

Workforce Housing in a Neighborhood Context

Report of Workforce Housing Committee

Workforce Development Project of the
Greater Williamsburg Chamber and Tourism
Alliance

January 14, 2008



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Introduction

At the request of the Greater Williamsburg Chamber and Tourism Alliance this committee was formed to follow-up the recommendations from the 2007 'Workforce Best Practice Study.' With the Dec. 2007 'Housing Needs Assessment for James City county and Williamsburg' affirmation of workforce housing need, for 12 months this cross-section of professionals from the area have met as a whole and as sub-groups numerous times. This group has studied the state of workforce housing availability, a wide variety of programs employed here and across the country, and discussed at length the obstacles to increasing the supply. Ultimately, with such a complicated issue, recommendations had to be narrowed to just a few of the many potential techniques considered.

This report begins with our primary recommendations that are applicable to varying degrees in each of the three jurisdictions we represent: the City of Williamsburg, James City County, and west end of York County.

To demonstrate the challenge to finding affordable rental and owner-occupied housing a chart of "Workforce Housing Affordability Comparisons" is next included in this report showing that our workforce with unmet housing needs includes a wide spectrum of services and professions. This report considers 'workforce housing' to that which is affordable to families with incomes from 30% to 120% of median family income. 'Affordable housing' is considered as affordable to families earning 60% -80% of median family income. Incomes under 60% will usually mean only rental housing is available.

Graphic images convey our conclusion that workforce housing is best included as an integral part of mixed cost, mixed type, and mixed use developments. The overall view of a hypothetical model neighborhood illustrates how a variety of housing types and sizes can comfortably co-exist, though no neighborhood in reality would have so much diversity. Infill development, however, by nature will be limited in diversity. Examples from James City County and elsewhere demonstrate how attractive workforce housing can be, whom each example served, the assistance programs utilized, and size and cost data. The recommendations of this report if enacted would facilitate more of the diverse housing proposed.

Reports from focused sub-groups include further recommendations for regulatory and funding changes and initiatives and proposals for a public awareness campaign. .

The group discussed at length the challenges to gaining acceptance of further development needed to include workforce housing by groups watchful of our environment and growth with all its implications. Failure to create a better mix of housing affordability in our greater community will ultimately lead to even more challenges to our economy than we are not experiencing. The group feels that public education stressing the need and attractive solutions to the need is paramount. This report is intended to serve as vehicle for public awareness via forums of every nature, including electronic.

Finally, this report should be considered just the beginning of the campaign to keep our communities housing balanced. Others will surely take up the challenge, but this group or a successor to it could serve well as a continuing "workforce housing advisory board" to be called upon for reaction to or review of housing initiatives in the future.

Workforce Housing Primary Recommendations

1. Create a **Workforce Housing Overlay District** for optional use in any zoning district with density bonuses for inclusion of workforce housing (referencing the state enabling legislation for an ADU ‘affordable dwelling unit’ ordinance) with flexibility in design standards.
2. Create (or transform a current workforce funding program to) a **Housing Trust Fund** to increase funding sources and uses.
3. Change or create **Cluster Overlay District** for “by right” use in any zoning district when including workforce housing. Increase bonuses for affordable dwellings.
4. **Fast Track** review of proposals that include a ‘to be determined’ percent of “affordable housing “ integrated evenly into a mixed price/type and /or use development.
5. Encourage **employers to assist workers** to obtain affordable housing with local lender financing, and business support of non-profit sector housing activities.
6. Incorporate **opportunities for rental** as well as owner-occupied in the mix of workforce housing.

Participants:

Roger Guernsey, Chair -- Roger S. Guernsey, Architect
Andy Bradshaw -- Attorney
Andy Hungerman – Williamsburg Housing Authority
Bill Strack – Henderson Inc.
Bobby Braxton – Williamsburg City Council
Drew Mulhare – REALTEC (Fords Colony)
Linda Kinsman – Williamsburg Area Association of Realtors
Marshall Toney – GSH Real Estate
Marshall Warner – Chesapeake Bank
Michael Brown- Michael C. Brown Custom Builder
Mary Jones – JCC Board of Supervisors
Rick Hanson – JCC Housing and Community Development
Robert Ducket – Peninsula Housing and Builders Association
Stan Cairns -- Carolina Homes, Inc.
Vaughn Poller – YC Division of Housing and Neighborhood Revitalization
Walt Zaremba – YC Board of Supervisors

Sources Referenced:

Workforce Best Practice Study, September 2007
Greater Williamsburg Chamber and Tourism Alliance
Business Climate Task Force Report, January 2008,
James City County.
Housing Needs Assessment, James City County and Williamsburg, December 2007
Virginia Beach Workforce Overlay District Zoning Amendment

Workforce Housing Affordability Comparisons - broad approximations for illustration purposes

Percent of Total Families in Income Range from 2007 Model Assumptions	% of AMFI*	Median Family Income*	Mortgage or Rent ^{***} affordable to family of 4	Sales Price of Home**	Type and size of Home feasible	Type of Home feasible with JCC "soft second" mortgage of \$50,000, waiving of top fees and impact fees***	Example Occupations, JCC & WMBO 2005-6, from JCC Needs Study 12-06, & informal study by VDP 2005		
5%	20%	\$12,800	\$320				Waiters/Waitresses, Maids	DAILY RENTAL GENERALLY FEASIBLE	
	23%	\$14,400	\$360				Janitors, & Cleaners		
	25%	\$16,000	\$400				Nursing Aids, Cashiers		
	28%	\$17,600	\$440				Truck Drivers, house keepers		
10%	30%	\$19,200	\$480		Apartment	Apartment			
	33%	\$20,800	\$520		Apartment	Apartment	Receptionist		
	35%	\$22,400	\$560		Apartment	Apartment	Retail Salesperson, Warehouse Worker, Retail Desk Clerk Sr.		
	38%	\$24,000	\$600		Apartment	Apartment	Office Clerks, CW Interpreter-low end		
	40%	\$25,600	\$640		Apartment	Apartment	Maintenance & repair workers, LPN low end		
	43%	\$27,200	\$680		Apartment	Apartment	General Maintenance Worker II		
	45%	\$28,800	\$720		Apartment	Apartment	Accounting Clerk I		
	48%	\$30,400	\$760		Apartment	Apartment	Police Lieutenant, Campus Police - low end, Office Manager		
	50%	\$32,000	\$800		Apartment	Townhouse- 900-1000 s.f.	Fire Fighters, Police Officers, Librarians- low end, Licensed Practical Nurse		
	53%	\$33,600	\$840		Apartment	Townhouse- 900-1000 s.f.	County Planner- low end, Warehouse Supervisor, Carpenter III		
15%	55%	\$35,200	\$880		Apartment	Townhouse- 900-1000 s.f.	Teacher, Therapist Eastern State- low end		
	58%	\$36,800	\$920		Apartment	Townhouse- 900-1000 s.f.	Office Managers, Housekeeping Manager		
	60%	\$38,400	\$960	\$128,250	Condo-efficiency	Townhouse- 900-1000 s.f.	Assistant Professors- low end	FOCUS OF "AFFORDABLE" OR "STARTER" HOUSING	
	63%	\$40,000	\$1,000	\$133,000	Condo-efficiency	Townhouse- 1200 s.f.	Elementary school teachers		
	65%	\$41,600	\$1,040	\$138,944	Condo-efficiency	Townhouse- 1200 s.f.	Conference Sales Manager, IT Systems Administrator		
	68%	\$43,200	\$1,080	\$144,288	Condo-efficiency	Townhouse- 1200-1400 s.f.	Sales Reps, wholesale & retail, Registered Nurse		
	70%	\$44,800	\$1,120	\$149,632	Condo-efficiency	Townhouse- 1500 s.f.	Engineers, Architects- low end, Electrician III		
	73%	\$46,400	\$1,160	\$154,976	Townhouse- 900-1000 s.f.	Townhouse- 1500-1700 s.f.	Fire Fighters, Police Officers		
	75%	\$48,000	\$1,200	\$160,320	Townhouse- 900-1000 s.f.	Townhouse- 1500-1700 s.f.	County Planner- high end		
	78%	\$49,600	\$1,240	\$165,664	Townhouse- 900-1000 s.f.	Townhouse- 1500-1700 s.f.	Teachers- high end		
20%	80%	\$51,200	\$1,280	\$171,008	Townhouse- 900-1000 s.f.	Townhouse- 1500-1700 s.f.	Police Lieutenant, Campus Police - high end		HOME OWNERSHIP FEASIBLE WITHOUT ASSISTANCE
	83%	\$52,800	\$1,320	\$176,352	Townhouse- 900-1000 s.f.	Townhouse- 1500-1700 s.f.	Executive Chef		
	85%	\$54,400	\$1,360	\$181,696	Townhouse- 1200 s.f.	Single Family 1700-2000 sf	Registered Nurse- high end, Marketing Manager		
	88%	\$56,000	\$1,400	\$187,040	Townhouse- 1200 s.f.	Single Family 1700-2000 sf	Fiscal Accounting Coordinator		
	90%	\$57,600	\$1,440	\$192,384	Townhouse- 1200-1400 s.f.	Single Family 1700-2000 sf	Librarian- high end, Controller, Human Resources Manager		
	93%	\$59,200	\$1,480	\$197,728	Townhouse- 1500 s.f.				
	95%	\$60,800	\$1,520	\$203,072	Townhouse- 1500-1700 s.f.				
	98%	\$62,400	\$1,560	\$208,416	Townhouse- 1500-1700 s.f.				
	100%	\$64,000	\$1,600	\$213,760	Townhouse- 1500-1700 s.f.				
	103%	\$65,600	\$1,640	\$219,104	Townhouse- 1500-1700 s.f.		Police Sergeant- high end		
	105%	\$67,200	\$1,680	\$224,448	Townhouse- 1500-1700 s.f.				
	108%	\$68,800	\$1,720	\$229,792	Single Family 1700-2000 sf				
	110%	\$70,400	\$1,760	\$235,136	Single Family 1700-2000 sf		Engineers, Architects- high end		
	113%	\$72,000	\$1,800	\$240,480	Single Family 1700-2000 sf		Therapist Eastern State- high end		
	115%	\$73,600	\$1,840	\$245,824					
25%	118%	\$75,200	\$1,880	\$251,168					
	120%	\$76,800	\$1,920	\$256,512			Assistant Professors- high end		
100%		30% of med. Income	3.34 times income. Based on average actual factors				Combine above incomes for family income		

* % of 2008 HUD Area Median Family for Hampton Roads Metro Area - \$65,100
 ** 30 yr 6% FHA mortgage with a downpayment of 3.5% of the sales price
 *** house payment includes principle, interest, mortgage insurance, tax, insurance and HOA



Model Neighborhood of Mixed Cost and Use



Development Types Identified

Workforce Housing Shown in Yellow



Mixed Cost Courtyard Townhouses

Houses face on public or private space.

Example:

**Chelsea- New Town
James City County**



Mixed Cost Courtyard Townhomes Example



Chelsea Green, New Town, James City County



- Town house development within "new urbanism" mixed use town center

- 20 proffered affordable units surround green on two sides

- Market rate units face green or public street



- Shared urban amenities, green space, storm water management, and parking with surrounding commercial and office development

Chelsea Green Development Information

- Rezoned from R-8 to MU with master plan and design guidelines
- Typical market rate unit - 2 or 3 bedroom with 2 ½ baths, 2 car garage with 1,266 s.f. to 1936 s.f.
- Affordable units - 2 bedroom, 1 ½ baths 900 s.f.
- Buyers of affordable units were provided low cost financing and down payment assistance
- Average price of affordable units contract price \$162,000 / net price \$117,000
- Affordable and market rate units have similar exterior materials and design
- Moderate HOA Fees

New Town developer discounts price of land for affordable units





Mixed Size Dwellings in Single-family look building

Larger (2000 sq. ft.) end units with two smaller townhouses between.

Example
Battle Rd. Farm, Lincoln, Ma.



Features of Development to be researched

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Residential over Retail

Neighborhood Retail:

Rental Apartments and Owner-occupied Condos, Flats, and Two-story dwellings

Shared parking with retail where peak usages are at different time of day.

Dwellings for those not wanting yards and maintenance.

Some occupants might walk to employment in same building.

Example:

**New Town- Center St.
James City County**



Residential Over Retail Example



Center Street, New Town, James City County

- Residential units above retail and restaurants in mixed use business district

- 3 proffered affordable units in addition to larger market rate units

- Mixed use buildings with shared building maintenance and parking



Center Street Residential Over Retail

Development Information

- Residential units accessed from rear, served by elevator and stairways
- Residential units all have large balconies
- Market rate residential units are two floor units
- Affordable units are 643 s.f. one bedroom, one bath flats
- Buyers of affordable units were provided low cost financing and down payment assistance
- Affordable units sold in 2006 for \$148,000





Mixed Use - Mixed Cost

- Shared Parking
- Commercial building "subsidizes" land development cost of residential.
- Residents might walk to work in their own neighborhood

Example:
Ironbound Square
James City County



Mixed Use – Mixed Cost Example

Ironbound Village, James City County



- Single-family homes, town homes, and office buildings
- Both proffered affordable and market-rate homes
- Shared parking, green space, and storm water management

Ironbound Village Development Information

- 6+ acre mixed-use development
- 3 office buildings, 23 single-family homes and 7 townhomes
- Rezoned from R-2 to MU with affordable housing proffer of 15 units (50%)
- Typical market-rate single-family home: 3 bedroom 2 ½ baths, 1 car garage, 2,000+ s. f.
- Typical affordable single-family home: 3 bedroom 1 ½ baths, 1 car garage, 1,450 s. f.
- Buyers of affordable units were provided low cost financing and down payment assistance
- Sales Prices of affordable units sold from 2003 -2005 were \$95,000 - \$107,000
- Low HOA for residential units

Office buildings enabled developer to sell residential lots at low price to builder





Multi-family Building

Can share dense portion of neighborhood

High density of 40 units/ac
small apartments holds costs down

Can use "low-income tax credit program

Example:

YWCA Family Village

Redmond, Washington



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YWCA Family Village

AFFORDABLE HOUSING / SPECIAL NEEDS

This Building houses 20 women and their children that were formerly homeless. Each household has its own apartment for up to six months, until employment and housing are found. The building has a child care program for up to 60 children and adult counseling facilities. Pyatok Associates designed the building to feel like a lodge typical of the northwest region. The homelike atmosphere is intended to soften the impact of the stressful crisis facing the families. Each floor has extra wide corridors for indoor play with large windows facing south sunlight. These corridors open onto rear porch decks which connect at the second floor down into the rear play yard.

Awards

Merit Award, Golden Nugget, 1998
 Excellence in Affordable Hsg, Fannie Mae 1993

Architect of Record Stickney & Murphy
 Associate Architect of Design Pyatok Architects, Inc.



PROJECT DATA

Owner/Client	YWCA of Seattle - King County
Project Type	Transitional Housing, Tax Credit Rental
Number of Units	20 Apartment Units
On-Site Amenities	Childcare Center, Used Clothing Store, Job Referrals
Date of Completion	1995
Site Area/ Density	40 D.U.A.
Total Project Area	40,000 s.f. (Includes Basement & Expandable Attic)
Parking Ratio	2 Spaces/Dwelling Unit
Approx. Construction Cost	\$2,100,000



www.pyatok.com

Pyatok Architects, Inc.

architecture planning research

40 Dwelling units/acre is based on only portion of the site used in first phase.

This project was instrumental in convincing public officials in Redmond that higher density can be attractive in their downtown. Their Zoning regulations were reworked as a part of the approval process.



Mixed Cost Urban Block

All types of dwellings within same neighborhood

Residents can age with changing housing in same neighborhood

Opportunities for Granny Flats (rental flats over garages) behind occupant owned dwellings

Example
Abbey Commons
New Town,
James City County



Mixed Cost Urban Block Example

Abbey Commons, New Town, James City County



- Urban block development within "new urbanism" mixed use town center
- Market rate units are urban style attached town homes
- Proffered affordable units are smaller cottages and duplex carriage homes

Abbey Commons Development Information

- Rezoned from R-8 to MU with master plan and design guidelines
- Market rate town homes front on public streets with garages accessed from rear alleys
- Affordable units on strip of land between alleys and business district parking lots
- Affordable cottages are 960 s.f. with 2 bedrooms, 1½ baths which sold in 2006 and 2007 for contract price \$190,000 / net price \$145,000
- Affordable duplex carriage homes are 1000 s.f. with 2 bedrooms, 1½ baths which sold in 2006 and 2007 for contract sales price of \$199,600 / net price \$154,600
- Buyers of affordable units were provided low cost financing and down payment assistance
- Moderate HOA Fees





Small Lot Infill

Example:

Ironbound Square
Single Family Subdivision
James City County



Small Lot Infill Single-Family Detached Example



Ironbound Square Single Family
Subdivision, James City County

- New single family homes along side rehabbed older homes
- New and upgraded streets, utilities, walkways and storm water management
- Minimum of 50% of homes proffered for sale to buyers with incomes below 80% of area median



Ironbound Square Single Family

Subdivision Development Information

- Rezoned from R-2 to Mixed Use (development includes senior housing apartments and neighborhood park)
- Typical lot 5,000 s.f. (50' X 100')
- Homes are Earthcraft certified
- Typical home has 3 bedrooms, 2 ½ baths, 1,200 s.f. – 1,800 s.f.
- Priced in 2008 in the \$170's - \$180's
- Two bedroom cottages offered as well
- Buyers of affordable homes are provided low cost financing and down payment assistance
- Low HOA fees



Regulatory Sub Group Report

The regulatory sub group has been charged with the following task;

- A.) Address current regulations.
- B.) Identify obstacles in current regulations.
- C.) Propose changes to alter current regulations.
- D.) Proposals to make the process more effective and efficient.

The group has identified the following opportunities;

- 1.) Implement a Fast Tract rezoning application process.
- 2.) Create a workforce housing Overlay District. (By-right Cluster)
- 3.) Create a Bonus Density concept.
- 4.) Streamline the development review process.

Below would be the steps in achieving the above areas of opportunity;

I. Implement a Fast Tract rezoning application process.

- A). James City County would make their necessary staff available once a quarter (roundtable format) to discuss zoning applications with the applicant. (This would be done by appointment only).
- B). James City County would coordinate the monthly roundtables and include any outside agencies instrumental in the approval process.
- C). Recommend that James City County appoints a senior planner to oversee the quarterly roundtables.
- D). If the applicant has attended a minimum of two quarterly meetings, their project would be automatically eligible for expedited review.

II. Create a Workforce Housing Overlay District (By-Right Cluster)

- A). By-Right Cluster is preferable in order to avoid the time and expense of the Legislative process.
- B). Identify Zoning Designations where By-Right Cluster would be adopted
 - Residential Cluster Overlay is currently permitted in R-1, R-2 and R-5
 - current Ordinance does not apply to smaller scale projects(under 2acres)
 - no substantial density bonus for affordable housing
 - not by-right in R-4, R-8, A-1
 - does not provide lot size, setback flexibility
 - never used for affordable housing provision

Recommendations

1. Establish a By-Right Cluster – combining the best practices from the Rural Lands Rural Conservation Cluster, York County Open Space Development (cluster techniques), and Virginia Beach Workforce Housing Overlay District.
2. Considerations
 - allow clusters on smaller scale property – this will serve better for infill projects
 - apply conservation zoning-base density on developable land, open space design
 - density bonuses established for affordable/workforce housing
 - minimize internal setbacks, while still maintaining exterior buffers to complement The character of our community (location specific)
 - overlay cluster ordinance

III. Create a Bonus Density concept.

Bonus density concept is a vital part of any community initiative in trying to provide below market, affordable or workforce housing.

Bonus density incentives means an increase in the number of market rate units on a proposed site in order to provide an incentive for the construction of affordable housing units.

Regulatory action necessary in order to encourage or initiate affordable/workforce housing on a particular project:

- A).** Allow mixed product type within a specific zoning classifications in order to increase the density /number of units.
- B).** Reduce or eliminate the amount of required open space to allow for additional units
- C).** Reduce or eliminate the amount of buffer required to allow for additional units
- D).** The municipality should **offer** to change the zoning status on a particular site in order to encourage developers to include these type of projects in the community, rather than having to endure the agonizing process and cost of a rezoning case as is currently in place only to use it as a negotiating tool for the approval of a project.

IV. Streamline the Development Review Process.

- A.) James City County should amend its zoning and planning ordinances to create a “Fast Track” workforce housing option for rezonings. This option would allow a workforce housing proposal to quickly move through the development review process. As part of the “Fast Track” option, James City County would define what constitutes a workforce housing development proposal, i.e., what percentage of units in the development must be affordable to households earning 80 percent to 120 percent of AMI (Area Median

Income). Also under the Fast Track option, James City County would define the maximum density allowed. Provided then that a developer meets the workforce housing development standards, the development would be treated as a by-right development. No special use permit and / or public hearings would be required.

- B.) James City County should streamline its Plan Review process for workforce housing proposals. When a workforce housing development is submitted for plan review, James City County should designate one person on county staff to review the plans from start to finish. When an applicant satisfactorily answers questions raised on the initial plan review, it should become the practice of county staff to approve the plan, instead of subjecting the plan to a second or third review.
- C.) To allow for higher densities needed to create workforce housing, James City County should amend its zoning and planning ordinances to allow flexibility in design standards for workforce housing developments. The County should allow reduced setbacks, reduced buffers and reduced green space requirements, if a proposal meets workforce housing standards.

Workforce Housing – Funding and Finance Subgroup Findings

1. Define the current situation
 - a. Rental
 - i. Privately owned tax credit, assisted, and subsidized apartments in JCC and York
 - ii. Public Housing in Williamsburg
 - iii. Supportive Housing for Elderly (67 units u/c in JCC)
 - iv. Housing Choice Vouchers administered by JCC and York
 - b. Purchase Assistance
 - i. Low and Mod Buyers
 1. First Mortgages - VHDA/SPARC
 2. Down payment – HOME, FHLB-FTHB, JCC Soft Seconds, Seller funds, HomeStride
 3. Down payment savings – individual development accounts, employer savings match
 - ii. Moderate Inc Buyers
 1. First Mortgages – VHDA, VHDA/SPARC in target areas only
 2. Down payment – VHDA FHA Plus, Seller funds, HomeStride suspended 6/30/08
 3. Down payment savings – employer savings match
 - iii. Home purchase education
 - c. Land development/redevelopment
 - i. Surplus property and redevelopment projects (ie. Ironbound Square)
 1. Acquisition costs (CDBG and local funds)
 2. Site development costs (CDBG and local funds)
 - ii. Non profit sites (ie. Habitat for Humanity and Housing Partnerships)
 - iii. Donations and proffers
 - d. Funding and Financing Sources
 - i. Local government funding and in-kind contribution
 - ii. Housing agency program income
 - iii. Federal, State, VHDA, Private Lenders, Local Community (ie. United Way)
2. Gaps, Shortages, Obstacles
 - a. Credit Crunch – tightening of lending programs (ie suspension of VHDA HomeStride)
 - b. Tax credit pricing
 - c. Non-entitlement status for federal funds (ie. CDBG and HOME) and limited area qualified for rural funding
 - d. High land and development costs
 - e. Relatively low Hampton Roads Median Income results in low income limits for federal and state programs
 - f. Down payment requirements particularly for above LMI first time homebuyers

3. Additional Funding and Financing Opportunities
 - a. Employer Assisted Housing
 - b. Private lender community reinvestment
 - i. Bank qualified debt
 - ii. Bond issues
 - iii. HomeStride substitute
 - c. Government, foundation or employer owned property
 - d. Community and foundation resources
 - e. Additional federal funding opportunities (ie. HOME consortium)
 - f. Real estate agent and lender fee concessions
 - g. Local Housing Trust Funds
 - h. Expanded soft seconds program related to affordable housing proffers and/or density bonuses

SPECIFIC RECOMMENDATIONS:

Increase Affordable Housing funding and its uses:

Transform the current JCC Housing Fund into the JCC Housing Trust Fund with features similar to Fairfax County's Housing Trust Fund. Broaden the revenue sources of the Fund from the current general fund appropriation to add the following revenue sources:

- affordable housing cash proffer revenue
- repayments on "JCC soft seconds" on proffered affordable units
- modest surcharges on water/sewer connection and development fees from all new residential and non residential development
- proceeds of sale of real estate tax delinquent properties

Add the following uses to current uses of the Fund revenue for property acquisition, design, engineering, and site development for affordable housing:

- additional incentives to builders to participate in the County's Affordable Housing Incentive Program (AHIP) such as funding to enable waiver or reduction of water and sewer connection fees.
- Revolve revenue from "JCC soft seconds" to provide down payment and closing cost assistance for AHIP buyers.

- Provide development support for low income and special needs housing.

Provide additional incentives to encourage builder/developer participation in the County's Affordable Housing Incentive Program (AHIP). Add water and sewer connection fee waiver or reduction incentive program. Develop procedures to streamline and/or provide priority processing for development and building plan reviews for affordable work force homes by participating AHIP builders. Add rebate of zoning and development fees to the current waiver of building permit fees for homes sold to AHIP buyers. Add a higher workforce income tier (up to VHDA tax exempt mortgage limits) to the AHIP program.

PUBLIC AWARENESS CAMPAIGN WORKFORCE HOUSING

Following are possible concepts for a public awareness campaign:

- Educate & Partner with local and major corporations to establish a Workforce Housing Fund
- Establish levels of participation in the Workforce Housing Fund, e.g., “Establishing Partners” (no limit in contribution); “Friends of the Fund” (no limit in contribution); “Corporate Partners” (Contributions of \$1000 to \$500 for 5 years); “Foundation Partners” (Contributions of \$100 to \$500 for 5 years); “Supporting Partners” (Contributions of \$20 to \$99 for 5 years).
- Develop advocacy programs promoting workforce housing:
 - Create a strong, vocal advocacy movement of moderate-income families who most frequently suffer the consequences of such housing shortages.
 - Conduct media blitzes demonstrating the wide-ranging benefits of workforce housing development and dispel the notion that such projects lower property values.
 - Conduct open forums via HOAs, local high schools, community and civic organizations.
- Develop and market a website as the public resource for information about workforce housing. Ideas as discussed by the group:
 - Educate on current available programs such as employer assistance, etc.
 - Include detailed information on where and how to get counseling and financial assistance information
 - Explain the financing process
 - Educate on the benefits of revised zoning that provides more flexibility and choices in development types
 - Educate on public policy issues such as: inclusionary zoning; developing more predictability in the regulatory process; easing of restrictions on various assistance programs now targeted only to the very low income; expanding home ownership tax credits; dedicating a portion of existing real estate transfer taxes, with additional funds dedicated to workforce housing development; and expanding the use of tax-increment financing for improvements provided by the private sector
- Conduct affordable housing tours on a regular basis and publicize
- Publically promote efforts and successes at every turn and also the merits of workforce housing for the community.
- Conduct quarterly meetings for planners and commissioners to promote an open dialogue on issues related to the housing affordability market.