



# HOME

IN THE NEW RIVER VALLEY  
Housing & Neighborhood Options





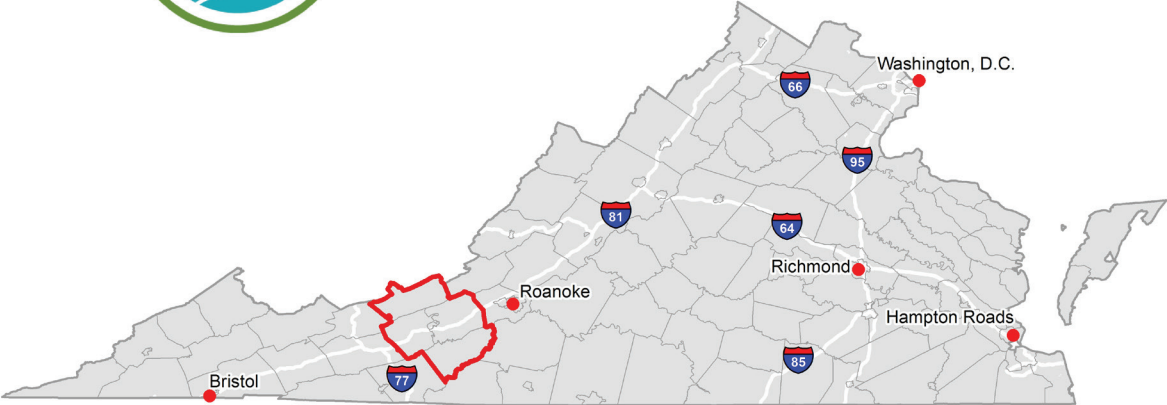
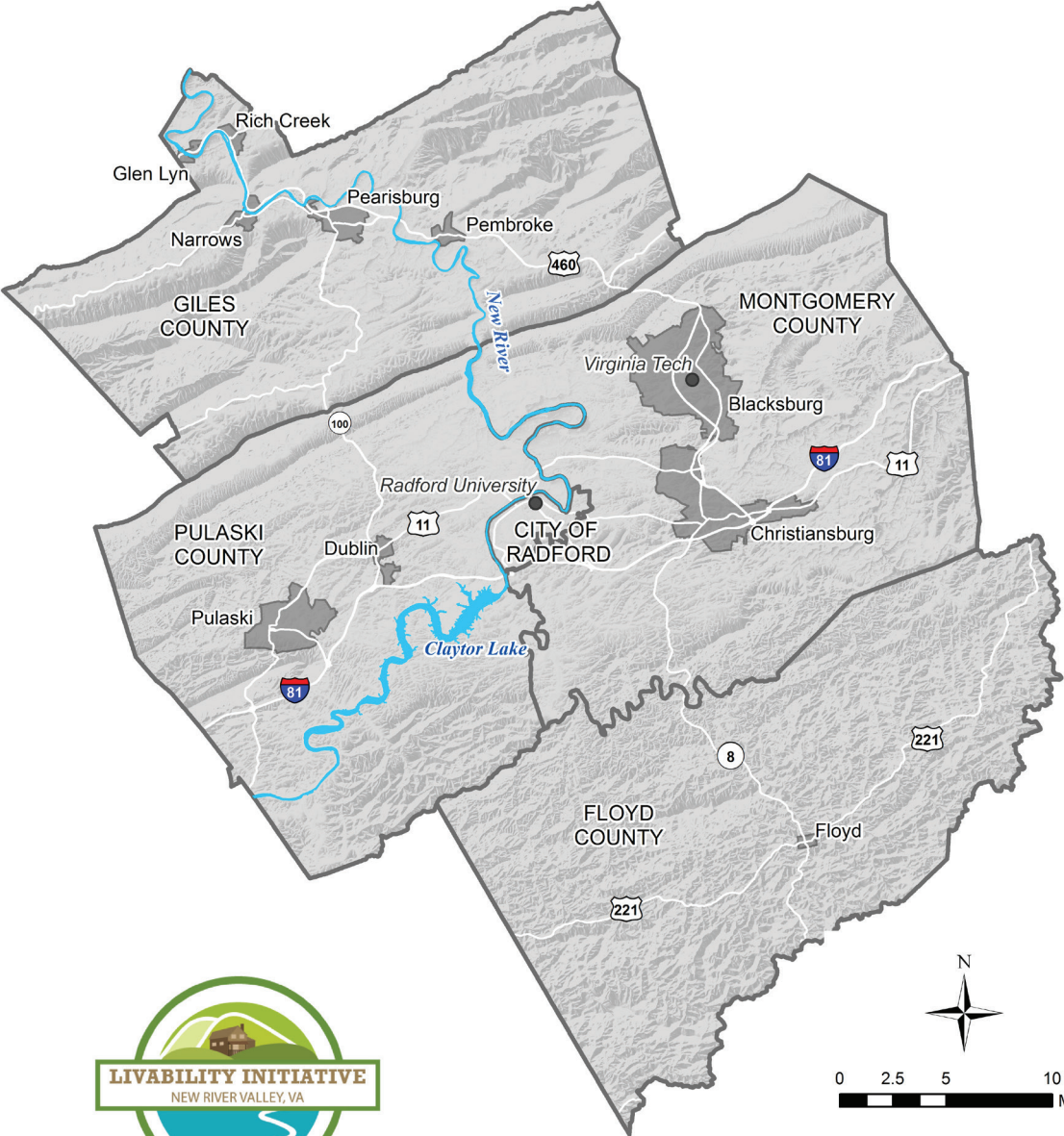
# HOME

IN THE NEW RIVER VALLEY

**Housing & Neighborhood Options**



# New River Valley, Virginia







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**Home in the New River Valley** is the product of a three-year multi-agency, multi-disciplinary collaboration around the future of housing. The New River Valley, a 1,453 square mile region, is situated between the Blue Ridge Mountains to the south and the Appalachian Mountains to the north, and is home to the New River, the nation's oldest river and the region's namesake. The residents of the counties of Floyd, Giles, Montgomery, and Pulaski and the City of Radford call the New River Valley home.

**Home in the New River Valley** is intended to serve as a starting point, an idea generator, and a conversation-starter. This document is meant to act as a guide to help communities in the New River Valley consider a variety of options, not prescribe a one-size-fits-all approach. Instead think of it as providing a jumping-off point for the many different ways to look at housing and the acknowledgment that housing intersects almost all other areas of life. Home is personal to everyone. It does not matter where it is or whether it's an apartment, a house in a subdivision, or a farm.

So how does the New River Valley create a home for all? Some of the strategies in this document are simple and easy to implement, while others will take time, money, and more effort. Some strategies will fit certain communities easily, while others won't be feasible or desirable for every community. Still other strategies will take large amounts of collaboration, while some can be easily implemented by any locality that is interested.

The goal of **Home in the New River Valley** is simply to provide some compelling facts about housing and beginning ideas for addressing the housing needs now and in the future for the New River Valley.

## Aging Population

Housing that fits the needs of the rapidly growing older adult population can allow them to stay in their homes longer and avoid costly institutional care.<sup>1</sup>

## Economic Development

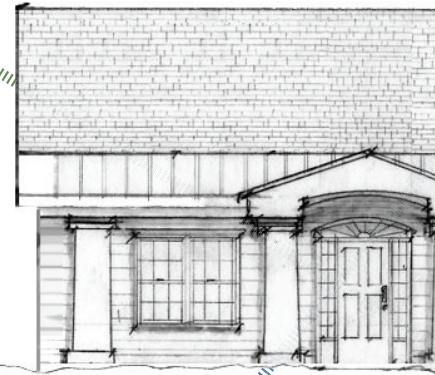
The development of affordable housing is shown to increase spending and employment in the surrounding community and reduce the number of foreclosures.<sup>5</sup>

## Built & Natural Environment

Development in and adjacent to already-developed areas can help protect natural resources like wetlands, streams, coastlines, and critical habitat.<sup>4</sup>

## Educational Success

A supportive and stable home environment can complement the efforts of educators, leading to better student achievement.<sup>2</sup>



<sup>1</sup> Aging: <http://www.nhc.org/media/files/AgingReport2012.pdf>

<sup>2</sup> Educational Success: [http://www.nhc.org/media/files/Insights\\_HousingAndEducationBrief.pdf](http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf)

<sup>3</sup> Economic development: <http://www.nhc.org/media/files/Housing-and-Economic-Development-Report-2011.pdf>

<sup>4</sup> Built & Natural Environment: <http://www.epa.gov/dced/pdf/b-and-n/b-and-n-EPA-231K13001.pdf>



# HOUSING MATTERS

It's more than just shelter.  
It's the foundation upon which vibrant,  
nurturing communities are built.  
It's connected to all parts of life.

## Youth

Stable and affordable housing may reduce the frequency of unwanted moves that lead children to experience disruptions in home life or educational instruction.<sup>6</sup>

## Transportation

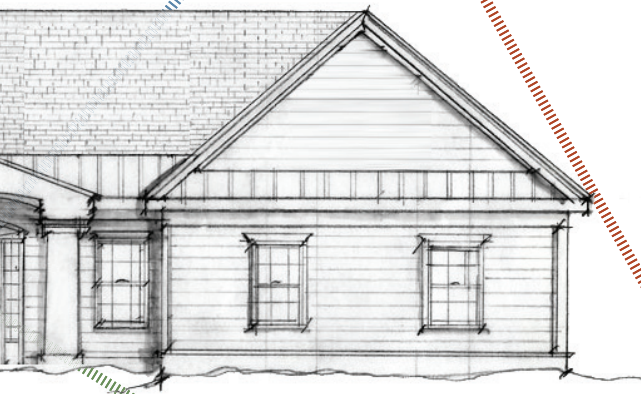
In their search for lower cost housing, working families often locate far from both place of work, dramatically increasing their transportation costs and commute times.<sup>7</sup>

## Health

Improved housing quality can affect physiological health, psychological health, and safety.<sup>5</sup>

## Economic Security

Declining incomes have exacerbated housing affordability problems for working renters even as the rate of severe housing cost burden among working owners has remained relatively steady since 2008.<sup>8</sup>



<sup>5</sup> Health: [http://www.nhc.org/media/files/Health%20&%20Housing%20New%20Opportunities\\_r3%20final.pdf](http://www.nhc.org/media/files/Health%20&%20Housing%20New%20Opportunities_r3%20final.pdf)

<sup>6</sup> Youth: [http://www.nhc.org/media/files/Insights\\_HousingAndEducationBrief.pdf](http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf)

<sup>7</sup> Transportation: [http://www.cnt.org/repository/heavy\\_load\\_10\\_06.pdf](http://www.cnt.org/repository/heavy_load_10_06.pdf)

<sup>8</sup> Economic Security: [nhc.org/media/files/Landscape2013.pdf](http://www.nhc.org/media/files/Landscape2013.pdf)



## STRATEGIES

### AT A GLANCE

This document is organized into six sections that address key housing issues: (1) housing needs of an aging population, (2) the affordability of housing in the region, (3) development patterns that help preserve rural character, (4) current housing stock and what can be done to improve it, (5) the relationship between jobs and housing, and (6) reducing home energy costs through efficiency measures.

The following is a list of the report's strategies for quick reference. Digging deeper into each chapter will provide more information on the context of each strategy, some potential action steps for implementation, some examples of other localities putting these strategies into action and some suggestions on who the key implementers might be. It should be noted that this list is not meant to be exhaustive, nor are the strategies meant to be prescriptive. How each locality chooses to prioritize, tackle, and interpret these strategies will be up to them. The most important aspect is that the community conversations happen.

# 1. INDEPENDENT // AGING AT HOME AND IN OUR COMMUNITIES

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## Strategy

- 01 Support Home Modifications to Assist Aging in Place
- 02 Expand and Coordinate Support Services to Assist Aging in Place
- 03 Encourage Builders and Developers to Include Universal Design Features
- 04 Develop New Housing and Neighborhood Options Designed for Aging in Place Starting at Any Age
- 05 Create or Amend Zoning Requirements to Support Housing Choices for the Aging Population
- 06 Develop Shared Housing Opportunities for Existing Homes
- 07 Support the Development of Affordable Assisted Living and Long-Term Care Options Close to Community Services and Amenities
- 08 Support Housing Affordability for the Aging Population

# 2. SECURE // LIVING IN AN AFFORDABLE HOME

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## Strategy

- 09 Provide Incentives for Developing Affordable Housing
- 10 Utilize Covenants to Ensure Affordability
- 11 Identify High Priority Sites and Promote Development of Affordable Housing that is Located Close to Existing Town and Job Centers
- 12 Consider the Adoption of an Affordable Dwelling Unit Ordinance in Localities with Shortages of Affordable Housing
- 13 Establish a Housing Trust Fund to Support the Financing of Affordable Housing
- 14 Promote Quality Manufactured Home Communities
- 15 Provide a “One-Stop” Resource for the Purchase, Finance, and Installation of New, Affordable, Energy Efficient, Attractive Manufactured and Modular Homes
- 16 Provide Counseling and Education Programs for Homeowners and Renters on Financing, Budgeting, Maintenance, and Energy Efficiency

### 3. HERITAGE // PRESERVING RURAL LANDSCAPES AND PUBLIC RESOURCES

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#### Strategy

- 17 Ensure that Regional Capital Improvement Plans Offer Options that Protect the New River Valley's Rural Character
- 18 Consider Development Styles Such as Mixed-Use or Planned Unit Development
- 19 Review the Cumulative Impact of New Residential Development Patterns on the NRV's Rural Character
- 20 Identify Potential Residential Development Sites that have Close Proximity to Jobs and Services
- 21 Target Land Conservation Programs to the Locations with the Highest Priority for Preserving the NRV's Rural Character



### 4. PRESERVE // MAINTAINING EXISTING HOMES AND NEIGHBORHOODS

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#### Strategy

- 22 Adopt and Use the Maintenance Code to Protect the Value, Safety and Longevity of Homes by Promoting Maintenance and Improvements to Older Housing
- 23 Adopt and Use the Virginia Rehabilitation Code as an Alternative to the Construction Code for Renovation of Commercial and Multi-Family Residential Properties
- 24 Promote Opportunities with Home Renovation Projects to Support Life-Span Friendly Housing
- 25 Promote the Maintenance and Renovation of Existing Manufactured Housing Subdivisions
- 26 Encourage the Use of Historic Tax Credits to Finance Rehabilitation and Reconstruction of Multi-Unit Housing



## 5. BALANCE // LIVING CLOSER TO WORK

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### Strategy

- 27 Increase Affordable Housing within Closer Commuting Distances of Job Centers
- 28 Promote Mixed-Use Development that Creates Closer Proximity and Overlap of Housing and Jobs
- 29 Encourage the Public and Private Sectors to Work Together to Increase the Amount of Housing Near Existing Job Centers
- 30 Identify Potential Development Sites for Affordable Workforce Housing that are Close to Jobs and Services
- 31 Educate Elected Officials, Employers, and the Public on the Value of Workforce Housing Located Closer to Jobs



## 6. EFFICIENT // REDUCE HOME ENERGY COSTS

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### Strategy

- 32 Expand Existing Programs for Residential Energy Retrofit
- 33 Explore New Partnerships and Financing Arrangements for Residential Building Energy Retrofits
- 34 Promote Advanced Energy Efficiency in New Building Design and Construction
- 35 Encourage Conservation and Energy Efficiency Practices throughout the NRV



# 1. INDEPENDENT

## AGING AT HOME AND IN OUR COMMUNITIES

The New River Valley is aging. In the next twenty years, nearly every locality in the region will experience a major expansion in the number of residents aged 65 and older. If population trends from 2000-2010 continue, the growth in the older population during this timeframe will accelerate as the baby boomer generation begins to reach 65<sup>1</sup>.

Decisions by people to age in their homes, to move within (or to) the NRV, or to leave the NRV will have important implications for how localities plan to support this population. In 2010, less than 4% of the 65+ population in the NRV lived in institutional or group care facilities. If this trend continues, the largest impact of the increase in the region's older population will be on services required to maintain the quality of life among people living independently and who are spread throughout the region.

The region's elderly housing demographic can be divided into at least three major groups:

1. Owners with adequate resources – These individuals might need help maintaining independence by making sure their houses are better equipped for an aging occupant.
2. Owners without adequate resources – These individuals live in low value houses and can't afford to move or make many improvements.
3. Renters – These individuals are mostly low income.

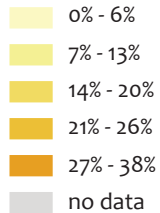
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<sup>1</sup>These retention rates assume that death rates and migration rates will remain constant. Death rates have been declining slowly, which would increase the retention rates and the number of seniors in the NRV above the projection. Migration will be of much more importance in whether the population projection is either too high or too low, and it could be influenced by the availability of services within an area.

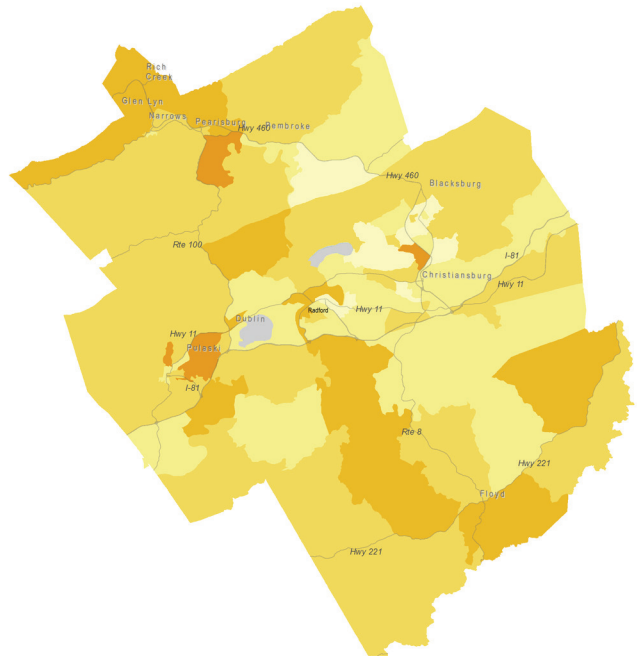
<sup>2</sup>Centers for Disease Control and Prevention

## PERCENT OF POPULATION OVER 65 IN THE NEW RIVER VALLEY

By block group



Source: NRVPCD 2012. US Census Bureau



### GOAL:

Residents Of The New River Valley Will Be Able To Successfully “Age In Place.”

Aging in Place can be defined as “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”<sup>2</sup> Most adults would prefer to age in place—that is, remain in their home of choice or their community as long as possible.

An aging population brings specific challenges to the community. Declining mobility makes it harder for older adults to navigate stairs and bathrooms, and many find that their existing homes no longer meet their needs. When older adults are no longer able or comfortable driving, few options exist to get to and from the grocery store, the doctor, or to people and places they want to visit. These challenges can increase both health risks and isolation, which are significant factors that drive premature placement into institutionalized care – an extremely costly housing option for older adults, their families, and the public.

## SUPPORT HOME MODIFICATIONS TO ASSIST AGING IN PLACE

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### Things to Know:

Most housing occupied by the elderly was built for people who function independently. Such dwelling units often have stairs, high thresholds between rooms, inadequate lighting, and bathing facilities that are difficult for many people to use easily and safely. A successful home modification requires a good assessment of what the homeowner needs, what's available, and at what cost. Home modifications can vary in cost from a few hundred dollars to many thousands of dollars. However, investments made in home modifications can help avoid costly injuries and institutional care. Many older people in the NRV need additional financial resources to assist with home modifications.



### What NRV Communities Can Do:

- a. Identify individuals and agencies to assist with coordination of the home modification process.
- b. Create a resource list of reliable and professional people to perform assessments and home modifications.
- c. Build partnerships between builders, architects, and faith-based organizations.
- d. Expand public awareness on what “aging in place/community” means and the cost of home modifications.
- e. Identify funding resources to assist with home modifications.
- f. Offer opportunities for architects, builders, and developers to obtain training and/or certification in the best practices for home modifications (such as the Certified Aging in Place Specialist certification through NAACP and NAHB).
- g. Work with building officials to develop a set of recommended rehabilitation and home modification practices to encourage aging-in-place considerations during other home renovation projects.

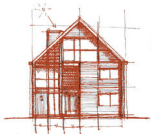


## Considerations:



- » Homeowners may need considerable time to plan and pay for home modifications.
- » An effective home modification strategy will require significant education and outreach.

## Examples:

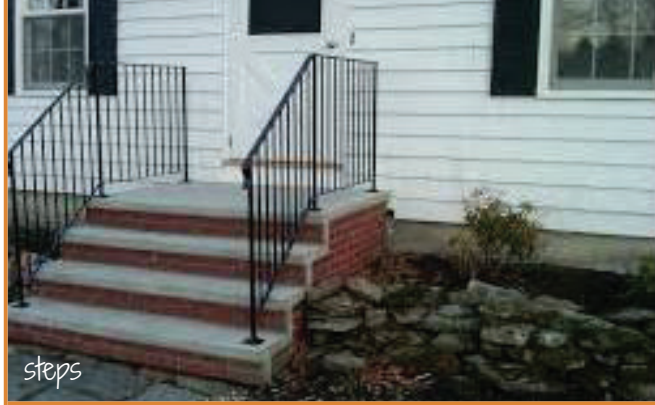


The Pennsylvania Housing Finance Agency has a home modification program that provides mortgage loans to assist people needing accessibility modifications. The program provides a deferred payment loan, with no interest, and no monthly payment. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property.  
<http://www.phfa.org/consumers/homebuyers/accesshomemod.aspx>

## Key Implementers:



Blue Ridge Independent Living Center, Building Code Inspectors & Officials, Community Development Financial Institutions, Community Foundation of the NRV, Contractors, Elected Officials, Faith-Based Organizations, Interested Community Members, Local Governments, New River Health District, Non-Profit and For-Profit Developers, NRV Area Agency on Aging, NRV Association of Realtors, NRV HOME Consortium, NRV Home Builders Association, NRV Planning District Commission, Virginia Tech Center for Gerontology



EXPAND AND COORDINATE SUPPORT SERVICES TO ASSIST AGING IN PLACE

Things to Know:

Older adults and their caregivers often need access to a variety of supportive services to age successfully in their homes and communities. The most successful aging in place strategies recognize the interrelationship between health and housing services.



What NRV Communities Can Do:

- a. Develop a list of potential services that older adults may need.
- b. Identify potential providers for each category of need and what categories are lacking providers.
- c. Contact potential providers to learn what services are available, at what cost, and in what area(s).
- d. Develop a method to connect older adults and their caregivers with the services they may need.
- e. Promote inter-generational volunteer opportunities within the community for members to interact with one another as well as provide vital services to those in need.
- f. Facilitate community discussions around a variety of aging in place concerns, experiences, and options.



Considerations:



- » Support services allow older adults to remain in their communities, delaying or even preventing the need for institutional care.
- » Membership-driven models of service provision give members a voice in the types of services provided as well as in the timing and method of provision.

Examples:



Monadnock at Home is a non-profit, 501(c)(3) membership organization serving towns in rural New Hampshire. Its purpose is to coordinate access to affordable services including transportation, home repairs, health and wellness programs, and social and educational activities and trips. More information about this organization can be found online at: <http://monadnockathome.org/>.

Aging Successfully in the New River Valley is a collaborative project of five regional organizations to develop and implement a strategic plan to help people age at home and in their community: the NRV Area Agency on Aging, NRV HOME Consortium, Habitat for Humanity of the NRV, Habitat for Humanity at Virginia Tech, and the NRV Planning District Commission. The project's focus is on the dual needs that impact people's ability to successfully age in place, home accessibility and supportive services. This project is supported with a three-year VISTA position.



## Key Implementers:

Civic Organizations, Community Foundation of the NRV, Faith-Based Organizations, Habitat for Humanity of the NRV, Habitat for Humanity at Virginia Tech, New River Community Action, NRV Area Agency on Aging, NRV HOME Consortium, NRV Planning District Commission, Senior Centers, Virginia Tech Center for Gerontology

Strategy  
**03**

ENCOURAGE BUILDERS AND DEVELOPERS TO INCLUDE  
UNIVERSAL DESIGN FEATURES

## Things to Know:

Many problems that existing home environments present for aging in place would be eliminated if supportive, adaptable, and accessible housing was built in the first place. “Universal Design” or “Design for All” is about creating attractive, stylish spaces that everyone, regardless of age, size, or ability, can safely live in or visit, even as individual’s needs and abilities change.

Essential Universal Design features include:

- » At least one step-free entrance into the home;
- » An accessible bedroom, kitchen, and full bathroom on the ground floor;
- » Wide doorways and hallways to allow accessibility;
- » Controls, switches, and outlets that are reachable from seated or standing position;
- » Easy-to-use handles and switches;
- » Low or no-threshold stall showers with built-in benches or seats;
- » Non-slip floors, bathtubs, and showers;
- » Raised toilets; and
- » Appliances installed within the universal reach range of 15” to 48” for easier use.



## What NRV Communities Can Do:

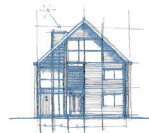
- a. Compile examples of incentives and ordinances from other communities that foster age-friendly housing.
- b. Educate and raise awareness among local home builders (e.g., NRV Home Builders Association), realtors (e.g., NRV Realty Association) and rental property owners (e.g., CMG) on the principles of Universal Design and discuss benefits, challenges, and barriers to implementation.
- c. Identify and showcase exceptional homes in the community that utilize principles of Universal Design.
- d. Raise awareness within the general public about Universal Design.

### Considerations:



- » Could provide a new market for builders and developers. Of all the professional designations offered by the National Association of Home Builders, the Certified Aging in Place Specialists (CAPS), which is based on the principles of Universal Design, is the second fastest growing designation program in the country.
- » Will require a strong educational component and staff time to raise awareness within the home building community and in the general public.
- » Would be helpful to designate a specific area to focus initial efforts.

### Examples:



The Town of Babylon, New York, encourages Universal Design and accessibility features for the development, redevelopment and modification of new and existing residences by expediting building permit applications, reducing or waiving permit fees, and relaxing setback requirements. <http://ecode360.com/14783749>.

Arvada, Colorado, adopted an ordinance with mandates for 15% of new homes of all types to have Universal Design components.

Universal Design Check-Sheets and Design Requirements can be found on VHDA's website: [www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Pages/UniversalDesign.aspx#b](http://www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Pages/UniversalDesign.aspx#b)

### Key Implementers:



Building Code Inspectors & Officials, Contractors, Historic Tax Credit Developers/Consultants, Interested Community Members, Local Governments, Non-Profit and For-Profit Developers, NRV Area Agency on Aging, NRV HOME Consortium, NRV Home Builders Association, Virginia Department of Housing & Community Development



## DEVELOP NEW HOUSING AND NEIGHBORHOOD OPTIONS DESIGNED FOR AGING IN PLACE STARTING AT ANY AGE

### Things to Know:

The growth in NRV residents aged 65 and older presents opportunities for developing new housing that is specifically designed for an aging population. Such housing would include Universal Design features to make living independently easier, give greater access to shopping and services, and provide lifestyle amenities (e.g. socialization and exercise) that can promote healthy aging. Examples include pocket neighborhoods, co-housing, intergenerational housing, continuum of care communities, medi-cottages, etc.

The NRV is periodically identified as one of the best places for retirement living in the nation, and new types of housing could serve the needs of current residents and also attract new retirees to the community. The senior housing market could expand business opportunities beyond real estate development for services and shopping.

### Some Housing Options For Aging In Place

**Pocket Neighborhood:** A grouping of smaller residences, often around a courtyard or common garden, designed to promote a close-knit sense of community and neighborliness with an increased opportunities for social interaction.

**Co-housing:** A type of intentional community composed of private homes supplemented by shared facilities. The community is planned, owned and managed by the residents – who also share activities that may include cooking, dining, childcare, gardening, and governance of the community. Common facilities may include a kitchen, dining room, laundry, childcare facilities, offices, internet access, guest rooms, and recreational features. Co-housing facilitates interaction among neighbors for social, practical, economic, and environmental benefits.

**Intergenerational Housing:** Housing that includes individuals from several age categories, such as students, families and seniors.

**Continuum of Care:** Housing that offers an interrelated and connected range of services from home and community-based programs to institutionalization as needed by seniors at various stages of disability.

**Medi-Cottage:** A modular building that provides round-the-clock monitoring in a freestanding unit that is dependent on a caregiver's house for electricity, water, etc. Efficiently combines sleeping, bathing, cooking, and living areas. A senior or disabled family member can gain some privacy and independence in a setting where state-of-the-art technology is available to monitor the occupant when needed.



## What NRV Communities Can Do:

- a. Promote opportunities for developing housing for older adults at both market and below-market rates in the NRV, particularly in locations with greater access to shopping, services and public transportation. This effort can include a detailed market analysis of development opportunities, identification of potential sites, reviews of existing zoning and consideration of an age-restricted “senior housing overlay” zoning category, fast-track regulatory reviews and approvals, and public incentives.



- b. Perform a detailed analysis to help identify feasible opportunities for both market rate (for-profit) and below market (non-profit and public-private partnership) developers of housing for older adults.
- c. Identify areas (and, where possible, individual sites) for small, medium, and larger scale developments. Larger developments can support a higher level of on-site amenities and programming; small and medium scale developments could be networked together to gain sufficient scale for appropriate amenities. Small-scale developments could work well in more rural areas.
- d. Create senior housing overlay zones to facilitate good site selection, engage neighboring property owners in establishing development and design guidelines, reduce resistance to new development, and facilitate development approvals.
- e. Localities could provide a variety of incentives to senior housing developers using public-private partnerships or similar efforts to promote development.
- f. Make specific designation of deed restricted “elderly affordable” under the housing section of local comprehensive plans as allowed under the Federal Housing for Older Persons Act. [http://www.leadingage.org/Explaining\\_the\\_Housing\\_for\\_Older\\_Persons\\_Act\\_of\\_1995\\_%28HOPA%29.aspx](http://www.leadingage.org/Explaining_the_Housing_for_Older_Persons_Act_of_1995_%28HOPA%29.aspx)

Senior Housing Overlay Zone: In general, overlay zones place additional development standards, design criteria, or other use requirements onto existing zoning designations. ([www.ocbc.org/research/housing-toolkit/housing-overlay-zones/](http://www.ocbc.org/research/housing-toolkit/housing-overlay-zones/))



## Considerations:



- » Can help preserve rural landscapes.
- » Could provide a new business model for developers and contractors.

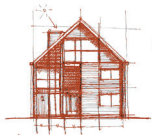
## Key Implementers:



Community Foundation of the NRV, Elected Officials, Interested Community Members, Local Governments, Market Analysis Consultants, Municipal Planning Directors, New River Health District, Non-Profit and For-Profit Developers, NRV Area Agency on Aging, NRV HOME Consortium, NRV Home Builders Association, NRV Planning District Commission, Planning Staffs, Virginia Housing Research Center, Virginia Tech Center for Gerontology



## Examples:



**ElderSpirit Community at Trailview** (photographed above) is a mixed income community for people 55 and over located in Abingdon, Virginia. Its distinctive characteristics are mutual support through the aging process and late-life spirituality. Thirteen of the cluster houses belong to owners; sixteen homes are for renters who must qualify as moderate- to low-income people.

**Grissom Lane**, Blacksburg, is a new eight-unit, affordable rental development for people 55 and older. It includes Universal Design and accessible two bedroom apartments.



PRELIMINARY REAR BUILDING ELEVATION B  
SCALE: 1/8"=1'-0"



PRELIMINARY FRONT BUILDING ELEVATION B  
SCALE: 1/8"=1'-0"

## Grissom Lane



Age restricted to 55+ through deed restriction | All Universal Design or ADA | 8 duplex apartments  
All two bedroom | Approx 950 square feet

Income levels:  
4 @ 80% area median income | 3 @ 60% area median income | 1 @ 50% area median income  
Initial rents: \$558-\$724

Community Housing Partners owns & manages | Will be complete in 2014

Strategy

# 05

## CREATE OR AMEND ZONING REQUIREMENTS TO SUPPORT HOUSING CHOICES FOR THE AGING POPULATION

### Things to Know:

Zoning laws should help the aging population remain in their neighborhoods and should support a variety of creative living options. For example, when a home becomes difficult to maintain, older adults should have the option to “downsize” and remain in their community. Zoning regulations can unintentionally prevent older adults from converting a garage or basement into apartment space for a caregiver. Children of older adults face the same barriers trying to convert their homes or relocate their parents close by. It is also possible that we will need new configurations of housing as friends, siblings or multiple generations choose to live together.



### What NRV Communities Can Do:

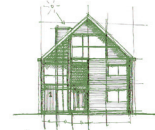
- a. Allow accessory dwelling units or “granny flats” in neighborhoods zoned for single-family residential housing.
- b. Create senior housing overlay zones to facilitate good site selection, engage neighboring property owners in establishing development and design guidelines, reduce resistance to new development, and facilitate development approvals.
- c. Promote other living options such as cottage communities or senior cohousing developments with small private cottages/units and common gathering spaces with the zoning changes needed to facilitate such options.
- d. Monitor and support state building code changes that are responsive to the needs of a growing older population.



## Considerations:

- » A range of options is needed to respond to the unique issues of each community. For example, in communities where student housing demands are high, there is much more sensitivity to the unintended consequence of allowing accessory dwelling units (granny flats or mother-in-law suites) in existing neighborhoods. Often the length of time a parent lives with a child or a caregiver is limited, which may lead to the additional dwelling unit being subsequently occupied by students. An influx of students can greatly impact and change the character of existing residential neighborhoods.
- » In some areas, deed restrictions will supersede any local regulatory changes. Deed restrictions may not allow owners to create additional dwelling units.
- » Be prepared that not all residents are supportive of ideas such as allowing granny flats. They consider the units to be an increase in density that is not in keeping with their expectations and the zoning protections in place when they bought their home.

## Examples:



Village Cooperative's Senior Housing: [www.villagecooperative.com](http://www.villagecooperative.com)

Cherokee, Georgia, recently adopted "senior housing" zoning categories in its comprehensive plan.

The City of Santa Cruz, California, is an example of a high priced university community that amended its zoning ordinance to allow accessory dwelling units in order to expand its affordable housing stock. Design elements were included to ensure that the accessory units complement the surrounding homes, and the ordinance requires the property owner to occupy either the primary or accessory dwelling. The city also developed a manual and video to help residents throughout the process. [www.cityofsantacruz.com/index.aspx?page=1150](http://www.cityofsantacruz.com/index.aspx?page=1150)

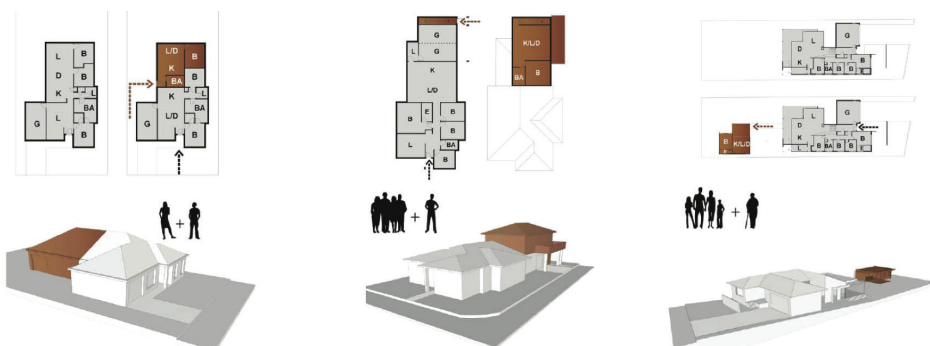
## Key Implementers:

Community Foundation of the NRV, Elected Officials, Local Governments, Municipal Planning Directors, NRV Area Agency on Aging, NRV Planning District Commission, Planning Commissions, Planning Staffs

## History of Typology

The granny flat is the descendant of the dowager house from the medieval period. The dowager house was originally designed for the widow of the owner of a large estate. When the estate was to be inherited by another owner, the widow would move to a smaller dwelling on the estate, where she could remain close to her family and the property that she had already lived on for so many years. Because of the separation of the dowager house and the principal house, it allowed both the widow and the new official owners to maintain their independence and privacy from each other. Over time the dowager house gradually decreased in size and became what is now called the granny flat.

## Types of Granny Flats



Secondary dwelling internal conversion

Secondary dwelling over garage (separate entry/corner site)

Secondary rear yard addition single story



## DEVELOP SHARED HOUSING OPPORTUNITIES FOR EXISTING HOMES

### Things to Know:

The traditional shared housing model is a simple idea – a homeowner offers accommodation to a home sharer in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both. Shared living makes efficient use of existing housing stock, helps preserve the fabric of the neighborhood and, in certain cases, helps to minimize the need for costly chore/care services and long-term institutional care. Home sharing programs can offer a more secure alternative to other roommate options. Many programs have staffs that are trained to carefully screen each program applicant through interviewing, background checking, and personal references. The Thomas Jefferson Planning District Commission prepared a report about shared housing for its region that could serve as a model for NRV communities.

(This report can be found at the following website: [www.tjpd.org/pdf/housing/Feasibility%20Study%20Full%20Report%2008\\_14\\_09.pdf](http://www.tjpd.org/pdf/housing/Feasibility%20Study%20Full%20Report%2008_14_09.pdf))



### What NRV Communities Can Do:

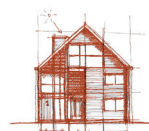
- a. Review existing shared housing models.
- b. Conduct a feasibility study for home sharing in the New River Valley.

### Considerations:



- » Would require an agency to help match up people.
- » May be more cost effective than other housing and service options.

### Examples:



HomeShare Vermont is a small non-profit started by Retired Senior Volunteer Program (RSVP) volunteers 30 years ago. It matches people looking to share a home through a screening and matching process for a small fee. [www.homesharevermont.org/about-us/](http://www.homesharevermont.org/about-us/)

### Key Implementers:



Community Foundation of the NRV, Faith-Based Organizations, Interested Community Members, NRV Area Agency on Aging, NRV HOME Consortium, NRV Planning District Commission ,RSVP (Retired and Senior Volunteer Program)

## HomeShare Vermont | How it Works

The information below was taken from HomeShare Vermont's website at:  
<http://www.homesharevermont.org/how-we-do-it-2/>

1. **Application** – Fill out a simple written application to let HomeShare Vermont know some basic starting information.
2. **Interview** – As soon as we receive your application, we'll contact you to schedule an interview at a time of your convenience. It's an opportunity for us to learn more about your specific needs and for you to ask us questions. This is also a chance for us to visit with you in your home if you are seeking someone to move in with you. Family members are always welcome to participate in the interview.
3. **Background Checks and References** – We conduct five different background checks (including a national criminal check) before adding anyone to our pool of participants. No one is accepted into the program if there is any evidence of a crime against a person or property, abuse or fraud. We reserve the right to disqualify applicants if they provide incomplete information.
4. **Match Search** – Once you are approved for our program, HomeShare Vermont staff starts to look for good potential matches. When we have participants we think might be a fit, we call and tell them about each other. If they would like to meet, we arrange an introduction with staff present. Very often several introductions might occur before the right person is found.
5. **Trial Match** – Once two participants agree to consider a match, there is a two-week trial period. During this time, either person can end the match at a moment's notice. The person moving into someone's home is there as a guest during the trial. They keep their current housing to ensure that they have a place to go back to in case it doesn't work out. They won't bring all their things at first, just a suitcase with what they need for the first two weeks.
6. **Match Agreement** – If the Trial Match succeeds, HomeShare Vermont works with both parties to draft an agreement outlining the participants' mutual expectations and both parties sign it. The Match Agreement will outline how the match will end and what type of notice will be expected.
7. **Continuing Contact** – HomeShare Vermont staff stays in regular contact with participants and is available if needs change or issues arise.

Information on and examples of shared housing can be found at National Shared Housing Resource Center: <http://nationalsharedhousing.org/>



## SUPPORT THE DEVELOPMENT OF AFFORDABLE ASSISTED LIVING + LONG-TERM CARE OPTIONS CLOSE TO COMMUNITY SERVICES + AMENITIES

### Things to Know:

At some point, aging residents may need more physical, financial and medical support than they can receive at home. If residents are unable to safely age in place at home, they should have options to age within their community, which requires expanding the availability of affordable, supportive and comfortable assisted living and/or long-term care options in the New River Valley. Virginia ranks as one of the lowest states in the country in the amount provided to low income people (called “auxiliary grants”) to live in assisted living, making it financially unviable for assisted living facilities to accept low-income seniors.

### What NRV Communities Can Do:



- Ensure that zoning allows flexibility in locating assisted living and long-term care facilities.
- Advocate at the state and federal levels to address issues of funding and funding compatibility for assisted living and long-term care options.
- Research appropriate scales of assisted or long-term care that are economically viable and meet market demand. Explore funding opportunities to develop affordable, accessible and safe senior living communities.
- Encourage NRV localities to allow county residents to utilize adult foster care for assisted living level of care similar to what Montgomery County Department of Social Services allows.
- Encourage municipalities to partner with affordable assisted living developers and consider redevelopment of land such as school properties or government buildings that are not being used or are under utilized.

### Considerations:



- » Requires a development team with experience in this type of housing and service provision.
- » The economics of each geographical area throughout the NRV will have a significant impact on the development of long-term care options. For example, in Giles and Floyd Counties, the greatest amount of a person’s assets or resources are tied to their land and equipment, which is important to keep in mind when developing long-term care options.

### Examples:



Summit Place, located in Giles County and opening in 2014, will provide affordable supportive living for people 62 and older. Fees are on a sliding scale basis and include private rooms and baths, meals and a range of support services similar to assisted living. <http://summitplace.org/>

The Green House® offers a model for long-term care designed to look and feel like a home. <http://thegreenhouseproject.org/>

### Key Implementers:



Faith-Based Organizations, Interested Community Members, Non-Profit and For-Profit Developers, NRV Area Agency on Aging, NRV HOME Consortium, Virginia Department of Housing & Community Development, Virginia Tech Center for Gerontology

## SUPPORT HOUSING AFFORDABILITY FOR THE AGING POPULATION

### Things to Know:

A critical factor for the aging population is living in a home that is affordable. Chapter 2 addresses housing affordability applicable to all ages. In addition to the strategies located there, this strategy specifically addresses affordability for older adults.

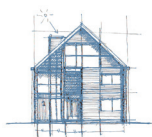
### What NRV Communities Can Do:



- a. Provide tax relief options for lower income older adults. Most Virginia cities, counties, and towns, including those in the New River Valley, offer some form of personal property tax relief to homeowners age 65 and older, and to homeowners with disabilities. This relief may be in the form of a tax exemption, tax deferral, or both. Residents and localities of the New River Valley should work to ensure that lower income seniors utilize this opportunity and that localities structure their programs to assist as many low-income seniors as possible. [www.vda.virginia.gov/pdfdocs/TaxRelief.pdf](http://www.vda.virginia.gov/pdfdocs/TaxRelief.pdf)
- b. Advocate for increased funding at the local, regional, state and federal levels for affordable housing for the aging population. The HUD Section 202 program has historically provided very affordable housing for lower income seniors but has seen substantial budget cuts over the years.

**Considerations:** Tax relief may have budgetary implications for localities.

### Examples:



Montgomery County's tax relief program has the following requirements for 2013: must be 65 years of age or older; must own and live in the home; income may not exceed \$51,000, excluding the first \$10,000 of income for any relative living in the home; total financial net worth, excluding the value of the home and one acre of land, must not exceed \$150,000.

### Key Implementers:



Community Foundation of the NRV, Department of Housing & Urban Development Staff, Elected Officials, Interested Community Members, Non-Profit and For-Profit Developers, NRV Area Agency on Aging, NRV HOME Consortium, NRV Planning District Commission, Virginia Department of Housing & Community Development



## 2. SECURE // LIVING IN AN AFFORDABLE HOME

Housing is usually the single largest cost item in a household budget, and housing affordability has a major impact on quality of life. The two primary components of housing affordability are housing costs (either the cost to own or to rent) and household income. In 2000, the New River Valley was an affordable place to live and work. The median income was sufficient to affordably purchase the median priced home; however, by 2010, affordability across the region declined and in some cases substantially so.

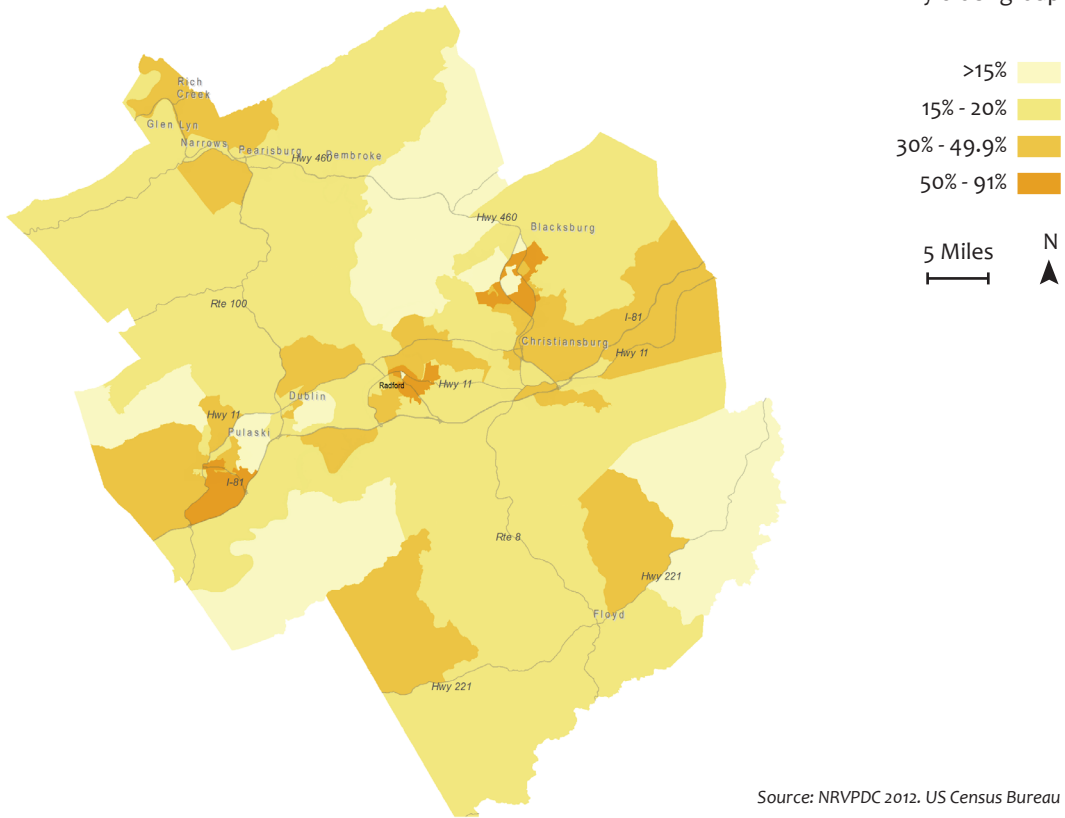
In the NRV, one in three households is considered to be **“cost-burdened”** because **30% or more of the household’s income is spent on housing costs**, leaving little money to pay for other necessities.

The chart to the right summarizes both the number and percentage of households in each locality that are cost burdened. These estimates exclude student housing for Montgomery County and the City of Radford. Even after adjusting for the college-dominated block groups, the number of cost-burdened renters still amounts to nearly half of all renters in the NRV. The percentage of renters who are cost-burdened ranges from a low of 34% in Floyd to a high of 62% in Radford.

Low-income owners and renters are the most affected by the region’s decline in housing affordability. Nearly half of lower income homeowners and nearly three-quarters of lower income renters spend more than 30% of their income on housing costs. Many communities in the NRV provide lower-wage jobs but not the housing that is affordable to these workers. Consequently, many lower wage jobholders have to live in more remote locations to find housing they can afford, which increases their commuting costs.

## PERCENT OF COST-BURDENED HOUSEHOLDS

By block group



Source: NRVPCD 2012. US Census Bureau

Nearly half of lower income homeowners and nearly three-quarters of lower income renters spend more than 30% of their income on housing costs.

### NUMBER AND PERCENT OF COST-BURDENED HOUSEHOLDS (base housing cost alone)

	RENTERS		OWNERS	
	#	%	#	%
FLOYD	354	34%	2,543	19%
GILES	542	44%	2,557	19%
MONTGOMERY	5,024	50%	9,994	21%
PULASKI	1,455	42%	5,492	23%
RADFORD	1,086	62%	1,546	26%
NRV	8,461	48%	22,132	21%

\* American Community Survey, 2006-10 Note: Excludes Student Dominated Block groups

## GOAL:

The New River Valley will have affordable<sup>1</sup> housing options for residents at all stages of life and in all income groups.

Strategy

# 09

PROVIDE INCENTIVES FOR DEVELOPING  
AFFORDABLE HOUSING

### Things to Know:

Affordable housing development frequently is not feasible under market conditions without incentives. Local governments have several tools and powers that can provide incentives for affordable housing development.

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<sup>1</sup> Affordable housing is typically defined by what income level is able to afford the housing by paying no more than 30% of their income for housing related costs. Low-income households are typically defined as earning less than 80% of the area median income (AMI), very low-income households as earning less than 50% of AMI and moderate-income households as earning between 80% and 120% of AMI. AMI's are adjusted annually for household size and location.





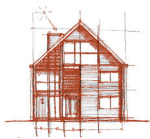
## What NRV Communities Can Do:

- a. Adopt fast-track development review for affordable housing. Projects that meet a specified affordability threshold receive priority consideration in permit review, rezoning applications, and other local government land use decisions. Qualified homes and apartments also may be eligible for full or partial waivers of building permit, development review, and other fees.
- b. Help non-profit housing developers acquire land for developing affordable housing.
- c. Promote public-private partnerships for development of affordable housing (see description of public-private partnerships in Strategy 29 of Chapter 5, “Balance”).

## Considerations:



- » Providing assistance for land acquisition (e.g. identifying sites) would have administrative and budgetary implications.
- » Public-private partnerships require careful development and have administrative and, possibly, budgetary implications. The detailed obligations and commitments of the partners must be negotiated and specified in partnership documents, including (where applicable) financial commitments, risks, and returns.



## Examples:

The S.M.A.R.T.<sup>™</sup> (Safe, Mixed-Income, Accessible, Reasonably-priced, Transit-Oriented) Housing Policy Initiative is designed to stimulate the production of housing for low- and moderate-income residents of Austin, Texas. The City of Austin provides fee waivers and S.M.A.R.T. Housing<sup>™</sup> development review, typically significantly faster than conventional review. This initiative includes not only larger developments but also infill construction.

## Key Implementers:



Community Foundation of the NRV, Elected Officials, Local Governments, Municipal Planning Directors, Non-Profit and For-Profit Developers, Planning Staffs

### VOLUNTEERS WORK ON A NEW HABITAT HOUSE



## UTILIZE COVENANTS TO ENSURE AFFORDABILITY

### Things to Know:

Affordability covenants are legal constraints on the resale price or rental rate of a home, or income of a household, often incorporated into the deed or title. These restrictions may be for a specified time period or in perpetuity and can restrict both resale value or rental rate.

### What NRV Communities Can Do:



- a. Use affordability covenants in conjunction with development incentives to ensure that the incentives are supporting affordable housing.
- b. Convene a roundtable discussion to develop appropriate affordability covenants that address the needs of the different localities.

### Examples:



The NRV HOME Consortium has supported Habitat for Humanity, Taylor Hollow Construction and Community Housing Partners with funding for the development of both homeownership and rental housing that has long-term deed restrictions limiting the housing to people with lower incomes.

### Considerations:



- » Directly benefits low-income residents.
- » Requires ongoing administration.

### Key Implementers:



Local Governments, Municipal Managers, Non-Profit and For-Profit Developers, NRV HOME Consortium



Houses built with HOME funds have long-term deed restrictions that help ensure their ongoing affordability for lower income families.

IDENTIFY HIGH PRIORITY SITES AND PROMOTE DEVELOPMENT OF AFFORDABLE HOUSING THAT IS LOCATED CLOSE TO EXISTING TOWN AND JOB CENTERS

Things to Know:

Efficient development requires information on the location and characteristics of sites suitable for development. Site development occurs when a landowner or developer knows or anticipates that a site is suitable for development based on market characteristics, topography and other site characteristics, and community objectives. The site identification process is more efficient when more information about the suitability of the site, including the locality’s assessment of suitability, is made publicly available.



What NRV Communities Can Do:

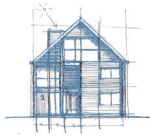
- a. Use the regional GIS suggested in Strategy 17 of Chapter 3 (“Heritage”) to identify priority locations for residential development and review for suitability in meeting the region’s projected housing demand.
- b. Work with NRV Association of Realtors to create a web-based inventory of all property legal descriptions/ addresses, zoning, environmental and building conditions, current ownership entities and their contact information.
- c. Rank properties based on development potential and contribution to preserving the region’s rural character.
- d. Make information on priority development sites publicly available.
- e. Create incentives for projects using these sites to include affordable and workforce housing.

Considerations: 

- » Local agencies would have to allocate staff time to preparing the inventory list. Skilled staff would be required for developing and maintaining the website to make the information publicly available.
- » A pilot project on a limited area could establish the approach, the cost of preparing the inventory, and the utility of the inventory in targeting resources.
- » Industry stakeholder involvement is essential.



## Examples:



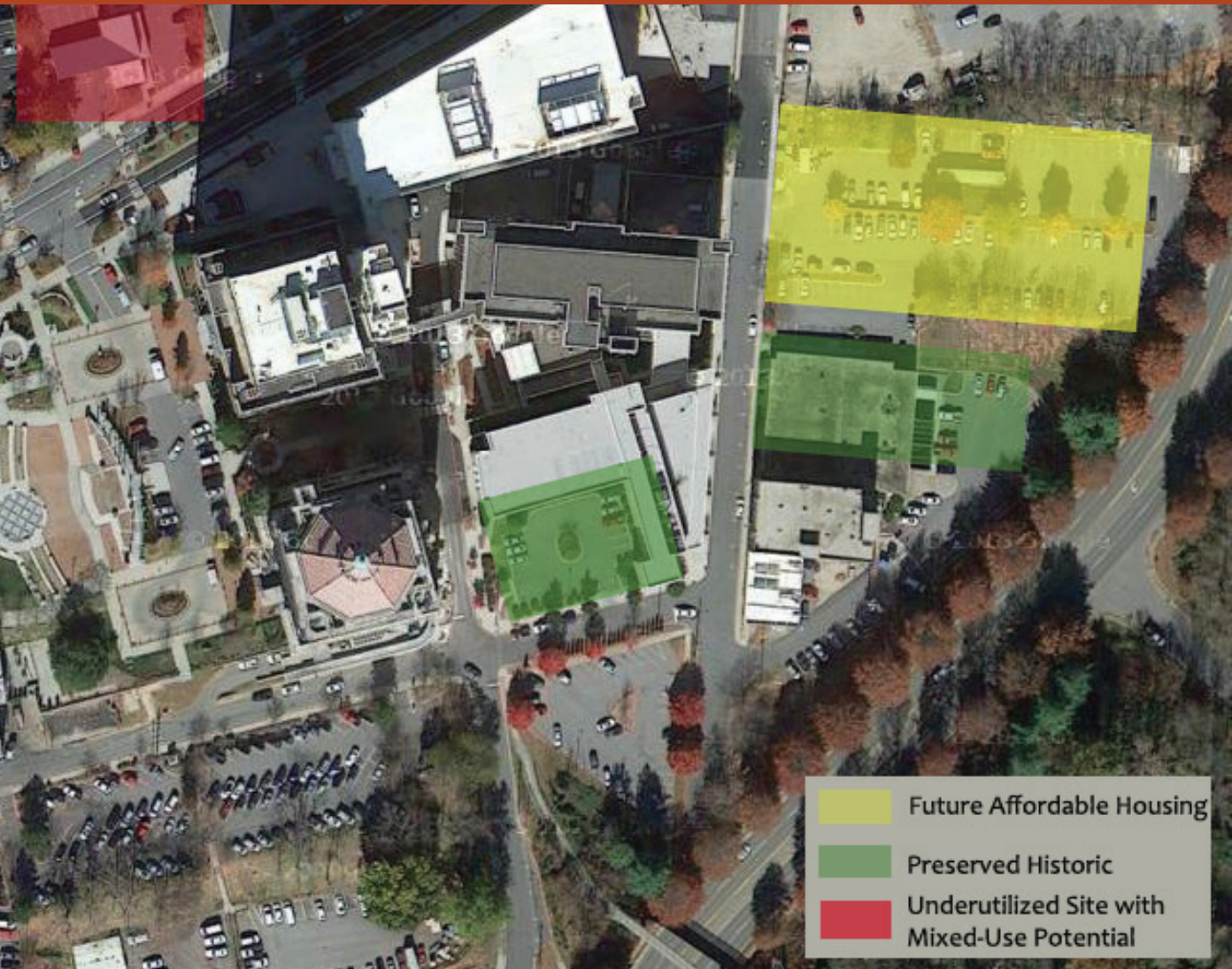
The City of Solana Beach, CA performed a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments within the community. This inventory can be viewed here: [www.ci.solana-beach.ca.us/vertical/Sites/%7B840804C2-F869-4904-9AE3-720581350CE7%7D/uploads/Appendix\\_B\\_Residential\\_Land\\_Inventory\(1\).pdf](http://www.ci.solana-beach.ca.us/vertical/Sites/%7B840804C2-F869-4904-9AE3-720581350CE7%7D/uploads/Appendix_B_Residential_Land_Inventory(1).pdf)

## Key Implementers:



Interested Community Members, Municipal Planning Directors, Non-Profit and For-Profit Developers, NRV Association of Realtors NRV HOME Consortium, NRV Land Trust, NRV Planning District Commission, Planning Commissions, Planning Staffs

**AS DETAILED IN THE “WHAT NRV COMMUNITIES CAN DO” SECTION, THE IMAGE BELOW IS AN EXAMPLE REGIONAL GIS ILLUSTRATION OF EXISTING AND FUTURE LAND USES.**



## CONSIDER THE ADOPTION OF AN AFFORDABLE DWELLING UNIT ORDINANCE IN LOCALITIES WITH SHORTAGES OF AFFORDABLE HOUSING

### Things to Know:

Around the country, Affordable Dwelling Unit (ADU) ordinances place the responsibility for the creation of new affordable or workforce housing units on subdivision developers by requiring that a specific number or percentage of their proposed units have prices or rents below other units in the development. ADU ordinances provide density bonuses and other incentives to allow developers to build affordable housing on a financially sound basis. ADU ordinances can be tied to Housing Trust Funds (see Strategy 13) if proffers are utilized instead of the development of the unit.



### What NRV Communities Can Do:

- a. Conduct a detailed market assessment of ADU ordinances to gauge the demand for affordable housing units, the targeted incomes, the appropriate density bonus, and additional incentives required for successful implementation.
- b. Design ADU programs based on the assessment findings.
- c. Request to be added to the General Assembly's list of municipalities approved to adopt Affordable Dwelling Unit Ordinances under VA Code § 15.2-2304. If successful, set goals for the percentage or number of affordable units to produce and identify the agency that will administer the program.

### Considerations:



- » General Assembly action requires coordination among the NRV localities, industry stakeholders and sponsors in the General Assembly. After approval by the General Assembly, localities will need to adopt ordinances within the guidelines of the enabling legislation.
- » Adopting ADU ordinances within the NRV will require a broad base of support within localities, including industry stakeholders. Stakeholders will need information on the costs of the program and its on-going administration.
- » Once an ADU ordinance is adopted, local agencies will need to administer the program. There are administrative and budgetary implications for operating these programs.





## Examples:

Fairfax County, VA utilizes an ADU Ordinance in order to promote affordable housing with incentives. The wording of this ordinance can be found by following the link below and scrolling to Section 8 of the plan.

- a. ADU Ordinance: [www.fairfaxcounty.gov/dpz/zoningordinance/articles/arto2.pdf](http://www.fairfaxcounty.gov/dpz/zoningordinance/articles/arto2.pdf)
- b. Additional documentation, including regulations and standard form layouts: [www.fairfaxcounty.gov/rha/adu/aduprogram.htm](http://www.fairfaxcounty.gov/rha/adu/aduprogram.htm)

Aspen, CO uses a brief but comprehensive plan that provides requirements including permitted uses, dimensional requirements, and density restrictions. Section 26.710.110. Affordable Housing/Planned Unit Development (AH/PUD) is located at [www.aspenpitkin.com/Portals/0/docs/City/clerk/municode/coaspent26-700.pdf](http://www.aspenpitkin.com/Portals/0/docs/City/clerk/municode/coaspent26-700.pdf).

## Key Implementers:

Elected Officials, Municipal Managers, Municipal Planning Directors, NRV HOME Consortium, Planning Commissions, Planning Staffs

### AFFORDABLE DWELLING UNIT ORDINANCE EXAMPLE

- » Require developments with 10+ homes to include affordable & moderately priced units
- » 5% affordable (up to 80% AMI)
- » 10% moderately priced units (up to 120% AMI)
- » Payment in lieu of construction

## ESTABLISH A HOUSING TRUST FUND TO SUPPORT THE FINANCING OF AFFORDABLE HOUSING

### Things to Know:

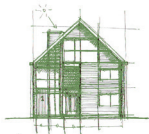
Affordable housing development cannot be accomplished solely with standard sources of investment and financing for housing. A Housing Trust Fund (HTF) can provide a dedicated source of funds for all types of housing activities including housing rehabilitation, acquisition, and new construction and can serve a range of income levels.

### Considerations:



- » Requires local government action and dedication of capital resources.
- » Requires fund management, underwriting standards, risk management, and ongoing reviews of fund commitments and performance.
- » Must be appropriately scaled and staffed for an efficient level of operation.

### Examples:



Virginia examples include the cities of Alexandria and Manassas and the counties of Arlington and Fairfax. These housing trust funds utilize both voluntary developer contributions as well as dedicated funding sources.

The Housing Trust Fund Project was created in 1986 and operates as a clearinghouse of information on Housing Trust Funds throughout the country. It provides technical assistance to organizations and agencies working to create or implement these funds. <http://housingtrustfundproject.org/>

### What NRV Communities Can Do:



- a. Individual municipalities should consider adopting municipal laws that create a mechanism for private developers and property managers to contribute to the HTF.
- b. Establish administration and operational procedures of the HTF. Capitalize through Affordable Dwelling Unit ordinance requirements utilizing sources such as those identified in the Housing Trust Fund Project: <http://housingtrustfundproject.org/>.
- c. Down Payment Assistance programs and other loan programs can be structured as revolving loans with repayment to the HTF.

### Key Implementers:



Elected Officials, Local Governments, Non-Profit and For-Profit Developers, NRV HOME Consortium, Virginia Housing Research Center

"Without affordable housing, local businesses and public services can't attract and keep good employees who can live nearby, avoiding long commutes; longtime residents find it hard to remain as rents and property taxes rise; and young people can't afford to live independently as they start out."

~ Alexandria Housing Development Corporation

## PROMOTE QUALITY MANUFACTURED HOME COMMUNITIES

### Things to Know:

Quality manufactured home communities (newly developed or redeveloped) demonstrate that good design and management can produce affordable, sustainable housing within the NRV. High quality manufactured home communities can demonstrate best practices in low impact development, landscaping, siting of units, energy efficiency, and amenities. Quality parks can provide a strong sense of community and mutual support.

### Considerations:



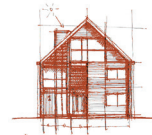
- » Funding is needed for land acquisition and site improvements.
- » Availability of a capable developer or owner is key.
- » Not In My Backyard, “NIMBY,” resistance and zoning restrictions often prohibit or severely limit the siting of new manufactured housing communities.
- » Transfer of an existing park would require a willing seller, capable and willing buyer, and adequate financing.
- » If federal funding is used, relocation rules will apply and could be an impediment to upgrading. An option is to utilize temporary relocation on site.
- » If upgrading an existing older mobile home park, infrastructure improvements will be needed.
- » Moving older mobile homes is often not possible, so replacement options will be needed.

### What NRV Communities Can Do:



- a. Investigate market demand and developer interest to develop, replace, or upgrade manufactured home subdivisions (i.e. mobile home parks).
- b. Prepare a financial feasibility report, including the level of subsidy capital required and sources of this capital.
- c. Create a public-private partnership between local government and a qualified developer.
- d. Obtain financing for the development and any grants needed for adequate capitalization.
- e. Provide housing counseling to potential homeowners.
- f. Work with VHDA and other lenders to identify appropriate mortgage products for land-lease communities.

### Examples:



Mountain View Mobile Home Park (Santa Monica, CA) is an example of a city purchasing an older mobile home park to preserve it as affordable housing and then working to improve the mobile homes on it with energy efficient prefab homes: [www.theatlanticcities.com/design/2011/09/trailer-park-new-model-affordable-housing/160/](http://www.theatlanticcities.com/design/2011/09/trailer-park-new-model-affordable-housing/160/)

### Key Implementers:



Community Development Financial Institutions, Faith-Based Organizations, Interested Community Members, Local & Regional Lenders, Non-Profit and For-Profit Developers, NRV HOME Consortium, Residents of Mobile Home Parks, Virginia Department of Housing and Community Development



PROVIDE A "ONE-STOP" RESOURCE FOR THE PURCHASE, FINANCE, AND INSTALLATION OF NEW, AFFORDABLE, ENERGY EFFICIENT, ATTRACTIVE MANUFACTURED AND MODULAR HOMES

### Things to Know:

Manufactured homes provide some of the most affordable housing in the New River Valley and constitute an important segment of the housing stock; however, options for purchasing and installing new, attractive, energy efficient homes on individual lots with financing on good terms are limited. Additionally, there are no service providers targeting improvements in the existing manufactured housing stock.

### Considerations:



- » May require Virginia Department of Housing and Community Development approval.
- » Will require staff resources to establish.

### Key Implementers:



Clayton Homes, Frontier Housing, Municipal GIS Staff, Next Step U.S., Non-Profit and For-Profit Developers, NRV HOME Consortium, USDA Rural Development Staff

### What NRV Communities Can Do:



- a. Assess the feasibility of developing a program for the New River Valley.
- b. Inventory manufactured homes in the NRV with an emphasis on energy efficiency, indoor air quality, and foundation upgrades.

### Examples:



Frontier Homes in Kentucky has developed a program called Manufactured Housing Done Right!<sup>™</sup>, which offers nonprofits and individual homeowners a range of energy efficient manufactured housing options, attractive financing, and homeowner counseling. For more information on this program, visit: [www.frontierhousing.org/seefront.htm](http://www.frontierhousing.org/seefront.htm)



Strategy

# 16

PROVIDE COUNSELING AND EDUCATION PROGRAMS FOR HOMEOWNERS AND RENTERS ON FINANCING, BUDGETING, MAINTENANCE, AND ENERGY EFFICIENCY

## Things to Know:

Residential financing, budgeting, maintenance and energy efficiency have become more complex over the years. Many consumers can benefit from education programs and counseling on specific decisions and options. According to a recent study provided by NeighborWorks America, homeowners who receive pre-purchase housing counseling are nearly a third less likely to fall behind with mortgages than those who have not.

## Considerations:

Administrative and budgetary implications.

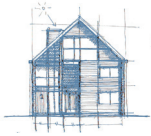
## What NRV Communities Can Do:



- a. Utilize and support existing NRV housing counseling resources.
- b. Use municipal staff time and talent to seek additional funding streams to support homeowner/renter education and counseling.
- c. Highlight USDA Rural Development and other rural specific loan products.







## Examples:

In the NRV, both Community Housing Partners Corporation in Christiansburg and New River Community Action, Inc. in Radford, offer housing counseling services. Services include: Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Predatory Lending Education Workshops, Rental Housing Counseling, and Services for Homeless Counseling.

## Key Implementers:

Community Foundation of the NRV, Community Housing Partners Energy Solutions, New River Community Action, Non-Profit and For-Profit Developers, NRV Apartment Council, NRV HOME Consortium

## A WARNING ABOUT "IMPOSTER" CREDIT REPORTS

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law - [annualcreditreport.com](http://annualcreditreport.com). Other websites that claim to offer "free credit reports," "free credit scores," or "free credit monitoring" are not part of the legally mandated free annual credit report program. In some cases, the "free" product comes with strings attached. For example, some sites sign you up for a supposedly "free" service that converts to one you have to pay for after a trial period. If you don't cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Source: [www.consumer.ftc.gov/articles/0155-free-credit-reports](http://www.consumer.ftc.gov/articles/0155-free-credit-reports)







### 3. HERITAGE

#### PRESERVING RURAL LANDSCAPES AND PUBLIC RESOURCES

The New River Valley's woodlands, hillsides, ridges and farms contribute to the region's rural character, which is something its residents want to protect. At the same time, the New River Valley has to plan for new housing to meet the needs of the growing community.

**The Virginia Center for Housing Research estimates that in the next 15 to 20 years, the New River Valley will need approximately 12,000 new housing units to meet projected demand (exclusive of college students) and another 3,000 to 5,000 units due to changes in housing preferences and replacement of older, obsolete units.** Although population and housing demand are expected to increase mainly in Montgomery and Floyd Counties, economic development and redevelopment efforts could prompt housing development in Giles and Pulaski Counties and the City of Radford above currently projected levels. Even without projected growth, new residents moving to the New River Valley could desire newer housing than what exists.

Where and how these units are created will have a major impact on the area's rural character. **Most of the 15,000 to 17,000 units needed in the NRV will be single-family houses, and they will most likely be in small developments. All of the units together could transform 2,750 to 3,000 acres of farmland, hillsides and ridges to new development.**

Many of the new housing units will be needed for people who are employed in the region and who would likely want to find housing close to their jobs. Older residents might prefer locations close to needed services and in developments designed for their lifestyle preferences. Whatever the case, the highly valued rural character of the NRV could be jeopardized without adequate planning.





**GOAL:**

Focus future public infrastructure and residential development around existing town and job centers to conserve rural landscapes and public resources.

## ENSURE THAT REGIONAL CAPITAL IMPROVEMENT PLANS OFFER OPTIONS THAT PROTECT THE NEW RIVER VALLEY'S RURAL CHARACTER

### Things to Know:

A Capital Improvement Plan (CIP) is a locality's plan for improving its public infrastructure (roads, waste and storm water systems, water systems, utilities, telecommunications, parks, and public facilities). It identifies the improvements planned over a five to ten year period and the funding for these improvements. Capital improvements are often costly and need to be planned and budgeted within the fiscal constraints of the locality. The CIP is an important strategic and pragmatic link between the community's longer term goals and its budgeted improvements and helps determine the land use and development patterns supported by public investments.



### What NRV Communities Can Do:

- a. Work through existing regional agencies, such as the NRV Metropolitan Planning Organization and the NRV Planning District Commission, to convene an initial regional meeting and create a taskforce to compare local and review regional CIPs.
- b. Engage the development and construction community as a partner at the front end of the process to increase transparency and help to create a more efficient investment process for both the public and private sectors.
- c. Map the current and planned public infrastructure system and its capacity to accommodate residential (and other) development. Map publicly owned land, conservation easements, and other land protected from development.
- d. Map the farmland, woodlands, hillsides, ridges and natural resources that contribute to protect the region's rural character. Review recent broadband infrastructure plans as part of the process.
- e. Collaborate with state, regional, and local conservation agencies to develop rural land conservation priorities.
- f. Review existing comprehensive plans and zoning ordinances for compatibility with the regional and individual CIPs, and review land conservation goals for consistency with existing zoning. Combine all plans into a regional comprehensive plan for development and periodically review for any development patterns that could impact the area's rural character.
- g. Identify zoning that threatens the area's rural character on a priority timeline (i.e., which threats should be addressed first) to help elected officials make the desired changes in the zoning ordinances.

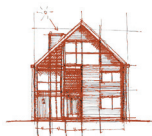


## Considerations:



- » A regional CIP discussion could promote efficient investment for all of the region's local governments and help ensure that these investments protect the area's rural character.
- » A regional Geographic Information System (GIS) could help private and public agencies better plan for future projects and investments.
- » Communication of GIS data and visualization of infrastructure plans will be important components of an outreach and public engagement process.
- » Administrative and budgetary implications exist due to skilled staffing requirements.
- » Some localities, particularly those with limited new development potential, might not benefit as much from participation.
- » Conserving land and encouraging development in areas with appropriate public infrastructure might not be universally accepted or supported.
- » Benefits need to be documented and communicated, including the costs associated with different development patterns.

## Examples:



Valley Conservation's Better Models for Development in the Shenandoah Valley 2010: [valleyconservation.org/wp-content/uploads/2013/02/Better-Models-for-Development.pdf](http://valleyconservation.org/wp-content/uploads/2013/02/Better-Models-for-Development.pdf)

## Key Implementers:



Elected Officials, Municipal Engineers, Municipal GIS Staff, Municipal Managers, Municipal Planning Directors, NRV Land Trust, NRV Planning District Commission, Planning Commissions, Planning Staffs





Strategy  
**18**

CONSIDER DEVELOPMENT STYLES SUCH AS  
MIXED-USE OR PLANNED UNIT DEVELOPMENT

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**Things to Know:**

Mixed-use zoning and development allows multiple uses within a single building or within a single development. Mixed-use development allows greater efficiencies in businesses and housing, creating economic benefits and opportunities to meet development needs and preserving the region’s rural character. Planned unit developments also allow for the creative and efficient use of land.

"The purpose of a Planned Unit Development (PUD) is to allow greater flexibility in the configuration of buildings and uses on a site than is allowed in standard zoning ordinances."



**What NRV  
Communities Can Do:**

- a. Develop or promote mixed-use zoning (including a mix of housing types and densities) for each community with developable (or re-developable) sites that have close proximity to jobs and services.
- b. Create Housing Overlay Districts as separate zoning districts, superimposed over existing districts, where appropriate.

Housing Overlay Districts can be used to protect sensitive environmental features, such as aquifers or wetlands, or to promote the adaptive reuse of historic properties, like mills or warehouses, or to allow flexibility in the placement of housing for seniors. The technique can also be an effective tool for promoting affordable housing by encouraging higher density or mixed-use development in targeted locations. Overlay districts can help to promote smaller housing development in and around locations of current job centers.

- c. Communicate the benefits of mixed-use development.

## Considerations:



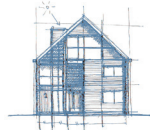
- » Requires local adoption of ordinances, which is facilitated when model ordinances can be adapted for local conditions.
- » Industry stakeholders should be supportive as mixed-use is promoted by the major national real estate industry associations (National Association of Home Builders, Urban Land Institute).
- » Requires developers with successful track records for the scale of mixed-use development that is desired.

## Key Implementers:



Elected Officials, Interested Community Members, Municipal Managers, Municipal Planning Directors, Non-Profit and For-Profit Developers, NRV Home Builders Association, NRV Planning District Commission, Outside Developers with Mixed Use Skill, Planning Commissions, Planning Staffs

## Examples:



Wytheville, VA uses PUDs to help direct growth and preserve its open space in a way that maximizes its potential. Through height requirements, setbacks, and open space requirements, Wytheville can monitor and choose how the area develops, ensuring that no unwanted growth occurs and that the goals of the comprehensive plan can be achieved. Article XIX discusses Wytheville's PUD planning: [www.wytheville.org/pdf/article%20xix%20-%20planned%20unit%20development.pdf](http://www.wytheville.org/pdf/article%20xix%20-%20planned%20unit%20development.pdf).

St. Paul, MN utilizes a Student Housing Neighborhood Impact Overlay District in order to maintain the character of owner-occupied family areas as well as to provide necessary parking in these particular areas. The wording of this ordinance can be reviewed at [www.stpaul.gov/DocumentCenter/Home/View/20449](http://www.stpaul.gov/DocumentCenter/Home/View/20449)

## THE EVOLUTION OF MIXED-USE DEVELOPMENT

Mixed-use may be a modern term, but the concept has been around for many years, and most familiarly, dates back to when a shopkeeper lived above his shop.



REVIEW THE CUMULATIVE IMPACT OF NEW RESIDENTIAL DEVELOPMENT PATTERNS ON THE NRV'S RURAL CHARACTER

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**Things to Know:**

Frequently, the cumulative impacts of small residential developments are not recognized until after irreversible damage is done to the rural character of a community. The problem stems from the difficulty of demonstrating that while each single land use change results in a negligible impact, the accumulation of these individual changes over time and within a landscape or region is likely to create a major impact.



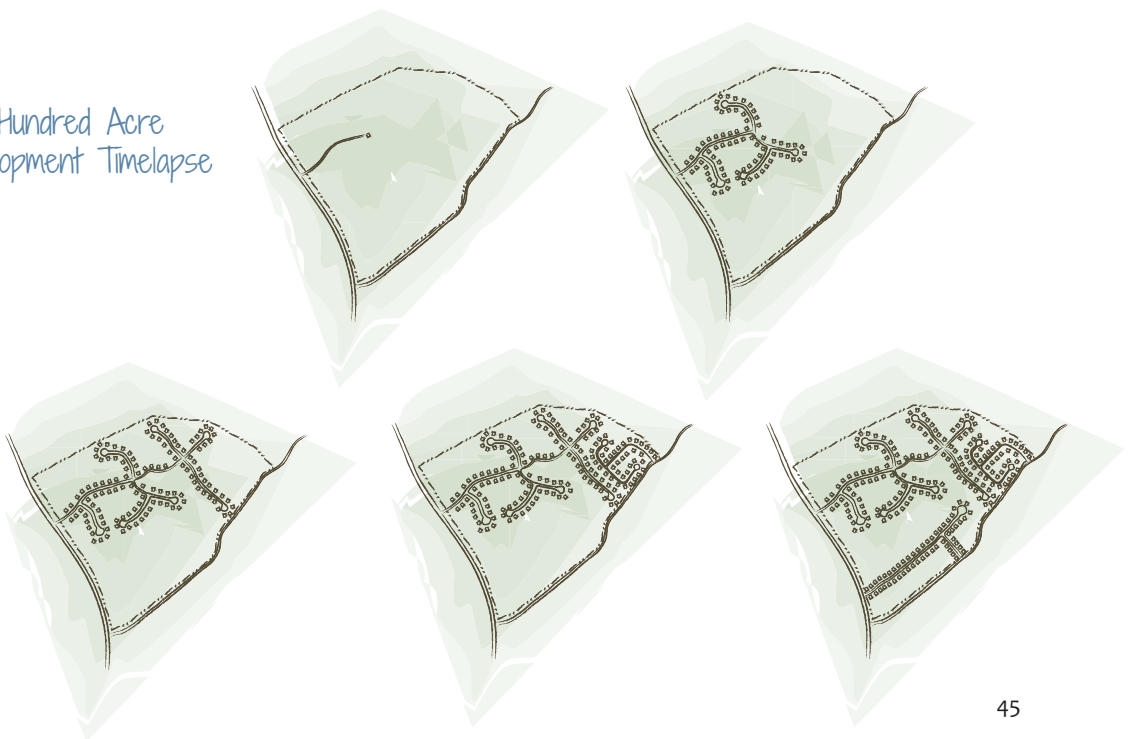




## What NRV Communities Can Do:

- a. Review the number and location of small residential developments approved in the past 2-5 years. These reviews would include minor subdivisions and family conveyances that are typically exempt from regular subdivision reviews and approvals.
- b. Compile the reviews into a regional report on the impact of residential development on the preservation of the NRV's rural character.
- c. Convene community conversations of how best to address impacts and possible regulatory changes.
- d. If small residential developments are found to be degrading the rural landscape, localities can adopt policies requiring more gross acres per unit, open space and clustering of units for small residential developments.

One Hundred Acre  
Development Timelapse



Continued from Strategy 19

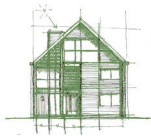
## Considerations:



- » Requires staff time to evaluate on a regular and periodic basis.
- » The development community may have concerns over limitations, but if other conservation development approaches are utilized (i.e. cluster development, transfer of development rights), then a similar number of units can be developed over time but with less impact on rural character.
- » Continued support of active agricultural uses can combat development pressures.

Cluster development can be an alternative to large lot, dispersed subdivision development. The basic premise is that a developer can build the same number of units on smaller lots (or more units if there is a density bonus system) while preserving a percentage of the developable land for agriculture or as natural land.

## Examples:



Rural Preservation and Design in the Kentucky Crossroads Region – These best practices guidelines are written for property owners who are making an individual choice to preserve or to create change that enhances the quality of their rural landscape. The guidelines address design issues for three key parts of rural landscapes: crossroads communities, farmsteads, and rural businesses. For each of these landscape types, there is a discussion of the design considerations and case studies that can help keep them as functional pieces of their rural landscapes. For more information, visit: [toolkit.valleyblueprint.org/sites/default/files/ruraldesignguideintro1\\_o.pdf](http://toolkit.valleyblueprint.org/sites/default/files/ruraldesignguideintro1_o.pdf)

## Key Implementers:



Elected Officials, Interested Community Members, Municipal Managers, Municipal Planning Directors, Non-Profit and For-Profit Developers, NRV Home Builders Association, NRV Land Trust, NRV Planning District Commission, Outside Developers with Mixed Use Skill, Planning Commissions, Planning Staffs



Strategy

# 20

## IDENTIFY POTENTIAL RESIDENTIAL DEVELOPMENT SITES THAT HAVE CLOSE PROXIMITY TO JOBS AND SERVICES

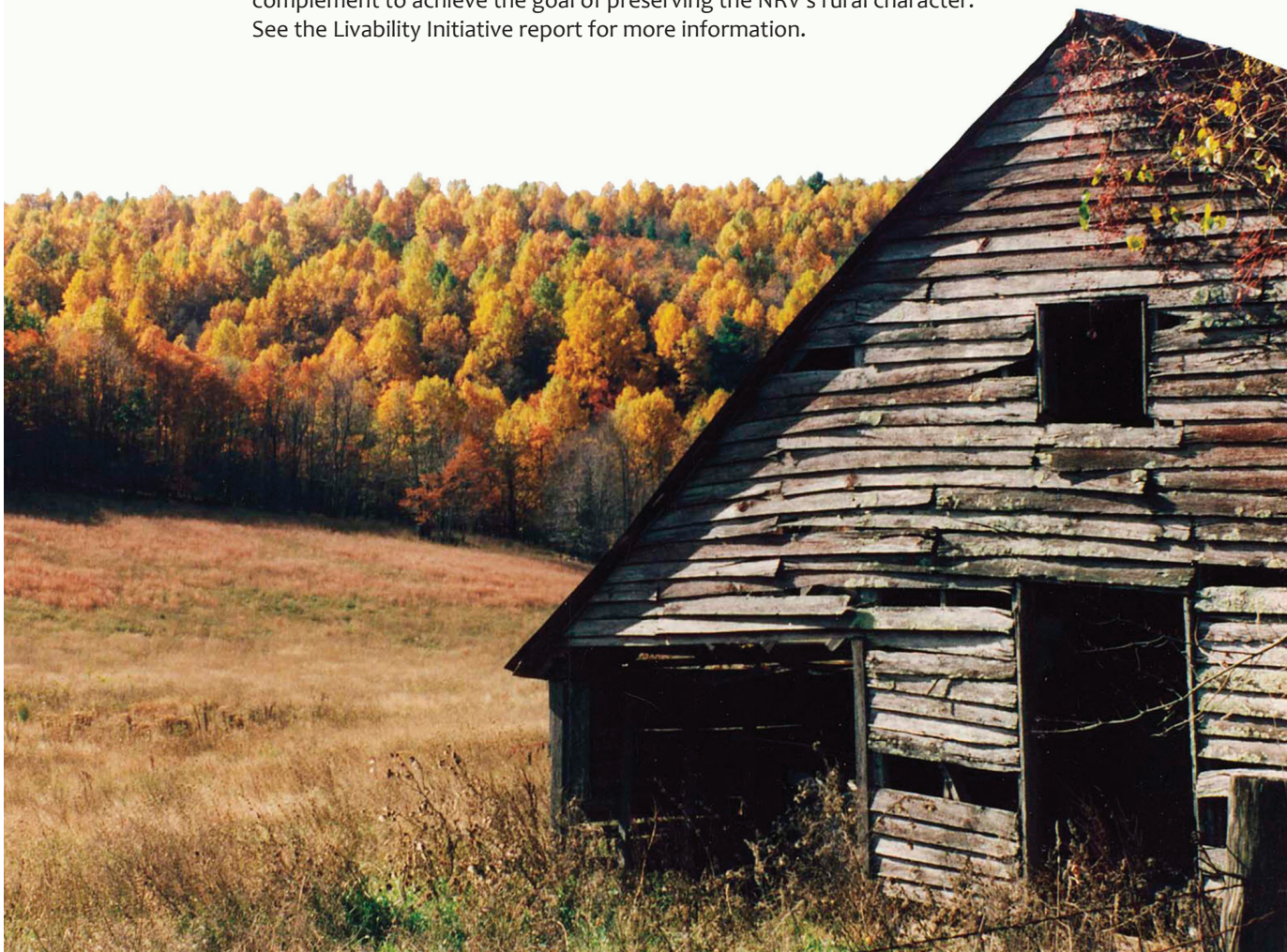
See Chapter 5 “Balance” for what communities can do to achieve this strategy.

Strategy

# 21

## TARGET LAND CONSERVATION PROGRAMS TO THE LOCATIONS WITH THE HIGHEST PRIORITY FOR PRESERVING THE NRV'S RURAL CHARACTER

Although land conservation is not a housing strategy, it is a necessary complement to achieve the goal of preserving the NRV's rural character. See the Livability Initiative report for more information.





## 4. PRESERVE

### MAINTAINING EXISTING HOMES AND NEIGHBORHOODS

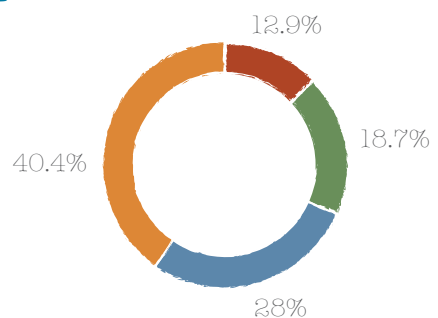
As the existing housing in the NRV gets older, there is a greater need for affordable repairs and improvements to make the housing safer and more energy efficient. In fact, over the next 20 years, approximately 14,000 existing homes in the New River Valley will need either replacement or substantial rehabilitation due to age.

Across the NRV, the median year built for all housing is 1974, making half of the stock at least 40 years old. Many of this post-WWII housing will likely have an increased need for significant improvements in the coming years.

In 2010, the US Census showed that 12.5% of housing units in the New River Valley are classified as mobile homes. The housing stock of Floyd County is 19% mobile homes while Giles and Pulaski Counties are 17.5% and 14.5%, respectively. Older mobile homes could be at very high risk of deterioration and obsolescence, but Census data are inadequate for establishing accurate inventories of these older mobile homes. Local data is needed to accurately assess mobile home conditions.

#### PERCENT OF TOTAL HOUSING STOCK BY YEAR BUILT

- 70+ Years Old
- 50-69 Years Old
- 30-49 Years Old
- <30 Years Old



\*US Census Bureau ACS 2005 - 2009

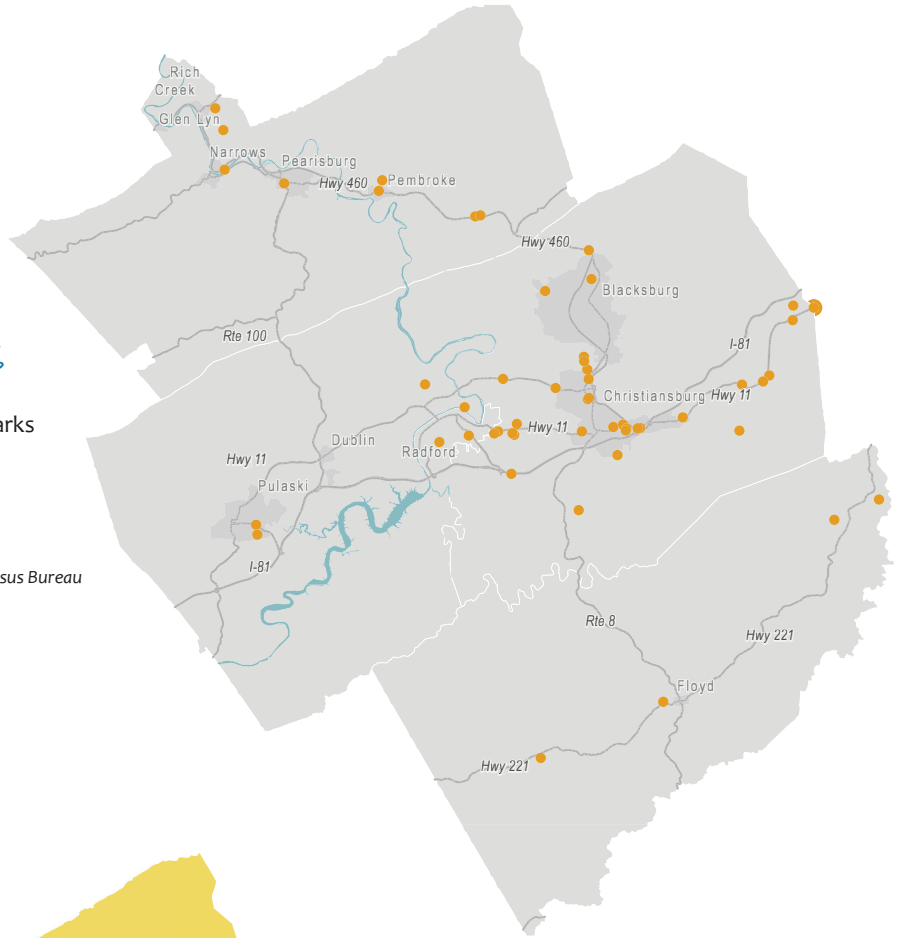
## MOBILE HOME PARKS LOCATIONS

 Mobile Home Parks

5 Miles  








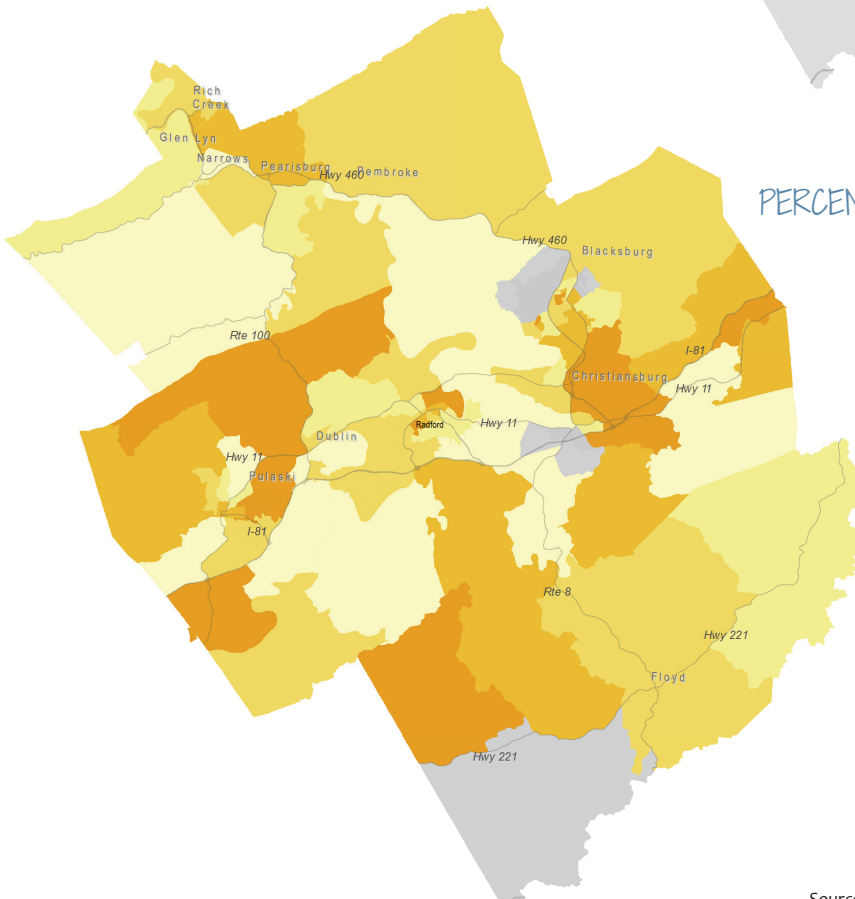

Source: NRVPC 2012. US Census Bureau



## PERCENT OF HOMES BUILT BEFORE 1980

By Block Groups

- 7% - 37% 
- 36% - 51% 
- 52% - 62% 
- 63% - 75% 
- 76% - 91% 



5 Miles  




Source: NRVPC 2012. US Census Bureau



## GOAL:

The New River Valley will be able to ensure housing options for all stages of life and income groups through the repair, upgrade, and maintenance of existing housing.

Strategy

22

ADOPT AND USE THE MAINTENANCE CODE TO PROTECT THE VALUE, SAFETY AND LONGEVITY OF HOMES BY PROMOTING MAINTENANCE AND IMPROVEMENTS TO OLDER HOUSING

### Things to Know:

Housing can be the single most important asset for families and communities. As with any asset, it needs to be maintained and periodically improved if it is to keep its value. Continued maintenance of structures and properties is essential to maintain acceptable levels of quality and to avoid risks to health, safety and public welfare. Promotion of maintenance standards (as well as health and fire standards) can prompt owners to make necessary improvements to maintain their properties adequately.

The Maintenance Code is part of the Virginia Uniform Statewide Building Code, and its purpose is to facilitate the maintenance of existing buildings at the “least possible cost” to ensure the protection of Virginia residents’ health, safety and welfare. The Maintenance Code can be used as a guide to property owners or it can be enforced by localities as part of the Code of Virginia. Enforcement of the Maintenance Code is often done only in response to complaints by neighbors or tenants, but localities have some discretion in more proactively enforcing it.

The purpose of the Maintenance Code is to facilitate the maintenance of existing buildings at the least possible cost. It can be used as a guide to property owners or it can be enforced by localities as part of the Code of Virginia.





## What NRV Communities Can Do:

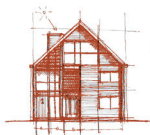
- a. Have localities promote conformance with the Maintenance Code and other maintenance guides as a means of protecting property values and safety of residents. Promoting maintenance can be done in conjunction with Home Builders Associations and building supply companies.
- b. Using census data, tax records and information from social services professionals, localities can identify clusters of older housing and mobile homes more likely to be subject to deterioration due to lack of maintenance. They can then target education, outreach and inspection programs to these clusters for more efficient use of resources.
- c. Educate owners and landlords about maintenance standards and practices. Education programs can be developed in conjunction with local schools, the New River Community College, and building supply companies.
- d. Special attention should be paid to the housing maintenance needs of older homeowners and renters and low-income households. Volunteer services can be organized to address easier-to-fix problems. Financial assistance may be needed in some circumstances.
- e. Local governments enforcing the Virginia Maintenance Code will need to train local code officials and inspectors in enforcement of this code. After training, code officials can conduct inspections, identify code violations, and inform owners of required corrective action.
- f. Implement training and certification requirements for maintenance and home improvement contractors so that consumers can identify qualified services.

## Considerations:



- » The Maintenance Code is a minimum standard for maintenance and emphasizes “least possible cost.” This standard might be lower than some would prefer, and it needs to be recognized as a minimum standard.
- » Lower income owners or renters might find the required improvements burdensome, and improvements could negatively impact affordability.
- » Government programs should work closely with contractors and suppliers to ensure efficiency and quality.

## Examples:



The Town of Blacksburg has been utilizing a maintenance program since 1999 for rental properties that qualify for the program. Several other localities in the area have programs, as do many others in the state.

## Key Implementers:



Building Code Inspectors & Officials,  
Contractors, Habitat for Humanity of the  
NRV, Local Governments, NRV Home Builders  
Association

The Virginia Maintenance code can be found at:  
[www2.iccsafe.org/states/virginia/Maintenance/  
maint\\_Frameset.html](http://www2.iccsafe.org/states/virginia/Maintenance/maint_Frameset.html)

Strategy

## 23

### ADOPT AND USE THE VIRGINIA REHABILITATION CODE AS AN ALTERNATIVE TO THE CONSTRUCTION CODE FOR RENOVATION OF COMMERCIAL AND MULTI-FAMILY RESIDENTIAL PROPERTIES

#### Things to Know:

The Virginia Rehabilitation Code, commonly known as the Rehab Code, was adopted by the General Assembly in recognition that the application of the Construction Code to renovation of older buildings can be difficult. Owners can opt to use the Rehab Code and work with local officials on how to evaluate existing buildings and move forward with renovations.



#### What NRV Communities Can Do:

- a. Promote the use of the Rehab Code by localities and local building code officials. Check with the Virginia Department of Housing and Community Development (DHCD) for education materials and programs.
- b. If needed, train local code officials and inspectors in applicability, use and interpretation of the code.
- c. Educate renovation contractors on the advantages and proper use of the code.
- d. Promote the advantages of the Rehab Code for existing buildings.

Virginia is updating the statewide building codes to the 2012 national edition, which will include an amendment that will take existing buildings out of the Virginia Construction Code and direct them to the Rehab Code. Localities and local code officials should promote the advantages of the Rehab Code for existing buildings.

## Considerations:

- » Adoption of and modifications to codes require substantial stakeholder involvement. Although this is facilitated by the DHCD's role in code administration, the process can be slow and requires on-going communication with the various parties affected.
- » The Rehab Code is treated as a local option for enforcement, and localities should clarify their commitment to using it.
- » Coalitions of local government and industry stakeholders are often required to support education and enforcement programs.

## Key Implementers:

Building Code Inspectors and Officials, Contractors, Local Governments, Non-Profit and For-Profit Developers, NRV Home Builders Association, Virginia Department of Housing & Community Development

The Virginia Rehab code can be found at: <http://www2.iccsafe.org/states/virginia/Rehabilitation/Rehab-Frameset.html>

### LINDEN GREEN APARTMENTS, CHRISTIANSBURG, VIRGINIA





## PROMOTE OPPORTUNITIES WITH HOME RENOVATION PROJECTS TO SUPPORT LIFE-SPAN FRIENDLY HOUSING

### Things to Know:

Over the lifetime of a residential building, renovations are likely to occur. Over the same lifetime, one or more occupants are likely to have some mobility impairment, and, with an aging population, there are even more frequent needs for accessible dwellings. Any renovation is an opportunity to consider Universal Design elements. Universal Design provides an approach to building design and renovation that promotes maximum access and use of the structure over its life cycle. Some examples of Universal Design features that renovation projects can include are:

- » At least one step-free entrance into the home
- » An accessible bedroom, kitchen, and full bathroom on a single floor
- » Wide doorways and hallways to allow accessibility
- » Reachable controls, switches and outlets
- » Easy-to-use handles and switches
- » Low or no-threshold stall showers with built-in benches or seats
- » Non-slip floors, bathtubs, and showers
- » Raised toilets and raised appliances for easier use

With revisions to the VA Construction Codes, more Universal Design features are being included as required.



### What NRV Communities Can Do:

- a. Promote the use of Universal Design standards in the administration of the Rehab Code.
- b. Meet with builders and developers to address questions and perceived obstacles to implementing Universal Design.
- c. Provide guidelines on the use of Universal Design in renovation. Examples include:
  - Universal Design Check-sheet <http://www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Universal%20Design/2012%20UD%20Checklist%20Rev%202-3-12.pdf> ; <http://www.livablehomes.org/checklist.html>
  - Universal Design Requirements <http://www.vhda.com/BusinessPartners/MFDevelopers/LIHTCProgram/Universal%20Design/2012%20UD%20Guidelines%20Rev%202-3-12.pdf>
- d. Promote Universal Design features when talking with owners/builders about renovation plans and permitting.

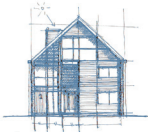


## Considerations:



- » Homes that have been remodeled to incorporate Universal Design features may increase in value.
- » Some Universal Design features may increase cost or have unknown cost implications.
- » Involvement of industry stakeholders, particularly builders and remodelers, is important and will require outreach and education through industry associations such as the Home Builders Association.
- » Education of homeowners is important.

## Examples:



- » Universal Design is intended to be friendly, or easy to navigate, for anyone - persons with injuries that limit walking, older persons with declining mobility, young parents with strollers, etc.

## Key Implementers:



Blue Ridge Independent Living Center, Faith-Based Organizations, Interested Community Members, Local Governments, Non-Profit and For-Profit Developers, NRV Area Agency on Aging, NRV HOME Consortium, NRV Home Builders Association, Virginia Department of Housing & Community Development, Virginia Tech Housing, Apparel & Resource Management Department



## PROMOTE THE MAINTENANCE AND RENOVATION OF EXISTING MANUFACTURED HOUSING SUBDIVISIONS

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### Things to Know:

Manufactured housing subdivisions offer one of the most important affordable housing options in the New River Valley, but many of them are in need of both infrastructure improvements as well as improvements or replacements to the individual mobile homes.

#### What NRV Communities Can Do:



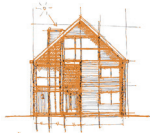
- a. Prepare an inventory of land-lease communities (mobile home parks where the mobile home owner rents the land) within the NRV.
- b. Communicate with landowners and homeowners about maintenance and renovation needs.
- c. Conduct preliminary assessment and cost estimates of maintenance and renovation needs.
- d. Encourage landowners to create a Home Owners Association (HOA) or neighborhood association.
- e. Identify capable contractors and evaluate feasibility of providing incentives.
- f. Utilize the U.S. Department of Energy's Weatherization program, which is administered locally by Community Housing Partners.
- g. Promote and coordinate voluntary action by civic and religious organizations for paint-up, fix-up campaigns in mobile home parks.

### Considerations:



- » May require local agency staff support.
- » Outreach with park operators, particularly national companies, would help establish the benefits of HOAs and neighborhood associations with industry and community stakeholders.
- » A pilot project on a limited area could establish the approach, the cost of preparing the inventory, the utility of the inventory in targeting resources, and the feasibility of the remaining steps (HOA, neighborhood association, voluntary action).

## Examples:



Pacific Family Mobile Home Park in Santa Cruz, CA, a park with deteriorating infrastructure and older mobile homes, was purchased by a non-profit affordable housing agency that obtained funding to improve the park. For more information, visit: <http://silvaproperties.com/pacificfamilypark>

The link below is to a memo discussing a mobile/manufactured home “change out” program to assist lower income households with the purchase of a new mobile home to replace old ones: [sccounty01.co.santa-cruz.ca.us/bds/Govstream/BDSvData/non\\_legacy/agendas/2007/20070206/PDF/053.pdf](http://sccounty01.co.santa-cruz.ca.us/bds/Govstream/BDSvData/non_legacy/agendas/2007/20070206/PDF/053.pdf)

## Key Implementers:



Elected Officials, Interested Community Members, Local Governments, Mobile Home Park Owners and Operators, New River Community Action, Non-Profit and For-Profit Developers, NRV HOME Consortium, Residents of Mobile Home Parks

## BLACKSBURG ESTATES MOBILE HOME COMMUNITY



## ENCOURAGE THE USE OF HISTORIC TAX CREDITS TO FINANCE REHABILITATION AND RECONSTRUCTION OF MULTI-UNIT HOUSING

### Things to Know:

Historic Tax Credits (HTCs) are dollar-for-dollar reductions in income tax liability for taxpayers who rehabilitate historic buildings. Credits are available from both the federal government and the State of Virginia. The rehabilitation work for the entire project must meet the Secretary of the Interior's Standards for Rehabilitation. In order to be eligible for an HTC, the building must be either listed on the Virginia Landmarks Register or certified as a structure that contributes to a designated historic district. If the project does not meet these standards, no part of the credit may be claimed.

The Virginia Historic Tax Credit Program states that since its inception in 1997, the program has spurred private investment of approximately \$1.5 billion in the rehabilitation of more than 1,200 landmark buildings. This investment in turn has generated an economic impact of nearly \$1.6 billion in the Commonwealth and created more than 10,700 jobs and \$444 million in associated wages and salaries, while helping to revitalize historic town centers.



### What NRV Communities Can Do:

- a. Educate planning staffs, local developers, and planning commission members on the specific requirements of using Historic Tax Credits. Resources include: "Prosperity through Preservation," an overview of Virginia's historic rehabilitation tax credit program: [www.dhr.virginia.gov/pdf\\_files/Prosperity%20through%20Preservation.pdf](http://www.dhr.virginia.gov/pdf_files/Prosperity%20through%20Preservation.pdf).
- b. The Virginia Department of Historic Resources: [www.dhr.virginia.gov/tax\\_credits/tax\\_credit\\_faq.htm](http://www.dhr.virginia.gov/tax_credits/tax_credit_faq.htm)
- c. Network with regional lenders specializing in renovation, construction, or wrap-around loans for historic structures.
- d. Document and publicize success stories.



## Considerations:



- » Requires a developer with a strong understanding of the requirements for HTCs.
- » Inspires people toward reviving historic districts and reclaiming their community's legacy.
- » Provides a broader range of housing stock.
- » Supports smart-growth and sustainable development through the efficient reuse of existing buildings and infrastructure.

## Examples:

Taylor Hollow Construction has used historic tax credits to rehabilitate three mixed-use properties in the New River Valley.

## Key Implementers:

Historic Tax Credit Developers/Consultants, Local & Regional Lenders, Local Governments, NRV HOME Consortium





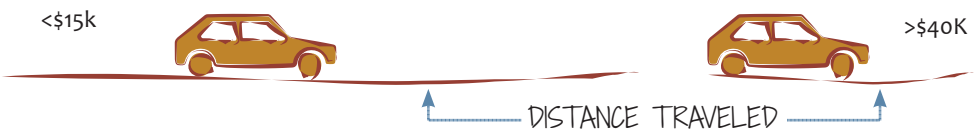
## 5. BALANCE

// LIVING CLOSER TO WORK

Over the past 30 years, the patterns of development in the New River Valley have typically concentrated commercial areas along major roadways while housing is spread sparsely throughout the region. Housing and transportation costs combined typically claim over 40% of the region’s household median income. In rural parts of the NRV, housing costs tend to be lower, but the increased distance from job centers and amenities often create higher transportation costs for rural households. Those who live in town or more urban centers tend to spend more on housing, but live closer to common destinations, reducing household transportation costs.

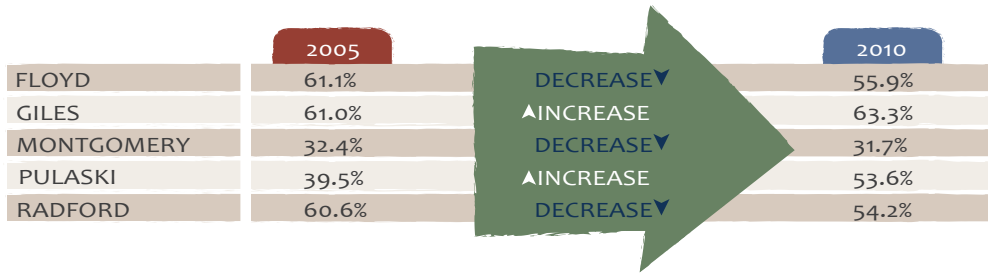
For those who don’t have secure transportation, or are unable to drive, a lack of transportation options can limit access not only to jobs, but also to medical care and education. This is especially the case for lower-income families and seniors. Declining employment in the manufacturing sector has also increased the number of people, particularly in Pulaski County, who have to commute outside of their home county for work.

Employment trends within the New River Valley will impact the location of jobs, where working people choose to live, and how much they commute. Several factors have shaped the distribution of jobs within the region. Blacksburg and Radford are centers for higher education and provide a substantial



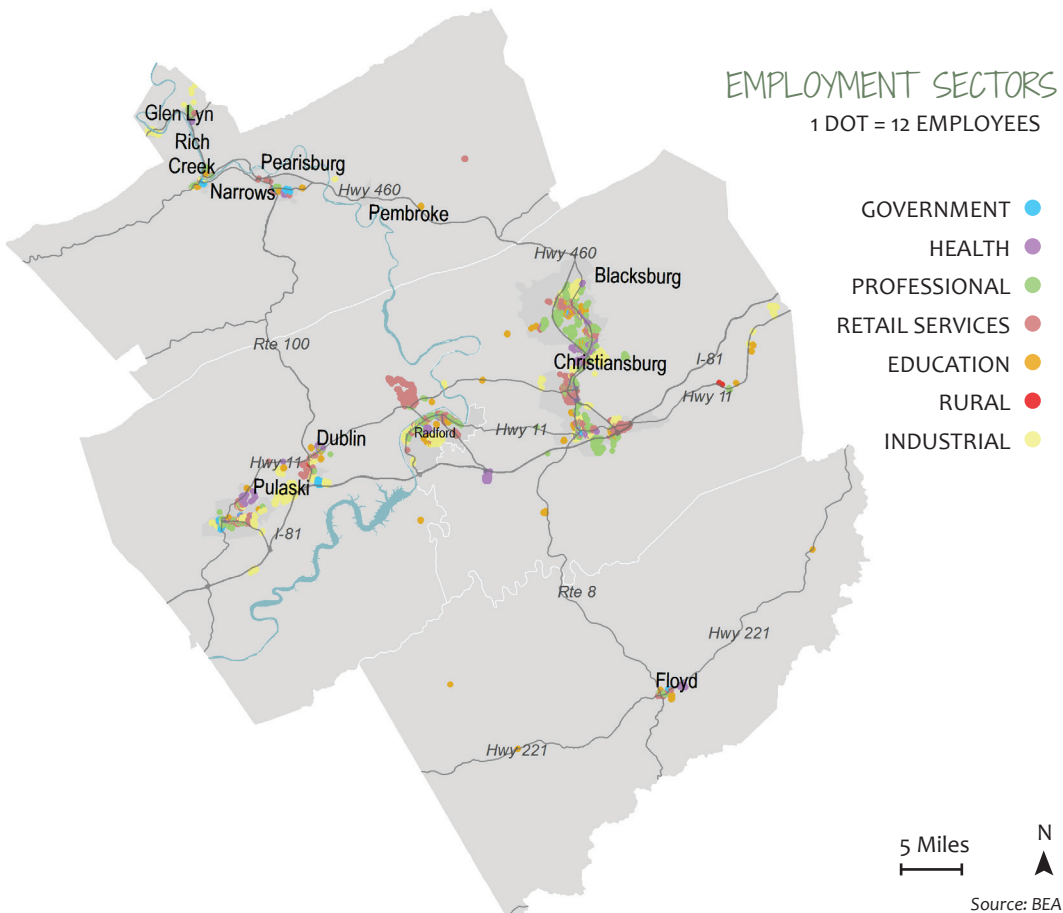
Workers earning less than \$15,000 a year commute an average of 26 miles more per day than workers who earn \$40,000 or more per year.

## PERCENTAGE OF RESIDENTS COMMUTING OUT OF HOME COUNTY FOR WORK



employment base with a strong growth trajectory that has been relatively resistant to changes in the economy. The Virginia Tech Corporate Research Center has expanded the supply of office space and facilitated the creation of new jobs. Pulaski and Giles Counties have been more heavily reliant on manufacturing jobs, but the region's employment in the manufacturing sector has been shrinking over a long period, although recent years have shown signs of recovery. The 2007-2009 recession was a historic economic shock and has produced uncertainties as to the level and location of future gains and losses in jobs in the region.

Many of these jobs provide modest incomes, and one-in-four pay the annual equivalent of \$15,000 or less. Based on a maximum recommended housing cost burden of 30% of income, a household income of \$15,000 can afford a house or apartment with a maximum monthly payment of \$375 including utilities, possibly harder to find than the haystack needle.



## GOAL:

New River Valley residents will have more options to live closer to jobs.

Strategy

27

INCREASE AFFORDABLE HOUSING WITHIN CLOSER  
COMMUTING DISTANCES OF JOB CENTERS

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### Things to Know:

Many residents of the NRV cherish a rural lifestyle and can afford the higher commuting costs that come with it. For others, lack of affordable housing near town centers has forced them to live farther away from their jobs than they would like, leaving them vulnerable to jumps in gasoline prices. The impact of longer commuting distances and transportation costs for lower wage workers is particularly acute for those working in Blacksburg and Radford. More affordable housing in or near these job centers would alleviate this problem.

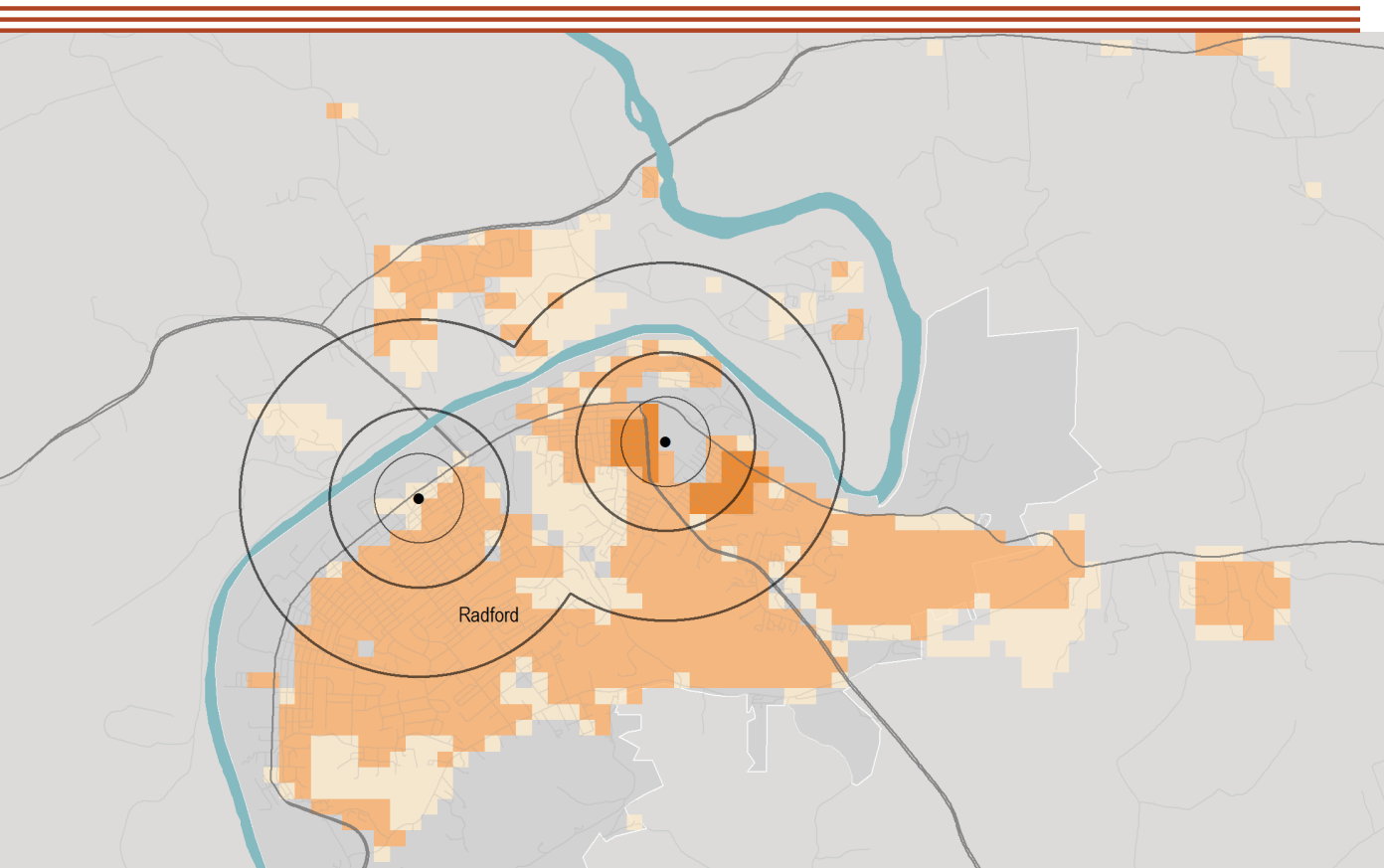
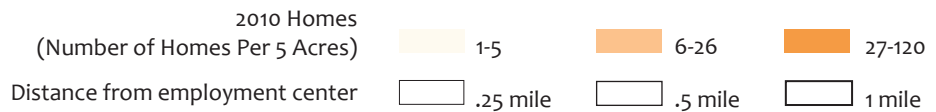




## What NRV Communities Can Do:

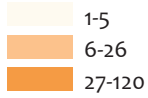
- Identify housing opportunities based on a review of Capital Improvement Plans, Comprehensive Plans and zoning ordinances.
- Encourage use of expanded financing strategies to develop affordable housing for households with incomes between 50% and 80% of the area median income.
- Create zoning to accommodate a range of dwelling unit types and sizes that include multi-family units and accessory dwelling units.
- Create a range of incentives for the development of housing within closer commuting distance to job centers such as public investment in infrastructure, waiver or reduction in price of infrastructure hook ups, tax increment financing, density bonuses, and flexible parking requirements for multiple use spaces in mixed-use developments.

### POPULATION + DISTANCE TO EMPLOYMENT CENTERS - RADFORD

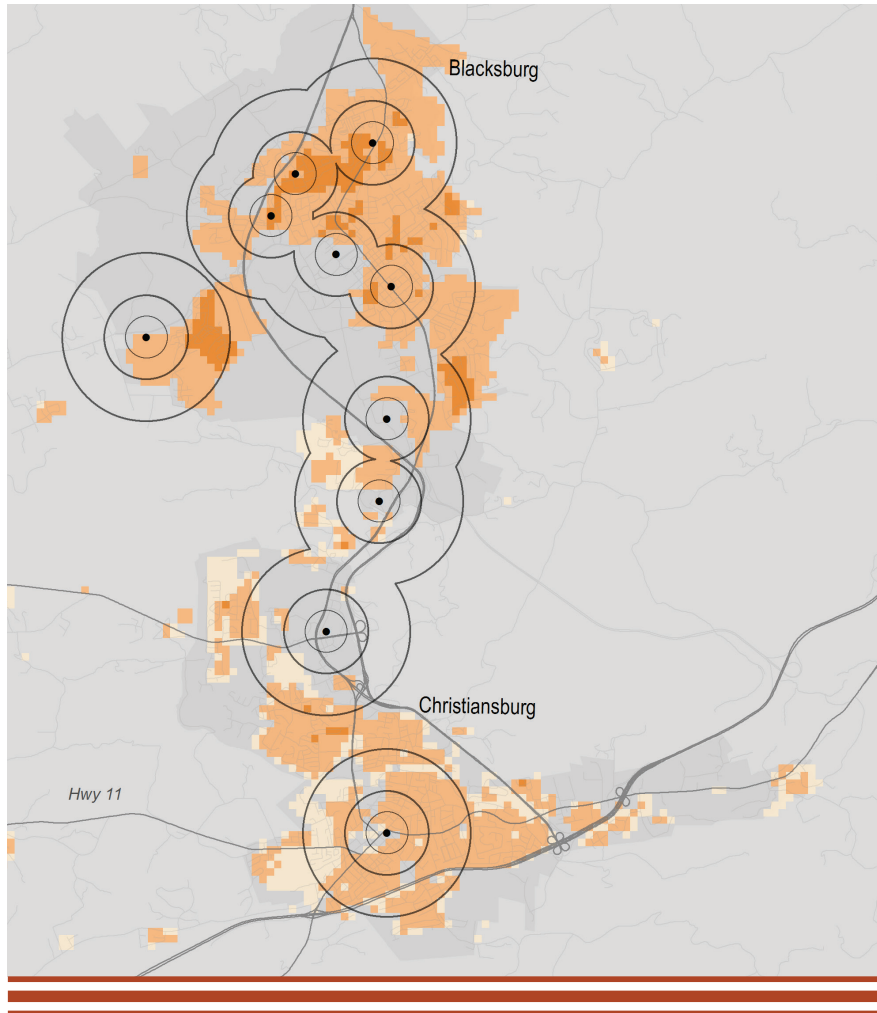
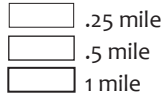


## POPULATION & DISTANCE TO EMPLOYMENT CENTERS BLACKSBURG & CHRISTIANSBURG

2010 Homes  
(Number of Homes Per 5 Acres)



Distance from employment center

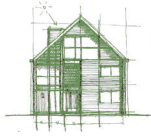


### Considerations:



- » Production of affordable housing requires coordination of local land use planning and zoning decisions, analysis of available sites, willing and capable developers, capital resources, and public incentives. Implementing multiple strategies and tools creates greater opportunities for success.
- » Requires the support and commitment of local officials and governing bodies.
- » There are administrative and budgetary implications for program administration.
- » Benefits and characteristics of affordable housing development must be clearly documented and communicated to overcome “not in my back yard” opposition to increased density and lower-income occupancy.
- » Most applicable near job centers.

## Examples:



Roanoke-Lee Street, Blacksburg: 7 Duplexes (14 Units) in the heart of Blacksburg, with a high degree of proximity to public transit stops and within walking distance/easy commuting distance to major employers such as Virginia Tech. Careful attention to design created these affordable duplexes that blend seamlessly with the surrounding neighborhood and have the appearance of single family units.

## Key Implementers:



Community Development Financial Institutions, Community Foundation of the NRV, Community Housing Partners Energy Solutions, Elected Officials, Interested Community Members, Local & Regional Lenders, Local Governments, Low Income Housing Tax Credit Developers/Consultants, Municipal Managers, Municipal Planning Directors, Neighborhood Residents, New River Community Action, Non-Profit and For-Profit Developers, NRV HOME Consortium, NRV Home Builders Association, NRV Planning District Commission, Outside Developers with Mixed Use Skill, Planning Commissions, Planning Staffs





PROMOTE MIXED-USE DEVELOPMENT THAT CREATES CLOSER PROXIMITY AND OVERLAP OF HOUSING AND JOBS

Things to Know:

Mixed-use zoning and development allow multiple uses within a single building (e.g., retail ground floors and residential upper floors of a single building) or in a single development (e.g., housing, office and parking all contained in separate or mixed structures in a single development). Mixed-use development allows greater efficiencies in businesses and housing, creating economic benefits and opportunities to meet development needs and preserving the region’s rural character. Housing Overlay Districts can be an effective tool for promoting affordable housing by encouraging higher density, or mixed-use, development in targeted locations. Further, overlay districts can help to promote infill projects (in and around) locations of current job centers.



What NRV Communities Can Do:

- a. Communicate the benefits of mixed-use development.
- b. Adopt mixed-use zoning ordinances (including multi-family housing, accessory dwelling units, and a mix of unit sizes).
- c. Develop and support mixed-use development and redevelopment that includes a mix of affordable, workforce housing units.
- d. Adopt Housing Overlay Districts that address affordable, workforce housing.

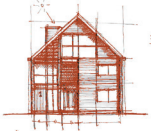
Considerations:



- » Requires local adoption of ordinances, which is facilitated when model ordinances can be adapted for local conditions.
- » Mixed-use development is promoted by the major national real estate industry associations.
- » Requires developers with successful track records for the scale of mixed-use development desired.
- » May be most applicable in NRV Towns, City of Radford and commercial centers.



## Examples:



Taylor Hollow Construction has redeveloped historical properties in downtown Radford and Narrows as mixed use/mixed income projects.

Mixed-use Zoning Districts are employed in Loudoun County, VA in order to promote a more walkable and aesthetically pleasing community. An example of a mixed-use business district can be found at: [www.loudoun.gov/documents/14/1262/1356/1358/Draft%20PD-MUB%20Ordinance%20Text.PDF](http://www.loudoun.gov/documents/14/1262/1356/1358/Draft%20PD-MUB%20Ordinance%20Text.PDF)

## Key Implementers:



Community Development Financial Institutions, Community Foundation of the NRV, Community Housing Partners Energy Solutions, Elected Officials, Land Owners, Local & Regional Lenders, Local Governments, Low Income Housing Tax Credit Developers/Consultants, Metropolitan Planning Organization, Municipal Managers, Municipal Planning Directors, New River Community Action, Non-Profit and For-Profit Developers, NRV Association of Realtors, NRV HOME Consortium, NRV Home Builders Association, NRV Planning District Commission, Outside Developers with Mixed Use Skill, Planning Commissions, Planning Staffs



## ENCOURAGE THE PUBLIC AND PRIVATE SECTORS TO WORK TOGETHER TO INCREASE THE AMOUNT OF HOUSING NEAR EXISTING JOB CENTERS

### Things to Know:

Public-private partnerships are long-term contractual arrangements between the public (government), private (business) and/or non-profit sectors. These partnerships combine the expertise of all sectors and are often used to solve problems that are difficult for each to tackle independently. Public-private partnerships can finance the creation and operation of housing and infrastructure.

### Considerations:



Public-private partnerships require careful development and have administrative and possibly, budgetary implications. The detailed obligations and commitments of the partners must be negotiated and specified in partnership documents, including (where applicable) financial commitments, risks, and returns.



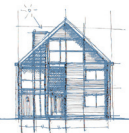
The Transportation and Housing Alliance (THA) is a statewide initiative in Virginia that links public and private efforts in the areas of housing and transportation. It is a resource tool to carry out an inclusive process to create plans that lead to livable communities for all citizens.

### What NRV Communities Can Do:



- a. Create an inventory of all existing municipal assets that can be leveraged to create more efficient connections between the locations of jobs and the locations of housing. This inventory could include staff expertise, maps of existing road, water, sewer, and IT infrastructure, unique funding streams, and past successes.
- b. Identify development opportunities that could be suitable for public and private participation.

### Examples:



The Virginia Department of Transportation administers a Revenue Sharing Program that provides matching funds for use by a county, city, or town to construct or improve the highway systems.

### Key Implementers:



Non-Profit and For-Profit Developers, Elected Officials, Historic Tax Credit Developers/Consultants, Municipal Bond Counsel/Tax Attorney, Municipal Managers, Municipal Planning Directors, NRV Association of Realtors, NRV HOME Consortium, Home Builders Association, NRV Planning District Commission, Outside Developers with Mixed Use Skill, Planning Commissions, Planning Staffs



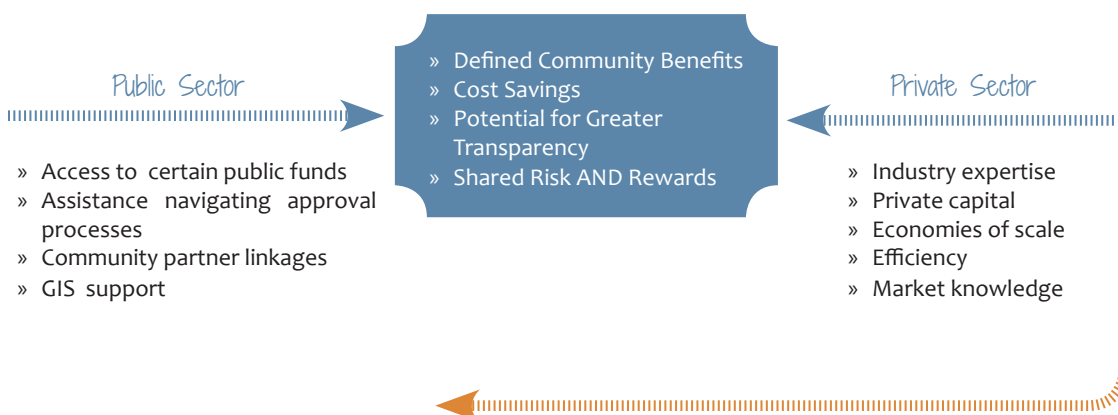
## IDENTIFY POTENTIAL DEVELOPMENT SITES FOR AFFORDABLE WORKFORCE HOUSING THAT ARE CLOSE TO JOBS AND SERVICES

### Things to Know:

Site development occurs when a landowner or developer knows or anticipates that a site is suitable for development based on market characteristics, topography and other site characteristics, and community objectives. The site identification process is more efficient when more information about the suitability of the site, including the locality's assessment of suitability, is publicly available. See Strategy 11 on page 29 for What NRV Communities Can Do.



### PROFILE OF A PUBLIC-PRIVATE PARTNERSHIP (PPP)



## EDUCATE ELECTED OFFICIALS, EMPLOYERS, AND THE PUBLIC ON THE VALUE OF WORKFORCE HOUSING LOCATED CLOSER TO JOBS

### Things to Know:

The benefits and characteristics of development options that create a better balance between housing and job locations are less widely known by elected officials and the general public. Mixed-use and housing-job proximate developments have become industry standards promoted by a range of groups such as the National Association of Home Builders (NAHB), the Urban Land Institute (ULI), and the American Planning Association. Elected officials and the general public need clearly communicated and documented evidence to judge the merits of these development options.

### Considerations:



- » A locally tailored program can adapt materials from major national organizations, including private industry associations such as ULI, NAHB and the National Association of Realtors.
- » Regional efforts can provide greater efficiency and quality, while simultaneously supporting local decision-making.
- » Requires active engagement of industry stakeholders and public interest groups.
- » Clarity, transparency and documented evidence are highly important.
- » There are administrative and budgetary implications, and skilled staffing is necessary.

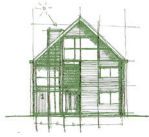
### What NRV Communities Can Do:



- a. Collaborate with statewide experts such as Housing Virginia (<http://www.housingvirginia.org/home.aspx>) in approvals, design, finance, and marketing of workforce housing projects to create a tool kit for elected officials, developers, and contractors.
- b. Host educational training sessions with elected officials.
- c. Create a web-accessible log of questions, presentation materials, and expert contact information.



## Examples:



The GrowSmartRI website illustrates how municipalities can create workshops to educate officials and planners about the benefits of workforce housing development. A similar website could be employed in the NRV. ([www.growsmartri.org/current-workshops/](http://www.growsmartri.org/current-workshops/))

## Key Implementers:



Chambers of Commerce, Community Foundation of the NRV, Interested Community Members, Land Owners, Local & Regional Lenders, Municipal Managers, Municipal Planning Directors, NRV Association of Realtors, NRV HOME Consortium, NRV Home Builders Association, Planning Commissions, Planning Staffs, Virginia Housing Research Center





## 6. EFFICIENT

### REDUCE HOME ENERGY COSTS

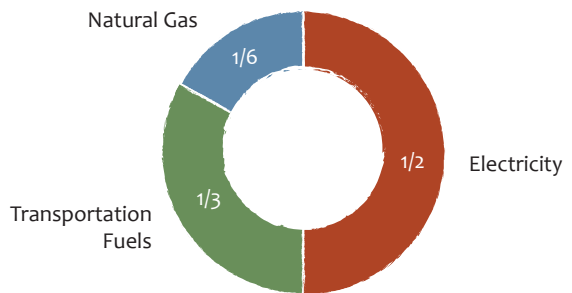
As energy use and prices continue to rise, households in the New River Valley are spending more and more of their income on electricity and home heating bills. The increase in energy expenses has been even more dramatic for those who live in older and less energy efficient homes.

Currently, about \$500 million is spent on meeting the NRV's energy needs each year. Nearly half of these expenditures are for electricity, about 1/3 are for transportation fuels, and 1/6 are for natural gas. Since 2005, the region's energy consumption has remained relatively constant, but energy prices, with the exception of natural gas, have increased significantly.

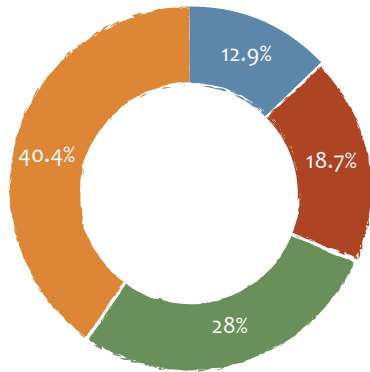
New River Valley Energy Spending  
Each Year



\$500 MILLION  
(up 50% over 2005)



### % Of Total Housing Stock By Year Built



70+ YEARS OLD   ■   30-49 YEARS OLD  
50-69 YEARS OLD   ■   <30 YEARS OLD

\*U.S. Census Bureau, ACS 2005-2009

Market forces and environmental protection will likely cause coal- and petroleum-based energy prices to increase in the future, raising concerns about the future affordability of the region's energy. Nationwide, buildings alone consume three-quarters of the electricity the region uses and more than 40% of total energy. The New River Valley's energy profile shows a similar breakdown, and residential consumption is the prime driver of rising energy costs.

Over half of NRV housing units were built prior to the instatement of the Virginia Uniform Energy Building Code in 1974, the year when minimum energy efficiency standards were established. This code is updated every three years and ensures continuous energy improvements in new construction. Therefore, a large percentage of existing buildings in the region are poorly insulated and very inefficient as compared to current standards.

### GOAL:

New River Valley homes will be more energy efficient, decreasing residents' home energy expenditures.



## EXPAND EXISTING PROGRAMS FOR RESIDENTIAL ENERGY RETROFIT

### Things to Know:

Energy inefficiencies in the older housing stock can result in high operating expenses and unhealthy indoor environments. Many of the repairs and improvements needed in this stock involve structural or mechanical systems that affect energy efficiency. Additionally, the energy inefficiency of older housing can cause excess energy consumption and associated environmental problems. State, regional, and local residential energy efficiency programs have begun to take the lead in advancing community energy efficiency goals. These programs offer one-stop shops for homeowners seeking home energy assessments, comprehensive retrofits, as well as information on potential financing, rebates, and incentives. Energy efficiency improvements typically include air sealing and insulating the thermal envelope, duct sealing, HVAC upgrades, lighting improvements, and more.



### What NRV Communities Can Do:

- a. Expand weatherization assistance programs for low-income homeowners by promoting increased federal and state funding.
- b. Support energy efficiency outreach and education programs to encourage behavioral consumption changes.
- c. Encourage utility providers to develop and implement a utility demand-side management (DSM) program. DSM programs take into account actions taken on the customer's side of the meter to change the amount or timing of energy consumption. These programs often provide a mechanism for utility rates to absorb the costs of energy efficiency investments.
- d. Provide incentives for homeowners to participate in energy retrofit programs, such as free or low-cost home energy inspections, technical assistance materials (e.g., publicly maintained web-site), and post-upgrade energy audits.
- e. Support certification, measurement, and verification programs that drive the market towards more efficient buildings.
- f. Develop attractive financing mechanisms for moderate-income homeowners to pursue energy retrofits.
- g. Expand retrofit programs to apartments and rental housing.

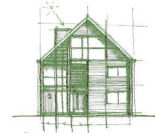


## Considerations:



- » Cost of improvements and ability to pay for low-income consumers are barriers to widespread retrofits and other efficiency improvements.
- » Federal budget cuts have reduced the availability of low-income weatherization funds, and less funding will be made available to the state through the State Energy Program to support energy efficiency programs.
- » While electric utilities in the region will likely introduce DSM programs in 2015, these programs will be limited in scale and scope, and no regional natural gas utilities are planning to offer DSM programs.
- » Marketing and outreach necessary to create consumer awareness of programs may be costly.

## Examples:

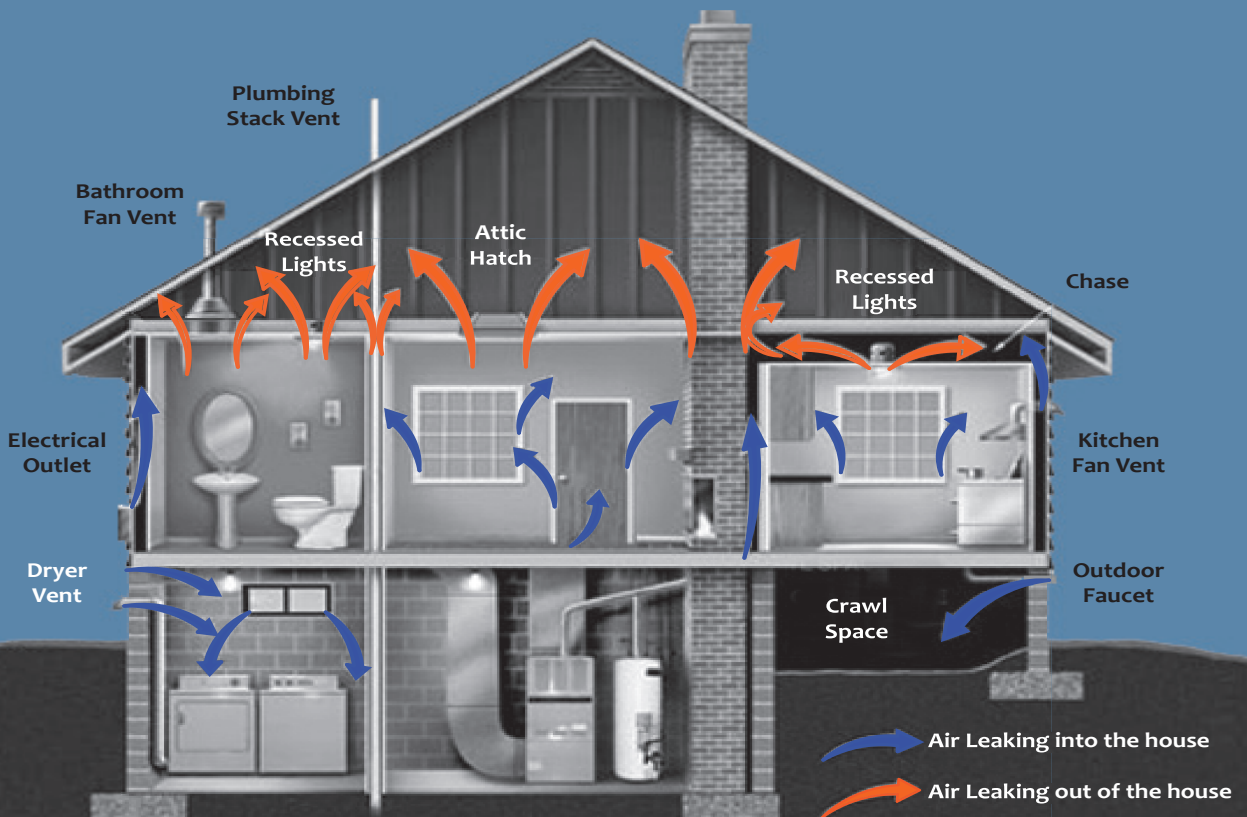


- » In the NRV, the federal Weatherization Assistance Program (WAP) is operated by Community Housing Partners (CHP) and provides weatherization assistance to low-income households. CHP also serves as the regional sponsor for the “Home Performance with Energy Star” (HPwES) program, which certifies homes with an energy efficiency credential if they achieve meaningful energy savings through a retrofit. This program includes consumer education and outreach and offers special incentives such as low-interest financing.
- » Virginia Dominion Power in eastern Virginia, as well as Washington Gas and Colombia Gas, are currently offering rebates to customers for energy efficiency improvements and support low-income demand reduction programs.

## Key Implementers:



Appalachian Power Company, Community Development Financial Institutions, Community Housing Partners Energy Solutions, Craig-Botetourt Electric Co-Op, Local & Regional Lenders, NRV Apartment Council, Radford Electric Department, Virginia Tech Electric Service



## EXPLORE NEW PARTNERSHIPS AND FINANCING ARRANGEMENTS FOR RESIDENTIAL BUILDING ENERGY RETROFITS

### Things to Know:

The high upfront costs of whole-house residential energy efficiency retrofits prevent many NRV residents from being able to invest in these improvements, even though they will pay for themselves in energy savings over time, some in just a few years. The cost effectiveness of energy retrofit projects depends on the age and efficiency of the structure, the type of fuel used, and financing terms. Other than bank loans, NRV residents currently have limited options when it comes to affordable financing for energy retrofits.



### What NRV Communities Can Do:

- a. Explore and advocate for a PACE-type financing program for residential buildings. PACE refers to “Property Assessed Clean Energy” and typically involves local governments offering property owners a loan, which is paid back through property tax bills over 15 to 20 years.
- b. Encourage the adoption of on-bill financing, in which finance payments are made through the utility bill. In most programs like these, the new lower monthly energy bill plus the loan payment are the same or less than the pre-retrofit energy bill. When the house is sold, the new owner continues to pay off the retrofit financing.
- c. Work with credit unions and community development financing institutions (CDFIs) to provide low-cost capital specifically catered to energy efficiency upgrades.
- d. Work with lenders to offer buyers energy efficient or energy improvement mortgages through a green addendum in the loan process. Energy efficient mortgages use the energy savings from a new energy efficient home to increase the home buying power of consumers and capitalize the energy savings in the appraisal. Energy improvement mortgages finance energy upgrades of existing homes in the mortgage loan using monthly energy savings.
- e. Work with the NRV Realtors Association to include energy efficiency features and certifications in the MLS system.
- f. Promote appraisal accuracy of green or energy efficient buildings through appraiser and realtor education.
- g. Take advantage of innovative financing mechanisms as they become available.

## Considerations:

- » Many of the potential financing programs require enabling legislation or regulatory action at the state level.
- » The Federal Housing Administration has put a moratorium on residential PACE programs until mortgage seniority issues are resolved.
- » Investor-owned utilities typically resist on-bill financing programs due to the risk of default with ratepayer funds. Programs that use third-party capital and use the utility bill as a repayment mechanism, also known as “on-bill repayment,” may be more viable in the near term.

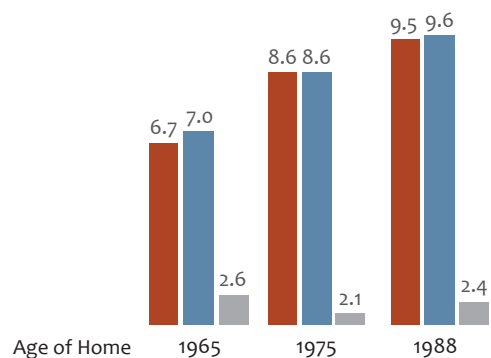
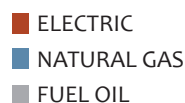
## Examples:

- » The Home Performance with Energy Star (HPwES) program offers residents below-market rate financing for energy efficient home improvements through the PowerSaver Loan program. This program was established with the support of a loan-loss reserve fund from the Virginia Department of Mines, Minerals, and Energy.
- » Utilities and efficiency programs across the country have successfully introduced on-bill financing and repayment programs. Several electrical co-ops in South Carolina recently created the Rural Energy Savings Program and the “Help My House” loan program, in which customers can finance energy retrofits and repay the loan on their monthly bill. In the first 125 participating homes, energy savings averaged 34% and the average loan payback was 6.6 years.
- » FAHE, a Community Development Financial Institution (CDFI) in Kentucky, in partnership with Larry Disney (Chair of Appraisal Board in KY), has trained 14 Appraisers in Kentucky and Tennessee to use the Fannie Mae approved alternative methodology to finance energy retrofits through mortgages based on future savings. Essentially, this is a present value calculation of the estimated savings in utility costs over a 7-year period. By using trained appraisers, homes with a Home Energy Rating Systems (HERS) rating of 65-70 are seeing an increase in value of \$8,000 or more. (This is based on 6 appraisals thus far in the demonstration).

## Key Implementers:

Appalachian Power Company, Community Development Financial Institutions, Community Housing Partners Energy Solutions, Craig-Botetourt Electric Co-Op, Local & Regional Lenders, NRV Apartment Council, Radford Electric Department, Virginia Tech Electric Service

AVERAGE PAYBACK PERIOD FOR A HOME ENERGY RETROFIT (NUMBER OF YEARS)



\*John Proffitt, 2013.

## PROMOTE ADVANCED ENERGY EFFICIENCY IN NEW BUILDING DESIGN AND CONSTRUCTION

### Things to Know:

New building construction must comply with energy requirements under the Virginia Uniform Building Code, which is made more stringent every three years. Many NRV builders are going beyond the code and developing highly efficient EarthCraft, Energy Star, LEED, and Passivhaus certified buildings that further reduce energy use and future energy costs for new construction. These certifications require higher standards for insulation, air sealing, appliances, windows, environmentally-friendly building materials, and energy efficient construction practices.



### What NRV Communities Can Do:

- a. Ensure enforcement of upgraded uniform state building codes.
- b. Offer incentives for construction or development practices that achieve enhanced energy efficiency standards (i.e. EarthCraft, Energy Star, LEED, Passivhaus) in both the single-family and multi-family sectors.
- c. Work with Realtors, appraisers, and financial institutions to ensure that energy certifications are properly valued in the market price.

### Definitions:

**EarthCraft** homes are designed and built with attention to how the different components of a home work together. These homes are typically 28% more efficient than standard homes.

**LEED** for Homes promotes the design and construction of homes that use less energy, water and natural resources and that create less waste. LEED homes are typically 15-20% more efficient than standard homes.

**ENERGY STAR** homes meet strict guidelines for energy efficiency set by the U.S. Environmental Protection Agency. These homes are typically 15-20% more efficient than standard homes and include additional energy-saving features that can make them as much as 20–30% more efficient.

**Passivhaus** is a super-efficient performance design protocol for new construction that is about 85% more efficient than current code. It originated in Germany and is applied in the U.S., including a new dormitory at Emory & Henry College.

*\*Efficiency calculations based on the national Home Energy Rating System (HERS) scale, where a typical existing home receives a HERS rating of 130, a new standard code home is 100, and a net-zero-energy home is 0. An average EarthCraft home typically receives a HERS rating of 72, average Energy Star and LEED homes receive scores of 80-85, and a Passivhaus home receives a score of 15.*



## Considerations:



- » Several groups in the state are pushing to scale back increasingly stringent sections of the state building code pertaining to energy, which could set back efforts to establish better standards for all new buildings.
- » Market studies are showing higher values for homes that earn certifications such as EarthCraft and Energy Star – as much as 9% over comparables in some parts of the country. This trend will likely influence Realtors and appraisers to appropriately value these credentials in the marketplace, providing additional incentives to builders and homeowners to go beyond the code.

## Examples:



Green Valley Builders' Mount Tabor Meadows (pictured here) is a Blacksburg subdivision of all EarthCraft homes and also includes the region's first home certified under the LEED Home protocol.

## Key Implementers:



Appalachian Power Company, Building Code Inspectors & Officials, Craig-Botetourt Electric Co-op, Developers, Local Governments, Radford Electric Department, Virginia Tech Electric Service.

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Kok, N., & Kahn, M. (2012). The Value of Green Labels in the California Housing Market: An Economic Analysis of the Impact of Green Labeling on the Sales Price of a Home. Retrieved from [www.usgbc.org/sites/default/files/ValueofGreenHomeLabelsStudy\\_July2012.pdf](http://www.usgbc.org/sites/default/files/ValueofGreenHomeLabelsStudy_July2012.pdf)



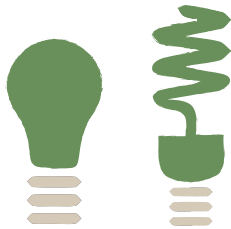
Strategy  
**35**

ENCOURAGE CONSERVATION AND ENERGY EFFICIENCY PRACTICES THROUGHOUT THE NRV

Things to Know:

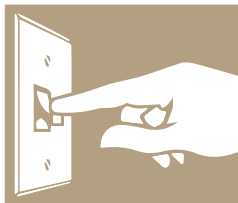
Reduction of how much energy the region uses through energy efficiency improvements and conservation behavior may have the greatest environmental benefit for the region. Efficiency and conservation are not the same. Energy efficiency improvements provide the same energy function with less energy. For example, an LED light bulb will produce the same amount of light as an incandescent bulb but with 1/10th the energy; and sealing air leakage and installing insulation will result in less heating energy to keep a house at the same thermostat setting. On the other hand, energy conservation aims to reduce energy waste through smart consumer behavior. For example, turning off the lights when they are not needed or turning down the winter thermostat when not at home.

Energy Efficiency



Using less energy to produce the same amount of light.

Energy Conservation



Using less energy by turning OFF the lights when not needed.

What NRV Communities Can Do:



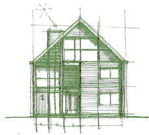
- a. Develop and implement education and outreach programs for residents on reducing energy waste through conservation behavior (e.g. adult education or KEEP, an energy education program focused on K-12).
- b. Continue to offer and enhance energy services training and certifications to existing local contractors or others interested in becoming energy professionals.
- c. Initiate and sponsor home energy savings competitions between communities and neighborhoods.
- d. Implement a community loan program for home energy monitors and other tools or devices that residents can use to track their energy use.
- e. Develop an energy information clearinghouse that provides a list of local energy businesses, available financing options, energy assessment tools, and resource database.

## Considerations:



- » Community-scale, neighbor-to-neighbor efforts are shown to be the most effective drivers of behavioral change and environmental education.
- » Home energy use is often influenced by energy use at the workplace, schools, and commercial buildings. Targeting programs towards these types of facilities and providing education on the benefits is a good way to integrate a culture of energy conservation into the entire community.
- » retrofit and works with local businesses and schools to educate facilities managers and help reduce overall energy costs.
- » The U.S. Department of Energy created the “America’s Home Energy Education Challenge,” in which K-12 students learn about energy efficiency, develop a plan to reduce their home energy use, and compare results for a prize. For more information about this program, visit: [www.homeenergychallenge.org/Default.aspx](http://www.homeenergychallenge.org/Default.aspx)

## Examples:



- » The Community Housing Partners Energy Research and Training Center offers training and certifications for local professionals in the areas of energy efficient construction and

## Key Implementers:



Community Development Financial Institutions, Community Housing Partners Energy Solutions, Contractors, Local & Regional Lenders, NRV Association of Realtors





# KEY IMPLEMENTERS

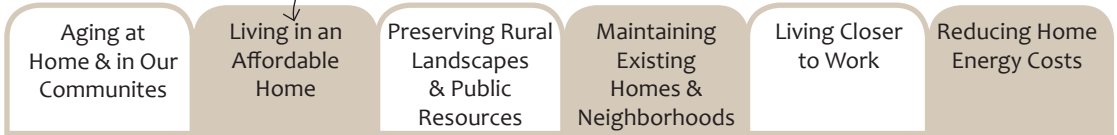
There are many people in the New River Valley working to improve housing and neighborhoods. This chart is to help people think about who else might be part of the solution. This list is not meant to be all-inclusive. Think of it as a starting point for building the partnerships needed to move these strategies forward.

## IMPLEMENTERS

- Appalachian Power Company
- Blue Ridge Independent Living Center
- Building Code Inspectors & Officials
- Chambers of Commerce
- Civic Organizations
- Clayton Homes
- Community Development Financial Institutions
- Community Foundation of the NRV
- Community Housing Partners Energy Solutions
- Contractors
- Craig-Botetourt Electric Co-Op
- Department of Housing and Urban Development Staff
- Elected Officials
- Faith-Based Organizations
- Frontier Housing
- Habitat for Humanity of the NRV
- Habitat for Humanity at Virginia Tech
- Historic Tax Credit Developers/Consultants
- Interested Community Members
- Land Owners
- Local & Regional Lenders
- Local Governments
- Low Income Housing Tax Credit Developers/Consultants
- Market Analysis Consultant
- Metropolitan Planning Organization
- Mobile Home Park Owners and Operators
- Municipal Bond Council/Tax Attorney
- Municipal Engineers
- Municipal GIS Staff
- Municipal Managers



PRIORITY AREAS



STRATEGY NUMBER

Aging at Home & in Our Communities	Living in an Affordable Home	Preserving Rural Landscapes & Public Resources	Maintaining Existing Homes & Neighborhoods	Living Closer to Work	Reducing Home Energy Costs
			24		32,33,34
1			22,23		34
1,3				31	
2	15				
	14			27,28	32,33,35
1	9,16			27,28,31	
1,2,4,5,6,8	16				32,33,35
1,3			22,23		35
					32,33,34
8					
1,4,5,8	9,12,13,17	18,19	25	27,28,29	
1,2,6,7	14		24		
	15				
2			22		
2					
3			26	29	
1,3,4,6,7,8	11,14	18,19	24,25		
				28,31	
	14		26	27,28,31	32,33,35
1,3,4,5	9,10,13		22,23,24, 25,26	27,28	34
				27,28	
4				28	
			25		
				29	
		17			
	15	17			
	10,12	17		27,28,29,31	

# KEY IMPLEMENTERS (cont'd.)

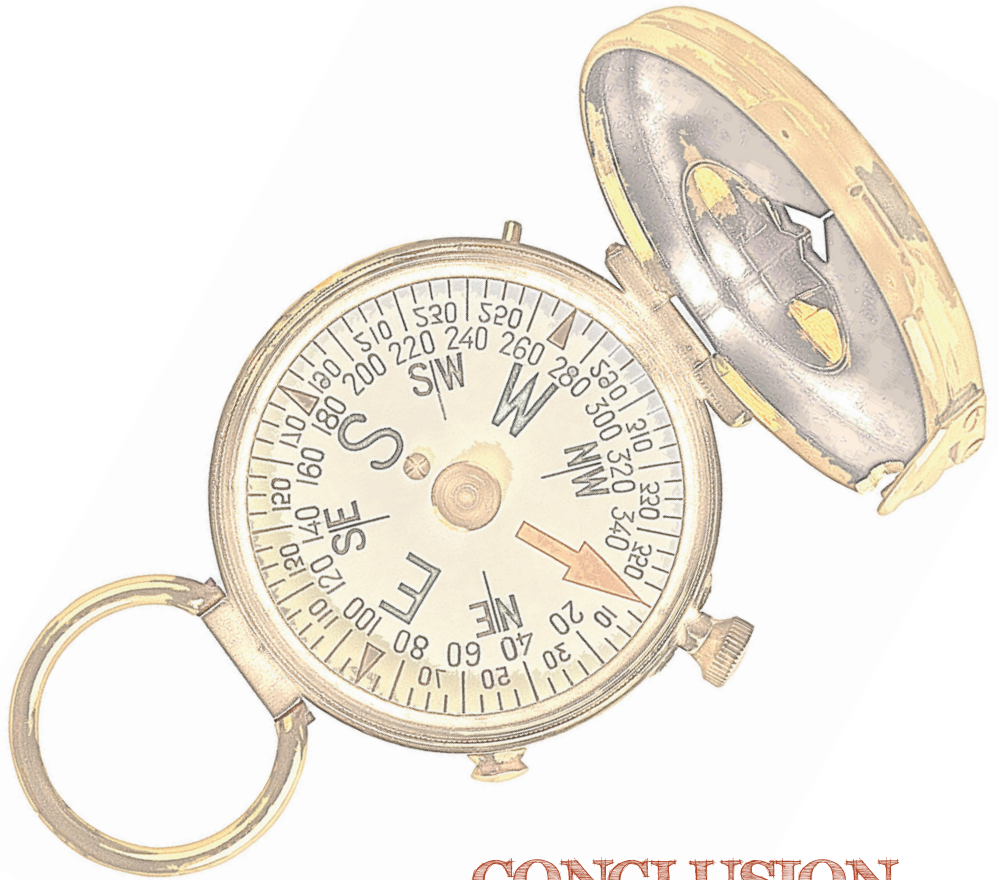
## IMPLEMENTERS

- Municipal Planning Directors
- Neighborhood Residents
- New River Community Action
- New River Health District
- Next Step U.S.
- Non-Profit & For-Profit Developers
- NRV Apartment Council
- NRV Area Agency On Aging
- NRV Association of Realtors
- NRV HOME Consortium
- NRV Home Builders Association
- NRV Land Trust
- NRV Planning District Commission
- Outside Developers with Mixed-Use Skill
- Planning Commissions
- Planning Staffs
- Radford Electric Department
- Residents of Mobile Home Parks
- RSVP (Retired and Senior Volunteer Program)
- Senior Centers
- USDA Rural Development Staff
- Virginia Department of Housing and Community Development
- Virginia Housing Research Center
- Virginia Tech Center for Gerontology
- Virginia Tech Electric Service
- Virginia Tech Housing, Apparel & Resource Management Department









## CONCLUSION

### HOUSING MATTERS.

There is nothing like an example to give life to a hypothetical idea. The goal of this report has been to show just how many aspects of life housing touches and that other communities are both facing the same challenges as well as finding solutions to those challenges. **Home in the New River Valley** is intended to serve as a conversation-starter for putting ideas into action.

To that end, **Home in the New River Valley** provides:

- » relevant housing related data for the New River Valley,
- » context to challenges and trends experienced in the region,
- » potential action steps for implementing proposed strategies,
- » considerations to weigh before beginning a strategy,
- » examples from other communities who are implementing some of the same strategies, and
- » an index of potential partners who could come together and collaborate on these strategies

**Home in the New River Valley** is meant to act as a guide to help communities in the New River Valley consider a variety of options, not prescribe a one-size-fits-all approach. While these strategies may not be implemented exactly as described, the vision for this report is that housing is purposefully considered, alongside other elements such as aging, employment, transportation, the built and natural environment, education, and economic development. This document represents three years of data collection, citizen input, and collaboration, but hopefully it represents many decades of future positive impact to the housing and neighborhoods of the New River Valley.



# ACKNOWLEDGMENTS

// THANKS TO ALL WHO HELPED WITH HOME IN THE NEW RIVER VALLEY

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