
May 2021

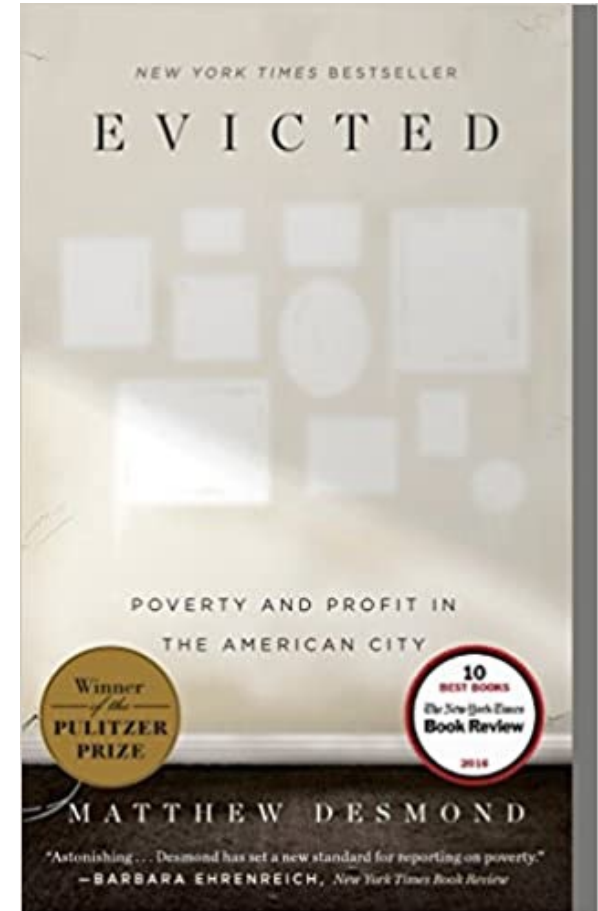
LWV-VA

Affordable Housing Study

2021 Convention Report

Presentation Overview

- Background - Why this Study?
- LWV Affordable Housing Positions
- Study Focus
- The Problem
- LWV-VA Affordable Housing Positions

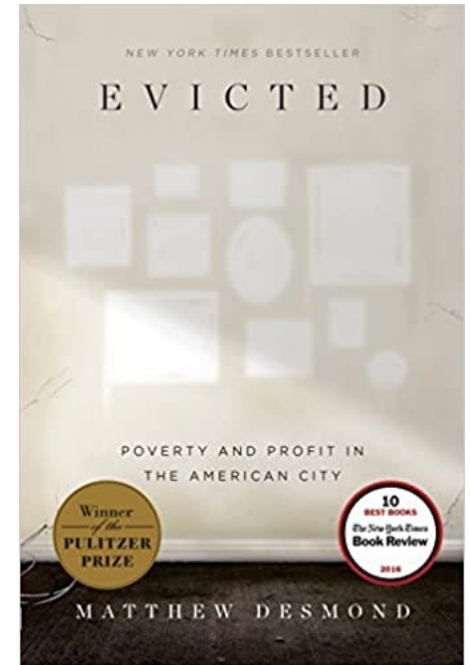


Background

Two-Year Affordable
Housing Study requested by
LWV-RMA

Approved by LWV-VA at 2019
Convention for

Final Presentation to 2021
LWV-VA Convention



Background - Affordable Housing Study Committee

Name:	League:	Name:	League:
Gerald Anderson	Fredericksburg	Janet Gorn	(LWV-VA)
Judith Brown	Southampton Roads	Victoria Khoury	Lynchburg
Susan Cash	Fairfax	Mary Ann Moxon	Williamsburg
Virginia Cowles	Richmond	Teresa Poole	Roanoke
Monica Florio	Loudoun	Pam Quanrud	Arlington
Wendy Frieman	Falls Church	Jennifer Seip	Montgomery (Blacksburg)
Dede Goldsmith	Washington (Abingdon)	Miggy Strano	Prince William
		Alice Tousignant	Richmond



League Positions On Affordable Housing

What Positions Does the League Already Have Regarding Affordable Housing?

LWVUS Positions on Affordable Housing

- 🏠 Fair Housing Position
- 🏠 Housing supply is included in the Basic Human Needs Position
- 🏠 Supports federal housing laws, including National Housing Trust Fund
- 🏠 Acknowledges Federal Government has primary financing role
- 🏠 Notes States have supplemental role
- 🏠 Some state leagues have robust housing positions: CA & MD

LWV-VA and Local Affordable Housing Positions

- 🏠 No formal LWV-VA affordable housing position
- 🏠 Behavioral Health Position cites the following affordable housing tools as possible solutions:
 - Virginia Housing Trust Fund
 - Permanent Supportive Housing
- 🏠 Nine local leagues support affordable housing on their websites; some have positions and committees

Focus of Study

Renters with income at or below 50% of Area Medium Income (AMI)

- AMI = maximum \$31,000 for one-person household
- Focus includes people who are homeless

Housing is considered affordable if rent and utilities consume no more than 30% of monthly income

The Affordable Housing Problem in Virginia: Many are Cost-Burdened or Extremely Cost-Burdened

Households who spend more than 30% of their income on housing are considered *Cost-Burdened*

Who is cost-burdened in Virginia?

- 87% of Extremely Low Income renters (defined as 30% AMI & below)
- 81% of Very Low Income renters (defined as 31 - 50% AMI)

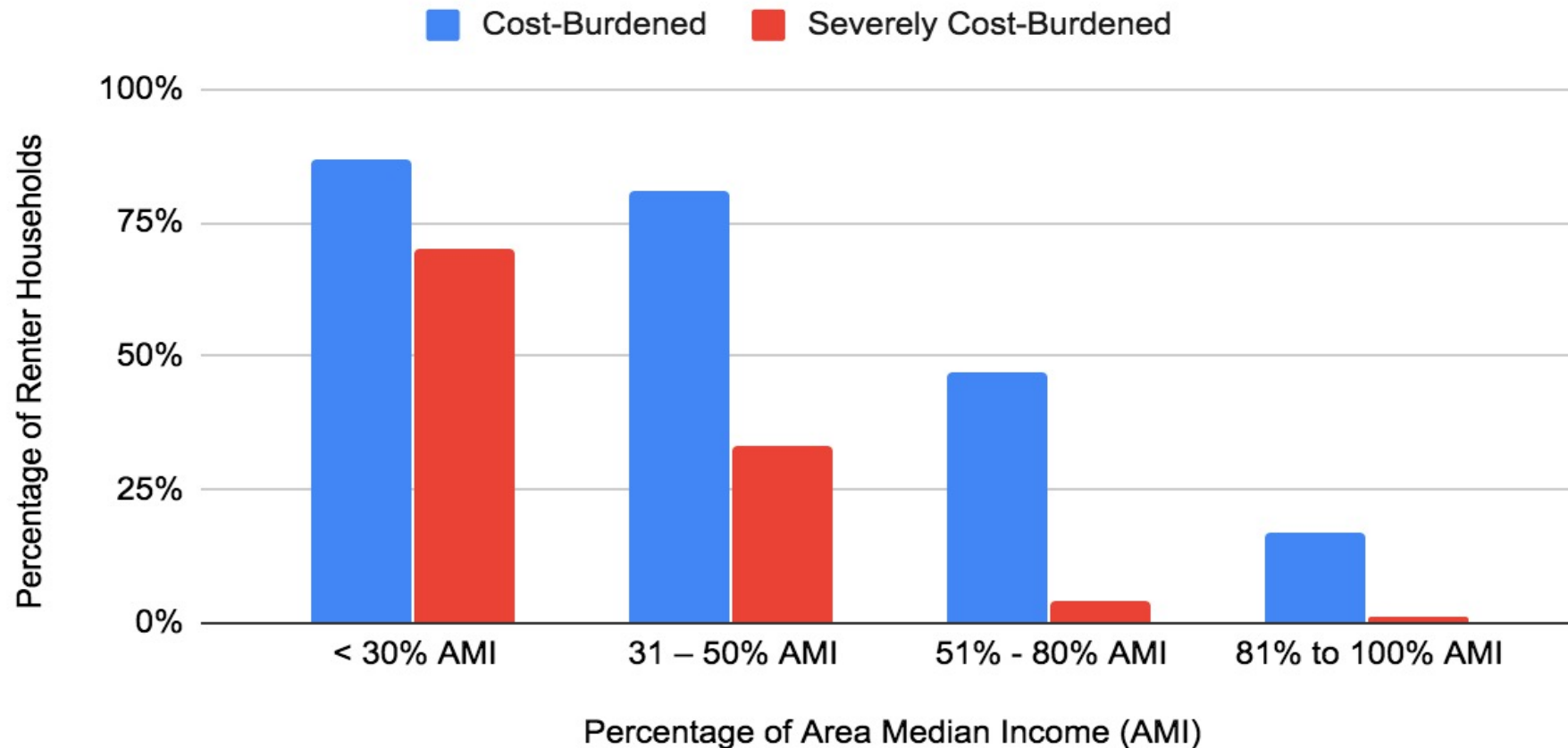
Households who spend more than 50% of their income on housing as considered *Severely Cost Burdened*:

Who is severely cost-burdened in Virginia?

- 70% of Extremely Low Income renters
- 33% of Very Low Income renters

Cost Burden (continued)

Percentage of Renter Households in Virginia with Cost Burden by Income



Cost Burden (continued)

	<30% AMI Renter HH's		31% - 50% AMI Renter HH's	
	w/cost burden	w/severe cost burden	w/cost burden	w/severe cost burden
Virginia	87%	70%	81%	33%
Northern VA	88%	76%	81%	27%
Richmond City	84%	74%	80%	30%
Hampton Roads	83%	71%	82%	41%
Roanoke City	87%	66%	76%	22%
Washington Co.	77%	56%	69%	19%

The Affordable Housing Problem in Virginia: Too Few Affordable Homes = “*The Gap*”

🏠 There are only **36** affordable and available housing units in Virginia for every **100** extremely low income renter

= Deficit/Gap of 157,000 rental unit

🏠 Largest Gap = Northern Virginia

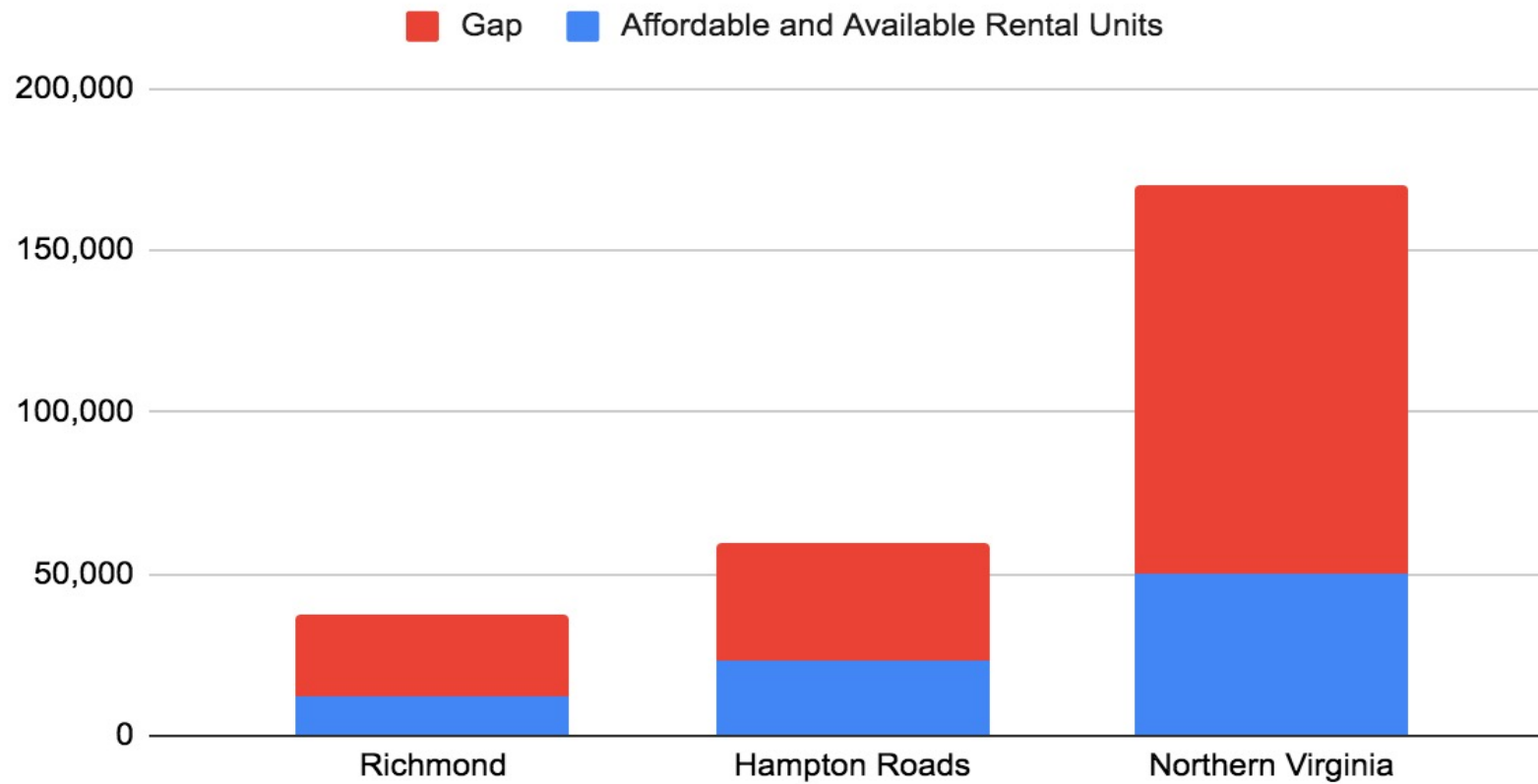
➤ 28 housing units for every 100 extremely low income renters

🏠 Rural Area Gap

➤ 49 housing units for every 100 extremely low income renters

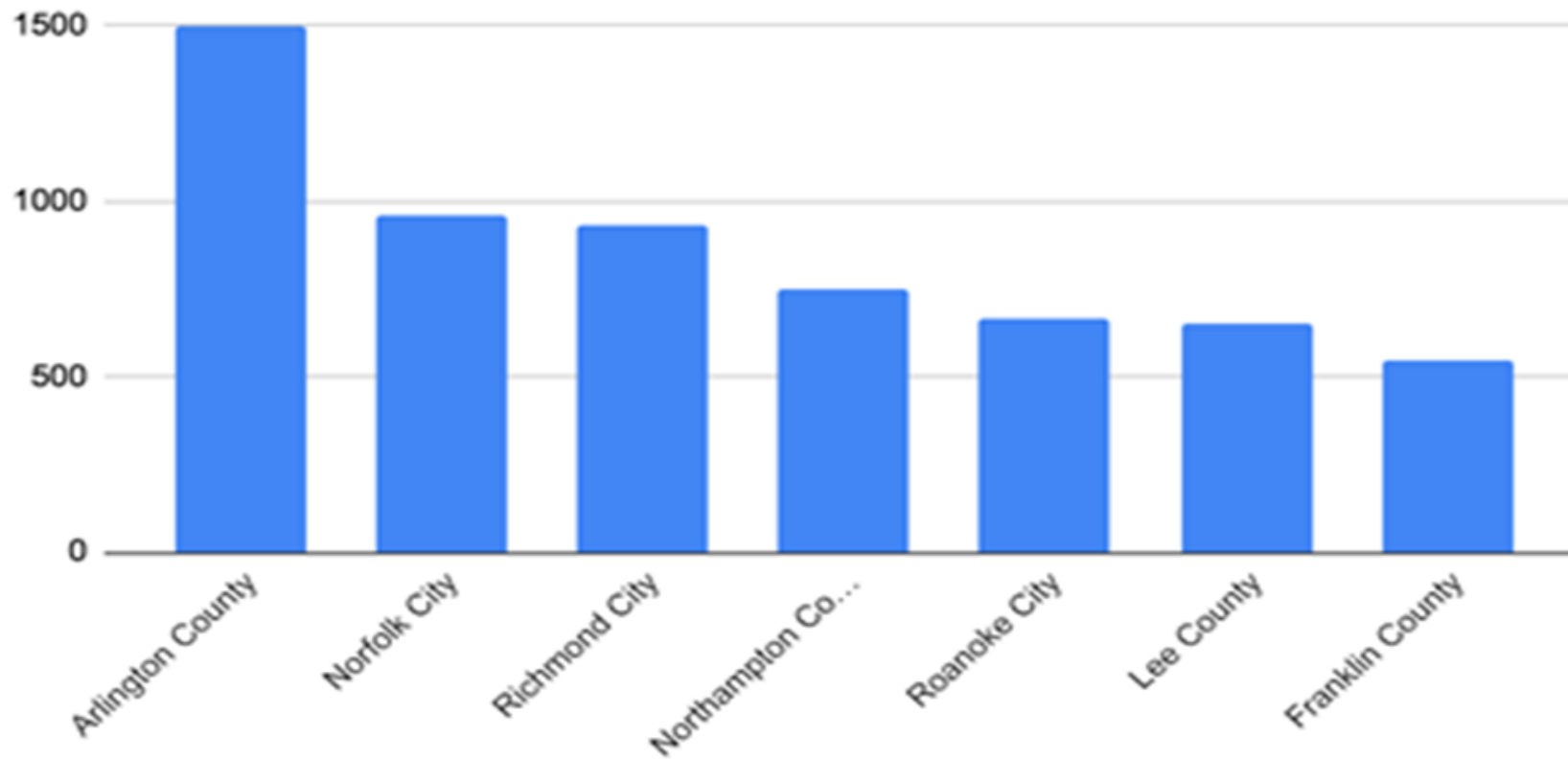
“The Gap” (continued)

Shortage of Affordable and Available Units for ELI Households



The Affordable Housing Problem in Virginia: Fair Market Rents *Out Of Reach* For Many

Fair Market Rent for a One-Bedroom Apartment



Out Of Reach (continued)

🏠 **34% of Virginians are renters**

🏠 Working at minimum wage (\$7.25/hr) **a person would need to work 109 hours a week** or earn \$42,820 to afford a one bedroom rental at fair market rents (FMR).

🏠 **A one-bedroom FMR apt is *Out of Reach* for:**

Restaurant cooks/servers

Retail sales-people

Senior care providers/Nursing Assistants

Janitors

Clerks and cashiers

Teacher assistants

Personal care aides

Security guards

The Affordable Housing Problem in Virginia: Homelessness

Homelessness is down 36% over past 10 years, but 5,800 still homeless

- 85% sheltered; 15% unsheltered
- 85% single adults; 15% families

Best Practices include short-term shelter, rapid rehousing, permanent supportive housing (PSH) especially for chronically homeless

- Virginia estimates that 5,000 PSH units are needed statewide for persons with Serious Mental Illness (SMI)
- In Richmond City alone, 300 PSH units are needed for homeless

The Affordable Problem Housing in Virginia: Virginia's Eviction Rate is **5.12%**

(National eviction rate = **2.34%**)

Top Evicting Large Cities in the US:

- 1 – North Charleston, SC – 16.5%
- 2 – **Richmond, VA – 11.44%**
- 3 – **Hampton, VA – 10.49%**
- 4 – **Newport News, VA – 10.22%**
- 5 – Jackson, MS – 8.75%
- 6 – **Norfolk, VA – 8.55%**
- 7 – Greensboro, SC – 8.41%
- 8 – Columbia, SC – 8.22%
- 9 – Warren, MI – 8.08
- 10 – **Chesapeake, VA – 7.9%**

Top Evicting Mid-Size Cities in the US:

- 1 – St. Andrews, SC – 20.66%
- 2 – **Petersburg, VA - 17.56%**
- 3 – Florence, SC – 16.65%
- 4 – **Hopewell, VA – 15.69%**
- 5 – **Portsmouth, VA – 15.07%**



Solutions: Virginia's Role in Affordable Housing

- 🏠 Provide financial resources, such as the Virginia Housing Trust Fund
- 🏠 Policies and laws, such as Statewide Building Code and Landlord Tenant Act – can either help or hinder affordable housing



LWV-VA Position in Brief

The League of Women Voters supports state funding mechanisms and laws/policies that increase the supply of and equal access to safe, quality, affordable housing for all Virginians.

LWV-VA Position in Full:

A. The LWV-VA supports funding mechanisms that increase the supply of and equal access to affordable housing and help people maintain their housing, to include:

1. Virginia Housing Trust Fund
2. Permanent Supportive Housing
3. Homelessness Grants and Services
4. Eviction Prevention/Diversion Programs
5. State Low Income Housing Tax Credit Program
6. State Housing Choice Voucher Program

LWV-VA Position in Full

B. The LWV-VA also supports laws and regulations/policies that ensure equal access to affordable housing, remove barriers to the creation of affordable housing, and help people stay in their housing, to include:

1. Source of Income Statute
2. Mandatory Inclusionary Zoning Statute
3. Tenant protections against evictions
4. Laws mitigating impact of evictions: expungement or records

