Chapter 4 - Housing

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Chapter 4 - Housing

# Vision

Provide housing options that can accommodate a variety of lifestyles, households, ages, cultures, market preferences, incomes, and needs.



# Introduction

An adequate supply of housing – varied in type and price, both rental and for-sale, and located near necessary services and amenities – is a fundamental component of a complete, inclusive, healthy, and enduring community. A sustainable housing environment is dependent upon a pattern of residential development – in terms of design, density, location, cost, and performance – that benefits the user and community now and over time. The availability and affordability of housing to meet the needs of Loudoun County’s citizenry is an economic and quality of life issue.

The County’s primary housing objective is to ensure that existing and future County residents are served by a continuum of housing opportunities affordable to them. The County seeks to align housing availability with the spectrum of needs and desires of an increasingly diverse community. The *Loudoun 2040 General Plan* provides a renewed opportunity for the County to adopt policy direction to promote an inclusive, diverse, and flexible housing environment that aligns with our larger land use and community development goals.

Recognizing the importance of providing homes that are affordable to all residents of a jurisdiction, the Code of Virginia requires that each locality’s comprehensive plan include “the designation of areas and implementation measures for the construction, rehabilitation, and maintenance of affordable housing, which meets the current and future needs of residents of all levels of income” while also considering the current and future needs of the region in which it is located (Code of Virginia, Section 15.2-2223).

The amount, type, location, and cost of housing is a critical consideration in Loudoun County’s long-range planning, with major implications for land use, economic development, community character, and resident economic stability. A sufficient supply of housing that is affordable for all income levels is vital to the economic health of the entire community. A continuum of housing

choices is necessary to attract and retain employers and workers and to create resilient, inclusive, and diverse communities.

This chapter discusses how the Loudoun 2040 General Plan seeks to address the housing needs of Loudoun’s current and future population. The Trends and Influences section describes Loudoun’s evolving housing landscape, identifying the challenges and opportunities that will continue to affect the provision of a continuum of housing to diverse and dynamic demographic groups. The policies, strategies, and actions in this plan support the use of the County’s land use authority to facilitate the fulfillment of unmet housing needs, while acknowledging that the County’s current and future housing challenges require collaboration among government, private sector, and non- profit stakeholders. This chapter affirms policies, actions, and programs that have proven successful while setting forth new and innovative strategies and a commitment to implement them.

# Background

During much of the first two decades of the 21st century, Loudoun County has been among the five fastest growing localities in the country. Over this time period, convenient access to Washington, D.C. and the scenic qualities of Loudoun, coupled with strong demand for residential housing, led to the development of Loudoun’s high-quality neighborhoods. The County primarily accommodated this growth in the eastern portion of the County where the market forces for new development have been strongest, mainly due to the area’s proximity to Washington Dulles International Airport and Washington, D.C. and the availability of central water and sewer. This development has resulted in a shrinking supply of available land for additional residential growth in traditional suburban development patterns, yet there remains strong market demand for housing in Loudoun County, necessitating housing strategies that incentivize innovation in unit types, facilitate affordability by design and price, and reduce development costs.

Key demographic changes occurred within the County between 2000 and 2017. These include substantial increases in Hispanic and non-White, non-Hispanic populations. Age demographics have shifted as well, with young families and workers and older adults over the age of 55 comprising a greater share of the population in 2017 than 2000. These factors, among others, will drive housing preferences in Loudoun County in the coming decades.

# Trends and Influences

Over the *Loudoun 2040* planning horizon, Loudoun has many challenges to overcome in order to meet its goal of providing a continuum of housing choices. During the development of the Plan the public expressed that young people, low income persons, persons with disabilities, and older adults are having difficulty finding available affordable housing options in Loudoun. In addition, the changing population requires accommodations in the types of housing products developed, such as accessible homes and communities for older adults and persons with disabilities. Loudoun must also preserve its existing affordable housing stock against growing demands.

## Housing Demand and Inventory

The County has undertaken two studies to project the future market demand for new housing units. The 2017 *Housing Needs Assessment* produced by Lisa Sturtevant and Associates, LLC, in

collaboration with the George Mason University Center for Regional Analysis, assessed the County’s current and future housing needs based on economic and demographic forces (*htt*[*ps://w*](http://www.loudoun.gov/documentcenter/view/127559%29)*ww*[*.loudoun.go*](http://www.loudoun.gov/documentcenter/view/127559%29)*v*[*/docum*](http://www.loudoun.gov/documentcenter/view/127559%29)*e*[*ntc*](http://www.loudoun.gov/documentcenter/view/127559%29)*e*[*nter/view/127559*).](http://www.loudoun.gov/documentcenter/view/127559%29) In January 2018, Kimley-Horn completed a Market Analysis as part of the Envision Loudoun effort (*htt*[*ps://w*](http://www.loudoun.gov/DocumentCenter/View/131399%29)*ww*[*.loudoun.go*](http://www.loudoun.gov/DocumentCenter/View/131399%29)*v*[*/DocumentC*](http://www.loudoun.gov/DocumentCenter/View/131399%29)*e*[*nter/View/131399*).](http://www.loudoun.gov/DocumentCenter/View/131399%29) Both studies confirmed that the demand for new residential development will remain high and highlight the demand for a housing continuum – varied in price, rents, and size – to meet the demand of a growing population. The housing needs of the County have changed over the last decades. Despite adding over 204,100 people and 67,600 housing units between 2000 and 2015, the *Housing Needs Assessment* concluded that the housing units provided were not keeping pace with the evolving needs and demands of Loudoun’s populace.

Both the overall vacancy rates and the rental vacancy rates in Loudoun County have been among the lowest of the comparable jurisdictions in the Washington D.C. Metropolitan Area. The 2012- 2016 American Community Survey estimates for vacancy rates by tenure in Loudoun County were 1 percent for owner-occupied units and 4 percent for rental units. The County’s low vacancy rates in the rental and sales markets indicate that demand exceeds the supply of housing units.

An area’s housing supply, as with other elements of the local real estate market, is a function of supply and demand, other market forces, and the regulatory environment. Loudoun’s housing market has not met the housing needs of all members of the community and an affordability gap exists. As indicated in the following tables, housing currently being constructed is outside the affordability range of households earning up to 100 percent of the Washington Metropolitan Area Median Income (AMI), which was $117,200 in 2018. The affordability gap is less apparent with rental housing; however, even the smallest rental units tend to be unaffordable for households earning less than 50 percent of the AMI.

#### Median Home Sales Prices and Affordability, 2017

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Type** | **Existing** | **New** | **% AMI****Needed** |
| **All Types** | $458,500 | $622,418 | 138% to 188% |
| **Single-Family Detached** | $605,200 | $730,408 | 182% to 220% |
| **Single Family Attached** | $381,900 | $550,434 | 115% to 166% |
| **Multi-Family** | $275,000 | $391,000 | 83% to 118% |

*Source: Loudoun County Commissioner of the Revenue; Dulles Area Association of Realtors*

#### Mean Rental Prices and Affordability, 2017

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Type** | **Number** | **Average Monthly****Rent** | **% AMI****Needed** |
| **Studio** | 38 | $1,203 | 54% |
| **One Bedroom** | 4189 | $1,396 | 61% |
| **Two Bedroom** | 6394 | $1,567 | 67% |
| **Three Bedroom** | 1247 | $1,835 | 76% |

*Source: 2017 Loudoun County Apartment Survey*

The low supply of housing has a direct impact on the high cost of housing and is an ongoing issue in Loudoun, as indicated by persistently high numbers of cost-burdened households, described in detail in the following section. The greater the percentage of income that households have to spend on housing, the less income that is available to spend on the other critical needs such as healthcare, childcare, transportation, and food.

## Housing Affordability

Housing prices have risen faster than incomes. As such, housing affordability for some income levels in Loudoun County is a major concern. Many households are spending too much of their income on housing – particularly low and moderate income households. From 2000 to 2017, according to the Department of Housing and Urban Development (HUD), the Area Median Income (AMI) for the Washington Metropolitan Area increased by 25 percent. In that same time period, median existing home prices in Loudoun County jumped 116 percent and median rental prices increased 75 percent. New housing commands a premium and is selling for 20 to 44 percent more than existing housing, further exacerbating this disparity. As of 2017, the estimated purchasing power for a household earning 100 percent AMI – calculated as household income multiplied by three – was $330,900, while the median sales price was $469,500.

Housing affordability is often measured in terms of housing cost burden. Cost-burdened households are those that spend 30 percent or more of their income on housing (gross rent or mortgage). Severe cost burden is defined as paying more than 50 percent of one’s income on housing. Cost burden can occur at any income level along the housing continuum and affect both home owners and renters. Typically, higher income households can spend a larger percentage of income on gross rent and mortgage. Lower income households have more difficulty meeting the cost of living.

The *Housing Needs Assessment* provides information on the most vulnerable Loudoun households that are cost-burdened. The study found that between the years 2012 and 2014, approximately 29.6 percent of all Loudoun households were cost-burdened. The study found that households earning less than $70,320 per year were more susceptible relative to the population at large, with over 78 percent of households in this category categorized as cost-burdened. Renters are also more likely than home owners to face affordability challenges, with 49.7 percent categorized as cost-burdened. As described in the *Housing Needs Assessment*, other demographic groups facing higher rates of cost burden include adults below the age of 25 (64.1 percent), older adults living alone (51.9 percent), Hispanic households (49.7 percent), single-parent families (50.5 percent), and persons with disabilities (39.3 percent).

Disproportionately high housing costs consume financial resources that could otherwise go toward nutritious food, medical insurance, healthcare, and education. Housing instability increases stress and illness, and can adversely affect children’s social development, school performance, and educational attainment. Those who cannot afford housing locally may commute into the County to their place of work, resulting in less time spent at home, more stress, increased local roadway congestion, and diminished air quality. Others may crowd into smaller units to save money. In the most extreme cases, a lack of affordable housing can lead to homelessness.

## Importance to the Economy

The need for the housing continuum is critical for a strong economy for Loudoun County. Teachers, nurses, police officers, firefighters, and others who provide critical services in every community require housing. Housing variety, availability, and affordability are among the factors that corporations, companies, and organizations use to determine where to locate. Housing availability, and cost in particular, enable companies to attract and retain employees; they are less likely to locate in a community where finding housing is a substantial issue for their employees and undercuts the ability of employers to attract workers. This causes workforce instability, especially in lower paying industries, and adversely affects Loudoun’s economic development prospects.

As of 2016, approximately 56 percent of Loudoun’s workforce resided in the County, while the other 44 percent commuted into the County daily. Of these in-commuters, many worked in relatively low-wage industries such as Construction, Transportation & Utilities, and Leisure & Hospitality. Lower-wage employment sectors are growing, so the rate of in-commuting may increase if Loudoun does not have a housing continuum to accommodate the workforce. This could contribute to additional pressure on the regional transportation systems. In addition, housing affordability with access to transit affects employer’s ability to attract and retain employees.

Households earning less than 80 percent of the AMI ($93,760 in 2018) are considered low-income households by HUD. According to the Department of Economic Development, in 2016 over 48 percent of Loudoun's workforce had occupations that earned less than 40 percent AMI. Additionally, about 55 percent of the workforce earned less than 65 percent of AMI.

The table below shows the average pay for jobs in the largest employment sectors in the County by number of employees.

#### County Industries and Average Pay, 2018

|  |  |  |  |
| --- | --- | --- | --- |
| **Industry** | **Number of Employees** | **Average Annual****Pay** | **% AMI** |
| **Professional, Scientific, and Technical Services** | 20,642 | $104,728 | 89% |
| **Local Government** | 19,992 | $51,740 | 44% |
| **Retail Trade** | 17,727 | $30,108 | 26% |
| **Accommodation and Food Service** | 15,813 | $23,764 | 20% |
| **Construction** | 15,635 | $69,056 | 59% |
| **Healthcare and Social Assistance** | 12,415 | $50,024 | 43% |
| **Transportation and Warehousing** | 10,599 | $51,272 | 44% |

*Source: Loudoun County Community Profile, Virginia Employment Commission, 1st Quarter 2018.*

The County works to attract, grow and retain targeted businesses of all sizes. A lack of reasonably- priced housing hinders businesses from attracting and retaining the talent they need, thereby hindering growth and deterring new businesses from moving in. When the workforce is unable to find or maintain housing expenses, they also explore new options, sometimes driving them away from the community, region, or even state.

## Limited Supply of Available Land for Residential Growth

Loudoun County grew significantly between 2000 and 2016. The population and number of housing units more than doubled. Residences built during this time are primarily located along the western and southernmost portions of the Suburban Policy Area and in parts of the Transition Policy Area, with other concentrations of new homes built in the Towns and their JLMAs. The vast majority of the land planned for residential uses in the County, particularly in the Suburban and Transition Policy Areas, is either developed or approved for development.

As described in Chapter 2, the *Loudoun 2040 General Plan* carries forward a planning approach that anticipates the majority of additional residential growth to occur in the Suburban Policy Area and new Urban Policy Areas. Although there is limited capacity for new greenfield residential developments in these areas, the Plan emphasizes opportunities to create places that will meet the needs of the diversifying community. The Urban Policy Areas create opportunities for new housing types to locate in close proximity to planned Silver Line Metrorail stations, anticipated employment centers, services, retail, and entertainment.

Maturing neighborhoods, primarily concentrated in the Suburban Policy Area, may also provide opportunities for redevelopment or infill communities that better meet the needs of the County’s changing populace. These opportunities are described in greater detail in the Infill and Redevelopment section of Chapter 2. As the County adopts policies and regulations that help guide such developments, it is important that such policies prevent displacement of existing affordable housing.

## Housing Needs of a Diverse Community

Demand is growing for diverse housing types to address the needs of changing demographics. Millennials have been shown to have a greater preference for vibrant, walkable communities where they can live, work, and play. The aging Baby Boomer generation (born between 1946 and 1964) creates a need to provide a range of senior housing opportunities. Multigenerational housing choices are also gaining popularity across the country in the form of houses with multiple kitchens, houses with main floor bedrooms and bathrooms, or houses with accessory dwelling units.

The *Housing Needs Assessment* summarized these evolving housing market trends for Loudoun County through 2040, noting increasing demand for:

* Low-cost, small unit rental housing for entry level workers below the age of 35;
* Small, modestly-priced housing for young families;
* Accessible housing and communities for older adults and persons with disabilities;
* Multigenerational housing;
* Housing options affordable to low and moderate income households; and
* Single family housing for high-income earners.

Universal Design

Housing and community design is constantly evolving to meet the needs of populations with diverse abilities. Some past attempts to increase accessibility in the built environment have focused on conspicuous retrofits or the provision of “separate but equal” facilities for persons with disabilities or other access limitations. Increasingly, planners, designers, and advocates are emphasizing the importance of creating environments that are designed to meet the needs of anyone who wishes to use them as a basic principle of good design — a concept known as “Universal Design.” Universal Design requires integrating accessibility considerations as early as possible into the design and review process for new construction and renovation projects.

Universal Design is a particularly important consideration in the development of new housing. The provision of universally functional homes helps create more inclusive, integrated communities, allowing populations diverse in age and ability to live and interact in the same community. The policies, actions, and strategies described in this chapter, as well as those in the Quality Development section of Chapter 2, promote the provision of housing units that reflect these principles as an important step toward the broad housing continuum needed to serve the entire community.

The Missing Middle

Suburban and urban localities are exploring new ways to meet the demand for diverse housing types close to services and amenities while maintaining the scale and community character of existing neighborhoods. One approach encourages the development of “missing middle” housing, which utilizes a mix of small scale single-family units, accessory dwelling units, and limited multi- family units with a lower perceived density. This approach is intended to diversify housing choices and prices between large-lot, single family detached units and large scale multi-family units, while fostering the neighborhood scale that many residents continue to seek.

Missing middle housing is generally discussed in terms of design; specifically, it focuses on the form, scale, size, and massing of units, their relationship to the street, and the design of streets themselves. Several Place Types envisioned in the Urban Policy Areas, Suburban Policy Area, and Transition Policy Area would accommodate these housing formats, including Urban Transit Center, Suburban Compact Neighborhood, Suburban Mixed Use, Transition Small Lot Neighborhood, and Transition Commercial Center. Neighborhood Place Types provide opportunities for smaller unit, affordable types that would blend with the existing neighborhood scale of these areas. In Town Center and other higher intensity mixed use Place Types, missing middle housing can be used to create transitions between higher density nodes and outer residential neighborhoods. These elements are described in greater detail by Place Type in Chapter 2 of this document.

The *Loudoun 2040 General Plan* encourages land use policies and regulations that would facilitate the development of missing middle units with minimal regulatory burdens, taking a form-based rather than use-based approach to land development regulations. Regulations focusing on lot size, building and unit size rather than overall density can help accommodate a greater diversity of housing types and prices while ensuring compatibility with the scale and character of existing suburban and urban neighborhoods.



*Courtesy of: Opticos Design, Inc.*

**Housing Cost Impacts of Current Fiscal Policy**

Development of new housing attracts new residents, and with new residents comes increased demand for public services such as law enforcement, fire protection, emergency medical services, and education. To implement these services, the County has developed Capital Intensity Factors (CIF) to estimate the anticipated per unit costs of new residential development to construct needed capital facilities *(https://*[*www.loudoun.gov/cif*).](http://www.loudoun.gov/cif%29)

Where allowed by State Code, the County works with the development entities of residential projects to mitigate the capital facility impacts; this is typically done with contributions to capital facilities formalized in proffer statements. Since market conditions dictate the sales price of housing units, a developer adds the cost of the capital facility contribution in each unit’s sales price, which increases the cost of housing. For Affordable Dwelling Units (ADU) provided pursuant to Article 7 of the Zoning Ordinance, the County absorbs the capital facility impacts generated by that housing by crediting the developer the costs for each ADU’s impacts.

Since the County’s CIF has been based on unit type, rather than unit size, and development entities intend to maximize profit margins, an incentive to develop smaller or modest sized housing has typically not been present. Instead, these two factors have influenced the construction of larger, higher cost residential housing units that are affordable to households within incomes greater than 100 percent AMI. As reflected in the policies included in this chapter, identifying these influences provides the County an opportunity to address the issues that could enable or incentivize development of smaller, modest sized houses to occur within the market, which would be more affordable by design.

# Policies, Strategies, and Actions

Loudoun County must take a collaborative approach to providing a full continuum of housing solutions to support the community. This approach will require collaboration and partnership within the government and with the private sector, and the community. This approach affirms policies, actions, and programs that are successful and sets forth new and innovative strategies and a commitment to implement them.

Unless otherwise specified, the following policies, strategies, and actions apply Countywide.

### Housing Policy 1: Increase the amount and diversity of housing unit types, sizes, and prices and promote innovative designs throughout Loudoun County that are desirable and attainable to all income levels.

Strategy

* 1. Promote and/or incentivize compact and dense housing product that is affordable by design and price, in an urban setting, and close to transportation alternatives. Provide density bonuses to development proposals that incorporate affordable housing into their development plans.

Actions

* + 1. Update the Zoning Ordinance to incorporate density bonuses into appropriate urban, suburban, and transition zoning districts to encourage the provision of affordable housing in areas currently served by or planned for mass transit.
		2. Amend the Zoning Ordinance to permit accessory housing product types (e.g., carriage houses, accessory apartments, and cottages) in residential and mixed use zoning districts. Require universal design features in accessory units.
		3. Amend the Zoning Ordinance to expand the number of districts where manufactured housing, accessory units, and alternative housing types are allowed (e.g., small lot, zero lot-line, co-housing, micro-units, maximum unit sizes, and innovative housing types).
		4. Require fewer parking spaces in new developments that achieve a housing continuum of types and prices.

Strategy

* 1. Locate housing that is developed to fulfill unmet housing needs in areas served by public utilities and located near existing employment opportunities, public facilities and services, transit, adequate pedestrian and bicycle infrastructure, and other amenities.

Actions

* + 1. Promote mixed income housing developed throughout developments.
		2. Implement flexible development standards for density, building heights, lots sizes, zero lot line, parking requirements, setbacks to support innovative housing concepts.
		3. Allow by-right dormitory housing, tenant dwellings, and portable housing units for farm workers.
		4. Create an expedited permit process to advance permit applications to the front-of-the- line for developers who commit to provide additional affordable units.
		5. Regulate multi-family development by floor area ratio (FAR) instead of by dwelling units per acre.
		6. Develop a form-based code in compact residential and mixed use zoning district that emphasizes the physical form and the character of the built environment to integrate uses and add density to support innovation and lower costs in housing production to implement mixed use place types.

Strategy

* 1. Reevaluate Capital Facility Impacts to acknowledge broader diversity of unit types and households.

Actions

* + 1. Identify alternatives in calculating the costs of development for the impact on capital facilities (such as a rating system) to reduce costs when a housing continuum is developed and promote diversity in unit types produced. Use square footage to assess capital facility costs associated with a broad range of unit types to encourage the development of needed unit types (for example, studio and one bedroom apartments, smaller homes).
		2. Reduce or waive proffer requirements (impact fees) as a means of incentivizing affordable housing units in new transit-oriented development.

Strategy

* 1. Ensure that housing for special needs populations is integrated within existing and planned communities.

Action

* + 1. Revise building and development standards to integrate universal design in all residential units and in the design of neighborhoods to meet the physical needs of all people.

Strategy

* 1. Provide for diverse housing options with access to a range of amenities and transportation options for older adults (55+).

Actions

* + 1. Provide incentives to developers to provide a diversity of housing types within active adult and/or age restricted housing development projects.
		2. Amend the Zoning Ordinance to include age restricted housing units in transit centers, town centers, and other areas planned for an integrated mix of uses to support older adults to live in close proximity to transit, retail, service, and entertainment uses.

Strategy

* 1. Support mixed-use development projects that provide a continuum of housing types and prices as well as commercial uses such as retail, entertainment, and offices in a walkable environment.

Actions

* + 1. Provide regulatory flexibility for the use of existing, planned, and/or zoned non- residential land to address unmet housing needs provided that such development includes a mix of residential, commercial, and employment uses.
		2. Provide incentives such as those included in Article 7 to support LIHTC projects to prompt the repositioning of entitled units to promote the development of affordable housing.
		3. Research and implement effective incentives, such as appropriate density increases for the provision of affordable housing proximate to major employment centers and the Silver Line Metrorail stations and the off-set of capital facilities contributions to reduce housing development costs to foster a continuum of housing affordability for workers in Loudoun.

Strategy

* 1. Ensure that infill and redevelopment projects provide a continuum of housing types and prices in areas with existing infrastructure and services.

Actions

* + 1. Enable market innovation to address housing diversity in a manner that is compatible with the surrounding neighborhood character.
		2. Develop and implement form-based zoning approaches for infill and redevelopment areas that facilitate the development of “missing middle” housing product types.
		3. Identify and promote sites for redevelopment with new housing or mixed-use without removing the current affordable housing stock in these areas.

### Housing Policy 2: Preserve existing affordable housing stock levels and ensure housing remains safe and habitable.

Strategy

* 1. Leverage public and private resources to address housing rehabilitation needs in Loudoun County.

Actions

* + 1. Bring existing housing in need of indoor plumbing, operational septic and water systems, and major system repair (e.g., new roofs or heating and cooling systems) up to safe and livable conditions.
		2. Use the Economic Development Authority to assist with property acquisition, tax exempt bond financing, and leverage gap financing, and stimulate cooperative partnerships toward the preservation and production of housing to address unmet needs.
		3. Work in partnership with nonprofit, public, and private entities that are committed to provide a wide range of housing opportunities by offering technical and financial assistance such as loans, gap financing, tax credits, and grants.
		4. When purchasing real property for public use, promote collocating public facilities with affordable housing.
		5. Expand the employer-assisted housing program to help meet the private sector’s workforce housing needs.
		6. Extend the covenant on ADUs for purchase to ensure longer affordability timeframes.
		7. Purchase ADUs that come on the market close to the covenant expiration and extend the covenant period.
		8. Provide incentives to projects that provide rehabilitation of affordable housing in redevelopment plans.

Strategy

* 1. Preserve affordable housing that is currently provided by the market and integrate it into redevelopment projects.

Actions

* + 1. Create an inventory of housing stock using County assessment data that identifies the type of unit, its location within the County, and general characteristics of the units.
		2. Ensure that redevelopment projects preserve affordable units ensuring no net loss of affordable housing.
		3. Implement housing programs that address the maintenance, preservation, and improvement of existing affordable housing stock.

### Housing Policy 3: Ensure access to housing for low and moderate income households/families.

Strategy

* 1. Focus County resources and programs on the unmet housing needs of households earning up to 100 percent of the Washington Metropolitan Area Median Income (AMI).

Actions

* + 1. Develop an affordable housing strategic plan that specifically identifies strategies, actions, programs, and best practices to address the County’s current and future unmet housing needs.
		2. Emulate, when appropriate, successful housing programs in other jurisdictions.
		3. Amend the Zoning Ordinance to remove barriers and incentivize affordable housing development.
		4. Strengthen regulations, to the greatest extent that the State Code allows, to require the development of affordable housing in all residential and mixed-use development.
		5. Require affordable dwelling units to be provided in residential developments that contain 20 or more dwelling units and have a density that exceeds one dwelling unit per acre.
		6. Develop effective incentives that enable development to meet unmet housing needs to include housing for households with incomes at or below 30 percent AMI, which is the area of greatest need and may include older adults on fixed incomes, persons with disabilities, and workers in low-wage occupations.
		7. Address the housing needs of extremely low-income or vulnerable households including older adults on fixed incomes and persons with disabilities.
		8. Examine and estimate unmet housing needs, establish development targets, and evaluate housing programs for their effectiveness in addressing those needs every five years.
		9. Purchase ADUs approaching the 15-year covenant expiration, extend the covenants, and revise the affordability covenants for new projects.

Strategy

* 1. Pursue public financing options for affordable housing and increase the financial resources gained from Federal, State, local, and private sources.

Actions

* + 1. Identify a dedicated funding source to support the County’s plan to provide a housing continuum and a program for action.
		2. Use the Economic Development Authority (EDA) to issue tax exempt bonds for qualified residential rental projects and to make grants or loans of its own funds (or funds received from another governmental entity) with respect to single or multifamily residential facilities, in order to promote safe and affordable housing in the County.
		3. Leverage strategic geographies with federal programs, such as opportunity zones and qualified census tracts and proactively pursue grants and other funding from Federal, State, and private foundation sources, such as HOME, Emergency Solutions Grants, State and Federal Housing Trust funds.
		4. Evaluate/reformulate the Community Development Block Grant (CDBG) program to a housing focus to include property acquisition, rehabilitation, and construction.
		5. Use public and private partnerships, programs, tools, and incentives to address unmet housing needs and increase the County’s capacity to compete for Federal, State, and private sector assistance.

Strategy

* 1. Explore offering free or subsidized public land to affordable housing builders.

Actions

* + 1. Develop a proactive “public land for public good” program that offers public property to reduce the cost of housing development by reducing or eliminating the land cost.
		2. Assemble tax sale properties to establish a community land trust/land bank to have property available for the construction of affordable housing.
		3. Use public property to offset the land costs to nonprofit and for-profit affordable housing developers to build housing for persons with special needs and/or households earning less than 50 percent AMI.

Strategy

* 1. Expand the home purchase programs.

Actions

* + 1. Expand the Down Payment and Closing Cost Assistance and public Employee Grant programs for incomes up to 100% AMI to help first time homebuyers purchase a home.
		2. Create and implement home buyer readiness financial literacy to help educate first- time home buyers.
		3. Promote and facilitate the First-time Home Buyers Savings Plan which enables the establishment of a savings plan for the purchase of a home and exempts the earnings on the savings (Code of Virginia Chapter 32, sections 55-555 through 55-559).
		4. Develop a housing program to support home-purchase for higher income households up to 100% AMI.

Strategy

* 1. Promote cross-sector collaboration on the issue of the provision of affordable housing.

Actions

* + 1. Facilitate collaboration among residential developers, affordable housing developers, lenders, the Virginia Housing Development Authority, economic development agencies, and transportation officials.
		2. Develop a housing ambassador program to Loudoun’s Towns to raise awareness and provide technical assistance to them to assist them in establishing and maintaining programs that provide affordable housing.
		3. Conduct regular focus groups with the building industry, the CEO Cabinet, and major employers.
		4. Convene an Annual Housing Summit to check in with stakeholders on the issues and successes.
		5. Coordinate with the Virginia Regional Transit and other transit providers to ensure access to and from affordable housing to jobs and services.
		6. Implement a robust community outreach plan to promote the importance of housing to Loudoun’s quality of life and the economy.