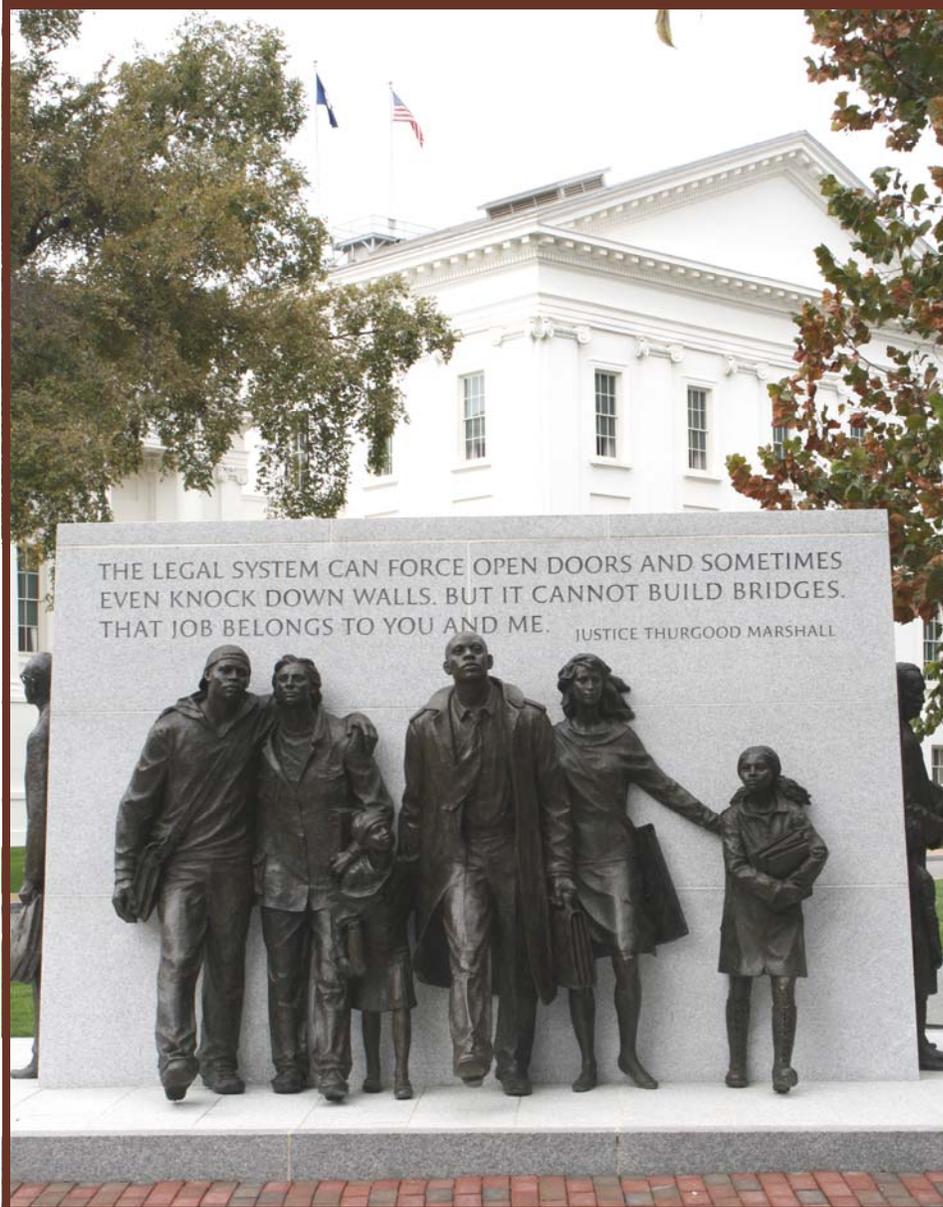


2010 POLICY PRIORITIES



SHAPING PUBLIC POLICY
IN VIRGINIA





Dear Housing Advocates,

The current spotlight on our troubled economy echoes problems based in housing. We continue to hear about families from across the income scale that can't afford their mortgages and may face foreclosure. We're painfully aware of the increasing number of families experiencing homelessness. Many of our returning veterans have been injured and are now having considerable trouble finding accessible homes.

But the need for safe, decent, accessible, and affordable housing is nothing new. Housing has always dictated life chances and can make all the difference between possibility and deprivation.

Housing is not simply shelter. Where you live makes a difference in the quality of your life, what kind of schools your children will attend and the opportunities they will have, the kinds of jobs that will be open to you, and whether or not your investment will grow.

Advocates, legislators, and other decision-makers are mutually responsible for ensuring that all Virginians have access to quality housing.

HOME is pleased to present our current legislative priorities, which can help move us along toward achieving the important goal of equal access. While we realize this list is ambitious, we are hopeful that people like you will join in this imperative mission. Even one piece of enacted legislation can have a far-reaching impact across the Commonwealth.

We invite you to join with HOME in advocating for yourself, your neighbors, your community, and your fellow Virginians to make equal access to housing a reality for all people.

Your partners in housing advocacy,



A handwritten signature in blue ink that reads "Connie Chamberlin".

Connie Chamberlin,
President and CEO



A handwritten signature in blue ink that reads "Helen O'Beirne".

Helen O'Beirne, Director,
Center for Housing Leadership

2010 POLICY PRIORITIES

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For more specific information on each of these priorities, including detailed policy briefs, action alerts, and a real-time bill tracker, please visit our website throughout the year at www.phoneHOME.org. Click on “Policy Action Center” for the latest policy information.

FAIR HOUSING

It has been 140 years since discrimination on the basis of race was made illegal, and 40 years since the passage of the Fair Housing Act. Discrimination against people with disabilities has been against the law for 20 years. Yet discrimination continues unabated.

In October of 2008, HOME released the results of a year-long audit of housing discrimination in the Hampton Roads area. We found continued evidence of rampant illegal discrimination based on a number of protected classes. HOME's Fair Housing Platform recommends the following policy improvements to curb housing discrimination in the Commonwealth.

“

We should all be appalled at the continuing high level of discrimination and lack of compliance with the fair housing laws. Not only does it keep people from access to housing to which they are entitled, it damages the entire community.

”

*- Stephen A. Northup, Esq.
Chair, HOME Board of Directors*

Give Families a Chance in Communities of Opportunity

Many landlords refuse to consider income from a variety of sources, even if the income is legal, reliable and well documented. Housing Choice Voucher (formerly Section 8) holders are often turned away from safe, decent, affordable housing in neighborhoods with good schools and quality jobs. Through no fault of their own, they usually end up back in neighborhoods with high poverty rates. This takes the “choice” out of the Housing Choice Voucher.

The Communities of Opportunity Tax Credit program will give families access to neighborhoods where they can raise their children in good surroundings, deconcentrate poverty and strengthen the rental market across Virginia. This “win-win” situation expands private-market housing options for Housing Choice Voucher holders in areas of economic growth and opportunity by providing tax savings for property owners. The program will incentivize landlords in “communities of opportunity” (defined as a census tract with less than 10% poverty) with a state income tax credit to accept Housing Choice Vouchers. The Department of Housing and Community Development will work in tandem with the Virginia Department of Taxation to administer the program.

“The Communities of Opportunity Tax Credit bill would help to offset administrative burdens and encourage more housing providers to open their doors to low-income tenants.”

– Apartment and Office Building Association

Broaden Coverage of Fair Housing Act

Not all housing providers are covered by Virginia's Fair Housing Law, denying many Virginians the protection against discrimination that they deserve. Two exemptions in the law allow continued discrimination against families who need a place to live:

1. *Property owners who rent or sell three or fewer single-family houses without the use of a real estate agent.*
2. *Property owners who rent or sell four or fewer multi-family units and live in one of them.*

By continuing to allow some housing providers to discriminate, Virginia falls short of truly ensuring equal access to housing. Since access to housing is critical to so many important aspects of life - like educational and job opportunities and access to mainstream financial services - these exemptions unfairly limit the future success of many Virginia families. Even worse, they send the message that the Commonwealth is not entirely committed to eliminating housing discrimination. HOME supports the removal of these exemptions from the state Fair Housing Law.

Expand Fair Housing Training

The Virginia Fair Housing Office currently administers a Fair Housing Certification program for those in the business of renting or selling housing. This program helps educate a range of staff on illegal housing discrimination – and this education can help them avoid discriminating in the course of business. While this training is currently required for real-estate licensees, it is voluntary for others. HOME supports making Fair Housing Certification mandatory for those in the housing business in Virginia.

Universal Design

Universal Design is the design of products and environments to be usable by all people, including those with disabilities, without adaptation or specialized design. All residential construction that makes use of state or federal money should incorporate Universal Design features. Taxpayer dollars should not be spent on housing that excludes persons with disabilities.

Discrimination Based on National Origin

HOME opposes all efforts to limit occupancy in ways that would have an adverse impact on Virginia residents because of their national origin, a protected class under the Federal and State Fair Housing Acts, regardless of citizenship status.



AFFORDABLE HOUSING

A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the Commonwealth. However, the impact of this problem extends far beyond just low income communities. Housing affordability is a critical need for all Virginians. As housing costs have increasingly outstretched incomes in recent years and high cost mortgage products have flooded the market, more and more Virginians have become burdened with their housing costs. When households are paying too much toward their rent or mortgage, they are unable to invest in their families and communities.

An ever-growing number of many families are confronted with the choice between paying their rent or mortgage and buying groceries, saving for an education, seeing a doctor, paying for child care or even saving to start a business. Virginia needs to do more to create affordable homeownership and rental opportunities that promote affordable and sustainable communities for all Virginians.

Virginia Housing Trust Fund

Virginia remains one of only a handful of states that do not have a statewide housing trust fund. The current housing crisis is a reminder that a flexible source of funds dedicated to improving housing opportunities can be a valuable asset to the Commonwealth – not just for families in need of housing but to impact overall economic conditions throughout the housing sector.

Renewing the Virginia Housing Trust Fund with a dedicated source of revenue would allow the Commonwealth to invest in its future by bringing the cost of housing back within

reach. Capitalized annually with a dedicated source of revenue, the Housing Trust Fund would address the diverse needs of Virginia's inner cities, suburbs, and rural areas. By committing a stable source of long-term funding, Virginia can ensure that future generations will have more access to safe, decent, affordable homes.

Local Housing Trust Funds

A number of localities over the past several years have either created or considered a local housing trust fund to address local housing needs. However, the current Code of Virginia does not clearly authorize localities to establish and fund local or regional housing trust funds to be used in a variety of ways. In a Dillon Rule state, it's imperative that the General Assembly authorize localities to make the decision to enact and capitalize local housing trust funds.

Promoting Mixed-Income Neighborhoods

All Virginians should have housing choices that are affordable in neighborhoods with a mix of people and incomes, and that give them access to quality schools and employment. Affordable Dwelling Unit (ADU) zoning ordinances can be a valuable tool for local governments to ensure that the affordable housing needs of their communities are being met. HOME supports strong ADU enabling legislation and encourages localities to adopt their own ADU ordinances. Moreover, HOME encourages the General Assembly to require ADUs in the newly designated Urban Development Areas (UDAs), which are suitable for denser development in line with New Urbanism principles.

Statewide Housing Policy

HOME supports the adoption of a formal housing policy for the Commonwealth that recognizes the interrelationship of housing to transportation, economic development, education, health, and human services. Such a policy is essential if we are to ensure that the housing needs of Virginians are met in a way which contributes to the overall economic and social health of the Commonwealth, and that the implications for housing are recognized in decisions made in other arenas.



FAIR LENDING

Foreclosures affect us all – the family facing near financial ruin; neighbors who confront falling property values and vacant, blighted houses on their blocks; local governments who lose an important part of their tax base; and communities who may be forced to choose between reduced services or increased tax rates.

However, some of the causes of the foreclosure crisis remain unaddressed. Lawmakers in Virginia should take additional actions to promote and preserve homeownership in the Commonwealth.

Foreclosure Process Reform

Foreclosures in Virginia happen more rapidly than in most other states. In Virginia a foreclosure can take less than two months, and borrowers must be informed of a foreclosure sale just fourteen days in advance. Despite the fact that there is increasing evidence of improper documentation and errors in determining the amount owed, Virginia families have no way to challenge a foreclosure and can lose their home through an accounting error.

HOME supports judicial foreclosures in Virginia to make sure that foreclosures are legitimate, based on accurate information, and create additional opportunities to keep families in their homes. At a minimum, notification to the locality of the change of ownership should be required. This will also provide a reliable record of foreclosure proceedings.

Homeowners in Virginia should be given the right to cure and reinstate their mortgage at any time until the sale of the property. This “win-win” situation allows families to stay grounded and banks to avoid the fees and burden associated with bank-owned properties.

BUILDING THE PRIORITIES

To inform our legislative direction, HOME combined the results of both our Legislative Agenda Survey and third annual stakeholder event, Under One Roof. These initiatives help shape our focus – we learned what "on the ground" community advocates as well as opinion leaders and industry experts think are important issues in the housing arena.

Legislative Agenda Survey Results

From May 20, 2009 through June 30, 2009, 262 respondents from 95 zip codes across Virginia participated in our electronic Legislative Agenda Survey. The results are available in PDF form on our website.

The table on opposite page (p. 13) portrays the strength of responses to specific housing issues.

Under One Roof Outcomes

HOME's third annual Under One Roof event on July 16th, 2009 hosted more than 30 participants for a half-day work session geared towards narrowing housing priorities and committing to common strategies to achieve them.

Advocates from the real estate, local and state government, anti-homelessness, for-profit and non-profit development, faith-based, corporate, academic, and financial communities came together to discuss pressing housing issues in their communities. They used the following categories to organize the universe of housing problems facing Virginians:

- 1. Fair Housing**
- 2. Sustainable Development**
- 3. Affordability and Accessibility**
- 4. Mortgage Lending and Foreclosure**



Under One Roof

The group then devised policy solutions for problems that fell under each category. Many of these innovative ideas are included in HOME's Policy Priorities.

Legislative Agenda Survey Results

% of Respondents who Agree or Strongly Agree	Questions
Affordable Housing	
80%	Housing developers should be offered incentives to VOLUNTARILY provide affordable housing units.
54%	Housing developers should be REQUIRED to provide affordable housing units.
86%	Housing trust funds can be used to help create affordable housing opportunities. I think building and maintaining an affordable housing stock is an appropriate use of tax dollars.
Fair Housing	
65%	In my community, some families or individuals may encounter discrimination when trying to find safe and decent housing.
11%	Landlords and property managers should be allowed to turn away potentially qualified tenants based on how that renter would be paying for an apartment, such as with a housing voucher subsidy or social security income.
Fair Lending	
87%	The government should do more to assure that mortgage lending to Virginians is both fair and sound.
When encountering a foreclosure, I feel that a homeowner should be...	
93%	Given more time to rework their mortgage.
69%	Given the opportunity to explain their situation to a judge.



THE 7 STEPPING STONES TO EQUALITY:

- Eliminate Housing Discrimination
- Lower the Mortgage Default Rate
- Lower the Concentration of Poverty
- Reduce Segregated Housing Patterns
- Increase the Availability of Affordable Housing
- Increase the Homeownership Rates
- Eliminate the Racial and Ethnic Disparities in Homeownership Rates

BE INFORMED

TAKE ACTION

TELL OTHERS



HOW YOU CAN HELP

- Sign up for HOME's Action Alert network
- Allow HOME to share your housing story
- Call or write your legislators on HOME's issues
- Invite HOME to speak to your church, civic association, or other community group
- Make a financial investment in HOME
- Attend HOME events
- Volunteer
 - join a committee
 - work in the office
 - advocate on HOME's behalf
 - help with events

**For more information:
www.phoneHOME.org**

HOME'S CENTER FOR HOUSING LEADERSHIP

Shelter is a fundamental human need, the building block for healthy families, and the cornerstone of economic and social stability and opportunity. However, many individuals and families are not able to reach their full potential because of the barriers that face them in finding and keeping the housing of their choice.

The Center for Housing Leadership at HOME creates change in the housing systems that drive economic, educational, and social opportunities. One of the major ways in which we work for such change is through policy advocacy.

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Our Mission:
*"Ensuring equal access to housing
for all people"*