



# BOOSTING AFFORDABLE HOUSING SUPPLY IN CHARLOTTESVILLE



**APPLIED POLICY PROJECT PREPARED ON BEHALF OF THE NEW HILL DEVELOPMENT CORPORATION  
BY TATENDA MABIKACHECHE, CLASS OF 2021**

**FRANK BATTEN SCHOOL OF PUBLIC POLICY  
UNIVERSITY OF VIRGINIA**

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My final thanks go to Kesta Medoit, whose passion for advancing Black economic mobility through real estate inspired me to learn more about creative solutions to affordable housing challenges.

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## **Special Dedication:**

A special dedication goes to my father, Tavenganiwa Alias Sithole Mabikacheche, who committed decades of his life as a Black pioneer in Zimbabwe's real estate market. His work opened doors for many more Black people to enter the market post-independence. In his career, my father worked tirelessly to ensure that more people could enjoy economic security through homeownership or understand their rights as renters. Though I wouldn't have imagined venturing into similar topics in my academic or policy career, I am proud to have explored the field more through this project. I glad I was able to harken back to some of the wisdom I had acquired about the real estate market from the conversation I had with my father since childhood. While he may have departed this year, I know he would have been eager to read this final report, learn more about the U.S.'s challenges, and ideate more on how to advance New Hill's great cause.

*Thank you, Dad, for always inspiring me to excellence and showing me that change begins with the individuals who dare to believe that tomorrow can be different. I appreciate that you consistently acted boldly to advance equality, promote integrity, and ensure the dignity of all.*

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# Addressing the Affordable Housing Shortage in Charlottesville & Impacts on African- American Residents

## EXECUTIVE SUMMARY

Thousands of households in Charlottesville are cost-burdened and have unmet housing needs. Across America, many cities are grappling with affordable housing shortages. Economically stable families are supposed to spend less than a third of their income on rent. However, millions of Americans cannot find reasonably priced, standard, non-dilapidated homes where they can live near decent economic opportunities. In this report, I explore the reasons for the current lack of affordable housing in Charlottesville. I place primary focus on addressing the disproportionate effect of the crisis among the African-American community.

The report is on behalf of the New Hill Development Corporation (NHDC – “New Hill”), a local organization seeking to foster wealth and financial security for the Black population in Charlottesville. In the first section, I provide an overview of Charlottesville’s affordable housing problem. I also introduce more information about the client and other organizations in Charlottesville committed to this cause. I share some background on the state of affordable housing access across America. In the second section, I highlight the consequences of this lack of access to standard affordable housing units. I showcase some of the most prominent historical solutions implemented across the country and the existing evidence on their level of success in tackling the low-income housing issues.

In the third section, I shift from assessing the problem to set up criteria upon which to evaluate the three key alternatives that I present. The four criteria selected are the level of cost, effectiveness, efficiency, feasibility, and equity achieved by each solution. The alternatives that I address focus on regulatory reform, education of the stakeholders, or the financing of affordable housing developments. In the fourth section, I recommend that New Hill advocate for more amendments to the building codes and utilization restrictions for Accessory Dwelling Units (ADUs). I highlight the benefits that can come from the amended ADU policy. New Hill has a growing reputation as a coalition builder and creative problem-solving organization. Hence, the organization is well-positioned to champion the development of new regulations on ADUs. To amplify this initiative’s success, New Hill will need to engage in campaigns to address all the relevant stakeholders to ensure that the regulatory changes proposed before the Charlottesville City Council have adequate community support.

The final section is where I provide more details on the implementation of the ADU alternative. I have included an assessment of the stakeholders involved and the worst-case scenarios that may occur. I share some insights and the most relevant next steps for New Hill to put these learnings into action.

## IN BRIEF

### KEY CHARLOTTESVILLE STATISTICS



**1 in 4** renters spend more than 50% of their income on rent, leaving less money for other important expenses like transportation, food, healthcare, or education.



**More than 3,000** households with unmet housing needs in Charlottesville.



**24%** decline in the rate of Black homeownership was reported between 2000 and 2018, while white homeownership increased by nearly the same percentage during that period.



**1,363** households among almost 41,000 occupied homes in Albemarle county are owner-occupied by Black people (Census 2018).

### Problem Background Overview

- Affordable housing is a growing global challenge, particularly in urban areas.
- Local governments are instrumental in creating policies that incentivize more affordable housing development and rentals.
- Across America, affordable housing is also a racial equity issue.
- Charlottesville is the second most expensive area for a renter to live in Virginia after the northern Virginia counties in the Washington, DC metro area.
- Black residents in Charlottesville have not experienced any significant economic recovery from the housing market downturn that occurred during the 2008 Financial Crisis.

### Costs & Consequences Overview

- There are intra- and intergenerational consequences for those that do not have access to affordable housing.
- Key cost-reduction levers are focus on land supply, development cost, operations, and maintenance, plus creative financing.

### Policy Solutions Overview

- Accessory Dwelling Units and creative financing are some of the most prominent new policy alternatives under consideration in different states.
- The zoning laws in Charlottesville are rooted in immensely outdated perspectives of the City and its residents.
- The City of Charlottesville needs to devote more of the budget to affordable housing each fiscal year.
- More education of various stakeholders is necessary to foster greater alignment on investments required to incentivize stakeholders such as developers, homeowners, financial institutions, and local governments to create more affordable housing units.

## SECTION I

### PROBLEM STATEMENT

#### *Spotlighting the Charlottesville Affordable Housing Crisis that Disproportionately Affects Black Residents*

Rising land and property values in Charlottesville limit the availability of affordable housing in the City. A 2020 report by Charlottesville Low Income Housing Coalition (CLIHC) showed that the average cost of rent in Charlottesville increased by 88% between 2000-2018, while the median income for Black households has risen only just 17% (CLIHC, 2020 and Cville Tomorrow, 2020 - Figure 1). Over three thousand households have in Charlottesville have unmet housing needs (CLIHC, 2020). Disproportionately, Black residents are increasingly unable to access affordable housing within the City. Instead, many face displacements into periphery communities beyond Charlottesville. The more affordable areas outside the City where people settle often have more limited access to economic opportunities and essential services such as healthcare or educational systems that can adequately support children.

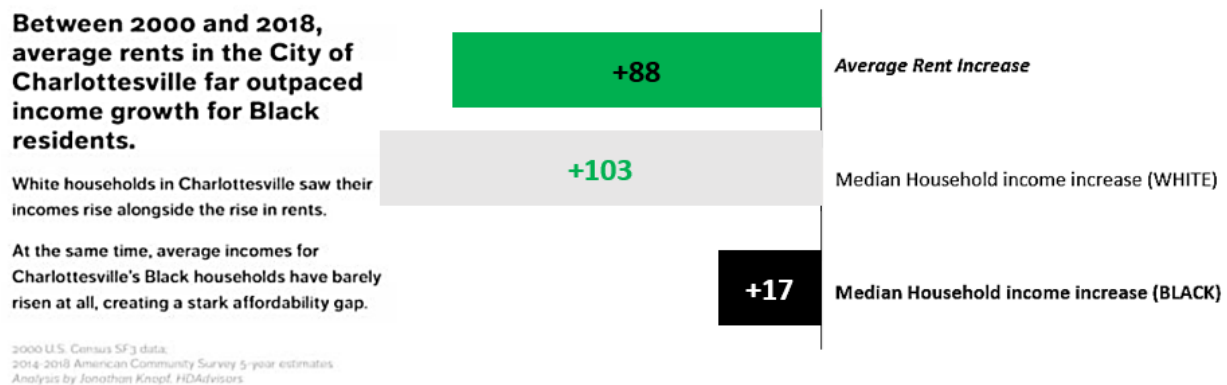


Figure 1. - Source: Cville Tomorrow - *Determined to stay* (Yager, May 2020)

### CLIENT OVERVIEW

#### *New Hill is Championing Financial Literacy, Economic Development, and Wealth-building by Creating Paths to Homeownership for Charlottesville's Black Residents*

The New Hill Development Corporation (New Hill) is a relatively new organization in Charlottesville. In 2018, New Hill started with the vision to create a more economically resilient Black community in the City. The organization seeks “to build financial resilience, economic opportunity, and affordable housing in the Greater Charlottesville Black community (New Hill).”

Their mission draws inspiration from the forgotten legacy of the “Vinegar Hill” neighborhood in Charlottesville that was once a thriving African-American community with homes, land, and businesses owned by the residents (AfroVirginia). Unfortunately, in the 1960s, the City of Charlottesville’s local government office made some reforms that forced out nearly all of the Black community in the Vinegar Hill area. The changes were a massive detriment to the many years of wealth-building efforts that Black people had put in after their emancipation from slavery. In an era where city regulations were still evidently motivated by racial malice more than the purported desire for urban development, Black families lost their homes and businesses. Many resettled in locations with lower land values or with minimal access to affordable housing options. Decades later, several Black residents in Charlottesville still live in dwellings where they cannot build a stable homeownership pathway.



New Hill recognizes that by advocating for more solutions to provide access to affordable housing and creating opportunities for individuals to buy or maintain their home, then Black people in Charlottesville will be able to accumulate wealth that can trickle down to future generations

## **BUILDING COALITIONS TO ADDRESS A GROWING CRISIS**

*Collaboration in Charlottesville is Helping Strengthen the Efforts to Create Reform*

Today, New Hill seeks to find creative solutions to the growing housing challenges that are still in part stemming from community urbanization initiatives across the City that do not fully consider the negative impacts on African American communities. New property developments in the City are gentrifying neighborhoods. More and more affluent individuals have become attracted to living in Charlottesville given that it is a quaint historical university town located just a few hours from the nation's capital. Charlottesville offers many great amenities including some upscale retail and food options in addition to the proximity to wineries and other nature-based activities. The population is growing significantly. However, the City contains a very small amount of land area. There are limited amounts of unoccupied and undeveloped land available in areas zoned for residential use within Charlottesville

Various organizations, like the New Hill Development Corporation, are devoting increased attention to this growing crisis. CLHIC is one affordable housing advocacy coalition group formed in 2017, which comprises residents and community organizations such as Habitat for Humanity and the Public Housing Association of Residents (PHAR). New Hill has been aligned with the coalition's work. As detailed in CLHIC's recent hundred-page report, systemic racism has exacerbated the City's affordable housing crisis (CLHIC, 2020). Zoning laws and building code regulations are among the issues that they highlighted as impediments for poor African American families trying to build intergenerational wealth through homeownership. As a champion for causes affecting Black residents, New Hill plays a pivotal role in the community when it comes to advocacy before the Charlottesville City Council.

One example is New Hill's contribution to the vision for redeveloping a historically Black community in Charlottesville near the former Vinegar Hill area. New Hill worked with various stakeholders in Charlottesville, including non-profits, community leaders, business owners, clergypersons, area residents, major employers, city and county officials, developers, and influence members of the Black business community. Through group discussions, interviews, and surveys with these stakeholders, the vision plan took to into account the voices of Black residents in the community. The Starr Hill Neighborhood Community Vision Plan is a 184-page multi-faceted document that envisions a vibrant community where the rich historical African culture of the area is celebrated inside and outside the walls of the property located there (New Hill - Starr Hill).

“We will create a neighborhood identity rooted in African-American presence and prosperity with real opportunities for the Black community to foster ownership of property, commerce, and culture.  
(Marcilla - NBC29, March 2021)

**Yolunda Harrell, President & CEO**  
*New Hill Development Corporation*

Given New Hill's three pillars of focus (housing, financial resilience, business enterprise), the plan includes various avenues for individuals and the community to build more wealth. The Starr Hill plan consists of a proposal to develop between 10 and 46 affordable housing units within a new mixed-use development for that community (Marcilla – NBC29, 2021). In the CLHIC report, the coalition also proposed that the City develop a comprehensive plan with every neighborhood contributing some affordable housing units.



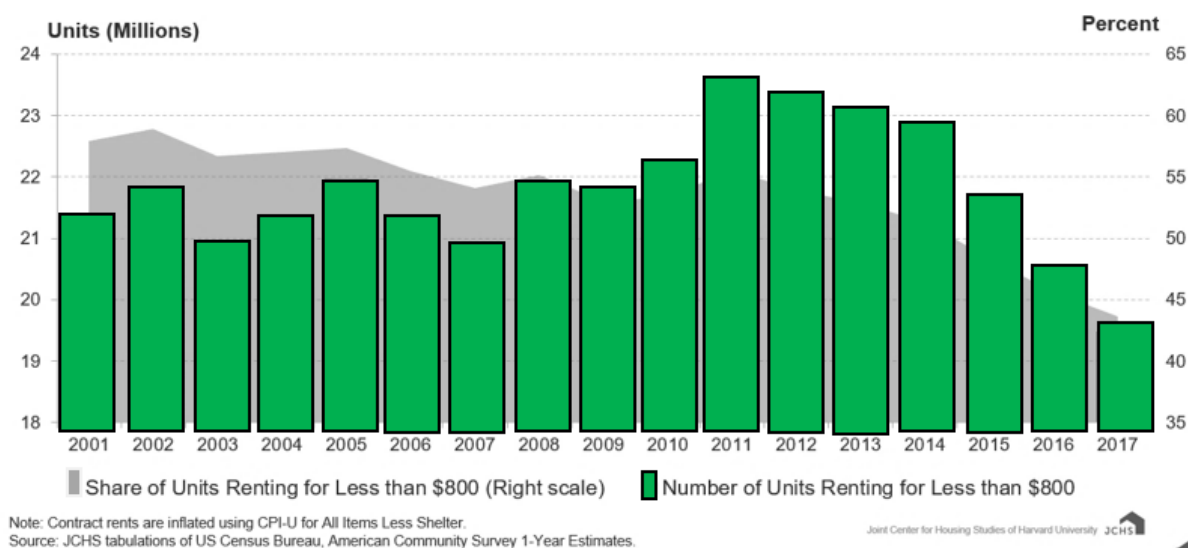
New Hill began gathering stakeholders in early 2019, and the plan was finally approved in early 2021, after some iterations based on feedback from city planners and councilors. The Starr Hill plan passed unanimously, and this is very in part due to the collaborative efforts of New Hill. The plan is only one of many potential solutions that the organization can promote to help mitigate the affordable housing shortages. In the following sections of this report, I will expound on the underlying issues and prevalent existing solutions applied through the federal government or policies developed by other states.

## BACKGROUND ON THE PROBLEM

### *A Multi-faceted National Issue in Need of Increased Awareness and Solutions*

The Department of Housing and Urban Development (HUD) is the federal agency that governs affordable housing availability across the country through the laws they put in place, such as rent controls, zoning ordinances, and subsidies that promote property development in typically undesirable or expensive areas. Local governments receive funds from HUD to help build the community and address housing issues. According to HUD, an “affordable dwelling” is measured based on the property’s cost compared to the household’s income. HUD uses a calculated Annual Median Income (See Annex I) in determining a reasonable rental price for a family. For a rental unit to be deemed affordable, the expenditure should be 30 percent or less of the household’s income (Affordable Housing Online).

### The Low-Rent Stock Has Shrunk by Four Million Units Since 2011

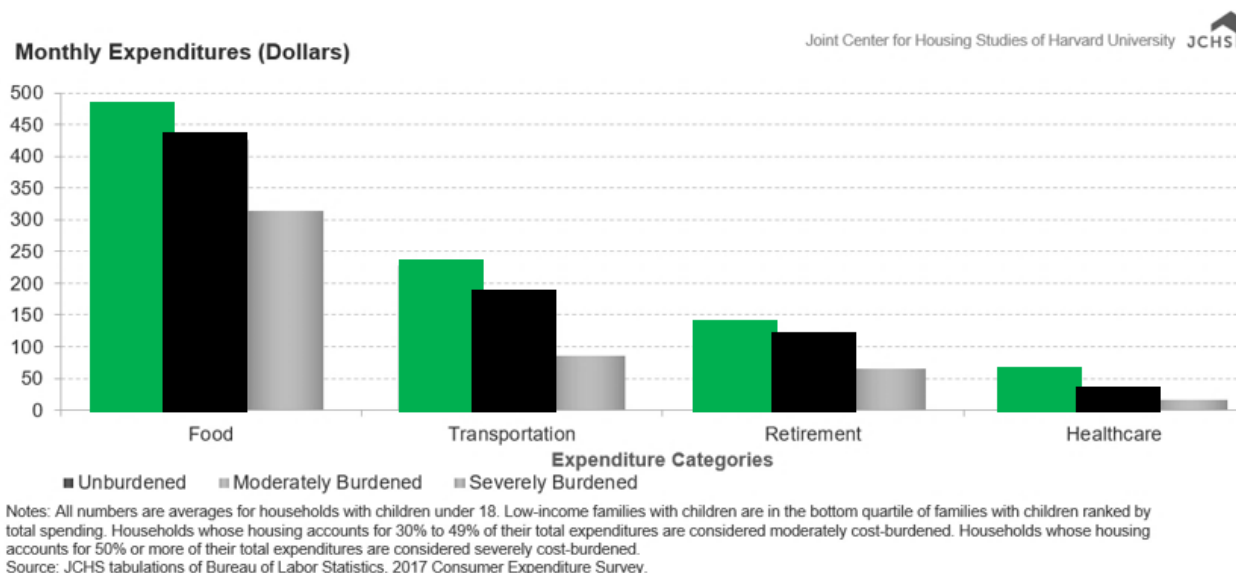


**Figure 2 - Source: Joint Center for Housing Studies at Harvard University – 2019 Report**

As highlighted earlier, affordable housing issues are not limited to just the City of Charlottesville. A report by the McKinsey Global Institute (MGI) forecasted that there would be 1.6 billion people globally affected by 2025 (MGI, 2014). Other figures reported in the annual report by the Joint Center for Housing Studies (JCHS) of Harvard University estimated that in 2019, the number of housing units renting for less than \$800 in the U.S. had shrunk by 4 Million units since 2011, a nearly 30 percent decline (JCHS, 2019 – Figure 2). Nationwide, they are almost 20 million renter households (NLIHC, 2020) that can be classified as cost-burdened, i.e., families who disburse over 30% of their income towards housing cost may make it difficult to afford other necessities. Those who are severely-burdened allocate over 50% of their income to rent alone, leaving minimal

funds to cover transportation costs, save for retirement, and tend to their healthcare needs (HUD USER – Figure 3).

## When Burdened with High Housing Costs, Lowest-Income Families with Children Spend Little on Other Basic Needs



**Figure 3 - Source: Joint Center for Housing Studies at Harvard University – 2019 Report**

Some regulatory reforms, while promising, have proven to be ineffective, thereby perpetuating the housing crisis. In the second part of section two below, I explore the existing evidence on the effectiveness of different alternative solutions. There are significant regulatory barriers, loopholes, and disincentives that constrain housing production that is accessible to low-income renters. Reforms are generally targeted at changing zoning laws, building standards, or improving incentives for developing and financing affordable housing. However, many programs are grossly underfunded or inefficiently implemented. Hence, there have been numerous amendments or new policy initiatives proposed frequently (NLIHC). One of the underlying criticisms of many existing policies goes back to the argument that systemic racism keeps Black residents marginalized and segregated from white renters and homeowners.

### Equity

While affordable housing issues can affect anyone who earns low wages, there is a disproportionate impact on African Americans. Black/African American people make up nearly 20% of Charlottesville's population, making them the largest minority group, while 70% of the City constituting white residents (U.S. Census). Almost 30 percent live below the poverty line (Welfare Info, 2020). Over the past 20 years, housing prices have more than doubled in Charlottesville, while Black families' income has not seen much increase (WCCPS, 2011). Charlottesville is the second-highest, most expensive area to live in as a renter in Virginia, surpassed only by the designated Washington-Arlington-Alexandria HUD Fair Market Rent (FMR)(See Annex I) metropolitan area (NLIHC, 2020).

A majority of African-American households in the City fall within the lowest brackets of median income (Statistical Atlas). Hence, access to affordable housing is a substantial issue for this population group amid the rising property and land values. Most of the affordable housing options

available are increasingly far removed from job centers, limiting access to robust income-generating opportunities that could help families enter a higher bracket. In some cases, the affordable housing options inadvertently increase expenses, such as transportation and healthcare costs due to poor living conditions and lack of access to healthy food options in the areas near the affordable dwellings.

Poor Black families in Charlottesville bear many of the negative consequences of limited access to affordable housing options. It is worth noting that when comparing the impacts of the crisis across gender, Black men are less affected than Black women. Research by Matthew Desmond on eviction rates shows that poor Black women are predominantly affected by these threats of homelessness; hence, they often succumb to many of the adverse consequences that will be explored in detail in the section below (Desmond, 2014). A study by the International Center for Research on Women highlights that nearly 75 percent of public housing across the U.S. is headed by females, which means that beyond being a racial issue, the crisis is also a gender issue (Cooper & Dougan, 2016). The same report also points out some unique added challenges that LGBTQ persons may face due to the lack of access to stable, affordable housing options.

In evaluating alternative solutions to these affordable housing issues in the City, it is critical to have equity as one of the driving criteria. Given the City steeped in deep racial injustice histories, issues of affordable housing, healthcare, education, and financial inclusion are all intertwined due to systemic biased policies and systems that perpetuate generational cycles of poverty.

## SECTION II

### CONSEQUENCES OF THE PROBLEM

#### *A Vicious Cycle that Leads to Intergenerational Poverty and Perpetuates Systemically Racist Ideals*

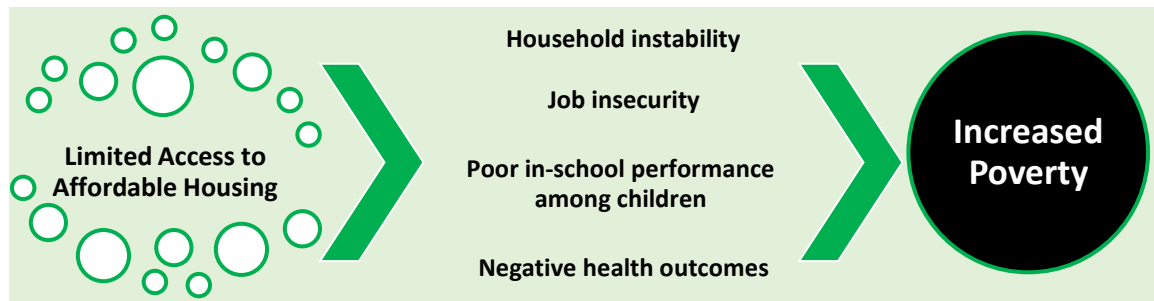
The affordable housing shortage in Charlottesville has become a crisis, particularly among minority communities. The limited supply of houses and the increase in higher-value properties erode many Black people's dreams of building a stable path to homeownership.

Among those Black families who already own stable homes, there is increasing pressure imposed by developers or rapid demographic shifts in the neighborhoods, which force them to move elsewhere. According to CLHIC, over 3,300 families in Charlottesville (Paschall - ABC News, 2020), nearly 20% of the number of households in the City (Census, 2018), lack access to stable, affordable housing options. As of July 2019, the Census reports that they are just over 20,000 housing units in the City. The housing supply-side problem ultimately impacts several other facets of individuals' lives and the broader economy.

Limited access to affordable housing imposes many challenges for individuals, their households, and the community (Figure 4). Unstable housing situations are common among families that cannot afford their housing options. The threat of eviction is always looming, and the fear constant of homelessness imposes undue pressures on individuals. Research has directly linked stress as a cause for some mental and physical health issues (NIH, n.d.). Many cheaper accommodations tend to be older, dilapidated, non-energy efficient buildings, which can also cause adverse health outcomes, for instance, if there is no fresh air circulating. Low-income families frequently move in search of better housing and employment opportunities. Such instability has been shown to affect children's developmental and educational outcomes (Gaitán, 2019).

If they are not a homeowner, access to finance can also be limited, or the individual is subjected to very high-interest rate loans. Financial insecurity can also trigger domestic violence if the unideal living conditions are causing substantial stress to the residents. If they are children in the household, they tend to be impacted by their parents' busy lifestyles, which leads to poor academic performance. The housing access gap exacerbates the education achievement gap. A household can experience all or some of these economic and social adverse effects imposed by a lack of affordable housing access. The burden that is continually placed on finances can drive the household into more poverty.

Families need roofs over their heads. Hence, when the cost burden is high, there is a need to make tradeoffs (Center for Housing Policy, 2005). Since the housing costs are high, families with low incomes face a severe cost burden, which forces them to dramatically sacrifice spending on other necessities critical to their quality of life. Research has shown that inadequate expenditures in preventative healthcare and good nutrition have compounded long-term costs for low-income families (Fullilove, 2010).



**Figure 4 – Limited access to affordable housing leads to various challenges that increase household poverty**

The Enterprise Community Partner's (ECP) research on the impact of providing greater access to affordable housing highlights various issues that the poor and their communities currently face. ECP's reports how these acute challenges also affect low-income senior citizens' quality of life. A lack of access to affordable housing increases economic insecurity as cost-burdened families cannot build up savings or even cover basic household needs (McCarthy, 2019). The location of affordable housing matters. When the housing is located within proximity to the City, with quality amenities in the home, access to essential services such as a clinic, plus employment opportunities, such living conditions benefit the individual and the community's economic well-being. If a low-income individual lives far away from major economic activity hubs, they must endure high transportation costs to reach employment opportunities. Housing insecurity makes it difficult to access stable jobs or get to the locations where essential services are provided.

## **COSTS**

*Adversely impacting individuals, families, communities, the City, and the national economic prospects*

To evaluate this crisis's total costs for the Charlottesville community, we need to factor in the individual's financial burden (See Annex II). However, some externalities may occur that impact the broader community (Rossi-Hansberg et al., 2008). As shown in Figure 5, the costs that arise from the lack of access to affordable housing are widespread and generate intergenerational cycles of poverty for household members. In turn, this crisis also impacts the nation's long-run economic growth potentials and the social fabric.

### Worst case scenario example of consequences of poor & limited affordable housing options

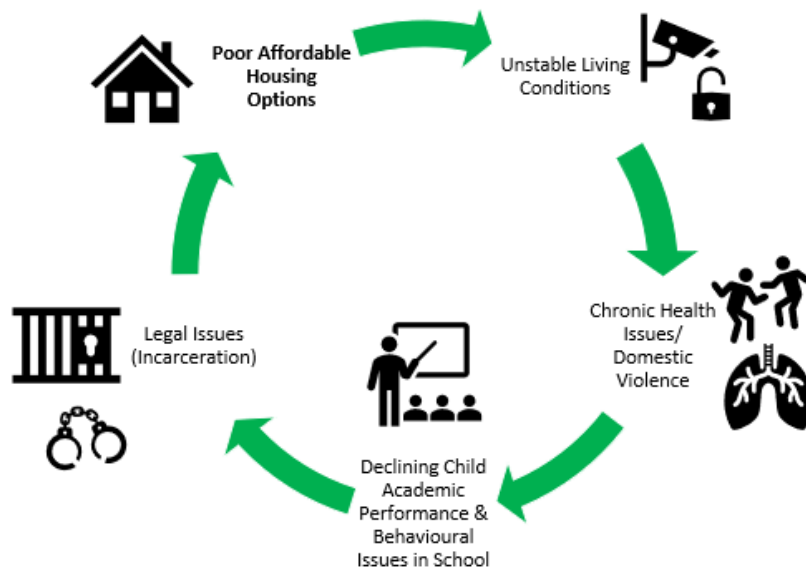


Figure 5 – Intergenerational vicious cycle of poverty induced by the lack of access to affordable housing

### LEGISLATIVE HISTORY: AFFORDABLE HOUSING POLICY SOLUTIONS

*Trial and error; no one size fits all on housing assistance policy reforms among states*

Federally or across many states and cities, various types of regulation have been implemented to alleviate the housing shortages (Bergquist, R. et al., 2014). These solutions have aimed to tackle the affordable housing issues and reduce the additional societal problems and challenges faced by low-income families when they cannot access affordable housing.

The federal government has about 15 housing assistance programs and policies (Jones et al., 2019). In 2014, there were over 313 actively funded housing assistance programs across all the states and within a sub-sample of cities – 242 state programs and 71 city programs (NLIHC). In this report, I will highlight several studies on some of the different approaches that have been taken to increase the supply of affordable housing.

The most prominent solutions that will be explored include inclusionary zoning policies, build code amendment, public housing, housing vouchers, opportunity zones, tax incentives, and increased local government funding for development by state and federal agencies (Mbulu, 2010). While many of the policies have had some positive effect in addressing the limited availability of low-income housing units, more work is needed to ensure housing laws promote more racial and economic mobility for minorities in America. Policies need to provide property owners and developers more incentives to make more affordable housing units available.

### Zoning Regulation Reforms

Generally, the local government has control over the development and use of land within its jurisdiction. For many decades, zoning committees and residents engaged in what is now known as exclusionary zoning (Rigsby, 2016). In efforts to maintain property values, municipalities would exclude certain types of properties from development and keep low-income people from moving in. Despite the passing of the Fair Housing Act of 1968, which prohibited housing discrimination based on race or color, ethnicity, religion, gender, disability, or familial status (DOJ, 2017), discriminatory

practices persisted, keeping affordable housing out of particular zones through stringent building codes and land use legislation.

However, in the 1970s, inclusionary zoning was instituted to try to counter the exclusionary policies taking place on the local level. Inclusionary zoning is meant to address the gentrification and racially discriminatory practices that are keeping poor minorities segregated. While this may seem like a favorable policy that everyone supports, many developers (Schneider, 2018) and some economists (Hamilton, E., 2018; MacDonald, G., 2016) have argued against this policy. They believe that inclusionary zoning reduces overall supply, which puts further upward pressure on prices.

On the other hand, in an empirical study of inclusionary zoning conducted in Los Angeles (Mukhija, V. et al., 2010), the regression results showed that inclusionary programs increased housing supply. Substantial quantitative data on inclusionary zoning is not readily available, so the study only focused on 14 mandatory programs across the 88 cities in Los Angeles county. The authors were unable to find any statistically significant evidence that supports the economists who have spoken against this regulation. However, the minimal sample size of the Los Angeles study is a limitation that makes it difficult to confidently refute those that claim the adverse effects of housing supply. Nevertheless, even with the inclusionary zoning regulation, in hidden ways, exclusionary behaviors still exist. One common term is NIMBY (Not in my backyard) mentality, which is commonly voiced by residents who do not want affordable housing units near their properties.

Given that zoning issues get discussed at the local government level, it may be difficult to detect the bias if there are not enough minority voices represented in public hearings. As a result, many neighborhoods with more affluent individuals have been able to keep poor people out. Frequently the result is that low-income individuals' saturation in areas with poor education, fewer green spaces, and low economic opportunity.

### **Building Code Amendments – Accessory Dwelling Units**

The client, New Hill, has been exploring the potential of changes in the local regulation surrounding Accessory Dwelling Units (ADUs) as one alternative way to address the housing crisis faced by the Black community in Charlottesville. An ADU could double up a single-family housing unit, thereby accommodating more people within the same property. ADUs are commonly known as “garden cottages, granny flats, in-law suites, carriage houses, basement apartments, or sidekicks (Peale et. al, 2017).” These can be multi-generational housing solutions that are adaptable to the family's needs.

Across the country, ADU building code amendments have been gaining prominence. In a case study done by HUD, the researchers found that creating policies that enable the development of Accessory Dwelling Units (ADUs) for utilization as low-income housing is advantageous (U.S. HUD, 2008). The authors of the HUD study outline that the benefits of ADUs are that they:

- Cater to different age groups & disabilities, particularly allowing for an aging-in-place option for the elderly
- Impose no extra land purchase expense
- Potentially create rental income for owners
- Could increase housing supply and the property tax base

Currently, there is no robust statistical evidence on the magnitude of the benefits of changes in ADU policies. Given the novelty of the ADU policy reform recommendations, few studies explore the outcomes from the expansion in the use of such units for occupancy beyond single-

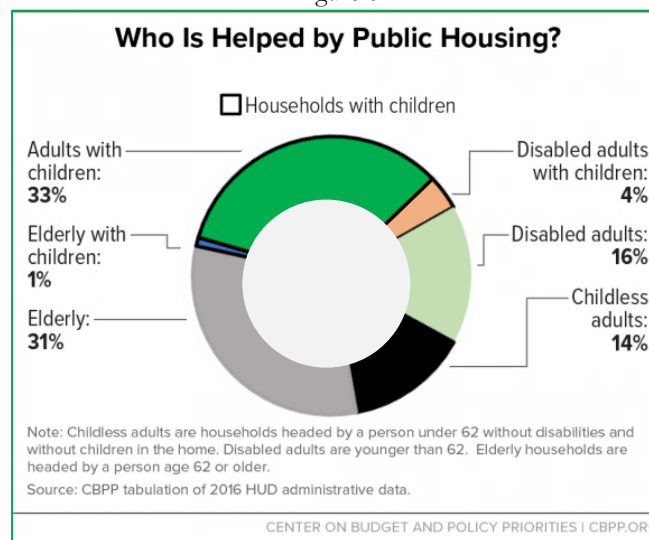
family homeowners. A recent study published in 2020 evaluated the SB 1120 bill proposed to reform single-family zoning in California (Garcia et al., 2020). The authors remark that the legislation is bold and long overdue in the state.

The HUD case study also provides guidelines to local governments who want to set more nuanced regulations to accommodate the housing needs of the varying demographic and socio-economic statuses of the population represented. The City of Charlottesville has a 53-page guide to help residents and developers to stick to the stipulated codes and regulations around the addition of ADUs to a property (DNDS, 2015). Depending on the zoning district, the cost of building such units can be pretty substantial. Many communities of color in Charlottesville are located within the historical neighborhoods near downtown and the University. Some of these areas are subject to different zoning ordinances, which might affect the minority communities.

## Public Housing

In an attempt to gain more control of the affordable housing supply, municipalities and governments often develop several public housing units. Charlottesville has a long waitlist that practically little-to-no movement because all of the City's 376 public housing units are occupied or out of commission (CRHA). Increasing public housing availability and offering rent vouchers have been the two significant initiatives that the federal government has heralded to address some of the low-income housing supply shortages. Since many of the laws that govern these solutions have been in existence for over five decades, there is a vast amount of literature evaluating how well these approaches have helped alleviate the problems. Public housing is set aside for low-income and extremely low-income people. A substantial portion of residents who benefit are the elderly individuals and adults with children (Figure 6). Outside of the student population, Charlottesville's demographics skew more towards elderly adults over 55 years (City of Charlottesville, 2016).

Figure 6



HOPE VI is a HUD program that provides funding to local housing authorities to construct new public housing units. While there have been over 100 000 units produced since the program's inception in 1993, research has shown a net loss in the number of public housing units since then (Ammann, 2000). Many dilapidated complexes that were renovated or rebuilt were replaced with mixed-use units, which reduces public housing supply (Keene, D., 2011). In general, public housing options are less desired living environments for many low-income renters because the living conditions are mostly poor (Messenger, P. H., 1992).



## Section 8 Vouchers

Under the Housing Act of 1974, Section 8 housing vouchers were instituted to help subsidize low-income households' costs, allowing for upward mobility beyond public housing (Bergquist, 2014). In several cities such as Charlottesville, where public land availability has diminished, city governments cannot find suitable spaces to place public housing units. Therefore, there is a need to provide renters with subsidies to help them afford the higher rents or incentivize homeowners to make their homes accessible to low-income renters.

Several research studies (Tegeler, P.D., 1995; Beck, P., 1996; Rotem, R., 2010) have been done on the effectiveness of Section 8 vouchers. These have shown that the low-income renters are still facing limited choices because many homeowners have chosen to withdraw from the voucher program. There is a level of uncertainty that vouchers create for a homeowner's financial security. When possible, homeowners are likely to seek out different types of renters in college towns like Charlottesville, where there is a lot of demand for cheap housing by non-voucher holders (Nagle, 2018). Hence, it is common that homeowners tend to have students occupy their residence relative to other low-income individuals.

### LIST OF SOME EXISTING AFFORDABLE HOUSING GOVERNMENT PROGRAMS/INITIATIVES IN CHARLOTTESVILLE

- Section 8 Vouchers (Project Based Rental Assistance (PBRA) or Housing Choice)
- Public Housing
- LIHTC
- Affordable Dwelling Unit Ordinance
- Charlottesville Affordable Housing Fund
- Energy Efficiency Upgrades
- Affordable Housing Advisory Group
- Workforce Housing Provisions
- Free Paint Program
- Community Development Block Grant (CDBG) and HOME Investment Partnership Program
- Tax Abatements for additions

(Source: 2010 VA State Gov Presentation; and Affordable Housing Online)

## Low-Income Housing Tax Credits (LIHTC)

Several legislative actions have been created to increase housing supply by incentivizing property developers to undertake low-income housing construction projects. One such policy that has been in effect for several years since its institution in 1983 is the Low-Income Housing Tax Credits. In most cases, these laws have brought about innovative ideas such as mixed-use building units mentioned earlier. The projects provide some benefits for developers while hopefully also tackling socio-economic mobility issues. An article published in the Journal on Housing Research comparing whether tax credits for developers were a more effective instrument than vouchers in increasing supply. The author's conclusion on the long-term costs highlighted that vouchers are better than credits in helping the low-income renters and minimizing overall costs for taxpayers (Schroder & Reiger).

## Opportunity Zones

The 2017 Opportunity Zones (O.Z.s) legislation has been among the more contested programs implemented recently. O.Z.s are meant to incentivize developers to attract investments to areas designated as the most underdeveloped neighborhoods. Much of the criticism (Chen et al., 2019; Sage, A. et al., 2019; Jacoby, S., 2019) is that developers embark on the projects without any social impact motive. Hence, they create projects that, similar to HOPE VI, lead to the displacement of low-income people, especially among Black communities. The housing or retail units are built to upscale the neighborhoods, and minimal affordable units are provided, leading to gentrification and

higher rental prices. A majority of the criticism highlights that developers seem to benefit more from the legislation's tax savings at the expense of many poor people resident in these O.Z.s.

However, there are also many proponents for O.Z. developments, foundations, and non-profit organizations; banks have created partnerships to provide communities with more services and upgraded affordable housing opportunities. The data around this legislation's effectiveness is still sparse to ascertain which school of thought is more accurate. Nevertheless, while there may not be an increase in housing supply options, there has been an increase in economic development in those areas, unfortunately, generally not benefiting Black residents and business owners. There are two O.Z.s demarcated in Charlottesville and two more in Albemarle county. (Frank & Cullop, 2019) Many developers looking to invest in the City will likely be looking more at those areas to capture the tax subsidies. Many of the O.Z. investments are in commercial rather than residential properties, let alone affordable housing units.

### SECTION III

There are limitations to the studies explored above, as many of them provide primarily qualitative assessments of these different laws without any robust statistical analysis (Teater, 2011). The client, New Hill, is looking into which alternatives might align more with the organization's primary objectives to boost chances for homeownership among the African American community in Charlottesville. The real estate market has remained fragile since the 2008 financial crisis. Therefore, private investment in low-income housing is commonly deemed too risky by developers trying to produce the financial returns required by limited partners in the deal. Government funding devoted to housing is limited. To create the proper policy infrastructure for better affordable housing policies, the local government needs to help hedge the risk to align with all key stakeholders' interests and better understand their pain points.

Given the analysis of the policies that have been implemented historically, in this section, I will explore three main alternative solutions that New Hill can consider to assist in tackling the affordable housing crisis. I propose four criteria for evaluating these options and then provide my recommendation in the subsequent section.

#### EVALUATION CRITERIA

*Focusing on equitable and efficient solutions*



Recognize high construction cost, desired returns on investment, budget constraints, and the renter low-income levels



Alleviate or reduce segregated housing and promote wealth-building among minority Charlottesville residents



Ability to garner political support from the City Council and other city governance boards or committees with relative administrative ease



Maximize the number of standard affordable housing units created

**Cost Effectiveness**

**Equity**

**Feasibility**

**Efficiency**

### **Cost-Effectiveness (Weight 0.15)**

In assessing the alternatives presented to New Hill, I will first factor in the solution's costs and benefits to other stakeholders. Secondly, since New Hill primarily creates programs and does not directly develop new affordable housing units, it is essential to consider the direct programmatic costs to New Hill.

Several other costs are incurred in developing standard units. Beyond the high land and property values currently impeding upon efforts to increase affordable housing options, developers also have to factor in the rising construction costs. It is important for those that finance any housing project to be able to recoup their investment.

In the McKinsey Global Institute report (MGI, 2014), they highlight four housing cost-reduction levers, including:

- unlocking land supply;
- improvement of the development process through mechanisms that enhance capital productivity and sourcing;
- having good operations and achieving scale in maintenance by having good building standards that are enforced and adding energy-efficient features
- lowering borrowing costs for land or property buyers and supporting developers in finding creative financing options

Hence, in evaluating the alternatives, I will also consider whether they pull on these cost-reduction levers and the magnitude of the benefits derived from any new housing delivery platforms.

### **Equity (Weight 0.35)**

As described in section II, where I gave some background to Charlottesville's problem, the promotion of equity in affordable housing programs is vital given the systemic challenges associated with this issue. Therefore, this criterion will be the primary one used to evaluate the alternatives presented below.

New Hill aims to ensure that Black residents in Charlottesville are treated with dignity and afforded equal opportunities to build wealth. The main effort is to correct the past's social ills by imposing new policies that lay a new foundation for this City's housing laws.

The degree to which an alternative brings in the voice of Black residents or business owners in Charlottesville will be a critical component of the assessment. New Hill seeks to bring together the African American community and amplify their voices through collaborative efforts. Hence, in implementing the alternative, those individuals must be incorporated as primary beneficiaries of New Hill's work.

All in all, the goal is to increase the number of African American individuals with access to affordable housing. By providing cheaper quality rental units, New Hill can help Black residents develop more sound financial capabilities to put them on a potential path to homeownership.

### **Feasibility (Weight 0.2)**

For the CEO of New Hill, it is critical to ensure that new programs have stakeholder buy-in. It starts with being able to engage the New Hill board and communicate the value of the alternative. New Hill's business model currently operates with minimal staff, thus relying on the board's support and other stakeholders for success.

In assessing the ease of implementing an alternative, I will be evaluating whether the solution will be politically feasible and the amount of administrative work involved in gaining stakeholder buy-in. Some of the key stakeholders are the Black residents, homeowners, local government officials, developers, and other non-profit organizations or neighborhood associations.

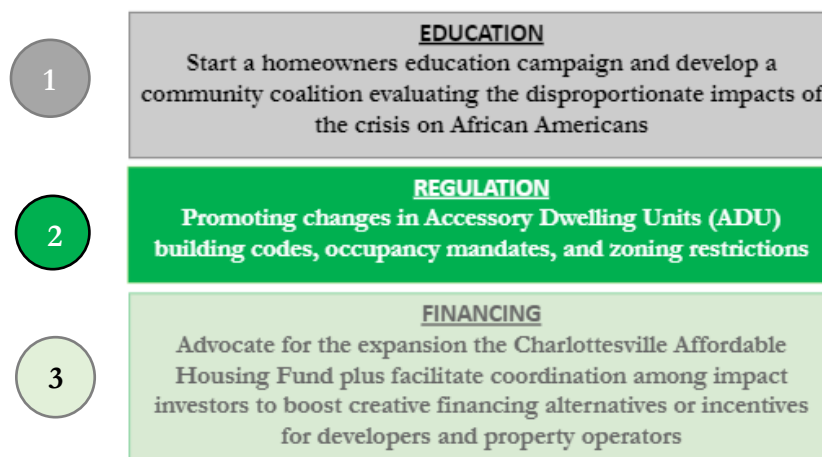
### Efficiency (Weight 0.3)

Numerous reports have been created assessing Charlottesville's affordable housing market, and all have pointed to the need to at least maintain or, better yet, develop more affordable units. The goal set by City Council in 2010 was to increase the percentage of affordable units by 2025 to 15% of the total number of housing units (V.A. State Gov Presentation). At present, there are approximately 20 800 units (U.S. Census, 2019) in the City of Charlottesville, which means we should have about 3100 affordable units. However, only around 2450 low-income apartments are available that are either income-based rent-controlled or rent-subsidized units (Affordable Housing Online).

Efficiency will be measured by the number of new units that will be potentially created because of implementing a respective alternative. The goal is to maximize the availability of affordable housing, which has a substantial social impact given all the challenges highlighted earlier that a family will be able to avoid.

## KEY ALTERNATIVES FOR CHARLOTTESVILLE

*Leveraging New Hill's Recognized Position as a Champion for the Needs of Black Residents to Address the Crisis*



### Education: Boosting Awareness & Providing Technical Assistance

Developing affordable housing is costly. Nevertheless, for those who view the right to shelter as a basic human right, there ought to be more urgency and fortitude in developing solutions to afford others a more balanced life. A significant problem like affordable housing primarily impacts those with limited power and resources. Therefore, it is important to raise awareness among those with more influence in order to inspire more public action. Researchers have found that in many instances, some of the challenges that exist with creating affordable housing stem from a lack of adequate education on existing policies (MGI, 2014) and misconceptions about the housing market (Blumenthal et al., 2016). For instance, some of the NIMBY arguments are derived from misinformed self-reinforcing conclusions about the impact of having low-income households of color in more affluent neighborhoods. As a result, local governments driven by homeowners' input may frequently find themselves advocating for policies that disregard significant equity implications.

The long-term aim is to stop the perpetuation of such discriminatory tendencies present in Charlottesville's housing market. Hence, it would be valuable for New Hill to launch an education campaign that includes a series of op-eds, news or event appearances, and other media tools that can

disseminate more information. There is a huge power in storytelling. New Hill has not leveraged its social media channels much to communicate and educate the public about the challenges and initiatives taking place in Charlottesville. Hence, creating a blog or a mini-video series on Facebook that frequently spotlights some stories of the Black residents who are among the 3300 individuals with unmet housing needs would allow more people to understand more vividly the consequences of the lack of affordable housing.

More prominent development corporations such as the Local Initiatives Support Corporation (LISC) devote some of their resources to serve as a thought-leader that can facilitate others learning around the challenges being faced within our communities. Providing technical assistance to individuals and other organizations within the community would help promote more awareness of the opportunities that exist for Black residents searching for affordable housing. Currently, there is a lack of diverse voices in the governance of affordable housing in the City. Hence, finding other avenues to outline needs and provide more oversight on the performance of programs implemented can help raise more attention to the gravity of the challenges faced by many Black residents.

SCORE	COST EFFECTIVENESS	EQUITY	FEASIBILITY	EFFICIENCY
0.6	0.125	0.2	0.175	0.1

### **Regulation: Amending Accessory Dwelling Units Policies**

The land supply shortages in Charlottesville necessitate the creation of innovative solutions to the crisis. While more education or financing can lead to the creation of more units, the availability of entirely vacant lots of land within the City would still be a substantial challenge. Therefore, considering the adoption of this trending new regulatory reform of allowing homeowners to build ADUs that can be used as affordable housing is an excellent alternative solution.

New Hill can convene various stakeholders to explore what Black residents might desire if they were to rent an ADU. Additionally, homeowners will be a key stakeholder group to ensure that the policy is not structured in a manner that disincentivizes people from building ADUs. If New Hill were to implement this alternative, it is critical to carefully consider all the relevant stakeholders that will be instrumental in getting the changes approved before City Council.

According to the research done that was conducted on the utilization of ADUs as additional rental units in the City of Portland, the rent for an ADU was priced at less than half the cost of a one-bedroom apartment (Gebhardt et. al, 2018). Since a major metropolitan city like Portland can realize the benefits of ADUs, then there is great potential that homeowners within the City of Charlottesville could change lower rental prices for ADUs as compared to the standard units. However, given the challenges mentioned concerning the high demand for nice affordable housing even among college students or for short-term tourist stays, it would be important to consider imposing mandates for the utilization of ADUs for low-income use when not owner-occupied.

The research done by the Urban Institute on ADUs in Alexandria (Stacy et. al, 2020) can be a good blueprint for New Hill to utilize in developing a proposal for City Council. New Hill should engage stakeholder's collaborative thinking similar to the process that the organization facilitated for the Starr Hill Neighborhood Community Vision Plan. Below are the ten key recommendations or considerations highlighted in the Urban Institute report that can be assessed with various

stakeholders to determine what policy changes the community would be willing to support at this stage and what additions might be relevant to the context in Charlottesville: (Stacy et. al., 2020)

1. No owner occupancy requirement imposed on the property, either for the main dwelling or the ADU.
2. No off-street parking space obligations.
3. Make it simple for homeowners to know whether they would be allowed to add an ADU, and the typically approved plans.
4. Consider different approaches on rules for setbacks for single-story relative to double-story ADUs. The size of the ADU should determine the level of restrictions, i.e. smaller ones being less restrictive than larger considering regulations such as window placements to ensure privacy for neighbors.
5. Size the ADUs also matters for ensuring that the units remain affordable. Larger sizes may be more expensive than standard low-income housing units. However, the size should not be too restrictive, especially if homeowners currently have a small home and large unutilized land area.
6. No minimum lot size restrictions for ADU developments.
7. Impose similar restrictions to those that exist for homes for short-term rentals of the ADUs as for other homes in Alexandria.
8. To ensure that all homeowners, regardless of their level of wealth or income, have access to the funds needed to develop their own ADUs, it will be essential to establish affordable financing options through partnerships or incentives from banks or CDFIs.
9. Can partner with local developers or establish programs with non-profits who can help homeowners cover the build out cost for the ADU by creating rent-sharing agreements or signing on to affordability restrictions.
10. In designing and implementing the regulation for ADUs, it is important to consider the residents opinions and the equity implications of the reform.

<b>SCORE</b>	<b>COST EFFECTIVENESS</b>	<b>EQUITY</b>	<b>FEASIBILITY</b>	<b>EFFICIENCY</b>
<b>0.725</b>	<b>0.075</b>	<b>0.3</b>	<b>0.15</b>	<b>0.2</b>

### **Financing: Directly Engaging the Private Sector for Increased Development**

Recognizing the need for more local government support beyond the federal channels stated earlier, in 2007 the City created the Charlottesville Affordable Housing Fund (CAHF). The Fund provides housing related services and financial support to residents, or organizations that directly work to address affordable housing needs in the City. Allocations to the Fund are determined in each annual city budget. Since its inception we have seen fluctuations in the amount set aside by the City to support affordable housing (See Annex III). Given the magnitude of the problem, the Fund only provides a small portion of the needed assistance. The reduction of the allocation over the past few years has been a cause for concern among community advocates.

Lowering the budget signals to some extent the priority level of the issue for the council. The proposed 2022 budget sets aside about \$1 million for the Fund, which is less than the amount committed past couple of years (See Annex III). IMPACT, a group of religious communities in Charlottesville that are standing for social justice, has advocated for the amendment of this amount to at least \$3 million (Marcilla – NBC29, 2021). A draft of the Charlottesville Affordable Housing Plan, which the City hired consultants (HR&A Advisors Inc., 2020) to develop, includes a recommendation for City Council to commit an even larger amount in the annual budget. Their



proposal for the City is to have a recurring budget allocation of \$10 million for the Fund for the next ten years to stimulate more impact in addressing the growing crisis.

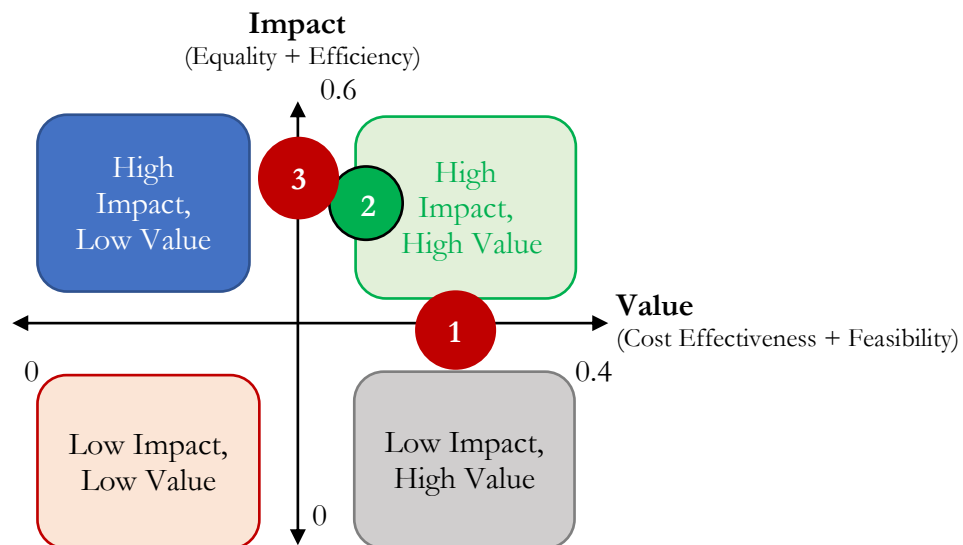
New Hill should join organizations like IMPACT in appealing to City Council to invest more in CAHF. It is critical for New Hill to continue to develop innovative, diverse, strategies that support Black residents in finding funds for rentals or homeownership. Black residents ought to be able to leverage the CAHF to stimulate wealth creation amount the community.

Aside from the City's contributions, CAHF also receives its funds through developers. Hence, it would be valuable for New Hill to develop a program that gathers private sector stakeholders who may be keen to engage in a coordinated effort to support the housing market in Charlottesville. There can be annual planning on potential private sector contributions to the CAHF while also serving as a focus group for identifying creative financing solutions for the existing funding gap. Impact investors are sometimes interested in placing their money in real estate and community development, hence they would be a good target audience to engage.

The primary goal of the coalition will be to increase the amount of funds being allocated to affordable housing, develop more creative financing structures, and have additional measures in place to monitor the impact being made by the funds. As highlighted earlier, when incentives are misaligned, new community development initiatives can have an adverse impact on low-income individuals, especially for minority communities.

SCORE	COST EFFECTIVENESS	EQUITY	FEASIBILITY	EFFICIENCY
0.7	0.1	0.25	0.1	0.25

## IMPACT-VALUE MATRIX



For New Hill to have a high level of impact, the alternative must promote equality and achieve efficiency by maximizing the number of affordable housing units created. Additionally, there is consideration of how much other stakeholders value the solution and the degree to which the benefits outweigh the costs. For the criteria analysis in this report, value considers the projected buy-in of New Hill's various stakeholders and economic value derived. According to the definitions provided in the matrix above analyzing the three solutions, the most desired alternative achieves



both high impact and high value. The first alternative solution focused on education is the most cost-effective and feasible. In contrast, the third alternative has the most significant degree of impact on efficiency and equality.

## SECTION IV

### RECOMMENDATION

*Regulatory Reforms on ADUs are the Most Promising Way to Increase the Amount of Affordable Housing Units*

Above, I scored each of the three alternatives against the criteria selected and noted their varying degrees of feasibility and efficiency. Given New Hill's position as a non-profit organization advocating for wealth-generation among the Black Charlottesville residents, it is important for the equity and efficiency criteria to be weighed more in selecting among the alternatives. Following from the impact-value matrix displayed above, the recommendation is for New Hill to convene various stakeholders and external experts to implement a robust plan for the reform of accessory dwelling unit (ADU) regulations.

In 2018, using some of the CAHF money, the City sent two representatives Thomas Jefferson Planning District Commission (TJPDC) to be part of a cohort for the Urban Sustainability Accelerator hosted by Portland State University specifically on ADUs (City Council, 2019). In addition, the 2015 guide that was released by the City of Charlottesville was a good first step at reform. Charlottesville has the opportunity to join other states that are pioneering the implementation of ADUs as means to increase affordable housing supply.

Given New Hill's success in advocating for the Starr Hill plan, the organization is well positioned to the leading organization that champions this policy change. The organization has a growing comparative advantage as a convener of a diverse group of stakeholders who can collaboratively address the racial equity and economic mobility challenges in the City.

### BENEFITS

*Numerous stakeholders besides New Hill and the Black low-income renters will gain the economic and social value*

New Hill is currently working on a creative loan fund that will help current African-American homeowners to improve their homes, maintain mortgage payments, or maximize their profits if they want to sell. By working on the ADU policy advocacy in tandem with building this homeownership loan fund, New Hill can amplify the impact of both initiatives. If the ADU policy is passed, New Hill would be able to tap into its network of African American homeowners to support some of them in developing ADUs that can be used as affordable housing.

In addition to the direct benefits to New Hill and Black Charlottesville residents, other stakeholders such as developers and investors will receive some of the financial benefits. Amending ADU regulations will benefit the entire Charlottesville community through the economic benefits derived from increased access to affordable housing. The National Association for Home Builders estimates that for every 100 new affordable housing apartments supplied, annually, there will be nearly \$2.5 Million worth of income generated, 30 new jobs, and nearly \$450,000 increase in tax revenue in the local economy. For reasons that are highlighted by some scholars, I did not conduct a cost-benefit analysis for this recommended alternative (Diamond, 2020). As displayed from the statistics stipulated in previous sections, there is an intergenerational social return on investment that can be realized when an individual has access to affordable housing. A well-built ADU will increase the property value for the owner while creating an opportunity for low-income individuals to live in

units with newer amenities that are near to the good jobs, healthcare facilities, and educational institutions.

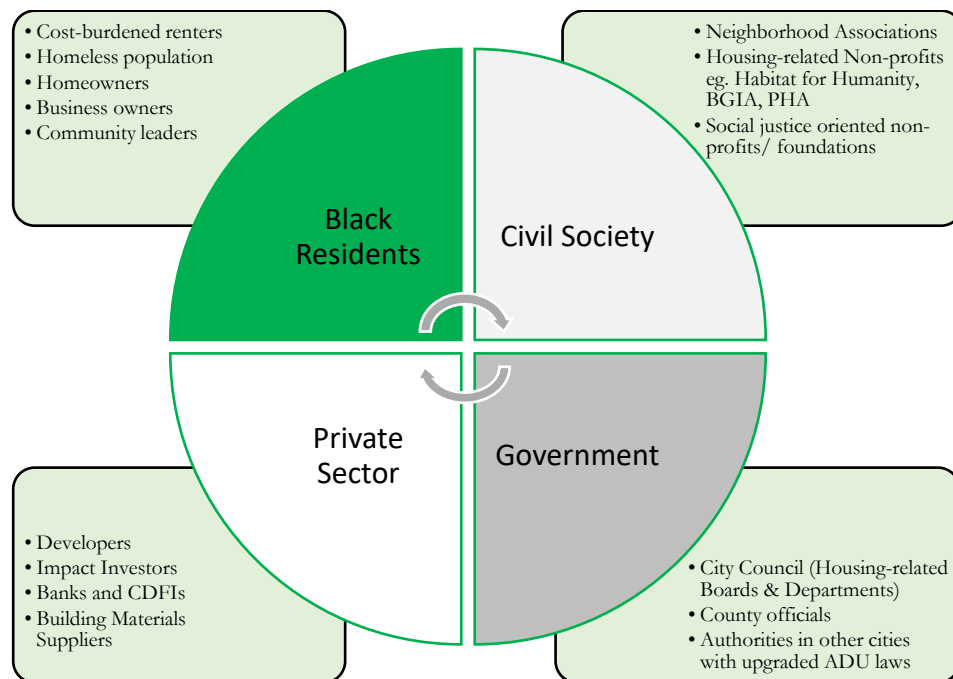
## SECTION V

### IMPLEMENTATION ASSESSMENT

#### *Building partnerships to foster swifter action*

Currently, the County of Albemarle Department of Community Development administers applications to build any existing property accessory buildings. This department will be a crucial stakeholder in the process of reforming ADU regulations. All matters of this magnitude will be voted upon before City Council, hence leveraging existing relationships with current and former councilors will be beneficial to New Hill to ensure the projected amount of political feasibility. Other important stakeholders will be homeowners. The neighborhood associations are generally the channel through which homeowners express their interests and concerns. Similar to New Hill's work on the Starr Hill plan, collaborating with other local non-profit organizations will help expand networks and concentrate efforts. Engaging different voices within the African community will help New Hill ensure that its programs promote the most significant advancement of equality possible.

#### Key Stakeholders



The developers and financiers will be crucial to engage to ensure that ADUs are cost-effective. At the very least, finding some standard pre-approved low-cost energy efficient ADU models that developers would be willing to build would be beneficial. New Hill could later create a loan fund or partner with other financial institutions to help African-American homeowners struggling to build these ADUs.

New Hill will likely have the most significant amount of challenges engaging local government and more affluent homeowners who would mostly be comfortable with the status quo. Given the common NIMBY types of arguments, there is likely scrutiny regarding neighborhood

density and the associated potential street parking challenges. There will likely be many discussions about the double-story ADU units and the privacy for neighbors if they overlook each other or are in very close proximity. It is important to consider all the recommendations provided earlier from the Urban Institute's report on ADUs in Alexandria, VA.

Engaging other local non-profits then neighborhood associations will be the best starting point for gauging the degree of community support. Given New Hill's existing relationships with many of the key organizations, I am confident that the CEO will be able to garner support from other non-profit leaders for this plan. There might just be varying levels of commitment on the partnership to push this ADU agenda.

Developers are likely to be easy to approach regarding these potential new projects. Still, the only challenge would be whether there is a substantial ROI given the small scale of typical ADU projects. Construction of a series of ADUs is probably less attractive than large-scale mixed-use apartment projects.

## **Risks**

Since its founding in 2018, New Hill has achieved a lot of success in fostering collaboration to advance its mission. Nevertheless, we can consider some potential challenges that may arise in implementing this alternative solution to the affordable housing crisis. In the stakeholder analysis above, I have highlighted a few concerns that various stakeholders might have, which need more careful consideration to mitigate potential disruptions to the intended timeline.

1. Focus on ensuring affordable housing use ordinance
  - One risk noted is that New Hill may fail to fully realize the projected impact if the new ADU regulations do not consider potential workarounds that homeowners might find. Currently, some homeowners use their properties for short-term rental options, such as Airbnb. If not stipulated explicitly in the ADU regulations, there is a risk that new units would just be used for short-term rentals or leased out to students. As a result, there will be no substantial change affordable housing supply problem, and the ADUs may only further increase property values.
  - Hence to mitigate this, it is important to consider the recommendations above mandating similar or strict regulations on the usage of ADUs. There should be a relaxation to allow for non-owner-occupancy usage to make provisions for other families to also be able to live on the same property. However, there must be limitations on short-term rentals.
  - An additional thing to consider is that mandating homeowners on usage without consultation can lead to issues similar to what is current experience with the Section 8, voucher regulations. People may simply decide not to rent out their units. Hence, it is critical to at least set up programs to complement the ADU regulatory reform. The goal will be to incentivize homeowners to buy into a structured, simplified process of developing an ADU and finding a low-income tenant through New Hill and its partners.

2. *Engage different local government personnel*

- The City of Charlottesville has undergone some significant personnel change in the past year. New Hill is still working to build new relationships and continue to develop those they have already fostered. More changes may occur over the coming year, which may stall the progress of conversations with local government officials. The City Council has various other boards and committees with whom it would be good to establish strong connections. It ensures more stakeholders in local government know New Hill's intentions and efforts in driving the agenda for regulatory reforms on ADUs. If not done, there is a risk that information becomes concentrated with an individual government representative, such that it becomes difficult to maintain the momentum if they leave.

**OTHER HOUSING FOCUSED LOCAL  
GOVERNMENT BOARDS OR  
COMMITTEES IN CHARLOTTESVILLE**

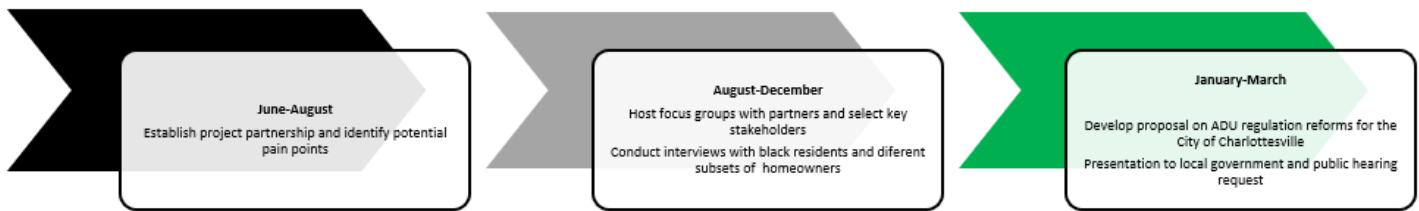
- Housing Advisory Committee
- Charlottesville Redevelopment and Housing Authority
- Charlottesville Economic Development Authority
- Community development Block Grant Task Force
- Neighborhood Development Services Department

### **Timeline and Process**

Considering New Hill's current work, there is room to take up this new advocacy and collaboration initiative following the Starr Hill plan's success. The target would be to have at least the first version of the proposal before the council or planning commission for a public hearing before the fiscal year 2023. In initiating the ADU program's implementation, it would be good to commence the stakeholder engagements then consider hiring consultants using any pulled resources from those who choose to partner closely with New Hill. Below I outline some critical steps for the implementation process:

1. Gather leaders from other non-profits organizations that generally advocate for housing and racial equity issues to create a plan for developing an ADU policy reform proposal and put together an advocacy plan.
  - a. Understand what special interests each stakeholder might have, their level of commitment, particularly regarding time and financial resources.
2. Privately engage key officials on the city planning commission and the county community development department. It is important to gather preliminary details on:
  - a. what changes they have previously considered;
  - b. what potential pain points they would be concerned with; and
  - c. the changes to ADU regulations that might be easiest to accommodate among the Urban Institute report's recommendations.
3. Convene developers and financiers such as local banks, regional CDFI, and foundations, plus other impact investors, to discuss ADU development and financing options.
4. Conduct interviews with Black residents, including homeowners and renters, to understand critical considerations they would be making in building or renting an ADU.
5. Engage other community members and homeowners.
6. Synthesize findings and conduct further research on implementation in other cities.
7. Present report to local government for public hearing and iterate as needed

8. Create more programs supporting the development of ADU and awareness about new regulations if passed.



## CONCLUSION

Following the city vision set by the council in 2010 that Charlottesville must provide “quality housing for all” (City Council), ADUs have the potential to increase the housing supply within city limits to support the 2025 target. With careful consideration of the potential implementation challenges highlighted, New Hill can begin to engage the relevant stakeholders to begin developing a plan for this policy’s amendment.

Over the six months to a year, New Hill should develop a proposal for City Council to amend ADU regulations. The organization can hire some non-profit consultants or create a committee comprised of other organizations in Charlottesville to support the stakeholder consultation and data compilation process.

In a city that is over 250 years old, which has a population that has continually experienced challenges in finding quality affordable housing options, it is essential to try new approaches. ADUs are growing in prominence as a way to address affordable housing options. Given some of the research that was explored in this report, the amendment of ADU regulations is a policy that will help New Hill achieve its mission of creating more affordable housing options and promoting financial stability for Black residents. For every new unit made to house a low-income Black family, there is great potential to start creating an impact that will last for many generations. Investing in affordable housing is investing in present Black Charlottesville residents’ well-being and economic mobility that can substantially enhance their descendants’ lives.

## ANNEX

### ANNEX 1: Annual Median Income (AMI) Percentages 2019 by household size

<b>Charlottesville city</b>								
MSA: Charlottesville, VA HUD Metro FMR Area								
Median Income: \$89,600.00								
Percentage	One	Two	Three	Four	Five	Six	Seven	Eight
30%	\$18,800.00	\$21,450.00	\$24,150.00	\$26,800.00	\$30,170.00	\$34,590.00	\$39,010.00	\$43,430.00
40%	\$25,040.00	\$28,640.00	\$32,200.00	\$35,760.00	\$38,640.00	\$41,520.00	\$44,360.00	\$47,240.00
50%	\$31,300.00	\$35,800.00	\$40,250.00	\$44,700.00	\$48,300.00	\$51,900.00	\$55,450.00	\$59,050.00
60%	\$37,560.00	\$42,960.00	\$48,300.00	\$53,640.00	\$57,960.00	\$62,280.00	\$66,540.00	\$70,860.00
80%	\$50,050.00	\$57,200.00	\$64,350.00	\$71,500.00	\$77,250.00	\$82,950.00	\$88,700.00	\$94,400.00

AMI <30 - Extremely Low Income      <50% - Very Low-Income      <80% - Low Income

Source: 2019 – VA HUD Annual Median Income Limits and Affordable Housing Online

### 2021 Fair Market Rent Charlottesville

	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
<b>Charlottesville, Virginia Fair Market Rent (FMR)</b>	\$949	\$1,077	\$1,266	\$1,575	\$1,965
<b>Maximum Federal Assistance - Standard Payment Range</b>	\$854 to \$1,044	\$969 to \$1,185	\$1,139 to \$1,393	\$1,418 to \$1,733	\$1,769 to \$2,162

Source: Affordable Housing Online

FMR is used by HUD to determine standard payment and rent amounts for federal rental assistance programs such as Section 8 Vouchers. It indicates the average housing costs for the Charlottesville area.

## ANNEX II: Examples of costs incurred due to the lack of access to affordable housing

### Health – Asthma & Preventative Care

One consequence of inadequate access to quality affordable housing options mentioned above is that families are forced to live in poor-quality facilities where there is more risk of exposure to toxic pollutants, mold, and some allergens in older buildings. To find the total cost incurred, we can take an example that these conditions highlighted may cause respiratory issues. ECP's report uses National Asthma statistics to do the calculation. Nearly 300,000 adults and about 155,000 children get hospitalized across the U.S. annually (Brisson & Duerr, 2014). Families below the poverty line have higher asthma incidences, and children who suffer from asthma attacks miss school often (Akinbami, et al., 2011). In 2008, nationally, there were over 10 million school days missed due to this illness.

Other health-related financial burdens, such as the costs of foregoing preventative health care, can be factored into the calculation. Research has shown that all American families combined can save nearly \$7 billion in personal health care expenditures if everyone sought preventative care (Yong, P.L. et al., 2010). If they frequented the doctor's office for standard health check-ups, low-income families could ensure that any potentially severe health issues are avoided or detected early (Amadeo, 2020). If an individual becomes homeless, there is a high societal cost, and taxpayers need to cover social services and health care costs (Salit, S. et al., 2009).

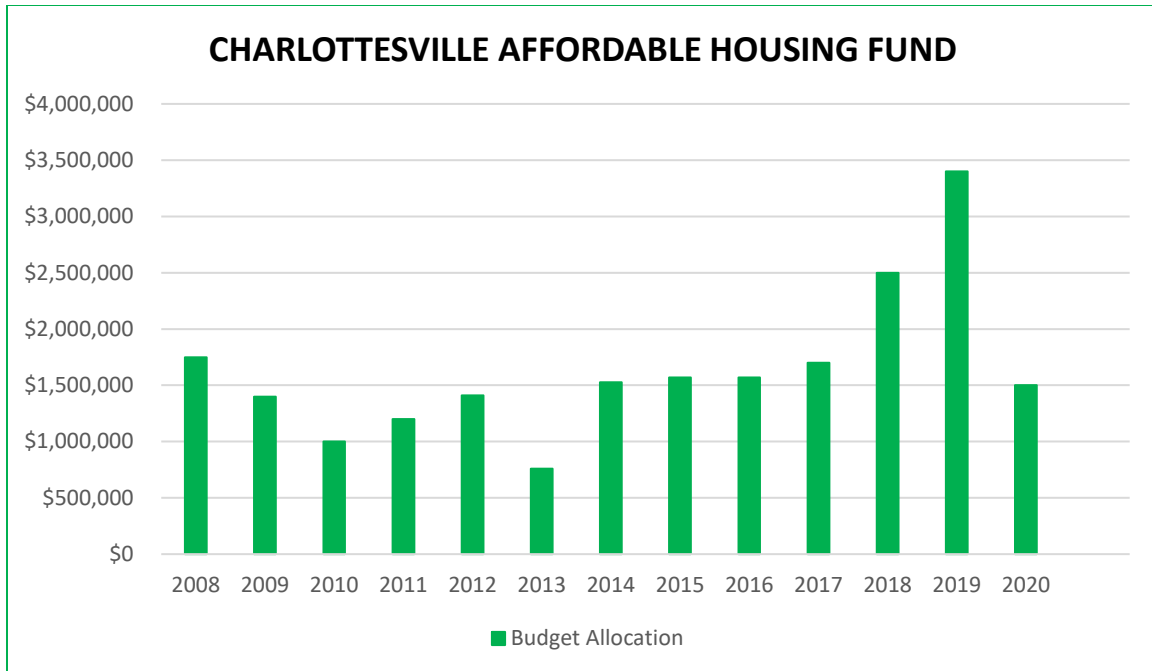
### Jobs – Transportation and Family Time

TRANSPORTATION-RELATED COSTS ASSOCIATED WITH LIMITED ACCESS TO QUALITY AFFORDABLE HOUSING OPTIONS	
<b><u>TIME</u></b>	
<b>Affordable housing tends to be located further away from economic centers</b>	
<ul style="list-style-type: none"> <li>Low-income individuals are estimated to spend 45 minutes more traveling to their jobs relative to the average worker</li> </ul>	
<b><u>FARES</u></b>	
<b>There is a disproportionate increase in transport &amp; housing costs relative to income</b>	
<ul style="list-style-type: none"> <li>In 2010, people paid \$1.75 for transportation &amp; housing costs when income was only rising by \$1, placing financial strain on families.</li> </ul>	
<p><u>Source:</u> Enterprise Community Partners – Brisson &amp; Duerr (2014); The Center for Housing Policy - Hickey et al. (2012); The Brookings Institution – Tomer et al. (2011)</p>	

Another cost of this crisis mentioned above is the proximity to substantial employment opportunities and services to affordable housing options. The total amount of time spent traveling above what an average household has to do comes with a high opportunity cost for low-income workers. The cost is calculated relative to the extra time they could have worked, or the additional time they could have used to support their children with homework, or the time that could be spent receiving preventative healthcare or other services. We can quantify many of the costs associated with transportation issues caused by affordable housing access challenges. Similar calculations can be done for the further consequences highlighted above to find the total individual and societal costs.



### ANNEX III: Charlottesville Affordable Housing Fund



Source: City of Charlottesville – CAHF webpage

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