



UNREAL ESTATE

ADDRESSING
CHARLOTTESVILLE'S
HOUSING CRISIS

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FRANK BATTEN SCHOOL OF LEADERSHIP & PUBLIC POLICY
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My final thank you goes to my friends and family for keeping me sane. Mom and Dad, your infinite love and support is what keeps me going.

CLIENT

This report was prepared for Habitat for Humanity of Greater Charlottesville (HFHGC). HFHGC is a local, nonprofit organization dedicated to building affordable homes and catalyzing new pathways to safe, decent, and affordable housing.

DISCLAIMER

The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy at the 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 entity.



HONOR PLEDGE

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

Mikayla Woodley

A handwritten signature in dark ink that reads "Mikayla Woodley". The signature is written in a cursive style with a large, stylized 'M' and 'W'.

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ACRONYMS

ADU	Affordable Dwelling Unit
HUD	The United States Department of Housing and Urban Development
HFHGC	Habitat for Humanity of Greater Charlottesville
CAHF	Charlottesville Affordable Housing Fund

KEY TERMS

Affordable housing	Housing that costs less than 30 percent of a household's gross income.
Cost-burdened	Families that spend 30 percent or more of their earnings on housing expenses.
Dillon Rule	A legal principle that limits local governments' autonomy to the powers explicitly granted to them by the state.
Exclusionary Zoning	Zoning measures used to exclude certain building types or uses from a given community.
Housing Density	The number of dwelling units per unit of area in a particular district.
Inclusionary Zoning	Zoning measures that require new construction projects to include a certain share of affordable housing units.
Land use regulation	A broad term referring to the rules that regulate land development.
Middle housing	Multifamily housing units.
NIMBY	Meaning Not in My Backyard; citizens who oppose a public works project or private development primarily because it will be built near where they live.
Severely cost-burdened	Families that spend 50 percent or more their earnings on housing expenses.
Upzoning	Changing the zoning code to allow for greater housing density.
Zoning	Zoning refers to laws that define the purposes for which the land in a given district may be used.

EXECUTIVE SUMMARY

The combination of funding constraints, a stagnant minimum wage, urban growth and gentrification, and the University of Virginia's (UVA) expansion have created a severe lack of affordable housing in Charlottesville, Virginia. One in five households are cost-burdened, spending 30 percent or more of their income on housing. Of the households that are cost-burdened, nearly half spend 50 percent or more of their paychecks on a place to live. Minority households are more likely to be cost-burdened and severely cost-burdened than white households.

Unaffordable housing creates a difficult dilemma for families who must choose between keeping a roof over their heads and other basic necessities. Unaffordable housing also has long-term economic impacts and lifelong consequences. Studies show that it negatively affects many indicators of quality of life including: health, savings, educational attainment, and economic achievement. Despite the City's financial support for affordable housing efforts, ***there are still too few affordable units in Charlottesville.***

In addition to letting present trends continue, this report examines four policy options that Habitat for Humanity of Greater Charlottesville can support through its advocacy efforts to address Charlottesville's affordable housing needs.

At the local level:

- Advocate for Moderate Upzoning in Charlottesville
- Support Cash Payment Reform to Charlottesville's Affordable Dwelling Unit Ordinance

At the state level:

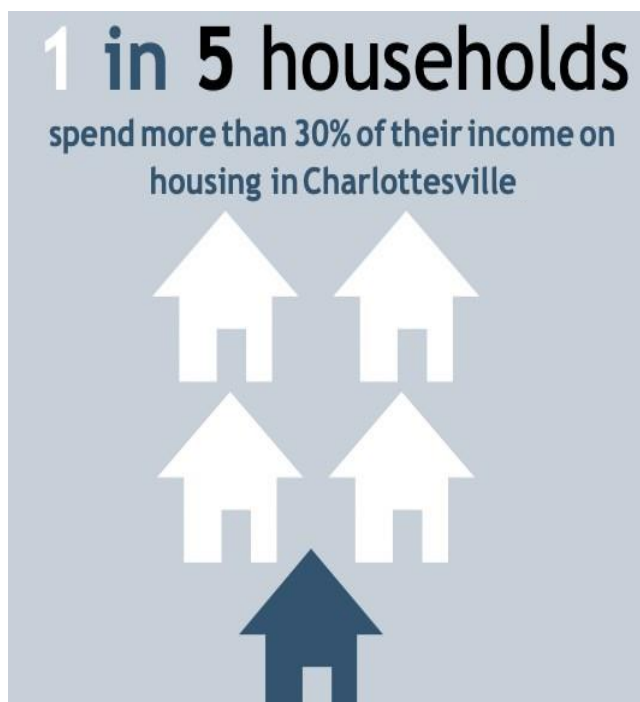
- Champion Inclusionary Zoning in Charlottesville
- Support House Bill 152 - Single-family Residential Use; Middle Housing Allowed on Lots Zoned for Units

These options are evaluated on five criteria: effectiveness, cost, political feasibility, social equity, and administrative capacity.

One local-level intervention and one state-level intervention is recommended. At the **local level**, Habitat should ***support cash payment reform to Charlottesville's Affordable Dwelling Unit Ordinance***. This option would disincentivize developers from submitting a cash payment to the City in lieu of constructing affordable homes and incentivize them to build affordable units. At the **state level**, Habitat should ***champion inclusionary zoning in Charlottesville***. This reform would mandate the construction of affordable units with all new development projects.

PROBLEM DEFINITION

Charlottesville is facing an overwhelming affordable housing crisis. According to the United States Department of Housing and Urban Development (HUD), affordable housing is housing that costs less than 30 percent of a household's gross income. Families that spend more than 30 percent of their earnings on housing expenses are considered cost-burdened (HUD, 2020).



In Charlottesville, nearly 9,000 households, or 20 percent of the City's overall population, are cost-burdened. Of this population, nearly half are severely cost-burdened, paying more than 50 percent of their income on housing. This means that **one in five families** have little leftover to pay for clothing, food, education, and healthcare after covering their housing expenses. City leadership are actively working to address this deficit by partnering with several affordable housing organizations in the area. In 2008, City Council even created an affordable housing fund that allocates money to local non-profit and for-profit organizations to build affordable homes. In 2018, however, a comprehensive housing study estimated the need for 2,560 affordable homeownership units and 4,040 affordable rental units to meet the City's growing demands (CVRHP, 2018). Despite the City's financial support for affordable housing efforts, ***there are still too few affordable units in Charlottesville.***

BACKGROUND

High housing costs and housing scarcity are relentless problems affecting all American jurisdictions. HUD defines affordable housing as units that cost less than 30 percent of a household's gross income. Families that spend more than 30 percent of their earning on housing are considered cost-burdened (HUD, 2020). There is currently no county, city, or state in which a full-time, minimum wage employee can rent a two-bedroom apartment without spending more than 30 percent of their earnings. The same employee would have to work over 100 hours per week to afford a one-bedroom apartment (NLIHC, 2019). It should come as no surprise, then, that nearly 19 million American households pay half or more of their income on housing. This means that 1 in 6 U.S. families are severely cost-burdened (HFHI, 2019).

Charlottesville's housing crisis parallels national trends. Nearly 9,000 households, or 20 percent of the City's overall population, are cost-burdened. Of this population, nearly half are severely cost-burdened (CVRHP, 2018). When a family spends half or more of their paycheck on a place to live, they sacrifice other necessities such as: clothing, food, education, and healthcare. This leads to lower educational and economic achievements among children, negatively impacts health, and contributes to intergenerational poverty among racial and economic lines (Brisson, 2014; Chetty et al, 2017; HFHI, 2019).

Charlottesville's affordable housing crisis is a prime example of a market failure, or a situation in which the free market does not produce the optimal allocation of resources. At its root, the supply of affordable housing in the City is simply not meeting the demand. There are several factors contributing to this dilemma.

Restrictive Land Use Regulations

Restrictive land use regulations fuel the crisis. Land use regulations affect housing prices by encouraging or prohibiting the construction of certain types of housing. Regulations that mandate larger lot sizes and ban the construction of multifamily homes (duplexes, triplexes) limit the density of housing that can be developed in a jurisdiction. Furthermore, regulations that mandate the use of expensive construction

materials and impact fees¹ drive up costs for developers and disincentivize the building of affordable housing. The quantity of land use regulations matters as well. A wide majority of empirical studies find that housing is *least* affordable in cities where numerous land use policies limit the supply of affordable housing (Quigley & Raphael, 2005; Quigley & Rosenthal, 2005; Ikeda & Washington, 2015; Calder, 2017). These prohibitive measures prevent the stock of affordable housing from growing and effectively drive up prices.

Funding Constraints

It is difficult to fund affordable housing. The rising prices of raw materials such as lumber, cement, and steel have made the costs of development increasingly more expensive. For instance, the Bureau of Labor reports that the price of raw materials in the United States has risen 20.2 percent since the 2008 financial crisis (Sisson et al, 2020). In addition, higher gas prices have made transporting these materials even costlier. With a national shortage of construction workers, labor has grown to play a significant role in construction expenses as well.

At the same time, affordable housing is chronically underfunded in Charlottesville. Many affordable housing projects are funded by the Charlottesville Affordable Housing Fund (CAHF), which annually allocates money to local non-profit and for-profit organizations that actively address the affordable housing needs of low- and moderate-income households. While housing advocates are pushing for \$3 million to be allocated to the CAHF each year, only \$800,000 has been pledged for the 2021 fiscal year (Charlottesville City Council, 2019). In addition, the CAHF is zeroed out each year. This not only means that City Council must start from scratch when designing its budget each year, but also creates a situation in which funding is not flexible when unanticipated housing opportunities arise. Furthermore, affordable housing must frequently compete with other community priorities, such as education, transportation, and safety. This is another primary reason that it remains underfunded.

¹ **Impact fees** are fees imposed on developers by local governments to offset the costs for new infrastructure (i.e. water and sewage systems, trash collection) that must be built or increased due to new property development.

Stagnant Wages

Fixed low-income wages further drive up the need for housing that families can afford without spending more than 30 percent of their gross income. The State and Federal minimum wage has remained the same at \$7.25 per hour for 29 years (DOL, 2020). In contrast, the average monthly cost of a two-bedroom apartment has nearly doubled in nine years from \$931/month to \$1,325/month (Schuyler, 2018). Charlottesville's affordable housing crisis is exacerbated by the reality that while rents steadily rise, wages have remained stagnant.

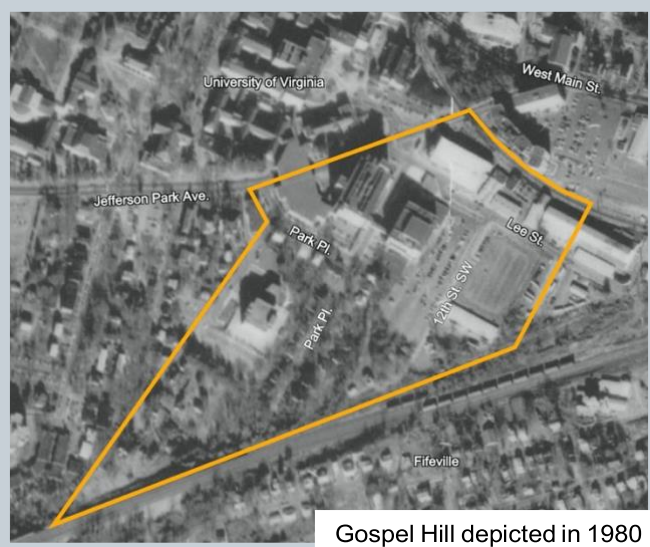
Urban Growth and Gentrification

Urban growth has also attracted an influx of wealthier households. As a result, housing prices have surged as new construction has failed to match increasing demand in Charlottesville. This unmet demand has created a landlord's market, in which property owners are able to charge higher rents from households with few other choices. In addition, new housing developments and businesses cater toward a higher-income population. This further inflates housing prices and property values, effectively pricing low-income households out of the free market. For instance, between 2000 and 2010, the average home values in the City doubled from \$160,000 to \$321,000. The largest increases occurred in the historically black neighborhoods of Rose Hill, 10th and Page, Starr Hill, Fifeville and Ridge Street (Moomaw, 2011). The character of these neighborhoods has transformed in conjunction with the property value increases. Over the same 10-year period, the concentration of minorities living in these communities dropped from 80 percent to below 60 percent and, in some cases, to below 40 percent (Clifton et al, 2018). The influx of wealthier, whiter households that are willing to pay higher prices for luxury items leaves little incentive for developers to invest in a less lucrative affordable housing market.

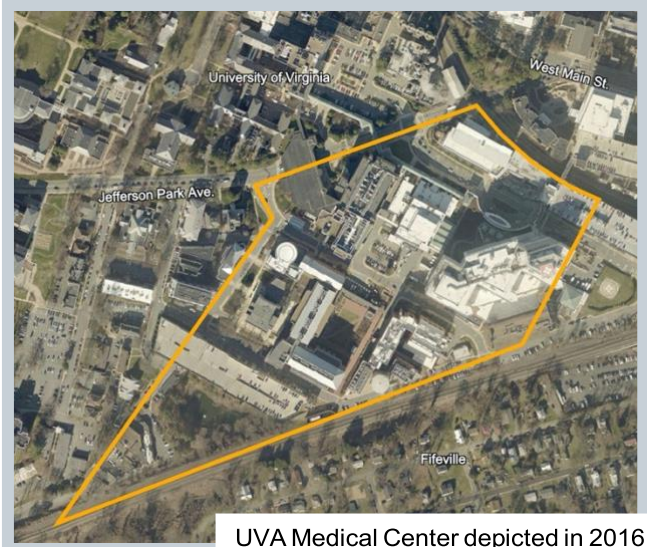
The University of Virginia

The University of Virginia (UVA) is implicated in contributing to the shortage of affordable housing as well. For instance, Gospel Hill, a predominantly black community in the City, was razed to the ground in the 1980's to make room for the

expansion of UVA's healthcare system. This marked the beginning of an alarming modern trend.



Gospel Hill depicted in 1980



UVA Medical Center depicted in 2016

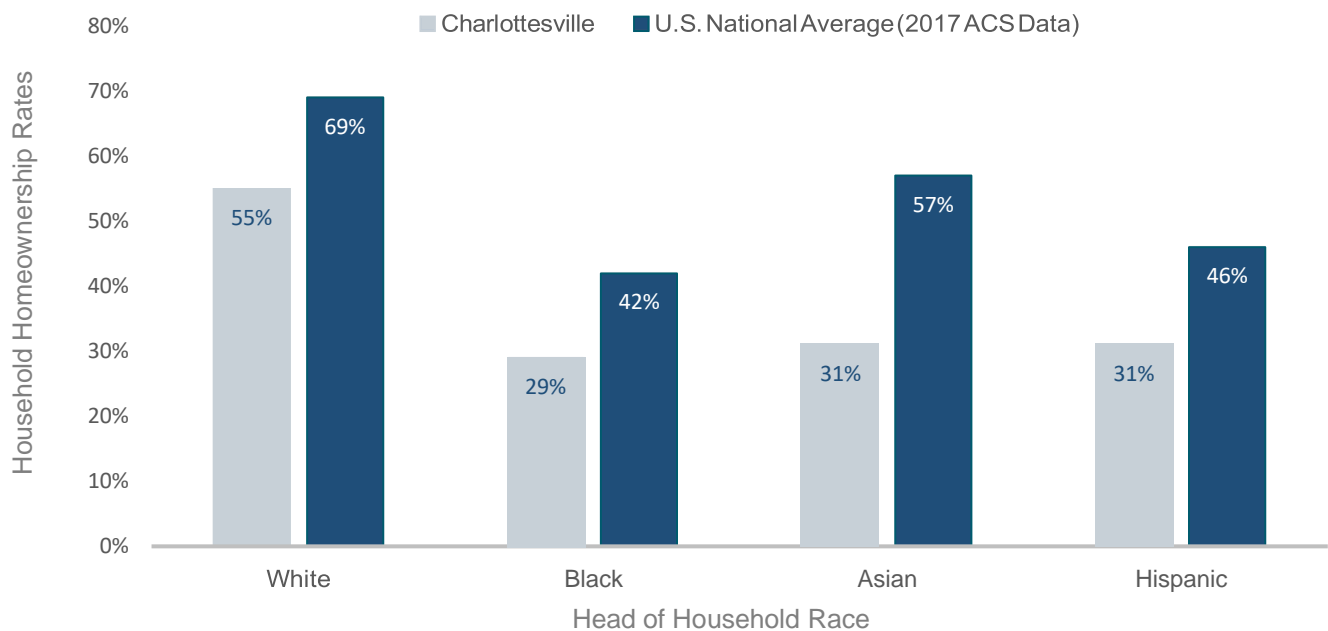
The expansion of UVA, through land acquisition or off-grounds student housing development, predominantly displaces people of color. For instance, the percentage of African-American residents in the nearby 10th and Page neighborhood dropped from 72 percent to 57 percent in six short years between 2010 and 2016 (Cameron et al, 2018). By failing to provide adequate on-grounds housing for its student population, the University feeds a battleground in which permanent residents and students compete for a place to live. Moreover, as one of the largest landowners in Charlottesville, UVA also effectively removes large, empty parcels of available land from the market. The UVA Foundation, for instance, buys land when it is cheap and sells it to UVA even cheaper when desired. Often times, the foundation possesses empty parcels of land for decades (Tubbs et al, 2018). Such a monopoly further constrains housing development, and effectively drives up prices.

Race and Real Estate

Charlottesville's housing crisis manifests along stark racial and economic lines. While 55 percent of white households are homeowners in Charlottesville, only 29 percent of black households, 31 percent of Asian households, and 31 percent of Hispanic households can make the same claim (CVRHP, 2018). Furthermore, minority

households in Charlottesville are more likely to be cost-burdened than white households.

Figure 1: Race Disparities in Homeownership



Source: The Central Virginia Regional Housing Partnership of the Thomas Jefferson Planning District Commission. "Comprehensive Regional Housing Study and Needs Assessment."

The disparities that are evident today have a deep historical basis. Racial discrimination in federal policy, lending practices, and real estate have made it difficult for minority households to obtain homeownership and accumulate wealth in America. Similarly, racially-charged housing policies permeate Charlottesville's history.

Vinegar Hill



Base of Vinegar Hill in the 1930's.

One such example is Vinegar Hill. In the 1950's, Vinegar Hill was the site of a vibrant black community. Located between the University of Virginia and the downtown mall, the neighborhood featured a school, insurance agencies, restaurants, and markets among other black-owned businesses. In the 1960's, however, City Council introduced a new measure that allowed "unsanitary and unsafe" properties to be taken over as part of an urban renewal project. In 1964, 140 black families' homes and 30 black-owned businesses were bulldozed as the entire neighborhood was razed to the ground (Smith, 2017). Displaced families were ushered into public housing units that were left to decay. The dismantling of businesses left the previously self-employed susceptible to a discriminatory and volatile job market. Virtually all mechanisms of wealth building were stripped away.

Another barrier impeded people of color from accumulating wealth in Charlottesville – deed restrictions. These private agreements contain clauses that restrict the use of land in some manner. They are often created to maintain a certain level of uniformity

in a neighborhood (US Legal, 2020). For example, deed restrictions commonly limit the number of cars one can park in a home's driveway. Up until 1968, some of Charlottesville's most affluent communities, such as Rose Hill, Belmont, Fry's Spring, and Locust Grove, had deeds that explicitly prohibited the sale of homes to African American households (Castro, 2018).

2. That said lot shall not be sold, or leased
to or occupied by a person of the negro race,
but this shall not be construed to prohibit
the keeping of negro servants on said property.

A 1948 deed for a house in North Downtown, Charlottesville.

As University of Virginia Professor Andrew Kahrl explains, "In Charlottesville, racial covenants were initiated by developers and neighborhood organizations seeking to preserve the racial homogeneity of the city" (Haynes, 2018). The deliberate segregation of neighborhoods in Charlottesville ensured that blacks did not have equal access to homeownership, jobs, education and sanitation. The disparities that inundate Charlottesville's housing landscape today bloom from these institutionalized, discriminatory policies.

Housing Impacts

Evidence proves that there are severe consequences to a housing crisis. Affordable housing is a leading indicator of quality of life. When families spend more than half of their income on rent, they sacrifice other essentials. Lacking safe and affordable housing is associated with several negative life outcomes:

- **Homelessness** – Cost-burdened households face a higher risk of homelessness than families that pay less than 30 percent of their income on housing (Brisson, 2014).
- **Lower Savings** – High housing costs prevent low-income families from saving for the future. As a result, these families lack safety nets in times of emergency.

Furthermore, they are more vulnerable to system shocks, such as natural disasters, goods shortages, and pandemics that temporarily increase prices (Brisson, 2014).

- **Lower Educational and Economic Achievements** – Studies show that housing instability resulting from unaffordable housing negatively impact children's performance in school. This can lead to long-term educational achievement gaps. Lower educational attainment results in lower wages, leading to income achievement gaps as well. Both of these factors contribute to patterns of intergenerational poverty (Chetty et al, 2017).
- **Poorer Health** – Cost-burdened households commonly reduce their spending on critical necessities, such as nutritional food, medicine, and healthcare. This negatively impacts child and adult health (HFHI, 2019).

Lack of affordable housing is a serious problem that can have severe and long-lasting consequences. Habitat for Humanity of Greater Charlottesville is known for meeting this need by creating affordable homeownership opportunities in the area. However, Habitat also recognizes that Charlottesville cannot build its way out of this crisis. As a result, the organization also strives to influence policies and find solutions across the affordable housing spectrum in order to create a thriving community with decent housing for all. The following review, therefore, examines the literature on land-use regulations and zoning policies that Habitat may seek to influence.

LITERATURE REVIEW

Since much of the housing crisis was created by institutionalized, discriminatory policies, it follows that changes to land use regulations will be key to addressing Charlottesville's affordable housing crisis.

Land Use Regulation

Land use regulation is a broad term referring to the rules that regulate land development; zoning is the most common type of land use regulation (Fainstein & DeFilipis, 2016). The Charlottesville City Council wields the authority to govern land use regulations and local zoning policies (City of Charlottesville, 2019). In the housing market, these constraints take shape in the form of land use restrictions, development fees, design requirements, building codes, and other policies that maintain local priorities and objectives (Katz et al., 2003). Overall, these policies strive to enforce local safety, environmental objectives, and aesthetic goals. Over the past 25 years, however, a growing body of research has sought to identify how local regulatory policies affect the availability and cost of housing.

Historically, land use regulations have sought to preserve the racial and economic



“[Land use regulations] work indirectly by shaping local housing markets, encouraging or prohibiting the construction of certain types of housing, and thereby conditioning the tenure (rent versus own) and price of housing.”

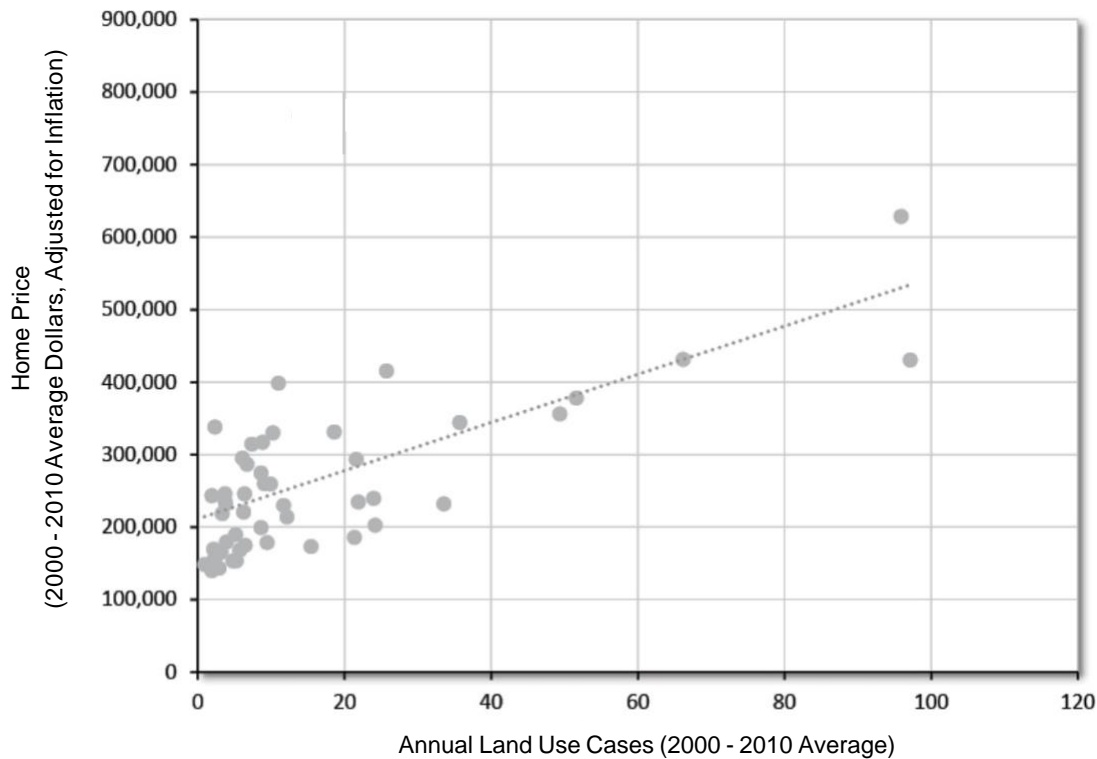
- Nelson et al (2009)



integrity of communities through deed restrictions and covenants (Katz et al., 2003; Calder, 2017). Although race- and income-based segregation has been abolished, various land use regulations still indirectly affect housing prices by “encouraging or prohibiting the construction of certain types of housing” (Nelson et al. 2002). For instance, regulations that mandate larger lot sizes limit the density of housing in an area, effectively reducing the overall supply (Lowry & Ferguson, 1992; Glaesar & Ward, 2008). Exclusionary zoning provisions that restrict areas where multifamily housing can be developed, building codes that require costly materials or construction techniques, and impact fees imposed to help pay for the

expansion of public infrastructure further disincentivize developers from building affordable housing for low-income households (Lowry & Ferguson, 1992; Choppin 1994; Jackson, 2000; Quigley & Rosenthal, 2005; Ihlanfeldt, 2004). These regulations increase the cost of and complicate the development process for builders, which in turn reduce the affordable housing supply.

Figure 2: Land Use Regulations and Housing Prices Rise Together in the U.S.



Source: Morris A. Davis and Jonathan Heathcote, "The Price and Quantity of Residential Land in the United States," Journal of Monetary Economics 54, no. 8 (2007): 2595–620.

Most recently, research shows that the quantity of land use regulations and zoning policies matters as well. As seen in Figure 2, Davis and Heathcote use regression analysis to support the finding that greater volumes of zoning regulations are associated with higher housing prices. This relationship is statistically significant (David and Heathcote, 2007). A wide majority of empirical studies find that housing is least affordable in cities where numerous land use policies and zoning restrictions limit the supply of affordable housing (Quigley & Raphael, 2005; Quigley & Rosenthal, 2005; Ikeda & Washington, 2015; Calder, 2017). As housing stock is unable to meet demand, the limited supply drives up housing prices. These costs are

regressive, disproportionately burdening low-income households that spend a larger proportion of their income on housing than higher-income families. In essence, land use regulations and zoning policies effectively price low-income families out of particular neighborhoods and jurisdictions (Thomas, 2012; Ikeda & Washington, 2015).

Caveats

It is important to note that several limitations constrain empirical studies on the effects of land use regulations. For example, investigator error may occur in collecting demographic or regulatory data in municipalities. This could result in an overestimation or an underestimation of cost-burdened households. Furthermore, the data may be skewed if land use regulations and housing prices correlate with other factors. For instance, people who live in more expensive jurisdictions may demand more land use regulations than their lower-income counterparts. This would make it appear that there is a relationship between land use regulations and housing prices when one does not exist (Ikeda & Washington, 2015).

Land use strategies to address the rising cost of housing take two basic forms: regulatory reform and inclusionary zoning. The following section examines the body of scholarship surrounding each approach.

Regulatory Reform

Regulatory reform presents an opportunity to align land use regulations and zoning policies with affordable housing goals. In a 2006 study, Glaeser, Schuetz, and Ward found that minimum-lot size requirements were the largest contributor to limited housing stocks and increased housing costs (Glaeser et al., 2006). This suggests that strategies specifically designed to optimize land use can more effectively address affordable housing challenges. A wide array of literature supports zoning reforms that:

- **Modify** single-family zoning in favor of higher residential densities (Katz et al., 2003).

- **Promote** the development of attached homes (townhouses, duplexes) that occupy less land than detached, single-family homes (Local Housing Solutions).
- **Permit** the construction of smaller, secondary housing units on the same lot (Katz et al., 2003).

Amended building codes are another regulatory reform that reduces the cost of construction. For instance, more flexible codes that allow developers to use less expensive materials, such as pre-fabricated wall panels, lower the cost of construction without sacrificing safety (Belsky and Lambert 2001 & Katz et al., 2003).

It is important to note, however, that while various cities across the United States are adopting regulatory reforms, these programs are largely still in their infancy. While growth in the affordable housing supply is expected, it will be a number of years before this effect can sufficiently be assessed. Even years from now, it may be hard to determine a strong causal relationship between regulatory reform and housing supply, as other confounding variables may play a role (Ikeda & Washington, 2015; Local Housing Solutions).

Inclusionary Zoning

Inclusionary zoning supports the development of dedicated affordable housing by either incentivizing or mandating developers to set aside a certain percentage of units in their projects for low-income families. Density bonuses are the most common incentive provided to developers. These bonuses waive zoning restrictions for developers that include a given percentage of affordable units in their projects, allowing the developers to build more units than they could otherwise (Katz et al., 2003; Schwartz et al., 2012). Other popular incentives include: impact fee waivers,



reductions in parking spaces required by zoning codes, tax abatements, subsidies, and expedited permitting (Kat et al., 2003; Mallach and Calavita, 2010). The type of incentive provided affects developers' willingness to comply with requirements to build affordable housing units. In 2011, Schuetz et al. found that inclusionary zoning programs that used density bonuses and had larger minimum project sizes led to the construction of more affordable housing units. This suggests that the more successful programs are those in which the developer's losses are minimized (Schwartz et al., 2012).

Underlying conditions in the housing market also affect developers' level of participation. In markets with a high demand for affordable housing, local policymakers may impose harsher inclusionary zoning policies, in which the construction of affordable units is mandatory with every new development project. (Schwartz et al., 2012). As a result, some theorize that inclusionary zoning policies that are too demanding may drive away developers who wish to keep building costs low (Grounded Solutions Network). This could unintentionally reduce the production of housing rather than increasing the affordable housing stock. However, no study, thus far, has determined a causal relationship between inclusionary zoning and reduced housing production (Powell and Stringham, 2004). In fact, an overwhelming body of evidence supports the opposite, displaying a positive relationship between inclusionary zoning policies and affordable housing growth (Schuetz et al., 2009; Bento et al., 2009; Mukhija et al., 2010; Rosen, 2004).

Takeaways

Various experts and a robust body of evidence support that, at times, land use regulations and zoning policies can be too constraining, limiting the development of affordable housing. Consequences include: higher housing costs, racial and economic segregation, and limited opportunities for low-income households (Katz et al., 2003; Ikeda & Washington, 2015; Calder 2017).

A review of the literature suggests that affordable housing challenges in Charlottesville can be addressed through regulatory reforms that reduce barriers to affordable housing development. Such reforms include greater residential density programs, multifamily housing, and secondary housing unit allowances (Katz et al.,

2003; Local Housing Solutions). Inclusionary zoning policies can also incentivize or mandate the production of new affordable housing units (Katz et al., 2003; Schwartz et al., 2012). Each strategy uniquely addresses particular policy priorities. The next section will discuss a set of criteria to consider in determining which options are best suited to address Habitat's advocacy objectives.

EVALUATIVE CRITERIA

This report examines four policy options that Habitat for Humanity of Greater Charlottesville can support through an advocacy campaign to address Charlottesville's affordable housing crisis. The following criteria are used to evaluate each policy option.

Effectiveness

An overwhelming body of research supports that low supply is a significant contributor to high housing costs. Effectiveness refers to each policy option's ability to increase the number of affordable units in Charlottesville. Effectiveness is qualitatively measured on a scale of 'Low', 'Medium', or 'High.' Alternatives with high effectiveness are preferable to alternatives with low effectiveness. Highly effective policy options will achieve a greater increase in affordable units.

Cost

The cost of advocacy varies considerably based on the policy, the size of the population targeted, and the duration of the campaign. Cost measures the additional financial costs of each alternative to Habitat for Humanity of Greater Charlottesville. It is quantitatively projected based on the expenses of the organization's previous advocacy efforts. Lower cost options are preferable to higher cost options.

Political Feasibility

A policy solution is not viable if it is killed by political opposition. Political feasibility refers to how well each alternative will be accepted by the relevant local or state policymakers. Administrative feasibility is measured qualitatively on a scale of 'Low', 'Medium', or 'High.' Alternatives with high political feasibility are preferable to alternatives with low political feasibility. Highly politically feasible options are those that are unlikely to meet resistance from government officials. These conclusions are based on research on the previous policy positions of officials.

Social Equity

The affordable housing crisis disproportionately affects low income households and people of color due to socioeconomic and racial discrimination. Therefore, socially

equitable policies have to be a part of the solution. Social equity refers to each policy option's ability to address underlying and systemic differences of opportunity and access to social resources (Project: Human City, 2017). Social equity is measured qualitatively on a scale of 'Low', 'Medium', or 'High.' Options with high social equity are preferable to options with low social equity. Highly socially equitable policies will create housing that is affordable and accessible to low income communities, as well as encourage mixed-income neighborhoods.

Outreach Capacity

A policy option is not viable if an organization does not have the labor or resources to enact it. Outreach capacity measures how equipped Habitat staff are to manage the complexity involved in advocating for each alternative. It refers to the amount of staff time, partner recruitment, and community engagement that is necessary to implement an effective advocacy campaign. Alternatives in which Habitat has high outreach capacity to coordinate are preferable to alternatives in which Habitat has low outreach capacity. Alternatives that have high outreach capacity are those in which Habitat has ample staff, resources, and time to lead a productive campaign.

ALTERNATIVES

As detailed previously, restrictive land use regulations are one of the biggest factors contributing to Charlottesville's affordable housing crisis. For instance, regulations that mandate larger lot sizes, parking requirements, and single-family zoning effectively reduce the overall housing supply and drive up housing costs (Lowry & Ferguson, 1992; Glaesar & Ward, 2008). Regulatory reform presents a unique opportunity to align land use regulations with affordable housing goals. Therefore, each of the following alternatives encompass some model of land use regulation reform and derive from the literature on when and how restrictive land use policies affect the availability and cost of housing. Option 1 is no intervention. Options 2 and 3 present local-level interventions. Options 4 and 5 present state-level interventions.

Option 1: Allow Current Land Use Policies to Persist

The status quo requires no intervention. If Charlottesville's land use policies continue to operate under the status quo, the affordable housing supply will remain low. The City has historically heavily favored single-family zoning. In fact, 9,914 homes, or approximately half of the existing housing stock in Charlottesville, are single-family, detached homes (Castro, 2018).

Single-family homes in urban areas benefit the local economy by attracting higher-income households with valuable purchasing power. However, they also contribute to higher housing costs, making it much more difficult for low and middle-income families to live in those same communities. This type of zoning reduces the local housing supply, effectively driving up housing costs. Prices will continue to surge and Charlottesville's housing crisis will worsen if the demand for affordable units remains unmet.

Effectiveness

The number of affordable units in Charlottesville will remain low if current land use policies persist. Housing trends indicate that affordable housing is on the decline in the City. Between 2010 and 2016, the percentage of affordable units fell from 10.5 percent to 10.06 percent. During this six-year period, 1,530 new housing units were

built. However, only 73 units, fewer than 5 percent, were affordable to low-income households (Yager, 2017). Evidence suggests that this trend has continued over the past few years. Between the three new developments added to Main Street since 2017 – The Flats, The Standard, and Lark on Main - none included units that were affordable to low-income families (Yager, 2017). Thus, allowing current land use trends to persist is **not an effective strategy** to increase affordable housing in Charlottesville.

Figure 3: Ratio of Affordable Housing Units in Charlottesville

Year	Number of Affordable Units	Total Number of Units	Percent of Affordable Units
2010	1,933	1,8407	10.5%
2012	2,050	19,794	10.3%
2014	2,021	19,626	10.29%
2016	2006	19,937	10.06%

Source: Charlottesville City Council, 2016

Cost

As it requires **no additional monetary investment**, this alternative poses no direct costs to Habitat for Humanity. Major indirect costs, however, include fewer available lots for the development of multifamily housing and higher prices for the lots that are available for purchase. Therefore, the status quo has the potential to disrupt the organization's economic model in two primary ways. First, fewer available lots may limit the locations in which Habitat is able to build. Second, higher lot prices may constrain the number of properties the non-profit can afford to purchase. Both outcomes could prevent Habitat from reaching its goal to build 20 affordable homes a year.

Political Feasibility

This alternative is the **most politically feasible** because it requires no new course of action. Since the option has already been implemented, there is no additional funding needed to form new programs, nor is there a need to persuade public officials to support the policy. Political feasibility is a strong advantage to this course of action.

Social Equity

This option is **low on the social equity scale** as it does little to increase affordable housing for low income households. More than half of the City’s residential zoning is designated for single-family detached homes (CVRHP, 2018). These policies mandate larger lot sizes, parking requirements, and height limitations for homes. As a result, single-family zoning reduces the local housing supply, drives up housing costs, and broadens racial and economic disparities (Smith, 2018; Green & Gonzales, 2019). Low social equity is a disadvantage of this course of action.

Outreach Capacity

Habitat has **high outreach capacity** to pursue this option as it requires no new course of action. Since the option has already been implemented, it does not require any additional investment of time to recruit partners and engage the community to support the policy. Low outreach complexity is a strong advantage to this course of action.

Evaluation Matrix

	<i>Effectiveness</i>	<i>Cost</i>	<i>Political Feasibility</i>	<i>Social Equity</i>	<i>Outreach Complexity</i>
<i>Option 1: Allow Current Land Use Policies to Persist</i>	LOW	\$0	HIGH	LOW	HIGH

Option 2: Advocate for Moderate Upzoning in Charlottesville

A second policy option involves advocating in favor of moderate upzoning in Charlottesville. Of the land zoned for residential housing in Charlottesville, 68 percent is slated solely for single-family housing (CVRHP, 2018). Exclusionary regulations, such as single-family zoning, limit the density of housing in an area. Single-family zoning effectively reduces the overall housing supply and contributes to higher housing costs. Moderate upzoning does not ban single-family zoning outright. However, it does facilitate gradual change through the development of middle housing. Middle housing consists of multifamily housing units. The most common types include: duplexes, triplexes, courtyard apartments, and townhouses (Missing Middle Housing, 2019).

Middle housing is beneficial in preserving the composition of existing neighborhoods while also meeting the growing demand for affordable housing in urban areas. One disadvantage, however, is the increased traffic volume middle housing brings with more residents.



Source: *Missing Middle Housing*

Effectiveness

The alternative is **moderate to highly effective**. According to Brian Haluska, Principle Planner of the Charlottesville Planning Commission, the City could add as many as 10,000 more residential units if most parcels of land characterized by single-family laws were rezoned to accommodate higher density development (Castro, 2018).

Proponents of upzoning argue that greater housing supply will lead to lower housing

costs. Basic economic theory supports this assumption. As demand decreases with more available housing, prices will fall. Critics, however, claim that this is not necessarily the case. Upzoning in some New York City and Chicago jurisdictions increased the housing stock, but did not drive down prices (Charles, 2019). While it will surely increase Charlottesville's housing stock, there is no guarantee that these units will be priced affordably.

Cost

As Habitat already engages in local outreach, advocacy for upzoning is a **low-cost** alternative. Advocacy campaign costs are primarily associated with website management, volunteer management, transportation, digital promotional materials, and tangible promotional materials. For a local advocacy campaign, such as this one, Habitat already has the human and technological resources to manage website maintenance, volunteer coordination, and digital promotions at no additional cost to the organization. During the summer of 2019, Habitat spent approximately \$1,000 on transportation, childcare, and tangible promotional materials for three local advocacy events. This suggests that Habitat should budget \$1,000 - \$2,500 per year for local upzoning advocacy. A conservative estimate suggests that the organization should budget \$2,500 - \$5,000.

Political Feasibility

This alternative has **moderate political feasibility**. Several policymakers have set a precedent for upzoning reform in order to increase housing supply, reduce housing costs, and foster more racially and economically diverse communities. In 2018, Minneapolis became the first U.S. city to eliminate single-family zoning (Green & Gonzales, 2019). Austin and Seattle were not far behind with upzoning reforms of their own (Capps, 2019). In 2019, Oregon became the first U.S. state to issue a blanket repeal of single-family zoning in all jurisdictions (Mapes, 2019). Historical pushback on zoning reform, however, indicates that City Council members and NIMBY² constituents will not support the complete elimination of single-family

² **NIMBY**, meaning Not in My Backyard, is used to describe citizens who oppose a public works project or private development primarily because it will be built near where they live.

zoning in Charlottesville. However, upzoning that does not ban single-family zoning outright, such as this option, is more likely to draw political and constituent support.

Social Equity

This alternative is **highly socially equitable** because it allows for the development of diverse housing options that are accessible to families of all income levels.

Furthermore, integrating affordable multi-housing units amongst single-family homes would allow households of mixed incomes to access the same resources and opportunities in the community.

Outreach Capacity

Habitat has **moderate outreach capacity** to pursue this policy option. It is unlikely that City Council could be persuaded to make the zoning change within a year. Therefore, the biggest challenge for Habitat would be generating enough sustained pressure over multiple years to sway policymakers' opinions. Single-family zoning changes also garner robust backlash from citizens that value sprawling natural views and distance from their neighbors. Thus, large amounts of staff energy and time would be dedicated to rallying support for the zoning change that outweighs opposition. Habitat would also need to partner with other local housing organizations and advocates to disseminate coordinated messages to their networks.

Evaluation Matrix

	<i>Effectiveness</i>	<i>Cost</i>	<i>Political Feasibility</i>	<i>Social Equity</i>	<i>Outreach Complexity</i>
Option 2: Advocate for Moderate Upzoning in Charlottesville	MODERATE	\$1,000 - \$5,000	MODERATE	HIGH	MODERATE

Option 3: Support Cash Payment Reform to Charlottesville's Affordable Dwelling Unit Ordinance

Option 3 calls for a cash payment increase to Charlottesville's Affordable Dwelling Unit Ordinance. Section 34-12 of the ordinance requires developers that wish to receive a rezoning³ or special-use permit⁴ for their projects to build affordable units along with market rate rentals. Alternatively, developers may submit a cash payment to the Charlottesville Affordable Housing Fund (CAHF) in lieu of constructing the additional units (Municode Library, 2018). The money in the fund is later allocated to local housing organizations, like HFHGC, to assist in the development of affordable homes. Since its adoption in 2008, developers have largely favored the payment option rather than directly constructing affordable homes (RCLCO, 2016). Increasing the cash payment, however, would disincentivize developers from selecting this option and incentivize them to build affordable units.

The direct construction of affordable units is one benefit of this alternative. The city would more rapidly increase its supply as private developers joined non-profit and government agencies in building affordable homes. Critics caution, however, that private developers may elect to leave the market entirely if the cost of the cash payment was too high.

Effectiveness

This alternative is **highly effective**. Raising the cost of the cash payment makes it less financially appealing to developers. As increasingly more developers elected to construct affordable units, Charlottesville's affordable housing supply would experience steady growth. Even if private developers still elected to pay the fee, more money would be contributed to the CAHF to be eventually allocated to affordable housing actors. Thus, this alternative can contribute to increased affordable units directly or indirectly.

³ **Rezoning** refers to reclassifying a parcel of land to be subject to different zoning restrictions.

⁴ **Special-use permits** allow exceptions to zoning regulations and ordinances for a parcel of land.

Cost

As Habitat already engages in local outreach, advocacy for upzoning is a **low-cost** alternative. The organization already has the resources to manage website maintenance, volunteer coordination, and digital promotions for a locally advocacy campaign, such as this one. During the summer of 2019, Habitat spent approximately \$1,000 on transportation, childcare, and tangible promotional materials for three local advocacy events. This suggests that Habitat should budget \$1,000 - \$2,500 per year for local upzoning advocacy. A conservative estimate suggests that the organization should budget \$2,500 - \$5,000.

Political Feasibility

This alternative has **moderate to high political feasibility**. Section 34-12, which established the current payment structure, was unanimously adopted by City Council in 2008 (RCLCO, 2016). Since then, the CAHF's funding structure has received little criticism. In fact, as one of the more visible and well-known efforts in support of affordable housing, the CAHF continuously receives praise from the community. Since it increases the amount developers must contribute to the CAHF, this alternative would likely receive support from the public and public officials alike. Some Council members, however, may oppose the decrease to CAHF funding that would occur if private developers chose not to make the cash payment.

Social Equity

This alternative is **highly socially equitable** because it incentivizes developers in need of rezoning or special permits to build affordable units. Moreover, the integration of these units with market rate dwellings would allow lower-income households to access the same resources and opportunities as higher-income households in the community.

Outreach Capacity

Habitat has **moderate outreach capacity** to pursue this policy option. As increased cash payments do not directly impact the majority of community members, most of the public will feel indifferent on the issue. This eases the staff resources and time that is needed for outreach. Likewise, it should be easier for Habitat to recruit other affordable housing partners as they stand to gain from the reform. The more

affordable units private developers produce, the more opportunities there are for public-private partnerships. Private developers with greater funding and resources are certain to oppose the policy change. Staff will still need to invest significant amounts of resources and time to rally support against formidable opposition.

Evaluation Matrix

	<i>Effectiveness</i>	<i>Cost</i>	<i>Political Feasibility</i>	<i>Social Equity</i>	<i>Outreach Complexity</i>
<i>Option 3:</i> Support a Cash Payment Increase	HIGH	\$1,000 - \$5,000	MODERATE/HIGH	HIGH	MODERATE

Option 4: Champion Inclusionary Zoning in Charlottesville

Option 4 involves championing inclusionary zoning in Charlottesville. Inclusionary zoning policies are policies that mandate or encourage developers to dedicate a certain percentage (usually 10-15 percent) of their projects to affordable housing (Tubbs, 2017). Under this policy change, Charlottesville could require the construction of affordable units for all multifamily development projects. However, the Dillon Rule⁵ prevents City Council from mandating inclusionary zoning without approval from the General Assembly. Charlottesville, like most Virginia localities is not authorized to implement inclusionary zoning mandates. Only a few, including Albemarle County, have been granted greater freedom in drafting their affordable dwelling unit ordinances. This alternative would lobby the Virginia General Assembly to grant the City of Charlottesville the legal ability to enforce inclusionary zoning laws.

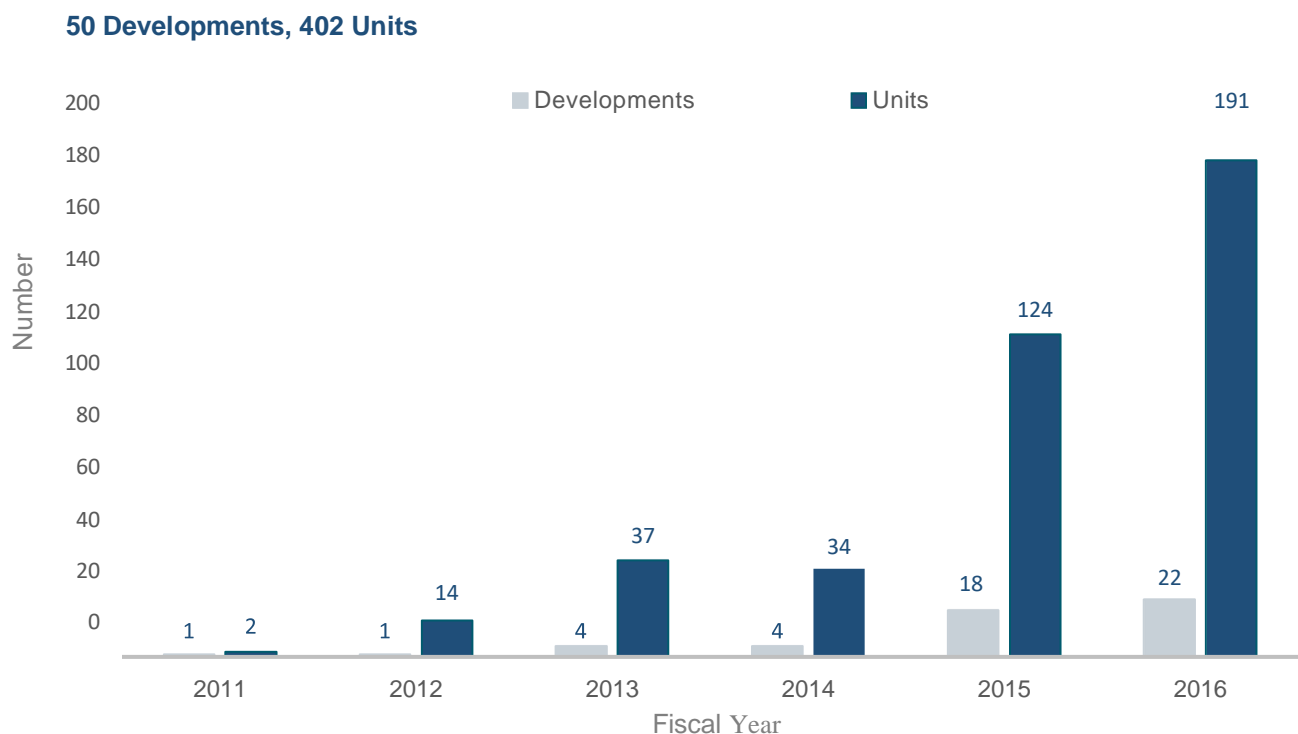
An overwhelming body of research supports that mandatory inclusionary zoning laws significantly increase the amount of affordable housing and drive down housing costs in a jurisdiction (Kat et al., 2003; Mallach and Calavita, 2010). However, some theorize inclusionary zoning policies that are too demanding may drive away developers who wish to keep building costs low (Grounded Solutions Network). Therefore, if Charlottesville was granted the ability to implement inclusionary zoning, it would be important for City Council to assess developers' willingness to build affordable units before issuing a mandate.

Effectiveness

This alternative is **highly effective**. It guarantees the addition of units to Charlottesville's housing supply by mandating the construction of affordable units with each fair-market project that creates multifamily housing. These mandates have proven successful in other jurisdictions, including nearby Washington D.C. As seen in Figure 4, the program has generated 50 new developments and 402 affordable housing units since 2011 (Schneider, 2018).

⁵ The **Dillon Rule** is a legal principle that limits local governments' autonomy to the powers explicitly granted to them by the state.

Figure 4: Affordable Housing Units Generated by Inclusionary Zoning in Washington D.C.



Source: D.C. Department of Housing and Community Development

Cost

Habitat for Humanity of Greater Charlottesville has little experience engaging in advocacy at the state level. Due to the growing pains of scaling up, petitioning the General Assembly for inclusionary zoning is a **moderately-costly** alternative. For instance, a larger software package would be needed to register a greater number of contacts to receive advocacy alerts. These packages range from \$2,000 - \$4,000 (Manriquez, 2016). The costs of transportation, digital promotional materials, and tangible promotional materials are also anticipated to be higher at the state-level. During the summer of 2019, Habitat spent \$1,000 on three local advocacy initiatives. This suggests that the organization should be prepared to budget \$5,000 - \$7,000 for one state advocacy campaign. A conservative estimate suggests that the organization should budget \$7,000 - \$10,000.

Political Feasibility

This alternative has **moderate political feasibility**. Under the Dillon Rule, City Council is unable to mandate inclusionary zoning without approval from the Virginia General Assembly. Although officials have requested this privilege for years, their petition has not been granted (Tubbs, 2017). The 2020 Virginia legislative session presents a window of opportunity for policy change, however. For the first time in 27 years, Democrats control the Virginia State Senate, the Virginia House of Delegates and the Governor's seat. This trifecta of party majority historically results in a more streamlined passage of bills in the absences of gridlock. Conditions may be more favorable to inclusionary zoning than it has been in previous years.

Social Equity

This alternative is **highly socially equitable** because it mandates the inclusion of affordable units with market-rate development. It effectively guarantees an increase in the City's affordable housing supply. Moreover, the integration of these units amongst market rate homes allows lower-income families to access the same resources and opportunities as higher-income families in the community.

Outreach Capacity

Habitat has **low outreach capacity** to pursue this option. As a state-level policy change, it requires advocacy and coordination on a much larger scale than the local level. Not only would Habitat staff need to rally local support, but they would also have to invest immense amounts of resources and time into gaining political support from state legislators. Furthermore, rather than allowing inclusionary zoning in all Virginia localities, this policy change would specifically grant Charlottesville the ability to implement the reform. It will prove difficult to recruit support from non-local public officials, partners, and constituents who are less likely to receive direct benefits from the policy change.

Evaluation Matrix

	<i>Effectiveness</i>	<i>Cost</i>	<i>Political Feasibility</i>	<i>Social Equity</i>	<i>Outreach Complexity</i>
<i>Option 4:</i> Champion Inclusionary Zoning in Charlottesville	HIGH	\$5,000 - \$10,000	MODERATE	HIGH	LOW

Option 5: Support House Bill 152 - Single-family Residential Use; Middle Housing Allowed on Lots Zoned for Units

House Delegate Ibraheem Samirah introduced House Bill 152 (H.B. 152) to the Virginia General Assembly in December, 2019. If passed, the bill would legalize the construction of multifamily homes on land currently zoned for single-family housing (Capps, 2019). Without banning single-family zoning outright, the bill would enable more dense housing statewide. Although the bill has been tabled for this legislative session, Delegate Samirah and supporters of the bill remain committed to pursuing this reform.⁶

The passage of this bill would bring about sweeping affordable housing reform throughout the state. The mandate guarantees the construction of denser housing. However, it cannot guarantee that these new developments will be priced affordably. Another drawback is the opposition this bill is sure to face from legislators and the NIMBY constituents they represent.

Effectiveness

This alternative is **moderate to highly effective**. The statewide upzoning mandate would enable the construction of duplexes, triplexes, and more on land that is currently exclusive to single-family homes. Similar to option one, basic economic models support that greater densities would lead to lower housing costs as supply increases to meet demand. While developers are sure to take advantage of this zoning change, there is no guarantee, however, that the units they build will be affordably priced and accessible to lower income households.

Cost

Habitat for Humanity of Greater Charlottesville has little experience engaging in state-level advocacy. **Moderate costs** are associated with this alternative due to the difficulty of scaling up advocacy efforts. A larger software package would be needed to disseminate information to a larger number of supporters. These packages range from \$2,000 - \$4,000 (Manriquez, 2016). The costs of transportation, digital

⁶ **Tabled** means that a bill will not pass during the current legislative session. However, it can be reworked and presented again during the following legislative session.

promotional materials, and tangible promotional materials will also be higher for advocacy at the state-level. During the summer of 2019, Habitat spent \$1,000 on three local advocacy initiatives. This suggests that the organization should be prepared to budget \$5,000 - \$7,000 for one state advocacy campaign. A conservative estimate suggests that the organization should budget \$7,000 - \$10,000.

Political Feasibility

This alternative has **moderate political feasibility**. There is precedent for upzoning bills such as H.B. 152 in other jurisdictions. Most notably, Minneapolis became the first U.S. city and Oregon became the first U.S. state to eliminate single-family zoning in 2018 and 2019 respectively (Green & Gonzales, 2019; Mapes, 2019). California and Washington state have pursued upzoning bills of their own, but both have been stalled under intense opposition (Capps, 2019). Even jurisdictions that have legalized upzoning only did so after fraught political battles. H.B. 152 has and will continue to face similar disputes. The bill will recruit strong political advocates from Northern Virginia, Richmond, and Charlottesville where cost burdens are rising. However, the bill is less likely to find advocates from rural parts of the state.

Social Equity

This alternative is **highly socially equitable** because it allows for the development of diverse and denser housing options that are accessible to families of all income levels. Furthermore, integrating affordable multi-housing units amongst single-family homes would allow households of mixed incomes to access the same resources and opportunities as their neighbors.

Outreach Capacity

This alternative has **low outreach capacity**. As a state-level policy change, it requires advocacy and coordination on a much larger scale than the local level. Not only would Habitat staff need to rally local support, but they would also have to invest immense amounts of resources and time into recruiting partners and public support across the state.

Evaluation Matrix

	<i>Effectiveness</i>	<i>Cost</i>	<i>Political Feasibility</i>	<i>Social Equity</i>	<i>Outreach Complexity</i>
<i>Option 5:</i> Support House Bill 152	MODERATE/HIGH	\$5,000 - \$10,000	MODERATE	HIGH	LOW

OUTCOMES MATRIX

	<i>Effectiveness</i>	<i>Cost</i>	<i>Political Feasibility</i>	<i>Social Equity</i>	<i>Outreach Complexity</i>
<i>Option 1:</i> Allow Current Land Use Policies to Persist	LOW	\$0	HIGH	LOW	HIGH
<i>Option 2:</i> Advocate for Moderate Upzoning in Charlottesville	MODERATE	\$1,000 - \$5,000	MODERATE	HIGH	MODERATE
<i>Option 3:</i> Support a Cash Payment Increase	HIGH	\$1,000 - \$5,000	MODERATE/HIGH	HIGH	MODERATE
<i>Option 4:</i> Champion Inclusionary Zoning in Charlottesville	HIGH	\$5,000 - \$10,000	MODERATE	HIGH	LOW
<i>Option 5:</i> Support House Bill 152	MODERATE/HIGH	\$5,000 - \$10,000	MODERATE	HIGH	LOW

RECOMMENDATION

In order to address Charlottesville's affordable housing crisis, one local level alternative and one state level alternative is recommended.

At the local level, Habitat should **support a cash payment increase to the City's affordable dwelling unit ordinance**. Currently, most developers seeking zoning changes or special permits, choose to make the cash payment to the CAHF rather than incorporating affordable units into their projects. This indicates that the cash payment does not adequately reflect the price of constructing affordable homes. Increasing the cost of the cash payment will make it less financially appealing to developers and provide more of an incentive to simply build affordable units along with market rate homes. This option also provides more of a guarantee than moderate upzoning. Moderate upzoning rests on the assumption that a greater supply of housing leads to lower costs for renters and homebuyers. In reality, there have been mixed results; while upzoning has driven down prices in some localities, in others, it has not. In contrast, increasing the cash payment in lieu of affordable units benefits affordable housing efforts in Charlottesville, regardless of what developers choose. This alternative is also likely to face less pushback than Option 2. Unlike moderate upzoning, a cash payment increase for developers does not negatively impact the majority of constituents. In fact, the public only stands to gain from more diverse communities and greater access to opportunities for lower income families that this reform will produce.

Finally, Habitat is in an excellent position to support this policy change. The organization already has a strong grassroots network that it can use to build a base of supporters. Furthermore, Habitat can tap into several other local networks to build influence, such as: the Charlottesville-Albemarle Affordable Housing Coalition (CHAAHC), the Interfaith Movement Promoting Action by Congregations Together (IMPACT), the Charlottesville Low Income Housing Coalition (CLIHC), and the Public Housing Association of Residents (PHAR). Although large staff commitment, energy, and time will be required to rally support for this policy change, the number of affordable units produced at low monetary cost Habitat, and more importantly, the City, will be significant.

At the state level, Habitat should **champion inclusionary zoning in Charlottesville**. Out of the options examined in this report, this alternative *guarantees* the greatest amount of affordable housing units. Moreover, a large body of evidence already speaks to the effectiveness of mandatory inclusionary zoning at generating new, affordable homes. The community as a whole would benefit from the development of mixed-income neighborhoods. Not only would they encourage diversity, but they would also provide equal access to opportunities for all of Charlottesville's families. Although politically unpopular in the past, the General Assembly's recent change in administration presents a rare window of opportunity for inclusionary zoning laws. Amidst this window of opportunity, Habitat is in an ideal position to rally support on both the local and state level. The organization has a vast network of advocates and community partners to tap into on the local level. It can draw on a slew of research to back its appeal with salient data on the City's significant housing needs. While it may be a small affiliate, HFHGC carries behind it the weight of a nationally recognized and well-respected conglomerate. State politicians would be more likely to give a policy change heavily endorsed by Habitat and its supporters due consideration. Although ample staff time, energy, and resources would need to be dedicated to advocacy at the state level, the benefit to Charlottesville's community would be immense.

IMPLEMENTATION

A thoughtful implementation strategy will play a vital role in each alternative's success. Below are key recommendations for implementation.

Support Cash Payment Reform to Charlottesville's Affordable Dwelling Unit Ordinance

1. Complete an Affordable Dwelling Unit Study

Robert Charles Lesser and Company's 2016 Comprehensive Housing Analysis found that developers have heavily favored the CAHF cash payment option granted by Charlottesville's Affordable Dwelling Unit (ADU) Ordinance. Before moving forward, Habitat should conduct a study to gather more quantitative data on the number of developers that have pursued this option since its introduction in 2008 (RCLCO, 2016). Interviews with local developers and real-estate agents will buttress this data by providing a deeper understanding of the advantages and disadvantages behind building affordable units or making the cash payment. These findings should be compiled into a report.

2. Publish Findings of the Affordable Dwelling Unit Study

The findings of the Affordable Dwelling Unit study should be widely published to raise public awareness about the issue, as well as serve as an educational tool for the community. The report should include a simple ask that compels readers to support cash payment reform to the City's ADU ordinance.

3. Target Stakeholders to Help Support the Amendment

Habitat Staff

The Charlottesville Habitat affiliate should form an interdepartmental advocacy team within the organization that is responsible for planning and coordinating advocacy strategies around cash payment reform. Each member of the advocacy team will be responsible for educating the other members of their department about the strategy, as well as producing the appropriate advocacy materials to display and disseminate throughout their departments. It is recommended that

the team begin by holding monthly meetings and adjust according to the demands of the advocacy strategy.

Habitat Board

The affiliate's board has the potential to be key champions of reform. In addition to educating staff, the advocacy team should empower board members by equipping them with the knowledge and tools to influence policy change. The advocacy team should involve them in the process early, sending the board informational resources that they can distribute to their networks. The advocacy team should also compose and disseminate personalizable email templates that board members can send to local public officials.

Partners

The affiliate should disseminate its Affordable Dwelling Unit Study to all partners. Before completion of the study, however, the organization can work to strengthen its relationship with partners. It is recommended that Habitat contact five key organizations it would like to partner with in order to identify ways that it can support their efforts. Once developed, the advocacy team should share its strategy with partners and inform them on how they can best support cash payment reform to the ADU ordinance. A list of potential partners is provided in Appendix A.

Community Supporters

The affiliate currently has a widespread grassroots base with varying levels of engagement. The organization should produce and disseminate advocacy resources that increase levels of engagement among all supporters. These resources include but are not limited to: flyers, podcasts, webinars, videos, and social media posts. Summer interns should be responsible for producing a library of these resources that the advocacy team can utilize throughout the year. These materials will be useful for educating a base of supporters about the local need for affordable housing reform. They can also help the affiliate convey to the public the importance of attending Council meetings to show support for affordable housing policies. HFHGC should further encourage community members to use these materials to communicate with their local public officials. Lastly, Habitat should

identify and begin training a bank of community advocates who would be willing to speak in support of cash payment reform at crucial Council meetings.

Public Officials

It is vital that the affiliate strengthen its relationship with local public officials. It is recommended that members of the organization's Senior Leadership Team contact each City Council member to identify ways in which Habitat can support their initiatives. This would be one step toward fostering a relationship that is mutually beneficial. Habitat may further deepen its relationship with City Council members by inviting them to their building sites for special build days and by extending Habi-tour invitations to Council members, in which they can view each neighborhood the organization has built in over the past 29 years.

4. Request an Amendment to Section 34-12 of Charlottesville's Affordable Dwelling Unit Ordinance

The Charlottesville City Council proposes and approves amendments to land use regulations and zoning changes. Habitat should use the findings from the Affordable Dwelling Unit Study to request an amendment to Section 34-12 of the City's ADU Ordinance that increases the cash payment required in lieu of building affordable units. The community support that Habitat mobilizes prior to this request show Council members that the constituents desire change and increase the likelihood of the amendment's passage.

Champion Inclusionary Zoning in Charlottesville

1. Ensure Inclusionary Zoning is a Priority for City Council

When it comes time for City Council to submit their requests to the General Assembly again, Habitat staff should meet with Council Members to ensure inclusionary zoning is at the top of the list. Habitat should also emphasize the advocacy plan that it will be using to launch greater statewide support behind this reform.

2. Target Stakeholders to Help Support the Amendment

Habitat Staff

The affiliate should form an interdepartmental advocacy team within the organization that is responsible for planning and coordinating advocacy strategies around inclusionary zoning reform. Each member of the advocacy team will be responsible for educating the other members of their department about the strategy, as well as producing the appropriate advocacy materials to display and disseminate throughout their departments. It is recommended that the team begin by holding monthly meetings and adjust according to the demands of the advocacy strategy.

Habitat Virginia

Habitat Virginia is a regional housing affiliate that supports all local Habitat affiliates located in Virginia. The Habitat for Humanity of Greater Charlottesville (HFHGC) Advocacy Team should contact Habitat Virginia to learn what technical support, resources, or advocacy tools the regional affiliate could contribute to advancing HFHGC's policy goals.

Habitat Board

HFHGC's advocacy team should engage board members early by sending them informational resources about inclusionary zoning policies. The advocacy team should also compose and disseminate personalizable email templates that board members can send to state public officials. Board members will be most influential, however, in meeting face-to-face with General Assembly members to

discuss the need for inclusionary zoning in Charlottesville. The advocacy team should assist board members in scheduling and preparing for these meetings.

Habitat Homebuyers and Homeowners

Habitat homebuyers and homeowners have always been the affiliate's greatest advocates due to the influential power of personal stories. The advocacy team should support partner families in sharing their firsthand housing struggles with state public officials. Such assistance would include, but is not limited to: helping families schedule meetings with General Assembly members, organizing transportation to Richmond, and assisting with meeting preparation. In some cases, Board members and partner-families may even plan joint-meetings with members of the General Assembly.

Partners

The affiliate should identify two local level partners and two state level partners with whom to work most closely in advocating inclusionary zoning in Charlottesville. Even before the General Assembly ask for requests, HFHGC should be actively searching for ways to strengthen its relationship with these partners. Once the full advocacy campaign is launched, HFHGC should disseminate advocacy resources to all organizations that favor inclusionary zoning and request their assistance in supporting the cause. A list of potential partners is provided in Appendix B.

Community Supporters

HFHGC can assist City Council in bringing inclusionary zoning to Charlottesville by encouraging its broad network of supporters to email and call their state representatives. The organization should produce and disseminate advocacy resources that increase levels of engagement among all supporters. These materials will be useful in educating a base of people about the issue. It should also identify a bank of advocates who would be willing to meet in-person with their public officials to discuss the benefits of inclusionary zoning.

Local and State Representatives

Habitat can play a role in deepening bonds between Charlottesville's local and state representatives by inviting both State Delegates and City Council members to its building site for special build days. As Delegates and Council Members build together, they will have the opportunity to discuss the need for affordable housing in the area. Habitat can also invite delegates to attend Habi-tours. During these tours of Habitat's completed projects throughout Charlottesville, Habitat staff can again reinforce why inclusionary zoning is desperately needed in the City.

**** COVID DISCLAIMER ****

The majority of this report was written before the public health risk posed by the increase in respiratory disease cases related to COVID 19, the novel coronavirus. Several crucial actions would need to take place before the policy recommendations could be advanced. Such actions include: effective containment of the virus, the termination of widescale stay-at-home measures and lockdowns, and a return to business operations to usual. However, some implementation steps could begin remotely in order to ideally position HFHGC to pursue its advocacy goals once the health risk has ended. It is recommended that Habitat begin selecting staff for an interdepartmental advocacy team and identifying key partners. Together, the parties may begin preparing timelines, budgets, and materials to meet their advocacy objectives.

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APPENDIX A: POTENTIAL LOCAL PARTNERS

(Note: The following section is organized by alphabetical order.)

ADVOCACY GROUPS

Charlottesville-Albemarle Affordable Housing Coalition (CHAAHC)

An affiliation of local housing organizations that seek to advance affordable housing solutions, strengthen the housing continuum, and increase access to safe, secure, and high-quality housing.

Charlottesville Low-Income Housing Coalition (CLIHC)

A coalition of organization and individuals that are deeply concerned about the affordable housing crisis in the city of Charlottesville and advocate for solutions.

<https://affordablehousingville.org/?fbclid=IwAR3KcskeGuQI7TF9uBcKuO3BPERT6uxoJGyM-tBxznLxvzdHZwXnTPHi9J0>

Call (434) 529-1809

Interfaith Movement Promoting Action by Congregations Together (IMPACT)

Grassroots initiative comprised of multiple faith congregations that supports equity and justice in the community, including affordable housing initiatives.

<https://impactville.com/>

(434) 977-3022

Legal Aid Justice Center

Provides legal representation for low-income households facing various challenges, including those related to housing.

<https://www.justice4all.org/>

(434) 977-0553

Public Housing Association of Residents (PHAR)

Housing activist group governed by public housing and Section 8 voucher residents.

<http://www.pharcville.org/redevelopment-and-a-positive-vision/>

(434) 984-3255

AFFORDABLE HOUSING/ RENTAL UNIT PROVIDERS

Public Housing Alliance (PHA)

Provides rental units, homebuyer education, and homebuyer counseling to support housing opportunities for moderate- to low-income households.

<http://www.piedmonthousingalliance.org/>

(434) 817-2436

The Charlottesville Redevelopment and Housing Authority (CRHA)

Provides affordable housing opportunities to low-income, senior, and disabled households.

<https://www.cvillerha.com/>

(434) 326-4672

EMERGENCY HOUSING PROVIDERS

Monticello Area Community Action Agency (MACAA)

Provides housing and intensive case management for families facing homelessness.

<https://www.macaa.org/hopehouse>

434-295-3171 ext. 3021

People and Congregations Engaged in Ministry (PACEM)

Provides shelter for households experiencing homelessness.

<https://pacemshelter.org/>

(434) 973-1234

Salvation Army

Provides shelter and rehabilitative services for households experiencing homelessness.

<https://virginiasalvationarmy.org/charlottesvilleva/>

(434) 295-4058

Shelter for Help in Emergency (SHE)

Offers emergency, temporary shelter to victims of domestic violence and their children.

<https://www.shelterforhelpinemergency.org/>

434-963-4676

The Thomas Jefferson Area Coalition for the Homeless (TJACH)

Coordinates services and housing for households experiencing homelessness.

<https://www.tjach.org/>

FOUNDATIONS

Charlottesville Area Community Foundation (CACF)

Offers grant opportunities to advance local initiatives that improve the quality of life the community.

<https://www.cacfonline.org/>

(434) 296-1024

The Jefferson School Foundation

Manages the Jefferson School African American Heritage Center. Their programs provided educational and cultural opportunities aimed to benefit the community.

<https://jeffersonschoolfoundation.org/>

(434) 422-1520

HOMEOWNER/ RENTAL ASSISTANCE PROVIDERS

Region Ten

Provides supportive housing services and programs to persons recovering from mental health obstacles, intellectual disabilities, and substance abuse.

<http://regionten.org/>

(434) 972-1800

Thomas Jefferson Community Land Trust (TJCLT)

Use a land trust model to create homeownership opportunities for low-to-moderate-income households.

<https://tjclt.org/>

(434) 202-4103

HOME REHABILITATION PROVIDER

The Albemarle Housing Improvement Program (AHIP)

Provides home repairs to low-income families.

<https://ahipva.org/>

434.817.2447

APPENDIX B: POTENTIAL STATE PARTNERS

(Note: The following section is organized by alphabetical order.)

Community Housing Partners (CHP)

Provides affordable and sustainable housing throughout southeast and mid-Atlantic states.

<https://www.communityhousingpartners.org/>

Habitat Virginia

The statewide Habitat for Humanity affiliate that supports local Habitats, as well as advocates for fair and just housing policies.

<https://www.habitatvirginia.org/>

Housing Virginia

Provide research and information to the affordable housing community to advance affordable housing initiatives

<https://www.housingvirginia.org/>

(804) 915-9425

Virginia Housing Development Authority (VHDA)

Created by the Virginia General Assembly in 1972, VHDA provides loans, education, and counseling to help homebuyers attain quality, affordable housing.

<https://www.vhda.com/Pages/Home.aspx>

(877) 843-2123

Virginia Supportive Housing

Provides permanent housing and supportive services to households experiencing homelessness.

<http://www.virginiassupportivehousing.org/>

(434) 227-4251