

# HOUSING

## INTRODUCTION

One of the factors contributing to York County’s high quality of life and its desirability as a living environment is the quality of its residential development. Market forces play a vital role in the housing sector, but markets do not operate in a vacuum. The County Zoning Ordinance and Zoning Map greatly affect the amount, type, and location of housing that will be built in the future. Such policy decisions must consider the County’s future needs in attempting to strike a balance between market forces and longer-term County goals and objectives. One such goal, which dates back to the 1991 Comprehensive Plan, established a “maximum build-out population” target of 80,000 residents. This figure represents an estimate of the approximate number of residents there would be if all remaining developable residential land were developed at its maximum allowable density. This target was set in response to concerns about growth that began to emerge in the 1980s. In accordance with this goal, the Zoning Ordinance and Map were revised in 1995 to reduce both the amount of land designated for residential development and the allowable residential densities in the County. As a result, the total number of housing units that could potentially be built in the County dropped from 45,300 to 31,500. As part of this Plan update, a build-out analysis was conducted which found that at full build-out, the County would have an estimated population of approximately 83,000. Details about the build-out analysis are discussed later.

## HOUSING INVENTORY

### Overview

There are approximately 26,500 housing units in York County, most of them owner-occupied and most of them single-family detached. Although single-family detached homes dominate the landscape, the last twenty years have seen a marked increase in single-family attached homes (townhouses, duplexes, quadruplexes, etc.) and multi-family housing. In fact, over a third (36.5%) of the new housing built since 1990 has been of the single-family attached and multi-family variety. On-base military housing – both family housing and barracks – constitutes about 9% of the County’s housing stock.

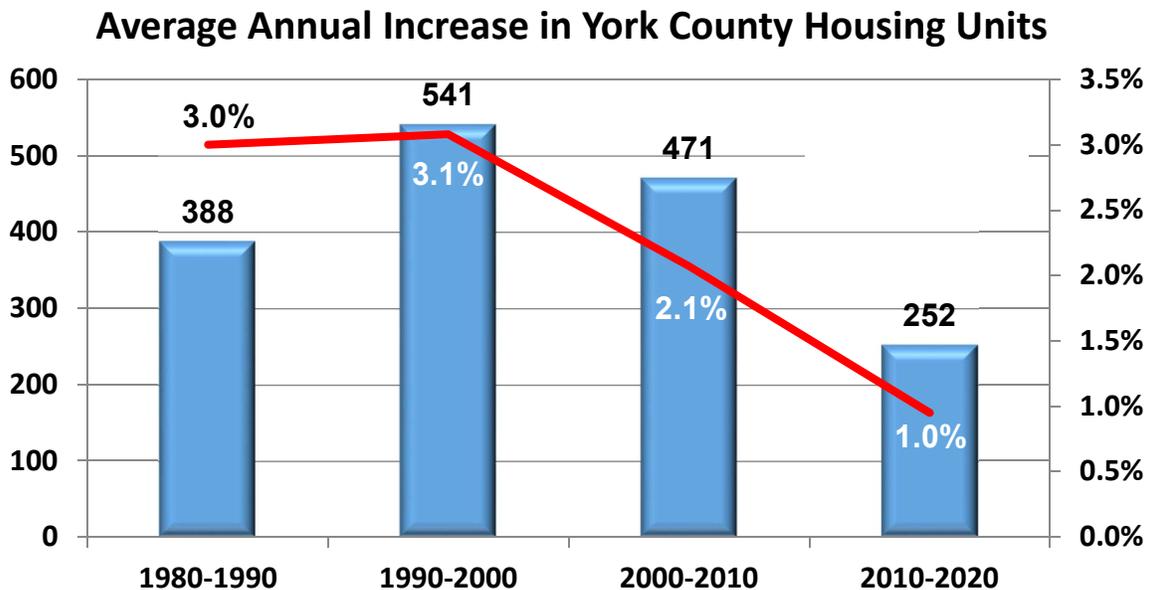


Figure 1

The demand for housing in York County has been strong over the past several decades as reflected in fairly steady growth in the housing stock. The past four decades have brought an average of 4,130 new housing units per decade, or 413 per year. As shown in **Figure 1**, home construction was especially strong during the 1990s with the addition of more than 5,400 homes but has slowed down since then, adding 4,710 units between 2000 and 2010 and 2,520 between 2010 and 2020. Factors contributing to this slowdown include the national economic recession that began in 2008, the diminishing supply of developable residential land, and the reduction in allowable housing densities that was implemented with the 1995 update of the Zoning Ordinance and Map.

Although most of the housing in the County is single-family detached, the majority of new homes built in recent years have been multi-family or single-family attached – apartments, townhouses, duplexes, etc. (see **Figure 2**), and a quarter of these are age-restricted units for seniors. Single-family detached homes represent one third of the housing units built between 2012 and 2022.

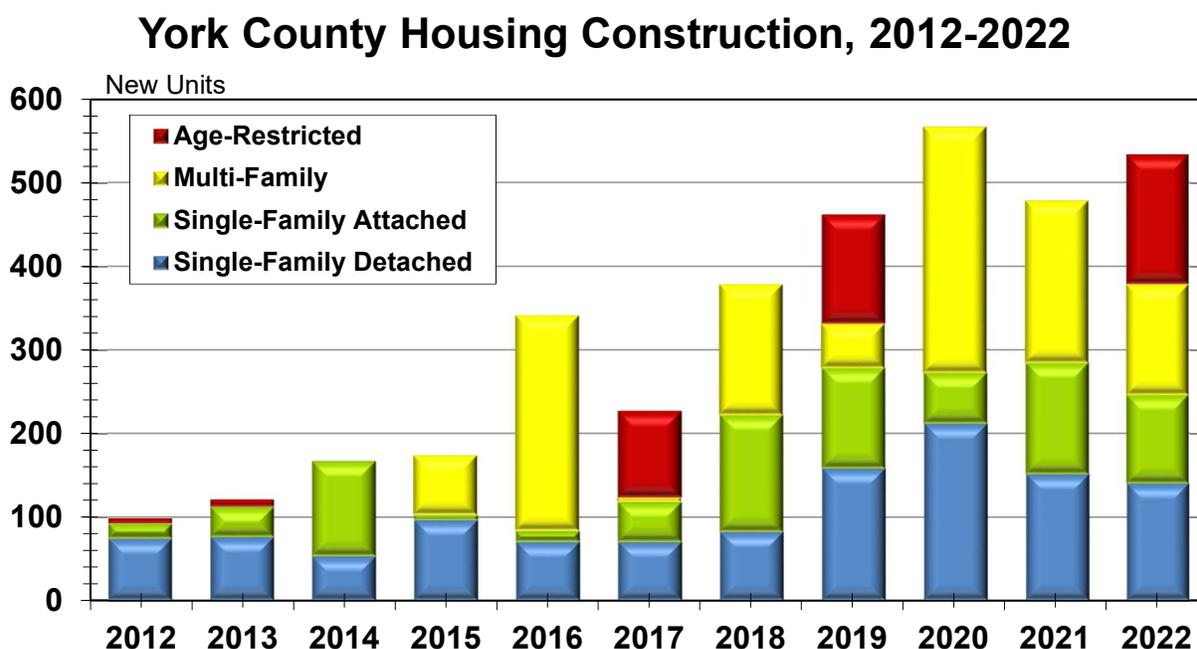


Figure 2

### Housing Types

As shown in **Figure 3**, single-family detached homes represent 62% of the County’s total housing stock. Rental apartments constitute 13% of all units, and single-family attached homes represent 11%. A little more than 3% of the County’s housing units are condominiums, defined as a building or group of buildings in which units are owned individually and the structure, common areas, and facilities are owned by all the owners on a proportional, undivided basis.<sup>1</sup> In addition, there are thirteen mobile home parks in the County with a combined total of approximately 330 mobile homes. Nursing homes and assisted living facilities make up about 1% of the County’s housing.

Military housing at The Landings at Langley, the U.S. Naval Weapons Station Yorktown, the U.S. Coast Guard Training Center Yorktown, and Camp Peary is treated here as a separate category of housing. Together, these four federal facilities account for a little more than 2,500 units, or 9% of the County’s housing stock.

<sup>1</sup> Rather than a specific building style, condominiums represent a legal form of real estate ownership.

This housing includes both family housing – mostly of the single-family attached variety but detached units also – and group quarters (barracks), which account for about 40% of the County’s military housing.

## York County Housing by Type of Unit

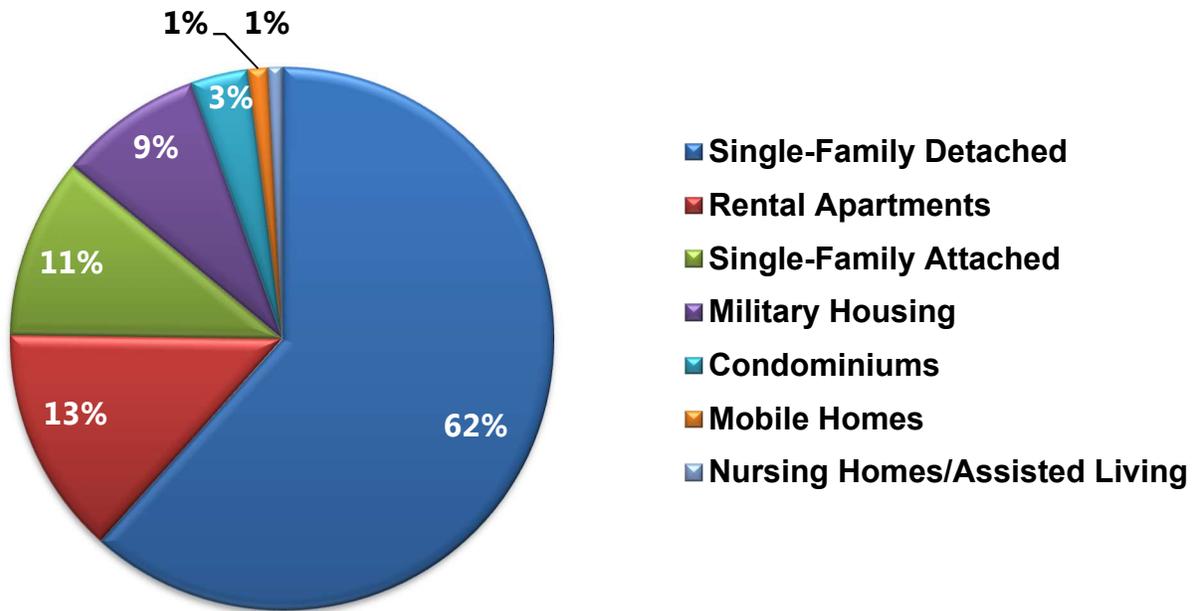


Figure 3

In 2003, the Board of Supervisors amended the Zoning Ordinance to provide opportunities for a range of age-restricted housing for seniors, including independent living, congregate care, assisted living, and continuing care retirement communities. Any age-restricted housing development requires approval from the Board of Supervisors. Since then, the Board has approved fifteen senior housing projects with a combined total of almost 2,000 units. Most of these are apartment units, but they also include duplexes, quadruplexes, and single-family detached units. Independent living units constitute a little more than half of the approved senior housing units. To date, 724 units have been built while the remainder are either under construction or in the development review process. In addition, two housing developments with a combined total of 248 units have been built that are not specifically age-restricted but are targeted mainly to so-called “active seniors” age 55 and older.

### Geographic Distribution

Although the upper County represents slightly more than half of the County’s land area, the housing stock is overwhelmingly concentrated in the lower County, which is home to almost four-fifths of the housing units. In recent years, however, as the availability of developable land in the lower County has diminished, the upper County has attracted a growing share of the County’s home construction. Three-fifths of the housing units built between 2012 and 2022 were in the upper County.

### Age and Size

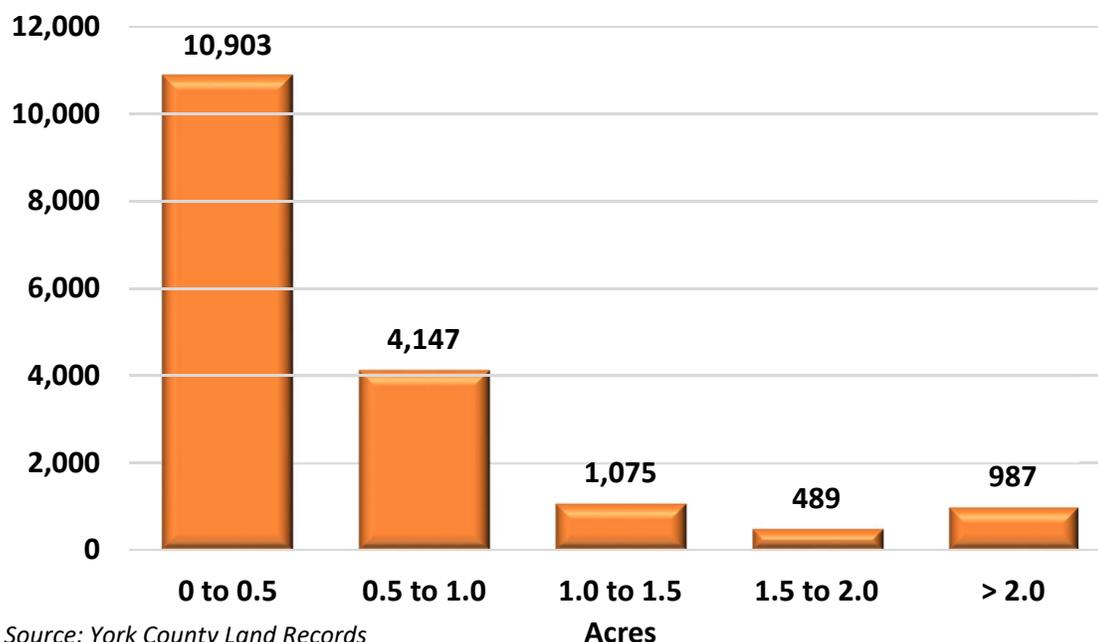
York County’s housing stock is relatively young, with more than a quarter of the housing units (26.8%) built since the year 2000. By comparison, 26.6% of the housing in the Virginia Beach metro area and 22.1% in the state of Virginia are twenty years old or less. According to the Census Bureau’s American Community Survey,

the median year of construction for housing in the County is 1993, meaning half the housing stock is roughly thirty years old or less and the other half is older than thirty years.

On average, homes and residential lots in the County tend to be larger than in surrounding jurisdictions. According to the Census Bureau, the median number of rooms per housing unit in the County is approximately 6.8, greater than the 6.0-room average for the Virginia Beach metropolitan area and 6.1 the for the state as a whole. In part, this likely reflects the preponderance of single-family detached homes in the County relative to other localities.

The average lot size for single-family detached homes in the County is roughly three-quarters of an acre, according to York County land records. As shown in **Figure 4** below, most single-family detached house lots – 62% – are a half-acre or less in size. In general, minimum allowable lot sizes in the County have increased over time as a result of changes to the Zoning Ordinance. The County’s original 1957 Zoning Ordinance allowed lots as small as 7,500 square feet (0.17 acre) in the Single-Family Residential (R-1) district and 20,000 square feet (0.46 acre) in the Rural Residential district. Under the current ordinance, minimum lot sizes for conventional subdivisions range from 13,500 square feet (0.31 acre) to one acre. In areas where public utilities are not available, the minimum lot size increases to 1.5 acres (where only public water is available) or 2.0 acres (where neither public water nor sewer is available). However, in areas where public utilities are available, the open space (i.e., cluster) subdivision provisions permit smaller lots than are allowed in conventional subdivisions but with no increase in density. Smaller lots and increased density can also be permitted in Planned Developments (e.g., Arbordale, Coventry, the Villages of Kiln Creek, Whittaker’s Mill), each of which must be individually approved by the Board of Supervisors.

**York County Single-Family Detached Homes by Lot Size**



Source: York County Land Records

Figure 4

## Occupancy

The vacancy rate is the proportion of unoccupied housing units that are for sale or rent and units that have been sold or rented but are not yet occupied. In an ideal market, some housing units should be vacant to allow adequate opportunities for households seeking new residences. Moreover, to operate efficiently, vacancy rates must run a fine line between an overbuilt market and an underbuilt market. The implications of an overbuilt market include mounting mortgage risks for lenders, investors, and developers, whereas an underbuilt market tends to restrict residential mobility and drive up housing prices as purchasers bid up the price of available units. According to the Census Bureau American Community Survey, the County’s average vacancy rate over the period from 2017 through 2021 was approximately 8.1%.

## Tenure

York County has a high rate of home ownership, but there is still a significant amount of rental housing for those who either cannot afford the costs of home ownership or choose to rent. According to the Census Bureau’s American Community Survey for 2017-2021, rental housing constitutes more than a quarter (27.5%, or 6,971 units) of the County’s occupied housing stock. Although commonly associated with apartments, rental housing is not limited to multi-family housing. In fact, almost a third of the single-family detached homes in the County (32.4%) are occupied by renters, while apartment complexes (listed below in **Table 1**) constitute less than half of the County’s rental housing.

APARTMENT COMPLEX	LOCATION	UNITS
Arbors at Towne Park*	Bulifants Boulevard	130
Arbors at Williamsburg*	Pocahontas Trail	150
Aura at Arbordale	Bulifants Boulevard (Arbordale)	288
Belmont Apartments	Route 134	300
Clairmont Apartments	Route 17	216
Colonial Harbor*	Route 105/Route 17	118
Commonwealth at York Apartments	Commonwealth Drive	324
Country Club Apartments	Route 143	100
The Courts at Yorkshire Downs	Route 134	202
Elan Williamsburg	Reserve at Williamsburg	198
Grafton Station Apartments	North Constitution Drive	396
Four Seasons Apartments	Route 134	320
Heritage Commons	Commons Way	100
Kelton Station	Lightfoot Road	204
Pines of York Apartments	Route 134	248
Rivermeade Apartments	Goosley Road	80
Verena Apartments*	Mooretown Road/Reserve Way	120
Villas at Coventry	Owen Davis Boulevard	96
Woods at Yorktown	Old Williamsburg Road	118
Yorktown Arch	Route 17/Route 105/General’s Way	92
Yorktown Square I and II	Goosley Road	116
Yorktown Village Apartments	Ballard Street	89

\*Age-restricted independent living units for seniors

**Table 1**

## Financial Characteristics

At \$344,800, according to the U.S. Census Bureau, the relatively high median value of owner-occupied housing in York County is a reflection of several factors, including the high value of single-family detached homes relative to townhouses, condos, etc., the quality of home construction, and the County’s desirability as a place to live and raise a family. York ranks third on the Peninsula in median house value, behind

Poquoson and James City County, and is well above the Virginia Beach metro area and the state as a whole. For renter-occupied housing, York County leads the Peninsula with a median gross monthly rent of \$1,622.

Hampton	\$191,000	\$1,159
James City County	\$352,700	\$1,248
Newport News	\$204,900	\$1,118
Poquoson	\$358,700	\$1,475
Williamsburg	\$328,700	\$1,204
York County	\$344,800	\$1,622
Virginia Beach MSA	\$261,800	\$1,232
Virginia	\$295,500	\$1,331

Source: U.S. Census Bureau American Community Survey, 2017-2021

Table 2

More recent home sale figures indicate that values have risen in recent years. The average (mean) purchase price of a home sold in York County between January 1, 2022 and February 28, 2023 was \$393,000. For single-family detached homes, the average purchase price was somewhat higher – \$438,000 – while townhouses and duplexes had average purchase prices of \$296,000 and \$302,000 respectively. The average price of a condominium was \$274,000. These figures include both new homes and resales.

Housing affordability is measured by the ratio of housing cost to household income. The general rule is that no household should have to spend more than 30% of its annual gross income on housing. According to the Census Bureau’s American Community Survey data (2017-2021), 25.8% of the households in York County were paying more than 30%. Not surprisingly, as shown in **Figure 5**, the more affluent localities tend to have the fewest households, proportionally, in this category. Also not surprising is the fact that housing affordability is more of a problem for renters than homeowners. In York County, 47.3% of renters are spending more than 30% of their incomes on housing, while only 17.9% of homeowners fall into this category. The same pattern exists across the Peninsula and statewide.

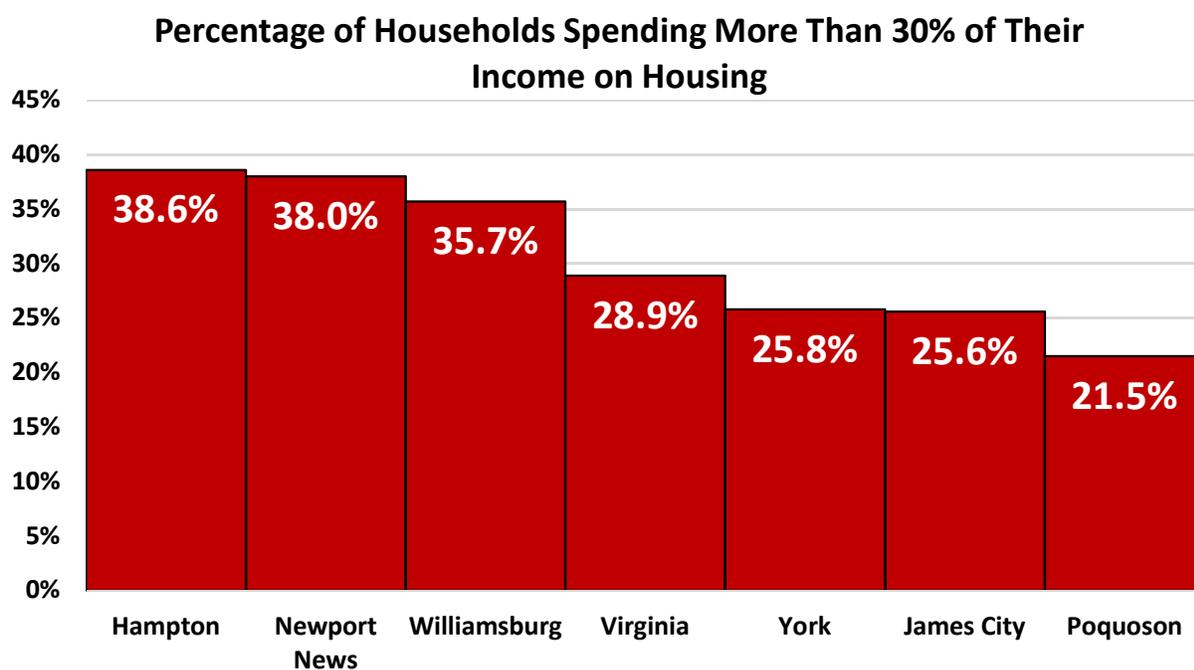


Figure 5

## HOUSING PROGRAMS AND INITIATIVES

There are a variety of federal, state, and local programs and initiatives, which are described below, that are designed to help meet the housing needs of low- and moderate-income residents. These include County zoning incentives, federal tax incentives, and a range of programs administered by the Housing and Neighborhood Revitalization Division of the County's Department of Community Services that offer rental subsidies and housing rehabilitation loans and grants that have helped more than five hundred York County households over the past few years.

### Affordable Housing Incentive Provisions (AHIP)

York County encourages the construction of more moderately priced housing through the *Affordable Housing Incentive Provisions (AHIP)*, which are set forth in the Planned Development regulations of the Zoning Ordinance. This encouragement comes in the form of a reduction or elimination of otherwise applicable open space requirements. In exchange, these provisions require either modular dwelling units or other approved single-family detached dwelling units and establish a maximum unit size, all with the objective of promoting affordability. Five housing developments, with a combined total of 406 lots, have been approved by the Board of Supervisors under the Affordable Housing Incentive Provisions since their inception in 1986. Summary data for these five subdivisions appears in **Table 3**.

SUBDIVISIONS APPROVED UNDER THE AFFORDABLE HOUSING INCENTIVE PROVISIONS						
Name	Bruton Glen	Endview Woods	Quail Hollow Section 3	Sunset Meadows	Willow Lakes	
					(Detached)	(Duplex)
Approval Date	5/1/96	11/6/96	12/7/89	10/16/07	11/15/95	11/15/95
Lots	87	33	16	22	99	148
Minimum Lot Size	4,356	5,227	6,970	4,793	4,356	3,485
Maximum Lot Size	19,602	17,424	27,878	8,687	7,405	6,534
Average Lot Size	7,100	7,604	9,612	6,049	5,056	3,975
2022 Assessed Value						
Minimum	\$214,600	\$209,300	\$174,200	\$247,700	\$207,500	\$201,200
Maximum	\$284,200	\$284,400	\$292,800	\$287,100	\$285,700	\$273,400
Average	\$239,709	\$246,758	\$231,381	\$260,514	\$252,875	\$244,109
<i>Source: York County Planning Division based on County land records</i>						

**Table 3**

All of these subdivisions were developed more than ten years ago. Home values in these AHIP developments have risen over the years, as they have throughout the County, but most of them have retained their affordability relative to the median home sale price in the County.

### Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program provides federal funding to eligible local governments for planning and implementing projects that address critical community development needs, such as housing, infrastructure, and economic development. In recent years, these federal funds, combined with local matching funds, have provided housing rehabilitation, replacement housing construction, water and sewer upgrades, and relocation assistance for local communities.

York County Housing and Neighborhood Revitalization Division is currently working on a multi-phase CDBG rehabilitation project in the Carver Gardens neighborhood. Thirty-nine homes were rehabilitated in the first two phases of the project, and another three were demolished and rebuilt. Fifteen homes are scheduled to be rehabilitated in Phase III.

### **Indoor Plumbing Rehabilitation Program (IPR)**

The Indoor Plumbing Rehabilitation Program (IPR) provides zero-interest, forgivable loans for the installation of indoor plumbing to owners of substandard housing, which is defined as a home where indoor plumbing does not exist or where the septic system has failed. The program may also provide for general rehabilitation or accessibility improvements to homes occupied by persons with disabilities.

### **First Time Homebuyers Assistance (Down Payment/Closing Cost)**

The HOME Down Payment and Closing Cost Program provides closing cost and/or down payment loans of up to \$10,000 to qualified first-time home buyers who want to purchase a new or existing home in the County. The buyer contribution is 1% of sales price, and if the homeowner sells, transfers, leases, deeds or conveys all or part of the property or any interest within five years from the date of closing, then the note is in default. If default has not occurred after five years, the homeowner is under no obligation to repay any sums due and the note is cancelled. In order to qualify, applicants must have a household income no higher than 80% of the area median income based on household size and must have completed a First-Time Home buyer Education Class approved by Virginia Housing (formerly the Virginia Housing and Development Authority, or VHDA).

### **Emergency Home & Accessibility Repair Program (EHARP)**

The Emergency Home and Accessibility Repair Program (Rehabilitation Program) was established by the Board of Supervisors in 1988. This program provides grant funds to eligible low-income families to remove urgent emergency health and safety hazards. Funds can also be used to provide wheelchair ramps or other accessibility improvements.

### **Housing Choice Voucher Program (HCVP)**

The Housing Choice Voucher Program (HCVP) also known as Section 8, provides rental assistance to qualified lower income individuals and families, including people with disabilities and senior citizens. Virginia Housing distributes the federal dollars to localities, including York County. Voucher holders pay a percentage of their monthly income toward the rent, with the balance paid by the program directly to the participating private landlords. The County's Division of Housing and Neighborhood Revitalization maintains a waiting list for the Housing Choice Voucher Program.

### **Tax Relief for the Elderly and Disabled Program**

York County offers a real estate tax relief program for lower-income homeowners who are at least 65 years old and/or permanently disabled. Administered by the Commissioner of the Revenue's Office, this program exempts, in whole or in part, the tax on these individuals' real estate or mobile home, provided that they meet certain income and wealth limits and reside on the property.

### **Utility Connection Fee Assistance Program**

The Utility Connection Fee Assistance Program assists low-income homeowners residing in the County's Utility Extension Project service areas with water and sewer connection fee costs based on need and eligibility.

### **Low-Income Housing Tax Credit (LIHTC) Program**

The Low-Income Housing Tax Credit (LIHTC) Program is a federal program administered in Virginia by Virginia Housing. The LIHTC Program was enacted by Congress to encourage new construction and rehabilitation of rental housing for low-income households. In so doing, Congress recognized that a

private sector developer may not receive enough rental income from a low-income housing project to 1) cover the costs of developing and operating the project, and 2) provide a return to investors sufficient to attract the equity investment needed for development. To spur investment, Congress authorized the states to allocate tax credits to qualifying housing projects. The developers typically sell the credits to private investors, who use the tax credits to offset taxes otherwise owed on their tax returns. The money private investors pay for the credits is paid into the projects as equity financing, which is used to fill the gap between the development costs for a project and the non-tax credit financing sources, such as mortgages, that could be expected to be repaid from rental income. Once projects have been placed in service, state agencies are also responsible for monitoring the projects for compliance with federal requirements concerning household income, rents, and project habitability. Prospective residents are required to meet certain prescribed maximum income thresholds. There are five housing developments in the County that utilize LIHTC financing and a sixth that has been approved but has not yet been developed.

### **USDA Direct Home Loan**

Also known as Section 502 Direct Loan Program, the USDA Direct Home Loan Program helps low-income applicants obtain decent, safe, and sanitary housing in eligible areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. There is typically no down payment required, and payment assistance can reduce the interest rate to as low as 1%. The payback period is up to 33 years, or 38 years for very low-income applicants who cannot afford the 33-year loan term

### **USDA Single Family Housing Repair Loans and Grants**

This program, also known as the Section 504 Home Repair program, provides loans to very low-income homeowners to repair, improve or modernize their homes or grants to elderly very low-income homeowners to remove health and safety hazards. Loans can be repaid over 20 years and have a fixed interest rate of 1%. Maximum loan amount is \$20,000 and maximum grant is \$7,500. Loans and grants can be combined for a maximum of \$27,500 in assistance.

## **PLANNING ISSUES FOR THE FUTURE**

If home construction continues at its current pace, the future will bring continued residential development to York County for at least the next fifteen to twenty years. According to the build-out analysis conducted for this Plan, approximately 4,500 additional housing units can potentially be built in the County – 2,000 in the upper County and 2,500 in the lower County – based on the amount of undeveloped land, its current zoning (which in most cases mirrors the land use designations in this Plan), and the presence of environmental or other development constraints. The net population increase associated with these units, based on assumptions regarding household sizes and the percentage of vacant housing units, is estimated to be 10,100 residents – 4,600 in the upper County and 5,500 in the lower County. This would result in a total of approximately 34,000 housing units and 82,500 residents at full build-out. It should be noted, however, that full build-out would mean the County has reached the point where there are no residentially zoned parcels that are vacant and none that can be subdivided into two lots or more. As such, it is really a hypothetical concept that will likely never be achieved.

As documented in the Demographic Profile and Projections chapter, York County has always been known as a desirable place to live and raise a family. This identity is reflected in a housing stock that is dominated by single-family detached homes that offer yards and plenty of space and are ideal for families with children. This does not mean that other types of housing – townhouses, apartments, condominiums – have no role to play in meeting the County's future housing needs. A diverse housing stock with a range of housing types, sizes, densities, and prices is necessary to meet the needs of a diverse and changing population – from young singles and couples who are just starting their careers to older residents who are retired or approaching retirement. Multi-family and single-family attached housing are particularly attractive both to young couples

with limited buying power and lesser space needs and to older residents whose children have grown and moved away. Those in the middle of the age spectrum – couples with children – are attracted to single-family detached homes. When it comes to the housing market, the phrase “one size fits all” does not apply.

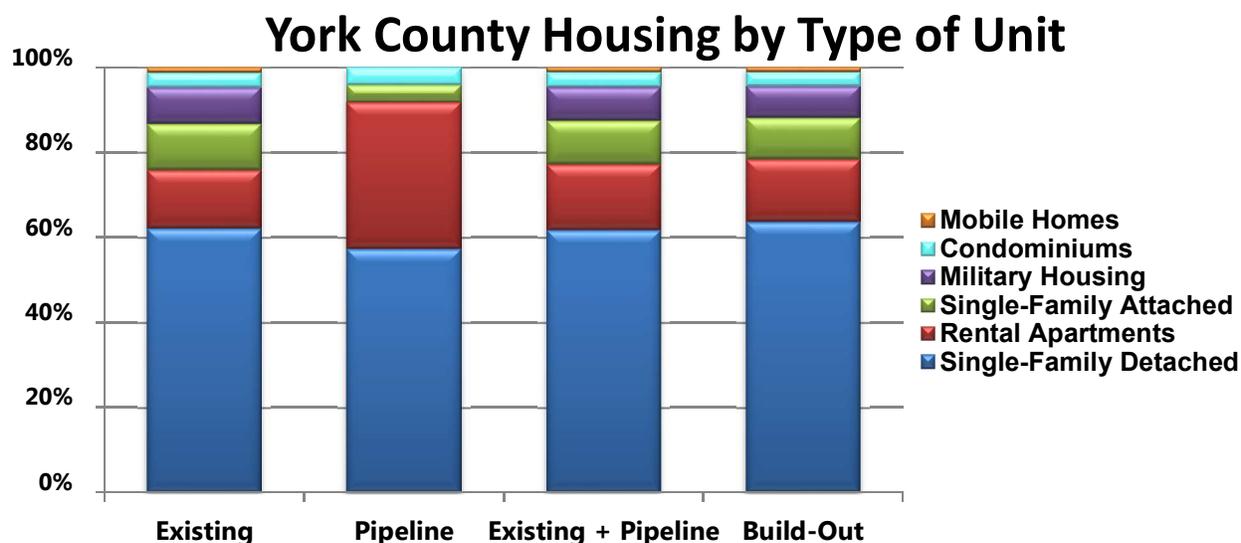
Housing construction in recent years has brought increased diversity to the housing stock, and this trend will likely continue over the next five to ten years as housing units that are currently in the development pipeline are built. As of March 1, 2023, there were approximately 2,700 future housing units in residential developments that are either 1) approved and under construction, 2) under review but not yet approved for construction, or 3) approved by the Board of Supervisors through the rezoning or Special Use Permit process but not yet under detailed plan review. As shown in **Table 4** below, single-family detached homes make up 57.3% of these “pipeline units,” while multi-family and single-family attached homes account for 42.7%. Age-restricted housing accounts for more than a third of the housing units in the pipeline (37.4%) and almost two-thirds (64.7%) of the rental apartments.

FUTURE HOUSING UNITS IN THE DEVELOPMENT PIPELINE (As of March 1, 2023)					
	Single-Family detached	Single-Family Attached	Rental Apartments	Condominiums	TOTAL
Upper County	940 (157)	56 (56)	412 (147)	12	1,420 (360)
Lower County	613 (151)	55	521 (457)	99 (44)	1,288 (652)
Grand Total	1,553 (308)	111 (56)	933 (604)	111 (44)	2708 (1,012)

*Note: Numbers in parentheses represent age-restricted senior housing units.*

**Table 4**

The addition of these future units to the existing housing stock will result in a slight shift in the overall mix of housing types, reducing the proportion of single-family detached homes from 62.2% to 61.8% of the total and increasing rental apartments from 13.7% to 15.4%. Single-family attached and condominium units will change slightly from 10.8% to 10.3% and from 3.4% to 3.5% of the total respectively. In the long term, however, after all of the units currently in the pipeline have been built, the trend will be reversed, and new residential development will be almost exclusively single-family detached. This is because the estimated 1,750 future housing units that are not yet in the pipeline will be on land designated for single-family detached housing. At some point in the future, the County will need to reconsider some of the land use designations if it wants to continue to provide a diversity of housing opportunities to achieve balanced population growth.



Source: York County Planning Division

**Figure 6**

## Housing Affordability

Related to the issue of housing diversity is the issue of housing affordability. Having a variety of housing types provides for a range of housing prices and rents. As noted earlier, Census data indicates that in comparison with most neighboring localities, York County has a lower proportion of households that are spending more than 30% of their household income on housing, which is largely a reflection of the County's relative affluence. What these statistics do not capture is how many people would like to live in the County but are not able to because they cannot find housing they can afford. It is probably not a coincidence that York County, which has one of the highest median house values on the Peninsula, has proportionally fewer residents in their twenties and early thirties than either the Virginia Beach metro area or the state of Virginia as a whole.

According to the Comprehensive Plan citizen survey, nearly two-thirds (65%) of County residents feel it is important to focus on encouraging and attracting balanced population growth, such as younger families, and almost 40% feel it is *very* important. Twelve percent feel this is not an important goal, and 23% have no opinion. It is worth noting that the citizen survey also found that two-thirds of County residents consider it important to focus on encouraging the development of so-called "workforce housing" – that is, housing that is affordable to people who work in and serve the community in some capacity, such as teachers, firefighters, law enforcement personnel, as well as health care, service, and retail workers. Forty-five percent consider it *very* important while 17% do not consider it to be important and another 17% have no opinion. If the County is going to attract younger families and entry-level workers, there need to be housing opportunities for them.

Section 15.2-2223.D of the *Code of Virginia* requires that comprehensive plans "include the designation of areas and implementation of measures for the construction, rehabilitation and maintenance of affordable housing, which is sufficient to meet the current and future needs of residents of all levels of income in the locality while considering the current and future needs of the planning district within which the locality is situated." As a guideline, Section 15.2-2201 of the state code defines affordable housing as "housing that is affordable to households with incomes at or below the area median income, provided that the occupant pays no more than thirty percent of his gross income for gross housing costs, including utilities." The area median income – that is, the median household income for the Virginia Beach-Norfolk-Newport News Metropolitan Statistical Area (MSA) – is \$84,500 as of 2021, according to the U.S. Department of Housing and Urban Development (HUD). HUD also establishes income thresholds for "low-income" (80% of the median, or \$67,600), "very low-income" (50% of the median, or \$42,250), and "extremely low-income" (approximately 30% of the median, or \$26,500) families.

For this Plan, an analysis of recent home sales in the County was conducted in an effort to quantify the extent to which the housing market is meeting the needs of homebuyers with incomes at or below the median for the Virginia Beach MSA. The maximum affordable home sale price for each income category was calculated based on the 30% ratio of housing cost to household income and an assumed 30-year fixed rate mortgage with a 5% down payment and a 3.75% interest rate. Under these assumptions, households earning between 80% and 100% of the area median income can afford homes ranging from a minimum of \$318,000 to a maximum of \$398,000. For those earning between 50% and 80% of the area median, the affordability range is \$195,000 to \$318,000. The range of affordability for those households with incomes between about 30% and 50% of the median is \$120,000 to \$195,600.

Once the affordable housing prices were calculated for each of these four income groups, the number of York County homes sold in 2020 and 2021 (through September 21, 2021) that were affordable to households in each income category was then determined. All types of owner-occupied housing was included in this analysis, including single-family detached homes, townhouses, duplexes, multiplexes, and condominiums. The results are shown in **Table 5** and depicted graphically in **Figure 7**. What they show is that according to this analysis, York County appears to have an adequate amount of housing that is affordable to median-income and low-income households, as HUD defines these terms. Of the 2,503 homes

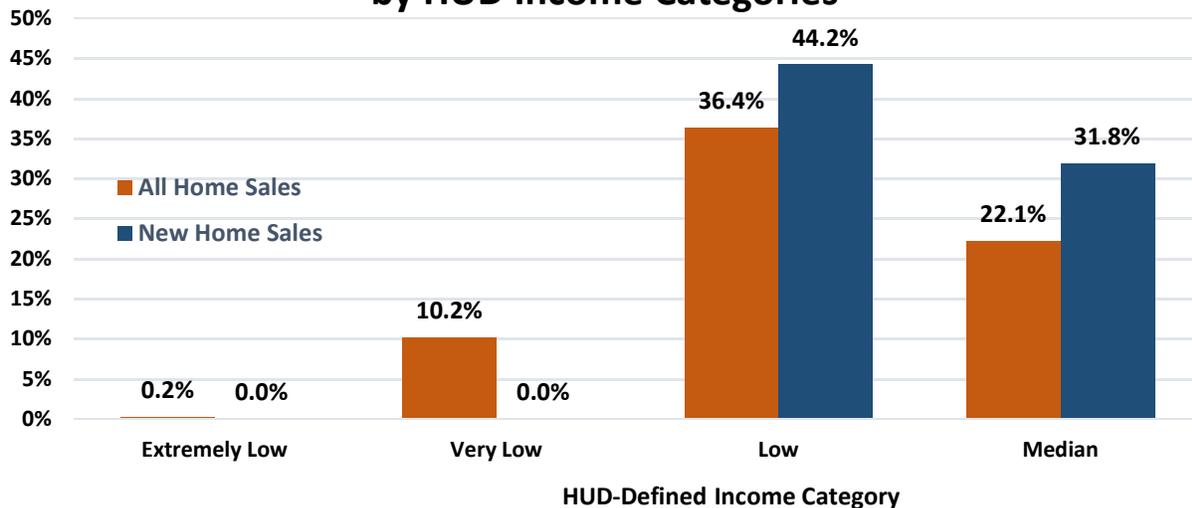
sold in the County, 69% – and 86% of the *new* homes sold – were affordable to the 50% of households with incomes at or below the median, and almost half – 46.8% – were affordable to “low-income” households with incomes at or below 80% of the median. While townhouses and condos made up a fairly large share (39%) of these “affordable” homes, the majority were single-family detached. This is largely due to two new housing developments – Arbordale, located on Bulifants Boulevard, and Marquis Hills – located on Marquis Parkway behind the Marquis shopping center – which together account for more than three-quarters (78%) of the affordable single-family detached homes sold. Both projects are higher-density developments that resulted from rezoning applications approved by the Board of Supervisors.

2020 21 Home Sales by HUD Defined Income Categories					
Household Income Threshold	Maximum Household Income	Maximum Affordable Home Price	Maximum Affordable Monthly Rent	Home Sales in Income Range	
				Number	Percent
Median	\$84,500	\$398,000	\$2,113	554	22.1%
Low (80% of Median)	\$67,600	\$318,000	\$1,690	911	36.4%
Very Low (50% of Median)	\$42,250	\$195,600	\$1,056	254	10.2%
Extremely Low	\$26,500	\$120,000	\$663	6	0.2%

*Sources: U.S. Department of Housing and Urban Development (income levels), York County land records. Maximum Affordable Home Prices calculated by the York County Planning Division based on 30% of income spent on housing and an assumed 30-year mortgage with a 5% down payment and a 3.75% interest rate.*

Table 5

### York County Affordable Home Sales by HUD Income Categories



Note: Data is based on home sales from January 1, 2020 through September 21, 2021.

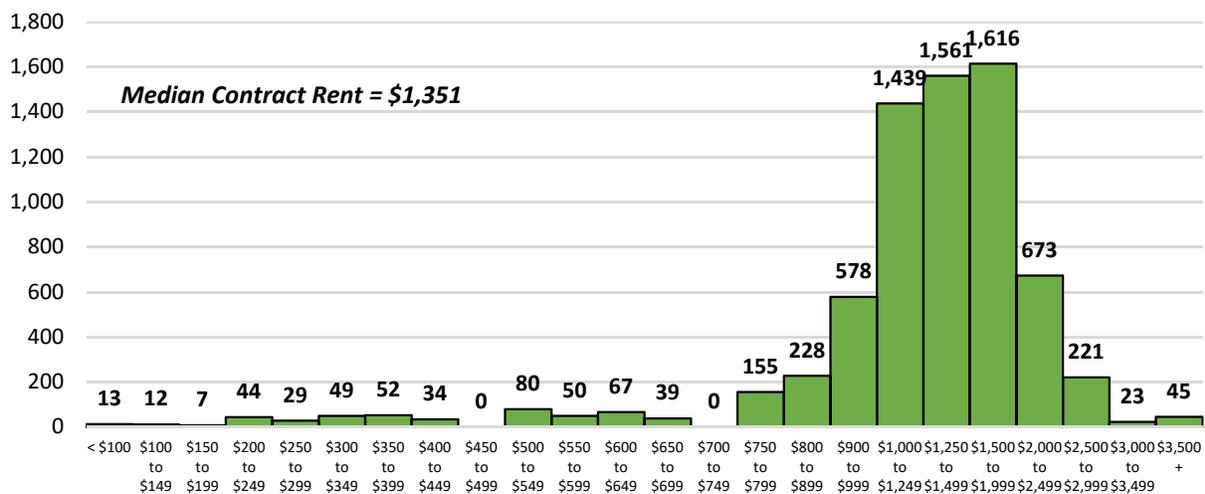
Figure 7

With regard to the “workforce housing” issue mentioned earlier, the analysis found that one out of six home sales in 2020 and 2021 were affordable to entry-level teachers, firefighters, and deputy sheriffs in the County. The minimum annual salary for these positions is in the \$44,000-\$48,000 range, which, based on the interest rate and terms assumptions noted above, equates to a maximum affordable house price of

approximately \$223,000.<sup>2</sup> There were 416 homes sold during the study period – 16.6% of the total – that were affordable to people in this income range.

For “very low-income” households earning between \$26,500 and \$42,500, the percentage of affordable home sales is somewhat lower at 10.4%. There are roughly 2,700 homes – about 10% of the housing stock – with assessed values in this category. Almost half of these are townhouses, condos, and multiplexes built in the 1980s and 1990s (for example, York Crossing, Williamsburg Commons condos, Wood Towne Quarters, Eagle Sound, Grafton Woods, and others). The average age of these units is 32 years. Most of the remaining homes in this category, however, are older single-family detached homes that were built at least fifty years ago (63 years, on average). Many of these homes are owned by former residents, or the descendants of former residents, of predominantly African-American communities – e.g., Uniontown/Slabtown, Charles Corner, Magruder, Bigler’s Mill – that were uprooted by the federal government to make way for Camp Peary, the Naval Weapons Station, and the Colonial National Historical Park. Although these homes are scattered around the County, many are clustered in older small-lot subdivisions such as Middletowne Farms, Carver Gardens, York Terrace, Hickory Hill, the Hubbard Lane area, as well as Springfield Road, Barlow and Skimino Roads, Goosley Road, Cary’s Chapel Road, and the Lackey area. This supply of moderate-income housing plays an important role in addressing the need for affordable housing in the County, and maintaining its viability should be a priority. Through public utility extension projects, Community Development Block Grants (CDBG), and other programs, the County has invested in neighborhood revitalization initiatives that have made a positive difference in the lives of low and moderate-income citizens. A recent example of this strategy in action is Carver Gardens, where, as noted earlier, CDBG funds were used to rehabilitate or reconstruct 57 homes. The County is currently seeking CDBG funding to address housing rehabilitation needs in the Cary’s Chapel Road area, where there are many older homes that have been in the same family for generations and need assistance to be brought into conformance with federal Housing Quality Standards.

### York County Renter-Occupied Housing Units by Contract Rent



Source: U.S. Census Bureau American Community Survey, 2015-2019

Figure 8

Not surprisingly, it is in the “extremely low-income” category – households earning less than \$26,500 annually – where the shortage of affordable housing opportunities exists. It is unlikely in today’s market that

<sup>2</sup> Minimum starting salaries for Fiscal Year 2020-21 are \$43,611 for Firefighters and Deputy Sheriffs, and range from \$43,715 for full-time teachers with a bachelor’s degree to \$48,035 for those with a master’s degree.

new housing can be built in this price range without some form of subsidy, and it should be recognized that it is not practical to provide home-ownership possibilities for every income level. Census Bureau survey data, depicted in **Figure 8**, indicates that roughly 2,200 households in the County fall in this income range while there are only about 440 rental units affordable to households in the extremely low income category (i.e., monthly rents at or below \$663). Home ownership opportunities are much more limited for these households; there were only six affordable home sales between 2020 and 2021, and according to County real estate assessment data, there are only 129 homes – mobile home parks excluded – that are affordable to this group, most of them located in the areas mentioned earlier where housing is affordable to “very low income” households. Most households in the “extremely low income” category would likely be eligible for the previously mentioned Housing Choice Voucher Program and other federal and state income assistance programs.

It is important to emphasize that interest rates have a significant effect on housing affordability. This affordability analysis was conducted at a time when mortgage rates were at historically low levels, making housing much more affordable to many households with incomes at or below the median. As such, this analysis is basically a snapshot in time, and the affordability picture has become far less positive as a result of climbing interest rates beginning in 2022 and continuing into 2023.

Developers and housing advocates commonly cite government regulation as a barrier to the production of affordable housing in the United States. Examples include restrictions on new residential development such as large-lot (or low-density) zoning, minimum house size or floor area requirements, excessive lot width and building setback requirements, and cash proffer “guidelines” for residential rezonings. These barriers do not exist in York County, with the exception of low-density zoning. As stated in the Land Use element, land designated for Low Density Residential development makes up the largest share of undeveloped land in the County – more than twice the combined amount of land designated for Medium and High Density Residential development.

Housing density has an effect on housing prices; as a general rule, the more homes per acre in a given development, the lower the home prices tend to be. Higher densities enable the developer to spread the cost of infrastructure – streets, utilities, and stormwater management facilities – and community amenities over a higher number of lots, thereby reducing the development cost per unit. Furthermore, smaller homes on smaller lots typically command lower prices. For example, roughly 30% of the nearly 600 non-waterfront<sup>3</sup> single-family detached homes built in the County over the past five years were zoned RR (Rural Residential), which corresponds with the Low Density Residential land use designation and provides for a maximum density of one unit per acre. The average value of those homes is about \$562,000. Only fourteen of those 124 homes – 11.3% – were affordable to households with incomes at or below 80% of the median. By contrast, the previously mentioned Arbordale and Marquis Hills developments, which accounted for most of the remaining single-family detached home sales during that same period, have gross densities of 2.6 and 2.7 units per acre respectively and net densities – which are based on net developable acreage – of 4.2 and 6.7 units per acre respectively. For the two developments combined, the average home value is approximately \$317,000, and more than a third – 37.4% – are affordable to households with incomes at or below the median.

As noted, townhouses, duplexes, condominiums and higher-density single-family detached housing have improved housing affordability in the County. However, as the availability of vacant land zoned for these types of housing declines, it will be increasingly difficult for the County to achieve its affordability goals. Based on the housing type, density, and market orientation of residential projects that are currently in the pipeline, there appear to be enough future housing units that are likely to be affordable to households in the low- to median-income range to meet market demand in the short to medium term. In the long

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<sup>3</sup> Waterfront homes are excluded from this analysis because they skew the results. When waterfront homes are included, the average value of single-family detached homes built in the past five years on RR-zoned land increases to \$594,000.

term, however, when all the projects in the pipeline have been completed, the opportunity for moderately priced housing decreases considerably. Roughly three-quarters of the undeveloped residential land that is not already planned or approved for development is designated Low Density Residential, while only about 7.5% is designated High Density Residential and basically none is designated Multi-Family Residential. Without more flexibility with regard to housing densities, the County will face a growing shortage of housing that is affordable to households with incomes below the median. One challenge will be the general opposition to higher densities that was expressed in the Comprehensive Plan citizen survey, which showed that even though County residents support the concept of “workforce housing,” only a third support the idea of increasing the permitted number of homes per acre to achieve it while 43% oppose this strategy.

Two zoning tools that are intended to provide additional flexibility in the regulation of land use and development are conditional zoning and Planned Development zoning. Conditional zoning has been in place in York County since 1987. It is a process in which a property owner or developer submits an application to rezone property subject to voluntarily proffered conditions (commonly referred to as “proffers”) that typically relate to such things as architectural standards, construction of off-site improvements, contributions of land or cash for schools or other public facilities, and similar items not otherwise required under the normal plan approval process. In other localities, conditional rezoning has been used to help address affordability concerns by limiting the sale prices or by guaranteeing that a certain percentage of the units will be moderately priced. Developers can also proffer off-site improvements to mitigate the effects of residential growth and housing density. In York County, developers have proffered school and fire station sites, turn lanes, sidewalks, and cash payments for schools and recreational facilities in connection with residential rezoning applications. It is important to emphasize that the County cannot require or even suggest such proffers to a developer; the Code of Virginia requires that they be voluntarily proffered and not imposed by the locality.

Proffers typically come into play with Planned Developments, of which there are two types in York County – PDR (Planned Development-Residential) and PDMU (Planned Development-Mixed Use). As stated in the Zoning Ordinance, the purpose of the Planned Development (PD) districts is to encourage a more efficient use of land and public services by allowing a more flexible means of development than is otherwise possible under typical lot-by-lot or cluster zoning restrictions. Establishing a PD requires a rezoning process in which the developer submits a master plan for the proposed development and proposes specific design parameters – e.g., open space, recreational amenities, minimum building setback and separation standards, architectural standards, etc. – that, once approved by the Board of Supervisors, become conditions of the PD zoning. As such, each PD is essentially its own zoning district unique unto itself. Since most PDs typically involve an increase in density over what the existing zoning calls for, they call for a certain amount of flexibility on the part of the Board of Supervisors.

The Arbordale, Marquis Hills, Bruton Glen, Endview Woods, Quail Hollow (Section 3), Sunset Meadows, and Willow Lakes Planned Developments have previously been cited as examples of projects that have improved housing affordability. In 2021 the Board approved another PD to convert an older, obsolete motel on Merrimac Trail into a 125-unit apartment building with relatively small one- and two-bedroom units at rents targeted mainly toward younger members of the workforce in the 25 to 34 year-old age range. In this case, the Board demonstrated flexibility to deviate from the Comprehensive Plan since the project involved the establishment of a residential use on land that was designated General Business in the Comprehensive Plan.

In 2007, the County’s Zoning Ordinance was amended to allow a new kind of Planned Development – the PDMU – to provide opportunities for developments containing an integrated, comprehensively planned and designed mix of residential (and different types of residential), retail, office, and other appropriate uses. Since then, four mixed-use developments have been approved in the County: Nelson’s Grant and Yorktown Crescent, both in the vicinity of the intersection of Route 17 and Ft. Eustis Boulevard, Commonwealth Green, located at the end of Commonwealth Drive along the Newport News city line, and

Kelton Station on Lightfoot Road. To date, only Nelson’s Grant, which is a fairly compact development of townhouses and condos within walking distance of various shops and restaurants, can truly be considered a mixed-use development. The other three have yet to provide any commercial uses and at this point are strictly residential developments.



To fulfill the vision of mixed-use developments as places where people can live, work, and play will require a sincere, demonstrated commitment on the part of developers to both the residential and commercial components. This will be difficult to accomplish at a time when market demand is much greater for high-density housing than for commercial development. Any future mixed-use development proposals in the County will require close scrutiny to ensure that the PDMU ordinance achieves its objectives and is not used as a mechanism for obtaining de facto residential rezonings.

### **Senior Housing**

One segment of the housing market that has drawn special attention in recent years is the senior population. The dramatic increase in the number of older Americans that began in 2011 as the first members of the baby boom generation turned 65 will affect the housing market for years to come. In response to this trend, the Board of Supervisors has approved fifteen age-restricted housing developments with a combined total of almost 2,000 units, 44.2% of which have been built so far. These are listed in **Table 6** below, which does not include two projects – Rainbrook Villas and Villas at Shady Banks, with a combined total of 248 units – that are designed for and largely targeted toward “active seniors” but are not age-restricted.

<b>SENIOR HOUSING PROJECTS IN YORK COUNTY</b>			
<b>EXISTING</b>			
<b>Project Name</b>	<b>Address/Location</b>	<b>Type</b>	<b>Units</b>
Arbors at Towne Park	101 Roscoe Crossing	Independent Living	130
Arbors at Williamsburg	Pocahontas Trail	Independent Living	150
Colonial Harbor	2405 Ft. Eustis Boulevard	Congregate Care	118
Commonwealth Senior Living	236 Commons Way	Congregate Care/Assisted Living	140
Harmony on the Peninsula	3540 Victory Boulevard	Assisted Living	104
The Hamilton at York	Route 17/Battle Road	Assisted Living	40
Verena Apartments	121 Reserve Way	Independent Living	120
Villas at Yorktown	Falcon Road	Independent Living	72
<b>TOTAL</b>			<b>874</b>
<b>FUTURE (Approved but not yet built)</b>			
<b>Project Name</b>	<b>Address/Location</b>	<b>Type</b>	<b>Units</b>
Build Senior Living	120 Reserve Way	Assisted Living	89
Grande Oak	6300 Old Mooretown Rd.	Independent Living	148
Harper’s Station	Victory Boulevard	Independent/Assisted Living	157
Pickett Property	Route 17	Independent/Assisted Living	300
South Park	Denbigh Boulevard	Independent Living	151
Tranquility	Tranquility Drive	Independent Living	213
Yorktown Crescent (portion)	Ft. Eustis Boulevard	Independent Living	44
<b>TOTAL</b>			<b>1,102</b>
<b>GRAND TOTAL</b>			<b>1,976</b>

**Table 6**

Age-restricted housing for seniors has both advantages and disadvantages. Among the benefits touted by developers of senior housing is the fact that they have no impact on school enrollment and therefore, have a positive net fiscal impact on the County. It should be noted, however, that although there is no *direct* impact on school enrollment, there is quite likely an *indirect* impact as empty nesters moving into a senior housing development sell their homes to younger families with school-age children. The disproportionate impact of senior housing on the County's emergency medical services (EMS) is also a drawback that has fiscal impacts that are difficult to quantify. The incremental impact of each senior housing project may be manageable, but over time the cumulative impacts of multiple projects will likely generate, or at least contribute to, the need for costly fire and EMS equipment and apparatus

Another concern regarding senior housing developments is the potential for such projects to be converted into general market housing in response to market conditions. This has already occurred in the County. The Reserve at Williamsburg Planned Development on Mooretown Road was approved in 2006 as a 459-unit age-restricted housing development. The first phase of that project – the 120-unit Verena Apartments – was completed in 2010, after which construction stalled. In 2013, the developer requested that the Board of Supervisors to remove the age restriction from the remainder of the project, explaining that the market for “for-sale senior housing has been difficult and the rates of sales impacted by the inability of seniors to sell their existing homes, slowing down the rate of sales for senior only communities.” As part of this request, which was ultimately approved, the developer voluntarily proffered to make a per-unit cash payment to the County to address the school impacts associated with removing the age restriction.

While many older Americans with limited retirement income and diminishing strength may have difficulty coping with housing expenses and maintenance demands, many others are physically and financially able to remain in homes where they have lived for many years. Nationwide survey data suggests that most seniors would prefer to “age in place,” either in the homes where they have lived for many years or in another non-institutional setting in the community, but often they are unable because they cannot afford to upgrade their homes with senior-accessible housing features such as first-floor master bedrooms, no-step entrances, and wide hallways.<sup>4</sup> Such residents may benefit from the County's Elderly and Disabled Tax Relief Program, which helps older citizens who meet certain income criteria to remain in their homes by exempting their real estate taxes, in full or in part.

Another option for assisting seniors who want to “age in place” is the accessory apartment. Sometimes referred to as ADUs (Accessory Dwelling Units), in-law suites, or granny flats, accessory apartments are independent living units developed in connection with an existing single-family detached home. They can be within or attached to the primary dwelling, or they can be in a detached accessory building. Accessory apartments provide opportunities for households with an older relative who needs some degree of assistance to remain independent. They also provide an opportunity for elderly persons to remain in their homes with a live-in family member, allowing each of them to maintain a certain level of privacy and independence. York County permits accessory apartments as a matter of right in most single-family residential zoning districts, but a Special Use Permit is required for larger units and in certain other instances.

### **Housing Rehabilitation**

Although York County's housing stock is relatively young, there are about 4,500 housing units that were built before 1970 and are now over fifty years old. As these dwellings continue to age, so does the likelihood that rehabilitation, repair, and accessibility upgrades will be needed. The County's Department of Community Services has sought out and administered federal, state, local, and non-profit funding opportunities for repair and rehabilitation of existing housing units and the County will need to continue to support and use all available private and public rehabilitation assistance opportunities to assist in maintaining the physical

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<sup>4</sup> Nicholas Farber, JD, and Douglas Shinkle: *Aging in Place: A State Survey of Livability Policies and Practices* (A Research Report by the National Conference of State Legislatures and the AARP Public Policy Institute), December 2011

safety of their properties and, commensurately, the quality and character of their surroundings. These initiatives provide multiple benefits in terms of maintaining the stock of affordable housing for low- and moderate-income households, helping seniors to remain in their homes, protecting property values, and preserving the overall quality of life in the County.

## **GOAL, OBJECTIVES, AND IMPLEMENTATION STRATEGIES**

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**Goal: Ensure that decent, safe, sanitary, and affordable housing is available to all County residents.**

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**Objective 1: Provide for a range of housing types and densities corresponding to the needs of a diverse population while maintaining the predominance of single-family detached housing.**

1. Use the Comprehensive Plan as a general guide for future development in making zoning decisions and evaluating residential development proposals.

The Comprehensive Plan is a general plan for the future development of the County; it is not a blueprint. Sometimes there are good reasons to deviate from the Comprehensive Plan when making zoning decisions. When a proposed residential development comes before present and future policymakers, it should be evaluated those based not just on the land use designation in the Comprehensive Plan but also on the policies set forth in the Plan as well as the totality of circumstances surrounding that proposal.

2. Establish zoning classifications and densities that provide mainly for single-family detached homes while ensuring a variety of housing types.

York County has always been and should always remain an attractive place for families to raise their children. As such, the predominance of single-family detached homes should continue. Still, the County should respond to the needs of the housing market, which reflects the increased diversity of household types in the United States. Survey data from the Census Bureau indicates that nationwide, married-couple families now represent less than half of all households, while non-family households (persons living alone and unmarried couples without children) now represent almost a third. Furthermore, multi-family and single-family attached housing are particularly attractive to both younger residents and the growing senior population, but it is likely as the County approaches the 2040 horizon of this Plan, there will be virtually no opportunity for development of these types of housing. The County will need to consider changes to its zoning and land use designations to ensure a mix of housing that meets the needs of the entire housing market and not just one segment.

3. Provide opportunities for developments that contain a mix of residential and compatible commercial uses in a single cohesively designed, walkable environment in appropriate areas.

Implementing the mixed-use concept in York County has been a challenge, but that does not mean the concept has no value. Future proposals for mixed-use development should be held to a high level of scrutiny to ensure that the intent of providing walkable developments in which people can live, work and play will be achieved. Similarly, the Planned Development-Mixed Use provisions of the Zoning Ordinance should be reevaluated to determine what changes are necessary to prevent these provisions from resulting developments that are entirely residential in nature, either by circumstance or by design.

**Objective 2: Provide opportunities for housing that is affordable to households with incomes at or below the median for the Virginia Beach-Norfolk-Newport News Metropolitan Statistical Area.**

1. Consider the impact of legislative zoning decisions (i.e., rezoning and Special Use Permit applications) on the availability of affordable housing for moderate-income households.

Providing for a range of housing types and densities increases the availability of moderately-priced housing. As approved future housing units that are currently in the development pipeline are built and most of the remaining land is designated for low-density housing, the County will face a growing challenge to achieve the objective of housing affordability – and growing pressure from the development community to address the needs of the housing market. In evaluating development proposals, policymakers looking to find a balance between competing objectives, as in the tradeoff that often exists between density and affordability, should recognize that affordable or “workforce” housing, is a social good that benefits the entire community. Similarly, potential adverse impacts of new development on the existing affordable housing stock, which in some cases is occupied by families that have been in the County for generations but were displaced many years ago by the federal government, need to be considered – with full citizen engagement – when zoning decisions are made.

2. Invest in public infrastructure improvements (e.g., sidewalks, utilities, streetlights, landscaping, road improvements) and housing rehabilitation and repair initiatives in older residential areas.

Much of the County existing stock of moderately-priced housing is located in residential areas that were developed fifty, sixty, and even seventy years ago and would benefit from public investments in their revitalization. Community Development Block Grants (CDBG) and other funding programs have been successfully utilized in Carver Gardens, Lackey, and elsewhere. Additional areas that could be potentially targeted for such efforts include but are not limited to Cary’s Chapel Road, the Hubbard Lane/Penniman Road/York Terrace area, Springfield Road, Middletowne Farms, Hickory Hill, and Barlow Road.

3. Engage a private consultant to conduct a comprehensive housing affordability study of the County.

Affordable housing studies have been performed in the past for the greater Williamsburg area, which includes upper York County. Most of the County’s housing, however, is not in the Williamsburg market. A comprehensive study of the housing needs of the entire County would build on the analysis contained herein and help policymakers identify the County’s specific needs related to affordability and other housing issues and identify recommended strategies for addressing them.

4. Periodically revise the Tax Relief for Elderly and Disabled Program requirements to ensure that the income criteria account for long-term inflation.

The income thresholds by which eligibility for this tax relief program is determined were revised in 2022. Prior to that, they had not been revised since 2004 – a period of eighteen years. Based on Consumer Price Index figures published by the U.S. Bureau of Labor Statistics, the cost of living in the United States has risen 53.4% since then. While it would not be necessary or practical to make such adjustments on an annual basis, regular updates every five years or so would ensure that the program is truly reaching those it is intended to reach.

### **Objective 3: Ensure the safety, quality, and viability of the existing housing stock.**

1. Provide assistance to lower income residents seeking to repair and rehabilitate their homes.

Every County resident should have a decent place to live, but according to the Census Bureau’s American Community Survey, there are still housing units in the County that lack complete plumbing or kitchen facilities or house heating fuel. Through the County’s Housing and Neighborhood Revitalization Division, local funds have been successfully used to leverage federal and state dollars to help low-income citizens with their housing needs. In addition to addressing housing safety issues, this strategy also supports the objective of housing affordability.

2. Participate in housing accessibility upgrades to seniors who need assistance to remain in their homes.

The County has approved almost 2,000 housing units – mostly of the multi-family or single-family attached variety – designed for and limited to seniors, but many older residents would prefer to remain in the single-family detached homes where they have lived for many years, raised their children, and formed friendships with their neighbors. The County can help these seniors to achieve that goal by providing assistance, financial or otherwise, to upgrade their homes with “universal design” features – such as handicap ramps, lever handles on doors, bathrooms with grab bars and raised commodes, widened entrance doors, and easily reachable light switches, just to name a few – that are intended to make them more livable for older residents. For example, the Emergency Home and Accessibility Repair Program, administered by the County’s Housing and Neighborhood Revitalization Division, provides assistance with handicap ramps and other accessibility upgrades.

3. Monitor flood zone map updates and research on sea level rise in order to evaluate the need for changes to building and development regulations.

Properties located in the floodplain are subject to special development standards that are set forth in the Flood Management Area overlay district provisions of the Zoning Ordinance. It is important that these regulations reflect the most current data and information to reduce the vulnerability of County residents, homes, and businesses to rising sea levels and recurrent flooding.