



Source: Albemarle County Community Development

## 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 all 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

## Relationship to the Vision

The availability of safe, sanitary, and diverse housing that is affordable to a variety of different market sectors is one of Albemarle County's priorities. A stable housing stock not only helps to ensure the County's continued economic vitality, it furthers the attractiveness and vibrancy of County communities. Having the majority of residential development in the Development Area allows County residents to live in close proximity to employment centers, community services, and transportation networks. Such proximity helps reduce automobile dependence and the costs related to long daily commutes. In addition, providing adequate housing choices in the Development Areas assists in the preservation of the County's rural heritage, scenic beauty, and natural and historic resources.

## Introduction

Housing-related data is important to comprehensive planning efforts. The Comprehensive Plan's housing policies are connected to the condition, location, mix of unit type, and affordability of the housing stock. Existing and future residents need to know there are choices in housing types and affordability, that health and safety are ensured through consistent application of building codes in new construction, and that programs exist to help low-to-moderate income residents improve their homes to meet building codes.

Pursuant to Virginia Code § 15.2-2223(D), localities are required to address affordable housing in their comprehensive plans:

*The comprehensive plan shall include the designation of areas and implementation of measures for the construction, rehabilitation and maintenance of affordable housing, which is sufficient to meet the current and future needs of residents of all levels of income in the locality while considering the current and future needs of the planning district within which the locality is situated.*

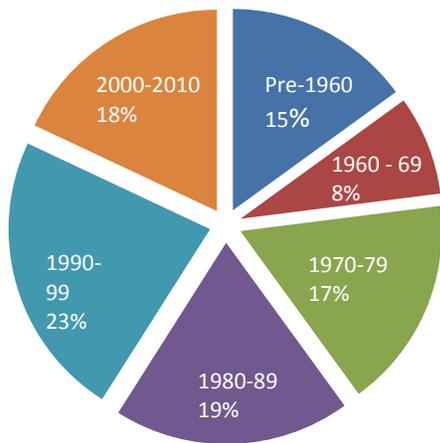
This Chapter describes the characteristics of Albemarle's existing housing stock, including those units that have been approved through rezonings or special use permits but not yet built. Expectations for a mix of housing types and affordability are explained. It shows how the Comprehensive Plan conforms to the State Code. Finally, recommendations are made for ways to achieve the County's goal of providing to all residents a mixture of housing choices that is all safe, sanitary, and affordable.

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## Objective 1: Support the provision of decent, safe, and sanitary housing in good repair for all residents.

The Federal Department of Housing and Urban Development’s mission is to create *strong, sustainable, inclusive communities and quality, affordable homes for all*. Albemarle County’s commitment to create sustainable communities and ensure safe and sanitary housing for its residents reflects this mission.

**Figure 1: Age of Albemarle’s Housing Stock by Decade**



Source: U.S. Census American Community Survey 2008-2010

Building codes that ensure newly constructed housing stock is safe and sanitary have been in place since 1960. As shown in Figure 1, 85% of the County’s housing was built after 1960. Because the majority of the County’s housing stock was built after 1960, it is expected that a majority of the housing stock meets building code standards and is safe and sanitary. The greatest percentage of the County’s housing stock was constructed between 1990 and 2000 when Albemarle’s housing stock grew from 68,172 to 84,186 units. New construction is required to comply with the most current building codes and property is inspected before it is certified for occupancy. Building code inspections from the County are also available to renters. The Health Department and, in some cases, Social Services also conduct inspections.

Another measurable characteristic of safe and sanitary housing, in addition to its age, is whether or not houses have complete kitchen and plumbing facilities. In 2010, the American Community Survey estimated that 0.3% of Albemarle’s housing stock lacked complete plumbing facilities (100 units out of 37,459 occupied units). This figure was lower than the State average of 0.5%. Approximately 0.7% of the County’s housing stock was estimated to lack complete kitchen facilities (271 units). This percentage is the same as the State average.

### Livability Project

Charlottesville and Albemarle County will each have a range of housing types that support various incomes, ages, and levels of mobility. These housing types should be connected to community amenities, parks, trails and services in the City and in the County’s Development Areas.

To do this, the City and County will:

- Develop joint City-County housing goals, both for market-priced and affordable units;
- Explore the idea of a Regional Housing Authority;
- Encourage mixed income communities;
- Facilitate collaboration and coordination among various housing staff, committees, builders and organizations to ensure an appropriate range of housing choices for all community members;
- Develop policies to encourage housing opportunities suitable for healthy aging and for people with disabilities, located in close proximity to community services and amenities, recreational resources and connected to multi-modal transportation corridors;
- Promote housing located near employment centers in the City and County Development Areas and optimal multi-modal transportation links between those areas and major employment centers; and
- Increase the range of housing type choices, focusing especially on the creation of additional workforce (60%-120% AMI), affordable housing (25%-60% AMI), and deeply affordable (0%-25% AMI) units in the City and the County.

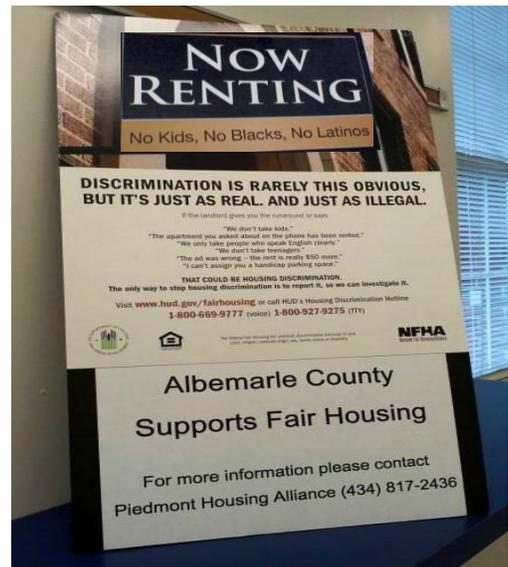
**Strategy 1a:** Continue to assist nonprofit partners in securing funding for housing rehabilitation, including applying for grant funding for housing rehabilitation and community improvement programs.

Area non-profit organizations provide rehabilitation services to low-to-moderate income homeowners. These organizations include Albemarle Housing Improvement Program (AHIP), Piedmont Housing Alliance (PHA), Habitat for Humanity, and others. The County supports these organizations by partnering in their applications for grants from various agencies and by providing assistance from the Housing Fund. In addition, the County should explore the role of Community Land Trusts in providing affordable housing.

## **Objective 2: Ensure that housing is equally available to all populations.**

Federal law requires fair and equal opportunity in housing. Localities in Virginia can ensure equal opportunity in housing by not mandating a minimum house size within a zoning district. Permitting housing of varying sizes means that smaller homes at lower prices can be built. Some localities in other states require a given share of new construction be affordable to individuals with strictly defined low and moderate incomes, known as “inclusionary zoning.” Such a regulatory provision is not enabled in Virginia. Other ways to help prevent discrimination in housing are available and described below.

The County’s Neighborhood Model promotes a mixture of housing types within the Development Areas of the County. Through application of the County’s Growth Management Policy and recommendations of the Neighborhood Model, the County has been successful in making sure a variety of housing types have been constructed.



Source: Albemarle County Community Development 2013

**Strategy 2a:** Continue to make information on equal housing opportunities available in public places.

To help enforce the Fair Housing and Equal Opportunities Law, Albemarle County posts nondiscrimination in housing information in prominent places. It also provides guidance to community members on how to report potential discriminatory activities.

**Strategy 2b:** Continue to monitor the use of County money in support of housing to ensure non-discrimination.

The County monitors non-discrimination as it spends money on housing, either directly or through its non-profit partners. For example, money provided to AHIP for housing rehabilitation requires that AHIP and the County certify that their policies and processes are non-discriminatory. This certification is mandatory and the County’s efforts result in enforcement of the Fair Housing and Equal Opportunity laws.

### **Objective 3: Ensure sufficient land area exists in the Development Areas to accommodate future residential housing needs.**

The County regularly reviews land capacity in the Development Area to determine if sufficient land is available to meet residential development needs in the future. Since 1945, the nationwide trend in housing development has favored single-family homes. In Albemarle County, this trend was prevalent until about 1996. It has recently given way to the changing needs of younger residents, as many young adults are waiting longer to start families and are looking for a more urban lifestyle before starting families. Additionally, many baby boomers—individuals born between the years 1946 and 1964 are downsizing rather than increasing the size of their houses.

Rising gasoline costs may also place a larger demand on residents' disposable income, increasing the attractiveness of living close to employment centers, rather than farther away in more suburban or rural areas. While the County anticipates that the demand for single-family detached housing will continue, it will likely not be at the same rate or in the same suburban form.

As seen in the residential [Capacity Analysis](#) discussed in the [Development Areas Chapter](#), projections suggest that by the year 2030, approximately 15,000 additional dwelling units will be needed to accommodate the County's future population. According to the Development Area Master Plans, the Development Areas can accommodate a range of approximately 13,800 to 29,000 new dwelling units. Under current zoning, approximately 13,400 to 19,900 new dwelling units can be built.

**Strategy 3a:** Continue to monitor the supply of land designated and zoned for residential use in the Development Areas to ensure adequate capacity for future populations.

Albemarle County tracks building permits and certificates of occupancy for new residential housing and performs a capacity analysis approximately once every ten years. More frequent monitoring is needed due to the increase in housing construction over the last ten years, and the reduction of developable land area that resulted from the donation of 1,200 acres of Development Areas land for Biscuit Run State Park in the Southern Neighborhoods. As part of a future analysis, potential residential capacity through redevelopment should be considered. Redevelopment of existing properties can reduce the amount of raw land needed for new residential development. This effort should be done to ensure that any future expansion of the Development Areas boundaries is not premature.

The Development Areas Chapter describes the expected additional housing units needed for future populations and where those new units should be located. An illustration of how much residential land is needed and can be provided for future populations is provided in the Reference Documents.

### **Objective 4: Provide for a variety of housing types for all income levels and help provide for increased density in the Development Areas.**

The County's Neighborhood Model promotes a mixture of housing types within the Development Areas. Through application of the Growth Management Policy and the recommendations of the Neighborhood Model, the County has been successful in making sure a variety of housing types have been constructed.

**Figure 2: Units by Type in the Development Area and Rural Area in 2013**

	Single-family Detached (SFD)	Single-family Attached & Townhouses (SFA/TH)	Multi-family -- Apartments and Condos (MF/Condo)	Mobile Homes (MH)	Total Units
<b>Development Area Units</b>	9,484	4,458	8,729	1,029	23,700
<b>Rural Area Units</b>	16,904	295	515	737	18,451

Source: Albemarle County 2013

Although zoning in earlier decades allowed for different housing types to be constructed in the Rural Area, only one type of housing may be constructed with Rural Area zoning now- -single-family detached units. More information on housing in the Rural Area may be found in the [Rural Area Chapter](#).

**Strategy 4a:** Through rezonings and special use permits, continue to ensure a mixture of housing types are provided that also support all income levels of County residents.

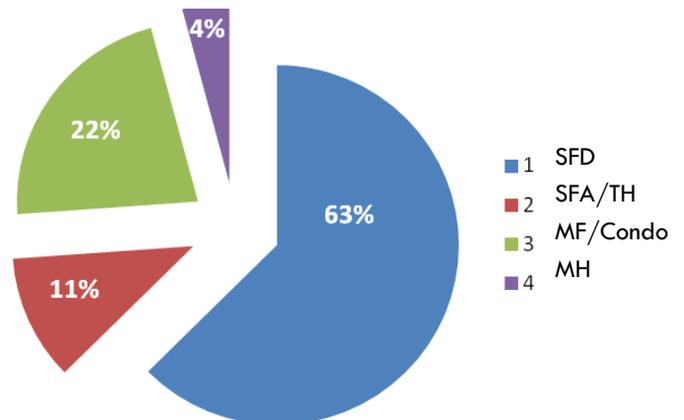
Applications for residential rezonings and special use permits typically include requests for higher densities than existing zoning allows. As applications are submitted, County staff members work with developers to ensure they are aware of County expectations for a variety of housing types and several levels of affordability. When a rezoning or special use permit request is presented to the Planning Commission and Board of Supervisors, County staff provides information on how well that proposal meets such expectations. Ultimately, Board of Supervisors determines whether these expectations are met.

To date, the Board of Supervisors has ensured that a variety of housing types are approved in the Development Areas. Of rezonings and special use permits approved between 2001 and 2012:

- 24% were approved for single-family detached units (only 6% are built at this time);
- 33% were for single-family attached units and townhouses (only 21% are built at this time); and
- 43% were for multi-family and condos (only 23% are built).

When most of these projects were approved, flexibility was factored in to allow developers and builders to respond to market demands. Developers might alter the proportion of single-family to multifamily homes included in the proposed development in order to provide the most currently salable types of residences. This flexibility could result in the choice of single-family detached units over attached or multifamily units, meaning that the Comprehensive Plan’s highest recommended density would not be achieved. If the highest densities are achieved, the proportion of single-family

**Figure 3: Housing Types in Albemarle County**



Source: Albemarle County 2013

detached units to other types of housing may be lower in the Development Areas than exists now. As Albemarle County rebounds from the recent economic recession, regular capacity analysis will be required to ensure sufficient land and mixture of unit types are available to serve all income levels and housing needs.

**Strategy 4b:** Amend the Zoning Ordinance to provide for more opportunities to construct accessory units that will help diversify the housing supply as well as meet a portion of the County's affordable housing needs.

Accessory units, both attached and detached, are an integral part of a diverse housing supply. Examples of accessory units include apartments created within single-family homes, apartments constructed over garages, and carriage houses created within an outbuilding. Sometimes called “granny flats” or “in-law apartments,” these units provide an opportunity for individuals in need of assistance to live on site with care-giving relatives, or provide a source of supplemental income to help pay for the owner’s mortgage. The Neighborhood Model includes recommendations to increase opportunities to for construction of accessory units. Some creative ways of providing accessory units have been achieved in Neighborhood Model developments; however, limitations remain. Zoning Ordinance amendments are needed to allow construction of detached accessory units. New regulations should consider:

- Requiring that the property owner reside on-site;
- Establishing a maximum size limit for detached accessory units;
- Limiting accessory units to one per residence, parcel or lot;
- Limiting the number of occupants that can reside in accessory units;
- Requiring that primary and accessory units be located on the same parcel; and
- Requiring detached accessory unit be constructed to the side of or in the backyard of the primary residence.

### **Objective 5: Support provision of housing which meets the needs of various ages and levels of mobility.**

In this Chapter, emphasis is placed on understanding the diverse housing needs, including the special needs of various populations. In the future, the greatest change in housing needs is likely to come from the County’s senior population. Currently, the County’s largest age cohort is made up of 40 – 64 year olds (see [Background Chapter](#)) who are fast approaching retirement age. While the number of individuals in the under 5 and 5 - 19 age groups has grown since 1970, the percentage of the total population that these groups represent has decreased. During the 1980’s and 1990’s, the 20 - 39 age group was the majority, but as those individuals aged and progressed to the next age group, the 40 - 64 age group became the County’s largest representative age group. If people in this age group continue to live in Albemarle County, the 65+ age group could see a dramatic increase in the next ten to twenty years.

**Strategy 5a:** Encourage developers to include housing for seniors and individuals with disabilities in new residential and mixed-use developments. Approve these proposals when they are in keeping with the Neighborhood Model.

The development community attempts to anticipate market demand when planning for new residential units. While the County cannot require a particular housing type, staff should encourage

and the County should approve development proposals that provide for future senior housing needs and for housing for persons with disabilities. The mixed-use component of the Neighborhood Model tries to ensure close proximity to physicians and other health care providers, day-to-day services, and places for activities, making it easier for populations with mobility challenges to reach these other destinations.

**Strategy 5b:** Continue to require and provide sidewalks and pedestrian paths in the Development Areas and support expanded transit services.

County residents who want to remain in their community as they grow older want to be close to services and transit. Sidewalks are essential to provide safe access to transit stops. Regular and specialized transit allow for seniors to remain independent longer and to take care of their own day-to-day needs. Completion of sidewalk projects helps to improve mobility for all people, especially for seniors and persons who do not drive or have access to cars.

**Strategy 5c:** Support local agencies that provide residential living facilities for persons with disabilities and senior citizens.

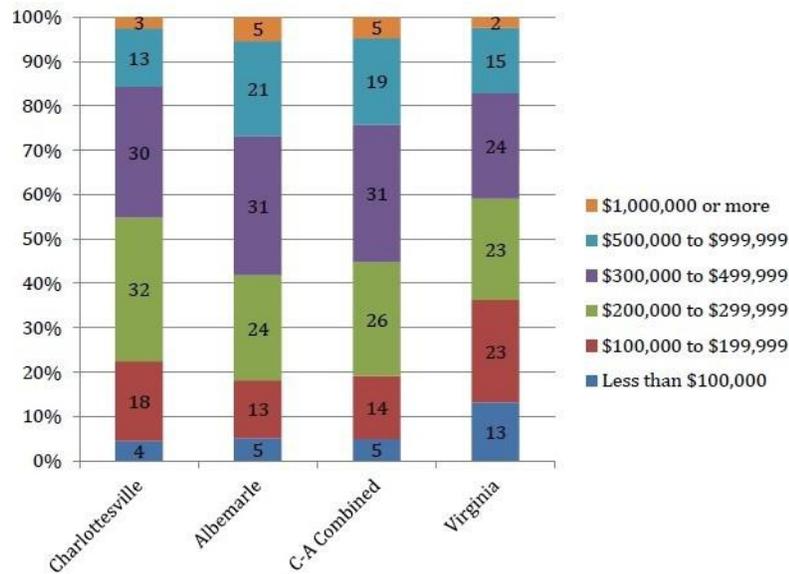
The County does not provide public housing; however, it provides financial support to some non-profit agencies that provide housing and services for seniors. Piedmont Housing Alliance owns and runs The Meadows, a senior living development for low income seniors in Crozet. Agencies such as the Senior Center and the Jefferson Area Board for Aging provide programs and services to local seniors. The private sector has provided most of the County's senior living facilities. Although there are approximately 600 beds in assisted living facilities in the County at present, additional facilities and other types of senior housing will be needed in the future. County financial support can assist non-profits to help fill senior housing needs.

## **Objective 6: Provide affordable housing options for low-to-moderate income residents of Albemarle County and those persons who work within Albemarle County who wish to reside in Albemarle County.**

Historically, housing in Albemarle County has been more expensive relative to the rest of the State. Much of this has to do with higher than average incomes, wealth of residents, and the area's desirability. The chart below shows the current median housing unit value for the area and the State. Figure 5 shows that the median value of Albemarle's housing is over \$300,000, and the median housing value is approximately \$100,000 higher than that of the State. These higher values affect the ability of certain sectors of the population to afford housing in the County.

Affordable housing is defined as housing affordable to households with income not exceeding 80% of the area median income established by the U.S. Department of Housing and Urban Development adjusted by family size. At present an "affordable" sales price for a home is \$211,250 for a family of four paying 30% of their income for housing costs. Approximately 40% of the households in Albemarle have incomes at 80% of the median or lower

**Figure 4: Value of Housing in Charlottesville, Albemarle County, and Virginia**



Source: U.S. Census Bureau, American Community Survey 2008 - 2010

As seen in the graph in Figure 4, the American Community Survey reports that only 20% of the housing in Albemarle County is valued at or below \$200,000. By comparing these numbers, one can see that 40% of the households in the County need affordable housing but only 20% of the housing is affordable. Figure 5 provides the most recent median housing value for the area.

**Figure 5: Median Housing Unit Value in Charlottesville, Albemarle County and Virginia**

	Charlottesville	Albemarle	Virginia
<b>Median Housing Unit Value</b>	\$284,000	\$346,200	\$256,600

Source: U.S. Census Bureau, American Community Survey 2008 – 2010

With the adoption of the Neighborhood Model in 2001, the Board of Supervisors made a commitment to address issues of affordability in the County. The County worked with non-profits, lenders, realtors, developers, and neighborhood representatives to develop recommendations for affordable housing and public policy. The first Affordable Housing Policy was adopted by the Board in 2005. Objectives and strategies on the following pages for affordable housing have been taken from that policy (see the Appendix for the Affordable Housing Policy). Since adoption of the Policy approximately 1,200 affordable units have been offered through proffers; it is estimated 100 units have been built. Approximately \$1.6 million has been proffered as cash-in-lieu of units. Some of these funds were spent through down payment assistance programs, and some in housing rehabilitation through AHIP. Strategies to continue making affordable housing available to residents are found on the following pages.

**Strategy 6a:** Provide guidance, resources, and incentives to non-profit and for-profit development and financing entities to increase the supply of affordable housing (both rental and owned) for households with incomes between 0% and 80% of area median income.

Many communities in Virginia provide affordable housing for low-to-moderate income residents, but in 2001, the County decided not to create a housing authority or build and operate subsidized units. Instead, Albemarle County partners with other agencies and housing providers to ensure affordable housing is available. These efforts include connecting populations least able to attain safe, affordable housing with housing provided through the private sector.

**Strategy 6b:** Continue to ensure that at a minimum, 15% of all units developed under rezoning and special use permits are affordable, as defined by the County's Office of Housing, or a comparable contribution is made to achieve the affordable housing goals of the County.

In 2005, the County adopted an Affordable Housing Policy that established an expectation for affordable housing in at least 15% of new housing provided in units approved by rezoning or special use permit. The [Appendix](#) provides greater detail on how this should occur, including the option of providing cash-in-lieu of units to the Housing Fund. Over time, new affordable units will be constructed to help meet the needs of the low-to-moderate income population.

**Strategy 6c:** Encourage developers and builders, through by-right zoning, to provide for affordable housing using density bonuses available in the Zoning Ordinance.

The Commonwealth of Virginia does not allow localities to require that affordable housing be provided in new residential developments; however, Albemarle County provides several incentives. One of these incentives is the density bonus option for affordable housing in the Development Areas. When developers use this option, they can build more units on a parcel than they could if they did not provide affordable units. Other incentives include the availability of rental vouchers for residents in need of affordable housing.

**Strategy 6d:** Provide sufficient staffing to implement affordable housing policies and assist low-to-moderate income individuals in obtaining affordable housing.

The County's efforts to support affordable housing are primarily undertaken by the Office of Housing. The County's Housing Office's mission is as follows:

*The County of Albemarle Office of Housing shall strive to increase opportunities for all County citizens to secure and maintain decent, safe, sanitary, accessible and affordable housing with special emphasis given to those citizens least able to obtain it.*

To fulfill this mission, Housing Office staff works to distribute vouchers for rental units and also works with builders to provide for additional affordable units through proffers. In recent years, the County's Housing Office has experienced a reduction in force. As a result, the Homebuyer's Club program has been eliminated. The Homebuyer's Club educated potential homeowners on how to improve their credit and save for a down payment, as well as provide guidance through the purchase process. This program played a significant role in matching qualified individuals with affordable units provided through proffers. If the County's affordable housing efforts are to be successful, staff resources are needed to reinstate the program.

**Strategy 6e:** Gather information on the location of affordable and proffered units in the County. Develop mechanisms to promote long term affordability and protect public investments.

The Housing Office keeps track of units that have been proffered through rezonings and built as affordable units; however, it has not yet been able to develop a comprehensive inventory of affordable units in the County. In addition, it has not been possible to maintain an inventory of sales or rentals of proffered units and whether or not those units remain affordable when they are sold. If the County is to have an affordable housing stock, it must find a way to make sure the units remain affordable.

**Strategy 6f:** Where necessary, amend the Zoning Ordinance with relation to density and minimum lot size in residential districts to provide greater flexibility in the provision of affordable housing.

Residential zoning districts in the Development Areas limit density and require a minimum lot size. These two features should be reviewed to see if removing the minimum lot size requirement would allow additional opportunities for affordable housing. In addition, the district regulations should be studied to see if different housing types are appropriate for low density districts.

**Strategy 6g:** Continue to direct affordable housing activities to the designated Development Areas.

The Development Areas are the locations of employment centers, transit networks, community facilities, and day-to-day services. The County's policy is to locate the majority of new housing units in the Development Areas so residents can take advantage of the close proximity to these features. Sidewalks and transit are, or will be, available in the Development Areas, reducing the need for a car and its associated costs.

While provision of affordable housing is directed to the Development Areas, there are occasions when affordable housing can be supported in the Rural Area. For example, a historic rural community may benefit from the addition of a few houses to allow residents to remain in that community. A family member may need housing in order to work on the nearby family farm. These situations are in keeping with Rural Area policy. However, in most instances, affordable housing is expected in the Development Area.

## **Objective 7: Promote the inclusion of affordable units throughout neighborhoods and strive for similarity in exterior appearance to market-rate units.**

Location and appearance are important when providing affordable housing. Affordable units should not be segregated from other types of housing or built in enclaves. Instead, units should be scattered throughout the Development Area neighborhoods. To help achieve a more cohesive looking neighborhood and retain property values, affordable units should not be distinguishable on the outside from market-rate units.

**Strategy 7a:** Approve developments which mix affordable units with market rate units throughout neighborhoods and work with developers to ensure visual compatibility.

Affordable units come in all sizes and shapes, but, in many communities, they look like cheaply built housing. Building affordable units to look like market-rate units helps unify the appearance of the neighborhood which maintains property values. Provision of a variety of affordable units creates a diversity of types so that older adults can move into smaller more affordable units without leaving their neighborhood. It allows for younger adults to buy "starter units" in a neighborhood in which they wish

to live. Neighborhood stability can be improved when a diversity of types is provided within a neighborhood.

There are ways in which affordable housing might be added to single-family neighborhoods without visual impact on those neighborhoods. For example, a 4-unit building could be added to a neighborhood and designed to resemble the rest of the houses in the neighborhood. Both density and architectural design would need to be considered in drafting a zoning ordinance amendment of this type.

### **Objective 8: Work with the City of Charlottesville to provide a range of housing types that support various incomes, ages, and levels of mobility.**

Albemarle County and the City of Charlottesville have similar goals and strategies related to safe, decent, and sanitary housing, as well as a variety of housing types and affordability options. Both communities assist residents to secure rental housing and are authorized to have rental Housing Choice voucher programs.

**Strategy 8a:** Develop a plan for regional cooperation in the provision of affordable housing in the community and affordable housing that is connected to community amenities, parks, trails, and services in the City and in the County's Development Areas.

As part of the Livability Project, City and County Planning Commissions discussed housing issues extensively. They discovered the City has specific housing goals for market-priced and affordable units, while the only similar County goal is to have 15% of new units as affordable when property is rezoned. They noted that amenities in the City may be closer to residents than amenities in the County and vice versa. The Commissions agreed that there is a need for a greater range of housing type choices, especially workforce housing for households earning 60% - 120% of the Adjusted Median Income, affordable housing for households which earn 25% - 60% AMI, and deeply affordable units for households with 0% - 25% AMI. They agreed that when planning for affordable housing, connections to parks, trails, and services in the other community are essential. Additionally, the Commissions believe more regional collaboration on housing issues is needed. The City and the County will need to decide the extent to which each will address affordable housing needs, but by working together the City and County can better serve all residents in the community.