



CHACE

Campaign for Housing and Civic Engagement

US Congress Virginia: District 10

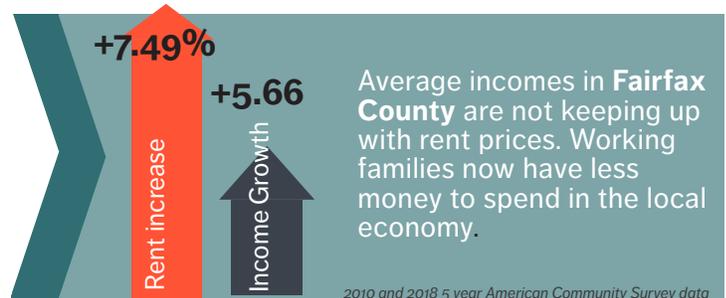
Housing Affordability Fact Sheet 2020

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

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

In Loudoun County, a person needs to earn **\$28.85** an hour or an annual income of **\$60,000** to afford a modest 1 bedroom rental and not be housing cost burdened.

Source NLIHC Out of Reach, 2020



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

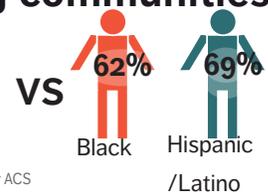


CHAS 2012-2016 TABLE 9

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

A wide homeownership gap exists in Frederick County where 79% of white households are homeowners.

2018 5-Year ACS



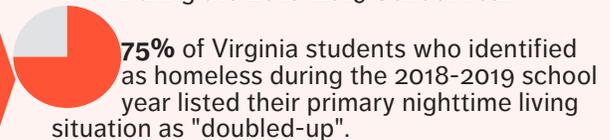
Many Virginia families in low wage job sectors are now facing unemployment, making it all the more difficult to pay the rent/mortgage.

January 2020-May 2020 Sector Job Losses in VA

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

CES 2020

~6,005* CD 10 Students Identified as Homeless During the 2018-2019 School Year



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

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

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

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

NVAHA's online resource helps housing advocates talk to policy makers about affordable housing basics.

The **Northern Virginia Affordable Housing Alliance (NVAHA) Housing Toolkit** is an online resource that enables housing advocates to assist policymakers—elected officials, members of planning commissions, and representatives of housing advisory boards—in understanding the fundamental tools and programs that support affordable housing. The NVAHA Housing Toolkit features educational videos, a housing glossary, links to relevant research reports, and customized demographic and policy-related data for individual Northern Virginia jurisdictions.



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



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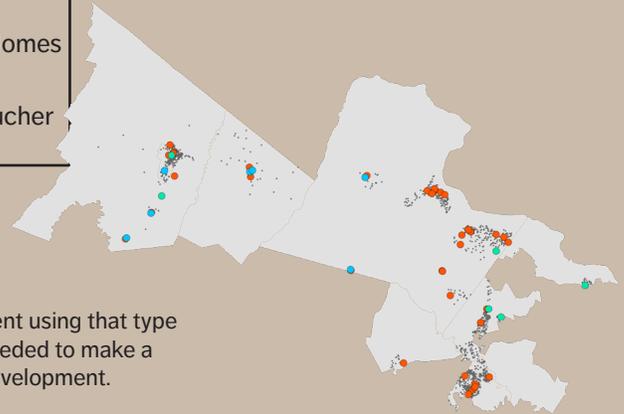
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Federal Resources and Program Income Limits in CD 10

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

Federal Subsidies in Congressional District 10

- **51** LIHTC Developments/ 5,498 Homes
- **6** Other HUD Multifamily Developments/ 417 Homes
- **9** USDA Rural Development Section 515 Developments/119 Homes
- **1,780** Housing Choice Vouchers
- **1** RAD (Rental Assistance Demonstration) Project-Based Voucher Program Developments (formerly Public Housing) / 6 Homes



Each dot on the map represents a type of federal subsidy and a development using that type of subsidy in Congressional District 10. Multiple subsidy types are often needed to make a development/home affordable, therefore there may be several dots per development.

HUD Block Grant \$s for the Commonwealth

FY 2020 CDBG
\$46M

FY 2020 HOME
\$22M

FY 2020 COVID CDBG
\$47.2M

FY 2020 COVID ESG
\$14.7M

LIHTC Income and Rent Limits VS Salaries

The FY 2020 Median Family Income (MFI) is **\$126,000** for Washington-Arlington- Alexandria DC-VA-MD HUD Metro FMR Area

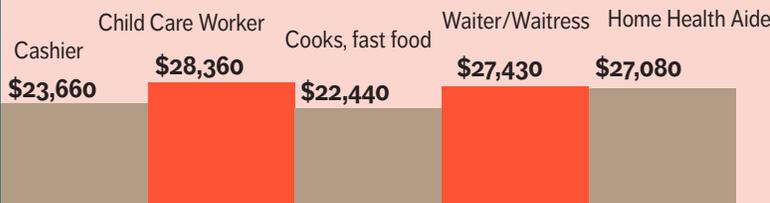
30% MFI tax credit income limit:
Tax credit property income limit for incomes at 30% MFI for 2 person household: **\$30,240**

30% MFI rent limit: 2 bedroom at 30% MFI: **\$850**

Rent affordable at 30% MFI to not be cost burdened: **\$756**, paying 30% income on rent

Income to afford median rental in Fairfax County.
\$78,038

Average Occupation Salaries



Housing Virginia, Paycheck to Paycheck, 2019

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

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