



Meeting Housing Needs in Rural Virginia

Trends, Gaps, Needs, Solutions

Abingdon, Va.
July 15, 2016



The Rural Housing Initiative is made possible with the generous support of our sponsors



Housing Virginia / RD Rural Housing Initiative

☐ Census of Providers

- Survey
- Trends
- Gaps
- Needs

☐ Demographic / Housing Profile

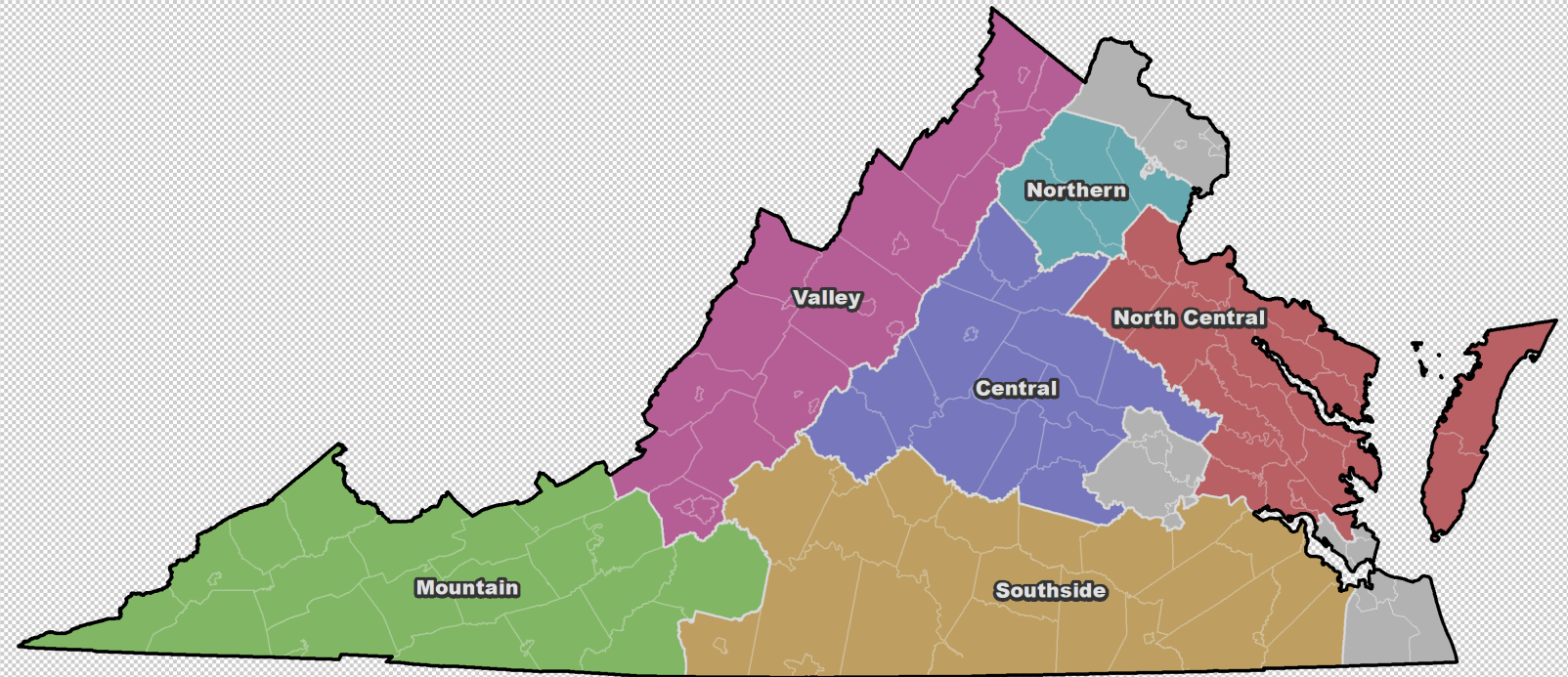
☐ Gap / Needs Assessment

☐ Best Practice Review

☐ Housing Strategy Plan

NETWORK MAPPING

Housing Virginia / RD Rural Housing Initiative: Regions



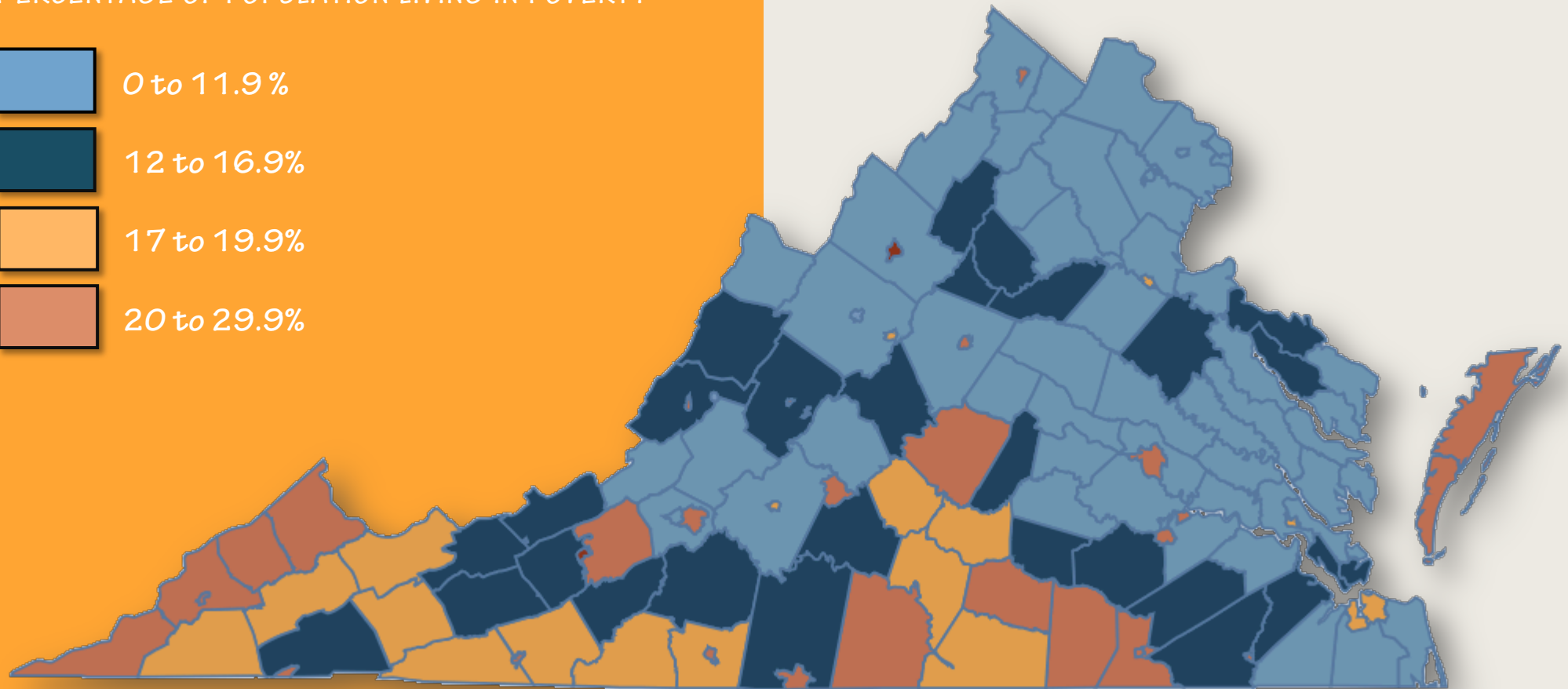
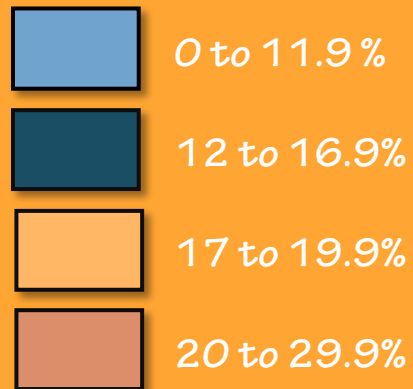
Housing Virginia / RD Rural Housing Initiative

TAKING STOCK – Housing Assistance Council

- ☐ Rural America “At a Precipice”
- ☐ Population in Decline
 - Suburban
 - Exurban
- ☐ Homogeneous racially and ethnically
- ☐ Aging faster than the rest of the Nation
- ☐ Higher Poverty / Lower Incomes
- ☐ Higher Unemployment
- ☐ Lower Education Achievement
- ☐ Housing Quality / Availability / Value

Virginia's patterns of poverty

PERCENTAGE OF POPULATION LIVING IN POVERTY

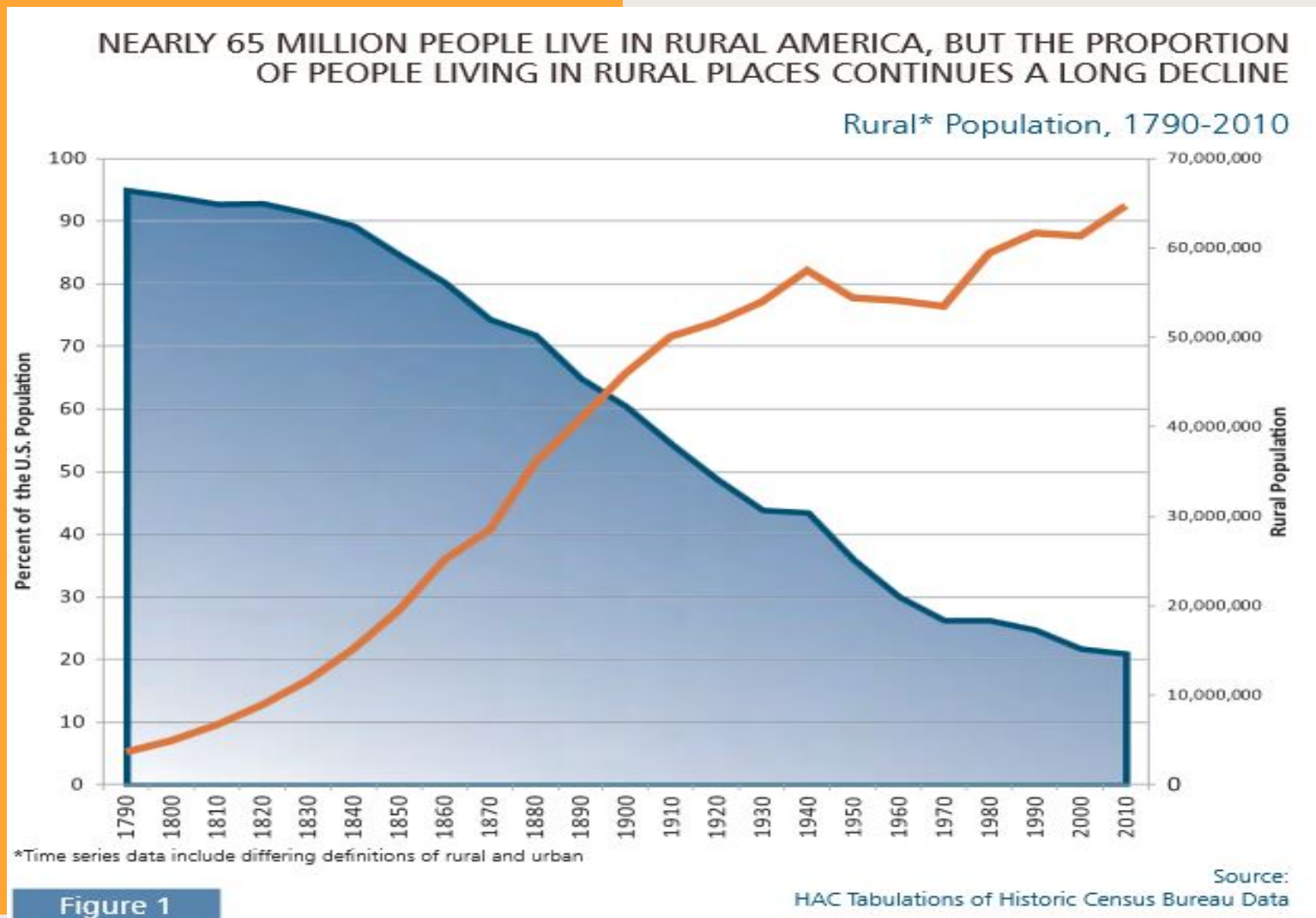


Source: ruraldataportal.org

Rural Poverty

“Nearly one-third of rural and small town seniors earn less than \$20,000 annually”

Rural Population in Decline



Virginia's rural communities continue to shrink

POPULATION LOSSES IN THE LAST 5 YEARS

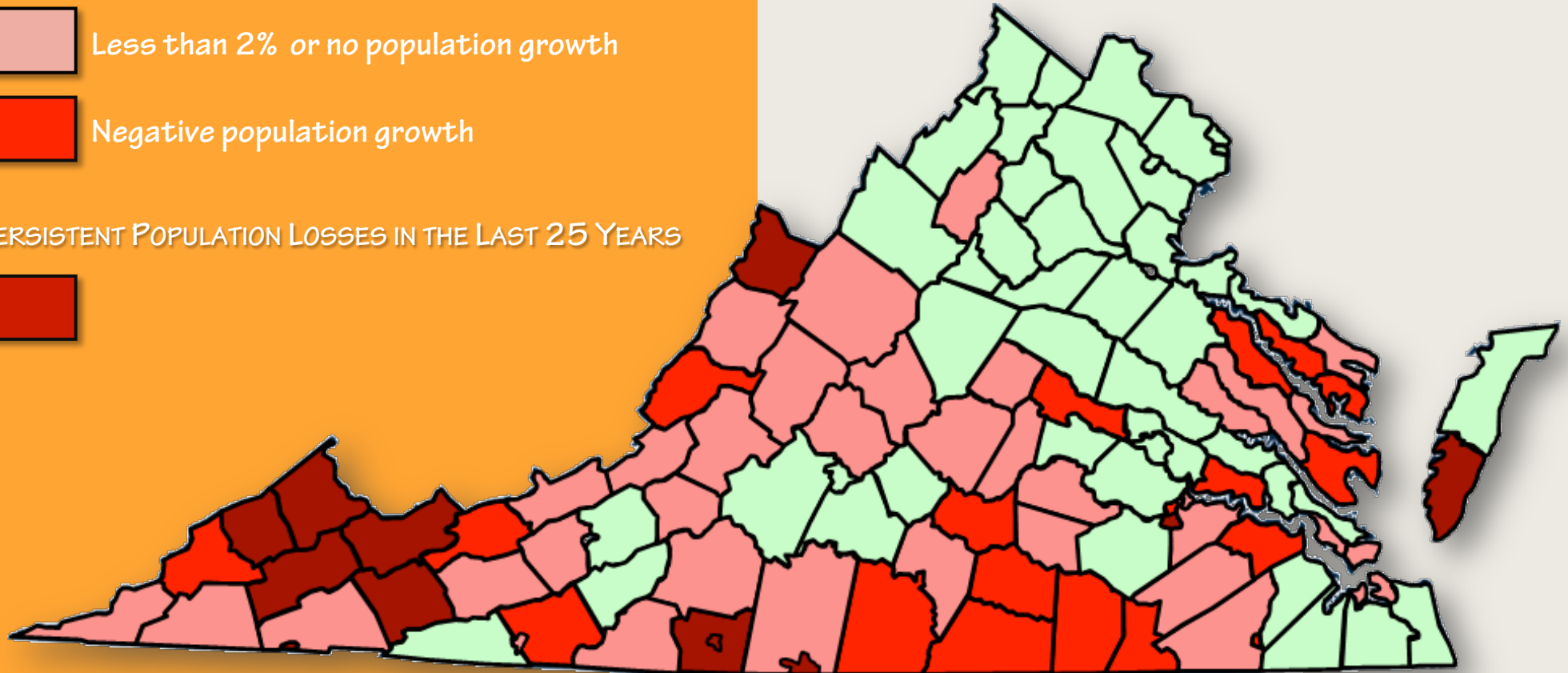


Less than 2% or no population growth



Negative population growth

PERSISTENT POPULATION LOSSES IN THE LAST 25 YEARS

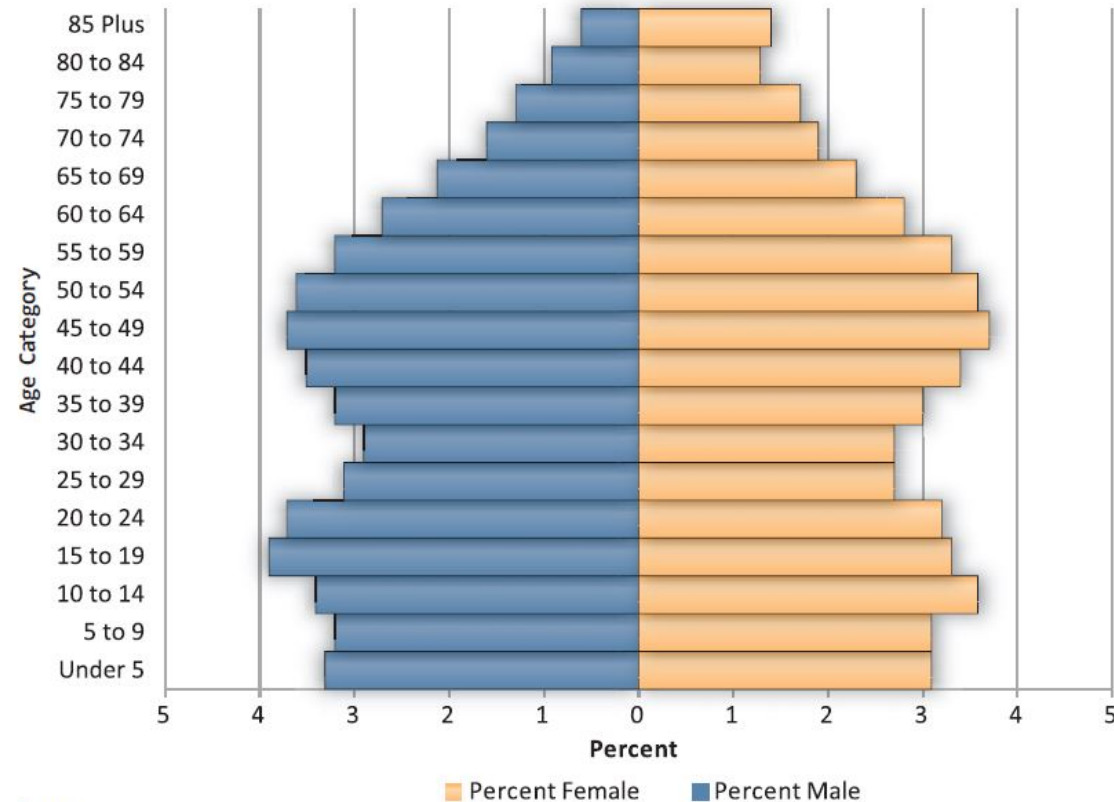


Source: census.gov

Rural Population Aging

BABY BOOMERS CONTINUE TO RESHAPE RURAL SOCIETY AND COMMUNITIES AS MANY WILL TURN 65 IN THE COMING DECADE

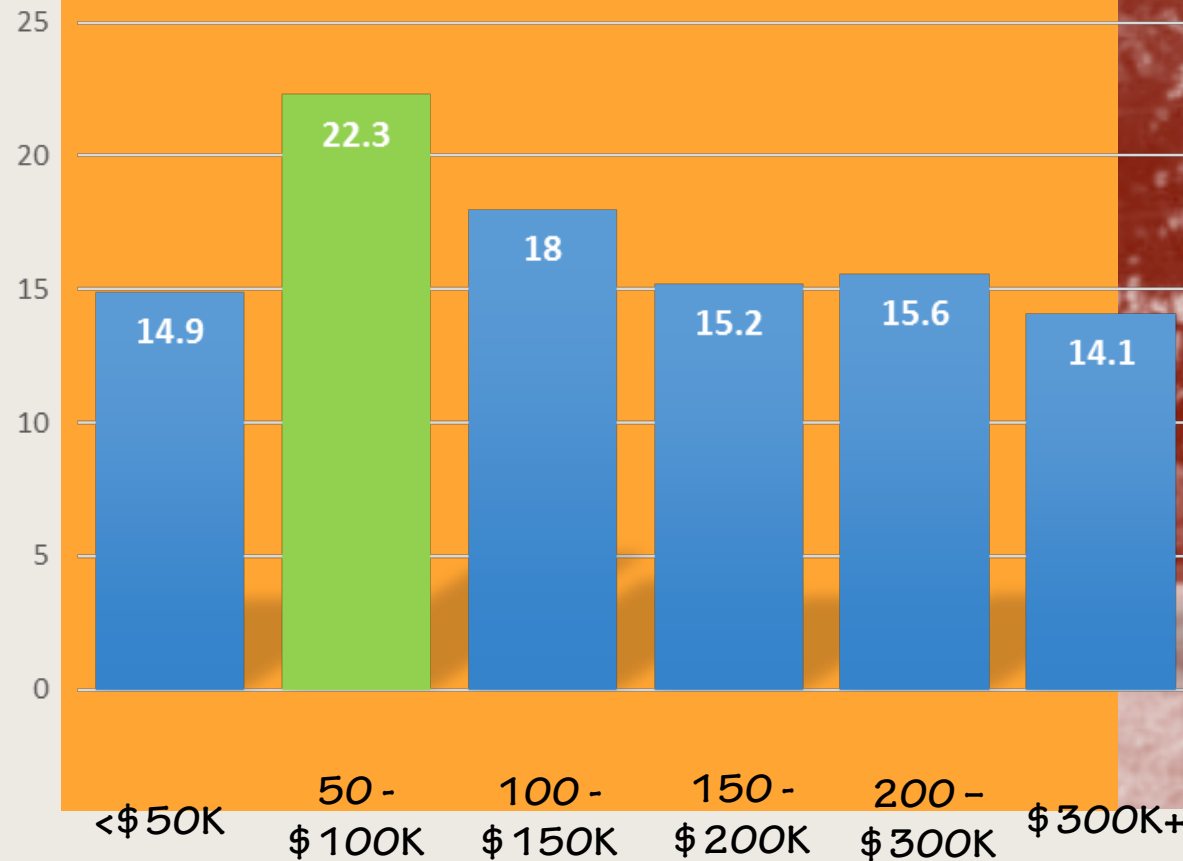
Rural & Small Town Population by Age and Gender, 2010



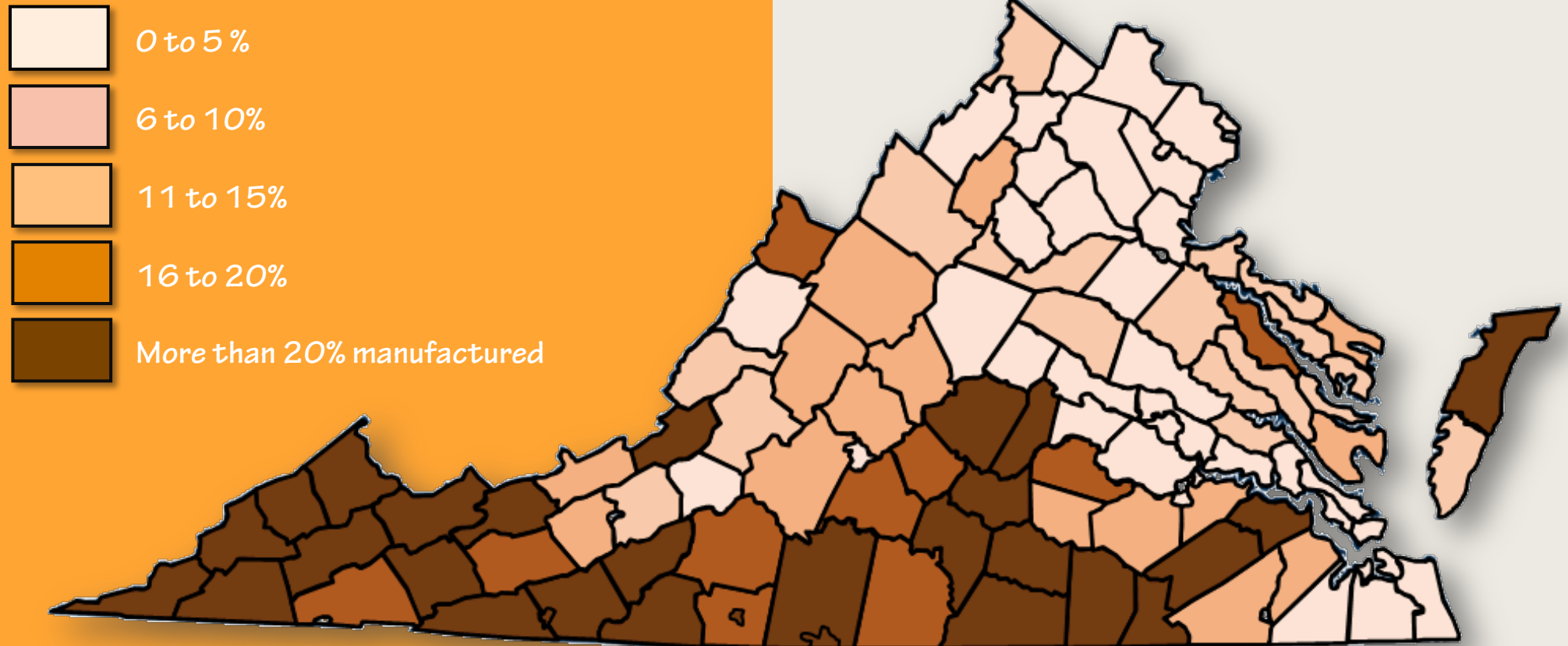
Source:
HAC Tabulations of 2010 Census of Population and Housing

Rural Virginia's housing value

VALUE OF OWNER OCCUPIED UNITS BY PERCENTAGE



Virginia's manufactured housing patterns



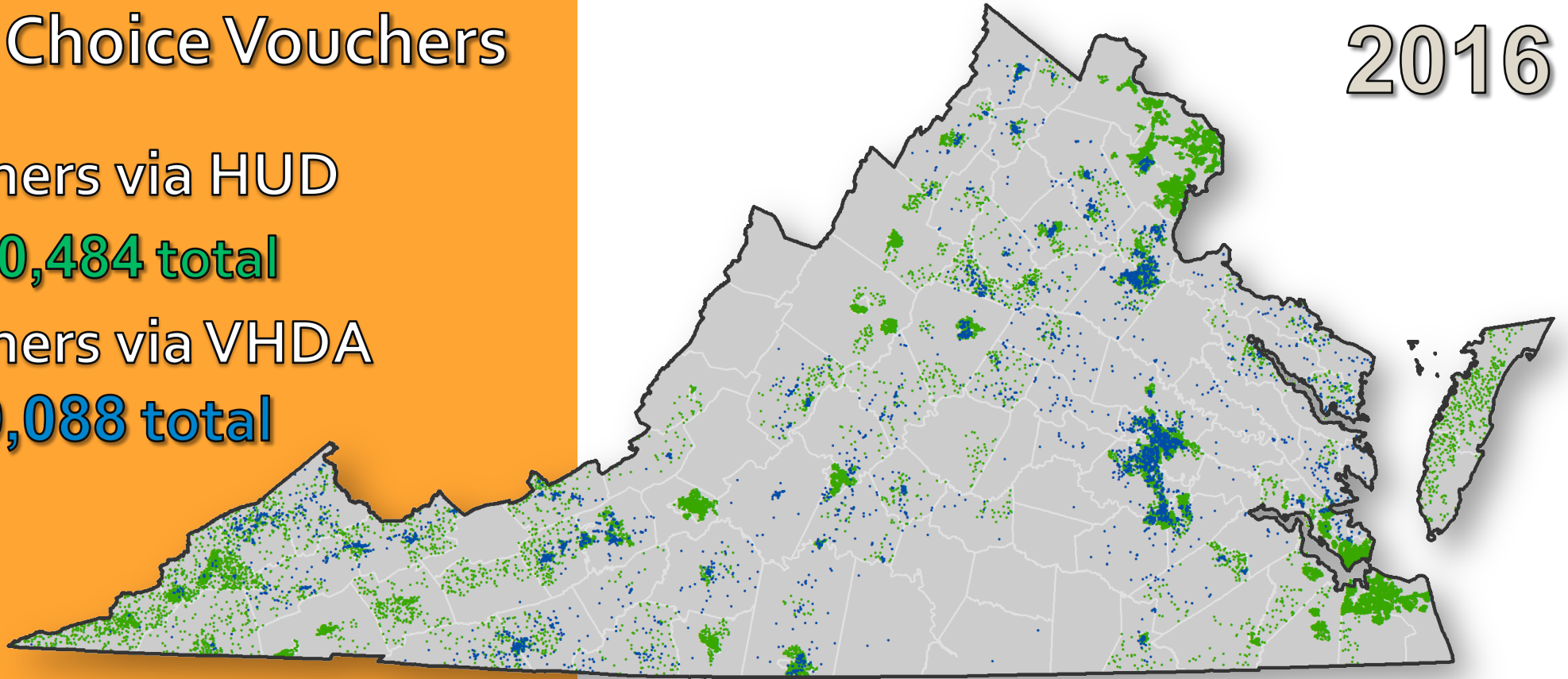
Source: census.gov

HOUSING ASSISTANCE IN VIRGINIA

Housing Choice Vouchers

- Vouchers via HUD
40,484 total
- Vouchers via VHDA
9,088 total

2016

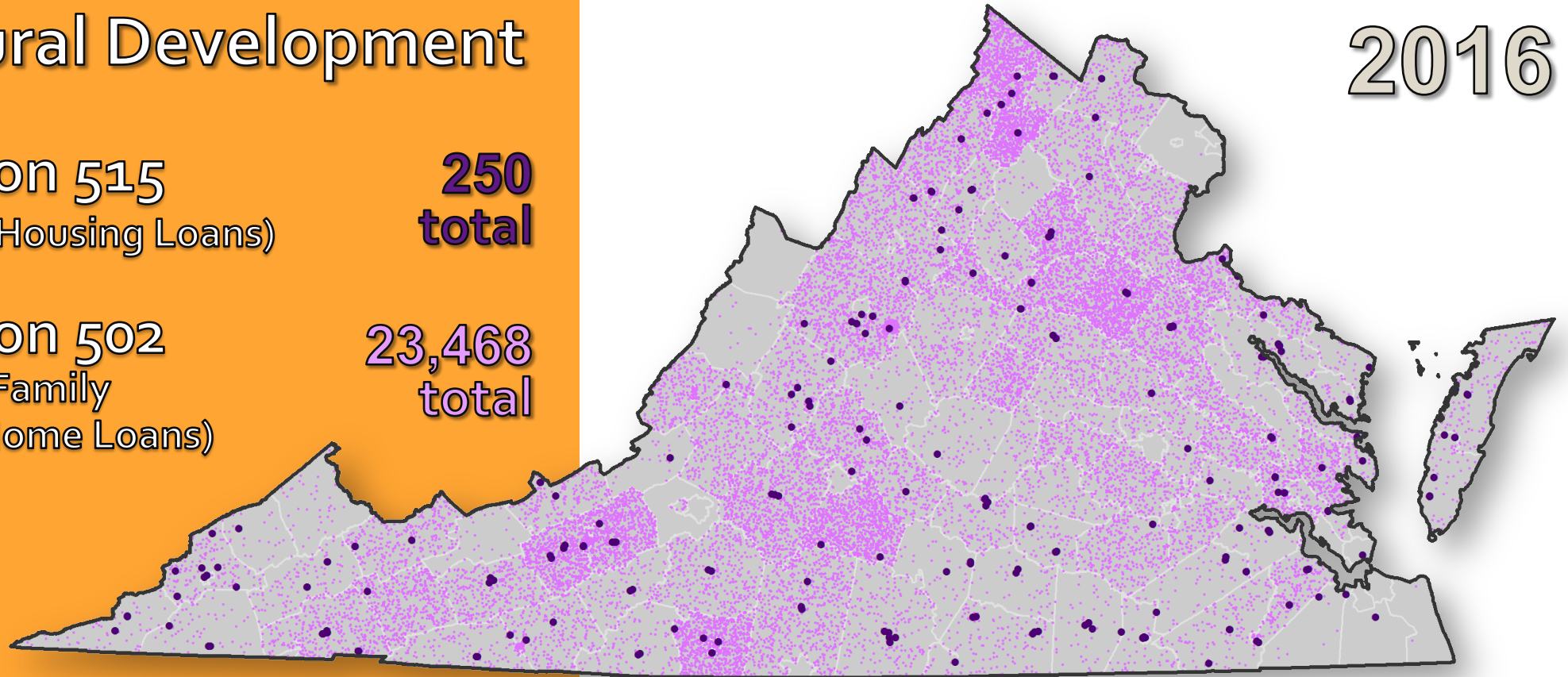


Sources: HUD, VHDA

HOUSING ASSISTANCE IN VIRGINIA

USDA Rural Development

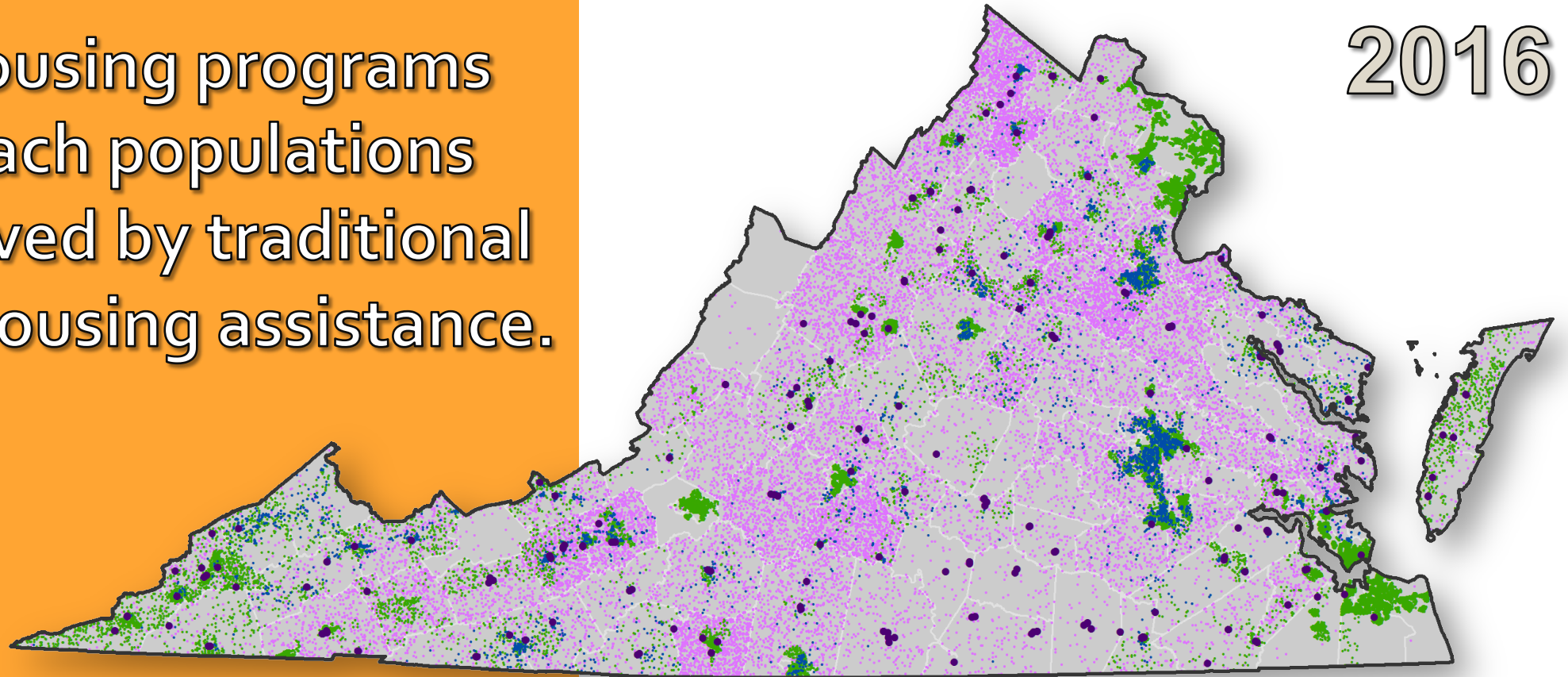
- Section 515
(Rental Housing Loans) **250 total**
- Section 502
(Single Family Direct Home Loans) **23,468 total**



Source: USDA

HOUSING ASSISTANCE IN VIRGINIA

Rural housing programs help reach populations underserved by traditional types of housing assistance.



Sources: HUD, VHDA, USDA

Rural Housing Needs Survey: Results

- July, 2016

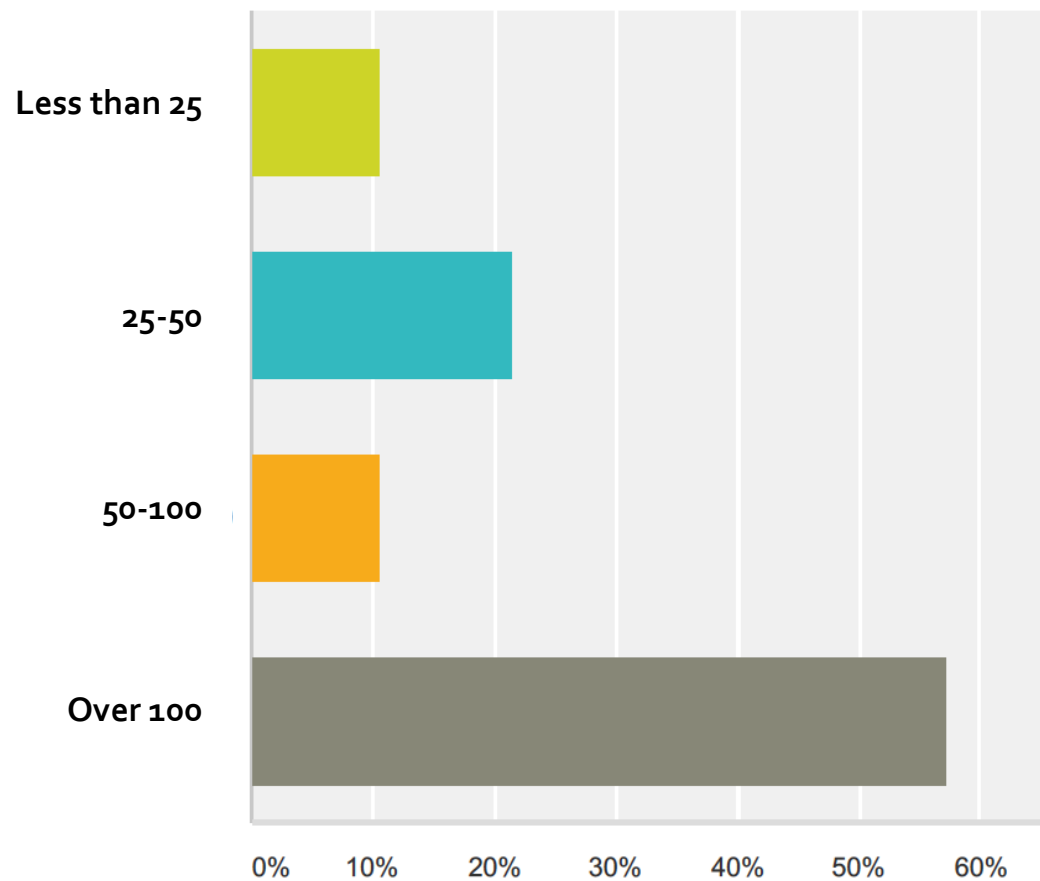


HOUSING VIRGINIA

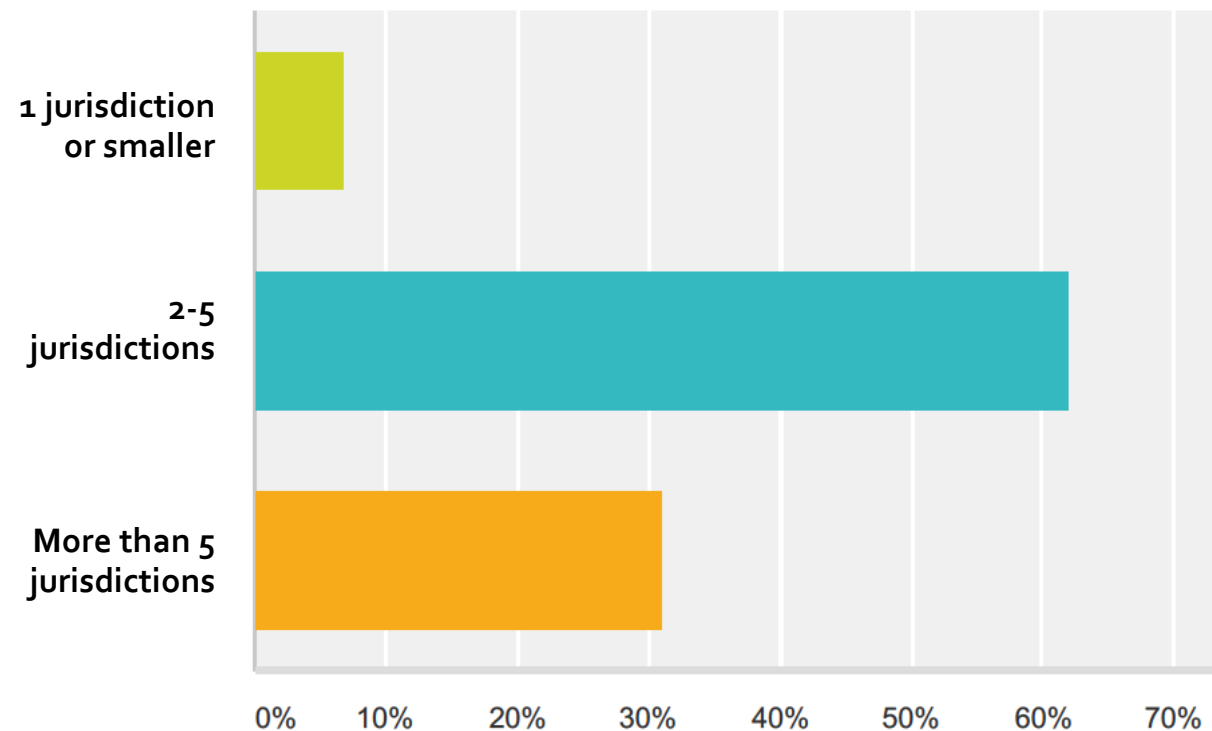
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Participant Snapshot

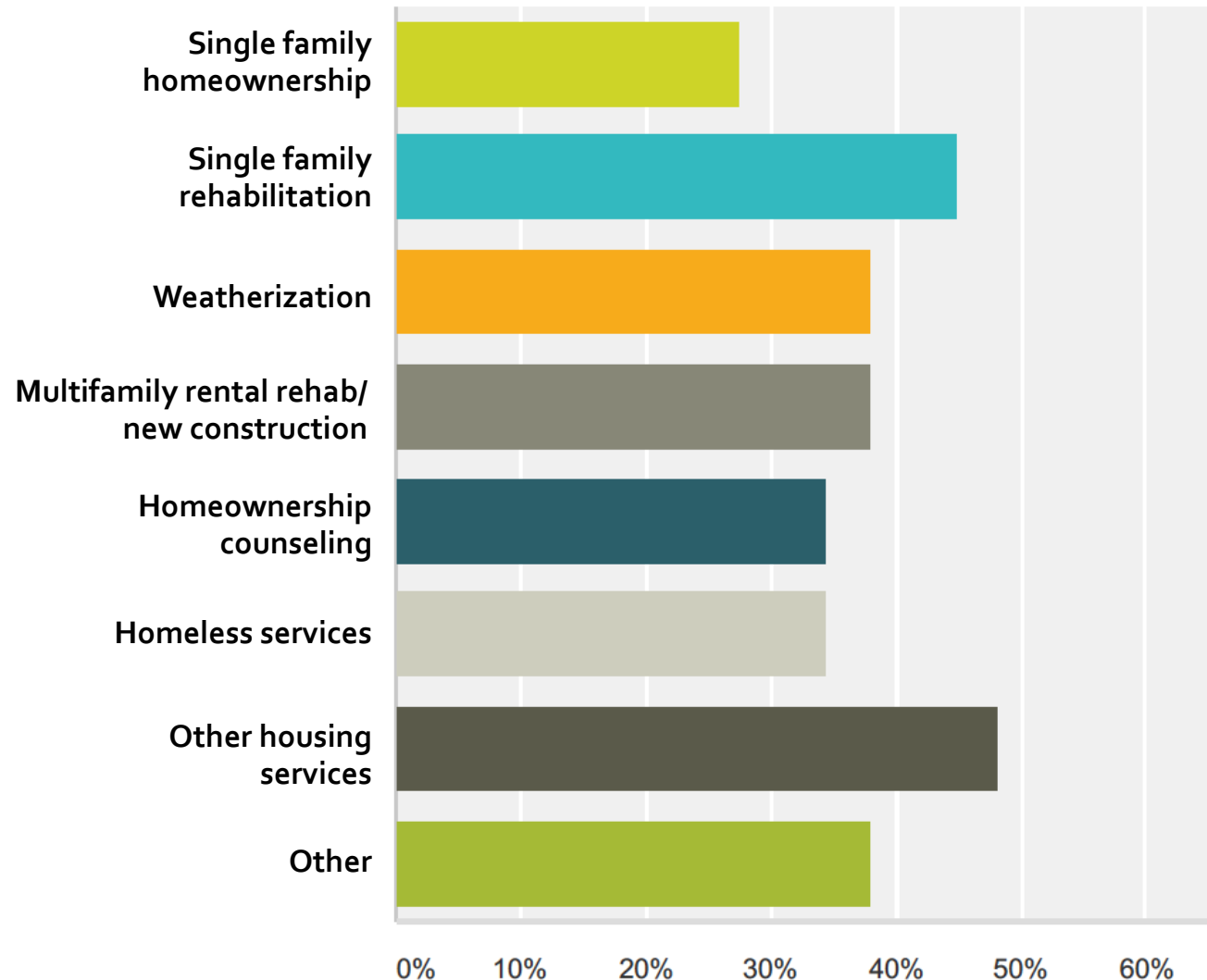
- Average housing production and/or # households served annually



Service Area Size



Organizational Programs



Other:

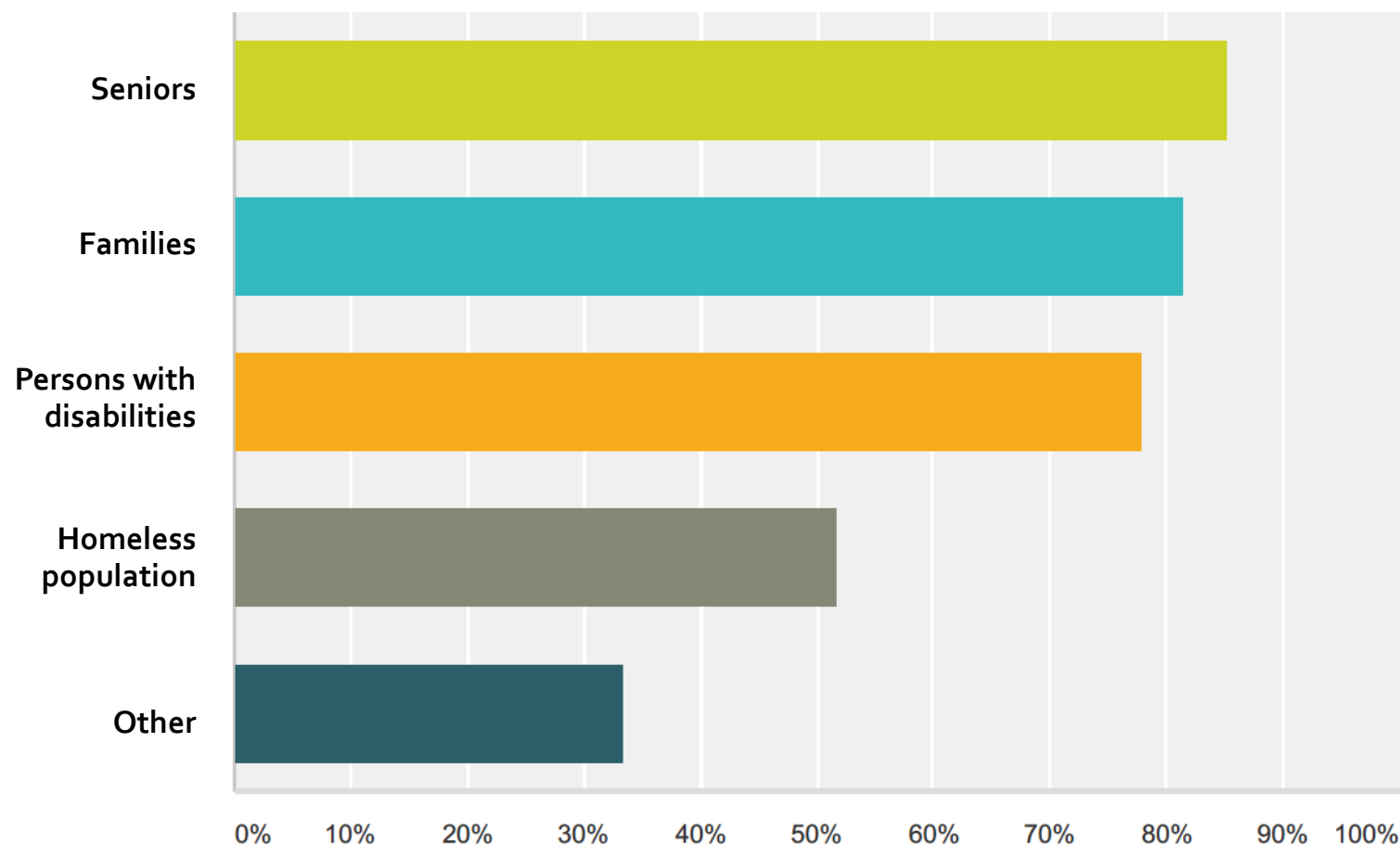
- Critical home repairs
- Various training, counseling programs
- Affordable housing and rental assistance
- CDBG housing rehab projects
- Food security work, financial literacy advocacy
- Housing Choice Voucher program
- Financing, development assistance, capacity building and asset management



HOUSING VIRGINIA

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Target Populations



Other:

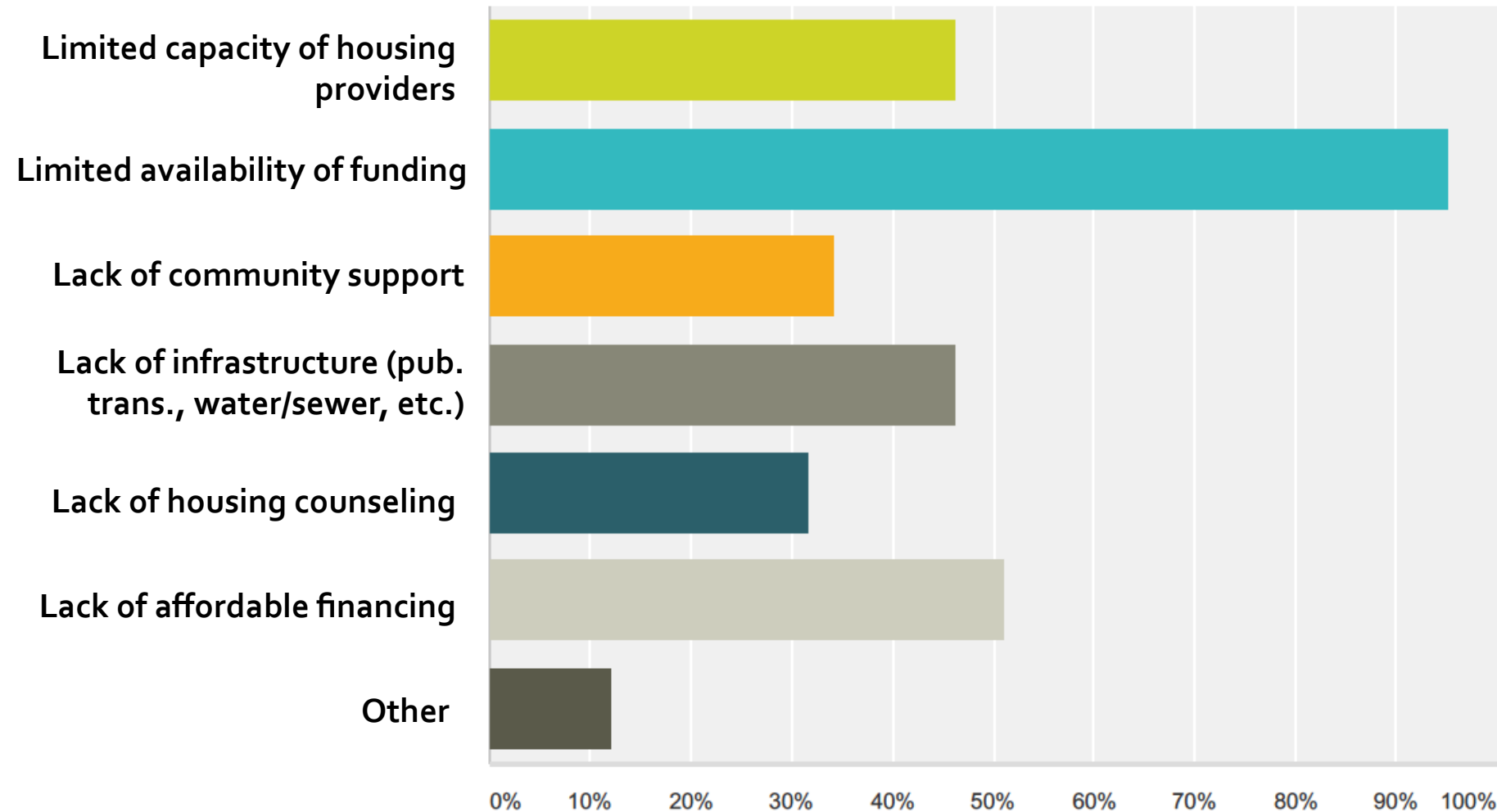
- Families with children
- LMI families that occupy substandard housing
- Veterans
- All
- Marginalized and neglected communities
- Low to moderate income homeowners
- Pre-school children



Urgency of Needs in Your Area

	Low	Medium	High	N/A	Total
Ending homelessness	25.00% 10	20.00% 8	52.50% 21	2.50% 1	40
Rehabilitating substandard housing	0.00% 0	25.00% 10	72.50% 29	2.50% 1	40
Constructing new housing	12.50% 5	45.00% 18	35.00% 14	7.50% 3	40
Access to services (transportation, etc.)	4.88% 2	43.90% 18	46.34% 19	4.88% 2	41
Financial literacy/homeownership readiness	7.50% 3	42.50% 17	45.00% 18	5.00% 2	40
Shortage of affordable rental housing	2.44% 1	24.39% 10	70.73% 29	2.44% 1	41
Declining homeownership market due to population loss	42.11% 16	26.32% 10	21.05% 8	10.53% 4	38
Home accessibility for aging in place	4.88% 2	26.83% 11	65.85% 27	2.44% 1	41
Shortage of affordable homes to purchase	7.50% 3	45.00% 18	37.50% 15	10.00% 4	40

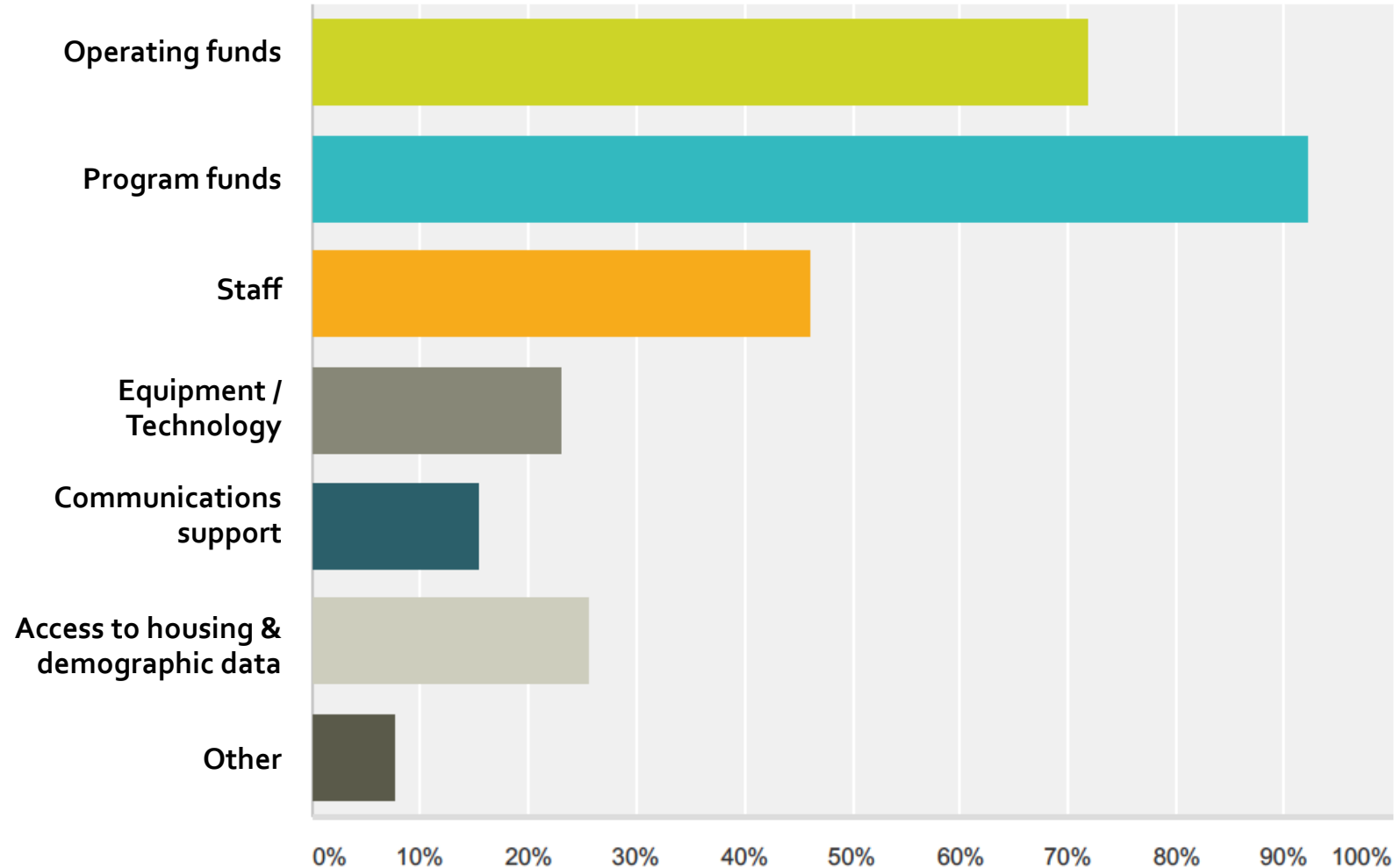
Most Urgent Gaps in Housing Area



Other:

- Lack of education of the housing problems we face within the community
- Few sources of rent subsidy – project based and/or housing choice vouchers extremely limited
- All of the gaps are urgent. Several years of documented increase in housing gap combined with decades of declining or static resources from the largest sources of housing financing and a tendency to want to “privatize” the provision of market interventions
- Lack of funding for roof repairs and replacement

Most Significant Organizational Needs

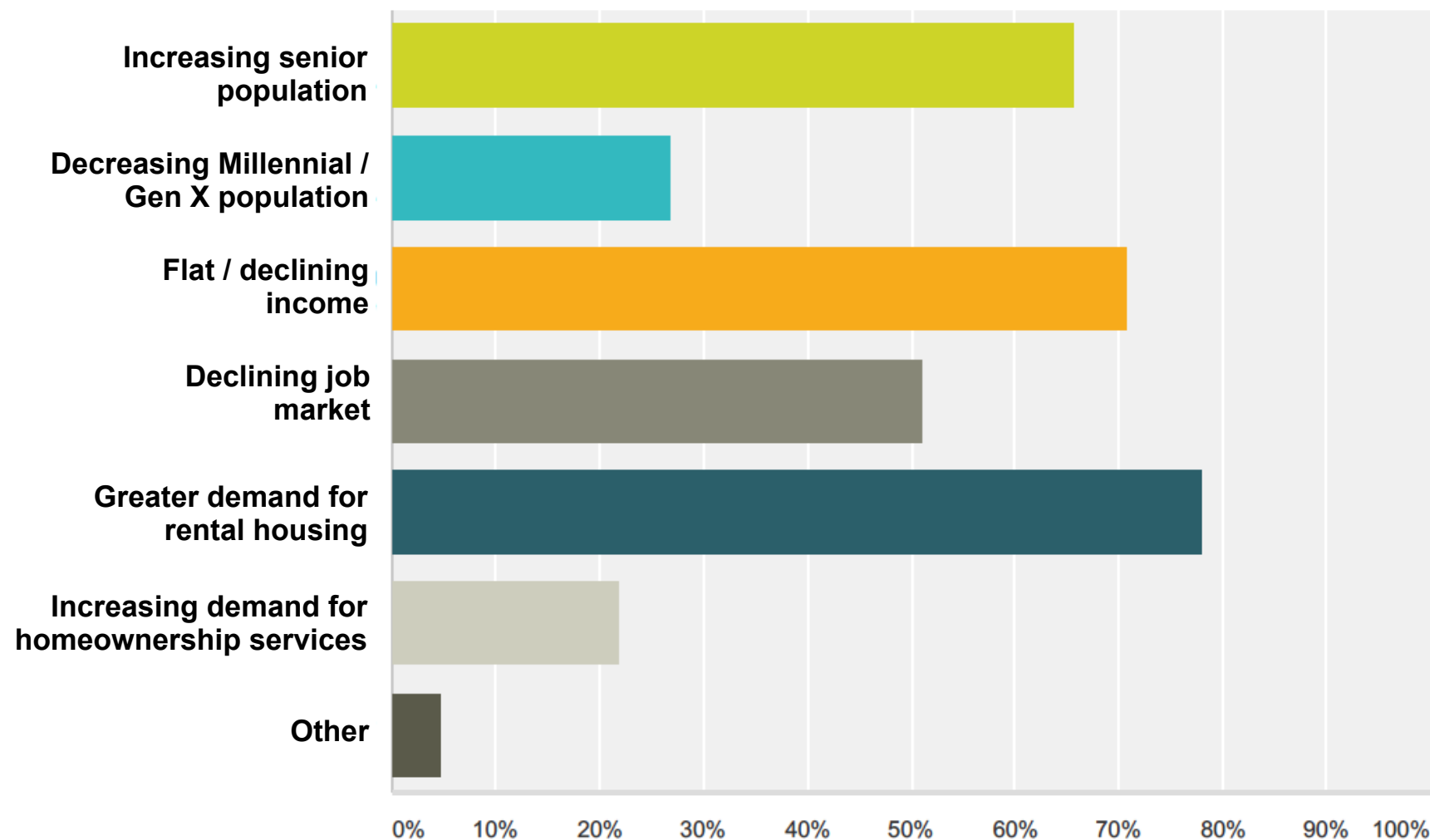


Other:

- First item: Capacity. We flat-out need more capacity. This might be in terms of staff that, in turn, requires program and operating funds, etc.
- Second item: cohesive local housing collaborative / partnerships to show and impress needs on locality



Demographic Changes and/or Housing Needs in Your Area



Other:

- Rising number of people with disabilities and needs in area regarding Dept. of Justice settlement
- Rapidly increasing decline in homeowners' abilities to afford regular home maintenance

Rural Population is Not Keeping Up

- Rural Virginia captured only 6% of the total state growth in population from 2000-2010

Rural Virginia: Snapshot 2000-2020

- Mountain
 - Population grew by 3.1% (18.5% statewide)
 - Since 2010 population down by 3,600
 - Millennial population – up 1,000 by 2020
 - Senior population -up by 18,000 by 2020
 - Homeownership rate 2000-2014 fell 4.3 % to 71%
 - 12,800 rental units added – up 20.3%
 - HH's with a rent or mortgage burden – 13.9% to 22.6%

Rural Virginia: Snapshot 2000-2020

- Mountain
 - Number of homeowners over 65 making a mortgage payment grew 68% (mortgage burden up 111%)
 - Half of all seniors are rent or mortgage burdened
 - Lost 22,000 manufacturing jobs; gained 11,000 in education and healthcare
 - 19.2% of the housing stock are mobile homes
 - 26.1 % of the stock built before 1960
 - Less than 1% built after 2010

Rural Housing Snapshot: Single Family Home Sales in the Mountain Region, 2012 VS. 2015

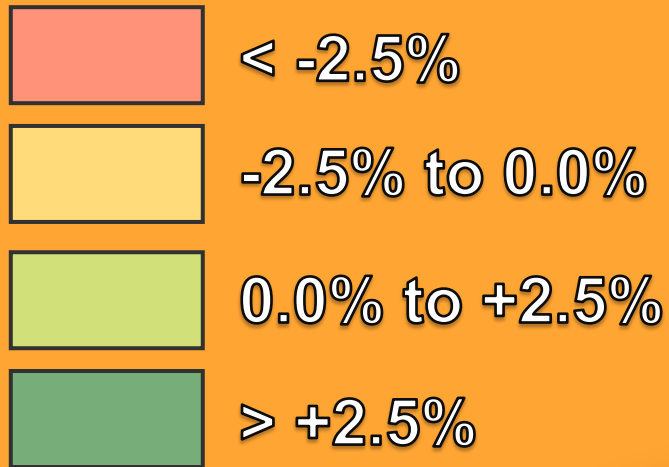
	2012				2015			
	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM
Mountain Region	3,058 units	\$525,935,550	\$98,342	132 days	3,860 units	\$700,226,836	\$105,064	124 days
State	79,462 units	\$24,340,075,848	\$245,500	47 days	94,374 units	\$31,241,295,895	\$269,900	38 days

Source: Virginia Association of REALTORS®, "Residential Transactions For Area Delimited By Entire Virginia State – Single-Family Property Type" (2012, 2015).

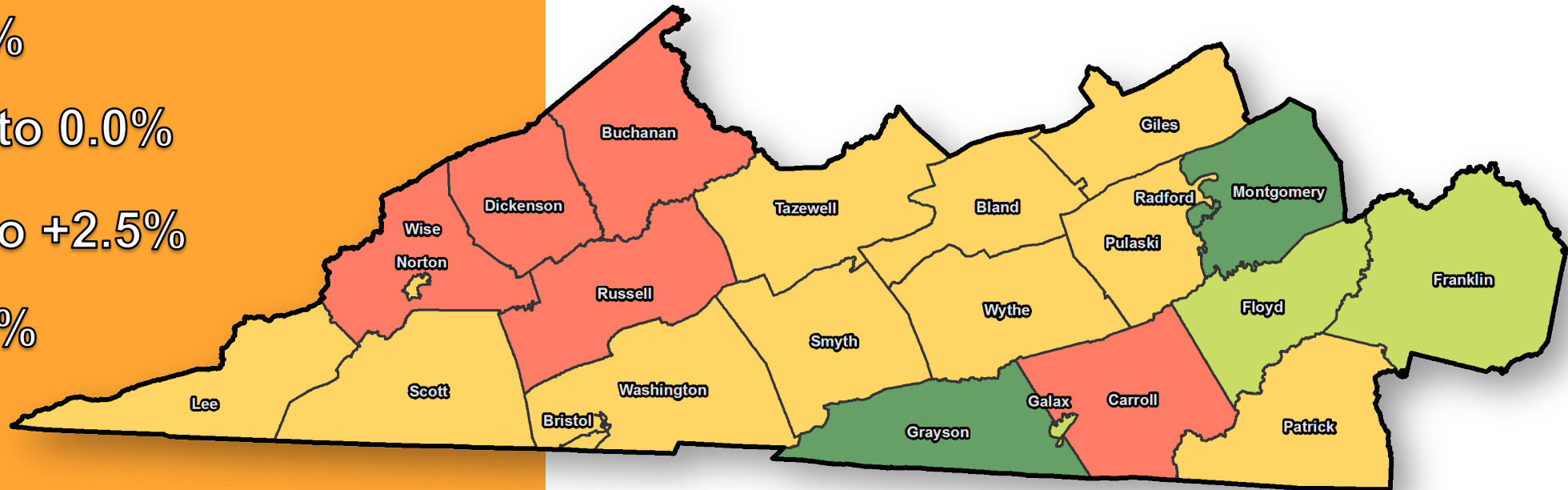
MOUNTAIN REGION

2010 - 2015

Percent change
in population



Regional population
declined **3,594**

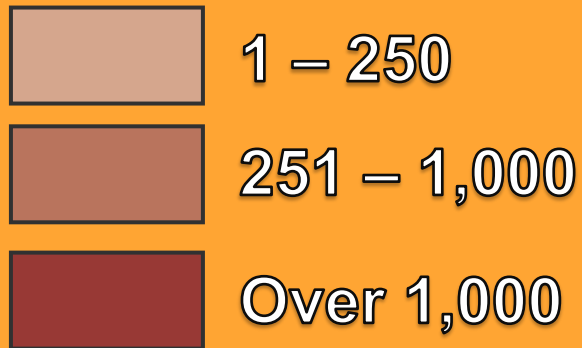


Source: UVa Weldon Cooper Center

MOUNTAIN REGION

2006 - 2010

Population outflow
from Mountain Region
by destination county:

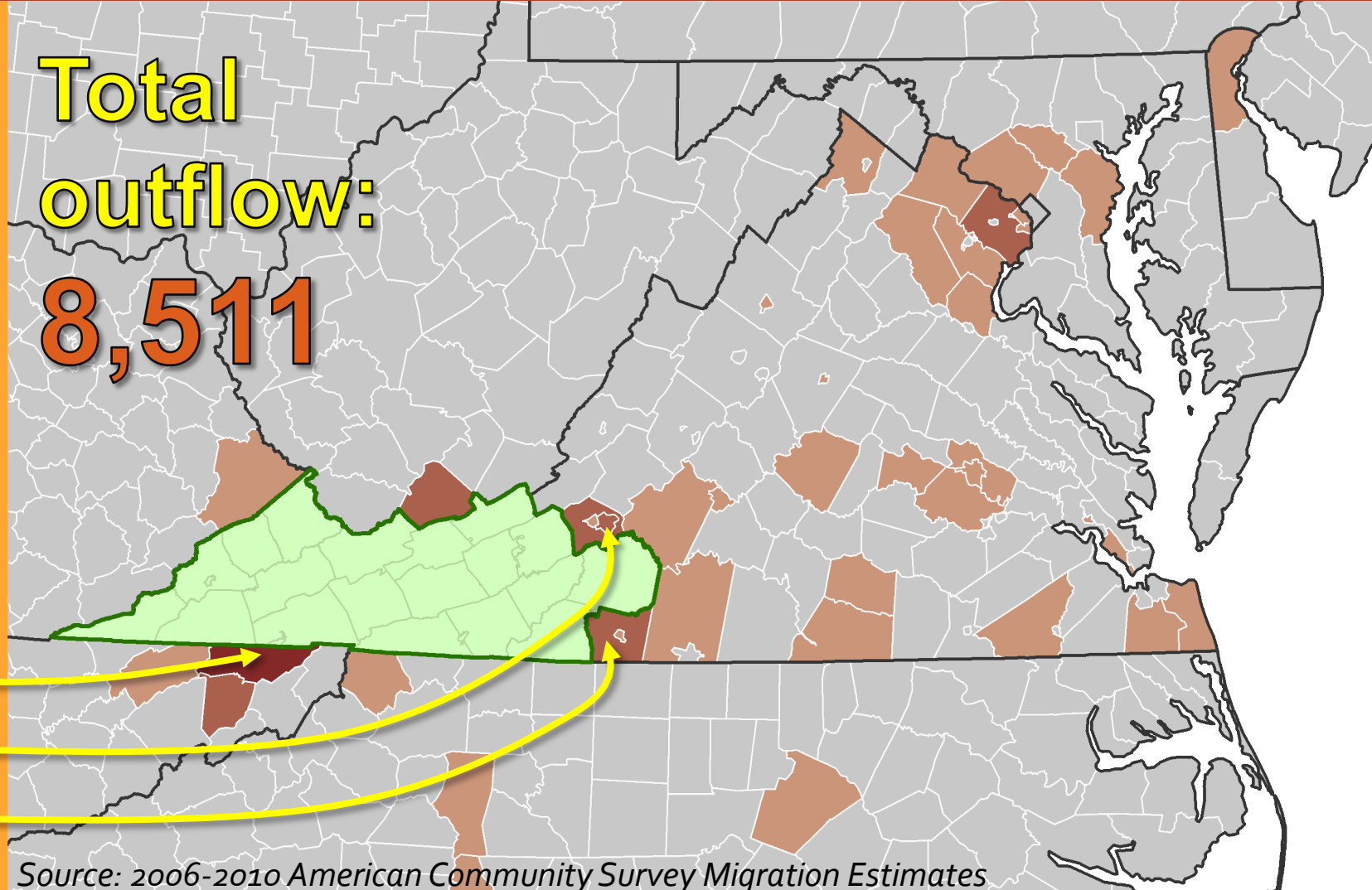


Sullivan County, TN : 1,372

Roanoke City, VA: 610

Henry County, VA: 601

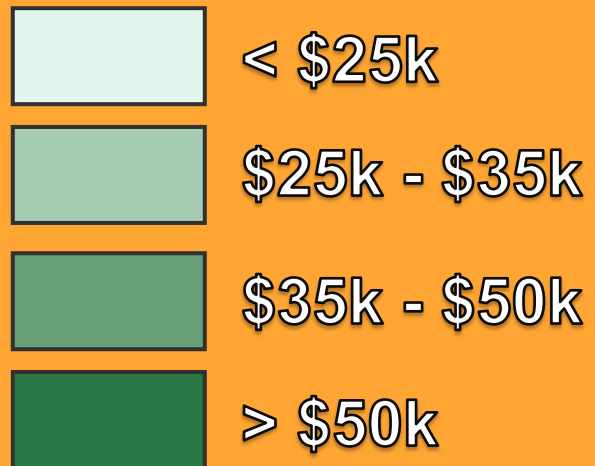
**Total
outflow:
8,511**



Source: 2006-2010 American Community Survey Migration Estimates

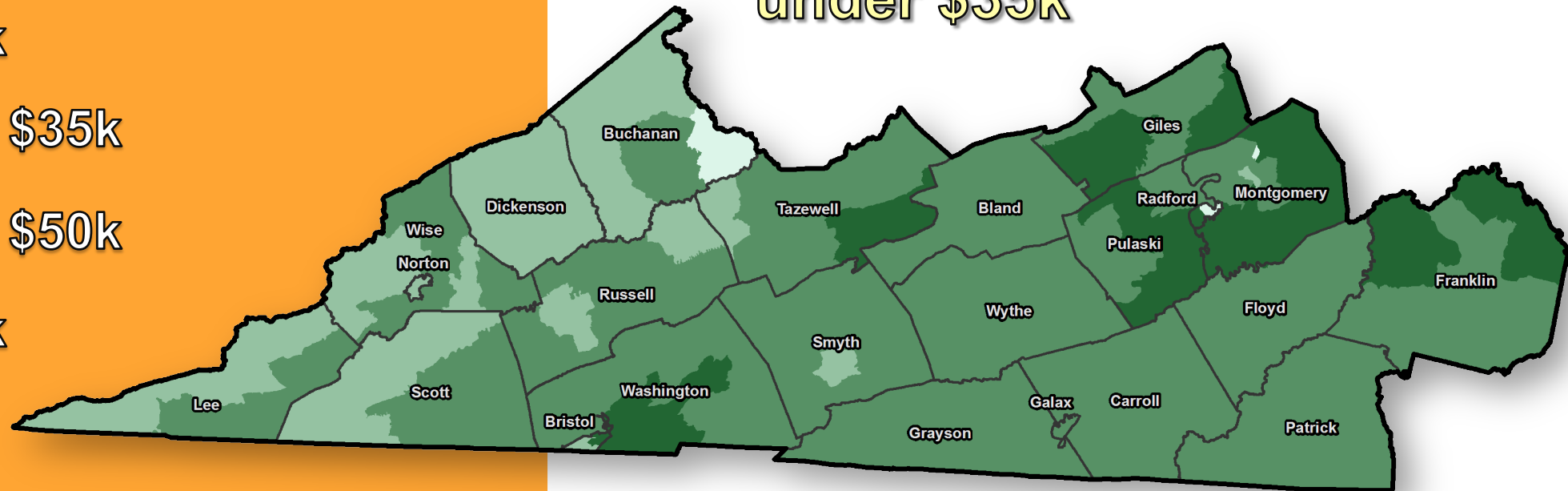
MOUNTAIN REGION

Median household income
(In 2014 dollars)



32 tracts with median
HH income
under \$35k

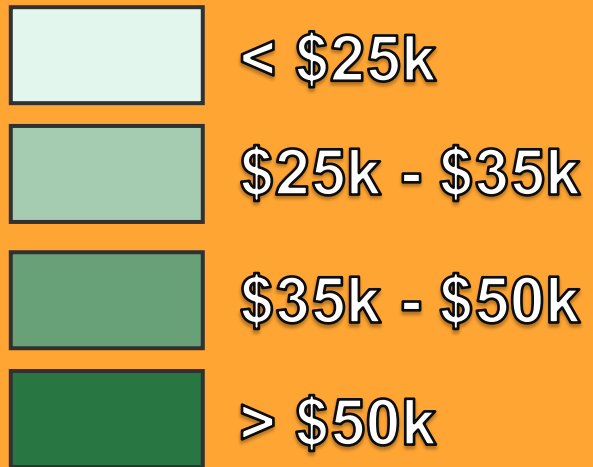
2000



Source: 2000 US Census

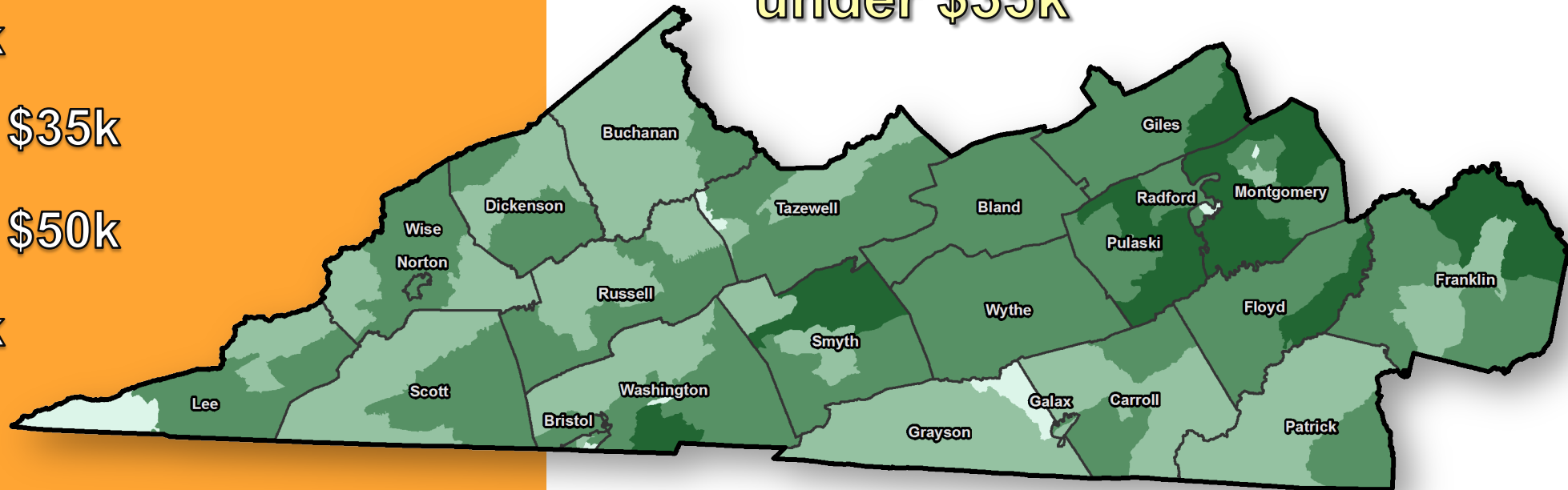
MOUNTAIN REGION

Median household income
(In 2014 dollars)



58 tracts with median
HH income
under \$35k

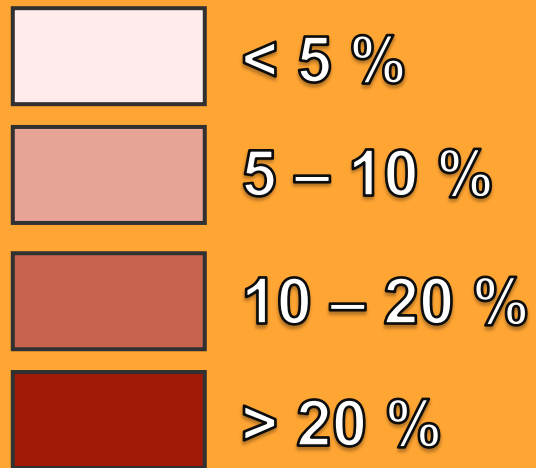
2014



Source: 2014 American Community Survey 5-Year Estimates

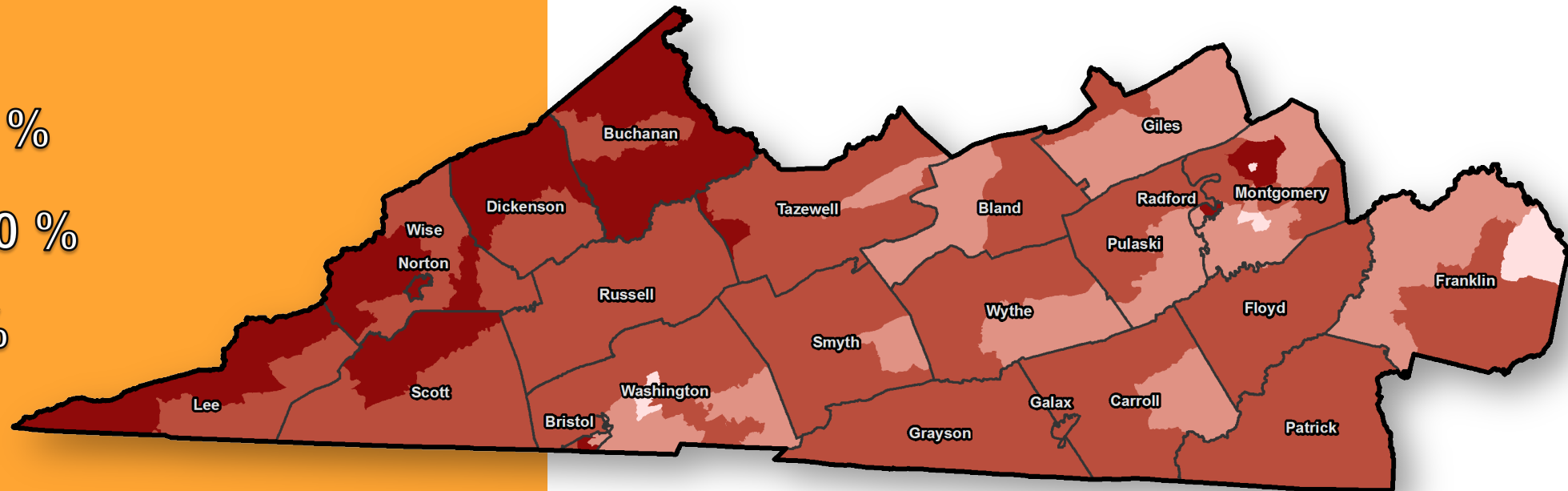
MOUNTAIN REGION

Overall poverty rate



Regional rate:
16.3%

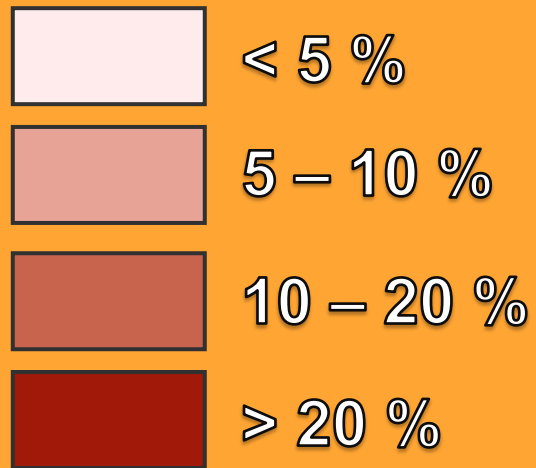
2000



Source: 2000 US Census

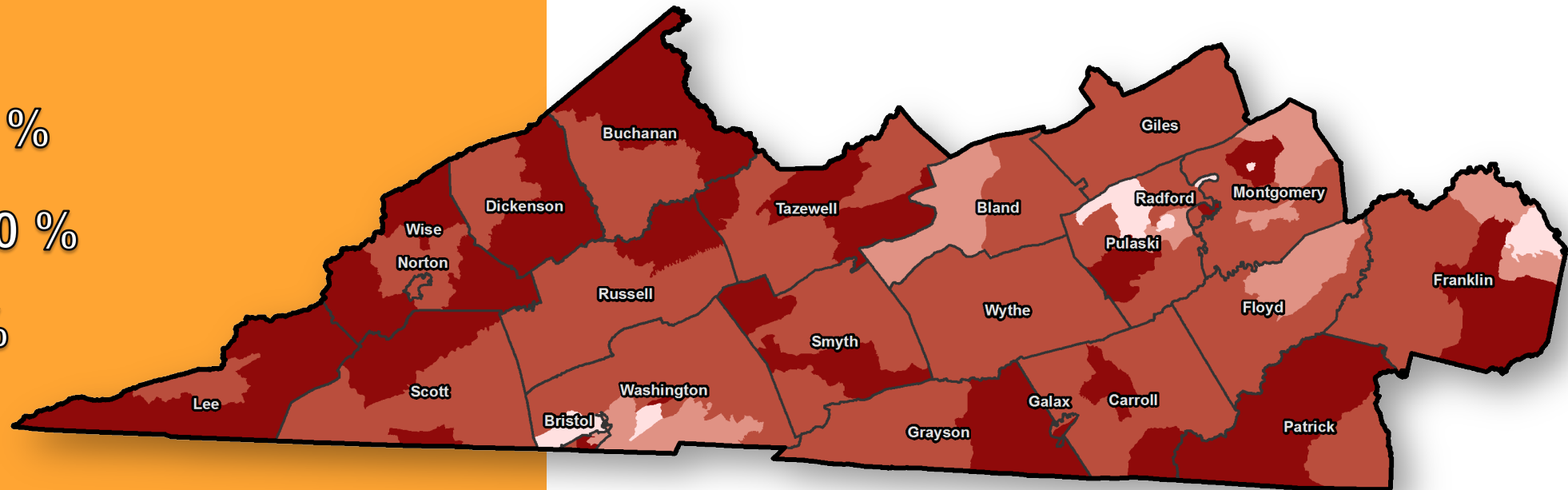
MOUNTAIN REGION

Overall poverty rate



Regional rate:
19.4%

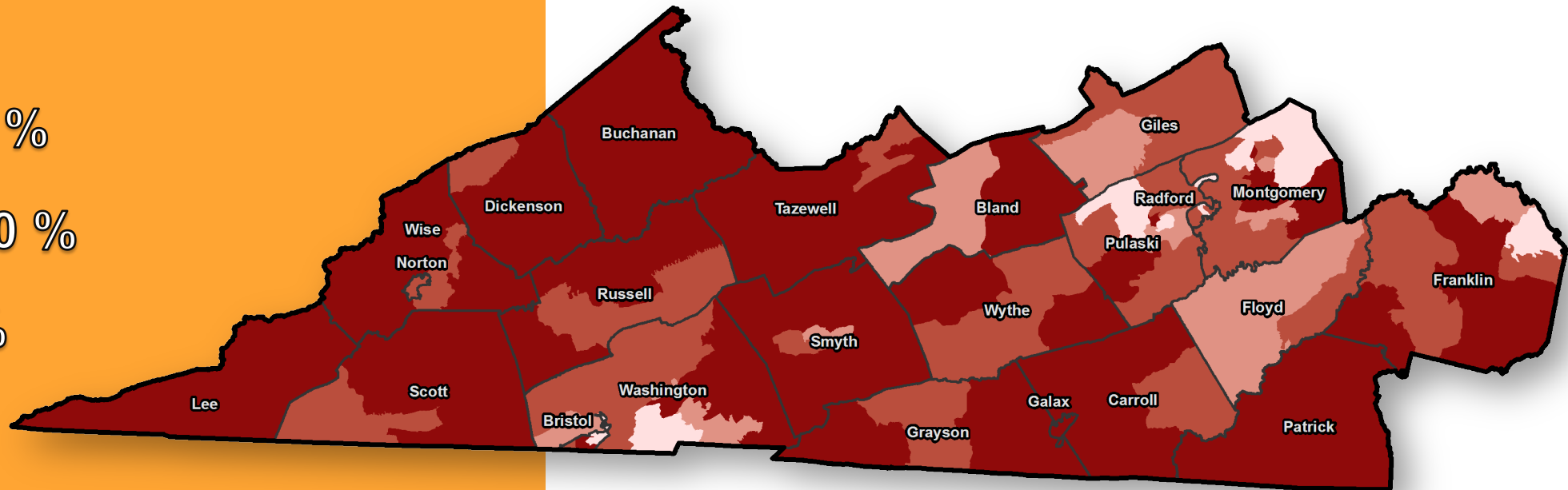
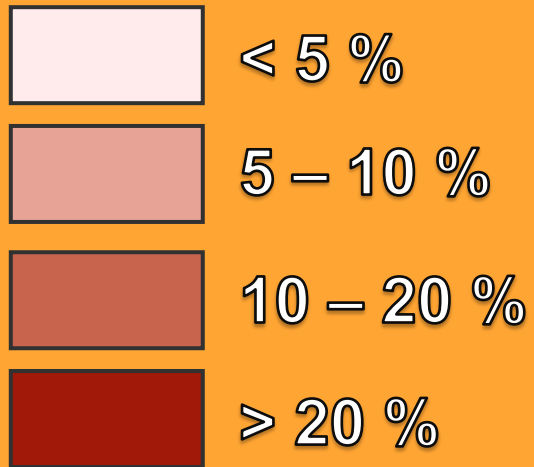
2014



Source: 2014 American Community Survey 5-Year Estimates

MOUNTAIN REGION

Youth poverty rate



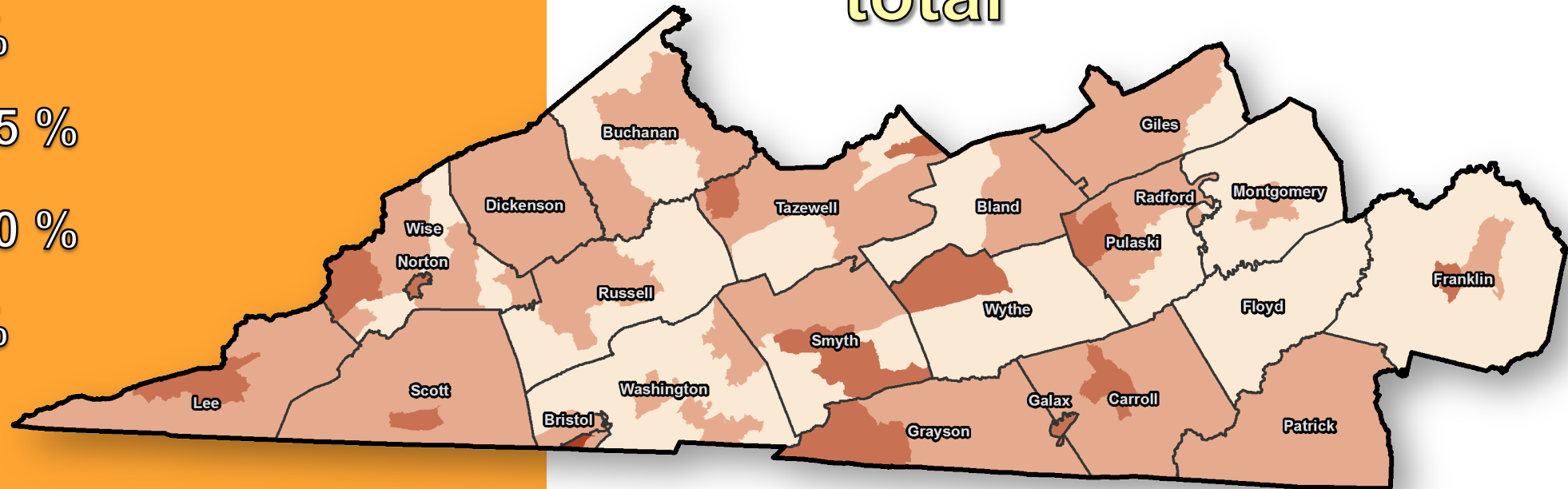
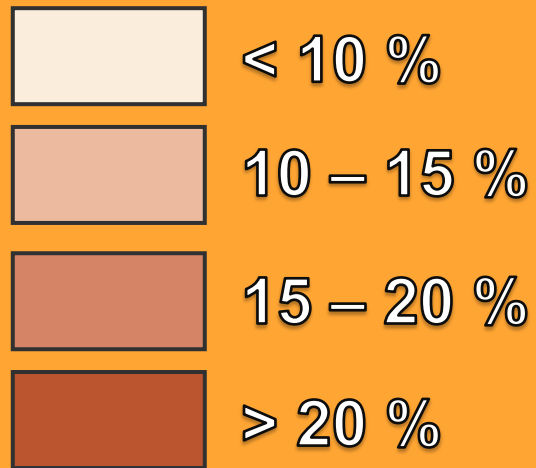
Regional rate:
24.4%

2014

Source: 2014 American Community Survey 5-Year Estimates

MOUNTAIN REGION

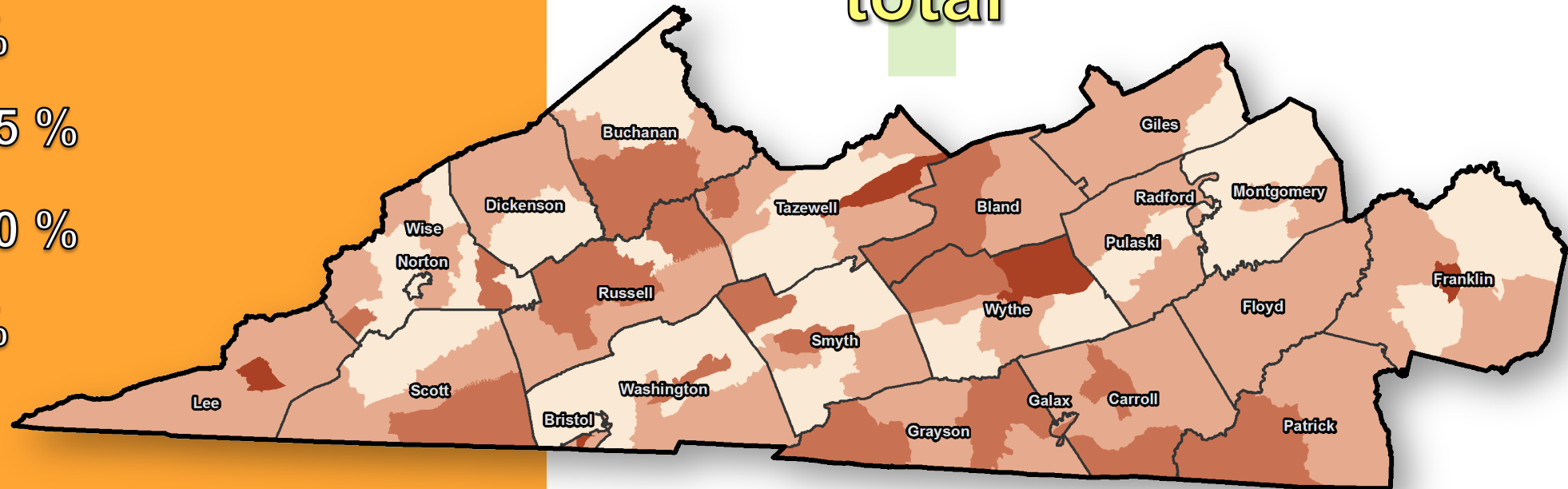
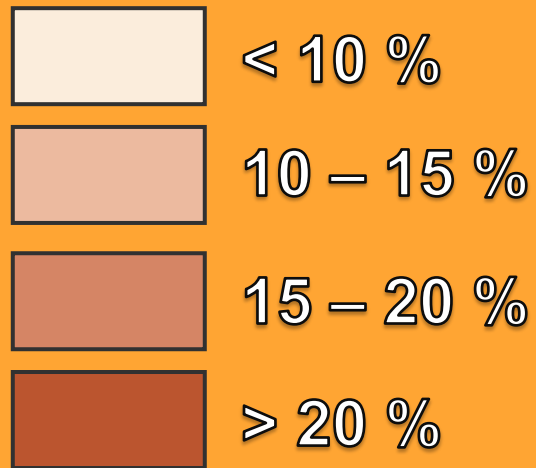
Percent of households that are
one-person, age 65 or over



Source: 2000 US Census

MOUNTAIN REGION

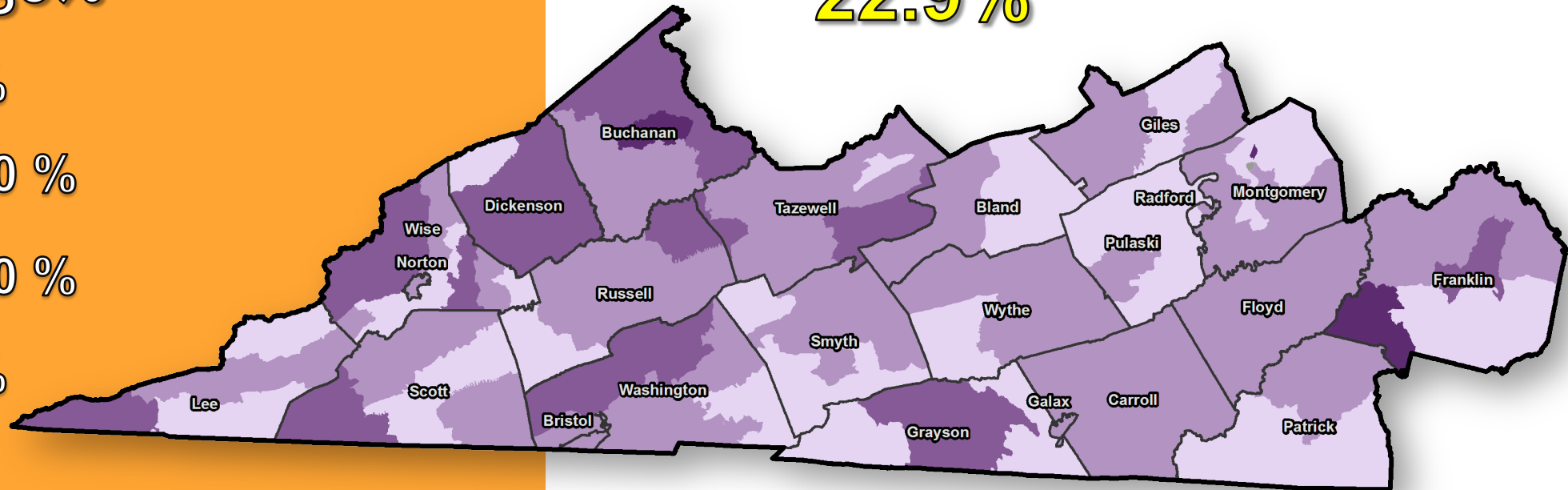
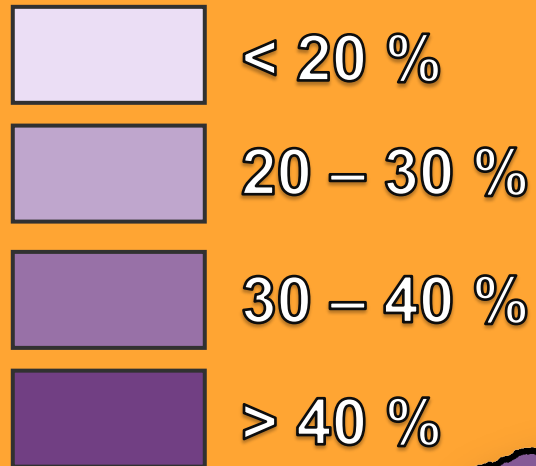
Percent of households that are one-person, age 65 or over



Source: 2014 American Community Survey 5-Year Estimates

MOUNTAIN REGION

Percent of mortgage-paying households with a housing cost burden over 30%



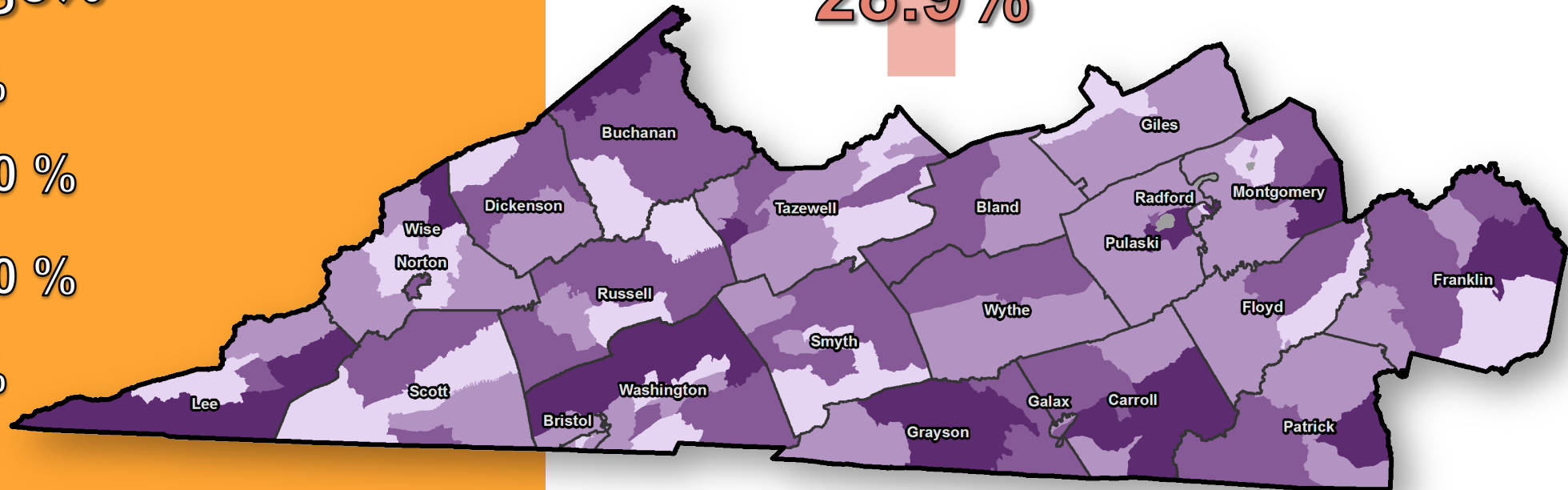
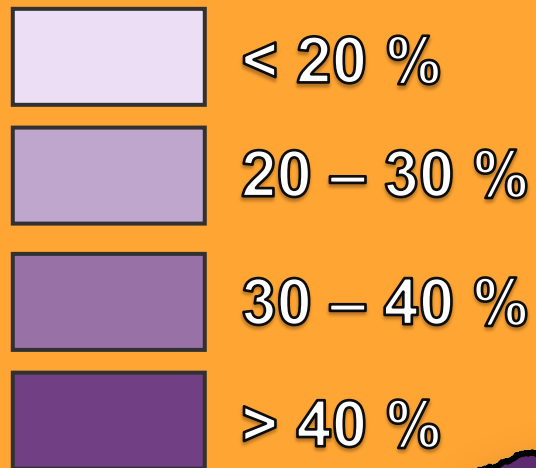
Regional:
22.9%

2000

Source: 2000 US Census

MOUNTAIN REGION

Percent of mortgage-paying households with a housing cost burden over 30%



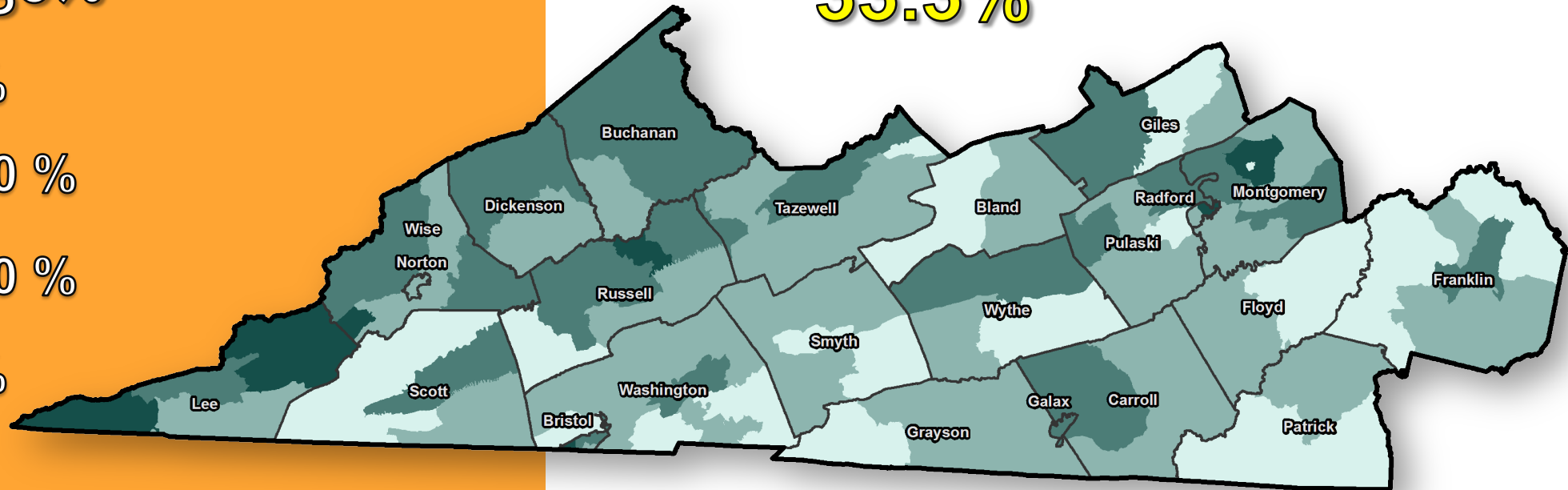
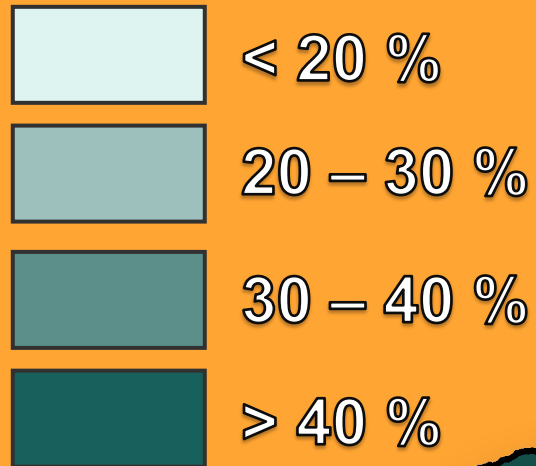
Regional:
28.9%

2014

Source: 2014 American Community Survey 5-Year Estimates

MOUNTAIN REGION

Percent of renter-occupied households with a housing cost burden over 30%



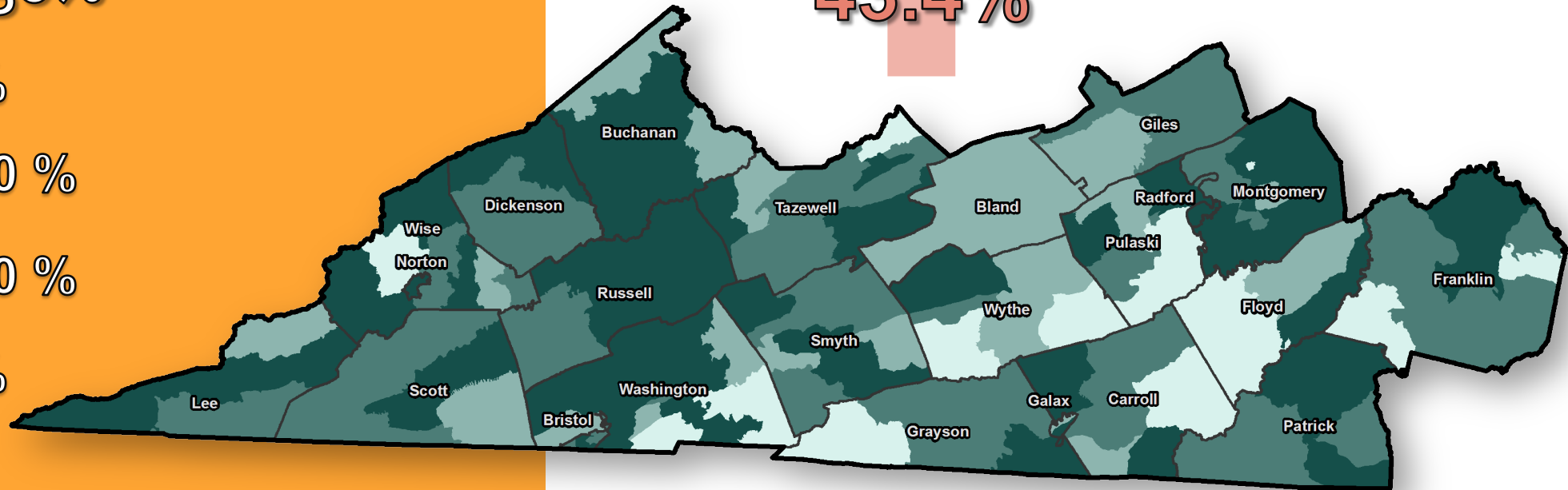
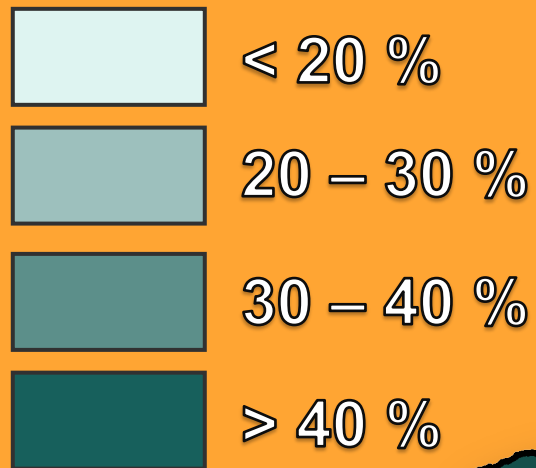
Regional:
33.3%

2000

Source: 2000 US Census

MOUNTAIN REGION

Percent of renter-occupied households with a housing cost burden over 30%



Regional:
43.4%

2014

Source: 2014 American Community Survey 5-Year Estimates

Phase 1: Rural Housing Strategy Report (Nov.-GHC)

Phase 2: Building Community Support (2017)

What is Network Mapping

- Stakeholders
- Supporters
- Community Leaders
- Elected Officials
- Business Leaders

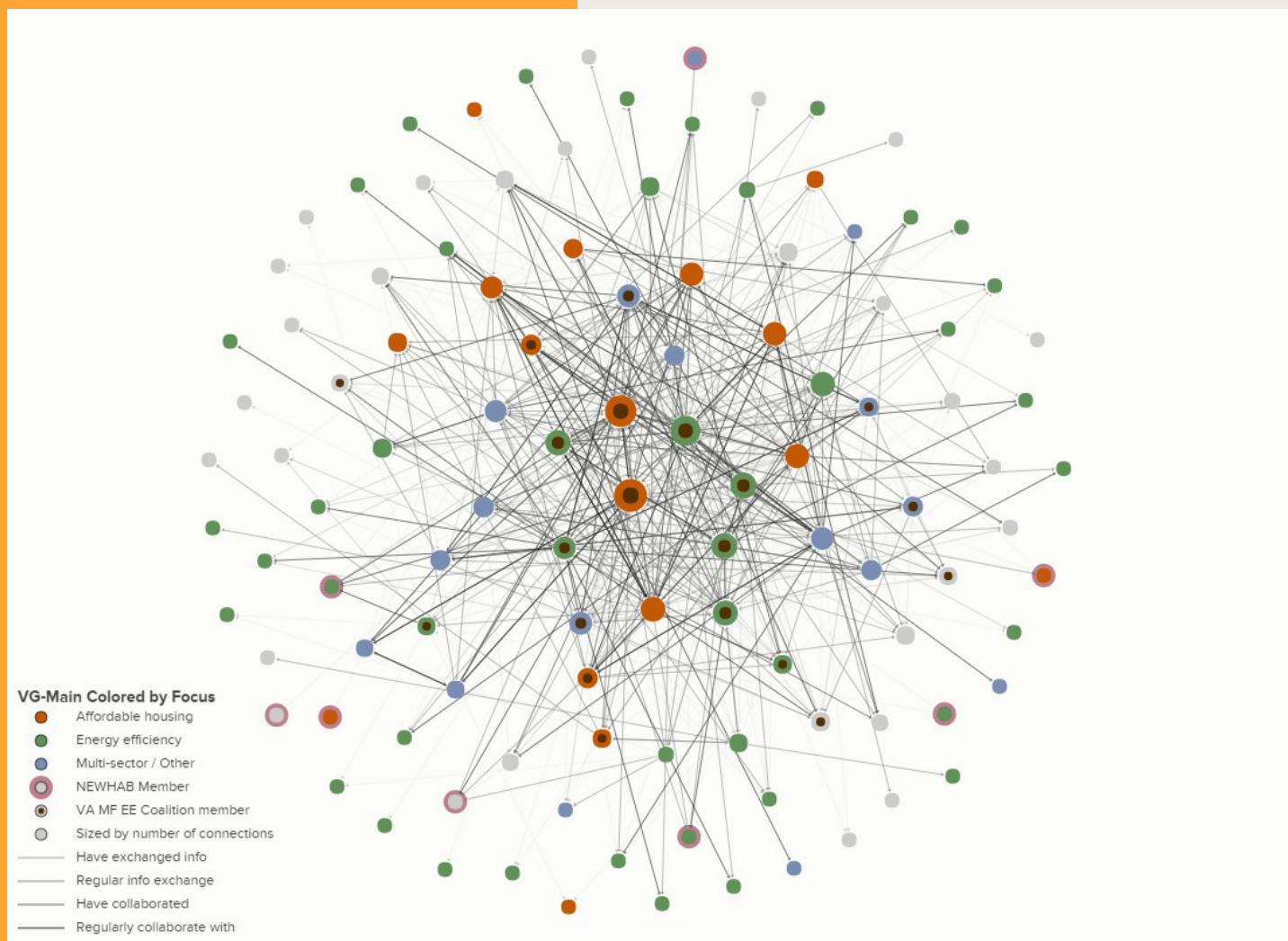
Find out where their Interests are

Find out who they CONNECT with

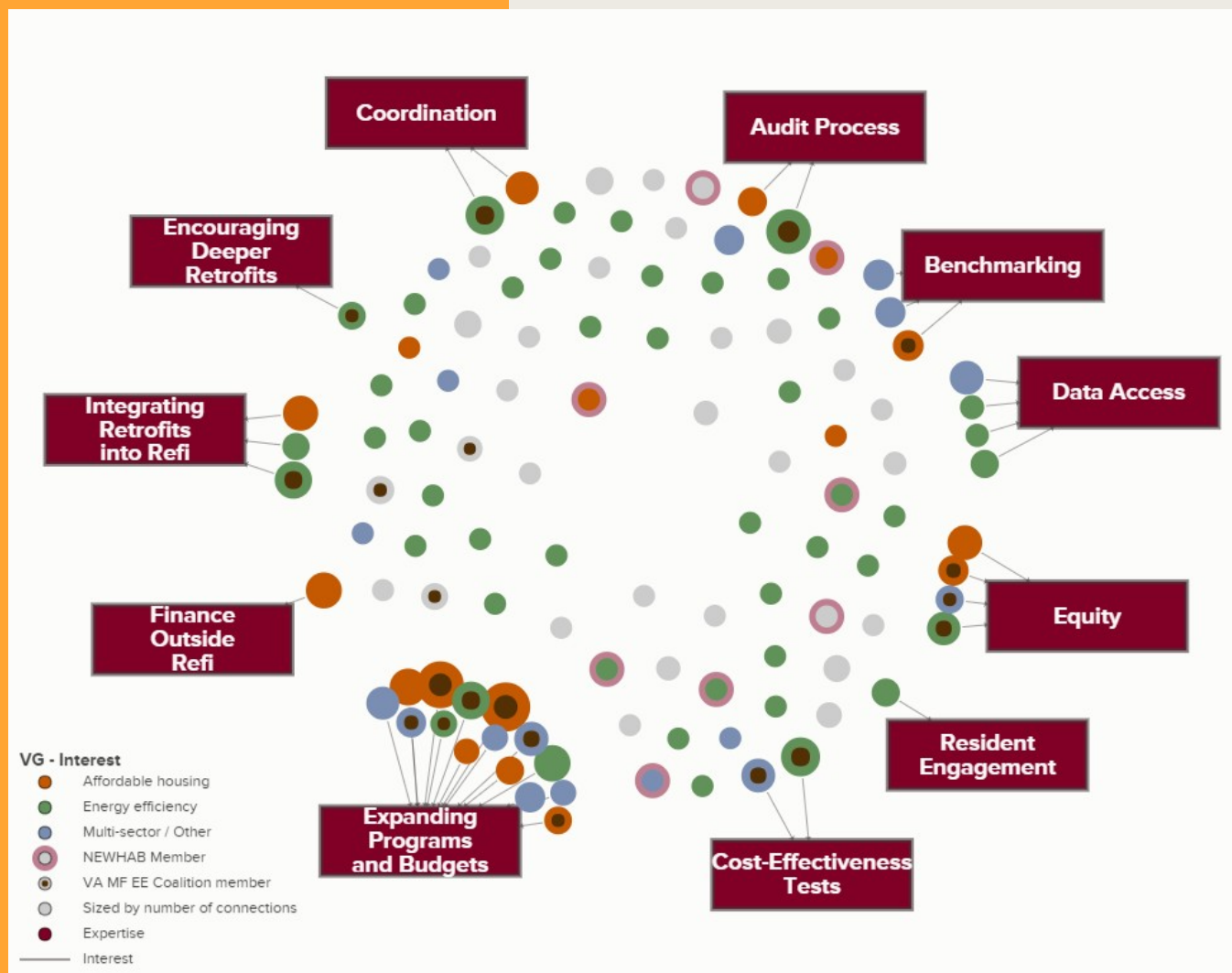
- Who they influence
- Who influences them

Build a “map” to explore these connections and use them to advance your mission

Building Community Support with Network Mapping



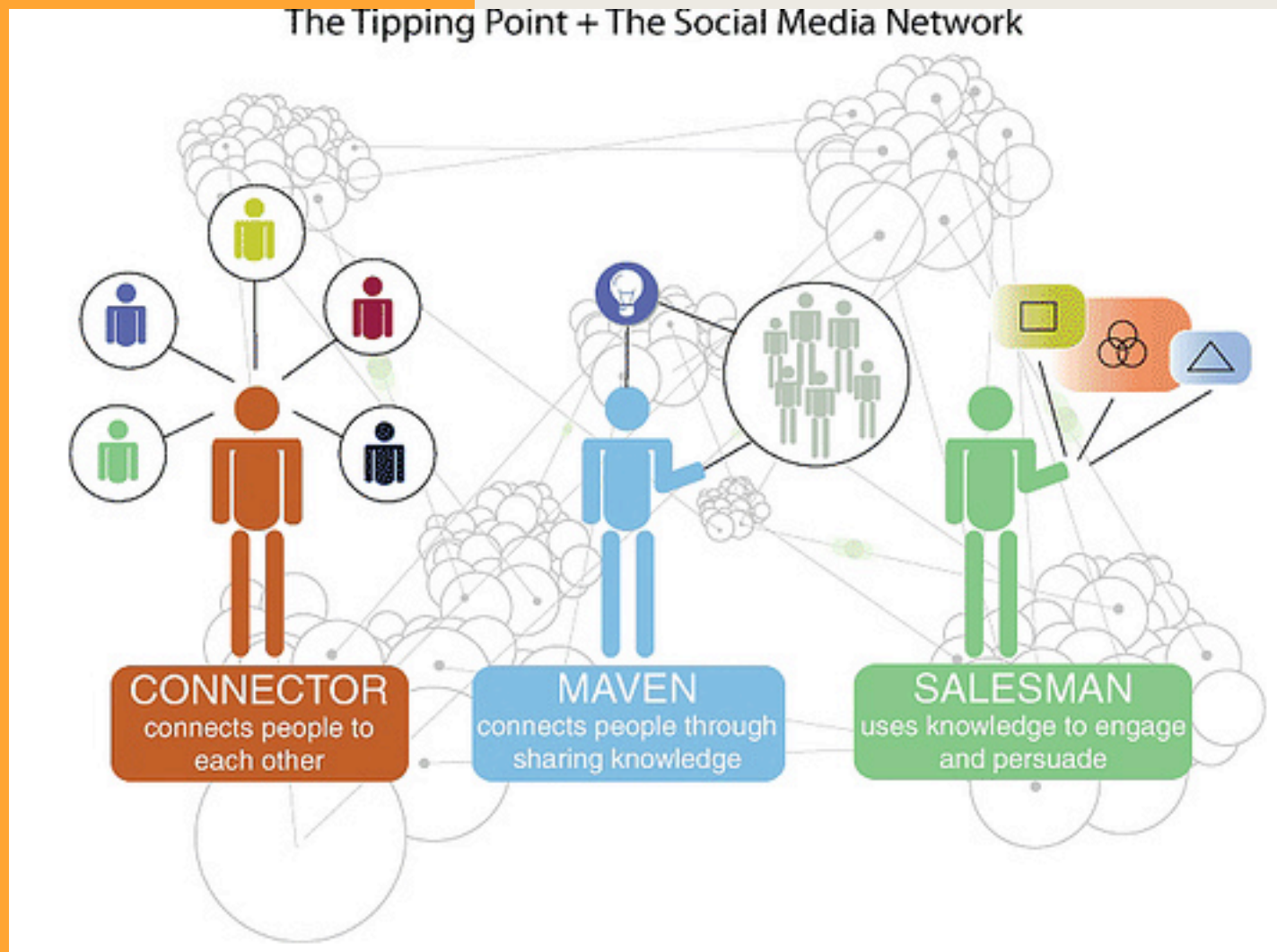
Building Community Support with Network Mapping



Building Community Support with Network Mapping



Building Community Support with Network Mapping



NOW: It's your Turn !!

Table Conversation and Report Out

Let's talk about priority needs:

What are the top three housing needs in this area ?

How have these needs changed over the past decade?

Are these housing needs uniform throughout this area or do some areas have different priority needs?

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:

What are the major blocks to creating more homeownership opportunity ?

**Do we need to build more new homes? what type?
what price range? is manufactured housing an
important way to meet housing needs?**

Is mortgage financing available / adequate ?

**How important is it to focus on rehab of owner
occupied homes?**

Let's talk about rental housing:

Do we need more rental housing? If so, where is the need the greatest.

Should the focus be on rehabilitation ? or new construction?

Is rental housing affordable ?

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

What's the best way to meet the housing needs of seniors still living in their homes?

Are there other special housing needs in this area that need to be addressed?

What are the biggest gaps in the housing delivery system in this area?

If you could change one thing about housing in the area – what would it be?

THANK YOU !

**Please come to the
Governor's Conference on Housing
November 16-18, 2016
Roanoke, Va.**