

HOUSING

Introduction

The type of housing in a community is determined by a mixture of private and public decisions as to its location, cost, and size. Housing is shelter, an economic good, a taxable commodity, and it can determine transportation needs and social and political relations. The number of housing units in James City County has increased rapidly over the past 30 years. From a mainly rural county with 5,000 residential units in 1970, the County has grown to be a more suburban one with approximately 27,200 housing units in 2008. In the last five years the County has also experienced tremendous increases in housing prices, although in the last 12 months prices have leveled off or actually declined somewhat. The recent shift in the market reflects a national trend tied to crises in the housing and financial markets, among other sectors of the economy.

James City County's economic development patterns have followed those of many affluent suburban counties. Lower wage jobs in the County are filled primarily by people commuting in from adjacent localities, while residents leave the County every day for work in even greater numbers. This disconnect between jobs and housing can cause many challenges for the community, including high housing and transportation costs, traffic congestion, and a damper on desirable economic development due to a lack of diversity in the local labor force.

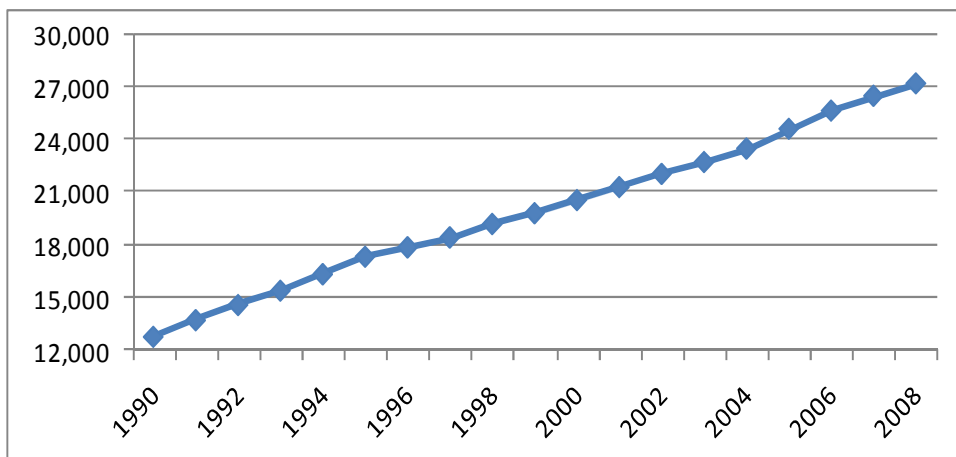
High housing costs have been the topic of much discussion in recent years, and increasing the supply of affordable housing is a goal shared by many in the area, including local government and civic groups.

Housing Inventory

Through the second quarter of 2008 there were approximately 27,200 housing units in James City County that had been issued Certificates of Occupancy (COs), up from 19,200 housing units through the second quarter of 1998. This increase of 8,000 units represents an average of 800 new units being issued COs each year over the last decade, indicating an annual increase of approximately 4%. It is worth noting that according to the 2000 U.S. Census, only 3,179 of the total housing units in the County were constructed prior to 1969. This number represents less than 12% of all housing units in the County in 2008.

While this rate of increase has been rather consistent since 1990 (see *Chart H-1*), the total number of housing units in the County has nearly doubled since 1991 going from 13,700 to 27,200. This rate of growth has been of interest to elected and appointed officials and staff, as well as citizens and citizen groups.

Chart H-1: Total Number of Housing Units in James City County 1990-2008



Housing Characteristics

Single-family detached dwellings comprise the largest share of the County's housing stock, at 76% in 2008, based on County CO records. The smallest portion (approximately 1.5%) of the County's housing stock is two-family dwellings, which has remained consistent since 1998. Townhouses, other multi-family dwellings, and manufactured homes make up the remaining dwelling units. From 2000 to 2006, townhouse and condominium building permits accounted for nearly 25% of building permit activity, as highlighted in the *Housing Needs Assessment for James City County and Williamsburg, Virginia*, prepared in December 2007 by the Virginia Tech Center for Housing Research (*Housing Needs Assessment*). Nationally, 67% of all housing units are single-family, 26% are multi-unit structures, and 7% are mobile homes.

James City County's homeownership rate was approximately 77% in 2000, according to U.S. Census data. This exceeds both the homeownership rate of Virginia and the Virginia Beach Metropolitan Statistical Area (MSA), which had rates of 68% and 63%, respectively. Homeownership is a good indicator of the *stability* of a community; however, diversity in the housing stock, both in unit type and price, is needed for *sustainability* of a community. For example, without adequate rental or other "starter" opportunities, young professionals just starting out or established residents experiencing a need to downsize may find few housing options. Please see the Housing Technical Report for additional discussion.

Income and Affordability

General guidance is that housing should not cost a household more than 30% of its total income. For homeownership, this 30% ratio is applied to the mortgage payment, taxes, insurance, and homeowner association fees. For renters, the contract rent and tenant paid utility costs combined are considered for the 30% of the household income guideline.

"Affordable housing," then, is housing available at a sales price or rental amount that is within these means. For marketing purposes, the term "workforce housing" is often used. Another suggestion by the housing industry is to refer to housing "for young families just starting out." Regardless of the moniker applied, the goal is to ensure housing is available within the financial means of all households and families in the County. Certainly there should be housing available at prices commensurate with the wages paid by local employers. While it becomes necessary to speak in terms of "average income" or "average housing prices," it is important to realize these numbers represent a range of incomes and prices, and that affordability must be measured at multiple points across that spectrum.

The most universal sources of income and housing price data are the decennial Census and the U.S. Department of Housing and Urban Development (HUD). Because HUD income figures are used for a wide range of federal, state, and local housing programs, and HUD publishes its income figures annually, HUD Area Median Income (AMI) numbers are generally used as the income benchmarks in discussions of affordable housing. Government and non-profit agency housing programs use income categories ranging from 30% of AMI to 120% AMI. This 30-120% of AMI, then, can serve as the target range for "affordable housing." HUD Area Median Income figures which apply to James City County are those which HUD calculates for the Virginia Beach-Norfolk-Newport News MSA. In 2008 this represented annual family incomes ranging from \$19,550 to \$78,100. The income range of up to 80% of area median income is defined as "low- and moderate-income" and historically has been the income bracket on which affordable housing programs have focused. With the rapid increase in housing costs, which greatly exceeded the

increase in household incomes in the 2000s, the issue of affordability of housing for households with incomes of up to 120% of the area median income (“workforce housing”) was recognized by citizens, businesses and governments.

Homeownership

Using the very general rule of thumb that the sales price of the “affordable” home should be approximately three times the household’s annual income, the range of affordable home sales prices relative to 2008 household incomes is estimated to be \$97,650 for 50% of AMI, \$156,300 for 80% of AMI and \$234,300 for 120% of AMI. These general approximations can be refined based on reference to current mortgage interest rates, down payment requirements, mortgage and property insurance costs, real estate taxes, and homeowner’s association fees. As an example, the recent report by the Workforce Housing Committee of the Workforce Development Project of the Greater Williamsburg Chamber and Tourism Alliance projected that a household with an income of \$51,200, 80% of AMI, using the 30% housing expense to income ratio could afford to purchase a \$171,008 home assuming a 30-year Federal Housing Administration (FHA) insured mortgage at a 6% interest rate with a 3.5% down payment and \$50 monthly association fee.

Using data from the Multiple Listing Service (MLS) and historical income data from HUD, it is possible to compare the purchasing power of the AMI with average sales prices for 2000-2006.

Table H-1: James City County Housing Sales Prices

YEAR	AVG. SOLD PRICE FOR ATTACHED UNITS	AVG. SOLD PRICE FOR DETACHED UNITS	TARGET HOUSE PRICE FOR 50% AMI	TARGET HOUSE PRICE FOR 80% AMI	TARGET HOUSE PRICE FOR 100% AMI
2000	\$270,000	\$222,521	\$73,950	\$118,350	\$147,900
2001	\$155,412	\$222,985	\$76,500	\$122,400	\$153,000
2002	\$145,473	\$246,402	\$80,700	\$129,150	\$161,400
2003	\$195,814	\$278,712	\$82,800	\$132,450	\$165,600
2004	\$207,240	\$332,951	\$83,850	\$134,100	\$167,700
2005	\$211,008	\$394,705	\$88,800	\$142,050	\$177,450
2006	\$240,628	\$415,617	\$90,450	\$144,750	\$180,900

Source: *Housing Needs Assessment*

The *Housing Needs Assessment* concluded that according to an analysis of 2000 Census data, approximately half the County’s owner households earning below 80% AMI lack affordable housing. Specifically, more than two-thirds of those earning below 50% AMI and almost half of those earning between 50% and 80% AMI lacked affordable housing in the County. The net result is the “housing gap,” with the study concluding approximately 1,950 additional units are needed to meet the affordable housing needs of this income group. The study further finds that over 70% of existing units that would be affordable to this population were occupied by households earning higher incomes than 80% AMI. This fact highlights significant challenges. Not only do affordable units need to exist in a community, but those units must be matched and available to the households in need.

Rental Housing

For renters, the situation was only slightly better. The *Housing Needs Assessment* concluded that based on 2000 Census figures, about 35% of the County’s renters earning below 80% AMI lacked

affordable housing, with a shortage of approximately 1,485 affordable rental units. Specifically, about two-thirds of renters earning below 30% AMI, half of renters earning between 30% and 50% AMI, and one-fifth of renters earning between 50% and 80% AMI paid more than 30% of the total household income for housing.

The study noted that a significant percentage of rental units (approximately 60%) were occupied by households earning more than the incomes noted above. According to the 2000 U.S. Census the median monthly gross rent in James City County was \$703 per month. Available data indicates that rents have increased at a greater rate than income growth since 2000, although at a slower pace than home prices. The *Housing Needs Assessment* estimated that based on a September 2007 survey of available two-bedroom rental units in James City County and Williamsburg, the average monthly contract rent was \$1,007. The James City County Office of Housing and Community Development (OHCD) conducts surveys of rental property annually to update the payment standard and rent reasonableness comparables for the HUD-funded Housing Choice Voucher Program. Based on recent rental surveys, OHCD revised the payment standard for a two-bedroom rental to \$922 per month for rent and tenant paid utilities. Rising rents and the relatively high proportion of rental units occupied by households whose incomes would qualify for affordable starter homes appears to indicate the need for first-time homebuyer programs, thereby making rental units available to other households in a trickle-down scenario.

Assistance Programs

OHCD is responsible for addressing affordable housing and neighborhood improvement needs. The agency works closely with community organizations, the private sector, and federal, state, and local agencies to assist low- and moderate-income County residents with a wide range of housing services from housing repairs to first-time home purchase assistance.

OHCD manages neighborhood revitalization programs that address critical community needs, including housing production and rehabilitation, construction, and improvements to neighborhood infrastructure. Funding for these projects is obtained from local, state and competitive federal Community Development Block Grants (CDBG). The map entitled *Housing Revitalization Focus Areas* shows several older areas of the County which are being considered for neighborhood revitalization with public funds.

In addition to community revitalization and neighborhood-centered projects, OHCD manages countywide programs that promote homeownership and provide housing rehabilitation and rental assistance, including the following:

- **Affordable Housing Incentive Program (AHIP)**, is a flexible partnership established in 1990 involving OHCD, local builders, lenders, and federal and state funding sources to provide incentives to the private sector to build housing affordable to low- and moderate-income County residents and workers. In addition, OHCD uses special reduced rate mortgages and/or down payment assistance to enable low- and moderate-income households to purchase a home.
- **County Employer Assisted Home Ownership Program (EAP)** encourages County employees to purchase a primary residence in the County by matching the employee's savings, dollar-for-dollar, up to a maximum of \$3,000.

- **Emergency Home Repair Program** offers low-income, elderly, or disabled homeowners up to \$2,000 for emergency repairs where housing conditions pose a risk to the inhabitants' health or safety. Assistance is generally available for heating, plumbing, electrical, and roof repairs.
- **JCSA Low-income Installment Payment Program** is available to low- and moderate-income persons who need assistance to afford connections to public water and sewer.
- **Housing Rehabilitation Program** improves the homes of low- and moderate-income residents to meet the Housing Quality Standards, established by DHCD. Primarily, the program improves homes with inadequate plumbing, water, or sewage systems.
- **State-funded Homeless Intervention Program** provides short-term rental or mortgage payment assistance to households faced with an unavoidable financial crisis.
- **HUD-funded Section 8 Housing Choice Voucher program** offers rental assistance to low-income families, the elderly and disabled persons based on their income.
- **Blight Abatement Program** provides loan and grant assistance to owners of derelict structures for the rehabilitation or demolition of blighted and abandoned structures.
- **Housing Fund**, allocated by the James City County Board of Supervisors and administered by OHCD, funds a variety of the programs described above and is often used as leverage to obtain funds from federal and state programs.
- **Educational opportunities**-includes First-time Homebuyer classes, The Family Self-Sufficiency Program (FSS), and Home Maintenance Education classes.

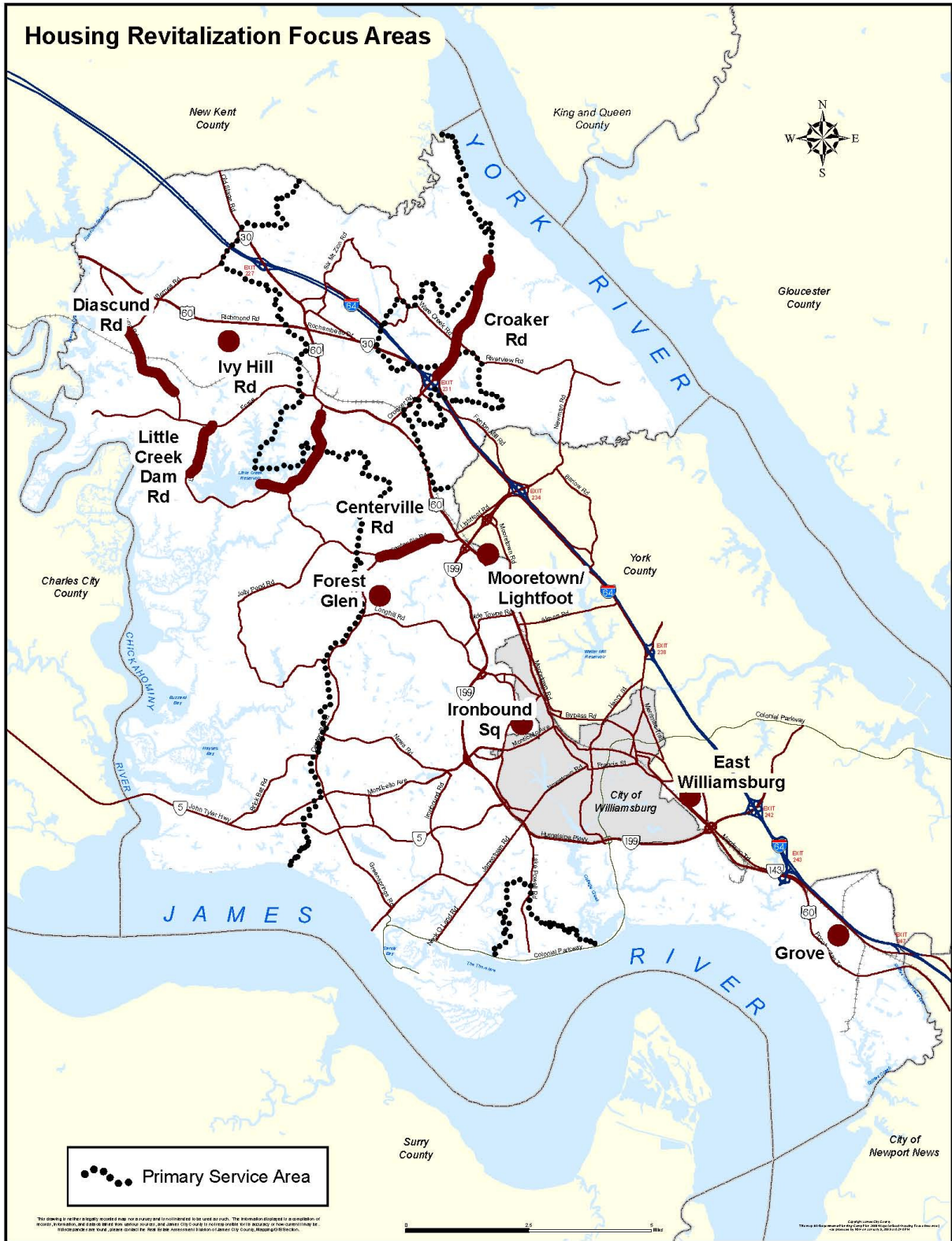
OHCD also works with area nonprofit housing programs. Housing Partnerships, Inc. (HPI) is dedicated to repairing and replacing substandard housing in the Greater Williamsburg area, using volunteer labor and donated funds and materials. The Peninsula Habitat for Humanity (Habitat) depends on a partnership between Habitat homeowners, community volunteers, and contributors to build new homes with donated labor and materials for low-income families. The Community Action Agency addresses a variety of community concerns, including improving housing, by providing general repairs such as weatherproofing.

Homelessness

A discussion on housing cannot be complete without a discussion of homelessness. Identifying the homeless population is difficult. Duplication is avoided when possible, but inevitably occurs. Conversely, some homeless are not counted at all, partially because they do not want to be identified and partially because surveys cannot be comprehensive.

Homelessness is inextricably tied to poverty. Lack of education or job skills, lack of a living wage, lack of family and social networks, domestic violence, divorce or serious injury or illness can all lead to homelessness. Current programs administered by OHCD to serve the homeless include the Homeless Intervention Program (HIP), aimed at prevention, and Section 8 Housing Choice Voucher Program, aimed at permanent housing. Transitional housing is offered through the Salvation Army and the Community Services Board. Emergency shelters are provided by Avalon

(space permitting, as their primary mission is to serve females who are victims of domestic violence) and various charities and individuals. Additionally, the James City County Division of Social Services, the United Way, and some area nonprofits and churches provide payment for short stays at motels or other temporary lodging.



Regional Impacts

James City County can be characterized as suburban in nature, given the lack of an urban core and low densities throughout the County. While not technically a “bedroom community,” James City County has seen residential development outpace the need for housing units based on job growth over the last decade. The increased demand for housing is due in significant part to those wanting to be residents of James City County, but commuting elsewhere for employment. If, in fact, the wages of the exported jobs are higher than the wages available from employers inside the County, the housing units available to those working in the County at lower wages are decreasing in number. The situation is intensified by the fact the County attracts retirees, who are not contributing to the work force but who do increase the demand for services.

Commuting patterns, and the resulting traffic impacts, are issues that cannot be addressed by James City County officials alone. It is important to note that transportation costs are not insignificant with regard to household income since the more money that is spent on transportation expenses, the less that is available for housing and other costs that directly affect quality of life. Additionally, as employment opportunities arise closer to places of residence, employees change jobs to reduce commuting times and costs. Therefore, attracting and retaining employees becomes a constant challenge for the employers in the area, which in turn can make it difficult for a locality, or region, to attract new employers to the area.

Tools Available

- **Affordable Dwelling Unit Policy:** would define the County’s expectations relative to residential development requiring legislative approval.
- **Inclusionary Zoning or Affordable Dwelling Unit Ordinances:** would require a certain percentage of new housing units in proposed developments to be affordable, as defined by the locality. Often a density bonus is offered in exchange for the provision of a higher percentage of affordable units than the minimum required by the code.
- **Affordable Housing Overlay District:** would also allow density bonuses in exchange for a certain percentage of the total proposed units being affordable. Applicants must request a rezoning with an overlay district; therefore, this approach would be voluntary, as opposed to mandatory.
- **Housing Trust Funds** can allocate monies toward any number of uses, such as down payment and closing cost assistance, soft second mortgages, rehabilitation, land acquisition, and new construction. Revenue sources can include one-half cent sales tax, one cent real estate tax, contributions from new commercial development anticipated to generate a need for affordable housing, surcharges on building permits or utility tap fees, and/or proffered cash contributions.
- **Fair–Share Programs** take the overall present and prospective need for affordable housing for an established region and allocate a portion of this need to be provided by individual jurisdictions of that region. Each jurisdiction is then allocated a number or percentage of units to be provided.
- While not specifically tied to providing affordable housing, the County could consider adopting a **monotony/anti-monotony code**, which essentially mandates variety relative to

bulk, variable lot requirements, landscaping, and architectural features within residential developments in an effort to increase the diversity of housing stock and neighborhood appearance.

Successes in James City County

As a result of the 2003 and past Comprehensive Plans, the County has developed numerous successful programs for promoting the housing needs of the community. Some major successes include 661 units voluntarily proffered at reduced rents or sales prices within new developments between 2000 and 2008, implementation of a Cluster Overlay District to give density bonuses for developments that provide significant public benefits (including affordable housing), development of a housing fund to use as leverage for state and federal grants or for other revitalization projects, and formation of the Peninsula Mayors and Chairs Commission on Homelessness.

Additionally, approximately 100 of the 661 total proffered units have utilized a soft-second mortgage held by James City County. Soft seconds reduce the amount borrowed by the buyer, while still allowing the unit to have a higher sales price. The amount of the soft second equals the difference between the contract sales price and the proffered affordable sales price. This “discount,” secured by James City County, is forgiven to the homeowner over a period of time as long as the property is not sold or leased.

As previously discussed, the OHCD provides financial assistance through a variety of programs; please see *Table H-2* for a summary of assistance provided. Ironbound Square and Chickahominy Haven were the focus of two neighborhood-centered projects managed by OHCD during 2003 through 2008. The Ironbound Square Revitalization Project, financed in part with Federal CDBG funds, is a multi-million dollar project that is redeveloping an older neighborhood and providing 48 lots for new affordable homes and 67 rental units for low-income seniors. In partnership with James City County and private donors, Peninsula Habitat for Humanity has built eight new homes in the Ironbound Square Redevelopment Project Area. The Chickahominy Haven Disaster Recovery Program, financed by federal and state grants, provided financial and technical assistance to elevate 12 homes that were flooded during recent hurricanes.

Table H-2: Assistance Provided by OHCD, Fiscal Years 2003-2008

PROJECT AREA/ PROGRAM	HOUSING UNITS/ HOUSEHOLDS ASSISTED	HOUSING LOANS/ GRANTS
Neighborhood Projects		
Ironbound Square Phase II	31	\$ 888,000.00
Chickahominy Haven Disaster Recovery	12	\$ 669,554.00
Countywide Programs		
Housing Repair and Rehabilitation	181	\$ 625,422.00
Homeless Intervention	257	\$ 506,000.00
Housing Choice Vouchers	254	\$ 4,980,000.00
Homeownership/ AHIP	179	\$ 19,431,000.00
Total 2003 - 2008	914	\$ 27,099,976.00

Source: James City County Office of Housing and Community Development

In addition to the figures shown above, between fiscal years 2003 and 2008 OHCD assisted 43 employees with home purchases using the EAP, with the County's total match equaling \$125,187.25. During the same time, 335 people attended homebuyer education classes, 27 households successfully completed the self-sufficiency program, with eight households purchasing homes, and 29 households attended Home Maintenance Education classes.

Community Sustainability Spotlight

Fundamentally, sustainable communities are those that are able to adapt over time and remain vital and viable through a variety of climates, economic or otherwise. This can only be achieved by careful allocation of all resources over time, with the acknowledgement that future generations will be left with what the community hands down to them. To this end, decisions made today with regard to development patterns and neighborhood design should be guided by a desire to create a County that prospers for another 400 years and beyond. As James City County prepares visions for the next 20-30 years, it should be asking itself if the remedies it applies in the short-term can continue to provide benefits for the long-term.

With regard to housing and neighborhood design, development patterns are generally broken down into two main categories: suburban development and traditional, or neo-traditional, design. Suburban development is often used interchangeably with sprawl, which is essentially the strict separation of uses requiring automobile transportation to go between them. Traditional development, or neo-traditional development as it has come to be called in its resurgence, is defined by a better integration of multiple uses that are all accessible through a variety of practical transportation options, including automobiles that can take multiple routes, as well as pedestrians and bicycles, even in the absence of rail or other mass transit.

This integration of uses results in less congested roadways, but also in architectural variety since buildings for multiple purposes are built beside each other. While not a magic solution, these mixed-use developments can serve the County well in terms of sustainability for the future and providing more diverse housing choices. Mixed-use developments, such as New Town, exist in the County today, but much can be done to encourage not only more mixed-use development in the future, but also more integrated mixed-use developments.

In addition to mixed uses that are integrated, it is important that housing be available in the community for all age groups, household types, and income categories. A diverse housing stock would include a variety of unit sizes to serve the needs of smaller family units or empty nesters as well as young couples starting out and their growing families. A variety of sizes and configurations (single-story versus multiple stories, one bedroom vs. two or three bedrooms, attached vs. detached garages, sizes of yards, accessibility, universal design, etc.), integrated within the same neighborhood or subdivision, can help meet the diverse housing needs of County residents and/or employees.

Diversity of housing stock and sustainability are also linked to green building techniques. It is important to note that construction techniques aimed at conserving natural resources or maximizing natural features can be applied to residential construction. In fact, these features often increase the appeal of a house or neighborhood to potential buyers. Please see the Housing Technical Report for additional discussion.

Citizen Commentary

Approximately 43% of those surveyed for the Virginia Tech Citizen Survey rated existing housing opportunities either excellent or good in James City County. However, most programs that have proven success providing affordable housing units rely on new residential development occurring, with a percentage of those new units being identified as being in the affordable/workforce price range. Based on the Virginia Tech survey, 68% of respondents feel it is better to have neighborhoods in which there is a mix of low, middle, and high income housing options. Fifty-seven percent of those surveyed agree it is better to have more homes on smaller lots with larger areas set aside for open space in order to permanently preserve land and maintain the character of the community.

Many of these ideas were echoed in Community Conversations and other citizen input. Through all methods of input, it appears that James City County residents have strong opinions with regard to housing, and most can be summarized as falling into one of two categories. On one side of the issue are those who believe significant quantities of affordable or workforce housing are needed. On the other side are those who believe no additional residential development should be supported at all. The primary challenge facing the County in the next 5-20 years will be providing housing units that are needed while guarding the rate of overall growth.

Goals, Strategies, and Actions

Goal: Achieve high quality in design and construction of all residential development and neighborhood design, and provide a wide range of choice in housing type, density, price range, and accessibility.

Strategies and Actions:

- 1.1 **Promote diversity and innovation in housing and subdivision location and design.**
 - 1.1.1 Expect energy conservation measures and green building techniques in rehabilitation projects and new residential developments by encouraging participation from builders in green certification programs such as EarthCraft, LEED ND, LEED for Homes, or the National Association of Home Builders' National Green Building Program.
 - 1.1.2 Promote residential development that provides a balance of unit types and price ranges, open space preservation and recreational amenities, and supports walkability and bicycle travel both internally and to nearby destinations.
 - 1.1.3 Require the provision of adequate street lighting, safe and convenient pedestrian circulation, and appropriate interconnections between residential developments.
 - 1.1.4 Guide new residential development to areas that are served by public utilities and that are convenient to public transportation and major thoroughfares, employment centers, schools, recreation facilities, and shopping facilities.

- 1.1.5 Consider anti-monotony codes or policies to promote diversity within new residential developments with regard to setbacks, architectural features, and building materials.
 - 1.1.6 Promote infill residential development by creating provisions in the Zoning Ordinance that allow for appropriate alternative lot sizes, setbacks, and densities.
 - 1.1.7 Promote a scale and density of residential development compatible with adjacent and surrounding land uses, supporting infrastructure, and environmental conditions.
 - 1.1.8 Locate moderate density residential development, including those within areas of appropriate mixed use designations, in proximity to employment centers and service destinations.
- 1.2 Eliminate substandard housing and blighted conditions.**
- 1.2.1 Support the efforts of private and non-profit entities to improve the condition of the County's housing stock.
 - 1.2.2 Continue to support programs, such as Neighborhood Connections, which assist County citizens in improving the condition of their neighborhood.
 - 1.2.3 Consider measures to provide real estate tax relief for owners who make substantial investment in rehabilitating older residential properties.
 - 1.2.4 Continue to support, through marketing, partnering or other means, programs that provide emergency home repair, preventive maintenance, and counseling in home finance, rental assistance, budgeting, maintenance, and sanitary health conditions.
 - 1.2.5 Continue to support, through marketing, partnering or other means, private nonprofit groups such as Housing Partnerships, Inc., Habitat for Humanity, and the Community Action Agency, and the need for donations of money, supplies, and labor to keep these groups in operation.
 - 1.2.6 Continue to promote the deferred payment policy of the James City Service Authority as a means to promote utility connections to existing homes in areas with health, safety, and general welfare concerns.
 - 1.2.7 Use neighborhood improvement programs and code enforcement to discourage blight conditions and the deterioration of housing and neighborhoods.
 - 1.2.8 Cooperate with communities to identify areas for rehabilitation/improvement projects and neighborhood or area plans.

- 1.2.9 Continue efforts to attract funds from federal and state sources for housing and neighborhood rehabilitation.
- 1.2.10 Perform a County-wide needs assessment of housing conditions and continue to monitor changes to better direct cooperative programs to replace or rehabilitate substandard housing and eliminate vacant dilapidated structures and blight.
- 1.3 **Increase the availability of affordable and workforce housing, targeting households earning 30%-120% area median income as established by HUD.**
 - 1.3.1 Review and revise all existing residential districts in the Zoning Ordinance (R-1, Limited Residential; R-2, General Residential; R-4, Residential Planned Community; R-5, Multi-family Residential; R-6, Low Density Residential; R-8, Rural Residential; PUD-R, Planned Unit Development-Residential; MU, Mixed Use; and Cluster Overlay) to provide additional bonuses and incentives for the provision of affordable and workforce housing, as appropriate.
 - 1.3.2 Re-examine County ordinances governing accessory apartments, including the ordinance definition of the term, to determine acceptability for permitting new by-right development as a means to incorporate affordable, workforce and/or accessible units into a proposed neighborhood.
 - 1.3.3 Target publicly funded or publicly sponsored housing programs toward County residents and persons employed in the County.
 - 1.3.4 Continue efforts to attract funds from Federal and State sources for the development and preservation of affordable and workforce housing.
 - 1.3.5 Continue to ensure that housing units constructed or rehabilitated with public funds remain accessible to families with low-to-moderate incomes.
 - 1.3.6 Continue to assist for profit and non-profit developers in obtaining funds to finance affordable and workforce housing developments from programs such as the Affordable Housing Incentive Program (AHIP). Continue to investigate the possibility of additional demonstration projects to illustrate the integration of financial incentive programs and modified land use policy to encourage least cost housing developments.
 - 1.3.7 Develop and adopt an Affordable Housing Policy or Affordable Dwelling Unit Policy which states the County's definitions, goals, and expectations for developments providing affordable and workforce housing and requiring legislative approval.
 - 1.3.8 Review County-owned real estate as potential sites for affordable and workforce housing and identify opportunities for attaining property suitable for affordable housing development.

- 1.3.9 Continue to dedicate public funds to the County housing fund for the purchase and development of land for affordable and workforce housing.
 - 1.3.10 Accept cash contributions or land from developers of residential and non-residential projects, including by-right development, into a County housing fund or create a Housing Trust Fund for this purpose.
 - 1.3.11 Consider ordinance amendments that provide both mandatory and voluntary provisions for affordable and workforce units, such as an Affordable Housing Overlay District and/or Inclusionary Zoning.
 - 1.3.12 Develop a fast-track subdivision, site plan, and building permit process for qualified affordable and workforce housing developments.
 - 1.3.13 Consider a program to waive, reduce and/or rebate development fees for qualified affordable and workforce housing developments.
 - 1.3.14 Consider a shared equity or right of first refusal policy, and/or lengthen the term of soft second mortgages, for affordable and workforce units.
 - 1.3.15 Promote the full integration of affordable and workforce housing units with market rate units within residential developments and throughout the Primary Service Area.
- 1.4 **Provide adequate housing opportunities for special needs populations, including persons with all forms of disabilities, and elderly citizens with low and moderate incomes. (See also Population Needs.)**
- 1.4.1 Review existing ordinances to identify barriers to providing housing for special needs populations and make amendments as necessary.
 - 1.4.2 Promote universal design for a portion of units in major subdivisions or multi-family projects. (See also Population Needs.)
 - 1.4.3 Continue County support of other non-profit and for profit organizations that serve special needs populations with regard to housing.
- 1.5 **Coordinate with neighboring jurisdictions to address regional housing concerns and needs.**
- 1.5.1 Participate in Greater Williamsburg Area and Hampton Roads Area public/private partnerships to identify and address regional housing issues.