

# Chapter 8: Neighborhoods & Housing

## Chapter Overview

As the housing market in Lynchburg and the region changes over the next twenty years, so must residential development standards. The City's zoning and subdivision ordinances must adapt to meet new housing trends and demands while protecting the integrity and fabric of the City's neighborhoods.

A primary goal of the Plan is to improve the livability of the City's neighborhoods through conservation, stabilization, and revitalization. The Citizens of Lynchburg are proud of their neighborhoods. Many of the City's neighborhoods are home to people who also work in the City, serve on neighborhood committees, and participate in community activities. The City's Neighborhood Map, shown in Exhibit 8-1, identifies more than 40 distinct neighborhoods throughout the City, including traditional neighborhoods and more conventional subdivisions. Residents continue to invest time and energy to improve their neighborhoods and homes.

## Neighborhood Partnerships

Numerous public agencies, City departments, housing providers and businesses are organized to support Lynchburg residents and potential homebuyers. In addition to working through the Housing Collaborative, the City should continue to work with residents and other stakeholder groups to improve neighborhoods and address residents' varied housing needs by helping the City to:

- Monitor neighborhood conditions;
- Provide technical support to neighborhood organizations;
- Prepare community-based neighborhood plans;
- Increase awareness of housing investment opportunities;
- Identify needed services and amenities to support neighborhood livability;
- Target CDBG funding in specific neighborhoods;
- Increase the effectiveness of the Community Code Compliance Team; and
- Identify vacant or undeveloped sites appropriate for housing development.

## Neighborhood Fabric

Many residential neighborhoods are also home to local institutions, places of worship, schools, and other facilities. To maximize the positive impacts of these institutions, the City should encourage all institutions to work with surrounding neighborhoods to prepare master plans that document the institution's expansion projects and their impacts. To improve connections within neighborhoods, the City should work with neighborhoods to extend sidewalks and pedestrian paths between residential areas and parks, natural areas, institutions, and other public amenities.



**A  
well-planned  
and preserved  
neighborhood  
street.**



Many residents have expressed great pride in their neighborhoods and support efforts to improve the identity of all neighborhoods as part of a single larger community. The City should support installation of attractive identification signs at neighborhood entries, improvements in landscaping in public rights of way, and creation of an “adopt a neighborhood” program to coordinate cleanup efforts and activities.

The City’s neighborhoods offer a variety of housing types in a mix of suburban, traditional and newer mixed-use neighborhoods, each with separate needs and opportunities. A common factor in the quality of life for all neighborhoods is residents’ access to goods and services needed on a regular basis, such as food, parks, schools and many commercial services. The City is committed to working with neighborhoods to help provide access to these services through the most appropriate options for each neighborhood. A few options include facilitating the development of neighborhood services through zoning or other measures, improving access through street improvements, sidewalk improvements or improved transit service; or through approaches such as facilitating the creation of neighborhood markets and gardens.

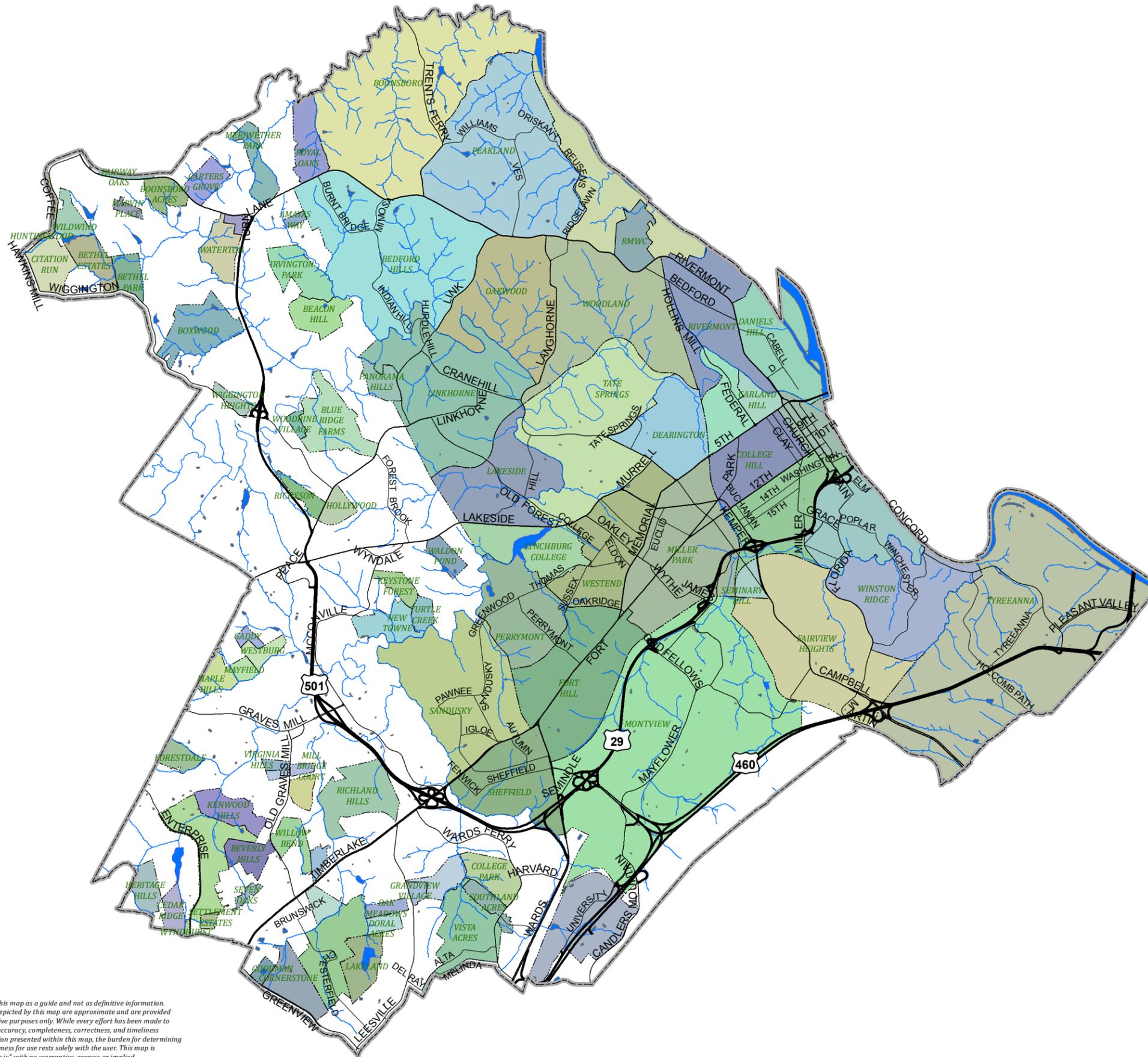
### **Traditional Neighborhoods**

Near downtown are numerous older traditional neighborhoods that offer a mix of housing types, are compact and walkable, and have narrow and connected streets that link parks and other compatible uses, such as schools and small-scale retail establishments. Residents value the convenience and character of these neighborhoods and housing, but many of the units are smaller and lack the amenities of newer homes. Some of these smaller, older homes contribute the City’s supply of affordable housing.

While the mix of housing and uses can contribute to the neighborhood character and stability, it also requires that the City pay closer attention to the mix of uses and property maintenance. This Plan recommends:

# Exhibit 8-1 Neighborhood Boundaries

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-  Neighborhood Boundary
-  Highway
-  Major Arterial
-  Minor Arterial
-  Collector
-  Water

*Please use this map as a guide and not as definitive information. The areas depicted by this map are approximate and are provided for illustrative purposes only. While every effort has been made to ensure the accuracy, completeness, correctness, and timeliness of information presented within this map, the burden for determining appropriateness for use rests solely with the user. This map is provided "as is" with no warranties, express or implied.*

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- The creation of neighborhood conservation plans to identify specific needs, and opportunities in traditional neighborhoods;
- Traditional neighborhood zoning overlays to provide the flexibility needed to maintain and update existing homes and businesses while maintaining the integrity of the neighborhood character;
- Targeted housing programs to encourage home ownership and private reinvestment;
- Active code enforcement to ensure that properties are maintained; and
- Community investment in improved connectivity, streetscapes and sidewalks and other infrastructure to maintain safe and convenient mobility.

### **Suburban Neighborhoods**

Further from the downtown core are many predominantly single family residential neighborhoods that are typically built on larger lots that are located on longer blocks than in traditional neighborhoods. While these neighborhoods offer a sense of separation from urban activities of the City, this separation is an inconvenience in many of the neighborhoods. Lack of sidewalks, bikeways and an interconnected street system requires that most trips involve driving a car. The low density reduces transit viability, which reduces the ability of these neighborhoods to support residents who chose to remain in their neighborhoods as they age. To address these challenges, the Plan recommends:

- Establishing bicycle and pedestrian facilities to improve mobility;
- Evaluating opportunities to improve connectivity between neighborhoods and non-residential uses serving those neighborhoods; and
- Allowing for a greater range of small-scale neighborhood retail and service uses at key intersections at the edges of these neighborhoods.

### **Mixed-Use Neighborhoods**

As the market has recognized the demand for development patterns that reflect many of the characteristics of traditional neighborhoods land use patterns, the market has responded by providing developments that incorporate a mix of uses and housing types. These developments also include community facilities, open space and commercial buildings that are designed to be pedestrian-oriented. Many of these “traditional neighborhood developments” that established a balanced mix of uses and created village atmospheres fared much better in the market than conventional development during the recent recession. Wyndhurst and Cornerstone are recent examples of this type of development in Lynchburg that provides single family and attached housing around a core of retail, office and service uses.

## Housing Market Conditions and Opportunities

To ensure that all current and future City residents are served by a range of housing opportunities, a variety of housing types in a range of prices must be available. While the City captured a greater percentage of regional growth than adjacent jurisdictions, each of the surrounding counties and communities grew over the last decade and will continue to provide housing for people who work, shop and visit Lynchburg.

The key factors in determining where individuals and families choose to live include:

- The quality of schools;
- Safety and security;
- Availability of affordable housing that meets the individual's or family's needs;
- Return on investment;
- Proximity to work, school, shopping and local amenities (e.g., health care, parks, libraries, entertainment, restaurants and other public and private services);
- Mobility – the ability to get to and from work, services and amenities; and
- Neighborhood character.

While some of these factors are addressed in other chapters of this plan, each can have a significant impact on private investment decisions and the health of the City's neighborhoods. Housing conditions directly relate to the well-being of their occupants. Lynchburg faces some unique housing challenges, but enjoys a wealth of housing assets that can help the City achieve its goals to continually enhance its neighborhoods.

### Housing Age

One of these challenges is the age of the City's housing stock. The City's homes have a median age of 49 years old, which is ten years older than the median for the Commonwealth as a whole. More than 42 percent of the City's homes were built in 1959 or earlier. This creates a variety of challenges, including the suitability of structures for current lifestyles, energy efficiency (heating and cooling costs), parking and general maintenance needs.

### Housing Affordability

Housing affordability is affected by housing costs, energy costs, travel costs and household incomes. Lynchburg's owner occupied homes had a median value of \$145,100 in 2010 as compared to a median value of \$249,100 for Virginia as a whole. At less than \$700 per month, median rents in Lynchburg are also lower than the average for the Commonwealth and most comparable communities. Lynchburg's Housing Affordability Index, which compares incomes and housing costs, is significantly lower than comparable cities in Virginia, which means that it is more affordable for most of its residents. Despite its favorable comparisons, a

significant proportion of lower income households are burdened by rents or mortgages that exceed 30 percent of household income. For more detailed information, see the “City of Lynchburg, VA: Housing Assessment.”

### Housing Occupancy

Exhibit 8-2 shows housing occupancy data for Lynchburg and the Commonwealth for the year 2010. While occupancy rates are relatively similar, Lynchburg has a far lower percentage of owner occupied units. This is primarily due to the higher percentage of students who typically reside in rental units.

**Exhibit 8-2: Housing Occupancy in Lynchburg and Virginia**

	Lynchburg	Percent of Total	Virginia
<b>Total Housing Units</b>	31,992	100%	3,364,939
<b>Occupied Housing Units</b>	28,476	89.0%	90.8%
<b>Owner Occupied</b>	15,102	47.2%	61.1%
<b>Renter Occupied</b>	13,374	41.8%	29.7%
<b>Vacant Housing Units</b>	3,516	11.0%	9.2%
<b>For Rent</b>	1,609	5.0%	2.5%
<b>For Sale Only</b>	539	1.7%	1.3%
<b>Rented or Sold, Not Occupied</b>	237	0.7%	0.5%
<b>For Seasonal, Recreational, or Occasional Use</b>	168	0.5%	2.4%
<b>For Migrant Workers</b>	0	0.0%	0.0%
<b>Other Vacant</b>	963	3.0%	2.5%

Source: American Community Survey 2010

The number of and projected growth of colleges and universities in the City will continue to generate demand for rental property throughout the City. As described in chapter 5, students are projected to comprise a significant proportion of the City’s projected growth over the next twenty years. While many will live on campus, a significant proportion will seek rental housing off-campus and will compete with lower and moderate income families for affordable units.

Citizens are concerned about the proliferation of rental housing, particularly properties that are poorly managed, which can damage neighborhood integrity. These concerns can taint the reputation of all rental housing in the City. In collaboration with the schools and landlords, the City should continue to explore opportunities that encourage the upkeep and rehabilitation of rental properties. The rental housing registration and inspection program has worked well in the City’s historic neighborhoods and offers potential benefits in other areas.

The City’s policy to encourage higher rates of homeownership is intended to promote the pride in ownership that encourages residents to invest in property maintenance, participate in neighborhood and civic affairs and contribute to

neighborhood stability. While economic conditions have made it difficult for many first-time homebuyers, low interest rates and a variety of federal programs have helped many people buy or retain their homes. To foster homeownership among low and moderate income households, the City should continue to coordinate with lenders and housing providers to implement programs that reduce the barriers to home ownership.

### **Special Needs Housing**

The City's demographics contribute to housing demands for individuals and families with special housing needs, including aging residents, individuals with physical or mental challenges and lower income residents. The City has taken a two prong approach to addressing these critical housing needs by

- Maintaining a Consolidated Plan that gives the City access to Community Development Block Grant and HOME Program funds; and
- Establishing a Housing Collaborative to coordinate the efforts of the many housing stakeholder groups.

As the City considers the housing needs of special populations, it will be important to emphasize the role and proximity of mass transit and social services. The City should use a mix of funding possibilities, including Community Development Block Grants (CDBG) and state and federal programs to promote the rehabilitation of owner-occupied and rental units for use by physically and mentally challenged residents.

### **Entitlements**

Since 1975 the City of Lynchburg, as an entitlement jurisdiction through the Department of Housing and Urban Development (HUD), has received annual allocations for the Community Development Block Grant (CDBG) Program. In 1994 the HOME Investment Partnerships Program began and the City was designated as a participating jurisdiction. As an entitlement jurisdiction, the City is required by HUD to submit a Consolidated Plan every five years. Consolidated Plan preparation is intended to be a collaborative process whereby the community establishes a unified vision for community development actions.

The City anticipates that HUD will provide approximately \$1.4 million new funds annually between 2010 and 2015. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income levels. The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low and moderate income households.

The following approved goals for housing and non-housing development constitute the priority needs stated in the Consolidated Plan. These goals reflect the needs that historically have been the needs of the very low-, low-, and moderate-income

persons living within the target census tracts. The City supports the allocation of funds to achieve measurable results for both public and non-public services and notably supports assisting individuals with disabilities, substance abuse or addiction, persons with AIDS, persons that are homeless, and elderly persons. The goals are to:

**Housing Goals**

- Provide diverse housing choices.
- Increase the number of owner-occupied units.
- Rehabilitate substandard housing units. Emphasis is to be placed on programs that require an investment of funds and/or labor on the part of the owner commensurate with the owner's resources.
- Support initiatives to increase permanent affordable rental and housing ownership opportunities.
- Support programs that assist individuals in retaining their homes in challenging economic times.

**Non-Housing Goals**

- Eliminate neighborhood deterioration, blight and blighting influences.
- Support the organized efforts in neighborhoods to leverage their resources to improve and sustain community livability and services.
- Support economic development efforts which will expand job opportunities and retention.
- Promote activities which support the healthy development of the City's at-risk youth, adults and families.

The City of Lynchburg's Consolidated Plan focuses on the geographic area in which the greatest indicators of distress exist -- the neighborhoods that surround Downtown. Population demographics and surveys of these neighborhoods show that they have the highest degree of housing need and are where many of the City's very low- and low-moderate-income persons reside.

An overriding objective stated in the Consolidated Plan is to maximize existing partnerships between the private and public sector so that City funds will continue to be leveraged with outside resources. It is through such collaborative efforts that the citizens of Lynchburg can address housing and non-housing needs where they are felt the greatest. Other objectives include:

1. Setting an optimum balance in neighborhoods where 70% are owner-occupants;
2. Placing a priority on helping existing owners maintain their homes;
3. Coordinating services with housing, assisting individuals with disabilities, substance abuse or addiction, persons with AIDS, persons that are homeless, and elderly persons.
4. Preserving existing housing by identifying appropriate present uses for structures and by applying available resources, such as tax credits, for low-income and for historic renovation;

5. Continuing the rental inspection program; and
6. Coordinating the City's downtown revitalization efforts with housing improvement efforts in the target area.

The City's Housing Collaborative includes a variety of stakeholders to shape City's policies and programs designed to serve the needs of these populations. In their initial stakeholder's sessions, the group found the need for:

- A clear leader in housing efforts;
- A housing resources inventory to identify gaps in services;
- Youth education to promote financial literacy;
- Continued efforts to address blight and substandard housing conditions; and
- Promotion of universally designed housing and other strategies to increase access to housing of the special-needs population.

### **Monitoring Housing Needs**

Understanding the City's true competitive position will require working with the Lynchburg Redevelopment and Housing Authority, banking professionals, appraisers, and real estate professionals. The City, together with these groups, should develop a system to track housing values and conditions, code violations, and vacancies to determine neighborhood stability and to assist in setting priorities for code enforcement activities, neighborhood planning efforts, and public investment.

### **Developing Neighborhood Conservation Plans and Traditional Neighborhood Overlays**

To protect the character of our neighborhoods, to encourage new infill housing that respects the community's history and design character, and to stabilize and revitalize both neighborhoods and the specific Neighborhood Conservation Areas, the City should establish a new Traditional Residential Overlay District that requires new housing to respect the community's history and design characteristics. The City should also limit the conversion of single family homes into multifamily use. Efforts to consolidate parcels for larger-scale redevelopment efforts should be encouraged, where appropriate, to enable developers to provide a variety of housing types to meet the needs of residents of all income levels.

Using the Tax Assessor data on the age of residential structures, a preliminary definition of areas that should be considered for the Traditional Residential Overlay District includes neighborhoods with housing built on small lots constructed prior to 1950. Neighborhoods such as Sandusky, Richland Hills, Miller Park, Fort Hill, Perrymont, and others are now at a critical stage. Many of the initial owners who bought homes in these neighborhoods are moving out and care must be taken to ensure that the neighborhoods are preserved. While many of the homes in these neighborhoods have been lovingly cared for by their owners, others have been rented or not maintained. Some of these homes are older and more dated. The City

needs to both encourage continuing homeownership and to be extra careful that any rentals are maintained to the same standards as owner-occupied homes. This overlay district should also provide opportunities for housing in neighborhoods adjacent to the downtown.

As part of an effort to encourage a range of housing types in various locations to satisfy market demand, accessory dwellings and housing above retail establishments should also be permitted in appropriate locations.

### **Improving Housing Conditions**

The City should take an active role in encouraging the improvement of older housing within the City through loans, tax abatements and/or credits that make renovations more feasible. The housing stock in Lynchburg presents both challenges and opportunities to potential homebuyers. Over half of the City's single family dwellings are between 1,000 and 2,000 sq. ft. in size, and about 20 percent are less than 1,000 sq. ft. in size. The majority of homes less than 1,000 sq. ft. are found within the traditional neighborhoods mentioned above. Many potential homebuyers, especially families, are searching for homes with two full baths, large updated kitchens, and three bedrooms; criteria not easily found within the City's housing stock. To address this issue, the City should develop a program to encourage the renovation of outdated housing that reviews loan programs with lenders, works with builders and financial institutions in sponsoring workshops on modernizing and making appropriate upgrades and additions to homes to meet today's standards, and develops guides on the steps involved in renovation or rehabilitation efforts. Improving the process to clear property liens and establish clear title for older housing stock may accelerate improvements in housing conditions.

To address those concerns, and to improve safety and security in all neighborhoods, the City should take aggressive action on deteriorated, vacant, and abandoned properties by:

- Expanding programs to encourage owners to fix up deteriorated property through "Spot Blight" procedures, focusing on the neighborhoods at greatest risk;
- Enforcing code regulations and supporting increased penalties for owners of abandoned property who do not maintain their property, as well as continuing to post signs and publish lists of owners of abandoned, dilapidated, or tax delinquent property;
- Using the demolition program to remove dilapidated structures; and
- Waiving demolition fees and liens for redevelopment projects.

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