

CITY OF CHARLOTTESVILLE

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Housing Advisory Committee



Wednesday, October 15, 2025, noon

Location: 100 Fifth Street NE, Charlottesville, VA 22902

CitySpace - Large Conference Room

HAC Members Present:

- Joy Johnson, Chair, Affordable Housing Beneficiary (JJ)
- Sunshine Mathon, Vice Chair, Non-profit – PHA (SM)
- Phil d'Oronzio, Real Estate Professional (PdO)
- Peppy Linden, At-Large (PL)
- Michael Payne, City Councilor (MP)
- Dan Rosensweig, Non-profit - Habitat for Humanity (DR)
- Nicole Scro, Real Estate Professional (NS)

HAC Members Absent:

- Mike Parisi, Secretary, At-Large (MCP)
- John Sales, Non-profit - Charlottesville Redevelopment & Housing Authority (JS)

- Heather Griffith, Real Estate Professional (HG)
- Rich Bard, Affordable Housing Beneficiary (RB)

Staff Attendees:

- Madelyn Metzler, Acting Housing Program Manager, Neighborhood Development Services (MM)
- Kellie Brown, Director, Neighborhood Development Services (KB)
- Alan Peura, City Manager's Office (AP)
- Chris Engel, Director, Economic Development Office (CE)

Other Attendees:

- Kathleen Glenn-Matthews, CRHA (KGM)
- Wendy Gao, PHAR (WG)

1. Welcome
2. Introductions & Attendance
3. Staff Updates

-HOPS and CAHF timing updates. Received 15 applications received so far. Workshops have been helpful.

-UVA student is going to be doing a policy analysis of Risk Reduction Fund proposal. Will include alternative ideas.

-Consultants will be working on Housing Manual fee calcs and how they are applied.

-Regional Housing Study underway by TJPDC. Working with VTech staff. End of October will have preliminary outcomes and inventory of housing resources.

-Transition of Antoine is being approached as an opportunity to review the City staffing to support housing programs. RFP for consulting firms to do a Program Evaluation. Will include input from stakeholders and get a fresh outside perspective on how staffing/program can best support the Housing Plan goals. The City wants to recruit a high caliber candidate – hence the desire to have a clear plan of action. 10-12 weeks for wrapping up consulting scope, then hiring process would begin.

4. Agenda

A. September 17, 2025, Regular HAC Meeting Minutes

Unanimous vote with no changes

B. Land Bank Authority of Charlottesville (LBAC) status review and discussion

Kellie Brown presenting: Kellie worked this summer and fall understanding work completed to date. She'll present history, rationale, and key takeaways.

-Recommends having discussion after both Land Bank and CABL fund.

-Recapped process from 2023-today.

○ Staff recommendations:

- establish “authority” given the nature of public funds as a source; but acknowledged that moving slowly could be problematic
- Confirmed Authority can accept CRA and tax deductible contributions

○ Identify affordable housing as the key purpose

○ Restrict authority to issue bonds, discharge liens nor be exempt from municipal fees

○ QUESTION: How restrictive is the lien discharge authority in VA compared to other states?

○ QUESTION: Has it been confirmed that Land Bank bond authority would actually impinge on City's bonding authority?

- Key Takeaways:

- Costs of Land could divert resources from other priorities
- Staff resources: 0.5-1 FTE; ad'l in future
- Operating budget costs for administration will continue
- Quick acquisition approach may not be realistic, but there could be other tools
- Other tools/programs might serve the same challenge

C. Charlottesville Affordable Bridge Loan (CABL) Fund

Chris Engel gave background of CEDA. 7 members appointed by Council for 4 year terms. Has the authority to buy/sell land with bonding “authority” – it can serve as a conduit issuer for other entities, not be an issuer itself.

Bonding authority of CEDA does impact City’s bonding capacity. CEDA can give bonds “tax exempt” status to loans/bonds – so it doesn’t always impact authority. Cost of issuance needs to be \$4M+ to make transactional costs worth it.

Referenced Kindewood’s “synthetic TIF” as an example. Then referenced Piedmont Community Land Trust and Piedmont Housing coming to EDA to ask whether the EDA can offer investment of dollars for rapid acquisition of homeownership opportunities to embed affordability.

CEDA developed a CABL as an affordable bridge loan program to support city-based nonprofits in the housing. Initial funding \$500k at 2%. Turn around time for approval is intended to be quick, but details are still be worked through. 30-45 days is the goal.

DR: Applaud the effort. Seeing a couple of contradictions: don’t often have unencumbered land as collateral – alternative could be other methods of collateralization. Application requirement for financial and development plans needs to be streamlined.

PdO: We do fast bridge lending all the time in his business. Is glad to offer guidelines from his business to accelerate the review time.

Chris: EDA board was uncomfortable with idea of pre-qualified “line of credit”.

NS: Thought about a program like this for nonprofits that are newer or don’t have the history. Could be really beneficial for startup nonprofits. If this has been in place, New Hill would have had a property in hand with this resource.

Question: Is this about “replacing” the land bank? The opportunity of the land bank idea was to play a role in repairing past harm through mindful intentional development.

PL: The consultants working on the tax abatement study were evaluating feasibility.

KB: No real connection to the land bank.

KGM: What's the tie in with community planning for economic development. In other words, what the community wants and what can be done.

SM: 1) Having faith that we know how to do what we do instead of detailing a plan for action. 2) Pre-qualify for a loan so it's not onerous to pull down capital when time comes.

PdO: It's okay to ask for an exit strategy.

KB: CABL is for now. Land Bank could come back at another time.

SM: What if Land Bank existed now, would it have been used for Holiday drive acquisition?

MP: If we hadn't had a year round surplus then the Land Bank could have been the entity.

NS: Frustrating that we've been talking about this for a long time. If not the Land Bank, we still need the City to play a role in locking up land and facilitating community-centered development.

PdO: Discussion of a strike fund has been in play since 2017. Need human capital to manage larger scale. Called back to request to City to fund staffing.

PL: Share's Nicole's frustration. Looking back, it's going to take too many people and too much funding.

MP: In most recent Land Bank it's proposed as an Authority, but it was staff who lead us down this path. Original HAC proposed independent nonprofit.

JJ: Need Sam in the room to discuss a path forward.

KB: One observation is that we're discussing a specific tool to achieve a specific goal without context to how it all applies. She gets a little uncomfortable because she'd like to zoom out to discuss everything on the list and to prioritize most effective tools.

SM: Is the single point of pain for the City the bonding authority and control?

KB: Also the tax revenue.

DR: Supportive of Kellie's effort to evaluate most effective staffing. CAHF could make a larger contribution to CABL to increase it – or loan loss reserves or backing loans.

Madelyn: Would you be supportive of that proposal if it caused a current project not be funded?

DR: It's a one-time infusion since it creates a revolving fund. Could accomplish a lot of what the Land Bank goals are by capitalizing a program that's getting stood up.

NS: Were trying to accomplish a lot with the Land Bank. Interested in seeing a bird's eye view of priorities and goals. For the zoning ordinance to be successful, we need resources directed to support meetings community-based goals.

MP: How to get the city more engaged in property acquisitions for community development. This isn't tangential to zoning goals.

JJ: Visited Greenville, NC and their staff is "invested" in a community. Staff dedicated as Neighborhood Planners. She was amazed by their process. Ex: land swap to keep people in their neighborhoods but allowing for development. There's a piece that's missing from our process.

KB: Staff are dedicated to neighborhoods, but their time is consumed by reviewing developments. Just created new long-range planning department.

SM: Brought up Small Area Plan goal from re-zoning effort.

KB: Long range planning team are starting the Small Area Plan efforts in 10th and Page and Rose Hill, etc. There is funding for Small Area Plan efforts.

JJ: Need to overcome history of mistrust. It's going to be hard to serve as a volunteer for community members because of the mistrust.

DR: Reason why neighborhood planners were phased out because they became tools to keep power structures in place. Made comprehensive zoning code impossible.

JJ: Still necessary to have a relationship with the community. But with guardrails.

DR: Aiming for a reparative structure.

D. HAC Annual Work Calendar update

MM: Will share past plan. No work has been done on it recently.

JJ: Wants to review to evaluate what we did and into the future. Will discuss at next meeting.

5. Public Comment

WG: Organizers have been fighting development by development and trying to get a fast-track amendment in zoning code to control development on edge of low-income communities. Asking for support.

JJ: Wants to have a conversation within the HAC to discuss.

6. Next scheduled meeting: November 12, 2025

7. Adjourn