

RVARC Regional Housing Study

(Final Draft)

Roanoke Valley – Alleghany
Regional Commission
2011

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Acronyms

ACS – American Community Survey
AMI - Area Median Income
BLS – Bureau of Labor Statistics
BRILC – Blue Ridge Independent Living Center
CDBG – Community Development Block Grant
CCS - Council of Community Service
COC – Continuum of Care
COLI – Cost of Living Index
CRA - Community Reinvestment Act
DRPT – Department of Rail and Public Transportation
FHWA – Federal Highway Administration
FMR - Fair Market Rent
HAI - Housing Affordability Index
HPRP - Housing Prevention and Rapid Re-housing Program
HMFA - HUD Metropolitan Fair Market Rent Area
HOME – Home Ownership Made Equal
HUD – Housing and Urban Development, US Department of
LMI – Low-to-Moderate Income
MSA – Metropolitan Statistical Area
NLIHC - National Low Income Housing Coalition
OMB – Office of Management and Budget
PDC – Planning District Commission
RRHN – Roanoke Regional Housing Network
RVAMPO – Roanoke Valley Area Metropolitan Planning Organization
SSAR – Secondary Streets Acceptance Requirements
UDA – Urban Development Area
VDOT – Virginia Department of Transportation
VEC – Virginia Employment Commission
VEDP – Virginia Economic Development Partnership
VHDA - Virginia Housing Development Authority
QCEW - Quarterly Census of Employment and Wages

Regional Housing Highlights and Trends

- Overall cost of living in the study area is lower than the state and national averages, suggesting that income, rather than housing costs, is a major factor impacting housing affordability in much of the region.
- Income levels vary considerably across the study area (i.e., from one locality to another).
- Utility costs and transportation expenses greatly impact housing choice and affordability.
- Over the past few decades the study area has experience “metropolitan” growth with most new housing construction, population increases, and associated economic development (i.e., employment) generally occurring in the “suburban” or “exurban” portions of the study area (Botetourt, Franklin, Roanoke counties).
- The number of residential units in downtown Roanoke has increased dramatically in the past few years.
- Public transportation is not available in much of the urbanized area, metropolitan area, or housing study area, thereby impacting housing choice, affordability, employment, and mobility.
- The region’s population is generally “older” than state and national averages and the senior population is expected to increase due retirees moving into the study area (retirement destination) and natural increases (i.e., “aging in place”).
- An aging housing stock in several localities in the study area often necessitates the need for home maintenance and repair and maintenance. Additionally, older homes are often not very energy efficient due to insufficient (inadequate insulation, windows, needed repair, older appliances, etc.) thereby increasing utility costs.
- The architecture and style of much of the region’s housing stock is often not compatible with an aging population (i.e., multi-level housing with amenities on different floors).
- Subsidized housing is generally concentrated in the City of Roanoke and the Town of Vinton. Additionally, there is a significant waiting list for subsidized housing units/vouchers that far exceeds current and anticipated future subsidized housing assistance.
- Homeless shelters and homelessness prevention services available in the region are generally concentrated in the City of Roanoke.
- The region is racially segregated in terms of evenness, exposure, concentration, centralization, and clustering.
- Housing affordability generally decreases with distance from the urban core due in large part to transportation cost and lack of public transportation.
- The waiting list for subsidized housing (units and vouchers) is several times greater than available units.
- Numerous plans, policies, and studies other guidance to address the many issues that impact housing have been developed (transportation, homelessness, elderly, land use, etc.).

1.0 REGIONAL HOUSING STUDY OVERVIEW

The Regional Housing Study was conducted in two phases as part of the Roanoke Valley Alleghany Regional Commission's FY 2010 and FY 2011 Comprehensive Work Programs. The study was conducted by Regional Commission staff with input and guidance from the Roanoke Regional Housing Network (RRHN). The study area includes the counties of Alleghany, Botetourt, Craig, Franklin, and Roanoke; the cities of Covington, Roanoke, and Salem; and the towns of Clifton Forge, Rocky Mount, and Vinton.

Phase I of the study (FY 2010) included stakeholder (i.e., RRHN) input and guidance on study purpose, methodology, and end product(s); and identification of the issues impacting housing the region. Phase I also included identification and review of various housing and housing-related data and resources include demographics and indicators; local plans, studies or reports; and local, state, and federal housing programs and assistance. Phase II of the study (FY 2011) included review (i.e., case studies) of housing studies, plans, and literature from other areas of the state and nation. Phase II also provides an overview and discussion of the connections between housing and other factors (land use, transportation, energy use) that impact – directly or indirectly - housing choice and affordability, mobility, social interaction, and health and environment concerns.

1.1 Study Purpose

The primary purpose of the Regional Housing Study is provide information on a range of housing and housing related issues impacting the region and resource document to assist in address identified issues. More specifically, the Regional Housing Study will:

- provide a general overview of the various “geographies” within the study area how they affect housing and issues that impact housing and resources available to address housing-related issues
- identify special needs populations that may have difficulties or need assistance in obtaining suitable and affordable housing
- provide an overview of various data sources, indices, and other resource available to evaluate factors impact housing affordability and overall cost of living, and overall quality of life
- provide a “snapshot” of regional demographics and general housing conditions demographic.
- Identify and reference existing local and regional plans, studies, policies, and other resources or guidance pertaining to housing or identified special populations.
- facilitate a better understanding of the myriad issues that impact (directly or indirectly) housing choice and options and existing planning and funding processes

- illustrate the connection between land use, transportation, and housing choice and affordability, climate change, healthy/active lifestyles
- provide case studies of housing studies, plans, and analyses from localities in Virginia and beyond
- serve as a catalyst and reference document for discussion of housing need and opportunities and the study area leading and development approaches and resource to address housing needs at the local and regional levels

1.2 Application of Study Findings and Resources

It is recognized that individual local governments are generally responsible for, and have the most direct impact on housing issues (beyond free markets), through local comprehensive planning, zoning, subdivision regulations, tax rates, grant programs, political decisions, and related resources. As such, the Regional Housing Study is not intended to be a comprehensive study of all housing issues for each of the localities in the study area. Additionally, the Housing Study does not provide locality-specific or regional recommendations or strategies to address referenced housing issues. Instead the Housing Study findings and information (and additional research as needed) will be available to assist stakeholders in develop recommendations, strategies, approaches, or otherwise address to address selected or specific housing issues.

1.2.1 Roanoke Regional Housing Network

The Roanoke Regional Housing Network (RRHN), a standing Committee of the Council of Community Services, is a diverse group of people and organizations interested and involved in issues related to housing. The mission of RRHN is to provide a forum for the region's housing interests to become proactively involved with housing issues. The RRHN was instrumental in requesting the development of the Regional Housing Study and will be the lead entity in reviewing the study findings and developing recommendations, plans of actions, or other resources to address housing issues in the region.



1.2.2 Partnership for a Livable Roanoke Valley

In 2010 the Roanoke Valley-Alleghany Regional Commission was awarded funding from the HUD Sustainable Communities Regional Planning Grant program to develop a three-year comprehensive economic, environmental, and housing plan for the region. The goal of this effort is to “Create a livable Roanoke Valley by promoting economic vitality, environmental

quality, and equal opportunity.” A sustainability “Consortium” will guide a three-year process to support the economic, social, and environmental well-being of the Roanoke Valley through development of a comprehensive “livability” plan. The Consortium is composed of representatives from the Roanoke Valley-Alleghany Regional Commission, Council of Community Services, Roanoke Area Metropolitan Planning Organization, the cities of Roanoke and Salem; the counties of Roanoke, Craig, and Franklin; Virginia Western Community College; Virginia Department of Transportation; and the Western Virginia Water Authority. The Consortium is supported by a broad stakeholder group of nonprofits, private businesses, energy utilities and others, representing public health, environmental awareness, education, the arts, workforce development, green building, and more. The planning process and outcomes will be consistent with the HUD Livability Principles related to transportation choice, affordable housing, economic competitiveness, existing communities, leveraging investment, and valuing neighborhoods.

1.3 Special Needs Populations

While the Housing Study intends to provide a general overview of demographic, housing, and housing-related issues in the region, special emphasis is placed on segments of the population that may have difficulties or need assistance in obtaining suitable and affordable housing and/or have special housing and/or transportation needs. The RRHN identified the following special populations:

- Seniors/Elderly
- Disabled
- Homeless
- Low Income

Housing issues specific to each these groups and specific plans, reports, and studies relevant to these groups are cited throughout this document. Additionally, available housing-related resources available to these groups are provided in the Existing Resources section of this document.

Beyond the previously cited groups, “knowledge workers” and/or “young professionals” were also identified as a population of interests. Given recent demographic trends (i.e., graying of the population and exodus of younger age cohorts), economic development efforts, and abundant outdoor amenities, it would be prudent to consider the housing needs and issues important to this group.

1.4 Regional Housing Study Area and “Geographies”

While being regional in focus, it is understood that within the larger study area there additional geographies delineated by functional, administrative, and vernacular (i.e., mental or perceived) boundaries. These geographies are often important in the assessment, planning, and provision of housing and housing-related services and infrastructure. For instance, these classifications may impact:

- housing needs, priorities, and goals
- demographic data availability
- eligibility for state, regional, and federal funding (housing, transportation, economic development, etc.)
- local land use and transportation
- comprehensive planning and zoning
- density
- provision of services infrastructure development
- commuter sheds/labor sheds
- tax rates and taxing authority
- political considerations
- perception

This section provides a brief overview, definitions, and associated mapping of the various “geographies” within the region that are cited throughout this document.

1.4.1 Local Governments

Virginia is generally the only state in the nation with the independent city form of government (31 of 42 independent cities in the US are in Virginia). As the name implies, independent cities in Virginia are separate political and demographic entities and are not part of adjacent counties and towns. Understanding this distinction is important in interpreting demographic data and indicators, funding availability, political considerations, and a range of other factors that impact housing. Local governments participating in the Regional Housing Study are shown in Figure 1.1.

Housing issues, needs, and resources often vary considerably from locality to locality. Additionally, while many of the factors that impact housing extend beyond jurisdictional boundaries, housing it is often viewed, and addressed, as a “local” issue. Indeed, as previously noted, local governments generally have considerable influence on housing issues through local policies and practices developed and implemented by local elected officials and staff including comprehensive planning, zoning, subdivision ordinances, taxes, grant programs, political decisions, policy development, etc.

Additionally, in Virginia, local governments have varying roles in the construction and maintenance of the transportation network. In general, VDOT is responsible for construction and maintenance of the roadway network in Virginia counties. However, with most independent cities, and many towns, are responsible for construction and maintenance of the roadway network within their respective jurisdictional boundaries. In the housing study area, VDOT is responsible transportation network in the counties of Botetourt, Craig, Franklin, and Roanoke, as well as the City of Covington, and the towns of Clifton Forge and Rocky Mount. The cities of Roanoke, Salem, and the Town of Vinton are responsible for their respective roadway networks.

1.4.2 Planning District

In 1968, Virginia was divided into planning districts based on the community of interest among its counties, cities and towns. A Planning District Commission (PDC) is a political subdivision of the Commonwealth chartered under the Regional Cooperation Act by the local governments of each planning district. Currently, there are 21 planning districts in Virginia.

The Roanoke Valley-Alleghany Regional Commission service area includes the counties of Alleghany, Botetourt, Craig, Franklin, and Roanoke; the cities of Roanoke and Salem; and the towns of Rocky Mount and Vinton. Franklin County and the Town of Rocky Mount are in the West Piedmont Planning District, but as allowed by state law, both became joint members with the Roanoke Valley-Alleghany Regional Commission on July 1, 2004 and 2007, respectively.

The Regional Housing Study coverage area is shared with the 5th Planning District (Figure 1.1). Additionally, as a state-recognized planning area, other services follow the 5th planning district area, including the Roanoke Valley-Alleghany Regional Advisory Council on Homelessness and the Blue Ridge Continuum of Care, the lead agencies responsible for the planning and provision of homelessness services in the region.

1.4.3 US Census Classifications

The U.S. Census Bureau classifies as urban all territory, population, and housing units located within urbanized areas (UAs) and urban clusters (UCs). The Census Bureau also identifies census designated places (CDP). These areas generally represent higher density geographies and are important when considering transportation and other density-dependent activities. Additionally, localities are grouping into MAs or MSAs based on commuting and economic interaction among the respective localities.

Source: US Census

1.4.3.1 Roanoke Metropolitan Statistical Area (MSA)

The United States Office of Management and Budget (OMB) defines metropolitan statistical areas according to published standards that are applied to Census Bureau data. The general concept of MSAs is that of a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core (US Census). As of 2000, each MSA must have at least one urbanized area of 50,000 or more inhabitants. The Roanoke MSA includes the counties of Botetourt, Craig, Franklin, and Roanoke; the cities of Roanoke and Salem; and the Town of Rocky Mount and Vinton (Figure 1.2).

1.4.3.2 US Census-defined Urbanized Area (UA)

An urbanized area (UA) is a densely settled territory that contains 50,000 or more people. The U.S. Census Bureau delineates UAs to provide a better separation of urban and rural territory, population, and housing in the vicinity of large places. The Census Bureau delineates urbanized area and urban cluster (UC) boundaries to encompass densely settled territory, which generally consists of:

- A cluster of one or more block groups or census blocks each of which has a population density of at least 1,000 people per square mile at the time.
- Surrounding block groups and census blocks each of which has a population density of at least 500 people per square mile at the time.
- Less densely settled blocks that form enclaves or indentations, or are used to connect discontinuous areas with qualifying densities.

The 2000 Census defined urbanized area includes all portions of the cities of Roanoke and Salem, and the Town of Vinton, and portions of Botetourt and Roanoke County (Figure 1.2).

1.4.3.3 US Census-defined Urban Clusters

The Census bureau defines an urban cluster (UC) as a densely settled territory that has at least 2,500 people but fewer than 50,000 people. Urban clusters in the study area include the Covington UC and the Clifton Forge UC (Figure 1.3).

1.4.3.4 Census Designated Place

A census designated place (CDP) is a geographic entity that serves as the statistical counterpart of an incorporated place for the purpose of presenting census data for an area with a concentration of population, housing, and commercial structures that is identifiable by name, but is not within an incorporated place.

1.4.3.2 Rural (US Census-defined)

The Census Bureau defines as rural all territory, population, and housing units located outside of UAs and UCs.

1.4.4 Virginia Department of Transportation Districts

The housing study area covers portions of two (2) VDOT Districts. The VDOT Salem district includes the counties of Botetourt, Franklin, Craig, and Roanoke; and the VDOT Staunton district covers Alleghany County, the City of Covington, and the Town of Clifton Forge. Note: Each VDOT District covers localities outside of the housing study area (Figures 1.4 and 1.5).

1.4.5 Roanoke Valley Area Metropolitan Planning Organization Study Area

Federal law requires the formation of an “MPO” for any urbanized area with a population of more than 50,000. The [Roanoke Valley Area Metropolitan Planning Organization](#) (RVAMPO) was created in 1979 to plan and budget the use of federal transportation dollars in the Roanoke region. There are currently 14 MPOs in Virginia, and most MPO's are staffed by local Regional Commissions or Planning Districts. The U.S. Department of Transportation recognizes the Roanoke Valley Area MPO as the entity responsible for transportation-related planning within the Roanoke urbanized area boundary. MPO's are required to develop and maintain the [Long Range Transportation Plan](#) (LRTP) and the [Transportation Improvement Plan](#) (TIP). Funding for the RVAMPO is provided by VDOT, FHWA, and DRPT.

The RVAMPO 2035 study area includes all of the urbanized areas in the region, plus adjacent areas in which development is expected to occur in the coming decades and includes all portions of the cities of Roanoke and Salem, and the Town of Vinton, and portions of Botetourt and Roanoke counties (Figure 1.2).

1.4.6 Rural Transportation Planning Program Study Area

The Regional Commission's [Rural Transportation Planning Program](#) provides transportation planning assistance and expertise to the rural, non-urbanized portions of the region (i.e., areas outside of the RVAMPO 2035 study area). Funding is provided by the Transportation and Mobility Planning Division of the Virginia Department of Transportation. The Regional Commission is partnering with its rural localities and VDOT to develop a Regional Long Range Transportation Plan which VDOT will use as a foundation for identifying Interstate and Primary system priorities for the Six-Year Improvement Program. Housing Study areas within the Rural Transportation Planning Program include Alleghany, Craig, the City of Covington, the Town of Clifton Forge, and portions of Botetourt and Roanoke counties. Franklin County and the Town

of Rocky Mount are within the West Piedmont PDC rural transportation planning area, but are considered in this study.

1.4.7 Appalachian Regional Commission

Within the housing study area, the ARC service area includes the counties of Alleghany, Botetourt, and Craig, the City of Covington, and the Town of Clifton Forge. The Appalachian Regional Commission uses an index-based county economic classification system to identify and monitor the economic status of Appalachian counties as either attainment, transitional, and distressed. Currently, Botetourt County is classified as attainment with Alleghany and Craig counties being classified as transitional (Figure 1.6).

1.4.8 Alleghany Highlands

While there are no official boundaries, in this study the Alleghany Highlands includes Alleghany County, the City of Covington, and the Town of Clifton Forge (Figure 1.7). The Covington UC and the Clifton Forge UC represent more densely developed areas of the Alleghany Highlands, based on UC Census definitions (1..

1.4.9 HUD Entitlement Areas

The US Department of Housing and Urban Development (HUD) designate communities as “Entitlement Areas” that are automatically eligible for HUD programs and funding. The City of Roanoke is the only HUD-designated Entitlement Area in the housing study area, with all other localities classified as “Non-Entitlement” communities. Non-entitlement communities must apply, on a competitive basis, for HUD programs and funding including CDBG and HPRP. The City of Roanoke’s HUD 2015 Consolidated Plan provides an overview of the following HUD programs: CDBG, ESG, HOME, and HPRP.

1.4.10 Roanoke Regional Housing Network (RRHN)

The RRHN service area is generally consistent with the 5th Planning District (less Franklin County) and includes the counties of Alleghany, Botetourt, Craig, and Roanoke; the cities of Roanoke and Salem; and the Town of Vinton.

1.4.11 Local Agency on Aging (LOA)

The LOA service area is generally consistent with the 5th Planning District (less Franklin County) and includes the counties of Alleghany, Botetourt, Craig, and Roanoke; the cities of Roanoke and Salem; and the Town of Vinton.

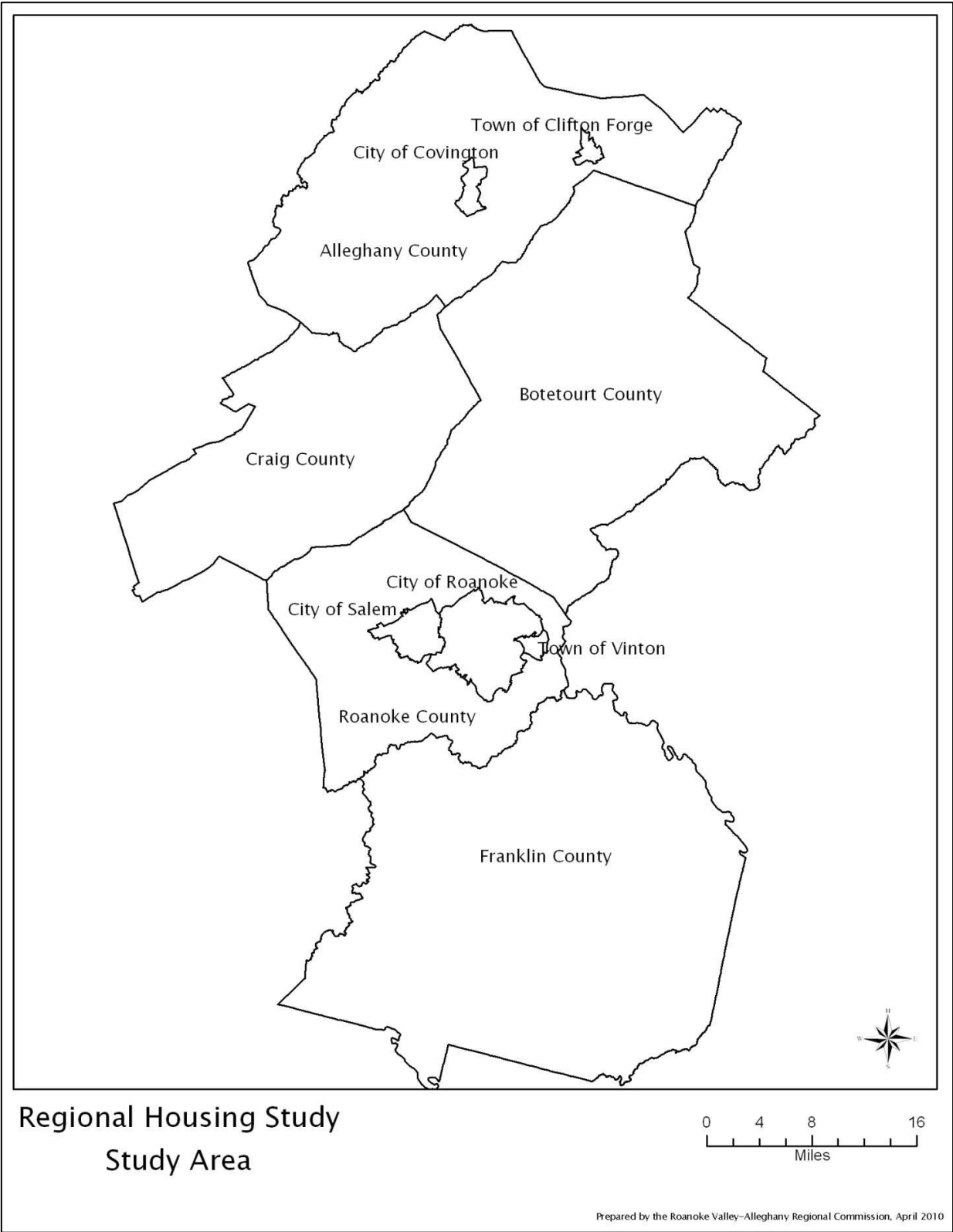


Figure 1.1: Regional Housing Study Area

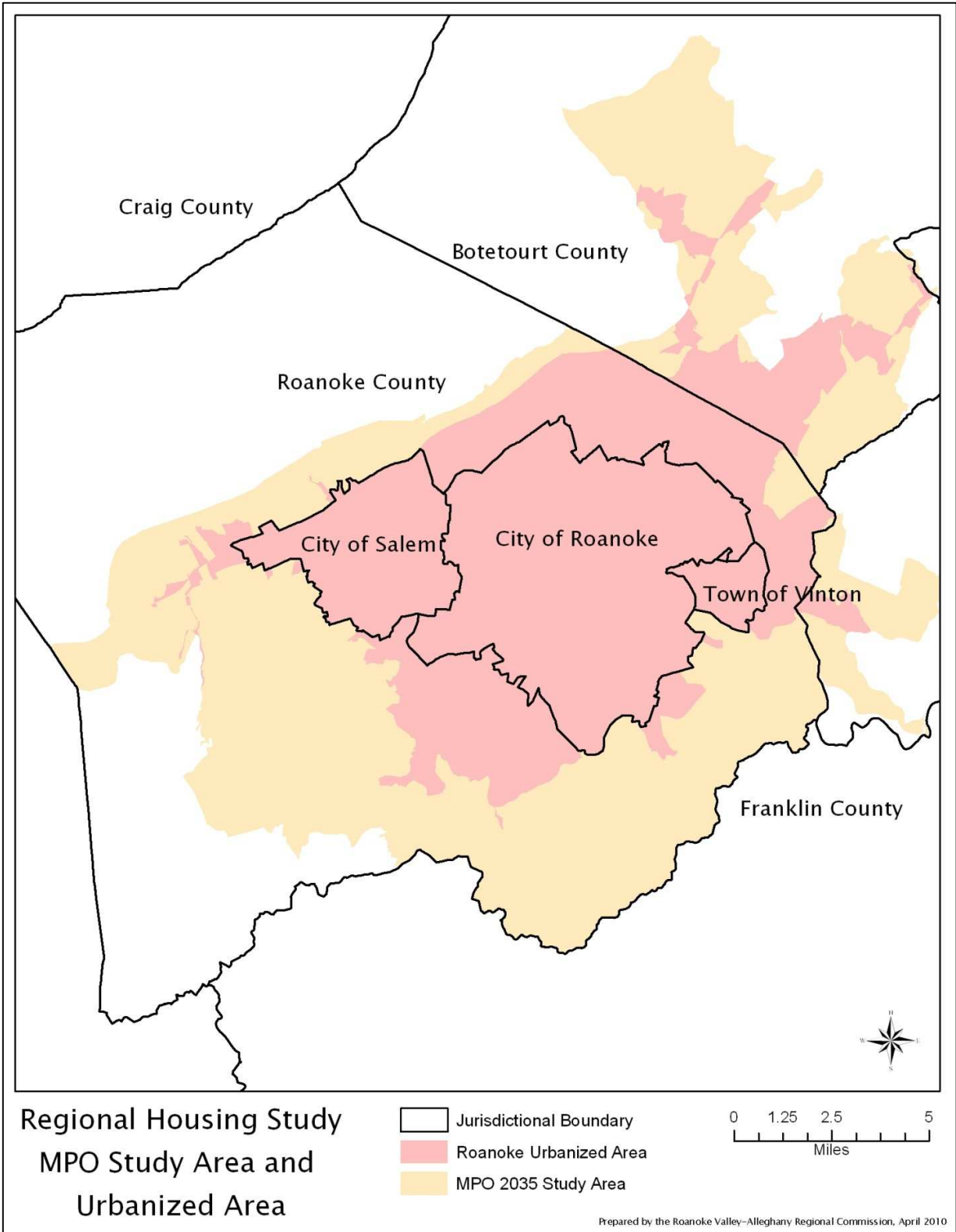


Figure 1.2: RVAMPO 2035 Study Area and US Census-Defined Urbanized Area

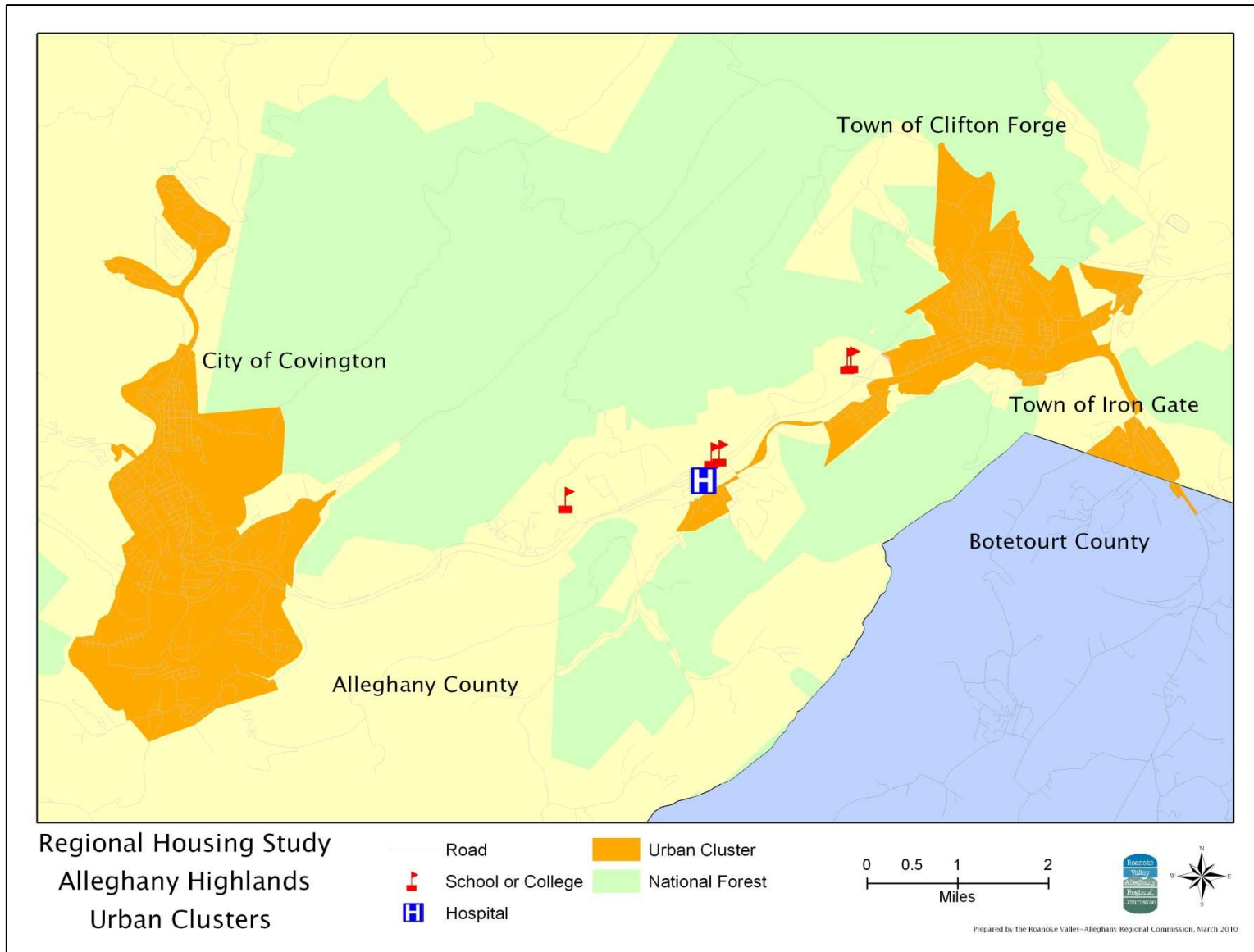


Figure 1.3: Allegheny Highlands - US Census-Defined Urban Clusters

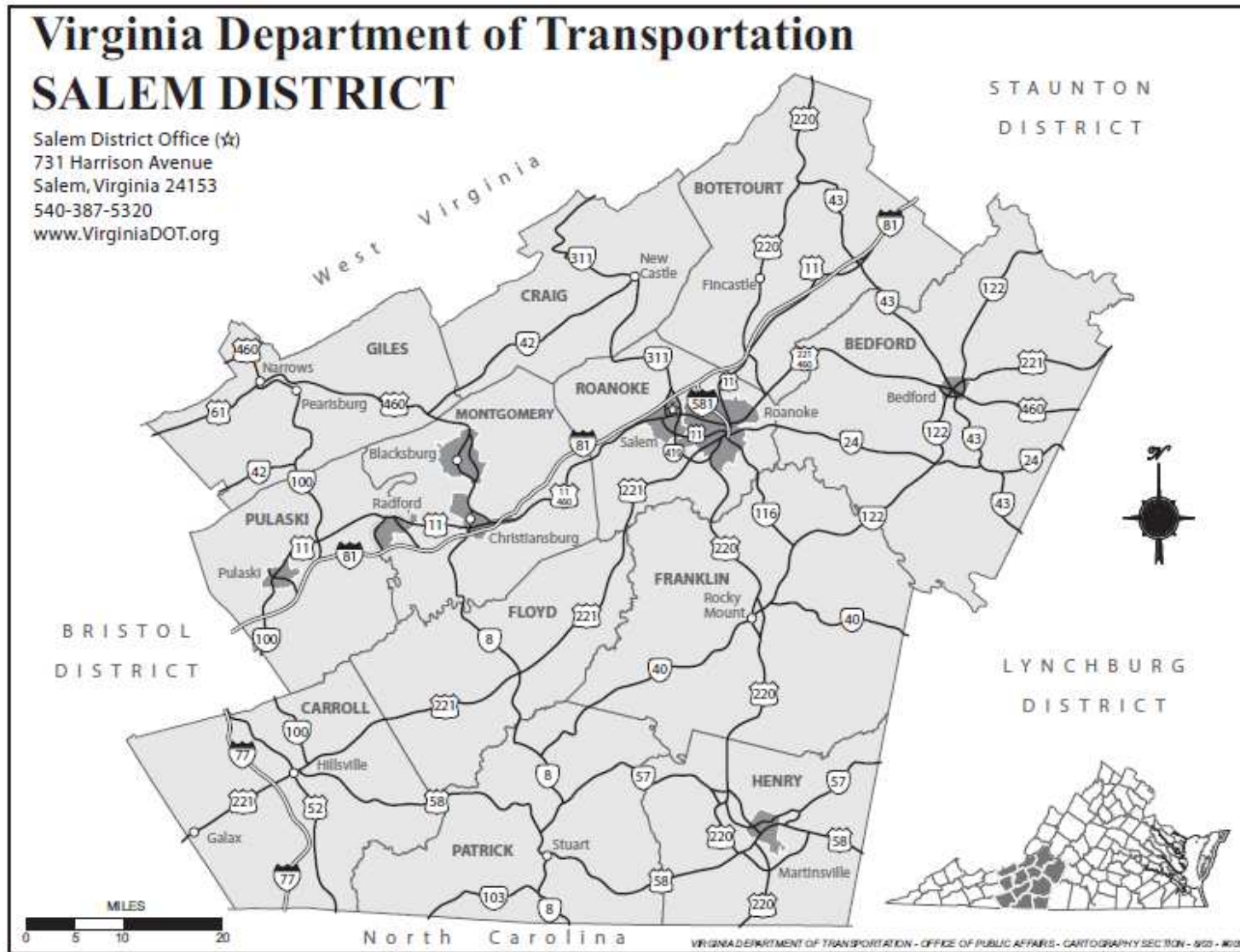


Figure 1.4: VDOT Salem District

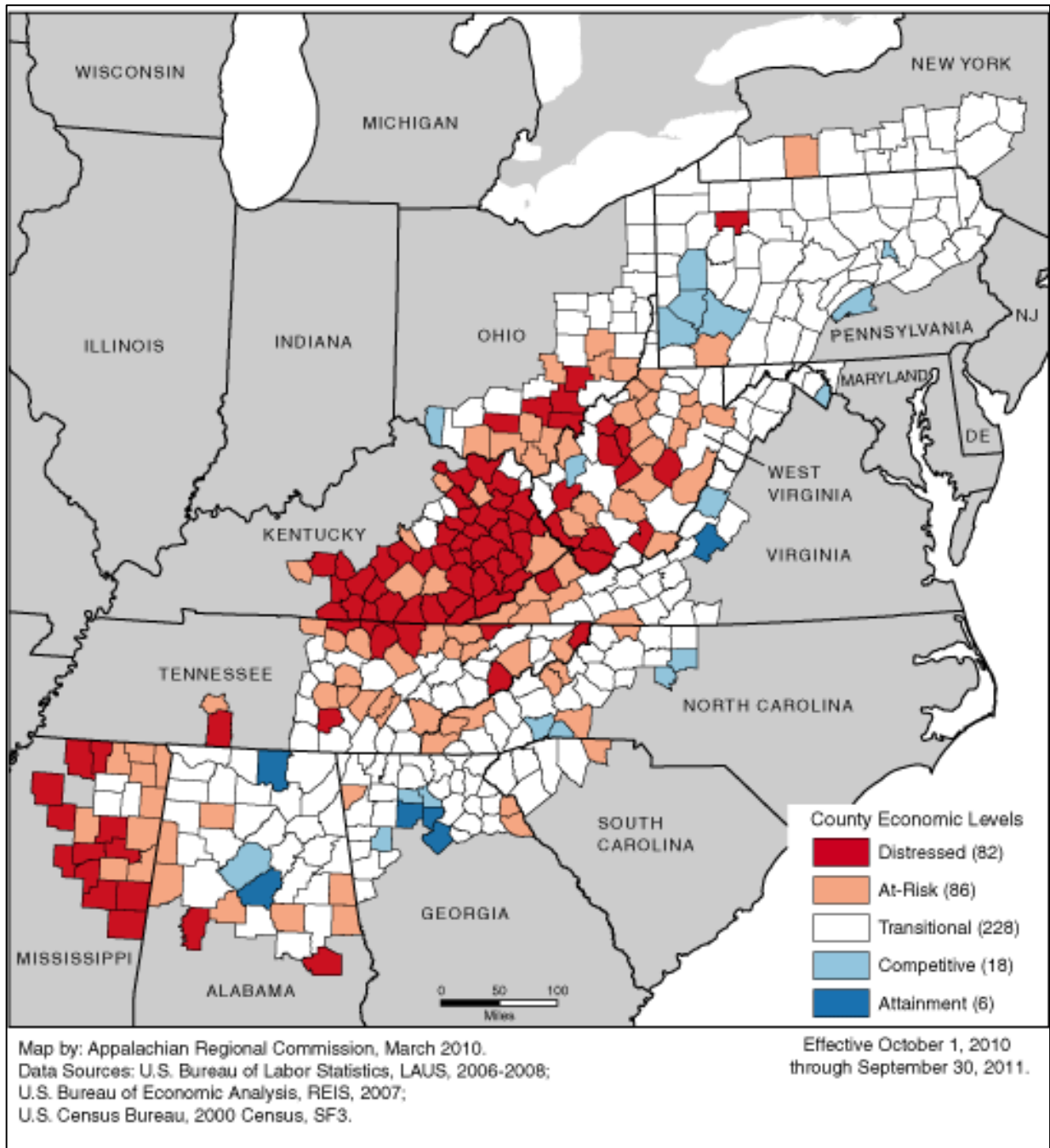


Figure 1.6: Appalachian Regional Commission Counties and Economic Levels, Source: ARC

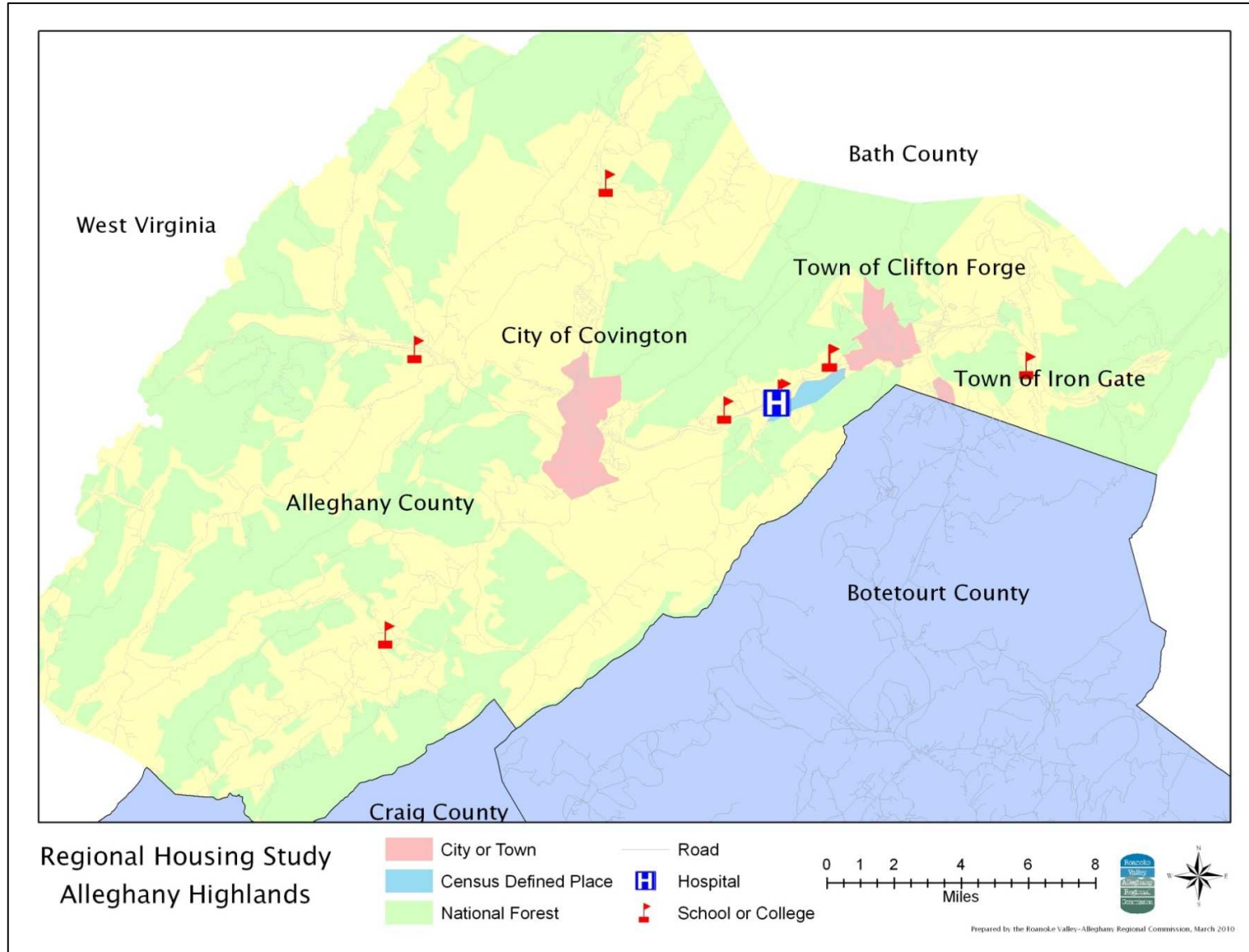


Figure 1.7: Allegheny Highlands

2.0 Local Government Resources and Guidance

As previously noted, local governments generally have considerable influence on growth and development, provision of services, land use, and other factors that impact housing through local policies and practices developed and implemented by local elected officials and staff. Common local government “land use” tools and resources include:

- comprehensive plans
- zoning ordinance
- zoning overlay districts
- subdivision ordinances

All localities in the Commonwealth of Virginia are required by law to develop and maintain a comprehensive plan that outlines general community goals and provides direction and guidance for the future growth and development, generally over 10-20 year period. Comprehensive plans generally provide an overview of a community’s demographics, transportation, utilities, land use, recreation, and housing, and general quality of life. Currently, all localities in the study area have developed comprehensive plans, with several localities currently in the process of updating their respective comprehensive plans.

Beyond comprehensive plans, local governments also maintain local zoning regulations that designate permitted uses of land based on zoning classifications that separate one set of land uses from another. Currently, all localities in the housing study area have adopted zoning ordinances that outline allowed land uses that directly or indirectly impact housing (Note: Franklin County has developed zoning regulations for a portion of the county). Zoning overlay districts also impact land use by restricting or expanding a permitted use with a zoning classification. Additionally, local subdivision ordinances guide land development processes and provide for orderly growth and development that is consistent with locality’s comprehensive plan and zoning ordinance.

Other planning documents, resources, and guidance that may also be available to local government that impact housing include:

- neighborhood plans
- community plans
- locality-specific housing studies
- corridors studies
- transportation plans

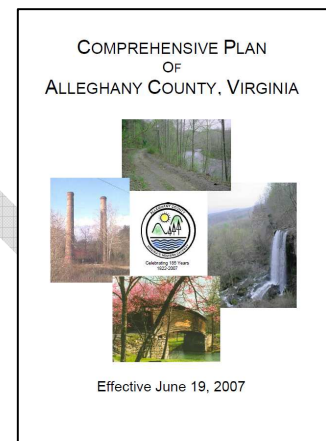
- consolidated plans
- capital improvement plans

This section provides an overview of available local comprehensive plans and other locality-specific housing-related documents for each locality in the study area. Additionally, housing-related excerpts and references from the respective local comprehensive plans and related documents are provided in [Appendix A](#).

2.1 Alleghany County

[Comprehensive Plan of Alleghany County](#) (2007)
[Zoning Ordinance](#)
[Subdivision Ordinance](#)

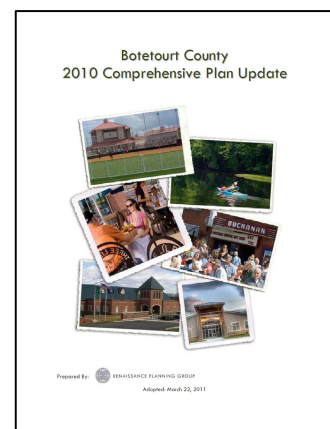
Alleghany County is currently updating its comprehensive plan with an expected completion date of 2012. Additional information – Alleghany County [Zoning and Planning](#) (division of Public Works department).



2.2 Botetourt County

[Comprehensive Plan](#) (2010)
[Zoning Ordinance](#)
[Subdivision Ordinance](#)

Additional information - Botetourt County [Development Services](#) department



2.3 Craig County

Craig County Comprehensive Plan (2002) (not available Online)

Craig County is currently updating its comprehensive plan with an expected completion date of 2012.



2.4 Franklin County

[Franklin County 2025 Comprehensive Plan](#) (2007)

[Zoning Ordinance](#)

[Subdivision Ordinance](#)

Additional information and resources - Franklin County [Planning and Development](#) department

2.5 Roanoke County

[Roanoke County Comprehensive Plan](#) (2005)

[Zoning Ordinance](#)

[Subdivision Ordinance](#)

[Community Plans](#)

[Corridor Studies](#)

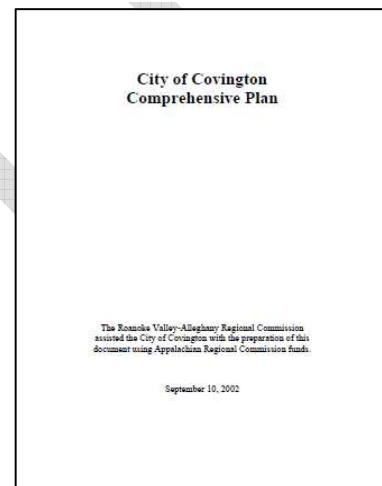
[Statistical Abstract](#)

Additional information and resources - Roanoke County [Planning and Zoning](#) division.

2.6 City of Covington

[City of Covington Comprehensive Plan](#) (2002)

The City of Covington is currently updating its comprehensive plan with an expected completion date of 2012.



2.7 City of Roanoke

[Vision 2001-2020](#) (2001)

[Neighborhood Plans](#)

[Consolidated Plan 2010-2015](#) (HUD Entitlement Grants - CDBG, HOME, ESG)

[City of Roanoke Strategic Housing Plan](#) (2006)

Recommendations and strategies from the City of Roanoke Strategic Housing Plan are provided in [Appendix A](#).



Additional information and resources – City of Roanoke [Planning, Building, and Development](#) department.

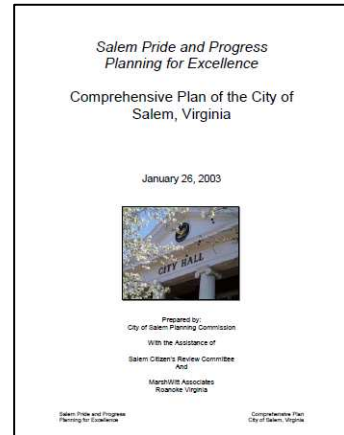
2.8 City of Salem

[Salem Pride and Progress Planning for Excellence](#) (2003)

[Zoning Ordinance](#)

[Subdivision Ordinance](#)

Additional information and resources – City of Salem [Planning and Development](#) department.



2.9 Town of Clifton Forge

Clifton Forge Comprehensive Plan (1995) - (not available Online)

The Town of Clifton Forge is currently updating its comprehensive plan with an expected completion date of 2012.

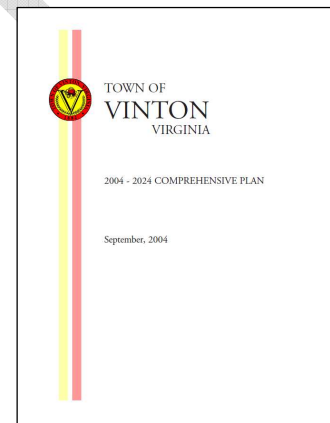
2.10 Town of Vinton

[Town of Vinton Virginia 2004-2024 Comprehensive Plan](#) (2004)

[Zoning Ordinance](#)

[Subdivision Ordinance](#)

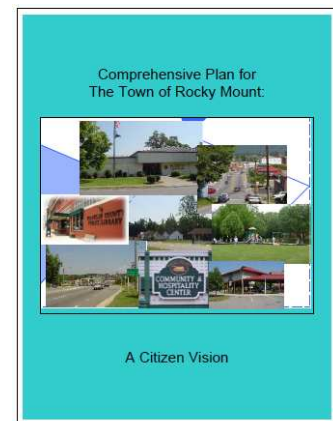
Additional information and resources – Town of Vinton [Planning and Zoning](#) department



2.11 Town of Rocky Mount

[Comprehensive Plan for the Town of Rocky Mount](#) (2007)

Additional information and resources –Town of Rocky Mount Planning and Zoning department



2.12 Other Documents and Resources

Additional documents and resources are referenced, when applicable and relevant, throughout this document.

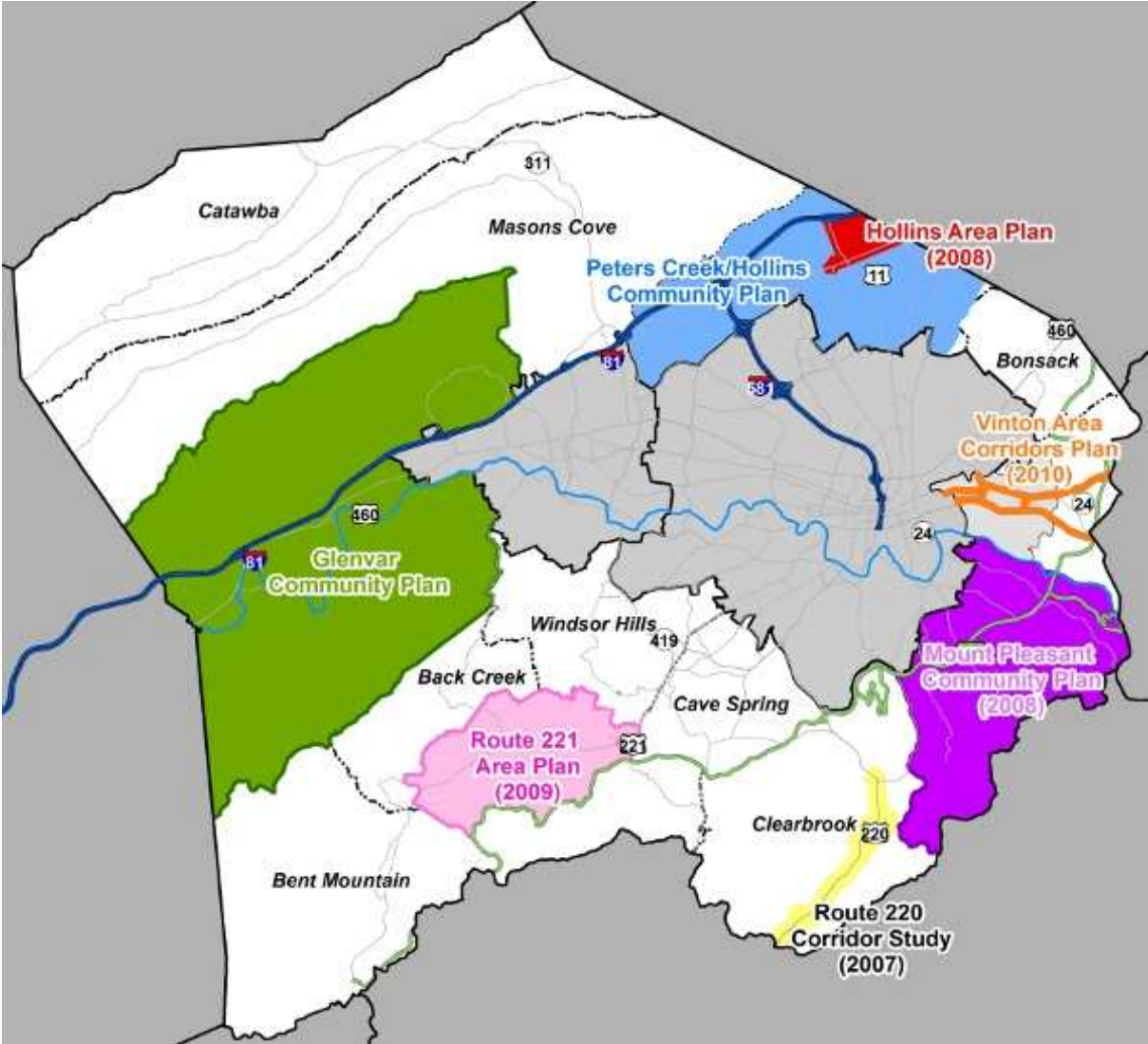


Figure 2.1: Roanoke County Community Planning Areas; Source: Roanoke County Planning



Figure 2.2: City of Roanoke Neighborhood Planning; Source: City of Roanoke Neighborhood Services

3.0 DATA SOURCES, INDICATORS, AND REFERENCE DOCUMENTS

A range of other data sets and reports are available that are useful in better understanding and addressing housing needs and the myriad issues that impact housing in the region. This section provides an overview of the primary data sources, documents, and resources available to access housing needs, conditions, and other housing related issues in the study area. Additionally, information and resources beyond what are traditionally considered “housing” in nature are also referenced and include transportation, economic development, quality of life, and environmental sustainability. This section also provides an overview of existing documents and resources related to special needs populations identified by the RRHN and other stakeholders.

3.1 Virginia Economic Development Partnership Community Profiles

The Virginia Economic Development Partnership maintains “Community Profiles” for cities, counties, MSA’s, and regions within the Commonwealth. These profiles contain information from a range of local, state, and federal sources and are regularly updated. Community Profiles are available for the following geographies within the study area:

- Roanoke Valley (entire Regional Housing Study Area)
- Roanoke MSA
- Alleghany Highlands
- Botetourt County
- Roanoke County (includes Town of Vinton)
- City of Roanoke
- City of Salem

3.2 US Census Bureau

3.2.1 Census 2000

Census 2000 data are available for all localities in the housing study area. Additionally, a range of reports, indicators, studies and other documents using Census 2000 data are available and cited throughout this document. Due in part to the limited availability of American Community Survey (ACS) data for localities with smaller populations, the margin of error for certain ACS data sets; and availability of associated mapping and spatial data, Census 2000 is the primary data source throughout the demographic overview.

3.2.2 Housing Patterns Data (Census 2000)

The US Census Bureau has developed a housing pattern based Census 2000 data. Housing pattern information includes reports on residential segregation, as well as working papers,

definitions, residential pattern indicators, and measures of housing pattern indicators. These data are useful in identifying racial, ethnic, and minority segregation and can be used in various social and/or environmental justice applications. Additional information is available on the US Census [Housing Patterns](#) website.

3.2.3 American Community Survey

American Community Survey (ACS) data is also provided in the housing study. The ACS is a nationwide survey designed to provide current demographic data for periods between decennial censuses. The ACS collects and produces population and housing information every year instead of every ten years and is a critical element in the Census Bureau's reengineered decennial census program. The ACS collects a range of social, economic, housing and demographic information, much of which is applicable to understanding and addressing housing issues.

- Social characteristics: school enrollment, educational attainment, marital status, fertility, grandparents caring for children, veteran status, disability status, residence one year ago, place of birth, U.S. citizenship status, year of entry, world region of birth of the foreign born, language spoken at home, relationship, households by type, and ancestry
- Economic characteristics: employment status, commuting patterns, occupation, industry, class of worker, income and benefits, and poverty status
- Housing characteristics: housing occupancy, units in structure, year structure built, number of rooms, number of bedrooms, housing tenure, year householder moved into unit, vehicles available, house heating fuel, utility costs, occupants per room, housing value, mortgage status and costs, and gross rent
- Demographic characteristics: sex, age, race, and Hispanic origin

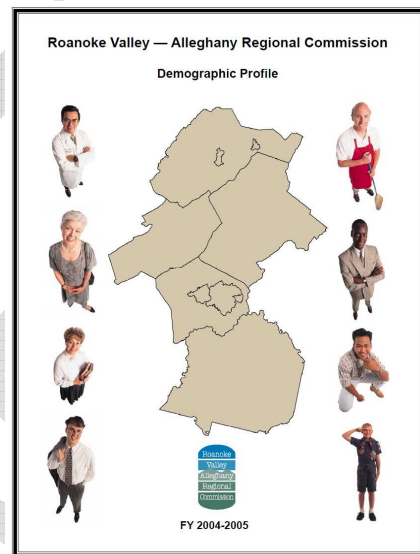
As previously noted, currently the ACS has some limitations that should be considered when using the ACS including statistically significant margin of error of some ACS data sets, limited data availability for smaller geographies, and lack of associated mapping and spatial data. However, as additional yearly data are collected the margin of error and application of ACS data will improve the reliability and potential utility of ACS data. Additionally, the Census Bureau is currently developing mapping and related spatial data from the ACS which will be available in the coming years. Additional information on the ACS is available at www.census.gov/acs.

3.2.4 Census 2010

The US Census Bureau is currently releasing 2010 decennial census data as it becomes available. Due to changes in the enumeration process and the introduction of the [American Community Survey](#), the 2010 Census will contain only ten (10) questions. As such, the 2010 Census will contain significantly fewer data sets than Census 2000. Additional information on Census 2010 is available at <http://2010.census.gov/2010census>.

3.3 Regional Demographic Profile (Roanoke Valley-Alleghany Regional Commission)

The Roanoke Valley-Alleghany Regional Commission Regional Demographic Profiles provide a range of demographic tables and associated mapping based on 2000 Census data. Data sets cited in the profile include age, gender, income and poverty, race, Hispanic cultural group, limited English proficiency, and disability. Much of the data presented in the profiles is relevant to housing and the special populations identified by the RRHN.

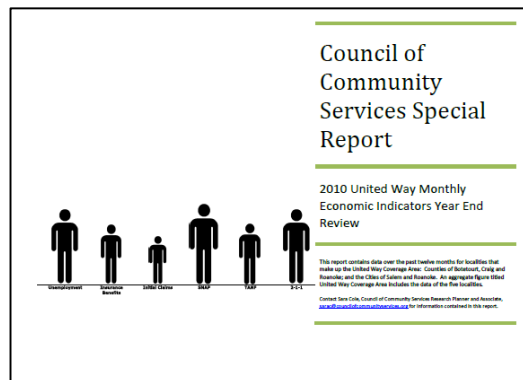


[Regional Demographic Profile \(2005\)](#)

[Regional Demographic Profile - Rural Data Supplement \(2006\)](#)

3.4 Roanoke Regional Community Indicators Report (Council of Community Services)

The Roanoke Regional Community Indicators Report identifies and tracks key household economic indicators that show change over time for the eight jurisdictions in the Roanoke Valley-Alleghany Region. The report tracks 39 indicators including several that directly or indirectly impact housing affordability including unemployment rates, job growth by industry and salary band, per capita income, annual average wage, consumer price index, poverty rates, graduation rates, and affordability of single family homes. The [2010 Roanoke Regional Community Indicators Report](#)



(and previous reports) are available on the Council of Community Services website. Note: The Roanoke Regional Community Indicators Report does not cover the Alleghany Highland localities (Alleghany County, City of Covington, and Town of Clifton Forge).

3.5 ACCRA Cost of Living Index (COLI)

The ACCRA Cost of Living Index (COLI) is produced by the Council for Community and Economic Research (C2ER) and provides measure of living cost differences among urban areas. The COLI measures relative price levels for consumer goods and services in participating areas based on different weighted categories of consumer expenditures. The average for all participating places, both metropolitan and nonmetropolitan, equals 100, and each participant's index is read as a percentage of the average for all places. Categories include groceries, housing utilities, transportation, health care, miscellaneous goods and services. Additional information of the COLI is available at <http://www.coli.org>.

3.6 National Low Income Housing Coalition

The National Low Income Housing Coalition (NLIHC) is an organization that seeks to ensure that people with the lowest incomes in the United States have affordable and decent housing (NLIHC 2010). Each year the NLIHC publishes the report *Out of Reach* which is a side-by-side comparison of wages and rents in every county, Metropolitan Area (MSAs/HMFAs), combined nonmetropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit in a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30% of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. Additionally, information for localities in study area is discussed in the [Sections 4 and 5](#) of this document. The complete *Out of Reach* 2010 report is available at the NLIHC website - www.nlihc.org.

3.7 Housing Virginia Housing Affordability Index Sourcebook

The Housing Affordability Index (HAI) is a comprehensive housing affordability resource designed to provide a benchmark of general affordability over time based on a range of housing affordability measure are available for Virginia, metropolitan areas, independent cities, and counties and are provided over a five-year time period. The



overall Housing Affordability Index (HAI) reflects the percent of median household income required to occupy the median housing unit including both sold and rented housing. The sold component of the overall HAI measures the percent of median household income required for the Principal, Interest, Taxes, and Homeowner's Insurance (PITI) payment for the median unit sold. The rental component of the overall HAI measures the percent of median household

income required for gross rent, including utilities, for the median unit rented (Housing Virginia 2011).

3.8 Housing + Transportation Affordability Index

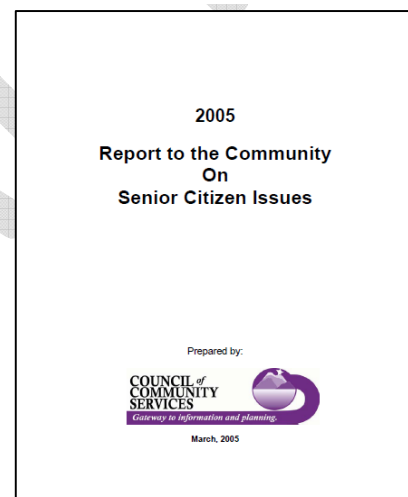
The Housing + Transportation Affordability Index is a tool that measures the true affordability of housing by calculating the transportation costs associated with a home's location. As previously noted, a commonly accepted measure of housing affordability is spending 30% or less of income on housing costs. The H+TSM Index suggests that 45% of income is a conservative estimate for combined housing and transportation expenditures, and a reasonable goal that helps insure adequate funds remain for other household necessities. The H+T Index was developed by CNT with the support of The Brookings Institution's Urban Markets Initiative, and has expanded to cover 337 metro areas with the support of the Rockefeller Foundation. The Housing + Transportation Affordability Index is available at <http://htaindex.cnt.org/index.php>.

3.9 Special Needs Populations

As previously noted, the RRHN identified several special needs populations including seniors/elderly, disabled, homeless, and low income individuals and households. This section references recent local and regional plans, reports, and studies relevant to these groups.

3.9.1 Senior Citizens Coordinating Council

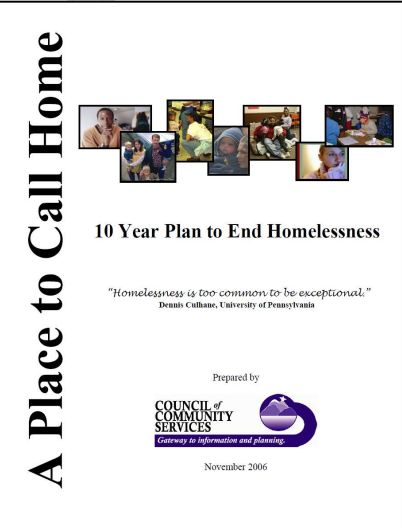
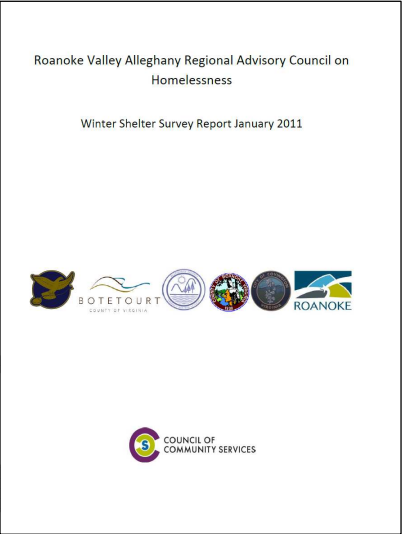
The Senior Citizens Coordinating Council (SCCC), a standing committee of the Council of Community Services, promotes the creation of an elder-friendly community by empowering seniors, caregivers and employers through access to information and resources. The CCS, with assistance from the SCCC, has developed several documents with information and resource relevant to senior housing issues. *The 2005 Report to the Community On Senior Citizen Issues* provides a detailed demographic overview of the senior population in the Roanoke Valley, outlines the top senior needs identified in community needs assessments, and provides strategies to overcome or otherwise address the identified senior needs. Additionally, the [Senior Quick Guide](#) provides information on a range of eldercare and related resources and services for seniors and caregivers. Additional information on the [Senior Citizens Coordinating Council](#) is available on the CCS website - <http://www.councilofcommunityservices.com>.



3.9.2 Roanoke Valley Alleghany Regional Advisory Council on Homelessness

The Roanoke Valley-Alleghany Regional Advisory Council on Homelessness facilitates and coordinates the region's efforts to prevent, treat, and end homelessness and serves as the lead entity for the [Blue Ridge Continuum of Care](#) planning process. The Advisory Council includes the counties of Alleghany, Botetourt, Craig, and Roanoke; the cities of Covington, Roanoke, and Salem, and the towns of Clifton Forge and Vinton. The Advisory Council is composed of members drawn from the general public, local governments, mental health programs, state and federal programs, non-profit organizations, businesses, and colleges and universities throughout the Roanoke region. The Advisory Council also coordinates the annual Winter Shelter Survey which is a point in time count of sheltered and unsheltered people experiencing homelessness. The 2011 Winter Shelter Survey Report (and previous years) and other resources are available on the Advisory Council website www.rvarc.org/homelessness/index.

Additionally, the 2006 report *A Place to Call Home: 10 Year Plan to End Homelessness* is a long range, comprehensive plan which combines information management, prevention, and infrastructure strategies to address homelessness in the Blue Ridge Continuum of Care Region. The report was developed through a ten month planning process that included homeless service providers, city and county administration, representatives from the business community and people experiencing homelessness. The 10 Year Plan was incorporated into the City of Roanoke’s 2008 Consolidated Plan.



3.10 Other Data Sources and Reference Documents

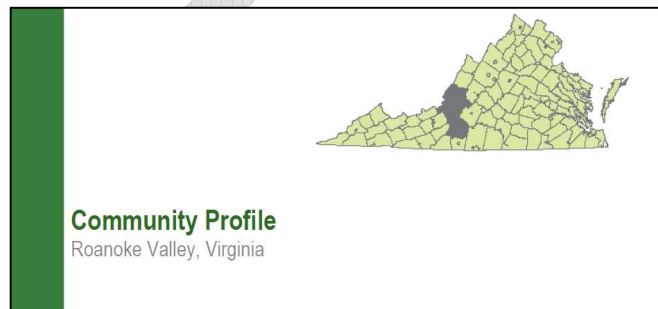
Additional information and resources relevant to housing and special populations are referenced throughout this document.

4.0 DEMOGRAPHIC AND HOUSING OVERVIEW

As previously noted, this study is not intended to be a comprehensive study of housing issues and conditions in the region or the respective locality. However, this section provides information and resources relevant to housing and the many factors that impact housing choice and affordability, and identified special needs populations from a variety of sources.

4.1 Roanoke Valley Community Profile

The Roanoke Valley Community Profile from the VEDP provides a general demographic overview for the entire study area and includes information on labor markets (major employers, employment, earnings, occupations, etc.) education, transportation, utilities, financial institutions, government, taxes, and community facilities.



As previously noted, the general demographics and housing needs, resources, and priorities vary considerably between the respective localities in the study area. These differences should be noted and considered when discussing or other attempting to address housing needs in the region. Community profiles for the Roanoke MSA and individual localities are provided in [Appendix B](#).

Roanoke Valley Community Profile

Labor Market Data

Population	2009	2000	2013
Roanoke Valley	322,790	311,998	333,112
Extended Labor Market Area	635,633	618,880	649,141
Total	958,423	930,878	982,253
<i>Gender Distribution (2009)</i>	<i>Male</i>	<i>Female</i>	
Roanoke Valley	48.10%	51.90%	
<i>Median Age (2009)</i>	45 years		
<i>Population by Age Group (2009)</i>			
Age 0-4	19,091	5.90%	
Age 5-9	19,042	5.90%	
Age 10-14	19,098	5.90%	
Age 15-19	20,717	6.40%	
Age 20-29	38,653	12.00%	
Age 30-39	37,735	11.70%	
Age 40-49	45,960	14.20%	
Age 50-59	47,757	14.80%	
Age 60-69	36,585	11.30%	
Age 70+	38,152	11.80%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	624	1,649	
Asian	4,310	8,466	
Black	40,550	98,455	
Pacific Islander	93	187	
Two or More	3,765	7,129	

White	273,448	519,747		
Hispanic (may be of any race)	6,950	15,152		
Civilian Labor Force	2009	2008	2007	2006
Roanoke Valley	167,913	167,364	165,838	164,391
Extended Labor Market Area	311,727	310,459	306,825	303,641
Total	479,640	477,823	472,663	468,032
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
Roanoke Valley	7.50%			
Extended Labor Market Area	29,114			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	2009	2008	2007	2006
Roanoke Valley	7.40%	4.00%	3.20%	3.20%
Labor Area	9.60%	5.50%	4.40%	4.20%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
Roanoke Valley	12,280	6,715	5,229	5,222
Labor Area	29,114	17,191	13,436	12,839
Total	41,394	35,829	34,343	34,336
<i>Underemployed (1st Quarter 2010)</i>	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
Roanoke Valley	12,063	15,377	18,064	21,015
Extended Labor Market Area	35,058	33,815	33,788	36,846
Total	47,121	49,192	51,852	57,861
Labor Force Participation 2000 Census				
Roanoke Valley	63.70%			
Extended Labor Market Area	59.50%			
Commuting Patterns -- 2000 Census				
Live and work in Roanoke Valley:	138,188	81.80%		
Total In-Commuters:	21,188	12.50%		
Total Out-Commuters:	9,571	5.70%		

Net In-Commuters: 11,617

Additional Labor Resources

High school graduates not continuing (2008-2009) 163

Two-year college graduates (Spring 2009) 1,397

Two-year college enrollees (Fall 2009) 14,010

Other college and university graduates (Spring 2009) 11,323

Total 26,893

Educational Attainment

Percentage of Roanoke Valley 2005-2006 ninth graders graduating in 2008-2009 79.40%

Percentage of Roanoke Valley population age 25+ who are high school graduates 79.20%

Percentage of Roanoke Valley population age 25+ who have earned a Bachelor's Degree or higher 20.40%

Employment by Sector* (4th Qtr. 2009)

Natural Resources and Mining 545 0.40%

Construction 8,223 5.30%

Trade 26,712 17.30%

Transportation and Utilities 6,606 4.30%

Manufacturing 15,943 10.30%

Information 2,098 1.40%

Financial 7,851 5.10%

Services 63,355 40.90%

Government 23,494 15.20%

Other 0 0

Total 154,826 100.00%

N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance 13,616 9.80%

Farming, Fishing & Forestry 268 0.20%

Managerial, Professional & Related	34,260	24.70%
Production, Transportation & Material Moving	23,360	16.90%
Sales & Office	41,648	30.10%
Service	25,427	18.30%
Total	138,579	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
General Electric Company	Industrial controls	1,000 - 1,499
ITT Industries	Night vision products	1,000 - 1,499
Yokohama Tire Corporation	Tires	600 - 999

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Advance Stores Company, Inc.	Auto parts distribution	1,500 - 2,499
Allstate Insurance Co., Inc.	Insurance services	1,000 - 1,499
Anthem Blue Cross and Blue Shield	Health insurance	600 - 999
Carilion Health System	Health care	5,000 - 9,999
United Parcel Service	Courier	600 - 999
Verizon Communications	Telecommunications	600 - 999
Veterans Administration Medical Center	Hospital	1,000 - 1,499
Wachovia Bank N.A.	Financial services	1,500 - 2,499

Closings, Reductions, Layoffs (1/2009 to date)

<i>Date</i>	<i>Type</i>	<i>Company</i>	<i>Product/Service</i>	<i>Employees Affected</i>
1/1/2009	Closing	ABX Air, Inc.	Air cargo services provider	78

1/1/2009	Closing	Shorewood Packaging Corp.	Printed paperboard cartons	45
3/1/2009	Closing	Fred Whitaker Company	Textile finishing HQ; automotive parts	136
3/1/2009	Reduction	Advance Auto Parts	parts	40
3/1/2009	Reduction	FreightCar America, Inc.	Manufacture railroad freight cars	120
4/1/2009	Closing	FreightCar America, Inc.	Manufacture railroad freight cars	210
7/1/2009	Closing	Fleetwood Homes of Virginia	Manufactured housing	71
7/1/2009	Closing	O'Neal Steel, Inc.	Steel	115
12/1/2009	Reduction	FreightCar America, Inc.	Manufactures railroad freight cars	33
2/1/2010	Closing	JTEKT Automotive Virginia*	Electronic steering systems Customer service/data center;	260
3/1/2010	Reduction	TransCore	electronic tolling operations	86

*Internationally-owned

Union Activity (1/2005 - 5/2010)

Petitions filed for representation	7
Petitions filed for decertification	1
Petitions filed for raid	1
Elections won by union	1
Elections won by company	2

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.27	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.40	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.46	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.86	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.97	\$14.60	\$29,039.38	\$30,358.43
First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.73	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.08	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.22	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.62	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.31	\$46.89	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$38,141			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	66	23,407
Middle	18	10,806
High School	13	14,764

Student Teacher Ratio (2008-09)

Elementary	13.7:1
Secondary	9.5:1

Percentage of 2005-2006 ninth grade membership graduating 2008-2009 79.40%

Percentage of high school graduates continuing education 2008-2009 (including military) 81.40%

Per Pupil Expenditure (FY 2009) \$10,544.24

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Botetourt Technical Education Center	Career and Technical Center
Burton Center For Arts and Technology	Career and Technical Center
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Jackson River Technical Center	Career and Technical Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Tech	30,870
Virginia Western Community College	8,927
Radford University	8,878
Patrick Henry Community College	3,501
Washington and Lee University	2,096
Roanoke College	2,044
Dabney S. Lancaster Community College	1,582
Virginia Military Institute	1,500
Ferrum College	1,426

Hollins University	1,057
Jefferson College of Health Sciences	1,040
Southern Virginia University	643
Randolph College	504
New College Institute (Higher Education Center)	-
Roanoke Higher Education Center	-
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†
National College - Martinsville Campus	†
National College - Roanoke Valley Campus	†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-581	0.0 miles (0.0 km.)
I-64	0.0 miles (0.0 km.)
I-81	0.0 miles (0.0 km.)
I-77	29.7 miles (47.7 km.)
I-40	47.3 miles (76.1 km.)

Note: Measured from border of locality/region.

Highways

Highway 101	Highway 11	Highway 112	Highway 115
Highway 116	Highway 117	Highway 118	Highway 122
Highway 154	Highway 159	Highway 18	Highway 188
Highway 220	Highway 221	Highway 24	Highway 269
Highway 311	Highway 40	Highway 419	Highway 42
Highway 460	Highway 48	Highway 60	

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	5.0 miles (8.0 km.)
Greenbrier Valley Airport	Lewisburg, WV	31.8 miles (51.1 km.)
Lynchburg Regional Airport	Lynchburg	48.5 miles (78.1 km.)
Raleigh County Memorial Airport	Beckley, WV	74.3 miles (119.5 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Ingalls Field Airport, Hot Springs	5,601 ft (1,707 m)

Freight Rail Service

Buckingham Branch Railroad
CSX Transportation
Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	253.0 miles (407.2 km)

Note: Driving distance from the center of the locality/region to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	5.0 miles (8.0 km)
Winston Salem	75.2 miles (121.0 km)
Port of Washington - Dulles	204.6 miles (329.3 km)

Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Electric	American Electric Power
Electric	City of Salem
Electric	Dominion Virginia Power
Natural Gas	Roanoke Gas Company
Telecommunications	nTelos
Telecommunications	Sprint/Centel-Virginia
Telecommunications	Verizon-Virginia
Telecommunications	Pembroke Telephone Cooperative
Telecommunications	TDS Telecom/New Castle Telephone Company
Water	Botetourt County
Water	City of Roanoke
Water	City of Salem
Water	Craig-New Castle Public Service Authority
Water	Ferrum Water & Sewer Authority
Water	Western Virginia Water Authority
Water	Town of Rocky Mount
Water	Town of Troutville
Water	Town of Vinton
Water	Roanoke River Public Service Authority
Waste Water Treatment	Craig-New Castle Public Service Authority
Waste Water Treatment	Ferrum Water & Sewer Authority
Waste Water Treatment	Western Virginia Water Authority
Waste Water Treatment	Town of Rocky Mount

Waste Water Treatment	City of Roanoke
Waste Water Treatment	City of Salem
Waste Water Treatment	Roanoke County
Waste Water Treatment	Town of Buchanan
Waste Water Treatment	Town of Vinton
Solid Waste Disposal	Amelia County Landfill
	Botetourt County Sanitary Landfill
Solid Waste Disposal	Franklin County Landfill
Solid Waste Disposal	New Castle Solid Waste Authority
Solid Waste Disposal	Smith Gap Landfill
Solid Waste Disposal	Tinker Transfer Station

Financial

Financial Institutions - 4th Qtr 2009 Assets

21 of banks with assets totalling \$2,315,022 operate in Roanoke Valley.

Taxes

See individual localities for tax rates.

4.2 Population

The regional as a whole has experienced modest population growth over the past few decades. However, population growth and distribution has varied considerably within the region with some localities experiencing significant population increases, while other localities have experienced declining populations (Table 4.1). For instance, between 1970 and 2000, Botetourt, Craig, Franklin, and Roanoke counties experienced population increases of 67.6, 44.5, X, and 59.4 percent, respectively. Growth in these areas has continued since 2000, but has slowed considerably since the onset of the recent financial downturn beginning in 2008. Conversely, between 1970 and 2000 the cities of Covington, Roanoke, and the Town of Clifton Forge have experienced population declines.

Table 4.1
Population by Locality and Region

Locality	Total Population 1970	Total Population 1980	Total Population 1990	Total Population 2000	Total Population ACS	Percent Change 1970-2000	Percent Change 2000-ACS
Alleghany County	12,461	14,333	12,815	12,926	N/A	3.7%	N/A
Botetourt County*	18,193	23,270	24,992	30,496	32,035	67.6%	5.05%
Craig County	3,524	3,948	4,372	5,091	N/A	44.5%	N/A
Roanoke County*	53,817	72,945	79,278	85,778	90,159	59.4%	5.11%
Clifton Forge City	5,501	5,046	4,679	4,289	N/A	-22.0%	N/A
Covington City	10,060	9,063	7,352	6,303	N/A	-37.3%	N/A
Roanoke City*	105,637	100,220	96,487	94,911	92,679	-10.2%	-2.35%
Salem City**	21,982	23,958	23,835	24,747	25,048	12.6%	1.22%
Region	231,175	252,783	253,810	264,541	N/A	14.4%	N/A

*2006-2008 American Community Survey 3-Year Estimates

**2005-2007 American Community Survey 3-Year Estimates

4.3 Population Projections

Based on population projections from the State Data Center, these general demographic trends (growth in the counties, population loss or stagnation in the traditional urban centers) will likely continue for some time, although at a slower pace than in the previous decades (Table 4.2).

However, based on preliminary Census 2010 population estimates, the City of Roanoke, contrary to ACS estimates and Virginia State Data Center population projections, actually increased in population between 2000 and 2010 after several decades of population declines.

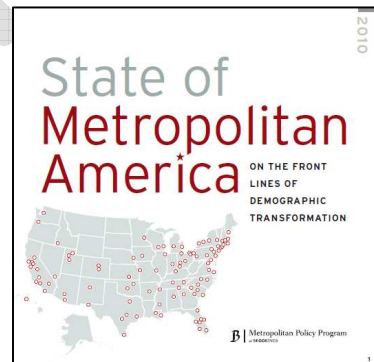
Table 4.2
Population Projections
2010-2030

Locality	2010	2020	2030
Alleghany County	16,287	15,922	15,920
Botetourt County	33,156	35,756	38,437
Covington city	6,055	5,952	5,946
Craig County	5,159	5,238	5,311
Franklin County	52,406	57,347	62,443
Roanoke city	90,327	88,503	88,495
Roanoke County	92,357	99,048	105,889
Salem city	24,293	24,145	24,143
Study Area	320,040	331,911	346,584

Source: State Data Center

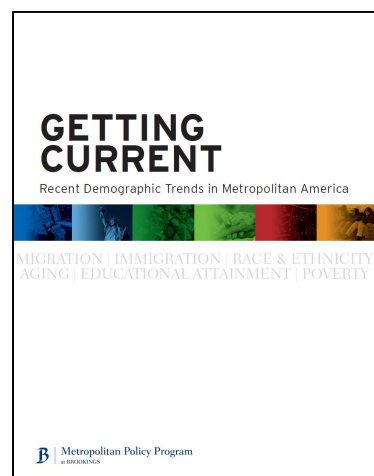
The report titled, [*State of Metropolitan America: On the Front Lines of Demographic Transition*](#) (Brookings 2008), lists “The Five New Realities” of metropolitan America. These include:

- Growth and Outward Expansion
- Population Diversification
- Aging of the Population
- Uneven Higher Educational Attainment
- Income Polarization



Additionally, the report [*Getting Current: Recent Demographic Trends in Metropolitan America*](#) (Brookings 2010) cites similar metropolitan trends:

- Migration across states and metro areas has slowed considerably in the past two years due to the housing crisis and looming recession.
- The sources and destinations of U.S. immigrants continue their long-run shifts.
- Racial and ethnic minorities are driving the nation’s



population growth and increasing diversity among its younger residents.

- The next decade promises massive growth of the senior population, especially in suburbs unaccustomed to housing older people.
- Amid rising educational attainment overall, the U.S. exhibits wide regional and racial/ethnic disparities.
- Even before the onset of the current recession, poverty rose during the 2000s, and spread rapidly to suburban locations.

These demographic trends have, and will likely continue, to influence a range of housing-related issues including housing choice, affordability, mobility, etc. The connection between housing location, demographic trends, land use, commuting patterns, transportation and their impacts on a range of housing issues is discussed throughout this document.

4.4 Age Distribution

The VEDP Community Profiles indicate that the median age in the study area is 45 years with the City of Roanoke having the lowest median age at 39 years in 2009. The population pyramid for the region provides considerable insight into the population of the area including age distribution, age cohorts, future population trends, and gender difference (Figure 4.1). For instance, women tend to live longer than men based on the female larger 80+ age cohort; the region has a relatively large senior population and will likely increase in the future as the baby boomers reach “retirement” age; the large group of age cohorts in the center of the population pyramid represent the “baby boomer” generation; the exodus of younger age cohorts is illustrated by the comparatively narrow base of the pyramid and notable decreases between the 10-17 to 18-24 age cohorts.

4.4.1 Elderly and Seniors

As previously noted, the senior/elderly were identified as a special needs population with the region. The noted in the RVARC Demographic Profile (RVARC 2005) the region does have a higher proportion of elderly (at 15.7%) than the entire State (at 11.2%). The elderly cohort will likely increase significantly in the future due to natural demographic trends (aging in place), Roanoke’s as a retirement location, and the exodus of younger age cohorts from the region. Tables 4.3 and 4.3 provide the age distribution of the study area population.

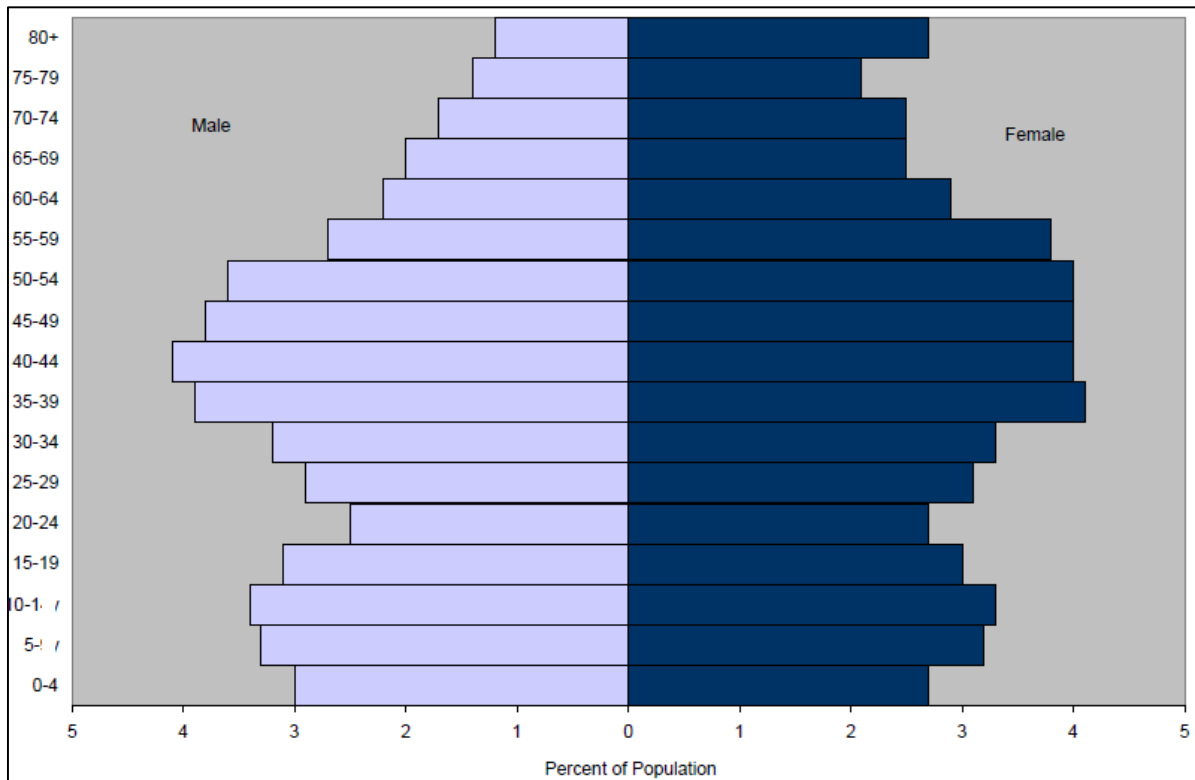


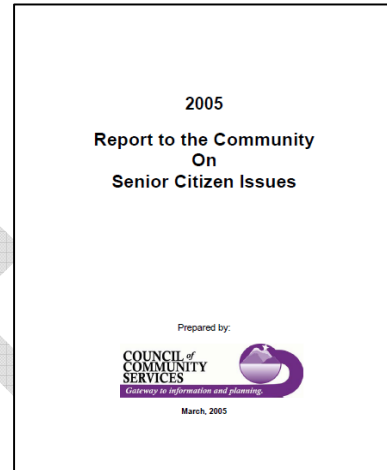
Figure 4.1: Population Pyramid, RVARC. Source: Regional demographic Profile (2003)

The regions “older” and “aging” population is also reflected in the number householders age 60 years and over in the study area, as well as specific localities (Table 4.5). As shown in Table 4.6, in all localities in the study area the percent of householders age 60 and over is greater than the state and national averages, with the Allegheny Highlands localities having the highest percentages – Clifton Forge (41.5), City of Covington (39.8), and Allegheny County (35.9). Moreover, Clifton Forge and Covington have oldest housing stock (and associated accessibility issues common to pre-war and multi-story housing design) with median year structure built being 1940 and 1950, respectively. Figure 4.3 shows the geographic distribution of the elderly population in the region.

The previously referenced 2005 Report to the Community on Senior Citizen Issues highlighted the primary five areas of needs impacting seniors:

- Finances
- Home care services
- Knowledge of resources
- Medications
- Transportation

Several of these areas can directly or indirectly impact housing affordability and the ability of seniors to age in place. For instance, the report cited financial assistance for home repairs as common finance-related need. Additionally, transportation and mobility can significantly impact housing choice, affordability, and social interaction as more seniors become unable to drive a motor vehicle.



The publication, [*Livable Communities & Aging in Place: Developing an elder-friendly community*](#) provides an overview of issues impacting seniors that are aging in place and cites housing and transportation, among others, as major issues facing seniors. The publication also provides general guidance on how to address these issues including the concept of “universal communities” in addition to building housing based on the concept of “universal design.” Additionally, the publication, *Aging Americans: Stranded Without Options*, presents findings based on the National Household Transportation Survey of 2001 regarding mobility in the aging population. Findings concludes that as Americans grow older, our existing transportation network is unable to meet their needs of the nation's aging population particularly as they become less willing and able to drive.

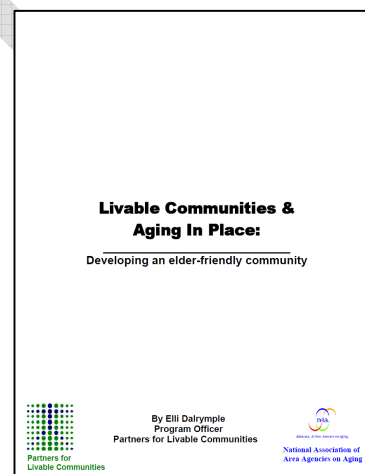


Table 4.3
Age Distribution by Locality

Locality	Total Population	under 5	5 to 17	18 to 24	25 to 44	45 to 64	65 to 84	85 and over	65 and over
Alleghany	12,926	721	2,230	804	3,462	3,684	1,818	207	2,025
Botetourt	30,496	1,749	5,389	1,755	8,800	8,791	3,679	333	4,012
Craig	5,091	292	910	328	1,510	1,360	617	74	691
Franklin	47,286	2,569	7,931	3,836	13,331	12,854	6,122	643	6,765
Roanoke Co.	85,778	4,553	14,947	5,691	23,625	23,317	11,941	1,704	13,645
Clifton Forge	4,289	227	678	286	1,089	994	840	175	1,015
Covington	6,303	395	957	514	1,655	1,508	1,085	189	1,274
Roanoke City	94,911	6,200	15,257	7,744	28,948	21,202	13,362	2,198	15,560
Salem City	24,747	1,212	3,950	2,890	6,617	5,930	3,660	488	4,148
Study Area	311,827	17,918	52,249	23,848	89,037	79,640	43,124	6,011	49,135

Source: US Census 2000, Summary File 3

Table 4.4
Age Distribution by Locality
(Percent of Population)

Locality	Total Population	Under 5 (Percent)	5 to 17 (Percent)	18 to 24 (Percent)	25 to 44 (Percent)	45 to 64 (Percent)	65 to 84 (Percent)	85 and over (Percent)	65 and Over (Percent)
Alleghany	12,926	5.58	17.25	6.22	26.78	28.50	14.06	1.60	15.67
Botetourt	30,496	5.74	17.67	5.75	28.86	28.83	12.06	1.09	13.16
Craig	5,091	5.74	17.87	6.44	29.66	26.71	12.12	1.45	13.57
Franklin	47,286	5.43	16.77	8.11	28.19	27.18	12.95	1.36	14.31
Roanoke Co.	85,778	5.31	17.43	6.63	27.54	27.18	13.92	1.99	15.91
Clifton Forge	4,289	5.29	15.81	6.67	25.39	23.18	19.58	4.08	23.67
Covington	6,303	6.27	15.18	8.15	26.26	23.93	17.21	3.00	20.21
Roanoke City	94,911	6.53	16.08	8.16	30.50	22.34	14.08	2.32	16.39
Salem City	24,747	4.90	15.96	11.68	26.74	23.96	14.79	1.97	16.76
Study Area	311,827	5.75	16.76	7.65	28.55	25.54	13.83	1.93	15.76

Source: US Census 2000, Summary File 3

Table 4.5
Householders by Age (Owner and Renter Occupied)

	Alleghany County	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge city	Covington City	Roanoke City	Salem City	Virginia	United States
Total:	5,149	11,700	2,060	18,963	34,686	1,841	2,835	42,003	9,954	2,699,173	105,480,101
Owner occupied:	4,367	10,264	1,676	15,398	26,753	1,155	1,980	23,632	6,726	1,837,958	69,816,513
Householder 15 to 24 years	71	50	14	303	129	12	37	294	66	20,477	921,685
Householder 25 to 34 years	480	1,137	157	1,537	2,596	90	292	2,615	508	218,560	8,207,389
Householder 35 to 44 years	747	2,394	351	3,146	5,890	182	303	4,562	1,377	433,746	15,788,446
Householder 45 to 54 years	966	2,561	390	3,445	6,619	244	303	5,303	1,512	443,749	15,933,512
Householder 55 to 59 years	416	1,015	153	1,608	2,538	111	146	1,962	726	173,253	6,227,567
Householder 60 to 64 years	406	863	127	1,418	2,238	90	156	1,463	577	138,387	5,184,087
Householder 65 to 74 years	792	1,399	248	2,485	3,831	228	355	3,355	1,024	231,090	9,482,167
Householder 75 to 84 years	383	721	193	1,177	2,469	172	254	3,209	749	144,459	6,450,947
Householder 85 years and over	106	124	43	279	443	26	134	869	187	34,237	1,620,713
Renter occupied:	782	1,436	384	3,565	7,933	686	855	18,371	3,228	861,215	35,663,588
Householder 15 to 24 years	45	98	42	450	955	38	111	2,223	463	113,330	4,426,557
Householder 25 to 34 years	199	323	87	861	2,036	133	102	4,547	828	255,627	9,875,949
Householder 35 to 44 years	222	369	86	903	1,750	144	177	4,005	596	201,945	8,016,657
Householder 45 to 54 years	135	242	59	524	913	83	200	2,969	584	124,146	5,332,188
Householder 55 to 59 years	21	33	28	157	327	39	35	989	97	36,449	1,647,812
Householder 60 to 64 years	33	80	14	138	357	19	25	667	149	27,915	1,283,562
Householder 65 to 74 years	69	171	26	224	531	68	112	1,303	258	47,205	2,245,535
Householder 75 to 84 years	52	95	34	258	712	120	69	1,235	211	39,700	1,973,989
Householder 85 years and over	6	25	8	50	352	42	24	433	42	14,898	861,339

Source: US Census 2000, Summary File 3

Table 4.6
Householders 60 Years and Over and Percent of Total Population
(Owner and Renter Occupied)

Householders 60 Years and Over (Owner and Recent Occupied)	Alleghany County	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge city	Covington City	Roanoke City	Salem City	Virginia	United States
Householder 60 to 64 years	406	863	127	1,418	2,238	90	156	1,463	577	138,387	5,184,087
Householder 65 to 74 years	792	1,399	248	2,485	3,831	228	355	3,355	1,024	231,090	9,482,167
Householder 75 to 84 years	383	721	193	1,177	2,469	172	254	3,209	749	144,459	6,450,947
Householder 85 years and over	106	124	43	279	443	26	134	869	187	34,237	1,620,713
Owner Occupied Householders 60 Years and Over	1687	3107	611	5359	8981	516	899	8896	2537	548173	22737914
Householder 60 to 64 years	33	80	14	138	357	19	25	667	149	27,915	1,283,562
Householder 65 to 74 years	69	171	26	224	531	68	112	1,303	258	47,205	2,245,535
Householder 75 to 84 years	52	95	34	258	712	120	69	1,235	211	39,700	1,973,989
Householder 85 years and over	6	25	8	50	352	42	24	433	42	14,898	861,339
Renter Occupied Householders 60 Years and Over	160	371	82	670	1952	249	230	3638	660	129718	6364425
Total Householders 60 Years and Over	1847	3478	693	6029	10933	765	1129	12534	3197	677891	29102339
Percent Householders 60 years and over	35.87%	29.73%	33.64%	31.79%	31.52%	41.55%	39.82%	29.84%	32.12%	25.11%	27.59%

Source: US Census 2000, Summary File 3

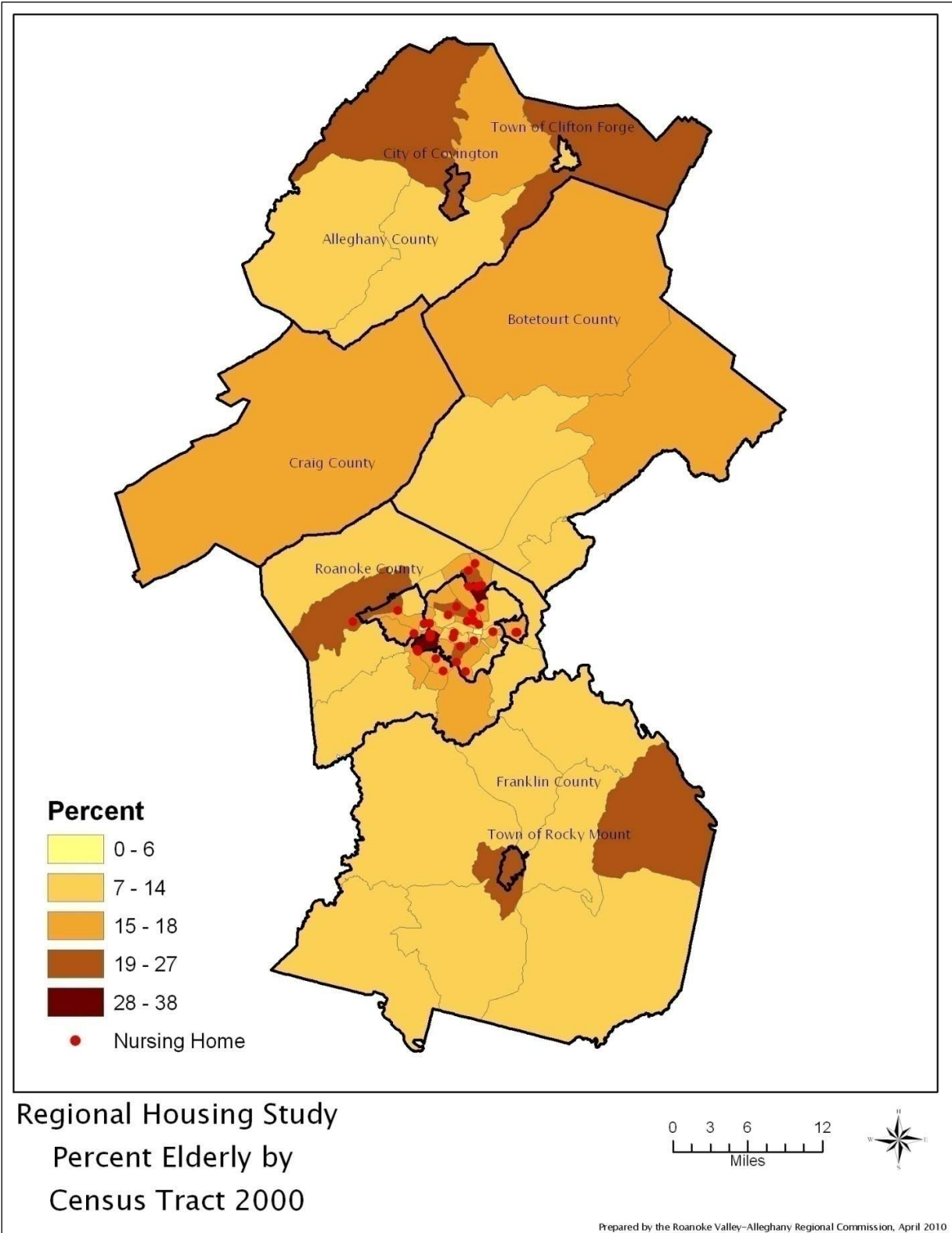


Figure 4.3: Distribution of Elderly Population

4.5 Disabled

The Census Bureau defines disability as long-lasting conditions including (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Census data indicates that a significant portion of the study area population reporting some type of disability (Table 4.7). The City of Covington, Town of Clifton Forge, and City of Roanoke have the highest percentage of the population reporting a disability. Figure 4.4 shows the geographic distribution of the disabled population in the study area by Census tract.

Table 4.7
Disabled by Locality and Region

Locality	Number Disabled	Percent Disabled
Alleghany County	2,573	21.3%
Botetourt County	5,167	18.2%
Craig County	1,025	21.3%
Franklin County	8,964	20.2%
Roanoke County	13,425	16.8%
Town of Clifton Forge	1,058	27.5%
City of Covington	1,651	28.0%
City of Roanoke	22,161	25.5%
City of Salem	4,375	19.0%
RVARC Region	60,399	20.9%

Source: US Census 2000, Summary File 3

As previously noted, the region’s population has a comparatively higher percentage of elderly residents, which may also impact the percent of the population as seniors often have some type of disability as defined by the US Census Bureau. Additionally, as with the elderly, disabled individuals often face housing challenges including affordability, mobility, and access.

The [Blue Ridge Independent Living Center](#) assists people with disabilities to live independently and serves the community at large by helping to create an environment that is accessible to all. The BRILC serves the Fifth Planning District and provides a range of services including peer counseling, support groups, training and seminars, advocacy, education, support services, awareness, and aid in obtaining specialized equipment.

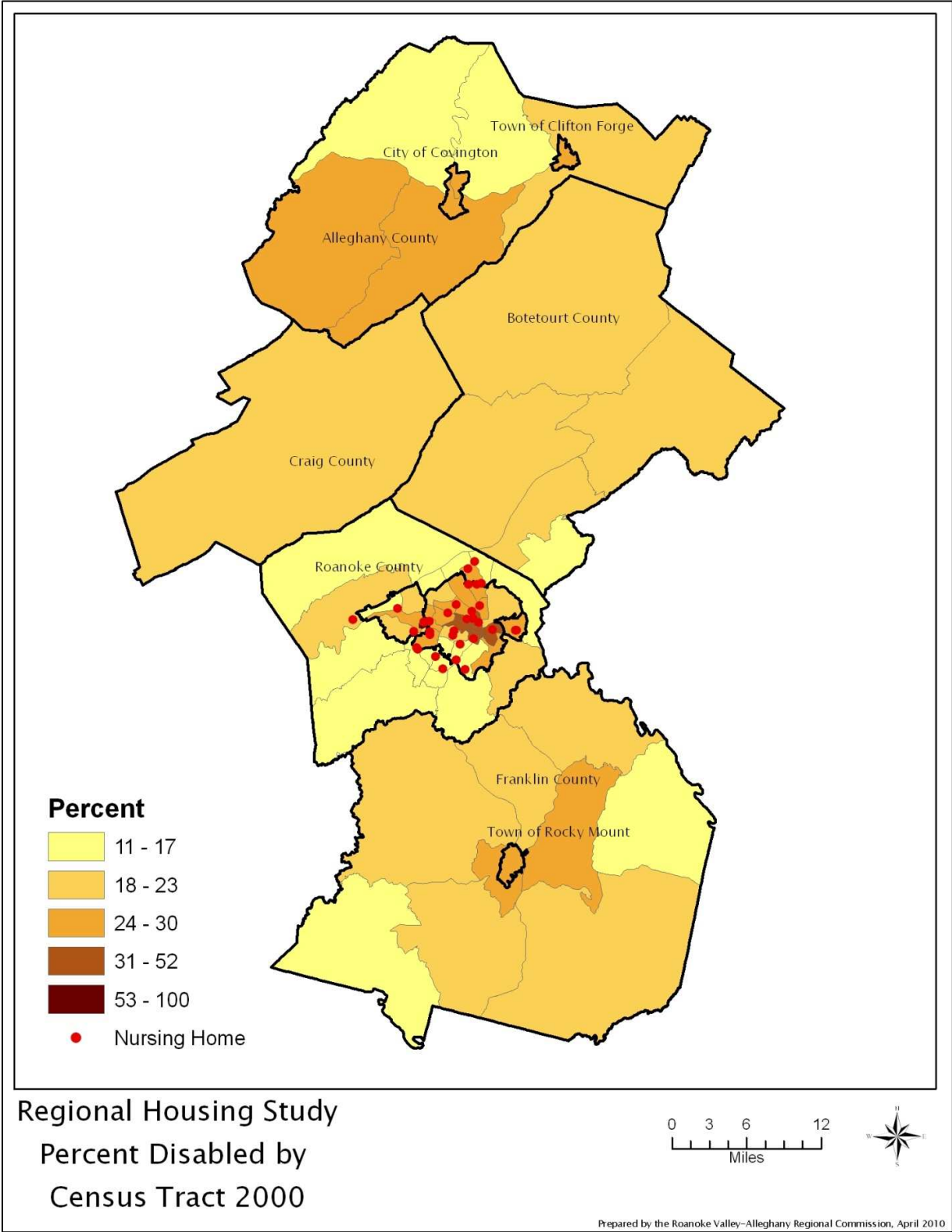
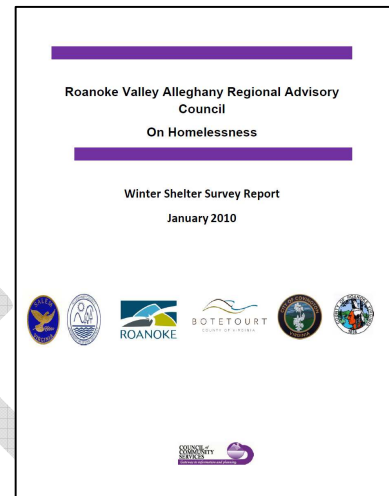


Figure 4.4: Distribution of Disabled Population

4.6 Homelessness

Every year Virginia jurisdictions participate in a point in time (PIT) count of sheltered and unsheltered people experiencing homelessness. In the Commonwealth, the annual point in time count is conducted in January. When conducting homeless counts, HUD has mandated that communities receiving federal funds follow HUD's definition of homelessness, which is based on the Stewart B. McKinney Act of 1987 (later amended as the McKinney-Vento Act). The McKinney-Vento Act defines a person as homeless if he or she lacks a fixed, regular and adequate nighttime residence; has a primary nighttime residence that is either a public or private shelter, an institution that provides temporary residence for individuals intended to be institutionalized; or a public or private location that is not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.



4.6.1 Winter Shelter Survey Reports

The Roanoke Valley-Alleghany Regional Advisory Council on Homelessness [2011 Winter Homeless Survey](#) was conducted during the last week of January where daily adult occupancy totals were collected at participating shelters. Average nightly totals for the week were 518 individuals experiencing homelessness. Of these 518 individuals two hundred and sixty seven (267) adults participated in the survey. The Complete 2011 Winter Homeless Survey Report (and previous years) is available at <http://www.rvarc.org/homelessness>.

Key finding from the survey include:

- 267 survey responses were collected this year consistent with 2010 count. Only adults older than 18 were surveyed.
- Nightly averages increased this year by 3.5% (536 compared to 518 in 2010).
- There was a 9.8% increase in the number of homeless people coming to Roanoke from other areas (112 in 2011 compared to 102 in 2010).
- The five top challenges experienced by homeless include:
 - Inability to find employment (#1 in 2010)
 - Affordable housing (#2 in 2010)
 - Medical problems (Medical problems ranked #5 in 2010)
 - Dental problems (Dental problems ranked #3 in 2010)
 - Physical disability (Ranked #6 in 2010)
- The number of women surveyed decreased 17.1% in 2011 (92 compared to 111)

- 60% of homeless surveyed were white and 33% were black
- 21.3% of those surveyed were veterans (57 in 2011 compared to 46 in 2010 an increase of 23.9%)
- 27.3% are currently receiving mental health services (same as in 2010)
- 43.4% reported having received mental health services in the past. (39.3% in 2010)
- 33.7% reported having received alcohol abuse treatment at some point (24% in 2010).
- 73.4% reported having a high school/GED education or more (77.5% in 2010, 71.7% in 2009).
- 30.3% or 81 were employed full or part time (25.1% or 67 in 2010, a 21% increase).
- 43.8% received food stamps compared to 47.2% in 2010. (117 respondents in 2011 compared to 126 in 2010, a decrease of 7.1%).
- 50.9% or 136 who took the survey were actively looking for work compared to 56.9% or 152 respondents in 2010 a 10.5% decrease in those who are actively looking for work among those who responded to the survey.
- 27.7% of responders were aware of the Community Housing Resource Center (74 individuals). In 2010 17.2% or 46 individuals were aware of the CHRC. This is a 60.8% increase of those who responded.
- 4.5% or 12 respondents received services from the Community Housing Resource Center compared to 14 respondents or 5.2% in 2010. This is a 14.3% decrease from the 2010 survey.
- There was a total of 85 children under the age of 18 with their homeless parent.
- 50 children between the ages of 5-18 were attending school (58.8%)
- 21 children between the ages of 5-18 were not attending school (24.7%).

Figure 4.5 shows Winter Homeless Survey numbers from 1987-2010, which have generally trended upward during this time period. Table 4.8 shows total homelessness counts for adults and children in each shelter. In 2011, as in past years, the Rescue Mission shelters the largest number of homeless, followed by the Red Shield Lodge and TAP-TLC.

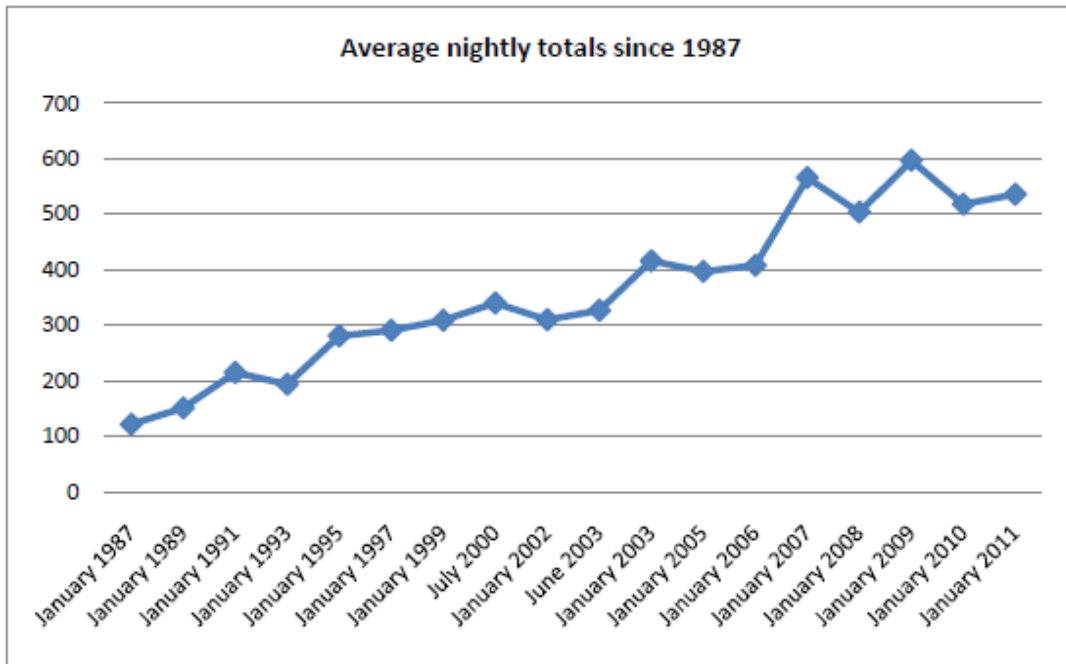


Figure 4.5: Homelessness Totals 1987 -2010, Source: 2011 Winter Homeless Survey

Table 4.8
Homeless Count by Shelter 2011

Shelter	Adults	Children
RVIHN	9	4
Street Count	10	0
TAP-TLC	33	8
TRUST	17	1
Safe Home Systems (Covington)	3	0
YWCA	19	5
Turning Point	15	5
Firebase Hope-Salem VA	10	0
Red Shield Lodge	62	0
Rescue Mission	358	51
Roanoke City Jail (not included in total count)	49	0
Alleghany County – No Report		
Total	536 adults	74 children

Source: 2011 Winter Homeless Survey

Currently, the vast majority of homeless shelters and services in the study are area located in the City of Roanoke (Figure 4.7). The City of Roanoke is also the largest employment center in the region resulting in the City of Roanoke being the primary destination for those seeking shelter, services, and/or employment. Additionally, lack of shelters or services in other localities in the study area and beyond also contributes to the concentration of homeless individuals in the City of Roanoke.

The 2011 Winter Homelessness Survey found there was a 9.8% increase in the number of homeless people coming to Roanoke from other areas (112 in 2011 compared to 102 in 2010). As illustrated in Figure 4.6, 46.1 percent of survey respondents indicated that they resided in the City of Roanoke prior to becoming homeless. The 2010 Winter Shelter Report also provides insight into why those that lived in another locality prior to becoming homeless chose to come to the City of Roanoke. Table 4.9 provides the most commonly cited reasons with friends/relatives in the area and shelter only being the top two reasons, respectively.

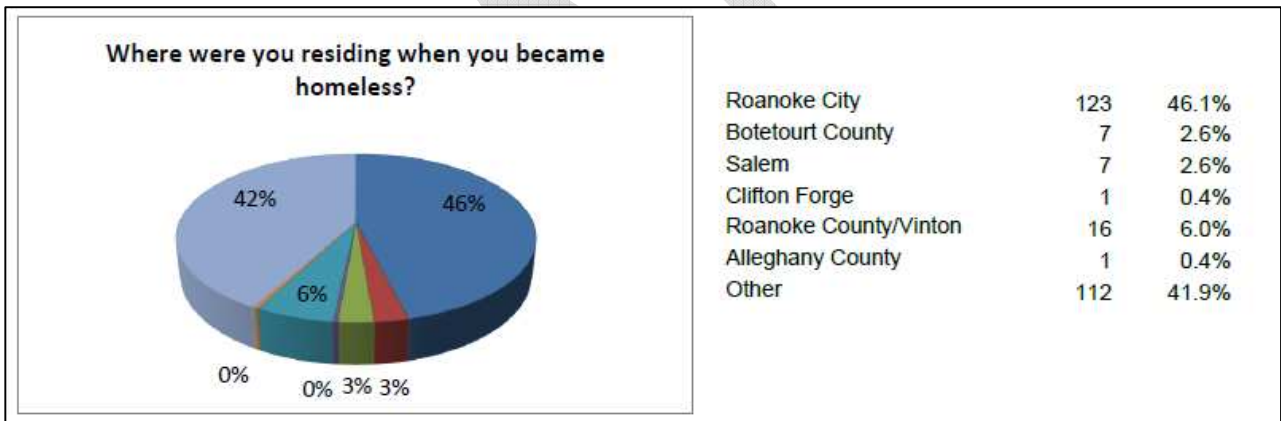


Figure 4.6: Place of Residence Prior to Becoming Homeless
 Source: 2011 Winter Homeless Survey

Table 4.9
Reasons for Coming to Roanoke

Not applicable	139	52.1%
Friends/family are here	29	10.9%
To obtain healthcare	6	2.2%
Personal reasons	6	2.2%
Veterans Administration	10	3.7%
Shelter Only	24	9.0%
Referred (told to) by	11	4.1%
Other	7	2.6%
Find a job	17	6.4%
Domestic Violence Program	5	1.9%
Ran out of money	1	0.4%
Probation/Parole Officer	5	1.9%
Substance Abuse Program	7	2.6%

Source: 2011 Winter Homeless Survey

According to the 2011 Winter Shelter Survey, access to affordable housing was the second most commonly cited challenge experienced by homeless. Housing affordability is discussed in more detail throughout this document

4.6.2 A Place to Call Home: 10 Year Plan to End Homelessness

The previously referenced report *A Place to Call Home: 10 Year Plan to End Homelessness* is a long range, comprehensive plan which combines information management, prevention, and infrastructure strategies to address homelessness in the Blue Ridge Continuum of Care Region.

The goals of the plan are:

- Reduction in the number of people who become homeless
- Increase in the number of homeless people placed into permanent housing
- Increase in the number of homeless people outside of the Roanoke Metro area that are able to remain in their home locality
- Decrease in the length and disruption of homeless episodes
- Implementation of a web-based Homeless Management Information System
- Improvement in the provision of community based services and supports

4.6.3 Community Housing Resource Center

The *10 Year Plan* led to establishment of the [Community Housing Resource Center](#) with the goal of the Community Housing Resource Center is to prevent individuals and families from becoming homeless and rapidly re-house those who are already homeless. The CHRC is funded primarily by Homelessness Prevention and Rapid Re-Housing Program (HPRP) and serves the City of Roanoke, Roanoke County, City of Salem, Craig County, Botetourt County, City of Covington and Alleghany County. The Roanoke Valley Alleghany Regional Advisory Council on Homeless and the Blue Ridge Continuum of Care (CoC) are the lead agencies addressing homelessness in the region. Additional information on homelessness in the study area is available at www.rvarc.org/homelessness.

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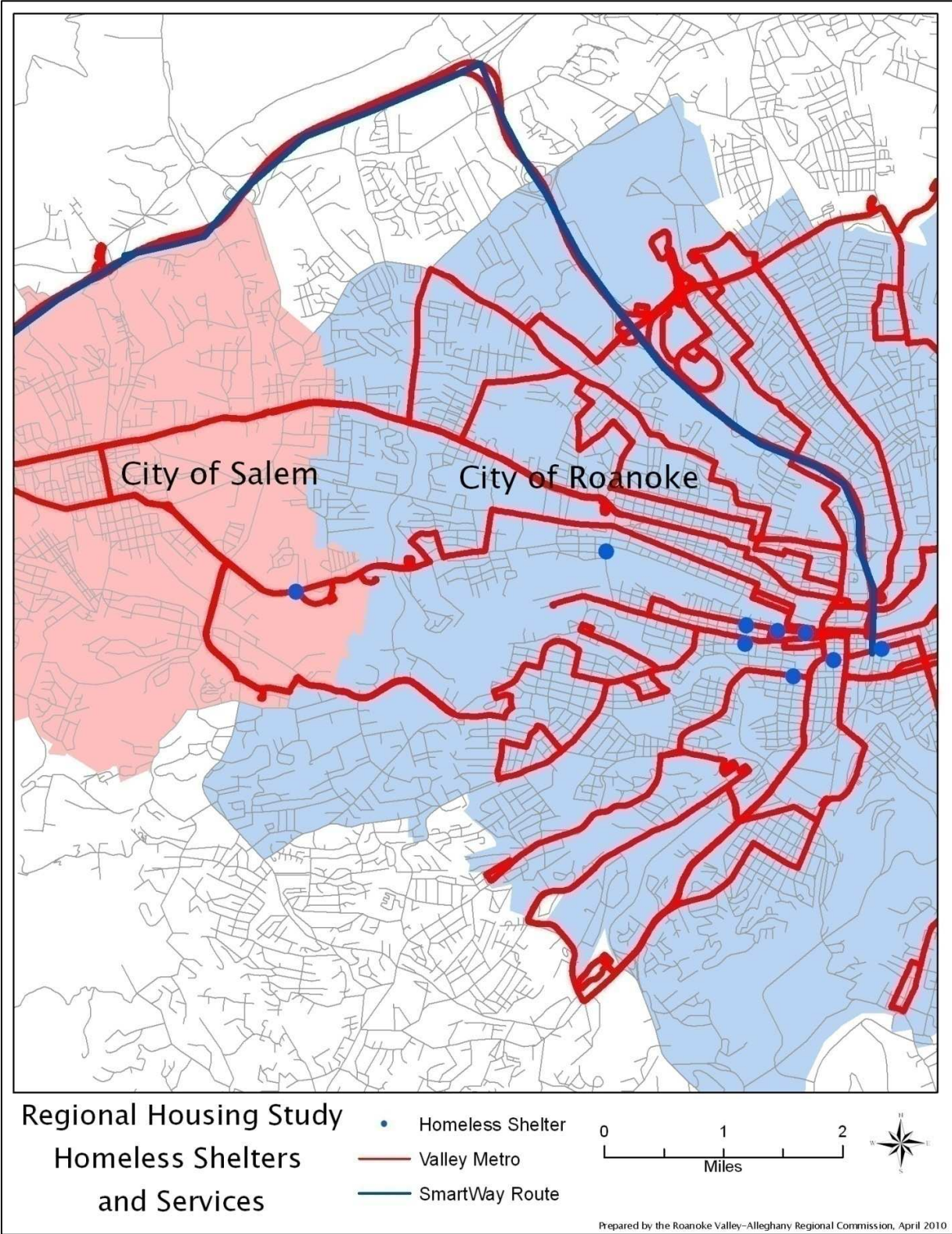


Figure 4.7: Homeless Shelters and Services

4.7 Racial and Ethnic Segregation

US Census Housing Patterns data (2000) indicate that the study area is generally racially and ethnically segregated based on a variety of measures. Such segregation can directly and indirectly impact housing and the many factors that influence housing choice, affordability, and overall quality of life. US Census Housing Patterns data provide information on racial and ethnic residential segregation for various geographies using nineteen (19) indices or measures of racial segregation. These indices measure the following dimensions of racial segregation:

- Evenness - involves the differential distribution of the subject population
- Exposure - measures potential contact
- Concentration - refers to the relative amount of physical space occupied by
- Centralization - indicates the degree to which a group is located near the center of an urban area
- Clustering - measures the degree to which minority group members live disproportionately in contiguous areas

Housing Pattern data are available for two geographies within the housing study area: Roanoke MSA and City of Roanoke. Data is also available for other localities and areas in the Commonwealth and nation for comparison purposes from the Census housing patterns website: http://www.census.gov/hhes/www/housing/housing_patterns/housing_patterns.html

4.7.1 Evenness

4.7.1.1 Dissimilarity Index - The most widely used measure of evenness is the Dissimilarity Index, which measures the percentage of a group's population that would have to change residence for each neighborhood to have the same percentage of that group as the metropolitan area overall. The index ranges from 0.0 (complete integration) to 1.0 (complete segregation).

4.7.1.2 Gini Index (Coefficient) - The Gini coefficient is "the mean absolute difference between minority proportions weighted across all pairs of areal units, expressed as a proportion of the maximum weighted mean difference." It ranges between 0.0 and 1.0, with 1.0 indicating maximum segregation.

4.7.1.3 Entropy Index - The Entropy Index (also called the Information Index) measures the (weighted) average deviation of each areal unit from the metropolitan area's "entropy" or racial and ethnic diversity, which is greatest when each group is equally represented in the metropolitan area. The Entropy Index, like the other two evenness measures, also varies

between 0.0 (when all areas have the same composition as the entire metropolitan area) and 1.0 (when all areas contain one group only).

4.7.2 Exposure

Two basic, and related, measures of exposure are **interaction** and **isolation**. The two indices, respectively, reflect the probabilities that a minority person shares a unit area with a majority person or with another minority person.

4.7.2.1 **Interaction Index** - The interaction index measures the exposure of minority group members to members of the majority group as the minority-weighted average of the majority proportion of the population in each areal unit.

4.7.2.2 **Isolation Index** - The isolation index measures "the extent to which minority members are exposed only to one another," and is computed as the minority-weighted average of the minority proportion in each area.

4.7.3 Concentration

Concentration refers to the relative amount of physical space occupied by a minority group in the metropolitan area (Massey and Denton, p. 289). Minority groups of the same relative size occupying less space would be considered more concentrated and consequently more segregated.

4.7.3.1 **Delta** - computes the proportion of [minority] members residing in areal units with above average density of [minority] members" (Massey and Denton, p. 290). The index gives the proportion of a group's population that would have to move across areal units to achieve a uniform density.

4.7.3.2 **Absolute concentration** - computes the total area inhabited by a group and compares this with the minimum and maximum areas (the areal sum, respectively, of the fewest number of the geographically smallest and the greatest number of the geographically largest areal units) that could accommodate a group of that size (at observed densities). The index varies from 0.0 to 1.0, where a score of 1.0 means that a group has achieved the maximum spatial concentration possible (all minority members live in the smallest areal units).

4.7.3.3 **Relative concentration**, is measured similarly to absolute concentration, but takes account of the distribution of the majority group as well. This measure varies from -1.0 to 1.0. A score of 0.0 means that the minority and majority groups are equally concentrated. An index of -1.0 means that the concentration of the majority exceeds that of the minority to the maximum extent, and an index of 1.0 the reverse.

4.7.4 Centralization

Centralization is the degree to which a group is spatially located near the center of an urban area and can be determined as relative and absolute centralization

4.7.4.1 Relative centralization - Compares the areal profile of the majority and minority populations, and may be interpreted as the relative share of the minority population that would have to change their area of residence to match the centralization of the majority. The index varies between -1.0 and 1.0 with positive values indicating that minority members are located closer to the center than majority, and negative values the reverse. An index of 0.0 indicates that the two groups have the same spatial distribution around the center.

4.7.4.2 Absolute centralization - Examines only the distribution of the minority group around the center and also varies between -1.0 and 1.0. Positive values indicate a tendency for [minority] group members to reside close to the city center, while negative values indicate a tendency to live in outlying areas. A score of 0 means that a group has a uniform distribution throughout the metropolitan area"

4.7.5 Clustering

Clustering measures the extent to which areal units inhabited by minority members adjoin one another, or cluster, in space. A high degree of clustering indicates a racial or ethnic enclave.

4.7.5.1 Absolute clustering - Expresses the average number of [minority] members in nearby [areal units] as a proportion of the total population in those nearby [areal units] where distances between areal units are measured from their centroids. It varies from 0.0 to 1.0.

4.7.5.2 Spatial proximity – Expresses the average of intragroup proximities for the minority and majority populations, weighted by the proportions each group represents of the total population. Spatial proximity equals 1.0 if there is no differential clustering between minority and majority group members. It is greater than 1.0 when members of each group live nearer to one another than to members of the other group, and is less than 1.0 if minority and majority members live nearer to members of the other group than to members of their own group.

4.7.5.3 Relative clustering - compares the average distance between [minority] members with the average distance between [majority] members. The index equals 0.0 when minority members display the same amount of clustering as the majority, is positive when minorities display greater clustering than the majority, and is negative if they are less clustered than the majority.

4.7.5.4 Distance-decay interaction index - Measures the sum of the probabilities that a minority person in each tract, weighted by the minority proportion in that tract, would encounter a resident in another tract, weighted by the proportion of majority persons in tract j. The index can be interpreted as measuring the probability that the next person a minority group member meets anywhere in the city is a majority member.

4.7.5.5 Distance-decay isolation index - measures the probability that the person a minority next encounters is also a minority. As a distance weighted function of the exposure interaction and isolation indexes, one might expect the distance-decay measures to also to vary between 0.0 and 1.0, with 0.0 representing maximum segregation on the distance-decay interaction index and 1.0 indicating this on the distance-decay isolation index. The values obtained from census data suggest such a range.

Table 4.10 provides an overview of the measures of residential segregation within the Roanoke MSA. Review of the various indices indicates that there is a high level of racial and/or ethnic residential segregation within the Roanoke MSA and City of Roanoke (the geographies for which data are available). This segregation is especially pronounced for the Black population and to a lesser extent the Hispanic population. Additionally the data show that minority groups tend to reside close to the city center. **Figures 4.8 and 4.9** show the geographic distribution and concentration of the two largest minority groups in the study area – Blacks and Hispanics - and generally supports the data presented in the housing patterns data. In terms of geographic distribution, the black population is generally concentrated in the northwest and central portions of the City of Roanoke. The highest concentration of Hispanics is located along the Williamson corridor. Additionally, Census 2010 data indicated the Hispanic population increased significantly in portions of the study area between 2000 and 2010.

Table 4.10
Racial/Ethnic Segregation Indices

Year	Race / Ethnicity	Total Population	Minority Population	Dissimilarity Index	Entropy Index	Gini Index	Interaction Index	Isolation Index	Relative Centralization Index	Absolute Centralization Index	Relative Concentration Index (RCO)	Absolute Clustering Index	Spatial Proximity Index (SP)
2000	American Indian and Alaska Native	235,932	1,254	0.247	0.043	0.342	0.987	0.013	0.198	0.749	0.13	0.001	1.001
2000	Asian and Pacific Islander	235,932	3,429	0.269	0.041	0.357	0.976	0.024	0.164	0.814	0.595	0.002	1.006
2000	Asian	235,932	3,335	0.273	0.041	0.36	0.976	0.024	0.16	0.815	0.591	0.002	1.006
2000	Native Hawaiian and Other Pacific Islander	235,932	121	0.47	0.12	0.661	0.995	0.005	0.128	0.785	0.62	0	1
2000	Black or African American	235,932	32,055	0.632	0.411	0.768	0.471	0.529	0.573	0.805	0.771	0.192	1.204
2000	Non-Hispanic Black or African American	235,932	31,811	0.633	0.412	0.768	0.471	0.529	0.574	0.804	0.771	0.191	1.203
2000	Hispanic	235,932	2,679	0.25	0.049	0.358	0.975	0.025	0.263	0.806	0.464	0.001	1.004
1990	American Indian and Alaska Native	224,477	281	0.319	0.057	0.426	0.994	0.006	0.314	0.836	0.551	0	1.001
1990	Asian and Pacific Islander	224,477	1,602	0.276	0.04	0.377	0.988	0.012	0.106	0.818	0.571	0.004	1.003

Table 4.10 (Continued)
Racial/Ethnic Segregation Indices

Year	Race / Ethnicity	Total Population	Minority Population	Dissimilarity Index	Entropy Index	Gini Index	Interaction Index	Isolation Index	Relative Centralization Index	Absolute Centralization Index	Relative Concentration Index (RCI)	Absolute Clustering Index	Spatial Proximity Index (SP)
1990	Black or African American	224,477	27,602	0.688	0.453	0.804	0.451	0.549	0.582	0.792	0.687	0.213	1.207
1990	Non-Hispanic Black or African American	224,477	27,452	0.689	0.454	0.805	0.451	0.549	0.582	0.792	0.687	0.213	1.207
1990	Hispanic	224,477	1,359	0.207	0.029	0.294	0.989	0.011	0.164	0.772	0.146	0.001	1.001
1980	American Indian and Alaska Native	220,393	146	0.319	0.048	0.454	0.998	0.002	0.188	0.786	-0.035	0	1
1980	Asian and Pacific Islander	220,393	657	0.334	0.05	0.443	0.994	0.006	0.092	0.819	0.567	0.001	1.001
1980	Black or African American	220,393	25,912	0.701	0.486	0.827	0.428	0.572	0.688	0.911	0.589	0.215	1.216
1980	Non-Hispanic Black or African American	220,393	25,722	0.7	0.485	0.826	0.43	0.57	0.687	0.91	0.587	0.213	1.214
1980	Hispanic	220,393	1,262	0.249	0.069	0.351	0.971	0.029	0.171	0.773	0.011	0.001	1.001

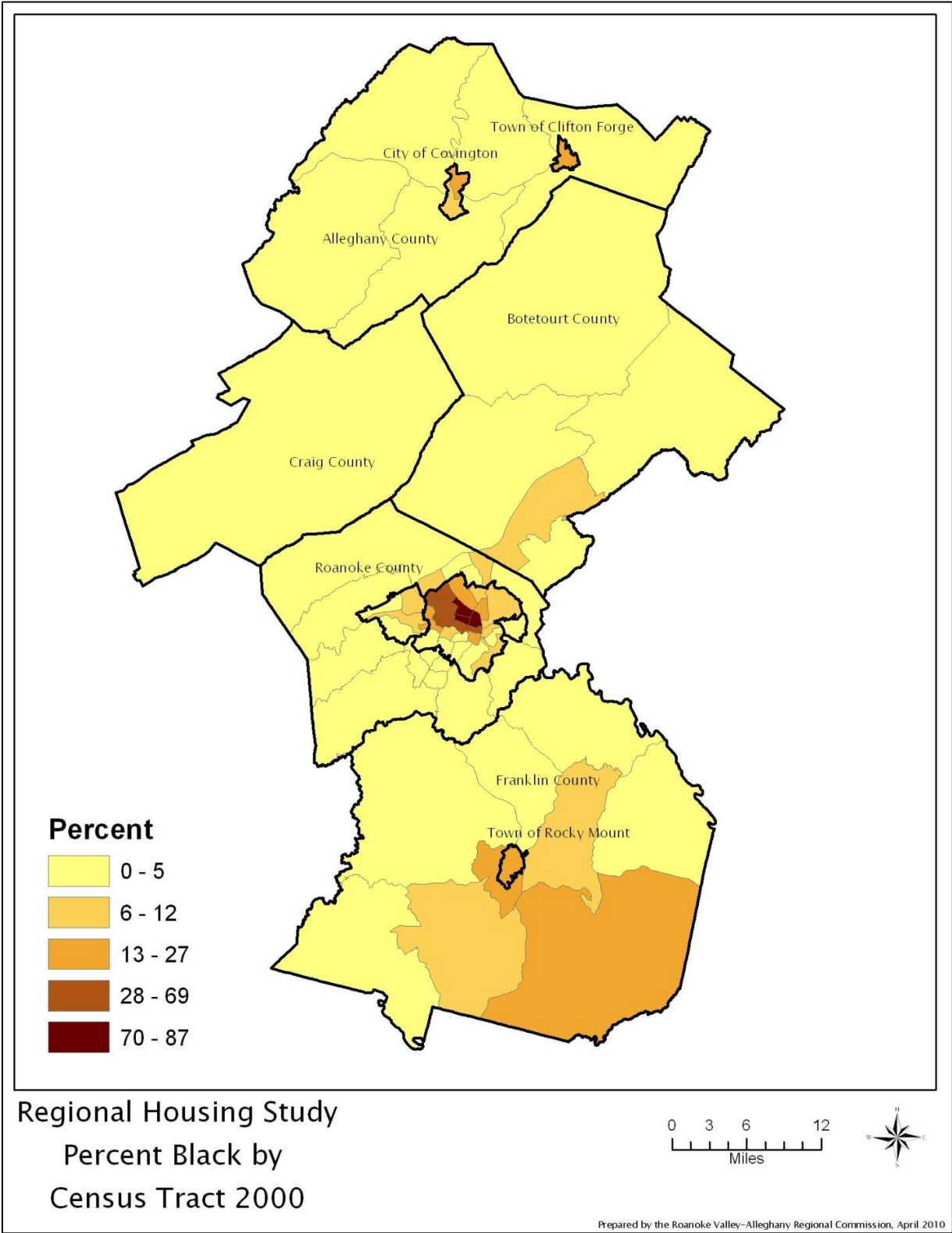


Figure 4.8 Distribution of Black Population

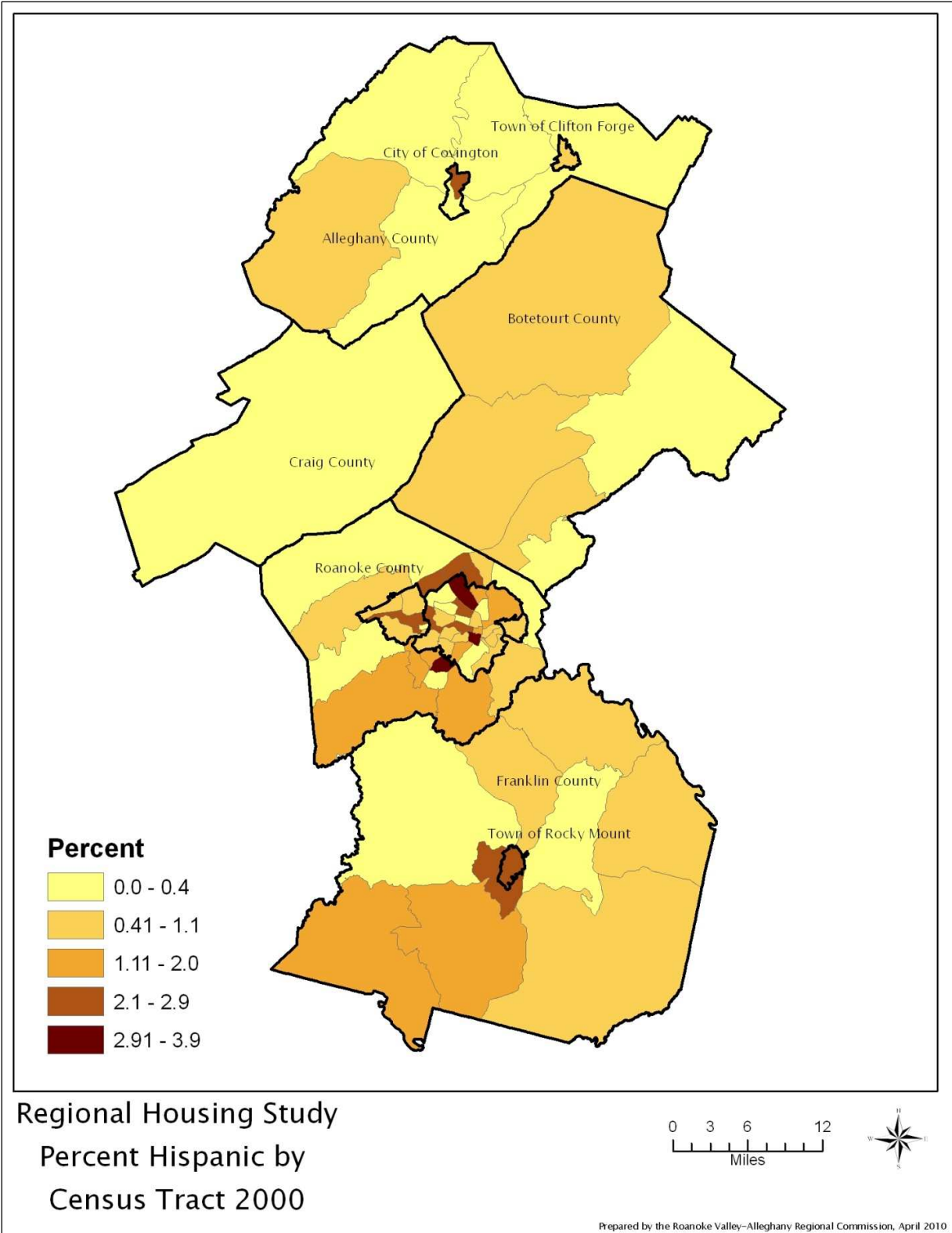


Figure 4.9 Distribution of Hispanic Population

4.8 Housing Units

The majority of the housing stock in the study area consists of single-unit, detached structures (i.e., houses). In general, cities and towns have the highest number of multi-unit structures while counties have the highest percentage of single-family structures (Table 4.11).

Figure 4.10 shows the location of apartment complexes in the study area with the majority concentrated in, or proximate to, the traditional urban cores or nodes (i.e., cities and towns).

Figure 4.11 shows the location of mobile home parks, which are located in both urban and rural portions of the study area. Franklin county has the highest percentage of mobile homes in the study area, with



Four square and other multistory designs are common in the study area.

4.9 Housing Distribution – Urban, Metropolitan, and Rural

As shown in Table 4.12, sixty-nine (69) percent of the housing units in the housing study area are located within the Roanoke Urbanized area (Figure 1.2). Additionally, a notable portion of the housing units in the study area are located within an urban cluster or census-defined place (Table 4.12). As previously noted, UAs and UCs are generally areas with higher population and development densities than surrounding areas, with many of the UCs located outside of the Roanoke UA being smaller towns or “places.” Approximately 31 percent of housing units are located in rural areas.

It is important to note that the “urbanized” areas include much of the more recent “suburban” or “metropolitan” growth that is not often perceived as “urban” by many residents or public officials. For instance Botetourt, Franklin, and Roanoke counties have experienced significant population growth over the past few decades. Conversely, localities such as the City of Roanoke have experienced population decline in recent decades (and limited new home construction), in large part due to decentralization (suburbanization) that has driven metropolitan growth in the past few decades in the region, and many part of Virginia, and the United States.

Table 4.11
Housing Units

	Alleghany County	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge City	Covington City	Roanoke City	Salem City	Virginia	United States
Total:	5,812	12,571	2,554	22,717	36,121	2,069	3,195	45,257	10,403	2,904,192	115,904,641
1, detached	4,729	10,814	1,829	15,666	27,521	1,564	2,643	27,849	7,133	1,810,353	69,865,957
1, attached	32	148	14	279	1,482	12	66	1,100	321	279,789	6,447,453
2	14	107	21	252	581	134	144	4,084	407	59,766	4,995,350
3 or 4	29	160	4	381	620	53	97	2,223	272	94,496	5,494,280
5 to 9	30	109	31	529	1,125	29	29	2,840	493	146,458	5,414,988
10 to 19	107	30	26	370	2,529	51	17	4,455	1,054	152,821	4,636,717
20 to 49	0	3	9	11	565	30	36	1,156	230	49,068	3,873,383
50 or more	8	7	0	110	936	190	7	1,230	93	122,813	6,134,675
Mobile home	832	1,180	599	5,049	745	6	156	313	391	185,282	8,779,228
Boat, RV, van, etc.	31	13	21	70	17	0	0	7	9	3,346	262,610

Source: US Census 2000, Summary File 3

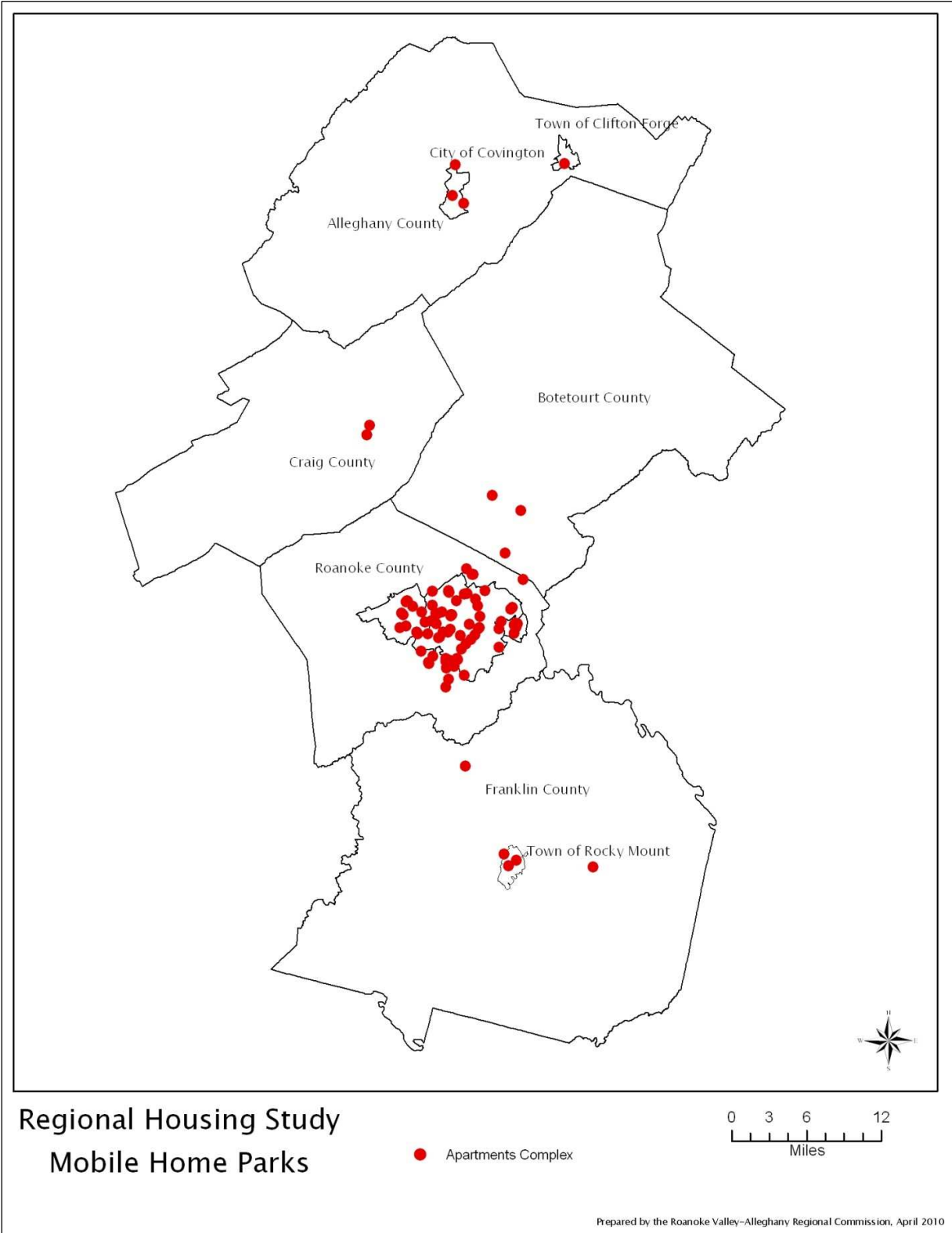


Figure 4.10: Apartment Complexes

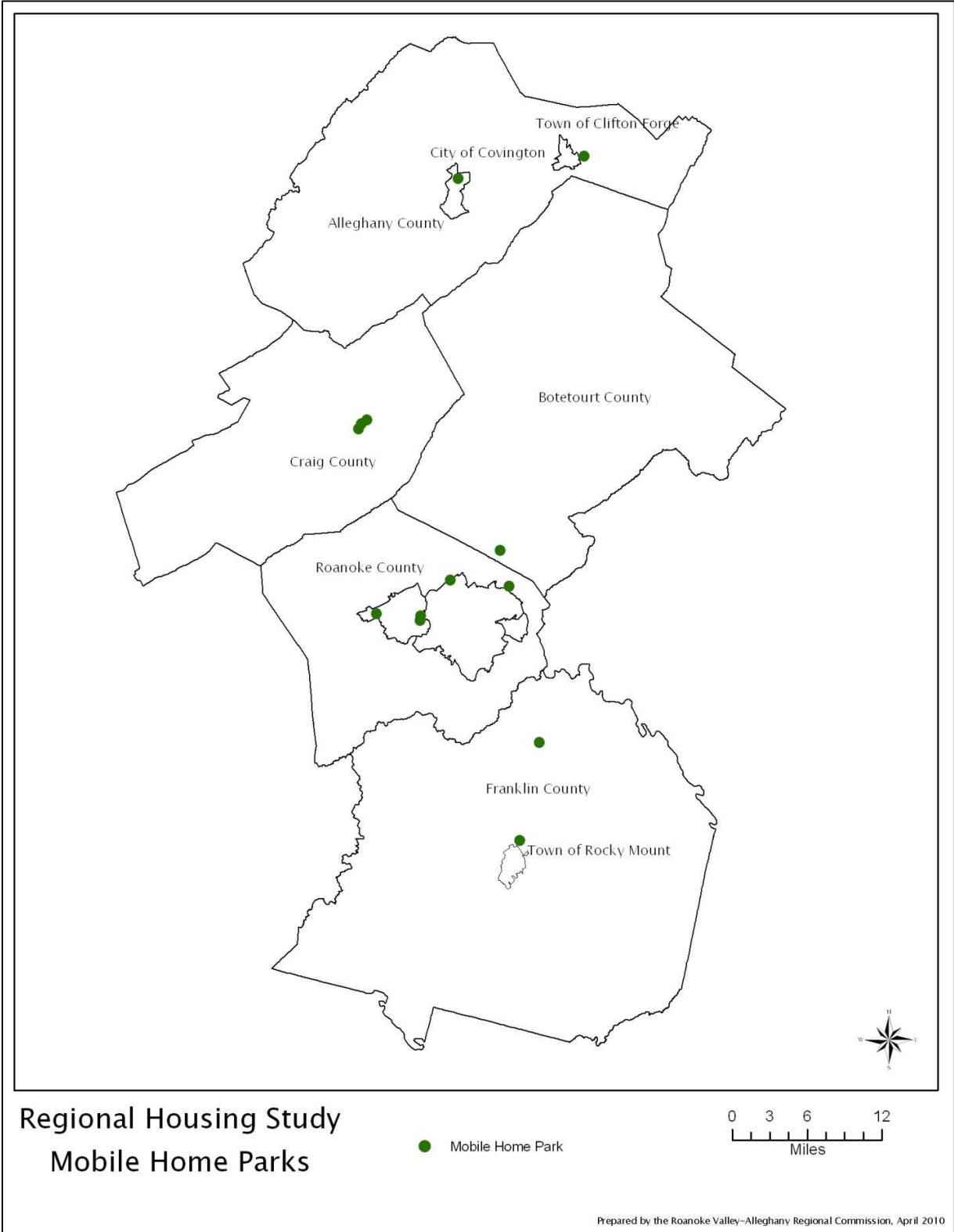


Figure 4.11: Mobile Home Parks

Table 4.12
Housing Units
Urban and Rural

Housing Units	Alleghany County	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge City	Covington City	Roanoke City	Salem City	Total Housing Units	Percent of Total Housing Units	Percent
Total:	5,812	12,571	2,554	22,717	36,121	2,069	3,195	45,257	10,403	140,699	100.0	100.0%
Urban:	1,686	3,936	0	1,891	28,447	2,069	3,195	45,257	10,403	96,884	68.9	68.9%
Inside urbanized areas	0	3,909	0	0	28,447	0	0	45,257	10,403	88016	62.6	62.6%
Inside urban clusters	1,686	27	0	1,891	0	2,069	3,195	0	0	8,868	6.3	6.3%
Rural:	4,126	8,635	2,554	20,826	7,674	0	0	0	0	43,815	31.1	31.1%
Farm	96	279	45	448	76	0	0	0	0	944	0.7	0.7%
Nonfarm	4,030	8,356	2,509	20,378	7,598	0	0	0	0	42,871	30.5	30.5%

Source: US Census 2000, Summary File 3

4.10 Housing Stock - Age

As shown in Tables 4.13 - 4.15 the age of housing stock varies considerably across the region. The oldest housing stock, based on median year built, is located in Clifton Forge (1940), the City of Covington (1950), and the City of Roanoke (1957). Additionally, the median year built for six of the nine localities is older than the Virginia median (1975). Localities with the newest housing stock are Franklin County (1979), Craig County (1978), and Botetourt County (1976). Additionally, Roanoke County has a relatively large percentage of post WWII housing.



New subdivision in Botetourt County.

4.11 Housing Stock - Architectural Design

In general, pre-WWII urban housing stock consists, in large part, of multi-story construction tailored to relatively narrow lots, thereby allowing more square-footage on a smaller footprint such as a city lot. Common pre-WWII architectural designs include Queen Anne, Tudor Revival, neo-classical, and later, the American Foursquare or Prairie Box. Large tracts of four square homes exist in older urban neighborhoods throughout the study area including the cities of Covington, Roanoke, and Salem, and the Town of Clifton Forge.

Newer housing stock in Botetourt and Roanoke counties is associated with population growth and development in the “metropolitan” areas of the region, outside of the traditional urban core(s). Much of this metropolitan development is the result of suburban sprawl and the housing stock is often exemplified suburban subdivisions. Examples of post WWII housing include ranch, raised ranch (ranch on basement), Cape Cod, and other contemporary architectural design styles. The term “McMansion” is often used to describe (justifiably or not) the housing stock in this type of subdivisions. The term was coined in the 1980s by architects and architecture critics in response to the many over-sized, isolated, (and sometimes poorly designed or constructed) homes being built in American suburbs. Additionally, the majority of newer housing stock is located in areas that are not served by public transit resulting in high levels of auto-dependence and associated costs of maintaining a motor vehicle.

4.12 Housing Stock – Access, Mobility, and Affordability

Housing age and design can significantly impact a range of housing related factors such access affordability, and mobility. For instance, while older (i.e., pre-WWII) housing stock fits well within the built urban environment, its two-story design can present challenges to senior, disabled, or other residents with limited mobility. Moreover, much of the newer housing stock

also consists of multistory design which may present similar accessibility challenges. Examples include, but are not limited to:

- bathroom often only on the second floor
- bedrooms located on the second floor
- laundry facilities not on “main” floor (upstairs or basement)

While universal design can address many of these issues, retrofitting older or existing housing units with universal design features is generally more costly compared to new construction and is not affordable to many residents.

Beyond accessibility, repair, maintenance, and high utility cost often associated with older housing stock can also negatively impact affordability and general quality of life. Several agencies in the study area are involved in home repair and maintenance, retrofitting, and weatherization activities including Rebuilding Together, Total Action Against Poverty (TAP), and Habitat for Humanity. **Section 8** of this document provides an overview of a range of housing resources available.



Rebuilding Together rehabilitation project.

Table 4.13
Year Structure Built

Year Structure Built	Alleghany County	Botetourt County	Craig Count	Franklin County	Roanoke County	Clifton Forge city	Covington city	Roanoke city	Salem city	Virginia	United States
Total:	5,812	12,571	2,554	22,717	36,121	2,069	3,195	45,257	10,403	2,904,192	115,904,641
Built 1999 to March 2000	78	305	131	672	560	0	0	362	115	2,755,075	2,755,075
Built 1995 to 1998	420	1,237	288	2,655	2,273	48	86	1,200	571	8,478,975	8,478,975
Built 1990 to 1994	308	1,590	311	2,813	2,759	24	83	1,255	432	8,467,008	8,467,008
Built 1980 to 1989	655	2,136	485	4,800	6,843	92	113	3,201	1,382	18,326,847	18,326,847
Built 1970 to 1979	1,272	2,595	336	4,565	9,820	242	253	6,250	1,825	21,438,863	21,438,863
Built 1960 to 1969	952	1,462	227	2,850	6,681	178	418	7,515	2,304	15,911,903	15,911,903
Built 1950 to 1959	633	982	211	1,767	3,808	208	632	9,600	1,586	14,710,149	14,710,149
Built 1940 to 1949	511	506	104	868	1,508	208	515	6,375	992	8,435,768	8,435,768
Built 1939 or earlier	983	1,758	461	1,727	1,869	1,069	1,095	9,499	1,196	17,380,053	17,380,053

Source: US Census 2000, Summary File 3

Table 4.14
Year Structure Built (Percentage of Housing Units)

Year Structure Built	Alleghany County	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge City	Covington City	Roanoke City	Salem City
Total Housing Units	100	100	100	100	100	100	100	100	100.0
Built 1999 to March 2000	1.3	2.4	5.1	3.0	1.6	0	0	0.8	1.1
Built 1995 to 1998	7.2	9.8	11.3	11.7	6.3	2.3	2.7	2.7	5.5
Built 1990 to 1994	5.3	12.6	12.2	12.4	7.6	1.2	2.6	2.8	4.2
Built 1980 to 1989	11.3	17	19	21.1	18.9	4.4	3.5	7.1	13.3
Built 1970 to 1979	21.9	20.6	13.2	20.1	27.2	11.7	7.9	13.8	17.5
Built 1960 to 1969	16.4	11.6	8.9	12.5	18.5	8.6	13.1	16.6	22.1
Built 1950 to 1959	10.9	7.8	8.3	7.8	10.5	10.1	19.8	21.2	15.2
Built 1940 to 1949	8.8	4	4.1	3.8	4.2	10.1	16.1	14.1	9.5
Built 1939 or earlier	16.9	14.4	18.1	7.6	5.2	51.7	34.3	21.0	11.5

Source: US Census 2000, Summary File 3

Table 4.15
Median Year Structure Built

	Alleghany County,	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge	Covington City	Roanoke City	Salem City	Virginia	United States
Median year structure built	1968	1976	1978	1979	1974	1940	1950	1957	1966	1975	1971

Source: US Census 2000, Summary File 3

4.13 Subsidized Housing

Subsidized or public housing generally consists of Section 8 housing units or complexes, as well as Section 8 Housing Choice Program vouchers that are not tied to a specific housing unit or complex. Currently, several agencies administer subsidized housing in the study area including the Roanoke Redevelopment and Housing Authority, Waynesboro Housing and Redevelopment Authority, and Total Action Against Poverty (TAP).

4.13.1 Section 8 Housing Complexes

Based on HUD data, there are 31 subsidized, low-rent, housing complexes in the study area. Of these, 3 are for disabled clients, 13 are for elderly, and are 15 for families (Table 4.16). Figure 4.12 shows the general location and geographic distribution of low-rent housing in the study area. Review of this data shows that Section 8 housing complexes are generally concentrated in the more urban or densely developed areas (i.e., population centers) which generally includes the cities of Covington (1), Roanoke (15), and Salem (3), and the towns of Clifton Forge (8), Rocky Mount, and Vinton.

4.13.2 Section 8 Housing voucher Program

Approximately 400 landlords in the area participate in the Section 8 Housing voucher Program. For RRHA programs there are 1,379 units that meet the Housing Quality Standards and have reasonable rents. The average wait time for RRHA Section 8 vouchers is approximately one to three years and enrollment is only opened when there are not enough people on the list to fill the vacant voucher program within 12 months. TAP administers 83 Section 8 vouchers through the Housing Choice Voucher Program. The average wait time for a voucher administered by this program is two to three years.

Even with waiting lists public housing and Section 8 Housing Vouchers are currently underutilized with units a number of units standing empty. Substance abuse and mental health problems are often impediments to accessing public housing. Additionally, individuals with felony conviction are ineligible for Section 8 housing vouchers.

Table 4.16
Subsidized Housing

Locality	Locality Total	Housing Type		
		Disabled	Elderly	Family
Alleghany County	0	0	0	0
Botetourt County	0	0	0	0
Craig County	0	0	0	0
Franklin County	0	0	0	0
Roanoke County	2	1	0	0
City of Covington	1	0	0	1
City of Roanoke	15	1	7	7
City of Salem	3	0	1	2
Town of Clifton Forge	4	0	3	1
Town of Rocky Mount	4	1	0	3
Town of Vinton	3	0	1	2
Total	32	3	12	16

Source: HUD <http://www.hud.gov/apps/section8/index.cfm>

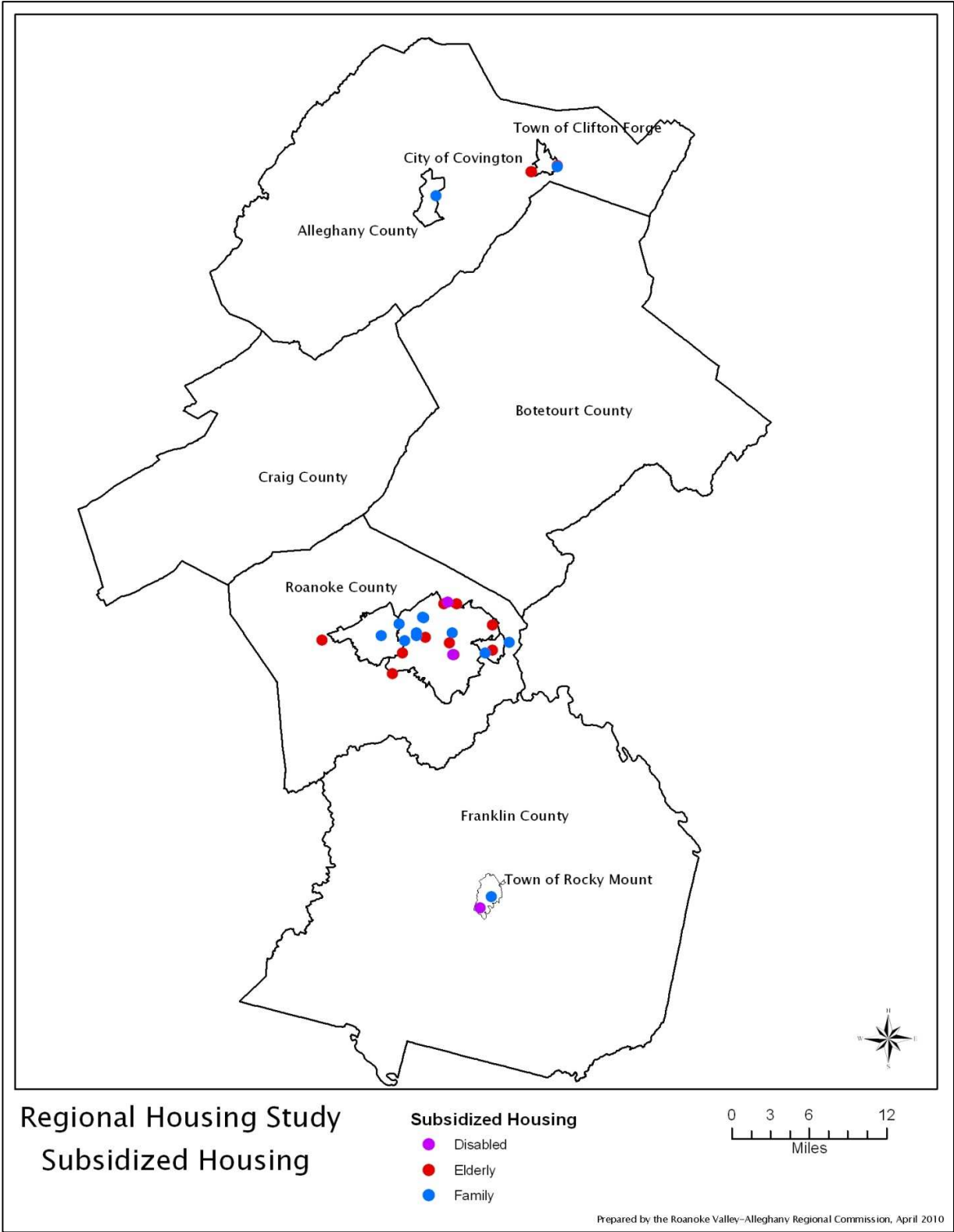


Figure 4.12: Subsidized Housing; Source: HUD

5.0 COST OF LIVING, INCOME, AND HOUSING AFFORDABILITY

Input from the RRHN noted housing affordability was a major point of interest. The definition and use of the term affordable housing can often be subjective and can vary considerably depending on a range of factors. Housing is generally considered affordable if total housing cost (rent and utilities) constitute no more than thirty (30) percent of the household income. The RRHN has developed the following definition of what constitutes affordable housing and will be a reference and serve as a general benchmark when discussing housing affordability in the region:

Housing costs that do not exceed 30 percent of income for households with incomes below \$50,000.

While it is generally accepted and documented that access to safe, decent, affordable housing is beyond the reach of many residents, agreement on the causes (and solutions) of a shortage of affordable housing are more elusive. Housing affordability and overall cost of living are influenced by a range of interrelated and often underlying factors, beyond rent/mortgage and other direct housing expenses. These factors are in turn influenced by other socioeconomic, demographic, and geographic variable and trends. Major factors beyond housing rent or mortgage, include utilities, transportation, home repair and maintenance, taxes, and location. Additionally, income is a major factor influencing overall housing affordability, with lower income families generally spending a greater percent of income on housing.

5.1 Cost of Living Index (COLI)

Based 2009 ACCRA COLI data, the cost of living in the Roanoke MSA is 93.5 percent of the national average or, interpreted another way, 6.5 percent lower than the national average (Table 5.1). When compared to other Virginia areas, Roanoke's composite index (i.e., cost of living) is lower than eight (8) of the eleven areas in Virginia for which data are available. Only Martinsville-Henry County (84.9) and Lexington-Buena Vista-Rockbridge (94.4) have a lower composite cost of living. In terms of housing expenses, costs in the Roanoke area were 94.2 percent of the national average and lower than all metro areas in Virginia with the exception of Martinsville-Henry County (72.9%) and Lynchburg (93.4%).

Table 5.1
Cost of Living Index Data – 2009

Metro Area	Composite Index	Groceries	Housing	Utilities	Transportation	Health Care	Misc. Goods and Services
Blacksburg	96.5	90.9	104.7	98.7	91.8	92.6	92.8
Charlottesville	105.4	107.9	122.1	91.4	93.3	91.1	100.0
Harrisonburg	99.4	94.1	104.7	98.6	91.9	97.4	100.1
Lynchburg	96.4	95.5	93.4	102.3	93.3	104.5	97.9
Martinsville-Henry County	84.9	95.0	72.9	82.4	83.1	88.4	92.6
Richmond	106.7	105.2	105.2	115.4	99.4	110.9	108.0
Roanoke	95.3	92.2	94.2	96.8	92.8	96.8	97.8
Staunton-Augusta County	95.4	94.8	94.4	92.9	94.7	95.2	97.7
Hampton Roads-SE Virginia	110.6	106.4	120.6	100.9	96.4	108.3	112.0
Winchester	103.2	102.3	102.8	91.3	98.5	101.5	109.7
Lexington-Buena Vista-Rockbridge*	94.4	92.2	98.8	90.5	94.5	91.0	92.9

Source: C2ER

5.2 Income

The relatively lower cost of living in the greater Roanoke area, including housing costs, suggest that income is a major factor in housing affordability. Additionally, income data can vary considerable from one source to another and can be “interpreted” differently by various users. For instance, often in discussion of income, “median” household or family income is cited. As such, it is important to remember that *median* household income means that half of the households earn more than the median and half earn less than the median income.

As shown in [Table 5.2](#), 2008 median household income varies considerably throughout the study area with Botetourt County having the highest median household income at \$62,716, which is higher than the state average. The City of Roanoke had the lowest median household income at \$37,217.

Table 5.2
Median Household Income (In 2008 Inflation-Adjusted Dollars)

Geographic area	Median Household Income	Margin of Error (+/-)
Virginia	61,044	347
Botetourt County	62,716	4,204
Franklin County	45,475	2,609
Roanoke County	57,786	3,040
Roanoke city	37,215	1,965
Salem city	46,656	3,786

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Beyond Census data, the Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages (QCEW) provides a range of economic, employment, and wage data (tables, charts, maps) at the national, state, and county level. [Table 5.3](#) shows 2009 wage and employment data for study area localities. The City of Covington had the highest weekly wage while Franklin County had the lowest weekly wage. The QCEW is available at <http://beta.bls.gov/maps/cew/us>.

Table 5.3
Employment and Wages
Fourth Quarter 2009

Locality	Number of Establishments	Employment	One-Year Employment Gain/Loss (Percent)	Average Weekly Wages (\$)	On-Year Weekly Wages Gain/Loss (Percent)
Alleghany County	270	2983	-1.4	630	-1.1
Botetourt County	732	8221	-11.2	714	0.3
Craig County	76	388	-0.8	586	3.7
Franklin County	1264	10469	-8.6	576	3.2
Roanoke County	2180	30026	-2.8	730	2.4
Covington City	235	3198	-7.5	849	7.7
Roanoke City	3196	57677	-7	798	4.9
Salem City	981	18196	0	832	1.7

Source: Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages (QCEW)

5.3 Poverty

As shown in the [Table 5.4](#), the City of Roanoke has the highest percent of population below poverty of any locality for which ACS data are available at 17.5 percent. This is considerably higher than the state average and is among the highest of any locality in the state. Moreover, within the City of Roanoke, poverty rates are highest in the central, northwest, and southeast portions of the City ([Figure 4.13](#)).

Table 5.4
Percent of People Below Poverty Level in the Past 12 Months

Geographic area	Percent Poverty	Margin of Error (+/-)
Virginia	9.9	0.2
Roanoke city	17.5	1.9
Franklin County	12.4	2.7
Salem city	11.2	3
Botetourt County	6.1	1.7
Roanoke County	5.6	1.5

Source: U.S. Census Bureau, 2006-2008 American Community Survey

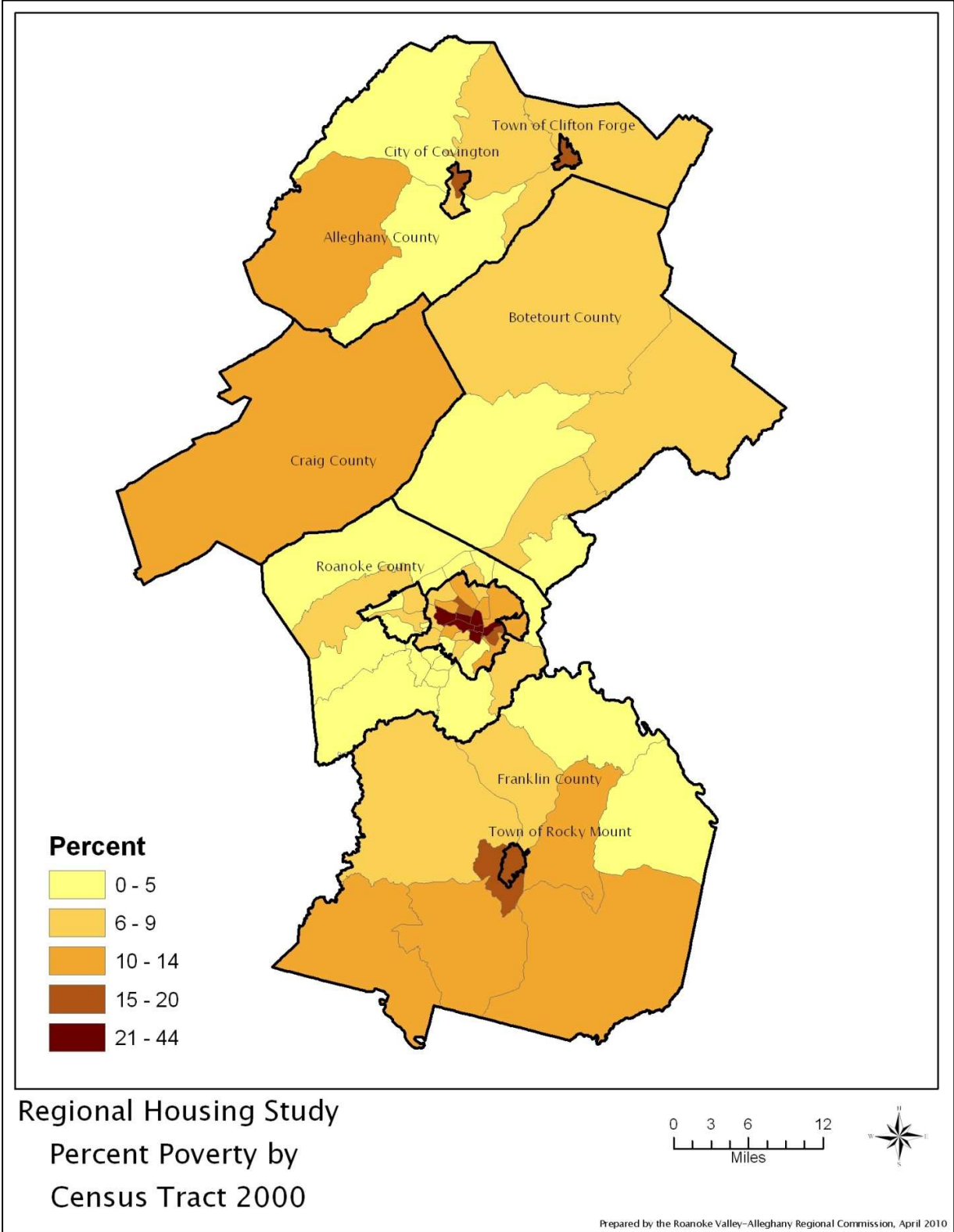


Figure 5.1: Percent Poverty; Source: Regional Demographic Profile

5.4 Housing Costs and Affordability

5.4.1 Housing Costs (30 Percent or More of Income)

Data provided in **Table** indicate that the percent of homeowners in all study area localities spend more than 30 percent of income on housing costs is lower than the state average. However, for renter occupied units, the percentage spending more than 30 percent is slightly higher than the state average in the cities of Roanoke and Salem (**Table**).

Table 5.5
Percent of Mortgage Owners Spending 30 Percent or More of Household Income on Selected Monthly Owner Costs

Geographic area	Percent	Margin of Error (+/-)
Virginia	35.1	0.3
Roanoke city	34.6	3.2
Franklin County	31.4	5
Salem city	27.6	6.1
Botetourt County	25.2	3.9
Roanoke County	23.3	2.7

Source: U.S. Census Bureau, 2006-2008 American Community Survey

Table 5.6
Percent of Renter-Occupied Units Spending 30 Percent or More of Household Income on Rent and Utilities

Geographic area	Percent	Margin of Error (+/-)
Virginia	42.6	0.5
Botetourt County	20.2	9
Franklin County	28.1	8.6
Roanoke County	33.3	5.6
Roanoke city	43.9	3.4
Salem city	42.7	7.7

Source: U.S. Census Bureau, 2006-2008 American Community Survey

5.4.2 Out of Reach 2010 (NLIHC)

According to the NLIHC report, *Out of Reach 2010*, in Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,021. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a Virginia household must earn \$3,403 monthly or \$40,841 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$19.63 per hour. However, this number varies considerable across the state. For instance, the combined non-metro housing wage is \$11.81.

In general the necessary “housing wage” for localities in the housing study area is considerably lower than the state average and the average for other comparable regions (Table). In the Roanoke HMFA (Botetourt, Craig, and Roanoke counties; Roanoke and Salem cities) the FY2010 housing wage was \$13.46, which is lower than the housing wage in 7 of the 16 identified metro or HMFA geographies. However, the Roanoke HMFA estimated 2010 mean renter hourly wage is \$11.92, which is also lower than 7 of the 16 identified metro or HMFA geographies.

Review of individual locality data shows that the Alleghany Highlands (Alleghany County, City of Covington, and Town of Clifton Forge) localities have a housing wage of \$10.98, which is lower than the combined non-metro areas housing wage of \$11.81. However, the estimated mean renter hourly wage is lower than the combined non-metro areas. The report shows that all localities in the study area have an estimated mean renter hourly wage that is lower than the housing wage for the respective area. This indicates that income is a significant factor in housing affordability.

The report also cites several “persistent problems and troubling trends,” that are part of the broader economic and social forces affecting housing opportunity and choice (NLIHC 2010). These include:

- Affordable Housing Shortage
- More People are Doubling Up
- Rise in Homelessness
- Unemployment Remains High
- Foreclosure and the Rental Market

Additionally, *Out of Reach 2010* provides the following conclusion of findings:

Year after year, the statistics found in Out of Reach show the effects of the severe shortage of housing that is both decent and affordable to low income renters. Out of Reach 2010 shows that even with the recent increases to the federal minimum wage and a weak housing market, households still need to work over 40 hours a week or hold down multiple jobs to be assured of being able to afford a modest rental home; a task made harder in the recession.

While some may point to recent spikes in rental vacancies or reports of declining rents as an indicator that there is no longer a need to create more affordable housing, housing advocates can use Out of Reach 2010 statistics to show that the need remains. Wages are decreasing, unemployment remains at an historic high and the rents low income people pay continue to go up, all while more and more households are entering the rental market. It is harder than ever for households to find decent, stable housing at the wages they earn. (NLIHC 2010).

The Virginia section of the Out of Reach 2010 report and the *Out of Reach 2010 Online Guide to Data Usage and Sources* is provided in Appendix. The complete Out of Reach 2010 report is available at the NLIHC website - www.nlihc.org.

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Table 5.7
NLIHC Out of Reach 2010

Locality	Housing Wage (\$)	% Change Since 2000	2 Bedroom FMR (\$)	Income Needed 2 BR FMR (\$)	Full-Time Jobs Required at Minimum Wage	Annual AMI (\$)	Rent Affordable at AMI (\$)	30% AMI (\$)	Rent Affordable at 30% of AMI (\$)	Number (2000)	% of Total Households	Estimated Mean Renter Hourly Wage (2010)	Rent Affordable at Mean Wage	Full-Time Jobs at Mean Renter Rate to Afford 2 BR FMR
Virginia	19.63	54%	1021	40,841	2.7	75,458	1,886	22,638	566	861215	32%	15.22	791	1.3
Combined Nonmetro Area	11.81	43%	614	24,565	1.6	52,900	1,323	15,870	397	102978	24%	9.9	515	1.2
Metropolitan Areas														
Blacksburg-Christiansburg-Radford HMFA	13.1	38%	681	27,240	1.8	65,600	1,640	19,680	492	17,128	47%	9.57	498	1.4
Charlottesville MSA	17.37	38%	903	36,120	2.4	73,800	1,845	22,140	554	24,104	36%	12.75	663	1.4
Danville MSA	11.5	38%	598	23,920	1.6	50,000	1,250	15,000	375	13,552	30%	9.37	487	1.2
Franklin County HMFA	10.98	43%	571	22,840	1.5	58,900	1,473	17,670	442	3,565	19%	8.01	416	1.4
Giles County HMFA	10.98	49%	571	22,840	1.5	57,600	1,440	17,280	432	1,468	21%	10.63	553	1
Harrisonburg MSA	13.31	38%	692	27,680	1.8	60,600	1,515	18,180	455	13,573	35%	12.03	626	1.1
Kingsport-Bristol-Bristol MSA	10.98	37%	571	22,840	1.5	49,400	1,235	14,820	371	9,596	25%	9.72	505	1.1
Louisa County HMFA	15.42	50%	802	32,080	2.1	61,600	1,540	18,480	462	1,848	19%	14.72	765	1
Lynchburg MSA	12.19	38%	634	25,360	1.7	57,600	1,440	17,280	432	23,085	26%	11.34	590	1.1
Pulaski County HMFA	10.98	48%	571	22,840	1.5	57,800	1,445	17,340	434	3,863	26%	10.17	529	1.1
Richmond HMFA *	17.88	44%	930	37,200	2.5	73,900	1,848	22,170	554	130,843	32%	14.74	766	1.2
Roanoke HMFA	13.46	38%	700	28,000	1.9	62,800	1,570	18,840	471	31,352	31%	11.92	620	1.1
Virginia Beach-Norfolk-Newport News MSA	17.96	55%	934	37,360	2.5	68,200	1,705	20,460	512	213,178	37%	12.12	630	1.5
Warren County HMFA	15.65	61%	814	32,560	2.2	69,100	1,728	20,730	518	3,129	26%	9.99	520	1.6
Washington-Arlington-Alexandria HMFA *	28.73	64%	1494	59,760	4	103,500	2,588	31,050	776	258,180	33%	20.54	1068	1.4
Winchester MSA	14.69	38%	764	30,560	2	63,500	1,588	19,050	476	9,773	30%	13.45	699	1.1

Table 5.7 (continued)
 NLIHC Out of Reach 2010

Locality	Housing Wage (\$)	% Change Since 2000	2 Bedroom FMR (\$)	Income Needed 2 BR FMR (\$)	Full-Time Jobs Required at Minimum Wage	Annual AMI (\$)	Rent Affordable at AMI (\$)	30% AMI (\$)	Rent Affordable at 30% of AMI (\$)	Number (2000)	% of Total Households	Estimated Mean Renter Hourly Wage (2010)	Rent Affordable at Mean Wage	Full-Time Jobs at Mean Renter Rate to Afford 2 BR FMR
Counties														
Alleghany County	10.98	41%	571	22,840	1.5	54,800	1,370	16,440	411	1,468	21%	8.38	436	1.3
Botetourt County	13.46	38%	700	28,000	1.9	62,800	1,570	18,840	471	1,436	12%	8.42	438	1.6
Covington city	10.98	41%	571	22,840	1.5	54,800	1,370	16,440	411	855	30%	13.17	685	0.8
Craig County	13.46	38%	700	28,000	1.9	62,800	1,570	18,840	471	384	19%	7.4	385	1.8
Franklin County	10.98	43%	571	22,840	1.5	58,900	1,473	17,670	442	3,565	19%	8.01	416	1.4
Roanoke city	13.46	38%	700	28,000	1.9	62,800	1,570	18,840	471	18,371	44%	12.47	648	1.1
Roanoke County	13.46	38%	700	28,000	1.9	62,800	1,570	18,840	471	7,933	23%	11.09	577	1.2
Salem city	13.46	38%	700	28,000	1.9	62,800	1,570	18,840	471	3,228	32%	13.38	696	1

Source: NLIHC Out of Reach 2010

5.4.3 Housing Virginia Sourcebook

As previously noted, the Housing Affordability Index (HAI) is a comprehensive housing affordability resource designed to provide a benchmark of general affordability over time based on a range of housing affordability measure are available for Virginia, metropolitan areas, independent cities, and counties over a five-year time period. **Table 5.8** shows the number and percent of cost burdened households (households spending more than 30 percent of income on housing costs) in the Roanoke MSA. For the most recent 5 year period (2005-2009) the percent of cost burdened households in the Roanoke MSA was 28.2 percent. **Table 5.9** shows the housing cost burden by income. As to be expected, housing costs consume a larger portion (percentage) of household income as income decreases.

Table 5.8
Roanoke MSA
Cost Burdened Households

Year	Number	Percent
2005	31,038	26.3%
2006	29,654	25.0%
2007	35,117	28.1%
2008	35,953	28.7%
2009	37,219	30.6%
3 yr Avg 2005-2007	32,125	26.6%
3 yr Avg 2006-2008	33,356	27.2%
3 yr Avg 2007-2009	36,711	29.6%
5 yr Avg 2005-2009	34,506	28.2%

Table 5.9
 Roanoke MSA
 Housing Cost Burden By Income, 2009

Household Income	Cost Burdened Owners		Cost Burdened Renters	
	Number	Percent	Number	Percent
< \$20,000	5,573	60.9%	10,286	86.2%
\$20,000 - \$34,999	5,013	40.3%	5,183	58.8%
\$35,000 - \$49,999	4,689	32.8%	958	12.8%
\$50,000 - \$74,999	3,123	15.8%	182	3.2%
\$75,000 or more	2,212	7.5%	00	0.0%
All Incomes	20,610	24.2%	16,609	45.9%

Source: Housing Virginia Sourcebook

5.4.4 Housing + Transportation Affordability Index

The Housing + Transportation Affordability Index is a tool that measures the true affordability of housing by calculating the transportation costs associated with a home's location. As previously noted, a commonly accepted measure of housing affordability is spending 30% or less of income on housing costs. The H+T Index suggests that 45% of income is a conservative estimate for combined housing and transportation expenditures, and a reasonable goal that helps insure adequate funds remain for other household necessities. Review of H+T data for the Roanoke Region and individual localities show that overall housing and transportation costs (as percent of income) are lowest in the City of Roanoke (44.3% of income) and highest in Botetourt County, where housing and transportation costs constitute 59 percent of income (Table). In general, more densely developed areas and areas served by public transit have the lowest overall housing and transportation costs.

Table 5.10
 Housing + Transportation Affordability Index
 Housing and Transportation Costs as Percent of Income

Locality	Housing Costs	Housing and Transportation Costs
Roanoke Region	25.3	50.7
Botetourt County	29.7	59
Roanoke County	29.5	55.7
City of Roanoke	20.7	44.3
City of Salem	25.5	50.5

Source: Housing + Transportation Affordability Index

When considering housing costs alone much of the region is considered affordable (Figure). However, when housing and transportation costs are considered, the more densely developed areas, which are served by public transportation, are most affordable (Figure). In general overall housing and transportation costs increase with distance from the urban core, reflecting the lack of public transportation and greater auto-dependence in the suburban, exurban, and rural portions of the study area.

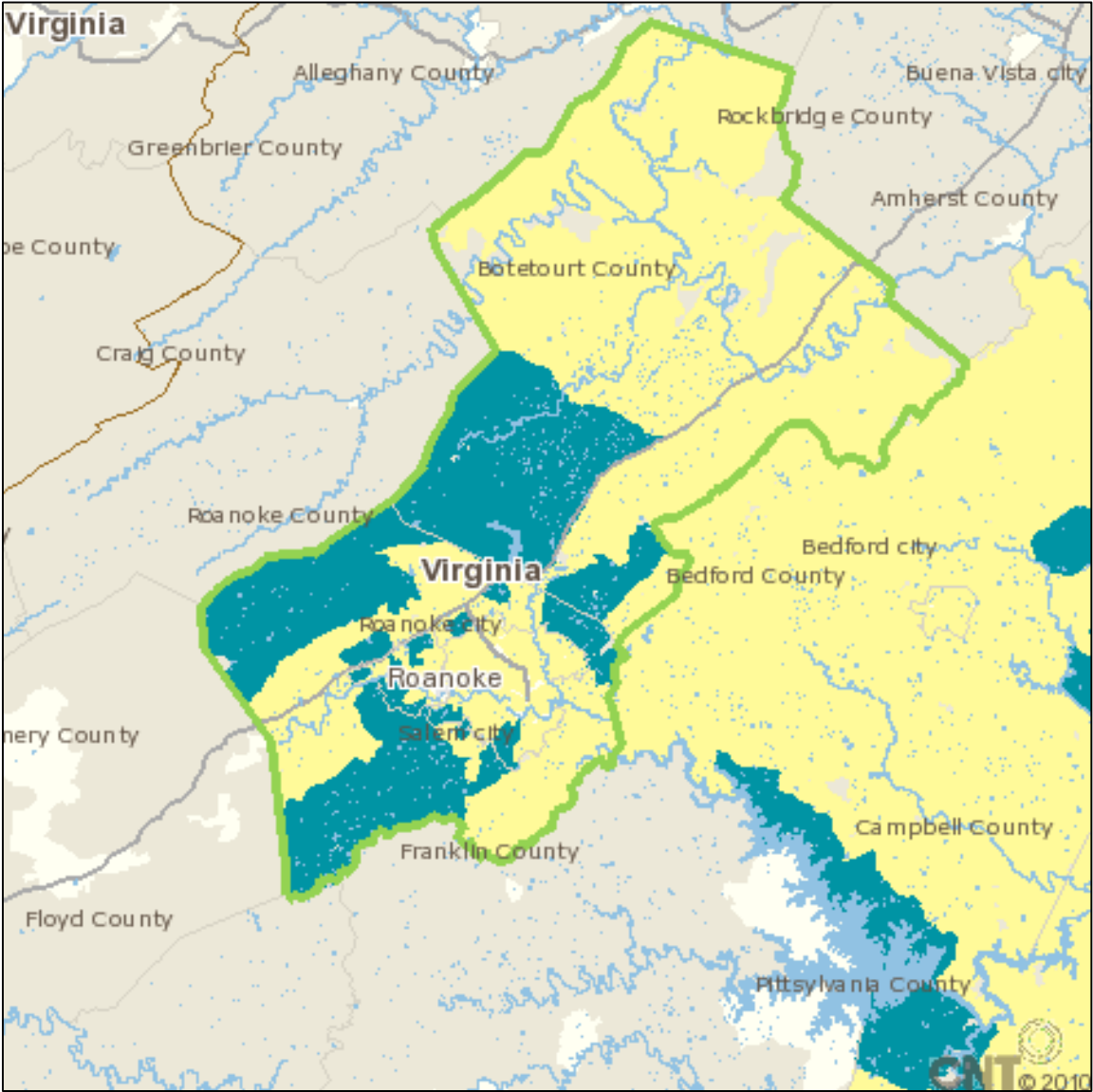


Figure 5.2: Housing Cost - % of Income
Source: Housing + Transportation Affordability Index

- Data Not Available
- Less than 30%
- 30% and Greater

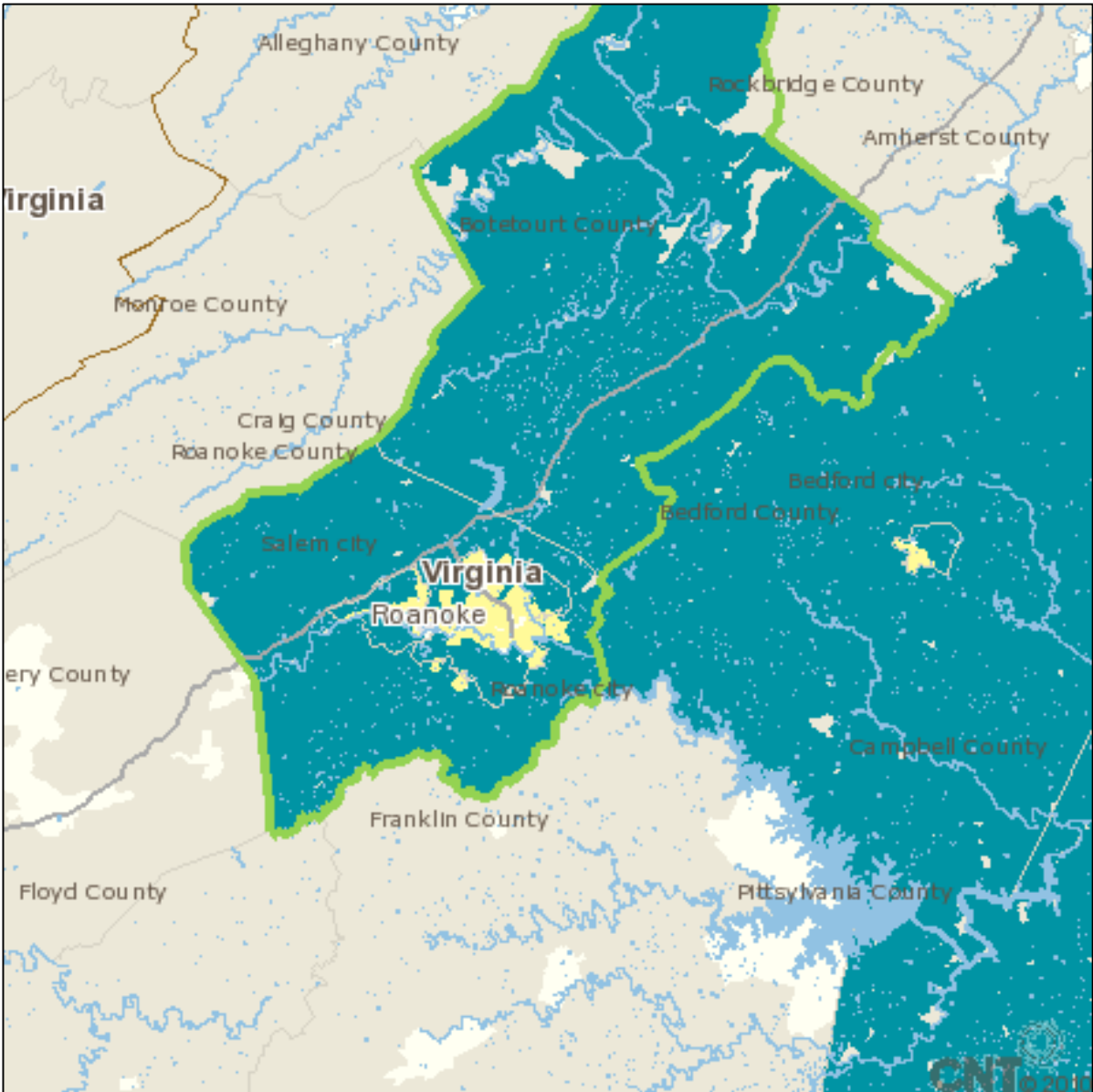


Figure 5.3: Housing and Transportation Costs - % of Income
Source: Housing + Transportation Affordability Index

- Data Not Available
- Less than 45%
- 45% and Greater

6.0 LAND USE, TRANSPORTATION, AND HOUSING

Increasing housing, transportation, environmental, economic, and other professionals are realizing the connection between transportation, land use, and housing. This section provides a brief overview of nexus and relationship between transportation, land use, and their impacts on housing choice, affordability, and mobility. This section also provides an overview of various planning documents and resources that guide transportation and land use planning in the region.

6.1 Land Use and Density

In general higher population/development densities facilitate or make practical the provision of various services or infrastructure that are often not possible/practical in less densely developed rural areas. Examples include, but are not limited to:

- public transportation (fixed-route and demand response/deviated service)
- water and sewer connections
- health care
- eldercare
- human services

Higher density areas often promote or increase the overall quality of life, livability, and sustainability of an area.

- pedestrian and bicycle accommodations
- access to public transportation
- shorter distances to activity centers
- multimodal opportunities
- greater social interaction
- active living and health benefits

6.1.2 Local Government Policies

As noted in [Section 2](#), local governments are generally responsible for developing and overseeing land use policies within their respective jurisdiction. As with housing, comprehensive plans, zoning and subdivision ordinances, capital improvement programs, and other land use planning policies and practices generally dictate allowed uses overall development densities. For instance, zoning ordinances and related land use regulations could potentially prevent the installation of accessory dwelling units (granny flats or granny pods); impede development density required for efficient provision of services and infrastructure; or

not allow mixed land uses. [Section 2](#) provides an overview of the primary land use guidance documents for each locality in the study area.

6.1.3 State Policies

As discussed in Section 4, over the past few decades the study area has generally experienced decentralized metropolitan growth outside of the traditional population centers. Recently, the Commonwealth of Virginia has realized the impacts and costs of this type of growth (i.e., suburban sprawl) and developed policies to address this issue and promote more compact, dense, and connected, and ultimately sustainable, development.

6.1.3.1 VDOT Secondary Street Acceptance Requirements (SSAR)

The Virginia Department of Transportation is responsible for construction and maintenance of roadways in most Virginia counties, which most independent cities and some town being responsible for construction and maintenance of within their respective jurisdictions. Metropolitan or suburban growth over the past few decades, and associated large number of subdivision streets has significantly increased the number of roadway VDOT must maintain.

The Virginia Department of Transportation's Secondary Street Acceptance Requirements (SSAR) regulation establishes requirements that newly constructed streets will need to meet to be accepted into the secondary system of state highways for public maintenance. The legislation states that the regulation, which became effective on March 9, 2009, shall include "requirements to ensure the connectivity of road and pedestrian networks with the existing and future transportation network" (VDOT). The proposed SSAR are intended to ensure streets accepted into state system for perpetual public maintenance provide public benefit, defined as:

- Public service
- Connectivity
- Pedestrian accommodations

VDOT cites the following as benefits of the SSAR:

- Reduce vehicle miles traveled through direct routes
- Reduce congestion through alternative routes that reduce reliance on arterial roadways
- Alternative routes to local destinations to provide redundancy during road closures and accidents
- Reduce emergency response times due to alternative and direct access for fire, police and EMS vehicles
- Alternative transportation options (driving, transit, bicycling or walking)
- Increased capacity of the local and regional transportation network

- Opportunities for community interaction by connecting developments
- Improved access to community facilities and shopping centers
- More effective use of transportation infrastructure

The regulation general requires increased connectivity as measured by link-node ratios – or the number of links divided by the number of nodes within a development or area. Link-node ratio increases as connectivity of road network increases. Additional information is available at <http://www.virginiadot.org/projects/ssar/>.

6.1.3.2 Urban Development Areas (UDA)

As set forth by the Virginia House Bill 3202, all localities with a growth rate of 15% or a growth rate of 5% and a population of at least 20,000 are required designate at least one Urban Development Area in the comprehensive plan by 2011. Localities in the study area that are required to designate UDA's include Botetourt County, Franklin County, and Roanoke County.

The Urban Development Area or areas are required to accommodate at least 10 years but no more than 20 years worth of growth based on official estimates and projections of the Weldon Cooper Center for Public Service of the University of Virginia or other official government sources. The size necessary to accommodate such growth will vary based on the residential and commercial densities provide for in the locality's comprehensive plan.

When designating an area as an Urban Development Area, a locality is to consider the following criteria:

- Proximity to a city, town or other developed area
- Proximity to transportation facilities
- Availability of a public or community water and sewer system

Within the Urban Development Area the locality's comprehensive plan shall:

- Incorporate principles of new urbanism and traditional neighborhood design, which may include the following:
 - Connectivity of road networks, including connectivity of new local streets with existing local streets
 - Connectivity of pedestrian networks
 - Pedestrian-friendly road design
 - Reduction of front and side yard building setback requirements

- Mixed-use neighborhoods, including mixed housing types
- Reduction of subdivision street widths and turning radii
- Satisfaction of requirements for stormwater management
- Provide for commercial and residential densities of at least:
 - Four residential units per gross acre
 - A floor area ratio of 0.4 for commercial developmentNote: The floor area ratio is a comparison of the total floor area of a building to the size of the land of that location. A floor area ratio of 1.0 would indicate that the total floor area of a building is the same size as the gross area of the plot on which it is constructed.
- Describe any financial and other incentives for development in the urban development areas

Localities that establish Urban Development Areas may not limit or prohibit development in compliance with existing zoning nor refuse to consider a rezoning application for property outside of the Urban Development Area. Any locality that determines its current comprehensive plan accommodates growth consistent with the densities and other zoning requirements for Urban Development Areas which adopts a resolution certifying such compliance will not be required to amend its comprehensive plan to include Urban Development Areas. Additional information is available at <http://www.hb3202.virginia.gov/urbandevelopment.shtml>.

6.2 Commuting Patterns

As noted in [Section 4](#), over the past few decades the Roanoke MSA has experienced general outward suburban (metropolitan) and exurban growth and population decline or stagnation in the city centers. Additionally, US Census Journey to Work and Place of Work commuting data reflect this trend. The report, [Commuting Patterns for the Greater Roanoke Valley-Alleghany Region](#) (RVARC 2003), provides an overview of commuting data for the region. [Figure 6.1](#) provides an overview of regional commuting patterns. A brief analysis of regional commuting data indicates:

- a large percentage of the workforce continues to commute into the urban employment centers from suburban, exurban, and rural areas
- commuters (and other residents) are largely dependent on automobile for mobility with a large percentage of trips consisting of single occupancy vehicle trips
- in the Roanoke MSA, public transit is generally unavailable outside of the City of Roanoke and limited portions of the City of Salem and the Town of Vinton

Based on Census 2000 Place of Work data, all localities in the study area, with the exception of the cities of Roanoke and Salem have a net outflow of commuters (in-commuters minus out-commuters) ([Table 6.1](#)). Conversely, the cities of Roanoke and Salem have a net inflow of commuters, with 25,853 and 10,238 respectively.

6.3 Employment Concentrations

Work and Daytime Population) data indicate that a large percentage of the workforce continued to commute into the traditional population and urban centers from surrounding suburbs. The cities of Roanoke and Salem and the Town of Rocky Mount have the greatest employment-resident ratios with large numbers of workers in-commuting from other localities ([Table 6.1](#)). While these localities remain the largest employment centers, net outflows of commuters in many of the surrounding counties are decreasing (1980-1990 vs. 1990-2000), indicating increased employment outside of the traditional employment centers. Currently, many of these newer employment concentrations are located in areas not served by public transportation, presenting an impediment to employment for those that do not own a vehicle ([Figure 6.2](#)).

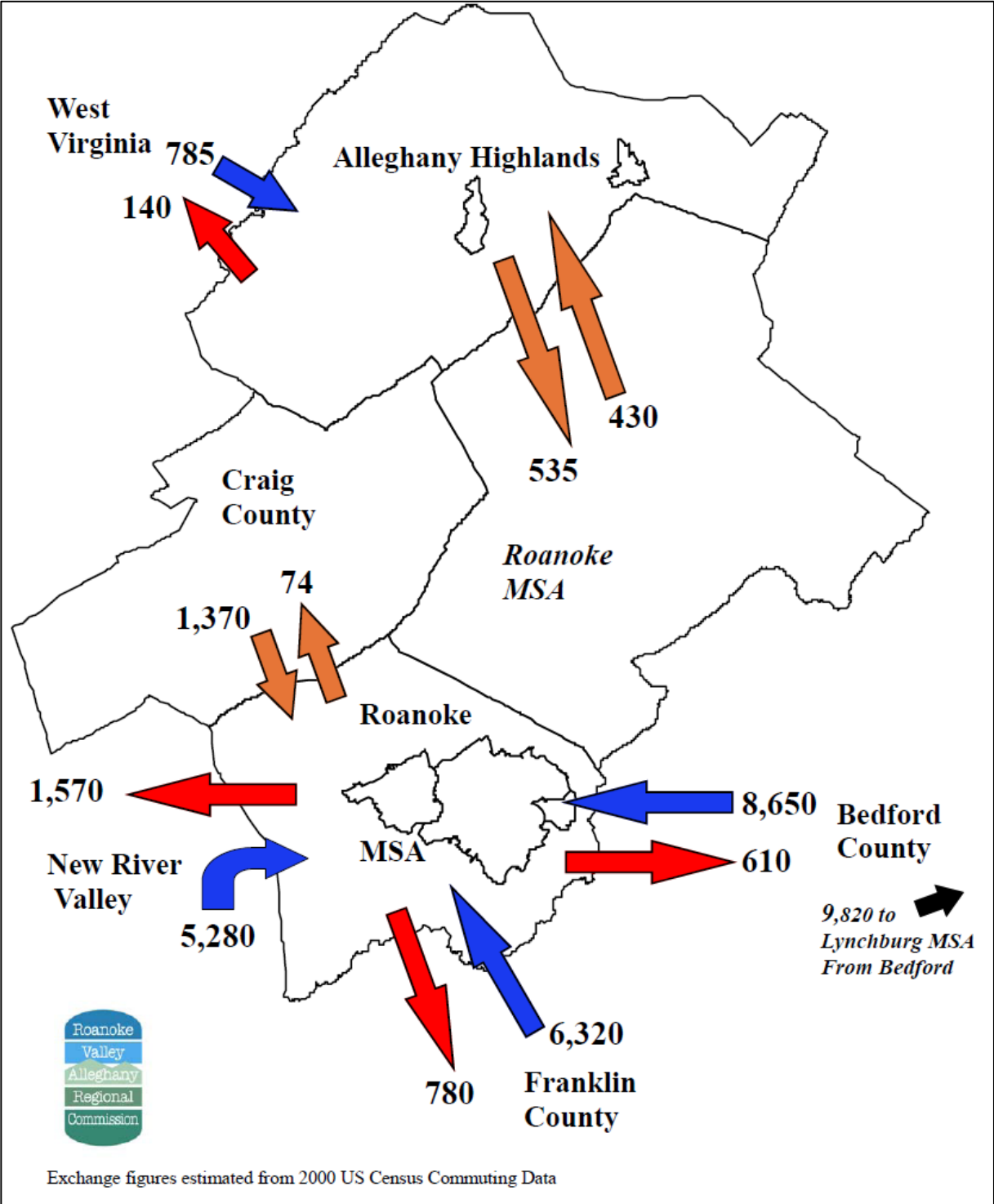


Figure: 6.1: Regional Commuting Patterns

Table 6.1
Commuter Work Flows
2000 and 1990

Commuter Work Flow	Alleghany County	Botetourt County	Craig County	Franklin County	Roanoke County	Clifton Forge City	Covington City	Roanoke City	Salem City
Net Flow - 2000	1,134	-7,160	-1,677	-7,268	-8,651	-16	-1,040	25,853	10,238
Net Flow - 1990	-314	-6,757	-1,354	N/A	-14,191	812	74	26,509	9,217

Source: US Census 2000, Summary File 3

Table 6.2
Estimated Daytime Population and Employment-Residence Ratios, 2000

Place name	Total resident population	Total workers working in the place	Total workers living in the place	Estimated daytime population	Daytime population change due to commuting		Workers who lived and worked in the same place		Employment residence ratio
					Number	Percent	Number	Percent	
Cave Spring CDP	24,941	11,541	13,298	23,184	-1,757	-7.0	3,036	22.8	0.87
Covington City	6,303	1,919	2,640	5,582	-721	-11.4	603	22.8	0.73
Roanoke City	94,911	69,547	43,694	120,764	25,853	27.2	27,069	62.0	1.59
Rocky Mount town	4,066	6,840	1,665	9,241	5,175	127.3	996	59.8	4.11
Salem City	24,747	22,426	12,188	34,985	10,238	41.4	5,659	46.4	1.84
Vinton Town	7,782	3,433	3,897	7,318	-464	-6.0	606	15.6	0.88

Source: US Census 2000, Summary File 3

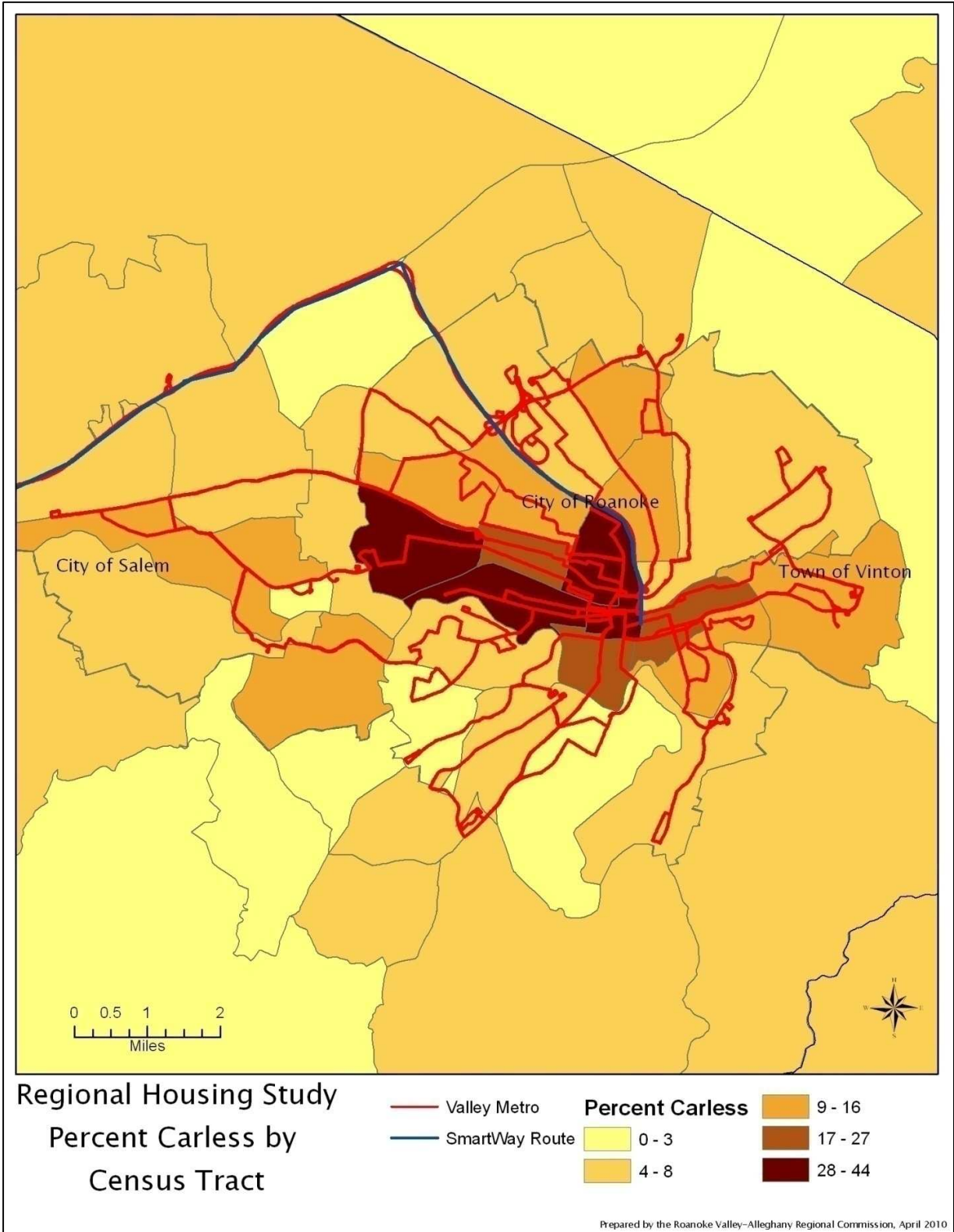


Figure: 6.1: Percent Carless

6.4 Public Transportation, Fixed Route Services, and Human Services Transportation

Figure 6.3 provides an overview of fixed route public transit services and services areas in the region. The primary public transportation service providers in the study area are [Valley Metro](#) (Greater Roanoke Transit Company) and [RADAR](#), a non-profit corporation, physically, mentally disabled, or transportation disadvantaged individuals.

6.4.1 Valley Metro

Valley Metro is the primary public transit service provider in the Roanoke with routes in the City of Roanoke, Salem, and the Town of Vinton (Figure 6.4). Valley metro operates daily, with the exception of Sundays. As previously noted, public transit is currently not available in Alleghany, Botetourt, Craig, Franklin, and Roanoke counties.



Riders boarding a Valley Metro bus at Valley View Mall in the City of Roanoke.

6.4.1.1 STAR (Specialized Transit - Arranged Rides)

[STAR](#) is Valley Metro's deviated route service providing transportation to disabled individuals who are unable to ride a Valley Metro bus. The STAR service area includes the City of Roanoke, the town of Vinton, and the City of Salem service areas; and areas within 3/4 of one mile on either side of a regular Valley Metro fixed route. STAR is operated by RADAR.



STAR bus in the City of Roanoke.

6.4.2 The Smart Way Bus

[The Smart Way Bus](#) is the regional public transportation service operated by Valley Metro. The Smart Way provides commuter service between the New River and Roanoke Valley with stops in the City of Roanoke, City of Salem, Christiansburg, and Blacksburg. The Smart Way begins service at Campbell Court, with stops at the Hotel Roanoke, the Roanoke Regional Airport, two park and ride lots along Interstate 81 at exits 140 and 118A, the Christiansburg K-mart, the Virginia Tech Corporate Research Center, Main Street in downtown Blacksburg, and the Squires Student Center on the Campus of Virginia Tech. Valley metro operated daily, with the exception of Sundays.

6.4.3 Mountain Express

[The Mountain Express](#) is a public bus service in and between the City of Covington, the towns of Clifton Forge, and portions of Alleghany County. The Mountain Express offers a deviated fixed route service to the citizens of Clifton Forge and Covington.



Mountain Express bus in the Town of Iron Gate.

6.4.4 CORTRAN

[CORTRAN](#) is Roanoke County's elderly and disabled transportation service and is operated by RADAR. CORTRAN's service area covers all of Roanoke County. Companion aides may travel free with a client requiring assistance. Individuals who are qualified to be CORTRAN riders cannot be classified as a companion as mandated by ADA.

6.4.5 Other Fixed Route Services

Several local colleges provide fixed route service to students on selected days.

6.4.5.1 Ferrum Express

The [Ferrum Express](#) provides transportation between Ferrum College, the Town of Rocky Mount, the Town of Boones Mill, and Roanoke. The Ferrum Express operated on Thursday, Friday, and Saturday and is open to the general public at no cost to riders.

6.4.5.2 Hollins Express

The Hollins express provides a shuttle between between Hollins University and downtown Roanoke. The Hollins express operated on Friday and Saturday and is open to the general public.

6.4.5.3 Maroon Express

The [Maroon Express](#) is a free shuttle service available to Roanoke College students. The Maroon Express operates Friday and Saturday with stops at the main campus, Elizabeth campus, the Valley View Mall, Valley View Grande theater, and Roanoke's Center in the Square.

6.4.6 Other Transportation Services and Resources

6.4.6.1 RIDE Solutions

[RIDE Solutions](#) is a regional ridesharing program operated by the Roanoke Valley-Allegheny Regional Commission in cooperation with the New River Valley Planning District Commission. It is a grant-funded program that provides FREE carpool matching services for citizens of the Roanoke and New River Valley regions and surrounding areas within southwestern Virginia. We work with individuals to facilitate one-on-one carpool matches, and with employers to create company-wide alternative transportation programs (bike, walk, public transit). While RIDE Solutions is not a transportation services provider, it does provide mobility resources and information. Additional information is available at <http://ridesolutions.org>.

6.4.6.2 Vital Transportation Services (Local Office on Aging)

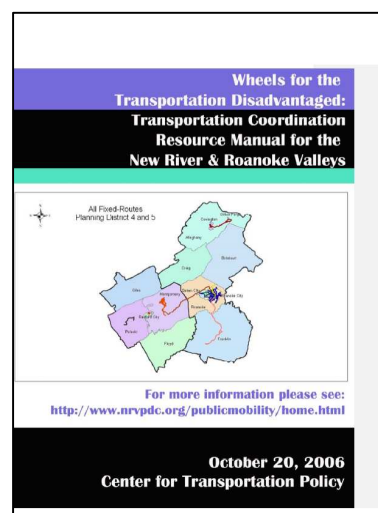
The [Local Office on Aging](#) (LOA) operates the [Vital Services Transportation](#) program which provides transportation services to individuals 60 or older, with low incomes who need door to door assistance and who have no other source for transportation or means to pay for transportation. Individuals are transported by volunteers, taxi-cab or van service.

6.4.6.3 Senior Citizens Quick Guide

The [Senior Quick Guide](#), developed by the Senior Citizens Coordinating Council, provides a listing of senior and eldercare services, including housing and transportation service, in the Roanoke Valley.

6.4.6.4 New River Valley and Roanoke Valley Public Mobility Project

The [Public Mobility Project](#) examined the region's human services transportation resources and needs with an emphasis on elderly, disabled, and lower income populations. The Public Mobility Project was conducted by the Center for Transportation Policy (CTP) in cooperation with the New River Valley Planning District Commission, Roanoke Valley- Allegheny Regional Commission, Roanoke Valley Area Metropolitan Planning Organization, and the Blacksburg/ Christiansburg/ Montgomery area Metropolitan Planning Organizations. Work products from the study include a final report focusing on ways to coordinate human service transportation, and a resource manual that provides information on all human service transportation services and resource available in the study area. Additional information is available at <http://www.nrvpdc.org/publicmobility/home.html>.



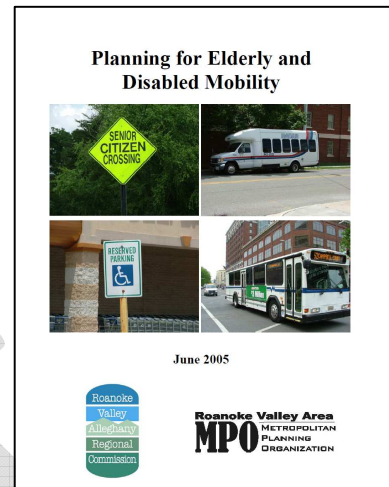
6.4.6.5 Planning for Elderly and Disabled Mobility

The document, *Planning for Elderly and Disabled Mobility* (RVARC 2005), identifies transportation issues affecting the elderly and disabled segments of the population in the Roanoke Valley and provides recommendations on ways to improve mobility in the future. Additionally, the document provides a demographic and spatial analysis of the RVAMPO service area designed to facilitate a better understanding of the population dynamics and distribution of elderly and disabled populations.

Recommendations include:

- Increase knowledge and use of existing transportation options
- improve public transportation services and facilities
- encourage greater coordination between transportation and land use planning
- increase stakeholder involvement in the transportation planning process

Additional information and resources are available at <http://www.rvarc.org/mpo/elderlydisabled.htm>.



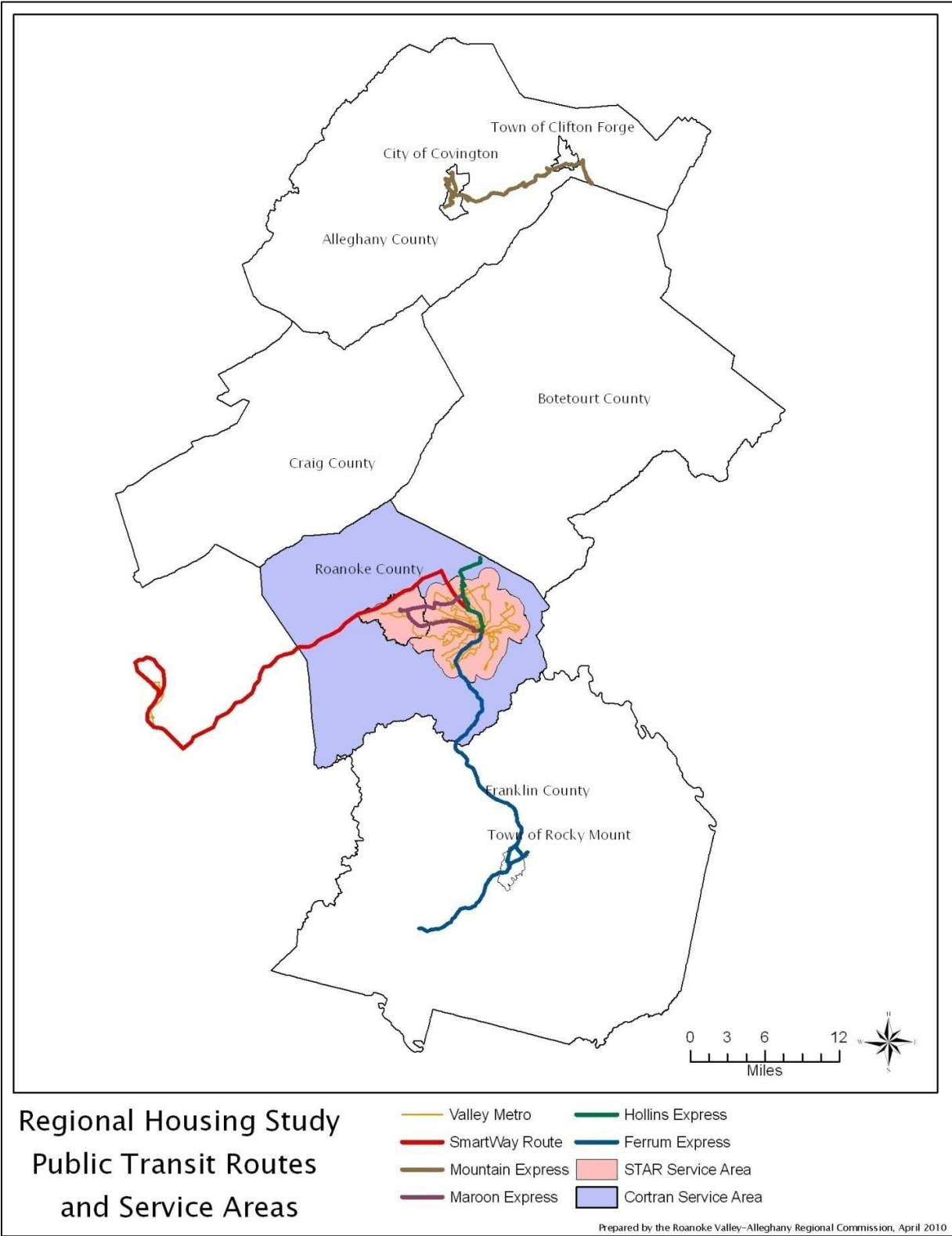


Figure 6.3; Public Transit Routes and Service Areas; Source: RVARC

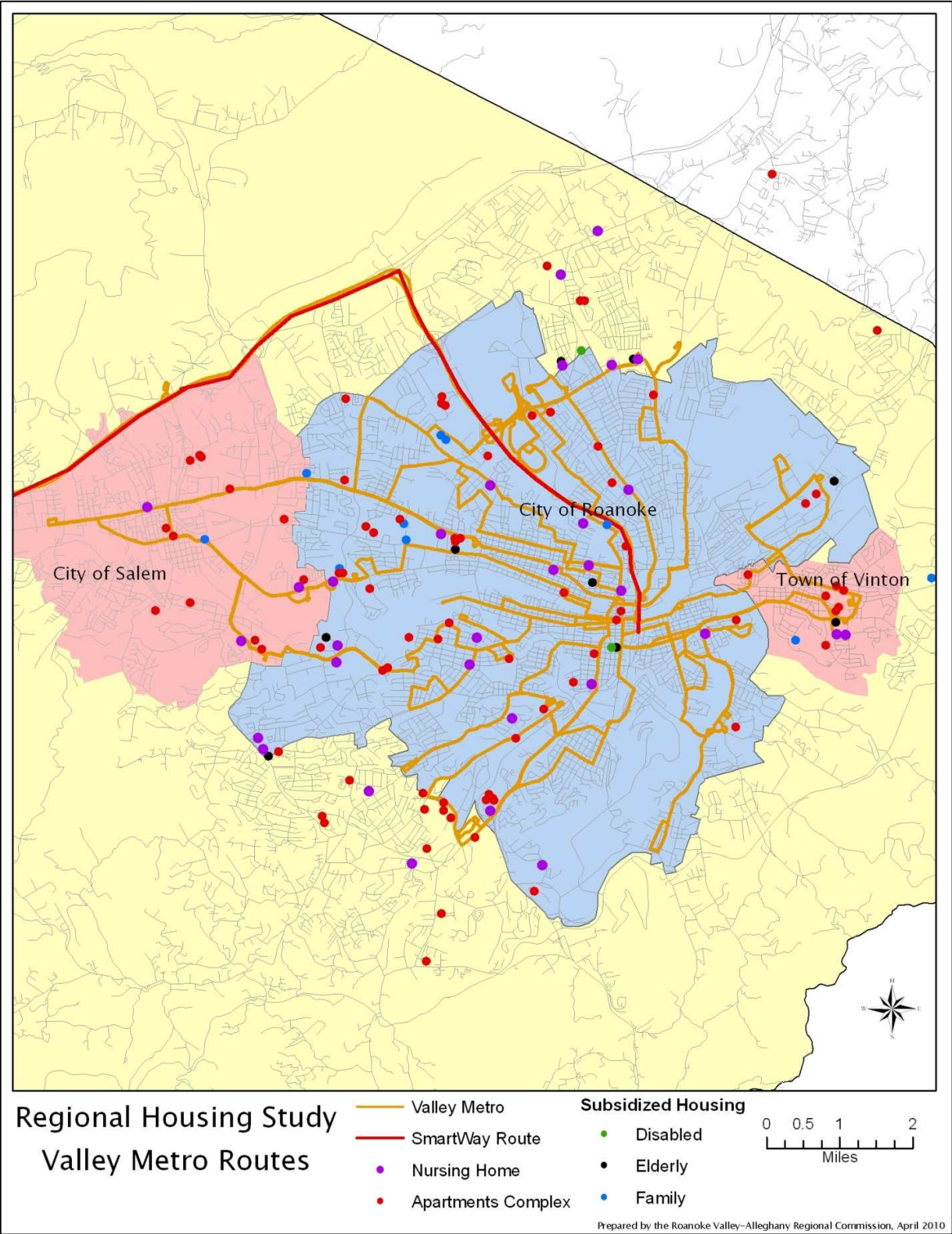


Figure 6.4; Valley Metro Routes and Service Area; Source: RVARC

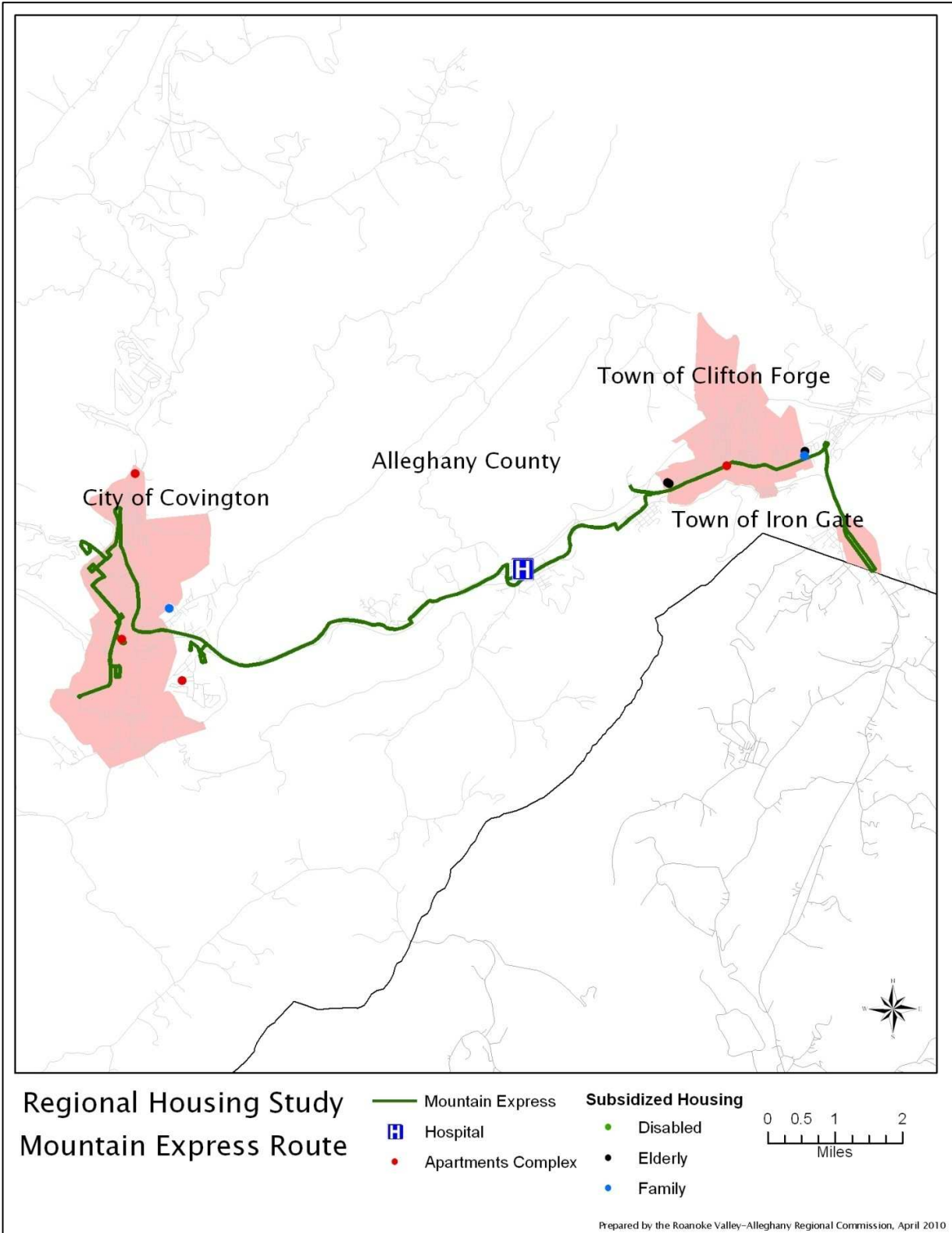


Figure 6.5; Mountain Express Routes and Service Area; Source: RVARC

6.5 Alternative Transportation

Alternative transportation generally refers to any mode of travel other than the single-occupancy vehicle (SOV). Examples of alternative transportation include walking, biking, public transit, and carpooling. The availability of public and alternative transportation options may also increase housing options by increasing overall mobility in the region, in an economical, healthful, and sustainable manner. Additionally, the concepts of “active living” and “active transportation” are based on a connected alternative transportation network that encourages and facilitates alternative modes of transportation.



Senior using sidewalk in the City of Roanoke.

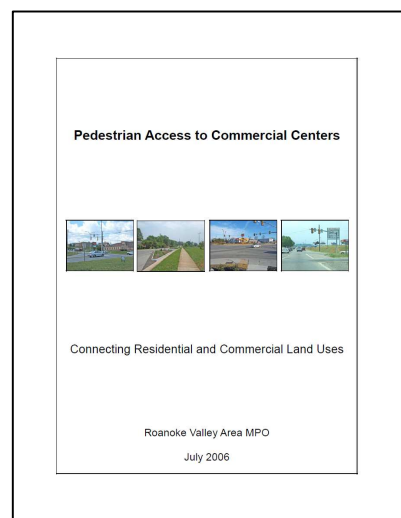
The planning and provision of alternative transportation involves long range planning at the local, regional, state, and federal levels. Within the housing study area the primary entity responsible for construction and maintenance of local roads varies - based on jurisdictional boundaries, geographic designations, and roadway functional classifications – between the respective local governments and VDOT. In general the cities of Roanoke and Salem, and the towns of Rocky Mount and Vinton are responsible for road construction and maintenance of local roads within their jurisdictional boundaries. VDOT is responsible for road construction and maintenance in the counties of Alleghany, Botetourt, Craig, Franklin, and Roanoke; the City of Covington; and the Town of Clifton Forge.

This section provides a brief overview the existing alternative transportation network and resources in the region.

6.5.1 Pedestrian Accommodations

As with public transportation, the availability of sidewalks in the study area generally corresponds to areas of higher commercial and residential density. Currently, the following localities have sidewalks in a significant portion of the jurisdiction:

- City of Covington
- City of Roanoke
- City of Salem
- Town of Clifton Forge
- Town of Rocky Mount



- Town of Vinton

Currently, sidewalks area generally not available in the following localities:

- Botetourt County
- Craig County
- Franklin County
- Roanoke County

The report [Pedestrian Access to Commercial Centers: Connecting Residential and Commercial Land Uses](#) (RVAMPO 2006) provides an evaluation of existing connections and proposed improvements that would enhance the safety and efficiency of the pedestrian network with the goal of creating a network of safe and convenient routes for use in traveling to and from work, accessing transit stops, and traveling to other popular destinations. The report notes that land use patterns conducive to bicycling and walking include:

- Greater housing densities allow more residents to live closer to neighborhood destinations such as stores and schools;
- Mixed-use zoning allows services such as stores and professional buildings to be closer to residential areas, making it easier to access these facilities on foot or by bicycle;
- Multiple-use zoning allows residences and businesses to share the same structure, reducing travel demands;
- Locating buildings close to the street allows easy access by pedestrians
- The preservation of open spaces between communities creates a greenbelt, a natural buffer that helps prevent urban sprawl; and
- Resolving conflicts with neighborhood traffic management (traffic calming) makes streets more inviting to walkers and cyclists.

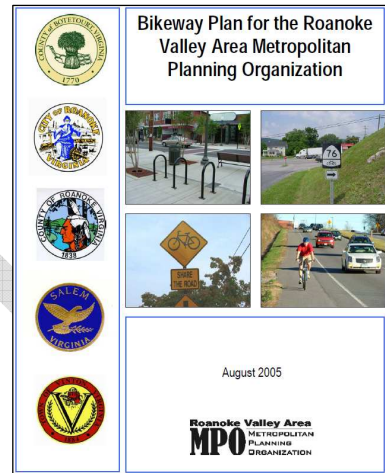
6.5.2 Bicycle Accommodations

The availability of bicycle accommodations also varies across study area localities. Typical on-street bicycle accommodations include bicycle lanes, wide travel lanes, paved shoulders, signed shared roadways, and shared roadways. Other accommodations include bicycle boulevards, cycle tracks, and separated shared use paths. Additionally, ancillary accommodations also enhance and encourage and include signage, conveniently located, secure bicycle parking and/or storage, bicycle racks on public transit, etc. The primary reference documents guiding on-on-street bicycle accommodations include A Policy on Geometric Design of Highways and Streets (AASHTO); Guide for the Development of Bicycle Facilities (AASHTO); and [Manual on Uniform Traffic Control Devices](#) (FHWA). Additionally, a range of plans, guidance documents

and other resources been developed to promote and facilitate development of local and regional bicycling networks.

6.5.2.1 Bikeway Plan for the Roanoke Valley Area Metropolitan Planning Organization

The [Bikeway Plan for the Roanoke Valley Area Metropolitan Planning Organization \(2010\)](#) represents a coordinated effort by the Roanoke Valley Area MPO and local jurisdictions to facilitate development of a regional transportation network that accommodates and encourages bicycling as an alternative mode of travel and popular form of recreation in the RVAMPO study area and greater region. The Bikeway Plan study area covers the Roanoke Census Defined Urbanized Area (UA) and the contiguous geographic area(s) likely to become urbanized within the twenty year forecast period covered by the Long-Range Transportation Plan (LRTP).



6.5.2.2 VDOT Policy for Integrating Bicycle and Pedestrian Accommodations

The [VDOT Policy for Integrating Bicycle and Pedestrian Accommodations](#) provides the framework through which the Virginia Department of Transportation will accommodate bicyclists and pedestrians, including pedestrians with disabilities, along with motorized transportation modes in the planning, funding, design, construction, operation, and maintenance of Virginia’s transportation network to achieve a safe, effective, and balanced multimodal transportation system (VDOT).

6.5.2.3 City of Roanoke Complete Streets Policy

The [Complete Streets Policy](#) states that City streets should provide a safe and attractive environment for all users, including cyclists (Appendix). The policy is based upon the Street Design Guidelines the Planning Commission endorsed in 2007. City of Roanoke Street Design Guidelines

6.5.2.4 City of Roanoke Street Design Guidelines

The [Street Design Guidelines](#) states that all arterial and collector streets should have some form of bicycle accommodation, and provides design guidance on how to achieve such. The Street Design Guidelines should be used in conjunction City of Roanoke’s Complete Streets policy.

6.5.2.5 Roanoke County Design Handbook

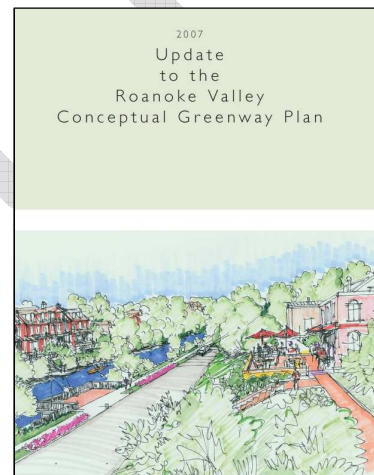
The [Roanoke County Design Handbook](#) (2011) provides design guidance and standards for private roads, sidewalks, shared use paths, trails, and bicycle accommodations.

6.5.2.6 Rural Bikeway Plan

The [Rural Bikeway Plan](#) (2006) provides information and guidance on the planning and provision of bicycle accommodations (facilities), at the local and regional levels, to enhance and encourage bicycling in the rural portions of the Regional Commission's service area, thereby better enabling citizens to enjoy the transportation, health, and economic benefits of a bicycle-friendly environment. The *Rural Bikeway Plan* covers the rural portions of the Regional Commission's service area - Alleghany, Craig, and Franklin counties, the City of Covington, the town of Clifton Forge, and portions of Botetourt and Roanoke Counties (i.e. areas outside of the Roanoke Valley Area Metropolitan Planning Organization study area).

6.5.3 Greenways and Trails

Greenways are linear parks, corridors of natural or open space that provide a range of transportation, recreation, public health, and environmental benefits. The Roanoke Valley Greenway Commission encourages and supports each locality's efforts to develop greenways, trails, and green infrastructure. The Greenway Commission is composed of representatives from City of Roanoke, Roanoke County, City of Salem, and Town of Vinton. The [2007 Update to the Conceptual Greenway Plan](#) document serves as the guiding document for the planning and development of the regional greenway network in the four Greenway Commission localities (cities of Roanoke and Salem, Roanoke County, and the Town of Vinton).



6.6 Other Transportation Documents and Guidance

As with housing, the planning, funding, and construction of the transportation network involves a range of guidance documents, processes, and resources at the local, regional, and state levels. Examples of local documents include comprehensive plans, zoning, and subdivision ordinances, neighbor plans, area or corridor plans and studies, and paving schedules. In addition to local resources, regional, state, and federal resources also provide guidance on the planning, funding, and construction of the transportation network transportation transportation. Resources include:

[RVAMPO 2035 Long Range Transportation Plan](#)
[Transportation Improvement Program](#)
[VDOT Six Year Improvement Program](#)
[VTrans 2035](#)

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7.0 HOUSING AND HOUSING-RELATED RESOURCES

7.1 [211 Virginia](#)

2-1-1 is an easy to remember phone number connecting people with free information on available community services. When you dial 2-1-1, a trained professional listens to your situation and suggests sources of help using one of the largest databases of health and human services in Virginia. 2-1-1 VIRGINIA provides access to services in your community and statewide. 2-1-1 VIRGINIA is a service of the Virginia Department of Social Services provided in partnership with the Council of Community Services, the Family Resource and Referral Center, CrisisLink, The Planning Council, the United Way of Central Virginia, and the United Way of Greater Richmond & Petersburg.

7.2 [Virginia Department of Housing and Community Development](#)

The Virginia Department of Housing and Community Development (DHCD) is committed to creating safe, affordable, and prosperous communities in which to live, work and do business in Virginia. DHCD takes a comprehensive approach to improving the quality of life in Virginia's communities. Programs and partnerships are designed to support economic development, revitalization, infrastructure improvements, housing, and other community issues.

DHCD partners with Virginia's communities to develop their economic potential, regulates Virginia's building and fire codes, provides training and certification for building officials, and invests more than \$100 million each year into housing and community development projects throughout the state - the majority of which are designed to help low-to-moderate income citizens.

7.2.1 DHCD Homelessness to Homeownership Programs

DHCD addresses homelessness through programs designed to aid individuals and families currently residing in shelters to become self-sufficient, and through supporting shelter providers to ensure safety and continuous operations.

7.2.1.2 Homelessness Prevention and Rapid Re-Housing Program (HPRP)

The Homelessness Prevention and Rapid Re-Housing Program (HPRP) is under Title XII of the American Recovery and Reinvestment Act (ARRA) of 2009 ("Recovery Act") whereby Congress has designated \$1.5 billion for communities to provide financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized. The ARRA legislation

provides for the funds to be distributed in accordance with HUD's Emergency Shelter Grant (ESG) formula. As a result, DHCD and 13 entitlement areas in Virginia - including the City of Roanoke - will receive funds.

The Homelessness Prevention and Rapid Re-Housing Program (HPRP) is focused on housing for homeless and at-risk households. The program is designed to provide temporary financial assistance and housing relocation and stabilization services to individuals and families who are homeless or would be homeless but for this assistance.

It is important to note that HPRP is not a mortgage assistance program. Congress has established other programs to assist with the current mortgage crisis. HPRP funds are only eligible to help pay for utilities, moving costs, security deposits and rent in a new unit, storage fees, and other financial costs or services. HPRP funds are not eligible to pay for any mortgage costs or legal or other fees associated with retaining homeowners' housing.

7.2.1.3 Homeless Shelter Support

The Virginia Department of Housing and Community Development (DHCD) administers four grants to support homeless shelters in Virginia. Eligible applicants are nonprofit and local government providers of emergency shelter and transitional housing for the homeless in Virginia. These funds are not intended to provide "start up" costs and applicants must be active members of their local Continuum of Care.

The State Shelter Grant (SSG) is comprised of both state and federal funds. The goal of the program is to assist homeless families and individuals by providing financial support, technical assistance and training opportunities for local governments and nonprofit agencies that provide services and support through the operation of emergency shelters and transitional housing facilities in Virginia.

The Emergency Shelter grant is administered by DHCD's Division of Housing and is available to service providers (shelter and transitional housing providers) in non-entitlement areas. The goal of the program is to assist homeless families and individuals by providing shelter and services at emergency shelter and transitional housing facilities within the Commonwealth of Virginia.

The Child Care for Homeless Children program and the Child Services Coordinator Grant directly impact the family environment at shelters. Together, these programs enrich the lives of children at these facilities by providing service coordinators and making child care affordable for working parents. Eligible applicants are nonprofit and local government providers of emergency shelter and transitional housing for the homeless families with children, including single-parent families.

The Child Care for Homeless Children program assists homeless families in shelter facilities with the cost of child care while working or participating in an educational or job training program.

The Child Services Coordinator Grant provides salary support for coordinators of services for homeless children in shelter facilities.

7.2.1.3 Affordable Housing and Special Needs Housing Programs

The Affordable Housing Production Program (AHPP) provides below-market-rate loans and deferred loans for the development or creation of affordable accessible housing. Projects that fit the program guidelines include: acquisition when rehabilitation is a component of the project; rehabilitation without acquisition; and new construction of rental projects containing four or more units and congregate housing projects. AHPP funds may also be used as a subsidy layer for the construction of units that will be offered for sale to eligible low-income buyers.

Virginia's set-aside of HOME Investment Partnership Fund (HOME) funds for Community Housing Development Organizations (CHDO's) is included in this program for CHDO-eligible activities. The program is intended to fill the gap in financing needs for those projects providing affordable rental units to low- and very- low income tenants.

7.2.1.4 Homeless Intervention Program

The purpose of the Homeless Intervention Program (HIP) is to provide temporary rental or mortgage assistance and supportive services related to housing and financial literacy issues for individuals and families experiencing a financial crisis due to unforeseen circumstances.

The goal of HIP is to prevent homelessness by assisting individuals and families in maintaining permanent housing through financial assistance and education related to housing and financial literacy.

The Virginia Department of Housing and Community Development (DHCD) provides funding to local governments and nonprofit agencies to ensure that HIP assistance and services are available to citizens in every jurisdiction in Virginia.

7.2.1.5 Housing Opportunities for Person With Aids (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) program supports housing and other services for low-income persons with AIDS or HIV, and their families. The program provides funding for rental and mortgage assistance, utility payments, resource identification, technical assistance, and other supportive services.

The program is administered by the Virginia Department of Housing and Community Development (DHCD) through eligible nonprofit organizations and governmental housing

agencies or HOPWA Project Sponsors. Eligibility for family or individual assistance is determined through a pre-screening and application process managed by the HOPWA Project Sponsors.

7.2.1.6 Affordable Housing and Special Needs Housing Programs

The Affordable Housing Production Program (AHPP) provides below-market-rate loans and deferred loans for the development or creation of affordable accessible housing. Projects that fit the program guidelines include: acquisition when rehabilitation is a component of the project; rehabilitation without acquisition; and new construction of rental projects containing four or more units and congregate housing projects. AHPP funds may also be used as a subsidy layer for the construction of units that will be offered for sale to eligible low-income buyers.

Virginia's set-aside of HOME Investment Partnership Fund (HOME) funds for Community Housing Development Organizations (CHDO's) is included in this program for CHDO-eligible activities. The program is intended to fill the gap in financing needs for those projects providing affordable rental units to low- and very- low income tenants.

7.2.1.7 HOMEownership Down Payment Assistance Program

The Virginia Department of Housing and Community Development assist homebuyers with three primary costs associated with the process of purchasing a home: down payments, closing costs, and prepaid costs such as the establishment of an escrow account through funds from the federal HOME Partnership Investment Fund (HOME). The program offers down payment and closing cost assistance to individuals and families whose income is at or below 80 percent of the Area Median Income.

The HOMEownership Down Payment Assistance program operates through local partnerships with governmental entities, nonprofit housing service providers, and mortgage lenders across the Commonwealth. The program utilizes a network of program administrators who offer housing counseling and pre-qualification screening for eligibility on a first-come, first-served basis to address regions of the state targeting homebuyers with incomes at or below 80 percent of the AMI.

7.2.1.8 Community Housing Development Organizations

A Community Housing Development Organization (CHDO), is a private nonprofit, community-based service organization whose primary purpose is to provide and develop affordable housing for the community it serves. CHDOs must receive certification from a Participating Jurisdiction indicating that they meet certain HOME Investment Partnership Fund program requirements, and therefore are eligible for HOME funding.

If an organization becomes a certified CHDO, it is eligible to apply for HOME funds designated for CHDOs, as well as additional special technical assistance. CHDO set-aside funds provide equity for community-based organizations to undertake projects, build their capacity to serve a broad range of affordable housing needs, and provide guaranteed resources for affordable housing development.

A state-certified CHDO is eligible to apply for CHDO Operating Assistance Funds. These funds provide operating support to secure the technical assistance and training necessary for CHDOs to succeed, as well as to provide general operating support during the development of affordable housing projects. This funding support program is intended to assist organizations that can demonstrate a need for operating support.

7.3 Virginia DHCD Housing Preservation and Rehabilitation

The Virginia Department of Housing and Community Development administers programs targeted at preserving or rehabilitating existing housing. These programs not only assist in maintaining the current availability of affordable housing, but they also improve the quality of life for citizens throughout the state. DHCD's programs address indoor plumbing, weatherization, emergency repairs to homes with imminent health and safety hazards and address lead safety for homes with small children.

7.3.1 Emergency Home Repair Program

The Emergency Home Repair Program improves housing conditions and opportunities for low and very low-income Virginians. The program provides funds to remove imminent health and safety hazards, and/or barriers to habitability in their homes.

Assistance is available to occupants from local nonprofit organizations based on income. Eligible repairs can include plumbing, structural, electrical, roofing, wheelchair ramps, and handicapped accessible appliances.

7.3.2 Indoor Plumbing Rehabilitation Program

The Indoor Plumbing Rehabilitation (IPR) program provides zero percent interest, forgivable loans in eligible localities for the installation of indoor plumbing to owners of substandard housing where indoor plumbing does not exist, or where the existing water delivery or waste disposal systems have failed. Loan repayments are determined by the homeowner's ability to make payments.

The program also provides for the general rehabilitation of these units, and for accessibility improvements to units occupied by persons with disabilities or where overcrowded conditions exist.

The Virginia DHCD contracts with locally appointed sub-recipients, including local governments, nonprofit housing providers, and housing authorities, to administer the IPR program. The sub-recipients are responsible for most program operations, including outreach, application intake, beneficiary and property eligibility determination, and construction management.

7.3.3 Livable Home Tax Credit Program

The Virginia Livable Home Tax Credit (LHTC) program is designed to improve accessibility and universal visitability in Virginia's residential units by providing state tax credits for the purchase of new units or the retrofitting of existing housing units. Tax credits are available for up to \$500 for the purchase of a new accessible residence and up to 25 percent for the cost of retrofitting existing units, not to exceed \$500.

Any tax credit that exceeds the eligible individual's tax liability may be carried forward for up to five years. If the total amount of tax credits issued under this program exceeds the \$1 million allocation in a given fiscal year, the Virginia Department of Housing and Community Development will pro-rate the amount of credits among the eligible applicants.

7.3.4 Low-Income Home Energy Assistance Program

The federal Low Income Home Energy Assistance Program (LIHEAP) provides funding to assist in the payment of heating bills, and to provide emergency heating assistance in cases where the heating system is inoperable or unsafe, or in cases where utility cut-off is imminent. LIHEAP also prevents or alleviates cooling emergencies during periods of extreme heat.

7.3.5 Weatherization Assistance

The Weatherization Assistance program provides funds to reduce the heating and cooling costs for low-income families, and to ensure their health and safety. Assistance services are available for low-income households, particularly for the elderly, individuals with disabilities, and families with children.

The program provides direct installation of energy-saving measures such as: sealing air-leaks with insulation, caulking, and weather-stripping; repairing leaky duct systems; repairing and/or replacing inefficient or unsafe heating systems; and installing carbon monoxide and smoke detectors.

The Weatherization Assistance Program is funded by the U.S. Department of Energy through grants to the Virginia DHCD, as well as from funds from the Virginia Department of Social Services' Low-Income Home Energy Assistance Program (LIHEAP) Weatherization Component. Assistance is available throughout the entire state from local community action agencies and nonprofit housing organizations.

7.3.6 Neighborhood Stabilization Program

The Neighborhood Stabilization Program (NSP) was authorized under the Housing and Economic Recovery Act (HERA) of 2008 to provide emergency assistance to state and local governments in acquiring and redeveloping vacant and foreclosed properties that might otherwise become sources of abandonment and blight within their communities.

The Virginia DHCD is administering Virginia's NSP, and has received \$38.7 million in funding from the U.S. Department of Housing and Urban Development for this program. Grant funds have been allocated through DHCD to local governments and certified nonprofits, which are negotiating the purchase of homes directly with owners, or with representatives of foreclosed bank owned properties. All properties must be acquired at a minimum of one percent below as-is appraised value.

7.3.7 Community Development Block Grant (non-entitlement localities)

The Virginia Community Development Block Grant (VCDBG) is a federally-funded grant administered by the Virginia Department of Housing and Community Development (DHCD) since 1982. DHCD provides funding to eligible units of local government (non-entitlement communities only) through a competitive grant process for projects that address critical community needs including housing, infrastructure, and economic development.

DHCD receives up to \$19 million annually for this program. Currently, more than 280 localities in Virginia who do not receive CDBG funds directly from the federal government are eligible for VCDBG funding. Each VCDBG funded project or activity must meet a national objective. Projects may contain activities which meet multiple national objectives. The three national objectives for CDBG funding are: benefiting low- and moderate-income persons; the prevention or elimination of slums or blight; and meeting emergency community needs.

Virginia's funding is available for community development planning, through Planning Grants, and project implementation through Community Improvement Grants (CIG). Community Improvement Grants enable localities to implement solutions to identified local community development problems. These solutions may include activities such as the acquisition of real property, the installation of infrastructure, the improvement of housing, and the construction of other improvements. Annually, approximately \$10 million is made available on a competitive basis through CIGs. The CIG program is designed to aid localities with the greatest community development needs in implementing projects which will most directly address these needs.

In addition to the competitive grants, approximately \$2.5 million is available each year under the Community Economic Development Fund for projects involving job creation for low- and moderate-income persons by private, for-profit basic industries. An additional \$2,750,000 is

available under the Community Development Innovation Fund for projects under the Local Innovation Fund and Self-Help Virginia.

VCDBG funds are also reserved for the Construction-Ready Water and Sewer Program. Through this program, projects that will provide public water or sewer service to communities made up of at least 65 percent low- to moderate- income households may be eligible for assistance.

7.4.2 [Virginia Housing Development Authority](#)

VHDA offers a variety of home mortgage loans aimed at meeting the needs of homebuyers. Some of VHDA's loans don't require a down payment. VHDA loans provide high loan-to-value options, flexible underwriting and down payment and closing cost assistance. VHDA interest rates are fixed for 30 years. All loans have maximum income and sales price limits and/or loan limits, which vary according to where the home is located.

7.4.2.1 Home Loans

VHDA offers a variety of loans designed to meet the needs of Virginia's homebuyers, including Conventional Fixed, FHA, FHA Plus, Homebuyer Tax Credit Plus, VA (Veterans Affairs), RHS (Rural Housing Services) and SPARC Homebuyer loans.

7.4.2.1.1 Conventional (uninsured or with PMI)

The maximum mortgage is up to 97% of the sales price or appraised value, whichever is less. Private mortgage insurance (PMI) is required when loan amount exceeds 80% of sales price. Qualifying ratios are: total shelter cost (principal and interest, plus monthly taxes and insurance) can't exceed 32% of applicant's total gross monthly income; total monthly debt payments plus total shelter cost can't exceed 40% of applicant's total gross monthly income.

7.4.2.1.2 Federal Housing Administration

The maximum mortgage is based on standard FHA calculation. The FHA mortgage insurance premium fee can be included in the loan amount, provided the final loan amount doesn't exceed VHDA's maximum allowable sales price. FHA guidelines are used for qualifying ratios, financing closing costs, mortgage insurance premium, credit and property guidelines.

7.4.2.1.3 Veterans Affairs

The maximum mortgage is based upon applicant(s) VA eligibility. The VA funding fee can be included in the loan amount, provided the final loan amount doesn't exceed VHDA's maximum allowable sales price. No down payment in most cases. VA guidelines are used for debt ratio, income residual, credit, property guidelines and VA funding fee (waived if on disability).

7.4.2.1.4 USDA Rural Housing Services

The RHS maximum mortgage is 100% of sales price or appraised value, whichever is less. The RHS guarantee fee may be financed in the loan, provided the final loan amount doesn't exceed the appraised value or VHDA's maximum allowable sales price. The maximum mortgage amount is based on the lesser of the VHDA sales price or RHS published mortgage limits. Maximum income limits are based on the lesser of the VHDA or RHS published limits. RHS guidelines are used for monthly obligation to income ratio of 41 percent and principal, interest, taxes, insurance to income of 29 percent, credit analysis and property guidelines.

7.4.2.1.5 FHA Plus Loan

This VHDA-financed FHA-insured home loan includes a second mortgage designed to help qualified borrowers who need down payment and closing costs assistance. It includes a FHA-fixed first mortgage. No down payment cash is needed, because in addition to VHDA's FHA-insured first mortgage since it has a second mortgage to help fund a down payment and closing costs

7.4.2.1.6 Homebuyer Tax Credit Plus

Recent economic recovery legislation has created a tax credit incentive for first time homebuyers. VHDA's Homebuyer Tax Credit Plus loan lets borrowers take advantage of the federal First-time Homebuyer Tax Credit to finance down payment and closing costs of 3.5% to 5% of the sales price, using a second mortgage. The second mortgage helps cover the down payment and closing costs, with zero interest and no payments for the first 12 months.

7.4.2.1.7 SPARC (Sponsoring Partnerships and Revitalizing Communities) Loans

SPARC low-interest financing provides loans to potential home buyers through local governments, non-profit organizations, developers and redevelopment and housing authorities. These organizations then combine a variety of local, state and federal loan and grant programs to create financing options that meet the needs of homebuyers in their specific communities.

Organizations that receive SPARC funding are eligible to receive allocations at an interest rate of 1/2 percent below VHDA's rate for first-time homebuyer loan programs. Additional allocations of FHA Plus resources at VHDA's prevailing interim rate are also available to organizations. In addition, first-time homebuyers may benefit from a SPARC loan that requires no down payment.

7.4.2.2 Additional VHDA Programs

7.4.2.2.1 Accessible Rental Housing Grants

Accessibility grants are administered through VHDA and its Rental Unit Accessibility Modification program. Landlords are required by fair housing laws to permit modifications to an apartment to make it barrier-free. But tenants usually bear the cost of these modifications, which can be substantial. Up to \$1,800 per rental unit is available to tenants with disabilities who earn 80% or less of the area median income (AMI). All applications must be made through accepted agents. These agents include but are not limited to: centers for independent living; local housing authorities; rehab hospitals (for patients who require modification work to their living quarters before discharge); and landlords in need of accessibility modifications for a specific tenant.

7.4.2.2.2 Low-Income Housing Tax Credit Program

The federal Low-Income Housing Tax Credit (LIHTC) program is sponsored by the U.S. Treasury Department and authorized under Section 42 of the IRS Code of 1986. The program, administered in Virginia by VHDA, encourages the development of affordable rental housing by providing owners a federal income tax credit. It also provides incentive for private investors to participate in the construction and rehabilitation of housing for low-income families.

7.4.2.2.3 Multifamily Financing

VHDA has loans for multifamily construction, acquisition/rehabilitation, refinance of rental properties and mixed-use properties, including tax-exempt bond financing, taxable bond financing, mixed-income, mixed-use with mixed-income and SPARC multifamily.

7.5 Local Nonprofits

7.5.1 [Blue Ridge Independent Living Center](#)

The Blue Ridge Independent Living Center assists people with disabilities to live independently. The Center also serves the community at large by helping to create an environment that is accessible to all. The Blue Ridge Independent Living Center offers a variety of services ranging from referrals to community resources, support services, and direct services. These include peer counseling, support groups, training and seminars, advocacy, education, support services, awareness, aid in obtaining specialized equipment, and much more.

The Center serves residents of the Fifth Planning District of Virginia which includes the counties of Alleghany, Botetourt, Craig, Floyd, Giles, Montgomery, Pulaski and Roanoke and the cities of Covington, Radford, Roanoke, and Salem.

7.5.2 [Council of Community Services/Community Housing Resource Center](#)

CHRC provides financial and case management services that prevent individuals and families from becoming homeless in addition to services that will rapidly re-house those who are homeless. Local supportive service organizations provide assistance in the center on a rotating basis. Services and resources provided through the CHRC include: rental assistance, security deposits, utility deposits/payments, moving costs, intake and assessment, and referral/placement.

7.5.3 [Habitat for Humanity](#)

Through volunteer labor and donations of money and materials, Habitat for Humanity builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit and financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor into building their Habitat house and the houses of others.

There are three HFH organizations serving the region: Greater Alleghany Highlands Habitat for Humanity, HFH of Franklin County and Roanoke Valley Habitat for Humanity, Inc.

7.5.4 [Local Office on Aging \(LOA\)](#)

The LOA Area Agency on Aging is a private, non-profit organization. LOA administers over 20 community services that provide nutrition, education, advocacy and socialization for the elderly. The agency serves the Fifth Planning District in the Commonwealth of Virginia, including Alleghany, Botetourt, Craig and Roanoke Counties and the cities of Covington, Roanoke and Salem. LOA is funded by federal, state, and local governments, corporate and private foundations, United Way, Foundation for Roanoke Valley, donations and fund raising.

7.5.4.1 Care Coordination

Assistance getting a particular service needed. Intensive work with individuals and families; developing a care plan, arranging services, and monitoring delivery of care.

7.5.4.2 Meals-On-Wheels

Nutritious meals delivered Monday through Friday to homebound elderly by volunteers.

7.5.4.3 Senior Services

Coordination of services for persons age 60 and over with low annual incomes who have an emergency need. This may include providing eyeglasses or a walker.

7.5.4.4 Vital Services Transportation

Rides to critical appointments for those lacking other means. We schedule a ride for you or arrange for a volunteer to pick you up. Escorted door-to-door service is always provided when needed.

7.5.4.5 Fan Care

Provides free fans, and air conditioners to seniors age 60 and older with no other means to cool their homes.

7.5.4.6 Are You Okay?

Weekday telephone reassurance at a scheduled time to seniors who live alone.

7.5.5.7 Senior Home Safety

Providing home safety surveys, limited installations and improvements, and community education.

7.5.6 [Piedmont Community Services](#)

Piedmont Community Services helps individuals, families, and the community enhance its quality of life by providing a highly effective continuum of behavioral health services including prevention, treatment, education, and support within available resources.

7.5.6.1 Supported Living / In-Home

These are licensed services provided to consumers in a small living arrangement, usually 2-3 consumers living in a shared home or apartment, or supportive and training services provided to a private home environment. These individuals also receive a vast array of other services from PCS as well as services from our private affiliates, especially work and day support services. PCS has successfully helped transition consumers back into the community after long-term placements, most often at state training centers. These services allow individuals to return to their own communities or prevent a more costly and disruptive situation from occurring.

7.5.6.2 Residential Services

Piedmont Community Services owns and operates apartments for consumers in Franklin and Henry Counties who are in need of temporary housing or long-term residence because of their disability, such as mental health, mental retardation, and/or substance abuse problems. These consumers are monitored very closely and often receive case management services or

supportive services designed to enable them to live as independently as possible. These services are designed to help consumers integrate into the community. In some instances, PCS fulfills the responsibility of acting as the landlord for a smaller number of consumers who do not require more intensive services.

7.5.6.3 *Group Homes*

Group homes provide congregate living arrangements to a small group of adult consumers with recognized developmental disabilities. Consumers receive primary care, which is comprised of room, board, and general supervision through licensed programs operated by PCS. In addition, they receive assistance training, and specialized supervision according to their individual support needs and preferences. Each resident is encouraged to be as independent as possible with daily living activities, hopefully to achieve an improved quality of life through integration in community activities.

7.5.7 [Rebuilding Together](#)

Rebuilding Together is the nation's leading nonprofit working to preserve affordable homeownership and revitalize communities. Our network of more than 200 affiliates provides free rehabilitation and critical repairs to the homes of low-income Americans. Rebuilding Together Roanoke is the local affiliate in the region.

7.5.8 [Rescue Mission of Roanoke, Inc.](#)

The Rescue Mission has three emergency shelters and a respite care unit committed to offering safe shelter to those who are homeless. The shelters offer a safe environment for people in crisis. In addition to a warm bed and three meals per day, there is medical attention, legal assistance and clothing assistance available.

7.5.9 [Roanoke Regional Housing Network](#)

The Housing Network provides a forum for the region's housing interests to become proactively involved with housing issues. The Housing Network sponsors special events for housing professionals and publishes a newsletter on housing issues.

7.5.10 [Salvation Army \(Covington and Roanoke\)](#)

The Salvation Army operates a Family & Social Services program that provides a vast array of services for those who have encountered a short-term emergency. Services include: rent/mortgage assistance, utility bill assistance, prescription assistance, HeatShare program, and Wood Heat program. All of these services are intended to help families and individuals work through temporary crises.

7.5.11 [STEP \(Support to Eliminate Poverty\)](#)

STEP (Support to Eliminate Poverty), Inc., is a non-profit community action agency. The corporate office is in Rocky Mount and serves the communities of Franklin County and Patrick County. STEP serves people with programs such as Head Start, Housing & Weatherization, Education, Senior Meals and Supportive Services.

7.5.11.1 Weatherization/Low-Income Home Energy Assistance Program (LIHEAP)

LIHEAP provides low-income residents with home inspections and evaluations; based on the inspection, homes may qualify for a variety of energy saving methods such as insulation, weather stripping, and repair/replacement of heating systems.

7.5.11.2 Emergency Heating & Cooling

Clients are referred by the Department of Social Services (DSS) for the inspection, installation, repair/ and replacement of heating and cooling systems and ductwork.

7.5.11.3 Section 8 Housing Choice Voucher Program

This program, through the Virginia Housing Development Authority (VHDA), provides rental assistance payments to eligible, low-income families to prevent homelessness.

7.5.11.4 Indoor Plumbing & Rehabilitation Services

This program provides installation of plumbing, septic tanks and wells in structurally sound homes with non-existent bathrooms.

7.5.11.5 PATH/TBRA

Projects in Assistance for Transition from Homelessness (PATH) and Tenant Based Rental Assistance (TBRA) provides rent vouchers to qualified clients that can be used for any apartment, house or mobile home in any state as long as it is HUD approved.

7.5.11.6 Home Ownership Program

STEP provides courses certified by the Virginia Housing Development Authority in the form of literature and instructive classes that educate low-income individuals who are planning to purchase their first home.

7.5.11.7 Virginia Community Action Re-Entry System (VA Cares)

Provides assistance to pre and post release ex-offenders, including support groups, job services, obtaining forms of identification, housing, etc. In addition to Franklin County and Patrick

County, STEP, Inc. also provides these services in Henry County and Martinsville. 117 ex-offenders have received supportive services.

7.5.11.8 *Homeless Intervention Program (HIP)*

HIP began accepting applications in July 2006 and provides time-limited financial assistance and housing counseling services to low-income individuals and families who are at-risk of losing their home. In addition to Franklin County and Patrick County, these services are also provided to the residents of Henry County, Pittsylvania County and the cities of Martinsville and Danville.

7.5.11.9 *Emergency Financial Assistance*

Provides one-time emergency financial assistance to families or individuals for rent, mortgage, electric, heat, utilities, and emergency shelter.

7.5.12 [Total Action Against Poverty \(TAP\)](#)

Total Action Against Poverty (TAP) is a non-profit community action agency helping the residents of 11 cities and counties in southwestern Virginia to escape poverty and become self-sufficient. Localities within TAP's service area include: the counties of Alleghany, Botetourt, Craig, Roanoke, Rockbridge, the cities of Buena Vista, Covington, Lexington, Roanoke, Salem and the towns Clifton Forge and Vinton. In addition to its headquarters office in Roanoke, TAP operates two satellite offices in the cities of Covington and Lexington that provide services as well. The TAP offices in the Alleghany Highlands offer a wide variety of services programs located in the Bostic-Farmer Training and Education Center, in Covington which was made possible by a grant from The Alleghany Foundation. The center is home to the food bank, employment and training programs, head start activities, computer training, weatherization and rehabilitation, and a whole range of services. The Housing and Community Development Component (HCD) of TAP offers programs which are comprised of rehabilitation programs, service programs and property management. HCD programs are governed by the various funding sources and the TAP Board of Directors.

7.5.12.1 *Homeless Intervention Program*

The purpose of the Homeless Intervention Program (HIP) is to provide time-limited financial and housing counseling assistance to low income individuals and families experiencing a financial crisis that are at risk of homelessness or for those who are currently homeless. HIP assistance is intended to facilitate their ability to maintain or obtain permanent housing. This program can only assist with a Housing Crisis for Rents, Mortgage payments and rent deposits.

Clients must demonstrate the capacity to be self-sufficient and be willing to work cooperatively with HIP staff to improve their financial situation. Eligible clients may receive either grants or

loans for rent or mortgage payments and/or security deposits. Funding from this program is provided by the Virginia Department of Housing and Community Development.

This program is open to families in the following jurisdictions: Cities of Buena Vista, Covington, Lexington, Roanoke and Salem and the Counties of Alleghany, Botetourt, Craig, Roanoke and Rockbridge and the Towns of Clifton Forge and Vinton.

7.5.12.2 Utility Assistance

The TAP Housing and Community Development emergency utility assistance program is designed to help TANF eligible families who are in a temporary financial crisis due to unavoidable circumstances with utility payments. The program is open to families that reside in one of the following jurisdictions Roanoke City, Roanoke County, City of Salem, Botetourt County, City of Covington, Alleghany County Rockbridge County Craig County City of Lexington and Buena Vista. The program provides financial assistance not to exceed \$75.00 for water, \$150.00 for gas and \$100.00 for electric payments.

7.5.12.3 Housing Choice Voucher Program

The TAP Roanoke County Housing Choice Voucher Program (HCV) is a tenant based rental subsidy program that assists eligible low income families in renting safe and decent affordable housing through supplemental rental funds. The TAP Roanoke County HCV Program operates through funding provided to TAP by the US Department of Housing and Urban Development (HUD). Participants pay no more than 30% (not to exceed 40%) of their income in rent towards housing. TAP currently administer 83 vouchers.

7.5.12.4 Home Ownership Counseling

TAP Housing and Community Development offers an array of counseling services which include pre-purchase counseling, post-purchase counseling, mortgage default, rental counseling and homeless/displacement counseling. TAP offers Virginia Housing Development Authority (VHDA) Home Ownership Education Classes once a month to assist individuals in understanding the home buying process.

7.5.12.5 Property Management

TAP Housing and Community Development provides rental housing and property management for 21 duplexes and 187 apartments (Terrace Apartments) in the southwest area of the City of Roanoke and the Town of Vinton. Units are based on the VA HUD Fair Market Rate for each locality.

7.5.12.6 TAP Fair Housing Education and Outreach Program (FHEOP)

The FHEOP's goal is to act in accordance with the mission of TAP and compliance with the fair housing laws by informing residents of our communities of their civil rights to avoid being discriminated against and create equal housing opportunities. This program is federally funded by the U.S. Department of Housing and Urban Development to educate and increase awareness of the Fair Housing Act.

7.5.12.7 Weatherization

TAP Energy Conversation and Housing Rehab provides home weatherization services to the citizens of the City of Roanoke, Roanoke County, Salem City, Botetourt County, Craig County and the Allegheny Highlands. Weatherization services are designed to reduce the cost of heating and air conditioning and improve the quality of life. TAP Housing and Community Development weatherization programs are funded by the US Department of Energy and the Virginia Department of Housing and Community Development. Eligibility for weatherization services is determined by income level.

7.5.12.8 Emergency Home Repair

TAP Energy Conversation and Housing Rehab provides emergency home repair services to the citizens of the City of Roanoke, Roanoke County, Salem City, Botetourt County, Bath, and Craig County. The goal of emergency home repair is to improve living conditions for low-income families, low-income disabled and elderly persons by removing barriers to habitability and accessibility in their homes. Repairs are those that affect the health and safety and without repair would make a home inaccessible, unsafe or unhealthy. TAP Housing and Community Development emergency home repair programs are funded by many sources and each has different eligibility requirements.

7.5.12.9 Indoor Plumbing and Rehabilitation

TAP Energy Conversation and Housing Rehab provides indoor plumbing and rehabilitation services (IPR) to the citizens of Botetourt County, Craig County, Roanoke County, Bath County, and Rockbridge County. IPR is designed to provide services and renovations to homes that do not have operable indoor plumbing. Homeowners are eligible for indoor plumbing and rehabilitation services if the home; lacks a bathroom, lacks a toilet within the footprint of the house, or contains a toilet within the footprint of the house, but the waste drops directly onto the ground under the house. Homeowners might be eligible if the home lacks complete indoor plumbing; that is, an approved or approvable water source; a wastewater disposal method; a functioning kitchen sink; a bathroom with a functioning toilet, and functioning bathtub or shower and sink with hot/cold running water.

7.5.12.10 Hurt Park Limited Rehab

TAP Energy Conversation and Housing Rehab provides limited rehab to the home owners located generally in the Hurt Park neighborhood. The limited rehab includes repairs both in and outside of the home. Homeowners might be eligible if their income does not exceed a specified amount. Funding for this project is through the city of Roanoke and use of CDGB funds. Work is done collaboratively with the Neighborhood Revitalization Partnership that consist of the RRHA, Rebuilding Together, Habitat for Humanity, and the City of Roanoke.

7.5.12.11 [Roanoke Redevelopment and Housing Authority](#)

RRHA's powers include, but are not limited to: (1) acquire, lease and improve property; (2) make loans or grants; (3) investigate and determine whether an area is blighted; and (4) carry out a redevelopment plan in cooperation with local government.

RRHA currently owns and operates approximately 1350 units of public housing and administers 1500 Section 8 Housing Choice Vouchers throughout the City of Roanoke. The wait list for the voucher program is approximately 2,600 households.

RRHA's public housing program is a rental assistance program governed by the U.S. Department of Housing and Urban Development (HUD). The program provides housing assistance to low-income families in multifamily and some scattered site single-family dwellings, owned and operated by RRHA.

RRHA also operates the Lease/Purchase Homeownership program. This program is to provide homeownership opportunities for low to moderate income families residing in Public Housing, Section 8 programs, and tenants from privately owned housing. A financial advisor from RRHA works with buyers throughout the purchase process from homeowner education to closing and construction.

The RRHA Section 8 Homeownership Program allows a family to purchase a home for approximately the same amount of rent that is currently being paid to a landlord. Once a mortgage company approves a borrower's application, the Section 8 voucher payment is applied to the mortgage payment rather than a rent payment, eventually leading to home ownership.

7.6 [City of Roanoke](#)

7.6.1 Down Payment Assistance Program (DPA)

The DPA program provides assistance for down payment and closing costs up to \$8,000 per eligible homebuyer. Available loans provide up to 50% of required down payment and reasonable closing costs to assist low-to-moderate income buyers. This is a 10-year forgivable

loan. Each year you occupy the property and there are no code violations, the City will forgive 10% of the loan.

7.6.2 Neighborhood Grants

Neighborhood grants are available to all neighborhood organizations within the city. Federal CDBG funds and city appropriated funds are available as grants for neighborhood development and improvement projects per criteria established by Roanoke Neighborhood Advocates.

7.6.3 Neighborhood Revitalization Initiative

The Neighborhood Revitalization Initiative funds targeted neighborhood revitalization projects, such as the South East by Designs, Gainsboro and Hurt Park to improve quality of life and build strong sustainable neighborhoods.

7.6.4 Lead Safe Roanoke II

Lead Safe Roanoke is a program that is funded by the US Department of Housing and Urban Development designed to reduce lead poisoning as a result of lead-based paint hazards in Roanoke through education and outreach. Screening and testing for families who do not have a doctor is provided by the City of Roanoke Health Department free of charge. In addition, Lead-Safe Roanoke implements lead hazard control measures on homes in the City of Roanoke that have been proven to have lead present is determined eligible by the program standards.

7.6.5 Energy Efficient Home Rehab Loan Program

The city has established a deferred loan for significant renovation, lead abatement and weatherization for owner occupied homes in the conservation and rehabilitation district. Income and credit guidelines apply.

7.6.6 Weatherization Assistance Program

The Weatherization Assistance Program is an energy conservation program whose services make homes more energy efficient, while eliminating health and safety issues.

7.6.7 Individual Development Account

The Individual Development Account program is a matched-savings program that helps individuals gain financial literacy skills and build assets. For every dollar the participant saves, the IDA program will match it with four dollars. The money can be spent for a home, post-secondary education, or business investment.

7.6.8 Housing Choice Voucher Program

The Housing Choice Voucher Program is a tenant-based program that allows low-income individuals or families to rent safe, affordable housing in the private rental market through supplemental rental funds.

7.6.9 Homeless Intervention Program

The Homeless Intervention Program provides rental, mortgage, and security deposit assistance for persons in jeopardy of losing their homes due to eviction or foreclosure.

7.6.10 Home Equity Conversion Mortgage program

The Home Equity Conversion Mortgage program provides counseling on Reverse Mortgage Programs for seniors 62 years or older.

7.6.11 Homeownership Counseling

Homeownership Counseling utilizes VHDA-certified classes for first-time homebuyers and are offered once a month. Pre-purchase housing counseling and default/delinquency counseling are also available.

7.6.12 Real Estate Development Construction and Rehabilitation

Real Estate Development construction and rehabilitation of single-family homes in the City of Roanoke. Completed homes are available to qualified buyers for purchase.

7.6.13 SPARC (Sponsoring Partnerships and Revitalizing Communities)

The SPARC program provides below market-rate mortgage funds designed to assist low- and moderate-income individuals and families purchase a home.

7.6.14 Down payment assistance

The Down Payment Assistance program provides funds available to qualified homebuyers to help with a down payment and closing costs during a home purchase.

7.6.15 City of Roanoke HUD Entitlement Programs

The City of Roanoke receives about \$2,500,000 in new funds annually from the U.S. Department of Housing and Urban Development (HUD) in three grants: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Shelter Grant (ESG). Roanoke is an entitlement community under the HUD programs. This means that HUD funds are allocated to the City every year using a formula based on population, income levels, and other factors. The total level of funding is determined by how much Congress appropriates for the entire nation. In order to receive these yearly grants, the City

must submit a five-year Consolidated Plan and Annual Updates to HUD for approval. The Consolidated Plan describes the City and its priorities and objectives for the anticipated funds for the five years. Each Annual Update thereafter provides the activities to be funded for the given year and the amount of funding apportioned to each activity.

7.6.15.1 Community Development Block Grant (CDBG)

CDBG is a grant from HUD to the City of Roanoke that can be used for activities ranging from housing to economic development and from job training to construction projects. CDBG funds have been allocated to the City of Roanoke since 1975. For the 2009-2010 program year, the City will receive \$1,855,870 in new CDBG funds. With carry-over and program income, a total of about \$2.7 million is anticipated to be available. CDBG funds are primarily intended to benefit low- and moderate-income persons and areas, though a limited amount can also be used for reducing slums and blight. The amount of funds that can be used for administration, planning and human services is also limited. These annual CDBG funds are separate from \$500,675 CDBG funds being allocated to the City under the American Recovery and Reinvestment Act of 2009 (the "Stimulus").

7.6.15.2 HOME Investment Partnerships (HOME)

The HOME program is exclusively for housing to benefit those of low or moderate income, including rehabilitation, new construction, homeownership assistance and improvements to rental housing. The City has been receiving HOME funds since 1992. For the 2009-2010 program year, the City will receive \$760,856 in new HOME funds. Including carry-over and program income, total available HOME funds of \$1,301,719 are anticipated to be available. HOME funds require a 12.5% match. At least 15% of each annual HOME grant must be invested in qualifying projects conducted by Community Housing Development Organizations ("CHDOs"). Blue Ridge Housing Development Corporation and Total Action Against Poverty are the City's only certified CHDOs.

7.6.15.3 Emergency Shelter Grant (ESG)

ESG funds provide for activities that assist homeless individuals and families. This grant is designed to improve the quality of existing emergency and transitional shelters for the homeless, assist with the costs of operating shelters, provide essential social services to homeless persons and help prevent homelessness. For the 2009-2010 program year, the City will receive \$82,120 in new ESG funds. ESG funds require a dollar-for-dollar match. These annual ESG funds are separate from \$766,017 ESG funds being allocated to the City for Homelessness Prevention and Rapid Rehousing under the American Recovery and Reinvestment Act of 2009 (the "Stimulus").

7.7 [USDA Rural Development](#)

7.7.1 Single Family Housing Loans and Grants

Single Family Housing Programs provide homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. Visit the following sites for information and/or assistance...

7.7.2 Rural Housing Guaranteed Loan

Applicants for loans may have an income of up to 115% of the median income for the area. Area income limits for this program are here. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must have reasonable credit histories.

7.7.3 Rural Housing Direct Loan

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

7.7.4 Rural Repair and Rehabilitation Loan and Grant

The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. Rural Housing Repair and Rehabilitation Grants are funded directly by the Government. A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities.

7.7.5 Mutual Self-Help Loans

The Section 502 Mutual Self-Help Housing Loan program is used primarily to help very low- and low-income households construct their own homes.

7.7.6 Rural Housing Site Loans

Rural Housing Site Loans are made to provide financing for the purchase and development of housing sites for low- and moderate-income families.

7.7.7 Housing Application Packaging Grants

Housing Application Packaging Grants provide government funds to tax-exempt public agencies and private non-profit organizations to package applications for submission to Housing and Community Facilities Programs.

7.7.8 Individual Water and Waste Grants

Individual Water and Waste Water Grants provide Government funds to households residing in an area recognized as a colonia before October 1, 1989.

7.7.9 Self-Help Technical Assistance Grants

To provide Self-Help Technical Assistance Grants to provide financial assistance to qualified nonprofit organizations and public bodies that will aid needy very low and low-income individuals and their families to build homes in rural areas by the self help method. Any State, political subdivision, private or public nonprofit corporation is eligible to apply.

7.7.10 Multi-Family Family Housing Loans and Grants

Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In addition, deep subsidy rental assistance is available to eligible families. Visit the following sites for information and/or assistance

7.7.11 Rural Rental Housing

This program is adaptable for participation by a wide variety of owners. Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, State or local public agencies, consumer cooperatives, and profit or nonprofit corporations.

7.7.12 Guaranteed Rental Housing

The Rural Housing Programs guarantees loans under the Rural Rental Housing Guaranteed loan program for development of multi-family housing facilities in rural areas of the United States. Loan guarantees are provided for the construction, acquisition, or rehabilitation of rural multi-family housing.

7.7.13 Housing Preservation Grants

The Housing Preservation Grant (HPG) program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing.

7.7.14 Farm Labor Housing Loans and Grants

The Farm Labor Housing Loan and Grant program provides capital financing for the development of housing for domestic farm laborers.

7.7.15 Rental Assistance Program

The Rural Rental Assistance (RA) program provides an additional source of support for households with incomes too low to pay the HCFP subsidized (basic) rent from their own resources.

7.8 [Southeast Rural Community Assistance Project, Inc. \(Southeast RCAP\)](#)

Southeast RCAP helps small rural towns and communities needing aid in upgrading their water and wastewater systems. The organization also provides training and technical assistance to rural residents for operation and maintenance of those systems, for capacity building and for economic development in their communities.

Funding is made available to low-income individuals and communities in the form of grants and loans in order to rehabilitate housing, build water and wastewater infrastructure, assist in small business development, and to finance development projects of small rural governments.

7.8.1 Community Assistance Loan Fund

Southeast RCAP's Loan Fund provides low-interest loans to low-income rural communities for predevelopment costs, system upgrades and new construction of water and wastewater services and facilities. Loans are also available for housing and community development. Loan amounts range from \$1,000 to \$150,000. Interest rates start at 4% and range up to a maximum of 7% using a sliding scale point system based on need. Repayment periods are between one and ten years. Loan applicants must own and occupy the home for which they are applying for a water well loan. The water well system being funded may not be associated with the construction of a new dwelling. Also the water well system being funded by the loan may not be used to substitute for water service available from community water systems.

7.8.2 Rural Community Facilities Development Program

Southeast RCAP makes emergency grants to families to replace or repair damaged plumbing, pumps, lines or for construction of new facilities for individual, isolated households. This work involves cooperative efforts with local governing officials, community action agencies, departments of health and social services, and other non-profits such as Habitat for Humanity. We also provide financial assistance for tap fees and hook-on costs to new municipal water systems for additional low-income households. Major assistance is provided to communities to

cover up-front costs for preliminary engineering studies, test wells, soil tests and other analyses.

7.8.3 Indoor Plumbing and Rehabilitation Program

Rehabilitating homes of low-income rural residents without complete indoor plumbing is a state-funded program in Virginia. When the home proves too decrepit for rehabilitation to meet HUD Section 8 housing standards, a new home is constructed.

7.8.4 Virginia CDBG Program

Since 1978, Southeast RCAP has received a direct state appropriation from the Virginia General Assembly which is passed through the Virginia Department of Housing and Community Development. This grant funds activities in six major program areas: community organizing, water and wastewater infrastructure development, system operation and management assistance, housing, rural economic development and rural environmental resource issues. Examples of services provided this program year include emergency grants to low-income families to replace or repair damaged plumbing, subsidizing tap fees and hook-on costs for low-income families, grants for up-front costs for preliminary engineering studies and other tests for community systems, and provision of comprehensive development costs in rural localities.

7.8.5 Safe Drinking Water Technical Assistance Program

The Safe Drinking Water Technical Assistance Program is funded by the US EPA Office of Water. This is a year-long technical assistance program focuses only on communities with drinking water system problems. Priority is given to projects with communities served by small rural water systems (populations of 3,300 or less) or very small rural water systems (populations of 500 or less).

7.8.6 EPA Wastewater Project

This EPA funded program is designed to help communities with wastewater problems. The main aspects of this program include assisting communities in addressing regulatory concerns, small systems with operational and maintenance problems, communities violating their discharge permits or communities needing to upgrade their wastewater treatment and/or collection facilities in order to meet Clean Water Act requirements. The program also addresses a broad range of problems, including management, financing, construction, operations, lack of institutional capacity to implement facility improvements, facility maintenance, and watershed pollution threats.

7.9 Assisted Living/Nursing Homes/Adult Day Care

Assisted living, nursing homes, and adult day care facilities provide living quarters for persons in need of specialized care. A *nursing home* is a facility in which the primary function is the provision, on a continuing basis, of nursing services and health-related services for the treatment and inpatient care of two or more non-related individuals. Nursing homes are regulated by the Virginia Department of Health. *Assisted living* facilities are non-medical residential settings that provide or coordinate personal and health care services, 24-hour supervision, and assistance for the care of four or more adults who are aged, infirm or disabled. *Adult day care* centers are regulated, non-residential facilities that provide a variety of health, social and related support services in a protective setting during part of the day to four or more aged, infirm or disabled adults who reside elsewhere.

Below is an inventory of assisted living, nursing homes, and adult day care facilities.

7.9.1 Alleghany County

Brian Center Rehabilitation Center and Nursing Home

7.9.2 Botetourt County

Bethel Ridge Assisted Living

Brian Center Health and Rehabilitation

Cave Creek Assisted Living

Carrington Place

Glebe

Summit Manor

7.9.3 Clifton Forge

Golden Living Center

Highland House

Scott Hill Retirement Community

Shenandoah Manor Nursing Home

Woodlands Health and Rehab Center

7.9.4 City of Covington

Alleghany Manor

Tanglewood Home for Adults

7.9.5 Craig County

None

7.9.6 Franklin County

Fork Mountain Rest Home

Franklin Health Care Center

Lakeview Manor Home for Adults

Red Oak Manor

Trinity Mission Health and Rehab Center

Vista View Elder Care

7.9.7 City of Roanoke

Adult Care Center of the Roanoke Valley

Brandon Oaks

Burrell Nursing Center

Roanoke City Nursing Home

Cypress Court

Fairington of Roanoke

Friendship Manor

Hamilton Haven of Roanoke

Hollins Manor

Avante Nursing Home

Loyalton of Roanoke

Magnolia Ridge Residential Care

Melrose Towers

Morningside Manor

Our Lady of the Valley

Park Oak Grove

Pheasant Ridge Nursing Center

Raleigh Court Health Care

Roanoke United Methodist Home

South Roanoke Nursing Home

Southern Manor Home for Adults

Stratford Village

Valley Retirement Home

Virginia's Residential Care and Assisted Living

Virginia Veterans Care

7.9.8 County of Roanoke

Edinburg Square

Friendship Manor Lakeview

Hollins Manor

Medical Facilities of America

Richfield Retirement Community

Shenandoah Homes

7.9.10 City of Salem

Salem Health and Rehabilitation Center

Richfield Recovery and Care Center

Snyder Nursing Home

7.9.11 Town of Vinton

Berkshire Health Care Center

Clearview Manor Retirement Center

7.10 Homelessness Resources

7.10.1 Overnight Shelters

7.10.1.1 [Interfaith Hospitality Network \(IHN\)](#)

The IHN is a multi-denominational network of religious congregations who have joined together to provide shelter for homeless families. The IHN will accept families who are referred by other shelter programs, Social Services, congregations, or human service agencies. Families are carefully screened to insure the safety of other homeless families and congregation volunteers.

7.10.1.2 Red Shield Lodge

Red Shield Lodge is an emergency shelter for males only, sponsored by the Salvation Army. They can accommodate up to 36 individuals during a single night. Men can stay up to 14 days, and then must be out of the shelter for 30 days before they can return for services. Meals are also provided at the shelter for both guests and other homeless persons sleeping outside.

7.10.1.3 [Rescue Mission](#)

The Rescue Mission is the largest provider of emergency shelter in Roanoke. Its components include a health care center, male recovery program, family and female shelter, and transient male shelter. Supportive services include meals, showers, clothing, and furniture, assistance with prescriptions, recovery program and employment training.

7.10.1.4 [Transitional Living Center \(TLC\)](#)

TLC is a transitional housing program for families in transition. The center offers comprehensive services to residents, including case management, meals, prescription assistance, transportation, clothing, counseling, life skills training and housing counseling. This facility is operated by Total Action Against Poverty.

7.10.1.5 [TRUST House](#)

TRUST is a non-profit organization serving the Roanoke Valley with a mission to provide transitional and emergency shelter to individuals, families and unaccompanied minors, with an emphasis on case management, intervention and referrals.

7.10.1.6 Turning Point

The Turning Point is a domestic violence shelter for female victims and their children sponsored by the Salvation Army. They can house a maximum of 60 women and children. The average length of stay is 60 days. The Salvation Army will provide furnishings and household items from their retail stores for those who transition into permanent housing.

7.10.2 Day Shelters

7.10.2.1 [Roanoke Area Ministries \(RAM\)](#)

RAM House is a day shelter for homeless individuals and families offering hot lunches, job club, laundry facilities, and mail services. It is open 365 days a year from 8:00 a.m. until 4:00 p.m. RAM offers a variety of services including emergency financial assistance.

7.10.2.2 Samaritan Inn

The Samaritan Inn provides lunch and noon-day worship service daily. Volunteers and local religious congregations sponsor the facility.

7.10.3 Services Only

7.10.3.1 [Roanoke City Homeless Assistance Team \(HAT\)](#)

HAT staff conducts street outreach to provide services and case management to homeless individuals and families who need help locating permanent housing. Staffs work to ensure that emergency and transitional shelter and support services are available for homeless persons who reside in shelters or other places not designed for sleeping. The HAT Team also provides a variety of support services including transportation, employment expenses, prescription assistance, food, and rental deposits and housing counseling. Clients sleeping outside are given canned food, blankets, toothpaste, soap, etc. Funding is provided by the U.S. Department of Housing and Urban Development through a homeless assistance grant.

7.11 [Community Reinvestment Act](#)

The CRA was enacted in 1977 to prevent redlining and to encourage banks and thrifts to help meet the credit needs of all segments of their communities, including low- and moderate-income neighborhoods. It extends and clarifies the longstanding expectation that banks will serve the convenience and needs of their local communities. The CRA and its implementing regulations require federal financial institution regulators to assess the record of each bank and thrift in helping to fulfill their obligations to the community and to consider that record in evaluating applications for charters or for approval of bank mergers, acquisitions, and branch openings. The federal financial institution regulators are: Office of the Comptroller of the

Currency; Board of Governors of the Federal Reserve System; Federal Deposit Insurance Corporation; and Office of Thrift Supervision.

The law provides a framework for depository institutions and community organizations to work together to promote the availability of credit and other banking services to underserved communities. Under its impetus, banks and thrifts have opened new branches, provided expanded services, adopted more flexible credit underwriting standards, and made substantial commitments to state and local governments or community development organizations to increase lending to underserved segments of local economies and populations.

CRA applies to federally insured depository institutions, national banks, thrifts, and state-chartered commercial and savings banks. All banks that were examined in the study area received either a Satisfactory or Outstanding rating. Detailed reports for each bank are available at <http://www.federalreserve.gov/dcca/cra> . A Satisfactory rating is earned if the institution performance meets each of the standards for a satisfactory rating or if exceptionally strong performance with respect to some of the standards compensates for weak performance in others. An Outstanding rating is earned if the institution meets the rating descriptions and standards for Satisfactory for each of the five core criteria, and materially exceeds the standards for Satisfactory in some or all of the criteria to the extent that an outstanding rating is warranted, or if the institution's performance with respect to the five core criteria generally exceeds Satisfactory and its performance in making qualified investments and providing branches and other services and delivery systems in the assessment area(s) supplement its performance under the five core criteria sufficiently to warrant an overall rating of Outstanding.

Table 7.1
Community Reinvestment Act Performance Ratings

Bank Name	Locality	Exam Date	Rating
Bank of Botetourt ²	Buchanan	April 1, 2009	Outstanding
First National Bank of Clifton Forge ³	Clifton Forge	April 3, 1995	Satisfactory
First Va Bank-Highlands ¹	Covington	July 8, 1996	Satisfactory
First Va Bank-Highlands ¹	Covington	February 27, 1995	Satisfactory
First Va Bank-Highlands ¹	Covington	September 1, 1993	Satisfactory
First Va Bank-Highlands ¹	Covington	March 9, 1992	Satisfactory
Highlands Community Bank ¹	Covington	October 29, 2007	Satisfactory
Highlands Community Bank ¹	Covington	October 27, 2003	Satisfactory
State Bank of The Alleghenies ¹	Covington	October 20, 1997	Outstanding
State Bank of The Alleghenies ¹	Covington	April 1, 1996	Outstanding
State Bank of The Alleghenies ¹	Covington	November 7, 1994	Satisfactory
State Bank of The Alleghenies ¹	Covington	June 28, 1993	Satisfactory
State Bank of The Alleghenies ¹	Covington	December 9, 1991	Satisfactory
State Bank of The Alleghenies ¹	Covington	July 23, 1990	Satisfactory
Bank of Ferrum ¹	Ferrum	November 17, 1997	Outstanding
Bank of Ferrum ¹	Ferrum	June 3, 1996	Outstanding
Bank of Fincastle ²	Fincastle	May 1, 2005	Outstanding
Farmers & Mrch Bk of Craig Co. ¹	New Castle	June 2, 2008	Outstanding
Farmers & Mrch Bk of Craig Co. ¹	New Castle	June 2, 2003	Outstanding
Farmers & Mrch Bk of Craig Co. ¹	New Castle	June 1, 1998	Outstanding
Farmers & Mrch Bk of Craig Co. ¹	New Castle	April 8, 1996	Outstanding
Farmers & Mrch Bk of Craig Co. ¹	New Castle	October 31, 1994	Satisfactory
Farmers & Mrch Bk of Craig Co. ¹	New Castle	April 26, 1993	Satisfactory
Farmers & Mrch Bk of Craig Co. ¹	New Castle	November 18, 1991	Satisfactory
First Citizens ³	Roanoke	June 4, 2004	Satisfactory
First National Exchange Bank ³	Roanoke	February 10, 2006	Satisfactory
First Union ³	Roanoke	April 11, 1994	Satisfactory
First Union ³	Roanoke	May 31, 1997	Outstanding
First Va Bank-Southwest ¹	Roanoke	July 9, 2001	Satisfactory
First Va Bank-Southwest ¹	Roanoke	June 21, 1999	Satisfactory
First Va Bank-Southwest ¹	Roanoke	October 6, 1997	Satisfactory
First Va Bank-Southwest ¹	Roanoke	August 12, 1996	Satisfactory
First Va Bank-Southwest ¹	Roanoke	February 27, 1995	Satisfactory
First Va Bank-Southwest ¹	Roanoke	August 16, 1993	Satisfactory
First Va Bank-Southwest ¹	Roanoke	March 9, 1992	Satisfactory
Hometown Bank ¹	Roanoke	January 10, 2007	Satisfactory
Valley Bank ³	Roanoke	October 10, 1996	Satisfactory
Valley Bank ³	Roanoke	April 12, 1999	Satisfactory

Valley Bank ¹	Roanoke	April 20, 2009	Satisfactory
Valley Bank ¹	Roanoke	April 30, 2007	Satisfactory
Valley Bank ¹	Roanoke	April 14, 2003	Satisfactory
Franklin Community Bank ³	Rocky Mount	November 16, 2004	Satisfactory
First National Bank ³	Rocky Mount	February 27, 1998	Satisfactory
FNB ³	Rocky Mount	June 20, 1994	Satisfactory
First Va Bank-Franklin Co. ¹	Rocky Mount	October 27, 1997	Satisfactory
First Va Bank-Franklin Co. ¹	Rocky Mount	July 8, 1996	Satisfactory
First Va Bank-Franklin Co. ¹	Rocky Mount	March 8, 1995	Satisfactory
First Va Bank-Franklin Co. ¹	Rocky Mount	August 2, 1993	Satisfactory
First Va Bank-Franklin Co. ¹	Rocky Mount	March 16, 1992	Satisfactory
Salem Bank and Trust ³	Salem	July 30, 2001	Satisfactory
Salem Bank and Trust ³	Salem	February 6, 1997	Satisfactory
Salem Bank and Trust ³	Salem	July 29, 1992	Satisfactory

Sources: 1. Community Reinvestment Act Performance Ratings, Federal Reserve Board, <http://www.federalreserve.gov/dcca/cra/crarate.cfm> and

2. Community Reinvestment Act Performance Ratings, Federal Deposit Insurance Corporation, <http://www2.fdic.gov/crapes/index.asp> .

3. Community Reinvestment Act database, Office of the Comptroller of the Currency, <http://apps.occ.gov/toolkit/crareslt.aspx> .

7.0 CASE STUDIES

As part of the Housing Study, housing-related documents, from within Virginia and beyond, were reviewed as “case studies” for information or insight relevant and/or applicable to the housing issue in the study area or specific localities within the study area. Cases studies generally include background information, overview of housing issues, and recommendations or strategies to address identified issues. The following documents were reviewed as case studies:

- *City of Charlottesville, Albemarle County, and the University of Virginia Joint Task Force on Affordable Housing: A Report on Actions Needed to Address the Region’s Affordable Housing Crisis* (
- The Affordable Housing & Regulatory Reform Task Force Report for Savannah (2008)
- The State of Housing Report – Thomas Jefferson Planning District (2003)

Additionally, although not reviewed as a case study, recommendations and strategies from the City of Roanoke’s *Strategic Housing Plan* (2006) are provided in [Appendix](#).

8.1 Case Study 1

City of Charlottesville, Albemarle County, and the University of Virginia Joint Task Force on Affordable Housing: A Report on Actions Needed to Address the Region's Affordable Housing Crisis

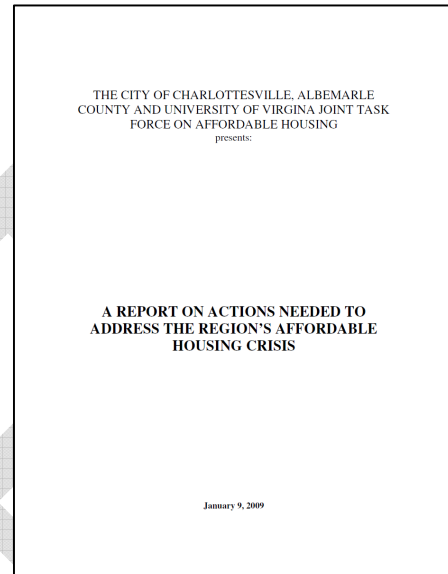
The Charlottesville, Albemarle County, and UVa Joint Task Force on Affordable Housing (Task Force) provides an interesting case study because these three institutions are the region's largest employers as well as largest landholders. That means each plays a significant—and direct—role in the *buying power* of the plurality of residents (control of incomes) and the *housing stock* (availability of housing, land use planning, etc.) Consequently, the Task Force provides separate recommendations to each institution in order to address the region's crisis as a whole.

BACKGROUND

The Task Force defined affordable housing as: “households spending no more than 30% of their income on housing costs (including utilities) targeting those households that earn less than 80% of the Charlottesville Metropolitan Statistical Area Median Income (AMI).” Furthermore, the report states that, “[t]he unmet needs were generally defined as those in income groups under fifty percent (50%) with the greatest needs being for those households below thirty percent (30%) AMI.”

To address the crisis, the members of the Task Force agreed to: (1) Review current public and private initiatives aimed at increasing affordable housing opportunities, and identify any gaps and issues related to affordable housing not being adequately addressed by current initiatives; (2) make recommendations to address the gaps for one or more area median income (AMI) groups; (3) identify policy actions as well as potential resources (both government and private) that could lead to increased availability and access to affordable housing units; and (4) identify cross-jurisdictional opportunities for collaborative implementation of the recommendations of the Task Force. (See page 5 of the report).

The Task Force identified five specific focus areas to address the unmet needs of those in income groups under 50%: (1) barriers to affordable housing; (2) housing policy issues; (3) preservation of existing affordable housing; (4) rental assistance issues; and (5) creating more affordable housing units.



Finally, the Task Force adopted two priority goals to guide its work: (1) preserving and creating more affordable housing units; and (2) promoting affordable housing opportunities. The first relates to the built environment (housing stock) and the second is more oriented toward the affordable housing consumer, both renters and potential homeowners (client). Issues and findings were reported in four distinct categories: client needs, inventory, funding, and regulation/policy.

CLIENT NEEDS

The Task Force acknowledges that the primary barriers facing clients seeking affordable rental housing are lack of consistent income, poor credit histories, transportation issues, exclusionary policies with respect to criminal records, and lack of up-front funding for credit checks, application fees, and security deposits. It also states as a barrier the confusion clients have about available programs due to the fact that there is more than one agency administering housing assistance in the City and County.

(Findings specifically regarding client needs and improving clients' experiences are outlined on pages 6 and 7 of the report.)

INVENTORY

The Task Force also identified a *lack* of affordable rental housing as a major barrier in the region. The report states, "Issues ranged from the effect of Uva student occupying privately-owned rental housing, clients not desiring to live at certain multifamily housing sites, and limited choices due to an insufficient number of landlords willing to accept housing vouchers." (The specific findings supported by the members of the Task Force can be found on page 7 of the report.)

The Task Force also discussed gaps in owner-occupied supply and found that proffered units for sale were priced at points affordable to those at or about 80% AMI. Additional proffered for-sale units may not be affordable beyond the first sale. (The specific findings supported by the members of the Task Force can also be found on page 7.)

FUNDING

The Task Force recognized that addressing housing issues will take a substantial investment of funds, and the best way to achieve state goals and objectives is through partnerships and leveraging of public investments. However, the Task Force did conclude that the public investment for affordable housing initiatives should be increased particularly in the County. Increased local investment was deemed necessary due to the lack of investment by the state

and generally level funding from the federal government. (Specific findings are outlined on page 8 of the report.)

REGULATIONS/POLICY

The main discussion of regulations and policies centered around Albemarle County's Proffer Policy. The discussions included redefining and having a balanced approach to what should be considered as an affordable housing proffer and how affordability can be sustained past the first purchaser of a proffered unit. Although the focus was on the County's proffer policy, the Task Force noted that the discussions and recommendations should also be considered by the City as they develop such a policy. (Specific findings on page 8 and 9 of the report.)

RECOMMENDATIONS

The Task Force developed a final list of recommendations grouped into three categories (pages 9-10). The same recommendations are also split and/or shared between jurisdictions, which are outlined on pages 2 through 4 of the report:

(1) Address the Gaps for One or More Income Groups:

- Support for Single Room Occupancy housing—to specifically serve clients who have special needs and are extremely low-income (under 30% AMI).
- Support three tiers of affordability for proffered units, requiring that 1/3 of proffered units be specifically for each of the three income groups (extremely low-income, very low-income, low income) resulting in equal opportunities for each of the levels.

(2) Identify Policy Actions or Resources to Increase Availability and Access

- Commit to a permanent, dedicated, annual funding investment in affordable housing initiatives either from changing funding priorities or increasing revenue streams.
- Support the use of tax credits for developers of affordable housing
- Consider issuing general obligation bonds.
- Cap the value of proffered units.
- Provide gap financing funds for loans to developers of affordable housing.
- Increase the term of affordability for proffered rental units to 15 years to ensure longer term affordable investments.
- Use a sliding scale for proffer credits.
- Support amending existing proffer agreements to include the option of a Community Land Trust.
- Support the Thomas Jefferson Community Land Trust and include this option in proffer discussions.

- Support the use of deed restrictions or deeds of trust to ensure longer term affordability.
- Consider developing Uva housing sites to provide higher density mixed income housing for graduate students and Uva employees.
- Support a Living Wage and 12 month pay options
- Support regional transit networks and options.
- Encourage better use of Uva housing on grounds for graduate students and staff.
- Increase community policing so that multi-family developments are safe and provide youth activities and programs to create welcoming positive places for kids to grow up.

(3)Identify Cross- Jurisdictional Opportunities

- Create a Regional Housing Fund, to accept investments in affordable housing from both public and private sources.
- Establish a Housing Ombudsman Office to serve both area residents and developers of affordable housing. Recommended functions for this office include:
 - Overseeing/providing credit training and counseling programs;
 - Managing security deposit funds for credit program trainees;
 - Providing technical assistance to developers on tax credits and other programs ;
 - Working with energy consultants and property owners to reduce utility costs;
 - Providing marketing outreach to landlords to increase options for voucher holders;
 - Providing electronic bill paying for unbanked clients;
 - Commitment to a customer service focus.

CONCLUSION

The Task Force members agreed that **increased local funding** is the top priority and these funding commitments are needed to leverage other public and private funds to support affordable housing initiatives.

It also identified as priorities: (1) revisions to existing proffer policies to promote long-term affordability of proffered units; (2) proactive policies to preserve existing affordable units (this includes supporting and utilizing a community land trust as a tool for maintaining affordability); (3) consider [re]development opportunities including those undertaken by Uva for the provision of affordable housing; and (4) increasing household income, whether through a living wage or increasing earning capacity and establishing a Housing Ombudsman Office.

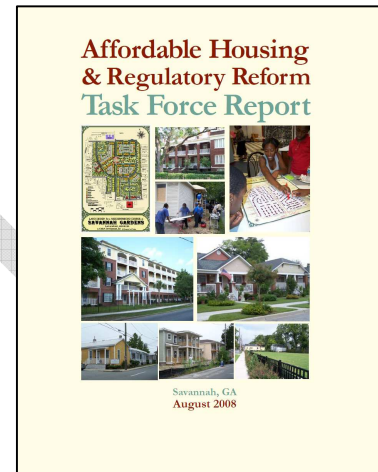
8.2 Case Study 2

The Affordable Housing & Regulatory Reform Task Force Report for Savannah August 2008

BACKGROUND

The Affordable Housing & Regulatory Reform Task Force (the Task Force) produced a study on affordable housing in Savannah, Georgia in 2008. The Task Force was established by the Mayor of the City of Savannah and included nine focus groups. The report identifies a number of barriers to affordable housing and offers recommendations and policies for the city to adopt.

The nine focus groups created by the Task Force focused on: (1) renters; (2) home buyers; (3) homeowners; (4) special need populations; (5) workforce populations; (6) housing and community organizations; (7) homebuilders/developers/design organizations; (8) neighborhood commercial and mixed-use; and, (9) financing and funding. The Task Force also enlisted the University of Georgia, the Carl Vinson Institute of Government, to help it in its study.



What is Affordable Housing?

The Task Force defines *Affordable Housing* as: “Affordable housing in Savannah, GA is privately or publicly owned housing, in good condition, for households who generally earn less than \$48,000 a year and who pay no more than 30% of their gross household income to rent or purchase a dwelling.”

Subsidy Layering and Leveraging Private Investment

The report states: “A key to producing and retaining affordable housing is maximizing the use of public and other subsidies to leverage necessary private investment. This includes layering existing resources.”

The Task Force found, for example, in order to provide quality, affordable, rental housing it may be beneficial to layer federal and state low income housing tax credits, federal CDBG funds, Federal Home Loan Bank grants, City infrastructure improvements and Housing Authority of Savannah Section 8 project based certificates. Adopting urban redevelopment plans and enterprise zones can also help secure funds and provide property tax relief that is important to affordable rental housing. Coordinating City and other services can also aid affordable housing

development. Designing and building “green” and energy efficient housing can also leverage operating and maintenance cost savings. Layering resources not only leverages private investment for affordable housing, but also improves the quality of life in adjoining neighborhoods and the City as a whole.

The City of Savannah and its affordable housing partners have successfully leveraged private investment to create and retain affordable housing. The city utilized the following types of government programs to leverage private investment:

- a. CDBG, HOME, Shelter Care Plus and other HUD funded programs
- b. HUD Public Housing programs including HOPE-VI
- c. HUD Section 8 Voucher and Project Based Certificate programs
- d. HUD Section 202 and other elderly housing programs
- e. State and Federal low income housing tax credit & bond programs
- f. State Housing Trust fund programs
- g. Historic tax credit programs
- h. Federal Home Loan Bank Affordable Housing programs
- i. Urban Redevelopment Act programs
- j. Enterprise Zones programs
- k. SPLOST and General Fund programs
- l. Foundation funded programs
- m. Volunteer programs

In addition to traditional HUD programs, the City has demonstrated its leadership and commitment to affordable housing by establishing a \$2.45 million dollar revolving general fund account in 2004/2005 to acquire property for affordable housing development. The City also allocated \$250,000 of general funds in 2006 to implement an employer assisted home purchase program that provides down payment assistance to City employees as part of its employee benefit program. The City hopes this innovative benefit program will serve as a model for other employers interested in attracting and retaining good employees while, at the same time, offering employees an opportunity to secure affordable housing. In its first 24 months of operation, this program has helped 34 City employees purchase a house. Savannah State University is the first major employer to approach the City’s Department of Housing about helping it establish and administer an employer assisted home purchase program for its employees. While this program is not yet operational, SSU expects to implement it within the next 12 months.

The City of Savannah is playing a leading role in neighborhood revitalization by using SPLOST and other related funds to help fund infrastructure improvements in support of affordable housing development and neighborhood improvement—most notably in Cuyler-Brownsville, Benjamin Van Clark (Garden Homes) and West Savannah (Fellwood Homes). Its initiative to redevelop Savannah Gardens (Strathmore Estates) shows the City’s continued commitment to use its funds for property acquisition, infrastructure improvement and affordable housing development.

A City ordinance enables the City to pay for the installation of new water and sewer laterals in public rights-of-way when housing is being built or renovated in adopted Urban Redevelopment Areas or when housing is being developed with HOME funds.

In 2007, the City approved an Enterprise Zone (EZ) to facilitate the redevelopment of the Fellwood Homes public housing site. The EZ designation will provide developers of affordable rental housing and neighborhood retail with financial incentives, including relief from City property taxes over a ten year period.

While this financial commitment and layering has been excellent, more is needed to address the growing gap between many Savannah residents and quality, affordable, housing.

MONEY

The single biggest obstacle to persons being able to live in affordable housing is household income— or the lack thereof. Households earning less than \$48,000 are likely to find it increasingly difficult to keep pace with the rising cost of living in Savannah—including rising housing, real estate and construction costs. This means that a household making less than \$23 per hour, 40 hours per week, may experience difficulty purchasing or renting quality housing.

The Task Force offers the following recommendations: (12-4)

1. Establish Local Affordable Housing Fund
2. Provide City of Savannah and Chatham County Funding for Acquisition, Demolition & Infrastructure Improvements in Support of Affordable Housing
3. Provide Project Based Section 8 Certificates for New Affordable Rental Housing Development
4. Establish County & School Board Support for Enterprise Zone Incentives
5. Establish Employer Assisted Housing Programs
6. Establish A Public/Private Steering Committee

LOCAL BARRIERS

The Task Force identifies 11 barriers to affordable housing on the local level and offers solutions for overcoming them.

Barrier 1: Housing Expectations (17)

“The production of affordable housing is sometimes hampered by consumer and societal expectations that desire lots, houses, rooms and amenities greater than renters and home buyers can afford. To satisfy consumer and societal expectations that bigger is better, developers sometimes have to use materials that are less costly and less durable.”

Solution: Design smaller, more energy efficient and greener starter housing.

Barrier 2: Zoning and Subdivision Regulations (18-25)

“The current Zoning and Subdivision Ordinances were adopted in the early 1960’s when Euclidean Zoning (separation of uses) and Urban Renewal (rebuilding urban areas on the suburban model) were the guiding principles of planning. Implementation of these principles has resulted in development patterns that encourage automobile use and sprawl; separation of residential, work, and shopping areas; and increased development and housing costs. However, the suburban model has also created quality-of-life issues that have resulted in a renewed appreciation for mixed use, denser urban development such as is prevalent in many of the older neighborhoods in Savannah. Over time, Savannah’s zoning and subdivision regulations, based on the suburban model, have been amended to reflect the renewed appreciation for the urban model. This has resulted in ordinances that are complex, sometimes contradictory, and occasionally illogical.”

Solution: Support zoning ordinance changes with smart growth principals & incentives.

Barrier 3: Inclusionary Zoning (25)

“Inclusionary zoning links the production of affordable housing units to the production of market rate units. Inclusionary zoning can either be mandatory (i.e. a percentage of units must be affordable) or incentive-based (i.e. if a percentage of units are affordable, additional units may be built or parking requirements may be reduced, etc.). This is applicable for development in new and existing neighborhoods and/or subdivisions.”

Solution: Support zoning ordinance changes with affordable housing incentives.

Barrier 4: Property Taxes (p.27)

“Stephens-Day, homestead, senior and disabled homeowner property tax relief and exemptions help keep property taxes affordable for Savannah homeowners. Stevens-Day is not, however, transferable to “heirs” who inherit and live in the family home. This creates a situation where property taxes could become unaffordable for future generations who inherit and occupy the family home. For many low income families, extended family living and inheriting the family home for continued occupancy is typical...Landlords and low-income tenants do not enjoy these types of property tax relief. As a result property taxes and, therefore, rents are likely to increase as property values increase.”

Solutions: (1) Tax vacant structures and lots at highest and best use; (2) reduce taxable value of deed restricted affordable housing; and, (3) property tax relief for deed restricted affordable housing.

Barrier 5: Building Regulations (28)

“Construction and renovation costs, like land costs, typically increase from year-to-year making it difficult to produce and maintain affordable housing without subsidy. These costs are often associated with government regulations intended to make buildings and neighborhoods safe. While it is hard to argue with the intent of such regulations, the cost of implementing them drives up the cost of housing and makes it less affordable to persons with modest and low-incomes. For example, the cost of making buildings more wind resistant in hurricane zones like Savannah, while necessary, can add between \$5,000 and \$10,000 to the cost of producing a housing unit. This cost must be passed onto the buyer or renter.”

Solution: Improve plan review and construction inspection process.

Barrier 6: Property Values and Availability (29)

“Though high property values are generally a good thing, it also makes affordable housing more difficult.”

Solution: Develop ambitious property acquisition plan.

Barrier 7: Regional Transportation Plan. (31)

“[M]any of the new well paying jobs in distribution and other industries are located in areas outside of the downtown area where the CAT service is poor or no service is provided. Further, as property and development costs increase in older Savannah neighborhoods those in need of affordable housing may seek such housing in outer

laying portions of the Chatham and adjoining counties. Unless this housing is close to its occupant's place of employment, shopping, etc., this new affordable housing will quickly become unaffordable due to rising transportation costs.

Recent increases in the price of gasoline from about \$2 per gallon a year ago to about \$4.00 a gallon in June 2008 (with no end to increases in sight), is putting a strain on low- and moderate-income households who don't live within walking distance of work or near a bus route that takes them to and from their place of employment. Some households who sought less expensive, affordable, housing in outer laying new subdivisions and communities are likely to see mortgage and rent payment savings absorbed and surpassed by the rising cost of transportation. For example, at the IRS calculated rate of \$0.49 per mile to operate and maintain a car, a 20 mile daily commute to work, shopping, etc. could add \$200 a month to the cost of living away from work, shopping, etc. Having frequent bus service over a longer span of the day (and night) and connecting neighborhoods to where jobs are is critical to the community and the most cost-effective transportation choice for lower income workers."

Solution: Prepare and implement a regional transit plan. This includes identifying and improving existing private and public transit systems to ensure that Savannah and surrounding areas have effective, affordable, local and regional transit services.

Barrier 8: Construction Workforce (32)

"There is concern that as long-time skilled tradespersons begin to retire that there will not be a supply of younger skilled construction workers to replace them. If this were to happen, it would, likely, drive up housing production costs. Construction training programs like those offered by the City of Savannah's YouthBuild program, Savannah State University's HBCU program and StepUp's partnership with local home builders and Chatham County are seeking to introduce young adults to construction trades and employment opportunities. These programs also provide participants with life skill and GED training. The City's Economic & Community Development Department offers a "Contractors College" program that helps existing and new contractors gain a better understanding of the requirements of running a successful business. These types of programs are beneficial and, where possible and practical, should be expanded and made permanent."

Solution: (1) Attracted a manufactured housing plant to region; (2) establish a trade school for high school students.

Barrier 9: Property and Building Maintenance (33)

“Compliance with property and building maintenance codes are not that difficult to achieve—unless the building is severely dilapidated and in need of major repair. In such instances, compliance can be difficult for owner-occupants with limited income. Compliance by landlords can result in increased rents to cover associated maintenance costs—making it difficult for renters with limited incomes to afford rents that cover maintenance costs.”

Solution: (1) Expand volunteer home repair programs for homeowners; (2) develop rental property repair programs; (3) develop programs that help educate property owners and renters about importance of property maintenance; (4) support efforts to establish derelict rental property ordinance; and, (5) require building envelopes be maintained in good condition.

Barrier 10: Consumer Money and Asset Management (34)

“A major barrier to the occupation and retention of quality affordable housing and wealth building is the lack of money and asset management by renters and homeowners. This is particularly important for persons living on modest and low incomes with little savings. These persons are often inundated with credit opportunities both before and after moving into their dwelling that, if accepted, ultimately hurt them. High debt and poor credit payment histories negatively impact persons seeking to rent or purchase housing and other goods and services. This is a primary reason why low-income households have a difficult time being approved to rent or purchase quality, affordable, housing... Ignoring or not understanding the importance of routine home maintenance can lead to expensive repairs for landlords and homeowners that jeopardize investment and housing quality. Unfortunately, low-income households are typically confronted by a host of other problems that easily divert their attention away from routine home maintenance... Failing to manage money responsibly and to maintain assets in good condition can reduce the likelihood that renters and homeowners will build wealth.”

Solution: (1) Establish pre- and post-occupancy financial management counseling programs; (2) establish home maintenance counseling and inspection program; and, (3) establish pro-bono estate planning program.

Barrier 11: Non-Profit Housing Development Organizations (35)

“While there are several local non-profit organizations in the city that have affordable housing components, most are under staffed and financially strapped. This has resulted

in heavy reliance on the City for funding and technical support for some and has limited their effectiveness.”

Solution: Build capacity of existing and attract new non-profit housing developers.

STATE BARRIERS

The Task Force recognized the impact state government has on local government and identifies barriers it imposes on affordable housing. The Task Force also notes that removing state barriers is likely to be an expensive and time consuming effort.

Barrier 1: State, Non-Federal, Housing Funds (38)

“The State’s Department of Community Affairs (DCA) administers several federal housing programs including the federal low-income housing tax credit and a state low income housing tax credit program to encourage the development of affordable rental housing. State authorized property tax incentives, including tax freezes, for the renovation of historic housing can also be helpful when renovating historic housing for use by low-income households. The State’s Enterprise Zone legislation can also encourage and provide incentives for the development of affordable housing... While these are all very important and useful programs, the State does not have a significant source of non-federal funding to help create and maintain affordable housing in Georgia.”

Solution: Establish a significant, dedicated, source of non-federal state funding for affordable housing.

Barrier 2: Municipal Government, Non-Federal, Housing Funds (38)

“State law and/or the State Constitution is often cited as a reason why the City of Savannah cannot establish a local housing fund capitalized and funded annually with tax revenue. The State, however, funds an affordable housing trust fund that is used primarily by homeless providers. The City of Savannah has provided tax revenue to the Savannah Development and Renewal Authority (SDRA) for several years to operate a façade improvement loan program for private business owners. The City of Augusta recently approved using a portion of their hotel/motel room tax to fund a program that permits housing development and repair. There appears to be precedent for local governments making local tax revenue available for private property improvements.”

Solutions: Resolve question about legality of local housing fund capitalized with local tax revenue.

Barrier 3: DCA Home Purchasing Financing (39)

“The State of Georgia, Department of Community Affairs (DCA), offers very attractive financing and down payment incentives for home buyers. The City of Savannah partnered with DCA to create the DreamSavannah home purchase program several years ago. This has been a good partnership that has helped households with stellar credit obtain low-interest first mortgage financing. Unfortunately, buyers with less than stellar credit are not likely to benefit from this important financing. Instead, they are led by realtors and others to loan products with higher interest rates and higher fees. These products tend to place the home buyer at higher risk for losing their homes to foreclosure.”

Solution: Create new DCA “B” credit home purchase mortgage product.

Barrier 4: Eminent Domain (40)

“Eminent Domain law changes in 2006 through HB1313 and a Constitutional Amendment severely hampered the City of Savannah’s neighborhood revitalization and affordable housing programs. It has hampered City of Savannah efforts to fight crime, blight and disinvestment in troubled neighborhoods. It also hurts responsible property owners and neighborhood residents. Over the objections of neighborhood association leaders and City officials, Eminent Domain law changes have brought the acquisition and redevelopment of vacant and dilapidated properties—lots and structures—to a virtual standstill. The amended law protects the rights of irresponsible property owners at the expense of responsible property owners.”

Solution: Make amendments to HB1313.

Barrier 5: Property Maintenance (42)

“Property owners and occupants have a responsibility to maintain housing in good, safe, condition. Compliance with property maintenance codes are not that difficult to achieve—unless the building is severely dilapidated and in need of major repair. In such instances, compliance can be difficult for owner-occupants with limited income. Compliance by landlords can result in increased rents to cover associated maintenance costs—making it difficult for renters with limited incomes to afford rents that cover maintenance costs...Most property inspections are done from the public right-of-way and address site and building envelope conditions. Failure to meet these basic code requirements place occupants, owners, the property, adjoining properties, neighborhoods and communities at risk. City services required to address property

maintenance violations and related issues like crime, fire, blight etc. are a financial burden on the City and its tax payers... Article IX, Section II, Paragraph VII, (d)(3) of the State of Georgia Constitution supports this assessment for “blighted property”.

Solutions: (1) Make Article IX, Section II, Paragraph VII more effective; and, (2) establish time-limits for boarded up structures.

Barrier 6: Property Taxes (43)

“Unfortunately, under current State law, IRS, deed and other affordable housing program requirements that purposely restrict rents and sale price limits below market conditions are not recognized or considered by the tax assessor when assigning property values to both rental and ownership housing. These restrictions should lower the taxable value of the property—but do not under current State law... Valuing vacant lots and vacant blighted structures at lower values than occupied property on a block provides vacant property owners and speculators with an incentive not to improve their property. If property taxes are lower for vacant blighted property, there is little incentive to maintain them in good condition. Vacant property should be taxed at the same value as the overwhelming majority of occupied property in a block—unless they have affordable housing restrictions described above. This not only hurts adjoining property values and owners, but also helps contribute to a host of costly neighborhood problems including blight, crime and disinvestment. It makes it difficult for responsible and willing property owners to borrow money and invest in the development and improvement of their property.”

Solutions: (1) Property tax relief for deed restricted affordable housing; and, (2) elevate status of special assessments to status of property taxes.

FEDERAL BARRIERS

The Task Force recognizes federal assistance and funding as essential goods, but they come with several significant barriers to affordable housing. The Task Force identifies these barriers and offers solutions.

Barrier 1: CDBG/HOME Program Consistency & Flexibility (46)

“The CDBG and HOME programs are critical to the success of Savannah’s affordable housing initiatives—past, present and future... Savannah uses its CDBG funds to offer home improvement grants and loans to low-income homeowners and landlords. The primary reason it does this is because CDBG funds, unlike HOME funds, can be used to make improvements that do not result in whole house rehabilitation. The demand for

CDBG funds for basic home improvements and ongoing maintenance to owner-occupied or renter-occupied housing far exceeds CDBG allocations... Many low-income homeowners are elderly and purchased their houses 50 years or more ago for \$10,000 to \$15,000. A whole house renovation...could cost upwards of \$100,000. This causes homeowners considerable stress. Savannah is better off helping provide new roofs for 20 families than providing a whole house renovation for one family. The same is true for landlords and low-income tenants. Major repairs would result in the need to increase rents to cover debt service—making whole house renovations unaffordable to low-income tenants. HOME funds used for rental housing renovation or construction also burden the local government and property owner with long term tenant/income monitoring that is time consuming and a disincentive.”

Solution: Recommend revisions to CDBG, HOME, and other programs that would help local governments produce and retain affordable housing.

Barrier 2: National Housing Trust Fund (47)

“A National Housing Trust Fund was established as part of the Housing and Economic Recovery Act of 2008... Funds will be available to State government and, hopefully, local communities... While significant and likely to be very helpful, the range of housing activities that can be carried out by municipal governments is limited... [T]his fund provides municipal governments with little flexibility in addressing its housing needs and priorities.”

Solution: Support funding and implementation of National Housing Trust Fund, but seek, where possible, changes that provide municipal governments with more flexibility in using funds to meet locally identified affordable housing needs and challenges.

Barrier 3: DOI Section 106 Historic Preservation Requirements for Privately Owned Property (48)

“Department of Interior Section 106 historic preservation requirements are burdensome and unfairly target low-income homeowners and providers of affordable housing for low-income families. It is unfair, perhaps discriminatory, that low-income homeowners and those who provide housing for low-income households, are required to have proposed improvements reviewed and changed by State Historic Preservation Office (SHPO) or its designee simply because they are using CDBG, HOME or other federal funds. Higher income property owners and developers of housing for higher-income households are not bound by these federal requirements. Neither are those utilizing

FHA mortgage insurance programs or the thousands of households who deduct mortgage interest from their federal and state income taxes.”

Solution: Eliminate SHPO/Section 106 requirements for affordable housing repair and construction on privately owned property.

Barrier 4: Lead-Based Paint Regulations (50)

“These regulations are very complex, confusing and, in many instances for privately owned housing, unrealistic. Full lead paint abatement is not financially feasible or practical without huge and ongoing increases in federal funding. The regulations acknowledge this by providing less comprehensive, more realistic, options for addressing lead paint. Given the absence of sufficient federal funding for abatement, and given the large number of persons in need of basic home repairs, the best course of action for Savannah is to try and do as little as possible to disturb intact painted surfaces that could create lead hazards in pre-1978 houses.”

Solutions: (1) Revisit lead paint requirements at 24CFR35 for privately owned single family (1-4 unit) housing improvements funded with CDBG or HOME funds; and, (2) Revise 24CFR35 to include adjustments for construction cost inflation for housing improvements funded with CDBG or HOME funds.

Barrier 5: Davis-Bacon Regulations (51)

“Davis-Bacon requirements differ for CDBG and HOME funded projects. When CDBG funds are used they are triggered when 8 or more housing units are included in a project. For HOME are used they are triggered when 12 or more housing units are included. Savannah’s experience has been that the Davis-Bacon wage rates for the Savannah area are typically less than wage rates paid by contractors. We find that Davis-Bacon paperwork and documentation required of contractors and local government staff is burdensome and discourages the development of affordable housing.”

Solution: (1) Eliminate Davis-Bacon regulations for privately owned and developed affordable housing using CDBG and Home funds; and (2) increase Davis-Bacon threshold requirements to privately owned affordable housing development projects that include more than 100 housing units.

8.3 Case Study 3

The State of Housing Report – Thomas Jefferson Planning District (2003)

The Thomas Jefferson Planning District Commission (TJPDC) operates the Thomas Jefferson Regional HOME Consortium, the first regional consortium in the Commonwealth. This program provides approximately \$800,000 - 1,050,000 per year for housing rehabilitation, new construction and rental development for qualifying families in the region. The TJPDC staff prepares the Annual Consolidated Plan for housing in cooperation with City of Charlottesville staff and administers funding to non-profit foundations and the Charlottesville Redevelopment and Housing Authority for HOME-funded projects.

The Consortium was established in 1993 through a Cooperation Agreement among our six member localities.

The six member jurisdictions of the Consortium are the counties of Albemarle, Fluvanna, Greene, Louisa, Nelson, and the city of Charlottesville. As the managing body for the Thomas Jefferson HOME Consortium, TJPDC convenes the Housing Directors Council on a monthly basis.

Background

Affordable housing is a significant issue in our region. Our region has ranked highly in evaluations of desirable places to live, but high housing prices have been cited as a negative factor. Non-profit housing foundation, elected officials, and the public at large have known intuitively that housing costs are an issue in our community. The Housing Directors Council, the managing body for the Thomas Jefferson HOME Consortium, recognized the need to quantify the current housing situation and project the future demand for housing in the Thomas Jefferson Planning District, consisting of the City of Charlottesville and the Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson. The Council reviewed reports on other areas prepared by the Center for Housing Research at Virginia Tech and concluded that this level of information and analysis was needed to provide quantitative data for decision-makers. At their January 2006 meeting, the Housing Directors committed carryover administrative funds to commission a report by the Center for Housing Research.

The Housing Needs Assessment and Market Analysis, completed in October 2006, is a comprehensive assessment of affordable housing demand and housing needs for the Thomas Jefferson Planning District.



The report is split into three sections: (1) report summary; (2) current housing programs; and, (3) recommendations.

REPORT SUMMARY

This section is a summary of the Center for Housing Research's report on Housing Needs Assessment and Market Analysis in the Thomas Jefferson Planning District. The summary covers the ten main points: affordable rental supply, housing for special populations, workforce housing, housing cost burden, commuting patterns, migration patterns, impact of UVa, projected housing demand, manufactured housing, and poverty. (Summary of each point is found on pages 2-6 of the report.)

CURRENT HOUSING PROGRAMS

There are numerous programs in the Planning District to address housing needs, the report finds. Current programs are insufficient to solve the affordable housing problem in the region, which has risen to the level of crisis for many low-income families. The report provides a summary of current housing programs including: rental assistance, public housing, senior housing, homelessness, first time homebuyer assistance, emergency repair and substantial rehabilitation, fair housing, multi-family housing development, affordable housing policies, and tax relief programs. (Summary of each point is found on pages 7-11 of the report.)

RECOMMENDATIONS

The Housing Directors Council has compiled recommendations for local governments, non-profit foundations, and other community partners to consider.

The recommendations include (These recommendations are found on pages 12 and 13 of the report.):

- **Housing Fund:** Establish a recurring fund to preserve, develop or provide downpayment assistance to first time homebuyers, if not already in place. This should include an annual commitment, reviewed each year as part of the budget cycle.
- **Donate Land:** High land costs are a significant barrier to the development of affordable housing. Localities can support affordable mixed-use development by donating land owned by the locality or donated through the proffer process.
- **Affordable Rental Units:** Support tax-credit project proposals submitted by public or private developers within the locality. The tax-credit process is highly competitive, and support by the locality can contribute to a favorable outcome for the proposal.

- **Homelessness:** Support the recommendations included in the 2012 Plan to End Homelessness. Recommendations include establishing a lead organization for planning, coordination and data collection and analysis, focusing on early intervention and prevention, increasing housing options, providing appropriate supportive services, and securing stable, sustainable funding.
- **Workforce Housing:** Explore options for providing housing for employees. This is particularly important for large employers, with the University of Virginia first among these. Mechanisms could include employer assisted financing, setting up individual development accounts, and fund matching by the City, counties, or University to match their employees' funds.
- **Mixed-Use Development:** Encourage mixed-use development by revamping zoning ordinances to allow mixed-use and by creating incentives. Affordable housing is a vital component of every mixed-use community. Allowing people to live in the same communities where they work and shop improves the quality of life, increases residents' sense of belonging, reduces traffic congestion and benefits the environment by reducing the use of fossil fuels. Having employment, shops, and schools nearby significantly reduces commuting and transportation costs. Mixed-use communities promote inclusion and diversity by incorporating housing for people of all income levels along with supportive housing for the elderly and people with special needs. Ultimately, mixed-use communities foster a sense of connection that bolsters the health and vitality of a community and its residents.
- **Promote Better Housing Design:** Encourage sustainable design for housing, so that housing units operate efficiently and can be adapted as needs change.
 - Use environmentally-friendly "green" materials and techniques
 - Install energy-efficient appliances and equipment
 - Incorporate Universal Design features for visitability and to enable people to age in place
- **Rehabilitation Incentive:** Provide incentives for housing rehabilitation by waiving real estate taxes on the increased value of the homes resulting from rehabilitation. Enabling legislation is in place to allow communities to adopt policies for waiving taxes. Localities should adopt policies to encourage redevelopment of housing, including the conversion of hotels or motels to multi-family housing.
- **State Housing Trust Fund:** Advocate for the establishment and funding of a statewide housing trust fund.
- **Encourage Private Solutions:** Continue the conversation and collaboration between public and private sectors to encourage private sector solutions. Explore mechanisms to encourage private solutions. Possibilities include tax incentives, density bonuses, public

investments in infrastructure, and streamlining the permit processes for affordable mixed-use development.

The report acknowledges that there are some additional areas that warrant attention and further study. These areas include the link between housing and transportation and the impact of affordable housing on economic development efforts. The Housing Directors Council will continue to study these areas and encourages localities and other organizations to research these topics and other emerging issues.

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Appendix A

Local Comprehensive Plans
Housing References and Citations

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Alleghany County

Comprehensive Plan of Alleghany County (2007)

<http://www.co.alleghany.va.us/CompPlan/CompPlan2007-Final.doc>

Strategies

Alleghany County should work with local citizens, the Virginia Department of Housing and Community Development, and other community service providers to address housing issues. A cooperative approach will be required in order to obtain the necessary funding and technical assistance necessary for a successful countywide housing rehabilitation effort. Other potential project areas should be surveyed and evaluated for future grant opportunities.

In 1996, Alleghany County, in cooperation with Clifton Forge and Covington, developed the *Alleghany Highlands Housing Assessment*. This report examines housing issues in Alleghany County, Clifton Forge, and Covington. The report also contains a housing needs field survey data for the communities of Hematite and Potts Creek. Alleghany County is currently participating in the Virginia Department of Housing and Community Development Indoor Plumbing and Rehabilitation Loan Program, Emergency Home Repair Program (EHRP), and Rural Rehab Demonstration Program.

Alleghany County received Community Development Block Grant (CDBG) Planning Grant funds in FY 2000 to identify community planning projects. The grant allowed the County to develop a housing rehabilitation program design, conduct income and needs surveys in targeted areas, prioritize areas based on need, and identify funding sources for housing rehabilitation. Community needs assessment and interest surveys were conducted in the areas of Wrightsville/Mallow, Callaghan, and Boiling Springs. The information gathered during the project will be used to support future grant applications to the Virginia Department of Housing and Community Development and other appropriate agencies. As mentioned, the County received CDBG funds in 2003 for the Boiling Springs area and continues work in completing the grant.

Goals and Objectives - Housing

Goal: To encourage programs and establish policies that will provide every citizen access to adequate housing.

Objectives:

Continue to address the housing needs of the citizens within the County through the Indoor Plumbing and Rehabilitation (IPR) loan program and other County-sponsored programs.

- Conduct comprehensive needs assessment of housing within the County
- Provide programs that encourage owners to make improvements to existing dwellings.
- Continue to support and seek funding for the Build A Better Future program.
- Continue to seek funding from other resources to provide housing assistance and
- Encourage the development of a variety of housing to meet the existing and future needs of residents of the County.

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Botetourt County

Botetourt County 2010 Comprehensive Plan Update

http://co.botetourt.va.us/government/documents/cp_upd/botco_final_mar2011.pdf

Housing Characteristics

The majority of County residents and homes (also known as dwelling units) are located in the southern end of the County. In 2007, owner occupied dwelling units accounted for 11,398, or 81.7 percent dwelling units. According to the 2000 Census, approximately 81.6 percent of the County's housing stock was also owner occupied. This indicates that housing characteristics remained consistent over time and the County has not yet experienced significant demand for alternative housing styles. The tables below summarize the distribution of new dwelling types and type of construction and structural characteristics of the County's housing stock. According to the 2007 data, the median value of housing in Botetourt County was \$177,700; a significant increase over previous years. Increased housing values were likely based on recent trends that affected the County and most regions of the country: a rapid rise in housing values due the competitive housing market and availability of easy credit and a movement toward larger houses over the last two to three decades. These trends may not be sustained long term given recent changes in the national economy.

The quality of housing has improved in Botetourt County over the past few decades as evidenced by a decline in the number of housing units that lack plumbing facilities as illustrated in Table 16. As indicated in Table 17, Botetourt County had more percentage of its housing lacking facilities than peer communities or the MSA.

The cost of housing was one item of concern to residents who participated in the Citizen Survey conducted in 2008. However, at least in terms of rental housing, Botetourt County is generally more affordable than peer counties and the Roanoke MSA. Table 13 and Table 20 provide a comparison of home values and rents, respectively.

Land Use Goals

- To achieve a balanced land use system that provides sufficient and compatible land areas for all community land use needs, while protecting sensitive natural environments, and important local historic and cultural resources.
- To promote Urban Development Areas in the place or places where a variety of land uses, facilities, and services exist and are planned to support the County's future growth, with emphasis placed on infill development.
- To enable well-planned, coordinated, and sustainable development to occur throughout the county.

Land Use Objectives

- Minimize adverse impacts of growth on rural character.
- Promote a strong and diversified tax base through diverse zoning.
- Protect rural residential areas and prime agricultural lands from future growth.
- Protect sensitive environmental areas and historic and cultural resources.
- Discourage scattered development patterns which are incompatible with the County's ability to provide adequate and cost effective public services and facilities.
- Enhance the rural character of the County through the preservation of agricultural and forestall lands.
- Implement appropriate policies and procedures to provide reasonable protection to the Blue Ridge Parkway and Appalachian Trail.
- Adopt and maintain appropriate land use ordinances and voluntary programs designed to guide and implement the provisions of this comprehensive plan.
- Coordinate review of joint development plans and concepts with incorporated towns.
- Promote and encourage commercial, residential and limited light and small industrial growth in areas in close proximity to the towns, where appropriate services and infrastructure are available.

Land Use Policies

- Consider the intent and policies contained in this comprehensive plan, and the plan's future land use map when evaluating development proposals requiring a public hearing.
- Continue to develop the County's economic base so that tax rates can be maintained and desired services can continue to be provided to all property owners.
- Zone appropriate areas for industrial, commercial and office growth.
- Large residential, commercial and industrial development proposals should only locate in areas planned for such use, where there are adequate public facilities, and where the transportation system can accommodate the demands of the new development.
- Encourage commercial and office uses around existing incorporated towns and villages.
- Infill development should be encouraged in south County areas, so that existing infrastructure can be more efficiently used, and rural and agricultural lands can be deferred from development.
- Encourage infill development where infrastructure exists, as well as in and around incorporated towns.
- Direct growth toward areas designed to accommodate such growth.
- Periodically review the County's zoning and subdivision ordinances to ensure that they are relevant tools to achieve local land use objectives and are in conformance with policies contained in this plan.

- Work with the National Park Service and Blue Ridge Parkway staff to develop local procedures and standards to protect critical Parkway viewsheds and achieve an appropriate development character at Parkway interchanges.
- Encourage the conservation and preservation of major historic and archeological sites. Continue to provide comment on potential new sites within the County.
- Continue to incorporate innovative development techniques into zoning and subdivision ordinances, such as cluster developments and conservation subdivision design.
- Discourage scattered development patterns through zoning incentives.
- Review existing and potential incentives and development standards to ensure that opportunities for rural preservation and compact development are used effectively.
- Encourage the use of conservation easement programs at the discretion of private land owners to promote preservation of key rural areas in perpetuity.
- Allow and encourage residential cluster development to maintain larger tracts of open space in rural areas; amend the county's current subdivision and zoning ordinances to provide incentives for clustering in rural areas. A common incentive for clustering is a density bonus or bonuses (residential and non-residential) which provide an increase in density correlating to the amount of open space set aside.
- Encourage mixed-use centers that should be comprised of well-mixed and integrated developments that avoid segregated uses and have well planned public spaces that bring people together and provide opportunities for active living and interaction.
- Promote the development of mixed-use activity centers with multi-modal transportation connections to provide convenient and accessible residential and employment areas.
- Coordinate with the towns to create more uniform zoning regulations in the towns and surrounding county areas.

Franklin County

Franklin County 2025 Comprehensive Plan (2007)

<http://www.franklincountyva.gov/planning-comm/resources/fc-2025-comp-plan>

Housing

Goal: Provide opportunities for every resident of Franklin County, regardless of age, sex, race, religion, disability or marital status, to live in a safe, affordable dwelling unit.

Objective:

Improve salvageable, substandard housing, and demolish or retire vacant, substandard dwellings and mobile homes that cannot be cost effectively repaired.

Strategies:

- Identify distressed neighborhoods in the County and seek federal and state funds to improve roads, sidewalks, and public utilities.
- Utilize existing programs that provide funding for the upgrading of substandard housing.
- Develop further coordination and partnerships between existing agencies and non-profit organizations that provide a variety of services that address housing needs.

Objective:

Provide temporary housing to meet the needs of the citizens of Franklin County.

Strategy:

- Continue to support the provision of assistance in obtaining temporary shelter to displaced families and homeless individuals.

Objective:

Develop public/private programs to provide housing opportunities for special populations, including elderly persons and handicapped/disabled persons.

Strategies:

- Investigate the construction of a group home in the vicinity of Rocky Mount.
- Encourage construction of continuous care facilities.

Objective:

To provide affordable housing opportunities to the citizens of Franklin County.

Strategies:

- Consider the development of an affordable housing plan for Franklin County to include the study of universal design.
- Work with local lending institutions to develop a non-profit housing agency to provide incentives for home ownership and to make possible private loans to otherwise marginal applicants through counseling and risk underwriting.
- Support Habitat for Humanity and other self-help housing programs.

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City of Covington

City of Covington Comprehensive Plan (2002)

<http://www.covington.va.us/pdf/Comprehensive%20Plan/Covingtoncompplan.pdf>

Housing

Covington's overall housing goal is to provide adequate housing for all of its citizens. Much of the housing in Covington consists of large old structures on small sized lots. Several studies have led to the conclusion that there are a significant number of dwellings that have deteriorated to sub-standard levels. The city and interested civic organizations should periodically reexamine the housing stock and determine a course of action. If homes have become too deteriorated, demolition may be necessary. This, should be avoided if alternatives such as rehabilitation, low interest loans, or assistance for new home construction can be effectively used. Also, because state and federal programs can periodically change, it is important for city officials to be aware of this so they can take advantage of any additional assistance that becomes available.

The 1995 Plan indicated a need to examine the specific housing needs for low-income groups, elderly, handicapped, and minorities. In 2001, this continues to be an issue, particularly with housing for the elderly. Often, programs are in place to assist these individuals, but they may not be aware of them. Effort should be taken to better inform them and, if necessary, assist them in working with the various governmental agencies involved. Also, the city should encourage potential developers to take advantage of the demand for new developments such as apartments for the elderly.

Covington has made substantial effort at improving housing as is evident in its housing rehabilitation grant projects funded partially by the Virginia Community Development Block Grant (VCDBG) Program. For example, the City has recently been awarded \$987,000 in VCDBG funds for housing rehabilitation in the Kline, Hickory, Hemlock, and Fir Streets area of Covington. The previous housing rehabilitation project, in East Covington, had a total cost of \$1.1 million and resulted in thirty-two rehabilitations, four substantial reconstructions, and thirteen demolitions of dilapidated structures. The Covington Redevelopment and Housing Authority administers this program, along with the Indoor Plumbing program and Section 8 rent subsidy program.

Housing tends to reflect socioeconomic conditions which are the root cause of any "housing problem." Positive steps towards improving the housing all point towards improving the general welfare of the citizens of Covington. To accomplish this, Covington should continue

pursuing various housing rehabilitation programs and grants. The City should also continue to support Covington-Alleghany Highlands business development with projects such as the Jamison Commerce Center, which helps to insure the availability of long term, stable employment.

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City of Roanoke

Vision 2001-2020 (2001)

<http://www.roanokeva.gov/vision/index.html>

City of Roanoke Strategic Housing Plan (2006)

[http://www.roanokeva.gov/85256A8D0062AF37/CurrentBaseLink/2FDB6C98F680F745852574F0004F2CCF/\\$File/Strategic%20Housing%20Plan.pdf](http://www.roanokeva.gov/85256A8D0062AF37/CurrentBaseLink/2FDB6C98F680F745852574F0004F2CCF/$File/Strategic%20Housing%20Plan.pdf)

The strategic housing plan is designed to help reverse trends the City has experienced over the past two decades—to arrest the decline in housing conditions, to stop the loss of population, and to increase the income levels of the City. Changing housing trends will be accomplished only if housing initiatives and investments are linked as a by-product of economic development activities. Meeting this goal will require concerted efforts of the many different participants: City Council, City staff, agencies, the Roanoke Redevelopment and Housing Authority (RRHA), boards and commissions, non-profits, realtors, developers, and lenders, as well as the commitment of the community at large to support change. While the City should be a catalyst in any effort to change the housing market, the most important long-term participant must be the private sector. The City does not have sufficient resources to overcome its housing deficiencies without significant participation and investment by the private sector, both from individual property owners, housing entrepreneurs and developers.

Significant portions of the City exhibit dynamic housing activity. These areas are models to be emulated, at least as to function, as the City works to shape the future of the housing market and City neighborhoods. Recognition of the success and attractiveness of these areas is outlined in the comprehensive plan and the neighborhood plans and is the basis for proposed housing development and revitalization activity.

Certain basic tenets are central to any efforts by the City to change the housing market. Recognition of these tenets is fundamental to success in long-term, sustainable market change.

BASIC TENETS

Changes in the Housing Market Will Be Sustained by Actions of the Private Sector

The City should continue to provide a range of housing programs to address general and specific needs in housing. Activities and programs have included traditional public housing, redevelopment, Section 8 housing, CDBG housing rehabilitation programs, maintenance codes, design guidelines, land use regulation, and various enforcement tools. All of these programs

have filled a need. However, true changes in the housing market in any community will only come about when the private sector is engaged. The process involves decisions made by buyers. If buyers are not interested in a neighborhood, then builders will not build. If builders are not convinced that the market is rising, they will not construct higher value homes. If existing homeowners do not believe that they are receiving a return on their home investment, they will look elsewhere. If residents take no pride in their neighborhoods, the neighborhoods will decline.

Changes in perception and desirability as well as physical improvements to neighborhood infrastructure are necessary for the private market to respond. The City's role is one of "priming the pump"—providing a stimulus to change a pattern of stagnation or decline. This effort must be significant, strategic, and sufficient duration to ensure that private investment is ongoing and at a sufficient level to maintain momentum.

Affordable Housing Must Be Maintained

While this strategic plan is focused on changing the housing market to attract market-rate housing, this is not attainable to any magnitude without maintaining affordable housing and neighborhood stability. Part of the vitality of urban areas is the diversity of population brought about by the many different services, facilities, jobs, housing styles and prices. If the City reduces its efforts in affordable housing activities, all housing will suffer. Higher value housing cannot be developed throughout the City without raising overall housing values. It is also important to the fabric of the City to make sure that adequate, safe, and sanitary housing options exist for working class citizens, including teachers, policemen, fire fighters, and a whole array of labor and service positions. The City can accommodate affordable housing within a variety of designs and may generate private sector affordable housing through mixed use development, sensitive treatment of duplex units, and other programs.

Quality Housing Comes in Many Forms

Quality is not just related to owner occupied single-family housing. While this type of housing is traditionally thought of as "the American dream", other types of housing can offer similar psychic and economic value for different lifestyles.

Alternatives to single-family detached housing are often more desirable to many residents. Roanoke has seen activity in the "alternative" market in the form of low-rise quality condominiums, adaptive reuse apartments in Downtown, and patio homes. The long-term viability of the City's housing market will depend upon a continuation of such diversity and ability to change with market demands.

Lasting Change Requires Comprehensive Efforts

If Roanoke desires housing of higher value, it is absolutely necessary to create employment opportunities that provide income sufficient to pay the rent or mortgage. A housing plan or program by itself cannot accomplish overall economic improvement. Concepts of self-sufficiency have traditionally been aggressively applied at the lower end of the economic stratum. Public dollars fund training and counseling programs for subsidized housing occupants to strengthen job skills, job seeking skills, general levels of education, and basic financial habits for residents to improve their conditions and move into the free market. There is, however, little comprehensive strategy typically directed at attracting and supporting the cause of middle-income residents. Instead, there is a fragmentation of programs and an assumption that these citizens have the skills and the ability to take care of themselves without public participation. The City must take steps to foster and conserve housing for all types of citizens and to assist all citizens interested in investing in their community. This requires initiatives in a variety of areas, including:

- Encouraging job training and creation activities that result in higher paying jobs
- Promoting micro-enterprise development
- Investing in public improvements in all neighborhoods
- Developing programs that encourage investment in urban housing
- Creation of investment opportunities
- Development of urban amenities that appeal to current and potential residents

Lasting Change Will Take Time

Most of the challenges that cities have observed in housing and neighborhoods have developed over a long period of time. Although no developer, public or private, has set out to create poor quality neighborhoods, this has sometimes occurred through poor planning, lack of a comprehensive approach, and the inability of some owners to maintain their property. Decline and deterioration has occurred from neglect and inattention by owners, residents, and insufficient reinvestment. Even public housing was created with lofty goals of improving the quality of life for persons who had limited ability to do so on their own. Improvements in neighborhoods will also take time. As indicated previously, the change will only happen when the private sector begins to support the activity and market forces take over. Any program to change the market will need the City's long term, dedicated commitment. Anything less will almost certainly result in failure, and a subsequent loss of public confidence and the City's financial investment.

STRATEGIC INITIATIVES

In making the decisions for how to best utilize its limited financial resources, the City must consider the needs of all of its neighborhoods, but prioritize those areas where it can get the

best return on its investment, where there are opportunities that need to be used to best advantage, and where it can leverage private investments and eventually minimize its future costs. If strategically applied, the City can make comprehensive changes to its neighborhoods that will be sustained and provide the momentum for continuing private sector maintenance and investment.

Public/private partnerships are the major component of successful programs where public funds are committed. Scarce public dollars need to be invested in neighborhood revitalization where they can leverage private investment. To the maximum extent possible, public funds should be provided as loans and even forgivable loans rather than grants, regenerating or leaving more funds for investment in public facilities and infrastructure in the neighborhood. Once private investment is sustainable, the public role is reduced or withdrawn.

Stakeholders, property owners, and residents must be involved in the planning and implementation of all programs. Voluntary participation by owners and investors results in better, faster change and less need to use enforcement and regulatory authorities. Public investments will meet the need for services and facilities that the private sector cannot provide—public safety, infrastructure, environmental protection, and human services. Stakeholder participation ensures greater participation in building improvements, adaptive reuse, infill development and quality design.

Developing strategies and programs to implement change is dependent upon being able to capitalize on the strengths of the City and to neutralize its weaknesses. The strategies that are engendered in this plan are focused on utilizing what the City has to work with—the characteristics of the people who reside in the metropolitan area, the physical characteristics of different neighborhoods within the City, the identification of lifestyle choices that residents make, and the sources of authority and funding that are available.

Urban Infill Housing

Urban infill housing has been studied in response to market demands for people moving back into cities. Urban infill comes in a wide variety of types, from single homes on scattered sites to large subdivisions and even adaptive reuse of former industrial or commercial structures. Infill may take the form of using underutilized land and buildings; redevelopment of obsolete deteriorated areas or regeneration of properties to a higher economic use. Virtually all of the future housing development that will take place will be infill in developed cities such as Roanoke.

Urban Advantage Neighborhoods

The City of Roanoke offers amenities that set it apart from the rest of the metropolitan area. It is the historic heart of the region and urban in its form and function. By virtue of this form and function, many different types of citizens are brought together on a daily basis as they go to school, work, shop, participate in recreation, or socialize. This diversity and heterogeneity make the City an exciting place in which to live, and it is this feature that the City must market. We can draw conclusions about what succeeds by looking at parts of Roanoke that have succeeded in maintaining, protecting, and building on these features. For purposes of this study, the neighborhoods that are examined are referred to as Urban Advantage Neighborhoods.

Urban Advantage Neighborhoods currently display the most unique characteristics that set them apart. These neighborhoods capture the flavor of city living and have features that are truly different from suburban development. It is this difference more than any other that Roanoke must use to compete for a larger share of market rate housing. The City cannot compete with the suburbs to be a better suburb; rather, the City has its own character, something with the vibrancy and diversity that can only be present in urban settings. The following neighborhoods in Roanoke exemplify where this vibrancy and diversity is apparent to the casual observer.

The Grandin Village/Greater Raleigh Court neighborhood is consistently mentioned as the model for development in Roanoke. This community offers a truly wonderful example of urban living: walkability; significant community anchors including schools, churches, post office and parks; a small but thriving commercial area with an almost European feel; integrated housing types that include opportunities for both ownership and rental; and a style that is both diverse and yet identifiable as a neighborhood. Roanoke should use this as a model for the urban advantage as it examines neighborhood revitalization and capture those elements for application elsewhere, but not duplication. Another area that provides an example of urban advantage lifestyles is Crystal Springs in South Roanoke.

Old Southwest, while not having the retail center that is present in Grandin Village, demonstrates that there is activity in the private sector to acquire and restore older homes for middle and upper-middle class family occupancy. The proximity of Old Southwest to the downtown area provides the same sort of features that Grandin Village provides for Greater Raleigh Court. This area provides a type of housing that is attractive to home purchasers and can serve as a model for other areas with similar attributes.

What are the traits in these neighborhoods that can be applied and encouraged in other neighborhoods? Roanoke's neighborhood plans give great insight in this matter.

1. Greater Raleigh Court

The 1999 neighborhood plan emphasizes several features that make this neighborhood successful and attractive. These features include:

- The presence of a viable, pedestrian oriented commercial area at a time when large shopping malls have replaced most neighborhood businesses.
- The recognition that neighborhood schools are an asset.
- An age distribution that mirrors that of the City as a whole.
- Educational attainment that is higher than the City overall.
- Income distribution that is about the same as the entire City.
- An active neighborhood organization of long standing.
- A fairly well developed pedestrian system along major thoroughfares.
- A series of neighborhood and community parks.

Interestingly, the housing in Greater Raleigh Court displays a higher percentage of multi-family units and a lower percentage of single-family units than the overall City. Accordingly, this yields a slightly higher percentage of rental units versus owner-occupied units, running counter to the supposition that rental units, including multi-family units, create an inferior environment. The City already has taken steps to protect the mix of units in this neighborhood by limiting the conversion of large, single-family homes into multi-family structures. The residents in the area express concerns that maintenance, particularly of multi-family structures and grounds, is inadequate.

It should be noted that the Greater Raleigh Court neighborhood seems to be a neighborhood that has maintained its health since its inception in the early part of the twentieth century. It, of course, has a distinct advantage over neighborhoods that have experienced significant decline. The ability of a neighborhood to regenerate itself from generation to generation is the basis for investment decisions of limited City resources.

2. Old Southwest

The 2003 neighborhood plan documents the strengths and opportunities of Old Southwest, including:

- The designation of the neighborhood as an historic district.
- A wealth of architectural styles.
- Proximity to downtown and the Riverside Center for Research and Technology.
- An active effort on the part of private owners to rehabilitate existing housing.
- A supply of still affordable, architecturally interesting homes.
- City promulgated architectural design guidelines.
- An active neighborhood organization

- Active use of the City's tax abatement program

While Old Southwest has some neighborhood commercial areas, its proximity to downtown eclipses much of the smaller scale retail center needs. This is not intended to discount the existing neighborhood commercial, but to differentiate the way that this neighborhood functions when compared with Greater Raleigh Court. The most interesting feature of Old Southwest in the context of the Housing Strategic Plan is the high level of private sector activity in the rehabilitation and restoration of housing throughout the neighborhood. Clearly, Old Southwest has gone through cycles of development and decline and is now in an improvement mode. This has happened without specific, significant infusion of public dollars (other than the tax abatement program) and demonstrates that there are households that are willing to make investments in city neighborhoods in order to recreate an environment with charm and character.

Coordination of Ordinances

The City has an array of regulatory processes that affect the development of housing. Some of these processes are handled as administrative functions while others are legislative in nature, specifically in cases of requests for rezoning. The City should consider the feasibility of expanding the single point of contact approach for all types of projects in order to maintain continuity and to move projects through the system in an expeditious manner. The proposed Zoning Ordinance provides a good example of the City's efforts to reconsider its ordinances and processes and consider efficiencies and process requirements as a part of its overall strategy. Periodic discussion with developers regarding process issues should become a regular part of ordinance review and revision.

Retargeting of CDBG

HUD requires that 70% or more of the CDBG funds must be directed to serve LMI persons. This can be met in a variety of ways, including through the provision of necessary infrastructure in LMI neighborhoods. Directing the funds to meet infrastructure needs should be coordinated with other sources of housing dollars to meet the housing needs of LMI persons. The blending of median value and above housing into neighborhoods with LMI households helps to achieve the balance that the City desires and allows for the expenditure of federal funds for general neighborhood improvements. An effort to achieve higher levels of non-CDBG investment will help to increase the effectiveness of the programs.

Tax Abatements

The City has utilized a tax abatement program for rehabilitated units since the 1980s. Tax abatements for renovation costs provide encouragement for investments on the part of

homeowners. While the program was originally envisioned as a way to incentivize rehabilitation activity in certain low and moderate-income neighborhoods, its use in areas of higher valued homes helps to provide support of the maintenance of high quality neighborhoods as well. This program should be continued as an incentive for rehabilitation and new construction activity. It is prudent to examine the program for possible amendments in such things as the percentage increase in value as a qualification for participation, the possibility of including phased investment over a several year period, and the duration of the abatement as economic conditions change.

Enhance One-Stop Development/Permitting

The City has employed certain single point of contact programs to help individuals and developers through the planning and development process. This program could be enhanced through the provision of information about various City programs directly to applicants, particularly such things as the tax abatement program, rehabilitation funding and design assistance, down payment assistance, and other programs that may need greater marketing attention.

Innovative Housing Loan Pool

Housing programs that are publicly supported most often deal with supporting housing activities for low and moderate income owners and renters. The City should create a loan pool to provide funds for specific, targeted programs and neighborhoods using a combination of City and bank funds. City monies are most likely needed to fund loan loss reserves, in essence, enhancing the quality of the individual loans by reducing the lender's risk. The pooled funds would be made available to borrowers who might have difficulty in getting loan approvals in distressed neighborhoods or for unusual projects such as small-scale adaptive reuse. The funds could be administered through the City's Housing and Neighborhood Services office or through the RRHA.

Down Payment Assistance Programs

It is to the City's advantage to have its employees living within the City limits. Many employees, particularly in entry level, clerical, and service positions, have difficulty in finding affordable housing in neighborhoods where they want to live. The City's Mortgage Assistance Program (MAP) is available for municipal employees, and other citizens who meet certain income requirements. Another City housing program emphasizes assisting police officers with housing. However, beyond these positions, the City should encourage all of its employees to live within the city limits regardless of income or position. The City should consider expanding the MAP, or some variation thereof, to provide a down payment assistance program that is available to any income eligible employee for the purchase of homes occupied by the employee(s). Similar to

MAP, the assistance would be in the form of a loan, with an amount amortized for each year that the employee remains in a City position. Should the employee leave before full amortization, or should the employee sell the home before the expiration of the amortization period, the remaining pro-rated balance would become due and payable. This program would set an example for other major employers within the City. The success of this program would be seen in the expansion of the middle class in the urban setting.

Enforcement of Building Codes

Typically, code enforcement occurs on a complaint driven basis except in certain designated areas where the City has active conservation or redevelopment programs. The City has a Rental Inspection Program (RIP) that provides for inspections of residential rental units within a Residential Inspection District every four years. Also, the City can inspect rental units outside these districts as a result of a tenant complaint. The City should consider expanding this program to require inspection and upgrading of homes to meet property maintenance code whenever a building goes unoccupied for 60 days or longer as evidenced by a disconnected utility – electric, gas, water or sewer.

Marketing the City of Roanoke

While the City of Roanoke has a marketing program, it should expand its efforts to create more visibility to economic development interests, residents, and tourists, as a preferred place of residence. While most of the housing market activity appears to come from within the metropolitan area, it is still important to try to entice those area residents who are considering a change of residence to consider the City. This marketing effort needs to address particular issues and focus on particular demographics. Marketing programs need to involve all of the agencies, departments, and authorities that serve the City, including the City Council and its staff and departments, the Roanoke Redevelopment and Housing Authority, the Roanoke School Board and others.

Address School Issues

Public inner city schools in many urban areas have come to be viewed as inferior to suburban schools. In the Commonwealth of Virginia it is easy to see how citizens may draw this conclusion by simply viewing the individual school “report cards” developed and available on-line through the state department of education. These generally show:

- Inner city schools generally have more incidents of physical violence than do suburban schools
- Inner city schools generally do not have as high a percentage of students taking advanced classes, as do suburban schools

- Inner city schools generally do not have graduation rates as high as suburban schools.
- Inner city schools generally do not have SOL and standardized test scoring and passing rates as high as suburban schools.

As citizens who have the ability to have housing choices choose to live outside the city, these factors become progressively worse. So how can the City of Roanoke reverse this trend?

Accentuate Physical Attributes of Schools

The City of Roanoke has made significant investments in maintaining and improving the physical plants of its schools. Schools have regularly been modernized and upgraded. Classrooms are generally not overcrowded and students are housed almost entirely within the primary school buildings and not in temporary modular classrooms. This is not always the case in the growing suburban schools where increasing enrollments is frequently a problem. Roanoke needs to use this position to an advantage.

Emphasize Neighborhood Schools

Most of the City schools at the primary and middle school grades are neighborhood schools. These schools service particular communities and are within walking distance of a great number of the pupils. Neighborhood schools have certain advantages, including:

- Foster the independence of students by not always requiring parents to drive children to school and school events.
- Allow for greater after school participation by students.
- Parents can be more involved because travel times are shorter.
- The neighborhood takes more pride in its school.
- Students can get more personalized attention in smaller classrooms.
- The scale of the school is friendlier than larger, suburban schools.
- Neighborhood schools are frequently anchors in their communities.

Develop More Magnet Schools

Many communities have been successful in attracting a greater number of middle and upper middle-income students by fostering magnet school concepts. Schools can be “themed” by providing specialties that are not offered in all schools. Themes might include math and science, performing and fine arts, social studies and international studies, and the like. Enrollment at these magnet schools is done by application and blends students of all backgrounds and income levels and is not necessarily related to where students reside within the city.

Create Public Relations Campaigns

Most people get their information about the school system from the news media. This means that their perceptions are event based, frequently events that are not good news. The good news stories are often relegated to the human-interest part of the newspaper or the bottom of the television news hour after many viewers have already drifted away. The school system must become an advocate for its news, creating opportunities to bring the public and reporters into the schools to see the good things that are happening.

Target Prospective Residents

The school system in the City of Roanoke should develop a marketing piece that is available for distribution by realtors. This brochure should include information about special programs, emphasis on neighborhood/parental involvement in the schools, small class size and other features that would be attractive to families. This brochure should not be a statistical report but something that appears welcoming and open. While school perceptions are difficult to change, gradual shifts in the public attitude will eventually result in a more diverse family blend returning to the inner city.

Attract Active Seniors

Active seniors, those who are retired or of retirement age, are a growing segment of our population. By the year 2020, the Census Bureau projects that nationally, more than 16% of the total population will be over 65 years old. This is an increase of 29% over the 2000 demographics. Roanoke already exceeds the national average, with 16.39% of the 2000 population being 65 years of age or older and will continue to be a location for seniors, with more affordable housing and highly developed services. The challenge for the City of Roanoke is to attract a group of seniors with higher incomes than many of the current senior population. These households will generally tend to be in better health than prior generations, will have significant resources to support their retirement years, and will expect to continue to have very active lifestyles.

There are several major factors that will determine where these households will reside, including:

- A home with two or three bedrooms, perhaps with office space or designed for office use, and two or more bathrooms, all located on a single level.
- A home with a feeling of spaciousness and certain upgraded features.
- A home with limited exterior or no exterior maintenance requirements.
- Proximity to daily living needs
- Proximity to cultural, recreational, and social activities.
- A feeling of personal safety.

Though some active seniors will choose to segregate themselves in communities that support only seniors, others will choose to live in more diverse, blended neighborhoods and settings. It is this second group that would be most attracted to Roanoke, though opportunities for both groups should be identified and accommodated within the City.

Impediments to Meeting Needs

The City of Roanoke has certain impediments to meeting the needs of active seniors as expressed above. These impediments include:

- A small inventory of appropriately designed, high quality, low maintenance dwelling choices citywide.
- Few residential choices close to downtown or neighborhood commercial centers and amenities.
- A concern that the City may be more dangerous than the suburbs.
- A lack of understanding by the public of the variety of amenities that living in the City of Roanoke offers
- Walkability away from traffic
- Access to convenient public transit with minimum transfers and frequent service
- Opportunities for socializing with other seniors

Strategies to Overcome Impediments

The City can address many of these needs and impediments within the various strategies that are presented in other sections. Many of the particular needs of this cohort will be met through private market forces, especially the higher value homes. This change will be a dynamic force within the market and has the potential of providing new opportunities, both in new construction and in the adaptive reuse of structures.

Special Needs Housing Strategies – Upscale Life-Care Facilities

Life care facilities for high-income seniors are a very attractive type of development for urban communities. Residents of these communities often seek the amenities of social activity as well as proximity to excellent health care facilities, in-room services, a continuum of care, shopping, an attractive environment, pleasant climate, and good access

In addition to addressing the needs of those who can afford to pay market rate housing expenses, the City needs to examine the large number of aging, owner occupied homes that are occupied by elderly residents. In many cases, these units do not meet the physical needs of the owners but the owners have few options for alternate housing. These special housing needs may need to be addressed through designed independent living facilities, assisted living

facilities, and ultimately skilled care facilities. A major impediment to these residents moving to appropriate housing is limited income and the relative high cost of specialized housing.

Attracting Young Professionals

Perhaps the most challenging group to try to attract to Roanoke are the young professionals. The urban setting of the downtown area, with its restaurants, clubs, performance space, galleries and eclectic feel would seem to be a magnet for young college graduates and those without children who want to be close to the amenities that are so readily available.

This group is most interested in the following characteristics when making a residential decision:

- Proximity to social activity, including dining, entertainment, recreation, health clubs, and bars
- Interesting interior space, particularly in adaptive reuse settings
- Proximity to work and play
- Affordability
- Access to other young professionals

Impediments to Meeting Needs

A major impediment to the attraction of young professionals is a seeming lack of new job creation. County Business Patterns reports that between 1990 and 1997, the rate of job creation within the city was approximately 200 new jobs per year. If 1/3 of these jobs are white-collar positions and young professionals desiring to live within the City limits fill 1/3 of these positions, the total target pool would be 22 persons or household per year. Economic development is clearly tied to attracting young professionals to reside in the City. As job creation has accelerated in the suburbs, more of these potential residents are both living and working out of the City, coming into the urban area only for recreation and cultural activities.

Other impediments include:

- A limited inventory of suitable, affordable housing, either for rent or for purchase
- Limited recognition of the City as a vibrant, urban area by college students

Strategies to Overcome Impediments

This segment of the population should be attracted to many of the housing opportunities that will be created by the implementation of strategies presented in other sections of the plan. Particular development, such as the conversion of industrial and commercial facilities to residential will appeal to this cohort. However, a major challenge will continue to be related to

job creation. Without significant job growth, the workforce will decline in the City and those workers entering the workforce will have fewer reasons to consider living in the City of Roanoke.

Affordability concerns are also an issue for young professionals who are more frequently in entry-level positions with lower salaries than they will receive in later years. For these residents, attractive rental options are more desirable. As neighborhood programs are developed and implemented, the City needs to ensure that an appropriate share of new housing is available for young professionals in the form of rentals and first time homebuyers.

Attracting Empty Nesters

Empty nesters are generally households where there are no children present on a permanent basis and where the household is in its peak earning years. These individuals have had varied backgrounds, are well established in the community, and have eclectic tastes that cover a wide range of styles and sizes of homes. Although traditionally households in this category have been thought of as wanting to downsize, trends in the housing market of recent years and the rapid rate of increase in housing values have provided opportunities for some empty nesters to utilize a move to a larger, upgraded house as a major investment for future sale as they approach retirement. These households are more apt to think of housing from the standpoint of convenience and value rather than having a set list of needs. Two different sets of factors are developed below to describe empty nesters.

Convenience Households

These households seek a smaller home that will require only as much effort in maintenance as they are interested in providing. They want:

- 2 to 3 bedrooms with 2 or more bathrooms
- An upgraded kitchen for more elaborate cooking
- A two car garage
- Central air conditioning as well as heat
- Reduced outdoor maintenance requirements
- A secure home and neighborhood that can be left for periods of time in order to travel, socialize, and work
- Access to convenience goods close to home; other goods and services within driving distance and convenient access to employment and activities

Impediments to Convenience Oriented Households

The primary impediment to these potential households is a limited stock of units. Many of the units that are on the market in the City are single-family detached units that require significant upkeep and limited opportunity for conversion to multi-family units. Many of the units that have been converted to multi-family residency are not done as upscale units but rather target low-income persons seeking little more than a rooming house.

Additional impediments to attracting these households include a lack of village centers that provide the convenience goods at reasonable distances. Even the downtown area has very limited commercial diversity in areas other than restaurants and cultural activities.

Investment Households

These households are intending to use their house as a supplemental investment to be able to finance their retirement.

They are willing to purchase significantly larger homes than their household size would seem to indicate and they generally are looking for something where the appreciation in value exceeds that of the market as a whole. Features that are desirable include:

- 4 or 5 bedrooms and 3 or more bathrooms
- Two car garage or larger
- Upgraded materials throughout the house
- A house setting that makes a statement

Impediments to Investor Empty Nesters

As in the case of the convenience-oriented empty nesters, the primary impediment to these empty nesters is the lack of sufficient housing choices. Recent developments have filled a portion of this demand through such developments as Southwood.

Strategies to Overcome Impediments

Many of the neighborhood strategies will address the needs and desires of the empty nesters. Because the empty nester cohort is apt to have more income to devote to housing expenses, those actions that can address housing quality are apt to be most effective. This includes:

- Application of appropriate and comprehensive design guidelines for new construction
- Application of mixed use/planned unit development guidelines that result in the creation of quality neighborhoods with residential, commercial, and recreational opportunities
- Encouraging of adaptive reuse in the downtown area and the creation of quality ownership and rental opportunities

- Developing a balance between neighborhood concerns and involvement and the needs of the development community in undertaking the permitting process
- Encourage the development of neighborhood commercial establishments in the center city, including grocery stores, drug stores, and service stations. In many instances, the needs and desired amenities of the various market groups are very similar, varying only by the size of the house, the level of individual maintenance effort required, and the inclusion of specialized features, i.e., handicapped accessibility and others. The development of neighborhoods that include features to attract multiple age and income groups will result in the continuation of a vibrant, diverse, urban setting.

The City is currently applying a new way of stimulating housing development. The Colonial Green project is using a development by proposal process for the development of a City owned tract of land as a mixed-use housing project.

The City may want to consider undertaking more projects in this manner. This method of development would have applications for the development of properties owned by the RRHA and by non-profit organizations and institutions as well. Development of this type has applications to the broader housing market, not just for empty nesters.

City of Salem

Salem Pride and Progress Planning for Excellence (2003)

http://www.ci.salem.va.us/government/cp_2003.pdf

Housing and Neighborhoods

Salem is a community of neighborhoods. Whether it is one of Salem's older neighborhoods, or one of the new developments of the 21st century, Salem offers residents a variety of housing styles, ages and price ranges. Single-family homes, apartments, townhouses, and manufactured homes are just four of the many housing types available to existing and future residents.

Many of Salem's older neighborhoods have considerable historic character and significance. From the Victorian architecture which stretches from North Broad Street past Pennsylvania Avenue, the rich history of Salem is evident and the progressive lifestyle that Salem residents enjoy is clearly defined. A challenge for Salem is to devise a way to preserve our historic architecture while allowing new development and redevelopment to occur in a manner that is acceptable to the community. This is a challenge faced by communities across the country.

The creation of a local historic conservation district that achieves this balance is one alternative that should be explored by Salem. Geographically, this district could encompass an area such as Main Street from the intersection of Lynchburg Turnpike westerly to Langhorne Place; northern boundaries at Hawthorne Road and southeasterly along the Boulevard, including Pennsylvania Avenue and connecting streets to 4th Street.

Salem's fixed boundaries, compact size, and dwindling supply of vacant land are three factors that are influencing the current character of Salem neighborhoods. These factors will also influence future housing development and neighborhood character in Salem.

Salem's compact size results in the close proximity of land uses of differing intensities. Future zoning codes should recognize this pattern and provide for design techniques that include screening and buffering standards to mitigate impacts.

The lack of developable land in Salem has resulted in a shortage of land for all land uses, including housing. Future housing developments that incorporate development techniques, such as cluster and zero lot line development, will reflect a more efficient land use pattern, and allow an infill pattern of development on more of the remaining small parcels of vacant land. It is important however that future infill development be compatible with surrounding land uses. Historically, some infill development has not been compatible with the architectural styles and scale of surrounding homes. This trend has been most prevalent in older neighborhoods near downtown Salem and Roanoke College.

Roanoke College contributes significantly to the character of Salem and the high quality of life in the community. As in most college communities, the college's student housing needs are being partially met by Salem's private housing market. This has resulted in the conversion of some single-family homes into investment housing in neighborhoods near the college. In some cases, the absentee ownership of these properties has fostered a lack of property maintenance and associated community appearance issues. The stringent enforcement of existing codes and the adoption of additional (codes) can go a long way towards addressing the housing/appearance issues on many neighborhoods.

Goals and Objectives

Goal: To maintain and enhance the character and quality of Salem's housing and neighborhoods.

Objective: Continue and explore opportunities to expand the cooperative working relationship between Salem and Roanoke College on issues pertaining to the college's impact on the community

- Strategy: Continue the periodic meetings between the city's administrative staff and college officials on issues of mutual concern to Salem and the college.

Objective: Explore the adoption of a formal historic conservation overlay district in Salem.

- Strategy: Seek the assistance of the Virginia Department of Historic Resources to undertake a historic reconnaissance survey in Salem.
- Strategy: Consider a public education campaign to provide public education on the pros and cons of creating a historic conservation district in Salem.
- Strategy: Initiate public discussion on the possible creation of an "Olde Towne Salem" historic conservation district to determine if a community consensus exists on the creation of the district.

Objective: Promote and encourage new housing construction that is compatible with the existing quality and character of Salem's older established neighborhoods.

- Strategy: Explore the adoption of zoning standards that provide incentives for property owners to develop infill housing compatible with the surrounding neighborhoods

Objective: Explore regulatory approaches using Salem's zoning and building codes to address housing quality and maintenance issues.

- Strategy: Investigate the adoption of the applicable provisions of the BOCA Volume II property maintenance code to ensure that all properties in Salem are properly maintained for the health, safety, and welfare of all Salem citizens.
- Strategy: Evaluate, and if necessary, revise Salem's existing weed and trash codes to determine if these codes are adequate.
- Strategy: Place a priority on enforcement of existing codes and ensure that adequate staff is available to fully enforce codes designed to address housing quality and maintenance issues.
- Strategy: Ensure that the building official and other code enforcement personnel have all of the authority allowed by law to quickly and efficiently resolve building and code violations.
- Strategy: Explore the use of civil penalties as a strategy to ensure compliance with local zoning codes.
- Strategy: Evaluate the current fines associated with building code and zoning violations, and consider increasing these fines to the maximum allowed by law.
- Strategy: Initiate public educational programs on zoning standards and zoning violations and the need for compliance.

Objective: Promote and encourage through incentives home ownership, and the development of a variety of new housing and neighborhood styles in Salem.

- Strategy: Amend the city zoning ordinance to allow the development and construction of zero lot line and cluster developments in the community.
- Strategy: Encourage, through the zoning ordinance, the construction of scattered, smaller scale, multi-family developments in locations that are compatible with existing and proposed land uses.
- Strategy: Explore, and possibly adopt, amendments to the city's zoning and subdivision ordinance that would allow the limited development of private roads as a strategy to encourage creativity and flexibility in neighborhood design.

Objective: Encourage and promote new development in Salem that is compatible with existing and planned residential areas.

- Strategy: Adopt a new future land-use map that balances the need for all land uses in Salem, and provides for the location of future commercial and industrial land uses in locations that are compatible with Salem's existing residential areas.
- Strategy: Continue to maintain and enforce screening, buffering and landscape standards for new development in Salem.
- Strategy: Consider the adoption of new zoning standards that would provide that certain intensive commercial and industrial uses would be allowed only by special use, thereby insuring the neighborhood compatibility of the proposed use.

- Strategy: Encourage through zoning and subdivision standards the development of neighborhood amenities such as sidewalks and landscaping in new residential developments.
- Strategy: Reduce frontage requirements for new single family lots platted in Salem.
- Strategy: Continue to explore strategies and programs designed to promote the construction of affordable housing in Salem.

DRAFT

Town of Rocky Mount

Comprehensive Plan for the Town of Rocky Mount (2007)

[http://www.rockymountva.org/content/File/2007_Comp_Plan\(7\).pdf](http://www.rockymountva.org/content/File/2007_Comp_Plan(7).pdf)

Goal: Encourage an adequate supply of high quality, affordable housing for all residents.

Objectives:

- Maintain suitable housing and improve substandard housing.
- Encourage adaptive reuse of existing structures for residential units. An identified area for adaptive reuse is the unoccupied and vacant spaces above the ground floors in the Central Business District.
- Promote a variety of housing types through zoning regulations.
- Promote the provision of adequate housing for low-income persons and the elderly population.
- Encourage the development of housing that attracts young families or first-time homebuyers.
- Encourage Central Business District Housing above retail stores and offices.
- Increase the availability of moderately priced homes within the Town of Rocky Mount.
- Maintain the quality of existing neighborhoods.
- Develop public/private programs to provide housing opportunities for special populations, including the elderly population and handicapped/disabled persons.
- Identify neighborhoods susceptible to substandard housing and reverse their deterioration by focusing rehabilitation efforts in these areas.
- Demolish or retire vacant, substandard dwellings that cannot be cost effectively repaired.
- Restrict the encroachment of incompatible activities and uses or other blight influences in residential neighborhoods.

Action Strategies

- Prepare and maintain a detailed inventory of housing types and conditions.
- Encourage developers to construct new housing to replace those units found unfit for human habitation.
- Encourage more residential development within walking distance of the Central Business District.
- Encourage more retirement and continuous care housing, particularly in areas where services are within walking distance.
- Periodically review zoning regulations to ensure all housing types are not hindered by unreasonable requirements.

- Continue to require that all residential units be served by public water and sewer service, and that all residential units have properly functioning plumbing for kitchens and bathrooms.
- Continue to require transitional buffers between residential uses and higher intensity uses.
- Prepare an ordinance that requires abandoned housing and accessory buildings be repaired to Building Code Standards or dismantled and properly disposed.
- Continue to ensure that building codes are enforced to prevent the proliferation of unsafe or substandard structures from being built.
- Continue to provide programs to assist residential owners to repair and restore their home by removal of debris, overgrowth and dilapidated storage buildings that are unsafe. These programs include a bi-annual pick-up of large trash items, such as old refrigerators, brush, etc. provided by a Town truck.
- Explore the possibility of greater restrictions on junk and debris in commercial and residential neighborhoods. Possible solutions include junk and green ordinances.
- Create incentives for homeowners to rehabilitate and restore substandard homes.
- Create and maintain an active Fair Housing Board to insure that all residents of town have access to safe and affordable housing and that all persons are afforded equal housing opportunities.
- Encourage ingenuity, imagination, and high quality design in new developments that allow for mixed housing types.
- Support Habitat for Humanity and other self-help housing programs.
- Establish areas that permit retirement housing through the Zoning Ordinance.

TOWN OF VINTON

[Town of Vinton Virginia 2004-2024 Comprehensive Plan \(2004\)](#)

http://www.town.vinton.va.us/departments_pages/planning_permits_documents/comp_plan_2004_2024.pdf

The Town of Vinton has long recognized the importance of establishing and maintaining sound neighborhoods to provide for the stability of the community. A variety of neighborhoods exist in and around the Town including older and new single-family areas, multi-family housing, and a manufactured home park. Many older Town neighborhoods, particularly those of historic value must be preserved and revitalized, even though newer subdivisions have been developed.

Despite these outwardly positive trends, housing-related issues and problems are evident in Vinton, just as they are in other communities in Southwestern Virginia. While most residential neighborhoods in town are reasonably well maintained, several pockets of blight and substandard housing exist throughout the community, particularly in the older established neighborhoods of Midway, Gladetown, Jefferson Park, Cleveland, and Vinyard.

Based on 2000 Census data, the majority of occupied housing units in Town (3,471 total units) are owner-occupied units (62%). Renter-occupied units comprise 38% of the housing stock. This trend has remained steady from the 1990 census data figures of 61% owner occupancy and 39% renter occupancy. In the year 2000, the housing vacancy rate for Vinton stood at 4.1% or 144 units and is down from 5.7% or 179 units in 1990.

As of 2000, over 25% of Vinton's housing stock was built prior to 1960 and is over 40 years in age with an additional 25% of the housing stock being built between 1960 and 1969. Throughout the community, many older homes are owned by elderly or low-income households that are physically or financially incapable of maintaining them in standard condition. Living on fixed incomes leaves little to no expendable money for housing repairs. Also, older homes are of frame construction and require considerable maintenance which if ignored leads to serious deficiencies.

Housing Assessments for Identified Priority Neighborhoods

While a community-wide survey of housing conditions was beyond the scope of this plan, five (5) priority neighborhoods were identified based on an initial need to be further evaluated. In May 2003, representatives of the firm K.W. Poore and Associates surveyed the Midway, Gladetown, Jefferson Park, Cleveland, and Vinyard Neighborhoods in Vinton which are older working-class neighborhoods that surround the downtown and Vinton's early industries. General conditions of the housing stock based on exterior inspection were determined and the

survey rated each residential structure under one of five classifications. These figures are shown in the tables and map exhibits on the following pages. Recommended improvements for each of these neighborhoods can be found in the Economic and Community Development Plan under housing and neighborhood preservation. Exterior features which were observed generally included foundations, roofs, trim, guttering, porches, stairways, chimneys, and siding.

The five classifications were as follows:

1. Sound

Structure with no defects or very slight defects normally correctable by regular maintenance. Examples of slight defects are: minor painting needed, minor wear to steps, floors, doorsills, door frames, window frames, and broken gutters.

2. Minor Deficiencies

Structure with minor defects requiring immediate attention that are beyond the course of regular maintenance. Examples of minor deficiencies are: lack of paint, small cracks in walls, plaster, or chimneys, shaky or unsafe steps and porches, excessively weathered roof and signs of rotting around window or sashes.

3. Major Deficiencies

Structure would require more repair than would be provided in the course of regular maintenance and have one or more defects of an immediate nature that must be corrected if the building is to continue to be safe. Examples of major deficiencies are: holes, open cracks, rotted, loose, or missing materials over a small area of the foundation, walls, roof, floor or ceilings, unsafe porches, rotten or loose windows, frames or sashes that are no longer rainproof and missing bricks or cracks in chimney serious enough to be a fire hazard.

4. Dilapidated

Structure would warrant substantial rehabilitation and contains multiple major deficiencies of an immediate nature that must be corrected to avoid being condemned.

5. Substantially Dilapidated

Structure which is no longer safe and adequate for continued use and endanger the health, safety, or well being of the users. This structure is unsuitable for rehabilitation and must be substantially reconstructed. strategy for the Town.

Neighborhoods strive to have their own unique identity within the Town, an identity that reflects a sense of pride and represents a healthy, attractive, safe place to live. Strong

neighborhoods serve as the foundation for a strong community. Vinton should support and enhance its neighborhoods through new infill housing, application of neighborhood design standards and appropriate signage, improved infrastructure, and the rehabilitation/preservation of any deteriorating housing stock in the Town's older areas.

The Town of Vinton has two distinct residential types:

- Older established neighborhoods located in close proximity to the downtown area.
- Newer suburban style subdivisions located farther away from the downtown area on the eastern side of Town.

Parks, open space, trails, and greenways are significant community amenities that increase the quality of life for the citizens by providing natural areas away from the urban landscape while 74 serving the Town's recreational needs. In addition, facilities for the Town's youth are inherently beneficial to the fabric of a healthy community providing venues for recreation, education, and social interaction.

Existing facilities include four large parks, two greenways, and a recreational facility.

1. War Memorial Park
2. Gearhart Park
3. Goode Park (located in Roanoke County)
4. Vinyard Park (located in Roanoke County)
5. Wolf Creek Greenway
6. Tinker Creek Greenway (located in Roanoke City)
7. Craig Avenue Recreational Center

Economic Development

As Vinton continues to grow and land is consumed and becomes more of a premium, alternative measures of growth must be examined. For Vinton to prosper, future expansion within the community has to involve redevelopment and new investments through the utilization of commercial infill opportunities in strategic locations.

Vinton contains approximately 3.2 square miles, with the majority of the land already built-up. The Town is characterized with strip commercial uses along major arteries, often only partially or poorly utilizing the land. The Town seeks economic development, but lacks suitable open tracts of land. The principal commercial corridors are located along Route 24/Virginia Avenue/Hardy Road and Washington Avenue. They are well established and handle significant daily traffic volumes that constitute a potential customer base. Future growth depends on redefining the role of Vinton as a commercial destination. This can only be accomplished through better utilization of commercial infill opportunities.

Downtown Redevelopment

The Town of Vinton has a small downtown consisting of approximately ten (10) blocks. Washington Avenue, Walnut Avenue, and Pollard Street are the major access roads serving the downtown area. The railroad, Glade Creek, and the Cleveland neighborhood form the western edge, while the Jefferson Park neighborhood identifies the eastern limits of downtown.

The area is characterized with a mixture of one- and two-story commercial and public use structures that front on a traditional grid layout. The majority of the area has sidewalks, some limited street lighting, benches, and a few street trees. Town Hall, police, fire, and rescue have a significant presence. Other public improvements include the Farmer's Market. Also, the newly constructed medical center appears to be evolving as an important land use element. There are several uses located in the heart of the downtown that are considered incompatible with a traditional downtown. These include a floral wholesale business, Universal Metal Works, and several large structures used for storage. Other uses on the periphery include a wide mix of service/retail located in converted residential structures. Several vacant buildings and lots constitute a potential for creative infill development.

Appendix B
Virginia Economic Development Partnership Community Profiles

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Roanoke MSA Community Profile

Labor Market Data				
Population	2009	2000	2013	
Roanoke MSA	300,399	288,503	310,251	
<i>Gender Distribution (2009)</i>	<i>Male</i>	<i>Female</i>		
Roanoke MSA	48.00%	52.00%		
<i>Median Age (2009)</i>	44 years			
<i>Population by Age Group (2009)</i>				
Age 0-4	17,953	6.00%		
Age 5-9	17,753	5.90%		
Age 10-14	17,677	5.90%		
Age 15-19	19,369	6.40%		
Age 20-29	36,241	12.10%		
Age 30-39	35,345	11.80%		
Age 40-49	42,868	14.30%		
Age 50-59	44,564	14.80%		
Age 60-69	33,645	11.20%		
Age 70+	34,984	11.60%		
<i>Race/Ethnicity - Classification</i>	<i>Profile Area</i>			
White	253,346			
Black	38,722			
Asian	4,181			
Two or More	3,489			
American Indian or Alaska Native	571			
Pacific Islander	90			
Hispanic (may be of any race)	6,748			
Civilian Labor Force	2009	2008	2007	2006
Roanoke MSA	158,253	157,815	156,089	154,207

<i>Unemployment Rate (May 2010)</i>				
Roanoke MSA	7.40%			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>				
	2009	2008	2007	2006
Roanoke MSA	7.20%	3.90%	3.10%	3.00%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>				
	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
Roanoke MSA	11,346	6,163	4,769	4,675
<i>Underemployed (1st Quarter 2010)</i>				
	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
Roanoke MSA	10,895	14,189	17,150	19,902
Labor Force Participation 2000 Census				
Roanoke MSA	64.20%			
Commuting Patterns -- 2000 Census				
Live and work in Roanoke MSA:	131,276	82.40%		
Total In-Commuters:	19,595	12.30%		
Total Out-Commuters:	8,354	5.20%		
Net In-Commuters:	11,241			
Additional Labor Resources				
High school graduates not continuing (2008-2009)	161			
Two-year college graduates (Spring 2009)	1,397			
Two-year college enrollees (Fall 2009)	14,010			
Other college and university graduates (Spring 2009)	11,323			
Total	26,891			
Educational Attainment				
graduating in 2008-2009		78.80%		
high school graduates		79.40%		
Percentage of Roanoke MSA population age 25+ who have earned a Bachelor's Degree or higher		21.00%		
Employment by Sector* (4th Qtr. 2009)				

Natural Resources and Mining	519	0.40%
Construction	7,827	5.30%
Trade	25,510	17.40%
Transportation and Utilities	6,444	4.40%
Manufacturing	14,109	9.60%
Information	2,019	1.40%
Financial	7,661	5.20%
Services	61,008	41.50%
Government	21,793	14.80%
Other	0	0
Total	146,891	100.00%

N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance	12,786	9.70%
Farming, Fishing & Forestry	247	0.20%
Managerial, Professional & Related	32,738	24.90%
Production, Transportation & Material Moving	21,608	16.40%
Sales & Office	39,899	30.40%
Service	24,138	18.40%
Total	131,416	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
General Electric Company	Industrial controls	1,000 - 1,499
ITT Industries	Night vision products	1,000 - 1,499
MW Manufacturers	Wood window/door units	1,000 - 1,499
Yokohama Tire Corporation	Tires	600 - 999

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Advance Stores Company, Inc.	Auto parts distribution	1,500 - 2,499
Allstate Insurance Co., Inc.	Insurance services	1,000 - 1,499
Anthem Blue Cross and Blue Shield	Health insurance	600 - 999
Carilion Health System	Health care	5,000 - 9,999
Lewis Gale Medical Center	Hospital	1,000 - 1,499
Norfolk Southern	Railroad	1,500 - 2,499
United Parcel Service	Courier	600 - 999
Veterans Administration Medical Center	Hospital	1,000 - 1,499
Wachovia Bank N.A.	Bank operations center	1,500 - 2,499

Closings, Reductions, Layoffs (1/2009 to date)

<i>Date</i>	<i>Type</i>	<i>Company</i>	<i>Product/Service</i>	<i>Employees Affected</i>
1/1/2009	Closing	ABX Air, Inc.	Air cargo services provider	78
1/1/2009	Closing	Shorewood Packaging Corp.	Printed paperboard cartons	45
3/1/2009	Closing	Fred Whitaker Company	Textile finishing	136
3/1/2009	Reduction	Advance Auto Parts	HQ; automotive parts	40
3/1/2009	Reduction	FreightCar America, Inc.	Manufacture railroad freight cars	120
4/1/2009	Closing	FreightCar America, Inc.	Manufacture railroad freight cars	210
7/1/2009	Closing	Fleetwood Homes of Virginia	Manufactured housing	71
7/1/2009	Closing	O'Neal Steel, Inc.	Steel	115
12/1/2009	Reduction	FreightCar America, Inc.	Manufactures railroad freight cars	33
2/1/2010	Closing	JTEKT Automotive Virginia*	Electronic steering systems	260

*Internationally-owned

Union Activity (1/2005 - 5/2010)

Petitions filed for representation	7
Petitions filed for decertification	1
Elections won by company	2

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.28	\$8.53	\$17,225.17	\$17,739.77
Laborers and freight, stock, and material movers, hand	\$10.54	\$10.79	\$21,917.93	\$22,447.87
Truck drivers, light or delivery services	\$12.04	\$13.11	\$25,043.36	\$27,258.27
Truck drivers, heavy and tractor-trailer	\$16.28	\$17.56	\$33,851.86	\$36,511.80
Maintenance and repair workers, general	\$15.21	\$15.94	\$31,646.42	\$33,151.05
Construction laborers	\$11.22	\$11.69	\$23,341.76	\$24,315.06
Office clerks, general	\$11.89	\$12.45	\$24,745.45	\$25,885.81
Stock clerks and order fillers	\$10.42	\$10.97	\$21,670.79	\$22,820.34
Receptionists and information clerks	\$10.13	\$10.39	\$21,072.01	\$21,611.53
Customer service representatives	\$13.36	\$13.89	\$27,781.29	\$28,884.85
Bookkeeping, accounting, and auditing clerks	\$13.03	\$13.66	\$27,095.64	\$28,409.71
First-line supervisors/managers of office & admin support workers	\$20.00	\$23.16	\$41,591.21	\$48,172.76
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$20.02	\$23.87	\$41,641.09	\$49,661.10
Security guards	\$9.40	\$10.66	\$19,543.94	\$22,169.20
Nursing aides, orderlies, and attendants	\$10.33	\$10.62	\$21,490.85	\$22,089.27
Registered nurses	\$25.83	\$26.39	\$53,735.74	\$54,879.14
Teacher assistants	\$9.21	\$9.63	\$19,158.89	\$20,046.95
Elementary school teachers, except special education	\$22.15	\$22.20	\$46,083.67	\$46,191.35
Accountants and auditors	\$23.62	\$26.53	\$49,120.75	\$55,191.23
General and operations managers	\$38.84	\$45.99	\$80,782.84	\$95,665.21
Per Capita Personal Income (2008)	\$38,727			
Median Family Income (FY 2009)	\$61,879			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	60	21,775
Middle	16	9,852
High School	11	13,592

Student Teacher Ratio (2008-09)

Elementary	14:01
Secondary	9.4:1

graduating 2008-2009 78.80%

education 2008-2009 (including military) 81.00%

Per Pupil Expenditure (FY 2009) \$10,500.74

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Botetourt Technical Education Center	Center
Burton Center For Arts and Technology	Center
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Tech	30,870
Virginia Western Community College	8,927
Radford University	8,878
Patrick Henry Community College	3,501
Washington and Lee University	2,096
Roanoke College	2,044
Dabney S. Lancaster Community College	1,582
Virginia Military Institute	1,500

Ferrum College	1,426
Hollins University	1,057
Jefferson College of Health Sciences	1,040
Southern Virginia University	643
Randolph College	504
New College Institute (Higher Education Center)	*
Roanoke Higher Education Center	*
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†
National College - Martinsville Campus	†
National College - Roanoke Valley Campus	†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-581	0.0 miles (0.0 km.)
I-81	0.0 miles (0.0 km.)
I-64	1.3 miles (2.1 km.)
I-77	29.7 miles (47.7 km.)
I-40	47.3 miles (76.1 km.)

Note: Measured from border of locality/region.

Highways

Highway 101	Highway 11	Highway 112	Highway 115
Highway 116	Highway 117	Highway 118	Highway 122
Highway 18	Highway 220	Highway 221	Highway 24
Highway 311	Highway 40	Highway 419	Highway 42
Highway 460	Highway 48		

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	5.0 miles (8.0 km.)
Lynchburg Regional Airport	Lynchburg	48.5 miles (78.1 km.)
Greenbrier Valley Airport	Lewisburg, WV	51.3 miles (82.5 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Virginia Tech Airport, Blacksburg	4,550 ft (1,387 m)

Freight Rail Service

CSX Transportation
Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	266.0 miles (428.1 km)

to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	5.0 miles (8.0 km)
Winston Salem	75.2 miles (121.0 km)
Port of Washington - Dulles	204.6 miles (329.3 km)

to Port of Washington - Dulles and any other port of entry

Utilities

Electric	American Electric Power
Electric	City of Salem
Electric	Dominion Virginia Power
Natural Gas	Roanoke Gas Company
Telecommunications	nTelos
Telecommunications	Sprint/Centel-Virginia
Telecommunications	Verizon-Virginia

Telecommunications	Cooperative
Telecommunications	Telephone Company
Water	Botetourt County
Water	City of Roanoke
Water	City of Salem
Water	Service Authority
Water	Authority
Water	Authority
Water	Town of Rocky Mount
Water	Town of Troutville
Water	Town of Vinton
Water	Service Authority
Waste Water Treatment	Service Authority
Waste Water Treatment	Authority
Waste Water Treatment	Authority
Waste Water Treatment	Town of Rocky Mount
Waste Water Treatment	City of Roanoke
Waste Water Treatment	City of Salem
Waste Water Treatment	Roanoke County
Waste Water Treatment	Town of Buchanan
Waste Water Treatment	Town of Vinton
Solid Waste Disposal	Amelia County Landfill
Solid Waste Disposal	Landfill
Solid Waste Disposal	Franklin County Landfill
Solid Waste Disposal	Authority
Solid Waste Disposal	Smith Gap Landfill
Solid Waste Disposal	Tinker Transfer Station

Financial

Financial Institutions - 4th Qtr 2009 Assets

Roanoke MSA.

Taxes

See individual localities for tax rates.

Allegheny Highlands Community Profile

Labor Market Data			
Population	2009	2000	2013
Allegheny Highlands	22,391	23,495	22,861
Extended Labor Market Area	335,616	327,739	343,986
Total	358,007	351,234	366,847
<i>Gender Distribution (2009)</i>		<i>Male</i>	<i>Female</i>
Allegheny Highlands	48.80%	51.20%	
<i>Median Age (2009)</i>		45 years	
<i>Population by Age Group (2009)</i>			
Age 0-4	1,138	5.10%	
Age 5-9	1,289	5.80%	
Age 10-14	1,421	6.30%	
Age 15-19	1,348	6.00%	
Age 20-29	2,412	10.80%	
Age 30-39	2,390	10.70%	
Age 40-49	3,092	13.80%	
Age 50-59	3,193	14.30%	
Age 60-69	2,940	13.10%	
Age 70+	3,168	14.10%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	53	732	
Asian	129	4,405	
Black	1,828	37,461	
Pacific Islander	3	86	
Two or More	276	3,995	

White	20,102	288,937		
Hispanic (may be of any race)	202	6,588		
Civilian Labor Force	2009	2008	2007	2006
Allegheny Highlands	9,660	9,549	9,749	10,184
Extended Labor Market Area	171,372	171,734	171,312	169,792
Total	181,032	181,283	181,061	179,976
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
Allegheny Highlands	9.50%			
Extended Labor Market Area	12.457			
Statewide	6.90%			
Allegheny Highlands	10.40%	5.80%	4.70%	5.40%
Labor Area	7.30%	4.00%	3.30%	3.30%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
Labor Area	12,457	6,854	5,678	5,671
Total	13,391	13,009	12,917	13,004
<i>Underemployed (1st Quarter 2010)</i>	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
Allegheny Highlands	1,168	1,188	914	1,113
Total	14,892	17,753	19,188	22,275
Labor Force Participation 2000 Census				
Allegheny Highlands	56.60%			
Extended Labor Market Area	61.60%			
Commuting Patterns -- 2000 Census				
Live and work in Allegheny Highlands:	6,202	59.50%		
Total In-Commuters:	2,303	22.10%		
Total Out-Commuters:	1,927	18.50%		
Net In-Commuters:	376			
Additional Labor Resources				

High school graduates not continuing (2008-2009)	2
Two-year college graduates (Spring 2009)	216
Two-year college enrollees (Fall 2009)	1,582
Other college and university graduates (Spring 2009)	1,013
Total	2,813

Educational Attainment

graduating in 2008-2009	87.50%
are high school graduates	75.50%
have earned a Bachelor's Degree or higher	11.20%

Employment by Sector* (4th Qtr. 2009)

Natural Resources and Mining	26	0.30%
Construction	396	5.00%
Trade	1,201	15.10%
Transportation and Utilities	162	2.00%
Manufacturing	1,834	23.10%
Information	79	1.00%
Financial	189	2.40%
Services	2,347	29.60%
Government	1,701	21.40%
Other	0	0
Total	7,936	100.00%

N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance	830	11.60%
Farming, Fishing & Forestry	21	0.30%
Managerial, Professional & Related	1,522	21.20%
Production, Transportation & Material Moving	1,752	24.50%
Sales & Office	1,749	24.40%

Service	1,289	18.00%
Total	7,163	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Bacova Guild LTD	Home accessories	300 - 599
MeadWestvaco	Paperboard	1,500 - 2,499

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Alleghany Regional Hospital	Health care	300 - 599
Dabney S. Lancaster Community College	Higher education	100 - 299

Closings, Reductions, Layoffs (1/2009 to date)

<i>Date</i>	<i>Type</i>	<i>Company</i>	<i>Product/Service</i>	<i>Employees Affected</i>
3/1/2010	Reduction	TransCore	Customer service/data center; electronic tolling operations	86

Union Activity (1/2005 - 5/2010)

Petitions filed for raid	1
Elections won by union	1

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36

Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43
First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$30,356			
Median Family Income (FY 2009)	\$52,347			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	6	1,632
Middle	2	954
High School	2	1,172

Student Teacher Ratio (2008-09)

Elementary	10.9:1
Secondary	11.3:1

graduating 2008-2009

87.50%

education 2008-2009 (including military)

86.50%

Per Pupil Expenditure (FY 2009)

\$11,063.20

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Jackson River Technical Center	Career and Technical Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Washington and Lee University	2,096
Dabney S. Lancaster Community College	1,582
Virginia Military Institute	1,500
Hollins University	1,057

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-64	0.0 miles (0.0 km.)
I-81	10.3 miles (16.5 km.)
I-581	19.5 miles (31.3 km.)
I-77	44.2 miles (71.1 km.)

Note: Measured from border of locality/region.

Highways

Highway 154	Highway 159	Highway 18	Highway 188
Highway 220	Highway 269	Highway 311	Highway 42
Highway 60			

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Greenbrier Valley Airport	Lewisburg, WV	31.8 miles (51.1 km.)
Roanoke Regional Airport	Roanoke	50.5 miles (81.2 km.)
Raleigh County Memorial Airport	Beckley, WV	74.3 miles (119.5 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Ingalls Field Airport, Hot Springs	5,601 ft (1,707 m)

Freight Rail Service

Buckingham Branch Railroad
CSX Transportation

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	253.0 miles (407.2 km)

to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	50.5 miles (81.2 km)
Port of Washington - Dulles	213.2 miles (343.1 km)

to Port of Washington - Dulles and any other port of entry

Utilities

Electric	Dominion Virginia Power
Natural Gas	Columbia Gas of Virginia
Telecommunications	nTelos
Telecommunications	Verizon-Virginia
Water	Alleghany County
Water	Valley Ridge Water System
Water	City of Covington
Water	Town of Clifton Forge
Waste Water Treatment	Alleghany County
Waste Water Treatment	Town of Clifton Forge
Waste Water Treatment	City of Covington

Financial

Financial Institutions - 4th Qtr 2009 Assets

Allegheny Highlands.

Taxes

[Manufacturer's Tax Profile \(Allegheny\) pdf](#)

[Non-Manufacturer's Tax Profile \(Allegheny\) pdf](#)

[Manufacturer's Tax Profile \(Covington\) pdf](#)

[Non-Manufacturer's Tax Profile \(Covington\) pdf](#)

Botetourt County Community Profile

Labor Market Data

Population	2009	2000	2013
Botetourt County	32,551	30,564	34,781
Extended Labor Market Area	600,080	568,317	618,798
Total	632,631	598,881	653,579
<i>Gender Distribution (2009)</i>	<i>Male</i>	<i>Female</i>	
Botetourt County	50.00%	50.00%	
<i>Median Age (2009)</i>	44 years		
<i>Population by Age Group (2009)</i>			
Age 0-4	1,470	4.50%	
Age 5-9	1,932	5.90%	
Age 10-14	2,199	6.80%	
Age 15-19	2,061	6.30%	
Age 20-29	2,952	9.10%	
Age 30-39	3,581	11.00%	
Age 40-49	5,419	16.60%	
Age 50-59	5,493	16.90%	
Age 60-69	4,097	12.60%	
Age 70+	3,347	10.30%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	66	1,550	
Asian	248	10,650	
Black	1,576	77,996	
Pacific Islander	2	193	
Two or More	236	7,557	

White	30,423	502,134		
Hispanic (may be of any race)	367	5,872		
Civilian Labor Force	2009	2008	2007	2006
Botetourt County	17,749	17,747	17,544	17,534
Extended Labor Market Area	305924	305326	300410	296200
Total	323,673	323,073	317,954	313,734
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
Botetourt County	6.50%			
Extended Labor Market Area	22,445			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	2009	2008	2007	2006
Botetourt County	6.40%	3.20%	2.60%	2.50%
Labor Area	7.50%	4.10%	3.20%	3.20%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	2009	2008	2007	2006
Botetourt County	1,115	576	456	445
Labor Area	22,445	12,653	9,729	9,488
Total	23,560	23,021	22,901	22,890
<i>Underemployed (1st Quarter 2010)</i>	1st 2010	4th 2009	3rd 2009	2nd 2009
Botetourt County	1,221	1,577	1,917	2,226
Extended Labor Market Area	27,552	29,373	33,139	37,673
Total	28,773	30,950	35,056	39,899
Labor Force Participation 2000 Census				
Botetourt County	66.80%			
Extended Labor Market Area	62.00%			
Commuting Patterns -- 2000 Census				
Live and work in Botetourt County:	5,369	29.00%		
Total In-Commuters:	2,990	16.20%		
Total Out-Commuters:	10,150	54.80%		

Net Out-Commuters: 7,160

Additional Labor Resources

High school graduates not continuing (2008-2009)	14
Two-year college graduates (Spring 2009)	910
Two-year college enrollees (Fall 2009)	10,509
Other college and university graduates (Spring 2009)	1,822
Total	13,255

Educational Attainment

Percentage of Botetourt County 2005-2006 ninth graders graduating in 2008-2009	85.70%
Percentage of Botetourt County population age 25+ who are high school graduates	81.40%
Percentage of Botetourt County population age 25+ who have earned a Bachelor's Degree or higher	19.60%

Employment by Sector* (4th Qtr. 2009)

Natural Resources and Mining	183	1.90%
Construction	797	8.10%
Trade	2,158	22.00%
Transportation and Utilities	559	5.70%
Manufacturing	1,724	17.60%
Information	68	0.70%
Financial	212	2.20%
Services	2,640	27.00%
Government	1,452	14.80%
Other	0	0
Total	9,793	100.00%

N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance	1,269	13.40%
Farming, Fishing & Forestry	45	0.50%

Managerial, Professional & Related	2,019	21.40%
Production, Transportation & Material Moving	2,059	21.80%
Sales & Office	2,330	24.60%
Service	1,732	18.30%
Total	9,454	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Arkay Packaging Corporation	Custom packaging	100 - 299
Dynax America Corporation	Automotive components	100 - 299
Gala Industries, Inc.	Industrial machinery	100 - 299
General Shale Products Corp.	Bricks	100 - 299
JTEKT Automotive Virginia	Automotive steering & suspension parts	100 - 299
Roanoke Cement Company	Cement	100 - 299
VFP, Inc.	Communications buildings	20 - 49

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Davis H. Elliot Company, Inc.	Electrical contractor	100 - 299
Howells Motor Freight Inc.	Trucking	100 - 299
Lawrence Transportation Systems	Transportation	100 - 299

Closings, Reductions, Layoffs (1/2009 to date)

<i>Date</i>	<i>Type</i>	<i>Company</i>	<i>Product/Service</i>	<i>Employees Affected</i>
7/1/2009	Closing	O'Neal Steel, Inc.	Steel	115
2/1/2010	Closing	JTEKT Automotive Virginia*	Electronic steering systems	260

*Internationally-owned

Union Activity (1/2005 - 5/2010)

No Union Activity

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43
First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$41,968			
Median Family Income (FY 2009)	\$61,879			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	7	2,291
Middle	2	1,247

High School	2	1,548
Student Teacher Ratio (2008-09)		
Elementary	13.1:1	
Secondary	11:01	

Percentage of 2005-2006 ninth grade membership graduating 2008-2009 85.70%

Percentage of high school graduates continuing education 2008-2009 (including military) 77.60%

Per Pupil Expenditure (FY 2009) \$10,153.00

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Botetourt Technical Education Center	Career and Technical Center
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Western Community College	8,927
Washington and Lee University	2,096
Roanoke College	2,044
Dabney S. Lancaster Community College	1,582
Virginia Military Institute	1,500
Hollins University	1,057
Jefferson College of Health Sciences	1,040
Southern Virginia University	643
Randolph College	504
Roanoke Higher Education Center	*
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†

National College - Roanoke Valley Campus

†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-81	0.0 miles (0.0 km.)
I-64	1.3 miles (2.1 km.)
I-581	2.6 miles (4.2 km.)

Note: Measured from border of locality/region.

Highways

Highway 11	Highway 220	Highway 460
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Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	24.2 miles (38.9 km.)
Lynchburg Regional Airport	Lynchburg	48.9 miles (78.7 km.)
Greenbrier Valley Airport	Lewisburg, WV	64.2 miles (103.3 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Ingalls Field Airport, Hot Springs	5,601 ft (1,707 m)

Freight Rail Service

CSX Transportation
Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	268.0 miles (431.3 km)

Note: Driving distance from the center of the locality/region to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	24.2 miles (38.9 km)
Port of Washington - Dulles	204.6 miles (329.3 km)
<i>Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.</i>	

Utilities

Electric	American Electric Power
Electric	Dominion Virginia Power
Natural Gas	Roanoke Gas Company
Telecommunications	nTelos
Telecommunications	Verizon-Virginia
Water	Botetourt County
Water	City of Roanoke
Water	Western Virginia Water Authority
Water	Town of Troutville
Waste Water Treatment	Western Virginia Water Authority
Waste Water Treatment	Town of Buchanan
Solid Waste Disposal	Botetourt County Sanitary Landfill

Financial

Financial Institutions - 4th Qtr 2009 Assets

6 of banks with assets totalling \$1,793,106 operate in Botetourt County.

Taxes

[Manufacturer's Tax Profile \(Botetourt\) pdf](#)

[Non-Manufacturer's Tax Profile \(Botetourt\) pdf](#)

Craig County Community Profile

Labor Market Data			
Population	2009	2000	2013
Craig County	4,969	5,089	5,325
Extended Labor Market Area	439,199	424,154	443,300
Total	444,168	429,243	448,625
<i>Gender Distribution (2009)</i>		<i>Male</i>	<i>Female</i>
Craig County	51.00%	49.00%	
<i>Median Age (2009)</i>		44 years	
<i>Population by Age Group (2009)</i>			
Age 0-4	214	4.30%	
Age 5-9	305	6.10%	
Age 10-14	294	5.90%	
Age 15-19	322	6.50%	
Age 20-29	496	10.00%	
Age 30-39	541	10.90%	
Age 40-49	828	16.70%	
Age 50-59	782	15.70%	
Age 60-69	688	13.80%	
Age 70+	499	10.00%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	12	910	
Asian	8	8,745	
Black	28	43,982	
Pacific Islander		139	
Two or More	23	5,568	
White	4,898	379,855	

Hispanic (may be of any race)	21	231		
Civilian Labor Force	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
Craig County	2,556	2,550	2,578	2,571
Extended Labor Market Area	225325	223910	221129	219482
Total	227,881	226,460	223,707	222,053
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
Craig County	7.90%			
Extended Labor Market Area	16,964			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
Craig County	7.50%	4.00%	3.70%	3.40%
Labor Area	7.70%	4.20%	3.40%	3.30%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	2009	2008	2007	2006
Craig County	184	101	95	87
Labor Area	16,964	9,469	7,571	7,233
Total	17,148	17,065	17,059	17,051
<i>Underemployed (1st Quarter 2010)</i>	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
Craig County	178	231	282	329
Extended Labor Market Area	20,338	22,898	24,471	27,130
Total	20,516	23,129	24,753	27,459
Labor Force Participation 2000 Census				
Craig County	61.10%			
Extended Labor Market Area	61.40%			
Commuting Patterns -- 2000 Census				
Live and work in Craig County:	556	22.70%		
Total In-Commuters:	107	4.40%		
Total Out-Commuters:	1,784	72.90%		

Net Out-Commuters:	1,677	
Additional Labor Resources		
High school graduates not continuing (2008-2009)	2	
Two-year college graduates (Spring 2009)	910	
Two-year college enrollees (Fall 2009)	10,509	
2009)	10,237	
Total	21,658	
Educational Attainment		
graders graduating in 2008-2009		87.70%
are high school graduates		76.60%
have earned a Bachelor's Degree or higher		10.80%
Employment by Sector* (4th Qtr. 2009)		
Natural Resources and Mining	26	4.00%
Construction	18	2.80%
Trade	143	22.00%
Transportation and Utilities	N.D.	N.D.
Manufacturing	N.D.	N.D.
Information	N.D.	N.D.
Financial	48	7.40%
Services	115	17.70%
Government	256	39.30%
Other	0	0
Total	651	93.10%
<i>N.D. - Not Disclosed</i>		
<i>*By Business Establishment</i>		
Employment by Occupation* (4th Qtr. 2009)		
Construction, Extraction & Maintenance	55	9.90%
Farming, Fishing & Forestry	1	0.20%
Managerial, Professional & Related	171	30.80%

Production, Transportation & Material Moving	40	7.20%
Sales & Office	191	34.40%
Service	98	17.60%
Total	556	100%

**By Business Establishment*

Major Employers

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
County of Craig	County government	50 - 99
Craig County Public Schools	Education	100 - 299
Craig-Botetourt Electric Cooperative	Electric utility	20 - 49

Union Activity (1/2005 - 5/2010)

No Union Activity

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43

First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$30,000			
Median Family Income (FY 2009)	\$61,879			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	2	906
Elementary	13:01	
Secondary	9.9:1	
membership graduating 2008-2009		87.70%
education 2008-2009 (including military)		86.00%
Per Pupil Expenditure (FY 2009)	\$9,913.00	

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Covington Workforce Center	VEC Workforce Center
Enterprise	Comprehensive Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Tech	30,870
Virginia Western Community College	8,927
Radford University	8,878
Roanoke College	2,044
Dabney S. Lancaster Community College	1,582
Hollins University	1,057
Jefferson College of Health Sciences	1,040
Roanoke Higher Education Center	*
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†
National College - Roanoke Valley Campus	†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-81	6.7 miles (10.7 km.)
I-581	7.0 miles (11.2 km.)
I-64	8.1 miles (13.0 km.)
I-77	31.6 miles (50.8 km.)

Note: Measured from border of locality/region.

Highways

Highway 18	Highway 311	Highway 42
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locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	34.5 miles (55.5 km.)
Greenbrier Valley Airport	Lewisburg, WV	51.3 miles (82.5 km.)

boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Virginia Tech Airport, Blacksburg	4,550 ft (1,387 m)

Freight Rail Service

Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	298.0 miles (479.6 km)

locality/region to Port of Virginia and any other

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	34.5 miles (55.5 km)
Port of Washington - Dulles	234.2 miles (377.0 km)

Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Electric	American Electric Power
Electric	Craig-Botetourt Electric Cooperative
Telecommunications	Pembroke Telephone Cooperative
Telecommunications	Company
Water	Craig-New Castle Public Service Authority
Waste Water Treatment	Craig-New Castle Public Service Authority
Solid Waste Disposal	New Castle Solid Waste Authority

Financial

Financial Institutions - 4th Qtr 2009 Assets

Craig County.

Taxes

[Manufacturer's Tax Profile \(Craig\).pdf](#)

[Non-Manufacturer's Tax Profile \(Craig\).pdf](#)

Franklin County Community Profile

Labor Market Data			
Population	2009	2000	2013
Franklin County	51,924	47,434	56,383
Extended Labor Market Area	638,172	624,246	653,216
Total	690,096	671,680	709,599
<i>Gender Distribution (2009)</i>			
	<i>Male</i>	<i>Female</i>	
Franklin County	49.30%	50.70%	
<i>Median Age (2009)</i>			
	43 years		
<i>Population by Age Group (2009)</i>			
Age 0-4	2,925	5.60%	
Age 5-9	2,835	5.50%	
Age 10-14	2,864	5.50%	
Age 15-19	3,674	7.10%	
Age 20-29	6,005	11.60%	
Age 30-39	5,526	10.60%	
Age 40-49	7,597	14.60%	
Age 50-59	8,108	15.60%	
Age 60-69	6,980	13.40%	
Age 70+	5,410	10.40%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	98	1,299	
Asian	209	10,195	
Black	4,615	99,699	
Pacific Islander	12	200	
Two or More	460	7,203	

White	46,530	519,576		
Hispanic (may be of any race)	1,077	16,155		
Civilian Labor Force	2009	2008	2007	2006
Franklin County	27,183	27,077	26,571	26,164
Extended Labor Market Area	324,312	322,584	319,050	315,489
Total	351,495	349,661	345,621	341,653
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
Franklin County	7.60%			
Extended Labor Market Area	28,151			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	2009	2008	2007	2006
Franklin County	8.10%	4.80%	3.30%	3.10%
Labor Area	8.90%	5.00%	3.90%	3.90%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
Franklin County	2,200	1,287	872	819
Labor Area	28,151	16,159	12,435	12,220
Total	30,351	29,438	29,023	28,970
<i>Underemployed (1st Quarter 2010)</i>	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
Franklin County	1,873	2,438	2,935	3,395
Extended Labor Market Area	31,083	33,184	35,252	39,138
Total	32,956	35,622	38,187	42,533
Labor Force Participation 2000 Census				
Franklin County	63.00%			
Extended Labor Market Area	62.00%			
Commuting Patterns -- 2000 Census				
Live and work in Franklin County:	13,182	53.80%		
Total In-Commuters:	2,022	8.30%		

Total Out-Commuters:	9,288	37.90%
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Net Out-Commuters:	7,266	
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Additional Labor Resources

2009)	16	
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Two-year college graduates (Spring 2009)	1,181	
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Two-year college enrollees (Fall 2009)	12,428	
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2009)	988	
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Total	14,613	
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Educational Attainment

Percentage of Franklin County 2005-2006 ninth graders graduating in 2008-2009	66.80%
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Percentage of Franklin County population age 25+ who are high school graduates	72.20%
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Percentage of Franklin County population age 25+ who have earned a Bachelor's Degree or higher	14.80%
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Employment by Sector* (4th Qtr. 2009)

Natural Resources and Mining	198	1.50%
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Construction	1,061	8.20%
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Trade	2,340	18.20%
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Transportation and Utilities	245	1.90%
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Manufacturing	2,184	16.90%
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Information	132	1.00%
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Financial	389	3.00%
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Services	4,026	31.20%
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Government	2,310	17.90%
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Other	0	0
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Total	12,885	100.00%
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N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance	1,467	12.10%
Farming, Fishing & Forestry	83	0.70%
Managerial, Professional & Related	2,834	23.30%
Production, Transportation & Material Moving	2,412	19.90%
Sales & Office	3,179	26.20%
Service	2,174	17.90%
Total	12,149	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Fleetwood Homes of Virginia	Manufactured housing	100 - 299
Mod-U-Kraf Homes, Inc.	Modular homes	100 - 299
MW Manufacturers	Wood window/door units	1,000 - 1,499
NewBold Corporation	Credit card imprinting	50 - 99
North American Housing	Modular homes	100 - 299
Ronile Incorporated	Processed carpet yarn	300 - 599
Trinity Packaging	Packaging	300 - 599

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Carilion Franklin Memorial Hospital	Hospital	100 - 299
Ferrum College	Higher education	300 - 599
Wal-Mart Stores, Inc.	Discount supercenter	300 - 599

Closings, Reductions, Layoffs (1/2009 to date)

<i>Date</i>	<i>Type</i>	<i>Company</i>	<i>Product/Service</i>	<i>Employees Affected</i>
7/1/2009	Closing	Fleetwood Homes of Virginia	Manufactured housing	71

Union Activity (1/2005 - 5/2010)

Petitions filed for representation 2

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43
First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$33,420			
Median Family Income (FY 2009)	\$58,196			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
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Elementary	12	3,598
Middle	3	1,656
High School	1	2,291
Student Teacher Ratio (2008-09)		
Elementary	12.6:1	
Secondary	11.4:1	
Percentage of 2005-2006 ninth grade membership graduating 2008-2009		66.80%
Percentage of high school graduates continuing education 2008-2009 (including military)		75.90%
Per Pupil Expenditure (FY 2009)	\$10,268.00	
Workforce Development Facilities		
<i>Facility</i>	<i>Type</i>	
Covington Workforce Center	VEC Workforce Center	
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center	
Roanoke Workforce Center	VEC Workforce Center	
<i>Facility</i>	<i>Fall 2009 Enrollment</i>	
Virginia Western Community College	8,927	
Patrick Henry Community College	3,501	
Roanoke College	2,044	
Ferrum College	1,426	
Hollins University	1,057	
Jefferson College of Health Sciences	1,040	
New College Institute (Higher Education Center)	-	
Roanoke Higher Education Center	-	
ECPI Technical College - Roanoke Campus	†	
ITT Technical Institute - Salem Campus	†	
National College - Martinsville Campus	†	

National College - Roanoke Valley Campus

†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-581	4.9 miles (8.0 km.)
I-81	8.1 miles (13.0 km.)
I-77	29.7 miles (47.7 km.)
I-64	38.1 miles (61.3 km.)
I-40	47.3 miles (76.1 km.)

Note: Measured from border of locality/region.

Highways

Highway 116	Highway 122	Highway 220	Highway 40
Highway 48			

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	30.3 miles (48.8 km.)
Lynchburg Regional Airport	Lynchburg	55.7 miles (89.7 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Blue Ridge Airport, Martinsville	5,000 ft (1,524 m)

Freight Rail Service

Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	288.0 miles (463.5 km)

Note: Driving distance from the center of the locality/region to Port of Virginia and any other seaports within

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	30.3 miles (48.8 km)
Winston Salem	75.2 miles (121.0 km)
Port of Washington - Dulles	253.0 miles (407.1 km)

Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Electric	American Electric Power
Natural Gas	Not Available
Telecommunications	Embarq
Telecommunications	JetBroadband
Water	Ferrum Water & Sewer Authority
Water	Town of Rocky Mount
Water	Town of Boones Mill
	Ferrum Water & Sewer Authority
Waste Water Treatment	Authority
Waste Water Treatment	Town of Rocky Mount
Waste Water Treatment	Town of Boones Mill
Solid Waste Disposal	Franklin County Landfill

Financial

Financial Institutions - 4th Qtr 2009 Assets

9 of banks with assets totalling \$1,797,875 operate in Franklin County.

Taxes

[Manufacturer's Tax Profile \(Franklin\).pdf](#)

[Non-Manufacturer's Tax Profile \(Franklin\).pdf](#)

Roanoke County Community Profile

Labor Market Data

Population	2009	2000	2013
Roanoke County	91,011	85,809	98,145
Extended Labor Market Area	436,185	413,086	445,410
Total	527,196	498,895	543,555
<i>Gender Distribution (2009)</i>	<i>Male</i>	<i>Female</i>	
Roanoke County	47.70%	52.30%	
<i>Median Age (2009)</i>	42 years		
<i>Population by Age Group (2009)</i>			
Age 0-4	5,544	6.10%	
Age 5-9	6,055	6.70%	
Age 10-14	5,835	6.40%	
Age 15-19	6,055	6.70%	
Age 20-29	9,689	10.60%	
Age 30-39	9,677	10.60%	
Age 40-49	13,510	14.80%	
Age 50-59	14,156	15.60%	
Age 60-69	10,327	11.30%	
Age 70+	10,163	11.20%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	127	942	
Asian	2,189	7,129	
Black	5,279	45,535	
Pacific Islander	21	131	
Two or More	958	5,260	

White	82,437	377,188		
Hispanic (may be of any race)	1,946	23,352		
Civilian Labor Force	2009	2008	2007	2006
Roanoke County	49,567	49,762	49,324	49,045
Extended Labor Market Area	222,969	221,834	218,523	215,713
Total	272,536	271,596	267,847	264,758
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
Roanoke County	6.30%			
Extended Labor Market Area	16,675			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	2009	2008	2007	2006
Roanoke County	5.90%	3.20%	2.50%	2.50%
Labor Area	7.60%	4.20%	3.30%	3.20%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	2009	2008	2007	2006
Roanoke County	2,891	1,579	1,225	1,248
Labor Area	16,675	9,294	7,246	6,983
Total	19,566	18,254	17,900	17,923
<i>Underemployed (1st Quarter 2010)</i>	1st 2010	4th 2009	3rd 2009	2nd 2009
Roanoke County	3,410	4,447	5,379	6,229
Extended Labor Market Area	20,247	21,999	24,318	27,109
Total	23,657	26,446	29,697	33,338
Labor Force Participation 2000 Census				
Roanoke County	65.70%			
Extended Labor Market Area	61.60%			
Commuting Patterns -- 2000 Census				
Live and work in Roanoke County:	14,425	22.70%		
Total In-Commuters:	20,247	31.80%		
Total Out-Commuters:	28,994	45.50%		

Net Out-Commuters:	8,747	
Additional Labor Resources		
High school graduates not continuing (2008-2009)	62	
Two-year college graduates (Spring 2009)	694	
Two-year college enrollees (Fall 2009)	8,927	
Other college and university graduates (Spring 2009)	10,363	
Total	20,046	
Educational Attainment		
Percentage of Roanoke County 2005-2006 ninth graders graduating in 2008-2009		89.50%
Percentage of Roanoke County population age 25+ who are high school graduates		85.80%
Percentage of Roanoke County population age 25+ who have earned a Bachelor's Degree or higher		28.20%
Employment by Sector* (4th Qtr. 2009)		
Natural Resources and Mining	31	0.10%
Construction	1,174	3.40%
Trade	5,585	16.00%
Transportation and Utilities	1,048	3.00%
Manufacturing	2,826	8.10%
Information	744	2.10%
Financial	2,885	8.30%
Services	15,782	45.30%
Government	4,789	13.70%
Other	0	0
Total	34,863	100.00%
<i>N.D. - Not Disclosed</i>		
<i>*By Business Establishment</i>		
Employment by Occupation* (4th Qtr. 2009)		
Construction, Extraction & Maintenance	2,424	7.30%
Farming, Fishing & Forestry	48	0.10%

Managerial, Professional & Related	10,093	30.20%
Production, Transportation & Material Moving	4,465	13.40%
Sales & Office	9,937	29.80%
Service	6,407	19.20%
Total	33,374	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Double Envelope Co.	Envelopes	100 - 299
Medeco Security Locks, Inc.	Hardware	300 - 599
New Millennium Steel	Fabricated metal	300 - 599
Optical Cable Corporation	Fiber optic cable	100 - 299
Precision Fabrics Group, Inc.	Textiles	300 - 599
R. R. Donnelley & Sons	Printing	100 - 299

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Allstate Insurance Co., Inc.	Insurance services	1,000 - 1,499
Cox Communications	Telecommunications	100 - 299
Kroger Company	Food products	300 - 599
Wachovia Bank N.A.	Bank operations center	1,500 - 2,499

Union Activity (1/2005 - 5/2010)

No Union Activity

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58

Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43
First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$41,019			

Median Family Income (FY 2009) \$61,879

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	17	6,512
Middle	5	3,385
High School	5	4,896

Student Teacher Ratio (2008-09)

Elementary	14.4:1
Secondary	9.2:1

Percentage of 2005-2006 ninth grade membership graduating 2008-2009 89.50%

Percentage of high school graduates continuing education 2008-2009 (including military) 86.50%

Per Pupil Expenditure (FY 2009) \$11,616.00

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Burton Center For Arts and Technology	Career and Technical Center
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Tech	30,870
Virginia Western Community College	8,927
Radford University	8,878
Roanoke College	2,044
Ferrum College	1,426
Hollins University	1,057
Jefferson College of Health Sciences	1,040
Roanoke Higher Education Center	*
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†
National College - Roanoke Valley Campus	†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-581	0.0 miles (0.0 km.)
I-81	0.0 miles (0.0 km.)

I-64	24.6 miles (39.6 km.)
I-77	41.3 miles (66.4 km.)

Note: Measured from border of locality/region.

Highways

Highway 11	Highway 112	Highway 115	Highway 116
Highway 117	Highway 118	Highway 220	Highway 221
Highway 24	Highway 311	Highway 419	Highway 460
Highway 48			

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	9.0 miles (14.4 km.)
Lynchburg Regional Airport	Lynchburg	60.8 miles (97.9 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Virginia Tech Airport, Blacksburg	4,550 ft (1,387 m)

Freight Rail Service

Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	269.0 miles (432.9 km)

Note: Driving distance from the center of the locality/region to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	9.0 miles (14.4 km)
Port of Washington - Dulles	225.7 miles (363.2 km)

Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Electric	City of Salem
Electric	Appalachian Power
Natural Gas	Roanoke Gas Company
Telecommunications	Verizon-Virginia
Water	City of Roanoke
Water	City of Salem
Water	Western Virginia Water Authority
Water	Town of Vinton
Waste Water Treatment	Western Virginia Water Authority
Solid Waste Disposal	Smith Gap Landfill

Financial

Financial Institutions - 4th Qtr 2009 Assets

14 of banks with assets totalling \$2,312,086 operate in Roanoke County.

Taxes

[Manufacturer's Tax Profile \(Roanoke\) pdf](#)

[Non-Manufacturer's Tax Profile \(Roanoke\) pdf](#)

City of Roanoke Community Profile

Labor Market Data			
Population	2009	2000	2013
City of Roanoke	94,482	94,806	90,492
Extended Labor Market Area	370,444	344,370	391,755
Total	464,926	439,176	482,247
<i>Gender Distribution (2009)</i>	<i>Male</i>	<i>Female</i>	
City of Roanoke	46.90%	53.10%	
<i>Median Age (2009)</i>	39 years		
<i>Population by Age Group (2009)</i>			
Age 0-4	6,544	6.90%	
Age 5-9	5,253	5.60%	
Age 10-14	5,041	5.30%	
Age 15-19	5,108	5.40%	
Age 20-29	13,623	14.40%	
Age 30-39	12,922	13.70%	
Age 40-49	12,172	12.90%	
Age 50-59	12,495	13.20%	
Age 60-69	8,899	9.40%	
Age 70+	12,425	13.20%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	231	739	
Asian	1,223	7,567	
Black	25,440	23,160	
Pacific Islander	49	93	
Two or More	1,568	4,055	
White	65,971	334,830	

Hispanic (may be of any race)	2,956	23,648		
Civilian Labor Force	2009	2008	2007	2006
City of Roanoke	47,603	47,039	46,607	45,742
Extended Labor Market Area	195,280	195,206	192,069	190,153
Total	242,883	242,245	238,676	235,895
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
City of Roanoke	8.80%			
Extended Labor Market Area	13.00%			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
City of Roanoke	8.70%	4.50%	3.70%	3.70%
Labor Area	6.70%	3.70%	2.90%	2.90%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	<i>2009</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
City of Roanoke	4,095	2,125	1,728	1,690
Labor Area	13,001	7,308	5,565	5,427
Total	17,096	15,126	14,729	14,691
<i>Underemployed (1st Quarter 2010)</i>	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
City of Roanoke	3,279	4,283	5,169	6,019
Extended Labor Market Area	16,876	18,657	21,395	23,957
Total	20,155	22,940	26,564	29,976
Labor Force Participation 2000 Census				
City of Roanoke	62.70%			
Extended Labor Market Area	63.40%			
Commuting Patterns -- 2000 Census				
Live and work in City of Roanoke:	27,069	31.40%		
Total In-Commuters:	42,478	49.30%		
Total Out-Commuters:	16,625	19.30%		
Net In-Commuters:	25,853			

Additional Labor Resources

High school graduates not continuing (2008-2009)	54
Two-year college graduates (Spring 2009)	694
Two-year college enrollees (Fall 2009)	8,927
Other college and university graduates (Spring 2009)	8,160
Total	17,835

Educational Attainment

Percentage of City of Roanoke 2005-2006 ninth graders graduating in 2008-2009	68.30%
Percentage of City of Roanoke population age 25+ who are high school graduates	76.00%
Percentage of City of Roanoke population age 25+ who have earned a Bachelor's Degree or higher	18.70%

Employment by Sector* (4th Qtr. 2009)

Natural Resources and Mining	N.D.	N.D.
Construction	3,826	5.80%
Trade	11,103	16.80%
Transportation and Utilities	3,974	6.00%
Manufacturing	3,800	5.70%
Information	984	1.50%
Financial	3,458	5.20%
Services	30,331	45.80%
Government	8,658	13.10%
Other	0	0
Total	66,205	99.90%

N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance	5,513	9.60%
Farming, Fishing & Forestry	41	0.10%
Managerial, Professional & Related	13,686	23.80%

Production, Transportation & Material Moving	8,458	14.70%
Sales & Office	18,976	33.00%
Service	10,758	18.70%
Total	57,432	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Elizabeth Arden, Inc.	Cosmetics	100 - 299
ITT Industries	Night vision products	1,000 - 1,499
Steel Dynamics Inc: Roanoke Bar Division	Steel	300 - 599
Times-World Corporation	Newspaper	300 - 599

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Advance Stores Company, Inc.	Auto parts distribution	1,500 - 2,499
Anthem Blue Cross and Blue Shield	Health insurance	600 - 999
Carilion Health System	Health care	5,000 - 9,999
Norfolk Southern	Railroad	1,500 - 2,499
United Parcel Service	Courier	600 - 999
Virginia Western Community College	Higher education	300 - 599

Closings, Reductions, Layoffs (1/2009 to date)

<i>Date</i>	<i>Type</i>	<i>Company</i>	<i>Product/Service</i>	<i>Employees Affected</i>
1/1/2009	Closing	ABX Air, Inc.	provider	78
1/1/2009	Closing	Corp.	cartons	45
3/1/2009	Closing	Company	Textile finishing	136
3/1/2009	Reduction	Advance Auto Parts	HQ; automotive parts	40
3/1/2009	Reduction	Inc.	freight cars	120
4/1/2009	Closing	Inc.	freight cars	210
12/1/2009	Reduction	Inc.	freight cars	33

Union Activity (1/2005 - 5/2010)

Petitions filed for representation	4
Petitions filed for decertification	1
Elections won by company	1

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43
workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$38,169			
Median Family Income (FY 2009)	\$61,879			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
--------------	---------------	-----------------------------

Elementary	18	6,771
Middle	5	2,630
High School	2	3,547

Student Teacher Ratio (2008-09)

Elementary	14.3:1
Secondary	8.2:1

Percentage of 2005-2006 ninth grade membership graduating 2008-2009 68.30%

Percentage of high school graduates continuing education 2008-2009 (including military) 75.60%

Per Pupil Expenditure (FY 2009) \$13,601.00

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Tech	30,870
Virginia Western Community College	8,927
Roanoke College	2,044
Ferrum College	1,426
Hollins University	1,057
Jefferson College of Health Sciences	1,040
Roanoke Higher Education Center	-
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†
National College - Roanoke Valley Campus	†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-581	0.0 miles (0.0 km.)
I-81	1.1 miles (1.8 km.)
I-64	29.9 miles (48.1 km.)

Note: Measured from border of locality/region.

Highways

Highway 101	Highway 11	Highway 115	Highway 116
Highway 117	Highway 118	Highway 220	Highway 221
Highway 24	Highway 419	Highway 460	Highway 48

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	5.0 miles (8.0 km.)
Lynchburg Regional Airport	Lynchburg	48.5 miles (78.1 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Virginia Tech Airport, Blacksburg	4,550 ft (1,387 m)

Freight Rail Service

Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	266.0 miles (428.1 km)

Note: Driving distance from the center of the locality/region to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
-------------	-----------------

New River Valley Airport (Virginia TradePort)	5.0 miles (8.0 km)
Port of Washington - Dulles	225.4 miles (362.7 km)

Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Electric	Appalachian Power
Natural Gas	Roanoke Gas Company
Telecommunications	nTelos
Telecommunications	Cox Communications
Telecommunications	Verizon-Virginia
Water	Authority
Waste Water Treatment	Authority
Solid Waste Disposal	Smith Gap Landfill
Solid Waste Disposal	Tinker Transfer Station

Financial

Financial Institutions - 4th Qtr 2009 Assets

9 of banks with assets totalling \$2,307,085 operate in City of Roanoke.

Taxes

[Manufacturer's Tax Profile \(Roanoke City\) pdf](#)

[Non-Manufacturer's Tax Profile \(Roanoke City\) pdf](#)

City of Salem Community Profile

Labor Market Data

	2009	2000	2013
Population			
City of Salem	25,462	24,801	25,125
Extended Labor Market Area	365,960	347,455	376,833
Total	391,422	372,256	401,958
<i>Gender Distribution (2009)</i>	<i>Male</i>	<i>Female</i>	
City of Salem	47.70%	52.30%	
<i>Median Age (2009)</i>	40 years		
<i>Population by Age Group (2009)</i>			
Age 0-4	1,256	4.90%	
Age 5-9	1,373	5.40%	
Age 10-14	1,444	5.70%	
Age 15-19	2,149	8.40%	
Age 20-29	3,476	13.70%	
Age 30-39	3,098	12.20%	
Age 40-49	3,342	13.10%	
Age 50-59	3,530	13.90%	
Age 60-69	2,654	10.40%	
Age 70+	3,140	12.30%	
<i>Race/Ethnicity</i>			
<i>Classification</i>	<i>Profile Area</i>	<i>Labor Area</i>	
American Indian or Alaska Native	37	785	
Asian	304	7,887	
Black	1,784	40,966	
Pacific Islander	6	122	
Two or More	244	4,660	

White	23,087	311,540		
Hispanic (may be of any race)	381	2,286		
Civilian Labor Force	2009	2008	2007	2006
City of Salem	13,595	13,640	13,465	13,151
Extended Labor Market Area	190888	190022	187226	184869
Total	204,483	203,662	200,691	198,020
Unemployment				
<i>Unemployment Rate (May 2010)</i>				
City of Salem	6.70%			
Extended Labor Market Area	13,655			
Statewide	6.90%			
<i>Unemployment Rate (May 2010)</i>	2009	2008	2007	2006
City of Salem	6.20%	3.60%	2.90%	2.90%
Labor Area	7.20%	4.00%	3.10%	3.00%
Statewide	6.70%	3.90%	3.00%	3.00%
<i>Unemployed (2009)</i>	2009	2008	2007	2006
City of Salem	861	495	393	386
Labor Area	13,655	7,530	5,785	5,622
Total	14,516	14,150	14,048	14,041
<i>Underemployed (1st Quarter 2010)</i>	<i>1st 2010</i>	<i>4th 2009</i>	<i>3rd 2009</i>	<i>2nd 2009</i>
City of Salem	934	1,213	1,468	1,704
Extended Labor Market Area	15,441	18,368	20,772	23,372
Total	16,375	19,581	22,240	25,076
Labor Force Participation 2000 Census				
City of Salem	64.00%			
Extended Labor Market Area	62.90%			
Commuting Patterns -- 2000 Census				
Live and work in City of Salem:	5,659	19.50%		
Total In-Commuters:	16,767	57.90%		
Total Out-Commuters:	6,529	22.50%		

Net In-Commuters: 10,238

Additional Labor Resources

High school graduates not continuing (2008-2009)	13
Two-year college graduates (Spring 2009)	694
Two-year college enrollees (Fall 2009)	8,927
Other college and university graduates (Spring 2009)	10,363
Total	19,997

Educational Attainment

Percentage of City of Salem 2005-2006 ninth graders graduating in 2008-2009	89.20%
Percentage of City of Salem population age 25+ who are high school graduates	82.00%
Percentage of City of Salem population age 25+ who have earned a Bachelor's Degree or higher	19.80%

Employment by Sector* (4th Qtr. 2009)

Natural Resources and Mining	N.D.	N.D.
Construction	951	4.20%
Trade	4,182	18.60%
Transportation and Utilities	582	2.60%
Manufacturing	3,572	15.90%
Information	86	0.40%
Financial	669	3.00%
Services	8,115	36.10%
Government	4,327	19.20%
Other	0	0
Total	22,494	100.00%

N.D. - Not Disclosed

**By Business Establishment*

Employment by Occupation* (4th Qtr. 2009)

Construction, Extraction & Maintenance	2,058	11.20%
Farming, Fishing & Forestry	29	0.20%

Managerial, Professional & Related	3,935	21.30%
Production, Transportation & Material Moving	4,174	22.60%
Sales & Office	5,286	28.60%
Service	2,969	16.10%
Total	18,451	100%

**By Business Establishment*

Major Employers

Manufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Accellent	Medical device components	100 - 299
General Electric Company	Industrial controls	1,000 - 1,499
Graham White Mfg. Company, Inc.	Railroad equipment	100 - 299
Timber Truss Housing Systems Inc.	Housing	100 - 299
Yokohama Tire Corporation	Tires	600 - 999

NonManufacturing

<i>Company</i>	<i>Product/Service</i>	<i>Estimated Employment</i>
Carter Machinery Company, Inc.	Construction & mining equipment	300 - 599
City of Salem	Local government	600 - 999
Lewis Gale Medical Center	Hospital	1,000 - 1,499
Liberty Medical	Healthcare Products	600 - 999
Roanoke College	Higher education	300 - 599
Salem City Schools	Schools	300 - 599
U.S. Foodservice	Food distributor	300 - 599
Veterans Administration Medical Center	Hospital	1,000 - 1,499
Virginia Department of Transportation	State agency	600 - 999

Union Activity (1/2005 - 5/2010)

Petitions filed for representation	1
Elections won by company	1

Estimated Earnings (May 2008)

<i>Occupation</i>	<i>Median Wage</i>	<i>Mean Wage</i>	<i>Median Salary</i>	<i>Mean Salary</i>
Packers and packagers, hand	\$8.80	\$9.29	\$18,302.56	\$19,321.89
Laborers and freight, stock, and material movers, hand	\$10.16	\$10.66	\$21,131.23	\$22,170.77
Truck drivers, light or delivery services	\$11.06	\$12.28	\$23,005.23	\$25,533.87
Truck drivers, heavy and tractor-trailer	\$15.36	\$17.19	\$31,939.81	\$35,763.58
Maintenance and repair workers, general	\$15.41	\$16.11	\$32,045.45	\$33,499.28
Construction laborers	\$11.40	\$11.76	\$23,717.78	\$24,456.40
Office clerks, general	\$11.98	\$12.45	\$24,918.13	\$25,901.81
Stock clerks and order fillers	\$10.46	\$11.00	\$21,755.07	\$22,876.36
Receptionists and information clerks	\$10.66	\$10.85	\$22,169.95	\$22,572.59
Customer service representatives	\$13.32	\$13.92	\$27,715.24	\$28,960.89
Bookkeeping, accounting, and auditing clerks	\$13.96	\$14.60	\$29,039.38	\$30,358.43
First-line supervisors/managers of office & admin support workers	\$20.65	\$23.46	\$42,952.55	\$48,793.46
Sales reps, wholesale & manufacturing, ex technical & scientific products	\$19.65	\$23.72	\$40,863.88	\$49,340.94
Security guards	\$9.66	\$10.39	\$20,101.41	\$21,611.33
Nursing aides, orderlies, and attendants	\$10.74	\$11.02	\$22,331.61	\$22,926.40
Registered nurses	\$26.09	\$26.68	\$54,257.98	\$55,502.40
Teacher assistants	\$9.23	\$9.40	\$19,193.16	\$19,561.08
Elementary school teachers, except special education	\$24.61	\$24.63	\$51,194.33	\$51,226.95
Accountants and auditors	\$23.00	\$25.74	\$47,839.84	\$53,543.06
General and operations managers	\$40.30	\$46.90	\$83,834.07	\$97,545.68
Per Capita Personal Income (2008)	\$41,019			
Median Family Income (FY 2009)	\$61,879			

Education

Public School Enrollment

<i>Level</i>	<i>Number</i>	<i>Fall 2009 Enrollment</i>
Elementary	4	1,697
Middle	1	934
High School	1	1,310

Student Teacher Ratio (2008-09)

Elementary	16.8:1
Secondary	9.2:1

Percentage of 2005-2006 ninth grade membership graduating 2008-2009 89.20%

Percentage of high school graduates continuing education 2008-2009 (including military) 84.90%

Per Pupil Expenditure (FY 2009) \$10,289.00

Workforce Development Facilities

<i>Facility</i>	<i>Type</i>
Burton Center For Arts and Technology	Career and Technical Center
Covington Workforce Center	VEC Workforce Center
Franklin Center for Advanced Learning and Enterprise	Comprehensive Center
Roanoke Workforce Center	VEC Workforce Center

Higher Education Facilities

<i>Facility</i>	<i>Fall 2009 Enrollment</i>
Virginia Tech	30,870
Virginia Western Community College	8,927
Radford University	8,878
Roanoke College	2,044
Ferrum College	1,426
Hollins University	1,057
Jefferson College of Health Sciences	1,040
Roanoke Higher Education Center	.
ECPI Technical College - Roanoke Campus	†
ITT Technical Institute - Salem Campus	†
National College - Roanoke Valley Campus	†

*† Enrollment figures are not available.

Transportation

Interstates

<i>Name</i>	<i>Distance</i>
I-81	0.0 miles (0.0 km.)
I-581	2.2 miles (3.5 km.)
I-64	31.0 miles (49.9 km.)
I-77	49.5 miles (79.6 km.)

Note: Measured from border of locality/region.

Highways

Highway 11	Highway 112	Highway 311	Highway 419
Highway 460			

Note: 4-Lane US Highways located within locality/region.

Commercial Air Service

<i>Name</i>	<i>City</i>	<i>Distance</i>
Roanoke Regional Airport	Roanoke	7.5 miles (12.0 km.)
Lynchburg Regional Airport	Lynchburg	59.3 miles (95.4 km.)

Note: Within 75 miles of nearest locality/region boundary.

General Aviation Service

<i>Name</i>	<i>Runway Length</i>
Virginia Tech Airport, Blacksburg	4,550 ft (1,387 m)

Freight Rail Service

Norfolk Southern Railway Company

Seaports

<i>Name</i>	<i>Distance</i>
Port of Virginia	268.0 miles (431.3 km)

Note: Driving distance from the center of the locality/region to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

<i>Name</i>	<i>Distance</i>
New River Valley Airport (Virginia TradePort)	7.5 miles (12.0 km)
Port of Washington - Dulles	224.2 miles (360.7 km)

Note: Driving distance from the center of the locality/region to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Electric	City of Salem
Natural Gas	Roanoke Gas Company
Telecommunications	Verizon-Virginia
Water	City of Salem
Waste Water Treatment	City of Salem
Solid Waste Disposal	Amelia County Landfill

Financial

Financial Institutions - 4th Qtr 2009 Assets

8 of banks with assets totalling \$844,639 operate in City of Salem.

Taxes

[Manufacturer's Tax Profile \(Salem\) pdf](#)

[Non-Manufacturer's Tax Profile \(Salem\) pdf](#)