



Loudoun County, Virginia

**DRAFT** Unmet Housing Needs Strategic Plan

April 1, 2021

# DRAFT Unmet Housing Needs Strategic Plan

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## INTRODUCTION

The Board of Supervisors directed staff to develop an Unmet Housing Needs Strategic Plan (UHNSP) as one of the top implementation priorities of the Loudoun County 2019 Comprehensive Plan (2019 General Plan referred to as 2019 GP). The 2019 GP calls for the provision of a continuum of housing—to include a variety of housing types, sizes, and prices (both rental and homeownership) necessary to meet the County's current and anticipated housing needs. The County seeks to align housing availability along this continuum and to focus on the unmet housing needs of households with incomes up to 100% of Area Median Income (AMI) as:

- The lack of housing options for existing and future workers impacts Loudoun's businesses and economic development prospects.
- Many households are cost burdened, spending more than 30% of monthly income on housing costs, especially young entry-level workers, older adults living alone, lower-wage workers, and persons with disabilities.
- Loudoun's workforce unable to afford to live in Loudoun, then commute into the County which strains the road network and erodes community engagement.
- Households at all income levels face housing affordability challenges. This challenge is especially significant for households of lower incomes.
- As housing demand increases, the prospects of reinvestment may price-out and/or displace residents from housing that is currently affordable due to current market conditions (market affordable housing).
- Regulations, permitting, and the cost of mitigation of the negative impacts of residential development affect the cost of housing.
- Available housing and planned housing coming on the market is not keeping pace with evolving needs in terms of diversity in price, type, size, accessibility, and location.
- The income of Loudoun's workforce does not align with available housing prices, both homeownership and rental.
- There is a lack of affordably priced housing options proximate to transit.
- There is no "one size fits all" solution to the problem of unmet housing needs.

The UHNSP has origins in the 2017 Housing Summit convened to provide the Board with stakeholder and advisory board/commission input on topics related to housing affordability in Loudoun County. At the Housing Summit, staff provided an overview on the programmatic, policy and regulatory framework that exists across the multiple departments involved in housing issues and business development issues and allow the Board to give direction on policy development related to affordable housing. The Board directed that the Housing Trust be revised to enable loans for multi-family rental development at scale and to amend the Zoning Ordinance to include incentives for affordable housing. As such, the Affordable Multi-Family Housing Loan Program was created and, as of this publication, from 2017-2021, funding for 580 affordable apartments have been approved in six projects; through the 2020 Housing Affordability Zoning Ordinance Amendments (ZOAM), the Affordable Dwelling Unit (ADU) Ordinance has been modified to provide for more ADU units in new developments; and accessory dwelling units are now allowable in every residential zoning district—all significant steps to increasing a variety of housing types, sizes, and affordable options.

## **Community Engagement**

The UHNSP is the culmination of an eighteen-month effort that includes input and consultations with County departments and agencies, advisory bodies, stakeholder groups and organizations, and the public. The UHNSP community engagement process provided more than 40 opportunities in a variety of methods by which stakeholders and the public could contribute ideas and insights into the issue of unmet housing needs and propose solutions for addressing the needs. Between October 2019 and October 2020, more than 320 people participated in outreach events such as focus groups, virtual community meetings, advisory board meetings, mayor interviews, and presentations and more than 5,400 in-person and online surveys were completed. The individual components of the community engagement plan are described in more detail in Appendix A.

The community engagement process yielded many good ideas, identified important issues, and guided the objectives, strategies and key actions that are included in the UHNSP. The results of the process underscore the extent of community interest and commitment to addressing unmet housing needs from a broad cross-section of the community—business leaders, builders, non-profits, healthcare, faith-based, and citizens, among others. The process yielded momentum and a network of partners that the County should seize as work begins to realize the plan.

## PURPOSE, GOAL, AND APPROACH

### Plan Purpose

The UHNSP defines how the County will address the unmet housing needs of households in a systematic and comprehensive way with integrated programs. The plan sets objectives, strategies, and actions in alignment with the County's overarching housing goal to address unmet housing needs. The plan recognizes that there is no one-size-fits-all solution to the housing issue, that it will take multiple approaches applied in combination to address the issue of housing affordability, and there is no one type of housing need.

### Housing Goal

Loudoun County's overarching housing goal is to ensure that County residents are able to access housing that they can afford.<sup>1</sup> Affordable housing sustains families, enables economic security, can accommodate for aging residents, provide commuting and traffic advantages, and promotes an inclusive and equitable community.

- **Sustaining Families:** Diverse, affordable housing is critical to the health and well-being of children and families. When housing needs are appropriately met, children are more likely to be healthy and perform well in school, and parents are more likely to be productive members of a strong workforce. Diverse and affordable housing safeguards families to stay in the County and not be displaced.
- **Economic Stability:** Housing that is affordable to the workforce is critical to the local economy, and directly impacts the ability of employers to recruit and retain their workforce. Loudoun businesses, Loudoun County Public Schools, the hospitals, first responder agencies, local government and others employ workers at all income levels who benefit from diverse housing choices.
- **Inclusive and Equitable Community:** Communities that offer diverse housing options, including equitable development approaches that provides greater affordability, various designs and sizes often build healthy, thriving, and inclusive neighborhoods – for all residents and those that desire to live Loudoun County.
- **Accommodating Aging Residents:** The growing population of older adults living longer verifies that the need for more diverse housing options will increase. Housing that addresses the affordability constraints and accessibility needs of the older adult population will allow older adults to remain in and continue to contribute to the Loudoun community.
- **Commuting and Traffic Advantages:** The shortage of affordable housing causes young professionals and families to locate in outlying areas, requiring lengthy commutes to and from their jobs, increasing transportation costs for those households. Transportation costs and traffic congestion can be reduced when location-efficient and diverse housing options are available close to employment centers.

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<sup>1</sup> 2019 General Plan, Chapter 4

## Plan Approach

The County's approach to affordable housing requires a combination of solutions to include preserving housing that is affordable, increasing the overall supply of housing, supporting access to housing that is affordable to a broad range of households along the housing continuum, and obtaining viable funding sources to implement the solutions. Unmet housing needs are defined as the continuum of housing needs of households with

incomes up to 100% AMI. For 2020, 100% AMI is \$126,00 for a family of four. The continuum of unmet housing needs has been identified in the 2019 GP as the area where public programs and funding are essential. The UHNSP approach cannot be static and will require regular review, recalibration, continuous planning, and enhancement over time.

The UHNSP originates from the data presented in the 2017 Housing Needs Assessment (HNA) and in Board discussion during the 2017 Housing Summit. The policy and land use direction was established upon adoption of the 2019 GP. The action steps defined in the 2019 GP address the provision of a housing continuum and ensuring affordability. The 2019 GP calls for significant changes to zoning regulations to ensure housing type diversity and to reduce and eliminate barriers to affordability and the development of the UHNSP to identify strategies, actions, and programs to address the County's current and future unmet housing needs.

## Unmet Housing Needs Continuum



Requires different approach and resources at each level of need.

Households along this housing continuum do not have sufficient housing options in terms of price, size, accessibility, and location and receive limited assistance in terms of programming. The objectives, strategies, and actions included in the UHNSP seek to start to address these issues.

## HOUSING MARKET AND NEEDS

The Housing Market and Needs section of the UHNSP establishes the data and informational groundwork for the objectives, strategies, and actions found later in this plan. Specifically, this section analyzes the housing market in Loudoun County and provides insights into specific housing needs and gaps found within that market. While Loudoun County has and is known for a high median income and a high quality of life, many of its residents are extremely low and very low income; many residents struggle to find affordable and good quality housing. To that end, the market is not building enough housing to meet current and expected future demand. Further, the market is also not building enough housing at diverse price points to meet the needs of many Loudoun County residents.

### **Growth and Demand**

From 2000 to 2015, employment in Loudoun County increased nearly 77%, adding over 67,000 new jobs in a 15-year period. Momentum in Loudoun's job base is influenced by activity in the surrounding region, proximity to Washington Dulles International Airport, a growing information and communications sector, agritourism, and a robust increase in households requiring a wide array of services. Loudoun's economy continues to diversify, and employment uses adjacent to the future Metrorail Stations will also present new opportunities to attract employers who seek to locate in dynamic, urban communities with access to mass transit.<sup>1</sup> Loudoun's vibrant economy contributes to its population growth and need for more housing over the coming years.

### **Workforce Needs**

Since 2000, Loudoun County has experienced significant and increasingly diverse population growth. Age demographics have shifted as well, with young families and workers and adults over the age of 55 comprising a greater share of the population in 2017 than 2000. These factors, among others, drive housing preferences in Loudoun County now and in the coming decades.<sup>2</sup> Over the planning horizon, the County has many challenges to overcome in order to meet its goal of providing a continuum of housing choices.

A significant number of Loudoun County residents are employed in sectors that provide lower wages, which means that they cannot afford housing in Loudoun County due to lack of affordable housing opportunities in the County. Low-income workers must either pay more than they can afford, double up, or commute long distances which can affect the stability of this labor force. Virginia Center for Housing Research (VCHR) at Virginia Tech analyzed housing affordability for the top 10 occupations in Loudoun County; which comprise 19% of all employees who work in the County (Appendix C).<sup>3</sup> These occupations are mostly in the service sector and generally have the lowest wages. Workers in nine out of ten of these occupations cannot afford the overall median rent (\$1,674) as single earners. Service-sector employees face a challenging economic situation in Loudoun County and may struggle to remain County residents, especially if they have families to support. By having housing that is affordable, the workforce can live where they work, support the local economy, and be involved in the community. In addition, having a larger pool of workers makes

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<sup>1</sup> 2019 General Plan Chapter 1.

<sup>2</sup> 2019 General Plan Chapter 4.

<sup>3</sup> This analysis used 2017 and 2018 American Community Survey and 2018 Bureau of Labor Statistics data.

for a more attractive location for businesses to stay and grow or relocate to, which in turn improves the tax base.

Young families continue to be attracted to Loudoun because of its exceptional schools and high-quality amenities however they face increasing housing constraints. Young working families are forecasted to be a key component of Loudoun's growth over the next 25 years largely because of employment growth. Without a sufficient supply of housing and particularly home-ownership opportunities at prices affordable to entry-level and mid-career working households, County businesses will have a harder time attracting and retaining workers in these families.

For Loudoun to continue to attract new employers and workers, a diverse housing continuum will be necessary to meet the workforce needs.

### **Housing Market**

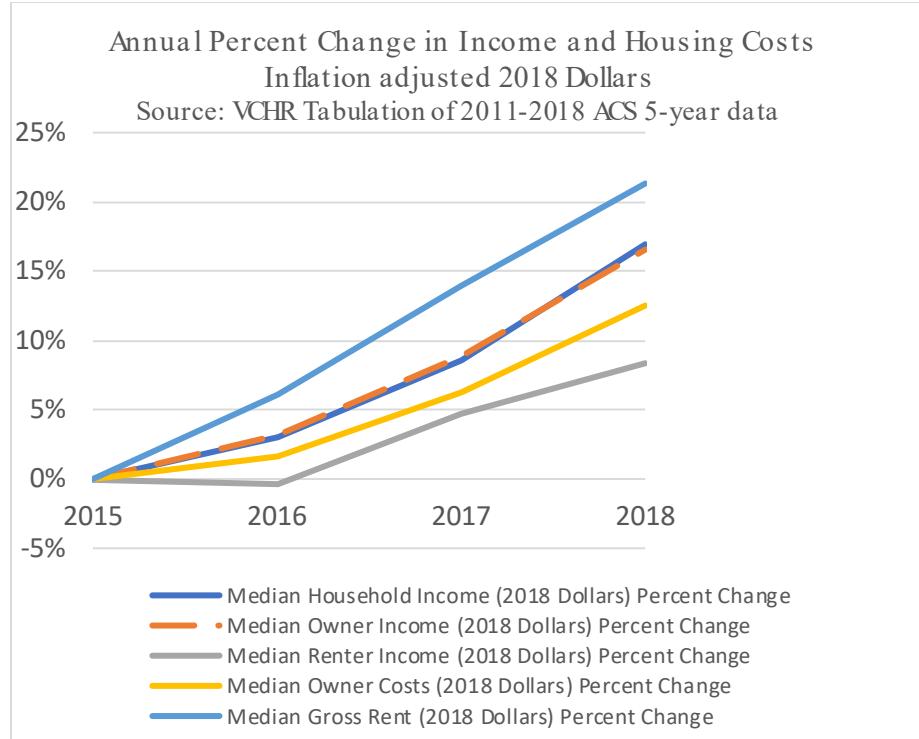
Housing costs are unaffordable in Loudoun County for renters with incomes at or below 80% AMI and first-time homebuyers with incomes up to 100% AMI. Just 23% of homeownership housing is affordable to households earning up to 100% AMI and 47% or approximately 12,800 units of rental housing is affordable to housing earning up to 80% AMI, though only 6,150 units are actually available to low-income households.

Each year, the U.S. Department of Housing and Urban Development calculates the AMI for every geographic region in the country. It is used as a basis for eligibility for federal housing programs and is a useful way to assess housing affordability. The AMI is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income—such as 50% of the area median income—identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

#### ***Loudoun County AMI, 2020, by Family Size***

% of AMI	1 Member	2 Member	3 Member	4 Member	5 Member	6 Member	7 Member	8 Member
30%	\$26,500	\$30,250	\$34,050	\$37,800	\$40,850	\$43,850	\$46,900	\$49,900
50%	\$44,100	\$50,400	\$56,700	\$63,000	\$68,050	\$73,100	\$78,150	\$83,200
70%	\$61,750	\$70,600	\$79,400	\$88,200	\$95,300	\$102,350	\$109,400	\$116,450
80%	\$70,600	\$80,650	\$90,750	\$100,800	\$108,900	\$116,950	\$125,000	\$133,100
100%	\$88,200	\$100,800	\$113,400	\$126,000	\$136,100	\$146,200	\$156,250	\$166,350

Since 2015, the median household income has risen steadily. Despite this positive trend for households, median gross rent has increased faster than median renter income; the insufficient supply of rental housing may be escalating rents and increasing the amount of income a household must pay toward housing costs. The figure below shows the annual percent change in income and housing cost in inflation adjusted 2018 dollars.

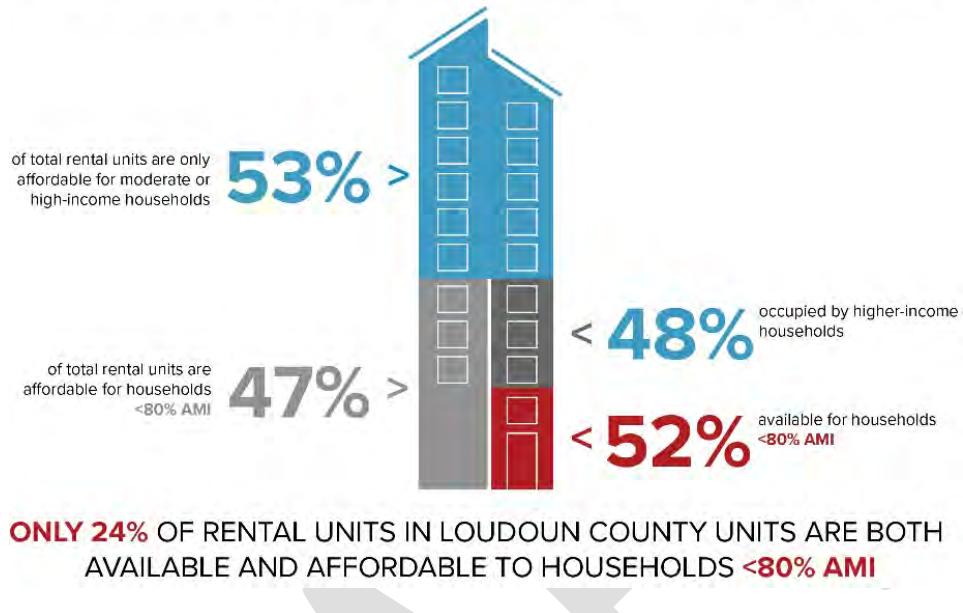


Low vacancy rates are also an indication that demand exceeds the supply of housing units. The County's market vacancy for homeowner units was less than 5% in 2020. According to the 2017 HNA, the County's rental vacancy rate has remained below 5% since 2009, despite adding rental units since that time.<sup>4</sup> These consistently low vacancy rates indicate a tight housing market with high demand for units, which can result in increasing rents and home prices.

<sup>4</sup> [2017 Loudoun County Housing Needs Assessment](#)

## Affordability Gap

**THERE ARE 27,270 RENTAL UNITS IN LOUDOUN COUNTY**



Rental units affordable to low and very low-income renters are rented to higher income households, unless they are income restricted. VCHR at Virginia Tech estimated the housing affordability gap for Loudoun County, defined as the difference between the number of affordable units needed versus the number of affordable units available by analyzing US Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data for 2012-2016 (Appendix B). Loudoun County has 27,270 rental units and over half, (about 53%), are only affordable to moderate- and high-income households, with incomes above 80% AMI. About 48% of rental units affordable to households up to 80% AMI are occupied by higher income households, leaving only 6,670 units available and affordable to households below 80% AMI. Renters in lower income ranges experience intense competition with higher income households for affordable homes.

Since the 2007-08 mortgage crisis, the number of renters has also increased, particularly among high income households and older households, increasing by 27% in the past five years. This increase has put further pressure on the rental supply. Low and moderate-income renters (earning up to 100% AMI) have few housing options. Pressures in the rental market, largely resulting from a lack of sufficient supply, will continue to make it difficult for many low-income working households to find affordable and suitable rental housing. Pressures on the homeowner market will keep moderate-income families who would like to be home buyers in the rental market or making choices to commute or relocate.

## **Location Efficiency**

Transportation is usually the second-highest household expense after housing.<sup>5</sup> Location-efficient housing is housing located close to good transit and public services, and it has features that reduce automobile dependency such as pedestrian and bike access. In addition to price, location efficiency is an important concept in understanding housing need within the County. Location efficiency improves a household's economic resilience; that is, households are better able to respond to unexpected financial burdens such as fuel price increases, vehicle failures, or income losses. The location efficiency of housing is more critical for lower-income households, as high transportation costs may negate savings from living far from the workplace in more affordable locations. However, low-income individuals and families struggle with living costs even in the most location-efficient places. In Loudoun County, much of the affordable housing is not located near transit, bus routes or job centers, presenting significant challenges to low-income working households for to get to work (VCHR conducted a study of the location efficiency by household profile provided as Appendix D).

The 2019 GP lays out a vision for future location efficient development that supports new housing being location efficient. The 2019 GP "anticipates the majority of residential growth to occur in the Urban Policy Areas (UPAs), with limited higher density growth in the limited greenfield and redevelopment areas of the Suburban Policy Area (SPA) and targeted areas of the Transition Policy Area (TPA)."<sup>6</sup> The 2019 GP states "the vast majority of the land planned for residential uses in the SPA is either developed or approved for development."<sup>7</sup> The UPA is the designated area for most of Loudoun's future growth, which is expected to be between 40,000 and 50,000 housing units by 2040. The UPAs encompass approximately 2,600 acres in areas around the Silver Line Metrorail Stations. The 2019 GP "calls for complete urban communities that accommodate housing, employment, retail, education, and entertainment in close proximity to Metrorail."<sup>8</sup> By comparison, the SPA has 48,000 acres and the TPA has 24,000 acres.

However, much of the UPA is already entitled under zoning approval or fully developed, making it important to be strategic about approving new development in the UPA. Additionally, while parcels with older development may offer redevelopment opportunities, they also present the need to be deliberate about how they are utilized. Based on a review of vacant and land use parcel data, 865 acres within the UPA are developable with 522 of those acres in approved projects (Appendix E). This leaves 343 vacant developable acres that are potentially unencumbered and may be available for new mixed-use and residential development.

As of June 30, 2020, there are 15,891 approved residential units in the UPA, and 13,622 remaining units to be permitted or built. Most of the remaining units are multi-family.<sup>9</sup> The UPA has 1,232

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<sup>5</sup> Virginia Coalition of Housing and Economic Development Researchers. (2017) Addressing the Impact of Housing for Virginia's Economy: A Report for Virginia's Housing Policy Advisory Committee.

<sup>6</sup> 2019 General Plan, Chapter 4

<sup>7</sup> 2019 General Plan, Chapter 1

<sup>8</sup> 2019 General Plan, Chapter 1

<sup>9</sup> Residential Pipeline: Loudoun County 2019 General Plan Policy Areas

approved ADUs, with 1,117 remaining to be permitted. The majority are multi-family.<sup>10</sup> While these units provide 7.8% affordability in the UPA, it falls far short of the existing demand, and does not adequately address the need for affordable housing given the County's expected population growth. Currently, there are only 1,769 existing multi-family rental units in the UPA, with 208 units under construction. Of those existing and under construction units, 168 are Low Income Housing Tax Credit (LIHTC) units, which are affordable to households that earn 60% AMI, but these units will no longer be income restricted after 2028. Approximately 120 ADU homeownership units are in the UPA. New policies can support greater housing affordability in the UPA. Explicitly supporting affordable housing in transit-rich areas will help provide location efficient housing to low-income families.

### Tenure

Loudoun County is predominantly a County of homeowners and single-family homes (i.e., detached and attached housing units). Of the 129,728 housing units located in Loudoun County, 75.8% are owner-occupied and 24.2% are renter occupied. Only 16 % are multi-family units, and multi-family units in larger complexes (containing 50 units or more) account for just 3.3% of housing units.<sup>11</sup>



### Unit Size

The housing stock is not well diversified. Loudoun County homes tend to be large. Nearly half (48.3%) of all housing units have four or more bedrooms. 92% of owner-occupied housing units have 3 bedrooms or more. Larger homes have higher sales prices. The premium price (\$600,000 median sales price in December 2020) for single family detached homes in the County is due to the large home and lot sizes.<sup>12</sup>

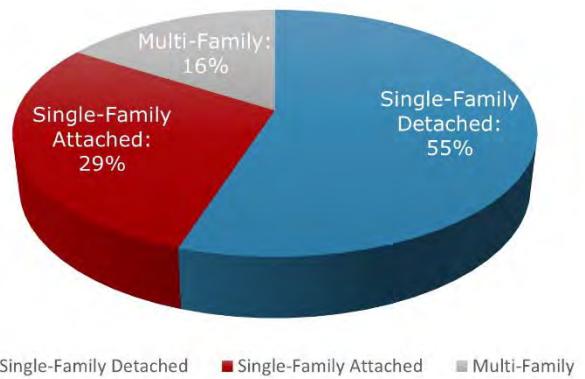
<sup>10</sup> Residential Pipeline: Affordable Housing Units Remaining to be Built/Permitted by General Plan Policy Area as of June 30, 2020

<sup>11</sup> 2017 HNA

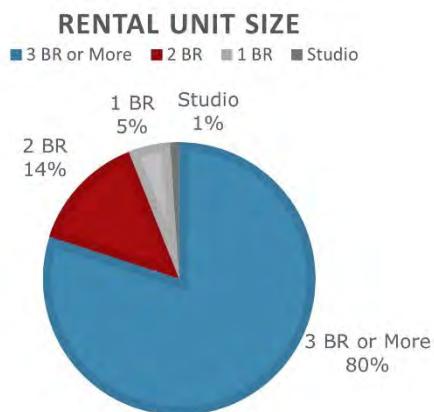
<sup>12</sup> [Dulles Area Association of Realtors Market Indicators Report, December 2020](#)



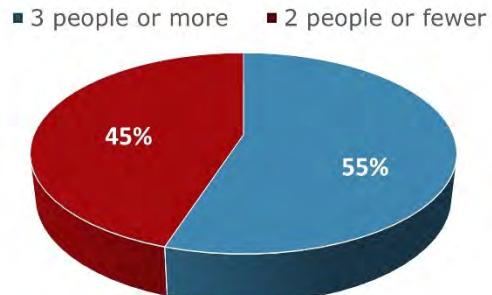
### Housing Unit Size



Eighty percent of the rental housing stock has three bedrooms or more with just 5% of units being 1-bedroom units, 14% being two-bedroom units, and less than 1% are studios or efficiencies. Yet 45% (54,620 households) of all households are single or two person households.



### HOUSEHOLD SIZE



The County lacks suitably sized, small housing units to fit the average households' needs. This is a trend that is anticipated to continue with expected demand for an additional 33,980 one-person

households and 16,610 two-person households by 2040.<sup>13</sup> Single and two-person households, either young adults starting out in careers, divorced or widowed persons, or older adults, cannot find housing to fit their current size needs, forcing them to either pay for more house than they need, pay for a housing situation they cannot afford, or leave the County. There is a lack of smaller units (studio and one-bedroom apartments) for single people and young, entry level workers. There is a limited supply of housing for small families just starting out that can hamper the ability to attract new businesses and to retain businesses.

The 2019 General Plan encourages small, diverse housing options especially in the UPA, however it does not define diversity. Small unit sizes will encourage more housing diversity but will not guarantee affordability. Because of the demand for housing in Loudoun County, prices for small units are still unaffordable for many working families. Additionally, without a definition or standard for diverse housing, it may be difficult to achieve the goal of obtaining housing type and price diversity.

### **Cost Burden**

Housing affordability is measured in terms of cost burden. Cost-burdened households are those that spend 30% or more of their income on housing costs, a threshold that is used nationally to determine reasonable housing costs that leave sufficient resources for other necessary expenses like food, medical care, and childcare. When a household pays more than 50% of income on housing costs, they are considered severely cost burdened.<sup>14</sup> By far, the predominant housing problem affecting both renter and owner-occupied households in Loudoun County is cost burden.

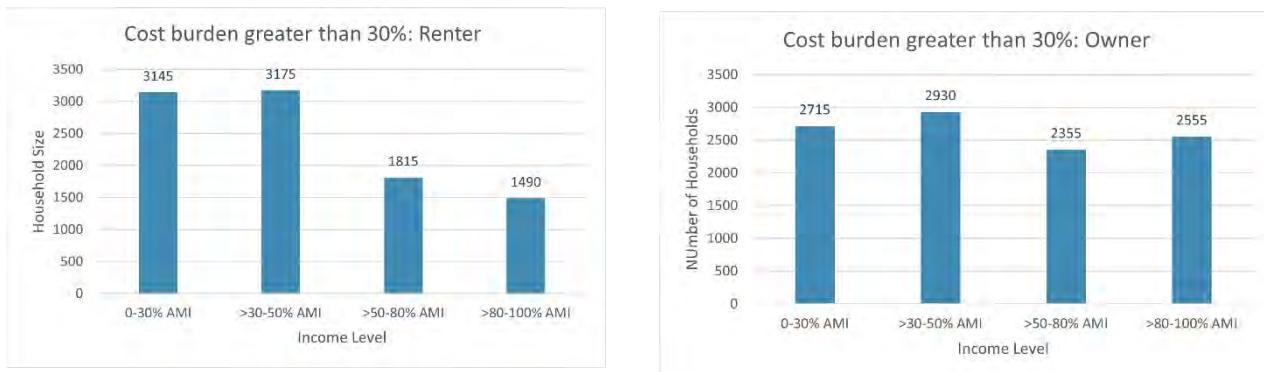
As of 2019, more than 35,000 County households pay more than 30% of their income for housing and are considered cost-burdened. Paying more than 30% of income for housing is more burdensome for low-income households because it does not leave enough household income for other necessities like food, medical care, transportation, educational enrichment, and clothing. Of the 35,000 cost burdened households in the County, 86% have low incomes. Among low-income households that are cost-burdened, over one in three, or 36%, are severely cost-burdened, paying more than 50 percent of their income for housing, which forces them to make tough choices between housing and other necessities.<sup>15</sup> In Loudoun, renters are more likely to be housing cost-burdened than homeowners. Housing cost-burden or the unaffordability of housing is a significant housing problem exacerbated by insufficient supply and is harming vulnerable populations in the County.

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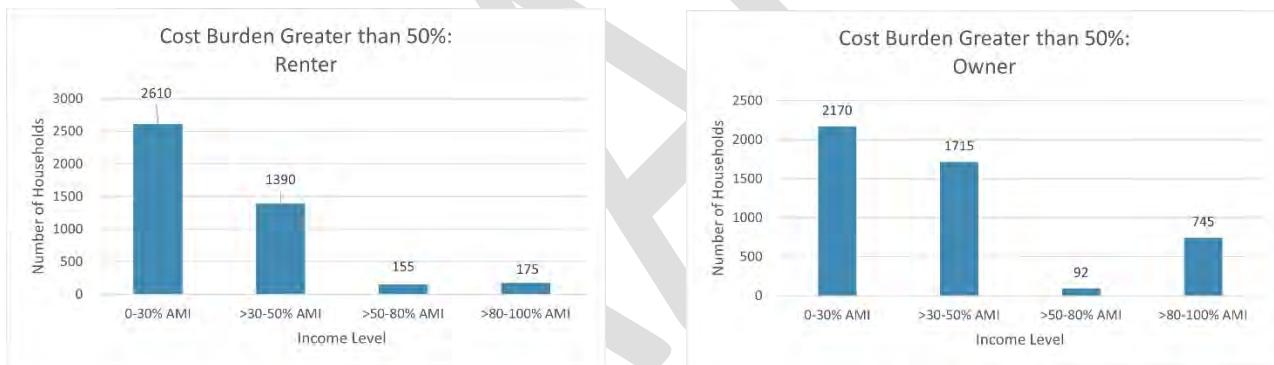
<sup>13</sup> 2017 HNA

<sup>14</sup> 2017 HNA, p. 5

<sup>15</sup> 2014-2018 American Community Survey and 2012-2016 CHAS



These high rates of cost burden for low-income households mean these households are “housing insecure,” at high risk of missing a rent or utility payment which then can lead to eviction. The costs to individual households and the community due to eviction and homelessness are well-documented.<sup>16</sup>



It is a more efficient use of County resources to keep families housed than to need to re-house them after an eviction. Low-income households are more likely to experience economic mobility and improve their financial situation when they have access to affordable housing and can save money, advance their education, and pay for the transportation needed to get to better job opportunities.

### Rental Unit Need for Lowest Income Households

The County has a deficit of approximately 2,000 rental units for households with incomes up to 30% AMI (extremely low-income households).<sup>17</sup> These households include older adults, persons with disabilities, and low-wage workers. Due to the extreme lack of housing affordable to them, these households rent higher priced units and become cost-burdened—82% of rental households with incomes up to 30% AMI and 83% of households with incomes up to 50% AMI in Loudoun County are cost-burdened.

<sup>16</sup> Average homeless system costs for individuals (\$1,634 to \$2,308) are much lower than those for families (\$3,184 to \$20,031), who usually have higher daily costs and stay much longer. [Costs Associated with First-Time Homelessness for Families and Individuals](#), HUD Office of Policy Development and Research.

<sup>17</sup> 2012-2016 CHAS.

Current pipeline data shows the potential for the significant production of multifamily units (typically rental units), with 13,622 units still to be built in the UPA and 5,000 yet to be built in the SPA. However, without rent restrictions or government investment, these units will not be affordable to low-income households and especially to those with incomes up to 30% AMI. A single person earning \$26,500 (30% AMI) can afford at most, rent of \$736 per month. New multi-family units in the UPA and SPA will likely not be affordable to these households. The current average market rent in Loudoun is approximately \$1,674.

Households may respond to the lack of affordability by doubling-up households. More than 1,840 (1.4%) households live in overcrowded conditions and more than 10% of these households live in severely overcrowded conditions with more than 1.51 people per room. Over half of the households (58%) that live in overcrowded conditions are renters. There are approximately 820 overcrowded households that include children, and most of these households (77%) are renters.<sup>18</sup> If new affordable units are provided for households earning up to 30% AMI, that new supply will help take the pressure off the supply of units affordable to households earning between 30% to 50% AMI. However, households with higher incomes could still compete for these units unless the units are income restricted.

### **Access to Homeownership**

VCHR conducted a study of property assessment and multiple listing service (MRIS) data to estimate the number of existing houses affordable to first-time homebuyers as well as to more established households (Appendix F). The purpose of the study was to determine the supply of ownership units for households with incomes up to 100% AMI, the geographic distribution of those units and their condition, to help identify what opportunities exist for moderate-income homebuyers. Based on 100% AMI income limits, VCHR estimates that approximately 16% (19,271) of existing units are affordable to small-family households (1.5 people) just entering the homeownership market. About 62% (76,159) of existing homeownership units are affordable to more established households with two or more earners and significant savings and equity.<sup>19</sup> Although these units may be affordable for households with incomes up to 100% AMI, these units are not necessarily available to households in this income range; these units are not income-restricted and are not reserved for these incomes. Additionally, most are currently occupied and not for sale. Furthermore, these units are typically occupied by households with higher incomes.

Nearly 48% of owner-occupied homes that would be affordable to households with incomes along the housing continuum up to 100% AMI are occupied by higher-income households. Homebuyers, particularly first-time home buyers, in lower income ranges experience intense competition with higher income households for affordable homes. Affordable homeownership can shelter households from increasing housing costs and economic hardship. In addition, home ownership is the primary way households build wealth. Therefore, opportunities for homeownership are an important part of anchoring employees in the county and ensuring equitable wealth-building opportunities.

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<sup>18</sup> 2014-2018 American Community Survey and 2012-2016 CHAS

<sup>19</sup> Estimates are based on Loudoun County 2020 Assessment data

The following information highlights significant trends in the County:

- The supply of homeownership units is not sufficient to meet demand, which contributes to higher prices.
- There are moderate-income families that, if they had access to down payment programs, could afford to buy a home in the County. The need for a 10% down payment is their obstacle to homeownership; it is one the County can help families overcome.
- Young adult households and young families, early in their careers, are not earning enough to afford a home in the County. This leaves them with challenging options:
  - Continue to rent and hope their incomes increase enough to stay in the County and become a homeowner.
  - Leave the County, because a household at 80% AMI (\$80,650 for a two-person household) can afford to buy a home in a surrounding county.

It is also important to remember that Loudoun has a tight rental supply. If more renters can transition to homeownership, that will provide some relief in the rental market and more opportunities for renting households. Renters are more frequently cost-burdened in part because they face more variable housing costs, and they do not benefit from the mortgage-finance process which helps to ensure an owner can afford housing at the onset of their tenure. Providing a pathway to affordable homeownership would offer current renters stability and an opportunity to build wealth.

### **Accessible Housing**

Many challenges exist for people with physical disabilities and older adults looking ahead to decreased mobility. More accessible units, both single-family and multi-family, will provide more opportunity to age in place at home, and to do so affordably. While there are continuing care and assisted living options to serve older adults with mobility and other needs, these options are often too expensive for many families. For a single adult with a physical disability, an affordable accessible home is all they need to remain independent, but those units are hard to find. The County has a growing need for homes of all types that are accessible to people with disabilities. The number of households with a higher probability of a household member with a disability will increase from 16,530 households to 24,750 in 2040 representing about 13% of all households. Most of this growth will be in older adult households. These households are also more likely to be cost-burdened. 39.3% of households with a person with a disability and 51.9% of older adults (65+) living alone experience cost-burden.

## Housing Forecast and Targets<sup>20</sup>

As the County continues to grow and prosper over the next 20 years, new households including workers and families with unmet housing needs along the housing continuum will be added.

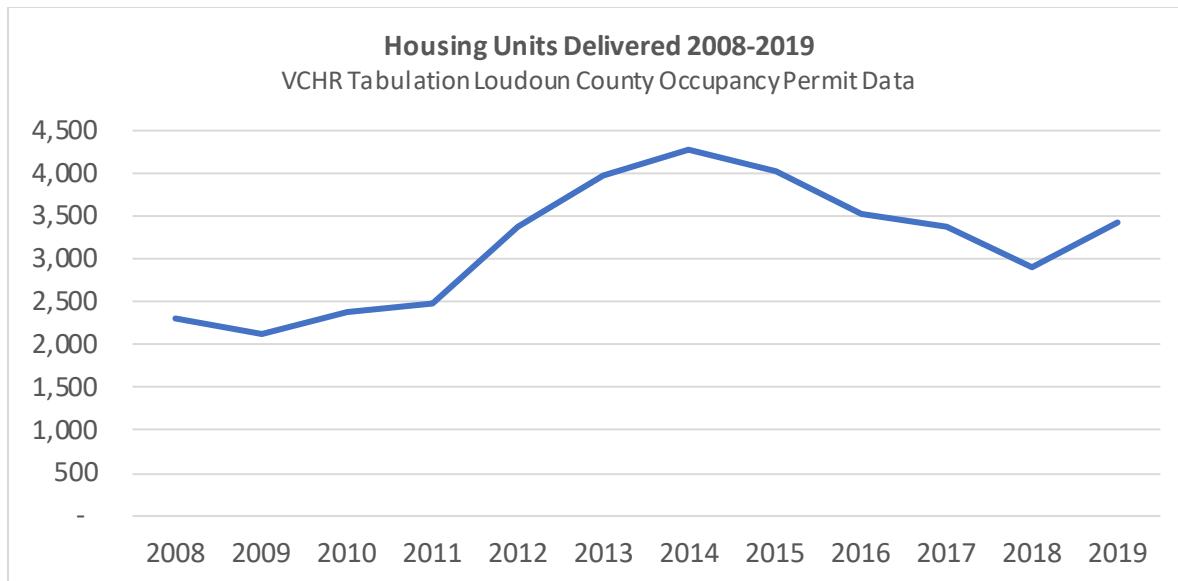
<i>Forecasted Households by Income 2015-2040</i>	<i>2015 Households</i>	<i>2040 Households</i>
<30% AMI	8,090	11,290
30% to >50% AMI	8,220	11,690
50 to >60%	5,560	8,670
60 to >70%	5,410	7,635
70 to >80	5,620	8,125
80 to >100% AMI	12,220	17,910

The HNA forecast suggests a net-new demand of 50,910 units, however the County's planning forecasts which account for current zoning as well as flexibilities in zoning and land use anticipate residential development to be 40,950 over the same period.<sup>21</sup> Though this difference may suggest current land use and zoning cannot accommodate potential growth, near-term housing needs can be accommodated, and more land-use flexibility and intensity can be introduced to accommodate demand and sustained growth in the long-term. In either case, Loudoun County's housing affordability challenges will continue to mount without a concentrated effort to include low- and moderate-income housing in development as it progresses.

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<sup>20</sup> 2017 HNA. p. 75.

<sup>21</sup> Department of Planning and Zoning, June 2019 Residential Development Forecast.



Residential building over the HNA 2015-2020 forecast period surpassed demand forecasts. The largest category of units built was single-family detached, although fewer single family detached units were delivered than forecasted demand. The single-family attached and multifamily units that were delivered exceeded demand forecasts.

#### ***Forecasted Units by Type 2015-2040***

	Total*	Delivered	SFD*	Delivered	SFA*	Delivered	Multifamily*	Delivered
2015– 2020 (% low- income)	15,694 (22%)	17,257 (7%)	8,400	6,871	4,960	5,095	2,321	4,004
2020– 2025 (% low- income)	14,840 (24%)		7,750		4,720		2,370	
2025– 2030 (% low- income)	14,330 (21%)		7,050		4,920		2,360	
2030– 2035 (% low- income)	11,900 (19%)		5,900		4,060		1,940	
2035– 2040 (% low- income)	9,840 (15%)		4,520		3,400		1,920	

\* George Mason University Center for Regional Analysis and Lisa Sturtevant & Associates, LLC employment driven forecasts included in the HNA. The HNA forecasts are unconstrained demand forecasts meaning land use policy was not considered in developing the forecasts. The forecasts focus solely on what the real estate market would support—and what local and regional employment and demographic forecasts predict—from a demand perspective if no barriers to development existed.

### ***Low Income (up to 100% AMI) Housing Demand Forecasts\****

	SFD	SFA	Multifamily	Total	Delivered
2015-2020	2,042	1,441	1,384	4,867	1,141
2020-2025	1,971	1,607	1,167	4,745	
2025-2030	1,526	1,709	989	4,224	
2030-2035	1,176	1,347	763	3,286	
2035-2040	736	847	640	2,223	

\*VCHR tabulation of HNA Forecasts

Anticipated demand by household type largely coincides with existing need. The HNA identified that between 2015 and 2040, there will be increased demand for the following types of affordable housing:

- 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.
- Housing options affordable to households with incomes below 100% AMI (extremely low-income, very low-income, low-income, and moderate-income).
- Multigenerational housing design.

While total units built and delivered exceeded forecasted demand, only 6.6% of the units were affordable to low-income households (those with incomes less than 80% AMI). This reduces the existing housing gap for low-income households that need more affordable housing. As such, the demand for low-income units over 2021-2040 may be larger than projected and will be represented by growing levels of cost-burden, overcrowding and in-commuting households.

With a 20 percent housing affordability goal, the County could meet future low-income housing demand if development continues at the five-year average pace of approximately 3,450 new units per year, if the 20 percent goal is attained. If the County prioritizes existing residents, the same level of development could address the 5,000 households with the greatest need (incomes up to 30% AMI) over an 8-year period, potentially freeing up an additional 5,000 affordable units for higher income households along the housing continuum. If the 20 percent goal is attained over the next 20 years, 13,800 units could relieve about 85% of the existing housing gap and potentially much more if other tools like a Community Land Trust are used to acquire and preserve existing units for households that need them. In order to develop new affordable housing and preserve existing market affordable housing, it is necessary for there to be public investment to address unmet housing need, to include a variety of tools used in concert with one another such as low-interest loans, reduced-priced land, reduced fees, and incentives such as parking reductions and increased density, and down payment assistance.

### **Addressing Housing Needs**

The County has historically approached housing opportunistically by administering federal programs and implementing an inclusionary approach through Article 7 of the Zoning Ordinance. Through this plan, the County is taking the next step to define a more holistic and complete strategy

to address unmet housing needs programmatically, through operational enhancements, community partnerships and by more fully using land-use and policy tools.

The housing continuum should recognize and support the changing needs of residents of all ages and income levels and at every stage of life. All types, forms, and tenures of housing are vital components to creating and maintaining a healthy, sustainable, inclusive, and adaptable housing system. Additional tools to support both low-income renters and moderate-income homebuyers are needed. There is no one-size-fits-all solution for addressing unmet housing need, which means no one strategy will be sufficient. This plan provides the framework needed now—the core activities; where it makes the most sense to focus energy and align resources to ensure that County residents are able to access housing that they can afford. Not all implementation steps are identified as is typical of strategic plans. The full implementation will be identified as part of the complex work plans needed to deliver on key actions.

## **UNMET HOUSING NEEDS STRATEGIC PLAN: OBJECTIVES**

The UNHSP has five objectives with specific key actions to lay the foundation necessary for the affordable housing needed to help achieve Loudoun County's overarching housing goal to ensure that County residents are able to access housing that they can afford. These five objectives are:

1. Establish a coordinated, collaborative, and integrated housing network.
2. Secure land resources needed to address unmet housing needs.
3. Obtain viable funding sources.
4. Provide incentives, establish priorities, and increase access to affordable housing.
5. Implement policy changes to support affordable housing production and preservation.

These five objectives and their associated actions provide a comprehensive approach, based on research, best practice, and Loudoun County's specific housing needs and housing market, to start addressing the affordability gaps that exist in the County. These strategies also seek to better utilize existing resources, funds, and programs in addition to calling for new policies and funding.

Given the need to fully utilize development happening now and plans for future development to meet the County's affordability targets, implementing the UHNSP will need to be a priority across County agencies, and will require quick and strategic actions, as well as improved communication, and working in new ways with external partners.

## **OBJECTIVE 1: ESTABLISH A COORDINATED, COLLABORATIVE, AND INTEGRATED HOUSING NETWORK.**

The County can take a leadership role in providing a high level of coordination and collaboration among community development and human service agencies and departments, non-profits, the private sector, and affordable housing developers with the goal to establish a coordinated, integrated housing network. The County recognizes and supports the unmet housing needs of residents of all ages and income levels and at every stage of life. Further, the County recognizes that all types, forms, and tenures of housing are vital components to creating and maintaining a healthy, sustainable, inclusive, and adaptable housing market. The County strives to address existing housing gaps through the cultivation of partnerships designed to create solutions; the establishment of a responsive, seamless delivery network; and the provision of information and awareness about housing needs and impacts on community health, sustainable growth, and economic security. Throughout the UHNSP community engagement process, participants identified gaps and barriers within the housing continuum that prevent households from moving toward greater self-sufficiency and housing stability. Programs and services must remain responsive to emergent issues and needs; they should be based on current and meaningful evidence and best practices. Program data should also be collected and tracked to ensure programs are achieving their intended purposes. There are tactical actions the County can take to ensure that it has a well-organized, responsive, and collaborative housing network in place.

### **STRATEGY 1.1: IDENTIFY THE SERVICE AND PROGRAM GAPS WITHIN THE HOUSING CONTINUUM AND SUPPORT HOUSEHOLDS IN IMPROVING HOUSING STABILITY AND AFFORDABILITY.**

The County can institute a deliberative evaluation process and work with stakeholders to identify housing and service gaps, and barriers to participation. Providing fluidity and progression between programs and services will increase the capacity to address more households and their needs; households will be able to move within the continuum toward greater housing stability and make room for other households. This strategy focuses on studying the housing continuum and working with housing consumers and practitioners to identify barriers and gaps to improve the system to make it complete. As an example, even when affordable housing exists, many residents must overcome significant barriers to access it, such as limited knowledge of housing resources and consumer rights; language; incongruent eligibility requirements; and financial and structural difficulty securing housing (like meeting security deposit requirements). The following Key Actions support Strategy 1.1 with initiatives that the County can undertake to identify gaps and deficiencies in the housing delivery network, increase awareness of housing resources and improve understanding of the underlying constraints on the housing market.

#### **Key Actions:**

- A. Create a housing journey map with consumers, service providers, and County agencies to create a framework for program process and revision.<sup>1</sup>
- B. Update documentation requirements to be consistent across programs and simplify where applicable.

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<sup>1</sup> A journey map is common practice in business environments, a customer journey map is a visual story of stakeholder interactions along the housing continuum to gain insights into common pain points, service gaps, needs, and how to improve those.

- C. Review current program application materials to streamline the application process and requirements.
- D. Develop service delivery partnerships with Permanent Supportive Housing providers and increase funding for supportive services.
- E. Establish the Office of Housing as the County's one-stop housing center.
- F. Initiate a community awareness campaign to raise awareness of County housing programs and initiatives.

## **STRATEGY 1.2: CULTIVATE PARTNERSHIPS AND BUILD RELATIONSHIPS.**

The County can provide leadership in the community and support both internal and external capacity-building; regularly and proactively collaborate with stakeholders; strengthen the capabilities of partners; reduce procedural obstacles; and smooth and speed the processing of projects to reduce costs and improve coordination. The County can help forge the community development network by identifying the kinds of institutions and connections needed, by helping relationships grow with capacity building resources, and by convening key players. The following Key Actions support Strategy 1.2 by using the County's convening and communication networks to build and leverage cross-sector relationships.

### **Key Actions:**

- A. Convene regular meetings, outreach events, and establish continuous conversations with the business community, landlords, non-profits, affordable housing developers, state and local agencies, County departments and staff, renters, black, indigenous, and people of color to discuss ideas, issues, processes, and opportunities for collaboration.
- B. Partner with workforce development agencies to provide housing information to individual employers.
- C. Partner with the County's incorporated towns to share housing data, assist with analysis and collaboratively develop their housing strategies.
- D. Establish a Housing/Equity Task Force comprised of relevant stakeholders to examine the connection and relationship between the social determinants of health and housing and to develop recommendations on how to better serve common constituents.
- E. Proactively engage with local philanthropy and faith communities to support housing initiatives, facilitate training and education, and access underserved communities.
- F. Evaluate and develop recommendations on establishing a local lending consortium.
- G. Connect developers and lenders to leverage County funds tied to projects.
- H. Establish new programs that support County employee home ownership such as a guaranteed loan program for County employees.

## **STRATEGY 1.3: DEVELOP AN AFFORDABLE HOUSING DELIVERY STRUCTURE WITHIN COUNTY GOVERNMENT.**

Addressing the issue of housing price diversity and supplying housing that addresses unmet needs for households across the housing continuum requires coordination with many agencies and departments to work together effectively. County departments and agencies can work with intentionality to establish a common vision and improve coordination to single-mindedly meet housing goals.

**Key Actions:**

- A. Complete an organization-wide systems map to define the County's housing network—the positions, process, infrastructure, data, funding, and policy in an integrated, enterprise view using a tool to identify opportunities, efficiencies, and impediments.
- B. Develop a coordinated, interdepartmental budget and funding plan for UHNSP implementation.
- C. Create a singular interdepartmental housing coordinator as a new FTE position.
- D. Establish an interdepartmental housing matrix team to collaborate on the use of public land, establish internal coordination processes, review specific land development applications, identify housing opportunities, and funding.
- E. Develop and publish a clear interdepartmental coordination process for projects receiving County loans from approval through loan closing and permitting.

**STRATEGY 1.4: EVALUATE, REVIEW, AND UPDATE UHNSP INITIATIVES TO MAINTAIN RELEVENCE AND USABILITY.**

The County recognizes the changing needs of residents, the changing conditions of the market, and the changing nature of housing products. The County's data and information should reflect those changes and as such, the County could strive to improve data and information to make it useful and accessible to stakeholders, staff, and residents. The County can leverage current information resources such as the Loudoun County Coordinated Entry System and seek out additional opportunities to leverage information and data to improve service delivery.

**Key Actions:**

- A. Review, revise, and track performance measures monthly.
- B. Review UHNSP implementation and monitor achievements quarterly.
- C. Produce and distribute an annual affordable housing progress report.
- D. Convene a regular housing summit.
- E. Maintain community and stakeholder awareness of housing initiatives and issues.
- F. Initiate additional research and studies of unmet housing needs and regularly report findings and develop recommendations for Board consideration. Potential topics for study include manufactured housing, co-location of housing, and underutilized residential land.
- G. Maintain inventory of existing housing units to include age, quality, affordability, water/sewer issues, and other factors.

## **OBJECTIVE 2: SECURE LAND RESOURCES NEEDED TO ADDRESS UNMET HOUSING NEEDS.**

The County can consider the use of public land in new ways and consider making it available for the development of affordable housing. When the land component of an affordable housing development is reduced or eliminated, the cost of development is reduced making the affordable housing more feasible. High land costs and the limited availability of land for development in the UPAs and SPA make it challenging to build new affordable housing. By allowing mixed-income, high-density development on high value public sites, the County can create opportunities for affordability and ensure diverse, inclusive communities. A significant step the County can take is articulating what type of public land resources affordable housing could be built on and promoting the development of that land by the private sector through changed policies, regulations, and incentives. The County owns and has proffered commitments for County facilities and land in the UPAs and SPA--some of these sites may be appropriate to add housing that meets unmet needs close to Metrorail stations and other job centers. There are also undeveloped or underutilized civic, institutional, and faith-based community-owned land where it may be appropriate to integrate housing. In an effort to provide units needed to serve extremely low-income households (up to 30% AMI), providing land at below-market values in the right locations, the County is contributing an important asset to the development of inclusive places, assisting the affordable housing developer in leveraging other federal and state financing to reduce the total development costs. Additionally, the County can co-locate housing with public facilities where appropriate. Some localities have developed affordable housing by co-locating housing with recreation centers, public libraries, and in conjunction with American Legion halls and integrated within church buildings.<sup>1</sup> The following strategies lay out actions the County can take to identify and provide more land resources for affordable housing development (Appendix G).

### **STRATEGY 2.1: USE PUBLIC LAND AND FACILITIES FOR HOUSING.**

The County can strategically use the County's land and facility assets where appropriate for affordable housing development. Currently, there are 173 County-owned parcels that include an existing public facility, 37 parcels that are vacant, and 47 proffered parcels as of June 2020. Located throughout the County, some parcels may offer opportunities for co-location and/or development of affordable housing (Appendix G). The County will decide what criteria will be considered to determine use of a public site and develop a process for evaluating public sites. The County can work in concert with all public entities that own land and facilities and consider affordable housing development options including high-value sites in optimal locations, and the co-location of public facilities with housing. Land parcels in the current inventory include vacant parcels but also facilities planned for renovation and/or sites that may support additional development density. Examples include surface parking lots and parking garages where co-location may be possible.

The use of public land involves a public-private partnership between the County and the private developer who creates the housing and will require a Request for Proposals or other public facing process. Creating a transparent and comprehensive process by which the County identifies and evaluates potential public land to use for affordable housing is important, as well as a transparent process for how developers can then access that land. Utilizing public land in this way requires

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<sup>1</sup> See Appendix Q Best Practices for public land and co-location examples.

intentional coordination across agencies, and leadership at the executive level to implement this strategy. Once an appropriate parcel is identified, the County will decide the parameters by which the parcel is developed and quality affordable housing is created. This process will be fair with the goal of getting the best possible public value from the discounted land sale. Once a proposal is selected, a contract would be executed, creating a public-private partnership. Land can also be provided by the County through a long-term lease.

#### **Key Actions:**

- A. Maintain a centralized inventory of publicly owned land and facilities and work with appropriate County agencies to collect this information.
- B. Establish a policy requiring surplus or underutilized land/buildings to first be considered for affordable or mixed income housing before disposition.
- C. Establish specific criteria to determine when public land will be made available for use for affordable housing development.
- D. Evaluate available parcels based on standard criteria such as barriers to development, zoning, scale of housing that can be supported, property value, locational attributes and access to employment centers and transit.
- E. Establish priorities for income levels to be served.
- F. Establish an interdepartmental coordination team to review potential sites and make recommendations. (The team will review sites and determine which sites to recommend for sale or donation for affordable housing. This senior level staff review team, at the direction of the County Administrator, could include: County Administration; Finance and Budget; Housing; Building and Development; General Services; Planning and Zoning; Parks, Recreation and Community Services; Libraries; Mapping; and Transportation and Capital Infrastructure).
- G. Streamline approval process for projects developed on publicly owned land.
- H. Housing coordinator will participate in land acquisition, facility siting, and Capital Improvement Program discussions to help determine the opportunity for use of County land and/or colocation to support affordable housing.
- I. Develop a public process for considering proposals for use of public land to include:
  - a. Application format and required application materials.
  - b. Criteria for deciding between competing proposals and to consider alternative uses.
  - c. Interdepartmental review team lead by Housing.

#### **STRATEGY 2.2: ESTABLISH A LAND BANK.**

The County could establish a land bank to strategically acquire property and hold it until such time as advantageous decisions for its transfer and use for addressing unmet housing needs can be made. A land bank can grant land, sell it at a reduced price or lease it to affordable housing developers and can expand homeownership opportunities. Land banks have specific legal powers under the Code of Virginia, such as the ability to obtain property at low-or-no cost through tax foreclosures; hold land tax free; clear title and/or existing back taxes; lease properties for temporary uses; and negotiate sales not only on price, but also impose use restrictions such as length of affordability. Land banks can also manage vacant and exempt property, hold it as tax exempt or dispose of it to meet community goals. They can be used to support Metro-area development projects by assembling developable land around station areas prior to the completion of a transit project to

ensure future use will meet housing goals. Land banks are created and managed either by a locality or by an authorized nonprofit working in tandem with the locality.

Properties may be attractive for redevelopment for affordable housing because of strategic location in job centers and on transit lines. Through a land bank, the County can purchase foreclosed properties and ground lease structures for a reduced amount, for the development of affordable units with long-term affordability. This strategy could help transform some targeted revitalization areas identified for mixed-uses, mixed-incomes, and diversify the housing stock.

**Key Actions:**

- A. Develop a land banking process and criteria to guide property purchase (such as zoning, density, property value, location and employment centers and transit).
- B. Identify, evaluate, and acquire foreclosed and tax sale properties.
- C. Evaluate the purchase of underutilized commercial space for housing (such as vacant office buildings or shopping centers).
- D. Establish recommended annual funding.

**STRATEGY 2.3: ESTABLISH/PARTNER WITH A COMMUNITY LAND TRUST.**

The County could facilitate the formation of a Community Land Trust (CLT) and/or partner with an established CLT. The main purpose of the CLT is to acquire and steward real-estate in a “trust” for the permanent benefit of households with incomes up to 100% AMI. CLTs hold the land and lease it to the purchaser of the unit. By taking land costs out of the home-buying equation, CLTs overcome initial high-cost barriers to homeownership and wealth creation. CLTs are different from land banks as real estate that is included in the CLT is intended to remain in trust in perpetuity, thus permanently preserving local investment in affordable housing. The Code of Virginia enables the establishment of a CLT by a private, non-profit entity with a tripartite board to include lease holders, community members, and external stakeholders. In addition to federal tax benefits, the non-profit status of the CLT allows access to federal funding such as Community Development Block Grant (CDBG) and HOME Investments Partnerships Program (HOME).

CLTs act as stewards of the real estate they hold and are often active in the acquisitions and development of new housing; in qualifying prospective residents; ensuring that purchasers understand the home purchase and ground lease agreements; provide education and support to homeowners to facilitate their success as homeowners; and preserve the quality and condition of real estate in the trust. Stewardship not only protects the assets of the trust, but also the homeowner’s interest. Consideration can be given to the purchase of ADUs (either resale units or new sales) as part of the program to provide affordability in perpetuity and ensure that some ADUs remain in the affordable home-ownership stock.

CLT operations are funded by a combination of revenues from ground leases and other rents and membership dues which may be supported by tax abatement or dedicated local funding. Start-up funding and housing developed within CLTs is often supported by grants, donations, developer fees, federal funds, and other sources. The County can undertake this venture with an existing non-profit developer or create a new trust. There are currently three community land trusts operating in Virginia.

**Key Actions:**

- A. Acquire information, consultant services, and learn from Virginia examples to determine how to establish and structure the land bank.
- B. Approach community institutions, foundations, non-profits, and banks to determine interest/support.
- C. Identify sponsorship structure to include tripartite board of directors.
- D. Identify beneficiaries and delineate service area.
- E. Consider purchasing ADUs as part of the CLT.
- F. Acquire funding to support unit purchase and operations.

**STRATEGY 2.4: CONSIDER THE USE OF ROAD ABANDONMENT AND ASSOCIATED RIGHT OF WAY CONVEYANCE REQUESTS TO ADDRESS UNMET HOUSING NEEDS.**

Often, road abandonment requests (RDAB) are made to facilitate a new development plan on a site where new infrastructure is replacing the existing road network necessitating the abandonment of roadway sections. This abandoned land offers an opportunity to support affordable housing. The County can negotiate for added affordable units in the trade off road right of way when and where appropriate.

**Key Actions:**

- A. Evaluate the use of the County's abandonment and conveyance processes for affordable housing.
- B. Add Housing as a referral agency to the existing process to review abandonment and conveyance requests for affordable housing potential and recommendation.
- C. Adopt a policy that requires RDABs associated with a Zoning Map Amendment or Zoning Concept Plan Amendment to provide additional affordable units in exchange for the abandoned roadway section where deemed appropriate.
- D. Pursue the donation of land for affordable housing purposes.

**STRATEGY 2.5: ENACT OTHER POLICIES TO SUPPORT AFFORDABLE HOUSING AS A VALUABLE PUBLIC USE.**

The Board can enact policies to ensure the use of public land for affordable housing. These actions would be coordinated with the Comprehensive Plan and the Zoning Ordinance Rewrite.

**Key Actions:**

- A. As part of the Zoning Ordinance Rewrite, broaden the Zoning Ordinance definition of public use for future applications to include uses deemed essential for public purposes such as housing at affordable prices for the workforce to enable more land to be available for affordable housing and to address the public need for diverse housing options where deemed appropriate.
- B. Adopt a policy that requires public agencies to identify surplus or underutilized public land or buildings to the internal public land team to consider affordable housing uses in conformance with the 2019 GP.

- C. Obtain land through proffer negotiations and specifically state that land dedicated to the County for a public use may also be used for affordable housing or co-location of affordable housing on public use sites where appropriate.
- D. Seek land dedications for affordable housing when reviewing rezoning proposals within the parameters allowed under Virginia State Code and the Zoning Ordinance.
- E. Include Housing when changes to capital facilities impact fees are considered by the Fiscal Impact Committee.

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### **OBJECTIVE 3: OBTAIN VIABLE FUNDING SOURCES.**

The County could maximize the use of existing financial resources and programs to address unmet housing needs as well as pursue new sources after thoughtful review and consideration of effective strategies for using existing resources more efficiently and determining the opportunities to access new revenue sources. The County currently relies on federal, state, and local funding to support programs and services.<sup>1</sup>

These strategies focus on new revenue sources the County could access or allocate to invest in housing. It does not include potential funding or financing options available directly to developers through other sources.

#### **STRATEGY 3.1: ACCESS THE BELMONT RIDGE AFFORDABLE HOUSING TRUST.**

The Belmont Ridge Affordable Housing Trust was established in 1992 for a period of 30 years with an automatic renewal for 10 years. The Trust's intended use was to provide income-eligible home buyers with a soft second mortgage for any home purchased in the Belmont Ridge development at a certain price point. Due to increasing property values, income-eligible home buyers cannot afford homes in the development and these funds are now essentially unusable. Approximately \$750,000 is currently in the Trust, which is set to expire in 2022 and will automatically renew for 10 years unless action is taken.

**Recommended Use of Funds:** Direct these funds to home-ownership programs which will establish a soft second home purchase program or shared equity home purchase program to assist income qualifying households with incomes over 70% AMI up to 100% AMI with their home-purchase.

#### **Key Actions:**

- A. Move to dissolve the Belmont Ridge Affordable Housing Trust.
- B. Develop criteria and program materials for use of funding.
- C. Outsource and/or build capacity for program implementation.

#### **STRATEGY 3.2: EVALUATE/ALLOCATE HOUSING CASH PROFFERS.**

In 2012, when the housing cash contribution guidance was first introduced, land development applicants began to voluntarily commit proffers to address unmet housing needs. The accumulated proffer funds to date total more than \$3.6 million, a sum large enough to have a significant impact in addressing housing needs. Most of these proffer commitments were guided by the Unmet Housing Needs proffer formula, which suggests a \$1,800 per unit cash contribution for affordable housing purposes and is pledged during a rezoning process. The proffered commitments accumulate slowly over time as they are typically tied to individual unit permits. While some of the accumulated funding may be identified for use as part of a specific program or for households with a specific income level, standard proffer language evolved over time to produce a unified

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<sup>1</sup> Detailed information on existing federal, state and local programs is available in the [Housing Primer](#).

purpose and most of these funds are expected to be flexible in their general use to address unmet housing needs of households with incomes from 0% AMI to 100% AMI.

**Recommended Use of Funds:** Direct these funds to support programs that include:

- Establish a new acquisition/preservation revolving loan program that will provide a short-term loan to assist non-profit affordable housing developers to purchase existing market affordable apartments or LIHTC projects nearing the end of the affordability term.
- Expand the down-payment and closing cost assistance program to include moderate income homebuyers with incomes above 70% AMI up to 100% AMI.
- Support 4% LIHTC projects financing the development of supportive housing projects and other priority rental housing for targeted needs.

**Key Actions:**

- A. Review each proffer commitment to determine how it can be used.
- B. Appropriate, through Board action, the proffered funds from associated rezoning projects to relevant housing programs, including a new acquisition/preservation revolving loan program.

### **STRATEGY 3.3: UPDATE UNMET HOUSING NEEDS CASH PROFFER FORMULA.**

The current cash contribution formula is driven by outdated assumptions, specifically that the typical construction cost (not including land acquisition) of a multi-family affordable unit is \$90,000 and that a reasonable public subsidy or cost to the County for such a unit is \$30,000. Development costs for the past six affordable housing developments the County has helped fund suggest that construction costs alone (net land costs) are closer to a range of \$200,000 to \$225,000 per unit. Additionally, the County's per unit loan amounts for recent developments range from \$60,000 to \$65,000 per unit, and this amount is anticipated to increase in the future. Revising the formula to assume a \$65,000 public subsidy per affordable unit, would generate a cash contribution based on the current formula in the range of \$4,000 to \$4,400 per unit when applied across all units in a development.<sup>2</sup> Alternatively, the formula could be revised to increase annually based on the Consumer Price Index (CPI) to help it keep pace with inflation or be revisited periodically to ensure the subsidy assumption is in line with the cost to construct affordable multi-family units. These proffered funds can make a meaningful impact in addressing unmet housing need.

**Key Actions:**

- A. Review/revise the cash contribution formula.
- B. Adopt a policy guiding cash contributions.

### **STRATEGY 3.4: ALLOCATE PERCENTAGE OF CDBG FUNDS FOR HOUSING.**

Loudoun County has an annual allocation of \$1.4 million in federal CDBG funds from HUD. The County offers grants through a competitive application process for public service and capital

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<sup>2</sup>Total units planned x 6.25% = total required affordable units (per Article 7 of Zoning Ordinance); E.g., 75 units x 6.25% = 5 affordable units required. 5 units x public subsidy of \$65K per unit = \$325K needed by County to deliver the 5 units. For the 75-unit project, \$325K total is equivalent of \$4,333 per unit (\$325K / 75 total units in development)

projects implemented by non-profit organizations. Some funds have been allocated to the County-operated Home Improvement Program. CDBG funds have also been used to assist in the construction of the County's Homeless Services Center and for wells and water and sewer connections in the Howardsville community. The Board has consistently approved CDBG grants to Loudoun Habitat for Humanity for home construction, home purchase and renovation for Habitat's low-income homebuyers. One of the CDBG program's national objectives is to fund housing activities for households with incomes up to 80% AMI through residential rehabilitation; housing construction; property acquisition, or the conversion of buildings for permanent housing. The County can identify housing as a priority and re-write the application materials to identify a target amount of funds each round to be dedicated to housing projects. The County could set a percentage goal to spend on housing production and work with the affordable housing development community to establish appropriate parameters and use of the funds. Under the most recent allocations, 25% of CDBG funds dedicated to housing projects would yield \$360,000 per year. CDBG funds can be an important financing tool for developers acquiring and rehabilitating empty commercial spaces and converting them into residential units with dedicated affordable housing.

**Recommended Use of Funds:** Direct the funds to be used for unit and land acquisition costs for affordable housing development and for pre-development costs such as architectural plans and site engineering.

**Key Actions:**

- A. Determine allocation dedicated to unmet housing needs.
- B. Meet with stakeholders.
- C. Adopt a substantial amendment to CDBG Consolidated Plan.
- D. Revise application materials.
- E. Advertise changes.

**STRATEGY 3.5: ESTABLISH A CDBG REVOLVING LOAN FUND.**

The County could allocate CDBG funds to establish a revolving loan fund, currently allowed within the CDBG program. The funds are held in a separate interest-bearing account and cannot surpass 150% of the County's entitlement at the end of each year. The funds from a revolving loan fund may be designated for specific types of projects and multiple revolving loan funds can be set up. The benefits to using CDBG in this way is that the funding is reused, and it enables more flexibility in overall program accounting and administration.

**Key Actions:**

- A. Research and train on the compliance requirements and procedures of the revolving loan program.
- B. Determine desired use of fund.
- C. Develop specific guidelines for each established revolving loan fund to include underwriting criteria, repayment terms, permissible activities, program criteria.
- D. Notify HUD and obtain required approval.
- E. Identify administration structure of the loan fund including other County agencies to be part of the effort.

F. Establish separate interest-bearing account.

### **STRATEGY 3.6: USE THE FEDERAL SECTION 108 LOAN PROGRAM.**

Section 108 is the federal loan guarantee component of the CDBG program. The funds can be used by the County to undertake eligible projects, or, alternatively, can be loaned to a third-party developer to undertake a project. This flexibility makes it an effective public investment tool. The Section 108 program allows borrowers (County or developer) to take advantage of flexible repayment terms and lower interest rates than are available through traditional lenders. This program would allow the County to create federally guaranteed loans backed by future CDBG entitlements (at up to five times the entitlement amount) to attract private investment. Loudoun County would pledge future CDBG funds as repayment; however, it is the intention that the project receiving the Section 108 loan would generate enough cash flow to repay the loan, thereby freeing future CDBG funds for other projects. Alternatively, the County can capitalize its CDBG revolving loan fund from a Section 108 loan.

**Recommended Use of Funds:** Gap financing for large scale redevelopment and affordable housing projects.

#### **Key Actions:**

- A. Research and train on the compliance requirements and procedures.
- B. Determine desired use of loan fund.
- C. Develop program criteria.
- D. Identify administrative process and procedures of the loan fund.
- E. Review and advise on CDBG program risk.
- F. Apply to HUD for a Section 108 loan.

### **STRATEGY 3.7: REVISE/REALLOCATE RENTAL REHABILITATION FUNDS.**

Small rental properties that are unsubsidized and offer rents at affordable levels because of their size, location or age are termed “market affordable” housing. This part of the affordable housing supply contributes substantially to the housing market and is critical to consider in a preservation strategy because there are no restrictions on the properties in terms of maintaining affordable rents to protect the units as affordable. Rents can be increased at any time. The County currently has approximately \$130,000 allocated to assist in the purchase of small rental properties in foreclosure established as part of the now completed Neighborhood Stabilization Program. This program could be revised to fund a rental rehabilitation program to provide rehabilitation loans to rental property-owners in exchange for maintaining market affordable rents. The County currently acts as an agent for Virginia Housing’s Rental Unit Accessibility Modification (RUAM) program funded by Virginia Housing to make accessibility improvements to rental units to support households that need them to stay in their rental units. These improvements may include the installation of ramps and chairlifts, widening of doorways, remote entry devices, and alterations to bathrooms and kitchens. RUAM can be used in conjunction with a County rental rehabilitation program. Updating the rental rehabilitation program will help improve rental housing quality, assist owners of small multifamily buildings to make improvements or increase financial viability in return for

commitments to maintain affordable rents, and help preserve the market affordable rental housing supply.

**Use of funds:** Provide rehabilitation loans to property owners in exchange for maintaining market affordable rents in market affordable rental housing.

**Key Actions:**

- A. Revise program parameters, identify eligibility criteria, and affordability term.
- B. Develop application and program materials.
- C. Identify administration process and procedures.
- D. Outsource and/or build capacity for program implementation.

### STRATEGY 3.8: SECURE HOME FUNDING.

HOME is the largest federal block grant available to states and local governments to exclusively address affordable housing for low-income households. For a locality to automatically receive HOME funds, the HUD computed allocation formula (based on demographics and other factors) must equal \$500,000 for the first year. Loudoun County has not been eligible for funding due to its computed allocation of \$428,122, currently distributed to the state. The County currently must compete with the rest of the state to obtain HOME funds. It is possible that the County's 2020 census data, upon which the HOME entitlement allocations are based, will show that the County now meets the thresholds necessary to become a direct recipient. Until HUD determines the County is an eligible participating jurisdiction to receive funds directly, HOME allows local governments that are not directly funded to create a consortium with neighboring eligible localities if the combined allocation for the two jurisdictions meets the threshold for funding. The County could become eligible by creating a consortium with an adjacent county that receives HOME funds. The success from creating the consortium and securing HOME funds for Loudoun, would bring over \$420,000 to fund County housing programs. The creation of a consortium depends on the willingness of another locality to partner with Loudoun County. Managing the set-up of the consortium and the funding requires additional administrative processes and responsibilities.

**Recommended Use of Funds:** Direct HOME funds for support of households with incomes up to 30% AMI to include rent subsidies and financial support to LIHTC projects providing supportive housing and addressing other priority rental housing for very low-income households.

**Key Actions:**

- A. Explore potential partner interests in forming a consortium with adjacent jurisdictions.
- B. After the creation of a consortium, both localities are subject to the following criteria:
  - a. Provide 25% local match to HOME funds.
  - b. Set 15% of allocations aside for housing under the purview of Community Housing Development Organizations (CHDO), which serves both localities. CHDOs providing services in Loudoun include the Arlington Partnership for Affordable Housing and Cornerstones.
  - c. Consortium agreements must be renewed every three years.
- C. Develop and adopt a consortium agreement.

**STRATEGY 3.9: DEDICATE GENERAL FUNDS TO HOUSING PROGRAMS AND SERVICES INCLUDING (BUT NOT LIMITED TO) THE HOUSING TRUST TO SUPPORT MORE AND LARGER LOANS**

For the County to expand programming and ensure the full continuum of unmet need is addressed, careful study of the housing system and funding is needed. Additional general funds can help support housing objectives by enhancing existing programs to support a wider group of residents and unmet need. The Board should consider affordable housing needs and allocation of General Fund monies to address these needs during the annual budget process. The Board could consider an allocation starting in Fiscal Year (FY) 2023 with an escalator over time for allocations. This could be accomplished by annual appropriations for affordable housing in the budget process. During the budget development process, the Board could determine an appropriate service level for affordable housing activities that are in alignment with the Unmet Housing Needs Strategic Plan. These contributions should be evaluated during the budget process in totality with other funding sources and any Board dedicated revenues for affordable housing. The Board would need to consider the prioritization of these new appropriations during the annual budget process versus other County needs and available revenue. Staff would bring a FY 2023 budget development item to the Finance/Government Operations and Economic Development Committee to provide funding recommendations in alignment with the plan for both programmatic contributions and staffing needs.

The Board could also consider identifying new revenue to dedicate for affordable housing. The County could dedicate General Fund monies or new revenue to enhance programs to address the continuum of unmet housing needs to include adding new affordable units, preserving the existing affordable housing, and ensuring residents have access to housing within their means. The Board is currently pursuing implementation of a cigarette tax beginning in FY 2022. The Board could dedicate the revenues generated from this new tax to affordable housing programs. Staff estimates annual revenues of \$2.2 million but notes that neighboring jurisdictions have seen regular declines in this revenue as a result of reduced cigarette use. Staff would recommend this be considered as part of the adoption of the cigarette tax, for which a public hearing is tentatively planned for July 2021.

Finally, given staff's reasonably conservative approach to forecasting annual revenues, the Board could consider pursuing regular allocations of prior year fund balance to the Housing Trust. Staff has identified significant upside potential in business personal property tax revenue from the data center industry over the coming years. Periodic allocations of this one-time funding would allow the Board more flexibility to scale back funding in times of economic uncertainty or increase funding in times of significant growth. The next annual fund balance process will occur in December 2021. At this time, the Board could consider an allocation to enhance capitalization in the Housing Trust or other uses in support of affordable housing if funds are available.

Many localities fund all or a portion of their Housing Trusts from general revenues. Based on the County's average multi-family loan amount of \$4.5 million to support approximately 98 units, the County would need \$9 million to issue two new multi-family loans – or assist in the production of about 200 new affordable units each year. The County already assumes a revolving revenue of about \$3.5 million in multi-family loan revenues each year (Appendix H). The Board could dedicate an annual amount of local tax funding to the Housing Trust to support the Affordable Multi-Family Home Loan Program. The amount can either be constant or can grow each year to a more significant amount over time.

The Housing Trust, a finite source of funding, is generated from the sale of ADUs at market price. Per Zoning Ordinance requirements and the legal documents that promulgate the uses of the ADU funds referred to as the trust agreement, it is used to provide support to the incomes identified by the ADU Ordinance (30% to 70% AMI), and for limited uses to include: ADU purchases, down payment and closing cost assistance for home-purchasers with incomes within the ADU range and for loans to affordable housing developers using financing mechanisms identified in Article 7 of the Zoning Ordinance. For the County to expand programming and address the full continuum of unmet need, additional funds will be needed to support production, preservation, access, and support services that are outside the parameters defined by the trust.

**Key Actions:**

- A. Incorporate the UHNSP into the annual budget process for prioritization with other County needs and available resources.
- B. Engage the Board in discussions about potential dedication of annual revenues during the budget process or as part of the annual fund balance process.
- C. Identify optimal funding level to provide adequate support to the Multi-Family Affordable Housing Loan Program.
- D. Discuss the dedication of cigarette tax revenues to affordable housing programs as part of the adoption of the new tax.

**STRATEGY 3.10: ESTABLISH A COMMUNITY FUND.**

The need for affordable housing is great. To marshal private resources to help address the issue, the County can work in partnership and can facilitate discussion and collaboration with community stakeholders to include large businesses, religious, healthcare, lending, building, non-profit and the philanthropic community to explore the opportunities for collective investment such as a community fund. By encouraging investments in a community fund to support needed affordable housing, the community can work together to sustain the workforce, which strengthens communities.

**Key Actions:**

- A. Raise awareness of the issues and best practice strategies.
- B. Convene a regular housing forum with community stakeholders.
- C. Learn from other jurisdictions that have been able to create a community fund (e.g. Charlotte, NC and Atlanta, GA).
- D. Develop an investment strategy and repository.

## **OBJECTIVE 4: PROVIDE INCENTIVES, ESTABLISH PRIORITIES, AND INCREASE ACCESS TO AFFORDABLE HOUSING.**

The County's ordinances, policy documents, programs, and processes can be reviewed through a housing affordability lens to ensure that they support the housing goal that County residents are able to access housing that they can afford. The County can provide incentives such as expediting processes, reducing fees and requirements, ensure that County programs meet long term affordability goals, and that residents have the support they need to obtain stable and affordable housing. The County can evaluate, improve, and establish processes and programs such as the ADU program, the provision of project-based subsidies, and the Affordable Multi-family Housing Loan Program as well as the land development approval process to get the units built to ensure that unintended impediments are eliminated.<sup>1</sup>

### **STRATEGY 4.1: EVALUATE AND IMPROVE EXISTING PROGRAMS.**

Administrative and regulatory processes can have an important influence on the development of affordable housing in terms of time and costs. Ensuring the efficient coordination of the land development and permitting process can support LIHTC projects in meeting federally prescribed construction timelines. Incentives can be provided that help reduce costs. By streamlining processes and providing incentives, the County can help reduce the amount of gap financing needed by the affordable housing developer which will in turn decrease costs for the resident. The County can extend the ADU affordability timeframe to keep ADUs affordable for a longer period with a higher probability that they serve more than one household during its affordability status. Likewise, the County can consider pairing the ADU program with a CLT to preserve units as affordable in perpetuity. The Affordable Multi-Family Housing Loan program can be refined to prioritize loans for deeper affordability in areas of opportunity close to transit and for obtaining unit types such as those with accessibility that are most needed. The County can better guide distribution of project-based subsidies by income level and location through policy revision.

#### **Key Actions:**

- A. Examine the land development approval process and consider methods for expediting applications that support affordable housing when those applications meet certain criteria.
- B. Evaluate the potential of offsetting land development and permitting fees for certain affordable housing projects.
- C. Extend the ADU covenant affordability control period beyond 15 years to retain affordable housing stock.
- D. Require formal project kick-off meetings for affordable housing projects in the land development process.
- E. Revise the Multi-family Loan Guidelines and other related programs to establish priorities such as funding dedicated to specific levels of AMI; projects located within one-half mile of Metro rail stations, job centers, and within one-quarter mile of high frequency bus stops; non-subsidized market affordable units; ranking applications for areas of high opportunity

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<sup>1</sup> SC&H Consulting Group completed a program evaluation for eight existing housing programs. More information on that evaluation is available in the [September 15, 2020 Business Meeting Item I-1 Update on the Unmet Housing Needs Strategic Plan Process Appendices, pages 53-55](#).

in the County (based on access to transit, jobs, and median income) and LIHTC properties with expiring affordability periods.

- F. Create a regular educational program for affordable developers new to the County to familiarize them with the development and permitting review process and staff to include a webpage with information regarding key departments, key contacts, and process outline.
- G. Develop and adopt a policy to reduce parking requirements for 100% affordable housing developments.
- H. Streamline and improve consistency across housing programs for required documentation to reduce redundancies, provide for consistent in-take, and reduce the paperwork burden for applicants.

#### **STRATEGY 4.2: EVALUATE NEW PROGRAMS AND INCENTIVES THAT SUPPORT PRESERVATION OF AFFORDABLE HOUSING.**

The County can create new programs by leveraging existing processes to support the preservation of existing affordable housing. One study found that it cost 25% to 40% more to develop a unit of subsidized rental housing through new construction than through the acquisition and rehabilitation of existing housing units – a common rental preservation strategy.<sup>2</sup> The County can establish an acquisition and preservation loan fund to assist non-profit affordable housing developers to acquire and renovate existing market affordable and LIHTC properties by providing low-cost financing. The County can use funding generated from cash proffers accumulated to address unmet housing needs to establish an acquisition revolving loan fund to preserve housing that is already affordable and maintain it as permanent affordable housing.

Likewise, the County can incentivize the use of 4% LIHTC financing by revising the Affordable Multi-family Housing Loan program to add support for rehabilitation and preservation of existing rental housing as a priority use of loans for 4% LIHTC projects and allow for 4% projects seeking County loans to apply more than once a year. Virginia Housing allocates 4% LIHTCs throughout the year in a non-competitive process, and by providing more flexible loan application opportunities to support 4% LIHTCs, the County can increase the amount of rental housing developed in the County, ensure these federal resources are more fully utilized, and negotiate for lower income households to be served in these projects based on the loan parameters.

##### **Key Actions:**

- A. Evaluate and develop recommendations for new programs and services that support and preserve affordable rental units including the establishment of a rental unit acquisition and preservation loan program.
- B. Promote and expand access to the use of 4% LIHTC Tax Credits, including the potential to prioritize funding for 4% LIHTC loans for acquisition and rehabilitation of market affordable units.
- C. Maintain/enhance the inventory of market affordable rental units to consider for acquisition/preservation. Include information about subsidies; rent restrictions; when the subsidies expire; location; quality; and management capability (Appendix I).

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<sup>2</sup> “Preserving, Protecting, and Expanding Affordable Housing;” Change Lab Solutions; 2015; p. 18.

## **STRATEGY 4.3: IMPROVE HOUSING STABILITY AND INCREASE ACCESS TO HOMEOWNERSHIP AND RENTAL HOUSING.**

About 23% of home-owner housing units are affordable to households that earn up to 100% AMI. Although there may be some affordable units for households with incomes up to 100% AMI, they are typically occupied by households with higher incomes. Nearly 48% of owner-occupied homes that would be affordable to households with incomes along the housing continuum up to 100% AMI are occupied by higher income households. Homebuyers in lower income ranges experience intense competition with higher income households for affordable homes. Limited inventory also limits home ownership opportunities, keeping would be homeowners out of the market. To address these issues the County can assist homebuyers to better compete in the market and by adding to the supply.

Many households in Loudoun face housing instability due to high rents or pay a disproportionately high share of income in rent. Due to the extreme lack of housing affordable to them, these households rent higher priced units and become cost-burdened—82% of rental households with incomes up to 30% AMI and 83% of households with incomes up to 50% AMI are cost-burdened and compete for affordable rental units with higher earning households. Renters in these lower income ranges experience intense competition with higher income households for affordable homes. In addition to the production and acquisition/preservation of affordable rental units through the County’s loan programs, the County can assist renters and improve housing stability by providing information, improving protections, adding to the supply, and expanding rental assistance programs.

### **Key Actions to Increase Access to Homeownership:**

- A. Evaluate and develop recommendations for new programs and services that support homeownership.
- B. Establish a shared equity program through the CLT and/or the ADU program to purchase and preserve market affordable and new homeownership units.
- C. Develop a housing acquisition program to identify, acquire, income-restrict, and sell available homes that are affordable to households earning up to 100% AMI.
- D. Expand the down payment programs for households with incomes up to 100% AMI.
- E. Facilitate the use of federal and Virginia Housing mortgage and other programs.
- F. Partner with financial planning and credit counseling programs to offer programs to homeowners to improve financial literacy.
- G. Explore options for establishing public sector employee incentives in addition to the Public Employee Grant program.
- H. Assist interested businesses to create employer assisted housing programs.
- I. Create a loan program that supports the direct production of for-sale homes, like the Affordable Multi-family Housing Loan Program.
- J. Use federal CDBG and other funds for down payments and provide bridge loans for homeownership.

**Key Actions to Increase Access to Rental Housing:**

- A. Create an interdepartmental landlord outreach team including staff from multiple departments to share information, address issues, and improve opportunities for higher barrier households.
- B. Regularly meet with renters, renter advocates, and landlords to devise a local rental housing protocol to address issues such as rent increase notices, tenancy termination, and installment payments for deposits and fees.
- C. Use federal CDBG and other funds for security deposits and provide bridge loans.
- D. Pursue federal and state rent subsidy vouchers.
- E. Use federal HOME and/or other funds to support a rental assistance program.
- F. Leverage regional relationships to identify and partner with funders.
- G. Partner with financial planning and credit counseling programs to offer programs to renters to improve financial literacy.

**OBJECTIVE 5: IMPLEMENT POLICY CHANGES TO SUPPORT AFFORDABLE HOUSING PRODUCTION AND PRESERVATION.**

In many places throughout the 2019 GP and in the County's supporting planning and policy documents, policies and strategies encourage the inclusion of affordable housing. However, not all policy documents, including the 2019 GP, outline specific requirements or clear expectations for such in many places. For example, the Board can adopt a policy setting a goal of 20% affordability in residential development throughout the County to give developers and the community a better understanding of what is necessary to meet the County's housing needs. Further, the County's Zoning Ordinance, which implements the policy guidance in the 2019 GP, could be similarly considered and updated. This section introduces policy changes that will encourage and support affordable housing in the County.

**STRATEGY 5.1: COMMIT TO NO NET LOSS OF AFFORDABLE RENTAL UNITS.**

The Board could adopt policies that affirm and support Loudoun's commitment to its affordable housing supply by pledging no net loss of affordable units. This policy could be focused on both existing rent restricted units and market affordable housing. Putting such a policy into action would require an understanding of the existing supply and a commitment to preserve existing affordable units and creating new units or requiring replacement, at a minimum, to maintain the existing supply over time. Loudoun currently has over 3,500 existing LIHTC units, but starting in 2023, they will start to leave the federal program and be at risk of conversion to market-rate. According to VCHR, there are currently 4,300 units that are considered market affordable—not subsidized but offered at rents and sales prices that meet unmet housing needs. Adopting such a no net loss policy would help guide loan decisions related to acquisition and redevelopment and help maintain Loudoun's existing supply of affordable housing.

**Key Actions:**

- A. Maintain the inventory of the County's stock of affordable housing (Appendix J).
- B. Evaluate policies, approaches, and methodologies to preserve market affordable housing.
- C. Develop a no net loss policy for the Board's consideration.

**STRATEGY 5.2: ADOPT CLARIFYING POLICY FOR MIXED-INCOME HOUSING IN THE TRANSITION AND SUBURBAN COMPACT NEIGHBORHOODS LAND USE DESIGNATION.**

The 2019 GP includes two place types that offer an opportunity to encourage the development of affordable housing: Suburban Compact Neighborhood and Transition Compact Neighborhood. Areas otherwise designated as Suburban Neighborhood or Suburban Mixed Use can develop according to the Suburban Compact Neighborhood Place Type if they "include housing units that address unmet housing needs that exceed the applicable regulatory requirements," and meet the other six criteria.

Likewise, for areas in the TPA to meet the Transition Compact Neighborhood description, they must meet seven criteria that includes "housing units that are smaller and more affordable and that

address the County's unmet housing needs." The 2019 GP does not provide more specific guidance as to how to define the affordable housing requirement in these two place types.

To provide more specific direction as to the intent of these policies, the Board can adopt a policy interpretation to provide clarity for projects seeking to develop according to the Compact Neighborhood Place Type standards as provided for in the 2019 GP.

The Board could adopt the following policy interpretation of SPA Action 2.1.I: "Consider allowing limited areas otherwise designated as the Suburban Neighborhood or Suburban Mixed Use place type to develop according to the Suburban Compact Neighborhood place type if all of the following criteria are satisfied (revised text is underlined):

- i. The proposal includes housing units that address unmet housing needs that exceed the applicable ADU requirements of the Zoning Ordinance by providing a minimum of 15% Unmet Housing Needs Units<sup>1</sup> for single family detached and attached units and/or provide a minimum of 10% Unmet Housing Needs Units if multifamily attached or multifamily stacked. Additionally, there is no multifamily exemption even if the planned development includes multifamily buildings over 4 stories.
- ii. The site is located at the periphery of a mixed-use development or along a transit corridor as defined in the 2019 Countywide Transportation Plan (CTP); periphery is defined as within 0.5 miles from the edge of a mixed-use development or within 0.5 mile of a transit corridor as defined in the 2019 CTP.
- iii. Transit options are available within the direct vicinity; direct vicinity is defined as 0.25 miles. Transit options are metro or bus lines.
- iv. The site is proximate to employment options and a complementary mix of uses (e.g., neighborhood serving retail and services); proximate is defined as within 0.5 miles.
- v. The site is proximate to public facilities with existing or planned capacity to serve the proposed development; proximate is defined as within 0.5 miles. Public facilities are defined as schools, libraries, community centers, and/or public open space.
- vi. The proposal conforms to the transition techniques and guidelines of the originally designated place type and any adjacent place types.
- vii. The proposal demonstrates innovation in design, including techniques that result in a perceived density that complements the scale of the surrounding built environment.

The Board could include other incentives to encourage affordable housing in these areas like allowing parking reductions and additional building height, provided the site and building design fulfills criteria vi. and vii as stated in the 2019 GP. This policy could lead to more diverse, inclusive neighborhoods and affordable housing being developed as part of residential proposals for the Suburban Compact Neighborhood and Transition Compact Neighborhood place types.

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<sup>1</sup> Unmet Housing Needs Units are defined as units serving households with incomes from 0-100% AMI.

**Key Action:**

- A. Adopt a policy interpretation in the review of land development applications.

**STRATEGY 5.3: REMOVE REGULATORY BARRIERS TO AFFORDABILITY IN THE ZONING ORDINANCE AND CONSIDER BARRIERS DURING THE ZONING ORDINANCE REWRITE PROJECT.**

Over the years, the Board has considered a number of initiatives related to housing affordability, including, but not limited to, the Housing Affordability ZOAMs, and the establishment of Affordable Multi-family Housing Loan Guidelines. On July 3, 2018, the Board adopted the [County of Loudoun Affordable Multi-Family Housing Loan Program Guidelines](#) (Guidelines) and application process; the Board revised those Guidelines on July 18, 2019.<sup>2,3</sup> This process enables developers of apartments to be financed with Virginia Housing LIHTCs or HUD 221(d) (4) Affordable programs to compete for low interest loans from the Housing Trust and help bridge the funding gap.

The Housing Affordability ZOAM, which centered around expansion of affordable housing opportunity, incentivization of affordable housing, improve ADU program implementation and facilitate the provision of accessory dwellings, was adopted by the Board at the June 2, 2020 Business Meeting.<sup>4</sup>

Several policies included in the 2019 GP anticipated changes to existing zoning regulations to increase the affordability of housing in the County, some of which were addressed by the Housing Affordability ZOAM, but many remain outstanding. The Housing policies in Chapter 4 support developing zoning regulations and design standards that remove barriers and incentivize the development of housing affordable to households at or below 100 % AMI (*2019 GP, Chapter 4 – Action 3.1.C.*) At least 13 actions in Chapter 4 call for changes to the Zoning Ordinance to increase housing affordability.<sup>5</sup>

Article 7 and the ADU program is one way that affordable housing is created in the County. However, Article 7 is not and should not be the only avenue by which the County addresses housing affordability challenges. The Zoning Ordinance directs how residential development will be completed with significant impacts on what gets built, where it gets built, the cost of building,

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<sup>2</sup> [July 3, 2018 Business Meeting Item 7a FGOEDC Report: Affordable Multi-family Housing Loan Program Guidelines and Process](#)

<sup>3</sup> [July 18, 2019 Business Meeting Item 11c FGOEDC Report: Recommended Improvements to Affordable Multi-Family Housing Loan Program Guidelines](#)

<sup>4</sup> [June 2, 2020 Business Meeting Item 7a TLUC Report: ZOAM-2017-0001, Housing Affordability Zoning Ordinance Amendment to amend Articles 2 \(Non-Suburban District Regulations\), 3 \(Suburban District Regulations\), 4 \(Special & Overlay Districts\), 5 \(Additional Regulations and Standards\), 7 \(Administration and Regulation of Affordable Dwelling Unit Developments\), and 8 \(Definitions\) to Improve Housing Affordability](#)

<sup>5</sup> These actions are 2019 GP, Chapter 4, Actions 1.1 B-G, 1.2 A-B, 1.4 A, 1.5 B, 1.6 A-B, and 1.7 A.

and who can afford it. The Zoning Ordinance can include additional strategies for accomplishing affordability and development cost reductions to encourage the production of more affordable housing and more diverse housing. Recommended revisions to the Zoning Ordinance that can increase affordability include:

- Parking reductions for affordable housing development.
- Zoning changes that ensure the ability to develop multi-family housing near transit such as amendments to the Planned Development – Transit Related Center (PD-TRC) district to include density bonuses, additional floor area ratio, building height increases, setback reductions, lot coverage increases, technical study waivers, buffer modifications, and parking reductions.
- Amendments to Article 7 to increase the percentage of affordable housing required and eliminate the limitations such as number of stories in a building. Much of current and future residential development is multi-family so eliminating or changing the exemption for developments over four stories is critical to generating more affordable housing.
- Amendments to Article 7 to use Affordable Housing Units more strategically, including prioritizing location in opportunity neighborhoods.
- The County can also allow manufactured housing units on permanent foundations in any area zoned for residential in the County. While the Revised 1993 Zoning Ordinance allows manufactured housing in all the non-suburban residential districts and R-8 and R-16, it could explicitly allow manufactured housing units on permanent foundations in every residential district. Additionally, the County can designate sites for manufactured housing to include sites of existing manufactured homes to preserve them.

By making strategic changes to the Zoning Ordinance to improve and increase housing affordability, the County will see benefits in terms of housing price, production, and diversity over the long-term which will serve current and future residents.

#### **Key Actions:**

- A. Review Zoning Ordinance regulations with the intent of removing barriers to and increasing affordability.
- B. Adopt a Resolution of Intent to Amend the Zoning Ordinance with a stated purpose of removing barriers to and increasing affordable housing.
- C. Ensure housing affordability is incorporated into all aspects of the Zoning Ordinance Rewrite process.

#### **STRATEGY 5.4: SUPPORT AFFORDABLE HOUSING LOCATED NEAR TRANSIT CENTERS AND IN THE URBAN POLICY AREA.**

Loudoun County can take steps to encourage and ensure the development of affordable housing near transit and in the new UPA. Chapter 4 of the 2019 GP states, “The General Plan anticipates most residential growth to occur in the UPAs (...) Throughout these areas, the General Plan emphasizes opportunities to create places that will meet the needs of the diversifying community, including housing affordability. The UPA creates opportunities for new housing types to locate

near planned Silver Line Metrorail stations, and anticipated employment centers, services, retail, and entertainment.”<sup>6</sup> According to residential pipeline data as of June 30, 2020, there were 15,891 approved units in the UPA of which the overwhelming majority (14,155) is multifamily. Only 1,088 of those units have been built or permitted. The current Zoning Ordinance exempts high-rise and some mid-rise multifamily developments from providing ADUs that would otherwise be provided in non-high-rise or mid-rise developments. Giving developers an incentive of a density bonus for including affordable units in the UPA will help ensure mixed-income communities are created proximate to Metro and in high-density areas.

The County can adopt policies that promote mixed incomes in new multi-family development in the UPA in many ways. For example, density bonuses are a strong incentive for the provision of lower cost units. Fairfax County has a Workforce Dwelling Unit Policy that, if a similar policy were implemented in Loudoun, could include the provision of a specified percentage of units available for a range of unmet housing needs in exchange for an increase in density.

**Key Actions:**

- A. Use density bonuses as an incentive to attract affordable housing.
- B. Use other incentives to attract affordable housing in the UPA such as building height increases, setback reductions, lot coverage increases, technical study waivers, buffer modifications, and parking reductions.
- C. Adopt a specific policy that identifies the value of and desire for affordable housing to be in transit centers and the UPA.
- D. Consider implementing a Comprehensive Plan Amendment to better specify the County’s affordable housing expectations within UPA developments.
- E. Prioritize funds for new rental units in communities that connect with transit, jobs, and services.

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<sup>6</sup> 2019 General Plan, Chapter 4

## IMPLEMENTATION MATRIX

This matrix provides a draft, approximate timeline for implementation for the UHNSP's key actions. The timeframes used in the matrix are framed in the short, intermediate, and long term.

- A short timeframe anticipates beginning implementation of the key action within the first to second years of the plan;
- Intermediate anticipates beginning implementation of the key action between the second and fourth years of the plan;
- Long anticipates beginning implementation of the key action in the fourth or fifth year of the plan.

Annual UHNSP Implementation Plans will be developed and presented to the Board as a part of the annual budget development process beginning with FY 2023. The first Annual UHNSP Implementation Plan is expected to be proposed in alignment with the FY 2021 Fund Balance process. Each Annual UHNSP Implementation Plan will propose key actions to be undertaken, request resources to execute those key actions, track plan progress, and provide additional information to the Board as the County's housing market and conditions dictate.

Unmet Housing Needs Strategic Plan Objective, Strategy, and Action Implementation Matrix		
<b>Objective 1: Establish a coordinated, collaborative, and integrated housing network.</b>		
<b>Strategy 1.1</b>	Identify the service and program gaps within the housing continuum and support households in improving housing stability and affordability.	<b>Implementation Timeframe</b>
<b>Key Actions</b>	A. Create a housing journey map with consumers, service providers, and County agencies to create a framework for program process and revision. B. Update documentation requirements to be consistent across programs and simplify where applicable. C. Review current program application materials to streamline the application process and requirements. D. Develop service delivery partnerships with Permanent Supportive Housing providers and increase funding for supportive services. E. Establish the Office of Housing as the County's one-stop housing center. F. Initiate a community awareness campaign to raise awareness of County housing programs and initiatives.	Short Intermediate Short Short Long Short
<b>Strategy 1.2</b>	Cultivate partnerships and build relationships.	
<b>Key Actions</b>	A. Convene regular meetings, outreach events, and establish continuous conversations with the business community, landlords, non-profits, affordable housing developers, state and local agencies, County departments and staff, renters, and black, indigenous and people of color to discuss ideas, issues, processes, and opportunities for collaboration. B. Partner with workforce development agencies to provide housing information to individual employers. C. Partner with the County's incorporated towns to share housing data, assist with analysis and collaboratively develop their housing strategies.	Short Short Short

	<ul style="list-style-type: none"> <li>D. Establish a Housing/Equity Task Force comprised of relevant stakeholders to examine the connection and relationship between the social determinants of health and housing and to develop recommendations on how to better serve common constituents.</li> <li>E. Proactively engage with local philanthropy and faith communities to support housing initiatives, facilitate training and education, and access underserved communities.</li> <li>F. Evaluate and develop recommendations on establishing a local lending consortium.</li> <li>G. Connect developers and lenders to leverage County funds tied to projects.</li> <li>H. Establish new programs that support County employee homeownership such as a guaranteed loan program for County employees.</li> </ul>	Intermediate  Short  Intermediate Short Intermediate
<b>Strategy 1.3</b>	Develop an affordable housing delivery system within county government.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Complete an organization-wide systems map to define the County's housing network—the positions, process, infrastructure, data, funding, and policy in an integrated, enterprise view using a tool to identify opportunities, efficiencies, and impediments.</li> <li>B. Develop a coordinated, interdepartmental budget and funding plan for UHNSP implementation.</li> <li>C. Create a singular interdepartmental housing coordinator as a new FTE position.</li> <li>D. Establish an interdepartmental housing matrix team to collaborate on the use of public land, establish internal coordination processes, review specific land development applications, identify housing opportunities, and funding.</li> <li>E. Develop and publish a clear interdepartmental coordination process for projects receiving County loans from approval through loan closing and permitting.</li> </ul>	Short  Short Short Short  Intermediate
<b>Strategy 1.4</b>	Evaluate, review, and update UHNSP initiatives to maintain relevance and usability.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Review, revise, and track performance measures monthly.</li> <li>B. Review UHNSP implementation and monitor achievements quarterly.</li> <li>C. Produce and distribute an annual affordable housing progress report.</li> <li>D. Convene a regular housing summit.</li> <li>E. Maintain community and stakeholder awareness of housing initiatives and issues.</li> <li>F. Initiate additional research and studies of unmet housing needs and regularly report findings and develop recommendations for Board consideration. Potential topics for study include manufactured housing, co-location of housing, and underutilized residential land.</li> <li>G. Maintain inventory of existing housing units to include age, quality, affordability, water/sewer issues, and other factors.</li> </ul>	Intermediate Short Short Intermediate Short Short  Short
<b>Objective 2: Secure land resources needed to address unmet housing needs.</b>		
<b>Strategy 2.1</b>	Use public land and facilities for housing.	

<b>Key Actions</b>	A. Maintain a centralized inventory of publicly owned land and facilities and work with appropriate County agencies to collect this information. B. Establish a policy requiring surplus or underutilized land/buildings to first be considered for affordable or mixed income housing before disposition. C. Establish specific criteria to determine when public land will be made available for use for affordable housing development. D. Evaluate available parcels based on standard criteria such as barriers to development, zoning, scale of housing that can be supported, property value, locational attributes and access to employment centers and transit. E. Establish priorities for income levels to be served. F. Establish an interdepartmental coordination team to review potential sites and make recommendations. (The team will review sites and determine which sites to recommend for sale or donation for affordable housing. This senior level staff review team, at the direction of the County Administrator, could include: County Administration; Finance and Budget; Housing; Building and Development; General Services; Planning and Zoning; Parks, Recreation and Community Services; Libraries; Mapping; and Transportation and Capital Infrastructure). G. Streamline approval process for projects developed on publicly owned land. H. Housing coordinator will participate in land acquisition, facility siting, and Capital Improvement Program discussions to help determine the opportunity for use of County land and/or colocation to support affordable housing. I. Develop a public process for considering proposals for use of public land to include: a. Application format and required application materials. b. Criteria for deciding between competing proposals and to consider alternative uses. c. Interdepartmental review team lead by Housing.	Short Short Short Short Short Short Short Short Short Short Short Intermediate Short
<b>Strategy 2.2</b>	Establish a land bank.	
<b>Key Actions</b>	A. Develop a Land Banking process and criteria to guide property purchase (such as zoning, density, property value, location and employment centers and transit). B. Identify, evaluate, and acquire foreclosed and tax sale properties. C. Evaluate the purchase of underutilized commercial space for housing (such as vacant office buildings or shopping centers) D. Establish recommended annual funding.	Intermediate Intermediate Short Intermediate
<b>Strategy 2.3</b>	Establish/partner with a community land trust.	
<b>Key Actions</b>	A. Acquire information, consultant services, and learn from Virginia examples to determine how to establish and structure the land bank. B. Approach community institutions, foundations, non-profits, and banks to determine interest/support. C. Identify sponsorship structure to include tripartite board of directors. D. Identify beneficiaries and delineate service area. E. Consider purchasing ADUs as part of the CLT. F. Acquire funding to support unit purchase and operations.	Short Short Long Short Intermediate Long

<b>Strategy 2.4</b>	Consider the use of road abandonment and associated right of way conveyance requests to address unmet housing needs.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Evaluate the use of the County's abandonment and conveyance process for affordable housing.</li> <li>B. Add Housing as a referral agency to the existing process to review a abandonment and conveyance requests for affordable housing potential and recommendation.</li> <li>C. Adopt a policy that requires RDABs associated with a ZMAP or ZCPA to provide additional affordable units in exchange for the a abandoned roadway section where deemed appropriate.</li> <li>D. Pursue the donation of land for affordable housing purposes.</li> </ul>	Intermediate Intermediate Intermediate Short
<b>Strategy 2.5</b>	Enact other policies to support affordable housing as a valuable public use.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. As part of the Zoning Ordinance Rewrite, broaden the Zoning Ordinance definition of public use for future applications to include uses deemed essential for public purposes such as housing at affordable prices for the workforce to enable more land to be available for affordable housing and to address the public need for diverse housing options where deemed appropriate.</li> <li>B. Adopt a policy that requires public agencies to identify surplus or underutilized public land or buildings to the internal public land team to consider affordable housing uses in conformance with the 2019 General Plan.</li> <li>C. Obtain land through proffer negotiations and specifically state that land dedicated to the County for a public use may also be used for affordable housing or co-location of affordable housing on public use sites where appropriate.</li> <li>D. Seek land dedications for affordable housing when reviewing rezoning proposals within the parameters allowed under Virginia State Code and the Zoning Ordinance.</li> <li>E. Include Housing when changes to capital facilities impact fees are considered by the Fiscal Impact Committee.</li> </ul>	Short Short Short Short Short
<b>Objective 3: Obtain viable funding sources.</b>		
<b>Strategy 3.1</b>	Access the Belmont Ridge Affordable Housing Trust.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Move to dissolve the Belmont Ridge Affordable Housing Trust by 2021.</li> <li>B. Develop parameters and program materials for use of funding.</li> <li>C. Outsource and/or build capacity for program implementation.</li> </ul>	Short Short Short
<b>Strategy 3.2</b>	Evaluate/allocate housing cash proffers.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Review each proffer commitment to determine how it can be used.</li> <li>B. Appropriate, through Board action, the proffered funds from the rezoning project to the housing program.</li> </ul>	Short Short
<b>Strategy 3.3</b>	Update unmet housing needs cash proffer formula.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Review/review the cash contribution formula.</li> <li>B. Adopt a policy guiding cash contributions.</li> </ul>	Short Short
<b>Strategy 3.4</b>	Allocate percentage of CDBG funds for housing.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Determine allocation dedicated to unmet housing needs.</li> <li>B. Meeting with stakeholders.</li> <li>C. Adopt a substantial amendment to CDBG Consolidated Plan.</li> <li>D. Revise application materials.</li> </ul>	Intermediate Intermediate Intermediate Intermediate

	E. Advertise changes.	Intermediate
<b>Strategy 3.5</b>	Establish a CDBG revolving loan fund.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Research and train on the compliance requirements and procedures.</li> <li>B. Determine desired use of fund.</li> <li>C. Develop specific guidelines for each established revolving loan fund to include underwriting criteria, repayment terms, permissible activities, program criteria.</li> <li>D. Notify HUD and obtain required approval.</li> <li>E. Identify administration structure of the loan fund.</li> <li>F. Establish separate interest-bearing account.</li> </ul>	<ul style="list-style-type: none"> <li>Intermediate</li> <li>Intermediate</li> <li>Intermediate</li> <li>Intermediate</li> <li>Intermediate</li> <li>Intermediate</li> </ul>
<b>Strategy 3.6</b>	Use the federal section 108 loan program.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Research and train on the compliance requirements.</li> <li>B. Determine desired use of loan fund.</li> <li>C. Develop program criteria.</li> <li>D. Identify administrative process and procedures of the loan fund.</li> <li>E. Review and advise on CDBG program risk.</li> <li>F. Apply to HUD for a Section 108 loan.</li> </ul>	<ul style="list-style-type: none"> <li>Long</li> <li>Long</li> <li>Long</li> <li>Long</li> <li>Long</li> <li>Long</li> </ul>
<b>Strategy 3.7</b>	Revise/reallocate rental rehabilitation funds.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Revise program parameters, identify eligibility, and affordability term.</li> <li>B. Develop application and program materials.</li> <li>C. Identify administration process and procedures.</li> <li>D. Outsource and/or build capacity for program implementation.</li> </ul>	<ul style="list-style-type: none"> <li>Intermediate</li> <li>Intermediate</li> <li>Intermediate</li> <li>Intermediate</li> </ul>
<b>Strategy 3.8</b>	Secure HOME funding.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Explore potential partner interests in forming a consortium with adjacent jurisdictions.</li> <li>B. After the creation of a consortium, both localities are subject to the following criteria: <ul style="list-style-type: none"> <li>a. Provide 25% local match to HOME funds.</li> <li>b. Set 15% of allocations aside for housing under the purview of CHDO, which serves both localities. CHDOs providing services in Loudoun include the Arlington Partnership for Affordable Housing and Cornerstones.</li> <li>c. Consortium agreements must be renewed every three years.</li> </ul> </li> <li>C. Develop and adopt a consortium agreement.</li> </ul>	<ul style="list-style-type: none"> <li>Short</li> <li>Intermediate</li> <li>Intermediate</li> </ul>
<b>Strategy 3.9</b>	Dedicate general funds to housing programs and services, including (but not limited to) the Housing Trust to support more and larger loans.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Incorporate the Unmet Housing Needs Strategic Plan into the annual budget process for prioritization with other County needs and available resources.</li> <li>B. Engage the Board of Supervisors in discussions about potential dedication of annual revenues during the budget process or as part of the annual fund balance process.</li> <li>C. Identify optimal funding level to provide adequate support to the Multi-Family Affordable Housing Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>Short</li> <li>Short</li> <li>Short</li> </ul>

	D. Discuss the dedication of cigarette tax revenues to affordable housing programs as part of the adoption of the new tax.	Short
<b>Strategy 3.10</b>	Establish a community fund.	
<b>Key Actions</b>	A. Raise a awareness of the issues and best practice strategies. B. Convene a regular housing forum with community stakeholders. C. Learn from other jurisdictions that have been able to create a community fund (e.g. Charlotte, NC and Atlanta, GA). D. Develop an investment strategy and repository.	Long Intermediate Short Long
<b>Objective 4: Provide incentives, establish priorities, and increase access to affordable housing.</b>		
<b>Strategy 4.1</b>	Evaluate and improve existing programs.	
<b>Key Actions</b>	A. Examine the land development approval process and consider methods for expediting applications that support affordable housing when those applications meet certain criteria. B. Evaluate the potential of offsetting land development and permitting fees for certain affordable housing projects. C. Extend the ADU covenant affordability control period beyond 15 years to retain affordable housing stock. D. Require formal project kick-off meetings for affordable housing projects in the land development process. E. Revise the Multi-family Housing Loan Guidelines and other related programs to establish priorities such as funding dedicated to specific levels of AMI; projects located within one-half mile of Metro rail stations, job centers, and within one-quarter mile of high frequency bus stops; non-subsidized market affordable units; ranking applications for areas of high opportunity in the County (based on access to transit, jobs, and median income) and LIHTC properties with expiring affordability periods. F. Create a regular educational program for affordable developers new to the County to familiarize them with the development and permitting review process and staff to include a webpage with information regarding key departments, key contacts, and process outline. G. Develop and adopt a policy to reduce parking requirements for 100% affordable housing developments. H. Streamline and improve consistency across housing programs for required documentation to reduce redundancies, provide for consistent in-take, and reduce the paperwork burden for applicants.	Short Short Short Short Intermediate Short Short Intermediate
<b>Strategy 4.2</b>	Evaluate new programs and incentives that support preservation of affordable housing.	
<b>Key Actions</b>	A. Evaluate and develop recommendations for new programs and services that support and preserve affordable rental units including the establishment of a rental unit acquisition and preservation loan program. B. Promote and expand access to the use of 4% LIHTC, including the potential to prioritize funding for 4% LIHTC loans for acquisition and rehabilitation of market affordable units.	Intermediate Short

	C. Maintain/enhance the inventory of market affordable rental units to consider for acquisition/preservation. Include information about subsidies; rent restrictions; when the subsidies expire; location; quality; and management capability.	Short
<b>Strategy 4.3</b>	Improve housing stability and access to homeownership and rental housing.	
<b>Key Actions to Increase Access to Homeownership</b>	A. Evaluate and develop recommendations for new programs and services that support homeownership. B. Establish a Shared Equity program through the CLT and/or the ADU program to purchase and preserve market affordable and new homeownership units. C. Develop a housing acquisition program to identify, acquire, income-restrict, and sell available homes that are affordable to households earning up to 100% AMI. D. Expand the down payment programs for households with incomes up to 100% AMI. E. Facilitate the use of federal and Virginia Housing mortgage and other programs. F. Partner with financial planning and credit counseling programs to offer programs to homeowners to improve financial literacy. G. Explore options for establishing public sector employee incentives in addition to the Public Employee Grant program. H. Assist interested businesses to create employer assisted housing programs. I. Create a loan program that supports the direct production of for-sale homes, like the Affordable Multi-family Housing Loan program. J. Use federal CDBG and other funds for down payments and provide bridge loans for homeownership.	Short Intermediate Intermediate Short Short Short Short Intermediate Intermediate Intermediate
<b>Key Actions to Increase Access to Rental Housing</b>	A. Create an interdepartmental landlord outreach team including staff from multiple departments to share information, address issues, and improve opportunities for higher barrier households. B. Regularly meet with renters, renter advocates, and landlords to devise a local rental housing protocol to address issues such as rent increase notices, tenancy termination, and installment payments for deposits and fees. C. Use federal CDBG and other funds for security deposits and provide bridge loans. D. Pursue federal and state rent subsidy vouchers. E. Use federal HOME and/or other funds to support a rental assistance program. F. Leverage regional relationships to identify and partner with funders. G. Partner with financial planning and credit counseling programs to offer programs to renters to improve financial literacy.	Short Short Intermediate Short Long Intermediate Short
<b>Objective 5: Implement policy changes to support affordable housing production and preservation.</b>		
<b>Strategy 5.1</b>	Commit to no net loss of affordable rental units.	
<b>Key Actions</b>	A. Maintain the inventory of the County's stock of affordable housing. B. Evaluate policies, approaches, and methodologies to preserve market affordable housing. C. Develop a no net loss policy for the Board's consideration.	Short Short Short
<b>STRATEGY 5.2</b>	Adopt clarifying policy for mixed-income housing in the transition and suburban compact neighborhoods land use designation.	
<b>Key Actions</b>	A. Adopt a policy interpretation in the review of land development applications.	Short

<b>Strategy 5.3</b>	Remove regulatory barriers to affordability in the zoning ordinance and consider barriers during the zoning ordinance rewrite project.	
<b>Key Actions</b>	<ul style="list-style-type: none"> <li>A. Review Zoning Ordinance regulations with the intent of removing barriers to and increasing affordability.</li> <li>B. Adopt a Resolution of Intent to Amend the Zoning Ordinance with a stated purpose of removing barriers to and increasing affordable housing.</li> <li>C. Ensure housing affordability is incorporated into all aspects of the Zoning Ordinance Rewrite process.</li> </ul>	<p>Short</p> <p>Short</p> <p>Short</p>
<b>Strategy 5.4</b>	<p>Support affordable housing located near transit centers and in the urban policy area.</p> <ul style="list-style-type: none"> <li>A. Use density bonuses as an incentive to attract affordable housing.</li> <li>B. Use other incentives to attract affordable housing in the UPA such as building height increases, setback reductions, lot coverage increases, technical study waivers, buffer modifications, and parking reductions.</li> <li>C. Adopt a specific policy that identifies the value of and desire for affordable housing to be in transit centers and the UPA.</li> <li>D. Consider implementing a Comprehensive Plan Amendment to better specify the County's affordable housing expectations within UPA developments.</li> <li>E. Prioritize funds for new rental units in communities that connect with transit, jobs, and services.</li> </ul>	<p>Short</p> <p>Short</p> <p>Short</p> <p>Intermediate</p> <p>Short</p>

## GLOSSARY

**Accessory Residential Unit:**<sup>1</sup> A secondary house or apartment that shares the building lot of a larger, principal residential structure.

**Accessibility:**<sup>2</sup> Mandatory requirements for accessible housing vary widely and are found in state, local, and model building codes, in agency regulations such as in the Department of Housing and Urban Development's section 504, and the Fair Housing Amendments Act requirements. They are also found in standards such as the American National Standards Institute's A117.1 (ANSI A117.1-1986, 1998) and the Uniform Federal Accessibility Standards (UFAS). Accessible features in dwellings include wide doors, sufficient clear floor space for wheelchairs, lower countertop segments, lever and loop type handles on hardware, seats at bathing fixtures, grab bars in bathrooms, knee spaces under sinks and counters, audible and visual signals, switches and controls in easily reached locations, entrances free of steps and stairs, and an accessible route through the house. Most "accessible" features are permanently fixed in place and very apparent.

**Affordability Gap:** The difference between the cost of housing and the amount households can afford to pay.

**Affordable:** When not used in the context of specific programs and policies (e.g., Affordable Dwelling Unit), a general descriptor for housing requiring no more than 30 percent of a household's income.

**Affordable Dwelling Unit (ADU):** A dwelling unit for rent or for sale regulated pursuant to the provisions contained in Article 7, as adopted by the Board of Supervisors. ADUs serve households whose income falls between 30 and 70 percent of the Area Median Income (AMI).

**Affordable Housing Unit:**<sup>3</sup> A dwelling unit for rent or for sale developed pursuant to a Virginia Housing Development Authority (VHDA) Low Income Housing Tax Credit (LIHTC) program or a U.S. Department of Housing and Urban Development (HUD) 221(d)(4) program that meets the Definition of Affordable Housing included in the HUD Multifamily Accelerated Processing (MAP) Guide, Revised January 29, 2016, as amended, from the Office of the Assistant Secretary for Housing – FHA Commissioner ("HUD 221(d)(4) Affordable").

**American Community Survey (ACS):**<sup>4</sup> U.S. Census Bureau conducts the ACS every month, every year; it is sent to a sample of addresses (about 3.5 million) across the U.S. to provide current information on education, employment, housing, etc.

**Area Median Income:** AMI is the median (or middle) household income for a region and varies by household size. Housing programs use the HUD median income for the Washington, D.C. MSA region.

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<sup>1</sup> Unless otherwise noted, all definitions from Loudoun County 2019 General Plan.

<sup>2</sup> [Accessible, Adaptable, and Universal Design. Center for Universal Design](#), College of Design, North Carolina State University.

<sup>3</sup> As defined in Revised 1993 Zoning Ordinance

<sup>4</sup> United States Census Bureau [American Community Survey](#)

**Capital Improvement Program (CIP):** The Capital Improvement Program (CIP) is one of the definitive products of the County's process for forecasting and planning its future capital facility growth, in conjunction with department service plans, the Capital Needs Assessment, and the 2019 Comprehensive Plan. The CIP provides a six-year forecast of the County Government and Schools' land, facility, and equipment needs, with a financing plan to implement each need. The CIP plans for the land acquisition, design, construction, and capital equipment procurement for each project.

**Co-location of Affordable Housing:** A public agency can make an existing public site or building available, through a Request for Proposals or other process, and partner with developers to build affordable housing in addition to other uses on that site. The public agency usually retains ownership and issues a ground lease to the developer. The City of Alexandria's Station at Potomac Yard and Arlington County's Arlington Mill offer recent examples.<sup>5</sup>

**Continuum of Housing:** A variety of housing types, sizes, and prices, —both for rental and homeownership —that meets the needs of Loudoun's current and future citizens. County resources will be focused on unmet housing needs of households with incomes up to 100% AMI.

**Coordinated Entry System (CES):** The single-point of entry for Housing Stabilization Services in Loudoun County. The CES Intake Line serves as the triage center for community members experiencing a housing crisis or housing instability. It is part of the Continuum of Care.

**Cost-burdened Household:** A household that spends 30 percent or more of their income on housing (gross rent or mortgage).

**Density:** The amount of development permitted per acre of land. It may be expressed in terms of dwelling units per acre or as a percentage or portion of building floor area ratio (FAR).

**Density bonus<sup>6</sup>:** provides an increase in allowed dwelling units per acre (DU/A), Floor Area Ratio (FAR) or height which generally means that more housing units can be built on any given site.

**Economic Development Authority (EDA):** A component of Loudoun County's efforts to promote business growth with major activity to issue tax-exempt revenue bonds. These bonds result in below-market rate financing of capital projects for those projects that qualify.

**Enterprise Faith-Based Development Initiative:** The Faith-Based Development Initiative (FBDI) is led by Enterprise Community Partners. The FBDI engages and assists the faith-based community as active agents in creating an economically diverse mid-Atlantic region where people of all incomes have access to fit and affordable housing and community resources. FBDI provides legal resources, capital and training that help organizations develop underutilized real estate assets into affordable homes and other community facilities. To date the FBDI has supported developments that collectively have provided 1,261 units of affordable housing, as well as one

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<sup>5</sup> “[Leveraging Public Land for Affordable Housing in Virginia](#).” Northern Virginia Affordable Housing Alliance. 2014.

<sup>6</sup> “[Density Bonus](#).” Inclusionary Housing.

community facility providing a community-based health clinic and community banquet hall space.<sup>7</sup>

**Extremely Low-Income Household (ELI):** A household with an annual income at or below 30 percent of the Area Median Income (AMI).

**Housing Choice Voucher Program (HCV):** Federal program offering rent subsidies to very low-income households with incomes at or below 50 percent AMI; administered locally by Office of Housing.

**Low-Income Household:** A household with an annual income between 50 and 80 percent of the Area Median Income (AMI).

**Low Income Housing Tax Credit program<sup>8</sup>:** The Low-Income Housing Tax Credit (LIHTC) provides a federal tax incentive to construct or rehabilitate affordable rental housing for low-income households by subsidizing the acquisition, construction, and rehabilitation of affordable rental housing. It is administered by Virginia Housing. LIHTC serves low- and moderate-income families earning 60% of Area Median Income (AMI) or less.

**Moderate-Income Household:** A household with an annual income between 80 and 100 percent of the Area Median Income (AMI).

**Permanent Supportive Housing (PSH):** Long-term housing and supportive services for individuals who are chronically homeless and have a disability.

**Proffer:** A voluntary commitment from a landowner or developer to reduce or eliminate the impact of new development on neighboring properties and the county. In the case of residential development, applicants may assist localities by proffering cash or land towards public facilities and infrastructure needed to serve the new development, such as schools and roads.

**Public Employee Grant program (PEG):<sup>9</sup>** This program offers a grant of a secured loan to full or part-time employees of the Loudoun County Government, Courts and Constitutional Officers, and Loudoun County Public Schools. The grant amount is \$10,000 for the purchase of a home located within Loudoun County. Gross annual household incomes must fall within 30% to 70% of the Area Median Income.

**Severely Cost-burdened Household:** A household that spends 50 percent or more of their income on housing (gross rent or mortgage).

**Shared Equity Homeownership:<sup>10</sup>** A self-sustaining model that takes a one-time public investment to make a home affordable for a lower-income family and then restricts the home's sale price each time it is sold to keep it affordable for subsequent low-income families who

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<sup>7</sup> “[Faith-based Development Initiative](#).” Enterprise.

<sup>8</sup> [LIHTC One Pager](#). October 2019.

<sup>9</sup> [Loudoun County Homeownership Loan Programs](#)

<sup>10</sup> “[Shared Equity Homeownership](#).” Grounded Solutions Network.

purchase the home. The model balances wealth building for families who would otherwise be unable to afford owning a home with preserving the community's investment.

**Single-Family Attached Residential:** A classification of housing featuring two or more attached similar dwelling units sharing common walls, ceilings, or floors and where each unit has its own external entrance. See also, Duplex, Triplex, Quadruplex, and Townhouse.

**Single-Family Detached Residential:** A classification of housing containing one dwelling unit designed for one family and located on a single lot.

**State Rent Assistance Program (SRAP):** Virginia Department of Behavioral Health and Developmental Services (DBHDS) has established a subsidy program called the State Rental Assistance Program (SRAP). This program helps people with developmental disabilities afford to live in independent integrated community housing. The Office of Housing is administering this program.

**Suburban Compact Neighborhood Place Type:** Suburban Compact Neighborhood areas provide opportunities to develop neighborhoods that can take advantage of small infill parcels near traditional suburban neighborhoods or high-density walkable urban neighborhoods, depending on the context of their location. They provide opportunities for a mix of housing types including small-lot patio homes, townhomes, duplexes, and multifamily residences. Accessory residential units are also appropriate for these areas and may consist of apartments in the principal structure, garage apartments, or other outbuildings approved by the County. Development within this Place Type should include a public and civic component or be located within walking distance of public and civic amenities.

**Suburban Mixed Use Place Type:** Suburban Mixed Use areas provide compact, pedestrian-oriented environments with opportunities for a mix of residential, commercial, entertainment, cultural, and recreational amenities. Although this area provides for residential uses, commercial and entertainment uses are the primary draw to the mixed-use center. Reducing the distance between home, work, and entertainment/retail destinations, Suburban Mixed Use areas serve as logical locations for transit stops. Accessory residential units are also appropriate for the area and may consist of apartments in the principal structure, garage apartments, or other outbuildings approved by the County. Over time, existing commercial developments within Suburban Mixed Use areas should be redeveloped with a vertically integrated mix of uses on the site. Multi-family residential can also be introduced into the design of existing suburban-style commercial developments as an initial step toward creating vibrant, walkable mixed-use communities.

**Suburban Neighborhood Place Type:** Suburban Neighborhood areas include Loudoun's master planned neighborhoods of predominantly residential uses arranged on medium-to-large lots. Accessory residential units can be appropriate for the area and may consist of apartments in the principal structure, garage apartments, or other outbuildings approved by the County. Retail and service uses that serve the routine shopping needs of the immediate neighborhood (e.g., grocery stores, gas stations, drive-throughs, drycleaners, etc.) should be integrated into the area at significant intersections and along major roads.

**Subsidized Housing:** Housing that is made available at below-market rates through the use of government subsidies.

**Transition Compact Neighborhood Place Type:** Transition Compact Neighborhoods include a variety of single family detached, duplex, triplex and accessory dwelling unit homes arranged around a focal point such as civic use, park, green or small commercial center. Duplex, triplex, and quadruplex housing should be designed to be compatible with – and should be dispersed throughout – the single family detached residences. If included, neighborhood-serving retail or employment space (such as shared office space) should be situated in conjunction with civic space or a central park or green to create a neighborhood core or focal point. The lot pattern within each community should primarily consist of small lots, and a mix of housing types along each street frontage and within each block.

**Universal Design:** The simple design of both products and the built environment to be useable by people of all ages and abilities, and which promotes the ability for people to age in place.

**Vacancy rate:** The proportion of rental units that are available for rent or otherwise unoccupied. When used in the context of rental housing units, vacancy rate is an indicator of supply in the home rental market.

**Very Low-Income Household (VLI):** A household with an annual income between 30 and 50 percent of the Area Median Income (AMI).

**Virginia Center for Housing Research (VCHR):**<sup>11</sup> VCHR at Virginia Tech supports localities and organizations through data-driven analysis to help improve affordability as well as educating policymakers and the greater public of the Commonwealth through new research findings and modeling new building technology.

**Virginia Housing**<sup>12</sup>: Virginia Housing is the state housing finance agency, created in 1972, and provides mortgages for first-time homebuyers, as well as financing for apartment communities and neighborhood revitalization efforts. We offer free homebuyer classes, support housing counseling, and help people with disabilities and the elderly make their homes more livable. We also administer the federal Housing Choice Voucher and Low-Income Housing Credit programs in Virginia.

**Zoning Concept Plan Amendment (ZCPA):**<sup>13</sup> A Zoning Concept Plan Amendment is used to make changes to a Concept Development Plans that have been approved with an earlier rezoning.

**Zoning Map Amendment (ZMAP):**<sup>14</sup> A Zoning Map Amendment process allows a landowner to request a different zoning district on their property and by doing so, take advantage of different uses and development standards.

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<sup>11</sup> [Virginia Tech Virginia Center for Housing Research](#)

<sup>12</sup> [Virginia Housing](#).

<sup>13</sup> [Loudoun County Zoning Concept Plan Amendment](#)

<sup>14</sup> [Loudoun County Zoning Map Amendment](#)

## **Unmet Housing Needs Strategic Plan Appendices**

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### COMMUNITY ENGAGEMENT EFFORTS

#### Open House

An initial Open House was held on October 30, 2019 to provide a kick-off event for the UHNSP development process and to inform and engage the public. Approximately 60 people attended. Information about the housing opportunities and challenges in the County was provided to attendees in the form of handouts, displays, and a PowerPoint presentation. Staff from Housing, Economic Development, Mental Health, Substance Abuse and Developmental Services, Transportation and Capital Infrastructure, and Family Services met with the public to answer questions and provide information about housing issues and County programs.

Participants were invited to post their “big ideas” for addressing the County’s affordable housing issues, which included:

- the provision of incentives to developers, such as reduced parking requirements and a fast-track review process for affordable housing development;
- use of County-owned land for development and/or co-location;
- increasing the supply of accessible, diverse housing;
- locating high-density, affordable housing near bus and transit service; and
- repurposing commercial properties by converting and/or adding housing. (Appendix K)

#### Virtual Community Meetings

The County conducted two virtual public meetings with 65 participants in October 2020 to further the community conversation about housing needs, share information about the UHNSP, and seek public input on housing issues. Two meeting times were offered to allow members of the public to participate at a time best suited to their schedule. The meetings included a short presentation, on-line polling, and provided an opportunity for attendees to provide input and ask questions; they were streamed using WebEx and Facebook Live. The input collected helped shape the recommended UHNSP strategies and implementation steps. (Appendix L)

#### Surveys

To engage a wider audience in the community conversation about unmet housing needs, the project team distributed a survey that was available both online and in a paper format. The survey was also available in Spanish. The survey period began on October 28 and ended on November 12, 2020. The online survey used MetroQuest, an interactive digital survey tool that has proven to be engaging for users and effective in generating broad responses for numerous planning efforts across the U.S. A total of 632 responses were collected during the engagement period, 574 from the English survey and 58 from the Spanish survey. (Appendix L)

Surveys of Loudoun County Government employees were completed on February 21, 2020, and the same survey was completed by Loudoun County Public Schools employees on September 8, 2020. It is the second survey of this kind, previously having been conducted in 2017. It is part of an effort to collect regular data to better understand the housing needs of the public sector workforce and build longitudinal data about those needs. More than 4,800 public sector employees shared information and individual experiences concerning housing affordability issues and the impacts on them personally. (Appendix M) The staff team also convened facilitated discussions with staff from multiple County departments to gain staff perspectives on housing issues and solutions.

## APPENDIX A

### **Interviews with the Mayors**

Consultants working on the UHNSP conducted individual telephone interviews with the mayors of Loudoun's towns. This approach provided an opportunity to engage individually with each town and understand each town's specific needs and perspectives. Each mayor was asked to define their vision, needs, and issues related to housing affordability. Each mayor identified different opportunities to address unmet housing needs either in their Town, across the County, or both. The mayors expressed a willingness to collaborate with the County, each other, and others to share their own experiences, or to help find creative solutions. The seven mayors collectively addressed the Board of Supervisors on September 15, 2020 to express support for the UHNSP and their willingness to contribute to addressing unmet housing needs. The mayors also asked for data and support from the County to enable the towns to work in partnership with the County on the issue. (Appendix N)

### **Focus Groups**

In order to gain understanding, ideas, and information from various industry perspectives, the staff convened 12 focus groups, both in-person and in virtual formats, with 90 key stakeholders to include: Spanish speaking populations; faith-based institutions; business community; healthcare; building industry; non-profit affordable housing developers; for-profit affordable housing developers; the Continuous Quality Improvement committee; home-builders; Sheriff's Office staff, and the Loudoun Human Services Network. The process was designed to gather information about housing ideas and gain reactions to specific strategies through targeted questions unique to the particular focus group. Each focus group included participants purposefully invited based on expertise and experience. Unique questions were asked based on the make-up of each focus group. (Appendices O and P)

### **Advisory Board Meetings**

The staff facilitated eight meetings with advisory boards that have, as part of their missions, an interest in addressing unmet housing needs issues to include: Affordable Dwelling Unit Advisory Board, Housing Advisory Board, Commission on Aging, Disability Services Board, Community Services Board, Human Services Strategic Plan Committee, and the Family Services Advisory Board. (Appendix O)

### **Presentations**

The staff had the opportunity to share information about the County's unmet housing needs, the development of the UHNSP, and answer questions at several special events, including presentations to:

- Loudoun CEO Cabinet
- Dulles Area Association of Realtors Policy Committee
- Loudoun Chamber of Commerce Policy Committee
- Loudoun Chamber of Commerce Policy Makers Series
- Dulles Chamber of Commerce Metro Monday
- Economic Development Advisory Committee
- Reston Bible Church Interfaith Meeting
- Loudoun County Planning Commission.

## APPENDIX A

In considering the input from stakeholders and the public contributed through all these events, meetings, facilitated discussions, focus groups, and surveys, unmet housing need issues are best summarized by the following input repeated throughout the process:

- Housing costs increasing faster than incomes.
- Tight rental and purchase market.
- Dwindling affordable supply.
- Limited available land.
- Lack of diversity in unit sizes, accessibility, and prices.
- Discrepancy between what people need/want, what is being produced, and cost.
- Lack of affordability.
- Lack of movement up and down the housing continuum.
- Difficult to build credit, build wealth, and save due to excessive housing costs.
- Inability to live close to work.
- Program barriers from language to eligibility.
- Disconnect between the locations of public transportation, healthcare, services, job centers, and affordable housing.
- Need for regular information, outreach, listening sessions, and focus groups with stakeholders about housing issues and opportunities.
- Need to address the comprehensive needs of specific geographic areas like health, food, transportation, and housing conditions; needs data tied to zip codes should be addressed.

Similarly, in considering the input from stakeholders and the public contributed through all these efforts, ideas for solutions are best summarized by the following input repeated throughout the process:

- Increase developer incentives to build different housing types (accessible, affordable, etc.).
- Create land trust to help encourage more development of affordable housing.
- Use underutilized County property for affordable housing.
- Abate proffers for affordable units provided in accordance with County requirements.
- Create a fast-track process for affordable housing developments.
- Incentivize affordable housing near transit.
- Encourage greater density and require high density development to include affordable units.
- Create a landlord incentive program.
- Look at how to serve young adults with affordability challenges.
- Provide community and developer education on needed housing and how to provide it.
- Repurpose existing underutilized spaces like shopping centers and surface parking for affordable housing.
- Abate water and sewer fees on ADU/AHU units.
- Increase the housing supply in the County.
- Allow for smaller unit sizes.
- Look at how capital facility fees are calculated for developments with affordable units.

## APPENDIX A

The community engagement process yielded many good ideas, identified important issues, and guided the objectives, strategies and key actions that are included in the UHNSP. The results of the process underscore the extent of community interest and commitment to addressing unmet housing needs from a broad cross-section of the community—business leaders, builders, non-profits, healthcare, faith-based, and citizens, among others. The process also yielded momentum and a network of partners that the County should take advantage of as work begins to realize the plan.

## APPENDIX B

### Housing Affordability Gap Analysis

February 4, 2021

VCHR estimated the housing affordability gap, the difference between the number of affordable units needed and the number of available affordable units, for Loudoun County. VCHR estimated the housing affordability gap for each tenure category: renters and owners. VCHR assumes that all cost burdened households need more affordable housing. If no one is living, a housing unit is considered as a vacant unit. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. It is not clear that all vacant units will be occupied in the future. Housing that is not suitable may be vacant for an extended period. Because the suitability of a vacant unit cannot be identified and the vacant unit is very small compared to the occupied unit, units that are vacant for rent or vacant for sale at each of the HUD affordability levels are considered to be available to the households in the corresponding income range and tenure category in this analysis. HUD assigns units to income ranges based on the size of the unit, the unit's value or rent, and what level of income would be required for a household of corresponding size to affordably rent or own the unit (see Table 1). Using these assumptions, the housing affordability gap is the difference between the number of households in need of affordable housing in each income range and the number of vacant units available and affordable to each household within that income range. However, the affordability gap can vary depending on which assumption is applied. We calculate housing affordability gap for rental units in three ways (see Tables 5 to 8) and for owned/for-sale units in four ways (see Tables 12 to 16). In addition, VCHR divided the total housing stock into four categories: 1) vacant units, 2) units occupied by households within the income range for which HUD has categorized the unit as affordable, 3) units occupied by households with incomes *greater than* the income range for which HUD has categorized the unit as affordable, and 4) households with incomes *less than* the income range for which HUD has categorized the unit as affordable, in order to more fully understand the reasons for the affordable housing gap (Tables 3 and 10).

## APPENDIX B

Table 1: HUD categories for unit affordability and corresponding income range

<b>Unit Affordability Criteria</b>	<b>Corresponding Income Range</b>
Affordable at 30% of HAMFI	Occupied by a household with income at or below 30% of HAMFI (<= 30% HAMFI)
Affordable at 50% of HAMFI	Occupied by a household with income above 30% HAMFI and at or below 50% HAMFI (30%-50% HAMFI)
Affordable at 80% of HAMFI	Occupied by a household with income above 50% HAMFI and at or below 80% HAMFI
Affordable at 100% of HAMFI	Occupied by a household with income above 80% HAMFI and at or below 100% HAMFI
Not affordable to households making 100% of HAMFI or less	Occupied by a household with income above 100% HAMFI

Table 2: HUD income limits for Loudoun County

Household Size	Extremely Low Income (\$)		Very Low Income (\$)		Low Income (\$)		Median Income (\$)	
	2016	2020	2016	2020	2016	2020	2016	2020
1	22,850	26,500	38,050	44,100	49,150	55,750	76,000	88,200
2	26,100	30,250	43,450	50,400	56,150	63,700	86,900	100,800
3	29,350	34,050	48,900	56,700	63,150	71,650	97,750	113,400
4	32,600	37,800	54,300	63,000	70,150	79,600	108,600	126,000
5	35,250	40,850	58,650	68,050	75,800	86,000	117,300	136,100
6	37,850	43,850	63,000	73,100	81,400	92,350	126,000	146,200

**Data Source:** HUD Income Limits Documentation System

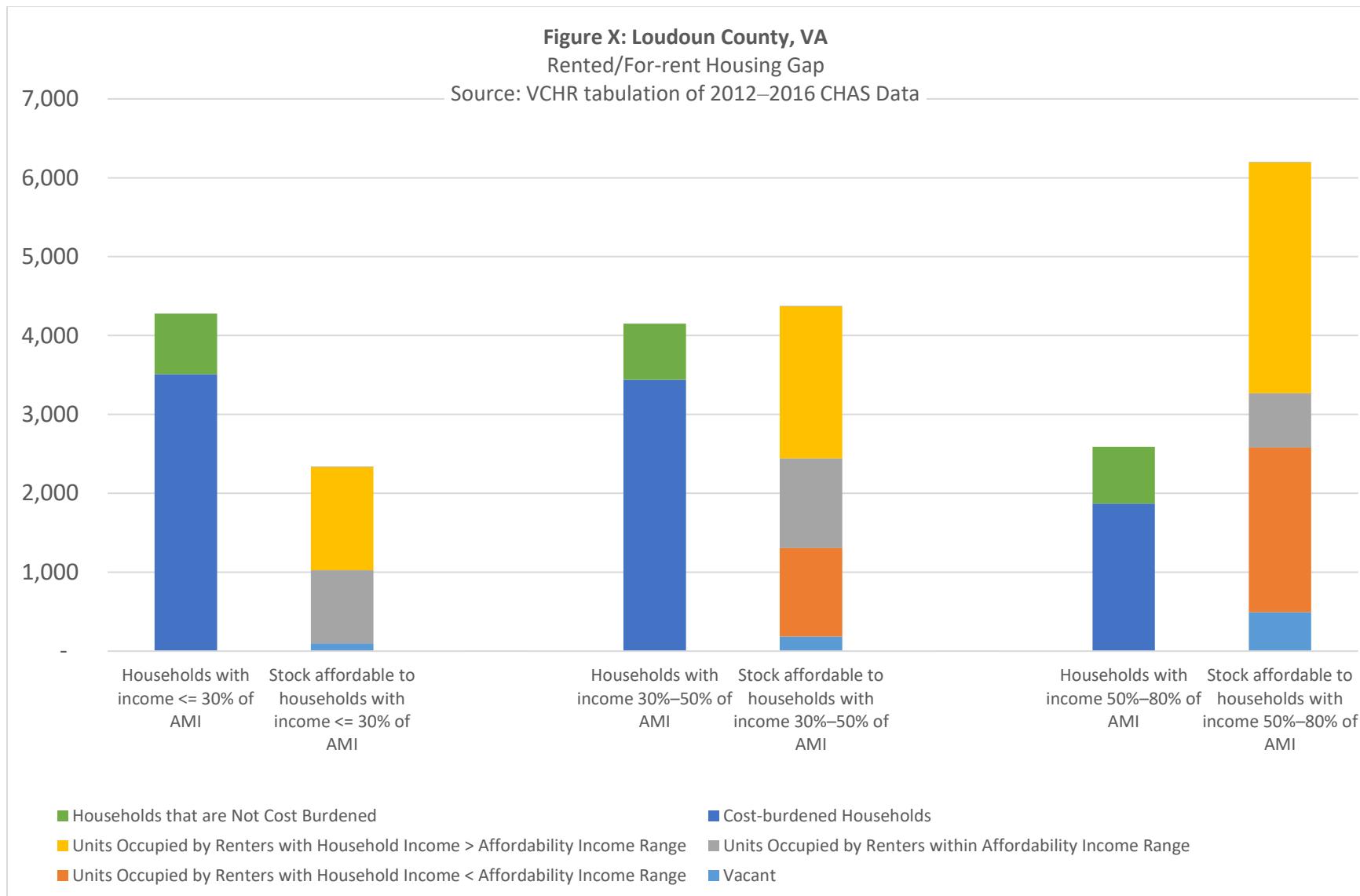
## APPENDIX B

Table 3: Affordable rental housing by occupant income

Income Range	Total Stock	Vacant Units	% Units Vacant	Units Occupied by Renters within Household Income Range	% Units Occupied by Renters within Household Income Range	Units Occupied by Renters with Household Income < Household Income Range	% Units Occupied by Renters with Household Income < Household Income Range	Units Occupied by Renters with Household Income > Household Income Range	% Units Occupied by Renters with Household Income > Household Income Range
<= 30% HAMFI	2,330	100	4%	925	40%	0	0%	1,310	56%
30%-50% HAMFI	4,370	185	4%	1,140	26%	1,120	26%	1,925	44%
50%-80% HAMFI	6,200	495	8%	690	11%	2,085	34%	2,925	47%
>80% HAMFI	14,370	425	3%	9,945	69%	3,995	28%	0	0%

**Data Source:** 2012-2016 CHAS

## APPENDIX B



## APPENDIX B

Of the 27,270 rental units in Loudoun County, about 53 percent of units are affordable only to households with 80 percent and more of HAMFI. About 48 percent of rental stocks that are affordable to extremely low, very low and low income households are occupied by households with higher income which is evidence of many Loudoun County renters preference to pay less than 30 percent of their household income for housing.

Table 4: Rental housing stock and cost burdened renters

Income Range	Total Renting Households	Total Rental Stock	Surplus	Cost Burdened Renters	% of Households that are Cost Burdened
<= 30% HAMFI	4,280	2,330	(1,950)	3,510	82%
30%-50% HAMFI	4,150	4,370	220	3,440	83%
50%-80% HAMFI	2,590	6,200	3,610	1,870	72%
>=80% HAMFI	15,395	14,370	(1,025)	2,255	15%

**Data Source:** 2012-2016 CHAS

For extremely low households, affordable rental stock is absolutely scarce. The affordable rental stock is 1,950 less than the number of households with extremely low income. Many of them inevitably become cost-burdened renters. Affordable rental stock for very low and low-income households is not less than the number of households, but the units are occupied by extremely low income households who have not been able to obtain an affordable unit, or by households with higher income who prefer cheaper rental units. 82% of extremely low-income renters and 83% of very low-income renters are cost-burdened.

Since the market does not impose occupancy standards that restrict the affordable supply of units to the renters who need them, in a tight market such as DC Metro Area, the gross deficit of affordable units balloons due to a mismatch of affordable units and renters. If new dedicated affordable housing units are provided for cost-burdened households making 30 percent of HAMFI or less, units affordable to households making between 30 percent and 50 percent of HAMFI would become available. However, households with higher incomes may successfully compete to occupy these units.

## APPENDIX B

VCHR estimated the rental housing affordability gap, the difference between the number of affordable units needed and the number of available affordable units, for Loudoun County. However, the affordability gap can vary depending on which assumption is applied. We calculate housing affordability gap for rental units in three ways.

First, the housing affordability gap can be defined as the difference between total renting households and total rental stock by income level. The gross deficit for extremely low-income households is 1,950 units. Total rental stock for very low-income households is not scarce, but the cumulative gross deficit is 1,730 units.

Table 5: Rental housing affordability gap – Scenario 1

<b>Income Range</b>	<b>Total Renting Households</b>	<b>Total Rental Stock</b>	<b>Gross Deficit</b>	<b>Cumulative Gross Deficit</b>
<= 30% HAMFI	4,280	2,330	(1,950)	(1,950)
30%-50% HAMFI	4,150	4,370	220	(1,730)
50%-80% HAMFI	2,590	6,200	3,610	1,880
>=80% HAMFI	15,395	14,370	(1,025)	855

**Data Source:** 2012-2016 CHAS

The second calculation (table 7) assumes that households already occupying units in a range lower than household income retain their existing occupancy. The first definition of housing affordability gap above unrealistic because it assumes that all income level households occupy units in their income range. When households living in affordable units are assumed to retain occupancy, the number of households who are not affordable (a)-(b) is calculated. Housing units currently occupied by the lower income level will not be retained, so they are added to the vacant units and counted as available rental stock (c)+(d). Under this scenario, the gross deficit for extremely low-income households is 3,255 units, and the gross deficit for very low-income households is 1,390 units. Since the affordable housing to be supplied is not only occupied by a specific income level, this cannot be guaranteed to be an accurate figure, but it is the number of realistic minimum supply that must be added to offer affordable housing to all residents.

## APPENDIX B

Table 6: Rental housing stock by income level of occupied households

Renter Occupied Stock	less than or equal to RHUD30	greater than RHUD30 but less than or equal to RHUD50	greater than RHUD50 but less than or equal to RHUD80	greater than RHUD80
less than or equal to 30% of HAMFI	925	1,120	965	1,170
greater than 30% but less than or equal to 50% of HAMFI	315	1,140	1,120	1,550
greater than 50% but less than or equal to 80% of HAMFI	80	450	690	1,275
greater than 80% but less than or equal to 100% of HAMFI	340	515	685	1,665
greater than 100% of HAMFI	575	960	2,240	8,280
Vacant	100	185	495	425
Total Available Stock	2,330	4,370	6,200	14,370

**Data Source:** 2012-2016 CHAS

Table 7: Rental housing affordability gap – Scenario 2

Income Range	Total Renting Households (a)	Total Renters Living in Affordable Stock (b)	Households Without an Affordable Unit (a)-(b)	Occupied by Lower Income Level (c)	Vacant (d)	Available Rental Stock (c)+(d)	Gross Deficit (a)-(b)-(c)-(d)
<= 30% HAMFI	4,280	925	3,355	0	100	100	3,255
30%-50% HAMFI	4,150	1,455	2,695	1,120	185	1,305	1,390
50%-80% HAMFI	2,590	1,220	1,370	2,085	495	2,580	(1,210)
>=80% HAMFI	15,395	15,260	135	3,995	425	4,420	(4,285)

**Data Source:** 2012-2016 CHAS

## APPENDIX B

Finally, housing affordability can be defined as the number of cost-burdened renters and vacant stock, regardless of rental stock (table 8). The gross deficit for extremely low-income households is 3,410 units, and the gross deficit for very low-income households is 3,255 units.

Table 8: Rental housing affordability gap – Scenario 3

Income Range	Cost Burdened Renters (a)	Vacant (b)	Gross Deficit (a)-(b)
<= 30% HAMFI	3,510	100	3,410
30%-50% HAMFI	3,440	185	3,255
50%-80% HAMFI	1,870	495	1,375
>=80% HAMFI	2,255	425	1,830

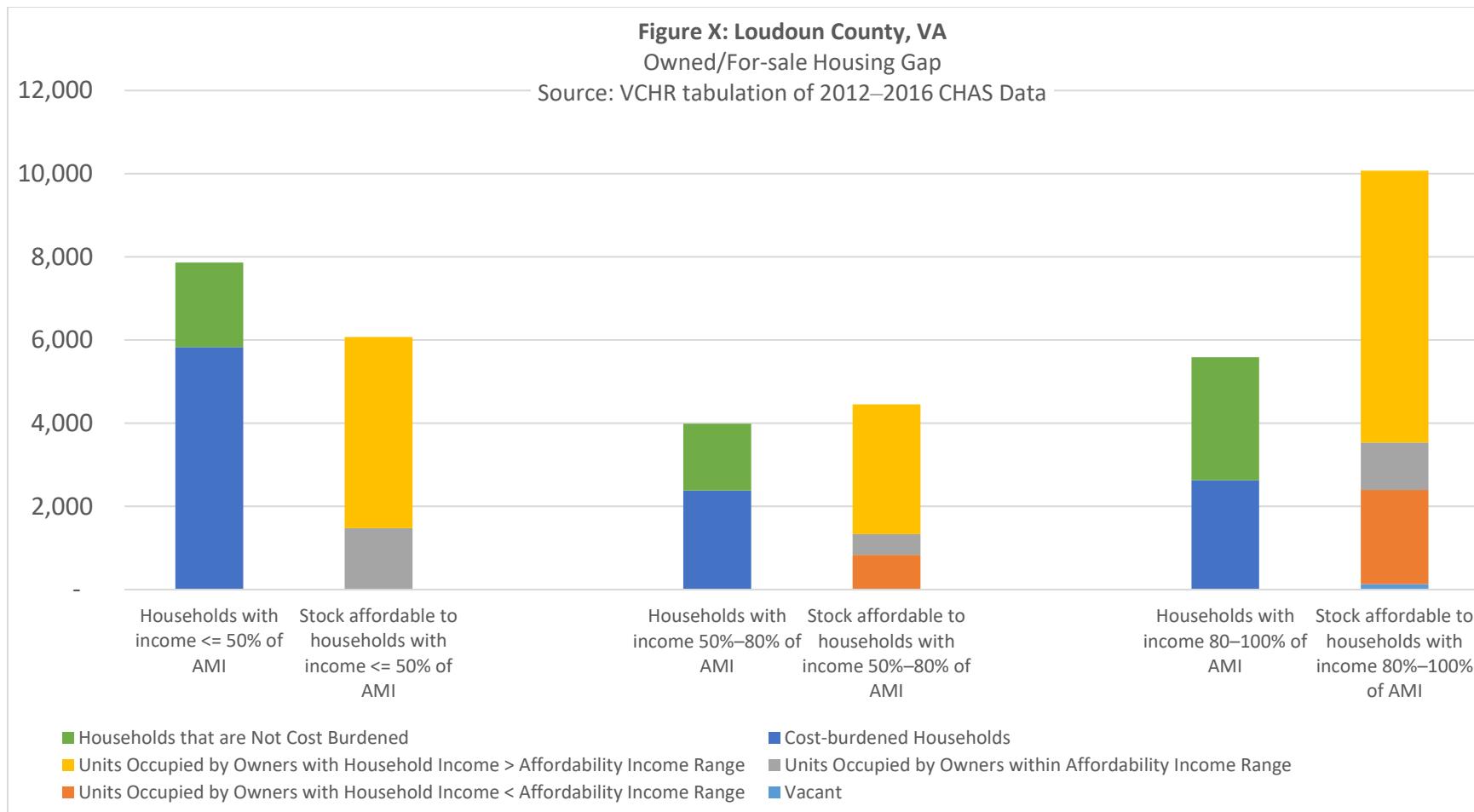
**Data Source:** 2012-2016 CHAS

Table 9: Rental housing affordability gap

Income Range	Total Renting Households	Rental Housing Affordability Gap		
		Scenario 1	Scenario 2	Scenario 3
<= 30% HAMFI	4,280	1,950	3,255	3,410
30%-50% HAMFI	4,150	(220)	1,390	3,255
50%-80% HAMFI	2,590	(3,610)	(1,210)	1,375
>=80% HAMFI	15,395	1,025	(4,285)	1,830

**Data Source:** 2012-2016 CHAS

## APPENDIX B



## APPENDIX B

Table 10: Affordable owned/for-sale housing by occupant income

Income Range	Total Stock	Vacant Units	% Units Vacant	Units Occupied by Owners within Household Income Range	% Units Occupied by Owners within Household Income Range	Units Occupied by Owners with Household Income < Household Income Range	% Units Occupied by Owners with Household Income < Household Income Range	Units Occupied by Owners with Household Income > Household Income Range	% Units Occupied by Owners with Household Income > Household Income Range
<= 50% HAMFI	6,070	10	0%	1,470	24%	0	0%	4,590	76%
50%-80% HAMFI	4,454	4	0%	500	11%	830	19%	3,120	70%
80%-100% HAMFI	10,070	135	1%	1,140	11%	2,260	22%	6,535	65%
>100% HAMFI	70,580	705	1%	60,835	86%	9,040	13%	0	0%

**Data Source:** 2012-2016 CHAS

Of the 91,174 owned/for-sale stocks in Loudoun County, about 77 percent of units are affordable only to households with 100 percent and more of HAMFI. About 73 percent of owned/for-sale stocks that are affordable to extremely low, very low and low-income households are occupied by households with higher income. This situation indicates that homebuyers in lower income ranges experience intense competition for affordable homes from households with incomes in higher ranges. The fact that there is very little owned or for-sale housing stock affordable to very low, low and moderate income households further intensifies this competition (see Table 11).

## APPENDIX B

Table 11: Owned/for-sale housing stock affordability compared to household income

Income Range	Total Owner Households	Total Owned or For-Sale Units	Surplus	Cost Burdened Owners	% of Households that are Cost Burdened
<= 50% HAMFI	7,865	6,070	(1,795)	5,830	74%
50%-80% HAMFI	3,990	4,454	464	2,385	60%
80%-100% HAMFI	5,585	10,070	4,485	2,630	47%
>=100% HAMFI	73,215	70,580	(2,635)	8,960	12%

**Data Source:** 2012-2016 CHAS

For extremely low households, affordable owned/for-sale stock is absolutely scarce. The affordable owned/for-sale stock is 1,795 less than the number of households with extremely low and very low-income. Affordable owned/for-sale stock for low-income households is not less than the number of households, but the units are occupied by extremely low and very low income households who have not been able to obtain an affordable unit, or by households with higher income who prefer cheaper units.

VCHR estimated the owned/for-sale housing affordability gap, the difference between the number of affordable units needed and the number of available affordable units, for Loudoun County. However, the affordability gap can vary depending which assumption is applied. We calculate housing affordability gap for owned/for-sale units in four ways. The three calculation methods are the same as the method of rental affordability gap, and one method added.

First, the housing affordability gap can be defined as the difference between total owning households and total owned/for-sale stock by income level. The gross deficit for extremely low and very low-income households is 1,795 units. Total owned/for-sale stock for low-income households is not scarce, but the cumulative gross deficit is 1,331 units.

## APPENDIX B

Table 12: Owned/for-sale housing affordability gap – Scenario 1

Income Range	Total owning Households	Total Owned/for-Sale Stock	Gross Deficit	Cumulative Gross Deficit
<= 50% HAMFI	7,865	6,070	1,795	1,795
50%-80% HAMFI	3,990	4,454	(464)	1,331
80%-100% HAMFI	5,585	10,070	(4,485)	(3,154)
>=100% HAMFI	73,215	70,580	2,635	(519)

**Data Source:** 2012-2016 CHAS

The second calculation assumes that households already occupying units in a range lower than household income retain their existing occupancy. Under this scenario, the gross deficit for extremely low and very low income households is 6,385 units, and the gross deficit for low income households is 2,101 units. Since the affordable housing to be supplied is not only occupied by a specific income level, this cannot be guaranteed to be an accurate figure, but it is the realistic minimum number of units that must be supplied to achieve the affordable housing.

Table 13: Owned/for-sale housing stock by income level of occupied households

Owner Occupied Stock	less than or equal to VHUD50	greater than VHUD50 but less than or equal to VHUD80	greater than VHUD80 but less than or equal to VHUD100	greater than VHUD100
less than or equal to 30% of HAMFI	605	325	415	2,115
greater than 30% but less than or equal to 50% of HAMFI	865	505	985	2,030
greater than 50% but less than or equal to 80% of HAMFI	555	500	860	2,045
greater than 80% but less than or equal to 100% of HAMFI	855	660	1,140	2,850
greater than 100% of HAMFI	3,180	2,460	6,535	60,835
vacant	10	4	135	705
Total Available Stock	6,070	4,454	10,070	70,580

**Data Source:** 2012-2016 CHAS

## APPENDIX B

Table 14: Owned/for-sale affordability gap – Scenario 2

Income Range	Total Owning Households (a)	Total Owners Living in Affordable Stock (b)	Households Who Are Not Affordable (a)-(b)	Occupied by Lower Income Level (c)	Vacant (d)	Available Owned/for-sale Stock (c)+(d)	Gross Deficit (a)-(b)-(c)-(d)
<= 50% HAMFI	7,865	1,470	6,395	0	10	10	6,385
50%-80% HAMFI	3,990	1,055	2,935	830	4	834	2,101
80%-100% HAMFI	5,585	2,655	2,930	2,260	135	2,395	535
>=100% HAMFI	73,215	73,010	205	9,040	705	9,745	(9,540)

**Data Source:** 2012-2016 CHAS

The third calculation is similar to the second one, but owners without mortgage are excluded from demand. There are two types of owner, owner with and without mortgage. Since owners without mortgage are already considered to be households that have accumulated assets and are not the target population of the housing policy, we excluded them from the calculation of the housing affordability gap. Under this scenario, the gross deficit for extremely low and very low-income households is 4,475 units, and the gross deficit for low income households is 1,566 units.

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Table 15: Owned/for-sale affordability gap – Scenario 3

<b>Income Range</b>	<b>Total Owner Households (a)</b>	<b>Total Owners Living in Affordable Stock (with Mortgage)</b>	<b>Owners without Mortgage</b>	<b>Affordable Owners (b)</b>	<b>Households Who Are Not Affordable (a)-(b)</b>	<b>Occupied by Lower Income Level (c)</b>	<b>Vacant (d)</b>	<b>Available Owned/for-sale Stock (c)+(d)</b>	<b>Gross Deficit (a)-(b)-(c)-(d)</b>
<= 50% HAMFI	7,865	860	2,520	3,380	4,485	0	10	10	4,475
50%-80% HAMFI	3,990	850	955	1,805	2,185	615	4	619	1,566
80%-100% HAMFI	5,585	2,150	1,065	3,215	2,370	1,645	135	1,780	590
>=100% HAMFI	73,215	65,300	7,710	73,010	205	6,650	705	7,355	(7,150)

**Data Source:** 2012-2016 CHAS

Finally, housing affordability can be defined as the number of cost-burdened owners and vacant stock, regardless of owned/for-sale stock. The gross deficit for extremely low and very low-income households is 5,820 units, and the gross deficit for low income households is 2,381 units.

Table 16: Owned housing affordability gap – Scenario 4

<b>Income Range</b>	<b>Cost Burdened Owners (a)</b>	<b>Vacant (b)</b>	<b>Gross Deficit (a)-(b)</b>
<= 50% HAMFI	5,830	10	5,820
50%-80% HAMFI	2,385	4	2,381
80%-100% HAMFI	2,630	135	2,495
>=100% HAMFI	8,960	705	8,255

**Data Source:** 2012-2016 CHAS

## APPENDIX B

Table 17: Owned housing affordability gap

Income Range	Housing Affordability Gap			
	Scenario 1	Scenario 2	Scenario 3	Scenario 4
<= 50% HAMFI	1,795	6,385	4,475	5,820
50%-80% HAMFI	(464)	2,101	1,566	2,381
80%-100% HAMFI	(4,485)	535	590	2,495
>=100% HAMFI	2,635	(9,540)	(7,150)	8,255

## Housing & Jobs Research

VCHR Brief for Loudoun County

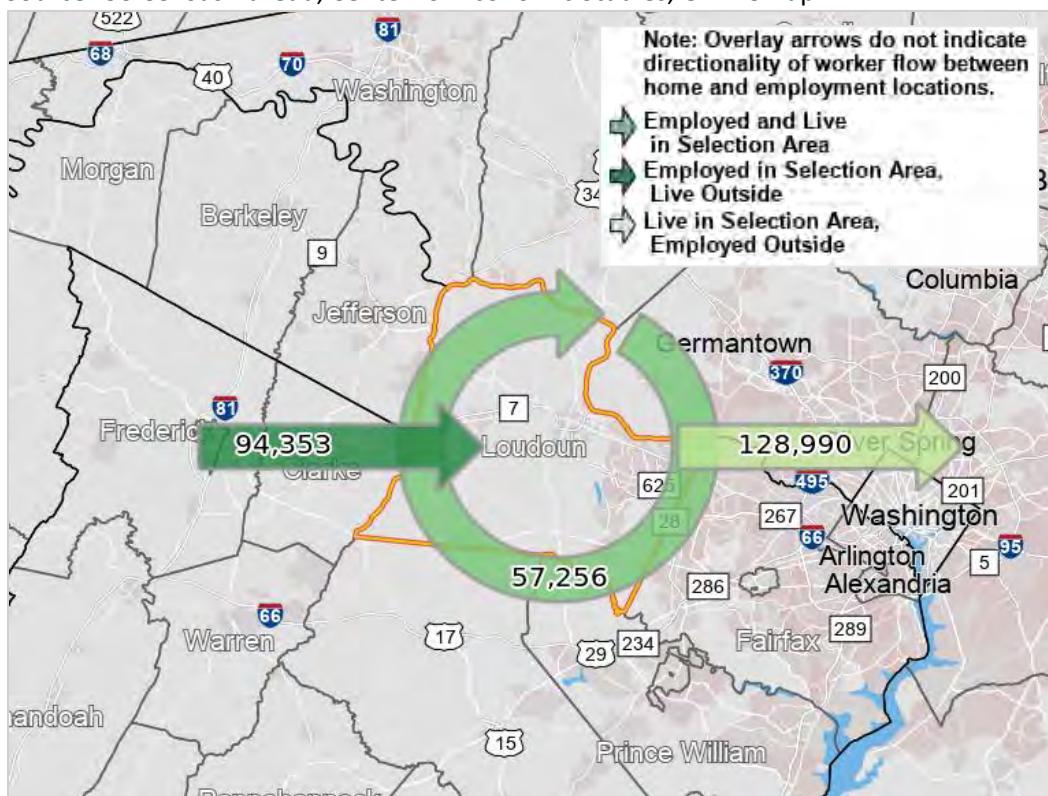
March 13, 2021

### Introduction

VCHR's housing a job analysis compares maximum affordable housing costs by occupation to county housing costs in order to determine which workers may struggle to afford housing in the County or commute from outside of the County because they cannot find appropriate, affordable housing close to their job. Nearly 90 percent of households living in Loudoun are working and more than a quarter of households that rent or have mortgage spend more than 30 percent of their income on housing costs. About 40 percent of workers also live in the County, the remaining 60 percent commute in from other jurisdictions. Nearly 14,000 workers commuting into the County make less than \$15,000 annually in their primary job, less than half of a living wage for a single person living in Loudoun.<sup>1</sup>

**Figure 1 - 2017 Inflow/Outflow of Workers in Loudoun County**

Source: US Census Bureau, Center for Economic Studies, OnTheMap



Across all occupations, maximum monthly affordable housing costs range from \$435-\$4,900 for a single earner with a median wage. For single earners earning wages at the median, the lowest-wage occupations are typically service sector jobs, such as retail, or food service professions, while the highest paying

<sup>1</sup> A living wage in Loudoun County would require a worker to earn \$16.84 per hour, \$35,027 annually, as a single person and \$11.90 per hour, \$24,752 annually, as a 2-person household without children.

## APPENDIX C

occupations generally comprise the legal, medical, and engineering professions. Workers earning at the median in about half (50%) of all occupations cannot afford lower quartile rent as a single-earner household. Workers in the 61 lowest wage occupations, representing more than 40,000 people working in Loudoun, cannot afford the lower quartile rent in any of the scenarios examined here. Eight of these occupations support Loudoun's key business sectors. Workers earning at the median in approximately 40% of all occupations can afford to rent, but cannot afford to own a single-earner household. Workers earning at the median can afford to own as a single earner in only 10% of all occupations.

VCHR has included detailed analysis of housing affordability and occupational wages for the following occupation groups:

- the top 10 Loudoun County occupations by employment
- selected state and local government sector and mandatory service occupations
- Loudoun key business sector occupations

Many of the occupations with wages lower than required to afford housing in the County are those in which large numbers of people are employed. Workers in 6 of the top 10 occupations by employment, comprising more than 24,000 jobs, cannot afford lower quartile rent in the County. Essential workers such as preschool teachers, childcare workers, and home health aides also make too little to afford housing in the County.

In addition to severe housing affordability challenges, VCHR considered opportunity to own a home in the County. Affordable homeownership can shelter households from increasing housing cost and economic hardship. In addition, home ownership is the primary way households build wealth. Therefore, opportunities for homeownership are an important part of anchoring employees in the County.

Workers in only one of the top ten occupations by employment, electrician, can afford the median owner costs in the County and only when they are earning at the 90<sup>th</sup> percentile. Seven out of ten workers providing mandatory services can afford a home when earning at the occupation median sharing housing expenses with another earner earning at the same level and/or when earning in the 90<sup>th</sup> percentile.

In a tight housing market, households face intense competition for affordable, well-located units. Though lower income households are most likely to be "crowded out" in a tight market, moderate and higher-income households, especially homebuyers who require financing to purchase a home, are also likely to have difficulty finding an appropriate home. Prospective residents may decline a job in the County and/or move to another locality if they are unable to find a suitable apartment or house.

## Data and Methodological Notes

VCHR analyzed wages and rents to understand the experience of two categories of households working in Loudoun County: those who cannot find housing in the County that meets their needs and so commute into the county to work and those that live in the County, but struggle to do so, accepting cost-burdens or otherwise substandard housing. VCHR used three datasets to complete the analysis:

- earnings by occupation data from the Bureau of Labor Statistics, Occupational Employment Statistics (OES) survey to translate regional wage earnings at the median and 90th percentile into maximum affordable housing costs defined as 30 percent of gross monthly income.
- Jobs EQ data provided by Loudoun County for counts of workers employed in the County by occupation and to identify growing occupations in the County
- American Community Survey estimates of median housing costs for owners with a mortgage and rents at the lower quartile, the median, and the upper quartile.

VCHR compared maximum affordable housing costs by occupation to County housing costs for households in three scenarios: a single earner, earning at the median for his or her occupation; dual earners, both earning at an occupation's median wage; and a single earner, earnings at the 90th percentile. VCHR chose these scenarios to benchmark the experience of typical households. Households generally include 1 or 2 workers. VCHR included an analysis of housing affordability for earners at the 90th percentile to consider whether households can more readily afford a housing later in their career, with increased skill or experience.

**Table 1: Workers per Household, Loudoun County**

Source: 2018 American Community Survey 5-year Estimates

	Number	Percent
Total Households	125,309	-
Households with No workers	13,585	10.8%
Households with 1 worker	45,813	36.6%
Households with 2 workers	52,354	41.8%
Households with 3 or more workers	13,557	10.8%

VCHR compared maximum affordable housing cost for workers by occupation in each scenario to rents at the lower quartile, median, and upper quartile as well as median owner costs with a mortgage.

**Table 2: Loudoun County Housing Costs**

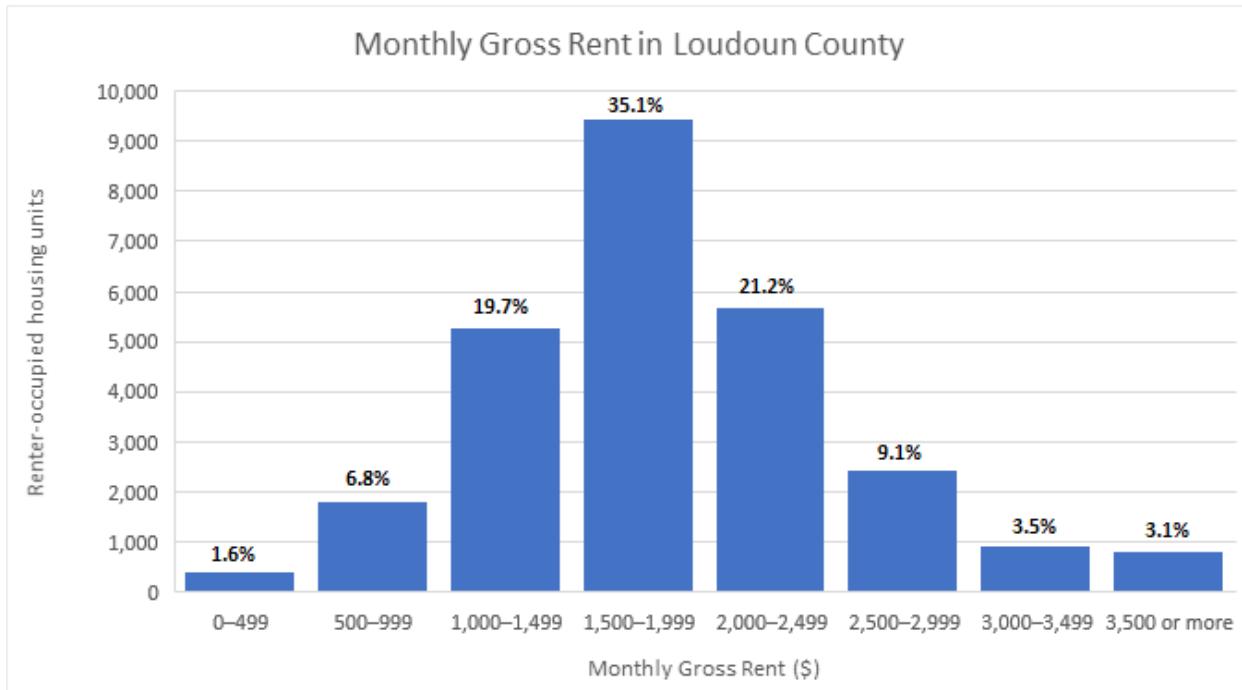
Source: Source: ACS 1-year Estimates

	Contract Rent	Gross Rent	Owner Cost with a Mortgage
Lower Quartile	\$1,320	\$1,431*	
Median	\$1,695	\$1,837	\$2,761
Upper Quartile	\$2,053	\$2,225*	
* VCHR estimated based on the contract rent.			

The distribution of units by gross rent, including rent and utilities, is wide enough that even though a household may not be able to afford the median rent, they *may* be still be able to find an affordable unit.

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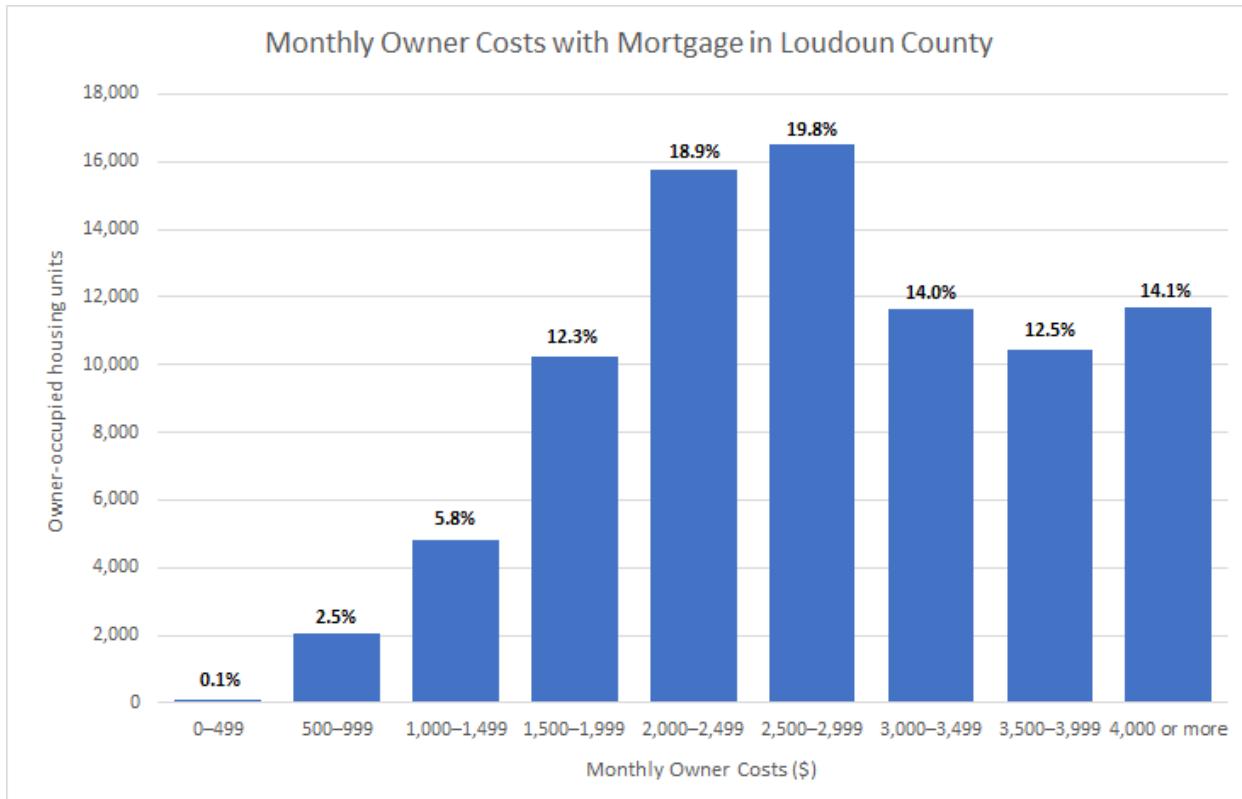
However, these households very often compete with higher income households for affordable units. Units must be income restricted in order to reserve them for low- and moderate-income households. Further, low rental vacancy<sup>2</sup> means that though units with rents at and below the lower quartile exist, those that are in good condition and well located are not likely to be vacant and available to rent.



VCHR conducts housing and jobs analysis using owner costs with a mortgage in order to determine whether home purchase is accessible to workers in each occupation. Housing costs when a home is owned free and clear are generally lower. The distribution of owner costs for owners with a mortgage is skewed toward higher cost units. Less than 10 percent of owner-occupants with a mortgage have monthly payments, (principal, interest, taxes, insurance and utilities) less than \$1,500 per month. In addition, units are clustered around the median, with nearly 40 percent of units having costs between \$2,000 and \$3,000 per month. Therefore, the median owner cost with a mortgage is a reasonable threshold with which to determine whether a worker in a particular occupation may be able to buy a home in Loudoun County.

<sup>2</sup> 2015-2040 Loudoun County Housing Needs Assessment, GMU CRA & Lisa Sturtevant & Associates, LLC 2017

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## Housing & Jobs Analysis

Using DC MSA annual wage data from the Bureau of Labor Statistics (BLS), VCHR calculated maximum affordable monthly housing costs (30% of monthly income) for each occupation using three scenarios:

- a single earner with a median wage,
- a single earner with a 90<sup>th</sup> percentile wage to represent highly skilled or experienced workers, and
- two earners with a median wage for a single occupation to represent a dual earner household.

The monthly housing cost limit of 30% of monthly gross income is the measure of housing affordability; households spending more than 30% of household income are considered cost-burdened and may have to sacrifice other necessities to obtain housing. VCHR compared the maximum affordable housing costs by occupation for workers in the scenarios described above to the lower quartile rent (\$1,432), median rent (\$1,837), upper quartile rent (\$2,225), and median owner costs with a mortgage (\$2,761) in Loudoun to identify workers (by occupation) who may not be able to access appropriate, affordable housing in the County.

VCHR analyzed housing affordability and occupational wages for the following occupation groups:

- Affordability by the top 10 Loudoun County occupations by employment
- Affordability by selected state and local government sector and mandatory service occupations
- Affordability for rapidly growing occupations

### Housing Affordability for the top 10 occupations in Loudoun County

VCHR analyzed housing affordability for the top 10 occupations by employment in Loudoun County, i.e. occupations that have the highest number of employees. Combined, these occupations make up about 19% of all employees who work in the County. These occupations can for the most part be categorized as service sector occupations and generally have the lowest wages. VCHR analyzed housing affordability for households in three households/earner scenarios (single earner with median wage, single earner with 90<sup>th</sup> percentile wage, two earners with the same median wage).

As shown in table 3 below, workers in the majority of these occupations (9/10) cannot afford lower quartile rent as single earners, with the exception of electricians, who can afford lower quartile rent when earning at or above the median. In fact, workers in the majority of these occupations (6/10) cannot afford to rent or own in any scenario (single-earner at the median, single-earner in the 90<sup>th</sup> percentile, or doubled-up). Electricians can afford median rent when earning at the median, and can afford median owner costs when doubled-up.

Only three occupations, electricians, office clerks and customer service representatives, are able to afford rent a single earner with wages at the 90<sup>th</sup> percentile. For office clerks and customer service workers, rent is only affordable at the lower quartile rate. When doubled-up, earners in these two occupations can afford the median rent, but cannot afford to own. Landscaping and groundskeeping workers can only afford lower quartile rent when doubled up.

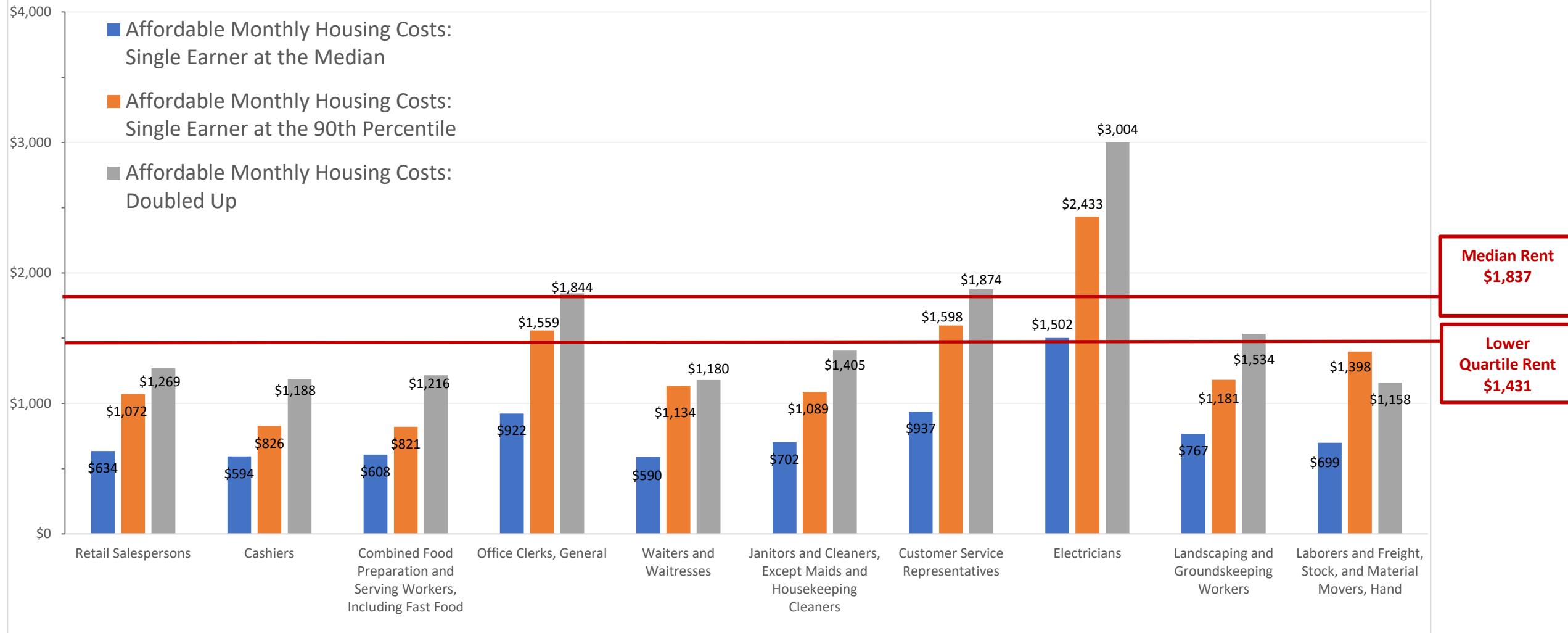
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Table 3: Housing Affordability for the Top 10 Loudoun County Occupations by Employment		Maximum Affordable Monthly Housing Costs		
Occupations	Number of Employees in Loudoun (% of DC MSA)	Single Earner at the Median	Single Earner at the 90 <sup>th</sup> Percentile	Doubled Up
Retail Salespersons	5,534 (8%)	\$634	\$1,072	\$1,269
Cashiers	4,972 (5.9%)	\$594	\$826	\$1,188
Combined Food Preparation and Serving Workers, Including Fast Food	4,461 (7.4%)	\$608	\$821	\$1,216
Office Clerks, General	3,417 (6.6%)	\$922	\$1,559	\$1,844
Waiters and Waitresses	3,349 (6.6%)	\$590	\$1,134	\$1,180
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	3,312 (5.8%)	\$702	\$1,089	\$1,405
Customer Service Representatives	3,149 (7%)	\$937	\$1,598	\$1,874
Electricians	2,671 (24.3)	\$1,502	\$2,433	\$3,004
Landscaping and Groundskeeping Workers	2,600 (15.2%)	\$767	\$1,181	\$1,534
Laborers and Freight, Stock, and Material Movers, Hand	2,560 (9.6%)	\$699	\$1,398	\$1,158

Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)
Cannot afford lower quartile rent (Affordable monthly housing cost <\$1,431)
Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)
Can afford median rent (Affordable monthly housing cost \$1,837-\$2,224)
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)
Can afford to rent and own (Affordable monthly housing cost >\$2,761)

**Figure 4: Housing Affordability For Top 10 Occupations by Employment  
Loudoun County, VA**

Source: VCHR Tabulation of BLS OES Data and 2018 ACS 1- Year Estimates



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### Housing Affordability for State and Local Government Employees/Mandatory Services

The state and local government sector is the second largest job sector in the county<sup>3</sup>, thus VCHR examined housing affordability for this occupation group. Occupations selected for analysis were those considered to provide mandatory services, such as firefighters, teachers, and childcare workers.

Examining occupation wages at the median, workers in five occupations cannot afford to rent as single earners; childcare workers, preschool teachers, postal service mail carriers, home health aides, and emergency medical technicians. Workers in some of these occupations are able to afford rent when earning a the 90<sup>th</sup> percentile or doubled-up but cannot afford to own. For example, a postal service mail carrier earning wages at the 90<sup>th</sup> percentile can afford lower quartile rent, and when doubled-up, these combined wages are sufficient for upper quartile rents in the County. However, wages earned by a postal service mail carrier (even when doubled-up) are insufficient to afford median monthly mortgage, taxes, insurance and utility costs. Childcare worker and home health aide occupations do not provide sufficient wages to afford rent in any scenario.

In the remaining seven occupations (elementary, secondary and middle school teachers, registered nurses, police officers, firefighters, librarians), workers can afford rent in some scenarios but cannot afford to own as single earners earning at the median. At the 90<sup>th</sup> percentile about half (4/7) of these occupations can afford to own or rent (elementary, middle, and secondary school teachers, and librarians), while the remaining occupations can afford median and lower quartile rents only. When doubled-up, the majority of these occupations can afford to own, with the exception of preschool teachers, postal service mail carriers, and emergency medical technicians/paramedics, who can only afford to rent. Preschool teachers when doubled-up can afford rent at the lower quartile only.

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<sup>3</sup> 2015-2040 Loudoun County Housing Needs Assessment, GMU CRA & Lisa Sturtevant & Associates, LLC 2017

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<b>Table 4: Housing Affordability for Mandatory Service Occupations in Loudoun County</b>		<b>Maximum Affordable Monthly Housing Costs</b>		
<b>Occupations</b>	<b>Number of Employees in Loudoun</b>	<b>Single Earner at the Median</b>	<b>Single Earner at the 90<sup>th</sup> Percentile</b>	<b>Doubled Up</b>
Elementary School Teachers, Except Special Education	1,997	\$1,867	\$2,902	\$3,733
Registered Nurses	1,498	\$1,988	\$2,691	\$3,976
Secondary School Teachers, Except Special and Career/Technical Education	1,486	\$1,891	\$3,004	\$3,781
Childcare Workers	1,429	\$714	\$1,033	\$1,428
Middle School Teachers, Except Special and Career/Technical Education	893	\$1,858	\$2,945	\$3,715
Preschool Teachers, Except Special Education	771	\$860	\$1,736	\$1,720
Postal Service Mail Carriers	631	\$1,365	\$1,594	\$2,730
Police and Sheriff's Patrol Officers	557	\$1,778	\$2,387	\$3,556
Home Health Aides	354	\$698	\$829	\$1,396
Firefighters	315	\$1,562	\$2,329	\$3,123
Librarians	159	\$2,020	\$3,048	\$4,039
Emergency Medical Technicians and Paramedics	117	\$1,217	\$1,959	\$2,433

<b>Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)</b>
Cannot afford lower quartile rent (Affordable monthly housing cost <\$1,431)
Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)
<b>Can afford median rent</b> <b>(Affordable monthly housing cost \$1,837-\$2,224)</b>
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)
Can afford to rent and own (Affordable monthly housing cost >\$2,761)

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### Housing Affordability for Workers in Key Business Sector Occupations

VCHR analyzed housing affordability for occupations in Loudoun's Key Business Sectors: Aerospace, Health IT, Information and Communication Technology, and Aviation. These are sectors for which Loudoun County is growing and cultivating a comparative, therefore housing for employees in these sectors will be an important will be an important component attracting and retaining employees and thereby promoting County economic development.

Employees in 35 key-business-sector occupations likely struggle to afford housing in the County. Employees in these occupations cannot afford lower quartile rent when earning at the median for their occupation. Employees in another 27 occupations can afford likely afford to rent in the County, but would struggle to afford to purchase a home. Employees seeking rental or homeownership opportunities with low or median rents or owner costs likely face intense competition for affordable, high-quality and well-located units from households with higher incomes, since inventory is limited.

Employees in a quarter of key-business-sector occupations can comfortably afford median owner costs when earning at the median for their occupation. However, with low vacancy rates and low inventory, even these workers may be unable to find housing that aligns with all of their preferences or have to endure a long home search.

#### Aerospace

Most employees in Aerospace occupations (74%) can afford median owner costs in Loudoun as single earners, earning at the median. However, customer service representative will struggle to find an affordable rental unit, unless they are earning in the 90th percentile and cannot afford median owner costs in any scenario examined here. Electrical and Electronics Engineering Technicians can only afford lower quartile rent as a single earner earning at the median, but can afford median rent when sharing housing expenses with someone earning at the same level and can afford median owner costs when earning in the 90th percentile. Web Developers and Computer Systems Analysts can afford median rent as single earners, earning at the median and median owner cost when earning at the 90th percentile or sharing housing costs with another earner earning at the same level.

<b>Occupations</b>	<b>Number of Employees in Loudoun*</b>	<b>Maximum Affordable Monthly Housing Costs</b>		
		<b>Single Earner at the Median</b>	<b>Single Earner at the 90<sup>th</sup> Percentile</b>	<b>Doubled Up</b>
Customer Service Representatives	3149	\$937	\$1,874	\$1,598
Electrical, electronic, and electromechanical assemblers, except coil winders, tapers, and finishers	ND	\$1,017	\$2,034	\$1,597
Electrical and Electronics Engineering Technicians	381	\$1,809	\$3,617	\$2,545
Web Developers	302	\$2,233	\$4,466	\$3,326

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Purchasing Agents, Except Wholesale, Retail, and Farm Products	ND	\$2,244	\$4,489	\$3,194
Computer Systems Analysts	1534	\$2,551	\$5,103	\$3,974
Information Security Analysts	605	\$2,830	\$5,660	\$4,138
Software Developers, Applications	2471	\$2,884	\$5,768	\$4,285
Electrical Engineers	405	\$2,940	\$5,880	\$4,725
Software Developers, Systems Software	1796	\$3,010	\$6,019	\$4,386
Electronics Engineers, Except Computer	383	\$3,141	\$6,283	\$4,270
Computer Network Architects	552	\$3,156	\$6,313	\$4,522
General and Operations Managers	2556	\$3,490	\$6,980	ND
Aerospace Engineers	136	\$3,510	\$7,020	\$4,416
Architectural and Engineering Managers	229	\$3,852	\$7,704	ND

\*Total employees in that occupation in all sectors—only some of these employees are in the Aerospace sector

ND: no or very few employees in Loudoun, so data is not available

<b>Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)</b>
Cannot afford lower quartile rent (Affordable monthly housing cost <\$1,431)
Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)
Can afford median rent (Affordable monthly housing cost \$1,837-\$2,224)
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)
Can afford to rent and own (Affordable monthly housing cost >\$2,761)

### Health IT

Workers in many Health IT occupations are shown in Tables 6 and 7. Medical and Health Services Managers, Systems Software Developers, Pharmacists and General Operations can afford median owner costs as single earners earning at the median. Maid and Housekeeping cleaners, Nursing Assistants, Dietetic Technicians, Pharmacy Technicians, and Psychiatric Technicians will struggle to find affordable housing in the County even when doubled up or earning in the 90th percentile. Seventy percent of Technologists cannot afford lower quartile rent in the County as a single earner earning at the median, however most can afford median rent when sharing housing costs with another earner earning at the same level. About 32 percent of workers in Health IT occupations will struggle to find an affordable unit even when earning in the 90th percentile.

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<b>Occupations</b>	<b>Number of Loudoun County Employees</b>	<b>Maximum Affordable Monthly Housing Costs</b>		
		<b>Single Earner at the Median</b>	<b>Doubled Up</b>	<b>Single Earner at the 90<sup>th</sup> Percentile</b>
Maids and Housekeeping Cleaners	1310	\$682	\$1,364	\$1,124
Nursing Assistants	877	\$760	\$1,519	\$1,026
Dental Laboratory Technicians	67	\$1,147	\$2,295	\$1,995
Registered Nurses	1498	\$1,988	\$3,976	\$2,691
Medical and Health Services Managers	224	\$2,909	\$5,818	\$5,055
Software Developers, Systems Software	1796	\$3,010	\$6,019	\$4,386
Pharmacists	201	\$3,147	\$6,294	\$3,992
General and Operations Managers	2556	\$3,490	\$6,980	ND

\* Total employees in that occupation in all sectors—only a some of these employees are in the Health IT sector

<b>Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)</b>
Cannot afford lower quartile rent (Affordable monthly housing cost <\$1,431)
Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)
<b>Can afford median rent</b> <b>(Affordable monthly housing cost \$1,837-\$2,224)</b>
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)
Can afford to rent and own (Affordable monthly housing cost >\$2,761)

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<b>Occupations</b>	<b>Number of Loudoun County Employees</b>	<b>Maximum Affordable Monthly Housing Costs</b>		
		<b>Single Earner at the Median</b>	<b>Doubled Up</b>	<b>Single Earner at the 90<sup>th</sup> Percentile</b>
Dietetic Technicians	13	\$787	\$1,574	\$1,376
Pharmacy Technicians	289	\$878	\$1,756	\$1,304
Psychiatric Technicians	55	\$901	\$1,803	\$1,514
Veterinary Technologists and Technicians	161	\$933	\$1,867	\$1,378
Hearing Aid Specialists	8	\$950	\$1,900	\$1,639
Ophthalmic Medical Technicians	55	\$1,021	\$2,042	\$2,041
Medical Records and Health Information Technicians	137	\$1,103	\$2,206	\$1,831
Opticians, Dispensing	79	\$1,209	\$2,418	\$1,661
Emergency Medical Technicians and Paramedics	117	\$1,217	\$2,433	\$1,959
Health Technologists and Technicians, All Other	70	\$1,223	\$2,446	\$1,972
Licensed Practical and Licensed Vocational Nurses	524	\$1,285	\$2,570	\$1,628
Cardiovascular Technologists and Technicians	30	\$1,347	\$2,695	\$2,448
Clinical Laboratory Technologists and Technicians	NA	\$1,428	\$2,856	\$2,150
Surgical Technologists	57	\$1,503	\$3,007	\$2,027
Orthotists and Prosthetists	8	\$1,754	\$3,509	\$2,508
Respiratory Therapy Technicians	1	\$1,802	\$3,603	\$2,060
Radiologic Technologists	118	\$1,814	\$3,628	\$2,471
Nuclear Medicine Technologists	11	\$2,085	\$4,169	\$2,577
Diagnostic Medical Sonographers	40	\$2,137	\$4,275	\$2,554
Magnetic Resonance Imaging Technologists	19	\$2,140	\$4,280	\$2,535
Dental Hygienists	352	\$2,313	\$4,626	\$2,993

\* Total employees in that occupation in all sectors—only some of these employees are in the Clinical and Medical Technologist sector

**Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)**

Cannot afford lower quartile rent

(Affordable monthly housing cost <\$1,431)

Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)

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<b>Can afford median rent (Affordable monthly housing cost \$1,837-\$2,224)</b>
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)
Can afford to rent and own (Affordable monthly housing cost >\$2,761)

### Information and Communications Technology

Employees in eight occupations represented in the Information and Communications sector cannot afford median rent when earning at or below the median wage for their occupation. Workers in three of these occupations are unable to afford median rent as a single earner, even when earning in the 90th percentile. Office clerks and customer service representatives are able to afford median rent if they earn at the median and share housing costs with another earner, earning at the same level.

<b>Occupations</b>	<b>Number of Loudoun County Employees</b>	<b>Maximum Affordable Monthly Housing Costs</b>		
		<b>Single Earner at the Median</b>	<b>Doubled Up</b>	<b>Single Earner at the 90<sup>th</sup> Percentile</b>
Helpers—Electricians	498	\$821	\$1,642	\$1,146
Office Clerks, General	3417	\$922	\$1,844	\$1,559
Customer Service Representatives	3149	\$937	\$1,874	\$1,598
Electricians	2671	\$1,502	\$3,004	\$2,433
Computer User Support Specialists	1308	\$1,516	\$3,032	\$2,472
Sales Representatives, Services, All Other	1921	\$1,685	\$3,371	\$3,838
Telecommunications Equipment Installers and Repairers, Except Line Installers	698	\$1,716	\$3,432	\$2,358
Telecommunications Line Installers and Repairers	767	\$1,758	\$3,517	\$2,281
Computer Network Support Specialists	480	\$1,864	\$3,728	\$3,027
Web Developers	302	\$2,233	\$4,466	\$3,326
Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	410	\$2,298	\$4,596	\$4,031
Business Operations Specialists, All Other	1242	\$2,378	\$4,756	\$4,067
Computer Programmers	603	\$2,415	\$4,830	\$3,639
Network and Computer Systems Administrators	957	\$2,460	\$4,920	\$3,823
Computer Systems Analysts	1534	\$2,551	\$5,103	\$3,974

## APPENDIX C

Management Analysts	2130	\$2,585	\$5,170	\$4,080
Information Security Analysts	605	\$2,830	\$5,660	\$4,138
Software Developers, Applications	2471	\$2,884	\$5,768	\$4,285
Software Developers, Systems Software	1796	\$3,010	\$6,019	\$4,386
Electronics Engineers, Except Computer	383	\$3,141	\$6,283	\$4,270
Computer Network Architects	552	\$3,156	\$6,313	\$4,522
General and Operations Managers	2556	\$3,490	\$6,980	ND
Computer and Information Systems Managers	822	\$4,105	\$8,210	ND

\* Total employees in that occupation in all sectors—only some of these employees are in the Information and Communications Technology sector

<b>Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)</b>
Cannot afford lower quartile rent (Affordable monthly housing cost <\$1,431)
Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)
<b>Can afford median rent</b> (Affordable monthly housing cost \$1,837-\$2,224)
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)
Can afford to rent and own (Affordable monthly housing cost >\$2,761)

## APPENDIX C

### Aviation

Many of the occupation in the Aviation business sector are lower wage service jobs. Workers in 6 of 19 the occupations serving this sector will struggle to find affordable housing in Loudoun in each scenario examined here. Workers in 8 of 19 occupations would struggle as a single earner, but could afford at least a lower quartile unit either as a single earner earning at the 90th percentile or when earning at the median and sharing housing costs with another person earning at the same level. Workers in only 5 occupations can afford median homeowner costs, and 3 only when sharing those costs with another earner. Only commercial pilots, aircraft mechanics and service technicians, and general and operations managers can afford median rent as single earners earning at the median.

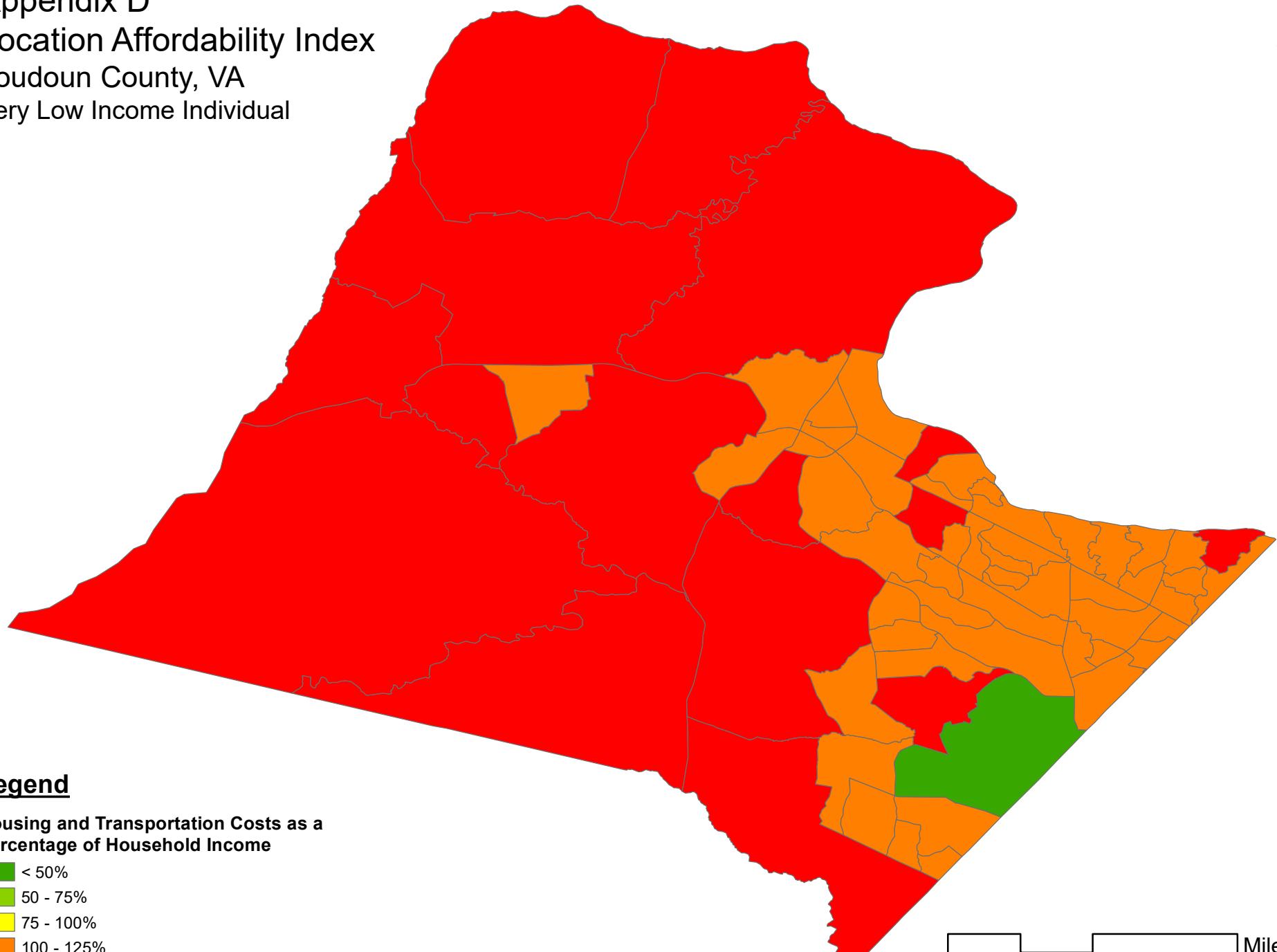
<b>Occupations</b>	<b>Number of Loudoun County Employees</b>	<b>Maximum Affordable Monthly Housing Costs</b>		
		<b>Single Earner at the Median</b>	<b>Doubled Up</b>	<b>Single Earner at the 90<sup>th</sup> Percentile</b>
Waiters and Waitresses	3349	\$590	\$1,180	\$1,134
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	583	\$596	\$1,192	\$841
Combined Food Preparation and Serving Workers, Including Fast Food	4461	\$608	\$1,216	\$821
Food Preparation Workers	977	\$618	\$1,235	\$905
Baggage Porters and Bellhops	207	\$673	\$1,346	\$1,036
Laborers and Freight, Stock, and Material Movers, Hand	2,560	\$699	\$1,398	\$1,158
Cargo and Freight Agents	475	\$783	\$1,566	\$1,851
Light Truck or Delivery Services Drivers	1180	\$890	\$1,781	\$1,607
Office Clerks, General	3,417	\$922	\$1,844	\$1,559
Customer Service Representatives	3149	\$937	\$1,874	\$1,598
Shipping, Receiving, and Traffic Clerks	520	\$943	\$1,886	\$1,414
Reservation and Transportation Ticket Agents and Travel Clerks	988	\$996	\$1,993	\$1,752
Heavy and Tractor-Trailer Truck Drivers	1919	\$1,138	\$2,275	\$1,548
Transportation Workers, All Other	355	\$1,261	\$2,522	\$1,863
First-Line Supervisors of Office and Administrative Support Workers	1677	\$1,603	\$3,207	\$2,639
Sales Representatives, Services, All Other	1921	\$1,685	\$3,371	\$3,838
Commercial Pilots	126	\$1,894	\$3,787	\$4,380
Aircraft Mechanics and Service Technicians	754	\$1,902	\$3,805	\$2,516
General and Operations Managers	2556	\$3,490	\$6,980	ND

## APPENDIX C

Flight Attendants	ND	ND	ND	ND
* Total employees in that occupation in all sectors—only a part of these employees are in the Aviation sector				
<b>Criteria for Affordability (Based on median gross rent and median gross owner costs with a mortgage, 2018, 1-year estimates, ACS)</b>				
Cannot afford lower quartile rent (Affordable monthly housing cost <\$1,431)				
Cannot afford median rent; can afford lower quartile rent only (Affordable monthly housing cost \$1,432-\$1,836)				
Can afford median rent (Affordable monthly housing cost \$1,837-\$2,224)				
Can afford to rent but cannot afford to own (upper quartile) (Affordable monthly housing cost \$2,225-\$2,760)				
Can afford to rent and own (Affordable monthly housing cost >\$2,761)				

Appendix D  
Location Affordability Index  
Loudoun County, VA  
Very Low Income Individual

N



Legend

Housing and Transportation Costs as a Percentage of Household Income

- [Green square] < 50%
- [Light Green square] 50 - 75%
- [Yellow square] 75 - 100%
- [Orange square] 100 - 125%
- [Red square] 125 - 150%

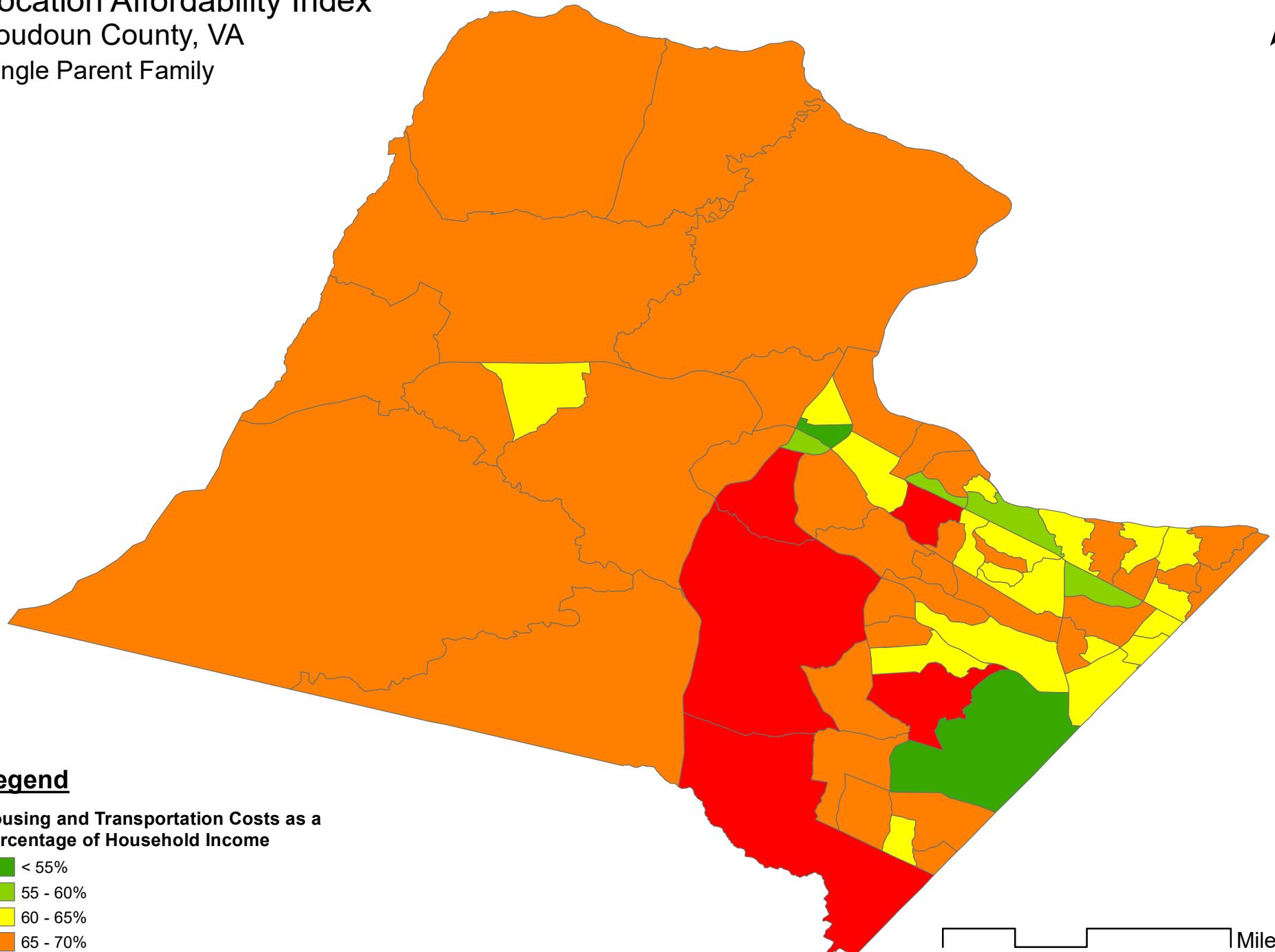
Miles  
0 2.5 5 10  
A - 38

# Location Affordability Index

## Loudoun County, VA

### Single Parent Family

N



#### Legend

Housing and Transportation Costs as a Percentage of Household Income

- < 55%
- 55 - 60%
- 60 - 65%
- 65 - 70%
- > 70%

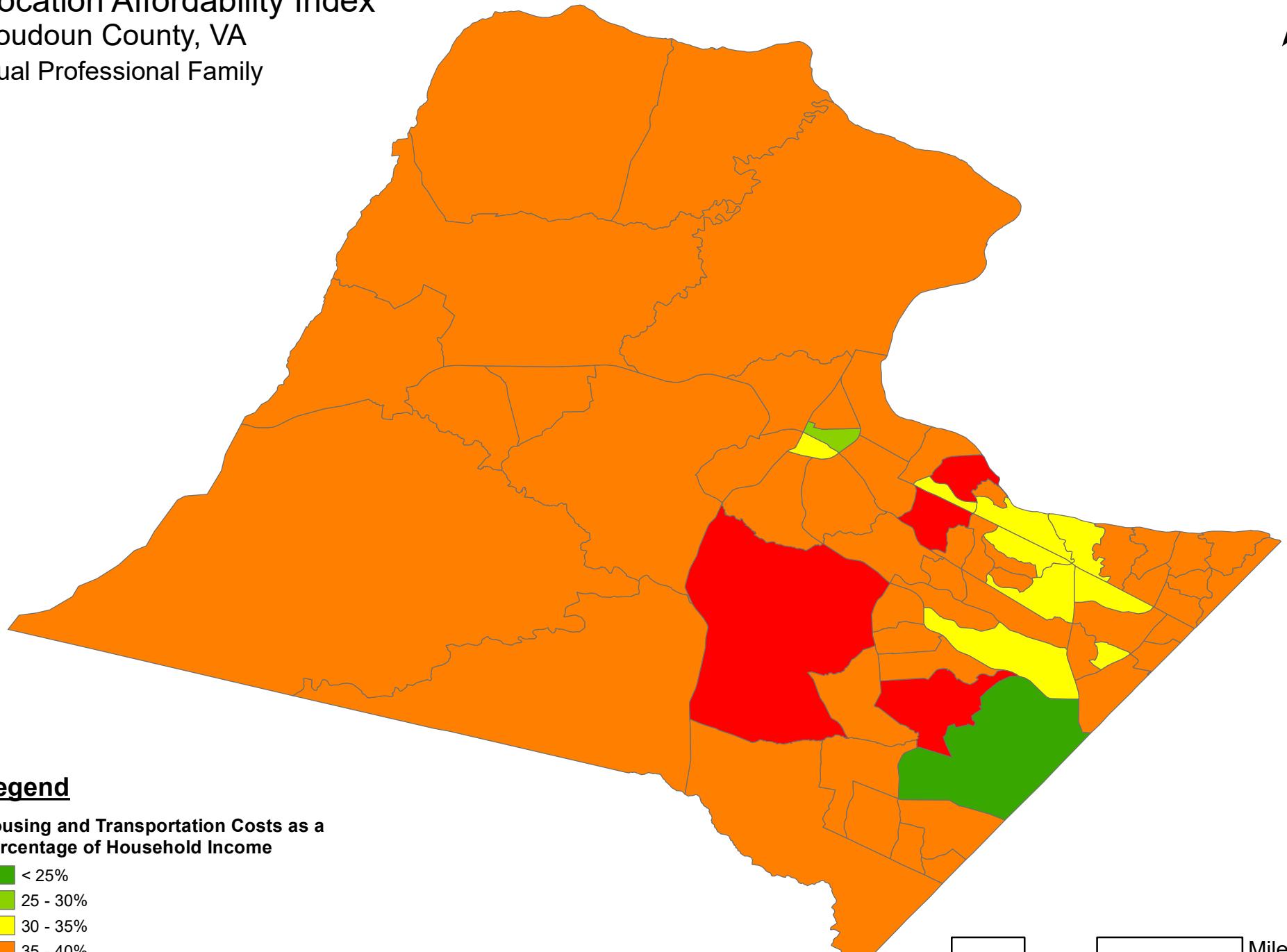
0 2.5 5 Miles  
A - 39

# Location Affordability Index

## Loudoun County, VA

### Dual Professional Family

N



#### Legend

Housing and Transportation Costs as a Percentage of Household Income

- [Dark Green] < 25%
- [Light Green] 25 - 30%
- [Yellow] 30 - 35%
- [Orange] 35 - 40%
- [Red] > 40%

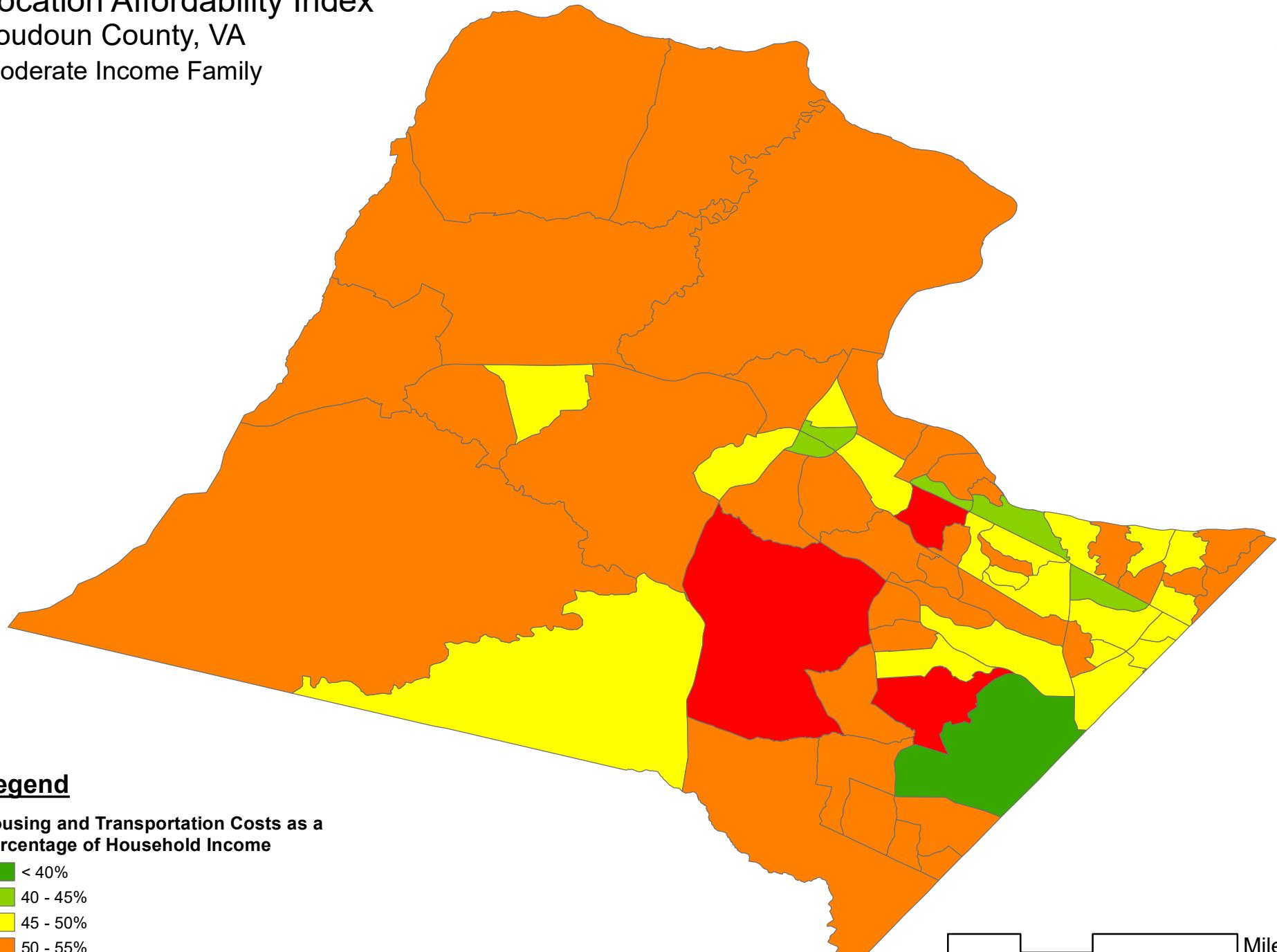
Miles  
0 2.5 5 10  
A - 40

# Location Affordability Index

Loudoun County, VA

Moderate Income Family

N



## Legend

Housing and Transportation Costs as a Percentage of Household Income

- < 40%
- 40 - 45%
- 45 - 50%
- 50 - 55%
- > 55%

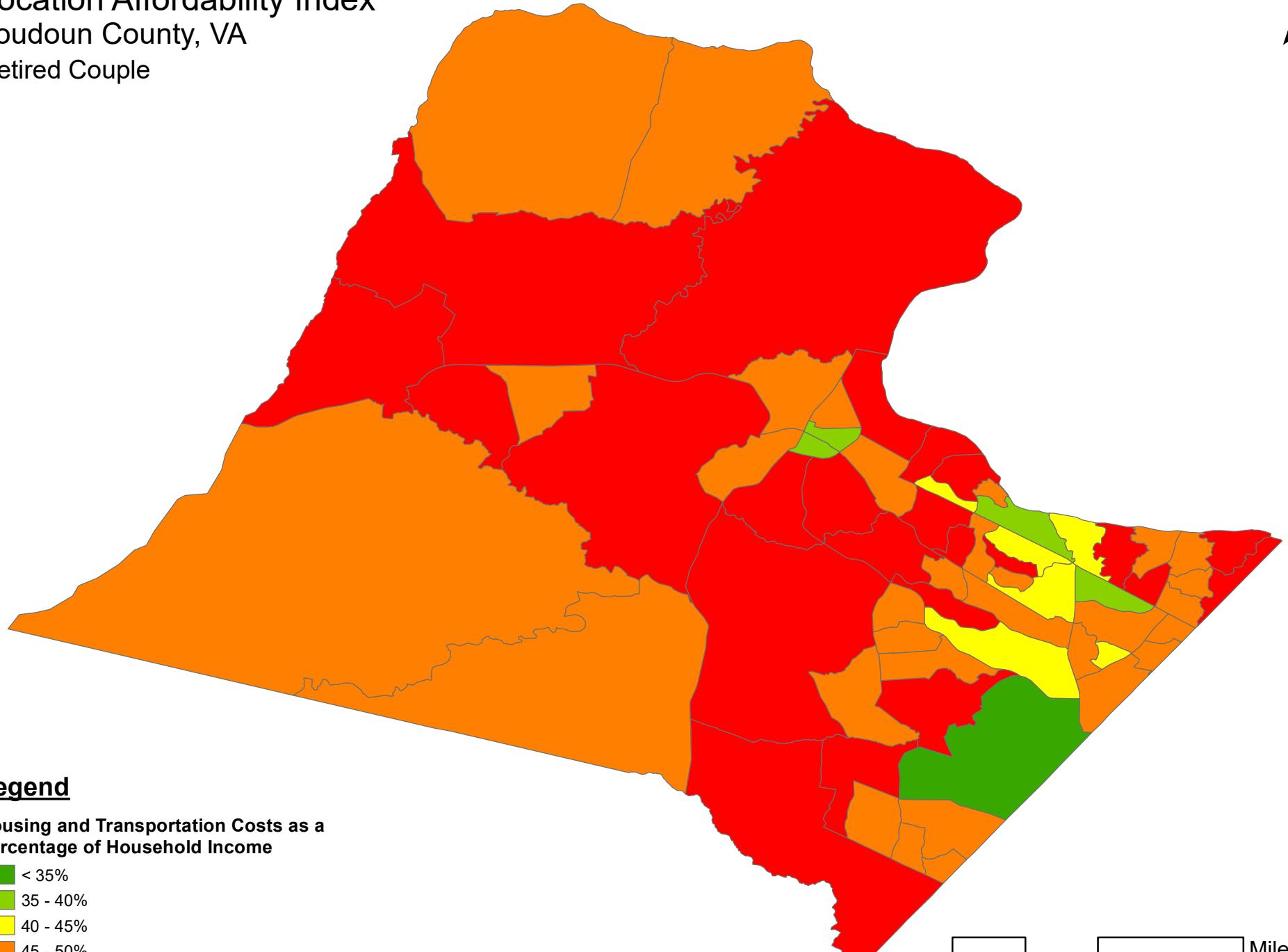
0 2.5 5 Miles  
A - 41

# Location Affordability Index

Loudoun County, VA

Retired Couple

N



## Legend

Housing and Transportation Costs as a Percentage of Household Income

- [Green square] < 35%
- [Light Green square] 35 - 40%
- [Yellow square] 40 - 45%
- [Orange square] 45 - 50%
- [Red square] > 50%

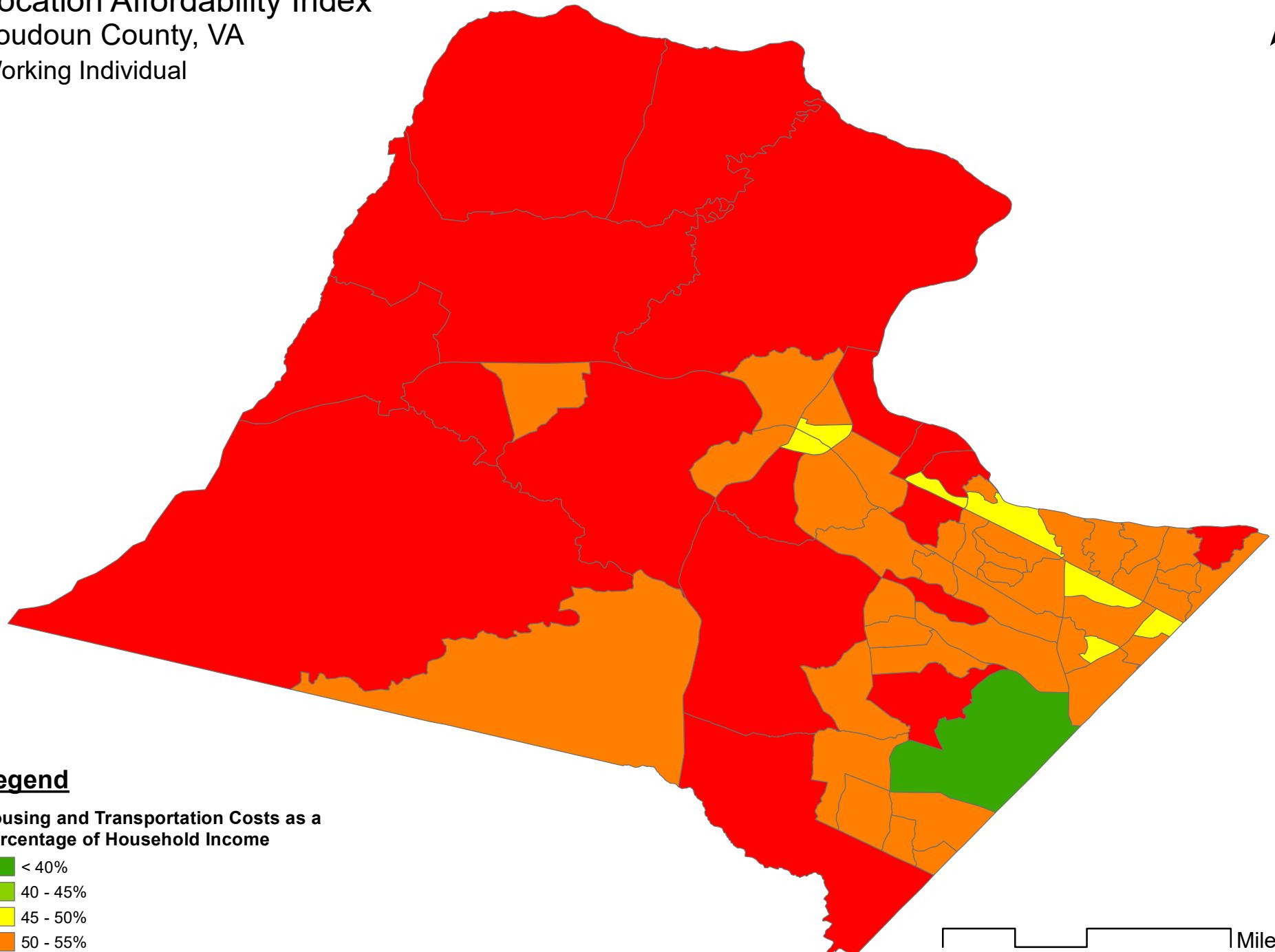
0 2.5 5 Miles  
A - 42

# Location Affordability Index

Loudoun County, VA

Working Individual

N



## Legend

Housing and Transportation Costs as a Percentage of Household Income

- █ < 40%
- █ 40 - 45%
- █ 45 - 50%
- █ 50 - 55%
- █ > 55%

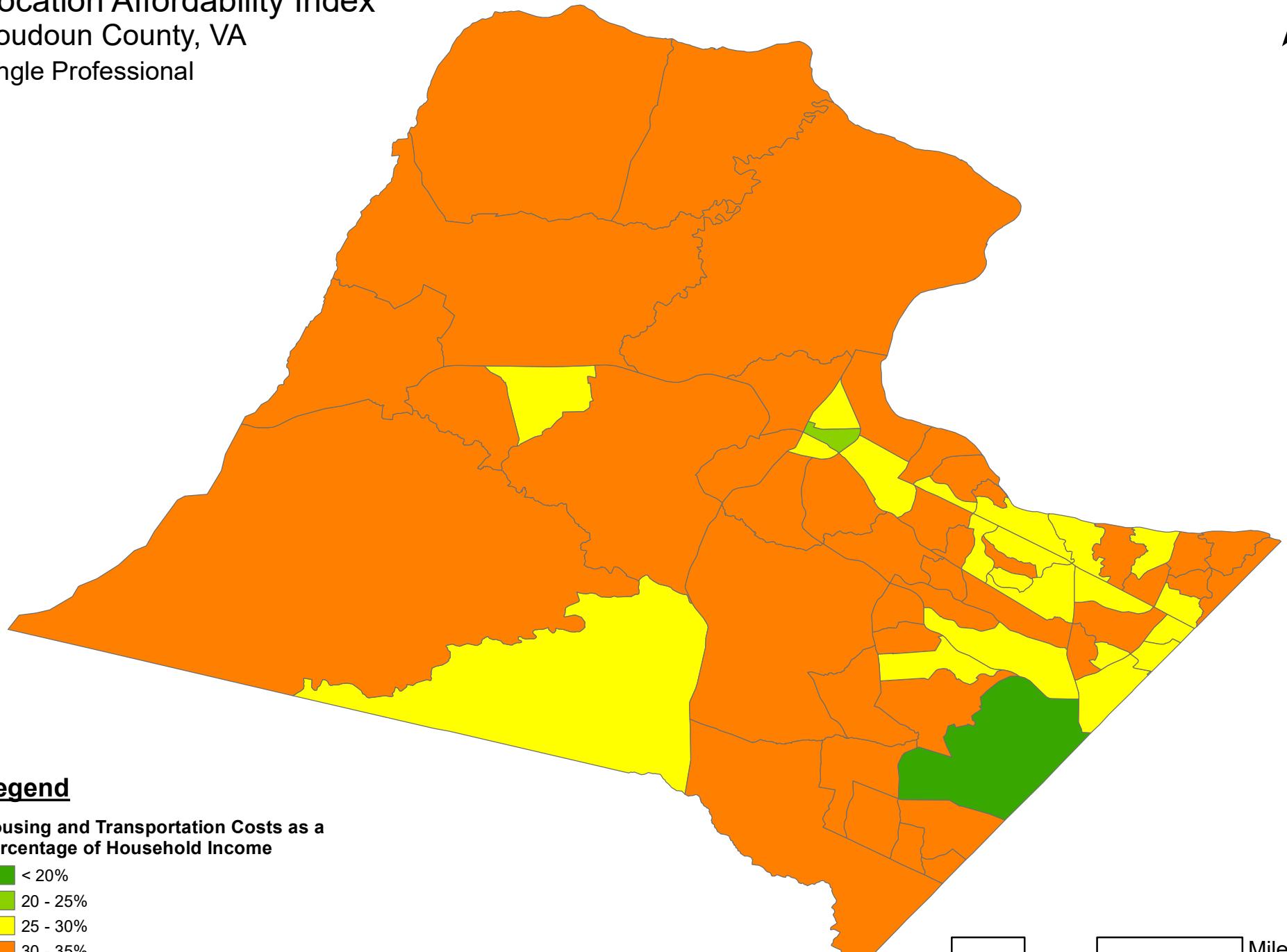
0 2.5 5 Miles  
A - 43

# Location Affordability Index

## Loudoun County, VA

### Single Professional

N



#### Legend

Housing and Transportation Costs as a Percentage of Household Income

- < 20%
- 20 - 25%
- 25 - 30%
- 30 - 35%
- > 35%

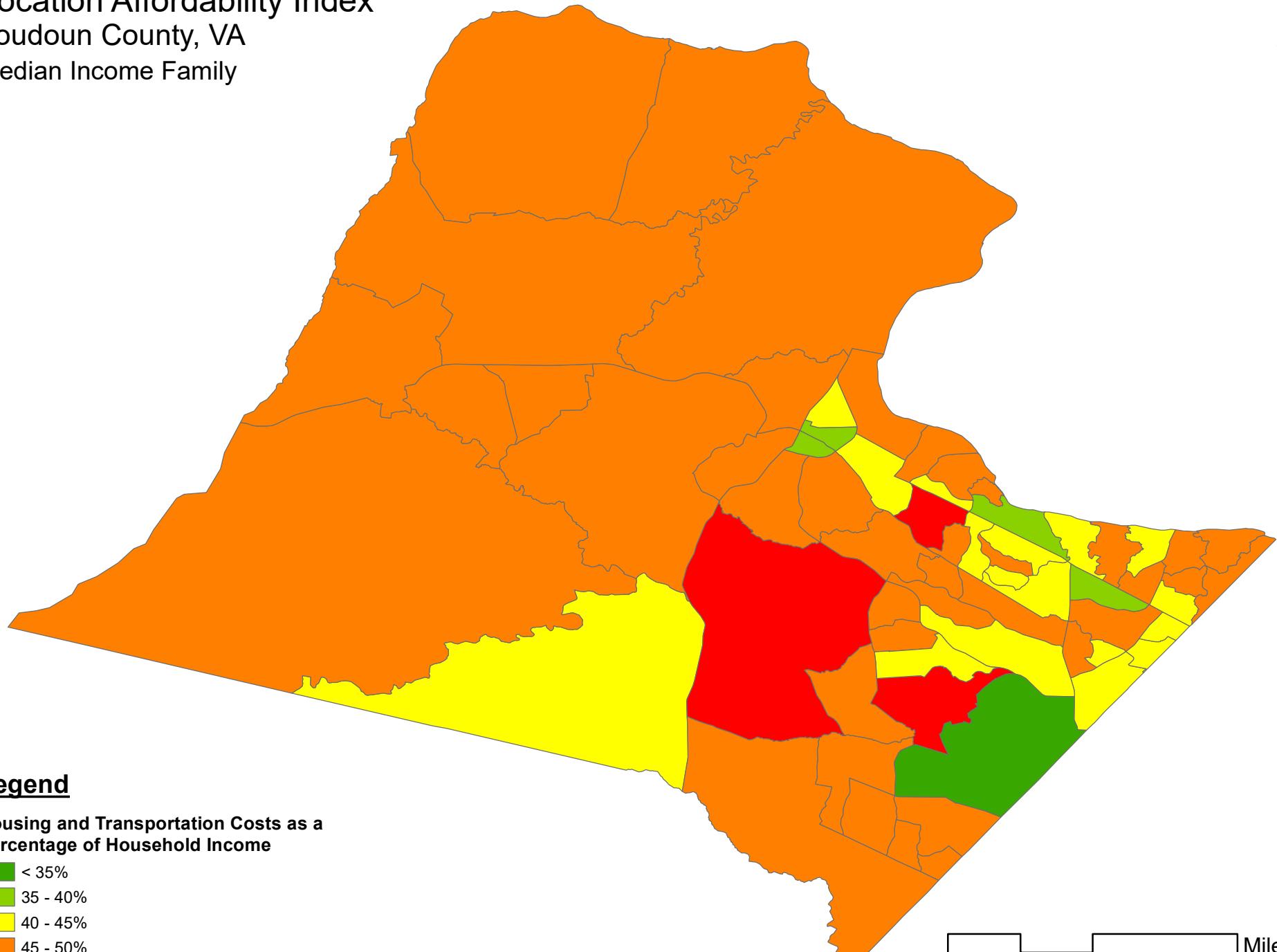
0 2.5 5 Miles  
A - 44

# Location Affordability Index

Loudoun County, VA

Median Income Family

N



## Legend

Housing and Transportation Costs as a Percentage of Household Income

- [Green square] < 35%
- [Light Green square] 35 - 40%
- [Yellow square] 40 - 45%
- [Orange square] 45 - 50%
- [Red square] > 50%

Miles  
0 2.5 5 10  
A - 45

## APPENDIX E

### Developable Land in Urban Policy Area

RES PROJECT	TOTAL ACRES
NO	451.77
YES	587.22
<b>Total</b>	<b>1,039.00</b>

RES PROJECT	DEVELOPABLE ACRES
NO	343.15
YES	522.79
<b>Total</b>	<b>865.94</b>

RES PROJECT	UNDEVELOPABLE ACRES
NO	108.62
YES	64.44
<b>Total</b>	<b>173.06</b>

## Housing Supply by Affordability Level

VCHR Brief for Loudoun County

March 2, 2021

The Virginia Center for Housing Research at Virginia Tech (VCHR) applied HUD FY 2020 Income Limits to assign an affordability level to each unit 122,094 units<sup>1</sup> included in the Loudoun County Assessment Data extracted in July of 2020. Tables 1 and 2 provide the income limits and associated maximum affordable housing cost by number of bedrooms in the unit. These are the same limits applied in the HUD Consolidated Housing Affordability Strategy (CHAS) data to estimate the availability of units by income level. HUD uses multiples of the 1 and 4-person limits (1.5 and 4.5) to set affordable costs for 1-, 3- and 4-bedroom units based on occupancy assumptions. VCHR assigned affordability levels to units using both the 1.5-person limits and the 4.5-person limits. The 1.5-person limits are more likely to reflect the capacity of first-time homebuyers while the 4.5-person limit may more readily correspond to more established, family income.

**Table 1: 2020 Income Limits by Household Size**

Sources: 2020 HUD Income Limits for Loudoun County

Income Limits				
	1-person	1.5 person	3-person	4.5-person
<b>30</b>	\$26,500	\$28,350	\$34,050	\$39,350
<b>50</b>	\$44,100	\$47,250	\$56,700	\$65,550
<b>80</b>	\$55,750	\$59,700	\$71,650	\$82,800
<b>100</b>	\$88,200	\$94,500	\$113,400	\$131,050
<b>120</b>	\$105,850	\$113,400	\$136,100	\$157,250

**Table 2: Maximum Affordable Housing Cost by Unit Size**

Sources: VCHR Tabulation from 2020 HUD Income Limits

Affordable Housing Costs					
	0BDRM	1BDRM	2BRM	3BDRM	4BDRM
<b>30</b>	\$662.50	\$708.75	\$851.25	\$983.75	\$983.75
<b>50</b>	\$1,102.50	\$1,181.25	\$1,417.50	\$1,638.75	\$1,638.75
<b>80</b>	\$1,393.75	\$1,492.50	\$1,791.25	\$2,070.00	\$2,070.00
<b>100</b>	\$2,205.00	\$2,362.50	\$2,835.00	\$3,276.25	\$3,276.25
<b>120</b>	\$2,646.25	\$2,835.00	\$3,402.50	\$3,931.25	\$3,931.25

VCHR used the Loudoun County MLS data to calculate the percent difference between the close price and tax assessed values for homes sold in the recent 12 months (November 2019 to October 2020) and applied the median percent difference for all units included in the recent MLS sales to the total taxable

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<sup>1</sup> There are 24 units in the Assessment Data missing data from columns titled ADDRESS, STREET, SUFFIX, CITY, STATE, and ZIP1.

## APPENDIX F

value of each home to adjust assessed value to an estimated value that homebuyers would be more likely to pay in the market.

We estimated a mortgage payment for each unit using two down payment scenarios: 5% down and 10% down. In order to determine a monthly payment, we used the standard mortgage payment formula:

$$M = P [(i(1+i)^n)/((1+i)^n - 1)].$$

Where  $M$  is the monthly payment,  $P$  is the principal amount (difference between the adjusted value and the down payment),  $i$  is the monthly interest rate, and  $n$  is the number of months (in this case, 360 for a 30-year mortgage). We used the mortgage interest rate (0.035) from Bankrate<sup>2</sup>.

VCHR combined the mortgage payment with estimated monthly insurance payment, utility costs and actual real estate taxes to estimate the total monthly housing costs. VCHR calculated average utility cost (\$261.44) from the 2019 Loudoun County PUMS data on monthly payments for fuel, water, electric, and gas. We applied the annual average insurance premiums in Virginia from the 2017 National Association of Insurance Commissioners (NAIC)<sup>3</sup> report. The annual real estate tax was included with real estate assessment data provided by the County in July.

VCHR estimates that approximately 19,271 units are affordable to households with incomes \$94,500 or less and approximately 76,159 units to households with incomes at \$130,050 or less and enough savings for a 10% down payment. Though the units identified in this analysis may be *affordable* to low- and moderate-income households, they are not necessarily *available* to low and moderate-income households. Many of those units that are not reserved for low- and moderate-income households via income-restrictions and are occupied by households with higher incomes. VCHR conducted a housing affordability gap analysis in support of the Loudoun's 5-year Consolidated Plan and estimated that nearly 48 percent of owner-occupied/for-sale units and 53 percent of rental units that would be affordable to extremely low, very low and low-income households are occupied by households with higher incomes.

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<sup>2</sup> <https://www.bankrate.com/mortgages/current-interest-rates/>

<sup>3</sup> "Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance Report: Data for 2017" by NAIC, 2017 Average Premium by Amount of Insurance: Dwelling Fire and Homeowners Owner-Occupied Policy Forms (Table 4, pg. 128), for Virginia, Total Average.

## APPENDIX F

**Table 3: Number of Units by Down Payment Percentage**

Sources: VCHR Tabulation from Loudoun County Assessment Data (1.5-person)

<b>Down Payment</b>		
	<b>5%</b>	<b>10%</b>
<b>&lt;30%</b>	24	26
<b>30-50</b>	775	1,010
<b>50-80</b>	2,815	3,152
<b>80-100</b>	15,657	18,796
<b>100-120</b>	24,281	23,812
<b>&gt;120%</b>	78,566	75,322
<b>TOTAL</b>	122,118	122,118

**Table 4: Number of Units by Down Payment Percentage**

Sources: VCHR Tabulation from Loudoun County Assessment Data (4.5-person)

<b>Down Payment</b>		
	<b>5%</b>	<b>10%</b>
<b>&lt;30%</b>	174	187
<b>30-50</b>	4,989	5,460
<b>50-80</b>	6,464	7,592
<b>80-100</b>	49,487	52,923
<b>100-120</b>	23,257	24,699
<b>&gt;120%</b>	37,747	31,257
<b>TOTAL</b>	122,118	122,118

VCHR has also provided a cross-tabulation of units that are poor or fair condition by affordability level as shown in tables 5-8. This tabulation serves two purposes: 1) it indicates the portion of units that may only be affordable because of their compromised condition, and 2) some of the units may be good targets for acquisition and rehabilitation as committed-affordable housing in the County. Such an approach may provide affordable housing while improving neighboring property values and increasing County revenues.

There are very few units that are affordable to households with extremely low incomes, less than 187 in the 4.5-person income limit and 10% down scenario and less than 20 in the 1.5-person income limit and 10% down scenario. Particularly in the 1.5-person income limit scenario, many of those units are in poor condition. Larger numbers of units are affordable as level of income increases and the share of those units that are in poor or fair condition diminishes as shown in tables 5-8.

## APPENDIX F

**Table 5: Number of Units in Poor Condition by Down Payment Percentage**

Sources: VCHR Tabulation from Loudoun County Assessment Data (1.5-person)

Down Payment	Poor Conditions			
	5%		10%	
	Units	Percent of Affordable Units	Units	Percent of Affordable Units
<b>&lt;30%</b>	17	71%	19	73%
<b>30-50</b>	26	3%	26	3%
<b>50-80</b>	22	1%	26	1%
<b>80-100</b>	62	<1%	59	<1%
<b>100-120</b>	11	<1%	8	<1%
<b>&gt;120%</b>	14	<1%	14	<1%
<b>TOTAL</b>	152		152	

**Table 6: Number of Units in Fair Condition by Down Payment Percentage**

Sources: VCHR Tabulation from Loudoun County Assessment Data (1.5-person)

Down Payment	Fair Conditions			
	5%		10%	
	Units	Percent of Affordable Units	Units	Percent of Affordable Units
<b>&lt;30%</b>	1	4%	1	4%
<b>30-50</b>	17	2%	17	2%
<b>50-80</b>	30	1%	40	1%
<b>80-100</b>	304	2%	315	2%
<b>100-120</b>	106	<1%	94	<1%
<b>&gt;120%</b>	114	<1%	105	<1%
<b>TOTAL</b>	572		572	

## APPENDIX F

**Table 7: Number of Units in Poor Condition by Down Payment Percentage**

Sources: VCHR Tabulation from Loudoun County Assessment Data (4.5-person)

<b>Poor Conditions</b>				
<b>Down Payment</b>	<b>5%</b>		<b>10%</b>	
	Units	Percent of Affordable Units	Units	Percent of Affordable Units
<b>&lt;30%</b>	29	17%	34	18%
<b>30-50</b>	49	1%	51	1%
<b>50-80</b>	32	<1%	29	<1%
<b>80-100</b>	33	<1%	31	<1%
<b>100-120</b>	4	<1%	3	<1%
<b>&gt;120%</b>	5	<1%	4	<1%
<b>TOTAL</b>	152		152	

**Table 8: Number of Units in Fair Condition by Down Payment Percentage**

Sources: VCHR Tabulation from Loudoun County Assessment Data (4.5-person)

<b>Fair Conditions</b>				
<b>Down Payment</b>	<b>5%</b>		<b>10%</b>	
	Units	Percent of Affordable Units	Units	Percent of Affordable Units
<b>&lt;30%</b>	9	5%	9	5%
<b>30-50</b>	68	1%	84	2%
<b>50-80</b>	153	2%	174	2%
<b>80-100</b>	270	1%	240	<1%
<b>100-120</b>	41	<1%	36	<1%
<b>&gt;120%</b>	31	<1%	29	<1%
<b>TOTAL</b>	572		572	

## County-owned Public Facilities Land Inventory: Parcels by Policy Area

<u>Parcel</u>	<u>POLICY AREA</u>	<u>PIN</u>	<u>ELECTION DISTRICT</u>	<u>LEGAL DESCRIPTION</u>	<u>OWNED BY</u>	<u>ZONING</u>	<u>ACRES</u>
1	TRANSITION	194166764000	Catoctin	PT OF MORRISWORTH	LOUDOUN COUNTY SCHOOL BOARD	TR10	119.26
2	LEESBURG JOINT MANAGEMENT LAND AREA	191169866000	Catoctin	COOL SPRING ROAD (BOLEN PARK)	LOUDOUN, COUNTY OF	PDSA	592.74
3	RURAL	361458246000	Blue Ridge	ALDIE	LOUDOUN COUNTY BOARD OF SUPERVISORS	RC	0.50
4	RURAL	361459838000	Blue Ridge	ALDIE	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	2.71
5	RURAL	361455744000	Blue Ridge	ALDIE	LOUDOUN COUNTY BOARD OF SUPERVISORS	RC	3.21
6	SUBURBAN	203208192000	Blue Ridge	ARCOLA ELEMENTARY SCHOOL	LOUDOUN, COUNTY OF	RC	5.00
7	SUBURBAN	163468915000	Blue Ridge	L R PKE (OUTLOT 2A)	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDTC	14.71
8	SUBURBAN	116282285000	Ashburn	ASHBURN FARM SEC 11 BK 10	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	4.05
9	SUBURBAN	040381852000	Broad Run	CROSS CRK OFFICE CND PH.3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	3.26
10	SUBURBAN	040383790000	Broad Run	CROSS CRK OFFICE CND PH.2	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	1.60
11	SUBURBAN	117406216000	Ashburn	ASHBURN FARM SEC.4 BK.10	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	16.61
12	SUBURBAN	155266774000	Broad Run	BROADLANDS SEC 23 BK 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	15.94
13	SUBURBAN	155364275000	Broad Run	BROADLANDS S.23 BLK.2	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	2.82
14	SUBURBAN	059481300000	Broad Run	ASHBURN VILLAGE LANDBAY 1 SEC.40 PH.1B PARCEL D	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH6	5.21
15	SUBURBAN	057183144000	Broad Run	ONE LOUDOUN LANDBAY C BLK.C7 LOT 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	13.33
16	SUBURBAN	203209349000	Blue Ridge	ARCOLA GROVE SUB L.14,15	LOUDOUN, COUNTY OF	RC	3.58
17	RURAL	279271324000	Catoctin	GUARINO LAND DIV PCL.A-2	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	100.66
18	RURAL	279383524000	Catoctin	MELOY EST LAND DIV PCL.B	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	178.14
19	RURAL	279357420000	Catoctin	GUARINO LAND DIV PCL.A-3	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	101.27
20	RURAL	278458299000	Catoctin	LOUDOUN COUNTY BOS DIV LOT 2(SUBORDINATE LOT)	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	7.17
21	RURAL	317102143000	Catoctin	GUARINO LAND DIV PCL.A-5	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	103.66
22	RURAL	318398225000	Catoctin	GUARINO LAND DIV PCL.A-4	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	105.24
23	RURAL	278261878000	Catoctin	GUARINO LAND DIV PCL.A-1	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	98.51
24	SUBURBAN	155465084000	Blue Ridge	GOOSE CREEK PRESERVE SEC.3A PCL F	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	4.10
25	SUBURBAN	115265815000	Ashburn	BELMONT GREENE PH.1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	9.22
26	SUBURBAN	038268806000	Algonkian	UNIVERSITY CENTER PCL.A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDRDP	132.25
27	RURAL	632154042000	Blue Ridge	BLUERMONT SCHOOL HOUSE	LOUDOUN, COUNTY OF	CR1	4.64
28	SUBURBAN	202408283000	Blue Ridge	BRAMBLETON LANDBAY 3 PH.1 PARCEL B-1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDIP	4.92
29	SUBURBAN	202408283000	Blue Ridge	BRAMBLETON LANDBAY 3 PH.1 PARCEL B-1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDIP	4.92
30	SUBURBAN	124474741000	Dulles	LOUDOUN VALLEY ESTS2 LB 3B S.17E OS PARCEL 17E	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	67.41
31	SUBURBAN	122178940000	Dulles	LOUDOUN VALLEY ESTATES 2 LB.1 SEC.7	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	16.09
32	SUBURBAN	122176978000	Blue Ridge	LOUDOUN VALLEY ESTATES 2 LB2 SEC.10 PH.1 LOT OS15	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	1.52
33	SUBURBAN	123479294000	Dulles	LDN VAL ESTS II LB2 S.9 PH.1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	13.16
34	SUBURBAN	122483615000	Dulles	LOUDOUN VALLEY ESTATES 2 LB.1 SEC.6	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	0.41
35	SUBURBAN	123478380000	Dulles	ON BROAD RUN	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDGI	4.00
36	SUBURBAN	123280662000	Dulles	LOUDOUN VALLEY ESTATES 2 LB3A SEC.16 OS PCL.16B	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	38.18
37	SUBURBAN	040398734000	Broad Run	L A PIKE (TOLL ROAD)	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	0.85
38	SUBURBAN	205358697000	Dulles	STONE RIDGE-NORTH	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	25.02
39	TOWN OF PURCELLVILLE	489487172000	Blue Ridge	OLD CARVER ELE SCHOOL	LOUDOUN COUNTY BOARD OF SUPERVISORS	PV:IP	4.50

## APPENDIX G

<u>Parcel</u>	<u>POLICY AREA</u>	<u>PIN</u>	<u>ELECTION DISTRICT</u>	<u>LEGAL DESCRIPTION</u>	<u>OWNED BY</u>	<u>ZONING</u>	<u>ACRES</u>
40	SUBURBAN	019290546000	Algonkian	POTOMAC LAKES S.21 LOT J	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	7.00
41	SUBURBAN	019288004000	Algonkian	POTOMAC LAKES S.21 LOT K	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	4.30
42	SUBURBAN	021358640000	Sterling	STERLING	LOUDOUN COUNTY BOARD OF SUPERVISORS	R1	348.80
43	SUBURBAN	166493841000	Dulles	SOUTH RIDING S.65 PAR.I	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	20.76
44	SUBURBAN	166485030000	Dulles	SOUTH RIDING S.65 PAR.H	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	13.13
45	SUBURBAN	028195949000	Algonkian	PRO OFF-COMM PK DIV PCL.A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	1.00
46	TOWN OF LEESBURG	188391058000	Leesburg	EXETER S.2 LOT 63	INDUSTRIAL DEVELOPMENT AUTHORITY	LB:O1	4.91
47	TOWN OF LEESBURG	231391278000	Leesburg	EDWARDS FERRY RD	BOARD OF SUPERVISORS OF LOUDOUN COUNTY	LB:B1	0.27
48	TOWN OF LEESBURG	231486608000	Leesburg	KING STREET PARCEL 1A	LOUDOUN, COUNTY OF	LB:GC	3.28
49	TRANSITION	209105168000	Dulles	DAWSONS CORNER SEC 1A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	5.47
50	TRANSITION	234409961000	Catoctin	AIRPORT COMMERCE PARK L.1	LOUDOUN COUNTY BOARD OF SUPERVISORS	LB:I1	4.48
51	SUBURBAN	204354604000	Dulles	STONE RIDGE COMMUNITY DEV	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDIP	5.60
52	SUBURBAN	204374812000	Dulles	STONE RIDGE-NORTH SEC.35A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDSCCSC	2.44
53	SUBURBAN	165406267000	Dulles	SOUTH RIDING SEC.F LOT 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	4.70
						PDH4;	
54	SUBURBAN	164183224000	Dulles	SOUTH RIDING SEC.76 PCL.A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDGI	26.10
55	SUBURBAN	097159769000	Dulles	EAST GATE SBD LOT 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	CLI	16.31
56	SUBURBAN	014452790000	Sterling	LOUDOUN CO SCH BOARD SBD	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	4.00
57	SUBURBAN	156455900000	Blue Ridge	NR WAXPOOL, PCL.1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4; R1	50.16
58	RURAL	648102058000	Blue Ridge	BLUERMONT, TURNER SUB L.1,2	LOUDOUN, COUNTY OF	RC	1.00
59	SUBURBAN	080284150000	Ashburn	LANSDOWNE PARCEL F-1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	71.69
60	RURAL	235177001000	Catoctin	Leesburg Airport Assocs	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	19.15
61	RURAL	523259648000	Blue Ridge	NEAR PURCELLVILLE	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	199.35
62	TOWN OF LEESBURG	191259906000	Leesburg	NR COOL SPRINGS PCL.B-2	LOUDOUN COUNTY BOARD OF SUPERVISORS	LBI1	6.64
63	TOWN OF LEESBURG	191353864000	Catoctin	RICHLYNN DEVELOPMENT SBD PARCEL B-B	LOUDOUN, COUNTY OF	LBI1	17.95
64	TRANSITION	196352032000	Blue Ridge	EVERGREEN VILLAGE SEC.2 PARK PARCEL OUTLOT	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDRV	0.74
65	TRANSITION	239301138000	Blue Ridge	EVERGREEN VILLAGE SEC.3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDRV	42.30
66	TRANSITION	240492435000	Blue Ridge	EVERGREEN VILLAGE SEC.3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDRV	0.54
67	TRANSITION	240497325000	Blue Ridge	EVERGREEN VILLAGE SEC.1 PARK PARCEL	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDRV	1.11
68	SUBURBAN	196494484000	Blue Ridge	BELMONT GLEN VILLAGE PH.1 PARCEL A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	61.38
						PDIP;	
69	SUBURBAN	153266615000	Ashburn	GOOSE CREEK VILLAGE BUSNNS PK PCL E	LOUDOUN CO BOARD OF SUPERVISORS	PDOP	11.45
70	SUBURBAN	153163488000	Ashburn	GSE CRK VILL SOUTH PCL.D	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	18.59
71	TRANSITION	248176333000	Dulles	STRATSHIRE CROSSING PH.1 (BRADDOCK CORNER)	LOUDOUN CO BOARD OF SUPERVISORS	PDH4	4.03
72	TOWN OF LEESBURG	231389137000	Leesburg	OLD A & P (E MARKET ST)	INDUSTRIAL DEVELOPMENT AUTHORITY	LB:GC	2.44
73	SUBURBAN	117198191000	Ashburn	ASHBRN FRM S.3 BK.1 L.1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	16.10
						N/A	
74	SUBURBAN	204384399001	Dulles	GUM SPRING LIBRARY CONDO	LOUDOUN COUNTY BOARD OF SUPERVISORS		0.00
75	SUBURBAN	021407849000	Sterling	ON STERLING BLVD	LOUDOUN, COUNTY OF	PDH3	4.11
76	SUBURBAN	060477190000	Broad Run	STONEGATE PARCEL B	LOUDOUN CO BOARD OF SUPERVISORS	PDH3	9.54
						TR3UBF;	
77	TRANSITION	201373570000	Blue Ridge	ARCOLA	LOUDOUN COUNTY	R1; T10;	
						PDH4	256.12
78	LEESBURG JOINT MANAGEMENT LAND AREA	112151444000	Catoctin	KEEP LOUDOUN BEAUTIFUL PK	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA3;	
						A3	3.40

## APPENDIX G

Parcel	POLICY AREA	PIN	ELECTION DISTRICT	LEGAL DESCRIPTION	OWNED BY	ZONING	ACRES
79	SUBURBAN	111103292000	Ashburn	LANSDOWNE ON THE POTOMAC	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	29.51
80	SUBURBAN	042490209000	Broad Run	BECO-RAY NORTH DIV LOT 2B	LOUDOUN CO BOARD OF SUPERVISORS	PDMUB	5.02
81	TRANSITION	249269025000	Blue Ridge	KIRKPATRICK WEST SEC.5A PARCEL D	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	6.91
82	TRANSITION	249170759000	Blue Ridge	KIRKPATRICK WEST SEC.5A PARCEL E	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	7.46
83	SUBURBAN	082275484000	Ashburn	LANSDOWNE SEC.3A PCL.N3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	2.38
84	RURAL	278491882000	Catoctin	CHURCH FARM DIV PCL.C(BOS SUBD WAIVER LOT 1)	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	409.90
85	TOWN OF LEESBURG	232401493000	Leesburg	VIRGINIA VILLAGE (PARCEL G-1A-1)	LOUDOUN COUNTY RESCUE SQUAD	LB:CDD	1.30
86	RURAL	513499901000	Blue Ridge	EDMONDS SUBD LOT A	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	23.51
87	URBAN	089351939000	Broad Run	CLAUDE MOORE SUBD WAIVER PARCEL E1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDTRC	14.08
88	URBAN	089360732000	Broad Run	FIRST UNION DEVELOPMENT CORP GROUND PARCEL A2	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDTRC	4.96
89	URBAN	089465476000	Broad Run	LOUDOUN STATION BLK.8 LOT 1-A	BOARD OF SUPERVISORS OF LOUDOUN COUNTY	PDTRC	1.74
90	TOWN OF PURCELLVILLE	488163756000	Blue Ridge	PURCELLVILLE COMM CENTER	LOUDOUN, COUNTY OF	PV:IP	4.96
91	TOWN OF LOVETTSVILLE	334463908000	Catoctin	LOVETTSVILLE COMM CENTER	LOUDOUN, COUNTY OF	LV:R1	6.08
92	TOWN OF LOVETTSVILLE	334258285001	Catoctin	NEAR LOVETTSVILLE	LOUDOUN COUNTY BOARD OF SUPERVISORS	LV:R1	72.45
93	TOWN OF LOVETTSVILLE	333156555000	Catoctin	MT VIEW SEC.2 LOT 7	LOUDOUN, COUNTY OF	LV:R3	0.66
94	RURAL	179407230000	Catoctin	LUCKETTS COMMUNITY CENTER	LOUDOUN, COUNTY OF	CR4	4.78
95	RURAL	179306314000	Catoctin	STOCK LAND DIV LOT 7	LOUDOUN COUNTY BOARD OF SUPERVISORS	CR1	10.00
96	RURAL	138454663000	Catoctin	Lawson Subd Lot 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	CR4	14.28
97	SUBURBAN	090156793000	Dulles	LOUDOUN VALLEY ESTATES	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	17.00
98	TRANSITION	248387145000	Dulles	CD SMITH SEC.8 PARCEL G1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	14.09
99	RURAL	503404063000	Blue Ridge	PICNIC AREA ON RT.50	LOUDOUN COUNTY SCHOOL BOARD	AR2	99.89
100	TOWN OF MIDDLEBURG	538297059000	Blue Ridge	MIDDLEBURG ELEMENTARY	LOUDOUN COUNTY SCHOOL BOARD	MB:AC	0.37
101	TOWN OF MIDDLEBURG	538168584000	Blue Ridge	RIDGE VIEW DIV LOT 2A	MIDDLEBURG COMMUNITY CENTER, INC	MB:R2	0.52
102	URBAN	089258906000	Broad Run	NEAR RYAN (PARCEL 2B)	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDTRC	4.45
103	URBAN	090465344000	Broad Run	CLAUDE MOORE CHARITABLE PARCEL D1	LOUDOUN, COUNTY OF	PDTRC	6.99
104	RURAL	648291171000	Blue Ridge	BLUE RIDGE	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	0.20
105	RURAL	648300480000	Blue Ridge	BLUE RIDGE	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	1.00
106	RURAL	648300862000	Blue Ridge	BLUE RIDGE	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	2.75
107	RURAL	648388776000	Blue Ridge	BLUE RIDGE	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	22.14
108	RURAL	648390669000	Blue Ridge	BLUE RIDGE	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	14.57
109	LEESBURG JOINT LAND MANAGEMENT AREA	191161128000	Catoctin	ARMORY-LEASED LAND	LOUDOUN, COUNTY OF	JLMA20	4.00
110	RURAL	474356034000	Catoctin	BOONE DIV PT PARCEL B	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	2.26
111	SUBURBAN	203396117000	Blue Ridge	Old Arcola Sch Sewer Line	LOUDOUN, COUNTY OF	CR1	0.50
112	SUBURBAN	203396324000	Blue Ridge	OLD ARCOLA SCH SEWER LINE	LOUDOUN, COUNTY OF	RC	0.51
113	TOWN OF LEESBURG	231491925000	Leesburg	NORTH STREET	LOUDOUN, COUNTY OF	LB:RHD	0.68
114	TOWN OF LEESBURG	231497056000	Leesburg	Leesburg	LOUDOUN, COUNTY OF	LB:GC	9.75
115	TOWN OF LEESBURG	231388886000	Leesburg	LEESBURG JAIL - CHURCH ST	LOUDOUN, COUNTY OF	LB:GC	1.86
116	RURAL	397400735000	Blue Ridge	NEAR ALDIE,RWY	LOUDOUN COUNTY SCHOOL BOARD	A3	0.22
117	RURAL	397498847000	Blue Ridge	PT OF ALDIE ELEMENTARY	LOUDOUN COUNTY SCHOOL BOARD	CR2	1.00
118	TOWN OF PURCELLVILLE	489495680000	Blue Ridge	BLUE RIDGE MIDDLE,PCL.A	LOUDOUN COUNTY SCHOOL BOARD	PV:IP	14.93
119	SUBURBAN	157175653000	Dulles	WAXPOOL	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	27.89
120	SUBURBAN	014450860000	Sterling	STERLING	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	1.06
121	TOWN OF PURCELLVILLE	489482667000	Blue Ridge	PURCELLVILLE	LOUDOUN, COUNTY OF	PV:R2	0.40

## APPENDIX G

Parcel	POLICY AREA	PIN	ELECTION DISTRICT	LEGAL DESCRIPTION	OWNED BY	ZONING	ACRES
122	TOWN OF PURCELLVILLE	081198441000	Blue Ridge	PURCELLVILLE	LOUDOUN COUNTY BOARD OF SUPERVISORS	PV:R2	0.30
123	TOWN OF LEESBURG	233263268000	Catoctin	MEADOW BRK FRM ESTS BK.1 LOT 8A	LOUDOUN COUNTY SCHOOL BOARD	LB:R1	0.99
124	TOWN OF LEESBURG	233263880000	Catoctin	MEADOW BRK FRM ESTS BK.1 LOT 9A	LOUDOUN COUNTY SCHOOL BOARD	LB:R1	0.98
125	TOWN OF LEESBURG	233264196000	Catoctin	MEADOW BRK FRM ESTS BK.1 LOT 10A	LOUDOUN COUNTY SCHOOL BOARD	LB:R1	0.97
126	TOWN OF LEESBURG	233364314000	Catoctin	MEADOW BRK FRM ESTS BK.1 LOT 11A	LOUDOUN COUNTY SCHOOL BOARD	LB:R1	0.94
127	TOWN OF LEESBURG	233364330000	Catoctin	MEADOW BRK FRM ESTS BK.1 LOT 12A	LOUDOUN COUNTY SCHOOL BOARD	LB:R1	0.94
128	LEESBURG JOINT LAND MANAGEMENT AREA	112154506000	Catoctin	L & G PIKE (ROUTE 7)OUTLOT	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	0.45
129	TOWN OF LEESBURG	187164735000	Leesburg	EXETER HILLS SEC.6A	LOUDOUN COUNTY SCHOOL BOARD	LB:R6	0.02
130	TOWN OF PURCELLVILLE	488408593000	Blue Ridge	LOUDOUN VALLEY HIGH SCH	LOUDOUN COUNTY SCHOOL BOARD	PV:IP	0.96
131	TOWN OF PURCELLVILLE	488406511000	Blue Ridge	KENWORTHY GARDENS DIV L.2	LOUDOUN COUNTY SCHOOL BOARD	PV:IP	1.00
132	TOWN OF PURCELLVILLE	488406727000	Blue Ridge	KENWORTHY GARDENS DIV L.3	LOUDOUN COUNTY SCHOOL BOARD	PV:IP	1.79
133	TOWN OF PURCELLVILLE	488407247000	Blue Ridge	KENWORTHY GARDENS DIV L.4	LOUDOUN COUNTY SCHOOL BOARD	PV:IP	30.00
134	RURAL	179405349000	Catoctin	LUCKETTS,PARCEL B	LOUDOUN, COUNTY OF	CR4	0.35
135	RURAL	138455228000	Catoctin	GORESVILLE	LOUDOUN, COUNTY OF	AR1	3.13
136	PURCELLVILLE JOINT LAND MANAGEMENT AREA	522201226000	Blue Ridge	NEAR PURCELLVILLE	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA3	2.63
137	SUBURBAN	203207070000	Blue Ridge	ARCOLA GROVE SUB L.1,TR.3	LOUDOUN, COUNTY OF	RC	0.80
138	SUBURBAN	010174363000	Algonkian	Potomac Lakes Parcel H-4	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	11.30
139	SUBURBAN	081454849000	Ashburn	LANSDOWNE SEC.10A L.1A1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDSA	15.00
140	ROUND HILL JOINT LAND MANAGEMENT AREA	584285994000	Blue Ridge	OLD ROUND HILL ELEMENTARY	LOUDOUN COUNTY SCHOOL BOARD	JLMA1	0.91
141	ROUND HILL JOINT LAND MANAGEMENT AREA	584386516000	Blue Ridge	OLD ROUND HILL ELEMENTARY	LOUDOUN COUNTY SCHOOL BOARD	JLMA2	0.54
142	SUBURBAN	022271928000	Sterling	BROYHILL ADD STERLING PARK COMMERCIAL AREA	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	0.33
143	SUBURBAN	012462615000	Algonkian	SUGARLAND SQ SUB PCL.D	LOUDOUN COUNTY SCHOOL BOARD	PDH3	0.02
144	SUBURBAN	116488369000	Ashburn	ASHBURN FARM SEC 11 BK 12 (CNTY PARK SITE)	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	9.51
145	LEESBURG JOINT LAND MANAGEMENT AREA	193490957000	Catoctin	SYCOLIN	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	0.82
146	LEESBURG JOINT LAND MANAGEMENT AREA	193492459000	Catoctin	SYCOLIN	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	0.23
147	RURAL	530269926000	Blue Ridge	PHILOMONT SCHOOL PROPERTY	LOUDOUN, COUNTY OF	RC	1.50
148	SUBURBAN	058187890000	Broad Run	POTOMAC GREEN SEC.1 PCL.A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDAAR	27.92
149	LEESBURG JOINT LAND MANAGEMENT AREA	112451715000	Catoctin	POTOMAC STATION SEC 6A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	1.25
150	SUBURBAN	010273927000	Algonkian	POTOMAC LAKES PARCEL H-3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	35.43
151	TOWN OF LEESBURG	189284405000	Leesburg	CARDINAL IND PARK LOT 8B	LOUDOUN COUNTY BOARD OF SUPERVISORS	LB:I1	1.41
152	TOWN OF PURCELLVILLE	488383415000	Blue Ridge	PCLVLL FREE PUB LIBRARY	LOUDOUN CO SUPERVISORS ET AL TEES	PV:IP	2.17
153	TOWN OF PURCELLVILLE	452166477000	Blue Ridge	JAMES DIV PARCEL D	LOUDOUN COUNTY BOARD OF SUPERVISORS	PV:IP	6.02
154	SUBURBAN	059381723000	Broad Run	ASHBURN VILLAGE SEC.45	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	10.42
155	SUBURBAN	012464844000	Algonkian	SUGARLAND SQ SUB PCL C	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	0.12
156	TOWN OF LEESBURG	230272987000	Leesburg	GREENWOOD	PUBLIC LIBRARY BOARD & LOUDOUN CO	LB:R1	2.67
157	RURAL	346353765000	Catoctin	NR HAMILTON,PARCEL 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	34.21
158	SUBURBAN	166191077000	Dulles	OLD ROAD(OUTLOT A)	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	0.09
159	SUBURBAN	118375162000	Ashburn	BROADLANDS SEC.108 LOT 108-3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	6.36
160	SUBURBAN	165484858000	Dulles	SOUTH RIDING SEC.76 PCL.D	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	1.69
161	SUBURBAN	165491954000	Dulles	SOUTH RIDING SEC.76 PCL.B	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	8.32
162	SUBURBAN	022269101000	Sterling	STERL PK S.1 BK.C L.10 (COMMERCIAL AREA)	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	4.19
163	SUBURBAN	006157775000	Algonkian	SUGARLAND RUN S.2 PCL.33	LOUDOUN, COUNTY OF	PDH3	7.43
164	SUBURBAN	007253263000	Algonkian	SUGARLAND RUN SEC.6 PK AR	LOUDOUN, COUNTY OF	PDH3	9.03
165	TOWN OF LEESBURG	230179441000	Leesburg	SCHOOL BOARD ANNEX	LOUDOUN COUNTY SCHOOL BOARD	LB:R6	9.10

## APPENDIX G

<u>Parcel</u>	<u>POLICY AREA</u>	<u>PIN</u>	<u>ELECTION DISTRICT</u>	<u>LEGAL DESCRIPTION</u>	<u>OWNED BY</u>	<u>ZONING</u>	<u>ACRES</u>
166	RURAL	279492419000	Catoctin	S L MARCUS EST SUB PC.19C (PARENT TRACT)	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	29.32
167	SUBURBAN	115171969000	Ashburn	ASHBURN FARM SEC 10 BK 3 (PARK SITE)	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	20.22
168	ROUND HILL JOINT LAND MANAGEMENT AREA	584382015000	Blue Ridge	OLD ROUND HILL ELEMENTARY	LOUDOUN COUNTY SCHOOL BOARD	JLMA1	5.41
169	SUBURBAN	118197345000	Ashburn	ASHBURN KNOLLS 2 PARCEL D	LOUDOUN COUNTY BOARD OF SUPERVISORS	R8; PDH4	2.98
170	TRANSITION	194108325000	Catoctin	TRUE NORTH DATA PARCEL B	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	5.94
171	SUBURBAN	041208647000	Broad Run	PARCEL 102 BLK.61	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	1.82
172	RURAL	303268922000	Catoctin	OLD WATERFORD JAIL & WELL	LOUDOUN, COUNTY OF	CR2	0.18
173	SUBURBAN	045173780000	Broad Run	CONCORDE INDUSTRIAL PARK OUTLOT A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDGI	2.50
174	RURAL	361292145000	Blue Ridge	Little River Farms Sec. 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR2	7.63
175	ROUND HILL JOINT LAND MANAGEMENT AREA	555354382000	Blue Ridge	Round Hill Ph.1, Parcel L	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	1.31
176	SUBURBAN	040109079000	Broad Run	DTC PARTNERS DIV LOT 2A1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	7.70
177	TOWN OF LEESBURG	234407410000	Catoctin	RICHLYNN DEV SUB PCL.G	LOUDOUN COUNTY BOARD OF SUPERVISORS	LB:I1	5.69
178	RURAL	344455673000	Catoctin	NR PAEONIAN SPRINGS	LOUDOUN, COUNTY OF	AR1	13.26
179	ROUND HILL JOINT LAND MANAGEMENT AREA	584179082000	Blue Ridge	NR ROUND HILL	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA1	14.18
180	RURAL	642350976000	Blue Ridge	WILLISVILLE	LOUDOUN COUNTY SANITATION AUTHORITY	AR2	1.04
181	ROUND HILL JOINT LAND MANAGEMENT AREA	554259406000	Blue Ridge	NR ROUND HILL	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	30.15
182	LEESBURG JOINT LAND MANAGEMENT AREA	193486164000	Catoctin	SYCOLIN PARCEL D	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	2.59
183	SUBURBAN	089397079000	Broad Run	LOUDOUN PARKWAY CENTER LAND BAY O	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDOP	6.88
184	SUBURBAN	162253177000	Blue Ridge	Tract 2	LOUDOUN, COUNTY OF	RC	1.70
185	SUBURBAN	123251816000	Blue Ridge	LOUDOUN VALLEY ESTATES 2 LB.2	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	29.91
186	LEESBURG JOINT LAND MANAGEMENT AREA	193478662000	Catoctin	SYCOLIN PARCEL C	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	6.76
187	RURAL	278267758000	Catoctin	SHIRLEY-BOB,LP DIV LOT 3	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	2.80
188	RURAL	278267738000	Catoctin	SHIRLEY-BOB,LP DIV LOT 2	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	2.79
189	RURAL	278268709000	Catoctin	SHIRLEY-BOB, LP DIV LOT 1	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR1	2.71
190	SUBURBAN	057491670000	Algonkian	POTOMAC FARMS SEC.1 LOT AQ6A1	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	0.36
191	SUBURBAN	056197511000	Algonkian	POTOMAC FARMS SEC.2 L.94	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	1.21
192	SUBURBAN	056196801000	Algonkian	POTOMAC FARMS SEC.2 L.93	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	0.96
193	PURCELLVILLE JOINT LAND MANAGEMENT AREA	522296381000	Blue Ridge	NR PURCELLVILLE	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA3	0.67
194	TOWN OF PURCELLVILLE	522108098000	Blue Ridge	CATOCTIN MEADOWS PH 2	LOUDOUN COUNTY BOARD OF SUPERVISORS	PV:R2	0.61
195	SUBURBAN	117153914000	Ashburn	BROADLANDS SEC.104 LOT 1A	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	20.92
196	RURAL	361200427000	Blue Ridge	NEAR OAK HILL	LOUDOUN COUNTY BOARD OF SUPERVISORS	AR2	11.70
197	RURAL	553195258000	Blue Ridge	CATOCTIN CHURCH	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	17.58
198	SUBURBAN	164497307000	Dulles	South Riding Parcel A	LOUDOUN COUNTY BOARD OF SUPERVISORS	CLI	5.54
199	SUBURBAN	164301393000	Dulles	South Riding Parcel B1	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH4	3.65
200	SUBURBAN	204470343000	Dulles	L R PK (PCL 50A)	LOUDOUN COUNTY BOARD OF SUPERVISORS	CLI	32.83
201	LEESBURG JOINT LAND MANAGEMENT AREA	192162255000	Catoctin	Sycolin Parcel B	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	0.64
202	LEESBURG JOINT LAND MANAGEMENT AREA	192166161000	Catoctin	Sycolin Parcel A	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	1.93
203	LEESBURG JOINT LAND MANAGEMENT AREA	192163634000	Catoctin	Sycolin	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	2.00
204	LEESBURG JOINT LAND MANAGEMENT AREA	192168342000	Catoctin	Sycolin	LOUDOUN COUNTY BOARD OF SUPERVISORS	JLMA20	1.16
205	SUBURBAN	158202146000	Dulles	Forest Manor Ph. 1 Parcel A1	LOUDOUN, COUNTY OF	R1	7.22
206	TRANSITION	289404854000	Blue Ridge	OLD ROAD LOT 1	LOUDOUN CO SCHOOL BOARD ET AL	TR3UBF	34.43
207	SUBURBAN	158402406000	Dulles	FOREST MANOR PH.2 PARCEL B1	LOUDOUN, COUNTY OF	R1	1.84

## APPENDIX G

<u>Parcel</u>	<u>POLICY AREA</u>	<u>PIN</u>	<u>ELECTION DISTRICT</u>	<u>LEGAL DESCRIPTION</u>	<u>OWNED BY</u>	<u>ZONING</u>	<u>ACRES</u>
208	TRANSITION	203153714000	Dulles	L R PIKE, PARCEL B	LOUDOUN COUNTY BOARD OF SUPERVISORS	CLI	21.06
209	SUBURBAN	057496689000	Algonkian	POTOMAC FARMS SEC.2 L.92	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	1.01
210	SUBURBAN	057495583000	Algonkian	POTOMAC FARMS SEC.2 L.91	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	1.01

County-owr

<u>Parcel</u>	<u>NOTES</u>
1	Academies at Loudoun
2	ADC/Work Release/Juvenile Detention/Youth Shelter/Fire & Rescue
3	Aldie Fire-Rescue Station 7
4	Aldie Fire-Rescue Station 7
5	Aldie Fire-Rescue Station 7
6	Arcola Community Center
7	Arcola Slave Quarters
8	Ashburn Library
9	Ashburn North Park & Ride
10	Ashburn North Park & Ride
11	Ashburn Park
12	Ashburn Recreation and Community Center
13	Ashburn Recreation and Community Center
14	Ashburn Senior Center (Future)
15	Ashburn Sheriff Station
16	Ballfields at Arcola Community Center
17	Banshee Reeks Nature Preserve
18	Banshee Reeks Nature Preserve
19	Banshee Reeks Nature Preserve
20	Banshee Reeks Nature Preserve
21	Banshee Reeks Nature Preserve
22	Banshee Reeks Nature Preserve
23	Banshee Reeks Nature Preserve
24	Belmont Ridge Trailhead
25	Beth Miller Park
26	Bles Park
27	Bluemont Community Center
28	Brambleton Public Safety Center
29	Brambleton Public Safety Center
30	Broad Run Stream Valley Park
31	Broad Run Stream Valley Park
32	Broad Run Stream Valley Park
33	Broad Run Stream Valley Park
34	Broad Run Stream Valley Park
35	Broad Run Stream Valley Park
36	Broad Run Stream Valley Park
37	Broad Run Tollhouse
38	Byrne's Ridge Park
39	Carver Center

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<u>Parcel</u>	<u>NOTES</u>
40	Cascades Library
41	Cascades Senior Center
42	Claude Moore Park
43	Conklin Community Park
44	Conklin Community Park
45	Countryside Park
46	County Offices
47	Courts Annex
48	Courts Complex - Judicial Center
49	Dawsons Corner Neighborhood Park
50	DTCI
51	Dulles South - Stone Ridge II Park & Ride
52	Dulles South - Village Center Park & Ride
53	Dulles South Public Safety Center
54	Dulles South Recreation and Community Center / Senior Center
55	East Gate Park
56	Eastern Loudoun Sheriff Station
57	Edgar Tillet Memorial Park
58	EE Lake General Store
59	Elizabeth Mills Riverfront Park
60	Vacant
61	Franklin Park
62	General Services Shops
63	General Services/Emergency Operations Center
64	Goose Creek Linear Park
65	Goose Creek Linear Park
66	Goose Creek Linear Park
67	Goose Creek Linear Park
68	Goose Creek Pointe Park
69	Goose Creek Village Park North
70	Goose Creek Village Park South
71	Goshen Corner Park
72	Government Center
73	Greg Crittenden Memorial Park
74	Gum Spring Library (commercial condo within privately-owned building and property)
75	Gwen Thompson Briar Patch Park
76	Hampshire Park
77	Hanson Regional Park
78	Keep Loudoun Beautiful Park

<u>Parcel</u>	<u>NOTES</u>
79	Kephart Bridge Landing
80	Kincora Public Safety Center Station 24
81	Kirkpatrick Farms Fire-Rescue Station 27
82	Kirkpatrick West Neighborhood Park
83	Lansdowne Public Safety Center
84	Loudoun County Landfill
85	Loudoun County Rescue Station 13
86	Loudoun Heights Fire-Rescue Station 26
87	Loudoun Station Metro
88	Loudoun Station Metro
89	Loudoun Station Metro
90	Loudoun Valley Community Center
91	Lovettsville Community Center
92	Lovettsville Community Park
93	Lovettsville Library
94	Lucketts Community Center
95	Lucketts Community Park
	Lucketts Fire-Rescue
96	Station 10 (Future)
97	Lyndora Park
98	Meadow Glen Park
99	Mickie Gordon Memorial Park
100	Middleburg ES Annex
101	Middleburg Library
102	Moorefield Public Safety Center Station 23
103	Moorefield Station Eastern Regional Pond
104	Mountainside Park
105	Mountainside Park
106	Mountainside Park
107	Mountainside Park - East
108	Mountainside Park - West
109	National Guard Armory
110	Nell Boone Park
	Old Arcola School
111	Sewer Line
112	Old Arcola School Sewer Line
113	Parking
114	Parking
115	Parking
116	Part of Aldie ES
117	Part of Aldie ES
118	Part of Blue Ridge MS
119	Part of Brambleton Community Park
120	Part of Briar Patch Park
121	Part of Carver Center

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<u>Parcel</u>	<u>NOTES</u>
122	Part of Elizabeth Mills Riverfront Park
123	Part of Evergreen Mill ES
124	Part of Evergreen Mill ES
125	Part of Evergreen Mill ES
126	Part of Evergreen Mill ES
127	Part of Evergreen Mill ES
128	Part of Keep Loudoun Beautiful Park
129	Part of Leesburg ES
130	Part of Loudoun Valley HS
131	Part of Loudoun Valley HS
132	Part of Loudoun Valley HS
133	Part of Loudoun Valley HS
134	Part of Lucketts Community Center
135	Lucketts Parcel (new)
136	Part of Mountain View ES
137	Part of Old Arcola Community Center
138	Part of Potomack Lakes Sportsplex
139	Part of Riverside HS
140	Part of Round Hill Center
141	Part of Round Hill Center
142	Part of South Sterling Fire-Rescue Station 11/15
143	Part of Sugarland ES
144	Part of Trailside Park
145	Philip A. Bolen Regional Park
146	Philip A. Bolen Regional Park
147	Philomont Community Center
148	Potomac Green Neighborhood Park
149	Potomac Station Park & Ride
150	Potomack Lakes Sportsplex
151	PRCS Shop
152	Purcellville Library
153	Purcellville Public Safety Center
154	Ray Muth Sr. Memorial Park
155	Rescue Equipment Storage
156	Rust Library
157	Scott Jenkins Memorial Park
158	Settle-Dean Cabin
159	Shale Ridge Neighborhood Park
160	South Riding Park
161	South Riding Park
162	Sterling Community Center
163	Sugarland Run Stream Valley Park
164	Sugarland Run Stream Valley Park
165	The Senior Center of Leesburg

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<u>Parcel</u>	<u>NOTES</u>
166	Trailhead
167	Trailside Park
168	Vacant
169	Vacant
170	Vacant
171	Vacant
172	Vacant
173	Vacant
174	Vacant
175	Vacant
176	Vestal Gap Overlook Park
177	Warehouse
178	Western Loudoun Agricultural Center
179	Western Loudoun Sheriff Station
180	Willisville Community Wastewater Treatment System
181	Woodgrove Park
182	Within floodplain
183	Northwest Quadrant of Intersection of Loudoun County Pkwy and Shellhorn Rd - Mostly Occupied by Power Line
184	Old Arcola School
185	
186	Within floodplain
187	
188	
189	
190	
191	
192	
193	
194	
195	
196	
197	
198	Future Cloverleaf
199	Future Cloverleaf
200	Vacant Land in Stone Ridge - Mostly Occupied by Power Line
201	Northeast Quadrant of Intersection of Cross Trail Blvd and Sycolin Rd
202	Vacant
203	Southeast Quadrant of Intersection of Cross Trail Blvd and Sycolin Rd
204	Vacant
205	Vacant
206	
207	

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<u>Parcel</u>	<u>NOTES</u>
208	
209	
210	

## APPENDIX G

## Proffered Land Inventory (as of April 19, 2018)

Proffer ID	Category	VPN_SEQ_NBR	Type	VPN_APL_KEY	Status	Brief Description	Project Name
SPEX-1997-0023-99061880	PARK	99061880	DEDICO	SPEX-1997-0023	PEND	COUNTY PARK	ASHBURN CENTER
SPEX-2001-0025-99064394	FIRE	99064394	DEDICF	SPEX-2001-0025	PEND	THERE SHALL BE SPACE AVAILABLE ON MONOPOLE FOR F&R COLLOCATION	CWS SOUTH RIDING
SPEX-2006-0012-99071310	PARK	99071310	DEDICO	SPEX-2006-0012	PEND	DEDICATE PUBLIC ACCESS ESMT OR PUBLIC OUTLOT AS PARK AND TRAILS	INOVA HEALTH CARE
ZCPA-1994-0005-96064410	PARK	96064410	DEDICO	ZCPA-1994-0005	ALTER	ALTERNATIVE - PARK DEDICATION	BROADLANDS
ZCPA-2011-0004-99073324	COMFAC	99073324	DEDICO	ZCPA-2011-0004	PARTL	BROADLANDS: CONVEY 6.1572 AC FOR PUBLIC USE SITE - PD-OP	BROADLANDS
ZCPA-2012-0006-99077074	LIBR	99077074	DEDICO	ZCPA-2012-0006	PARTL	LIBRARY - 40,000 SF CONVEYED TO THE COUNTY (PROFFER III.A. OF ZCPA-12-06)	BRAMBLETON
ZCPA-2012-0006-99077074	LIBR	99077074	DEDICO	ZCPA-2012-0006	PARTL	ZCPA-12-06)	BRAMBLETON
ZCPA-2012-0010-99075095	PARK	99075095	DEDICO	ZCPA-2012-0010	PEND	DEDICATION OF ACREAGE FOR LINEAR GREENWAY PARK	ASHBURN KNOLLS
ZCPA-2014-0002-99075942	PARK	99075942	DEDICO	ZCPA-2014-0002	PEND	12.88 ACRE RECREATION CENTER SITE IN THE ITDSA	MOOREFIELD STATION
ZCPA-2014-0002-99076020	HMNSRV	99076020	DEDICO	ZCPA-2014-0002	PEND	6 DWELLING UNITS FOR MHMR AT 1800, 2100, 2400, 3200, 4000, 4600 ZP	MOOREFIELD STATION
ZCPA-2014-0003-99075816	COMUTR	99075816	DEDICO	ZCPA-2014-0003	PEND	PUBLIC USE / TOWN USE LOT IF NOT DEDICATED TO TOWN OF RH	CREEKSIDE AT ROUND HILL
ZCPA-2016-0005-99076644	MISC	99076644	DEDICO	ZCPA-2016-0005	PEND	PORTIONS OF PROPERTY DEDICATED FOR PUBLIC USE ARE EXEMPT FROM PROFFERS	CATHOLIC HIGH SCHOOL
ZCPA-2017-0007-99078357	COMUTR	99078357	DEDICO	ZCPA-2017-0007	PEND	0.25 ACRES FOR TRANSIT STATION SITE-COMMUTER PARKING-METRO CENTER DR	MOOREFIELD STATION
ZMAP-1984-0007-95070093	CAPCOM	95070093	DEDICO	ZMAP-1984-0007	PEND	GOVERNMENT CENTER SITE	ASHBURN VILLAGE
ZMAP-1985-0009-97070989	MISC	97070989	DEDICO	ZMAP-1985-0009	PEND	LAND DEDICATION TO THE COUNTY	KAWAR
ZMAP-1985-0009-97060976	MISC	97060976	DEDICO	ZMAP-1985-0009	PEND	LAND DEDICATION TO THE COUNTY	KAWAR
ZMAP-1992-0004-95060264	CAPCOM	95060264	DEDICO	ZMAP-1992-0004	PEND	PUBLIC USE SITE	UNIVERSITY CENTER
ZMAP-1994-0001-96034205	FIRE	96034205	DEDICO	ZMAP-1994-0001	PARTL	FIRE STATION SITE	LANSDOWNE
ZMAP-1996-0003-99068488	COMFAC	99068488	DEDICF	ZMAP-1996-0003	PEND	LANDBAY Q DEDICATION TO NVRPA	BELMONT
ZMAP-1997-0004-99061943	PARK	99061943	DEDICO	ZMAP-1997-0004	PARTL	CIVIC SPACE	HAZOUT
ZMAP-2001-0003-99064945	CAPCOM	99064945	DEDICF	ZMAP-2001-0003	PARTL	DEDICATE AT NO COST TO COUNTY A 4.0 ACRE PUBLIC SAFETY SITE	MOOREFIELD STATION
ZMAP-2001-0003-99064946	COMUTR	99064946	DEDICF	ZMAP-2001-0003	PEND	DEDICATE AT NO COST TO COUNTY A 3.6 ACRE COMMUTER PARKING SITE	MOOREFIELD STATION
ZMAP-2001-0003-99065313	LIBR	99065313	DEDICO	ZMAP-2001-0003	PEND	12,000 SF CONDO COMMERCIAL SPACE FOR PUBLIC LIBRARY USE	MOOREFIELD STATION
ZMAP-2002-0005-99064908	HMNSRV	99064908	DEDICO	ZMAP-2002-0005	PEND	CONVEY 3 CONDOS (ADA COMP) FOR MH/MR PRIOR TO 700TH RES ZONPRM	LOUDOUN STATION
ZMAP-2002-0011-99065679	PARK	99065679	DEDICO	ZMAP-2002-0011	PEND	DEDICATE 1 ACRE ADJACENT TO 30 ACRE SITE AND PREPARE IF DIRECTED BY CO	LOUDOUN VALLEY ESTATES II
ZMAP-2002-0011-99065680	PARK	99065680	DEDICO	ZMAP-2002-0011	PARTL	DEDICATE TO COUNTY 131 ACRES ALONG BROAD RUN	LOUDOUN VALLEY ESTATES II
ZMAP-2005-0023-99068315	CAPFAC	99068315	DEDICO	ZMAP-2005-0023	PEND	5 ACRE PUBLIC USE SITE - ACCESS, UTILITIES, CAP FAC CREDIT, TRAIL	ASHBURN VILLAGE
ZMAP-2006-0015-99070585	CULTHR	99070585	DEDICO	ZMAP-2006-0015	PARTL	SLAVE QUARTERS SITE - PROCESS BLA WITHIN 6 MONTHS OF ZMAP APPROVAL	ARCOLA CENTER
ZMAP-2006-0015-99070584	PARK	99070584	DEDICO	ZMAP-2006-0015	PARTL	DEDICATE SLAVE QUARTERS SITE UPON REQUEST BY COUNTY	ARCOLA CENTER
ZMAP-2006-0015-99072080	SCHOOL	99072080	DEDICF	ZMAP-2006-0015	PEND	PUBLIC USE SITE 2 - POTENTIAL ELEM SCHOOL SITE	ARCOLA CENTER
ZMAP-2008-0021-99071893	FIRE	99071893	DEDICO	ZMAP-2008-0021	PEND	PUBLIC USE SITE - DULLES ROUTE 7 / ROUTE 28 AREA FIRE & RESCUE STATION	KINCORA VILLAGE CENTER

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ZMAP-2012-0009-99073642	PARK	99073642	DEDICO	ZMAP-2012-0009	PARTL	DEDICATION OF PASSIVE PARK LAND	AVONLEA RESERVE
ZMAP-2012-0011-99075531	CAPFAC	99075531	DEDICO	ZMAP-2012-0011	PEND	CONVEY PUBLIC USE-CIVIC-SCHOOL-OPEN SPACE LAND BAY	TUSCARORA CROSSING
ZMAP-2012-0013-99075178	SCHOOL	99075178	DEDICO	ZMAP-2012-0013	PEND	PUBLIC USE SITE #1 - CONVEY TO COUNTY	BRAMBLETON
ZMAP-2012-0013-99075239	SCHOOL	99075239	DEDICO	ZMAP-2012-0013	PEND	PUBLIC USE SITE 1 - IMPROVEMENTS BY OTHERS - DESIGN, PLATS AND DEEDS	BRAMBLETON
ZMAP-2012-0013-99075264	LIBR	99075264	DEDICF	ZMAP-2012-0013	PEND	TOWN CENTER LIBRARY - CONVEY TO COUNTY AFTER CONSTRUCTION & INSPECTION	BRAMBLETON
ZMAP-2012-0013-99075267	LIBR	99075267	DEDICO	ZMAP-2012-0013	PEND	TOWN CENER LIBARAY - WARM LIT SHELL	BRAMBLETON
ZMAP-2014-0007-99075359	PARK	99075359	DEDICO	ZMAP-2014-0007	PEND	LINEAR GREENWAY PARK ALONG 100 YEAR FLOODPLAIN - 2.98 ACRES	PARTLOW PROPERTY

## Future Right-of-Way Acquisition Land Inventory: Parcels by Policy Area

<u>Parcel</u>	<u>POLICY AREA</u>	<u>PIN</u>	<u>ELECTION DISTRICT</u>	<u>LEGAL DESCRIPTION</u>	<u>OWNED BY</u>	<u>ZONING</u>	<u>ACRES</u>
1	SUBURBAN	056197511	ALGONKIAN	POTOMAC FARMS SEC.2 L.94	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	1.21
2	SUBURBAN	056196801	ALGONKIAN	POTOMAC FARMS SEC.2 L.93	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	0.96
3	SUBURBAN	057496689	ALGONKIAN	POTOMAC FARMS SEC.2 L.92	LOUDOUN COUNTY BOARD OF SUPERVISORS	A3	1.01
4	SUBURBAN	118375162	ASHBURN	BROADLANDS SEC.108 LOT 108-3	LOUDOUN COUNTY BOARD OF SUPERVISORS	PDH3	6.36
5	TRANSITION	203153714	DULLES	L R PIKE,PARCEL B	LOUDOUN COUNTY BOARD OF SUPERVISORS	CLI	21.06
6	ROUND HILL JOINT MANAGEMENT LAND AREA	584185769	BLUE RIDGE	NR ROUND HILL,PARCEL A	THOMAS, H POWERS & CAROLYN L	JLMA1	9.85
7	ROUND HILL JOINT MANAGEMENT LAND AREA	584285220	BLUE RIDGE	NR ROUND HILL,PARCEL B	THOMAS, H POWERS & CAROLYN L	JLMA1	5.08

Source: Karen Lanham, DTCI, March 11, 2020

**Legend:**

Colored Cells: Policy Area Designation

**Future Right**

<u>Parcel</u>	<u>NOTES</u>
1	This was acquired in a property settlement and will be consolidated as a 3.37 acre County-owned parcel. This parcel has some restrictions about development until the property owner at 19979 Smith Circle relocates.
2	This was acquired in a property settlement and will be consolidated as a 3.37 acre County-owned parcel. This parcel has some restrictions about development until the property owner at 19979 Smith Circle relocates.
3	This was acquired in a property settlement and will be consolidated as a 3.37 acre County-owned parcel. This parcel has some restrictions about development until the property owner at 19979 Smith Circle relocates.
4	This parcel was proffered for a park. Steve Torpy currently has it programmed with park uses.
5	This parcel was acquired for the construction of Northstar Boulevard. There may be some surplus. Not sure until the road is complete in 2-3 years.
6	In negotiations on this parcel. May not need the entire parcel.
7	In negotiations on this parcel. May not need the entire parcel.

Source: Karen Lai

**Legend:**

Colored Cells:

**APPENDIX H**

Updated 11/23/20

<b>Housing Trust Projection</b> (Based on Estimated Revenue and Expenditures) November 2020							
		Increases		Decreases			
Payment (pmt) year	Program starting balance	Average (Avg) annual ADU revenue	Estimated pmts per year for current and new loans	Avg Annual loan award	Avg annual program expenditures	End of year program balance	
FY21	\$ 17,520,829	\$ 2,000,000	\$ 138,700	\$ 4,500,000	\$ 50,000	\$ 15,109,529	
FY22	\$ 15,109,529	\$ 2,000,000	\$ 138,700	\$ 3,500,000	\$ 51,000	\$ 13,697,229	
FY23	\$ 13,697,229	\$ 2,000,000	\$ 176,177	\$ 3,500,000	\$ 52,020	\$ 12,321,386	
FY24	\$ 12,321,386	\$ 2,000,000	\$ 307,363	\$ 3,500,000	\$ 53,060	\$ 11,075,688	
FY25	\$ 11,075,688	\$ 2,000,000	\$ 610,049	\$ 3,500,000	\$ 54,122	\$ 10,131,615	
FY26	\$ 10,131,615	\$ 2,000,000	\$ 717,477	\$ 3,500,000	\$ 55,204	\$ 9,293,888	
FY27	\$ 9,293,888	\$ 2,000,000	\$ 748,229	\$ 3,500,000	\$ 56,308	\$ 8,485,809	
FY28	\$ 8,485,809	\$ 2,000,000	\$ 819,366	\$ 3,500,000	\$ 57,434	\$ 7,747,742	
FY29	\$ 7,747,742	\$ 2,000,000	\$ 854,683	\$ 3,500,000	\$ 58,583	\$ 7,043,842	
FY30	\$ 7,043,842	\$ 2,000,000	\$ 862,282	\$ 3,500,000	\$ 59,755	\$ 6,346,369	
FY31	\$ 6,346,369	\$ 2,000,000	\$ 888,851	\$ 3,500,000	\$ 60,950	\$ 5,674,270	
FY32	\$ 5,674,270	\$ 2,000,000	\$ 1,260,958	\$ 3,500,000	\$ 62,169	\$ 5,373,059	
FY33	\$ 5,373,059	\$ 2,000,000	\$ 1,283,738	\$ 3,500,000	\$ 63,412	\$ 5,093,385	
FY34	\$ 5,093,385	\$ 2,000,000	\$ 1,312,505	\$ 3,500,000	\$ 64,680	\$ 4,841,209	
FY35	\$ 4,841,209	\$ 2,000,000	\$ 1,341,239	\$ 3,500,000	\$ 65,974	\$ 4,616,475	
FY36	\$ 4,616,475	\$ 2,000,000	\$ 1,369,917	\$ 3,500,000	\$ 67,293	\$ 4,419,098	
FY37	\$ 4,419,098	\$ 2,000,000	\$ 1,398,514	\$ 3,500,000	\$ 68,639	\$ 4,248,973	

## Market-Rate Affordable Housing: Multi-family Rental

*VCHR Brief for Loudoun County*

September 10, 2020

The Virginia Center for Housing Research at Virginia Tech (VCHR) applied HUD Income Limits as well as rules for housing affordability by household size and unit size to categorize multifamily rental units by affordability level. VCHR completed this analysis for 69 properties included in Costar data extracted in April. These properties represent 14,302 units, approximately 85% of the American Community Survey estimated 16,796 multi-family rental units. Of the 69 properties, 28 properties with 4,334 units are fully “market rate” and do not include subsidy or affordability restrictions. Among these units there are studio units, 1-bedroom units, 2-bedroom units, and 3-bedroom units. All units for which there is rent data are affordable to households with incomes less than or equal to 100 percent of Area Median Income (AMI).

VCHR used the income limits shown in Table 1 and the associated maximum affordable rent shown in Table 2, 30 percent of the income limit divided into 12 monthly rent payments, to categorize units by affordability level. Income limits in Table 1 correspond to maximum affordable monthly rent by unit size. The maximum affordable rent for a 1-person household is applied to studio apartments, the affordable rent for 1.5-person households is applied to 1-bedroom units, affordable rent for a 3-person household is applied to 2-bedroom units, and the affordable rent for a 4.5 person household is applied to 3- and 4-bedroom units. VCHR adopted this convention from the rules applied by HUD to classify units for the Consolidated Housing Affordability Strategy (CHAS) data tabulations. VCHR used the maximum affordable rents in Table 2 to set ranges for property-wide average rents by unit type reported to CoStar.

**Table 1: 2020 Income Limits by Household Size**

Sources: 2020 HUD Income Limits for Loudoun County

	<b>1-person</b>	<b>1.5 person</b>	<b>3-person</b>	<b>4.5-person</b>
<b>30% of AMI</b>	\$26,500	\$28,375	\$34,050	\$39,325
<b>50% of AMI</b>	\$44,100	\$47,250	\$56,700	\$65,525
<b>80% of AMI</b>	\$55,750	\$59,700	\$71,650	\$82,800
<b>100% of AMI</b>	\$88,200	\$94,500	\$113,400	\$131,050
<b>120% of AMI</b>	\$105,850	\$113,400	\$136,100	\$157,250

**Table 2: Maximum Affordable Monthly Rent by Unit Size**

Source: VCHR tabulation from 2020 HUD Income Limits

	<b>Studio</b>	<b>1-Bedroom</b>	<b>2-Bedroom</b>	<b>3-Bedroom</b>	<b>4-Bedroom</b>
<b>30% of AMI</b>	\$662.50	\$708.75	\$851.25	\$983.75	\$983.75
<b>50% of AMI</b>	\$1,102.50	\$1,181.25	\$1,417.50	\$1,638.75	\$1,638.75
<b>80% of AMI</b>	\$1,393.75	\$1,492.50	\$1,791.25	\$2,070.00	\$2,070.00
<b>100% of AMI</b>	\$2,205.00	\$2,362.50	\$2,835.00	\$3,276.25	\$3,276.25
<b>120% of AMI</b>	\$2,646.25	\$2,835.00	\$3,402.50	\$3,931.25	\$3,931.25

## APPENDIX I

**Table 3: Total Market Affordable Housing Units by Unit Size and Affordability Category**

Source: VCHR tabulations of CoStar data accessed April 2020

AMI Level	Studio	1-Bedroom	2-Bedroom	3-Bedroom	Total
<b>30% or less</b>	1	-	-	-	1
<b>30-50%</b>	-	23	253	20	296
<b>50-80%</b>	-	599	1,072	121	1,792
<b>80-100%</b>	30	982	812	186	2,010
<b>No Rent Data</b>	27	129	57	-	213
<b>Total</b>	58	1,733	2,194	327	4,312*

\*note that 22 units are excluded from this tabulation because they are not classified by number of bedrooms.

Table 3 shows the number of market-rate units that are affordable to households with incomes at 100% of AMI or less. Just over half of the units are 2-bedroom units and 40 percent are 1-bedroom units. Only 8 percent of units are 3-bedroom units. Just over 1 percent are studio units. Nearly 90 percent of units are affordable to households with incomes 50-100% of AMI and few units are affordable to households with very-low or extremely-low incomes, below 50% of AMI.

## CLASS A, B, C Apartments in Loudoun County Based on COSTAR Ratings

Property Address	Property Name	Building Class	Star Rating	Unit Count	LIHTC?	Style	City	For Sale Status	Year Built	Year Renovated		Occupancy %	Avg Rent/Unit	Rent Type	Affordable Type	Market Segment
28 Fort Evans Rd NE	The Manor	C	2	362	N	Garden	Leesburg	N	1963			63.5	\$ 1,377	Market		All
1212 Chase Heritage Cir	Chase Heritage Apartments	C	2	236	N	Garden	Sterling	N	1986			96.6	\$ 1,590	Market		All
25 Monroe St SE	Madison House	C	2	100	Y	Low-Rise	Leesburg	N	1980			91.0	\$ 1,407	Affordable	Rent Subsidized	Senior
201 Valley View Ave SW	Page Brooke Village Townhouses	C	2	60	N	Low-Rise	Leesburg	N	1965			100.0	\$ 1,294	Market		All
110 N 16th St	Purcellville East Apartments	C	2	44	Y	Garden	Purcellville	N	1986			97.7	\$ 754	Affordable	Rent Subsidized	All
1000 W Washington St	Levis Hill House	C	2	20	Y	Low-Rise	Middleburg	N	2008			100.0	\$ 803	Affordable	Rent Restricted	Senior
22767 Melrose Farm Ln		C	2	7	N	Low-Rise	Middleburg	N				100.0		Market		All
1 S Light St		C	2	6	N	Low-Rise	Lovettsville	N	1967			100.0	\$ 794	Market		All
7 North St NE		C	2	5	N		Leesburg	N	1945			80.0		Market		
18579 Woodburn Rd		C	2	3	N		Leesburg	N	1972			100.0				
22365 Enterprise St	William Watters House	C	3	90	Y	Low-Rise	Sterling	N	1994			96.7	\$ 888	Affordable	Rent Subsidized	Senior
106 N King St		B	2	7	N	Low-Rise	Leesburg	N				85.7		Market		All
205 N King St	Carriage House	B	2		N		Leesburg	N				100.0				
43805 Stoney Brook Sq	Camden Lansdowne	B	3	690	N	Mid-Rise	Leesburg	N	2001			97.7	\$ 1,742	Market/Affordable	Rent Restricted	All
75 Plaza St NE	Leesburg Apartments	B	3	404	Y	Garden	Leesburg	N	1973			95.1	\$ 1,398	Affordable	Rent Restricted	All
703 Clark Ct NE	The Point at Loudoun	B	3	384	N	Garden	Leesburg	N	1987			96.1	\$ 1,529	Market		All
20753 Ridgehaven Ter	Cascades Overlook	B	3	360	N	Garden	Sterling	N	1993			93.9	\$ 1,686	Market		All
21030 Lowry Park Ter	ASHBURN MEADOWS	B	3	336	Y	Mid-Rise	Ashburn	N	2000			99.7	\$ 1,573	Affordable	Rent Restricted	All
21260 Huntington Sq	The Fields at Cascades	B	3	320	Y	Garden	Sterling	N	1995			100.0	\$ 1,465	Affordable	Rent Restricted	All
775 Gateway Dr SE	Bellemeade Farms	B	3	316	N	Garden	Leesburg	N	1988	2012		94.9	\$ 1,530	Market		All
21799 Crescent Park Sq	Broadlands	B	3	292	N	Garden	Ashburn	N	2003			93.2	\$ 1,821	Market/Affordable	Rent Restricted	All
43449 Silo Creek Ter	Camden Silo Creek	B	3	284	N	Mid-Rise	Ashburn	N	2003			96.1	\$ 1,754	Market/Affordable	Rent Restricted	All
20903 Runnymede Ter	Wingler House	B	3	264	Y	Mid-Rise	Ashburn	N	1999			98.9	\$ 1,084	Affordable	Rent Restricted	Senior
20070 Coltsfoot Ter	Saddle Ridge	B	3	214	N	Garden	Ashburn	N	1988			95.8	\$ 1,599	Market		All
44141 Russell Branch Pky	Waltonwood Ashburn	B	3	213	N	Low-Rise	Ashburn	N	2018			88.3		Market		Senior
1300 Sanderson Dr	Potomac Garden	B	3	192	N	Mid-Rise	Sterling	N	1978	2009		95.3	\$ 1,555	Market		All
43848 Dodge Ter	Acclaim at Ashburn	B	3	174	Y	Garden	Ashburn	N	1999			100.0	\$ 1,307	Affordable	Rent Restricted	All
21892 Blossom Hill Ter	The Grove at Flynn's Crossing	B	3	168	Y	Garden	Ashburn	N	1999			97.6	\$ 1,526	Affordable	Rent Restricted	All
43001 Thoroughgood Dr	The Abbey At South Riding	B	3	168	Y	Garden	Chantilly	N	1999			98.8	\$ 1,440	Affordable	Rent Restricted	All
20886 Isherwood Ter	Camden Ashburn Farm	B	3	162	N	Garden	Ashburn	N	2000			95.7	\$ 1,735	Market		All
21940 Muirfield Cir	Muirfield Woods Apartments	B	3	156	N	Garden	Sterling	N	1986			91.7	\$ 1,603	Market		All
428 Evans Ridge Ter NE	Evans Ridge Apartments	B	3	150	Y	Garden	Leesburg	N	1996			99.3	\$ 1,526	Affordable	Rent Restricted	All
86 Heritage Way NE	Assembly Leesburg	B	3	134	N	Garden	Leesburg	N	1986			96.3	\$ 1,505	Market		All
130 Club House Dr SW	Tuscarora Creek	B	3	121	N	Garden	Leesburg	N	1988			95.9	\$ 1,537	Market		All
43001 Thoroughgood Dr	The Devon At South Riding	B	3	120	N	Garden	Chantilly	N	2001			98.3	\$ 1,577	Market		All
22355 Providence Village Dr	Sommerset Retirement Community	B	3	102	N	Low-Rise	Sterling	N	1987			66.7	\$ 2,527	Market		Senior
46910 Shady Point Sq	Acclaim at Sterling	B	3	102	Y	Garden	Sterling	N	1998			99.0	\$ 1,572	Affordable	Rent Restricted	All
45170 Kincora Dr	Heronview Apartments	B	3	96	Y	Mid-Rise	Sterling	N	2019			100.0	\$ 932	Affordable	Rent Restricted	All
111 N 16th St	Main Street Commons	B	3	90	Y	Garden	Purcellville	N	2001			97.8	\$ 1,181	Affordable	Rent Restricted	All
42951 Summer Grove Ter	The Woods at Birchwood	B	3	83	Y	Mid-Rise	Ashburn	N	2019			100.0	\$ 960	Affordable	Rent Restricted	Senior
650 Dominion Ter	Maple Avenue Apartments	B	3	60	Y	Mid-Rise	Purcellville	N	2000			96.7	\$ 1,255	Affordable	Rent Restricted	All
42385 Willow Creek Way	Building O	B	3		N	Low-Rise	Brambleton	N	2017			100.0		Market		All
21827 High Rock Ter	Atley on the Greenway Apartments	B	4	496	N	Garden	Ashburn	N	2014			93.6	\$ 1,731	Market/Affordable	Rent Subsidized	All
20300 River Ridge Ter	Loudoun Heights Apartments	B	4	467	N	Garden	Ashburn	N	1991			93.6	\$ 1,582	Market		All
21000 Stanford Sq	Remington at DTC	B	4	406	N	Mid-Rise	Sterling	N	2000			93.8	\$ 1,717	Market		All
21153 Parc Dulles Sq	Parc Dulles	B	4	393	N	Garden	Sterling	N	2007			96.4	\$ 1,829	Market		All
43805 Central Station Dr	BLVD Loudoun Station	B	4	357	N	Mid-Rise	Ashburn	N	2012			86.3	\$ 1,732	Market/Affordable	Rent Restricted	All
1500 Balch Dr	The Metropolitan at Village at Leesburg	B	4	335	N	Mid-Rise	Leesburg	N	2010			96.4	\$ 1,833	Market		All

APPENDIX J

Property Address	Property Name	Building Class	Star Rating	Unit Count	LIHTC?	Style	City	For Sale Status	Year Built	Year Renovated		Occupancy %	Avg Rent/Unit	Rent Type	Affordable Type	Market Segment
20723 Reserve Falls Ter	The Reserve at Town Center	B	4	290	N	Garden	Sterling	N	2002			94.5	\$ 1,702	Market/Affordable	Rent Restricted	All
600 Somerset Park Dr	Somerset Park	B	4	150	N	Garden	Leesburg	N	2007			94.0	\$ 1,881	Market		All
20074 Belmont Ridge Rd	Ashburn Overlook	B	4	N		Low-Rise	Ashburn	N	2019			100.0		Market		All
23601 Willshaw Sq	The Woods of Brambleton	A	3	202	Y	Mid-Rise	Ashburn	N	2015			100.0	\$ 1,039	Affordable	Rent Restricted	All
42597 Prescott Green Sq	Shreveport Ridge Apartments	A	3	98	Y	Garden	Ashburn	N	2014			100.0	\$ 989	Affordable	Rent Restricted	All
19900 Broad Vista Ter	Acadia Apartments	A	4	630	N	Mid-Rise	Ashburn	N	2000			95.4	\$ 1,732	Market		All
20155 San Joaquin Ter	Ashborough Apartments	A	4	524	N	Mid-Rise	Ashburn	N	2004			93.1	\$ 1,756	Market/Affordable	Rent Subsidized	All
22541 Hickory Hill Sq	Westwind Farms	A	4	464	N	Mid-Rise	Ashburn	N	2005			94.6	\$ 1,736	Market/Affordable	Rent Restricted	All
21258 Windmill Parc Dr	Windmill Parc	A	4	437	N	Mid-Rise	Sterling	N	2015			97.9	\$ 1,975	Market		All
22555 Leanne Ter	The Point at Ashburn	A	4	413	N	Garden	Ashburn	N	2009			93.7	\$ 1,688	Market/Affordable	Rent Restricted	All
24710 Tribe Square Dr	The Elms at Arcola	A	4	248	N	Garden	Dulles	N	2016			95.6	\$ 2,083	Market/Affordable	Affordable Units	All
20576 Idle Brook Ter	Village at Potomac Falls	A	4	247	N	Garden	Sterling	N	1999			96.0	\$ 1,738	Market		All
43170 Thistledown Ter	Jefferson Arbors at Broadlands	A	4	240	N	Mid-Rise	Ashburn	N	2000	2006		91.7	\$ 1,713	Market		All
42775 Generation Dr	The Heights at Goose Creek Village	A	4	230	N	Mid-Rise	Ashburn	N	2019			67.4	\$ 1,847	Market		All
46565 Harry Byrd Hwy	Cascades Village Senior Apartments	A	4	150	Y	Low-Rise	Sterling	N	2001			97.3	\$ 1,289	Affordable	Rent Restricted	Senior
652A Fort Evans Rd NE	Potomac Station	A	4	150	Y	Garden	Leesburg	N	2002			97.3	\$ 1,562	Affordable	Rent Restricted	All
42225 Glascock Field Dr	Stone Springs Apartments	A	4	128	Y	Mid-Rise	Sterling	N	2019			67.2	\$ 1,351	Affordable	Rent Restricted	All
21282 McFadden Sq	Commons at Potomac Square	A	4	104	N	Mid-Rise	Sterling	N	2011			98.1	\$ 1,625	Market/Affordable	Rent Restricted	All
Bennett Station Sq	City Center Townes	A	4	66	N	Low-Rise	Dulles	N	2019			47.0	\$ 2,625	Market		All

Source: CoStar, Class A, B, C, Existing Apartments, Loudoun County, VA

February 20, 2020

Legend:

Class C
Class B
Class A


APPENDIX K

OPEN HOUSE	LAND	FUNDING	POLICY SUPPORT	ZONING	UTILITIES
BIG IDEAS	Create land trust to help encourage more development of affordable housing	What about <u>over</u> 100% AMI? Still not affordable!	“Housing in all” approach to continuum services & continuum	Use underutilized County property for ADUs	Will the new plans include utilities, water, gas, electric in the income calculator?
	Work w/SRO w/ land to develop	Flexible subsidy for non-eligible persons	Focus on the Percentage of Low and Middle Income and come up with a Plan to meet the Housing need	Co-locate ADUs with schools on County owned property	
		Tax relief [for] AHU/ADU by non-profit	Find a developer who will build 1 level affordable homes that are accessible.	Ease building standards. Flexibility is the key!	
		How are we able to accommodate the residents AMI of 100%? Homes are \$500,000 on average in the County	Rent controlled apts (pricing) like New York city programs	More parks with fields, swing-sets, grill, County –owned med-sized	
		Abate water and sewer fees on ADU/AHU units	Housing for 18-24 year olds that don't qualify for most programs	More 1 bedroom apartments and more Apartments near bus service in Leesburg area	
		Reduce Cap Facility Fees	More low income housing for Loudoun's workforce! Rental and purchase opportunities Housing for those that are low income	High density units! Near transit, with <u>affordability</u> for under 70% AMI  Need wheelchair accessible homes; focus on universal design principles	
			Unmet Housing for those with Disabilities!!	Redevelop/repurpose Old Leesburg Walmart Shopping Center	
				True accessible housing. Housing using principles of Universal Design	
			More HCV housing Allow smaller townhouses Managed rentals more than houses for sale—sold houses appreciate & move away from affordability Develop a robust permanent supportive housing program	Build More Houses	

APPENDIX K

OPEN HOUSE	STAFFING	PROFFERS	REGULATION	PROCESS	INCENTIVES
BIG IDEAS	Create an Affordable Housing Staff Team to work on projects that include ADU/AHUs that exceed Z.O. minimum requirements e.g. VHDA/HUD units included in zoning projects	Abate proffers for affordable dwelling units provided in accordance with county requirements	Economic Housing for all  Regulation that requires <u>all</u> high density developments to include affordable units  Housing needs are filled from the top down. The wealthiest get first dibs  A community that is inclusive with housing for people with and without disabilities with shared common areas & services on site Housing for everyone no legal status  Tiny houses  All in 1 community  Need Govt Org like “Affordable Housing Strategic Plan” to rank a project [like TOL Round Hill project] to help us through Govt processes	Create a fast track process and Projects for Affordable Housing Rezoning/entitlement projects	Increase Developer Incentives & Ratios  Landlord incentive program

OPEN HOUSE	ISSUES
BIG IDEAS	<p>Loudoun-- where everyone has an affordable place to live</p> <p>Make an attractive offer for developers to want more affordable dwelling units.</p> <p>Life skills facilities</p> <p>Typical housing programs that address the poor just raise the level of the groups deprived of opportunity</p> <p>Be able to buy a house with one income</p> <p>Housing for people not money</p> <p>Access to Housing programs for the immigrant community in Loudoun—including undocumented immigrants Stop Building All these huge houses!!</p> <p>Develop Walmart site into an inclusive community blending various incomes with employment opportunities on site</p>

## SUMMARY OF PUBLIC ENGAGEMENT ACTIVITIES

### 1. Introduction

This report summarizes the public engagement activities WSP conducted for the development of the Unmet Housing Needs Strategic Plan (UHNSP) for the Loudoun County Office of Housing. The purpose of the UHNSP is to define how the County will address unmet housing needs in a systematic and comprehensive way with integrated programs. The County conducted virtual public meetings and an online survey during the months of October and November 2020 to collect feedback from the public on housing needs, priorities, and challenges. The input collected will be used to help shape the final UHNSP vision and goals. In addition to these meetings, Loudoun County conducted a public open house in the fall of 2019 and a series of focus groups and meetings with stakeholders throughout the County; these meetings are summarized elsewhere.

### 2. Virtual Public Meetings

#### Purpose of the Meetings

Two virtual public meetings were held to further the community conversation about housing needs, share information about the UHNSP, and seek public input on housing issues. Two meeting times were offered to allow members of the public to participate at a time best for their schedule. The meetings were streamed using WebEx and Facebook Live, included a short presentation, and provided an opportunity for attendees to provide input and ask any questions. Figure 1 shows the summary results from both meetings, including the number of participants that attended via WebEx and the number of questions answered by the Q&A panel.

Loudoun County Housing Coordinator, Sarah Coyle Etro, opened each meeting with a presentation that included background on the UHNSP, a snapshot of the current housing environment in Loudoun County, and a summary of prior engagement efforts. At the conclusion of the presentation, WSP led an interactive polling session to collect public feedback in real time. The results of the polling session can be found later in this summary document. The remainder of each meeting was devoted to audience questions and comments. The Q&A panel included Ms. Etro; Valmarie Turner, Assistant County Administrator; Randall Farren, Principal Planner, Community Planning, Department of Planning and Zoning; and Sandra Berrios, Spanish Interpreter in the Office of Housing, who was available to respond to questions or comments submitted in Spanish.

#### Promotion

The County promoted the virtual meetings in several ways. The UHNSP webpage on the Loudoun County website included a description of the virtual meetings and instructions on how to join. A press release on October 21 announced the meetings and provided links to the County website for additional information. E-blasts were sent to prior participants of UHNSP engagement activities and to

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>October 28 - 12 p.m. to 1 p.m.</b></p> <ul style="list-style-type: none"> <li>• Approximately 40 participants on WebEx</li> <li>• 16 Questions from WebEx</li> <li>• 3 Questions from Facebook Live stream</li> </ul> <p><b>October 29 - 6 p.m. to 7 p.m.</b></p> <ul style="list-style-type: none"> <li>• Approximately 25 participants on WebEx</li> <li>• 9 Questions from WebEx</li> <li>• 3 Questions from Facebook Live stream</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Figure 1. Summary of virtual meetings



Figure 2. Facebook promotion on October 29

# Unmet Housing Needs Strategic Plan

members of the public who signed-up to receive updates on the UHNSP. In addition, posts were made on the Loudoun County Government Facebook page on October 21, 28, and 29, as shown in Figure 2.

## Summary of Interactive Polling Activity

An interactive polling session through PollEverywhere.com collected public input during both virtual meetings. Participants were able to join the polling session using a web browser on their phone or laptop, by texting in, or by downloading the PollEverywhere mobile application. As participants responded to each of the questions, their responses appeared in real time through the presentation broadcast. This method allowed participants watching the presentation from WebEx and from Facebook Live to see answers to the questions. Five questions were asked and each of the questions were designed to be similar to the online survey, but different enough that participants of the polling session could still provide more detailed information if they took the online survey as well. The following summarizes the combined responses from both virtual meetings for each question. A detailed summary of the data collected from each virtual meeting is found in Appendix C.

### Where do you live or work in Loudoun County?

The first question asked participants to locate the general area where they live or work in Loudoun County. (This question could not be answered by those participants using the text-in option.) A total of 27 responses were received on this question between the two virtual meetings. As shown in Figure 3, participants represented many areas throughout the county, with the exception of the southwestern region. The majority of participants responded that they live or work in or between Leesburg and the Potomac Falls and Sterling areas.

### What types of housing are most needed in Loudoun County?

The second question asked participants to select what type of housing is most needed in Loudoun County. There were seven types to choose from: apartments, condominiums, single-family, accessory unit/ “cottages”, ages 55/above, multi-generational, or other. Participants could only select one choice. A total of 34 responses were received. As shown in Figure 4, the top responses included apartments and single family, with both ages 55/above and condominiums as the next most needed housing types. Few respondents selected multi-generational or accessory unit/ “cottages” and no one chose other. During the October 29 meeting, apartments was the most popular choice, whereas during the October 28 meeting apartments and single-family received the same number of responses for most important.

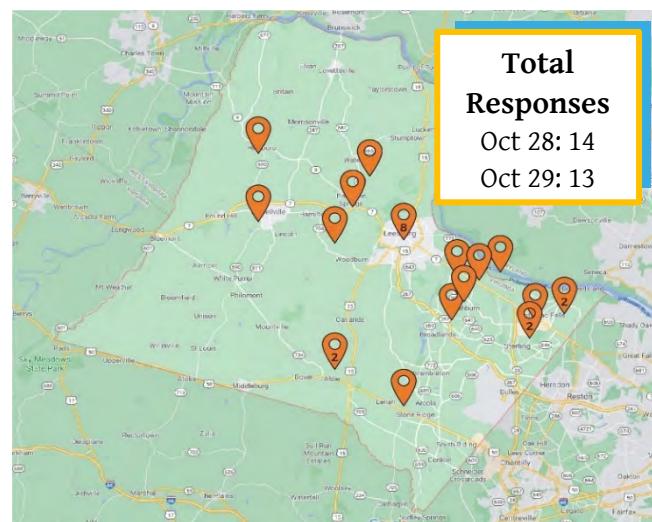


Figure 3. “Where do you live or work in Loudoun County?” Responses

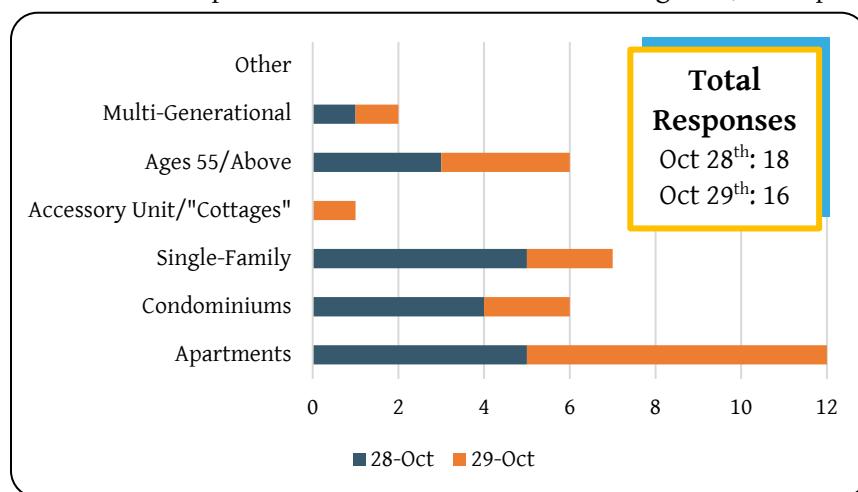


Figure 4. “What types of housing are most needed in Loudoun County?” Responses

## Unmet Housing Needs Strategic Plan

### What do you think Loudoun County should focus on when addressing unmet housing needs?

The third question asked participants to pick their top issues that they believe Loudoun County needs to focus on when addressing unmet housing needs. There were eight choices, and participants were only allowed to select one: access to recreational space, attractiveness of community, connected and tight-knit communities, availability of community services, open space conservation, access to public transportation, variety of housing options, and housing close to jobs. Figure 5 shows the results, with variety of housing options as the top choice at both virtual meetings, followed by access to public transportation and housing close to jobs. Attractiveness of community and availability of community services both received a single selection, while the remaining three choices did not receive any. A total of 36 responses were received.

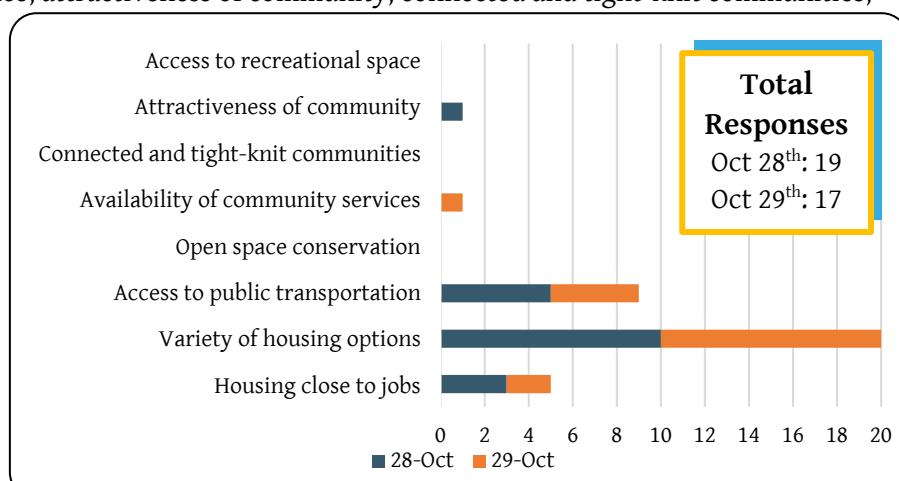


Figure 5. "What do you think Loudoun County should focus on when addressing unmet housing needs?" Responses

### Which of the following do you think pose the biggest challenges to meeting housing needs?

The fourth question asked participants what they thought was the biggest challenge to meeting housing needs. Participants were asked to pick one option out of six: public perception about affordable housing, awareness of options and resources for renters/owners, zoning and development regulations, requirements needed to qualify for housing, lack of options that meet people's needs, and costs involved to rent/buy a home. The majority choice for both virtual meetings was costs involved to rent/buy home, as shown in Figure 6. Lack of options that meet people's needs and zoning and development regulations were tied for the second biggest challenge. A total of 28 responses were received.

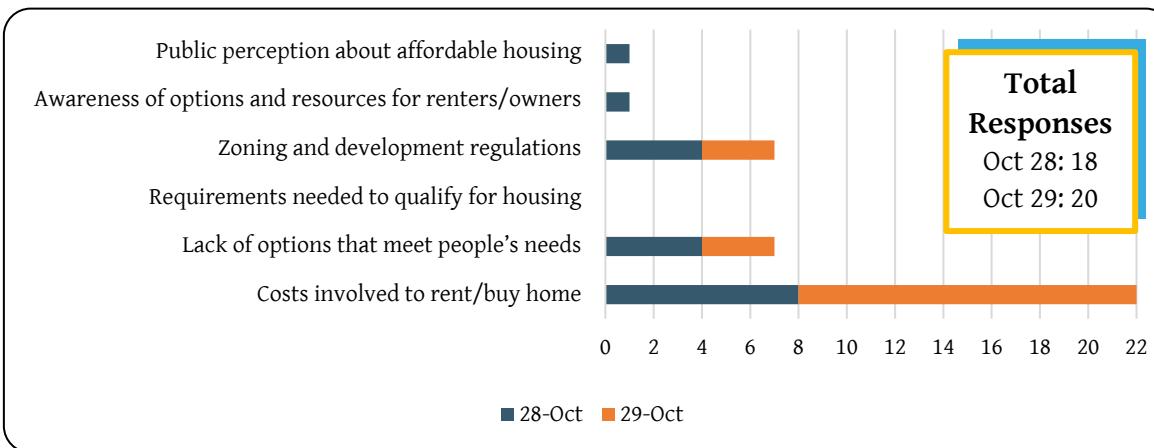


Figure 6. "Which of the following do you think pose the biggest challenges to meeting housing needs?" Responses

**What are some of the best ways to spread information about housing opportunities in your community?**

The final question was open-ended and asked participants for suggestions on the best ways to spread information about housing opportunities. Participants were able to add more than one response. During the October 28 meeting 19 responses were received, and during the October 29 meeting 20 responses were received. Participant responses were grouped into one of five categories: county/town resources, community resources, homeowner's associations/property managers, business resources, and media sources. These responses help to provide a starting point for future communications about the UHNSP and other Office of Housing resources.

- **County/Town Resources**
  - County website
  - Community centers
  - Public libraries
  - Senior centers
  - Recreational centers
  - High schools/colleges/Loudoun County Public Schools
  - Community organizations
  - Department of Family Services
  - Inserts in water/sewer bills
- **Community Resources**
  - Non-Profits
  - Religious institutions
  - Food banks
  - Community leaders
- **Homeowner's Associations/Property Managers**
  - Employers
  - Banks
  - Realtors
  - HUBZone companies
  - Mason Enterprise Center
- **Business Resources**
  - Social media (NextDoor, Facebook Ads)
  - Press releases
  - Mailed newsletters
  - Local press
  - Craig's List
- **Media Sources**
  - Social media (NextDoor, Facebook Ads)
  - Press releases
  - Mailed newsletters
  - Local press
  - Craig's List

### **Summary of Q&A Session**

The remainder of each meeting consisted of a live Q&A session. The chat moderators fielded questions and comments from WebEx and Facebook Live and relayed them to the Q&A panel. A transcription of all the questions and comments received is found in Appendix B.

A wide range of topics were covered during the Q&A sessions. Several questions focused on the requirements for County housing and how those are prioritized, the housing programs currently in place, suggestions for potential new or expanded programs, and how the County addresses the need for different housing types, especially for those with accessibility needs. Questions and suggestions about funding sources, development regulations, and environmental protection also came up during both meetings.

A key takeaway from the virtual meetings is that housing variety is a great concern to the participants, with apartments and single-family homes viewed as the most important types of housing needed. Also, housing costs are a major issue as shown in the polling session, and many of the questions during the Q&A session focused on funding sources and income requirements. These themes can also be seen throughout the responses of the online survey, which are summarized in the following section.

# Unmet Housing Needs Strategic Plan

## 3. MetroQuest Survey

### Introduction

In order to engage a wider audience in the community conversation about housing needs, the project team developed a survey that was available both online and in a paper format. The survey was also available in Spanish. The survey period began on October 28 and ended on November 12. The online survey used MetroQuest, an interactive digital survey tool that has proven to be engaging for users and effective in generating broad responses for numerous planning efforts across the U.S. The MetroQuest survey consisted of five screens, each with a distinct purpose:

- Welcome Screen: Provided background on project purpose and public input.
- Housing Priority Screen: Participants were asked to rank priorities based on their personal preferences.
- Housing Challenges: Participants were given a list of potential housing challenges in four categories and asked to indicate whether each was a barrier to housing.
- Housing Needs Screen: This screen used a mapping tool and various map markers representing different housing types. Participants were asked to use the map markers by placing them on the map based on where that housing type was needed.
- Wrap Up Screen: The final screen of the survey captured voluntary demographic information, as well as providing participants directions on how to share the survey and access more information.

### Promotion

The survey was promoted several ways. The UHNSP webpage on the Loudoun County website included a description and link to the survey. A press release was distributed on November 5, announcing the survey and links to participate. In addition, posts were made on the Loudoun County Government Facebook page in both English and Spanish. Organic posts were made on October 30, November 2 and 10. Examples are shown in Figures 7 and 8.



Figure 7. Spanish Facebook post November 9



Figure 8. English Facebook Post October 30

### Survey Participation

A total of 632 responses were collected during the engagement period, 574 from the English survey and 58 from the Spanish survey. All data has been combined from both surveys; however, in some instances the data was analyzed separately and that is noted in the text. Figure 9 shows the combined participation by day.

# Unmet Housing Needs Strategic Plan

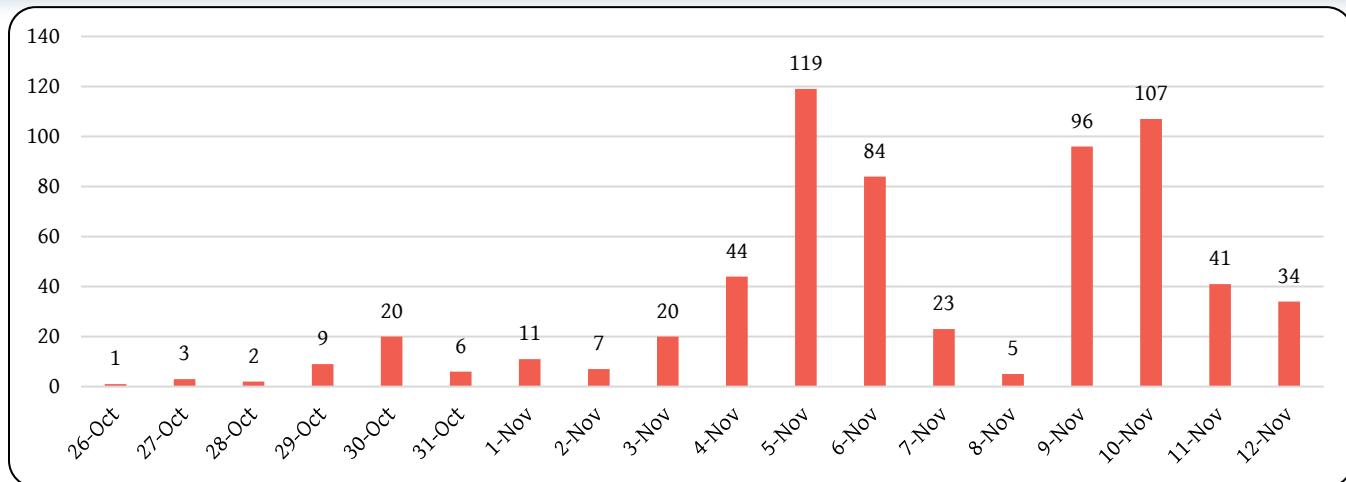


Figure 9. Survey participation by day

## Screen 1: Welcome Screen

The Welcome screen provided background details on the project, the purpose of the plan and how the County planned to move forward. On this screen participants could request assistance for accessibility needs or switch to the Spanish survey if desired.

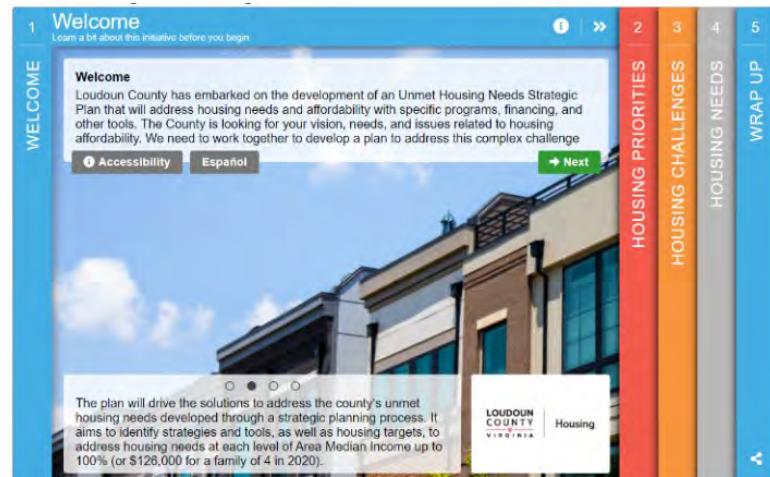


Figure 10. Welcome screen

## Screen 2: Housing Priority Screen

The second screen in the survey asked participants to rank housing priorities. Nine priorities were listed including a “suggest another priority” option as shown in Figure 11. To avoid bias, the order of the options varies each time the survey is opened. Participants could click on each priority to learn more about that option then rank their top five choices.

Figure 12 below shows the average ranking for each category. The most important priorities overall were those people chose themselves (“Suggest another priority”) followed by “Measured development of land” and “Variety of housing options.” Note that the lower average means the priority was more important to participants. Results were similar across demographic groups.

The screenshot shows the 'Housing Priorities' screen where participants rank items. A list of nine priorities is provided, including 'Availability of community services', 'Access to recreational space', 'Tight-knit community', 'Measured development of land', 'Variety of housing options', 'Attractiveness of community', 'Access to public transportation', 'Housing close to jobs', and a 'Suggest another priority' option. Navigation tabs on the left include 'WELCOME' and 'HOUSING PRIORITIES', and on the right are 'HOUSING CHALLENGES', 'HOUSING NEEDS', and 'WRAP UP'.

Figure 11. Housing Priority screen

## Unmet Housing Needs Strategic Plan

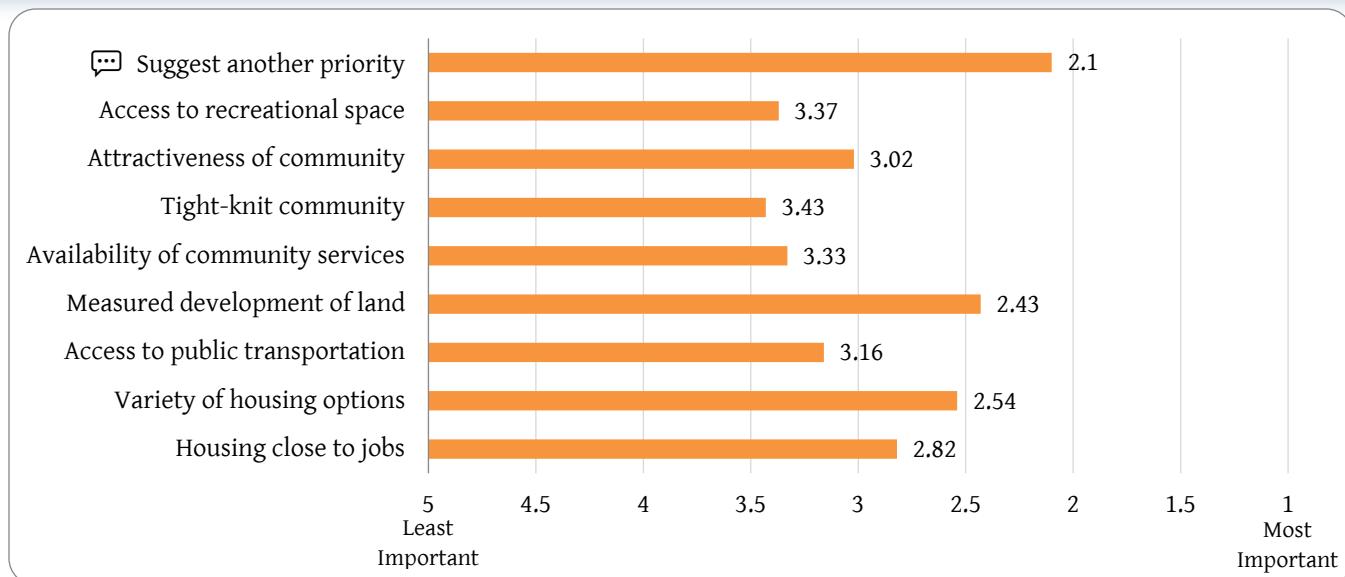


Figure 12. Housing Priority: Average Ranking

Figure 13 shows the number of times a priority was ranked. Variety of housing options was ranked the most with 376 responses.

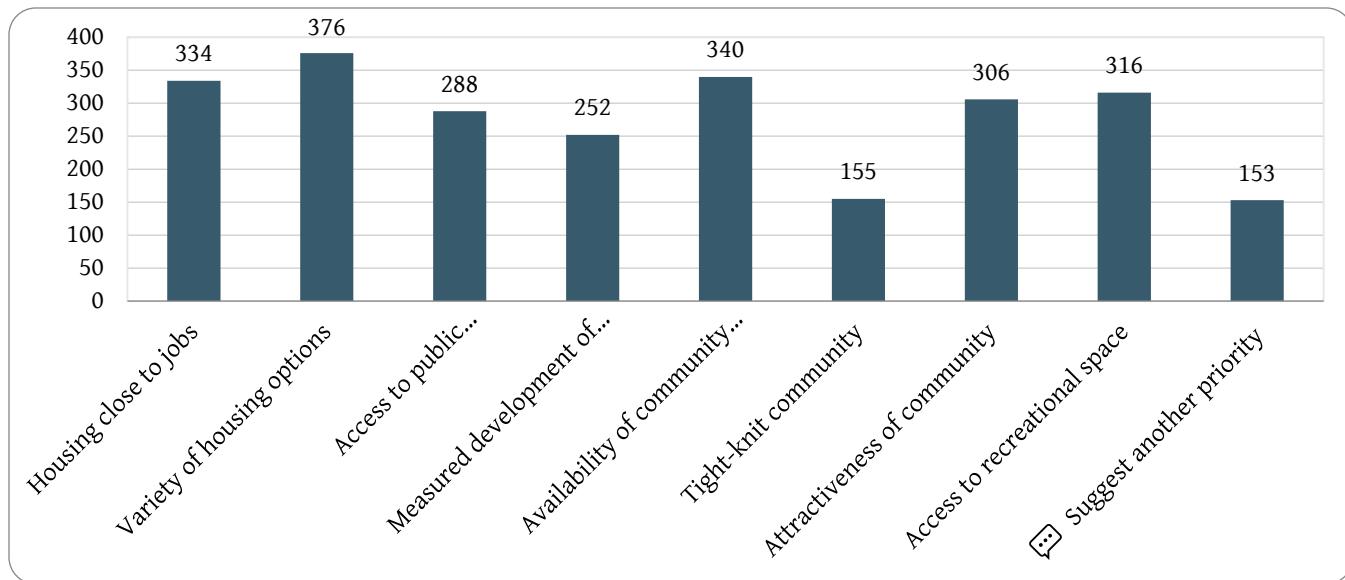
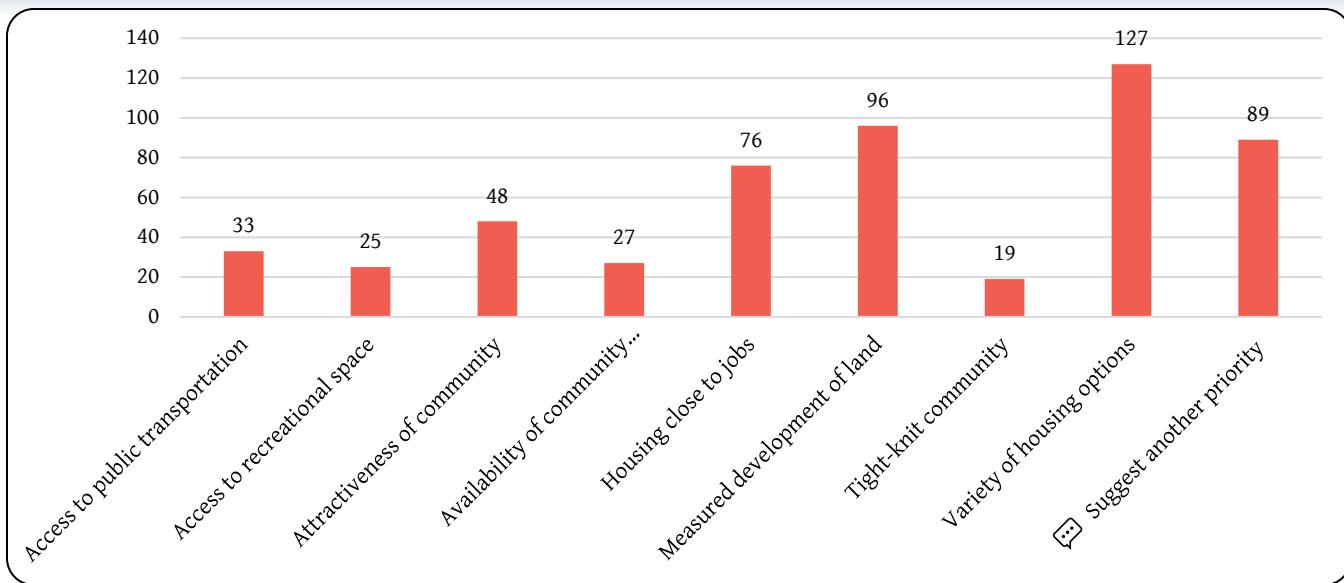


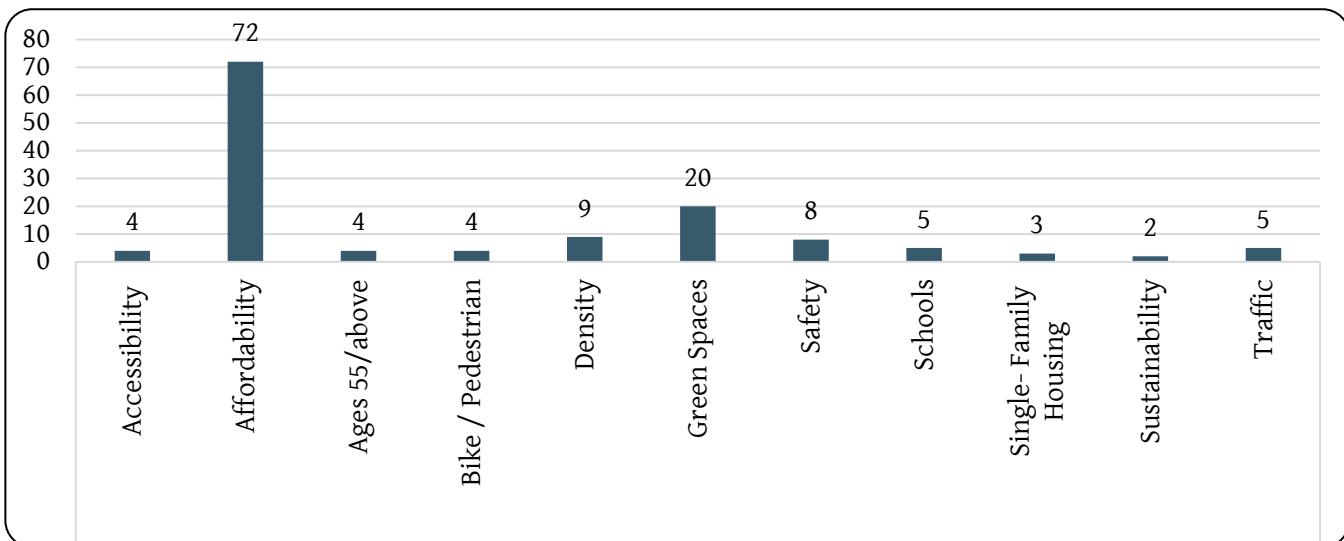
Figure 13. Housing Priority: How many times each priority was ranked

Figure 14 shows how many times each priority was ranked first. The “Variety of housing” option was ranked first most often followed by ‘Measured development of land’. Although “Measured development of land” was ranked as the top priority second most often, it was not selected by as many participants as other priorities as seen in Figure 13. This means that when it was chosen, it was a high priority to those respondents.

**Unmet Housing Needs Strategic Plan***Figure 14. Housing Priority: How many times each priority was ranked first*

Participants could make comments generally or on specific priorities. For the “Suggest another priority” selection, respondents made a total of 137 substantive comments indicating their suggested priorities. These comments are categorized by theme in Figure 15. Just over half (72 comments) reference housing affordability. Examples of other suggested priorities include the following:

- “A “green belt” between communities that promotes walking, biking, and provides habitat for wildlife”
- “Handicap Access to Affordable Housing.”
- “Variety of housing, support the workforce which is critical to continuing to bring large employers to Loudoun.”
- “No HOA or reasonable HOA fees.”
- “Accessibility to all races and levels of socioeconomic status.”
- “Starter homes for young people. Our children can't afford to live independently where they grew up!”

*Figure 15. Housing Priority: ‘Suggest Another’ response themes*

# Unmet Housing Needs Strategic Plan

## Screen 3: Housing Challenges Screen

The third survey screen asked participants about possible barriers and challenges faced when securing housing in Loudoun County. There were four main topics: cost of housing, available housing not meeting needs, hard to qualify for housing, and other challenges. In each of the four topic sections there were statements outlining specific challenges related to the overall topic. Participants were asked how strongly they agreed or disagreed with statements on a scale of 1 star, strongly disagree, to 5 stars, strongly agree.

The following figures show the average rating for each statement and any notable variations by housing status (owner/renter/lives with family or friends), age, income, or participation in the Spanish survey. For each statement, the graphics only show demographic variation where average ratings were 0.2 higher or lower than the total. A table showing the averages for each demographic category can be found in Appendix D. This screen also allowed for comments generally or on each statement. A full list of comments can be found in Appendix D.

Figure 16. Housing Challenges screen

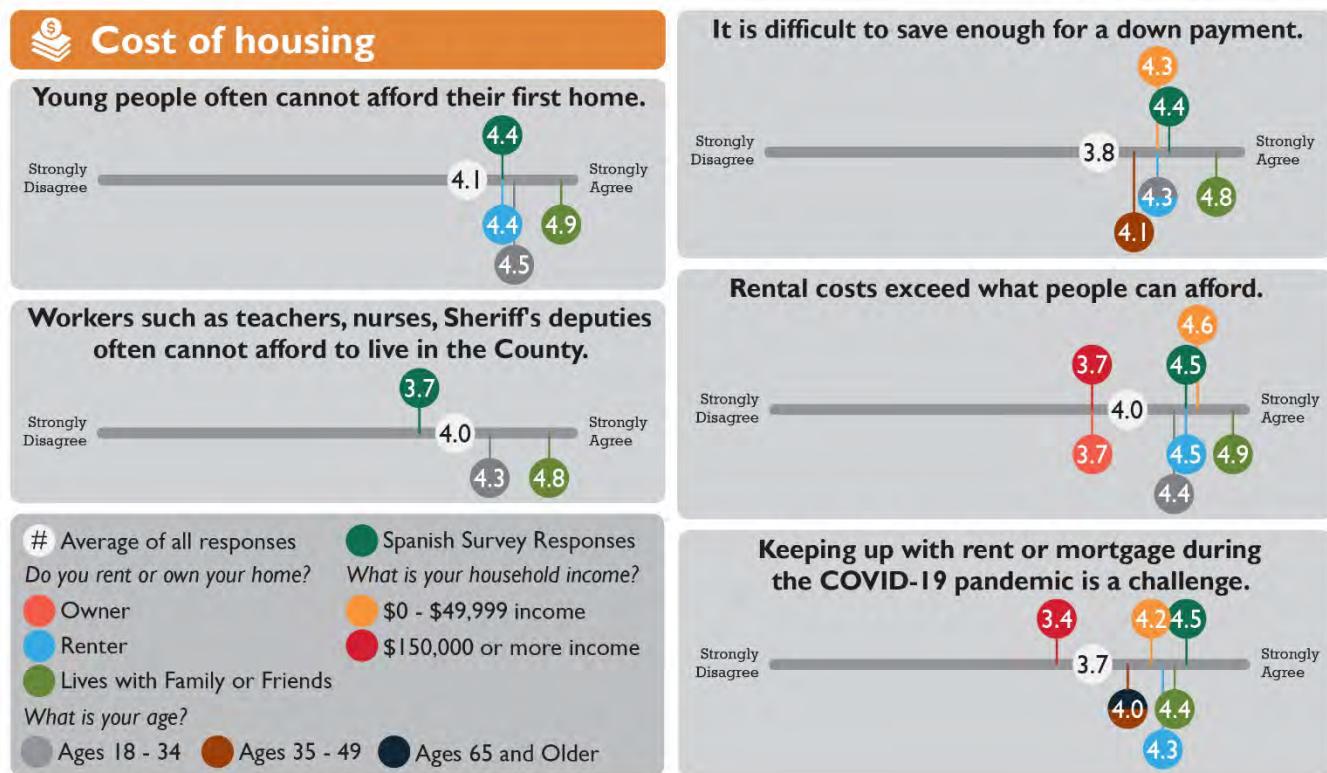


Figure 17. Cost of Housing

## Unmet Housing Needs Strategic Plan

In Figure 17, Cost of Housing, “Young people often cannot afford their first home” had the highest average with 4.1 out of 5. Both, “Workers such as teachers, nurses, Sheriff’s deputies often cannot afford to live in the County” and “Rental costs exceed what people can afford” had high averages as well with 4 out of 5. The average of these three examples is higher with respondents who live with family or friends, as well as those with an age between 18 and 34. Most of these statements had a higher average among Spanish respondents, those who rent their current homes, and those with lower incomes. The statement, “Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge” also had higher averages among those same groups, as well those between 35 – 49 years old, and 65 and older. These age groups also had higher averages for the statement, “It is difficult to save enough for a down payment” showing that across the board, with the exception of those that own their homes or have high incomes, many survey respondents see cost as a barrier to housing.

In Figure 18, Available housing not meeting needs, the highest ranked challenge is, “Homes lack convenient access to public transportation” with 3.6 out of 5. This category was significantly higher among those who are renters, took the Spanish survey, or have a yearly household income that is less than \$50,000. “There are too few options for older adults” was also rated higher by participants with ages 50 and older, as well as those with a lower household income and Spanish responders. Accessibility as a barrier is referenced in two statements, “Available homes are not accessible for people with disabilities” and “There is not enough special needs housing available.” In both statements, lower income, ages 65 and older, and Spanish responses all had higher averages, while those with higher incomes had a lower average. Those in the middle-income bracket, living with friends or family, or 65 and older had a higher average for the statement that “Available homes are too large for small households and singles.”

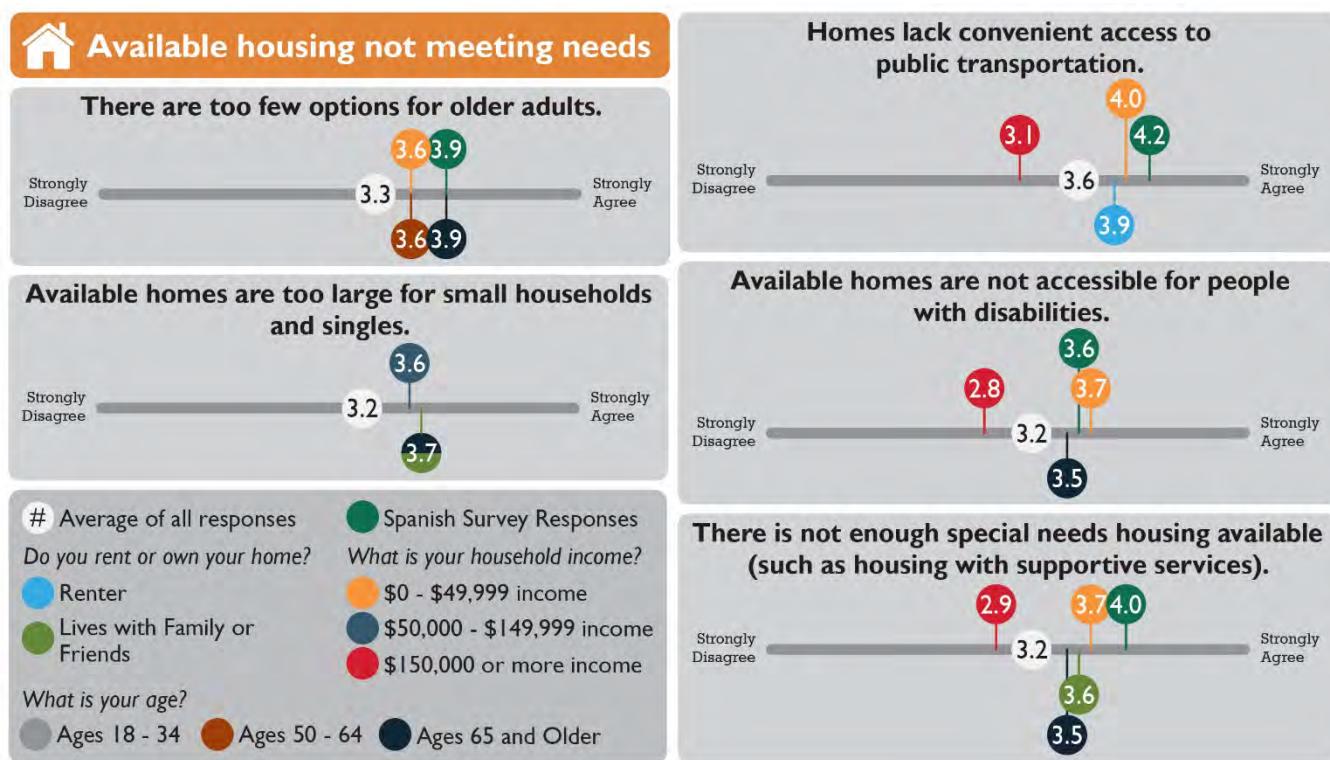


Figure 18. Available housing not meeting needs

In Figure 19, Hard to qualify for housing, the highest ranked challenge is, “Insufficient income prevents applicants from qualifying” at 3.8 out of 5. In that category there is nearly a point difference among those who took the survey in Spanish and those who live with family and friends, which both have a 4.7 average rating. There were two categories with a lot of variation among different demographic groups. The first is “Complexity

# Unmet Housing Needs Strategic Plan

of application process causes confusion and discourages applicants,” for which averages ranged from 2.6 to 4.7 based on income, age, renter/owner status and Spanish responders. “Immigrant status causes difficulty in applying for programs” also had great variation in data with Spanish respondents having the largest difference in average at nearly 2 points higher than the overall average. Spanish responders and those with lower incomes had higher averages for all five of these statements, which shows participants in this group likely experience more difficulty in qualifying for housing. Conversely, those with high incomes or homeowners had lower averages for most of these statements.

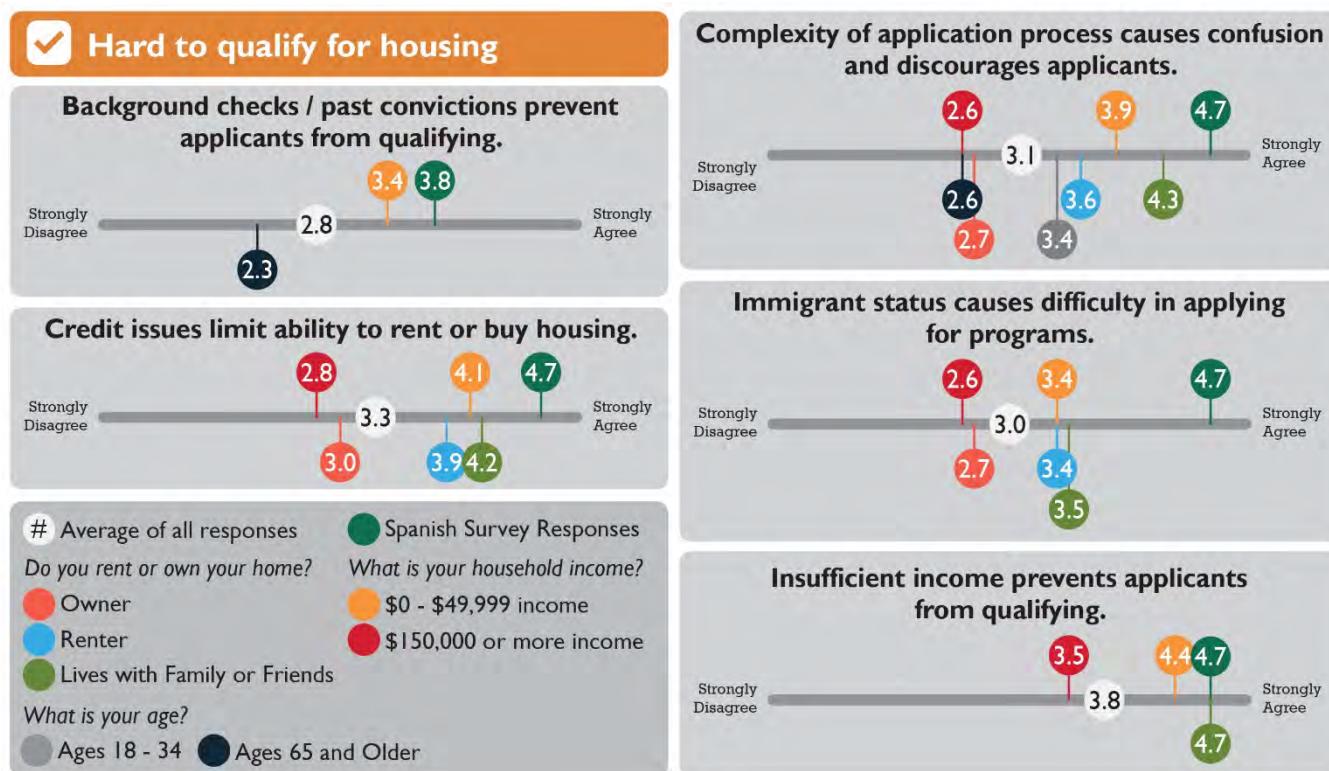


Figure 19. Hard to qualify for housing

Figure 20, Other challenges, had a few statements with similar averages. “Public is unaware of resources available to renters/buyers” had the highest average of 3.8, while both “Developers lack financial incentives to build affordable housing” and “NIMBY (“not in my backyard”) attitudes discourage construction of affordable housing” had averages of 3.7. Only those in the lowest income category, renters, and Spanish survey responders had higher averages for the statements “Public is unaware of resources available to renters/buyers” and “Permitting process is too difficult for developers.” These groups, as well as those living with family or friends, also had higher averages for the other three statements. Respondents who were ages 65 and older also had higher averages for the ‘NIMBY’ statement and that zoning regulations limit rental housing development. These results show overall that when thinking about development of housing and public knowledge, again, typically non-owners and those with lower incomes see these as barriers to housing.

# Unmet Housing Needs Strategic Plan

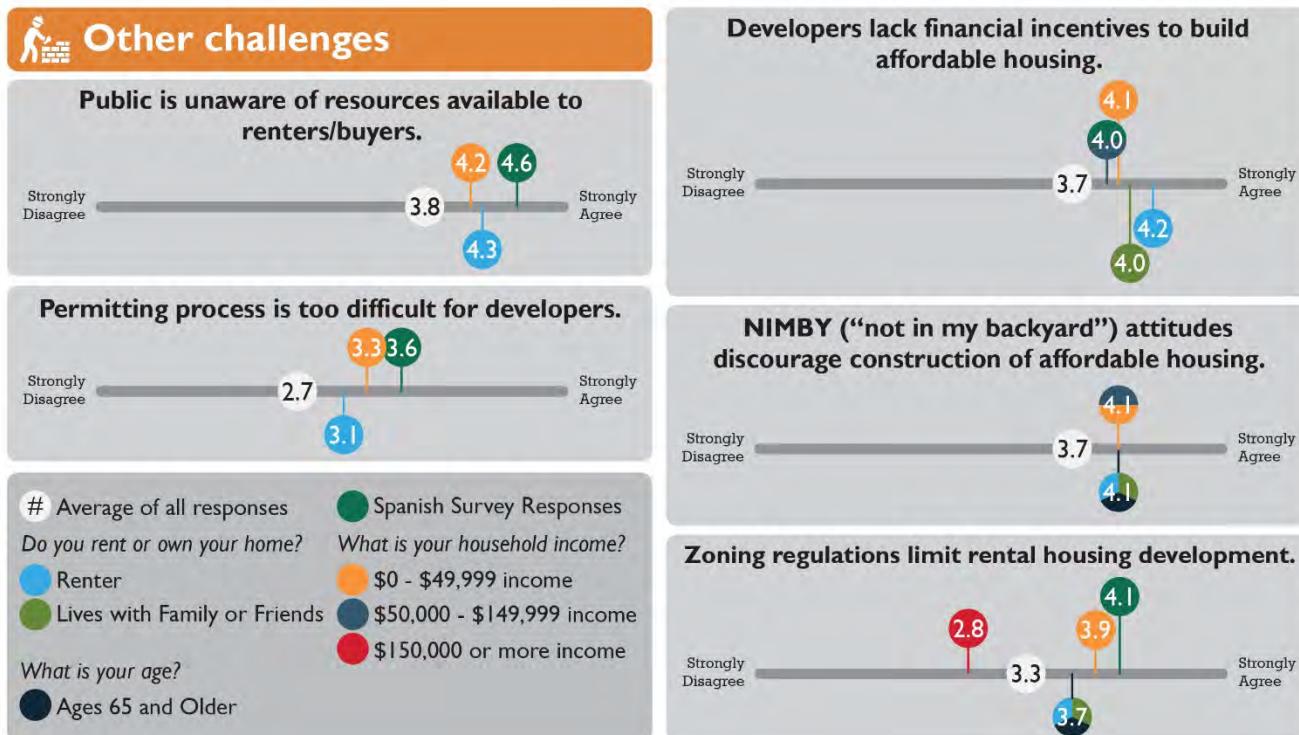


Figure 20. Other Challenges

## Screen 4: Housing Needs Screen

The fourth screen allowed participants to interact with a map of the county and surrounding areas. Participants were asked to identify the locations where housing is needed by housing type. Participants could choose from seven map markers that represented different housing types: Single-Family, Condominium, Apartment, Accessory Unit / “Cottages,” Ages 55/above, Multi-generational, and Other. Participants were not limited to the number of markers they could place. Of the 1,669 markers placed, 29 percent (491 markers) were for single family housing. Figure 22 shows how many times each marker was used.

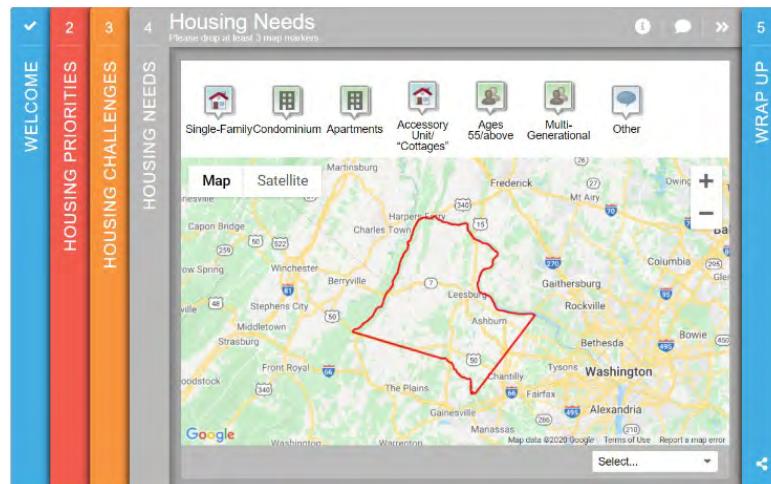
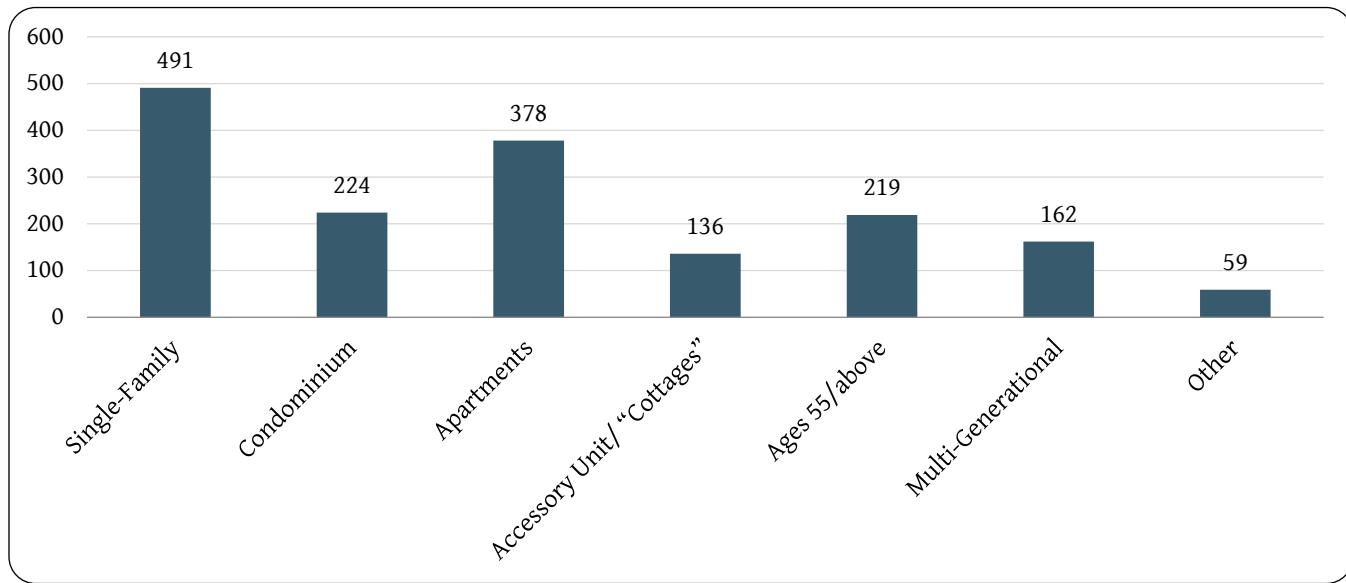


Figure 21. Housing needs screen

*Figure 22. Map Marker Usage*

Figures 23-25 show where the markers were placed. Figure 23 displays Single Family and Accessory Unit / “Cottage” map markers. These markers are generally evenly distributed throughout the county. Figure 24 displays Condominium and Apartment map markers. These markers are centered toward highly populated areas. Figure 25 displays Multigenerational Housing, Ages 55/ Above Housing and Other map markers. Similar to Figure 24, these markers were also placed in higher populated areas.

# Unmet Housing Needs Strategic Plan

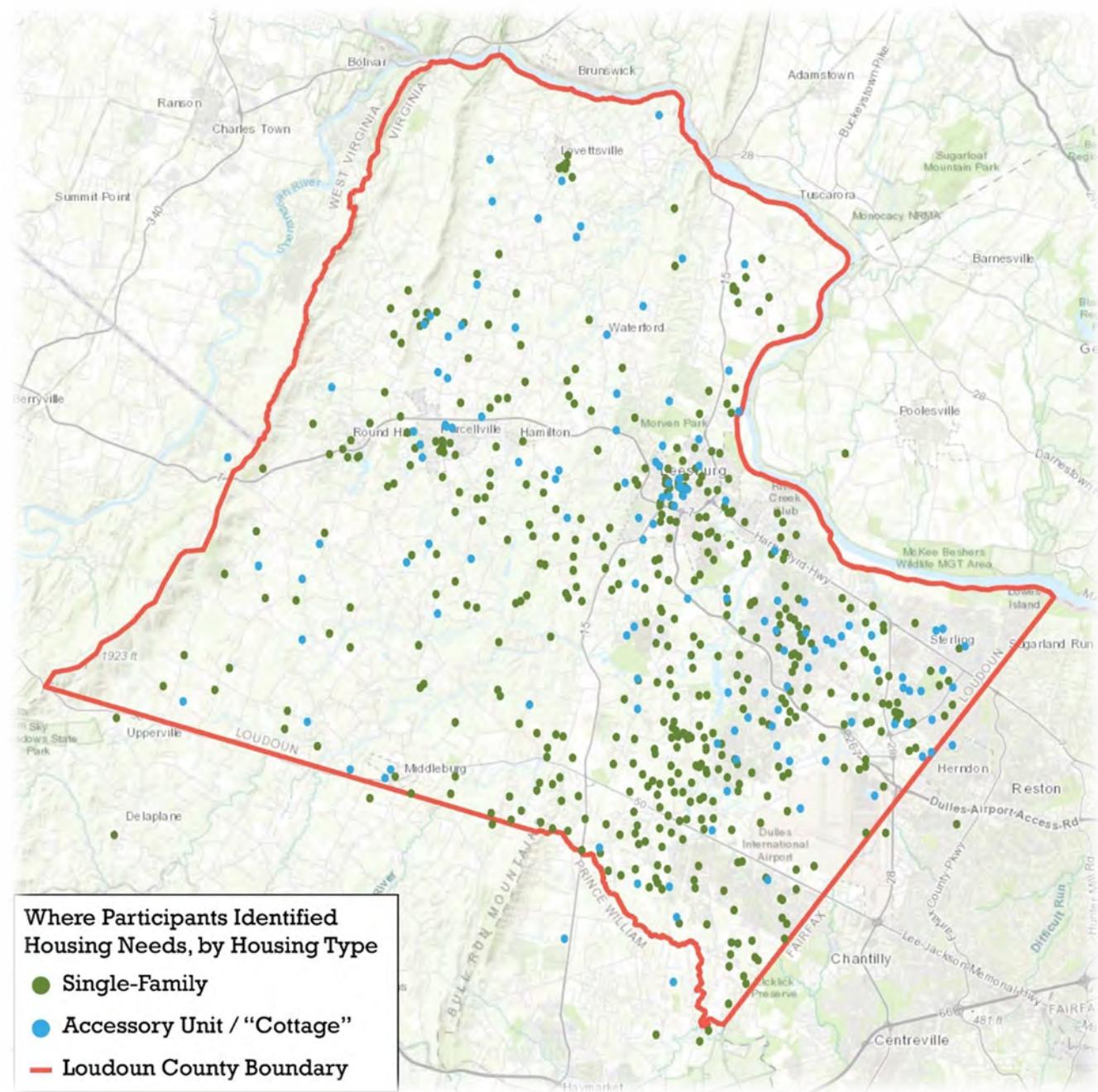


Figure 23. Single Family and Accessory Unit / "Cottage" map markers

# Unmet Housing Needs Strategic Plan

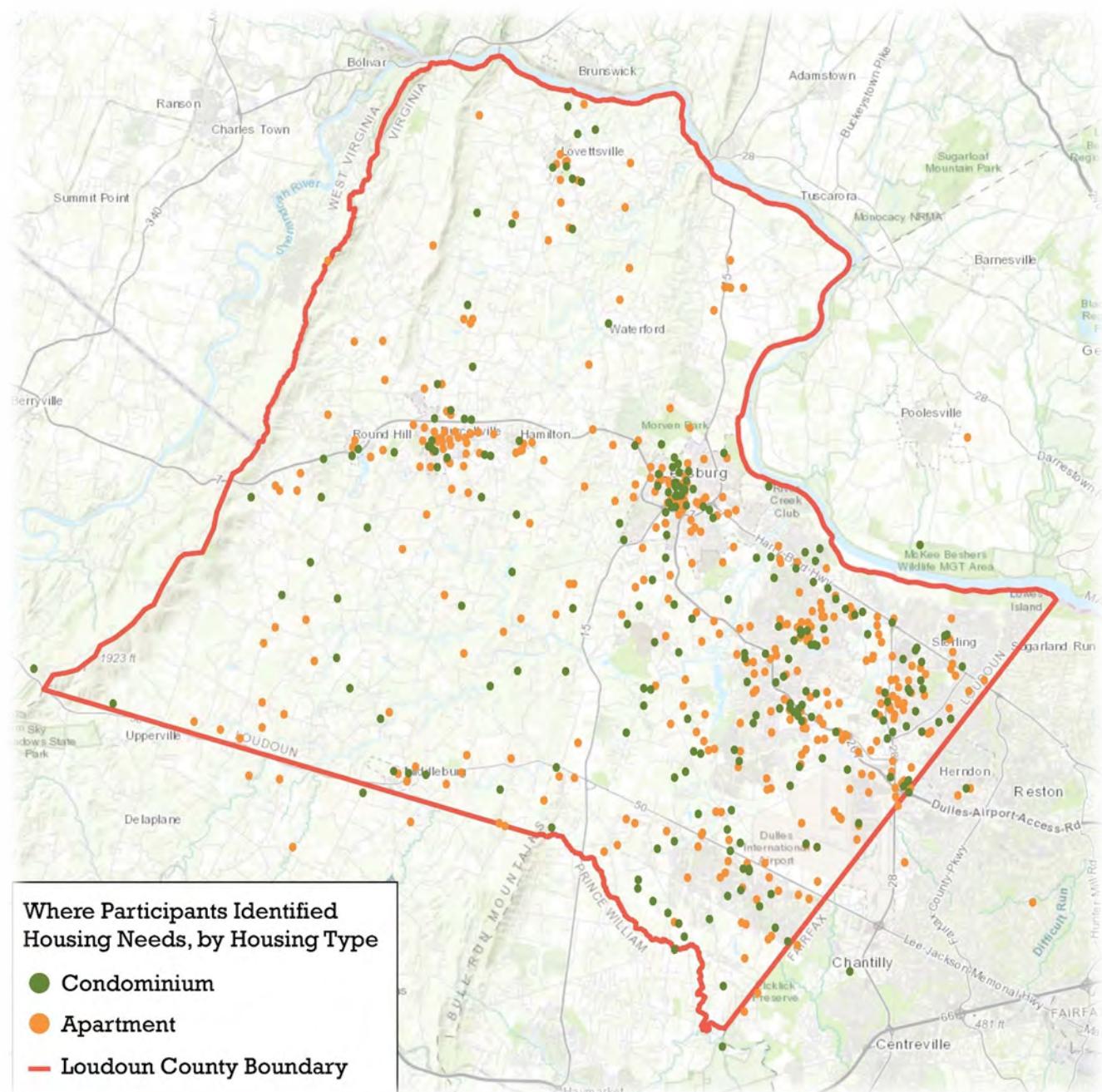


Figure 24. Condominium and Apartment map markers

APPENDIX L  
**Unmet Housing Needs Strategic Plan**

Loudoun County  
VIRGINIA

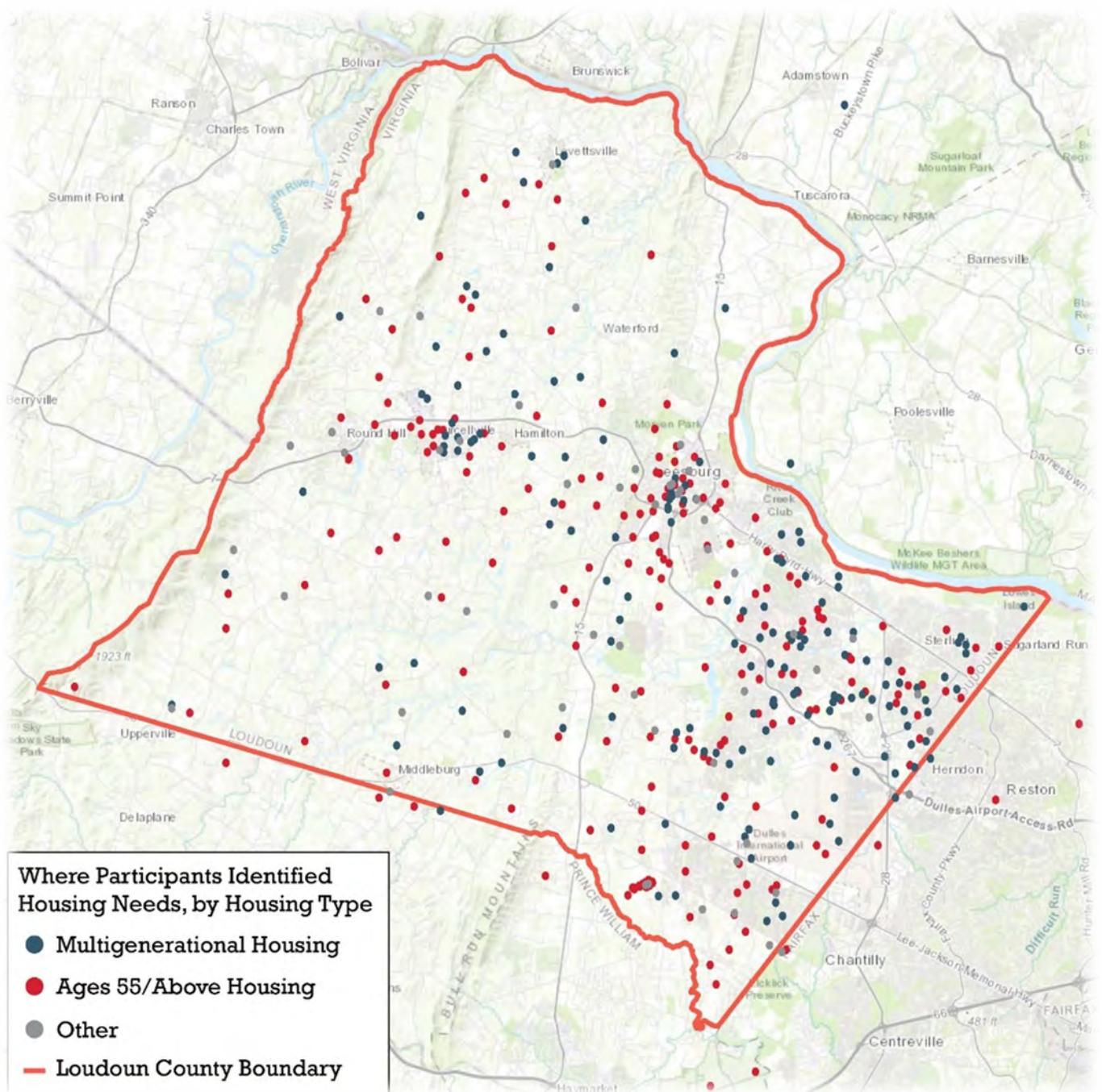


Figure 25. Multigenerational Housing, Ages 55/ housing and Other map markers

## Unmet Housing Needs Strategic Plan

When placing the Single-Family, Condominium, Apartment, and Multi-generational markers, respondents were asked an additional multiple-choice question to give more details. The choices for Single-family included detached, townhome, duplex and triplex. The options for condominium were 1-2 bedroom and 3-4 bedroom. Choices for Apartments included studio, 1-2 bedroom and 3+ bedroom. For Multi-generational, participants could choose from single story home, separate living quarters and attached-private entrance unit. Participants had the option to provide additional comments. There were 211 comments received, which can be viewed in Appendix D. Those who selected the single-family home marker noted that detached homes are most needed, as shown in Figure 26. Of the 433 markers placed, 67 percent (293 responses) selected 'Detached'.

Figure 27 shows that those who placed the Condominium markers, 60 percent (108 responses) noted that 1-2 bedrooms are most needed. Similar to Condominiums, 90 percent (192 responses) selected that 1-2-bedroom apartments are most needed, as shown in Figure 28.

The multi-generational responses were more evenly distributed than other markers as shown in Figure 29. The most selected response was attached-private entrance unit.

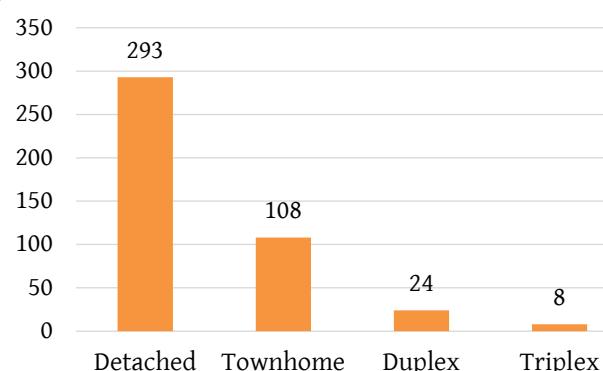


Figure 26. Single-Family - What type is most needed?

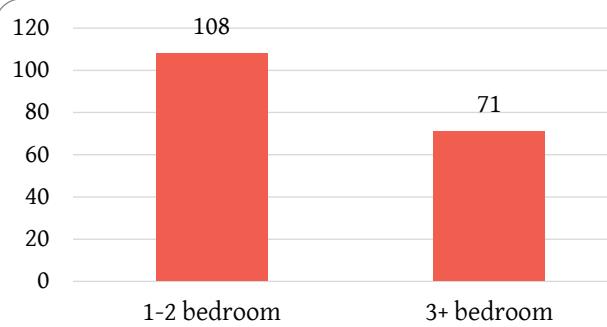


Figure 27. Condominium - What size is most needed?

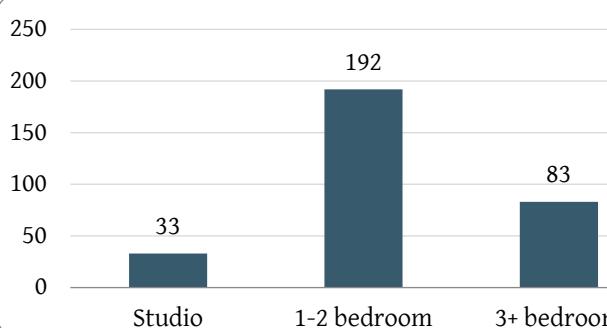


Figure 28. Apartments - What size is most needed?

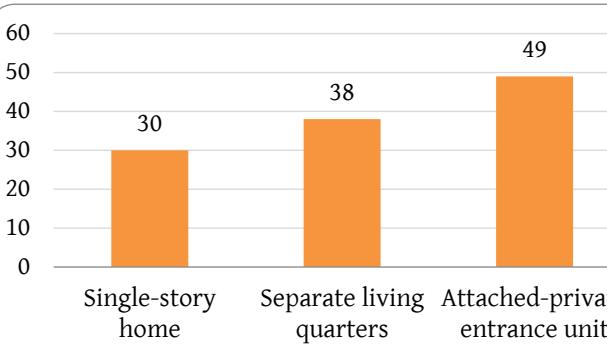


Figure 29. Multi-Generational - What type is most needed?

### Screen 5: Wrap Up Screen

## Unmet Housing Needs Strategic Plan

The final screen gave respondents the option to provide their demographics to help Loudoun County better understand the makeup of survey participants. This data was used throughout the report to cross reference responses with demographic information. Responses were broadly distributed across age, income, and household size. The first question asked participants for their home zip code. Figure 31 shows participation both in and outside of Loudoun County. The demographic screen also allowed respondents to leave general comments. Four comments were received on the final screen of the survey, which can be found in Appendix D. Demographic information can be found in Figures 31 - 38.

Figure 30. Wrap Up Screen

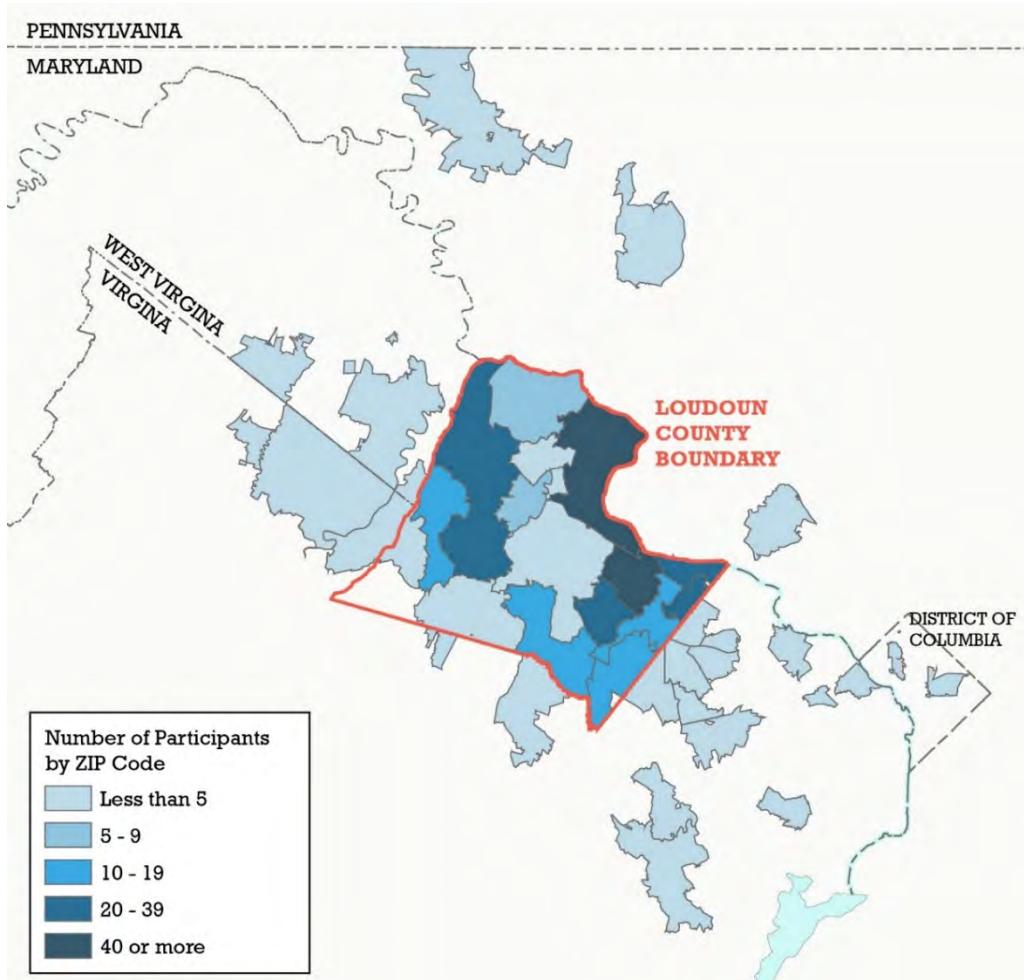


Figure 31 Participant ZIP code map

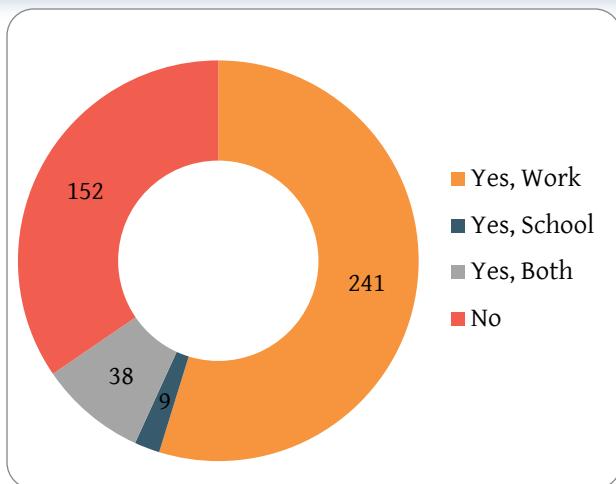
**Unmet Housing Needs Strategic Plan**

Figure 32. Do you work/attend school in Loudoun County?

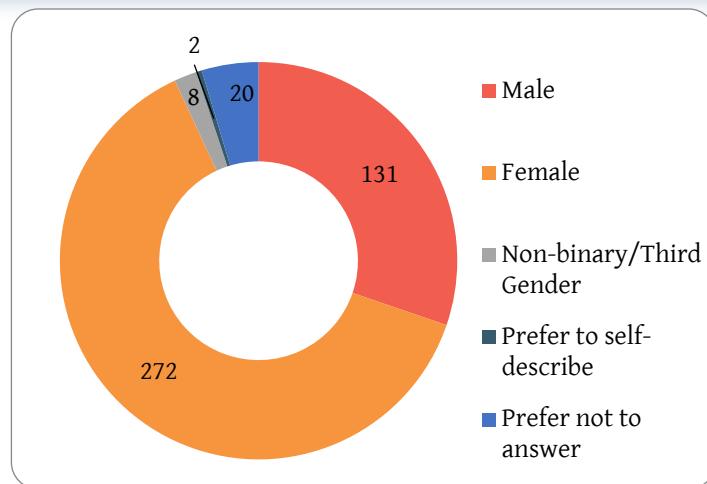
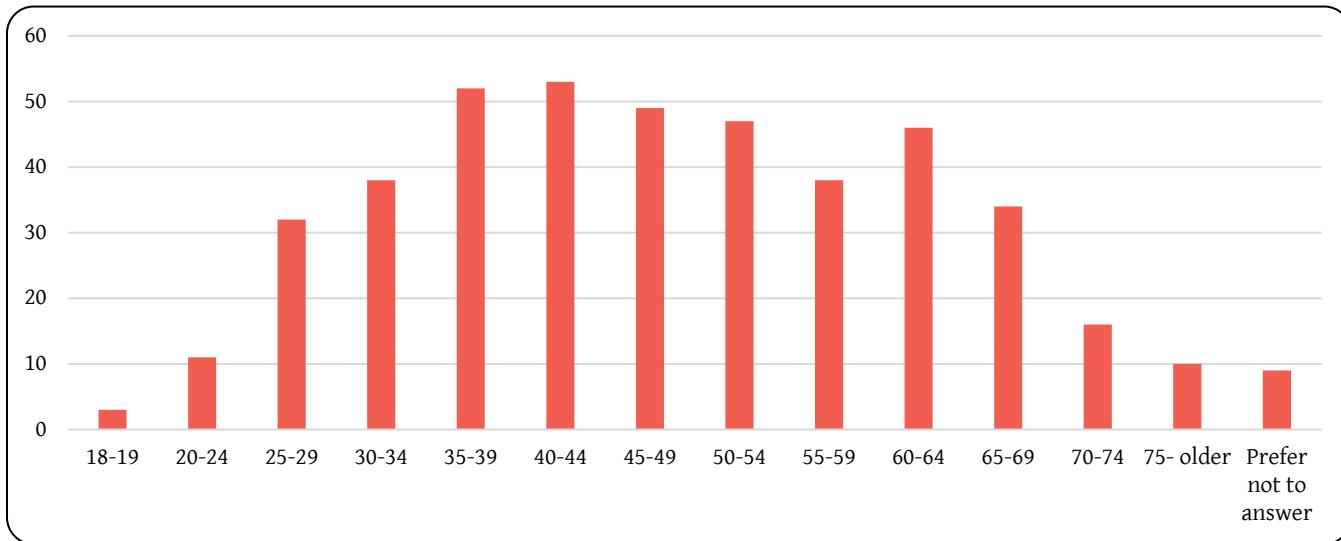
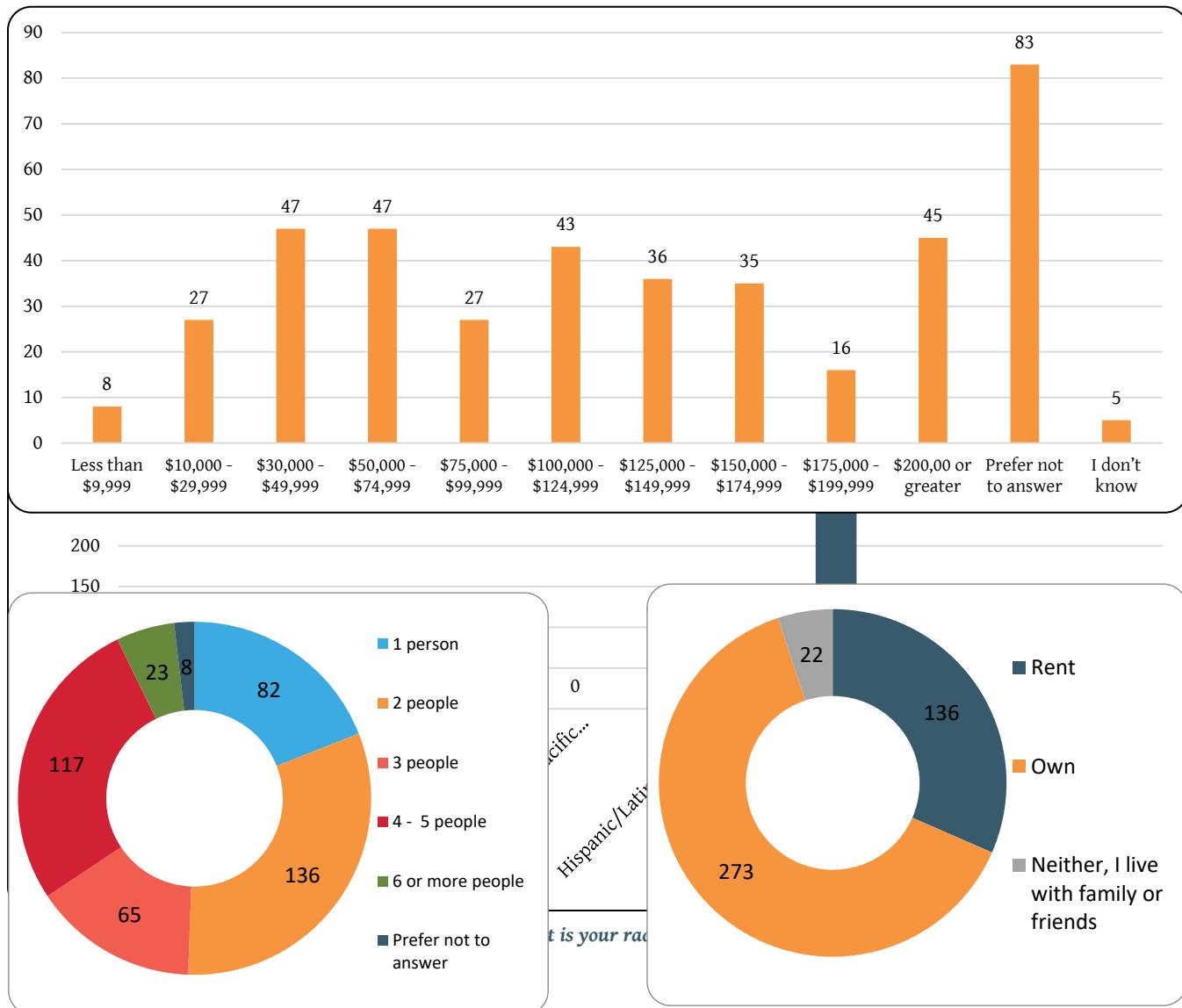


Figure 33. What is your gender?



**Unmet Housing Needs Strategic Plan****Conclusion**

The survey responses provide information on what the public views as priorities, challenges, and needs for housing in Loudoun County. From the data it is clear that the respondents desire a variety of housing options. The data shows that participants feel there are several housing barriers including that rent and down payments for housing are too expensive. Participants also expressed that resources to help residents with housing are not easy to access. Finally, the desire for affordable detached single-family homes is consistent across the county.

Figure 37. What is your household size (including children)?

Figure 38. Do you rent or own your current home?

# APPENDIX L

## Unmet Housing Needs Strategic Plan



### Appendix A – Presentation Slides



Loudoun County  
VIRGINIA

WHERE TRADITION MEETS INNOVATION

# Unmet Housing Needs Strategic Plan

Virtual Public Meeting  
October 29, 2020

# Welcome

- Today's Agenda
  - Introductions
  - Background on UHNSP
  - Interactive Polling
  - Q&A Session
  - Next Steps

- Housekeeping



If you have a question,  
type it in the chat box

A screenshot of a video conferencing software's chat interface. It shows a dropdown menu set to "All Attendees", a text input field with placeholder text "Enter chat message here", and two buttons at the bottom labeled "Participants" and "Chat".



We will be using interactive  
polling today – have your  
phone or laptop ready!

# Introductions

## **Sarah Coyle Etro**

Project Manager,  
Unmet Housing Needs  
Strategic Plan

## **Valmarie Turner**

Assistant County  
Administrator,  
Loudoun County

## **Randall Farren**

Senior Planner,  
Community Planning,  
Planning & Zoning

## **Sandra Berrios**

Spanish Interpreter,  
Office of Housing

# Background on the UHNSP

# Why a Housing Plan?



**Board of Supervisors directed preparation of an Unmet Housing Needs Strategic Plan**



**Key step in implementing the Loudoun County 2019 Comprehensive Plan**



**Purpose: Define how the County will address unmet housing needs in a systematic, comprehensive way**

# Plan Objective & Scope

- Nuts & bolts game plan
- Comprehensive & systematic
- Both market-driven & programmatic

- Focus on:



Preservation



Production



Access

# Goals

**Address**

**Address housing needs at each level of Area Median Income up to 100% (\$126,000 for a family of 4 in 2020)**

**Identify**

**Identify strategies, tools, and both short term and long term housing targets**

**Develop**

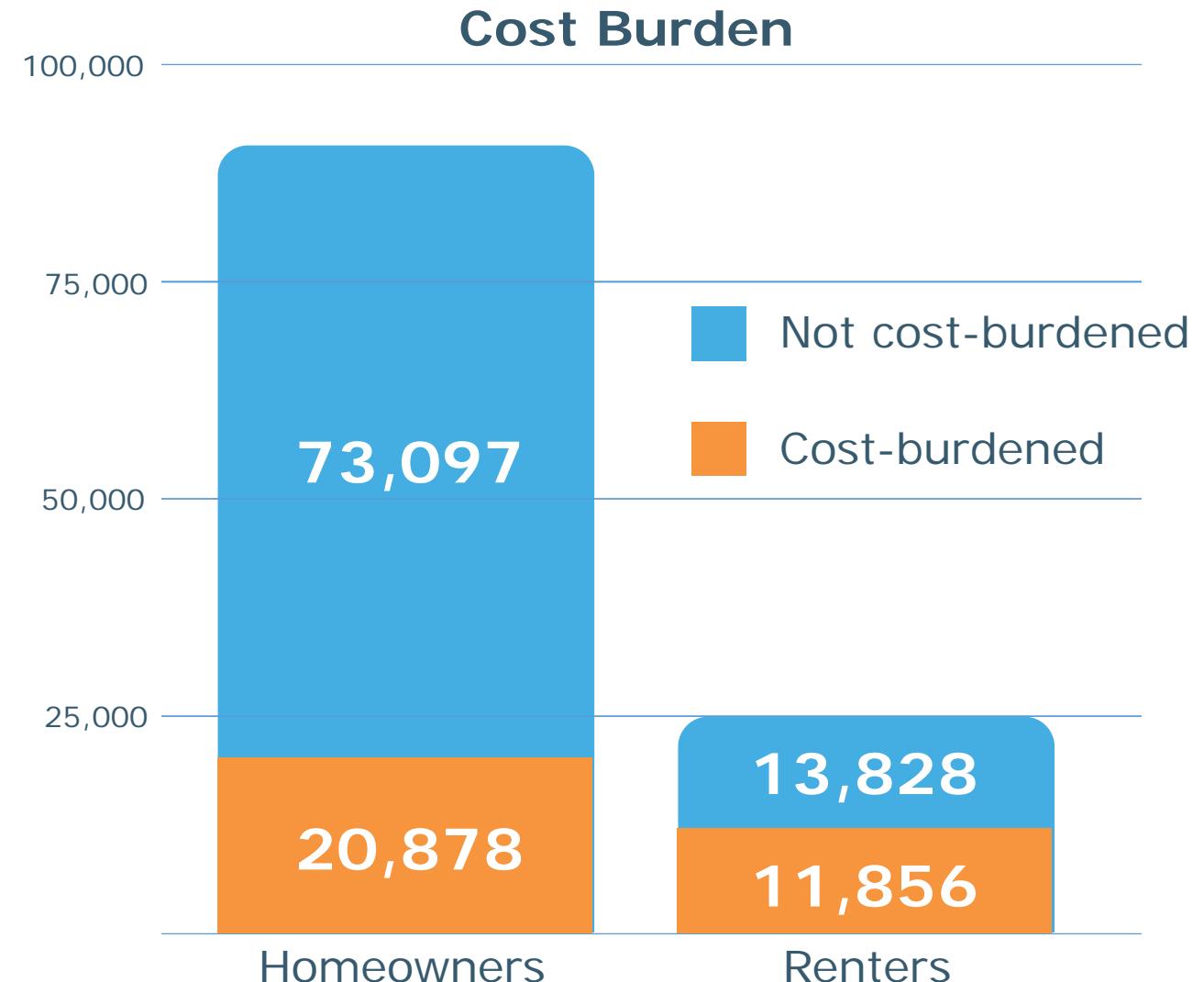
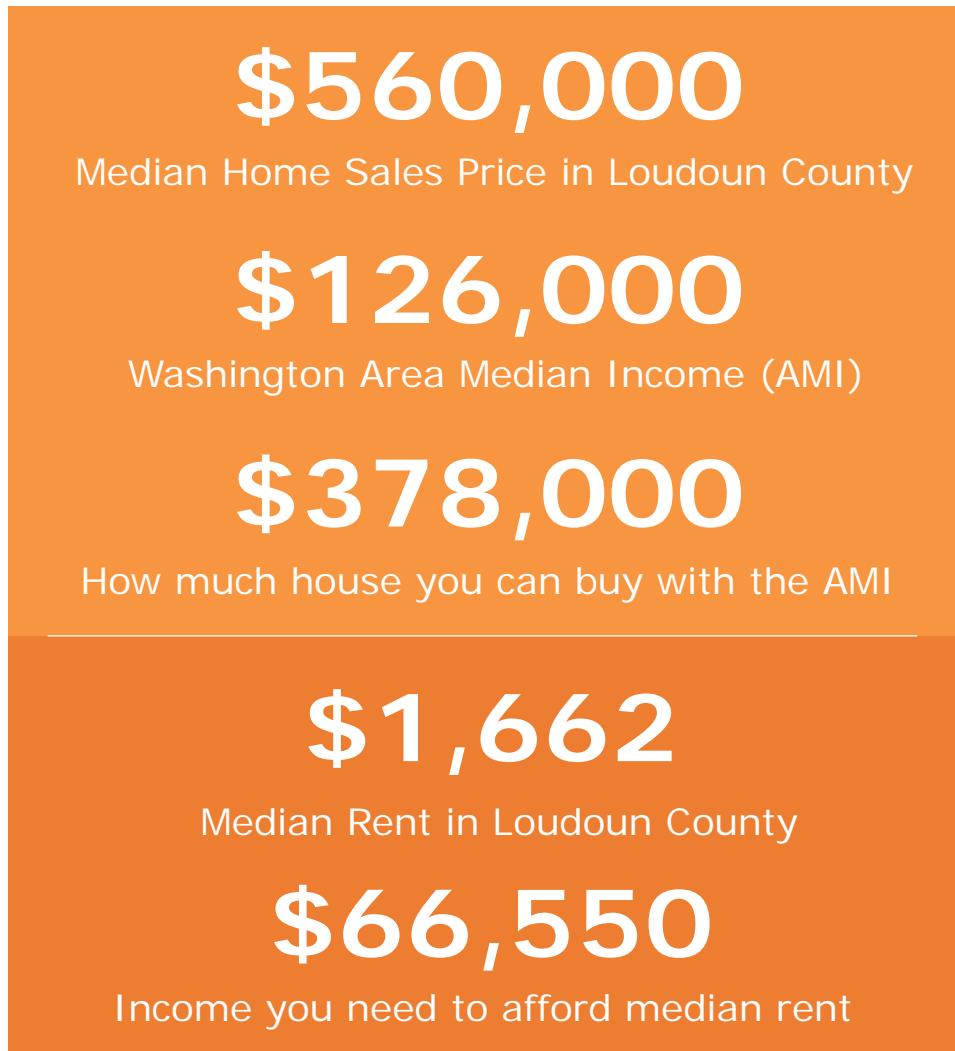
**Develop a shared vision on how to move forward**

# Policy Approach: Continuum of Housing



Requires different approach/resources at each level. There is no one size fits all solution.

# Housing Snapshot



# Plan Development Timeline

## Community Engagement (12 to 14 months)

- Open House
- Surveys
- Focus Groups
- Brown Bag Discussions
- Community Conversations
- Public Hearing

## Program Assessment/Enhancement (6 months)

- Data Development
- Review of Best Practices
- Existing & Future Needs
- Assess/Enhancement of Existing Programs

## Strategy Development (3 months)

- New Programs/ Initiatives
- Short Term Priorities
- Production Targets
- Long Term Priorities

# Who We've Heard From



**Open House**



**Town Mayors**



**Focus Groups**



**Advisory Boards**



**County  
Employees**

- Building Industry
- For-profit / Non-profit Affordable Housing Developers
- Loudoun Human Services Network
- Loudoun County Workforce Resource Center
- Business Community
- Healthcare Industry
- Faith-based Institutions
- Hispanic Community

# What We've Heard



**Need for greater variety of housing types, including accessible units**



**Need for housing located near public transit**



**Need incentives for developers to construct affordable housing**



**Use County-owned land for development and/or co-location**



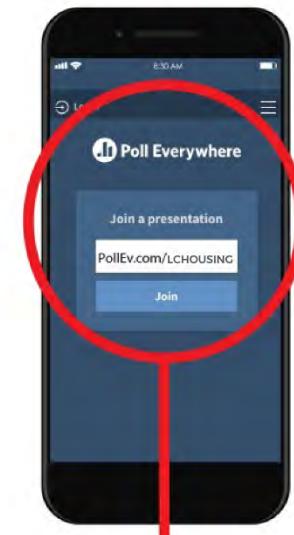
**Repurpose commercial properties by converting and/or adding housing**

# Interactive Polling



# Three easy ways to join the conversation with PollEverywhere.

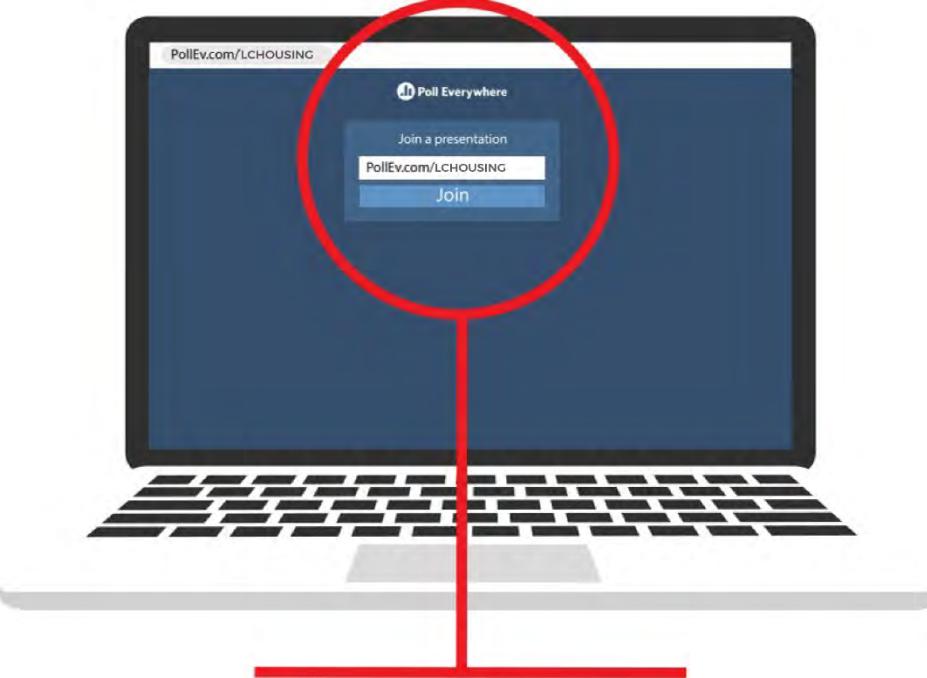
## APP



Download the **free** PollEverywhere App and enter **LCHOUSING** into the field reading: **"PollEv.com/username"**



## WEB



Go to **PollEv.com/LCHOUSING** to enter the poll via web browser.

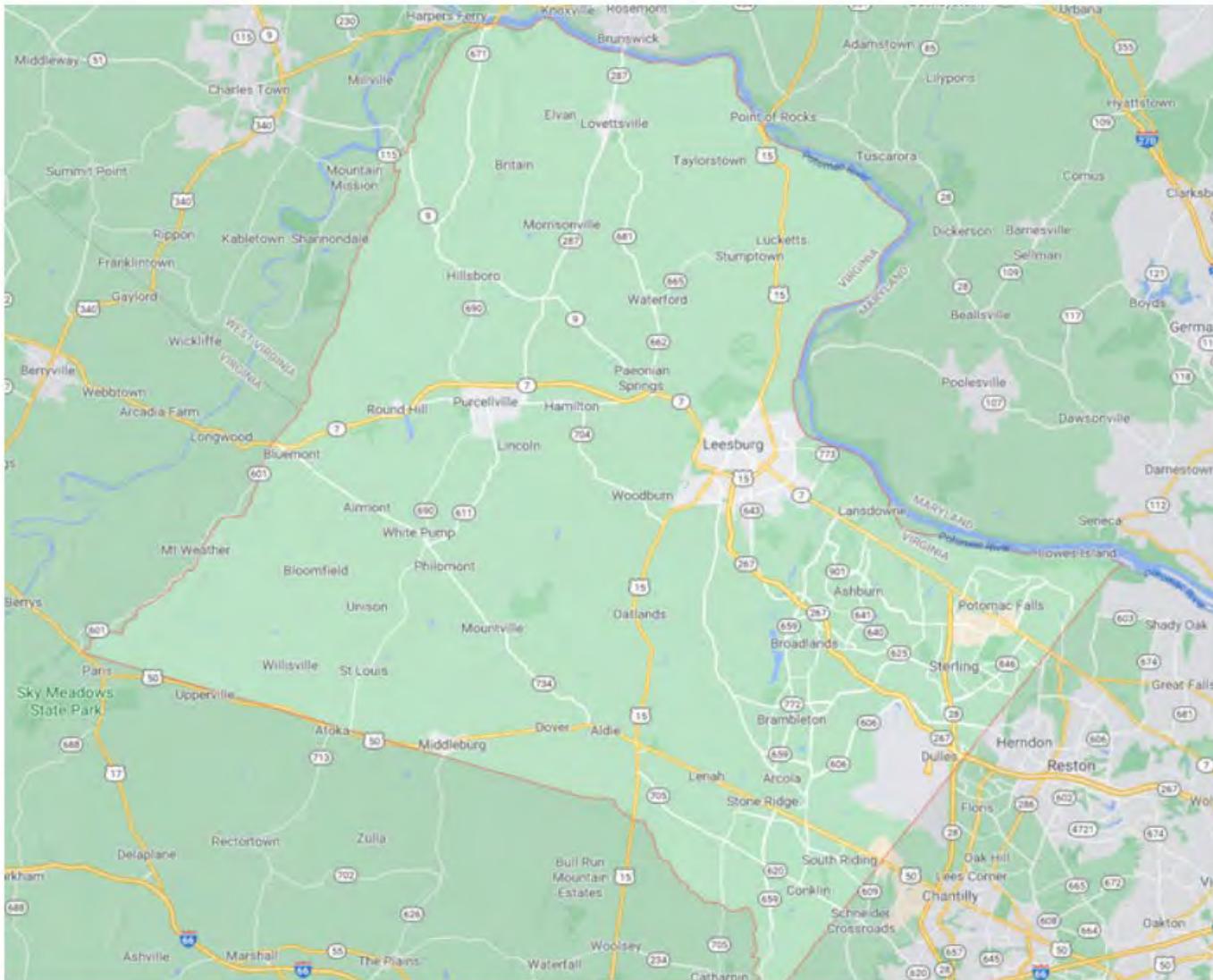
## TEXT



Text **LCHOUSING** to **223-33** to enter the poll via text.

\*not all questions are available via text

# Where do you live or work in Loudoun County?



Start the presentation to see live content. For screen share software, share the entire screen. Get help at [pollev.com/app](http://pollev.com/app)

# What types of housing are most needed in Loudoun County?

 Apartments

 Condominiums

 Single-Family

 Accessory Unit/ "Cottages"

 Ages 55/Above

 Multi-Generational

 Other

# What do you think Loudoun County should focus on when addressing unmet housing needs?

- Housing close to jobs
- Variety of housing options
- Access to public transportation
- Open space conservation
- Availability of community services
- Connected and tight-knit communities
- Attractiveness of community
- Access to recreational space

# Which of the following do you think pose the biggest challenges to meeting housing needs?

- Costs involved to rent/buy home
- Lack of options that meet people's needs (size, location, etc)
- Requirements needed to qualify for housing
- Zoning and development regulations
- Awareness of options and resources for renters/owners
- Public perception about affordable housing

# **What are some of the best ways to spread information about housing opportunities in your community?**

# Question and Answer Session

Add your questions to the Chat box on WebEx,  
or in the comment section on Facebook

# Take the Online Survey!

## metroquestsurvey.com/o45y

### Unmet Housing Needs Strategic Plan

More at: <https://www.loudoun.gov/5278/Unmet-Housing-Needs-Strategic-Plan>

The screenshot shows the first page of a survey titled "Welcome" to the "Unmet Housing Needs Strategic Plan". The page features a large image of a modern brick building with large windows. A navigation bar on the left lists steps: WELCOME (selected), 1 Welcome, 2 HOUSING PRIORITIES, 3 HOUSING CHALLENGES, 4 HOUSING NEEDS, and 5 WRAP UP. A sidebar on the right shows steps 2 through 5. The main content area includes a "Welcome" section, an "Accessibility" button, a "Next" button, and a summary statement about the plan's goals.

1 Welcome

Learn a bit about this initiative before you begin.

Welcome

Loudoun County has embarked on the development of an Unmet Housing Needs Strategic Plan, that will address housing needs and affordability with specific programs, financing, and other tools. The County is looking for your “vision, needs, and issues related to housing affordability.” We need to work together to develop a plan to address this complex challenge

Accessibility

→ Next

The plan will identify housing targets over the short term, which is considered to be the next five years, and the long term. Anticipated strategies may include both market-driven and more traditional approaches, including enhanced and new programs and initiatives.

HOUSING PRIORITIES

HOUSING CHALLENGES

HOUSING NEEDS

WRAP UP

# Next Steps



Consider what  
we've heard  
from you today

Complete the plan  
recommendations

Review by  
Board of  
Supervisors

Public hearing

# Thank you!

For more information about the UHNSP, visit the project website at

**[www.loudoun.gov/HousingNeeds](http://www.loudoun.gov/HousingNeeds)**

## Appendix B – Transcript of Q&A from WebEx and Facebook

Please note that the following messages are reported as they were received through WebEx and Facebook. No edits to spelling or grammar have been made.

### WebEx Chat from October 28<sup>th</sup> Meeting

Will current and at least one year residence in Loudoun County be required for program eligibilities?
Will any new housing options be designed for accessibility?
The cost of extremely high cost of land runs counter to affordable housing. How do you propose we deal with that?
What is the County planning to address housing needs for those with incomes far below median income (0-30% of AMI)
What is the funding mechanism for this program?
Why not specific funding targeted toward resident services (very low income)
There was a recent article about the amount of property tax that is projected to come from property in Data Centers. As this tax base increases over the next few years, can some of this be put aside for affordable housing.
1) have you researched/considered whether rent control would help provide affordable housing? If not, it should be considered.
2) it is difficult to find properties that do not have a homeowner's association or condo owner's association. Monthly assessments also add to the unaffordability of being a home owner/renter. Are there ways to set aside land development that is restricted from having hoa's/coa's?
What types of homes the county is considering for low-income people who want to buy and own their own home in the area. Especially for immigrants who are in challenge for their status and income. what options are for then???
will reduction in property tax be considered are part of the program funding mechanism?
Zoning challenges are significant in our efforts (Tree of Life Ministries) to provide affordable housing for seniors and special needs adults. Does your committee have any leverage in adjusting guidelines for use under current zoning categories or are your efforts best placed creating new zoning categories. If the latter, the challenge is sourcing that land.
Housing is an important issue for all of the community, but are you consider keep and maintain our common home? Earth and green zones? thanks!
How can community members get involved and provide feedback in the process of zoning ordinance review?
How are JMA towns being included in these discussions?
How will LC residents gleem information moving forward?
how can we help people qualifying in ADU unit if there is a big wait list?

**Facebook Chat from October 29th Meeting**

Would you consider adding affordable purchase housing programs to LCPS employees?
Will there be affordable housing units near the new Metro stations?
Will there be options for households of 1 or 2 members who are past 65 but continue to be employed?

**WebEx Chat from October 29th Meeting**

Why does Loudoun have any obligation to let non-residents move here?
The prior housing study identified a great need for both family and elderly rentals and serval projects over the past couple years have provided housing to meet these needs. Any ideas on what the current greatest needs are?
Several years ago the realtors published a report by economist Lisa Sturtevant, showing that we needed 44,000 more housing units to meet market demand to move here. Is this something different? It sounds more like an ADU session.
What kinds of housing ideas are being made to consider the needs of people with disabilities who are having a VERY hard time finding accessible, easily modified units.
In relation to the ADU Housing purchase program, can Loudoun county provide additional priority to families with children who are not only low income but also dealing with a disability in the family
Is there anything being done to meet housing needs for families earning 0-30% of AMI who do not qualify for Section 8 housing (because of immigration status or other factors)?
How can we use the County Trust Funds for projects otehr than rentals and down payment andclosing costs?
Many of the units that claim to be "accessible" still need money put in by the owner/renter to change it and that's not really accessible if you still have to pay something out of pocket to get it how you need it.
Has there been any change to the modification program to permit counting ONLY the renters income and not the homeowner who may be a parent or guardian.
How can we get more single family detached homes into the ADU program?
Is there a plan to increase the number of ADU homes for sale every year? Currently, the wait time looks like 3-4 years from date of application.
Everyone I've worked with for the home mods program has not qualified, it's impossibly stringent to quality for!! :( They never qualify and I'd be interested in knowing exactly how many of these grants have been given out in the last few years. Is this data tracked?
How many ADU housing units for sale are still in the pipeline to be approved/developed this year?
The 5K home modification grant program counts income of the home owner rather than the person with a disability needing the mod whose income may qualify, has this changed at all?
Will the findings from the UHNSP be incorporated into the Zoning Ordinance Rewrite to ensure that the new Zoning Ordinance allows for flexible of affordable housing?
Who can we contact to provide suggestions to changes to ADU housing purchase program policies especially when it comes to changing the priority preferences that includes disability?

As part of the Strategic Planning effort, Is the county quantifying the impact development and construction fees has on the cost of housing and opportunities to reduce fees to reduce housing price? What "barriers" to development are being studied for affordable housing. Is the County considering dedicating a portion of county tax revenue for affordable housing programs?

Where in the County organization are you guys?

Loudoun Water should reduce tap fees for affordable housing units. We are all in this together.

A lot of the discussion seems to relate to new construction. Is there ongoing discussion about some of the more innovative ideas around affordable housing including repurposing, redevelopment etc.

### **Facebook Chat from October 29th Meeting**

do we have a plan to help people with disabilities get affordable housing?

I am a Leesburg resident for 72 years and a Loudoun County government retiree. There is too little affordable housing for seniors in Leesburg. I pay too much for an apartment that is deemed affordable. I pay \$500 over the median but there is a lack of units and I do not want to move to Ashburn.

i'm 25, i have epilepsy and im trying to get on my feet. do i apply on the county website for the programs that are already in place? I don't need accessible, just affordable

# APPENDIX L

## Unmet Housing Needs Strategic Plan



### Appendix C – Poll Everywhere Polling Data

# Loudoun County UHNSP Polling Results -

## 10/28/20 and 10/29/20

Current run (last updated Nov 4, 2020 3:03pm)

10

Activities

40

Participants

17

Average responses

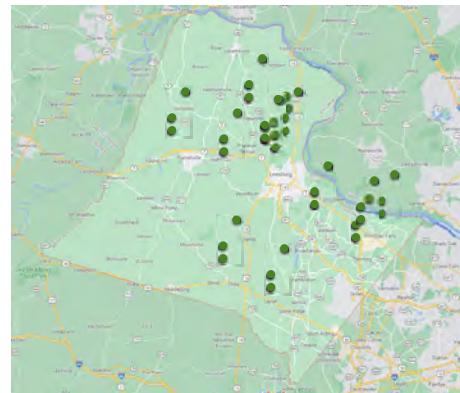
42%

Average engagement

### Where do you live or work in Loudoun County?



Response options



Count Percentage

14 100%

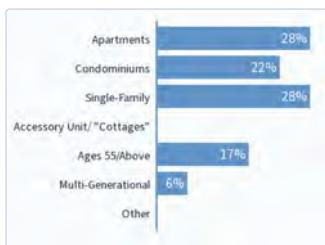
35%

Engagement

14

Responses

### What types of housing are most needed in Loudoun County?



Response options

#### **Apartments**

Count Percentage

5 28%

45%

Engagement

Condominiums

4 22%

#### **Single-Family**

5 28%

Accessory Unit/ "Cottages"

0 0%

18

Responses

Ages 55/Above

3 17%

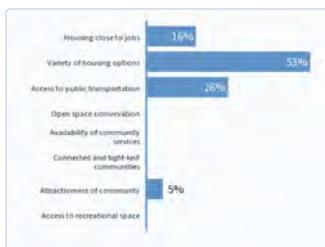
Multi-Generational

1 6%

Other

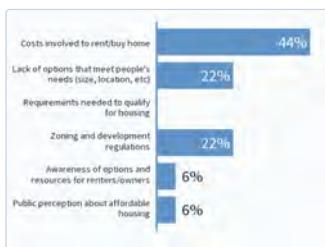
0 0%

# What do you think Loudoun County should focus on when addressing unmet housing needs?



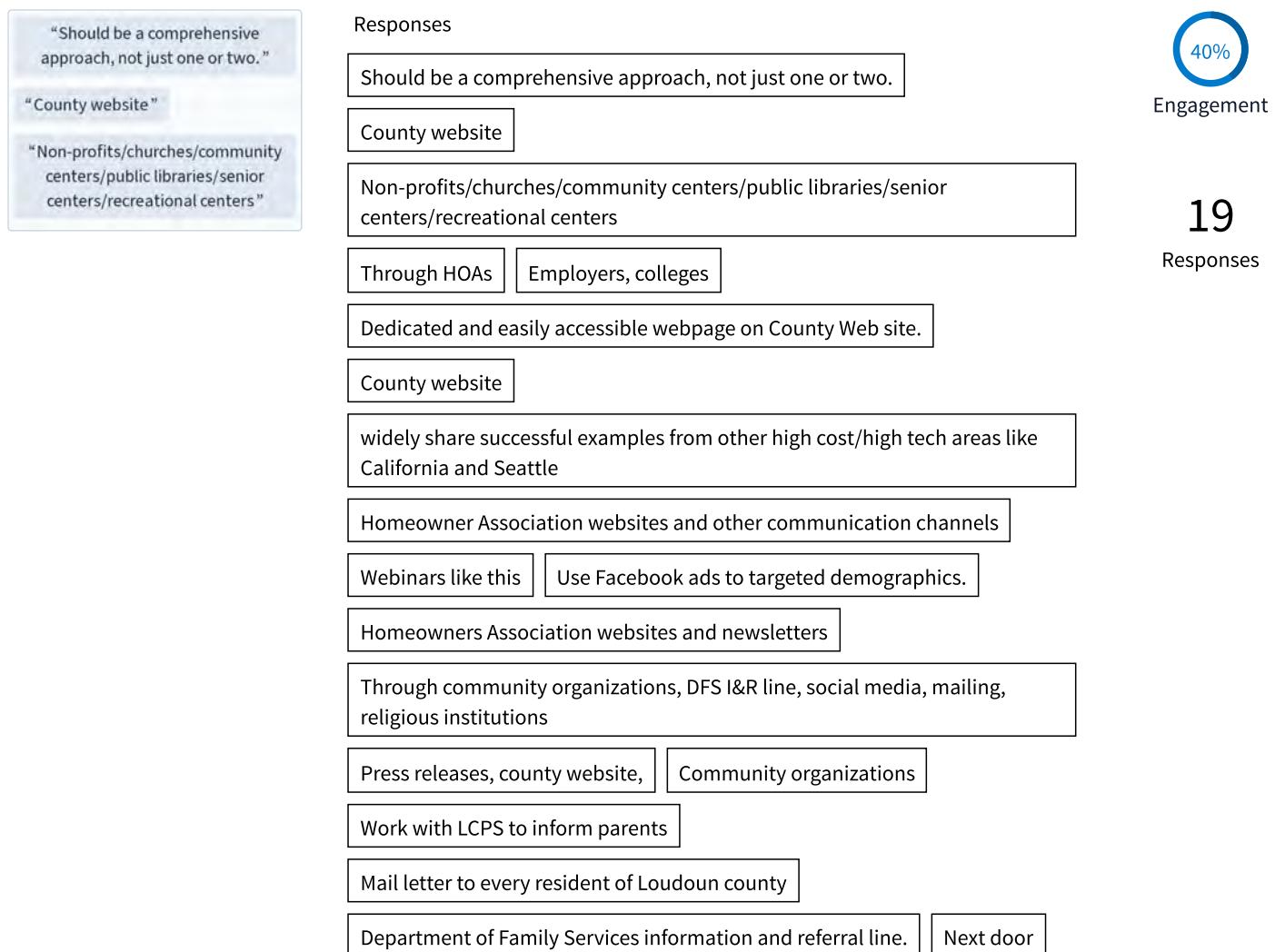
Response options	Count	Percentage	
Housing close to jobs	3	16%	Engagement <b>48%</b>
<b>Variety of housing options</b>	<b>10</b>	<b>53%</b>	
Access to public transportation	5	26%	
Open space conservation	0	0%	
Availability of community services	0	0%	
Connected and tight-knit communities	0	0%	
Attractiveness of community	1	5%	Responses <b>19</b>
Access to recreational space	0	0%	

## Which of the following do you think pose the biggest challenges to meeting housing needs?

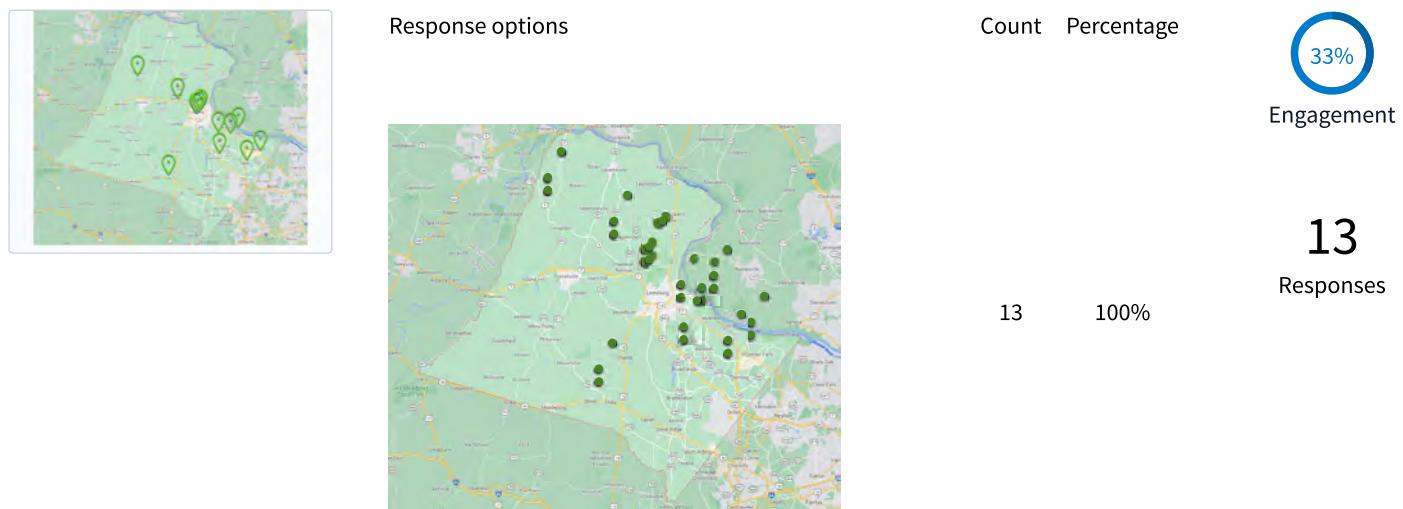


Response options	Count	Percentage	
<b>Costs involved to rent/buy home</b>	<b>8</b>	<b>44%</b>	Engagement <b>45%</b>
Lack of options that meet people's needs (size, location, etc)	4	22%	
Requirements needed to qualify for housing	0	0%	
Zoning and development regulations	4	22%	
Awareness of options and resources for renters/owners	1	6%	
Public perception about affordable housing	1	6%	
			Responses <b>18</b>

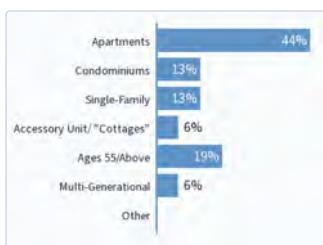
# What are some of the best ways to spread information about housing opportunities in your community?



# Where do you live or work in Loudoun County?



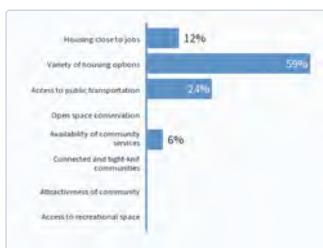
# What types of housing are most needed in Loudoun County?



Response options	Count	Percentage	
<b>Apartments</b>	7	44%	Engagement
Condominiums	2	13%	
Single-Family	2	13%	
Accessory Unit/ "Cottages"	1	6%	
Ages 55/Above	3	19%	
Multi-Generational	1	6%	
Other	0	0%	

40%  
Engagement

# What do you think Loudoun County should focus on when addressing unmet housing needs?



Response options	Count	Percentage	
<b>Housing close to jobs</b>	2	12%	Engagement
<b>Variety of housing options</b>	10	59%	
Access to public transportation	4	24%	
Open space conservation	0	0%	
Availability of community services	1	6%	
Connected and tight-knit communities	0	0%	
Attractiveness of community	0	0%	

43%  
Engagement

17  
Responses

# Which of the following do you think pose the biggest challenges to meeting housing needs?



Response options	Count	Percentage	
<b>Costs involved to rent/buy home</b>	14	70%	Engagement
Lack of options that meet people's needs (size, location, etc)	3	15%	
Requirements needed to qualify for housing	0	0%	
Zoning and development regulations	3	15%	
Awareness of options and resources for renters/owners	0	0%	
Public perception about affordable housing	0	0%	

50%  
Engagement

20  
Responses

# What are some of the best ways to spread information about housing opportunities in your community?

Responses
"Reach out to all ethnicities' leaders, translate brochures, include everyone."
"Webinars"
"banks"
"Seminars on buying a home"
Reach out to all ethnicities' leaders, translate brochures, include everyone.
Webinars      banks      Seminars on buying a home, financial literacy events
Realtors      Newsletters (churches, community centers, libraries)
Using non profit organizations to convey the message
WOrking with real estate professionals, work with HUBZone companies and the Mason ENterprise Center, Churches
Relationships with community leaders in many different communities, especially the immigrant community that may not receive the message other ways
County website details      Local Employers      Through County websites
Facebook and for schools      Real Estate agents to public
Inserts in water/sewer bills      social media, non profits serving the public
Local press.
social media, flyers/announcements at churches, food banks, etc.
Through property manager to residents      Craig's List



## APPENDIX L

# Unmet Housing Needs Strategic Plan



### Appendix D - MetroQuest Survey Data

## APPENDIX L

### Comments Submitted for Screen Two - Housing Priorities

Item	Comment
Access to public transportation	Igual todo es tan importante por en este caso los niños son prioridad para q se diviertan recreando sus habilidades
Access to public transportation	Para las personas q aun no podemos manejar y nesecitamos haser cualquier mandado
Access to public transportation	Más planes de movilidad en aéreas de edificios
Access to recreational space	Build a few indoor pools. Ida lee is now too crowded. We don't need expensive or fancy pools, just indoor lap pools for the taxpayers. Without baby pools and screaming children please.
Access to recreational space	Gardening, walking paths, exercise rooms
Access to recreational space	Since this area is so dense it's important to have Recreational space
Access to recreational space	Loudoun needs more studio and one-bedroom apartments!
Attractiveness of community	These data centers are an eyesore. If they must be developed please require architectural beauty and an abundance of trees/ponds.  I've been in Japan and their streets/community is so clean! They have people who's jobs are taking care of the streets/cleaning trash and are well respected. Is this something that could be implemented? As LoCo continues to grow I have noticed more garbage and litter.
Attractiveness of community	No low income housing located next to well establish communitiies
Attractiveness of community	Why have you allowed so much ugly construction?
Attractiveness of community	Promote policies that attract middle income home owners (and not renters), as rental properties decrease housing values.
Attractiveness of community	Retain rural, historic and small town character of community.
Attractiveness of community	Parks
Attractiveness of community	Más recreación musical y cultural
Availability of community services	It's important
Availability of community services	This is very important
Availability of community services	Son importantes para apoyar a las personas que nesesitan ayuda comunitaria...
General Comment	Affordability
General Comment	Cost
General Comment	Keeping the rural parts of the county rural
General Comment	Loudoun County, and Ashburn in particular, is too crowded now. People move to Loudoun County to get away from the jammed in housing and all of the cars. Other than proper townhomes, apartment complexes, and single family homes, Ashburn and Loudoun County do not need all of this tight knit community business.
General Comment	Single teachers in Loudoun County should be able to afford to purchase a house in Loudoun County.
General Comment	Low cost, affordable
General Comment	A veces es difícil encontrar donde vivir por los papeles y no aceptan vivir con niños y guardar él entre de un condominio es difícil
General Comment	Precio de la vivienda mas baratos
General Comment	Viviendas asequibles para toda la comunidad y Y que los arrendatarios tengan en óptimas condiciones sus casas a rentar. (Los arrendatarios no dan mantenimiento a sus casas en alquiler algunas casas están en estados deplorables y aún así tenemos que pagar un alquiler muy alto, según tengo entendido aquí en London no hay ninguna ley o ente regulador para estos inversionistas lo cual considero necesario e urgente.)
Housing close to jobs	Driving in from another state just to be able to afford a home and I work for the richest county in the USA
Housing close to jobs	New big businesses give special help to people buying close to their jobs
Housing close to jobs	Privilegio que se podria tener sobre todo cuando tenemos hijos pequeños
Measured development of land	Keep Loudoun beautiful! We already have these ghastly data centers at the entrance and popping up all over LoCo. Wildlife habitats are being destroyed because of this and new developments. We care about living WITH our environment and its inhabitants, not DESTROYING it. Don't turn LoCo into California.
Measured development of land	Quit ruining Loudoun. This is not Manassas.
Measured development of land	Reduce and stop development of land.
Measured development of land	Reusing existing buildings (ie rezoning of previous commercial space into loft and apartment/live work space)
Tight-knit community	Housing that is not on top of each other. Keep western loudoun open and free of urban sprawl.
Transportation	The shuttles between malls and other areas is great especially for senior citizens and those with disabilities! More safe bike trails/walking paths to stores from neighborhoods would be great.
Transportation	Bus to metro, facility bus daily to shopping, medical and outings
Transportation	Once metro is here that will be sufficient
Variety of housing options	Townhomes, no more of this double stacked dwelling units that cost \$600k+ With itty bitty garages you can't park a mini coop in.
Variety of housing options	No more townhouses please. Could they get any uglier?
Variety of housing options	Income based. Short term lease (less than 6 months) and long term lease (12 months). Able to lock in the price amount for rent, after occupying a residential home for a duration of more than 5 years. Based on no complaints, violations, or process procedures of eviction(s).

## APPENDIX L

Variety of housing options	Availability to choose a six month or twelve month lease. The option to rent to own a condominium or duplex.
Variety of housing options	"Golden girls " cohousing options
Variety of housing options	Affordable homes
Variety of housing options	Low cost rentals and rent to buy options with low cost loans and or down payment grants
Variety of housing options	Affordability
Variety of housing options	Este mis necesidades
Variety of housing options	Fondo a las escuelas y servicio a la comunidad
Variety of housing options	Más unidades para los viejitos
💬 Suggest another priority	Maintaining Green & Open Spaces.
💬 Suggest another priority	More accessible housing for people with disabilities.
	More senior housing (55+)
	Subsidize housing for seniors who have low-income (living on SS)
💬 Suggest another priority	Affordability for people making under 60% of AMI
💬 Suggest another priority	Single family housing
💬 Suggest another priority	Affordability without the need for co-op AND hoa fees. The newer model townhomes/condos are attractive yet the fees for such an area is depressing for new and younger homeowners. I wouldn't mind paying \$300/mo if it included utilities/internet/cable + community amenities. But most of these fees don't cover all that.
💬 Suggest another priority	Proposed housing complimentary to proposed location. If primarily single homes, don't add apartments in that area etc.
💬 Suggest another priority	Maintaining the rural western portion of the county
💬 Suggest another priority	Affordable Housing
💬 Suggest another priority	Affordable Quality Housing
💬 Suggest another priority	Higher density, less sprawl especially in Eastern Loudoun - huge open spaces increase housing costs and do not substitute for public parks/recreation areas. Less open space, more public parks paid for by developers with proffers.
💬 Suggest another priority	Have direct access to bicycle/pedestrian shared-use paths so car ownership is not required to get to job, transit, grocery stores, schools, and libraries.
💬 Suggest another priority	Respect rights of Western Loudoun residents to not develop rural area where they chose to live.
💬 Suggest another priority	Affordability
💬 Suggest another priority	Quality of schools
💬 Suggest another priority	Keeping things expensive.
💬 Suggest another priority	Affordability
💬 Suggest another priority	Price
💬 Suggest another priority	Affordability for working class people
💬 Suggest another priority	affordability
💬 Suggest another priority	Dedicated Affordability or Flexible Rental Subsidy to Support Housing Access
💬 Suggest another priority	Housing Costs
💬 Suggest another priority	Affordable Rent
💬 Suggest another priority	Affordability of a significant number of housing units in each community (requiring capital subsidies of varying types)
💬 Suggest another priority	Affordability
💬 Suggest another priority	Affordability
💬 Suggest another priority	Affordability of housing
💬 Suggest another priority	Sustainability
💬 Suggest another priority	Quality childcare/school options nearby
💬 Suggest another priority	Good school district
💬 Suggest another priority	Affordable housing options
💬 Suggest another priority	Affordability
💬 Suggest another priority	Affordable housing for lower income Loudoun residents
💬 Suggest another priority	affordable housing for all people
💬 Suggest another priority	affordability and low income retired seniors
💬 Suggest another priority	Don't have low income housing as that brings drugs and other crime.
💬 Suggest another priority	Not overcrowded
💬 Suggest another priority	Affordable housing. It has become out of control. Developers need to stop inflating prices on cheap looking housing.
💬 Suggest another priority	safety of housing area
💬 Suggest another priority	Increasing amenities in transition area for houses.
💬 Suggest another priority	Finding a community that doesn't feel so crowded and urban.
💬 Suggest another priority	Safety
💬 Suggest another priority	Affordability
💬 Suggest another priority	Single family homes with 2,500 sq feet priced under 600K
💬 Suggest another priority	Affordable single family homes, not townhomes.
💬 Suggest another priority	Keeping open land and farms

## APPENDIX L

💬 Suggest another priority	Safety of housing and community and surrounding areas.
💬 Suggest another priority	Rural Feel, open space, Privacy
💬 Suggest another priority	Retirement community in southeastern portion with access for seniors to help at schools. A community within a community. Homes can reflect homes in surrounding community. A place with a bit of history/ 50 years, established garden, ecological center.
💬 Suggest another priority	Maintaining the charm of the area.
💬 Suggest another priority	Do not overcrowd our county! Not every part of Loudoun needs to be Ashburn
💬 Suggest another priority	Affordable housing
💬 Suggest another priority	A "green belt" between communities that promotes walking, biking, and provides habitat for wildlife
💬 Suggest another priority	Walkability
💬 Suggest another priority	Access to purchasable housing for families starting out (condos NOT apartments)
💬 Suggest another priority	Making sure we eliminate homelessness by creating safe places for those too poor to rent or buy.
💬 Suggest another priority	More low income options
💬 Suggest another priority	Handicap Access to Affordable Housing.
💬 Suggest another priority	Maintain Open space for wildlife habitat
	Limit housing to single individuals, couples and families with no more than 2 children
💬 Suggest another priority	Gentrification and limitation of growth to no greater than road capacity.
💬 Suggest another priority	Affordability for low-income and single residents
💬 Suggest another priority	Land. I just want a decent sized backyard that is flat. Those are very hard to find unless you're buying a home \$650,000 or above
💬 Suggest another priority	Open up land for development, which will lower the cost of housing.
💬 Suggest another priority	Senior citizen housing
💬 Suggest another priority	Need a good transportation/road network to accompany this.
💬 Suggest another priority	Reduce rate of development West of Rt. 15.
💬 Suggest another priority	Variety of housing, support the workforce which is critical to continuing to bring large employers to Loudoun.
💬 Suggest another priority	affordability
💬 Suggest another priority	Having an affordable house with yard space and not just condos and townhouses
💬 Suggest another priority	Affordability
💬 Suggest another priority	Affordability
💬 Suggest another priority	Range of Housing Prices
💬 Suggest another priority	Cost of housing
💬 Suggest another priority	provide larger lots with yards for families
💬 Suggest another priority	affordability, Access to good transportation system
💬 Suggest another priority	Price
💬 Suggest another priority	Low Income Housing options
💬 Suggest another priority	Affordability for everyone who works and studies in Loudoun
💬 Suggest another priority	Stop clustering apartments and townhouses in easternmost Loudoun, we are overdeveloped...
💬 Suggest another priority	Availability of single story/HC accessible housing
💬 Suggest another priority	Transitional housing - from conventional multi-story to more flats & Active Adult housing as well as assisted Living
💬 Suggest another priority	Smaller homes and loft apartments.
💬 Suggest another priority	Affordability of housing
💬 Suggest another priority	Affordability to blue-collar working class.
💬 Suggest another priority	30% housing for disabled and/or seniors. There are only 2 in the county. The waitlists is years long.
💬 Suggest another priority	Cost
💬 Suggest another priority	We must have safe communities as we do now.
💬 Suggest another priority	Sliding scale affordability
💬 Suggest another priority	Affordability
💬 Suggest another priority	Protection and restoration of trees and open natural areas
💬 Suggest another priority	Places we can afford to rent or buy.
💬 Suggest another priority	Partner with the LCSO and promote neighborhood watch programs in high density planned communities.
💬 Suggest another priority	Single family homes are options for single parent homes
💬 Suggest another priority	Price
💬 Suggest another priority	Affordable housing for all
💬 Suggest another priority	low crime rural character horse and farm friendly
💬 Suggest another priority	Reduce development and retain rural character of community. Retain current housing values and avoid additional traffic and infrastructure needs by keeping low income housing to locations near metro stations.
💬 Suggest another priority	Housing Affordability for lower income residents

## APPENDIX L

💬 Suggest another priority	No HOA or reasonable HOA fees.
💬 Suggest another priority	Cost of housing needs to be lower
💬 Suggest another priority	Cost of housing
💬 Suggest another priority	REMOVE THE CLUSTER OPTION FOR AR-1 ZONING
💬 Suggest another priority	Adding and/or expanding infrastructure to accommodate increased traffic
💬 Suggest another priority	Adding and/or expanding infrastructure to accommodate increased traffic
💬 Suggest another priority	affordability
💬 Suggest another priority	Change zoning ordinances to allow for Accessory Dwelling Units which could provide ability to age in place vs. nursing home, offer financial income, or possible extended family options.
💬 Suggest another priority	cost
💬 Suggest another priority	Accessibility to all races and levels of socioeconomic status.
💬 Suggest another priority	Affordability
💬 Suggest another priority	WALKING accessibility to GROCERIES, retail, dining, and entertainment. Right now I have to drive to get to most businesses. I would prefer to walk. Better for me, better for traffic, better for the environment.
💬 Suggest another priority	Affordability
💬 Suggest another priority	No new taxes!
💬 Suggest another priority	Maintaining green space (less development)
💬 Suggest another priority	Adequate infrastructure including police, fire personnel, water, roads and give thought to Ashburn wide heating system from data center output
💬 Suggest another priority	Keep western Loudoun rural
💬 Suggest another priority	Affordability
💬 Suggest another priority	Need to expand Route 15 North to alleviate work commute awful traffic
💬 Suggest another priority	It seems that nearly all of the options pertain to more growth that will turn this beautiful county from rolling hills and farms, to one of apartment buildings, retail stores and office buildings. This is not what I want for my county.
💬 Suggest another priority	Fewer Homes, townhomes, etc. being built and More Green Space and natural animal habitat left.
💬 Suggest another priority	MAINTAIN OPEN SPACE
💬 Suggest another priority	Close to grocery store, shops, retail, restaurants etc
💬 Suggest another priority	Preservation of farm land. Once it is gone, it is lost forever.
💬 Suggest another priority	Starter homes for young people. Our children can't afford to live independently where they grew up!
💬 Suggest another priority	We do not support any subsidized or other less than market cost schemes for housing in Loudoun County. We are strongly against it.
💬 Suggest another priority	Maintain the character of Loudoun, which is what caused most people to move here from Fairfax (or avoid moving to Fairfax).
💬 Suggest another priority	traffic impact on roads not designed for the volume
💬 Suggest another priority	reduced traffic on roads
💬 Suggest another priority	affordable
💬 Suggest another priority	Noise elimination from Rt 7W, NW Leesburg
💬 Suggest another priority	AFFORDABLE
💬 Suggest another priority	safe community
💬 Suggest another priority	Open space
💬 Suggest another priority	Affordable Housing
💬 Suggest another priority	patio homes, villas, 2 BR condos w/o steps for seniors and prices affordable for seniors
💬 Suggest another priority	Stop increasing housing density in Eastern Loudoun.
💬 Suggest another priority	reasonable costs
💬 Suggest another priority	Wildlife presence
💬 Suggest another priority	Affordability, e.g., teachers, etc.
💬 Suggest another priority	Affordability
💬 Suggest another priority	Housing that is affordable to someone who makes \$120,000 per year that has a garage.
💬 Suggest another priority	In a good school district
💬 Suggest another priority	Affordability of housing
💬 Suggest another priority	School Zone
💬 Suggest another priority	Road infrastructure planned and executed for the number of residents
💬 Suggest another priority	more home owners; fewer renters
💬 Suggest another priority	Low density. No more particleboard & plastic sided townhouses.
💬 Suggest another priority	Affordability
💬 Suggest another priority	Mixed-use developments
💬 Suggest another priority	affordability
💬 Suggest another priority	Sustainable County Funding Source for New Housing developments
💬 Suggest another priority	Lower costs for housing
💬 Suggest another priority	Public Safety
💬 Suggest another priority	The cost of living at the community including any and all amenities.

## APPENDIX L

💬 Suggest another priority	Affordability
💬 Suggest another priority	Los precios
💬 Suggest another priority	Viviendas dignas económicas justas para todos. El salario.mínimo en Virginia es de 7.25 Quien puwde sobrevivir
💬 Suggest another priority	Seria bueno k pudieramos obtener una vivienda adecuada anuestras nesecidades ya k nos eforsamos por pagarles a otros propietarios k ni arreglan las viviendas
💬 Suggest another priority	Mas fondos para las escuelas y recursos para la comunidad.
💬 Suggest another priority	Mas aceras donde no las hay.
💬 Suggest another priority	Necesitamos más viviendas asequibles a las personas de la tercera edad

## APPENDIX L

### Comments Submitted for Screen Three - Housing Challenges

Set	Item	Comment
Available housing not meeting needs	Available homes are not accessible for people with disabilities	N/A
Available housing not meeting needs	Available homes are not accessible for people with disabilities	There are very few properties with main level bedrooms and full bathrooms. I strongly recommend that each new subdivision be required to provide a minimum percentage of properties with no stairs and main level bedroom and bath. That would allow more age diversity in Loudoun County. I think the reason why 75% of the population is age 44 and younger is likely because of the availability of such housing without major renovation.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	This is true, but it is not reasonable to expect that every home will be built to meet every disability. I would assume that most can be modified by a purchaser to meet needs. Rentals are a different issue.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	I don't know what the gap is here and what kinds of needs are for accessibility.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	All residential development today should work alongside and comply with the Americans with Disability Act (ADA).
Available housing not meeting needs	Available homes are not accessible for people with disabilities	Sorry, I don't have enough knowledge to answer this question.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	Not sure
Available housing not meeting needs	Available homes are not accessible for people with disabilities	I'm unaware of accessibility issues.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	I am not disabled so I am not sure but I haven't seen a lot of wheel chair friendly housing.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	Only a very few apartments are dedicated to people with disabilities- especially physical disabilities. This must increase so they are closer to the medical services we have in abundance in Loudoun.
Available housing not meeting needs	Available homes are not accessible for people with disabilities	The focus on townhouses with many steps make finding affordable accessible housing very challenging
Available housing not meeting needs	Available homes are too large for small households and singles	They're Just about right— it depends on where you look honestly. As a single, I don't want a home that's 3k sq ft with a huge yard. Way too much to take care of and unneeded space.
Available housing not meeting needs	Available homes are too large for small households and singles	The square footage of a home is often regulated by the value of the land it sits on. I agree more small units would be helpful but condo, association, insurance, and taxes will dictate if the asking rent is "reasonable".
Available housing not meeting needs	Available homes are too large for small households and singles	Most new SFD homes built in Loudoun are large. Even some SFA are huge. But there are some small older homes that can be found. There are also condos.
Available housing not meeting needs	Available homes are too large for small households and singles	Over 70% of homes are for large families and are not energy efficient and rely on private transportation.
Available housing not meeting needs	Available homes are too large for small households and singles	Many individuals and families want well designed, small living spaces, with some outdoor property for themselves.
Available housing not meeting needs	Available homes are too large for small households and singles	Sorry, I don't have enough knowledge to answer this question.
Available housing not meeting needs	Available homes are too large for small households and singles	Single people have been seriously ignored in affordable housing in Loudoun County. I have been here over 20 years and still can only afford an apartment on one income.
Available housing not meeting needs	Available homes are too large for small households and singles	I am married with a 3yo and do not need 4,000sqft of living space. I grew up in a 1200sqft home with my sister and it was because my parents lived within their means, now it's impossible with homes \$800k+ and large enough to house 3-4 families.
Available housing not meeting needs	Available homes are too large for small households and singles	A home for \$700K is too expensive
Available housing not meeting needs	Available homes are too large for small households and singles	This has been our most important complaint. There are many homes that take up so much space and provide little benefit to our community. Our priorities are upside-down. Less space so we can provide homes for more people of limited resources.
Available housing not meeting needs	Available homes are too large for small households and singles	I really don't know enough to respond. My focus is on rental options.
Available housing not meeting needs	Available homes are too large for small households and singles	There aren't enough homes, so rich people buy them all leaving nothing for those less fortunate

## APPENDIX L

Available housing not meeting needs	Homes lack convenient access to public transportation	Not all homes need access to public transportation
Available housing not meeting needs	Homes lack convenient access to public transportation	N/A
Available housing not meeting needs	Homes lack convenient access to public transportation	Public transit does not work with today's low concentrations and lack of high density nodes.
Available housing not meeting needs	Homes lack convenient access to public transportation	With the metro inching closer everyday we should encourage public transit. That will reduce cars on the road, pollution and make Loudoun County more of a City/Suburb. I don't think that would hurt the small town feel at all. Seeing people walking is refreshing.
Available housing not meeting needs	Homes lack convenient access to public transportation	Sorry, I don't have enough knowledge to answer this question.
Available housing not meeting needs	Homes lack convenient access to public transportation	With "access to public transportation" comes more development.
Available housing not meeting needs	Homes lack convenient access to public transportation	COVID has made people want to move here. Don't screw it up by turning it into the place they just left!
Available housing not meeting needs	Homes lack convenient access to public transportation	The Loudoun bus system would be used by more people with limited financial resources if we provided affordable housing near the routes. It would also cut down on overcrowding our roads.
Available housing not meeting needs	Homes lack convenient access to public transportation	En el Condado se necesitan transporte para unir las ciudades cercanas y a los lugares de comercio. Necesitamos buses con precios accesibles
Available housing	There are too few options for older adults	N/A
Available housing	There are too few options for older adults	We are blessed with a wealth of options and communities.
Available housing not meeting needs	There are too few options for older adults	The value of the Land often controls the square footage of the home. I believe it's cheaper to build up than out so we have all these \$600,000 stair masters and very few ranch style homes.
Available housing	There are too few options for older adults	Some of this relates to need for 1-2 BR homes that are also one-story.
Available housing not meeting needs	There are too few options for older adults	My parent's want to live comfortably in retirement in a small house they have made home in a social community. They don't want to have to live in an institute development for seniors.
Available housing	There are too few options for older adults	Sorry, I don't have enough knowledge to answer this question.
Available housing not meeting needs	There are too few options for older adults	I strongly agree that there isn't enough affordable housing for seniors in Loudoun County. I am in that situation - I'm 55 and my mother lives with me and it is next to impossible to find an affordable one story home without at least a half acre to mow and at our age, we do not want to do that and I don't have enough money to pay the taxes on that amount of square footage.
Available housing not meeting needs	There are too few options for older adults	There are plenty of homes in Ashburn but are they affordable for older americans who do not have retirement savings or family help.
Available housing	There are too few options for older adults	There are very few adult communities in Loudoun.
Available housing not meeting needs	There are too few options for older adults	Some of our most important resources- older adults- are priced out of the community. They must be near their doctors and shopping.
Available housing	There are too few options for older adults	Too many 55+communities
Available housing not meeting needs	There are too few options for older adults	lots of senior and over 55 housing as County tries to discourage families with school age children.
Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	N/A
Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	There is not a lot of demand, and we are fortunate to have NGO that are dedicated to fulfilling these needs. Also, local wealth is such that the need for government intervention is reduced.
Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	I think greater education is needed. The recent protected class of "source of funds" was released with little or no explanation or education.
Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	Sorry, I don't have enough knowledge to answer this question.
Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	Not sure
Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	We cannot look at those with special needs as superfluous to our community. They need to be near people who can help them.

## APPENDIX L

Available housing not meeting needs	There is not enough special needs housing available (such as housing with supportive services)	There is a serious need for affordable housing for elders who are no longer able to live independently, who aren't yet ready for Medicaid & nursing homes, & who definitely are not able to afford Assisted Living options.
Cost of housing	It is difficult to save enough for a down payment	It's very difficult if you're already living pay to pay check in this county.
Cost of housing	It is difficult to save enough for a down payment	It is difficult. It took us years. It is a financial goal worth striving for. It also highlights the financial responsibility of home ownership - not to be entered into lightly.
Cost of housing	It is difficult to save enough for a down payment	Budgeting and saving. Example: Instead of spending \$100 on a night out each Friday, save \$80 and only spend \$20. Finances and financial management NEED to be taught more in school.
Cost of housing	It is difficult to save enough for a down payment	Ok, this comment is out of place. Why? Because in the design of the survey there was no place to provide additional comments, hence I deem this survey poorly designed for this and other reasons.  Once difficulty of this survey is that it will not reach the people that you need to reach, unless you are just being political and appeasing voters.  Also, you are asking not all the right questions. There are housing needs in Loudoun that are not being addressed and not one singal question address
Cost of housing	It is difficult to save enough for a down payment	What we see is that couples can afford to buy. It's the single person that may not be able to qualify financially or is not able to save for the down payment.
Cost of housing	It is difficult to save enough for a down payment	If you can't afford to save for a down payment, then I doubt you can afford the maintenance and taxes that go with owning your home. Saving is over years, not overnight.
Cost of housing	It is difficult to save enough for a down payment	Hard to understand this, relates to low paying jobs and saving habits including personal choices to have a family and lifestyles.
Cost of housing	It is difficult to save enough for a down payment	The costs of buying and renting a living space in Loudoun County is way out of line with what middle and low income residents earn.
Cost of housing	It is difficult to save enough for a down payment	There are financing options that don't require a large down payment.
Cost of housing	It is difficult to save enough for a down payment	working for Loudoun County the salary is so low I can barely make ends meet and saving is not an option
Cost of housing	It is difficult to save enough for a down payment	The Loudoun county salary is so low I can't afford to pay bills and save. I'm lucky if I don't go into negative
Cost of housing	It is difficult to save enough for a down payment	True for everyone -but not a concern for the county. Certainly not a housing issue. We definitely don't need to encourage more people to purchase housing as that will drive up prices. We need to maintain values.
Cost of housing	It is difficult to save enough for a down payment	Not every one can own a home. If you can save enough, you buy one. If you can't, you don't.
Cost of housing	It is difficult to save enough for a down payment	We are most concerned about low-income families needing affordable housing. They bring a much-needed perspective to the community.
Cost of housing	It is difficult to save enough for a down payment	COL is higher than salaries. Especially for public service, state employees (public defenders, etc)
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Collective bargaining by county employees will raise taxes for everyone, making things even LESS affordable.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Depends. Many still have similar incomes. Not well worded.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	I'm sure it is for some people. My household is extremely lucky. We're still working.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Especially for immigrant/working class people who cannot telework, and who are not considered essential workers.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Loudoun's employment has had minimal impact from Covid, especially as compared to other communities. We are fortunate.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	We manage over 300 properties. Everyone who lost a job got another. Only 1 tenant was unable to pay or obtain assistance to pay. All others worked it out.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	This is subjective. If you wanted to help people during COVID you would work to provide childcare so women have more opportunities to work. In addition, sole and single parents should be able to get discounted childcare without having to be on the free or reduced lunch program.

## APPENDIX L

Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	For me personally, my partner and I have been able to keep our jobs however for those who have not been able to, it has become difficult to keep up with rent or a mortgage
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	I think it's more about when you lose your job.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	I have been fortunate to keep a job through the pandemic.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	It is unfortunate that I work for the richest county in the USA and I am having difficulty with paying my rent or putting food on table for my children. And yet I serve the community with a smile on my face
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Had to cut down on work as we can't afford child care. There is not assistances for a family working for Loudoun county.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	The county gave first responders \$1500 this is the richest but yet the cheapest county. We should have been getting at least \$1000 per paycheck. We are risking our lives for the citizens of Loudoun and we can't afford to live in the county and we are under payed
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	This issue is up to the fedeeSI and state governments to address, with bakeouts, loan forgiveness programs, regulations on bank loans , etc. It is in the interests of the banks and financial markets to address this. It is NOT a long term housing issue that the county should address.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	i was furloughed due to covid 19 when i was actively looking for a place to rent. now even though i'm back at work, our hours are limited making it hard to make enough for monthly rent being so high
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Many low-income families are desperately in need of help. We need diversity in our community.
Cost of housing	Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	Some workers don't qualify for the aid that has been offered and some are afraid to seek help.
Cost of housing	Rental costs exceed what people can afford	People like me pay well over what they can afford, but can't afford to move because everything is expensive in this area.
Cost of housing	Rental costs exceed what people can afford	Apartment complexes here are price gougers. This is not money well invested for the individual in my opinion.
Cost of housing	Rental costs exceed what people can afford	High rental costs cause multiple families to have to rent a single housing unit. This leads to overcrowding, which is especially dangerous during the pandemic.
Cost of housing	Rental costs exceed what people can afford	The rents are a result of expenses. Taxes, insurance, mortgage, repairs, association fees. Each of these dictate the rent rate charged.
Cost of housing	Rental costs exceed what people can afford	This is subjective. People know what their salary will be before they take a job and move to the area. If rent consistently increases faster than someone's salary, then they end up in a position where they are no longer able to afford their rent. The solution here would be to reduce taxes for rentals so owners do not need to raise the rent to cover the increase.
Cost of housing	Rental costs exceed what people can afford	rental costs are so high and not worth it.
Cost of housing	Rental costs exceed what people can afford	I earn a limited income between a part-time position and receiving monthly Social Security Disability Insurance. I am very independent, but have to rely on living near community services, retail, and my place of work. I want to live in a well designed community, and in a space a can make home. All I find in my price range for rent are apartment utility spaces in very old unkept homes, or down in basements with no access to the outside and limited appliances.
Cost of housing	Rental costs exceed what people can afford	Wages have been stagnant for years, but yearly rental increases often exceed 10% of the previous year.
Cost of housing	Rental costs exceed what people can afford	example my monthly rent for 2 bedroom is \$2,400 and my monthly take home is \$3,000
Cost of housing	Rental costs exceed what people can afford	The apartments are not affordable for an Employee working for Loudoun County
Cost of housing	Rental costs exceed what people can afford	This issue is not one for the county to solve. If rents are to high for some, the renters can go to more affordable areas/counties.subsidies by government organizations can help. But this is NOT a housing issue for the county,
Cost of housing	Rental costs exceed what people can afford	If you cannot afford to live in Loudoun, then you can live nearby in a cheaper area. Many people who live in Loudoun travel an hour to work in D.C. because they cannot afford to live there. That is life. You should not get more than can afford. Rental assistance is much more fair than ADUs because it is temporary.

## APPENDIX L

Cost of housing	Rental costs exceed what people can afford	We need to meet the needs of all people in our community. The difference between the Haves and Have-nots is outrageous.
Cost of housing	Rental costs exceed what people can afford	Rent keeps jumping faster than income rises because the metro draws near. It is hard for people to find stability in this cycle. Especially people with children and who work in public service.
Cost of housing	Rental costs exceed what people can afford	There are very few rental options even available, especially for longer term rentals in homes versus apartments
Cost of housing	Rental costs exceed what people can afford	Los costos son de masiado elevados . Quisiera que huviera mas comunidades de casa móviles
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	This is a very large county. Commuting from more rural areas or delaying a home purchase until savings meets expectations are both reasonable solutions.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	This is a very sad fact, especially if this is the county you work in.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	I don't know the data on this. You cannot assume a response without data to back this up. Please provide more information.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Not sure what their salaries look like, but I know my household income is probably significantly more. And we're having trouble finding a house we can afford without living farther out of the DMV area than we're willing to.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Object to concentration on government workers
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	All teachers, nurses, and sheriff's I know do own a home in the County.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Mental health professionals do not always make a large income either. More ADUS should be available for those needing them.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Why not offer Loudoun County employees a stipend if they live in LoCo - an additional \$200-500 per month? It would increase Loudoun's tax base while cutting down on traffic and car pollution.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Anyone who wishes to live in the county may. If they are not able to afford to buy a house, they may have to rent or find a roommate. Some of those listed have chosen to take a lower salary in lieu of a guaranteed pension.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	as a loudoun County government employee i cannot afford to live in loudoun County
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	I am a teacher assistant in Loudoun County. I do not make enough money in a month to pay the rent on a one bedroom apartment.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	I have worked for Loudoun County for 17 years and only now can I sort of think about affording to rent a small house. (I have been in an apartment this whole time.)
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	In addition to these positions, many of our essential worker at restaurants can't afford to live in the community.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	I would give this one below zero if that was an option. it is impossible to purchase a home for first responders
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Both my husband and I are first responders. We can not afford a home, child care and to put food on the table. We love Loudoun and want to live here because the schools are so great. However, as people of service we should get some type of credit towards housing. ADU program is a joke. We recently sold a home to move closer and not drive 2 hours each way, and did not make much money after we sold it. We can't afford to buy another one and this automatically disqualified us for ADU.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	It is impossible to afford a home on a first responder salary. Based on my county salary I qualify for \$250k home
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	This goes for other workers as well. Not just teachers, nurses and Sheriff's. I make less than all three of those.

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Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	County safety employees should receive a housing cost of living allowance (like the military) based on salary. Hospitals should subsidize pay for housing for employees. This is not a housing issue for the county.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	ADUs almost never go to teachers, nurses, or Sheriff's deputies. You don't even have to be a U.S. citizen. The program is ridiculous as one family basically wins the lottery just because they had too many kids for their income or are just starting out in life. The ADU program is a gift for the developers so they can have greater density per acre.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	We need to prioritize the needs of the people we depend on and not price them out of the market, especially the rental market.
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Public defenders cannot afford to live in the counties they serve
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	Especially in more populated areas of the county
Cost of housing	Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	County employees make plenty, and don't need to worry about getting furloughed. There are plenty of private sector employees that need and deserve assistance
Cost of housing	Young people often cannot afford their first home	We couldn't afford a home when we started out. It is often good to start small and rent while you develop financial stability over time.
Cost of housing	Young people often cannot afford their first home	Greatly depends on how they budget their finances, income and home location. From my experience, it's really hard/impossible for a young person to afford or want to purchase a \$500k home. I'm 30 and I'd rather have a smaller home and use money for travel/entertainment.
Cost of housing	Young people often cannot afford their first home	This is NOT specific to Loudoun County. Its nationwide. Frankly I'm tired of hearing that it's a Loudoun County problem because it is not correct past government bodies were so set on developing every ounce of land especially in eastern Loudoun that they didn't take into consideration that they were placing housing needs out of reach except for those with high paying jobs. It's called Greed!
Cost of housing	Young people often cannot afford their first home	The least rent is \$925 for an efficiency. This means a person must earn in excess of \$33,300 per year to qualify for an efficiency.
Cost of housing	Young people often cannot afford their first home	Rent in this area is really high. When you figure that apartment rent goes up more than the average raise in the US each year, it is easy to see why people are not able to save. Even if they had the money for a house, the property tax rate prohibits all but the most wealthy from being able to buy.
Cost of housing	Young people often cannot afford their first home	You need to quantify what is meant by "young people". Someone who has just been in the workforce a few years should not be able to afford to purchase a home. When I graduated 30 years ago and lived in NoVa, I had two roommates in an apartment. After 6 years of saving and then getting married, my husband and I could afford a down payment and mortgage. People need to be realistic.
Cost of housing	Young people often cannot afford their first home	This is a true statement, but not just for young people.
Cost of housing	Young people often cannot afford their first home	Loudoun has exceedingly high taxes that are pushing younger people into more affordable states like WV.
Cost of housing	Young people often cannot afford their first home	Renting until into ones 30s, 40s, 50s is okay. Home ownership is a luxury.
Cost of housing	Young people often cannot afford their first home	Loudoun has a different affordability issue. Young people would like to buy starter homes around 2000sqft and affordable, but most new construction of single family homes are 3000+sqft and \$700k+. Even the townhomes being built now are very large and in excess of \$600K. Build smaller, more affordable homes and people living in them will drive the economy forward.
Cost of housing	Young people often cannot afford their first home	I work in Fairfax and can't afford a home in Loudoun County. Commuting is horrible. I make more than the ADU program. We don't need to make affordable housing (ADUs). We need to instead make housing affordable through more homes by understanding the tightening home supply.
Cost of housing	Young people often cannot afford their first home	can't afford an apartment and home is not even an option

## APPENDIX L

Cost of housing	Young people often cannot afford their first home	It is impossible to afford a house in this county and I work for the county
Cost of housing	Young people often cannot afford their first home	This is an issue faced by all young people and should not be the responsibility of the Loudoun to address as a housing issue. It is more appropriately an issue of the banks, and may warrant subsidies by the federal and state governments. The value of housing in this county should encourage young people buy elsewhere until they can afford housing in this county.
Cost of housing	Young people often cannot afford their first home	Young people often cannot even afford to RENT in Loudoun county.
Cost of housing	Young people often cannot afford their first home	Prices for housing in Loudoun Cty are ridiculously high even for older people, not just the young
Cost of housing	Young people often cannot afford their first home	Young people can save like we did and buy a house when they can afford it. ADUs are not the answer. They are like winning the lottery and are unfair. It is simply a way to give builders and developers more density per acre in exchange for ADUs. No one family should be given the gift of an ADU unless, perhaps, they are a fully disabled vet, policeman or fireman. No one else deserves an ADU. ADUs rarely go to people like that though.
Cost of housing	Young people often cannot afford their first home	This is not uncommon in most places on the US. We need to make sure first that low-income families can live here.
Cost of housing	Young people often cannot afford their first home	Mi opinión es que como avaintante del condado ala familia de bajo recursos nose les ayuda con las vivieda una renta mas barata y que no designa puesto de casa movieles que talvez ceria una opcion mas barata para la comunidad.
General Comment	General Comment	Section 3, Housing Challenges, is skewed towards trying to make the respondent demand low cost public housing.
General comment	General comment	Es dificil el pago inicial por q a veces tenemos q cubrir muchas necesidades
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	N/A
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Unknown
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Most people do not have a need to go before a judge over and over again and be convicted. This shows poor judgement. Those who do not play well with others should be denied if found guilty of charges related to housing, violence, drugs...
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	A lot of felons live on properties that the management is not aware of, however, if you admit to the felony, you are immediately disqualified. It is pretty sad how you are treated after admitting a felony conviction despite the reason and things you have accomplished to rededicate yourself to society.
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	If I had a house to rent, of course I would choose someone with no criminal history over someone with a record. Wouldn't you?
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Again, this is based on personal choices.
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Sorry, I don't have enough knowledge to answer this question.
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	not sure
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Isn't this a good thing? Are you saying that past convictions should be ignored?
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Background checks don't prevent an individual from qualifying. Their actions (revealed in a background check) may, however, prevent them from qualifying. Why is this even an issue? Should we not do background checks??? Really???
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	Our community needs to be diverse. We need to support people who have been through difficult situations. We miss opportunities when we effectively wall ourselves off from people in need.
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	I don't really know about this concern, but suspect it to be true..
Hard to qualify for housing	Background checks /past convictions prevent applicants from qualifying	No lo sé. Supongo que si.
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	This is low hanging fruit. The process could be a deterrent to some.

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Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	N/A
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	Paperwork processes can be very challenging for working class people with limited educational background and technological literacy.
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	I applied for the ADU purchase program. At my info session in December 2019, I was told it was an 18-24 month wait to purchase a home. It took 9 months just to be accepted into the program. During that time, I had to submit my financials twice because the program is so understaffed that my papers were out of date by the time they were reviewed. At my intake meeting, the county announced that the tier 1 wait to purchase was in fact 4-5 YEARS, making it a nearly 6 YEAR process to purchase a home.
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	This is a rich community with a very low incidence of poverty
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	I think education of Landlords and transparency to applicants are in great need. Here is the criteria (before you apply).
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	Everyone goes through the same process if they are renting or purchasing unless we are talking about a rental that is subsidized or the purchase of an ADU.
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	Sorry, I don't have enough knowledge to answer this question.
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	We need to provide personal assistance to people to conquer the language, cultural and technological barriers that discourage them from getting the help they need. Business owners/managers lose access to potential employees when those people can't navigate our system to get them the basic need for shelter.
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	Public appearances is that the affordable housing programs are geared/steered to county employees
Hard to qualify for housing	Complexity of application process causes confusion and discourages applicants	Informar mas a la comunidad
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Credit issues are often good indicators of preparedness for larger responsibilities such as home ownership.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	This is a rich community with a very low incidence of poverty
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Of course this is true. No one wants to rent to someone who has credit issues. A bank does not want to loan money to someone with credit issues.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	This relates to individual experiences, not housing.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Sorry, I don't have enough knowledge to answer this question.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Even if true, this is not a housing issue for the county.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	As we found out during the housing bubble, credit should not be extended to people who are unable to pay..
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Of course poor credit affects one's ability to secure a loan. If there's a valid reason for a debt, then that should be considered but simply over extending and not paying one's bills is a legitimate reason to be denied a loan or rental.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Our community should place fewer burdens on people who can provide us all with a more diverse make-up. We need to be more welcoming to those who just need a start. Many people have credit issues because of the inability to cover previous medical costs.
Hard to qualify for housing	Credit issues limit ability to rent or buy housing	Past credit problems are supposed to limit mortgages that are likely to default. Credit problems can be corrected by responsible spending. This is not a barrier to home ownership for responsible people.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	The "legal presence" requirement for the ADU rental program is a clear example of how this is true. Immigration status can also cause difficulty in applying for other programs, mortgages and leases.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	N/A
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	There should not be a status requirement to qualify for ADU or other housing programs

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Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Immigration status of one family member blocks entire families from qualifying for Section 8, ADU, and even normal leases and mortgages. Loudoun needs to create opportunities for mixed immigration status families because they are an important part of the workforce and have trouble finding places to live.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	I really have no idea
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	I'm not sure about this one.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Sorry, I don't have enough knowledge to answer this question.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Not sure
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	not sure
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	As long as the immigrant has legal status to be in the US this should not be an issue. However, illegal immigrants should not be eligible for applying for any programs.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Legal status should be verified before any housing is made available. No illegal aliens should be allowed to reside in Loudoun County and should be handed over to ICE for deportation.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Almost all of our families were immigrants at one time. A diverse community enriches us by providing new ideas. We deny ourselves the richness and depth of new skills and ideas by putting up barriers to newcomers.
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Legal immigrants do not have any issues with finding housing. But individuals who are in the US without legal documents should not be buying homes. It puts the financial institutions at risk
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	ADU es un ejemplo en que los inmigrantes no califan
Hard to qualify for housing	Immigrant status causes difficulty in applying for programs	Demasiado. A pesar de que pagamos impuestos.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	Not enough information to know if income is insufficient or housing is beyond means.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	I qualify for only one program in the county, based on my income--the ADU purchase program. It is a SIX YEAR wait for applicants who both live and work in the county. I am nearly 40 and cannot afford to live in LC without at least 2 roommates to offset housing costs. I cannot move to a more affordable area or work outside of Loudoun and expect to ever purchase home in said program. It feels like a big FU from the elite of Loudoun to those who work the jobs that make their lifestyle possible.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	This is a rich community with a very low incidence of poverty
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	You need to be able to pay rent or your mortgage, so, of course income plays a role in qualifying.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	It just isn't possible to live in Loudoun without having a high paying job. Living in Loudoun isn't a good choice or even a choice unless you have a high paying job. If you don't earn enough money to live here, people should look to live elsewhere. Some people live here because it is too expensive to live close to work in DC. When I no longer am working in DC I plan to leave here rather than expect to be accommodated by the County with cheaper housing.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	Sorry, I don't have enough knowledge to answer this question.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	Yes, income does affect one's ability to qualify for housing. Why wouldn't it?? Should we qualify for loans beyond our means??
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	Everyone starts somewhere. We need to provide assistance with initial resources to help them with housing so they can contribute to our community. Then they will be available for jobs in our community.
Hard to qualify for housing	Insufficient income prevents applicants from qualifying	El salario mínimo en Virginia es 7.25 podemos pasar trabajando 3 turnos haciendo mas de 60 horas y aun asi no podemos calificar de tan caro es la vivienda en el Condado de Loudoun
Other challenges	Developers lack financial incentives to build affordable housing	I don't know about developer incentives but it is very important that they have incentives to build affordable housing.

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Other challenges	Developers lack financial incentives to build affordable housing	Government regulations push up costs and restrict supply, leading the market to favor high-cost housing for the wealthy.
Other challenges	Developers lack financial incentives to build affordable housing	I know that there are incentives out there to build affordable housing (ADU program) but other requirements may be in order like a percentage of ADA accessible units with bedroom, bath and no stairs in each new community.
Other challenges	Developers lack financial incentives to build affordable housing	NA
Other challenges	Developers lack financial incentives to build affordable housing	The financial incentives will never be enough and even when offered, developers will manage loophole to gain more money out of the process.
Other challenges	Developers lack financial incentives to build affordable housing	This is a huge issue with no solution. Developers are making obscene profits while many people are left unable to afford housing.
Other challenges	Developers lack financial incentives to build affordable housing	There is sufficient financial return on affordable housing, but returns are much higher on large, single-family houses
Other challenges	Developers lack financial incentives to build affordable housing	What a joke! The incentive is money. They will sell you on the idea that they need help to build. They do not!
Other challenges	Developers lack financial incentives to build affordable housing	Are we going to be taxed even more in order to pay developers to build low income housing?
Other challenges	Developers lack financial incentives to build affordable housing	Developers may want to be known as providing high-end properties. That would increase their perceived value to potential high-income buyers and increase their own business profits. We suffer by not having people vital to our community being priced out of the market. We need to make our valuable land work for the community. Developers already want to build here. Do they really need incentives? Why do we give them power over our needs? Aren't we the ones holding the cards?
Other challenges	Developers lack financial incentives to build affordable housing	Think developers have plenty of incentive. Taxpayers do not need any more burden for builder incentives.
Other challenges	Developers lack financial incentives to build affordable housing	I expect there are not enough incentives for developers to consider affordable housing developments - but it's also a matter of the broader communities "distaste" for them as well. Developers want / need people to buy / rent what they build.
Other challenges	Developers lack financial incentives to build affordable housing	If they can only build so many houses, all they will build are the most expensive ones, where the profit is. The problem is zoned deficiencies in supply.
Other challenges	Developers lack financial incentives to build affordable housing	Debemos de incentivar un programa de viviendas dignas y económica para la comunidad. No necesitamos lujo. Solo un techo
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	Certainly that may be the case in some instances, but that isn't always a negative. Continuity of housing types may make sense in certain areas. Mixing apartments in rural areas where people are far from services/public transportation/ etc. may not be the best idea.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	NA
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	I have heard this all too often. I hear that many communities don't want ADUS because they have a bad reputation.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	People see the trouble resulting from low income housing all the time. Low income housing is directly tied to higher crime rates and lower property values. The area around the Shenandoah Building is a good case study.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	People here don't want any construction where for affordable housing or 5-7 BR boxes on 3 acre lots. People here do not want increased traffic with housing, loss of wildlife habitat, water table drawdown, loss of farmland.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	Protecting home values, remaining rural areas, historic areas, and the wonderful character of the county is often mischaracterized as NIMBY. But it is a pejorative phrase that unfairly discredits the above valid concerns, and other environmental, infrastructure, resource and increased tax expense concerns.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	This is one of Loudoun Counties biggest issues.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	I agree with this. Loudoun is too over crowded already.

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Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	People in localities should be able to control what is in their "back yard"
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	So much "more for me, less for you" is in our community. We can educate people that they don't have to send money overseas to make a difference. They can help their neighbors whom they need to provide local services anyway. With the focus on using local services and buying local goods, if we are not forward-looking we will have fewer local options. We can build supportive communities.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	Absolutely no question about this. People tend to be fearful of others whose living standards fall below their own - especially when it involves racial & ethnic differences.
Other challenges	NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	I don't know how this can be addressed, but it is a huge obstacle. Maybe awareness campaigns and sharing success stories from other communities that have people of various incomes living in harmony (Greenbelt, MD for example)
Other challenges	Permitting process is too difficult for developers	I don't know
Other challenges	Permitting process is too difficult for developers	The zoning allowable uses are quite vague. Having a better defined list of uses that is easy to access (then we have now) would be incredibly useful. (i.e. General / Office - what does that mean?)
Other challenges	Permitting process is too difficult for developers	NA
Other challenges	Permitting process is too difficult for developers	The permitting process is more of a hinderance with County funded and managed special projects.
Other challenges	Permitting process is too difficult for developers	Sorry, I don't have enough knowledge to answer this question.
Other challenges	Permitting process is too difficult for developers	The permitting process is too expensive
Other challenges	Permitting process is too difficult for developers	Give me a break. Nothing is too difficult for developers. Their friends make sure of that.
Other challenges	Permitting process is too difficult for developers	I don't know what the permitting process is. Perhaps there is very little incentive for developers to want to help our community diversify.
Other challenges	Permitting process is too difficult for developers	costly, time consuming & risky
Other challenges	Public is unaware of resources available to renters/buyers	Even if the public were available of the programs, several have WAIT LISTS that are closed, and others are so understaffed/underfunded/have such low inventory that they are nothing more than lip service and a pipe dream.
Other challenges	Public is unaware of resources available to renters/buyers	This is a rich community with a very low incidence of poverty
Other challenges	Public is unaware of resources available to renters/buyers	Part of the reason why all tenants have paid is because I do share available resources with tenants directly or through facebook posts. Only a small percentage have used this but for those who did it was needed.
Other challenges	Public is unaware of resources available to renters/buyers	Our community focus is on what we can give those who already have what they need. We need to spend more on high-profile ads and outreach touting our available resources to low-income people.
Other challenges	Zoning regulations limit rental housing development	Government approvals are take too long and are unpredictable. Rezonings typically required. Proffers and regulations add costs for things residents would otherwise forgo if choice were voluntary.
Other challenges	Zoning regulations limit rental housing development	What I have seen is properties in the historic district that are currently rental properties could be developed or additions made to meet the demand for smaller size properties. Unfortunately the owners are swayed from improving because it's not made to be cost effective to do so.
Other challenges	Zoning regulations limit rental housing development	NA
Other challenges	Zoning regulations limit rental housing development	Sorry, I don't have enough knowledge to answer this question.
Other challenges	Zoning regulations limit rental housing development	I don't have enough knowledge on this topic to rate
Other challenges	Zoning regulations limit rental housing development	We need more zoning regs to prohibit more new affordable housing.
Other challenges	Zoning regulations limit rental housing development	This is a good thing. Less crowding is what we need.

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Other challenges	Zoning regulations limit rental housing development	We have observed over 20 years that zoning seems to favor large houses on small tracts. This is not beneficial to our environment or to a diverse community. We have and others cannot have.
Other challenges	Zoning regulations limit rental housing development	Landlords are subdividing single family homes so that several families/people live in ONE home. Up to 8 cars on the street per house. We are zoned FOR SINGLE FAMILY HOMES, not a tenement. Neighborhood looks awful.
Other challenges	Zoning regulations limit rental housing development	They certainly have in the past. I do not know the current situation.

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	Total	Neither	Own	Rent	Spanish
<b>Available housing not meeting needs</b>					
Available homes are not accessible for people with disabilities	3.2	3.4	3.2	3.3	3.6
Available homes are too large for small households and singles	3.2	3.7	3.3	3.4	3.1
Homes lack convenient access to public transportation	3.6	3.8	3.4	3.9	4.2
There are too few options for older adults	3.3	3.1	3.3	3.3	3.9
There is not enough special needs housing available (such as housing with supportive services)	3.2	3.6	3.1	3.4	4.0
<b>Cost of housing</b>					
It is difficult to save enough for a down payment	3.8	4.8	3.6	4.3	4.4
Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	3.7	4.4	3.5	4.3	4.5
Rental costs exceed what people can afford	4.0	4.9	3.7	4.5	4.5
Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	4.0	4.8	3.9	4.2	3.7
Young people often cannot afford their first home	4.1	4.9	3.9	4.4	4.4
<b>Hard to qualify for housing</b>					
Background checks /past convictions prevent applicants from qualifying	2.8	3.0	2.6	3.0	3.8
Complexity of application process causes confusion and discourages applicants	3.1	4.3	2.7	3.6	4.7
Credit issues limit ability to rent or buy housing	3.3	4.2	3.0	3.9	4.7
Immigrant status causes difficulty in applying for programs	3.0	3.5	2.7	3.4	4.7
Insufficient income prevents applicants from qualifying	3.8	4.7	3.6	4.0	4.7
<b>Other challenges</b>					
Developers lack financial incentives to build affordable housing	3.7	4.0	3.5	4.2	4.0
NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	3.7	4.1	3.6	4.1	3.6
Permitting process is too difficult for developers	2.7	2.8	2.6	3.1	3.6
Public is unaware of resources available to renters/buyers	3.8	3.9	3.6	4.3	4.6
Zoning regulations limit rental housing development	3.3	3.7	3.1	3.7	4.1

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	Total	\$0-\$9k	\$10-\$29k	\$30-\$49k	\$50-\$74k	\$75-\$99k	\$100-\$124	\$125-\$149k	\$150-\$174	\$175-\$199	\$199-\$200k	PLUS	
<b>Available housing not meeting needs</b>													
Available homes are not accessible for people with disabilities	3.2	4.0	3.8	3.3	3.7	3.2	2.9	3.3	3.2	3.1	2.7	2.7	2.8
Available homes are too large for small households and singles	3.2	3.0	3.5	3.6	3.4	3.7	4.1	3.3	3.4	3.6	2.4	3.1	3.0
Homes lack convenient access to public transportation	3.6	4.2	4.2	3.6	4.0	3.9	3.6	3.2	4.0	3.7	3.7	2.6	3.0
There are too few options for older adults	3.3	3.8	3.6	3.5	3.6	3.1	3.3	3.2	3.1	3.2	3.6	2.7	3.0
There is not enough special needs housing available (such as housing with supportive services)	3.2	4.2	3.7	3.3	3.7	3.2	3.4	3.2	3.1	3.2	3.4	2.7	2.9
<b>Cost of housing</b>													
It is difficult to save enough for a down payment	3.8	3.9	4.5	4.6	4.3	4.2	3.8	4.1	4.1	4.0	4.2	3.4	3.2
Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	3.7	4.4	4.2	4.0	4.2	4.0	3.8	3.9	3.8	3.9	3.8	3.1	3.4
Rental costs exceed what people can afford	4.0	4.3	4.8	4.6	4.6	4.6	4.1	4.0	4.1	4.2	4.0	3.5	3.7
Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	4.0	3.0	4.5	4.4	4.0	4.7	4.2	4.1	3.9	4.2	4.3	3.6	3.7
Young people often cannot afford their first home	4.1	3.6	4.4	4.4	4.1	4.7	4.2	4.3	4.2	4.3	4.4	3.9	3.7
<b>Hard to qualify for housing</b>													
Background checks /past convictions prevent applicants from qualifying	2.8	4.0	3.2	2.9	3.4	2.6	2.4	3.0	2.5	2.6	2.9	2.2	2.6
Complexity of application process causes confusion and discourages applicants	3.1	3.8	4.3	3.6	3.9	3.2	3.2	3.2	2.7	3.1	3.0	2.5	2.3
Credit issues limit ability to rent or buy housing	3.3	4.2	4.1	3.8	4.1	3.3	3.5	3.3	3.6	3.4	3.0	2.6	2.8
Immigrant status causes difficulty in applying for programs	3.0	3.8	3.3	3.2	3.4	3.1	3.1	3.1	3.1	3.1	2.8	2.6	2.6
Insufficient income prevents applicants from qualifying	3.8	4.3	4.4	4.4	4.4	3.9	3.8	3.8	4.0	3.9	3.8	3.6	3.5
<b>Other challenges</b>													
Developers lack financial incentives to build affordable housing	3.7	4.5	3.6	4.3	4.1	4.1	3.8	3.9	4.1	4.0	3.7	3.4	3.5
NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	3.7	4.5	3.8	4.1	4.1	4.2	4.3	3.7	4.2	4.1	3.8	3.1	3.8
Permitting process is too difficult for developers	2.7	3.5	3.3	3.0	3.3	2.6	2.5	2.8	2.8	2.7	2.6	2.7	2.8
Public is unaware of resources available to renters/buyers	3.8	4.2	4.1	4.4	4.2	4.2	4.3	3.8	3.9	4.0	3.9	3.7	3.6
Zoning regulations limit rental housing development	3.3	4.2	3.7	3.7	3.9	3.5	3.8	3.4	3.4	3.5	3.0	2.4	3.1

	Total	18-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	Older			
<b>Available housing not meeting needs</b>																	
Available homes are not accessible for people with disabilities	3.2	2.0	2.3	3.6	3.1	3.0	3.4	3.2	3.2	3.3	2.8	3.1	3.5	3.3	3.7	3.5	
Available homes are too large for small households and singles	3.2	2.0	3.5	3.4	3.2	3.4	3.2	3.3	3.4	3.3	3.5	3.3	3.8	3.9	3.4	3.7	
Homes lack convenient access to public transportation	3.6	2.0	3.5	4.0	3.7	3.7	3.4	3.5	3.8	3.6	3.7	3.8	3.6	3.7	3.7	3.6	
There are too few options for older adults	3.3	2.0	2.6	2.9	2.7	2.7	3.1	3.2	3.5	3.3	3.6	3.8	3.3	3.7	4.1	3.9	
There is not enough special needs housing available (such as housing with supportive services)	3.2	2.0	2.3	3.5	3.1	3.0	3.3	3.2	3.6	3.4	3.1	3.5	3.2	3.5	3.3	3.8	3.5
<b>Cost of housing</b>																	
It is difficult to save enough for a down payment	3.8	3.0	4.4	4.4	4.1	4.3	4.3	4.1	4.0	4.1	3.8	3.8	3.4	3.7	3.4	3.5	4.0
Keeping up with rent or mortgage during the COVID-19 pandemic is a challenge	3.7	3.0	3.8	3.8	3.9	3.9	4.1	3.9	3.9	4.0	3.7	3.6	3.6	3.6	4.7	4.0	
Rental costs exceed what people can afford	4.0	3.0	4.4	4.3	4.4	4.4	4.1	4.0	4.0	4.0	4.1	3.9	3.8	3.2	4.3	3.8	
Workers such as teachers, nurses, Sheriff's deputies often cannot afford to live in the County	4.0	1.0	4.6	4.1	4.1	4.3	4.2	4.1	4.0	4.1	4.3	4.0	4.1	3.9	3.3	4.8	4.0
Young people often cannot afford their first home	4.1	3.0	4.5	4.5	4.5	4.5	4.3	4.1	4.2	4.2	4.5	4.0	3.8	4.1	4.1	4.0	
<b>Hard to qualify for housing</b>																	
Background checks /past convictions prevent applicants from qualifying	2.8	3.0	2.5	2.6	2.8	2.6	2.7	2.8	2.9	2.8	2.9	3.1	2.9	2.5	2.3	2.1	2.3
Complexity of application process causes confusion and discourages applicants	3.1	3.0	3.2	3.7	3.4	3.4	3.4	3.0	3.3	3.2	3.0	2.9	2.8	2.9	2.5	2.3	2.6
Credit issues limit ability to rent or buy housing	3.3	3.0	3.3	3.6	3.5	3.4	3.5	3.4	3.7	3.5	3.4	3.5	3.0	3.1	2.9	3.0	
Immigrant status causes difficulty in applying for programs	3.0	3.0	2.6	3.5	3.2	3.1	3.2	2.8	3.5	3.1	2.8	3.1	2.7	2.9	3.5	2.8	
Insufficient income prevents applicants from qualifying	3.8	3.0	3.8	4.1	3.5	3.8	4.0	3.6	3.9	3.8	4.0	3.8	3.5	3.5	4.1	4.1	3.9
<b>Other challenges</b>																	
Developers lack financial incentives to build affordable housing	3.7	4.0	3.5	3.9	3.7	3.7	3.9	3.9	3.5	3.8	3.9	3.9	3.5	3.8	3.9	3.9	3.8
NIMBY ("not in my backyard") attitudes discourage construction of affordable housing	3.7	4.0	3.3	3.9	4.0	3.7	3.7	3.8	3.5	3.7	4.1	4.2	3.4	3.9	4.1	4.2	4.1
Permitting process is too difficult for developers	2.7	4.0	2.4	2.9	2.9	2.7	2.6	2.8	2.7	2.7	2.8	3.3	2.6	2.7	2.9	3.3	2.9
Public is unaware of resources available to renters/buyers	3.8	4.0	3.5	3.9	4.0	3.8	4.1	3.9	4.1	4.0	4.1	4.2	3.4	3.9	4.3	3.4	3.8
Zoning regulations limit rental housing development	3.3	4.0	3.0	3.4	3.3	3.2	3.0	3.3	3.3	3.2	3.4	3.8	3.3	3.4	3.5	4.1	3.7

## APPENDIX L

### Comments Submitted for Screen Four - Housing Needs Map

Item	Comment
General Comment	Need affordable, safe and near by farm labor housing throughout the rural sector
General Comment	This survey is ridiculous. You're asking people to identify areas where housing ought to be, but there are zoning regulations in place that dictate density, housing types, etc.
General Comment	I don't feel qualified to even begin. I think a mixture of all of the above is good. I'm overwhelmed by the neo. Truthfully don't feel my input wouldn't be useful here.
Accessory Unit/ "Cottages"	Limit HOAs from preventing such
Accessory Unit/ "Cottages"	Affordability
Accessory Unit/ "Cottages"	affordable > \$1000 per person
Accessory Unit/ "Cottages"	Sterling
Accessory Unit/ "Cottages"	Need to offer small houses. A chance to create community by having close neighbors. Do we really need more McMansions for just a few people per sq ft?
Accessory Unit/ "Cottages"	Not aware of any of this type of housing in this area. (I could be wrong.)
Accessory Unit/ "Cottages"	Duplexes should be allowed in Sterling Park. Most of the older houses in the Park do not meet the needs of families today.
Accessory Unit/ "Cottages"	Don't know what these are!
Accessory Unit/ "Cottages"	Units for guests, farm hands etc on larger plots of land.
Ages 55/above	Accessible apts with elevators
Ages 55/above	Housing for seniors without high condo and HOA fees.
Ages 55/above	Housing for seniors without high condo and HOA fees. Cash flow is an issue for fixed income folks.
Ages 55/above	Need more options in western Loudoun, too.
Ages 55/above	Need Workforce housing in more areas
Ages 55/above	55+ communities
Ages 55/above	Affordable senior housing is sorely lacking. People with only limited income have no options.
Ages 55/above	There are limited options for people with low incomes after retiring. SS payments do not go far.
Ages 55/above	Assisted living and nursing home services
Ages 55/above	Assisted living and nursing home services.
Ages 55/above	Southern area of Loudoun lacks this.
Ages 55/above	55 and up, allowing them to really enjoy what the west offers. Slightly slower pace and prime time commuting needs wont impact limited road infrastructure/capacity
Ages 55/above	Low Income Hosuing options for seniors
Ages 55/above	Affordable condos
Ages 55/above	That is not for rich people (under \$700/month)
Ages 55/above	It would be nice to have some country-living style communities in the western part of the county where older people can live and enjoy the quiet and open spaces.
Ages 55/above	SFD and attached flat condos
Ages 55/above	3 bedroom
Ages 55/above	Affordable
Ages 55/above	Assisted Living for Seniors
Ages 55/above	apartments
Ages 55/above	Not enough affordable units
Ages 55/above	With easy access to the new hospital and other services
Ages 55/above	55 and over is needed around the county.
Ages 55/above	55+ is needed
Ages 55/above	Brambleton has the active adult amenities to support housing
Ages 55/above	Expand housing options so family members can live close to the already populated areas.

## APPENDIX L

Apartments	AFFORDABLE!
Apartments	AFFORDABLE
Apartments	AFFORDABLE
Apartments	Affordable housing
Apartments	Put housing on vast excess of land owned by LCPS
Apartments	Affordable for working class people
Apartments	Affordable, mix for families who cannot afford SF
Apartments	near transit
Apartments	Condo
Apartments	Affordable
Apartments	Affordable
Apartments	Affordable
Apartments	Apartments near work centers
Apartments	Affordable. I have friends that cannot afford current rents there.
Apartments	EV charging stations in parking lots
Apartments	EV charging stations
Apartments	EV charging stations
Apartments	Also studio.
Apartments	Lack of affordable housing for singles and low-income families.
Apartments	Low-rise structures
Apartments	Affordable rentals in the Dulles access Rt 50 are needed for teachers, responders, etc
Apartments	support small families
Apartments	Affordable, must also have units available for housing choice voucher and accessible. One Loudoun area needs a mix of
Apartments	Apartment
Apartments	Affordable studio spaces for single adults
Apartments	NA
Apartments	Low Income Housing options
Apartments	Families who can't afford to buy
Apartments	Apt
Apartments	Condo
Apartments	Affordable units
Apartments	2-3 bedrooms are needed.
Apartments	That is low income
Apartments	very few apartments in Leesburg that are both safe and affordable.
Apartments	affordable apartments - not income restricted.
Apartments	affordable > \$1000 per person
Apartments	small/affordable units are needed in Leesburg
Apartments	Safer affordable housing options need to be available in more rural areas of Loudoun. Mobile home parks in Luckett's contain too many unsafe homes.
Apartments	more apartments please
Apartments	None
Apartments	needed badly
Apartments	Pack it in where you have already overdeveloped. Western Loudoun doesn't want mixed use garbage.
Apartments	it would be cool to see this area made into a small little neighborhood with housing, a supermarket (other than the giant close), and a park
Apartments	Affordable, flexible approval units are needed.
Apartments	Family size
Apartments	Larger families have few affordable options. This might be most useful near schools or bus routes.
Apartments	2 bedrooms
Apartments	2 bedrooms
Apartments	2 bedrooms
Apartments	Affordable
Apartments	And studio
Apartments	And studio

## APPENDIX L

Apartments	Leesburg is becoming more of a destination. Current apartment market contains dated buildings
Apartments	Housing needed for interns and J1/H2b students for Salamander Resort & Spa. Need public transportation too.
Apartments	this area is one of the last DDA to leverage on creating affordable housing
Apartments	affordable LIHTC housing
Apartments	you need a divers mix of housing types. This questions is hard to answer. This correct answer is all the above. Apartments tend to skew smaller.
Apartments	Route 7 is a great spot for multifamily housing.
Apartments	Route 28 is appropriate for more housing with its close proximity to Fairfax County.
Apartments	With the introduction of Metro, we should expand all types of housing offerings and sizes along the Dulles Greenway.
Apartments	Leesburg needs more rental units to allow those new to the market to move back to Loudoun.
Apartments	Affordable for true low income family
Apartments	Lack of low-income housing for individuals and small families
Apartments	Affordable
Apartments	take advantage of low cost of land to create affordable townhomes nearby TOD/MARC
Condominium	Accessible for seniors, disabled
Condominium	Metro is the ONLY place where future density should take place.
Condominium	Available housing near the new metro station seems to be rent-only, forcing buyers who only need 1 or 2 bedrooms but also want to own their own home into bigger houses further away from the metro line.
Condominium	condos for seniors without high HOA and Condo fees.
Condominium	Put housing on huge excess of LCPS land.
Condominium	AFFORDABLE (under 200K) 1-2 bedroom. Every new development does not need hardwood floors and marble countertops.
Condominium	We actually have very few 3+ bedroom that are not townhouses or houses.
Condominium	Some smaller size condo's out west would also be nice.
Condominium	Townhouses
Condominium	Townhouses
Condominium	Townhouses
Condominium	Put this housing and apartments etc where access to transportation and public services, food stores, doctors etc are available by bus or walking.
Condominium	Affordable rate condo's do not exist. Low income options are hard to find in decent neighborhoods
Condominium	Low-rise structures
Condominium	Very hard to find 3+ bedrooms for families with home ownership opportunity
Condominium	Need more multi-family in Loudoun's denser/urban areas.
Condominium	Affordable 1-2 bedroom for single/couples/small families
Condominium	Mall redevelopment
Condominium	Condo
Condominium	Condo
Condominium	Condo
Condominium	Affordable condos for purchase
Condominium	Elevator townhouse for aging in place
Condominium	Affordable units: for teachers, LEO, emergency first responders, fire fighters
Condominium	would be nice to have more entry-level housing (non-single family) in this area
Condominium	Flats
Condominium	More affordable
Condominium	Townhouses that are affordable
Condominium	Downpayment assistance
Condominium	It's just largely giant family homes.
Condominium	small/affordable housing needed by Loudoun Station, not just the "luxury" option
Condominium	A LOT of new schools but limited condos or apartments
Condominium	Townhome
Condominium	Walkable to Innovation Center and Old Ox metro stations.
Condominium	Affordable

## APPENDIX L

Condominium	Additional multifamily housing is needed along Route 7 to support the growing retail market there. Route 7 is designed for bus and vehicle transit with all the new interchanges.
Condominium	Affordable
Multi-Generational	In law suites with separate kitchens and bathrooms
Multi-Generational	SFD
Multi-Generational	Single story for seniors
Multi-Generational	Would like to see places like the Dulles Mall repurposed into multi-generational communities with the restoration of trees and natural areas - please stop packing in high density, especially in places where there are now trees and natural areas!
Multi-Generational	It would be nice if there were more opportunities for multi- ages and lower income folks to live in and near Middleburg
Multi-Generational	Multigenerational is code for 2 over 2 housing
Multi-Generational	Combining ages matches needs and support for all. This can be anywhere in the county because the younger people are more likely to have personal transportation and can help seniors get services.
Multi-Generational	Need family closer for elderly
Multi-Generational	affordable
Multi-Generational	Don't know what these are.
Multi-Generational	This is a very hard thing to do. The map is too small. You need diverse housing everywhere. Housing diversity in type and price is key. Right now Loudoun incentivizes HUGE homes. That is bad policy - look at how proffers are determined. By type not size. You make more money by building the largest floor plan in each type.
Other	Maintain farmland and rural large acreage houses
Other	Townhomes!
Other	3br 2.5ba townhomes
Other	Affordable apartments in mixed-income communities
Other	Affordable apartments in mixed-income communities
Other	Smaller footprint houses with less than 2,500 SF
Other	Affordable housing for service workers so they do not have to live outside the county/area. Restaurant workers, housecleaners, gardeners, clergy--in a place with green space around.
Other	Affordable housing for service workers--restaurant workers, housecleaners, gardeners, ministers, school teachers, bus drivers, etc.---with green space around them. This applies to almost all of Loudoun County.
Other	Small single-family single-story homes are unavailable.
Other	Affordable Housing
Other	Educational area and year round shared garden. Greenhouse in winter provides lots of Vitamin D. It keeps residents in town so tax revenue earned in Loudoun.
	Established VA garden with space for venues such as 55+ weddings generating more Loudoun's tax dollar. Gardens and lake available to residents & admission charge to others which creates jobs and revenue House could be learning center.& Handicap accessible
Other	Handicap accessible
Other	Mental health housing and those with disabilities
Other	Smart development with public transportation in place.
Other	Smaller homes (1-2 bedrooms) for childless/small families
Other	Instead of large homes (mansions?), there should be more one story homes with a basement for a single person or small family to rent/own.

## APPENDIX L

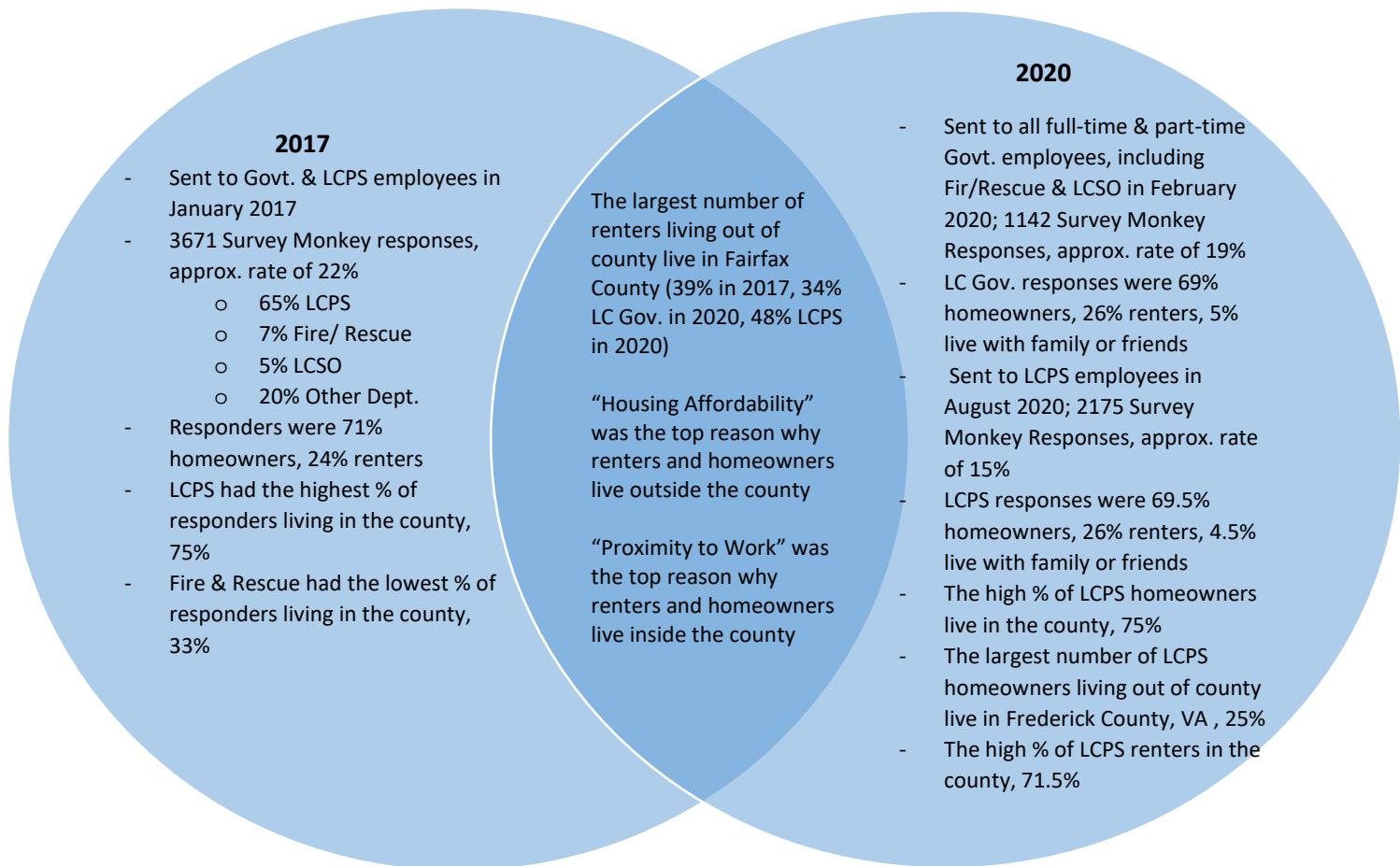
Other	Build more low density single family homes in loudoun. Maybe police/nurses/teachers don't want to live an an apartment
Other	Affordable dwellings
Other	More ADUs
Other	public transportation
Other	In general actually affordable housing. Someone making even 17 an hour cannot afford housing on their own in this area
Other	No more housing is needed anywhere in the county.
Other	No new housing is needed.
Other	No new housing is needed.
Other	No new housing is needed.
Other	No new housing is needed.
Other	No new housing is needed.
Other	No new housing is needed.
Other	No more new housing is needed. Renovate housing in town if needed.
Other	No new housing is needed.
Other	No new housing is needed.
Other	Tiny homes! create a zoning use that allows for small efficient living. Maybe an accessory dwelling?
Other	Would like to see nicer low income housing close to public transportation.
Other	Shopping centers with groceries, retail, medical offices, dining, within walking distance.
Other	Farming
Other	There are too many illegal aliens in Loudoun County. They are a danger to our citizens and they must be rounded up and deported. enough is enough.
Other	Residential above store fronts creating a European feeling
Other	Cluster homes
Other	Modular Homes
Apartamentos	Comment-apartment
Multigeneracional	I would like to have my whole family living here
Unidad de accesorio	Cottage nice
Unidad de accesorio	Cottage is nice
55 años o más	Older generation needs more housing here
Otro	Other comment
55 años o más	Para cuando estemos adultos vivamos muy bien -.
Otro	Espacios para trailas
55 años o más	Es necesario viviendas para nuestra comunidad Adulito Mayor
Apartamentos	Necitamos viviendas mas económicas en esta area.
Multigeneracional	Solo es para los millonario imposible que una perkna como yo viva ahi
Multigeneracional	Necesitamos mas viviendas inclusivas en esta area
Apartamentos	Apartamentos con una renta más asequible para nuestra comunidad!

## APPENDIX L

### Comments Submitted for Screen Five - Wrap-Up

Item	Comment
General Comment	The data provided on the project web page is good and easy to read. What we don't see is what percentage of the current Loudoun population qualifies for, yet does not have access to, housing that they can afford. I believe that information is critical to how much effort and \$\$ are spent in correcting the problems of appropriate housing in Loudoun.
General Comment	I would like to move to Loudoun
General Comment	NO MORE HOUSES WAY too crowded and thinking of moving as it is disgusting here. SO not what i had hoped when i moved here 20 yrs ago
General Comment	I find this survey: - biased to only ask questions in one way , with an outcome of 'we need more affordable housing in loco' - the post election timing of this survey is interesting. Wish I had enough time to submit a FOIA to understand who created the survey, and what BoS voted for it to be sent out.

In 2017, the County conducted a housing survey of Loudoun County Government and Loudoun County Public Schools employees. The purpose of the survey was to capture respondents' income, where they live, housing costs, housing needs, their future intent on living in Loudoun County, and awareness of available housing programs. They also had an opportunity to provide specific first-hand information about the housing needs and desires of the workforce from the employee's perspective. By conducting the survey, the County was able to gain a better understanding of the housing choices that employees made in terms of location and cost. In February 2020, staff conducted the survey again with Loudoun County Government employees in order to build trend data. The 2020 Loudoun County Public School Employee survey was completed on September 8, 2020, as well. A comparison of the 2020 Loudoun County Employee Housing Needs survey's responses as well as the Loudoun County Public Schools Employee Housing Needs survey's responses with the 2017 survey's responses is provided below.



## APPENDIX M

	<b>2017</b>	<b>2020 (LC Gov.)</b>	<b>2020 (LCPS)</b>
% of responders who lived with family and friends and said they do not think that they can afford to rent in Loudoun County	68.32	75.86	73.68
% of responders who lived with family and friends and said they do not think that they can afford to own a home in Loudoun County	77.64	91.38	78.95
Share of responders who said they rent	24.4%	25.92%	25.93%
Share of responders who said they own	71.13%	68.91%	69.52%
% of renters who said they live outside of Loudoun County due to housing affordability	69.35	73.12	67.11
% of non-Loudoun renters think that they cannot afford to purchase a home in Loudoun County	82.38	83.87	84.56
% of Loudoun renters interested in purchasing a multi-family condominium	15.38	21.08	13.09
Homeowners living in Loudoun County	67.09%	51.79%	75.23%
% of non-Loudoun homeowners living in West Virginia	27.54	29.72	19.10
% non-Loudoun homeowners who mentioned that they are interested in purchasing a multi-family condominium if they were to purchase a home in Loudoun County	2.84	4.21	3.64
% of non-Loudoun homeowners who expressed interest in living in an age-restricted or retirement community in Loudoun County, if they had the opportunity	11.87	14.44	11.64



## **Summary of Mayor Interviews for Loudoun County Unmet Housing Needs Strategic Plan—August 21, 2020**

“We could be a place of excellence internationally—unique and creative.”

**Dates:** Launched July 30 with outreach from County Chair Randall  
Interviews conducted August 6, 2020 – August 14, 2020

**Participants:** Towns of—  
Hamilton, Hillsboro, Leesburg, Middleburg, Purcellville, Round Hill

**Relevant documents:**

- Loudoun County 2019 General Plan
- COLT’s Blueprint for Loudoun 2020: The Loudoun Way
- AEI study on housing sizes (incorporated into Blueprint)
- 2017 County population and housing estimates
- Each Town’s comprehensive plan, if it was available

### ***Purpose of interviews***

Loudoun County has embarked on the development of an Unmet Housing Needs Strategic Plan, as an important implementation step of the 2019 Comprehensive (General) Plan. The County is in the process of developing a game plan for how it will address housing affordability needs over the next five years with specific programs, financing, and other tools. The County is looking for your “vision, needs, and issues related to housing affordability.”

### ***Introduction—***

### ***Each Town is unique but common themes did emerge***

Each Town articulated its vision a bit differently. Each Town identified different opportunities to address unmet housing needs either in their Town, across the County, or both. Some Towns have space available, or redevelopment opportunities, either in the Town or in the JLMA; some Towns have recently implemented regulations to make additional affordable housing available.

Still, we heard these common themes across multiple interviews:

- Affordable housing (or *attainable* housing, which seems to be the preferred term) is a concern;
- Affordability includes not just the cost of entry, and not just the monthly outlay of mortgage or rent; it also includes utilities, maintenance, and improvements, as well



as other costs of living that are on the rise (food, transportation, etc.); and affordability can also be impacted by changes in income—positively or negatively;

- It's a concern not only for the individuals and families who are experiencing homelessness (low or no income) but also for people who work in the County's schools, governments, restaurants, hotels, farms, repair shops, and more (middle income), as well as for seniors who are on fixed incomes (low and middle income);
- These issues are getting worse due to COVID-19;
- Opportunities exist within or around each Town, **or** in the County at large, to address unmet housing needs;
- There are “right ways” to address this issue that include preserving what makes Loudoun County special and unique, that capitalize on available resources (transportation, trails, utilities) in some places, and that look carefully at options for redevelopment or conversions, alternative ownership and funding, and consider the entire person/family needs for housing, transportation, community, and lifestyle;
- There are “wrong ways” to move forward, including unbridled growth without restriction, building additional subdivisions full of “mega-mansions” where there once were farms, and ceding too much power to large developers;
- There exist experts, models, and creative approaches in and outside of the County, state (country even) that can help identify the best solutions for the County and all its unique communities; and
- They are willing to collaborate with the County, each other, and others to share their own experiences, or to help find creative solutions.



***Towns identified challenges that contribute to a lack of attainable housing in the County***

We present here eight (8) challenges that were reported by **one or more** of the Towns, with a short description of what we heard to provide context. Again, we are reporting everything we heard as a challenge, even if only from one Town, not just what most or all people shared. As such, it is possible that these challenges are not universally felt in every place in the County, and we expect that the data collection efforts the County is undertaking will help clarify.

We also note that one interviewee encouraged the County to conduct root cause analyses for any challenges identified, prior to taking any action.

**1—The County lacks variability in housing types, and size**

It was reported that the County zoning policies favor single-family homes and do not limit their size; as such, most of what is built in the County are very large single family homes, when what would be more attainable could be tiny houses, apartments, townhouses, multi-family units, smaller single family homes. There is variation in the variability desired in different places—for instance, one Town reports not enough apartments and too many very large townhomes while another Town reports a need for additional rental spaces of any type.

**2—Many Towns lack space to build**

Many—though not all—Towns lack space to build new. Still, they are open to other options that would preserve their unique character and would maximize efficiencies in terms of utilities and transportation.

**3—Many in western Loudoun do not have the public will for change**

Interviewees expressed that there are some loud voices in western Loudoun who do not welcome change, rapid development, or increased density. Those voices express, and rally against, their rural spaces and way of life disappearing. We heard: “that’s why they chose to live here” more than once. It seems these public voices are especially worried about farms being carved up into neighborhoods with giant homes on them.

**4—Governments’ concern for the public good often conflicts with developers’ drive to increase for profit**

Interviewees noted that developers (in some cases, large developers) say they can only be profitable when building very large single-family homes, and there is an understanding and appreciation for their business and need for profitability. Still, interviewees were



interested in finding ways to reduce their power and influence and to open doors for other options, recognizing that governments have a different concern for what is best for the community and the people who live, or want to live, in it.

### **5—Alternative options exist for developing and restructuring properties, but there are considerable barriers**

Related to Issue 4, interviewees noted that there may be individuals, landowners, small business owners, or others who may be interested in developing their own properties, but they don't have the resources, the training, or (perhaps) the time to navigate the process successfully.

### **6—The County needs additional experience and expertise to address these complex issues**

Interviewees identified two specific areas that the County may benefit from additional expertise and experience: urban planning and development (around the Metros), and redevelopment of existing places. They suggested hiring or consulting to obtain that expertise, and one Town identified just two organizations (they know there are many) that may have creative ideas and ways to help the County succeed, listed below:

*Organizations: IDA (Incremental Development Alliance at <https://www.incrementaldevelopment.org/>) and Strong Towns (at <https://www.strongtowns.org/>).*

### **7—Affordable housing is often constructed with inferior products, reducing desirability (and acceptance in the community) and increasing maintenance costs**

Interviewees expressed a hope that future affordable housing options offer a higher level of quality than in the past, in terms of construction materials, energy efficiency, etc. They said that in the past, compromises on quality were how we achieved affordability and that means that the neighborhood does not look as nice, the resale value is lower, neighborhoods move rapidly toward decline, and the cost of maintenance is higher.

### **8—Costs of living are increasing faster than incomes**

Interviewees noted that cost of living factors continue to rise, and if those could be reduced, people could more easily afford their living spaces. Factors related to living spaces include taxes, utilities, maintenance, etc., and the County may have some control or influence over these factors. Interviewees also noted that being able to afford a place to live often has nothing to do with the place itself; affordability is also impacted by income



levels, the economy in general, the cost of transportation and long-term care, and more. Again, the County may have some influence over some of these factors.

### ***Towns shared ideas, examples and resources that may help address issues related to affordable housing***

We present here the 29 possible actions that were identified by **one or more** of the Towns. Again, we are reporting everything we heard as an idea (or example, or resource), even if only from one Town. We also note that there may be additional information about what each Town is planning, or where it has seen successes, in each Town's comprehensive plan, some of which have been developed even after the County's latest comprehensive plan.

#### **About supply**

Action 1: Regulate maximum square footage, footprint, and/or height, in new single-family home builds

*For example:* See Middleburg's Ridgeview area with 300 homes at 1500-1800 square feet on  $\frac{3}{4}$  acre

*For example:* See a new Ryan Homes development being built in Stafford with starting costs of \$270k.

Action 2: Incentivize builders to build smaller single-family homes

Action 3: Consider legalizing duplexes or multi-family units in single family districts while also preserving the character of the residential districts and avoiding density

*For example:* In Purcellville. What they did across from the old Fire Department – duplexes (2 homes with garage in the middle so not connected). It's a tight-knit community where people can walk to schools. Fast selling properties. [Note: reported by another Mayor; based on Zelos map review, may be referring to Wordsworth Cir, Purcellville, VA 20132]

Action 4: Invest in mixed-use commercial and residential areas

Action 5: Identify commercial (retail or business) properties that may be vacant, or soon vacant due to COVID-19, that can be redeveloped into affordable housing



*For example:* While it did not come to fruition, one example of this possibility is the Tree of Life's attempts to buy and convert an abandoned motel outside of Round Hill.

Action 6: Identify vacant areas within Towns that can be developed in the “right way”

*For example:* Gable Farm in Hamilton

Action 7: Allow additional dwelling units on a property with current owners, with limitations/parameters to ensure accountability and design

*For example:* In 2019, Round Hill passed its first accessory dwelling unit regulation, allowing resident owners in the R2 district to put a tiny house, or other structure, use a basement or garage, as a rental property. The effort—which took some time to do—increased affordable housing stock, brought in income for homeowners, and included sufficient oversight/restrictions to calm community concerns.

Action 8: Incentivize or fund current property owners to look for their own opportunities to create affordable housing options

*For example:* If there is an office space downtown, could apartments be added above?

*For example:* If a Town owns an old building, or barn, or warehouse, and it could be turned into affordable housing (apartments or the like) but would need renovation first. Could a partner—the County or otherwise—fund the renovation but the Town retain ownership?

Action 9: Explore options for regulating instances of a single owner purchasing multiple affordable housing units to rent out, even though they were intended for owner-occupied living

Action 10: Convert SFHs into multiple units, with limitations/parameters to ensure accountability and design

Action 11: Redevelop targeted properties (built in the 50s-60s) in eastern Loudoun into lots with multiple properties

Action 12: Identify locations in western Loudoun for senior living areas, assisted living or over-55 communities, that are affordable and can serve current aging



residents and residents whose parents or grandparents want to locate near them

- Action 13: Create farm-centered communities with smaller units, like a golf course community but focused on agriculture
- Action 14: Develop a wide mix of affordable housing in Urban Policy Areas, but consult with qualified urban planners; prioritize this new development to occur in Urban Policy Areas and Towns where utilities, transportation, and schools already exist because it is less costly

*For example: “Arlington County did it right”*

*For example: Montgomery County has also been successful in developing an urban core while preserving its rural character*

- Action 15: Give farmers alternatives to selling their farms—or pieces of their farms—to large developers for development
- Action 16: Invest in (or reduce regulatory burden on, or provide training opportunities for) small, local owners/developers who want to develop their own land or property into affordable options

*For example: In concept, Planks Lane in Hillsboro is a good example, although they ended up being expensive; they did not have to be.*

### About communication and persuasion

- Action 17: Develop an ongoing campaign of public service announcements about who needs help, why, etc.

*Messaging ideas: Focus on workforce housing—homes for people who live here. Focus on ‘anyone can make a great neighbor.’*

- Action 18: Engage to-be community members in this conversation and planning—in other words, talk to the people who want to live here in the County but cannot afford to



## About authority

Action 19: Enhance (making permanent) and enforce the County's current Affordable Dwelling Unit (ADU) Rental Program zoning requirement

Action 20: Explore state-wide regulations that could take the decision-making authority from localities

*For example:* These types of regulations are happening Oregon and California. The example provided was the state legalizing duplexes in single-family districts statewide; if that were to happen in Virginia, then everyone would be in the same situation and what is being added or built would be spread out across the state rather than occurring in one place.

*Question for consideration:* Could we give more decision-making authority to a commission, rather than the elected officials?

Action 21: Include in the County's procurement procedures to require the use of local businesses/builders/suppliers/craftspeople

## About funding and revenue streams

Action 22: Explore alternative forms of land ownership

*For example:* See the Houston Land Bank at <https://houstonlandbank.org/> where the County purchases land for affordable housing and then sells the home (but retains ownership of the land, per the interviewee)

Action 23: Create a grant program for infill and/or conversions

## About reducing costs of living and increasing incomes

Action 24: Regulate to ensure better design principles and requiring use of quality building products that will reduce repair costs in the long run

Action 25: Invest in sustainability efforts that can contribute to reducing utility costs for homeowners and/or helping homeowners generate income (such as solar power or other energy efficiency efforts)

Action 26: Continue to expand broadband and high-speed internet out into the rural West to help reduce utilities costs for owners and renters



Action 27: Improve pay for our own workers, including in schools, fire/police, and other public service workers

*Note:* public-private partnerships may help to improve pay for public sector employees.

Action 28: Invest in mental health services for people currently or in danger of experiencing homelessness

Action 29: Invest in extending commuter linkages further into western Loudoun to make affordable housing there more useful to people (bus routes, commuter lots and the like)



***Towns also asked some questions, the answers to which may lead to additional options, alternative funding sources, or partnership opportunities***

1. Can the County and Towns agree on a standard definition for 'affordability' that could be used in all instances to establish a shared understanding?
2. Can the collaboration that we are doing (or soon to be doing) around building and connecting trails across the County be activated to help address affordable housing?
3. Can the County provide additional information about why it is extending water and sewer into RPAs? There is a concern that the County may be planning to develop homes there.
4. Could a revolving fund be used to fund different housing or utilities needs in different places?
5. Can the County provide the Towns additional information about the program it provides to help employees purchase homes?
6. Can we tap into the philanthropic and social efforts of the large for-profit businesses in the County?

## KEY TAKEAWAYS FROM THE FOCUS GROUPS

### **LAND**

- Need Affordable Land
- Strong need for land, whether it is purchased with cash as a private market acquisition or through the donation/partnership of public land by the locality instead of providing capital
- Use County owned land:
  - Co-locate affordable housing with public facilities
  - Land Lease
  - Land Donation
- Land Trusts
- Buy Land with Bonds/help with acquisition costs
- More Multi-family zoned land

### **FUNDING**

- Obtain more Federal/State/Local/private funding sources & incentives
- A subsidy is required for all levels along the housing continuum (0% to 100% AMI)
- Real estate tax abatement (which is currently being considered before the Virginia General Assembly) which is already being done in DC and is going through a pilot program in Montgomery County, MD
- Build up Housing Trust Fund by using other/multiple sources (option to use local tax revenue) dedicated revenue source that would be deposited into the Housing Trust
- County funding into Trust
- Create funding source for 80 to 100% AMI (County source)
- When offering funding, the interest rate offered should reflect the populations served as well (lower rates for 30% AMI and below)
- Local subsidies – a sustainable housing fund, which can provide for tax credits
- Provide rolling deadlines for soft costs, since deals are opportunistic in nature and do not come along only once a year. Create flexible funding requests
- Provide rental vouchers, which can also provide for tax credits
- Allocate human services funding and provide support services to Permanent Supportive Housing (PSH), homeless services, case management to support housing programs
- Establish Tax Increment Financing
- Obtain Commercial contributions
- Put emphasis on 4% Tax Credits
- Provide tax reductions for ADUs/AHUs/other affordable units
- Reduce tap fees and capital facility fees; water costs
- Bond from Trust income stream
- Revamp Proffer Formula

## POLICY

- Specific policy to include: where and how much affordable housing should be provided
- Frame specific policy support in the context of affordable housing
- Align with both state (Virginia Housing) and federal (HUD) programs, policies, and goals
- Lobby federal and state agencies, on behalf of lower income households, to create/maintain funding/program resources.
- Target the biggest unmet need, which is for those in the 0-30% AMI segment
- Be specific in spelling out the programs to implement and the populations to serve (i.e., Permanent Supportive Housing, low-income, etc.)
- Rational goal setting (e.g., in terms of quantity of affordable units over a specific timeframe) and avenues in which to meet those goals
- State legislation—over a year ago to abate fees—has not been done in Loudoun County – should do this as immediate step
- Reduce fees—capital facility, utility, etc.
  - Adjust fees for smaller units/Fee by bedroom # may still be high; use square footage rather than unit type
- Proffers—very high unpredictability
  - Example: projects with no capital impacts, but capital facility proffers are asked for anyway, let alone something more creative
- Wetlands/cost per credit & permitting process—cannot get them—drives up costs
- Build Single Family Attached and Single Family Detached to meet 60% to 100% AMI
- Provide Accessory Units by right
- Support new building technology/support innovation, i.e., container/modular
- Identify how to make non-financial contributions
- Identify clear policy about Affordable Market Purchase Program
- Reserve funding for 60% AMI and below, with priority on 30% and below
- Focus on government capacity and commitment to funding
- Follow/support/advocate for state legislation
- Prevent teardowns

## ZONING & PERMITTING

- Provide Zoning flexibility for properties that also meet Comp Plan strategies
- Provide Zoning creativity/flexibility, i.e., new uses for existing properties
- Allow for increase in building height (5 stories or more)
- Evaluate/reduce parking requirements.
  - Options to reduce surface/garage spaces due to proximity to rail/public transportation. Parking is a significant cost.
- Parking reductions are necessary to reduce costs
- Parking requirements/regulations need adjustment for elderly older adult & family housing & Metro districts
- Fast track rezoning /special exception process to include affordable housing
- Improve timing of entitlement process—exponentially more difficult in Loudoun County—takes 18 months to 2 years—timing/cost to process

## APPENDIX O

- Time--how much time to process permits & other requirements such as site plans, construction, plans, etc.; affects costs
- Add/allow density
  - 3 to 5 dwelling unit per acre –not an incentive
- Create affordable housing districts with no rules
- Support/enable Adaptive Use
- Support/enable Universal Design and Accessibility
- Expand effectiveness of AHU program
- Need more than one elevator in older adult buildings & need them in buildings with fewer than 4 stories
- Support/enable residential to mix with commercial on first floor to ensure accessible units in mixed use buildings
- Allow conversion of Single Family Detached into duplexes
- Provide an intentional, coordinated process for getting Low Income Housing Tax Credits (LIHTCs) through the process
- Provide efficiencies in utility company approvals for LIHTC properties
- Avoid unforeseen/surprise delays due to inspection/inspectors' comments (no last-minute requests to change building construction)
- Support for the permitting process – on both pricing and facilitation – do not make this free, keep a balance to maintain economic value
- Already inspected—review process completed
- Need ordinance for Unmet Housing Needs Unit program
- Too rigid in product type in ordinance
- Provide for a standard house design to obtain automatic approval/master file concept
- Review Facilities Standards Manual to remove barriers to accessibility

## PARTNERSHIPS

- Make sure that all County/State reviewing agencies work in tandem/not silos & coordinate incentive process
  - One incentive provided may be negated by other restrictive measures (i.e., tax credit value may be negated by permit fees)
- Provide County assistance with funding process
- Develop vendors/service providers to support tenants as corollary to housing provision
- Establish Partnerships with quality sponsors
- Form a Housing Council
- Establish a more organized, coordinated process all the way through—apply a whole-system approach
- Require a “team approach”—zoning and housing working together
- Work with existing housing counseling programs to expand services
- County staff should be cooperative
- Support services are necessary for affordable to thrive-new units for the lowest incomes are not enough

## APPENDIX O

- Hire a county employee (“guru”) who is an expert and understands the LIHTC and other HUD processes. All Housing staff should be trained in LIHTC
- Provide staffing/funding/resources for case management – to target and support those at the lowest end of the continuum, i.e., rapid rehousing

### **COMMUNITY AWARENESS**

- Educate the community about the reality of homelessness – both for those that need support as well as community members on the whole
- Establish ongoing connection to the community to ensure we are serving the most vulnerable
- Provide community/public meetings – that also include all players at all steps in development process
- Educate the Board of Supervisors (and its boards and commissions) on all things related to housing and the opportunities that currently exist. Success stories need to be highlighted
- Change the community narrative on affordable housing
- Educate builder/dev on what is really needed. incentivize them to build a variety of structures
- Education on housing related to health perspective, social determinants, equity and the interrelationship/coalescing with housing
- Get better information out about what programs are out there



**Summary Report: Focus Groups for Unmet Housing Needs Strategic Plan  
Business, Healthcare, and Faith Based Focus Groups Input  
October 8, 2020**

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Dates: Launched project on Aug 12, 2020  
Focus group dates from Sept 11 - 14, 2020

***Purpose of targeted focus groups***

Loudoun County has embarked on the development of an Unmet Housing Needs Strategic Plan as an important implementation step of the 2019 Comprehensive (General) Plan. This process will develop a game plan for how the County will address housing affordability needs over the next five years with specific programs, financing, and other tools. One of the myriad ways the County sought input was through virtual focus groups from small groups of healthcare providers/businesses, large and small businesses, and faith-based organizations.

***Methodology for these targeted focus groups***

Due to the COVID-19 pandemic, Loudoun County shifted its plans to do traditional in-person focus groups to do short, virtual focus groups. The County targeted individuals from three groups from which to gather input in this manner: faith-based organizations, businesses, and healthcare. It compiled the invitation list through its own contact list, as well as contact lists from Loudoun Workforce Resource Center and the Loudoun Chamber. These two partner organizations also reached out to key stakeholders with special invitations.

For each group, the County offered two sessions on different days of the week and different times of the day, for a total of six sessions. Participants registered in Eventbrite, which allowed automation of the confirmation, and later, reminder emails.

Each 60-minute session was held on Zoom with a Zelos facilitator, a Zelos notetaker, and at least one County representative to answer questions and thank participants. The facilitator plan and focus group questions are attached for reference.

**Invitations and participants**

Starting on August 27, Zelos sent personal email invitations with registration links. Until an invitee registered, Zelos and the County reached out to each invitee at least four times to encourage participation: two personal emails, one Eventbrite campaign, and one personal telephone call. Once the invitee registered, they received four communications: an immediate confirmation, a reminder two days prior to the session, a

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reminder two hours prior to the session, and a reminder 10 minutes before the session, all automated in Eventbrite.

Twenty-nine people (30%) registered to participate in a session. Twenty-two people (23%) participated. Seven people (7%) registered but then did not join their session.

Focus Group Category	# of invitations	# of participants
Focus Group with Faith-based organizations	34	9
Focus Group with Businesses	35	5
Focus Group with Healthcare	28	8
<b>Totals</b>	<b>97</b>	<b>22</b>

### ***Information provided to County project manager after focus groups***

Following each focus group, Zelos provided the County project manager the names and email addresses for each participant so that the County could personally thank them for their input. Zelos also provided copies of any emails where participants provided follow-up information or offered further conversation.

After all focus groups were completed, Zelos provided the following information to the County project manager for its documentation, and follow-up if necessary:

1. A final record of **Orders**—people who registered, and who attended, each event (community members and staff).
2. A final **Invitees** file with all contact information.



## ***Summary of input***

Below, we provide summary information from all participants, across all six focus groups. It is organized as follows:

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## Ideas for places the County could visit to elevate the conversation about attainable housing

- Loudoun Interfaith BRIDGES
- The Northern Virginia Housing Alliance
- Autism Society of Northern Virginia Parent Forums
- Northern VA Health Care Coalition
- Loudoun Human Services Network
- Loudoun COVID response team
- Loudoun Senior Interest Network
- Loudoun Hunger Relief
- Affordable Housing Conference of Montgomery County (for reference):  
<http://www.affordablehousingconference.org/>

## Ideas for improving housing conditions

- Help people find employment, keep employment, and improve their health status. It's a cycle.
- Add a human services component to affordable housing programs, not just access but support. Housing is one of many social determinants of health.
- Improve transportation. Location is key: Loudoun has a problematic transportation network.
- Provide information to people. Some faith-based organizations put people in touch with ARC to tell them about benefits; they don't address housing issues themselves.
- Help do something with tax IDs for people. If you only have a tax ID, you cannot qualify for many programs, even during COVID.
- Help people become more educated about the issue and available programs.



- Continue/enhance/create a proffer program to specifically help public sector workers attain housing in Loudoun.
- Find more ways to make more affordable, less crowded housing options, including options for accessible handicap apartments.
- Reconfigure homes for elderly adults, with medical equipment, ramps, bringing the master bedroom downstairs (the point is to allow the elderly to stay in place).
- Create 1-story and smaller homes for older adults.
- Include inclusionary zoning for any new development (Montgomery County and DC have done this well; Fairfax has a weaker version).

#### Ideas for the County to pursue to help the attainable housing issue

- A warm hand-off process for public and private human services, i.e. an integrated case management system, even if it's done as a pilot.
- A co-located health satellite office within a housing location, e.g., dental care practice in a housing place.
- Services placed where the people are. See examples in Fort Bragg, North Carolina. If more people knew about the services that were available, everyone would be better. The County can help refer people with information to/from the community.
- Alternative dwelling units, or workforce housing.
- Partnership between the County, faith-based communities, and non-profits. There are many non-profits (five times as many as there are churches), and perhaps a partnership between all these entities can help to find land or change public opinion.
- Partnerships with businesses. For example, Van Meter Homes is a family-run business that donates a lot to the community.
- Collaboration is key. We must partner together to develop capacity for people to succeed. If people succeed, that will resolve housing. Encourage deeper reflection—it isn't about just about financials; it's about allowing families to thrive.



- In FY21, make it so that families with Tax IDs can apply for a driver's license. Can the County help work toward that? If you pay taxes, you can get benefits. County needs a better understanding of this issue.
- During COVID, the County's Family Services has been a great partner in helping with housing situations due to COVID; the challenge has been that if you don't fall into a particular protected class in housing, you may not be able to get help from the County.
- Find a way to help families who don't qualify for typical rental assistance because of their legal status.
- It's not just *affordable* housing that's an issue; it's also the availability of different options. Some people don't want a 4-bedroom house in Ashburn Farms. They want a livelier smaller place. Consider more creative housing—multi-family units.
- The County could work with the Urban Land Institute or Freddie/Fannie to do something amazing.
- Federal programs and grant money for educators to set aside new development and/or revamp current developments specifically to have price control for teachers.
- The County should make a real shift to an equitable life, and that that may mean more taxes and redistribution. We can do it step-by-step, or we can have a radical revolution.
- The County should show an ethic of caring for society in its services. Faith leaders have that ethic, but we don't have the resources for services. We can be a voice to support the County's efforts.
- We should find the land before it's all taken up with data centers.
- A plan for the land around the metro sites. It seems like the housing will be fairly high-end. Could there be planning for something different—a planned community that would make a place with equity that draws in diversity?
- Build on top of things. There are examples in Arlington. Stack density with a County-housing program. Make pieces of these affordable.
- There are buildings in Loudoun that may not be habitable; a church could buy and convert it into housing, but it would need help from the County with zoning. It would need to be in a commercial area to be close to



employers/businesses. The County could give “us” (faith-based orgs) room to expand.

- It’s a complex issue for the County, with zoning overlays, property tax abatements, financial incentives, and land trusts all as options.
- Designate bonds to the affordable housing issue.
- Mobilize the money.
- Provide abatements from taxes if you do “x, y, z” for affordable housing.
- Provide financial education to people.
- Provide guidance to people on fair housing—what’s permissible and legal.
- Engage the grassroots community; come with us and behind us. More shoulders can share the burden.

#### **Questions posed during this conversation**

- What is the capacity of the government’s housing authority to make change, to lead the charge?
- How can the County reverse redlining?
- Could we start a foundation? A managed money fund that we could then give money to Loudoun Cares or Catholic Charities to help people directly? There are a lot of people in western Loudoun who have money and want to help.
  - An example = the Windy Hill Foundation. It’s relatively new and offers safe and affordable housing.



**You have one minute: what would you say to the Board of Supervisors about this issue?**

- Housing is the bedrock of a successful person.
- Housing is the pillar. Without it, everything else goes downhill, especially in the special needs community.
- Life is precious. People need a place to call home. It should be a priority, but the burden isn't only on the County. We're in this together.
- If we can stabilize housing, then we can address other issues.
- In the end, we can save more money because people won't get sick and die; we won't have to spend as much on healthcare.
- Housing is a wise investment.
- You have a unique opportunity in the innovation station area to do neighborhoods of affordable housing—make it world-class; send a message about your sensitivity to all people at all income levels
- Attainable housing is a math problem. It can be helped with incentives, contributions, land gifts, etc.
- There's a scarcity of land for housing due to demand of land from data centers. Must make different choices.
- Please focus on individuals who need care. Health should be your #1 priority, and the people who provide healthcare to people who live here also should be able to live here. Loudoun will be a better place if they can.
- It's in the County's interest to make it so that anyone who works here can live here in a safe and uncrowded way. People will have a stake in the community.
- There should be more doors open for people in the spectrum of their lives and careers.
- We're proud to be the richest County, but we have a divide. We have an obligation to allow people who work here to live here.
- Long commutes take a toll on health. We need more options than McMansions.



- It's always been a dream of mine to work in a place where there's dedicated housing for educators and teachers, to be surrounded by peers in a community.
- Like many businesses, we want to make the County a great place to live and raise families. To do that, we need greater variety of housing and entertainment. Young people want to live where there's stuff to do like in Arlington and DC. One Loudoun doesn't do it.
- The pandemic is also a priority.
- Good broadband is also a priority.
- I'd like more options for military.
- More fun stuff for the 25-35-year-old crowd so that they'll want to live here.
- Unite to elevate.
- Come with me. Let's walk the neighborhood.
- We're rich. It's incumbent on us to help people.
- Let this be a collective effort.
- Jesus commanded us to be concerned about the least of these.
- This BOS seems to favor the rich and high AP scores and travel teams. The Board is not a Board for all brackets.
- I encourage you to come out of your office and meet some people. You can build better policy if you meet and see. We're not separate. We don't serve just one demographic.
- The Board of Supervisors showed their bias when they said the only place left to develop is Sterling. They are creating a poor ghetto.



## **Relationship between healthcare and unmet housing needs**

### **Health conditions due to lack of affordable housing**

- Conditions caused by overcrowding, such as allergies, mold, insect droppings, poor dental care
- Conditions caused by poor nutrition
- Mental health concerns due to stress, being poor, and being treated unfairly when multiple families share a dwelling, along with other tenants' rights issues
- Increasing domestic violence
- Conditions associated with lives of hard labor
- Conditions caused by poor environmental hazards from injury and pain, such as broken hips from poor carpet
- Accidents children have because they don't live in safe areas, away from traffic
- Crowded conditions lead to communicable diseases

### **Neighborhoods where housing is a concern**

- Sterling below Route 7
- Sterling Park
- Sugarland
- See also the UDS mapper that shows pockets of poverty
- Fort Evans
- Market Street near Leesburg
- Northeast Leesburg
- Locketts area near the elementary school
- Any low-income areas where families are concentrated



- Areas that are less walkable
- Areas that are not close to healthy food products

### Affordable housing's effect on location, business growth and expansion

- To appeal to a broader workforce, the County needs a broader array of housing.
- The workforce has tightened due to increased competition.
- COVID has been a significant barrier to growth.
- The history of growth in the region created a challenge; if businesses keep locating there, and it keeps growing, more people will need more housing, and workforce housing is key.
- Consider the multiplier effect of every high-paid tech job—3-5 more people are needed in service positions to support them, and they make \$40-80,000, not \$150+.<sup>1</sup>
- One business located in Loudoun because they needed larger space, and the County helped connect them to a seller. They stay because they feel Loudoun is the best place for their employees, even though Maryland has been recruiting them heavily. They don't want to uproot 80% of the workplace to move.
- A retail business located in Loudoun because it was the fastest growing County in the state and very wealthy. They can give people what they need. Of course, the new challenge is competition from online retail.
- Right now, COVID is what's creating an issue with growth and expansion and recruiting. Business is down.
- Recruiting is difficult—increased competition from other businesses, and even from their own customers. There's a finite number of skilled workers.
- A lack of affordable housing hampers our ability to recruit entry-level teachers. They're paid about \$50,000, and that's not enough to rent even a

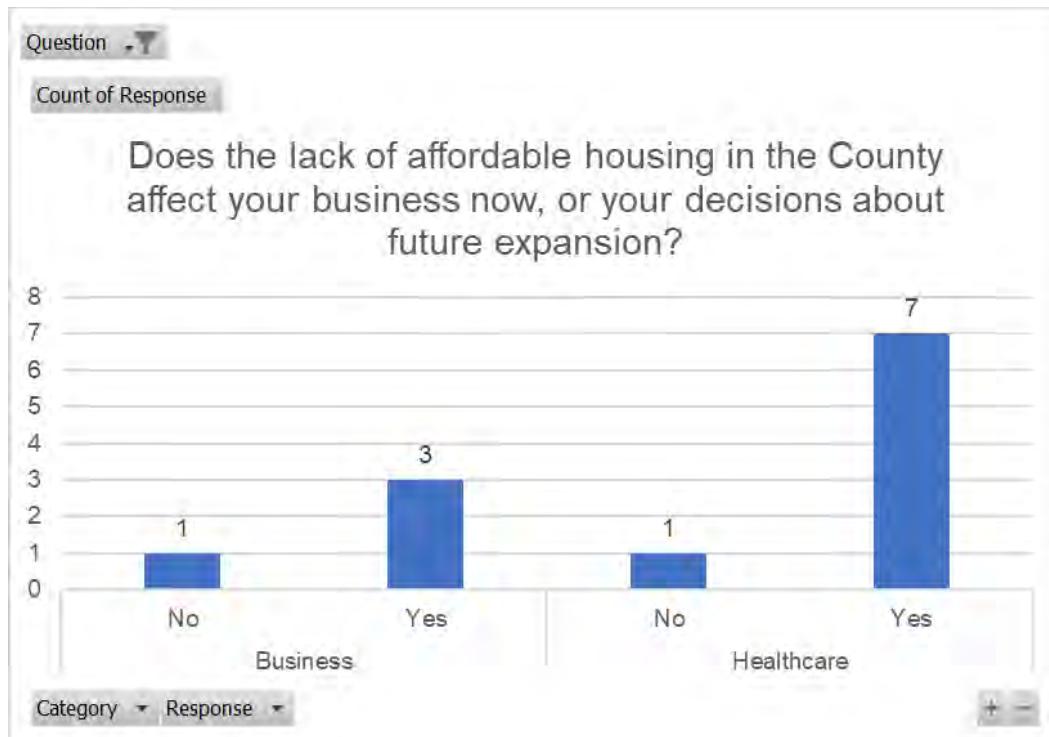
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<sup>1</sup> One participant noted that the “multiplier effect” businesses may not have as strong of a voice in the community as they could and suggested that the County do more to reach out to them.



one-bedroom apartment, especially when they have student loans. Newer teachers live outside of the County and commute in.

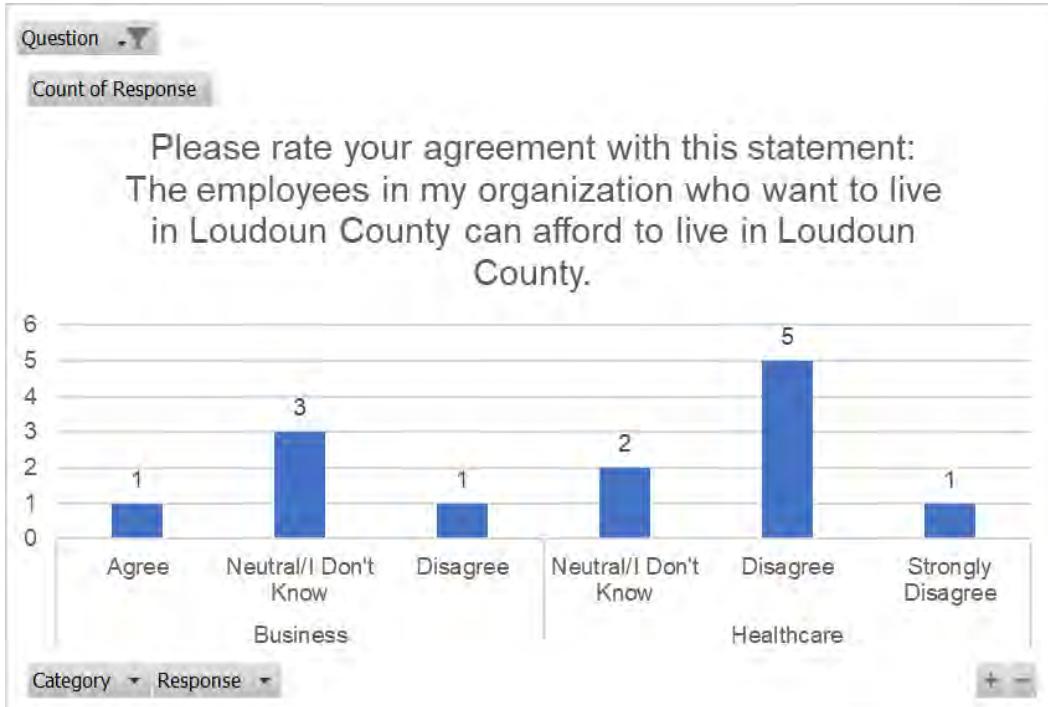
**POLL: Does the lack of affordable housing in the County affect your business now, or your decisions about future expansion?**





## Affordable housing and employees' needs

### POLL: Please rate your agreement with this statement



- In one healthcare organization, not one single employee lives in Loudoun County; employees commute from Maryland or West Virginia, which results in a lot of drive time and difficulty with recruiting.
- Another note about recruiting: healthcare organizations are looking for Spanish-speaking staff and are fighting over the same people
- Several staff members work and live in the County, but they tend to live with their parents or roommates; the issue arises when couples are created, and they start families—there's no place for them to take their next step.
- One employer said that they regularly turn down work because they can't find people to do the work at the rates that are paid by Medicare. They simply can't find local people to do it.
- Some people may be able to afford the housing in Loudoun, but it wouldn't be the size/quality that they wanted—i.e. it would be too small with little yard.



- Data: out of 30 employees, only 5 live close to work. More people would like to live closer, but the options don't fit into what they can afford.

### **Categories of employees who need additional options**

- Almost all employees need additional options, what works for some doesn't work for all.
- Younger employees; early career employees
- Positions that earn between \$12-14/hour are very hard to fill—employees come from very long distances.
- Positions that earn between \$17-20/hour
- Anyone making under \$55,000, about \$15-22/hour
- Even professionals making \$50-70,000 year can't live in Loudoun if they're the primary or only income

### ***Specific positions***

- Bus drivers
- Cashiers (\$12-13/hour)
- CNAs / personal care aides (\$10-12/hour)
- Custodians (\$12-13/hour)
- Fire
- Food service—cooks, kitchen workers, bartenders
- Front-desk staff in healthcare organizations
- In restaurants and agronomy, making \$15-17/hour—many of whom have multiple jobs and commute in from West Virginia and Herndon; even managers making \$40-50,000 are living at home with their parents or in multi-family arrangements.
- Lower educated/ lower income workers in the tech sector
- Medical and dental assistants; medical technicians

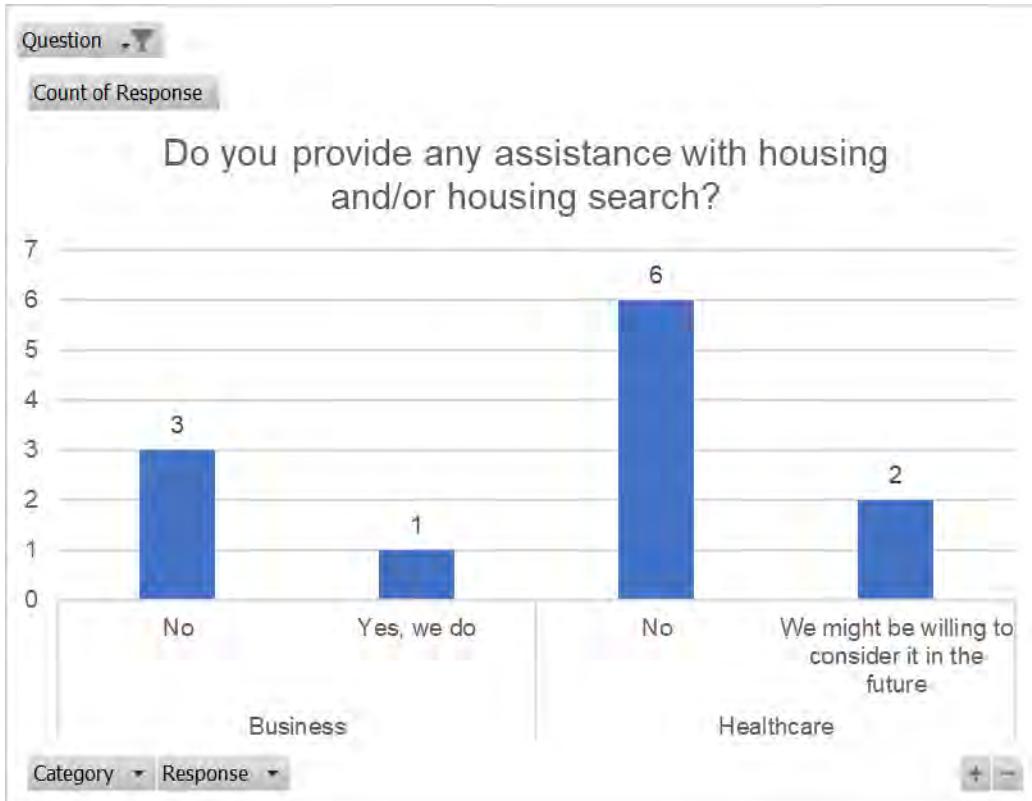
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- Pharmacy techs (\$16-18/hour)
- Police
- Service workers—store associates, stores managers in some chains (even making \$70k)
- Some sales and marketing associates
- Support staff and clerical staff (\$15-20/hour)
- Teachers, especially entry-level teachers
- X-ray technicians

**POLL: Do you provide any assistance with housing and/or housing search?**

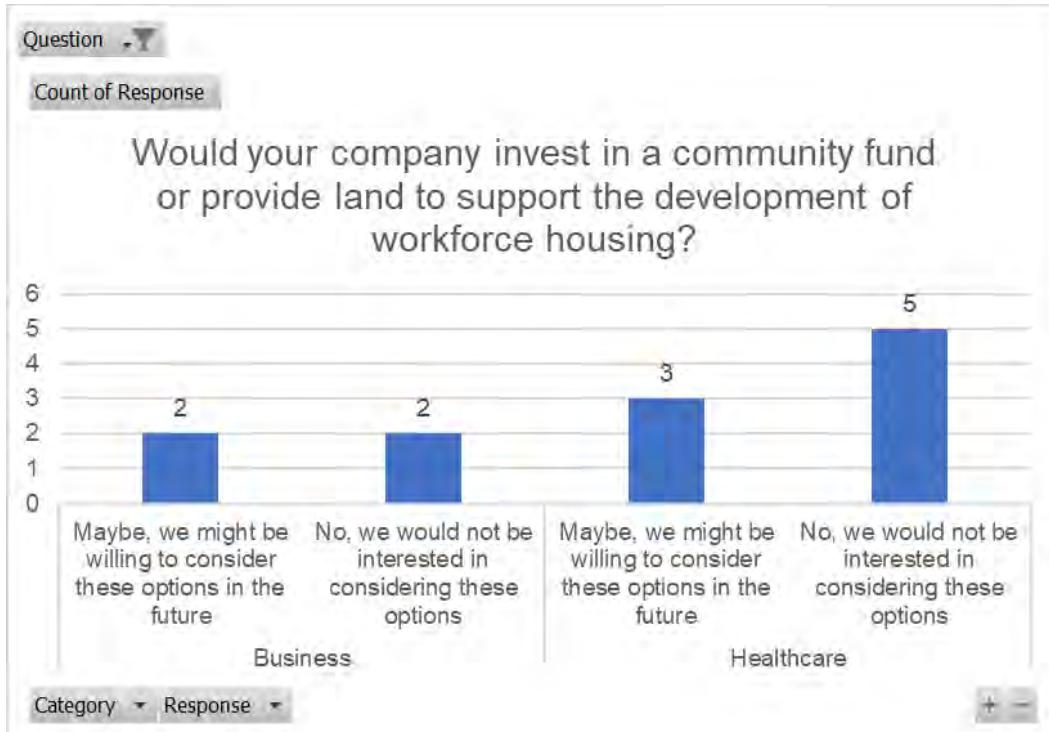


- One business provides assistance, but it's only in the case of relocation—it doesn't happen much, and it's generally for senior-level positions.



## Employee housing and employers' efforts

### POLL: Would your company invest in a community fund or provide land to support the development of workforce housing?



- Businesses are looking for a return on investment (implying that this might be a stretch).



## **Additional observations from, and support offered by, faith-based organizations**

### **What are the important issues for your congregation?**

- Few reported issues for their congregations, but they did speak to the issue in general in their communities.
  - Older members with reverse mortgages are in bad shape—that system is abusive and appalling.
  - People need clean space to live.
  - People need people who speak their language to help them find options.
  - People who have been co-sharing and suddenly need to find another option; other options aren't there.
  - School teachers, fire safety and rescue, all live in West Virginia and drive in.
  - Precarious housing for young people who don't make the transition to college and may not have a good relationship with their family.
- Even if the congregation sees the need, there's still a NIMBY feeling in the community.

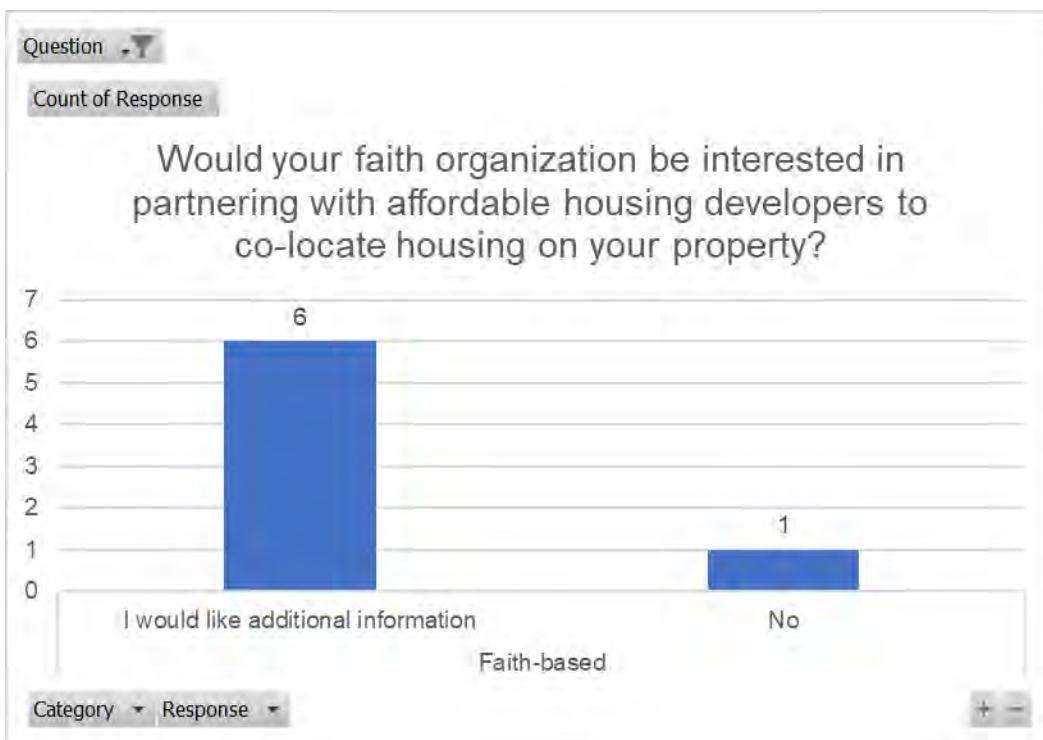
### **What programs do you provide?**

- Few congregations report specific housing programs, but they help in other ways.
  - Food distribution
  - Work with a Title I School—helping people with food assistance and housing
  - Rent and utility support using some discretionary funds
  - Community assistance fund provides money for rental assistance
  - Partnership with Loudoun Cares since they have social workers and know what to do
  - Partnerships with Mobile Hope and Loudoun Shelter



- One congregation has a childcare center
- Another has a coffee shop so people can come in off the streets to ask for help; there are women with children who need immediate shelter; there are people who need a financial counselor; they can put them in touch with the County or other non-profits for assistance; people staying in extended stay hotels come in to ask for help paying for a night.

**POLL: Would your faith organization be interested in partnering with affordable housing developers to co-locate housing on your property?**



- There may be a sense of “not-in-my-backyard” for this; even if organizations have land (and many don’t), their congregations will likely say no.
- Older people especially may resist the change—would have to change their hearts and minds.
- In one place, they do have a house. Could that house be turned into a home for autistic people, or something else helpful?



- In another place, they love the idea, but their acreage is in a flood plain, so they don't have much to offer.
- One barrier: congregations may be more conservative than their pastors.
- The biggest hurdles for this would be both funding the build *and* funding the program year after year.
- Some of us are in homeowners' associations, or behind gates. It's a zoning issue, as well as a NIMBY issue.



## **Attachment 1:**

### **Loudoun County Unmet Housing Needs Strategic Plan FINAL Focus Group Scripting and Questions for All Groups**

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#### **Introduction**

Good [morning/afternoon]. Thank you so much for joining us today.

My name is Terrie Glass. I work with Zelos, and Zelos is working with Loudoun County to help the County gather information as it develops a County-wide unmet housing needs strategic plan. We are having discussions like this with many groups around the County.

The County decided to develop this practical and concrete plan during the creation of its 2019 Comprehensive Plan. We need the voices and perspectives of the [business/healthcare/faith] community, and we thank you again for your willingness and openness to share your input today.

Your input will be used to inform the draft strategic plan that will be reviewed by the County Board of Supervisors in early 2021.

I'd like to also introduce \_\_\_\_\_ [Sarah and anyone from her team who is on the call] and [Stacia Aylward], also from Zelos, who will be taking notes and helping us with any technical issues we hope not to have.

#### **Ground Rules**

Next, I am sharing our ground rules that I'd like your agreement on as we get started.

There are no right or wrong answers, only differing points of view.

We are recording this session so would ask that one person speak at a time.

We know it's hard when you may be working from home but please try to remove any background noise and distractions. If there's too much noise, we will be able to mute (and unmute) you.

We're on a first name basis please. In fact, please open your **Participant** list panel, and make sure that your first name is showing in the list. If it isn't, hover over your name, select Edit, and update it.

You don't need to agree with others, but you must listen respectfully as others share their views.



My role as facilitator will be to guide the discussion. At times, I might ask you to speak aloud; at other times, I might ask you to respond to a poll that will pop up on your screen. And at other times, I might ask you to type your responses into the chat box.

In fact, please open your chat box now, and answer this question:

**CHAT:** What location are you joining us from right now?

Great. Thank you. Let's make sure we all agree with these ground rules. Please open your Participant list again, look at the bottom of the list, and click on the 'thumbs up'.

### Questions for the Business Community

I am going to call on you in the order you appear in my **Participant** list so I can be sure we hear from all of you. If you'd like me to come back to you, please just say so.

1. Why did you locate your business in Loudoun County?
2. What are the biggest barriers to the growth of your business?
3. POLL: Does the lack of affordable housing in the County affect your business now, or your decisions about future expansion? [Yes; no; I don't know. Ask the people who said YES to say more.]
4. POLL: Please rate your agreement with this statement. The employees in my organization who want to live in Loudoun County can afford to live in Loudoun County. [Strongly agree, agree, neutral, disagree, strongly disagree, not sure. Ask the people who DISAGREE or STRONGLY DISAGREE to say more.]
5. Which categories of employees need additional housing options? What are their occupations, and approximately what do they earn?
6. What programs or options are you aware of that should be considered right away to address the unmet housing needs of your current and future workforce? [If not clear in their response, find out: is this something the County would do, an Employer would do, or other?]
7. POLL: Do you provide any assistance with housing and/or housing search? [Yes, we do; No; Not at this time]
8. POLL: Would your company invest in a community fund or provide land to support the development of workforce housing? [Yes, we do; No; Not at this time]



9. Our final question for you today is: Suppose that you had 1-minute to talk to the County Board of Supervisors about this issue. What would you say?

### Questions for the Healthcare Community

Our first set of questions are about the individuals and families you serve. I am going to call on you in the order you appear in my **Participant** list so I can be sure we hear from all of you. If you'd like me to come back to you, please just say so.

1. What specific health conditions do you regularly see that you think are directly related to poor housing conditions?
2. What specific neighborhoods in Loudoun County would you identify as having housing conditions that negatively affect the health of people living there?
3. What are your ideas for improving the housing conditions of your patients?
4. How can the County work with you to provide housing opportunities that would improve health outcomes for individuals and families?
5. ~~What partnerships are already in place to coordinate care and information between healthcare organizations and low-income patients? If none, would such a partnership be useful?~~ [Question skipped in second focus group given time.]
6. In the CHAT, please take a moment to list any current forums you participate in where the affordable housing issue should be discussed in relation to housing as a social determinant of health. Be as specific as possible.

This next set of questions are about the people who work in your organization. I'd like to start with a couple of polling questions.

7. POLL: Does the lack of affordable housing in the County affect your business now, or your decisions about future expansion? [Yes; no; I don't know. Ask the people who said YES to say more.]
8. POLL: Please rate your agreement with this statement. The employees in my organization who want to live in Loudoun County can afford to live in Loudoun County. [Strongly agree, agree, neutral, disagree, strongly disagree, not sure. Ask the people who DISAGREE or STRONGLY DISAGREE to say more.]
9. Which categories of employees need additional housing options? What are their occupations, and approximately what do they earn?



10. What programs or options are you aware of that should be considered right away to address the unmet housing needs of your current and future workforce? [If not clear in their response, find out: is this something the County would do, an Employer would do, or other?]
11. POLL: Do you provide any assistance with housing and/or housing search? [Yes, we do; No; Not at this time]
12. POLL: Would your company invest in a community fund or provide land to support the development of workforce housing? [Yes, we do; No; Not at this time]
13. Our final question for you today is: Suppose that you had 1-minute to talk to the County Board of Supervisors about this issue. What would you say?

### **Questions for the Faith-based Community**

1. What, if any, housing issues are important in your faith organization, or for members of your congregation?
2. What programs do you provide related to housing needs? For example, do you provide any assistance with housing and/or housing searches?
3. What other ideas do you have for how your organization could help address housing affordability issues?
4. POLL: Would your faith organization be interested in partnering with affordable housing developers to co-locate housing on your property? [Yes, No, I'm not sure, I would like additional information]
5. What do you think would be the biggest hurdle to a co-location opportunity?
6. What do you think the County government should do to address unmet housing needs?
7. Our final question for you today is: Suppose that you had 1-minute to talk to the County Board of Supervisors about this issue. What would you say?

### **Closing**

Thank you so much for your responses to these questions. We will stay online for 10 more minutes to answer any questions you might have. Also, feel free to add any last words or additional ideas and thoughts to the CHAT.

## Spanish-Language Focus Group Summary

### 1. Introduction

Loudoun County is developing an Unmet Housing Needs Strategic Plan (UHNSP) that will define a comprehensive approach for addressing housing needs in Loudoun County. During the development of the plan the County held several focus groups to gain insight from different populations regarding housing needs and options for addressing them. A Spanish-language focus group was held on Tuesday, October 27, 2020 with Hispanic community leaders to discuss housing priorities, barriers, and how to address barriers. The focus group was two hours long and conducted in-person at the Loudoun County office (106 Catoctin Circle SE Leesburg, Virginia 20175) using social distancing protocols set by the state and county. Eight attendees joined from the following organizations identified by Loudoun County:

- New Virginia Majority
- Christ the Redeemer Catholic Church
- Potowmack Elementary Parent Liaison
- Loudoun Free Clinic
- Tree of Life Ministries (2 participants)
- Loudoun Health works
- Leesburg Hispanic Rental

Additionally, WSP staff attended to facilitate the discussion and take notes. The facilitators began the meeting with introductions and guidelines for the focus group. With the group's permission, the meeting was recorded. The facilitators asked the attendees a series of questions and provided a worksheet for participants to provide feedback. The following is a summary of the key points that emerged during the discussion.

### 2. Group Discussion

Much of the discussion focused on the challenges and barriers community members experience in obtaining housing. Housing priorities and ideas for addressing barriers were also discussed.

#### 2.1. Challenges in Obtaining Housing

The first question asked the attendees, "**Thinking of your community or the people you represent, what would you say is their top challenge in obtaining housing?**" Participants offered the following comments:

- **Rent is too expensive**
  - Typically, 60-70% of their earnings are used for rent, well above the recommended 30% for housing.
  - Neither renting nor buying are options for some families because neither are affordable.
    - People are paying such high rent they cannot afford to save for a down payment on a house.
    - In other cases, people cannot afford rent on their own.
  - Some people are not able to buy food and other necessities because of rent. They rely on food banks to get free food to avoid missing payments for rent and other necessities.
  - With rent comes utility expenses as well.
  - Multiple families live together to afford high rent prices.
- **Landlord/tenant issues**
  - Landlords typically charge undocumented people more rent due to "higher risks."

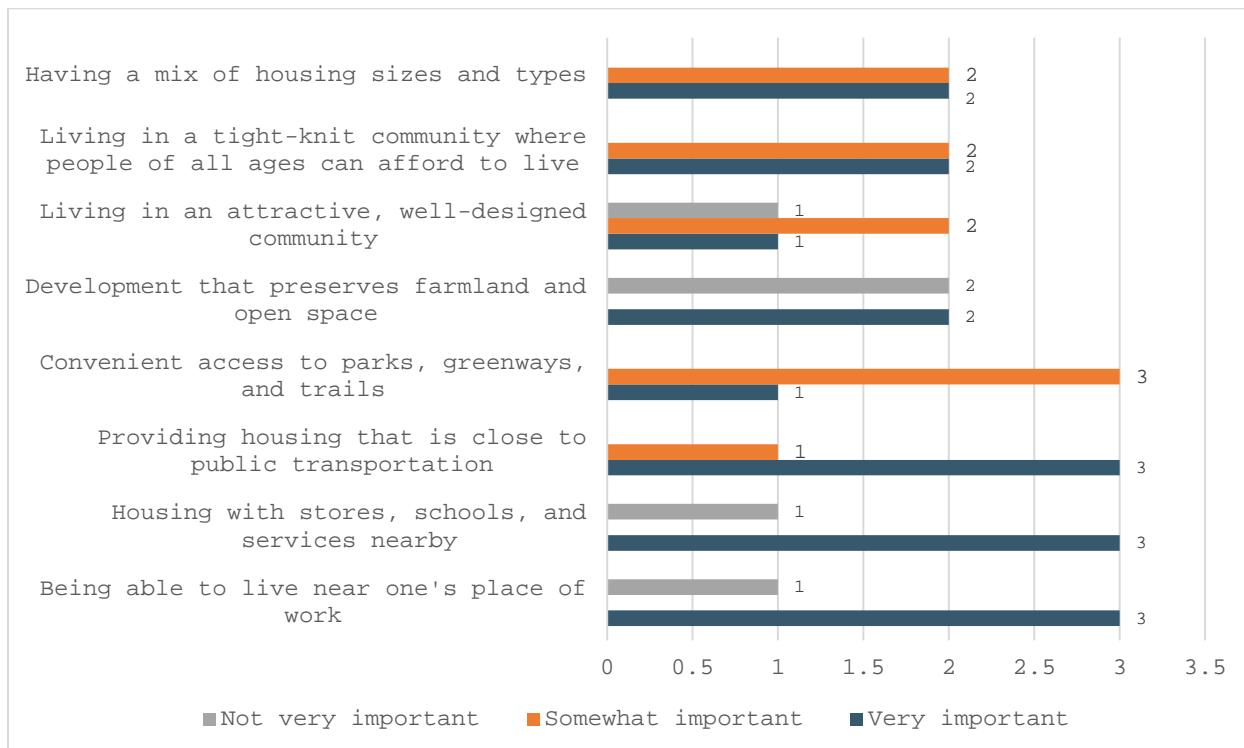
- When people cannot pay rent on time, late payment fees are charged and these continue to rise.
- Landlords are inaccessible and do not want to help.
- Many of the landlords are corporations that do not care to fix the apartments because there are no consequences.
- People are consistently kicked out of their apartments when they can't pay rent. They are then at risk of losing important documents and mail.
- **Income/Employment**
  - The majority are making minimum wage, which is not enough to afford rent and other basic needs.
  - Many people are working multiple jobs, which takes them away from spending time with family.
  - People cannot live in the towns where they work due to high housing costs; Loudoun County has jobs, but it is too expensive to live. People commute in from other counties or in some cases other states such as West Virginia.
- **Segregation/Discrimination**
  - There are rich and poor areas within the County. The poor areas, where their communities can afford to live, have lower rated schools and health care.
  - The wealthy take advantage of the low-income population; they want the services the lower income populations provide but do not want low income populations to live in their community.
  - People should be able to live where they work. There should be a variety of housing types in areas so people in the service industry do not have to travel so far for work.
  - The Hispanic community feels they are being discriminated against:
    - They are not being treated well and feel like they are second- or third-class citizens.
    - When the County promoted affordable housing programs, the wealthy attacked the County officials, saying that if people could not afford to live there then they shouldn't.
    - There are feelings that the government cares more about the wealthier communities because they can collect more taxes.
    - The County is not holding private companies accountable and is allowing them to build what they want, forcing people to move out.
- **Language/Communication/Education**
  - The County needs staff who speak Spanish to help the Hispanic community.
  - Programs and lessons should be offered to the community in Spanish, not just English.
  - Programs at the federal and state level are not well designed and only work for a very small percentage of people who need them. Extensive documentation is required, which is a barrier.
  - Some programs are not well promoted; therefore, the community is not aware of them or there is a long wait list.
  - Education:
    - Many parents come from countries where they did not have the opportunity to have an education due to violence. Some people in the Hispanic community are illiterate.

- Financial literacy is low. For example, once people do receive their documents, they may ruin their credit by getting new credit cards without understanding how a credit score works.
- There is more focus on working to earn a living wage rather than education because there is not time for both.
- **Immigration Status/Documents**
  - Being an undocumented citizen limits the ability to:
    - Obtain a driver's license. This means you need to rely on public transportation. (It should be noted this law will change in January.)
    - Build credit; credit is often needed to rent an apartment.
  - There are cases where a family does earn enough to pay for rent; however, they do not meet the requirements to buy a house with a similar monthly payment.
  - The housing programs that exist typically require a lot of documentation and have requirements that are hard to meet.
    - This can be an issue for families who start by renting a room from a person who has the lease for the entire house. There aren't documents to show they are paying rent.
    - Typically, undocumented residents do not qualify for programs.
  - People are afraid to ask for assistance because taking part in social services could jeopardize the opportunity to obtain permanent resident status.
- **Public Transportation**
  - When transportation infrastructure is built housing prices increase, which forces lower income families to move. This seems contradictory; if public transportation is supposed to provide service for transit-dependent people then the housing near it should be affordable to those communities.
  - Housing near the Metro appears to be luxury housing/apartments.
- **Accessibility Within the Home**
  - People with disabilities have an extra hurdle to overcome for housing.
  - Once you apply for disability programs it could be years before you receive assistance.
  - One of the requirements to qualify for disability programs is that you must be a permanent resident or citizen.
- **COVID-19**
  - COVID-19 has exacerbated the housing problem.
    - Many Hispanic workers lost their jobs during COVID-19, which made paying for rent and other basic needs even harder than it was before. This will result in many more people being evicted.
    - Since the cost of living is so high, many families live together, making it easier to spread COVID-19.
    - For those parents who are still working, in many cases children are staying home alone (since schools are remote).
- **Miscellaneous**
  - The attendees mentioned that the community feels it is a blessing to be in this country, to have the opportunity to work and be educated here. They are not looking for handouts; they are here to work and support and be part of the community, but the County needs to do its part.
  - The County needs to prepare for all the people that are moving to the area. It does not appear that the County is ready for what is going to happen in the next 5 or 10 years.

- Housing and health care are intertwined. Once these are fixed there can be a focus on prevention, which is cheaper than treatment in the end.

## 2.2. Priority Housing Features

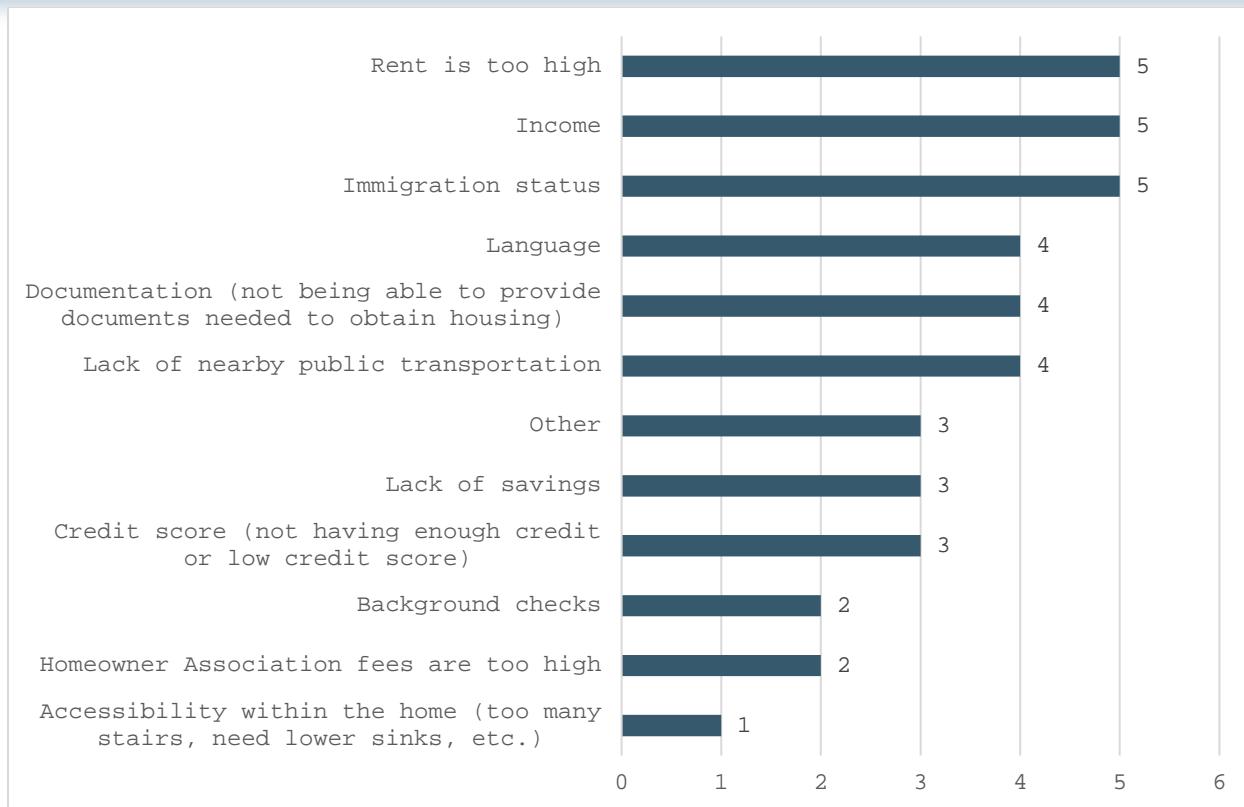
The second question asked participants to use a provided worksheet (available in Appendix A) to rate the importance of eight potential housing features. The worksheet asked, “**Please check whether each of these is very important, somewhat important, or not very important to your community or the people you represent?**” Five of the eight participants provided their answers on the worksheet.



As shown in the chart and further supported in the group discussion, living near one's place of work and having housing close to public transportation are very important to several of these participants. Another highly rated feature is having housing near stores, schools, and services.

## 2.3. Housing Barriers

The third question asked participants to use the worksheet again to answer, “**Please check the barriers that apply to your community or the people you represent.**” Five of the eight participants provided their answers on the worksheet.



The top barriers—high rent, income, and immigration status--were also themes from the discussion about challenges for the Hispanic community. There was a big focus on the expense of housing being a barrier to Hispanics finding housing and living in Loudoun County. An additional barrier is that income is not enough to afford housing and other basic necessities. The other top barrier mentioned here, immigration status, was also discussed during the conversation about challenges; the attendees cited limitations in obtaining housing due to immigration status or that participating in housing programs may hinder the ability to gain permanent residency and become a citizen. Three participants selected “other” and wrote in “discrimination, education, and minimum wage is too low” as additional barriers.

#### **2.4. Addressing the Barriers**

The last question asked the attendees, “**How can these barriers be addressed?**” This question was discussed as a group. The group made the following suggestions:

- Build apartments specifically for low income families.
- Loudoun County could form a task force to promote housing programs.
- Schools have been a great resource to help parents understand the programs. Loudoun County could potentially partner with schools about housing programs.
- Increase the minimum wage (the attendees acknowledged a new bill has been created for the increase).
- Loudoun County should have Spanish speaking staff to assist Spanish residents.
- Share more information about housing programs in Spanish.
- Offer (affordable) housing for the aging and disabled populations.
- Update assistance programs, as many were created 20 years ago.

- Modify the documentation requirements to obtain housing to ensure programs are available to more people. For example, for the Tree of Life's rental assistance program, rather than requiring a lease agreement, they accept a notarized letter showing rent is being paid. Tree of Life then sends the assistance checks directly to the landlord to avoid fraud. If the County could create something similar and allow a notarized letter to be used in place of a lease agreement, that would help Hispanic residents obtain housing. (It was mentioned that this is similar to the "shared housing" documents used by Loudoun County schools.)
- Reallocate where resources are going. Many resources help churches and the Salvation Army, but these can be difficult to access.

Additionally, during the challenges discussion in the first question, attendees cited that some residents have a hard time reaching landlords when there is a problem. The residents do not know where to go to report problems with living conditions. Having assistance with reporting landlord concerns may also help this community.

Following this question, the facilitator asked if anyone had any last thoughts, questions, or concerns to share. Upon hearing none, the focus group concluded.

## Appendix A: Focus Group Worksheet



**Loudoun County**  
**Plan Estratégico de Necesidades**  
**de Vivienda Insatisfechas**



Por favor, marque si cada uno de estos es muy importante, algo importante o no muy importante para usted o la comunidad que representa.

	Muy importante	Algo importante	No es muy importante
Poder vivir cerca del lugar de trabajo de uno	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vivienda con comercios, colegios y servicios cercanos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proporcionar viviendas cercanas al transporte público	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acceso conveniente a parques, vías verdes y senderos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Desarrollo que preserva tierras de cultivo y espacios abiertos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vivir en una comunidad atractiva y bien diseñada	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vivir en una comunidad unida donde personas de todas las edades pueden permitirse vivir	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tener una combinación de tamaños y tipos de viviendas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Por favor, compruebe las barreras que se aplican a su comunidad o las personas que su organización representa.

- Idioma
- Puntaje crediticio (no tener suficiente crédito o puntaje crediticio bajo)
- Estado migratorio
- Documentación (no poder aportar los documentos necesarios para obtener vivienda)
- Ingresos
- Verificación de antecedentes
- Falta de transporte público cercano
- Accesibilidad dentro del hogar (demasiadas escaleras, se necesitan lavabos más bajos, etc.)
- El alquiler es demasiado alto
- Las tarifas de la Asociación de propietarios son demasiado altas
- Falta de ahorro
- Otro, por favor especifica

## APPENDIX Q

### BEST PRACTICES RESEARCH OVERVIEW

#### Objective 1: ESTABLISH A COORDINATED, COLLABORATIVE, AND INTEGRATED HOUSING NETWORK.

- The City/County of Denver. The Lower Income Voucher Equity (LIVE) Pilot Program was launched in response to a housing shortage for individuals and families with low-to-moderate incomes. The pilot involves a public-private-partnership among the City, Denver Housing Authority, employers, 28 foundations, apartment building owners, and downtown Denver civic groups. The pilot program aims to open 400 existing vacant rental units for Denver's lower-income working residents by buying down market-rate rents on participating buildings. The funding goal is \$2 million, and private money will be matched by public and philanthropic funding.<sup>1</sup>

#### Objective 2: SECURE LAND RESOURCES NEEDED TO ADDRESS UNMET HOUSING NEEDS.

- California. The Surplus Land Act requires public entities to give first priority to organizations that will create residential developments where at least 25 percent of the units are affordable to low-income households.
- Boston, Massachusetts. The Boston Department of Neighborhood Development (DN), maintains an online platform that maps and catalogues information about city-owned land and buildings available for development.<sup>2</sup>
- Alexandria, VA. The new Fire Station at Potomac Yard in Alexandria, Virginia, was built as a five-story structure that includes 64 units of affordable housing, retail space and ground-level public space.<sup>3</sup>
- Fulton County/City of Atlanta, GA. The land bank has the authority to purchase land, waive delinquent taxes, clear titles, and facilitate the purchase of properties by Community Development Corporations (CDC)s. This is largely funded by CDBG funds. The land bank contracts a third party to manage its inventory.<sup>4</sup>
- Twin Cities, MN. From 2009-2020 the Twin Cities Land Bank has spent \$109M on land acquisitions, enabling 3,500 units of affordable and mixed-income housing.<sup>5</sup>

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<sup>1</sup> Mamdooh, Sally. "New Denver voucher program will help fill hundreds of vacant apartments" Jan. 8, 2018. Retrieved online March 15, 2021. <https://www.thedenverchannel.com/news/local-news/new-denver-voucher-program-will-help-fill-hundreds-of-vacant-apartments->

<sup>2</sup> Michael A. Spotts, Genevieve Hale-Case and Ahmad Abu-Khalaf. "Public Benefit from Publicly Owned Parcels: Effective Practices in Affordable Housing Development" Enterprise Community Partners June 2017. Retrieved online Jan. 19, 2021 <https://www.enterprisecommunity.org/download?fid=3257&nid=3739>

<sup>3</sup> Michael A. Spotts, Genevieve Hale-Case and Ahmad Abu-Khalaf. "Public Benefit from Publicly Owned Parcels: Effective Practices in Affordable Housing Development" Enterprise Community Partners June 2017. Retrieved online Jan. 19, 2021 <https://www.enterprisecommunity.org/download?fid=3257&nid=3739>

<sup>4</sup> <https://www.localhousingsolutions.org/act/housing-policy-library/land-banks-overview/land-banks/>

<sup>5</sup> <https://www.localhousingsolutions.org/act/housing-policy-library/land-banks-overview/land-banks/>

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### Objective 3: OBTAIN VIABLE FUNDING SOURCES.

- Santa Barbara, CA. The City operates a revolving CDBG Loan fund of \$6.7 million that provides eligible developers reserving at least 25% of its projects' units for affordable rental and homeownership needs.<sup>6</sup>
- Springfield, OR. Springfield lent Section 108 proceeds for the acquisition of a mixed-use property that would provide housing, jobs, and services to low- and medium-income people. The 20-year loan was issued for \$450,000 with a repayment source from lease revenues.<sup>7</sup>
- Fairfax County, VA. In FY 2020 the County dedicated \$9.2 million to its housing program from general funds, as well as \$12.4 million in real estate tax revenue from its Penny for Affordable Housing Plan.<sup>8</sup>
- Arlington, VA. Since 1992, Arlington County has been a HOME participating jurisdiction, receiving more than \$25 million in funds, including over \$700,000 in FY 2019. These funds have produced a total of 823 affordable housing units, with 30 units created in 2019.<sup>9</sup>
- Eugene-Springfield HOME Consortium, OR. The bordering counties of Eugene and Springfield have been part of a consortium to secure HOME allocation since 1995. For the 2020 allocation, the consortium received nearly an allocation of \$1.3 million which was split 74.3% and 25.7% going to Eugene and Springfield, respectively. Both jurisdictions have worked together to achieve a 5-year plan addressing affordable housing by completing 68% of their goal of 600 units in FY2019.<sup>10</sup>

### Objective 4: PROVIDE INCENTIVES, ESTABLISH PRIORITIES, AND INCREASE ACCESS TO AFFORDABLE HOUSING

- Austin, Texas. The Affordability Unlocked program applies citywide and offers extensive waivers and modifications of development regulations in exchange for setting aside at least half of a development's total units as affordable.<sup>11</sup> By participating in 'Affordability Unlocked', developers can receive waivers of compatibility requirements, building bulk requirements, modified parking requirements, decreases to front and rear yard setbacks,

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<sup>6</sup> Revolving Loan Fund for Affordable Housing," *Housing Trust Fund of Santa Barbara County*, <https://www.sbhousingtrust.org/programs/revolving-loan-fund>

<sup>7</sup> Department of Housing and Urban Development, *Section 108 Loan Guarantee Program Project Summaries - FY 2010*, (2010), <https://www.hudexchange.info/sites/oncpd/assets/File/2010-Section-108-Guaranteed-Loan-Program-Overview.pdf>

<sup>8</sup> Fairfax County. FY 2020 Fairfax County Advertised Budgeted Plan (v2.) 2020.

[https://www.fairfaxcounty.gov/budget/sites/budget/files/assets/documents/fy2020/advertised/volume2/housing\\_overview.pdf](https://www.fairfaxcounty.gov/budget/sites/budget/files/assets/documents/fy2020/advertised/volume2/housing_overview.pdf)

<sup>9</sup> HOME Program Progress Dashboard". Arlington County HOME Report. Arlington County. September 30, 2019. [https://files.hudexchange.info/reports/published/HOME\\_Dash\\_PJ\\_ARLI-VA\\_VA\\_20190930.pdf](https://files.hudexchange.info/reports/published/HOME_Dash_PJ_ARLI-VA_VA_20190930.pdf)

<sup>10</sup> "Eugene-Springfield HOME Consortium." Eugene and Springfield, OH. <https://eugene-or.gov/282/HOME-Consortium-Governing-Board>

<sup>11</sup> For rental units, that means the affordable units must serve households with incomes averaging up to 60% of the median family income (MFI), with a portion of those serving households up to 50% MFI. For ownership units, the affordable units must be sold to households with incomes averaging up to 80% MFI.

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minimum lot requirements reduced, and other benefits. The program is applicable in commercial and residential zoning districts and in most special-use zoning and overlay districts.<sup>12</sup>

- Montgomery County, MD. Developments with 11-19 residential units must make an affordable housing contribution.<sup>13</sup> Arlington, VA. The county allows additional density height along Columbia Pike in exchange for affordable units.<sup>14</sup> It also allows developers to build at higher densities than would otherwise be allowed for projects that provide housing for low- or moderate-income households.<sup>15</sup>
- Alexandria, VA. The city created a residential multifamily zone (RMF) to incentivize affordable housing which allows densities up to a 3.0 floor area ratio (FAR) with a special use permit if a minimum of one-third of the additional density is provided as committed affordable housing.<sup>16</sup>
- Pinellas County, FL. A designated Development Review Administrator acts as an ombudsmen and single point of contact through the entire process between the County and the developer to guide them through the expedited process. Developers must qualify for this process and special attention is given to projects addressing affordable housing.<sup>17</sup>
- San Diego, CA, Eligible projects benefit from an aggressive expedited process that includes priority scheduling and internal review periods.<sup>18</sup>
- The Greater Minnesota Housing Fund's Employer-Assisted Housing Program. This program has worked with several major and local employers to develop programs to provide homebuyer assistance and to structure community partnerships that result in new money invested in affordable housing. Each employer agreement is developed to address

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<sup>12</sup> Austin Affordability Unlocked Density Bonus Program webpage. Retrieved Jan. 19, 2021.

<https://www.austintexas.gov/department/affordability-unlocked-development-bonus-program>

The program was implemented in 2019. As of Sept. 3, 2020, 26 applications have been certified out of 46 total applications. Most of the certified projects – 69 percent – are rental developments. The department has certified a total of 2,721 units in projects under the program, of which 2,337 are affordable units. Source: Salazar, Daniel. “Thousands of potential units in projects certified so far under Affordability Unlocked program” *Austin Monitor*. Published Sept. 9, 2020. Retrieved online Jan. 19, 2021 <https://www.austinmonitor.com/stories/2020/09/thousands-of-potential-units-in-projects-certified-so-far-under-affordability-unlocked-program/>

<sup>13</sup> “Expanding Housing Opportunities Through Inclusionary Zoning: Lessons from Two Counties” HUD Office of Policy Development and Research. December 2012 Retrieved online

[https://www.huduser.gov/portal/publications/HUD-496\\_new.pdf](https://www.huduser.gov/portal/publications/HUD-496_new.pdf)

Montgomery County Housing webpage, <https://montgomeryplanning.org/planning/housing/>

<sup>14</sup>Columbia Pike Planning History. PowerPoint presentation. September 2017. Retrieved online Jan. 19, 2021 at [https://arlingtonva.s3.dualstack.us-east-1.amazonaws.com/wp-content/uploads/sites/5/2013/11/Pike\\_FBC\\_Overview.pdf](https://arlingtonva.s3.dualstack.us-east-1.amazonaws.com/wp-content/uploads/sites/5/2013/11/Pike_FBC_Overview.pdf)

<sup>15</sup> Density Bonuses webpage. Local Housing Solutions. Retrieved online Jan. 19, 2021.

<https://www.localhousingsolutions.org/act/housing-policy-library/density-bonuses-overview/density-bonuses/>

<sup>16</sup> City of Alexandria zoning ordinance. Sec. 3-1400 - RMF/Residential multifamily zone Retrieved online Jan. 19, 2021 [https://library.municode.com/va/alexandria/codes/zoning?nodeId=ARTIIIIREZORE\\_DIVBTOMUZO\\_S3-1400RMREMUZO](https://library.municode.com/va/alexandria/codes/zoning?nodeId=ARTIIIIREZORE_DIVBTOMUZO_S3-1400RMREMUZO)

<sup>17</sup> “Expedited Permitting for Qualifying Projects,” *Local Housing Solutions*,

<https://www.localhousingsolutions.org/act/housing-policy-library/expedited-permitting-for-qualifying-projects-overview/expedited-permitting-for-qualifying-projects/>

<sup>18</sup> “Expedited Permitting for Qualifying Projects,” *Local Housing Solutions*,

<https://www.localhousingsolutions.org/act/housing-policy-library/expedited-permitting-for-qualifying-projects-overview/expedited-permitting-for-qualifying-projects/>

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the needs of their employees. Some employers fund new development through cash contributions and others offer assistance for down payments with a GMHF match. The agreements from 14 employers have yielded \$21 million for the development of 1,400 units.<sup>19</sup>

- Suffolk County, NY. Brookhaven Science Associated partners with Long Island Housing Partnership, Inc. to assisted qualified employees up to \$5,000 in down payment assistance within Suffolk County. <sup>20</sup>

### Objective 5: IMPLEMENT POLICY CHANGES TO SUPPORT AFFORDABLE HOUSING PRODUCTION AND PRESERVATION.

- Los Angeles, CA. The city developed a Transit Oriented Communities Affordable Housing Incentive program to encourage affordable housing near transit by providing increases in Floor Area Ratio and dwelling units increases as well as decreases in parking requirements for affordable housing within a half-mile radius of a major transit stop. Incentives increase based on the number of units and the affordability provided within the development.<sup>21</sup>
- Arlington, VA. In 2018, Arlington established a Transit Oriented Affordable Housing (TOAH) Fund to assist LIHTC developments within the Columbia Pike corridor. For eligible applicants, the Fund covers infrastructure-related costs and County fees to maintain overall project costs below the Virginia Housing Development Authority Total Development Cost limits set in 2014. In 2020, the Arlington View Terrace redevelopment received \$984,000 in TOAH funds, along with a \$7.25 million loan from the County's Affordable Housing Investment Funds (AHIF).<sup>22</sup>
- Alexandria, VA. The city allows three-quarters of a parking space per unit if the affordable housing unit is income restricted for households earning at or below 60% AMI. The requirement decreases for lower-income units. In certain areas of Arlington County, when affordable housing is provided, the county reduces the parking requirement by 0.3 spaces.<sup>23</sup>
- Arlington County, Virginia. The county has set a goal of ensuring no net loss of subsidized rental housing. This is a pledge to replace any subsidized housing lost from the subsidized inventory with new units. Each year, the Department of Community Planning, Housing and Development issues an Annual Affordable Housing Targets Report to assess whether

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<sup>19</sup> “Employer Assisted Housing Program,” *Greater Minnesota Housing Fund*, <https://gmfh.com/about/programs/employer-assisted-housing/>

<sup>20</sup> “Employer Assisted Housing Program,” *Brookhaven National Laboratory*, [https://www.bnl.gov/hr/Benefits/assisted-housing.php#:~:text=The%20Benefit&text=\(LIHP\)%20to%20assist%20qualified%20employees,Suffolk%20County%20or%20Nassau%20County](https://www.bnl.gov/hr/Benefits/assisted-housing.php#:~:text=The%20Benefit&text=(LIHP)%20to%20assist%20qualified%20employees,Suffolk%20County%20or%20Nassau%20County).

<sup>21</sup> <https://www.jchs.harvard.edu/research-areas/working-papers/more-less-inquiry-design-and-construction-strategies-addressing>

<sup>22</sup> Arlington, Virginia, “Transit Oriented Affordable Housing Fund (TOAH) Guidelines,” (2018), <https://housing.arlingtonva.us/wp-content/uploads/sites/15/2013/09/TOAH-Guidelines-FY17.pdf>

<sup>23</sup>[https://www.alexandriava.gov/uploadedFiles/housing/info/2018\\_ProceduresRegardingAffordableHousingContributions.pdf](https://www.alexandriava.gov/uploadedFiles/housing/info/2018_ProceduresRegardingAffordableHousingContributions.pdf); <https://housing.arlingtonva.us/development/land-use-zoning-tools/>

## APPENDIX Q

it is meeting its goals. In the Columbia Pike area of the county, Arlington has pledged to no net loss of unsubsidized affordable rental units.<sup>24</sup>

- Fairfax County, Virginia. The county has created an Affordable Housing Preservation Task Force because the County has a goal to ensure that no market affordable housing units are lost. The task force is to create a comprehensive preservation plan by the first quarter of 2021 with definitions, a typology of properties, and set of strategies.<sup>25</sup>
- Boston, Massachusetts. In the city's 2030 Comprehensive Plan, it proposed zoning changes to allow needed residential development on an as-of-right basis around selected transit centers as well as on an infill basis on vacant lots.<sup>26</sup>
- Eugene, OR. The city is exploring how to implement a 'key corridor overlay' zone (with design standards), to allow multi-family development by-right on all key corridors.<sup>27</sup>

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<sup>24</sup> [https://lsaplanning.com/wp-content/uploads/2018/12/AffordableHousingMasterPlan\\_ArlingtonCounty.pdf](https://lsaplanning.com/wp-content/uploads/2018/12/AffordableHousingMasterPlan_ArlingtonCounty.pdf)

<sup>25</sup> <https://www.fairfaxcounty.gov/housing/preservation-task-force#:~:text=The%20objective%20of%20the%20Preservation,Fairfax%20Initiative%20and%20best%20practices>.

<sup>26</sup> "Changes to increase the predictability of the regulatory process." Local Housing Solutions. Retrieved online July 23, 2020 at <https://www.localhousingsolutions.org/act/housing-policy-library/changes-to-increase-the-predictability-of-the-regulatory-process-overview/changes-to-increase-the-predictability-of-the-regulatory-process/>

<sup>27</sup> "How can we increase housing affordability availability and diversity" Eugene, OR. Retrieved online July 23, 2020 at [https://www.eugene-or.gov/DocumentCenter/View/43719/Housing-Tools-Options-and-Explanation-11\\_28\\_18\\_Final](https://www.eugene-or.gov/DocumentCenter/View/43719/Housing-Tools-Options-and-Explanation-11_28_18_Final)