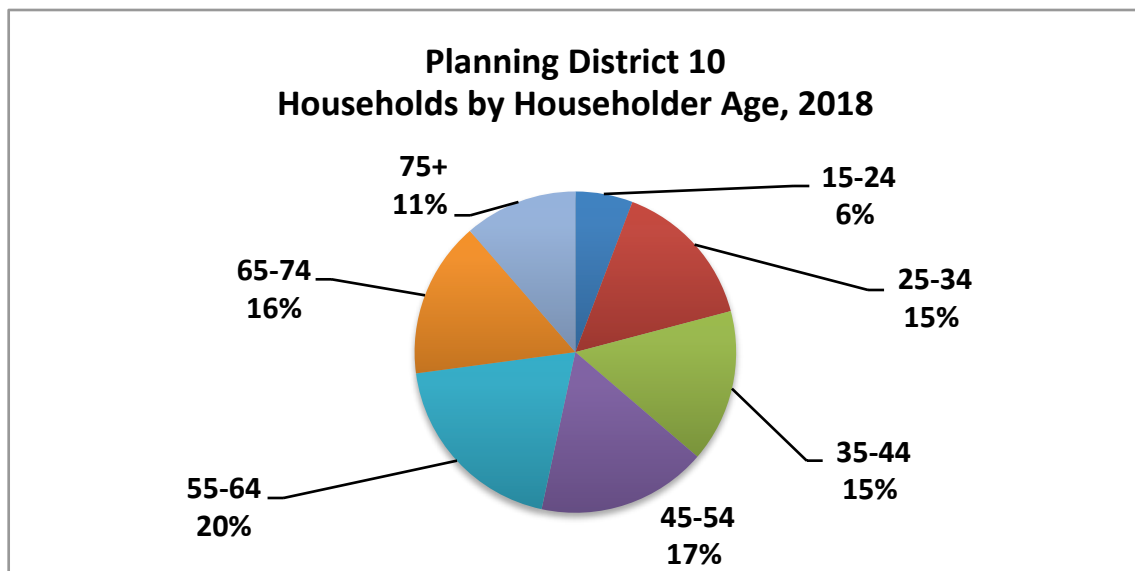


As the Baby Boom generation has aged and the region has attracted more retirees, Planning District 10's senior population aged 65 and over has increased from 13.8 percent in 2010 to 17.1 percent in 2018 (Appendix Table A-4). ESRI projects that the senior population will reach 19.4 percent of the population by 2023. In the urban areas, 13.4 percent of the population is 65 or over as compared with 19.9 percent in the rural areas.



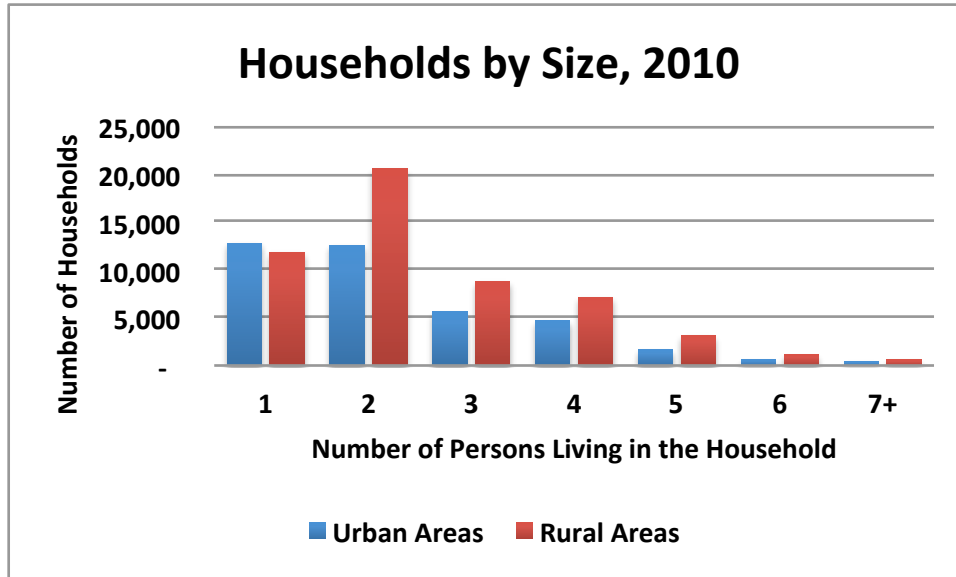
Householders by Age

Focusing on householders, the share of households headed by seniors 65 and over is even more significant. Almost 22 percent of urban area households have a householder 65 or over as well as 41.2 percent of rural area households (Appendix Table A-5).



Household Size

Households are relatively small in the Planning District – 63.1 percent of all households had only one or two persons in 2010. The average household size in 2018 is 2.45 persons, up slightly from 2.44 in 2010 (Appendix Table A-6). Single persons living alone represent one-third of all urban area households and 22.3 percent of rural area households. Less than six percent of urban area households and only 3.3 percent of rural area households have six or more people.



Household Income

Typically, household income is the key determinant of a household’s ability to afford housing. Planning District 10 has a median household income of \$65,363 (Appendix Table A-7). Incomes vary significantly by jurisdiction, as shown in Table 2. Charlottesville (which includes student households), Nelson County and Louisa County have the highest share of households with incomes below \$25,000, ranging from 18.7 to 28.7 percent.

Jurisdiction	Median Household Income	Share of Households by Income			
		Less than \$25,000	\$25,000 to \$34,999	\$35,000 to \$49,999	Total Below \$50,000
Charlottesville	\$46,779	28.7%	10.3%	13.2%	52.2%
Albemarle County	\$76,078	13.8%	7.5%	11.0%	32.2%
Urban	\$70,604	15.3%	8.3%	11.4%	35.0%
Rural	\$86,694	11.8%	6.4%	10.4%	28.5%
Fluvanna County	\$69,395	13.1%	8.4%	13.5%	35.0%
Greene County	\$62,368	14.5%	9.0%	14.2%	37.6%
Louisa County	\$58,429	18.7%	8.9%	13.9%	41.5%
Nelson County	\$53,536	21.2%	9.1%	14.8%	45.2%
Planning District¹	\$65,363	17.9%	8.5%	12.6%	39.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

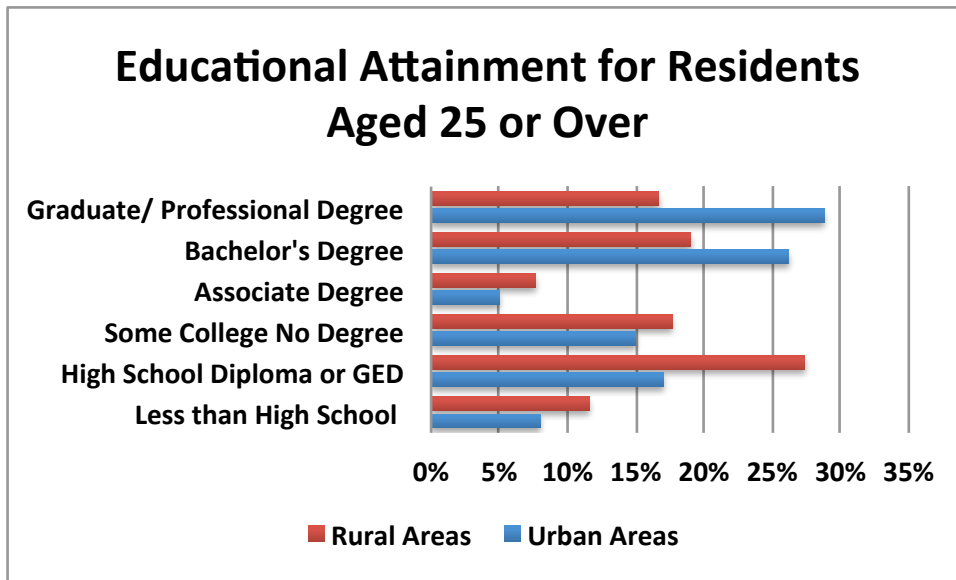
Source: ESRI, Household Income Profile, 2018; Partners for Economic Solutions, 2018.



The region has almost 18,000 households with incomes below \$25,000 and another 21,200 with incomes between \$25,000 and \$50,000, income levels which are not well served by the private market.

Educational Attainment and Employment

Household incomes are closely tied to education levels and the jobs that residents hold. Among residents older than 25, just over one-third have a high school diploma or less schooling, including 25 percent of urban area residents and 39 percent of rural area residents (Appendix Table A-8). An additional 16.6 percent have some college but no degree. Wages paid in jobs which hire at these educational levels typically are not sufficient to cover housing costs in high cost areas.

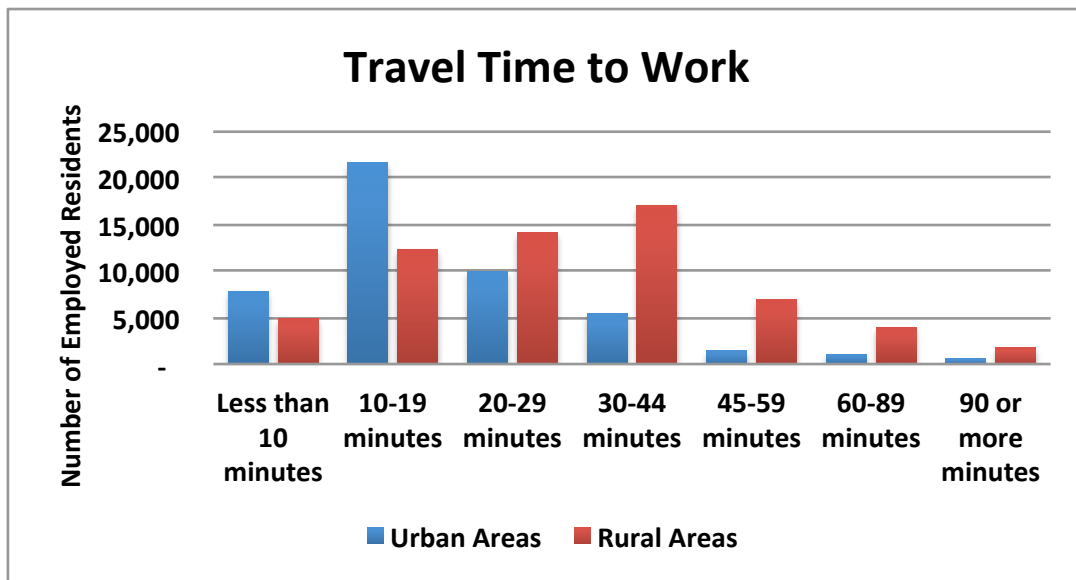


The distribution of employed residents by occupation shows a dominance of white-collar jobs with 53 percent of urban area residents and 42 percent of rural area residents employed in management, businesses, finance or professional services (Appendix Table A-9). Service and blue-collar occupations account for 29 percent of employed urban area residents and 36 percent of rural area residents.

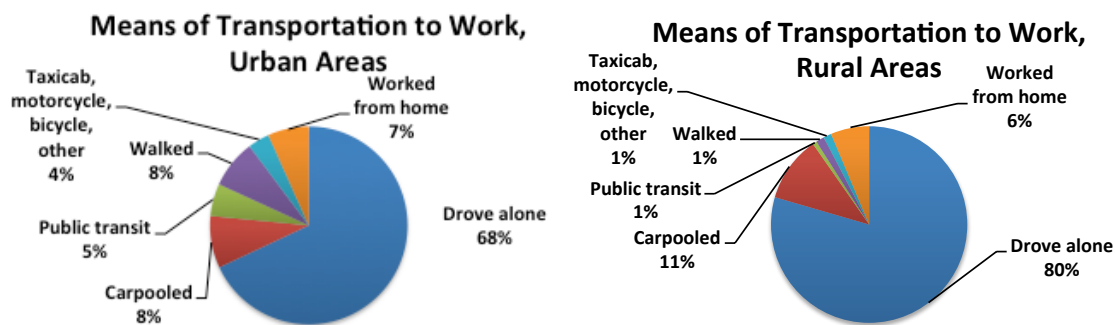
Commuting

With most of the region's jobs located in Charlottesville and Albemarle County, residents of Fluvanna, Greene, Louisa and Nelson counties often commute long distances, typically

driving alone. Travel times for urban area residents are significantly shorter than for those living in the region’s rural areas (Appendix Table A-10). Just under half of rural area residents spend 30 or more minutes commuting to work as compared with 18 percent of urban area residents.



Within the rural areas, four of five employed residents drive alone to work while another 11 percent carpool (Appendix Table A-11). Less than four percent can take transit, walk, bicycle or ride a motorcycle to work. In the urban areas, alternative modes of transportation are more available but 68 percent drive alone and 8 percent carpool.

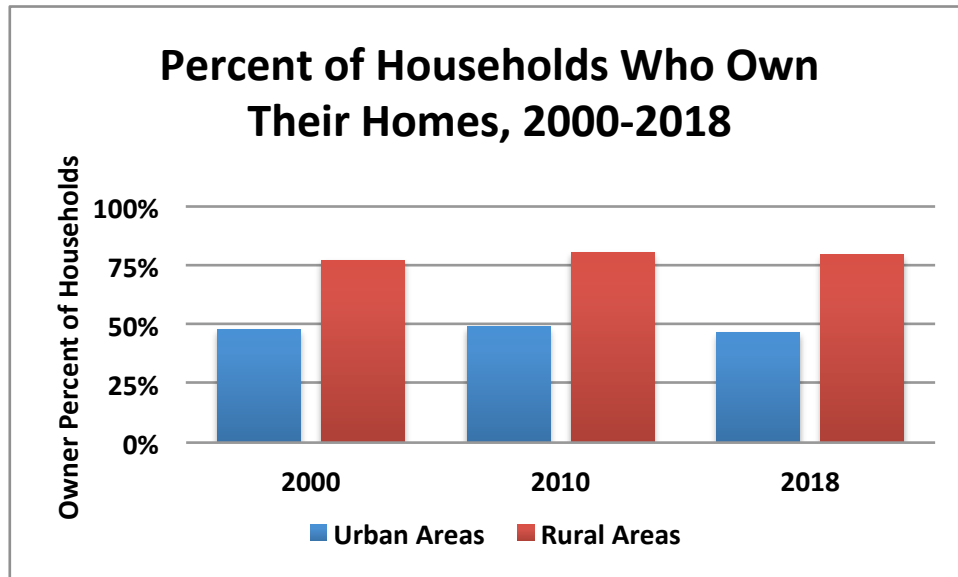




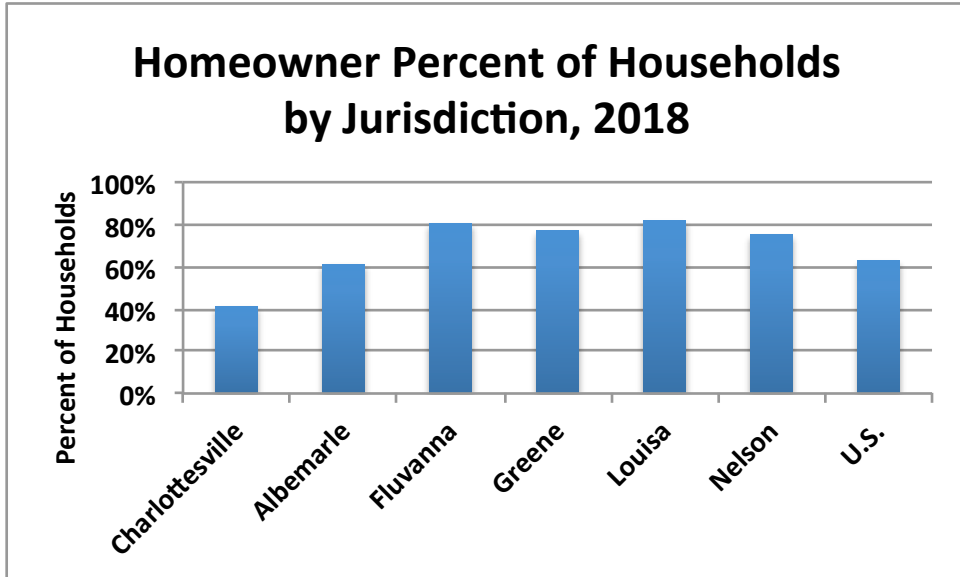
The low level of transit usage reflects some of the limitations on service and reach of public transportation in the region. This becomes a particular problem for households without access to a vehicle. In the region’s urban areas, more than 3,300 households (8.4 percent of all households) have no vehicle available to them (Appendix Table A-12). The number is somewhat lower but still significant in the rural areas – 2,076 households or 3.8 percent.

Tenure

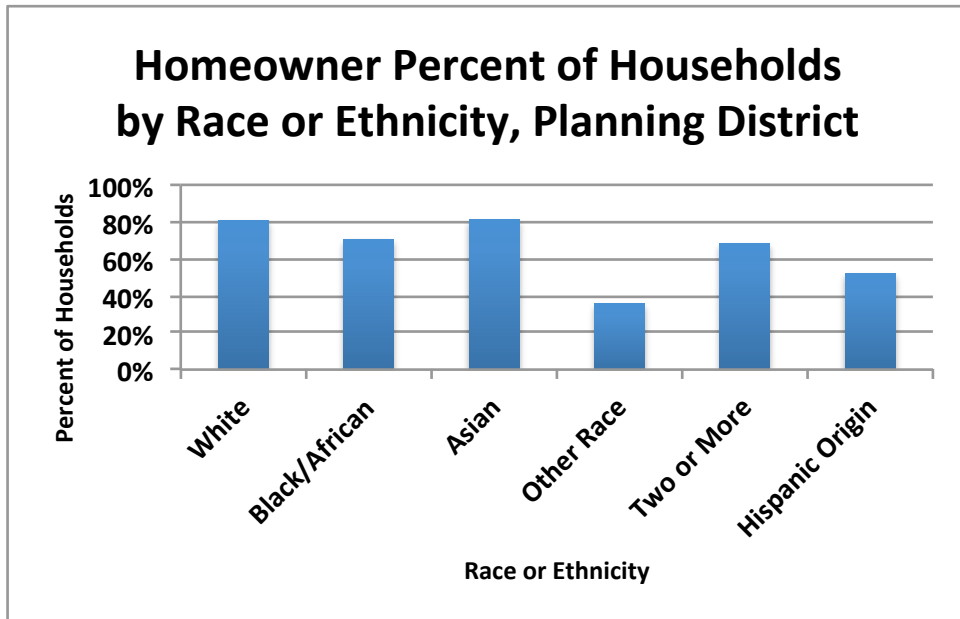
Almost two-thirds (65.1 percent) of Planning District 10 households own their own homes – 47 percent of urban area households and 79 percent of rural area households (Appendix Table A-13). Since 2010, the owner share of households has declined somewhat. The urban areas’ share of owner households fell from 48.9 to 46.5 percent with the development of new rental housing and conversion of some ownership units to rentals. Ownership in the rural areas declined more slowly from 80.3 to 79.4 percent.



By jurisdiction, Charlottesville has the lowest rate of homeownership at 41.2 percent in 2018. This compares with 63.1 percent nationally. Louisa and Fluvanna counties had the highest rates – 81.9 percent and 80.5 percent, respectively.



Ownership rates vary significantly by race and ethnicity. In the urban area, 54.5 percent of White households owned their homes in 2010 (the last year for which data are available) as compared with 29.2 percent of Black or African American households, 31.0 percent of Asian households and 31.0 percent of households with Hispanic origins. In the rural area, the disparities by race were somewhat smaller. In 2010, 81.2 percent of White households owned their homes as compared with 70.6 percent of Black or African American households, 81.3 percent of Asian households and 52.2 percent of households with Hispanic origins.



III. Housing Market Analysis

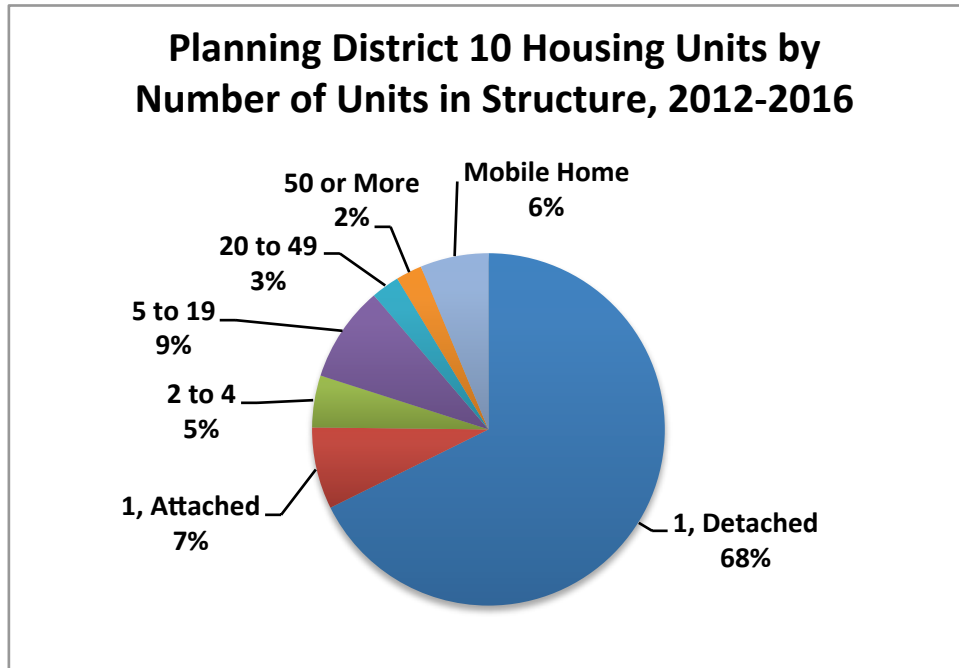
The housing market involves the interplay between demand (discussed in Section II) and supply. Supply includes both ownership and rental units, new and existing. Occupancy and rent/price trends are key indicators of the adequacy of the supply to meet local demand. Also documented is the supply of assisted housing and housing vouchers.

Housing Supply

The Planning District's housing supply includes 116,084 units in 2018, as estimated by ESRI. Data from the 2012-2016 American Community Survey (ACS) of the U.S. Census Bureau provides more detailed information about the nature of that housing stock. The ACS averages data collected from each annual survey during the five-year period from 2012 to 2016, so the total inventory estimates do not match the 2018 estimate.

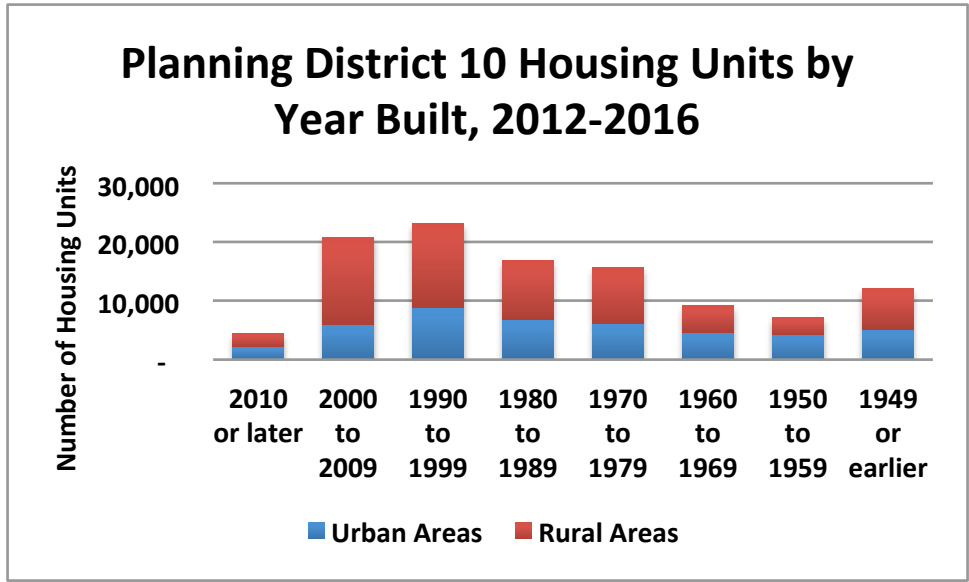
Housing Units by Type

The ACS reports that three-quarters of the units are single-family detached or attached units with 5 percent in two- to four-unit buildings, 14 percent in multi-family buildings of five or more units and 6 percent mobile homes (Appendix Table A-14). As one would expect, 84 percent of the region's 6,855 mobile homes are located in rural areas. Eighty-seven percent of the multi-family housing stock is in the urban areas due to zoning restrictions in rural areas and the location of sites with water/sewer infrastructure that can support higher densities.



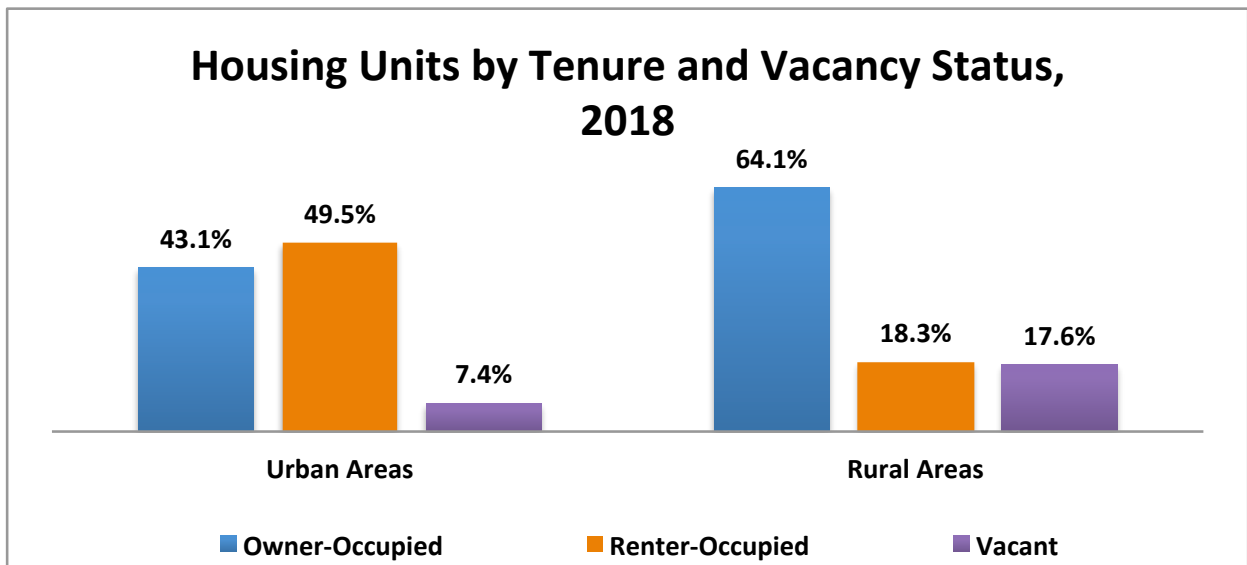
Age of the Housing Stock

Among urban area housing units, the median year built was 1983 while the rural areas had a median year built of 1989 (Appendix Table A-15). The share of new housing being built in the rural areas increased steadily from 40 percent in the 1950s to 71 percent in the 2000s. That share fell back to 49 percent from 2010 to 2016 in part due to a surge of new student and other multifamily housing developed in the urban areas in recent years.



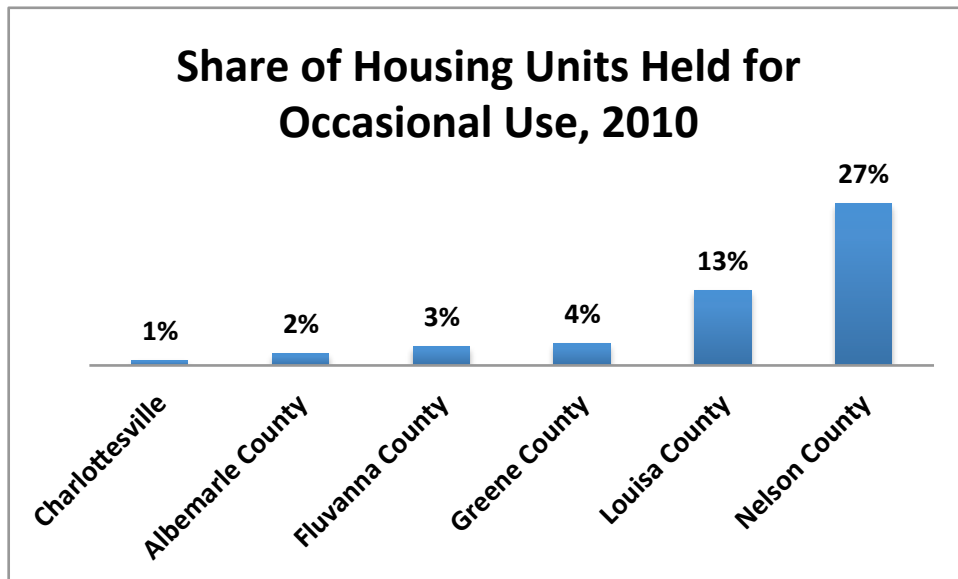
Housing Vacancies

ESRI estimates that 56 percent of the 2018 housing units are owner-occupied (equivalent to 64 percent of occupied units or households), 31 percent are renter-occupied and 13.4 percent are vacant (Appendix Table A-16). Vacancies include 3,488 units in the urban areas and 12,110 units in the rural areas. The Census Bureau and ESRI judge a unit to be vacant if it is not occupied by a household more than 182 days per year, including many of the vacant units in the region held for occasional use.



The 2010 Census, which provides the most recent data on the breakdown of vacant units, documented a vacancy rate of 13.2 percent (Appendix Table A-17). Of the region’s vacant units in 2010, 6,342 were held for seasonal use, equivalent to 6.0 percent of all units with the highest levels in Louisa County (13 percent) and Nelson County (27 percent), reflecting the presence of Lake Anna and Wintergreen resort properties. These second homes and units held for short-term rentals through Airbnb and similar booking services are not available to local, year-round residents. In cases where units have been converted from rentals to Airbnb transient units, these are units lost to the rental stock.

Realtors report an accelerating rate of units being purchased for second homes or transient rentals, so the 2010 data probably underestimate their impact on the current situation.



The Airbnb site, which offers housing for short-term rentals, currently lists:

- 201 apartments, tiny houses, cottages and houses in Charlottesville;
- 24 units in Albemarle County’s urban areas;
- 54 units in Albemarle’s rural areas;
- 2 units in Fluvanna County;
- 53 units in Greene County;
- 68 units in Louisa County; and
- 203 units in Nelson County, including 180 at Wintergreen.

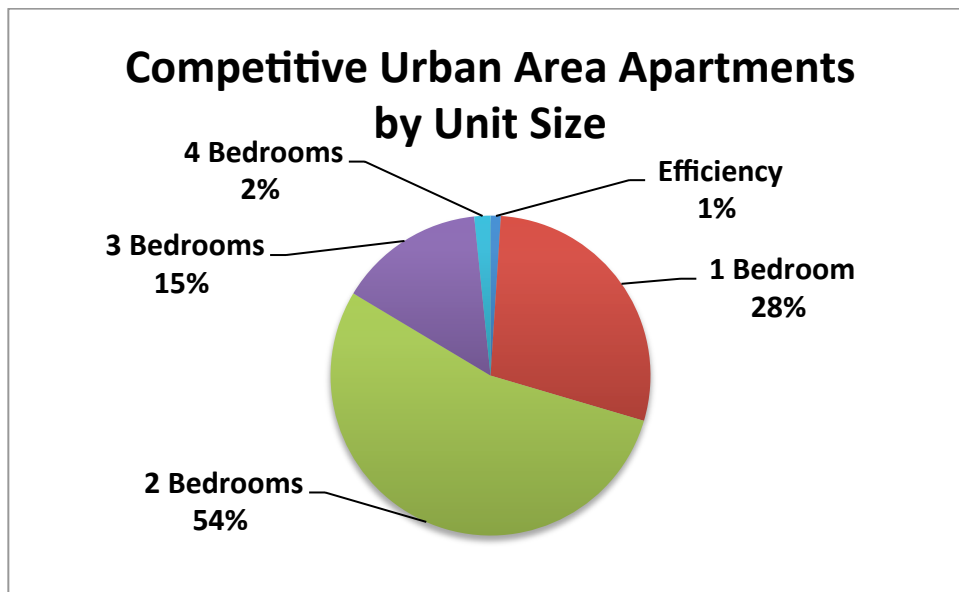
A number of these listings are for units within people’s homes, which may be providing additional income that helps residents afford their homes. Others are supporting the tourism economy in rural counties and urban areas. Overall, these units represent 0.5 percent of the urban areas’ total housing stock and 0.2 percent of the rural areas’ housing.

Though relatively small in number today, short-term rentals are increasingly diverting housing units from an already tight private housing market of monthly rentals, constraining the supply.

Rental Housing Market

Competitive Urban Area Apartment Complexes

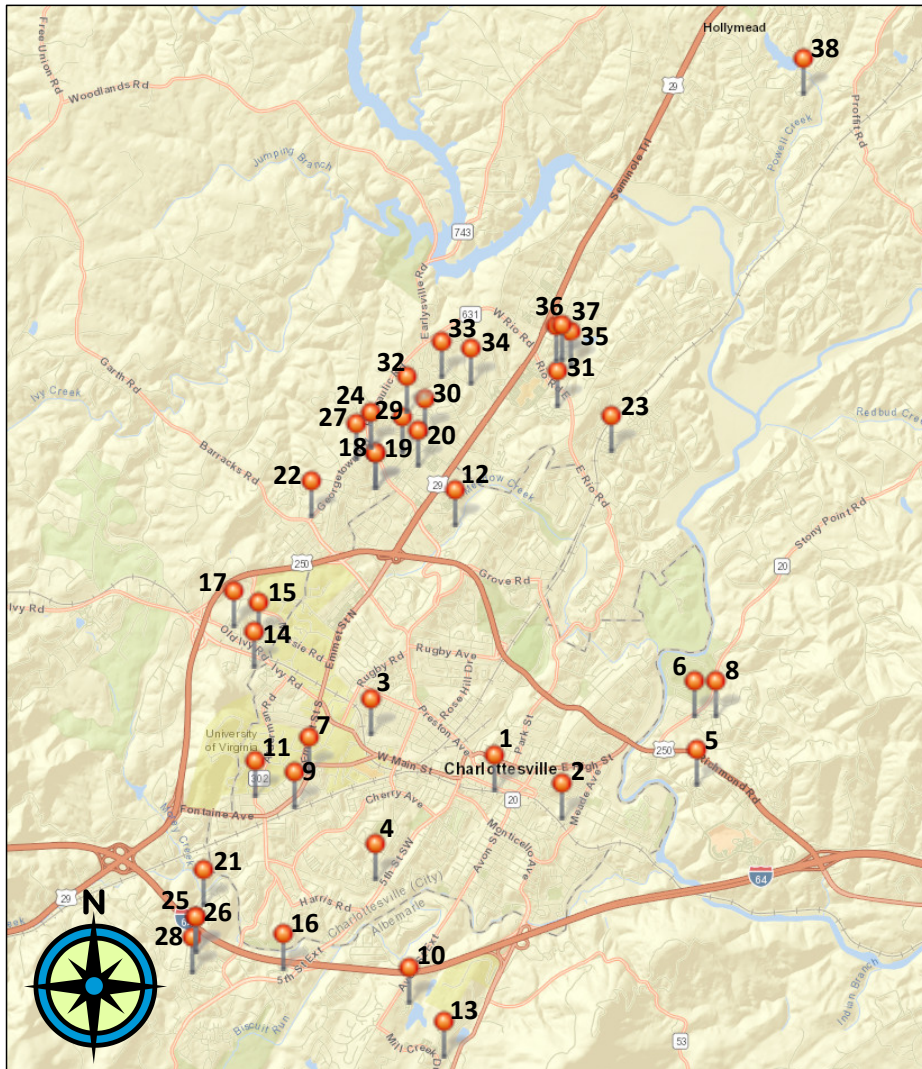
The urban areas in Charlottesville and Albemarle County have 37 larger apartment complexes, excluding seven buildings designed for and rented to students by the bed rather than the unit. They provide a total of 7,830 units



Eighty-three percent have one or two bedrooms. Larger three-bedroom units suitable for families account for only 15 percent of these apartments, and four-bedroom units are only 2 percent of the housing stock. Many of the largest units are designed for roommates.



Descriptions of these apartment complexes appear in Appendix Table A-18 and A-19 for units in Charlottesville and Albemarle County, respectively.



LEGEND

No.	Property Name
1	Norcross Station
2	City Walk Apartments
3	Wertland Square
4	Beacon on 5th
5	Carriage Hill Apartments
6	Wilton Farm
7	Jefferson Commons
8	Avemore
9	Shamrock Gardens
10	Lakeside
11	Cavalier Court
12	Hearthwood Townhomes
13	Stone Creek Village
14	University Heights
15	Ivy Gardens
16	Fifth Street Place
17	Huntington Village-SHI
18	Barter Court
19	Berkshire
20	Stonefield Commons
21	Jefferson Ridge Apartments
22	Hessian Hills
23	The Reserve at Belvedere
24	Westgate
25	The Woodlands I
26	The Woodlands II
27	Barclay Place
28	The Villas at Southern Ridge
29	Barracks West
30	Granite Park Apartments
31	Abbingdon Crossing
32	Parks Edge
33	North Woods At The Four Seasons
34	Four Seasons
35	Mallside Forest
36	Arden Place
37	Rio Hill
38	Greens at Hollymead

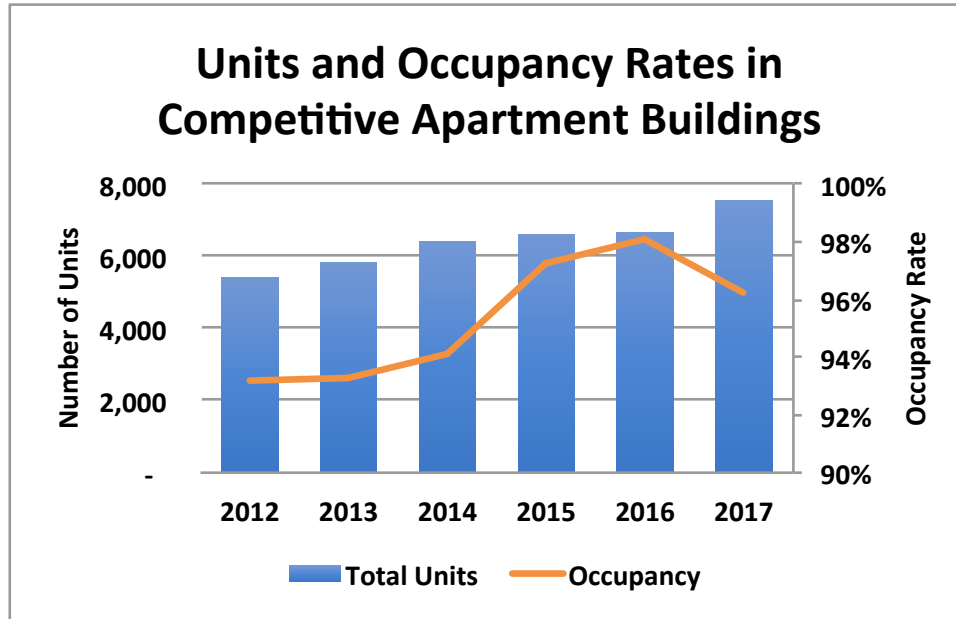


Table 3. Competitive Apartment Building Inventory and Rents, 2018

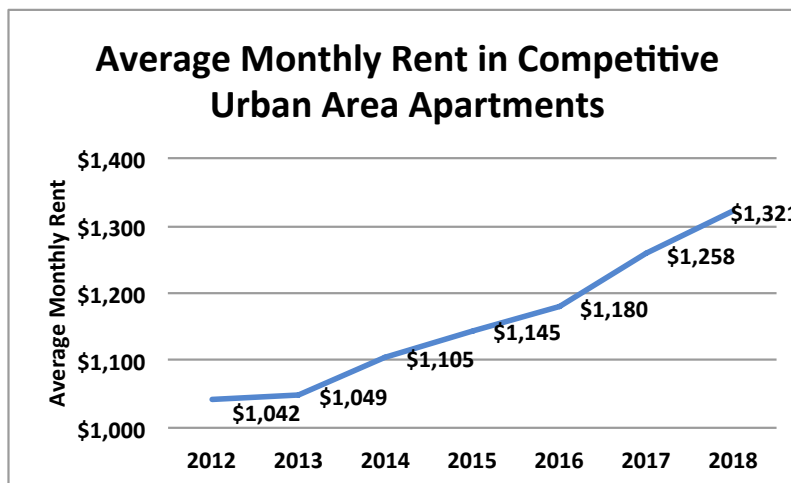
Floor Plan	Total Units	Rental Rates	Average Rental Rate	Square Feet	Rent per Square Foot
Charlottesville					
Efficiency	31	N/A		N/A	N/A
One Bedroom	359	\$710 - \$1,580	\$1,138	597 - 1,445	\$1.09 - \$2.05
Two Bedrooms	507	\$935 - \$1,580	\$1,246	750 - 1,713	\$1.25 - \$2.41
Three Bedrooms	156	\$1,555 - \$1,999	\$1,827	1,222 - 1,634	\$1.19 - \$1.47
Four Bedrooms	47	\$3,219 - \$3,579	\$3,399	1,365 - 1,460	\$2.36 - \$2.45
Total	1,100				
Albemarle County					
Efficiency	50	\$699 - \$882	\$738	334 - 459	\$1.92 - \$2.33
One Bedroom	1,875	\$722 - \$1,758	\$1,243	419 - 1,212	\$0.82 - \$2.14
Two Bedrooms	3,723	\$759 - \$2,003	\$1,325	630 - 1,710	\$0.86 - \$1.74
Three Bedrooms	1,001	\$1,249 - \$1,402	\$1,506	900 - 1,810	\$0.82 - \$1.57
Four Bedrooms	81	\$1,650 - \$1,650	\$1,717	1,337 - 1,696	\$1.02 - \$1.23
Total	6,730				
Note: ¹ Average net rent, excluding taxes, utilities and janitorial.					
Sources: Axiometrics, 2018; Partners for Economic Solutions, 2018.					

Rents in these larger competitive apartment complexes are high with one-bedroom units renting for an average of \$1,138 per month in the city and \$1,243 in Albemarle County. Rents are generally higher in the county due to the units' larger sizes. On a per-square-foot basis, city apartment rents tend to be higher.

These competitive apartment complexes report high occupancies averaging 96.7 percent in late 2018 (Appendix Table A-20). Typically, apartment markets need occupancies of roughly 95 percent, the vacancies allow for shifting among units and cleaning/painting in between tenants. At higher occupancy levels, appropriate units are not always available as needed. Urban area occupancies are down from 98.1 percent in 2016 following the addition of 875 new units to the competitive supply. Typically, the Charlottesville market fills new apartment buildings very quickly. Occupancies may decline overall in the year a major new apartment building opens, but rebound by the next year.



High occupancies indicate supply shortages that allow landlords to charge higher rents as tenants compete for a limited number of available units. The supply inadequacies have allowed rapid rent increases over the last few years. Average rent increased 27 percent from 2012 to 2018 – an average of 4.0 percent annually. Over the last two years, rents across the urban areas increased 5.8 percent annually, a rate much faster than the increase in household incomes.





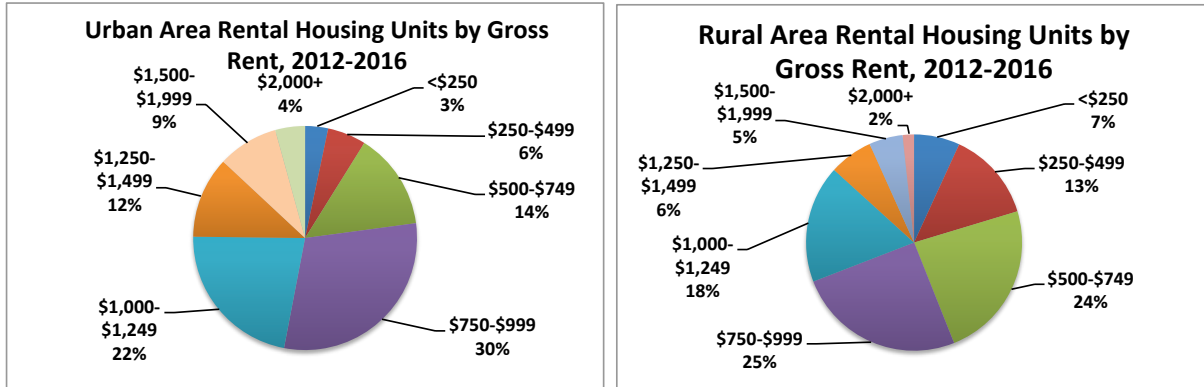
Rural Area Apartment Complexes

As would be expected, the rural areas of Planning District 10 have very few apartment complexes. The limited availability of sites with water and sewer service and appropriate zoning has constrained the development of apartment buildings. Review of on-line resources (e.g., Apartments.com, Rent.com, Apartmentguide.com, Google) revealed 22 developments. All but three of the developments were small with fewer than 65 units; some have as few as 7 to 14 units. The eight most recent projects were financed with Low-Income Housing Tax Credits, which require that a percentage of the units be rented to low-income households at 50 to 60 percent of AMI. Rents in the three large market-rate developments that offer multiple amenities range from \$1.17 to \$1.56 per square foot for a one-bedroom unit, \$0.93 to \$1.18 per square foot for a two-bedroom unit and \$1.10 to \$1.14 per square foot for a three-bedroom unit. Compared with comparable developments in urban Albemarle County, they offer rents that are roughly \$0.20 to \$0.30 lower per square foot with units of comparable sizes. Their rents undercut those in similar Charlottesville complexes by \$0.30 to \$0.45 per square foot.

All Rental Units

The U.S. Census provides a more complete inventory of rental units, including individual houses, apartments in small buildings and accessory apartments in single-family houses. The American Community Survey (ACS) updates rents from an annual survey of a sample of households. To overcome the potential error factor introduced by relying on a small sample, the Census Bureau reports five-year averages, the most recent being 2012 through 2016. Given the rapid increase in area rents, these averages underestimate actual rents in 2018, but they give an indication that some lower-cost units are available outside of the larger competitive apartment complexes. The data show a median rent of \$970 per month in the urban areas and \$806 in the rural areas for the 2012-2016 period.

This rental housing inventory includes units in public housing, rent-restricted buildings and those rented with housing choice vouchers, which limit rents to 30 percent of the tenant's income. Most of the units renting for less than \$500 are not charging private-market rents. Rural area rents are significantly lower with 44 percent renting at less than \$750 per month as compared with 23 percent of urban area units despite the concentration of public and other assisted housing in the urban areas. These rent disparities are driving some of the movement of renters to rural areas for greater affordability.



To better understand the availability of rental units outside of the competitive apartment buildings profiled above, PES analyzed current rental listings on Zillow and Craig's List. They show a wider variety of housing types, sizes and rents. Average rents are somewhat lower than those among larger apartment complexes; however, they are still high relative to the incomes of many residents.

Table 4. Charlottesville and Albemarle County Rental Units Listed on Zillow and Craig's List as of December 15, 2018			
Floor Plan	Total Number of Units	Rental Rates	Average Rental Rate
Zillow Units Listed			
Studio/efficiency	2	\$675 - \$950	\$813
One bedroom	24	\$600 - \$1,780	\$968
Two bedrooms	44	\$800 - \$3,000	\$1,480
Three bedrooms	53	\$975 - \$5,500	\$2,013
Four bedrooms	26	\$925 - \$5,500	\$2,306
Five or more bedrooms	3	\$1,700 - \$3,500	\$2,683
Total	149		\$1,741
Craig's List Units Listed			
Studio/efficiency	6	\$560 - \$1,100	\$778
One bedroom	58	\$550 - \$2,100	\$1,044
Two bedrooms	53	\$800 - \$2,900	\$1,400
Three bedrooms	62	\$900 - \$4,500	\$1,690
Four bedrooms	35	\$1,500 - \$3,800	\$2,208
Five or more bedrooms	7	\$1,700 - \$2,885	\$2,794
Total	214		\$1,543

Sources: Zillow, December 15, 2018; Craig's List, December 15, 2018; Partners for Economic Solutions, 2018.



Effect of University of Virginia Students

The University of Virginia's dominance in the Charlottesville economy inevitably influences the local housing market as well. For the 2018-2019 academic year, the University enrolled 16,034 full-time undergraduates and 6,771 full-time graduate and professional school students, a 5.2-percent increase over the 2015-2016 enrollment. First-year students are required to live on grounds and a significant share of upperclass students and graduate students also live on grounds. One-third of students (6,400) live in University housing on grounds. RCLCO estimated that students occupy an additional 7,800 beds in purpose-built student housing off-grounds, roughly 2,800 beds in single-family detached houses and 1,800 beds in other multi-family apartments⁴.

The University is in the process of developing a new upperclass building under construction on Brandon Avenue for opening in Fall 2019 with about 300 units; it plans to build another upperclass apartment building after that.

Other students seek housing in private apartments and houses, typically within walking distance of the grounds or on a University bus line. Information from the 2012-2016 American Community Survey indicated that 39 percent of Charlottesville residents with incomes below the poverty line are students. Many come with parental support, personal savings and college loans to supplement their limited incomes. Nearby neighborhoods have experienced conversions of single-family homes into student housing. Responding to this market, the multi-family development industry has developed prototypes for student housing that cluster four roommates in a four-bedroom, four-bathroom apartment. Each student is allowed to rent his or her own bedroom and bathroom independently without liability for roommates' rents. Seven apartment complexes near the grounds serve this market, helping to alleviate some of the pressure on neighborhoods.

Publicly Assisted Housing

Publicly assisted housing includes public housing owned by the Charlottesville Redevelopment and Housing Authority (CRHA), other units that have received financial assistance from the US Department of Housing and Urban Development (HUD) and private development funded with Low-Income Housing Tax Credits (LIHTC) from the U.S. Department of the Treasury.

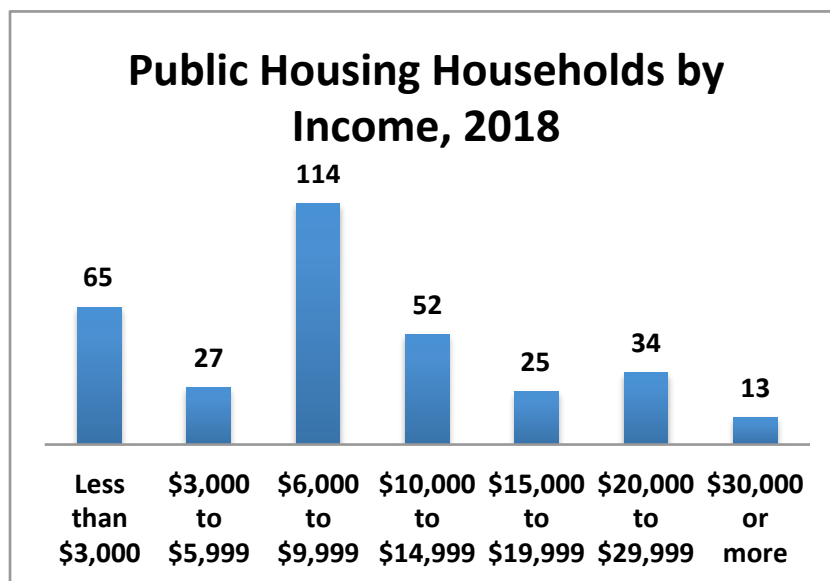
⁴ RCLCO. Comprehensive Housing Analysis and Policy Recommendations: Affordable and Workforce Housing. January 13, 2016.



CRHA has an inventory of 376 public housing units – 371 in seven complexes as well as 5 units on scattered sites (Appendix Table A-22). Its largest developments – Westhaven (126 units), Crescent Halls (105 units) and S. 1st Street (58 units) – opened in 1965, 1976 and 1979, respectively. Since that time, additions to the public housing stock have been limited – 82 units added in four developments in 1980 and five scattered units added at four locations in 1991 and 1994.

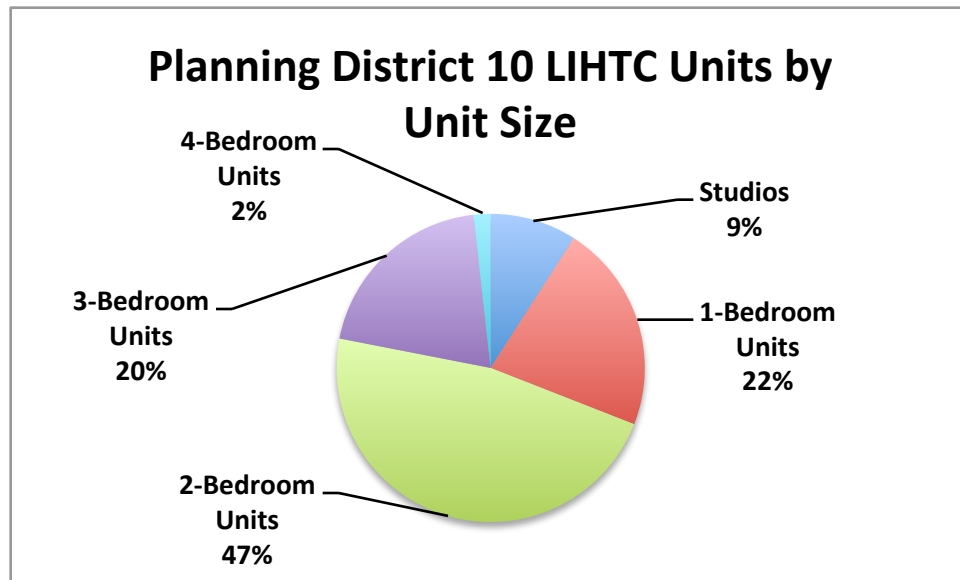
The age of CRHA housing is a major issue as many units are reaching the end of their useful lives. Inadequate funding through the last decades has challenged the Authority’s ability to maintain these units properly. Federal funding for public housing has not kept pace with routine maintenance needs, let alone the needs for modernization and replacement of older units. HUD’s capital program subsidy for both maintenance and modernization of all CRHA public housing was \$483,486 in 2016 – a mere \$1,285 per unit. The City is also setting aside \$2,250,000 of Capital Improvement Program funds between Fiscal Years 2018 and 2022 to support CRHA redevelopment efforts.

Public housing serves primarily extremely-low-income individuals and families, though residents are not forced to move when their incomes increase above 30 percent of Area Median Income (AMI). Shown in Appendix Table A-23, monthly rents range from \$0 for one household and \$35 for 50 households up to \$1,289 paid by a family of six. The median rent is \$217 per month, implying a median annual income of public housing residents is estimated at \$8,600.



Federal assistance for affordable housing development has been focused in the LIHTC program for the last three decades as public housing and other HUD housing development funding has remained stagnant or declined. Under LIHTC, private or non-profit developers commit to provide some or all of the units at affordable rent levels for a period of at least 15 years in exchange for Federal income tax credits for their equity investors. Planning District 10 has 28 developments that have received LIHTC funding from 1988 through 2017 that continue to provide 1,967 affordable units. (See Appendix Table A-24.) Of these, 20 developments with 1,654 affordable units are located in urban areas. The eight LIHTC developments in rural areas have a total of 314 units, of which 313 are affordable. The rural developments tend to be smaller buildings with 16 to 64 units.

For those LIHTC developments where information is available on the mix of units, studios and one-bedroom units constitute 31 percent of the supply, two-bedroom units represent 47 percent, and three- and four-bedroom units are 22 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).



Note: Excludes 449 units for which number of bedrooms is unknown.

Housing Choice Vouchers

The remaining key resource for housing affordability does not actually create new units, but rather makes existing homes affordable. Planning District 10 jurisdictions administer



a total of 1,294 Housing Choice Vouchers that are funded by HUD, including 219 vouchers in Fluvanna, Louisa and Nelson counties. (Eighty-nine of the vouchers are committed to units in specific developments.) 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. The City of Charlottesville has initiated a new program of City-funded housing vouchers, issuing 64 vouchers in 2018.

Data from Fiscal Year (FY) 2016 reported on affordablehousingonline.com indicate that CRHA issued 28 vouchers to new households in 2015 with the typical recipient waiting 40 months before receiving a voucher and the average recipient holding the voucher for eight years and two months. Recipients' incomes averaged \$16,322 with 47 percent having wages as their primary source of income, 48 percent relying Social Security, disability or pensions, and only 1 percent dependent on welfare payments. Eighty-five percent of voucher holders were minorities, including 81 percent Black and 1 percent Hispanic. Nineteen percent included an individual with a disability. They paid an average rent of \$390 per month with HUD paying an additional \$638 to the landlord.

Fair Market Rents (FMRs) have been set for the Charlottesville metro area; however, CRHA has not yet adopted these FMRs, due largely to the fact that the HUD funding has not kept pace with the increase in local rents.

Unit Size	FY 2019 Fair Market Rent
Studio	\$850
One Bedroom	\$1,150
Two Bedrooms	\$1,330
Three Bedrooms	\$1,670
Four Bedrooms	\$2,020

Starting with FY 2018, HUD began to calculate FMRs on a ZIP code basis to reflect the extreme differences across the metropolitan area between rural and urban areas. Shown in Appendix Table A-25, the FMRs for a two-bedroom apartment range from \$1,070 in (most of the rural areas) to \$1,440 per month in Charlottesville near UVA (22904). Before this policy adjustment, very few existing rental units in the City of Charlottesville were eligible for vouchers because their market rents exceeded the official FMR limits on HUD rent payments. Many of those used in the city are used in LIHTC buildings to lease units designated for households at up to 60 percent of AMI. Many other vouchers administered



by CRHA are actually used to rent housing in surrounding counties and as far away as Richmond. This adjustment could improve the usefulness of vouchers in the city while preventing over-payment on rents in rural areas.

Construction Activity

From 2010 to 2017, building permit issuance data suggest that as many as 7,345 new units were built in Planning District 10. Almost half were built in Albemarle County, 44 percent in the four rural counties and over 8 percent in Charlottesville, reflecting the availability of land (Appendix Table A-26).

With regard to new affordable housing units, the second phase of Carlton Views is scheduled to begin construction in Spring 2019, adding 44 units supported by LIHTC and City investments. Twenty-five percent of the units will be affordable at 40 percent of AMI with the rest affordable at 60 percent of AMI. A third phase with 48 additional units has not yet been scheduled.

Piedmont Housing Alliance (PHA) is planning for the redevelopment of Friendship Courts in the Strategic Investment Area off Monticello Avenue with the prospect of adding between 100 and 150 affordable units at different income tiers. The redevelopment with 375 to 450 units is being planned to include about one-third Section 8 (replacement units for the original tenants), one-third at 60 percent of AMI and one-third at market rents. PHA also is pursuing acquisition and redevelopment of the 96-unit Park's Edge Apartments in Albemarle County.

On Preston Avenue, Stony Point Design/Build has begun construction on the mixed-use Dairy Central project, redeveloping the Monticello Dairy Building, which was built in 1937. The project will include 20 housing units affordable to households at 80 percent of AMI.

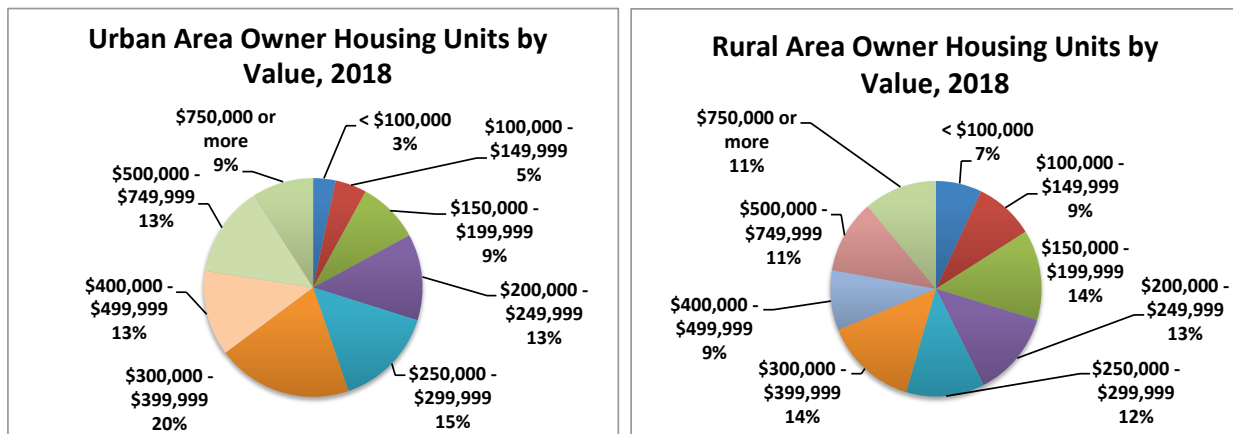
Habitat for Humanity of Greater Charlottesville is currently involved in redevelopment of the 120-acre Southwood mobile home community with funding support from Albemarle County. Plans are for a mixed-use, mixed-income community of approximately 700-800 homes and resident-owned businesses.

The City of Charlottesville has been increasing its funding of affordable housing significantly in recent years. Over the last three fiscal years, the City has budgeted \$1.7 million in fiscal year 2017, \$2.5 million in fiscal year 2018, and \$3.4 million in fiscal year 2019.

In addition to the project-specific funding noted above, Albemarle County provides annual funding for the Albemarle Housing Improvement Program (AHIP) for emergency home repairs and home rehabilitation, though the need far exceeds the funding levels.

Ownership Housing

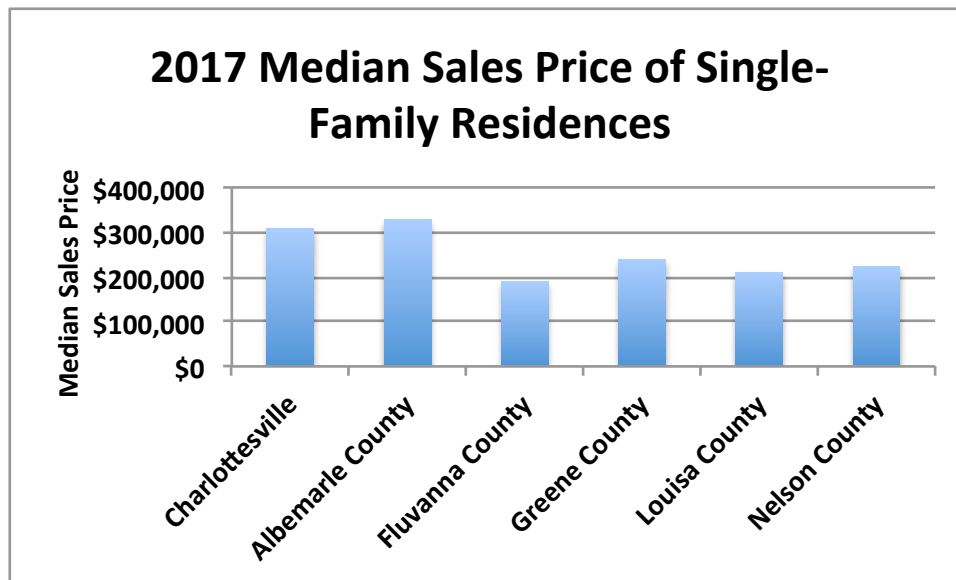
ESRI estimates that the Planning District’s owner-occupied housing has a median value of \$294,186 with the urban areas’ median of \$326,093 – 16 percent higher than the rural median of \$280,832 (Appendix Table A-27). At the more affordable end of the spectrum, the urban areas have 1,617 units (8 percent) priced under \$150,000 (including single-family detached and attached units and condominiums), and the rural areas have another 7,127 units (16 percent). In moderately-priced units ranging from \$150,000 between \$250,000, the urban areas have 4,444 units (22 percent) and the rural areas have 11,688 units (26 percent). The rural areas’ larger supply of units potentially affordable for low- and moderate-income households attracts first-time homebuyers, young families and others seeking to find a home they can afford to buy.



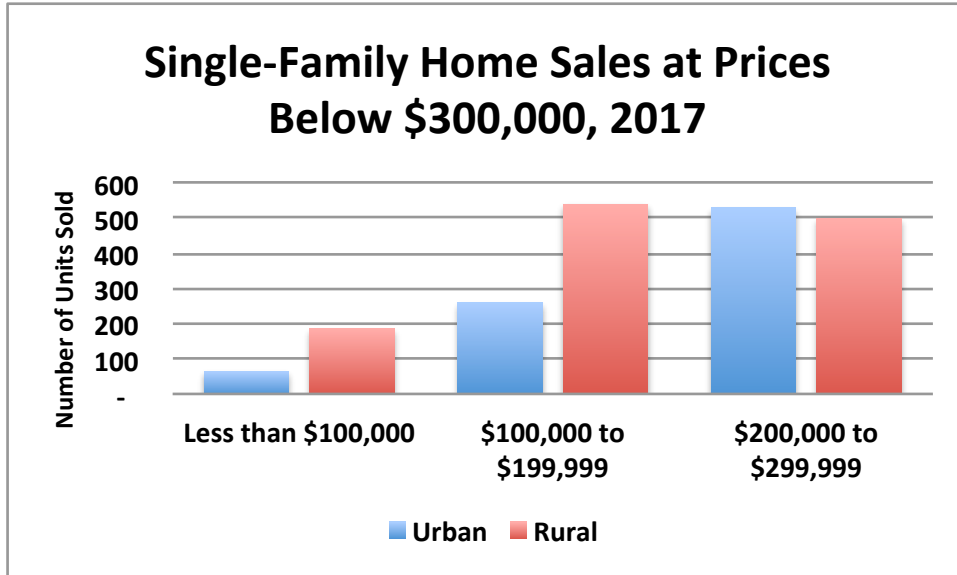
The preceding data include values for all ownership units as estimated by their owners. Sales in 2017 and 2018 (Appendix Table A-28) show a somewhat different story for prospective homebuyers. These data represent all property transfers with sales prices reported by each jurisdiction. The categorization by unit type differs from county to county, so some comparisons are difficult. In 2017, median prices for single-family residences in Charlottesville and Albemarle County were \$310,000 and \$328,000, respectively. Those compare with rural county medians that ranged from \$190,000 in Fluvanna County to \$240,000 in Greene County.

Recent Sales

For 2018 sales, data for the first two to three quarters show significant increases in median prices. In Charlottesville, the median price increased by 13 percent to \$349,000. In Albemarle County, the seven-percent increase brought the median to \$350,000. Fluvanna County experienced a six-percent price increase. Louisa County saw a slight reduction in the median price of two percent from \$210,000 to \$205,000. Nelson County experienced an 11-percent decline in the median price. Data for 2018 sales are not yet available for Greene County. However, it should be noted that changes in median prices reflect not only price increases but also changes in the mix of houses sold.



The following graph illustrates the limited number of sales for single-family houses occurring at prices below \$100,000 and the disproportionate location in rural areas of those priced between \$100,000 and \$200,000 (Appendix Table A-29).



Greene and Louisa counties report sales of mobile/manufactured homes that were sold with land. In 2017, median sales prices were \$103,500 in Louisa County and \$140,000 in Greene County. The relatively low cost of mobile/manufactured homes even with land underscores their importance in meeting the housing needs of low-income households.

Second Homes and Transient Use

Realtors report a growing number of out-of-town homebuyers seeking retirement homes or second homes to take advantage of the region’s quality of life and many attractions. Migration data provided by the American Community Survey 2011-2015 suggest that as many as 150 new residents aged 60 or older move to the region each year from outside Virginia. (Appendix Table A-30). Anecdotal feedback from realtors suggest that those trends have accelerated in recent years.



Table A-30. Persons Aged 60 or More Migrating to Planning District 10 Annually, 2011-2015

	Annual In-Migration			
	Urban ¹		Rural ²	
	Number	Percent	Number	Percent
Total Population Aged 1 or More	8,387	100.0%	7,191	100.0%
Non-Movers	7,612	90.8%	6,815	94.8%
Total Movers	775	9.2%	376	5.2%
Moved from Elsewhere in Current County	317	3.8%	74	1.0%
Moved from Elsewhere in Virginia	260	3.1%	233	3.2%
Moved from a Different State	83	1.0%	67	0.9%
Moved from Abroad	115	1.4%	2	0.0%

Note: ¹Urban includes Charlottesville and Albemarle County residents.

²Rural includes residents of Fluvanna, Greene, Louisa and Nelson counties.

Source: American Community Survey, 2011-2015; Partners for Economic Solutions, 2018.

Increasingly large numbers of housing units are being converted or acquired specifically for transient rentals through such networks as Airbnb, StayCharlottesville.com and VRBO. This demand is conflicting with local demand for permanent housing.

IV. Housing Affordability Gap

Key measures of housing affordability relate to the share of household income spent on housing costs and indicators of housing adequacy, such as the availability of complete plumbing fixtures.

Housing analysis is often framed in terms of income brackets that relate to the metropolitan area’s median family income (typically referred to as AMI). In 2018, the U.S. Department of Housing and Urban Development (HUD) estimated the Charlottesville metropolitan area AMI at \$89,600 for a family of four. Recognizing that living costs depend on the number of persons in the household, HUD income eligibility standards are adjusted by household size.

Extremely Low Income is defined as incomes below 30 percent of AMI, ranging up to \$17,950 for a single person and \$25,600 for a family of four. **Very Low Income** is incomes above 30 percent up to 50 percent of AMI, up to \$29,900 for a single person and \$42,650 for a family of four. **Low Income** is incomes above 50 percent up to 80 percent of AMI – \$47,800 for a single person and \$68,250 for a family of four. **Moderate Income** typically refers to households with incomes above 80 percent up to 100 percent of AMI, up to \$62,700 for a single person and \$89,600 for a family of four.

Table 5. Household Income Level Definitions, Charlottesville Metro Area, 2018

Income Level	Percent of AMI	Household Size			
		1 Person	2 Persons	3 Persons	4 Persons
Extremely Low Income	30 percent	\$17,950	\$20,500	\$23,050	\$25,600
Very Low Income	50 percent	\$29,900	\$34,150	\$38,400	\$42,650
	60 percent	\$35,900	\$41,000	\$46,100	\$51,200
Low Income	80 percent	\$47,800	\$54,600	\$61,450	\$68,250
Moderate Income	100 percent	\$62,700	\$71,700	\$80,600	\$89,600

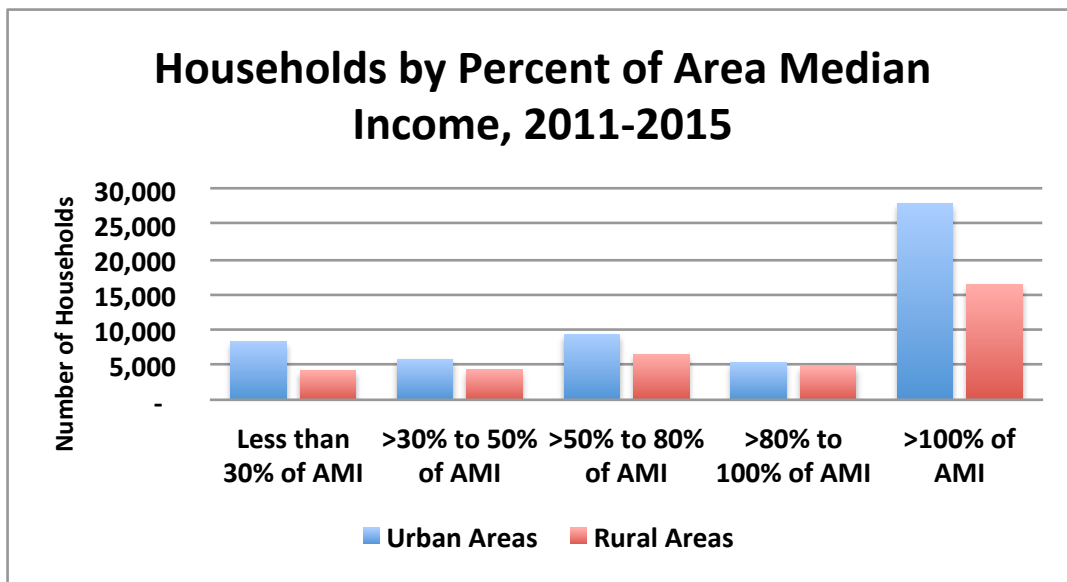
Note: AMI is Area Median Family Income.

Source: US Department of Housing and Urban Development, 2018; Partners for Economic Solutions, 2018.

Special tabulations of American Community Survey data from 2011 through 2015 profiles Planning District 10 households by AMI levels. They indicate that 13 percent of Planning District households have extremely low incomes (below 30 percent of AMI), including 7 percent of owners and 25 percent of renters (Appendix Table A-31). At incomes between 30



and 50 percent of AMI, very-low-income households represent 11 percent of all households, including 9 percent of owner households and 14 percent of renter households. Low-income households with incomes between 50 and 80 percent of AMI include 17 percent of households, 15 percent of owners and 22 percent of renters. From 80 to 100 percent of AMI, moderate-income households total 11 percent of all households, 11 percent of owners and 12 of renters.



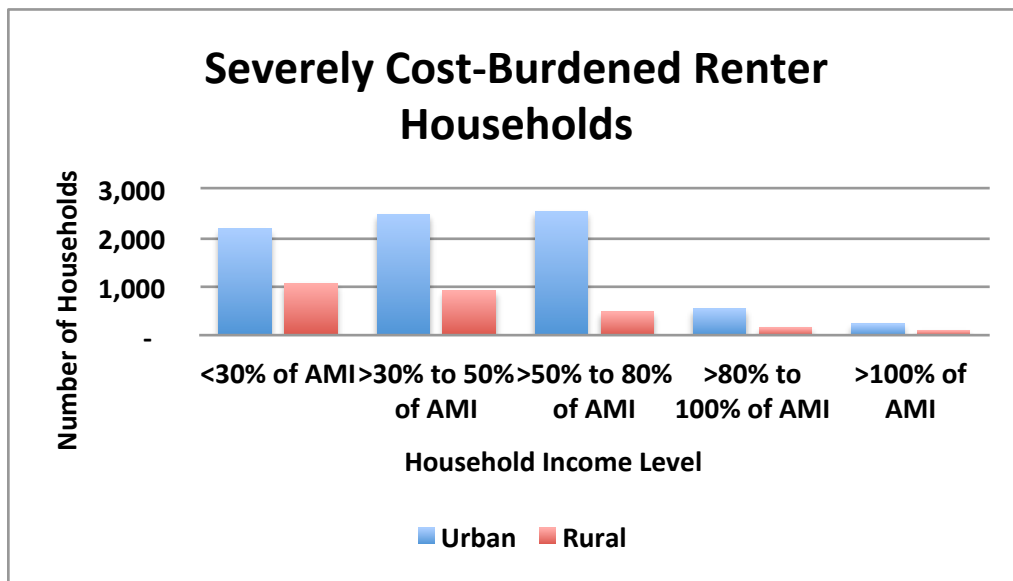
Cost Burdens

The most significant housing problem in the region is the cost burden imposed when households have to pay more than 30 percent of their income for housing. This affordability standard has been used by the US Department of Housing and Urban Development (HUD) and housing researchers for decades. It indicates that a household typically cannot spend more than 30 percent of its income for housing and still have enough left over for food, transportation, health care, clothing and other key living costs. For extremely-low-income households, spending even 30 percent of their income may not leave them enough money to live. At higher income levels, households often choose to spend less than 30 percent of their income for housing because less expensive options are available to them. That can lead to “crowding out” as they seek less expensive housing. Because they are better credit risks, they are more appealing to the prospective landlords, leaving lower-income households without access to units they could afford.



Among renters in the Planning District as a whole, 12,500 households spent more than 30 percent of their income for housing, including 6,900 who spent more than half of their income, based on statistics from 2011 to 2015. Given the rapid increase in rents, the number of cost-burdened households is likely significantly higher than even these numbers suggest.

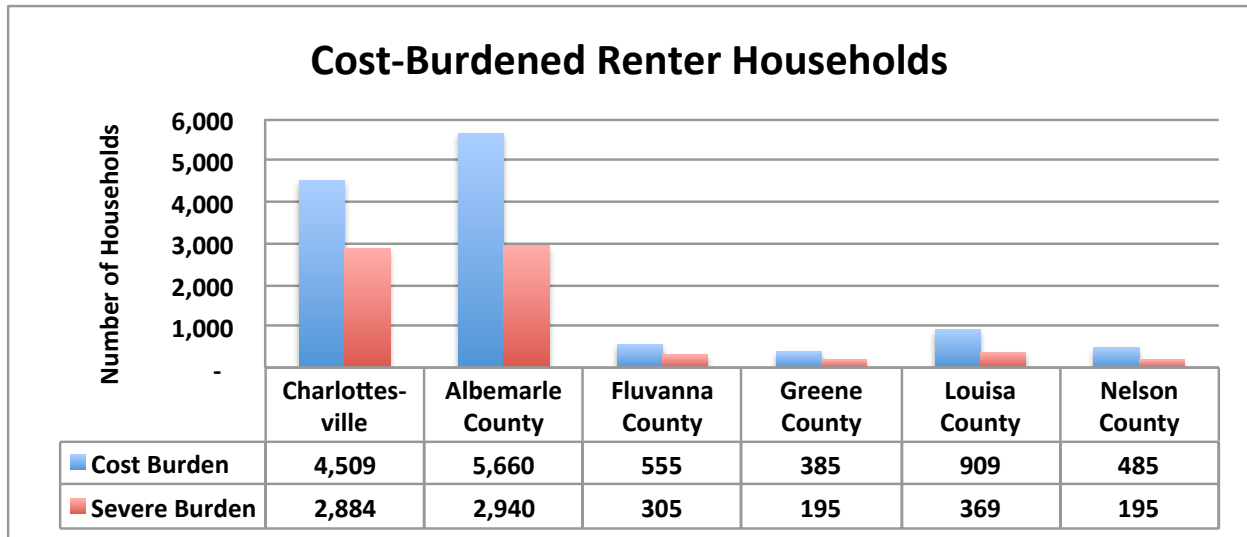
As one would expect, the extent of cost burdens was highest among households with the lowest incomes (Appendix Table A-32). Two-thirds of households below 30 percent of AMI were cost-burdened, and 60 percent were severely cost-burdened. Seventy-one percent of households at low incomes between 30 and 50 percent of AMI had cost burdens, and 38 percent had severe cost burdens, reflecting in part the lack of housing at rents affordable to this income group. From 50 up to 80 percent of AMI, housing costs imposed severe cost burdens on seven percent of renter households.



The extent of cost burdens was highest in Charlottesville and Albemarle County where 29 percent and 22 percent had severe cost burdens, respectively. Among the lowest-income households, severe cost burdens were actually higher in Albemarle County than in the city – 68 percent of renter households at less than 30 percent of AMI and 51 percent of those between 30 and 50 percent of AMI were severely cost-burdened. In the rural counties, severe cost burdens ranged from 11 percent in Nelson County to 17 percent in Greene County. Severe cost burdens impacted 1,064 households in the rural counties, involving many fewer households than in the urban jurisdictions due to the lack of rental housing.



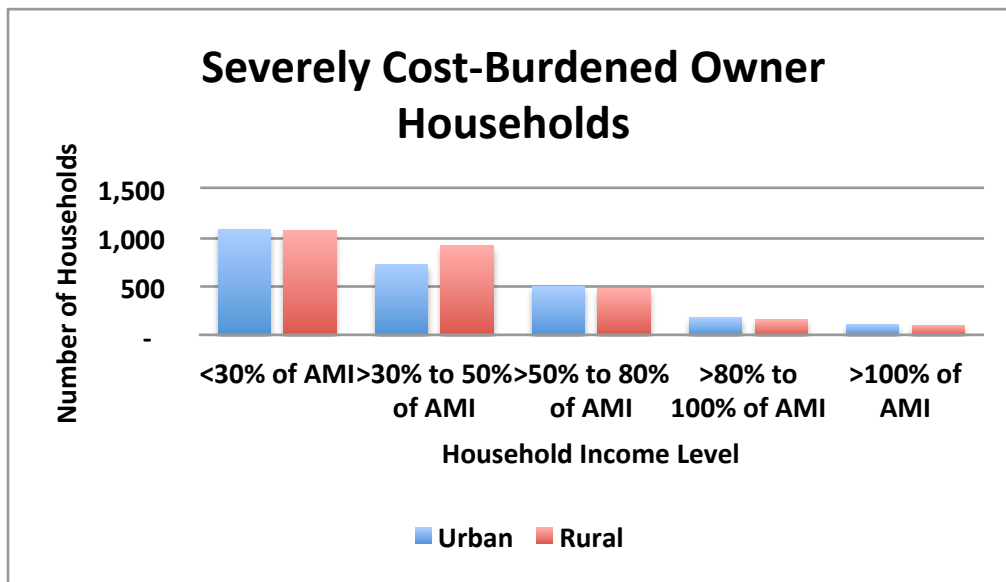
Eighty-five percent of the renter households with severe cost burdens lived in Charlottesville and Albemarle County.



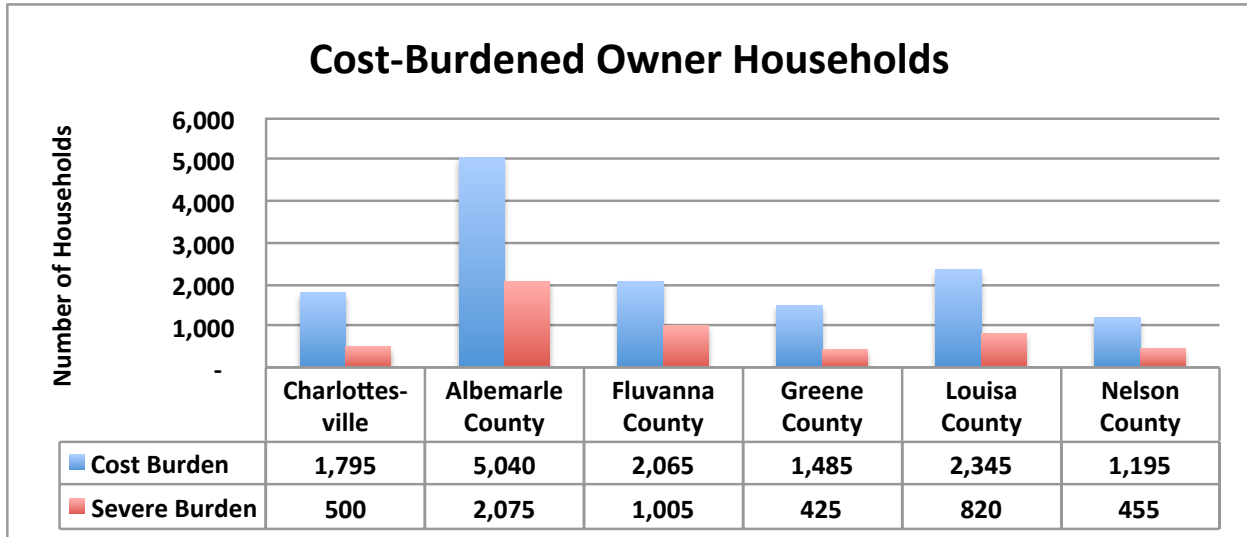
Higher-income households also may choose to spend more than 30 percent of their income when buying a home, seeing owning a home as an investment and benefitting from Federal income tax provisions (recently reduced) that incentivize homeownership. For ownership housing, lenders typically allow borrowers to spend up to 38 percent of their income on mortgage interest and principal, real estate taxes and insurance. Homebuyers are willing to stretch their budgets in order to secure long-term housing, and they see home ownership as an investment and a way to build wealth. Lending experience has shown that owners can afford to spend more than 30 percent of their income without defaulting on their mortgage loans, particularly for homebuyers with growing incomes and good credit scores. Spending more than half one’s income for housing costs is a good indication of financial stress.

Planning District 10 had 5,280 owner households with severe cost burdens over the 2011-2015 period – nine percent of all owners. Among extremely-low-income households up to 30 percent of AMI, 47 percent had severe cost burdens. Another 29 percent of very-low-income households from 30 to 50 percent of AMI had severe cost burdens. Many of these households spending more than half their income on housing costs were elderly and other long-time homeowners on fixed incomes, for whom rising real estate taxes and utility costs outran their financial resources. Some others may have low annual incomes but sufficient wealth and savings to fund their housing despite the cost burden. Because mobile homes

are often the least expensive housing available to low-income households, the number of severely-cost burdened homeowners likely included a large share living in mobile homes.



Severe cost burdens among owner households were highest in the rural counties and in Albemarle County, which offers a greater number of homeownership options than does the city. The share of owner households with severe cost burdens ranged from over 6 percent in the city to 8 percent in Albemarle County and over 12 percent in Fluvanna County. Almost two-thirds of Fluvanna County’s owner households with incomes up to 30 percent of AMI spent more than half their income on housing costs. This may reflect persistent poverty among long-term residents. In this income group, severe cost burdens impacted 53 percent in Albemarle County, 47 percent in Greene County, 43 percent in Louisa County and 26 percent in Nelson County. Among those with incomes between 30 and 50 percent of AMI, the share with severe cost burdens ranged from 26 percent in Greene County to 29 percent in Albemarle County and 36 percent in Fluvanna County.



Housing + Transportation Costs

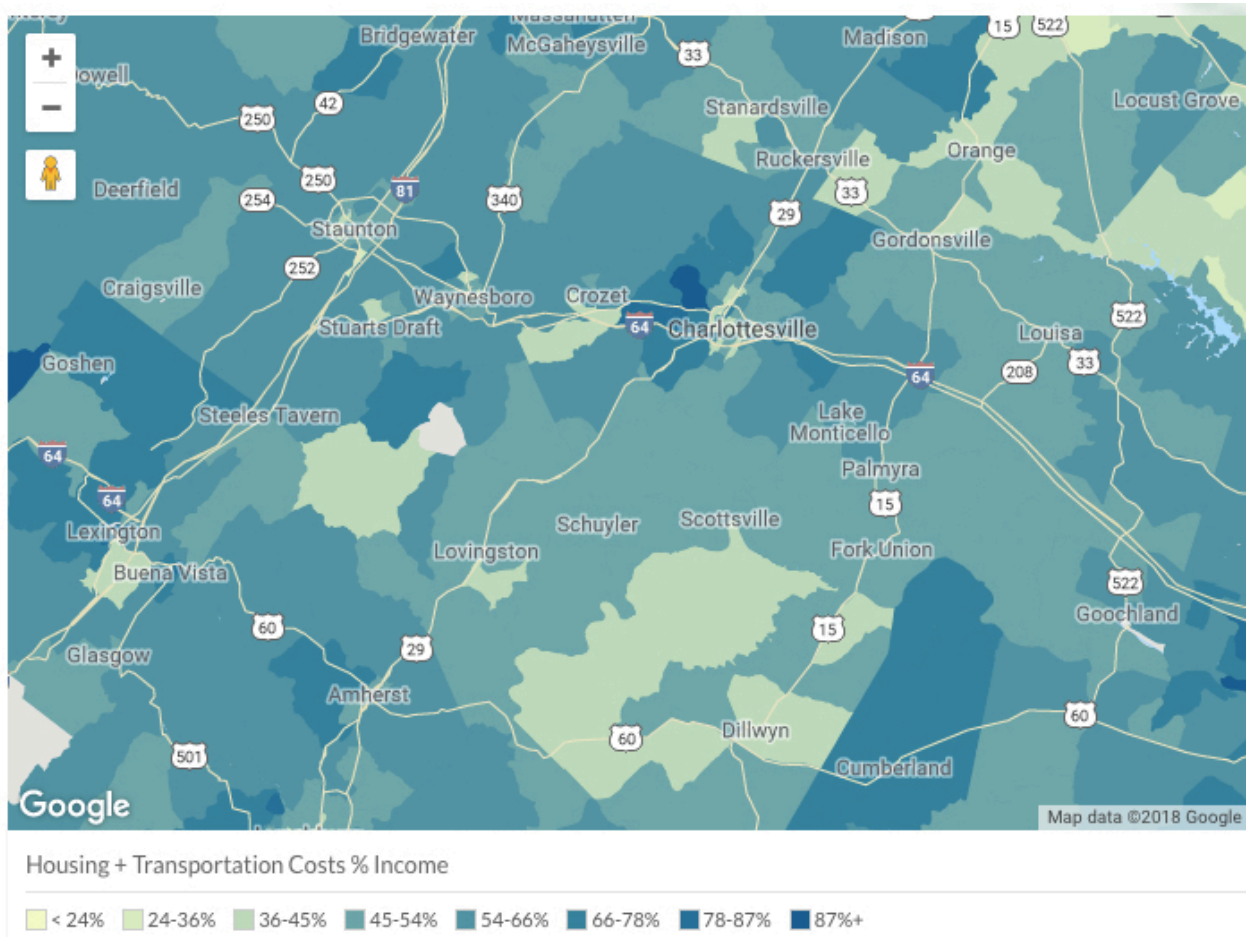
One of the key strategies for prospective homebuyers without the high incomes needed to buy housing in Charlottesville is to “drive till you qualify” – buy a home further away from the city and endure a longer commute to work. Shown in Appendix Table A-34, commuting data indicate that 70 percent of all residents who worked commuted to a different jurisdiction for work in 2015. Of course, those commuting patterns reflect a variety of forces including the location of jobs and housing choices based on lifestyle, unit type and school preferences rather than just cost. The data reflect individual workers’ incomes rather than household incomes, so they may be obscuring differences among households at different income levels.

A higher percentage of lower-wage workers drive long distances to work than do higher-wage individuals (Appendix Table A-35). Thirty-five percent of workers making less than \$18,500 annually drive more than 50 miles to work as compared with 30 percent of workers making more than \$40,000 per year.

The “drive till you qualify” strategy may allow the homebuyers to qualify for a mortgage and/or afford a larger house with a yard, but it also imposes a significant transportation cost burden. The Center for Neighborhood Technology has developed an index of affordability that considers both the cost of housing and the cost of transportation as a percent of income, judging locations to be affordable if the combined index is no more than 45 percent (reflecting roughly 30 percent for housing and 15 percent for transportation). Shown in Map 2, living within the City of Charlottesville is actually less expensive because

of the much reduced transportation costs possible with shorter commutes and alternatives to travel in single-occupant vehicles. Households in portions of Albemarle County spend as much as 66 to 78 percent of their income for housing and transportation. Several communities along I-64 show ratios of 45 to 54 percent or 54 to 66 percent, demonstrating the dual pressures of high housing costs and dependence on automobiles for commuting.

Map 2. Housing + Transportation Cost Index, Planning District 10



Source: Center for Neighborhood Technology, 2018.

Rental Housing

Table 6 estimates the monthly rents affordable to households at each income level. A household at 30 percent of AMI could afford **no more than** \$610 per month for a two-bedroom apartment. A large share of households in this income bracket are making 10 to



15 percent of AMI and could afford half that maximum amount. A single parent with two children working 40 hours per week at one or more minimum-wage jobs would have an annual income of roughly \$15,000 or 19 percent of AMI and could afford a rent of not more than \$400 per month.

Table 6. Affordable Rents by Unit Size and Income Bracket, 2018				
Unit Size	Percent of Area Median Income			
	30%	50%	60%	80%
Gross Monthly Rents				
Efficiency	\$450	\$750	\$900	\$1,200
1-Bedroom	\$510	\$850	\$1,030	\$1,370
2-Bedroom	\$610	\$1,010	\$1,220	\$1,620
3-Bedroom	\$650	\$1,060	\$1,270	\$1,700
Note: Gross rents reflect HUD's affordability standard of 30 percent of income. Source: U.S. Department of Housing and Urban Development, 2018; Partners for Economic Solutions, 2018.				

Shown in Table 7, the supply of units affordable to households at varying AMI levels is quite limited. No private-market units are affordable to households at 30 percent of AMI. At 50 percent of AMI, Zillow identifies 12 affordable units and Craig's List includes 16 units in the city or Albemarle County. More units are affordable to households at 80 percent of AMI (\$54,600 for a family of two and \$68,250 for a family of four) with 72 units on Zillow and 114 on Craig's List.

HUD's estimate of Area Median Income for the metro area increased significantly from \$76,600 in 2017 to \$89,600 in 2018. That increased the maximum incomes and rents at each income level, seemingly expanding the supply of private-market affordable units. Despite this adjustment, the number of private-market affordable units is dwarfed by the number of households with cost burdens at each income level.



Table 7. Units Currently Available at Maximum Affordable Rents by Household Income Level, Charlottesville and Albemarle County, 2018				
Unit Size	Units Available at Affordable Rent			
	30%	50%	60%	80%
Units Listed on Zillow				
Efficiency	-	1	1	2
1-Bedroom	-	8	13	20
2-Bedroom	-	3	8	33
3-Bedroom	-	-	5	17
Total	-	12	27	72
Units Listed on Craig's List				
Efficiency	-	2	4	6
1-Bedroom	-	9	26	42
2-Bedroom	-	4	17	35
3-Bedroom	-	1	10	31
Total	-	16	57	114
Source: Zillow, December 15, 2018; Craig's List, December 15, 2018; Partners for Economic Solutions, 2018.				

Based on FY 2019 Fair Market Rents, the supply of private-market apartments potentially available to Housing Choice Voucher holders includes 63 units identified by Zillow and 126 units on Craig’s List. These include all identified units whose rents fall within HUD’s Fair Market Rent guidelines. They are not necessarily available to voucher holders, able to meet the strict unit condition standards imposed under Section 8 and/or appropriately located for transit access to jobs and services.

Table 8. Units Currently Available at Rents Allowed with Housing Choice Vouchers, Charlottesville and Albemarle County Based on FY 2019 Fair Market Rents

Unit Size	Maximum Rent	Available Units
Units Listed on Zillow		
Efficiency	\$850	1
1-Bedroom	\$1,150	17
2-Bedroom	\$1,330	24
3-Bedroom	\$1,670	7
4-Bedroom	\$2,020	14
Total		63
Units Listed on Craig's List		
Efficiency	\$850	5
1-Bedroom	\$1,150	43
2-Bedroom	\$1,330	30
3-Bedroom	\$1,670	35
4-Bedroom	\$2,020	13
Total		126
Source: Zillow, December 15, 2018; Craig's List, December 15, 2018; Partners for Economic Solutions, 2018.		

Housing Assistance Waiting Lists

The waiting lists 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. Albemarle, Fluvanna, Louisa and Nelson counties have 1,350 families and individuals on their waiting lists, but those likely overlap significantly with the CRHA list because applicants can be on multiple lists. The waiting lists for Housing Choice Vouchers and public housing waiting list have been closed for years. CRHA's waiting list 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.

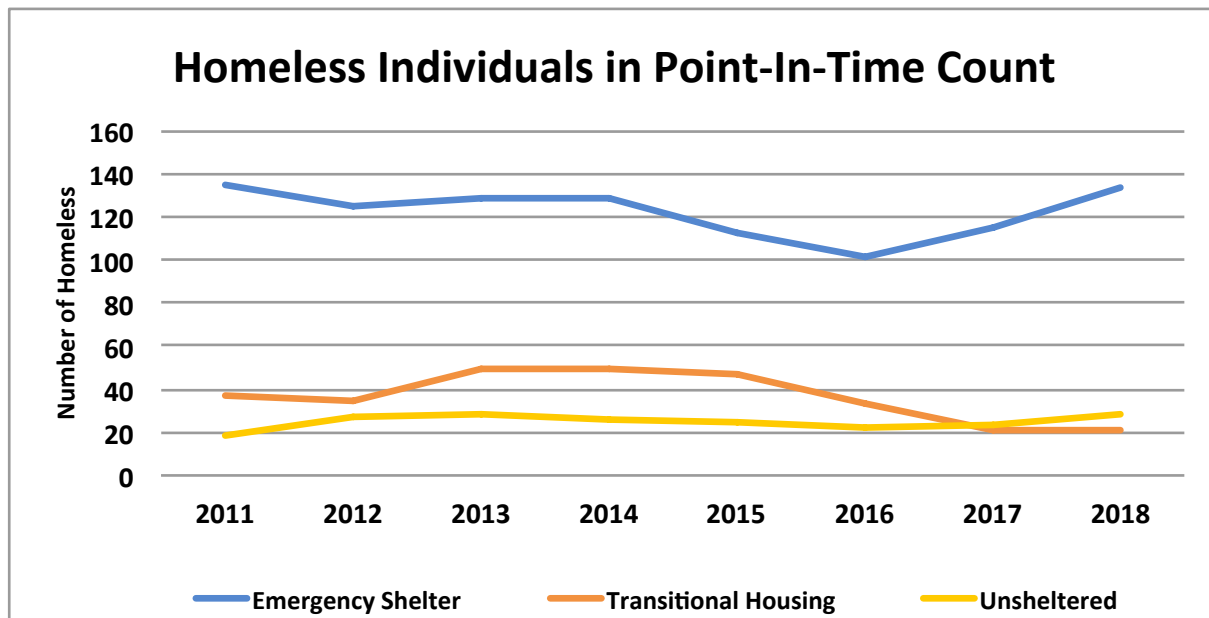
Due to program priorities, the waiting lists are heavily weighted toward extremely low-income households at less than 30 percent of AMI – 84 percent of voucher applicants and 80 percent of public housing applicants. (See Appendix Table A-36.) A recent analysis revealed that 305 or 68 percent of public housing applicants live or work in Charlottesville. Of the voucher applicants, 981 or 70 percent listed living or working in Charlottesville as their target funding/ preference.



As shown in Appendix Table A-37, more than half of those applying for assisted housing were single persons. Three percent had six or more members – 55 families. On the public housing list, 113 applicants had elderly/disabled status, and 95 applicants were identified as homeless.

Homelessness

A key indicator of the deficiencies of the housing supply, homelessness remains a significant problem in Charlottesville and Albemarle County. The single point-in-time survey conducted in January 2018 counted 134 individuals in emergency shelter, 21 in transitional housing, 102 in permanent housing and 28 unsheltered individuals in the Charlottesville area. The number of homeless individuals and families has been trending down since the local jurisdictions in the Thomas Jefferson Area Coalition for the Homeless (TJACH) adopted a Housing First strategy and invested in additional permanent housing, including 30 units with supportive services. The number of individuals in emergency shelters declined from 135 in 2011 to 101 in 2016 before climbing to 134 in 2018. The number of formerly homeless persons in permanent housing rose from 46 in 2011 to 102 in 2018.



Charlottesville’s resources include The Haven, a multi-resource day shelter; a 58-bed emergency shelter with one room for families operated by the Salvation Army; 65



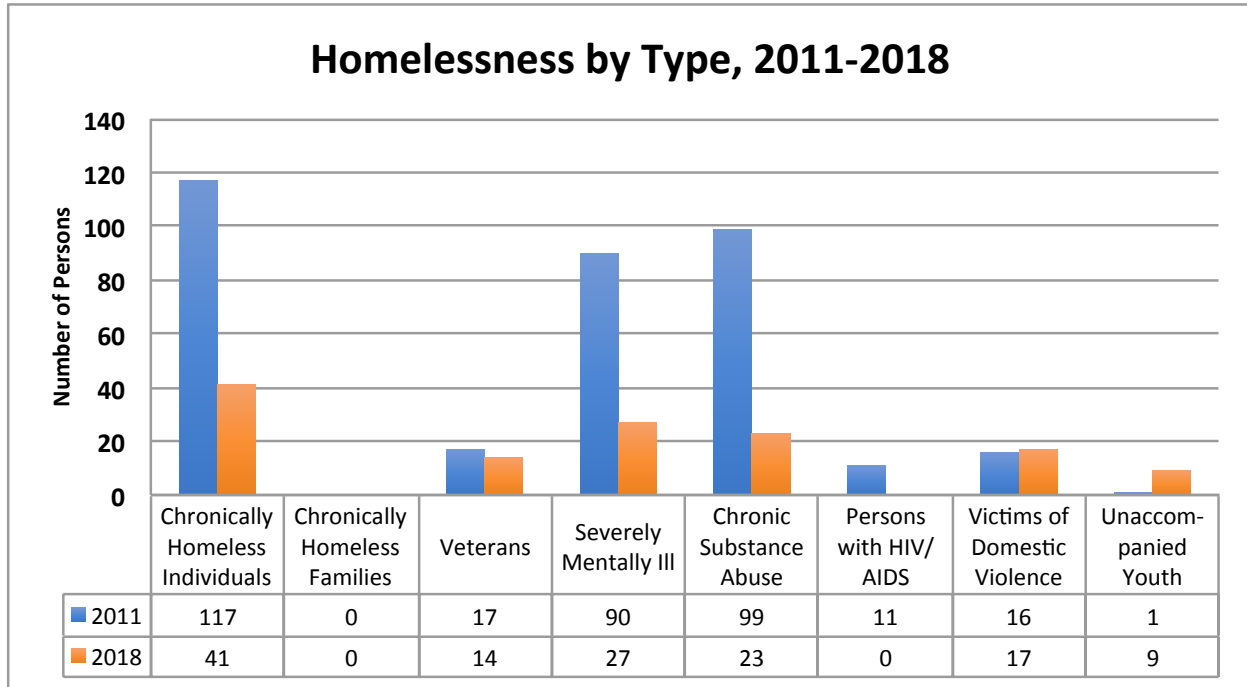
emergency beds available during the winter months in area churches through People and Congregations Engaged in Ministry (PACEM); and a shelter for abused women. In 2012, Virginia Supportive Housing opened The Crossings, a 60-unit building with 30 permanent supportive housing units and 30 units for low-income individuals. The Monticello Area Community Action Agency (MACAA) operates transitional housing. The region has a total of 129 units of permanent supportive housing across The Crossings, HUD-Veterans Affairs Supportive Housing (VASH) and the Region Ten Community Services Board.

The area's homeless are overwhelmingly individuals. Some families receive emergency hotel/motel vouchers, but most often, families find temporary housing with friends or family, doubling up. Services to families in crisis include emergency funds for back rent or security deposits and other resources for families at imminent risk of homelessness. Families in Crisis, operated by Albemarle County Schools, can provide emergency hotel/motel vouchers for families with children.

Charlottesville City Schools data for December 2018 identified 89 children of concern, either unsheltered or doubled up and at risk of becoming homeless. These counts were up sharply from the 2016 count. Albemarle County Public Schools identified 255 children of concern (possibly with some overlap). Louisa County and Green County schools have identified 40 children either unsheltered or doubled up and at risk of homelessness.

Through all of 2018, TJACH served 513 unduplicated individuals in emergency shelter and safe haven (up from 440 in 2017) with an average length of time of 30 days and a median length of time of 11 days. Of these individuals, 57 were children under the age of 18, 43 were Veterans, and 101 were chronically homeless.

Of those served with emergency shelter, safe haven or transitional housing in 2017, two-thirds were suffering homelessness for the first time in the last 24 months. From those 88 individuals exiting from emergency shelter, only 12.5 percent returned to homelessness within six months and 29.5 percent returned within two years. Another 21 exited from permanent housing with 19.1 percent returning to homelessness within six months and 23.8 percent returning within two years.



Many of the homeless have conditions that contribute to their homelessness. The number of chronically homeless individuals has fallen from 117 in 2011 to 41 in 2018 with no chronically homeless families in 2018. As of the January 2018 survey, 27 were severely mental ill and/or had chronic substance abuse problems. Seventeen homeless individuals were victims of domestic violence. Fourteen homeless individuals were veterans and nine were unaccompanied youth, aged 18 to 24.

Homelessness in the rural counties is much less visible and takes on different forms. Homeless services and facilities are focused in the urban areas, so homeless individuals and families are more likely to seek assistance there. Though few people are living on the streets in rural communities, an unknown number are living in their cars or in tents. More common are those who move in with relatives or “couch-surf” with friends.

Other Housing Problems

The U.S. Census provides some additional information on the extent of other housing problems as well. The 2011-2015 data indicate that 93 owner-occupied units and 97 rental units did not have complete plumbing fixtures. Twenty units in Fluvanna County and 31



units in Nelson County lacked complete plumbing fixtures. Charlottesville, Albemarle County and Greene County each had 13 to 16 units with inadequate plumbing.

An additional 488 owner units and 656 rental units were over-crowded with more than one occupant per room (Appendix Table A-32). Three-quarters of these over-crowded owner-occupied units were located in the rural counties with 150 in Louisa County and 110 in Fluvanna County. Charlottesville and Albemarle County contained 61 percent of the over-crowded rental units.

Ownership Housing

Affordable home purchase prices vary with interest rates and downpayments. Table 9 estimates affordable prices assuming mortgages at 4.75-percent interest with a 5.0-percent downpayment and not more than 35 percent of income going to mortgage principal, interest, real estate taxes and insurance. To the extent that the homes are condominiums or located in communities subject to homeowner association fees for common area maintenance, these affordable prices would be higher than most buyers could pay. High debt levels for student loans, auto loans and other obligations would reduce the percentage of income potentially available for mortgage payments and the maximum affordable price.

Table 9. Affordable Unit Purchase Prices Assuming No Condo Fees					
Household Size	Household Income as a Percent of AMI				
	30%	50%	60%	80%	100%
One Person	\$65,000	\$126,000	\$157,000	\$219,000	\$298,000
Two People	\$78,000	\$148,000	\$184,000	\$254,000	\$344,000
Three People	\$84,000	\$163,000	\$203,000	\$287,000	\$384,000
Four People	\$95,000	\$183,000	\$227,000	\$315,000	\$427,000
Five People	\$107,000	\$192,000	\$239,000	\$334,000	\$466,000
Six People	\$128,000	\$206,000	\$257,000	\$359,000	\$511,000

Note: AMI is Area Median Family Income.
 Affordable sales prices assume that households spend 35 percent of income for mortgage interest and principal, taxes and insurance.
 Assumes a mortgage at 4.75-percent interest for 30 years and a 5.0-percent downpayment.
 Source: Partners for Economic Solutions, 2018.

Recent sales data shown in Appendix Table A-29 indicated that only 176 units or 12 percent of total units sold in Charlottesville and Albemarle County in 2018 sold at prices below



\$200,000. The four rural counties provided greater affordability options with 324 units or 48 percent of total units sold for less than \$200,000.

Housing Gap Conclusions

Key housing needs include:

- households spending more than 30 percent of their income for housing, particularly those spending more than 50 percent of their income;
- replacement of public housing and Section 8-funded housing that have outlived their useful lives;
- homeless families and individuals and those temporarily doubled up with other friends or family members and at risk of homelessness; and
- substandard units, conservatively estimated based on those that lack complete plumbing fixtures.

On the rental housing side, the region has almost 5,000 households spending half or more of their income on housing (14.2 percent of all renters) as well as another 6,000 households spending 30 to 50 percent of their income (17.2 percent of all renters).⁵ Though not enumerated in the following tables, the region's housing issues also include the problems that first-time homebuyers face in trying to buy a house and the shortage of housing designed to meet the needs of the disabled.

This measure of needs does not mean that the region needs almost 12,000 more rental housing units. Rather, it includes housing problems that could be solved with financial assistance, housing renovations, homebuyer counseling, permanent supportive housing, a one-stop center for access to housing assistance, provision of development sites, community land trusts, supportive infrastructure, employer-assisted housing and/or an overall expansion of the housing supply through zoning and regulatory reform and accessory dwelling units. Some of these households, particularly with incomes near or over 80 percent of AMI, would be helped by a housing supply expansion that eliminated the demand/supply imbalance, reducing the market pressures that have led to high rents and rapid rent increases.

⁵ This estimate excludes UVA students.



Table 10. Affordable Rental Housing Needs, Planning District 10, 2018

Household Income Level	Units or Other Financial Assistance for			Units for		Total Units or Financial Assistance Needed
	Severely Cost-Burdened Households	Other Cost-Burdened Households	Substandard Units	Public Housing/ Section 8 ¹	Homeless Families and Individuals ²	
Charlottesville and Albemarle County						
<30% of AMI	1,970	400	64	439	327	3,200
>30% to 50% of AMI	1,630	1,320	NA	NA	NA	2,950
>50% to 80% of AMI	440	2,590	NA	NA	NA	3,030
>80% to 100% of AMI	-	640	NA	NA	NA	640
Total Units	4,040	4,950	64	439	327	9,820
Fluvanna, Greene, Louisa and Nelson Counties						
<30% of AMI	560	220	33	-	21	834
>30% to 50% of AMI	270	300	NA	-	NA	570
>50% to 80% of AMI	110	500	NA	-	NA	610
>80% to 100% of AMI	-	40	NA	-	NA	40
Total Units	940	1,060	33	-	21	2,054

Note: ¹Includes units at Crescent Halls, Westhaven, South First Street and Friendship Courts, developments that have exceeded their useful lives.

²Includes 60 units of required permanent housing units with supportive services. Otherwise based on school systems' data on the number of children homeless or doubled up and at risk of homelessness.

Source: Partners for Economic Solutions, 2018.

Rental housing needs are most severe among the lowest-income households. While households at or below 30 percent of AMI represent one-quarter of all Planning District households, they constitute just over half of those with severe cost burdens.

On the homeownership side, high costs are straining the budgets of more than 5,400 owner households in Planning District 10, more than half of who live in the rural counties, as shown in Table 11. Three-quarters of the severely-cost-burdened households have incomes at or below 50 percent of AMI, and 42 percent have incomes at or below 30 percent of AMI. The number of cost-burdened owner households is omitted due to the mortgage standards that allow homebuyers to spend more than 30 percent of their income on mortgage payments.

It is likely that many of these lower-income households are headed by seniors.

Table 11. Affordable Ownership Housing Needs, Planning District 10, 2018			
Household Income Level	Assistance for		Total Units or Financial Assistance Needed
	Severely Cost-Burdened Households	Substandard Units	
Charlottesville and Albemarle County			
<30% of AMI	1,120	29	1,149
>30% to 50% of AMI	750	NA	750
>50% to 80% of AMI	510	NA	510
>80% to 100% of AMI	180	NA	180
Total Units	2,560	29	2,589
Fluvanna, Greene, Louisa and Nelson Counties			
<30% of AMI	1,170	64	1,234
>30% to 50% of AMI	1,000	NA	1,000
>50% to 80% of AMI	520	NA	520
>80% to 100% of AMI	170	NA	170
Total Units	2,860	64	2,924

Source: Partners for Economic Solutions, 2018.

More than 90 ownership units lack complete plumbing facilities, which represents only a portion of the region’s substandard units. For example, Habitat for Humanity of Greater Charlottesville is working to replace 341 substandard mobile homes in Southwood. AHIP, which provides home repairs for low- and moderate-income households, has a waiting list of 292 households in Albemarle County and Charlottesville that need emergency repairs and rehabilitation for their homes. Of those, 50 to 60 percent are seniors and 20 to 30 percent are households with children. Many more need assistance, including households in surrounding jurisdictions, but AHIP lacks the funding to deal with more than emergencies.

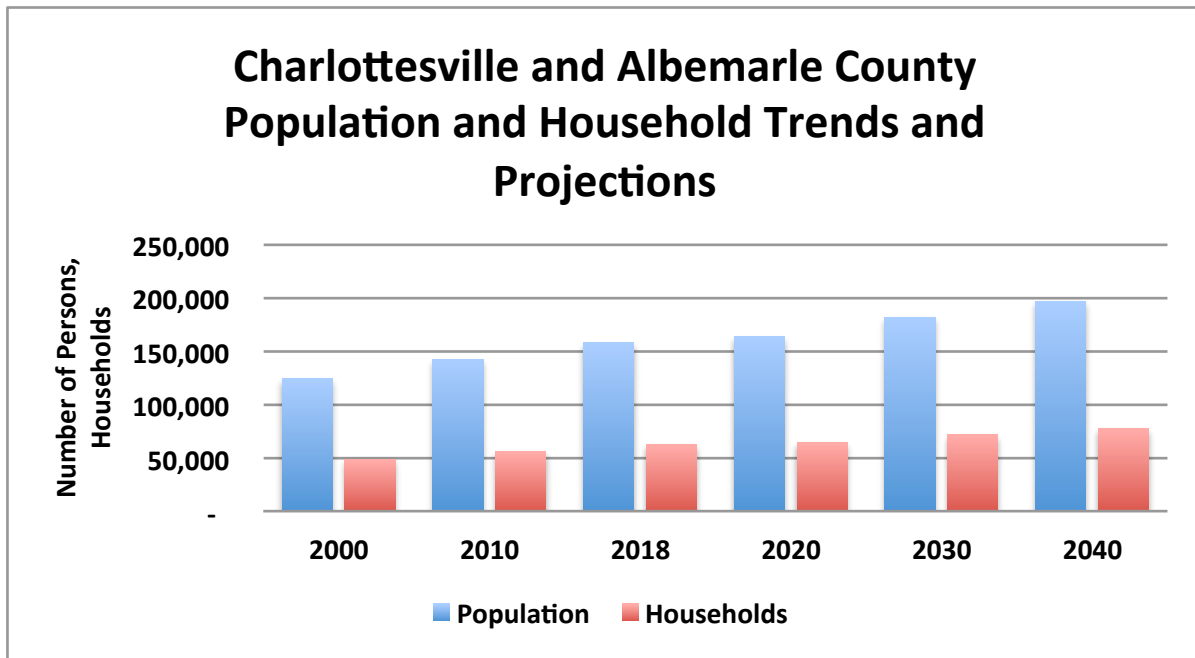
The region is experiencing a surge in demand from renter households that would like to buy their own homes. First-time homebuyers are finding it increasingly difficult to find housing that they can afford, even with incomes as high as 80 to 100 percent of AMI. Quantifying the extent of pent-up demand is difficult due to lack of definitive data. As one indication, Greater Charlottesville Habitat for Humanity receives 180 to 205 applications annually from households seeking to invest in building a home of their own. If households with incomes from 50 to 80 percent of AMI had ownership rates equivalent to those of households at 80 to 100 percent of AMI or the average of all Planning District households, the region would need an additional 1,200 to 1,600 units priced from \$150,000 to \$300,000 to meet the demand from first-time homebuyers.

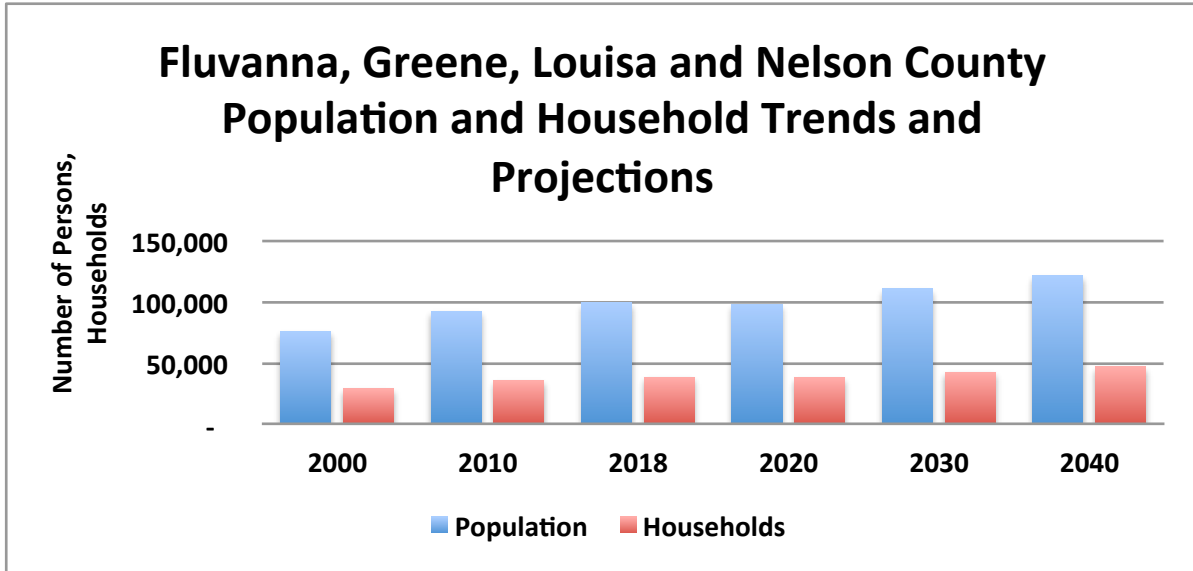


Not included in these housing needs are units for the many workers that commute to Charlottesville and Albemarle County jobs from their homes in Augusta County and other jurisdictions beyond the Planning District boundaries. The U.S. Census Bureau estimates that almost 1,400 residents of Augusta County alone commuted to Charlottesville and Albemarle County in 2015. They represent a high potential demand for affordable housing closer to job centers.

Housing Needs Through 2040

The official population projections prepared by UVA’s Weldon Cooper Center for Public Service anticipate that Planning District 10’s population will grow 23.8 percent from 256,700 in 2018 to 317,800 by 2040 with growth only slightly faster in Charlottesville and Albemarle County than in the four rural counties. Translating these future population levels into households indicates the potential addition of 15,000 new households in Charlottesville and Albemarle County and 8,500 new households in Fluvanna, Greene, Louisa and Nelson counties. To accommodate these households, the urban jurisdictions will need roughly 15,600 new housing units, and the rural counties will need more than 8,600 new units, allowing for vacancies between tenants and owners.





Projecting incomes and cost burdens to 2040 (Appendix Tables 37-38) generates an estimated housing need of affordable units or financial assistance for more than 11,900 renter households and 2,900 owner households in Charlottesville and Albemarle County, as shown in Table 12.

Table 12. Projected Affordable Rental Housing Needs, Charlottesville and Albemarle County, 2040			
Household Income Level	Units or Other Financial Assistance for		Total Units or Financial Assistance Needed
	Units for Severely Cost-Burdened ¹ Households	Units for Other Cost-Burdened ² Households	
Renter Households			
<30% of AMI	2,310	310	2,620
>30% to 50% of AMI	2,340	1,700	4,040
>50% to 80% of AMI	680	3,380	4,060
>80% to 100% of AMI	-	1,200	1,200
Total Renters	5,330	6,590	11,920
Owner Households			
<30% of AMI	1,130	NA	1,130
>30% to 50% of AMI	820	NA	820
>50% to 80% of AMI	700	NA	700
>80% to 100% of AMI	280	NA	280
Total Owners	2,930	NA	2,930
Note: Includes 2018 unit needs.			
¹ Severe cost burden indicates the household is spending 50 percent or more of its income for gross housing costs.			
² Other cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.			
Source: Partners for Economic Solutions, 2018.			

In Fluvanna, Greene, Louisa and Nelson counties, the number of cost-burdened renters is projected to reach 2,660 households by 2040 with 3,750 severely-cost-burdened owner households, as shown in Table 13.

Table 13. Projected Affordable Rental Housing Needs, Fluvanna, Greene, Louisa and Nelson Counties, 2040

Household Income Level	Units or Other Financial Assistance for		Total Units or Financial Assistance Needed
	Units for Severely Cost-Burdened ¹ Households	Units for Other Cost-Burdened ² Households	
Renter Households			
<30% of AMI	780	280	1,060
>30% to 50% of AMI	370	380	750
>50% to 80% of AMI	170	620	790
>80% to 100% of AMI	-	60	60
Total Renters	1,320	1,340	2,660
Owner Households			
<30% of AMI	1,420	NA	1,420
>30% to 50% of AMI	1,240	NA	1,240
>50% to 80% of AMI	790	NA	790
>80% to 100% of AMI	300	NA	300
Total Owners	3,750	NA	3,750
Note: Includes 2018 unit needs.			
Source: Partners for Economic Solutions, 2018.			

V. Key Issues Impacting Affordable Housing

The causes and forces perpetuating the mismatch between housing costs and incomes are many. They cut across geographies – both urban and rural areas have families and individuals burdened with high housing costs, living in overcrowded or substandard conditions or homeless – though some issues affect urban and rural areas differently. Housing issues cluster into six large topics:

- housing supply;
- land development policies;
- transportation;
- funding;
- incomes; and
- discrimination.

They are summarized in the following matrix, distinguishing among those that apply more directly to urban or rural areas and those that cut across jurisdictional lines.

Housing Issues Summary	
Urban Area	Rural Area
Housing Supply	
Too few units to meet demand, particularly close to jobs (R, O)	
Too few affordable units to meet demand (R, O)	
High construction costs (R, O)	
Limited supply of housing for seniors (R, O)	
Competition from retirees and second-home buyers (O)	
Housing deterioration due to inadequate resources for maintenance (O)	
Code enforcement can displace families without renovation assistance (O)	
Mobile homes on rented lots subject to displacement (O)	
Conversions to Airbnb (R, O)	
Competition from UVA students (R)	
Landlords not maintaining rental housing (R)	
Tenants afraid to report substandard housing conditions (R)	
LIHTC unit subsidies expiring in next five years (R)	
Note: (R) indicates an issue related to rental housing. (O) indicates an issue related to ownership housing.	

Housing Issues Summary (Continued)	
Urban Area	Rural Area
Land Development Policies	
Over-commitment of land to single-family detached housing development (R, O)	
Bans on manufactured housing limits housing options (R, O)	
Need for more by-right zoning at appropriate densities (R, O)	
Proffer legislation limits jurisdictions' ability to require developer contributions for needed infrastructure and affordable housing (R, O)	
NIMBY voices outweigh affordable housing priorities (R)	
Inadequate supply of well-located land with zoning (R, O)	
Developability and pricing of Development Area land with zoning (R, O)	
Need to incentivize redevelopment of older commercial properties (R, O)	
Charlottesville's development approval process lacks predictability and certainty and takes too much time and money (R, O)	
Zoning by number of units per acre is a disincentive to building smaller, more affordable units (R)	
In Albemarle County proffered affordable units are not all being purchased by eligible households (O)	
	Inadequate supply of developable land with zoning for multi-family and small single-family home development (R, O)
	Inadequate water and sewer infrastructure (R, O)
	Lengthy development approval processes inhibit new development (R, O)
	Fiscal zoning to minimize multi-family development (R)
	Large-lot zoning increases land costs (O)
	High tap fees (O)
Transportation	
Housing + transportation costs are too high (R, O)	
Available transit is not frequent enough to meet needs (R, O)	
Seniors will increasingly need transit services for daily living (R, O)	
Note: (R) indicates an issue related to rental housing. (O) indicates an issue related to ownership housing.	

Housing Issues Summary (Continued)	
Urban Area	Rural Area
Transportation (Continued)	
	Commuting hours divert time with family and community (R, O)
	Car-dependent commuters are at greater risk of missing work due to car troubles (R, O)
	Development patterns do not support efficient transit service (R, O)
	Homebuyers who drive till they qualify spend too much time and money commuting (O)
Funding	
Federal funding is inadequate and declining (R)	
Limited resources for workforce rental housing above 60 percent of AMI (R)	
Limited resources for first-time homeownership (O)	
Albemarle County housing funds are not committed beyond next year or two (R, O)	
Annual allocations are not sufficient to meet needs, particularly for major redevelopments (R, O)	
Tax reform reduced the value of Low-Income Housing Tax Credits (R)	
	Minimal, if any, funding available for affordable housing development or repairs (R, O)
Household Incomes	
Prevalence of low-wage, part-time jobs in service and tourism economy limits earning potential (R, O)	
Low levels of education and training prevent career advancement (R, O)	
Limited transportation to job centers (R, O)	
Limited and expensive child care options (R, O)	
Redlining and historic discrimination have constrained low-income families' ability to build financial assets and wealth (R, O)	
Homeowners who inherited their homes but have no clear title may be ineligible for assistance or private financing (O)	
Difficulty in saving for a downpayment and closing costs as housing costs escalate faster than incomes (O)	
First-time homebuyers' levels of student and other debt (O)	
First-time homebuyers can't compete with older buyers paying cash (O)	
Lack of knowledge about resources for first-time homebuyers (O)	
Discrimination	
Language and cultural barriers to fair housing choice (R, O)	
Overt and covert discrimination against low-income, minority households and families with children (R)	
Tight markets limit tenants' leverage (R)	
Note: (R) indicates an issue related to rental housing. (O) indicates an issue related to ownership housing.	



Housing Supply

At its base, the region's high cost of housing is linked closely to its limited housing supply. The region's housing supply has not expanded in step with the growing population and demand.

In a healthy, balanced housing market, the supply would include a variety of housing types at the full range of rents and prices, providing opportunities for individuals and families to find homes that meet their needs at a cost they can afford. Historically, the private market would build different housing types and, over time, as the houses aged, they would "filter" and become available to lower-income families as wealthier families sought newer units. From the 1950s through the 1990s, such families moved to the suburbs in search of new single-family detached houses with yards and schools. Cities were left with older homes, many of which were subdivided for rental units available at moderate rents.

Over the past couple of decades, however, fewer households have had school-aged children, many recognize the personal and environmental costs of commuting, and they have been seeking homes closer to their work in Charlottesville and close-in Albemarle County. The Great Recession slowed housing construction for many years, leaving the overall supply much constrained. The increased demand for close-in housing without a concomitant increase in supply caused prices and rents to escalate rapidly, and the prices of many older units that had been affordable to lower-income families climbed out of their reach.

The market has not provided enough housing close to jobs and services. Compared with the number of households with incomes between 30 and 70 percent of AMI, there are few units with rents affordable to this segment of the regional workforce. Many municipal workers are forced to travel long distances to find housing at prices their salaries will support.

Construction costs have increased significantly in recent years, responding to both global competition for materials and shortages of skilled, experienced contractors and construction workers. Combined with high land costs, these development costs prevent the private market from building less expensive homes to sell or rent. Within the urban areas, almost all new housing development is focused on the high-end, luxury market that can afford the rents and prices required to cover those high costs. Innovations in the student housing market also supported development of student housing, offering four-bedroom units that rent by the bed.



UVA students have long generated significant demand for rental housing, particularly close to grounds. Two enrollment spurts, each adding 1,200 students, over the last 12 years strained the housing supply. That strain has been eased by construction of privately developed student housing along West Main.

Not only has the demand grown from permanent residents and UVA students, the region also is attracting a growing number of retirees and second-home buyers. As they compete for existing houses, these buyers often have the advantage of being able to pay higher prices and/or pay cash, drawing from the equity achieved from selling homes in Northern Virginia and other expensive housing markets. They crowd out local middle-income homebuyers and boost home prices.

Housing for Seniors

The supply of homes that can offer single-floor living suitable for mobility-impaired seniors is relatively small – only a few developments have been designed specifically for seniors. Many aging residents will face challenges as they try to “age in place” in their current homes or find affordable housing that accommodates their mobility restrictions. Universal design can provide for future home modifications to accommodate seniors as they age, but few houses currently incorporate universal design elements, such as provisions for bathtub grab bars and wider door frames that can accommodate wheelchairs.

Rents have risen much more quickly than most seniors’ incomes. Many seniors, including almost all with incomes below 50 percent of AMI, find few private-market apartments they can afford. Publicly-assisted seniors housing developments have waiting lists of two years or more. Senior homeowners typically choose to age in place for as long as they can, but rising property taxes pose a particular hardship to those living on a fixed income. Each jurisdiction provides tax relief for 10 to 100 percent of real property taxes for elderly or disabled homeowners with incomes of not more than \$29,600 to \$69,452 and net worth of not more than \$100,000 to \$200,000, depending on the locale.

Preservation of Existing Housing Stock

Among rental units, Airbnb rentals have diverted apartments and houses from the rental market, tightening the market by reducing the supply of rental units available for annual leases.

Inadequate maintenance can reduce the stock of safe and sound housing. Elderly and low-income homeowners often lack the resources and capability to keep up with the annual maintenance that every house needs. Without assistance, their homes can deteriorate to



the point where the households either live in substandard conditions or are required to move. Maintaining an existing home is almost always less expensive than building a new unit, so losing existing units raises costs and/or reduces the number of households that can be assisted.

The need for home repairs far outstrips the resources available to the Albemarle Housing Improvement Program (AHIP), which provides low-income seniors and families in Charlottesville and Albemarle County with emergency home repairs, accessibility improvements and some larger-scale maintenance needs. Where 12 years ago AHIP received \$600,000 annually in public funding for rehabilitation services, public funding has dropped to \$80,000 plus some Community Development Block Grant funds awarded competitively. The rural counties have very limited, or no, resources to support similar services.

Code enforcement can create burdens for low-income homeowners who do not have the resources to repair their homes and may not qualify for financial assistance from local government or an associated non-profit. The counties try to work with these households to avoid displacement and homelessness, often enlisting volunteers from local houses of worship, but volunteers cannot meet the entire need.

Some long-time residents of Louisa County, for example, are barred from receiving emergency repairs assistance because they do not have clear title to their homes. The historic tradition of owning and passing down property without formal deed transfers among low-income African-American families leaves them unable to prove that they own the property or may require signatures from many different heirs who have inherited a small, even negligible, legal interest in the property.

In the rural areas, mobile homes constitute 8.8 percent of the overall housing stock and a much larger share of the affordable housing stock. In addition to long-term maintenance issues, mobile home owners who do not also own their lots are vulnerable to displacement by more lucrative development. Mobile home park sites have been sold for commercial or other development, forcing the mobile home owners to find new lots and the resources to move their units.

On the rental side, some unscrupulous landlords fail to reinvest properly in their properties, leaving tenants to deal with heating, plumbing, mold and infestation problems. In pursuit of short-term monetary rewards, they allow existing housing units to deteriorate. Code enforcement is typically triggered only by tenant complaints. Immigrant tenants



without documentation are particularly vulnerable to such landlords, due to their reluctance to interact with governmental officials. In this tight housing market, others also may not report substandard conditions for fear of not being able to find other housing.

Some of the region's LIHTC-assisted housing may be at risk of expiring subsidy contracts. LIHTC investments require 15-year affordability. Eight LIHTC-funded developments with 763 units are beyond their 15-year affordability period. Three additional developments with 278 units – Friendship Court in Charlottesville, Park's Edge in Albemarle County and Stanardsville Village (Bailey Court) in Greene County –have affordability periods that expire in 2019 or 2020.

Land Development Policies

Zoning

Residential land prices are very high, reflecting the limited supply of well-located land with appropriate zoning and infrastructure. Single-family lot prices of \$30,000 to \$50,000 in Albemarle County's urban ring in the 1990s have now reached \$160,000 per unit due to the dwindling supply of land and increasing costs of governmental fees and regulations.

The region's five counties are aligned in their efforts to preserve the area's rural character, environment and tourism economy. Their goals of achieving greater sustainability and reducing vehicle-miles traveled are well served by controlling sprawl. However, land use policies that restrict development to lots of two acres or more increase land costs per unit and make it more difficult to develop affordable homes. These rural preservation strategies can be quite effective when coupled with zoning and infrastructure that focus development into urban areas with greater opportunities for walking and biking to work and services. They need to be accompanied by policies to accommodate higher densities of residential development in the towns and villages with adequate infrastructure.

Over the past four decades, Albemarle County has designated Development Areas for focused development at higher densities in order to reduce sprawl and protect the rural countryside. Questions have been raised as to whether the five percent of county lands included in the Development Areas is sufficient to meet future housing needs. The population and capacity analysis prepared for the Planning Commission's 2016 Annual Report compared the amount of land required to accommodate future population levels to the amount of vacant land designated for residential use in the Comprehensive Plan and under existing zoning. The analysis indicated that the Development Areas included



sufficient vacant land to accommodate all of the county’s anticipated population growth through 2035. If developed at the lower end of allowed density, the Development Areas would have a deficit of 1,124 units by 2040. At higher densities, there would still be a surplus of vacant residential land capable of accommodating an additional 8,495 units. The analysis is conservative in that it assumes that all new development would occur on vacant land and does not account for redevelopment or rural area developments. However, developers question whether all of the vacant Development Area land is suitable and/or available for development at a supportable cost. Resolving that question would require additional research and evaluation of the available sites.

Fiscal concerns have led some of the region’s counties to restrict residential zoning, particularly for multi-family housing. In the mistaken belief that single-family houses pay their own way (i.e., cover all the related costs of providing local governmental services), elected officials in some counties have chosen to greatly limit the number and density of multi-family units that can be developed there. This is particularly true in the rural counties that rely primarily on residential property taxes.

Zoning has committed major swaths of each jurisdiction’s land for single-family housing development with much less land zoned for townhouses and multi-family development. Summarized in Table 14, fully 88 percent of the region’s land is zoned for single-family residential development with only 3 percent zoned for multi-family housing. Outside the City of Charlottesville, the share of land designated for multi-family housing ranges from one percent in Greene County to three percent in Albemarle and Nelson counties and six percent in Louisa County. Appendix B includes maps of land with multi-family zoning by jurisdiction. Under the goal of protecting single-family neighborhoods, such zoning restricts the opportunities for multi-family housing and increases multi-family land prices.

Jurisdiction	Square Miles of Land				
	Total Land	With Single-Family Zoning		With Multi-Family Zoning	
		Number	Percent	Number	Percent
City of Charlottesville	9	4	44%	2	21%
Albemarle County	726	688	95%	19	3%
Fluvanna County	290	280	96%	5	2%
Greene County	157	38	24%	2	1%
Louisa County	511	446	87%	32	6%
Nelson County	492	477	97%	16	3%
Planning District 10	2,185	1,933	88%	76	3%

Source: Thomas Jefferson Planning District Commission, 2018.



Zoning provisions, such as Nelson County’s, that ban manufactured housing preclude the opportunity for building less expensive housing. Most of the jurisdictions’ zoning codes would not allow development of “tiny houses.” Other zoning and development provisions that mandate wide streets and other features increase development costs and ultimately the cost of housing.

Older commercial centers offer good opportunities for close-in redevelopment that could include less expensive housing. Achieving redevelopment depends on accommodating enough new development to offset the value of any older commercial space being eliminated. Mixed-use zoning at higher densities can incentivize redevelopment.

Zoning ordinances that specify the number of units per acre, rather than a Floor Area Ratio that relates the amount of space to the amount of land, incentivize units that are larger and typically more expensive. This is reflected in the very small number of efficiency units offered in Charlottesville.

Development Approval Processes

For residential developers, the decision to acquire and develop a site is based on an evaluation of the costs of development, the potential rents or sales proceeds, and the associated risks. One of the major cost and risk factors is the development approval process. The assessment of risk factors depends on the process being predictable and timely. The development community reports that the City of Charlottesville’s development approval process is broken. To develop at higher densities than allowed by matter-of-right zoning, projects are required to receive a Special Use Permit (SUP), which is awarded through an arduous process of multiple reviews and hearings that require substantial investments in design, engineering and legal fees. Reviews by different agencies often yield contradictory requirements and require multiple plan changes. At the end of the process, the City Council may disapprove the project despite lengthy good-faith negotiations with staff and approval by the Planning Commission. Even if the project is ultimately approved, the one to two years required to get through the process may see changes in the market that make the project infeasible.

The total lack of predictability and certainty of approval introduces tremendous risk into the process. Several developers have determined that by-right development is preferable even though it underutilizes the land and reduces the number of units that could be added to the housing supply. These developers’ decisions to bypass the SUP process have major ramifications for the City’s affordable housing policy because the City loses the opportunity



to secure any affordable housing commitments or to require any payments to the Affordable Housing Fund.

Concerns about the counties' development approval processes were less severe, though Louisa County development approvals often take as long as two years. In most jurisdictions, housing development would be simpler and require less time and cost if more properties were zoned for matter-of-right development without requiring a Special Use Permit.

All of the region's jurisdictions are feeling the impact of the end of the traditional proffer process for new development. Developer proffers were the primary tool available to secure affordable units within new developments. In the wake of the Proffer Reform Act of 2016 that tightly circumscribed the proffer system, counties have no ability to require housing affordability. Also lost was the ability to require new development to upgrade infrastructure impacted by the project or contribute to the cost of a new school unless it can be demonstrated that the need is "specifically attributable" to the new development. As a result, some new developments have been delayed indefinitely by infrastructure and school inadequacies. Both public and private participants agree that the proffer program is broken and needs legislative action to fix it.

Public approval processes are often dominated by NIMBY⁶ voices. Other priorities seem to overwhelm the need for affordable housing as opponents raise concerns over environmental impacts, school overcrowding and traffic congestion. This is particularly true in rural areas where residents often perceive homelessness and housing affordability as an urban issue that is not their problem.

Affordable Housing Proffered by Developers

Prior to the new proffer legislation, Albemarle County had a practice of conditioning project approvals on developer proffers of inclusion of affordable units in new developments. Developers were required to make the units available for sale at a maximum offering price to income-qualified households for a period of not less than 90 days. The practice generated proffers for roughly 650 to 820 units. Another 501 to 614 affordable units have been committed in future developments. However, the program has not performed as intended. Of 29 for-sale units actually developed in completed developments, 23 were sold to eligible purchasers (79 percent). Of the 62 for-sale units in developments that were still active in November 2018, 22 have been sold to qualified purchasers (35 percent). The proffered units

⁶ Not In My Back Yard



were relatively small, while families were seeking larger units. The units were not advertised, developers had no way to identify qualified buyers, and no one was responsible for preparing families to buy the units within the 90-day window. Some prospective homebuyers could not get mortgage financing. There was no mechanism whereby the affordable units could be purchased by a non-profit and rented or later sold to moderate-income families. Without a qualified buyer, the proffered affordable units reverted to market-rate prices and buyers.

Infrastructure

To a greater or lesser extent, all of the region's rural areas are constrained by infrastructure limitations. Public water and wastewater treatment plants are major investments. Where public water and/or sewer service is available, fees for new taps into the systems can be quite expensive. For example, major water treatment facility investments in Greene County have resulted in the need for high tap fees of \$10,000 per single-family house for water service and \$10,000 for sewer service. Nelson County's water system is nearing capacity and others need upgrades.

Without public sewerage, residential development is restricted to what can be supported with septic tanks. Depending on the soils, the achievable density is typically not more than one unit per 0.75 acres. Private wells support much of the rural areas' development. Over the long term, the adequacy of this resource also may limit development.

Transportation

Housing affordability and transportation are inextricably linked as travel to work plays such a important role in housing location patterns. The high combined costs of housing and transportation shown in the Housing + Transportation analysis (Map 2) in low housing cost markets remote from major job centers demonstrate the burdens associated with "drive till you qualify." High costs of car ownership, insurance, gasoline and maintenance burden households in the same way as do high housing costs. They divert money that could otherwise be spent on food, medical care and education, limiting the families' health and financial stability.

As importantly, the many hours spent commuting are hours not available to spend with one's family and community. Family and civic responsibilities are short-changed. Children suffer from limited time with their parents, and the parents have less time for fitness and other activities essential to physical and mental well-being.



Dependence on private cars for commuting leaves many workers with older cars or trucks vulnerable to missing work due to car troubles. Car-related absences cost them wages and may even cost their jobs if they can't make it to work reliably.

Effective transportation services can reduce those burdens by allowing commuters to use their time on the bus effectively and by reducing the need to own a car. Unfortunately, much of the rural area lacks the population densities critical to efficient transit operations. The time and cost involved in winding through multiple neighborhoods to collect riders are financially prohibitive.

As a result, transit service is very limited in the rural areas. JAUNT provides flexible pickups and deliveries with discounts for the elderly and the disabled. Service to Charlottesville and Albemarle County job centers from the rural counties is limited to at most one or two runs per day depending on the jurisdiction. That infrequent service is not well suited to meeting the needs of commuters, particularly those with unconventional work schedules. The Charlottesville Area Transit (CAT) system map is included in Appendix C.

As the population ages and more seniors are less able to drive, transit services will become increasingly important for accessing retail, medical and other services.

Funding

Federal funding for housing, traditionally the mainstay of most housing programs, has declined significantly in real terms over the past two decades, even as housing prices have escalated rapidly. Funding for public housing has not kept up with the maintenance, modernization and replacement needs for the nation's increasingly aged supply. Increases in housing choice voucher funding have lagged significantly behind the rising housing costs. Low-Income Housing Tax Credit allocations have increased with inflation and population growth since 2003, but the recent corporate tax cuts reduced the value of the tax credits and the equity investments leveraged by those tax credits.

Local jurisdictions and the Commonwealth are being called upon to fill the funding gap created by the Federal government's pullback; yet, they are facing fiscal challenges of their own. Mandates to improve their water and sewage treatment plants and distribution systems are among the competing priorities straining rural counties' financial resources.



The City of Charlottesville has greatly increased its direct financial commitment to affordable housing from the Capital Improvement Program budget, allocating \$3.4 million in FY 2019 as part of a five-year plan total of \$17.0 million. This compares with \$1.7 million in FY 2017 and \$2.5 million in FY 2018.

Albemarle County has committed \$1 million from last year's budget surplus, but that is a one-time appropriation and not committed to continue. For one development, the County also agreed to reimburse real estate taxes in order to close an unexpected gap in LIHTC funding that developed when the Tax Reform Act reduced the value of the credits by reducing corporate tax rates.

The LIHTC program serves primarily renters with incomes between 50 and 60 percent of AMI. There are few, if any, funds to assist developers of rental housing for renters between 30 and 50 percent of AMI or for workforce housing for renters from 60 to 80 percent of AMI.

The region's jurisdictions, area non-profit organizations and the Commonwealth have a number of small programs that can help first-time homebuyers with downpayment assistance and below-market-rate loans; however, few prospective buyers or their real estate agents are aware of the programs' existence or how to use them.

Income

For many low-wealth households, incomes and earning capacity are key limits on their ability to afford decent housing. The regional economy is largely split between high-wage professions requiring at least a college degree and lower-wage service jobs in restaurants, retail, hospitality and other sectors. Many service businesses offer only part-time employment without benefits, often on irregular schedules. Even two or three such jobs are not enough to afford most local housing. Accessing jobs requires car ownership or lengthy commutes on public transit, where available.

Lack of affordable quality childcare available at hours compatible with the irregular schedules of many service jobs further inhibits residents from improving their employment situations and their ability to afford market-rate housing.

Low-income households who have secured assisted housing face a real-life dilemma in striving for self-sufficiency. A successful move-up to a living wage job may still not provide



sufficient resources to cover housing, transportation, childcare and other living expenses. The near-total lack of private-market housing affordable to households with \$30,000 incomes at monthly rents below \$750 means there is nowhere to go after leaving public housing. If the former public housing resident were able to find housing, the real potential for a future lay-off or other financial setback could cause them to lose that private-market housing. Moving back to public housing or securing a housing choice voucher would then entail a wait of six or seven years. So instead they elect to remain in public housing, and those units do not become available for other lower-income families.

Discrimination

Tight housing markets inevitably engender opportunities for overt and covert discrimination. With several tenants competing for each available unit, landlords will favor renters with higher incomes, better credit ratings and fewer children. Low-income renters who may have limited financial resources for security deposits, spotty or no credit histories, or arrest records have little ability to compete for available units. Many landlords refuse to rent to Housing Choice Voucher holders.

The tight market also limits tenants' ability to force landlords to properly maintain their rental units for fear of losing what housing they do have and not being able to find another place to live.



Appendix A. Tables



Table A-1. Employment Trends, Charlottesville Metropolitan Area, 2000-September 2018

Sector	2000	2007	2010	2014	Jan-Oct 2018	2014-2018 Change	
						Number	Percent
Goods-Producing							
Mining, Logging, Construction	6,000	7,300	5,300	5,300	5,940	640	12.1%
Manufacturing	7,000	4,900	3,400	3,600	4,080	480	13.3%
Total Goods-Producing	13,000	12,100	8,700	8,900	10,020	1,120	12.6%
Services-Producing							
Wholesale Trade	1,800	1,900	1,800	1,800	1,760	- 40	-2.2%
Retail Trade	10,400	10,900	10,200	10,700	11,970	1,270	11.9%
Transportation, Warehousing, Utilities	1,900	1,800	1,600	1,600	1,690	90	5.6%
Information	3,000	2,300	2,100	2,200	2,090	- 110	-5.0%
Financial Activities	4,200	4,300	4,100	4,400	4,690	290	6.6%
Professional, Business Services	9,200	12,100	12,000	14,200	16,200	2,000	14.1%
Education, Health Services	9,400	11,400	12,300	13,200	14,380	1,180	8.9%
Leisure and Hospitality	9,100	11,400	11,600	12,600	14,630	2,030	16.1%
Other Services	4,700	5,400	5,400	5,500	5,910	410	7.5%
Government	26,500	32,500	33,200	33,700	36,920	3,220	9.6%
Federal	1,600	1,500	1,500	1,400	1,460	60	4.3%
State	16,600	21,700	22,100	22,800	25,630	2,830	12.4%
Local	8,300	9,300	9,600	9,600	9,830	230	2.4%
Total Services-Producing	80,200	93,800	94,300	99,900	110,240	10,340	10.4%
Total Employment	93,200	105,900	102,900	108,800	120,260	11,460	10.5%

Note: Charlottesville Metropolitan Area includes the City of Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.

Source: U.S. Bureau of Labor Statistics, 2018; Partners for Economic Solutions, 2018.



Table A-2. Race and Ethnicity, 2010-2018

	Urban Areas				Rural Areas				Planning District ¹			
	2010		2018		2010		2018		2010		2018	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race and Ethnicity												
Caucasian	70,675	72.4%	78,296	71.2%	114,394	83.4%	121,993	83.1%	185,069	78.8%	200,289	78.0%
Black	14,643	15.0%	15,945	14.5%	16,343	11.9%	16,313	11.1%	30,986	13.2%	32,258	12.6%
Asian	6,638	6.8%	8,577	7.8%	1,449	1.1%	1,856	1.3%	8,087	3.4%	10,433	4.1%
Some other race	2,831	2.9%	3,519	3.2%	2,098	1.5%	2,753	1.9%	4,928	2.1%	6,272	2.4%
Two or more races	2,831	2.9%	3,629	3.3%	2,811	2.1%	3,824	2.6%	5,642	2.4%	7,453	2.9%
Total	97,618	100.0%	109,966	100.0%	137,094	100.0%	146,739	100.0%	234,712	100.0%	256,705	100.0%
Hispanic	6,150	6.3%	7,478	6.8%	4,520	3.3%	5,726	3.9%	10,670	4.5%	13,204	5.1%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Community Profile, 2018; Partners for Economic Solutions, 2018.



Table A-3. Population by Age, 2018

	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Age						
0 to 19 years	25,764	23.4%	33,694	23.0%	59,458	23.2%
20 to 24 years	16,482	15.0%	6,633	4.5%	23,115	9.0%
25 to 34 years	17,964	16.3%	15,669	10.7%	33,633	13.1%
35 to 44 years	12,848	11.7%	17,524	11.9%	30,372	11.8%
45 to 54 years	11,370	10.3%	20,339	13.9%	31,709	12.4%
55 to 64 years	10,883	9.9%	23,717	16.2%	34,600	13.5%
65 to 74 years	7,797	7.1%	18,256	12.4%	26,053	10.1%
75 to 84 years	4,350	4.0%	8,170	5.6%	12,520	4.9%
85 years and over	2,509	2.3%	2,736	1.9%	5,245	2.0%
Total	109,967	100.0%	146,738	100.0%	256,705	100.0%
Median Age	31.7		44.9		39.0	
<p>Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.</p> <p>Source: ESRI, Demographic and Income Profile, 2018; Partners for Economic Solutions, 2018.</p>						

Table A-4. Population by Age, 2010-2023

Age	Urban Areas					
	2010		2018		2023	
	Number	Percent	Number	Percent	Number	Percent
Population by Age						
0 to 19 Years	23,538	24.1%	25,764	23.4%	27,079	23.0%
20 to 24 Years	15,645	16.0%	16,482	15.0%	17,071	14.5%
25 to 34 Years	16,594	17.0%	17,964	16.3%	19,257	16.3%
35 to 44 Years	10,910	11.2%	12,848	11.7%	14,171	12.0%
45 to 54 Years	11,028	11.3%	11,370	10.3%	11,743	10.0%
55 to 64 Years	8,833	9.0%	10,883	9.9%	11,362	9.6%
65 to 74 Years	5,219	5.3%	7,797	7.1%	9,288	7.9%
75 to 84 Years	3,790	3.9%	4,350	4.0%	5,280	4.5%
85 Years and Over	2,061	2.1%	2,509	2.3%	2,676	2.3%
Total Population	97,618	100.0%	109,967	100.0%	117,927	100.0%
Median Age	29.9		31.7		32.4	
Age	Rural Areas					
	2010		2018		2023	
	Number	Percent	Number	Percent	Number	Percent
0 to 19 Years	33,806	24.7%	33,694	23.0%	34,993	22.7%
20 to 24 Years	6,005	4.4%	6,633	4.5%	6,106	4.0%
25 to 34 Years	14,677	10.7%	15,669	10.7%	15,222	9.9%
35 to 44 Years	17,853	13.0%	17,524	11.9%	19,025	12.4%
45 to 54 Years	22,917	16.7%	20,339	13.9%	19,511	12.7%
55 to 64 Years	20,614	15.0%	23,717	16.2%	23,556	15.3%
65 to 74 Years	12,826	9.4%	18,256	12.4%	21,274	13.8%
75 to 84 Years	6,337	4.6%	8,170	5.6%	10,965	7.1%
85 Years and Over	2,059	1.5%	2,736	1.9%	3,197	2.1%
Total Population	137,094	100.0%	146,738	100.0%	153,849	100.0%
Median Age	42.8		44.9		45.1	
Age	Planning District ¹					
	2010		2018		2023	
	Number	Percent	Number	Percent	Number	Percent
0 to 19 Years	57,344	24.4%	59,458	23.2%	62,072	22.8%
20 to 24 Years	21,650	9.2%	23,115	9.0%	23,177	8.5%
25 to 34 Years	31,271	13.3%	33,633	13.1%	34,479	12.7%
35 to 44 Years	28,763	12.3%	30,372	11.8%	33,196	12.2%
45 to 54 Years	33,945	14.5%	31,709	12.4%	31,254	11.5%
55 to 64 Years	29,447	12.5%	34,600	13.5%	34,918	12.8%
65 to 74 Years	18,045	7.7%	26,053	10.1%	30,562	11.2%
75 to 84 Years	10,127	4.3%	12,520	4.9%	16,245	6.0%
85 Years and Over	4,120	1.8%	5,245	2.0%	5,873	2.2%
Total Population	234,712	100.0%	256,705	100.0%	271,776	100.0%
Median Age	37.4		39.0		39.8	

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Demographic and Income Profile, 2018; Partners for Economic Solutions, 2018.

Table A-5. Householders by Age, 2018						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Age of Householder						
Less than 25 years	4,744	10.9%	1,060	1.9%	5,804	5.8%
25 to 34 years	9,021	20.7%	6,166	10.8%	15,187	15.1%
35 to 44 years	7,098	16.3%	8,367	14.7%	15,465	15.4%
45 to 54 years	6,647	15.2%	10,527	18.5%	17,174	17.1%
55 to 64 years	6,620	15.2%	12,989	22.8%	19,609	19.5%
65 to 74 years	4,988	11.4%	10,812	19.0%	15,800	15.7%
75 years and over	4,522	10.4%	6,925	12.2%	11,447	11.4%
Total	43,640	100.0%	56,846	100.0%	100,486	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Housing Income Profile, 2018; Partners For Economic Solutions, 2018.

Table A-6. Households by Size, 2010						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Households by Size						
1 person	12,795	33.3%	11,825	22.3%	24,620	26.9%
2 people	12,586	32.8%	20,565	38.7%	33,151	36.2%
3 people	5,629	14.7%	8,752	16.5%	14,381	15.7%
4 people	4,706	12.3%	7,101	13.4%	11,807	12.9%
5 people	1,631	4.3%	3,156	5.9%	4,787	5.2%
6 people	622	1.6%	1,112	2.1%	1,734	1.9%
7+ people	397	1.0%	627	1.2%	1,024	1.1%
Total Households	38,366	100.0%	53,138	100.0%	91,504	100.0%
Average Household Size						
2010	2.31		2.54		2.44	
2018	2.32		2.54		0.00	

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: 2010 U.S. Census; Partners for Economic Solutions, 2018.



Table A-7. Households by Income, 2018

	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Household Income						
Less than \$25,000	9,353	21.4%	8,611	15.1%	17,964	17.9%
\$25,000 to \$34,999	4,020	9.2%	4,551	8.0%	8,571	8.5%
\$35,000 to \$49,999	5,341	12.2%	7,285	12.8%	12,626	12.6%
\$50,000 to \$74,999	7,410	17.0%	10,573	18.6%	17,983	17.9%
\$75,000 to \$99,999	5,379	12.3%	7,898	13.9%	13,277	13.2%
\$100,000 to \$149,999	6,300	14.4%	9,335	16.4%	15,635	15.6%
\$150,000 or more	5,838	13.4%	8,592	15.1%	14,430	14.4%
Total	43,641	100.0%	56,845	100.0%	100,486	100.0%
Median Household Income	\$58,265		\$68,817		\$65,363	

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Household Income Profile, 2018; Partners For Economic Solutions, 2018.

Table A-8. Educational Attainment, Persons Over 25 Years, 2018

	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Educational Attainment						
Less than High School	5,418	8.0%	12,315	11.6%	17,732	10.2%
High School Diploma or Equivalent	11,513	17.0%	29,147	27.4%	40,660	23.3%
Some College No Degree	10,158	15.0%	18,797	17.7%	28,955	16.6%
Associate Degree	3,386	5.0%	8,135	7.6%	11,521	6.6%
Bachelor's Degree	17,743	26.2%	20,256	19.0%	37,999	21.8%
Graduate/ Professional Degree	19,504	28.8%	17,761	16.7%	37,265	21.4%
Total	67,722	100.0%	106,410	100.0%	174,132	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Community Profile, 2018; Partners for Economic Solutions, 2018.



Table A-9. Employed Population Aged 16 and Over by Occupation, 2018

Industry/ Occupation	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Employed Residents by Occupation						
White Collar	37,762	70.8%	45,065	63.7%	82,827	66.8%
Management, Business, Financial	8,427	15.8%	11,690	16.5%	20,117	16.2%
Professional Services	20,108	37.7%	18,010	25.5%	38,118	30.7%
Sales	3,947	7.4%	6,228	8.8%	10,175	8.2%
Administrative Support	5,280	9.9%	9,136	12.9%	14,417	11.6%
Services	10,187	19.1%	11,580	16.4%	21,768	17.5%
Blue Collar	5,387	10.1%	14,063	19.9%	19,450	15.7%
Farming, Forestry, Fishing	213	0.4%	606	0.9%	819	0.7%
Construction, Extraction	1,813	3.4%	4,716	6.7%	6,529	5.3%
Installation, Maintenance, Repair	587	1.1%	2,407	3.4%	2,994	2.4%
Production	960	1.8%	2,622	3.7%	3,582	2.9%
Transportation, Material Moving	1,813	3.4%	3,713	5.3%	5,527	4.5%
Total	53,336	100.0%	70,709	100.0%	124,045	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Community Profile, 2018; Partners for Economic Solutions, 2018.

Table A-10. Workers Age 16+ Years (Who Did Not Work at Home) by Travel Time to Work, 2012-2016

Workers 16 and Over	Urban Areas		Rural Areas		Planning District ¹	
	Employed Residents	Percent	Employed Residents	Percent	Employed Residents	Percent
Travel Time to Work						
Less than 10 minutes	7,816	16.4%	4,849	8.0%	12,665	11.7%
10-19 minutes	21,534	45.1%	12,258	20.2%	33,792	31.1%
20-29 minutes	9,966	20.9%	14,080	23.2%	24,046	22.1%
30-44 minutes	5,368	11.2%	17,012	28.0%	22,380	20.6%
45-59 minutes	1,426	3.0%	6,902	11.4%	8,328	7.7%
60-89 minutes	1,077	2.3%	3,912	6.4%	4,989	4.6%
90 or more minutes	580	1.2%	1,794	3.0%	2,374	2.2%
Total	47,767	100.0%	60,807	100.0%	108,574	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI ACS Population, 2018; Partners For Economic Solutions, 2018.



Table A-11. Means of Transportation to Work, 2016

	Urban Areas		Rural Areas		Planning District ¹	
Workers 16 and Over	Employed Residents	Percent	Employed Residents	Percent	Employed Residents	Percent
Means of Transportation						
Car, truck, or van	39,185	76.5%	58,615	90.3%	97,800	84.2%
Drove alone	34,831	68.0%	51,607	79.5%	86,438	74.4%
Carpooled	4,354	8.5%	7,008	10.8%	11,362	9.8%
Public transportation (excluding taxicab)	2,725	5.3%	451	0.7%	3,176	2.7%
Walked	4,044	7.9%	879	1.4%	4,923	4.2%
Taxicab, motorcycle, bicycle, other	1,814	3.5%	861	1.3%	2,675	2.3%
Worked from home	3,435	6.7%	4,116	6.3%	7,551	6.5%
Total	51,203	100.0%	64,922	100.0%	116,125	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: U.S. Census Bureau, 2012-2016 American Community Survey (ACS); Partners For Economic Solutions, 2018.



Table A-12. Households by Vehicle Availability, 2012-2016

	Urban Areas				Rural Areas				Planning District ¹			
	Owner Households		Renter Households		Owner Households		Renter Households		Owner Households		Renter Households	
Vehicles Available	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No vehicle available	448	2.3%	2,871	14.2%	1,077	2.6%	999	8.2%	1,525	2.5%	3,870	11.9%
1 vehicle available	5,866	30.4%	9,695	48.0%	7,712	18.3%	4,766	39.1%	13,578	22.1%	14,461	44.6%
2 vehicles available	8,755	45.3%	5,942	29.4%	16,670	39.6%	4,376	35.9%	25,425	41.4%	10,318	31.8%
3 vehicles available	2,954	15.3%	1,166	5.8%	10,548	25.0%	1,470	12.0%	13,502	22.0%	2,636	8.1%
4 vehicles available	1,120	5.8%	356	1.8%	4,385	10.4%	358	2.9%	5,505	9.0%	714	2.2%
5 or more vehicles available	184	1.0%	188	0.9%	1,731	4.1%	234	1.9%	1,915	3.1%	422	1.3%
Total Households	19,327	100.0%	20,218	100.0%	42,123	100.0%	12,203	100.0%	61,450	100.0%	32,421	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, ACS Housing, 2018; Partners for Economic Solutions, 2018.

Table A-13. Households by Tenure, 2000-2018						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Tenure, 2000						
Owner	16,026	48.0%	35,525	77.1%	51,551	64.9%
Renter	17,363	52.0%	10,523	22.9%	27,886	35.1%
Tenure, 2010						
Owner	18,775	48.9%	42,680	80.3%	61,455	67.2%
Renter	19,593	51.1%	10,456	19.7%	30,049	32.8%
Tenure, 2018						
Owner	20,312	46.5%	45,148	79.4%	65,460	65.1%
Renter	23,328	53.5%	11,698	20.6%	35,026	34.9%
Note: ¹ Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.						
Sources: ESRI, Housing Profile, 2018; Partners for Economic Solutions, 2018.						

Table A-14. Housing Units by Number of Units in Structure, 2016						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Units in Structure						
1, Detached	19,560	44.3%	54,610	83.4%	74,170	67.7%
1, Attached	6,586	14.9%	1,642	2.5%	8,228	7.5%
2	2,383	5.4%	661	1.0%	3,044	2.8%
3 to 4	1,409	3.2%	772	1.2%	2,181	2.0%
5 to 9	3,201	7.3%	598	0.9%	3,799	3.5%
10 to 19	5,182	11.7%	673	1.0%	5,855	5.3%
20 to 49	2,267	5.1%	581	0.9%	2,848	2.6%
50 or more	2,448	5.5%	177	0.3%	2,625	2.4%
Mobile home	1,094	2.5%	5,761	8.8%	6,855	6.3%
Other	-	0.0%	11	0.0%	11	0.0%
Total	44,130	100.0%	65,486	100.0%	109,616	100.0%
Note: ¹ Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.						
Source: ESRI, American Community Survey (ACS) Housing Profile, 2012-2016; Partners for Economic Solutions, 2018.						

Table A-15. Housing Units by Year Built, 2016						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Year Built						
2010 or later	2,235	5.1%	2,176	3.3%	4,411	4.0%
2000 to 2009	5,945	13.5%	14,882	22.7%	20,827	19.0%
1990 to 1999	8,860	20.1%	14,355	21.9%	23,215	21.2%
1980 to 1989	6,772	15.3%	10,191	15.6%	16,963	15.5%
1970 to 1979	6,120	13.9%	9,555	14.6%	15,675	14.3%
1960 to 1969	4,697	10.6%	4,490	6.9%	9,187	8.4%
1950 to 1959	4,302	9.7%	2,843	4.3%	7,145	6.5%
1940 to 1949	1,522	3.4%	1,784	2.7%	3,306	3.0%
1939 or earlier	3,677	8.3%	5,210	8.0%	8,887	8.1%
Total	44,130	100.0%	65,486	100.0%	109,616	100.0%
Median Year Built	1983		1989		1986	

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, American Community Survey (ACS) Housing Profile, 2012-2016; Partners for Economic Solutions, 2018.

Table A-16. Housing by Tenure and Vacancy Status, 2018						
	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied Units	20,319	43.1%	44,215	64.1%	64,534	55.6%
Renter-Occupied Units	23,321	49.5%	12,631	18.3%	35,952	31.0%
Vacant Units	3,488	7.4%	12,110	17.6%	15,598	13.4%
Total Units	47,128	100.0%	68,956	100.0%	116,084	100.0%

Note: ¹Planning District includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Vacancies include units held for occasional or seasonal occupancy.

Source: ESRI, Housing Profile, 2018; Partners for Economic Solutions, 2018.



Table A-17. Housing by Tenure and Vacancy Status, 2010

	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Occupied Units						
Owner-Occupied Units	18,754	45.1%	42,699	66.9%	61,453	58.3%
Renter-Occupied Units	19,614	47.1%	10,437	16.4%	30,051	28.5%
Vacant Units						
Vacant Units	3,261	7.8%	10,688	16.7%	13,949	13.2%
For rent	1,567	3.8%	988	1.5%	2,555	2.4%
Rented, not occupied	129	0.3%	80	0.1%	209	0.2%
For sale only	494	1.2%	1,042	1.6%	1,536	1.5%
Sold, not occupied	124	0.3%	201	0.3%	325	0.3%
Seasonal, recreation use	367	0.9%	5,975	9.4%	6,342	6.0%
For migrant workers	1	0.0%	23	0.0%	24	0.0%
Other vacant	545	1.3%	2,413	3.8%	2,958	2.8%
Total Units	41,629	100.0%	63,824	100.0%	105,453	100.0%

Note: ¹Planning District includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, Housing Profile, 2018; Partners for Economic Solutions, 2018.



Table A-18. Competitive Multi-Family Rental Properties, Charlottesville

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate
Beacon on 5th	Efficiency	31	\$1,299 - \$1,399	675	\$2.00	2017	69%
100 Dalton Lane	1 Bedroom	31	\$1,504	881	\$1.71		
Charlottesville, VA 22903	2 Bedrooms	60	\$1,699 - \$2,159	1,150 - 1,713	\$1.26 - \$1.48		
	3 Bedrooms	120	\$2,199 - \$2,324	1,222 - 1,733	\$1.34 - \$1.61		
		242					
Carriage Hill Apartments	1 Bedroom	34	\$1,100 - \$1,195	831 - 954	\$1.25 - \$1.32	2000	100%
200 Lake Club Court	2 Bedrooms	101	\$1,345 - \$1,515	1,142 - 1,533	\$0.99 - \$1.18		
Charlottesville, VA 22902	3 Bedrooms	36	\$1,555 -	1,627	\$0.96		
		171					
Cavalier Court	1 Bedroom	70	\$710	650	\$1.09	1980	100%
210 Maury Avenue	2 Bedrooms	122	\$965	750	\$1.29		
Charlottesville, VA 22903		192					
City Walk Apartments	1 Bedroom	175	\$1,225 - \$1,455	597 - 853	\$1.71 - \$2.05	2014	100%
133 Harvest Drive	2 Bedrooms	126	\$1,685 - \$1,843	1,227 - 1,134	\$1.37 - \$1.63		
Charlottesville, VA 22903		301					
Jefferson Commons	4 Bedrooms	21	\$2,964 - \$2,964	1,200 - 1,577	\$1.88 - \$2.47	2008	100%
1620 Jefferson Park Avenue							
Charlottesville, VA 22903							
Norcross Station	1 Bedroom	43	\$1,060 - \$1,580	695 - 1,445	\$1.09 - \$1.53	2004	100%
300 4th Street SE	2 Bedrooms	45	\$1,460 - \$1,680	1,046 - 1,661	\$1.01 - \$1.40		
Charlottesville, VA 22902		88					



Table A-18. Competitive Multi-Family Rental Properties, Charlottesville (Continued)

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate
Shamrock Gardens	1 Bedroom	6	\$710	500	\$1.42	1980	100%
10 Shamrock Road	2 Bedrooms	29	\$935	750	\$1.25		
Charlottesville, VA 22903		35					
Wertland	2 Bedrooms	24	\$1,879 - \$2,329	887 - 967	\$2.12 - \$2.41	2007	100%
216 14th Street NW	4 Bedrooms	26	\$3,219 - \$3,579	1,365 - 1,460	\$2.36 - \$2.45		
Charlottesville, VA 22903		50					

Sources: Axiometrics, 2018; Partners for Economic Solutions, 2018.



Table A-19. Competitive Multi-Family Rental Properties, Albamarle County

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Year Opened	Occupancy Rate
Abbingtton Crossing	1 Bedroom	84	\$1,168	748	\$1.56 -	1972	98%
1000 Old Brook Road	2 Bedrooms	301	\$1,364 - \$1,517	926 - 960	\$1.47 - \$1.58		
Charlottesville, VA 22901	3 Bedrooms	83	\$1,439 - \$1,499	1,155 - 1,155	\$1.25 - \$1.30		
		468					
Arden Place	Efficiency	14	\$1,250 -	589	\$2.12	2011	96%
1800 Arden Creek Lane	1 Bedroom	76	\$1,340 - \$1,430	913 - 1,168	\$1.22 - \$1.47		
Charlottesville, VA 22901	2 Bedrooms	111	\$1,640 - \$1,650	1,168 - 1,203	\$1.37 - \$1.40		
	3 Bedrooms	10	\$1,940 -	1,421 -	\$1.37		
		211					
Avemore	1 Bedroom	160	\$859 - \$1,410	581 - 1,061	\$1.33 - \$1.48	2005	98%
1540 Avemore Ln	2 Bedrooms	75	\$1,397 - \$1,450	1,209 - 1,610	\$0.90 - \$1.16		
Charlottesville, VA 22911	3 Bedrooms	45	\$1,615 - \$1,730	1,479 - 1,655	\$1.05 - \$1.09		
		280					
Barclay Place	Efficiency	8	\$960	496	\$1.94	1994	100%
77 Barclay Place Ct	1 Bedroom	28	\$1,015 - \$1,160	659 - 771	\$1.50 - \$1.54		
Charlottesville, VA 22901	2 Bedrooms	92	\$1,290 -	1,059	\$1.22		
	3 Bedrooms	20	\$1,400	1,384	\$1.01		
		148					
Barracks West	Efficiency	6	\$882	459	\$1.92	1968	96%
255 Saponi Lane	1 Bedroom	34	\$1,003 - \$1,061	726 - 757	\$1.38 - \$1.40		
Charlottesville, VA 22901	2 Bedroom 1	209	\$1,160 - \$1,300	740 - 1,062	\$1.57 - \$1.22		
	2 Bedrooms 2	9	\$1,215	940 - 1,006	\$1.21 - \$1.29		
	3 Bedrooms	42	\$1,335 - \$1,447				
		300					
Berkshire						1960	96%
2410 North Berkshire Road	2 Bedrooms	48	\$1,232	750	\$1.64		
Charlottesville, VA 22901	3 Bedrooms	8	\$1,367	900	\$1.52		
		56					



Table A-19. Competitive Multi-Family Rental Properties, Albamarle County (Continued)

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Year Opened	Occupancy Rate
Fifth Street Place	1 Bedroom	98	\$885 - \$1,522	745 - 867	\$1.19 - \$1.76	2018	80%
411 Afton Pond Court	2 Bedrooms	102	\$1,674 - \$1,831	1,064 - 1,210	\$1.51 - \$1.57		
Charlottesville, VA 22902		200					
Four Seasons	1 Bedroom	93	\$1,245 -	750	\$1.66	1975	97%
63 4 Seasons Drive	2 Bedrooms	180	\$1,190 - \$1,505	950 - 1,100	\$1.25 - \$1.37		
Charlottesville, VA 22901	3 Bedrooms	37	\$1,485 -	1,100	\$1.35		
		310					
Granite Park Apartments	1 Bedroom	124	\$940 - \$1,061	659 - 860	\$1.23 - \$1.43	1970	92%
2407 Peyton Drive	2 Bedrooms	178	\$989 - \$1,240	834 - 950	\$1.19 - \$1.31		
Charlottesville, VA 22901	2 BR w Den	65	\$1,080 - \$1,334	978 - 1,012	\$1.10 - \$1.32		
	3 Bedrooms	58	\$1,384 - \$1,720	1,002 - 1,154	\$1.38 - \$1.49		
		425					
Greens at Hollymead	1 Bedroom	48	\$989 -	674	\$1.47	1990	92%
1950 Powell Court	2 Bedrooms	66	\$1,125 - \$1,160	896 - 926	\$1.25 - \$1.26		
Charlottesville, VA 22911	3 Bedrooms	30	\$1,265	1,122	\$1.13		
		144					
Hearthwood Townhomes	Studios	22	\$699	300		1972	99%
2111 Michie Drive	1 Bedroom	54	\$899	689			
Charlottesville, VA 22901	2 Bedrooms	102	\$1,049	989			
	3 Bedrooms	22	\$1,249 - \$1,269	1,183			
		200					



Table A-19. Competitive Multi-Family Rental Properties, Albamarle County (Continued)

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Year Opened	Occupancy Rate	
Hessian Hills							1966	100%
118 Georgetown Road	2 Bedrooms	150	\$1,300	932	\$1.39			
Charlottesville, VA 22901	3 Bedrooms	33	\$1,650	1,117	\$1.48			
		183						
Huntington Village SHI							1979	99%
133 Harvest Drive	2 Bedrooms	43	\$1,092 - \$1,600	1,000 - 1,710	\$0.94 - \$1.09			
Charlottesville, VA 22903	3 Bedrooms	22	\$1,550 - \$1,600	1,200 - 1,810	\$0.88 - \$1.29			
		65						
Ivy Gardens							1979	100%
100 Ivy Drive	1 Bedroom	142	\$970	600	\$1.62			
Charlottesville, VA 22903	1 BR w Den	89	\$1,020	800	\$1.28			
	2 Bedrooms	136	\$1,085	900	\$1.21			
	2 BRs w Den	73	\$1,260	1,100	\$1.15			
		440						
Jefferson Ridge Apartments							2004	97%
810 Catalpa Court	1 Bedroom	104	\$1,099 - \$1,299	877 - 1,116	\$1.16 - \$1.25			
Charlottesville, VA 22903	2 Bedrooms	104	\$1,375 - \$1,385	1,360 - 1,381	\$1.00 - \$1.01			
	3 Bedrooms	26	\$1,675	1,601	\$1.05			
		234						
Lakeside							1997	99%
200 Lake Club Sourt	1 Bedroom	110	\$1,165	754	\$1.55			
Charlottesville, VA 22902	2 Bedrooms	187	\$1,375	1,040	\$1.32			
	3 Bedrooms	51	\$1,575	1,220	\$1.29			
		348						
Mallside Forest							1998	95%
816 Mallside Forest Court	1 Bedroom	48	\$960	690	\$1.39			
Charlottesville, VA 22901	2 Bedrooms	93	\$1,152	932	\$1.24			
	3 Bedrooms	19	\$1,331	1,190	\$1.12			
		160						



Table A-19. Competitive Multi-Family Rental Properties, Albamarle County (Continued)

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Year Opened	Occupancy Rate
North Woods at the Four Seasons	1 Bedroom	30	\$1,245	750	\$1.66	1973	96%
2210 ClubHouse Way	2 Bedrooms	248	\$1,190 - \$1,490	950 - 1,100	\$1.25 - \$1.35		
Charlottesville, VA 22901	3 Bedrooms	32	\$1,485	1,100	\$1.35		
		310					
Parks Edge	1 Bedroom	29	\$722	752	\$0.96	2003	90%
181 Whitewood Road	2 Bedrooms	55	\$853	882 - 994	\$0.86 - \$0.97		
Charlottesville, VA 22901	3 Bedrooms	12	\$980	1,128	\$0.87		
		96					
Rio Hill	2 Bedrooms	100	\$945	1,100	\$0.86	1996	97%
1610 Rio Hill Drive	3 Bedrooms	39	\$1,070	1,300	\$0.82		
Charlottesville, VA 22901		139					
Stone Creek Village	1 Bedroom	126	\$1,139 - \$1,339	814 - 1,212	\$1.10 - \$1.40	2003	100%
365 Stone Creek Point	2 Bedrooms	72	\$1,419 - \$1,659	1,145 - 1,479	\$1.12 - \$1.24		
Charlottesville, VA 22902	3 Bedrooms	66	\$1,619 - \$1,739	1,352 - 1,706	\$1.02 - \$1.20		
		264					
Stonefield Commons	1 Bedroom	116	\$1,344 - \$1,758	628 - 1,029	\$1.71 - \$2.14	2013	96%
3105 District Avenue	2 Bedrooms	120	\$1,533 - \$1,603	1,049 - 1,136	\$1.41 - \$1.46		
Charlottesville, VA 22901	3 Bedrooms	15	\$1,982 - \$2,250	1,413 - 1,432	\$1.40 - \$1.57		
		251					
The Reserve at Belvedere	1 Bedroom	58	\$1,275 - \$1,448	805 - 955	\$1.52 - \$1.58	2012	97%
200 Reserve Boulevard	2 Bedrooms	161	\$1,573 - \$2,003	1,085 - 1,655	\$1.21 - \$1.45		
Charlottesville, VA 22902	3 Bedrooms	44	\$1,760 - \$1,958	1,320 - 1,460	\$1.33 - \$1.34		
		263					



Table A-19. Competitive Multi-Family Rental Properties, Albamarle County (Continued)

Project/Address	Floor Plans	Number of Units	Rental Rates	Square Feet	Rent per Sq. Ft.	Year Opened	Occupancy Rate
The Villas at Southern Ridge	2 Bedrooms	98	\$1,068 - \$1,281	940 - 1,130	\$1.13 - \$1.14	1978	100%
1313 Villa Way	3 Bedrooms	16	\$1,371	1,220	\$1.12		
Charlottesville, VA 22903		114					
The Woodlands I	2 Bedrooms	71	\$1,410 - \$1,460	1,120 - 1,150	\$1.27 - \$1.26	2007	100%
1720 Treetop Drive	3 Bedrooms	78	\$1,578 - \$1,625	1,369 - 1,595	\$1.02 - \$1.15		
Charlottesville, VA 22903		149					
The Woodlands II	2 Bedrooms	72	\$1,385 - \$1,410	1,120 - 1,150	\$1.23 - \$1.24	2018	94%
1720 Treetop Drive	3 Bedrooms	78	\$1,640 - \$1,685	1,369 - 1,595	\$1.06 - \$1.20		
Charlottesville, VA 22903		150					
University Heights	1 Bedroom	104	\$855 - \$930	513 - 710	\$1.31 - \$1.67	1973	100%
250 Colonnade Drive	2 Bedrooms	160	\$975 - \$1,340	700 - 1,142	\$1.17 - \$1.39		
Charlottesville, VA 22903	3 Bedrooms	81	\$1,550 - \$1,700	1,187 - 1,496	\$1.14 - \$1.31		
	4 Bedrooms	81	\$1,650 - \$1,800	1,337 - 1,696	\$1.06 - \$1.23		
		426					
Westgate	1 Bedroom	120	\$834 - \$1,164	419 - 790	\$1.47 - \$1.99	1970	100%
2615 Hydraulic Road	2 Bedrooms	124	\$1,144	863 - 964	\$1.19 - \$1.33		
Charlottesville, VA 22901	3 Bedrooms	8	\$1,254	1,155	\$1.09		
		252					
Wilton Farms	2 Bedrooms	59	\$905 -	882	\$1.03	1993	100%
1475 Wilton Farm Road	2 BRs w Den	59	\$970 -	1,108	\$0.88		
Charlottesville, VA 22911	3 Bedrooms	13	\$1,005 -	1,118	\$0.90		
	3 BRs w Den	13	\$1,060 -	1,244	\$0.85		
		144					

Sources: Axiometrics, 2018; Partners for Economic Solutions, 2018.



Table A-20. Urban Area Units, Occupancy Rates and Average Rents in Competitive Apartment Buildings, 2012-2018

Year	Number of Units	Average Rents	Occupancy Rate
2012	5,403	\$1,042	93.2%
2013	5,825	\$1,049	93.3%
2014	6,393	\$1,105	94.1%
2015	6,606	\$1,145	97.2%
2016	6,651	\$1,180	98.1%
2017	7,526	\$1,258	96.3%
2018	7,709	\$1,321	96.7%

Note: Includes units in the competitive apartment buildings shown on the accompanying map.

Source: Axiometrics, 2018; Partners for Economic Solutions, 2018.

Table A-21. Renter-Occupied Housing Units by Gross Monthly Rent, 2012-2016

	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Gross Monthly Rent						
<\$250	655	3.2%	668	6.9%	1,323	4.1%
\$250-\$499	1,095	5.4%	1,311	13.6%	2,406	7.4%
\$500-\$749	2,760	13.7%	2,299	23.8%	5,059	15.6%
\$750-\$999	5,941	29.4%	2,450	25.3%	8,391	25.9%
\$1,000-\$1,249	4,370	21.6%	1,713	17.7%	6,083	18.8%
\$1,250-\$1,499	2,313	11.4%	635	6.6%	2,948	9.1%
\$1,500-\$1,999	1,729	8.6%	492	5.1%	2,221	6.9%
\$2,000-\$2,499	463	2.3%	100	1.0%	563	1.7%
\$2,500 or more	385	1.9%	65	0.7%	450	1.4%
No cash rent	505	2.5%	2,472	25.6%	2,977	9.2%
Total	20,216	100.0%	9,668	100.0%	32,421	100.0%
Median Rent	\$985		\$806		\$970	

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI, ACS Housing Profile, 2012-2016; Partners for Economic Solutions, 2018.



Table A-22. Charlottesville Public Housing Developments, 2018

Development/Address	Number of Units		Year Built
Westhaven	20	1-Bedroom Units	1965
802 Hardy Dr	35	2-Bedroom Units	
Charlottesville, VA 22903	49	3-Bedroom Units	
	15	4-Bedroom Units	
	7	5-Bedroom Units	
	126	Total Units	
Crescent Halls	98	1-Bedroom Units	1976
500 First St S	7	2-Bedroom Units	
Charlottesville, VA 22902	105	Total Units	
South First Street	1	1-Bedroom Units	1979
900-1000 S First St	17	2-Bedroom Units	
Charlottesville, VA 22902	14	3-Bedroom Units	
	18	4-Bedroom Units	
	8	5-Bedroom Units	
	58	Total Units	
Riverside	16	3-Bedroom Units	1980
309-323 Riverside Ave	16	Total Units	
Charlottesville, VA 22902			
Madison Avenue	18	2-Bedroom Units	1980
1609-1625 Madison Ave	18	Total Units	
Charlottesville, VA 22902			
Michie Drive	12	2-Bedroom Units	1980
2021-2025 Michie Drive	11	3-Bedroom Units	
Charlottesville, VA 22902	23	Total Units	
Sixth Street	25	3-Bedroom Units	1980
707-713 Sixth St, SE	25	Total Units	
Charlottesville, VA 22902			
Scattered Sites	3	3-Bedroom Units	1991
	3	Total Units	



Table A-22. Charlottesville Public Housing Developments, 2018 (Continued)

Development/Address	Number of Units		Year Built
Scattered Sites	2	3-Bedroom Units	1994
	2	Total Units	
City Total	119	1-Bedroom Units	
	89	2-Bedroom Units	
	120	3-Bedroom Units	
	33	4-Bedroom Units	
	15	5-Bedroom Units	
	376	Total Units	
	19	Handicapped Units	

Source: Charlottesville Redevelopment and Housing Authority; Partners for Economic Solutions, 2018.

Table A-23. Public Housing Resident Rents by Family Size, 2018

Family Size	Number	Rent Range	Rent
1 person	149	\$35 - \$780	\$217
2 persons	54	\$35 - \$995	\$252
3 persons	60	\$35 - \$1,283	\$205
4 persons	32	\$35 - \$784	\$141
5 persons	17	\$35 - \$797	\$281
6 persons	13	\$0 - \$1,289	\$199
7 persons	4	\$35 - \$833	\$312
8 persons	1	\$821 - \$821	\$821
Total	330	\$0 - \$1,289	\$217

Source: Charlottesville Redevelopment and Housing Authority, 2018; Partners for Economic Solutions, 2018.



Table A-24. Planning District 10 Low-Income Housing Tax Credit-Funded Developments, 2018

Development/Address	Number of Units		Year Placed in Service
Charlottesville			
1316 Early St	6	3-Bedroom Units	1988
Charlottesville, VA 22902	6	Total Units	
	6	Total Low-Income Units	
Hearthwood Apts			
	41	Studios	1997
2111 Michie Dr	39	1-Bedroom Units	
Charlottesville, VA 22901	100	2-Bedroom Units	
	20	3-Bedroom Units	
	200	Total Units	
	200	Total Low-Income Units	
221 Ninth St SW			
	1	3-Bedroom Units	1994
Charlottesville, VA 22903	1	Total Units	
	1	Total Low-Income Units	
Friendship Court			
	80	2-Bedroom Units	2004
418 Garrett St	54	3-Bedroom Units	
Charlottesville, VA 22902	16	4-Bedroom Units	
	150	Total Units	
	150	Total Low-Income Units	
Mews on Little High Street			
	40	Total Units	2008
1111 Little High St	39	Total Low-Income Units	
Charlottesville, VA 22902			
Virnita Court			
	16	Total Units	2008
800 Rose Hill Dr	9	Total Low-Income Units	
Charlottesville, VA 22903			
Monticello Vista			
	20	Studios	2010
1400 Monticello Rd	16	1-Bedroom Units	
Charlottesville, VA 22902	8	2-Bedroom Units	
	6	3-Bedroom Units	
	50	Total Units	
	50	Total Low-Income Units	
Short 18th St			
	12	3-Bedroom Units	2012
1412 Short 18th St	12	Total Units	
Charlottesville, VA 22902	12	Total Low-Income Units	



Table A-24. Planning District 10 Low-Income Housing Tax Credit-Funded Developments, 2018 (Continued)

Development/Address	Number of Units		Year Placed in Service
Crossings at Fourth & Preston	60	Studios	2012
401 Fourth St NW	60	Total Units	
Charlottesville, VA 22903	60	Total Low-Income Units	
Blue Ridge Commons	202	Total Units	2014
746 Prospect Ave	167	Total Low-Income Units	
Charlottesville, VA 22903			
Timberlake Place	27	Total Units	2014
1512 E Market St	26	Total Low-Income Units	
Charlottesville, VA 22902			
Albemarle County			
Wilton Farm	79	2-Bedroom Units	1992
1430 Wilton Farm Rd	54	3-Bedroom Units	
Charlottesville, VA 22911	11	4-Bedroom Units	
	144	Total Units	
	144	Total Low-Income Units	
Rio Hill	103	2-Bedroom Units	1995
1612 Rio Hill Dr	36	3-Bedroom Units	
Charlottesville, VA 22901	139	Total Units	
	139	Total Low-Income Units	
Mallside Forest	32	1-Bedroom Units	1999
816 Mallside Forest Rd	68	2-Bedroom Units	
Charlottesville, VA 22901	60	3-Bedroom Units	
	160	Total Units	
	160	Total Low-Income Units	
Woods Edge (Albemarle County)	77	1-Bedroom Units	2002
829 Mallside Forest Rd	20	2-Bedroom Units	
Charlottesville, VA 22901	97	Total Units	
	97	Total Low-Income Units	
Park's Edge	19	1-Bedroom Units	2005
191 Whitewood Rd	58	2-Bedroom Units	
Charlottesville, VA 22901	19	3-Bedroom Units	
	96	Total Units	
	96	Total Low-Income Units	



Table A-24. Planning District 10 Low-Income Housing Tax Credit-Funded Developments, 2018 (Continued)

Development/Address	Number of Units		Year Placed in Service
Park View at South Pantops	54	1-Bedroom Units	2007
210 South Pantops Dr	36	2-Bedroom Units	
Charlottesville, VA 22911	90	Total Units	
	90	Total Low-Income Units	
Crozet Meadows	66	Total Units	2011
5784 Meadows Dr	66	Total Low-Income Units	
Crozet, VA 22932			
Treesdale Park	64	2-Bedroom Units	2012
1410 Treesdale Park Ln	24	3-Bedroom Units	
Charlottesville, VA 22901	88	Total Units	
	88	Total Low-Income Units	
Scottsville School Apartments	34	Total Units	2013
300 Page St	34	Total Low-Income Units	
Scottsville, VA 24590			
Greene County			
Green Village Apartments II	8	1-Bedroom Units	1992
1001 Ford Ave	8	2-Bedroom Units	
Stanardsville, VA 22973	16	Total Units	
	16	Total Low-Income Units	
Stanardsville Village (Bailey Court)	32	Total Units	2005
1001 Ford Ave	32	Total Low-Income Units	
Stanardsville, VA 22973			
Lily Ridge	8	1-Bedroom Units	2016
Buck Drive Extension	28	2-Bedroom Units	
Ruckersville, VA 22968	12	3-Bedroom Units	
	48	Total Units	
	48	Total Low-Income Units	
Louisa County			
Epworth Manor	16	Studios	2012
112 Cammack St	45	1-Bedroom Units	
Louisa, VA 23093	61	Total Units	
	61	Total Low-Income Units	



Table A-24. Planning District 10 Low-Income Housing Tax Credit-Funded Developments, 2018 (Continued)			
Development/Address	Number of Units		Year Placed in Service
Pine Ridge	27	2-Bedroom Units	2015
101 Pine Ridge Dr	27	Total Units	
Louisa, VA 23093	27	Total Low-Income Units	
Nelson County			
Ryan School Apartments	32	Total Units	2006
105 Ryan Cir	31	Total Low-Income Units	
Shipman, VA 22971			
Lovingston Ridge Apartments	32	1-Bedroom Units	2014
9 Ridge Dr	32	2-Bedroom Units	
Lovingston, VA 22949	64	Total Units	
	64	Total Low-Income Units	
Planning District 10 Total	137	Studios	
	330	1-Bedroom Units	
	711	2-Bedroom Units	
	304	3-Bedroom Units	
	27	4-Bedroom Units	
	503	No Bedroom Information	
	2,012	Total Units	
	1,967	Total Low-Income Units	

Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2018; Partners for Economic Solutions, 2018.



Table A-25. Charlottesville Metropolitan Area Small Area FMRs By Unit Size, FY 2019

ZIP Code	Unit Size				
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
22901	\$850	\$1,150	\$1,330	\$1,670	\$2,020
22902	\$880	\$1,180	\$1,370	\$1,720	\$2,080
22903	\$860	\$1,160	\$1,340	\$1,680	\$2,040
22904	\$930	\$1,250	\$1,440	\$1,800	\$2,190
22905	\$810	\$1,090	\$1,260	\$1,580	\$1,910
22906	\$810	\$1,090	\$1,260	\$1,580	\$1,910
22911	\$950	\$1,280	\$1,480	\$1,850	\$2,250
22920	\$680	\$930	\$1,070	\$1,340	\$1,600
22922	\$680	\$930	\$1,070	\$1,340	\$1,600
22923	\$990	\$1,330	\$1,540	\$1,930	\$2,340
22931	\$880	\$1,180	\$1,370	\$1,720	\$2,080
22932	\$910	\$1,230	\$1,420	\$1,780	\$2,160
22935	\$840	\$1,130	\$1,310	\$1,640	\$1,990
22936	\$890	\$1,200	\$1,390	\$1,740	\$2,110
22937	\$820	\$1,100	\$1,270	\$1,590	\$1,930
22938	\$730	\$980	\$1,130	\$1,420	\$1,720
22940	\$1,050	\$1,410	\$1,630	\$2,040	\$2,480
22942	\$710	\$950	\$1,100	\$1,380	\$1,670
22943	\$880	\$1,180	\$1,370	\$1,720	\$2,080
22946	\$880	\$1,180	\$1,370	\$1,720	\$2,080
22947	\$740	\$990	\$1,150	\$1,440	\$1,750
22949	\$680	\$930	\$1,070	\$1,340	\$1,600
22952	\$710	\$930	\$1,070	\$1,340	\$1,600
22958	\$830	\$1,100	\$1,280	\$1,620	\$1,910
22959	\$740	\$990	\$1,150	\$1,440	\$1,750
22963	\$1,070	\$1,440	\$1,670	\$2,090	\$2,540
22964	\$680	\$930	\$1,070	\$1,340	\$1,600
22967	\$860	\$1,150	\$1,330	\$1,670	\$2,030
22968	\$830	\$1,120	\$1,290	\$1,620	\$1,960
22969	\$840	\$1,120	\$1,300	\$1,630	\$1,970
22971	\$680	\$930	\$1,070	\$1,340	\$1,600
22973	\$750	\$1,010	\$1,170	\$1,470	\$1,780
22974	\$840	\$1,120	\$1,300	\$1,630	\$1,970
22976	\$680	\$930	\$1,070	\$1,340	\$1,600
23022	\$1,000	\$1,340	\$1,550	\$1,940	\$2,350
23038	\$880	\$980	\$1,130	\$1,480	\$1,790
23055	\$800	\$1,070	\$1,240	\$1,550	\$1,880
23084	\$890	\$1,110	\$1,280	\$1,630	\$1,980
23093	\$790	\$930	\$1,070	\$1,340	\$1,600
24464	\$680	\$930	\$1,070	\$1,340	\$1,600
24483	\$680	\$930	\$1,070	\$1,340	\$1,600
24521	\$680	\$930	\$1,070	\$1,340	\$1,600
24553	\$680	\$930	\$1,070	\$1,340	\$1,600
24562	\$680	\$930	\$1,070	\$1,340	\$1,600
24581	\$680	\$930	\$1,070	\$1,340	\$1,600
24590	\$680	\$930	\$1,070	\$1,340	\$1,600
24599	\$710	\$970	\$1,110	\$1,410	\$1,790

Note: Advisory rents intended to allow adjustments for rent variations across the metro area.
Source: US Department of Housing and Urban Development; Partners for Economic Solutions, 2018

Table A-26. Residential Units Authorized by Building Permit, 2010-2017

Year/Jurisdiction	Units in Structure				Total	
	One	Two	Three or Four	Five or More	Number	Percent
Charlottesville	509	58	4	47	618	8.4%
Albemarle County	3,413	-	-	53	3,466	47.2%
Fluvanna County	744	24	-	-	768	10.5%
Greene County	607	-	-	17	624	8.5%
Louisa County	1,467	-	-	-	1,467	20.0%
Nelson County	400	2	-	-	402	5.5%
Planning District	7,140	84	4	117	7,345	100.0%

Source: US Bureau of the Census, 2018; Partners for Economic Solutions, 2018.

Table A-27. Owner-Occupied Housing Units by Estimated Value, 2018

	Urban Areas		Rural Areas		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Home Value						
<\$50,000	462	2.3%	1,443	3.3%	1,905	3.0%
\$50,000-\$99,999	212	1.0%	1,665	3.8%	1,877	2.9%
\$100,000-\$149,999	943	4.6%	4,019	9.1%	4,962	7.7%
\$150,000-\$199,999	1,855	9.1%	5,992	13.6%	7,847	12.2%
\$200,000-\$249,999	2,589	12.7%	5,696	12.9%	8,285	12.8%
\$250,000-\$299,999	3,030	14.9%	5,315	12.0%	8,345	12.9%
\$300,000-\$399,999	4,072	20.1%	6,281	14.2%	10,353	16.0%
\$400,000-\$499,999	2,561	12.6%	3,979	9.0%	6,540	10.1%
\$500,000-\$749,999	2,737	13.5%	4,882	11.0%	7,619	11.8%
\$750,000-\$999,999	1,051	5.2%	2,631	6.0%	3,682	5.7%
\$1,000,000+	795	3.9%	2,311	5.2%	3,106	4.8%
Total	20,307	100.0%	44,214	100.0%	64,521	100.0%
Median Value	\$326,093		\$280,832		\$294,186	

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Nelson counties.

Source: ESRI Housing Profile, 2018; Partners for Economic Solutions, 2018.



Table A-28. Median Purchase Price of Homes Sold by Jurisdiction, 2017-2018

Year	Median Sales Price by Home Type							
	Single-Family		Townhouse		Mobile/Manufactured Homes		Condo	
	Total	Per Sq. Ft.	Total	Per Sq. Ft.	Total	Per Sq. Ft.	Total	Per Sq. Ft.
2017 Median Sales Prices								
Charlottesville	\$310,000	\$234	\$246,700	\$163			\$219,750	\$236
Albemarle County	\$328,500	\$179					\$131,500	\$133
Fluvanna County	\$189,725	\$117						
Greene County	\$240,000	\$149			\$140,000	\$71		
Louisa County	\$210,000	\$130			\$103,500	\$80	\$303,700	\$141
Nelson County ¹	\$224,000	\$138						
2018 Median Sales Prices								
Charlottesville ²	\$349,000	\$251	\$273,226	\$176			\$219,000	\$251
Albemarle County ³	\$350,000	\$186					\$145,000	\$147
Fluvanna County ⁴	\$201,500	\$123						
Greene County ⁵								
Louisa County ⁶	\$205,000	\$136			\$115,000	\$82	\$330,000	\$164
Nelson County ⁷	\$198,500	\$139						
2017 Units Sold								
Charlottesville	462		62				101	
Albemarle County	1,496						154	
Fluvanna County	556							
Greene County	187				11		3	
Louisa County	631				64			
Nelson County ⁴	209							
2018 Units Sold								
Charlottesville ²	277		66				67	
Albemarle County ³	1,140						162	
Fluvanna County ⁴	312							
Greene County ⁵								
Louisa County ⁶	357				41		8	
Nelson County ⁷	308							

Note: ¹Nelson County data from January through August 2017.

²Charlottesville data from January through June 2018.

³Albemarle County data from January through September 2018.

⁴Fluvanna County data from January through September 2018.

⁵Greene County data are not yet available for 2018.

⁶Louisa County data from January through September 2018.

⁷Nelson County data not yet available for 2018.

Source: Home Junction, 2018; Partners for Economic Solutions, 2018.



Table A-29. Number of Single-Family Homes Sold at Prices Below \$300,000 by Jurisdiction, 2017-2018

Price Range	2017		2018	
	Number	Percent of Total	Number	Percent of Total
Urban Sales - Charlottesville and Albemarle County				
Less than \$100,000	64	3.3%	26	1.8%
\$100,000 to \$199,999	260	13.3%	150	10.6%
\$200,000 to \$299,999	529	27.0%	386	27.2%
Total less than \$300,000	853	43.6%	562	39.7%
Rural Sales - Fluvanna, Greene, Louisa and Nelson Counties				
Less than \$100,000	186	11.7%	129	19.3%
\$100,000 to \$199,999	540	34.1%	350	52.3%
\$200,000 to \$299,999	499	31.5%	279	41.7%
Total less than \$300,000	1,225	77.4%	758	113.3%

Source: Home Junction, 2018; Partners for Economic Solutions, 2018.

Table A-30. Persons Aged 60 or More Migrating to Planning District 10 Annually, 2011-2015

	Annual In-Migration			
	Urban ¹		Rural ²	
	Number	Percent	Number	Percent
Total Population Aged 1 or More	8,387	100.0%	7,191	100.0%
Non-Movers	7,612	90.8%	6,815	94.8%
Total Movers	775	9.2%	376	5.2%
Moved from Elsewhere in Current County	317	3.8%	74	1.0%
Moved from Elsewhere in Virginia	260	3.1%	233	3.2%
Moved from a Different State	83	1.0%	67	0.9%
Moved from Abroad	115	1.4%	2	0.0%

Note: ¹Urban includes Charlottesville and Albemarle County residents.

²Rural includes residents of Fluvanna, Greene, Louisa and Nelson counties.

Source: American Community Survey, 2011-2015; Partners for Economic Solutions, 2018.

Table A-31. Households by Income Levels, 2011-2015

Urban - Charlottesville & Albemarle County						
Household Income Distribution	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<30% of AMI	2,150	6.5%	6,115	25.9%	8,265	14.6%
>30% to 50% of AMI	2,655	8.0%	3,120	13.2%	5,775	10.2%
>50% to 80% of AMI	4,325	13.1%	5,000	21.2%	9,325	16.5%
>80% to 100% of AMI	2,925	8.9%	2,415	10.2%	5,340	9.4%
>100% of AMI	20,960	63.5%	6,945	29.4%	27,905	49.3%
Total	33,015	100.0%	23,595	100.0%	56,610	100.0%
Rural - Fluvanna, Greene, Louisa & Nelson Counties						
Household Income Distribution	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<30% of AMI	2,435	8.6%	1,745	22.5%	4,180	11.6%
>30% to 50% of AMI	3,025	10.6%	1,260	16.3%	4,285	11.9%
>50% to 80% of AMI	4,730	16.7%	1,760	22.7%	6,490	18.0%
>80% to 100% of AMI	3,515	12.4%	1,230	15.9%	4,745	13.1%
>100% of AMI	14,700	51.8%	1,755	22.6%	16,455	45.5%
Total	28,405	100.0%	7,750	100.0%	36,155	100.0%
Planning District						
Household Income Distribution	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<30% of AMI	4,585	7.5%	7,860	25.1%	12,445	13.4%
>30% to 50% of AMI	5,680	9.2%	4,380	14.0%	10,060	10.8%
>50% to 80% of AMI	9,055	14.7%	6,760	21.6%	15,815	17.0%
>80% to 100% of AMI	6,440	10.5%	3,645	11.6%	10,085	10.9%
>100% of AMI	35,660	58.1%	8,700	27.8%	44,360	47.8%
Total	61,420	100.0%	31,345	100.0%	92,765	100.0%

Note: AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.
Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2018; Partners for Economic Solutions, 2018.

Table A-32. Households by Cost Burden¹, 2011-2015

Urban - Charlottesville & Albemarle County					
Household Income as a Share of AMI ²	Cost Burden ³		Severe Cost Burden ⁴		Total
	Number	Percent	Number	Percent	
Owner Households					
<30% of AMI	1,455	67.7%	1,080	50.2%	2,150
>30% to 50% of AMI	1,320	49.7%	720	27.1%	2,655
>50% to 80% of AMI	1,515	35.0%	490	11.3%	4,325
>80% to 100% of AMI	905	30.9%	175	6.0%	2,925
>100% of AMI	1,640	7.8%	110	0.5%	20,960
Total	6,835	20.7%	2,575	7.8%	33,015
Renter Households					
<30% of AMI	4,390	71.8%	4,055	66.3%	6,115
>30% to 50% of AMI	2,475	79.3%	1,365	43.8%	3,120
>50% to 80% of AMI	2,535	50.7%	365	7.3%	5,000
>80% to 100% of AMI	539	22.3%	4	0.2%	2,415
>100% of AMI	230	3.3%	35	0.5%	6,945
Total	10,169	101.5%	5,824	24.7%	23,595
Rural - Fluvanna, Greene, Louisa & Nelson Counties					
Household Income as a Share of AMI ²	Cost Burden ³		Severe Cost Burden ⁴		Total
	Number	Percent	Number	Percent	
Owner Households					
<30% of AMI	1,745	71.7%	1,065	43.7%	2,435
>30% to 50% of AMI	1,565	51.7%	910	30.1%	3,025
>50% to 80% of AMI	1,685	35.6%	475	10.0%	4,730
>80% to 100% of AMI	1,070	30.4%	155	4.4%	3,515
>100% of AMI	1,025	7.0%	100	0.7%	14,700
Total	7,090	25.0%	2,705	9.5%	28,405
Renter Households					
<30% of AMI	880	50.4%	630	36.1%	1,745
>30% to 50% of AMI	645	51.2%	305	24.2%	1,260
>50% to 80% of AMI	690	39.2%	125	7.1%	1,760
>80% to 100% of AMI	50	4.1%	-	0.0%	1,230
>100% of AMI	69	3.9%	4	0.2%	1,755
Total	2,334	30.1%	1,064	13.7%	7,750

Table A-32. Households by Cost Burden¹, 2011-2015 (Continued)

Household Income as a Share of AMI ²	Planning District 10				
	Cost Burden ³		Severe Cost Burden ⁴		Total
	Number	Percent	Number	Percent	
Owner Households					
<30% of AMI	3,200	69.8%	2,145	46.8%	4,585
>30% to 50% of AMI	2,885	50.8%	1,630	28.7%	5,680
>50% to 80% of AMI	3,200	35.3%	965	10.7%	9,055
>80% to 100% of AMI	1,975	30.7%	330	5.1%	6,440
>100% of AMI	2,665	7.5%	210	0.6%	35,660
Total	13,925	22.7%	5,280	8.6%	61,420
Renter Households					
<30% of AMI	5,270	67.0%	4,685	59.6%	7,860
>30% to 50% of AMI	3,120	71.2%	1,670	38.1%	4,380
>50% to 80% of AMI	3,225	47.7%	490	7.2%	6,760
>80% to 100% of AMI	589	16.2%	4	0.1%	3,645
>100% of AMI	299	3.4%	39	0.4%	8,700
Total	12,503	39.9%	6,888	22.0%	31,345

Note:¹ Cost burden is the ratio of housing costs to household income. For owners- housing cost is "select monthly owner costs": mortgage payment; utilities; association fees; insurance; and real estate taxes. For renters- housing cost is gross rent (contract rent plus utilities).

²AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.

³Cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.

⁴Severe cost burden indicates the household is spending 50 percent or more of its income for gross housing costs.

Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2018; Partners for Economic Solutions, 2018.



Table A-33. Housing by Plumbing and Occupancy, 2012-2016

	Charlottesville & Albemarle County		Fluvanna, Greene, Louisa and Nelson Counties		Planning District ¹	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied Units						
1.00 or less occupants per room	33,043	99.6%	27,919	98.7%	60,962	99.2%
1.01-1.50 occupants per room	92	0.3%	344	1.2%	436	0.7%
1.51 or more occupants per room	28	0.1%	24	0.1%	52	0.1%
Complete plumbing facilities	33,134	99.9%	28,223	99.8%	61,357	99.8%
Lacking plumbing facilities	29	0.1%	64	0.2%	93	0.2%
Total Owner-Occupied Units	33,163	100.0%	28,287	100.0%	61,450	100.0%
Renter-Occupied Units						
1.00 or less occupants per room	23,845	98.3%	7,920	96.9%	31,765	98.0%
1.01-1.50 occupants per room	250	1.0%	185	2.3%	435	1.3%
1.51 or more occupants per room	153	0.6%	68	0.8%	221	0.7%
Complete plumbing facilities	24,184	99.7%	8,140	99.6%	32,324	99.7%
Lacking plumbing facilities	64	0.3%	33	0.4%	97	0.3%
Total Renter-Occupied Units	24,248	100.0%	8,173	100.0%	32,421	100.0%

Note: ¹Planning District 10 includes Charlottesville and Albemarle, Fluvanna, Greene, Louisa and Source: American Community Survey, 2012-2016; Partners for Economic Solutions, 2018.



Table A-34. Commuting Patterns for All Workers by Place of Residence, 2015

Resident Jurisdiction	Live and Work in Same Jurisdiction		Commute to Work in Another Jurisdiction	
	Number	Percent	Number	Percent
All Workers				
Charlottesville	6,766	38.1%	10,977	61.9%
Albemarle County	16,047	39.1%	25,003	60.9%
Fluvanna County	1,755	17.2%	8,440	82.8%
Greene County	1,207	16.1%	6,267	83.9%
Louisa County	2,673	23.0%	8,938	77.0%
Nelson County	1,492	25.4%	4,393	74.6%
Planning District	29,940	31.9%	64,018	68.1%
Workers Earning Less Than \$18,500				
Charlottesville	1,278	35.8%	2,296	64.2%
Albemarle County	2,665	36.2%	4,688	63.8%
Fluvanna County	434	23.2%	1,439	76.8%
Greene County	380	26.8%	1,039	73.2%
Louisa County	627	27.8%	1,632	72.2%
Nelson County	399	30.9%	893	69.1%
Planning District	5,783	32.5%	11,987	67.5%
Workers Earning \$18,500 to \$40,000				
Charlottesville	2,397	37.8%	3,946	62.2%
Albemarle County	5,157	39.7%	7,832	60.3%
Fluvanna County	675	18.6%	2,947	81.4%
Greene County	491	17.1%	2,385	82.9%
Louisa County	1,183	26.0%	3,365	74.0%
Nelson County	737	28.9%	1,810	71.1%
Planning District	10,640	32.3%	22,285	67.7%
Workers Earning More Than \$40,000				
Charlottesville	3,091	39.5%	4,735	60.5%
Albemarle County	8,225	39.7%	12,483	60.3%
Fluvanna County	646	13.7%	4,054	86.3%
Greene County	1,207	16.1%	6,267	83.9%
Louisa County	863	18.0%	3,941	82.0%
Nelson County	356	17.4%	1,690	82.6%
Planning District	14,388	30.3%	33,170	69.7%

Source: US Census OnTheMap, 2018; Partners for Economic Solutions, 2018.

Table A-35. Commuting Distances for All Workers by Place of Work, 2015				
Resident Jurisdiction	Commuting Less than 10 Miles to Work		Commuting More than 50 Miles to Work	
	Number	Percent	Number	Percent
All Workers				
Charlottesville	50,825	42.9%	18,962	19.9%
Albemarle County	19,342	41.9%	9,784	21.2%
Fluvanna County	1,643	37.2%	908	20.5%
Greene County	1,350	46.4%	484	16.6%
Louisa County	1,887	23.6%	2,194	27.5%
Nelson County	1,158	39.1%	362	12.2%
Planning District	76,205	76.1%	32,694	32.7%
Workers Earning Less Than \$18,500				
Charlottesville	7,499	41.4%	4,918	27.2%
Albemarle County	3,346	38.1%	987	31.2%
Fluvanna County	404	45.5%	140	15.8%
Greene County	411	52.6%	146	18.7%
Louisa County	463	27.7%	443	26.5%
Nelson County	312	42.6%	87	11.9%
Planning District	12,435	64.5%	6,721	34.8%
Workers Earning \$18,500 to \$40,000				
Charlottesville	13,948	41.3%	6,271	18.6%
Albemarle County	6,559	40.5%	3,104	19.2%
Fluvanna County	615	36.9%	248	14.9%
Greene County	548	45.9%	179	15.0%
Louisa County	817	26.9%	777	25.5%
Nelson County	572	42.8%	150	11.2%
Planning District	23,059	65.1%	10,729	30.3%
Workers Earning More Than \$40,000				
Charlottesville	9,378	44.8%	7,773	18.0%
Albemarle County	9,437	44.5%	3,947	18.6%
Fluvanna County	624	33.6%	518	27.9%
Greene County	391	41.9%	159	17.0%
Louisa County	607	18.6%	974	29.8%
Nelson County	274	30.6%	125	14.0%
Planning District	20,711	45.7%	13,496	29.8%

Source: US Census OnTheMap, 2018; Partners for Economic Solutions, 2018.



Table A-36. Applicants on the CRHA Waiting Lists for Housing Choice Vouchers and/or Public Housing, July 2017

Income Level	Percent of AMI	Housing Choice Vouchers	Crescent Halls	Public Housing	Total	
					Number	Percent
Extremely Low Income	<30%	1,183	16	354	1,553	83.2%
Very Low Income	30.0% - 49.9%	184	1	82	267	14.3%
Low Income	50.0% - 79.9%	32	1	10	43	2.3%
Unknown		3	-	-	3	0.2%
Total		1,402	18	446	1,866	100.0%

Source: Charlottesville Redevelopment and Housing Authority, 2017; Charlottesville Neighborhood Development Services, 2017.

Table A-37. Applicants on the CRHA Waiting Lists for Housing Choice Vouchers and/or Public Housing by Household Size, July 2017

Household Size	Housing Choice Vouchers	Crescent Halls	Public Housing	Total Units	
				Number	Percent
1 person	740	18	212	970	52.0%
2 people	247	-	37	284	15.2%
3 people	195	-	102	297	15.9%
4 people	120	-	47	167	8.9%
5 people	64	-	29	93	5.0%
6 people	20	-	11	31	1.7%
7 people	14	-	4	18	1.0%
8-9 people	2	-	4	6	0.3%
Total	1,402	18	446	1,866	100.0%

Source: Charlottesville Redevelopment and Housing Authority, 2017; Charlottesville Neighborhood Development Services, 2017.



Table A-37. Projected Number of Cost-Burdened Charlottesville and Albemarle County Households by AMI¹ Level, 2040

Household Income Level	Cost Burden ²		Severe Cost Burden ³		Total	
	Number	Percent	Number	Percent	Number	Percent
Renter Households						
<30% of AMI	5,620	74.0%	5,310	70.0%	7,590	21.3%
>30% to 50% of AMI	4,040	83.0%	2,340	48.0%	4,870	13.7%
>50% to 80% of AMI	4,060	54.0%	680	9.0%	7,520	21.1%
>80% to 100% of AMI	1,200	25.0%	-	0.0%	4,780	13.4%
>100% of AMI	540	5.0%	-	0.0%	10,850	30.5%
Total Renters	15,460	43.4%	8,330	23.4%	35,610	100.0%
Owner Households						
<30% of AMI	1,460	70.0%	1,130	54.0%	2,090	5.0%
>30% to 50% of AMI	1,440	53.0%	820	30.0%	2,720	6.5%
>50% to 80% of AMI	1,910	38.0%	700	14.0%	5,020	12.0%
>80% to 100% of AMI	1,270	32.0%	280	7.0%	3,970	9.5%
>100% of AMI	2,800	10.0%	280	1.0%	28,000	67.0%
Total Owners	8,880	21.2%	3,210	7.7%	41,800	100.0%

Note: ¹AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.

²Cost burden is the ratio of housing costs to household income. For owners- housing cost is "select monthly owner costs": mortgage payment; utilities; association fees; insurance; and real estate taxes. For renters- housing cost is gross rent (contract rent plus utilities).

Cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.

³Severe cost burden indicates the household is spending 50 percent or more of its income for gross housing costs.

Source: Partners for Economic Solutions, 2018.



Table A-44. Projected Fluvanna, Greene, Louisa and Nelson County Households by Cost Burden, 2040

Household Income Level	Cost Burden ²		Severe Cost Burden		Total	
	Number	Percent	Number	Percent	Number	Percent
Renter Households						
<30% of AMI	1,060	52.0%	780	38.0%	2,040	5.7%
>30% to 50% of AMI	750	53.0%	370	26.0%	1,410	4.0%
>50% to 80% of AMI	790	41.0%	170	9.0%	1,920	5.4%
>80% to 100% of AMI	60	5.0%	-	0.0%	1,270	3.6%
>100% of AMI	70	5.0%	-	0.0%	1,360	3.8%
Total Renters	2,730	44.9%	1,320	28.6%	8,000	22.5%
Owner Households						
<30% of AMI	2,290	74.0%	1,420	46.0%	3,090	7.4%
>30% to 50% of AMI	2,050	53.0%	1,240	32.0%	3,860	9.2%
>50% to 80% of AMI	2,430	37.0%	790	12.0%	6,560	15.7%
>80% to 100% of AMI	1,610	32.0%	300	6.0%	5,020	12.0%
>100% of AMI	1,610	8.0%	200	1.0%	20,070	48.0%
Total Owners	9,990	22.3%	3,950	7.0%	38,600	92.3%

Note:¹ Cost burden is the ratio of housing costs to household income. For owners- housing cost is "select monthly owner costs": mortgage payment; utilities; association fees; insurance; and real estate taxes. For renters- housing cost is gross rent (contract rent plus utilities).

²AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.

³Severe cost burden indicates the household is spending 50 percent or more of its income for gross housing costs.

⁴Other cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.

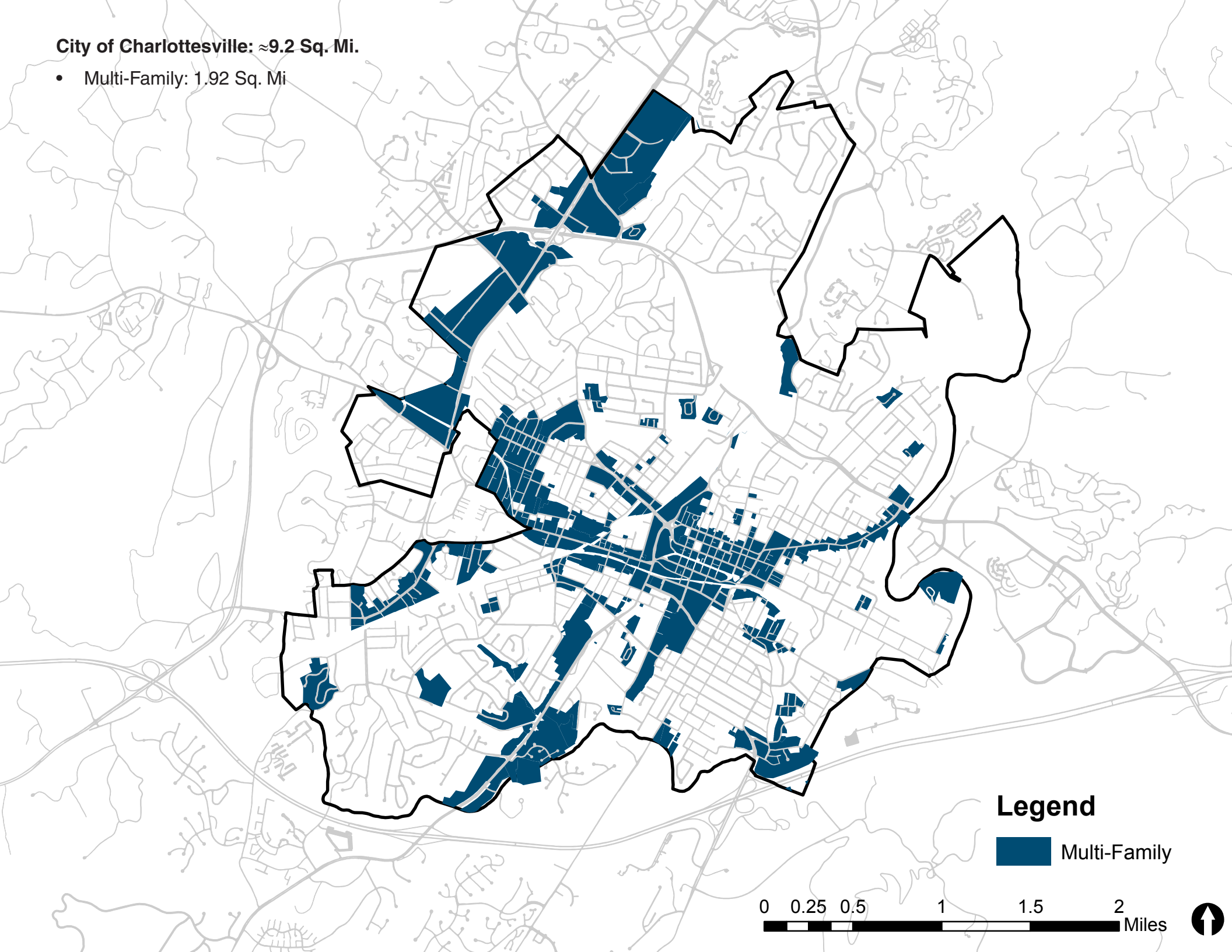
Source: Partners for Economic Solutions, 2018.



Appendix B. Multi-Family Zoning Maps

City of Charlottesville: ≈ 9.2 Sq. Mi.

- Multi-Family: 1.92 Sq. Mi



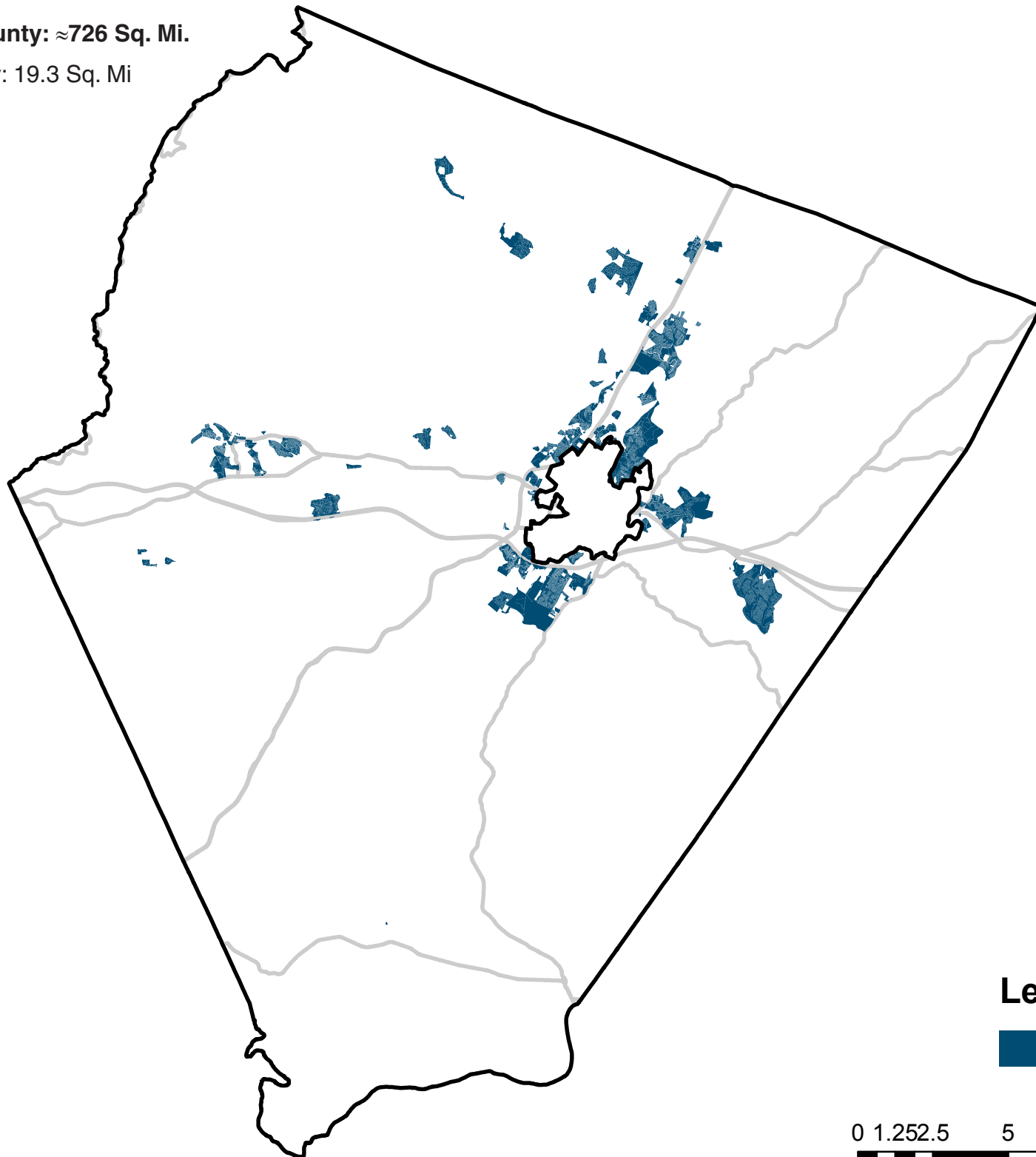
Legend

 Multi-Family



Albemarle County: ~726 Sq. Mi.

- Multi-Family: 19.3 Sq. Mi



Legend

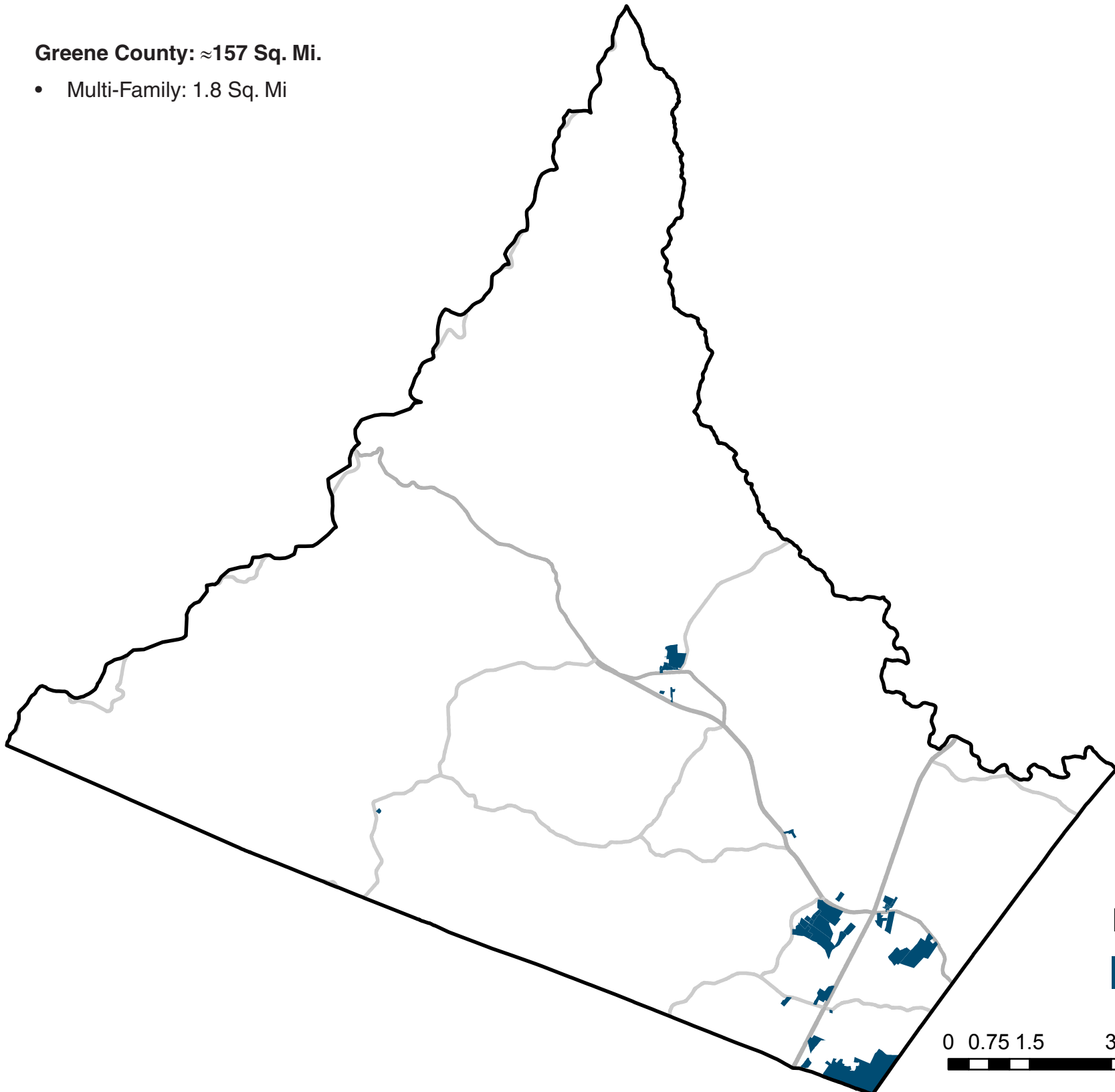
 Multi-Family

0 1.25 2.5 5 7.5 10 Miles



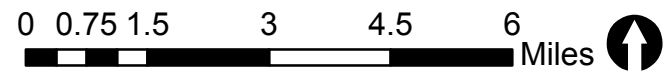
Greene County: ≈157 Sq. Mi.

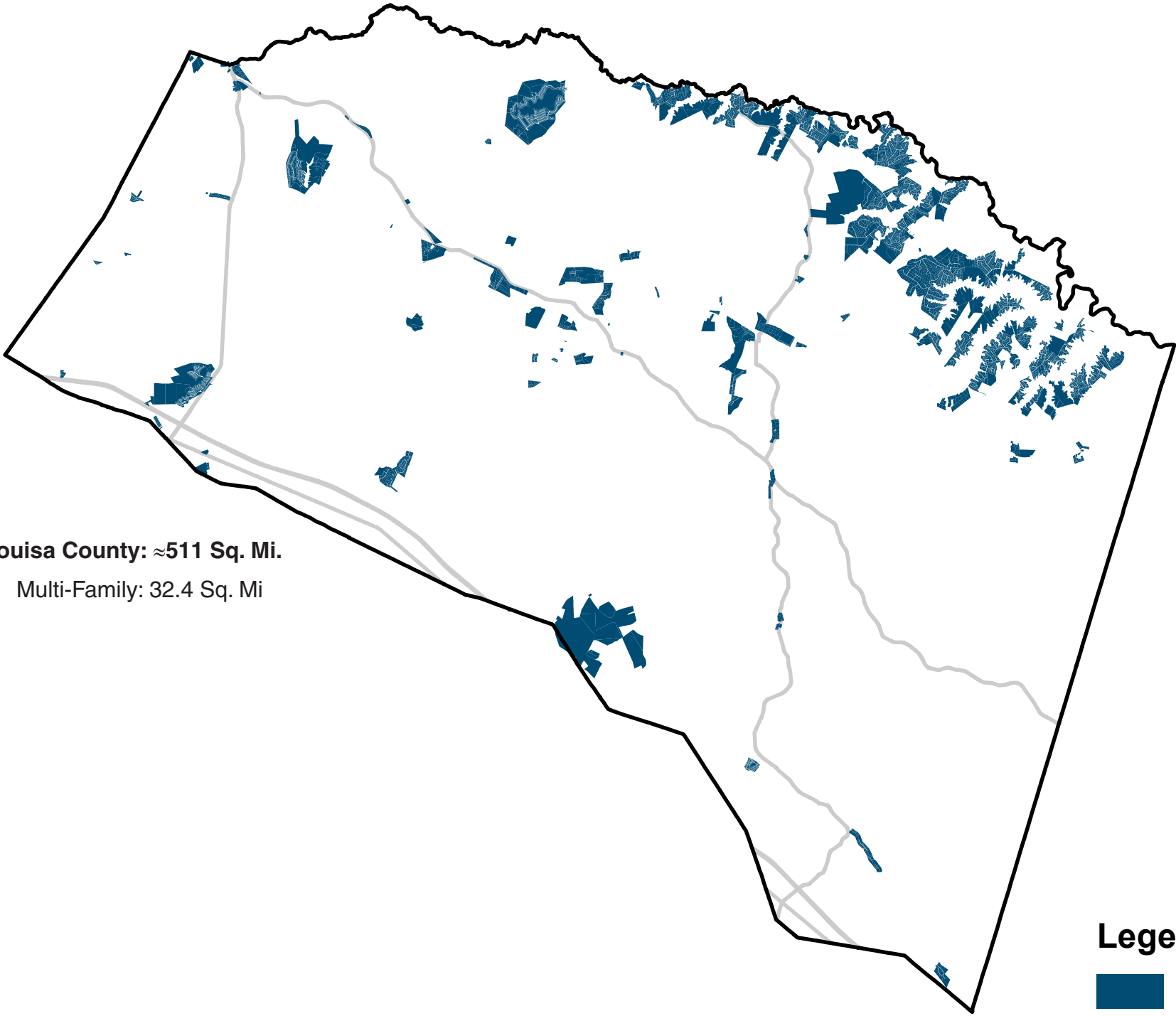
- Multi-Family: 1.8 Sq. Mi



Legend

 Multi-Family



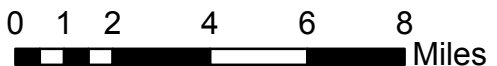


Louisa County: ~511 Sq. Mi.

- Multi-Family: 32.4 Sq. Mi

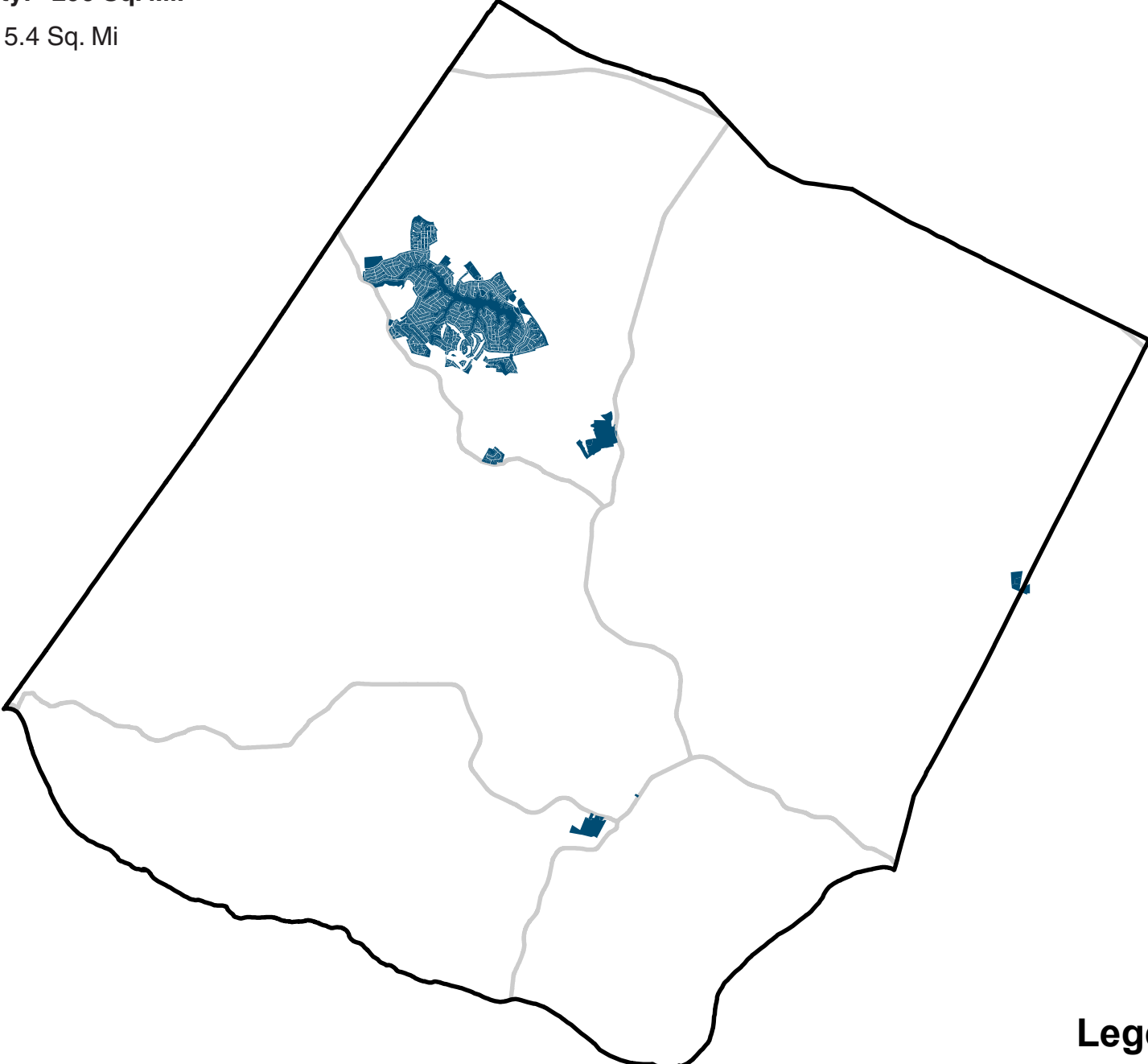
Legend

 Multi-Family



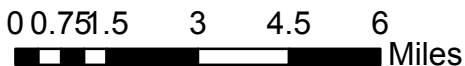
Fluvanna County: ≈290 Sq. Mi.

- Multi-Family: 5.4 Sq. Mi



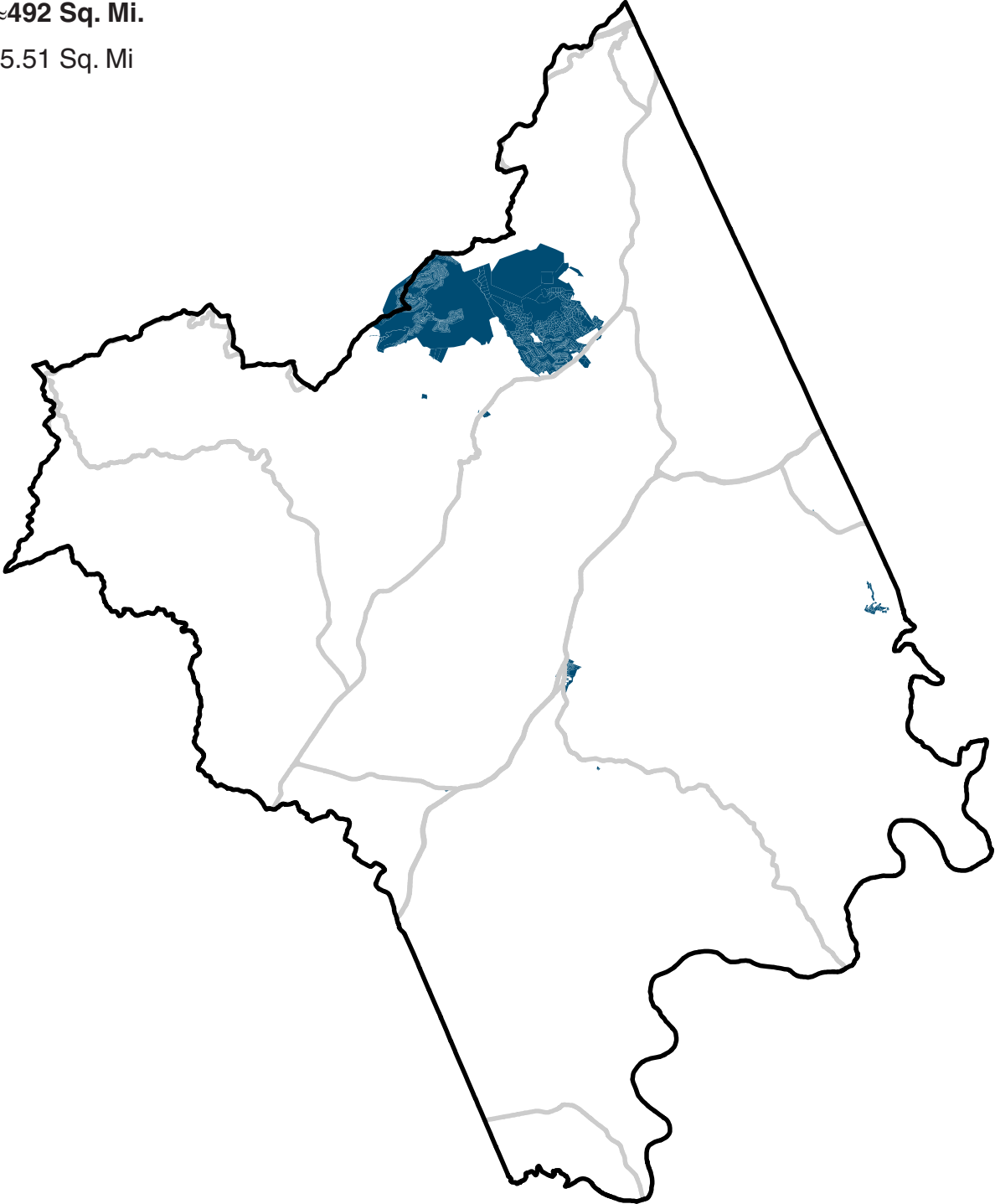
Legend

 Multi-Family



Nelson County: ≈492 Sq. Mi.

- Multi-Family: 15.51 Sq. Mi



Legend

 Multi-Family

0 1.25 2.5 5 7.5 10 Miles





Appendix C. CAT System Map

www.CatchTheCAT.org








charlottesville area transit

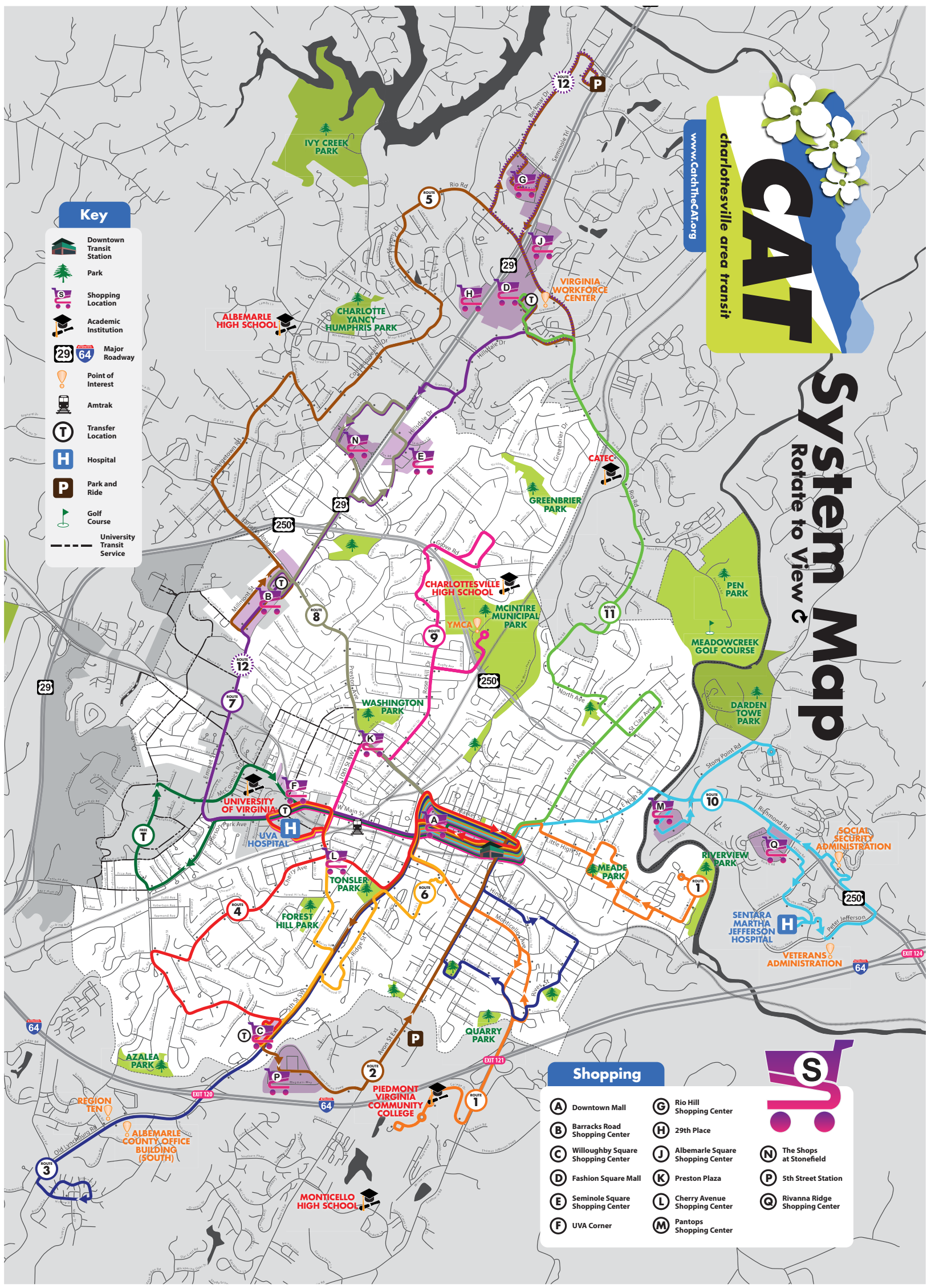
CAT

System Map

Rotate to View

Key

-  Downtown Transit Station
-  Park
-  Shopping Location
-  Academic Institution
-  Major Roadway
-  Point of Interest
-  Amtrak
-  Transfer Location
-  Hospital
-  Park and Ride
-  Golf Course
-  University Transit Service



Shopping

- | | |
|--|---|
| A Downtown Mall | G Rio Hill Shopping Center |
| B Barracks Road Shopping Center | H 29th Place |
| C Willoughby Square Shopping Center | J Albemarle Square Shopping Center |
| D Fashion Square Mall | K Preston Plaza |
| E Seminole Square Shopping Center | L Cherry Avenue Shopping Center |
| F UVA Corner | M Pantops Shopping Center |
| | N The Shops at Stonefield |
| | P 5th Street Station |
| | Q Rivanna Ridge Shopping Center |



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