

# **TOWARD AFFORDABLE WORKFORCE HOUSING: GROWTH TRENDS, CONCLUSIONS, and THE NEED FOR ACTION PLANNING**

Synopsis of the Spring 2005 Regional Workforce Forum

April 21, 2005

Culpeper Country Club

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## **Rappahannock-Rapidan Regional Commission**

In partnership with the Chambers of Commerce in Culpeper, Fauquier,  
Madison, and Orange Counties and the Rappahannock Business Community

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## INTRODUCTION

### Impetus

- The Library of Congress (National Audiovisual Conservation Center) will soon have about 140 staff at its Culpeper facility. Many of the staff the Library is recruiting will earn salaries between \$28,000 and \$52,000, which will make it difficult for them to afford a mortgage of \$300,000 or more. The Library's workforce will be film and audio preservation experts who are developing their careers. Many are also "film buffs" with huge personal collections. Where will they be housed and do we have housing to support their needs?
- The Rochester Corporation is a local company in Culpeper since 1941. Rochester is in the cable manufacturing business and is part of Tyco International. The company's competition is in Mexico, Canada, Norway, and China, where wages are much lower for the same skilled trade capacity in the company's Culpeper workforce. Rochester's workforce comes to Culpeper for the lifestyle. The company needs good engineers. The company struggles to pay new and current engineers at competitive rates while also lowering the company's prices. The company is also facing higher real estate personal property tax for its Culpeper facility. Cost of living increases are not an option. Someone has to pay for affordable housing for our current and future workforce, but who?
- In Fauquier County, government and the school system are the largest employers. However, school teachers, fire fighters, police and their deputies, are difficult to recruit to the County because they cannot afford to live in the County. Many County police live in other counties. Fauquier is constantly battling how to pay these employees wages competitive with Northern Virginia. The County is searching for ways to attract and retain government and school employees, and would like to find ways for these employees to live in the County – but how?

### Response

Concerned with the emerging issue of affordable housing for the region's workforce, the Rappahannock-Rapidan Regional Commission, in partnership with the Chambers of Commerce in Culpeper, Fauquier, Madison, and Orange, and the Rappahannock business community, convened a Regional Workforce Forum. On April 21, 2005, more than 70 people representing the full range of the housing continuum gathered to discuss the connection between the quality, affordability, and availability of housing and the economic competitiveness, tax base, and quality of life of the region.

What follows is a synopsis of themes developed and information shared during the Forum. The paper also includes clarifying information provided by Dr. Ted Koebel after the Forum. The synopsis is **not** a verbatim transcript; rather, it highlights questions, trends, conclusions, and initial recommendations.

## **I. PROSPERITY and AFFORDABLE HOUSING: A DOUBLE-EDGED SWORD**

Growth is a double-edged sword in the Rappahannock-Rapidan Region of Virginia. On the one hand, economic growth means prosperity and vitality. At the same time, rising land and housing costs create problems in finding, preserving, and maintaining affordable housing for the entry-level and middle-income workforce.

### **Purpose of the Forum**

*Thomas Huggard, Chairman, Rappahannock-Rapidan Regional Commission  
Member, Culpeper Town Council*

We come here today not because we are afraid of more houses in our Region, or because we don't welcome new neighbors and neighborhoods. Rather, we come here today because we care about how people live, and how they can live in proximity to where they work.

Over the last few years, the region's housing market has taken off. On the one hand, that's a good thing. Mortgage interest rates have been at historical lows, and have helped to fuel a housing market that has taken off (e.g., many people have taken advantage of the opportunity to take out equity, made additions to their home, move to new homes).

The region's unemployment rate has continued to be very low compared to most other places in the country.

An island of opportunity – unless you are a young family starting out on the path of homeownership; a large family of newcomers seeking an apartment with multiple bedrooms and low rents; entry level workers; service workers; or county or town employees, or a teacher. For entry level and moderate to middle-income workers, the island of opportunity is quite a bit less.

From 2000 to 2003, in our Region, the median housing price soared nearly 60 percent - the highest rate among the state's real estate markets - to \$238,388 from \$149,102. It now takes slightly more than 20 percent of the median family income to buy a home at that median price. This is the second highest percentage in the state, and reason for concern.

A survey the Regional Commission did last year revealed that 37 percent of our regional neighbors commute outside our five county area and travel more than 30 minutes to work. The reason? It pays more. Our survey found that commuters have far higher earnings from primary jobs than workers who stay here to work (an average of \$47,000 vs. \$27,700).

As long as these trends continue, we will see a steady increase in housing costs, more vehicles on the road, and a persistent change in the "feel" of our Region.

Is affordable workforce housing a growing problem? How do we think about its causes? What can be done now and in the future to attract and house a qualified workforce?

## II. A COMPLEX GROWTH PATTERN

### **How the Rappahannock-Rapidan Region is Growing**

*Dr. Ted Koebel*

*Director, Virginia Center for Housing Research  
Virginia Tech University*

Dr. Ted Koebel believes that the Rappahannock-Rapidan Region faces serious challenges in providing affordable housing because of a complex growth pattern.

#### Job Growth In the Rappahannock-Rapidan Region

The Rappahannock-Rapidan Region is generating jobs .. but so are your neighbors:

- Employment growth in Madison, Rappahannock, and Culpeper has outpaced the state since 1989, particularly in Madison. Employment growth in Fauquier was slower than in the state through to 1999 when job growth in Fauquier accelerated and then surpassed the state after 2001. Job growth in Orange has been much slower than the other counties, but rebounded after 2001 to catch up with the state in 2003.
- Job growth since the late 1990s has been particularly strong in Fauquier with an increase of 3,740 jobs between 1999 and 2003. Smaller but nonetheless significant increases occurred in Culpeper (429 jobs), Madison (424 jobs), Orange (537 jobs), and Rappahannock (78 jobs). At an average of 1.7 workers per household, this equates to an increase in housing demand of more than 3,000 units in the planning district, including 2,200 units in Fauquier.
- In addition to housing demand related to job growth within the Region, job growth to the north and south of the Region and the scarcity of affordable workforce housing outside the Region also contribute to increased housing demand in the Region.

#### Population Growth Trends In the Rappahannock-Rapidan Region

More people are moving into the Rappahannock-Rapidan Region:

- *Source of population growth:* Population growth in the Rappahannock-Rapidan Region is overwhelmingly due to net migration, with a natural increase of only 2,000 people between 2000 and 2004 but a net in-migration of 12,400 people. Assuming an average household size of 3 people, this would be about 4,000 households. Based on an estimate of housing demand related to workforce expansion at about 3,000 units, approximately three-fourths of this area's population increase could be due to job expansion within the Region. This, however, requires additional documentation since there is substantial commuting to jobs throughout the region, including Prince William and Fairfax counties.
- *Where are people (the net in-migration) coming from?* More specific locations for migration are revealed in the migration files provided by the Internal Revenue Service (IRS). The Virginia Center for Housing Research examined the IRS in-migration files to

identify the top locations (i.e., locations with %'s greater than 3%) of people moving into each of the Region's counties. Assuming the number of exemptions to be a rough approximation of the population, the Center found that, between 2000 and 2003:

-Culpeper: had an in-migration of 4,121 tax filers claiming 8,871 exemptions. Of these in-migrants, the top locations of people moving into Culpeper were: 20% came from Fauquier; 13% from Prince William; 8% from Fairfax; 4% from Orange; 4% Madison; 3% from Loudoun; 3% Rappahannock; and 3% Spotsylvania.

-Fauquier: had an in-migration of 7,161 tax filers and 15,207 exemptions. Of these in-migrants, the top locations of people moving into Fauquier were: 21% coming from Prince William; 19% from Fairfax; 7% from Loudoun; 5% from Culpeper; and 4% from Manassas.

-Orange: had an in-migration of 3,292 tax filers and 6,641 exemptions. Of these in-migrants, the top locations of people moving into Orange County were: Spotsylvania (12%); Fairfax (8%); Albemarle (7%); Prince William (7%), Culpeper (8%); Stafford (5%); Madison (3%); and Louisa (3%).

-Madison: had an in-migration of 1,100 tax filers and 2,158 exemptions. Of these in-migrants, the top locations of people moving into Madison were: Culpeper (23%), Orange (10%), Albemarle (8%), Greene (6%), and Fauquier (4%).

-Rappahannock: had an in-migration of 782 tax filers and 1,446 exemptions. Of these in-migrants, the top locations of people moving into Rappahannock were: Fauquier (15%), Culpeper (15%), Fairfax (9%), Warren (8%), and Prince William (5%).

In numbers, these represent some significant in-migration of population and households, stimulating the housing market. (Note: The migration spread sheet developed by the Virginia Center for Housing Research identifies all the localities with 10 or more tax filers; the in-migration sources above are the ones with larger numbers of filers and exemptions.)

### Complex Sources of Increased Housing Demand

Dr. Koebel concluded that, for the Rappahannock-Rapidan Region, increases in housing demand most likely represent a complex blend of sources: job growth in the area, migration from urbanized areas, migration within the region, and migration from other areas.

The complex growth pattern within the Rappahannock Rapidan Region is influenced by the scarcity of workforce housing in Northern Virginia coupled with tremendous job generation in Northern Virginia. Even though land and housing prices are rising in the Rappahannock-Rapidan Region, the area is still an affordable alternative to other markets where jobs are being created and housing is scarce. On the other hand, as land prices increase within the Rappahannock-Rapidan Region, people who already live and work in the area struggle. Wages within the Region won't compete with that run up in land prices. So either people who live and work in the Region now have to pay more for housing, or they have to move out to some other place and commute in.

Rural communities face serious challenges in providing affordable housing, particularly if they are growing from job expansion and from spill-over migration from nearby urbanized areas. Although land and housing prices in the rural areas are highly affordable relative to the urbanized areas, increased demand can result in housing prices that are increasingly unaffordable within the local community.

Dr. Koebel emphasized that regional plans and programs for future workforce housing have to be part of managing this complex growth pattern. No individual jurisdiction can do this alone.

### **Spillover Forces from the Greater Washington Area Economy**

*John McClain*

*Deputy Director*

*Center for Regional Analysis*

*George Mason University*

Why is there a scarcity of workforce housing in the Greater Washington Area economy? Is there a housing bubble? Mr. John McClain highlighted forces spilling over into the Rappahannock-Rapidan Region from the Greater Washington Area.

#### **A Unique Economy**

- The Greater Washington Area economy is unique. Historically, we don't grow as fast as the nation overall. But last year, Washington, compared to the 15 largest job markets, added 250,000 new jobs, outperforming every other metro area in the country. In the last four months, the area saw an increase of 77,400 jobs, with an unemployment rate of 2.7%.
- The Greater Washington Area economy is different primarily due to the federal presence. Northern Virginia gets much of the job change and job growth stimulated by an influx of \$6.1 billion federal procurement spending. Most new jobs are added in the professions and services. These are high value, high salary positions, which place increased pressure on housing prices and housing demand.
- Nationally, low mortgage interest rates coupled with job growth, create demand for housing. However, housing supply is constrained by the collective planning and zoning policies of local governments.

#### **A Deficit of Housing in the D.C. Market**

Job growth creates demand for housing in Northern Virginia. Can the anticipated housing supply meet the demand?

- The Greater Washington area ranks 4<sup>th</sup> nationally in housing price increases. The average days on the market has declined from 86 days in 1999 to 21 days or fewer in 2004.

- In the Rappahannock-Rapidan Region, in 1999, most houses sold for less than \$200K. In 2004, by contrast, most housing sold between \$200K and \$500K. In 1999, only 3.5% houses sold for greater than \$500K; in 2004, 10.3% sold for greater than \$500K.
- In the year 2000, the Greater Washington area had a deficit of 43,200 housing units. Housing supply did not keep pace with demand in the 1990s. Longer term, by the year 2025, we project a housing deficit of 218,100 units. Moreover, several counties will reach build out long before what is currently anticipated and well before 2025, under current job forecast assumptions.

### A Regional “Spillover” Economy

In sum, Mr. McClain argues for a regional economy spilling over into the Rappahannock-Rapidan Region. Many of us do not live and work in the same county. Close to half of the Rappahannock-Rapidan regional working population commutes outside the region, primarily for higher salaries.

McClain concludes that the inadequate housing supply in the Greater Washington Area will result in increased costs of housing (even moreso for affordable housing); increased demand for housing further and further from employment centers; longer, more congested and “odd hour” commutes; diminished economic potential; and diminished fiscal capacity. In turn, the shortage of housing in Northern Virginia stimulates initiatives to build housing in the Rappahannock-Rapidan Region, which in turn produces the complex growth pattern in jobs, population, and housing described above by Dr. Koebel.

### **III. STRATEGIES AND BEST PRACTICES**

The Rappahannock-Rapidan Region can look to neighbor jurisdictions and others for strategies and best practices in attracting and housing a qualified workforce. During the April 21<sup>st</sup> Forum, we heard about strategies and practices in the Greater Washington Metro Area; the Metropolitan Washington Council of Governments; and Arlington County. Ted Koebel, John McClain, Keith Fleury, and David Cristeal shared examples of policies and programs in six broad areas.

#### 1) Regional and Local Affordable Housing “Vision” and “Policy”:

The Metropolitan Washington Council of Governments created a regional policy statement titled “Finding a Way Home: Building Communities with Affordable Housing – A policy statement and a regional housing trust fund proposal.” The regional policy identified five principles and eight goals to guide future production and availability of affordable housing. For example, goal one is to “commit to the creation of an additional 67,000 housing units that are affordable to working families to meet the current regional shortage. Ensure that one new housing unit is produced for every 1.6 jobs that are produced in the region.”

In Arlington County, elected officials and planning staff are committed to a locally created affordable housing vision. Part of that vision is housing goals tied to land use goals. Housing goals focus on redevelopment of existing stock; doing intense (high

density) development where it makes sense; and working for a community that has diverse housing choices throughout. The key is local officials willing to stick with a shared vision across the community.

2) Information and Promotional Activities:

Regional meetings and forums are important to develop capacity to think regionally, act locally. Addressing the workforce housing issue requires actions both in the region and with neighbors to the north and the south.

Employers often don't know what they can do: One thing they can do is to provide information to employees (e.g., re: the earned income tax credit that can pay for a month or more of housing costs).

Educate the community and lay a foundation for acceptance of the need for workforce housing and especially housing affordable to critical community occupations such as teachers, nurses, fire fighters, small retailers, cashiers, police officers. Partner with "Housing Virginia", the campaign currently underway to promote community acceptance of housing affordable to the workforce.

3) Capacity for Intelligence:

Create capacity to get the facts out so the public can be well informed and so decision makers know enough to develop well-informed policy.

Establish a database to track affordable housing trends in the region regularly, especially what is selling below the median. Assess whether for-profit and nonprofit developers are developing affordable housing at the right scale. The Region needs developers who can include affordable housing in their developments. Don't just leap in. Build local government capacity to know what is going on first. That means capability to organize campaigns to get information out regarding what is happening. It also requires solid understanding of the affordable workforce housing problem.

Document best practices (e.g., in zoning ordinances; tax and financial incentives, policies and programs) and use this to educate elected officials. Create a multimedia toolkit and online clearinghouse that anyone can access.

4) Regulatory Mechanisms:

Regulatory changes can influence housing supply. Make sure the Region has enough production of affordable housing in the context of land use planning for denser development in the right locations. For example, local government can streamline the development approval process and production cycle times. Local government can provide financing or land. Regulatory policies need to ensure that the Region creates enough affordable housing supply to meet growth demands and to preserve affordable housing, or scarcity effects will wipe out changes. In other words, a regulation requiring all developments to have 10% affordable units, can, at the same time and over time, end up creating a scarcity effect. The only way to avoid such unintended consequences is to

make sure the Region has already planned for housing of a diverse type (plan it, zone for it, allow by right development to meet growth needs).

Planning and zoning strategies are essential to reflect changing circumstances and the need to work things out on a regional basis (demand will pop up in the next county out). Examples of such strategies are redevelopment in areas of high access to jobs; voluntary coordinated housing preservation and development districts; special affordable housing protection districts; and bonus densities.

Other examples of regulatory approaches to production are density bonus programs and affordable dwelling unit programs in Fairfax County; Falls Church; and Loudoun County. Common traits of such programs are their application to 50 or more units where the density is greater than 1 unit per acre. However, this is challenging in a location like the city of Falls Church. Most of the process is negotiated as a result. Density bonuses are another commonality – of up to 20% -- on a sliding scale. The more bonus density, the more units to provide. The right to purchase up to 1/3 units for lease can preserve affordability longer. Some programs also have priorities for those who work in the jurisdiction itself. Loudoun County requires that the head of household works or lives in the county itself. Falls Church has a priority for those who work in the city.

5) Preservation:

Develop strategies to preserve and maintain existing affordable housing. Preservation of units in density bonus programs is an issue, but preservation is more a matter of extending affordable housing occupancy requirements for such units, including rental assistance units. If the Region has assisted housing in the area – how is such capacity assessed and preserved?

6) Production and Capital:

What are the tools available to help produce affordable housing? Provide land for affordable housing production; provide affordable housing production zones; develop partnerships with preferred providers; and provide capital for affordable housing development to developers and/or consumers.

*Washington Area Housing Trust Fund:* This is one accomplishment of the Metropolitan Area Council of Governments regional affordable housing policy. The Trust Fund is a financing vehicle for housing developments in the region. It provides loans for homes that are below market level (interest rates are currently at 2%; loans are between \$25 and \$150K). The Trust Fund is a regional collaboration among all jurisdictions.

Capitalization is mostly from the federal government. Through the Trust Fund, loans have been made for 6 developments throughout the region, and for the construction and preservation of 517 units. The capitalization goal is now at \$15 million (federal government \$5 million, foundation grants \$5million, corporations \$5 million). Local governments provide operating support.

*Local Housing Funds and Bonding Authority:* The Housing Trust Fund complements other funds such as local housing trust funds. Examples include the Fairfax County

Affordable Housing Partnership Program and the Falls Church Housing Fund. Most local housing trust funds are used for predevelopment construction and bridge financing. Fairfax has loan amounts of \$1K per unit with max of \$50K; interest free loan; cannot exceed 25% of total development costs. The funding source for the Falls Church Housing Trust Fund is general tax revenue. Developers can contribute to the fund. Arlington County has bonding authority.

*Regional “Live near work” programs:* can be created to complement other local programs such as first time home buyers program. Live near work programs, in the Metropolitan Washington Council of Government, are geared toward employees who earn 50 to 80% of median family income (\$84,800). This program encourages people to live within 10 miles of where they work, and is targeted to school teachers and other public employees. We provide financial assistance for down payment, closing costs (e.g., homeowners up to \$6K for down payment and closing costs; renters up to \$1,500 for security deposit and first month’s rent). On the lender side, the program covers security deposit and first month’s rent.

*First Time Homebuyer Programs:* can be found in Alexandria (law enforcement moderate income homeownership); and in Fairfax County (magnet housing). The Washington Council of Government study “Can we afford to live here?” found that most occupations examined (e.g., EMT, child care worker, cashier) could not. Alexandria offers a 99 year deferred payment loan with a second trust up to \$50K. But purchasers still have to contribute some toward down payment and settlement costs. Fairfax magnet housing is geared to public employees – the County purchased housing and rents it to firefighters.

When addressing the “what can we do” question, the speakers collectively concluded that we have some tools to develop affordable workforce housing. In some cases we know enough about what the problem is to know what to do. Often the assertion of what to do is much easier than actually doing it.

#### **IV. CONCLUSIONS: A POSSIBLE CONSENSUS**

Following lunch, participants at each of seven roundtables spent 30 minutes answering and developing recommendations to five questions. Following this work, each table reported to the larger group so that a possible consensus on next steps might emerge. The five questions each table answered were:

1. What stood out today as most important (or surprising) regarding attracting and housing a qualified workforce in our Region?
2. What seems most certain about this issue over the next 5 years?
3. What seems most uncertain?
4. What should happen next?
5. What can the community do (Business, Government, the Public)?

### **We Have a Complex, Intensifying Problem**

Two overall conclusions emerge as a possible consensus from the table reports of more than forty participants (drawing from each table's answers to questions #1, #2, and #3 above):

***First: We conclude that affordable workforce housing is a complex problem that is intensifying in the Rappahannock-Rapidan Region.***

A recurring theme the participants reported is that the Rappahannock-Rapidan Region confronts a complex, growing problem that has intensified in the last five years. The table report from Madison County participants emphasized that Madison County faces the problem right now as the County's current semi-skilled workforce (those who make \$500-\$600 a week) struggles to maintain or find housing they can afford.

Another recurring theme the participants emphasized as important is that the cost of housing clearly depends on the cost of land. In turn, land use planning, zoning, density, and infrastructure development goals are key to programs that preserve or create affordable workforce housing.

Finally, many participants thought that it is clear that tools exist to create affordable workforce housing, but political will is required to decide which tools to use, where, and how. A major problem is "NIMBY", which is related most to education.

***Second: What seems most certain about this issue over the next 5 years is that the problem is long term, will continue to grow, and will get worse unless something is done. We are most uncertain about the economy.***

A recurring theme the participants reported in response to the question "what seems most certain about this issue over the next 5 years" is their sense that attracting and housing a qualified workforce in the Rappahannock-Rapidan Region is a long term problem that will continue to grow and is likely to get more severe in the future.

Many participants consider it certain that this issue is enduring – we will always have it. What seems most certain, they said, is that housing prices will continue to rise, wages will never keep up with increased housing costs, land is scarce, and we will always confront a challenge in assuring a diversity of housing choices throughout the region.

Many participants thought that the economy is what seems most uncertain in attracting and housing a qualified regional workforce (e.g., impact of inflation, revenue projections, amounts of funding that will be available to do something). In that economic context, housing availability, cost of land, and business involvement are also uncertain.

### **We Need a Mechanism to Create an Action Plan**

Housing affordable to the workforce is a challenge that requires local solutions in the context of regional approaches.

The fourth question each table reported was recommendations regarding “what should happen next?” While not put to a formal vote, Forum participants heard several of their small groups recommend the need for a mechanism to create an action plan. One example of such a mechanism was the theme that ***we need to mobilize a regional working group of business, government, and the nonprofit housing providers to develop actionable ideas and to monitor trends relevant to attracting and housing a qualified regional workforce.***

Such a working group would:

1. Establish a sense of urgency.
2. Create a regional vision.
3. Establish mechanisms to monitor local trends that tell us what we currently have and how we are doing in attracting and housing a qualified regional workforce.
4. Find ways to preserve the affordable housing we already have and to preserve the affordability of new developments.
5. Model some demonstration programs.
6. Conduct ongoing education with the public, government officials, and business.

Participants emphasized that a regional working group should include local officials (as well as federal and state), builders, large businesses, bankers and mortgage industry, planners, the public at large, realtors, nonprofit housing developers, and others –essentially representation from the full housing continuum. The aim should be to “think regionally but act locally”.

The last question each table reported was recommendations regarding “what can the community (business, government, the public) do?” The emerging consensus was that ***each sector has a key role to play in attracting and housing a qualified workforce in our region. Forum participants suggested actions that business, government, and the public can take.***

Businesses can recognize the workforce housing issue as important. Some participants thought local businesses should hire from within, create programs to support employees (e.g., day care, retirement) so that employees have more income to spend on housing. Other ideas for businesses included actions businesses could take to link commercial development with residential development (e.g., live-work programs); and the need for developers to propose creative designs and perhaps reduce their profit margin in ways that share the burden with local governments. The nonprofit community is important to involve.

Government officials can create the frameworks in which others participate. For example, participants thought government should keep the community informed about the need to attract and house a qualified regional workforce and the tools available to do so. Several participants emphasized the importance of local government working hand in hand with state and federal government. Government and the building community are key in coming up with possible solutions. A recurring theme was the need for planning at all levels of government – federal, state, local – and the obstacles local government confronts with the Dillon Rule.

The public can stay informed, and participate in community and planning processes. Education is essential – especially education among the public, local officials, and builders (e.g., do we need more density? Why? Where? How?). Housing projects create jobs for labor as well as

housing for the workforce. The public must be a key partner in shaping the future of attracting and housing a qualified workforce in the Rappahannock-Rapidan Region. The regional quality of life depends on it.

**Reprise: Local Solutions; Regional Approaches**

The Rappahannock-Rapidan Region still has some work to do to understand the complex dimensions of housing affordable to its current and future workforce before recommending specific solutions (which often produce unintended consequences that worsen the situation). Establishing a Regional Working Group is a way to mobilize, monitor, and integrate local solutions and regional approaches to a complex problem. The results of such a Working Group can make a difference to the quality of life for current and future generations living and working in the Rappahannock-Rapidan Region.

**APPENDIX A**  
**COPY OF THE APRIL 21, 2005 AGENDA**

**APPENDIX B**  
**ROSTER OF PARTICIPANTS**