

**LWV AFFORDABLE HOUSING STUDY—2020**  
**Definitions to Review prior to LWV-Williamsburg Area Consensus Meeting**  
*from Pat Evers*

The **Housing Choice Voucher (HCV)** program provides decent, affordable housing to very low to low income individuals and family, including people with disabilities and senior citizens.

Vouchers are distributed through Virginia Housing in partnership with local housing agency partners. Vouchers allow qualifying prospective tenants to select from a wider range of housing options, as opposed to being limited to designated housing projects. The tenant pays the landlord 30% of their monthly income towards the rent with the voucher subsidizing the remainder. (vhda.com)

**Inclusionary Zoning (IZ)** refers to municipal and county planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes. IZ indicates that these ordinances seek to counter exclusionary zoning practices that aim to exclude low cost housing from a municipality through the zoning code.

**Impact Fees** are charges levied against new developments in order to generate revenue for the purpose of funding capital improvements necessitated by that development. A capital improvement is any addition or alteration to real property that adds to value or prolongs the life of the property and is a permanent installation. (nahb.org)

**Virginia Housing Trust Fund (VHTF)** creates and preserves affordable housing and reduces homelessness in the Commonwealth. The VHTF approach addresses housing issues in varied and creative methods for a variety of populations including

- Families and individuals who cannot afford decent, safe housing
- Disabled persons needed accessible housing in addition to supportive services
- Homeless persons struggling with mental health and other issues (dhcd.virginia.gov)

**Homelessness Grants** (also funded by VHTF) Grant contracts are awarded through a competitive application process to projects that provide rapid re-housing assistance for households experiencing homelessness, housing stabilization services in supportive housing for chronically homeless households.

**Permanent Supportive Housing** is a model that combines low-barrier affordable housing, health care and supportive services to help individuals and families lead more stable lives.

**Eviction Diversion/Prevention** program provides tenants with the benefit of a “clean slate” and financial literacy education while landlords get the rent owed and avoid the expense of the eviction and locating a new tenant. Key elements include use of pro bono attorneys as in-court mediators, financial assistance for tenants who meet program requirements and a payment plan agreement to ensure rent is received on time.

**State Low Income Housing Tax Credit Program** is administered by Virginia Housing and encourages the development of affordable rental housing by providing owners a federal income tax credit. It also provides incentive for private investors to participate in the construction and rehabilitation of housing for low-income families.

**Dillon Rule:** Under the 10<sup>th</sup> amendment the power to determine the scope of authority of local governments is among the powers “reserved to the States”. In a nutshell, this means that municipal governments are limited to the powers:

- ⇒ Explicitly granted them by the state legislature
- ⇒ Necessarily or fairly implied from a specific grant of power
- ⇒ Essential and indispensable to the existence of government.

**“Pay or quit”** notice given by landlords when the tenant has not paid the rent. In Virginia, landlords are required to give the tenant at least 5 days to pay the full past due amount before filing an eviction lawsuit against them.

**Late fees:** A landlord shall not charge a tenant for late payment of rent unless such charge is provided for in the written rental agreement. No such late charge shall exceed the less of 10% of the rent or 10% of the remaining balance due and owed by the tenant.