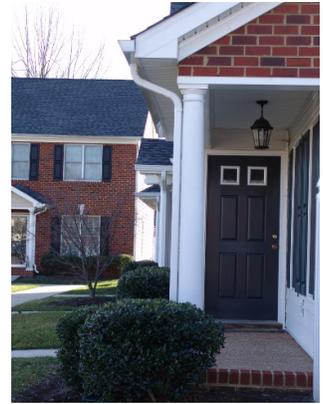


5.0 HOUSING



Abstract

The long-term intention of this housing chapter is to guide new development to a higher quality standard and toward an increase in middle and upper income housing. Achieving the right balance of housing will positively affect the Town's economy by raising the median income, increasing local retail opportunities and growing the tax base, all beneficial to the whole Town.

Within the Housing & Neighborhoods chapter, the Town works toward creating the right balance of housing by:

- Capturing a larger population of the metro region's executive, middle and upper income housing.*
- Preserving the distinctive, historical and attractive character in both the infill and new developments within the Town.*
- Raising the quality standard of new and replacement construction in the Town.*
- Encouraging a mix of housing options to meet the needs of a diverse population that includes higher end, middle class, working class and affordable housing options.*

During the past 150 years of development, Ashland has accrued a diverse array of housing options. This includes both older and newer single family homes, manufactured homes and multifamily housing. Through the presence of small detached dwellings, townhouses, apartments, and manufactured homes, the Town provides a significant amount of affordable housing. Currently, the Town's housing stock is short only in terms of middle to upper income and executive housing. The long-term intention of this plan is to guide new development toward an increased percentage of middle and upper income housing. The presence of more middle and upper income housing will positively affect the Town's economy by raising the median income, increasing local retail opportunities and therefore growing the tax base. An increased percentage of executive, middle and upper income housing can be beneficial to the whole Town. Middle and upper income housing is defined as housing affordable to those earning 150 percent of the median income or higher. . Using the median income for the Town of Ashland as estimated by the U.S. Census Bureau's American Community Survey 2010-2014 of \$41,582, this equates to a home price of \$280,000 for middle and upper income housing. This calculation is demonstrated in Table HN-1 later in this chapter. Executive housing is described as housing to meet the needs of the executives and owners of the businesses that the Town seeks to recruit.

Studies have shown that Ashland has a larger percentage of affordable housing than the surrounding Hanover County. This can be partly attributed to the amount of multifamily housing located within the Town's boundaries. Based on the 2015 Census, only 8.5 percent of the County's housing is multifamily whereas 28 percent of the Town's total housing is multifamily. For the purpose of this plan, workforce housing is defined as housing affordable to those earning between median and 120% of median income.

As is mentioned many times throughout the Plan, it is through maintaining the guiding principles that the small town character of Ashland can be preserved and enhanced for future generations. This small town character is typified by the variety of house and lot sizes that exist within neighborhoods. This variety allows for a diverseness of neighbors all living within the same block. Variety of house and lot types is described in the preceding chapters as a standard that should be applied throughout existing and future neighborhoods. It is with this principle in mind that the future housing needs of the Town are considered.

Over time, the size and composition of the population evolves and housing preferences shift creating a change in the Town's housing needs. At different times, changing social and economic factors may influence whether families choose to rent or buy, construct new homes or renovate old homes. These same factors also influence the size and type of homes in demand at a given time. An important part of the Housing and Neighborhoods chapter is analyzing the demographic changes that take place within the Town and how these changes affect the future housing needs of the Town. It is our role to steer the type of development that occurs within our borders through future land use decisions and zoning and subdivision ordinances. It is important that such policy decisions are made with the future housing needs of the Town in mind. While there will always be outside market influences at work, a balance must be met between the short-term market forces and the Town's long-term development goals.



GUIDING PRINCIPLES

This chapter supports the Plan's Guiding Principles as follows:

1. Preserve Ashland's Small Town Character

- Preservation of historic structures allows citizens to take pride in the history of the Town and preserves a visual history for future generations.

2. Protect Ashland's Unique Features

- Historic homes should be maintained and renovated when necessary to prevent demolition.
- New housing should be compatible with the existing housing stock of Ashland with the traditional neighborhood design of through streets on a grid pattern.

3. Manage and Enhance Our Green Town

- Minimum clearing should occur during construction of new housing developments.

4. Encourage Continued Variety

- Provide housing to meet the needs of citizens of all socioeconomic backgrounds.

5. Promote Continued Economic Development

- Augment the amount of higher-end housing to accommodate the needs of prospective business developers and middle and upper management employees.
- Create housing units over retail on England Street to increase the level of activity in this mixed-use district.

6. Provide a High Level of Government Services

- Increase higher-end housing as a method of improving the Town's tax base and continuing the high caliber services and amenities offered by the Town.

5.1 RESIDENTIAL HOUSING

Single-family detached homes represent 52 percent of the Town's total housing stock. Single-family attached homes, which include townhouses and duplexes, constitute 6 percent of all units. According to the U.S. Census, multi-family (apartments) includes structures containing 2 or more housing units within the same structure and represent 28 percent of all units. Complete analysis of Ashland's housing data can be found in *Ashland by the Numbers*, an annual report developed by staff. A physical count in 2011 estimates the total number of apartment units to be approximately 750, a 16 percent increase over the 2000 census. Finally, there were 295 housing units classified by the Census Bureau as mobile homes. Mobile homes should not be confused with modular homes, which are a type of single-family detached dwelling unit that is constructed in units that are movable but not designed for regular

transportation on highways, and which are designed to be constructed on and supported by a permanent foundation and not by a chassis permanently attached to the structure and which meet the requirements of the Virginia Uniform Statewide Building Code. Whereas as modular homes are permitted by right in all single-family residential zoning districts in the Town, Town zoning regulations limit additional mobile home placements to locations within mobile home parks. Consequently, mobile homes have declined over the past 10 years as a share of the housing stock and are likely to continue to do so. There are two mobile home parks in Ashland both located off of Route 1. A physical count in 2011 revealed that Sedgefield, on the east side of Route 1, has 262 homes and Palm Leaf, on the west side of Route 1, has 44 homes, differing from the 2000 census by a count of 11.

The Right Balance of Housing

The Town has a significant deficit of upper income housing which has caused prospective business developers and residents to question the adequacy of the Town's housing stock for middle to upper management employee needs. This also contributes to the Town's low median income level. The addition of executive, middle and upper income housing will help to balance the Town's housing options. The following Housing Affordability Chart, HN-1, was created using County property assessments from 2015. Although not assessed individually, the approximately 750 apartments and 306 mobile homes are included in with the affordable housing in order to create a more accurate assessment of the existing housing in Town. As presented in the Chart HN-2, 82 percent of the Town's housing is considered affordable and workforce housing, leaving only a very small percentage considered middle and upper income (affordable to those earning 150 percent of the median income or higher.) Therefore, the Town seeks to increase that percentage of housing to accommodate middle and upper income residents.

There are many benefits to the presence of middle to upper income housing and the middle and upper income wage earners this attracts. Executive, middle and upper income housing is often one criterion for executives seeking out a new location for business. New businesses choosing to locate in Ashland equals job creation in the Town. Housing at a higher price point is attractive to buyers with a higher disposable income, which could increase spending at our local businesses thereby providing added support to local retailers. As the population and the median income rises, there is a greater chance for attracting the higher-end retailers.

In addition to the higher price point, the lack of higher quality sustainable housing has been noted in several chapters of this Comprehensive Plan including Economy and Community Character and Design. The issue



Table HN-1 Housing Affordability Calculation	Household Income	25% of monthly income (available for housing)	5% of Monthly income (utilities)	Mortgage	10% Down Payment	Home Price
50% Median (Low Income)	\$20,791.00	\$433.15	\$86.63	\$84,764.35	\$8,476.44	\$93,240.79
80% Median (Moderate Income)	\$33,265.60	\$693.03	\$138.61	\$135,622.96	\$13,562.30	\$149,185.26
Median (Affordable)	\$41,582.00	\$866.29	\$173.26	\$169,528.70	\$16,952.87	\$186,481.57
120% Median (Workforce)	\$49,898.40	\$1,039.55	\$207.91	\$203,434.44	\$20,343.44	\$223,777.89
150% Median (Middle and Upper Income)	\$62,373.00	\$1,299.44	\$259.89	\$254,293.05	\$25,429.31	\$279,722.36

US Census 2014 ACS 5-year survey; Generally accepted standard is that no more than 30% of annual income should be spent on housing; Mortgage is calculated as 4.5% interest 30yr loan w/ 1% origination fee = \$5.11/month per \$1,000 borrowed.

of quality is of importance because desirable, quality housing should be available at various price points within the market to accommodate both current and future residents who may wish to locate here.

Table HN-1 is included to provide an example of how much house is affordable at three different income levels: median income (affordable), 120 percent of median (workforce) and 150 percent of median (middle and upper income). The amount equaling 25 percent of monthly income and the suggested home price at each income level is then calculated based on these three income levels.

Table HN-2 shows the residential property assessment as of 2015. This table includes all types of housing in Ashland. This table with the addition of apartments and mobile homes was used to create the Housing Affordability chart above.

Policy HN.1 Encourage Higher-end Housing

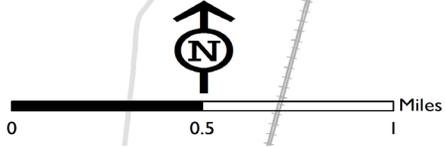
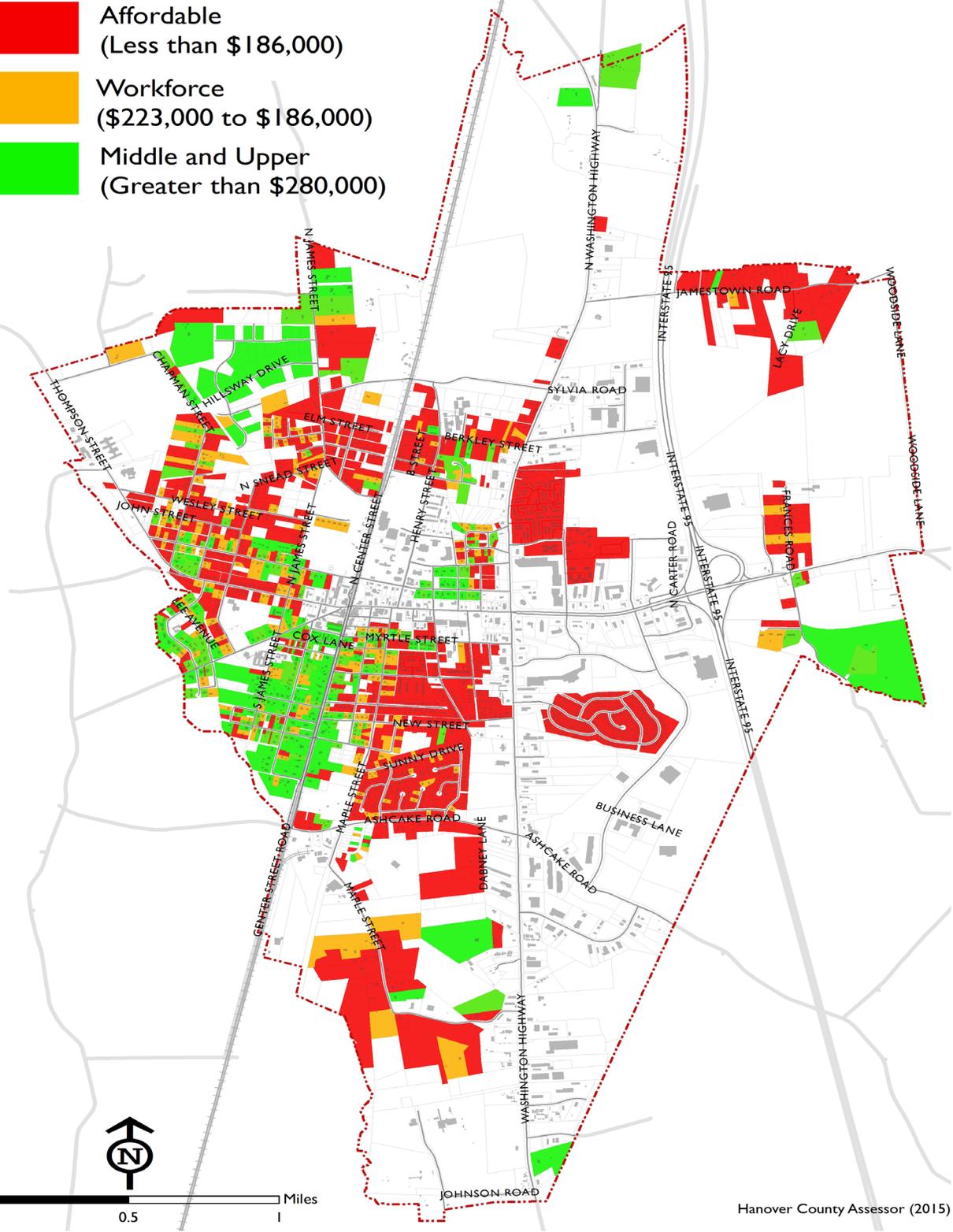
The Town desires to capture a larger amount of the region's executive, middle and upper income housing while preserving the wide assortment of housing available. An increase in executive, middle and upper income housing would work to increase the number of middle and upper income residents in order to improve the Town's tax base and increase spending potential to attract higher quality retail stores. It is important to strike the right balance between housing affordability and the continued need for middle and upper income housing for the sake

Table HN-2 Residential Assessment Counts			
Residential Assessment		<i>Count</i>	<i>Percent</i>
Affordable	Less than \$186,000	1,526	71.2%
Workforce	\$223,000 to \$186,001	240	11.2%
Middle and Upper	Greater than \$223,001	378	17.6%
Total		2,144	

Based on 2015 Hanover County Assessor data

Residential Assessment

-  Affordable
(Less than \$186,000)
-  Workforce
(\$223,000 to \$186,000)
-  Middle and Upper
(Greater than \$280,000)



Hanover County Assessor (2015)

of economic development and the continuation of high caliber services and amenities offered by the Town. Incentives such as density bonuses should be provided to encourage new middle and upper income housing development.

There are many benefits to the presence of middle to upper income housing and the middle and upper income wage earners this attracts. Executive, middle and upper income housing is often one criterion for executives seeking out a new location for business. New businesses choosing to locate in Ashland equals job creation in the Town. Housing at a higher price point is attractive to buyers with a higher disposable income, which could increase spending at our local businesses thereby providing added support to local retailers. As the population and the median income rises, there is a greater chance for attracting the higher-end retailers.

In addition to the higher price point, the lack of higher quality sustainable housing has been noted in several chapters of this Comprehensive Plan including Economy and Community Character and Design. The issue of quality is of importance because desirable, quality housing should be available at various price points within the market to accommodate both current and future residents who may wish to locate here.

Developing new quality residential neighborhoods that add middle and upper income homes that are incorporated into the existing fabric of Ashland is highly important. Emphasis should be placed on larger undeveloped tracts of land identified for new residential development (e.g. northwest corner, east of Interstate 95, and south of Ashcake Road), so that when development proposals are being evaluated, Ashland's goals for housing mix, diversity, and quality are achieved.

New Residential Neighborhoods

It is the intention of this Plan that new developments are created with a variety of home sizes and styles and lot sizes side-by-side within a neighborhood. It is the Town's desire that a large percentage of the new housing constructed be executive, middle and upper income housing. This can be achieved with better quality materials and designs as well as increasing the average square footage in developments. Developers of new neighborhoods should consider the character of the Town when considering design



elements in the construction of new homes. The traditional neighborhood design of through streets on a grid pattern should be maintained. The street design, the planting of street trees, and the siting of homes in close proximity to one another all lend to the small town character of Ashland.

Residential Infill

As described in Chapter 3, Community Character & Design, residential infill development should consist of a varying mix of home size, lot size, and house setbacks. It is the Town's desire for newly constructed homes to be compatible with existing housing stock in both design and placement of homes on the lot. As a method of character preservation within the Town's historic neighborhoods, the feasibility of local historic district ordinance should be explored. At the community meetings, the desire for an architectural advisory board (AAB) with guidelines to provide technical support to homeowners was expressed by citizens. The AAB was explained in detail in Chapter 3, Policy CD.2 and could assist in guiding new development in Ashland's cherished historic neighborhoods.

Policy HN.2 Update Town Ordinances

Along with the updating and strengthening of the design guidelines document mentioned in policy CD.1, the Town ordinances shall be updated to ensure that the desired variety occurs in both the infill and new developments within the Town. To encourage developers to adhere to the updated design guidelines document, incentive based higher density allocations will be allowed provided the developer meets the ideals as set forth in the Comprehensive Plan, updated design guidelines and as specifically defined in the zoning code.

Residential Land Use

The Zoning Ordinance should provide for a wide variety of single-family lot sizes. Not only is this important to the affordability of construction, but also for the desired variety within the Town as mentioned above.

By ensuring that the future residential land use designations accommodate the construction of both large and small single-family detached



homes, townhouses and condominiums, a range of family size and income levels will be provided for. These are all important avenues for home ownership and provide necessary alternatives for first-time homebuyers, young families and seniors choosing to downsize.

The Mixed-Use land use designation, while not specifically residential, allows for the combination of commercial and residential uses and provides a wider range of ownership and/or rental opportunities within the same neighborhood. It also provides convenience and the opportunity to utilize less expensive forms of travel such as walking and cycling as well as the necessary density to support public transportation.

5.2 CAPACITY ANALYSIS

A capacity analysis is useful as part of the Comprehensive Plan process to consider what our Town will look like at full build-out. It is a step-by-step process of evaluating the amount of future potential development for a given area looking at both residential and commercial development. This analysis provides valuable insight into future development potential for the Town based on current zoning and guide future rezoning decisions. The general steps are to determine what is undevelopable, already existing development, vacant/redevelopable land, zoning and future land use densities, and apply proposed zoning densities, less land utilization factor, to vacant and redevelopable lands.

With the existing zoning today, the future build-out population of the Town would be 9,140, according to Table HN-3. Approximately 80% of this future growth can be accomplished through infill development. Larger undeveloped tracts of land currently zoned Planned Unit Development would account for 20% of future growth with the approved development plans today.

The future land use build-out population is higher (9,983) than the zoning number as it accounts for the possible rezonings that would occur in in Ashland (south of Ashcake Road and west of Woodside Lane). As seen in table HN-4, future land use build-out was determined by evaluating the few underdeveloped/ undeveloped areas by projecting total unit permitted under the maximum policy density, minus the existing homes.

A future build-out estimate for Ashland would include limited greenfield development, infill in existing neighborhoods, and mix-use development in downtown to a future population of approximately 10,000.

In updating the market projections provided by the Renaissance Planning Group's assessment, Ashland could add 264 commercial businesses, as seen in Table HN-5. The Town frequently conducts market profile analysis from sources such as: Virginia Employment Commission, U.S. Census' Longitudinal Employer-Household Dynamics data, and Business

RR1/RRC		R1/R2/R3		R4/R5	
Units	180	Units	1430	Units	877
Land SF	68,768,568	Land SF	36,681,615	Land SF	3,103,683
Land AC	1,578.71	Land AC	842.09	Land AC	71.25
Units/Acre	0.11	Units/Acre	1.70	Units/Acre	12.31
Vacant Land SF	47,807,239	Vacant Land SF	9,817,055	Vacant Land SF	0
Vacant Land AC	1,098	Vacant Land AC	216	Vacant Land AC	0
By-right Units/Acre	0.5	By-right Units/Acre	4	By-right Units/Acre	12
Additional by-right Units	548.75	Additional by-right Units	865.70	Additional by-right Units	0
Land AC	1,578.71	Land AC	842.09	Land AC	71.25
Units/Acre build-out	0.46	Units/Acre build-out	2.73	Units/Acre build-out	12.31
Planned Unit Development	398	<i>1,812 Additional Population</i>			
Green Acres and East Ashland		9,140 Build-Out Population			

Table HN-3 Zoning Build Out

	FLU Classification	Acres	Max. Units/Acre	Max. Units	Existing Units	Build-Out Units
Green Acres	Town Edge	39	2	78	0	78
Green Acres	Traditional Neighborhood	26	4	104	0	104
Ashcake & Maple - South	Traditional Neighborhood	130	4	520	44	476
Ashcake & Maple - South	Town Edge	110	2	220	8	212
Woodside & 54 - North	Town Edge	60	2	120	14	106
East Ashland	Traditional Neighborhood	46	4	184	0	184
Myrtle/Arlington	Mixed Neighborhood	27	10	270	223	47
<i>2.2 People per household</i>			1,496		1,207	
			<i>2,655 Additional Population</i>			
Table HN-4 Future Land Use Build Out			9,983 Build-Out Population			

Commercial Build-Out Zoning

	Existing	Future Capacity	Total Buildout
Businesses	779	264	1,043
Sq Feet of Commercial	5,099,578	2,039,928	7,139,506

Source: Renaissance Planning Group, 2008

Note 1: Future business counts based on current average of 7727 sq ft average per existing businesses.

Note 2: No definitive time line associated with when this future capacity could occur, nor what level of demand exists.

Table HN-5 Commercial Build Out

Certificate of Occupancy (COs) for Residential

	2011	2012	2013	2014	2015	2016	Total
Ashland	33	18	12	19	20	16	118
Hanover	297	285	380	546	504	625	2,637
% Ashland Capture	13%	7%	3%	4%	4%	3%	5%

Source: Hanover County Building Department

Table HN-6 Residential Building History

Analyst Online by ESRI. Further information on the current and projected Ashland market data is included in the Appendix.

Table HN-6 shows that Ashland has on average captured 5% of the new residential growth in Hanover County. Ashland's capture percentage has declined from a height of 13% in 2011, to a consistent 3%-4% in the past 4 years.

5.3 OWNER OCCUPIED & RENTAL HOUSING

As the national housing market has gone through a tumultuous period since the middle of the last decade, perceptions regarding home ownership have begun to shift. This shift is attributable to several factors including concerns about the economy, a lack of available credit and a lack of market confidence. As perceptions change and the real estate market settles, the ratio of owner-occupied to renter-occupied housing may be affected.

As shown in Table H-7, the Town is about 55 percent owner occupied

to 40 percent renter. When compared to the County’s homeownership rate of 82 percent, Ashland has a notably lower homeownership rate. The 2010 census revealed a six percent decrease in the number of owner-occupied units within the Town, changing the ratio to 54 percent owner occupied and 46 percent renter occupied. Hanover County showed a two percent decrease in owner occupied units according to the 2010 census. Of the Town’s tenant-occupied housing units, approximately 750 are multi-family located within the Town’s apartment complexes. Although commonly associated with apartments not all rental property is multi-family housing. Within the Town boundaries a number of single-family detached homes and townhouses serve as rental properties. Homeown-

	Ashland	Purcellville	Culpeper	Abingdon	Staunton	Farmville	Hanover	Virginia
Housing units (2010)	2,863	2,491	6,271	4,271	11,738	2,885	38,360	3,364,939
Owner-occupied rate	55.0	75.3	55.1	51.2	57.9	40.3	82.3	66.7
Median value, owner-occupied	\$ 189,400.00	\$ 398,000.00	\$ 190,800.00	\$ 185,500.00	\$ 167,700.00	\$ 168,300.00	\$ 257,600.00	\$ 243,500.00
Median gross rent	\$ 941.00	\$ 1,278.00	\$ 985.00	\$ 605.00	\$ 742.00	\$ 740.00	\$ 1,049.00	\$ 1,108.00
<small>Source: US Census ACS 5-year estimate, 2014</small> Table HN-7 Housing Comparison								

ership encourages long term commitment to neighborhoods and the establishment of community. Homeownership tends to promote pride and stability within a neighborhood and creates a higher rate of maintenance. The proliferation of rental housing, which is sometimes poorly managed, has the potential to damage the integrity of the neighborhood in which it is located. Additional housing data is provided in the Appendix.

Policy HN.3 Homeownership

The Town should continue to encourage homeownership among low and middle income residents. The Town should launch a home ownership study to identify programs being utilized by other localities in Virginia that could address the balance of owner occupied to rental housing. One option may be partnering with a qualified non-profit agency to finance and market a program to selected Town/County employees like teachers, police officers and firefighters and also a program for first time homebuyers.

5.4 SUSTAINABLE HOUSING

The Smart Growth Network, a public/private/non-profit interested in land use, has made the following suggestions as to what characterizes sustainable housing:

- Housing located near transit options, jobs, commercial centers, schools, open space and public and community services.
- Housing developed through rehabilitation and infill to make use of already existing structures and/or utilities.
- Housing that provides a safe, healthy and productive environment for the occupants.
- Housing that is compact, constructed using green building standards and reduces energy consumption enabling a smaller carbon footprint.
- Housing that is characterized by a mix of income, size and housing types allowing for a variety of household sizes, resident ages and various income levels within a given neighborhood.

Energy efficiency is an important factor within sustainable buildings. Measures to reduce energy usage should be encouraged such as high-efficiency windows and insulation to create an efficient building envelope. Buildings should be constructed and rehabilitated using durable materials and energy efficient components. As stated in Chapter 4, Land Use, precedence will be given to projects that include green building techniques in compliance with the U.S. Green Building Council LEED rating system, EarthCraft House Virginia or similar certification standards.

The Age Wave

As the demographics of the population change over time, the housing needs of the Town's residents will change as well. According to the United Way's Greater Richmond Age Wave Plan, the population in Hanover County is expected to grow by 67 percent by the year 2030 with the 65 plus population growing by 240 percent. Housing design and developments suitable to meet the needs of the aging generation will need to be considered. The location of housing and the manner of construction will affect the lives of its occupants. A goal in Ashland should be to enhance the overall livability of the existing and new neighborhoods for residents in all stages of life.

By 2030, one out of five persons in Virginia will be older than the traditional retirement age. In order to prepare Virginia for this change in the age demographic, the *Older Dominion Partnership* has been formed as an initiative by government, business, foundations, and non-profits to help Virginia localities plan. As stated by the Commissioner for the



Virginia Department for the Aging, “Age Wave planning is an opportunity to improve life in our communities for everyone—whether it is accessible housing, improved transportation systems, multipurpose community centers, meaningful volunteer opportunities, or countless other issues—improving life for seniors can improve life for us all.” The Richmond region has launched *The Greater Richmond Age Wave Plan: Building Ready Communities*. The planning efforts are led by the United Way of Greater Richmond and Petersburg, Senior Connections and other key stakeholders. Two of the guiding principles of the Age Wave Plan are that older adults will be viewed as a resource to the community and not just a service recipient and that the plan will foster multi-generational opportunities.

Policy H.4 Universal Design

Universal design, otherwise known as *life-span design*, *age-in-place design* and *inclusive design*, is based on the idea that all environments and all products should be useable by all people of all ages, sizes and abilities. An important part of universal design is maintaining good aesthetics while achieving accessibility. Universal design concepts for homes include four-foot wide hallways, a master bedroom on the first floor, lever door handles rather than knobs, easy to reach rocker-style light switches, and stepless entrances. The intention of universal home design is to allow a person to remain in their home while accommodating the changes that might occur over a lifetime due to aging or injuries. The Town should encourage the use of universal design practices in all new construction.

Policy H.5 Housing Diversity

The Town desires to continue to have a mixture of housing options to meet the needs of the elderly, the physically and/or mentally challenged, and others who are not capable of living unassisted. Housing for the elderly who live independently should be in close proximity to basic services. Other facilities such as assisted living, skilled nursing homes and continuing care are located in the Town and should continue to be encouraged to provide for the varied needs common to different stages of life.

In addition, the Town of Ashland currently has group homes to provide housing for those with mental and/or physical challenges. These homes are supervised by Hanover County Mental Health/Mental Retardation Services.

5.5 NEIGHBORHOOD PRESERVATION & REVITALIZATION

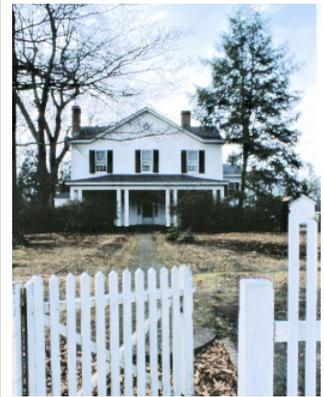
Vital neighborhoods with well-maintained homes are a key part of the quality of life in Ashland. As homes age, whether historic or not, routine

maintenance plays a pivotal role in maintaining property values. In considering the future of housing in Ashland, it is important to consider not only how new development will affect the Town but also the need for maintenance of our existing housing stock. Upkeep of the Town's existing housing is critical for both preserving the unique character of the community and for providing an adequate and varied supply of housing options for residents.

Historic Preservation

There are many historic homes within the Town both in and out of the historic districts. As mentioned in the Guiding Principles, the historic homes are part of Ashland's unique character. Culturally, the Town is richer for having the tangible reminder of past eras and historic styles. Economically, the Town benefits when historic buildings are protected and when the Town is attractive to visitors seeking heritage tourism opportunities. The Town benefits when citizens take pride in the history and mutual concern for the protection of the historic building fabric. By preserving historic structures, a visual history and the artistic workmanship so evident in historic structures is preserved for future generations. There is a value to the oldness of these structures. As mentioned in Chapter 3, Community Character and Design, an architectural advisory board (AAB) should be established with guidelines to provide technical support to homeowners during the process of renovations or completing a home addition.

Historic preservation works as method for achieving our guiding principles. Ashland's small town character can be preserved by the maintenance of the existing housing stock and the myriad of housing options preserved in the existing housing stock will encourage the continued variety within Ashland.



Aging Housing Stock

Age is a significant factor for much of the housing in Ashland. While we treasure the historic homes in Ashland, not all homes were built of the same quality construction. . As of the year 2010, approximately 40 percent of the total housing stock was built before 1980. Table HN-8 shows the breakdown of the age of homes in the Town. The age of homes is not necessarily an indicator of poor condition, but indicates a need for vigilance in housing preservation and code enforcement. This vigilance by the Town should forestall the need for substantial rehabilitation if property owners are not undertaking the necessary maintenance.

The median age of owner-occupied housing stock in Ashland in 2000 was 20 years, with 1980 as the median year built. According to the 2008 Urban Partners study, this indicates a need for diligence in housing preservation and code enforcement as the housing stock ages. If allowed to deteriorate, this could possibly lead to a lower median household income as increasing portions of the housing stock filter to lower income households and possible further reductions in homeownership rate as investors increasingly purchase older homes. The Town should continue code enforcement to ensure that sustainability of the Town’s housing stock is maintained.

Policy HN.6 Revitalization

The Town should actively identify areas for revitalization as a method to preserve, maintain and improve the existing housing stock. Criteria should be developed for designating revitalization areas such as: land value vs. value of building, concentration of rental housing, and incidents & violations. These criteria should enable the Town to effectively monitor neighborhood health to know when corrective action is needed.

Once areas have been identified, the Town should seek the support of County programs for rehabilitation assistance. Programs administered by various Hanover County human services departments, including the Department of Social Services, Community Services Board and the Department of Community Resources are available for housing assistance and repair for special needs populations. Project:HOMES (formerly Elderhomes) is an example of a program offering rehabilitation assistance.

Because Hanover County administers the maintenance code through the Building Department, the Town should coordinate with the County to ensure that ordinances are in place to ensure the proper maintenance occurs in both single- and multi-family homes. Although all plans are reviewed by the Town, it is the responsibility of the County to perform building inspections and provide all approvals.

The benefits of housing rehabilitation are for both the homeowner and the community. For the homeowner, housing rehabilitation means: 1) a

Age of Housing Stock	
0.9%	2010 or later
12.9%	2000 to 2009
13.4%	1990 to 1999
26.4%	1980 to 1989
12.1%	1970 to 1979
7.3%	1960 to 1969
11.6%	1950 to 1959
6.2%	1940 to 1949
9.0%	1939 or earlier
Table HN-8	

safe and healthy home to live in, 2) pride of ownership of a livable and attractive home, 3) maintaining and improving the value of the home, 4) potential tax credit availability, and 5) energy efficiency education and/funding assistance. For the community, housing rehabilitation means: 1) improved quality of life in the neighborhood, 2) improved quality of housing stock, 3) quality housing is kept within an affordable range.

In an effort to aid revitalization of Ashland neighborhoods and individual properties, there are several programs that could be established by the Town. Funding would come from Community Development Block Grant Funds (CDBG). The CDBG funds are issued on a competitive application process. The Town of Ashland is eligible to apply for these funds. The grant application commonly includes a request for funds to hire a program administrator. A program of this type would be the responsibility of the Planning & Community Development Department.

Policy HN.7 Energy Efficient Homes

To encourage energy efficiency in the existing homes, the Town should consider establishing an energy efficiency education program. This program could offer mini-energy audits in residential homes. The audit will help to educate residents about potential changes that can be made within the home to cut energy costs. Examples of potential changes are: sealing air leaks with insulation, caulking, and weather-stripping; repair of drafty duct systems; and installation of energy efficient lighting. The Green Building Council has created a Green Retrofit Checklist for retrofitting older homes to meet some Leadership in Energy and Environmental Design (LEED) standards. The checklist includes recommendations such as: switch to green power, reduce water usage, explore solar power, use low-VOC products, switch to a programmable thermostat, and switch to compact fluorescent lighting.

Blight Abatement

The visible and physical decline of neighborhoods due to their age, lack of property maintenance, or vacant, overgrown housing tends to lead to further deterioration resulting in blight. These characteristics have a tendency to increase once it begins unless a community works together to stop it quickly prior to its becoming unmanageable. In addition, criminologists have theorized that blight breeds crime. In order to preserve neighborhoods and their quality of life, town governments, law enforcement, civic groups, businesses and individual residents need to quickly address issues as they arise. The Town's Blight Abatement Team (BAT) consists of the Ashland Police Department and the Planning and Zoning Department and infractions are quickly and strictly enforced to prevent further decay.



Policy HN.8 Property Maintenance

The Town and residents should work together to resolve property maintenance violations. The Town should continue the Blight Abatement Team as a proactive measure and implement improvement plans in targeted areas as funding allows. A coordination task force should be continued including the Town's Planning and Community Development and Police Departments and Hanover County Building Department and Fire Marshall to do cross-referrals and joint neighborhood projects. The Town should also support citizen involvement in neighborhood clean-up programs and events.

Randolph-Macon College Student Housing

Although R-MC is considered a residential college, not all students can be accommodated within student housing. Some students occupy houses in residential neighborhoods, which often bring to light fundamental lifestyle differences between the students and neighbors, many of whom work and are homeowners whose major financial investment is their home. Activities associated with college life such as occasional parties, late night visitors and noise may conflict with the neighbors who keep a more regular schedule. Excess cars parking on the street may also become a burden to residents. The following policies address ways that the Town can work together with the College to maintain the quality of life in residential neighborhoods.

Policy HN.9 R-MC Student Housing

When reviewing development applications from Randolph-Macon College, the Town will continue to recommend that adequate housing be provided for all non-commuting students within the campus or within R-MC sponsored housing.

In the event that all students cannot be accommodated on campus, the Town and College should maintain a Town/Gown program. This program is utilized in Blacksburg, VA as a voluntary collection of Town and Virginia Tech staff, students, citizens, rental property managers, the police department and community service agencies. The group works together towards the goal of proactive education about quality of life issues and neighborhood stability, ultimately blending the Virginia Tech and Blacksburg communities. The program was started to facilitate positive, outcome based solutions to the different demands placed on the Town's neighborhoods and residents. The presence of the students living off campus in Blacksburg has created an eclectic mix of people, housing, and living styles.

Informational videos have been created to educate students about signing a lease, being a good neighbor, and dealing with laws and regulations that might be new to them. A public service announcement has also been created to alert the students to the existence of the Town/Gown



program and what it offers.

An additional element Ashland could consider is the inclusion of a “how to be a good neighbor” contract between the students, landlord and the police department. The contract should address issues such as yard maintenance, noise, animals, parking of cars, illegal drug and alcohol use, speeding within the neighborhoods and the consequences for breach of contract.

Policy HN.10 R-MC Housing in Downtown

The Town and Randolph-Macon College should explore the option of a public/private partnership to provide student housing for upperclassmen along England Street above retail and office uses. Similar to RAMZ Hall near the VCU campus, R-MC would act as the lessor of the student housing allowing the college to maintain the same control as the on-campus dormitories. Details are provided in Chapter 6, under Student Housing.

5.6 HOUSING AFFORDABILITY

As mentioned at the beginning of the chapter, the Town has significant affordable housing with a mix of manufactured homes, small detached dwellings, townhouses and approximately 750 rental apartment units. The Town’s housing stock is short only in terms of executive, middle and upper income housing. Within the range of housing options, it is necessary to have a selection of housing to meet the demands of all market participants. This includes income levels from executives to retail employees. The availability and affordability of housing is an important concern for all communities, including Ashland.

Housing affordability is measured by the ratio of housing cost to household income. The concept of housing affordability is based on the general rule that no household should have to spend more than 30% of its annual gross income on housing. When considering affordability, there are essentially three types of housing: affordable, workforce and executive. Affordable housing is characterized by the Commonwealth and the U.S. Department of Housing and Urban Development as housing, which residents with incomes at or below the area median income can afford, provided they pay no more than thirty percent of their gross income for gross housing costs, including utilities. Workforce housing is described as housing affordable to those earning 120 percent of the area median income. Executive housing falls into the category of housing affordable to those earning at least 150 percent of the area median income. Of Ashland’s single-family homes, townhouses, and condominiums, 71 percent are considered affordable, 11 percent are workforce, as detailed in table HN-2. In addition, there are approximately 750 rental apartment units located in the town, of which over 230 are subsidized



as part of the Low Income Housing Tax Credit Program. With the inclusion of the rental units, approximately 86 percent of housing units fall into the affordable and workforce categories.

According to the 2005-2009 American Community Survey 5-Year Estimates, the median household income for the Town of Ashland is \$44,609. As shown in Table HN-7, Ashland’s median household income is lower than both Hanover at \$76,929 and Virginia at \$60,316. As defined by the U.S. Census Bureau, household income takes all households into account, whereas family income only accounts for households with two or more people related through blood, marriage, or adoption thus eliminating single person households.

Table HN-9 Household Income			
Household Income			
	Median	80% of Median	120% of Median
Ashland	\$44,609	\$35,687	\$53,531
Hanover	\$76,926	\$61,541	\$92,311
Caroline	\$56,829	\$45,463	\$68,195
Henrico	\$59,807	\$47,846	\$71,768
King William	\$64,682	\$51,746	\$77,618
Louisa	\$51,775	\$41,420	\$62,130
Richmond	\$37,735	\$30,188	\$45,282
Virginia	\$60,316	\$48,253	\$72,379
2005-2009 American Community Survey 5-Year Estimates			



To Do List

1. Residential zoning regulations shall be updated to ensure that the desired variety occurs in both the infill and new developments within the Town. Incentives such as density bonuses in the zoning ordinance should be provided to encourage new middle and upper income housing development.
2. In an effort to support homeownership, The Town should launch a home ownership study to identify programs being utilized by other localities in Virginia that could address the balance of owner occupied to rental housing.
3. The Town should actively identify neighborhoods for revitalization as a method to preserve, maintain and improve the existing housing stock. Criteria should be developed for designating revitalization areas such as: land value vs. value of building, concentration of rental housing, and incidents & violations. These criteria should enable the Town to effectively monitor neighborhood health to know when corrective action is needed.
4. The Town should pursue facilitate housing revitalization programs by collaborating with Hanover County or pursuing other housing revitalization programs (e.g. CDBG).
5. The Town and Hanover County should coordinate to enforce existing property maintenance codes to ensure that quality housing is being provided and explore a local maintenance code.
6. The Town should consider establishing an energy efficiency education program offering mini-energy audits in residential homes.
7. The Town should reinstate the Blight Abatement Team as a proactive measure and implement improvement plans in targeted areas as funding allows. A coordination task force should be reestablished including the Town's Planning and Community Development Department, County Building Department, police, and fire to do cross-referrals and joint neighborhood projects. The Town should also support citizen involvement in neighborhood clean-up programs and events.
8. Encourage the creation of senior housing in close proximity to basic services such as churches, cultural sites, medical facilities, and convenient shopping. Also, encourage the use of universal design practices in all new construction.
9. The Town should support the provision of housing opportunities for physically and mentally challenged persons. This can be accomplished by partnering with regional non-profits specializing in these types of housing.
10. Create opportunities to improve student housing issues within the town, including implementing good neighbor contract programs.