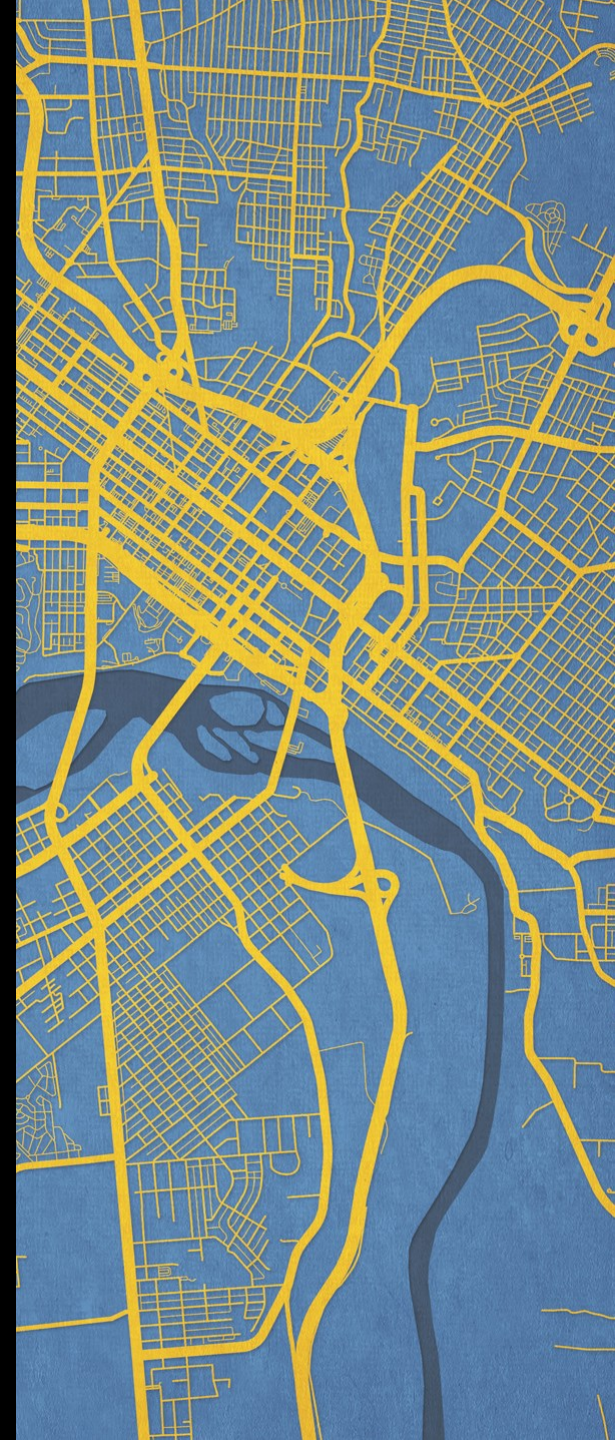


# Living the Dream: The Struggle to Find an Affordable Home

Virginia Executive Institute

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# Group 2 Presenters



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Commissioner for the  
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Division,  
State Corporation  
Commission

Would your  
employee share  
that they were  
living in their  
car?



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# Agenda

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Background of the problem

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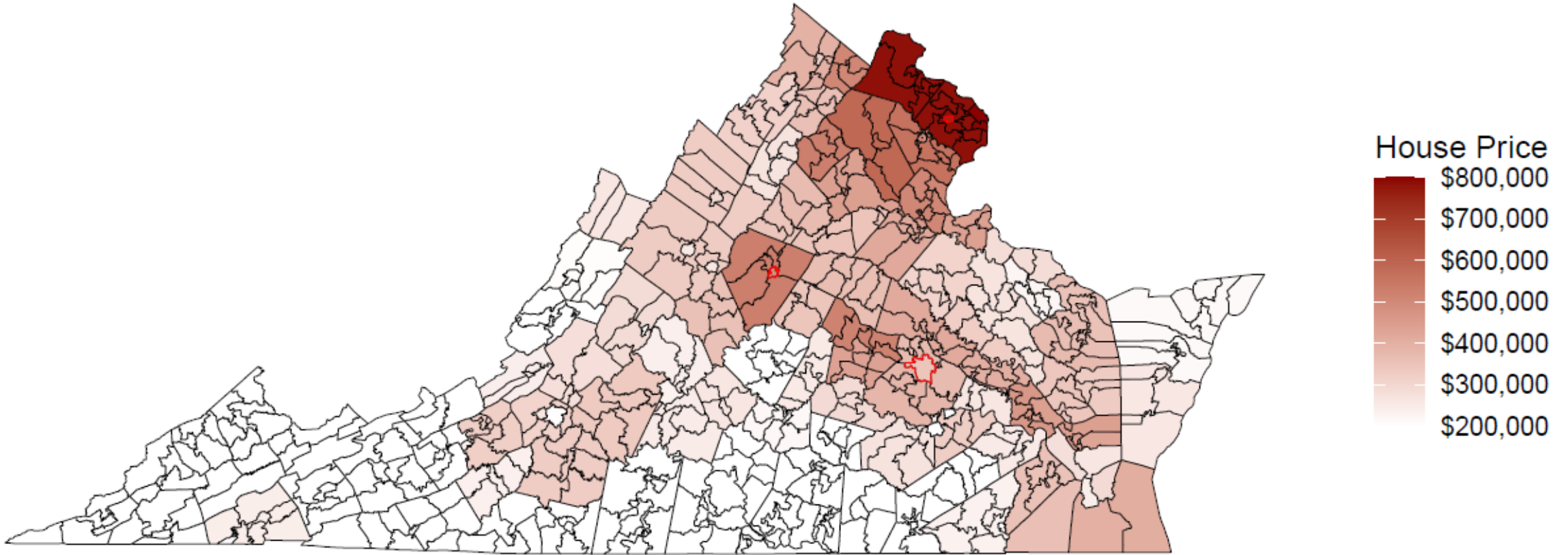
Examples of state and federal housing programs

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A simple solution to creating awareness and supporting state employees



## The High Cost of Housing in VA, January 2024



Data from Zillow single family home ZHVI index retrieved May 2024. Displays the typical home value for the region.



*Housing stability  
is essential for  
job stability.*

## Why Employers Should Care About Housing

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- Affects where employers can locate their companies
- Allows employers to attract and retain diverse employees at all levels
- Can make workers more productive
- Improves job access

# 50% of full-time state employees earn between \$30-60K

Common state occupations:

- Direct support associates
- Housekeeping
- Security officer
- Lab specialist
- Compliance auditor
- Computer technician

Total Classified Employees (30+ hours schedule/week) by Salary Range <sup>1</sup>		
<i>Annual Salary Ranges</i>	<i>Total Classified Employees (30+ hours schedule/week)</i>	<i>% of Employees</i>
\$0-10,000	2	0.00%
\$20,000-30,000	382	0.68%
\$30,000-40,000	4,198	7.42%
\$40,000-50,000	13,571	23.98%
\$50,000-60,000	10,369	18.32%
\$60,000-70,000	7,866	13.90%
\$70,000-80,000	5,716	10.10%
\$80,000-90,000	4,175	7.38%
\$90,000-100,000	3,160	5.58%
\$100,000-120,000	3,761	6.65%
\$120,000-140,000	1,858	3.28%
\$140,000-160,000	825	1.46%
\$160,000-180,000	389	0.69%
\$180,000-200,000	122	0.22%
\$200,000-250,000	93	0.16%
\$250,000-300,000	42	0.07%
\$300,000-350,000	39	0.07%
\$350,000-400,000	15	0.03%
\$420,000+	1	0.00%
<b>Grand Total</b>	<b>56,584</b>	<b>100%</b>

Data from DHRM, received May 17, 2024.

# Federal Assistance for Housing



## **U.S. Department of Housing and Urban Development (HUD)**

- Plays a major role in supporting homeownership by underwriting homeownership for lower- and moderate-income families through its mortgage insurance programs
- Assists low-income households with home ownership and rental subsidies
- Offers fair housing public education and enforcement



# Federal Programs Benefitting the Commonwealth



**Section 8 Housing Choice  
Voucher Program**



**Housing Choice Voucher Home  
Ownership Program**



**Federal Housing Administration  
(FHA)**



**Home Investment Partnership  
Program (HOME)**

# State Programs for Housing Assistance

## Common Program Elements

- Income limit
- Financial education program

Most programs are for homebuyers

CA and NY include rental assistance



**Delaware State Housing Authority Preferred Plus Plan**



**California State Employee Housing Assistance Program**



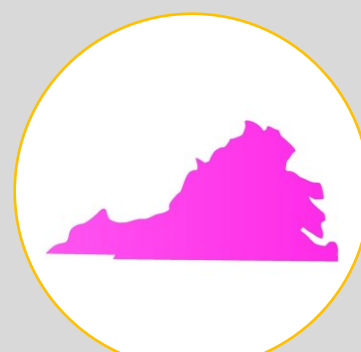
**Georgia Homeownership Program**



**New York State Employee Assistance Program**



**North Carolina Housing Finance Agency Community Partners Loan Program**



**Virginia Housing & Dept. of Housing and Community Development**

Housing  
Programs for  
Government  
Employees



Texas State Employee Housing  
Assistance Program



Maryland Live Near Your Work  
Program



Virginia Employee Home Purchase  
Assistance Program



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Recommendation:

Increase Existing  
Program Visibility

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**Create  
Employee  
Awareness**

- Housing assistance resource availability

**Drive  
Education**

- Expand to add supporting skills

**Benefits**

- Low cost
- Scalable



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## State Employee Resources

From benefits to work/life balance and employee engagement, we have information to assist you as a state employee.

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*Housing stability  
is essential for  
job stability.*

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Thank you