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## The State of Rural Housing in Virginia

### A Rural Network Forum

#### Discussion Questions



#### **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 State of Rural Housing in Virginia**  
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**Discussion Summary**

- This region's stock of rental housing is substandard – there is a great need to improve and update these units, especially in terms of accessibility for seniors and people with disabilities
- Mobile homes are common in this region but present a challenge because of roadblocks to titles, financing and repairs for the tenants
- Overall there is a widespread lack of community support in all areas, especially among policy makers. The local providers lack the capacity to effectively engage with local policy makers and advocate for their needs.
- The economy is still struggling in this part of the state, which leads to a greater demand for affordability (especially for people on fixed incomes, such as social security or disability)
  - Education and healthcare jobs grew in number, but those professions come with student loans and former manufacturing workers are underqualified for these positions
  - The typical home stays on the market upwards of 200 days
  - Often multifamily housing is the only affordable option, but not enough subsidized rental housing to meet demand, especially quality housing with wraparound services for seniors/people with disabilities
- There is nowhere for seniors to go, so they remain isolated in their homes throughout the region
  - They need affordable communities built where seniors can access services and interact with their neighbors easily (community events, etc.)
- The term “affordable housing” invokes NIMBY for almost every project
- Widespread job loss that came with the elimination of manufacturing jobs created a workforce that fell through the cracks – with little to no income, they cannot build credit or qualify for a mortgage, even if they could afford the downpayment

- Builders are hesitant to plan ahead and build for future trends; instead, they have been building homes that are not what seniors and millennials are looking for (lack of quality “starter homes” or accessible, one-story homes)
- A large number of homes have fallen into disrepair and need to be weatherized just to keep energy bills low; the energy cost burden is particularly high for these homes
- Vicious cycle in financing: Low wages -> inflation -> income does not cover expenses -> increased debt -> plummeting credit rating -> cannot qualify for loan