

Accomack-Northampton Planning District
Commission

EASTERN SHORE OF VIRGINIA REGIONAL HOUSING STUDY

March 2022



This planning study was funded in whole or in part to Northampton County by a Community Development Block Grant from the Virginia Department of Housing and Community Development and by a Community Impact Grant from Virginia Housing.

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Chapter I. Introduction

This Accomack-Northampton Planning District Commission (A-NPDC) selected consultants to develop this Regional Facilitation Services and Housing Needs Analysis between July 2021 and March 2022. This report serves to provide the region, local units of government, housing developers, and the community with a meaningful sense of the bi-county housing market in order to formulate affordable housing priorities and detail actions for the foreseeable future.

The report consists of ten chapters to present a holistic understanding of the Eastern Shore's housing market. A community engagement process helped inform this effort, which included four public meetings at venues throughout Northampton and Accomack Counties to solicit citizen input on housing topics. Customized surveys collected information from three groups: residents, landlords, and employers. This surveying effort gathered 495 resident responses, 24 replies from landlords, and 17 responses from employers. The appendix includes a complete record of engagement results, and the following chapters incorporate notable comments from the public meetings and surveys.

Chapter II. Defining Affordability

In Defining Affordability, the various income levels and terms related to housing affordability are classified and listed for each county. These graphics aim to assist in understanding the references to various income references throughout the study.

Chapter III. Socioeconomic and Demographic Analysis

In the Socioeconomic and Demographic Analysis, a profile of Eastern Shore residents emphasizes how these trends reflect the availability and affordability of housing in Accomack and Northampton Counties. Every household needs a housing unit, but many Eastern Shore households are cost-burdened, paying more than 30% of their income on housing costs. Cost burden is much more prevalent among renter households whose incomes tend to be lower than owner households.

Chapter IV. Home Ownership Market Analysis

The housing inventory across the two counties consists primarily of single-family detached units with very few multi-family options. Generally, multi-family housing is more affordable and presents a higher density of dwellings to address significant demand.

Chapter V. Rental Market Analysis

The landscape of rental housing consists of slightly more diverse housing types than owner-occupied housing. This chapter reviews the breakdown of housing types, unit characteristics, and household characteristics. Overall, the Eastern Shore reveals much less diversity of housing types than the Commonwealth. Both counties also exhibit considerably fewer examples of other housing types compared to the state. The missing middle problem affects the rental market as well, leaving renters with few options other than detached single-family houses or mobile homes, polar opposites on the spectrum of housing affordability.

Chapter VI. Housing Gap Analysis

The Housing Gap Analysis reveals where there are inadequate inventories of housing units that are affordable and available to both renters and owners at the lowest and highest income tiers. As a result, a lack of inventory for higher income households forces them to rent and buy down-market, thereby squeezing out lower income households who have the fewest resources.

Chapter VII. Housing with Supporting Services

Housing with Supportive Services includes an assessment of supportive housing need, recognized as an effective housing strategy for people with special needs. It combines affordable housing with intensive supportive services to help vulnerable populations stabilize and maintain housing.

Chapter VIII. Projected Growth and Housing Demand

Projected Growth and Housing Demand is a discussion on how future resident households will impact the need for more, or less, affordable housing units in the two counties. Long-term projections anticipate population decline in both counties.

Chapter IX. Neighborhood Assessments

The Neighborhood Assessments chapter is a detailed physical survey and assessment of five neighborhoods selected by the PDC to represent the state of housing on the Eastern Shore.

Chapter X. Local Barriers

An inventory of barriers, which helps to provide greater context to the subsequent recommendations.

Chapter XI. Recommendations

The recommendations included in this section are linked directly to the trends, conditions and barriers identified throughout the Regional Housing Study. The recommendations will require a well-coordinated strategy within each county to set the stage for encouraging and facilitating new housing development.

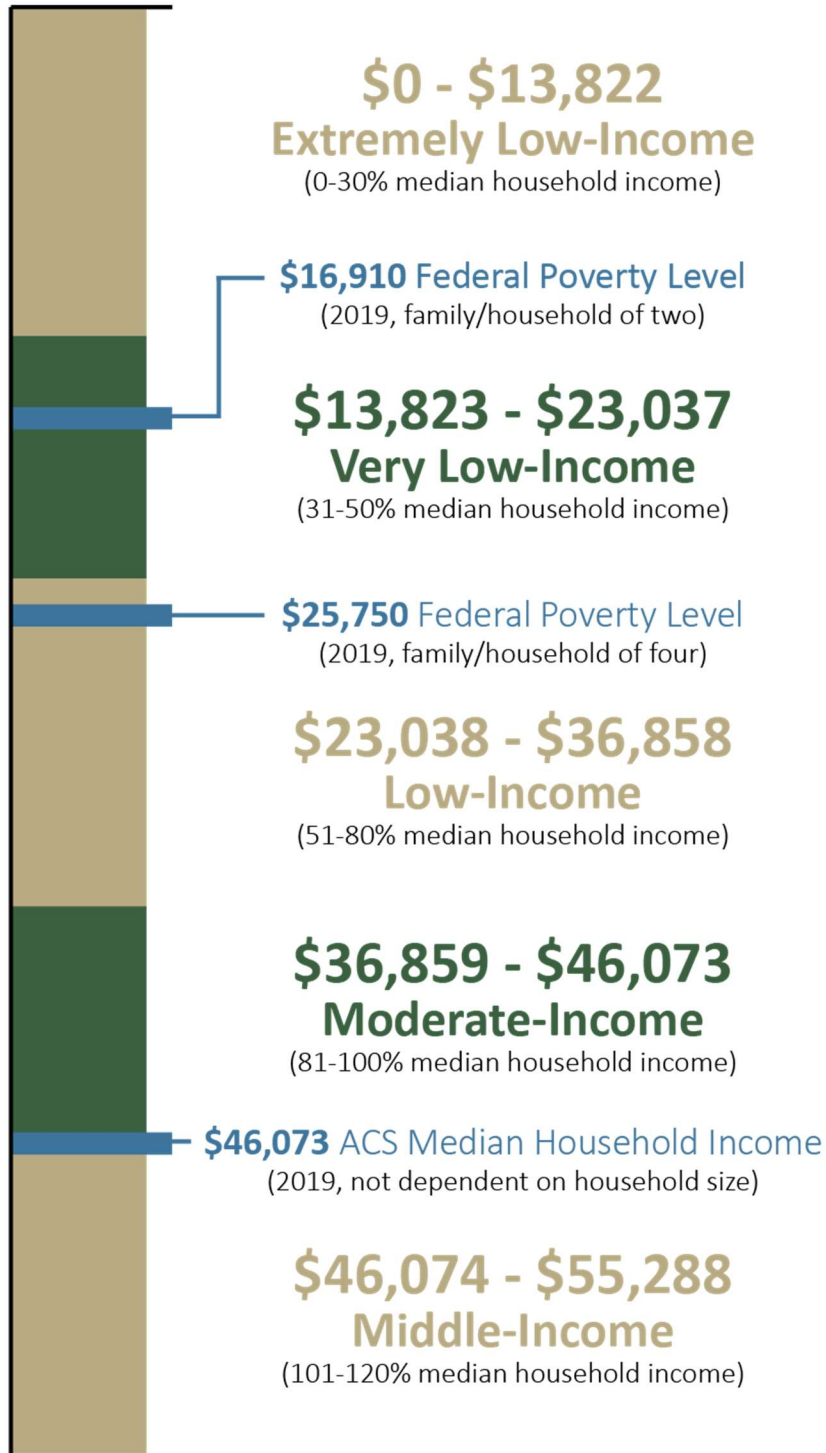
Chapter II. Defining Affordability

The concept of affordability is a key focus when analyzing how well a housing market meets housing demand for all income levels in a community. A number of terms are used consistently throughout this report to refer to specific housing concepts, many of which are based on the level of affordability. All incomes are shown for 2019 for consistency.

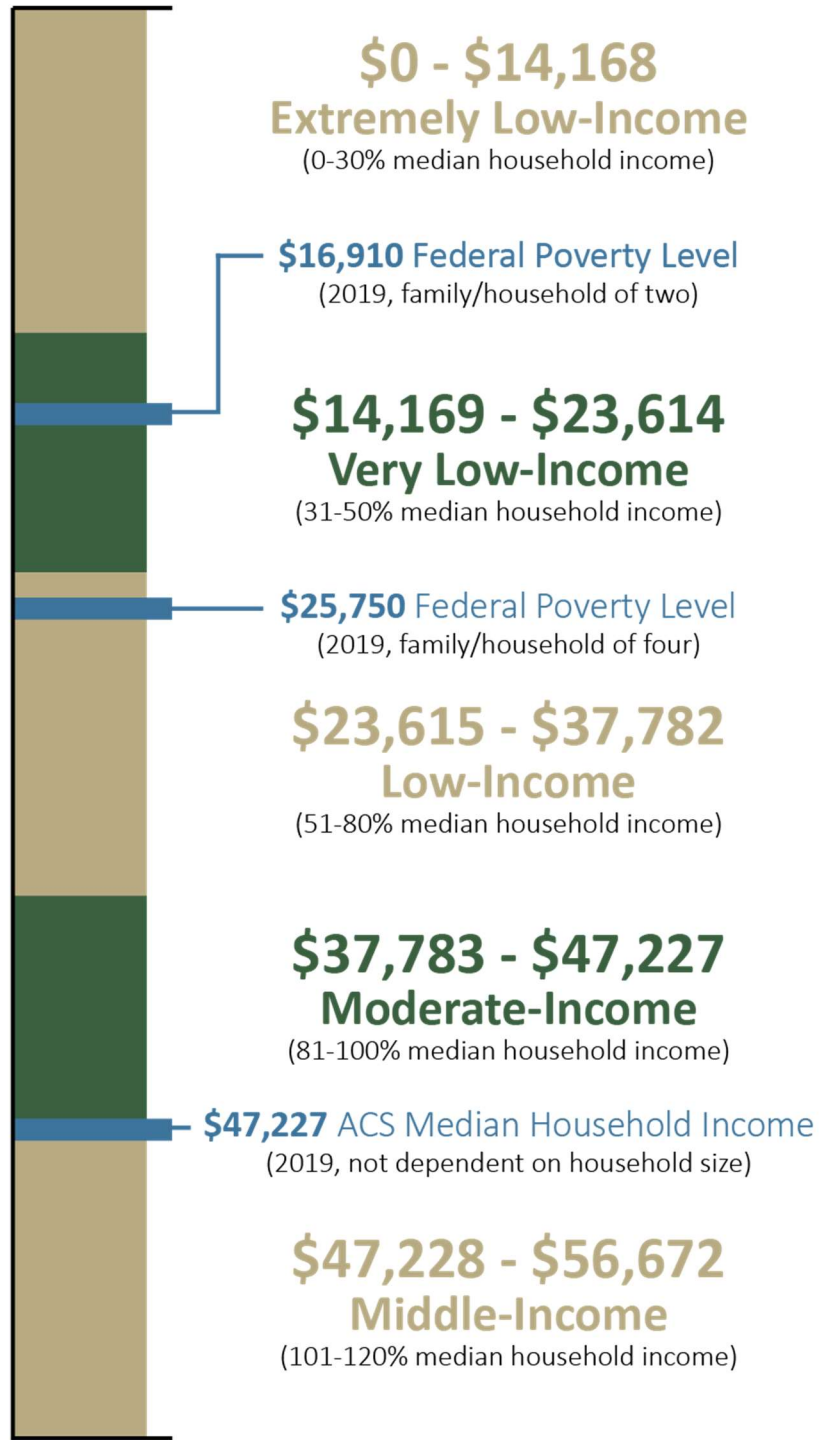
- **Housing costs:** Homeownership costs include mortgage principal and interest, taxes, insurance and utilities. Rental costs include rent and utilities.
- **Affordability:** Housing is affordable if a household pays no more than 30% of their income on all housing costs.
- **HUD Adjusted Median Family Income:** Income calculations published by HUD for states, counties, cities and large urban areas that are adjusted for household size.
- **Area Median Income:** This household income calculation comes from the American Community Survey for a given geographic area as a reference point. This income is not adjusted for household size like the median family income, and so it is usually a smaller number.
- **Extremely low-income:** 30% or less of the area median income
- **Very low-income:** 31% to 50% of the area median income
- **Low-income:** 51% to 80% of the area median income - “Low-income” can also be used as a catch-all term for any household earning up to 80% of the area median income.
- **Moderate-income:** 81% to 100% of the area median income
- **Middle-income:** 101% to 120% of median income
- **Workforce Housing:** typically, refers to middle-income households who do not qualify for most federally subsidized housing assistance such Low-Income Housing Tax Credit units or the Housing Choice Voucher program. The Urban Land Institute defines this as 60% to 120% of the area median income.
- **Poverty:** The federal poverty threshold for a family of four in 2019 was \$25,750 per year. This was equal to 50% of Accomack County’s 2019 median family income as determined by HUD. It was equal to 46% of Northampton County’s 2019 median family income.
- **Cost burden:** HUD defines any household paying more than 30% of income on housing expenses as “cost-burdened.”
- **Severe cost burden:** This applies to any household paying more than 50% of income on housing expenses.

The graphics on the following page illustrate these income levels for each of the two counties. Unless otherwise noted, the income ranges listed in the following graphics are derived from the 2019 ACS median household income level for each county.

ACCOMACK COUNTY



NORTHAMPTON COUNTY



Chapter III. Socioeconomic and Demographic Analysis

Socioeconomic and demographic changes significantly influence housing markets and household needs. This chapter documents past trends and provides meaningful analysis of the data. The following analysis address population trends, race and ethnicity characteristics, age characteristics, educational attainment, household size and income, community characteristics, and residential vacancy.

Population Trends

The Eastern Shore’s population has remained relatively stable over the last century but exhibits a trend of decline. The 2020 population is 13% less than it was in 1920. Northampton County exhibits more consistent population loss, with a net change of -31% over the last century. Accomack County’s population has fluctuated but has experienced a net loss of 4%. **Figure 2.1** shows the population trends for Accomack and Northampton counties¹. The declining trends are in sharp contrast to Virginia’s 247% population increase over the same period.

Figure 2.1 Population trends, source: 2020 Decennial Census

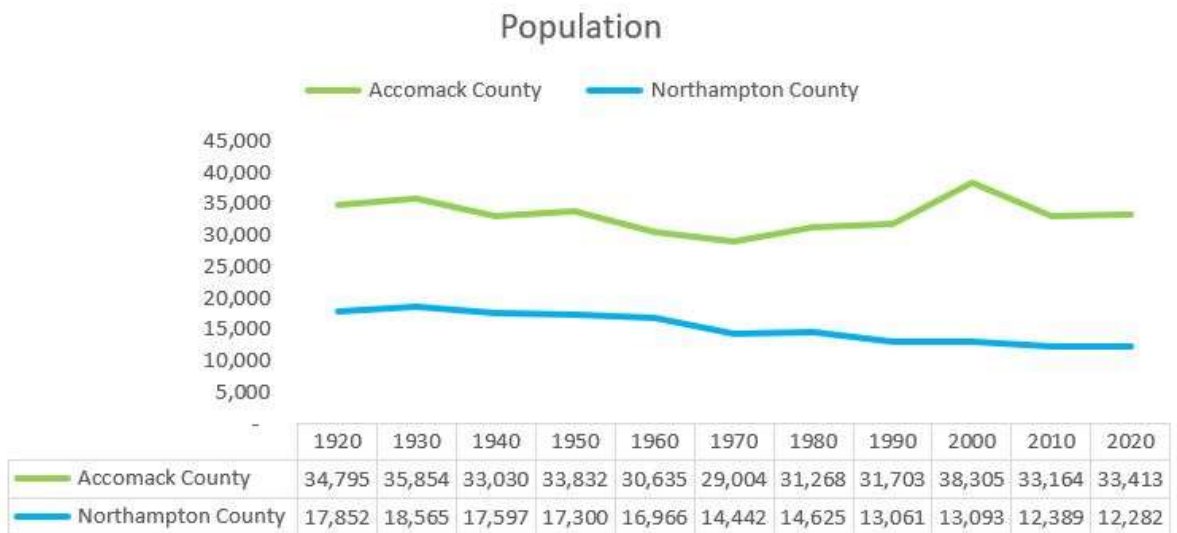


Table 2.1 shows the population change over the last three Decennial Census years. Accomack grew by 0.8% over the last decade, while Northampton lost a smaller percentage of its

¹ According to the 2002 Regional Housing Assessment and Strategic Plan, the anomalous spike in Accomack’s population between 1900 and 2000 is possibly inaccurate. The increase was largely due to a large population increase reported for Census Tract 9902. Officials knew of no obvious explanation for the increase and consequently suspected a tabulation error or miscounting of seasonal visitors. Officials reported the possible discrepancy to Census Bureau shortly after the 2000 Decennial Census, but the count remains unchanged.

population than it did in the previous decade. Minimal or negative population growth suggests that housing issues on the Eastern Shore likely concern the quality and affordability of existing housing stock as well as a lack of housing for new residents.

Figure 2.2 Race and ethnicity, source: 2020 Decennial Census, Table P1

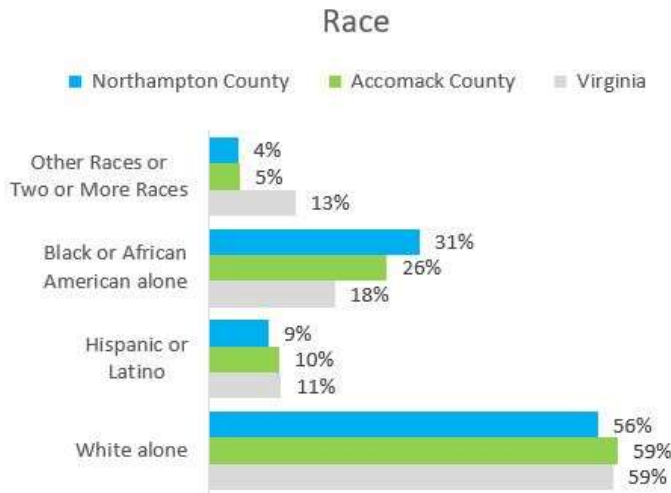


Figure 2.3 Population pyramids, 2015-2019 ACS 5-Year Estimates, Table S0101

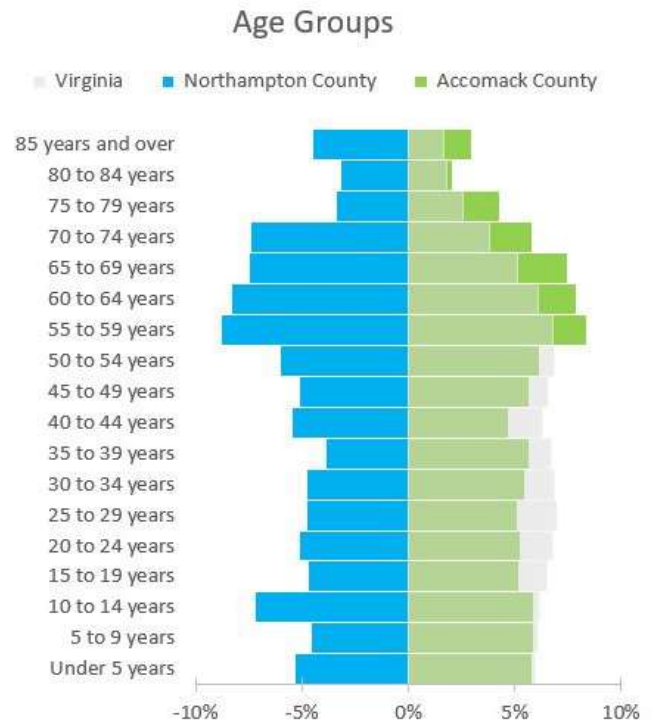


Table 2.1 Recent population trends, source: 2020 Decennial Census, Table P1

Total Population	Virginia	% Change	Accomack County	% Change	Northampton County	% Change
2000	7,078,515		38,305		13,093	
2010	8,001,024	13.0%	33,164	-13.4%	12,389	-5.4%
2020	8,631,393	7.9%	33,413	0.8%	12,282	-0.9%

Race and Ethnicity Characteristics

The Eastern Shore’s racial composition is relatively similar to Virginia as a whole. Like the Commonwealth, both counties are roughly 60% white and 10% Hispanic or Latino. The composition of minorities on the Eastern Shore shows a higher proportion of African Americans and a lower proportion of other races and multiple races compared with Virginia. **Figure 2.2** shows the breakdown of races on the Eastern Shore. Systemic racism presents special challenges for minority homeowners and renters, particularly African Americans. African Americans face structural barriers to purchasing and renting housing, and to maintaining the

value and quality of housing already obtained.^{2,3} Discrimination may be an important housing issue on the Eastern Shore, where about one in four residents are African American.

Age Characteristics

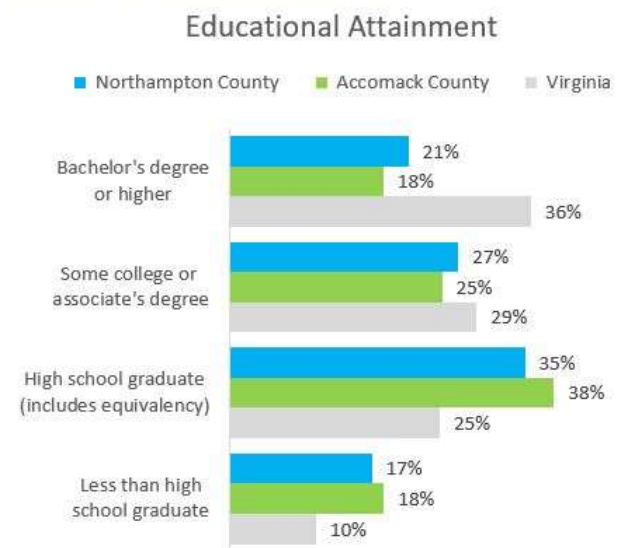
The Eastern Shore's population is older than the state. Northampton's median age of 49 is almost eleven years older than Virginia's median age of 38.2 years. Accomack County's median age is 45.9. **Figure 2.3** shows the breakdown of different age groups on the Eastern Shore compared to the state. In both counties, roughly 40% of residents are over 55, and about one in four residents are 65 or older. Virginia exhibits a smoother distribution, with two clusters between 20 and 39 years and 45 to 59 years. Elderly people have special housing considerations, including physical accessibility, access to in-home care services, and the need for group housing. Additionally, most retirees live on fixed income, which makes affordability particularly important for elderly housing.

*Housing affordability for elderly residents was a concern for survey respondents. 48% of respondents said that **senior housing** should be the Eastern Shore's priority for affordable housing.*

Educational Attainment

The Eastern Shore shows lower rates of educational attainment than the state. Both counties exceed the state's share of residents with high school education or less, whereas the state outpaces both counties in the proportion of people with some college education or more. Northampton County has slightly higher rates of educational attainment than Accomack County. **Figure 2.4** shows the attainment rates for various levels of education. Education is positively correlated with income and negatively correlated with unemployment rates.⁴ Income and employment bear heavily on housing affordability and home ownership. Consequently, lower educational attainment may contribute to housing affordability issues on the Eastern Shore.

Figure 2.4 Educational attainment, source: 2015-2019 ACS 5-Year Estimates, Table S1501



² <https://www.americanprogress.org/article/racial-disparities-home-appreciation/>, Accessed Nov. 16, 2021.

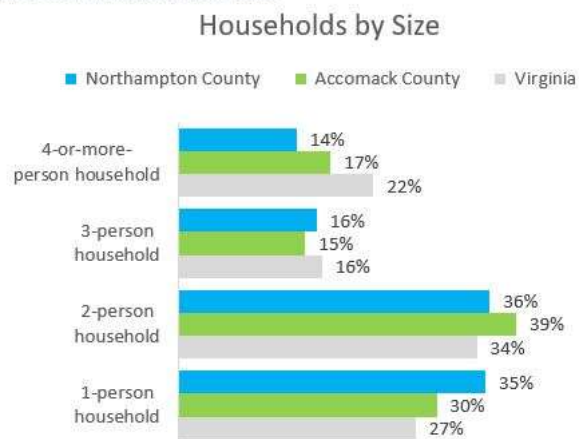
³ <https://www.brookings.edu/research/devaluation-of-assets-in-black-neighborhoods/>, Accessed Nov. 16, 2021.

⁴ <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>, Accessed Nov. 16, 2021.

Household Size and Income

Households tend to be smaller on the Eastern Shore compared to statewide trends. Both counties have higher shares of 1- and 2-person households than the state and lower shares of 3- and 4-or-more-person households. The relative prevalence of smaller households is likely due to the older ages of households on the Eastern Shore. **Figure 2.5** shows the percentages of various household sizes. Higher proportions of small households suggest that the Eastern Shore has a high number of housing units per capita.

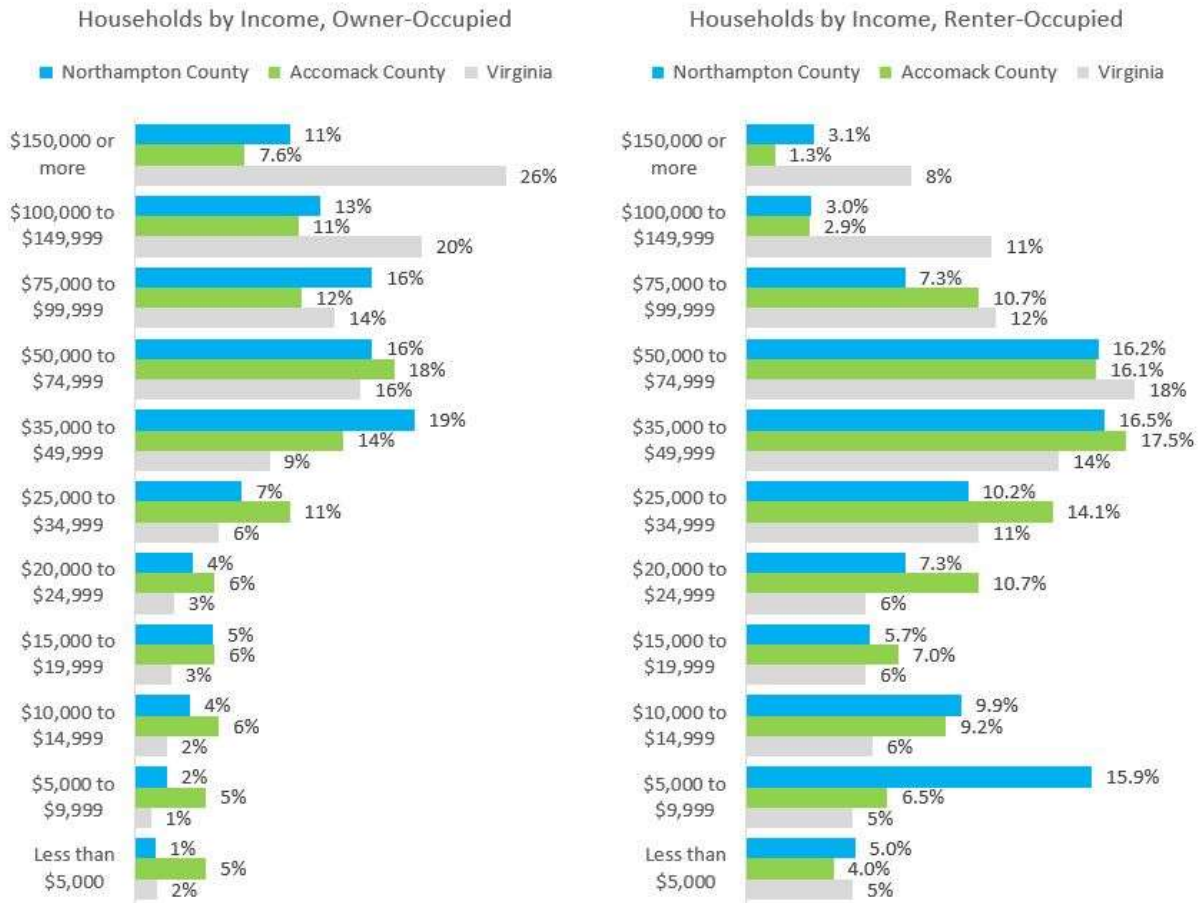
Figure 2.5 Household size, source: 2015-2019 ACS 5-Year Estimates, Table S2501



*Housing prices are an obstacle to residents finding new housing on the Eastern Shore. 46% of survey respondents that **the inability of finding a house within their budget** would prevent them from moving to a different house. Additionally, 46% of respondents said that **housing units for lower income households to purchase** was the most important housing need for current and future residents.*

Like educational attainment, the Eastern Shore lags in the statewide trends for higher household income. **Figure 2.6** shows household income distributions for owners and renters. Compared to the state, the Eastern Shore generally has higher shares of owner- and renter-occupied households at lower income levels and lower or comparable shares of middle- and higher-income households. The same pattern holds for homeowners between the two counties, with Northampton County having higher proportions of more affluent homeowners. The inter-county trend is reversed among renters, however, suggesting a sharp income divide between homeowners and renters in Northampton County. Northampton County has a particularly high concentration of very low-income households, with about one in five renter-occupied households earning less than \$10,000 per year, possibly due to the older age of the county's population. The distribution of household incomes suggests that affordability issues in Accomack might concern homeowners more so than renters, whereas affordability issues in Northampton might be a bigger concern for renters than homeowners.

Figure 2.6 Household income by tenure, source: 2015-2019 ACS 5-Year Estimates, Table S2503



Commuting Characteristics

Eastern Shore residents tend to have shorter commutes than most Virginia residents. **Figure 2.7** shows the commute times for the two counties and the state. The median travel time to work for Accomack and Northampton Counties are six and eight minutes shorter than the state’s median time of 28.7 minutes. Over half of Eastern Shore residents have a commute shorter than twenty minutes, and two-thirds live within 25 minutes of their workplace. The short commute time is due to the fact that over half of Eastern Shore residents in the workforce live and work on the Eastern Shore, as shown in **Figure 2.8**

Figure 2.7 Travel time to work, source: 2015-2019 ACS 5-Year Estimates, Table S0801

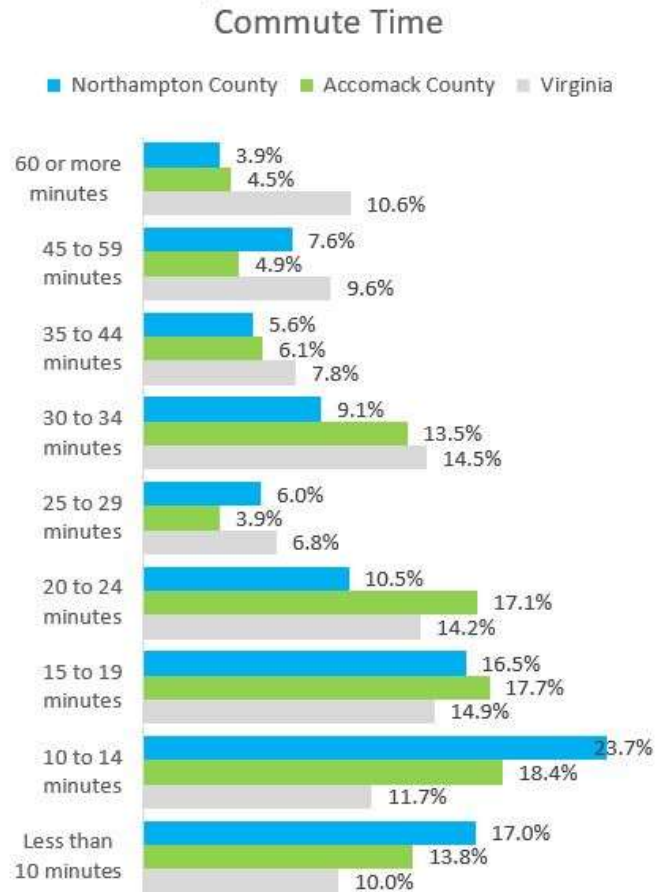
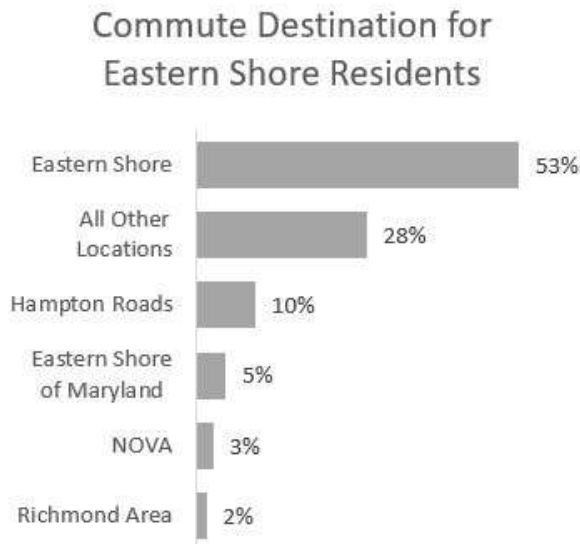


Figure 2.8 Commute destinations, source: U.S. Census Bureau, LEHD 2019

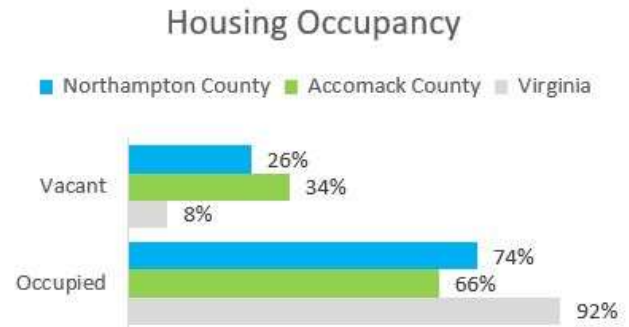


Residential Vacancy

Vacant housing units are far more common on the Eastern Shore than in the state as a whole.

Figure 2.9 shows the proportions of occupied and vacant housing. The disparity is largely caused by vacation homes on the Eastern Shore. **Figure 2.10** shows the status of vacant units, 56% of which are reserved for seasonal or other occasional use. The prevalence of vacation homes and short-term rentals, like Airbnb, constrain the supply of housing units that are available for year-round residents. Only 5% of the 10,083 vacant units on the Eastern Shore are available for rent or for sale, a much smaller share than the Commonwealth's 25%.

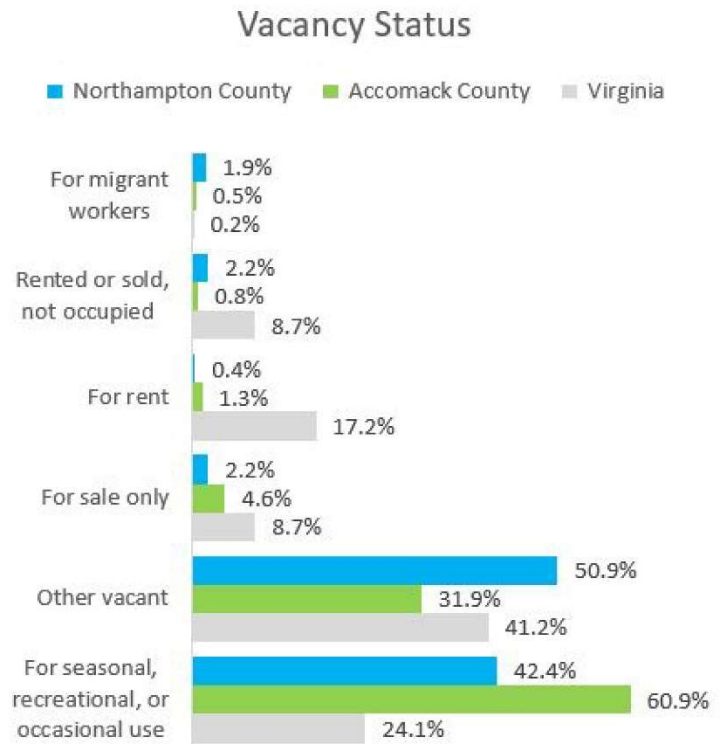
Figure 2.9 Housing occupancy, source: 2020 Decennial Census, Table H1



Also significant is the percentage of units categorized as “other vacant”.

These are units that are off the market and unavailable for rent. Typically, this includes units that are uninhabitable, being used for storage by the owners, owned by financial institutions, tied up in heirship or other legal situations, among other reasons.

Figure 2.10 Vacancy status, source: 2015-2019 ACS 5-Year Estimates, Table B25004



Chapter IV. Home Ownership Market Analysis

Number and Composition of Units

According to the 2020 Decennial Census, there are just over 29,000 housing units on the Eastern Shore. **Table 3.1** shows the breakdown of occupied and vacant units in the two counties.

Table 3.1. Number of housing units, source: *2020 Decennial Census, Table H1, **2015-2019 ACS 5-Year Estimates, Table CP04

Housing Units	Accomack County	Northampton County	Virginia
Total units*	21,703	7,373	-
Occupied*	14,302	5,457	-
Vacant *	7,401	1,916	-
Owner-occupied**	66.8%	65.2%	66.3%
Renter-occupied**	33.2%	34.8%	33.7%
Average household size of owner-occupied unit**	2.23	2.15	2.67
Average household size of renter-occupied unit**	2.6	2.44	2.48

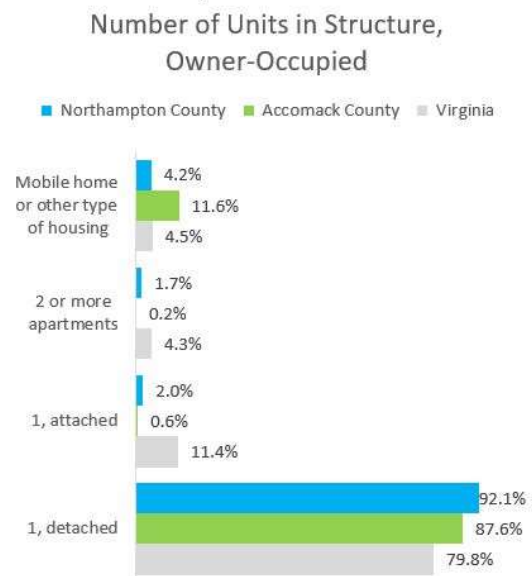
Accomack and Northampton have around 9,000 and 3,500 owner-occupied units, respectively. Both counties' occupied housing stock consist of around two-thirds owner-occupied and one-third renter-occupied units, similar to the State's composition. Both counties, particularly Northampton County, exhibit smaller average household sizes, likely due to the age composition discussed in Chapter 2.

Unity Type

The Eastern Shore lacks a diversity of housing options for homeowners. **Figure 3.1** shows the unit types of owner-occupied housing in both counties and Virginia as a whole. Single-family detached houses are the most common housing type on the Eastern Shore. While there is a small share of mobile homes, other housing types, such as duplexes or triplexes, are virtually non-existent in the area. Accomack has particularly low numbers of attached housing types and a relatively higher share of mobile homes than Northampton County and Virginia.

Detached single-family houses tend to be the most expensive form of housing. Consequently, the lack

Figure 3.1. Types of owner-occupied housing units, source: 2015-2019 ACS 5-Year Estimates, Table S2504



of options in housing types can create a lack of affordable housing. There are a variety of attached housing types that can increase affordability, often referred to as the “missing middle”.⁵ Increasing the diversity of housing types increases choice for prospective homeowners and makes for a more visually rich built environment.

Unit Characteristics

Owner-occupied housing units tend to be older on the Eastern Shore. **Figure 3.2** shows the distribution of units by year built. Over half of the units in the region were built before 1979. The age groups suggest that homebuilding peaked in the late 20th century for Accomack County and in the early 2000s for Northampton County.

*The condition and quality of existing housing is an issue for Eastern Shore residents seeking new housing. Per the Resident Survey, 32% of respondents said that the **difficulty of finding a house to buy that wouldn't require a lot of rehabilitation or improvements** would prevent them from moving to another house on the Eastern Shore.*

Figure 3.3 shows the breakdown of units by the number of bedrooms. Most units on the Shore are mid-sized, with two or three bedrooms. Compared to the state, both counties show a higher proportion of two- or three-bedroom units than units with four or more bedrooms. Like the Commonwealth, both counties have very few one-bedroom or studio units. Around 99% of units in both counties have complete kitchen and plumbing facilities.

Median home values on the Eastern Shore are roughly two-thirds of the statewide median home value of \$273,100. Accomack County's median home value is \$171,800 and Northampton's is

Figure 3.2. Units by year built, source: *ibid.*

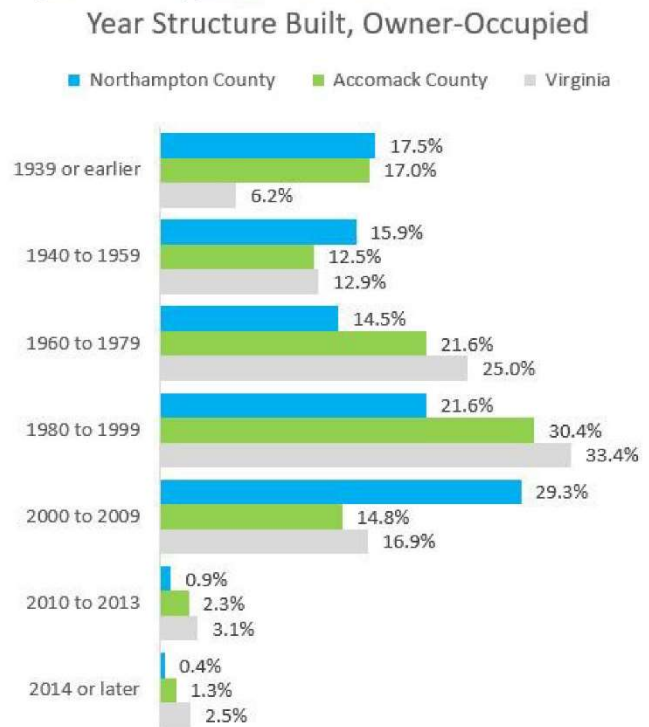


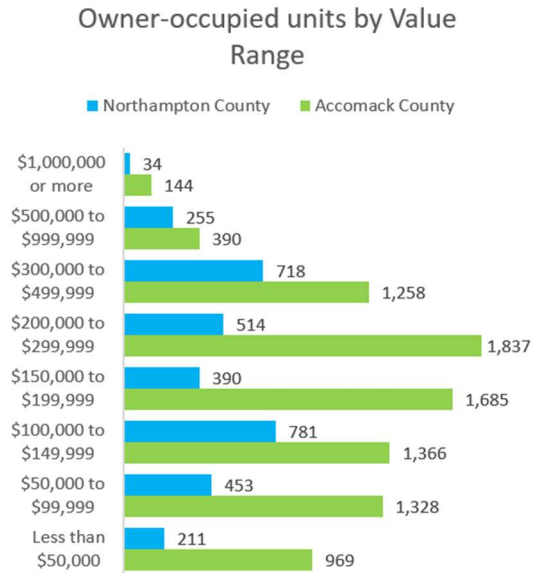
Figure 3.3 Units by number of bedrooms, source: *ibid.*



⁵ <https://www.nahb.org/Advocacy/Industry-Issues/Land-Use-101/What-is-the-Missing-Middle-of-Housing>, Accessed Dec. 16, 2021.

\$176,800. **Figure 3.4** shows the number of owner-occupied units on the Eastern Shore by different home-value ranges. The chart shows the higher proportion of more valuable homes in Northampton County, which explains its higher median home value.

Figure 3.4, Owner-occupied units by value source: 2015-2019 ACS 5-Year Estimates, Table B25064



Household Characteristics

Homeowners on the Eastern Shore tend to have fewer vehicles available than those in Virginia as a whole. **Figure 3.5** shows the number of vehicles available to owner-occupied units. Both counties have higher shares of no or one vehicle households than the state, and lower proportions of two or more vehicle households, which indicates a need for expanded public transportation.

Both counties exhibit similar rates of cost burden among owner-occupied units compared with the Commonwealth. **Figure 3.6** shows the shares of the owner-occupied housing units with and without mortgages with relatively low household incomes. The charts show the percent of homeowners whose household incomes are less than 30% or more than 30% but less than 50% of the HUD Adjusted Median Family Income (HAMFI). Northampton County exhibits slightly higher rates of cost burdened households without mortgages, likely due to the county's older population. High property taxes, homeowners' insurance, and flood insurance can burden homeowners with no mortgage.

Figure 3.5 Vehicle availability, source: 2015-2019 ACS 5-Year Estimates, Table B25044

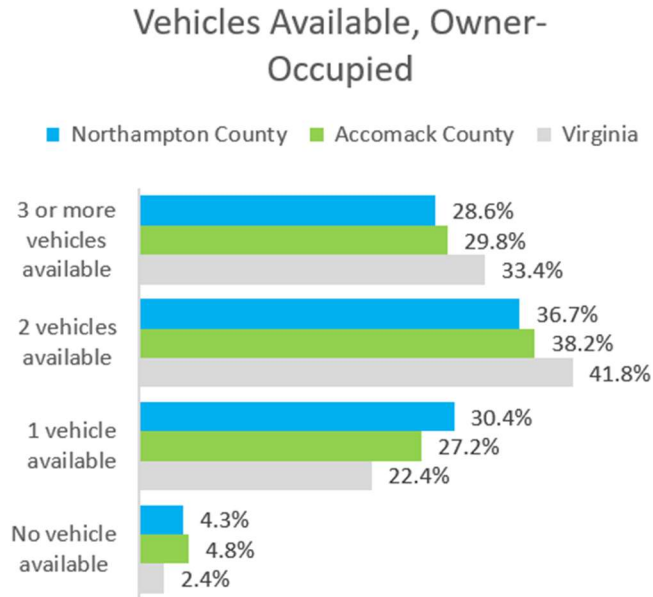
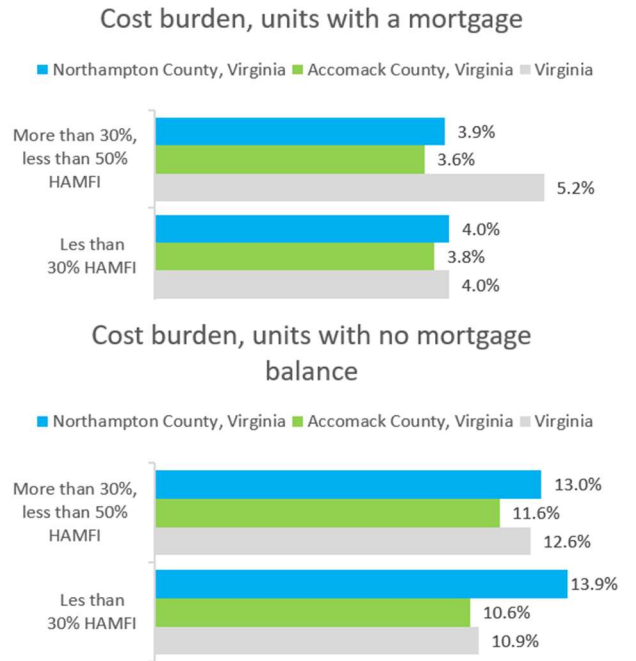


Figure 3.6 Cost burden among homeowners, source: CHAS 2013-2017



Chapter V. Rental Market Analysis

Number and Composition of Units

There are approximately 4,500 renter-occupied housing units in Accomack County and approximately 1,800 in Northampton County. Renter households tend to be slightly larger than owner-occupied households on the Eastern Shore, the reverse of which is true for Virginia as a whole.

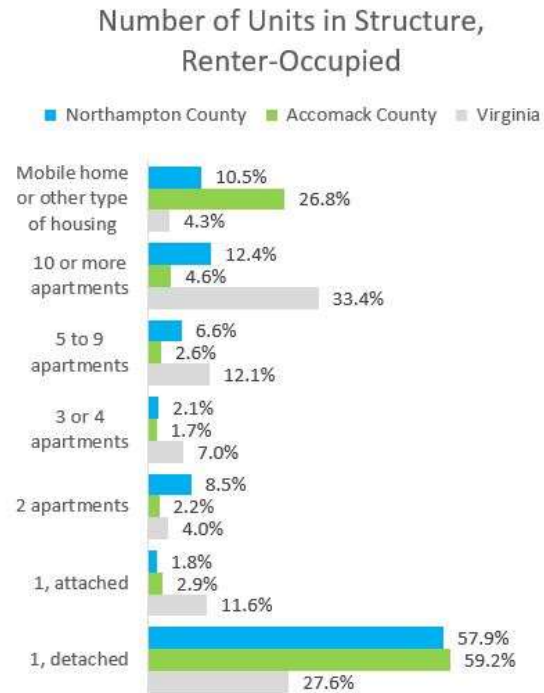
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Average household size of owner-occupied unit**	2.23	2.15	2.67
Average household size of renter-occupied unit**	2.6	2.44	2.48

Unit Type

The landscape of rental housing consists of slightly more diverse housing types than owner-occupied housing in both counties. **Figure 4.1** shows the breakdown of housing types. The Eastern Shore shows much less diversity of housing types than the Commonwealth. Both counties have higher shares of single-family detached houses, mobile homes, and small, two-unit apartment buildings than Virginia. Both counties also exhibit considerably fewer examples of other housing types compared to the state. The missing middle problem affects the rental market as well, leaving renters with few options other than detached single-family houses or mobile homes, polar opposites on the spectrum of housing affordability. The majority of Accomack’s rental housing inventory is comprised of single family dwellings and mobile homes, accounting for almost nine out

Figure 4.1 Types of owner-occupied housing units, source: 2015-2019 ACS 5-Year Estimates, Table S2504



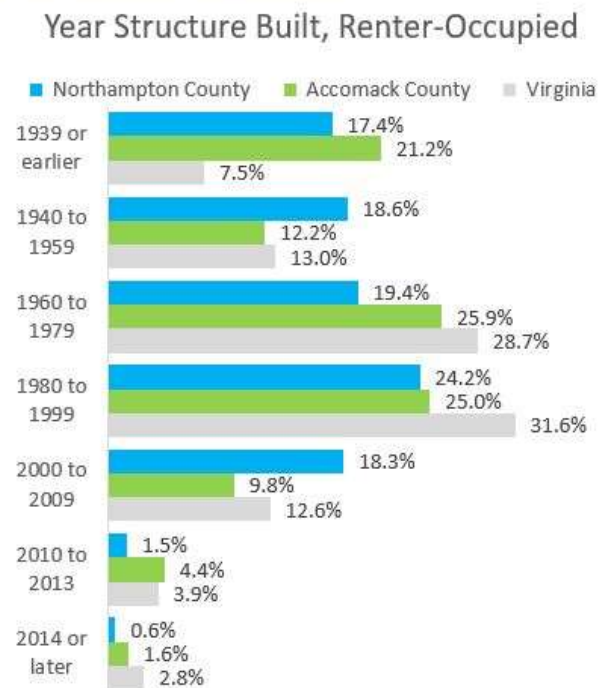
of every ten rental units, compared to seven out of ten units in Northampton County and three out of ten in the Commonwealth.

Unit Characteristics

The age of rental housing units is similar to that of owner-occupied units on the Eastern Shore, not surprising given that both are comprised mostly of detached single-family houses. **Figure 4.2** shows the ages of structures with rental units. Like owner-occupied housing, construction of renter-occupied units declined significantly in the mid-2000s.

Virginia’s median gross rent of \$1,234 is higher than median rents on the Eastern Shore, with Accomack’s median gross rent of \$831 and Northampton’s \$733. **Figure 4.3** shows the number of rental units at different gross rent price ranges. While Accomack County has more units available overall, both exhibit a similar distribution of units at the different rent ranges, with the majority of units available to rent for less than \$1,500 per month. In both counties, the lowest rent paid was below \$100 per month. As of 2020, the highest rent paid in Northampton was between \$1,500 to \$1,999 and in Accomack, it was between \$2,000 to \$2,499.

Figure 4.2 Units by year built, source: *ibid.*



Like owner-occupied housing, the rental housing stock on the Eastern Shore largely consists of two- or three-bedroom units. **Figure 4.4** shows the number of bedrooms per unit. The next most common rental housing type is the studio or one-bedroom unit, followed by four- or more bedroom units, which is the opposite composition of owner-occupied housing. Both counties, and Accomack in particular, exhibit lower shares of smaller units than Virginia.

*Diversity in housing types and affordability was an important issue for survey respondents. 35% of respondents stated that **small buildings with up to four apartments for lower income households where rent is based on income** was the most important housing need for current and future residents on the Eastern Shore.*

Figure 4.3 Rental units by price, source: 2015-2019 ACS 5-Year Estimates, Table B25064

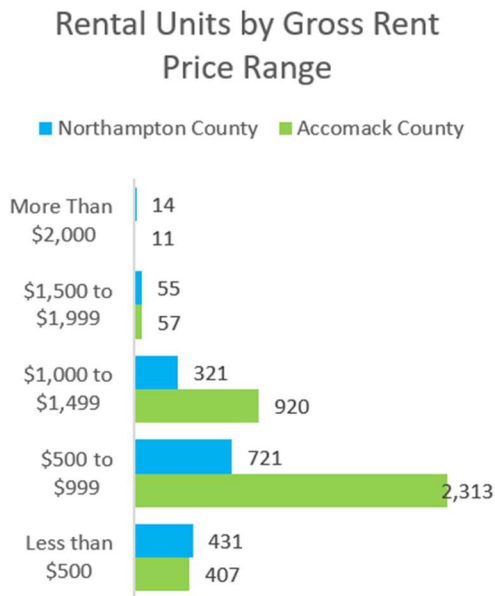
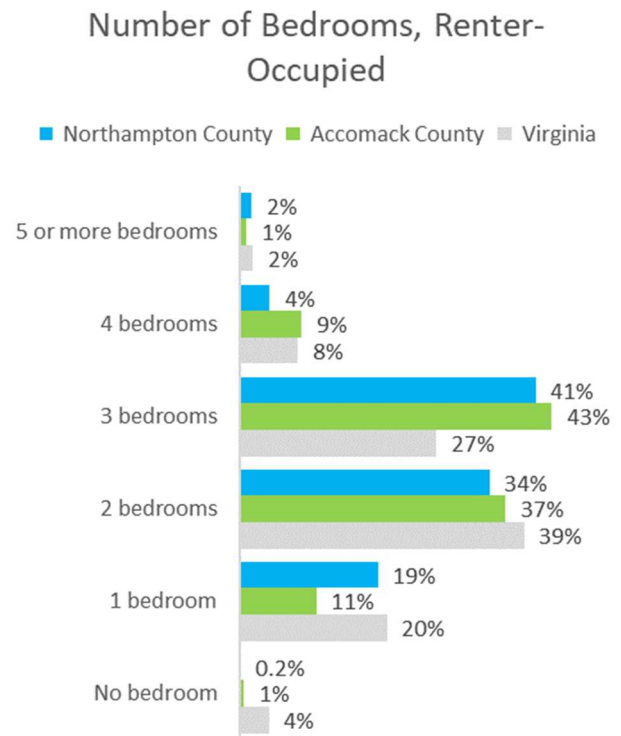


Figure 4.4 Bedrooms in rented units, source: 2015-2019 ACS 5-Year Estimates, Table B25042



Household Characteristics

As shown in **Figure 4.5**, renters on the Eastern Shore tend to have less access to vehicles than homeowners, a trend that holds for the state as well. Approximately 60% of renters in both counties have access to one or no vehicles, compared to around 35% of homeowners. Furthermore, both counties have higher shares of renters with no access to a vehicle than Virginia as a whole.

*Affordability for elderly renters was a key issue for survey respondents. 37% of respondents stated that **apartment units for elderly households 60 years and older where is based on income** was the most important housing need for current and future residents on the Eastern Shore. 63% of respondents said that **creating new rental units** should be the Eastern Shore's priority for affordable housing.*

Both counties exhibit significant shares of low-income households among renter-occupied housing units. **Figure 4.6** shows cost burden, using the same HUD Adjusted Area Median Family Income (HAMFI) introduced in Chapter 3. Around 27% of renter households on the Eastern Shore earn less than 30% of HAMFI, compared with 22% of renter households in Virginia.

Figure 4.5 Vehicle availability, source: 2015-2019 ACS 5-Year Estimates, Table B25044

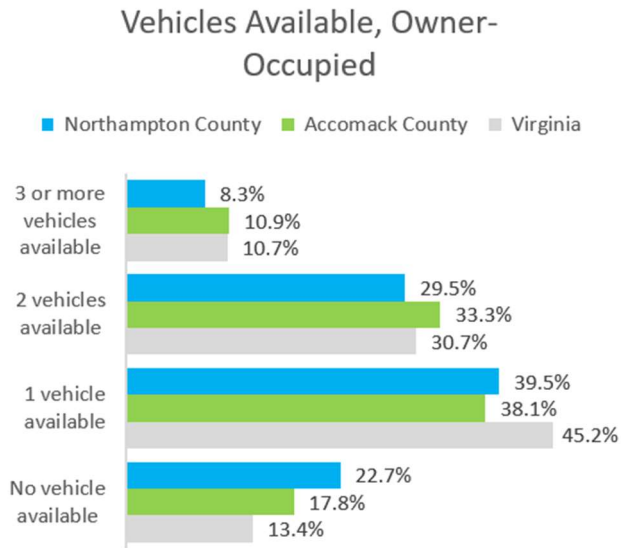
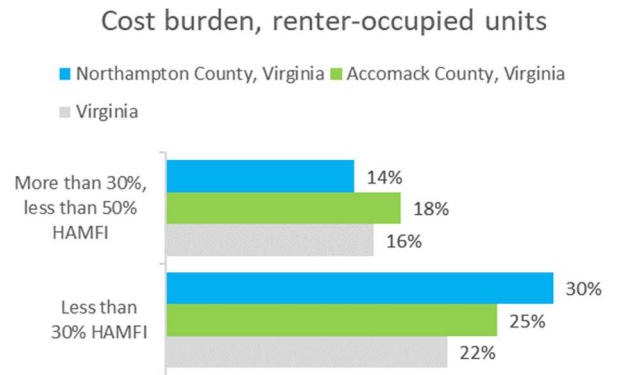


Figure 4.6 Cost burden among renters, source: CHAS 2013-2017



Chapter VI. Housing Gap Analysis

Cost Burden

A household is considered cost burdened if the household spends more than 30% of household income on housing. Comprehensive Housing Affordability Strategy (CHAS) data provides actual household counts within each income tier and adjusts for household size.

In 2019, 24.0% of all Accomack County households and 27.1% of all Northampton County households were cost burdened. Renters are more likely to be cost burdened than owners in both counties. In Accomack County, 36.1% of renters are cost-burdened compared to 18.3% of owners—double the rate of renters. In Northampton County, 34.0% of all renters were cost-burdened compared to 23.4% of homeowners.

Renters

Across most income tiers, renters are more likely to be cost burdened in Accomack County than in Northampton County. Northampton renters at 51-80% AMI have a higher rate of cost burden at 57.5% compared to 39.3% among Accomack renters. However, across all income tiers of renters, the actual *number* of cost-burdened renter households in Accomack is more than twice the number in Northampton: 1,555 compared to 605. As income increases above 50% AMI, the degree of cost burden decreases significantly.

Figure 5.1 Cost Burdened Renter-Occupied Households by Income Tier

		Accomack County	Northampton County	
Renter Households	Total	#	4,310	1,780
		% Cost Burdened	36.08%	33.99%
	0 - 30% AMI	#	905	415
		% Cost Burdened	69.61%	56.63%
	31 - 50% AMI	#	640	330
		% Cost Burdened	67.97%	57.58%
	51 - 80% AMI	#	930	235
		% Cost Burdened	39.25%	57.45%
	81 - 100% AMI	#	475	305
		% Cost Burdened	22.11%	6.56%
	100%+ AMI	#	1355	490
		% Cost Burdened	1.48%	5.10%

Source: 2014-2018 CHAS

Owners

Among homeowners, the lowest income households in Accomack and Northampton experienced the highest rates of cost burden at 58.6% and 94.0%, respectively. Across the Eastern Shore, 19.7% of all homeowners in all income tiers were cost burdened. When segregated by income, however, there are notable distinctions. In Northampton County, 94.0% of owners earning 0-30% AMI are cost burdened compared to 58.6% in Accomack County. However, across all income tiers, the actual number of cost-burdened homeowners is much higher in Accomack. For example, 94% of Northampton homeowners at 0-30% AMI are cost-burdened, representing 235 owners. In Accomack, the rate is much lower at 58.6% but the actual number of cost-burdened owner households is 375. Comparable to renters, the degree of cost burden declines as household income rises.

Figure 5.2 Owner-Occupied Households by Income Tier

			Accomack County	Northampton County
Homeowner Households	Total	#	9,095	3,370
		% Cost Burdened	18.25%	23.44%
	0 - 30% AMI	#	640	250
		% Cost Burdened	58.59%	94.00%
	31 - 50% AMI	#	730	320
		% Cost Burdened	45.21%	51.56%
	51 - 80% AMI	#	1,570	405
		% Cost Burdened	25.80%	33.33%
	81 - 100% AMI	#	1,045	255
		% Cost Burdened	21.53%	29.41%
	100%+ AMI	#	5,110	2,140
		% Cost Burdened	6.36%	8.41%

Source: 2014-2018 CHAS

Housing Gap Analysis

The Housing Gap Analysis indicates the number of additional housing units by tenure and affordability that are needed for the housing inventory to match the number of households within the corresponding affordability/income tier based on Area Median Income (AMI) established by HUD. For the “housing gap” to be equal to zero (meaning no additional units are needed) for a particular income tier and tenure, all households in that income tier must occupy a unit that is affordable to a household in that income tier (i.e., a 31-50% AMI household lives in a unit affordable to a 31-50% AMI household). Factors that contribute to the gap, which is a measure of the mismatch between households and units, include either one or both of following:

1. Having more households than units in a particular tier (for example, 1,000 households but only 500 units)
2. Having households reside in units that are affordable to other income tiers (for example, 1,000 households and 1,500 units in an income tier but 750 of the units are occupied by households outside of the tier resulting in only 750 units available to the 1,000 households).

Both of these factors are present in Accomack and Northampton Counties.

To determine the housing gap in each county, the number of households and the number of housing units (both occupied and vacant units) were identified within each income tier by tenure (renter and owner) using Comprehensive Housing Affordability Strategy (CHAS) data. Units occupied by households above or below the income tier were subtracted from the total because these units are not available to households in the specified income tier. The difference in the number of households in an income tier/tenure and the number of units occupied by households in that income tier/tenure is referred to as the “housing gap”. The housing gap represents the mismatch in households and units based on both the number of units in the AMI tier and/or households outside the AMI tier residing in the units as described above. **The housing gap does not represent the number of units that need to be built. Rather, it reveals a need for available and affordable units in specific income tiers in each county.**

Appendix B includes additional data on the Housing Gap Analysis.

Accomack County

In Accomack County, the greatest housing gaps among renters are found in the highest income tier and at the lowest income tier. In the 81+% AMI income tier, there are 1,830 households but only 513 units affordable to this income tier. However, of these 513 units, 218 are occupied by lower income households. These 218 units plus the “missing” 1,317 units needed to house the remainder of the 1,830 households in this income tier represent the housing gap of 1,535 units among 81+% AMI renter households. See Figure 5.3.

Accomack’s lowest income renters, however, are at an even greater disadvantage. There are 767 affordable housing units for the 905 households in the 0-30% AMI income tier. However, of the 767 affordable units, 563 are occupied by households with incomes above 0-30% AMI. Only 189 units are occupied by 0-30% AMI households. The housing gap is 701 units—the number of units needed to house the 0-30% AMI households who are living in units above their income tier.

While the lack of affordable housing units compared to the number of households in the 0-30% AMI income tier contributes to the housing gap, the housing gap at this income tier is exacerbated by the number of households above 0-30% AMI who are occupying existing units affordable to 0-30% AMI households. As a result, 0-30% AMI households must reside in more expensive housing, which is reflected in their higher rates of cost burden relative to other income tiers. This is also reflected in the shortage of 1,317 housing units for those earning

81%+ AMI. Many households in this income range are renting down-market and residing in housing units that are affordable to lower income households.

Accomack has an over-supply of rental housing units affordable to 31-50% AMI and 51-80% AMI households when comparing the actual numbers of households in these income tiers to the number of housing units available and affordable to them. This is more pronounced in the inventory of housing units affordable to 51-80% AMI households: for every two households in this income tier, there are three available and affordable housing units with the vast majority occupied by households of other income levels, including some 0-30% AMI households. This is not to say that there is an over-abundance of *vacant* units available and affordable to these households. It means that there is a smaller number of households in each of these two income tiers than there are units that are available and affordable to them. Most of these units are occupied by households of other income tiers.

Figure 5.3 Accomack County Renter Housing Gap by Income Bracket

Renter Households		0-30% AMI	31-50% AMI	51-80% AMI	81%+ AMI
Accomack County	Total Households	905	640	930	1,830
	Affordable Housing Units	767	907	2,247	513
	Units Occupied by Appropriate Income Tier	189	229	419	295
	Units Occupied by Other Income Households	563	653	1,753	218
	Missing Units for Appropriate Income Tier	138	---	---	1,317
	Gap	701	386	436	1,535
	Surplus	---	---	---	---

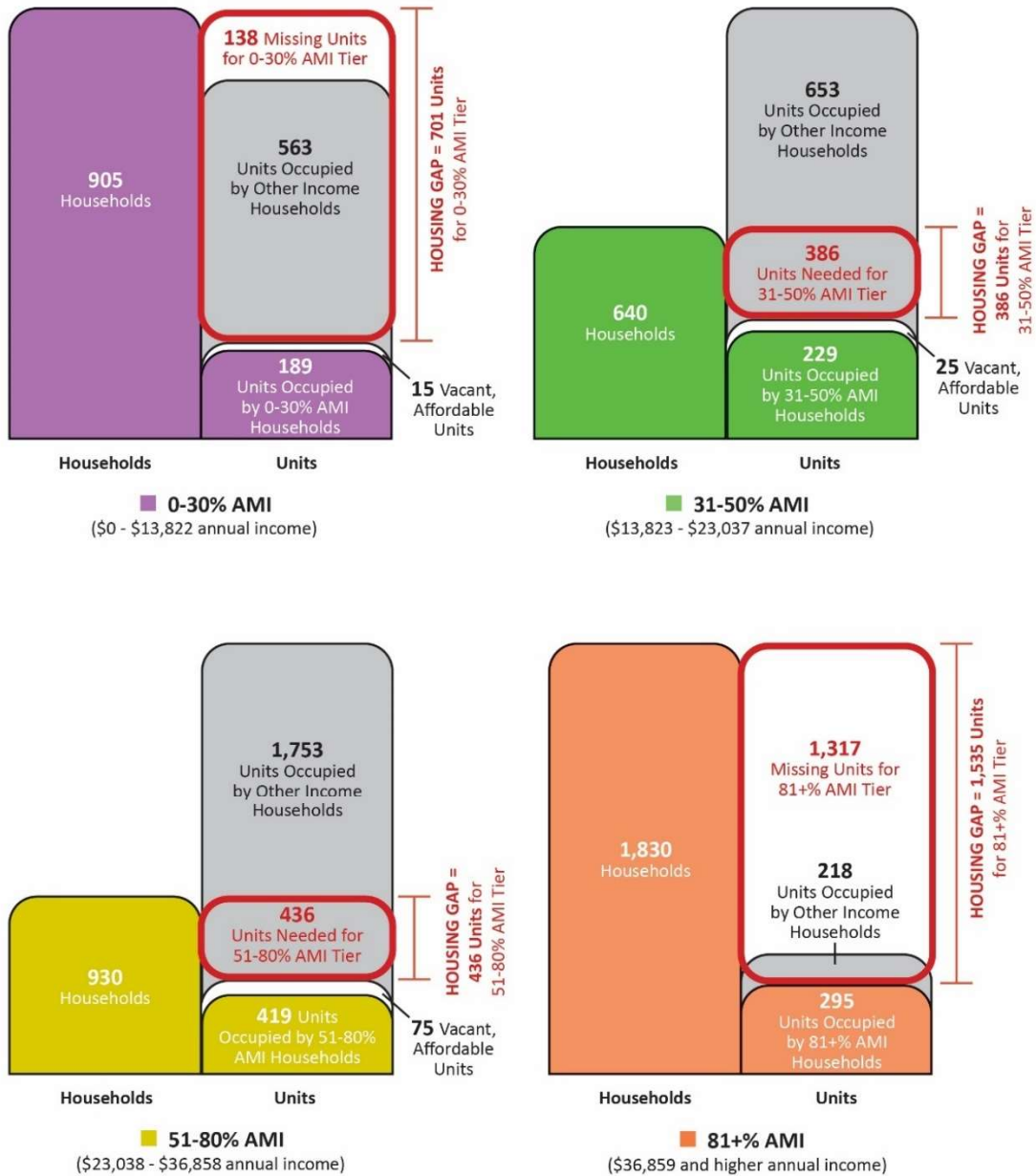
Source: 2014-2018 CHAS

Missing units refers to the number of units missing from the total inventory of units that are available and affordable to households in an income tier. This situation occurs when the total number of households in an income tier exceeds the number of affordable units in that tier. A **housing gap** refers to the number of units needed within an income tier in order for all households in that tier to be affordably housed.

Affordable housing costs (rent, utilities) in each of the income tiers listed above include the following:

- Range of \$0-\$345/month for 0-30% AMI households (up to \$13,822 in annual income)
- Range of \$345-\$576/month for 31-50% AMI households (\$13,823-\$23,037 in annual income)
- Range of \$576-\$921/month for 51-80% AMI households (\$23,038-\$36,858 in annual income)
- From \$921/month and above for 81% AMI households and higher (\$36,859 and higher in annual income)

HOUSING GAP FOR RENTER HOUSEHOLDS IN ACCOMACK COUNTY



The trend among owner households is comparable to renters: a lack of inventory for higher income households forces them to buy down-market, thereby squeezing out lower income owners who have far fewer resources for housing. There are 2,670 affordable units for the 1,370 households at 0-50% AMI. Of these 2,670 units, 1,920 are occupied by households with incomes above this tier. The result is that only one-third of the most affordable owner units in the county are occupied by the lowest income owners. The housing gap is 620 units to meet the demand of the remaining 0-50% AMI households who are living in units in higher income tiers.

At the opposite end of the spectrum, there is a shortage of housing units in the 101%+ AMI tier. As a result, 101+% AMI households are occupying units affordable to lower income households and are the largest group occupying housing affordable at all income levels. This creates a housing gap at all income tiers between 0-100% AMI despite there being more affordable housing units than households in each of these income tiers.

Figure 5.4 Accomack County Homeowners Housing Gap by Income Bracket

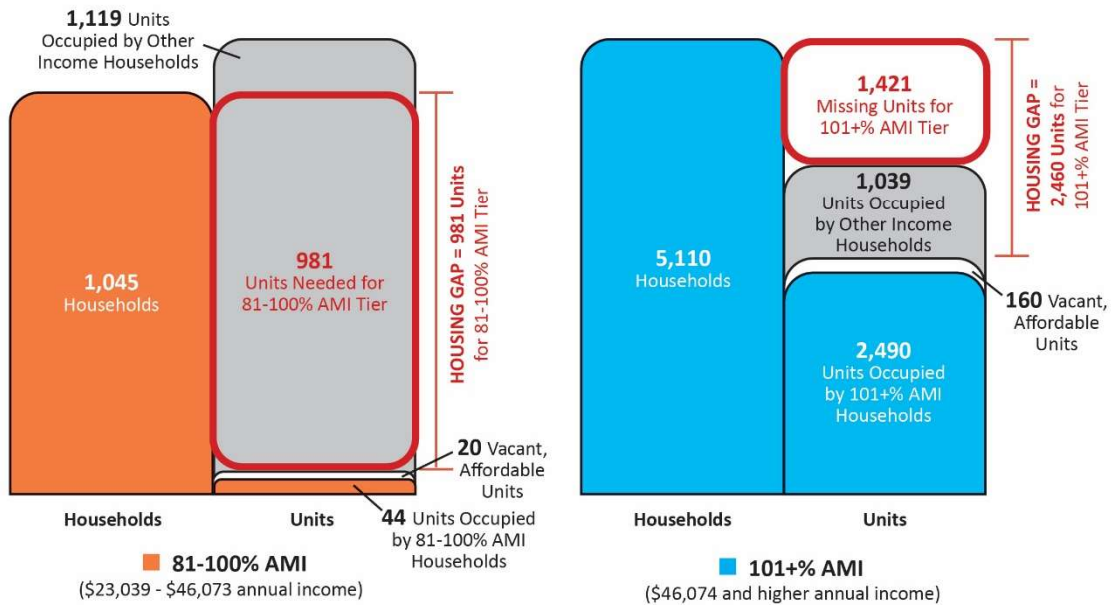
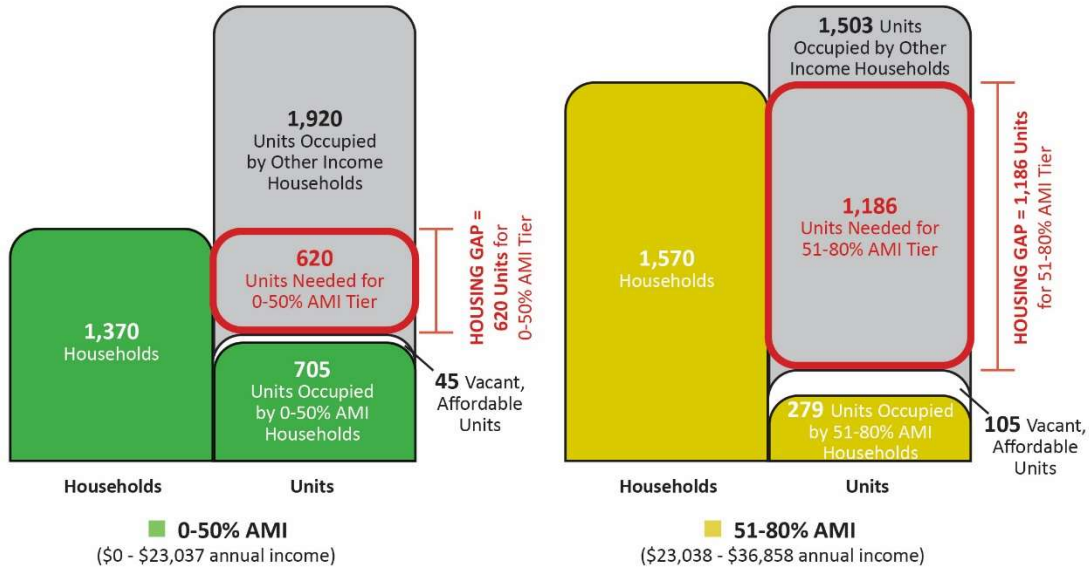
Owner Households		0-50% AMI	51-80% AMI	81-100% AMI	101%+ AMI
Accomack County	Total Households	1,370	1,570	1,045	5,110
	Affordable Housing Units	2,670	1,887	1,183	3,689
	Units Occupied by Appropriate Income Tier	705	279	44	2,490
	Units Occupied by Other Income Households	1,920	1,503	1,119	1,039
	Missing Units for Appropriate Income Tier	---	---	---	1,421
	Gap	620	1,186	981	2,460
	Surplus	---	---	---	---

Source: 2014-2018 CHAS

Affordable housing costs (mortgage, taxes, insurance) in each of the income tiers listed above include the following:

- No more than \$576/month for 0-50% AMI households (up to \$23,037 in annual income)
- Range of \$576-\$921/month for 51-80% AMI households (\$23,038-\$36,858 in annual income)
- From \$921/month and above for 81% AMI households and higher (\$36,859 and higher in annual income)

HOUSING GAP FOR OWNER HOUSEHOLDS IN ACCOMACK COUNTY



Northampton County

In contrast to Accomack County, there is an overall shortage of available and affordable housing in both the rental and homeowner markets in Northampton County. This demand for housing is also reflected in the county's very low vacancy rates.

These shortages directly explain the rental housing gap at the 30-50% AMI tier and the more severe gap at the 81%+ AMI tier. In contrast, the number of housing units affordable to 51-80% AMI renter households outnumber the households at this income tier. However, the previously mentioned shortage creates strong competition for affordable housing in this income tier. As a result, many renter households earning 51-80% AMI must look at housing outside of their own income tier (above or below).

The housing gap is greatest for the highest income renter households in Northampton County. Of the 795 households, only 144 reside in units affordable to this income tier. Another 135 households of lower income tiers occupy the remaining inventory, resulting in cost burden. Most notably, however, is the lack of 516 rental units to fully meet the demand for rental housing in this income tier. This results in a housing gap of 651 units.

For 0-30% AMI income renters, a housing gap of 145 units exists but it is exacerbated by the 283 units occupied by households with incomes above 0-30% AMI. This results in a gap of 145 units for the lowest income and most vulnerable renters in Northampton. A higher gap of 251 units exists among the 31-50% AMI income tier.

Figure 5.5 Northampton County Renter Housing Gap by Income Bracket

Renter Households		0-30% AMI	31-50% AMI	51-80% AMI	81%+ AMI
Northampton County	Total Households	415	330	235	795
	Affordable Housing Units	553	251	696	279
	Units Occupied by Appropriate Income Tier	270	79	73	144
	Units Occupied by Other Income Households	283	172	623	135
	Missing Units for Appropriate Income Tier	---	79	---	516
	Gap	145	251	162	651
	Surplus	---	---	---	---

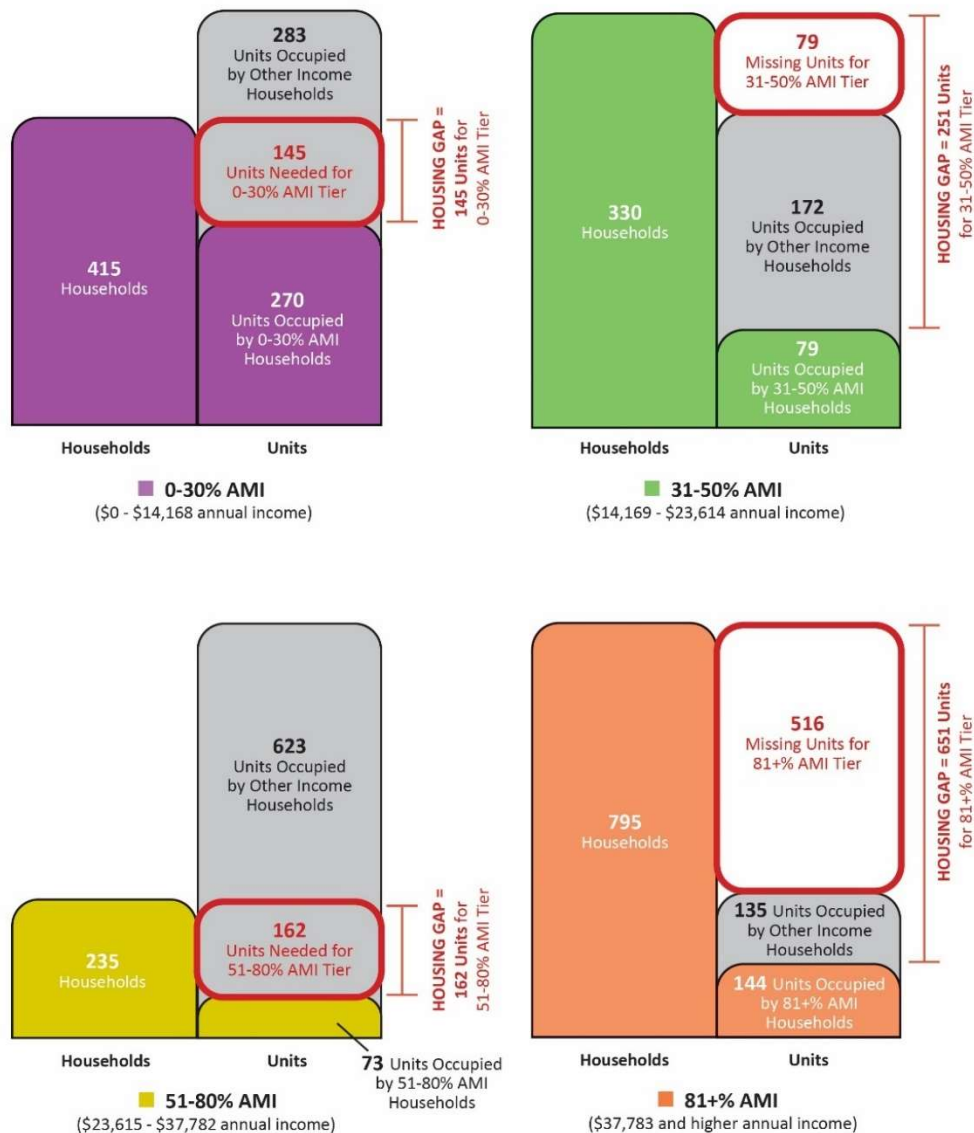
Source: 2014-2018 CHAS

Affordable housing costs (rent, utilities) in each of the income tiers listed above include the following:

- No more than \$354/month for 0-30% AMI households (up to \$14,168 in annual income)
- Range of \$354-\$590/month for 31-50% AMI households (\$14,169-\$23,614 in annual income)

- Range of \$591-\$945/month for 51-80% AMI households (\$23,615-\$37,782 in annual income)
- From \$945/month and above for 81% AMI households and higher (\$37,783 and higher in annual income)

HOUSING GAP FOR RENTER HOUSEHOLDS IN NORTHAMPTON COUNTY



The most severe housing gap in Northampton is found among the highest income owners where only 1,429 affordable units exist for the 2,140 households in this income tier. The 1,041 missing units represent the number of higher income households who have bought down-market, occupying housing units that are affordable to the income homeowners. Households at 101%+ AMI occupy 61.2% of units that are affordable to 51-80% AMI households. This leads to more than one-third of all 51-80% AMI households residing in more costly units than their income allows.

Figure 5.6 Northampton County Homeowner Housing Gap by Income Bracket

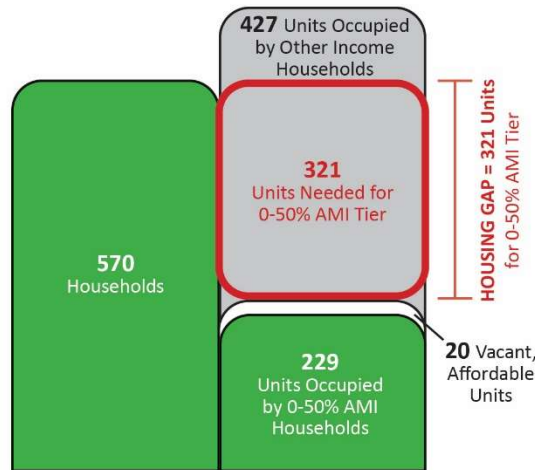
Owner Households		0-50% AMI	51-80% AMI	81-100% AMI	101%+ AMI
Northampton County	Total Households	570	405	255	2,140
	Affordable Housing Units	676	936	367	1,429
	Units Occupied by Appropriate Income Tier	229	205	29	1,074
	Units Occupied by Other Income Households	427	727	338	330
	Missing Units for Appropriate Income Tier	---	---	---	711
	Gap	321	196	226	1,041
	Surplus	---	---	---	---

Source: 2014-2018 CHAS

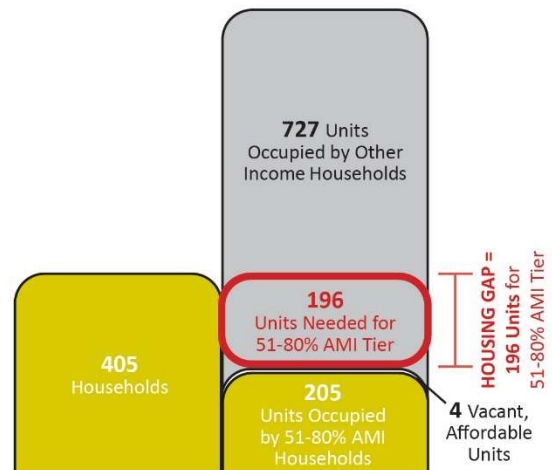
Affordable housing costs (mortgage, taxes, insurance) in each of the income tiers listed above include the following:

- No more than \$590/month for 0-50% AMI households (up to \$23,614 in annual income)
- Range of \$590-\$945/month for 51-80% AMI households (\$23,615-\$37,782 in annual income)
- From \$945/month and above for 81% AMI households and higher (\$37,783 and higher in annual income)

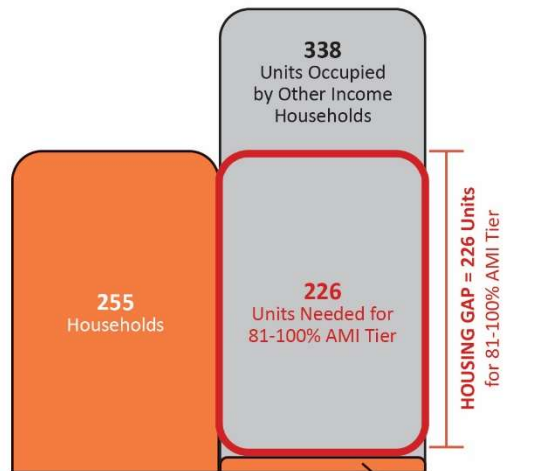
HOUSING GAP FOR OWNER HOUSEHOLDS IN NORTHAMPTON COUNTY



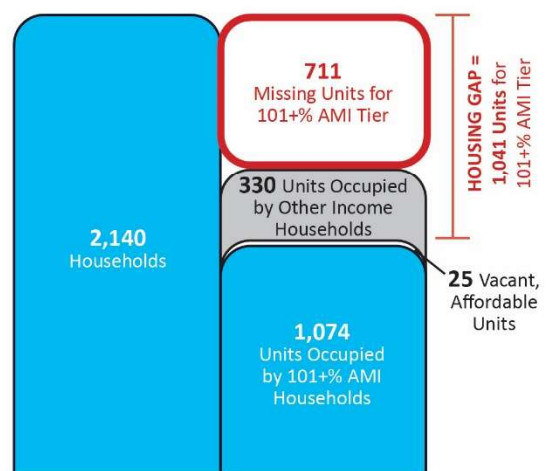
■ 0-50% AMI
(\$0 - \$23,614 annual income)



■ 51-80% AMI
(\$23,615 - \$37,782 annual income)



■ 81-100% AMI
(\$37,783 - \$47,227 annual income)



■ 101+% AMI
(\$47,228 and higher annual income)

Chapter VII. Housing with Supporting Services

All people share the need for safe and stable housing, however, for some vulnerable populations, housing could be a stabilizing factor for improved health outcomes. Vulnerable populations include individuals with substance use disorders, serious mental illness (SMI), experiencing homelessness and persons identified under the Commonwealth of Virginia Olmstead ruling.⁶ Some conditions make maintaining housing difficult and additional supports are needed to ensure stability.

Supportive housing, recognized as an effective housing strategy for people with special needs, may be the solution for this issue. It combines affordable housing with intensive supportive services to help vulnerable populations stabilize and maintain housing.

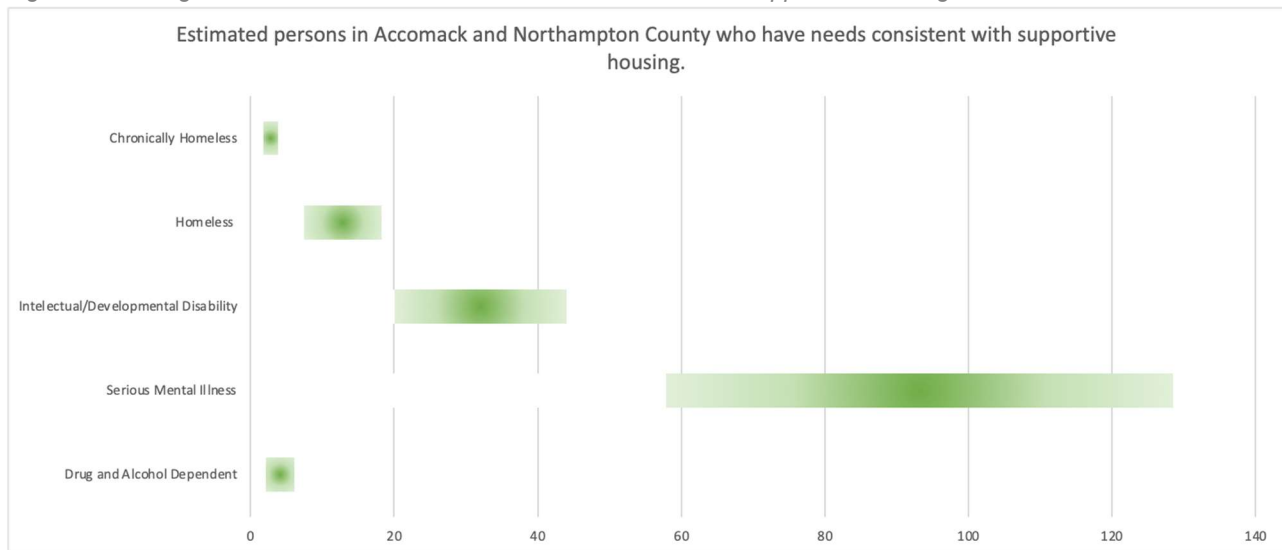
While there is no widely known formula for calculating supportive housing needs, many communities have been able to use local data sources to estimate. This study provides an analysis of housing for populations that may require supportive services.

To calculate the needs consistent with supportive housing for Accomack and Northampton Counties, a Monte Carlo simulation was prepared. This technique is used to understand the impact of risk and uncertainty in prediction and forecasting models. The Monte Carlo simulation allows for various inputs for each target population (population in each category, prevalence rate, probability of being 0-50% AMI and probability of needing supportive services). A summary of the results is provided in the following chart.

It is estimated that between 93 and 107 Eastern Shore residents have needs consistent with supportive housing. Statistical prevalence data was used to estimate the probability that individuals in Accomack and Northampton Counties meet one or more definitions of disability or a life event that would be consistent with the need for supportive housing. However, it should be emphasized that the prevalence figures estimate the number of people who are likely to have a certain condition, not how many are likely to seek services related to that condition or how many may need a rental subsidy.

⁶ Under the U.S. Supreme Court's Olmstead v. L.C. decision, the Americans with Disabilities Act, and the Virginians with Disabilities Act, Virginia is required to provide appropriate opportunities for people with disabilities to become fully integrated into the community if they choose to do so.

Figure 5.11 Range of Estimated Persons with Needs Consistent with Supportive Housing



Source: Mullin & Lonergan analysis of prevalence data, CHAS data, national and local estimates of the probability of needing supportive services and other relevant information

While understanding the needs consistent with supportive housing among specific populations is helpful in the planning process, it should be noted these are estimates and will fluctuate depending on population changes, economic events, and other factors impacting persons with disabilities and the housing market. Having a system that can be flexible and responsive is key to providing housing stabilization services to persons who may benefit from a supportive housing model.

Homelessness

Homelessness is often seen as an urban city problem. However, over the years homelessness has presented increasingly more in rural areas. Rural homelessness is often thought to be undercounted and therefore has remained largely hidden. One such reason for the undercounting of rural homelessness is related to the definition of homelessness under the McKinney-Vento Homeless Assistance Act, which defines someone as “literally homeless” when they “(1) have a primary nighttime residence that is a public or private place not meant for human habitation; or (2) are living in a publicly or privately operated shelter designed to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or (3) are exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.” Often people with unstable housing in rural areas are living doubled up with friends and family, and do not meet the definition of “literally homeless.” Other factors that may contribute to underrepresentation of rural homeless needs include the following:⁷

⁷ U.S. Department of Housing and Urban Development. (2007). *Rural Homelessness*. 4.

- Lack of rural service sites
- Difficulty including individuals that do not use services
- A lack of incentive for providers, many of whom may be small and/or faith-based organizations, to collect data on their clients

In January 2021 the Eastern Shore Local Planning Group (LPG), one of 12 within the Virginia Balance of State Continuum of Care, conducted the annual Point in Time (PIT) Count. The PIT count is a HUD required count of sheltered and unsheltered people experiencing homelessness on a single night in January. The count provides a snapshot on who is experiencing homelessness on one night across the entire US. The Eastern Shore LPG counted 51 persons experiencing homelessness on the night of the 2021 count. Of those, 70% were in a sheltered situation, which includes emergency shelters (hotels) or transitional housing programs.

Figure 5.12 2021 Annual Point In Time Count for the Eastern Shore

Total Persons				
	Sheltered	Unsheltered	Total	Percentage
Total Number of Persons	35	16	51	100%
Number of Children	18	2	20	39%
Number of Persons (18-24)	3	3	6	12%
Number of Persons (over age 25)	14	11	25	49%

Source: Eastern Shore Local Planning Group

In HUD’s *2019 Market Predictors of Homelessness: How Housing and Community Factors Shape Homelessness Rates Within Continuums of Care*, researchers found that housing affordability was a central issue associated with homelessness across communities. In rural areas, there is a positive association with rates of sheltered homelessness and the share of renters and homeowners who are cost burden or severely cost burden. As noted in prior sections, 36.08% of renters and 18.25% of homeowners in Accomack County are cost burden and 33.99% of renters and 23.44% of homeowners in Northampton County are cost burden.

HUD outlines effective strategies for working with persons experiencing homelessness and at risk of homelessness in their Service Delivery in Rural Areas training. Since homelessness in rural areas is often “unseen”, it is important to raise awareness across the community about the homeless and housing needs faced by the community. Outreaching to the community at-large including businesses, faith-based groups, schools and community members can help gain financial, community and political support.

Housing Choice Vouchers

The Housing Choice Voucher (HCV) program is a HUD-funded program to assist very low-income households, the elderly and persons with disabilities afford safe housing in the private market. Households pay no more than 30% of their income toward rent and the HCV program pays the balance directly to the landlord. The HCV program is operated by the Accomack-Northampton Regional Housing Authority (A-NRHA). As of December 2021, there were 504 HCVs currently leased. Yet, as a result of yearslong declining federal funding, there is an inadequate supply of HCVs to meet the needs of all low-income households within the Accomack-Northampton region. A-NRHA has 91 applicants on the waiting list for a HCV. Since the demand for housing assistance often exceeds the available HCV resources, local housing authorities may establish preferences for selecting applicants from the waiting list. A-NRHA currently prioritizes homeless households, persons with disabilities, veterans, elderly, working families (25 hours or more per week), and persons covered by the Olmstead Act. Of the 91 households on the waiting list, 13% are classified as homeless.

Figure 5.13 Accomack-Northampton Regional Housing Authority HCV Waiting List Preferences

Waiting List Preference	Number	Percentage
Disabled	10	11%
Veteran	2	2%
Homeless	12	13%
Total	91	100%

Source: Accomack-Northampton Regional Housing Authority (December 2021)

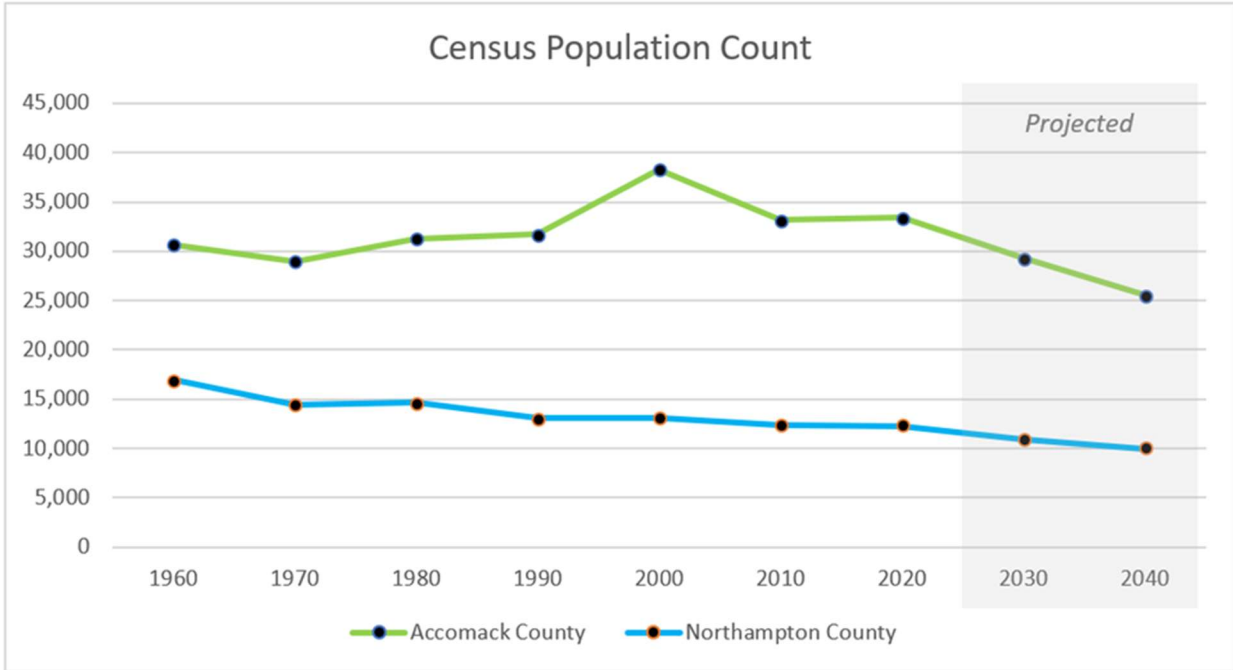
Chapter VIII. Projected Growth and Housing Demand

The counties of the Eastern Shore have not shared in the steady population growth of Virginia overall, with Northampton County seeing a gradual decline in population and Accomack County seeing only very slight growth since the 1970s. The future population growth or decline of the region will be influenced by a variety of factors, but existing projections from statistical sources can help local governments to prepare for housing demand.

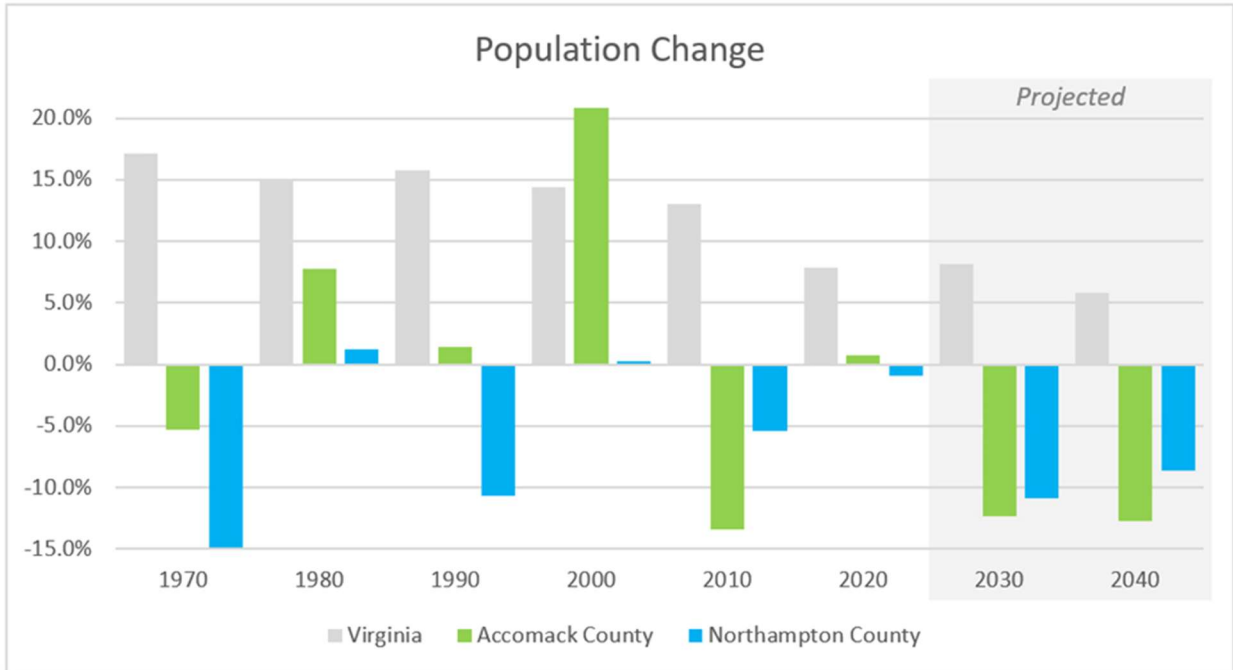
Weldon Cooper Center Population Projections

Decennial U.S. Census counts show that the population of Accomack and Northampton Counties have remained steady or declined slightly in recent years despite significant growth for the Commonwealth of Virginia overall. This overall population change may be affected by a wide range of factors including land availability, environmental factors, tax structure, and the availability of educational and employment opportunities, among others. This population stagnation or decline are not unique to the Eastern Shore. Similar trends are reflected across Virginia, with population shifts seen away from rural localities and toward urban and suburban areas.

Taking various population factors into account, resources are also available to project future population change. Official State of Virginia population projections are maintained by the University of Virginia's Weldon Cooper Center for Public Service. Weldon Cooper Center projections completed in 2019 forecast continued or accelerating population decline for both counties of the Eastern Shore, with Northampton County's population falling to 10,008 by 2040 and Accomack County's population reaching 25,558 over the same period.



The Weldon Cooper Center population projections represent an accelerated pace of population decline over recent years, but is similar to other periods of 10-year population declines for Accomack and Northampton Counties, with Northampton having lost as much as 15% of total county population from 1960 to 1970 and Accomack registering a significant decline between the 2000 and 2010 census counts.



United States Decennial Census Population

Year	Virginia	Accomack	Northampton	Eastern Shore
1960	3,966,949	30,635	16,966	47,601
1970	4,648,494	29,004	14,442	43,446
1980	5,346,818	31,268	14,625	45,893
1990	6,187,358	31,703	13,061	44,764
2000	7,078,515	38,305	13,093	51,398
2010	8,001,024	33,164	12,389	45,553
2020	8,631,393	33,413	12,282	45,695

Weldon Cooper Center Population Projections (2019)

Year	Virginia	Accomack	Northampton	Eastern Shore
2030	9,331,666	29,292	10,949	40,241
2040	9,876,728	25,558	10,008	35,566

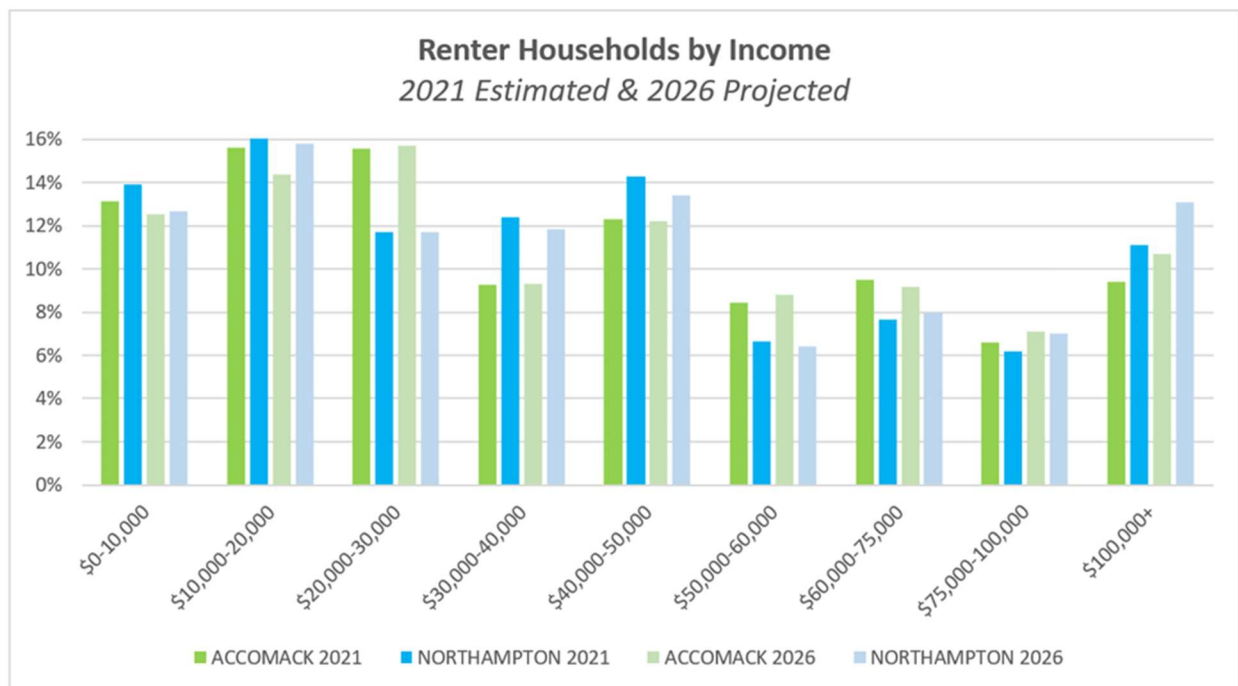
Source: University of Virginia Weldon Cooper Center, Demographics Research Group. (2019). Virginia Population Projections. Retrieved from <https://demographics.coopercenter.org/virginia-population-projections>

HISTA Projections of Households by Income

Projection data from Ribbon Demographics, LLC. were utilized. Ribbon Demographics specializes in demographic projections and includes data related to the number of households by income, size, tenure and age (HISTA). Projections are inherently subject to uncertainty as they are based on assumptions which may or may not bear out over time. For example, unexpected societal or natural disasters can cause cataclysmic shifts in the economy, birth rates, housing production, etc. While projections can be useful for overall planning purposes at a macro level, they should be used with caution when applied on a micro level. For the analysis provided below, 2021 was used as the base year with projections calculated for 2026. This five-year outlook is much shorter than the ten-year and twenty-year projections provided by the Weldon Cooper Center.

Renter Households

Minimal change is anticipated across the income spectrum among renter households in both counties. Among renters earning up to \$20,000, there is a projected slight decline in the number of households in both counties. Increases in household population are most notable at the highest income levels—\$75,000 and above—with Northampton projected to experience more growth than Accomack. In both counties, this scenario has the potential to exacerbate the demand for housing units in the higher rental income tiers.



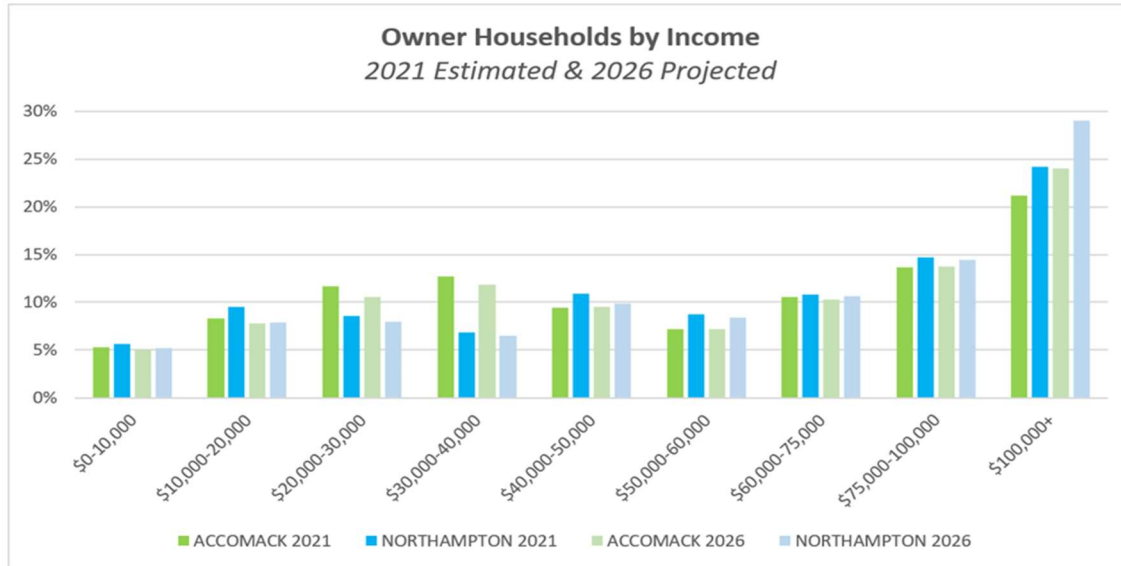
Percent of Renter Households by Income: 2021 Estimated & 2026 Projected

Household Income	Accomack 2021 (est.)	Northampton 2021 (est.)	Accomack 2026 (projected)	Northampton 2026 (projected)
\$0-10,000	13.2%	13.9%	12.5%	12.7%
\$10,000-20,000	15.6%	16.2%	14.4%	15.8%
\$20,000-30,000	15.6%	11.7%	15.7%	11.7%
\$30,000-40,000	9.3%	12.4%	9.3%	11.8%
\$40,000-50,000	12.3%	14.3%	12.2%	13.4%
\$50,000-60,000	8.4%	6.6%	8.8%	6.4%
\$60,000-75,000	9.5%	7.7%	9.2%	8.0%
\$75,000-100,000	6.6%	6.2%	7.1%	7.0%
\$100,000+	9.4%	11.1%	10.7%	13.1%

Owner Households

Modest changes among owner households in both counties is projected with the greatest increases anticipated among households earning \$100,000 and higher.

Comparable to renters, owner households will experience minimal change in both counties by 2026. The exception is among households with the highest incomes. As with renters, this continuing demand for households earning \$100,000 or more will place even more demand on a housing market that isn't able to meet current demand.



Percent of Owner Households by Income: 2021 Estimated & 2026 Projected

Household Income	Accomack 2021 (est.)	Northampton 2021 (est.)	Accomack 2026 (projected)	Northampton 2026 (projected)
\$0-10,000	5.3%	5.6%	5.0%	5.2%
\$10,000-20,000	8.3%	9.5%	7.8%	7.9%
\$20,000-30,000	11.7%	8.6%	10.6%	8.0%
\$30,000-40,000	12.7%	6.8%	11.9%	6.5%
\$40,000-50,000	9.4%	10.9%	9.5%	9.9%
\$50,000-60,000	7.2%	8.8%	7.2%	8.4%
\$60,000-75,000	10.6%	10.8%	10.3%	10.6%
\$75,000-100,000	13.7%	14.7%	13.8%	14.5%
\$100,000+	21.2%	24.2%	24.0%	29.0%

Chapter IX. Neighborhood Assessments

The Housing Needs Assessment included analysis on the neighborhood scale. The Project Management Team selected five locations that represented the Eastern Shore. Consultants conducted a windshield survey at these sites in October 2021, viewing the front of the residential structures from street level. The fieldwork did not entail entering onto or accessing the property. Consultants noted visual deficiencies using a standardized survey form.

Neighborhoods

The Project Steering Committee identified five neighborhoods that helped to highlight common housing conditions issues. These locations also helped represent the various geographies of Virginia's Eastern Shore region. Neighborhoods include:

- **Exmore:** The Steering Committee selected the area around Charnock and Jackson Streets. Consultants conducted a windshield survey between Occohannock Neck Road, Westfield Avenue, Main Street, and Charnock Street. Consultants surveyed around 35 houses within this rectangular area.
- **Nassawadox:** This area includes Brickhouse Drive, between Nassawadox and Exmore. The neighborhood consists of about 40 houses, plus additional homes on side streets.
- **Trehernville-Kates:** Kates Drive intersects to the west off Route 13 just south of Trehernville Drive. The area of interest is between Sealy and Orange. There are about 30 homes in the highlighted area.
- **Onancock-White Rabbit Lane:** This stretch of homes is north of the Town of Onancock. Consultants traveled along Bayside Road (Route 658) and cataloged houses between Wise Chapel to Doe Creek.
- **Atlantic-Wishart Point Road:** The Oaks is east of Atlantic Road, from that intersection to around Hope Circle. There are about 25 houses in the focus area. Consultants also drove through Smith Road and Hope Circle.

Fieldwork Methodology

In the windshield survey, consultants generally organized residential structures into categories based on the current condition: good, fair, poor, or dilapidated. Preparation work defined the limits of each neighborhood and identified key characteristics. The consultants recorded housing conditions with notes and photographs of each residential structure.

Findings

While consultants documented each residential structure, this report does not include findings on each property. This process aims to respect residents and property owners by not calling out specific homes with maps or property records. Instead, the following are general findings from the five neighborhoods. While some photos highlight key points, this report avoids revealing

property information, like addresses. Highlighting themes also helps to focus this document on topics helpful in developing recommendations concisely.

Exmore

The homes in this area are in generally good condition. Most structures had minor maintenance issues, which property owners could likely address without specialty skills. There tended to be more issues with housing conditions on the western side of the study area, near Charnock Street. This western side also had more mobile homes, and single trailer structures. Homes were generally larger and in better condition at the eastern side, near Broad Street. Nearly all the homes were single-family detached structures. Consultants identified potential accessory apartments in a few secondary structures. Several homes appeared to be vacant, and a couple were dilapidated, with significant structural failures.

Overall, the homes in this neighborhood were older and reflected regular wear and tear. Consultants identified a few properties that were on the fringe of categories, between “good” and “fair” or “fair” and “poor.” Without sufficient household resources, the minor issues with most homes could quickly evolve into more serious concerns. Housing condition issues tended to involve windows and siding. There were at least two homes with poor roofs, which will require replacement soon.

Exmore was the most walkable neighborhood in this analysis. While there were no interior sidewalks, there were pedestrian facilities on Occohannock Neck Road. There are commercial and civic land uses on Broad and Main Streets to the east. Homes on the western side of the study area, around Charnock Street, are not within walking distance to these amenities.

Sample Highlights from Exmore:



Figure 1: Homes on the eastern side of the study are tended to be larger and in better condition.



Figure 2: Housing conditions tend to decline farther to the western end of the neighborhood. There are also a couple of dilapidated homes that appear to be vacant.

Nassawadox

Brickhouse Drive connects US 13 and Route 618 (Bayside Road) between Exmore and Nassawadox. Brickhouse is a rural road but is home to a relatively large cluster of residences. A series of short, private roads allow access to additional parcels behind those fronting Brickhouse Drive.

Homes along Brickhouse Drive are a mix of small single-story homes and mobile homes. Most homes in the area are in habitable condition, but many minor maintenance issues such as missing trim or damaged siding were visible. Several homes with more serious issues were seen, including damaged roofs or missing windows that may lead to deterioration and the abandonment of the structure. Vacant lots were also observed, including once instance where a home had clearly been demolished or removed, and one case where a wooded site was being cleared, potentially for a new home. Mobile homes in the area ranged from new models in good condition to old units that may need replacement.

Overall, homes along Brickhouse Drive make up a cluster of small homes with good transportation access that contribute positively to the area's need for affordable housing and can continue to do so with ongoing maintenance.

Sample Highlights from Nassawadox:



Figure 3: Many houses in the Brickhouse Drive area are small well-maintained homes that are receiving the maintenance necessary to keep them in the region's housing stock.



Figure 4: Houses like this example with an unshingled roof require urgent repair to remain viable.



Figure 5: A variety of mobile homes are found in the area, including recent models in good condition and older models that may be near the end of their usable lives.



Figure 6: Several structures in dilapidated condition were observed, including those with missing windows and roof damage that may not be rebuildable.

Trehernville-Kates

The area of Kates Drive and Sealey Road, along with nearby segments such as Orange Road, contains a cluster of small houses and mobile homes just off Route 13.

This area contains a mix of usable structures and abandoned or dilapidated houses that are unlikely to be returned to use. Several homes were observed to have significant structural damage, including collapsing roofs, fire damage, and missing windows. On at least two lots, surveyors noted bare foundations which would have once contained mobile homes. Additional homes were noted to have other maintenance issues, including damage to siding and roofs that may cause them to quickly deteriorate into uninhabitable structures.

Several homes of higher quality recent construction are also found in the area, along with active work on roofing improvements and preparations for the installation of new mobile homes. Maintenance in this area may still be able to return lightly damaged houses to active homes.

Sample Highlights from Trehernville-Kates:



Figure 7: Many observed units had maintenance needs, including siding, window, and roof repairs that may help them remain occupied dwellings.



Figure 8: The area includes a large number of mobile homes ranging from newer models in good condition to older models in need of improvement or replacement.



Figure 9: Several abandoned homes were noted with severe structural failure such as collapsed roofs. These units are unlikely to be repaired and rehhabited.



Figure 10: Recent construction was noted on some lots, primarily the installation of new mobile home units.

Onancock-White Rabbit Lane

Bayside Road (Route 658) is a rural roadway, different from the gridded streets in the Exmore study area. The homes along Bayside are in generally fair condition. While many structures had minor maintenance issues, others are starting to experience deterioration and possibly structural deficiencies. There are several examples of dilapidated or collapsed structures. Most homes were single-family detached, though there are about a half dozen single-wide, mobile home trailers.

Overall, the homes in this neighborhood were older and reflected more advanced wear and tear. Housing condition issues tended to involve windows and siding. There were several homes with patched roofs. Bayside Road was the least walkable neighborhood in this analysis. There were no sidewalks and narrow shoulders. This corridor also lacked commercial or civic uses, aside from churches, meaning that residents are dependent on cars for travel.

Sample Highlights from Onancock-White Rabbit Lane:



Figure 11: There are several structures in poor condition. A sagging roofline indicates serious structural issues that require expensive renovations. In these instances, demolition and replacement may be more affordable.



Figure 12: There are several dilapidated and blighted properties on Bayside Road. Without proper resources to repair minor issues, structures can rapidly deteriorate.



Figure 13: Consultants counted seven single-wide homes and other type of mobile home options. While some are in fair condition, others have issues like sagging rooflines.



Figure 14: Many homes had wear and tear with siding. Others had more serious issues, especially with roofing. In this example, the roof shingles are deteriorating.

Atlantic-Wishart Point Road

Wishart Point Road functions much like a residential subdivision with a cul-de-sac. The road dead ends at Wishart Point, in Powell's Bay. Homes are generally in fair to good condition. Nearly all the residential structures are single-family detached, though there are mobile homes. Most housing condition issues are the result of wear and tear with siding and windows. There were at least two examples of dilapidated structures. In one example, the property owner or resident placed a mobile home next to the fallen single-family house.

Sample Highlights from Atlantic-Wishart Point Road:



Figure 15: Most residential structures are in "fair" to "good" condition. This single-family home is one example of a structure in good condition.



Figure 16: There are examples of homes in poor condition. Aside from issues with siding and windows, there was degradation with roofing. In this example, there are missing shingles on the left and what appears to be a warped roofline.



Figure 17: When the main structure fails, some residents bring a mobile home onto the property. Consultants also heard of this approach during the public meetings.



Figure 8: Some homes in fair condition may soon fall into poor condition without property maintenance and repair. In this example, there are missing shingles to the left that will require a more expensive reroofing effort.

Chapter X. Local Barriers

There are numerous local barriers to addressing the bi-county region's housing needs. A-NPDC staff and the Regional Housing Study Management Team shared some of these barriers during regular calls in the process. The housing study also included public engagement via community meetings and surveys, which helped identify challenges with local zoning codes, construction costs, and other issues. The following is an inventory of barriers, which helps to provide greater context to the subsequent recommendations.

Zoning Regulations

Participants in the study process identified local zoning codes as a barrier to affordable housing. Accomack County changed its rural area (agricultural) zoning minimum lot size from one to five acres in a past update. During the community meetings, attendees also cited the lack of accessory dwelling unit (ADU) options or the ability to add a secondary housing unit on a residential property. The public also perceived that the local codes limited mobile home options, sometimes the only housing available for some residents.

Accomack County

During a series of public meetings, participants cited issues with the Accomack Counting Zoning Ordinance that presented barriers to the region's housing needs. Consultants followed up on those comments and conducted an audit of the County's code to verify those issues. The audit found that three specific areas may limit the supply of affordable housing units.

Accessory Dwelling Units

ADUs allow for smaller, more affordable housing options and can provide additional rental income for property owners. While Accomack County allows for accessory dwelling units in multiple zoning districts, the code is restrictive. None of the zoning districts allow ADUs by-right, instead requiring a Special Use Permits (SUP). The code limits ADU size to 650 square feet in most districts and the Agricultural District zone requires that the property must have at least five acres. The Residential District prohibits these dwelling units. The County could loosen these regulations to allow for more housing options, while adopting requirements that address concerns with those units, including changing the minimum rental term to 60 days to prevent their use as short-terms rentals.

Mobile Homes

The County's zoning ordinance is currently inconsistent with the State Code, by being overly restrictive with mobile homes. The Agricultural and Residential Districts allow for mobile homes but as a SUP. The Residential District further stipulates that, "the applicant submits written comments from all the property owners within 500 feet of the boundary lines of the property upon which the mobile home is to be located including the property owners across the street or highway." In the public engagement process, participants wanted to see fewer laws that prevent

mobile homes. While this type of housing is not ideal, it may be the only option available for some residents.

Densities and Housing Types

Accomack County generally requires lower densities to preserve rural character. Under the Agricultural District zone, the minimum lot size is five acres. Rural Residential allows for three-acre lots and provides a rural cluster option. However, the County's code allows for Village Development Districts, which permit developers to create higher densities, as seen with the 140 townhouse units in Captains Cove. The zoning also allows apartments under a Special Use Permit (SUP) in agricultural and residential districts. Overall, there are opportunities for improvements, including incentivizes for housing options.

Northampton County

Participants also discussed issues with the Northampton Counting Zoning Ordinance during the public engagement process. A code audit again verified those issues, similar to Accomack County findings. However, section §154.2.108 presents incentives to developers to provide affordable housing.

Accessory Dwelling Units

Northampton County also limits the use of ADUs. The code is unclear on where these units are allowable, though it mentions that property owners can convert single-family homes to accessory dwellings.

Mobile Homes

The zoning code is also unclear with mobile homes and also appears to be inconsistent with the State Code, like with Accomack County.

Densities and Housing Types

Likewise, Northampton County limits housing types and provides few options for multi-family development.

Municipalities

Northampton County includes five incorporated towns: Eastville, Cape Charles, Exmore, Nassawadox, and Cheriton. Accomack County has eight, including the towns of Accomac, Onancock, Chincoteague, Parksley, Onley, Melfa, Bloxom, and Painter. These municipal governments will be essential to supplying housing options because they:

- Generally, have water and sewer availability for future housing initiatives,
- Are usually willing to extend services to areas adjacent to incorporated limits, and
- Are home to more services, businesses, and employment opportunities.

Some towns (Painter, Keller, Onley, Melfa, Nassawadox, Exmore, and Onancock) will also have easy access to the Hampton Roads Sanitation District's sewer force main, providing additional opportunities for housing initiatives in the future. For this reason, the PDC should coordinate with the Eastern Shore's municipalities on zoning review and updates to local codes.

Rising Construction Costs

According to ANPDC, several factors impact the recent rising costs of their housing construction program. Since July 2020, the cost of a two-bedroom single family unit has risen 46% to \$120,000 from \$80,000. Until the recent rise in housing costs, alternative septic systems rose from \$14,000 in the late 2000s (2008-2010 timeframe) to \$30,000 due to rising costs and increasing state regulations. At the same time, conventional systems cost \$4,000 but are no longer allowed on most of the land on the Eastern Shore, thereby forcing housing costs higher. As a result, ANPDC has to increase its grant funding requests to account for inflation, meaning fewer homes will be built. The primary reason is current inflation rates but also a lack of laborers to work under a housing contractor.

Demographic Changes

The Eastern Shore population continues to experience population decreases over the decades, leading to a less robust housing market. Chapter III shows that the bi-county region shrank by 5.4 percent between 2000 and 2010. Recent 2020 census data shows a further 0.9 percent decline in the region's population. The result is an older housing stock and fewer incentives for the private sector to invest in new home construction.

Landlords

The public engagement process indicated that landlords present one of the most challenging barriers to the region's housing needs. Residents claimed that many rental units are in poor condition, with no better options available for renters. Anecdotal data indicated that it is common to forgo leases with landlords, preventing renters from securing legal protections. In community meetings, participants stated that landlords typically live outside of the region and are not responsive to needed repairs. Without a lease, there may be few incentives to encourage better responsiveness.

Inadequate Supply of Available Contractors

Besides funding to rehabilitate housing units, a constant supply of skilled contractors is needed to build, maintain and preserve aging units on the Eastern Shore. ANPDC reports that its housing contractors have a difficult time finding an adequate number of skilled and unskilled workers for their projects. One recently completed home was developed by a total of 1.5 workers for this reason, which also adds significant time to complete a unit. In addition, the Commission has identified a shortage of contractors on its pre-approved list of contractors for

completing publicly funded indoor plumbing, housing rehabilitation, hazard mitigation and other housing development activities.

HUD's Fair Market Rents

Annually, HUD publishes its Fair Market Rents for all metro areas and counties. As it relates to the Housing Choice Voucher program, these are the payment standards that the Accomack-Northampton Regional Housing Authority is allowed to pay the landlords participating in the HCV program. For example, the payment standard for a two-bedroom rental unit in Accomack County in 2022 is \$720; in Northampton County, it is \$780. An analysis of the 175 landlords participating in the HCV program conducted by the Regional Housing Authority for this study revealed that these allowable payment standards were less than the market rents landlords could receive if they rented their units on the open market. This scenario is a disincentive for landlords to participate in the Authority's Housing Choice Voucher program and offer their units to households below 80% of AMI.

Public Perception of Affordable Housing

Public opinions may vary across the Eastern Shore. Participants at the community meetings expressed the region's perception of affordable housing. There appears to be a distinction between "affordable" and "low-income" housing. Anecdotally, the community may support the former but generally does not support later. Cape Charles leaders think that the town would likely oppose purpose-built affordable housing developments, preferring a mixed-income approach. Public opinion may limit some housing approaches, viewing some efforts as tailored to low-income households.

Poor Infrastructure

With little public water and sewer service outside of Cape Charles and a few other communities, most of the Eastern Shore relies on wells and septic systems. But these are very expensive to build and maintain. According to the ANPDC, their construction costs of a new 750 square-foot, two-bedroom/one-bathroom single family unit currently averages about \$120,000 but requires an additional \$31,000 for the installation of a septic system and \$6,000 for a well. Other costs include acquisition of the lot, construction of a driveway and its associated costs of compliance with Bay Act provisions, site work and building, and soft costs such as appraisals, surveying and legal work and construction management.

HRSD, the public sewer district serving the Eastern Shore, is now building a transmission force main line from Nassawadox, through Exmore and up to Onancock with a spur to Accomack. This project is necessary to provide improved wastewater treatment for the Towns of Nassawadox and Exmore and improve sanitary sewer service reliability to existing customers of Accomack County. According to HRSD, the project will provide new and updated infrastructure that will help ensure the Eastern Shore towns' and HRSD's ability to protect public health and the environment for decades to come. The estimated project cost is \$15,764,700 and will be

financed with a combination of grants, loans, and wastewater treatment fees paid by HRSD customers.

In terms of housing development, this project has the potential for significant transformational change. As a result of public sewer service being extended from Accomac south to Nassawadox, the possibility of relaxed zoning regulations on minimum lot size and density becomes much more practical. This, in turn, can spur the development of new housing on smaller lots and with more units permitted per acre without the need for expansive septic fields.

HRSD is also working on two additional phases; one in northern Accomack County and another in Chincoteague. The proposed Wachapreague spur is still in Virginia's budget and remains a possibility as well.

Language and Limited English Proficiency Communities

Public participants in the process also discussed Limited English Proficiency (LEP) communities. Housing challenges are already difficult for English speakers, but language barriers add another hurdle. Some Spanish-speaking residents struggle with landlord negotiations and may be unaware of existing housing programs.

Underfunded Programs and Services

The Eastern Shore has relatively limited resources to address housing needs. There are no viable options for home improvement work; consultants identified a clear need during the site visits. There are few programs available to address the housing needs discussed in this report. With a declining population and limited local budget, there are barriers to potential funding sources.

ANPDC seeks grants and loans to carry out its housing activities from a number of sources. The Commission's Community Housing Improvement Program is funded through Virginia's Department of Housing and Community Development. A planning grant is applied for and, if approved, used to conduct the engineering required to carry out streetscaping, lighting, demolition and other activities in conjunction with housing rehabilitation or new construction. This report is used to apply for an implementation grant to finance the scoped project. From start to finish, this process takes approximately three years.

For the development of the 24-unit Bailey Road Apartments completed in 2019, ANPDC applied for a number of funding sources to finance the \$4.4 million project. These included USDA Section 514 loans and Section 516 grant, a competitive HOME program loan through DHCD, a Federal Home Bank Loan and a deferred developer fee equal to more than \$240,000. The use of multiple sources for such a project is not unusual but does speak to the complexity of packaging a new construction housing development. The Eastern Shore needs several more of this type of publicly assisted affordable housing initiative annually to begin to meet the demand for housing.

The complexity of the affordable housing financing package itself creates additional challenges. The time required to bring together the deal and package the financing plan from multiple sources means rising construction costs can create time delays as each source has to be renegotiated after a higher-than-expected bid. Project close-out is challenging and different program funding restrictions can limit the population who is eligible for housing. For instance, USDA's farmworker housing requires the tenant to be engaged in or retired from farm work and so those units are not available to the general population. Due to tax credit syndicators' national risk management strategies, most Low-Income Housing Tax Credit projects in rural areas are limited to those that receive project-based vouchers. The tenants must then meet the requirements of both the LIHTC program and the Section 8 eligibility requirements.

Another under-funded program is the Housing Choice Voucher program administered by the Accomack-Northampton Regional Housing Authority. Like most HCV programs, the demand for the rental housing subsidy has far exceeded available funding for many years. The recently approved 2022 federal budget includes an increased funding level for the HCV program, which may open the door for future applications from the Authority. In addition to more funding to address the lengthy waiting list, there also exists a need for more available affordable housing units on the Eastern Shore in order for eligible applicants to use the voucher to help with paying their rent.

Chapter XI. Recommendations

The recommendations included in this section are linked directly to the trends, conditions and barriers identified throughout the Regional Housing Study. The recommendations will require a well-coordinated strategy within each county, and regionally in some cases, to set the stage for encouraging and facilitating new housing development. The strategy is more complex than building a few additional units every few years as the valiant efforts of local organizations, including the Accomack- Northampton Planning District Commission, have been able to achieve over past decades. In the face of woefully inadequate funding, an aging stock occupied by households without the financial capacity to maintain and repair their units, poor infrastructure and restrictive zoning that discourages even small rental developments, and local employers who cannot ramp up to their full employment capacity, the Eastern Shore's housing problem is an economic problem, too. In other words, housing development is equivalent to economic development.

Among the barriers, or challenges, identified in this study is the lack of adequate funding. This situation impacts two critical aspects of local government: adequate staffing (both in quality and quantity) and the ability to complete critical projects (affordable housing, infrastructure development, etc.). Several private sector entities, such as nonprofit affordable housing development organizations, fill some of the void. But the enormity of the lack of affordable housing on the Eastern Shore will require a much higher level of partnerships, funding, public support and strong political leadership to create the change necessary to alter the current course and foster a more dynamic response to current conditions.

The following goals reflect the challenges to be overcome in Accomack County and Northampton County individually as well as for the Eastern Shore as a whole when regional efforts present enhanced opportunities for successful implementation.

- **Goal 1:** Harness time and talent from a diverse cross-section of community leaders to guide the implementation of this study.
 - Recommendation 1.1: Appoint a Leadership Team in each county to assist in steering the work necessary to achieve the study's goals
 - Recommendation 1.2: Require an Annual Report of each Leadership Team
- **Goal 2:** Change the face of affordable housing.
 - Recommendation 2.1: Public Awareness Campaign
- **Goal 3:** Expand the overall housing inventory.
 - Recommendation 3.1: Update Local Comprehensive Plans
 - Recommendation 3.2: Update Local Zoning Codes
 - Recommendation 3.3: Construct New Affordable Housing
 - Recommendation 3.4: Request and support increased investment in education and certificate programs designed to expand the local construction trades
 - Recommendation 3.5: Identify and Market Sites for Infill Housing Development
 - Recommendation 3.6: Complete the remaining proposed phases of HRSD's

- forced main in Accomack County
 - Recommendation 3.7: Support New Housing Development
- **Goal 4**: Preserve the existing housing stock.
 - Recommendation 4.1: Continue Community Revitalization Efforts
 - Recommendation 4.2: Continue to Identify CDBG Communities
- **Goal 5**: Ensure safe and decent housing for persons experiencing homelessness.
 - Recommendation 5.1: Manage Housing Choice Vouchers
 - Recommendation 5.2: Evaluate the use of Hotels as Emergency Shelters

Goal 1	Harness time and talent from a diverse cross-section of community leaders to guide the implementation of this study
Rationale	The enormity of the inadequate housing inventory for all income levels cannot be handled by current staffing levels or funding levels in each county. The housing problem on the Eastern Shore involves far more than bricks-and-mortar housing. A lack of affordable units and units for higher income levels dampens the economy when local established businesses cannot undertake planned expansions because they're unable to attract and retain employees. In this case, affordable housing is an economic development issue and must be approached with an economic development focus.
Recommendation 1.1: Appoint a Leadership Team in each county to assist in steering the work necessary to achieve the study's goals	The Board of Supervisors in each county should appoint a Leadership Team comprised of technical experts in a variety of fields (housing, economic development, educators, nonprofit development, workforce development entities, builders, construction tradesmen and tradeswomen, financing, real estate, engineering, etc.) to work collaboratively in advising the county and its departments on moving forward with the implementation of this plan. The Leadership should meet at least bi-monthly to organize, establish ground rules for its purpose, begin to prioritize the recommendations in this plan, identify public and private funding resources, etc. The Leadership Team would work under the authority of county government to provide a valuable group of local technical experts to assist in moving this plan forward through implementation.
Recommendation 1.2: Require an Annual Report of each Leadership Team	The Leadership Team should provide an Annual Report to its respective County Board of Supervisors reporting on public meetings, projects identified for implementation and their progress, issues encountered that require attention, success stories, grant and other financing secured, etc.

Goal 2	Change the face of affordable housing.
Rationale	Stakeholders and residents reported that opposition to affordable housing developments could be sufficient to cause a worthwhile project to be denied by local officials. Several affordable housing communities have been built on the Eastern Shore and offer attractive examples of what the final products look like and how compatible they are with the surrounding area. A few vocal residents in opposition to such a project would not be able to kill it if zoning provisions allowed multifamily developments by right in both counties. And, educating the public on who needs affordable housing (such as teachers, law enforcement, employees of local businesses, etc.) could help to change public opinion.
Recommendation 2.1: Public Awareness Campaign	Conduct a public awareness campaign to educate residents and businesses on the need for and benefit of creating a welcoming and permissible environment for affordable housing. <i>Potential Funding Source: General Funds</i>

Goal 3	Expand the overall housing inventory.
Rationale	<p>The Housing Gap Analysis revealed a severe mismatch between housing units that are available and affordable to households in each income tier. For both renters and owners, the most severe mismatch occurs in the lowest income tiers and the highest income tiers. A lack of adequate housing inventory for 100%+ AMI households forces them to rent or buy down-market, thereby squeezing out lower income households. These lower income renters and owners, who are priced out of their income tier, are then forced to pay more than 30% of their income to find housing units in higher income tiers. Expanding the housing inventory would help to alleviate this shortage.</p> <p>Several business owners reported having difficulty retaining current and hiring new employees because they were unable to find decent and affordable housing on the Eastern Shore. As a result, the inadequate housing inventory has become an economic issue where employment opportunities are going unfilled and local businesses and institutions are unable to reach their potential for full employment.</p> <p>Projections for 2026 anticipate increases in higher income households of \$75,000 and higher. Without an adequate inventory of units to accommodate these households, the situation will most likely worsen for the lowest income households who have the fewest resources to rent or buy outside of their level of affordability.</p> <p>A new approach for determining the most practical and feasible locations for encouraging multifamily housing is needed. Finding sites that have access to public water and sewer service would allow for higher density development where individual and costly wells and septic systems would not be needed. Multifamily housing developers would require additional public funding to cover the cost of this infrastructure element in order to make a project affordable for households below 80% AMI.</p> <p>To expand housing inventory, creating an environment where there is a healthier supply of experienced construction tradesmen and tradeswomen along with builders and contractors can support the opportunities opened by relaxed zoning restrictions across the region. Ensuring adequate education and certification is available for these sectors of the local economy is a critical component to creating more housing.</p>
Recommendation 3.1: Update Local Comprehensive Plans	The Code of Virginia requires that "every governing body shall adopt a comprehensive plan for the territory under its jurisdiction" (§ 15.2-2223). This code section applies to Northampton and Accomack counties and the various towns on the Virginia portion of the Eastern Shore. The State Code also stipulates that the

	<p>comprehensive plan addresses housing and "different kinds of residential, including age-restricted, housing." The Eastern Shore Regional Housing Study can function as a resource to the two counties and multiple towns as they approach required schedules for updating their comprehensive plans.</p> <p>Northampton County recently approved a new comprehensive plan in 2020 with a new housing section. The County's five incorporated towns include Cape Charles, Eastville, Exmore, Nassawadox, and Cheriton. Cape Charles is updating its comprehensive plan at the time of this report and can incorporate housing topics in this latest revision. The remaining towns should adopt new housing language during, if not before, the next five-year review. Conclusions from the Eastern Shore Regional Housing Study can help provide some consistency across the six plans.</p> <p>Accomack County amended its 2008 comprehensive plan in 2018. While the document records existing housing conditions and identifies housing strategies, it lacks a complete chapter on the topic. The County could incorporate a more extensive section on housing issues and policies. Accomack has eight municipal governments, including Accomac, Onancock, Parksley, Onley, Chincoteague, Melfa, Painter, and Bloxom. With the smaller towns, even a brief discussion on housing policies that are consistent with the region's plan can help support the overall efforts.</p> <p><i>Potential Funding Source: VA Housing, USDA, non-profit Foundations, local fundraisers</i></p>
<p>Recommendation 3.2: Update Local Zoning Codes</p>	<p>As discussed in the "Local Gaps" section, local zoning laws can present barriers to the region's housing needs. The local governments should audit their zoning ordinances to identify potential text amendments to support the Eastern Shore's housing goals. Revisions should include higher density housing developments, including multi-family rental options and mixed-use development where public water and sewer service exist; allowing for residential uses above street-level commercial uses in downtown areas; and decrease minimum lot size requirements in areas with water and sewer service. Ordinances should also allow for ADUs as a strategy. Zoning laws should also be generally less restrictive with mobile homes, which are sometimes the only choices for shelter.</p> <p>At the time of this report, Northampton County received a grant to review the County's zoning ordinance and the five towns' codes. This grant will identify zoning barriers for affordable housing and may address strategies listed in the comprehensive plan, such as:</p> <ul style="list-style-type: none"> • Diversify housing stock by allowing small lot, attached, and multi-family residential in appropriate areas identified in the

	<p>Future Land Use Plan, including Town Edges.</p> <ul style="list-style-type: none"> • Consider reducing minimum parking requirements for residential uses, which may be a barrier to development due to associated stormwater management costs. • Review the zoning ordinance to consider allowing accessory dwelling units by-right to provide affordable rental options and ease the cost burden for homeowners. • Review the zoning and subdivision ordinances to expand housing opportunities for seniors, the elderly, multigenerational households, and special needs populations, both with and without care. <p>Accomack County’s comprehensive plan also incorporates zoning text amendments for housing purposes. It states the following actions:</p> <ul style="list-style-type: none"> • Revise the Zoning Ordinance to create additional zoning districts to allow various development types and densities. • Adopt an Affordable Dwelling Unit ordinance (ADU). <p><i>Potential Funding Source: VDHCD planning grant</i></p>
<p>Recommendation 3.3: Construct New Affordable Housing</p>	<p>In addition to ANPDC’s affordable housing initiatives continuing, and expanding where possible, construction of new affordable housing units can also be carried out by for-profit and nonprofit affordable housing developers. Sites in and around the eight incorporated towns may be priority locations. These municipal governments will be essential to supplying housing options because they:</p> <ul style="list-style-type: none"> • Generally, have water and sewer availability for future housing initiatives • Are usually willing to extend services to areas adjacent to incorporated limits, and • Are home to more services, businesses, and employment opportunities. <p>Some towns (Painter, Keller, Onley, Melfa, Nassawadox, Exmore, and Onancock) will also have easy access to the Hampton Roads Sanitation District’s sewer force main, providing additional opportunities for housing initiatives in the future.</p> <p><i>Potential Funding Sources: Virginia Housing tax-exempt financing, Low-Income Housing Tax Credit financing through Virginia Housing, VDHCD planning and implementation grants, DHCD HOME loan, USDA Section 514 loans and 516 grant, Federal Home Loan Bank loan</i></p>
<p>Recommendation 3.4: Request and support</p>	<p>Increase investment in high school and college information technology, building construction and trades programs, impactful</p>

<p>increased investment in education and certificate programs designed to expand the local construction trades.</p>	<p>regional Community and Economic Development that offer certification, licensure, apprenticeships, small business start-up assistance and programs promoting sustainability and entrepreneurship.</p> <p><i>Potential Funding Sources: Eastern Shore Community College, GO Virginia, Virginia Enterprise Zone Program</i></p>
<p>Recommendation 3.5: Identify and Market Sites for Infill Housing Development</p>	<p>Identify and market potential locations appropriate for new infill housing and mixed-use housing development in locations where public water and sewer exist or capacity can be expanded. Downtown areas, including upper-story commercial buildings, and land in the vicinity of these services should be seriously considered and zoned appropriately.</p> <p><i>Potential Funding Source: VDHCD planning grant</i></p>
<p>Recommendation 3.6: Complete the remaining proposed phases of HRSD's forced main in Accomack County</p>	<p>HRSD's current forced main extension Accomac south to Nassawadox is underway and well-warranted. This expansion of sewer service has the potential to allow for more affordable housing development simply by reducing the minimum lot size since septic fields will no longer be required along the new service line. Coupled with allowing higher density housing, this project has the potential to attract developers because it will make a project much more financially feasible. The next step should be a proactive one: revise zoning in the vicinity of the sewer line and make it more attractive for housing developers.</p> <p>In addition, HRSD is also working on two additional phases: one in northern Accomack County and another in Chincoteague. The proposed Wachapreague spur is still in Virginia's budget and remains a possibility as well.</p> <p><i>Potential Funding Sources: combination of grants, loans, and wastewater treatment fees paid by HRSD customers</i></p>
<p>Recommendation 3.7: Support New Housing Development</p>	<p>Create an environment that is attractive to affordable housing developers. This will involve a series of initiatives including removing zoning barriers in each county, supporting affordable housing projects through the local approval process, supporting grant applications for funding, and supporting bond issues to implement new production and preservation of affordable units.</p> <p><i>Potential Funding Source: General Funds</i></p>

Goal 4	Preserve the existing housing stock.
Rationale	To supplement expanding the overall housing inventory in both counties, preservation of existing housing units should be a priority. For units that are feasible for rehabilitation, preserving these units in the inventory can maintain existing affordable housing for households up to 80% AMI. For units that cannot be feasibly rehabilitated, demolition and new construction of affordable single-family units is necessary.
Recommendation 4.1: Continue Community Revitalization Efforts	ANPDC should continue its community revitalization initiatives including housing rehabilitation, new construction, demolition of dilapidated units, streetscaping, and water/sewer improvements. <i>Potential Funding Source: VDHCD planning and implementation grants, Virginia Housing Low-Income Housing Tax Credit Financing, DHCD Indoor Plumbing Program, Virginia Individual Development Account (assists households with saving for downpayments to buy their homes)</i>
Recommendation 4.2: Continue to Identify CDBG Communities	ANPDC should continue its policy of coordinating with each county to identify and prioritize a list of CDBG-eligible communities for which State funds can be sought for community revitalization initiatives. Expanding the list to include additional scoring criteria such as location in the 100-year floodplain, determining if the property has flooded regardless of its location, etc. could prevent investment in properties with a higher probability for future damage. Having a list of communities identified for this purpose makes the funding application process more efficient. <i>Potential Funding Source: ANPDC staff resources</i>

Goal 5	Ensure safe and decent housing for persons experiencing homelessness.
Rationale	Due to the low number of chronically homeless individuals in the two counties, vouchers in conjunction with supportive services can be a solution to creating supportive housing needed by many chronically homeless persons.
Recommendation 5.1: Manage Housing Choice Vouchers	ANPDC should continue to prioritize persons experiencing homelessness for Housing Choice Vouchers. <i>Potential Funding Source: Accomack-Northampton Regional Housing Authority Housing Choice Voucher program</i>
Recommendation 5.2: Evaluate the use of Hotels as Emergency Shelters	Evaluate the use of hotels for emergency shelter. Stakeholders noted that due to the lack of emergency shelter beds on the Eastern Shore, the community utilizes short-stay hotels to provide emergency housing accommodations. While this practice is often the most practical for rural communities, the conditions of the hotel still need to meet HUD’s habitability standards if using Emergency Solutions Grant funding. <i>Potential Funding Source: Virginia Balance of State Continuum of Care</i>

Acknowledgments

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