

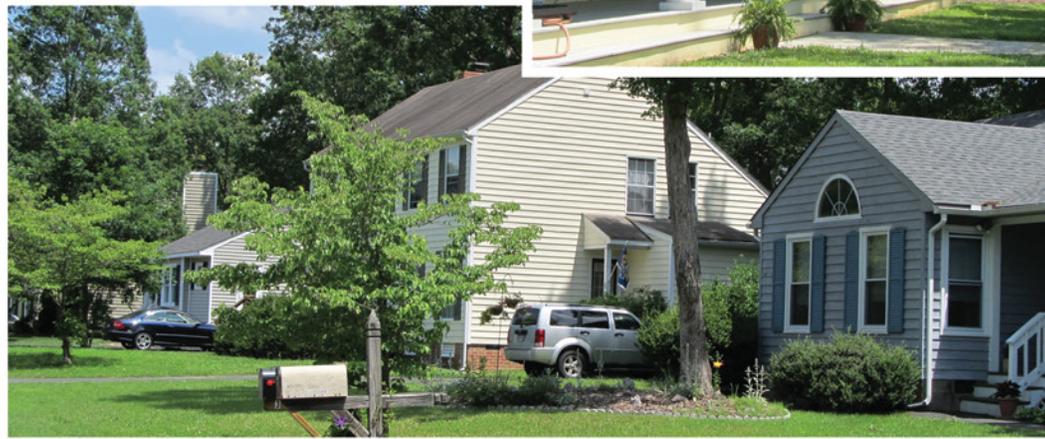
# Chapter 5

*Planning for our third century in the Center of the Universe*

# HOUSING

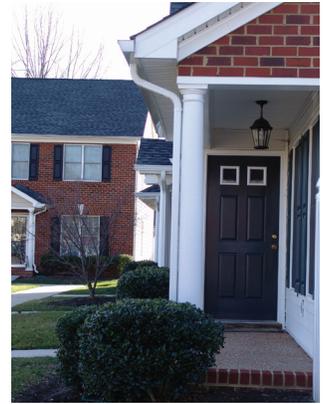


Acheiving the right balance





# 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.*

**D**uring 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 2005-2009 of \$44,609, this equates to a home price of \$300,000. This calculation is demonstrated in Table HN-4 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 2000 Census, only 8 percent of the County's housing is multifamily whereas 26 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

It is the Town's desire that single-family detached units remain the primary dwelling type in Ashland while encouraging the addition of a mix of sustainable townhouse and above-retail units. Table HN-1 presents the structural makeup of the housing stock in the Town. Single-family detached homes represent 56 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 26 percent of all units. A physical count in 2011 estimates the total number of apartment units to be approximately 750, a 16 percent increase over the 2000 census.

**Table HN-1**

<b>Residential Structure Types</b>		
	<b>2000</b>	
<b>TOTAL</b>	<b>2,445</b>	
Single-Family Detached	1,373	56%
Single-Family Attached	146	6%
Multi-Family	631	26%
Mobile Homes	295	12%
Source: US Census 2000		

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 State-wide 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.

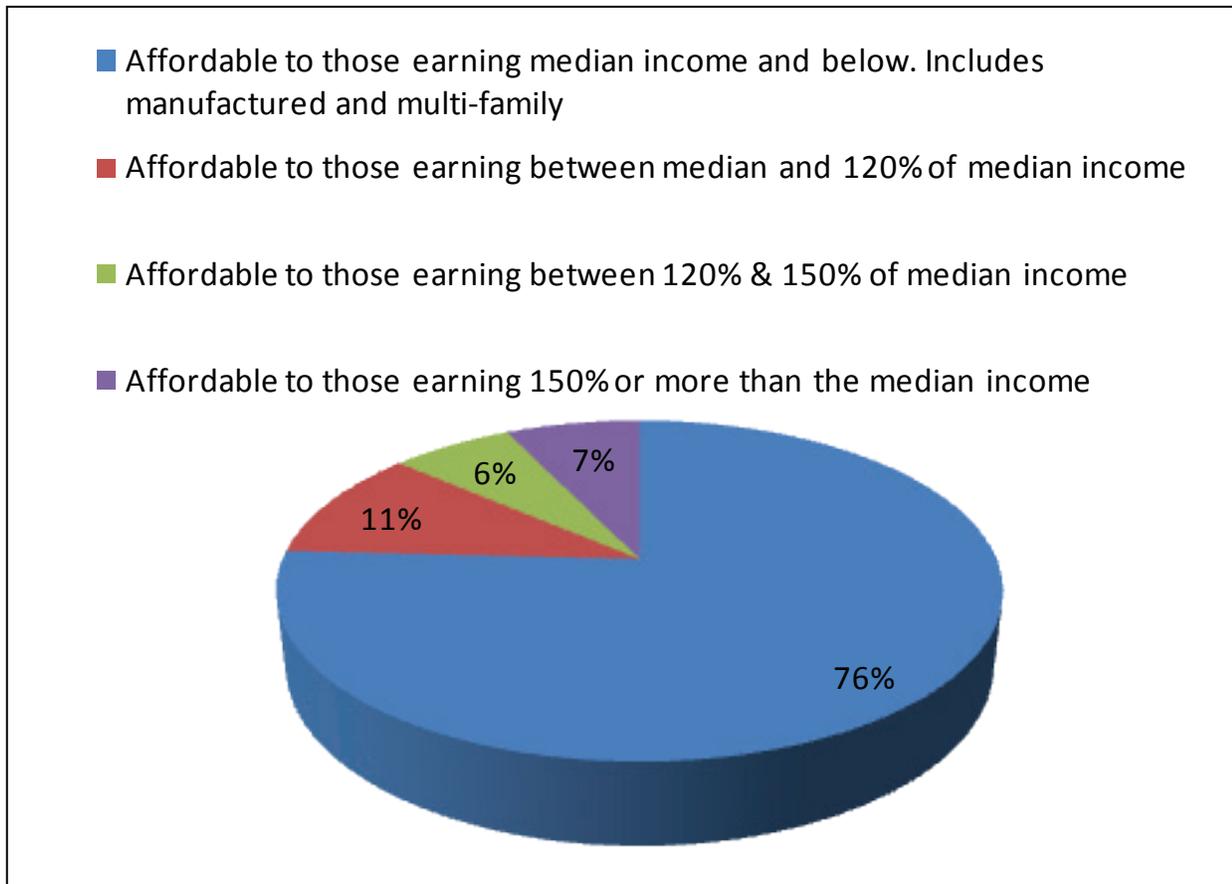
**The Right Balance of Housing**

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-2, was created using County property assessments from January 2010 shown in chart HN-3. 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 Housing Affordability Chart HN-2, 87 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.



**Chart HN-2 Housing Affordability (including apartments and mobile homes)**



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.

Table HN-3 shows the property assessment as of Jan 2010 of the residential properties within the Town. This table includes single family detached homes, condominium units and townhouses.

**Table HN-3**

<b>Town of Ashland Residential Assessments January 2010</b>		
Value Range	Total Properties	Percent of Total
< \$100,000	95	5.9%
\$100,000 - \$149,999	357	22.0%
\$150,000 - \$199,999	522	32.2%
\$200,000 - \$239,999	282	17.4%
\$240,000 - \$299,000	172	10.6%
\$300,000 - \$399,999	135	8.3%
\$400,000 - \$499,999	39	2.4%
> \$500,000	18	1.1%
<b>TOTAL</b>	<b>1620</b>	<b>100.0%</b>
<b>Median Home Value</b>	<b>\$184,100</b>	
Note: This table uses Jan 2010 assessed values.		
Source: Hanover County Assessor's Office		

It does not include apartments or mobile homes. This table with the addition of apartments and mobile homes was used to create the Housing Affordability chart above.

The following table is included to provide an example of how much house is affordable at three different income levels. Table HN-4 shows 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-4

How Much House is Affordable?						
		25% of monthly income (available for housing)	5% of monthly income for utilities	Mortgage	10% Down Payment	Home Price
<b>Median household income (Affordable)</b>	<b>\$44,609</b>	\$929	\$186	\$181,800	\$18,180	\$199,980
<b>120% of Median household income (Workforce)</b>	\$53,531	\$1,115	\$223	\$218,200	\$21,820	\$240,020
<b>150% of Median household income</b>	\$66,914	\$1,394	\$279	\$272,805	\$27,280	\$300,085

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

**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 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.

### **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. The outcomes of this analysis can guide future rezoning decisions. The general steps are:

- Determine what is undevelopable
- Determine already existing development
- Determine vacant/redevelopable land
- Determine zoning densities
- Apply proposed zoning densities, less land utilization factor, to vacant and redevelopable lands

The result shows the estimated full future capacity. With the current zoning in place within the Town, Table HN-5 shows that the vacant / redevelopable land available in the Town can accommodate 1,343 dwelling units and approximately 2,955,661 square feet of commercial space.

**Table HN-5**

Capacity Analysis Summary Based on Current Zoning			
	Existing	Future Capacity	Total Buildout
Dwelling Units	2,794	1,343	4,137
Businesses	660	383	1,043
Square Feet of Commercial	5,099,578	2,955,661	8,055,239

Source: Renaissance Planning Group, 2008

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

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

The future land use map was used to create Table HN-6. The amount of acreage of vacant / undeveloped residential land was calculated according to the future land use designation then multiplied by the average number of dwelling units per acre allowable. With the land use designations in place on the Future Land Use map, the Town can accommodate 2,915 additional dwelling units.

**Table HN-6**

Capacity Analysis Summary Based on Future Land Use Map			
	Existing	Future Capacity	Total Buildout
Dwelling Units	2,794	2,915	5,709

Source: Planning Staff

Table HN-7 shows there have been approximately 310 building permits issued by Hanover County between 2000 and October of 2010. This provides a picture of the rate at which development has occurred within Ashland over the previous ten years.

**Table HN-7**

Area Building Permits							
	2000-2001 (# of units)	2002-2003 (# of units)	2004-2005 (# of units)	2006-2007 (# of units)	2008-2009 (# of units)	2010 (thru Oct) (# of units)	Total
Ashland	90	43	39	110	78	30	390 *
Hanover County**	1,868	1,850	1,185	1,029	614	252	6,798

Source: Hanover County

\* Of this number 76 permits were for setting mobile homes

\*\*Hanover County numbers include building permits issued in the Town of Ashland

### 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-8 on the following page, in 2000 the ratio in the Town was 60 percent owner occupied to 40 percent renter occupied. As compared to the County's homeownership rate of 84 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.

**Table HN-8**

	Tenure					
	2000	2010	change	2000	2010	change
	Ashland			Hanover		
Total housing units	2,445	2,863	+418	32,196	38,360	+6,164
Occupied Housing Units	2,279	2,670	+391	31,121	36,589	+5,468
Owner-occupied	1,364	1,455	+91	26,226	30,171	+3,945
% Owner-occupied	60%	54%	-6%	84%	82%	-2%
Tenant-occupied	915	1,215	+300	4,895	6,418	+1,523
% Tenant-occupied	40%	46%	+6%	16%	18%	2%
Vacant units	166	193	+27	1,075	1,771	+696

Source: U.S. Census 2000, 2010

Homeownership 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.

### **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 con-

struction 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.

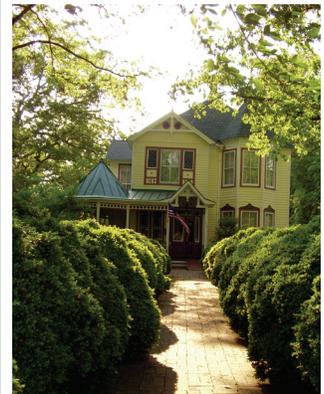
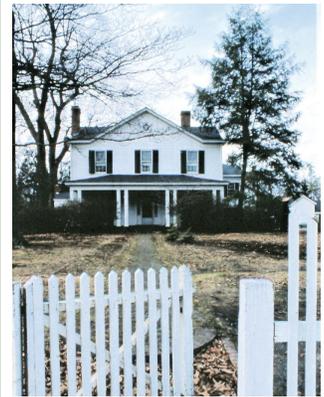
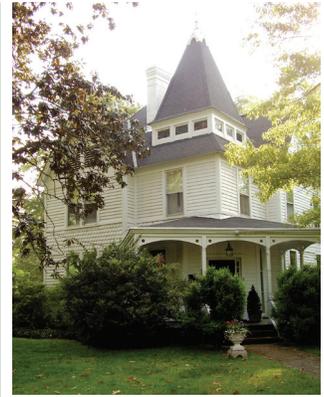
In addition, the Town of Ashland currently has group homes to provide housing for those with mental and/or physical challenges. These homes are supervised by Hanover County Mental Health/Mental Retardation Services.

## 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 2000, more than one-half (51 percent) of the total housing stock was built before 1980. Table HN-9 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.

**Table HN-9**

Age of Housing Stock		
Total 2445		
Built 1999 to March 2000	117	5%
Built 1995 to 1998	202	8%
Built 1990 to 1994	159	7%
Built 1980 to 1989	518	21%
Built 1970 to 1979	324	13%
Built 1960 to 1969	260	11%
Built 1950 to 1959	242	10%
Built 1940 to 1949	267	11%
Built 1939 or earlier	356	15%

Source: US Census 2000

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 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 detached homes, townhouses and condominiums, 60 percent are considered affordable, 17 percent are workforce and 22 percent are affordable to those earning more than 120 percent of the median income. 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-10, 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-10**

	<b>Median household income</b>	<b>80% of median</b>	<b>120% of median</b>
<b>Ashland</b>	\$44,609	\$35,687	\$53,531
<b>Hanover</b>	\$76,926	\$61,541	\$92,311
<b>Caroline</b>	\$56,829	\$45,463	\$68,195
<b>Henrico</b>	\$59,807	\$47,846	\$71,768
<b>King William</b>	\$64,682	\$51,746	\$77,618
<b>Louisa</b>	\$51,775	\$41,420	\$62,130
<b>Richmond</b>	\$37,735	\$30,188	\$45,282
<b>Virginia</b>	\$60,316	\$48,253	\$72,379

2005-2009 American Community Survey 5-Year Estimates  
 \*Median household income in the past 12 months (in 2009 inflation-adjusted dollars)



To Do List

1. 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. Incentives such as density bonuses should be provided to encourage new middle and upper income housing development.
2. The Town ordinances shall be updated to ensure that the desired variety occurs in both the infill and new developments within the Town.
3. 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. 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.
4. 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.
5. The Town should seek the support of County programs for rehabilitation assistance.
6. 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.
7. Consider applying for CDBG funds to facilitate housing revitalization programs in the Town.
8. The Town should consider establishing an energy efficiency education program offering mini-energy audits in residential homes.
9. 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.
10. Prepare for the increase in 65 plus population by encourage the use of universal design practices in all new construction.
11. Encourage the creation of senior housing in close proximity to basic services such as churches, cultural sites, medical facilities, and convenient shopping.
12. 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.
13. Create opportunities to improve student housing issues within the town, including implementing good neighbor contract programs.