

Housing Coalition Finds Many Challenges to Building Affordable Housing

Not all challenges are financial; some lie with elected officials who face backlash from voters who don't want affordable housing near them

By Stefanie Jackson

The Eastern Shore Regional Housing Coalition met March 6 at the Historic Onancock School, where participants shared insights on why the Shore lacks affordable housing and what must be done to fix the problem.

Ramona Chapman, of the Virginia Department of Housing and Community Development, facilitated.

David Koogler, of the Houston, Texas, area, is the developer responsible for four of Accomack and Northampton's affordable housing apartment complexes, including Accomack Manor and Exmore Village I and II. He provided a different perspective on the Eastern Shore's lack of affordable housing.

Accomack supervisors support the construction of affordable housing, but

they don't always vote for it if citizens voice opposition, he noted.

Koogler, age 91, had proposed a construction project at the site of the former Mary N. Smith Middle School in Accomack in 2012. He had invested \$100,000 in the project and believed there was support for it, but when it was time for supervisors to vote, "the community showed up and wrote it off," he said.

Koogler invested \$40,000 in another Accomack project in 2015, but that proposal also fell through.

Stacey Johnson, assistant executive director of the Eastern Shore of Virginia Habitat for Humanity, said, "I would love to see what we can do to bring people together, because there's really a division between the people that are in need of (affordable housing) and those that have the final say over it."

"There needs to be an iceberg broken up between those two sectors," she said.

Bobbie Jo Wert, of the Accomack-Northampton Planning District Commission (A-NPDC), called the phenomenon "nimbyism," or the "not in my backyard" movement – meaning some

locals support housing development only if it isn't in or near their own neighborhoods.

Koogler, who traveled from Spring, Texas, to attend the housing coalition meeting, advised members to speak up at county supervisors meetings. If there's public discussion on a housing project and only one person speaks in support, but a dozen others speak in opposition, the project won't be approved, he cautioned.

Wert said local contractors get a "bad rep." Many want to help build affordable housing, but often they can't bid on those jobs because of related regulations and bonding requirements, or they're overloaded with other projects.

The A-NPDC is working on obtaining funding for an up-to-date housing needs assessment for the Eastern Shore. The most recent one dates back to 1999, more than 20 years ago.

The Virginia Housing Development Authority (VHDA) and the Virginia Department of Housing and Community Development (VHCD) each will con-

tribute about \$40,000 for that project.

The housing needs assessment will include meetings called charettes for local elected officials.

But housing studies are meaningless if supervisors don't support the resulting recommendations, Koogler warned.

Another challenge for developers is that building low-income housing isn't financially feasible without government subsidies, and contractors can't apply directly for funding, "the county has to do it," Koogler pointed out.

One resource available to developers is low-income housing tax credits (LIHTCs), available through a partnership of the Internal Revenue Service and the U.S. Department of Housing and Urban Development, or HUD.

The tax credits reduce construction costs and allow the apartments to be rented at affordable rates that are lower than the average rates in the area.

For example, when Accomack Manor was built, rent on the Eastern Shore ranged from \$600 to \$2,000 a month, but an Accomack Manor apartment

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could be rented for approximately \$350 a month, Koogler said.

The National Council on Agricultural Life and Labor (NCALL) is a Delaware nonprofit that can provide technical assistance with LIHTCs.

A-NPDC is planning to arrange an Eastern Shore meet-and-greet with members of NCALL.

NCALL also could share information about starting a self-help housing program on the Shore, Wert said.

In the same way that Habitat for Humanity participants put “sweat equity” into their new homes, families who participate in a self-help program assist one another with the construction of the buildings, and all the families move into their new homes at the same time, Wert said.

The U.S. Department of Agriculture (USDA) provides Mutual Self-Help Housing Technical Assistance Grants to selected applicants through its Rural Development agency.

USDA offers multiple financial assistance programs for renovating or buying homes.

Contacting U.S. Rep. Elaine Luria about re-opening a USDA housing office on the Eastern Shore is on the housing coalition’s to-do list.

Andrew Mack, of the Baltimore, Md., area, is a member of a real estate investors association, or REIA. He owns a home in Cape Charles, where he plans to retire. Mack advised the housing coalition to speak with potential investors about the criteria that must be met for Shore housing projects to be profitable for them.

Sheri Sample Carpenter, of Hampton, Va., is a real estate agent, who is originally from the Shore. She suggested that the housing coalition should also work with real estate appraisers, who play a role in housing affordability.

Jorge Diaz-Herrera, of Onancock, is also a real estate agent who wants to help the housing coalition develop a partnership with the Eastern Shore Association of Realtors.

Carpenter and Diaz-Herrera are both VDHA-certified to teach potential buyers about home ownership, and Diaz-Herrera speaks Spanish. Wert recommended they also obtain HUD certification.

Housing coalition members also discussed the Acquire, Renovate, Sell program (ARS) administered by VDHCD and funded by VHDA.

The goal of ARS is to take undervalued homes – including homes that are vacant or abandoned or were foreclosed or auctioned – and transform them into community assets.

Eligible organizations use ARS funds to renovate homes and sell them at fair market value, then they return the rehab funds and keep the net proceeds.

All ARS activities benefit low and moderate-income individuals and families, or those at or below 80% of the area median income.

The line of credit required for participation in the program was recently reduced from \$800,000 to \$250,000, opening an opportunity for more organizations to participate.

The New Road Community Development Group, based in Exmore, will be the first organization on the Eastern Shore to participate in ARS.

Another affordable housing resource that nonprofits can access is the Virginia Individual Development Accounts program (VIDA), also administered by VDHCD with funding from VHDA.

Nonprofits recruit participants who must save at least \$25 a month for six months. For every dollar saved, VIDA will match \$8, for a total match of up to \$4,000 that can be applied to closing costs and a down payment on a home.

Housing coalition members also emphasized the importance of the 2020 U.S. Census.

Virginia received nearly \$17.8 billion in federal funds as a result of the 2010 U.S. Census.

Every person who does not complete the census represents a loss of \$20,000 in federal funding, or \$2,000 per person, per year, during a ten-year period.

Next steps for the housing coalition will include scheduling a meeting with VDHCD staff member Willie Fobbs to discuss how to create more Community Housing Development Organizations or CHDOs on the Shore.

The next meeting of the Eastern Shore Regional Housing Coalition is currently scheduled for Friday, June 5.

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Housing Coalition: Think Big, Start Small

By Stefanie Jackson

The Eastern Shore Regional Housing Coalition, whose goal is to provide more affordable housing opportunities on the Shore, held a quarterly meeting in June, and a recurring theme appeared to be, “think big, start small, and build up.”

Ava Wise, of the New Road Community Development Group, said, “It’s not likely that we’re going to recruit a large-scale developer to the Shore to develop the affordable housing that we need.”

It’s more likely that affordable housing will be produced by the Shore’s existing “development and construction community,” including nonprofits, quasi-governmental organizations (like the Accomack-Northampton Planning District Commission), and real estate investment associations, she said.

But there can be no affordable housing without land to build it on.

John McCoulter said it’s hard to find affordable land to build a home on the Eastern Shore, especially when landowners can lease their land for solar farms at “astronomical rates” while maintaining ownership of their property.

Farm land is cheaper, Wise noted, but Accomack and Northampton allow only low-density housing on land in agricultural zones.

“Anyone who’s had any kind of run-in with Northampton and Accomack County at this point knows that all of their zoning laws and all of their land-use restrictions ... they’re set in place to prohibit large development,” McCoulter confirmed.

Northampton County Administrator Charlie Kolakowski pointed out that some barriers to housing development, like the Chesapeake Bay Preservation Act, are beyond the control of county officials.

Rezoning large tracts of land for housing developments is a challenge. “Not to say it can’t be done,” but most developers don’t want to “jump through hoops” and wait two years to build, McCoulter said.

The best way to move forward is likely “on a small scale, working up,” he said.

Groups must “lobby with the county to start with an exception to the rule, maybe an allowance of so many acres per county for affordable housing that could be subdivided outside of their cur-

rent restrictions,” he continued.

For example, Northampton’s zoning code allows only one home per 20 acres in an agricultural district, with the aim of preserving farm land and wooded areas.

Accomack County Administrator Mike Mason said, “The county has done affordable housing initiatives before, and we can do those again, it’s just a matter of having the will to address these issues.”

“I’m sure I speak for the board of supervisors on this. They would love to hear different ideas from any sector – private, nonprofit, or whatever, to encourage more affordable housing in Accomack,” he said.

Kolakowski believed in the concept of starting small “rather than looking at solving the whole problem in one shot.”

He also agreed with a suggestion made by Stacey Johnson, of the Eastern Shore of Virginia Habitat for Humanity, to work with communities to rehabilitate existing housing.

Her idea was to rehab and then expand communities “from the inside, out.”

Myra Riley-Taylor, who spoke on behalf of the Bayside community near Onancock, is another proponent of renovating existing homes.

She would like to see shipping container homes gain acceptance as a replacement for many of the dilapidated homes on the Eastern Shore.

Garrett Norris, of the Trinity Park organization, also supports building container homes.

He has spoken to Accomack Deputy County Administrator Rich Morrison and others about his organization’s interest in bringing more affordable housing to Shore.

Trinity Park takes a “holistic approach” to housing and economic development and can provide education and training to create a stronger workforce, he said.

“This is doable. ... We do have the funds, we do have the resources, everything that’s needed to get things moving forward.”

The next meeting of the Eastern Shore Regional Housing Coalition is Sept. 25.

For more information, email Ava Wise at avagabrielle@ussustainabledevelopmentcorp.com



Northampton County School Board

Resolution condemning racism and affirming the division’s commitment to an inclusive school environment for all

WHEREAS, members of the Northampton County School Board, as well as the Northampton County Public Schools staff, are saddened and outraged by recent events that demonstrate the prejudice and injustice that persists in our country;

WHEREAS, racism and hate have no place in our schools or our society, and we must protect the Constitutional rights of every person who lives, works and learns in our community;

WHEREAS, we cannot be silent. We urgently must act to stop the racial injustice that harms and anguishes black people and people of color, who are our family, friends, neighbors, students, staff members and fellow Americans;

WHEREAS, we must listen. Those who have endured discrimination and intolerance deserve to be heard as they share the stories and truth about their experiences and feelings, and we must seek with great empathy to understand their challenges and their pain;

WHEREAS, we must learn. It is time to engage our community in meaningful and honest conversation about racial inequality, to build alliances with those committed to justice for all, and to work together to support our shared conviction that racism must end;

WHEREAS, we must lead. Each of us, individually and collectively, is responsible for creating and nurturing an anti-racist learning environment where every child is respected and valued for who they are, regardless of their skin color. We must actively acknowledge, address and prevent racial bias that occurs as a result of division policies, practices and actions; and

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Approved by the Northampton County School Board this 11th day of June, 2020.

Signed: Marlene Prohmsen
Northampton County School Board Chair

SURVEY: HOUSING HARDER IN NORTHAMPTON

By Stefanie Jackson

The Eastern Shore Regional Housing Coalition recently surveyed local housing developers and real estate professionals, and the results showed “no particular surprises” but highlighted the difficulty of developing housing in Accomack and Northampton counties.

The housing coalition’s committee on private sector collaboration discussed the survey results at its July 29 meeting.

About a dozen housing developers were surveyed, two-thirds of whom had between six years and 20 years of experience or more.

About 67% said developing housing is “extremely difficult” in Northampton, but only 25% said the same about Accomack.

A similar amount, 72%, said Northampton’s laws restricting housing development should be “much less strict,” and 55% said Accomack’s laws on housing development are about as strict as necessary.

Single-family dwellings will be the most important type of housing on the Eastern Shore over the next decade, 50% of respondents agreed. Multifamily dwellings also were deemed a priority.

About one-third of respondents said the most important type of housing will be homes for families with low or moderate incomes. The need for moderately priced housing for working families was also noted.

The greatest impediments to housing development on the Shore are land-use restrictions and lack of infrastructure, according to the respondents. Northampton’s zoning ordinances and site availability were also concerns.

A large majority of survey takers, 82%, said the availability of incentives would play a “very significant” role in the development of affordable housing for people earning a median income.

Many have also cited Northampton’s outdated comprehensive plan as an impediment to housing development in the county.

Northampton County Administrator Charlie Kolakowski anticipated that an updated comprehensive plan and a regional infrastructure strategy may become available in as little as six months.

The group discussed possibly identifying funding for a professional planner to review Accomack and Northampton ordinances, conduct focus groups, and

recommend revisions to both county comprehensive plans to encourage housing development.

Local developer Bill Parr suggested an amendment to Northampton’s zoning ordinance that could be a “game changer” for housing development in the county: remove the requirement for special-use permits (SUPs) to build small, multifamily housing developments of six to 12 units each, with accompanying mass drain fields.

Such action would indicate Northampton is “open to receiving investment capital for the development and construction of housing for the citizens of the Eastern Shore,” according to meeting notes.

“An investment friendly region is one in which those who are placing their projects on the Shore can trust that the local leaders will welcome development activity by streamlining appropriate processes without compromising, the environment, quality control or local culture,” the notes stated.

The committee decided to recommend that Northampton begin a “small development project” initiative that would allow small housing developments, such as multifamily and tiny home communities, to be approved without SUPs.

The committee will recommend that county leaders examine three criteria when considering a project for the initiative: scale, site location, and incentives.

Committee members will recommend criteria for small project models of varying size and scope based on their evaluation of project feasibility.

Committee members will recommend site locations based on their evaluation of site conditions such as soil quality, proximity to towns, and walkability.

Committee members will recommend types of incentives county leaders should provide to developers based on the committee’s evaluation of which incentives will be the most effective.

Accomack County Administrator Mike Mason said he was interested in learning directly from developers which incentives they would find the most helpful.

The Eastern Shore Regional Housing Coalition is seeking comments and recommendations regarding the small development project initiative. To view and comment on the document, go to <https://docs.google.com/document/d/19y-tf0NKfYQHWzc-QLky62gVfAgISfSmR87wAjjwPGR9M/edit>



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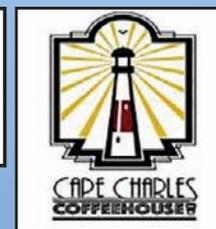
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Housing Security Programs Emphasized During Pandemic

By Stefanie Jackson

The Eastern Shore Regional Housing Coalition's second annual conference, held online Sept. 25, focused on both finding affordable homes and keeping them, in light of the economic impacts of COVID-19.

"Affordable, safe, and accessible housing is the foundation of a great community, and it seems this is more evident than ever as we face the unprecedented COVID-19 pandemic," said Erik Johnston, director of the Virginia Department of Housing and Community Development (DHCD).

He spoke on behalf of Gov. Ralph Northam, who recently proposed investing \$88 million in state funding to "prevent evictions and expand access to affordable housing."

A "historic investment" – about \$85 million of the \$88 million – would be put into the Virginia Housing Trust Fund, Johnston said.

The fund's purpose is to reduce homelessness of vulnerable individuals and families who cannot afford safe and decent housing, disabled persons who need accessible housing, seniors on fixed incomes, and individuals with mental health issues.

Around \$3.3 million would be designated for the Eviction Diversion Pilot Program that aims to create a "continuum of support" between tenants and landlords, legal aid, social services, and community-based organizations to prevent evictions, Johnston said.

The governor has also proposed a "pause" on evictions through Jan. 31, 2021.

The temporary ban on evictions would give tenants and landlords time to work out payment plans and take advantage of the Virginia Rent and Mortgage Relief Program that was launched in June with \$50 million in Coronavirus Aid, Relief, and Economic Security Act funds.

The program can cover rent and mortgage payments that were past due as of April 1 or later.

The Virginia Rent and Mortgage Relief Program has made more than \$7.2 million in housing payments as of Sept. 9.

It has highlighted how racial minorities have been disproportionately affected by COVID-19 and housing insecurity. The Black community makes up just 19% of Virginia's population, but 52% of participants in the rent and mortgage relief program, Johnston said.

Accomack and Northampton County combined have about 6,100 renters and 12,500 homeowners.

Landlords can also apply to the program on behalf of their tenants, Johnston added.

Renters and homeowners may dial 2-1-1 for more information about the Virginia Rent and Mortgage Relief Program.

Additional resources for homeowners, renters, landlords, and the homeless can be found at www.stay-homevirginia.com

Accomack supervisor Reta Major noted that the Accomack-Northampton Planning District Commission (A-NPDC) also has a rent and mortgage program, to which Accomack County is contributing \$100,000 of its CARES Act funds.

The contribution will enable A-NPDC to expand the gross household income limit for program eligibility, from 80% of the area median income to 150% of the area median income, meaning more families will be eligible for assistance.

Congresswoman Elaine Luria is working to get a U.S. Department of Agriculture representative for the Eastern Shore. (The USDA Rural Development program helps low and very-low-income families obtain affordable home loans.)

The Eastern Shore had a USDA representative who retired and was never replaced, Luria said. USDA

recently notified her that it would have a plan by the end of September to fill the vacant position.

Luria also supports the Southeast Crescent Regional Commission, created by Congress in 2008 to provide federal funds to address rural poverty in a seven-state region that includes Virginia.

The commission never became active because it lacked a co-chair, who had to be nominated by the

U.S. President and confirmed by the Senate.

Congress had authorized \$30 million for the project, which was later reduced to \$250,000 a year, but there was no active commission to spend any of the money.

Luria emphasized the need for the current or future presidential administration to prioritize the commission and rural poverty in the region.

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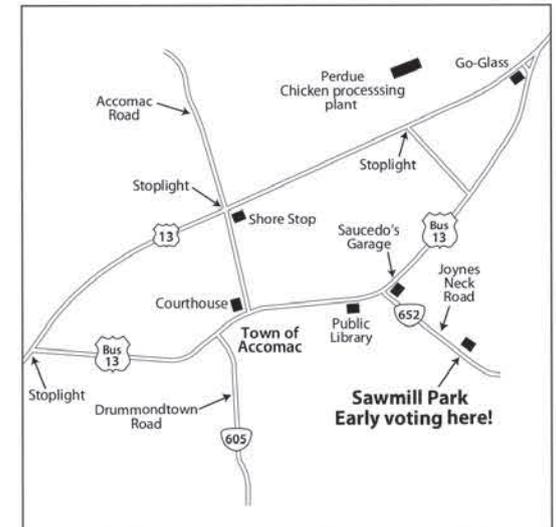
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Housing Conference Speaker Gives Tips For Renting a Home

By Stefanie Jackson

Finding affordable housing isn't easy whether one rents or buys a home, but the Eastern Shore Regional Housing Coalition made it a little easier by hosting an online housing conference Aug. 21.

Local real estate agents, lenders, and state and federal housing program associates shared their tips for success in acquiring a home.

LaDonna Cruse, a homeownership education specialist for Virginia Housing, formerly the Virginia Housing Development Authority, shared her 10 key steps to rent a home.

The first step is simply learning about renting before jumping head-first into a lease agreement.

The second step is the same for both renters and homebuyers: make sure you are financially ready to live in your own home. That might mean creating a personal spending and savings plan and determining your income, expenses, debts, and how much you can afford to spend on a home.

Third, identify what you need and want in a home, such as the price, location, and number of bedrooms. Write two lists, one of what's necessary and another of "what's not absolutely necessary but it would be really nice to have," Cruse said.

Fourth, keep in mind that there are many types of homes available to rent beyond the usual houses and apartments. Other options include duplexes and townhouses, mobile and manufactured homes, and single rooms such as those found in boarding houses, although all options may not be available in your area.

Fifth, know the fair housing laws. The Virginia Fair Housing Law protects against unfair discrimination based on race, color, national origin, religion, sex, disability, age, citizenship status, genetic information, or marital status.

(Mahalia "Mally" Dryden-Mason, of the Virginia Department of Professional and Occupational Regulation, noted the goal of the Virginia Fair Housing Law is to prevent discrimination against qualified individuals who

want to rent or buy a home, not handle disputes with landlords.)

Sixth, be aware of scams. A landlord should allow the renter to see the property before money changes hands. Promising a large home for an unusually small price, asking for three months rent in advance, or only accepting cash are red flags to watch out for, Cruse said.

Seventh, read before you sign. It's important to ask questions and make sure you understand all documents provided before you sign anything, including the rental application and lease agreement, Cruse said. Sometimes rental agreements read like a "legal brief" and it's okay to ask a professional for help understanding them, she added.

Eighth, personally inspect the property. Take photos and record your observations in writing. Give your landlord a copy of your report and keep one for yourself. Having documentation of the home's "pre-existing conditions" will maximize your chances of receiving your security deposit in full when you move out.

Ninth, consider purchasing renters insurance, because the landlord's insurance on the home will not cover your personal property. "That's one of those big, kind of misunderstandings within the industry," Cruse noted. Renters insurance is usually affordable, and will cover loss of property like clothing, furniture, electronics, and appliances from an event such as a fire or flood.

Finally, follow the lease agreement. Renting a home comes with rights but also responsibilities. "Paying that rent on time, keeping the property in good condition, and adhering to the lease agreement (are) really just the three key factors to being successful as a renter," Cruse said.

"Do this and your rental experience should be a pleasant one."

For more information, read Virginia Housing's free e-book, "How To Be a Successful Renter" at <https://www.vhda.com/Renters/Pages/Renter-Education.aspx>

Tips on homebuying from the Eastern Shore Regional Housing Coalition's Aug. 21 housing conference will appear in an upcoming edition of the Eastern Shore Post.

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Eastern Shore Gets New Perspective on Affordable Housing



This home in Alabama was designed by Rural Studio and built by Habitat for Humanity for \$20,000. Photo courtesy of Rural Studio.

By Stefanie Jackson

An Alabama professor of architecture introduced a different way of thinking about what makes housing affordable when he spoke at the Eastern Shore Regional Housing Coalition's second annual housing summit held online Sept. 25.

Rusty Smith, of Auburn University in east Alabama, is a director of the Rural Studio program for college students studying architecture, who design and build practical but attractive, affordable homes and community buildings.

Students leave campus for at least one semester and up to two years to live and work in rural, west Alabama, building everything from single-family homes to a church and a fire station.

Their work is done in the U.S. southern Black Belt that is troubled by persistent poverty, a federal designation meaning 20% or more of the population has lived in poverty for 30 years or more.

The Rural Studio program was founded on three ideas: learning by doing, working together to solve problems, and access to safe, decent housing as an "inalienable human right" whether or not one can afford it, Smith said.

The students donate their time and efforts to people who "in no circumstances, would ever be able to provide housing for themselves," Smith said.

The program is funded by donations from individuals and private foundations, as well as regional, state, and federal grants and research contracts.

Funding partners include the U.S. Department of Agriculture and the U.S. Department of Energy, financial institutions like Fannie Mae and Wells Fargo, and faith-based organizations like Habitat for Humanity.

Living in poverty looks different than it did nearly 30 years ago when Rural Studio was founded. Tar-paper shacks have been replaced by decades-old mobile homes.

The students, who range in age from 19 to 22, work to design and build better, safer, more durable homes for their clients, who are housing providers and homeowners.

"All the work is real ... real clients with real budgets, real sites with real context and hopefully with real impacts," Smith said.

In Rural Studio's nearly 30-year history, students have designed and built more than 200 projects in a five-county area.

In that time, Rural Studio has learned the four basic elements of a good housing project. The home must be buildable, weatherproof, durable, and secure, Smith said.

If the house is not designed with these four characteristics in mind, "you may be doing good things, but you're probably not addressing hous-

ing affordability," Smith said.

Those elements are the foundation of a good home, but the house also should be well-crafted from locally available materials, accommodate the occupants' needs, promote health and wellness, have a presence, and foster the surrounding community.

Rural Studio's Front Porch Initiative seeks to widen the impact of the program's applied research and help more housing providers "deliver high-performance, dignified homes in their own service area."

Rural Studio offers four basic home designs, each around 500 square feet, which are "extraordinarily efficient."

It seeks to provide technical assistance on topics including building codes, zoning, universal design standards, lending and insurability requirements, industry-standard construction, energy performance, and indoor air quality.

Rural Studio also emphasizes the total cost of owning a home. Factors to consider when designing and building a house that is truly affordable housing include efficiency, resiliency, wellness, and community.

"Our homeowners don't lose their houses because they can't afford their mortgage," Smith said.

It's an unexpected expense that usually causes a rural, low-income Alabama homeowner to have a personal

financial crisis and lose a home.

Typical unexpected expenses include high energy bills (monthly energy bills in the area can vary widely from \$50 to \$350), home repairs needed due to hurricane or tropical storm damage, major healthcare issues, or disruptions in a family's community network (if, for example, people are working part time and sharing resources like shelter, food, transportation, childcare, or elder care.)

Acknowledging these issues gives Rural Studio a different perspective on what affordable housing means.

For example, a Habitat for Humanity house built to conventional standards might have a mortgage payment of \$250, a \$150 energy bill, and a \$60 insurance payment, for a monthly homeownership cost of \$460, Smith said.

By building the same house to high-performance standards, the mortgage payment was increased to \$343, making the house "unaffordable" to the buyer.

But those high-performance standards resulted in a more efficient, durable home that brought the energy bill down to \$35 and reduced the insurance bill to \$48, for a total monthly cost of \$426, a savings of \$34 a month.

Smith left his listeners to consider this question: "Which home is more affordable? The home that costs less to build, or the home that costs more to build?"



At left is another \$20,000 home designed by Rural Studio, built in Georgia. At right is a studio built to the scale of an 8-foot by 40-foot shipping container. Photo courtesy of Rural Studio.

Shore Residents Have Plenty To Say About Affordable Housing

Northampton County convenes workshops to solicit input for its comprehensive plan and to guide policy decision regarding affordable housing

By Stefanie Jackson

Eastern Shore residents turned out by the dozens Jan. 29 for an affordable housing workshop at the Exmore town hall, led by the Berkley Group, the consulting firm helping the Northampton planning commission through the process of updating its county's comprehensive plan.

A second housing workshop was held simultaneously in Cape Charles.

In Exmore, Rebecca Cobb, a Berkley Group senior planner, guided a small-group exercise in which participants learned the basics of affordable housing and discussed which housing options make the most sense for the Shore.

The U.S. Department of Housing and Urban Development defines affordable housing as a home that a family can obtain for 30% or less of its gross income.

In Northampton County, the median income is \$56,020 annually. A household is considered low-income if it makes less than 80% of the median income.

Northampton families earning less than \$44,816 annually are considered low-income households that qualify for affordable housing. Families with higher annual incomes may qualify depending on the number of people living in the household.

Small groups worked together to fill out questionnaires provided by the Berkley Group.

Who should benefit from affordable housing?

"Everyone," said Northampton planning commissioner Janet Sturgis, "because we can't have economic growth if we don't have the employees.

"We're not going to attract the employees if there's no place to live. If there's no place for the teachers to live,

they're not going to come teach in our schools. So everybody's a winner."

Ava Wise's group said those who most need affordable housing are low-income families, single parents, and the elderly and disabled.

The types of affordable housing needed most on the Shore include rental apartments, single-family homes, duplexes, and housing for senior citizens, participants said.

Exmore and Nassawadox were named as areas ready for growth, but other towns got mentions, too.

Eastville could provide workforce housing for employees of the new Eastville Community Health Center. Cheriton was noted for its proximity to the busy tourist town of Cape Charles.

But there was a clear consensus on which areas of the Shore should not be targeted for housing development: "down the necks."

Northampton supervisor Betsy Mapp favored towns with mixed-use buildings that have commercial space on the first floor and residential space on the second floor.

Participants agreed "livable communities" are a good fit for the Shore – affordable housing in and near the towns along Route 13, providing access to grocery stores, restaurants, retail stores, and transportation.

Bobbie Jo Wert, of the Accomack-Northampton Planning District Commission, reminded her group of one caveat: the area along Route 13 can't be overdeveloped like "one big strip mall," because it's the Shore's groundwater recharge zone.

Her organization will be critical to the success of a local affordable housing initiative, along with the Eastern Shore of Virginia Housing Alliance, board of supervisors and planning commission, participants said.

Other important but underused resources for finding or building affordable housing include Community Partners of the Eastern Shore, local banks, and tax incentives.

One of the biggest barriers to the affordable housing initiative is Northampton's zoning ordinances,



which the planning commission is working on, Sturgis said.

Northampton has many large lots that could be divided into smaller lots, she added.

There is also a need for rehabilitation of homes that were abandoned or became dilapidated because the owners could not afford the upkeep.

Participants voiced concern particularly for seniors who may need finan-

cial assistance to repair their older homes and "age in place."

Others saw a need for multi-generational homes for seniors who may be taking care of grandchildren.

The input will guide Northampton administrators as they decide which grants they should pursue and which strategies they should use to create affordable housing opportunities for every citizen in the county.

Eastern Shore To Get New Area Code

Staff Report

The State Corporation Commission announced Wednesday that the Hampton Roads area, including the Eastern Shore of Virginia, will get a new 948 area code. The new area code will overlay the existing area code district.

The action was taken because the 757 area code is expected to exhaust all its numbers by the end of 2021.

Phone numbers currently used in the 757 area code region will not be

altered, allowing residents and businesses to keep their existing numbers, according to a press release issued by the commission.

Under the plan, there will be a six-month permissive dialing/customer education period during which calls within the 757 number plan area can be completed using either 7 or 10 digits. Eventually, all calls in the 757 area code and the new 948 area code will have to be made dialing all 10 digits.

USDA Position Fills 'Important Gap' in Local Housing Services

By Stefanie Jackson

The Eastern Shore again will have a representative of the U.S. Department of Agriculture Rural Development office to help low-income Accomack and Northampton County families purchase or repair new or existing homes, thanks to Congresswoman Elaine Luria's team.

"For too long, Eastern Shore residents were unable to receive professional help with federal loans for affordable housing and home repair, which is why I remain a strong proponent for this position," Luria said in a Dec. 5 press release.

The Eastern Shore had a USDA Rural Development representative who retired and was never replaced, but Luria has been working with USDA to correct the problem since it was brought to her attention by constituents, including Ava Gabrielle-Wise, director of the Eastern Shore Regional Housing Coalition.

"The return of the USDA Rural Development office to this region after being absent for so many years fills an extremely important gap in housing ser-

vices on the Shore," Gabrielle-Wise said.

"For many seniors who are in dire need of resources to repair homes and families who wouldn't otherwise qualify for a conventional mortgage, this may be the difference between living in substandard housing and a safe, quality home.

"Many thanks to Congresswoman Luria for her advocacy and support ... and her continued efforts in the very important cause of housing on the Shore," Gabrielle-Wise said.

USDA Rural Development's acting director in Virginia, Terry Rosta, announced the new single-family housing specialist position.

"We have initiated the recruitment for this position, which includes the requirement to live and work side by side with our customers, continuing our commitment to provide the best possible service to our rural customers and their communities," he said.

USDA Rural Development will be able to serve the Eastern Shore every day. USDA has an office in Accomack, but it provides services only for farm-

ing and natural resource conservation.

Accomack and Northampton residents who request service from USDA Rural Development are referred to the USDA office in Courtland, Va., which is approximately 130 miles from Accomack, or about a 2.5-hour drive.

Reinstating the USDA housing specialist position on the Eastern Shore will make obtaining or maintaining safe, affordable housing within easier reach for low-income families in Accomack and Northampton.

USDA Rural Development's top offerings are its Section 502 Direct Loan Program and Section 504 Home Repair Program.

Section 502 offers longterm, low-interest home loans. Loan terms range between 30 and 38 years, and interest rates vary from 1% to 2.5%.

USDA requires that the home being purchased has less than 2,000 square feet of living space, is in a rural area, and is on a lot of one acre or less.

The loan applicant must maintain a stable income for at least two years, and a

minimum credit score of 640 is preferred.

An applicant must be prepared to spend 29% to 33% of monthly income on a home loan.

Section 504 offers grants up to \$7,500 and loans up to \$20,000 for home repair. An applicant must be age 62 or older to qualify for a grant; others may apply for a loan.

Some applicants will qualify for both a grant and a loan, which can be combined for up to \$27,500 in financial assistance.

The grants may be used only for removing health and safety hazards; the loans may be used for other repairs and improvements.

An applicant must own and occupy the home, have a family income below 50% of the area median income, and be unable to obtain credit elsewhere.

The home repair loan can be repaid over 20 years, with a 1% interest rate.

For more information on USDA Rural Development single-family housing programs, contact Jeanie Barbrow at Jeanie.Barbrow@usda.gov or 804-287-1616.

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