

HOUSING AND COMMUNITY SERVICES

INTRODUCTION

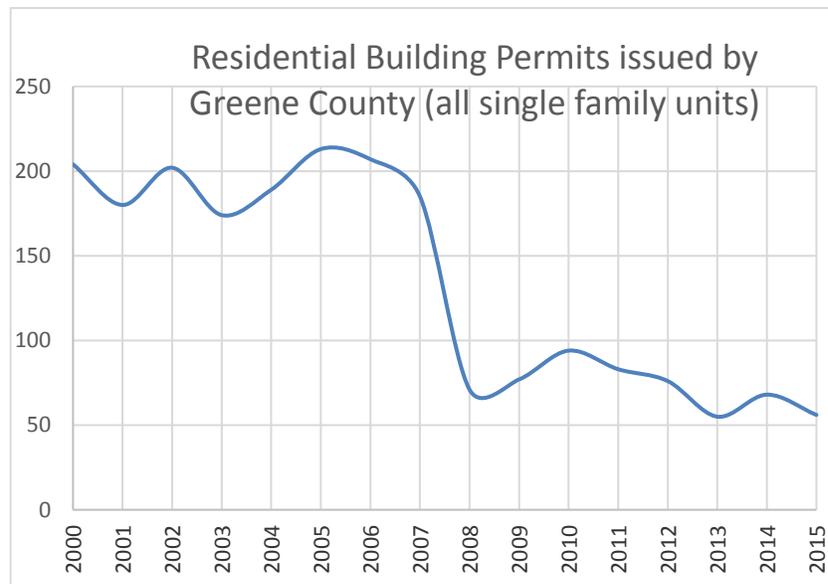
The availability of decent, affordable housing for all residents is an important goal for Greene County. This challenge becomes particularly relevant for the elderly population and others with limited means or special housing needs. Ensuring that the housing stock, including its location and type, adequately meets the needs of a growing population is an essential component for achieving the desired outcome. Several programs are currently underway in Greene County to help meet the housing needs of residents.

The many community services available to Greene County residents enhance their well-being and quality of life. Greene County residents value their branch of the Jefferson-Madison Regional Library, and circulation of books and media has been steadily growing. The library also provides internet access, which is a particularly important service for residents without access to broadband service. Medical facilities, both within and outside the county, provide routine care and emergency aid to residents. The accessibility of medical care can be a critical component in land use and transportation planning.

EXISTING CONDITIONS

HOUSING RESOURCES

In 2014, the U.S. Census Bureau estimated 7,771 housing units in Greene County. After two decades of fairly consistent growth in housing stock, the number of residential building permits issued by Greene County has dropped in the last ten years, with the most precipitous drop occurring between 2007 and 2008. As of 2014, 4.6 % (357 units) of all dwelling units in Greene County were in multi-unit structures



AFFORDABILITY OF HOUSING

The federal Department of Housing and Urban Development (HUD) has defined housing affordability at no more than 30% of gross household income. If total housing costs, including utilities and maintenance, consume more than this threshold the housing is not considered affordable in most circumstances.

While this standard may vary depending on the costs of transportation associated with accessing the particular site, it is recommended that communities seek to limit the number of households in the above 30% category.

The following table shows the occupancy status and tenure for existing housing projected through 2018 in Greene County. There was a decline in homeownership due to the foreclosure and credit crisis, which caused people to lose their home and prevented new home purchases. That trend is turning around and owner-occupied housing is expected to rebound by 2018. This will fuel demand for new construction and provide an opportunity for developers to meet the changing needs of the local population.

Housing Units by Occupancy Status and Tenure						
	2010		2013		2018	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	7,509	100.0%	7,769	100.0%	8,204	100.0%
Occupied	6,780	90.3%	7,086	91.2%	7,502	91.4%
Owner	5,450	72.6%	5,594	72.0%	6,004	73.2%
Renter	1,330	17.7%	1,492	19.2%	1,498	18.3%
Vacant	729	9.7%	683	8.8%	702	8.6%

Without new construction, the housing stock becomes out-of-date, dilapidated, and insufficient to meet changing needs and a growing population. Residential construction is also a significant contributor to the local economy. New construction has been moderate in Greene County tapering off considerably after the housing bubble burst in 2007, although all areas have seen a decline in building since 2005. There was very little new multifamily construction compared to the need. The median age of housing in the county is 22 years, far younger than the state average of 33. However, there is little variety in the housing stock with 89% being single-family detached homes. This limits options for residents whose needs change over time.

New housing stock also promotes affordable housing as older housing lowers in value compared to newer home prices, both for rent and sale. As of 2013, the U.S. Census reported an estimated 93 households with incomes \$20,000 or less that were paying more than 30 percent of their income for housing. In contrast, there are only 41 affordable rental units available in the county. Overall, 36% of renters of all incomes are facing unaffordable housing costs.

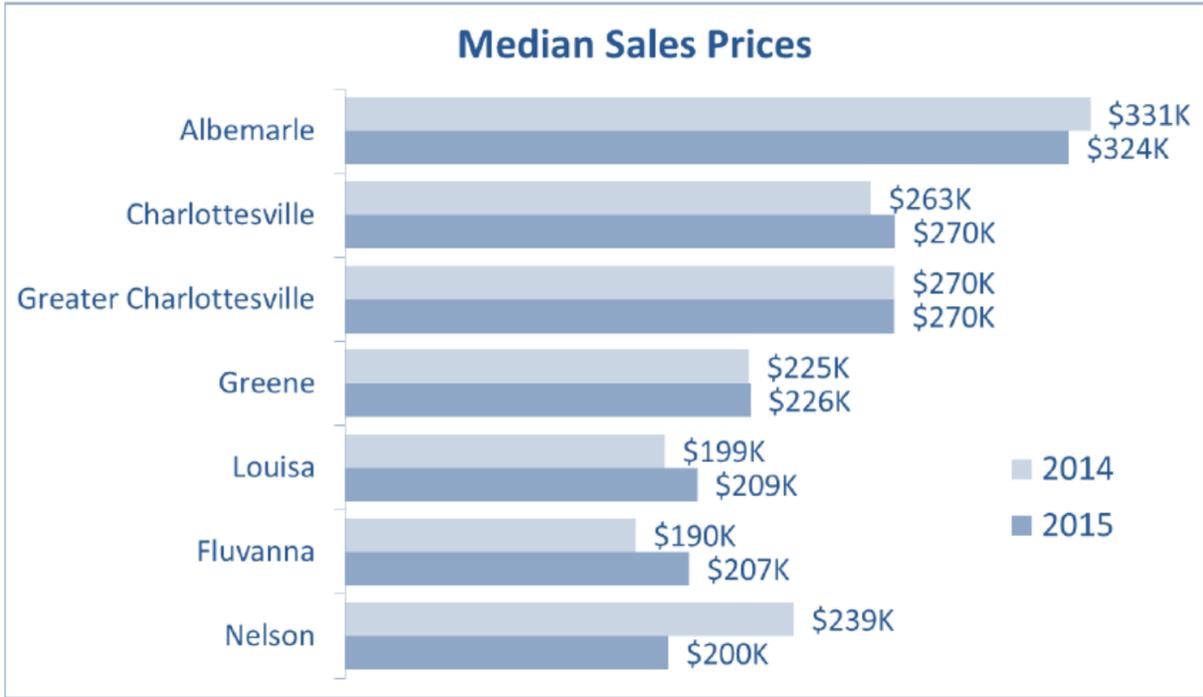
The two largest populations, Millennials and Baby Boomers, have diverse housing needs, but similar housing wants. Among these are smaller, lower maintenance units with energy-efficient features. They are also looking for locations that offer access to public transportation and are within walking distance to amenities and services. New housing stock and development patterns will help meet this demand and attract these growing populations to Greene County. Seniors also have a growing need for affordable housing. Trends show that seniors are increasingly facing debt and housing cost burdens (40% of seniors pay 35% or more of their income towards housing). Therefore, tax abatement programs, financial assistance with home repairs, and additional rental units will help address their needs.

Population, 2014	Greene	
	Count	Percent
Total Population	19,031	
<i>By Age</i>		
<i>Children (0-17 years)</i>	4,617	24%
<i>Adults 18-64 years</i>	11,419	60%
<i>Adult 65+ years</i>	2,995	16%
<i>By Race & Ethnicity</i>		
<i>White</i>	17,127	90%
<i>Black/African American</i>	1,485	8%
<i>Other race</i>	356	2%
<i>Hispanic/Latino</i>	953	5%

Therefore, housing affordability is a problem in Greene County but not yet as pronounced a problem as it is in the region, particularly in the City of Charlottesville and Albemarle County.

The high and growing proportion of single-family detached houses in Greene County may provide barriers to affordable housing for low-income households. This housing type is typically the most expensive in terms of land and energy costs, and a broader range of options in housing types may reduce the burden of housing costs for those in the 30% and above category.

Between the years 2002-2010, the median sale price for homes in Greene County, as recorded by the Charlottesville Area Association of Realtors (CAAR), had increased by 88%, a trend which had undoubtedly put more pressure on affordable housing in the county. However, for the last five years, the median price in Greene has been virtually flat, rising only \$500 to \$225,500.



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Skyline Community Action Program (CAP) offers a number of services to assist Greene County residents with housing affordability. Through the HOME Program in Greene County, Skyline CAP offers down payment and closing costs assistance to first-time homebuyers as well as rehab assistance. Skyline CAP also offers indoor plumbing/rehab assistance to Greene County homeowners in cooperation with Albemarle Housing Improvement Program (AHIP). There is an Emergency Home Repair Program in Greene County as well.

Habitat for Humanity has constructed three affordable homes in Greene County and is able and willing to do more. In helping first-time homeowners participate in home ownership, Habitat builds affordable housing that is high quality and energy efficient while marshalling a spirit of community volunteerism.

Additionally, Piedmont Housing Alliance (PHA), Albemarle Housing Improvement Program (AHIP), Habitat for Humanity of Greater Charlottesville, Region 10, and Jefferson Area Board for Aging (JABA) assist with housing needs in Greene County and throughout the region. Greene County offers a real estate tax exemption for the elderly and people with disabilities who meet guidelines for income and net worth.

The federal HOME program, administered by the TJPDC regional HOME consortium, provides annual funds to each of the six participant jurisdictions, including Greene County. From 1993 through 2015, HOME Consortium funds have exceeded \$18 million. For the coming year, July 1, 2016 to June 3, 2017, the region will receive \$465,662.

The following community development goals were identified for Greene County in the HOME consortium 2016 Consolidated Plan:

- Assist First Time Home Buyer completing the First Time Homebuyers Program with closing costs and down payment assistance. Estimated HOME funds: \$6,000.
- Rehabilitate home owner-occupied unit: Estimated HOME funds: \$8,000.
- Develop one affordable rental unit. Estimated HOME funds: \$44,207.

ACCESSIBILITY AND SUSTAINABILITY OF HOUSING

The population of seniors in the region is expected to grow at a faster rate than the population in general. By 2030, those ages 65 and older are expected to grow by 30% compared to 15% for the total population. This projected demographic shift will likely create new pressures on housing types and accessibility, because an older population has a higher propensity for physical disabilities. Principles of Universal Design, such as no step entrances, an open floor plan, ground-floor bedrooms and accessible bathrooms, can allow residents to “age in place” and open up new opportunities for seniors to relocate to Greene County. These principles can be applied to new home construction, where appropriate, in Greene County.

Green building techniques can promote affordability by reducing energy costs, lessen the impact of new construction on the environment, and protect public health. U.S. Green Building Council certifies buildings through its LEED standards, and the Earthcraft certifies residential buildings in particular. The programs award points for such features as efficient insulation, high indoor air quality, use of renewable energy sources, siting in an accessible location, reduction of water pollution impact, and use of materials with low toxicity. There are several buildings certified by these programs in the Charlottesville-Albemarle region, but none as of yet in Greene County.

Poverty Rate (%)	Greene	
	All ages	Children
2004	7.8%	10.1%
2005	8.0%	11.1%
2006	7.7%	10.3%
2007	7.4%	10.1%
2008	7.3%	10.9%
2009	8.6%	12.1%
2010	9.7%	13.3%
2011	9.2%	13.9%
2012	9.5%	13.6%
2013	11.5%	16.6%
2014	9.6%	13.8%

SOCIAL SERVICES

According to the U.S. Census, 9.6 % of the residents of Greene County have income below the federal poverty line. That is up compared to 6.6% in 2000. This segment of the population, as well as others who may have a temporary lack of resources, have special needs. The county department of Social Services runs several programs to assist families, children, and adults in need. They offer a range of family services, from adoption counseling to placement of children into foster care. They assist the unemployed with finding gainful employment, and provide different avenues for financial or medical aid to those who have special unmet needs.

The Greene County Commissioner of Revenue also offers a Tax Relief for the Elderly/Disabled Program to reduce the tax burden for the more vulnerable residents of the county. In 2015, the county received 275 tax relief applications, for a total of \$264,371 exempted for the year.

In addition to Social Services, there are numerous non-profit and church groups that offer services for needy families and individuals in Greene County.

LIBRARY

The Greene County Public Library, established in the 1960's, moved into its current home in Stanardsville in 2003, and was updated in 2006. Since July 1996, the Greene Library has had a professional librarian as branch manager. It is a member of the Jefferson-Madison Regional library, which has eight branches throughout the region. The Greene County Branch contains 33,000 volumes. In 2014, library visits totaled 71,376, there were 7,352 patrons that signed into use the library computers, and 9,103 residents were cardholders.



In addition to books and journals, the branch offers a number of community services, including several programs for adults, children and teens, use of computing equipment, use of internet and software, and notary services.

MEDICAL FACILITIES

The primary medical facilities serving residents of Greene County are the University of Virginia Health System located in the City of Charlottesville and Sentara Martha Jefferson Hospital, located in Albemarle County. UVA Health System is a nationally recognized hospital and school of medicine with over 450 specialists and subspecialists. UVA Children's hospital is included within the health system. Martha Jefferson is a non-profit hospital with a regional scope. In 2006, Martha Jefferson had an estimated 9,377 inpatient admission and 117,072 outpatient visits. The hospital staff includes 450 physicians.

The Greene Care Clinic is a not-for-profit clinic offering free medical exams, prescriptions and lab services for limited-income residents who do not have health insurance. The clinic is located in Stanardsville. Greene Family Medicine, affiliated with Martha Jefferson Hospital, is a private practice in Ruckersville.

GOALS AND IMPLEMENTATION STRATEGIES: HOUSING AND COMMUNITY SERVICES

- Support affordable housing initiatives in the county
 - Coordinate affordable housing needs with the county’s housing arm, Skyline Community Action Program
 - Encourage participation in tax relief program for low-income property owners
 - Support Habitat for Humanity home construction projects
 - Encourage residential development of affordable housing in or near Stanardsville.
- Encourage more private medical facilities in the county, including comprehensive walk in and emergency health care services
 - Work with Sentara Martha Jefferson Hospital and UVA Medical Center to expand medical services and facilities, particularly emergency treatment in the county
- Expand services for seniors in the county
 - Assist in finding appropriate location for service-enriched independent senior living facility.
 - Work with JABA to design new programs and housing initiatives.
- Enhance a robust library system in Greene County.
 - Coordinate with the Jefferson-Madison Regional Library System to assess feasibility of a Ruckersville branch library or bookdrop.
 - Work with the Greene County Library to expand its role as a center of learning for all ages.
- Encourage more accessible housing to meet the special needs of people with disabilities.
 - Publicize the benefits and features of Universal Design.
 - Work with Regional Disabilities Service Board.
 - Work with Skyline CAP and the HOME Consortium to include the construction and rehabilitation of Universal Design features in affordable housing.