



# Meeting Housing Needs in Rural Virginia

**Trends, Gaps, Needs, Solutions**

Gloucester, Va.  
August 11, 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

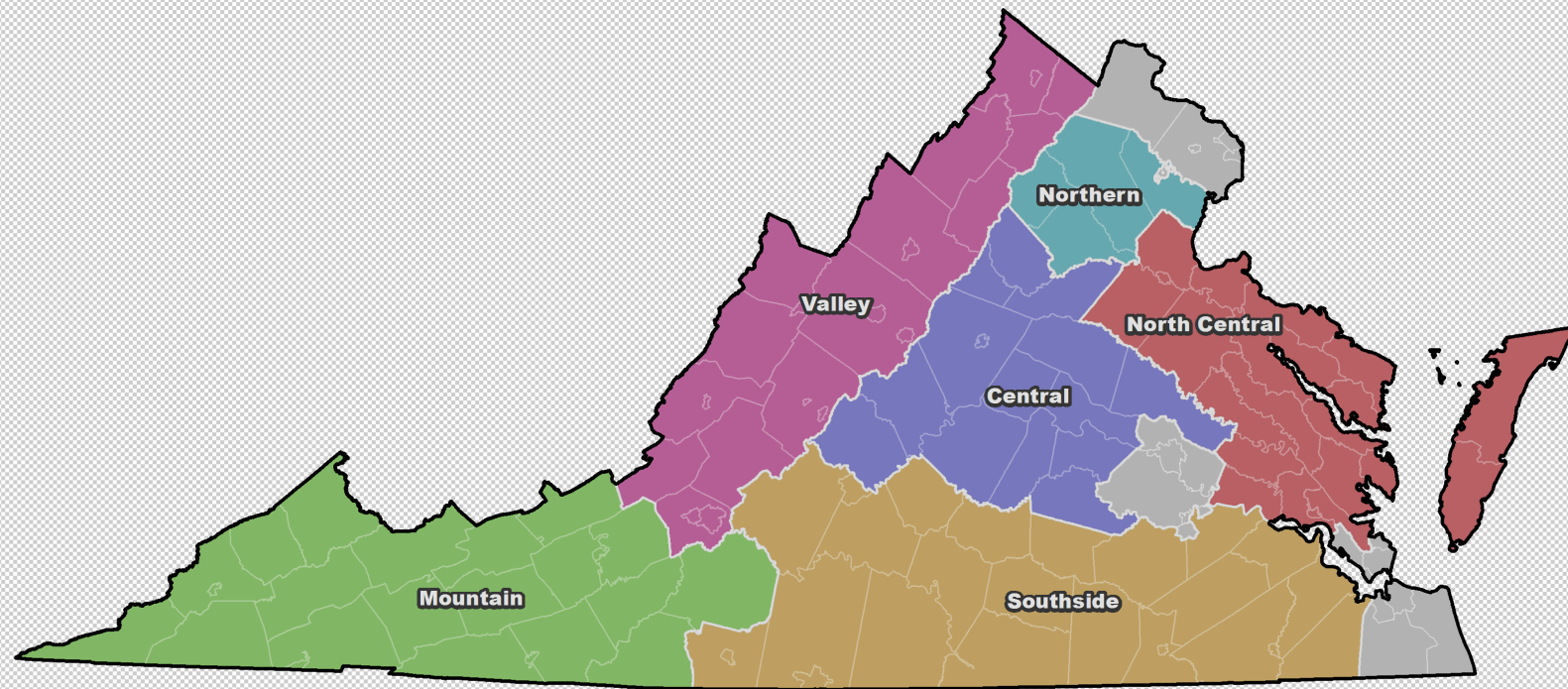
## Gap / Needs Assessment

## Best Practice Review

## Housing Strategy Plan

NETWORK MAPPING

# Housing Virginia / RD Rural Housing Initiative: Regions





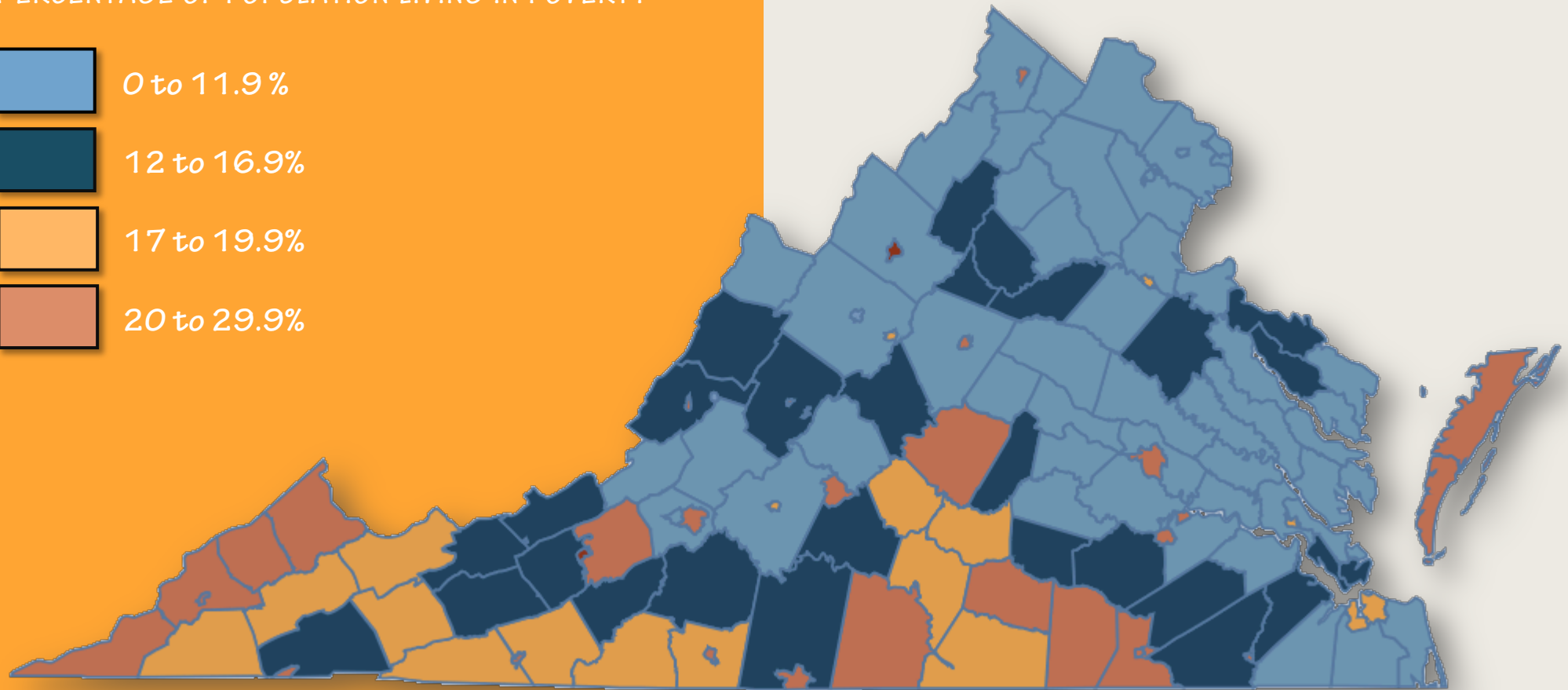
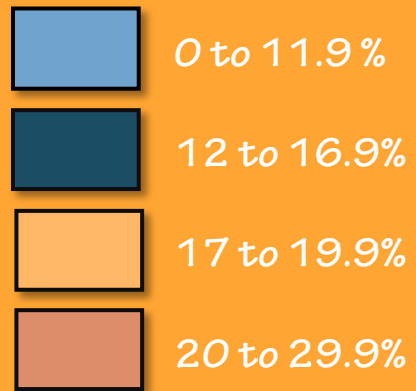
# Housing Virginia / RD Rural Housing Initiative

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

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

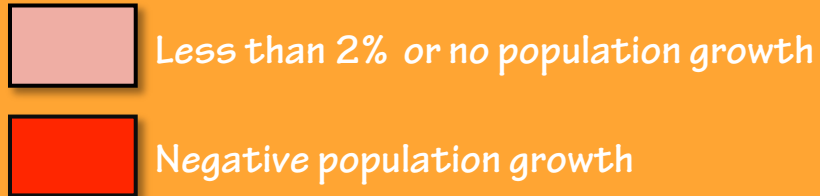
Figure 1

Source:  
HAC Tabulations of Historic Census Bureau Data

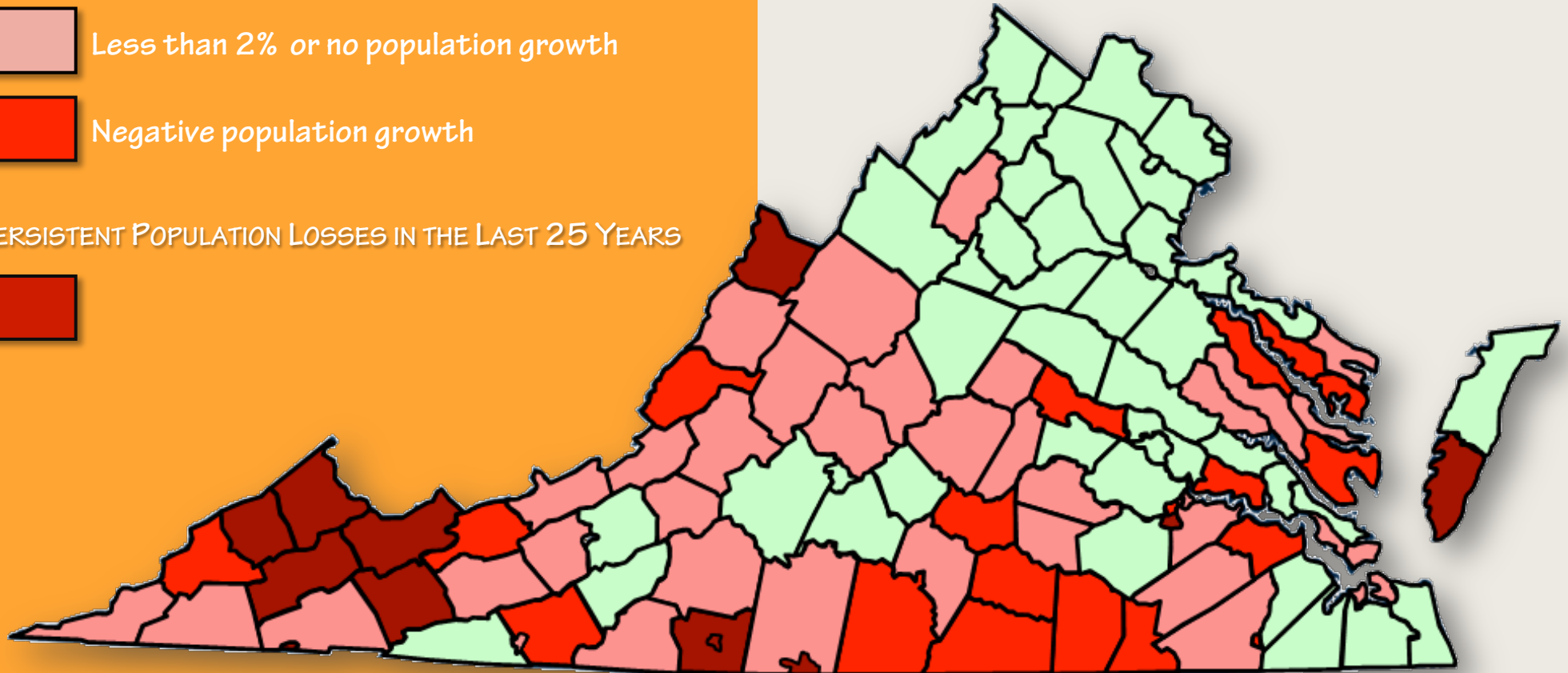


# Virginia's rural communities continue to shrink

POPULATION LOSSES IN THE LAST 5 YEARS



PERSISTENT POPULATION LOSSES IN THE LAST 25 YEARS

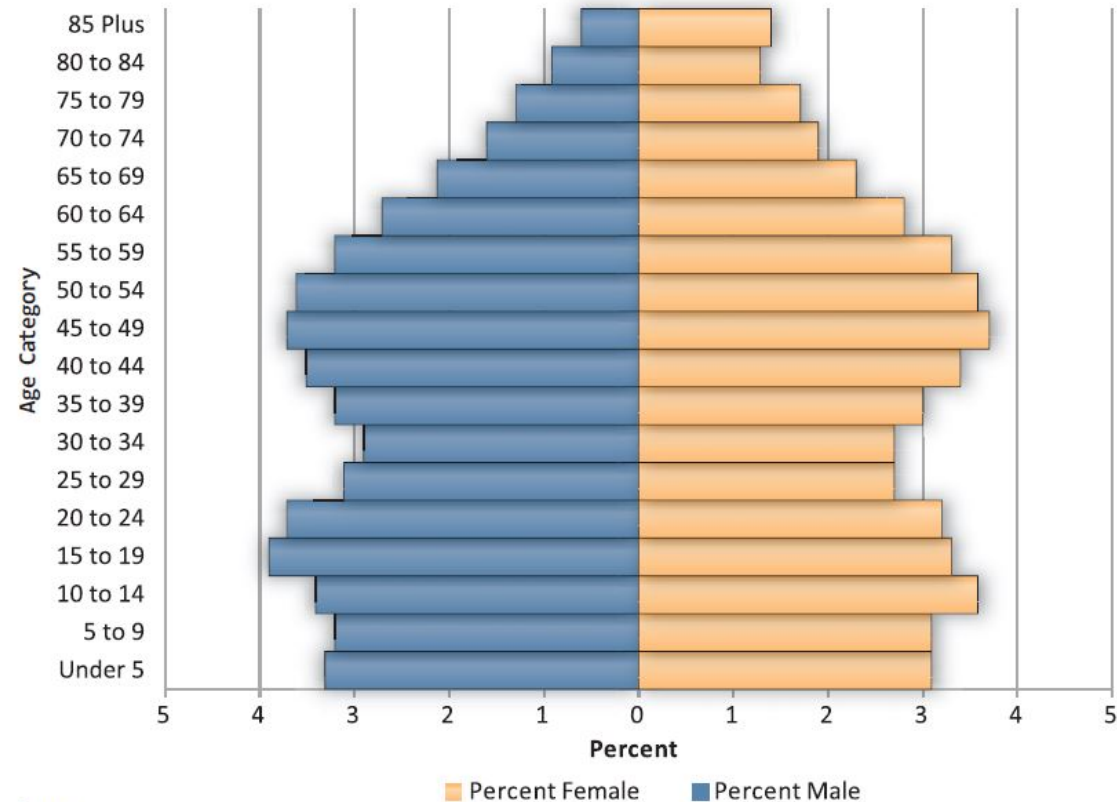


Source: census.gov

# Rural Population Aging

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

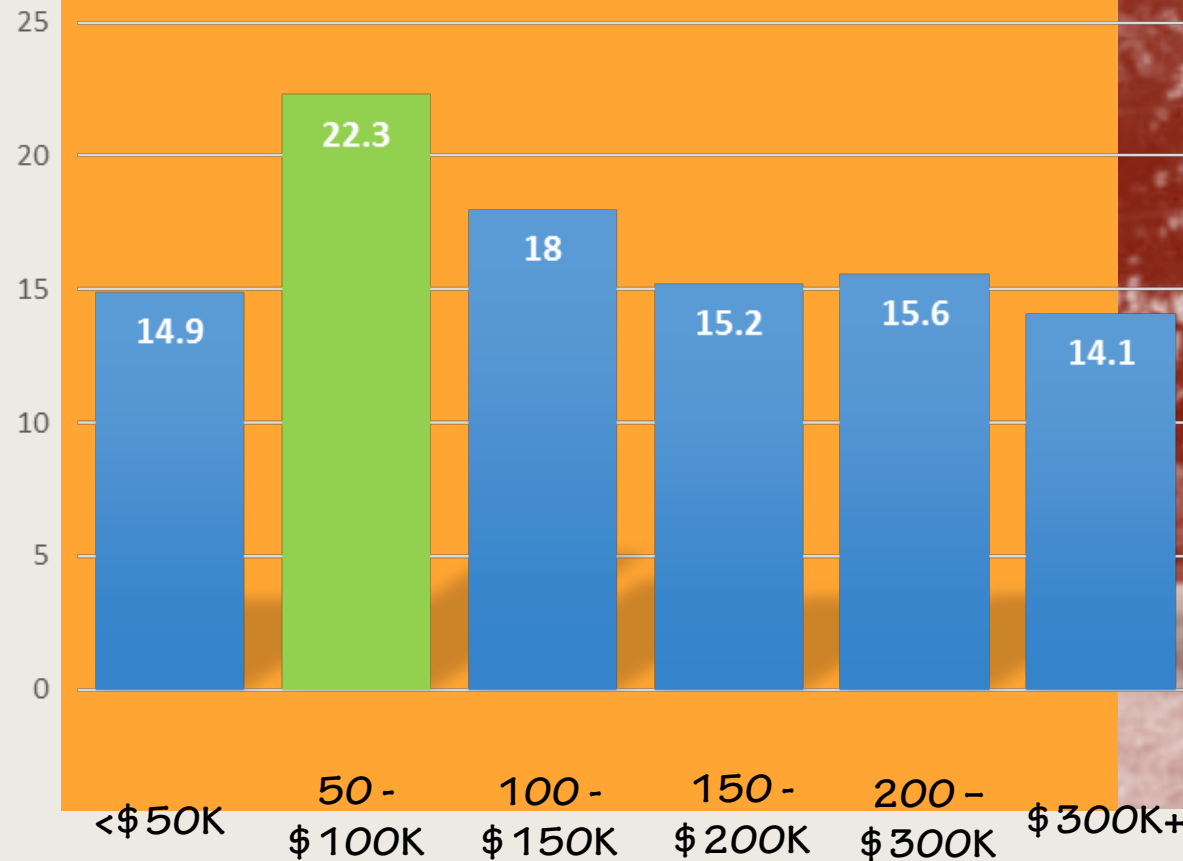
Rural & Small Town Population by Age and Gender, 2010



Source:  
HAC Tabulations of 2010 Census of Population and Housing

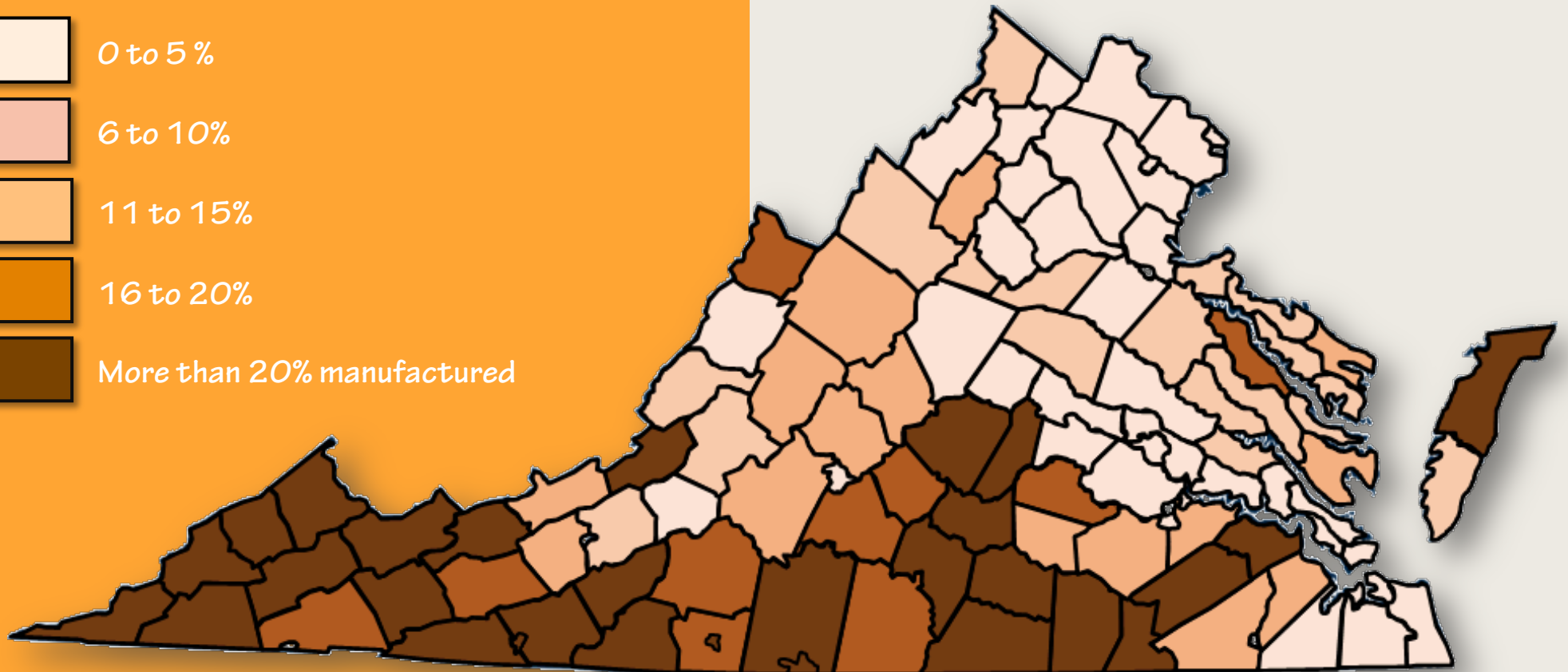
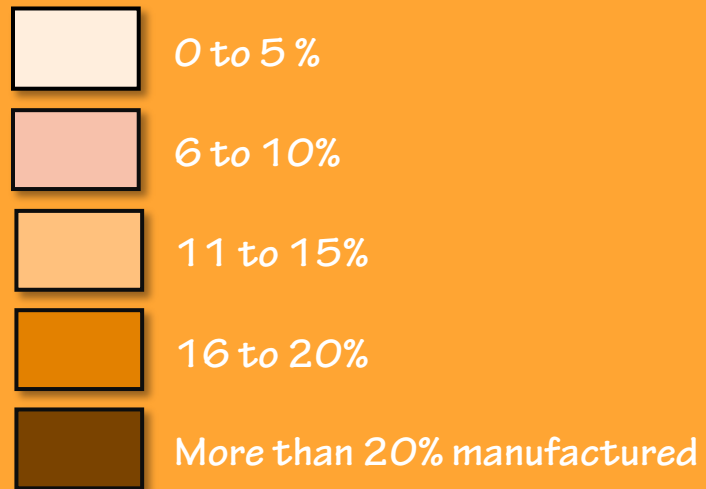
# Rural Virginia's housing value

VALUE OF OWNER OCCUPIED UNITS BY PERCENTAGE



# Virginia's manufactured housing patterns

PERCENTAGE OF MANUFACTURED HOMES WITHIN COUNTIES



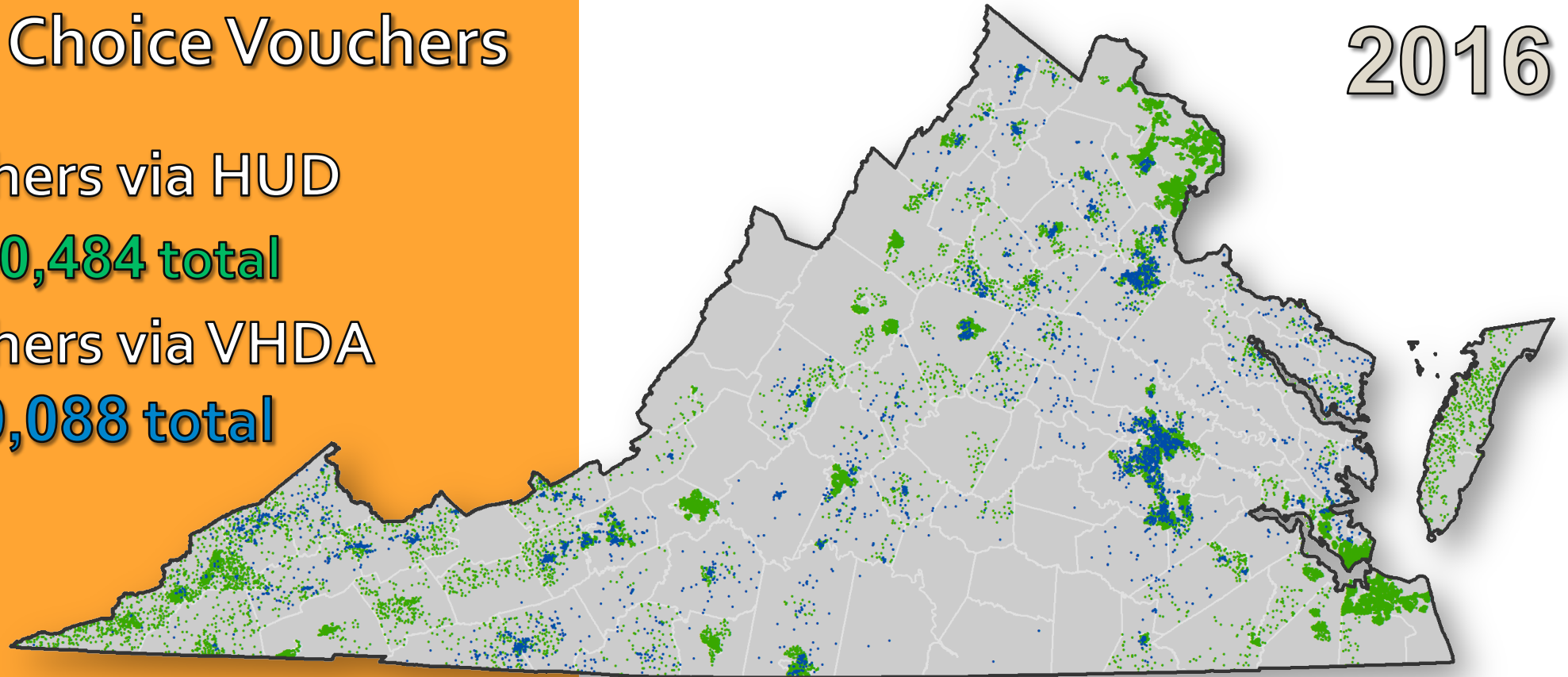
Source: census.gov



# HOUSING ASSISTANCE IN VIRGINIA

## Housing Choice Vouchers

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

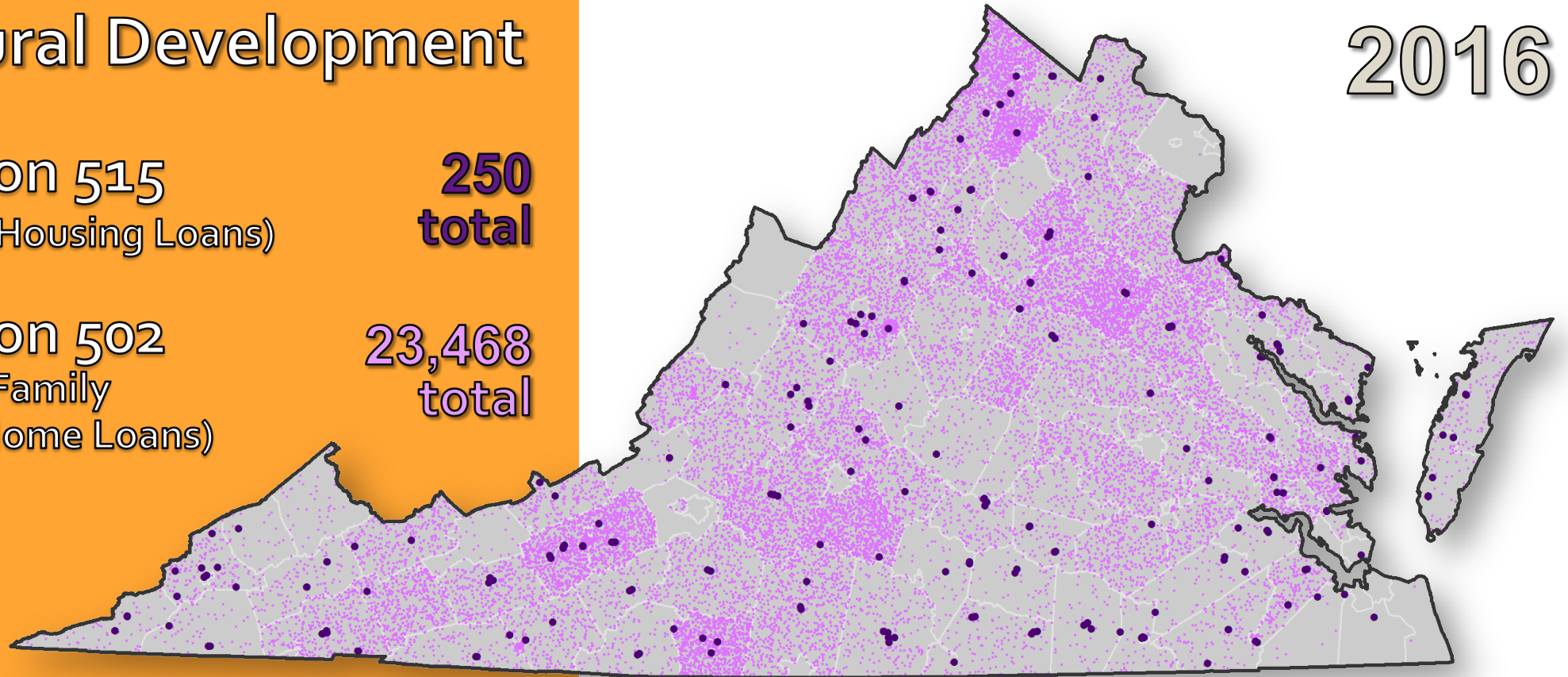


Sources: HUD, VHDA

# HOUSING ASSISTANCE IN VIRGINIA

## USDA Rural Development

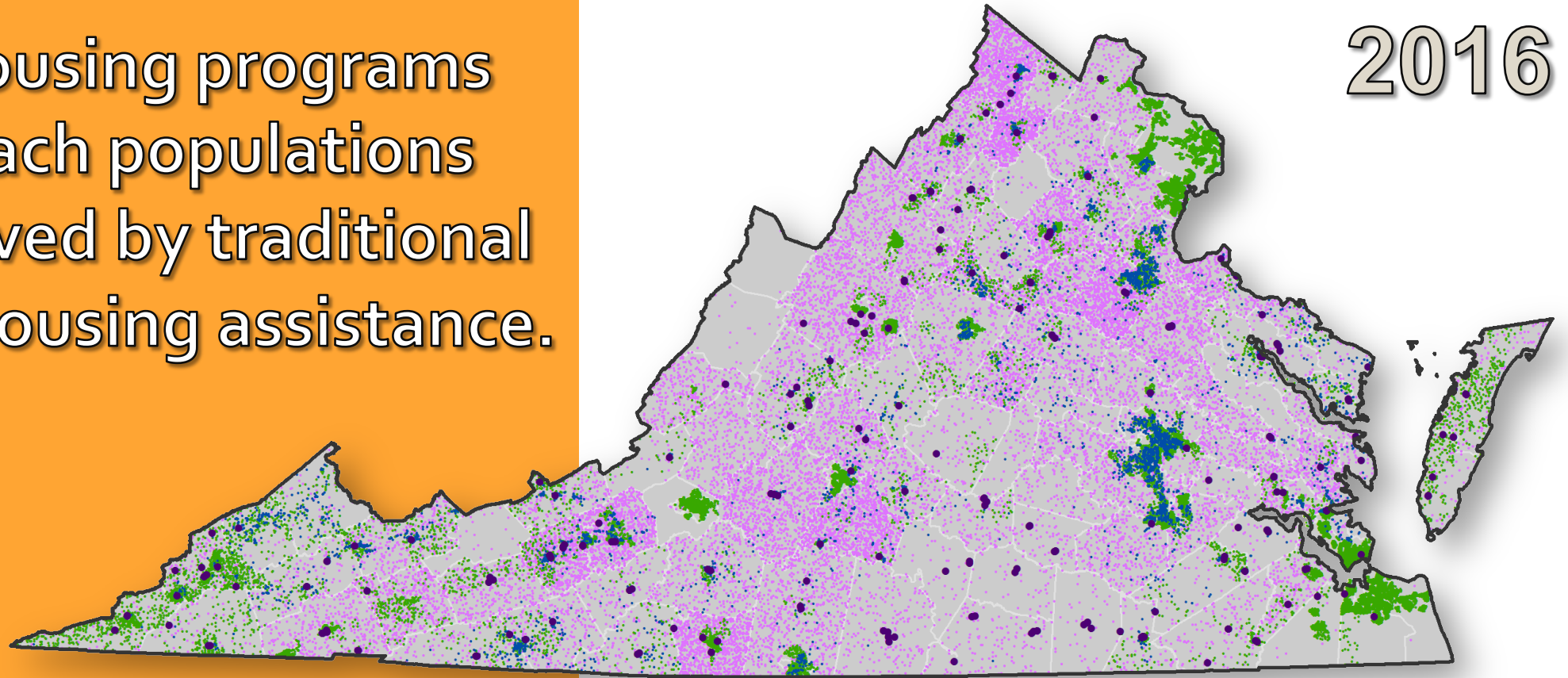
- Section 515  
(Rental Housing Loans) **250 total**
- Section 502  
(Single Family Direct Home Loans) **23,468 total**



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

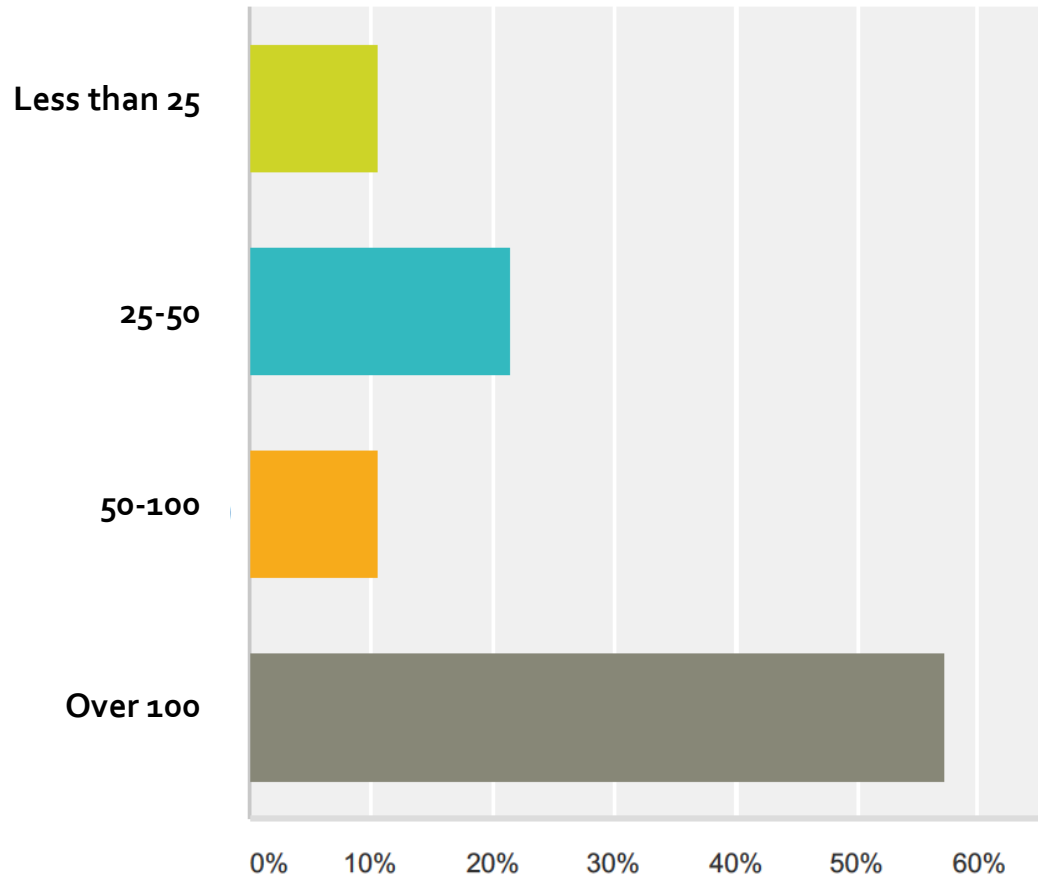
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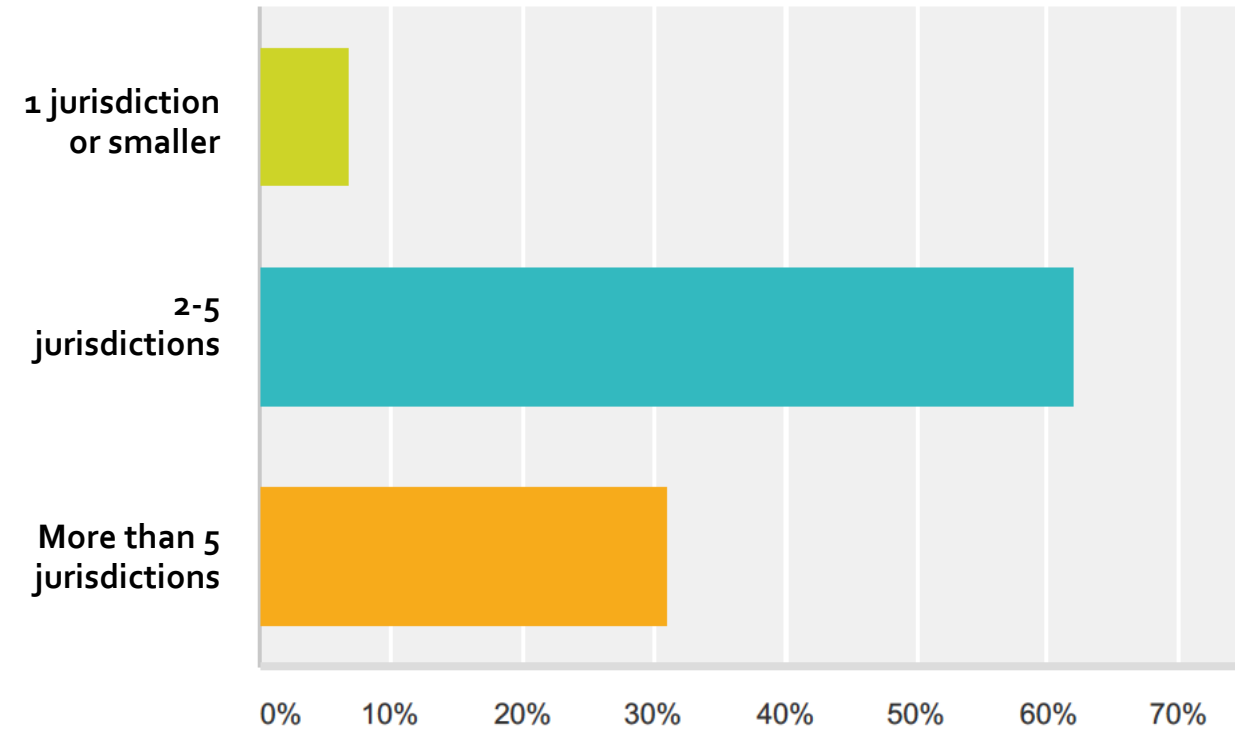


# Participant Snapshot

- Average housing production and/or # households served annually

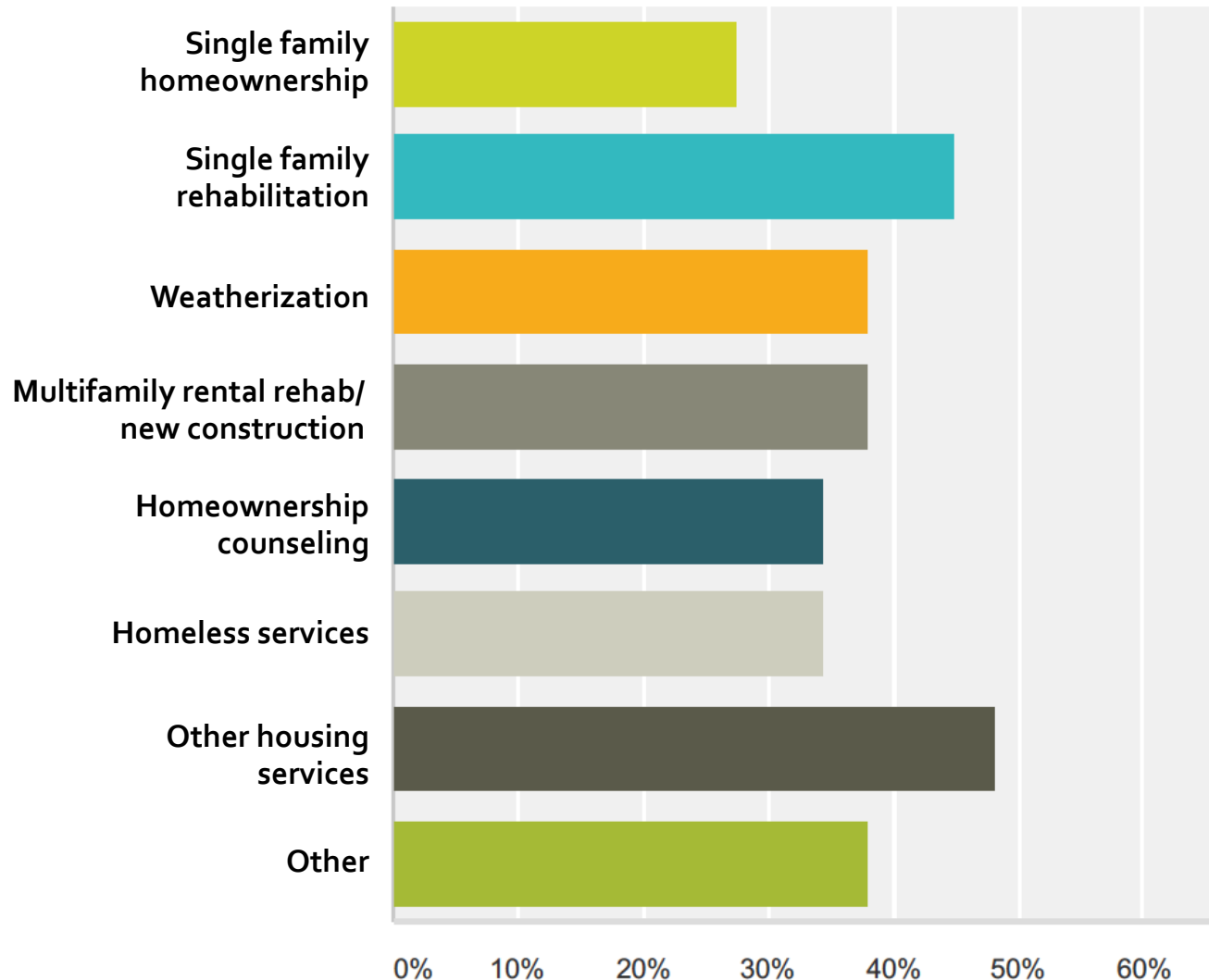


## Service Area Size





# Organizational Programs

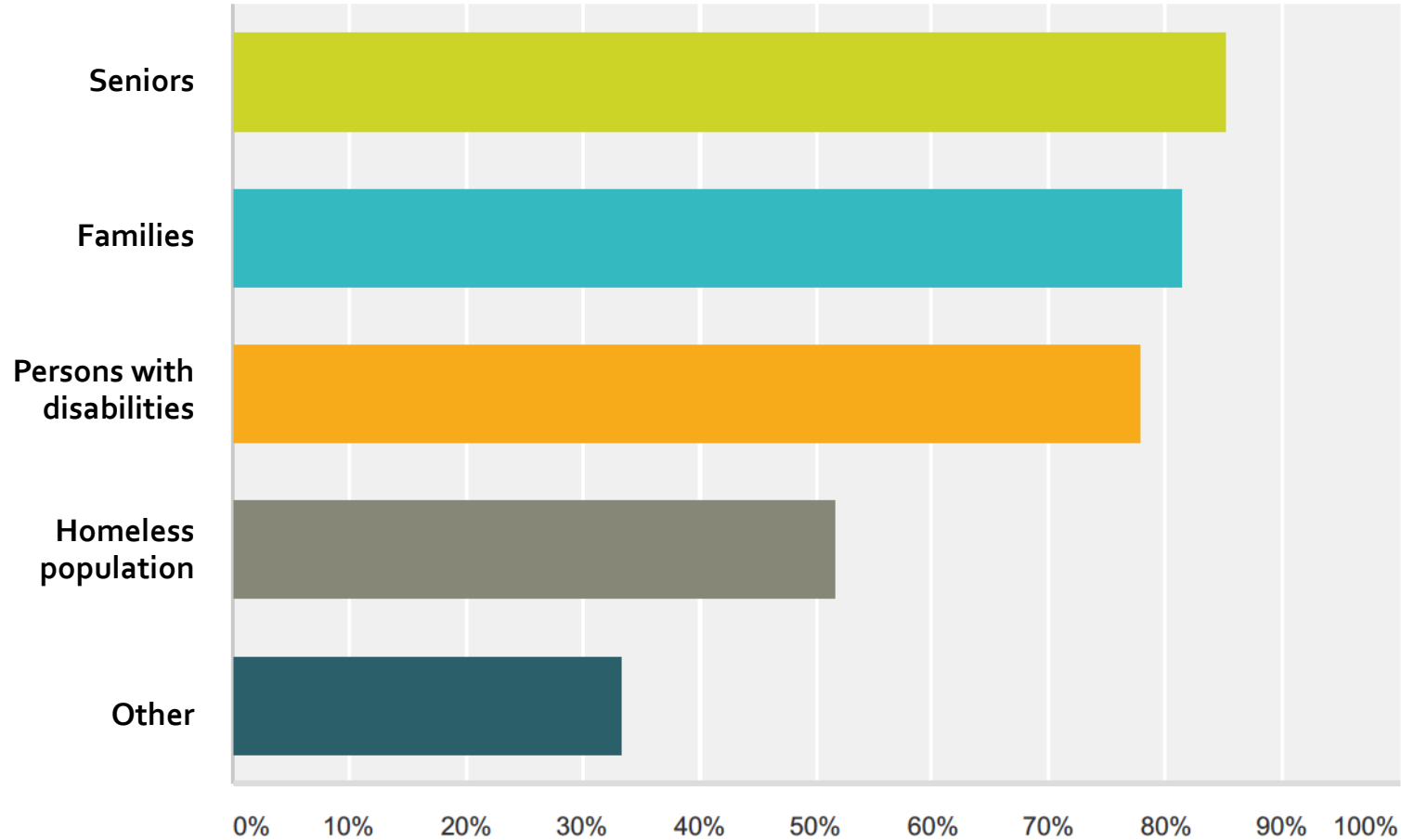


## Other:

- 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

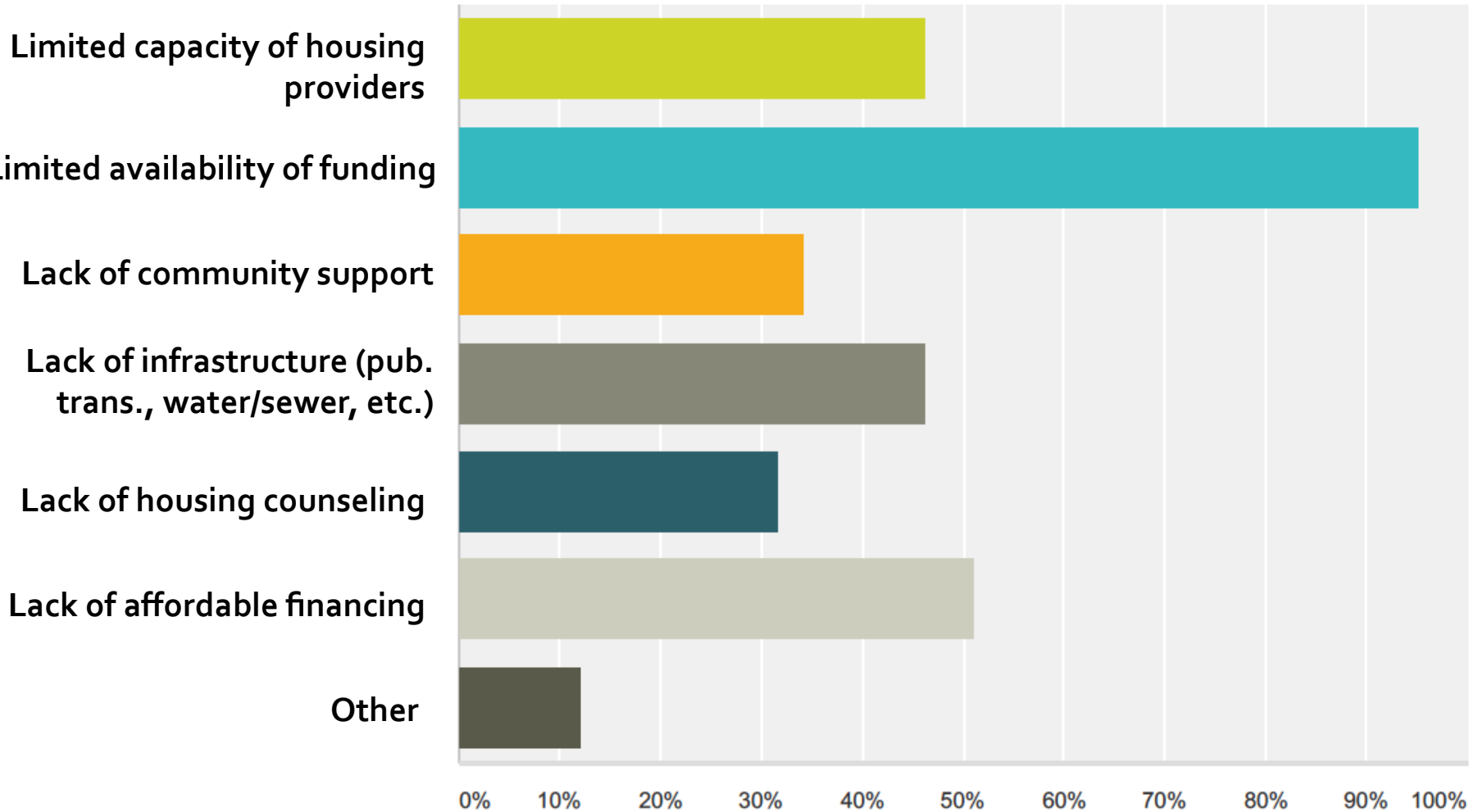
# Urgency of Needs in Your Area



	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

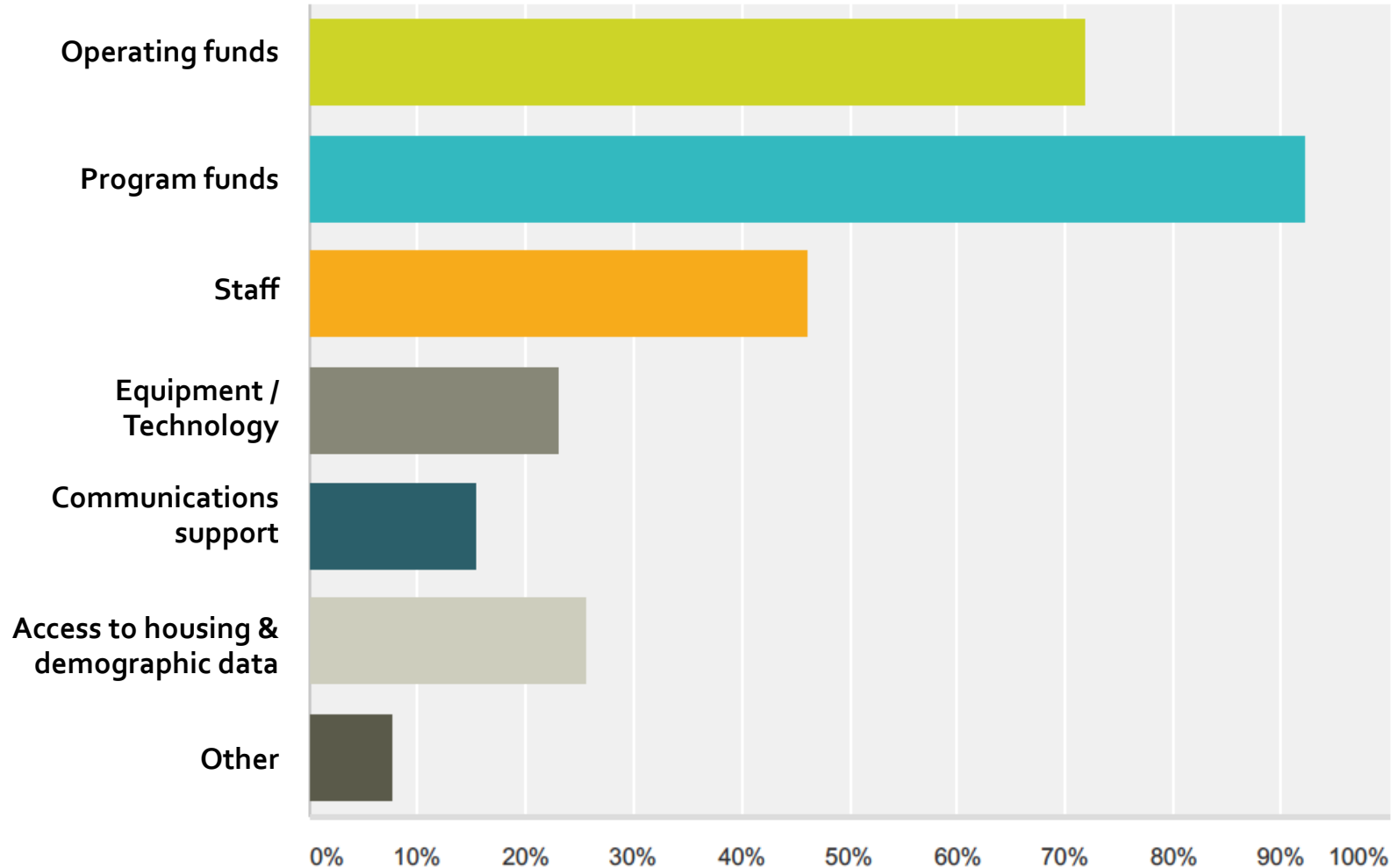


## Other:

- 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

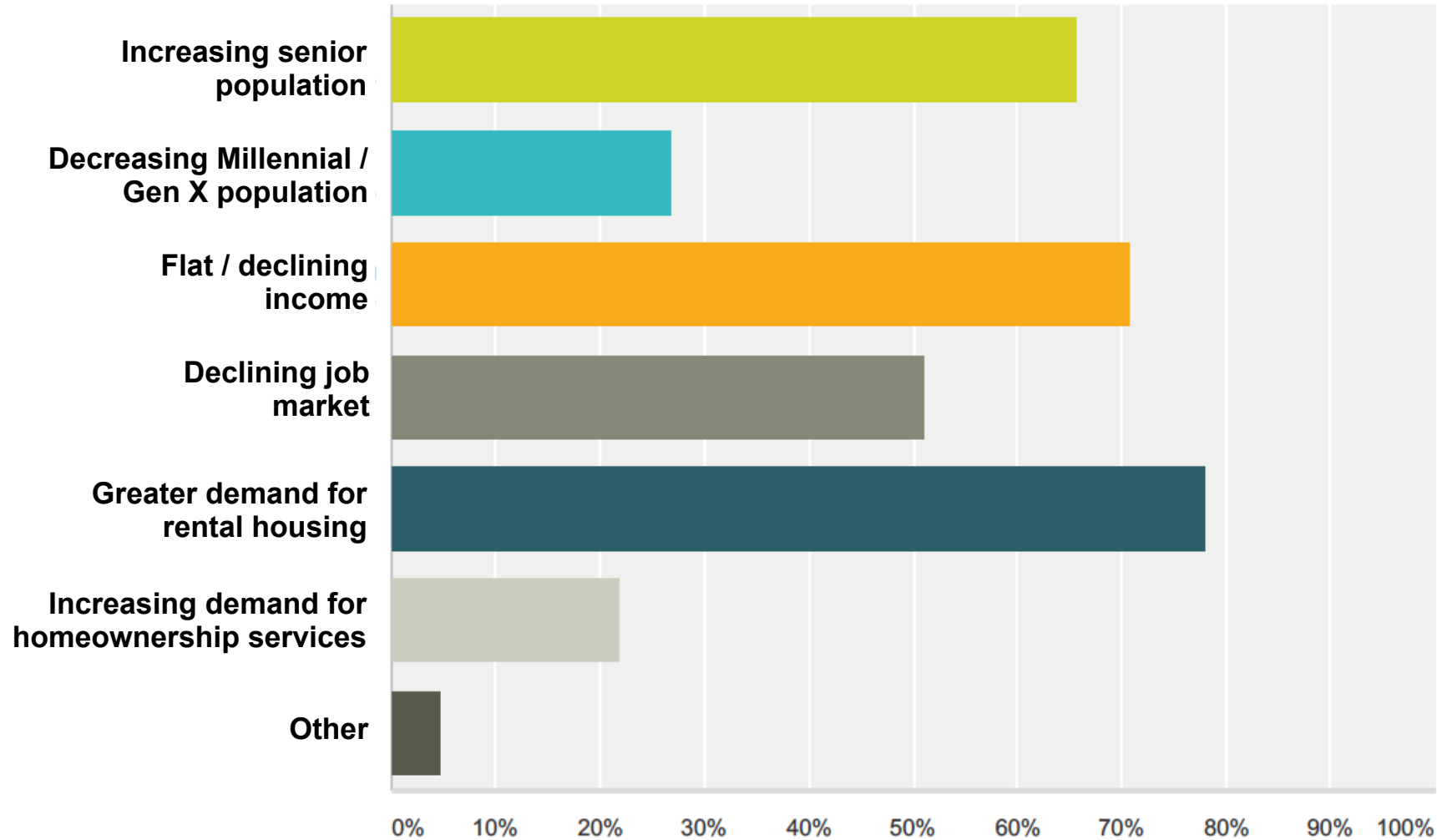


## Other:

- 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



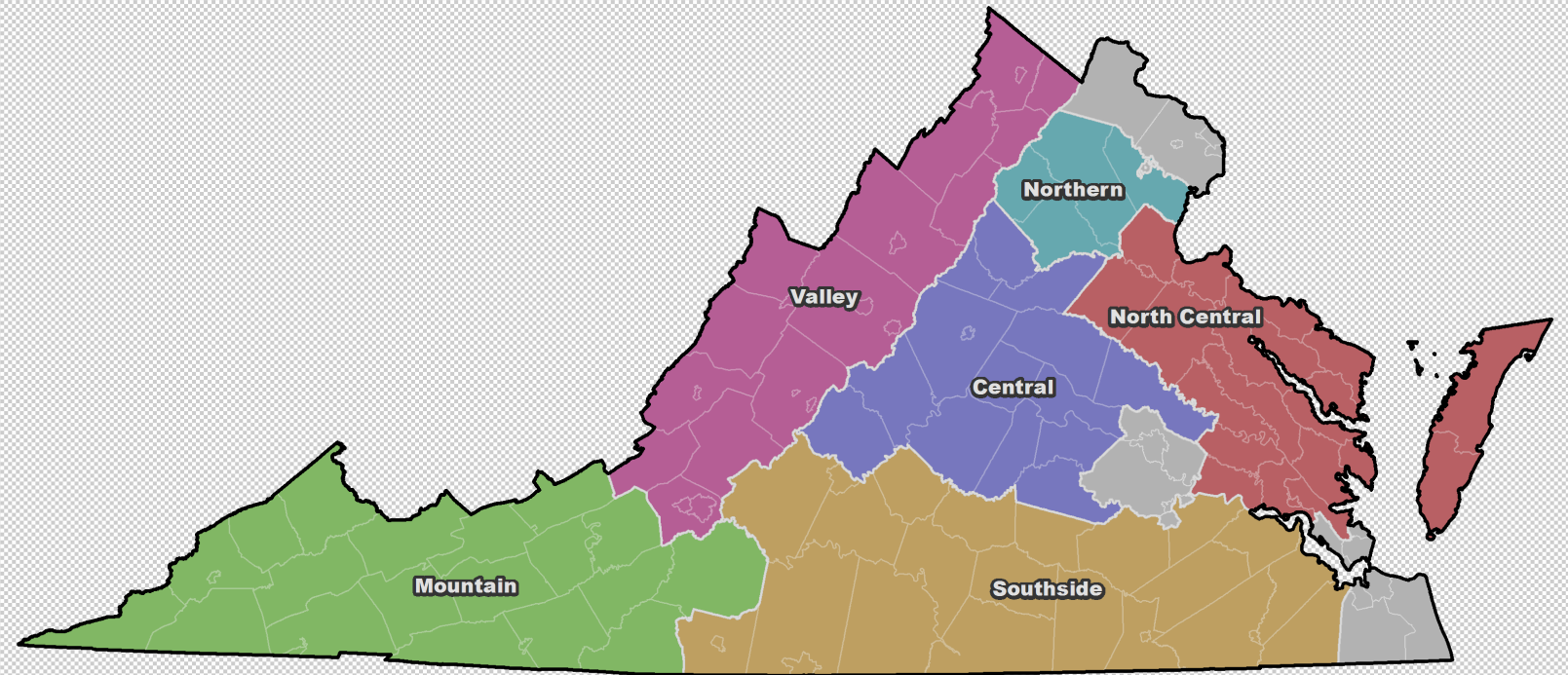
## Other:

- 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

# Housing Virginia / RD Rural Housing Initiative: Regions



# Rural Virginia: Snapshot 2000-2020

- North Central
  - Population grew by 28.3% (18.5% statewide)
  - Millennial population – up 16,000 by 2020
  - Senior population - up by 26,000 by 2020
  - Homeownership rate 2000-2014 dropped 3 % to 76.6%
  - Over 16,000 rental units added – up 39%
  - HH's with a rent or mortgage burden – 18% to 27% (30,700 more households)



# Rural Virginia: Snapshot 2000-2020

- North Central
  - Number of homeowners over 65 making a mortgage payment grew 72% (mortgage burden up 213%)
  - 78% of all seniors are rent or mortgage burdened
  - The regional unemployment rate nearly doubled to 6.8%, but the number of jobs increased overall
  - Lost 3,000 manufacturing jobs; gained 19,000 in education and healthcare; gained 5,700 retail jobs
  - 7.4% of the housing stock are mobile homes
  - 14.1% of the stock built before 1960
  - 1.6% built after 2010

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

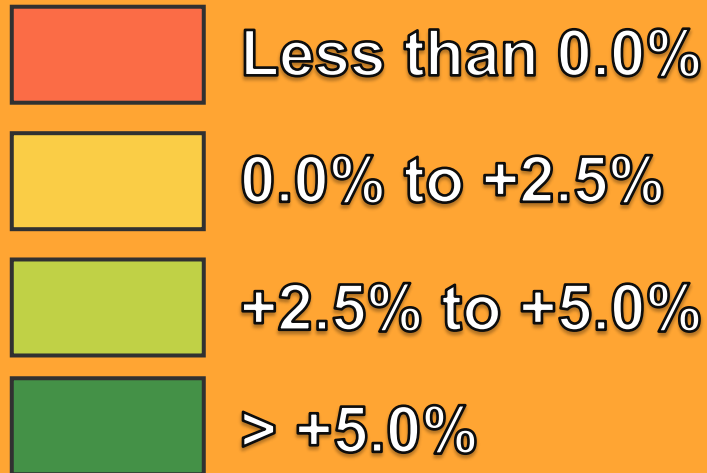
	2012				2015			
	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM
<b>North Ctrl Region</b>	7,899 units	\$1,956,151,765	\$196,738	111 days	10,106 units	\$2,812,530,011	\$214,374	102 days
<b>State</b>	79,462 units	\$24,340,075,848	\$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).

# NORTH CENTRAL REGION

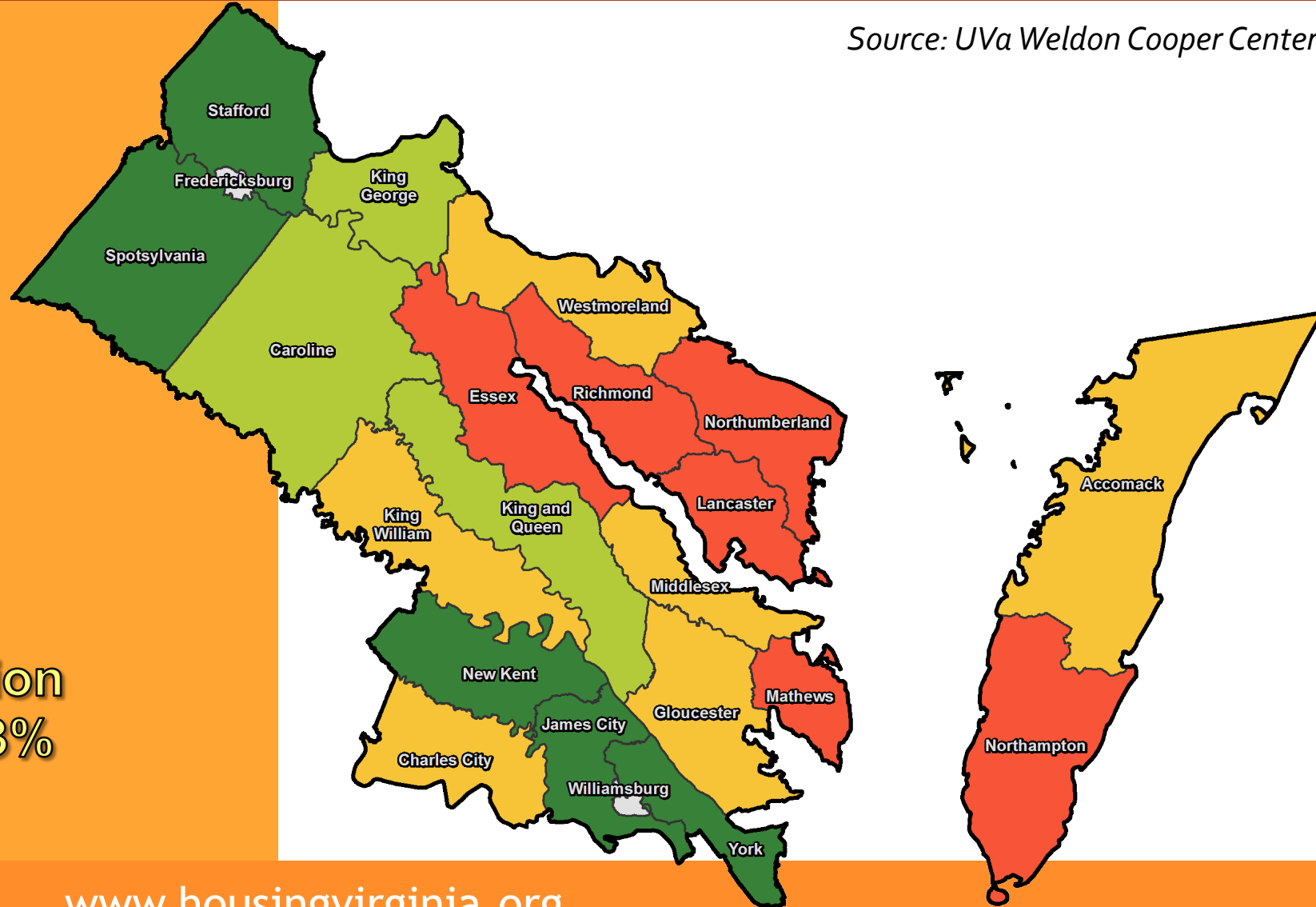
# 2010 - 2015

Percent change  
in population



Regional population  
increased by 28.3%  
to 681,457

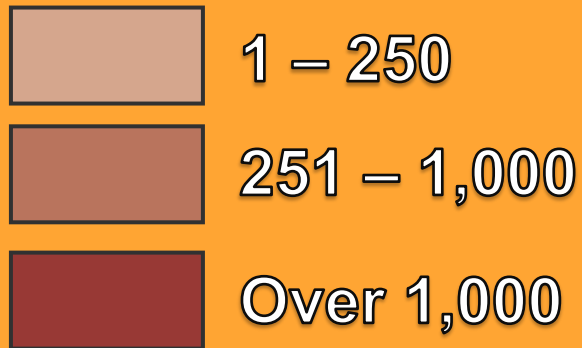
Source: UVA Weldon Cooper Center



# NORTH CENTRAL REGION

# 2006 - 2010

Population outflow  
from region by  
destination county:

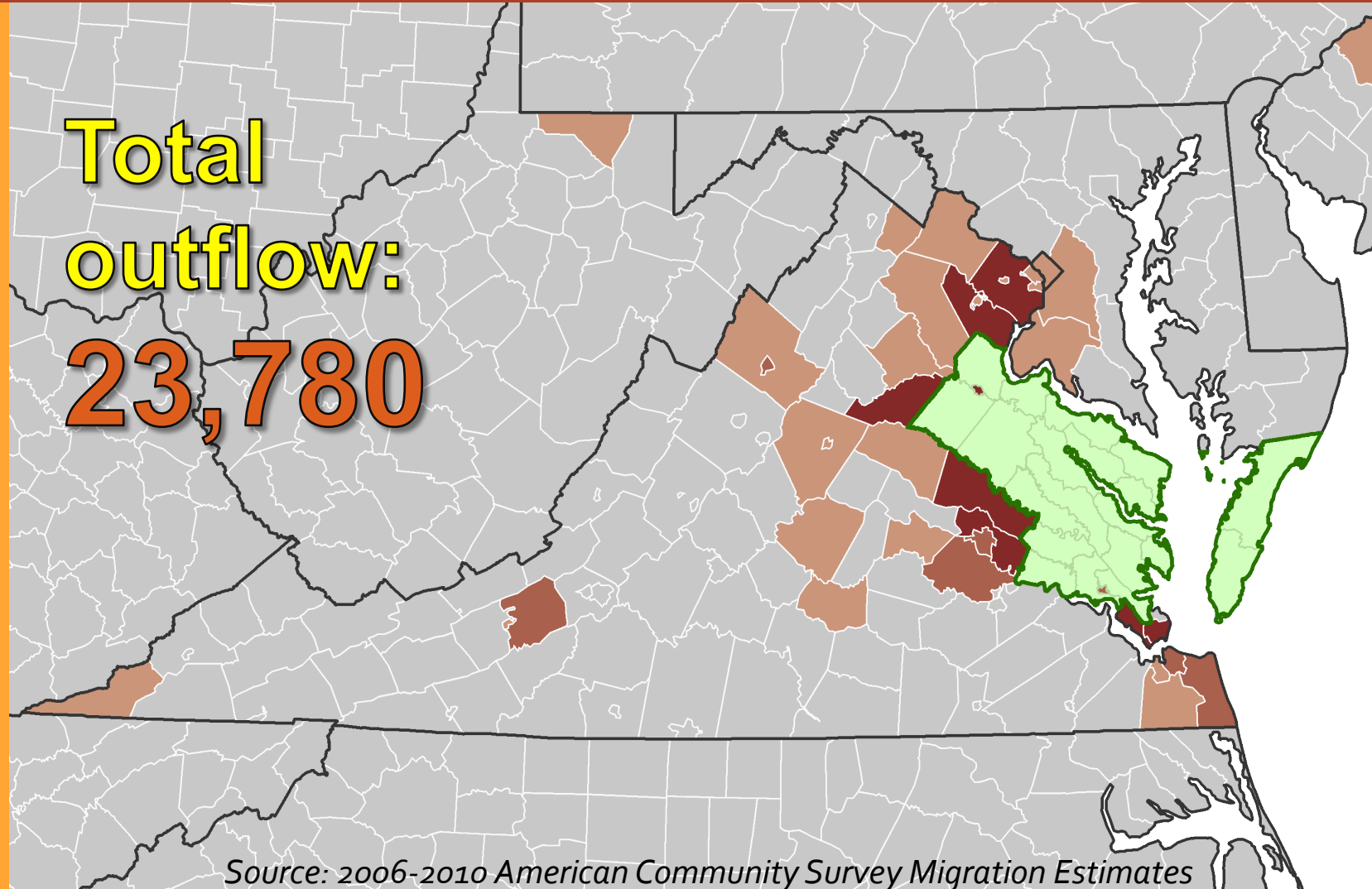


TOP THREE:

Spotsylvania County, VA: 3,419

Newport News, VA: 3,109

Prince William County, VA: 1,734

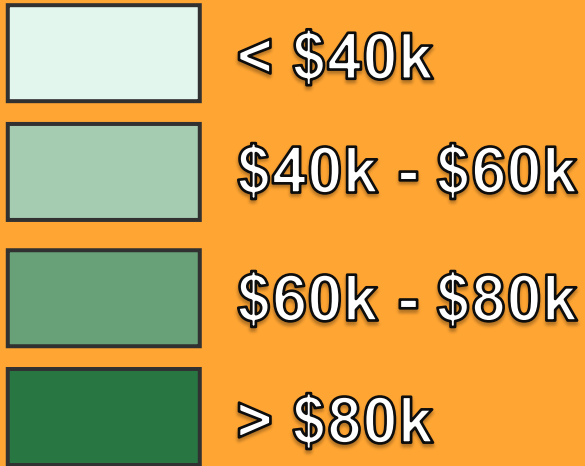


# NORTH CENTRAL REGION

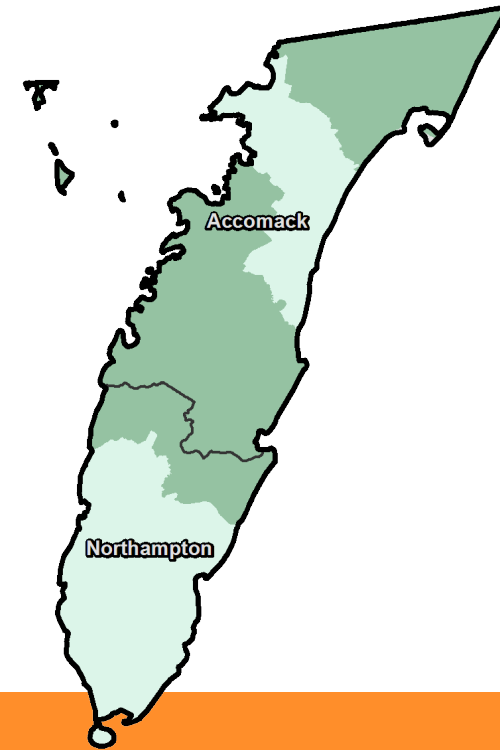
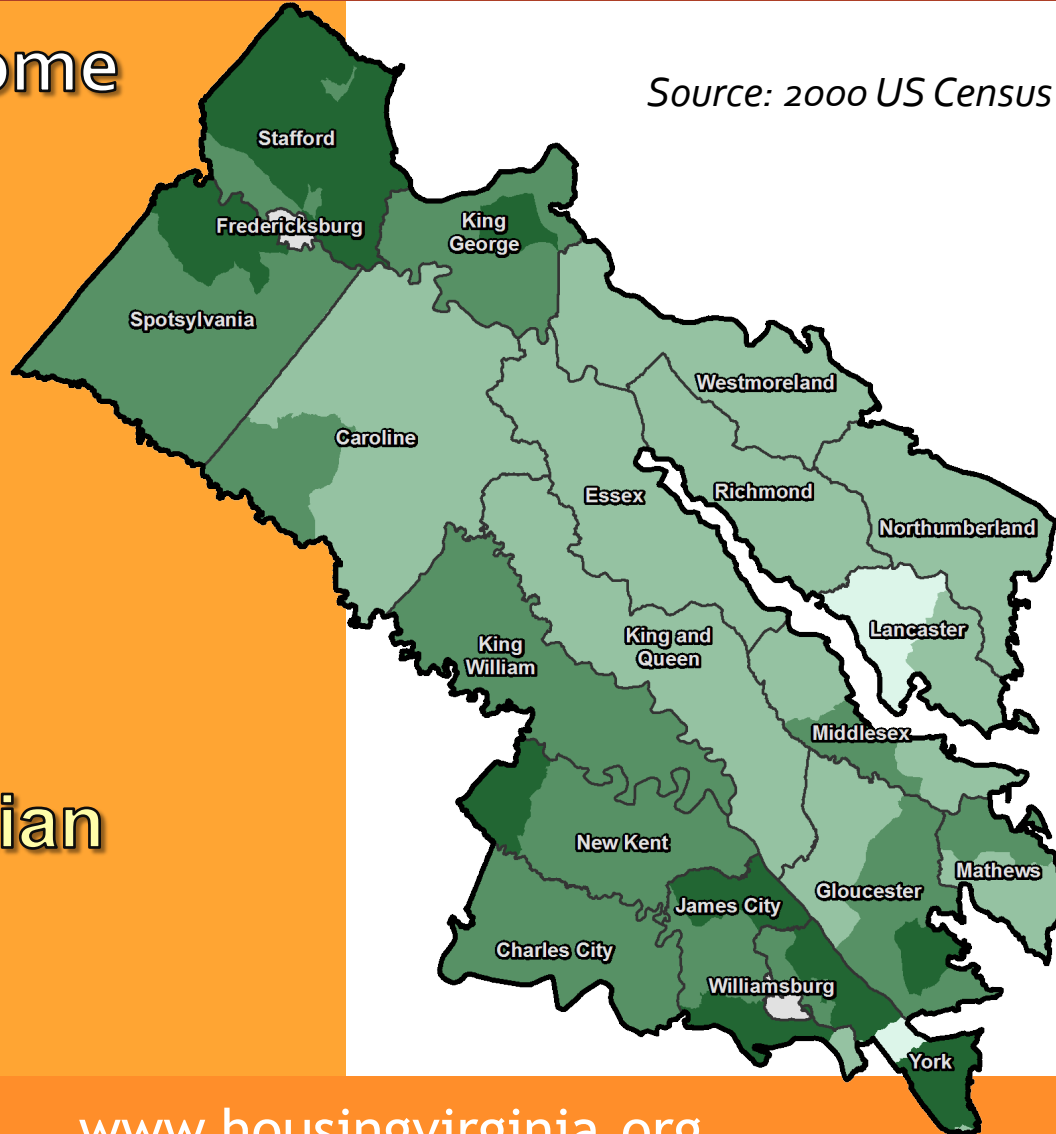
Median household income  
(In 2014 dollars)

Source: 2000 US Census

2000

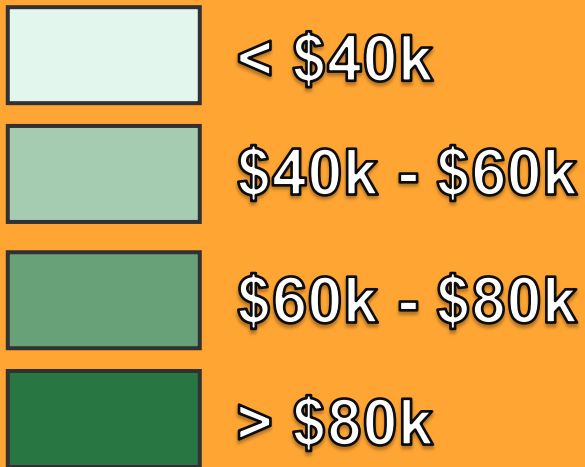


**11** tracts with median  
HH income  
under \$40k

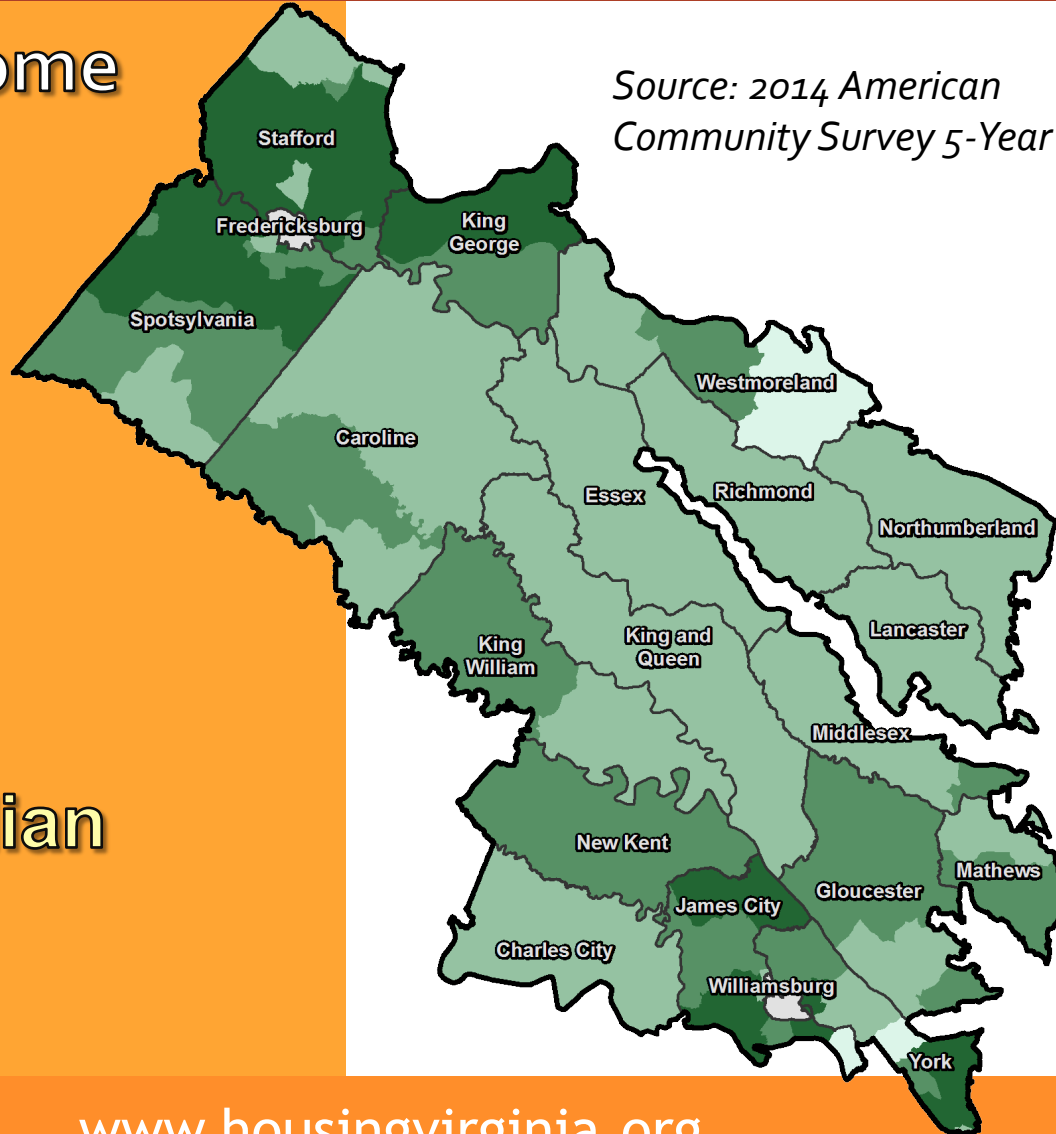


# NORTH CENTRAL REGION

Median household income  
(In 2014 dollars)

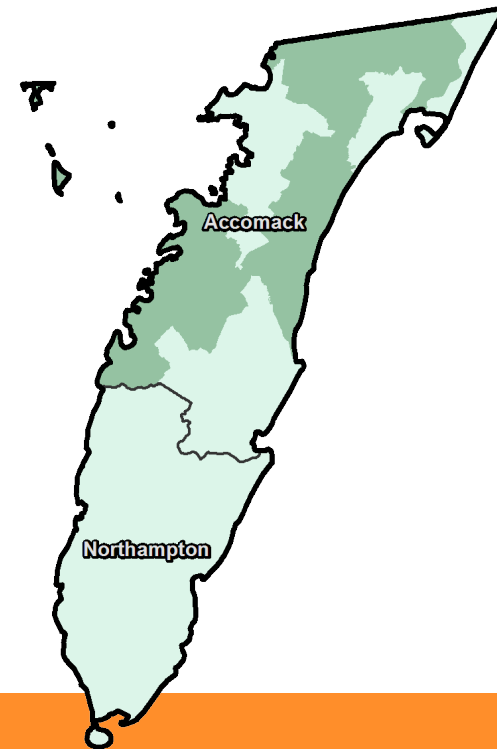


**24** tracts with median  
HH income  
under \$40k



Source: 2014 American  
Community Survey 5-Year Estimates

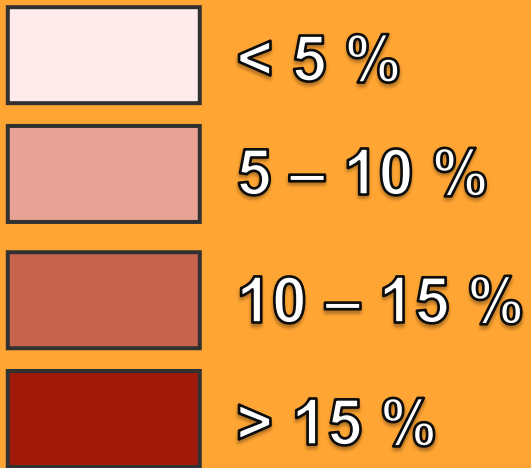
2014





# NORTH CENTRAL REGION

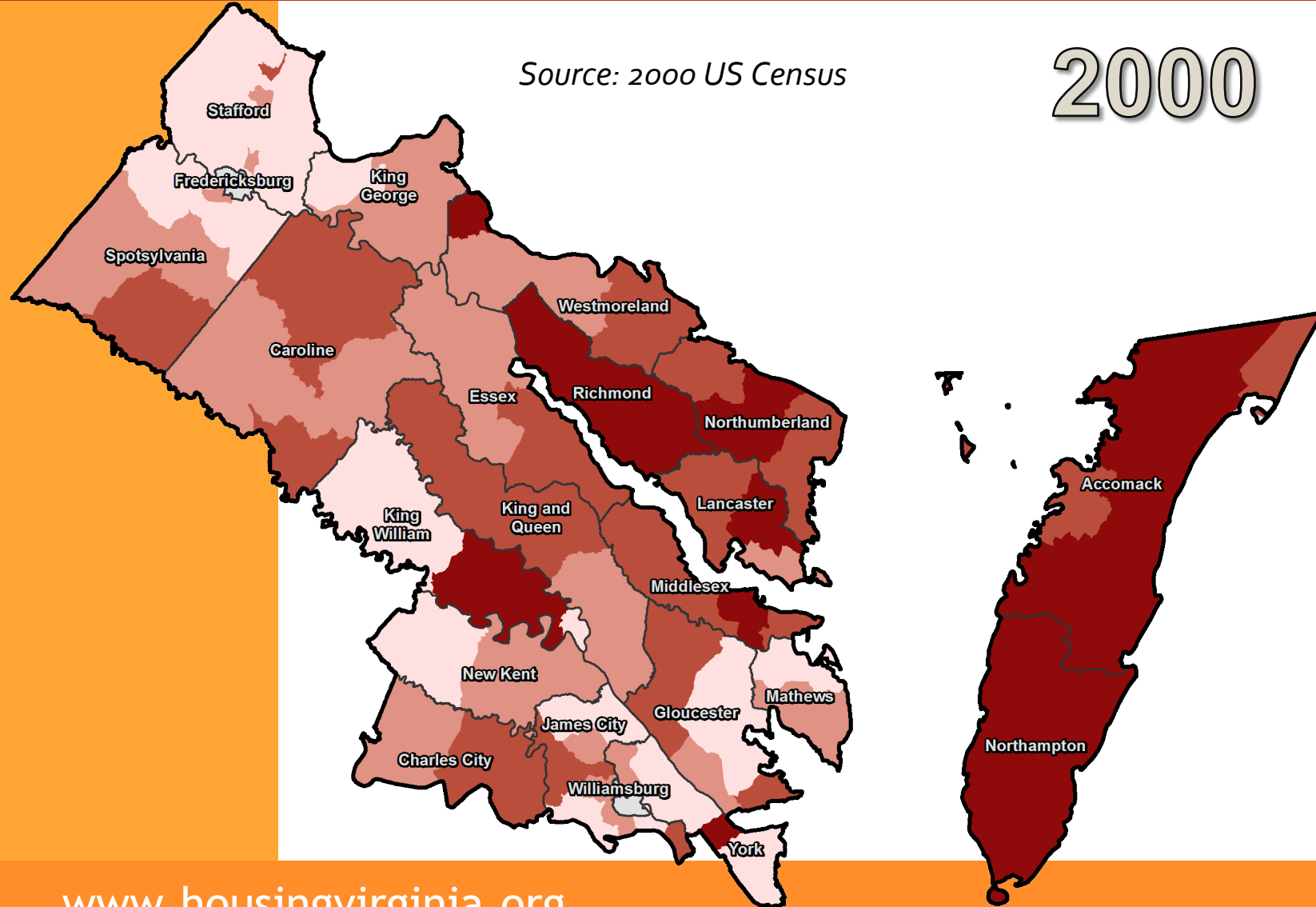
## Overall poverty rate



Regional rate:  
7.6%

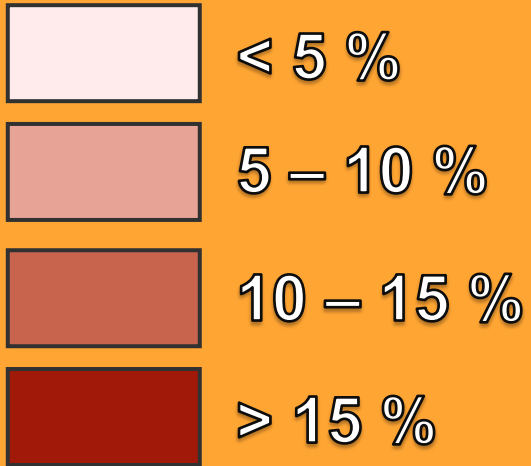
Source: 2000 US Census

2000



# NORTH CENTRAL REGION

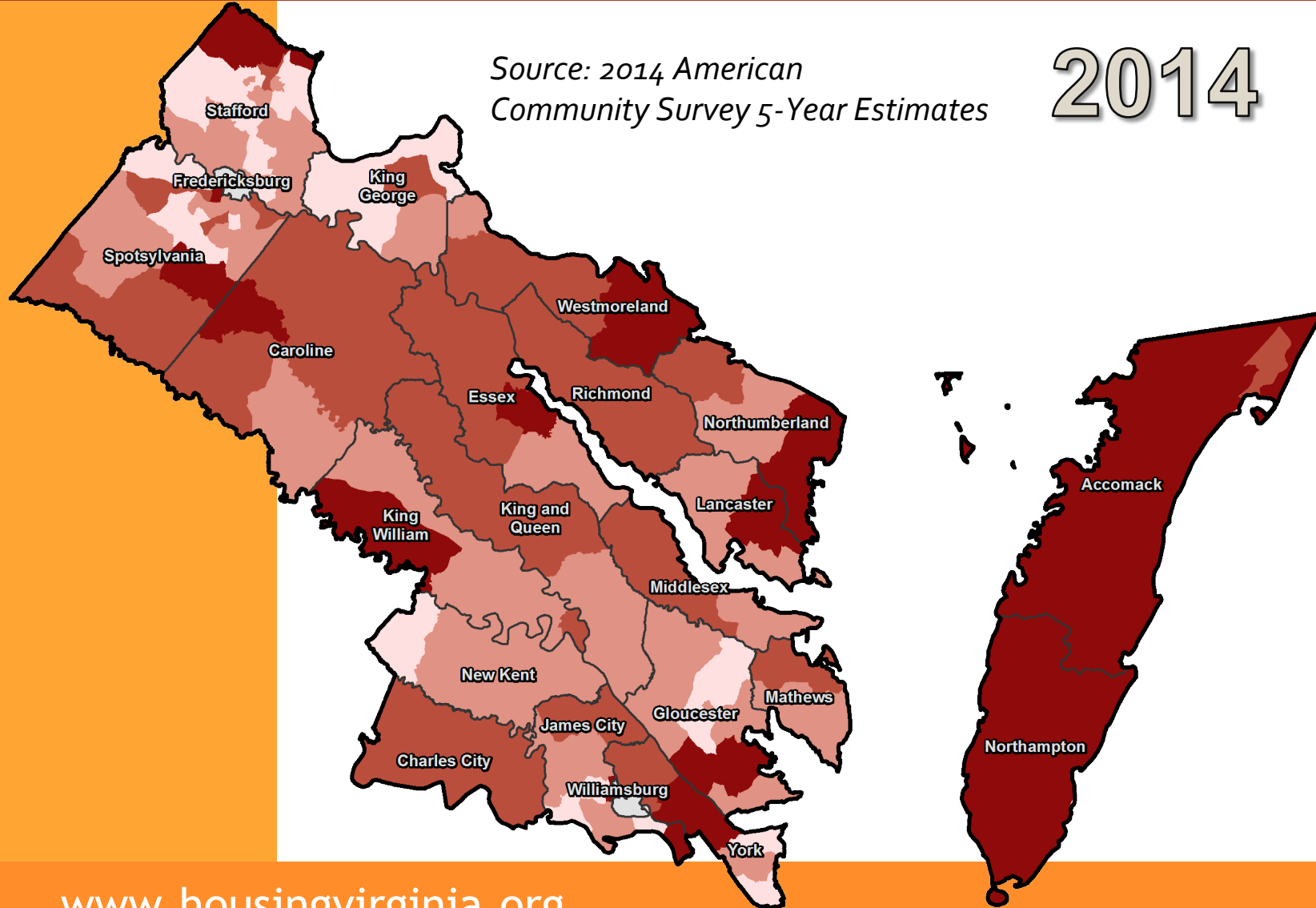
## Overall poverty rate



Regional rate:  
**9.0%**

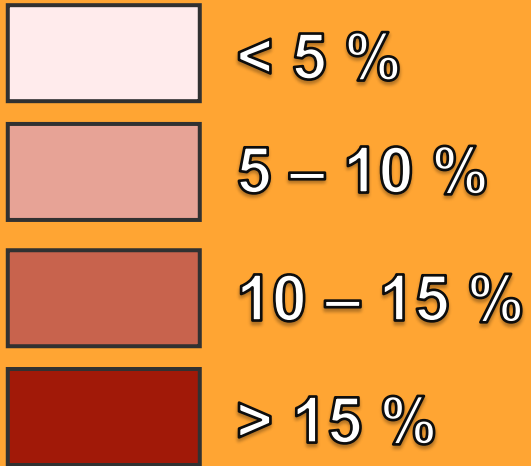
Source: 2014 American  
Community Survey 5-Year Estimates

2014



# NORTH CENTRAL REGION

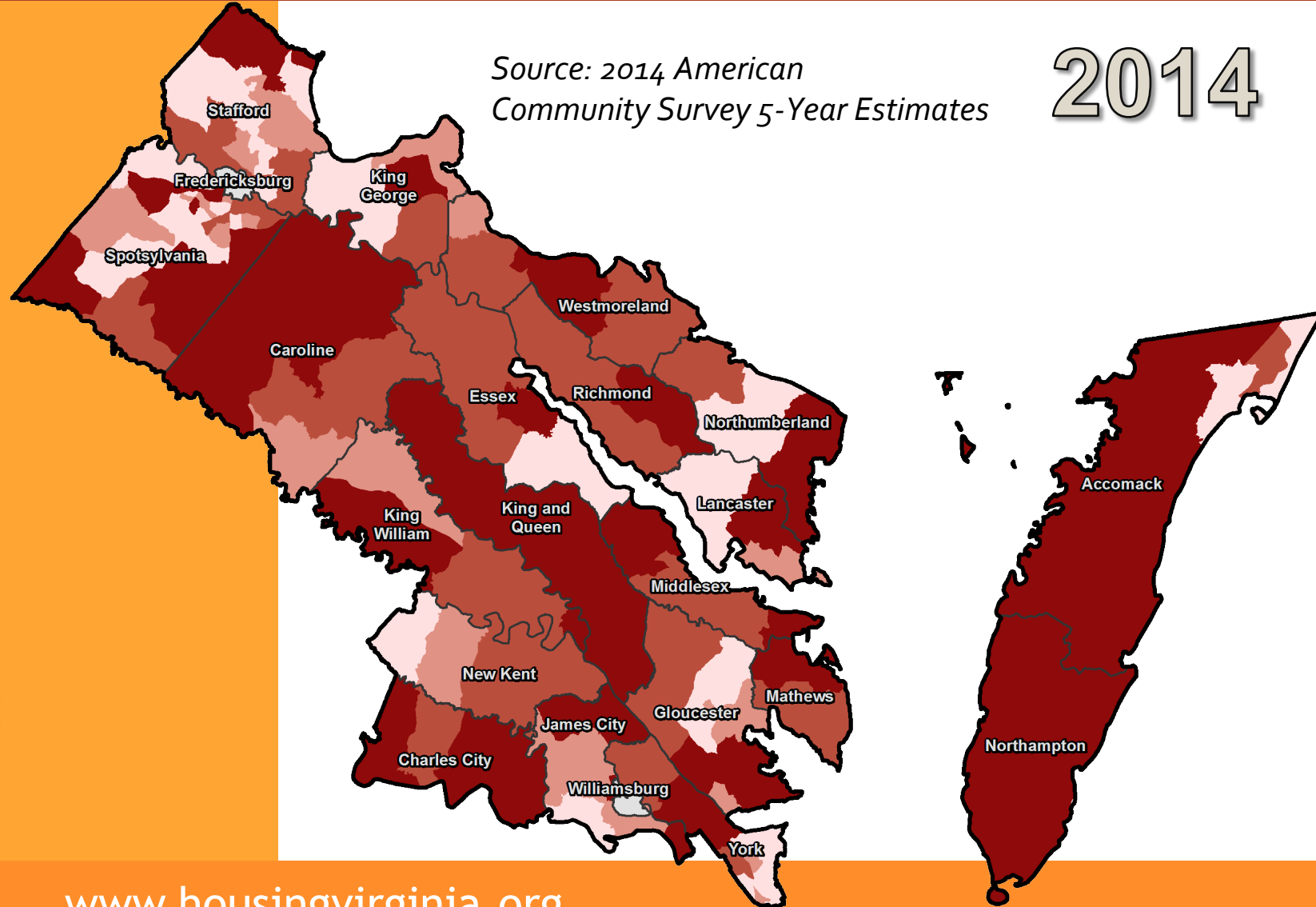
## Youth poverty rate



Regional rate:  
**11.8%**

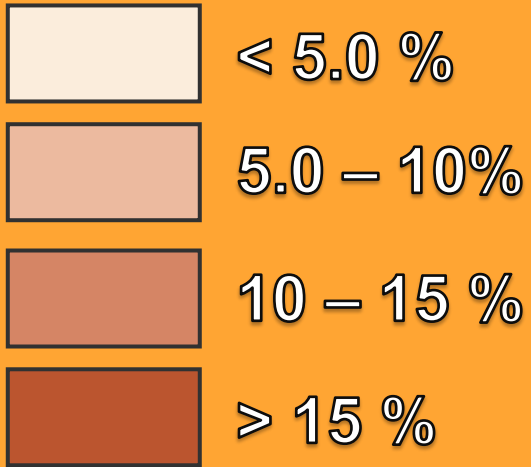
Source: 2014 American  
Community Survey 5-Year Estimates

2014

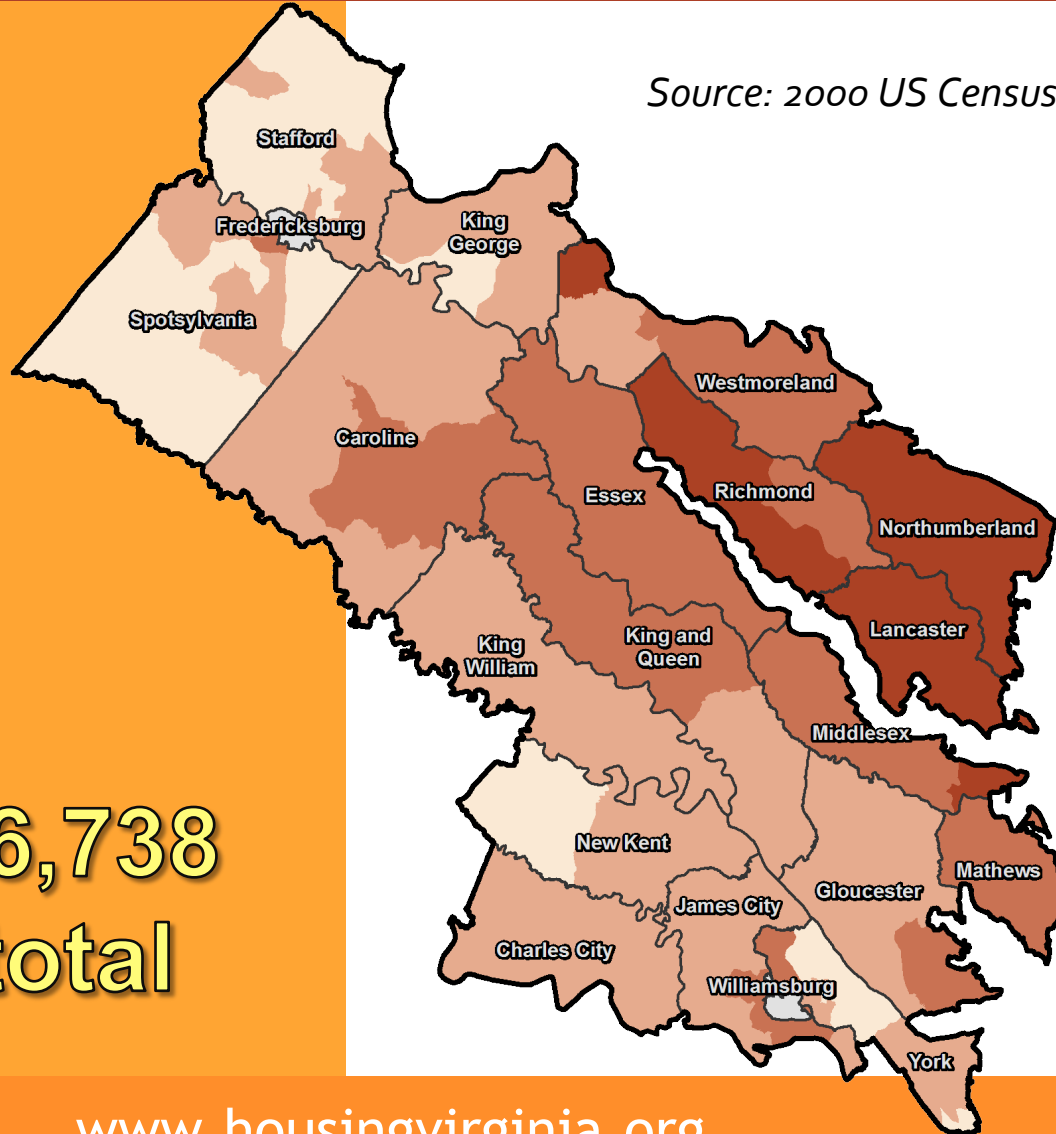


# NORTH CENTRAL REGION

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



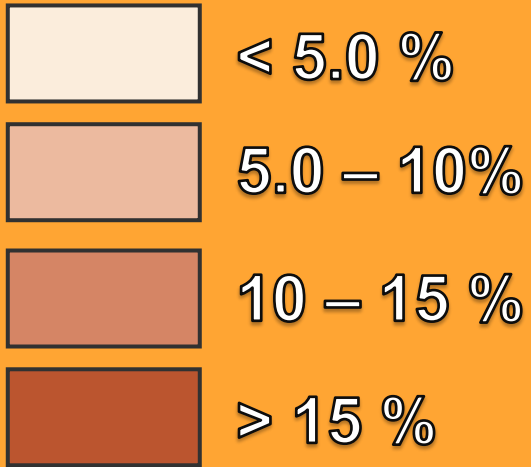
16,738  
total



2000

# NORTH CENTRAL REGION

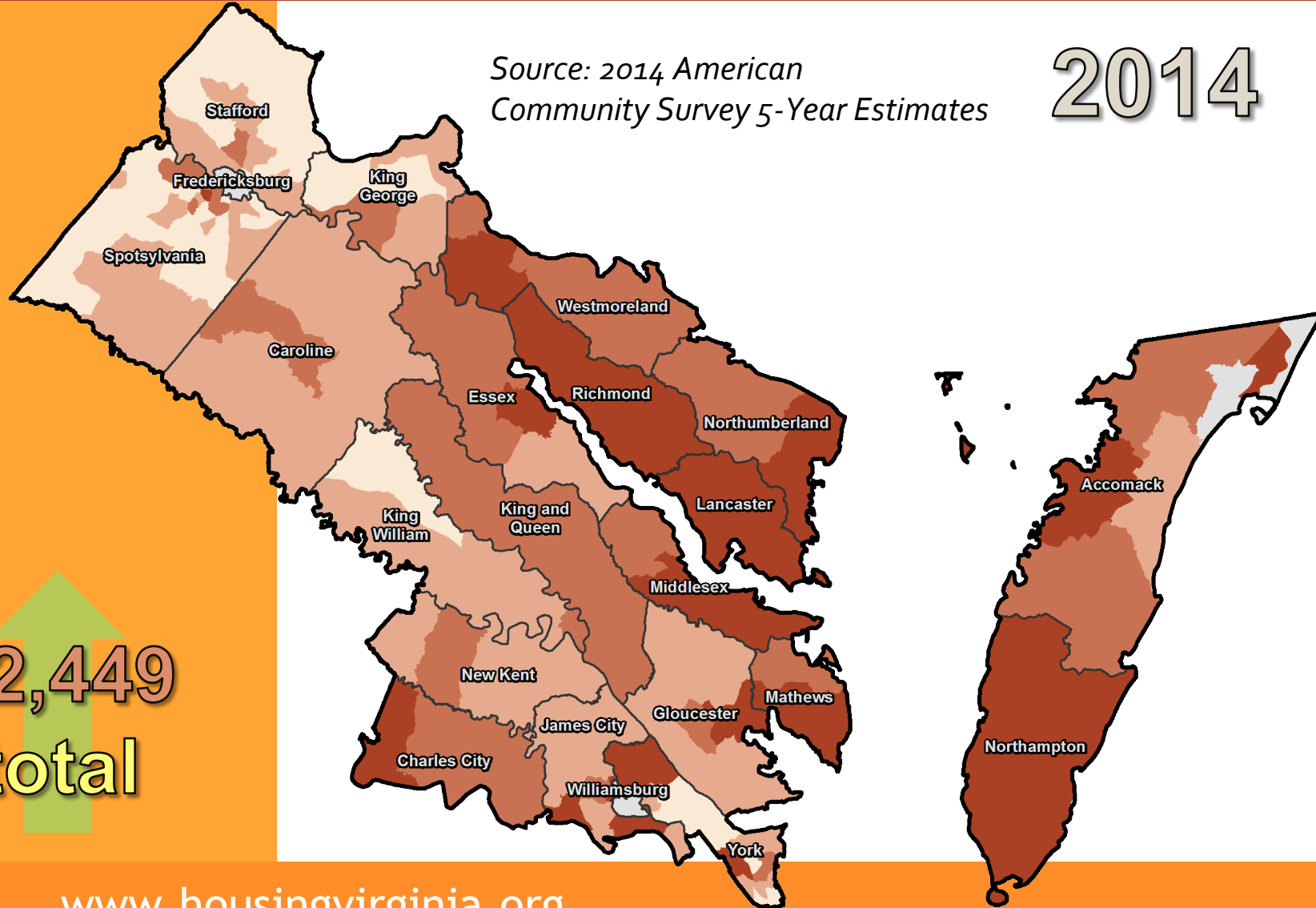
Percent of households that are one-person, age 65 or over



22,449  
total

Source: 2014 American Community Survey 5-Year Estimates

2014

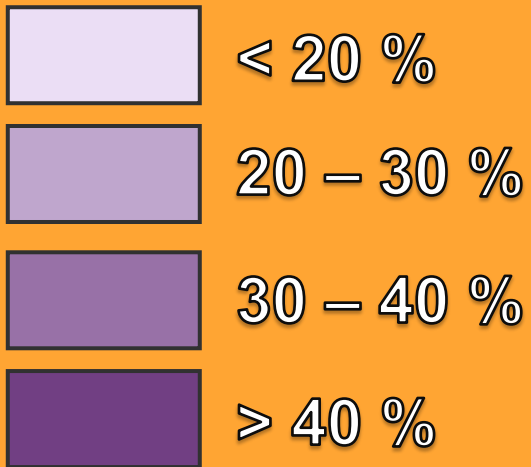


# NORTH CENTRAL REGION

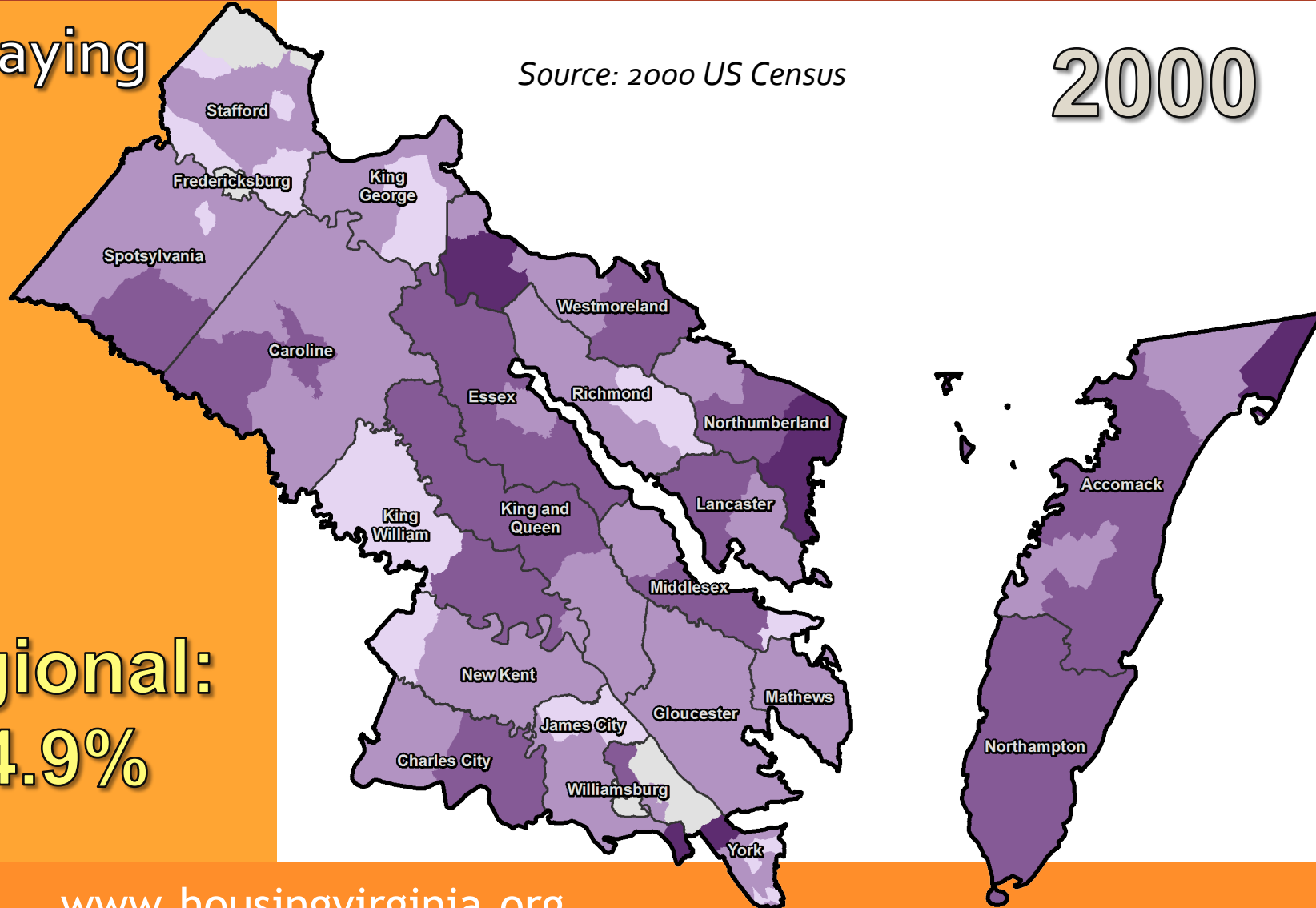
Percent of mortgage-paying households with a housing cost burden over 30%

Source: 2000 US Census

2000



Regional:  
24.9%



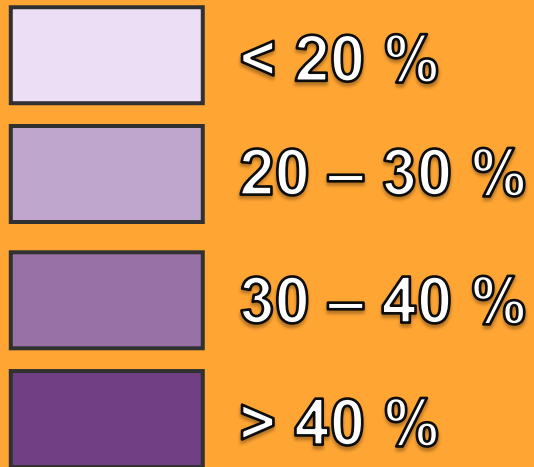


# NORTH CENTRAL REGION

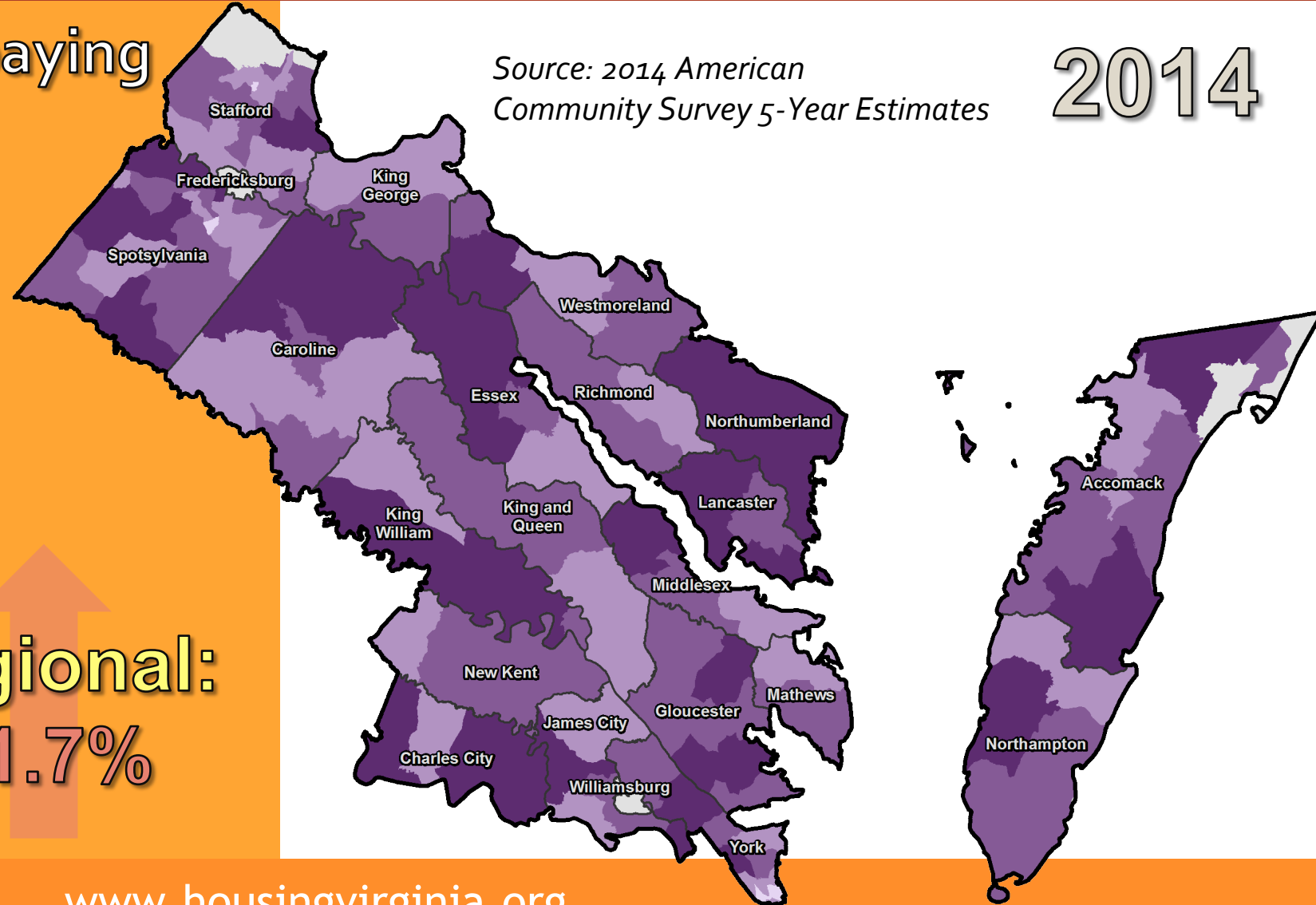
Percent of mortgage-paying households with a housing cost burden over 30%

Source: 2014 American Community Survey 5-Year Estimates

2014



Regional:  
31.7%



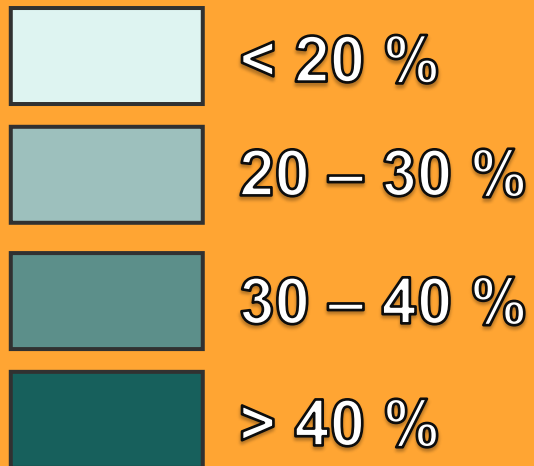


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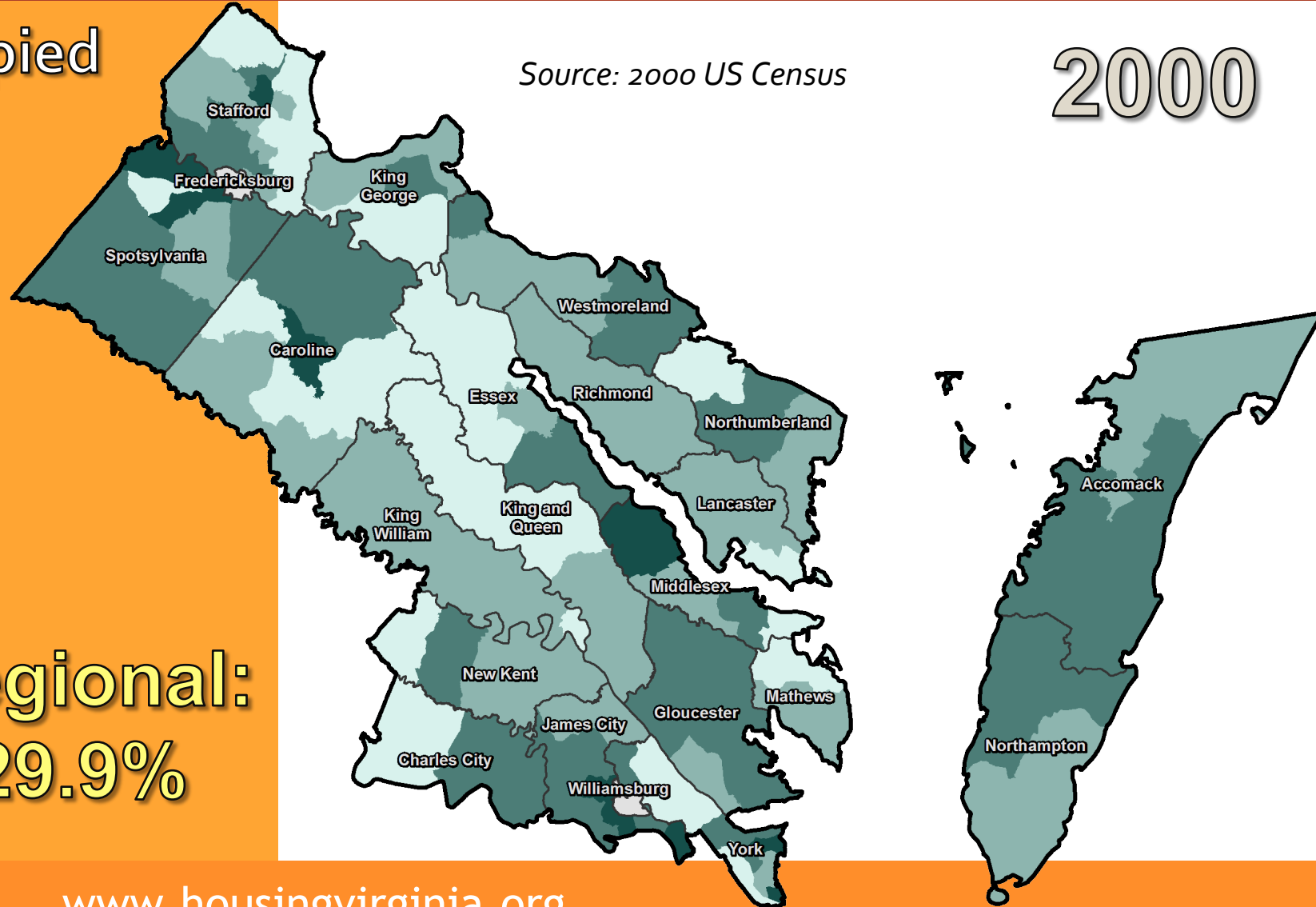
Percent of renter-occupied households with a housing cost burden over 30%

Source: 2000 US Census

2000

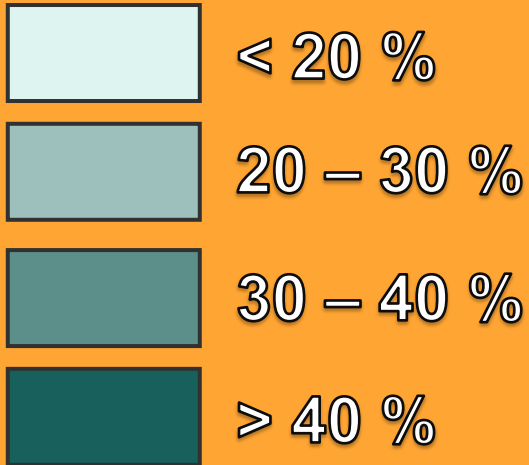


Regional:  
29.9%

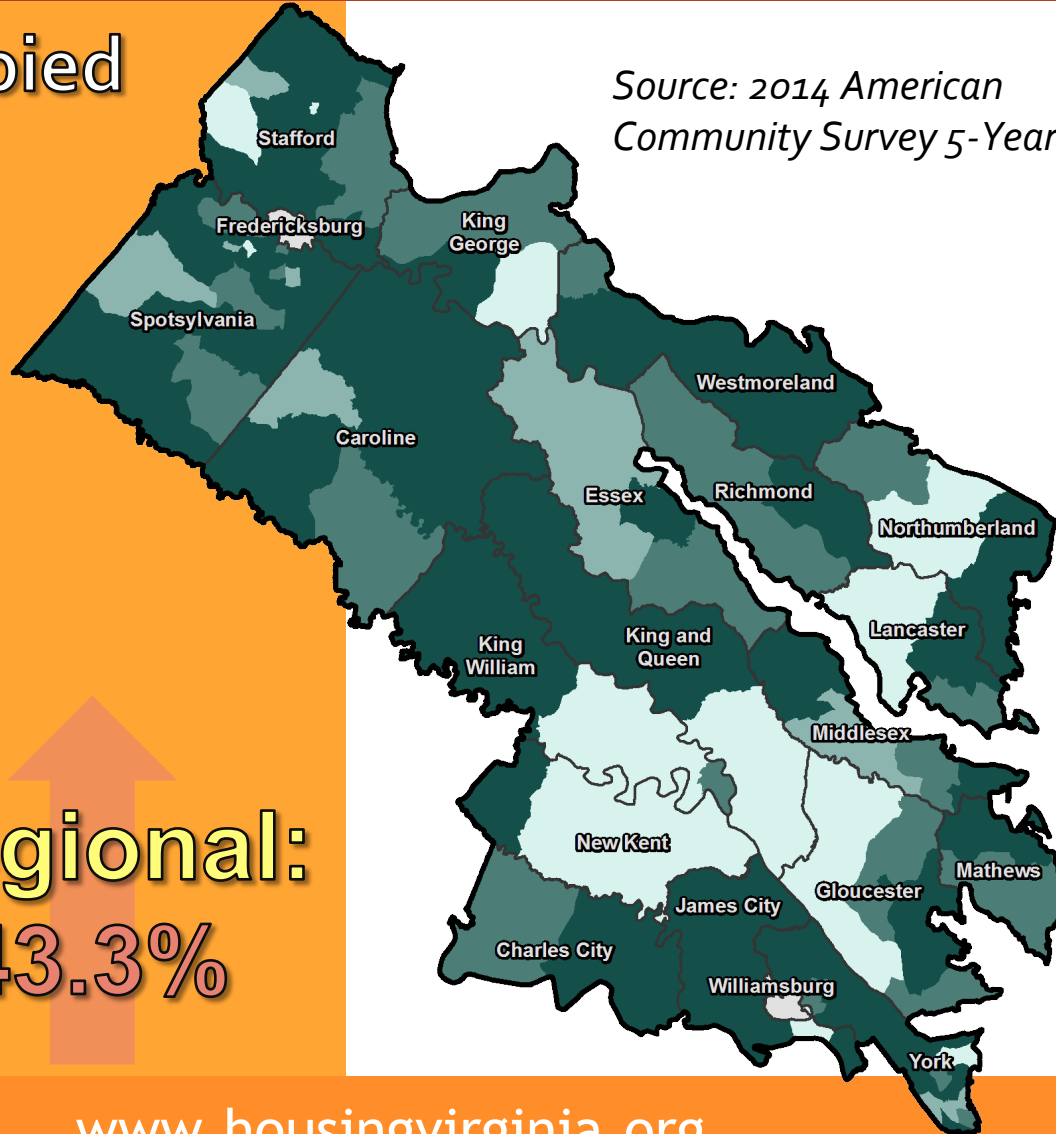


# NORTH CENTRAL REGION

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

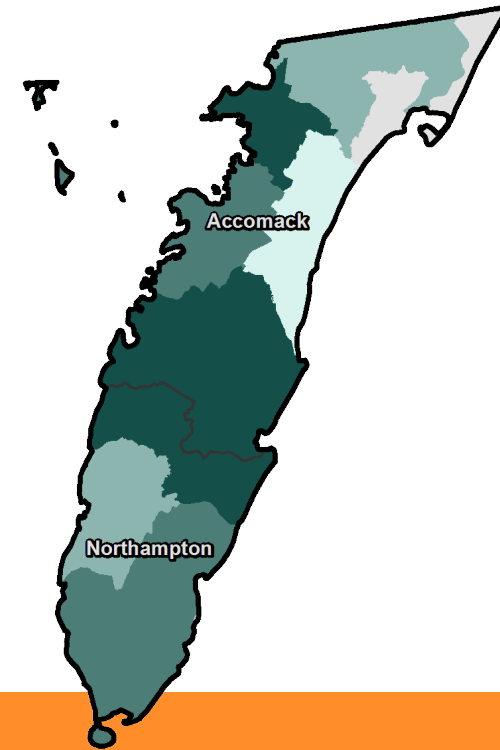


Regional:  
43.3%



Source: 2014 American Community Survey 5-Year Estimates

2014



# Building Community Support

What is Network Mapping

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

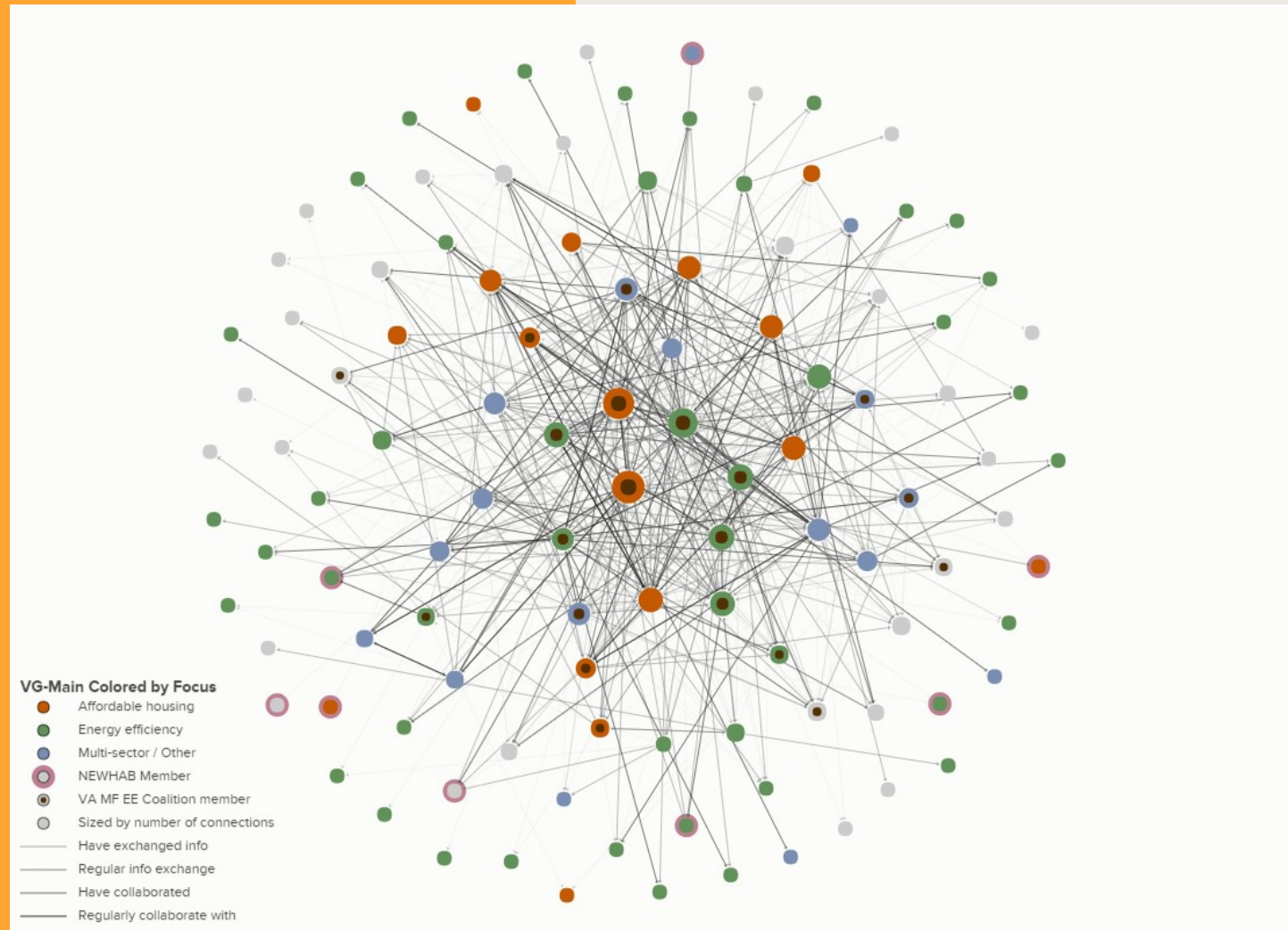
Find out where their Interests are

Find out who they CONNECT with

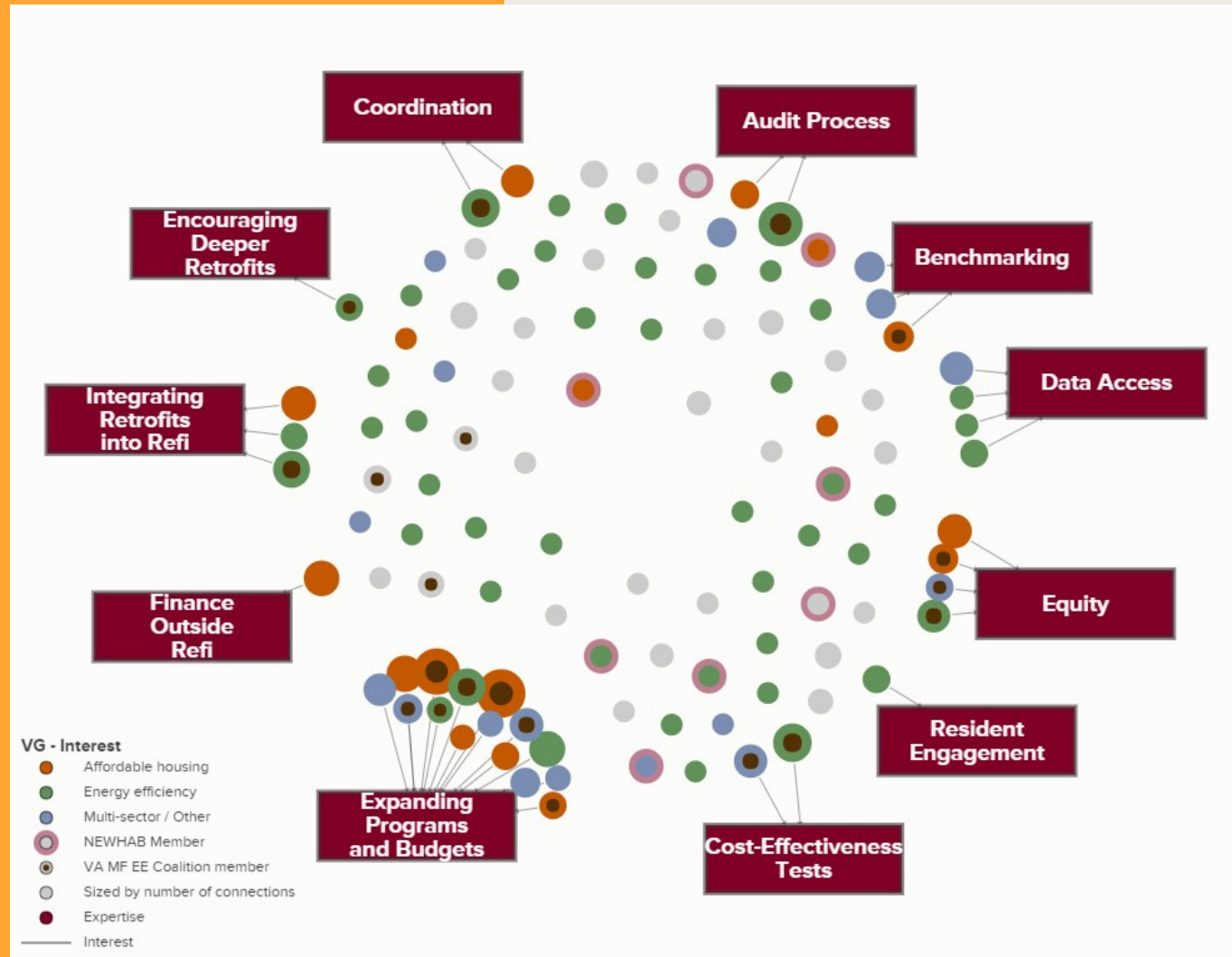
- Who they influence
- Who influences them

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

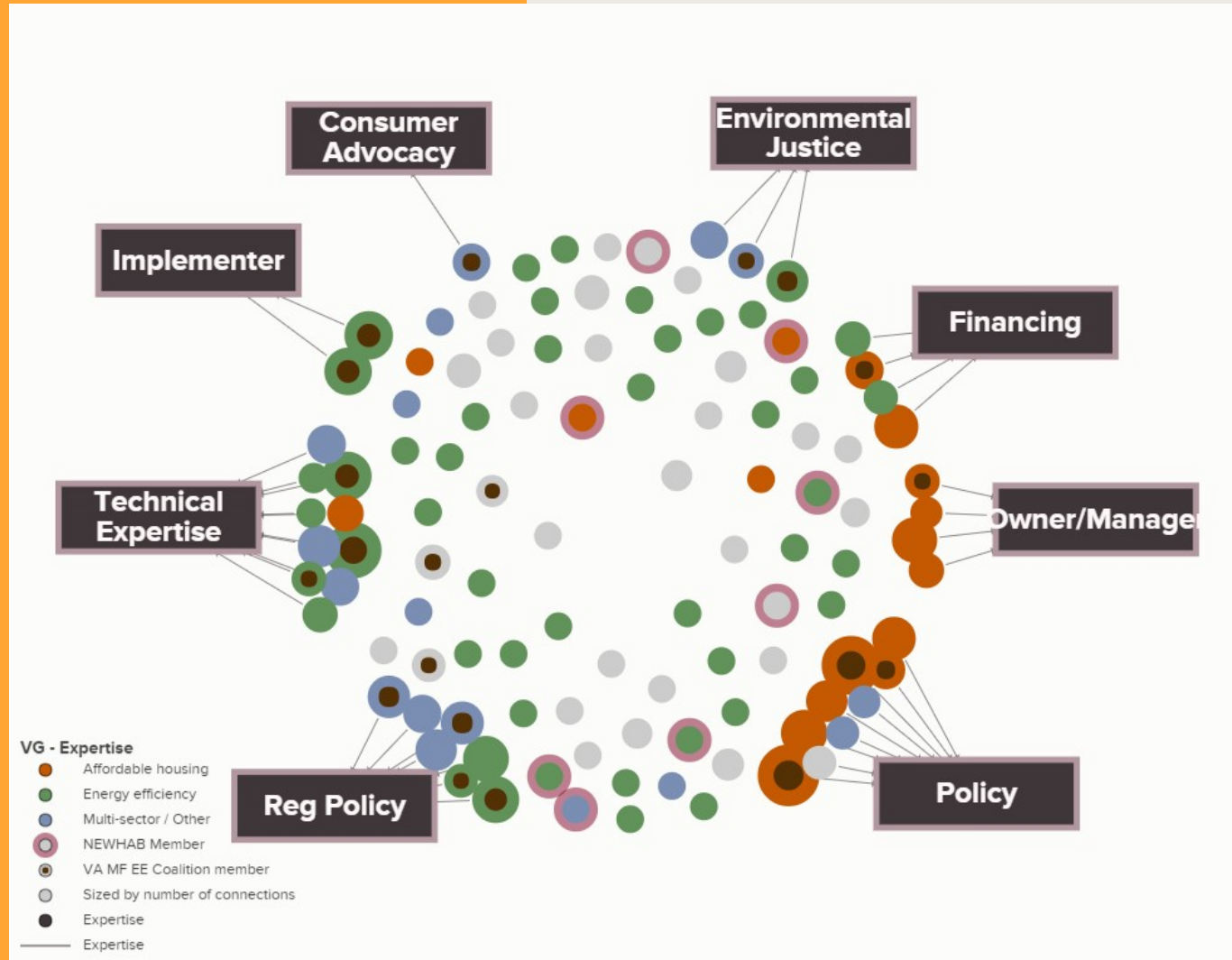
# Building Community Support with Network Mapping



# Building Community Support with Network Mapping

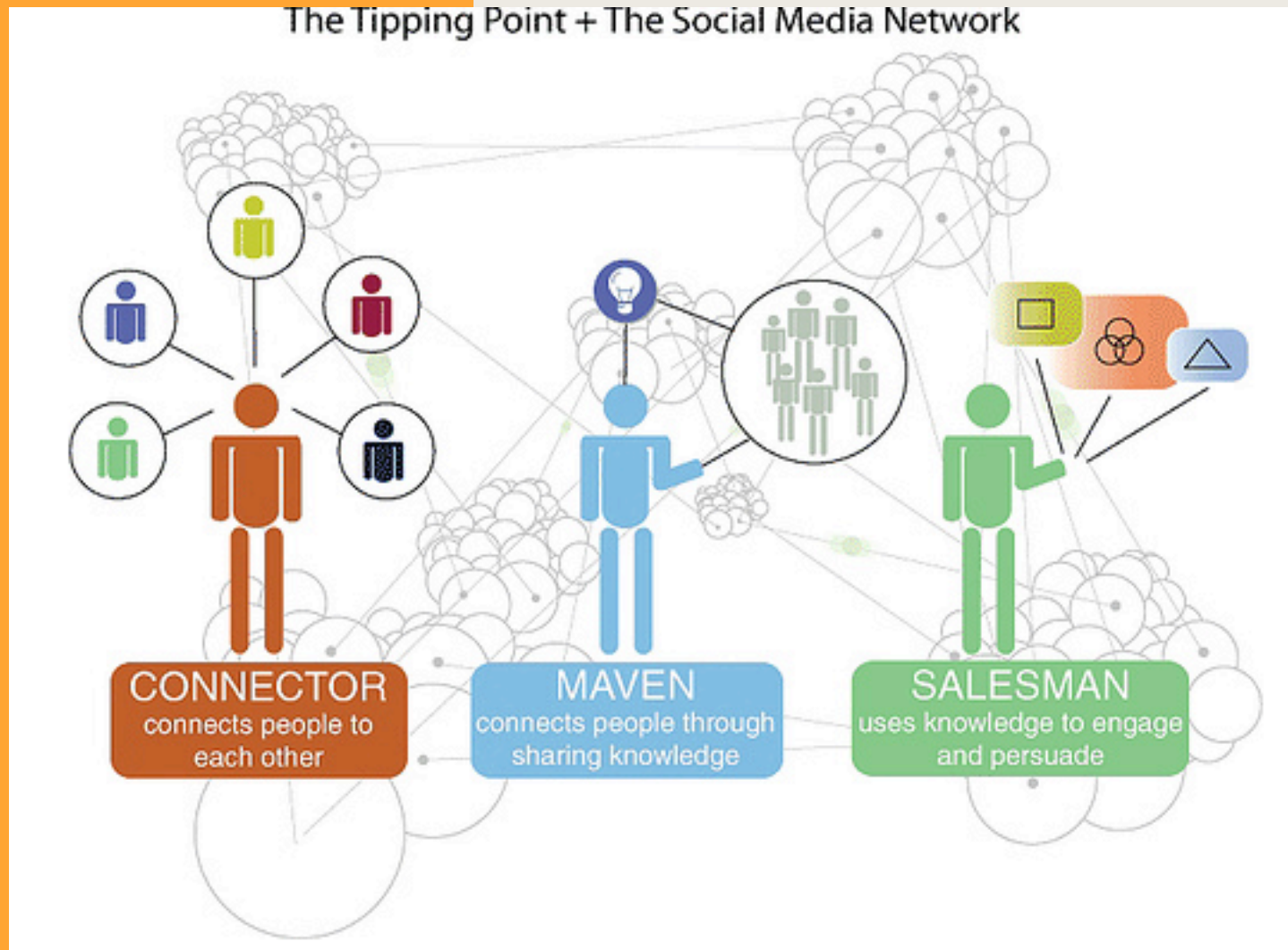


# Building Community Support with Network Mapping





# 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.**