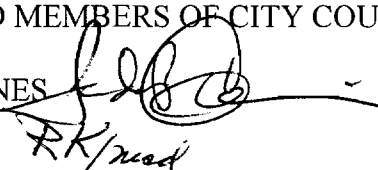


City of Alexandria, Virginia

MEMORANDUM

DATE: MAY 7, 2008

TO: THE HONORABLE MAYOR AND MEMBERS OF CITY COUNCIL

FROM: COUNCILMAN LUDWIG P. GAINES   
COUNCILMAN ROB KRUPICKA *RK/med*

SUBJECT: CONSIDERATION OF REPORT FROM THE AFFORDABLE HOUSING  
INITIATIVES WORK GROUP

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As co-chairs of the Affordable Housing Initiatives Work Group, we are pleased to transmit the attached report (Attachment I), which summarizes the Work Group's key findings, policy priorities, and initial recommendations on the critical issue of affordable and workforce housing. It also provides a brief summary of topics identified for ongoing review as the Work Group continues its deliberations.

We request that Council receive the report, and provide feedback with regard to its initial recommendations. We would also appreciate the opportunity to make a brief PowerPoint presentation on the report during the Council meeting.

**ATTACHMENTS:**

- I. Affordable Housing Initiatives Work Group Initial Recommendations
- II. Affordable Housing Initiatives Work Group Membership List

## AFFORDABLE HOUSING INITIATIVES WORK GROUP

### INITIAL RECOMMENDATIONS

April 2008

Alexandria has experienced a dramatic loss of affordable housing in recent years. This poses a significant challenge to Alexandria's economic vitality and cultural strength. The importance of Alexandria's ability to offer a spectrum of affordable housing options cannot be understated: it is critical to the City's future economic development and growth; it is central to the City's vision of itself as a diverse and caring community as articulated in the Strategic Plan. The loss of affordable housing that has occurred in the last decade is a clear and present threat to the City's economic and racial/ethnic diversity. The recommendations contained in this report are designed to increase Alexandria's ability to offer a diversity of housing choices that make it possible for the City to be "home" to all segments of the population that wish to live here.

Since January, 2007, the Affordable Housing Initiatives Work Group (AHIWG) has been meeting regularly to review current City housing policies and programs with the goal of developing recommendations for Council regarding a spectrum of tools to be adopted or created to maximize and sustain the production and preservation of affordable and workforce housing.

#### **Key Findings**

Recommendations are grounded in three principal findings:

1. **FROM 2000 TO 2007, ALEXANDRIA LOST NEARLY 10,000 AFFORDABLE RENTAL HOUSING UNITS.** The rapid rise in property values that has taken place in the last several years has lead to an enormous loss of market-affordable rental units in Alexandria. Alexandria has gone from having 18,218 units of affordable rental housing<sup>1</sup> in 2000 to having only 8,456 such units in 2007. The result is that there are significantly fewer living options for people and families earning \$51,060 or less (60% of 2007 area median income for a family of three)<sup>2</sup> per year. Forty-one percent (40,878) of the jobs in Alexandria are in industries whose average salary falls below this level.<sup>3</sup> Figure 1 below shows the distribution of jobs in Alexandria by average salary of their industry. Forty-two percent (836) of Alexandria City Public Schools employee salaries fall at or below this level, and

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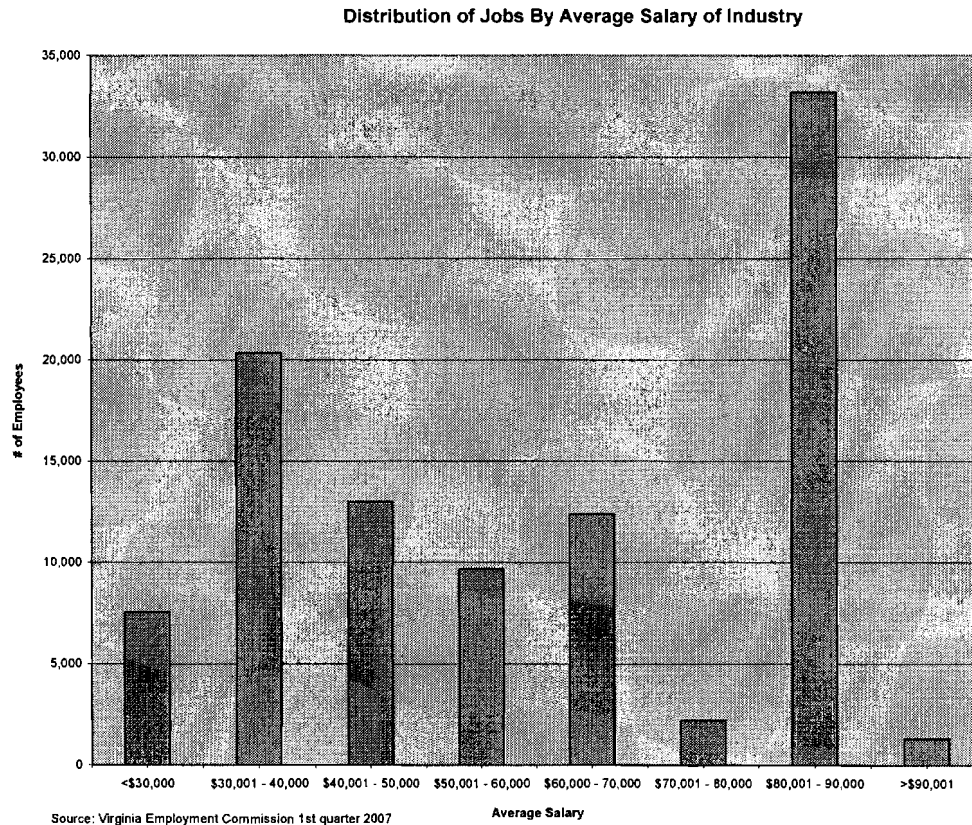
<sup>1</sup> Units, in complexes of 10 or more units, with market (street) rents affordable to households with incomes at or below 60% of the HUD-established area median income for the Washington, D. C. metropolitan area.

<sup>2</sup> In determining affordability, the income of a three-person household is used to set the affordable rent for a two-bedroom unit. The figures given for affordable units reflect units affordable to a household of appropriate size for those units using the formula established for the Low Income Housing Tax Credit Program.

<sup>3</sup> Based on total of 99,548 jobs

34 percent (783) of City employee salaries are at or below this level<sup>45</sup>. It is our view that this loss of housing puts added pressure on Alexandria's economic sustainability as well as on the ability of the City to attract and retain a competitive work-force.<sup>6</sup> While the City alone cannot stem this tide, it **can** proactively engage with both market and non profit housing owners and developers to secure a significant amount of affordable rental housing for both the short-and long-term.

**Figure 1**



2. **DURING THE SAME PERIOD, ALEXANDRIA LOST MORE THAN 16,500 AFFORDABLE OWNERSHIP UNITS:** There has been a significant loss of home ownership opportunities for individuals and families earning 80 percent of median

<sup>4</sup> Data reflect 2,316 City jobs and 2,011 ACPS jobs.

<sup>5</sup> Information on jobs reflects salaries of \$51,060 and below. All such persons cannot be assumed to have household incomes below 60% of median, as this information does not take into account household size, or additional income from other jobs or household members.

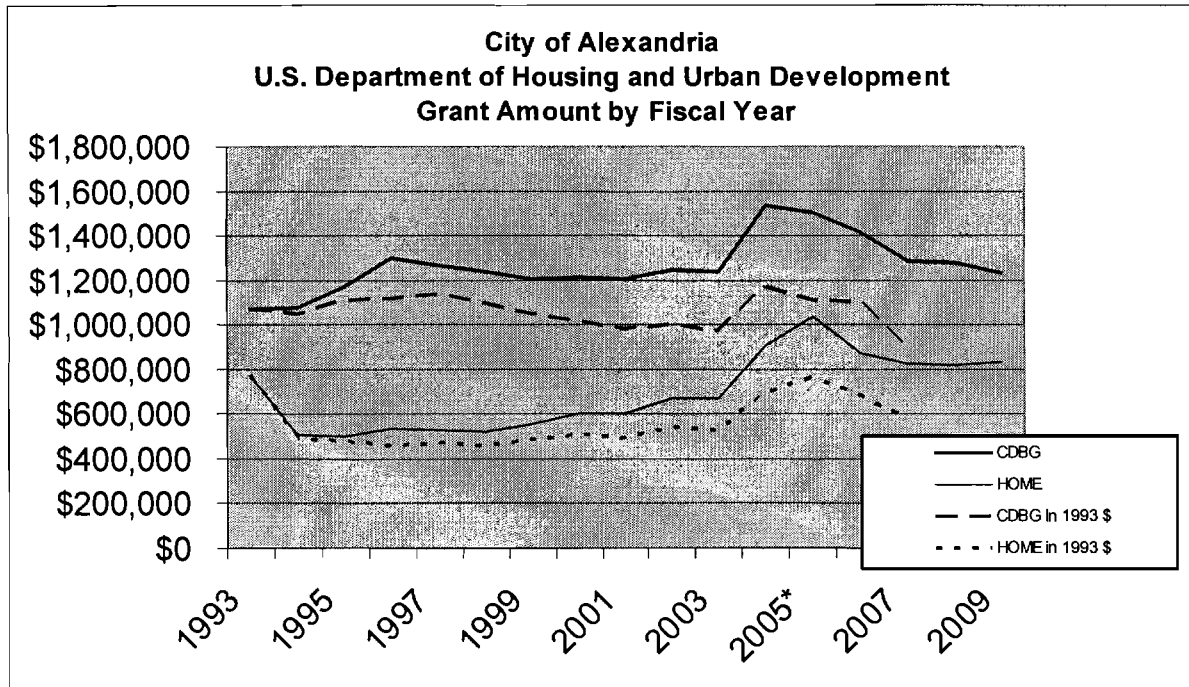
<sup>6</sup> The loss of affordable housing may also be affecting the City's diversity. According to the American Communities Survey, from 2000 to 2006, there was an 8.7 % decline in the City's percentage of Black residents and a 13.2% decline in Hispanic residents, and a 9.3% increase in the percentage of white, non-Hispanic households.

income or less (\$68,050 for a three-person household in 2007) per year. The number of condominium and single family homes assessed at levels affordable to persons at or below 80% of median income declined from 19,642 to 2,899 from 2000 to 2007 due to rising market prices. The net result is that it is significantly harder for the city and school workforce as well as other members of the city workforce to afford to become homeowners in Alexandria. Since its inception, Alexandria's \$5,000 purchase subsidy program for City and School employees has helped 77 individuals buy homes in the City through December 2007. Alexandria's other home ownership/down-payment assistance programs have helped an additional 834 individuals buy homes in the City. But rising costs and average incomes that have grown beyond the initial program design limits are making it harder for these programs to promote the ownership opportunities that they should.

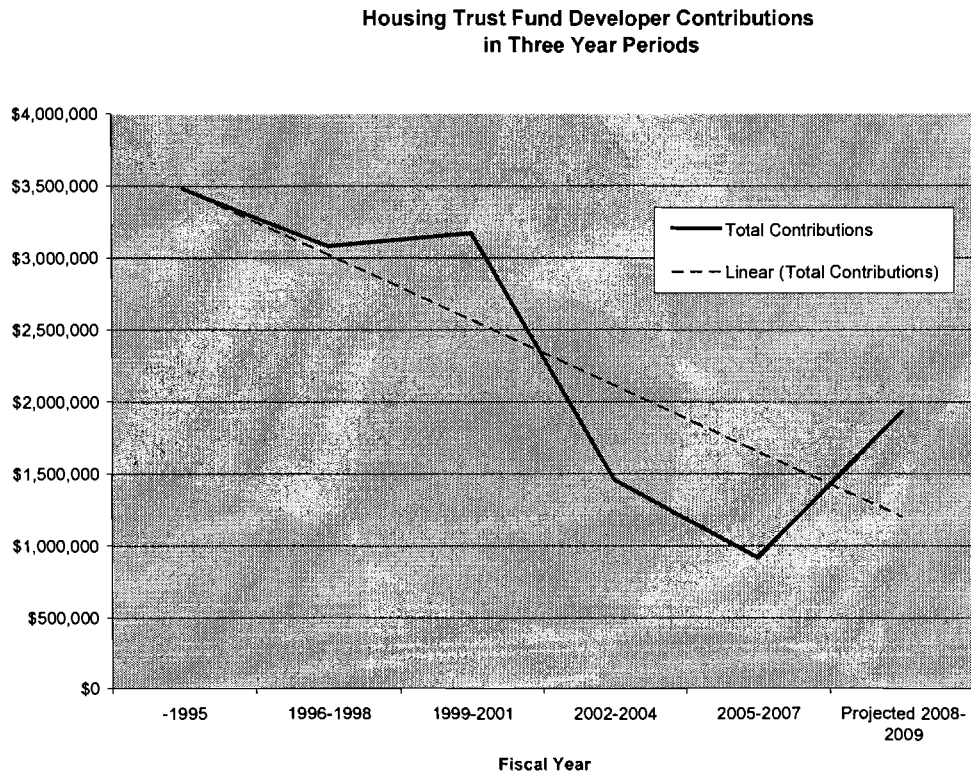
3. **RESOURCES ARE DWINDLING:** The City has preserved 239 affordable rentals (with another 60 units imminent) using the dedicated one cent tax revenues and bond proceeds, but it has nearly exhausted the bonding capacity of its dedicated one cent on the real property tax rate for affordable housing. Federal Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds have been flat or falling for the last few years (Figure 2). Housing contributions from developers are on an erratic but generally downward trajectory (Figure 3) due to the slow down in the housing and development market. At the same time, an increase in contributions of affordable units has added to the affordable housing stock, but reduced the level of cash contributions to the City's Housing Trust Fund. Table 1 illustrates the increasing length of time between development approval, and receipt of initial contributions (which generally are paid at the time of certificate of occupancy or sale to the end user). Prior to 2000, the majority of projects were coming on-line and making contributions within two years of approval; in recent years most projects are taking three years or more, with an increasing percentage taking five or more years. With regard to the effect of increased affordable unit contributions, the 81 set-aside units (17 sales and 64 rentals) produced from FY 2005 to date represent \$6 million in subsidies that would otherwise have been provided as cash contributions. Federal support for ARHA and housing in general are flat or declining. For example, beginning with ARHA's fiscal year 2005, HUD began paying housing authorities less than 100% of the public housing operating subsidy for which they were eligible, and by 2007 the percentage funded had declined to 83.4%.

Given the fiscal challenges currently facing the City, the Work Group has diligently explored non-monetary resources and tools, and creative best practices from other jurisdictions that might be successfully replicated here with minimal City investment required. Nevertheless, the budgetary constraints that are likely to continue over the next several years will severely hamper the City's ability to maintain recent progress achieved in preserving affordable housing stock.

**Figure 2**



**Figure 3**



**Table 1. Development Projects by Time Elapsed Between Approval and Housing Contribution**

Time Elapsed Since Approval	Year of Initial Contribution				Total Projects, All Years
	1987 – 1995	1996 – 2000	2001 – 2005	2006 – 2008	
<b>0 – 2 years</b>	9 (100%)	33 (66%)	9 (17%)	0	51 (41%)
<b>3 – 4 years</b>	0	16 (32%)	33 (61%)	7 (58%)	56 (44%)
<b>5 or more years</b>	0	1 (2%)	12 (22%)	5 (42%)	18 (14%)
<b>Total Projects</b>	9 (100%)	50 (100%)	54 (100%)	12 (100%)	125 (100%)

- 4. UNIQUE OPPORTUNITIES:** The current real estate downturn is a time of opportunity for affordable housing, not a time to step back. Although the present economic downturn will pose limitations for public resources, the very same economic stresses will provide major opportunities to preserve affordable housing at lower unit costs. Public dollars, especially longer term bond dollars can leverage more private resources than in times of extreme real estate inflation.

### **Policy Priorities**

- 1. QUANTITATIVE AFFORDABLE HOUSING TARGETS ARE REQUIRED AND PROACTIVE PLANNING AND A HOUSING MASTER PLAN ARE NEEDED TO ACHIEVE THOSE TARGETS.** Because only about 8,400 market affordable rental units remain, the City must take aggressive action to prevent further erosion of the affordable rental housing stock. Preserving 8,400 units (which may include replacement of some units through redevelopment) will require new tools and new resources. The preservation steps listed in the Initial Recommendations section of this report are a place to begin. Although the City currently has five-year and annual goals for housing development and preservation (among other activities), it lacks a specific land use focus to guide planning and development activities with regard to new affordable housing. To identify **numerical** goals for short-, intermediate- and long-term preservation and development, we recommend that the City initiate an affordable housing master plan. This master plan should be completed within 18 months, and should develop a housing element of the City's Master Plan that would establish clear land-use tools and other policies to preserve and develop affordable and workforce housing. Until a formal housing master plan is complete, Alexandria should strive to stabilize the loss of units by preserving or replacing as many of the remaining units as it can.
- 2. RENTAL PRESERVATION SHOULD BE ALEXANDRIA'S PRIMARY FOCUS FOR PEOPLE EARNING LESS THAN 60% OF MEDIAN INCOME:** Creating new units of affordable housing is just too expensive to justify making it the primary focus of Alexandria's limited affordable housing resources. Focusing resources on efforts

to preserve the remaining 8,400 units of market affordable rental housing, as well as the 1,150 Resolution 830 units and 3,528 other assisted rental units (a total of 13,078 rental units), should be Alexandria's primary affordable housing priority. Alexandria needs to maintain a supply of affordable rental housing in order to serve current citizens as well as to meet the housing needs of lower-wage Alexandria job holders.

3. **HOME OWNERSHIP SHOULD BE ALEXANDRIA'S PRIMARY FOCUS FOR PEOPLE EARNING OVER 60% OF AREA MEDIAN INCOME:** Over the last five and a half years (through December 2007) 385 people and families have taken advantage of homeownership assistance programs. The slowdown in the housing market is creating some additional affordable purchase opportunities for individuals and families. Expanding down-payment assistance programs to serve additional moderate income residents, including City and school employees, can help take advantage of the current housing market.

### **Initial Recommendations**

1. **Enhanced Definition of Affordable Housing:** There are many ways that we describe and define affordable housing. It is important that we use a consistent, easy to understand definition throughout all of our discussions. To that end, we suggest the following definition be used as Alexandria's standard definition of target income levels for affordable housing:

	<b>Affordable</b>	<b>Workforce</b>
<b>Rental</b>	<p>Up to 60% of median, with attention paid to households at 0% - 30% of median and 31% - 50% of median</p> <p>Examples of households in this range:</p> <p><u>One person &lt;\$39,720</u></p> <ul style="list-style-type: none"> <li>-Parking Lot Attendant</li> <li>-Cashier</li> <li>-Accounting Clerk</li> <li>-Auto Mechanic</li> <li>-Executive Secretary</li> </ul> <p><u>Three person &lt;\$51,060</u></p> <ul style="list-style-type: none"> <li>-Paralegal</li> <li>-Mental Health Worker</li> <li>-Custodian and Maid/Housekeeper</li> </ul>	<p>Up to mathematical 80% of median</p> <p>Examples of households in this range:</p> <p><u>One person &lt;\$52,900</u></p> <ul style="list-style-type: none"> <li>-Deputy Sheriff</li> <li>-Lab Tech</li> <li>-Superintendent of Construction</li> </ul> <p><u>Three person &lt;\$68,050</u></p> <ul style="list-style-type: none"> <li>-Teacher Assistant and Claims Adjuster</li> <li>-Nurses Aid and Fire Fighter</li> <li>-Electrician</li> <li>-Landscape Architect</li> </ul>

<b>Homeownership</b>	<p>Up to mathematical 80% of median (to be used for Homeownership Assistance Program)</p> <p>Examples of households in this range:</p> <p><u>One person &lt;\$52,900</u></p> <ul style="list-style-type: none"> <li>-Police Corporal</li> <li>-Insurance Agent</li> <li>-Computer Support Specialist</li> </ul> <p><u>Three person &lt;\$68,050</u></p> <ul style="list-style-type: none"> <li>-Teacher Assistant and Claims Adjuster</li> <li>-Nurses Aid and Fire Fighter</li> <li>-Electrician</li> <li>-Landscape Architect</li> </ul>	<p>Up to 120% of median (some in this group<sup>7</sup> would be eligible for Moderate Income Homeownership Program (MIHP); higher income levels in this group would be eligible for set-aside units but not MIHP assistance)</p> <p>Examples of households in this range:</p> <p><u>One person &lt;\$75,600 (MIHP)</u></p> <ul style="list-style-type: none"> <li>-Architect</li> <li>-Speech Pathologist</li> </ul> <p><u>One person &lt;\$79,400 (120%)</u></p> <ul style="list-style-type: none"> <li>-Real Estate Broker</li> <li>-Network and Computer System Administrator</li> </ul> <p><u>Three person &lt;\$94,500 (MIHP)</u></p> <ul style="list-style-type: none"> <li>-School Psychologist</li> <li>-Preschool Teacher and Deputy Sheriff IV</li> <li>-Executive Secretary and Police Corporal</li> </ul> <p><u>Three person &lt;\$102,050 (120%)</u></p> <ul style="list-style-type: none"> <li>Two Teachers</li> <li>Electrician and Retail Manager</li> </ul>
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### ***Preserve Current Market Rate Affordable Rental Units***

2. **Track and Communicate with Owners of Market Rate Rental Units:** The City will need to adopt a more proactive, creative and flexible approach in its negotiations with private owners of affordable properties. To be effective, the City must develop a system to identify and track potential at risk market affordable properties and assess the need for City intervention. For such a system

<sup>7</sup> The maximum income level for MIHP is 100% of median, but not applied in the same way as with traditional family size adjustments. For MIHP, the current unadjusted area median income (normally applied to four-person households) is the maximum income limit for households of three or more persons. The two-person limit is 90 percent of that figure, and the one-person limit is 80 percent of that figure. The use of only three income limits (as opposed to individual limits for all family sizes from one to eight persons) is similar to VHDA's with regard to its first-time homebuyer programs—VHDA also has a single limit for households of three or more persons, but unlike the City, it also uses a single limit for one- and two-person households



to be effective, the City will likely need to devote new or re-allocate staff in the Office of Housing to this task.

3. **Affordable Housing Contributions Should Be Focused Towards Preservation and Other High Priority and/or Cost-Efficient Activities Rather than New Onsite units.** This has become the rule more often than not with current affordable housing efforts. It needs to be affirmed as the priority of the Council and staff should be directed to ensure affordable housing contributions are directed to preservation (including replacement, in a redevelopment effort, of affordable units lost through that redevelopment) and home-ownership programs first. Building on site units should be carefully evaluated on a case by case basis and only utilized as part of larger affordable housing goals (e.g. scattered site housing project) or when the opportunity for new units is significant, either locationally or numerically.
4. **The Level of Affordable Housing Contributions should be Revisited And Additional Contribution Options Should Be Developed.** The current voluntary affordable housing contribution formula should be reviewed/revised. The current formula was negotiated with the local development community in 2005 with the stated expectation that it would in place for a three-year period that expires in June 2008. Despite current market conditions, it is the right time to plan for the next development cycle and a revised contribution schedule can be incorporated into increased land values and development costs.

In addition, developers could be given the option to fulfill their affordable housing contribution (dollars and/or units) by working with non profit developers, in joint ventures, to produce or preserve a designated number of affordable rental units for a specified period of time. This could be more efficient as the developer and the non profit entity would strike their own deal to produce affordable units by the time Certificates of Occupancy were required.

The affordable units could be required on-site, or off-site (nearby/Citywide) or could be in designated developments targeted for preservation.

Affordable units (produced through developer contributions) should not require City investment and should not be units the City would have gotten otherwise.

We recommend the formation of a work group, to include members of the development community and the affordable housing community, to carry out this task.

### ***Home Ownership***

5. **Changing Homeownership Assistance Program Income Levels:** The City should modify income limits for the Homeownership Assistance Program (HAP) to increase the number of households eligible for the maximum level of

assistance. Specifically, the income limit for HAP should be raised from the HUD 80% of median (in 2007, \$54,000 for a family of three) to the mathematical 80% of median (\$68,050), as allowed by HUD regulations. This would move some households from the MIHP range into the HAP range.

6. **Long Term Ownership Preservation:** All home ownership opportunities created with city financial or land-use support should include deed restrictions that provide home owners with a modest rate of market appreciation on their own invested dollars, but that ensure the properties can be sold at an “affordable” price in the future. This is currently done through restrictive covenants for set-aside units obtained through the development process, but not for units that receive only HAP, MIHP, or EHIP assistance. For the set-aside units, the current formula treats the percentage discount on the initial sale as the “City’s share” of the property’s value, and reduces the market value upon resale by the same percentage as a means of providing affordability to the next purchaser. Recommendations with regard to resale restrictions for purchase subsidies alone will be brought forward after further study.
7. **City & Schools Down-Payment Program:** The City should expand the assistance available for the City and School Staff purchase assistance program (Employee Homeownership Incentive Program, EHIP) from the current \$5,000 level to \$10,000. In addition, the program, which currently provides unsecured loans, should be changed so that future loans will be secured against the property.

### ***Proactive Planning***

8. **Begin Work On a Affordable Housing Chapter of the Master Plan:** In order to manage the city’s goals of housing preservation, to fully understand the roles of non-profits, private developers and ARHA, to achieve city goals of an equitable distribution of housing options throughout the community, and to fully plan for and equitably use density or other housing tools we need a comprehensive housing plan. This is an ambitious project that will be possible only with adequate staffing and other resources. The City should consider using housing contributions to fund this study. This planning work is a natural extension of the Braddock East Planning exercise. As part of a proactive planning effort, the following concepts, as well as others identified by staff, should be reviewed:
  - A. **Consider Options for Transfers of Development Rights (TDRs):** The provision or transfer of additional density, including enhanced density granted for commercial developments, should be reviewed as a tool to facilitate affordable housing production or preservation. These are complicated, but if properly planned, could enable the city to preserve a significant number of affordable housing units while also protecting the character and scale of Alexandria neighborhoods.

Whether a requirement of units or dollars or some combination, this policy could have significant applications in the Eisenhower and Landmark areas and tracks the City's desired expansion of its commercial tax base per the report of the Economic Sustainability Work Group

TDR's could be especially effective if density is tied to **preservation** of targeted affordable housing developments ("at risk" of being lost to market) nearby or in other areas of the City.

- B. Review ADU Policy:** As is currently being done in Arlington and Montgomery County, the City should consider whether it would be appropriate, at this time, to adopt a mandatory affordable dwelling unit requirement (based on a percentage of overall units proposed) like Fairfax and Montgomery Counties have done. While a substantial number of units are produced through these programs, the City has traditionally been reluctant to relinquish its control over project density.
- C. Review Housing Distribution throughout the City:** Consider approaches to encourage an appropriate balance of housing types throughout the community.
- D. Examine trade-offs between parking and housing affordability:** Review whether a reduction of parking requirements (particularly in transit oriented developments) for long-term committed affordable housing could yield savings to maximize affordable housing units/dollars.
- E. Encourage Family Sized Units:** Review whether there are appropriate times to exclude third and fourth bedrooms from FAR calculations in order to encourage production of family sized affordable units. Current FAR approaches encourage developers to build smaller units that do not support families.
- F. Developer Education:** Review approaches to educate developers regarding discounted assessment of affordable units in order to encourage the creation of more units.

### ***Reporting***

- 9. The Council should instruct City staff to report on the progress against these goals at least twice a year.

### **Ongoing Review**

The Affordable Housing Initiatives Work Group is continuing work in the following areas and expects to bring a final set of recommendations forward to the City Council this

year. Many of these areas have fiscal impacts and the Task Force is working with staff to understand the fiscal impact and to prioritize its recommendations in order to maximize the benefits to the community.

1. **Planning and Zoning Tools:** The Work Group is reviewing available planning and zoning tools (affordable housing overlay zones; granny-flats; preservation incentive programs; transfers of development rights, including a commercial density requirement; appropriate locations for additional height and density) that could be enhanced to aid in the preservation of rental and ownership opportunities in the City.
2. **Preservation Tax Incentives and Related Tools:** The Work Group is reviewing Alexandria's options and the financial impacts of developing property tax incentives or similar programs to encourage quality maintenance (regular up-keep, energy and cost savings improvements) as well as the preservation of market-rate affordable housing. It is also examining options related to waiving certain city fees in order to promote preservation.
3. **Rights of First:** The Work Group is reviewing whether a program could be developed so that the City or a non-profit partner of the City could secure a right of first offer/right of first refusal when market affordable properties are made available for sale.
4. **Short Term Financing:** Other Jurisdictions in the region utilize short term financing tools to help preserve specific properties. The City can issue bond anticipation notes, or similar financial instruments, to take advantage of opportunities as they arise to acquire properties. In such an event, the City will not have to first work out the long-term strategy for a property, but rather take advantage of opportunities as they may arise and then work with a non-profit afterwards to transition the housing.
5. **Long Term Financing:** The Work Group is reviewing the best utilization of housing resources to maximize the preservation of affordable housing units. Long-term preservation usually involves nonprofit ownership and will require significant cash outlays.
6. **Resolution 830:** Resolution 830 established Alexandria's commitment to provide a set amount of housing for residents at less than 60% of the area median income and is implemented through the City's partnership with the Alexandria Redevelopment and Housing Authority. The Work Group is reviewing Resolution 830 in light of declining federal housing support as well as new affordable housing preservation techniques and practices that have come in to play regionally and nationally since 830 was last adopted. The objective of this review is to identify the most financially sustainable approaches to ensure the preservation of low income housing in Alexandria.

7. **Support for Non-Profits and Other Affordable Housing Providers:** The Work Group is reviewing different ways to support the non-profit housing preservation community, including potential property tax reductions or using some limited housing funds for discrete operating needs. The Work Group is reviewing when, if ever, operating fund support would be appropriate. The City could also incent joint ventures between private developers and non profit development entities to preserve and/or produce affordable housing efficiently. By allowing developers to fulfill requirements for affordable units through partnerships with non profit organizations with the capacity to leverage all available resources to maximize the number of affordable units achieved, a greater number of affordable units could be produced or preserved onsite, offsite or in targeted preservation projects.
8. **Legislative:** The Work Group is developing recommendations for Council and the Region to consider as part of the 2009 legislative season. For example, the City should support the creation of a Virginia Housing Trust Fund. It should also work with VHDA to implement changes to the Low Income Housing Tax Credit program, and to its loan products, to reward preservation projects. The City can work with the state to develop, implement and offer “preservation conservation easements” (with tax credits or other benefits similar to open space easements currently available) to current owners to retain properties as affordable rental housing over the long term. The City should also consider whether it would be appropriate, at this time, to adopt a mandatory affordable dwelling unit requirement and begin the legislative steps to enact such a policy, if there is political support.
9. **Metrics:** The Work Group is developing a framework for an annual report card that can be delivered to the Council and Community about Affordable Housing accomplishments, challenges, and needs. This would include reporting with regard to activities undertaken pursuant to the proposed Housing Chapter of the Master Plan.
10. **Examine Creative Uses of Existing Housing:** Review ordinances successfully adopted by other communities that allow creative uses of existing housing that increase affordable units by means of permitting single room occupancy units (SROs), granny flats, or accessory apartments.
11. **Use of Public Land:** Develop a policy recommendation for the use of public land in the preservation of affordable housing. The Potomac Yard fire station should not be a one-time event. We will explore a more comprehensive policy for future opportunities.
12. **Other:** As the Work Group continues its process, additional ideas and potential strategies will continue to emerge. One topic identified for further examination is the potential for incorporating universal design principles in affordable housing.

**AFFORDABLE HOUSING INITIATIVES WORK GROUP MEMBERS**

City Council liaisons/Co-chairs

LUDWIG GAINES  
ROB KRUPICKA

Member, Affordable Housing Advisory Committee  
Member, Planning Commission  
Member, Alexandria Redevelopment and Housing Authority  
Representative, Alexandria Housing Development Corporation  
Representative, Housing Action  
Non-profit housing developer  
For-profit developer with affordable housing experience  
Land use attorney with affordable housing experience  
Individual with expertise in affordable housing finance  
Representative, Chamber of Commerce  
Teacher, police officer, or City employee  
Representative, Commission on Persons with Disabilities  
Representative, Commission on Aging  
Representative, Civic association

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