



# Meeting Housing Needs in Rural Virginia

Trends, Gaps, Needs, Solutions

Warrenton, Va.  
July 28, 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

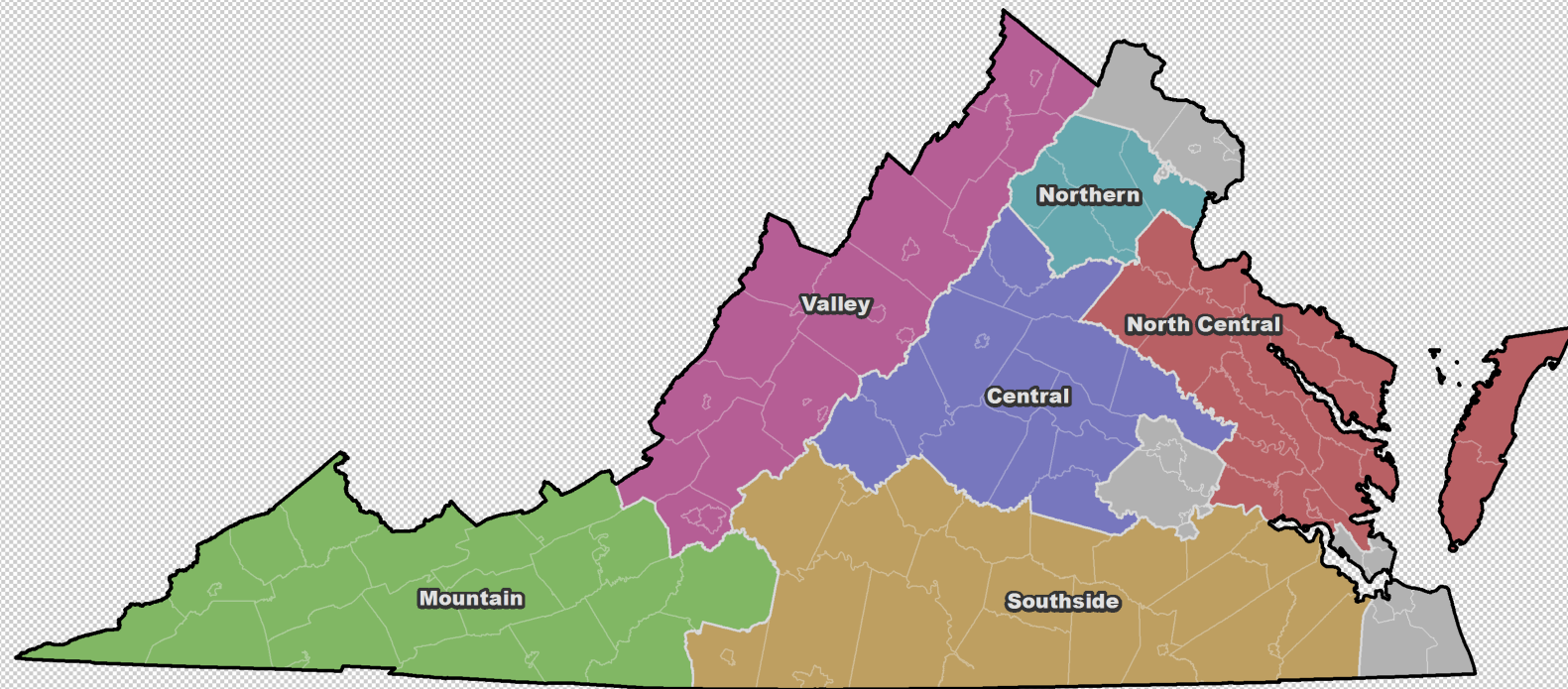
## Gap / Needs Assessment

## Best Practice Review

## Housing Strategy Plan

NETWORK MAPPING

# Housing Virginia / RD Rural Housing Initiative: Regions



# Housing Virginia / RD Rural Housing Initiative

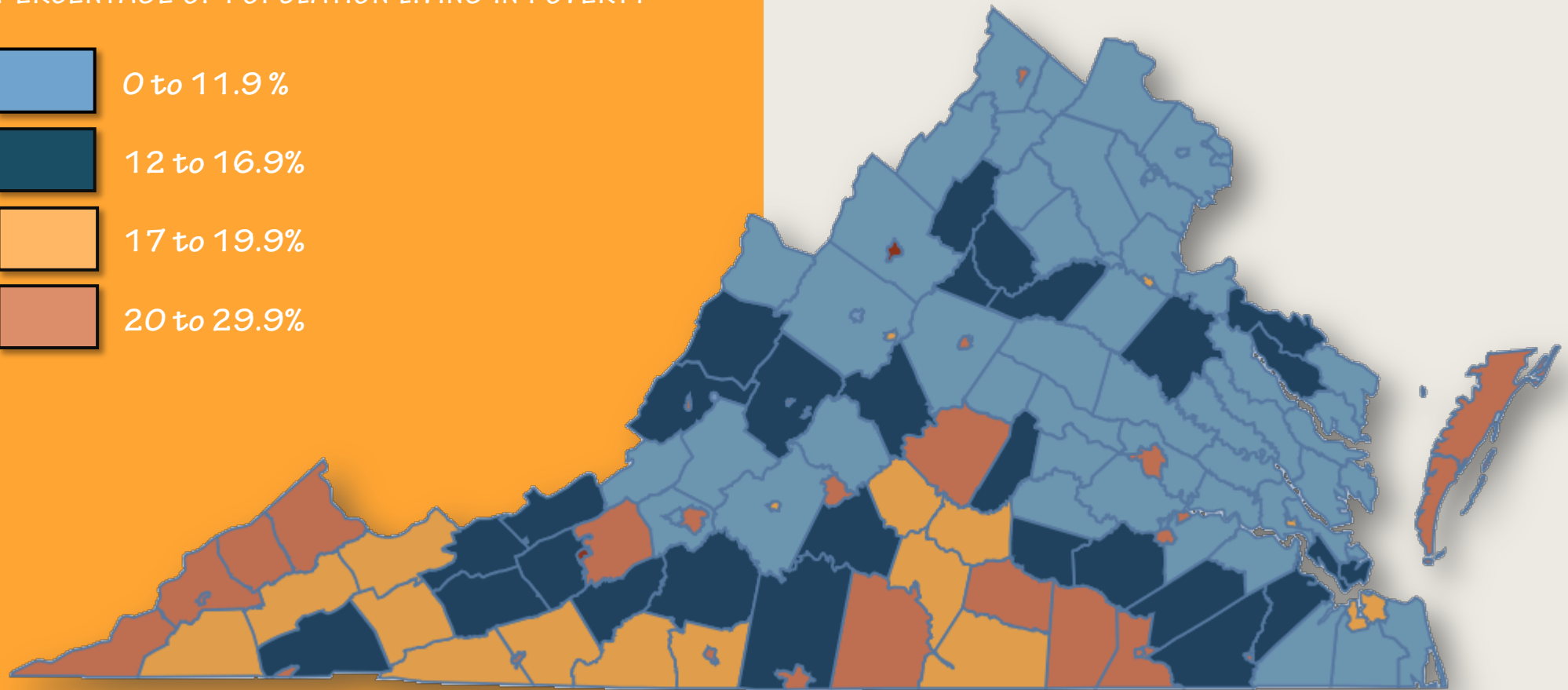
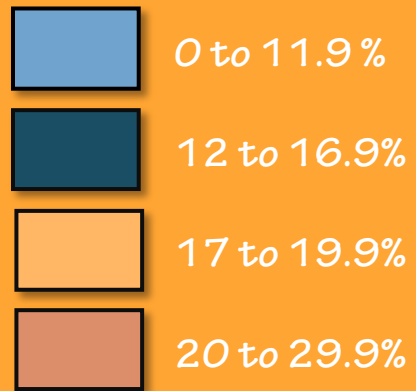
TAKING STOCK – Housing Assistance Council

- 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](http://ruraldataportal.org)

## Rural Poverty

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

# Rural Population in Decline

NEARLY 65 MILLION PEOPLE LIVE IN RURAL AMERICA, BUT THE PROPORTION OF PEOPLE LIVING IN RURAL PLACES CONTINUES A LONG DECLINE

Rural\* Population, 1790-2010



\*Time series data include differing definitions of rural and urban

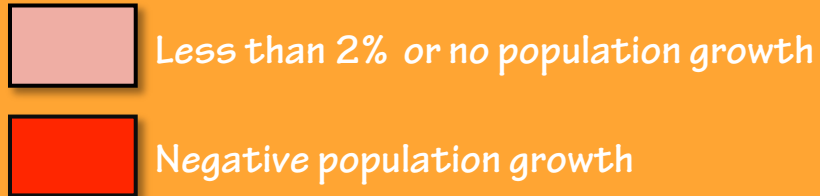
Figure 1

Source:  
HAC Tabulations of Historic Census Bureau Data

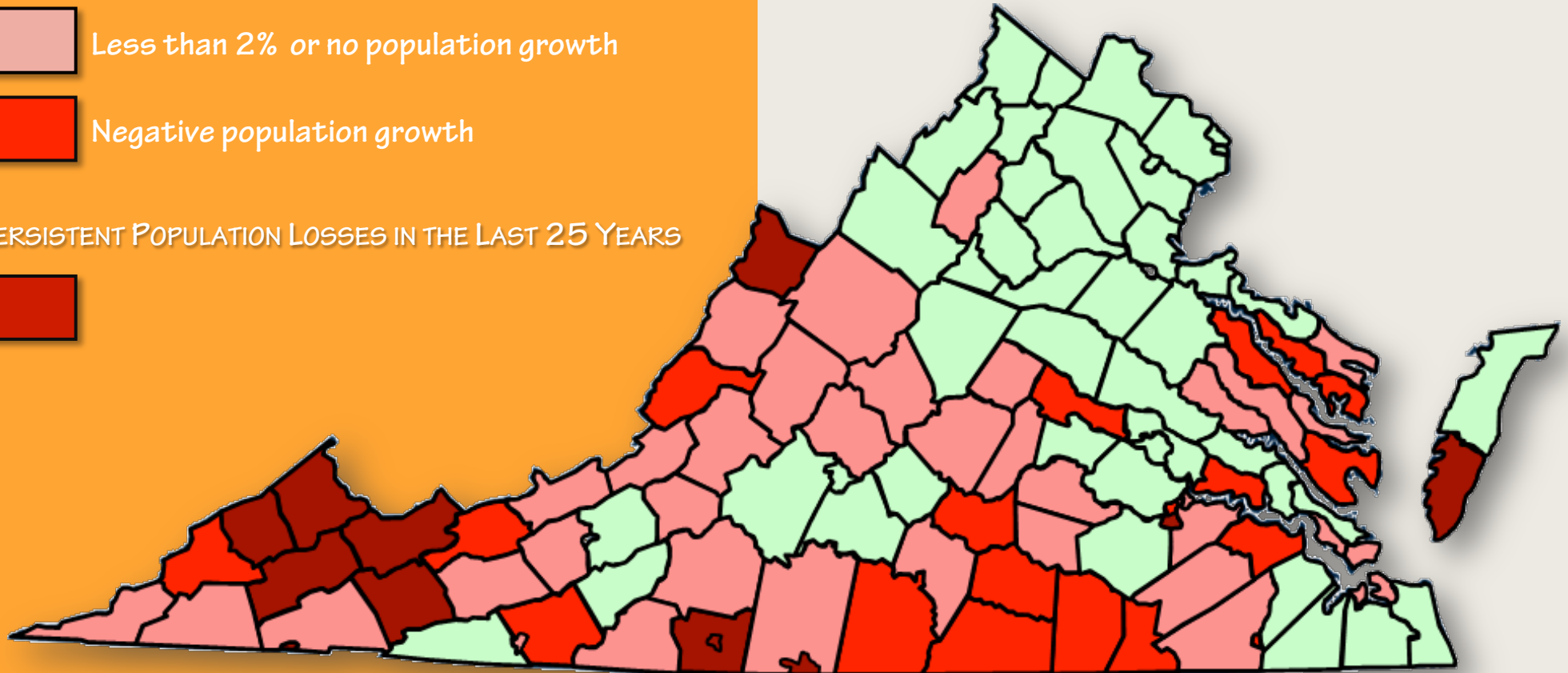


# Virginia's rural communities continue to shrink

POPULATION LOSSES IN THE LAST 5 YEARS



PERSISTENT POPULATION LOSSES IN THE LAST 25 YEARS

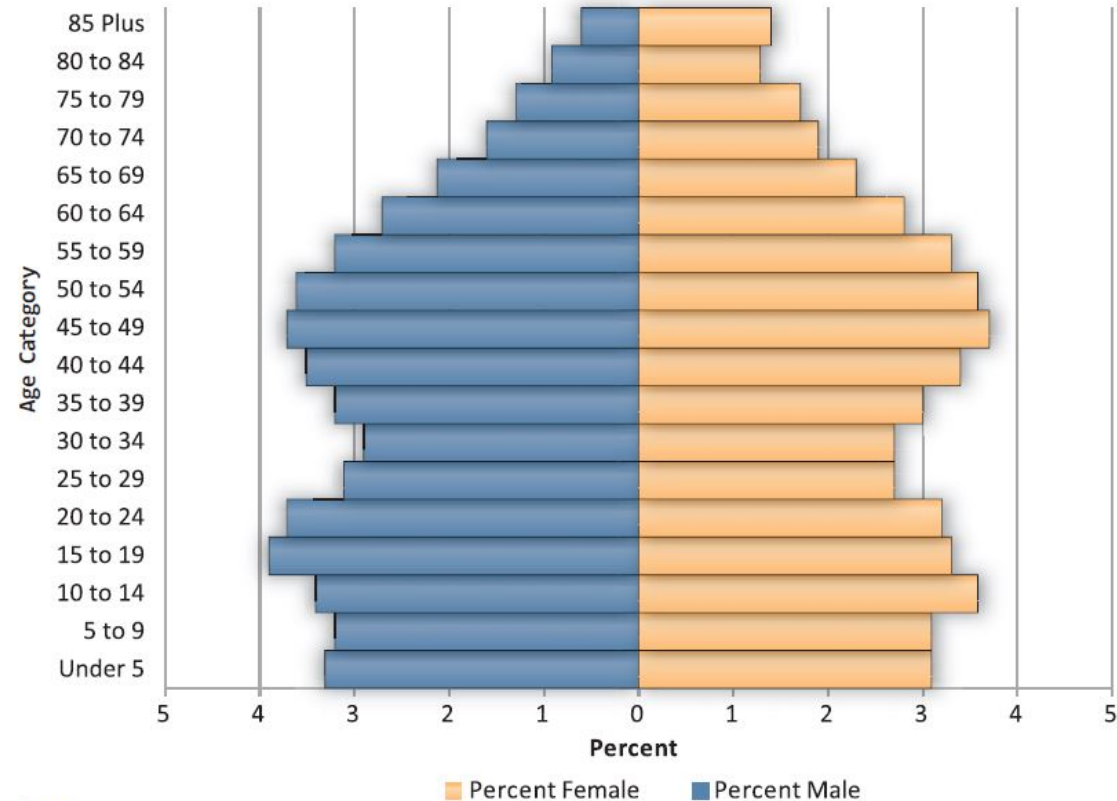


Source: census.gov

# Rural Population Aging

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

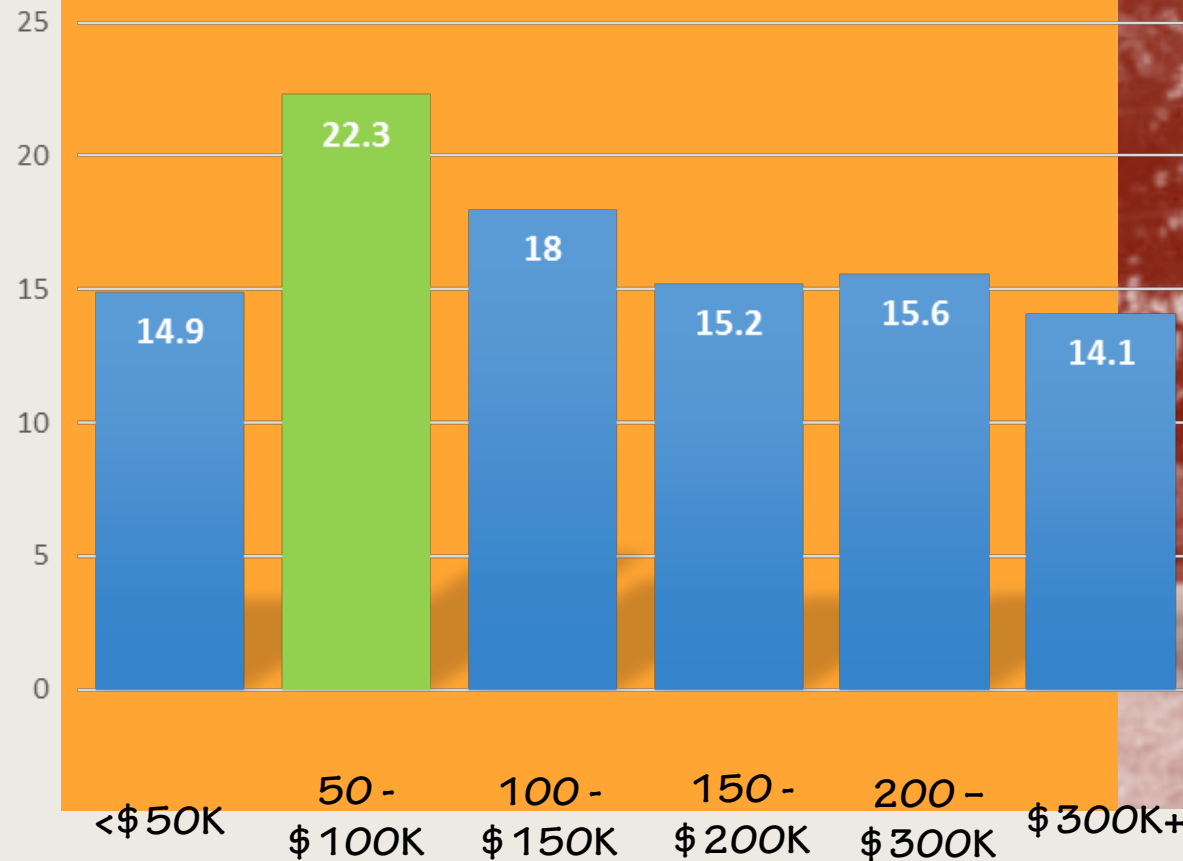
Rural & Small Town Population by Age and Gender, 2010



Source:  
HAC Tabulations of 2010 Census of Population and Housing

# Rural Virginia's housing value

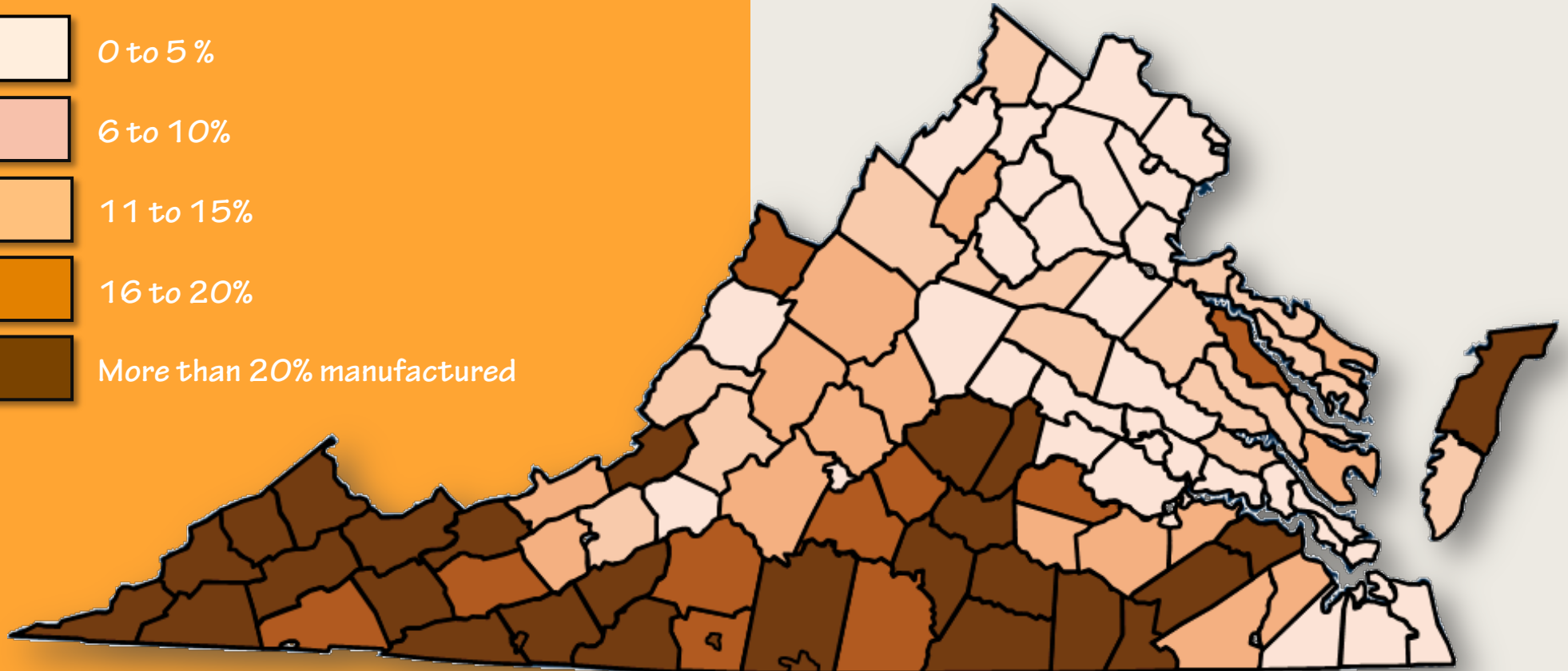
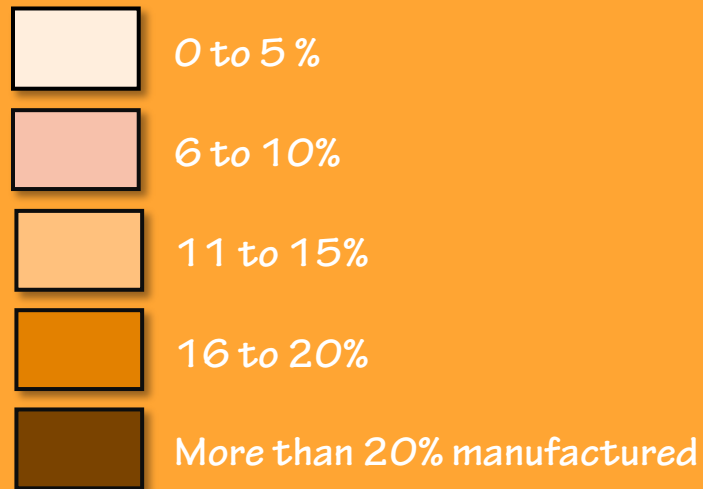
VALUE OF OWNER OCCUPIED UNITS BY PERCENTAGE





# Virginia's manufactured housing patterns

PERCENTAGE OF MANUFACTURED HOMES WITHIN COUNTIES

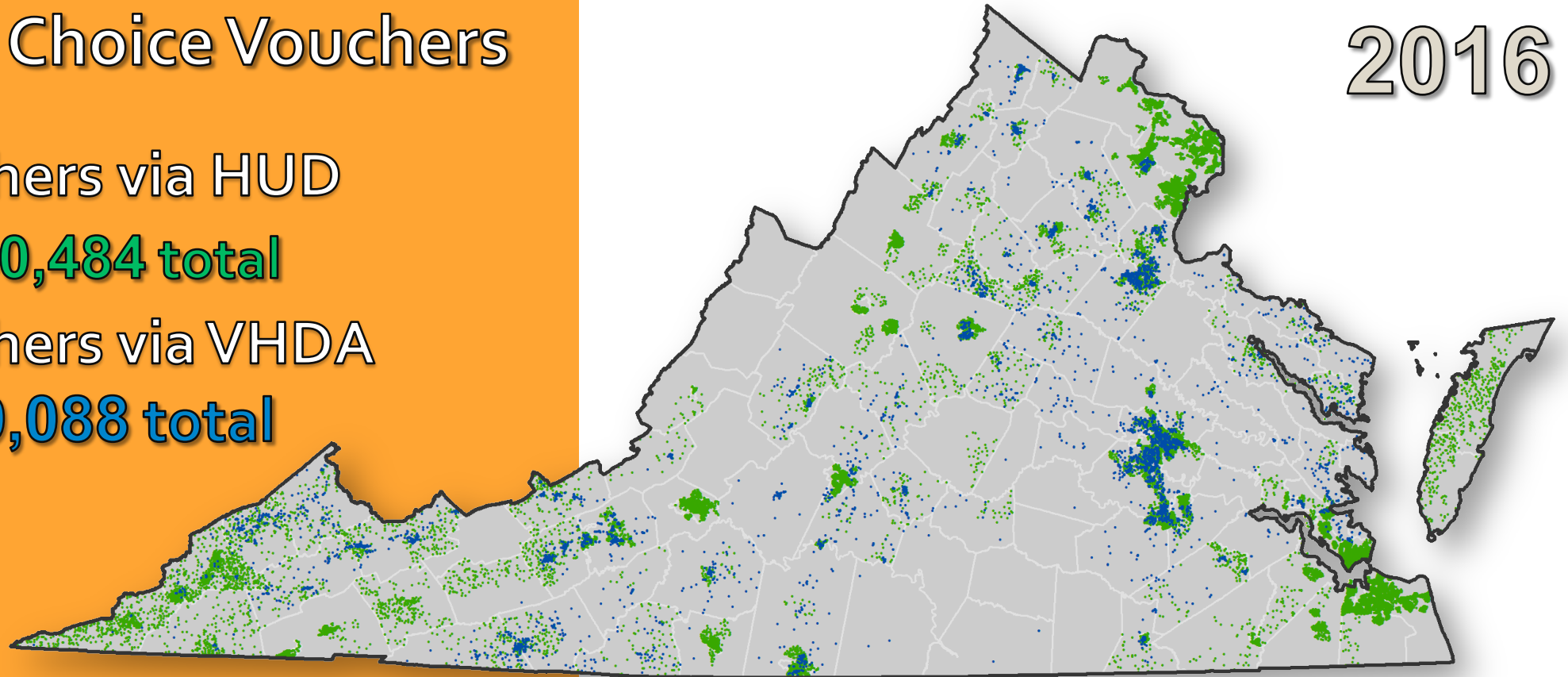


Source: census.gov

# HOUSING ASSISTANCE IN VIRGINIA

## Housing Choice Vouchers

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

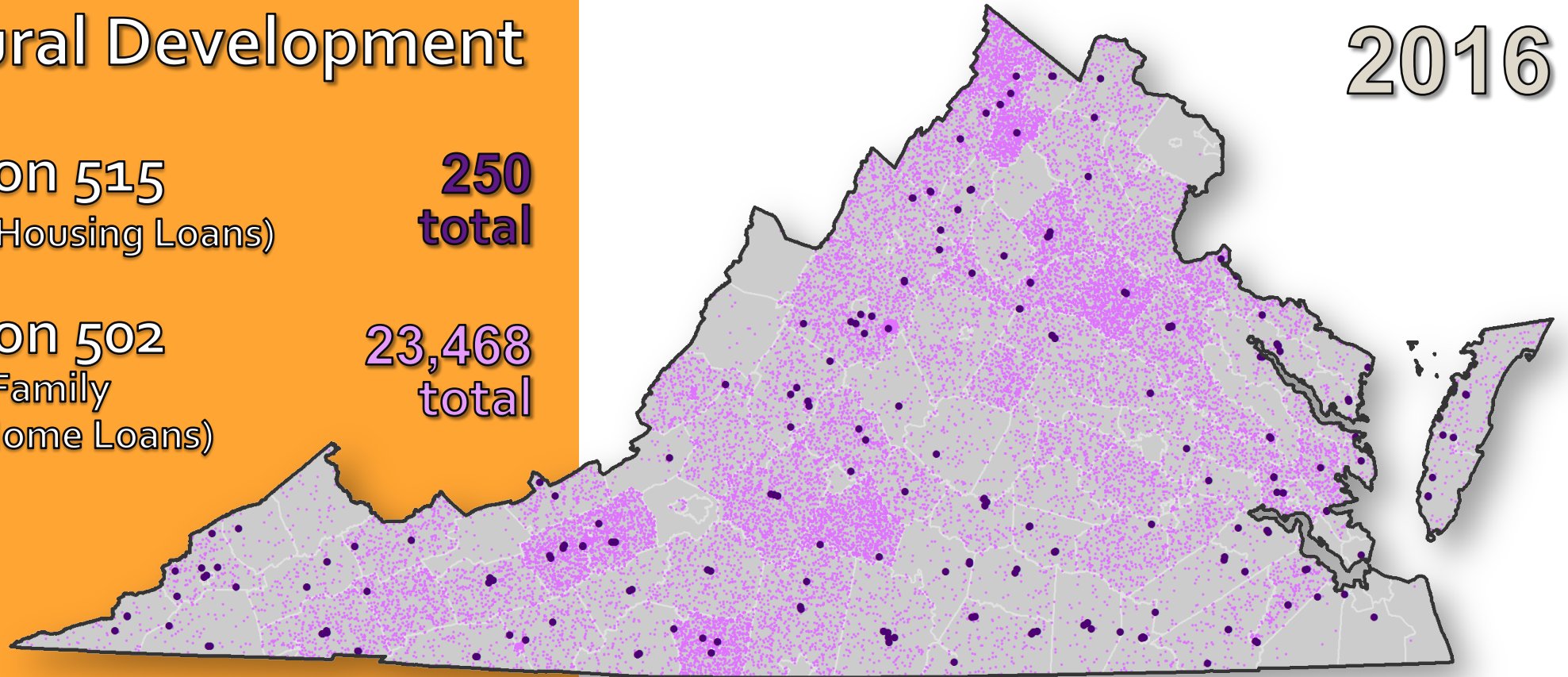


Sources: HUD, VHDA

# HOUSING ASSISTANCE IN VIRGINIA

## USDA Rural Development

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

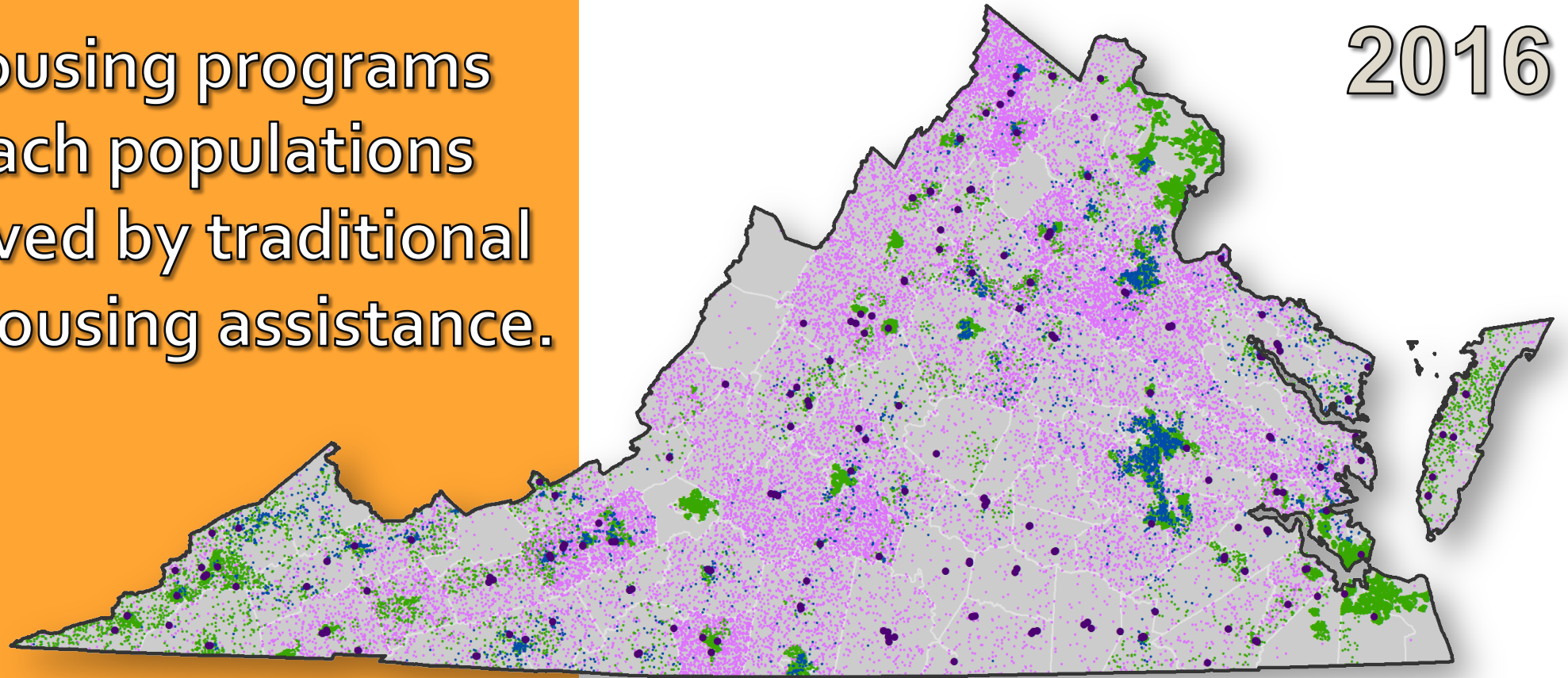


Source: USDA



# 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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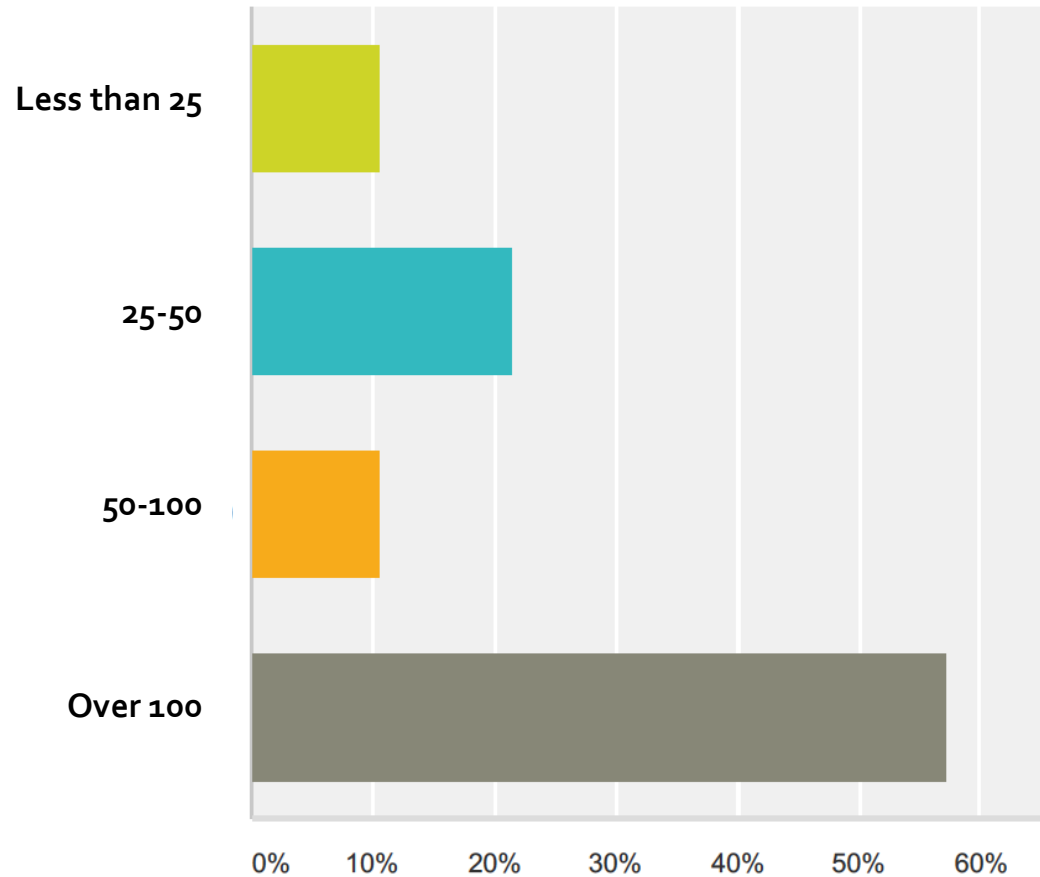
INFORM | CONNECT | UNLOCK

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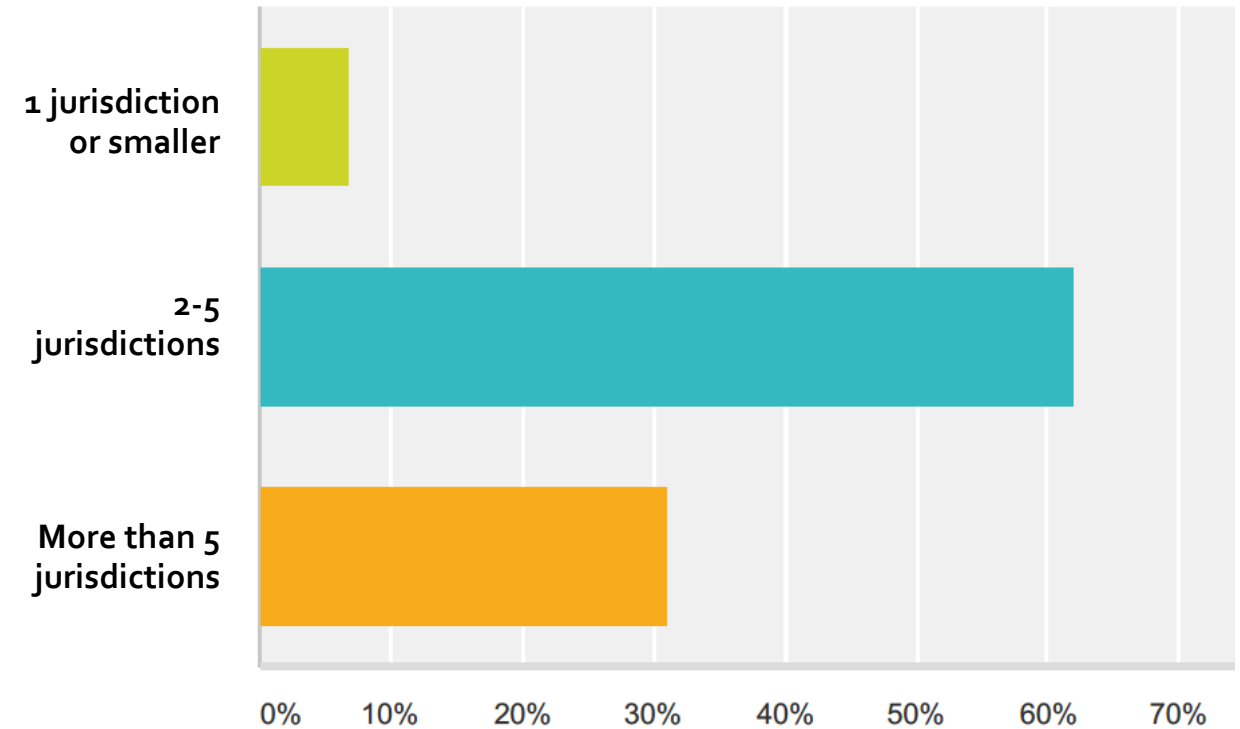


# Participant Snapshot

- Average housing production and/or # households served annually

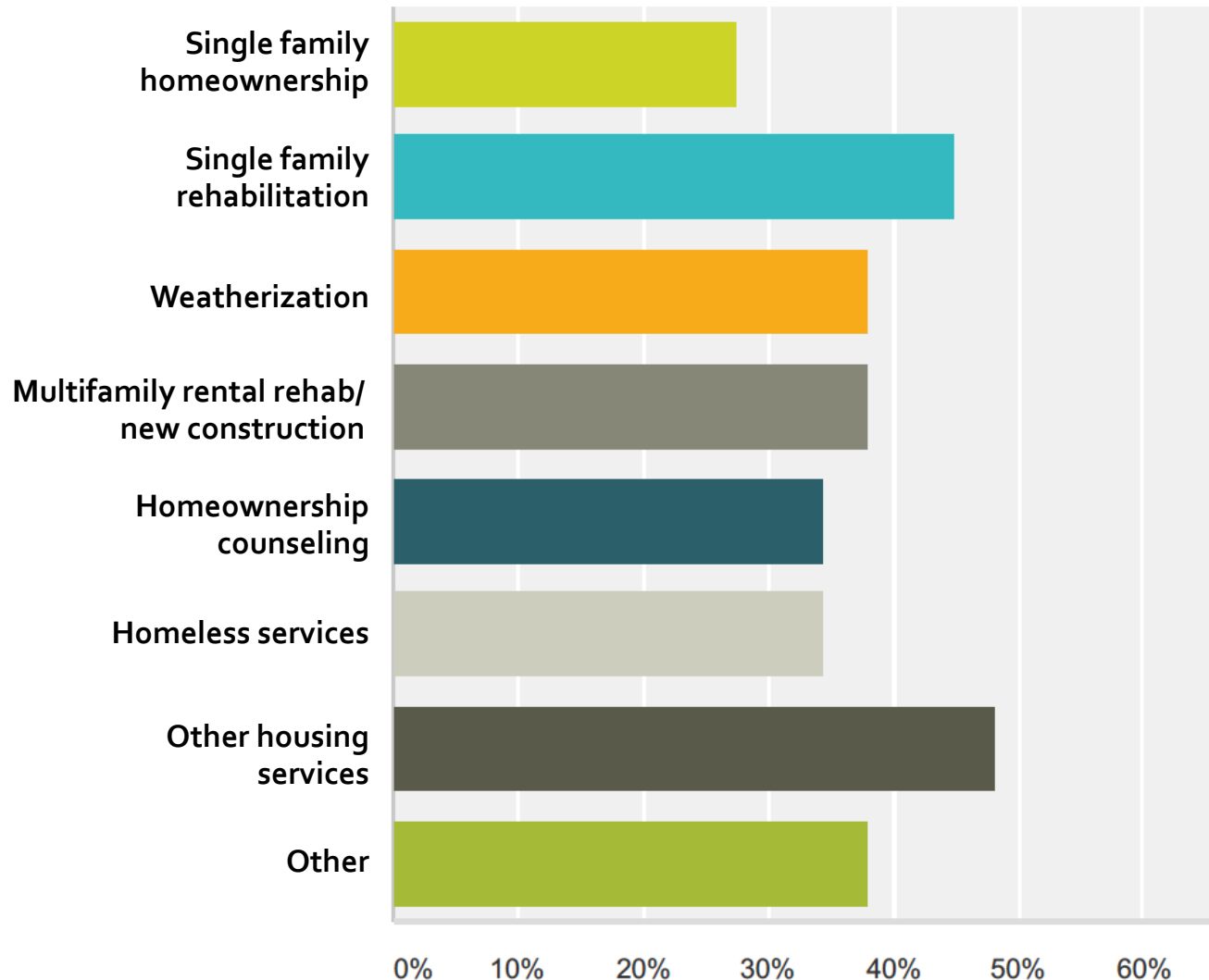


## Service Area Size





# Organizational Programs

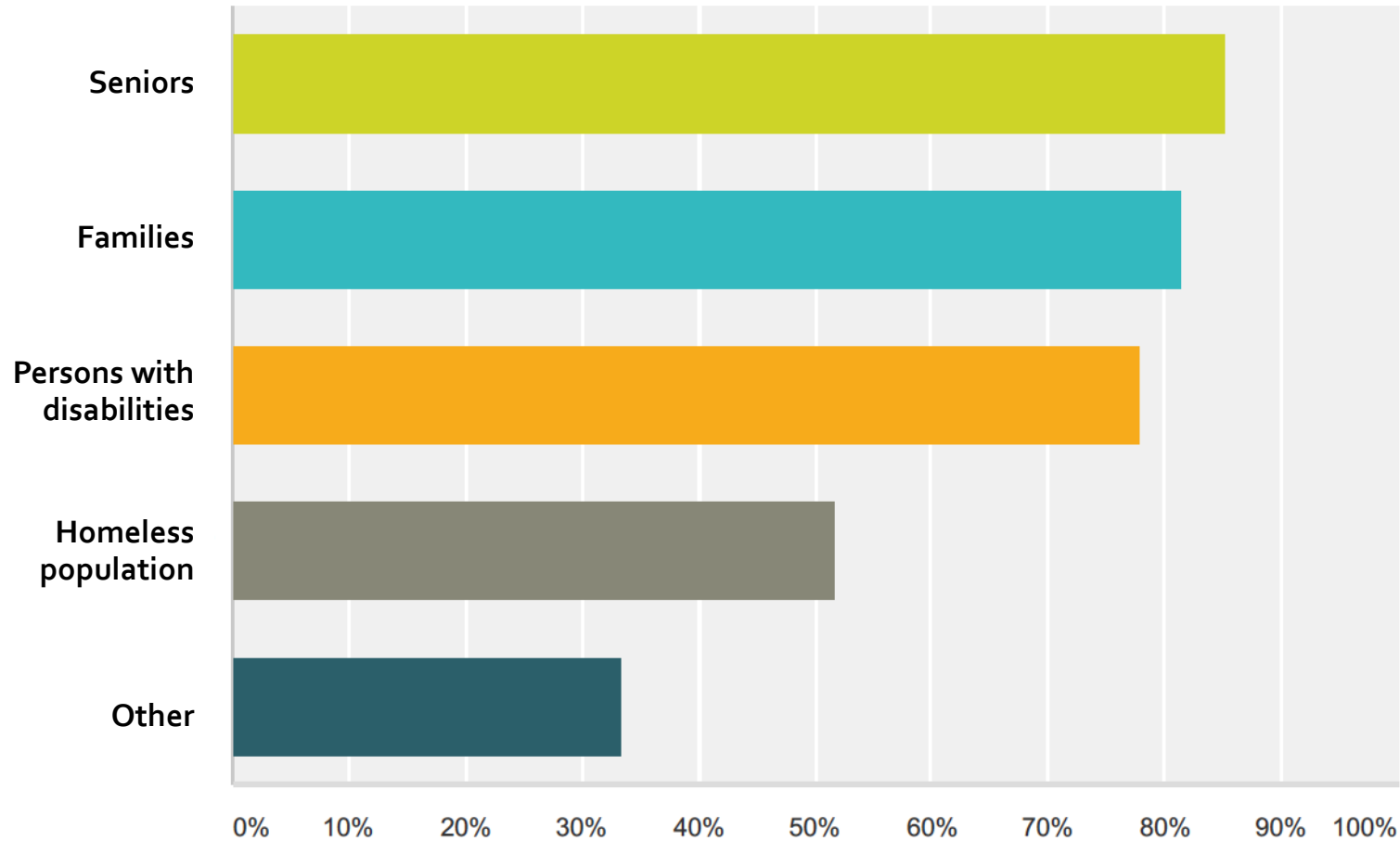


## Other:

- 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



# 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

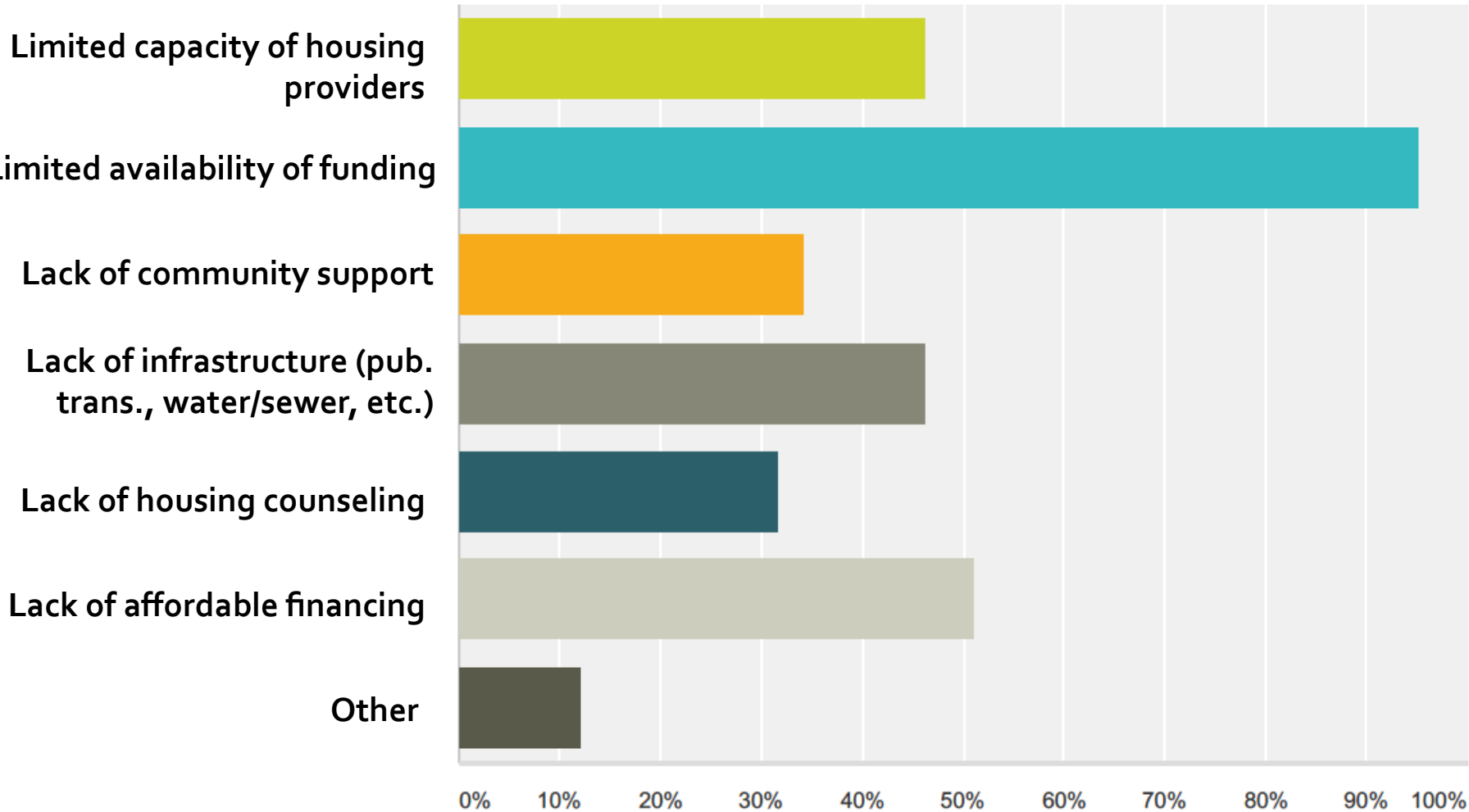


# Urgency of Needs in Your Area



	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

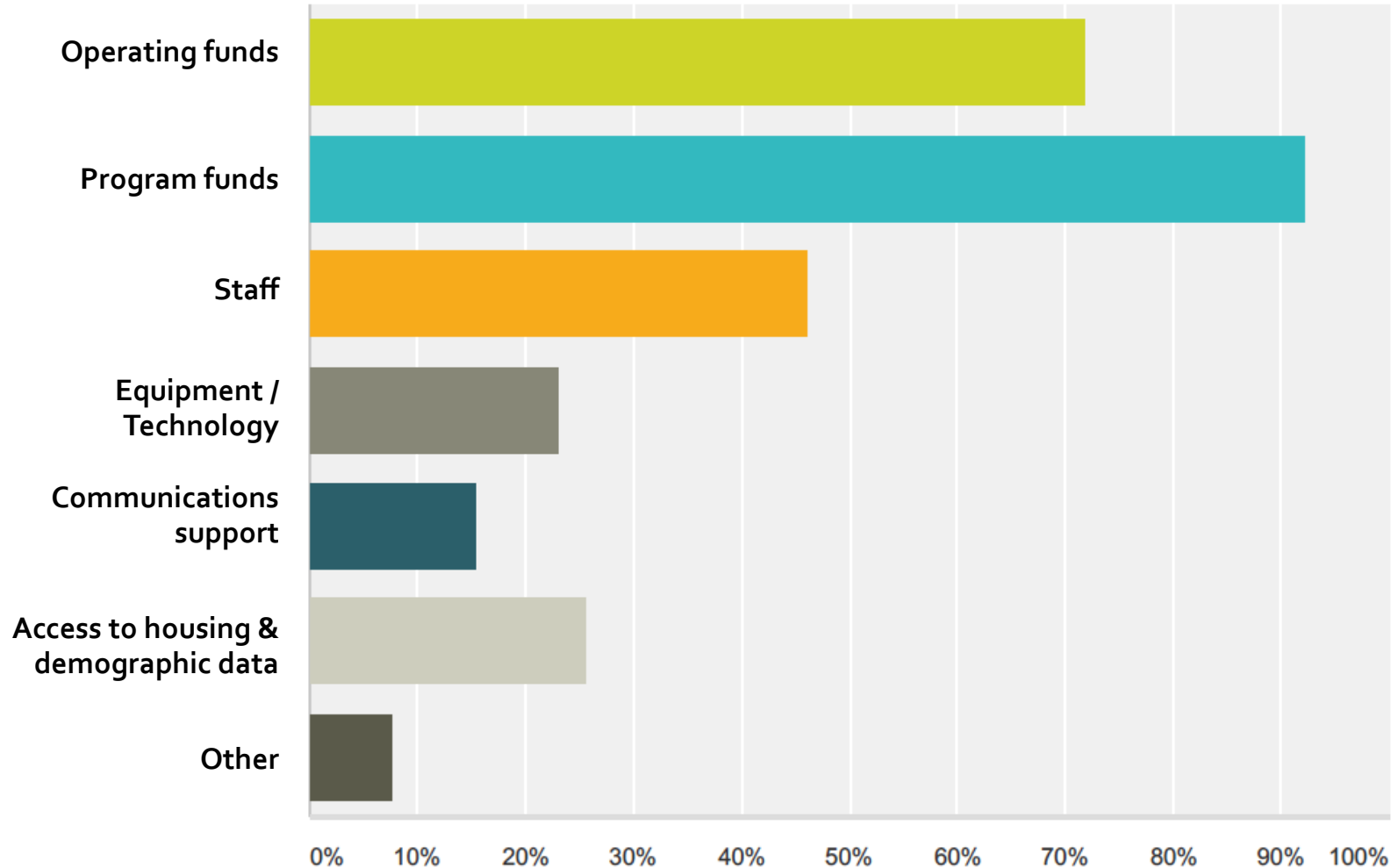


## Other:

- 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

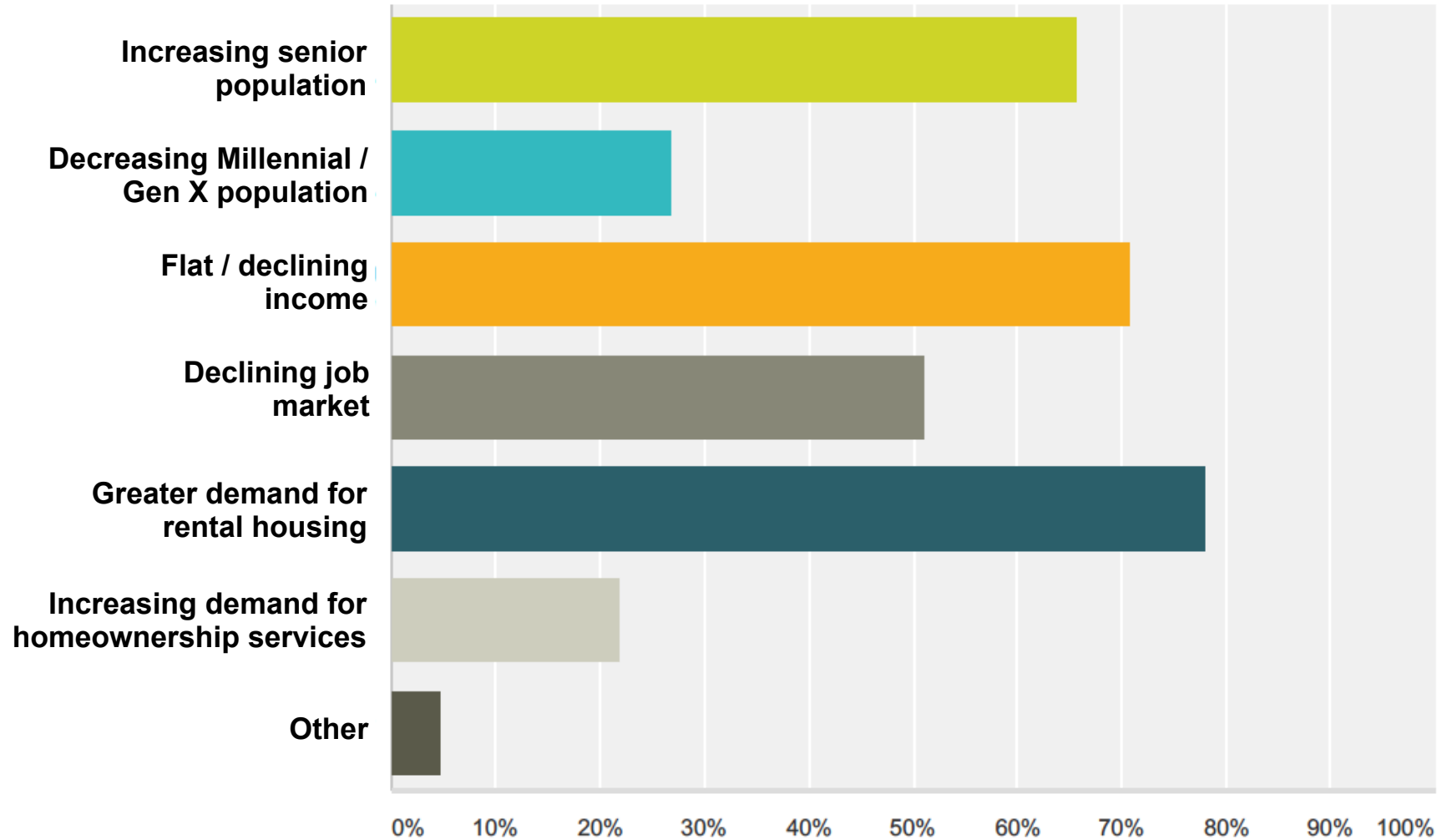


## Other:

- 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

- Northern
  - Population grew by 50.4% (18.5% statewide)
  - Since 2010 population increased by 8.9%
  - Millennial population – up 9,000 by 2020
  - Senior population - up by 17,000 by 2020
  - Homeownership rate 2000-2014 grew 0.8 % to 73.1%
  - Over 12,000 rental units added – up 33.7%
  - HH's with a rent or mortgage burden – 21.6% to 31.5% (over 28,000 households)



# Rural Virginia: Snapshot 2000-2020

- Northern
  - Number of homeowners over 65 making a mortgage payment grew 159% (mortgage burden up 235%)
  - 89% of all seniors are rent or mortgage burdened
  - The regional unemployment rate doubled to 5.8%, but the number of jobs increased overall
  - Gained 700 manufacturing jobs; gained 21,500 in education and healthcare
  - 1.5% of the housing stock are mobile homes
  - 8.9 % of the stock built before 1960
  - 1.7% built after 2010

# Rural Housing Snapshot: Single Family Home Sales in the Northern Region, 2012 vs. 2015

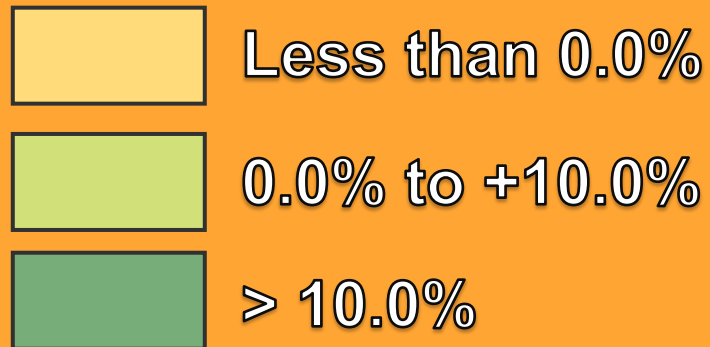
	2012				2015			
	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM
<b>Northern Region</b>	7,094 units	\$2,259,214,158	\$270,900	51 days	7,843 units	\$2,879,773,259	\$321,389	47 days
<b>State</b>	79,462 units	\$24,340,075,848	\$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).

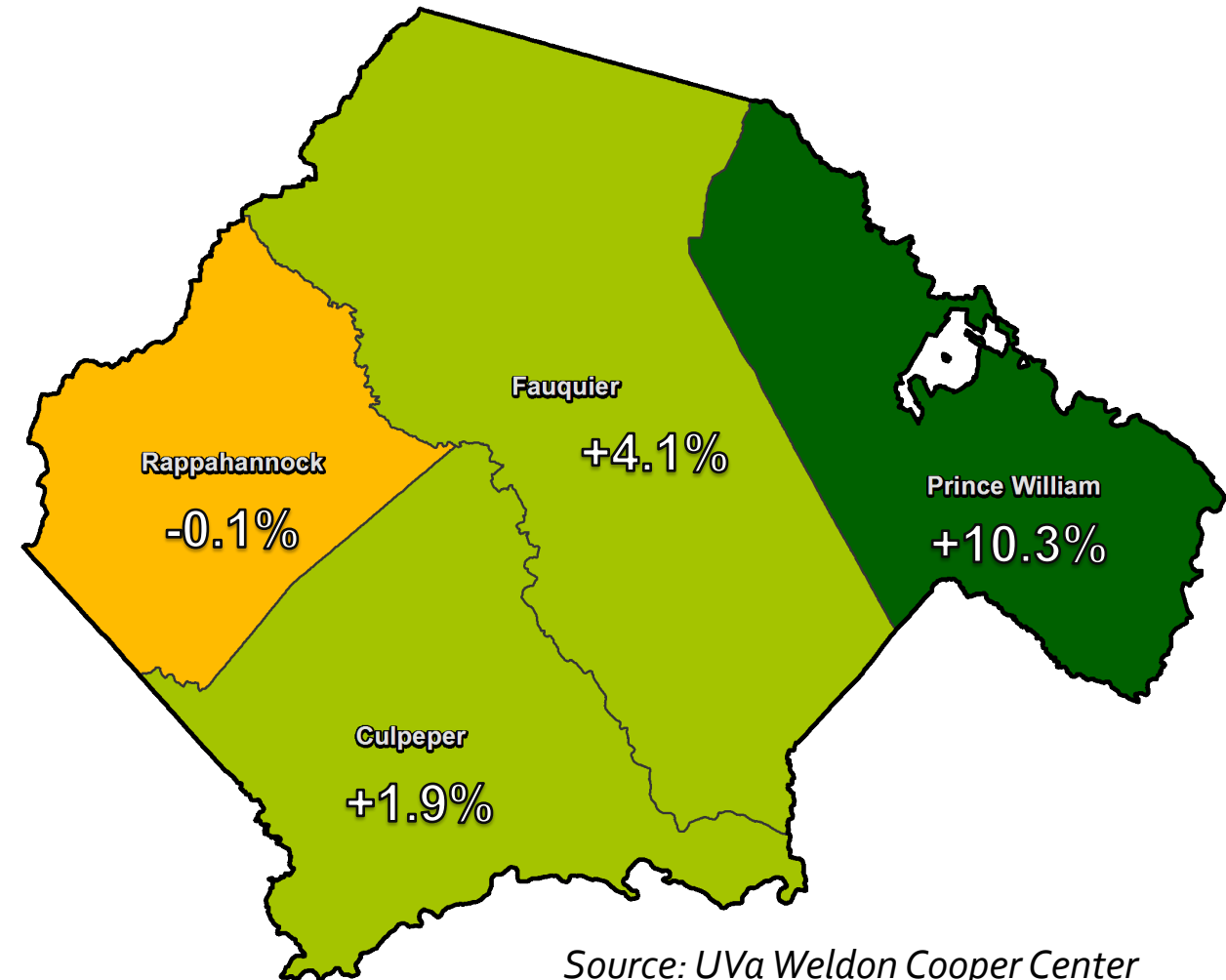
# NORTHERN REGION

# 2010 - 2015

Percent change  
in population



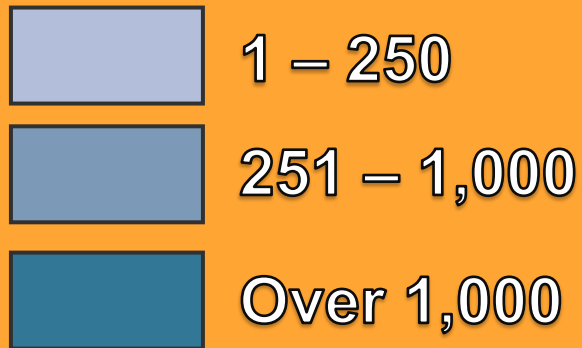
Regional population  
increased by 8.9%  
to 567,577



# NORTHERN REGION

# 2006 - 2010

Population inflow  
to Northern Region  
by origin county:

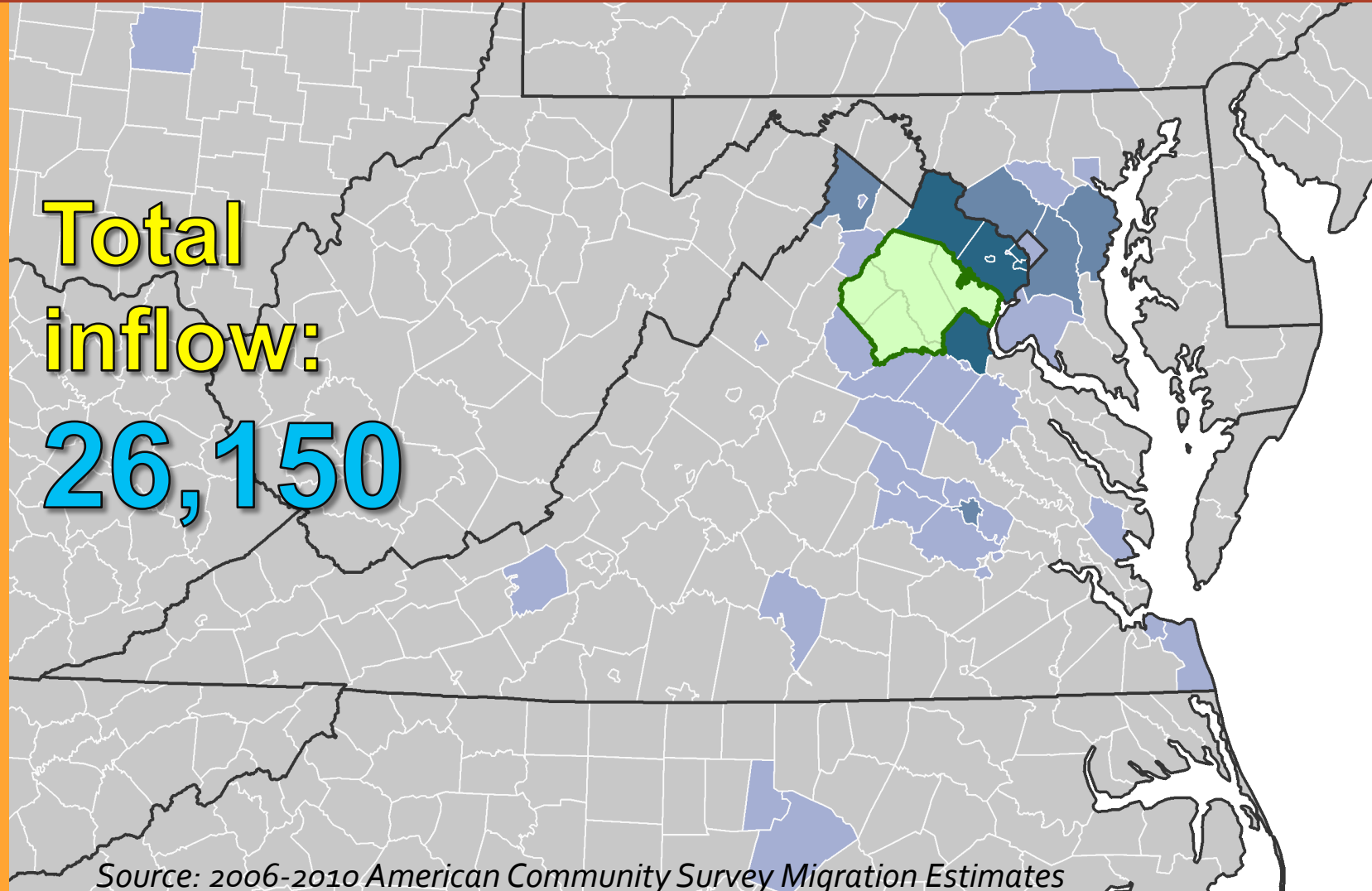


TOP THREE:

Fairfax County, VA: 8,140

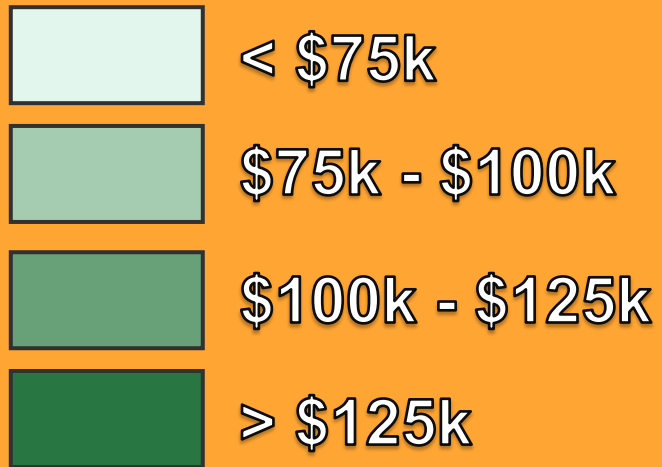
Stafford County, VA: 1,584

Alexandria City, VA: 1,258

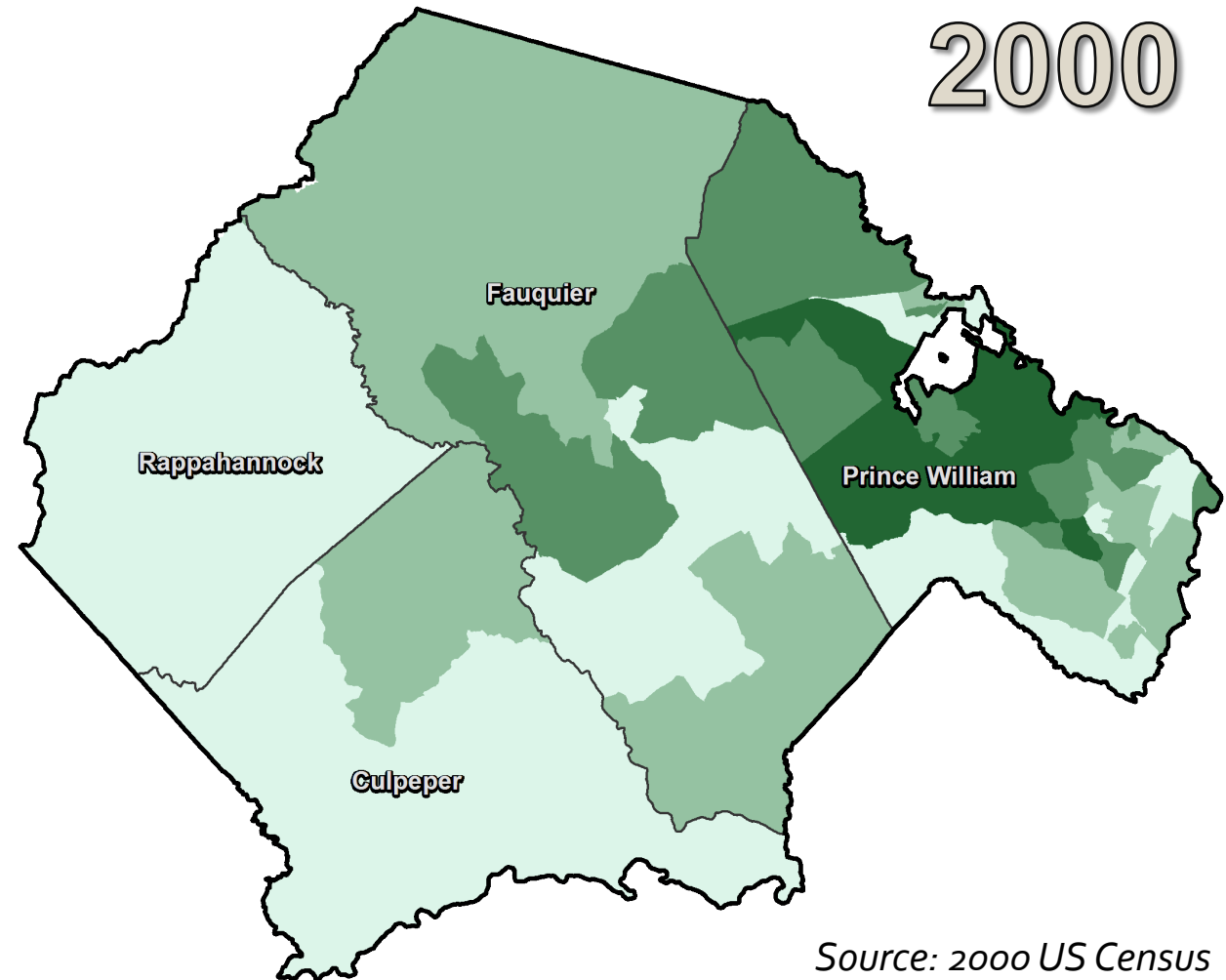


# NORTHERN REGION

Median household income  
(In 2014 dollars)

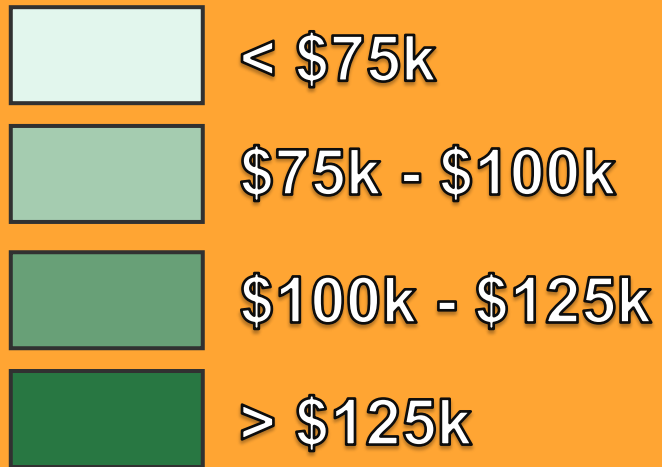


**21** tracts with median  
HH income  
under \$75k

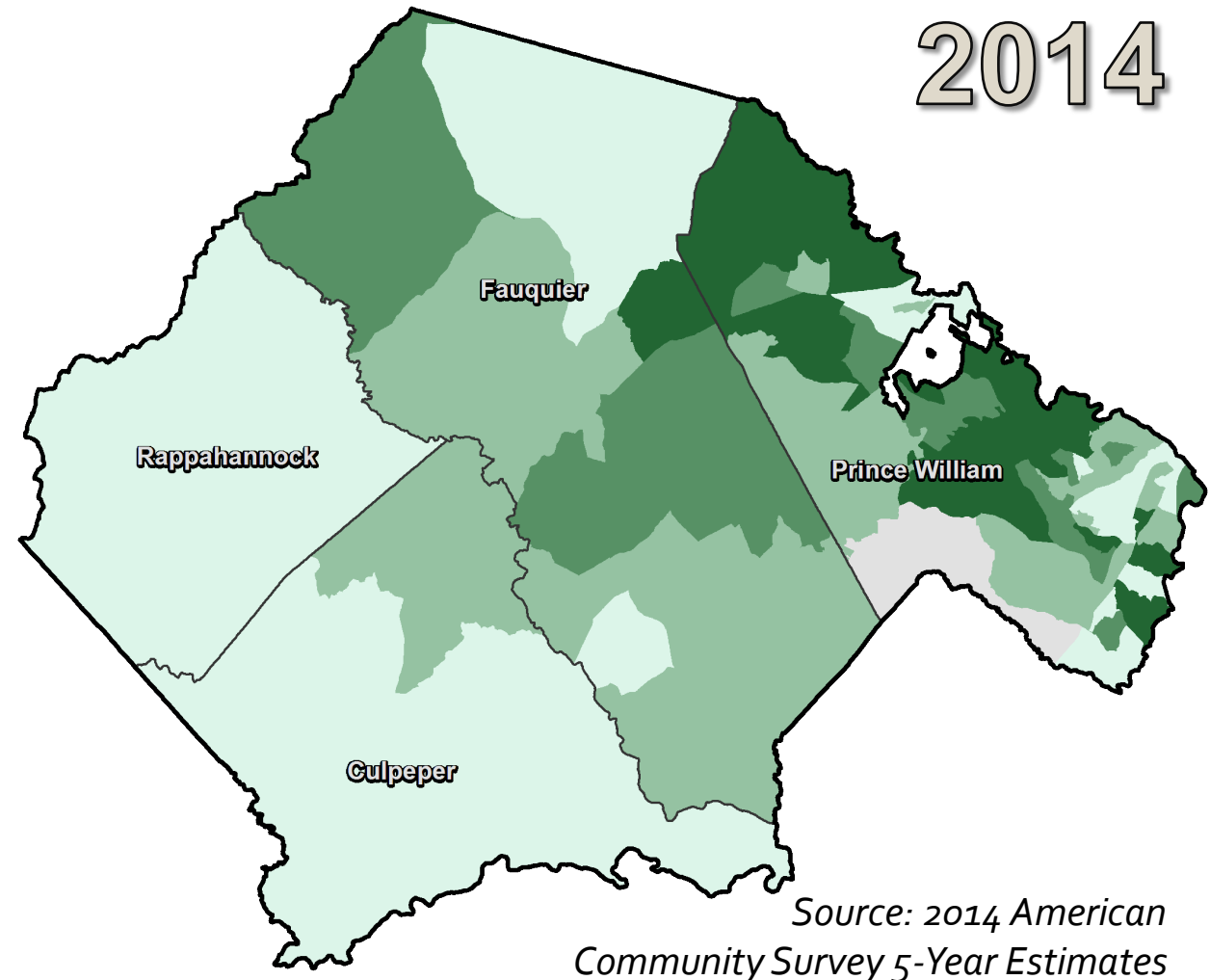


# NORTHERN REGION

Median household income  
(In 2014 dollars)



**32** tracts with median  
HH income  
under \$75k

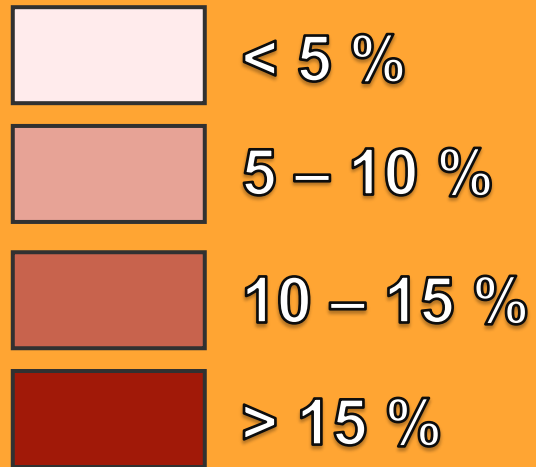


Source: 2014 American  
Community Survey 5-Year Estimates

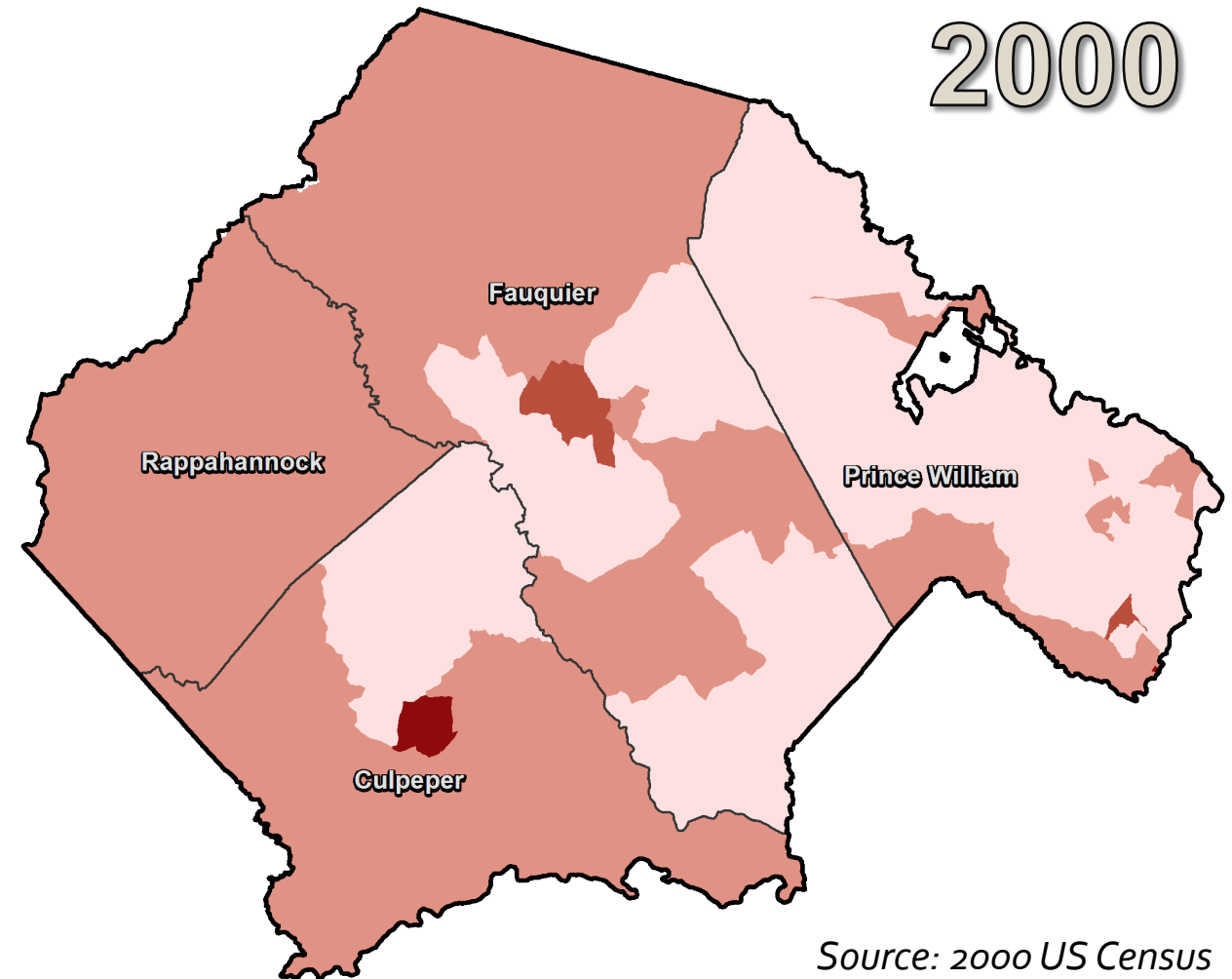


# NORTHERN REGION

## Overall poverty rate

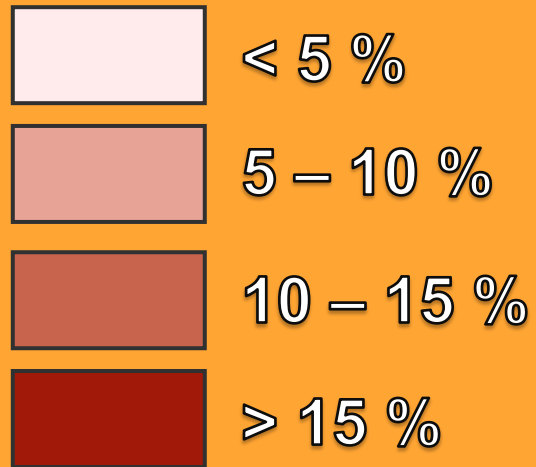


Regional rate:  
**5.24%**

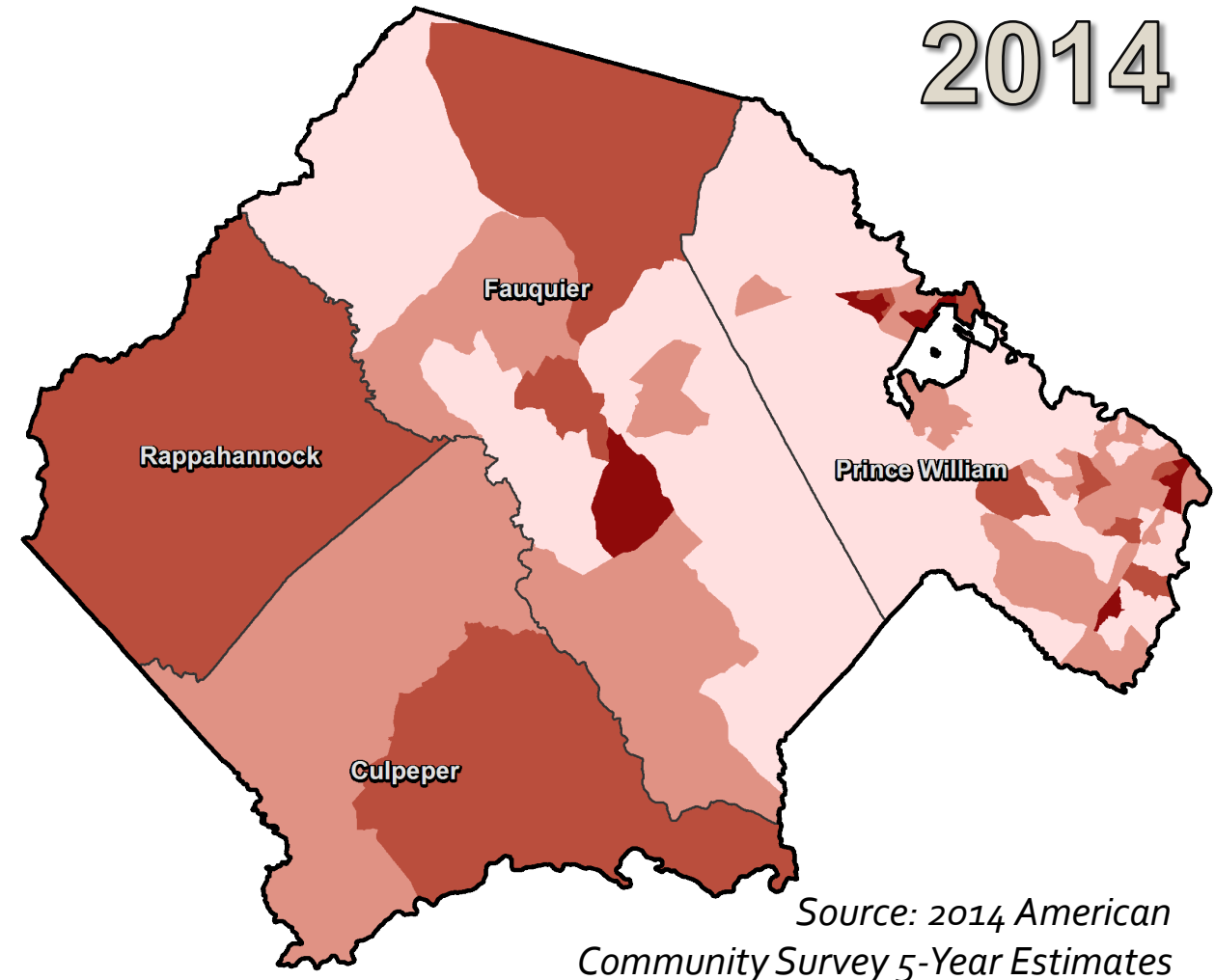


# NORTHERN REGION

## Overall poverty rate

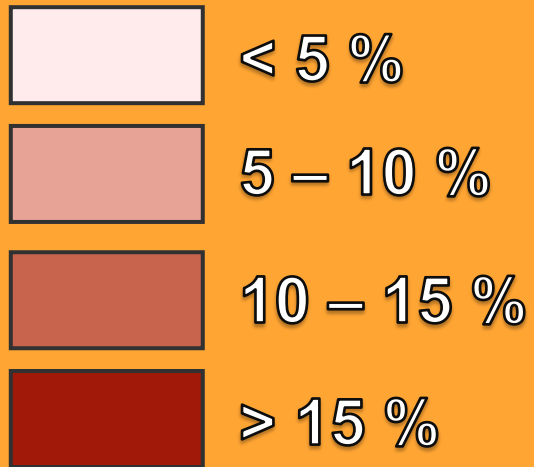


Regional rate:  
**6.57%**

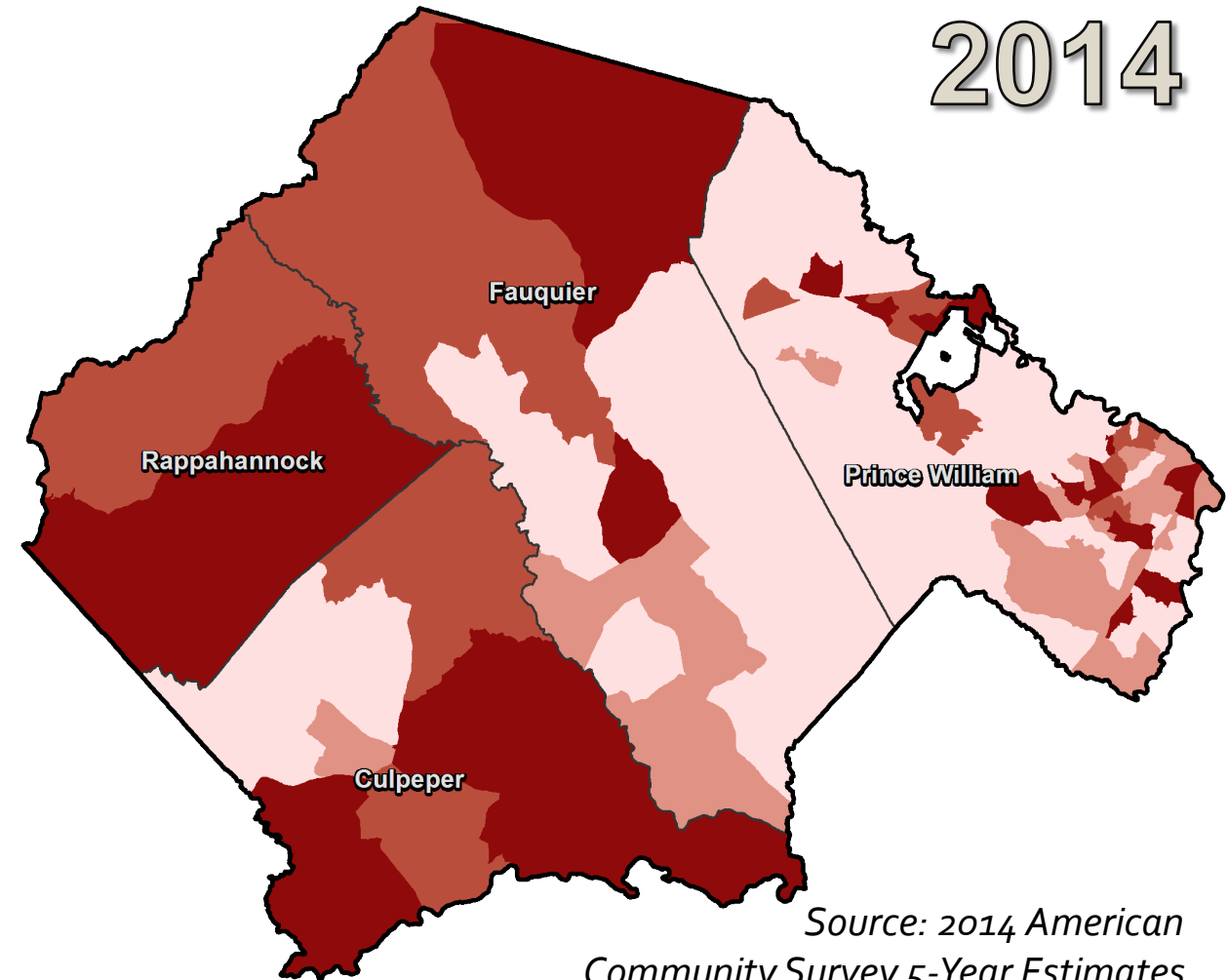


# NORTHERN REGION

## Youth poverty rate



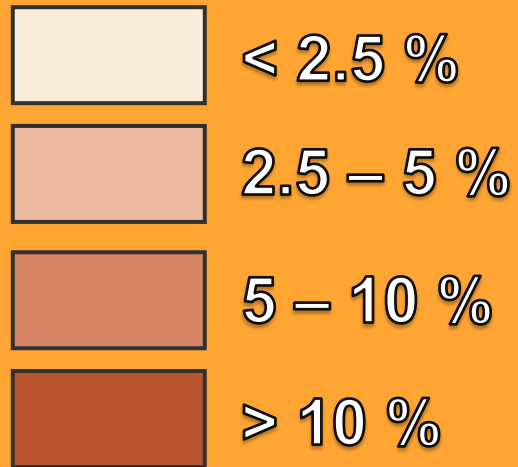
Regional rate:  
**9.98%**



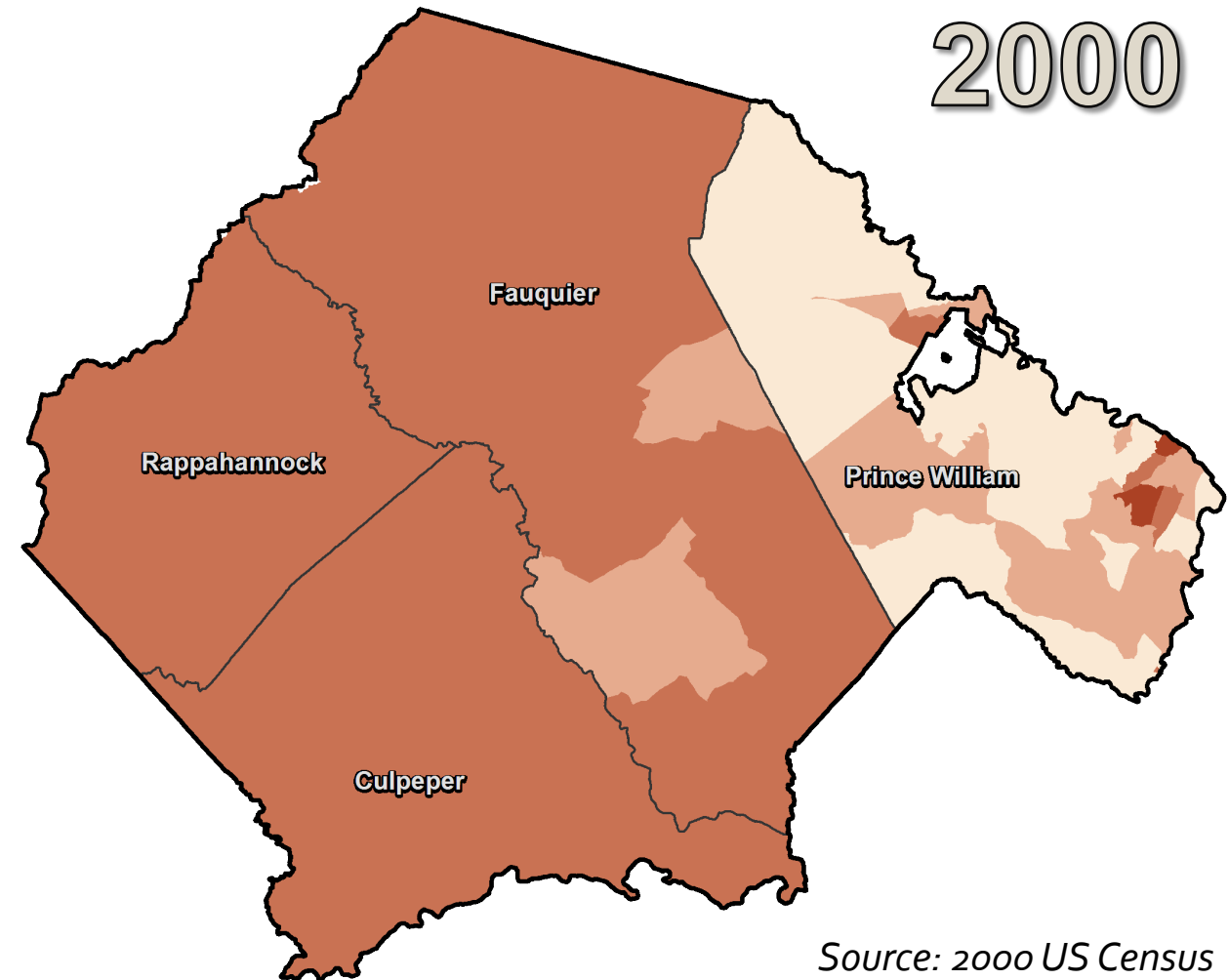
Source: 2014 American Community Survey 5-Year Estimates

# NORTHERN REGION

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

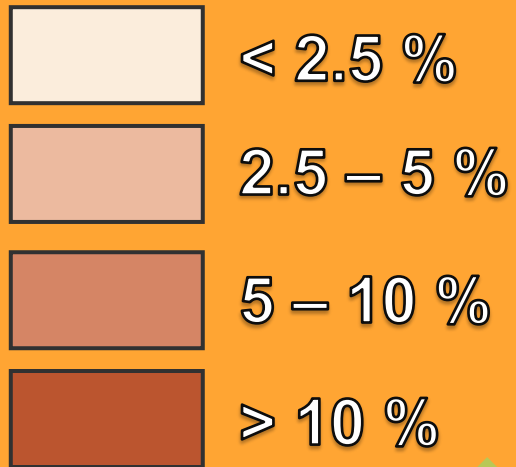


5,460  
total

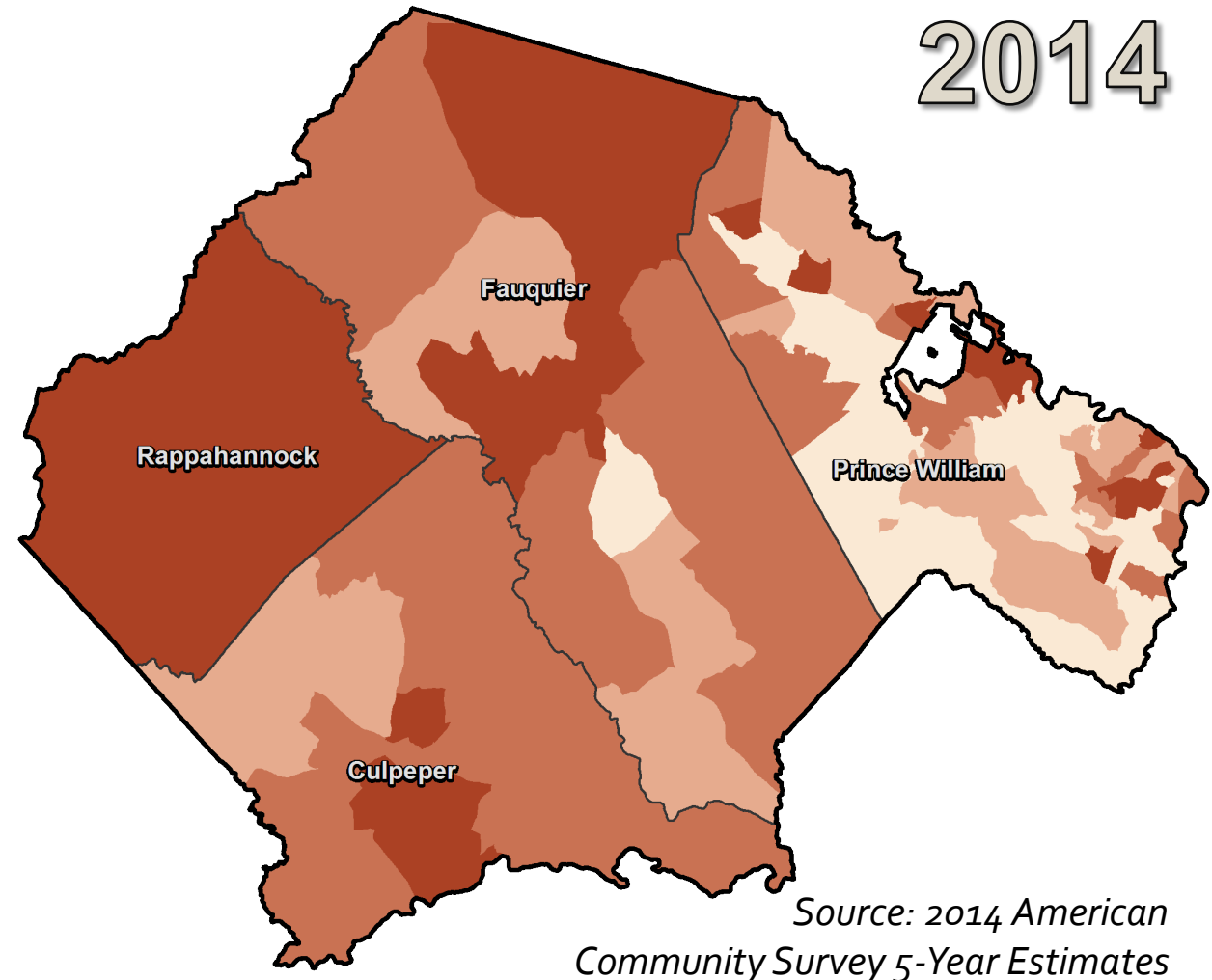


# NORTHERN REGION

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



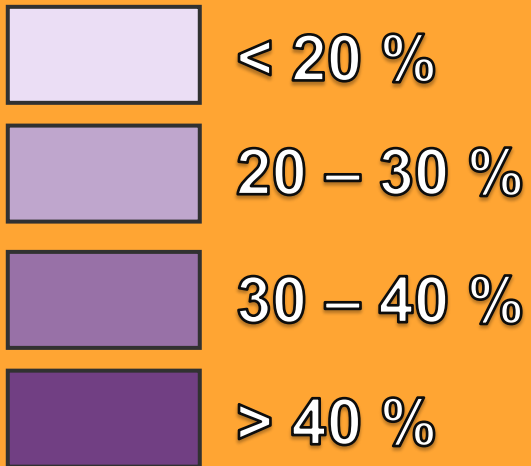
9,393  
total



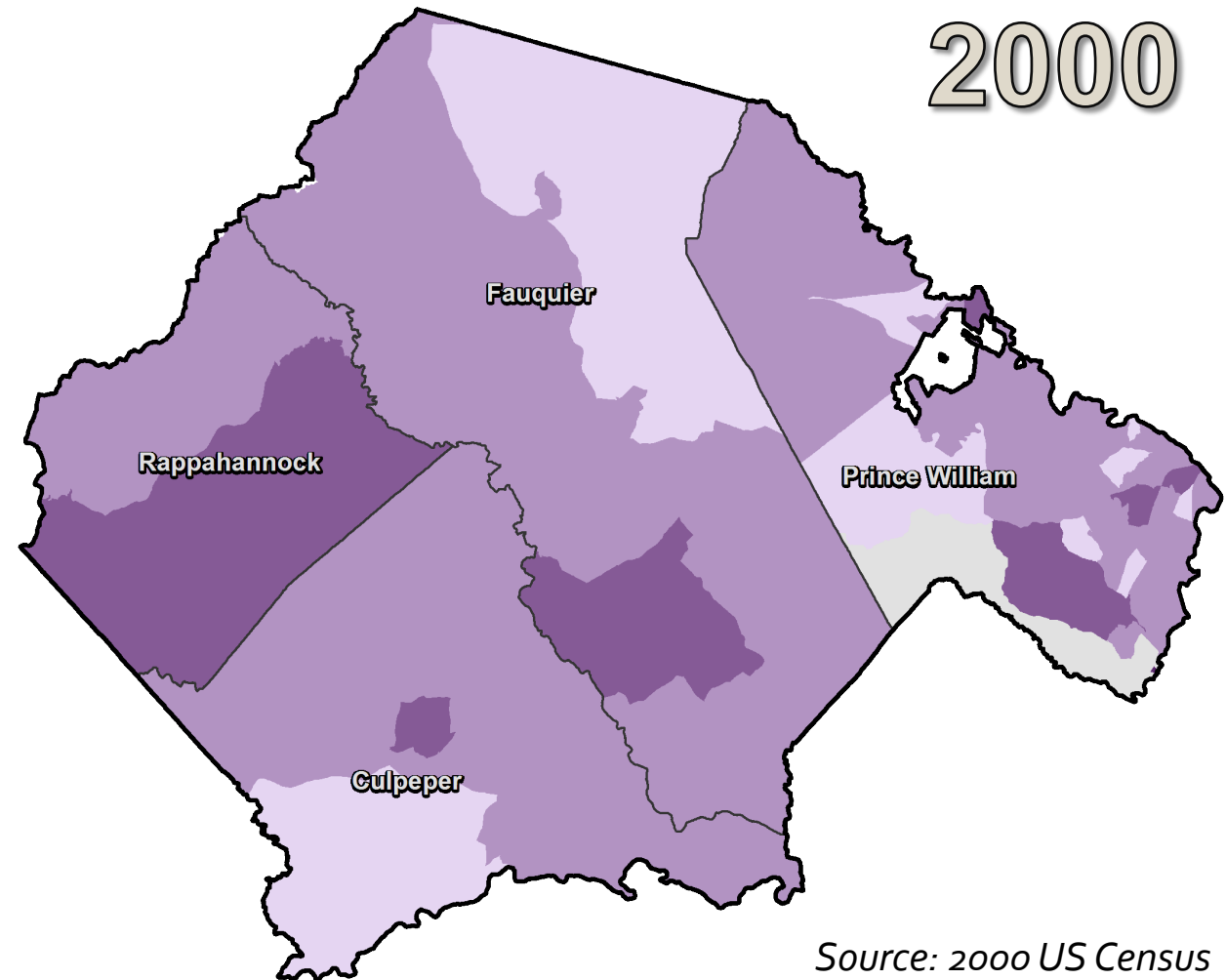


# NORTHERN REGION

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

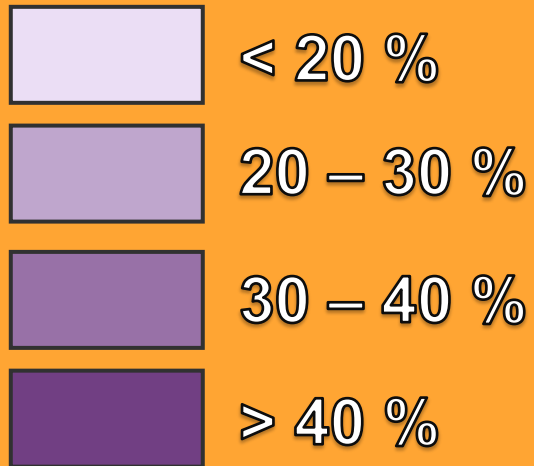


**Regional:  
23.8%**

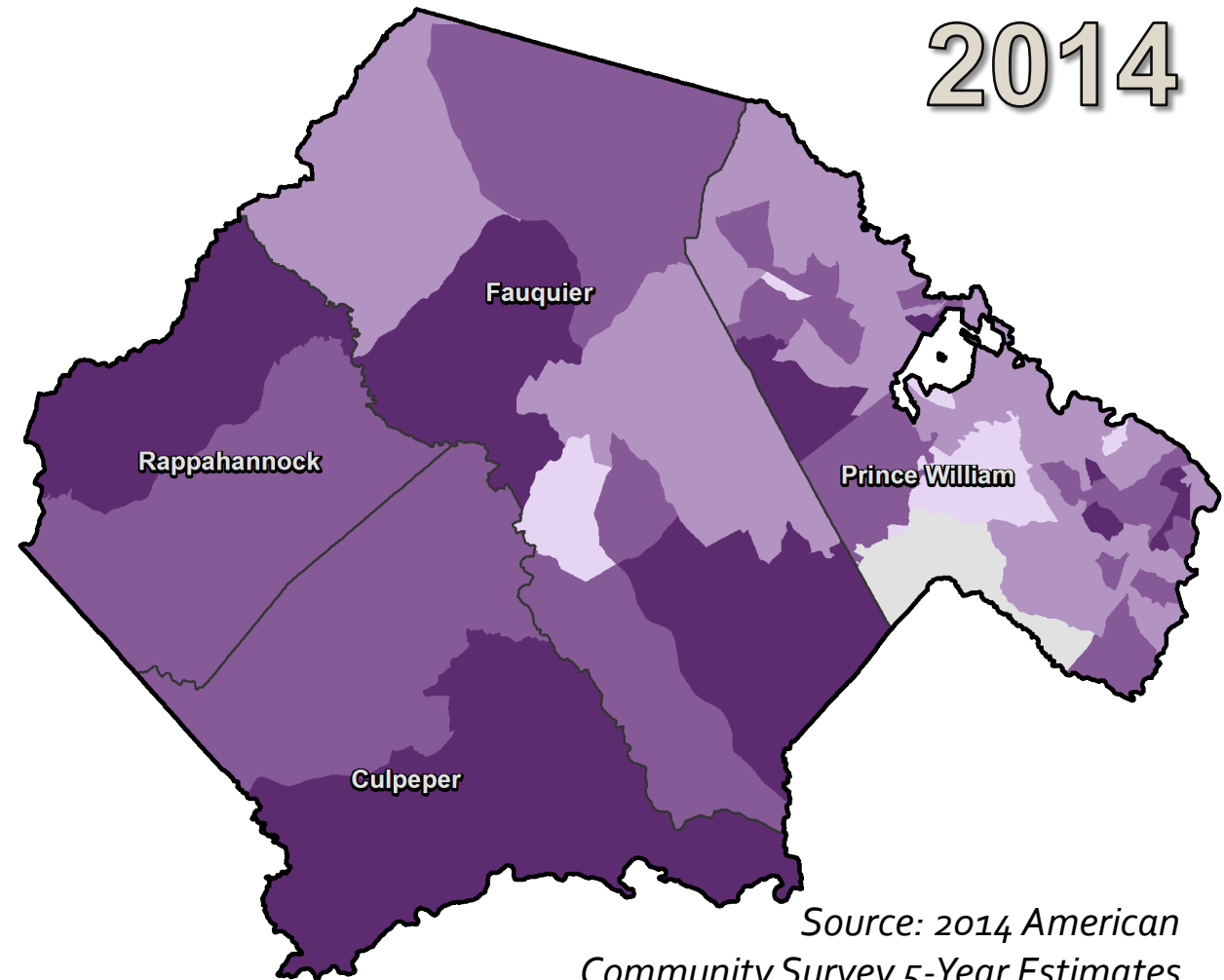


# NORTHERN REGION

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

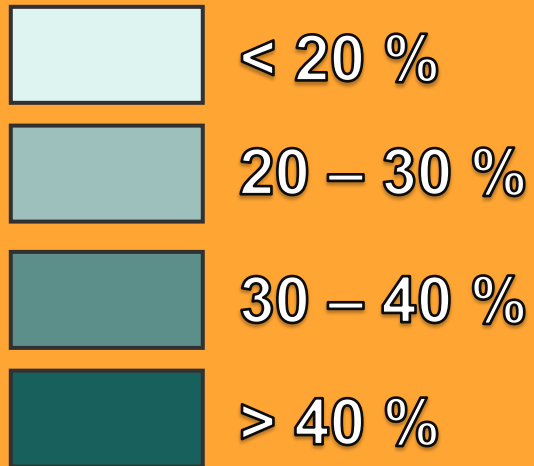


Regional:  
30.5%

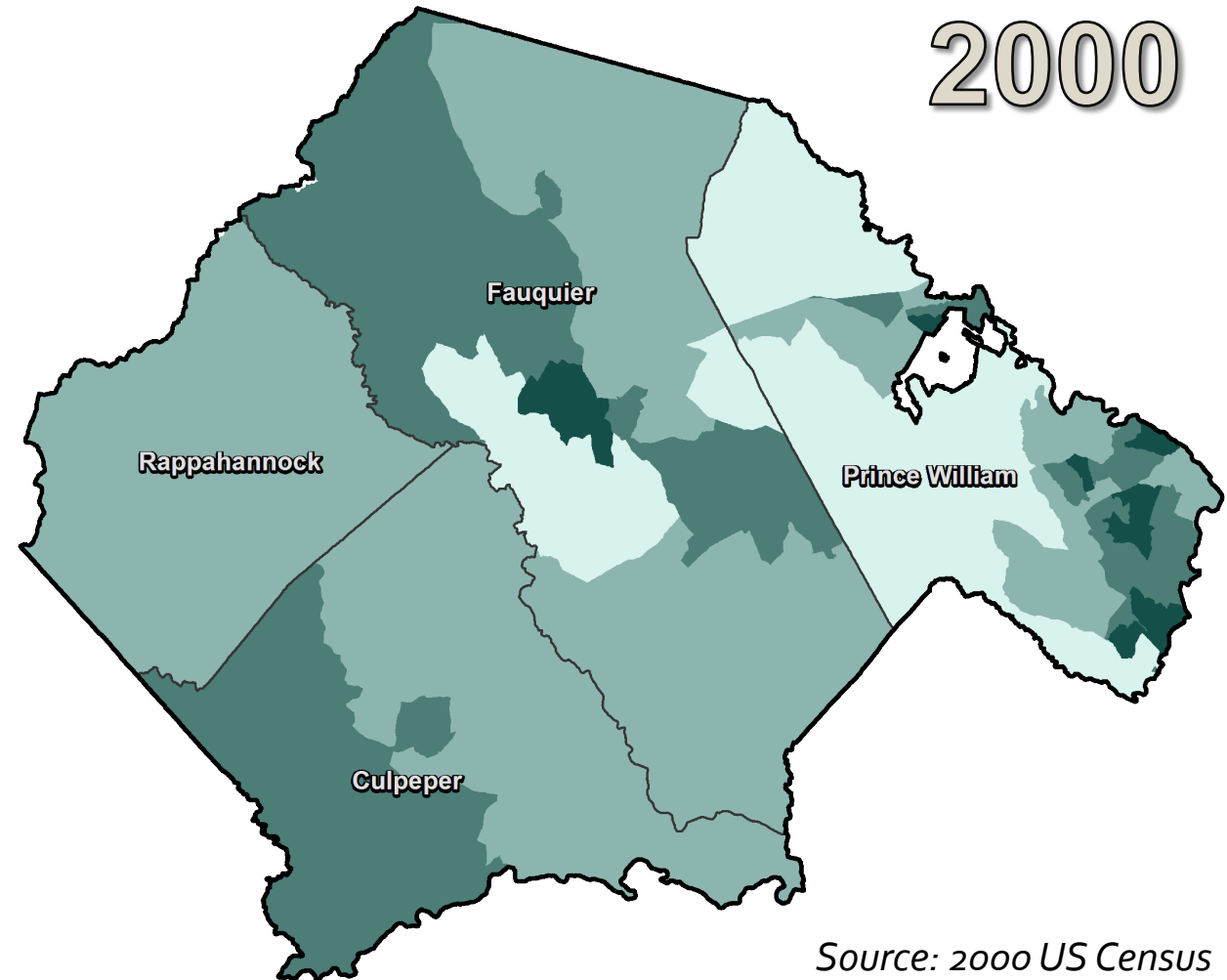


# NORTHERN REGION

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

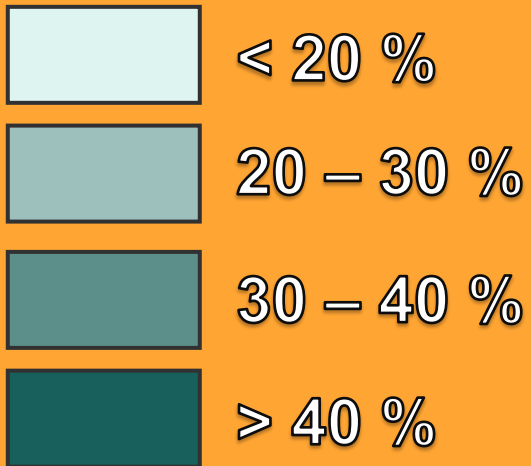


**Regional:  
32.1%**

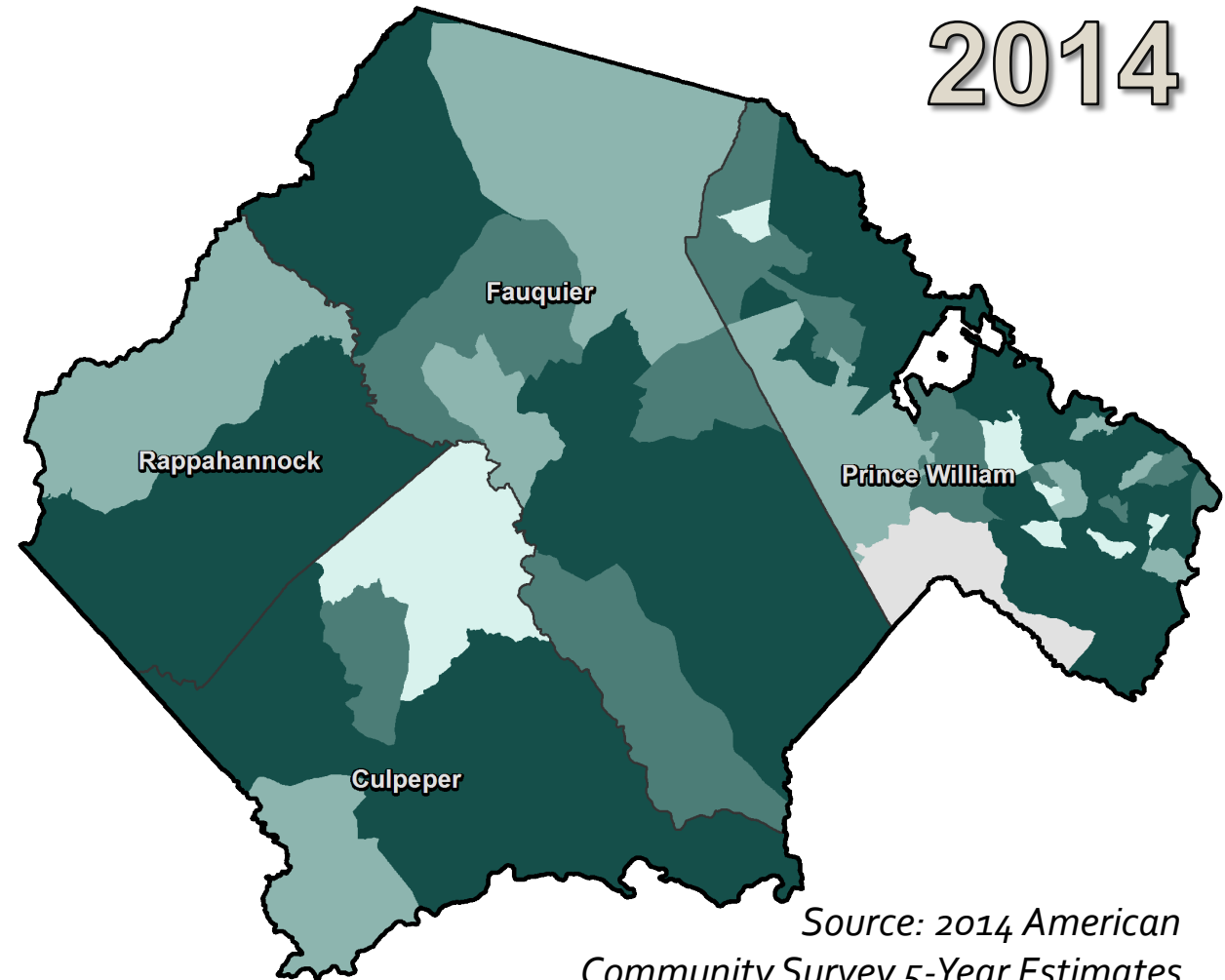


# NORTHERN REGION

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



Regional:  
48.6%



Source: 2014 American Community Survey 5-Year Estimates

# Rural Virginia: Snapshot 2000-2020

- Valley
  - Population grew by 14.3% (18.5% statewide) 2000-2015
  - Since 2010 population up by 2.3%
  - Millennial population – expected to increase by 5,000 by 2020
  - Senior population -up by 17,000 by 2020
  - Homeownership rate 2000-2014 fell 1.3 % to 73.9%
  - 9,800 rental units added – up 18.5%
  - HH's with a rent or mortgage burden – 15.9% to 25.6% (an increase of nearly 28,000 households)

# Rural Virginia: Snapshot 2000-2020

- Valley
  - Number of homeowners over 65 making a mortgage payment grew 66% (mortgage burden up 145%)
  - 65.7% of all seniors are rent or mortgage burdened
  - Lost 16,500 manufacturing jobs; lost 1,000 agricultural jobs; gained 18,500 in education and healthcare; gained 2,650 retail jobs
  - 6.4% of the housing stock are mobile homes
  - 26.7 % of the stock built before 1960
  - 0.8% built after 2010

# Rural Housing Snapshot: Single Family Home Sales in the Valley 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
<b>Valley Region</b>	6,365 units	\$1,263,294,110	\$155,455	101 days	7,813 units	\$1,702,659,794	\$174,387	83 days
<b>State</b>	79,462 units	\$24,340,075,848	\$245,500	47 days	94,374 units	\$31,241,295,895	\$269,900	38 days

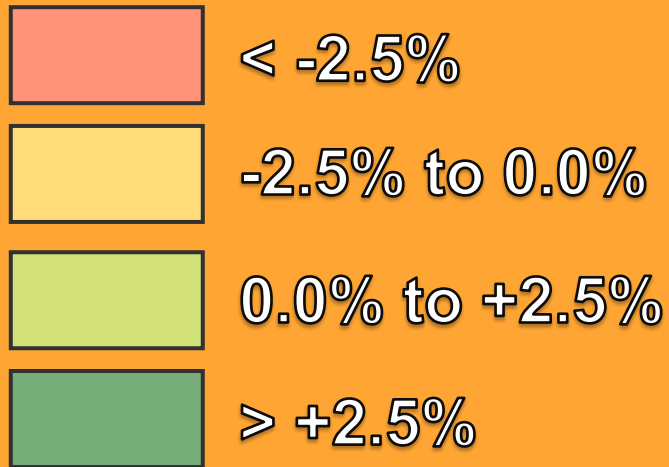
Source: Virginia Association of REALTORS®, "Residential Transactions For Area Delimited By Entire Virginia State – Single-Family Property Type" (2012, 2015).



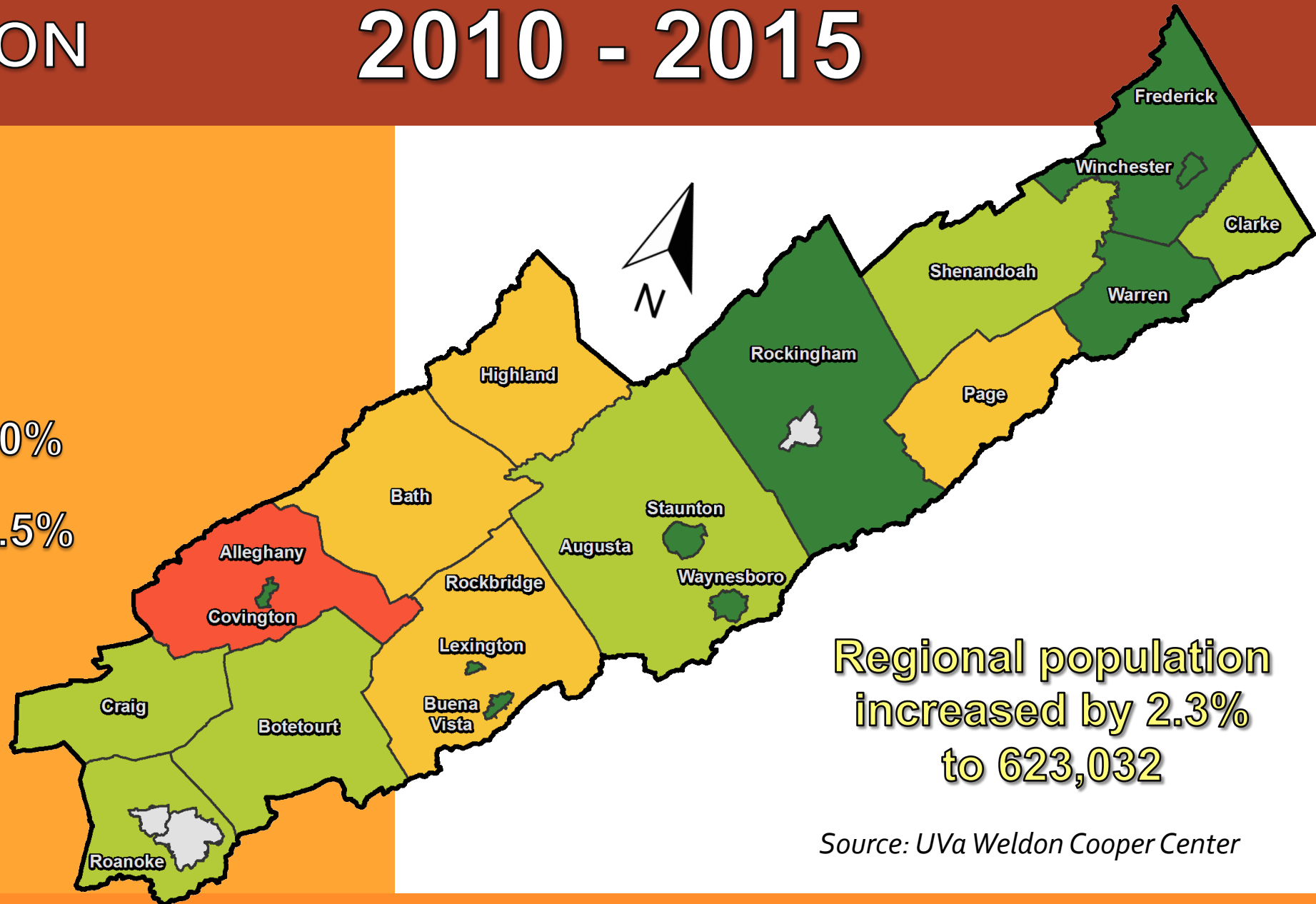
# VALLEY REGION

# 2010 - 2015

Percent change  
in population



Region excludes  
the cities of  
Roanoke, Salem,  
and Harrisonburg



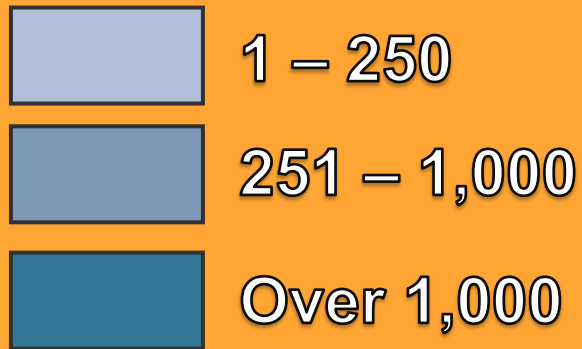
Regional population  
increased by 2.3%  
to 623,032

Source: UVA Weldon Cooper Center

# VALLEY REGION

# 2006 - 2010

Population inflow  
to Valley Region  
by origin:



TOP THREE:

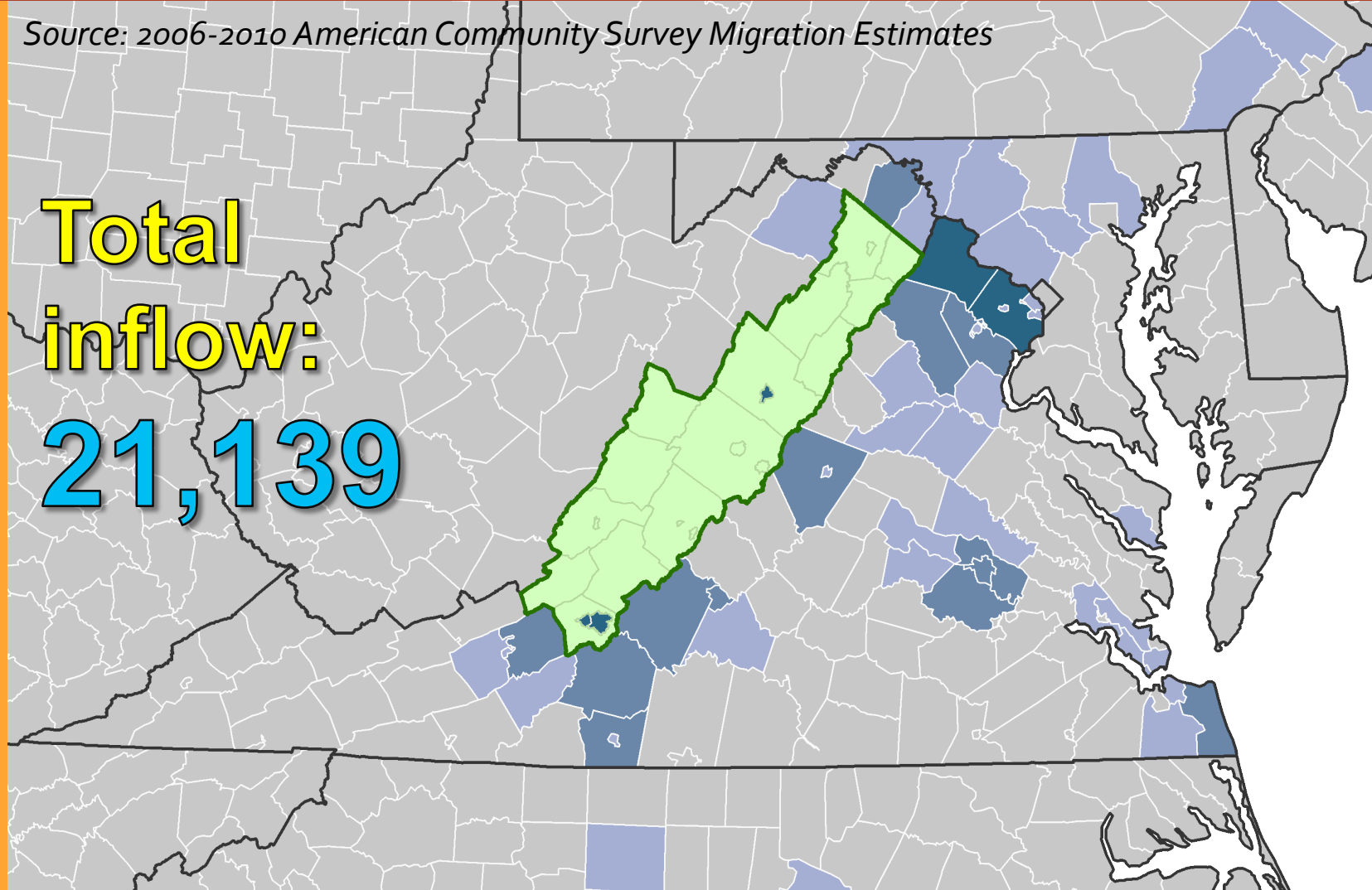
Roanoke City, VA: 3,649

Fairfax County, VA: 1,884

Loudon County, VA: 1,646

Source: 2006-2010 American Community Survey Migration Estimates

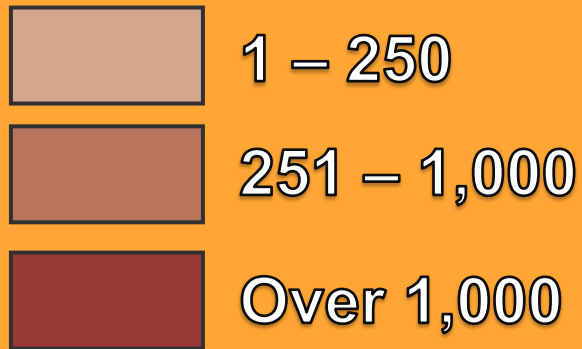
Total  
inflow:  
21,139



# VALLEY REGION

# 2006 - 2010

Population outflow  
from Valley Region  
by destination:



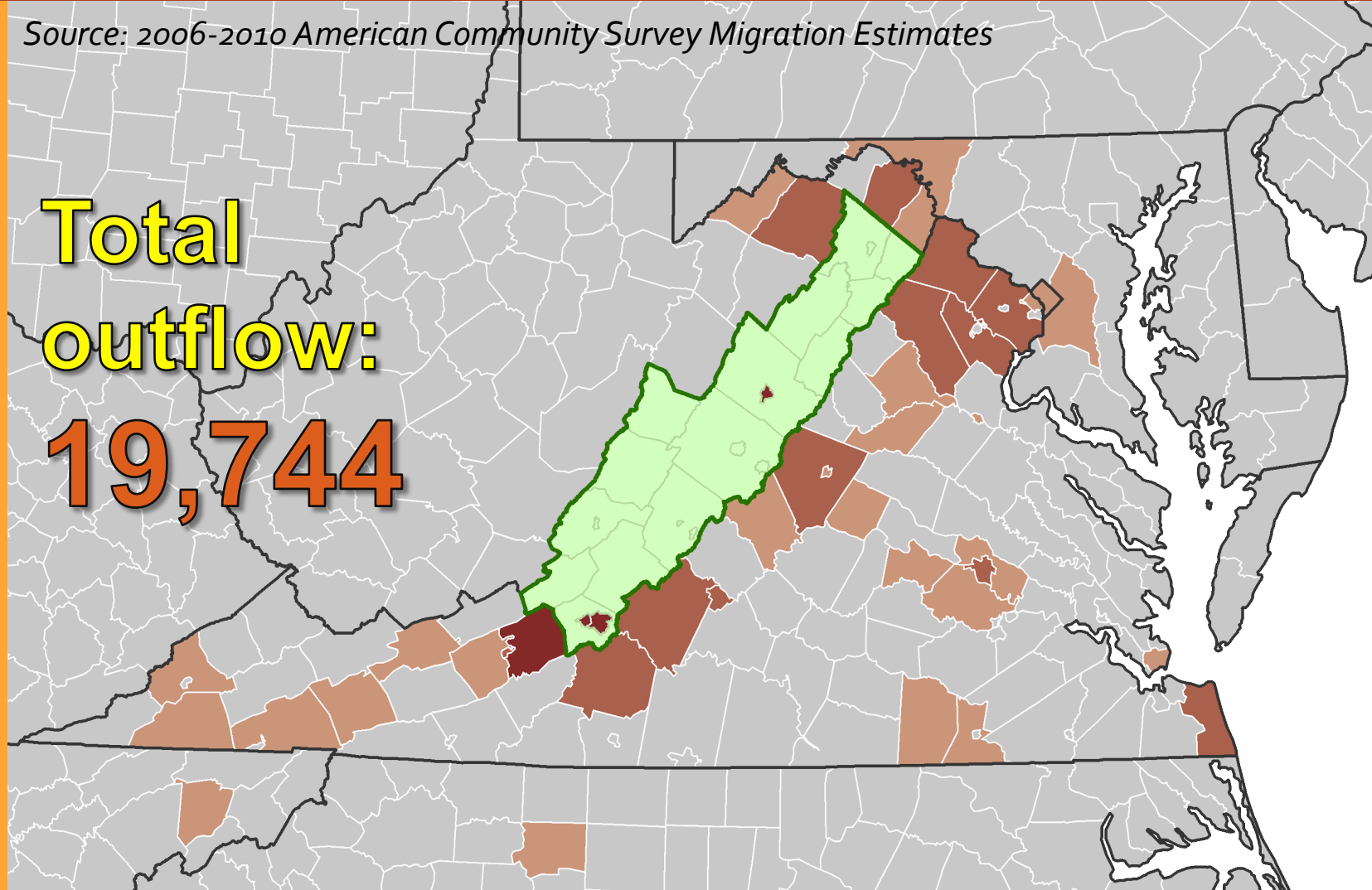
TOP THREE:

Harrisonburg City, VA: 5,890

Roanoke City, VA: 2,487

Salem City, VA: 1,528

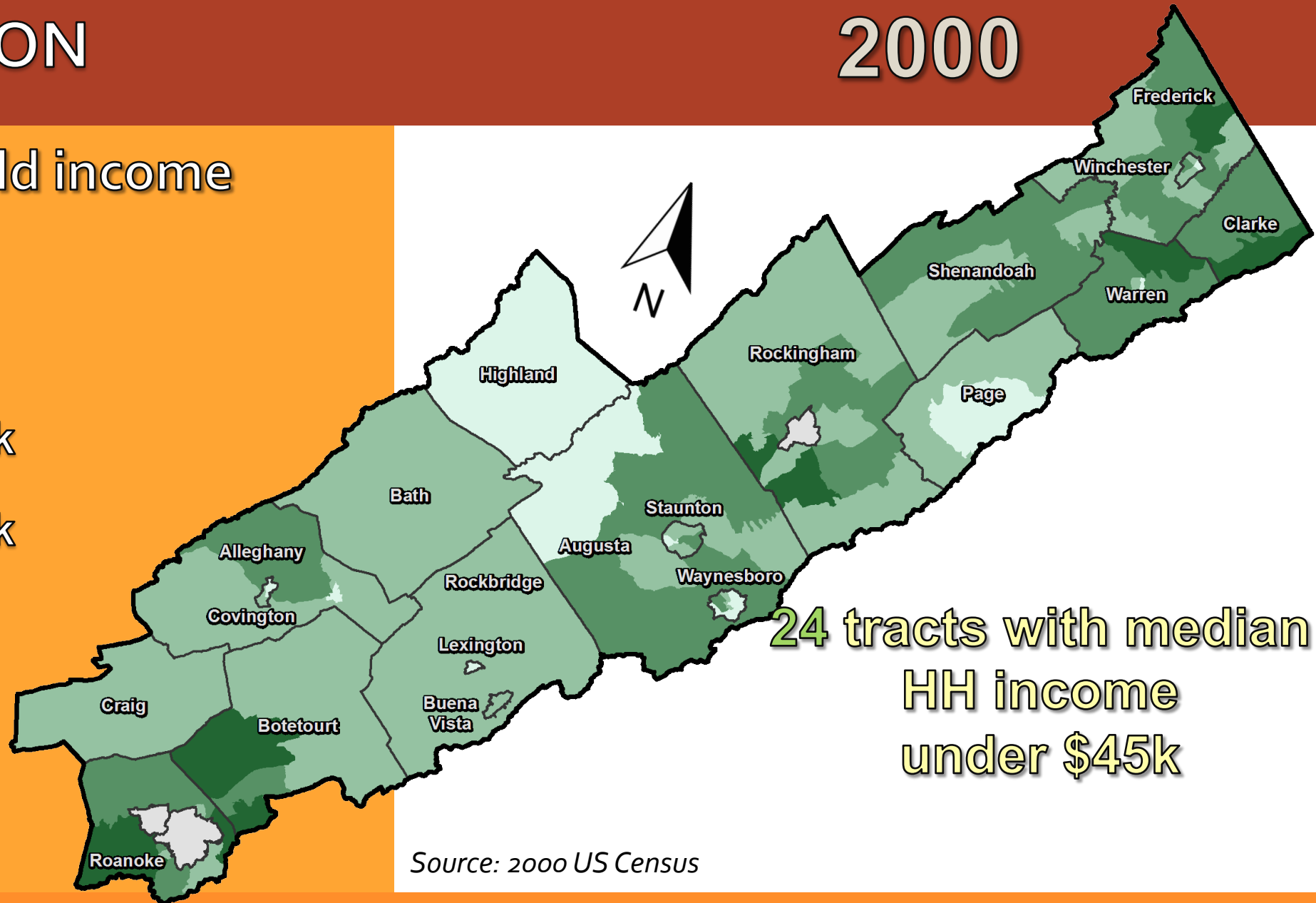
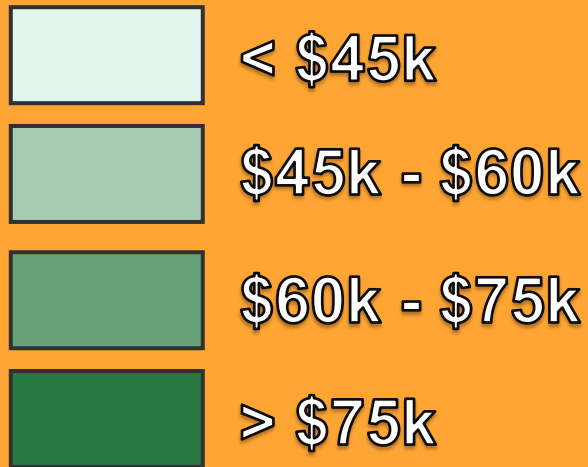
Source: 2006-2010 American Community Survey Migration Estimates



# VALLEY REGION

# 2000

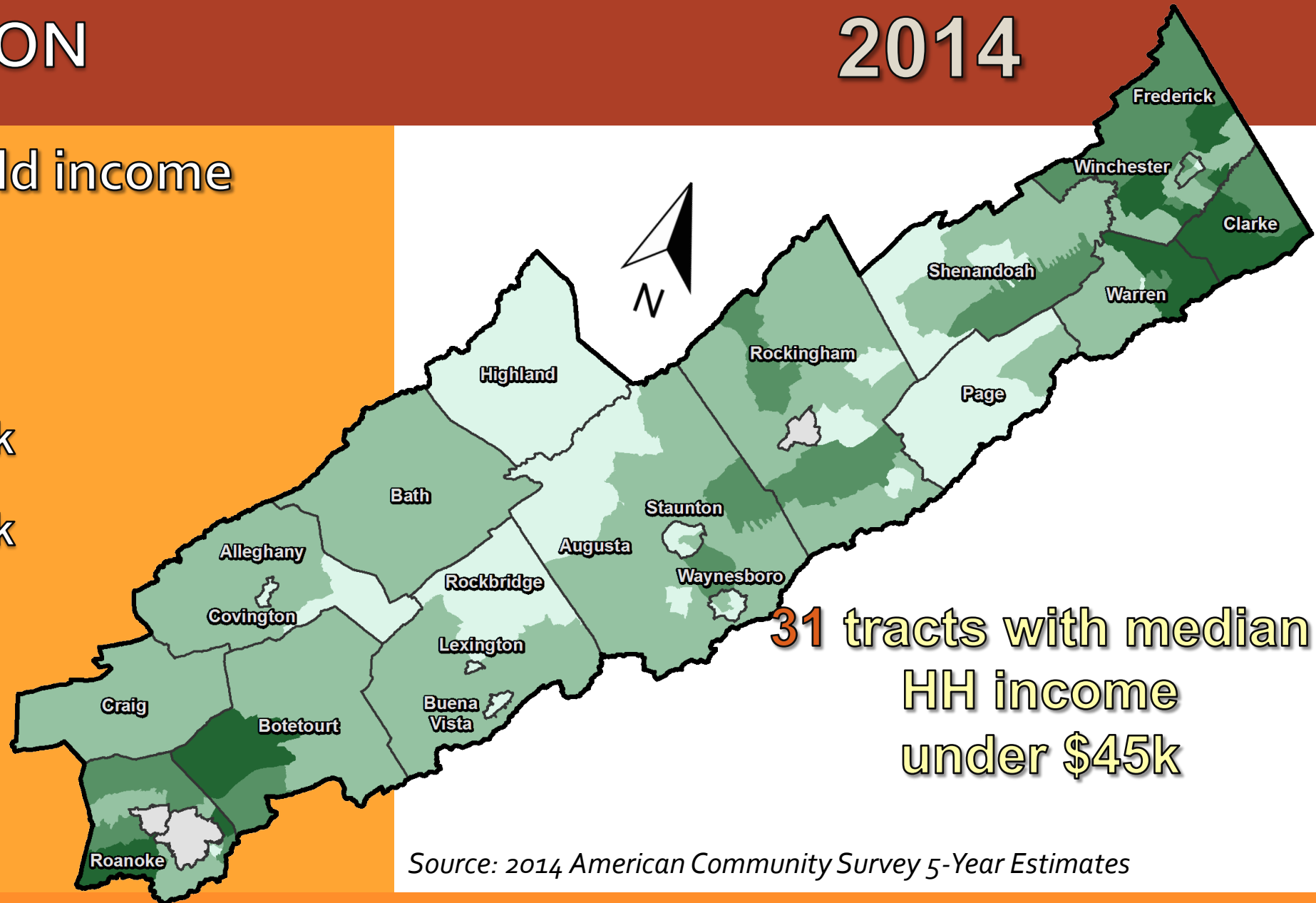
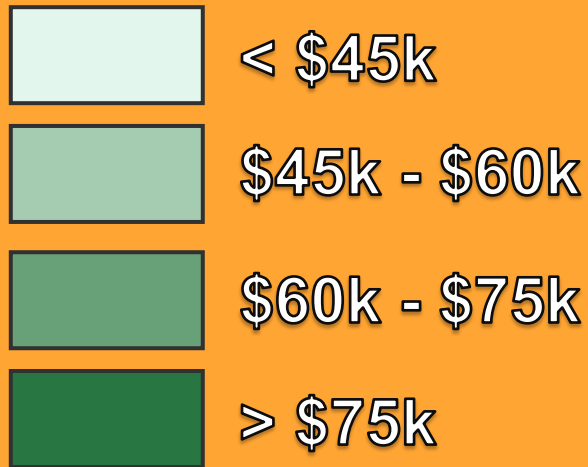
Median household income  
(In 2014 dollars)



# VALLEY REGION

# 2014

## Median household income (In 2014 dollars)



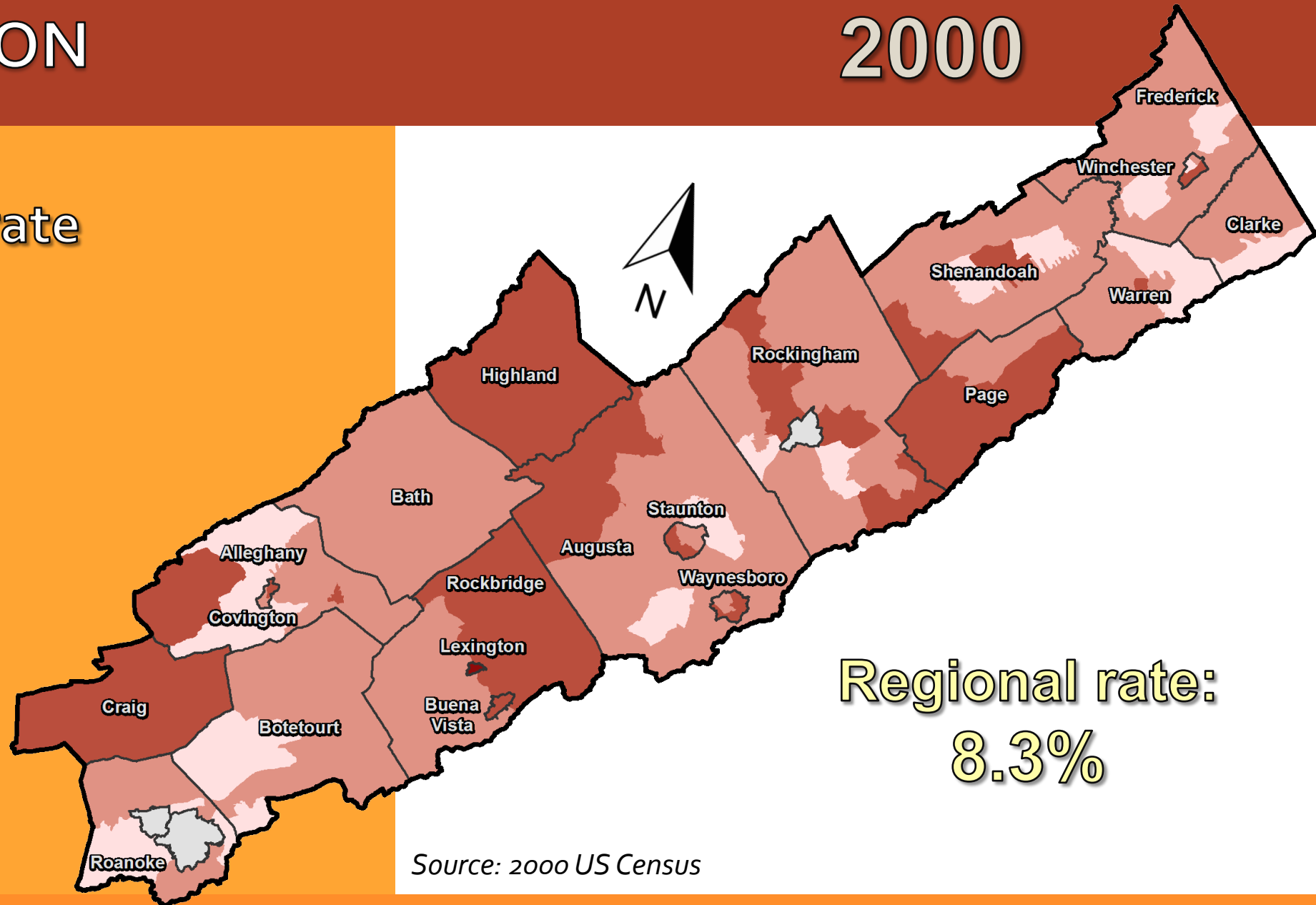
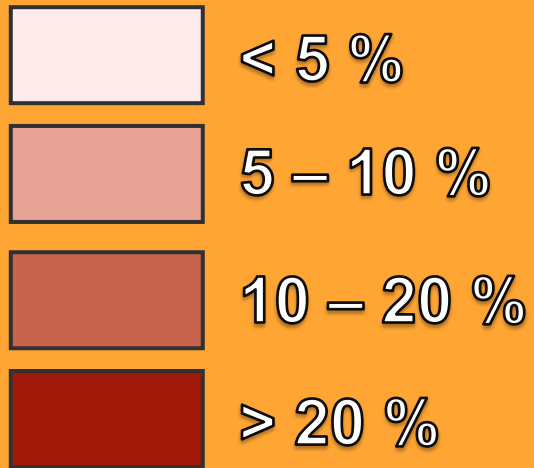
Source: 2014 American Community Survey 5-Year Estimates



# VALLEY REGION

# 2000

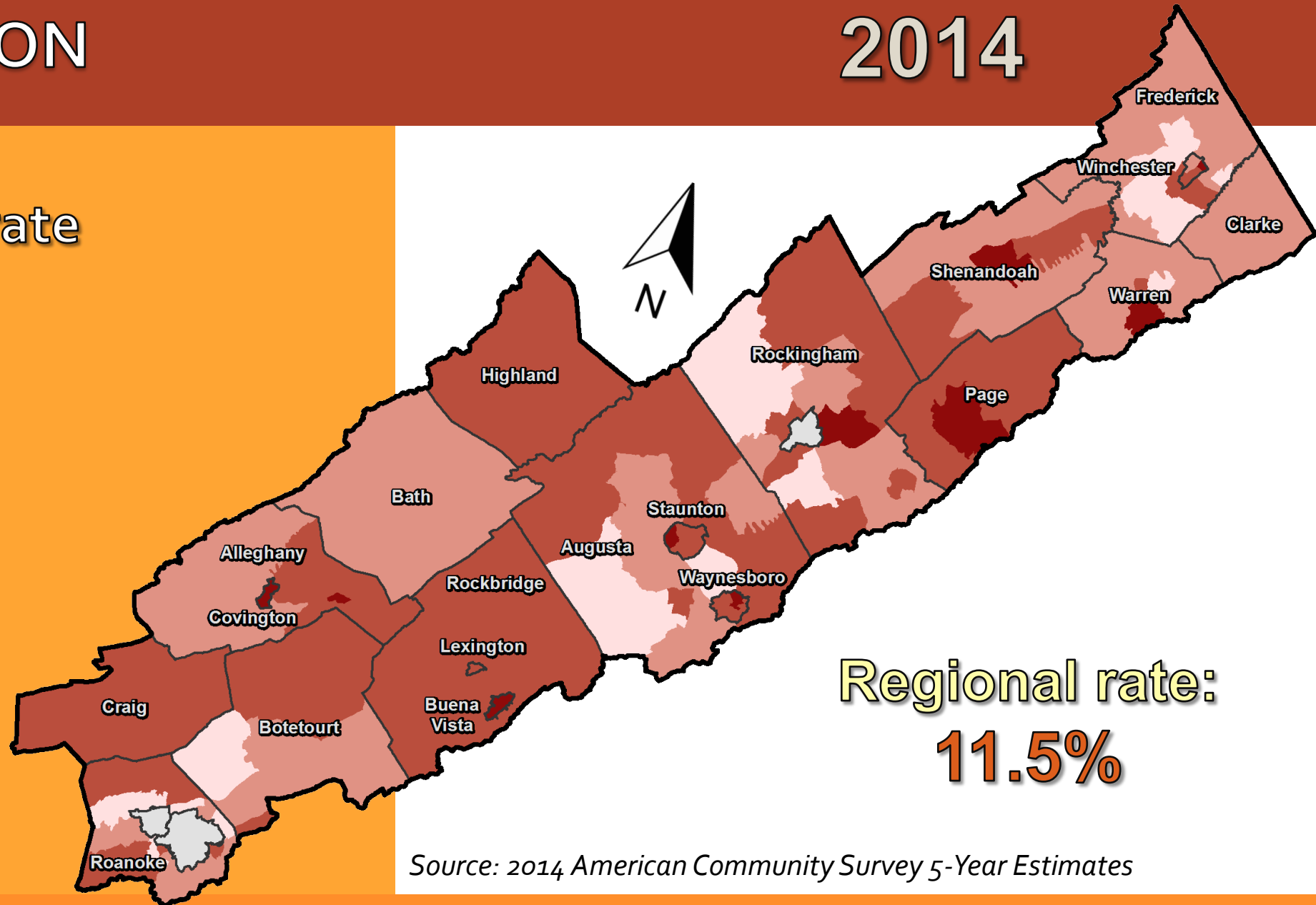
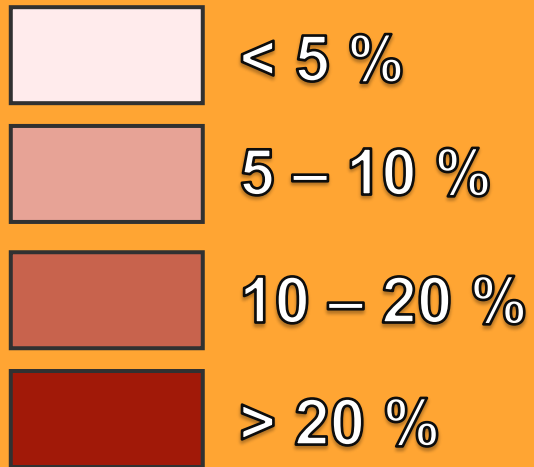
## Overall poverty rate



# VALLEY REGION

# 2014

## Overall poverty rate

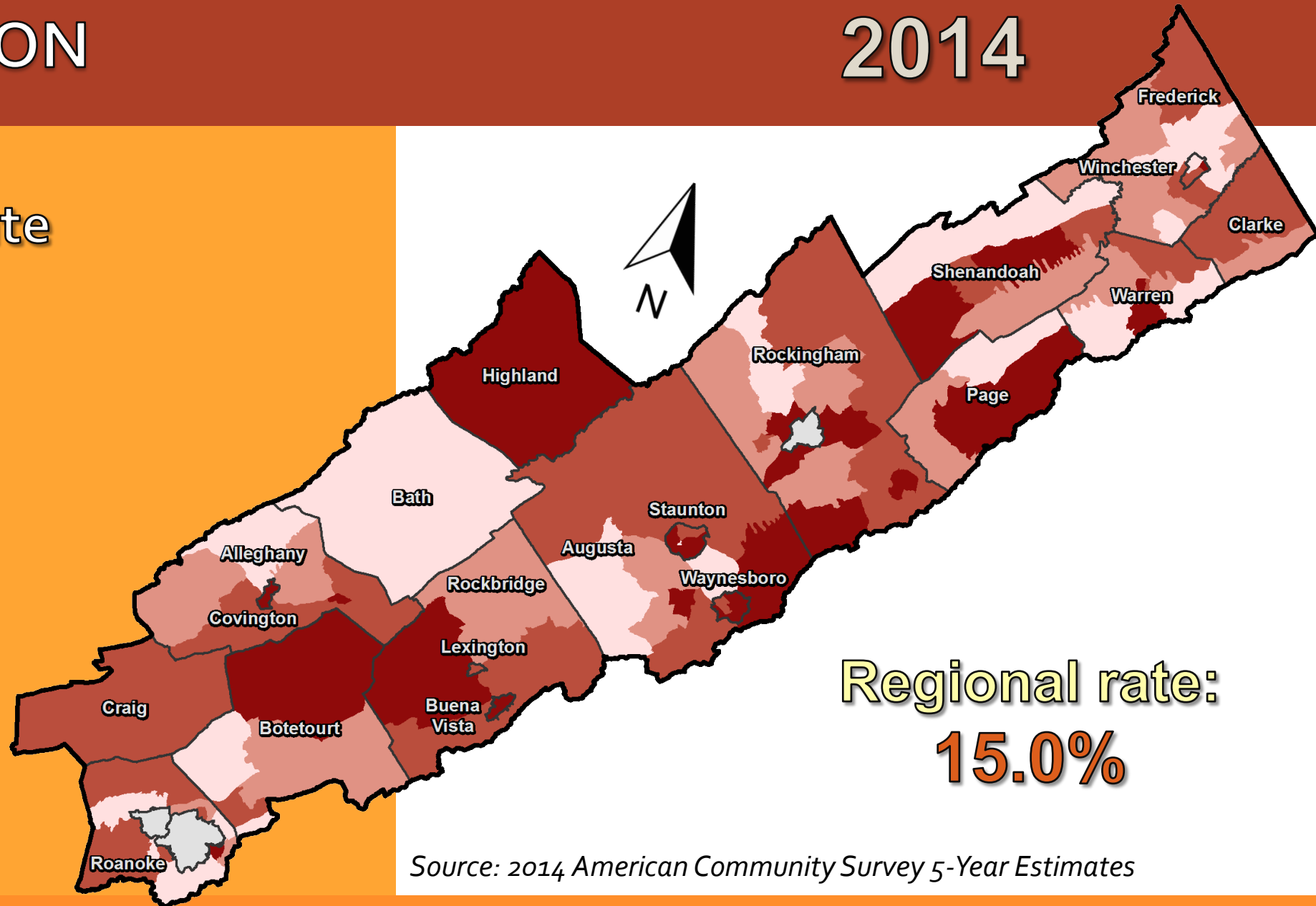
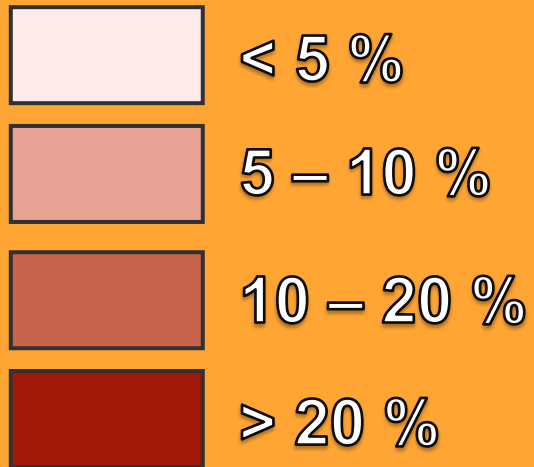




# VALLEY REGION

# 2014

## Youth poverty rate



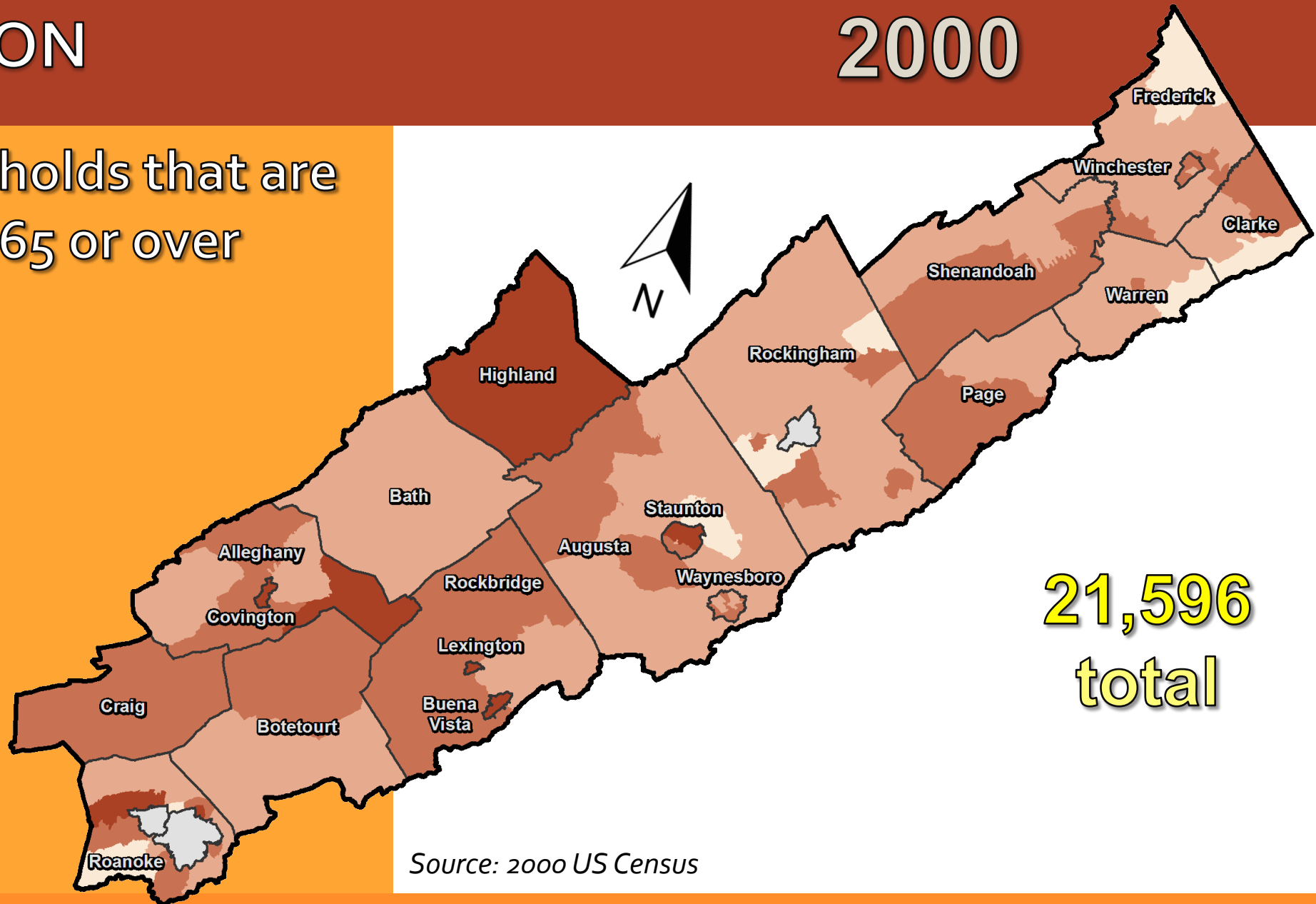
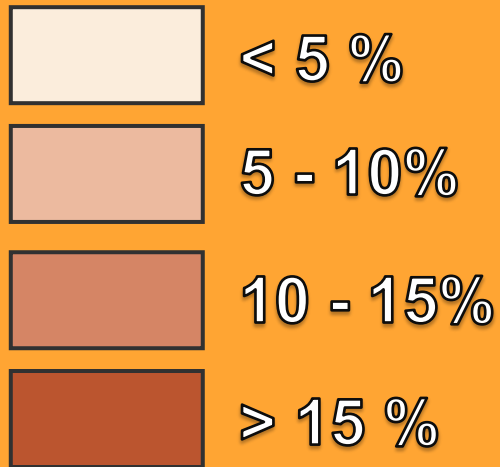
Regional rate:  
**15.0%**

Source: 2014 American Community Survey 5-Year Estimates

# VALLEY REGION

# 2000

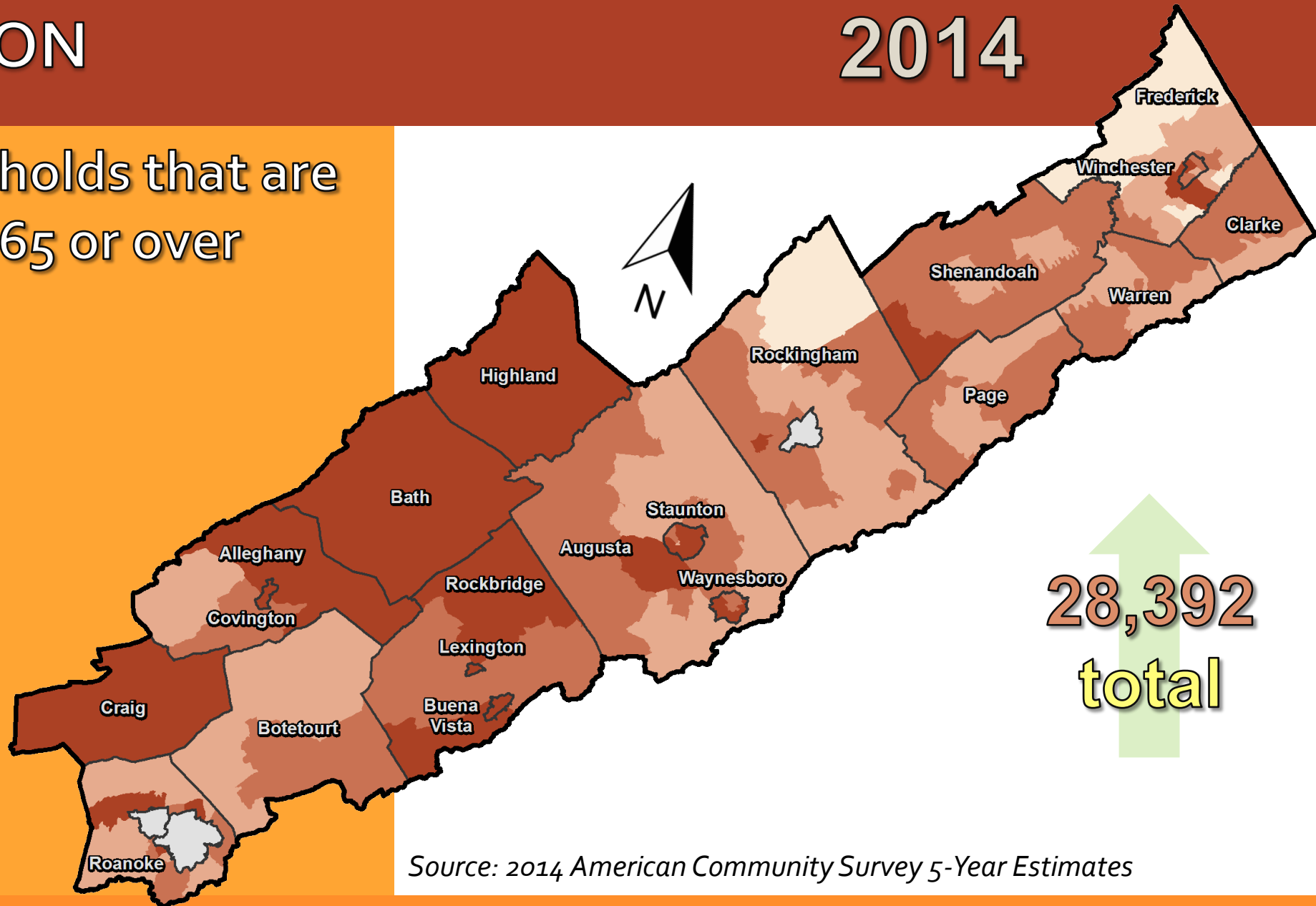
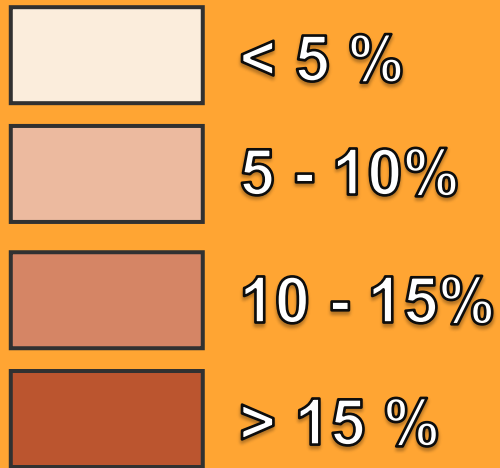
Percent of households that are one-person, age 65 or over



# VALLEY REGION

# 2014

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

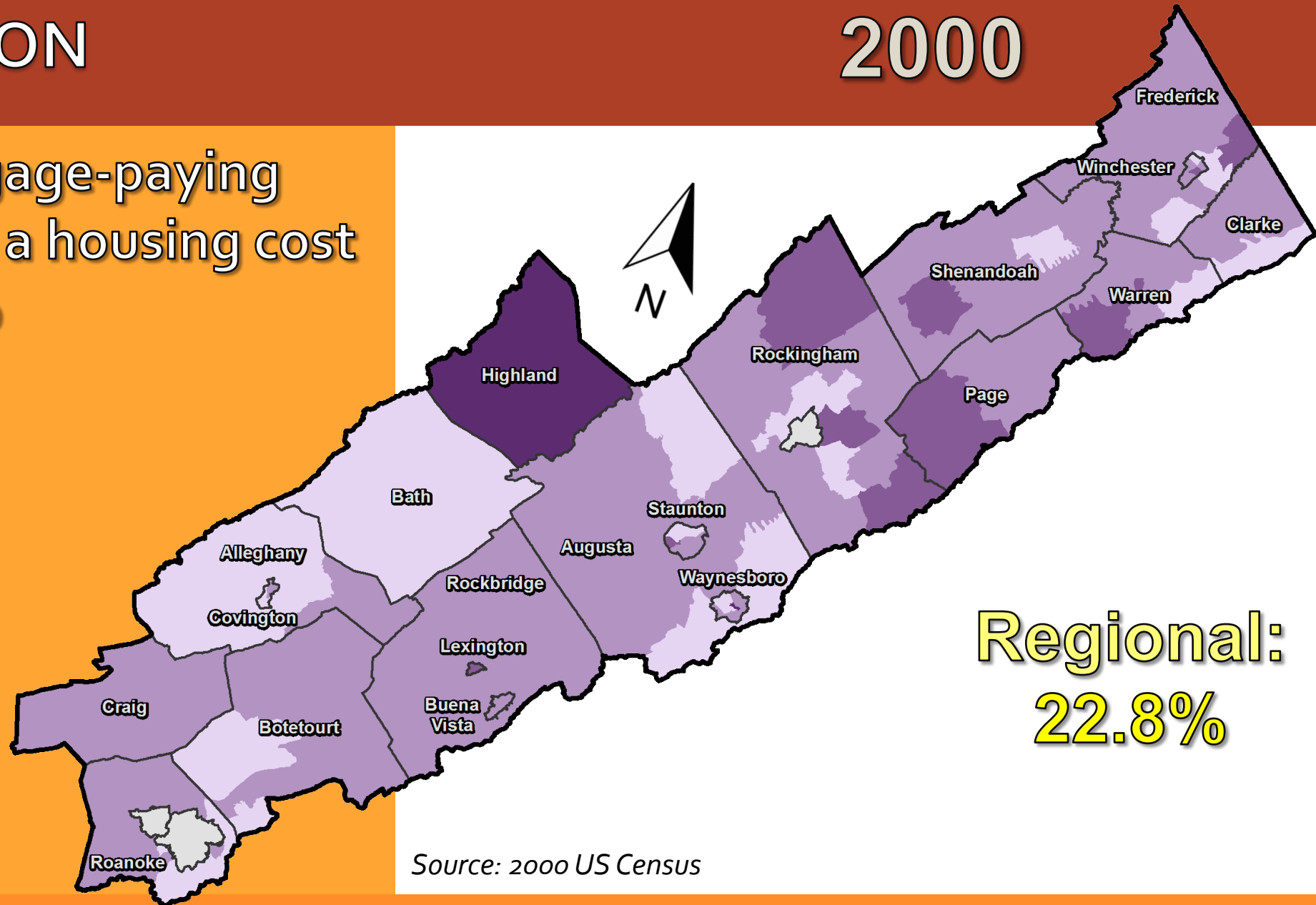
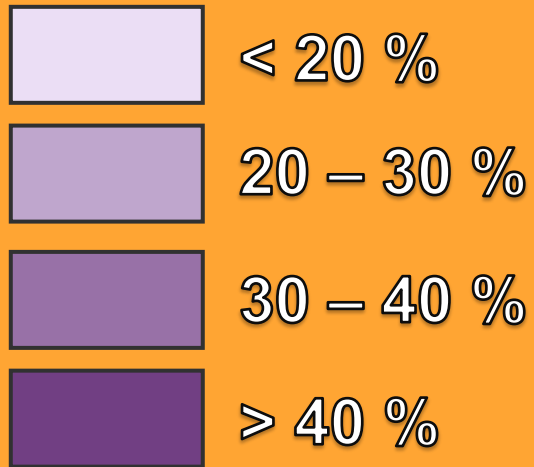


Source: 2014 American Community Survey 5-Year Estimates

# VALLEY REGION

# 2000

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



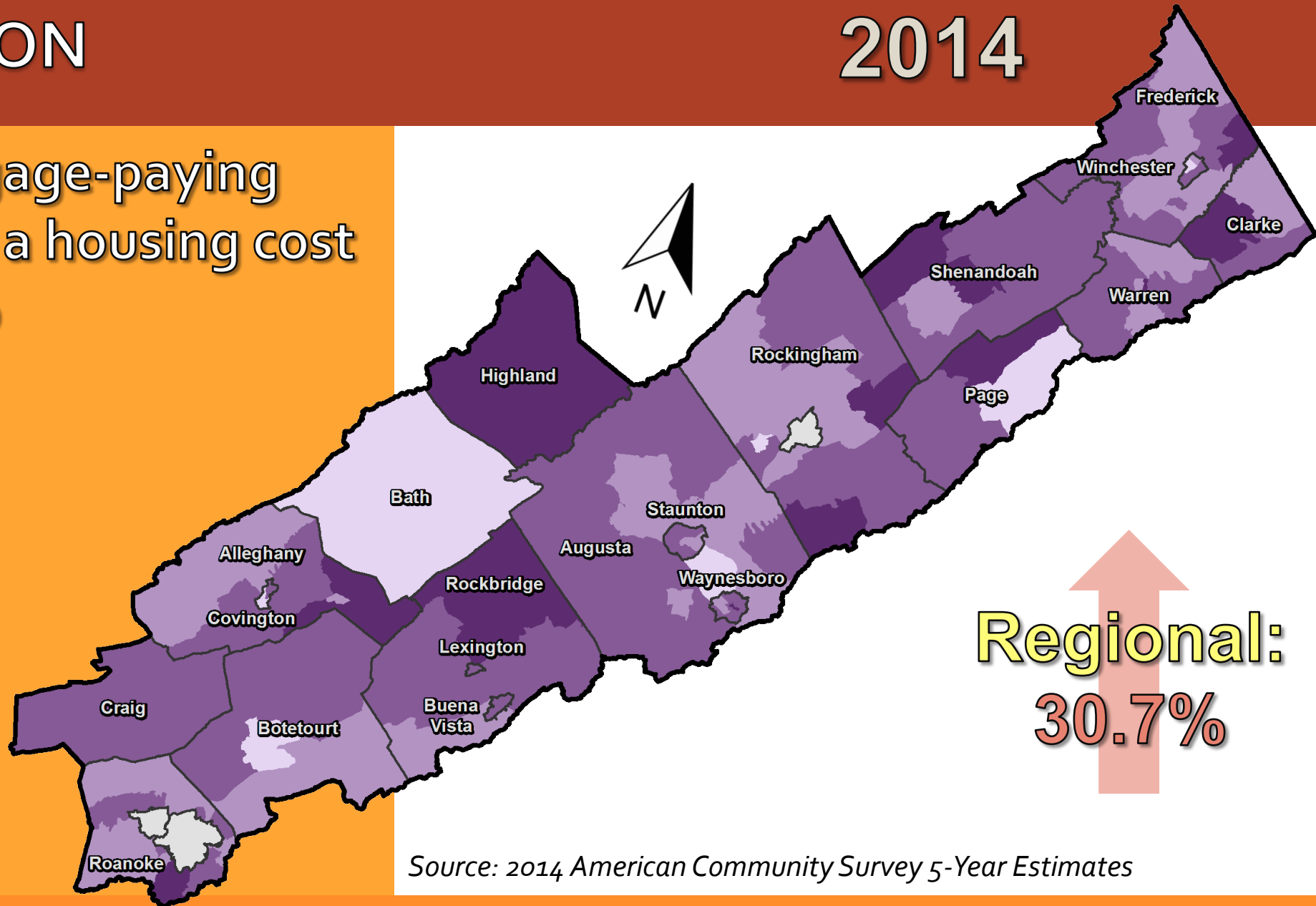
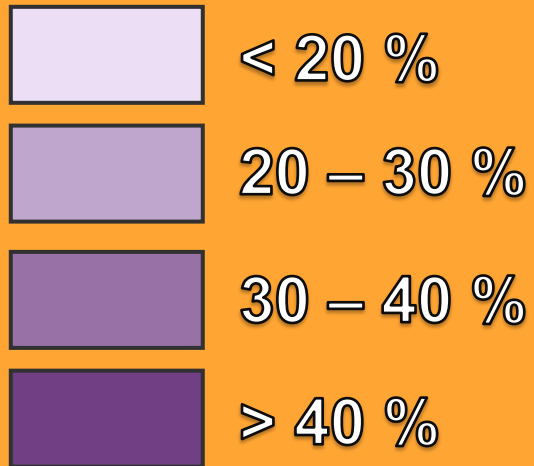
**Regional:  
22.8%**

Source: 2000 US Census

# VALLEY REGION

# 2014

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



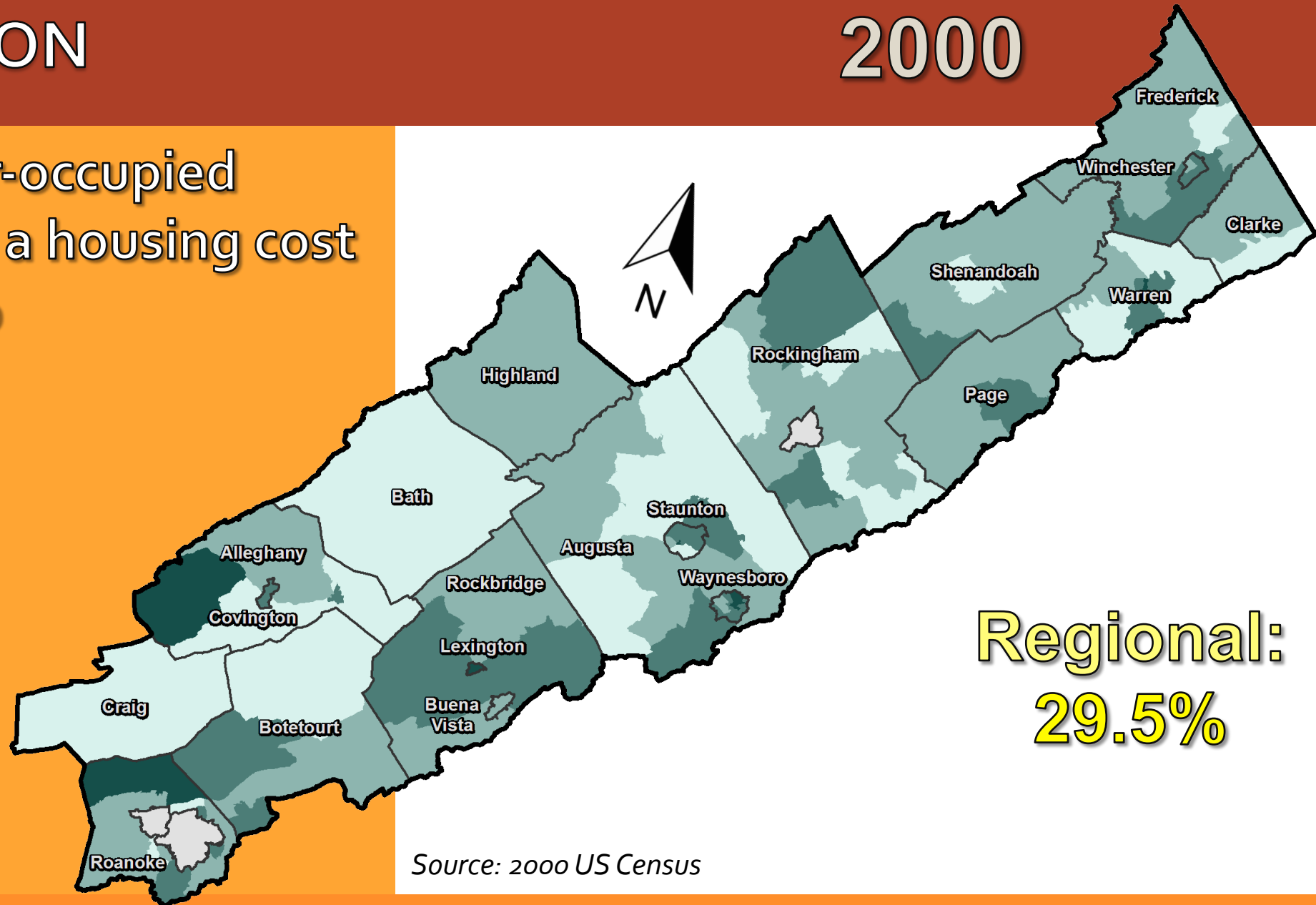
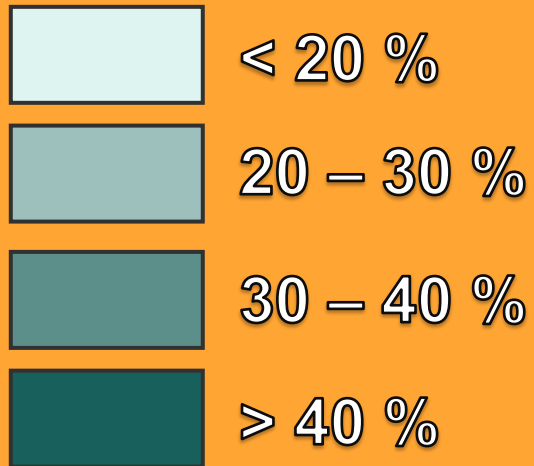
Regional:  
30.7%

Source: 2014 American Community Survey 5-Year Estimates

# VALLEY REGION

# 2000

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



**Regional:  
29.5%**

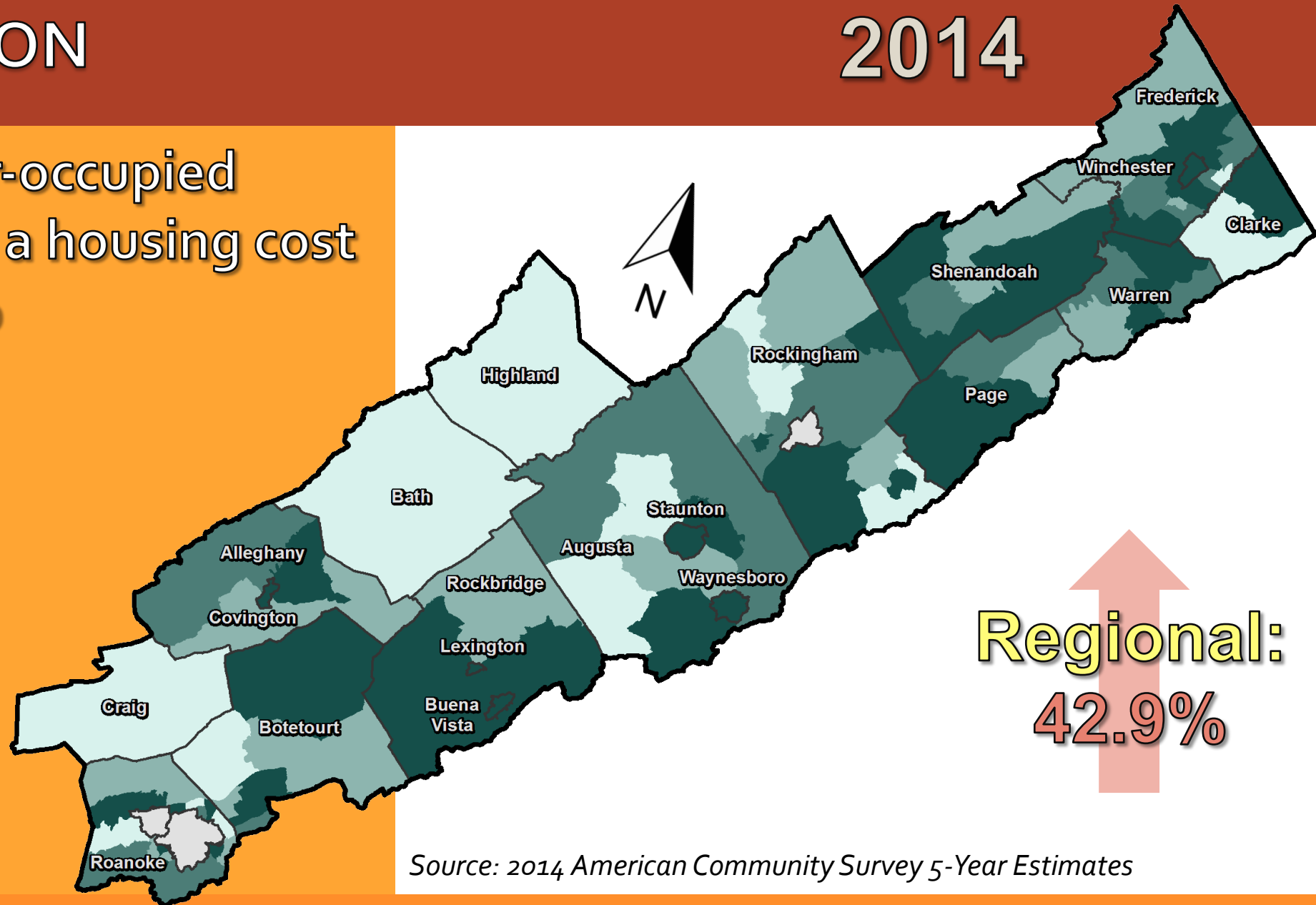
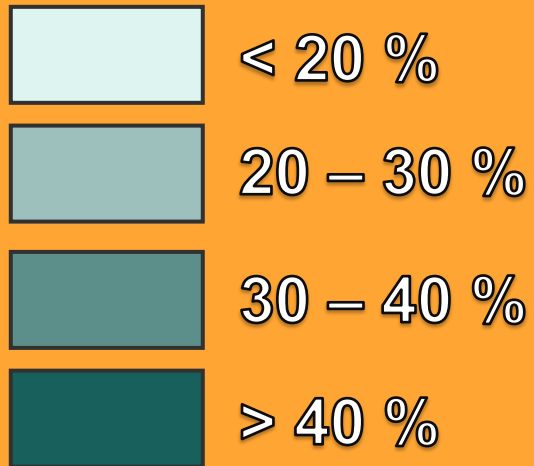
Source: 2000 US Census



# VALLEY REGION

# 2014

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



**Regional:**  
**42.9%**

Source: 2014 American Community Survey 5-Year Estimates



# Building Community Support

What is Network Mapping

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

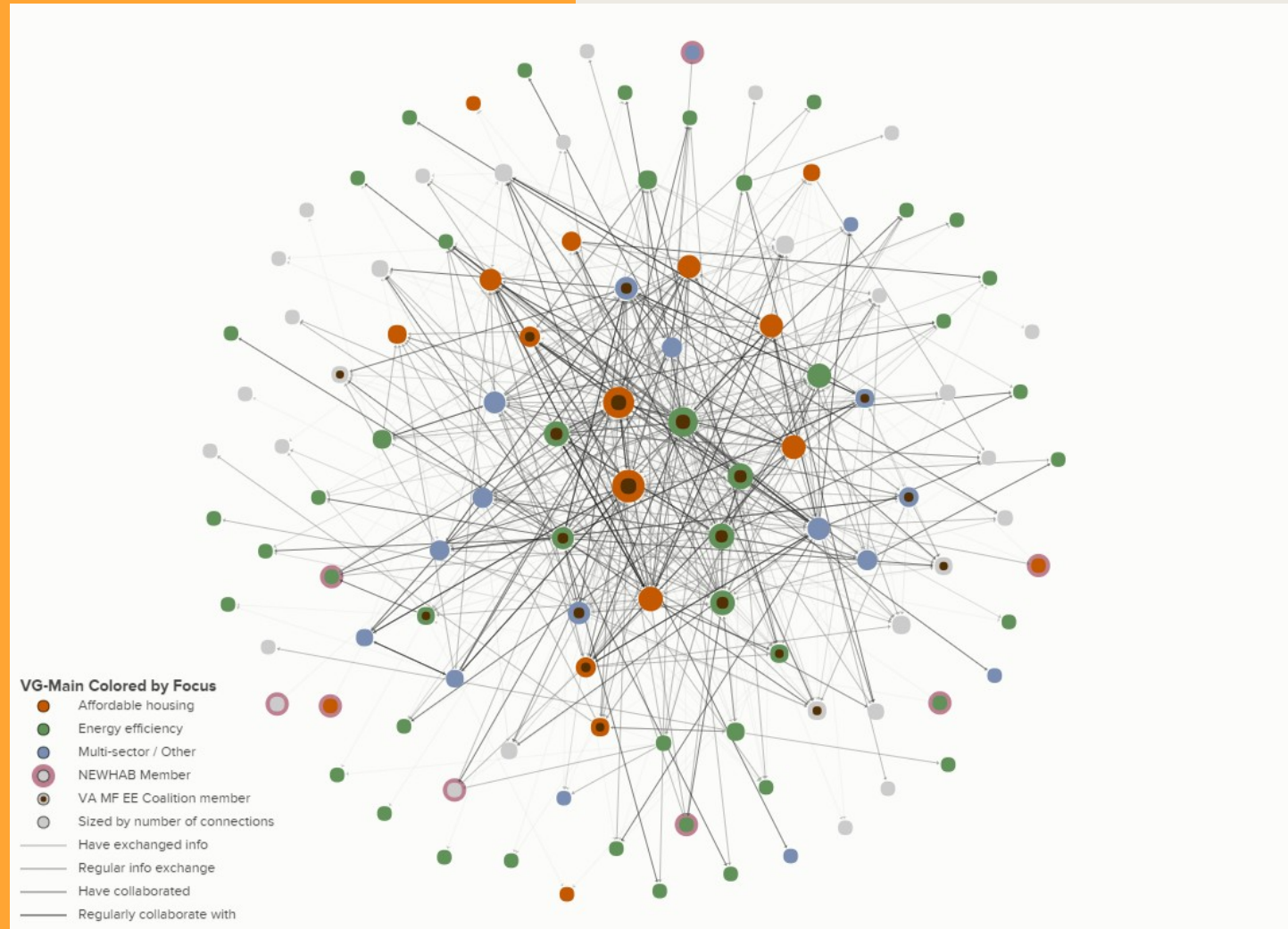
Find out where their Interests are

Find out who they CONNECT with

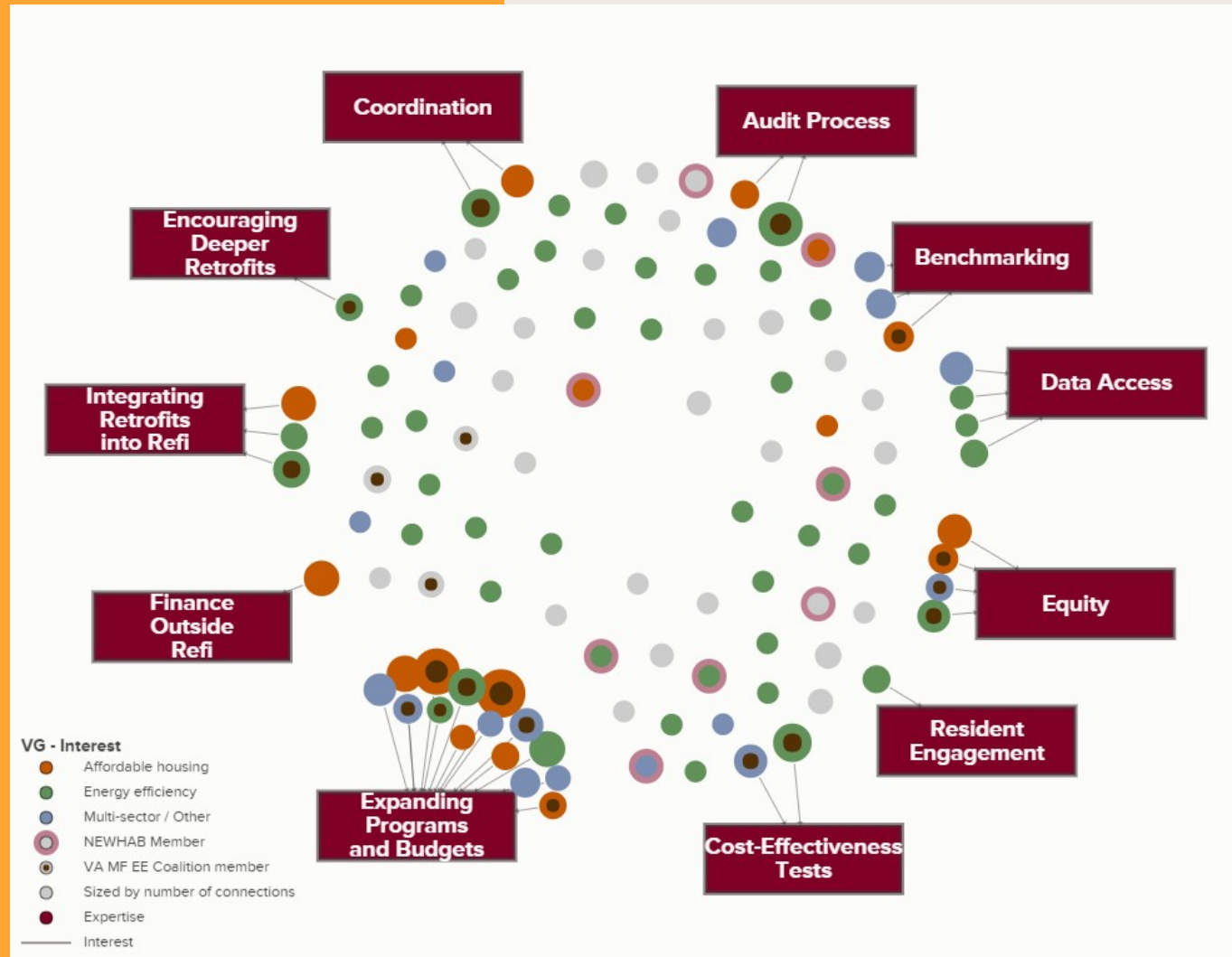
- Who they influence
- Who influences them

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

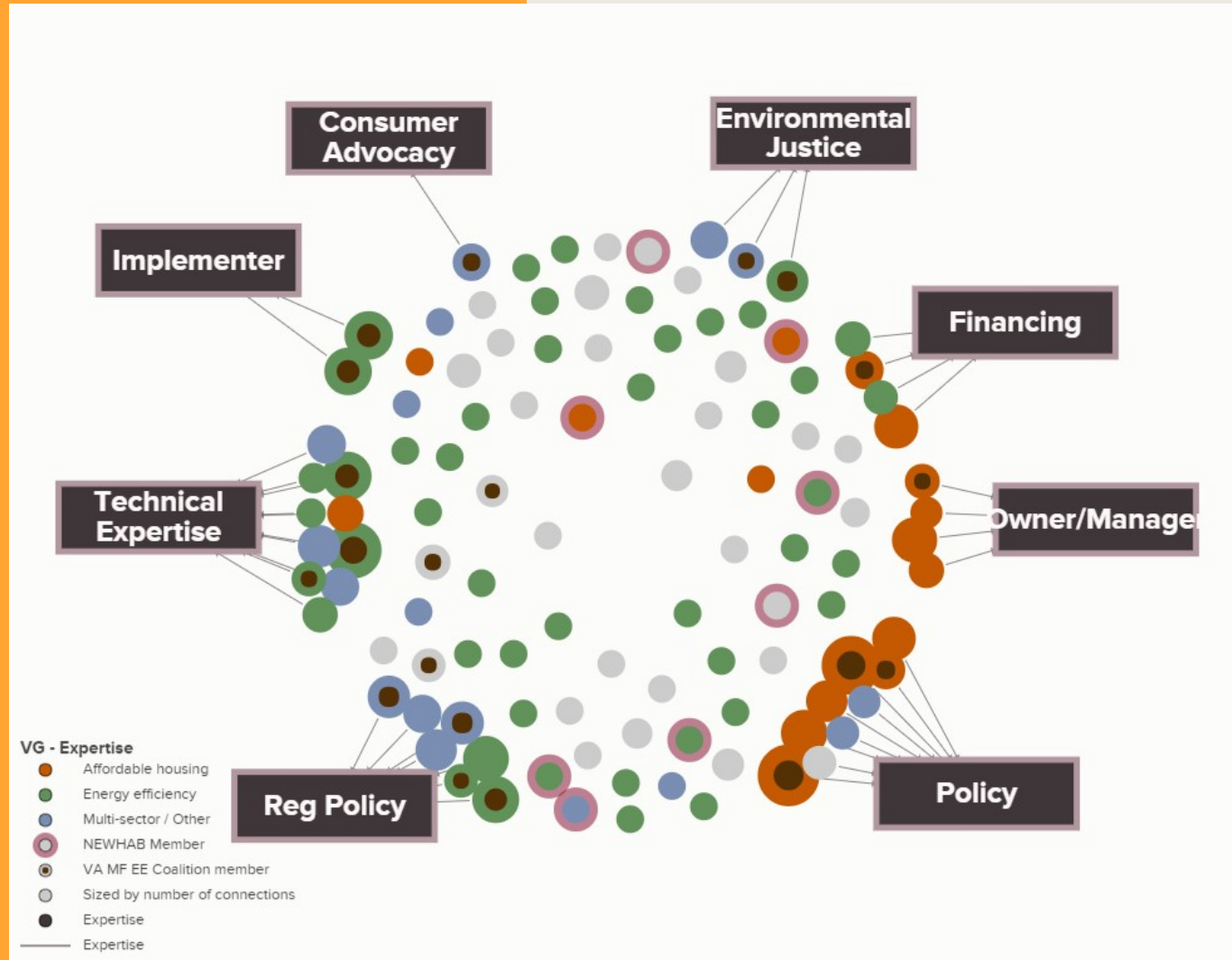
# Building Community Support with Network Mapping



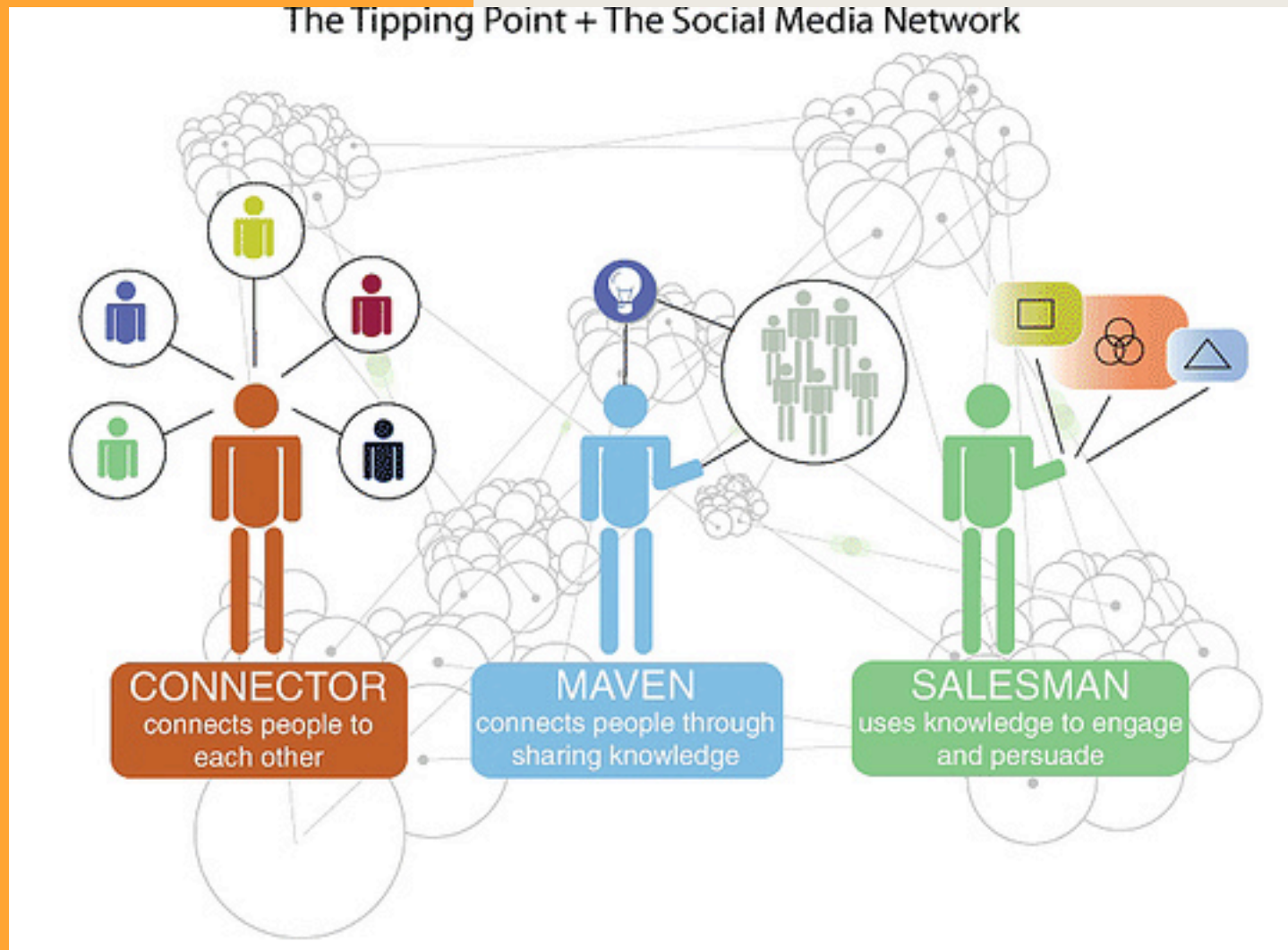
# Building Community Support with Network Mapping



# 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.**