

## Albemarle County's Housing Crisis

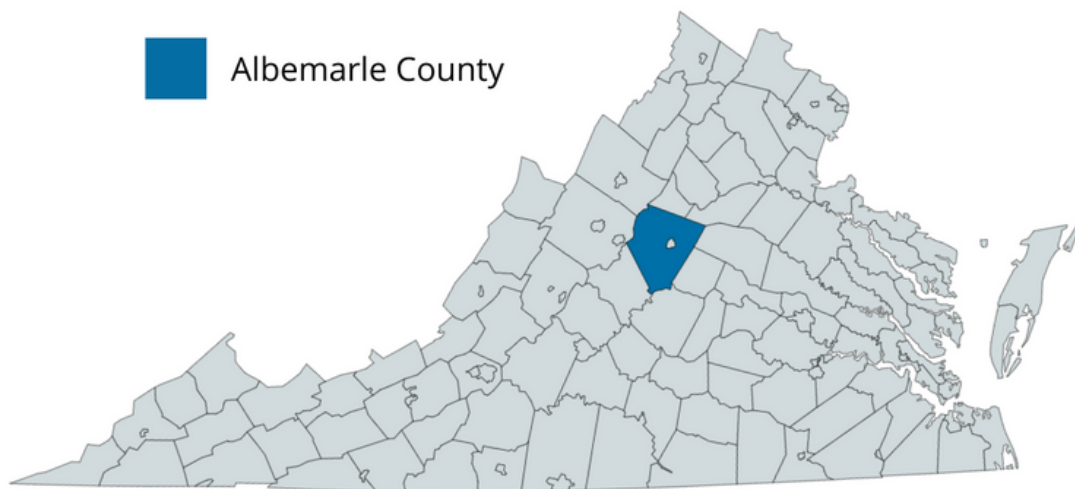
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### Purpose

This policy brief explores Albemarle County's new policy approach of addressing the need for available and affordable housing while preserving the surrounding rural natural environment. Albemarle is predominantly rural, and their urban-focused housing development agenda may overlook the pressing need for healthy rural housing and living conditions, especially for the rising senior population. The county's housing policies are also rooted in systemic racism which has created disadvantages of homeownership and housing cost burdens for marginalized communities of color. To effectively confront its housing crisis, Albemarle County will have to utilize a health equity lens to fully address the housing needs of the rural communities.

### Introduction



As a social driver of health, housing affects health in a multitude of ways with an emphasis on quality and affordability. Low quality housing can lead to chronic diseases and injuries, like lead poisoning, increased risk of cardiovascular disease, and poor respiratory health. Unaffordable housing puts financial strain on individuals and may force trade-offs between other basic needs, especially relating to health and medical services (Braveman et al., 2011).

Though the housing crisis existed in the United States (US) before the 2019 coronavirus-19 (COVID-19) pandemic, the pandemic impacted economic stability and housing affordability. More Americans report not being able to pay their rent or mortgage, mortgage lenders have tightened their standards, and more than half of construction firms are experiencing delays. The negative impacts of COVID-19 on housing is disproportionately affecting non-White Americans, especially Black Americans (Habitat, n.d.). The national focus on the housing crisis has been growing and its link to public health should not be overlooked, especially in rural areas.

Rural residents face a unique set of barriers due to their geographical location. Rural homesteads are more likely to be reported as inadequate or damaged compared to urban housing and residents are more probable to be living with unhealthy conditions, such as water leakages, mold, and unhealthy temperatures (*Health Equity Report*, 2020). Socioeconomically, the lower baseline cost of living in rural areas compared to urban and suburban areas is outweighed by the additional expenses associated with rural living. The lower wages of the service industry and agricultural jobs that dominate rural areas is not enough to offset the extra costs of living, like energy and utilities, car maintenance and fuel because of longer commute times, childcare, internet, and healthcare (Housing Virginia, 2016). One particular group of rural residents that face barriers are the senior age population, and these barriers are widespread considering more than one in five older Americans live in rural areas (Smith & Trevelyan, 2019). The lack of friendly senior communities, assisted care facilities, or nursing homes in rural areas leads to many seniors remaining isolated in their homes with little access to transportation into more populated areas with grocery stores, medical facilities, or opportunities for socialization, posing a health threat (Housing Virginia, 2016).

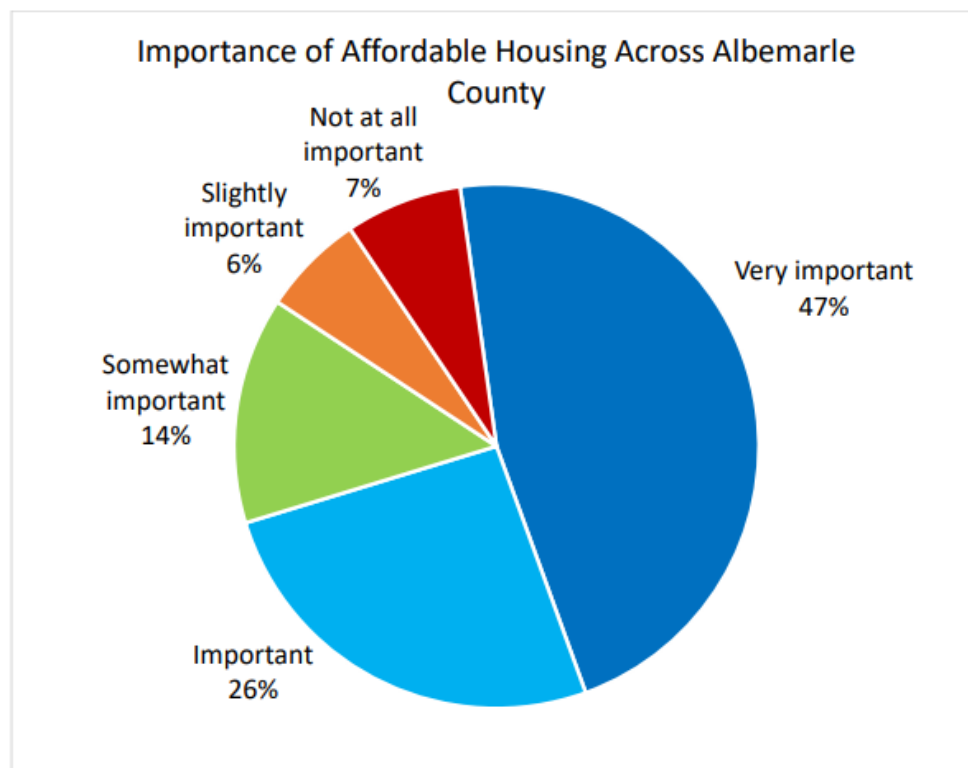
### **Albemarle County's Housing Crisis**

In Central Virginia (VA), Albemarle County's high and rising housing prices combined with its inadequate quantity of housing pushed the county to focus on its housing policy. The cost of living in terms of housing is significantly higher in Albemarle compared to VA and the US overall. Compared to the average US cost of living index of 100, VA's cost of living for housing is 111.8 and Albemarle County's is 143.5 (*Cost of Living*, n.d.).

In 2019, the Thomas Jefferson Planning District Commission (TJPDC) published the Comprehensive Regional Housing Study and Needs Assessment in 2019 which showed that more than 10,000 Albemarle households, both renters and homeowners, struggle with housing costs. Forty-two percent (42%) of renters in the county are cost-burdened, meaning they spend more than 30% of their monthly income on housing. Within the 42% the majority are low-income, showing how unevenly distributed the burden is among those with lower socioeconomic status (Cooper, 2022).

Housing is an area of concern for the majority of Albemarle's residents. An Albemarle County community survey in 2020 showed the importance of affordable housing for Albemarle County residents, highlighted in the chart below. (*Albemarle County Community Survey, 2020*).

Figure 16. Importance for there to be affordable housing in all parts of Albemarle County



In another county survey conducted by the TJPDC in 2019, 90% of Albemarle residents believe that it is hard to find decent, affordable housing. Almost half surveyed listed affordability as what they cared most about and just under a quarter said the type of housing. The third most important characteristic is proximity to amenities. These factors overcame other seemingly important ones, such as proximity to work or quality of schools, by a large margin (*Housing Albemarle*, 2021).

### When choosing where to live, what do you care about most?

Characteristic	1st Choice	2nd Choice	3rd Choice
Traffic congestion and commute time	7%	6%	6%
The cost of a car and gas	0%	2%	2%
Proximity to public transportation	5%	1%	5%
Proximity to place of work	3%	13%	16%
Proximity to amenities	7%	14%	18%
Quality of schools	8%	11%	2%
Access to broadband	1%	3%	10%
Available jobs	3%	3%	0%
Living in/near and urban environment	6%	5%	8%
Living in/near a rural environment	7%	6%	5%
Housing affordability	44%	11%	8%
Type of housing I want is available	9%	24%	15%

### Rural Albemarle Housing

Albemarle County is zoned as 95% rural and 5% urban, meaning almost all of Albemarle's residents face rural housing barriers (Dawson, 2021). A majority of the land in Albemarle's rural areas has a two acre minimum, severely limiting the number of units that can be built to improve housing access in rural Albemarle. In 1971, about 60% of new houses constructed in Albemarle County were in rural areas. Between 2012 and 2021, 84% of new homes were built in Development Areas and only 16% in rural areas, showing how concentrated development has become in urban areas. Thirty-eight percent (38%) of the total housing built in Development Areas have been multi-family homes. The new focus on building multi-family homes versus single-family homes accounts for the shift away from construction in rural areas, which is zoned primarily for single-family homes (Cooper, 2022).

The Housing and Transportation Affordability Index estimates that transportation costs in Albemarle County account for an average of 23% of household income, adding to a total of 54% for both housing and transportation (Cooper, 2022). Though public transportation like the JAUNT exists, which provides curb-to-curb demand-response service in the counties of Buckingham, Fluvanna, Louisa, Nelson, and rural Albemarle, it may be too costly and inconvenient for some. JAUNT is \$1.50 a trip and only allows two trips per day at 9:00 AM and 3:00 PM, meaning individuals may have to spend more money elsewhere if they need additional transportation at different times (*Housing Albemarle*, 2021).

The population of Albemarle is also aging at a rapid rate, increasing the risk of homeowners being unable to keep up with home maintenance or afford home installments, such as ramps to accommodate limited mobility, leading to health risks. Though there are senior communities in the area, the waiting lists are often too long for seniors to be admitted when needed (*Housing Albemarle*, 2021).

**"The overall life expectancy for the county is **83 YEARS**, but life expectancies are **lower** in the more **rural areas** of Albemarle (Cooper, 2022)."**

### Systemic Racism Impacts on Housing

The rural areas in Albemarle are almost entirely single-family homes that are not accessible or affordable for many in Albemarle, especially non-White residents (Dawson, 2021). The county's zoning laws only allow detached single-family dwellings or side-by-side two-family dwellings, provided that density is maintained and each unit can be provided with a lot (Section 10, n.d.). Single-family zoning restrictions have roots in discrimination and Albemarle County has a history of redlining and imposing racial covenants (Rouse et al., 2021). Redlining was a practice in the 1930s where people of color (POC) were denied mortgage loans, and racial covenants were legally binding agreements between the buyer and seller stating that the buyer could not later sell the house to whichever race defined in the covenant. Racial covenants were designed to only allow white homeowners to sell to other white people, and this greatly affected the large Black population in Albemarle County (Murray, 2021).

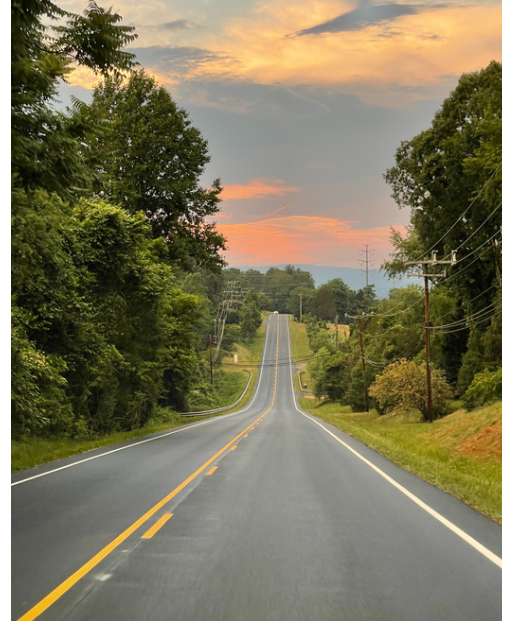
Although COVID-19 played a role in magnifying the housing crisis, historic policies and redistricting built on systemic racism created disadvantages for marginalized communities that Albemarle is still facing today like the segregation of POC or low-income residents into under-resourced areas.

The county claims that the land regulations for rural areas, such as the two acre minimum, is to protect the rural areas and focus development into urban hubs by creating quality living areas and improving access to services (Dawson, 2021). However, Housing Albemarle's guidelines to contain residential growth away from rural areas and concentrate it into urban hubs negatively impacts POC already living in Development Areas. From 2009 to 2019, the average rent in Charlottesville rose to 92% while the White median household income rose 105%. However, Black median household income only rose 43% (Dawson, 2022). With rent rising at a disproportionate rate to some incomes, certain groups are being disproportionately burdened by housing, and Albemarle's land regulation and policies fails to address this.

### **Albemarle County's Housing Agenda**

#### *Comprehensive Plan*

Albemarle County's 2015 Comprehensive Plan ('Comp Plan') guides growth and development in the county by directing it towards the Development Areas while preserving the rural land for agriculture, natural resource protection, and some homes. By directing development and resources into the urban Development Areas, the Comp Plan is at risk of neglecting rural needs and furthering inequities across different geographies within the county. However, the 2015 Plan includes implementation strategies that would improve access to goods and services for rural area residents, like offices, daycares, and doctor and dentist offices, but the strategy has not been completed (Cooper, 2022).



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### *Housing Albemarle*

In July 2021, Albemarle's Board of Supervisors adopted their new housing policy, Housing Albemarle. Housing Albemarle's vision is to preserve the rural land and culture while primarily building housing in the Development Areas. Although the goal is to preserve rural areas, Housing Albemarle includes one strategy that states the county will partner with nonprofit housing and/or public health organizations to address unhealthy housing, particularly in rural and underinvested areas (Housing Albemarle, 2021).

## **Housing Solutions for Rural Communities**

### ***National Approaches***

Across the country, private organizations, nonprofits, and the public sector are working together to address the housing crisis. In March 2022, Kaiser Permanente, a large healthcare consortium, provided a \$1.5 million grant to Mid-Willamette Valley Community Action Agency (MWVCAA) in Oregon to support Project HOME, which helps unhoused individuals and families attain permanent housing and improve their physical and mental health. Kaiser projects that this grant will help provide housing



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assistance to 100 chronically homeless individuals by 2023 (\$1.5 Million Grant, 2022). Another grant from Kaiser provided \$150,000 to Legal Aid Society of Hawaii to establish at least medical-legal partnerships in at least five Kaiser Permanente regions, including Hawaii. Medical-legal partnerships address legal issues that give rise to poor health, like housing insecurity, by adding legal advisors to medical care teams (Grant

Improves Housing, 2022). Kaiser also launched the Thriving Communities Fund in 2018 where \$200 million was dedicated to create and preserve 15,000 units of affordable housing by 2025 (Lagasse, 2022).

*The United States Department of Agriculture (USDA) Rural Development* is helping nearly 300,000 tenants living in rural development (RD) financed multi-family housing pay rent through their Rental Assistance through USDA RD program, ensuring that low-income and elderly tenants do not pay more than 30% of their monthly income on rent (Cannon, 2022). USDA also has the Single Family Housing Program where loans and grants are provided based on income for families and individuals to buy, build, or repair affordable homes in rural areas (*Single Family Housing*, n.d.).

### **State/Regional Approaches**

**ElderSpirit Community** is a cohousing community in Abingdon, VA, located in Virginia's Southwestern region. The community is comprised of mixed-income elders and provides mutual support in the aging process and spiritual searching. Both market-rate owner homes and low-income qualified apartment homes are available, ensuring that affordable housing and social support and services are available for the members.

**New River Valley Housing Partnership** assists homeless and at-risk of homelessness persons as well as those experiencing domestic violence in Floyd, Giles, Montgomery, Pulaski, and Radford/Fairlawn in the rural New River Valley region of Virginia by providing these individuals and families with five emergency housing vouchers.

### **Recommendations**

- Consider ways to expand affordable housing development into rural areas while still preserving the rural landscape and culture to increase access to healthy living conditions for rural residents.
- Leverage private and non-profit partnerships to provide aid to under-resourced rural communities as it relates to housing development and housing repair/maintenance.
- Focus on expanding and developing senior-friendly living communities, increasing amenities, and housing rehabilitation and repair programs for rural areas to improve living conditions, with a special emphasis for elders.



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### Virginia State Office of Rural Health

“The Virginia State Office of Rural Health (VA-SORH) was established in 1991 to create, fund, and support quality and sustainable rural healthcare infrastructure throughout the Commonwealth of Virginia. The VA-SORH is housed within the Virginia Department of Health, Office of Health Equity, and is the sole organization in Virginia that is federally designated to address and rectify health disparities affecting the state’s rural residents. The mission of the office is to partner with rural communities to identify opportunities and long-term solutions that ensure the health and prosperity of all Virginians. The VA-SORH fulfills this mission through providing technical assistance, regulatory updates, resources, and opportunities for collaboration with communities.”



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