

Priority Needs:

1. What are the top 3 housing needs in this area?
2. How have these needs changed over the past decade?
3. Are these housing needs uniform throughout this area, or do some areas have different priority needs?
4. Looking out into the future, what do you think housing needs will look like in 5 years? How will they be different than today?

Let's talk about homeownership:

1. What are the major blocks to creating more homeownership opportunity?
2. Do we need to build more homes? What type? What price range? Is manufactured housing an important way to meet housing needs?
3. Is mortgage financing available / adequate?
4. How important is it to focus on rehab of owner-occupied homes?

Let's talk about rental housing:

1. Do we need more rental housing?
2. Should the focus be on rehabilitation, or new construction?
3. Is rental housing in this area affordable?

Let's talk about special housing needs and gaps in the housing delivery system:

1. What's the best way to meet the housing needs of seniors still living in their homes?
2. Are there other special housing needs in this area that need to be addressed?
3. What are the biggest gaps in the housing delivery system in this area?
4. If you could change one thing about housing in this area, what would it be?

- The region needs smaller, affordable newer houses along with downpayment assistance programs, accessible housing, extensive rehab of substandard housing (which has skyrocketing energy costs), and homeowner/financial literacy education
- This region is facing a great deal of job instability (especially among young adults) and a lack of knowledge of assistance programs that are available to residents
- The region should invest in more housing for the ID/DD population (both supportive housing arrangements and independent living options)
- Putting focus into education of the local population / upcoming workforce can encourage job creation / boost economic opportunity, especially in the coal fields where the economic downturn was particularly devastating
- Many residents of this region struggle with the transition from renter to homeowner – they have difficulty navigating maintenance problems in their homes and properly balancing a household budget
 - There is an opportunity for expanding credit counseling and utility assistance here
- The QAP for LIHTC development inadvertently penalizes rural projects because of a focus on deconcentrating poverty in urban areas
 - VHDA is currently in the stage of their 2-year cycle of collecting feedback on the QAP from practitioners, so now is an optimal time to voice these concerns and work out a solution for future point allocation guidelines
- The mountainous and rocky terrain makes housing development particularly difficult and expensive
- Very limited public transportation / shuttle services available in rural areas where the housing may be more affordable creates another barrier to rehousing the homeless population where they can find jobs

- Although there exist several programs that will shuttle low income workers to their jobs, there are not nearly enough to fill the gaps that currently exist
- Many individuals in this region (and the adjacent New River Valley region) face barriers to accessing subsidized housing because of criminal backgrounds. When the waiting list for limited public housing units is 3-6 months long at a minimum, many people are bumped off the list completely because of a past minor offense.
 - Currently, the local Public Housing Authority determines the guidelines for criminal background checks, but there is an opportunity for policy change in how they handle this population.
- Quality, one-level houses are in demand; those in the current stock are either too big, substandard in condition, or both. Both rehabilitation and new construction could address this need.
- Job instability is compounded in this region because of the rise in temporary contract positions for professional jobs. Young adults can no longer rely on a stable job for years to come to help pay off their student debt. Since they don't know if they will still have a job in a given area two years down the road, young adults are seeking rental housing for easy mobility to follow jobs as they appear.
- Although mobile homes are often the only affordable option to a large number of residents in this region, many of the units are substandard quality and have uncooperative landlords
- UVA Wise has been holding a series of forums around economic development in Southwest Virginia and how to break from coal dependency; more housing professionals need to join the conversation
- Advocates should show their local representatives the migration maps from the earlier presentation to demonstrate how dire the out-migration / "brain drain" phenomenon is in the Southwest