



CHACE

Campaign for Housing and Civic Engagement

US Congress Virginia: District 6

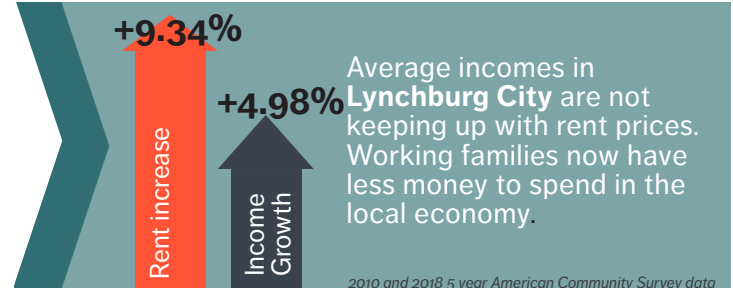
Housing Affordability Fact Sheet 2020

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

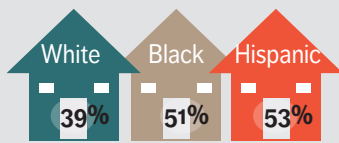
The COVID-19 pandemic has exacerbated existing housing challenges faced by Virginians.

In **Roanoke City**, a person needs to earn **\$12.85** an hour or an annual income of **\$26,720** 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.

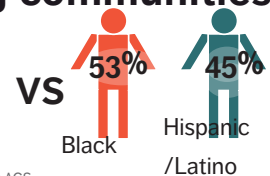


CHAS 2012-2016 TABLE 9

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

A wide homeownership gap exists in **Roanoke County** where **77%** of white households are homeowners.

2018 5-Year ACS

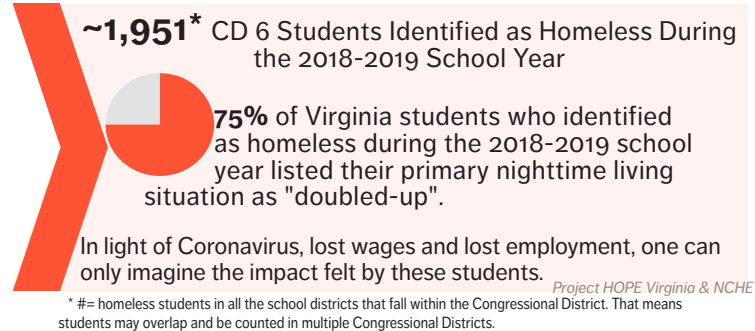


Many Virginia families in low wage job sectors are now facing unemployment, making it all the more difficult to pay the rent/mortgage.

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



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)

SERCAP's new training program in District 6 will fill a gap and help lift our neighbors out of poverty.

Living wage jobs help families afford their homes and living expenses. In order to address the gap in available jobs and skills, **Southeast Rural Community Assistance Project (SERCAP)** recently partnered with Spring Point Partners and Mountain Empire Community College to establish a **Water/Wastewater Operator Training Program**. The program will help individuals, looking to establish a new career or change careers to a highly employable field, to meet the requirements for sitting for the state licensure exam to become a water and/or wastewater operator. Currently, the water/wastewater field is experiencing a shortage of qualified individuals to fill operator positions. The majority of the existing slate of water/wastewater operators are nearing retirement, and there is a severe lack of qualified candidates to replace them.



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



CHACE

Campaign for Housing and
Civic Engagement

US Congress Virginia: District 6

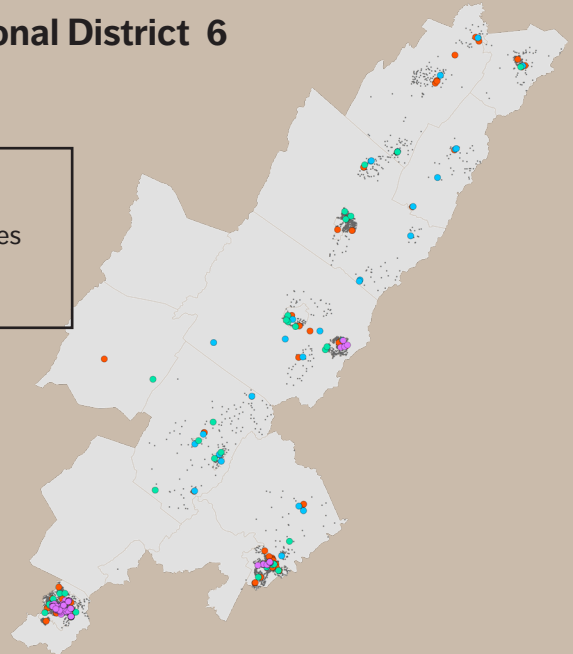
Housing Affordability Fact Sheet 2020

Federal Resources and Program Income Limits in CD 6

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 6

- **113** LIHTC Developments/ 6,577 Homes
- **42** Other HUD Multifamily Developments/ 2,663 Homes
- **34** USDA Rural Development Section 515 Developments/959 Homes
- **4,440** Housing Choice Vouchers
- **12** Public Housing Developments/ 1,710 Homes



Each dot on the map represents a type of federal subsidy and a development using that type of subsidy in Congressional District 6. 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 **\$76,700** for Roanoke HUD Metro FMR Area

Income to afford median rental in Roanoke City.
\$34,118

Average Occupation Salaries

Cashier	Child Care Worker	Cooks, fast food	Waiter/Waitress	Home Health Aide
\$19,790	\$18,980	\$19,680	\$20,150	\$20,660

30% MFI tax credit income limit: Tax credit property income limit for incomes at 30% MFI for 2 person household: **\$18,420**

30% MFI rent limit: 2 bedroom at 30% MFI: **\$518**

Rent affordable at 30% MFI to not be cost burdened: **\$460.50**, paying 30% income on rent

Housing Virginia, Paycheck to Paycheck, 2019

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