

**INTERIM REPORT
OF THE
VIRGINIA HOUSING STUDY COMMISSION**

**REPORTED TO
THE GOVERNOR
AND
GENERAL ASSEMBLY OF VIRGINIA**



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ABSTRACT: This document is the 1974 Interim Report of the
Virginia Housing Study Commission to the Governor
and members of the Virginia General Assembly.
This report contains information and recommendations
based on testimony presented to the Commission at
six statewide public hearings.

Virginia Housing Study Commission
The Hon. Alan A. Diamonstein, Chairman / Mr. Tiffany H. Armstrong
The Hon. Peter K. Babalas / The Hon. Wyatt B. Durrette, Jr.
The Hon. Clive L. DuVal, 2d / Mr. Roy H. Elrod / Mr. Beverly R. Middleton
The Hon. Lewis W. Parker, Jr. / The Hon. Ford C. Quillen
The Hon. Robert E. Washington / The Hon. Lawrence Douglas Wilder

1033 James Madison Building
109 Governor Street
Richmond, Virginia 23219
Telephone (804) 770-7891

November, 1974

TO: The Honorable Mills E. Godwin, Jr.
 Governor of Virginia
 and
 The General Assembly of Virginia

Pursuant to the directions of the 1974 Virginia General Assembly, I respectfully submit the 1974 Interim Report of the Virginia Housing Study Commission which includes our response to House Joint Resolution No. 120 in the section entitled "Housing Moratoriums."

This report and its recommendations detail the Commission's comprehensive research into areas affecting the critical need for housing in Virginia.

Respectfully submitted,


Alan A. Diamonstein
Chairman

COMMISSION MEMBERS

The Honorable Alan A. Diamonstein
Chairman
49th House of Delegates District

The Honorable Peter K. Babalas
5th Senatorial District

The Honorable Wyatt B. Durette, Jr.
18th House of Delegates District

The Honorable Clive L. Duval, 2d
32nd Senatorial District

The Honorable Lewis W. Parker, Jr.
29th House of Delegates District

The Honorable Lawrence Douglas Wilder
9th Senatorial District

The Honorable Ford C. Quillen
1st House of Delegates District

The Honorable Robert E. Washington
39th House of Delegates District

Governor's Appointees

Mr. Tiffany H. Armstrong
Richmond, Virginia

Mr. Roy H. Elrod
Triangle, Virginia

Mr. Beverly R. Middleton
Virginia Beach, Virginia

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INTRODUCTION

In its charge of 1974, the Virginia General Assembly directed the Virginia Housing Study Commission to consider but not be limited to: "the supply of housing for college and university students and for persons and families displaced by public action; the elimination of legal, political, and environmental constraints to increases in the supply of housing; new community alternatives; problems associated with the ownership and rental of mobile homes and park sites and a more intensive examination of all relevant provisions of the laws of this state to determine whether or not existing laws are adequate to meet the present and future housing needs of all income levels in this State."

The Commission is painfully aware that the real cost of housing has continued to increase and the difficulties in obtaining this housing have also worsened. In spite of continued efforts to alleviate these problems the "1970 Housing Crisis" is still with us.

In order to better understand the difficulties facing Virginians in their quest for housing, the Commission conducted six statewide public hearings. This report contains information and recommendations based on testimony presented at those public hearings.

The following recommendations are submitted for your deliberation; they are presented in the spirit that the Commonwealth has an obligation to help provide for the well-being of all citizens by promoting the "Opportunity for Safe, Decent and Sanitary Housing, in an Environment Conducive to Pleasant Living for all Virginians:"

- *To adopt a Uniform Statewide mobile home park landlord-tenant law;

- *To support amendments to the Redevelopment and Housing Authorities Law deemed necessary and appropriate to meet the requirements of new Federal legislation;

- *To petition the Virginia Congressional delegation to seek an amendment to the Water Control Act to permit the consideration of growth and housing needs in the establishment of priorities for financial assistance for the redevelopment of sewage treatment facilities;

- *To endorse the concept of new and planned communities and other forms of "high density planned development" as the least expensive and most efficient means of meeting housing needs in many Virginia areas;

*To urge the Council on the Environment to continue and intensify its efforts to coordinate the issuance of permits by State agencies in order to eliminate unnecessary construction delays;

*To emphasize that while no state or legislative action is being contemplated in the area of "slow growth" or "no growth" policies, the Commission wishes to express its concern regarding the impact of such policies on the construction of housing and urges localities to take all possible steps to solve these conflicts so that future state involvement will not be necessary;

*To introduce a bill to facilitate use of ground rents for residential development;

*To urge that universities budget funds for student housing placement services and not continue to charge dormitory residents for locating off-campus student housing;

*To urge DMV and SCC to determine, upon request for a mobile home title, (1) whether the unit will be occupied in Virgin and (2) if so, whether it complies with SCC standards; and if not, to refuse to title the mobile home;

*To continue the Virginia Housing Study Commission to consider but not be limited to:

- (a) tax incentives and tax relief for rehabilitation and low income housing development,
- (b) mobile home and park regulations, including development of a uniform definition of a mobile home,
- (c) the feasibility of revolving fund financing for off-site facilities,
- (d) amendments to the Virginia Residential Landlord and Tenant Law to insure smooth operation,
- (e) continuing study of possible amendments to the Redevelopment and Housing Authorities Law that will allow the authorities to build, in addition to low income housing, moderate income housing, and neighborhood recreational and other community facilities,

- (f) continuing study of the relationship between housing shortages and what has variously been described as "controlled growth" or "no growth" local policies, fully recognizing the monumental burdens imposed on localities by environmental constraints and the need to broaden Federal and State assistance to the localities in this area.

INTERIM REPORT 1974

MOBILE HOMES

Persons not directly involved in the mobile home industry should note statistics on their increasing use:

- *From 1950 to 1970 the number of mobile homes in Virginia increased 113%;
- *In the past decade, four mobile homes were constructed for every conventional home;
- *The 1970 Census found 180,000 Virginians living in mobile homes; today that number has probably doubled;
- *In many rural areas of the state, mobile homes account for 70% of the new electrical hook-ups by power companies;
- *Fewer than half of the mobile homes in this state are located in mobile home parks, however, the number of available park spaces is increasing at a rate of about 2,000 per year;
- *Median incomes of mobile home households are only slightly lower than that of the general population.

Although mobile homes are not a new phenomenon, their recent rapid growth merits considerable attention especially since existing state laws and local ordinances are often inadequate to deal with mobile home problems. In addition the high demand for park space thwarts efforts to provide suitable park environments and equitable landlord-tenant relationships.

MOBILE HOME PARK LANDLORD-TENANT RELATIONS

The Commission has found that local constraints on the availability of park space has caused serious imbalance in the bargaining powers of mobile homeowners in favor of mobile home park landlords. The homeowner is often a tenant-at-will without the protection of a lease.

The unavailability of alternative park sites and high costs of moving contribute to a reluctance on the part of the homeowner to protest unreasonable rules and added costs. The park owner often has an economic incentive to encourage a high turnover, i.e., he may collect entrance and exit fees or he may collect a commission on the sale of a replacement home.

Although formal evictions from Virginia parks are low and primarily due to non-payment of rent, the Commission did find some park residents to be fearful of retaliatory eviction as a result of their public hearing testimony. Furthermore, because of long waiting lists at many mobile home parks, landlords tend to discriminate.

MOBILE HOME PARKS

Too many mobile home parks in this state provide unsanitary and overcrowded living environments. Pyramid type zoning has resulted in inappropriate location and regulation of parks. State regulations on travel trailer camps do not recognize the extraordinary needs of permanent residential parks. Minimum standards for these parks may be necessary to insure that parks are built and maintained in a clean, safe and sanitary manner. Therefore, the Commission will continue to study the mobile home park environment.

MOBILE HOME SAFETY

Although the Industrialized Building Unit and Mobile Home Safety Act of 1970 has come a long way towards insuring the safety of residents of mobile homes, it is very difficult to enforce the standards on units built and sold out of state. In order to bring these units to the attention of local enforcing authorities, the Commission has requested that the Department of Highways and Transportation warn hauling permit applicants of the danger of non-compliance with the Code.

The Commission was encouraged by the uniform support it received from mobile home manufacturers and associations, park owners, park tenants, and individual mobile homeowners.

Therefore, the Commission recommends:

- *That a uniform statewide mobile home park landlord-tenant law be adopted;
- *That a provision be included in the mobile home landlord-tenant law to require leases in mobile home parks;
- *That park operators be prohibited from collecting entrance or exit fees and commissions on the sale of a home, unless they act as an agent for the sale.

HOUSING MORATORIUMS

HOUSE JOINT RESOLUTION NO. 120

Whereas, it is the goal of the Commonwealth to provide an opportunity for safe, decent and sanitary housing in a suitable living environment for every Virginian; and

Whereas, the lack of availability of housing is one of the most serious barriers to the realization of this goal; and

Whereas, area-wide moratoria on new sewer and water connection, having the effect of paralyzing housing construction, have been declared or may soon be declared in various parts of the State; now, therefore, be it

Resolved by the House of Delegates, the Senate concurring, that the Virginia Housing Study Commission is directed to continue its study in order to investigate the political, legal and environmental causes of such sewer and water moratoria and their effect on the supply of housing.

The Commission shall complete this work and report to the Governor and the General Assembly by November one, nineteen hundred seventy-four, any actions that it recommends necessary to guarantee the speedy removal of these moratoria.

The following section represents our response to House Joint Resolution No. 120:

The Commission noted in its November, 1973 Report to the Governor and the General Assembly that, "It Is Not In The Public Interest For Local Governments to Utilize Political, Legal and Environmental Constraints as A Rationale For Slow Growth, When The Continued Existence of These Constraints Is The Result Of Their Own Conscious Inaction." (Statement of Findings, p. iii)

The Commission conducted public hearings in Williamsburg and Reston to gather extensive testimony on the housing moratoria variously located in Tidewater and Northern Virginia. The Commission heard conflicting evidence as to whether various localities had adopted policies designed to limit the supply of housing necessary to fill housing needs.

TIDEWATER

Approximately 10% of the Tidewater population, primarily in large portions of Newport News and Hampton, has been under a sewer moratorium from September, 1973 until October, 1974. In these two areas, the tight money market and this moratorium have resulted in a drastic 85% decline in new sewage connections; sewage connections in the remainder of Tidewater have fallen 40% in 1974 -- much of this attributable to the tight money market.

The present and likely limited future sewage treatment capacity in Tidewater is largely due to the Federal government. Congressional amendments (PL92-500) in 1972 to the Water Control Act imposed rigorous new sewage criteria; criteria representing a quantum jump in sewage treatment requirements.

The Hampton Roads Sanitation District Commission has the major responsibility of providing adequate sewage capacity in Tidewater. In order to meet the new Federal treatment criteria and to expand present capacity, it has undertaken a program costing approximately \$30,000,000 annually which still may not prevent additional sewer moratoria in the near future.

To assist in meeting the new sewage treatment criteria set forth in PL92-500, Congress appropriated \$18,000,000,000 over a Presidential veto. In addition, allocation of the remaining PL92-500 funds has been subject to a bewildering maze of complex regulations.

In fact, so bewildering, that less than 10 sewage treatment-capacity projects of the State Water Control Board's 1974 fiscal year priority list have received grant approvals. This list, which determines how the PL92-500 funds are to be allocated, contained 102 priority projects and excluded many other proposed projects.

Faced with these impoundments, the Hampton Roads Sanitation District Commission has been forced to generate over 90% of its funds for treatment capacity expansion internally, even though PL92-500 projects are required to contain 75% Federal, 5% State, and only 20% local funding.

NORTHERN VIRGINIA

Over 50% of Northern Virginia is under either sewer moratoria or a moratorium on residential and commercial construction. The sewer moratoria have arisen largely due to the same factors which created the Tidewater moratoria. However, unlike Tidewater, one locality in Northern Virginia is in the midst of a moratorium on the approval of site plans and rezonings which was declared in January, 1974, for reasons unconnected with limited sewage treatment capacity. Fairfax County has declared this limited eighteen (18) month moratorium to enable it to complete a new Comprehensive Plan for the county, to include a total rezoning of its 406 square miles; this comprehensive plan is designed to replace all existing county master plans and zoning ordinances.

Unlike localities in Tidewater, Fairfax County and some other Northern Virginia localities were charged at Commission public hearings with utilizing zoning, planning and limited sewage treatment capacity as vehicles to restrict the supply of housing. The Commission reached no conclusion concerning this charge.

At the same time, the Commission believes that local zoning, planning and sewage treatment capacity in Northern Virginia are significantly increasing the scarcity premium on developable land in a portion of Northern Virginia.

A large, though ill-defined, portion of the relatively high acquisition and development costs in this area is a direct result of these policies and they are, therefore, one major factor pushing up the cost of housing in Northern Virginia.

Of specific concern to the Commission is the availability of low and moderate income housing and whether this availability has been affected by these policies and the moratoria -- several of which are currently the subject of litigation.

Housing for low and moderate income families in Northern Virginia is available now only in the form of rental units and less so, as condominiums and townhouses; no low and moderate income single family detached housing is being constructed in Northern Virginia. In Fairfax County, where rising land acquisition and development costs have been fueled by inflation, these costs now average \$18,000 for a quarter-acre lot.

Not one new single family detached house was offered for sale in June, 1974, for less than \$40,000 and 94% were priced at \$50,000 and above. Using standard measures, 62% of all new single family detached housing in that county is priced beyond the reach (at \$60,000 or more) of 93% of its population and over one-half of this population could not afford to purchase any new, detached housing.

The accessibility of new townhouses by low and moderate income families is similarly restricted in Fairfax County. Approximately 35% of the county's population could not afford to purchase any new townhouses offered for sale in June, 1974, and only 6% of the newly constructed condominiums were accessible to families with an income of \$10,000.

A serious low and moderate income housing gap has developed in conjunction with these high housing costs. Based on building permit data, only half of the projected housing demand is being met this year in Northern Virginia. In the Washington Metropolitan area, somewhat less than half of the projected demand is being met through new housing construction. This Northern Virginia gap is basically due to five phenomena:

- *A monetary policy by the Federal Reserve System that has kept mortgage rates at record levels;
- *Increased raw land and land preparation costs are higher due to some local planning and zoning policies;
- *Construction and land preparation costs have risen due to inflation;
- *Rapidly expanding population and money incomes have increased the demand for housing;
- *There is a limited supply of developable land convenient to employment centers.

The Commission examined at length the thesis presented in testimony by private housing industry representatives that the growing low and moderate income housing gap in Northern Virginia is the result of restrictive zoning, planning or sewer treatment availability policies of Northern Virginia localities. The decline in total public and private building permits issued in Northern Virginia during 1974 was cited as evidence of these "slow growth" policies, as were the many current moratoria.

It should be noted, however, that more than two-thirds of the Washington Metropolitan area is now under housing and sewer moratoria -- including the entire suburban Maryland area which has been under sewer moratorium since May, 1970. Also, the average number of building permits issued annually in suburban Maryland counties in the 1970-1973 period was 15% below the average of the 1960's; the average number of such permits issued annually in Fairfax County, however, in 1970-1973 was 65% above the 1960's average. Fairfax County alone from 1970-1973 issued over one-third of all building permits in the entire Washington Metropolitan area.

Finally, even under current building permit and sewer moratoriums, Fairfax County will still be able to absorb more new units of residential construction in the next decade (71,000) than it did during the 1960's. And while the number of building permits issued in 1974 in Northern Virginia is down by 50% relative to 1973, the suburban Maryland counties have experienced an even sharper 75% decline in this same period.

The Commission is not convinced that the current zoning, planning and sewer availability policies of Northern Virginia localities have significantly contributed to the low and moderate income housing gap there. Compared to other Metropolitan Washington localities, the housing supply in Northern Virginia is increasing at a fast rate. In addition, the effects of rapidly rising demand inflation, limited land in proximity to employment centers, and high interest rates have all served to create and to widen this gap. Local zoning, planning and sewer availability policies may have exacerbated this gap; they have not created it.

Most indicative of the negligible role played by local governmental policies in the creation of the low and moderate income housing gap in Northern Virginia is the fact that the private housing industry would not be able to profitably provide low and moderate income housing without subsidies, even if raw land and land development costs were zero. The impact of restrictive local government policies is reflected primarily in land costs.

Moratoria and low density zoning ordinances increase the price of scarce land, while local ordinances requiring developers (and new homeowners) to pay for their own streets, water lines, sewers and green spaces push up new land development costs. Land development now comprises some 63% or \$11,400 of the cost of a typical quarter-acre lot in Northern Virginia. They approximate 15% of total housing costs. If these costs were zero, for example, in Fairfax County in June, 1974:

*None of the new single family detached houses for sale would have been within the reach of families with a gross income of less than \$12,300. Only 6% of these new houses would have been within the reach of families with a gross income of \$16,300;

*None of the new townhouses would have been within the reach of families with a gross income of less than \$10,200.

In addition, none of the condominiums built in Northern Virginia would have been within the reach of families with a gross income of less than \$8,000 and only 6% of these condominium units would have been within the reach of families with an income of \$9,000.

Therefore, even in the complete absence of land development costs, the private housing industry in Northern Virginia can profitably provide only a miniscule amount of low and moderate income, single family, detached townhouses or new condominiums. Such families must resort to rental dwellings (approximately 50% of these units are accessible to families with a gross income of \$10,000) or the generally small, rental units recently converted to condominiums; and only 30% of these approximately 7,000 condominium conversions are accessible to families in Northern Virginia with a gross income of \$10,000.

Any restrictive local zoning, planning or sewer availability policies by Northern Virginia localities have not created the low and moderate income housing gap, and abolition of such policies will not close that gap. Regardless of the type of policies that local governments in Northern Virginia pursue, this gap will exist.

Home ownership is beyond the reach of most low and moderate income families -- they much rent, purchase small apartments recently converted to condominiums or live outside Northern Virginia. Further, were localities in Northern Virginia to make available for development all of their now vacant land as suggested by the private housing industry, the present low and moderate income housing gap would be perpetuated.

The Commission feels this gap can only be closed by the private housing industry working in conjunction with local governments in order to use Federal, State and local resources to increase the placement of low and moderate income housing in Northern Virginia. New Federal housing initiatives such as the \$8,400,000,000 block-grant consolidation program, specifically, its sewer facilities placement and advance land acquisition components, can provide some of these resources.

Localities outside of Northern Virginia have also adopted zoning and planning policies which increase the cost of housing. These policies specifically include unnecessarily large two to five acre minimum lot sizes which are not justified by septic tank requirements.

The Commission recognizes that the State and Federal governments have not met their responsibility to assist localities with the monumental problem of providing water and sewage facilities for growth.

The Commission found that a number of localities have adopted thinly-veiled "slow growth" policies regarding low and moderate income housing. It is the sentiment of the Commission that no locality should adopt such policies without evaluating their impact on neighboring jurisdictions. Regional efforts to provide low and moderate income housing should be pursued by all localities because housing is a broad, regional problem. Regional cooperation will prevent the necessity of state involvement.

It is also the sentiment of the Commission that localities pursuing good faith efforts to reasonably control growth while planning to provide the necessary public facilities to accommodate growth should be provided all possible assistance by the General Assembly to insure that low and moderate income housing is provided in adequate quantities.

Therefore, the Commission recommends:

- *That the State petition the Virginia Congressional Delegation to seek an amendment to the Water Control Act so as to allow consideration of growth and housing needs in the establishment of priorities for financial assistance for the development of sewage treatment facilities, thus permitting the State Water Control Board to redesign its fund allocation criteria to place population and anticipated population growth as key variables in determining its priority list of projects;
- *That localities eliminate as many local ordinances as possible which lengthen the time between land purchase and erection of housing on that land;
- *That the Virginia Housing Development Authority work closely with local land use planners to avoid geographic concentrations of low income housing;
- *That localities utilize comprehensive master planning and zoning techniques to direct growth and land use.

NEW COMMUNITIES

A REALISTIC ALTERNATIVE

As Virginians face record high interest rates, rapidly increasing construction costs and an extreme shortage of acceptable housing stock, the State must examine new approaches to increase the housing supply and seek innovative responses to traditional community development patterns.

A new community with housing priced in the neighborhood of \$40,000 is not a solution for many of the housing problems facing Virginians. Prohibitive costs are associated with a significant portion of new communities' housing, but new communities including all forms of high density planned development can serve as a vehicle for integrating low and moderate income housing into a suburban community and for introducing improved low-cost housing in an urban environment.

DEFINITION AND DESIGN

The Commission's investigation of the new community concept was hampered initially by an inability to define this ambiguous term. A flexible criteria was adopted defining a new community or new town as one supporting a full range of commercial, recreational, and service facilities as reflected in both the planning and implementation aspects of the project.

Operating within this framework the Commission reviewed a number of communities which took one of four forms:

- (a) Satellite or suburban new communities adjacent to metro areas;
- (b) New towns-in-towns located within the core section of cities;
- (c) Small town growth centers serving as secondary cities with a planned pattern of development and;
- (d) Free-standing new communities situated in rural areas, accessible to transportation corridors and indicating strong economic potential.

PROBLEMS AND PROSPECTS

With the establishment of Reston in 1963, developers, local governments and homeowners speculated that new communities would perhaps revolutionize community development attitudes and techniques. From testimony presented to the Commission and research gathered on the national new town movement, it is evident, however, that this has not been the case. The primary obstacles depressing or constraining large-scale planned communities include:

The high interest rates and limited mortgage funds (which have restricted both "front money" availability and long-term loan supplies) coupled with the difficulty of acquiring large parcels of land;

The reluctance of local governments to approve zoning changes for increased densities, and requirements that developers fund major off-site public facilities which subsidize small adjacent projects not subject to similar provisions;

The inability of local governments to honor public facility commitments made vis-a-vis the approval of comprehensive plans, thereby preventing the completion of the entire program and dramatically altering the long-range economic feasibility of the development projected over a 10 to 20 year period. For instance, although water and sewer facilities may be available when a project is begun, a "first-come-first-serve" policy enables adjacent projects to tap into lines originally planned for the new community. When the new town attempts to grow to meet its expected size, existing facilities already are operating at capacity levels;

Disjointed local, State and Federal government permit procedures have increased construction delays which have been reflected in home costs. Large developers indicated to the Commission that some delays were costing them upwards to \$100,000 a month and consequently were raising the price of homes from several hundred to thousands of dollars per unit.

As a result of these obstacles, a number of large new community projects have been withdrawn, denied or unjustifiably delayed. According to testimony, these policies have encouraged developers to abandon the large-scale new communities approach in favor of planned development (PUD) and single family subdivisions. Often the result is an increase of housing costs and a reduction of efficiency.*

Aside from the economic and bureaucratic problems depressing new town development, a number of extremely positive benefits have emerged within the new community framework, such as:

Utilization of creative planning techniques that incorporate both the physical and social resources of the town into the community structure. Such new town designs following the natural contours of the land enable developers in a given area to achieve higher densities but require a dedication of approximately 40% of the property for open space. Social services and resident professional resources also have been a hallmark of these communities, and they have been characterized by strong citizen participation programs;

*See "One Family Housing; Costly, Inefficient," The Washington Post, (October 21, 1974).

Incorporation of low, moderate and elderly housing, within financial limitations. As stated, the housing range for these communities primarily accommodates middle and upper income levels; however, an attempt has been made to supply moderate income housing when practical. (HUD requires 20 to 30% low and moderate income housing for Title VII qualification.);

Attraction of industry to increase employment base and tax revenues, and to give employees the option of living and working within the same community. Although new towns have had moderate success in this field, industry has been reluctant to relocate, and the light industries have not supplied the quality or diversity of jobs (especially blue-collar) that new towns are soliciting;

Positive contribution to the community tax base over the long run, when operating under certain conditions;

Institution of innovative cultural programs, educational services and transportation systems.

The Commission recognizes that new communities are not a panacea for all problems facing the housing and community development industry. However, a number of physical and social advantages, plus housing options can be realized through new communities, which are not presently embraced by the traditional subdivision and isolated development. If the economic issues can be resolved, new communities can become a realistic alternative. At a very minimum the new town concept should be incorporated into the design and operation of small scale developments.

Therefore, the Commission recommends:

- *That a study of the feasibility of revolving fund financing be made to assist new community or PUD developments on a local option basis, allowing developers to recover costs expended for off-site facilities as growth in the adjacent areas increase and other projects assume a pro-rata share of the costs;
- *That localities that adopt a comprehensive plan be urged to prepare a five-year capital improvements budget in order that large-scale development plans will be consistent with public facility resources;
- *That a study of the feasibility of localities establishing "limited access" public facility programs upon approval of a long-range new community or planned community plan in conjunction with the local comprehensive plan and the capital improvements budget;
- *That permits required by local, State and Federal agencies specifically in the health, water, highway, air quality and construction areas, be coordinated to minimize planning and construction delays that serve to inflate housing costs;

*That administrative programs be instituted by the Housing Development Authority to increase the Authority's participation in new community and planned community development and to encourage the incorporation of new community concepts in developments of a smaller scale;

*That feasibility of land banking be investigated as a means of setting aside sites for new communities and planned developments, particularly within urbanizing areas.

STUDENT HOUSING

In order to rigorously evaluate the student housing situation at State colleges and universities, the Commission held three of its six public hearings on college campuses: The College of William and Mary, Virginia Polytechnic Institute and State University, and Clinch Valley College of the University of Virginia.

Major student housing problems presented to the Commission included a general lack of concern by college administrators for off-campus housing problems, unsatisfactory relations between private landlords and student tenants, and an inadequate amount of on-campus housing.

It is the sentiment of the Commission that many student landlord-tenant problems can be resolved through wide-spread dissemination of Virginia's Residential Landlord and Tenant Act. This Act became law in July, 1974, and provides clear and precise obligations and remedies for many tenants and landlords -- including many remedies heretofore not available to student tenants.

It is also the sentiment of the Commission that the provision of adequate student housing must be viewed as a major responsibility by colleges and universities. An implicit obligation of these institutions when they accept students is to provide assistance to them to locate adequate housing whether off-campus or on-campus. At most State colleges and universities, this obligation is not being fulfilled.

Therefore, the Commission recommends:

- *That each college and university make specific plans to provide adequate on-campus housing for all students and to assist them in the location of off-campus housing;
- *That State universities and colleges budget funds for housing placement services and terminate the practice of charging on-campus students for services in locating off-campus housing;
- *That the State Council of Higher Education oversee the student housing situation on each campus.

CONCLUSION

Housing problems loom as one of the most serious problems Virginians face today. The dwindling supply of low and moderate income housing, lack of mortgage funds, and higher costs are oppressive constraints on the vast majority of persons seeking housing in the state, but these constraints have disproportionately restricted the supply of low and moderate income housing.

The Commission believes that mobile homes can provide a partial answer to the housing needs of low and moderate income people in many parts of the state. The Commission further believes that a concerted effort between local, State and Federal authorities and the private sectors can bring about necessary and continued improvement in the supply of housing.

The Commission is hopeful that the so-called "slow growth" or "no growth" conundrum will be solved by the localities involved. The Commission would like to emphasize that historically state involvement in local affairs and national involvement in state affairs is replete with prior warnings ignored that involvement would occur if solutions were not forthcoming at the existing level.

The Commission will continue its study as charged by the General Assembly and will make its final report September, 1975.

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