DRAFT OCTOBER 15, 2024

**Chapter 5** 

# Housing

Enhance housing accessibility and affordability.





### **Housing Policies**

#### H.1: HOUSING OPTIONS

INCREASE HOUSING OPTIONS THROUGHOUT THE CITY.

#### H.1.1 Increased Housing Production

Increase housing stock and diversity to meet current and future demand.

### H.1.2 Promote Alternative Forms of Homeownership

Expand the definition and options for homeownership beyond single-unit detached across income-levels.

### H.2: DISPLACEMENT PREVENTION

PREVENT DISPLACEMENT OF LONG STANDING AND LOW-MODERATE INCOME RESIDENTS.

#### H.2.1 Stabilize Ownership

Strengthen policies and practices to prevent owner displacement.

### H.2.2 Boost Renter Protections and Support

Enhance policies and procedures that protect renters and ensure their access to high-quality, affordable housing.

### H.2.3 Establish Regulations That Support Residents

Update city regulations and codes to address housing needs, preserve existing affordable housing, maintain community character, and promote neighborhood revitalization.

#### H.3: HOUSING ADVOCACY

PROVIDE INCLUSIONARY HOUSING SUPPORT FOR ALL COMMUNITY MEMBERS.

#### H.3.1 Expand Housing Access

Broaden the ways individuals can access information about housing programs, obtain housing accommodations, and secure land for future housing development.

### H.3.2 Improve Communication and Education

Expand education around housing and increase the frequency of housing discussion at the city level and among housing stakeholders.

### H.3.3 Strengthen Programming and Support

Fill gaps in existing programs and supports to unhoused, families, disabled, and older adults. Develop strong partnerships to build a network of community support surrounding housing and related issues.



# Aligning with Public Feedback

Shelter is a basic human need, but access to high-quality, affordable housing that is near to services and amenities changes outcomes for families and communities. Housing issues cut across three of the themes the Danville community identified with during public engagement: Infrastructure and Accessibility, Bolstering Unity and Respect, and Holistic Living. Limited resources to address homelessness and build new housing in Danville's neighborhoods without outside developers coming in and outpricing long-term residents were common concerns expressed by residents. Residents also expressed concerns about the possible strains placed on limited available housing stock by the new casino.



#### **H.1 Housing Options**

During public engagement events, residents commonly cited a lack of affordable housing, with prices for rent rising significantly in recent years, many residents were concerned about being priced out of neighborhoods they called home. In response to this concern, the plan calls for increasing the number of homes available to residents, while also creating a wider range of housing types that can provide for people at all stages of life.

Along with this greater diversity of housing types, it is also necessary to provide options for families to build wealth through homeowners in ways other than a traditional mortgage and single-family home.



#### **H.2 Displacement Prevention**

With new development, too often long-time residents in stable neighborhoods are forced to move due to rising costs and/or predatory real estate practices. During public engagement, residents recounted a history of disinvestment in communities of color and expressed a desire to ensure the community has a voice in local decision making. This desire was part of a general theme around fostering a greater sense of unity, respect, and personal responsibility.

As Danville prepares for new development and investment, it is vital that its residents and traditional neighborhoods are active partners and engaged in growth, rather than displaced. Adopting policies and practices to prevent displacement will ensure that existing homeowners are protected, while also creating opportunities for new homeowners in existing neighborhoods. At the same time, the plan calls for upgrading the city's rental policies to ensure that renters have access to high-quality housing that is affordable.



#### H.3 Housing Advocacy

Resident engagement clearly stated that the poor quality of housing does not evoke pride in neighborhoods or foster a desire for residents to invest in the community. Enhanced communication efforts to improve awareness and access to programs and services is critical to empowering residents. To address this concern, the plan recommends expanding housing access by securing additional land for development, enhancing communication and outreach to the community regarding available programs and services, and establishing new partnerships and programs to increase housing access.

**POLICY** 

#### **H.1**

### **Housing Options**

Increase housing options throughout the city.

In recent decades the "American Dream" meant owning a single-unit detached home. That dream has been either unattainable by many or undesirable due to the amount of debt incurred from rising housing costs. Homeownership should not be limited to single-unit homeownership. Having housing options means that residents can have housing that meets their needs so they can thrive:

- young adults can remain in the community when they first move out;
- young families can grow in their childhood neighborhoods;
- multiple generations can live together; and,
- older adults can age in place.

Housing can take a variety of forms including manufactured, modular, single-detached homes, attached duplexes, triplexes, townhouses, condos, and apartments. Most of these types allow for persons to own the unit outright or through cooperative ownership, where the tenants own the property and share in the equity. When Danville was first founded, it had a greater range of housing types including workforce housing, carriage homes, and flats. Today, the range of housing types has shrunk to be primarily single-detached and larger apartment complexes, with other housing types largely missing.

#### Desired Outcomes



- Increased production of a variety of housing types
- Expanded access to homeownership opportunities for renters





### **!** WHY IT MATTERS

The cost of owning a home is increasingly pushing the dream of homeownership out of reach for many. In addition, household sizes have been declining for over two decades and people are looking for ways to build community in an increasingly isolated society. Alternative forms of ownership, like cooperatives and tenant-owned communities, allow people to remain in their formerly rental homes if they choose or to move into a home with cooperative ownership where all residents own a portion of the property and can slowly build equity in the property.

### Housing is already in demand, and Danville will likely need more as new industries find a home in the city.

**Source:** 2020 Danville Housing Study



Unit Type	Pent-Up Demand	Job Driven Demand	Total Units Needed
Single-Unit Homes	606	234	840
Apartments	760	1,563	2,323
Total	1,366	1,797	3,163

Pent-up demand is the amount needed to support the market today. Job driven demand is the projected amount of housing needed based on estimated jobs coming to the city.





#### Danville currently has lower property values than other cities in the region.

Danville's median home value was \$90,500 in 2023, with only 13% valued at \$200,000 and above. While this offers affordability, it diminishes developer interest due to narrower profit margins. Priorities include upgrading affordable properties and focusing new construction on missing housing types.

**Source:** 2023 American Community Survey Estimates

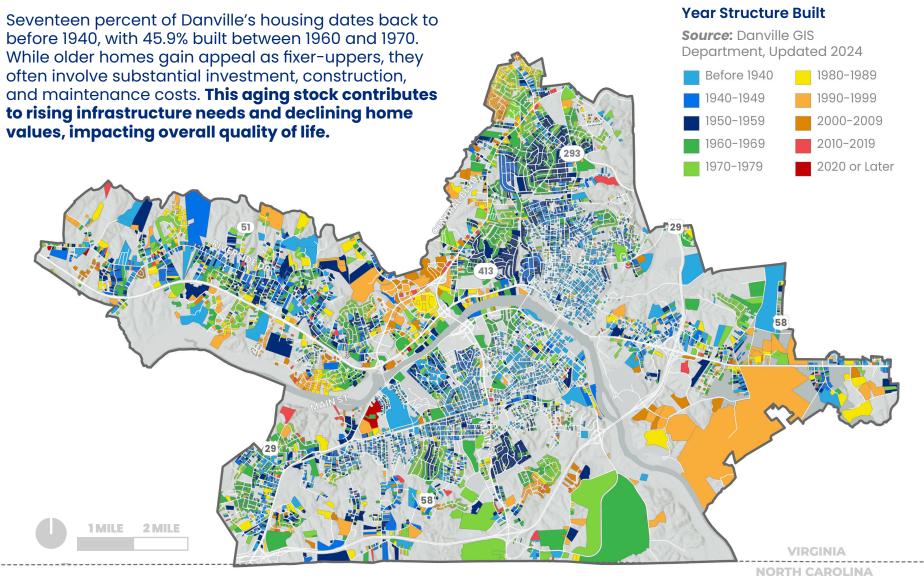
#### Affordability for different types of households will be key to creating an equitable housing market.

**Source:** 2023 American Community Survey Estimates



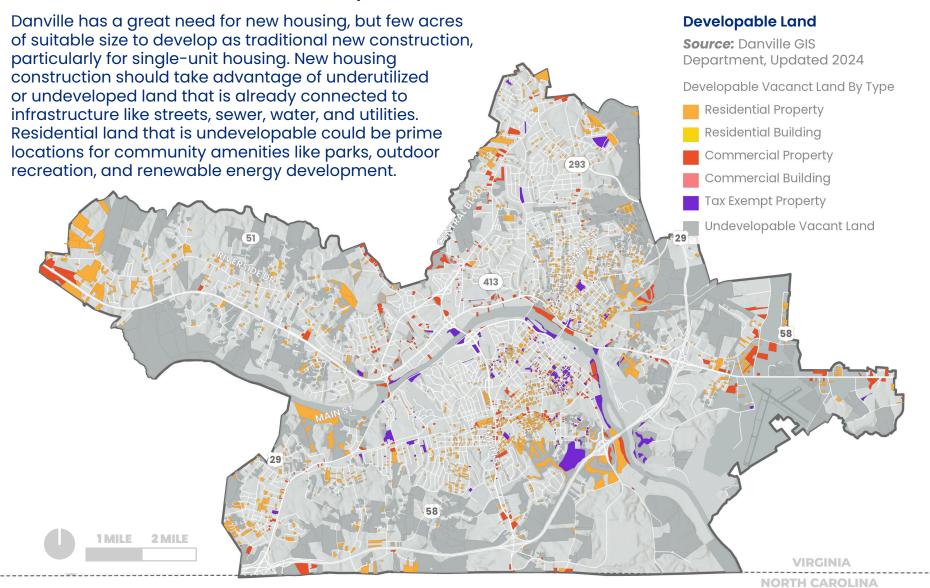
### **!** WHY IT MATTERS

#### Danville's current housing stock is aging.



### • WHY IT MATTERS

#### Danville has land that can be developed.



### • WHY IT MATTERS

## People in Danville are developing and renovating. However, there are still barriers.

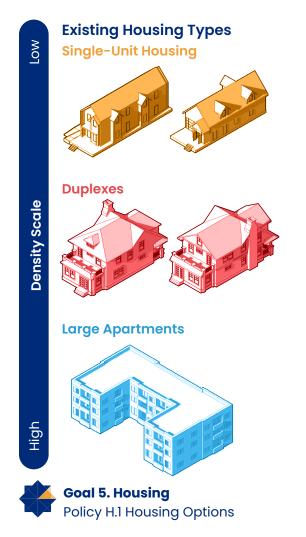
**Residential Permit Granted** Source: Danville GIS Department, Factors like below-average property values, higher Records from 2017-2022 construction costs, and pandemic-related supply chain issues may discourage developers. Alternative Residential - New (1,434) housing types, like modular homes eligible for HUD • Residential - Addition (328) funding, could impact development incentives and Residential Improvements (229) hinder generational wealth cultivation. • Residential - Demolish (50) 2 MILE

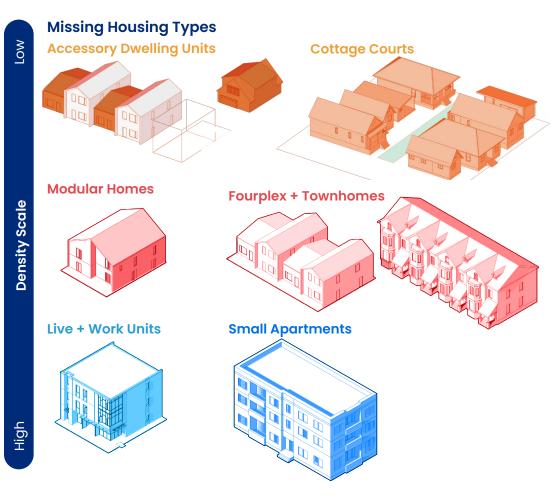
VIRGINIA NORTH CAROLINA

### **1** WHY IT MATTERS

#### Danville's housing is mostly one type, single-unit detached.

Over 70% of households in Danville consist of single-unit detached units, but residents want more options. Danville already has a history of providing different types of housing, which could be expanded in the future to meet housing demand. Most of the available developable lots are smaller lots in existing neighborhoods, meaning new development at small scales could have a big impact on the housing landscape in the city.







### **DANVILLE IN ACTION**

# Danville conducted a housing study to see what needs the City and partners should address.

The 2022 Housing Study illuminates many issues related to housing and job demand and provides recommendations to address these issues. Following that analysis, the City took several steps to show support for housing development in the city including developing new programs to incentivize development and holding a Housing Summit in 2022. Many organizations are also working to meet the need including the Danville Housing Redevelopment Authority, House of Hope, Danville-Pittsylvania Habitat for Humanity, and the Danville Neighborhood **Development Corporation.** 

However, with all this activity, developers are still having difficulty meeting the need for new housing, specifically for those most in need of new housing: seniors, low-income residents, disabled persons, and with a lack of available land, creative approaches are needed.



### **DANVILLE IN ACTION**

#### Danville has programming.

#### **HUD Distressed Area**

Danville is a federally targeted distressed area, which opens up more funding opportunities. The U.S. Department of Housing and Urban Development (HUD) provides technical assistance including help with community engagement and data and research.

#### **HUD Entitlement Funds**

These are federal funds received by the City to revitalize neighborhoods, expand affordable housing, and improve community facilities and services that primarily benefit lowand moderate-income residents.

#### **Housing Rehabilitation**

This program provides low and moderate-income residents with 0% interest loan that is forgivable from five to ten years depending on the amount of the loan for home rehabilitation. The program will address all code-related issues such as a leaking roof, heating, and plumbing.

#### Down Payment Assistance

The City provides \$50K of HUD funding to the Danville Redevelopment and Housing Authority (DRHA) annually for this program, which assists low and moderate-income residents buy a home anywhere throughout the City by offering up to \$5K for applicants to be used for their lender-required down payment. The home must meet HOME Quality Standards as determined by a City inspector. All eligible applicants are required to complete a First Time Homebuyers counseling program.

#### Real Estate Tax Relief

This City of Danville program offers property tax relief on real estate and mobile homes to those above 65 years or who are disabled.

Applications are filed annually with the City's Tax Relief Official.

#### <u>Low Income Home Energy</u> <u>Assistance Program</u>

This service helps to reduce the costs of home heating and cooling.

### Housing and Development Assistance

The City of Danville Housing & Development Division, DRHA, and Pittsylvania Community Action offer access to several programs including the following:

- New Construction
   Development Assistance for approved large scale developments
- Foreclosure Intervention Counseling/Homeownership Counseling
- Housing Choice Voucher
- Emergency Repair Programs
- Weatherization

The Housing & Development Division are also working on a Downpayment Assistance and Rental Deposit Assistance Program for residents in the 81-95% AMI range.

#### RECOMMENDATION

#### H.1.1 Increased Housing Production

Increase housing stock and diversity to meet current and future demand.

#### **ACTIONS**

 Continue to explore and promote redevelopment and infill development opportunities.

#### **Action Steps**

- 1.a. Identify sites for redevelopment as housing or mixed-use.
- 1.b. Encourage infill development on lots with existing infrastructure to reduce the cost of development.
- 1.c. Conduct additional public engagement and education around the redevelopment of publicly owned opportunity sites and rezoning opportunities to encourage needed types of development.

2. Establish a housing trust fund through the City of Danville to provide dedicated funding and public support for housing through funds leveraged by general funds, taxes, and federal funds.

- 2.a. Consider sources such as a future inclusive housing in-lieu fund, development incentives, and revenue from short-term rental permits.
- 2.b. Consider setting aside a small portion of general funds for grants administration and the administration of housing programs.

3. Expand land banking to acquire property for future affordable housing development. Increase transparency of the land banking and community land trust process.

#### **Action Steps**

- 3.a. Establish a first right of purchase for the city to acquire land. Publish the listings on a website or online repository for developers and prospective property owners to purchase and develop affordable housing.
- 3.b. Educate community groups about the process to establish a community land trust and how to acquire land and develop through the community land trust model.
- 3.c. Establish a new community land trust to expand land ownership to qualified community groups.

- 3.d. Identify an administrative body for the community land trust.
- 3.e. Establish paths to acquire land through first right of refusal or donation into the land trust.
- 4. Increase funding for the construction of new quality affordable housing.

#### **Action Steps**

- 4.a. Consider sources such as a future inclusive housing in-lieu fund, development incentives, and revenue from short-term rental permits.
- 4.b. Consider setting aside a small portion of general funds for grants administration and the administration of housing programs.

#### **Learn from Leaders**

Affordable Housing Trust Fund
Richmond, VA

This fund was established in 2004 to address the financial and other housing needs of low to moderate-income Richmond residents. In the last three years, it has contributed to the development of at least 130 housing units and has a goal of providing 1,000 affordable housing units by 2030. The ordinance stipulates the regulations of the fund's operation as well as authorizes an oversight board to oversee operations and approvals to advise the City Council on their decision-making.

Repurposing Underutilized
Places for Multifamily Housing
Redevelopment of building
such as former schools and
strip malls like Five Forks could
also be major opportunities.
Learn how other cities have
successfully made this transition
by viewing this resource guide.

#### RECOMMENDATION

#### H.1.2 Promote Alternative Forms of Homeownership

Expand the definition and options for homeownership beyond single-unit detached across income-levels.

#### **ACTIONS**

 Strengthen public-private partnerships to increase affordable housing supply and preserve existing stock.

#### **Action Steps**

- Regularly convene housing agencies to coordinate programs and services.
- 1.b. Train at least 10 contractors supporting housing programs by expanding incentives for education and certification.
- 1.c. Construct new senior housing to meet increasing demand and replace lost senior housing apartments.
- 1.d. Produce 200 permanent supportive housing units to meet demand.
- I.e. Partner with DRHA and House of Hope to ensure permanent supportive housing units receive a streamlined entitlements process.

- .f. Brief City Council and boards educating about permanent supportive housing, populations served, and how they contribute to the community.
- l.g. Simplify and expedite the permitting process for new housing developments with a particular emphasis on supporting smaller scale developers.
- 2. Expand ownership programs to support all ownership types.

- 2.a. Include attached homes and owner-occupied two-four plexes as eligible for support.
- 2.b. Require equity criteria in the selection of applicants to ensure most in need are served first.

3. Establish a new community land trust to expand land ownership to qualified community groups.

#### **Action Steps**

- 3.a. Identify an administrative body for the community land trust.
- 3.b. Establish paths to acquire land through first right of refusal or donation into the land trust.
- 3.c. Develop a mechanism such as higher tax rates for vacant property, to ensure property is developed within a reasonable time frame and not held vacant in perpetuity.

4. Increase knowledge of and availability of cooperatives.

#### **Action Steps**

- 4.a. Identify potential neighborhood groups and tenant groups interested in this mode.
- 4.b. Establish partnerships with non-profits, colleges, and community groups to deliver education and curriculum.
- 4.c. Review ordinances and codes to ensure there are no barriers to the development and establishment of cooperatives.
- 4.d. Study the potential to create legislation to support the creation of cooperatives through first-right-of-purchase laws.

#### **Learn from Leaders**

Milagro Cohousing
Tucson, AZ

This community of multigenerational households lives in a 28-home ecocommunity with opportunities for renters and homeowners. The residents commit themselves to self-governance (with bylaws) and maintain the property themselves. The site uses energy conservation and permaculture design to be as sustainable as possible, and the homes are designed with green design principles.



**POLICY** 

### H.2 Displacement Prevention

Prevent displacement of long standing and low-moderate income residents.

Housing displacement occurs when residents are pressured to leave their home from external factors largely related to rising costs. One way people can be displaced because of increased investment in low-income communities that prices them out of a neighborhood. While the investment is much needed and desired for the neighborhood, it can also lead to the unintended consequence of displacing the people it was intended to benefit. Existing owners may be unable to keep up with necessary repairs or rising property taxes, which may drive them to leave the neighborhood. Displacement can also occur as a result of bad actor landlords. These landlords may not be properly maintaining their properties, and because of code enforcement, be required to make the necessary repairs to keep their property in safe, healthy, and quality condition. However, in retaliation, they may unduly raise rents to recoup their expenses, displacing the residents who were living in unsafe conditions. In Danville, this is particularly concerning, because it can be an unintended consequence of rental inspection districts that exist to protect renters from unsafe living conditions.

#### Desired Outcomes



- Reduce the number of annual evictions
- Enhance housing quality through increased resources and funding for home repairs
- Lower the number of cost-burdened households throughout the city





#### There is a need to stabilize ownership.

A thriving community should have a strong housing market, supporting stable housing for all. This includes supporting the unhoused and those in between housing situations, establishing pathways from rental to ownership, and supporting residents who lack the means or ability to maintain their homes.

Danville does not have a housing market that is easy to enter or navigate. Overwhelmingly, the community shared that it is difficult to locate and access quality, stable, and affordable housing in the community either for rent or to own. Older households are forced into staying in their current homes even though some are looking to downsize and move closer to town for walkability and access to community resources. People looking to move from renting to ownership are having difficulty finding quality homes because these older households are not able to move and stay put for

longer. And even others are having difficulty finding quality housing due to the continued low rate of housing production within the community as illustrated in the

2022 Danville Housing Study.



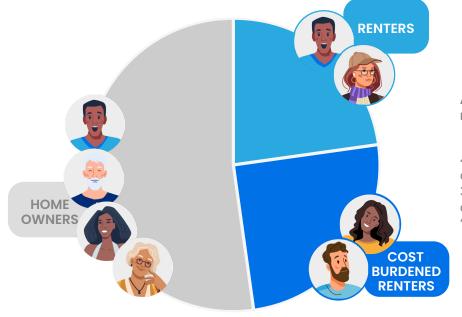


#### Many Danville residents rent.

48% of residents in Danville are renters, with 85% spending less than \$1,000 monthly. However, 47% spend above the recommended 30% of their annual income on rent, indicating a significant portion of renters are in low-income or cost-burdened households (2020 U.S. Decennial Census).

### There is a demand for quality rentals.

It's difficult to find quality rentals due to a lack of stock, no advertising practices, and low vacancy rates. Danville's rental market is extremely tight. According to the 2022 Housing Strategy report, there are only about 500 quality rental units for over 3,000 potential renters. It found that Danville is short a total of 1,355 rental units. 1,019 of those units will need some public subsidy.

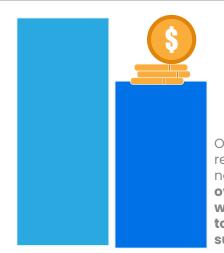


### Almost half of residents rent.

47% of these renters are spending over 30% on housing costs, making them "cost burdened".



There are 9,115 rental units in Danville.



Of the 1,355 rental units needed, over 1,000 will have to be subsidized.



#### Communication and education is key.

In addition to the lack of availability, renters have said it is difficult to find rentals because landlords do not advertise vacancies, they rely on word of mouth. For someone new to the area, it can take months or years (according to residents) to find a quality rental because part of the process involves building up your network to be able to learn about new rentals.

There are many low-quality rentals and a lack of education about renters' rights. With the tight rental market, renters can feel pressured to accept any available rental to stay near their family and job. This may mean paying double security deposits and high rents for a low-quality rental, all without signing a lease. Without a lease, renters are at risk of being evicted at the landlord's will, which can be a precarious situation. Evictions are often a major factor in a landlord denying someone a rental, in addition to other discriminatory factors. Danville renters and city staff have also expressed there are a lot of bad actor landlords in the area who are not local, do not maintain their properties to the current code, and have predatory practices.

Renters have expressed dissatisfaction with rentals in Danville citing poor housing conditions and extreme difficulty finding quality rentals. In response to the quality issue, Danville has established Rental Inspection Districts. The goal of these districts is to establish regular inspections for rentals in high renter areas with high rates of code enforcement violations o support renters. However, renters complain that the inspections do not go far enough, and they fear retaliation by bad actor landlords if they were to complain.

#### **Learn from Leaders**

Welcome to the Neighborhood Guidebook

HousingForward, VA

This guidebook was published in 2017 and is promoted as part of the statewide Housing Plan resources for communities. It includes practical steps and best practices to implement inclusionary housing within zoning, community policies, and practices. Supplemental to this resource guide is a map of all inclusionary housing policies across the country, an interactive inclusionary housing calculator, and many other resources.



#### Renters are at higher risk for displacement.

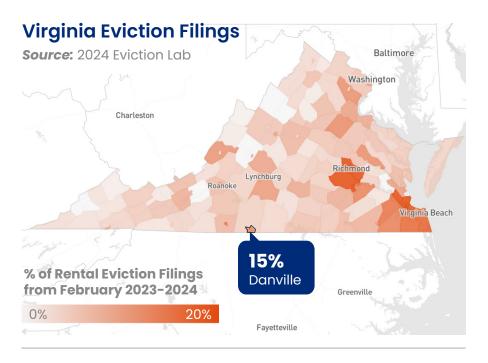
Residents expressed concerns early on in the process of PLAN Danville about gentrification and displacement, particularly with the introduction of major amenities like the Caesar's Palace Casino. Renters are at risk of displacement due to market volatility. Renters are most vulnerable to an increase in housing costs due to market changes. The median rent in 2023 was \$1,100 with a range of rents from \$600-2,175 (2023 Zillow Community Profile). Rents in Danville were 45% cheaper than the national average in 2023 and had gone down in the last year (2023 American Community Survey Estimates).

#### Rates of Eviction Filings in Virginia

Danville had 14.6% of eviction filings against renters between February 2023 and 2024 (2024 Eviction Lab). This is down 10% from the prior year but still very high in comparison to other communities in the state. (2024 Legal Services Corporation).

### The issue of evictions is very important to residents.

Danville does not require rentals to have a lease, and according to residents and city staff, many rentals are happening 'under the table' with no lease in place to protect both the landlord and tenant.



#### **Eviction Filing Rate**

Source: 2024 Eviction Lab





#### Regulations will be vital tools going forward.

Laws and regulations should support the community vision, values, and goals of this plan to move the community toward a shared vision of the future. In some cases, when regulations are out of step with these aims, they have unintended consequences such as targeting populations for code enforcement or rental inspections. When these consequences happen, people can be at risk of displacement, be forced to live in unsafe poor-quality housing, and at risk of health concerns. Residents have also been alerted to housing being taken off the market because of poor restrictions on short-term rentals, which have been removing long-term rentals from the market.

Supportive programming and services can fill the gap between residents and regulations by providing assistance for those with mental health concerns, in need of financial, employment, or legal assistance. With the deployment of these programs and services, there is a need to ensure equitable access to them, and capacity and funding are in place to support the long-term stability of the programs.

#### **Learn from Leaders**

Short-Term Lodging
Fairfax County, VA

Fairfax County has a strong shortterm rental ordinance that includes standards for stays of less than 30 days including requirements for the operator, dwelling safety standards, and limitations on use to minimize impact on surrounding residents and uses.

<u>Real Property Tax Exemption</u> Loudon County, VA

Loudoun County Virginia provides several forms of tax relief for financially strained homeowners that are veterans, older adults, or property owners seeking to install solar energy.

Low Cost and Shrinking Community Policy Guide Brookings Institute

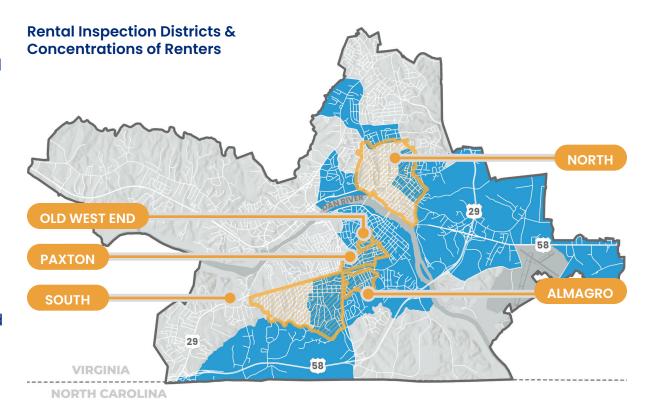
This resource guide provides policy recommendations for communities based on several factors by way of a pilot community.

### DANVILLE IN ACTION

#### Danville is protecting renters.

Danville began to implement Rental Inspection Districts to address rising concerns of blight, poor living conditions, and improve rental housing quality. These districts exist in areas where there is a prevalence of multifamily code violations and higher percentages of rentals. The hope is to increase the quality of existing stock while new housing stock is being developed.

Other programs that support renters include community-focused agencies like the Virginia Legal Aid Society which provides a range of legal assistance to residents in the Danville area. They recently adopted a strategic plan that outlines plans to expand assistance in Danville, specifically focused on eviction prevention measures and additional supports to help landlord-tenant communications and relationships.



- Rental Inspection Districts [2023 City of Danville]
- Census Tracts with over 50% Renters [2021 U.S. Census Estimates]



### DANVILLE IN ACTION

### Danville is protecting unhoused residents.

Should someone become unhoused in Danville, agencies like House of Hope, provide temporary shelter and the Danville Social Services can provide limited support to assist with transportation and employment services.

### Danville is updating regulations.

Danville is taking steps to strengthen supports for residents including a rental housing inspection program. Amendments have been approved to strengthen the Short Term Rental permitting process and the rental inspection process is being expanded. There remain opportunities to expand the transparency of these regulations and their equitable service to the community.



#### **Learn from Leaders**

A Guide to Tenant Education
HUD

This guide provides high-level steps any community can take to organize a tenant education program as a custom or use the predeveloped curriculum to educate tenants about their rights, advocate for themselves, and establish positive landlord-tenant relationships. A similar guide could be developed for the southern Virginia area in collaboration with other communities as a shared resource to limit the ongoing responsibility of city staff to maintain the guide.

#### RECOMMENDATION

#### H.2.1 Stabilized Ownership

Strengthen policies and practices to prevent owner displacement.

#### **ACTIONS**

 Perform a feasibility study on property tax to explore the possibility of offering discounted tax rates for low-income homesteaders, while considering the option of increasing tax rates for vacant and undeveloped land.

#### **Action Steps**

- 1.a. Collaborate with tax appraisers to develop a program aimed at identifying potential means of tax relief and assessing the number of households that would benefit.
- 1.b. Evaluate the technological and capacity requirements necessary for the successful implementation of the program.
- Develop a comprehensive resource guide and communication materials to enhance awareness and understanding of available programs.

- 1.d. Examine the viability of increasing taxes for speculators who own vacant land without developing it, while safeguarding lower taxes for individual or heirs' property.
- Enhance accessibility to housing programs that aid older adults, individuals with disabilities, and lower-income residents in addressing major repairs.

- 2.a. Allocate additional funding to these programs to expand their reach and assist a greater number of people.
- 2.b. Introduce criteria during the application process to prioritize those with the most pressing needs.
- 2.c. Enlarge the pool of contractors working with these programs to expedite project completion.

#### **RECOMMENDATION**

#### H.2.2 Boost Renter Protections and Support

Enhance policies and procedures that protect renters and ensure their access to high-quality, affordable housing.

#### **ACTIONS**

 Advocate for expanded inspection and temporary suspension of permit scopes for rental inspection districts (RID).

- 1.a. Enhance the frequency and comprehensiveness of rental inspections.
- 1.b. Publish guidelines for the establishment and management of Rental Inspection Districts on easily accessible public sources such as the city's website, community organization resource centers, and public libraries).
- 1.c. Collaborate with the legal team and partner with other municipalities to support stronger legislation regarding rental inspection districts at the state level.

- 1.d. Increase the number of inspectors for rental housing districts and update procedures to ensure the benefit of renters.
- 1.e. Implement more rigorous enforcement policies for non-compliant properties, including the possibility of revoking rental permits for properties that are uninhabitable or have a significant number of violations.
- 1.f. Revise inspection notification procedures to include renters in addition to property owners.

- 1.g. Incorporate education into rental inspections. After conducting inspections, inspectors could provide tenants and landlords with information brochures detailing available tenant/ landlord rights resources and how to report violations.
- 1.h. Abandon the policy stating that inspections remain with the property, and instead, require new inspections only when there is a change in ownership.

2. Display information about rental housing assistance programs on the City's website in a user-friendly format.

#### **Action Steps**

- 2.a. Establish a rental registry to maintain accurate and up-to-date data on the quantity, quality, and population served by rental housing.
- 2.b. Publicize through the city's website, social media platforms, and service agencies the procedures for tenants to report propertyrelated issues.

 Enhance education and available resources for renters by expanding partnerships with agencies and community groups.

- 3.a. Identify community and faith-based organizations that offer support services to the community and establish a list of service organizations for potential partnerships.
- 3.b. Develop educational materials in collaboration with the Virginia Legal Aid Society for distribution to these organizations.

 Establish stronger eviction prevention policies and practices.

#### **Action Steps**

- 4.a. Encourage the implementation of leases for all rental properties in Danville to safeguard the rights of tenants and landlords.
- 4.b. Create just cause policies to prevent discriminatory evictions.
- 4.c. Enact a renters' bill of rights modeled after the White House Blueprint for a Bill of Rights as a city-wide policy.
- 4.d. Make eviction filing and rental inspection phone numbers readily available on the City's website.
- 4.e. Promote education and legal services to assist with eviction prevention, heirs' property, and the protection of renters' rights.

- 4.f. Continue to utilize federal funds such as CDBG, ARPA, or HOME to provide emergency assistance to renters and prevent homelessness during times of crisis.
- 4.g. Monitor eviction rates and establish a transparent accountability process to ensure landlords are held responsible for upholding tenant rights.
- 4.h. Monitor reports from the Princeton Eviction Labs and develop similar mechanisms to track data specific to the City of Danville.
- 4.i. Evaluate reporting procedures to include basic demographic information on landlords and renters, such as whether the case falls within the boundaries of a rental inspection district and if the landlord has a history of violations.

 Collaborate with communitybased organizations to proactively distribute information on renters' rights.

- 5.a. Identify and convene all organizations that offer services to renters, including those providing financial, housing, and legal assistance.
- 5.b. Create and regularly disseminate information to the public through community centers, schools, and social media platforms regarding renters' rights, available programs, and progress made towards housing goals.
- 5.c. Adopt and customize a local version of a tenant education program with federal and state funding and hold quarterly classes.

#### RECOMMENDATION

#### H.2.3 Establish Regulations That Support Residents

Update city regulations and codes to address housing needs, preserve existing affordable housing, maintain community character, and promote neighborhood revitalization.

#### **ACTIONS**

1. Remove regulatory barriers to affordable housing.

- 1.a. Strengthen short-term rental (STR) ordinance to limit their impact on longterm housing stock while supporting homeowners with supplemental income.
  - Require a permit to operate a short-term rental in the city.
  - Update the short-term rental ordinance to include density requirements within residential and mixed-use areas when the short-term rental is not owneroccupied.
  - Require short-term rentals to be compliant with zoning, property maintenance code, and up-to-date on property taxes.

- 1.b. Add an enforcement mechanism that limits the permitted length (one year) and restricts issuance if there are multiple citations related to noncompliance or allows the city to revoke the permit upon noncompliance.
- I.c. Expand where permanent supportive housing, shelters, and group homes are permitted by right to ensure placement near essential community services for those without access to cars.
- 1.d. Add inclusionary housing in the zoning code to require all new housing developments to include some portion of affordable housing.

2. Develop equity criteria in the administration of housing assistance to ensure programs serve the most in need.

#### **Action Steps**

- 2.a. Revise housing applications for public programs to collect information on applicants such as income, ability status, age, and ethnicity.
- 2.b. Develop a prioritization scoring matrix to ensure a fair share of housing assistance is reserved for very low-income, senior, and disabled persons.
- 2.c. Report on people served by the City of Danville housing programs regularly in the dashboard or an annual report via the Housing Commission.

3. Promote an education-first approach in Code Enforcement.

- 3.a. Review code enforcement policies and practices to ensure lower-income residents are not being targeted but are provided with the opportunity to learn about available supports to mitigate displacement and unjust fees.
- 3.b. Collaborate with code enforcement to determine where/how education can be incorporated as a prestep before issuing citations.
- 3.c. Develop communication materials (either amending the citation form or as a separate pamphlet) that describe in clear language how people can connect with community resources to assist if they cannot afford to address the repairs that are needed and where they can learn more about the code.





#### **How to Prevent Evictions**

#### **Tenant & Landlord Resources**

The Virginia DHCD Office of Eviction Prevention and Rental Assistance provides a host of eviction prevention resources for both renters with residential landlords and manufactured home contracts. The office also connects residents to the many resources available through Virginia including the Legal Aid helpline, Eviction Helpline, and Senior Legal Helpline.

### Eviction Prevention & Diversion Programs

At least 19 states have considered Just Cause Ordinances or other forms of eviction prevention to support just and equitable tenant and landlord communications. This research describes some of those programs and the key features that make them effective or ineffective. While Virginia does have some level of eviction prevention activities, the City of Danville does not, and additional research and funding will be needed to establish any programming of this nature.

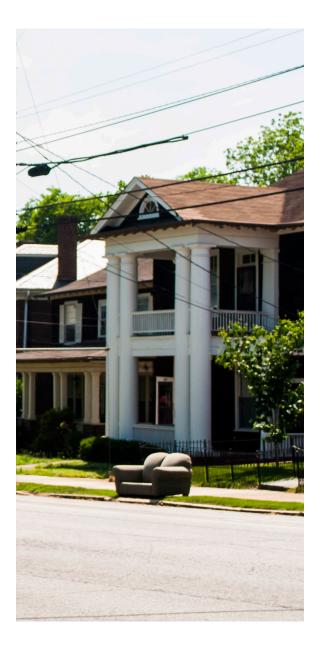
### Goal 5. Housing Policy H.2 Prevent Displacement

#### The Fyiction Lab

The Eviction Lab at Princeton
University provides ongoing
data tracking of eviction rates
and policies across the country
including their national tracking
system. These are excellent tools
for cities to use as they are highly
reliable and already developed. The
Eviction Lab, developed before the
pandemic, had a unique role and
access to track the impact of the
pandemic on evictions and postpandemic laws developed to retain
low eviction rates in certain areas.

#### Rent Stabilization & Just Cause

A <u>recent study</u> in the Bay Area shows that these protections are a strong tool to keep people in their homes where gentrification is or potentially will be an issue. This region of the country similarly has high development rates, strong job growth, and housing development, particularly at the upper cost end. Incomes are not at pace with the cost of living and traditionally BIPOC communities are at great risk of displacement due to development.





# How to Implement Rental Inspection Program Enhancements

The National Center for Healthy Housing has a resource guide that outlines eight aspects of an effective rental inspection program. These aspects include a strong housing code, cooperative compliance, adequate funding, trained officers, community partners, crossagency collaboration, as well as supplementary programs and evaluations. Danville has several of these aspects in place but should conduct additional assessment and evaluation to determine which of the other elements recommended by the National Center for Healthy Housing should be prioritized in the short term.

**Source:** 2023 National Center for Health Housing



**POLICY** 

#### **H.3**

### Housing Advocacy

Provide inclusionary housing support for ALL community members.

A comprehensive housing support system is one that can support residents if they lose their home, have mental health issues, or need greater support as they age. A strong housing system ensures all residents in the community are housed and thrive in their housing situation. It also incorporates the various agencies that work in the realm of housing. This may look like ensuring organizations provide coordinated services for the unhoused and those in need of transitional housing. Social services are a large part of this system, but it is imperative to ensure coordination between residents, city staff, for-profit and non-profit agencies that engage in elements of the housing system such as construction, real estate, and operations.

#### Desired Outcomes



- Provide the appropriate services and programs to support individuals in need of assistance securing stable housing
- Create clear and open lines of communication between government agencies and non-governmental organizations involved in housing initiatives
- Prioritize funding for housing programs to effectively address the demand and eliminate any waiting lists





#### There are barriers to entry.

A thriving community should have a strong housing market, supporting stable housing for all. This includes supporting the unhoused and those in between housing situations, establishing pathways from rental to ownership, and supporting residents who lack the means or ability to maintain their homes.

Danville does not have a housing market that is easy to enter or navigate. Overwhelmingly, the community shared that it is difficult to locate and access quality, stable, and affordable housing in the community either for rent or to own.



"[We need] more rights for renters. Landlords get away with making people live in disrepair."

- Community Pulse Check Survey

### Community members have housing needs.

Older households are forced into staying in their current homes even though some are looking to downsize and move closer to town for walkability and access to community resources. People looking to move from renting to ownership are having difficulty finding quality homes because these older households are not able to move and stay put for longer. And even others are having difficulty finding quality housing due to the continued low rate of housing production within the community as illustrated in the 2022 Danville Housing Study.

### There is a need for education and communication.

In Danville, there is a history of people who do not trust the City. Some of that distrust is from a lack of resources but other may be due to long-held beliefs about the way the City operates and distrust of the public engagement process.

People have very strong feelings and beliefs about housing and what the city is doing (or not) about the housing crisis. Much of the information that is around is spread by word of mouth or through myths about long-past inequitable practices. Today, cities are taking a stand to dispel these myths, become more transparent about their practices and policies, and market the programs and services, and report program performance. Infrequent and inconsistent public education on housing can lead to NIMBYism (not in my backyard), prejudice, and false beliefs about people and housing types. The City and its housing partners across the region are now in a unique position to come together to dispel false information, share the truth about housing best practices and trends, and keep housing in the discussion in City Council, Boards, and Commission meetings.



# There are gaps in affordability.

Approximately 47% of renters and 27% of homeowners are paying more than the recommended standard of 30% of their annual income on rent or mortgage payments.

Rental Units

Cost Burdened Rental Units

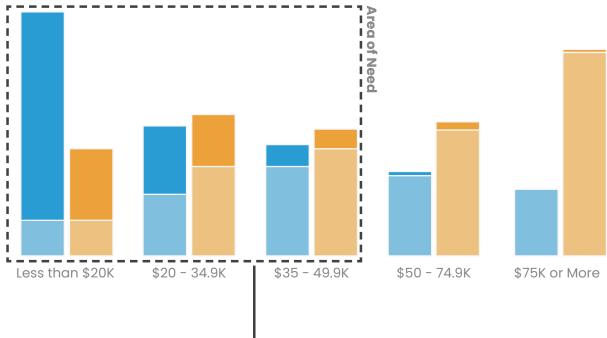
Housing Units

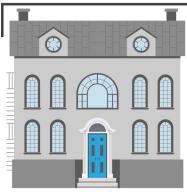
Cost Burdened Housing Units

Housing affordability is disadvantaged for women and minority-led households, reflecting wage gaps. The average woman in Danville earns approximately \$20,000 less than her male counterpart, and the median income for Black households is about \$10,000 less than White households.

### Ratio of Cost Burdened Households by Annual Earnings

Source: 2020 U.S. Decennial Census





Median rental costs are \$682 / month, meaning the average resident has to earn an annual salary of at least \$27K to afford their housing.



Median
homeowner
costs are
\$1,037 / month,
meaning the
average resident
has to earn an
annual salary
of at least \$41K
to afford their
housing.





# Danville is strengthening programming & support.

The City of Danville and its community partners offer many programs to assist with housing issues. Many of these programs are federally or state-funded but some are funded through the City's general funds. All have limited funding, meaning their reach in the community and to all the households who need help is restricted. In Danville, there are many resources available for very low- and low-income residents. However, that support falls off when people's income reaches the area median income (AMI), which was \$38,904 for Danville in 2022. The opposite, however, is true for housing development. While there is sufficient funding to develop housing for those at around 80% AMI, it becomes increasingly more challenging to develop housing for people at or below 60% AMI because there is simply not enough of a return on that investment.

**Source:** 2022 American Community Survey Estimates

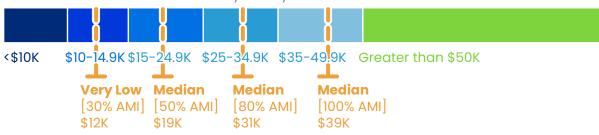


### **Existing Programs by Eligible Income Brackets**

	Very Low	Low	Moderate	Median
Continuum of Care Coordinated Services				
Demolition/New Construction Development Assistance				
CDBG/HOME				
Housing Choice Vouchers				
Emergency Repair Programs				
Weatherization Assistance				
Real Estate Tax Relief				
Lease Purchase Program				
Down Payment Assistance				
Housing Rehabilitation 0% Interest Loans				
Low Income Home Energy Assistance Program (LIHEAP)				

### Households by Income

**Source:** 2022 American Community Survey Estimates



## DANVILLE IN ACTION

# Danville is improving communication & education.

### **Housing Summit**

Danville has held a Housing Summit to share information about the 2022 Housing Study with the public and create a public space to discuss housing issues. This drew a lot of engagement from the development community and housing stakeholders but failed to draw resident interest. Danville also began to display some information on city-administered housing programs on the website.

### **Housing Navigator**

In 2023, Danville published a Housing Navigator, to be more transparent about what is currently being developed and the ways they are offering services to residents. This website provides reporting on the summit, development opportunities, and a list of available programs, but there are opportunities to make it more public-friendly.

## Danville is expanding housing access.

There are many organizations providing services to help low to moderate-income residents in the city. These include housing shelters, senior services, downpayment assistance, and affordable housing preservation and production. However, gaps exist including the provision of permanent supportive housing for some of the most vulnerable populations and increases in affordable housing development.



## RECOMMENDATIONS & ACTIONS

#### **RECOMMENDATION**

## H.3.1 Expand Housing Access

Broaden the ways individuals can access information about housing programs, obtain housing accommodations, and secure land for future housing development.

#### **ACTIONS**

 Enhance the availability of housing repair programs and funding to reduce displacement and support aging in place for the elderly, individuals with disabilities, and homeowners with limited income.

### **Action Steps**

- 1.a. Develop a user-friendly online platform that offers valuable information and tools to assist the residents of Danville in locating and sustaining affordable housing.
- 1.b. Expand education around housing and increase the frequency of housing discussion at the city level and among housing stakeholders.

 Enhance education on issues related to landlord responsibilities and homeownership.

- Collaborate with partner agencies to develop communication materials for public distribution.
- 2.b. Provide reports to landlords when they register their rental properties, and to homeowners when a code violation occurs. Reports should also be made available at city offices, libraries, and community centers.
- 2.c. Create a new homeowner resource guide that includes contact information for relevant city departments and assistance programs available throughout the city.

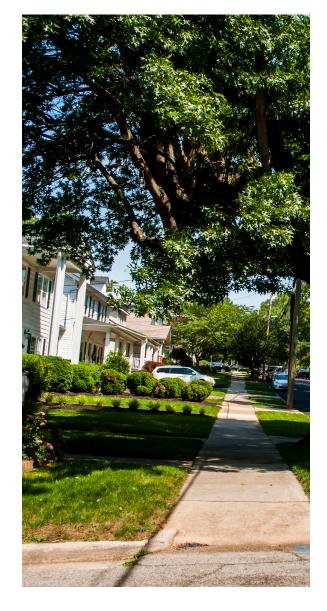
 Develop educational materials for property owners, landlords, and renters, focusing on tenant rights and assistance programs available to residents of Danville.

### **Action Steps**

- 3.a. Use the Biden-Harris
  Tenant Bill of Rights as
  a reference to create a
  local version that can be
  provided to tenants at city
  hall, or distributed through
  rental inspections for rental
  inspection districts.
- 3.b. Produce a pamphlet containing a helpline number, link to resources, and a brief description of the city's support for renters.

4. Collaborate with housing partners to develop and conduct training sessions on community land trusts and alternative ownership programs.

- 4.a. Establish a training program on how to organize a community land trust and the legal responsibilities associated with community land trusts.
- 4.b. Identify existing neighborhood and community groups interested in becoming a land trust or tenant-owned community.
- 4.c. Engage in regular outreach with these groups to discuss land ownership opportunities and provide annual training for boards and commissions on fair housing and affirmatively furthering fair housing issues.



#### Learn from Leaders

Affordable Housing Dashboards
Arlington County, VA

Arlington County, Virginia, and other cities such as San Francisco and San Antonio are leading the nation in transparently reporting to the community about the progress in their housing plans. Among the data shown on this real-time dashboard through Power BI are population served, current market conditions, progress to target housing production goals, and numbers served in the shelter. Anyone who wants to get more detailed information can click into a section and self-filter the data to learn more about a specific item and its relation to the plan.

5. Create an affordable housing dashboard that offers information to the public regarding the number of households served through public programs, administered vouchers, waitlists, and funds distributed in the community.

- 5.a. Review the completed recommendations in the 2022 Housing Study and match them with implementation partners to ensure timely completion.
- 5.b. Determine reliable data from the latest Census that should be transparently reported, focusing on factors such as housing tenure, racial composition, cost burden, and housing-related violations at the lowest geographic level.

- 5.c. Collaborate with the appropriate city departments to design a user-friendly and informative website with graphical illustrations and interactive features.
- 5.d. Begin tracking the city's development pipeline, including data on all publicly supported housing properties, and present this information on the housing dashboard.

 Form a Housing Commission as a public forum for housing discussions and regularly report progress on housing goals to the public.

### **Action Steps**

- 6.a. Draft bylaws for the housing commission, ensuring that half of its members come from the community at large and are representative of homeless, renter, disabled, BIPOC communities, and other vulnerable populations.
- 6.b. Establish a subcommittee or liaison role within the housing commission to address housing-related issues raised by the community.

- 6.c. Conduct working sessions with the planning commission, zoning commission, and community organizations interested in housing to determine the appropriate size and frequency of housing commission meetings.
- 6.d. Develop an application process and hold a recruitment period of no less than two weeks to attract qualified applicants for housing commission members.
- 6.e. Constitute a committee to review applicants and make recommendations for appointments to the City Council.

 Regularly communicate the progress on Plan Danville's goals in public forums, such as the City Council, Planning Commission, and other relevant boards and commissions.

#### **Action Steps**

7.a. Establish public trust by developing communications regarding public land holdings and their disposition. This includes regularly updating postings on land available for sale and providing information on the processes to inquire about land purchases.

## RECOMMENDATIONS & ACTIONS

#### **RECOMMENDATION**

### H.3.2 Improve Communication and Education

Expand education around housing and increase the frequency of housing discussion at the city level and among housing stakeholders.

#### **ACTIONS**

 Clearly communicate the city's response to housing needs and public spending on housing.

### **Action Steps**

1.a. Annually publish reports on funding received for housing support from all sources, as well as expenditures made, including the number of households served and the amount of money spent per program.

1.b. Disseminate report information through the city council, online reports, and other public platforms.



**Online Chat** 



## RECOMMENDATIONS & ACTIONS

#### **RECOMMENDATION**

## H.3.3 Strengthen Programming and Support

Fill gaps in existing programs and supports to unhoused, families, disabled, and older adults. Develop strong partnerships to build a network of community support surrounding housing and related issues.

#### **ACTIONS**

 Enhance programs and services for individuals and families experiencing homelessness, aiming to support their transition into stable and high-quality permanent housing.

### **Action Steps**

- 1.a. Identify all current programs and the respective administering agencies.
- 1.b. Coordinate with agencies to identify and address any redundancies or gaps in services.

 Establish a partnership with the Virginia Legal Aid Society to broaden deed recording and title transfer policies concerning heirs property.

- 2.a. Identify neighborhoods or areas with need for these services, target outreach to the neighborhood via neighborhood groups.
- 2.b. Partner with title companies and estate planning agencies to expand resources available to residents and identify vulnerable groups.

3. Collaborate with financial institutions to offer financial literacy and homebuying workshops.

### **Action Steps**

- 3.a. Conduct outreach to financial institutions that offer community services or community development.
- 3.b. Consider expanding supports to schools, including high schools, community colleges, and trade schools.

4. Establish equity criteria in the management of housing assistance programs to ensure that those in greatest need receive support.

### **Action Steps**

- 4.a. Update housing applications for public programs to gather information on applicants, including income, ability status, age, and ethnicity.
- 4.b. Develop a prioritization scoring matrix to guarantee fair distribution of housing assistance, particularly to very low-income, senior, and disabled individuals.
- 4.c. Provide regular reports on the individuals served by City of Danville housing programs through the dashboard or an annual report conducted by the Housing Commission.

### **Learn from Leaders**

Building a Community-Centered Housing Preservation Ecosystem

This resource talks about the elements of the affordable housing preservation ecosystem and provides a worksheet process that the city and its partners can use to identify gaps and areas that they could step into. It identifies roles that each organization and residents play in the system and tools to boost collaboration and cooperation to ensure the system functions effectively.



### **How to Create Housing Commissions**

Several communities engage the expertise of a board dedicated to housing to be publicly accountable for accomplishing the community's housing goals. While a housing authority is an authorized provider of housing and housing-related services, these boards and commissions are dedicated to broader policy and goals related to a housing or comprehensive plan. These commissions have a diverse membership, the most effective forms of membership include housing agencies, members of the public, and interest groups (like tenant rights, affordable housing, and homelessness services groups). Communities committed to equity ensure that a portion of the members are from the low to moderate-income community dedicating spaces for the disabled, BIPOC, and renters.



<u>Portland Housing Advisory</u> <u>Commission</u>

This is the primary public forum for discussion of affordable housing policy and programming in Portland, Oregon. This sevenmember body includes two cochairs and five representatives of diverse communities.

### <u>Hampton Roads Housing</u> Consortium

This voluntary consortium works on a regional basis to convene housing agencies and interest groups to discuss and come up with recommendations for resolving the housing issues in the Hampton Roads region of Virginia.



San Antonio Housing Commission This commission receives applications from the community, but members are ultimately appointed by the mayor's office. One of the members is a mayor appointee, one from the planning commission, San Antonio Housing Trust, San Antonio Housing Authority, and the remainder are at large members. The atlarge members are required to be represented by tenants in public housing, renters, and disabled community members. Four subcommittees comprise these board members and other appointees who focus on public engagement and outreach, dashboard, and annual report, removing barriers to affordable housing, and renters' solutions.



### How to Communicate Effectively, Where People Are

The most effective way of distributing information to the public is using methods they trust, and already established materials and curriculum to save on costs but also expand partnership and cross-agency collaboration.

### Phone [211 and 311]

These numbers are used by small and larger communities alike to create a low entry point for people to connect to services and resources in their time of need. Cities share this as regional health and housing resources, like Western Colorado 211, an area with rural small towns.

### Subscribing Services

Many cities are engaging in texting or email newsletter services to distribute emergency and valuable community information in this post-pandemic world. It is an effective way to reach Generations X, Y, and Z with valuable, time-sensitive information or to share when a public meeting is coming up.

