

# METROPOLITAN WASHINGTON REGIONAL FAIR HOUSING PLAN

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## Highlights for the Loudoun County Public Hearing

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Metropolitan Washington  
Council of Governments

# What is the Regional Fair Housing Plan?

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- A planning process (also known as the “Analysis of Impediments to Fair Housing Choice”) for local governments and public housing agencies (PHAs) to take *meaningful actions* to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

## **Key Components of the Plan Include:**

1. Robust community participation and comment process that allows for meaningful dialogue for key stakeholders
2. Assessment of past goals and actions
3. Analysis of data and issues that impact fair housing; and
4. Establishment of measurable fair housing goals and priorities – local and regional

# Why Fair Housing & Housing Equity Matters

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## Fair Housing Choice Connects You to:

- High performing schools
- Diverse communities
- Job centers and employment opportunities
- Transportation options/resources
- Safe and healthy neighborhoods

## Barriers to Fair Housing Choice Limit You to:

- Neglected, segregated, and/or underfunded schools
- Neighborhoods that are segregated
- Longer commutes and/or limited access to living wage opportunities
- Lack of or limited access to public transportation
- Exposure to environmental hazards (air, water, soil)



# Project Team Members

- District of Columbia & DC Housing Authority
- Montgomery County, City of Gaithersburg & Rockville Housing Enterprises
- City of Alexandria & Alexandria Redevelopment & Housing Authority
- Arlington County
- Fairfax County & Fairfax Redevelopment & Housing Authority
- Loudoun County
- Prince William County



# Community Advisory Committee Members

Greater Washington Urban League	Equal Rights Center	Washington Legal Clinic for the Homeless	NAACP Chapters of Northern VA, DC & Montgomery Co.	Legal Services of Northern VA	ENDependence Center of Northern VA
Friendship Place	Pathways Homes	CASA	SMYAL	House of Ruth	Northern VA Urban League
Ethiopian Community Development Council (ECDC)	Action in the Community Through Service (ACTS)	Interfaith Conference of Metropolitan Washington	Offender Aid Restoration	Catholic Charities	Maryland Legal Aid

# A Collaboration 25 Years in the Making



**1997:**  
Last COG Regional  
Fair Housing Plan

**January 2023:**  
Draft Public Plan  
release

**March - Sept 2023:**  
Final plan revisions;  
Conclude local approvals;  
Submit to HUD

**December  
2017**

**Jan. 2018  
- July 2020**

**Jan.  
2021**

**Phase 1:  
Jan. - Sept  
2021**

**Phase 2:  
Sept. -  
Feb 2022**

**Phase 3:  
March - Dec  
2022**

MOU  
submitted  
to HUD by 9  
jurisdiction  
s and 5  
PHAs

HUD delays  
the 2015  
AFFH rule &  
replaces it in  
July 2020

**Kickoff**  
planning  
begins with  
consultants,  
Community  
Adv. Cttee &  
Project Team

**Data  
Collection &  
Analysis**  
(Urban  
Institute  
Lead);  
federal and  
local data  
sets

**Community  
Engagement**  
(Ochoa Urban  
Collaborative  
lead)  
Workshops,  
focus groups,  
surveys &  
interviews

**Plan Synthesis  
& Development**  
(Lawyers  
Committee for  
Civil Rights  
Under Law lead)



# Select Demographic Data: Loudoun County

	Non-Hispanic Black/ African American		Non-Hispanic White		Hispanic/Latino		Non-Hispanic Asian, Native Hawaiian, or other Pacific Islander		Non-Hispanic American Indian/Alaska Native		Total
	#	%	#	%	#	%	#	%	#	%	
Loudoun County	28,667	7.3	221,708	56.1	53,812	13.6	73,241	18.5	882	0.2	395,134
Regional	1,535,282	24.8	2,819,732	45.5	976,666	15.8	622,938	10.1	12,753	0.2	6,196,585

The racial and ethnic demographics of Loudoun have shifted since 1990. Most notably, the Hispanic and Asian or Pacific Islander population has grown & the percentage of foreign-born residents has quadrupled.



# Select Demographic Data: Loudoun County

Spanish is the most prevalently spoken language for people with Limited English Proficiency (LEP)

From 2015 to 2019, Loudoun County's population with LEP has increased by 55%



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Among non-US-born residents, India is the most common country of origin, followed El Salvador





# Community Engagement

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“Accessible and affordable housing is hard to find.”

84% of survey respondents

13% respondents experienced discrimination; of those, 41% reported landlords or property owners responsible

Top 3 barriers to fair housing choice:

1. Lack of affordability
2. Government failure
3. Racial discrimination

Top solutions from focus groups:

- More Spanish-speaking housing counselors
- More program information in languages besides English
- Expanding options for seniors to age in place
- Better compliance by landlords with reasonable accommodations



# Segregation & Access to Opportunity

## Increasing segregation since 1990

- High levels between Black and White residents
- Moderate segregation between Hispanic and White and Pacific Islander and White residents



- **Significant disparities in access to opportunity by race & ethnicity** (good schools, healthy neighborhoods, access to transit, jobs & labor market)
- Access almost always lower for Black & Hispanic residents than White residents

# Draft Regional Goals & Strategies

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- **7 Regional Goals and Strategies.** Data-driven from a multi-year planning process.
- **Regional goals are implemented as local goals.** Some jurisdictions have additional goals specific only to their communities.
- **Quality, not Quantity.** Limited goals, implemented effectively, were selected to have the greatest possible impact in improving fair housing choice in metropolitan Washington.

# Draft Regional Goal 1 & Draft Strategies

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## 1. Increase the Supply of Housing that is Affordable to Families with Incomes at 60% AMI or below in the Region, Particularly in Areas that Have Historically Lacked Such Housing

### Strategies:

- **Lower the income targeting** of housing affordable to people with incomes of 80% of area median to 60% and below in order to address the chronic housing shortage for low-income individuals and families.
- **Provide low-interest loans to single-family homeowners and grants to homeowners** with household incomes of up to 80% AMI to develop accessory dwelling units (ADUs) with affordability restrictions on their property.
- **Use local government financing and regulatory tools**, such as bonds, real estate transfer taxes, inclusionary housing, as-of-right Accessory Dwelling Units (ADUs), public land set-aside for affordable housing, expedited permitting and review, and relaxation of parking requirements for affordable housing developments.

# Draft Loudoun Only Additional Goal 1 and Draft Strategies

## 1. Increase the Supply of Housing that is Affordable to Low- and Moderate-Income Families in the Region, Particularly in Areas that Have Historically Lacked Such Housing

In addition to the regional goal above, Loudoun County commits to additional strategies such as:

1. Continue to expand current programs and initiatives, including rental and homeownership programs, the Affordable Multi-family Rental Housing Loan Program, and the Rental Housing Acquisition and Preservation Loan Program.
2. Implement the following strategies from the UHNSP:
  - a. Use public land and facilities for housing (Strategy 2.1).
  - b. Establish a land bank (Strategy 2.2).
  - c. Establish/partner with a community land trust (Strategy 2.3).
  - d. Improve housing stability and access to homeownership and rental housing (Strategy 4.3).



# Draft Regional Goal 2 & Draft Strategies

## 2. Reform Zoning and Land Use Policies to Expand Access to Fair Housing Choice by Increasing the Development, Geographic Distribution, and Supply of Affordable Housing

### Strategies:

- **Increase inclusionary zoning incentives** for creating onsite affordable housing and increase fees in lieu of providing on-site affordable housing.
- **Adopt affordable housing overlay zones** to increase the amount of land where developments that meet robust affordability criteria are allowed as of right.
- **Incorporate a fair housing equity analysis** into the review of significant rezoning proposals and specific plans.



# Draft Loudoun Only Regional Goal 2 & Draft Strategies

## 2. Reform Zoning and Land Use Policies to Expand Access to Fair Housing Choice by Increasing the Development, Geographic Distribution, and Supply of Affordable Housing

In addition to the regional goal above, Loudoun County commits to additional strategies such as:

### 1. Implement the following action items from the 2019 General Plan:

- a. **Develop zoning regulations and design standards** that remove barriers and incentivize the development of housing affordable to households at or below 100 percent AMI in all residential and mixed-use development (Chapter 4, Action 3.1C).
- b. **Strengthen affordable dwelling unit regulations** in the Zoning Ordinance and Codified Ordinances of Loudoun County, to the greatest extent that the Code of Virginia allows, to increase the development of housing that helps address the county's unmet housing needs in all residential and mixed-use development (Chapter 4, Action 3.1G).
- c. **Amend zoning regulations and design standards to incorporate density bonuses and other incentives** into appropriate zoning districts to encourage the provision of housing to address the county's unmet housing needs in areas currently served by or planned for mass transit (Chapter 4, Action 1.2A).

### 2. Implement the following strategies from the UHNSP:

- a. **Consider the use of road abandonment and associated right-of-way conveyance requests** to address unmet housing needs (Strategy 2.4).
- b. **Enact other policies to support affordable housing as a valuable public use** (Strategy 2.5).
- c. **Remove regulatory barriers to affordability in the zoning ordinance** and consider barriers during the zoning ordinance rewrite project (Strategy 5.3).

# Draft Regional Goal 3 & Draft Strategies

## 3. Implement Preservation Policies Designed to Preserve Affordable Housing and Prevent Displacement with a Goal of No Net Loss of Existing Affordable Rental Units

### Strategies:

- **Track affordable housing developments** with expiring subsidy contracts, adopt a proactive outreach program, and prioritize resources for the preservation of that housing
- **Create a right of first refusal for manufactured home park residents** to purchase their communities when owners seek to sell or redevelop their properties





# Draft Regional Goal 4 & Draft Strategies

## 4. Increase the Number of Homeowners in the Region and Reduce Inequities and Discriminatory Practices that Limit Homeownership Opportunities by Members of Protected Classes

### Strategies:

- **Increase homeownership opportunities** for low- and moderate-income members of protected classes by ensuring affordable housing set asides in new developments offer homeownership as well as rental; supporting first-time homebuyers by expanding financial literacy programs and homebuyer education; and using innovative homeownership models such as cooperatives and community land trusts;
- **Support current homeowners with protected characteristics** including racial and ethnic minorities, people with disabilities, and seniors, through increasing funding for repair, rehabilitation, and renovation programs and products, expanding programs that provide energy efficient improvements to lower utility costs, and providing comprehensive foreclosure prevention counseling and legal referrals.
- **Address issues of appraisal bias and increase fair housing testing and monitoring for lenders and real estate entities.** Use local and regional CDFIs to target members of protected classes to **reduce inequities in mortgage lending.**

# Draft Regional Goal 5 & Draft Strategies

## 5. Protect the Housing Rights of Individuals with Protected Characteristics

### Strategies:

- **Reduce barriers to accessing rental housing** by eliminating application fees for voucher holders and encouraging landlords to follow HUD's guidance on the use of criminal backgrounds in screening tenants.
- **Pilot a Right to Counsel Program** to ensure legal representation for tenants in landlord-tenant proceedings.
- **Expand and increase support for fair housing outreach, education, and enforcement.**



# Draft Regional Goal 6 & Draft Strategies

## 6. Increase Community Integration and Reduce Housing Barriers for Persons with Disabilities

### Strategies:

- **Prioritize HOME and CDBG funds** for developments that include permanent supportive housing units
- **Negotiate project-based voucher contracts** for a portion of affordable units in inclusionary developments and set aside a portion of such project-based voucher units for permanent supportive housing
- **Advocate for public housing authorities to adopt admissions preferences** for individuals with disabilities who are institutionalized or at risk of institutionalization
- **Advocate for new multifamily developments with public funds** to have at least **10%** of total units **accessible** to persons with mobility disabilities and at least **4% accessible** for persons with hearing and/or visual disabilities

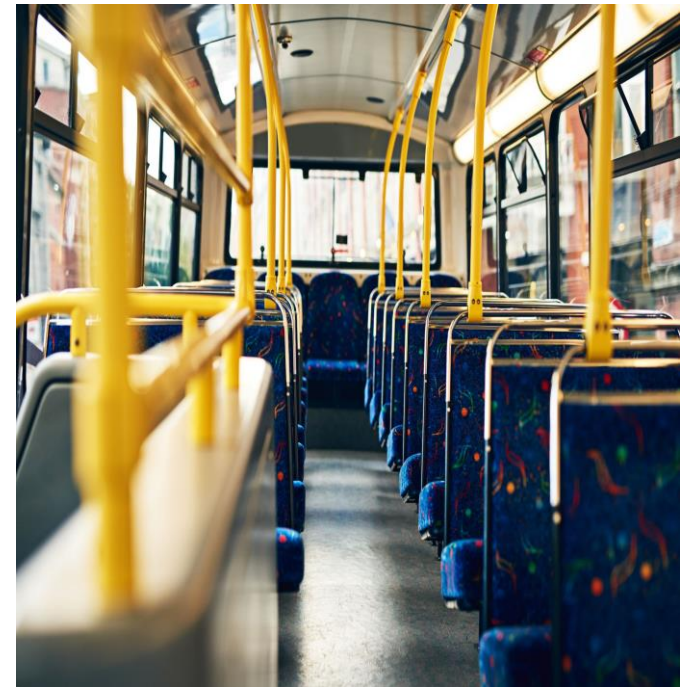


# Draft Regional Goal 7 & Draft Strategies

## 7. Expand Access and Affordability of Public Transportation for Members of Protected Classes

Strategies:

- **Provide free bus transportation** to low-income households
- **Study and make recommendations to improve and expand bus routes across borders** to ensure that members of protected classes can access jobs in employment centers



# Draft Loudoun Only Goal 8 & Draft Strategies

## 8. Expand and Increase Support for Fair Housing Outreach, Education, and Enforcement

In addition to the 7 regional goals, Loudoun County commits to additional strategies to support its 8<sup>th</sup> goal such as:

1. **Hire a fair housing coordinator** to work with landlord and tenant groups and undertake more fair housing outreach and education
2. **Establish a dedicated phone line and email address** to respond to Loudoun County-specific fair housing questions and complaints
3. **Implement the following strategies from the UHNSP:**
  - a. Identify the services and program gaps within the housing continuum and support households in improving housing stability and affordability
  - b. Establish a Housing/Equity Task Force
  - c. Convene a regular housing summit
  - d. Create an interdepartmental landlord-outreach team



# Key Takeaways

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- ***Local, regional, and national impact.*** The region is evolving, and decisions here affect the county, the region, and can inform other areas across the country.
- ***Coordinated regional action is designed to improve local outcomes.*** No one jurisdiction can end discrimination or reverse decades-old patterns of residential segregation on its own.
- ***Share, share, share!*** We want to hear from you about the proposed goals, actions, and strategies: [www.mwcog.org/fairhousingplan](http://www.mwcog.org/fairhousingplan)

# Next Steps

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- **Public Comment Period open:** January 31 – March 31, 2023
- **Revisions to plan:** April 2023
- **Legislative review process:** May – June 2023
- **Final edits and submission to U.S. Department of Housing & Urban Development (HUD):** August – September 2023

**Please help spread the word!**

[www.mwcog.org/fairhousing](http://www.mwcog.org/fairhousing)

[Loudoun County Fair Housing webpage](#)

**Questions?**

[fairhousing@mwcog.org](mailto:fairhousing@mwcog.org) & [Housing@Loudoun.gov](mailto:Housing@Loudoun.gov) or

**Phone: 202-962-3794 or TDD: 202-962-3213**

# How to Provide Public Comment

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**Use the online form:**

<https://www.mwcog.org/fairhousingplan>

**Email:** [fairhousing@mwkog.org](mailto:fairhousing@mwkog.org)

**Visually impaired:** TDD to 202-962-3213

**Mail:** MWCOCG, 777 N. Capitol St, Washington, D.C. 20002,  
Attn: Fair Housing



# Additional Resources

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- [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)
- [www.hud.gov/affh](http://www.hud.gov/affh)
- [www.dpor.virginia.gov/fairhousing](http://www.dpor.virginia.gov/fairhousing)
- [www.loudoun.gov/fairhousing](http://www.loudoun.gov/fairhousing)
- [www.loudoun.gov/housingneeds](http://www.loudoun.gov/housingneeds)
- [www.loudoun.gov/5274/Zoning-Ordinance-Rewrite](http://www.loudoun.gov/5274/Zoning-Ordinance-Rewrite)

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