Housing

Goals

The City will:

- In all parts of Chesapeake, the City will foster the development and maintenance of a diverse, safe and high quality housing stock for people of all ages, ethnic groups, races, special needs and incomes, including housing that is affordable to all people who live or work in the City.

- Locate new housing so that it provides safe and convenient access to employment, shopping, recreation and educational facilities.

- Foster the development and maintenance of stable and vibrant communities with strong, distinct identities.

- The following issues relating to the provision of affordable housing were identified by the Affordable Housing Focus Team through their research and deliberations. The City's affordable housing policies are designed to address these issues to the greatest possible extent.

Issue One: Affordable Housing Supply versus Demand

For a variety of reasons related to basic supply and demand principles, the private sector has been generally unable to create affordable housing for the community, especially for persons in lower income ranges. High land costs, increasing house sizes, various development/regulatory fees, and rising material and labor costs have contributed to driving new construction pricing beyond the ability of citizens to afford them.

Additionally, the resale housing market has such a reduced inventory at this time that resale prices are reaching all-time highs in most neighborhoods. This lack of supply places increased pressure on the stock of affordable housing for two reasons: 1) persons who under normal circumstances would purchase more expensive homes now are settling for houses in lower prices ranges; and 2) the overall increase in housing values affects affordable housing, putting it further out of reach for lower income households.

Finally, waiting lists for subsistence based housing, primarily the Section 8 and Public Housing Programs administered by the Chesapeake Redevelopment & Housing Authority, continue to remain at high levels.

> **The City will foster the development of a strategy to address affordable housing and the maintenance of a diverse, safe and high quality housing stock for people of all ages, ethnic groups, races, special needs and incomes, including housing that is affordable to all people who live or work in Chesapeake.**

Strategies:

- The City will include existing housing as an important element of its affordable housing supply. The City will foster the revitalization, preservation, and redevelopment of older neighborhoods and commercial corridors, as well as promote a variety of affordable housing development techniques for new construction. The adaptation of existing non-residential buildings for residential use should be encouraged where appropriate. The City will maintain the condition of the existing supply of affordable housing by proactively enforcing zoning and building codes.

- The City will coordinate with the Chesapeake Redevelopment & Housing Authority and other appropriate agencies to designate areas and implement measures for the construction, rehabilitation and maintenance of affordable housing, both renter and owner-occupied. The City will encourage the use of comprehensive neighborhood revitalization plans for targeted areas of the City to ensure the most efficient and leveraged use of public and private resources rather than a piecemeal, parcel-by-parcel approach.

- The City's will reinforce its commitment to protect existing neighborhoods from decline and encourage revitalization by fostering a strong working relationship between the Chesapeake Redevelopment Authority and the Economic Development Department.

- The City should establish a review committee to examine zoning and development-related regulations for opportunities to increase opportunities to increase affordable housing.

- The City will foster the creation of incentive programs to increase the supply of affordable housing. Such programs may include land use planning policies to promote a variety of innovative affordable housing options such as mixed-income housing developments, inclusionary zoning, mixed-housing style developments and planned unit developments; and taxing policies to encourage the rehabilitation of housing for affordable housing purposes.

- The City, through the Chesapeake Redevelopment and Housing Authority (CRHA), will continue to participate in the Hampton Roads Community Housing Resources Board (HRCHRB), a regional organization devoted to affirmatively furthering fair housing.

- Where public funds are invested in affordable housing development or redevelopment projects, the City should consider policies aimed at ensuring the long-term or permanent affordable status of these units. Such policies could include: deed-restricted owner-occupied housing; non-profit rental housing; and publicly owned rental housing.

- The City appointed a committee to study affordable housing issues and to develop and recommend specific strategies to increase the City's supply of affordable housing. The recommendations of this study have been evaluated by the Planning Commission for possible inclusion in the Comprehensive Plan. The full study, and the "Implementation Steps Discussion Paper" is included as Appendix L of this Plan for reference and informational purposes only.

- The City, through the Chesapeake Redevelopment and Housing Authority (CRHA) and Public Communications Department, will establish and implement initiatives to educate the public, the shelter industry, and the financial community on the benefits of affordable housing.

Issue Two: Lack of Funding for Affordable Housing Programs

As federal, state, and local government budgets have become increasingly constrained, funding for affordable housing programs and initiatives has suffered.

> **Alternative funding options will be explored to improve the condition, availability, and accessibility of the City's housing stock.**

Strategies:
- The City will continue to support the development of housing funded through the Low-Income Housing Tax Credit (LIHTC) Program, to the extent that such developments are compatible with the City's land use policies and strategies.

- The City will continue to support efforts by CRHA and community-based housing development organizations to develop and/or redevelop affordable housing, as well as promoting homeownership opportunities for first-time homebuyers, utilizing funding from both public and private sources, such as the Virginia Housing Development Authority.

- Creation of a local affordable housing trust fund and/ or community reinvestment fund should be explored by CRHA, as well as other public-private relationships and mechanisms that increase private investment in affordable housing.

- Developers of residential and mixed-use housing projects are encouraged to address affordable housing through voluntary proffers and the residential cluster ordinance.

Issue Three: Housing Diversity

Affordable housing issues more commonly focus on the provision of housing for lower income households; however, housing affordability is an issue for many segments of the population including the workforce, special needs populations, and seniors.   Affordable housing is not simply a physical type of housing unit, but rather the relationship of gross household income to the cost of housing.

> **The City will strive to adopt a balanced approach to providing housing for all segments of Chesapeake's population.**

Strategies:

- The City, through the Chesapeake Community Services Board and other appropriate agencies, will strive to increase awareness of and responsiveness to housing needs of the special needs populations, particularly the desire for community-based settings and integration.

- The City will encourage the development and preservation of housing that serves a range of household income levels at locations near public transit and employment.

- The City will encourage the production of a range of housing types for the elderly and people with disabilities, including, but not limited to, group homes, independent living, assisted living, and skilled nursing facilities.

- Special consideration should be given to the special needs of the population targeted by specific housing developments such as the need for access to public transit and /or access to emergency medical services.

- The City will encourage a range of housing types and tenures within mixed-use neighborhoods and discourage the concentration of low-income households in any one area.

Issue Four: Provision of Housing for an Aging Population

By 2020, approximately 53 million Americans, or 20% of the population, will be 65 or older. This marks a significant increase from today's proportion of 12.4% (35 million). The Report on Affordable Housing and Health Facility Needs for Seniors in the 21st Century found that between the year 2002 and the year 2020:

- The number of senior households will have grown by nearly 53 percent;
- More than 80 percent of senior householders will be homeowners;
- Almost 44 percent of senior householders will be age 75 or older;
- Even if current rates of disability continue to decline, the number of seniors with disabilities will have increased from 6.2 million in 2000 to 7.9 million; and
- The need for home- and community-based services (HCBS) will have increased due to the desire of seniors to *"age in place."*

(Source: A Quiet Crisis in America: A Report to Congress by the Commission On Affordable Housing and Health Facility Needs for Seniors in the 21st Century. 2002.)

Seniors currently occupy a diverse array of housing types. Their housing reflects both economic decisions and life circumstances such as the purchase of a house in middle age, new retirement lifestyles, the disability or death of a spouse, and/or changes in financial well-being, personal health, and mobility. Just over 21.4 million or almost 82% of older (age 65 and older) American householders live in conventional homes that they own or rent. Although homeownership is the norm, more than 16% of senior householders rent their accommodations, with most (70%) living in private market-rate

housing, rather than government-subsidized or rent-assisted housing (*Source: A Quiet Crisis in America: A Report to Congress by the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century. 2002*).

Some of the different senior housing types include:

> ***Independent Living:*** Independent living residences for seniors range from single family, detached, to condominiums or apartments (sometimes called active-adult communities). Each unit is a self-contained housekeeping unit with its own kitchen and bath facilities. Generally run by a management company, these facilities provide options to generally younger, healthier seniors who no longer want the responsibilities of household upkeep. Units are generally accessible from interior corridors, with lobby entrances similar to lodging designs.

> ***Assisted Living:*** Assisted living is generally considered the best option for seniors in need of some additional care. These facilities are offered in apartment style buildings and provide services to assist with non-medical activities of daily living, include dressing, bathing, eating, or walking, meal preparation, shopping, housecleaning, or taking medication. The apartments in assisted living are generally smaller than those in independent living communities and become smaller as more intensive services are included.

> ***Skilled Nursing Facilities:*** Skilled nursing facilities, otherwise known as nursing homes, best meet the needs of seniors requiring significant daily medical attention. These facilities predominately offer 24 hours medical care, complete meal service, more shared unit options, and generally have a more institutionalized setting.

> ***Continuing Care Retirement Communities (CCRCs):*** Continuing care retirement communities combine each of the other types of senior housing. This effectively permits seniors to *"age in place"* so that they can remain within the same community as their health deteriorates. These continuing care campuses tend to resemble small towns, with both traditional senior services like pharmacies, to entertainment services such as theaters, craft areas, and dining. Given their complexity, this type of community typically involves a lengthy planning process.

> ***Staying at Home:*** Some seniors choose to stay in their home, preferring the comfort of familiar surroundings and neighbors. This choice may ultimately lead to the need to for alterations to the home or for the hiring of home health aides.

An estimate of future seniors was prepared to more fully understand the population patterns of seniors in Chesapeake versus the State of Virginia and the broader United States. Data from the 2000 Census, projections by the Census Bureau and the Weldon Cooper Center, as well as various other sources were examined. The 2000 Census data clearly shows that Chesapeake lags behind in its proportion of seniors, which represents 9.0% of its total population, versus 11.2% for Virginia, and 12.4% for the United States. The Census Bureau provided projections for the year 2025 for the number and proportion of seniors in the population of Virginia as well as the United States. Both of these regional areas saw a significant increase in the number of seniors in the population by 2025, with Virginia rising from 11.2% to 20.7% and the United States rising from 12.4% to 18.5% in 2005 and 2025, respectfully.

Projected Senior Households 2026

				Implied:	Households
Chesapeake 2026 Projected Total Population		264,900		*Implied:*	**Households**
Current Chesapeake Proportion 65 +	9.0%	23,731			15,821
Projected 2026 Chesapeake Proportion 65 +	16.7%	44,278	[1]		29,518
USA 2025 Proportion 65 +	18.5%	48,981			32,654
VA 2025 Proportion 65 +	20.7%	54,796			36,530

[1] Estimated based upon the current gap between Chesapeake City and Virginia's proportion of 65+, compounded annually
Assumes 1.5 seniors per household

Personal preference, as well as considerations for personal needs and finances, will be important factors in housing choices for seniors. The table above indicates that there may be close to 30,000 senior households in Chesapeake by the year 2026. This would correlate to approximately 27% of all households in the City. These households will comprise all housing types in the City, not just age restricted housing. It is reasonable to expect that increases in the senior population will lead to market demands for housing options that are age restricted to only senior citizens; however, not all senior housing needs will be met through this type of housing.

In recent years, interest in the construction of housing limited only to seniors has increased. Since 2001, City Council has either approved, or has pending, approximately one thousand independent senior housing units (including both apartments and condos) and a similar amount of other designated senior housing options (such as assisted living and group care facilities).
Interest in the construction of certain housing types is typically a function of market demand.

There is very little information regarding senior preferences for different types of housing. Therefore it is the strategy of the this plan that housing for seniors should be made available in a variety of different types of communities ranging from age restricted to traditional neighborhoods.   In the event housing is designated solely for seniors, certain accommodations should be made to make sure this housing is appropriately suited to the particular needs of this segment of the community.

The City will strive to provide a variety of senior housing options to meet the needs of an aging population.

Strategies:

- Housing options for seniors will be located throughout the City and will include all types of existing and new housing units.

- Housing options for seniors will include a wide array of housing and tenure types.

- Housing designated exclusively for seniors must be designed for the specific needs of this population. Such designs should include residents' potentially impaired sight, hearing, and mobility. Design features should include the following:
    - Elevators in multi-story housing
    - Grab bars in bathrooms
    - Fire suppression and notification systems
    - Shower stalls with handheld showerheads
    - Lever hardware in place of doorknobs
    - Benches and/or chairs in long corridors
    - Corridor handrails
    - Increased lighting in public areas
    - Wheelchair accessibility options
    - Specialized fire warning systems
    - Back up emergency power supplies

- Senior housing is frequently proposed at higher densities. Housing that is of a greater density than the surrounding uses must incorporate measures to ensure compatibility between development types. Such measures may include increased buffering and design considerations.

- Convenient access to needed facilities and services such as public transportation, medical services, and shopping must be a location consideration for senior housing.

- Independent and assisted living communities should include common facilities for recreation, entertainment, and community socialization. These facilities should include design features similar to those provided in the homes. In addition, walking, paths, doorways, and entrance halls should be well-lighted and evenly graded.