## Regional plan targets affordability issues

Jim Ridolphi, The Mechanicsville Local

HANOVER -- The mention of affordable housing conjures a variety of images and responses, some of them not as complimentary as others, but the problem is real and growing in the Commonwealth and across the nation.

According to recent statistics, around 35 percent of metro Richmond residents are considered "cost-burdened," paying more than 30 percent of their income for housing.

Last week, Elizabeth Greenfield, Partnership for Housing Affordability director, and Laura Lafayette, Richmond Association of Realtors president, presented a vision for a comprehensive regional plan that would address the problem in a variety of ways.

"Fifteen percent are severely cost-burdened, paying more than 50 percent of their income on housing," Greenfield told the Hanover County Board of Supervisors. The affected residents are evenly divided among renters and home buyers.

Senior citizens also compile a large majority of affected cost-burdened homeowners. While the homes in which they currently reside may be paid for with equity available, the cost of transitioning to senior living can be expensive.

Many of those seniors own homes valued at less that \$200,000.

"The cost of a new construction in a 55 and over community is about \$340,000," Greenfield said.

About 27 percent of Hanover households are considered cost-burdened, according to Greenfield.

It's apparent that programs that might assist in downtown Richmond may not work well in Hanover County, but some county programs like the accessory dwelling unit provision allows older parents to construct small units on lots already occupied by family members.

"You all have the only accessory dwelling unit ordinance in the region. We would really like to tee that up in Henrico and in Chesterfield as well," Lafayette said.

"PHA's mission is to preserve and strengthen the region's economic competitiveness by helping the communities in the region develop a wide array of affordable housing choices and also build strong healthy communities," Greenfield said.

The agency is a nonprofit guided by a board that consists of public private and nonprofit members, and the area covered mirrors the Richmond Regional Planning Commission.

Greenfield said the agency has spent the last several years gauging just what the community needs regarding affordable housing and compiling a list of what is available in the area that could provide solutions.

PHA is currently involved in a regional plan to address those and other issues and provide a gambit of options for communities to consider when addressing affordability, or sometimes called, workplace housing.

Richmond Association of Realtors CEO and former PHA chair Laura Lafayette said a recent New York Times study cited Richmond as a city with one of the highest eviction rates in the country.

This confirmed what experts already had established: a housing challenge existed in the region.

Lafayette noted that eviction was just one element of a complicated housing problem and suggested a broader approach to the problem.

"Stable shelter is an essential element of our quality of life," Lafayette said. "It connects to everything in terms of positive outcomes in health, education and so many other ways."

To respond to the problem, PHA developed a regional housing plan in 2015 with a promise to update that data utilizing experts at Virginia Tech.

That date is expected next year and Lafayette said she anticipates an increase in need for affordable housing. Additionally, "We want to develop a regional housing plan."

The plan would address all aspects of the problem, including homelessness up to market rate home ownership.

"Our plan is going to look at the gambit of needs of the citizens in the four larger jurisdictions," Lafayette said. "The idea is that each jurisdiction will have its own plan and then we'll roll that up into a regional framework."

The plan utilizes a partnership with the jurisdictions and plans in one district may differ from plans in another county or area.

Lafayette said it's another tool for government to utilize when devising plans to deal with issue. Whether it's providing important data or commission studies, the plan is "another resource for moving your agenda in terms of housing forward."

The plan seeks to raise awareness regarding affordable housing and hopefully close the gap, but, more broadly, define affordable housing as a vital community element and display its value to community leaders.

Nest steps include gathering that data from Virginia Tech and engaging the community regarding various options. "We need to hear from them," Lafayette.

There will be open meetings in each of the jurisdictions.

"This is the biggest community engagement that I've ever been involved with," Lafayette said.

While the plan is being developed, Lafayette said successful programs could be implemented where they could be beneficial.

Vice chair Scott Wyatt, Cold Harbor District, asked if the program might be more effective in urban communities versus rural areas like Hanover.

"We're not suggesting a solution that works in an urban environment would necessarily make sense in any and all areas of Hanover," Lafayette said. "I do think there are solutions in Richmond that might work well in Ashland."

Chickahominy supervisor Angela Kelly-Wiecek asked how private developers would be involved in solving problems like the senior affordable housing issue.

"We have every intention of bringing the local homebuilders to the table," Lafayette said. "The nonprofit community cannot build its way out of this. If anything, the for-profit developers have to be in this game with us."

Kelly-Wiecek said the plan is not intended to tell communities where they should put affordable housing. "This is a plan that would look at specific strategies to address the problem."

Ashland supervisor Faye Prichard said affordable shouldn't be confused with subsidized housing.

"That's not what we are taking about. We are talking about the best ways to make housing affordable for people who need to be in a stable living condition," she said. "The goal here is to respect what communities want and need."

Lafayette said that's the purpose of the aggressive public input process to listen to what people in the community want. "We want to hear from not the loudest voice in the room but the collective voice in the room."

South Anna supervisor Wayne Hazzard said part of the problem is the negative connotation associated with the term affordable housing. "The name brings ire from people who automatically think it's Section 8 housing. Maybe we need to work on a new name for what we are trying to accomplish."

While the name does not hold those same impressions for Lafayette and PHA, she did acknowledge the perception and the need to perhaps use other nomenclature like workplace housing to alleviate those preconceived notions.