



## MEMORANDUM

**To: Members of the Rappahannock-Rapidan Regional Commission**  
**From: Patrick L. Mauney, Executive Director**  
**Date: October 20, 2020**  
**Subject: RRRC Regional Housing Study Draft**

In late 2019, the Regional Commission received funding from Virginia Housing (formerly VHDA) to support the Regional Housing Study, following a scope of work reviewed by the Commission in June 2019.

Representatives from Camoin 310, the consultant team selected to complete the study earlier this year, will present the draft Regional Housing Study at the October 28<sup>th</sup> meeting.

A copy of the draft Executive Summary document is included here, and all draft study materials can be found at <https://www.rregion.org/housingstudy>

**REQUESTED ACTION:** None requested. Staff will seek comments and review from regional stakeholders and anticipates the Commission considering adoption at the December meeting.

# Rappahannock -Rapidan Regional Housing Study

**DRAFT**

**OCTOBER 2020**



## Special Thanks

This report would not be what it is without the help of the Rappahannock-Regional Commission Working Group, convened together for the completion of this report. They reviewed documents, attended meetings, participated in individual interviews, provided information pertaining to their locality, and made time to provide relevant and applicable input throughout this entire process. For all their comments and questions, thoughtful consideration, and critical feedback we say thank you!

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## Rappahannock-Rapidan Regional Commission

Patrick Mauney, Executive Director  
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*Special thanks to Virginia Housing for funding this study.*

# Rappahannock-Rapidan Regional Housing Study

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OCTOBER 2020

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## Executive Summary Report

### INTRODUCTION

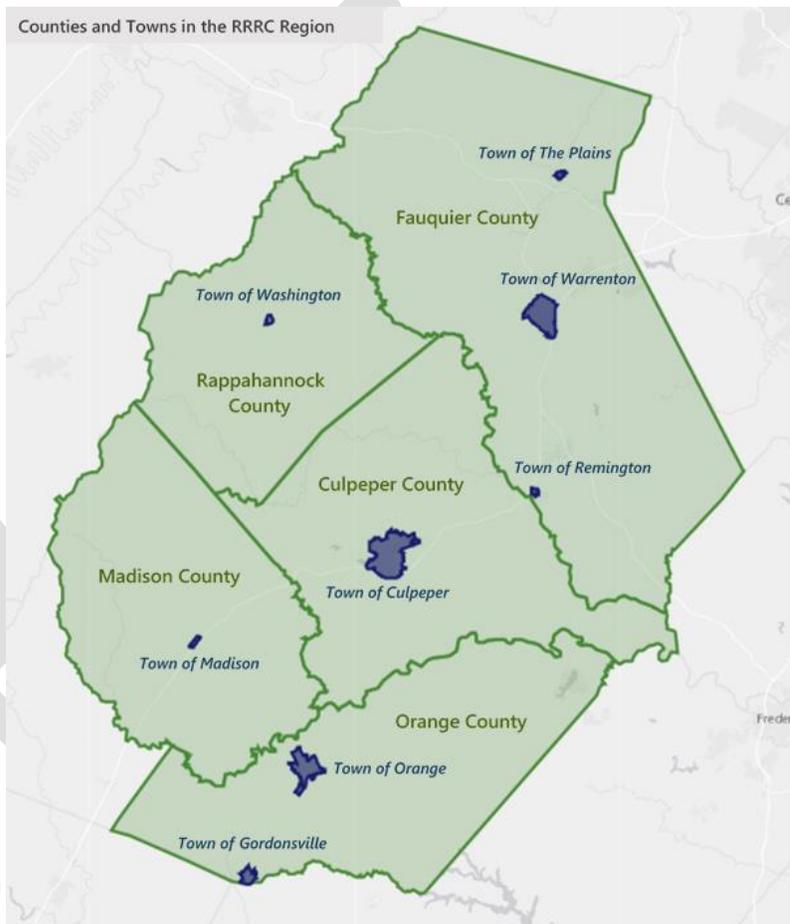
#### The Need

Within the Rappahannock-Rapidan Region, housing needs are diverse. From rising housing prices and cost of repairs to an increasing need for senior and rental housing to increasing homelessness and a decrease in the number of people able to both live and work in the same community, a cohesive and region-wide housing strategy is needed. While housing studies have been completed throughout the region, this is the first comprehensive study since 2006 to look at the region as a whole.<sup>1</sup>

The Rappahannock-Rapidan Region consists of the Counties of Culpeper, Fauquier, Madison, Orange, and Rappahannock, and the Towns of Culpeper, Gordonsville, Madison, Orange, Remington, Plains, Warrenton, and Washington. The region is located in the northern Piedmont region of Virginia, an area known for its rolling foothills and rural landscape nestled between the Blue Ridge Mountains and the Coastal Plain. Together, the region encompasses an area of 1,969 square miles.

Depending on where one is located in the region, it can take anywhere from one to two hours driving time to reach Washington DC. The region is also within a reasonable driving distance to Richmond, Fredericksburg, or Charlottesville, depending on where one is within the region. Its agricultural heritage, outdoor activities, breweries and wineries, and historical sites combined with its relative proximity to large population centers, and thus employment centers, has created some of the fastest-growing suburbs in the commonwealth.

Yet there is significant diversity within the region. The areas closer to a commutable distance to Washington DC have seen an increase in population and out-commuters with higher incomes, driving up home prices for those who wish to both live and work in the area. This is especially true for more “place-based” occupations such as teachers, nurses and doctors, law enforcement, and local government employees. As



<sup>1</sup> A basic housing needs assessment was completed in 2018 by the Virginia Center for Housing Research at Virginia Tech (VCHR).

a result, this workforce has limited housing options that are both affordable and of adequate quality. As the supply of housing for the local workforce remains constrained, many of the region's workers have been priced out of the market and are forced to commute in from surrounding areas.

Localities in more remote areas are witnessing a declining and aging population with relatively higher housing vacancies. The continued decline in the overall population, and particularly in the number of young families, working-age individuals, and schoolchildren, puts age-related pressures on the community and threatens the ongoing viability of these areas of the region. In addition, each locality has its own vision for land use development as seen in its respective comprehensive plan. This makes a cohesive and synthesized housing strategy challenging for the entire region.

### The Response

In response to the need for a comprehensive housing strategy, the Rappahannock-Rapidan Regional Commission applied for and received funding for a Regional Housing Study from Virginia Housing (formerly the Virginia Housing Development Authority). With a working group of representatives from across the region, Camoin 310 was engaged to conduct the Regional Housing Study (the 'Study'). The purpose of this Study is to:

- ◆ Provide qualitative and quantitative data to understand and quantify the housing challenges;
- ◆ Examine current land use practices that both help and hinder housing developments through zoning ordinances throughout the region; and
- ◆ Offer strategy recommendations for addressing major issues.

The process for completing the Study included several components: research and data analysis, interviews with stakeholders, zoning ordinance review, and identification of potential tools and strategies. The process was overseen and guided by the project working group, which provided input and feedback through a series of meetings.

### Why is housing important?

At its core, having safe and secure housing is imperative to living a healthy life and is a foundational aspect of contributing to a community. A diversity of housing is also important to the economic vitality of communities. Affordable homes support the local workforce so workers can live close to their jobs. Shorter commutes allow workers to spend more time with their families while the community benefits from having employees such as schoolteachers, nurses, and business owners living locally and engaged in the community. A healthy mix of housing options—including market-rate and affordable, owner-occupied and rental, single-family and multifamily—targeted to households across the age spectrum, ensure opportunities for all individuals to improve their economic situation and contribute to their communities.

#### WHY ATTAINABLE HOUSING?

- ✓ Better enable businesses to attract and retain workers.
- ✓ Ensure there are residents to support school enrollment, local volunteer organizations, and community group membership.
- ✓ Establish a larger customer base of year-round residents for local businesses.
- ✓ Create a stronger sense of place that is attractive to both current and potential residents.

Throughout the Study, we use the term "attainable housing" to diverge from the sometimes negative connotations to the terms "low-income," "affordable," or even "workforce" housing. The work of replacing

negative stereotypes and stories about the type of person who needs lower-cost housing is a challenging one, and by shifting terminology it can assist in the education of who in the region needs housing and their role in shaping the overall economy.

For instance, the top five occupations in the region are Cashiers, Fast Food Workers, Retail Salespersons, Office Clerks, and Landscaping Workers. The combined average income of these workers is just \$26,500 annually, and yet it takes a household income of \$81,700 to afford a median-priced home in the region. Adding housing geared towards the price points of workers within the region would have numerous benefits. One of the most important benefits is that it supports the vitality and sustainability of economic development in the area.

At its core, economic development is about creating high quality, meaningful opportunities for gainful employment. This includes service jobs, middle-skilled jobs, high tech, and technical and soft skilled jobs. But who takes these jobs and what their preferences are (and what they can afford) is just as important as the job opportunities at hand. In short, by catering to the desired workforce and you will cater to businesses at the same time. Since emerging from the financial recession of 2008, access to talent has become the top challenge identified by businesses across all sectors. Employers must now work to chase talent versus the other way around. Thus, business retention and attraction are dependent upon workforce availability. Overall, if there are goals for a diversified economic base in a community, it must be matched with goals for a diversified housing base.

In particular, housing that can meet the needs of entry-level workers will allow them to stay in the area as they grow into adulthood. This will help to ensure that a steady flow of younger residents will put down roots in and enroll their children in its schools, join volunteer organizations, and support community groups. Additionally, local businesses will benefit both from having a larger customer base of year-round residents and from an improved ability to attract and retain workers. All of these impacts will compound, creating a more vibrant culture and a stronger sense of place in the region that is attractive both to current and potential residents.

### **WORK COMPLETED**

The Regional Housing Study includes the following elements.

The **Baseline Data Analysis** outlines the demographic patterns of each locality in the region, examining data such as population growth, age distribution, commute patterns, and income. It also examines industry data to understand wages across the localities and how it aligns with housing affordability. In addition, this section also analyzes the current housing stock within the region considering such aspects as occupancy, housing age, vacancy, permits issued, short term rentals, and more. This data helps communicate the differences throughout the region and the need for a comprehensive and tailored, yet synthesized approach.

**Stakeholder Interviews** were conducted with representatives from each locality as well as service providers and others throughout the region. The purpose of these interviews was to ground the data and help direct strategy recommendations that are scaled appropriately and meet the current capacity of each locality. We interviewed people in the private and nonprofit sectors to understand both the market forces happening throughout the region, as well as the diverse set of housing needs and the current strategies being employed.

The **Housing Demand Analysis** examines housing demand in the current population and the extrapolated housing needs over the next five years to understand the degree to which additional housing is needed throughout the region. Demand was outlined by county and price points to understand the extent to which actions should be prioritized.

A **Zoning Ordinance Review** revealed how zoning codes help or hinder the building of attainable housing. In addition to best practices in codes that encourage attainable housing, we also reviewed those codes that could be preventing needed housing. We reviewed each County's code in addition to the Towns of Culpeper, Orange, and Warrenton at their request.

Finally, **Strategy Recommendations** were prepared to launch the region into action and support efforts currently underway. Using the information collected in the preceding steps, we provide recommendations around housing strategies to accommodate existing and future housing demand in the region. Recognizing local constraints to achieving housing goals, we provide a framework that fits within the existing capacity of partner organizations.

## MAJOR FINDINGS

### Baseline Data Analysis

#### *Demographic & Economic Trends*

The region as a whole has been growing, albeit within inconsistent patterns between counties. Since 2003, the region has seen its population grow by 20%; however, this is being driven by Fauquier, Culpeper, and Orange Counties with a growth of 16%, 32%, and 27% respectively. Madison and Rappahannock Counties have seen relatively flat growth at 2% since 2003. By age, Madison and Rappahannock Counties trend older with median ages of 45.2 and 50.5, compared to 39.2 in Culpeper County, 42.9 in Fauquier County, and 44.5 in Orange County.

Government is the largest employment sector in the region, accounting for 19% of all jobs. This sector includes all government-run establishments including public elementary and secondary schools, state-run hospitals, law enforcement, and local and federal government. The region's economy is further supported by Retail Trade; Health Care and Social Assistance; Construction; and Accommodation and Food Service industries which represent another 40% of all jobs. Over the last 10 years, the number of jobs in the entire region has grown by 8%, growing in all counties except Madison.

Sixty-four percent of the people who live in the region work outside the region. This figure has steadily increased since 2002 when 56% of people who lived in the region worked outside of the region. High levels of in- and out-commuting are indicative of a mismatch between employment opportunities and housing options, and also reflect the higher income jobs available outside the region.

The population density in the counties varies significantly between a high of 138 people per square mile in Culpeper County to a low of 28 people per square mile in Rappahannock. Fauquier and Orange Counties have a population density of about 110 people per square mile and Madison County's population density is 43 people per square mile.

#### *Existing Housing Stock*

Regionwide, 68% of housing is owner-occupied; 21% is renter occupied; 3% is seasonally vacant; and 7% is vacant for other reasons such as being prepared to rent or sell, being held for repairs, settlement of an estate, or personal reasons. Seasonally vacant refers to units that may be a second home and/or a seasonal rental.

A vacancy rate above 10% indicates a lack of supply of the housing needed, delinquent housing, or other economic or demographic reason. Madison County has a vacancy rate of 11% for other reasons as mentioned above; Rappahannock County has a seasonally vacant rate of 15% and a 10% vacancy rate for other reasons. For rentals, the need for additional units can be seen in the very low rental vacancy rate, just 3% across the region.

About 90% of existing housing is single-family units, with just 3% of housing in structures with 2-4 units. This housing is typically referred to as the “missing middle,” defined as the medium-density housing with more structures than a single-family unit but compatible in scale. By age, 38% of homes in the region were built between 1990 and 2009, and another 31% were built between 1970 and 1989. Interviews suggest there has been some disinvestment in some homes in the area, particularly more rural areas.

Short term rentals (homes rented through platforms such as Airbnb or Vrbo) in the region have increased by over 50% in the past two years. However, this represents only 5% of the total rental stock. Portions of the area have more short-term rentals than others, particularly Madison (10% of all rentals), Orange (8%), and Rappahannock Counties (9%).

Development activity in the region has made a steady recovery since the collapse of the housing market nationally in 2008. In the early 2000s, the region was issuing anywhere from 1,250 to 2,750 building permits per year, largely for single-family homes in Culpeper and Fauquier Counties. From 2000 to 2018 Culpeper, Fauquier, Orange, and Madison Counties did permit residential structures with more than five units, about 1,000 units total, but during the same time frame, the region issued permits for 74 duplex structures and 59 structure with three or four units.

## Housing Demand Analysis

### *Real Estate Trends*

Over the last five years, real estate trends show an uptick in the median price and number of units sold and a decrease in average days on the market. These data point to a significant increase in demand. Short term impacts due to the coronavirus indicate an overall pause on the market, but national real estate outlets predict the market bouncing back by 2022.

New construction in the region has been mostly for single-family homes, 93% of all permits issued between 2008 and 2018. However, we do see some market response to the need for senior living, apartments (both market-rate and fixed income), and entry-level single-family homes and townhouses with new developments recently approved or in the development pipeline. While the market is responding to some pent-up demand, data indicate additional needed housing.

Many localities and local real estate agents in the region agree there is an overall lack of supply in the housing market. Some localities need more supply of specific types of housing, namely that which is more affordable and of higher density. Other localities stress the need for senior housing, particularly apartments and single-story units that are accessible to the changing mobility needs of an older population, and with less overall home maintenance. Additionally, many localities point to the need for housing for those people whose job is uniquely tied to the community: e.g. teachers, hospital workers, local government workers, and police officers.

### *Population Growth*

Based on population projections by the Weldon Cooper Center for Public Service at the University of Virginia, if housing for the anticipated population growth were created, it would increase the housing stock in the region by 20% in 20 years. Looking out to 2024, there is a projected 5% increase in the total population

throughout the region. With flat to slightly negative growth in Madison and Rappahannock Counties, the demand from population growth is concentrated in Culpeper, Fauquier, and Orange Counties. By age, there is the most future demand for those aged over 75, 65-74, and 35-44. This points to both a need for a range of senior housing options throughout the region and a transfer of housing from an older age cohort to a younger one.

### *Affordability*

A housing unit is generally considered affordable if the household is spending no more than 30% of its gross household income on a mortgage, taxes, and insurance; more than 30% we consider a household being cost burdened. Across the region, 41% of renters and 30% of homeowners pay more than 30% of their income on housing. Given the most recent home sale data, with a median-priced home of \$368,000 in the region, a household would need to make \$81,700 annually to prevent it from being cost burdened. However, for resident workers, we calculated household income at \$64,900, an approximate \$17,000 annual income deficit. In all counties, there is an income deficit to afford a median-priced home. Households would need to earn \$11,000 to \$22,000 more depending on where you are in the region.

Mortgage Income Deficit: Median Home Price vs. Household Income						
	Culpeper County	Fauquier County	Madison County	Orange County	Rappahannock County	RRRC Region
Median Price of Home*	\$349,000	\$440,000	\$300,000	\$272,000	\$310,000	\$368,000
Down Payment of 10%	\$34,900	\$44,000	\$30,000	\$27,200	\$31,000	\$36,800
Loan Amount	\$314,100	\$396,000	\$270,000	\$244,800	\$279,000	\$331,200
Average Mtg Payment, 30 Years at 3.5% with Additional Costs**	\$1,943	\$2,188	\$1,687	\$1,541	\$1,740	\$2,042
Household Income Threshold	\$77,720	\$87,520	\$67,480	\$61,640	\$69,600	\$81,680
Resident Household Income	\$66,034	\$76,873	\$48,729	\$49,681	\$47,975	\$64,911
<b>Income Deficit</b>	<b>-\$11,686</b>	<b>-\$10,647</b>	<b>-\$18,751</b>	<b>-\$11,959</b>	<b>-\$21,625</b>	<b>-\$16,769</b>

\* Median home sales in the region for Q2 2020.

\*\*Average Mortgage Payment includes private mortgage insurance, taxes, and insurance, for comparable priced houses within each region.

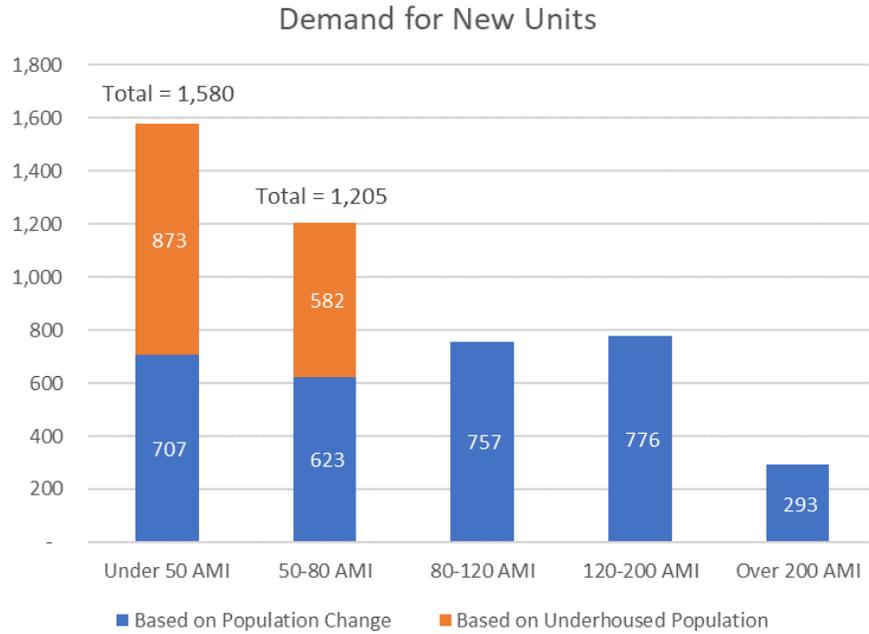
Source: Emsi, Zillow, Greater Piedmont Realtors, Gale Harvey Real Estate, Camoin 310

### *Housing Demand*

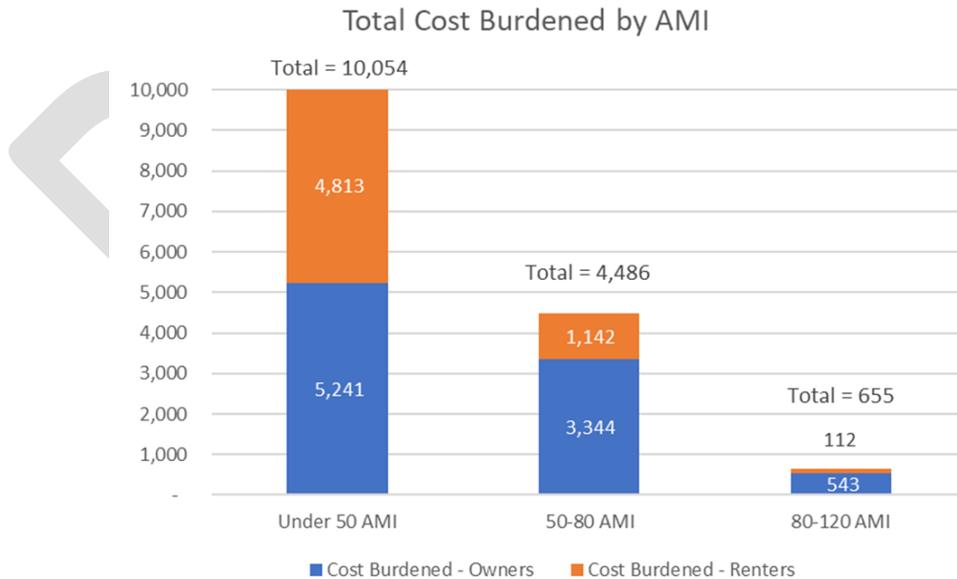
Overall, there is a projected pent-up demand for approximately 4,600 housing units region-wide; if realized this would increase the housing stock by 7%. We translated the demand from the population growth and the underhoused population<sup>2</sup> to Area Median Income (AMI) levels to align with potential funding opportunities and policy initiatives. This demand will be best met through a combination of new residential construction as well as rehabilitation and renovation of existing housing units in need of modernization. In

<sup>2</sup> The underhoused population is defined as those aged 18-34 who are living with roommates, parents, or other relatives. We conservatively estimate small proportion of this population (5-10%) would prefer to live on their own or with a partner or spouse if it were available.

In addition, it is important to keep existing affordable housing as such, given the limited availability throughout the region.



In addition to a demand for new units, there are approximately 15,000 households in the region that are cost burdened. Forty-one percent of renters and 19% of homeowners pay more than 30% of their income on housing. This represents 24% of the region's households and about 15,000 units of housing.



## Zoning Ordinance Review

We reviewed zoning codes in each of the region's five counties and the Towns of Culpeper, Orange, and Warrenton. We review them for the following best practices that encourage attainable housing: inclusionary zoning, incentives and bonuses, allowing for flexibility or minimum restrictions, fee waivers and tax exemptions, priority to attainable housing developments, overlay zoning to reduce square footage and increase attainable units, and including a variety of resident types within the code. We also examined zoning codes within these localities that may hinder the attainable development of housing, including minimum buildable lot size, density requirements, setbacks, parking requirements, and open space requirements.

All localities offer a variety of resident land uses to accommodate various residential housing types. Five out of the eight localities in the region offer overlay zoning districts and four localities offer incentives and bonuses, particularly density bonuses which offer an increase in the overall number of units a developer may build in exchange for including more affordable units in the project. Several localities are updating their zoning either through a comprehensive plan update or a zoning code overhaul. Within these drafts, additional flexibility for attainable housing is proposed. Within the region, Fauquier County, the Town of Culpeper, and the Town of Warrenton provide the most amenable zoning practices to encourage attainable housing.

All localities examined have minimum buildable lot sizes, density requirements, setbacks, parking requirements, and open space requirements. A more thorough investigation will be needed to understand how, if at all, this is impacting the affordability of housing units in the region. A start to examining current practices will be to understand how the comprehensive plan within each locality is driving the zoning code language, a process that is currently happening in several localities.

## Strategy Recommendations

Our recommendations provide a framework to engage the findings of this study to meaningfully create the programs and structures needed to house programs and facilitate projects to mitigate and fulfill the housing needs in the region. Based on preceding findings and stakeholder interviews, strategies were formulated around four goals:

1. INCREASE AND PRESERVE THE SUPPLY OF ATTAINABLE HOUSING
2. ADDRESS PERCEPTIONS OF GROWTH AND ATTAINABLE HOUSING
3. ADDRESS MAINTENANCE NEEDS AND ALLEVIATE SUBSTANDARD HOUSING STOCK
4. EXAMINE AND ADAPT EXISTING LAND USE PROTOCOLS

It is important to stress that the housing attainability challenge in the Rappahannock-Rapidan Region has many factors, including land growth patterns identified in each town or county, the impact of NoVa commuters with much higher than local wages, the current impact of the housing market, the aging community, wages, and potentially developable land conserved through environmental easements. It is also important to note that housing affordability is a struggle that is not limited to this area, it is a nation-wide issue and lessons can be learned from those trying innovative techniques. This is a complex issue and there is no "silver bullet."

Above all else, the region needs to increase its internal capacity to systematically improve and increase the housing stock. We recognize this work will take a coordinated effort between agencies, developers, County and Town offices, and nonprofit entities. Therefore, a significant portion of these strategies focuses on creating the systems needed to increase and improve the region's housing stock. Through this coordinated



**Case Study: Right of First Refusal Regulations, Prince George’ County, MD**

Prince George’ County, MD enacted legislation so they may buy multifamily rental facilities as a means of revitalization and preserve housing opportunities for low- to moderate-income households and in the County.

For more information: <https://www.princegeorgescountymd.gov/DocumentCenter/View/16820/Right-of-First-Refusal-Regulations-rev11292016?bidId=>

**Case Study: Affordable Dwelling Units for Nonprofits, Loudoun County, VA**

Offers a process for qualified nonprofit organizations to purchase an Affordable Dwelling Unit (ADU) home. Nonprofits must be approved by the County and apply for qualification every three years.

For more information: <https://www.loudoun.gov/4062/Affordable-Dwelling-Units-for-Nonprofits>

**1.2. Encourage more senior housing.**

- 1.2.1. Encourage universal design principles in all new construction so it can be habitable to everyone, including seniors.
- 1.2.2. Establish a “Golden Girls” cohousing program where seniors rent out rooms to other seniors.
- 1.2.3. Consider tax credits to developers of senior living facilities, in particular models supported by the individual locality.<sup>4</sup>

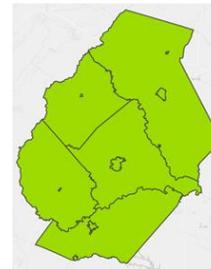
**Partners**

- Area Housing Nonprofits
- Senior Service Organizations
- Developers
- PATH Foundation

**Timeframe**

Mid Term  
(3-5 Years)

**Target Localities**



**Case Study: Tax Relief and Exemption Program, Virginia Beach, VA**

This program provides real estate tax exemption and/or freeze for persons 65 years of age and older, 100% permanently disabled, and others.

For more information: <https://www.vbgov.com/government/departments/commissioner-of-the-revenue/Tax%20Relief/Documents/COR%20Program%20Requirements.pdf>

<sup>4</sup> Housing and community development tax credits available in the Commonwealth can be found here: <https://www.tax.virginia.gov/housing-and-community-development-tax-credits>

**Case Study: Rehabilitation Tax Exemption Program, Hanover County, VA**

The purpose of the program for certain rehabilitated residential, industrial, and commercial real estate is to encourage and provide incentives to Hanover County property owners to invest in improvements to existing structures. The tax exemption incentives are available for residential, commercial, and industrial use properties.

For more information: <https://www.hanovervirginia.com/locate-your-business/incentives-financing/>

**1.3. Increase the number of attainable units throughout the region.**

- 1.3.1. Inventory abandoned or underused buildings that can be repurposed for attainable housing. Investigate acquisition by local municipal agencies to eventually transfer to a rental developer, lowering the cost of entry.
- 1.3.2. Establish Incentive Housing Zones (IHZ) that offer exceptions to regulations that restrict higher-density, mixed-use developments. Developers build high capacity and/or mixed-use developments in the IHZ on the condition that they provide a public improvement in the development i.e., public recreation space, sidewalks, streetscaping, etc.
- 1.3.3. Allow current owner-occupied single-family homes to convert their home to a duplex, triplex, or fourplex in certain single-family zoned areas. Determine if, upon selling the property, it needs to maintain owner-occupied status.
- 1.3.4. Consider allowing Single Room Occupancy and Rooming House land use designations and removing restrictions that set firm maximum occupancy and parking requirements.
- 1.3.5. Work to create a community land trust to decrease the cost of homeownership and keep units in perpetual affordability.

**Partners**

- Fauquier County Habitat for Humanity
- Skyline Community Action Partnership
- People Incorporated
- Local Realtors
- Virginia Community Development Corporation (VCDC)
- Virginia Department of Housing and Community Development
- Virginia Housing

**Timeframe**

Long Term  
(5+ Years)

**Target Localities**



**Case Study: Rental Subsidy Grant & Loan Program, City of Alexandria, VA**

The City of Alexandria approved a grant of \$250,000 to make 10 units “deeply affordable” and a loan of up to \$7.1 million to help with the construction of affordable rental housing on the Carpenter’s Shelter project. City Council has approved several other grants and loans to facilitate other projects throughout the city.

For more information: <https://www.alexandriava.gov/housing/info/default.aspx?id=74589>

## 2. ADDRESS PERCEPTIONS OF GROWTH AND ATTAINABLE HOUSING

Some localities revealed that housing development is a “hot button” political issue in their communities. This stems in part from a perception that certain types of housing, particularly that which meets the needs of lower-income households, are undesirable in their community. Understanding why a range of housing types is necessary throughout the region to allow for community vitality, workforce readiness, economic mobility, and industry attraction, will be important moving forward. Growth can be limited to both preserve the character of a community and also encouraged to meet the housing needs of its constituents.

### 2.1. Create a marketing program/communications plan to address housing perceptions.

- 2.1.1. Create a short video that highlights the housing issue in the region and why a diversity of housing is needed for a vibrant and sustainable community. Replicate this video in presentation form for internet distribution and present to various town and county boards, service providers, and community groups that may be potential adversaries of attainable and/or multifamily developments. Tailor each presentation with clear action steps for the group presented to.
- 2.1.2. Highlight completed multifamily projects and how they are working to address housing issues. Publish in local newspapers, online, locality, and service-based newsletters, etc.
- 2.1.3. Create a landing page on the RRRC website that houses information compiled in action 2.1.1 and 2.1.2.

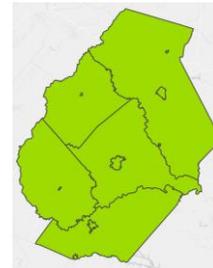
#### Partners

- Local Media Outlets
- RRRC
- Developers
- Virginia Housing Community Outreach

#### Timeframe

Short Term  
(1-3 Years)

#### Target Localities



#### Case Study: The Northern Virginia Affordable Housing Alliance

The Northern Virginia Affordable Housing Alliance works to educate communities about the benefits of affordable housing in their region. Through collaboration with community-based organizations, affordable housing developers, financial institutions, policy experts, and faith communities, they help build local political will for public policies and adequate resources to create equitable, diverse, affordable communities.

For more information: <https://nvaha.org/>

### 2.2. To ensure this strategy is marketed well throughout the region, create or appoint a regional spokesperson or advocacy group.

- 2.2.1. Implement actions outlined in 2.1.
- 2.2.2. Convene housing advocates, public officials, and other housing stakeholders to communicate needs, clarify town and county boards’ roles, and facilitate discussions between housing stakeholders.

- 2.2.3. Talk to developers regularly regarding pipeline projects, barriers to development, and to clarify what type of development is being prioritized throughout the region (as seen in locality comprehensive plans).

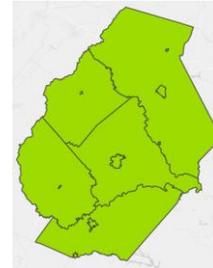
**Partners**

- Local Media Outlets
- RRRC
- Area Nonprofits & Service Organizations
- Surrounding Localities

**Timeframe**

Short Term  
(1-3 Years)

**Target Localities**



**Case Study: Regional Housing Partnership, Thomas Jefferson Planning District Commission**

The Regional Housing Partnership (RHP) serves as an official advisory board, in partnership with the public, private, nonprofit, and citizen stakeholders related to housing. RHP will focus its efforts within the region, with a focus on housing production, diversity, accessibility, cost, location, design, and increasing stability for the region's residents.

For more information: <https://tjpd.org/housing/regional-housing-partnership/>

**3. ADDRESS MAINTENANCE NEEDS AND ALLEVIATE SUBSTANDARD HOUSING STOCK**

Both rentals and owned homes were cited as having issues regarding maintenance, from exterior cosmetic issues impacting curb appeal to functional issues compromising safety. Some of the housing in need of repair is located in town centers, but most were identified as being in more rural parts of the region. The extent to which this portion of the housing stock can be updated will preserve a segment of the supply for current and future utilization.

**3.1. Assist existing efforts to alleviate maintenance issues.**

- 3.1.1. Inventory existing efforts throughout the region and establish a central clearinghouse of information.
- 3.1.2. Promote these programs in line with action 2.2.
- 3.1.3. Encourage collaboration among service providers. Look for work that can be passed through/between organizations and identify if funding may be available.

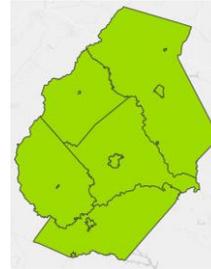
**Partners**

- Fauquier County Habitat for Humanity
- Foothills Housing Corporation
- Skyline Community Action Partnership
- People Incorporated
- Other Property Management Companies
- Other Area Nonprofits & Service Organizations

**Timeframe**

Short Term  
(1-3 Years)

**Target Localities**



**3.2. Identify housing not up to code, and work cooperatively with owners to bring properties into compliance.**

- 3.2.1. Conduct windshield surveys, rely on resident input, or conduct more formal inspections.
- 3.2.2. Rather than make this process punitive, provide resources to the owner and educate them about healthy housing.
- 3.2.3. Educate renters about their rights regarding substandard housing or maintenance needs.

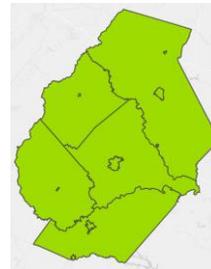
**Partners**

- Fauquier County Habitat for Humanity
- Foothills Housing Corporation
- Skyline Community Action Partnership
- People Incorporated
- Other Area Nonprofits & Service Organizations

**Timeframe**

Mid Term  
(3-5 Years)

**Target Localities**



**Case Study: Community Code Compliance Team, Lynchburg, VA**

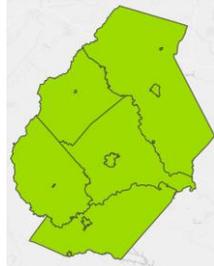
The purpose of the Community Code Compliance Team is to develop and implement a proactive, coordinated, and focused long-term strategy to improve living conditions through consistent code compliance.

For more information: <https://www.lyncburgva.gov/communitycodecompliance>

**3.3. Identify additional innovative methods to address substandard housing stock.**

- 3.3.1. Contact major employers, fraternal clubs, service organizations, etc. and link with community members identified in 3.2. Highlight activities as seen in action 2.1.2.
- 3.3.2. Investigate resources for energy efficiency programs.

- 3.3.3. If a house is beyond repair, enact a program to relocate tenants and demolish and remove the structure from the housing stock.
- 3.3.4. Expand Utilization of USDA-RD 504 Rehabilitation Program, which provides resources for housing rehab in rural communities.

<u>Partners</u>	<u>Timeframe</u>	<u>Target Localities</u>
<ul style="list-style-type: none"> <li>• Major Employers</li> <li>• Fauquier County Habitat for Humanity</li> <li>• Foothills Housing Corporation</li> <li>• Skyline Community Action Partnership</li> <li>• People Incorporated</li> <li>• Other Area Nonprofits</li> <li>• USDA Rural Development</li> </ul>	<p>Long Term (5+ Years)</p>	

**Case Study: Affordable Multi-Family Housing Loan Program, Loudoun County, VA**

Provides financing from the Board of appropriations from the County of Loudoun Housing Trust. Eligible uses include Construction of affordable multi-family rental units; Real estate acquisition directly linked to the preservation, construction, or rehabilitation/renovation of affordable multi-family rental units; and Rehabilitation/Renovation of multi-family rental affordable units.

For more information: <https://www.loudoun.gov/4998/Affordable-Housing-Funding-Availability>

**Case Study: Project-Based Vouchers, Loudoun County, VA**

Working with the Loudoun County Department of Family Services, rental property owners can submit proposals for assistance for new or rehabilitated rental housing for persons with disabilities that are 504 compliant.

For more information: <https://www.loudoun.gov/3318/Project-Based-Vouchers>

**4. EXAMINE AND ADAPT EXISTING LAND USE PROTOCOLS**

How land is currently being used has created some issues that restrict the housing market to develop to its full potential. A significant proportion of the land in the region is prohibited from development via environmental easements or national park designations. Minimum required large lot sizes also hinder growth. While exploring changing these uses will likely not result in increasing the supply of land, efforts can be made to explore expanding designated growth areas, zoning around infill development, annexing additional areas into sewer and water districts, etc. These intentions can be addressed in localities' forthcoming updates to their comprehensive plans with preference to their approach.

**4.1. Examine existing land use protocols.**

- 4.1.1. Conduct a community engagement protocol/visioning charrette to understand community needs around housing and gather input regarding what types of denser housing would be accepted.

- 4.1.2. Consider strategizing with a housing advocacy group/spokesperson for community outreach (action 2.2).
- 4.1.3. Create a values/vision statement to drive future land use updates.

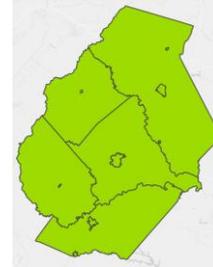
**Partners**

- Surrounding Localities
- Virginia Housing
- Planning Consultant

**Timeframe**

Short Term  
(1-3 Years)

**Target Localities**



**Case Study: Partnership Housing Affordability (PHA), Richmond, VA**

PHA began engaging with communities across the region to better understand their housing challenges in the summer of 2019. From listening sessions at churches to conversations with young professionals, input was gathered to reflect the wide spectrum of housing needs. After months of outreach, they were able to reach over 1,900 people in the Richmond Region. Their vital input has helped to inform the goals, solutions, and priorities.

For more information: <https://pharva.com/framework/publicoutreachsummary/#public-outreach-summary>

**4.2. Update or create a housing chapter in comprehensive plans to accommodate the new vision.**

- 4.2.1. Citing findings from this report and input received via community engagement, outline methods for modifying land use protocols to address housing needs.
- 4.2.2. Create a housing chapter that aligns with the particular needs of the locality in question. Consider elements from strategy 4.4.
- 4.2.3. Ensure chapter has language to advocate – however generally – that a diverse stock of housing is important in economic development and community vitality.

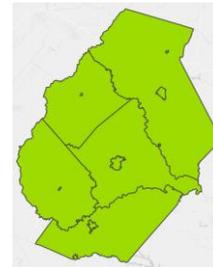
**Partners**

- Surrounding Localities
- Virginia Housing
- Planning Consultant

**Timeframe**

Short Term  
(1-3 Years)

**Target Localities**



**4.3. Align zoning with a comprehensive plan update.**

- 4.3.1. Appoint a task force to direct implementation efforts outlined in the housing chapter.
- 4.3.2. Where overlap exists between multiple localities, consider combining resources to create efficiencies.
- 4.3.3. Celebrate successes and further community education by highlighting and promoting the implementation of elements of the housing chapter.

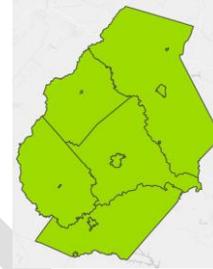
**Partners**

- Surrounding Localities
- Virginia Housing

**Timeframe**

Short Term  
(1-3 Years)

**Target Localities**



**4.4. Consider additional housing policies/practices for facilitating attainable housing.**

- 4.4.1. Allow combined meters for multifamily units thus reducing tap fees.
- 4.4.2. Where buildable land is at a minimum, explore annexing for multifamily and/or age restrictive housing.
- 4.4.3. Modify Urban Development Areas (UDAs) and/or service districts to accommodate additional housing development.
- 4.4.4. Conduct an audit of build processes to ensure they are meeting the needs of developers and are easy to use.
- 4.4.5. Allow auxiliary dwelling units (ADUs) in all residentially zoned land.
- 4.4.6. Evaluate land zoned commercial and industrial for the potential to convert to mixed-use or high-density residential.
- 4.4.7. As appropriate, explore potential housing solutions for educational purposes, like form-based coding.

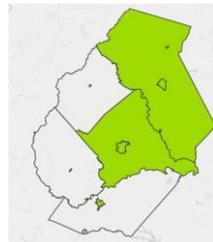
**Partners**

- Surrounding Localities
- Virginia Housing

**Timeframe**

Long Term  
(5+ Years)

**Target Localities**



**Case Study: Land Use Program, Hanover County, VA**

For those landowners utilizing the statewide Land Use Program (where agricultural land's assessed value is determined not by market value but by use value) and have land within the Suburban Services Area, the property owner can rezone to another use without immediately leaving the land use taxation program. Where previously a use change would immediately trigger the payment of deferred taxes, this program allows five years of real estate taxes (and accrued interest) to be deferred until a building permit is issued or the physical property is modified. While in Hanover County this applies to transfer to commercial and industrial uses, it could be modified in the Rappahannock-Rapidan region to pertain to housing.

For more information: <https://www.hanovervirginia.com/locate-your-business/incentives-financing/>

**Enabling Legislation**

Enabling legislation in its simplest form a piece of legislation that gives power to identified agencies, governments, or other bodies as outlined in that legislation. It should be noted that land use jurisdiction is provided to localities in Virginia by the state legislature via the Code of Virginia. The Code of Virginia outlines what authority the localities have, and this may impact the implementation of some of the aforementioned strategies. This does not mean the strategies and tactics are irrelevant; rather, it may mean an advocacy role for increased authority from the Commonwealth. In addition, this enabling legislation may be less relevant where programs are coordinated and established by other entities, such as nonprofit service organizations.

**Locations of Future Growth**

Understanding how the region has planned for future growth will help direct strategies to particular areas. The regional vision for land use within Planning District 9 is to create a "hard edge" of growth between urban and rural places, with urban areas confined to major arteries and near towns. In the regional vision, it is deemed important that the rural character be preserved; thus, tools should be employed to assist to protect the area's natural resources.<sup>5</sup>

To understand where additional housing can be located, we turn to locality comprehensive plans and other planning documents that identify future areas for growth. Per the Code of Virginia § 15.2-2223.D, comprehensive plans are required to "include the designation of areas and implementation of measures for the construction, rehabilitation and maintenance of affordable housing, which is sufficient to meet the current and future needs of residents of all levels of income in the locality while considering the current and future needs of the planning district within which the locality is situated."

**Fauquier County**

With eight urban growth areas or "service districts," Fauquier County is currently serving or plans to serve these areas with sewer and water in addition to a range of services such as schools, fire and rescue, libraries, and parks. Currently, their 2018 adopted Service District Plan states, "There is a range of scale of planned development from the primarily non-residentially focused districts of Opal and Midland, to a village-scale mix of uses in Catlett, up to the more intensely planned remaining districts."<sup>6</sup>

<sup>5</sup> *A Regional Vision for the Counties and Towns of Culpeper, Fauquier, Madison, Orange, and Rappahannock Counties*, [https://cms9files.revize.com/rappahannock//Document\\_Center/Publications/Other/regional\\_vision.pdf](https://cms9files.revize.com/rappahannock//Document_Center/Publications/Other/regional_vision.pdf)

<sup>6</sup> <https://www.fauquiercounty.gov/home/showdocument?id=7194>

*Town of Warrenton*

The Town of Warrenton is currently updating their comprehensive plan, and in March of 2018 established four areas for future growth. As a high growth locality, these Urban Growth Areas (UDAs) will add 1,070 developable acres.<sup>7</sup>

*Culpeper County*

The principal areas of residential concentration include several areas around the Town of Culpeper and Clevenger's Corner in the northern part of the county. The area around the Town will be defined by establishing an 'urban services boundary'. The urban services boundary is intended to create an edge beyond which utilities are not expected to extend.<sup>8</sup>

*Town of Culpeper*

In its 2018 amended comprehensive plan, the Town of Culpeper outlines six areas for future growth totaling 914 acres. Each area has its own characteristics and can contribute to a variety residential development types.<sup>9</sup>

*Madison County*

There are no regional networks or urban development areas within Madison County. However, Route 29 (The Corridor) has been identified as an economic growth area, as well as along other primary roads. Areas along Route 29 have also been identified as suitable for residential growth districts that align with the provision of public water and sewer services. It is possible that up-zoning may need to occur for higher-density housing, but no particular areas were identified.<sup>10</sup>

*Orange County*

Future growth in Orange County is largely relegated to the Germanna-Wilderness Area (GWA), an area consisting of 14,600 acres in the northeast corner of the county. The GWA will have more urban and concentrated development patterns. By coordinating development in this area, with proximity to the employment centers of Fredericksburg, Culpeper, and Northern Virginia, the rural character of the remainder of the county will be maintained.<sup>11</sup>

*Rappahannock County*

The unincorporated villages of Amissville, Chester Gap, Flint Hill, Sperryville, and Woodville are the anticipated areas for growth in the next five to ten years in Rappahannock County. This may include some medium density and/or age restrictive housing that can occur without rezoning. Low density residential development will be relegated to the conservation and agricultural areas.<sup>12</sup>

<sup>7</sup> [https://cms.revize.com/revize/warrenton/Town%20of%20Warrenton%20UDA%20Language%2002122018%20\(2\).pdf](https://cms.revize.com/revize/warrenton/Town%20of%20Warrenton%20UDA%20Language%2002122018%20(2).pdf)

<sup>8</sup> <https://web.culpepercounty.gov/Government/DepartmentsP-V/PlanningandZoning/DRAFT2020ComprehensivePlan>

<sup>9</sup> [https://www.culpeperva.gov/Documents/CompPlan\\_2\\_26\\_18.pdf](https://www.culpeperva.gov/Documents/CompPlan_2_26_18.pdf)

<sup>10</sup> [https://www.madisonco.virginia.gov/sites/default/files/fileattachments/county\\_administration/page/361/2018\\_compre\\_hensive\\_plan\\_-\\_approved\\_february\\_7\\_2018.pdf](https://www.madisonco.virginia.gov/sites/default/files/fileattachments/county_administration/page/361/2018_compre_hensive_plan_-_approved_february_7_2018.pdf)

<sup>11</sup> <http://orangecountyva.gov/DocumentCenter/View/1442/2013-Comprehensive-Plan---BOS-amended-5-8-18?bidId=>

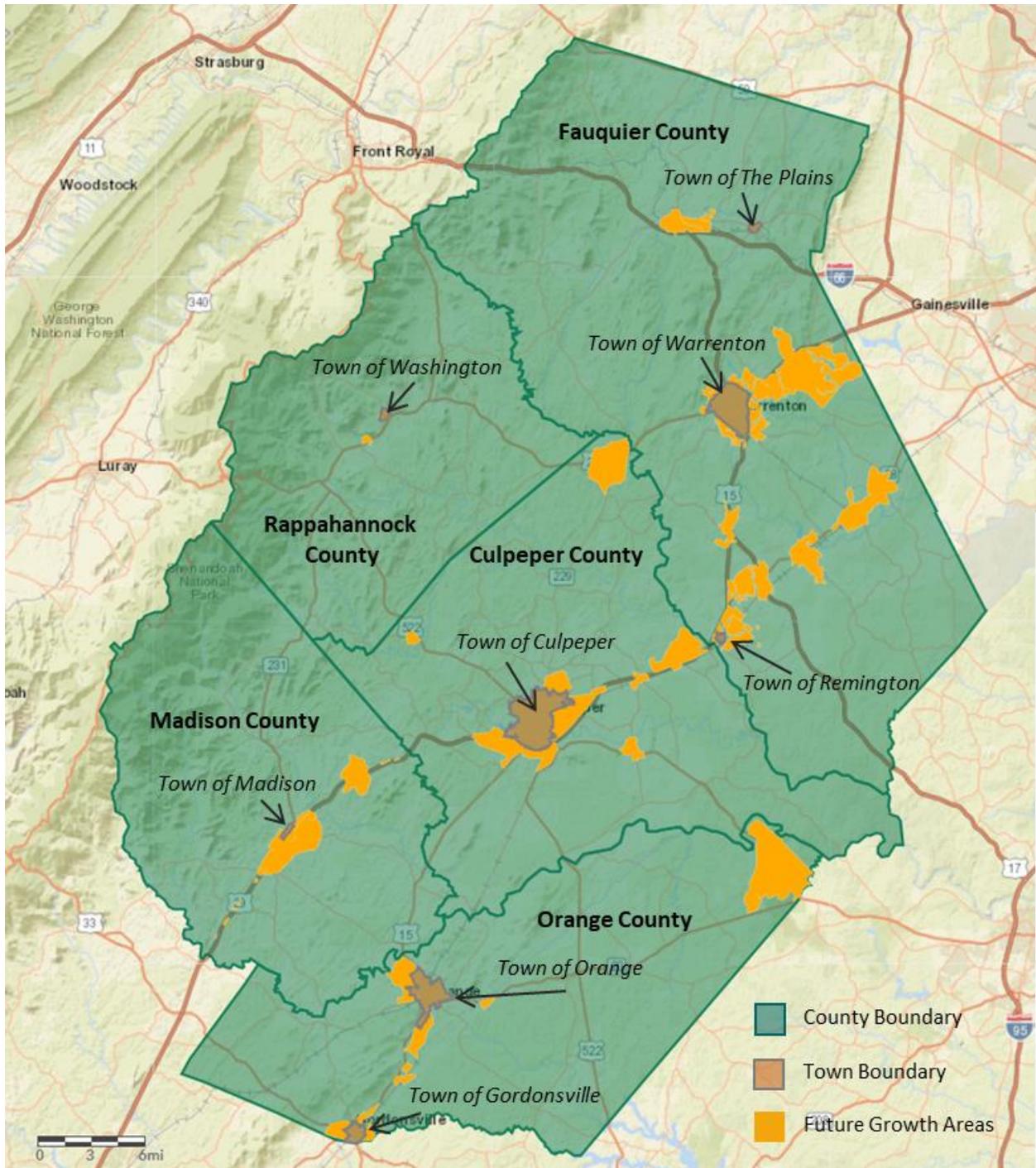
<sup>12</sup> <http://rappahannockcountyva.gov/documents/200819%20Rappahannock%20County%20Amended%20Comprehe nsive%20Plan%20Approved%20by%20Planning%20Commission.pdf>

*Conclusion*

Identified growth areas are mapped on the following page. This illustrates concentrated future growth along the Route 29 corridor heading south from the Town of Culpeper and heading north on Routes 15 and 28. Within Orange County, we see planned growth in the GWA area in the northeast corner of the county and the corridor along Route 15 from the Town of Orange to the Town of Gordonsville. Another major growth area is around the Town of Warrenton extending around the Town borders and northeast along Route 15. Additional areas include the northernmost part of Culpeper County, sections around the Town of Culpeper, an area along Route 66 in Fauquier County due west of the Town of The Plains, and a small section south of the Town of Washington along Route 522. The map on page 25 further illustrates how future growth may be constrained due to the amount of conservation lands in the region, particularly in Fauquier County, where development pressure is greatest.

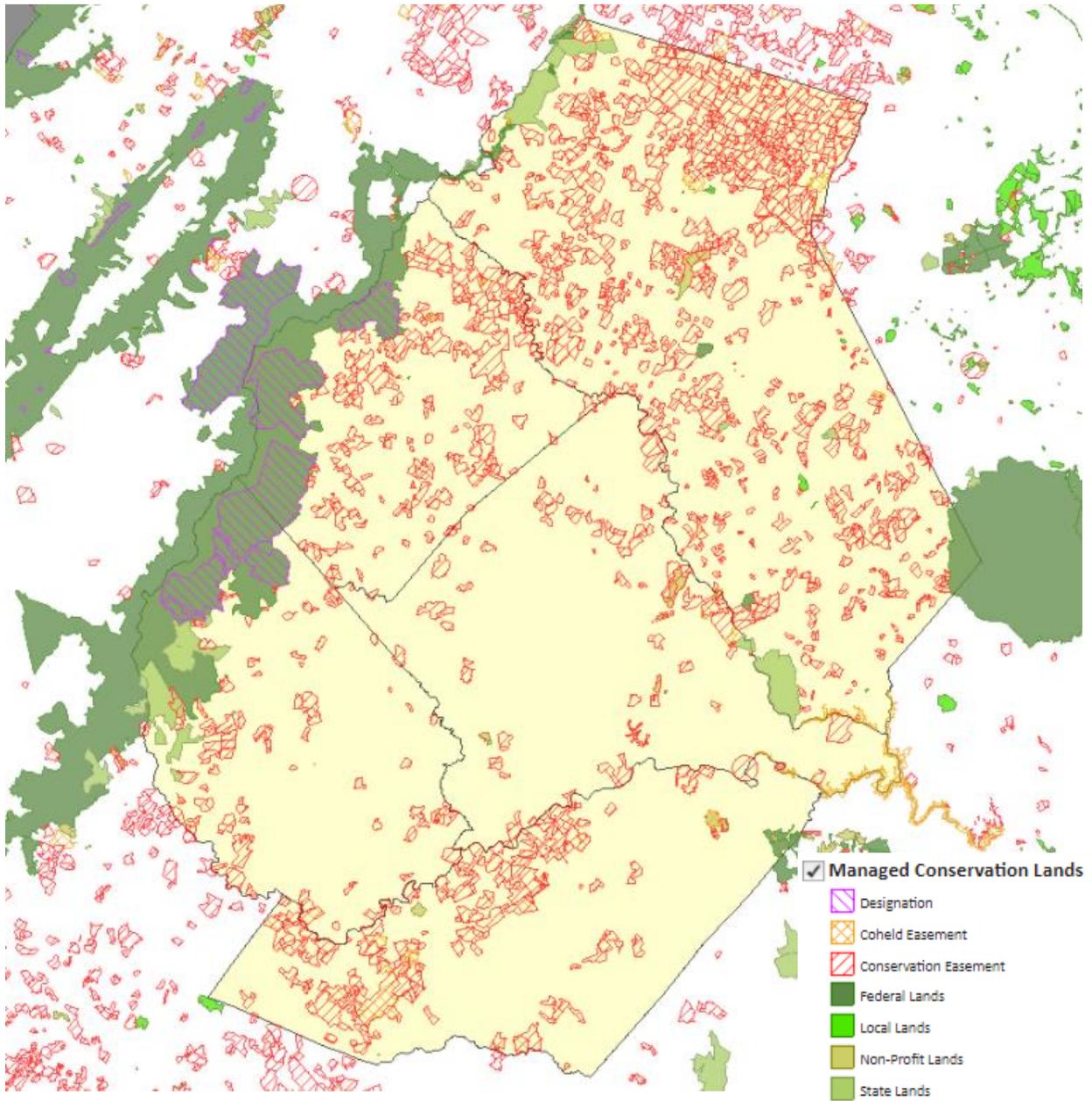
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Areas of Future Growth, RRRRC Region



Source: RRRRC, Camoin 310

Conservation Areas, RRRC Region



Source: Virginia Department of Conservation and Recreation, Managed Conservation Lands Map

[Appendix A: Baseline Data Analysis \(link\)](#)

[Appendix B: Housing Demand Analysis \(link\)](#)

[Appendix C: Zoning Ordinance Review \(link\)](#)

[Appendix D: Strategy Matrix \(link\)](#)

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## **Appendix E: Funding Sources**

The following list is comprised of state, federal and philanthropic resources that can help communities develop a range of housing units. All programs will need to be verified during development consideration, as many funding streams are frequently changing based on market needs and government budgets.

### **VIRGINIA HOUSING**

Each year, Virginia Housing reinvests a portion of our net revenues into Virginia's communities through REACH Virginia (Resources Enabling Affordable Community Housing in Virginia). This is a multifaceted resource that Virginia Housing uses to support vital housing initiatives through our Homeownership, Rental and Community Outreach programs, including: affordable housing for lower-income households, the homeless and residents of high growth and/or high cost regions; accessible housing for seniors and people with disabilities; and, revitalization of older urban areas and preservation of small towns.<sup>13</sup>

**Workforce Housing Loan Program:** The Workforce Housing program requires that a percentage of units must be reserved for residents whose annual income does not exceed certain limits. If the property includes any commercial/retail space, then the property must be located in a designated revitalization area. All Workforce Housing loans can be used to finance a property with or without a commercial/retail component.<sup>14</sup>

A list of other Virginia Housing other programs geared to Virginians who otherwise might not be able to afford quality housing can be found here: <https://www.vhda.com/Programs/Pages/Programs.aspx>.

### **THE VIRGINIA LIVABLE HOME TAX CREDIT (LHTC)**

The Virginia Livable Home Tax Credit (LHTC) program is designed to improve accessibility and universal visibility in Virginia's residential units by providing state tax credits for the purchase of new units or the retrofitting of existing housing units. Tax credits are available for up to \$5,000 for the purchase/construction of a new accessible residence and up to 50 percent for the cost of retrofitting existing units, not to exceed \$5,000. For more information: <https://www.dhcd.virginia.gov/lhtc>.

### **THE VIRGINIA HOUSING TRUST FUND (VHTF)**

The Virginia Housing Trust Fund (VHTF) creates and preserves affordable housing and reduces homelessness in the Commonwealth. The VHTF approach addresses housing issues in varied and creative methods for a variety of populations, including:

- ◆ Families and individuals who cannot afford decent, safe housing;
- ◆ Disabled persons needing accessible housing in addition to supportive services;
- ◆ Homeless persons struggling with mental health and other issues.

For more information: <https://www.dhcd.virginia.gov/vhtf>.

### **LOW INCOME HOUSING TAX CREDITS (LIHTC)**

The federal Low-Income Housing Tax Credit (LIHTC) program is sponsored by the U.S. Treasury Department and authorized under Section 42 of the IRS Code of 1986. The program, administered in Virginia by Virginia Housing, encourages the development of affordable rental housing by providing owners a federal income tax credit. It also provides incentive for private investors to participate in the construction and rehabilitation of housing for low-income families. For more information:

<sup>13</sup> <https://www.vhda.com/BusinessPartners/GovandNon-Profits/CommunityOutreach/Pages/Community-Outreach.aspx>

<sup>14</sup> [vhda.com/BusinessPartners/MFDevelopers/Pages/Workforce-Housing.aspx](https://www.vhda.com/BusinessPartners/MFDevelopers/Pages/Workforce-Housing.aspx)

<https://www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Pages/LIHTCProgram.aspx>.

### **HOME INVESTMENT PARTNERSHIPS**

A Federal program established by Congress in 1990 that is designed to increasing decent affordable housing for low- and very low-income families and individuals. State and localities receive HOME fund from HUD each year and spend it on things such as: rental assistance, assistance to homebuyers, new construction, rehabilitation, improvements, demolition, relocation, and administrative costs. For more information, see this site: <https://www.hudexchange.info/grantees/virginia/?program=7>.

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

A federal program established as part of the Housing and Community Development Act of 1974. It funds various community development activities for neighborhood revitalization, economic development, affordable housing, and better community facilities and services. More information can be found here: <https://www.dhcd.virginia.gov/cdbg-planning-grants>.

### **SPECIALIZED TENANT-BASED RENTAL ASSISTANCE**

Other tenant-based rental assistance programs use housing choice vouchers to serve populations with specific needs, and are much smaller than the mainstream voucher program. The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, for example, is jointly administered by HUD and the Department of Veterans Affairs (VA), and combines housing choice voucher rental assistance with supportive services delivered by the VA to provide stable housing for veterans experiencing homelessness. Another specialized tenant-based rental assistance program – the Family Unification Program (FUP) – provides housing choice vouchers to families for whom the voucher will help prevent or end a child’s placement in out-of-home care due to housing instability or inadequate conditions. For more information: <https://www.novahss.org/housing-tool-kit/using-tenant-based-rental-assistance>.

### **PROJECT-BASED RENTAL ASSISTANCE PROGRAMS – SECTION 8**

Federal project-based rental assistance is provided primarily through HUD’s Section 8 Project-Based Rental Assistance program, which assists more than 2 million people in approximately 1.2 million households. The program is implemented by private owners of multifamily rental housing through Housing Assistance Payment contracts. Because the assistance stays attached to the unit, project-based rental assistance can be a particularly effective tool for creating and preserving affordable housing in high-cost or gentrifying areas. For more information: <https://www.hud.gov/states/virginia/renting>.

### **NATIONAL HOUSING TRUST FUND**

The National Housing Trust Fund is a HUD-administered block grant program intended to serve very low-income and extremely low-income households, including families experiencing homelessness. Funds are allocated to a designated state agency (typically the housing finance authority or state department of housing) using a formula that accounts for housing needs among these eligible income groups, and awards are intended primarily for use in supporting the creation, rehabilitation, preservation, or operation of rental housing for the lowest-income households. The state agencies then determine which projects to fund. All assisted units must remain affordable for at least 30 years. For more information: <https://nlihc.org/explore-issues/projects-campaigns/national-housing-trust-fund>.

### **CAPITAL MAGNET FUND**

The Capital Magnet Fund is a competitive grant program administered by the Treasury Department. Community Development Financial Institutions (CDFIs) and qualified nonprofit housing organizations are

eligible to compete for program funds, which may be used to finance housing for low- and moderate-income households (at least 70 percent of a grantee's award) and for related economic development and community service facilities. For more information: <https://www.cdfifund.gov/programs-training/Programs/cmf/Pages/default.aspx>.

### **RURAL HOUSING SERVICE PROGRAMS**

The USDA's Rural Housing Service offers single-family and multifamily housing programs to support a variety of activities in rural areas. Single-family programs help low- and moderate-income residents of rural cities, towns, and counties purchase homes and make home repairs, while multifamily programs provide support for acquisition-rehab and new construction, provision of related facilities and infrastructure, and project-based rental assistance. The high-cost cities, towns, and counties that are the primary audience for LocalHousingSolutions.org will generally not be eligible for Rural Housing Service programs and so these programs are not discussed here in greater detail. For more information: <https://www.rd.usda.gov/va/>.

### **PUBLIC HOUSING OPERATING FUNDS AND CAPITAL FUNDS**

The public housing capital fund is intended to address properties' capital needs, and eligible activities include non-routine maintenance, measures to increase the safety and security of residents, development and reconfiguration of public housing units, modernization and physical work on public housing properties, and site improvements and demolition costs associated with modernization or development projects. The operating fund helps to make up the difference between residents' rent payments and the cost of day-to-day operations, including routine and preventative maintenance, staff salaries, and insurance. For more information: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/capfund](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/capfund).

### **THE TD CHARITABLE FOUNDATION**

This fund is dedicated to sustaining the well-being of the communities served by TD Bank in Connecticut, Delaware, Florida, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, and Washington, DC. The Foundation's 2020 Housing for Everyone grant competition focuses on "direct relief and supportive services for renters affected by COVID-19." Support will be provided for programs that provide access to safe, clean, physically accessible affordable rental housing units and needed wraparound services for families, individuals, the elderly, new Americans, veterans, the disabled, women, and youth. For more information: <https://www.tdbank.com/corporate-responsibility/the-ready-commitment/funding-opportunities/>

### **FHLBANKS**

Since its inception in 1990, the FHLBanks have awarded more than \$6.6 billion which have assisted in the purchase, construction or rehabilitation of more than 957,000 units of affordable housing. The FHLBanks' Affordable Housing Program (AHP) has become one of the most successful and valuable private sources of funding for the financing and building of affordable housing in the United States. In 2019, the FHLBanks made available more than \$404.1 million in AHP subsidies to its members nationwide. FHLBank members access these subsidies through the AHP Competitive Application Program and the AHP Homeownership set-aside Program. More can be found here: <https://fhlbanks.com/affordable-housing/>.

In addition to the sources listed above, there are also traditional revenue generating streams available to municipal entities.

- ◆ Local Parking Tax Funds
- ◆ City Bond Funds
- ◆ Bank Loans
- ◆ Land Sales
- ◆ Tax Increment Financing (TIF)
- ◆ Redevelopment Bond Issue

## **Appendix F: Data Sources**

### **PROPRIETARY DATA SOURCES**

#### **ECONOMIC MODELING SPECIALISTS INTERNATIONAL (EMSI)**

To analyze the industrial makeup of a study area, industry data organized by the North American Industrial Classification System (NAICS) is assessed. Camoin Associates subscribes to Economic Modeling Specialists Intl. (EMSI), a proprietary data provider that aggregates economic data from approximately 90 sources. EMSI industry data, in our experience, is more complete than most or perhaps all local data sources (for more information on EMSI, please see [www.economicmodeling.com](http://www.economicmodeling.com)). This is because local data sources typically miss significant employment counts by industry because data on sole proprietorships and contractual employment (i.e. 1099 contractor positions) is not included and because certain employment counts are suppressed from BLS/BEA figures for confidentiality reasons when too few establishments exist within a single NAICS code.

#### **ESRI BUSINESS ANALYST ONLINE (BAO)**

ESRI is the leading provider of location-driven market insights. It combines demographic, lifestyle, and spending data with map-based analytics to provide market intelligence for strategic decision-making. ESRI uses proprietary statistical models and data from the U.S. Census Bureau, the U.S. Postal Service, and various other sources to present current conditions and project future trends. Esri data are used by developers to maximize their portfolio, retailers to understand growth opportunities, and by economic developers to attract business that fit their community. For more information, visit [www.esri.com](http://www.esri.com).

### **PUBLIC DATA SOURCES**

#### **AMERICAN COMMUNITY SURVEY (ACS), U.S. CENSUS**

The American Community Survey (ACS) is an ongoing statistical survey by the U.S. Census Bureau that gathers demographic and socioeconomic information on age, sex, race, family and relationships, income and benefits, health insurance, education, veteran status, disabilities, commute patterns, and other topics. The survey is mandatory to fill out, but the survey is only sent to a small sample of the population on a rotating basis. The survey is crucial to major planning decisions, like vital services and infrastructure investments, made by municipalities and cities. The questions on the ACS are different than those asked on the decennial census and provide ongoing demographic updates of the nation down to the block group level. For more information on the ACS, visit <http://www.census.gov/programs-surveys/acs/>

#### **LOCAL AREA UNEMPLOYMENT STATISTICS (LAUS), U.S. BUREAU OF LABOR STATISTICS (BLS)**

The Local Area Unemployment Statistics (LAUS) program estimates total employment and unemployment for approximately 7,500 geographic areas on a monthly basis, from the national level down to the city and town level. LAUS data is developed through U.S. Bureau of Labor Statistics (BLS) by combining data from the Current Population Survey (CPS), Current Employment Statistics (CES) survey, and state unemployment (UI) systems. More information on LAUS can be found here: <http://www.bls.gov/lau/lauov.htm>

#### **ONTHEMAP, U.S. CENSUS**

OnTheMap is a tool developed through the U.S. Census Longitudinal Employer-Household Dynamics (LEHD) program that helps to visualize Local Employment Dynamics (LED) data about where workers are employed and where they live. There are also visual mapping capabilities for data on age, earnings, industry distributions, race, ethnicity, educational attainment, and sex. The OnTheMap tool can be found here, along with links to documentation: <http://onthemap.ces.census.gov/>.

## Appendix G: About Camoin 310

Camoin 310 has provided economic development consulting services to municipalities, economic development agencies, and private enterprises since 1999. Through the services offered, Camoin 310 has had the opportunity to serve EDOs and local and state governments from Maine to California; corporations and organizations that include Lowes Home Improvement, FedEx, Amazon, Volvo (Nova Bus) and the New York Islanders; as well as private developers proposing projects in excess of \$6 billion. Our reputation for detailed, place-specific, and accurate analysis has led to projects in 40 states and garnered attention from national media outlets including Marketplace (NPR), Forbes magazine, The New York Times and The Wall Street Journal. Additionally, our marketing strategies have helped our clients gain both national and local media coverage for their projects in order to build public support and leverage additional funding. We are based in Saratoga Springs, NY, with regional offices in Portland, ME; Boston, MA; Richmond, VA and Brattleboro, VT. To learn more about our experience and projects in all of our service lines, please visit our website at [www.camoinassociates.com](http://www.camoinassociates.com). You can also find us on Twitter [@camoinassociate](https://twitter.com/camoinassociate) and on [Facebook](#).

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