County of Albemarle
Department of Community Development
401 McIntire Road
Charlottesville, VA 22902

Phone 434-296-5832 **Fax** 434-972-4126

Memorandum

To:	Planning Commission
From:	Stacy Pethia, Principal Planner – Housing
Division:	Administration
Date:	February 18, 2020
Subject:	Housing Albemarle – Update on the Housing Policy Project

Background:

During the July 23, 2019 meeting, the Planning Commission passed a Resolution of Intent to update the County's Affordable Housing Policy.

Summary:

Work to update the Count's affordable housing policy began in October 2019. The community engagement phase wrapped up in December 2019, and staff has been working with a nine-member stakeholder committee to review community feedback and draft a series of policy recommendations and implementation strategies. Staff is presenting an update of the work completed to date, as well as outlining the next steps in the process.

Recommendation:

This report is provided for information only; no action is required from the Commission.

Attachments:

Att A: Housing Albemarle staff report
Att B: Community feedback summary
Att C: Policy update timeline

HOUSING ALBEMARLE – HOUSING POLICY UPDATE: PROJECT BACKGROUND

In April 2019, the Thomas Jefferson Planning District Commission published the *Comprehensive Regional Housing Study and Needs Assessment* report. This study, which examined housing needs on both a county level and region-wide basis, identifies more than 10,000 Albemarle County households struggling with housing costs. Housing unaffordability in Albemarle County impacts both homeowner and renter households (20 percent and 42 percent of total households, respectively), with the households with incomes less than 50 percent of area median income experiencing the great housing cost burdens (67% of all very low- and extremely low-income households). With continued population growth in the county, the number of households paying more than the recommended 30 percent of income for housing costs is anticipated to increase 34 percent by the year 2040. To help meet current and future housing needs for county residents, staff recommended updating the county's Housing Policy.

The Planning Commission directed staff to begin work on updating the Housing Policy at the July 23, 2019 meeting. The update undertaken by staff involved a three-step process beginning with a series of community engagement activities to collect feedback on housing-related issues and aspirations, as well as on potential tools the County may use to meet current and future housing needs in Albemarle County. The information collected through these activities directly informed the second and third phases of the policy update process – creation of a comprehensive housing policy, as well as an implementation strategy. An overview of this process, with associated timelines, is outlined below:

- Community Engagement (September 2019 – November 2019)
    - Community meetings (October 2019) - complete
    - Focus Groups (October 2019 – November 2019) - complete
    - On-line (September 2019 – present & ongoing)
    - Stakeholder Committee (November 2019 – present)
    - Technical Committee (January 2020 – August 2020)

- Draft Policy Recommendations (December 2019 – March 2020)

- Draft Implementation Strategy (March 2020)

The community engagement process has completed, and staff is working with the Stakeholder and Technical Committees to draft the policy recommendations and recommended implementation plan. Following is a summary of work completed to date, including topics covered in the community meetings and focus group discussions, broad themes emerging from those discussions, and a discussion of the next steps in the process.

COMMUNITY ENGAGEMENT

Staff conducted three community meetings in October 2019, organized around opportunities for learning about affordable housing in Albemarle County, listening to residents' concerns about housing in the county, and identifying solutions to support affordable housing in our neighborhoods. The Communications and Public Engagement Office disseminated meeting notices and general affordable housing information through the County's social media platforms to generate interest in the project. Discussion topics for each of these meetings are provided below:

Meeting 1: LEARN (October 1, 2019)

- History of the County's Affordable Housing Policy.
- What we mean when we talk about affordable housing policy.
- The Regional Housing Partnership & the Regional Housing Strategy.
- Housing needs in our community.
- The Housing Policy Update process and timeline.



Meeting 2: LISTEN (October 8, 2019)

- Housing in our community
  - What does home mean to you?
  - Three things you like most about housing in Albemarle County?
  - Three things you like least about housing in Albemarle County?
- Affordable housing
  - What does affordable housing mean to you?
  - Do you struggle, or do you know someone struggling, with housing costs/issues? How?
  - How does a lack of affordable housing impact you, your neighbors, your community, our county?
- Vision for housing
  - Working together, please design your own neighborhood. What types of housing will you provide? Who will live there? What amenities will be included?
  - What types of housing are needed in Albemarle County, and where?
  - Describe what a healthy housing system would look like in Albemarle County.
- Barriers to housing
  - What are potential barriers to affordable housing?
  - What are some of the reasons individuals and families in Albemarle County are struggling to afford housing?

- What are the potential barriers Albemarle County may face as we try to meet current and future housing demand?

Meeting 3: SOLUTIONS (October 22, 2019)

- Does the county currently define 'affordable housing' adequately?
- Alternative definitions of 'affordable housing'?
- Do the county's current housing policy objectives address today's housing needs? What are we missing? What do we no longer need?
- Are our current housing strategies effective? What else should we be doing?

The presentation materials and summaries of the discussion topics, as well as feedback forms for each meeting were made available online for residents unable to attend the sessions.



In addition to the community meetings described above, staff worked with local nonprofit service providers to organize focus group sessions with nonprofit staff, and the individuals and households they serve. Staff completed a total of seven focus group sessions between November 1, and December 17, 2019. Each session began with staff introducing the project and discussing housing needs in Albemarle County. Focus group participants were then asked to discuss the same set of general topics:

- What, if any, housing related issues are you or someone you know struggling with?
- How does a lack of affordable housing affect you, your neighborhood, our county?
- What types of housing do we need in Albemarle County?
- What can Albemarle County do to address affordable housing needs?

Meeting and focus group participants represented a diverse cross-section of persons who live and/or work in Albemarle County, including residents from both urban and rural areas, seniors, renters and homeowners, developers and real estate professionals, local employers and nonprofit service providers.

Other engagement and data collection activities undertaken by staff include:

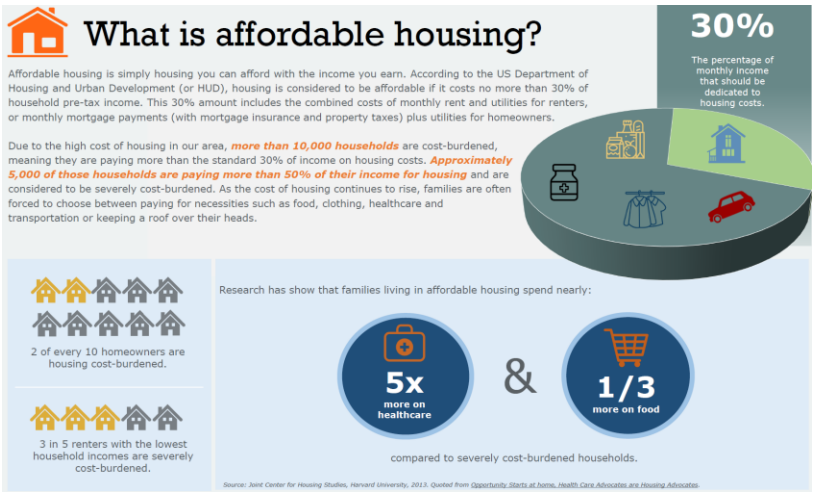
- Rio29 Form Based Code Public Event & Survey – August 2019
- Rivanna Roll Call – November 2019
- Office of Equity and Inclusion Roadshow Stop – November 2019
- Regional Housing Survey (*conducted by the Thomas Jefferson Planning District Commission*)
- Jack Jouett Middle School, Eighth Grade Student Project – November 2019 to January 2020

Community outreach activities have been supplemented by staff discussions with various county departments including: the Economic Development Office, Facilities and Environmental Services, the Office of Equity and Inclusion, the Office of Housing, and the Department of Social Services.

WHAT WE HEARD: EMERGING THEMES

Topic 1 – Housing in Our Community:

While home means many different things to different people, one thing became clear – home is more than just shelter. It is also a place where we all feel safe, and in which we share experiences and make memories with our friends and family. Home also provides residents with a sense of community.



Three positive aspects of housing in Albemarle County were identified. Residents liked the wide variety of housing types available; that housing often provides residents with good access to schools, services and community amenities; and that housing offers opportunities for multigenerational living.

Despite the positives associated with housing, several negative housing related issues were discussed. Top of the list was a lack of housing affordable to many county residents, including workforce housing and housing affordable for our very low-income neighbors. Residents also noted a lack of housing with accessibility features for residents experiencing mobility issues, including single-floor houses and home accessibility features such as wider doorways, no step entryways and walk-in showers. Residents were also concerned that there are few ways to protect older communities under pressure of gentrification.

Topic 2 – Affordable Housing:

Three main themes related to affordable housing arose from the residents' conversations:

1. There is no single definition of affordable housing, what is considered to be affordable by some people is unaffordable for others. A definition of affordable housing needs to reflect community income and housing needs.

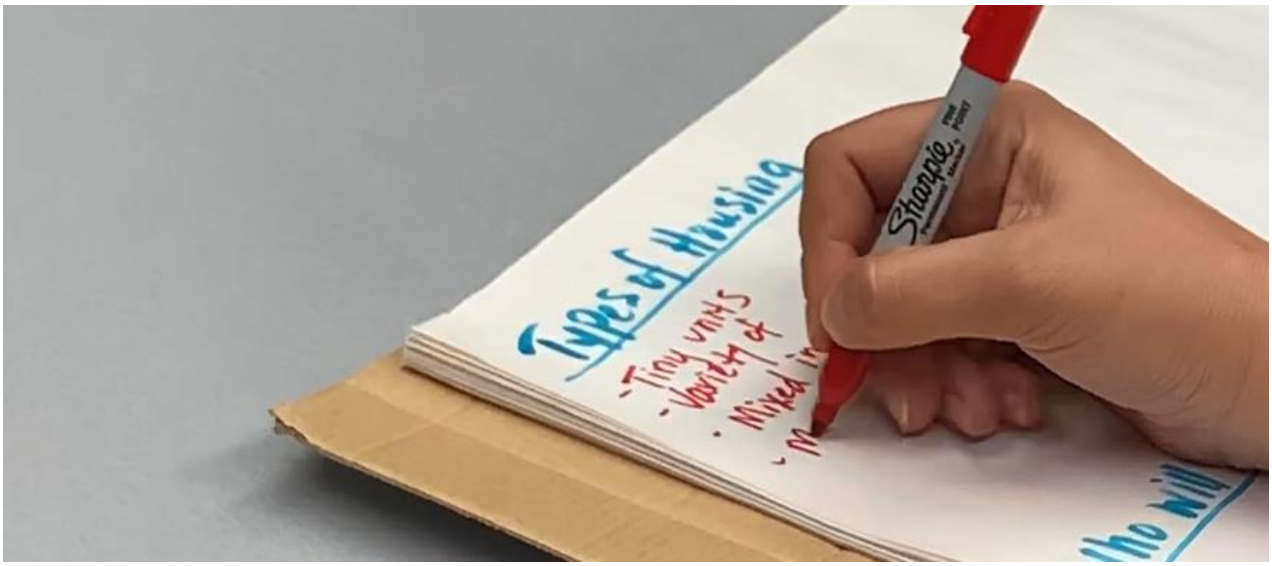
2. A lack of affordable housing has wide-ranging impacts. These impacts include: increasing homelessness for individuals and families, creating feelings of insecurity for many county residents (such as being unable to afford rent while experiencing an illness, a decrease in income or loss of a job), stifling economic development, and the displacement of rural families who can no longer afford the family home.
3. Housing provided at a range of affordability levels helps to support individuals and families as they move through the work- and life-cycles (e.g., young people leaving home, people pursuing careers in the arts, seniors living on fixed-incomes).

Topic 3 – Vision for Housing:

We heard that housing is a building block for sustainable communities that are safe, includes homes for households of all ages and abilities who have a range of incomes, and fosters community interactions through shared spaces and a community identity.

Residents stressed that the county needs a dynamic housing market with a sufficient supply of housing to meet the changing needs and demands of the community. This should include a variety of housing types (e.g., tiny homes, manufactured homes, mixed-income/mixed-used communities) and tenures (e.g., rental and ownership opportunities, co-housing communities), located within close proximity to public transportation routes and job opportunities, to foster community diversity and family self-sufficiency.

Environmental and community sustainability issues were also highlighted. Residents discussed the need for homes to be energy-efficient, stressed that the County needs to provide workforce housing to support local employee recruitment and retention efforts, identified the need for an efficient public transportation system to discourage car



dependency, and highlighted the advantages of investing in the County's older neighborhoods and preserving the existing housing stock in addition to building new homes.

Topic 4 – Barriers to Housing:

Four barriers to affordable housing provision were raised and discussed:

1. Supply barriers, or barriers that inhibit the production and preservation of affordable housing, such as a lack of construction workers in our region and developers not building the types of housing local residents need.

2. Resource barriers – there is not enough money at the federal/state/local level to support affordable housing.

3. Policy and programmatic barriers, such as a zoning ordinance and Comprehensive Plan that work against each other, housing strategies that are not action-oriented, and the Dillon Rule that restricts the strategies local governments can utilize to meet local housing needs. The County lacks the programs and mechanisms necessary to meet affordable housing needs.

4. Community-based barriers including a lack of awareness of the affordable housing issue, a lack of knowledge about affordable housing in general, and NIMBYism – Not in My Backyard.

Topic 5 – Solutions:

Residents offered a range of possible solutions for addressing the County's housing challenges. These solutions ranged from creating a workforce housing program to offering a suite of developer incentives to encourage the provision of affordable housing. A complete reporting of all recommendations for solutions, as well as all comments received during community discussions, is provided as an appendix to this report.

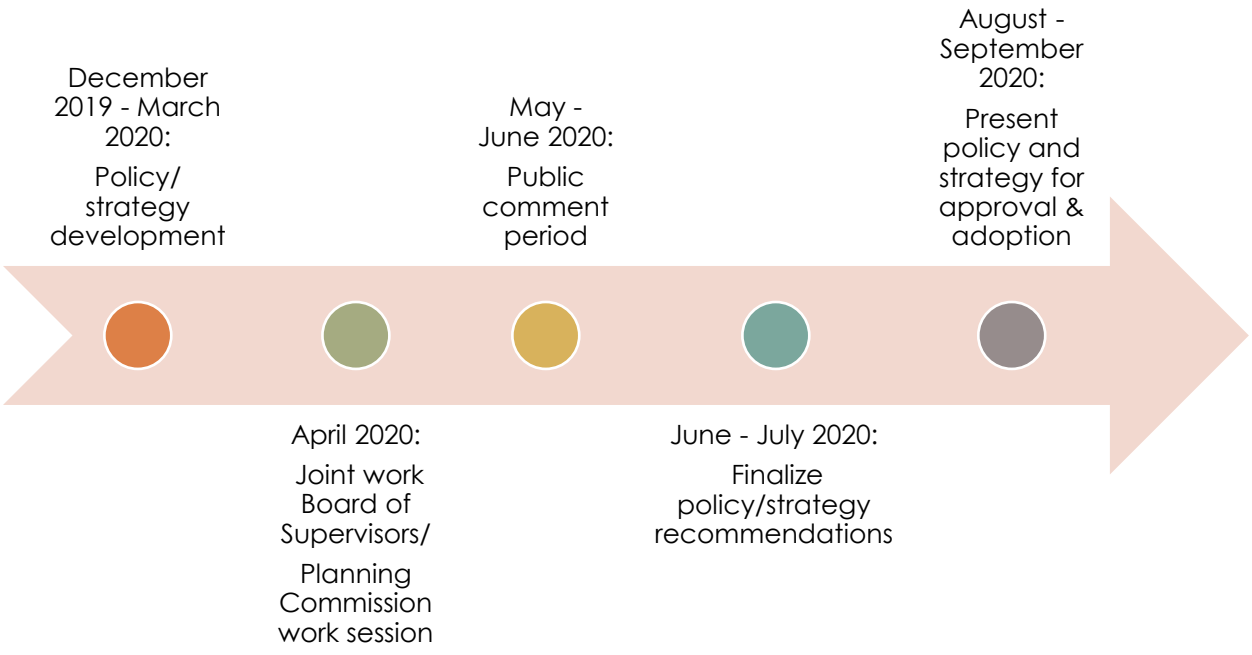
POLICY DEVELOPMENT: THE STAKEHOLDER COMMITTEE

Staff is working with a nine-member a Stakeholder Committee comprised of individuals representing the following interests:

- the senior community;
- IMPACT;
- the homeless community;
- for-profit developers of multi-family housing;
- the Regional Housing Partnership;
- homeowners;
- local employers;
- low-income households; and
- the City of Charlottesville.

Members of the Stakeholder Committee have reviewed all comments received through the community engagement process, as well as housing policies adopted by other local governments in Virginia and throughout the United States. Through discussions, committee members are identifying broad housing policy goals and specific strategies the County can employ to achieve them. Committee members are also working on creating an implementation timeline for associated policy and program development, a series of metrics to track the County's progress towards achieving the proposed housing goals, and mechanisms for reporting that progress to county residents. The committee has been meeting monthly since October 2019.

NEXT STEPS



Staff continues to work with the Stakeholder Committee to develop the draft policy recommendations and implementation strategies. Both draft documents are scheduled to be presented during a joint Board of Supervisors/Planning Commission work session in April 2020. At the completion of that work session, staff will work with the Stakeholder Committee to incorporate any comments received into the draft documents in preparation for the public comment period scheduled for mid-May through end of June 2020. Staff anticipates presenting the final recommendations for the housing policy and implementation plan to the Planning Commission and Board and Supervisors in August and September 2020.

Notes Session 2 – Listen

Topic 1 - Housing in Our Community

What does home mean to you?

- Safe
- Doesn't require all of your money
- Space to enjoy spending time with friends and family
- A community where I choose to spend my time
- Pittsburgh
- A haven, a safe and stable place where you can let your guard down

Name things you like most about housing in the county

- A lot of different types/wide variety of housing
- Proximity to shopping and services
- Proximity to schools (shorter bus rides)
- Multigenerational living

Name things you like least about housing in the county

- How much rent I have to pay
- Almost no accessible single unit dwellings
- Aging in place is very difficult
- Limited affordable housing
- Not enough workforce housing
- Gentrification happening in the community

Topic 2 - Affordable Housing

What does affordable housing mean to you?

- Needs to focus on lower income
- Not a single definition
- It's a sliding scale, scale needs to reflect the community
- Housing needs to match income level
- What is affordable to me might not be affordable to others
- Price points
- Includes rental units

Do you, or anyone you know, struggle with housing costs/issues? How?

- Rent + utilities + bills
- Falling behind on rent
- Worried about landlord raising rent
- Work hours cut back
- Transitional housing is limited
- Aging, illness (can't continue working, no available housing)
- Landlord won't fix damages to trailer (found one basement apartment with shared laundry, didn't feel safe)

How does a lack of affordable housing impact you, your neighbors, your community, and/or our county?

- More difficult to realize life dreams/ambitions (art career)
- Rural families are being displaced (can't afford the generational family home)
- We're creating neighborhoods that lack economic diversity

Topic 3 - Vision for Housing

Describe what a healthy housing system would look like in Albemarle County

- Consistently available to meet the demand
- Encourages affordability at the local level
- Mixed-level incomes, no isolated homogeneity
- Safe
- Accessible
- Amenities are available
- Sense of community

Topic 4 - Barriers to Housing

What do you see as barriers to building your neighborhood?
What are some of the barriers to individuals/families meeting their housing needs?
What are the barriers to providing affordable housing in Albemarle County?

- Supply
- Transportation
- Finding contractors
- Zoning code (political will)
- Growth control policy
- NIMBYism
- Lack of understanding
- Lack of resources
- State regulations

Additional Comments

- We're building too many high-priced homes
- Hard to fill positions because people can't afford to live here (workforce housing)
- Make affordable: build up, density
- National trends in migration to this area? (people are moving from more affluent cities to the county (this *is affordable* to them)
- Some people are unaware about housing issues in the community
- Need incentives for developers
- Where is affordable housing a priority on the BoS list of priorities? Not in the top ten
- Long term designated funding should be part of this policy
- How will county funding solve a zoning issue?
- Trust fund can leverage funds
- Can the county earmark land?
- Manufactured homes can be allowed by a change in the zoning code

Notes Session 3 – SOLUTIONS

Does the county currently define 'affordable housing' adequately? What would be an alternative definition?

- Should we think of rent in the equation?
- Energy efficiency is a concern and should be included
- Broaden the language to include cost of living
- What is the detriment to taking 40% out of the definition? 40% reflects a specific moment in time (2004)
- Define affordable recognizing the relationship between income and cost of living in an area
- Broaden components of housing -- include transportation
    - Figure out how to incorporate affordability index
    - Need an objective metric
    - It does not good to have affordable housing that is far from jobs and resources
- Total housing cost = housing + transportation + utilities
- HUD doesn't include transportation in their equation
- Should we have two definitions - or - should we cap at 80%AMI?
    - 80-120%AMI = workforce housing
    - We can have the standard (HUD) definition AND another definition
    - 80% is what federal assistance is capped at

Housing Objectives: Do the current objectives address today's housing needs? What are we missing? What do we no longer need?

- What's the difference between Comprehensive Plan and Housing Policy?
- Overall housing policy with a focus on affordable housing
- What can we take out? (no response on this)
- What incentives can we provide?
    - Density bonus in exchange for affordability
    - Do away with density as a measure
    - Alternatives to banks (investors? Crowd-funding? Land trust?)
    - Re: density bonus - are we hitting the "sweet spot"? If not, can we reset that?
    - By-right bonus?
    - Point system that looks at scale, climate, close to jobs, etc?
        - How can you promote a grade? There are community education outcomes and potential to increase dwellings that capture community values (affordable, equity, efficient, well designed, etc)
        - The county has a small housing fund, the point system could be used as criteria for future funding
    - Tax abatement - improved value abatement that offsets debt, for multi-family dwellings

    - Parking reductions
    - Pick and choose - ala carte menu for incentives
    - Can building material suppliers get tax breaks if supplies go to affordable building?
    - Can county establish a fund for hookup fees?
        - Hookup fees don't change based on usage
        - This would significantly reduce cost ($20K per unit?)
    - Progressive property tax
        - Tied to income
    - Habitat-style performance agreement
- What about affordable housing that isn't safe/maintained?
    - AHIP
- Experimentation - what are we talking about? (housing types - apartment, duplex, fourplex, etc)
    - What is the range?
    - For the policy, it would be all of that
- One-bedroom apartments are hard to find, they can be more expensive than 2-bedroom
- Housing Implementation Strategy is a companion document to Housing Policy
- How does a unit stay affordable?
    - First right of refusal
    - Shared equity
    - Not a lottery
- Could county-owned land be used?

Housing Strategies: Are the current strategies effective? What else should we be doing?

- Shift some "talking" based items into "action" based items
- Long term view needed (not just 5 years)
- Regional, coordinated approach
    - We're not using our infrastructure efficiently
- Energy farms - it's all related
- Create places where people want to live that includes affordability
- How do you impact the cost of:
    - Land
    - Materials
    - Labor
- Minimum lot size needs to be adjusted
- Tracking (take a step back)
    - Have any policies led to affordable housing?
    - Make that information public
- Government/Agencies can do a better job of connecting qualified buyers with available stock
    - There is a gap

    - What is the mechanism to get income-qualified buyers in place to be ready to buy?
        - It seems like there are opportunities being left on the table
- There are a lot of structural problems
- A lot of first time home buyers aren't looking for homes in the traditional ways/forums
- Income required to qualify was so tight, if a single teacher was qualified and then got married, they wouldn't be able to hold onto it.
- What has worked?
- Need to look at cost of transit when added to the cost of housing
- Need a density overlay for transit hubs
- Scottsville needs to be included and represented in the plan
- Help developers access incentives for accessible units
    - Universal standards
        - What is the impact of universal design on density?
- Has the university addressed its growth and its contribution to the housing problem?
    - IMPACT met with President Ryan
- What is the tension between the Comprehensive Plan and the Zoning Code?
- We need to get better about working together, regionally
    - Recognition that there are differences in priorities
- Is the county considering a cottage cluster overlay?
- Is there any discussion of the Minneapolis model?
    - Upzoning
    - Be cautious about displacement
- What is the impact of short-term rentals on affordable housing?
- Long term affordable housing - past the first sale - is important
- No one solution will work - we need dynamic opportunities
    - If the options don't exist, we can't use them

Next Steps

1. Focus Groups
2. Stakeholder Group - work together for policy and implementation strategy
3. Draft
4. Work Session - April
5. Public Comment - June
6. Final draft to Planning Commission and Board of Supervisors - September

OCTOBER FOCUS GROUPS

Esmont Seniors - 10/24/2019

Housing issues:

Mostly older homes in need of repairs

Homes unsafe – front porch collapsing

Lack of privacy in senior housing projects – no private front doors or porches/patios/balconies; enter unit from public hallway

Housing not located near services

Housing too expensive – rent consumes nearly all social security income, rely on food bank to eat

Difficult to maintain homes when older and living on fixed incomes

Contractors don't want to take on small (low cost) jobs, who to turn to?

No public transportation in Southern Albemarle!

Southern Albemarle has been neglected for years

Not enough accessible homes

Senior housing not developed with seniors' needs in mind – laundry room in basement, no in-unit washer/dryer, no elevators in buildings, had to move from second floor unit to ground floor unit because couldn't walk stairs

Little faith nonprofits will provide services – just promises, perform unnecessary/unrequested services/repairs

Seniors at risk of homelessness due to high costs of rent/maintenance/property taxes

Why do we pay the same rate of taxes but don't receive same level of services? Where do our tax dollars go?

Which supervisor represents Esmont?

Solutions:

Housing costs should be in line with income

Need more county investment/support in S. Albemarle

Esmont/Scottsville should be a development area – rich, white people stopped Esmont from becoming a development area years ago to protect rural character.

We want development – restaurants, cafes, shops, grocery stores, services

Change zoning to allow for more development

Senior housing needs to be designed with senior needs in mind – accessibility features

Include seniors on boards of directors of nonprofit housing providers/senior communities – we can help make sure senior needs are priorities

Mixed-use senior housing – housing, services, amenities all in one place

Money for home maintenance

Need resources

Housing assistance to help with cost of housing

Housing fund to help with maintenance, home repairs

Housing assistance needed

Reliable, affordable contractors willing to take on smaller jobs – contractor directory?

Decision-makers need to make themselves known and available to community they serve.

List of resources available for help/support with housing issues/needs

Bring good public transportation to community

JABA Staff - 10/29/2019
Challenges:

Affordable is not really affordable

- LIHTC units rent approximately $900 - $1000/month
- Only able to house very-low/extremely-low income seniors if they have a rental assistance voucher
- Have empty units – can't fill because seniors can't afford to pay the rent

Homes in Albemarle County are too big, have too many floors

All new homes being built in Crozet are multi-level and selling for $400k to start

Long-term care goal is to reintegrate individual into community

- Can't afford to go back
  - Housing too expensive
  - Need security deposit, but had to spend down all savings to stay in long-term care (medicare requirement)
  - Have nowhere to go – can be discharged to West Virginia where housing is cheaper but seniors want to stay in area (relationships, services, social networks)

Auxiliary grants for assisted living don't cover cost of care-- $1265/mo from state but cost of care = $3000 - $3500/mo

- Seniors must be discharged when grant funds are spent
- Medicare – security deposit issue again

Many seniors only receive about $500 - $600/mo in social security payments

Seniors living with family members – often no room for them, not wanted, their independence is lost

Aging in place

- Homeowners can't keep up with home maintenance as they age
- Creates health and safety issues
- County needs to support AHIP more

Health issues

- Doesn't always look like a housing issue
- Can't afford both housing and medication, often meds lose to housing

Seniors cut back on AC and heat to save money, leads to heat and cold related health problems

Have seniors with no running water and/or electricity in homes but they won't leave

Housing not near reliable public transportation can lead to depressing, physical illness, social isolation

There is a housing-transportation mismatch

Public transit is too expensive -- $1.50/trip with JAUNT

CAT doesn't work well for seniors – to many transfer

JAUNT more expensive than CAT, but at least you can schedule trips so more reliable

Rural seniors don't have access to services – too far out for transit

11% of seniors living at 100% of poverty level (nationally?)

26% of seniors live along without assistance (nationally?) – potential for isolation is big

Waiting lists for senior housing communities are long – 15 months at Timberlake

Not enough housing overall

How are seniors supposed to make rent payments?

Baby Boomers aging fast but didn't save for retirement, so issue will grow soon

Need financial stability to afford to retire

People need to earn a living wage now so they can save

Many Baby Boomers often not able to save, so social security acts as a paycheck in old age

Millennials can't afford to buy homes

Charlottesville's housing market is ridiculous

Housing is cheaper in Waynesboro, why? Less demand for housing there.

Populations in outlying areas and counties need access to healthcare

Solutions:

Homeowners could build smaller accessory unit to supplement income

Would have to report increased income to IRS

Property values, and property taxes would increase

Accessory units could act as an anti-displacement tool – allow seniors to downsize within own neighborhoods

Co-housing is potential tool for senior housing

- Student housing on W. Main in city would be ideal for co-housing
- Older apartment buildings also a good option – convince owners/developers to rehab into co-housing, second life for buildings
- Would need a match-making service for co-housing tenants
- TJPDC researched co-housing – recommended Vermont model
  - Found lots of interest from seniors, no homeowners signed up to provide rooms

80% AMI = 400% - 500% of poverty level – this definition of affordable housing lumps all low-income household together. Different income levels have different needs/issues

LIHTC program lumps all seniors together, no recognition of different needs

Mixed-generational housing would help seniors remain in community – social interaction, support networks

County policies need to address barriers to affordable housing – cost of land, regulatory environment, political will all drive up cost of development and cost of housing

County owned land for affordable housing

UVA owned land in county for affordable housing

Connect transportation with housing

Affordable housing easements

Water/sewer hook-up fees are too high - $20k/unit for RWSA connections

Address housing supply-demand mismatch -- need sufficient supply of housing to meet population/household growth

Infuse more money into housing or stop growth in county

Direct county funding to right things – more people over the age of 65 than under the age of 5 years – schools vs. housing investment

Need transportation improvements

Need to address bad landlords – those who take advantage of low income households and seniors (poor quality, unsafe, over-crowding)

Look into co-housing arrangements like as Emmerson Commons

Pilot project for accessory units

Need more accessible housing

Need cheap land for affordable housing

Dedicated county owned land for affordable housing

Allow small cottage homes of 1 and 2 bedrooms

Incorporate universal design into housing

Factory built/modular homes for affordable housing on county land

Housing near services

Allow flexibility for co-housing with services

Friendly, multi-generational communities (social interaction/social support)

Hold a contest for innovative community design – the $100k home

Renewal energy for powering homes

Address home energy efficiency

Need targeted supports for senior communities – provide workspace on site where service providers can meet with clients

Convert the mall into housing

Develop housing on a portion of the mall parking lot

Put something useful in the mall

Park View - 10/30/2019

Property information:

Property is a LIHTC development

Unit rents: $936 for 1BR, $1118 for 2BR

LIHTC program requires units be affordable to 60% AMI – too high for most seniors, retail workers, UVA staff

Required to set aside 12 units at 30% AMI, initially set aside 22 at the AMI level

Challenges:

Many of us living on fixed income

2 or 3 homeless seniors ask about housing in Park View every month

Government policies contribute to homelessness

Affordable housing is a multi-headed monster. Supply & demand works in housing. Our demand is higher than our supply of housing. Money talks.

Where do people go to find housing?

Too much bureaucracy is driving up cost of housing

Pay for full time work should match the cost of housing

Need to be paid a living wage

Unaffordable housing + no support services = illness

Co-housing is not the way to go. Don't want to live a roommate at our age

Solutions:

Accessory units could provide affordable housing for seniors

The City should take over the Landmark Hotel and build affordable housing

Need incentives to encourage landlords to rent units for less, like a tax credit program.

Need standard rules across housing programs

need small communities for seniors

need to get millionaires & billionaires on board. Seniors are quickly becoming the largest population. What are the wealthy willing to do?

Homeless individuals need guidance on how to find affordable homes including in other states. Provide assistance to move there if they wish to.

There are housing assistance programs for low income households, and wealthy families can afford anything. What is there for everyone else in terms of housing? Can't afford to buy/rent, but don't qualify for assistance.

Pair seniors with students – provides social interaction, social support, assistance with home. Keeps seniors in their homes as long as possible

Get the Social Security Administration in the mix – they need to understand the issues

Education young people about the importance of saving for retirement

Improve the local bus system – CAT buses are empty. Why?

Need ways for people to cross major roads on foot to access services

Either build senior housing near services or services near senior housing – easy access to grocery, drug store and hospital are the three most things a senior needs.

County needs to be set cash-in-lieu of affordable unit price not let developers determine how much they should pay per unit.

NOVEMBER FOCUS GROUPS

Mary Williams Senior Center – 11/11/2019

Challenges:

Transportation

JAUNT – no will call service to/from medical center. Only 2 trips per day 9:00 am drop off and 3 pm pick up. Have to hang around until then.

CAT – no bus on weekends. Have 1 mile walk uphill to bus stop

Accessibility

Senior housing more accessible than private housing

Not all senior housing includes grab bars in bathrooms

Trip hazards in private rental units – carpet, broken tiles

Need housing with no stairs

Housing costs

Rent increases annually but income doesn't – social security incomes does not always increase, or does not increase as much as rent

Rent increased $50/month this year higher than social security increase

In private rental unit you have a choice, pay rent increase and struggle or move. Where do you go?

Need to consider not just rent amount but cost of utilities, medications and transportation.

Social security check is $1,400/month my rent is $800/month

Young people need to consider small insurance policy now to cover cost of future funeral expenses. Cheapest funeral is $7,000. Can't burden family members with that cost.

If you're social security check is to high, then you can't qualify for Medicaid/medicare. If you can't qualify for that, then you can't afford assisted living.

Property taxes are hard to pay. If you receive even $5 too much, then you don't qualify for senior tax relief benefit.

My rent is $1,148/month but my social security check is only $1,480/month. Leaves only about $300 for utilities, medical care/medicine, food, transportation

Other issues

Housing not close to services, shopping

Waiting lists for housing assistance/affordable housing too long (3 months – 18 month wait)

Laundry rooms in basement, difficult to carry laundry up and down stairs.

Costs $1.50/load of laundry. This adds up.

Rooms are very small. Don't need a lot of space, but need more than I have.

Need to sell my house. My children moved out, have too much land to take care of. What do I do? Where do I go?

High cost of land drives up cost of housing

Developers not including affordable units in their projects

Home maintenance is expensive

Solutions

Provide some rental assistance -- $300/month would be helpful

Resource booklet or web page – reliable contractors for small jobs; housing assistance programs; available services. One place to find helpful information for seniors

Affordable senior communities with grocery store, small center, medical center, and senior center for socializing

Senior only community! Once you get to this age you deserve your right to privacy.

Rental opportunities for co-housing with family members

Use county-owned for affordable housing

Need to build housing along transit routes

The Haven – 11/12/2019

Barriers to housing for homeless persons

Live in The Crossings for 4 years now, want to move

- Neighbors drink too much
- Very noisy
- Police there often, ambulances
- Can't have overnight guests
- Rent is okay, but need a better place

Waiting list for Housing Choice Voucher program is too long

Landlords won't take rental vouchers

Housing Choice Voucher program criminal background barriers

Using my Housing Choice Voucher to move here from New York. Want to move my children here but can't because I can't find a place to live. Don't want to drag my children from shelter to shelter. Not fair to them and no way to raise children.

Need housing close to public transportation or needed services. Too much housing here is located in places where you need a car.

Security deposit programs take too long to issue deposit. Landlords won't wait that long.

If I get a rental voucher and security deposit, I still can't afford to pay to move my stuff or buy furniture, or other stuff for the new home.

Landlords use tenant rating systems to qualify applicants. Scores only look at rental history, not reasons for that history. Homeless people never get enough points to qualify.

My income changes each month, makes it difficult to qualify for an apartment.

Older homeless persons just want a small, affordable place to rent

- Never had a home of their own before
- Monthly social security income of $771 but pay $600/month for rent with roommates
- Roommates don't work well for many homeless persons

Slumlords are only landlords willing to work with homeless

- Units are dangerous, should be torn down
- They are a necessary evil

Homelessness is not just a city issue

Homelessness is a fixable problem. Solving homelessness will address other problems, as well – emergency room visits, incarceration.

Solutions

Need housing navigation services – difficult to find housing and work way through housing assistance system. Where do you start?

Rental assistance programs need to account for security deposit needs. Even if I get a housing choice voucher and find a landlord willing to take it, I don't have money for a security deposit so will lose the apartment.

Need Single Room Occupancy units at affordable rates

= Completed activity

2019: JULY (1, 8, 15, 22, 29) · AUGUST (5, 12, 19, 26) · SEPTEMBER (2, 9, 16, 23, 30) · OCTOBER (7, 14, 21, 28) · NOVEMBER (4, 11, 18, 25) · DECEMBER (2, 9, 16, 23, 30)

2020: JANUARY (6, 13, 20, 27) · FEBRUARY (3, 10, 17, 24) · MARCH (2, 9, 16, 23, 30) · APRIL (6, 13, 20, 27) · MAY (4, 11, 18, 25) · JUNE (1, 8, 15, 22, 29) · JULY (6, 13, 20, 27) · AUGUST/ SEPTEMBER (3, 10, 17, 24, 31)

Technical Working Group
- Meet quarterly beginning July 2019
- Ensure policy conforms with Comprehensive/Strategic Plans

Stakeholder Advisory Committee
- Meets bimonthly beginning July 2019
- Make recommendations for housing policy goals/strategies
- Ensure housing policy/goals responsive to community input
- Review/analyze tools for housing strategy

Community Engagement
- Online
- Three community wide meetings: learn/listen/envision
- Stakeholder focus groups

Policy Update
- Review existing materials (Comp Plan, Housing Poliy)
- Collect/analyze community input
- Develop broad housing policy goals
- Draft housing policy
- Joint BOS/PC worksession on draft policy
- Public comment period
- Finalize policy and present to Board of Supervisors for approval

Strategy Development
- Review current zoning/land use regulations
- Identify available tools/programs
- Analyze tools/program for potential effectiveness
- Develop housing priorities and targets
- Draft policy implementation strategy
- Joint BOS/PC worksession on draft policy
- Public comment period
- Finalize strategy and present to Board of Supervisors for approval