



**STAFFORD COUNTY BOARD OF SUPERVISORS'
WORKFORCE AND AFFORDABLE HOUSING AD HOC COMMITTEE**

Regular Meeting, March 23, 2023 at 12:00 p.m.
George L. Gordon Government Center – ABC Conference Room
1300 Courthouse Road | Stafford, VA 22554

Call to Order: Mr. Paul Santay called the meeting to order at 12:01 p.m.

Roll Call: The following members were present: Tinesha Allen, Monica Gary, and Pamela Yeung

Also in attendance were Randal E. Vosburg, County Administrator; Donna Krauss, Deputy County Administrator; Michael Morris, Deputy County Administrator; Rysheda McClendon, County Attorney; Paul Santay, Chief Community Development Director; Savannah Carabin, Development Services Administrative Manager; and other interested parties.

Election of Chairman: Mr. Santay opened the floor for nominations. Dr. Yeung motioned, seconded by Ms. Allen, to nominate Ms. Gary as Chairman. Mr. Santay called for any other nominations. Seeing none, the motion to nominate Ms. Gary as Chairman of the Workforce & Affordable Housing Committee passed 3-0.

Organization/Name/Charter: Mr. Santay shared at the last Board of Supervisors meeting, the board recommended that staff would provide a draft charter for the ad hoc committee. In addition, Mr. Santay deferred to the County Attorney Rysheda McClendon on whether the charter should be adopted at this meeting or the next.

Dr. Yeung addressed the name of the committee and requested it be more palatable out of concern for the stigma associated with “affordable housing” and to include workforce priority housing.

Ms. McClendon stated the name and purpose should be based on what is nationally recognized and prioritize communicating the goals of this committee with the public. She also stated that although it can be called “workforce”, the problem is affordability and individuals can make the median income in Stafford County and still not afford a home. Ms. McClendon requested the focus be on what is nationally acceptable.

Dr. Yeung commented that it was changed from affordable to workforce for the stigma to combat the sigma and be more socially acceptable.



Ms. Gary suggested that the charter referenced a consideration to develop a draft *Stafford County Workforce and Affordable Housing Strategic Plan* and suggested calling the committee the “Workforce and Affordable Housing Committee”.

Mr. Vosburg commented that an argument can be made for either workforce or affordable housing and that there are different definitions and respective guidelines.

Ms. Gary commented that the committee could cover both.

Ms. McClendon reminded the committee that the charter is a draft and once the committee agrees on changes, the Board of Supervisors will ultimately have to approve the charter before action can be taken by the committee.

Ms. Gary asked for additional suggestions to the draft charter.

Ms. McClendon mentioned that Article A under “membership” on the charter does not align with the Board of Supervisors bylaws changes made last year and that the committee may want to consider moving that provision with regards that members carrying on for the purpose of the committee be changed to that membership to the committee is appointed annually.

Ms. Gary requested the draft charter be sent to Rysheda and a red-line draft with changes be prepared for the committee.

Mr. Santay asked Ms. McClendon if the committee needs to take action on any individual item on the agenda in terms of a vote for the name or for any sort of postponement of the final charter.

Ms. McClendon stated that when the committee feels the charter is in place they would vote to have a recommendation back to the Board of Supervisors that they endorse the charter.

Ms. Gary asked if failure to approve the charter today could hinder the committee’s process of moving forward. Ms. McClendon asked no, however, she requested the committee be mindful that one of the first charges is to establish what the committee is doing and the charter has a date of when the committee will provide recommendations to the Board of Supervisors.

Current Policies and George Washington Regional Commission (GWRC) Information: Mr. Santay shared that there are current initiatives in place at the regional level that are included in Stafford County’s Comprehensive Plan which is attached as part of the agenda packet. He shared that the GWRC has begun a regional campaign to discuss affordable housing, workforce housing, and other considerations. Mr. Santay suggested the attachments may provide additional context on regional initiatives and requested the committee share with staff their intended direction and/or if the committee sees Stafford County accomplishing something similar or different entirely.



Dr. Yeung cited townhomes in Garrisonville and the Griffis-Widewater districts that became affordable because of the age of the structure and individuals inhabiting those dwellings and asked if anyone knows of additional workforce/affordable housing development happening in the county or if there was a list of such development.

Mr. Santay said the information is able to be updated and information has been obtained and mentioned in the comp plan centered around affordability and rental costs but he is unsure if the information was specific to just Stafford County. He also stated plans are being made to reach out to the GWRC to inquire about the data collected.

Mr. Morris posed the question of what methodology will be used and requested that creating an inventory should be on a subsequent agenda.

Dr. Yeung asked for an exploratory report that would provide a comparison with other localities that are successful but not too far away. Dr. Yeung mentioned she has met several individuals from Loudon and Arlington at VACO conferences and figure that although they may be more crowded, they may be worth looking into.

Mr. Santay agreed and reiterated the draft charter objectives cover things like performing a regional comparison and analysis to capture information from other localities. He suggested looking at the standard localities Stafford studies such as Loudon, Prince William, and Chesterfield but mentioned he anticipates others.

Ms. Allen requested Henrico be added, Mr. Santay agreed.

Mr. Vosburg said that after reading through the attachments, especially the GWRC document, a lot of what the committee has discussed is mentioned in the document and sites one of the specific duties, “the RHA would review existing working definitions of affordable housing to draft a formal mutually agreed upon definition, the initial and primary task would be to create a common vocabulary.” Mr. Vosburg pointed out the comp plan references affordable housing and needs to be updated to include workforce housing. In addition, Mr. Vosburg suggested referencing the document when determining gaps and asking what is GWRC not doing with the example GWRC mentions coordinating housing plans and needs assessments but doesn’t take action. Mr. Vosburg continues with stating this document is a roadmap and conversations about common goals and strategies can be held.

Ms. Gary commented that the committee needs to hear from GWRC and requested the committee engage with transportation relatively early in the process and cited a transportation exercise she participated in with scaling cities.



Dr. Yeung mentioned the Moncure Elementary School as an example of a potential community project and agreed with Ms. Gary in which transportation should be considered. In addition, Dr. Yeung requested that the committee hear from various individuals in the affordable housing field to share resources. Ms. Gary agreed to inviting individuals with expertise in affordable housing to future meetings and would send recommendations to staff.

Ms. Allen agreed and requested an emphasis on getting information from the private-sector. In addition, Ms. Allen requested to see data that shows shortages in Stafford County in regards to rental, townhouses, condos, single family housing, and more – potentially in an ESRI map. She suggested this could create a synergy with the Planning & Zoning department in addition to figuring out the types of funding resources available for individuals interested in acquiring housing. Ms. Allen posed the question, “how do we get people to then get the information to start going after some of this money to then be able to build some of that stuff for them?”

Mr. Vosburg responded that the GIS could provide a map with different parameters and those parameters can fluctuate between “affordable” and “workforce”. He stated that if he remembered correctly, 60% of the median income or less is affordable and then above that is considered “workforce”. Mr. Vosburg clarified that examples used to describe “workforce” are teachers and law enforcement and these individuals typically have vehicles so they may not necessarily need a walkability or mass transit aspect. He also re-addressed the workforce vs. affordable name suggestion for the committee and stated the county may be experiencing a deficit in both affordable housing and workforce housing and there is a discussion to be had to determine the focus and incentivize that.

Ms. Gary stated that is why it was decided the ad hoc committee name would encompass both.

Dr. Yeung reiterated the reason she wanted to figure out the goal of the ad hoc committee was she felt that individuals who qualify as “affordable housing” receive help already in terms of the federal government and other things of that nature. She continued to express her thoughts were on focusing and starting with workforce housing since it was been a culminating issue. Her concern was individuals who live in their parent’s basement, firemen, Sheriff’s, and other individuals who may have recently graduated from school. She expressed her thought was to focus on that first then focus on affordable and try to work towards a solution.

Ms. Gary stated that she thinks Ms. Allen agrees therefore the majority says to look at both and that this may end up developing into a more permanent committee. She requested the committee look at the information provided and the work to be accomplished.

Ms. Allen stated she disagreed due to prior to owning her home, she did not have access to resources when she was considered “affordable” and not “workforce”. Ms. Allen stated a lot of her constituents are struggling for affordability and they live in townhomes they can no longer



afford to rent. She referenced that many individuals live outside of the parameters of qualifying for government or state help and she requested both “workforce” and “affordable” be researched to figure out the shortages in each.

Ms. Gary stated the general consensus is that the committee will continue to look at both and agreed with that however the “how” is a different thing. She mentioned one can be done and then the either however there is a lot of information to unpack and as the committee does so, they will decide. She stated that today we are looking at both because it applies to both and will navigate as we go. Ms. Gary called on Ms. Allen and said there was a meeting a few months ago about some policies that may be restrictive and a discussion about the housing authority. She asked Ms. Allen about potential obstacles and perhaps bringing that information to the committee would be good.

Ms. McClendon stated that it was kind of going outside of the housing authority and looking for other things the board could pursue from a building aspect to achieve some goals without taking on a role like county subsidized housing.

Mr. Santay requested that be captured under Article III, Letter F, “Consult with the County Attorney’s Office to understand federal, state, and local legal ramifications regarding any workforce/affordable housing program recommendations and research authorized methods to address housing affordability.”

Ms. Allen stated she liked letter G and thought the committee needs to formulate that data and suggestions need to align with the comp plan, even if we don’t follow our comp plan, and one day we will.

Mr. Santay said one of the specific things to handle before the next meeting are definitions of the relative terms and staff would present those to the committee and the committee can decide whether it means a specific definition for Stafford or for the region.

Ms. Allen requested income brackets be considered. Mr. Santay agreed.

Mr. Santay stated a connection will be made with GWRC to see if there are any updates even though the data is from 2020 and 2021 but he expressed a lot has changed in the past couple of years.

Mr. Chris Thompson with Virginia Housing, formerly VHDA, introduced himself and shared that VA Housing is a State Housing Finance Agency that has been around for 50 years. He went into detail on VA Housing highlighting that VA Housing operates as a public-private partnership that is self-sustaining and raises its funds on the capital market. Mr. Thompson shared that VA Housing have programs to help with homeownership down payment assistance, closing cost assistance, and a rate buy-down program to make homeownership more affordable. In addition,



he shared how VA Housing assists with rentals too in which VA Housing helped create about 5,700 units across Virginia financed at about 900 million. Mr. Thompson shared he runs the community outreach operational unit so he meets with other individuals and organizations similar to this committee such as local government, developers, and other service providers for educational resources. Mr. Thompson shared that staff primarily is “on the road” but has offices in Northern Virginia, Richmond, and Wytheville and everyone has expressed concerns about housing. Mr. Thompson also shares conversations have been taking place with the state Economic Development Partnership because they are recruiting for companies and a common question is where they are recruiting their workforce from. Mr. Thompson expressed the conversations have been focused on the continuum of housing and housing for everyone in the community – this includes everyone who could be facing homelessness from people who work for the schools to people that work at Wawa. He explained there isn’t a standard definition for affordable, workforce, or attainable housing and those are approached by VA Housing in a few different ways. Mr. Thompson explained that VA Housing has different thresholds that they use to measure types of assistance that is available based on household size and income. In regards to rentals, Mr. Thompson shared that most of their financing assists with mixed-income projects and that is what is driving development now. Mr. Thompson shared development is on an 80/20 program which is if 10 units are being built, 2 of them have to be for someone making 80% of less than the median income; Mr. Thompson shared that terms are flexible for developments featuring additional affordable housing units. Mr. Thompson provided attendees with handouts of projects Virginia Housing recently completed. Mr. Thompson went on to share some creative partnerships such as repurposing old school buildings and used the example of a former American Legion building in Northern Virginia that was repurposed.

Mr. Thompson shared that Virginia Housing has grant programs for local government as well for uses such as a market study to understand the current landscape or determine gaps in terms of housing, ownership rental, different income strata, and/or assess inventory. In addition, he shared there is a grant program for a consultant to review land use policies and assess zoning regulations and make recommendations. Mr. Thompson said there are a variety of grants available and are generally open submission for the entirety of the year with a brief pause when schools close. Mr. Thompson shared there is no match requirement, but there are caps for funding and the funds are kind of unrestricted in terms of procurement.

Ms. Gary opened the floor for questions directed to Mr. Thompson.

Ms. Allen thanked Mr. Thompson and asked if there was flexibility in the 80/20 requirement in which it would require an increased number of affordable housing units. Ms. Allen used the example of many of her constituents whom work at Wawa may not be able to compete with someone who makes \$155,000 looking for a home. Ms. Allen expressed these workers are the ones that need the housing to be closer to their work because they may not necessarily be able to afford transportation to get to work. Ms. Allen used the example of living in New York City



which didn't allow inclusivity in terms of varying backgrounds because it makes those that can't afford to feel as if they will never be able to afford to live in nicer developments. Ms. Allen posed the question of how to fix that concern and if it is by increasing the affordable housing in the traditional 80/20 split.

Mr. Thompson stated the 80/20 is the bare minimum and most do more than just that, but for Virginia Housing to give them flexible terms, they have to have a higher level of affordability. He also stated there is a balance and they often receive push-back and it must be financially sound to the underwriter. Mr. Thompson shared that discussion are also being had on ensuring costs of living aren't exceeding 30% of a person's income.

Ms. Allen commented that when she was looking for a home, the process of finding resources was difficult, especially when saving for a down payment and nest egg at the same time while trying to apply and qualify for loans and grant programs in addition to people overpaying for properties in the last two years ago. She mentioned that in the meantime, someone has money or a support system that can get a down payment in a few days, purchase the property, and you as an individual are back to square one.

Ms. Gary thanked Mr. Thompson for attending the meeting and expressed her concern for individuals who are currently utilizing HUD assistance may not be able to make the jump from that assistance to their own place. She shared that she acknowledged this couldn't be fixed with housing, but there are mitigation efforts to be had.

Mr. Thompson shared the Individual Development Account Program which is a match program for first time homebuyers to save for a down payment. He said he believes the match is 8-to-1 so if a prospective homebuyer saves \$1,000, they could receive \$8,000 to put towards the down payment and that can be layered with other programs.

Ms. Gary agreed that was helpful and reiterated her concern for individuals who cannot make the leap. She then called on Mr. Vosburg to ask if he had any additional questions.

Mr. Vosburg asked to confirm 7,700 mortgages were done through VA Housing last year; Mr. Thompson confirmed.

Mr. Vosburg asked if there was any data, such as a GIS map, that would show where those were located, specifically the ones in Stafford.

Mr. Thompson stated the home ownership division may have that data and he would inquire and would follow up.

Mr. Vosburg asked if VA Housing works with counties that assist applicants with getting ready and walk them through the process and refer them to VA Housing so there's a higher likelihood



of success versus a county like Stafford that doesn't have any local infrastructure and subsequently asked if potential applicants have to find VA Housing by themselves.

Mr. Thompson responded by saying there are counties with varying levels of capacity however VA Housing has a mobile mortgage office that will set up and provide direct loan applications and share resources such as HUD Certified Housing Counselors. Mr. Thompson also shared there are classes that are in-person and online that work on things like credit repair, house affordability, and other topics in addition to connecting individuals with the best mortgage products such as USDA, RD, FHA, Virginia Housing, and more.

Mr. Morris asked with programs such as health care home funding or CDBG funding the eligibility is based on HUD criteria and asked if VA Housing operates outside of them.

Mr. Thompson stated HUD and CDBG have tighter thresholds on income so it is typically going to be 80% but they often see a proportional number of units that may not apply to all the units in the development.

Mr. Morris stated Stafford County currently doesn't qualify for CDBG and asked what else is available.

Mr. Thompson shared that in areas that are not entitlements like Stafford, the developer, whether for profit or non-profit will apply to DHCD and they have the Affordable and Special Needs Housing Program which is the HOME Program, the Housing Trust Program, and the National Housing Trust Program combined into one so you can apply for all three at one time; however, it is a competition that runs twice of year.

Ms. Allen asked as someone who is a millennial and has student loans, how is VA Housing adjusting the criteria with granting some of the mortgages because student loans are factored in and individuals may not be credit worthy for a house.

Mr. Thompson shared a common question is are there ways VA Housing can relax some of the underwriting criteria around that but they are not there yet. Mr. Thompson explained that the Richmond Metro Area and a few others started a community land trust which is where an individual would buy the house but the land itself is owned by the land trust and the individual only has to finance the house.

Ms. Gary thanked Mr. Thompson again and opened the floor to determine a date for the next meeting. After much discussion, the meeting was set to April 20th at 11am

Ms. Allen asked how can the county connect this information with potential homebuyers in Stafford County.



Ms. Gary shared that Fairfax County has a dedicated page for resources and asked if there was information of if there could be information on Stafford's website.

Ms. Krauss shared that the county does have some information under the county partners page and will add the Virginia Housing Coalition. After some discussion, Ms. Krauss will work with Community Engagement.

Ms. Allen suggested being able to ask Blu on the website.

Ms. Gary requested the members of the committee send in to staff proposals on potential speakers for subsequent meetings and said one speaker per meeting or multiple speakers with similar experiences to form a panel.

Mr. Thompson complimented working with GWRC and shared that Virginia Housing provided them with funding.

Ms. Allen requested consideration for affordable senior housing.

Ms. Krauss asked if there was a listing of low-income or senior housing in Stafford

Mr. Thompson shared that anyone that gets financing must register on virginiahousingsearch.com

Ms. Krauss stated she has a list of properties on hand.

Ms. Allen asked if VA Housing has a lot of 55 and older funding.

Mr. Thompson shared that yes, and shared one community utilized a former school and created a community kitchen, restaurant, and brewery.

Ms. Gary shared the board is looking at something similar and moved to adjourn.

The next meeting is planned for Wednesday, April 20, 2023, 11:00 a.m. The meeting adjourned at 1:02 p.m.

The full transcription of the meeting is available at:



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