

## **HOUSING GOAL:**

Albemarle County's housing will be safe, decent, and sanitary; available to all income and age levels; located primarily in the Development Areas; and available equally to current and future County residents.

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**VISION:** Albemarle County envisions a community with abundant natural, rural, historic, and scenic resources; healthy ecosystems; active and vibrant development areas; a physical environment that supports healthy lifestyles; a thriving economy; and exceptional educational opportunity for present and future generations.

## Housing

### Introduction

Housing plays an important role in all our lives. Homes provide a foundation for life and promote equitable communities. A variety of quality housing types, affordable to a range of incomes, support positive health outcomes, educational achievement, and employment. Albemarle County is doing well on these fronts overall, but the high cost of housing in our area means thousands of individuals and families are being left behind. While high housing costs disproportionately affect our county's seniors, Black and Latinx residents, and low-income households, they are not the only ones struggling. Local workers who provide essential services to our community, such as teachers, police officers, landscapers and bus drivers are increasingly being priced out of the county. Everyone deserves a safe, affordable place to call home. Only by providing a variety of housing types, affordable to individuals and families with diverse incomes, can we ensure Albemarle County is a thriving, sustainable community for all today and well into the future. The policy objectives and strategies discussed below help ensure Albemarle County can meet this goal.

The policy recommendations presented in this document were finalized in February 2020. Subsequently, on March 23, 2020 Governor Northam issued Executive Order 53 (later amended) instituting a temporary stay-at-home order for all Virginians, the cessation of all in-classroom school instruction through the end of school year, and the closure of all non-essential businesses. These closures resulted in unprecedented job losses with Albemarle County experiencing a 210% increase (from 2.8% to 9%) in the unemployment rate between March 1 and April 30, 2020. While the unemployment rate decreased to 7.6% by the end of June 2020, more than 4,000 county residents remained jobless. The loss in income accompanying these job losses has left many households struggling to meet their monthly housing costs. A number of actions taken at the federal, state and local government levels (e.g., eviction moratoriums, mortgage forbearances, and mortgage and rent assistance programs) are helping to keep COVID-19 impacted households in their homes through the end of the 2020. However, the full extent of the impact the pandemic will have is not yet known. Albemarle County staff continues to monitor the situation and will bring forward recommendations for further housing-related actions as needed.

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## **Objective 1: Increase the supply of housing to meet the diverse housing needs of all current and future Albemarle County residents.**

Albemarle County is growing. The University of Virginia's Weldon Cooper Center for Public Service estimates the County's population will grow by 24.7% from 111,039 to 138,485 persons by the year 2040. With this growth comes increased demand for housing of various types and sizes that meet the diverse needs of both renters and homeowners, as well as those of individuals and families of all sizes, ages, and abilities.

To accommodate this growth, the County will need to add approximately 11,750 new units to our housing stock over the next 20 years. The majority of this need—9,031 units or 77% of the required new housing – is projected to be met with units already in the residential development pipeline. This means the county must support the development of an additional 2,719 units to fully accommodate projected household growth through 2040.

The following strategies will help ensure housing is available for all current and future county residents:

**Strategy 1a:** Allow, encourage, and incentivize a variety of housing types (such as bungalow courts, triplexes and fourplexes, accessory dwelling units, live/work units, tiny homes, and modular homes); close to job centers, public transit and community amenities; and affordable for all income levels; and promote increased density in the Development Areas.

### **Action Steps:**

- Ensure a mixture of housing types are provided, with a minimum of 20% of the total number of housing units in new developments being provided as affordable housing.
- Review and update housing density bonuses within the zoning ordinance to encourage a variety of housing types.
- Explore options with county owned land to develop a permanent affordable housing community.
- Consider designating Housing Rehabilitation Zones to encourage and incentivize the development and preservation of affordable and workforce housing in those zones.

## **Objective 2: Increase the supply of long-term affordable and workforce rental housing in Albemarle County.**

Rental housing costs have been steadily increasing since 2010, rising 23% between 2010 and 2019. The increase in median gross rent has been accompanied by an increase in housing costs for many county residents. The increase in median gross rent has been accompanied by an increase in housing costs for many County residents. In 2019, 77% of renter households were paying \$1,000 or more per month for gross rent, a 70% increase since 2010. During this same period, the number of households paying less than \$1,000 per month for gross rent decreased nearly 43%.

As the cost of rental housing has risen, so have the number of households experiencing housing cost burdens. The U.S. Department of Housing and Urban Development recommends households spend no more than 30% of gross household income on housing and related costs. Households spending more than 30% of gross income are considered to be housing cost burdened. Severe housing cost burden occurs when households must dedicate 50% or more of their gross income toward housing costs. As of 2017 (the last date for which data is available), 2 out of every 5 renter households in Albemarle County were housing cost burdened. While high housing costs are affecting renter households across the income spectrum, renter households with the lowest incomes are impacted the most with more than three-quarters

of renter households with incomes less than or equal to 50% of Area Median Income (AMI) paying more than 30% of their incomes toward rent and utilities, and more than 60% spending more than half of their income for housing and housing related costs.

**Table 1: Renter housing cost burden by household income level 2017**

Households by AMI	Total	Cost Burden		Severe Cost Burden	
		Number	%	Number	%
Less than 30% of AMI	2,580	1,900	73.6%	1,805	69.9%
Greater than 30% to 50% of AMI	1,935	1,615	83.5%	965	49.8%
Greater than 50% to 80% of AMI	2,900	1,735	59.8%	245	8.4%
Greater than 80% to 100% of AMI	1,910	455	23.8%	45	2.4%
Greater than 100% of AMI	5,230	215	4.1%	25	0.5%
<b>Total</b>	<b>14,555</b>	<b>5,920</b>	<b>40.6%</b>	<b>3,085</b>	<b>21.2%</b>

Source: U.S. Department of Housing and Urban Development, Consolidated Planning/CHAS Data 2013-17

High housing costs can lead to a range of issues for both individual households and the broader community. The greater the share of income households spend for housing, the less money they have available to cover the costs associated with other necessities, such as healthy foods or transportation to employment. Health issues may arise due to an inability to buy healthy foods or prescription medicines, and frequent moves due to increasing rents often inhibit the ability of children to perform well in school. Local economic development efforts are impacted as well, employers having difficulty attracting and retaining employees due to concerns about housing affordability.

To help ensure the health and success of our residents and continued economic growth, Albemarle County must act to increase the supply of both affordable and workforce rental housing in our community through a variety of policies and programs. The county's affordable rental housing stock will comprise those rental units affordable for rent to households with incomes no greater than 60% of AMI adjusted for household size, and workforce rental housing units are units affordable to households with incomes between 60% and 120% of AMI adjusted for household size.

**Strategy 2a:** Promote affordable and workforce rental housing development and preservation.

**Strategy 2b:** Provide incentives to increase production of affordable rental housing.

**Action Steps:**

- Promote the use of the existing density bonus ordinance as a tool to achieve affordable rental housing.
- Identify a package of developer incentives other than bonus density, such as reductions in parking or minimum lot size requirements, to encourage development of affordable and workforce housing.
- Develop an Accessory Apartment Loan Program to encourage the construction of accessory apartments. Pilot the program as a workforce housing solution for County teachers and school employees.

**Strategy 2c:** Develop procedures for monitoring and enforcing compliance of occupancy and rent restrictions required by law and/or funding sources.

**Strategy 2d:** Develop mechanisms, such as deed restrictions, to ensure affordable rental units developed utilizing county incentives remain affordable for a minimum of 30 years with the long-term goal of creating a stock of permanently affordable rental housing units.

**Strategy 2e:** Partner with local organizations (including, but not limited to, nonprofit agencies, realtor associations, regional jurisdictions, the University of Virginia, and county departments) to promote access to affordable rental housing opportunities.

**Action Steps:**

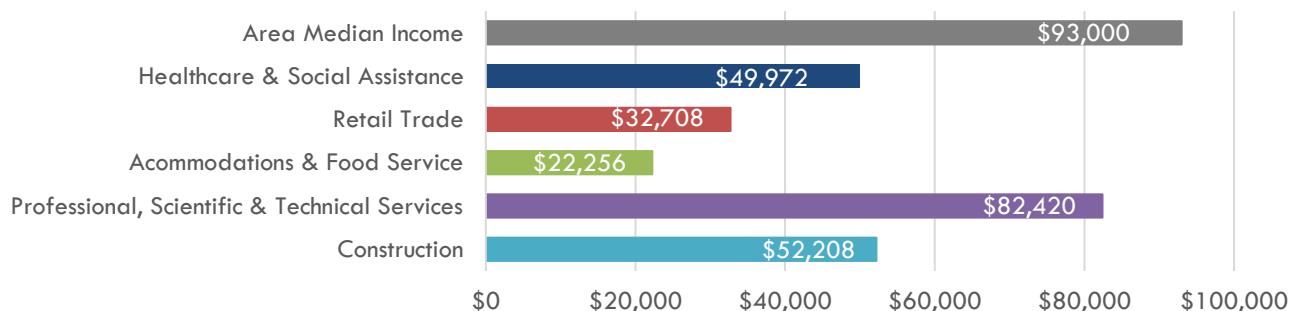
- Identify local partners.
- Establish a publicly accessible platform for maintaining publicly accessible data on housing units available for rent including location, price, size/type, and amenities.

**Objective 3: Improve access to affordable and workforce home-ownership opportunities and promote long-term affordability of for-sale housing.**

Renters are not the only households affected by high housing costs. Of the 25,460 homeowners in Albemarle County, approximately 18% are experiencing housing cost burdens. Like renters, low- and moderate-income homeowners are disproportionately cost burdened. Approximately 42% of homeowners with incomes less than 80% of AMI pay more than 30% of their household income for housing. Homeowners in the lowest income bracket are experiencing the highest rate of severe housing cost burden, with close to one-third of homeowners with household incomes less than 30% AMI paying 50% or more of their income for housing and related costs.

Rising home sales prices may be a contributing factor in the number of housing cost burdened homeowners. Between 2010 and 2019, the median home sales price in Albemarle County increased 29.3%. However, the county's median household income only increased 21.1% during the same period, placing homeownership out of reach for many local households. This mismatch between home sales prices and incomes can negatively impact economic development in the county. Of the top five largest employment sectors in the county, none offer average annual salaries equal to or greater than the area median income leaving many single- and two-person households working in these industries out of the local homebuyers' market.

**Figure 1: Average salary by employment sector 2020**



Albemarle County recognizes the importance of providing good quality affordable and workforce homeownership opportunities for our current and future residents. The county's affordable owner-occupied housing stock will comprise those for-sale units affordable for purchase by households with incomes no greater than 80% of AMI adjusted for household size, and workforce for-sale housing units are units affordable to households with incomes between 80% and 120% of AMI adjusted for household size. The county will work to increase the number of affordable and workforce homeownership opportunities through the following strategies:

**Strategy 3a:** Develop policies creating affordable and workforce homeownership opportunities through new residential development and the preservation of existing owner-occupied housing.

**Strategy 3b:** Provide incentives to increase production of affordable and workforce for-sale housing.

**Action Steps:**

- Identify a package of developer incentives such as reductions in minimum lot size requirements, to encourage development of affordable and workforce housing.

**Strategy 3c:** Support the development of permanently affordable owner-occupied housing through the community land trust model and other shared equity forms of ownership.

**Strategy 3d:** Develop procedures for monitoring and enforcing occupancy and sales price restrictions required by law and/or funding sources.

**Strategy 3e:** Develop mechanisms (such as deed restrictions) to ensure affordable for-sale units developed with county incentives and other types of county support remain affordable for a minimum of 40 years with the long-term goal of creating a stock of permanently affordable for-sale housing units.

**Strategy 3f:** Partner with local organizations (including, but not limited to nonprofit agencies, realtor associations, the City of Charlottesville, the University of Virginia, and county departments) to promote access to affordable homeownership opportunities.

**Action Steps:**

- Identify local partners.
- Establish a publicly accessible platform for maintaining publicly accessible data on affordable housing units available for sale including location, price, size/type, and amenities.

## **Objective 4: Preserve and maintain the county's aging housing stock, and existing communities.**

Approximately one out of every 5 units of the County's housing stock was built prior to 1970. Older units comprise the majority of the housing stock in Rural Areas. This is reflective of the county's efforts to focus residential construction in the Development Areas. Single-family homes – both detached and attached -- make up more than nearly 80% of the units built before 1980, 94% of which are owner-occupied. However, older single-family units also provide an important source of rental housing for county residents. Of the 5,344 older renter-occupied units in the county 51% are single-family homes.

An aging housing stock can have a significant impact on housing affordability. Older units tend to be less energy efficient leading to increased utility costs. Older homes also require significant investments in maintenance to keep them hazard free and in good condition. Owners of rental properties pass these maintenance costs on to tenants in the form of higher rents, often forcing many lower-income households out of their homes. For lower-income homeowners, especially senior homeowners living on fixed-incomes, these increased costs may stretch already tight household budgets leading to deferred home maintenance resulting in unsafe living conditions.

An additional concern in Albemarle County is the number of affordable rental properties with affordability periods nearing the expiration date. There are a total of 11 affordable rental properties, containing 992 units, located within the county. These properties received funding from a range of federal sources (e.g. the Low Income Housing Tax Credit and HOME Investment Partnership programs) to ensure the units are offered at rents affordable to low-income households for specific periods of time. Within the next 10 years, the affordability period for four of these properties are set to expire. This could potentially force 455 low-income households to search for affordable housing in an already tight rental housing market.

Older communities are at constant risk of decline due to socioeconomic and demographic changes, physical condition of the housing stock neighborhood amenities, and changing consumer preferences in the housing market. Sometimes, change leads to the revitalization of aging communities bringing new residents and increased investment to these neighborhoods. This type of positive change often leads to increases in housing prices (for both renter- and owner-occupied housing) and increased pressure on long-time homeowners and landlord to address property maintenance issues. These pressures may result in the displacement of older and lower-income residents who are unable to afford the higher costs of housing. More often, however, this change leads to neighborhood decline with an increase in poverty levels, deteriorating housing and infrastructure and the closing of community amenities and services.

**Strategy 4a:** Work with public and private partners to address housing maintenance issues, including exploring methods for assisting lower-income homeowners in need of smaller, lower-cost home repairs to access affordable home repair services.

**Action Steps:**

- Continue to pursue state and federal grant funding for housing rehabilitation projects.
- Pursue a zero-interest housing rehabilitation loan program for low- and moderate-income homeowners.
- Research best practices in home repair assistance programs.

**Strategy 4b:** Develop strategies to encourage owners of naturally occurring affordable rental housing (NOAHs) to preserve all, or a portion, of these units as affordable housing.

**Action Steps:**

- Complete a survey of multifamily rental properties located in Albemarle County to identify NOAHs at least biennially.
- Pursue a zero-interest rental housing rehabilitation loan program to help preserve and maintain affordable rental housing.

**Strategy 4c:** Explore programmatic options to support homeowner efforts to upgrade water and sewer service by connecting to the publicly owned utilities systems.

**Strategy 4d:** Examine the need for, and feasibility of, implementing a rental inspection district program to help ensure safe, decent, and sanitary living conditions for tenants and other residents living designated areas.

**Action Steps:**

- Research effectiveness of rental inspection programs adopted in other Virginia jurisdictions.
- Analyze neighborhood level housing data to identify potential areas for designations as Rental Inspection Zones. Designate appropriate areas as such.

- Develop rental inspection program guidelines, including inspection schedules, time periods of compliance, and fines for noncompliance.
- Develop a resource needs analysis necessary to implement this program, if adopted by the Board.
- Obtain funding for this program through outside sources if approved.

**Strategy 4e:** Develop and implement an Anti-Displacement and Tenant Relocation Policy and associated guidelines.

**Action Steps:**

- Develop policy guidelines based on requirements of the federal Uniform Relocation Act.
- Develop mechanisms for tracking relocation activities and policy compliance.
- Provide technical assistance for developers creating relocation plans.
- Obtain funding for the tracking of these guidelines if adopted.

**Strategy 4f:** Examine early indicators of neighborhood change and housing prices to identify communities at risk of change. Focus programs and/or investment in those areas.

**Action Steps:**

- Identify appropriate neighborhood change metrics.
- Identify, or develop and implement, an evaluation tool to track neighborhood change.
- Report neighborhood change metrics to the Board on a routine basis.

## **Objective 5: Develop and implement an Affordable Dwelling Unit Program under Virginia Code Section 15.2-2304.**

Section 15.2-2304 of the Code of Virginia provides Albemarle County with the authority to create, through an amendment to the county's zoning ordinance, an affordable dwelling unit program. The creation of such a program will help Albemarle County address housing needs, promote a full range of housing choices, and encourage the construction and continued existence of affordably priced housing for low- and moderate-income residents living within the county. An affordable dwelling unit program supports the creation of affordable and workforce housing by providing developers the opportunity to increase density through a rezoning or special use permit, in exchange for the construction of below market rate housing units. The program can apply to both for-sale and rental units. Program components may include regulation of the prices of affordable rental and for-sale housing units (including resale prices of for-sale units), the establishment of minimum affordability periods to help build a stock of long-term affordable housing, standards for amounts of cash-in-lieu of affordable unit payments by developers, and first right of refusal of for-sale Affordable Dwelling Units by Albemarle County.

**Strategy 5a:** Develop an Affordable Dwelling Unit Program structure and guidelines, including provisions.

**Action Steps:**

- Establishing a minimum period of affordability of 30 years for rental units and 40 years for homeownership units;
- Identifying mechanisms to secure minimum affordability periods;
- Specifying method for calculating the amount of developer cash-in-lieu of affordable unit payments; and

- Establishing the right of first refusal for the purchase of for-sale Affordable Dwelling Units by Albemarle County or a designee.

**Strategy 5b:** Revise Albemarle County's Zoning Ordinance to include the Affordable Dwelling Unit Program.

## **Objective 6: Establish a Housing Trust Fund**

Housing trust funds are established for the express purpose of providing affordable housing. Revenue to capitalize a housing trust fund can come from many sources, including developer cash-in-lieu of affordable housing payments associated with an affordable dwelling unit program. Funds can be distributed as either grants or loans to a variety of local partners including for-profit and nonprofit developers, affordable housing services providers, public housing authorities, or local government departments, as well as individual homeowners or landlords. Priorities for the use of housing trust fund dollars can be set to meet local priorities as housing needs change.

**Strategy 6a:** Develop and implement a sustainable Housing Trust Fund for adoption by the Board of Supervisors.

### **Action Steps:**

- Identify the target market, target partners, the overall purpose to be accomplished plus the sources of funding for a trust fund including, but not limited to, developer cash-in-lieu payments. Fund and hire the staffing required to implement and operate the Fund.
- Establish an application process for the trust fund, including priorities for funding, application period(s), timelines for proposal review and selection, and methods to evaluate funding proposals.
- Develop success measures and the mechanisms for tracking and reporting the number of affordable units supported with trust fund dollars, as well as other related success measures.

## **Objective 7: Establish a standing housing advisory committee.**

As with all policies and programs, Albemarle County's housing policy will only be effective if it reflects the needs of our residents. A housing advisory committee, comprised of members from our local community, will help ensure the county's policy is aligned with community needs. Working together with county staff, members of this advisory committee can, for example, help monitor implementation of the housing policy; monitor activities of the affordable housing trust fund; or make recommendations for funding priorities. Creation of such a committee can help the county respond effectively to changing community needs.

**Strategy 7a:** Establish a standing housing advisory committee.

### **Action Steps:**

- Working with the Albemarle County Office of Equity and Inclusion, determine desired representative committee membership
- Establish committee structure including committee leadership and membership terms.
- Establish committee charge to include, for example, monitoring progress towards housing policy objectives; evaluating effectiveness of the county's housing programs and policies, and making recommendations for changes; or making recommendations for county investments in affordable and workforce housing projects.

**Strategy 7b:** Work with Housing Advisory Committee to produce an annual housing report to include progress towards meeting housing policy objectives, and an evaluation of county housing policies and programs, as well as research into the impact of housing and community characteristics on affordable housing provision and prices.

## **Objective 8: Reduce regulatory barriers to affordable and workforce housing production.**

In 1991, the Federal Advisory Commission on [Regulatory Barriers to Affordable Housing](#) identified local regulations – such as restrictive zoning codes and land use policies -- as a significant barrier to the provision of affordable housing in communities across the United States. While many of these barriers impact affordable housing provision differently in the county's urban and rural areas, other barriers are common impediments to affordable housing production throughout our communities. Table 12 provides examples of regulatory barriers that inhibiting the delivery of affordable housing in Albemarle County.

**Strategy 8a:** Review the County's Comprehensive Plan to identify barriers to affordable and workforce housing development and remove identified barriers.

### **Action Steps:**

- Review all chapters of the Comprehensive Plan to identify barriers in language and policy recommendations.
- Review Master Plans to identify barriers in language and policy recommendations.
- Review all Comprehensive Plan land use designations and corresponding densities, unit types, lot sizes, form recommendations, and land use maps to identify barriers.
- Work with the community and stakeholders to identify solutions to remove or resolve identified barriers and update Plans accordingly.

**Strategy 8b:** Review the County's ordinances and zoning map to identify barriers to affordable and workforce housing development and to ensure County ordinances support this policy and the updated Comprehensive Plan. Remove identified barriers and resolve inconsistencies.

### **Action Steps:**

- Review the County's ordinances including the subdivision ordinance, zoning ordinance, and zoning map to identify barriers to affordable and workforce housing.
- Work with the community and stakeholders to identify solutions to remove barriers and update ordinances and zoning map accordingly. Consideration should be given to the following:
  - In all zoning districts, reduce minimum lot sizes, setback requirements, and minimum parking requirements to allow for more affordable and workforce housing development.
  - In single-family neighborhoods, achieve greater housing supply and diversity by allowing small-scale residential structures such as duplexes, triplexes and fourplexes that are in keeping with the scale of the existing neighborhood.
  - In residential zoning districts allow external accessory dwelling units. Develop a set of performance standards to ensure proposed accessory units integrate with the characteristics of the surrounding neighborhood.
  - Evaluate the effectiveness of the existing density bonus ordinance as a tool to achieve affordable housing. Amend as necessary.



- Develop and implement an Affordable Housing Impact Statement tool to measure the potential impacts of policies, programs or projects on the County's affordable housing stock.

**Strategy 9b:** Expand community's knowledge of rights and responsibilities under the Virginia Landlord and Tenant Act.

**Action Steps:**

- Develop educational materials and or educational trainings/events for landlords, tenants of rental housing and interested community members.
- Work with Albemarle County Office of Housing to design and implement a landlord outreach and education program to expand the use of Housing Choice Vouchers.

**Objective 10: Work to end and prevent homelessness.**

Albemarle County is committed to ensuring homelessness in our region is rare, brief, and nonrecurring. Since 1998, the County has partnered with the Thomas Jefferson Area Coalition for the Homeless, the City of Charlottesville, and regional homeless services providers in working to move homeless individuals and families from living on the streets and in shelters to securing decent, stable, affordable homes of their own.

Currently, there are an estimated 188 persons experiencing homelessness in the Thomas Jefferson Planning District, Region 10. This number includes 21 children under the age of 18 years, with the majority of persons experiencing homelessness (162 individuals) aged 25 years and older. Chronic homelessness has been a relatively small but persistent issue in our region. After experiencing a significant decrease (72.6%) in the number of chronically homeless between 2010 and 2014, the region has experienced an uptick (39.4%) in the number of chronically homeless persons during the 2016 to 2020 period.

**Table 2: Homeless persons by age 2015-2019**

Age Group	2015	2016	2017	2018	2019
Children under age 18	36	27	29	26	15
Persons age 18 to 24	10	10	8	11	10
Persons over age 24	139	129	123	146	140
<b>Total homeless persons</b>	<b>185</b>	<b>166</b>	<b>160</b>	<b>183</b>	<b>165</b>

Our region's veterans can be particularly at risk of experiencing homelessness. The issues leading to veteran homelessness vary but include many of the same issues faced by the civilian population, such as a lack of affordable housing and economic hardship. But veterans also face additional challenges associated with military service, such as multiple and extended deployments, traumatic brain injuries and post-traumatic stress disorder. In 2020, 16 of our region's veterans were experiencing homelessness, a 7% increase from 2019.

**Strategy 10a:** In partnership with public, private, and nonprofit partners, expand permanent housing opportunities for chronically homeless households.

**Action Steps:**

- Increase the number of permanent supportive housing units for chronically homeless individuals.
- Dedicate 20 project-based housing choice vouchers to Permanent Supportive Housing development(s) for chronically homeless households by 2022.

- In partnership with mental health and homeless service providers, apply for HUD's Mainstream Voucher program to serve 20 additional formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing.
- Dedicate funding to create one additional supportive housing case manager position to assist formerly homeless households in maintaining housing stability.
- Support the creation of a "Move-On" program to assist formerly homeless households currently in Permanent Supportive Housing or Rapid Re-Housing who no longer need intensive supportive services transition out of those programs and remain stably housed.
- Establish a Housing Choice Voucher preference for formerly homeless households in Permanent Supportive Housing or Rapid Re-Housing programs.

**Strategy 10b:** Promote the best practice of Housing First.

**Action Steps:**

- Incentivize and prioritize applications for homeless and housing services funding from Albemarle County that utilize a Housing First approach.

**Strategy 10c:** Prevent homelessness where possible through homeless prevention programs and strategies.

**Action Steps:**

- Dedicate funding to support local homeless prevention programs in preventing homelessness among 40 additional households per year.
- Dedicate funding to expand local emergency hotel and motel vouchers for homeless families with children to serve an additional 10 families per year.

**Strategy 10d:** Address unmet needs for people living unsheltered.

**Action Steps:**

- Dedicate funding to help support the creation one additional street outreach and engagement position.
- Dedicate funding to expand local emergency shelter capacity by 10 units/beds for individuals.

**Strategy 10e:** Assist households experiencing homelessness to quickly return to housing and remain stably housed.

**Action Steps:**

- Dedicate funding to support homeless housing programs serve an additional 20 households quickly identify, move into, and remain in housing per year.
- Collaborate with local and regional partners to expand housing programs for youth experiencing homelessness.

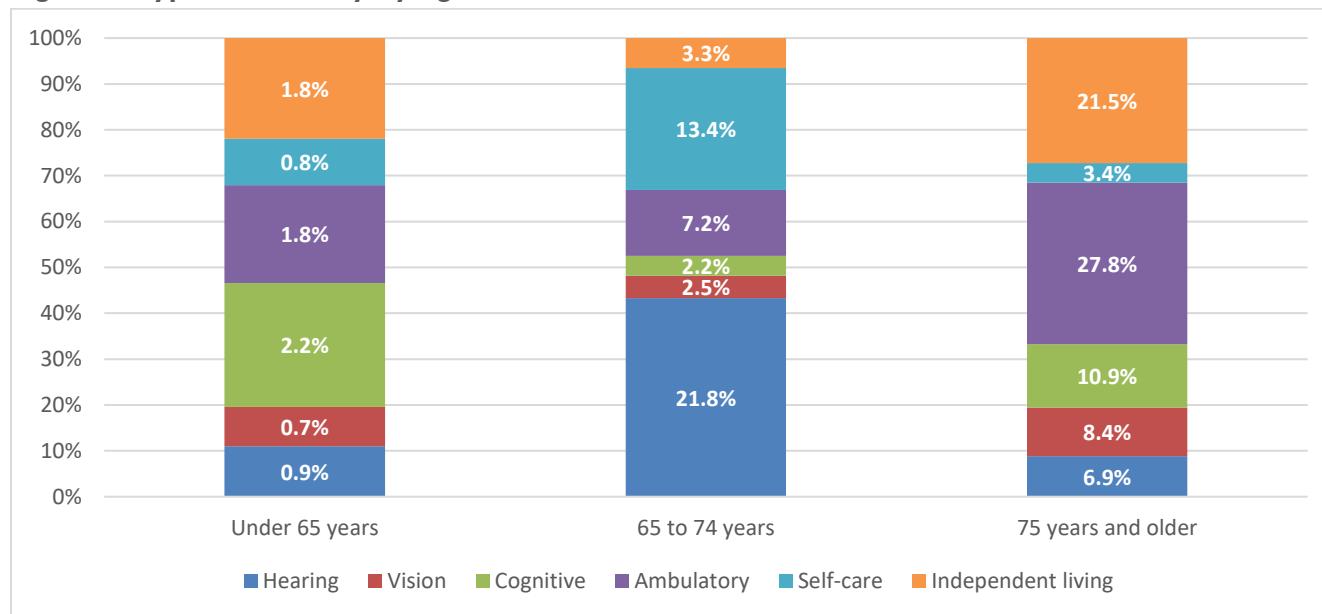
## **Objective 11: Enable Albemarle Residents to age in the community.**

Albemarle County is aging. According to the Weldon Cooper Center for Public Policy, the number of persons in Albemarle County aged 65 years and over increased by 47.1% between 2011 and 2020. By the year 2040, this segment of the population is expected grow another 27.2% (27,233 individuals) or nearly 20% of the total population. As is the case today, women will comprise the majority of this demographic group, particularly among

the 75 years and older age group (14.1% female versus 9.8% male). As the population ages, it is important that Albemarle County helps to ensure seniors can live in their homes and neighborhoods as long as possible. According to a [2018 survey](#) completed by the AARP, nearly 80% of respondents aged 50 and older and 86% of respondents 65 and older indicated they want to remain in their communities and homes as they grow older. However, only 59% of survey respondents believed they would be able to do so. Locally, barriers to seniors aging in place include a lack of appropriate affordable housing options, the need for home modifications such as the installation of grab bars or chair lifts to support changes in mobility, lack of access to public transportation options, and difficulties paying for home maintenance needs.

These barriers to aging in place also impact the ability of differently-abled persons to live independently in our community. The U.S. Census Bureau estimates that approximately 9% of the population in Albemarle County is living with at least one disability. Mobility issues are experienced by 25% of the differently-abled population, followed by difficulties living independently (19% of the differently-abled), and hearing and cognitive issues (18% and 17% respectively). A further 21% of differently-abled persons experience issues with self-care (12%) and vision impairments (9%).

**Figure 2: Type of disability by age**



Albemarle County recognizes the importance of providing housing opportunities affordable to individuals and families of all abilities, as well as the ability for all county residents to age within their communities, and will strive to achieve the following:

**Strategy 11a:** Partner with nonprofit and for-profit affordable housing developers to increase the supply of affordable and accessible housing options in Albemarle County, with an emphasis on units affordable to low-income senior and disabled households.

**Strategy 11b:** Promote the inclusion of Universal Design standards into all new residential developments.

**Strategy 11c:** Support and promote housing options that allow for aging in place both within a community and at home. To combat social isolation among people with different abilities, encourage the creation of fully accessible

communities with accessible design elements such as wheelchair ramps, handrails on both sides of staircases, Braille directional signage, and barrier-free walkways. Ensure communities have easy access to public transportation options.

**Action Steps:**

- Encourage inclusion of design and construction features that support aging in place (such as non-slip flooring, reinforced walls in bathrooms to support grab bars, or rocker panel light switches) in all new residential construction.
- Encourage inclusion of affordable, senior appropriate housing units in mixed-use communities.
- Promote the creation of age-friendly community spaces and amenities, such as including well-lit sidewalks and walking paths in all communities, signaled crosswalks to allow access to shopping and services, easy to read signage, public transit access, and seating areas in local parks.

**Strategy 11d:** In partnership with public, private, and nonprofit partners, work to increase the number of supportive housing communities for persons with disabilities to promote independent living and community integration for such persons.

**Strategy 11e:** Continue to offer property tax exemptions for low-income senior homeowners.

**Strategy 11f:** Continue to provide real estate tax exemptions for the County's veterans with a 100% service-connected disability, and homeowners with a total and permanent disability.

**Strategy 11g:** Study the feasibility of implementing a rent rebate program for low-income seniors to help with housing affordability issues.

## **Objective 12: Promote healthy, sustainable communities and housing.**

Housing plays an important role in supporting Albemarle County's vision for a sustainable community that provides environmental, social, and economic opportunities for all current and future residents. An adequate supply of housing, affordable to and accessible by all county resident no matter their income, race/ethnicity, age, disability status or other characteristics helps Albemarle County achieve all three pillars of sustainability:

- Environmental sustainability— living within the means of our natural resources;
- Economic sustainability – the ability of an economy to support a defined level of economic production indefinitely;
- Equitable development – the creation of healthy, vibrant, communities where residents of all incomes, races and ethnicities have access to the opportunities, services, and amenities they need to thrive.

Environmental sustainability is supported by ensuring new residential developments are located in the County's Development Areas, close to employment opportunities and alternative transportation options, helps reduce the amount of greenhouse gasses emitted due to single-occupancy vehicle trips. The reduction of greenhouse gas emissions is further enhanced by the incorporation of green building design features (e.g. energy-efficiency measures, improved interior air quality, use of environmentally sustainable building materials, installation of solar panels). Focusing development in the County's Development Areas helps preserve the natural resources – our parks and waterways, and agricultural land -- located throughout the rural areas.

Housing also supports a thriving local economy in a number of ways. Residential development and home energy-efficiency projects create job opportunities in the construction field. Housing affordable to range of household incomes, which is located near job centers, can encourage businesses to locate in the county. And locating homes within easy of access of public transportation networks may increase transit ridership leading to an expansion of employment opportunities in the public transportation field.

Finally, housing, and affordable housing in particular, plays a direct role in increasing community equity and inclusion. Where one lives has a significant impact on opportunities for households to improve their health, access quality education, achieve economic self-sufficiency, and realize personal goals. A neighborhoods access, or lack of access, to good quality schools, good quality and affordable healthcare, and job opportunities can help or hinder individual and family achievements throughout the lifecycle. The quality, accessibility, and affordability of housing opportunities impact community sustainability, as well. A high turn-over of community residents due to high housing-cost burdens leads to neighborhood instability and the potential for neighborhood decline. Long-term residency in a neighborhood has been shown to enhance community cohesion and collective efficacy, both of which enable community efforts to combat local crime and other negative effects of neighborhood disadvantage.

Albemarle County will promote healthy, sustainable communities and housing through the following strategies:

**Strategy 12a:** Promote mixed-income development throughout the County's Development Areas.

**Strategy 12b:** In partnership with local transit providers and the Albemarle County Broadband Authority, examine options for expanding access to both amenities in both urban and rural neighborhoods to increase resident access to services, education and training, and employment opportunities.

**Strategy 12c:** Support the goals of Albemarle County's Climate Action Plan to enhance environmental sustainability and reduce the overall cost of housing by ensuring new housing is developed near job centers and alternative transportation opportunities.

**Action Steps:**

- Continue to require and provide sidewalks and pedestrian paths in the Development Areas.
- Support expanded transit services including bus shelters and benches in new development projects.

**Strategy 12d:** Partner with nonprofit housing and/or public health organizations to address unhealthy housing issues, particularly in rural and historically underinvested areas.

**Strategy 12e:** Working with nonprofit partners such as the Local Energy Alliance Program, support homeowners, and owners of rental properties and their tenants, in completing home energy efficiency upgrades.

**Strategy 12f:** Promote incorporation of energy-efficient design in all new residential development.