



THE CHARLOTTESVILLE HOUSING CRISIS

Bridging the Gap Between Rent and Income

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Disclaimer

The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy, University of Virginia. This paper is submitted in partial fulfillment of the course requirements for the Master of Public Policy degree. The judgments and conclusions are solely those of the author, and are not necessarily endorsed by the Batten School, by the University of Virginia, or by any other agency.

Honor Statement

On my honor as a student, I have neither given nor received unauthorized aid on this assignment.

Allison Brown

Glossary

Abbreviations

AMI: Area Median Income

CRHA: Charlottesville Redevelopment and Housing Authority

CSRAP: Charlottesville Supplemental Rental Assistance Program

HCV: Housing Choice Voucher Program

HUD: Department of Housing and Urban Development

LIHTC: Low Income Housing Tax Credit

VSH: Virginia Supportive Housing

Executive Summary

Charlottesville, Virginia is in the midst of a worsening affordable housing crisis. The availability of rental assistance does not meet demand. This report will focus on identifying ways to bridge the gap between rent and income for low income households. This paper will synthesize research on the affordable housing crisis in Charlottesville, its impact on the City's lowest income renters, and propose ways to increase access to rental assistance.

This report will first provide an overview of the affordable housing crisis in Charlottesville. This discussion will provide information on the scope of the problem, its equity implications, as well as its negative impacts on Charlottesville residents. Next, this report will review the literature on the two main approaches to affordable housing crises: demand-side and supply-side policies. This review will focus on evaluating the effectiveness of these two approaches. The methodology and rigor of the studies will also be discussed to determine the reliability of the evidence.

After reviewing the background information and available academic research on this policy problem, this report will then analyze three policy options with evaluative criteria. The alternatives are to:

1. Expand funding for the Charlottesville Supplemental Rental Assistance Program,
2. Establish a Virginia Renter's Tax Credit Program, and
3. Establish an Emergency Rental Assistance Program.

The criteria used to evaluate these alternatives include political viability, cost-effectiveness, and administrative feasibility. Each alternative will be scored using a ranking system. The weighted average of each alternative will reveal this report's policy recommendation. This report will ultimately recommend that the City Council implement an Emergency Rental Assistance Program in Charlottesville.

Lastly, this report will provide an implementation strategy for the policy recommendation. This section will review the policy's relevant stakeholders, anticipated implementation challenges, and the key takeaways of this discussion.

Introduction

Charlottesville, Virginia is experiencing a worsening affordable housing crisis. According to a 2018 study commissioned by the City, there are over 3,000 households in need of affordable housing in Charlottesville (Hays, 2018). This translates to thousands of families who are either cost burdened (i.e. paying between 30 to 50% of monthly income on rent) or severely cost burdened (i.e. paying over 50% of monthly income on rent) by the cost of housing. This can have far reaching negative impacts on the immediate wellbeing and long term outcomes of families (Poethig, 2014). Unable to afford rent, some households are displaced, forced to leave the City entirely or move into an unsafe, poor quality living situation (CLIHC, 2020; Urban Displacement

Project, n.d.). In the most unfortunate cases, this lack of affordable access to housing can lead to homelessness (Suarez, 2018).

The affordable housing crisis in Charlottesville has been exacerbated by various factors, including rising housing costs, zoning restrictions, and the pandemic. This report focuses on one main contributor to the problem: the lack of rental assistance. Charlottesville residents have access to the Housing Choice Voucher Program and the Charlottesville Supplemental Rental Assistance Program, both of which are administered by the Charlottesville Redevelopment and Housing Authority. However, demand for rental assistance far exceeds available supply. There are over 1,000 families on the waiting lists for these programs, and it may take years for an eligible household on the list to receive assistance (O'Hare, 2021). Considering the scope of the problem and negative impacts that housing cost burden can have on families, this is an urgent crisis that must be addressed.

Problem Statement

There is a growing need for access to affordable housing in Charlottesville. However, the demand for rental assistance exceeds its availability. It may take up to two years for someone on the waiting list to receive a housing voucher in Charlottesville (O'Hare, 2021). There are more low income households in need of long term rental assistance than there are government programs to support them (Couch, 2020).

Charlottesville is experiencing a worsening affordable housing crisis, especially for low income residents (Hays, 2019). This has led to increasing rates of displacement out of Charlottesville and into neighboring cities, disproportionately impacting the City's Black population (CLIHG, 2020). In addition to displacement, those with unmet housing needs in Charlottesville face substandard living conditions or homelessness (Suarez, 2018).

Client Overview

Virginia Supportive Housing (VSH) is the client for this APP. VSH is a non-profit affordable housing developer that serves three primary areas in Virginia: Charlottesville, Richmond, and Hampton Roads. VSH works to provide permanent housing to those in need at little to no cost while also delivering case management and counseling services to their residents. In this way, VSH employs a housing-first strategy, prioritizing immediate access to stable housing for the people they serve. In Charlottesville, VSH operates the Crossings at Fourth and Preston, a 60-unit development with half of its units set aside for the chronically homeless and the other half for low income individuals. The focus of this APP tracks with the goals of VSH in that the organization's stated mission is to end homelessness and meet the housing needs of the lowest income households. As the affordable housing crises in Charlottesville worsens, VSH's role in addressing the problem becomes that much more imperative.

Background

Scope of the Affordable Housing Crisis

There is a vast need for affordable housing in Charlottesville, and this problem has only increased in recent years. In 2018, a report commissioned by the City found that there was a need for affordable housing amounting to 3,318 new units (Hays, 2018). The trend hadn't improved in 2020, with over 3,000 households in Charlottesville still in need of affordable housing (CLIHC, 2020). Of these households, over 50% are severely cost burdened and nearly 30% are cost burdened (Hays, 2019). If present trends persist, it is estimated that over 4,000 households will have unmet housing needs by 2040 (CLIHC, 2020).

Lack of Rental Assistance

The affordable housing crisis in Charlottesville is exacerbated by insufficient long term funding to subsidize the rent of low income tenants. There are two main sources of rental assistance available to the City's residents: the federal Housing Choice Voucher (HCV) Program and the Charlottesville Supplemental Rental Assistance Program (CSRAP). These programs are administered by the Charlottesville Redevelopment and Housing Authority (CRHA) and generally work to ensure that low income households pay no more than 30% of their income on rent (O'Hare, 2021). As of 2021, the CRHA is authorized by the Department of Housing and Urban Development (HUD) to allocate up to 538 Housing Choice Vouchers (Charlottesville Redevelopment and Housing Authority, 2021). In terms of the CSRAP, there were 70 households enrolled in the program as of May 2021 (Bixby, 2021). However, the need for rental assistance in Charlottesville far exceeds the current supply.

In Charlottesville, it may take up to two years for an individual on the waiting list to receive a HCV (O'Hare, 2021). The CRHA has a waiting list of over 1,000 people for the HCV and only has the capacity to move 30 people off the waiting list per year (O'Hare, 2021). There are over 100 families on the waiting list to receive rental assistance from the CSRAP (Bixby, 2021). Thousands more in Charlottesville are in urgent need of rental assistance (O'Hare, 2021).

Consequences

The negative impacts of the affordable housing shortage are significant, especially for low income renters. First, low income individuals with unmet housing needs in Charlottesville are often forced to look elsewhere to live, resulting in the displacement of communities (CLIHC, 2020). When displaced due to lack of affordability, households are likely to relocate to lower income neighborhoods. This can lead to negative outcomes like lower quality of life and the inhibition of economic mobility (Urban Displacement Project, n.d.). Second, families with unmet housing needs are subject to cost burdens of ranging severity (Hays, 2019). Housing cost burdens can have far reaching negative implications for the health, education, and economic outcomes of families (Poethig, 2014). Lastly, the affordable housing shortage in Charlottesville has forced some households to reside in substandard or overcrowded conditions (TJPDC, 2019). In the worst cases, lack of access to affordable housing leads to homelessness (Suarez, 2018).

Equity Implications

The negative impacts of Charlottesville's affordable housing shortage are not felt evenly across the population. People of color, especially Black people, have been disproportionately displaced (Paschall, 2020) and rendered homeless (Green and Dreyfus, 2021) by the lack of affordable housing in Charlottesville. This has contributed to the steady shrinking of the City's Black population, which now stands at 18% (Robertson, 2021). Census data reveals that Charlottesville's Black population dropped from making up roughly 22% of the City in 2000, to about 19% in 2010 (CensusViewer, n.d.).

The disproportionate impact of the affordable housing shortage on Charlottesville's Black community is rooted in history. Various legislative strategies were used throughout history to systematically segregate Charlottesville and displace its Black population (Hitchcock, 2020). This began in 1912 with a City Council vote to legally segregate the City on the basis of race. Once explicit segregation was deemed unconstitutional by the Supreme Court five years later, many white developers and homeowners employed racial covenants to restrict Black homeownership. When the enforcement of racial covenants was ruled unconstitutional in 1948, hostile housing policies like single family zoning and urban renewal were used to further exclude and displace Black communities (CLIHC, 2020). For instance, in 1965 the City demolished Vinegar Hill, displacing a thriving Black community in the name of urban renewal (Smith, 2017). In the 1950s, Charlottesville City Council considered and passed an urban renewal measure that allowed housing deemed unsafe and unsanitary to be taken over by City government. Over 100 homes and 30 businesses in Vinegar Hill were demolished soon after. The families that lived there were forced to abandon their homes with no say in the matter, which inflicted generational trauma and a long lasting financial toll. This act is now known as a direct attempt to displace the City's Black community and limit their economic opportunity in Charlottesville (Smith, 2017).

Other Contributing Factors

In addition to insufficient rental assistance funding, there are other key factors that have contributed to the affordable housing crisis in Charlottesville. This includes rising rent and home prices, zoning restrictions, and the pandemic.

1. Rising housing costs

Beginning in 2012, rent in Charlottesville has been increasing by an average of five percent each year (CLIHC, 2020), surpassing the national average (Paschall, 2021). This trend is also reflected in rapidly increasing home prices (McKenzie, 2021). The City's rising cost of housing is due to excess demand (Hays, 2019) and population growth (Yager, 2018), and is exacerbated by the existing affordable housing shortage (Hays, 2019). This limits the development of affordable housing overall and increases the burden associated with housing costs at the individual level, especially for low income households. This has led to a worsening of the affordable housing shortage in Charlottesville (Hays, 2019).

2. *Zoning restrictions*

Zoning restrictions may be contributing to the affordable housing crisis. Charlottesville's current zoning ordinance, which is scheduled for a rewrite, is limited in the amount of multifamily housing that can be built. While the majority of residents are renters, most of the City is zoned for detached single family homes (Robertson, 2021). In the same way that zoning was used to exclude Black homeowners in the mid 20th century, single family zoning continues to limit the development of affordable housing.

3. *The pandemic*

The pandemic has worsened the Charlottesville affordable housing crisis in two main ways. First, over 4,000 people in Charlottesville filed for unemployment in 2020 in the wake of the pandemic. This represents a sharp increase from the City's unemployment rates in 2019 (Yager, 2020). Those who lost their jobs faced a growing housing cost burden and the threat of eviction. Second, the urgency to house Charlottesville's homeless population intensified during the pandemic. The City's homeless shelters struggled with implementing social distancing guidelines and maintaining safe operations due to limited space and resources during the pandemic (Wajsgras, 2020). Homelessness was then framed as a public health crisis, creating more pressure to develop permanent housing solutions for the unhoused (O'Hare, 2021).

Literature Review: Potential Solutions

Two Approaches to Affordable Housing Crises

Affordable housing crises are characterized by a shortage of affordable housing for low income renters. When there is a lack of affordable housing, low income households live in unaffordable (i.e. rent is over 30% of household income) and often substandard rental units (Feldman, 2002). There are two main policy approaches to aid these households in acquiring affordable housing (Galster, 1997). The supply-side approach aims to maintain or expand a locality's supply of affordable housing (McClure, 2019). In this way, supply-side policies reduce the rent of low income tenants by subsidizing the development or operation of affordable housing (Galster, 1997). On the other hand, the demand-side approach aims to subsidize the housing costs of individual households and increase their financial ability to afford housing. Demand-side policies are typically referred to as vouchers or rental assistance (Galster, 1997).

Supply-side Approach: Low Income Housing Tax Credit

This section will provide an overview of existing evidence that speaks to the effectiveness of the supply-side approach to affordable housing. The Low Income Housing Tax Credit (LIHTC) has been highlighted due to its prevalence as an incentivizing mechanism to fund the development of affordable housing (Mehta et al., 2020).

One example of a policy that utilizes a supply-side approach is the Low Income Housing Tax Credit (LIHTC). The LIHTC is the largest supply-side affordable housing policy in the US (Lang, 2012) and is the most common financing tool for affordable housing development (Mehta et al. 2020). The LIHTC was established through the Tax Reform Act of 1986, and is a state-

administered, federal project-based subsidy. The program offers federal tax credits to developers who develop units for low income renters (McClure, 2019). Federal guidelines require that participating developers devote 20% of units to households making at or below 50% of the area median income (AMI), and 40% of units to households making at or below 60% of the AMI (Weiss, 2018). The LIHTC aims to expand the supply of affordable housing by incentivizing the rehabilitation or development of affordable housing units.

The general consensus of the literature is that the effectiveness of the LIHTC at increasing affordable housing supply is lacking. McClure (2010) conducted an analysis of how effectively the LIHTC was at developing housing in areas with a shortage of units affordable to households making 30 to 60% of AMI. Using data from the American Community Survey and HUD's LIHTC database, McClure found that over a five year period, over 90% of LIHTC units were built in areas that had a *surplus* of housing affordable to households making 30 to 60% of AMI (Weiss, 2018). In this way, McClure's analysis found that the LIHTC was not being used effectively to develop affordable housing in the areas that need it most. Therefore, McClure argues that the LIHTC is not effectively achieving its goal of addressing the shortage of affordable housing for low-income households (Weiss, 2018). This study is rigorous because it avoids drawing conclusions outside of the scope of analysis.

Another measure of effectiveness of the LIHTC is the program's ability to develop affordable housing in high opportunity areas (i.e. areas with a high level of employment opportunity, on average) (Dawkins, 2013). Dawkins (2013) utilized special point pattern analysis to determine the extent to which LIHTC developments were clustered in the ten largest metropolitan areas in the US. Dawkins finds that LIHTC properties are highly clustered relative to other multifamily housing developments. These LIHTC clustered areas are general located in the center of cities, which tends to have higher poverty rates (Dawkins, 2013). Therefore, the LIHTC is ineffective in that its implementation has not worked to improve access to economic opportunity for LIHTC property residents.

Demand-side Approach: Housing Choice Voucher and Pandemic Assistance

This section will review the literature that speaks to the effectiveness of the demand-side approach to affordable housing. Because the Housing Choice Voucher program is similar to the relatively scarce state and local rental assistance programs (Couch, 2020), it will be used as the primary example of demand-side housing policy. Emergency rental assistance programs adopted during the pandemic and their application post-pandemic will also be discussed.

Policies that utilize a demand-side approach can be characterized by the Housing Choice Voucher (HCV) program. Overseen by HUD and administered by local public housing authorities, the HCV program is HUD's largest rental assistance program (Couch, 2020). Vouchers are generally intended for households making less than 50 % of the AMI, with 75% of these vouchers targeted to households making at or below 30% of the AMI. These vouchers allow low income households to rent units that meet rent and quality standards from the private market (Couch, 2020). While some states and cities have housing assistance programs independent of the federal government, these programs are relatively small scale and are often used together with federal funds (Couch, 2020).

Several studies have assessed the effectiveness of rental assistance policies like the HCV program. Rental assistance programs have shown to relieve the burden imposed by housing costs. Kutty (2010) assessed determinants of poverty, finding that rental assistance reduced the probability of renters descending into housing-induced poverty. Although this is not a causal model, Kutty (2010) is able to determine strong correlation. Additionally, the cost burden relief gained from the HCV program may positively impact children in voucher households, yet there is some evidence to the contrary. For children in households that participate in the HCV program, Schwartz et al. (2020) used a quasi-experimental model to show that housing vouchers improved academic performance. The authors used the conditionally random timing of voucher receipt to mimic a causal model. On the other hand, research has shown that households that receive HCV don't use their benefits to move to areas with better schools (Breazeale et al., 2020). However, Ellen et al. (2016) demonstrate that households with HCVs are more likely to live near good quality schools when their children approach school age.

Like the HCV program, the effectiveness of pandemic rental assistance programs have also been evaluated, mainly to determine their applicability post-COVID. Pandemic induced job loss produced and exacerbated housing insecurity at high levels across the country, spurring government action (Gilman, 2021). Gilman (2021) assesses the effectiveness of pandemic rental assistance programs using a Return on Investment (ROI) method. Gilman compares the cost of rental assistance to the social cost of homelessness and displacement, revealing a positive ROI between 208-466%. While this study makes a strong case for the effectiveness of pandemic-era rental assistance programs and their extension past the pandemic, it's important to note that his model may lack sufficient data due to small sample size and does not take into account interactions between other interventions like stimulus checks (Gilman, 2021).

Demand vs. Supply-side Approach

Reviewing the literature that compares demand-side approaches to affordable housing to supply-side approaches yields interesting results. Generally, demand-side approaches are more effective on variety of dimensions (Galster, 2007; Zeidel, 2010). In a study of several metropolitan areas, Deng (2005) finds vouchers more cost-effective over time than the LIHTC, though this finding is influenced by local market conditions. Additionally, most housing markets in the US are better suited for the use of demand-side approaches over the supply-side approach due to high rents and high vacancy rates (McClure, 2019). However, in terms of neighborhood integration and school quality, there is some research to suggest that the LIHTC out performs housing vouchers (Deng, 2007).

Key Takeaways

There are several key takeaways from this report up to this point. The first is that access to rental assistance in Charlottesville is insufficient in light of the worsening affordable housing crisis. Second, it's important to recognize that this problem is deeply rooted in history, particularly its disproportionate impacts on Charlottesville's Black community. Lastly, solutions to this problem should take a demand-side approach and focus on bridging the gap between rent and income for low income households, as this strategy is more effective on relevant dimensions.

Evaluative Criteria

This section will provide detailed descriptions of the criteria that will be used to evaluate each policy alternative. The criteria include political viability, cost-effectiveness, and administrative feasibility. These criteria were selected because of their relevance and applicability to this issue area, as well as their impact on the successful passage and implementation of each alternative. The weighting of each criterion will be explained at the end of this section.

Political Viability

The political viability of each alternative will be assessed to determine how favorably the policy will be received by the Charlottesville City Council or Virginia General Assembly. Political viability is a key component of a policy's likelihood of being passed and implemented successfully within a locality or state. For each local policy alternative, City Council has the chief political authority to pass or reject it. For each state policy alternative, the Virginia General Assembly has authority over passage. There are several important factors to consider when determining political viability. For local policy alternatives, the main avenue for assessing their political viability will be studying how closely each alternative aligns with the council-endorsed Affordable Housing Plan, a strategic plan that states the council's current policy goals as they relate to affordable housing. City Council records, including voting and appropriations trends, will also be studied to determine how closely the council's policy actions relate to each alternative. This data will come from publicly available City Council records. For state policy alternatives, political viability will be assessed by evaluating the political dynamics and policy history of the Virginia General Assembly. The current political makeup of the General Assembly will be evaluated to determine its political dynamic and how favorably a policy option may be received based on each party's policy positions. The voting and appropriations history of the current General Assembly will also be studied to determine how viable each policy is for passage. This data will come from publicly available legislative records. Each alternative will receive a political viability ranking between 1-3, 1 being the least politically viable alternative and 3 being the most. Political viability will be weighted at 35%.

Cost-Effectiveness Analysis (CEA)

Cost

The cost of each alternative will determine how much will need to be appropriated to account for the policy's startup and ongoing costs in the first year of its implementation. Considering the limited resources available to City Council and the budgetary constraints imposed by the City's existing policy initiatives, cost will be an important factor to consider for each local policy option. Cost also plays an impactful role in the likelihood of a policy being passed at the state level. The cost of each alternative will be determined by studying the budgets of either similar programs in Charlottesville or similar programs in different localities that are comparable in size to Charlottesville. This cost assessment will take into account how much will need to be appropriated to build initial capacity and to support ongoing service provision for the first year of the alternative's operation. More specifically, this estimate will factor in various costs including personnel costs and average voucher amount provided, all depending on the intended reach of

each alternative in terms of people served. Cost will be combined with effectiveness to perform a CEA for each alternative, which will be weighted at 35%.

Effectiveness

The effectiveness of each alternative speaks to the potential impact of each policy alternative on Charlottesville's affordable housing crisis. The unit of effectiveness used for this analysis will be the number of individual households that each alternative is designed to provide rental assistance for at any given time (i.e. intended operating capacity) relative to the status quo. In this way, this criterion will compare number of households subsidized by the alternative to the number of households in need rental assistance prior to the alternative's implementation. This estimate will capture how impactful each alternative is on the current number of households in need of rental assistance. This estimate will be based on the number of households subsidized by similar policies in similar localities and the current number of households in need of rental assistance as determined by a recent consulting report commissioned by the City Council. Effectiveness will be combined with cost to perform a CEA for each alternative, which will be weighted at 35%.

Each alternative will receive a cost-effectiveness ranking between 1-3, with 1 being the least cost-effective option and 3 being the most.

Administrative Feasibility

The administrative feasibility of each alternative will measure ease of implementation given the administrative constraints of the local or state government agency that would be charged with implementing it. Administrative feasibility will be evaluated using two comparative factors. First, the amount of personnel needed to implement each policy option will be determined. Second, personnel capacity will be evaluated to determine whether current staffing levels of the organization(s) tasked with implementing each alternative are sufficient to support the policy's operational requirements. This will be determined using the staff directories of the relevant organizations, which can be found on their websites. Each alternative will receive an administrative feasibility ranking between 1-3, with 1 being the least administratively feasible and 3 being the most. While administrative feasibility is a limiting factor for each alternative's implementation, it can be overcome with staffing and funding adjustments. Therefore, this criterion will be weighted at 30%.

Weighting Explanation

Because political viability is critical to the passage of each alternative, this criterion is weighted at 35%. Cost-effectiveness is also weighted at 35% because it is a key factor in a policy's likelihood of being successfully passed and implemented. While administrative feasibility is a limiting factor for each alternative's implementation, it can be overcome with staffing and funding adjustments. Therefore, this criterion is weighted at 30%. *Alternatives with a lower total weighted average are more favorable, based on the evaluative criteria.*

Alternatives

Expand Local Rental Assistance Fund

This policy option would expand funding for the Charlottesville Supplemental Rental Assistance Program (CSRAP), a local level, long term rental assistance fund for low income renters who make less than 60% of AMI. This policy option would increase funding for the CSRAP by \$600,000, bringing the program's total funding to \$1,500,000 and increasing the number of households that the program can support. The CSRAP is funded through yearly appropriations by Charlottesville City Council from the Charlottesville Affordable Housing Fund and is administered by the Charlottesville Redevelopment and Housing Authority (CRHA). By increasing funding for the CSRAP, less money would be available in the Affordable Housing Fund for other affordable housing related programs and projects.

In terms of eligibility for the CSRAP, eligible households must live or work in the City of Charlottesville. Applicants need to demonstrate income eligibility (i.e. less than 60% of AMI) by providing their annual gross income. Households who are accepted into the program need to identify a rental unit in the City of Charlottesville within 60-days. A 120-day extension is granted to find rental housing in Charlottesville or Albemarle County if a household is unable to find rental housing within the initial period. Once approved by the CRHA, participating households must contribute 30% of their monthly income towards rent and will receive a monthly subsidy to cover the difference between rent and their contribution of 30% of their monthly income. Participants will continue receiving rental assistance indefinitely as long as they can demonstrate income eligibility at least once every two years.

Virginia Renter's Tax Credit

This policy option would create a state level, refundable tax credit program for low income renters. This program would be administered by the Virginia Department of Taxation. Renters would need to have an income less than 30% of AMI to qualify. Funding for this tax credit program would be appropriated from Virginia's general fund revenues, which are primarily made up of Virginia's tax revenues and can be used with discretion by the Governor and General Assembly.

Individuals would apply for this tax credit by filing an eligibility form with the Virginia Department of Taxation. Individuals do not need to owe taxes in order to apply for the tax credit. Renters who demonstrate that they are cost burdened (i.e. paying more than 30% of income on rent) would receive the difference between 30% of their gross annual income and gross rent paid as a refundable tax credit. However, the total allowable credit that an individual household may receive is capped at \$1,000. This credit would be provided as a check from the State of Virginia. Those who qualify for the credit will receive the amount of the credit as a refund if the credit is more than taxes owed. The tradeoff embedded in this alternative is that households must have been able to pay their rent throughout the year in order to receive this tax credit. Therefore, this policy is not accessible to homeless individuals or those who've been evicted from their rental unit due to inability to pay.

Emergency Rental Assistance Program

This policy option would create a local emergency rental assistance program for households in crisis in Charlottesville who make under 30% of AMI. This program is modeled after the Charlottesville Housing RELIEF Fund, which was established in 2020 to support residents during the pandemic (City of Charlottesville, 2021). This program would provide short term rental assistance to families living in Charlottesville who demonstrate that they are cost burdened or facing the threat of eviction. Households will receive a total rental assistance amount that will be distributed over the course of six months. This program would also connect participating households with career and social services offered by the City.

This program would be administered by the Charlottesville Redevelopment and Housing Authority (CRHA). Funding for this program would be appropriated from Charlottesville's Affordable Housing Fund. This program would receive \$1,000,000 in funding. In order to apply, individuals would need to submit an application to the CRHA that includes proof of income. Assistance would be given on a first come, first serve basis. Participants would receive a check or direct deposit of an amount determined by the CRHA specialists¹. Individuals may reapply for assistance if their need persists past the six month assistance period. Households that have not received assistance from this program in the past will be prioritized in the application review process.

Evaluation

This section will evaluate each policy alternative based on the three criteria: political viability, cost-effectiveness, and administrative feasibility. Each alternative will receive a ranking between 1-3 for each criterion. This ranking system reflects the relative political viability, cost-effectiveness, and administrative feasibility of each alternative compared to the others. Next, the alternatives' scores will be weighted and averaged based on the weighting guidelines described in the "Evaluative Criteria" section. Alternatives with a lower total weighted average are considered more favorable.

Alternative 1: Expand Local Rental Assistance Fund

Political Viability (35%)	Cost-Effectiveness (35%)	Administrative Feasibility (30%)	Total Weighted Score
2	2	1	1.7

Political Viability

The CSRAP was established in 2017 by the Charlottesville City Council (Augusta Free Press, 2017). The program's funding was renewed by City Council in May 2021 to continue operating into FY 2022 (Bixby, 2021). City Council has not approved an increase in the amount of funding

¹ Subsidy amount could be influenced by factors such as monthly income, current cost burden, level of assistance required to avoid eviction on an ongoing basis, need for a security deposit, etc.

appropriated for the CSRAP since its establishment in 2017. In the 2021 Charlottesville Affordable Housing Plan, there is no mention of an increase in funding for the program (Charlottesville Affordable Housing Plan, 2021). Specifically, the plan lays out the intention to continue providing tenant-based vouchers at current levels. This poses a political hurdle for this alternative's passage. However, because the Affordable Housing Plan proposes increasing its investment in affordable housing in general, this alternative isn't drastically outside the scope of what the Council is doing and plans to do in the future.

This alternative has a political viability score of 2. This score illustrates how this alternative is the second most politically viable option based on City Council objectives laid out in the 2021 Affordable Housing Plan.

Cost Effectiveness Analysis

This alternative would increase the funding for the Charlottesville Supplemental Rental Assistance Program by \$600,000. This would bring total funding for the CSRAP to \$1,500,000. This represents a 66% increase in funding. Under current funding levels, the CSRAP can provide rental assistance to 70 families (Bixby, 2021). It can be assumed that a 66% increase in funding for the program would amount to a 66% increase in the number of households that the program can subsidize at one time. Therefore, this alternative would increase the number of households subsidized by the CSRAP by 46 households. Because the CRHA is funded by HUD, any staffing costs for this program would be paid by federal government appropriations (CvillePedia, n.d.). The cost effectiveness ratio for this alternative is $\$600,000/46$, equaling \$13,043 per household subsidized.

Administrative Feasibility

The Charlottesville Redevelopment and Housing Authority is staffed by a management team of seven who supervise several specialists (CRHA Organizational Chart, n.d.). There are currently two specialists who are charged with reviewing voucher applications and providing support to assistance recipients. Because expanding this program would increase the number of households who receive CSRAP subsidies by about 66%, an additional specialist may need to be added to the team to account for the increased workload associated with administering the program.²

This alternative is the most administratively feasible option because the CRHA already has dedicated staffers to administer the CSRAP, although there might need to be an additional specialist added to account for increased workload.

² This would include approving applications, contacting accepted households, managing voucher allocation, etc.

Alternative 2: Virginia Renter's Tax Credit

Political Viability (35%)	Cost-Effectiveness (35%)	Administrative Feasibility (30%)	Total Weighted Score
3	3	3	3

Political Viability

There are several important factors to consider when determining the political viability of passing this alternative at the state level. Emergency rental assistance programs were passed at the state level in 2020 to account for the coronavirus pandemic's impact on renters. However, the Virginia General Assembly now has a different political makeup. In 2021, Virginia voters elected a Republican Governor and a Republican majority in the House of Delegates in 2021, both of which were Democratically held prior to the election. The Virginia Republican party platform has been historically opposed to increasing social welfare spending in general. Their party platform stresses the importance of limiting government spending and allowing the free market to act as a "productive supplier of human needs," (Republican Party of Virginia, n.d.). Therefore, this alternative is in conflict with the party's traditional policy priorities. Additionally, the General Assembly is in the midst of considering a budget. A Democratic budget proposal prior to the election in 2021 proposed several renter friendly measures (Jarvis, 2021). But now that the party distribution has shifted, the Republican party's budget proposals are being prioritized (Schneider and Vozzella, 2022). This makes it unlikely that this alternative will be included in the budget. These factors will pose a significant roadblock to passing this alternative.

This alternative has a political viability score of 3. This score reflects how difficult passing this alternative would be based on the political makeup of the General Assembly and Governorship. It falls outside of the current state government's priorities, and is therefore the least politically viable alternative.

Cost Effectiveness Analysis

30% of average median income (AMI) in Virginia is \$28,453 annually. Paying 30% or less of household income on rent is considered affordable. For Virginia households at this income level, \$710 is the max affordable monthly rent, according to data from the National Low Income Housing Coalition (NLIHC, 2021). This would total \$8,520 in rent paid annually. Fair market rent in VA for an apartment is \$1,088 (NLIHC, 2021)³. This would total \$13,056 in rent paid annually. Therefore, the average annual credit amount would be the difference between annual rent at an affordable level and annual rent paid at the fair market rent rate. Therefore, the average credit amount would be \$4,536. However, maximum credit amount is capped at \$1,000. Based on NLIHC estimates, there are a total of 205,593 eligible households (NLIHC Virginia, n.d.) (i.e. households making less than 30% of VA AMI annually and paying more than 30% of gross annual income on rent). The next step is to consider take-up rate. Maryland has a similar program called the Renter's Property Tax Relief Program. Based on a FY 2022 program report,

³ Using fair market rent for a one bedroom apartment is an assumption.

the state of Maryland received 7,525 eligible applications for the program in FY 2021 (Department of Legislative Services, 2022). There are 166,684 eligible households in Maryland⁴ (NLIHC Maryland, n.d.). Accounting for the total number of eligible households in Virginia, which is about 80.07% greater than Maryland, there would likely be 13,636 eligible applicants for this program⁵. With an average credit amount of \$1,000, this program would distribute \$13,636,000 in subsidies. In terms of staffing cost, this program would need to establish a new division of 15 new staff members within the Virginia Department of Taxation, based on the number of personnel that are administering Maryland's renter tax credit program⁶. That department administers three of Maryland's tax credit program and was appropriated \$3,445,405 for FY 2022 (Maryland Manual Online, n.d.). Therefore, this alternative would require a third of this funding level, or \$1,148,468, to cover personnel costs. This brings this alternative's total cost to \$14,784,468.

In terms of cost-effectiveness, this program would provide rental assistance to 13,636 households in Virginia at large. Scoping this impact down to Charlottesville will require applying the statewide take-up rate of this program to the number of eligible households in Charlottesville. There 2,172 households making less than 30% of AMI in Charlottesville who are cost burdened (Charlottesville Low-Income Housing Coalition, 2020)⁷. Considering that the assumed take up rate of this program is 6.6%, there would be about 143 households in Charlottesville who would receive rental assistance from this program. Therefore, the impact of this program would be 143 households subsidized. The cost-effectiveness ratio for this alternative would be \$14,784,468/143, equaling \$103,387.89 per subsidized household in Charlottesville.

Administrative Feasibility

The amount of personnel needed to implement this program can be estimated based on the number of staff used to run Maryland's Renter Tax Credit program, which is comparable to this alternative. The Maryland State Department of Assessments and Taxation administers the state's tax credit programs and has a separate division devoted to their implementation. Based on the organizational chart (Maryland Manual Online, n.d.), the Property Tax Credit Program division has 44 authorized staff. Because the division is administering 2 other tax credit programs in addition to the renter's tax credit, it can be assumed that this alternative would only need a third of the division's staffing level. Therefore, this alternative would require establishing new division within the Virginia Department of Taxation and hiring 15 new staff members in order to be implemented effectively.

⁴ 193,819 households making less than 30% AMI, 86% of which are cost burdened.

⁵ Number of eligible applications received in MD adjusted for number of eligible households in VA = 13,626. Considering there are a total of 205,593 eligible households, this is a take up rate of 6.6%.

⁶ This figure is based on the number of staff required to administer Maryland's tax credit programs. The division within Maryland's government that is tasked with this role has 44 staff members to run 3 tax credit programs 2022 (Maryland Manual Online, n.d.). Therefore, this alternative would need a third of that staffing figure in order to be implemented effectively. This is an assumption.

⁷ This figure includes homeowners and renters. There isn't available date to disaggregate this figure to determine the number of low income *renters* in Charlottesville who are cost burdened.

This alternative is the least administratively feasible option because it would require the creation of an entirely new department within the Virginia Department of Taxation in order to be implemented effectively.

Alternative 3: Emergency Rental Assistance Program

Political Viability (35%)	Cost-Effectiveness (35%)	Administrative Feasibility (30%)	Total Weighted Score
1	1	2	1.3

Political Viability

A similar policy proposal is included in the Charlottesville Affordable Housing Plan. The plan specifically cites permanently establishing an emergency rental assistance fund to continue the work that the now expired, pandemic-related rent relief programs started (Charlottesville Affordable Housing Plan, 2021). Because the Council endorsed this plan, this signals that council members would be willing to support and pass this alternative.

This alternative has a political viability score of 1. This score reflects how this alternative is the most politically viable option. This is because the policy directly mirrors the stated priorities within the 2021 Affordable Housing Plan.

Cost Effectiveness Analysis

The Charlottesville Housing RELIEF Fund, which this alternative is modeled after, was appropriated \$1,000,000 in funds. Because the RELIEF Fund and this alternative are similar structurally and in terms of assessment methods, it can be assumed that average assistance amount will also be similar. In one year, the RELIEF Fund provided assistance to 353 households with an average assistance amount of \$3,701 (City of Charlottesville, 2021). Because the CRHA is funded by HUD, any staffing costs for this program would be paid by federal government appropriations (CvillePedia, n.d.). Taking into account total funding for the program, the cost effectiveness ratio for this alternative would be \$1,000,000/353, equaling \$2,833 per household subsidized.

Administrative Feasibility

The administrative feasibility of this policy option is based on current operational capacity of the CRHA and projected staffing needs to implement this alternative effectively. The CRHA has a management team of seven who supervise several specialists. Because this is an entirely new program, the CRHA will need to hire at least two additional specialists to oversee the application process and distribution of rental assistance⁸.

This alternative is the second most administratively feasible option because it will require the hiring additional specialists to oversee the program's implementation.

⁸ This is as assumption based on the number of specialists needed to administer current voucher programs.

Outcomes Matrix

	1) Expand CSRAP	2) VA Renter's Tax Credit	3) Emergency Rental Assistance
Political Viability (35%)	2	3	1
Cost-Effectiveness (35%)	\$13,043 per household subsidized Score: 2	\$103,387.89 per household subsidized Score: 3	\$2,833 per household subsidized Score: 1
Administrative Feasibility (30%)	1	3	2
Weighted average	1.7	3	1.3

Note: Alternatives with a lower total weighted average are more favorable, based on the evaluative criteria.

Recommendation

I recommend that the Charlottesville City Council establish an Emergency Rental Assistance Program. Compared to the other alternatives, this option has the lowest total score. This option is the most politically viable and cost effective option compared to the other two policy alternatives. Although it is ranked second in terms of administrative feasibility, the relative administrative difficulty of implementing this program is minimal compared to expanding the CSRAP, which is the most administratively feasible.

Sensitivity Analysis

There are several variables to consider related to the sensitivity of this recommendation,. First, alternatives 1 and 3 are only separated by .4 points, according to the scoring system. This is a minimal difference. If the two alternatives' scores were slightly closer (i.e. a difference of .2 or less), the recommendation would have likely been to adopt both options. Second, I used a ranking system to score the alternatives in each category. If the cost-effectiveness scores corresponded to a range of values instead of rank, alternatives 1 and 3 would likely have received the same score for this criteria. This is because the cost-effectiveness figures of alternatives 1 and 3 are similarly low relative to alternative 2. If alternatives 1 and 3 had received the same cost-effectiveness score, both alternatives would have the same total weighted average score. In that case, the recommendation would have been to pursue both options.

Implementation

This section will overview of an implementation strategy for the recommended alternative as well as the challenges associated with this plan. This section will lay out a timeline for the policy's implementation and assess the stakeholders who are involved in this issue area. Then, this section will address challenges that the proposal may face in its implementation, including

issues related to oppositional groups, ongoing funding, and bureaucratic resistance. Lastly, this section will summarize several key lessons learned from this evaluation.

Implementation Plan

In order to move the recommendation forward, a coalition of supportive stakeholders should organize to lobby the Charlottesville City Council. This coalition should advocate for the policy's adoption by contacting Council members directly and participating in regular Council meetings' public comment session. Because the policy requires significant levels of discretionary funding, the Council will need to appropriate funds for it in the City's annual budget (City of Charlottesville, Council Policies and Procedures, n.d.). Therefore, public advocacy during the City Council's scheduled budget work sessions will be especially critical. Based on the Council's session schedule, budget consideration begins in the fall and continues through the winter and early spring (City of Charlottesville, Budget Work Sessions, n.d.). The FY 2023 budget is scheduled to be approved by the City Council in mid-April 2022. Because much of this expedited timeline, successful advocacy of this policy option will be more feasible next year, during the Council's consideration of the FY 2024 budget. Therefore, coalition building should start as soon as possible with plans to begin lobbying City Council in fall 2022.

Once the recommended policy proposal is passed, the next step in the implementation process will be to initiate a public information campaign to inform eligible households about the program. Stakeholders are typically called upon to raise awareness about the availability of rental assistance. This was especially important during the roll out of the federal government's pandemic-related emergency rental assistance programs (NLIHC, 2021). The coalition of stakeholders described above should engage print and social media in order to get the word out about the program's eligibility requirements and benefits. Other means of communication like knocking on doors and posting printed fliers in community centers could also be helpful. These combined efforts would be aimed at increasing take-up of the program, especially for households who may not have access to traditional City Council communications.

In addition to a public information campaign, coordination among government agencies tasked with implementing the program will be the next step in ensuring an effective roll out. The Charlottesville Redevelopment and Housing Authority (CRHA) would be primarily responsible for evaluating applications and distributing rental assistance to eligible households. In order for the program to be implemented successfully, the CRHA and the City Council will need to coordinate with each other via regular check-ins to confirm that the program is having the intended effect.

Stakeholders

There are several stakeholders that will be affected by the policy and critical to the success of the recommendation. The first stake holding faction is the affordable housing nonprofit sector, including organizations like the client (Virginia Supportive Housing), the Greater Charlottesville Habitat for Humanity, the Piedmont Housing Alliance, and the Charlottesville Low Income Housing Coalition, among others. These organizations are generally favorable of and support

policies that expand access to affordable housing⁹. Together, this stake holding group will play a key role in ensuring that the policy's benefits reach the target population.

The second stake holding faction includes the local government entities that will be in charge of passing and implementing the policy. This would include City Council and the CRHA. Because City Council has endorsed a similar policy in the Charlottesville Affordable Housing Plan (Charlottesville Affordable Housing Plan, 2021), it's likely that they will support the recommended policy. The potential perspective of the CRHA is more difficult to ascertain. Although the proposal would result in additional workload for CRHA employees, there is little evidence to suggest that the program would be met with bureaucratic resistance.

The third stake holding faction includes beneficiaries of the program, including low income renters and renter associations. This group will likely be supportive of the policy as it will provide them with assistance to relieve their housing cost burden. This group would also act as a key coalition partner in advocating for the recommended policy's passage in City Council.

The fourth stake holding faction includes potential opponents of the program, like NIMBY (Not in My Backyard) groups and conservative-leaning Charlottesville residents. This group may take an oppositional position against passing the policy, which could pose a potential legislative hurdle. In order to mitigate this resistance, the supportive stakeholders could conduct outreach with these groups to establish common ground.

Challenges

There are several potential challenges that the recommended policy may face during its implementation process. First, residents who are opposed to the proposal may organize against its passage. Although this opposition is relatively unlikely to be successful, it does have the potential to prolong the policy's implementation. This challenge can be mitigated by reaching out to oppositional groups and initiating a dialogue to find common ground. Second, funding for the program could be cut in the subsequent years after its passage. This is somewhat unlikely because beneficiaries of the program would resist a reduction or removal of their benefits. This challenge can be mitigated by the coalition of supportive stakeholders continuing to advocate in support of the program during the City Council's annual budget considerations. Third, it's possible that CRHA employees will be overwhelmed by the workload associated with implementing this program and resist carrying out their duties effectively. The risk of this challenge occurring can be mitigated by hiring additional specialists to carry out the program's implementation.

Key Takeaways

There are several important considerations related to the implementation of the recommended alternative. First, advocacy for the policy should begin in fall 2022 in order for it to be included in Charlottesville's FY 2024 budget. Successful implementation will require building a coalition of supportive stakeholders to aid in this effort. Second, stakeholders include affordable housing nonprofits, relevant government entities, beneficiaries of the program, and oppositional residents.

⁹ Assumption based on the mission statements and stated advocacy goals of these organizations.

Lastly, although the recommended policy faces several challenges that may hinder its implementation, there are concrete options available to mitigate the identified risks.

Conclusion

The affordable housing crisis in Charlottesville, VA is worsening. This problem has been exacerbated by inadequate access to rental assistance in the City. Based on an analysis using three evaluative criteria, this report recommends that the City Council implement an Emergency Rental Assistance Program. This policy would aid in bridging the gap between rent and income for individual households in Charlottesville. By providing assistance to families in crisis and cost burdened, this policy takes a demand-side approach to addressing the affordable housing crisis.

However, it's important to note that the recommendation is only a partial, short term fix to the problem. It is limited in scope and only addresses a portion of Charlottesville's residents who are impacted by the affordable housing crisis. The population that VSH serves, for instance, would not likely benefit in a substantial way from an Emergency Rental Assistance Program. This is why it is critical that legislators in the Virginia General Assembly and Charlottesville City Council work to implement a variety of policies to expand access to affordable housing. Every alternative in this report has the power to positively impact those who are burdened by the cost of rent. Additionally, policies outside the scope of this report's analysis, like establishing a state level long term rental assistance program, could also make progress on ending Charlottesville's housing crisis if adopted.

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