



## Housing

Safe, affordable housing is a hallmark of every community. Residential areas and the houses within them give definition to neighborhoods and give the town as a whole its character and identity. The homes in Gordonsville tell a story of how the town developed over time, from the 19<sup>th</sup> century homes that line Main Street to the homes built in neighborhoods surrounding Main Street during the 1950's and 1960's as the town expanded to its present-day boundaries. These homes also tell the story of how citizens in the town live and give indication to their future housing needs from the standpoint of shelter and a safe living environment.



Figure 1. Homes along Main Street (staff photo).

### General Characteristics

According to information provided by the US Census Bureau, the number of housing units in the town has increased over time since the 1980's. The table below shows the number of units and corresponding percentage increase since 1980.

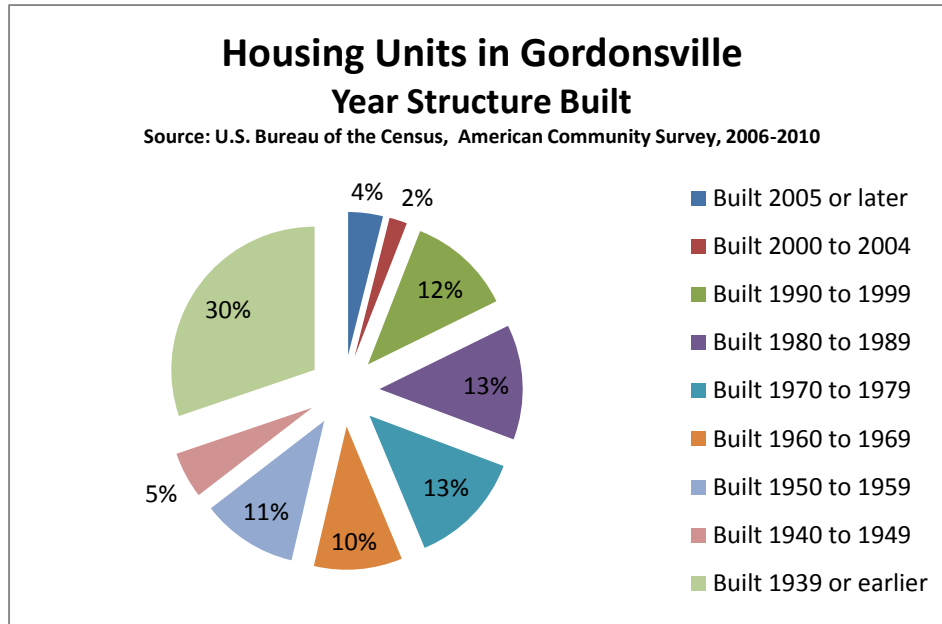
Year	Number of Housing Units	Percent Change Over Previous Year	Occupied Housing Units	Percent Change Over Previous Year	Vacant Housing Units	Percent Change Over Previous Year
1980	547					
1990	552	0.91%				
2000	688	24.64%	628		60	
2010	710	3.20%	632	0.64%	78	30.00%
<b>Total Housing Unit Increase 1980-2010</b>	<b>29.80%</b>					

From 1980 to 2010, housing units in Gordonsville increased nearly 30%; the biggest jump during that time period occurred from 1990 to 2000 when the total number of units increased by nearly 25%. This is likely due to the 1991 boundary adjustment of 80 acres to the town, which brought Confederate Manor subdivision and Eastgate apartments into the corporate limits.

From 2000 to 2010, the number of vacant housing units in the town increased by 18 units, or 30%. In 2010, 89% of housing units in the town were occupied, 11% were vacant. The downturn in the housing market that began in late 2006 and the subsequent increase in foreclosures are likely to blame for this increase.



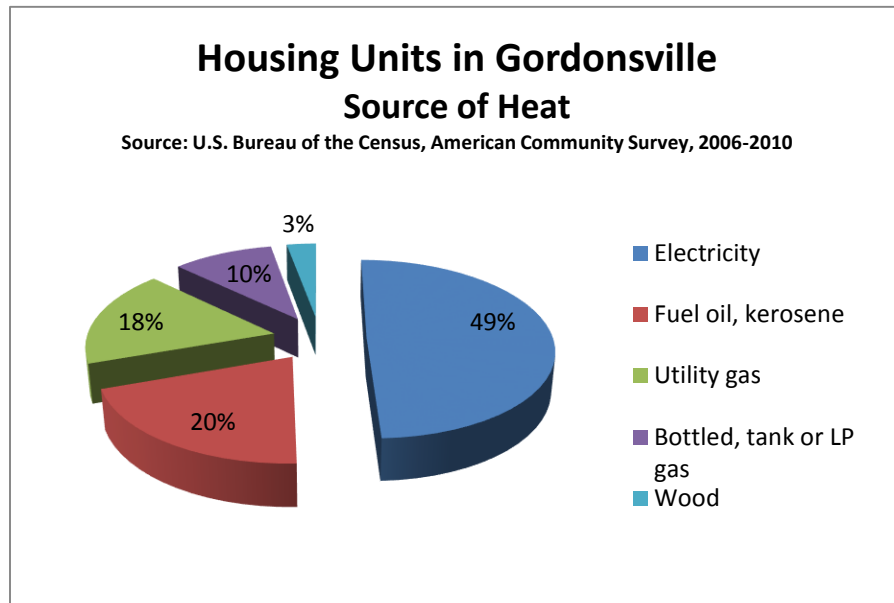
Of the total number of housing units in town, approximately 72% were single-unit structures and nearly 27% were multi-unit structures in 2010. Approximately 1% of these units were mobile homes. With regard to the age of housing units, 30% of the housing units in town were constructed in 1939 or earlier. The chart below illustrates the breakdown of the age of housing within the town:



On average, homes in Gordonsville are moderately sized; the median number of rooms is 5.2 according to the US Census Bureau. Twenty-nine percent of housing units have five rooms, while over 42% of the housing units in town have six rooms or more, a feature that is characteristic of the older homes in town. Nearly 46% of homes in town have three bedrooms; by contrast, approximately 1% of homes in town have no bedrooms and nearly 2% have five or more bedrooms. Homes in town are not crowded; according to the Census Bureau, 100% of homes had one occupant per room in 2010.

## Characteristics of Occupied Housing Units

Occupied housing units in Gordonsville are generally well-furnished with the basics needed to make a home livable. All occupied units in the town have complete plumbing and kitchen facilities according to the Census Bureau. Additionally, nearly 50% of homes are heated with electricity. The chart below is an illustration of how other homes in town are heated:



Interestingly, 6.4% of occupied housing units did not have telephone service in 2010—this is an increase from 2000 when 1.6% of occupied households did not have telephone service and is likely due to the fact that more and more people are giving up their land lines and using cellular phones for communication from home.

Of the 628 occupied housing units in Gordonsville in 2000, 375 or 60% percent were occupied by the owner and 253 or 40% were occupied by renters. Surprisingly, this ratio remained relatively unchanged in 2010: 61% of occupied units were owner-occupied and 39% were renter-occupied.

Of the units that were owner-occupied in 2010, 38% owned their home with a mortgage or loan while nearly 23% owned their home free and clear. The average household size of owner-occupied units was 2.55 people in 2010.

From 1990 to 2010, the number of rental units within town increased nearly 47%. From 2000 to 2010, however, the number of rental units remained fairly stable, decreasing only slightly from 253 units in 2000 to 248 units in 2010. The number of people per rental unit in 2010 was 2.14, virtually unchanged from the 2000 figure of 2.13 people per unit.



Figure 2. Le Rochambeau apartments on High Street (staff photo).

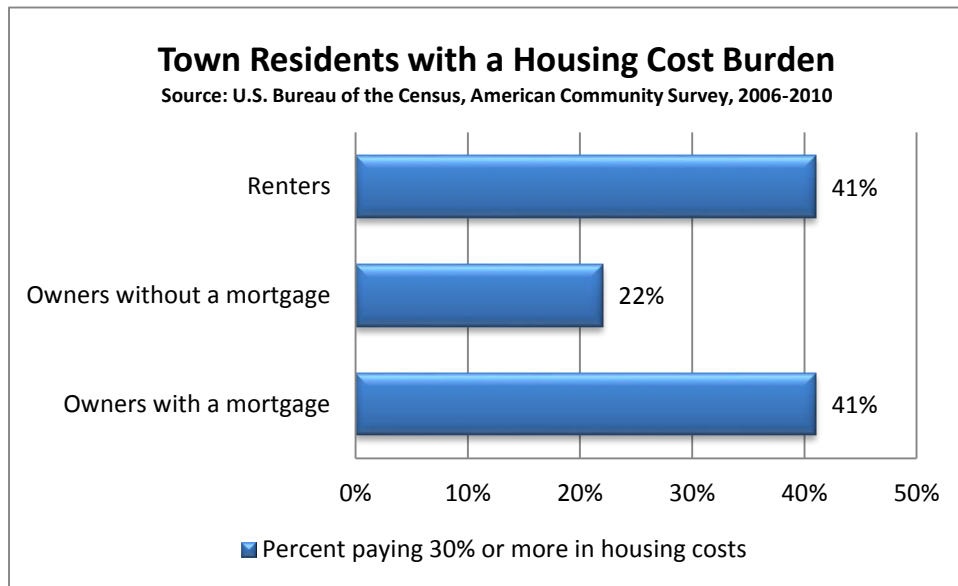
## Housing Value and Cost

Housing value and cost can be used to indicate the level of financial burden town citizens are facing as homeowners or renters in town. From 2000 to 2010, the median cost of a single-family owner-occupied home in Gordonsville went from \$90,300 to \$203,300, an increase of over 125%.



Clearly, the housing boom that occurred nationwide from 2002 to 2006 is responsible for this dramatic increase. The recession that began in 2008, however, has brought housing values back to more realistic numbers. A recent reassessment of properties within the town revealed that values decreased approximately 11% from 2005 to 2011.

Generally speaking, US Department of Housing and Urban Development guidelines suggest that homeowners pay less than 30% of their household income for housing expenses. The chart below illustrates the housing cost burden for town residents in 2010:



In 2010, approximately 41% of homeowners with a mortgage in Gordonsville paid 30% or more of their household income for housing expenses. In 2000, this figure was only 16%. By comparison, nearly 22% of homeowners without a mortgage paid more than 30% of their household income on housing expenses in 2010. The median housing costs for homeowners with a mortgage was \$1,188 in 2010, an increase of 35% from 2000; for homeowners without a mortgage, the median cost of housing was approximately \$300, an increase of approximately 32% from 2000.

With regard to rent paid, the median rent paid in 2010 was \$687; by comparison, the median rent paid by Gordonsville residents in 2000 was \$506. Nearly 41% of town renters paid more than 30% of their household income on housing expenses in 2010, compared to approximately 32% of renters in 2000.

Overall, despite the fact that housing values and costs have increased for residents in the town since 2000, owning a home or renting an apartment is still relatively affordable for most residents, and the fact that nearly two-thirds of homes within the town are owner-occupied promotes community stability and investment. As the national, state and local economy continues to change over the next many years, monitoring housing availability and affordability will be important to ensure that town citizens are able to continue to call Gordonsville home.

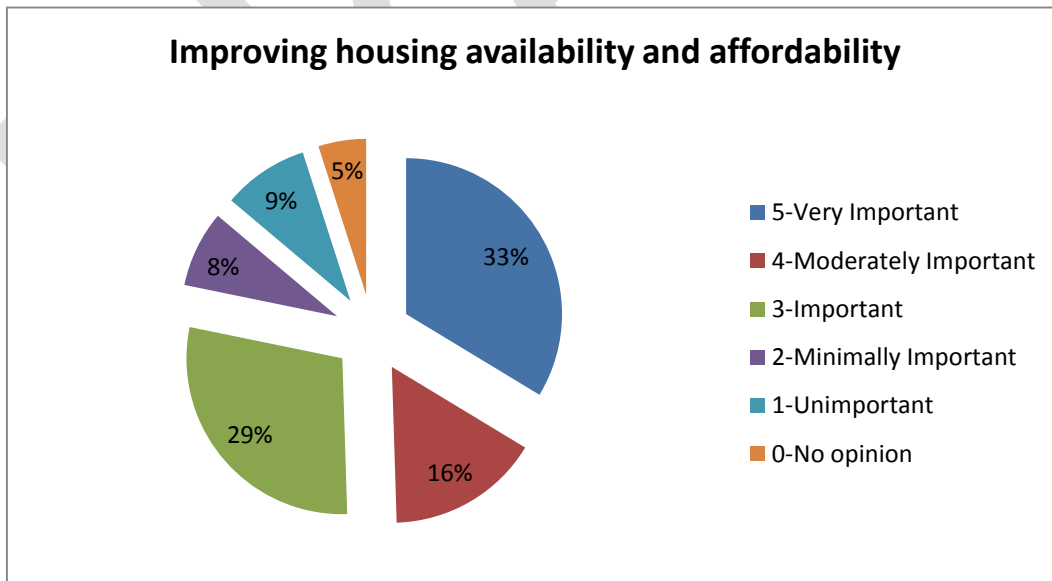


## Community Meetings and Survey Responses

During the community meetings held in the fall of 2011, housing was discussed and the following are issues that were identified:

- Need more affordable housing; starter homes for young families
- Need senior citizen's complex or retirement village, which will provide jobs for youth/young adults
- Need more townhomes
- Need to control/limit development to make use of existing housing stock
- Require/encourage % of new development to be affordable housing
- Encourage above-retail housing downtown - which is attractive for young singles/couples
- Encourage mixed-use development/walkable communities
- Data should drive decisions regarding development of new housing
- Work with property owners to clean up abandoned properties and to keep properties nice in general
- Promote the creation of affordable housing and explore the use of tax credits as incentives for development of affordable housing
- Promote the town as a great place to live for those who work at the new Martha Jefferson Hospital, etc.
- Promote housing development/infill within Town

Housing that is affordable and available was rated as an important issue by more than three-quarters of the town residents who responded to the Community Survey in the fall of 2011. A third of respondents indicated the issue of housing is very important. The chart below illustrates the breakdown of responses received:





## Housing Goal

To provide safe and affordable housing for all residents of the Town of Gordonsville.

<b>Objective A.</b> Promote a wide variety of housing types that provide for the needs of all residents while recognizing that the single family dwelling defines the character of housing within the town.	
A1.	<i>Review the Land Development Ordinance to determine whether changes are needed to encourage new housing that is reflective of the character of each neighborhood.</i>
<b>Objective B.</b> Encourage the rehabilitation and repair of deteriorated housing within the Town.	
B1.	<i>Identify areas of town in need of housing rehabilitation and explore the use of Community Development Block Grant funding to implement redevelopment as needed.</i>
<b>Objective C.</b> Encourage the development of mixed-use projects that provide for varying levels of housing types and affordability.	
C1.	<i>Review the Land Development Ordinance and make revisions as needed to incorporate provisions for varying levels of housing types and affordability in new development and mixed use projects where appropriate.</i>
<b>Objective D.</b> Encourage infill development.	
D1.	<i>Review the Land Development Ordinance to determine whether setback and yard requirements encourage and permit infill development compatible with the existing character of each neighborhood in the town.</i>
<b>Objective E.</b> Improve the viability of the downtown area by encouraging the establishment of above-retail housing.	
E1.	<i>Review and revise the Land Development Ordinance as needed to better allow the development of above-retail housing in the downtown area.</i>
<b>Objective F.</b> Encourage the creation of affordable housing for seniors, young families and young adults.	
F1.	<i>Consider modification of the Land Development Ordinance to require that a certain percentage of any new housing development is affordable housing.</i>
F2.	<i>Support the use of tax credits as an incentive for the development of affordable housing.</i>
F3.	<i>Explore the development of an affordable senior living complex within the town.</i>