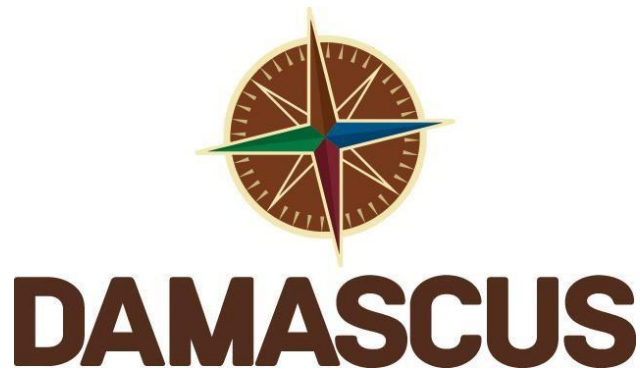


TOWN-WIDE HOUSING NEEDS ASSESSMENT

TOWN OF DAMASCUS, VIRGINIA



Accepted by: _____ (Mayor)

Date: _____

ACKNOWLEDGEMENTS

This plan was prepared under the guidance of the Town of Damascus,
which would like to acknowledge the following members of
the Town-Wide Housing Assessment Management Team and Town Council
for their efforts in the plan's development:

Jack McCrady, Mayor
Susan Seymore, Vice Mayor
Shannon Barrett, Town Council
Vicky Van de Vuurst, Town Council
Mitchel Greer, Town Council
Tommy Hayes, Town Council
Brian Schmidt, Town Council
Larry Ginn, Planning Commission
Kermit Turner, Damascus P.D. / V.F.D.
Sam Blevins, Blevins Reality
Jason McCall, Building Inspector
Anna F. Meade, Rehab Specialist Services
Gavin Blevins, Town Manager
Josh Smith, Regional Planner, Mount Rogers PDC
Jordan Powers, Regional Planner, Mount Rogers PDC

INTRODUCTION

The Town of Damascus has a vested interest in understanding and quantifying the condition of its housing and residential neighborhoods. Healthy, stable neighborhoods provide a solid foundation for a vibrant community. The Town has undertaken a comprehensive community-wide survey of housing and infrastructure conditions to determine the extent of deficiencies at an area level. The purpose of the study is to identify the areas in Town with the highest levels of housing deficiencies. Another purpose of this study is to develop a plan to rehabilitate the identified housing units and improve neighborhood infrastructure.

The age of the current housing stock means that many Town residents with low-to-moderate incomes will be increasingly burdened by the deterioration of their homes. Given the level of need and fiscal strain in the community, resources are limited and must be strategically targeted to those neighborhoods demonstrating the most need.

The Town of Damascus applied for a housing needs assessment planning grant from the Virginia Department of Housing and Community Development (DHCD) and was notified of a conditional award on November 18, 2019. The Town was tasked with making visual assessments of housing units utilizing a five-point scale. The scale rated each property as 1) sound; 3) intermediate deficiencies; 4) major deficiencies; or 5) dilapidated. The Town was divided into 5 Areas and visual assessment ratings were grouped by area and recorded by the rehabilitation specialists. The Mount Rogers Planning District Commission and Rehab Specialist Anna Meade assisted the Town with the assessment and implementation of the planning grant.

Through this plan, the Town has identified viable neighborhoods for concentrated improvement efforts with an emphasis on addressing housing issues. This master plan for revitalization will be the Town's roadmap in its efforts to promote safe neighborhoods and sustainable housing.

PURPOSE AND INTENT

The Town of Damascus has an interest and need to understand and quantify the current state of housing in the Town. Substandard housing can lead to other problems throughout the community, such as resident safety, property values, health issues, and other indicators factoring into quality of life. Concentrations of substandard housing conditions can have a downward effect on the entire community, and it is in the best interest of the Town as a whole to address those concentrated areas of substandard housing and prevent other existing neighborhoods from transitioning to a state of disrepair.

The Town has utilized the information gathered during the needs assessment to quantify the approximate number of substandard housing units and identify/prioritize those areas where concentrations of deteriorating housing units exist. This information has been used, in part, to identify project areas that are potentially eligible for Virginia Community Development Block Grant (CDBG) assistance. The Neighborhood Needs Assessment Management Team has prioritized those areas with the highest concentrations of substandard housing units and other neighborhood deficiencies so the Town can address those areas in an orderly fashion. Other strategies will be utilized by the Town to address scattered site issues.

BACKGROUND

Like many of its neighbors in far southwestern Virginia, the Town of Damascus ranks among the more fiscally distressed communities in the Commonwealth and has an aging housing stock.

The following data, taken from the U.S. Census Bureau's 2010 decennial Census and 2018 American Community Survey (ACS), illustrate the need identified on a Town wide level:

- The Town of Damascus has a median household income of \$30,595 less than 42 percent of Virginia's \$71,564.
- The Town's poverty rate is 15.4 percent, compared to the state rate of 9.9 percent.
- There are 444 housing units in the Town; 318, or 71.6 percent, are occupied.
- Percentage of households spending more than 30 percent of their income on housing:
 - o Owners with a mortgage, 24.4 percent
 - o Owners without a mortgage, 14.5 percent
 - o Renters, 47.6 percent
- 68.9 percent of all housing units are 40 years old or older; only 31.1 percent of units have been constructed since 1980

DEMOGRAPHIC ANALYSIS

A demographic analysis of the existing Damascus housing market provides insight into the current state of housing within the Town. While certain demographic factors (primarily household income) are directly applicable to eligibility for future CDBG funding, other demographic characteristics provide insight into the existing conditions of the Town of Damascus, and how those conditions may affect housing. *It should be noted that decennial Census data and, particularly, American Community Survey estimates may vary from on-the-ground documentation.*

Population

The population of Damascus has decreased significantly in recent decades. U.S. Census data reveal a decline from 1,330 persons in 1980 to 814 persons in 2010, a drop of 38.8 percent. Interim 2018 population estimates of 709 persons reflect a total decline of 12.9 percent during that timeframe.

Age

The median age in the Town increased from 38.6 years in 1980, to 46.4 years in 2010. This “aging” of the Town’s population is reflected in the age distribution in **Table 1** below.

TABLE 1
Age Distribution

Age	1980	1990	2000	2010
Median Age	38.6	44.4	45.3	46.4
Under 5 years	4.6%	4.7%	4.2%	3.6%
5 to 17 years	20.2%	15.1%	13.8%	11.8%
18 to 64 years	57.7%	55.6%	59.9%	57.6%
65 years & over	17.5%	24.6%	22.1%	27.0%

Source: U.S. Census Bureau, Decennial Census

Income

Table 2 shows recent average household income for both owner- and renter-occupied households. While owner-occupied income has seen a noticeable increase in the past eight years, renter-occupied income has seen an increase that is less than half of what was seen by owner occupied, further increasing the disparity in income levels.

TABLE 2
Average Household Income

	2010	2018	Change
All households	\$24,805	\$30,595	20.9%
Owner-occupied	\$30,598	\$45,357	38.9%
Renter-occupied	\$15,714	\$18,409	15.8%

American Community Survey 5-year estimates, 2010,2018

Housing Occupancy

Table 3 reflects a decrease over the past decade in both total housing units and occupied housing units, with a more significant increase in vacant units.

TABLE 3
Occupied Housing Units, Vacancy Rate

	2000		2010		2018		Change	
Total housing units	561		594		444		- 117	- 20.9%
Occupied	509	90.7%	493	83.0%	318	71.6%	- 191	- 37.5%
Vacant	52	9.3%	101	17.0%	126	28.4%	74	142.3%

Source: U.S. Census Bureau, Decennial Census, American Community Survey 5-year estimates, 2010,2018

Housing Physical Characteristics and Value

Single-family detached homes comprise 69.6 percent of the housing units in the Town, with mobile homes accounting for 8.8 percent. The remaining units are multi-family or attached single-family units.

More than 41% percent of the Town's housing stock was built prior to 1950, with the next spike in housing occurring in the 1990's with 15.8% of the towns housing stock being constructed during that decade. In contrast to the aging housing stock, housing stock that has been built in the past two decades accounts for less than nine percent.

TABLE 4
Physical Characteristics, Age of Housing Stock

Units in Structure				Year Built		
1-unit, detached	309	69.6%		2014 or later	0	0.0%
1-unit, attached	2	0.5%		2010 to 2013	7	1.6%
2 units	18	4.1%		2000 to 2009	29	6.5%
3 or 4 units	9	2.0%		1990 to 1999	70	15.8%
5 to 9 units	11	2.5%		1980 to 1989	32	7.2%
10 to 19 units	1	0.2%		1970 to 1979	48	10.8%
20 or more units	55	12.4%		1960 to 1969	28	6.3%
Mobile home	39	8.8%		1950 to 1959	48	10.8%
				1940 to 1949	60	13.5%
				1939 or earlier	122	27.5%

Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2018

The median value of owner-occupied housing units in Damascus is \$103,100, which is significantly lower than Washington County (\$141,300), but barely more than a third of Virginia's median value (\$264,900) for owner-occupied housing units.

TABLE 5
Value of Owner-Occupied Housing

Owner-occupied units	152	
Less than \$50,000	16	10.5%
\$50,000 to \$99,999	57	37.5%
\$100,000 to \$149,999	44	28.9%
\$150,000 to \$199,999	15	9.9%
\$200,000 to \$299,999	20	13.2%
\$300,000 to \$499,999	0	0.0%
\$500,000 to \$999,999	0	0.0%
\$1,000,000 or more	0	0.0%
Median (dollars)	103100	

Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2018

The average (owner-occupied) household size in Damascus is 2.36 persons, nearly identical to Washington County at 2.4 persons. The median number of rooms for housing units located within the Town is 4.8 rooms, which is one less than the 5.7 room average in the County. The Town has a higher per room density due to the household size being the same as the County, while having one less room on average. The majority of houses in Damascus have two bedrooms (70.4 percent), compared to 27.7 percent in Washington County. The Town has a much higher percentage of one-bedroom units (22.0 percent) than Washington County (5.5 percent), yet an identical percentage County (15.5) percentage of units with four or more bedrooms.

TABLE 6
Average Household, Occupied Housing Unit Size

Average Household Size		
Owner-occupied	2.36	
Renter-occupied	2.11	
Median Number of Rooms	4.8	
Total Housing Units	318	
No bedroom	3	0.9%
1 bedroom	70	22.0%
2 bedrooms	224	70.4%
3 bedrooms	21	6.6%
4 or more bedrooms	3	0.9%

Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2018

Manufactured Housing

As noted in Table 4 above, roughly nine percent of Town housing units are manufactured homes. Because of their age and condition, many of these units cannot be repaired to suitable standards under existing federal funding guidelines and will likely need to be replaced with conventionally constructed or modern modular units.

Housing Affordability

Annual incomes are noticeably lower in Damascus than the entirety of Washington County. The difference in income and housing cost that is most apparent when comparing the Town and County, is with renter occupied units. Housing costs as a percentage of income is higher within the Town, in every group represented below but most noticeably with renter occupied units.

TABLE 7 Housing Cost

	Damascus		Washington County	
	Median Income	Housing Cost	Median Income	Housing Cost
Occupied units	\$30,595	23.5%	\$46,262	16.2%
Owner	\$45,357	16.0%	\$53,704	12.9%
Renter	\$18,409	38.0%	\$28,519	28.8%

Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2018

While the average owner-occupied household pays much less than 30 percent of its income for housing in Damascus, there are still some households for which housing is unaffordable. Housing Unaffordability is defined as monthly housing costs that exceed 30% of monthly income.

Chart 8 illustrates that households that spend more than 30 percent of their income for housing are most commonly renter-occupied households with annual incomes less than \$20,000/year. By using the definition of unaffordability that was previously stated, roughly 35% of all occupied households in the Town of Damascus are living in unaffordable housing.

CHART 8
Households Paying 30 Percent or More for Housing

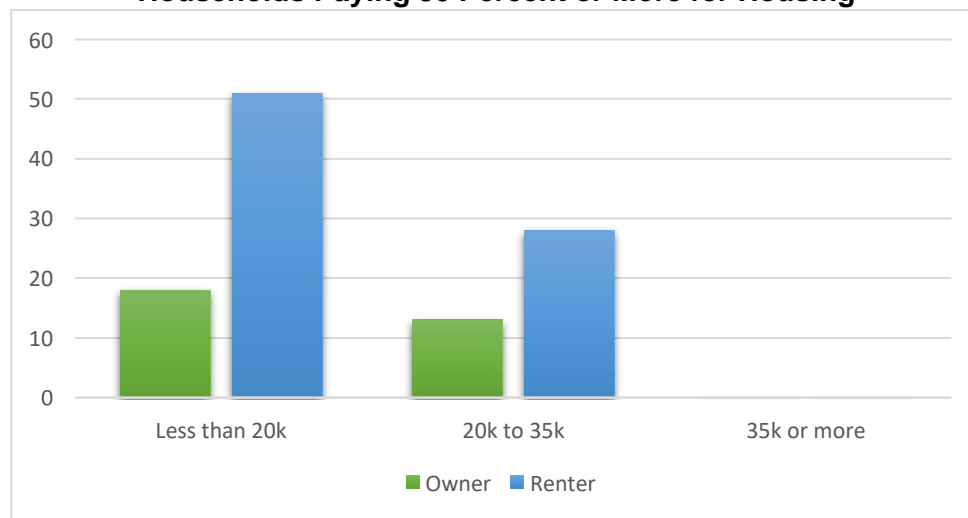


Table 9 illustrates the median cost of housing for homeowners using selected monthly costs for owner-occupied units. These selected costs include property expenses such as mortgages, property insurance, real estate taxes, utility and fuel bills, and, where appropriate, condominium fees and mobile home costs. Monthly costs are shown separately for units with and without a mortgage.

The median monthly cost for homeowners with a mortgage in the Town of Damascus is \$739. Just over 51 percent of the Town's homeowners with a mortgage pay less than 20 percent of their household income to monthly costs, while 73 percent pay less than 30 percent. The remaining 27 percent of Town homeowners pay more than 30 percent of their household income to monthly costs.

The median monthly cost for homeowners without a mortgage in the Town is \$338. The vast majority, nearly 79 percent, of homeowners without mortgages in the Town pay less than 20 percent of their household income toward household costs, while less than 15 percent require more than 30 percent of their monthly income to cover housing needs.

TABLE 9
Monthly Costs for Homeowners

MONTHLY HOUSING COSTS			MONTHLY HOUSING COSTS AS A % OF INCOME		
Less than \$300	28	18.4%	Less than 20 percent	95	42.3%
\$300 to \$499	27	17.8%	20 to 29 percent	26	18.8%
\$500 to \$799	74	48.7%	30 percent or more	31	
\$800 to \$999	11	7.2%			
\$1,000 to \$1,499	6	3.9%			
\$1,500 to \$1,999	6	3.9%			
\$2,000 or more	0	0.0%			
Median (dollars)	606				
Owner-Occupied Units	152				

Source: American Community Survey 5-year estimates, 2018

Gross rent, or total housing costs for tenants, is the contract rent plus the average monthly cost of utilities and fuels paid by the renter. The median gross rent paid by Town renters is \$583, with nearly all falling below \$1,000 per month.

The median cost of gross rent is lower than the monthly cost for Town homeowners with a mortgage, but more than the monthly cost of Town homeowners without a mortgage. Nearly half of Town renters require over 30 percent of their income to meet monthly housing costs.

TABLE 10
Monthly Costs for Renters

MONTHLY HOUSING COSTS			MONTHLY HOUSING COSTS AS A % OF INCOME		
Less than \$300	38	22.9	Less than 20 percent	21	12.7%
\$300 to \$499	20	12.0	20 - 29 percent	43	25.9%
\$500 to \$799	56	33.7	30 percent or more	79	47.6%
\$800 to \$999	19	11.4	Zero or negative income	5	3.0%
\$1,000 to \$1,499	15	9.0	No cash rent	18	10.8%
\$1,500 to \$1,999	0	0.0			
\$2,000 to \$2,499	0	0.0			
\$2,500 to \$2,999	0	0.0			
\$3,000 or more	0	0.0			
No cash rent	18	10.8			
Median (dollars)	583				
Renter Occupied Housing					

Source: American Community Survey 5-year estimates, 2018

NEIGHBORHOOD DEFINITION

In June and July of 2020, a windshield survey was performed through each neighborhood area; all residential streets were covered to identify general neighborhood housing conditions and any concentrated areas where the houses are in greatest need of housing rehabilitation

Using a map provided by Mount Rogers Planning District Commission, the Town of Damascus was divided into five areas using Laurel Avenue and branches of the Holston River as the primary identifiers for the study. Each area contains a mixture of housing types and date constructed. Areas 1 and 4 has the largest number of homes and also the most recently constructed houses.

The following table outlines each of the four neighborhood assessment areas.

#	Area Name	Windshield Assessment
1.	Area One	West area of Town from Government Rd to the south end of Beaver Dam Ave and the bridge over Beaver Dam Creek has a mixture of businesses, schools, residential housing, and vacation rentals. Most of the houses along the main road are in good condition.
2.	Area Two	Middle section of Town from N Holston River to Backer Field on Shady Ave. Section includes downtown businesses, B&B rentals, rental cabins, bike shops, as well as single family dwellings.
3.	Area Three	South central area of Town from Backer Park on S. Shady to Town limits, includes Extract. Some streets are very narrow with few spots wide enough for two cars. The mobile home park and houses on the unpaved roads in poor repair.
4.	Area Four	Northeast section of Town with steep, narrow streets around the cemetery and along Bone Hollow. Several houses are in need of major rehabilitation.
5.	Area Five	Southeast area of Damascus from Laurel St to town limits, includes Orchard Hill. Mixture of bike shops, restaurants, vacation rentals, and single-family homes. Some houses in very poor condition away from main routes in town.

METHODOLOGY

The Town of Damascus contracted with Anna F. Meade, Rehab Specialist Services, to conduct a housing conditions assessment of residential structures in the town. A street-by-street windshield survey of housing conditions was conducted for the Town during June and July of 2020. The visual assessments were based on observations of building exteriors from the public right-of-way. The condition ratings utilized in this initial assessment were:

- Sound / Good Condition- well maintained appearance
- Requiring Rehab - failing exterior condition such as roof, windows, porches, siding, etc.
- Major Deficiencies - broken windows / doors, failing roof coverings, damaged foundations, structural failures, etc.
- Vacant - houses with no visual residents, posted for sale or rent, or listed with realtor
- Abandoned - houses in non-livable condition with structural damage, burned out, or overgrown structures and sites.

The condition assessment categories were based on the amount of Community Development Block Grant funds available per unit for rehabilitating each property using DHCD's Housing Quality Standards. If the property appeared to require more than the \$40,000 maximum to rehabilitate, the house was noted as having "Major Deficiencies" and will probably require auxiliary funds or be a "Substantial Reconstruction".

Table 11 summarizes the housing conditions assessment by neighborhood areas. Street-by-street summaries within each Area are included in **Appendix A**. A map of the Town showing the 5 Areas is included in **Appendix B**.

TABLE 11
Housing Conditions Assessment
By Neighborhood Area, Total Counts

Area	Total Houses	Good/ Sound	Requiring Rehab	Major Deficiencies or Substantial Reconstructions	Vacant For Sale or Rent	Abandoned
Area 1 (West Side) 17 streets	146	90	28	24	2	2
Area 2 (Holston River to Backer Park) 11 streets	65	40	15	8	2	0
Area 3 (Backer Park to Town Limit)	41	23	11	3	1	3
Area 4 (Laurel to Cemetery) 7 streets	87	46	14	18	4	5
Area 5 (Laurel to Orchard Hill) 6 streets	69	42	7	17	0	3
Totals	408	241	75	70	9	13

Source: Rehab Specialist Services, Field Assessment, 2020

408 houses counted as of August 3, 2020

Tables from the rehabilitation specialist may differ from ACS estimates due to collection methods.

HOUSING CONDITIONS ASSESSMENT

Table 12 tabulates the housing conditions assessments, which were based on visual observations of residential building exteriors from the public right-of-way, using a set of defined condition ratings. Exterior conditions were presumed to represent overall condition of the structure, as detailed interior inspections were not feasible. The condition ratings utilized in the assessment are explained in the Methodology Section, scored on the following scale:

- 1) **Sound/Good:** No defects beyond regular maintenance needs - 1 point
- 2) **Intermediate Deficiencies:** One or more deficiencies beyond regular maintenance warranting rehabilitation - 3 points
- 3) **Major Deficiencies:** Warranting substantial rehabilitation - 4 points
- 4) **Dilapidated:** Unsuitable for rehabilitation/warranting demolition and removal - 5 points

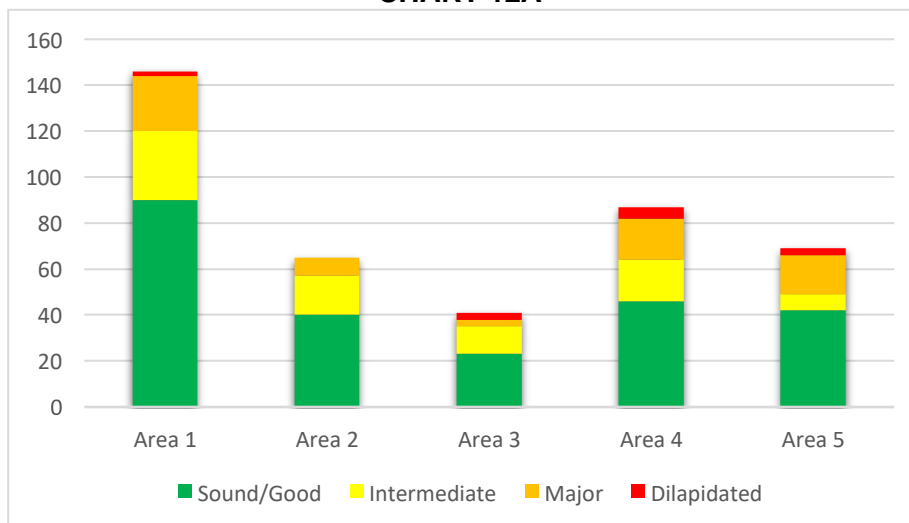
Buildings scored within the range of 3 to 5 are considered blighting influences, as they are in various stages of disrepair beyond regular maintenance needs. All areas have some degree of blighting influences and a wide range of building conditions. A summary of the housing conditions for each neighborhood follows:

TABLE 12
Housing Conditions Assessment
Average Condition by Unit, Total Counts

Building Condition	Sound/Good 1	Intermediate 3	Major 4	Dilapidated 5	Total	Average Condition
Area 1	90	30	24	2	146	2.0
Area 2	40	17	8	0	65	1.9
Area 3	23	12	3	3	41	2.1
Area 4	46	18	18	5	87	2.3
Area 5	42	7	17	3	69	2.1
Total	241	84	70	13	408	2.0
%	59%	21%	17%	3%		

Source: Rehab Specialist Services, Field Assessment, 2020

CHART 12A



HOUSING SUMMARY RECOMMENDATION

Although, housing conditions throughout the Town of Damascus consist primarily of homes in sound condition, there are **five** streets with maximum need:

1. Cemetery Ridge Road has 7 out of the 8 houses with major deficiencies and probably requiring substantial reconstructions.
2. Bone Hollow Road has 5 out of 9 houses in need of rehabilitation
3. Fifth Street has 6 houses or 55% of the housing with major deficiencies.
4. Rambo Street has 20 houses and 12 of those have major deficiencies. This would be a mixture of some rehabs and at least 7 substantial reconstructions.
5. Rutledge St & Ruby St. have 9 houses and 7 of those appear to be substantial reconstructions.

There is also a total of **13 abandoned houses** that were noted during the windshield survey in the Town of Damascus.

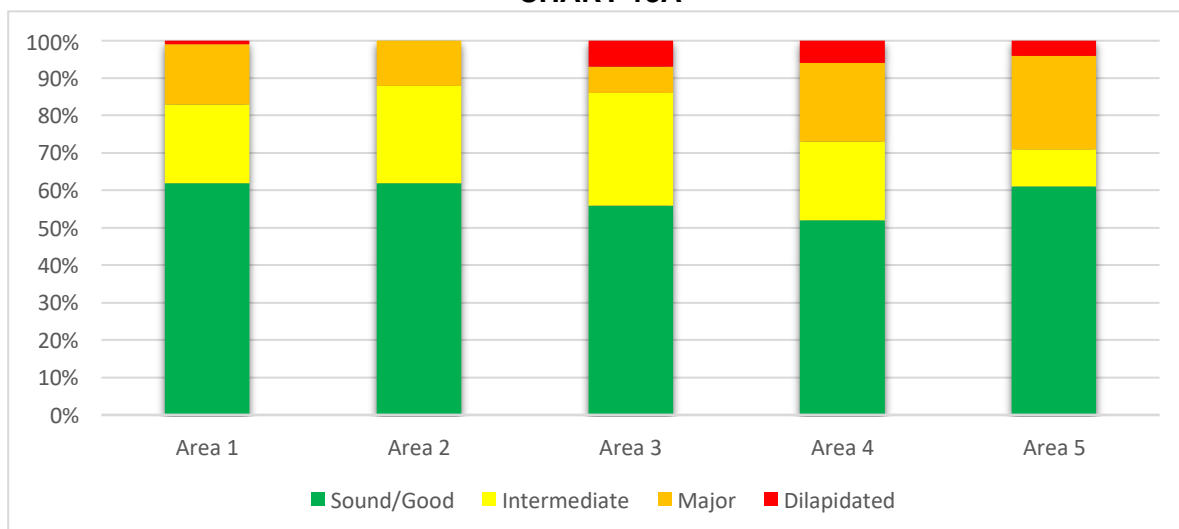
Overall, 59% of the housing stock in Damascus is in sound condition. Damascus has very few vacant homes for sale and the market for those houses is particularly good with a quick turn and sell around.

TABLE 13
Housing Conditions Assessment Average Condition by Percentage

Building Condition	Area 1	Area 2	Area 3	Area 4	Area 5
Sound/Good	62%	62%	56%	52%	61%
Intermediate	21%	26%	30%	21%	10%
Major	16%	12%	7%	21%	25%
Dilapidated	1%	0%	7%	6%	4%

Source: Rehab Specialist Services, Field Assessment, 2020

CHART 13A



CDBG ELIGIBILITY

The Virginia Community Development Block Grant (CDBG) program is administered by the Virginia Department of Housing and Community Development.

The Virginia CDBG program, as established under the *Housing and Urban Development Act of 1974*, states that all projects must meet at least one of three national objectives:

- The benefit of low-to-moderate income (LMI) persons
- The elimination of slums and blight
- Response to an urgent need such as a natural disaster

Neighborhood revitalization projects that include housing rehabilitation and infrastructure improvements are typically funded under the first national objective: the benefit to LMI persons.

Since CDBG applications for construction assistance are awarded on a competitive basis, several other factors play a crucial role in developing a successful project. These factors include, but are not limited to, support from the local governing body, interest, and support from project area residents (deemed “beneficiaries” in application/project management), quantification of need that warrants grant funding, and a desire by the Town to correct all deficiencies in the neighborhood, as practicable. All these factors were considered when the neighborhoods were prioritized.

PRIORITIZATION OF NEIGHBORHOODS

The Needs Assessment Planning Grant process requires the project management team to identify concentrations of blight and prioritize those areas for a more in-depth study. DHCD expects that the Town will address these areas by applying for CDBG construction funds according to a timetable established by the Town.

The Needs Assessment Management Team gathered on August 17th, 2020 to review the results of the needs assessment, identify concentrations of blight, and prioritize the areas for additional study and development of a comprehensive housing plan.

The management team considered numerous factors in addition to the housing conditions including infrastructure deficiencies, overall eligibility of the area, and anticipated future developments. The Town’s management team members include Gavin Blevins, Josh Smith (MRPDC), Mitchel Greer, Kermit Turner, Sam Blevins, Larry Ginn, Jake McCall (Washington County Building Inspector), and Anna Meade (Rehab Specialist).

Project area boundaries, as identified during the planning process, may evolve over time as conditions in the areas change. It was noted in each case that the neighborhoods as currently defined are each large, contiguous areas which will likely require phased projects. Project budget considerations also affect the final project area size and number of units to be addressed. A Town map outlining the study areas is included in **Appendix B**.

Based on the neighborhood assessment, housing assessment, and consideration of the condition of each neighborhood, the Management Team determined a prioritization of neighborhoods as follows for future study and development of future CDBG projects.

Priority	Area	Management Team Comments
1	4	
2	1	
3	5	
4	3	
5	2	

PROPOSED TIMELINE FOR PROJECT IMPLEMENTATION

The Town's long-term goal is to address each of the identified neighborhoods. The Town recognizes that, due to the size of numerous neighborhoods, housing rehabilitation projects will likely be best addressed in phases, requiring multiple projects over several years to properly address community needs.

The Town is eligible to have up to \$2.5 million in active CDBG projects at a given time, therefore allowing, in theory, the Town to concurrently conduct planning and project development for multiple phases.

Based on the information that was collected by the Mount Rogers Planning District Commission, the Rehab Specialist and the Town of Damascus, the management team has prioritized the aforementioned areas of study as displayed in the table above. While there are houses that need rehabilitation, based on the income surveys in the area, the management team has determined that a phased housing project in each of the areas is not viable due to income of those occupying these houses. The management team does plan to apply for scattered site housing rehabilitation funding in spring of 2021.

Adherence to this schedule assumes each project is completed in a timely manner. As noted, planning grant activities may determine that the size of a particular neighborhood and the identified need would be best served in phases, requiring multiple projects to properly address community needs throughout the Town.

HOUSING PROGRAMS, PARTNERSHIPS, AND POLICIES

The overall improvement of housing conditions in the Town of Damascus will require a multi-faceted approach that includes pursuing grant funding, partnering with existing housing non-profit groups, promoting the establishment of new non-profit groups, and implementing policies that encourage those citizens who are able to undertake the rehabilitation of their properties. The following programs, partnerships and policies are recommended for consideration by the Damascus Town Council and Town staff. While all properties may not be sufficiently addressed under these actions, many substandard properties could ultimately benefit from their implementation.

Community Development Block Grant program

The Commonwealth of Virginia receives an annual allocation of CDBG funds from the Department of Housing and Urban Development (HUD) for the state's non-entitlement communities. These funds are distributed to eligible communities through a competitive application process and are directed to projects that focus on benefiting low-to-moderate income households, removing slums and blight, or addressing an urgent need after a federally declared disaster. The CDBG Program also provides planning grants to develop projects within defined neighborhoods.

Indoor Plumbing Rehabilitation (IPR) Program

The Indoor Plumbing Rehabilitation (IPR) program provides zero-percent interest, forgivable loans in eligible localities for the installation of indoor plumbing to owners of substandard housing where indoor plumbing does not exist, or where the existing water delivery or waste disposal systems have failed. Loan repayments are determined by the homeowner's ability to make payments. The program also provides for the general rehabilitation of these units and for accessibility improvements to units occupied by persons with disabilities or where overcrowded conditions exist. The Virginia Department of Housing and Community Development (DHCD) contracts with locally appointed subrecipients, including local governments, nonprofit housing providers, and housing authorities, to administer the IPR program. The sub-recipients are responsible for most program operations, including outreach, application intake, beneficiary and property eligibility determination, and construction management. The IPR Regional Administrator for Region 1 is Mount Rogers Planning District Commission.

Habitat for Humanity

Habitat for Humanity is a national non-profit known for assisting low-income households with owning a home and, more recently, with the renovation of existing homes. Habitat works with eligible low-income persons who aspire to own a house and are willing to provide the sweat equity to build a new house or renovate an existing one.

Rebuilding Together

Rebuilding Together, a non-profit that utilizes citizen and skilled volunteer assistance, has provided extensive home rehabilitation and modification services to homeowners in need for nearly 25 years. The Rebuilding Together network and its 200 affiliated nonprofits bring together 200,000 volunteers and completes 10,000 projects each year. Aside from housing rehabilitation, Rebuilding Together projects may also include community center rehabilitation, playground builds, and partnerships with organizations focused on energy efficiency, sustainable community gardens, volunteer engagement, and education.

There is currently no provider for Washington County or southwestern Virginia. The national office can be contacted at:

Rebuilding Together National Headquarters
1899 L Street NW, Suite 1000
Washington, DC 20036
1-800-473-4229

Weatherization Assistance Program

This project is funded through the US Department of Energy, administered by the Virginia Department of Housing and Community Development, and implemented by the Appalachian Community Action & Development Agency. The program utilizes grant funding to improve the energy efficiency of residential units, thereby reducing heating and cooling costs of eligible low-income households. The program focuses on those low-income households that include elderly persons, individuals with disabilities, and families with children, but eligibility is determined by income level. Eligible households receive an on-site energy audit that identifies areas of improvement to reduce heating and cooling costs. Typical weatherization services include sealing air leaks, installation of ventilation fans, repairing deficient duct systems, repairing, or replacing inefficient or unsafe heating and cooling systems, and installation of energy efficient lighting.

Provider Contact Information:

Appalachian Community Action & Development Agency (AppCAA)

P.O. Box 279
Damascus, VA 24251
Phone: (276) 679-5988
Website: www.appcaaaa.org

Association of Energy Conservation Professionals (AECPP)

P.O. Box 152
Floyd, VA 24091
Phone (540) 745-2838
Email: aecp@swva.net
Website: www.aecp.org

Housing Tax Abatement Program

The Town can implement a tax abatement program that promotes private residential rehabilitation by property owners. This program requires minimal oversight by Town staff and encourages Town residents to make improvements on their own. Tax abatement programs typically include the following requirements:

- The property must be no less than 20 years old
- Rehabilitation must increase the value of the structure by a minimum of 40 percent
- All required permitting must be obtained at the time of application for tax abatement
- Rehabilitated structures must meet zoning requirements
- The rehabilitated structure cannot exceed the square footage of the original structure by more than 110 percent

CONCLUSION

The Management Team for the Town of Damascus Town-Wide Housing Needs Assessment convened on August 17th, 2020 to review the identified concentrations of blight and select the priority neighborhoods. The neighborhoods were divided into five areas that are shown in the map attached in Appendix B. The areas listed from highest to lowest priority are: Area 4 (Laurel to Cemetery, 7 streets), Area 1 (West Side, 17 streets), Area 5 (Laurel to Orchard Hill, 6 streets), Area 3 (Backer Park to Town Limit), Area 2 (Holston River to Backer Park, 11 streets).

There are houses that need rehabilitation of varying degrees in each of the Areas identified in this study. However, based on the income surveys and willing participants in the area, the management team has determined that a phased housing project throughout each of the areas is not viable due to income and willingness to participate of those occupying these houses. The management team has come to the determination that a scattered site rehabilitation project would best fit the needs of the community and plans to apply for that funding in the Spring of 2021.

While a viable project area was not identified in this study, it is the recommendation of the town that the areas be resurveyed in three to five years. This allotted time will provide the opportunity for the occupants as well as the housing conditions to change in such a way that may provide the town with an opportunity to address these housing needs. At that time, if a project area were found to be viable, the Town would then apply for additional grant funding to rehabilitate those identified housing units.

APPENDIX **A**

STREET-BY-STREET SUMMARY

Damascus Housing Needs Assessment

Streets in Area 1 West Side	Sound / Good	Requiring Rehab \$25,000 to \$35,000	Major Deficiencies or Substantial Reconstruction \$ 40,000 & over	Vacant For sale or rent	Abandoned	Total Houses
Government Rd	7	1				8
Fig Tree Rd	7	1	3			11
Olive Branch	3		1			4
Jeb Stuart Hwy / Beaver Dam Ave	14	6	7			27
Mock Ave	5					5
Appalachian Trail / Clifton St	17	7	1			25
Bowlin St	15	2		1		18
Gazebo St	1					1
Docie St	1	3				4
Spur Line St		4				4
Daniel Boone St	4					4
Rambo St	8	2	7	1	2	20
Reed St	3					3
Rutledge St / Ruby St	2	2	5			9
Sioux St	3					
Totals	90	28	24	2	2	146

NOTED DURING SURVEY: 13 buildings at Plymouth Court owned by PHA, trailer park with 9 units, 2 privately owned apartment buildings, 2 Bed & Breakfast businesses, 3 rental cabins, 2 hostel buildings, and 1 lodge building.

Streets in Area 2 Holston River to Backer Park	Sound / Good	Requiring Rehab \$25,000 to \$35,000	Major Deficiencies or Substantial Reconstruction \$ 40,000 & over	Vacant For sale or rent	Abandoned	Total Houses
Imboden St	2	1	1			4
Legion St	3					3
Reynolds St	1					1
Shady Ave (to ball field)	6	2	2			10
Creepers Way	3	4	2			9
Trestle St	1					1
Water St	2					2
Brook St / Commerce St	8	7	1	1		17
Backer Lane	7	1	1			9
Laurel St (to River bridge)	7		1	1		9
Totals	40	15	8	2	0	65

**NOTED DURING SURVEY: 5 rental cabins, 2 privately
owned apartment complexes, 2 Bed & Breakfast
businesses, 3 hiker hostels, 1 inn**

Damascus Housing Needs Assessment

Streets in Area 3 Backer Park S. Shady to Extract area	Sound / Good	Requiring Rehab \$25,000 to \$35,000	Major Deficiencies or Substantial Reconstruction \$ 40,000 & over	Vacant For sale or rent	Abandoned	Total Houses
South Shady Ave (from ball field)	14	3	1	1	2	21
Extract St	6				1	7
Intermont St		6				6
Textile St	1					1
Cotton St	1					1
Frost Lane	1	2	2			5
Totals	23	11	3	1	3	41

NOTED DURING SURVEY: FDF mobile home park with 11 trailers

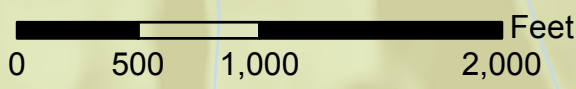
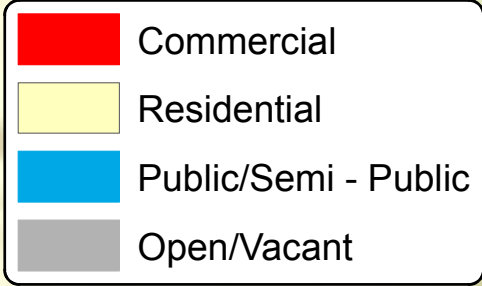
Streets in Area 4 Laurel Ave to Cemetary Hill	Sound/ Good	Requiring Rehab \$25,000 to \$35,000	Major Deficiencies or Substantial Reconstruction \$ 40,000 & over	Vacant For sale or rent	Abandoned	Total Houses
Damascus Drive	14	6	1	1	4	24
Cemetary Lane			2			2
Hillcrest Drive	14	5		1		20
Cemetary Ridge Rd	1		6		1	8
Railroad Ave	7		5			12
Second St	6	1	2	1		10
Bone Hollow Rd	4	2	2	1		9
Totals	46	14	18	4	5	87

Streets in Area 5 Laurel Ave to Orchard Hill	Sound / Good	Requiring Rehab \$25,000 to \$35,000	Major Deficiencies or Substantial Reconstruction \$ 40,000 & over	Vacant For sale or rent	Abandoned	Total Houses
Douglas Drive	7	3	5		1	16
Railroad Ave	10	1	1		1	13
Fourth St	3	1				4
Fifth St	5		6			11
Third St	3				1	4
Orchard Hill Rd	14	2	5			21
Totals	42	7	17	0	3	69

APPENDIX B

TOWN OF DAMASCUS MAPS

Damascus Existing Land Use



Damascus Windshield Survey



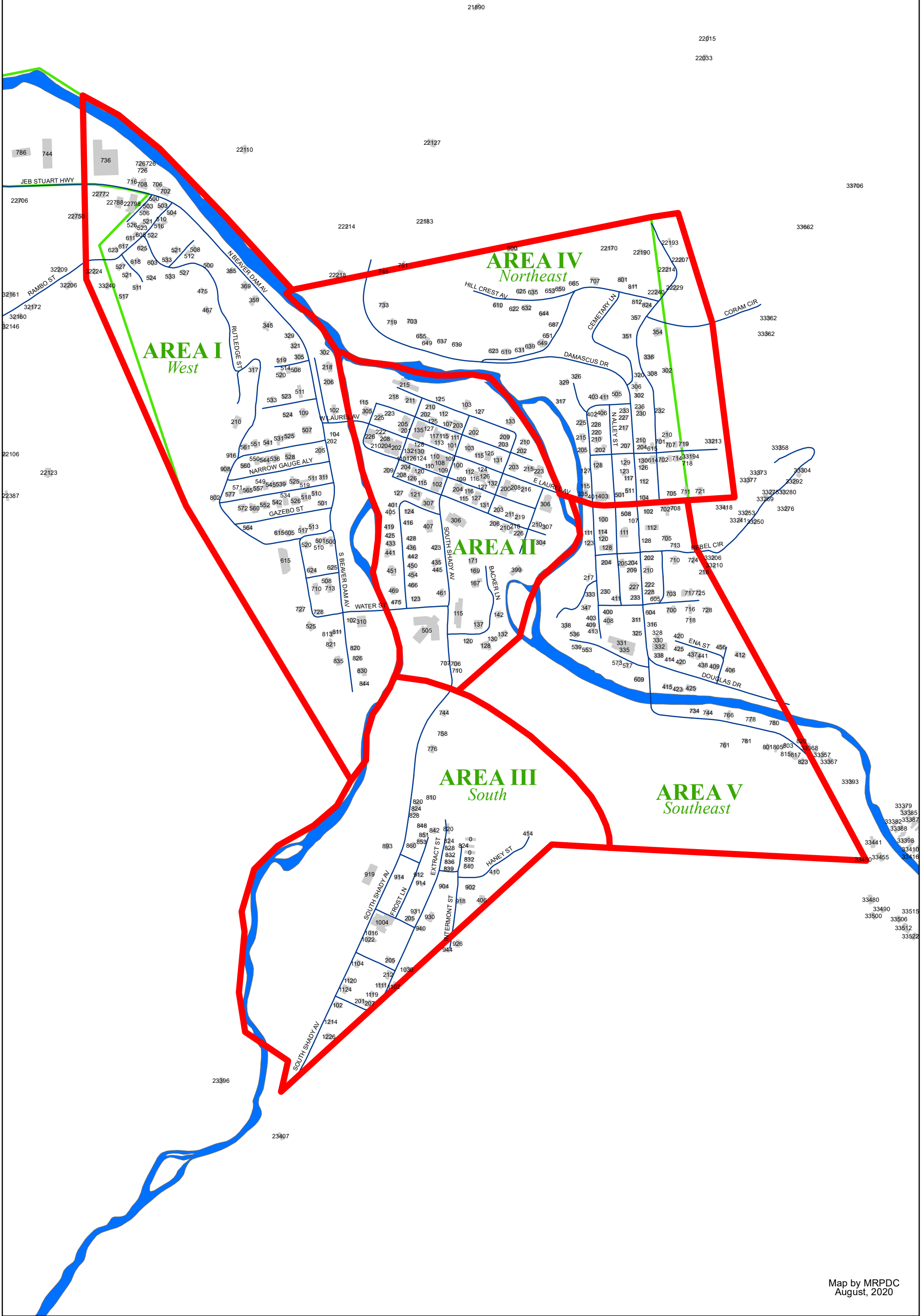
Substandard

Deteriorated

Vacant

Substandard - 108
Deteriorated - 66
Vacant - 16

Damascus Sections



APPENDIX C

UTILIZED FORMS

Surveyor _____
House Number _____

TOWN OF DAMASCUS HOUSEHOLD SURVEY

LMI _____
Date _____

TOWN OF DAMASCUS is currently involved in a study to assess the needs for housing improvements. This information will be used to apply for a Department of Housing and Community Development Block Grant. If funded, the grant money would be used to make improvements to substandard housing in isolated areas/communities within the TOWN.

Information requested from you in this survey is needed to complete this study. THIS INFORMATION WILL BE KEPT CONFIDENTIAL. The Mount Rogers Planning District Commission is working with the Town at their request to help with this study.

Name (Required) _____ Phone # _____

Mailing & Physical (911) Address _____

Do you own or rent this house? Own _____ Rent _____

If you rent, would you be interested in pursuing a homeownership opportunity for this property? Yes _____ No _____

How many bedrooms are in the footprint of the addressed unit? _____

What source (electric, oil, gas, other) of heat is use to heat the unit? _____

TO BE ANSWERED BY OWNERS OF RENTAL PROPERTIES ONLY

Owner's name _____ Phone# _____

Mailing & Physical (911) Address _____

1. If funded, would you be interested in creating homeownership with your current or a new renter?
Yes _____ No _____
2. If funded, would you be willing to rent this property to a LMI household for a minimum of 10 years?
Yes _____ No _____ If yes, please sign the Landlord Participation Agreement attached.
3. If funded, would you be willing to create a homeownership opportunity with the current, or a new renter?
Yes _____ No _____
4. If funded, would you be willing to provide any matching financial contribution to your property?
Yes _____ No _____ If yes, approximately how much? Amount \$ _____ or % _____
5. Please comment on any specific problems or needs which you feel definitely should be addressed for this proposed neighborhood/community. _____

_____ # of Dependents

\$ _____ Mortgage/Rent

RACE/ETHNIC STATUS: CHECK ALL THAT APPLY

American Indian or Alaska Native _____ Asian _____ Black or African American _____ White _____
Native Hawaiian or other Pacific Islander _____ Asian and White _____
American Indian or Alaska Native and White _____ Black or African American and White _____
American Indian or Alaska Native and Black or African American _____
Balance of individuals reporting more than one race _____
Subcategory Hispanic or Latino _____ Not Hispanic or Latino _____

Please indicate any categories that apply to you or any members of your household:

Elderly (62+) _____ Handicapped _____ Female Head of Household _____

Black _____ Hispanic _____ American Indian _____ Asian/Pacific Islander _____

Surveyor _____
House Number _____

TOWN OF DAMASCUS HOUSEHOLD SURVEY

LMI _____
Date _____

Please circle the number of persons residing in your household and check the appropriate blank (Above, Between, or Below) for your FAMILY INCOME on the same line as your family size. Estimated Annual Income is needed to determine A-T-P.

# IN	HOUSE	Below	(30%)	Between	(50%)	Between	(80%)	Above
1			\$ 12,490		\$ 19,300		\$ 30,900	
2			\$ 16,910		\$ 22,050		\$ 35,300	
3			\$ 21,330		\$ 24,800		\$ 39,700	
4			\$ 25,750		\$ 27,550		\$ 44,100	
5			\$ 29,800		\$ 29,800		\$ 47,650	
6			\$ 32,000		\$ 32,000		\$ 51,200	
7			\$ 34,200		\$ 34,200		\$ 55,700	
8			\$ 36,400		\$ 36,400		\$ 58,250	
		extremely low		very low		low		low to moderate high

If this project was funded would you be interested in participating based on the information provided to you concerning the program's requirements and the information discussed pertaining to the Ability-To-Pay procedure? Yes_____ No_____

Are you currently on the public water system? Yes_____ No_____ If no, what is your water source? Well_____ Other_____

Are you experiencing any problems with your water system? Yes_____ No_____

If yes, please describe: _____

Are you currently on the public sewer system? Yes_____ No_____ If No, What are you on: _____?

Have you experienced problems with your sewage disposal system, such as failing drain fields, commodes flushing slowly, saturated drain fields, rodents, other? Yes_____ No_____

Do you have complete indoor plumbing? Yes_____ No_____

(Complete plumbing includes hot and cold piped water, a flush toilet, and a bathtub or shower.)

Which condition best describes your house?

1. Doesn't need repairs to roof, foundation, wiring, plumbing, etc.);
2. Needs some repairs, old roof, poor wiring, no insulation, etc.);
3. Needs siding, roof leaks, poor or no foundation, dangerous wiring)

Sound _____
Deteriorating _____
Substandard _____

Do you feel the following are needed in your community?

Housing Rehabilitation	St. Drainage Improve.	Water Improvements	Sewer Improvements	Other
Yes_____ No_____	Yes_____ No_____	Yes_____ No_____	Yes_____ No_____	Yes_____ No_____

Please comment: _____

I certify that the information contained in this survey is true and accurate to the best of my knowledge. **(It is a Federal offense to make willfully false statements or misrepresentations when participating in the VCDBG program.)**

Signature: _____

Date: _____

Witness: _____

Town of Damascus, Virginia
208 West Laurel Avenue
Damascus, VA 24236

Name: _____

Address: _____

Step A: Gross Household Income: \$ _____ (A)

Step B: (-) Dependents \$ _____ (B)

\$480 for each dependent under the age of 18 years old.
Do not include head of household or spouse.

Step C: (-) Elderly \$ _____ (C)

\$400 per elderly Household (age 62 years and older).

Step D: (-) Other Deductibles \$ _____ (D)

Include documented, out-of pocket medical expenses
in excess of three (3%) of annual income.

Step E: A- (B+C+D) =Adjusted Gross Income (AGI) \$ _____ (E)

Step F: Monthly Income (AGI/12) \$ _____ (F)

Step G: Income Available for Housing \$ _____ (G)

(Monthly Income of Homeowners x .25)
(Monthly Income of Renters x (not to exceed) .35)

Step H: Monthly Housing Costs \$ _____ (H)

Mortgage Payment: \$ _____

Homeowners Insurance: \$ _____

Real Estate Taxes: \$ _____

Utility Allowance: \$ _____ (Gas, Electric, Heat, Public Sewer/ Water, and Garbage Only)

—

Step I: (G) - (H) = Amount available for Loan Repayment: \$ _____ (I)