Mount Rogers Planning District commission

Housing Initiatives





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Let’s Build Tomorrow Together.

The Mount Rogers Planning District Commission is committed to promoting the orderly and efficient development of the economic, physical, and social elements of the region.

James Moss, Housing Development Director

Setting the Stage for MRPDC

Housing Development

Setting the Stage for MRPDC

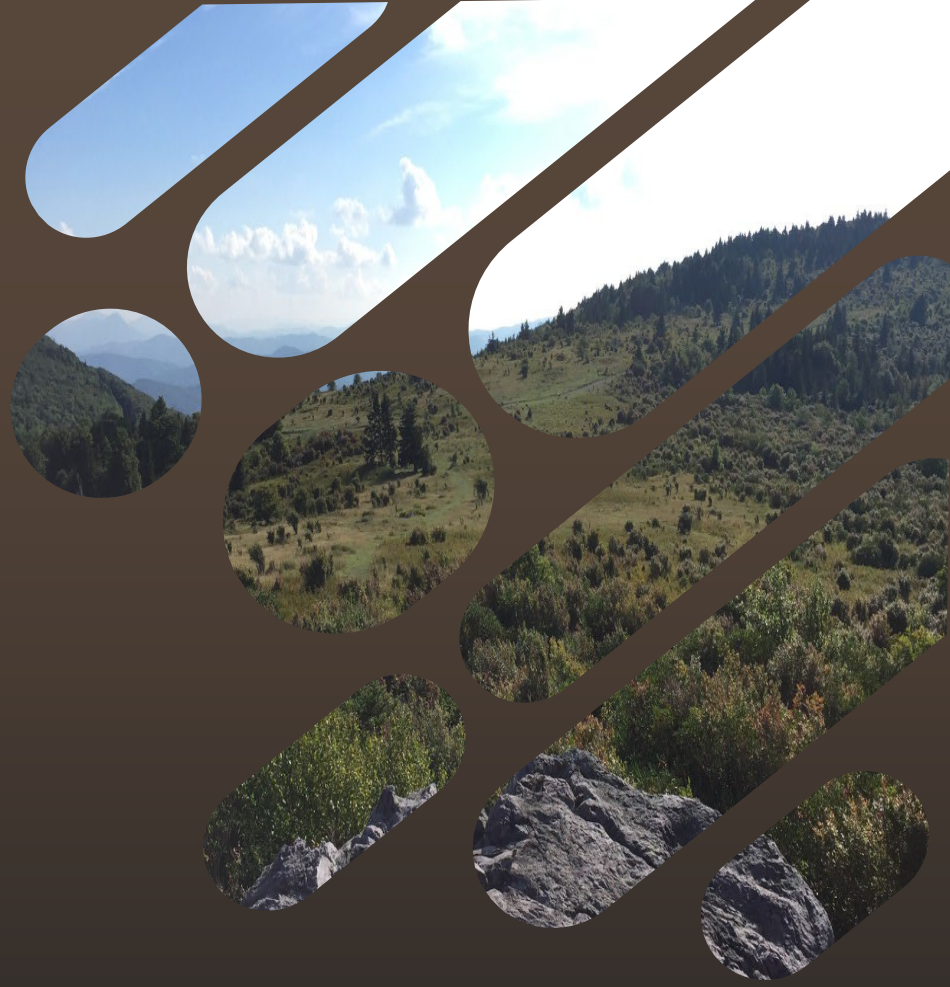


Setting the Stage for MRPDC

Planning & GIS

Setting the Stage for MRPDC

Administration & Finance



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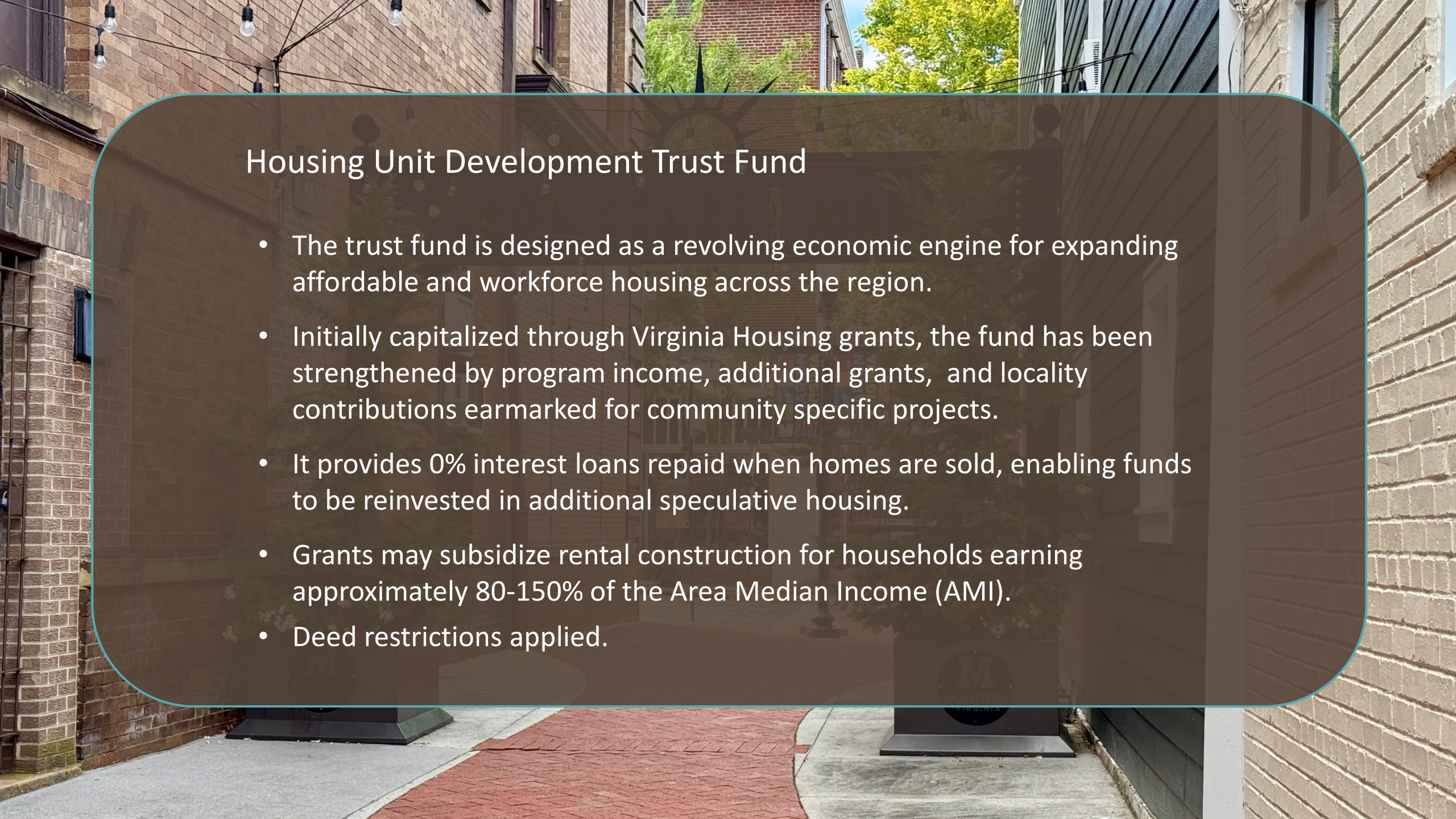
Housing development



The program focuses on regional collaboration, new construction, adaptive reuse of vacant or blighted properties, downtown upper-story housing, and *middle-income workforce housing*.

MRPDC assists localities and developers secure competitive funding for planning, design, stabilization, and construction.

Over the past three (3) years, the program has supported more than 160 homes.



Housing Unit Development Trust Fund

- The trust fund is designed as a revolving economic engine for expanding affordable and workforce housing across the region.
- Initially capitalized through Virginia Housing grants, the fund has been strengthened by program income, additional grants, and locality contributions earmarked for community specific projects.
- It provides 0% interest loans repaid when homes are sold, enabling funds to be reinvested in additional speculative housing.
- Grants may subsidize rental construction for households earning approximately 80-150% of the Area Median Income (AMI).
- Deed restrictions applied.


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Regional Economic & Community info

- Housing and Job Imbalance: The region faces a severe housing shortage stemming from a lack of new construction following the 2008 housing crisis, which threatens to bottleneck economic growth as approximately 9,500 new jobs are anticipated across the area.
- Affordability and Demand: Many residents are cost-burdened, spending more than 30% of their income on housing. Community surveys and focus groups indicate a high demand for smaller, affordable single-family homes (around 1,500 square feet, 3-bed/2-bath) priced under $250,000.
- Regional Target: The study identifies an opportunity to add 2,380 new residential units across the region, including market-rate apartments, affordable age-restricted residences, patio homes, and single-family townhomes.

Washington County/ City of Bristol, VA

- Generating housing demand, driven primarily by local employers.
- Level of future job growth in neighboring localities is substantial, representing a significant increase over past trends.
- Market rate apartment market expanded modestly in recent years, largely driven by conversion of older single-family homes and townhomes into rental units.
- Affordable rental housing stock generally mature, fully occupied and mainly caters to low-income households.
- Market stronger for rental housing than for-sale housing, primarily attributed to area wages, slow pace of new home construction and impact of rising mortgage interest rates.
- For-sale housing market dominated by re-sales and lot sales; only small number of newly built homes constructed for sale on speculative basis over the past decade.
- Job growth in NE TN outpaced that of the VA region prior to and throughout the pandemic.

Needs:

- Market Rate Apartments (400±)
- Affordable General Occupancy Apartments (130±)
- Affordable Age Restricted Apartments (80±)
- Patio Homes For Sale (60±)
- Single-family/Townhomes For Sale (150±)



Bland County

- Market generating only modest level of housing demand locally primarily from area employers and seniors aging in place.
- Future job growth in neighboring localities reveals substantial increase in comparison to past trends.
- Steady population decline since 2000.
- While general population has declined, the senior population has grown modestly.
- Rental market is small as only 400± households are estimated to be renters.
- For-sale home market is dominated by re-sales, with essentially no new homes being built speculatively for sale in several decades.
- Small scale opportunities are available.

*Regulatory updates also recommended for the county.





Smyth County

- Expanding senior population, but no new homes being marketed toward this sector.
- Market rate apartment market has expanded modestly in recent years.
- Some new adaptive-reuse developments in Marion in recent years but have not provided enough rental units and only serve one segment of housing market.
- Affordable rental housing stock mature, at full occupancy and primarily targets low- rather than mod-income households.
- Market is stronger for rental housing than for-sale housing due to type and wage levels of new employment and student demand.
- For-sale home market dominated by re-sales and comprised almost entirely of single-family homes.
- Abundance of available vacant/ underutilized parcels and buildings with potential for residential development.

Needs:

- Market Rate Apartments (80± units)
- Affordable General Occupancy Apartments (50± units)
- Apartments/ Homes Affordable Age-Restricted Apartments (40± units)
- Patio Homes for Sale (30-40 homes)
- Townhomes for Sale (30-40 homes)





wythe County

- Housing demand persists despite population decline.
- Rental market defined by chronic undersupply across every segment.
- Rent burdens concentrated among lower-income and senior households.
- Senior-oriented housing gaps widening as population ages.
- For-sale market constrained by limited production, affordability gap, and lack of housing-type diversity.
- Existing housing stock is aging.
- Development sites available; cost, financing, and regulatory conditions are primary constraints.
- Middle-income households have limited options in both rental and for-sale markets.
- Rental housing represents strongest near-term development opportunity.

Needs:

- Market Rate Apartments (120±)
- Affordable General Occupancy Apartments (60±)
- Affordable Age-Restricted Apartments (40±)
- Patio Homes for Sale (50±)
- Single-Family Homes/ Townhomes for Sale (50±)



City of Galax/ Carroll & Grayson Counties

- Twin County Region generating housing demand locally primarily from area employers.
- General population has declined over the past decade; senior population has steadily expanded.
- Market rate apartment market has expanded, essentially all this growth driven by small-scale conversions of older homes into rental units.
- Affordable rental housing stock mature, at full occupancy and primarily serves low- rather than mod-income households.
- Market stronger for rental housing than for-sale housing due to wages of new employees and interest rate hike pressures.
- For-sale home market dominated by re-sales and comprised almost entirely of single-family homes.

Needs:

- Market Rate Apartments (100±)
- Affordable General Occupancy Apartments (50±)
- Affordable Age-Restricted Apartments (40±)
- Patio Homes for Sale (40±)
- Townhomes for Sale (30-40±)


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Key projects:

- Boxwood Patio Home Development in the Town of Chilhowie (18 new units + 2 in-fill)
- Deer Ridge Road Development in Carroll County (39 units)
- Baxter 218-228 Main Street Marion (23 adaptive reuse rental units + 5 businesses)
- King Mill Pike - Sunny Valley Housing Development in Washington County (328 units)
- BCW Galax/Carroll County infill development (18 units)
- R&K Carroll County infill development project (6 units)
- Sheets Excavation and Land Management infill development project Washington County and Smyth County (2+ units)
- Wagoner Road Bristol townhouse project (36 townhouse units)
- Marion BAUD project has eliminated blighted properties and incentivized home ownership (11 units w/ 23 raised)
- GW Hill duplex rental development in the City of Galax (6 rental units)

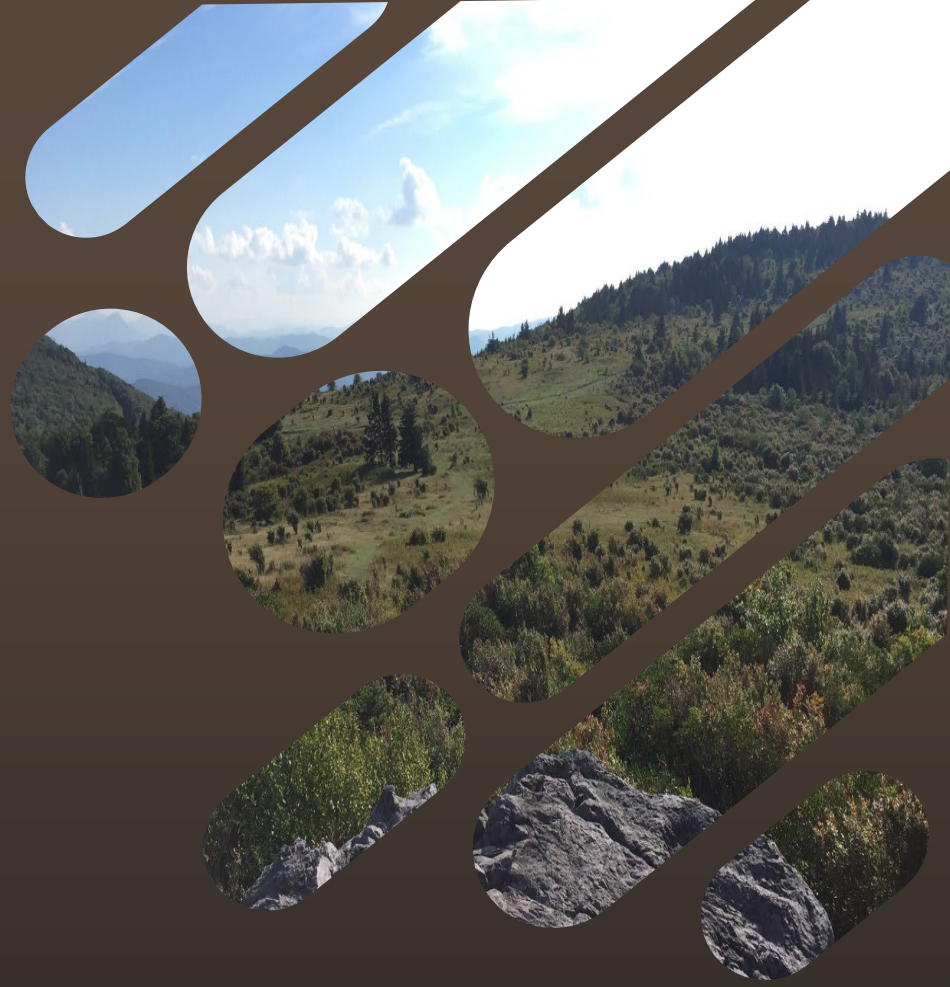
222-228 E. Main Street Marion

- The three properties located on the south side of the 200 block of East Main Street, Marion, are among the few remaining vacant storefronts in Marion's downtown. The 228 building was gutted by fire, and the adjoining buildings were subsequently damaged, thus creating a dead zone of activity in the middle of the block.
- The block of buildings is now in the hands of a private developer. This property is being redeveloped as a mix of commercial and residential uses.
- The redevelopment of these fire and water damaged buildings is resulting in **23 rental housing units** and **5 business occupancies**. This adaptive redevelopment project provides rental housing units to an area with an overburdened rental market. *Reviving this dead zone on Marion's Main Street, expanding housing options, improving quality of life, and strengthening the Town's long-term economic foundation.*









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Housing Rehabilitation

Community Development Block Grants

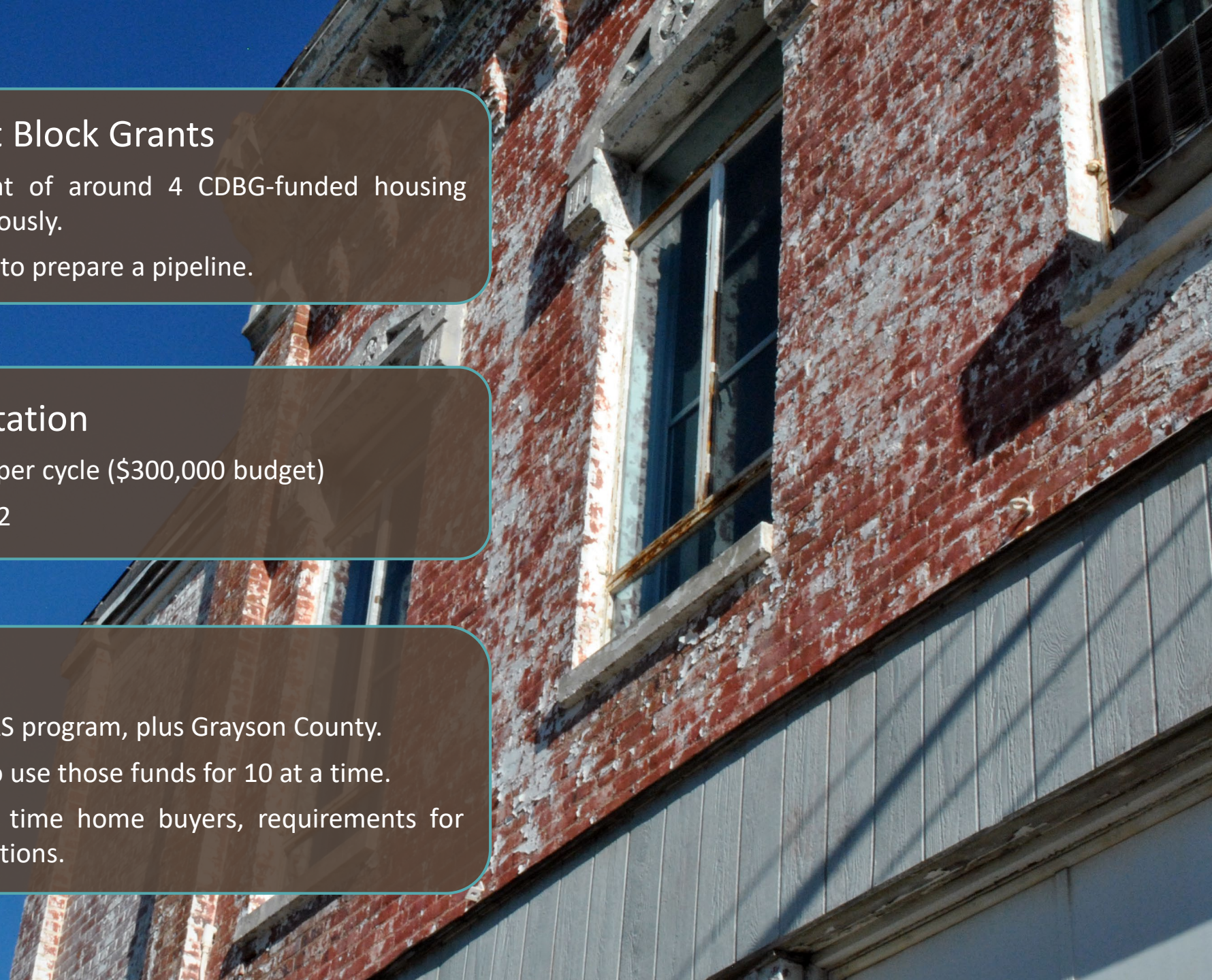
- MRPDC balances management of around 4 CDBG-funded housing rehabilitation grants simultaneously.
- Planning grants are completed to prepare a pipeline.

Indoor Plumbing Rehabilitation

- Annually complete 2-3 houses per cycle ($300,000 budget)
- Also includes PDC districts 1 & 2

Acquire, Renovate, Sell

- MRPDC administers its own ARS program, plus Grayson County.
- Our program allows the PDC to use those funds for 10 at a time.
- Partnership with realtor, first time home buyers, requirements for homebuyer, and funding limitations.



QUESTIONS?



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