

COMPREHENSIVE HOUSING AFFORDABILITY ANALYSIS

The *Code of Virginia*, in describing contents of what should be addressed in comprehensive plans, now includes housing affordability as one area that should be included. As an addendum to the housing chapter and to include a housing planning component into the County Plan, the following has been developed to document the County's situation.

Measuring Housing Affordability & Conditions in the County

The following tables cover housing conditions and other housing information considered important in housing affordability measurement; the information was obtained from Virginia Tech who conducted a special project for the Commonwealth of Virginia. The Franklin County tabulation has been included along with similar tabulations for the West Piedmont Planning District and the State which are provided for comparative purposes as required when local housing affordability studies are accomplished for single jurisdictions.

Examination of units in structure indicates that the percentage of housing stock in one unit (single-family) type housing makes up 72 percent of State stock, 70.6 percent of WPPD area stock, and 70.2 percent of County stock--all being relatively the same. The most dramatic differences occur among mobile homes. The State percentage of total housing stock for mobile homes is only 6.5 percent, in WPPD they make up 18.6 percent, and in Franklin County they make up 22.5 percent of units. Units configured as duplexes or apartments are 21.5 percent in the State, 10.8 percent in WPPD, and 7.3 percent in the County. Based on the interest of the Commonwealth in making sure that mobile homes or people desiring to use them for very affordable living places are not discriminated against, the County has done a much better job in achieving this than other areas of the State.

Burden of cost of housing is not great in the County compared to the statewide figures; homeowners paying 30 percent or more of income for housing are 20.5 percent in the State, but only 18.2 percent of households in the County pay 30 percent of income or more. Renters paying 30 percent of income or more are 36.7 percent across the State but only 30.1 percent in the County. The Planning District figures fall between State and County figures in most cases. Again the County appears to be providing an environment where housing affordability may be considered to be excellent based on percentage of income paid.

The tabulations also consider overall home ownership rate. The County's rate is 81.1 percent, higher than the State rate at 68.1 percent and District rate at 73.9 percent. When persons 35-44 years old are examined, the County rate is 77.7 percent, versus the State rate of 68.2 percent and District rate of 69.6 percent. These statistics are indicative that County citizens appear to be able to own homes at a higher rate than average and would appear to be a positive finding as to housing affordability in general.

As to quality of housing, 0.8 percent of homes in the County lack completed plumbing, as compared to 1.0 percent in the District, and 0.7 percent in the State. For units lacking complete kitchens, 0.3 percent of County units have shortcomings, while 0.6 percent of State units have these problems. There are 1.6 percent of households with more than 1.0 persons per room in the County, doubling to 3.2 percent in the State, and 2.0 percent in the District. The number of persons per household is 2.4 in the County, 2.5 in the State, and 2.4 in the District.

Median owner costs in the County are \$815.00 per month, \$1,144.00 per month across the State, and \$721.00 per month in the District. These are costs where the owner has a mortgage. For housing costs without a mortgage, County citizens have median payments of \$189.00 per month, with \$263.00 per month for State citizens, and \$193.00 per month for District citizens. The number of families with mortgages in the County is only 61.5 percent, whereas in the State it is 75.1 percent and 57.1 percent in the District. Overall the costs for housing are relatively low in the County indicating reasonable affordability for housing generally.

General Assessment of Housing Needs in the County

Based on provisions for mobile homes (the most affordable housing type in the area), families having to pay out more than 30 percent of income for home ownership, or more than 30 percent of income to rent housing, the percentage of families owning their own home, and median rents, the County appears to have a more affordable housing environment than the State in aggregate. When median owner costs are reviewed, the County is substantially lower than the State median cost. Costs are, however, higher than the surrounding areas within the Planning District. Comparing the County to the State for complete plumbing and complete kitchens, it is recognized that there are units that need rehabilitation or replacement, but both the County and State have made substantial progress in decreasing the number of substandard housing. However, the County may be able to identify some problem areas where some targeted, rehabilitation programs might be useful. Through Indoor Plumbing Rehabilitation and Community Development Block Grant funds the County has been able to provide assistance for some of its low-income citizens. The following are some examples of projects that were awarded:

- Ferrum CDBG - \$499,500 for 15 properties
- Coles Creek (IPR) – \$200,000 Indoor Plumbing – new construction & rehabilitations, water/sewer lines to residential houses.

General Housing Goals for Improving Affordability & Conditions

The following sets out some specific goals that the County will want to reach over an extended period:

1. Find an implementing agency to be the primary assisting agency in rehabilitation of existing housing and promoting construction of new, improved housing.
2. Work toward improving water and sewer infrastructure and roads in effort to provide more opportunities for development of housing.

3. Work toward maintaining or improving the amounts of current housing stock that would support inhabitation by less affluent members.
4. Work toward maintaining and improving the quality of existing housing stock suitable for housing less affluent, qualifying families.

Potential Housing Programs & Sources of Assistance in Improving Housing Affordability and Improving Housing Conditions

In recognition that, while a locality might acknowledge that there are deficiencies in quantity, quality, and affordability of housing within its jurisdictional area and also might set in place some basic goals it would like to reach in ameliorating any problems it might discover, a basic need immediately in managing a problem would be to identify sources of assistance.

A number of different agencies in Virginia offer sources of financial assistance and other resources for housing. The principal agencies providing assistance and services include:

- the Department of Housing and Community Development – www.dhcd.virginia.gov
- the Virginia Housing Development Authority – www.vhda.com
- the Virginia Housing Commission – <http://dls.state.va.us/HOUSCOMM.HTM>

Some of the more prominent and widely used programs that can be utilized by counties included under the Department of Housing and Community Development are: Indoor Plumbing Rehabilitation Program, Weatherization Assistance Program, Emergency Home Repair Program, Home ownership Assistance Program, Local Housing Rehabilitation Program, Multi-family Loan Program. The Virginia Housing Development Authority has management responsibilities for the following programs: HUD-Insured Home Equity Conversion Mortgages, Virginia State Tax Credit Program, Multi-family Loan Program, Rental Rehabilitation Grant Program, Basic Home Purchase Loan Program, Single-Family Affordable Housing Program. The Virginia Housing Study Commission's principal activity is to carry out its mission: "to study and provide recommendations to ensure and foster the availability of safe, sound, and affordable housing for every Virginian." The Commission may also study and make recommendations relating to other housing, real property, and community development issues as may be necessary.

Local Initiatives. Approaches to improving housing in the County would be to explore rehabilitation programs that might be implemented by Support to Eliminate Poverty, Incorporated--the local community action agency. For water and sewer improvement needs regarding substandard homes and neighborhoods, the Virginia Water Project could also be a source of assistance. For areas that can be sufficiently targeted and have a majority of low- and moderate-income persons, the Community Development Block Grant Program could be utilized by the Board of Supervisors. Similarly, the Farmers Home Administration and Rural Development Administration also may offer assistance to the Board.

Virginia Housing Study Commission

The Virginia Housing Study Commission, established by the 1970 Virginia General Assembly, was originally mandated "to study the ways and means best designed to utilize existing resources and to develop facilities that will provide the Commonwealth's growing population with adequate housing." The Commission was further directed to determine if Virginia laws "are adequate to meet the present and future needs of all income levels" in Virginia, and to recommend appropriate legislation to ensure that such needs are met.

Increasingly, the Commission has come to be recognized as a forum for new ideas in Virginia housing and as a focal point for helping to develop consensus for such ideas. Nationally, the Commission is one of only a few such bodies that work closely with the public and private sectors and nonprofit organizations to develop workable solutions to housing problems, and advocate within state government for their implementation. Commission accomplishments during that time period include:

- The establishment of a state office of housing, now the Division of Housing of the Virginia Department of Housing and Community Development
- The establishment of the Virginia Housing Development Authority
- The Uniform Statewide Building Code
- The Virginia Residential Landlord and Tenant Act
- The Condominium Act
- The Virginia Real Estate Cooperative Act.

Commission efforts include a state low-income housing tax credit program; the establishment of the Virginia Housing Research Center; state authorization of such flexible zoning techniques as planned unit developments, mixed unit developments, and density bonuses; and exemption of non-profit housing organizations from tangible personal property tax.

Housing Affordability and Housing Planning Data

The following tables of housing data were developed by Virginia Tech for use in a special housing study entitled *The 2000 Virginia Housing Atlas Profile*, published by the Virginia Center for Housing Research of Virginia Tech in conjunction with the Virginia Housing Development Authority and Department of Housing and Community Development. The tables provide an overview of housing characteristics deemed important by an outside source other than that employed by the County and planning district staffs in the development of the housing analysis chapter. These data compilations can be used to supplement other tables included in this plan.

Housing Affordability Summary

- Affordability has been provided through the high number of mobile homes in Franklin County. The County's housing stock for mobile homes make up 22.5 percent of all housing units; this is significantly greater than the State at 6.5 percent and the Planning District at 18.6 percent.

- Compared to the statewide figures, the burden of housing cost is relatively low within the County as homeowners paying 30 percent or more of income for housing is 20.5 percent in the State, but only 18.2 percent households in the County pay 30 percent of income or more.
- The County has a higher rate of home ownership at 81.1 percent compared to both the State at 68.1 percent and the Planning District at 73.9 percent.
- A number of housing units lacking complete plumbing and kitchen facilities have been reduced through Indoor Plumbing Rehabilitation and Community Development Block Grant funds secured by the County.
- A comparison of County and State Census data shows that Franklin County is by all housing indices, very affordable. Median owner costs in Franklin County (\$815.00 per month) are drastically lower than the State's rate of \$1,144.00 per month. In addition, the number of families with mortgages in the County (61.5 percent) is significantly lower than the State (75.1 percent).
- There are a number of sources within the State that provide assistance and services for financial aid, rehabilitation, and upgrading for low- and moderate-income families.

FRANKLIN COUNTY

Area (Square Miles):	692
Total Population:	47,286
Urban Percent:	9.3%
Total Housing Units:	22,717
Occupied Units:	18,963

Units in Structure (Total Housing Units)			Tenure		
One Unit	15,945	70.2%	Renters	3,577	18.9%
2-4 Units	633	2.8%	Owners/		
5 or More Units	1,020	4.5%	(Homeownership Rate)	15,386	81.1%
Mobile Homes, Trailers & Other	5,119	22.5%	Homeownership Rate, 25-34 Year-Olds		64.1%
			Homeownership Rate,		
35-44 Year-Olds		77.7%	Homeownership Rate,		
65 and Older		88.1%			

Year Structure Built (Total Housing Units)			Household Size and Crowding		
Pre- 1939	1,727	7.6%	Population per Household	2.44	
1940 to 1959	2,635	11.6%	1.01 Persons or		
1960 to 1979	7,415	32.6%	More per Room		1.6%
1980 to 1989	4,800	21.1%			
1990 and After	6,140	27.0%			

Vacancy Status			Substandard Occupied Units		
Owner Vacancy Rate	1.5%		Lacking Complete Plumbing	159	0.8%
Renter Vacancy Rate	6.3%		Lacking Complete Kitchen	65	0.3%
Seasonal / Migratory (Percent of Total Units)	11.5%				

Gross Rent			Cost Burden		
Median	\$395		Renters		
Below \$300		19.1%	Paying 30% or More of Income		30.1%
\$750 or More		3.7%	Paying 30% or More of Income		
No Cash Rent		17.8%	with Income Less Than \$20,000		65.7%

Owner Costs			Owners		
Median Owner Costs			Paying 30% or More of Income		18.2%
Without Mortgage	\$189		Paying 30% or More of Income		
Owner Costs With Mortgage	\$815		with Income Less Than \$20,000		45.2%
Owners with Mortgage		61.5%			

Owner Value

Median	\$105,000	
Below \$100,000		46.9%
\$150,000 or More		27.4%
\$300,000 or More		7.2%

Income

Median Household Income	\$38,056
Median Household Income Owners	\$41,568
Median Household Income Renters	\$22,495
Median Family Income	\$45,163

Household Type

Total Households	18,963	
Family Households	13,928	
Total Married Couple Households	11,405	
Percent of all Households		60.1%
Female Headed Families, No Spouse	1,778	
Percent of all Households		9.4%
Male Headed Families, No Spouse	745	
Percent of all Households		3.9%
Non-Family Households	5,035	
Percent of all Households		26.6%

Poverty

Total Person Below Poverty	4,481	9.7%
Under 18, Below Poverty	1,350	13.2%
18-64, Below Poverty	2,491	8.5%
65 and Older, Below Poverty	640	9.8%

Adults with Disabilities

Age 21-64	5,803	20.5%
Age 65+	2,455	37.5%

Population in Nursing Homes

Age < 65	21
Age 65+	226

Subfamilies

Subfamilies with Children Under 18	278	
Ratio to Total Families		2.0%

WEST PIEDMONT PDC

Area (Square Miles):	2,582
Total Population:	250,195
Urban Percent:	36.9%
Total Housing Units:	116,829
Occupied Units:	102,803

Units in Structure (Total Housing Units)

One Unit	82,458	70.6%
2-4 Units	5,322	4.6%
5 or More Units	7,295	6.2%
Mobile Homes, Trailers & Other	21,754	18.6%

Tenure

Renters	26,847	26.1%
Owners/ (Homeownership Rate)	75,956	73.9%
Homeownership Rate, 25-34 Year-Olds		54.4%
Homeownership Rate 35-44 Year Olds		69.6%
Homeownership Rate 65 and Older		81.9%

Year Structure Built (Total Housing Units)

Pre- 1939	13,012	11.1%
1940 to 1959	24,890	21.3%
1960 to 1979	40,905	35.0%
1980 to 1989	17,640	15.1%
1990 and After	20,382	17.4%

Household Size and Crowding

Population Per Household	2.39
1.01 Persons or More Per Room	2.0%

Vacancy Status

Owner Vacancy Rate	1.9%
Renter Vacancy Rate	10.6%
Seasonal/Migratory (Percent of Total Units)	4.0%

Substandard Occupied Units

Lacking Complete Plumbing	1,060	1.0%
Lacking Complete Kitchen	705	0.7%

Gross Rent

Median	\$395
Below \$300	21.7%
\$750 or More	4.1%
No Cash Rent	11.4%

Cost Burden

Renters	
Paying 30% or More of Income	35.5%
Paying 30% or More of Income with Income Less Than \$20,000	68.0%

Owners Costs

Median Owner Costs Without Mortgage	\$193
Median Owner Costs With Mortgage	\$721
Owners with Mortgage	57.1%

Owners	
Paying 30% or More of Income	17.0%
Paying 30% or More of Income with Income Less Than \$20,000	44.9%

Owner Value

Median	\$79,414	
Below \$100,000		70.3%
\$150,000 or More		12.5%
\$300,000 or More		2.4%

Income

Median Household Income	\$32,256
Median Family Income	\$39,714

Household Type

Total Households	102,803	
Family Households	71,869	
Total Married Couple Households	54,186	
Percent of all Household		52.7%
Female Headed Families, No Spouse	13,564	
Percent of all Households		13.2%
Male Headed Families, No Spouse	4,119	
Percent of all Households		4.0%
Non-Family Households	30,934	
Percent of all Households		30.1%

Poverty

Total Person Below Poverty	33,157	13.5%
Under 18, Below Poverty	10,801	19.4%
18-64, Below Poverty	17,067	11.3%
65 and Older, Below Poverty	5,289	13.7%

Adults with Disabilities

Age 21-64	34,035	23.7%
Age 65+	17,560	45.4%

Population in Nursing Homes

Age < 65	138
Age 65+	1,573

Subfamilies

Subfamilies with Children Under 18	2,276	
Ratio to Total Families		3.2%

VIRGINIA

Area (Square Miles):	39,594
Total Population:	7,078,515
Urban Percent:	73.0%
Total Housing Units:	2,904,192
Occupied Units:	2,699,173

Units in Structure (Total Housing Units)			Tenure		
One Unit	2,090,142	72.0%	Renters	861,234	31.9%
2-4 Units	154,262	5.3%	Owners /		
5 or More Units	471,160	16.2%	(Homeownership Rate)	1,837,939	68.1%
Mobile Homes, Trailers & Other	188,628	6.5%	Homeownership Rate, 25-34 Year-Olds		46.1%
Homeownership Rate, 35-44 Year-Olds		68.2%			
65 and Older		80.1%	Homeownership Rate,		

Year Structure Built (Total Housing Units)			Household Size and Crowding		
Pre- 1939	264,542	9.1%	Population per Household	2.54	
1940 to 1959	515,153	17.7%	1.01 Persons or		
1960 to 1979	974,598	33.6%	More per Room		3.2%
1980 to 1989	570,178	19.6%			
1990 and After	579,721	20.0%			

Vacancy Status		Substandard Occupied Units		
Owner Vacancy Rate	1.5%	Lacking Complete Plumbing	19,550	0.7%
Renter Vacancy Rate	5.2%	Lacking Complete Kitchen	15,070	0.6%
Seasonal / Migratory (Percent of Total Units)	1.9%			

Gross Rent		Cost Burden		
Median	\$650	Renters		
Below \$300	9.3%	Paying 30% or More of Income		36.7%
\$750 or More	35.3%	Paying 30% or More of Income		
No Cash Rent	5.8%	with Income Less Than \$20,000		78.2%

Owner Costs		Owners	
Median Owner Costs Without Mortgage	\$263	Paying 30% or More of Income	20.5%
Median Owner Costs With Mortgage	\$1,144	Paying 30% or More of Income	
Owners with Mortgage	75.1%	with Income Less Than \$20,000	56.4%

Owner Value

Median	\$125,400	
Below \$100,000		36.7%
\$150,000 or More		38.6%
\$300,000 or More		9.2%
Income Renters	\$30,750	
Median Family Income	\$54,169	

Income

Median Household Income	\$46,677
Median Household Income Owners	\$55,845
Median Household	

Household Type

Total Households	2,699,173	
Family Households	1,847,796	
Total Married Couple Households	1,426,044	
Percent of all Households		52.8%
Female Headed Families, No Spouse	320,290	
Percent of all Households		11.9%
Male Headed Families, No Spouse	101,462	
Percent of all Households		3.8%
Non-Family Households	851,377	
Percent of all Households		31.5%

Poverty

Total Persons Below Poverty	656,641	9.6%
Under 18, Below Poverty	209,532	12.3%
18 - 64, Below Poverty	375,564	8.6%
65 and Older, Below Poverty	71,545	9.5%

Adults with Disabilities

Age 21-64	712,330	17.5%
Age 65+	317,085	42.1%

Population in Nursing Homes

Age < 65	3,711
Age 65+	35,154

Subfamilies

Subfamilies with Children Under 18	53,585	
Ratio to Total Families		2.9%