



## **Steering Committee Response Form**

### Initial Thoughts on Housing Tools, July 2020

This survey form was used to gather Cville Plans Together Steering Committee input on the initial list of potential housing tools discussed at the June 2020 Steering Committee meeting. Input from the Steering Committee is being used along with input from community engagement and other stakeholders in the development of preliminary housing recommendations, which will be discussed with the community in fall 2020.

The survey references the June 2 presentation, which can be found [here](#).

A full recording of the June 2 meeting can be found [here](#).

## Steering Committee Input - Housing Tools

## SURVEY INTRODUCTION

- After discussing housing issues at the April 2020 Steering Committee meeting, the meeting on June 2 focused on the housing tools that could address Charlottesville's housing needs. You recently received the notes from that meeting (in an email from Jennifer Koch on June 25), and you can also view the recording [on YouTube here](#).
- We sent a version of the June 2 meeting presentation that includes an additional appendix with more information about each of the tools we briefly discussed on June 2. That document can also [be found here](#). The Appendix starts on page 24, and the Appendix slides are also provided as images within this survey.
- The survey begins with an overview of the housing tools (this is the same material we walked through on June 2), and then walks you through 18 housing tools, organized in three categories, to get your input. There are three short questions about each tool.
- We want to know which housing tools you are most interested in exploring for addressing Charlottesville's needs and priorities, and what ideas or questions you have about the tools.
- This is only the first step in the process of assessing these tools – we will also be discussing them more with you and with the larger Charlottesville community as we move forward.

## Housing Tools Overview

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Affordable housing tools fall into three main categories.



### Land Use

Use **municipal regulations and zoning authority** to **indirectly** improve affordability by increasing the supply of housing, or to **directly** incentivize (or require) the production of affordable units.

*e.g. by-right development, density bonuses, inclusionary zoning*



### Subsidy

Provide **below-market rate loans, grants, or other public resources** to close the gap between what a household can afford to pay and the costs to develop and operate housing.

*e.g. rental assistance, gap financing for new construction, down payment assistance, public land sale*



### Tenants' Rights

Preserve existing affordable housing and housing stability by using **laws and regulations** that protect current occupants.

*e.g. right to counsel, rent control, just cause eviction*

## Housing Tools Evaluation Criteria

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Evaluating each potential housing tool will require an iterative process of decision-making that is responsive to the local context, focused on the following three conditions.



Steering Committee Input - Housing Tools

Example Housing Tool Information Diagram

In the survey, we describe each of the tools on a diagram. The pieces of each diagram are described below; numbers are related to the red numbers on the diagram.

1. Type of tool (there are three types of tools in this survey: land use, subsidy, tenants' rights)
2. Name of tool (there are 18 tools in this survey)
3. Brief description of tool
4. How Charlottesville currently uses this tool (if at all)
5. Options and considerations for this tool
6. Potential impact and feasibility of this tool. This is our initial assessment, and it is subject to change based on information received from the Steering Committee and others:

H = high potential feasibility

M = moderate potential feasibility

L = low potential feasibility

TBD = potential impact to be determined/need more information

**1 Land Use | Multifamily By-Right Zoning 2**

**3** Restructure multifamily zoning regulations to allow and encourage the provision of housing in high-opportunity areas

**Status in Charlottesville 4**

- Current zoning regulations make commercial development more feasible than residential in mixed-use areas
- Special permits are used frequently to achieve height or other bonuses
- Aside from university zoning areas, there are not many parts of the City zoned for multifamily

**Program Design Considerations 5**

- **Format:** regulations (increase by-right density in areas that allow multifamily, zone more areas for multifamily); processes (streamline entitlements & review processes)
- **Specifications:** work with CodeStudio to evaluate potential zoning changes
- **Geographic targeting:** focus on high-opportunity areas, existing mixed-use districts

<b>Preliminary Assessments 6</b>	
<b>Market Feasibility</b>	M – removes a key barrier to supply, but development is still costly and sites are limited
<b>Legal Feasibility</b>	H – high degree of local control
<b>Political Feasibility</b>	L – NIMBY opposition to density
<b>Funding Capacity</b>	H – no funding required
<b>Organizational Capacity</b>	H – little capacity required
<b>Anticipated Impact</b>	Would reduce development review time by several months and moderately increase development of multifamily housing in high-opportunity areas

## Steering Committee Input - Housing Tools

### Land Use Tools

**The first set of tools are related to land use. These tools use regulations and zoning to indirectly improve affordability by increasing the supply of housing, or to directly incentivize (or require) the production of affordable units.**

Steering Committee Input - Housing Tools

Land Use Tool #1: Multifamily By-Right Zoning

**Land Use | Multifamily By-Right Zoning**

Restructure multifamily zoning regulations to allow and encourage the provision of housing in high-opportunity areas

Status in Charlottesville	Preliminary Assessments	
<ul style="list-style-type: none"> <li>• Current zoning regulations make commercial development more feasible than residential in mixed-use areas</li> <li>• Special permits are used frequently to achieve height or other bonuses</li> <li>• Aside from university zoning areas, there are not many parts of the City zoned for multifamily</li> </ul>	<b>Market Feasibility</b>	M - removes a key barrier to supply, but development is still costly and sites are limited
<p data-bbox="358 921 656 947"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Format:</b> regulations (increase by-right density in areas that allow multifamily, zone more areas for multifamily); processes (streamline entitlements &amp; review processes)</li> <li>• <b>Specifications:</b> work with CodeStudio to evaluate potential zoning changes</li> <li>• <b>Geographic targeting:</b> focus on high-opportunity areas, existing mixed-use districts</li> </ul>	<b>Legal Feasibility</b>	H - high degree of local control
	<b>Political Feasibility</b>	L - NIMBY opposition to density
	<b>Funding Capacity</b>	H - no funding required
	<b>Organizational Capacity</b>	H - little capacity required
	<b>Anticipated Impact</b>	Would reduce development review time by several months and moderately increase development of multifamily housing in high-opportunity areas



Definition of terms on graphic:

- By-right = Projects that comply with the zoning standards receive their approval without a discretionary review process.
- NIMBY = "Not in my backyard" - refers to people who are opposed to a certain type of development in their area or neighborhood.
- CodeStudio = Member of the Cville Plans Together consultant team. Will lead the zoning update.

1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)



Steering Committee Input - Housing Tools

Land Use Tool #2: "Soft Density" By-Right Zoning

**Land Use | "Soft Density" By-Right Zoning**

Change zoning to allow 2- to 4-unit structures in some or all single-family zoning areas

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>R-1 zoning is prevalent throughout Charlottesville. Townhomes represent less than 10% of total housing and 2-4 unit homes less than 15% in Charlottesville.</li> <li>Single-family zoning has historically been used to create racial segregation – the legacy of this practice persists</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td style="text-align: center;"><b>Market Feasibility</b></td> <td>M – current zoning constrains development, but infill opportunities may be limited</td> </tr> <tr> <td style="text-align: center;"><b>Legal Feasibility</b></td> <td>H – high degree of local control</td> </tr> <tr> <td style="text-align: center;"><b>Political Feasibility</b></td> <td>L – NIMBY opposition to density particularly strong in single-family neighborhoods</td> </tr> <tr> <td style="text-align: center;"><b>Funding Capacity</b></td> <td>H – no funding required</td> </tr> <tr> <td style="text-align: center;"><b>Organizational Capacity</b></td> <td>M – requires some additional capacity to review and approve development types</td> </tr> <tr> <td style="text-align: center;"><b>Anticipated Impact</b></td> <td>The availability of smaller units in single-family neighborhoods can support access to opportunity and reduce segregation</td> </tr> </table>	<b>Market Feasibility</b>	M – current zoning constrains development, but infill opportunities may be limited	<b>Legal Feasibility</b>	H – high degree of local control	<b>Political Feasibility</b>	L – NIMBY opposition to density particularly strong in single-family neighborhoods	<b>Funding Capacity</b>	H – no funding required	<b>Organizational Capacity</b>	M – requires some additional capacity to review and approve development types	<b>Anticipated Impact</b>	The availability of smaller units in single-family neighborhoods can support access to opportunity and reduce segregation
<b>Market Feasibility</b>	M – current zoning constrains development, but infill opportunities may be limited												
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<b>Organizational Capacity</b>	M – requires some additional capacity to review and approve development types												
<b>Anticipated Impact</b>	The availability of smaller units in single-family neighborhoods can support access to opportunity and reduce segregation												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li><b>Geographic targeting:</b> Some or all single-family neighborhoods</li> <li><b>Affordability requirements:</b> e.g. requiring that additional units be made affordable (temporarily or permanently) or tying additional units to voucher or down payment assistance programs</li> </ul>													



Definition of term on graphic:

- R-1 zoning = A zoning district in Charlottesville that is a low-density area where the dominant pattern of residential development is a single-family dwelling.

1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Land Use Tool #3: Inclusionary Zoning

**Land Use | Inclusionary Zoning**

Offer incentives or density bonuses in exchange for affordable housing as part of market rate development projects

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>• The City currently offers a density bonus through a special use permit that is used in most new multifamily development, but this is not an effective bonus nor is it tied to affordability</li> <li>• Changes to Virginia law taking effect in July will allow Charlottesville to adopt Inclusionary Zoning legislation</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td style="width: 20%;"><b>Market Feasibility</b></td> <td>M - reduces market feasibility of new multifamily development</td> </tr> <tr> <td><b>Legal Feasibility</b></td> <td>H - new state regulations allow Charlottesville to adopt IZ legislation</td> </tr> <tr> <td><b>Political Feasibility</b></td> <td>L to M - NIMBY opposition to density, developer opposition</td> </tr> <tr> <td><b>Funding Capacity</b></td> <td>M - funding required if tied to financial incentives</td> </tr> <tr> <td><b>Organizational Capacity</b></td> <td>H - little capacity required</td> </tr> <tr> <td><b>Anticipated Impact</b></td> <td>Increased mixed-income development, but not likely to serve the lowest incomes</td> </tr> </table>	<b>Market Feasibility</b>	M - reduces market feasibility of new multifamily development	<b>Legal Feasibility</b>	H - new state regulations allow Charlottesville to adopt IZ legislation	<b>Political Feasibility</b>	L to M - NIMBY opposition to density, developer opposition	<b>Funding Capacity</b>	M - funding required if tied to financial incentives	<b>Organizational Capacity</b>	H - little capacity required	<b>Anticipated Impact</b>	Increased mixed-income development, but not likely to serve the lowest incomes
<b>Market Feasibility</b>	M - reduces market feasibility of new multifamily development												
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<b>Anticipated Impact</b>	Increased mixed-income development, but not likely to serve the lowest incomes												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Voluntary vs. mandatory</b></li> <li>• <b>Provision of incentive(s)</b> to offset lost rental income (necessary in all but the strongest markets)</li> <li>• <b>Format of incentive(s):</b> regulatory (density bonus, parking waiver) or financial (tax rebate, fee waiver)</li> <li>• <b>Target share of affordable units</b> in development, e.g. 15%, and target income level for affordability</li> <li>• <b>Alternative compliance</b> (if mandatory), e.g. in lieu fees</li> <li>• <b>Coordination</b> with changes to multifamily by-right zoning</li> </ul>													



Definition of term on graphic:

- In lieu fee = A fee generally paid into a housing trust fund by a developer and used (often along with other local funding sources) to finance affordable housing developed off-site.

1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Land Use Tool #4: Accessory Dwelling Units (ADUs)

**Land Use | Accessory Dwelling Units**

Allow and potentially incentivize the construction of Accessory Dwelling Units in single-family neighborhoods

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>• Accessory Dwelling Units (ADUs) are allowed in some areas, but with restrictions (not near University, for example)</li> <li>• Main unit must be owner-occupied</li> <li>• Many ADUs are used for short-term rentals</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td style="text-align: center;"><b>Market Feasibility</b></td> <td>L - feasibility challenges to adding ADUs to existing developments</td> </tr> <tr> <td style="text-align: center;"><b>Legal Feasibility</b></td> <td>H - high degree of local control</td> </tr> <tr> <td style="text-align: center;"><b>Political Feasibility</b></td> <td>M - may be resistance to amending existing program</td> </tr> <tr> <td style="text-align: center;"><b>Funding Capacity</b></td> <td>L to M - depends on whether financial incentives are provided</td> </tr> <tr> <td style="text-align: center;"><b>Organizational Capacity</b></td> <td>M - depending on program design, may need City or nonprofit to operate low-income renter program</td> </tr> <tr> <td style="text-align: center;"><b>Anticipated Impact</b></td> <td>High burden of planning and financing on property owners may limit implementation</td> </tr> </table>	<b>Market Feasibility</b>	L - feasibility challenges to adding ADUs to existing developments	<b>Legal Feasibility</b>	H - high degree of local control	<b>Political Feasibility</b>	M - may be resistance to amending existing program	<b>Funding Capacity</b>	L to M - depends on whether financial incentives are provided	<b>Organizational Capacity</b>	M - depending on program design, may need City or nonprofit to operate low-income renter program	<b>Anticipated Impact</b>	High burden of planning and financing on property owners may limit implementation
<b>Market Feasibility</b>	L - feasibility challenges to adding ADUs to existing developments												
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<b>Anticipated Impact</b>	High burden of planning and financing on property owners may limit implementation												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Easing current restrictions:</b> e.g. removing the requirement that main unit must be owner-occupied, reducing parking requirements where appropriate, allowing ADUs in more areas</li> <li>• <b>Incentives for affordability:</b> supply low-cost financing for construction of ADUs set aside for income-qualified renters</li> <li>• <b>Geographic targeting,</b> e.g. high-opportunity areas</li> </ul>													



Definition of term on graphic:

- Accessory Dwelling Unit (ADU) = A secondary housing unit on a single-family residential lot.

1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tools

**The second set of tools in this survey are types of subsidies. These tools provide below-market rate loans, grants, or other public resources to close the gap between what a household can afford to pay and the costs to develop and operate housing.**

Steering Committee Input - Housing Tools

Subsidy Tool #1: Low Income Housing Tax Credits

**Subsidy | 9% Low Income Tax Credits**

Increase the production of subsidized housing using 9% LIHTC, with gap financing and other support as needed

Status in Charlottesville	Preliminary Assessments	
<ul style="list-style-type: none"> <li>Charlottesville has 768 active LIHTC units, with 482 units added since 2018</li> <li>The City of Charlottesville has committed \$14.82 million since 2018</li> <li>CRHA's ongoing modernization project is also using 9% LIHTC</li> </ul>	<b>Market Feasibility</b>	M - State LIHTC allocations are limited and may support up to a few hundred units per year
<p><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li><b>Income targets:</b> prioritize support for projects with more units targeted to lower income households</li> <li><b>Funding amount:</b> increase total funding available per year</li> <li><b>Geographic targeting,</b> e.g. high-opportunity areas</li> </ul>	<b>Legal Feasibility</b>	H - High degree of local control
	<b>Political Feasibility</b>	H - City is already providing funding for LIHTC
	<b>Funding Capacity</b>	M - unknown availability of additional funding
	<b>Organizational Capacity</b>	M - requires staff time to review applications & administer loans
	<b>Anticipated Impact</b>	Increase the production of units serving very- and extremely- low-income households



Definition of term on graphic:

- CRHA = Charlottesville Redevelopment and Housing Authority
- LIHTC = Low Income Housing Tax Credit, a federal program that provides a dollar-for-dollar tax credit to support the development of affordable rental housing. The LIHTC program distributes federal income tax credits to developers through states' individual Housing Finance Agencies (HFA), which determine which projects receive tax credits under their federal allocation. There are two general types of credits that can be awarded, 9% credits and 4% credits.



1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tool #2: Public Housing Redevelopment

**Subsidy | Public Housing Redevelopment**

Provision of new construction or substantial rehabilitation of housing by the housing authority

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>• CRHA is in the early stages of a significant redevelopment of its inventory using LIHTC and other funding sources, including support from the City and local philanthropy</li> <li>• This will include the development of mixed-income communities</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td style="text-align: center;"><b>Market Feasibility</b></td> <td>H - CRHA is working with a development partner</td> </tr> <tr> <td style="text-align: center;"><b>Legal Feasibility</b></td> <td>H - Within CRHA's authority</td> </tr> <tr> <td style="text-align: center;"><b>Political Feasibility</b></td> <td>Not applicable</td> </tr> <tr> <td style="text-align: center;"><b>Funding Capacity</b></td> <td>M - The City must balance its ability to support CRHA projects with other net-new LIHTC development</td> </tr> <tr> <td style="text-align: center;"><b>Organizational Capacity</b></td> <td>M - CRHA will lead implementation</td> </tr> <tr> <td style="text-align: center;"><b>Anticipated Impact</b></td> <td>Increase access to opportunity and housing quality for public housing residents</td> </tr> </table>	<b>Market Feasibility</b>	H - CRHA is working with a development partner	<b>Legal Feasibility</b>	H - Within CRHA's authority	<b>Political Feasibility</b>	Not applicable	<b>Funding Capacity</b>	M - The City must balance its ability to support CRHA projects with other net-new LIHTC development	<b>Organizational Capacity</b>	M - CRHA will lead implementation	<b>Anticipated Impact</b>	Increase access to opportunity and housing quality for public housing residents
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<b>Organizational Capacity</b>	M - CRHA will lead implementation												
<b>Anticipated Impact</b>	Increase access to opportunity and housing quality for public housing residents												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Source of Funding:</b> Evaluate opportunities to use 4% LIHTC, particularly for renovations (4% LIHTC require more gap financing but are less competitive and better suited to renovation than 9% LIHTC)</li> <li>• <b>Focus on housing quality,</b> investing in quality of older public housing</li> <li>• <b>Focus on de-concentration of poverty,</b> by moving to mixed-income development</li> </ul>													



1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tool #3: Tenant-Based Vouchers

**Subsidy | Tenant-Based Vouchers**

Provide renters with rental subsidies for market-rate units in any part of the city

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>• There are two tenant-based voucher programs in Charlottesville, both administered by the CRHA</li> <li>• The City-funded CSRAP program supports 100 households coming from homelessness</li> <li>• The Housing Choice Voucher program relies on federal funds and supports over 300 households</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td><b>Market Feasibility</b></td> <td>L – landlord discrimination limits impacts</td> </tr> <tr> <td><b>Legal Feasibility</b></td> <td>M – restrictions on use of federal funds, limited influence on landlords</td> </tr> <tr> <td><b>Political Feasibility</b></td> <td>M – unknown interest in expanding program</td> </tr> <tr> <td><b>Funding Capacity</b></td> <td>M – unknown capacity to increase funding</td> </tr> <tr> <td><b>Organizational Capacity</b></td> <td>H – CRHA or another nonprofit must verify income, provide case management, etc.</td> </tr> <tr> <td><b>Anticipated Impact</b></td> <td>Increased housing stability and reduced cost burden for very- and extremely- low-income households</td> </tr> </table>	<b>Market Feasibility</b>	L – landlord discrimination limits impacts	<b>Legal Feasibility</b>	M – restrictions on use of federal funds, limited influence on landlords	<b>Political Feasibility</b>	M – unknown interest in expanding program	<b>Funding Capacity</b>	M – unknown capacity to increase funding	<b>Organizational Capacity</b>	H – CRHA or another nonprofit must verify income, provide case management, etc.	<b>Anticipated Impact</b>	Increased housing stability and reduced cost burden for very- and extremely- low-income households
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<b>Anticipated Impact</b>	Increased housing stability and reduced cost burden for very- and extremely- low-income households												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Scale of Program:</b> Expand the program so that it can serve more people</li> <li>• <b>Populations Served:</b> An expanded program targeted to households at or below 50% of AMI could serve households before they face homelessness</li> </ul>													



Definition of term on graphic:

- CSRAP = Charlottesville Supplemental Rental Assistance Program. Provides monthly rental assistance to tenants who qualify as Extremely Low and Low-Income households. These households are defined as households earning no more than 60% of the Area Median Income as determined by the US Department of Housing and Urban Development.

1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tool #4: Emergency Short-Term Rental Assistance

**Subsidy | Emergency Short-Term Rental Assistance**

Help renters pay housing costs (such as rent, security deposits, utilities) on a limited basis to prevent eviction

Status in Charlottesville	Preliminary Assessments	
<ul style="list-style-type: none"> <li>Charlottesville is in the process of designing a COVID-19 response and recovery program</li> <li>The City has received Community Development Block Grant funding to support disaster recovery</li> </ul>	<b>Market Feasibility</b>	N/A
<p><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li><b>Eligibility:</b> e.g. households at or below 80% of AMI that have experienced a loss of income due to COVID-19</li> <li><b>Amount of Funding:</b> Charlottesville should deploy all available recovery funding, but must balance multiple priorities</li> <li><b>Duration of Assistance:</b> e.g. six months or until employment is recovered</li> </ul>	<b>Legal Feasibility</b>	H – emergency rental assistance is an allowable use of disaster recovery funding
	<b>Political Feasibility</b>	M – unknown interest
	<b>Funding Capacity</b>	H – requires significant funding
	<b>Organizational Capacity</b>	H – requires a nonprofit partner to verify eligibility and oversee administration
	<b>Anticipated Impact</b>	Minimize the impacts of COVID-19 on evictions and homelessness



1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)

2. To what degree do you think the Charlottesville community would support the use of this tool (considering the perspective of community leaders, public officials, and others)?

- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tool #5: Naturally-Occurring Affordable Housing (NOAH) Preservation Fund

**Subsidy | NOAH Preservation Fund**

Dedicate a funding source to ensure continued affordability of NOAH through gap financing loans

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>Charlottesville does not currently provide funding or other resources to support the preservation of Naturally Occurring Affordable Housing</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td style="text-align: center;"><b>Market Feasibility</b></td> <td>M - high costs may limit the potential for this tool</td> </tr> <tr> <td style="text-align: center;"><b>Legal Feasibility</b></td> <td>H - minimal restrictions on use of local funding</td> </tr> <tr> <td style="text-align: center;"><b>Political Feasibility</b></td> <td>M - unknown interest</td> </tr> <tr> <td style="text-align: center;"><b>Funding Capacity</b></td> <td>L - requires significant capital</td> </tr> <tr> <td style="text-align: center;"><b>Organizational Capacity</b></td> <td>M - requires staff time to process applications and administer loans, requires interested for-profit or nonprofit owners</td> </tr> <tr> <td style="text-align: center;"><b>Anticipated Impact</b></td> <td>Older affordable and market-rate rental units maintain quality and affordability</td> </tr> </table>	<b>Market Feasibility</b>	M - high costs may limit the potential for this tool	<b>Legal Feasibility</b>	H - minimal restrictions on use of local funding	<b>Political Feasibility</b>	M - unknown interest	<b>Funding Capacity</b>	L - requires significant capital	<b>Organizational Capacity</b>	M - requires staff time to process applications and administer loans, requires interested for-profit or nonprofit owners	<b>Anticipated Impact</b>	Older affordable and market-rate rental units maintain quality and affordability
<b>Market Feasibility</b>	M - high costs may limit the potential for this tool												
<b>Legal Feasibility</b>	H - minimal restrictions on use of local funding												
<b>Political Feasibility</b>	M - unknown interest												
<b>Funding Capacity</b>	L - requires significant capital												
<b>Organizational Capacity</b>	M - requires staff time to process applications and administer loans, requires interested for-profit or nonprofit owners												
<b>Anticipated Impact</b>	Older affordable and market-rate rental units maintain quality and affordability												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li><b>Income targeting</b>, e.g. portfolio goal of having at least 75% of units be affordable to 80% AMI or below</li> <li><b>Geographic targeting</b>, e.g. "high-impact" areas</li> <li><b>Fund size</b></li> <li><b>Fund product</b>, e.g. long-term equity or mezzanine debt</li> <li><b>Public funds leverage requirement</b>, for both fund capital and project investment (e.g. 3:1 and 20:1, respectively)</li> <li><b>Administrator</b>, e.g. local CDFIs</li> <li><b>Eligible users</b>, e.g. non-profit and for-profit</li> </ul>													



Definition of term on graphic:

- CDFI = Community Development Financial Institution.
- NOAH = Naturally-Occurring Affordable Housing. Refers to residential ownership and rental opportunities that are affordable to low- or moderate-income households and are not subsidized by any federal program.

1. Is the tool above something you would like to see used in Charlottesville?

- Yes
- No
- Maybe/I don't know
- Other (please specify)



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- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tool #6: Community Land Trust

**Subsidy | Community Land Trust**

Separate ownership of the land from ownership of the home to control resale value and ensure homeownership affordability in perpetuity

Status in Charlottesville	Preliminary Assessments	
<ul style="list-style-type: none"> <li>• Thomas Jefferson Community Land Trust is the major CLT in the area, serving Charlottesville and surrounding counties. The TJCLT has been supported by grants from the Charlottesville Affordable Housing Fund</li> <li>• CLTs an alternative to a public-private land bank, for which there was some momentum in 2017</li> </ul>	<b>Market Feasibility</b>	M - High land costs may be a barrier to impacts
<p><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Access to funding:</b> allow CLTs to access tax credits and funding; target subsidies to capitalize and support CLTs; target down payment assistance and rehab loans to CLT homes</li> <li>• <b>Depth of affordability:</b> homeownership within CLTs targeted to specific income levels</li> <li>• <b>Alignment with IZ policy</b></li> <li>• <b>Program scale and amount of funding</b></li> </ul>	<b>Legal Feasibility</b>	H - Framework exists
	<b>Political Feasibility</b>	TBD
	<b>Funding Capacity</b>	TBD
	<b>Organizational Capacity</b>	TBD
	<b>Anticipated Impact</b>	TBD



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- Yes
- No
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- Other (please specify)

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- Very supportive
- Somewhat supportive
- A little supportive
- Not supportive at all
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3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Subsidy Tool #7: Down Payment Assistance and Homeownership Counseling

**Subsidy | Down Payment Assistance and Homeownership Counseling**

Provide funding (in the form of a grant or forgivable loan) to reduce the up-front costs of purchasing a home. Provide counseling to first-time homebuyers (most impactful when paired with down payment assistance).

Status in Charlottesville
<ul style="list-style-type: none"> <li>• Piedmont Housing Alliance provides one-on-one housing counseling, as well as free community classes.</li> <li>• PHA has a Down Payment Loan Program for households whose income is below 80% AMI</li> </ul>

Program Design Considerations
<ul style="list-style-type: none"> <li>• <b>Eligibility:</b> e.g. requirement for first-time homebuyers, income restrictions (80% AMI), homeownership counseling</li> <li>• <b>Buyer Financing:</b> allow traditional and specialty mortgage products</li> <li>• <b>Funding Amount:</b> e.g. \$5,000 to 10,000 for down payment and closing costs</li> <li>• <b>Program Scale:</b> extent of funding will directly correlate to program impacts</li> </ul>

Preliminary Assessments	
<b>Market Feasibility</b>	M - requires availability of single-family homes at prices supportable by moderate incomes
<b>Legal Feasibility</b>	H - minimal restrictions on use of local funding
<b>Political Feasibility</b>	M - unknown interest
<b>Funding Capacity</b>	M - available local funding is the primary feasibility constraint for this tool
<b>Organizational Capacity</b>	L - requires nonprofit partner to verify income, administer program, provide counseling
<b>Anticipated Impact</b>	Homeownership assistance can help households with limited funds overcome the racial asset gap and build wealth



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- Other (please specify)

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- Very supportive
- Somewhat supportive
- A little supportive
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Steering Committee Input - Housing Tools

Subsidy Tool #8: Landlord Risk Reduction Fund

**Subsidy | Landlord Risk Reduction Fund**

Fund to cover costs such as security deposits for tenants using vouchers, to incentivize landlord uptake of vouchers

Status in Charlottesville
<ul style="list-style-type: none"> <li>• Program has been set up, with some funding appropriated in recent years</li> <li>• Passed</li> </ul>

Program Design Considerations
<ul style="list-style-type: none"> <li>• <b>Amount of funding</b></li> <li>• <b>Eligible uses</b>, e.g. security deposits, back rent, fees, repairs from tenant damages, etc.</li> <li>• <b>Eligible tenants</b>, e.g. those holding Section 8 vouchers or local vouchers</li> </ul>

Preliminary Assessments	
<b>Market Feasibility</b>	L – does not appear to have moved the needle on increasing voucher use
<b>Legal Feasibility</b>	H – approved
<b>Political Feasibility</b>	H – approved
<b>Funding Capacity</b>	H – funding appropriated
<b>Organizational Capacity</b>	M – program set up, but may be difficult for landlords to navigate
<b>Anticipated Impact</b>	Market feasibility is a major constraint on program efficacy



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Steering Committee Input - Housing Tools

Subsidy Tool #9: Property Tax Protections

**Subsidy | Property Tax Protections**

Mitigate property taxes for low-income homeowners, to shield homeowners from displacement due to taxes

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>- Real estate tax relief guaranteed for disabled veterans and the elderly and disabled</li> <li>- Charlottesville Housing Affordability Program provides some grants to low-income homeowners</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;"><b>Market Feasibility</b></td> <td>H</td> </tr> <tr> <td><b>Legal Feasibility</b></td> <td>H - existing precedents</td> </tr> <tr> <td><b>Political Feasibility</b></td> <td>H - existing precedents</td> </tr> <tr> <td><b>Funding Capacity</b></td> <td>L - will have negative budget impact; current tax relief program the second-highest non-capital budget item (behind vouchers)</td> </tr> <tr> <td><b>Organizational Capacity</b></td> <td>H - existing administrators</td> </tr> <tr> <td><b>Anticipated Impact</b></td> <td>Program is popular and effective at serving low-income owners, and is especially important where land values are high and increasing</td> </tr> </table>	<b>Market Feasibility</b>	H	<b>Legal Feasibility</b>	H - existing precedents	<b>Political Feasibility</b>	H - existing precedents	<b>Funding Capacity</b>	L - will have negative budget impact; current tax relief program the second-highest non-capital budget item (behind vouchers)	<b>Organizational Capacity</b>	H - existing administrators	<b>Anticipated Impact</b>	Program is popular and effective at serving low-income owners, and is especially important where land values are high and increasing
<b>Market Feasibility</b>	H												
<b>Legal Feasibility</b>	H - existing precedents												
<b>Political Feasibility</b>	H - existing precedents												
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<b>Organizational Capacity</b>	H - existing administrators												
<b>Anticipated Impact</b>	Program is popular and effective at serving low-income owners, and is especially important where land values are high and increasing												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Amount of benefit or tax exemption</b>, e.g. full or partial/capped benefit</li> <li>• <b>Eligible recipients</b>, e.g. \$55K income threshold</li> <li>• <b>Eligible properties</b>, e.g. valued at below \$375K</li> </ul>													



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- Other (please specify)



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- Very supportive
- Somewhat supportive
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- Not supportive at all
- Not sure

3. What else do you want to tell us about this tool? (For example, would some people be more supportive than others of using this tool? Do you have any questions about it?)

Steering Committee Input - Housing Tools

Tenants' Rights Tools

**The third and final set of tools in this survey are related to tenants' rights. These tools preserve existing affordable housing and housing stability by using laws and regulations that protect current occupants.**

Steering Committee Input - Housing Tools

Tenants' Rights Tool #1: Right to Counsel

**Tenants' Rights | Right to Counsel**

Establish a right to counsel for housing related court proceedings to ensure both the landlord and tenant have adequate access to legal protections.

Status in Charlottesville	Preliminary Assessments	
<ul style="list-style-type: none"> <li>• Virginia laws prevent the City from establishing right to counsel directly, but the City can provide funding for legal services for tenants facing eviction</li> <li>• Richmond has a pilot program to reduce eviction using pro bono attorneys as in-court mediators, coupled with financial literacy education</li> </ul>	<b>Market Feasibility</b>	N/A
<p><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Legal services type:</b> The City can provide funding either for legal services in court or for mediation</li> <li>• <b>Amount of funding</b></li> <li>• <b>Implementation partner:</b> e.g. legal aid</li> </ul>	<b>Legal Feasibility</b>	L – requires state advocacy or funding for a voluntary program
	<b>Political Feasibility</b>	TBD
	<b>Funding Capacity</b>	TBD
	<b>Organizational Capacity</b>	TBD
	<b>Anticipated Impact</b>	TBD

HR&A

1. Is the tool above something you would like to see used in Charlottesville?

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- Other (please specify)

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Tenants' Rights Tool #2: Landlord Registry

**Tenants' Rights | Landlord Registry**

Require landlords to register and pay a fee for rental units

Status in Charlottesville	Preliminary Assessments	
<ul style="list-style-type: none"> <li>• Virginia law prevents Charlottesville from establishing a required registry program, but the City could implement a voluntary registry.</li> <li>• However, if registry is not tied to funding or other benefits, landlords have little incentive to participate.</li> </ul>	<b>Market Feasibility</b>	TBD
<p data-bbox="354 940 657 968"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li>• <b>Type of Registry:</b> Mandatory reporting and registry of rental units, voluntary reporting, reporting tied to available funding (such as for repairs), business license fees</li> <li>• <b>Amount of Funding:</b> To be impactful a program would need both funding and outreach to encourage participation.</li> </ul>	<b>Legal Feasibility</b>	L – state law limits what the City can do
	<b>Political Feasibility</b>	TBD
	<b>Funding Capacity</b>	L to M – a voluntary program would likely need to be tied to funding
	<b>Organizational Capacity</b>	M – City staff would have to oversee the program
	<b>Anticipated Impact</b>	Limited potential impacts due to prohibition on mandatory programs



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Steering Committee Input - Housing Tools

Tenants' Rights Tool #3: Tenant Opportunity to Purchase

**Tenants' Rights | Tenant Opportunity to Purchase**

Allow tenants the opportunity to purchase a property and preserve its affordability at the time when an owner intends to sell

<p style="text-align: center;"><b>Status in Charlottesville</b></p> <ul style="list-style-type: none"> <li>No existing program</li> </ul>	<p style="text-align: center;"><b>Preliminary Assessments</b></p> <table border="1"> <tr> <td><b>Market Feasibility</b></td> <td>TBD</td> </tr> <tr> <td><b>Legal Feasibility</b></td> <td>TBD</td> </tr> <tr> <td><b>Political Feasibility</b></td> <td>TBD</td> </tr> <tr> <td><b>Funding Capacity</b></td> <td>TBD</td> </tr> <tr> <td><b>Organizational Capacity</b></td> <td>TBD</td> </tr> <tr> <td><b>Anticipated Impact</b></td> <td>TBD</td> </tr> </table>	<b>Market Feasibility</b>	TBD	<b>Legal Feasibility</b>	TBD	<b>Political Feasibility</b>	TBD	<b>Funding Capacity</b>	TBD	<b>Organizational Capacity</b>	TBD	<b>Anticipated Impact</b>	TBD
<b>Market Feasibility</b>	TBD												
<b>Legal Feasibility</b>	TBD												
<b>Political Feasibility</b>	TBD												
<b>Funding Capacity</b>	TBD												
<b>Organizational Capacity</b>	TBD												
<b>Anticipated Impact</b>	TBD												
<p style="text-align: center;"><b>Program Design Considerations</b></p> <ul style="list-style-type: none"> <li><b>Eligible properties</b> (e.g. single-unit, 2- to 4- unit, 5+ unit)</li> <li><b>Length of negotiation period</b> (and possibility of extensions), e.g. 120 days</li> <li><b>Definitions of good and bad faith offers</b>, e.g. landlord obligation to offer terms at least as favorable as those offered to a third party</li> <li><b>Deposit requirement</b></li> <li><b>Tenant application requirements</b></li> </ul>													



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