



Charlottesville Housing Goals and Comprehensive Plan Overview

Presenter: Kathy McHugh
Housing Development Specialist
434-970-3315 or
mchughs@charlottesville.org

Charlottesville Quick Facts



Charlottesville Demographics

Population	43,475
Total Housing Units	19,189
Owner / Renter Occupied	41.3% / 58.7%
Median Year Built	1964
Median Family Income	\$77,500
Persons Below Poverty	26.4%
Housing units that cost more than 30% household income	45.4%

Statistics from 2010 Census / 2007/11 American Community Survey



Charlottesville Demographics

Households earning less than \$35,000 and paying more than 30% of income towards housing	28.9%
2012 Median Sales Price	\$234,000
2013 HUD Fair Market Rent (3 BR)	\$1,398
January 26, 2012 Homeless P.I.T. Census	250 individuals (<1% population)



What is the City's 2025 Housing Goal?

- Goal was selected from a 2009 City of Charlottesville Housing Advisory Committee report that presented three options:
 - Maintain Current Number of Affordable Units
 - Maintain the Current Ratio (10%) of Affordable Units
 - **Increase Ratio of Supported Affordable Units to 15%**
- Final goal adopted by City Council in February 2010

How is Supported Affordable Housing defined?

As **housing units with various sources of public funding and mechanisms ensuring their affordability over time** including, but not limited to: HUD, VHDA, the City of Charlottesville, Housing Choice (Section 8) Vouchers, and/or deed restrictions. Support may be project-based for multiple units (PBV), attached to individual locations (deed restrictions and land trusts), or reside with individual households (Housing Choice Vouchers or down payment assistance).

How is **affordability** defined?

- Households should **pay no more than 30 percent of annual income on housing**
- Families who pay more than 30 percent of their income for housing are considered **cost burdened**
 - May have difficulty affording necessities (food, clothing, transportation and medical care).

(HUD Office of Affordable Housing Programs)



How are we doing?



- As of October 2013, Charlottesville has **2,039** units of supported affordable housing or about **10.3%** of the total housing stock of 19,805.



Does our supply match our need?

Supply

Only 10.3% of Charlottesville's housing units are considered to be supported "affordable" units

City of Charlottesville affordable housing database

Need

45.4% of housing units in Charlottesville cost 30% or more of household income

2007 -2011 American Community Survey 5 -Year Estimates for Selected Housing Characteristics

Analysis – Quantity and Quality

Quality Issues

Data does not take other variables into consideration such as overcrowded situations, condition of housing, etc.

Quantity Issues

Shows a high level of need based on costs burden greater than 30% for occupied housing units

How does the City address housing issues?

Funding Assistance	Policy/Law
Charlottesville Housing Fund	Affordable Dwelling Unit Ordinance
Community Development Block Grant (CDBG)	2025 Housing Goal
HOME	Comprehensive Plan

Comprehensive Plan Update

Adopted by City Council on
August 19, 2013

Housing Chapter – Overall Goal

The quality and diversity of the City of Charlottesville's housing stock creates the basis for viable neighborhoods and a thriving community. In order to be a truly world class city, Charlottesville must provide sufficient housing options to ensure **safe, appealing, environmentally sustainable and affordable housing for all population segments and income levels**, including middle income. Consequently, City neighborhoods will feature a **variety of housing types, housing sizes, and incomes** all within convenient walking, biking or transit distances of enhanced community amenities that include mixed use, barrier free, higher density, pedestrian and transit-oriented housing at employment and cultural centers **connected to facilities, parks, trails and services.**

Goals Specific to Homelessness

- Objective 2.5 - **Promote the use of rapid rehousing and permanent supportive housing options by providing support to programs and organization serving the homeless and near-homeless populations, as well as those with challenges that would otherwise prevent independent living.**

Goals Specific to Homelessness

- Goal FOUR: Promote an assortment of funding initiatives to **meet the needs of owners, renters and the homeless with varying levels of income.**
- Objective 4.2 – Continue to fund programs that **provide assistance to those unable to afford market rate housing options in the City.**
- Objective 4.9 – Continue to dedicate funds annually to **support strategic initiatives for affordable** and mixed use housing and existing housing rehabilitation and repair.

Goals Specific to Homelessness

- Goal EIGHT: Ensure that the City's **housing portfolio offers a wide range of choices that are integrated and balanced across the City** to meet multiple goals including: increased sustainability, walkability, bikeability, and use of public transit, **augmented support for families with children, fewer pockets of poverty**, sustained local commerce and decreased student vehicle use.
- Objective 8.1 – **Encourage** mixed-use and **mixed-income housing** developments.

Key Takeaways

- Need for affordable housing is greater than supply
- Need is particularly acute for the low wealth community, including homeless individuals/families
- The City has committed significant financial resources to help fund development of more affordable units, but by law we can not develop housing directly. We must rely upon the private and non-profit sectors.
- The Comprehensive Plan recognizes need for more affordable housing and for support of programs and organizations that serve the homeless and near homeless populations.

Conclusion

Thanks for Listening!