

Rents in Northern Neck and Middle Peninsula are quickly outpacing incomes.

The gap between rents and incomes is highest in Westmoreland County. Between 2000 and 2015, the average rent grew by **70%**, from **\$537** to **\$910**. At the same time, median household incomes only increased **33%**, from **\$35,797** to **\$47,911**.

2000 US Census; 2011-2015 American Community Survey

In Northern Neck and Middle Peninsula, 1 in 5 occupied homes were built before 1960 and 1 in 10 are mobile homes.

Counties with the highest percentage of homes built before 1960:	Mathews:	28.8%
	Middlesex:	29.6%
	Richmond Co.:	31.1%

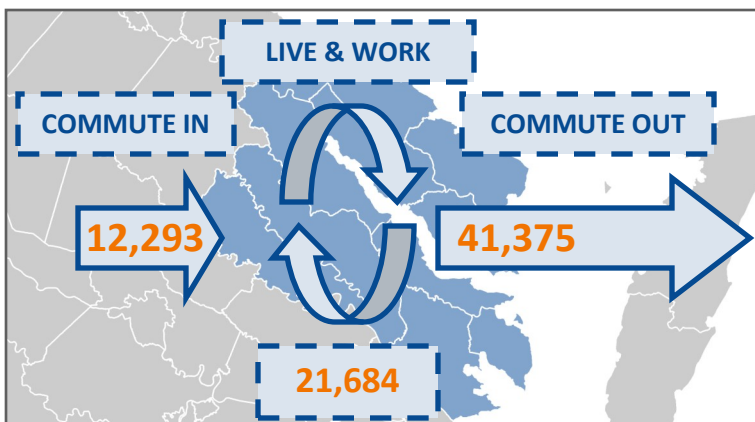
2011-2015 American Community Survey

The average family in Northern Neck and Middle Peninsula spends about **half of their income** on housing and transportation costs.



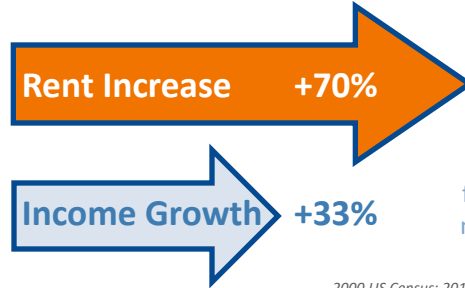
This is most extreme in Essex County, where housing and transportation costs take up **63%** of the average family income.

Center for Neighborhood Technology Housing and Transportation Affordability Index



US Census Bureau, LEHD Origin-Destination Employment Statistics (2015)

Rent Increase vs. Income Increase



Average rents in Westmoreland Co. have risen **37%** faster than incomes since 2000. Working families now have less money to spend in the local economy.

2000 US Census; 2011-2015 American Community Survey

Multifamily homes are often more affordable than other housing types.

The Middle Peninsula, Northern Neck, and Eastern Shore have a median rent of **\$850** for **single family homes** compared to **\$711** for **multifamily homes**.

Multifamily is also less expensive to build.

The average cost to build a **single family home** from 2013-2016 was **\$188,057**, while **multifamily units** cost **\$92,190**.

But multifamily homes are almost impossible to find.

In 2015, of **all the occupied homes in the region**, only **3%** were multifamily, and only **2%** of the 2016 building permits issued were for multifamily homes.

2016 Annual Building Permit Data for Virginia, Counties and Cities; 2011-2015 American Community Survey; 2016 American Community Survey, 1-year estimates (accessed via IPUMS.org)

More than 7,800 households in the Northern Neck and Middle Peninsula have at least one **severe housing problem**. **That's enough to fill every home in White Stone 31 times over.**

"Severe housing problems" include: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room (overcrowding), or a cost burden greater than 50%.

US HUD Comprehensive Housing Affordability Strategy data (2010-2014)

Access to jobs depends on access to transportation.

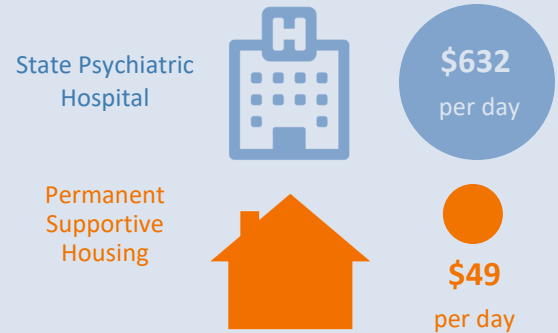
66% of residents commute to work outside of their county of residence. The average commute for Northern Neck and Middle Peninsula is **33 minutes**. **Most employees must have access to a car and be able to afford to travel in order to go to work.**

US Census Bureau, LEHD Origin-Destination Employment Statistics (2015)

Safe and accessible home choices are the foundation for a healthy economy.

Permanent Supportive Housing programs help lift hundred of Virginians out of homelessness each year. Providing a safe home coupled with supportive services **greatly reduces the need for costly visits** to emergency rooms and mental health facilities. When members of our community can live comfortably in homes of their own, the **local economy thrives**. Housing investments today reap long-term rewards for everyone in the future. As the first HUD Section 202 multifamily housing provider in Virginia to give **preference to veterans and homeless** in their housing programs, Bay Aging keeps community members **living independently**.

Average Cost to Provide Housing:



Virginia Dept. of Behavioral Health and Development Services SJ47 Housing Workgroup



Service-Enriched Senior Housing

Winters Point, in West Point, is one example of Bay Aging’s Senior Apartments. This development serves seniors of lower income in 27 units completed in 1999. Bay Aging has successfully **provided 317 housing units** for low-income seniors at **10 apartment complexes** across the region. Affordable homes are in high demand—at the start of 2018, **over 400 qualifying individuals** were waitlisted for a Bay Aging apartment.

Bay Transit

Bay Aging provides the **only public transportation** in the Middle Peninsula and Northern Neck region. It also serves New Kent and Charles City counties. **In 2017, over 147,000 rides were provided, and 39% were work-related.** Bay Aging is an industry leader through their investment in providing transportation options in counties that depend so heavily on car commutes.



Weatherization: Single Family Housing

Since **1 in 5 occupied homes** in Bay Aging’s service area were **built before 1960**, they are not equipped with modern technology, including weatherization. This is essential for coastal regions such as the Northern Neck and Middle Peninsula. Bay Aging’s Weatherization Assistance Program **provided upgrades to 183 homes** in 2017. Weatherization upgrades save an average household **\$283 annually**, and generate **\$2.78 in non-energy benefits for every \$1 invested**.

US Department of Energy, National Evaluation (2015)

Housing Virginia is a broad based, statewide partnership dedicated to advancing a positive image of affordable housing by informing community discussions, connecting housing to other critical issues, and unlocking opportunities.

Bay Aging is the premier provider of programs and services for people of all ages. Formed in 1978, **Bay Aging** serves a predominately rural 2,600 square mile region that encompasses ten counties and two planning districts.