REGIONAL HOUSING STRATEGIES

Regional Strategy 1: Conduct a regional housing education campaign

Public support for housing is a critical element for advancing public policies that increase housing opportunities. A cross-sector education campaign is necessary to achieve widespread enthusiasm for better housing across the New River Valley (NRV). This campaign will use strategic partnerships to advance a positive image of housing and demonstrate the importance of housing on the region’s current and future success.

FRAMEWORK

This proposed campaign uses a range of methods to educate the public and other stakeholder groups about the region’s housing needs, where and how gaps exist, and ways to overcome those challenges.

The campaign is divided into distinct efforts based on audience type:

a. General public: Create a “Housing 101” campaign to generate better understanding of the region’s housing market, demographic trends, and policy mechanisms for the creation and preservation of quality, affordable housing. Methods include media interviews, op-eds and letters to the editor, fact sheets, and community meetings.

b. Elected officials: Local supervisors and council members should receive targeted outreach that help them understand the scope of housing needs in their communities, efforts currently underway, and strategies their localities have at their disposal to overcome challenges. Efforts should also focus on the nexus between smart housing policy and economic development potential. Methods include direct meetings, data fact sheets, and policy white papers.

c. Institutions: Outreach to universities, hospitals, and large corporate employers should be conducted as described in the other regional strategies in this chapter (“Strategic Partnerships with Anchor Health Institutions” and “Strategic Partnerships with Non-Health Anchor Institutions”).

d. Landlords: Owners and managers of rental properties play a crucial role in expanding housing opportunities. Outreach should be conducted that educates landlords about the importance of accepting housing choice vouchers (HCVs).

As of July 1, 2020, landlords cannot refuse rental applications based on a household’s source of income (i.e., whether they use a voucher). HB6 added discrimination based on income to the list of unlawful practices under Virginia Fair Housing Law.

Educational efforts can be centered around re-entry programs for formerly incarcerated persons. An example of well-planned outreach to landlords is the “Connect Capital” initiative sponsored by the Richmond Memorial Health Foundation.
e. **Housing builders and developers:** These businesses play an integral role in creation and provision of housing in the region; therefore, there should be proactive outreach to 1) understand this industry’s outlook on the market, 2) learn about challenges encountered that negatively affect housing affordability, and 3) facilitate productive, action-oriented dialogue on ways that this sector can advance housing opportunities.

**IMPLEMENTATION PLAN**

**Immediate:**
- **Gather regional support.** NRVRC should first discuss this solution with major regional stakeholders who might lend their support. Examples include the United Way of the New River Valley and the Community Foundation of the New River Valley.
- **Create working groups** to oversee the education campaign at a high level and ensure consistent messaging.
- **Gather contact information** for primary stakeholders in each of the audience types listed previously.
- **Identify those leading outreach efforts.** Determine which persons/organizations will lead outreach efforts for each audience type.
- **Outline major talking points** needed for each audience type.

**Short-term (next 12 months):**
- **Develop outreach plan.** Assign contacts to designated liaisons with specific pitches and requests.
- **Create outreach materials.** Materials can include relevant content such as fact sheets, FAQs, social media posts, “layperson” policy briefs, and presentation slides.
- **Seek funding opportunities.** Sustain outreach efforts through a dedicated funding source and potentially hire marketing consultants.

**Mid-term (12–24 months):**
- **Host a regional housing summit.** Plan, organize, and host a regional housing summit to gather all stakeholders. Focus themes on regional cooperation and collaborative solutions.
- **Evaluate progress to determine long-term goals.** Assess, reevaluate, and redesign outreach efforts as necessary to reflect changing housing needs in the region.

**Long-term (24+ months):**
- **Receive public feedback.** Consider a formal public opinion poll on attitudes toward housing development and affordability. The Campaign for Housing and Civic Engagement (CHACE) conducted a statewide poll in 2017 with the help of William & Mary and should be used as a reference.

**LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY**

- There are no legal boundaries preventing these educational efforts.
• Financial requirements depend on the scale of outreach actions. Sustained, professional-level marketing and public relations will likely require the use of paid consultants. Securing access to electronic platforms and communication tools to disseminate information is also critical. This strategy aligns well with the strong increase in online communications during the COVID-19 pandemic.

• NRVRC and its member governments may be able to use existing public information officials for assistance.

FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT

• The scope of funds required is contingent on the level of outreach desired. At the lower end, NRVRC staff, local government staff, and nonprofit/private partner staff can incorporate these actions into their standard workload on a limited basis. At the upper end, new, dedicated funding can support new staff and/or contracted professionals for the project.

• Measuring the impact of education campaigns is not as simple as quantifying housing production or service delivery. Nevertheless, broad public support for housing is a prerequisite for advancing policy solutions and can only be achieved with higher levels of knowledge and saliency about the issues. If successful, such efforts will allow local policymakers, developers, and providers to expand housing opportunities more quickly, efficiently, and effectively.

POTENTIAL FUNDING SOURCES

• **Public sources:** Education campaigns for housing might be funded through collective operating dollars pooled by NRVRC and local governments. Funding may also be available via grant opportunities from Virginia Housing (formerly VHDA).

• **Private sources:** Philanthropic and corporate partners may also be interested in funding educational efforts. NRVRC should approach known funders who have an existing interest in housing and community development.

METRICS TO EVALUATE SUCCESS

• Measure the collective impact of the campaign by asking nonprofit and private organizations to “sign on” to the effort as supporters and track total signatories by quarter. Set goals by audience type.

• If public meetings or events are held, track the number of participants.

• Within the first year, aim for three to five media pieces, which may include op-eds, letters to the editor, and television/radio interviews.

• Public opinion surveys are the most-accurate measure of success. Surveys can be informal (i.e., conducted via an online collector and distributed via community mailing lists and similar outreach) or formal polls conducted by a research firm.

RESPONSIBLE ACTORS AND THEIR ROLES
NRVRC will kick-off this solution by beginning coordinated discussions with localities, nonprofits, and private-sector partners. Other potential duties include oversight of the work group and consultants.

Housing Virginia may assist NRVRC in the initial stages of campaign development and provide support through its Overcoming NIMBY and Inclusionary Housing initiatives.

VCHR will continue its role providing the latest high-quality data on housing needs in the region for fact sheets, presentations, and talking points.

Local government staff will help NRVRC and its partners conduct outreach to important stakeholders, including elected officials.

“The Power of Home” Campaign

In the spring of 2018, the Richmond City Health District kicked off a multimedia campaign called “The Power of Home.” The campaign’s message centered around the idea that good housing is an important form of healthcare: a quality home provides comfort, safety, and well-being.

A work group of housing and public health experts, advocates, and leaders helped develop and hone the major messages. A consultant then created talking points, social media graphics and strategies, recorded podcasts, and coordinated newspaper articles and other mass media exposure.

The campaign also featured direct quotes and interviews to tell the story of public housing residents and other community members.
Regional Strategy 2: Create a regional housing trust fund

One of the largest barriers in the production of affordable housing is a shortage of low-cost, limited-barrier capital. A regional housing trust fund (HTF) would create a pool of capital that can provide “gap” funding for a wide range of affordable housing projects in the region, including rental and homeownership projects. HTFs can receive funds from both public and private sources, and they may provide grants and loans with flexible terms.

FRAMEWORK

HTFs are widely used across the United States, with more than 300 active funds as of 2020. Although most of these are single-jurisdiction funds, communities are increasingly collaborating to explore multi-jurisdictional regional HTFs. The primary reason for this is that housing challenges do not recognize political boundaries. Housing markets are regional, and regional strategies can more comprehensively address problems beyond city, county, or town limits.

Regional HTFs are established using a variety of structures; however, in all cases, they are jointly administered by a single entity. The three most-common fund structures are as follows:

a. Fully regionalized funds. The simplest structure is a single pool of funds that receives both public and private dollars. These funds are governed by a regional body with oversight that usually includes at least one representative from each jurisdiction. These funds develop a distribution protocol with a feature that ensures that projects will be funded within each jurisdiction over a multi-year period.

For example, the regional supportive housing initiative in Hampton Roads specified the order of localities in which projects would be funded (i.e., first Norfolk, then Virginia Beach, then Chesapeake, finally Portsmouth, and then the process is repeated). Such funds often develop a formula that ensures that the total amount of public funds invested by a jurisdiction will be returned to an affordable project in that community over a specified period.

b. Shared priorities, separate funds. Funds may share priorities and funding criteria but maintain separate funds for each jurisdiction. Projects are not funded in a jurisdiction until the jurisdiction’s fund has sufficient capital to support a project. Regional priorities are established though a joint process and revisited as regional circumstances change.

Participating jurisdictions agree that they will all focus on addressing a similar set of housing issues for a period (e.g., addressing a shortage of rental housing affordable to a specific income range; increasing homeownership opportunities; providing support for seniors to age in place; and addressing opioid addiction through the provision of transitional, supportive housing).

c. Unique priorities, separate funds. Regional funds may also maintain separate funds for each jurisdiction, and each fund sets its own priorities and project scoring criteria. These funds benefit chiefly from the efficiency of a single administrator as well as from an enhanced ability to attract private sources of capital.
HTFs do not need specific allocations to be viable, and the funding decision is by locality. However, funds should be sufficient to generate an annual impact. Funding sources may include the following:

- Developer fees and agreements
- Real estate taxes
- Document recording fees
- Tax increment funding
- Short term rentals/Airbnbs
- Housing bonds
- Interest on public accounts
- Construction-related fees
- Code violation penalties
- Building permit fees
- Restaurant/meal taxes
- Philanthropic donations

IMPLEMENTATION PLAN

Immediate:

- **Create an education campaign.** Educate elected officials in all participating jurisdictions about the advantages of a regional fund and what regional housing needs would be addressed by such a fund.
- **Select a distribution model.** Utilize a distribution model like the NRV HOME Consortium. Local and regional leaders must discuss the administration of the HTF, including reviewing the pros/cons of implementation through existing versus new organizational frameworks to determine the best path forward.

Short-term (next 12 months):

- Determine the level of support that is achievable from the participating jurisdictions.
- **Identify sources of capital.** Some HTFs are funded through participation from lending institutions, corporations, and charitable foundations.
- **Develop a detailed implementation model.** Incorporate all sources of capital that the HTF will administer. Application review, scoring, and selection procedures must be developed and approved by all participating jurisdictions.

Mid-term (12–24 months):

- **Explore the potential for “dedicated” sources of revenue to the fund.** Dedicated sources allow for greater predictability in the volume of resources and remove any fiscal cycles and shifting political priorities from affecting the operation.

Long-term (24+ months):

- **Evaluate performance.** Monitor and evaluate the fund’s performance by determining the total number of units and their affordability produced in whole or in part by the fund.
- **Measure community impact.** Gather data from recipients on information such as resident demographics and lease-up trends to measure community impacts.
LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY

- The HTF should assess new legal and financial liabilities of administering funds from new sources, including local governments, banks, corporations, and charitable institutions. The HTF should have a standard set of agreements for grants provided to the HTF from any of these sources, including clarity around liability, lending, and grant-making procedures, procedures, and reporting.
- The HTF should evaluate staff capacity to add new products and procedures. Private funding that requires traditional bank-style “underwriting” may require training or outsourcing of certain elements of the loan/grant origination process.
- Similarly, if an expanded HTF includes loan servicing (including collection and application of payments), software and accounting upgrades as well as staff training will be needed. These functions may also be outsourced to a lending institution or to Virginia’s statewide CDFI, Virginia Community Capital.

FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT

- Given the scale of housing needs in the NRVRC footprint, consider capitalizing the fund for at least $1 million per year. This level of funding allows for a range of housing projects to be supported each year across a wide range of needs. Most HTFs in the state are capitalized at levels that meet or exceed this amount.
- Based on anticipated funding levels, the HTF should set production goals for a 3–5-year period. Because of the often-lengthy periods to develop and fully fund complex affordable housing projects (especially rental communities), these projects will frequently carryover to multiple years. The HTF should set goals for commitment as well as housing units completed per year over a 3–5-year window.
- The HTF should establish clear criteria for readiness to avoid locking up funding for projects for potentially multiple years before construction begins.
- Consider allocating some funding for predevelopment activities to support and build a pipeline. These funds should be flexible and forgivable for projects that do not proceed.

POTENTIAL FUNDING SOURCES

- Public funding from member localities: The first task is determining the amount and source of local public funding. If some jurisdictions are unable to commit local funds while others do, a special structure for the fund is required where “public” funds are segregated into a separate fund available only to participating jurisdictions. The most common source of funding for local HTFs is a general fund appropriation from the locality. Furthermore, best practices for HTFs include a “dedicated” revenue source from a fee or tax; however, such an approach has not been used in Virginia. All current HTFs in Virginia are funded with local general fund appropriations or with federal funds. Fairfax County voted in early 2020 to add $0.01 to their local property tax levy and dedicate that to the county’s HTF; however, that decision was recently reversed owing to the budget impact of the COVID-19 pandemic. In other states, the most common “dedicated” sources include developer impact fees (which are not permitted in Virginia), “linkage fees” tied to commercial development, real-estate transfer fees, hotel and
restaurant taxes, and proceeds from the sales of city- or county-owned property. In most jurisdictions, “dedicated” sources are preferred and not guaranteed, as most localities reserve the right to reappropriate such funds to other uses and/or change the appropriated amounts.

- **Regional HOME funds**: Integrating HOME funds into the HTF is beneficial to avoid confusion; however, these funds will be subject to separate allocation. The Virginia Department of Housing and Community Development (DHCD) operates the state’s housing fund in this fashion, including HOME, CDBG, National HTF and Virginia HTF dollars under the same funding umbrella. The state reserves the right to match sources of funding to projects with the distinct requirements of each source.

- **Private and philanthropic sources**: A wide range of nonpublic funding sources have supported HTFs statewide and countrywide, including banks and other financial institutions that provide loan and grant funds. Corporations, philanthropic foundations, and other community anchor institutions, including hospital systems, colleges and universities, and churches can be substantial HTF partners.

- **Leveraged funds**: Successful strategies often include leveraging many of these entities into a single initiative. For example, the city of Charlotte recently joined forces with several large banks and several philanthropies to launch a $100 million HTF. The NRV does not have major philanthropies that can likely support an HTF at the scale of Charlotte or Richmond, where philanthropies contribute millions to affordable housing every year. Philanthropies may be more likely to contribute “seed” funds targeted to specific purposes, such as new pilot initiatives or specific needs such as the intersection of housing instability and the COVID-19 pandemic. Instead of philanthropies, the NRV should look for regional HTF partners in other anchor institutions, including universities, healthcare systems, and major corporations.

- **HTFs that can secure a greater level of grant funding through loans will have greater flexibility in terms of the needs they serve as well as their attractiveness to the affordable housing development community. Loan funds may be available from a wide range of actors; for example, Virginia Housing and Virginia Community Capital both provide loan funds on favorable terms for affordable housing developments. Local lenders should be considered in addition to state sources, as they can frequently tailor their lending specifically to local needs and align with other HTF resources. Although state sources are useful as a significant element of the capital stack needed to develop affordable projects in the region, they will conform to a statewide standard.**

**METRICS TO EVALUATE SUCCESS**

A successful HTF must measure both outputs and outcomes.

- **Outputs**: Data points such as the number of housing units assisted, their location, and cost should be collected. While these metrics may not materialize until the second or third year after the first allocations, such data is necessary.

- **Outcomes**: Qualitative measurements on persons helped and assessments of whether objectives are accomplished are more difficult and time-consuming to collect; however, they are critical to sustaining funder commitment in the long run. **The following are examples of outcome-oriented questions**: Are seniors able to stay in their homes longer and more safely? Is
housing stability allowing children to be more successful in school and helping parents achieve greater job stability and improved earnings? Is permanent supportive housing resulting in fewer emergency room visits?

RESPONSIBLE ACTORS AND THEIR ROLES

• Key actors in this process are housing staff (or assigned staff) working for each participating jurisdiction as the HTF is being developed. HTF staff will determine the long-term success of the effort.

EXAMPLES OF REGIONAL HTFs

1. Affordable Housing Trust for Columbus and Franklin County (Ohio)

The Affordable Housing Trust for Columbus and Franklin County (AHT) was formed over 20 years ago, making it one of the oldest HTFs in the nation. It is an independent, nonprofit organization serving the City of Columbus and Franklin County in Ohio. It became a Treasury-approved community development financial institution (CDFI) in 2016.

The AHT provides loans for affordable rental, supportive housing, and homeownership projects by leveraging investment with private and public lending. Housing initiatives are financed in the form of construction, acquisition, and rehabilitation loans. All loans are below market rate, with terms depending on the needs of the project and the income level of households to be served.

The mission of the AHT is threefold:
• Create and preserve affordable homeownership and rental housing.
• Strengthen and stabilize neighborhoods.
• Support working households, seniors, and special-needs populations.

The organization has a staff of five and is governed by a 16-person Board of Directors. Representatives from the localities do not serve on the board; instead, directors represent businesses and nonprofit organizations in the region.

In 2018, the AHT closed $23 million in loans that supported 760 affordable housing units. Loans ranged from $216,000 to $4.7 million. The AHT has net assets of $61 million. In 2019, a total of $100 million was committed to the AHT by a consortium of nine banks, corporations, and charitable foundations.

2. Community Housing Development Fund (Ithaca, New York)

The Community Housing Development Fund was established in 2009 as a joint effort of the City of Ithaca, Tompkins County, and Cornell University. Cornell University is currently undergoing a 6-year commitment to the fund with an annual contribution of $200,000. The county and the city also contribute to the fund.

The housing fund includes two elements, the Community Housing Affordability Program and the Community Housing Trust Program. The Community Housing Affordability Program provides no-interest
loans for pre-development costs associated with residential and mixed-use real estate development projects that include affordable housing units.

The Community Housing Trust Program provides grants to cover expenses such as land purchase, construction costs, and other hard costs, reducing the cost of new non-student housing units to allow them to remain permanently affordable for low- and moderate-income households.

3. ARCH HTF (East King County, Washington)

Founded in 1992 to address a rising need for affordable housing in Seattle’s suburbs, A Regional Coalition for Housing (ARCH) ARCH HTF serves East King County and 15 small cities within its limits. The fund prioritizes the creation and preservation of housing for persons below 50% of AMI and supports developments that serve persons up to 80% of AMI.

As of 2018, the HTF has deployed over $63 million for housing collected from federal CDBG funds as well as local general funds. The HTF makes these funds available as low-interest loans and grants, and it helps leverage other local, state, and federal housing resources.

The ARCH board of directors is comprised of elected officials and staff from member localities. ARCH staff perform annual monitoring on projects funded by the HTF. Metrics include affordability and income restriction compliance, operating costs and cash flow, and long-term sustainability prospects. ARCH also serves as a coordinating platform for non-fiscal housing policies, including accessory dwelling unit (ADU) ordinances.

Local funding strategies to complement HTFs

HTFs are not the only way that local governments can contribute financially to the development of affordable housing in their communities. There are a wide range of other strategies that can incentivize the production of more housing, such as the following:

Tax abatement:
Localities in Virginia can provide tax abatement under certain circumstances that benefit housing affordability. The most common form of tax abatement in the Commonwealth is a real-estate tax reduction that is made available to senior homeowners. Localities often also provide tax abatement in the cases of rehabilitation of housing and other commercial buildings. Although these abatements are typically not tied to affordability, they are sometimes connected to other forms of housing subsidy such as historic tax credits or low-income housing tax credits (LIHTCs). Localities are typically not permitted to provide tax abatement for affordable rental housing outside of certain circumstances, such as housing in approved redevelopment or rehabilitation districts. State law specifies the procedures that localities must follow to designate such areas. Some jurisdictions circumvent these restrictions by returning tax payments to properties after tax payments have been remitted based on a designated formula that specifies the affordability requirements by number and type of unit as well as rent and/or income caps.

Waiver of fees/expedited permitting:
Many localities in Virginia provide affordable housing project relief from a range of municipal fees, including sewer and water tap fees, building permit fees, and inspection fees. Jurisdictions may also expedite development processing requirements such as development review or building permit
applications. Typically, the community will establish specific affordability requirements to qualify for fee waivers or reductions and for expedited permitting.

**Inclusionary zoning:**
Under SB 834, passed by the General Assembly during the 2020 session and signed into law on July 1, 2020, all Virginia jurisdictions will adopt more detailed inclusionary zoning programs. The bill establishes specific guidance around the tradeoff between affordability and density bonuses. In addition to the tools now available through SB 834, localities can provide flexibility to developers for items such as site plan approval, building design, and parking requirements.
## Multi-Jurisdictional HTFs

<table>
<thead>
<tr>
<th>State</th>
<th>Description</th>
</tr>
</thead>
</table>
| **California** | Sacramento City and County: HTFs  
City and county funds are technically separate but share priorities and eligible activities such that funds function together seamlessly. |
| **Colorado** | Aspen/Pitkin County: Housing, Day Care Fund  
Telluride/San Miguel County: HTFs                                                                                                                   |
| **Indiana**  | Indianapolis/Marion County: HTF                                                                                                                                                                            |
| **Iowa**     | AHEAD Regional HTF  
Chariton Valley Regional HTF, Inc.  
Council of Governments Housing, Inc.  
East Central Iowa HTF  
Eastern Iowa Regional Housing Corp.  
Heart of Iowa Regional HTF  
Homeward HTF  
Iowa Northland Regional Housing Council  
NIACOG HTF  
Northeast Iowa Regional HTF  
Northwest Iowa Regional HTF Inc.  
Region 6 HTF  
Southern Iowa COG HTF  
Southwest Iowa HTF  
Western Iowa Community Improvement Regional HTF |
| **Kentucky** | Louisville: Affordable HTF                                                                                                                                                                                  |
| **Michigan** | Kalamazoo City and County: Local Housing Assistance Fund                                                                                                                                                     |
| **New York** | Ithaca/Tompkins County: Housing Fund Partnership: Unique in its partnership with Cornell University, which matches the revenue contribution by the city and county.                                         |
| **Ohio**     | Cleveland/Cuyahoga County: HTF  
Columbus/Franklin County: The Affordable Housing Trust: Notable for its long duration of impact and should be reviewed for its operation and administration.                                                   |
| **Tennessee**| Nashville: Barnes Fund for Affordable Housing                                                                                                                                                                 |
| **Washington**| East King County: ARCH HTF                                                                                                                                                                                  |
Regional Strategy 3: Foster strategic partnerships with anchor health institutions

Community partnerships with anchor health institutions to address housing conditions are becoming an increasingly widespread strategy. Efforts in past decades by large hospitals in urban areas to revitalize the neighborhoods surrounding their facilities have evolved into a multifaceted array of efforts with multiple objectives.

The most direct effort ensures that patients coming out of a hospital setting are returning to a housing situation that supports and not impedes their recovery. In addition, some healthcare providers have undertaken housing initiatives unrelated to current or previous patients.

Key to this trend has been wider awareness of the “social determinants of health” among both healthcare professionals and housing providers, recognizing the substantial effects that factors outside of healthcare (including the house and neighborhood) have on health and wellbeing.

Both nonprofit and for-profit hospital systems have engaged in housing-health collaborations; however, nonprofit institutions have been more aggressive and wide-ranging with their initiatives. The Affordable Care Act requires nonprofit hospitals to provide benefits to their communities by preparing a community health needs assessment (CHNA) at least every 3 years in consultation with community stakeholders.

Hospital systems in the NRV area include Carilion, a nonprofit system with headquarters in Roanoke, and LewisGale, which is owned by the Nashville, Tennessee-based Hospital Corporation of America (HCA), one of the largest healthcare companies in the nation.

FRAMEWORK

Housing and health initiatives in the NRV must begin with a strategic dialogue with LewisGale and Carilion to determine the level of interest and specific issues that present a starting point for engagement. Such conversations should be conducted individually and not jointly as each hospital system will have its own unique capacities and perspectives. Because this is a regional initiative, the initiative should be conducted with the Regional Commission or HOME Consortium that the Commission staffs.

The most natural entry point for discussion is around ensuring safe and appropriate housing for patients who are being discharged from the hospital or from rehab following hospitalization. These patients are frequently seniors who may have long-term needs for their housing; that is, their mobility may be permanently changed, signaling the need for permanent modifications to their homes that enable them to continue to live at home safely and comfortably. Other patients may require only temporary home modifications until their recovery is complete.

A pilot program around hospital discharges provides a strong starting point for exploring opportunities for greater investment in housing development and improvement. This program will help create an
environment where localities, housing providers, healthcare practitioners, and local service providers are in regular communication and can better understand the systems that each operates.

IMPLEMENTATION PLAN

Immediate:
- **Hold initial meetings with each of the healthcare systems.** Identify the critical staff within these institutions for engagement. Begin the process of identifying key institution interests with respect to housing. Discuss approaches and partner possibilities for post-hospitalization “re-entry” housing assistance.
- **Determine how to integrate existing housing providers.** Meet with housing providers in the region to develop an understanding of interest in housing–health collaboration. Inventory the capacity of housing providers to deliver relevant services, such as accessibility improvements to homes.

Short-term (next 12 months):
- **Create a pilot program.** Based on the results of the initial meetings, develop a proposal for a pilot collaboration. For example, a program to assist patients leaving a hospitalization and returning home would need to include the following:
  - Patient needs
  - Home inspection and assessment
  - Home modification plan and timing
  - Cost estimate
  - Special requirements for rental homes if landlord approval is required
  - Identification of qualified provider
  - Identification of resources
  - Completion of home improvements that improve safety and accessibility as well as quality control to ensure that the work was properly completed
  - Move-in/follow-up/satisfaction surveys
  - Hospital discharge or initial home assessment may also reveal the need for other types of support services, such as assistance with activities of daily living (ADLs), access to financial support, mental health assistance, socialization, and home maintenance. To assess all such needs, a multidisciplinary team (rather than just a housing assessment expert) may need to be involved in the initial assessment.

Mid-term (12–24 months):
- **Meet regularly.** Establish regular (biannual) meetings between healthcare and housing providers, including nonprofits such as Community Housing Partners (CHP), New River Community Action, Habitat for Humanity, Floyd Initiative for Safe Housing, New River Family Shelter, or United Way to provide mutual education of all participants. Develop an agenda of potential opportunities for collaboration based on best practices in other communities. These should include the “low-hanging fruit” of home safety and accessibility for vulnerable populations as well as more advanced approaches, including direct investment in affordable housing projects and investments made through a regional HTF. Explore opportunities for healthcare providers to deliver services (especially preventive care) within housing communities.
• **Incorporate housing into a CHNA.** Determine the schedule for Carilion’s next CHNA and include housing conditions and affordability in the data included in the assessment.

• **Host a health and housing conference.** Consider hosting a half-day conference on housing–health collaborations that can help educate a broader range of residents in the region, including policymakers and elected officials.

**Long-term (24+ months):**

• **Host an annual housing event.** Consider planning and conducting an annual event in the region on this topic to provide progress updates, share stories of successes and challenges, and hear from practitioners.

**LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY**

• Collaborative health and housing activities typically take the form of one-to-one relationships between providers and healthcare institutions. Therefore, assessing the legal, financial, or organizational capacity of a new entity is often not required. Each provider that enters a project must demonstrate the capacity to conduct their responsibilities in a timely and professional manner.

**FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT**

• Develop clear plans and descriptions for proposed programs that specify the production levels (e.g., how many households are assisted over which period), resources required (e.g., the average cost per project), and the type of resource required (e.g., grant funds, loan funds, or investment). Furthermore, if loans or investment are expected, determine the anticipated rate of return.

**POTENTIAL FUNDING SOURCES**

• Healthcare/hospital systems are potentially the most significant financial contributors to a housing–health initiative such as a regional HTF. These corporations should be approached early to determine the path that they are most interested in pursuing, whether an HTF that broadly addresses affordable housing issues or a more narrowly focused housing initiative that has a nexus with the health of the recipients.

Rural hospital systems and healthcare providers are under great financial pressure, and many rural hospitals have failed and shuttered in the past decade. In contrast, the two hospital systems serving the NRV are successful. Lewis Gale is owned by HCA, which is the largest hospital system in the nation, whereas Carilion Clinic is a large and growing nonprofit system. As noted previously, nonprofit systems traditionally have been much more active in housing/health initiatives; however, for-profit institutions have started looking more broadly at community needs.

• **Health-adjacent sector:** In addition to the hospital systems, other health-related businesses and institutions such as the insurance sector may also be included. Pharmaceutical companies,
healthcare product producers and wholesalers, and potentially large retail outlets (e.g., CVS or Walgreens) may be potential partners in housing–health collaborations.

- **Health foundations**: Virginia is home to a range of private foundations that were formed by the sale of public and nonprofit hospitals to for-profit companies. Many of these foundations are beginning to explore the health benefits of quality affordable housing and are supporting projects that further such objectives. The NRV Community Health Foundation is a small foundation based in Roanoke. The Community Foundation of the NRV is a modestly sized foundation interested in housing and health, with a specific initiative targeting aging in place (AIP).

As previously noted, the NRV does not have large-scale philanthropies that have the annual resources available to drive large-scale initiatives forward. Instead, these philanthropies can play a role in small-scale pilot projects or targeted uses, such as providing operating support to nonprofit housing providers that are implementing innovative housing–health initiatives.

**METRICS TO EVALUATE SUCCESS**

- Health and housing collaborations offer a unique opportunity to measure actual outcomes, which is rare for housing programs. Beyond the amount of funding committed or the number of homes repaired, these programs can measure the real objective—the improved health of the homeowners or tenants.
- Working with the healthcare system, the collaborative can track hospital re-admissions, improved health outcomes (e.g., fewer falls), reduced anxiety, and greater satisfaction. These measures are far more compelling for funders and can be a basis for social impact bonds and other innovative funding strategies.

**RESPONSIBLE ACTORS AND THEIR ROLES**

- **Housing providers** will continue to play their traditional roles in any new housing–health collaborations.
- **Healthcare systems** must define the new role(s) that they play in such partnerships.
- A key question is whether a new role needs to be filled. If initial conversations with the two hospital systems are encouraging, a “healthy homes” work group can be formed comprising interested providers from both the housing and health sectors. That work group can be staffed or supported by NRVRC and suggest initiatives, track progress, and explore best practices across the state. The existing Health Roots should be explored to determine whether it can be expanded to include housing as an issue area. This may result in improved coordination and collaboration across a wider range of health-related issues.

**EXAMPLES OF HOUSING–HEALTH PARTNERSHIPS**

1. *Bon Secours Mercy Health*
Bon Secours Mercy Health serves central Virginia, Maryland, and parts of Tennessee and Kentucky. The organization’s community development initiative aims to invest up to 5 percent of its Long-term Reserve Fund (LRF) with intermediaries that serve low- and moderate-income communities, primarily CDFIs.

Launched in 2008, Bon Secours has shifted more than $26 million to date (or about 2.5 percent of its $1 billion LRF) to support affordable housing, economic development, community facilities, and other projects that benefit community members.

Bon Secours Mercy Health also operates a community health initiative out of its hospital in Richmond. This initiative provides grants to a wide range of organizations serve low-income households in the region. Affordable housing is an important element of this program, and the hospital system began supporting housing rehabilitation in the neighborhood surrounding Richmond Community Hospital in Richmond Church Hill neighborhood after it was acquired by Bon Secours more than a decade ago.

Through a partnership with a local nonprofit housing organization, project:HOMES, Bon Secours began funding the acquisition of derelict homes and vacant lots to produce new and rehabilitated affordable homes. Recently, Bon Secours has granted more than $1 million to the Maggie Walker Community Land Trust to further its mission of developing homes that are permanently affordable. The community land trust model is one strategy to address the gentrification and displacement that is affecting the neighborhood.

In Baltimore, a different Bon Secours Mercy Health System also directly supports and develops affordable housing, producing over 800 affordable housing units in the last decade with a focus on west Baltimore neighborhoods, where disinvestment and high poverty rates persist.

The hospital has recently joined an initiative, Accelerating Investments for Healthy Communities, with the Center for Community Investment at the Lincoln Institute of Land Policy and the Robert Wood Johnson Foundation (which focuses on health care). The groups support the idea that housing promotes stable and healthy communities. The initiative aims to help the health systems find local partners and leverage their resources to help their communities with affordable housing and other investments.

2. Dignity Healthcare

Dignity Healthcare is one of the largest healthcare systems in the western United States. It is based in California’s Bay Area and was formed by the merger of several Sisters of Mercy hospitals.

Dignity Healthcare investments are to be used by nonprofit organizations for community economic development benefitting low-income underserved populations, including women and children, communities of color, mentally or physically disabled individuals, and veterans.

Initiated in the early 1990s, Dignity’s community investment fund has grown to more than $100 million today, with $90 million placed in dedicated investments, which represents about 1 percent of investable assets. Dignity’s long-term goal is to allocate 5 percent of investable assets toward community investments. Over the life of the program, Dignity has invested more than $180 million in loans and equity.
Interest rates on loans provided by Dignity Health range from 0 to 5 percent, depending on the investment. Loan terms range from 1 to 7 years, and the minimum loan amount is $50,000. The current rate of return is about 3.2 percent, and the rate of return on the loans is indexed to a 3-year blended CPI, which it has exceeded for more than 10 years.

3. Mercy Housing

Mercy Housing is a national nonprofit housing development company that was founded and initially capitalized by Sisters of Mercy in 1981. In nearly 40 years, this nonprofit has developed almost 50,000 affordable housing units across the country, making it one of the largest affordable housing producers in the nation.

In their rental communities, they place a strong emphasis on resident services that help families overcome challenges and improve their lives through activities such as education, employment training, daycare, and after-school programs. Wellness and healthcare are critical elements of most of Mercy Housing’s rental communities. Onsite delivery of health and well-being services has proven effective at providing basic preventative care to households who may be uninsured or who lack access to traditional healthcare resources.

In addition to housing development, Mercy Housing was active in preventing mortgage foreclosures during the 2008–2012 Great Recession. Today, they are working to limit evictions in many of the communities they operate in.
Regional Strategy 4: Foster strategic partnerships with non-health anchor institutions

There is increasing recognition that anchor institutions, including universities and other large employers, can play a greater role in addressing a wide range of community needs, including affordable housing.

Such institutions have a stake in ensuring that adequate affordable housing exists and is accessible to their employees and that the neighborhoods surrounding their workplace are healthy and vibrant.

These institutions can collaborate with the public sector and housing providers to address housing costs and conditions by using institutional capabilities such as providing lower-cost capital and making land available.

FRAMEWORK

There are several large employers in the region that should be approached regarding their interest in participating in a public–private partnership focused on affordable housing, including Virginia Tech, Radford University, and non-education-related corporations such as Volvo. Virginia Tech is the largest employer in the region with over 13,000 employees; Radford University has over 2,300; and Volvo announced plans last year to add nearly 800 new employees at its Dublin facility, which currently employs 3,500.

Large employers typically begin an engagement with affordable housing by developing programs that will assist their employees in securing housing. The most-common programs are targeted at homeownership, which sometimes include down-payment and closing-cost assistance or partnership with private developers to build new homes for employees.

Companies can participate in these types of housing development partnerships in a variety of ways, including sales price or mortgage interest rate buy-downs. Employers can also provide land for the development of housing or provide certain amenities (e.g., solar panels) that may tie into another of the corporation’s priorities. In some cases, large corporations may also be able to participate through investment in a project. For example, a private company like Volvo might be able to invest in LIHTCs if it has federal tax liability.

How Corporations Can Support Affordable Housing

- Employee volunteers for building and repair
- Down-payment assistance
- Home sales price write downs
- Land for new homes
- Mortgage interest rate buy-down
- Support for special home amenities
- Investment

If institutional interest exists, partnerships should be developed that include all sectors necessary for affordable housing development—including developers, builders, realtors, management companies, and
lenders. Virginia Housing, the state housing finance agency, has a longstanding interest in employer assistance programs for housing and should be engaged early in the discussion.

Another entry point for a housing discussion is the direct involvement of employees as volunteers in homebuilding and home repairs. Habitat for Humanity and Rebuilding Together are nonprofits with well-established track records of engaging corporate employees. Such programs are likely already in place with these large employers; however, there may exist opportunities to expand them.

IMPLEMENTATION PLAN

Immediate:

- **Meet with each university in the region.** Radford University and Virginia Tech are different institutions with different priorities, challenges, and decision-making processes. Each should be approached separately to discuss housing needs.
- **Identify large employers.** Beyond the universities, the region has several large employers that should be identified and targeted for housing conversations.

Short-term (next 12 months):

- **Develop a specific strategy for each institution depending on its interests.**
  - **Volvo:** build a relationship with appropriate staff to further the conversation about affordable housing.
    - Develop and present simple, graphical data and information that are effective in communicating to non-housing professionals about housing costs in the area.
    - Ask if Volvo is willing to share information about employee wage rates and residential location for a comparison to affordability.
    - Explore ways to engage Volvo employees in volunteer efforts to support housing efforts in the region.
    - Volvo has a corporate social responsibility policy that lays out commitments to its employees, shareholders, customers, and communities where they are located. Because no specific reference to housing exists in their statement of social responsibility, more communication and education about housing conditions may be required.
  - **Virginia Tech and Radford:** Identify key staff to expand the conversation about affordable housing.
    - Present information about housing costs and compare to workforce wages.
    - Present best practices for educational anchor institutions to engage in housing initiatives, including employer assistance programs.
    - Develop a range of options for institutional initiatives, from limited to aggressive.
    - Explore opportunities for the use of university-owned land for housing development through public–private partnerships.
    - Facilitate the expansion of discussions between localities and universities to review roles and opportunities. We recommend the formation of an affordable
housing workgroup with each university to formalize this process and mutually develop an agenda and timetable.

**Mid-term (12–24 months):**
- **Host a housing symposium.** Consider holding a housing symposium specifically for employers in the region about housing needs and challenges with examples of best practices and employer engagement elsewhere in the state.

**Long-term (24+ months):**
- **Update list of major regional employers.** Reassess the major employers and engage any new entities in conversation about housing.
- **Evaluate ongoing housing affordability.** Monitor wage levels for major industries and occupations in the region to compare with housing affordability. Use data to guide planning and discussion.

**LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY**
- Universities and corporations possess all the legal and financial capacities needed to pursue affordable housing initiatives. The network of foundations that are connected to these two public universities should be explored and understood. Some foundations serve to hold land that has been donated or bequeathed to the university and for which the university does not have a current use. Other foundations may manage funds that can be invested as social capital in affordable housing developments or used as short-term bridge funding for some types of development.

**FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT**
- Develop clear plans and descriptions for proposed programs that specify the production levels (e.g., the number of households assisted and assistance period, targeted income range as corporate partners frequently favor income targeting that aligns with their workforce, and household type), the resources needed (e.g., average cost per project) and the resource types needed (e.g., grants, loans, or investment). If a loan or investment is required, determine the anticipated rate of return.
- For employee volunteer assistance efforts, specify the organizations to be assisted and set targets for the number of employees involved.
- Monitor progress and celebrate successes.

**POTENTIAL FUNDING SOURCES**
- As noted, universities and corporations may have a variety of internal sources of funding to draw on, including related companies and foundations. These sources likely all have different constraints on assistance method (i.e., grant, loan, or investment).
- Conduct outreach to Virginia DHCD and Virginia Housing regarding their interest in a collaborative program. Virginia Housing has supported and encouraged employer involvement in affordable housing ownership and rental programs for many years. The DHCD will be
allocating a significantly larger state housing trust fund in the next biennium owing to an historic increase recently approved by the General Assembly. Thus, they may be interested in a collaboration that incentivizes employer participation.

- Some localities may wish to incentivize employer collaboration in housing initiatives by creating linkages to other areas of negotiation/cooperation.

**METRICS TO EVALUATE SUCCESS**

- The primary metrics for the program include the amount of funding directed to the initiative, the number of affordable homes developed, the number of households assisted, and the social and economic characteristics of those households.
- The program should also seek to measure increases in knowledge and awareness of housing challenges among employers in the region through periodic surveys. Goals should be established to increase employer appreciation of the issue.

**RESPONSIBLE ACTORS AND THEIR ROLES**

- **Housing providers** will continue to play their traditional roles in new collaborations. Corporate and educational institutions should define the roles that they intend to play in such partnerships.
- A key question is whether a new role needs to be filled. If initial conversations with Volvo, Virginia Tech or Radford University are encouraging, an employer-assisted housing work group should be formed that includes participants from participating entities as well as other employers that might be interested in learning more about housing needs, conditions, and initiatives from the perspective of a large employer. The work group could be staffed or supported by NRVRC and meet quarterly to discuss the progress of initiatives, explore best practices across the state, and identify new opportunities.

**EXAMPLES OF PARTNERSHIPS WITH ANCHOR INSTITUTIONS**

1. **Johns Hopkins University “Live Near Your Work” Program**

   Johns Hopkins University (JHU) has operated a program for nearly a decade that helps certain university employees buy a house near campus. The “Live Near Your Work” program offers grants to full-time JHU employees to assist them in purchasing a home. The grants range from $5,000 to $36,000, depending on the neighborhood.

   JHU has two campuses in Baltimore: the academic campus northwest of downtown and the medical campus east of downtown. The neighborhoods surrounding both campuses include significant disinvestment, vacancy, and abandonment.

   The purpose of the program is twofold: first, to provide housing benefits to their employees; second, to encourage the rehabilitation of deteriorated houses and the construction of new homes near their
campuses. The program benefits the university as higher employee satisfaction and stability results from both homeownership and short commute times to work.

In addition, JHU has a partnership with a local housing counseling agency and requires homeownership education and completion of a certified program as a condition for participation.

2. University of Virginia – New Commitment to Affordable Housing

In early 2020, the University of Virginia (UVA) announced its intention to support the development of 1,000 to 1,500 new affordable housing units over the next decade. In a statement by university president Jim Ryan, UVA acknowledged the impact that the university has had on the housing market in the Charlottesville area.

Few details are available, and the university’s plans to create partnerships with housing experts to design the initiative have been paused owing to the COVID-19 pandemic that emerged shortly after the announcement.

Two features are clear: 1. The university is not designing a housing program to serve employees or students—in contrast, the housing that is developed will be workforce housing available to the public; and 2. The university intends to use land that is currently owned by the university or by affiliated organizations to be the primary mechanism to stimulate this new housing production. Although not explicitly stated, the initiative is likely to primarily produce rental housing with controls that will keep it affordable. The university expects to work with experienced developers and to access traditional forms of housing assistance from other public and private sources.

3. Google’s Super-Sized Housing Commitment

Last year, Google announced the largest commitment ever by a private company to affordable housing. The $1 billion pledged by Google reflects the seriousness of the housing crisis in Silicon Valley and in the Bay Area. The main component of Google’s initiative is repurposing $750 million of their vacant land located near their campuses intended for office and retail into housing. They estimate that this will result in the development of 15,000 new rental and homeownership homes.

The second element of the program is a $250 million “investment fund” that will be used to incentivize the construction of an additional 5,000 homes through partnerships with private developers. Google additionally promises to use its influence with municipalities in the region to accomplish re-zonings and other land use approvals that will allow construction to move forward quickly.

Google has clarified that this initiative is aimed broadly at the production of new affordable housing and is not restricted to employees. They note that not only does Google have an obligation to meet needs in its own community but also that by improving overall access to affordable housing in the region, their employees benefit. Google has now joined the ranks of Microsoft and Facebook, each of which has made $500 million commitments to affordable housing.

While the scale of Google’s investment is unique, the strategy of using land owned or controlled by the corporation is scalable and applicable to small-scale projects as well. A good example is that an
increasing number of houses of worship has been repurposing parcels that they own to develop affordable housing. The most-common approach is the development of housing for seniors, where members of that congregation may receive priority for homes or assistance through a connected fund that the church administers.
Regional Strategy 5: Address common manufactured housing challenges

Thousands of manufactured homes are situated in the NRV, many of which are in mobile home communities. The region has some of the highest concentrations of lot-lease mobile home parks in the state.

Although manufactured homes provide a much-needed source of low-cost housing, they have challenges. Older mobile homes often present serious health, safety, and energy efficiency hazards; dealer financing for manufactured homes may be predatory; and homes in parks, although typically owned by their occupants, are not titled as real estate—leading to depreciation and no opportunities for wealth-building.

To better understand the scope of manufactured housing in the NRV, the region should undertake a comprehensive research survey primarily focused on mobile home parks. Because Census Bureau data on parks is limited, a survey is useful for generating accurate information on the size and quality of the region’s parks. This knowledge, in turn, will help drive well-informed policy decisions and resource allocations.

FRAMEWORK

In 2016, the Manufactured Home Community Coalition of Virginia (MHCCV) completed the first comprehensive report on mobile home parks in the Richmond region, *An Assessment of Central Virginia’s Manufactured Housing Communities*. This study should serve as a template for similar work in the NRV.

Study elements should include the following:

a) **A profile of households** living in manufactured homes using Census data and American Community Survey (ACS) estimates. Detailed cross-tabulations may also be possible through the Public Use Microdata Sample.

b) **A profile of communities** of manufactured homes completed via windshield surveys and other direct forms of data collection. The survey should collect and verify information such as
   a. Number of units
   b. Design features (e.g., signage, curb and gutter, lighting, and parking)
   c. Housing conditions (e.g., age, foundations, presence of accessory structures, and façade conditions)
   d. On-site services (e.g., office/management building, trash and recycling, and playgrounds)
   e. Connectivity to transportation and amenities

   c) **An affordability analysis** based on available income estimates from Census/ACS data and published lot rents and fees for parks.
d) **Park typologies** developed that categorize communities to better tailor policies and interventions.

e) **An analysis of local land use and assessment guidelines** for manufactured homes and mobile home parks. Questions include whether local zoning permit new parks and how local governments permit replacement/infill homes in parks.

If necessary, these findings may also be followed by specific policy recommendations for local governments in the NRV.

Housing Forward Virginia recommends the study’s findings to be released publicly to ensure that stakeholders such as policymakers, elected officials, and planners understand the nuances of manufactured housing and think beyond common stereotypes. Options include press releases, media outreach, and a “rollout” presentation/event.

**IMPLEMENTATION PLAN**

**Immediate:**
- **Determine who will conduct research.** Determine whether research will be conducted by the NRVRC and local government staff or contracted out to a third-party firm.
- **Identify experts.** Gather a list of persons and organizations in the region (and potentially across the state) who may serve as project advisors owing to their knowledge and background.
- **Compile existing manufactured housing inventories.** Contact local planning and zoning officials to determine whether they have reliable lists of manufactured home communities in their jurisdictions.
- **Develop a list of potential funding entities.** Submit proposals to interested parties.

**Short-term (next 12 months):**
- **Create a standardized database for known manufactured home communities in the region.** This database should include park name, address, owner/manager, number of occupied homes, number of pads, number of owned versus leased homes, utility statuses, lot rents and fees, and records of recent sales.
- **Create the survey instrument.** Develop park survey criteria and methodology. If possible, contact park owners to collect information about lot rents and other community data.
- **Consult Census data.** Begin Census data collection and analysis.

**Mid-term (12–24 months):**
- **Begin in-person data collection.** Conduct in-person park survey to gather on-the-ground information about community and housing conditions.
- **Draft and finalize report,** including an analysis of findings and key takeaways for policymakers.
- **Share findings.** Determine and implement the process for public dissemination of the study.
- **Act on findings.** Identify and pursue key next steps identified in the report.

**Long-term (24+ months):**
• **Track long-term vacancy rates.** Conduct a scaled-down “check-in” survey on parks in the region to determine if the number of units or vacancy rates have changes.

• **Make note of significant changes in park ownership.** Take advantage of new owners looking to make good impressions in the community.

**LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY**

• There are few legal barriers for completing this work. However, in-person surveys of parks may require entering private property not within the public right-of-way and should be done with the owner’s permission, if necessary.

• A comprehensive survey is not a likely task within the normal scope of work and budgets for NRVRC and other local government departments. Therefore, new discrete funding should be pursued to complete this work.

• NRVRC, along with VCHR and local government staff, possess the technical expertise to conduct a study of this type. However, they may not have the time or capacity to complete it. Housing Virginia recommends considering a consultant or dedicated research unit for this project.

**FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT**

• Some aspects of this strategy may be completed without major funding, including the creation of a region-wide database for manufactured home communities.

• Cost estimates for a full study will vary depending on the number of parks that require physical visits along with the amount of complimentary analysis/research determined to be useful. Expect a range of $25,000 to $75,000.

**POTENTIAL FUNDING SOURCES**

• **Public funds** may come from collective funding from local governments and/or from Virginia Housing, which has recently expressed major interest in manufactured housing as an affordable housing strategy.

• **Private funds** may be available from philanthropic organizations interested in housing, health, poverty, and legal aid.

**METRICS TO EVALUATE SUCCESS**

• Major knowledge gaps should be filled when this study is completed, including the following:
  - The number of mobile home parks in the NRV.
  - The number of households living in these communities.
  - The major strengths, weaknesses, opportunities, and threats for parks.
  - The demographics and socioeconomic situations of park residents.

• Success may also be measured by shifts in funding/service priorities for local governments and community development organizations to focus on manufactured home communities.

**RESPONSIBLE ACTORS AND THEIR ROLES**
• **NRVRC and local governments** will initiate this strategy, develop the scope of work, and determine how research will be conducted.

• **The research team**, which may be a third-party consultant, will develop survey criteria, complete Census data analysis, and conduct on-the-ground assessments of mobile home parks.

• **Legal aid and other direct service organizations** who may already serve park residents can act as liaisons for researchers and provide valuable insights into household needs.
Regional Strategy 6: Grow building construction businesses and workers in the NRV

Housing study focus group participants noted that a shortage of building construction and specialty trade contractors in the NRV is a major constraint on construction of new homes and rehabilitation and upgrade of existing homes. The shortages result in increasing project and transaction costs for both new home construction and renovation and rehabilitation projects. Rising costs make construction of new homes and apartments that are affordable to residents more difficult, and the high cost and long wait times to complete home renovation or maintenance projects may worsen deferred maintenance and deterioration of existing housing stock.

The region has lost nearly 60 establishments and 200 workers in the “construction of buildings” industry sector since its peak pre-2008 peak. The largest decreases were seen in new single-family home construction and in residential remodelers. Although employment has grown slightly in recent years, the NRV’s average 4–5% annual decrease over the past decade is significantly worse than the national average for these sectors. Similarly, the “specialty trades” sector, which includes trades such as plumbers, electricians, and masons, lost nearly 100 establishments and 700 jobs. As a result, many NRV projects must seek contractors from surrounding areas or states, increasing project costs and contributing to a further erosion of local skilled trades workers and firms. The shortages are likely to worsen without a significant increase in the pipeline of new skilled workers to replace the large cohort of existing workers nearing retirement age.

FRAMEWORK
The NRV can undertake a variety of strategies to help address the shortage of skilled workers and local contractors by coordinating workforce and small business development systems with local housing industry businesses and support organizations. These strategies may include the following:

- **Enhance existing K–12 career & technical education (CTE) and community college training programs for skilled trades and adopt new programs to meet industry and worker needs.** Many programs have tailored training modules/systems that target job training to specific groups (e.g., high school students, ex-offenders, or at-risk youth). This strategy includes a career awareness campaign to help students and job seekers understand the types of well-paying jobs in these fields and counteract the conventional wisdom that a 4-year degree is the only path to career success.

- **Target entrepreneurship and small business development support programs** to help existing specialty trade contractors and building construction firms grow as well as to help interested skilled tradespeople start their own business. The Roanoke Small Business Development Center (SBDC; it serves the NRV) has expressed an interest in pursuing this strategy in partnership with NRV stakeholders.

- **Outreach to building trades firms and support organizations** to identify business or skilled workforce needs and provide guidance on accessing regional program resources that can help their businesses grow (e.g., with worker training, financing, and business technical assistance). Regional stakeholders may decide to target resources to firms that address regional housing needs (e.g., firms with expertise in energy efficiency or affordable housing) and build partnerships with local firms as “preferred” contractors for certain regional homebuilding programs.
• **Track workforce demographic and economic trends to identify existing and potential skill shortages** (e.g., worker retirements over the next decade, gaps in graduates vs. job availability, and wage levels) and target training and business development programs accordingly.

• **Track industry and housing market trends in surrounding regions** to identify firms from outside the region that may be able to fill a gap in needed services or skills in the NRV. Furthermore, identify market opportunities for growing NRV-based firms to serve the surrounding regions.

**IMPLEMENTATION PLAN**

**Immediate:**
- **Compile baseline data.** Compile baseline economic and workforce/labor market data on building construction and specialty trades industry sectors to enable tracking of regional and national building industry trends.
- **Inventory existing training programs.** Compile an inventory of existing education and skills training programs for building trades workers.
- **Inventory small business development programs.** Compile an inventory of existing small business development programs and resources as well as business resources targeted to home-building firms (e.g., through the Association of Homebuilders).
- **Promote existing resources** to businesses and share the list with other resource providers.
- **Learn from other regions.** Further research on peer region strategies for addressing construction trades skills shortages or shortages in local construction/specialty trade contractors.

**Short-term:**
- **Assess existing building trade programs.** Convene regional education and training providers to identify and assess existing building trades education and training programs, and discuss additional training programs or resources that may be needed to best serve students and businesses.
- **Identify workforce needs.** Convene regional residential building construction and specialty trade/remodeler firms to discuss workforce needs/shortages, and identify the credentials/training programs that builders value for their workers. The NRV may include or partner with neighboring regions facing similar issues.
- **Pursue funding.** Build teams to pursue funding that address gaps in the region’s training system.
- **Identify gaps in the building construction industry.** Outreach to regional homebuilding and housing policy stakeholders to identify gaps in the regional building construction industry “ecosystem” that must be improved for the industry to grow and meet regional housing needs. This includes an inventory of available construction and specialty trades firms in the region compared to regional demand as well as support services to help construction firms grow and stay successful (e.g., financing/accounting, business counseling, supplier firms, and public procurement TA).
- **Seek specialty trades not currently offered in the region.** Outreach to specialized construction or specialty trades firms outside the region that can provide in-demand services/expertise that local firms may not offer (e.g., firms that specialize in student housing, retirement communities, and historic restoration).
Mid-term:
- **Pilot a training program for historically vulnerable groups.** Identify host institution and pilot delivery of building trades training programs designed to serve target populations (e.g., at-risk youth, ex-offenders, and veterans).
- **Pilot a building trades internship program.** Partner with local building construction and specialty trade firms to pilot internships/job shadowing (or a more formal apprenticeship program) for students of appropriate training programs at local high school or colleges. Resources may be targeted through existing scholarship programs such as Access to Community College Education (ACCE).
- **Pilot a business training program.** Partner with regional business development service providers and industry trade groups to pilot a business training and consulting program tailored to people who can benefit from improved business practices, such as building construction or specialty trades firms, developers and real estate investors, and rental property or mobile home park managers.

Long-term:
- **Link construction industry graduates with local firms.** Provide a “pipeline” of graduates from local schools and universities with the credentials that local building construction industry firms need to remain productive, and replace skilled trades workers who are nearing retirement age. This includes annual placements of students at firms for internships, apprenticeships, or OJT opportunities, and annually evaluate the need to expand or add programs to target specific in-demand skills or serve specific target student populations.
- **Create a preferred contractor list.** Partner with local building construction firms to offer a list of local “preferred contractors” for home habilitation or housing projects in coordination with the local government or regional housing programs and grants (e.g., HOME consortium projects, energy efficiency incentives, and housing rehab loan or grant programs).
- **Create a comprehensive building industry event calendar.** Provide an annual calendar of events and services to a cohort of business leaders and staff in areas such as targeted building construction, specialty trades, and real-estate management. Services that may benefit stakeholders include training workshops, one-on-one counseling, a business plan competition “course,” and job fairs or B2B networking events. Although several of these elements currently exist, they may benefit from expansion or coordination with other regional events.

**LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY**
Most programs related to these strategies involve partnerships between existing educational institutions, business development support organizations, and building industry stakeholders, who can partner on these initiatives using the existing resources they devote to such programs, such as relevant training or counseling programs and business practices. The nature of each partnership will dictate which organization is the appropriate partner to assume the leadership roles, pursue and administer grant funding, or provide special expertise or resources to a particular strategy or program. Most core partners are listed in the “responsible actors” section.

**FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT**
Local organizations already have much of the basic “infrastructure” and capacity needed to offer training programs, business outreach and technical assistance, and industry research as described in the
implementation plan. Some activities may require significant resources to scale up existing programs or develop new programs that address specific building industry needs. These activities will require additional funding through contributions such as grants, increased allocations in organizational budgets, or “tuition” or similar user payments. Some funding examples are as follows:

- New training programs that require specialized equipment or facilities.
- Initiatives to cover tuition or fees for training program participants.
- Grants, loans, or incentive programs for building construction firms.
- Dedicated technical assistance services for building construction or real-estate development firms, especially for a large cohort or to acquire the specialized services of consultant firms.

**POTENTIAL FUNDING SOURCES**

- The New River–Mount Rogers Workforce Development Board (WDB) administers federal workforce development programs and has assistance available to target groups (e.g., dislocated workers and youth that meet certain eligibility requirements) that they may be able to direct toward supporting building construction training for appropriate/interested clients. The WDB is also eligible for Department of Labor and other grant programs that may support targeted workforce training programs and fund training program needs such as the purchase of equipment and software or provide funding for students tuition and fees. Several regional scholarship programs may also target building construction trades, such as those offered by the NRV Home Builders Association, several local ACCE programs, and scholarships administered by the Community Foundation of the NRV.
- The Roanoke Regional SDBC provides counseling services; however, it has limited capacity to serve a large cohort of building construction firms without additional funding from other sources such as local governments, grants, or user fees.

**METRICS TO EVALUATE SUCCESS**

- Increase in the number of firms and size of firms in the regional “building construction” and “specialty trades” industry sectors (BEA/BLS).
- Increase in the number of jobs and earnings of workers in target construction trades occupations. This metric can be tracked both through jobs at construction-related firms in the NRV and jobs in the construction sector held by NRV residents (even if they work outside the region).
- Increase in the number of graduates of regional construction trades training programs.
- Decrease in cost or wait times for residential remodeling construction projects.
- Number of businesses (local and non-local) participating in proposed regional housing development projects/initiatives.

**RESPONSIBLE ACTORS AND THEIR ROLES**

**Construction trades education and training providers:**

- **CTE programs** of local jurisdiction public schools, which include career prep for a variety of fields that include target construction fields. Each county has specialized programs (e.g., welding, carpentry, or electronics) that may serve the specialized needs of local firms.
- **Pulaski County Public Schools Governor’s STEM Academy** provides specialized career and college prep for grades 10–12 in construction, engineering, and production pathways. The construction program includes dual enrollment credits through the Virginia Community College System (VCCS) and begins the pathway required for electrician or contractor licensure.
• **New River Community College (NRCC)** is a full-service academic institution providing a wide array of academic degrees and career credentials, including a Construction Career Studies Certificate (CSC) and several specialty trades program options (especially electrical). As part of the VCCS, NRCC can replicate approved curriculums from other institutions to offer additional credentials in construction trades that local firms may require. Several VCCS institutions in Hampton Roads have instituted more comprehensive construction trades training programs, implementing national models that are used to serve target populations such as ex-offenders.

• **The Virginia Tech Department of Building Construction** provides advanced degrees in building construction and maintains a strong network of industry partners and research on construction education best practices. University contacts may provide skilled graduates for local firms help identify successful programs that may be replicated in the NRV.

• Local or regional firms can participate in **structured apprenticeship, journeyman, or other training programs required for licensure** in many skilled trades occupations.

• **CHP** provides training resources for energy efficiency, weatherization and other specialized construction topics through their Energy Solutions Research and Training Center in Christiansburg. CHP has extensive experience in affordable housing and energy efficiency programs throughout Virginia.

**Small business development and industry support partners:**

• **Roanoke Regional SBCDC** serves the Roanoke and NRV regions as part of the US Small Business Administration (SBA) statewide network of SBDCs. They provide an array of business counseling services (e.g., business plan development, accounting, and marketing) as well as referrals to additional resources to assist businesses with their growth plans. The SBDC often develops special courses/seminars for particular “cohorts” of businesses (e.g., Chamber of Commerce members), and it can adapt this model for the homebuilding industry.

• **The NRV Home Builders Association (HBA)** is a member organization of local homebuilding firms, and it provides advocacy, training, peer networking, marketing, and other industry-specific resources. The HBA can access the resources of the HBA of Virginia and the National Association of Home Builders (NAHB) networks.

• **The NRV Apartment Council**, a member of the Virginia Apartment Management Association, is a member organization of local apartment management firms, providing industry-specific resources such as advocacy, training, peer networking, and marketing.

• **Local economic development organizations and chambers of commerce** provide advocacy, resources, and incentives for local businesses, including grant and loan programs, assistance with local regulatory requirements, and referrals to local technical assistance and supplier firms.

• **The Virginia DCHD** offers a variety of training and technical assistance resources for building construction firms, including lead safety and remediation, building codes, affordable housing programs, and redevelopment of blighted properties. The DHCD administers a multitude of affordable housing, community development, and economic development grant and loan programs from various federal agencies and has a strong interest in developing local building construction firms who can participate effectively in local DHCD-funded projects.

• **Virginia Housing** serves Virginia with an array of programs to encourage homeownership, development of affordable housing, and building the expertise of Virginia communities to address their most-pressing housing needs. Offerings for businesses include a variety of grant and loan
programs for affordable housing development, assistance with LIHTC projects, and coordination with other major housing funding sources and training providers.

EXAMPLES, BEST PRACTICES, CASE STUDIES

• In the early 2010s, the US Department of Labor provided nearly $3M in funding to CHP to administer the CREATE program in collaboration with local community colleges (NRCC, Wytheville and Virginia Western in Roanoke), local WDBs, and other industry and public stakeholders to provide targeted training resources and industry coordination for residential “green building,” energy efficiency, and alternative energy construction. The program provided free training and credentials to 200+ participants, including new students and employees of local firms upgrading their skills. The program also convened industry groups and stakeholders to share knowledge and expertise, hosted a research conference, and identified regional needs to improve energy efficiency and green construction.

• The Home Builders Institute (HBI), a national construction trades training and education resource, offers the Pre-Apprentice Certification Training (PACT) program and various other building trades specialty programs such as masonry, HVAC, plumbing, and electrical. HBI has developed vetted construction trades training curricula for each of these trades and a training program model that local educational institutions can adopt to begin offering industry-approved credentials. HBI has further developed modules that can be added to these courses, which provide specialized training content or services for target groups, such as veterans or ex-offenders. HBI staff partner with these organizations to launch the programs and to ensure that they meet accreditation standards. Thomas Nelson Community College serves as the lead organization for a Hampton Roads initiative to host the PACT program, targeting veterans and at-risk youth.

• The DHCD orchestrated several statewide training workshops in 2019 with the engagement of experts from the “Incremental Development Alliance” to help local investors and developers seeking to apply this model of small-scale building redevelopment. Other specialized online or single-course training offerings from similar organizations include the Green Building Alliance, Virginia Center for Housing Research “Housing Camp,” CHP Energy Solutions, and the NAHB.

• The Coastal Virginia Building Industry Association (CVBIA) has implemented several innovative programs to serve members of their regional building industry in Hampton Roads, including negotiated member rates for common supply and service needs (e.g., insurance, office supplies, and building materials), scholarship programs, and the Multifamily Housing Council, which provides education on apartment and facility management. The CVBIA illustrates the importance of coordinating across a broad region to be able to scale up industry support programs, build partnerships, and create a large pool of members to better negotiate for items such as bulk purchases of building materials.
Regional Strategy 7: Provide support for the aging population

Locally and nationally, an increasing number of older adults are choosing to “age in place” and stay in their own homes and communities for as long as possible. The number of older adults varies significantly among jurisdictions. The Town of Blacksburg and City of Radford have less than 10% seniors owing to the larger numbers of college-aged residents who attend the universities in the area. Nearby, the number of persons 65 and older is close to 25% in Giles, Floyd, and Pulaski. Overall, the region comprises approximately 16% residents 65 and older, and this number will continue to grow for the next decade along statewide trends.

There have been efforts underway in the NRV to enable more older adults to “age in place” for nearly a decade. The AIP Leadership Team began holding educational workshops in 2013 and has conducted numerous surveys of aging residents to determine their preferences. The team published a report titled Aging in Place in the New River Valley: Next Steps Towards Building Lifespan Friendly Communities in 2015, which included action steps. Many of these steps have been implemented, including the creation of an AIP Workbook that helps older adults and their families identify actions that will help extend their independence and allow them to remain in their homes in their later years.

The AIP Leadership Team was also instrumental in launching the NRV Timebank, a neighbor-to-neighbor network that enables older adults and others access help with needs such as their home.

FRAMEWORK

AIP has always been the first choice of seniors. In addition, baby boomers want to stay more connected to their communities as they age for several reasons: they are retiring later, they are healthier and more active, and they are more likely to be concerned about access to educational, cultural, and entertainment options. A 2019 review of the senior housing market by CBRE shows that overall senior housing inventory growth is at a 30-year low; that is, age-restricted housing is a less-popular choice for seniors than it was 20 years ago.

More than two-thirds of boomers surveyed say that they want to stay in their homes if possible. They want to retain their community connections after retirement, including relationships with neighbors, and access recreation, shopping, dining, and cultural options that are familiar to them. There are also financial benefits to AIP, as housing costs more than double on average for seniors moving to an age-restricted housing community.

One challenge for seniors who want to stay in their homes is that housing chosen in an earlier stage of life is often not suitable for their changing mobility status. Traditional homes commonly have only a half bath on the main level and all bedrooms on the second floor. The home may have steps to the front entrance, and it may not have sufficient clearances to allow for a wheelchair if needed on a temporary or permanent basis. For those with mobility issues, basement laundry facilities can also be difficult to access. Additional problems include deferred maintenance on the home’s critical systems (e.g., heating, electrical, plumbing, well/septic, and roof), which can endanger resident health and safety.
Furthermore, owing to societal changes, it has become increasingly common for children to move away from the region where they grew up and for seniors to not have family nearby to support them.

Designing an AIP program involves at least two essential categories: home modifications and community adaptation.

- **Home modifications** help address basic housing issues of health and safety, accessibility, and energy efficiency (to relieve household cost burden). Home modification begins with an assessment performed by a professional (e.g., a certified AIP specialist or occupational therapist) or through self-assessment. Resources like the AIP Workbook offer a step-by-step checklist to identify modifications to make a home more suitable for someone in their later years. Regardless of who performs the assessment and the assessment tool chosen, assessments should ensure that the house will continue to meet the changing needs of the resident.

Once a modification plan is in place, residents must also be able to find a qualified contractor who can accomplish the modifications at a cost that the homeowners can afford. Because many seniors have limited incomes, finding additional funding sources that make it possible for seniors with limited incomes to receive modifications is critical.

- **Community adaptations** cover a different area. Seniors living in rural and suburban communities are used to using vehicles to access activities such as healthcare, medical supplies, shopping, dining, and entertainment. As some seniors become less able to drive themselves confidently and safely, transportation services must take the place of driving. Many communities are also looking at changing their development patterns and infrastructure to make it easier for seniors to age in place.

**IMPLEMENTATION PLAN**

**Immediate:**
- **Evaluate networks/programs:** Coordinate with the AIP Leadership Team in the area to understand existing networks and programs that support AIP.
- **Identify gaps:** Learn where gaps exist in housing needs and services for seniors.
- **Map areas of concentration:** Map the location of senior households in the area using tract-level or block group-level ACS estimates to understand where concentrations exist.
- **Evaluate survey data:** Review prior surveys of senior renters and homeowners in the region to refresh the understanding of their preferences and plans with respect to housing. Update findings as needed.
- **Seek best practices for an AIP policy:** Research best practices from similar communities as to how they built AIP into policy and program decisions at the local level—for example, as a part of new developments or streetscapes.

**Short-term (next 12 months):**
- **Update action plan:** Update and expand on the AIP Leadership Team’s prior action plan to integrate key findings from this regional housing study.
• **Establish timeline and resources**: Develop a timeline for priority AIP initiatives and identify the resources needed for implementation. If resources do not permit full-scale implementation, identify initiatives that can be piloted.

• **Identify collaborative partners**: Find providers who are currently involved in AIP activities and recruit them into the efforts to create a comprehensive program that incorporates a continuum of initiatives without duplicating services.

• **Develop a home-modification program**: Implement a comprehensive home-modification initiative that incorporates the following elements:
  
  o **Home assessments**: pursue outreach to older residents to support home self-assessments as well as access to low-cost certified home assessments.
  
  o **Quality construction**: coordinate with qualified contractors and use a construction quality control process.

  o **Financial assistance**: provide financial assistance to homeowners on terms that are consistent with their ability to pay for AIP home modifications.

  o **Program navigation support**: Many seniors will need a navigator/coordinator to help them through the process.

Mid-term (12–24 months):

• **Prioritize needs**: Support localities in mapping and prioritizing the needs of their residents and identify areas of shared priority to be pursued at either a regional or local scale (perhaps as a pilot project if funding is limited).

• **Incorporate AIP in housing education and outreach**: Make AIP part of follow-up housing study conversations and outreach. If a housing forum is held, make AIP one track within the event. Use the existing Homebuilders Expo, Hokie Wellness Fair, Lifelong Learning Institute, or hospitals as natural venues for disseminating relevant information.

**LEGAL, FINANCIAL, AND ORGANIZATIONAL CAPACITY**

• Ensure providers are professionally trained and certified and that contractors are properly insured.

• Expand representation on the AIP Leadership Team and consider a combination of public and private sector leaders.

**FUNDING SCOPE REQUIREMENTS AND PROJECTED IMPACT**

• Funding requirements of a full-scale AIP program may be very substantial, and the potential impact is large. Most AIP programs will start modestly with specific targeting of households and certain types of housing modifications. These programs typically expand from there, depending on available funding, staff capacity, and community partners.

**POTENTIAL FUNDING SOURCES**

Traditional sources of funding for AIP programs in the region have been challenging to assemble, and is thus a regional issue. The following funding considerations attempt to address creative solutions for this challenge.
• **HTF:** As detailed more fully in Regional Housing Strategy 2, a regional HTF can provide funding for housing priorities determined by region, allowing for implementation where other funding sources have proven difficult.

• **Market rate:** Many older adults have the financial means to pay for home modifications; however, they must be made aware of safe, vetted housing professionals to perform the work.

• **Medicare and Medicaid** may be able to fund certain types of home modifications.

• **Partnerships with anchor health institutions:** Hospitals have a financial interest in seeing that patients do not return to the emergency in the months after release because of a preventable injury in the home. This funding approach ties in directly with Regional Housing Strategy 3, which provides detailed action steps to explore this funding strategy.

• **State and federal grant programs:** Funding programs through the DHCD, HUD, the United States Department of Agriculture (USDA), and Virginia Housing exist that may serve the housing needs of seniors; however, these sources have significant limiting factors to serving effectively for home modification needs.

• **Explore a new model:** Bring together a focus group that includes funding sources such as lenders, CDFIs, philanthropy, healthcare systems, and Virginia Housing to brainstorm ideas for a sustainable financial resource. The Green & Healthy Homes Initiative (GHHI) booklet on “Developing Sustainable Financing Models to Scale Aging in Place Programs” offers some ideas that can help start this conversation.

**METRICS TO EVALUATE SUCCESS**

- Resident tenure in their home
- Improvement in health conditions
- Decrease in the number of injuries incurred in the home
- Increase in access to services
- Improvement in health conditions for older adults remaining at home
- Increase in happiness and satisfaction as a result of access to services, entertainment, cultural stimulation, and socialization

**RESPONSIBLE ACTORS AND THEIR ROLES**

- AIP leadership team, local government staff, local senior service agencies, housing providers, counselors, housing funders, and volunteers.

**EXAMPLES AND BEST PRACTICES**

**Seniors Safe at Home Campaign**

*The Albemarle Housing Improvement Program (AHIP) is a 30-year-old housing organization located in Albemarle County, Virginia. Over the last decade, AHIP has evolved into an agency that primarily serves seniors with a range of services to help them stay in their homes longer. Elderly households are among the most vulnerable because of both health and financial status. Senior citizens struggle with fixed incomes, diminishing resources, and health issues, which impair their ability to complete necessary home repairs. A typical social-security income for a low-income senior is around $10,000 per year.*
Seniors Safe at Home sets out to make sure that no senior citizen must wait for a critical home repair while helping them preserve assets and age in place. The types of repairs vary and include heating/cooling, roof leaks, stair and porch repair, kitchen and bath accessibility, plumbing and electrical problems, and issues with well and septic systems. In 2016, this program helped 98 senior citizens with repairs and rehabs, or 53% of AHIP’s clients.

AHIP uses a variety of funding sources; however, the largest share of its support comes from the City of Charlottesville and Albemarle County. Both of these jurisdictions use local and HUD funds to support AHIP’s work. AHIP also raises a substantial amount of charitable funding every year from corporate and philanthropic sources as well as individuals.

The Village

The Village movement began in the United States nearly 20 years ago. There are now more than 220 Village programs across the country and at least 10 operating in Virginia.

The program is based on the idea of volunteerism. Seniors in the community join and form a nonprofit organization with a modest annual fee, and most organizations hire a coordinator who helps the members find services such as in-home care, handyman help, drivers, and meal delivery.

Frequently, other members of the community will volunteer to help individuals who are a part of the village. For example, a young person in the neighborhood might be willing to mow a lawn, rake leaves, clean gutters, take out the trash, or change a ceiling light bulb for a senior resident.

Seniors who are members of the village also participate in group activities for exercise and socialization. Members may also pool their resources to purchase services in bulk at a discount, such as housecleaning and grocery pick up.