



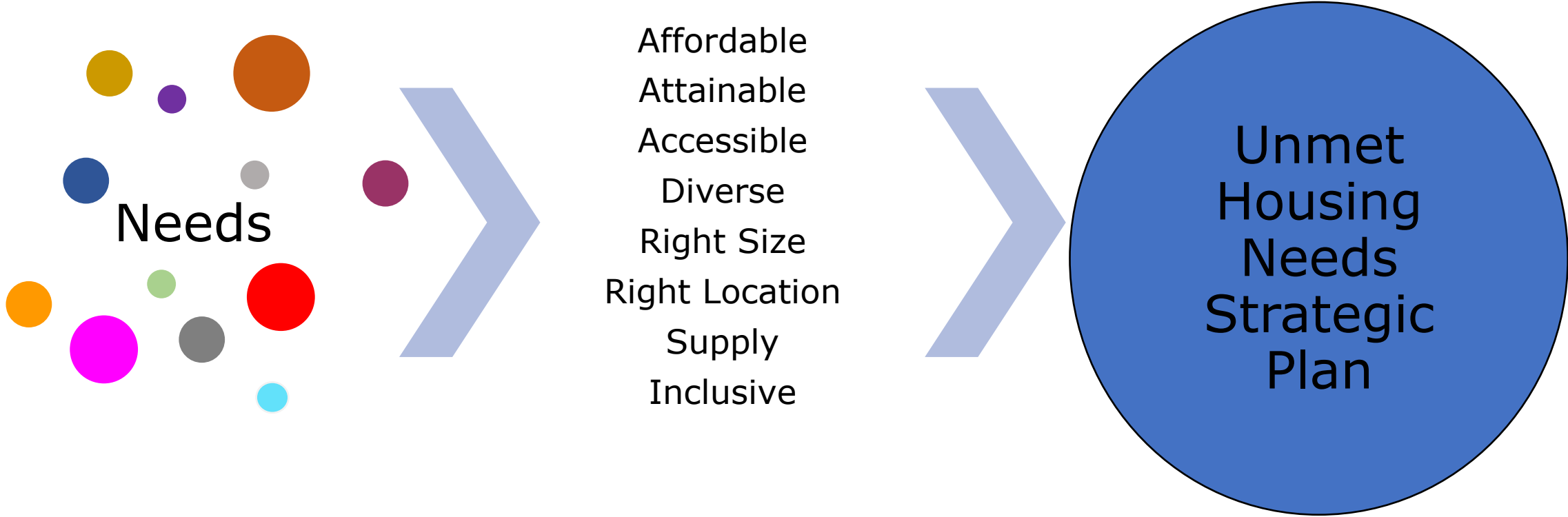
Finding a Solution to Loudoun's Housing Crisis: Unmet Housing Needs Strategic Plan Update



Policy Maker Series
Loudoun Chamber
June 22, 2021



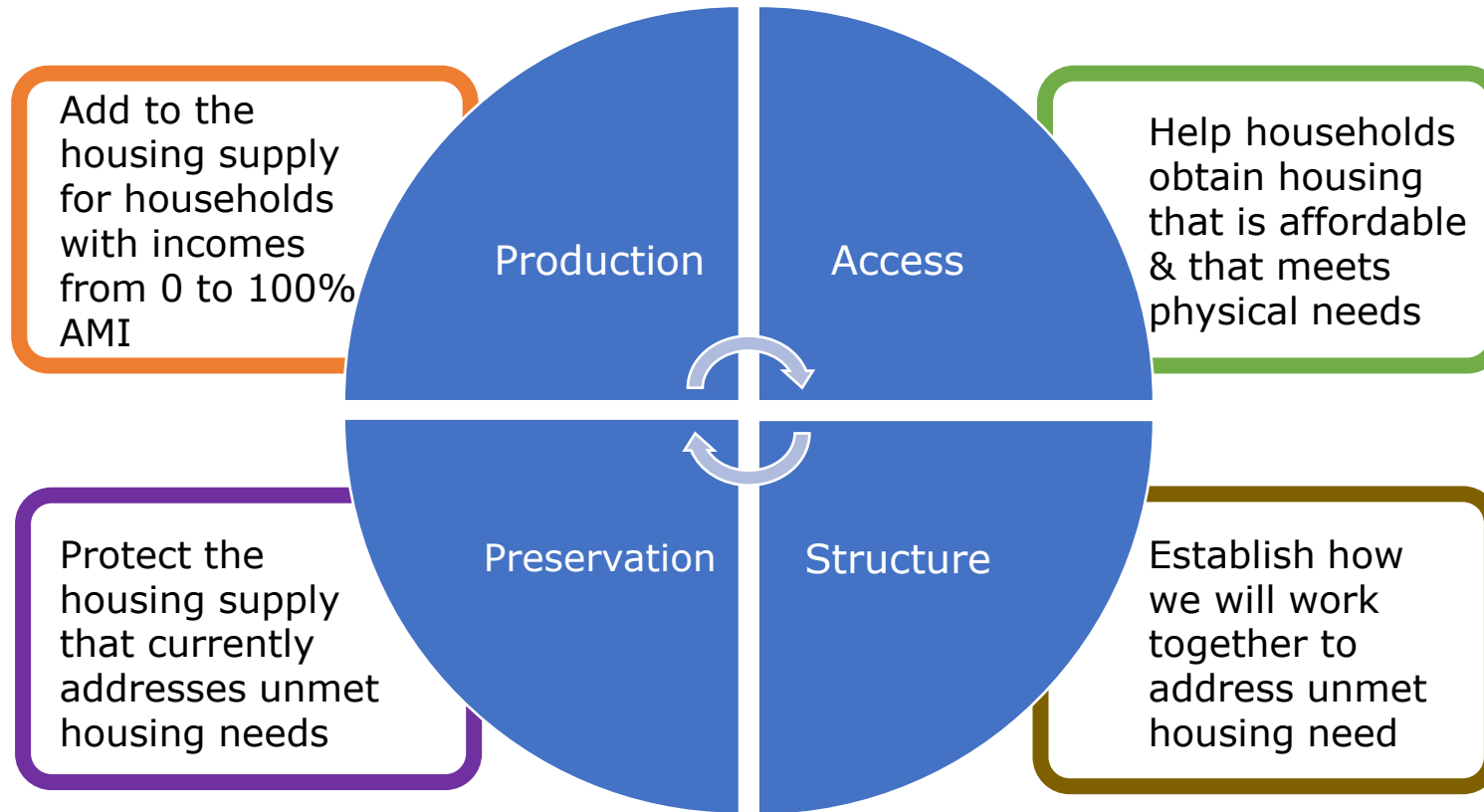
No One Size Fits All Solution



**Entry Level Worker-Low-Wage Worker- Empty Nester-Middle-Wage Worker-
Homeless-Young Professional-Person with Disabilities- Older Adult-Single-
Parent-Single Person-Multi-Generational-First-Time Homebuyer**



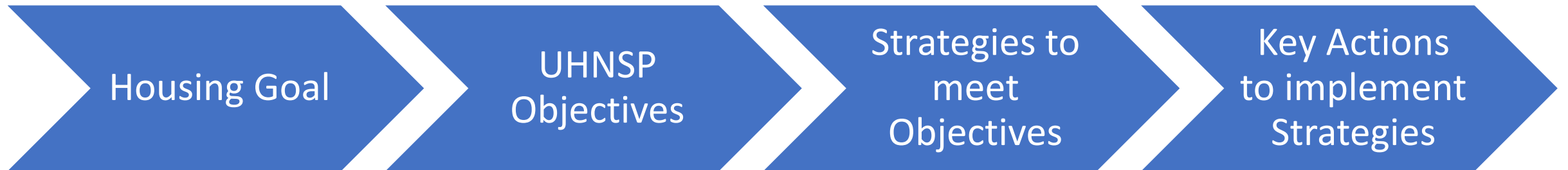
Approach



Unmet Housing Needs Strategic Plan (UHNSP) Framework

Loudoun County's overarching housing goal is to ensure that County residents can access housing that they can afford.*

Unmet Housing Need is defined as the lack of housing options for households earning up to 100% of the Area Median Income.*



*2019 General Plan. p. 4-3



Objectives

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.

Apply Policy support.



Strategies

1. Establish Housing Network

1. IDENTIFY SERVICE & PROGRAM GAPS
2. CULTIVATE PARTNERSHIPS
3. DEVELOP DELIVERY STRUCTURE
4. EVALUATE, REVIEW, UPDATE UHNSP

2. Secure Land Resources

5. USE PUBLIC LAND
6. ESTABLISH A LAND BANK
7. PARTNER W/COMMUNITY LAND TRUST
8. USE ROAD ABANDONMENTS
9. ENACT OTHER POLICIES

3. Obtain Funding

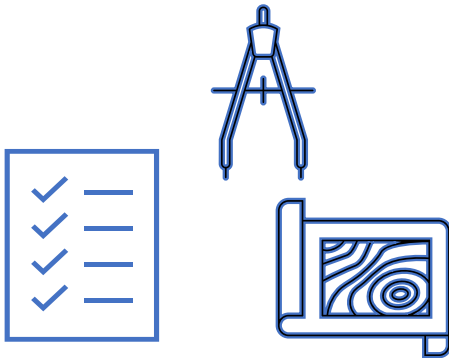
10. USE BELMONT RIDGE TRUST
11. DEPLOY HOUSING PROFFERS
12. UPDATE CASH PROFFER FORMULA
13. ALLOCATE CDBG FUNDS
14. USE CDBG REVOLVING LOANS
15. USE SECTION 108 LOANS
16. REALLOCATE RENTAL REHAB FUNDS
17. SECURE HOME FUNDING
18. DEDICATE GENERAL FUNDS
19. ESTABLISH COMMUNITY FUND

4. Increase Access

20. IMPROVE EXISTING PROGRAMS
21. DEVELOP PRESERVATION PROGRAMS
23. INCREASE ACCESS TO HOMEOWNERSHIP & RENTAL HOUSING

5. Adopt Policies

24. NO NET LOSS OF AFFORDABLE RENTAL UNITS
25. ADOPT CLARIFYING POLICY
26. REMOVE BARRIERS IN THE ZONING ORDINANCE
27. SUPPORT UHNU HOUSING NEAR TRANSIT CENTERS
28. SUPPORT UHNU HOUSING IN THE URBAN POLICY AREA



Key Actions

Production

Use Public Land/Create Land Bank
Seek land dedications
Create loan program for home-ownership developments
Improve ADU program
Provide Incentives in the Zoning Ordinance:
Density bonuses
Parking reductions
Expedited review process

Preservation

Finance acquisition of market affordable apartments
Promote 4% LIHTC acquisitions & rehabilitation
Extend ADU covenants
Promote tax relief & credit programs
Improve Housing Rehab programs

Expand down-payment programs
Finance market affordable home purchase through Community Land Trust
Provide financial and budget counseling
Add federal and state vouchers
Expand emergency housing programs & services
Improve/increase physical accessibility

Access

Strengthen Community Partnerships
Foster Interdepartmental Collaboration
Share data & expertise with Loudoun's Towns
Provide Affordable Developer Orientation
Report quarterly on UHNSP Implementation progress
Wage Community Awareness Campaign

Partnerships



Strategies supporting access to Existing Housing

Current Programs:

- **Emergency Housing**
 - Emergency Homeless Services Center
 - Homeless Prevention & Diversion
 - Permanent Supportive Housing
 - Transitional Housing
- **Rental Assistance**
 - Housing Choice Voucher
 - State Rental Assistance Program
- **Down Payment**
 - Down Payment & Closing Cost Assistance
 - Public Employee Grants for Homeownership
- **Home Purchase & Repair**

UHNSP Strategies:

- Finance acquisition of market affordable apartments
- Expand down-payment programs
- Finance market affordable home purchase through Community Land Trust
- Provide financial and budget counseling
- Expand emergency housing programs/services
- Add federal and state vouchers



Strategies supporting production of new housing

Current Programs:

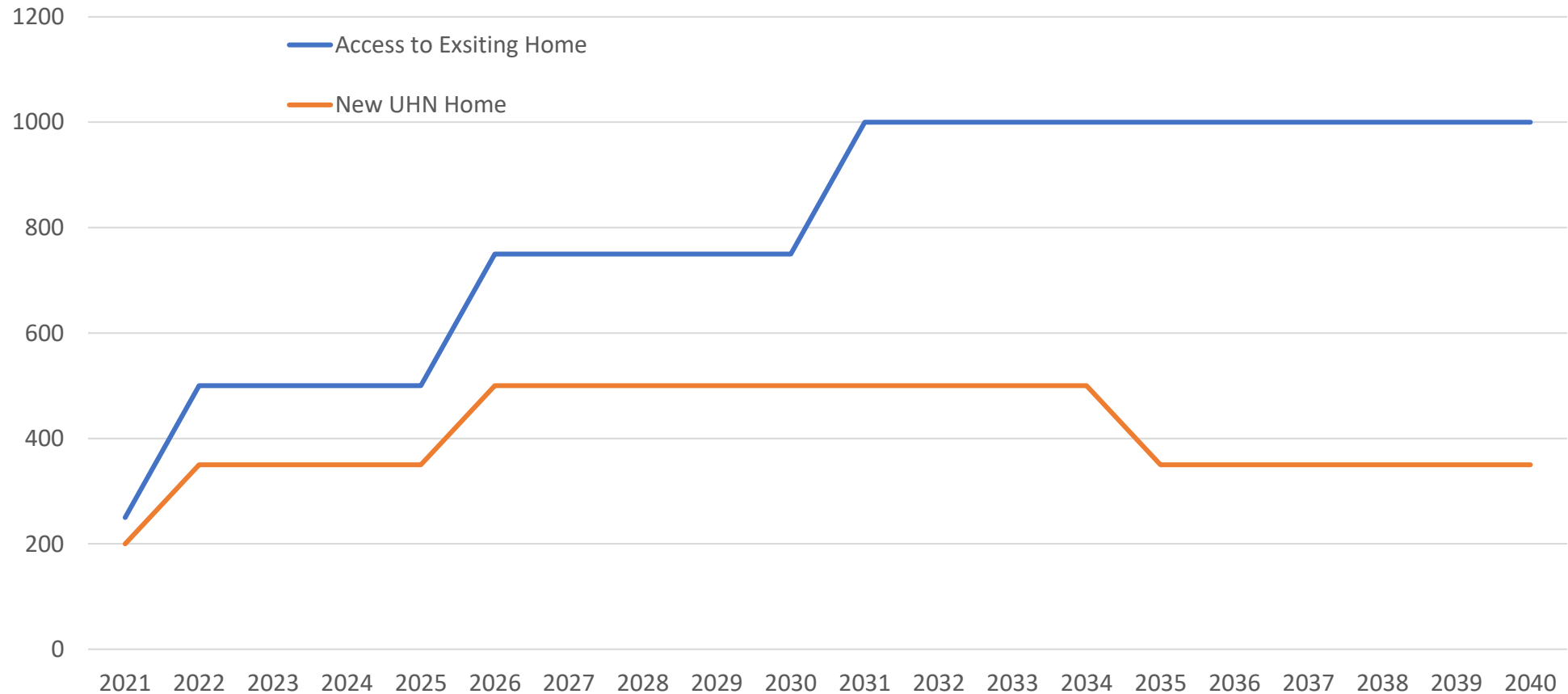
- Regulated/Inclusionary
 - Affordable Dwelling Units-Rental
 - Affordable Dwelling Units-For Sale
- Proffered Commitments
 - Unmet Housing Needs Units Rental program
 - Affordable Market Purchase program
- Funding
 - Affordable Multi-Family Housing Loan program

UHNSP Strategies:

- Promote 4% LIHTC development
- Provide incentives in the Zoning Ordinance
 - Density bonuses
 - Parking reductions
 - Expedited review process
- Use Public Land/Create a Land Bank
- Seek Land Dedications
- Create Loan program for home-ownership developments

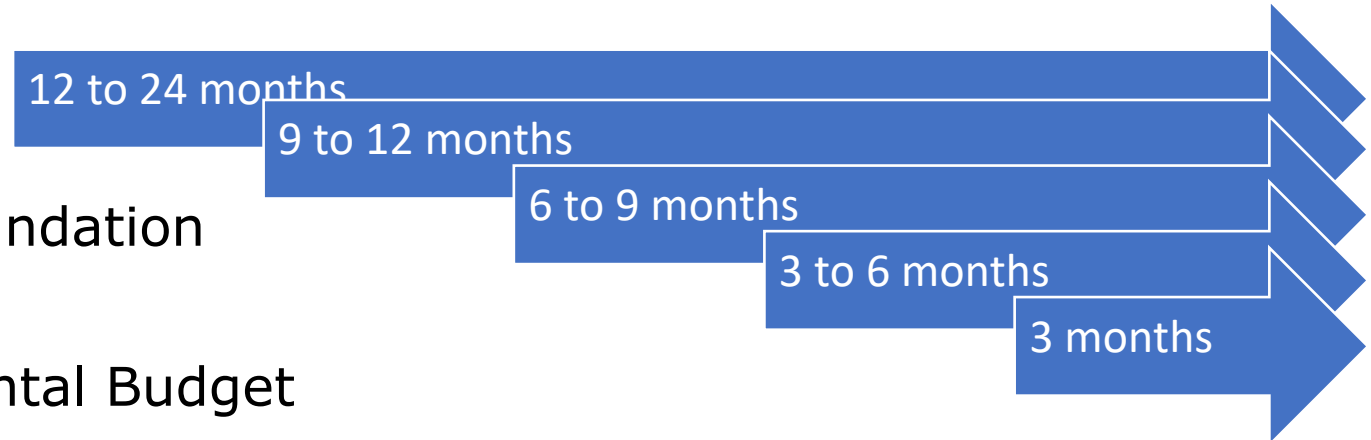


Housing Goals/Targets: TLUC Recommendation



- Use 2019 General Plan housing projections = 40,950 homes
- 20% of new units should meet unmet housing needs through 2040
- @8200 new affordable units
- Provide access to 7800 existing homes thru various programs

Short-term (Years 1 and 2) Implementation



- Develop Housing Initiatives Foundation
Including:
 - Coordinated Interdepartmental Budget
 - Short-term Work Plan
 - Approximate Timeline
- Initiate on-going actions
- Board-directed policies for Zoning Ordinance Review



Next Steps

- TLUC Recommendation: Sent to September 7 Board Meeting for Action
- Fall 2021: Annual Implementation Plan and Resource Request Review by the Board of Supervisors
- End of Year: Consideration of \$5 million in Fund Balance to Housing Programs
- FY 2023 Budget Process: Program Funding & Resource Request Review





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