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INTRODUCTION

Housing is a basic need of all people regardless of income or status. Housing is also a source of financial security, health, and safety, and provides a sense of pride and belonging to its residents. Well-designed, safe, and affordable housing choices are vital to healthy communities and Nelson County is committed to ensuring that housing policies address the full spectrum of lifestyle considerations for residents of all ages, incomes, and abilities. This chapter identifies recent housing trends and discusses some of the key issues and opportunities moving forward to ensure safe, decent, diverse, and affordable housing for those who call Nelson County home.

WHAT WE HEARD | The Big Ideas

PLAN + PROVIDE EQUITABLY FOR EVERYONE

Community engagement cited the need for a broad spectrum of quality, attainable housing that fits the needs of all income levels and lifestyles. Residents noted that the existing housing stock is already limited and now at risk of over-conversion to short-term rentals, shutting out potential long-term buyers and renters. Protecting the existing housing stock for permanent residents and creating opportunities for affordable housing along with market-rate developments creates a fabric of stability that both uplifts and sustains the community. There is also a drive for simple housing alternatives such as accessory dwelling units. From young professionals just starting out to families with children or retirees seeking an active lifestyle with age-in-place potential, equitably providing housing will ensure that all who choose to live in Nelson County can do so comfortably.

DIVERSIFY + BOLSTER THE LOCAL ECONOMY

A diverse selection of quality housing attracts a quality workforce, which in turn attracts investments from employers and entrepreneurs who strengthen the economic landscape. Community engagement indicated that there is not enough affordable housing for the workers of Nelson County, leaving many to commute in from neighboring jurisdictions or commute out for better paying jobs. Providing a range of living options allows workers to upsize as their families grow or downsize as their needs simplify. A strong and diverse residential base provides a stable set of consumers and workers that attract businesses and grow the economy.

IMPROVE + EXPAND VITAL COMMUNITY SERVICES

Access to robust and reliable community services that play critical roles in everyday life is fundamental to attracting and retaining residents. The revenue generated from a stable housing stock can be leveraged and invested back into schools, emergency services, and infrastructure. Thoughtfully locating new development near existing services and identifying key areas for expanding services ensures that the positive benefits of new housing will not be offset by overloading local systems.

PROTECT + CONNECT TO THE RURAL ENVIRONMENT

Nelson County residents care deeply about the surrounding environment and value opportunities to connect with it. Targeting development within growth areas helps protect the

rural countryside. Where development is necessary, the natural landscape can be left intact through clustering and green infrastructure principles, providing a positive balance between the natural and built worlds. Enhancing opportunities for walking and biking within neighborhoods also encourages connection with the outdoors.

WHAT WE KNOW | Housing in Nelson County

Nelson County's rural terrain has historically limited development, with most modern development occurring along Routes 151 in the Rockfish Valley as well as Route 29 through Lovingston and Colleen. Community citizens expressed their concern about housing options and know that more affordable housing is needed to support the area's workforce. Increases in broadband access make Nelson County an ideal refuge for remote workers seeking to relocate, which has contributed to a strong housing market during the pandemic years. Capitalizing on the County's unique assets while proactively looking for opportunities to increase housing options and establishing and maintaining a strong transportation network to link Nelson's residential areas to recreational, tourism, and economic opportunities will help Nelson maintain a quality, attainable housing stock for all.

Protect & Improve the Existing Housing Stock

Market Forces & Trends

Existing Housing Stock Characteristics

The following figures represent the current housing characteristics as they exist in Nelson County today. Most of data presented was taken from the US Census and American Community Survey and while other sources of data may exist, that may or may not accurately reflect the statistics below, the US Census bureau is trusted throughout most state and federal agencies as the most accurate.

Overall, while median rents and home values remain low, the median sales price for housing in the community continues to rise while construction of new housing has significantly slowed. Since 2010, the median assessed value of properties sold has decreased by 33.45% while the median sale value of houses has increased by 51.61%. This makes purchasing a home for new homeowners extremely difficult. In addition, the housing market in Nelson, when compared to other regional markets such as Albemarle County and Charlottesville, is significantly easier to navigate and cheaper. This creates an opportunity for those that don't work in Nelson to buy up the new and existing housing stock and further exacerbate the difficulties for new homebuyers wishing to work and live within the County. In addition, these large amounts of commuters add additional strain to the County's infrastructure and transportation issues.¹

9,902Total Housing Units

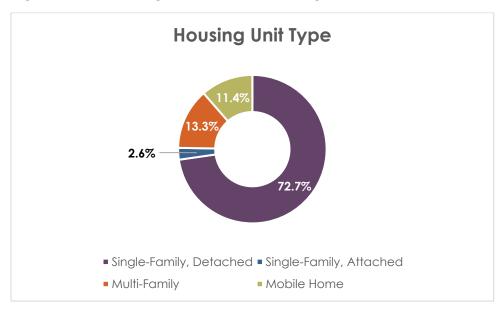
2.39
Average
Household Size

\$858 Median Gross Rent

\$243,900 Median Property Value

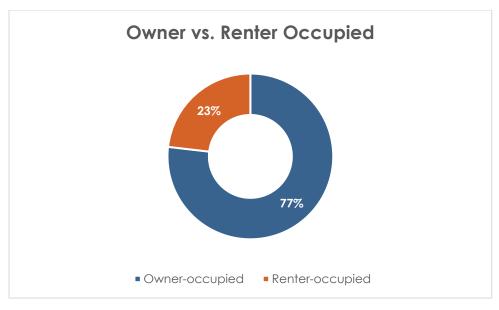
¹ Editor's Note: Section to be expanded upon and cross referenced with the drafting of the transportation Chapter of the Plan.

Figure 5.1 – Housing Unit Type Percentage



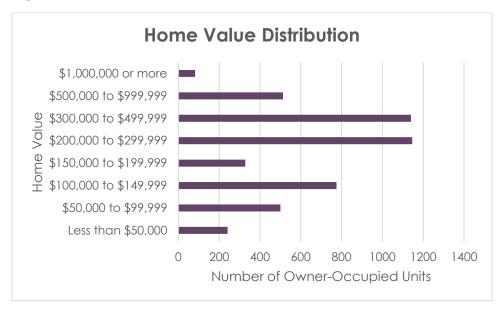
Source: 2021 ACS 5-Year Estimates

Figure 5.2 – Owner and Renter Occupied Housing Percentage



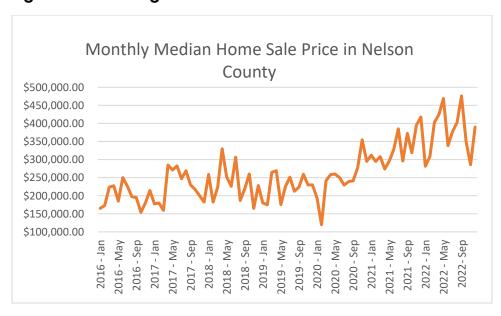
Source: 2021 ACS 5-Year Estimates

Figure 5.3 – Home Value Distribution



Source: 2021 ACS 5-Year Estimates

Figure 5.4 – Average Home Value



Source: Virginia Association of Realtors

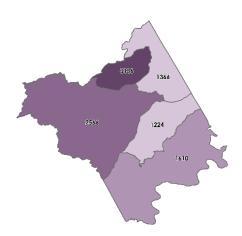
The Zillow Home Value Index is a measure of the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35th to 65th percentile range. Available as a smoothed, seasonally adjusted measure and as a raw measure.

Maps 5.2 – 5.10, below, show the various housing characteristics as they exist within Nelson County today. The data was taken from the U.S. Census and American Community Survey in the most recent year available and is broken down into the five census tracts the County is divided into.

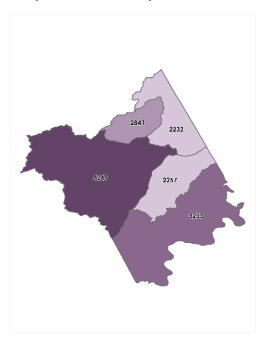
Map 5.1 -Census Tract Reference Map

Map 5.2 - Total Housing Units



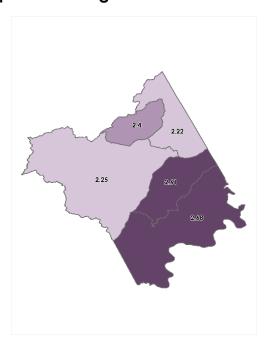


Map 5.3 - Total Population

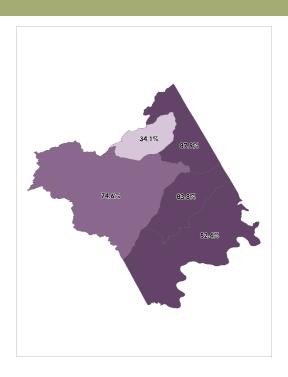


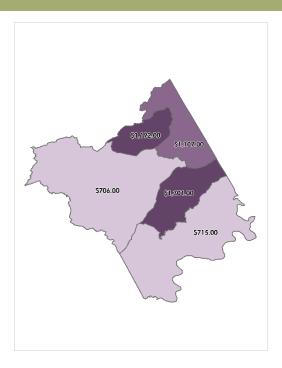
Map 5.5 – Percentage of Occupied Housing

Map 5.4 - Average Household Size

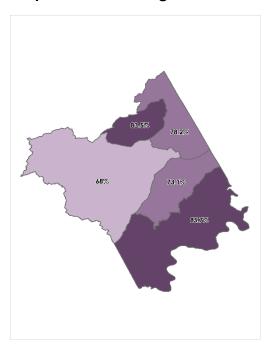


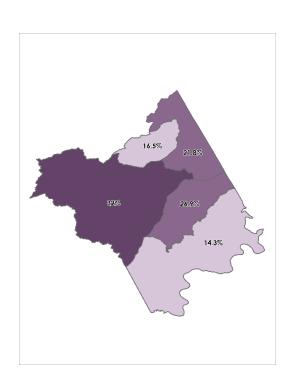
Map 5.6 - Median Rent





Map 5.7 - Percentage of Owner-Occupied Housing





Map 5.8 - Percentage of Renter Occupied Housing

Post-Pandemic Housing Market Issues & Opportunities

In the wake of the unprecedented COVID-19 pandemic, the housing market both nationwide and locally experienced an increased demand that outweighed the available stock. Contributing to the demand was the need for more time and space at home to work remotely, opening up opportunities for people to move away from cities into more suburban and rural areas.² With the construction industry shuttered for much of 2020 and 2021, the housing stock became even more limited with fewer new units to offset demand. As shown in Figure 5.1, the number of residential building permits in the County had already declined since a peak in 2005. Following a year when no permits were issued in 2021, the addition of 70 open permits in 2022 indicates that there is new movement in the residential industry.

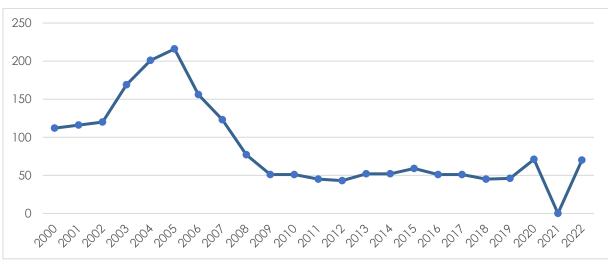


Figure 5.5: Residential Building Permits 2000-2022

Source: Virginia Realtors®

Nationally, median home prices surged 39% between April 2019 and April 2022³, influenced by both rising demand and supply chain costs. In Virginia and Nelson County, median home prices rose 32% and 58%, respectively, during the same time period.⁴ Interestingly, Nelson County had strong home sales in 2020 and 2021. According to Virginia Realtors, there was 37%

² Zillow and Census Bureau Data Show Pandemic Impact on Housing Market

³ US Census Bureau and Department of Housing and Urban Development via Federal Reserve Bank of St. Louis

⁴ Zillow Home Values Index and Virginia Realtors®

sales growth in 2020 and 23% growth in 2021. This is likely attributable to Nelson County being a "Zoom Town" that attracts remote workers who take advantage of the County's strong internet offerings. According to Virginia Realtors, there are three factors that help Zoom Towns continue to attract residents:

- Reliable high speed internet access
- Recreation and cultural amenities
- Quality public schools

Lessons learned from the pandemic can be applied locally to ease housing pressures and create livable communities in Nelson County. While Nelson County has taken exceptional steps in investing in the creation of reliable, high-speed internet, it would benefit from focusing future investments on public schools and recreational and cultural amenities. Opportunities include updating the zoning ordinance and land use policies to more specifically allow accessory dwelling units (ADUs), better regulate short-term rentals, and incentivize new affordable and workforce housing.

Short-Term Rentals

Another factor contributing to the housing shortage is short-term rentals, which are a relatively new component of the housing market. The US Census bureau considers short-term rental units as vacant units for the sake of occupied housing status. Of the 3,821 vacant units of housing in the County, in 2020, 2,328 of them were considered for seasonal, recreational, or occasional use, which includes short-term rental units. The majority of Nelson's short-term rental housing stock is found in the vicinity of Wintergreen and Stoney Creek, according to a 2022 Wintergreen Property Owner's Association survey with a 40% response rate. Of 2,140 homeowners polled, 91% indicated that their property exclusively serves as a short-term rental. This brings the total number of short-term rentals in Wintergreen and Stoney Creek to 1,948 and leaves only 380 short-term rentals across the rest of the County⁵

The Commissioner of the Revenue requires operators of short-term rentals to obtain a business license and pay transient occupancy tax. Private homeowners associations may have additional requirements or restrictions for short-term rentals within their developments.

Short-term rentals can have some positive economic impacts by providing a supplemental source of income to the owner and supporting increased tourism in the community. However, they are not without their own planning considerations. When unregulated, short-term rentals

⁵ Based on the results of the Wintergreen Property Owners Association (WPOA) Survey of Property Owners 2022.

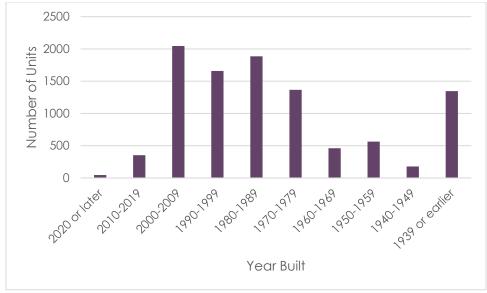
can negatively impact neighborhood character and quality of life with issues such as parking, traffic, and noise. Short-term rentals also reduce the amount of housing available for long-term residents, which adds to the increased housing and rental prices in constrained markets – a specific concern cited during community engagement. In addition to licensing and transient tax requirements, the County should also consider defining short-term rentals and specifying performance standards in the zoning ordinance to help mitigate negative impacts.

Housing Quality & Maintenance

Maintenance & Code Enforcement

Roughly 60% of the County's housing stock is 30 years old or older, and 37.9% of homes are considered vacant. This is relatively high compared to the statewide vacancy rate of 11%. While older units are an asset when well-maintained, they require upkeep and can present challenges related to weatherization, energy efficiency, accessibility, and building system repairs. Vacant homes are also at risk of falling into disrepair. Community engagement feedback supports repair and rehabilitation of existing homes whenever possible.

Figure 5.6: Age of Housing Stock



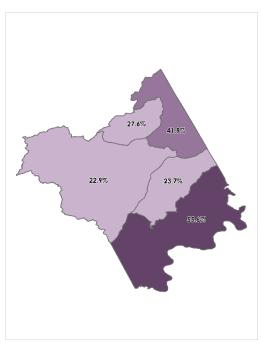
Source: 2021 ACS 5-Year Estimates

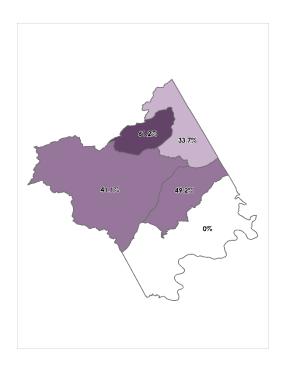
Through partnerships and available grants, the County can ensure that units are maintained and meet the changing needs of residents. The Nelson County Community Development Foundation offers grants and low-cost loans to those in need for routine and emergency maintenance and repair. The County should also evaluate whether incentives, such as tax relief for seniors or substantial rehabilitation projects, would be appropriate to encourage residents to reinvest in their homes. To address severe cases of dilapidated and blighted properties, the County may need to consider more proactive code enforcement in accordance with the Virginia Maintenance Code and Virginia Spot Blight Abatement (Code of Virginia § 36-49.1:1), particularly with the high percentage of vacant properties.

Expand Housing Opportunities

Housing Choice & Affordability

Map 5.9 – Percentage of Owner-Occupied Cost Burdened





Map 5.10 -Percentage of Renter Cost Burdened

Affordable Housing

The lack of affordable housing options, especially for vulnerable populations, was identified as a major challenge facing the County. 42% of renters and 27% of homeowners are considered cost burdened. Maps 5.7 and 5.8 show the distribution of cost burdened households across the County. Cost-burdened households often face challenges to meet other basic needs such as food, transportation, and healthcare.

Cost Burdened
42% 27%
Renters Owners

One way of addressing housing affordability is by diversifying the housing stock. Diverse housing options help create a strong economy that can satisfy different markets, provide housing options at all income levels, and ensure that each resident or family has access to housing that fits their unique needs and lifestyle.

Nelson County contains predominantly single-family residential units with varying lot sizes, and residents have expressed a need for more diverse housing stock to fulfill the needs of the entire community. This includes more multi-family units, as well as options for smaller homes on smaller lots, such as duplexes and townhouses. Zoning that allows and encourages diversity in dwelling types is a critical component of an effective affordable housing strategy.

DEFINITIONS REALTED TO AFFORDABLE HOUSING

Affordable housing: housing that costs no more than 30% of gross income, including utilities.

Workforce housing: housing options that are affordable to the region's essential workforce and workers in the region's large and growing industries, usually making 60-110% of the area median income (AMI).

Cost burdened: total housing costs exceed **30%** of a family's income.

Severely cost burdened: total housing costs exceed **50%** of a family's income.

HOUSING TYPES FOR AFFODARDABILITY AND DIVERSITY

Accessory Dwelling Units

Accessory dwelling units, or ADUs, are an increasingly common tool used to respond to housing demand and expand housing options. Where traditional zoning practices have limited single-family neighborhoods to one home per lot, ADU ordinances allow a second small dwelling to be constructed on the same lot as a single-family home. An ADU can also be part of the principal structure, such a basement apartment. Updating the zoning ordinance to allow ADUs in residential and agricultural districts will be an effective way to accommodate multigenerational and workforce households while also providing supplemental income to cost-burned homeowners.

Small Homes

The rise of cottage communities and tiny homes offer additional alternatives for the housing stock. Cottage communities typically consist of small single-family homes grouped around a communal center. Tiny homes may or may not be portable and can be found clustered in communities, as accessory dwelling units, or as standalone dwellings. Small homes require less land, cost less to build, and provide innovative housing options for low- and moderate-income buyers and renters. Zoning regulations should be reviewed to allow small homes as principal or accessory units.

Manufactured Homes

Manufactured homes are units built in conformity with the provisions of federal Housing and Urban Development code, while 'mobile homes' are homes built prior to the adoption of HUD code in 1976. Manufactured homes can be an affordable housing option in rural communities, but they are not without challenges, such aslong-term durability, energy efficiency, and ongoing maintenance.. Programs to promote replacement and refurbishment, combined with higher quality and permanent siting of manufactured units, can improve performance while maintaining affordability advantages. Stick-built housing offers the affordability benefits of manufactured housing without many of the drawbacks and is the preferred form of affordable housing for Nelson County as it expands its housing opportunities.

Housing a Diverse Population

Workforce Housing

Housing for essential workers, or workforce housing, is housing for individuals from low- to moderate-income households that do not require low-income housing assistance but need affordable homeownership and rental options. Workforce housing stock is an important part of the County's housing needs that should be located near employment centers to reduce commuting times and offer easy access to jobs. Currently, 54% of commuters live in Nelson County and commute elsewhere for work. Meeting this housing need is important to attract a qualified workforce and retain a younger population who might otherwise relocate for better jobs and housing options.

In addition to supporting housing diversity, homeownership programs can help provide safe and affordable homes for the workforce, while also achieving community benefits like stabilizing neighborhoods, reducing poverty, and creating economic opportunity. Programs through Virginia Housing and USDA Rural Housing provide low- and moderate-income households with a pathway to homeownership that promotes thriving communities and improved quality of life in rural areas.

Aging in Place and Senior Housing

With the County's largest age demographic being 55 and older, it will be important to plan for independent and assisted living options for seniors, as well as supporting those who wish to age in place. Aging in place allows older adults to live in a familiar place where they have well-established social, medical, and family connections. The desire to age in place may also be an economical decision or attributed to health reasons in cases where physical mobility or mental capacity are limited. Connecting people to organizations such as the Jefferson Area

Board for Aging gives older adults the support they need to age in their home for as long as possible.

'Senior housing' is defined as housing which is suitable for the needs of an aging population, including assisted living, residential care, subsidized or age/income qualified, nursing care and rehabilitation, continuing retirement care, accessory apartments or dwelling units,. Public engagement recognized the need for more senior housing options, and also noted that location is critical to creating a livable community for older adults. Lovingston was identified as the most appropriate place for new senior housing facilities.

Table 5.1: Housing-Related Programs & Resources

#	Available Program	Organization Link				
1	Emergency Home and Accessibility Repair Program	Virginia Department of Housing and Community Development	dhcd.virginia.gov/eharp			
2	Indoor Plumbing and Rehabilitation	Virginia Department of Housing and Community Development	dhcd.virginia.gov/ipr			
3	Weatherization Assistance Program	Virginia Department of Housing and Community Development	dhcd.virginia.gov/wx			
4	Weatherization Deferral Repair	Virginia Department of Housing and Community Development	dhcd.virginia.gov/wdr			
5	Virginia Livable Home Tax Credit	Virginia Department of Housing and Community Development	dhcd.virginia.gov/lhtc			
6	Single Family Housing Repair Loans and Grants	USDA Rural Housing Service	rd.usda.gov/programs-services			
7	Virginia Housing Plus Second Mortgage	Virginia Housing	virginiahousing.com/homebuyers/plus- second-mortgage			
8	Down Payment Assistance Grant	Virginia Housing	virginiahousing.com/partners/lenders/down- payment-assistance-grant			

#	Available Program	Organization	Link				
9	Rental Unit Accessibility Modification Program	Virginia Housing	virginiahousing.com/renters/accessibility- grants				
10	Low Income Housing Tax Credit Program	Virginia Housing (Sponsored by U.S. Treasury Department)	virginiahousing.com/partners/rental- housing/rental-housing-tax-credits				
11	Home Equity Conversion Mortgage	U.S. Department of Housing and Urban Development	hud.gov/program_offices/housing/ sfh/hecm				

Callout Box:

To Stay in Wintergreen is a non-profit community organization dedicated to making it easier for elderly community members to continue to live in the rural parts of Nelson by connecting them to the services they may need to age in place with dignity. Learn more about them at: https://www.heretostaywtg.org/

Unhoused PopulationsAlso of vital importance to Nelson County is serving its unhoused population. Research indicates that homelessness is often directly correlated with a scarcity of below-market rate housing. In addition to raising the rate of homelessness, limited availability of affordable housing also leads to overcrowding in the existing housing stock. This causes the condition and quality of overcrowded housing to decline more precipitously than otherwise, bringing the owners the responsibility of higher maintenance and renovation costs.

The County should improve and expand investments in the capacity of community resource groups such as the Nelson County Community Development Foundation and Piedmont Habitat for Humanity to create emergency and affordable rental housing.

The adequate provision and function of homeless shelters for Nelson's unhoused population is also of great importance to the County. The County should ensure that non-profit institutions such as the Monticello Area Community Action Agency—Nelson (MACAA), the Nelson County Pantry, and other key community organizations are funded sufficiently and are meeting the immediate needs of Nelson's unhoused prior to obtaining permanent housing.

Support Livable Communities

Housing & Land Use

Zoning Ordinance and Policies

Housing is inherently connected to local land use decisions and zoning ordinances. The location, type, size, density, and amenities of housing units are all informed by land use designations and zoning policies. In turn, these can directly impact the local housing market by influencing the value, quality, resiliency, and character

57.4%

Do not believe there is enough variety in housing

of the County's housing units. Table 5.3 provides an overview of current housing types allowed based on the zoning ordinance. This information serves as a useful baseline of current conditions that helps inform where zoning ordinance updates may be necessary.

Table 5.2: Housing Types by Zoning District

	C-1	A-1	R-1	R-2	RPC	B-1	B-2	SE	M-1	M-2
Housing Type	Conservation District	Agricultural District	Low-Density Residential District	Medium- Density Residential District	Residential Planned Community District	Business District	Business District	Service Enterprise District	Limited Industrial District	Industrial District
		P = Permil	ted By Right	SUP=Spec	cial Use Permi	Required				
Accessory dwelling unit	Not permitted									
Single-family detached	Р	Р	Р	Р	P/SUP ¹	SUP		Р		
Single-family attached/townhomes					P/SUP ¹	SUP				
Duplex		Р	Р	Р	P/SUP ¹	SUP		Р		
Multifamily		SUP		Р	P/SUP ¹	SUP		SUP		
Manufactured/mobile homes		Р	SUP					Р		
Mobile home parks		SUP								
Boarding house		Р		SUP	SUP	Р	Р	Р		
Onsite caretaker quarters									P ²	SUP
Residential cluster development	Р	Р	Р							
¹ SUP required if number of units exceed Master Plan designation ² Permitted as an accessory use										

Many of Nelson County's current zoning regulations may unintentionally limit the housing market's ability to meet the demand for diversified housing types. The Zoning Ordinance should be evaluated to identify standards and regulations that limit the housing market such as: limited allowable dwelling types, standards that cater solely to single-family detached dwellings, overly large minimum lot sizes, etc. Addressing these zoning regulations may allow for the market to more adequately meet demand.

Clarifying the definition of accessory dwelling units and allowing them in agricultural and residential districts would fill in a gap that is not specifically addressed in the zoning ordinance. Varied housing types can also be encouraged by reviewing minimum density requirements and adding incentives that help offset the impacts of higher density developments. Bonus point incentives can be tied to enhanced appearance, landscaping, and stormwater management when a higher density is desired by developers. These could be particularly fitting in the R-1, R-2, RPC, and SE districts. Creating a mixed-use district could also spark new opportunities for both housing and economic development.

Development Principles

To accommodate the call for additional housing, residential cluster subdivisions can be used as a land development tool to preserve the rural landscape of the County. Cluster subdivisions group residential lots into smaller areas by decreasing lot size, creating denser neighborhoods that result in more preserved open space than a traditional neighborhood. Green infrastructure principles discussed in Chapter 6 can be applied to create subdivisions that permanently conserve large tracts of connected natural land. When sidewalks, benches, and other community amenities are provided, cluster subdivisions achieve the shared goal of rural preservation and livable communities.

Opportunities for moderate- to high-density housing are constrained due to the terrain and the availability of public water and sewer connections. Public engagement cited Lovingston as the preferred area for new single-family units, apartments, condos, and townhomes. Residential clusters and green infrastructure principles would be appropriate here to provide housing units while maintaining as much natural green space and forest as possible. A housing study or small area plan for Lovingston, similar to what has already been done for Nellsyford, would be beneficial for better guiding development in these areas.

Connected Communities

Regional Housing Collaboration

The Regional Housing Partnership serves as an official advisory board, created by the Thomas Jefferson Planning District Commission, in partnership with the public, private, nonprofit, and

citizen stakeholders. Composed of an overarching consortium of housing interests, the Partnership enhances regional coordination and effectiveness to address the housing needs of the TJPDC region, with a focus on housing production, diversity, accessibility, cost, location, design, and increasing stability for the region's residents. The Partnership developed a regional housing strategies plan, *Planning for Affordability:* A *Regional Approach*, in August 2021 to recommend housing strategies for each of the counties of the TJPDC District. Strategies catered to Nelson County should be considered along with those from this Plan.

Housing & Infrastructure

New housing developments should be targeted to areas with public water and sewer systems that can accommodate growth. Where capacity may be an issue for local systems, mitigating the impacts of new development should be considered during any rezoning or special use permit process. Lovingston in particular will need upgraded sewer lines and expansion or renovation of the water treatment plant to accommodate the additional growth slated for this area.

Given the County's rural landscape, many housing units are naturally car-reliant. Livable communities are characterized by pedestrian-oriented neighborhoods, low traffic speed and congestion, and diverse housing options that are near to daily services. Internal and external pedestrian and bicycle paths should be provided to the extent possible. Traffic impacts should also be considered to determine if new residential development will warrant road improvements such as turn lanes or signalization.

Efficient, and affordable transportation services linking commercial centers and residential areas—particularly those with high concentrations of affordable housing—can reinforce housing and job security for Nelson residents. Further exploration of transportation within Nelson County can be found in Chapter 4 of this plan.

HOW WE MOVE FORWARD

Goal Statement

Nelson County will strive to ensure the availability ofquality housing for residents of all income levels and lifestyles by allowing for a variety of housing options, including affordable and workforce housing, and encouraging rehabilitation of existing vacant units.

Strategies

Protect and Improve the Existing Housing Stock

- Create a specific definition of short-term rentals. Maintain an inventory of all short-term rentals in order to track and better understand costs and benefits. Create regulations for short term rentals as necessary through zoning ordinances and other tools that maintain a significant stock of single-family homes and long term rentals..
- 2. Consider allowing accessory dwelling units by right through zoning changes that can allow affordable rental options that benefit renters and homeowners.
- 3. Promote grant programs, provide incentives and partner with Nelson County Community Development Foundation, Habitat for Humanity and other local organizations and businesses that facilitate investments in maintenance and rehabilitation of existing housing—as well as TJPDC septic and SERCAP—and create a vehicle for enforcement of the zoning ordinance..

Expanding Housing Opportunities

- 4. Create ordinances that offer a mixture of housing types and sizes integrated within the development area, including affordable and senior housing.
- 5. Expand the types of allowable housing in appropriate areas to accommodate multifamily housing units, such as townhouses, condominiums, and duplexes.
- 6. Evaluate current zoning district densities and adjust them to allow for additional housing in appropriate areas.
- 7. Work with developers, non-profit agencies, and community groups to preserve and increase the supply of obtainable housing.
- 8. Explore county investment in a community land trust that can create more affordable housing options.

9. Review and implement related strategies offered in regional housing study *Planning for Affordability:* A *Regional Approach* by the Thomas Jefferson Planning District Commission.

Support Livable Communities

- 10. Target housing near the County's existing growth areas where public utilities are available with a range of housing types and densities.
- 11. Consider development impacts on public water and sewer systems when reviewing residential rezoning and special use permits.
- 12. Consider adding density bonuses and incentives to encourage affordable and senior housing options in denser developments.
- 13. Explore opportunities to implement cluster subdivision provisions within the Subdivision ordinance.
- 14. Protect and connect to the surrounding environment by encouraging cluster developments and green infrastructure principles for new developments.
- 15. Consider conducting a neighborhood study for the village of Lovingston to identify community-based preservation, revitalization, and neighborhood improvement strategies. Pursue grant funding, as appropriate, to implement study recommendations.

Ensure that any new housing development is strategically placed to complement the rural landscape and avoid burden to the existing public services.