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2023

AN EDUCATIONAL SUMMIT ON HOUSING ATTAINABLITY

SUMMIT SUMMARY REPORT

RHA
REGIONAL HOUSING ASSEMBLY

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Introduction

In 2021, the Rappahannock Area Health District (RAHD) and Mary Washington Healthcare (MWHC) hosted their Community Health Assessment (CHA) to identify and develop strategies to address priority health issues affecting this region. With the support and feedback from more than 70 community organizations, the CHA process collected quantitative data, qualitative data, and community feedback related to health in our region, looking beyond the traditional medical definition of health to examine the social determinants of health such as housing, income, employment, education, and access to healthy food, all of which play an integral role in health outcomes. During the CHA, affordable housing was the top response to the question "what would most improve quality of life for our community?". The 2022 Community Health Improvement Plan (CHIP) identified affordable housing as a top priority, and a goal of developing a unified voice in the community around affordable housing.

In turn, the Regional Housing Assembly (RHA) was created to fulfill this goal. Staffed by the George Washington Regional Commission, the RHA serves as an advisory group of volunteers in partnership with multi-sector stakeholders related to health and housing. Composed of an overarching consortium of housing interests, the RHA enhances regional coordination, communication, and effectiveness toward overall housing conditions in Planning District 16. One of the first initiatives of the RHA was to bring awareness and education to the region on housing attainability and provide space to discuss how the region can move forward with strategies identified in the Housing Affordability Study and Action Plan. Therefore, the Regional Housing Summit was planned for October 2023 to fulfil this first critical step of engaging in affordable housing conversations in PD16.

Thank you!

Without the support of this team, the summit would not have been able to happen. Thank you for your commitment to housing attainability!

RHA Members

Organizations

Caroline County Habitat for Humanity
Central Virginia Housing Coalition
City of Fredericksburg
Community Foundation
FAHASS
Fredericksburg Area Association of Realtors
Fredericksburg Area Builder's Association
Fredericksburg Virginia Main Street
Greater Fredericksburg Habitat for Humanity
Healthy Generations
Jarrell Properties
Loisann's Hope House
Mary Washington Healthcare
Micah Ministries
Pearson Smith Realty
Rappahannock Area Health District
Tricord

Individuals

Gee Gee Bean
Susan Doepp
Andre Pineda

Events Committee

Cait Woodward
Carl Bardy
Chris Napier
Ellen Justesen
Gee Gee Bean
Jim Schepmoes
Susan Doepp

Summit Presentations

Welcome

- Chip Boyles, Executive Director, George Washington Regional Commission

Opening Remarks

- Representative Abigail Spanberger, Virginia's 7th congressional district

Keynote: The Continuum of Housing

- Brian Koziol, Executive Director, Virginia Housing Alliance

Breakout Session #1

- **Intersection of Housing and Community Health**
  - Sandra Serna, Virginia Department of Health
  - Theron Stinar, Fredericksburg Christian Health Center
  - Teresa Bowers, Micah Ministries
  - Ellen Justesen and Allison Balmes-John, RAHD
- **Workforce Housing**
  - Megan Samples, Fredericksburg Main Street
  - Sandra Osborn, Stafford County Schools
  - Rebecca Towery, Proposed Academy of Technology and Innovation University of Mary Washington
- **Preserving Affordable Housing Stock**
  - James Roberson, 516 Project
  - Bailey Thompson, City of Fredericksburg
  - Sandra Powell, DHCD

Lunch Plenary

- Jonathan Knopf, Executive Director of Programs, Housing Forward Virginia

Breakout Session #2

- **Challenges for Builders and Developers**
  - Jeh Hicks, Jarrell Properties
  - Dan Sandoval, Republic Home Builders
  - Mike Jones, Tricord
  - Mark Snesavage, Fredericksburg Area Builders Association
- **Senior Disabled Housing**
  - Pat Holland, Healthy Generations Area Agency on Aging
  - Debra Fults, disAbility Resource Center
  - Meghann Cotter, Micah Ministries
- **Attainable Housing in Rural Communities**
  - Jason Tickle, Caroline County Habitat for Humanity
  - Jeanie Barbrow, USDA Rural Housing
  - Mark Gaines, Town of Bowling Green

Breakout Session #3

- **Housing and Competitiveness: How Affordable Housing Affects Business Attraction and Growth**
  - Kim McClellan, Fredericksburg Area Association of Realtors
  - Todd Gillingham, Fredericksburg Regional Alliance
  - Tyler Carroll, Virginia Economic Development Partnership
  - Ian Ginger, George Washington Regional Commission
- **Military Housing**
  - Chris Landgraf, Quantico
  - Dr. Mike Hubbard, Fredericksburg Regional Military Affairs Council
  - Sue Armstrong, Virginia Housing
- **Virginia Housing Programs**
  - Chris Thompson, Virginia Housing

Debrief and group brainstorm activity for next steps

Closing Remarks

- Chip Boyles, Executive Director, George Washington Regional Commission

Presentation Summaries

Welcome

The summit kicked off with a brief welcome from Chip Boyles, Executive Director of the George Washington Regional Commission. Chip thanked all for coming and introduced Representative Abigail Spanberger for general opening remarks.

"We need long term solutions to the root causes of housing challenges."

Opening Remarks

As a regional leader, Representative Spanberger emphasized the importance of extensive partnerships and collaboration for effective solutions. She highlighted that progress starts with dialogue. Recent years have brought challenges, making affordable housing more difficult to access in the region. Solutions should address various aspects such as health and economic development across all levels. She commended the ongoing efforts in the region and pledged her continued support for affordable housing initiatives.

Keynote Speaker

Brian Koziol Executive Director, Virginia Housing Alliance

“There is no easy solution, but education, advocacy, funding, and partnerships are key to progress.”

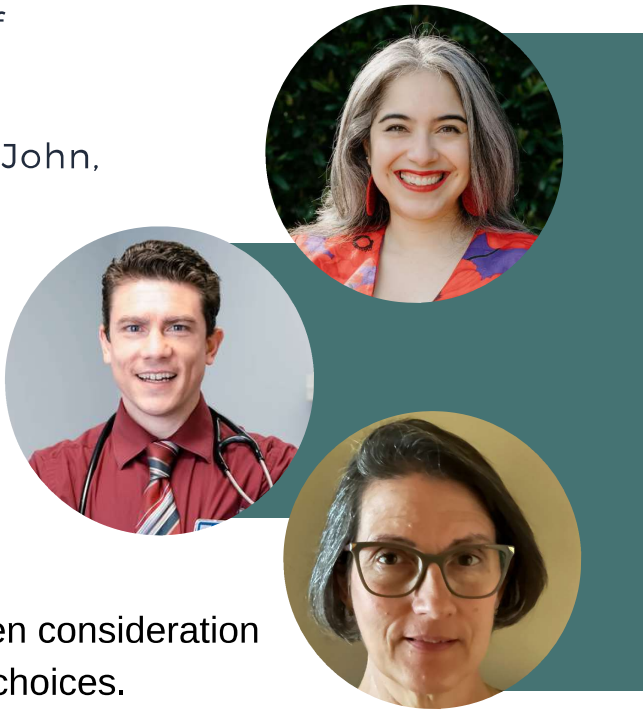
Koziol presented on the housing climate at hand: as residents’ buying power stagnates and housing construction slows, housing becomes increasingly unattainable and unaffordable. Virginia overall has had an average increase of 44% in rent prices since 2011, and some communities exceed this rate. All income levels and demographics feel the pain of rising costs, but low-income residents face the most pressure. 300,000 affordable units are needed to eliminate rent burden for low-income renters. Many communities across Virginia are unaffordable to the industries communities rely on, including teachers, custodians, utility workers and others. Community opposition and the current regulatory environment can create roadblocks to the creation of more housing which beckons creative solutions to move forward in the conversation.

The Housing Continuum

Affordable housing is a spectrum: no one solution will serve the entire population. Different populations have different needs. Regional partners must collaborate to provide a range of housing infrastructure and assistance to ensure that all needs are addressed adequately.

Intersection of Housing and Community Health

Speakers: Sandra Serna, Virginia Department of Health; Theron Stinar, Fredericksburg Christian Health Center; Teresa Bowers, Micah Ministries
Moderators: Ellen Justesen and Allison Balmes-John, RAHD



Housing has come to be understood as an integral part of health, both public and personal. Panelists provided a range of perspectives, from working in the field of public health to providing direct services to unhoused and low-income populations. As understandings of health change, social determinants of health are increasingly important. Conditions like economic stability and built environment should be given consideration along with traditional factors like genetics and lifestyle choices. Community health partners are collaborating with GWRC to research the relationship between housing and health and pursue action items that facilitate.

Workforce Housing

Speakers: Sandra Osborn, Stafford County Public Schools; Rebecca Towery, Proposed Academy of Technology and Innovation University of Mary Washington; Megan Samples, Fredericksburg Main Street

Panelists offered their perspectives on the effect of rising housing costs on workforce housing. The region is currently experiencing a shortage of housing for key members of the workforce such as teachers, emergency responders, and service industry employees among many others. Many of these workers also fall into the ALICE (Asset Limited, Income Constrained, Employed) population and may not qualify for assistance but are still in precarious financial situations. Lack of workforce housing has ripple effects, including added strain on small businesses and their employees.

Preserving Affordable Housing Stock

Speakers: James Roberson, 516 Project; Bailey Thompson, City of Fredericksburg; Sandra Powell, DHCD

Moderator: Chip Boyles, George Washington Regional Commission

This session focused on efforts to maintain existing affordable housing. New construction is often costly, controversial, and slow. As the new supply of homes slows, preserving current housing stock becomes increasingly important. Panelists discussed solutions to allow residents to stay in their current housing by maintaining affordability. Panelists highlighted the importance of facilitating residents staying in their current housing. Vulnerable populations, like seniors and people with disabilities, often need assistance in order to stay in their homes. Efforts to achieve this include rehabilitating and retrofitting housing, installing accommodations, and providing financial assistance. These programs are provided by government and nonprofit partners and range from the city, regional, and state level.

Challenges to Builders & Developers

Speakers: Jeh Hicks, Jarrell Properties; Dan Sandoval, Republic Home Builders; Mike Jones, Tricord

Moderator: Mark Snesavage, Fredericksburg Area Builders Association

Even as the region sees growth, development has often not kept up the pace. Shortage of labor and supplies, high mortgage rates, and availability of land all play a part in preventing the development necessary to provide affordable housing stock in the region. Land, in particular, presents a road block. Even though land may be available and affordable for developers to purchase, local regulations and zoning can often prevent affordable housing development. Increased density is another key factor in producing affordable units, and panelists recognized the need for developer innovation and collaboration with local leaders and residents.

Senior and Disabled Housing

Speakers: Pat Holland, Healthy Generations Area Agency on Aging; Debra Fults, disAbility Resource Center

Moderator: Meghann Cotter, Micah Ministries

Housing plays an important role in the health and safety of all populations, but seniors and people with disabilities experience increased vulnerability. There are a range of housing options available to seniors and people with disabilities, ranging from assisted living facilities to supportive housing to independent living. Though independent living and aging in place are ideal for many, there are currently not enough supportive services to allow many to remain in their homes. Key housing issues for seniors and people with disabilities include affordability, accessibility, assistance and services, and prohibitive costs for assisted living and long-term care.

Attainable Housing in Rural Communities

Speakers: Jason Tickle, Caroline County Habitat for Humanity; Jeanie Barbrow, USDA Rural Housing

Moderator: Mark Gaines, Town of Bowling Green

In this panel, Jason Tickle of Caroline County's Habitat for Humanity and USDA's Jeanie Barbrow discussed the challenges that rural communities face in creating and maintaining affordable housing. The panelists explored methods for collaboration and funding for supporting affordable housing. Programs operating rural communities in the region include the construction of single-family housing (Habitat for Humanity), as well as grants and loans for critical home improvements and homeownership. These self-help programs and community investments allow families to build wealth and create stability and wellness.

Military Housing

Speakers: Chris Landgraf, Quantico; Dr. Mike Hubbard, Military Advisory Council

Moderator: Sue Armstrong, Virginia Housing

Those serving in the military face unique housing challenges due to frequent relocation and shortage of housing on base. The region's proximity to bases like Quantico and Dahlgren also put pressure on the local housing market. Price is a key issue, but availability and inventory remains the greatest challenge. Solutions include rental partnership programs, application fee caps, and increasing workforce housing.

Housing and Competitiveness: How Affordable Housing Affect Business Attraction and Growth

Speakers: Kim McClellan, Fredericksburg Area Association of Realtors; Todd Gillingham, Fredericksburg Regional Alliance; Tyler Carroll, Virginia Economic Development Partnership

Moderator: Ian Ginger, GWRC

Panelists offered their perspectives of housing affordability's effect on the real estate market, employment, and economic development. Panelists also discussed trends in economic development and its relationship to housing. Many of the top industries experiencing growth in the area – like healthcare, food service, education, and construction – earn less the area median income, which pushes them out of the affordability range. This forces them out as higher income earners move into the area. It is a retention issue – those who have learned and trained in the region will leave, creating a vacuum. Cost of living, particularly housing costs, is ultimately slowing down economic growth statewide and in our region.

Virginia Housing Programs

Chris Thompson, Director of Strategic Housing, Virginia Housing

Chris Thompson presented on Virginia Housing's programs that help further the organization's mission of helping Virginians attain quality affordable housing. Program include first time homebuyer counseling and mortgages multifamily financing, and supporting community planning efforts. Virginia Housing works in the face of slow development and an increasingly competitive market. The organization facilitates a process of planning, development, and innovation to create livable and thriving communities. Virginia Housing offers assistance in the form of community engagement, technical expertise, and funding.

Lunch Plenary

Johnathan Knopf, Executive Directior for Programs, HousingForward Virginia

“Despite all obstacles, we still have a lot of things that are working. We just need to do more and take risks on things we haven’t tried yet.”

Knopf’s lunch plenary presentation explained the work HousingFoward Virginia is doing in research and advocacy. The organization paves a way forward for local partners to pursue affordable housing. He discussed housing as a multifaceted issue. He explained the difficulty of defining the term and how different definitions inform our perspective on the issue. Definitions of affordability must take into account location, income, family size, and an area’s cost of living. Knopf noted that a spectrum of housing stock is required - ranging from shelters to supportive housing to market rate rentals and homeownership. As the need for affordable housing increases, there must be a shift in public opinion; residents need to be shown that affordable housing can be quality and well-integrated into a community.

Brainstorming Session

Following presentations, summit participants were given the opportunity to break into discussion groups to brainstorm the following questions:

1. Taking into account the information shared today, what are possible next steps for addressing housing attainability in the Fredericksburg Region?
2. What are the opportunities and barriers for building a public/private partnership to support these efforts?
3. What are the next steps that the region could take to get started?

Items To Consider

- Specific solutions should be identified to pursue. The Regional Housing Assembly is in the process of identifying and action planning for these strategies.
- Priorities include addressing all income levels, pursuing tax credits and funding, and changing the way we build new housing.
- Funding, zoning, advocacy, and education were identified as crucial aspects of moving towards affordable housing.
- Action needs to be rooted in creativity and collaboration. There are existing programs that can be utilized and expanded, but all sectors need to cooperate and communicate.

Housing Summit participants discussing the next critical steps in the regional housing conversation.

Next Steps

From sessions and feedback given throughout the summit, it is clear that there is a continuning and growing need for regional solutions addressing attainable housing throughout Planning District 16.

The Regional Housing Assembly (RHA), as the convener and collaborator around the regional issue, has taken the information gathered at the brainstorming sessions and information provided in the 2020 Regional Housing Affordablility Study and Action Plan, and developed three key priorities for moving forward. These key priorities will serve as the focus and direction for the RHA as it's conversations turn to the next phase of solution oriented programs for the region.

Use Comprehensive Plan Updates to Explore Density Options and Expand Housing Education Efforts. (1.3)

Incubate a new entity with powers similar to a housing authority. (2.10)

Increase Housing Rehab and Critical Repair Assistance Programs. (3.3)

The RHA will develop detailed Action Plans for each step to be monitored and evaluated by the RHA Executive Committee. Progress will be displayed on the RHA page of the GWRC website.

RHA

REGIONAL HOUSING ASSEMBLY

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