



CHACE

Campaign for Housing and Civic Engagement

US Congress Virginia: District 9

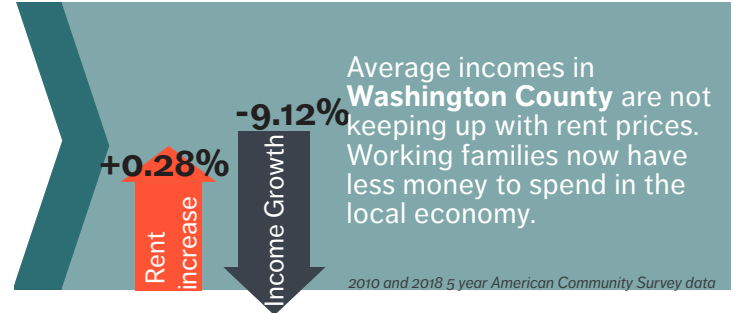
Housing Affordability Fact Sheet 2020

•••• Stable homes build strong communities. ••••

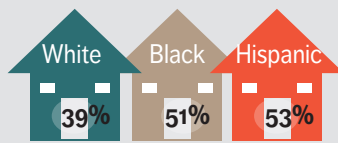
The COVID-19 pandemic has exacerbated existing housing challenges faced by Virginians.

In **Montgomery County**, a person needs to earn **\$16.77** an hour or an annual income of **\$34,880** to afford a modest 1 bedroom rental and not be housing cost burdened.

Source NLIHC Out of Reach, 2020



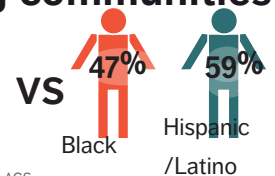
In Virginia, a higher percentage of Black and Hispanic renter households are housing cost burdened (paying more than 30% of their income on rent) than white households.



CHAS 2012-2016 TABLE 9

A legacy of discriminatory policies has restricted access to opportunity, leaving communities of color behind.

A wide homeownership gap exists in **Tazewell County** where **77%** of white households are homeowners.



2018 5-Year ACS

Many Virginia families in low wage job sectors are now facing unemployment, making it all the more difficult to pay the rent/mortgage.

January 2020-May 2020 Sector Job Losses in VA

Retail	Leisure and Hospitality	Accommodations & Food Svcs
34,500 Jobs	152,100 Jobs	117,800 Jobs

CES 2020

~1,288* CD 9 Students Identified as Homeless During the 2018-2019 School Year

75% of Virginia students who identified as homeless during the 2018-2019 school year listed their primary nighttime living situation as "doubled-up".

In light of Coronavirus, lost wages and lost employment, one can only imagine the impact felt by these students.

* # = homeless students in all the school districts that fall within the Congressional District. That means students may overlap and be counted in multiple Congressional Districts.

82% of Virginia Voters agree that people who work in the community should be able to find a home there.

CHACE & CNU Wason Center public opinion poll results (2017)

Bristol RHA in District 9 receives HUD designation which will help lift our neighbors out of poverty.

Bristol Redevelopment and Housing Authority was recently designated as a US Department of Housing and Urban Development EnVision Center. Bristol RHA is one of four EnVision Center sites in Virginia, and the first rural site in Virginia. As outlined in a HUD May press release "HUD's EnVision Center demonstration offers assisted families support to help them achieve self-sufficiency and, thereby, making limited federal resources available to others awaiting assistance."

"The EnVision Center designation will allow us to expand and enhance our case management offerings to BRHA clients as well as to those in need throughout the greater Bristol communities. Under a nonprofit umbrella, we plan to work with our partners to be a 'one stop' resource combatting a generational cycle of poverty," says Bristol RHA Director, Lisa Porter.



The **Campaign for Housing and Civic Engagement**, a coalition of the **Virginia Housing Alliance**, is a collaboration between housing advocates and providers throughout Virginia working to bring housing issues to the forefront of elections across the state. **CHACE** is non-partisan and does not endorse candidates. For more information, visit chaceva.org



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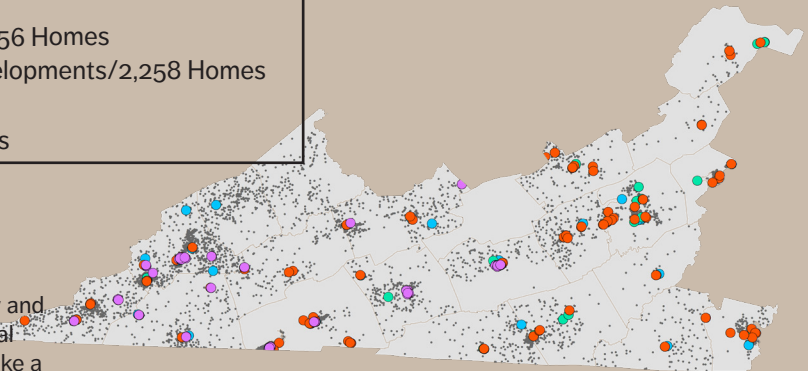
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Federal Resources and Program Income Limits in CD 9

In order to develop homes for families of various income levels, funding needs to be in place. The federal government has several programs that provide financial resources and incentives for building below market rate homes.

Federal Subsidies in Congressional District 9

- 98 LIHTC Developments/ 4,288 Homes
- 32 Other HUD Multifamily Developments/ 2,056 Homes
- 71 USDA Rural Development Section 515 Developments/2,258 Homes
- 6,702 Housing Choice Vouchers
- 14 Public Housing Developments/ 1,398 Homes



Each dot on the map represents a type of federal subsidy and a development using that type of subsidy in Congressional District 9. Multiple subsidy types are often needed to make a development/home affordable, therefore there may be several dots per development.

HUD Block Grant \$s for the Commonwealth

FY 2020 CDBG
\$46M

FY 2020 HOME
\$22M

FY 2020 COVID CDBG
\$47.2M

FY 2020 COVID ESG
\$14.7M

LIHTC Income and Rent Limits VS Salaries

The FY 2020 Median Family Income (MFI) is **\$87,800** for Blacksburg-Christiansburg- Radford HUD Metro FMR Area

Average Occupation Salaries



30% MFI tax credit income limit:
Tax credit property income limit for incomes at 30% MFI for 2 person household: **\$19,860**

30% MFI rent limit: 2 bedroom at 30% MFI: **\$558**

Rent affordable at 30% MFI to not be cost burdened: **\$496.50**, paying 30% income on rent

Housing Virginia, Paycheck to Paycheck, 2019

VHDA 2020 LIHTC Income and Rent limits
HUD FY 2020 MTSP Income Limits