



# Mayor's Housing Commission

## City of Norfolk Meeting Minutes

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February 23, 2026, at 4:00pm  
Norfolk City Hall, 10<sup>th</sup> Floor Conference Room  
810 Union Street, Norfolk VA 23510

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The following Commission Members were present: Councilman Carlos Clanton (Co-Chair), Councilman Jeremy McGee (Co-Chair), City Manager Patrick Roberts, Chief Deputy City Attorney Adam Melita, Commissioner Deborah Stearns, Commissioner Fred Napolitano, Commissioner Earl Fraley, Commissioner Simon Scott, and Commissioner Vilma Corbin

The following subcommittee members were present:

*Equity and Community Engagement Subcommittee:* Jevon Baskerville, Jr., Don Christian, III, Jennifer Dawn, Jamari Haugabrook, and Lauren Roberts

*Development, Preservation and Finance Subcommittee:* Monet Johnson, Tyaun Miller, Grayson Orsini, Grey Persons, Travis Rash, Iyanna Rogers, James Turner, Edward Ware, and Lei Zhang

### **FULL COMMISSION/SUBCOMMITTEE JOINT SESSION**

#### **I. CALL TO ORDER AND WELCOME** *by Councilman Carlos Clanton and Councilman Jeremy McGee*

Councilman Carlos Clanton officially called the meeting to order and welcomed all participants, thanking them for their commitment to serving on the Mayor's Housing Commission subcommittees. He highlighted the importance of their diverse perspectives and extended gratitude on behalf of himself, Councilman Jeremy McGee, the City Manager, and the staff.

Councilman McGee echoed these sentiments, explaining that the meeting's primary goal was to orient the new subcommittee members with the commission's prior work and prepare them for their upcoming roles.

#### **II. APPROVAL OF MINUTES**

Councilman McGee presented the minutes from the previous meeting, which had been distributed to all attendees prior to the start of the session. He requested any corrections or amendments from the floor. Hearing none, Councilman Clanton then called for the approval of the minutes of the previous meeting. Commissioner Deborah Stearns motioned for approval, which was seconded by Commissioner Fred Napolitano.

*The motion passed unanimously by voice vote.*

### **III. REVIEW OF COMMISSION'S WORK TO DATE**

Dr. Susan Perry provided a comprehensive overview of the activities of the Mayor's Housing Commission and those of the Department of Community and Housing Development since its formation in the spring of 2006. She outlined the commission's research into key questions designed to shape a formal housing policy for the City of Norfolk.

Ms. Perry reported on Norfolk's housing inventory, stating that 37% of the city's housing units qualify as affordable under HUD's definition, with the figure rising to 53% for residents at 60% of the area median income (AMI). She noted that Norfolk has a significantly higher proportion of renters (57%) than the national average of 36%.

The commission's research also explored the links between housing and education, finding that family-oriented housing developments tend to increase student enrollment in local schools, while age-restricted housing has a lesser impact. Concentrating affordable housing in high-poverty areas was found to correlate with poorer educational outcomes.

Ms. Perry discussed the use of Housing Choice Vouchers, administered by the Norfolk Redevelopment and Housing Authority (NRHA), noting their potential application for home mortgages as a tool to increase homeownership.

She then addressed the regional concentration of affordable housing, presenting data that showed Norfolk and Newport News have the highest shares of subsidized housing. Norfolk, with 17% of the region's population, contains 48% of its public housing. This concentration may attract low-income residents from other jurisdictions, straining local resources. In contrast, cities like Virginia Beach and Chesapeake have fewer subsidized units, many designated for populations without children, resulting in a lower fiscal impact.

Finally, Ms. Perry discussed the fiscal impact of different housing types. The commission found that affordable multifamily developments generate more service calls per unit than market-rate developments, thus requiring more city revenue to cover associated costs.

Following Ms. Perry's presentation, Grayson Orsini questioned the source of the 36% national renter average, noting that major urban centers would have higher rates. Ms. Perry acknowledged the figure was a nationwide average and committed to locating the specific study. Councilman Jeremy McGee suggested comparing Norfolk's rental rates with neighboring cities for better context. Ms. Perry agreed to research and circulate this comparative data.

Commissioner Earl Fraley asked if subsidized housing in Norfolk could be restricted to Norfolk residents. Ms. Perry deferred to Steve Morales of the NRHA but mentioned a prior NRHA policy that required a residency period for applicants. Mr. Morales explained the current preference system for Section 8 voucher applications, which uses a 35-point scale where being a Norfolk resident confers significant points. In response to a question from Commissioner Vilma Corbin, he clarified the definition of a "Norfolk resident." He noted that the waitlist is rarely open, with the last opening in 2022, making it improbable for new arrivals to gain immediate assistance. He also confirmed the program's portability feature.

### **IV. PROCESS AND AGENDA REVIEW**

Councilman McGee provided an update, noting the commission was close to finalizing its answers for section five of Resolution 1946 and expected a draft to be ready for the next full commission meeting in late March. The focus would then shift to policy implications.

## **V. LEGAL BRIEFING: FOIA AND COIA**

Councilman Clanton introduced Chief Deputy City Attorney Adam Melita to brief the members on the Virginia Freedom of Information Act (FOIA) and the State and Local Government Conflict of Interests Act (COIA).

Mr. Melita explained that FOIA has two main components: public meetings and public records. He outlined the requirement for public meetings to be held in accessible locations with advanced notice of at least three working days. He defined a "meeting" for the commission and its subcommittees as a gathering of three or more members to discuss commission business. James Turner asked if this rule applied to all subcommittee members, not just appointed commissioners. Mr. Melita advised that, for transparency, it was safest to treat the subcommittees as extensions of the commission, meaning any gathering of three or more subcommittee members discussing business would be subject to open meeting laws.

He cautioned against using group emails for substantive discussions, referencing a Virginia Supreme Court case where an email chain was construed as a virtual meeting. He recommended one-on-one communication or avoiding group email chains for business matters.

Regarding public records, Mr. Melita stated that all documents prepared for or used during commission work, including personal notes, are considered public records and subject to FOIA requests. He advised members to retain these materials or submit them to the City Clerk's office, which would maintain them and handle requests.

Next, Mr. Melita addressed COIA, summarizing the primary prohibitions for members. These include not accepting gifts exceeding \$100 in value in connection with their service and not using their position for special privileges. He urged caution regarding solicitations and encouraged members to contact the City Attorney's office if they ever felt uncomfortable about a potential conflict.

Commissioner Earl Fraley asked about the status of notes taken during closed sessions. Mr. Melita confirmed that such notes are generally considered public records, though specific exemptions may apply. He advised assuming all records are subject to disclosure.

Mr. Turner revisited the topic of email, asking if a court order would be needed for a FOIA request involving personal email accounts. Deputy Clerk Barberis, identifying herself as the commission's FOIA officer, clarified that any record related to commission work is subject to FOIA, regardless of its location. She recommended that members using personal email for commission business forward copies to the clerk's office. Mr. Melita added that while personal information like phone numbers could be redacted, the substantive content remains public. He suggested creating a dedicated email folder for commission work to facilitate retrieval.

## **VI. UPDATE ON LAND USE AND REGULATORY REVIEW**

Robert Tajan, Director of Planning, reported on his department's collaboration with the Coastal Virginia Builders Industry Association (CVBIA) to address regulatory hurdles. He announced plans to clarify development requirements to distinguish between new construction and renovations, allowing upgrades to existing housing without triggering onerous new regulations. The

department also plans to remove duplicative regulations now covered by updated state-level codes.

A significant proposal involves transforming the city's "resilience quotient" from a punitive measure into an incentive-based system. Mr. Tajan also outlined process improvements, including filling staff positions, improving review timelines, creating plan templates, and re-establishing a walk-in counter. He mentioned exploring AI for pre-screening submissions and developing training materials for the public. James Turner asked about online permits; Mr. Tajan confirmed online submission is the preferred method but acknowledged the challenge of balancing in-person and digital service demands.

City Manager Patrick Roberts emphasized that regulatory review is a continuous effort and affirmed the city's commitment to reducing barriers to investment.

## **VII. CLOSING FOR JOINT SESSION AND TRANSITION BREAKOUT SESSIONS**

Councilman Clanton announced the transition to subcommittee breakout sessions. He reiterated the importance of applying an "equity lens" to all discussions, particularly concerning zoning and financing, and noted the commission's work is critical for guiding future funding allocations beyond the St. Paul's project.

Councilman McGee provided logistics: the Equity subcommittee, led by Councilman Clanton, would meet in the City Council chambers, while the Development, Preservation, and Finance subcommittee would remain in the current room. He announced the full group would not reconvene after the breakout sessions.

The next full commission meeting was scheduled for March 30, at 4:00 PM. It was clarified that while subcommittee members were welcome, their attendance was not required.

*The joint session concluded at 4:36 pm.*

## **VIII. SUBCOMMITTEE BREAKOUT SESSIONS**

Following the joint meeting, members transitioned into breakout sessions to address specific areas of focus.

1. The ***Development, Preservation and Finance Subcommittee*** convened on the 10<sup>th</sup> Floor of City Hall and was led by Councilman Jeremy McGee.

Councilman Jeremy McGee called the subcommittee meeting to order, outlining that the session would focus on two primary questions related to housing policy. He then initiated a round of introductions.

Participants included: Susan Perry (Housing Development Director), Commissioner Deborah Stearns, Commissioner Vilma Corbin (commercial and consumer lending background), Lei Zhang (real estate professor), James Turner (retired IT executive with extensive nonprofit housing experience), City Manager Patrick Roberts, Greyson Persons (Hope House Foundation), Tyaun Miller (CPA), Edward Ware (Virginia Association of Housing and Community Development Officials), Grayson Orsini (real estate attorney with LIHTC experience), Commissioner Fred Napolitano, Deputy City Attorney Adam Melita, Monet Johnson (housing organizer), Travis Rash (LIHTC development consultant), Iyanna Rogers (Norfolk State University Student), and Councilman Jeremy McGee.

## **DISCUSSION ON DESIRED HOUSING POLICY**

Councilman McGee opened the floor for discussion on what subcommittee members would like to see in a housing policy.

Grayson Orsini advocated for a "production-first, zero-budget zoning reform" agenda. Citing a housing study, he noted that since funding for subsidized housing is a major constraint, policy should focus on increasing the supply of market-rate housing to create more naturally occurring affordable housing. He identified a core supply problem and suggested examining zoning, the approval process, and the prevalence of conditional use permits.

Edward Ware proposed establishing a dedicated Housing Trust Fund for Norfolk, citing Richmond's success with a similar model. He described it as a tool to attract capital from banks for Community Reinvestment Act (CRA) investments and to serve as a repository for philanthropic funds. He stated that a dedicated fund signals a serious commitment to developers and the community. In response to Councilman McGee's questions, Mr. Ware explained the funds would primarily serve as "gap closers" for development projects and that a dedicated fund builds more momentum than ad-hoc appropriations. City Manager Roberts confirmed the model would commingle public and private funds. Commissioner Napolitano noted that Richmond's fund allocates approximately \$10 million from its budget and that another locality started its fund with a \$60 million contribution.

James Turner offered a broader perspective, suggesting housing policy should be part of a comprehensive neighborhood development strategy that includes retail, parks, and services accessible within a short walk. He cautioned against creating policies that add administrative burden and recommended evaluating existing programs before introducing new ones.

Greyson Persons initiated a discussion on integrating housing for people with developmental disabilities and other vulnerable populations. He noted that while programs like the Low-Income Housing Tax Credit (LIHTC) have set-asides, their utilization is low due to a lack of a coordinated strategy. He proposed that Norfolk could become a leader by creating a more integrated approach. James Turner supported this, sharing an example of a successful project in Washington, D.C. that designated units for grandparents raising grandchildren, which revitalized a senior housing complex. Councilman McGee confirmed the commission was seeking solutions across the entire housing spectrum, from market-rate to subsidized.

Monet Johnson emphasized that policy must be realistic and reflect the current state of families, including non-traditional households. She warned that failing to consider "blind spots" could harm vulnerable populations.

Lei Zhang suggested the most direct way to improve affordability is to increase supply by easing regulations and streamlining permits. She also proposed considering the conversion of vacant office spaces to residential units. Councilman McGee asked if she knew of successful examples; she recalled reading about projects in large capital cities. Grayson Orsini then cited Austin, Texas, as a city that aggressively increased its housing supply through a density bonus program, reduced lot sizes and parking requirements, and streamlined permitting.

Commissioner Vilma Corbin raised the issue of land scarcity in Norfolk. She proposed that the city retain ownership of properties it acquires and prioritize selling them to Norfolk residents rather than to investors, possibly by partnering with a financial institution.

Councilman McGee inquired about the number of properties the city owns. City Manager Roberts clarified that the city owns a significant number of lots, not homes, and that these are sold through a recurring auction process with a requirement that they be developed with owner-occupied homes for a set number of years.

Steve Morales of the NRHA provided historical context on past land sales through the authority, a practice curtailed in 2013 due to a change in state law. Deputy City Attorney Adam Melita then clarified the legal process for tax-delinquent property sales, explaining that a special commissioner, not the city, sells the property via court order. Any proceeds remaining after taxes are paid must be returned to the prior owner, making it unlikely the city would acquire an actual home through this process.

Director Perry clarified that the city's auction lots were also acquired through a tax-delinquency process, followed by demolition. James Turner then asked if the city could sell these lots below market rate with deed restrictions requiring the development of affordable housing for a set period. City Manager Roberts indicated the current process is similar. Housing Director Susan Perry elaborated, stating that the current policy for these lots is to utilize them to increase homeownership, not rental properties, and there is a deed restriction requiring the homes built on these lots to be owner-occupied for seven years. She affirmed the lots could be used for rental purposes, but the city's established goal has been to promote homeownership. Grayson Orsini confirmed the current program requires the development of single-family homes. Director Perry clarified that while most lots are sized for single-family homes, the city has retained some larger lots for future "missing middle" housing development.

## **NORFOLK'S HOUSING CHALLENGES AND ISSUES**

Councilman McGee transitioned the discussion to Norfolk's key housing challenges.

Travis Rash expressed concern about the "organic attrition" of affordable housing, particularly LIHTC properties converting to market rate after their affordability periods expire. He asked if Norfolk had a projection for this issue. Director Perry confirmed a list of expiring properties exists and is a regular topic of discussion. Director of Planning Robert Tajan noted that related state legislation had been proposed.

Edward Ware identified underdeveloped land and underutilized structures as another challenge. He suggested converting office towers, religious structures, and schools into residential units, mentioning a state bill that would incentivize such conversions. When asked about local barriers, he cited the difficulty in assembling these properties. James Turner questioned why owners would let valuable land sit idle.

Grayson Orsini argued this underutilization is a zoning problem. He mentioned the "Housing Your Jobs Act" and proposed that Norfolk proactively re-examine its zoning map to permit multifamily use in commercial districts. Director Tajan clarified that residential use is already permitted by-right in commercial zones for up to 24 units, with a predictable CUP process for larger projects. He expressed confusion as to why developers were not utilizing this. Councilman McGee acknowledged the CUP process could still be perceived as a burden.

Commissioner Deborah Stearns stated that Norfolk has a reputation for being difficult for business and must make its development process easier. She also highlighted the city's old

housing stock as Naturally Occurring Affordable Housing (NOAH) and advocated for promoting programs like Renovate Norfolk to preserve it.

Mr. Orsini suggested abolishing parking minimums citywide, citing a state study associating them with a \$50,000 increase in per-unit costs. Director Tajan noted the department already offers parking reductions but acknowledged the process doesn't send a clear signal. He suggested making a parking study the default requirement.

Monet Johnson connected housing to transportation, and was asked what would attract more students to stay in Norfolk. Ms. Johnson suggested beautification, modernization, and better public transit. Mr. Turner cautioned against fully eliminating parking, arguing Norfolk is not yet dense enough and sharing a D.C. example where it led to an expensive separate market for parking spaces. Mr. Orsini countered that Norfolk's market is different and his goal was to remove an artificial barrier for developers. Ms. Johnson also raised the issue of home repair program access being hindered by a lack of homeowner's insurance and noted that public transit can be impractical.

James Turner urged the group to avoid "warehousing the poor," arguing policy must break cycles of poverty and segregation.

Edward Ware shifted focus to retaining high-income households, stating a lack of suitable housing products causes Norfolk to lose residents like retiring couples and recruited professionals. Councilman McGee affirmed the need for a balanced housing market catering to all income levels.

#### **CLOSING REMARKS FOR SUBCOMMITTEE SESSION**

As the meeting drew to a close, James Turner asked how the group would define and measure success. Councilman McGee acknowledged this as a central challenge and expressed hope that the commission's work would help create a unified goal. With no further comments, Councilman McGee thanked everyone for their participation.

2. Concurrently, the ***Equity and Community Engagement Subcommittee*** convened on the 11<sup>th</sup> Floor of City Hall and was led by Councilman Carlos Clanton.

Councilman Carlos Clanton confirmed that materials would be shared via a designated drive folder and referenced the National League of Cities' playbook as a resource for policy examples. He then initiated a round of introductions.

Participants included: The staff team from Norfolk's Housing and Community Development led by Assistant Director Derek Kahn and HUD Specialist Teresa Downing, Don Christian, III (State Farm), Javon Baskerville (Instructional Designer, BDM Management), Jamari Haugabrook (ADP), Lauren Roberts Carter (Hampton Roads Chamber), Commissioner Earl Fraley (Chair, Norfolk Redevelopment and Housing Authority), Jennifer Dawn (Residential Realtor), and Commissioner Simon Scott (Dominion Energy; member, Economic Development Authority Board, Norfolk).

## **SUBCOMMITTEE PURPOSE AND PROCESS**

Councilman Clanton outlined the subcommittee's purpose, clarifying that housing policy extends beyond unit production and financing to address people and equity. He noted parallel work by another subcommittee focused on zoning, policy, and finance, while this group would center on resident impacts. He referenced the Norfolk Wealth Project report from the Mayor's Commission on Equity, citing generational inequities, redlining, public housing history, and concentrated poverty as core context, and emphasized the aim to avoid reconcentration of poverty. He referenced the St. Paul's transformation project nearing completion in approximately one and a half to two years, and he stated that budget allocations will require clear policy direction once major projects conclude. Councilman Clanton described constrained land availability and the need for strategic, flexible policy aligned with objectives supporting residents. He mentioned a housing policy framework developed around 2008 that did not proceed and indicated that current efforts would leverage new information.

He proposed community meetings to share policy elements, educate residents, and gather input, and emphasized that housing policy should be a living document adaptable by Council. He clarified the need for role clarity among the city, the redevelopment housing authority, and partners. He set an internal timeline target of June 2026 for presenting a housing policy to Council.

## **OPENING AND FRAMING OF EQUITY CONCEPTS**

The session opened with a framing discussion on equity led by Jamari Haugabrook, who emphasized the desire to make policy fair for everybody. Commissioner Simon Scott affirmed the aim of fairness. Councilman Clanton clarified the distinction between equality and equity, noting that equity tailors support to individual circumstances to ensure accessibility and impact across diverse needs. Commissioner Scott underscored a unifying principle, "One Norfolk," to avoid divisions by ward, super ward, economic status, or educational attainment and to ensure uniform access to opportunity across the city.

## **HISTORICAL CONTEXT AND MOTIVATION**

Jamari Haugabrook inquired about changes since the 2008 draft city housing policy. Councilman Clanton explained that, as a newly elected council member, he prioritized housing affordability based on constituent feedback. The Mayor asked him and Councilman McGee for top priorities, and Councilman Clanton requested a focused study on housing to advance affordability solutions. He discovered a prior policy draft from approximately three administrations earlier that had stalled. Drawing on experience as both staff and policymaker, Councilman Clanton emphasized valuing staff expertise, approving or scrutinizing proposals, and then avoiding obstruction. He stated that without Council's clear direction, staff lacked guidance, which led to fragmented perspectives. He aimed to unify Council's will to define housing policy for Norfolk, directing significant funds post-St. Paul's completion toward citywide housing goals.

## **FIRST-TIME HOMEBUYER ASSISTANCE**

Don Christian asked about a program referenced on social media that appeared to offer up to \$60,000 for first-time homebuyers. Teresa Downing confirmed the prior assistance level at \$60,000, reduced to \$40,000 due to funding constraints. The program covers down

payment and closing costs, conditioned on completing a structured, year-long counseling process. Teresa Downing detailed requirements, including financial counseling, savings, credit improvement, and readiness before engaging a lender, supported by case management and noted variability based on participant history and completion status.

Assistant Director Kahn explained program layering where down payment assistance can be combined with loan products such as VHDA mortgages and potentially additional assistance to enable affordability. He cautioned that constrained housing inventory can delay buyers even after meeting prerequisites. Don Christian asked which entity administers the program; it is primarily administered by NRHA. Councilman Clanton affirmed that the program has existed for some time and identified awareness as an equity concern, emphasizing that programs are less effective if residents do not know or cannot access them.

Councilman Clanton briefly referenced limited use of Section 8 vouchers for mortgage support and reiterated affordability and inventory constraints. Don Christian asked about eligibility limits. Teresa Downing described qualification parameters centered on low- to middle-income households. Kahn specified two tiers: a HUD-funded program serving buyers up to 80% of AMI with a waiting list; and a non-federal program serving up to 120% AMI, limited to Monticello, Adel, and Excelsior Springs.

Teresa Downing noted that the federal program's waiting list emerged after heightened awareness and demand and mentioned home price caps roughly between \$240,000 and \$350,000, subject to confirmation. She added that training completion results in a certificate valid for two years, after which participants must refresh if no purchase occurs. Councilman Clanton concluded that success requires sufficient affordable stock aligned with assistance price ranges and target communities, and that budgeting will need to support effective tools including new construction and rehabilitation. He noted an existing rehabilitation waiting list exceeding 500 households when combining lists.

It was agreed that Assistant Director Derek Kahn with NRHA coordination will validate and publish exact eligibility parameters, price caps, and program timelines for both HUD-funded and non-federal tiers, including community-specific coverage and current waiting list status.

The subcommittee discussed a communications plan to increase public awareness of first-time homebuyer assistance programs, eligibility, and application paths, with an equity lens on access.

## **DESIRED ELEMENTS IN HOUSING POLICY**

Councilman Clanton initiated an input activity to capture what participants would like to see in a housing policy. Teresa Downing prepared to transcribe sticky note content. Jamari Haugabrook proposed incentives to rehabilitate older homes, citing limited land and the prevalence of older housing stock in Norfolk, and recommended encouraging investment in existing homes to attract and retain residents and promote ownership. Councilman Clanton acknowledged the alignment of rehabilitation incentives with land constraints and resident needs.

## **BARRIERS TO HOMEOWNERSHIP**

Javon Baskerville introduced policy areas to address barriers to homeownership, noting credit access, rising home prices, and the shortage of starter homes. He recommended mechanisms to improve credit pathways, moderate price pressures, and expand entry-level

inventory. Participants agreed these issues are central to affordability and require structured recommendations.

### **CLIMATE-RESILIENT HOUSING**

Javon Baskerville emphasized climate resilience in housing, noting local flooding and sea level rise. He recommended planning standards and policy measures tailored to environmental risks. Participants aligned that resilience is a component of equity due to disproportionate impacts on vulnerable neighborhoods.

### **MIXED-USE DEVELOPMENT WITH INCOME DIVERSITY AND ANTI-WINDFALL PROTECTIONS**

Jennifer Dawn proposed a mixed-use development approach integrating diverse income levels within uniform building exteriors and unit types, with retail at ground level and residential above, referencing the MacArthur area. She described a program in which buyers acquire units at reduced rates based on criteria and commit to minimum occupancy periods, with resale restrictions returning units to the program at reduced rates to maintain affordability while enabling controlled equity accrual. Commissioner Scott confirmed feasibility for retail integration. Councilman Clanton referenced Austin, Texas as a precedent. Participants showed interest due to potential for urban activation, income integration, and long-term affordability preservation.

The need to advance exploration of a mixed-use, income-diverse development program with resale restrictions to prevent windfalls and maintain affordability was identified.

The subcommittee also identified the need for a program design for mixed-use developments with resale restriction mechanisms, occupancy requirements, and eligibility criteria. This includes identifying potential pilot sites and an analysis of the MacArthur area for feasibility, benchmarking the Austin, Texas, model for local implementation.

Councilman Clanton described how a peer city repurposed its former municipal airport into a mixed-income apartment community, emphasizing indistinguishable subsidized units due to design and policy. He cited MacArthur and Military Circle as local opportunities and noted the importance of program clauses preventing rapid resale and conversions to short-term rentals. He voiced concerns about participants exiting programs within one to two years and monetizing units via platforms such as Airbnb. Commissioner Scott suggested deed restrictions as enforcement tools and asked how residents could access equity buildup. Jennifer Dawn proposed policy design enabling a controlled share of accrued equity for departing residents, enabling progression to ownership elsewhere while preventing windfalls. Councilman Clanton reiterated Austin as a case study.

The subcommittee identified the need to evaluate deed restrictions and equity-sharing mechanisms to prevent speculative outcomes and short-term rental conversions while enabling controlled equity access to preserve program integrity while supporting resident mobility.

### **TRANSIT-ORIENTED DENSITY, MIXED USE, AND WORKFORCE CONSIDERATIONS**

Lauren Roberts raised the importance of higher-density development near transit, connecting living-working patterns to commute realities. She advocated expanding mixed-use properties based on observations from Austin, Charleston, and Jacksonville. She highlighted workforce income constraints and cited two instances where the chamber

attempted to hire entry-level out-of-state candidates who declined due to housing unaffordability in Norfolk. She underscored the need for public-private partnerships and expanded fair housing education and communications given limited public awareness of available mechanisms.

Commissioner Scott asked whether the constraint was primarily inventory or salary competitiveness. Lauren Roberts replied both; offered salaries were insufficient for available rental or ownership units, and timing was compounded by waitlists and limited immediate availability. Councilman Clanton linked this to wage-price imbalances, noting escalating housing costs outpacing salaries except among certain corporations and contrasting regional dynamics with high-cost metros. Lauren Roberts characterized housing affordability as a barrier to talent attraction. Assistant Director Kahn emphasized that mixed-use planning must pair with mixed-income programming to avoid socio-economic segmentation and support mobility.

### **MARKET CONDITIONS, INVENTORY CONSTRAINTS, AND GROWTH RATES**

Jennifer Dawn reported that equitable housing asset growth typically ranges from two to four percent year over year, with Hampton Roads experiencing approximately 4.8 percent annual growth despite slower sales, and inventory around two percent month-over-month, indicating severe supply constraints. Councilman Clanton noted that scarcity sustains a seller's market with upward price pressure. Jamari Haugabrook requested clarification, and Jennifer Dawn explained the metric referred to asset equity growth.

### **TARGETED UNIT TYPES, STRATEGIC LAND USE, AND REGIONAL COORDINATION**

Councilman Clanton described a forthcoming hotel rehabilitation project converting to studio units, targeting younger residents and recent graduates seeking starter housing. He highlighted opportunities at MacArthur and Military Circle to create a deliberate mix of unit types. He cautioned that varying income levels may produce different service demands and emphasized calibrating mix to avoid strain on public services. Framing Norfolk's strategy within a regional lens, Councilman Clanton referenced the Hampton Roads Regional Housing Consortium and the Hampton Roads Planning District Commission, noting active legislation in the General Assembly that could affect local policy but affirming Norfolk's continued progress independent of state timelines. He observed that Norfolk and Newport News host higher shares of subsidized housing due to historical choices, contrasting with some nearby cities that reduced or avoided public housing.

Commissioner Fraley cited differing local approaches. Councilman Clanton raised regional issues of some localities transporting homeless residents to Norfolk, intensifying service demands, and questioned whether increasing affordable units will risk attracting non-resident demand. He asked how residency and eligibility should be defined to protect local capacity. The group recognized the need to balance inclusion, service provision, and policy integrity.

The need to coordinate housing policy regionally while advancing local initiatives was identified, including the need to consider residency criteria to protect service capacity.

### **WORKFORCE, DEMOGRAPHICS, AND MARKET-RATE INCLUSION**

Don Christian, III shared operational challenges from home health care, noting staffing shortages vary across localities. He argued that Norfolk's support for lower-income

populations builds long-term capacity to care for aging residents, particularly baby boomers, and recommended maintaining focus on elder care infrastructure and services. He observed that while equity and inclusion discussions foreground low- and middle-income needs, policy should also consider attraction and retention of higher-income individuals who may be excluded by program thresholds, as some income caps inadvertently disqualify those who can invest.

Councilman Clanton acknowledged colleagues who advocate for market-rate development and identified the need to embed market-rate units within mixed-income projects to broaden opportunity. He cited Broad Creek as a local example where design renders subsidized and non-subsidized units indistinguishable, enabling residents to remain in neighborhoods as circumstances change. He linked this to senior housing needs and noted planned school consolidations will bring sites offline that could be repurposed for higher-density housing or senior living within neighborhoods. He described a pathway for seniors to downsize into high-quality units, unlock home equity, and enable first-time buyers to purchase released single-family homes, supporting generational wealth and an orderly housing ladder. The need for senior-focused housing options and market-rate integration within mixed-income developments was acknowledged as well as the need for support of generational mobility, senior transitions, and inclusive housing ladders.

#### **MILITARY HOUSING CONSIDERATIONS: PUBLIC SCHOOLS AND WORKFORCE ALIGNMENT**

Lauren Roberts asked about military housing implications, given proximity to the world's largest naval base and the impact of housing supplements on local markets. Councilman Clanton referenced a bill introduced by Delegate Michael Fagan to enhance flexibility for service members and noted existing provisions for relocations. The group had not integrated military considerations into policy design.

Councilman Clanton observed that many service members do not reside in Norfolk and emphasized aligning public schools, workforce strategies, and city marketing to attract market-rate residents, particularly families prioritizing school quality.

#### **POLICY, EQUITY ACROSS NEIGHBORHOODS, AND AVOIDING RECONCENTRATION**

As time was noted, Commissioner Earl Fraley proposed establishing a housing trust fund seeded by taxes—personal property, real estate, or other sources—to provide gap financing, down payment assistance, and development seeding. He urged comprehensive policy application across the city, cautioning against preferential treatment for powerful neighborhoods and advocating distribution across neighborhoods to avoid concentration. He emphasized preventing reconcentration of poverty previously dispersed through redevelopment and recommended mechanisms supporting long-term residency over 15 to 20 years.

Drawing on experience, Commissioner Fraley described boarded-up homes—often structurally sound brick ranches requiring maintenance—and urged incentives to bring them back online, acknowledging ownership complexities in estates with dispersed heirs and recommending legal and financial tools to encourage renovation and reactivation. He noted rapid deterioration of vacant homes and reiterated the need for regional consistency to operationalize regionalism. Councilman Clanton acknowledged alignment with many recommendations and noted their value for ongoing efforts.

## **HOUSING TRUST FUND AND FUNDING CHALLENGES**

Commissioner Fraley summarized difficulties advancing a housing trust fund due to political resistance to tax increases. Councilman Clanton acknowledged the constraint and suggested alternate funding mechanisms might exist beyond tax increases. He highlighted capacity-building programs, including the Red Academy for minority builders associated with the Urban League and local housing authorities in Norfolk and Newport News, noting the model's origin in Nashville with support from Amazon. He cited observations from Nashville's rapid development to emphasize the need to keep pace locally.

## **RAPID ROUNDTABLE ON KEY HOUSING CHALLENGES**

Councilman Clanton facilitated a concise roundtable to surface priority challenges. Lauren Roberts cited affordability, transit access, and insufficient inventory. Jamari Haugabrook emphasized streamlining communication and creating simple, clear guidelines for accessing housing-related resources. Javon Baskerville cited the wage-to-rent gap between workforce wages and market rents. Don Christian reiterated inventory constraints. Commissioner Scott noted spatial limitations due to finite city acreage. Councilman Clanton clarified expectations for lot sizes, indicating that the era of single-family homes on acre lots in Norfolk is largely past. Commissioner Fraley agreed, reinforcing the shift away from low-density expectations. The group aligned on core constraints—inventory, affordability, wage gaps, transit access, process complexity, and limited land—without formal prioritization.

## **STREAMLINING POLICY, PLANNING, AND ZONING**

Jennifer Dawn stressed further streamlining of policy, planning, and zoning. She acknowledged improvements but noted ongoing coordination gaps across departments that lead to cost pass-throughs to consumers. The group agreed that consistent interdepartmental communication incentivizes builders and reduces friction. No specific procedural changes were decided, but continued process improvements were prioritized.

## **MISSING MIDDLE HOUSING, NIMBYISM, AND ADUS**

Commissioner Fraley urged focus on missing middle housing—options between large multifamily buildings and detached single-family homes—and identified community resistance (NIMBYism) as a recurring barrier. He argued that diverse housing types do not inherently reduce property values if properly planned. He pointed to accessory dwelling units (ADUs) as a positive start and proposed greater utilization of acre lots to expand affordable units through increased density where feasible. He recommended considering single room occupancy (SRO) models, especially through adaptive reuse of vacant structures such as churches. No formal resolution was passed, but the value of ADUs, SROs, and adaptive reuse strategies for expanding options was acknowledged.

## **VERTICAL DENSITY AND ROWHOUSE OPPORTUNITIES**

Councilman Clanton provided examples to illustrate practical densification. He noted two vacant churches as adaptive reuse candidates and referenced Nashville's "tall and skinny" three-story style to maintain square footage and homeownership opportunities through vertical development. He cited Lambert's Point as a local precedent for rowhouses and

noted additional opportunities for infill development. Participants recognized vertical development as a practical response to land constraints.

### **SCHEDULING, REPORTING, AND STRATEGIC ALIGNMENT**

Councilman Clanton referenced the calendar as being near the end of February and early March 2026 and indicated that the commission would send a report to the council in the upcoming months. Assistant Director Derek Kahn confirmed the most recent housing study is from 2023. Councilman Clanton noted the strategic plan with action items and stated the intention to translate select items into formal policy through council adoption, emphasizing guardrails that guide policy while preserving developer flexibility. He cited the complexity of housing finance, including Low-Income Housing Tax Credit (LIHTC) for 100% affordable projects, and cautioned against overly prescriptive directions that complicate layering. The group agreed to prepare a structured council-facing report drawing on the 2023 study.

### **DISSENTING VIEWS AND UNRESOLVED ISSUES**

Participants recognized political resistance to tax increases for a housing trust fund and noted no consensus on alternative funding sources. Community resistance (NIMBYism) was acknowledged without definitive mitigation strategies. Specific interdepartmental process reforms were not finalized. The timeline for adaptive reuse and SRO pilots require establishing the scope. Definitions of resale restriction eligibility criteria, occupancy periods, and enforcement mechanisms must be established. Financing structures and incentives for expanding starter home supply are unresolved. Credit access interventions and partnerships with financial institutions need development. Climate-resilient building standards, funding, and regulatory alignment require further work.

Identification of pilot locations beyond the MacArthur area is pending. Implementation timelines and departmental responsibilities will be assigned as frameworks are finalized. Residency criteria for affordable programs to ensure local capacity is not overwhelmed by regional displacement or importation of need remain under consideration. Explicit targets for city population size and unit counts, including validated data on bank-held inventory impacts, are not yet set.

Military housing implications are not yet fully integrated into policy design. Quantifying service demand impacts by income mix within new developments requires analysis.

### **NEXT STEPS AND FOLLOW-UP PLANS**

The Equity and Community Engagement Subcommittee identified the need to refine deed restriction and equity-sharing policy drafts. Planning will prepare a transit-oriented density proposal and a mixed-use/mixed-income design framework. Communications will develop an education plan with materials for employers and prospective residents. A cross-departmental team will identify potential school sites for senior-focused redevelopment, preparing feasibility notes. Budget and legal will draft a housing trust fund proposal, and Code Enforcement will pilot a boarded-up home activation program, with initial property lists. Legislative Affairs will deliver a brief addressing bill impact brief on current General Assembly actions. Regional coordination discussions will proceed through the Hampton Roads Regional Housing Consortium, with a preliminary alignment memo.

The subcommittee will compile stakeholder inputs from the session into themes for policy drafting, validate program parameters and waiting list data, and publish an accessible

summary. The plan includes scheduling at least one community meeting to present draft policy elements and solicit feedback before the June Council presentation.

### **CLOSING REMARKS**

Councilman Clanton reaffirmed the intent to advance a resident-centered housing policy with an equity lens and to deliver a draft to Council by June 2026. He asked participants to submit their sticky notes for transcription and confirmed that shared resources would be available in the drive folder. The meeting concluded with acknowledgment of progress toward mixed-income, transit-oriented strategies, citywide policy consistency, and regional coordination. Participants agreed that maintaining momentum, clarifying residency criteria, and strengthening communications are essential to address inventory constraints, affordability, and workforce needs.

Both subcommittees adjourned following the conclusion of their respective breakout sessions. The Mayor's Housing Commission will reconvene on March 30, 2026. While attendance for the subcommittee members is not required, it is encouraged.

*The subcommittee breakout sessions concluded at 5:50 pm.*

***Next Meeting:***

***Monday, March 30, 2026, at 4:00 p.m.  
Norfolk City Hall – 10th floor Council Conference Room***