



Meeting Housing Needs in Rural Virginia

Trends, Gaps, Needs, Solutions

Blackstone, Va.
August 30, 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

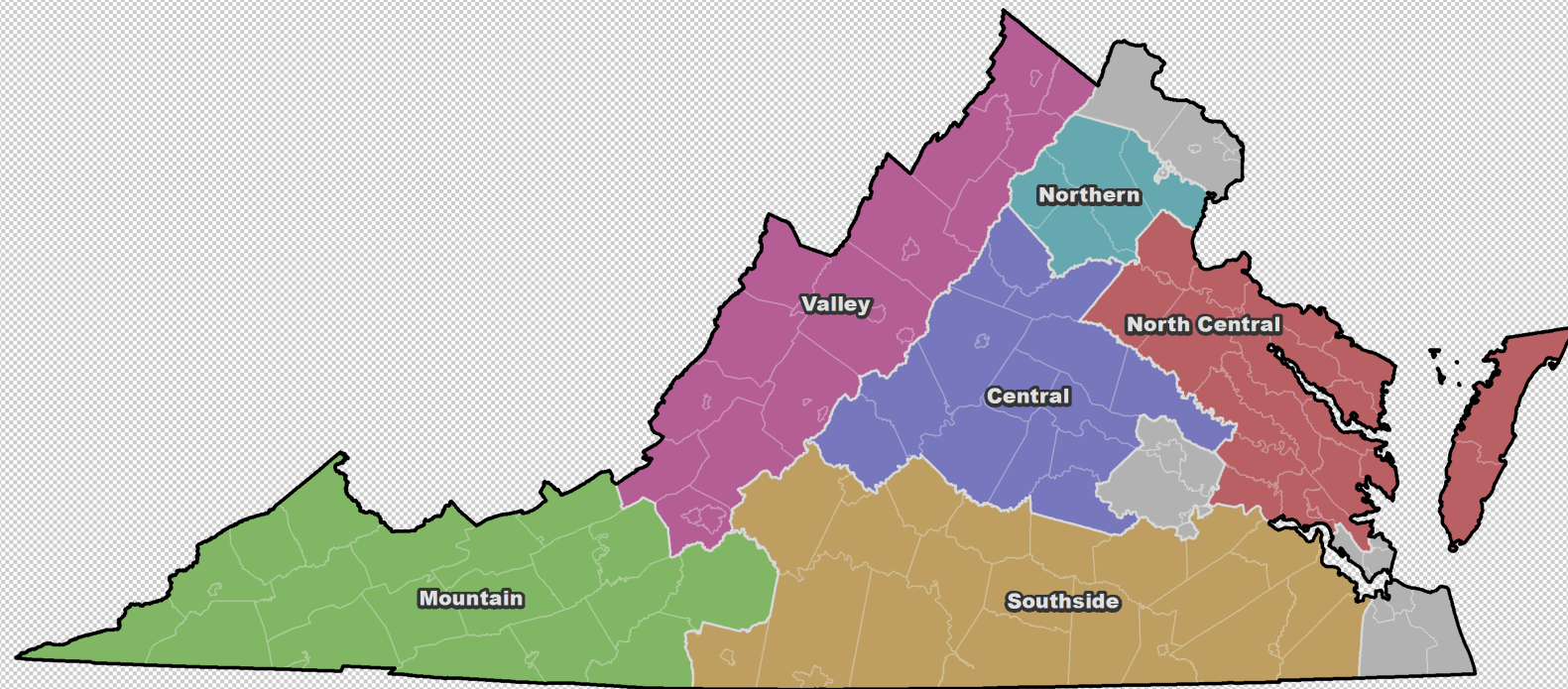
Gap / Needs Assessment

Best Practice Review

Housing Strategy Plan

NETWORK MAPPING

Housing Virginia / RD Rural Housing Initiative: Regions



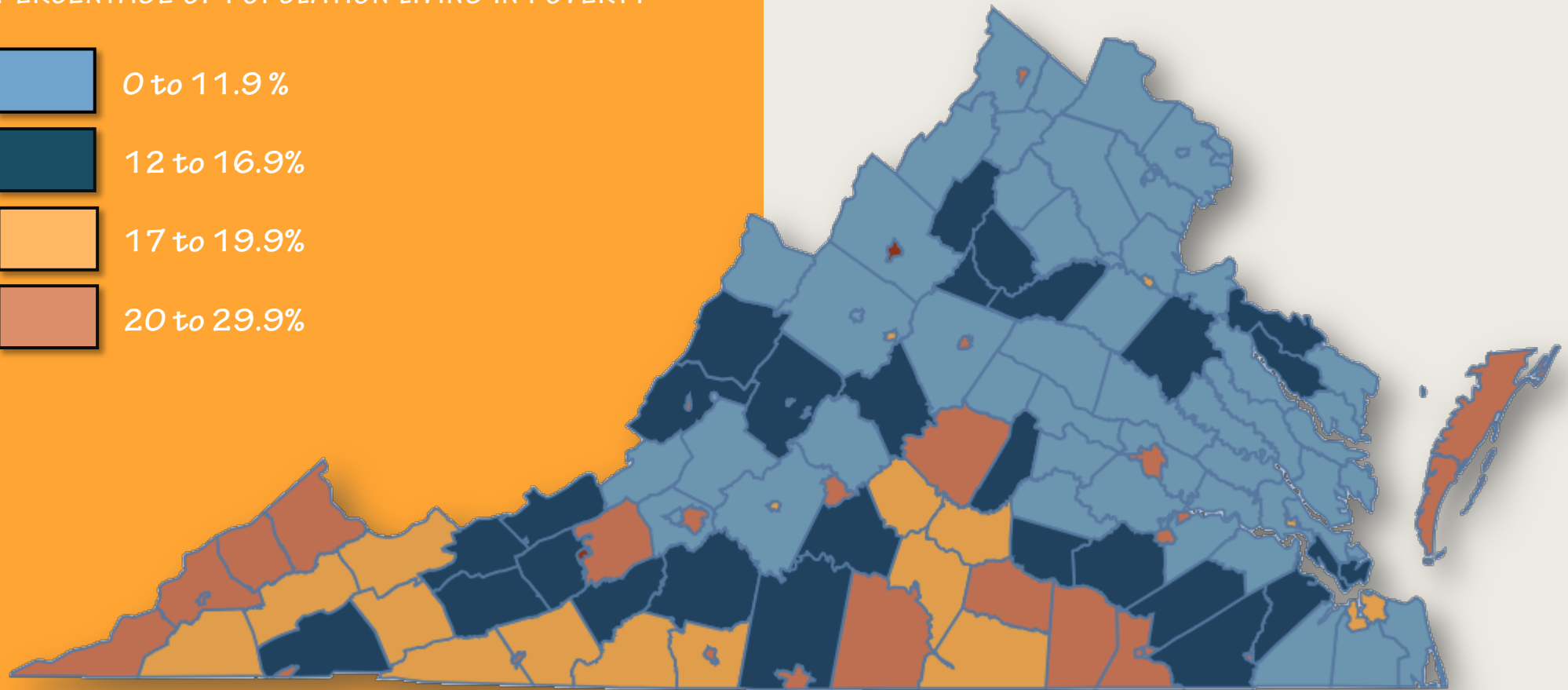
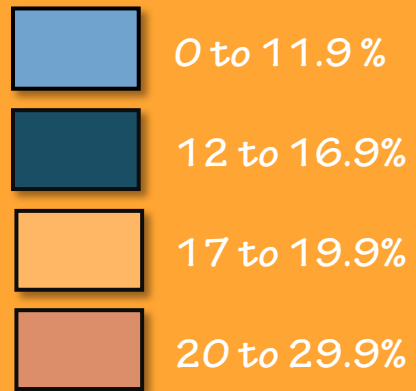
Housing Virginia / RD Rural Housing Initiative

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

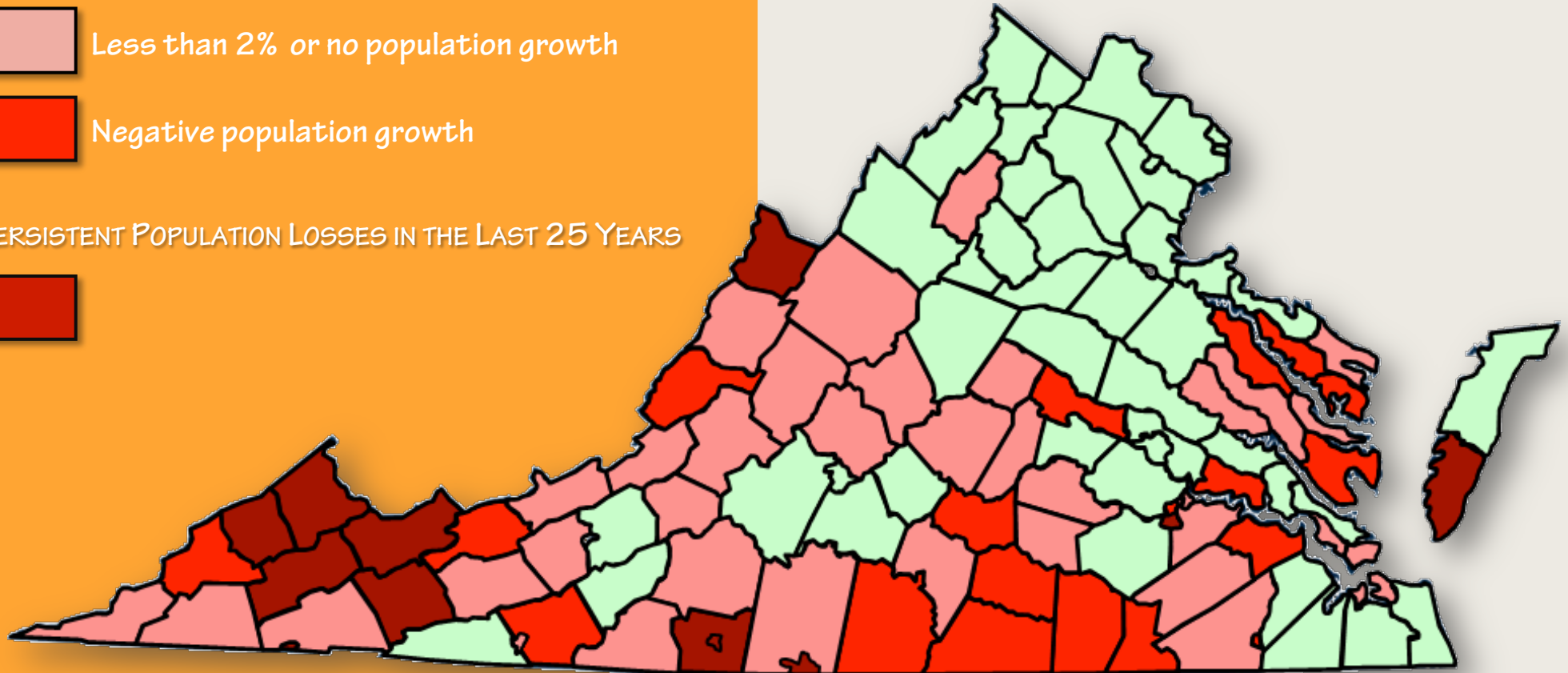
Source:
HAC Tabulations of Historic Census Bureau Data

Virginia's rural communities continue to shrink

POPULATION LOSSES IN THE LAST 5 YEARS



PERSISTENT POPULATION LOSSES IN THE LAST 25 YEARS

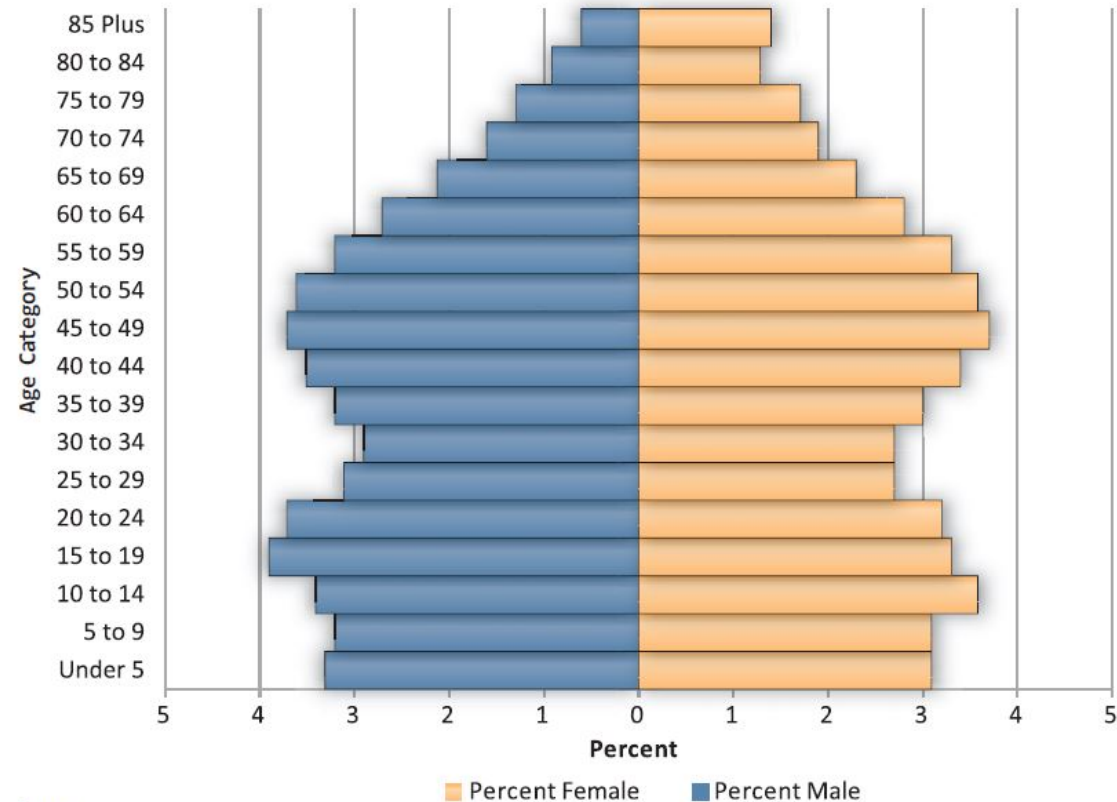


Source: census.gov

Rural Population Aging

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

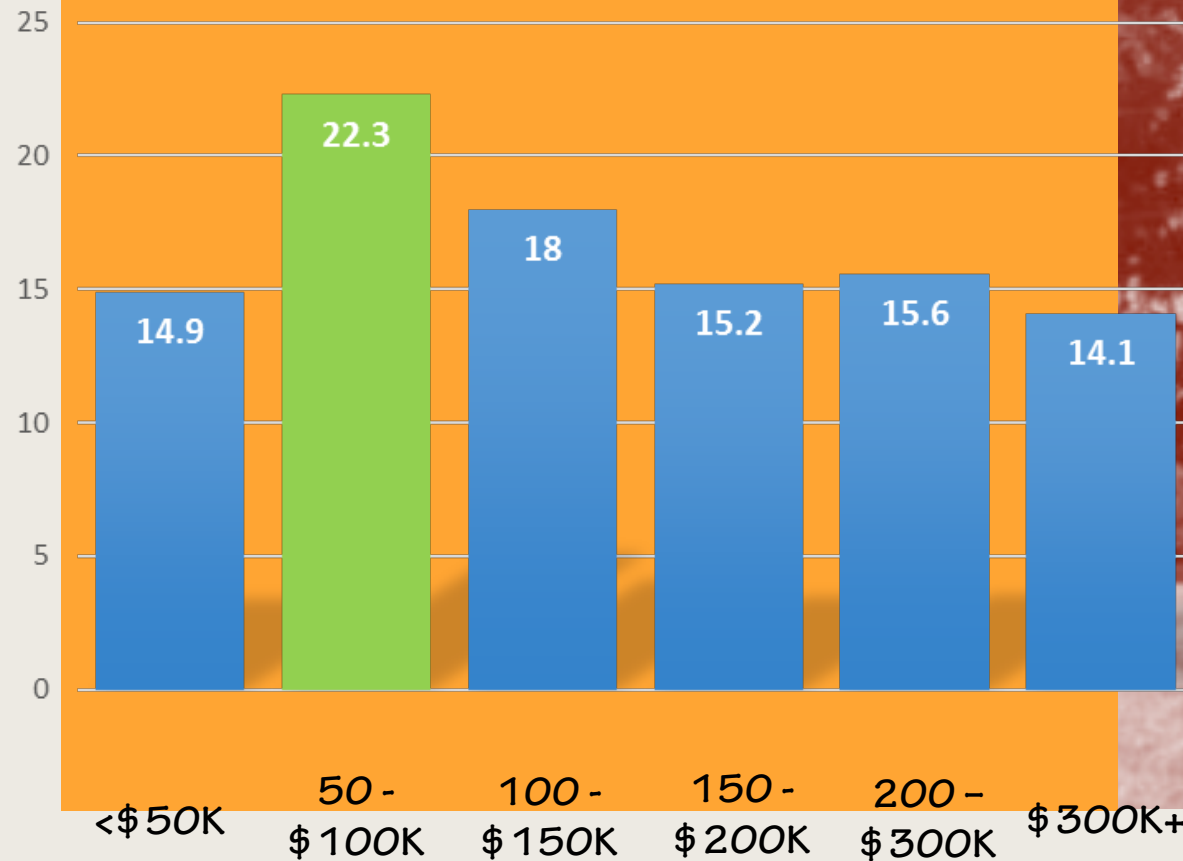
Rural & Small Town Population by Age and Gender, 2010



Source:
HAC Tabulations of 2010 Census of Population and Housing

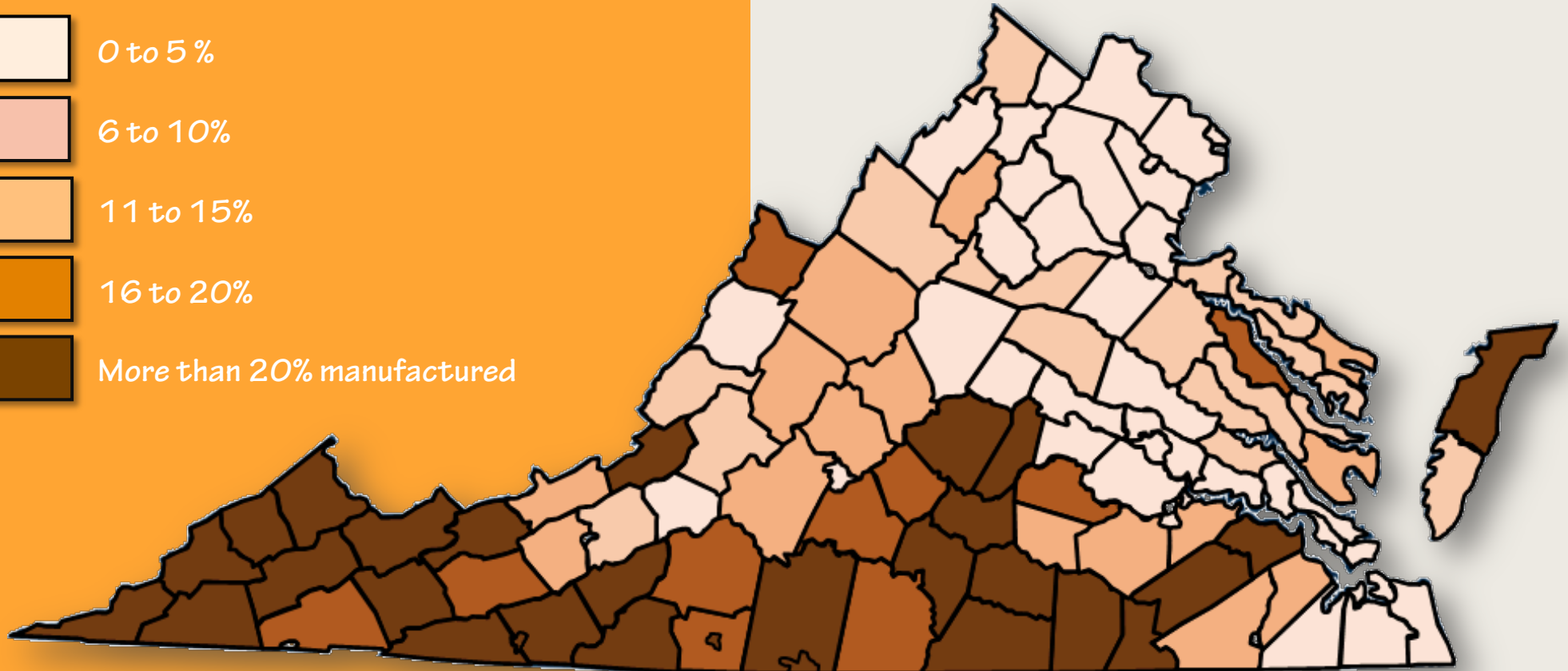
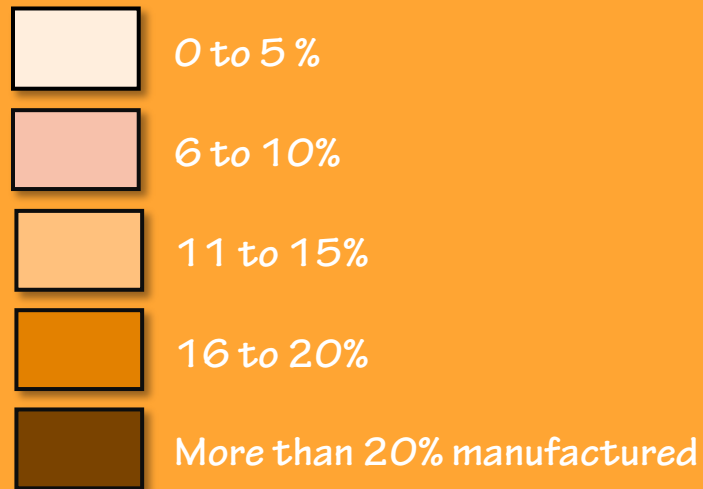
Rural Virginia's housing value

VALUE OF OWNER OCCUPIED UNITS BY PERCENTAGE



Virginia's manufactured housing patterns

PERCENTAGE OF MANUFACTURED HOMES WITHIN COUNTIES

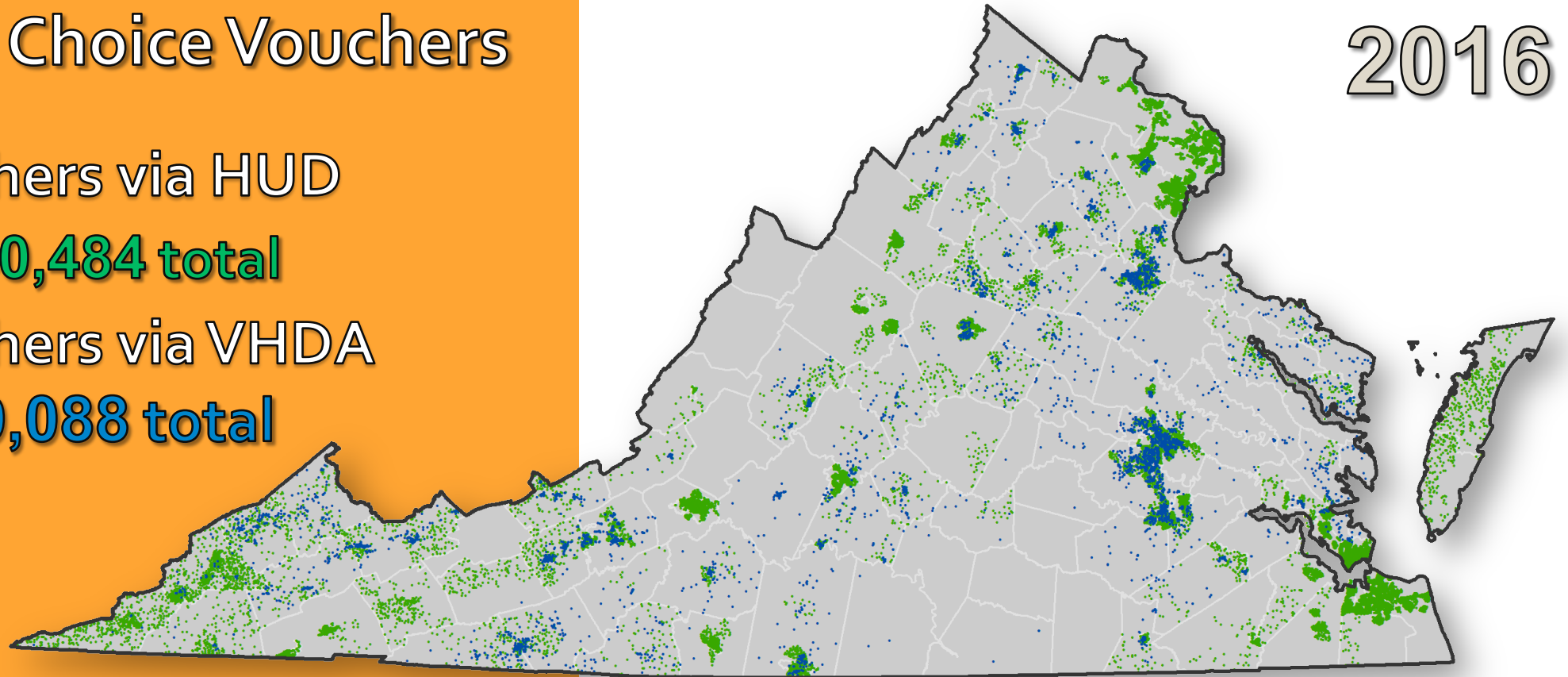


Source: census.gov

HOUSING ASSISTANCE IN VIRGINIA

Housing Choice Vouchers

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

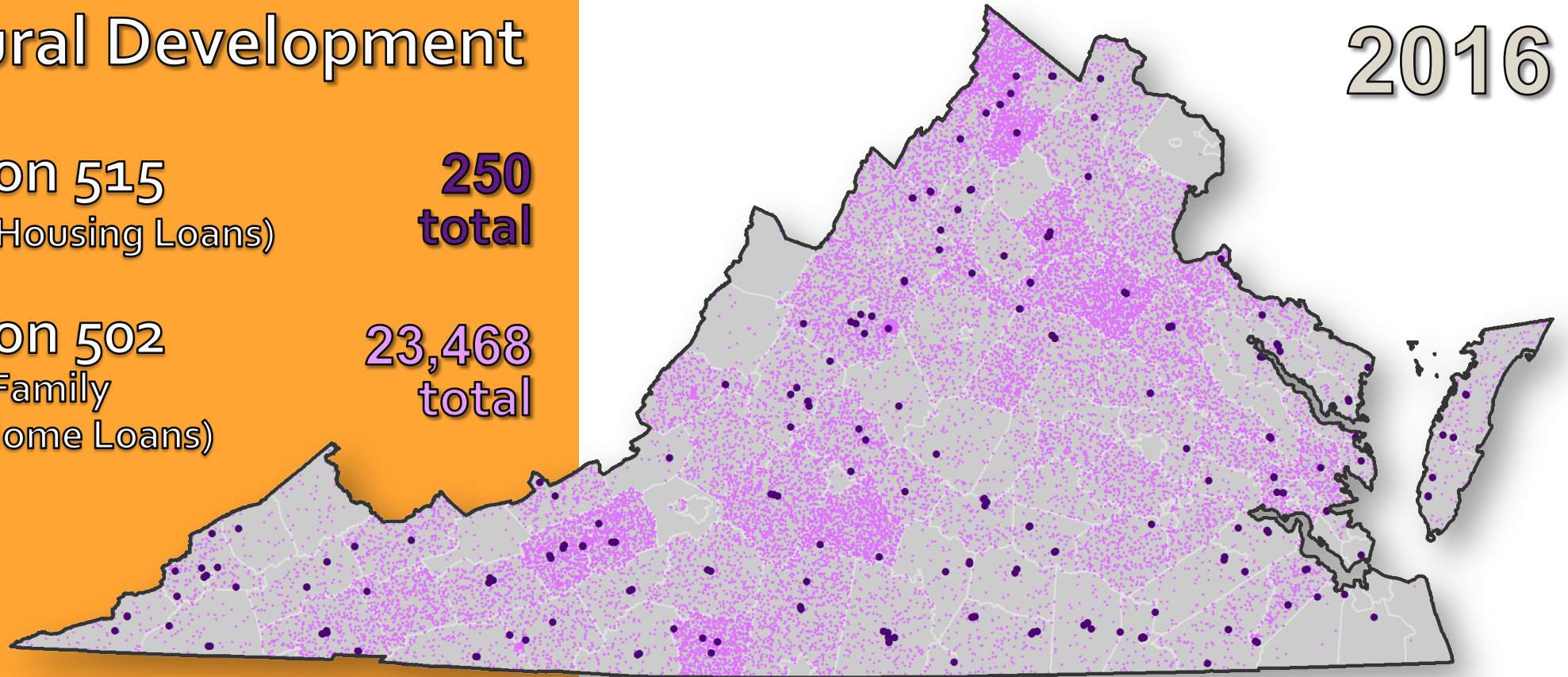


Sources: HUD, VHDA

HOUSING ASSISTANCE IN VIRGINIA

USDA Rural Development

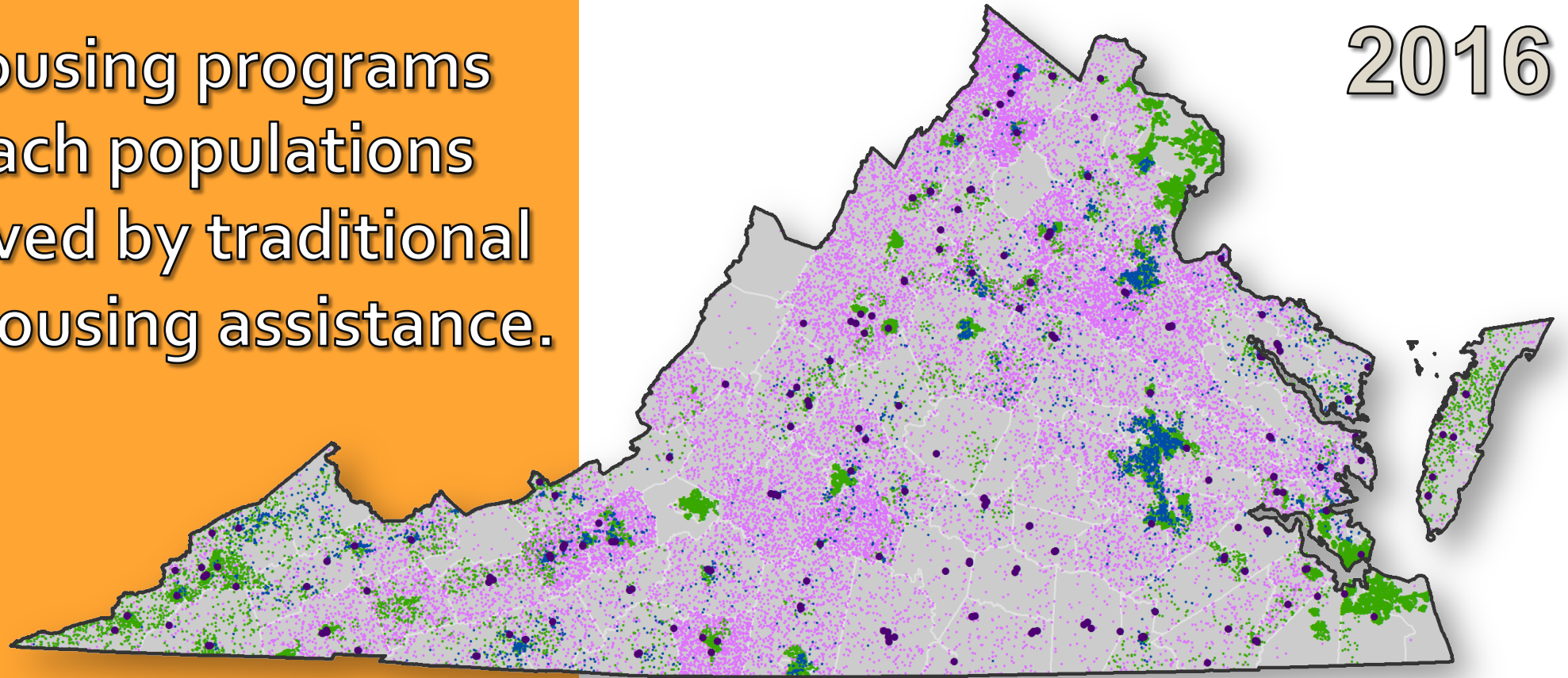
- Section 515
(Rental Housing Loans) **250 total**
- Section 502
(Single Family Direct Home Loans) **23,468 total**



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



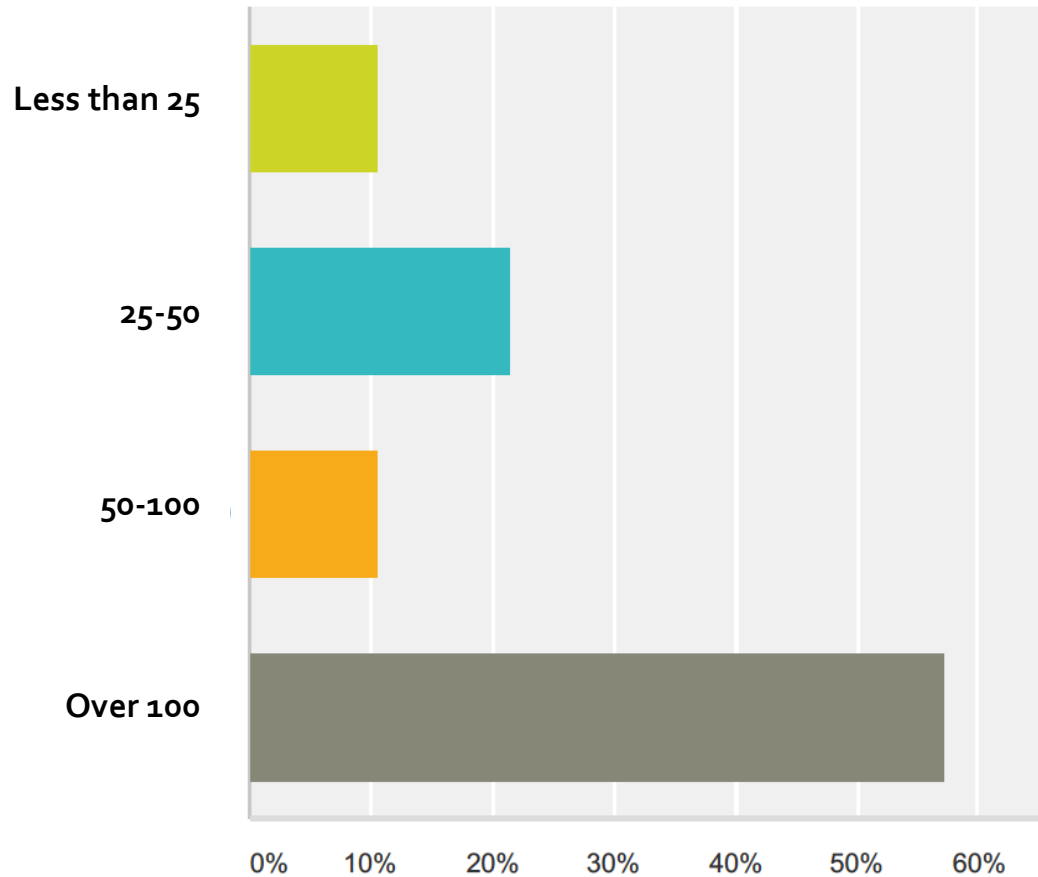
HOUSING VIRGINIA

INFORM | CONNECT | UNLOCK

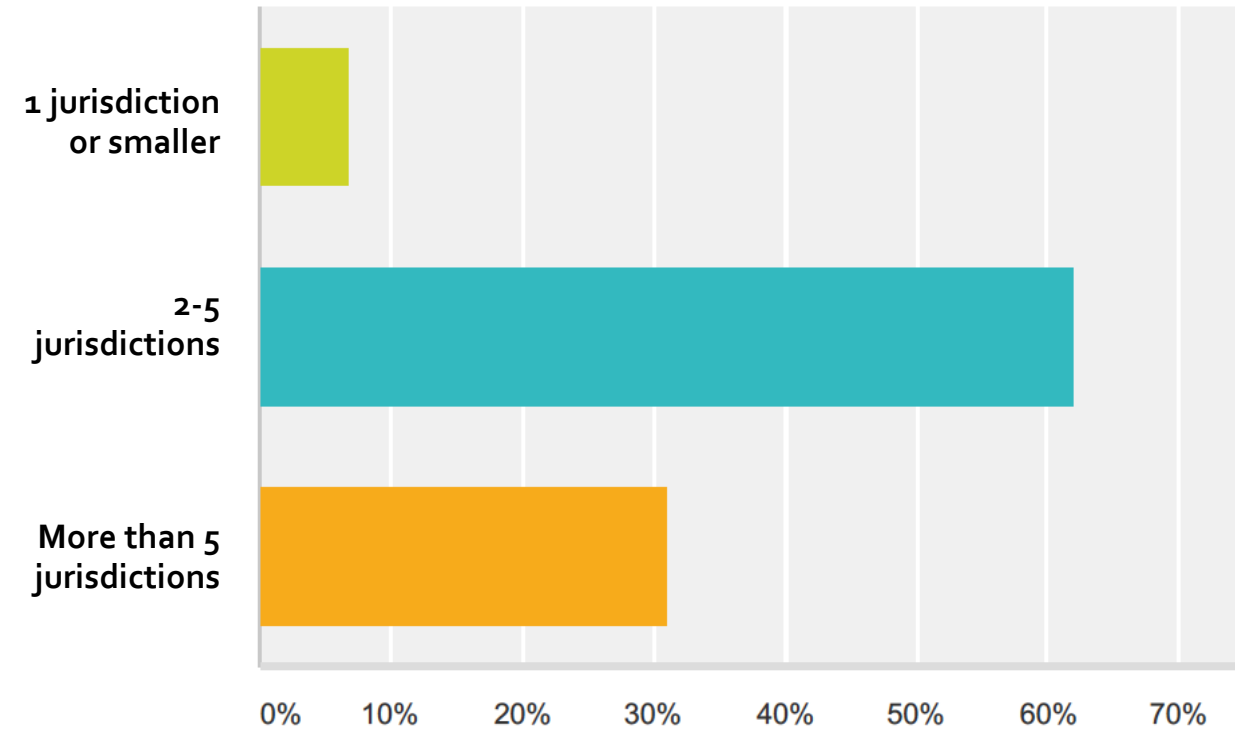


Participant Snapshot

- Average housing production and/or # households served annually

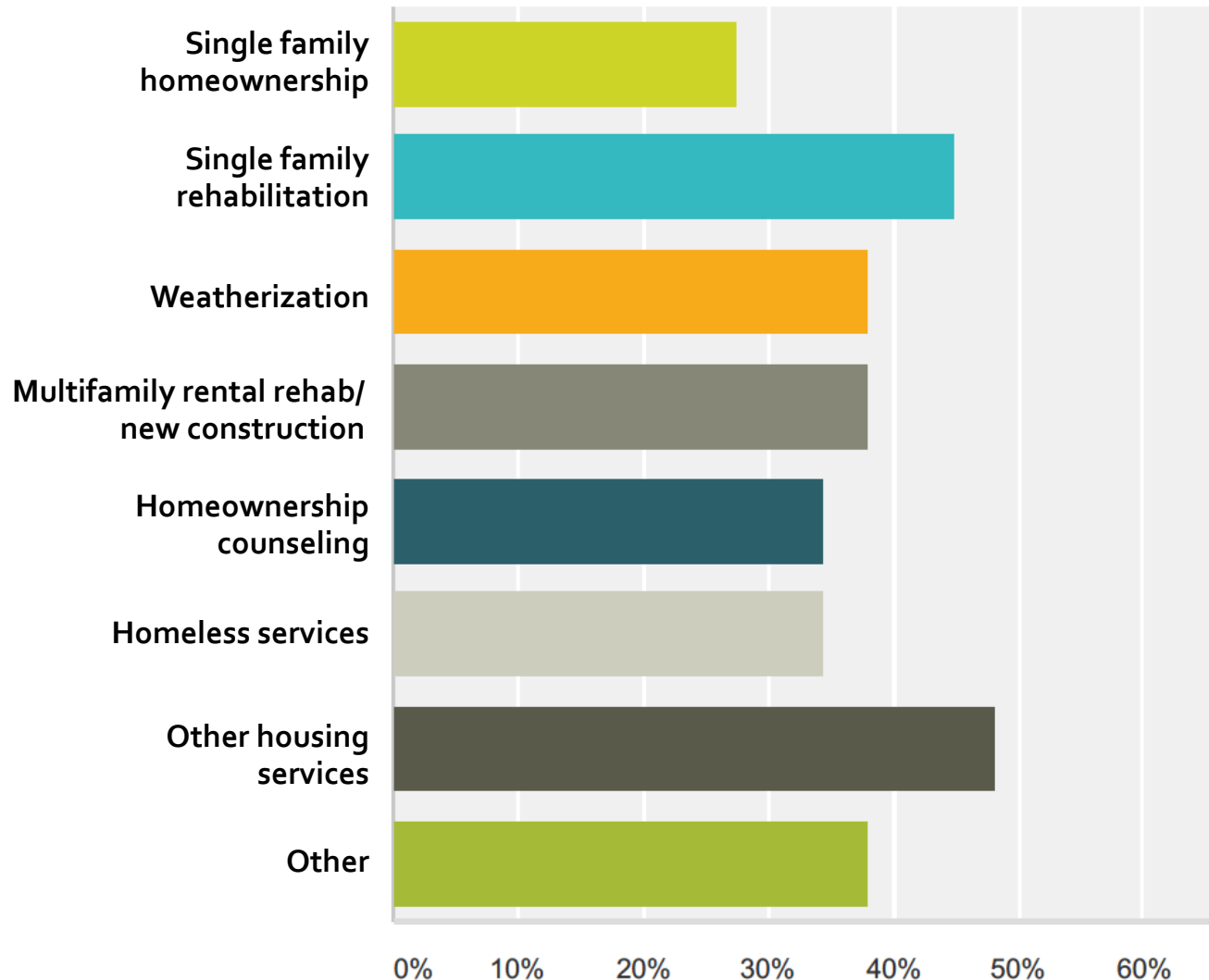


Service Area Size





Organizational Programs

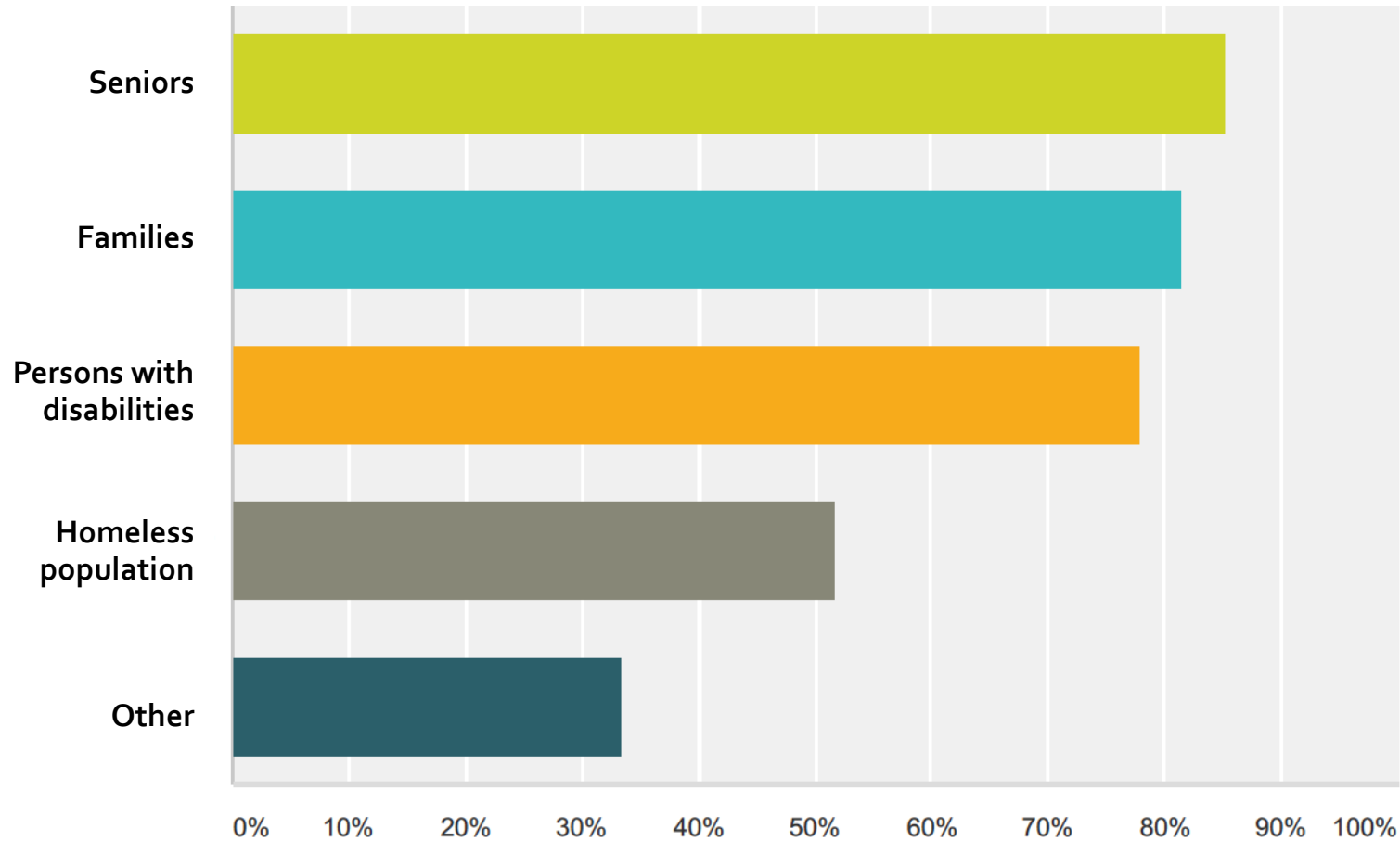


Other:

- 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:

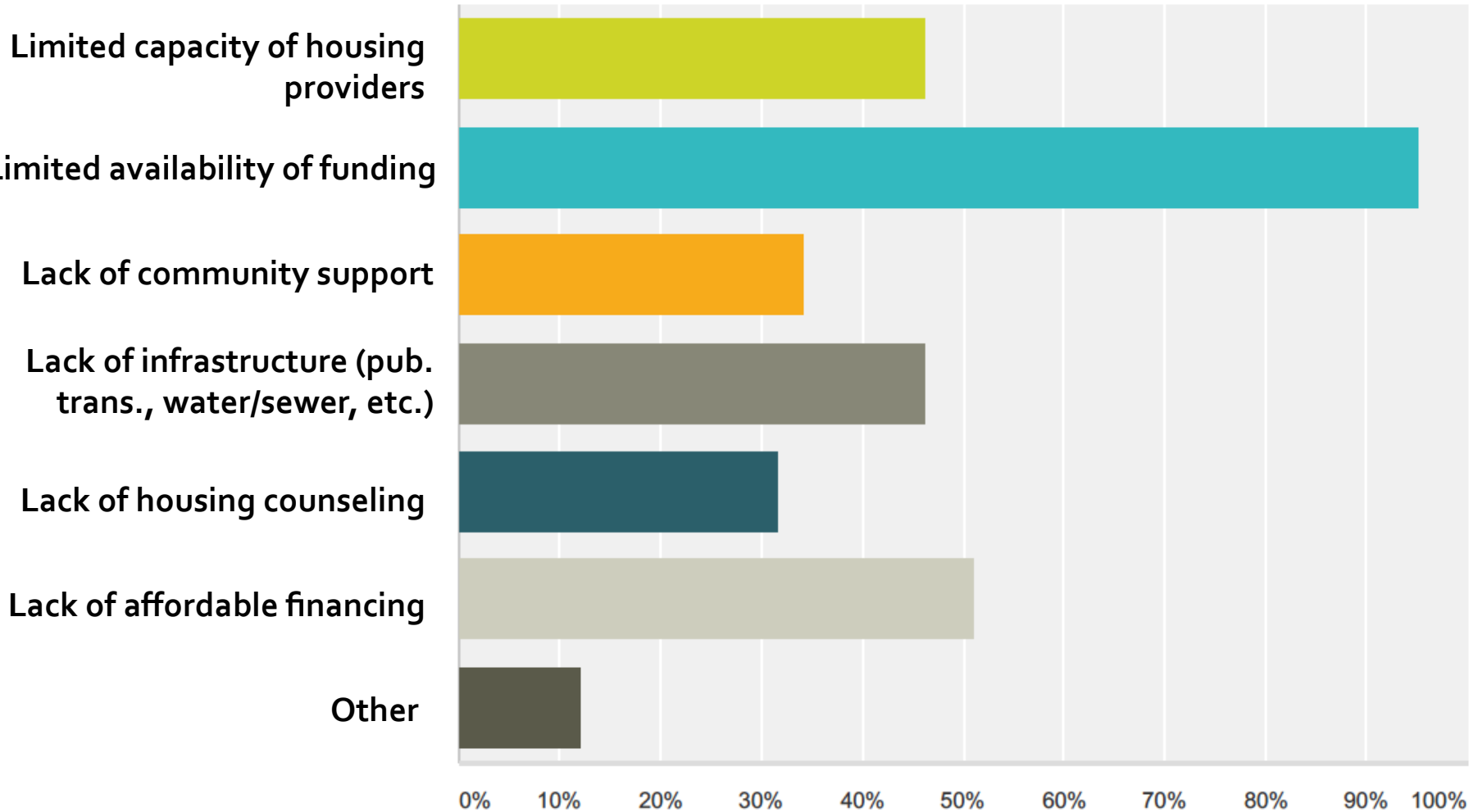
- Families with children
- LMI families that occupy substandard housing
- Veterans
- All
- Marginalized and neglected communities
- Low to moderate income homeowners
- Pre-school children

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

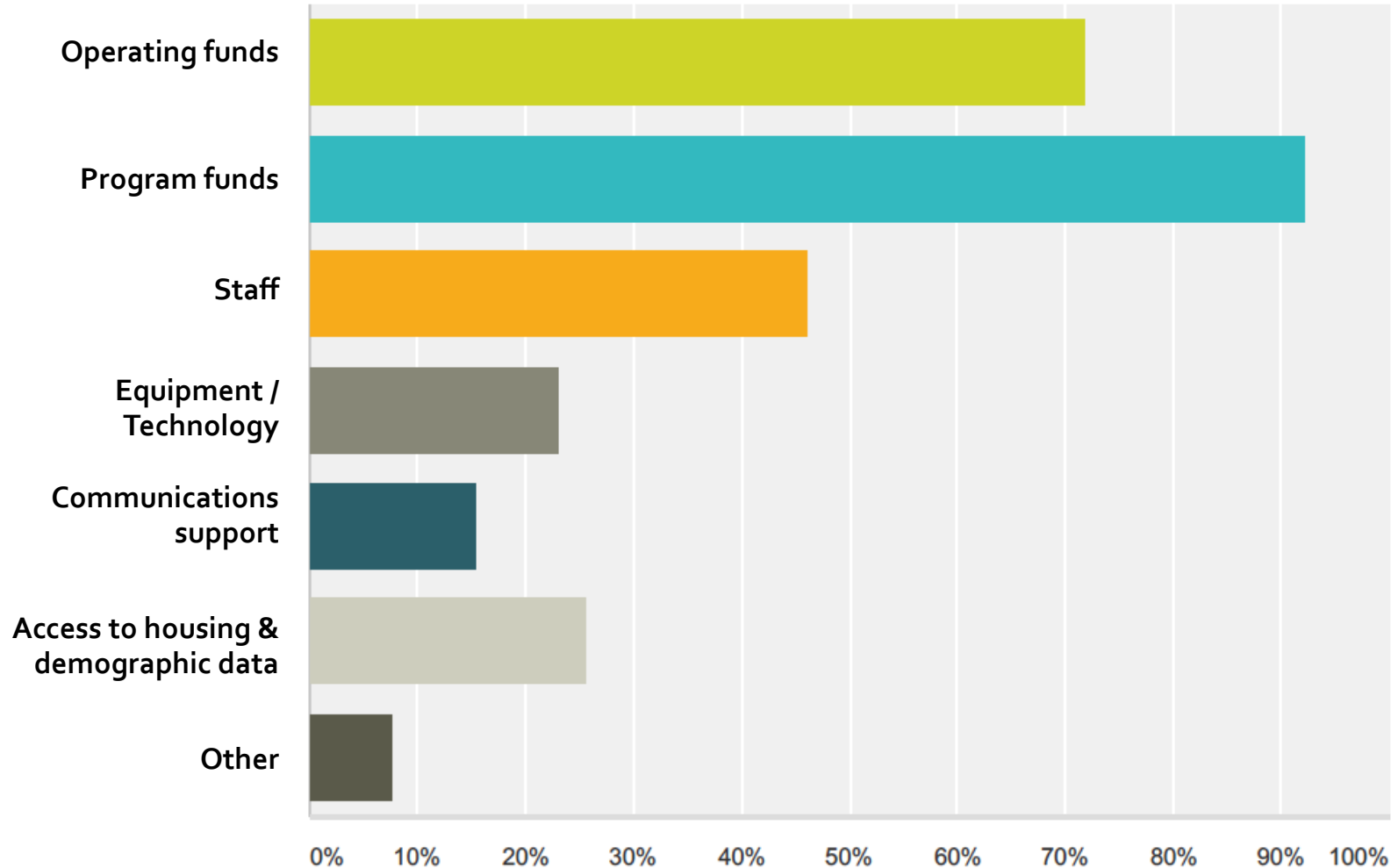


Other:

- 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

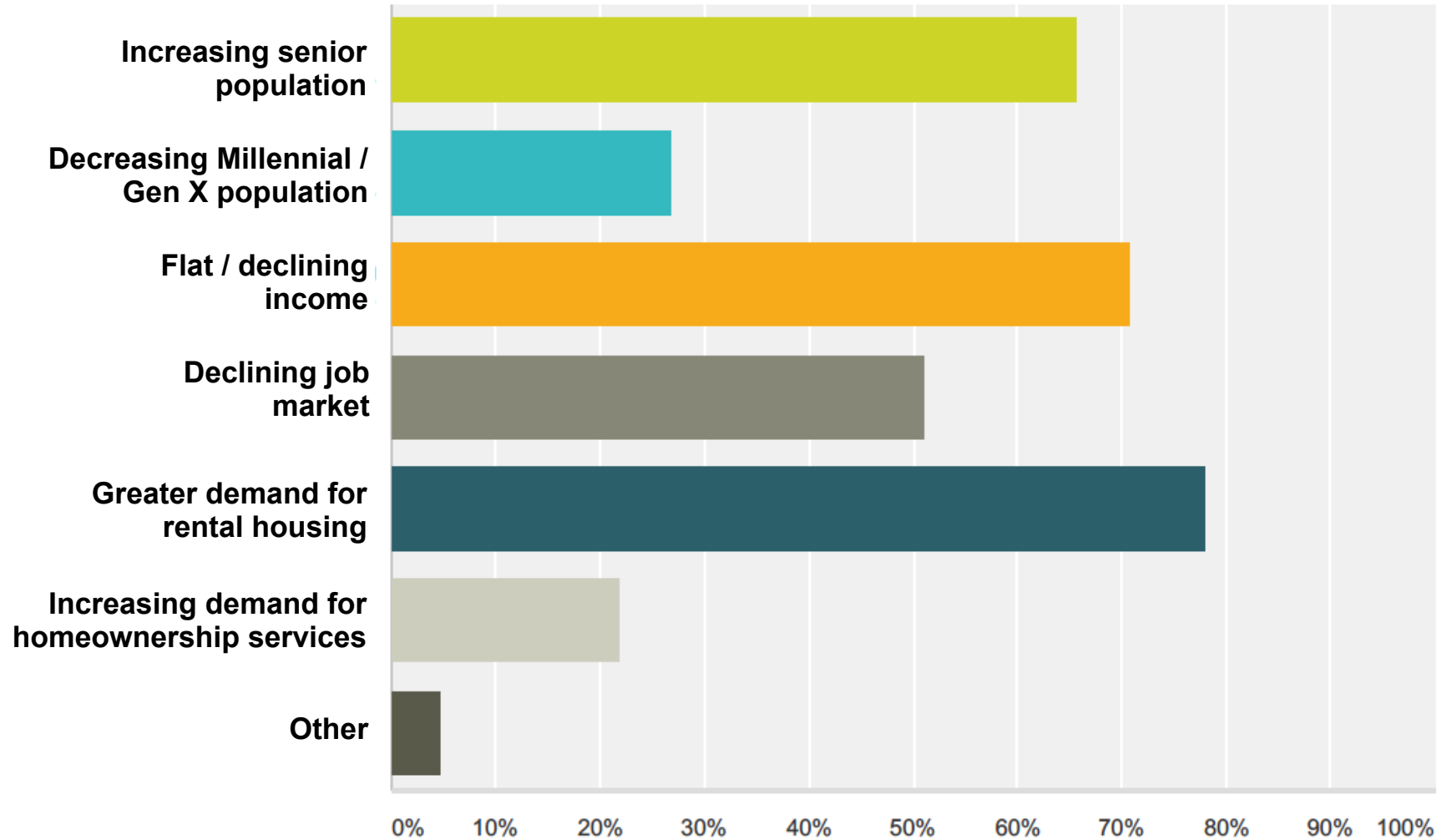


Other:

- 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



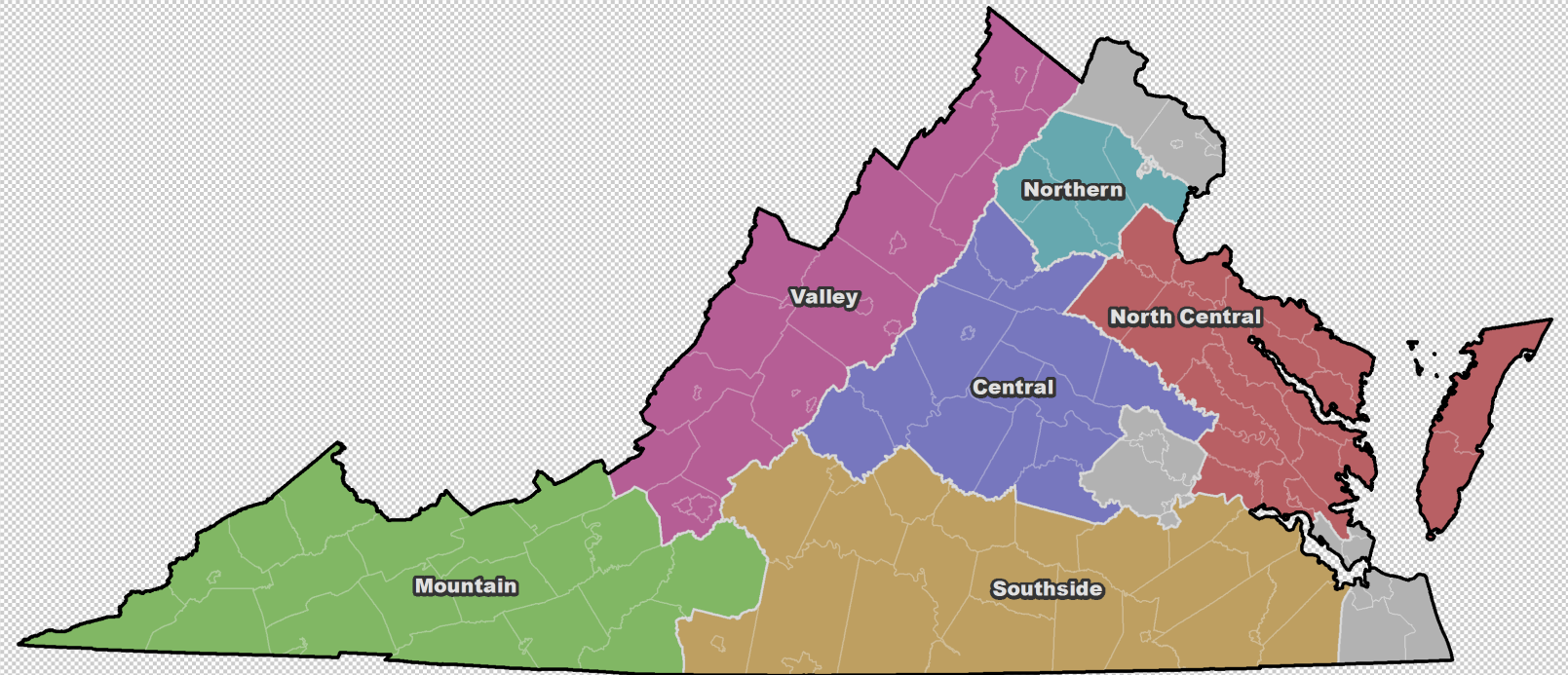
Other:

- 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

- Central
 - Population grew by 21.1% (18.5% statewide)
 - Millennial population – up 10,000 by 2020
 - Senior population -up by 15,000 by 2020
 - Homeownership rate 2000-2014 fell 1.4 % to 77.1%
 - 8,700 rental units added – up 28%
 - HH's with a rent or mortgage burden – 16% to 25% (21,000 more households)

Rural Virginia: Snapshot 2000-2020

- Central
 - Number of homeowners over 65 making a mortgage payment grew 111% (mortgage burden up 261%)
 - 73% of all seniors are rent or mortgage burdened, an increase of 30% since 2000
 - Lost 7,400 manufacturing jobs and 500 agricultural jobs; gained 15,300 in education and healthcare
 - 7.3% of the housing stock are mobile homes
 - 14.9 % of the stock built before 1960
 - 1.5% of the stock built after 2010

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

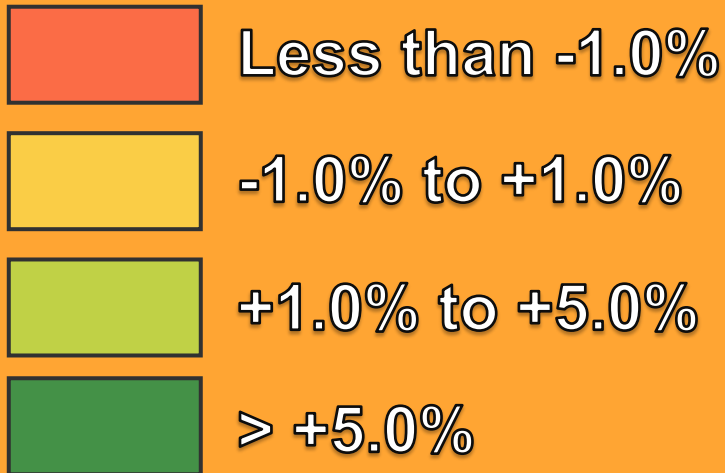
	2012				2015			
	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM
Central Region	5,078 units	\$1,378,290,882	\$339,798	78 days	6,642 units	\$1,952,787,028	\$218,193	62 days
State	79,462 units	\$24,340,075,848	\$245,500	47 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).

CENTRAL REGION

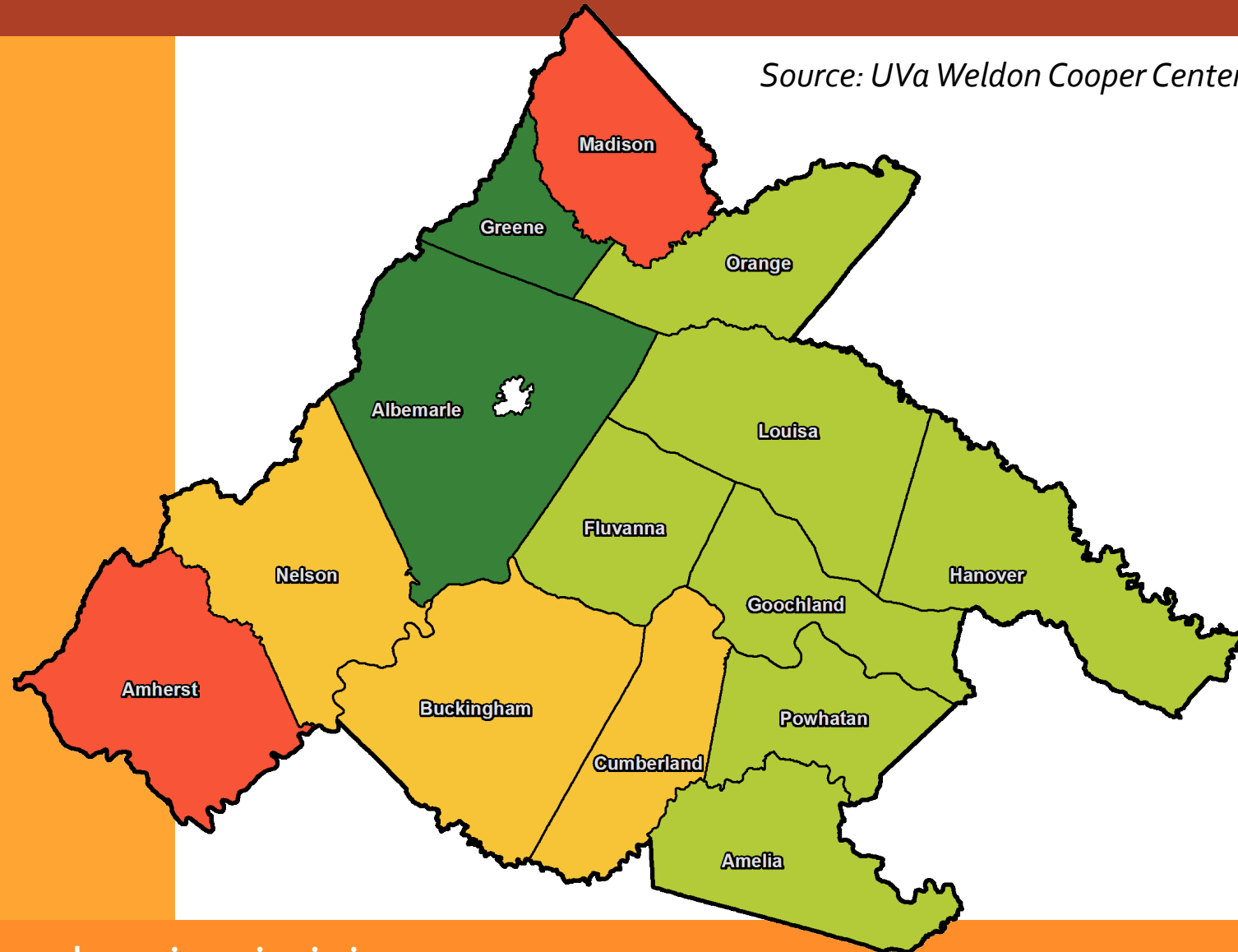
2010 - 2015

Percent change
in population



Regional population
increased by 3.1%
to 474,050

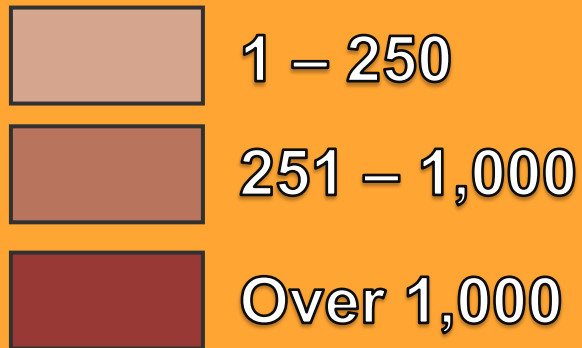
Source: UVA Weldon Cooper Center



CENTRAL REGION

2006 - 2010

Population outflow
from region by
destination county:

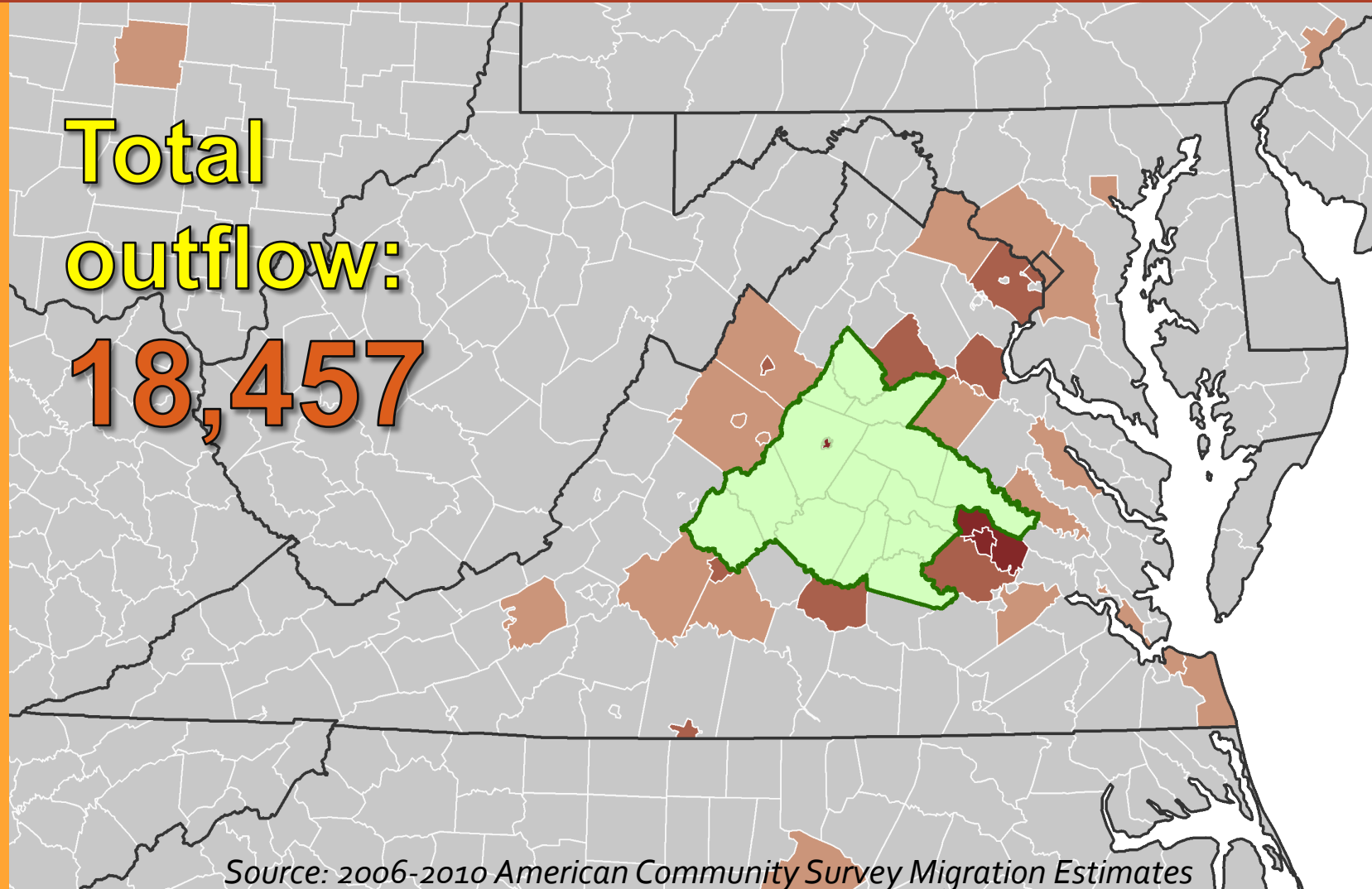


TOP THREE:

Charlottesville City, VA: 5,714

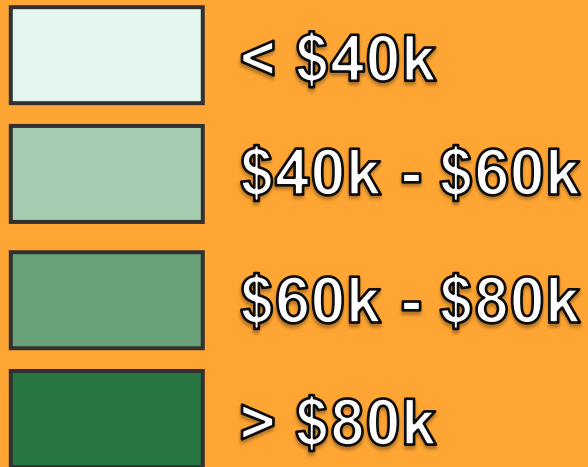
Henrico County, VA: 3,148

Richmond City, VA: 1,618

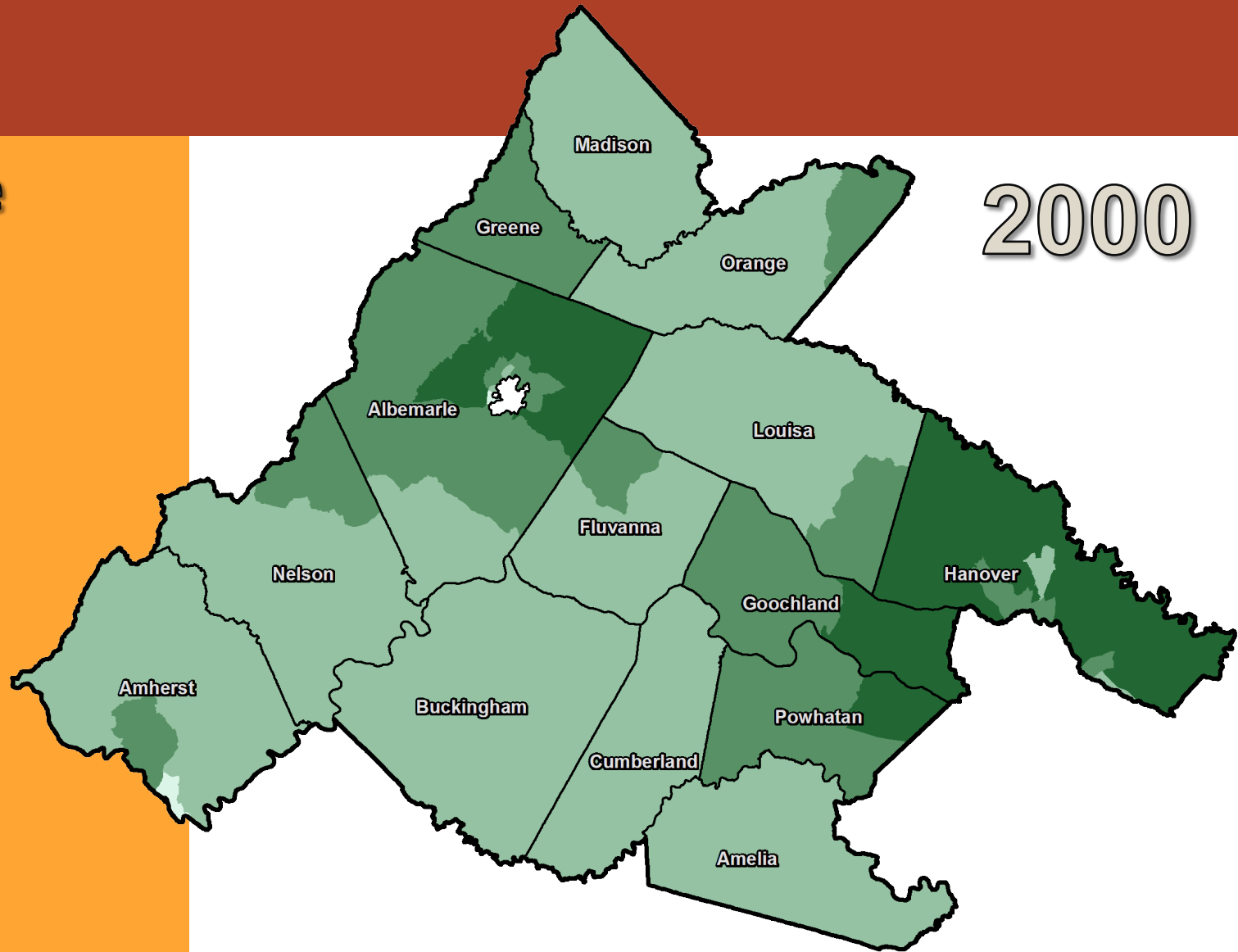


CENTRAL REGION

Median household income
(In 2014 dollars)



Only 4 tracts with
median HH income
under \$40k

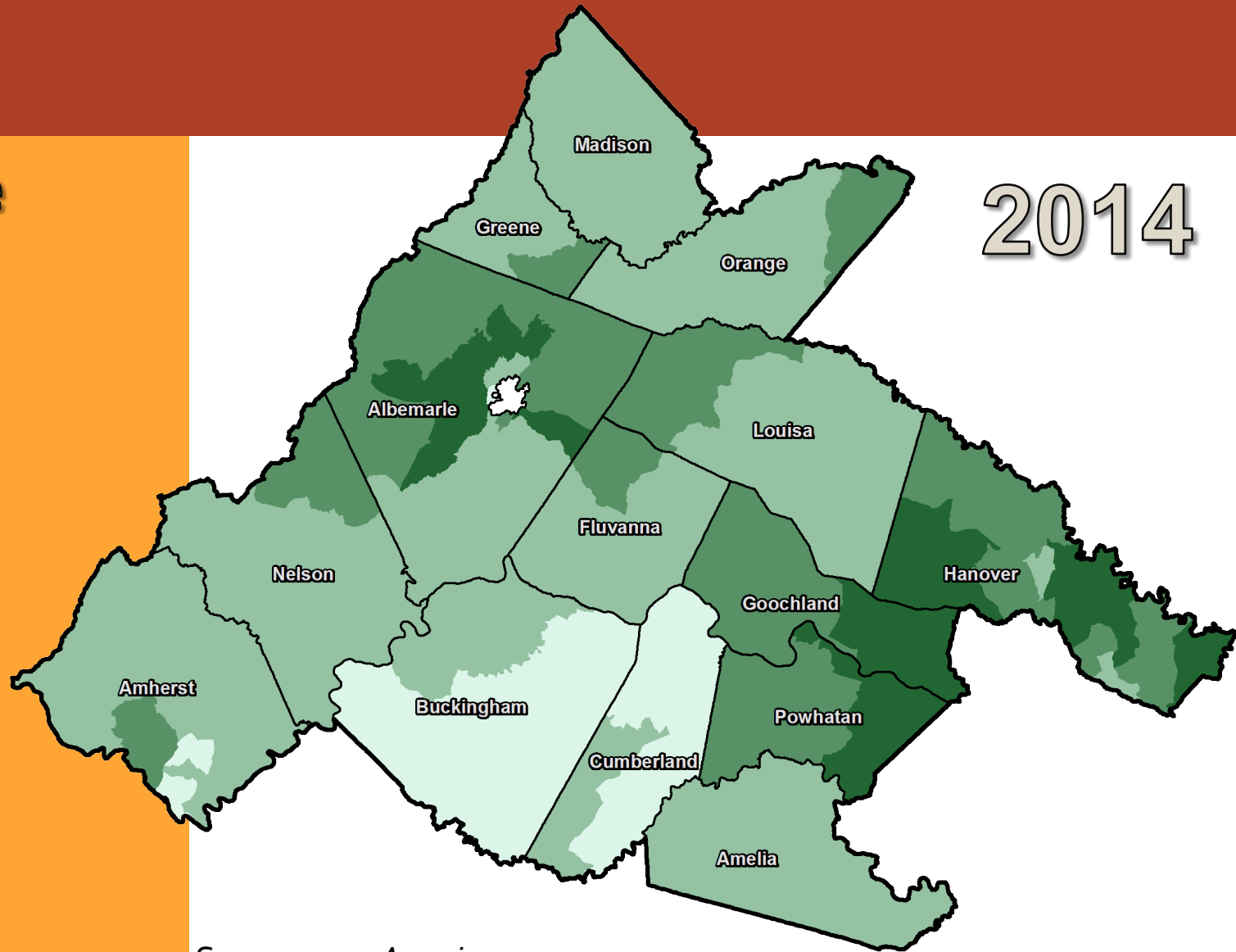
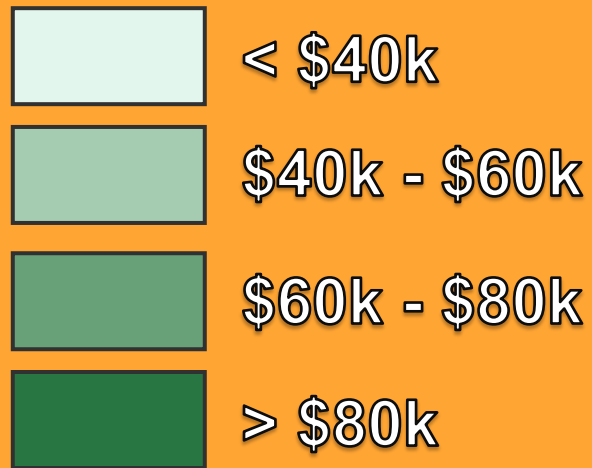


Source: 2000 US Census

CENTRAL REGION

Median household income
(In 2014 dollars)

2014

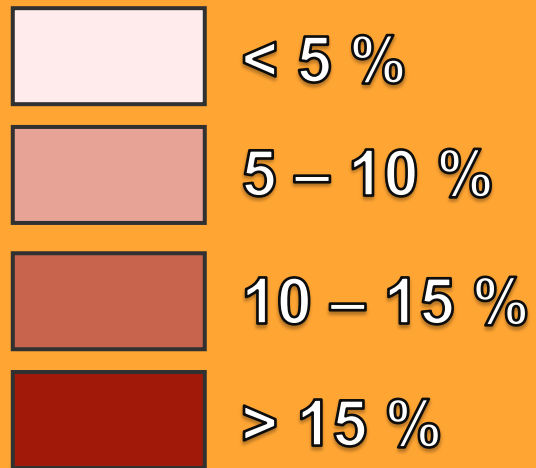


11 tracts with median
HH income
under \$40k

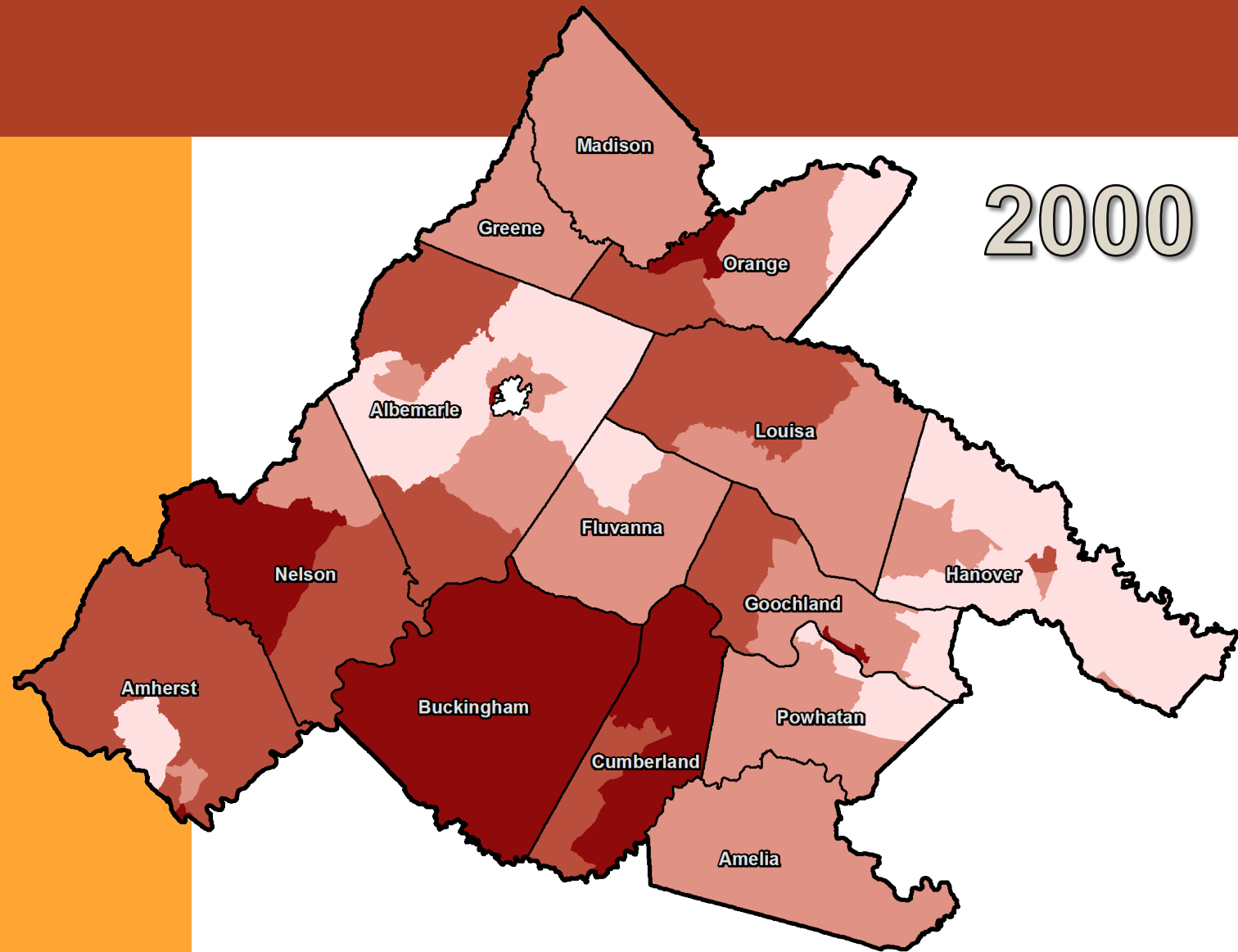
Source: 2014 American
Community Survey 5-Year Estimates

CENTRAL REGION

Overall poverty rate



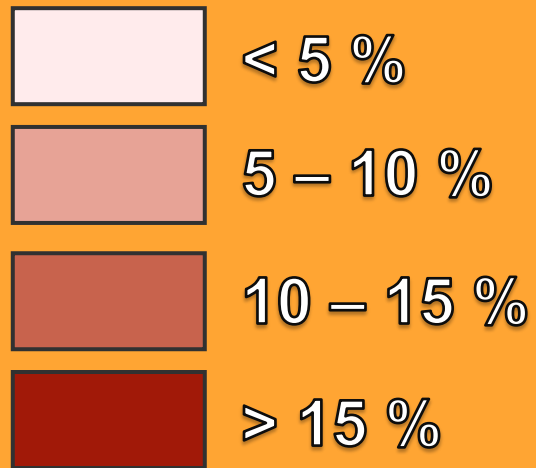
Regional rate:
7.7%



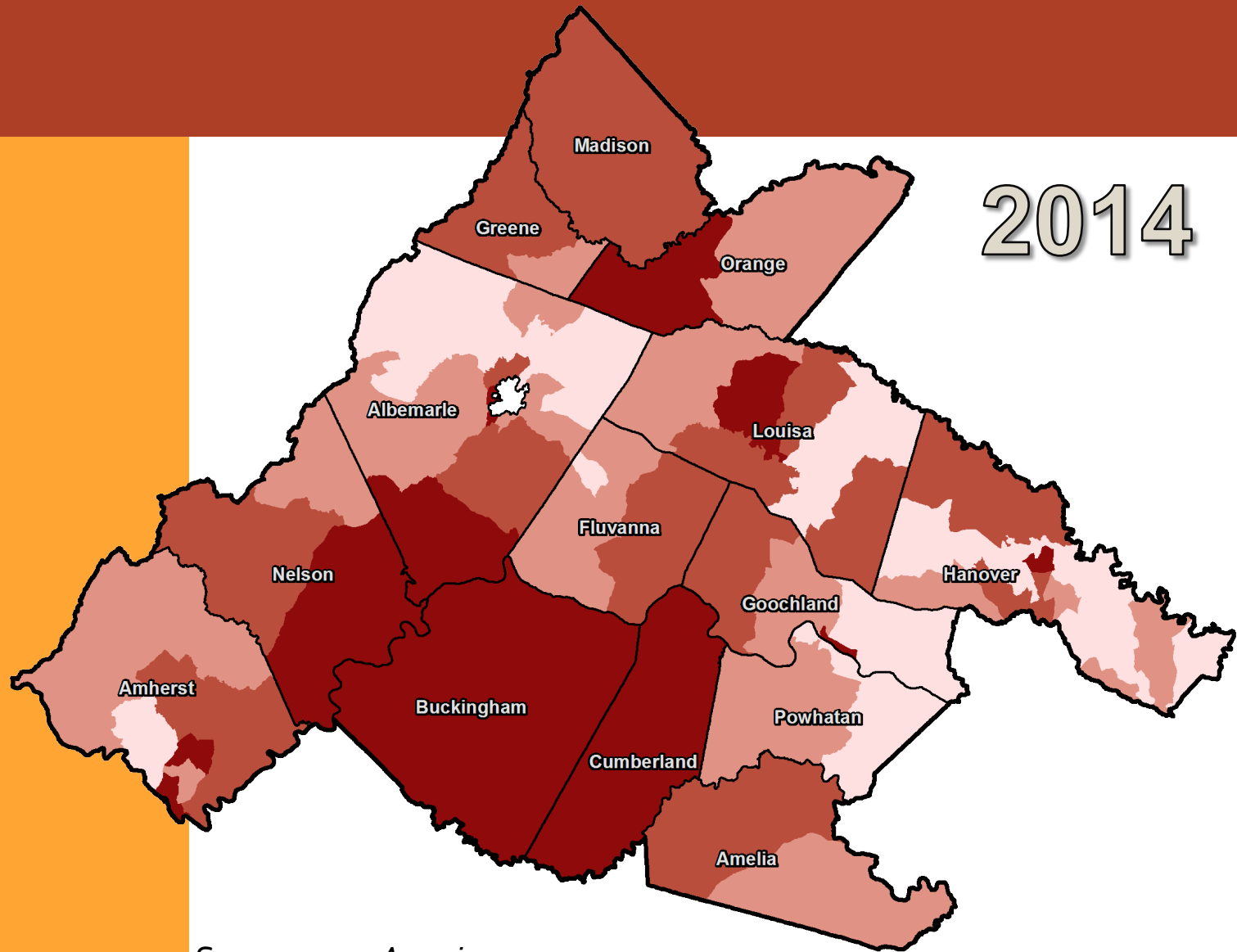
Source: 2000 US Census

CENTRAL REGION

Overall poverty rate



Regional rate:
9.4%

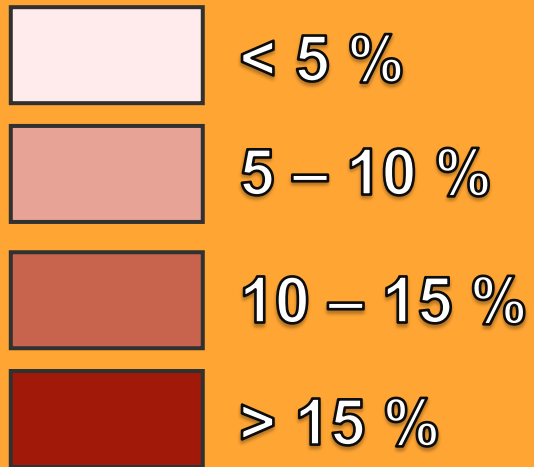


2014

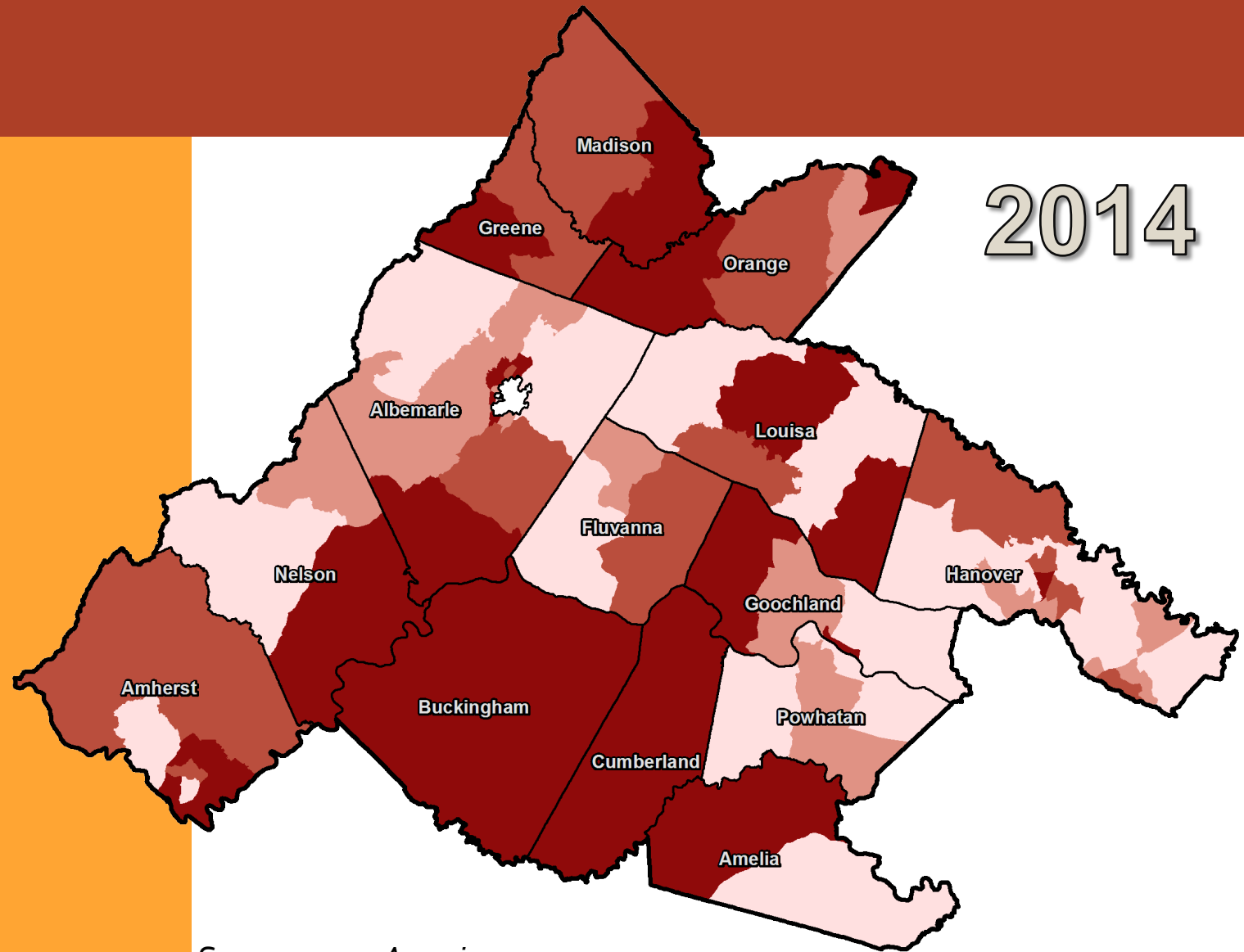
Source: 2014 American
Community Survey 5-Year Estimates

CENTRAL REGION

Youth poverty rate



Regional rate:
11.4%

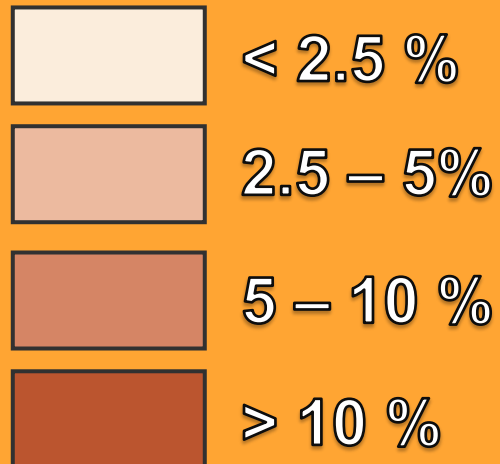


2014

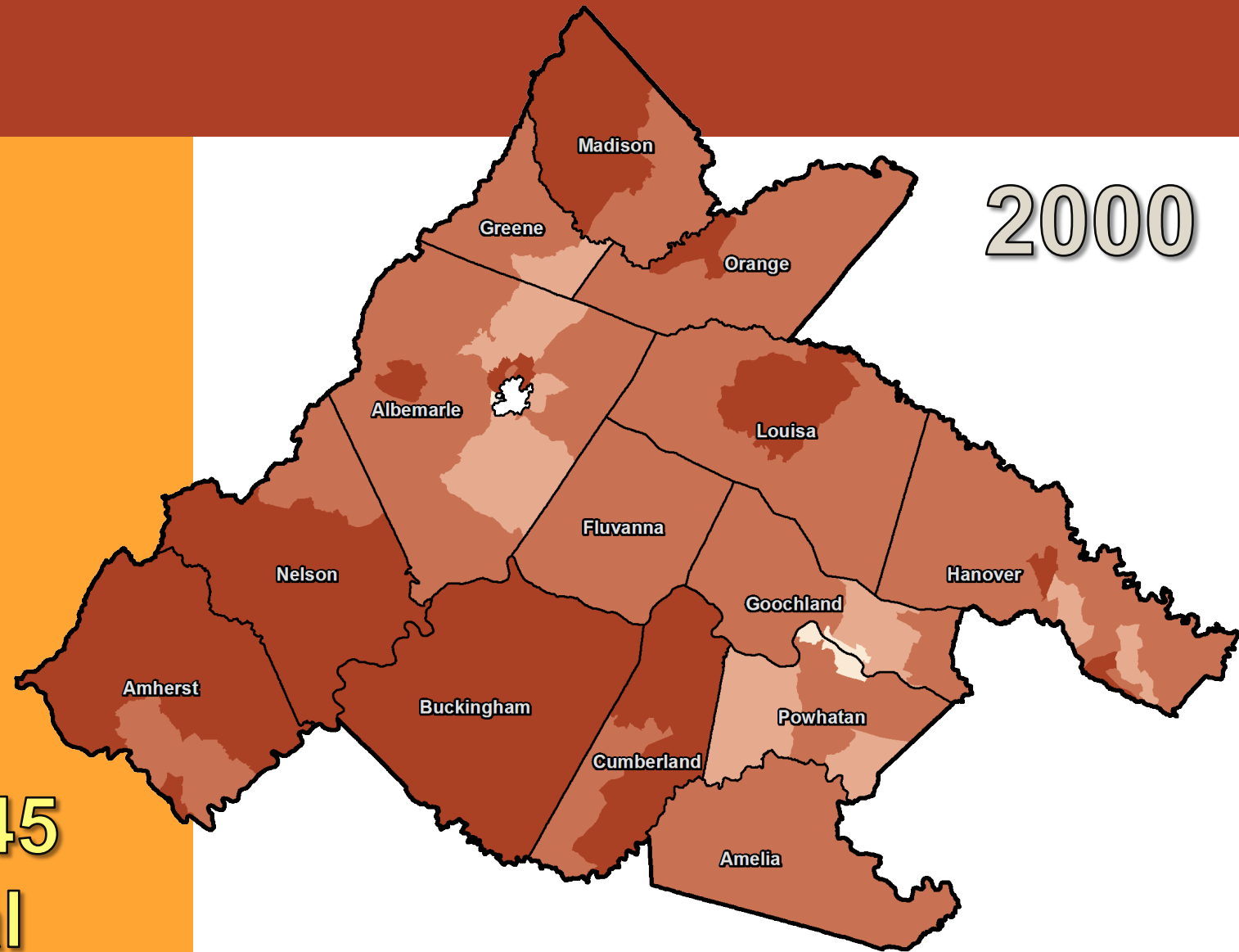
Source: 2014 American
Community Survey 5-Year Estimates

CENTRAL REGION

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



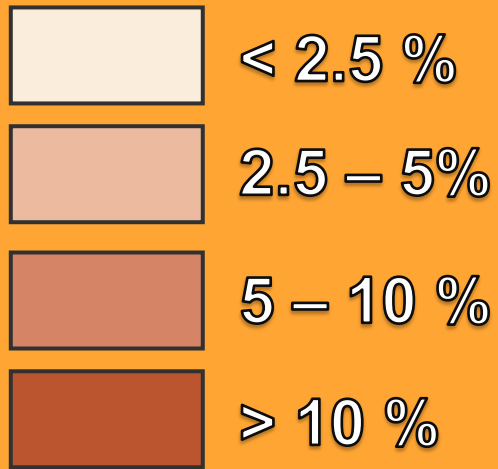
11,845
total



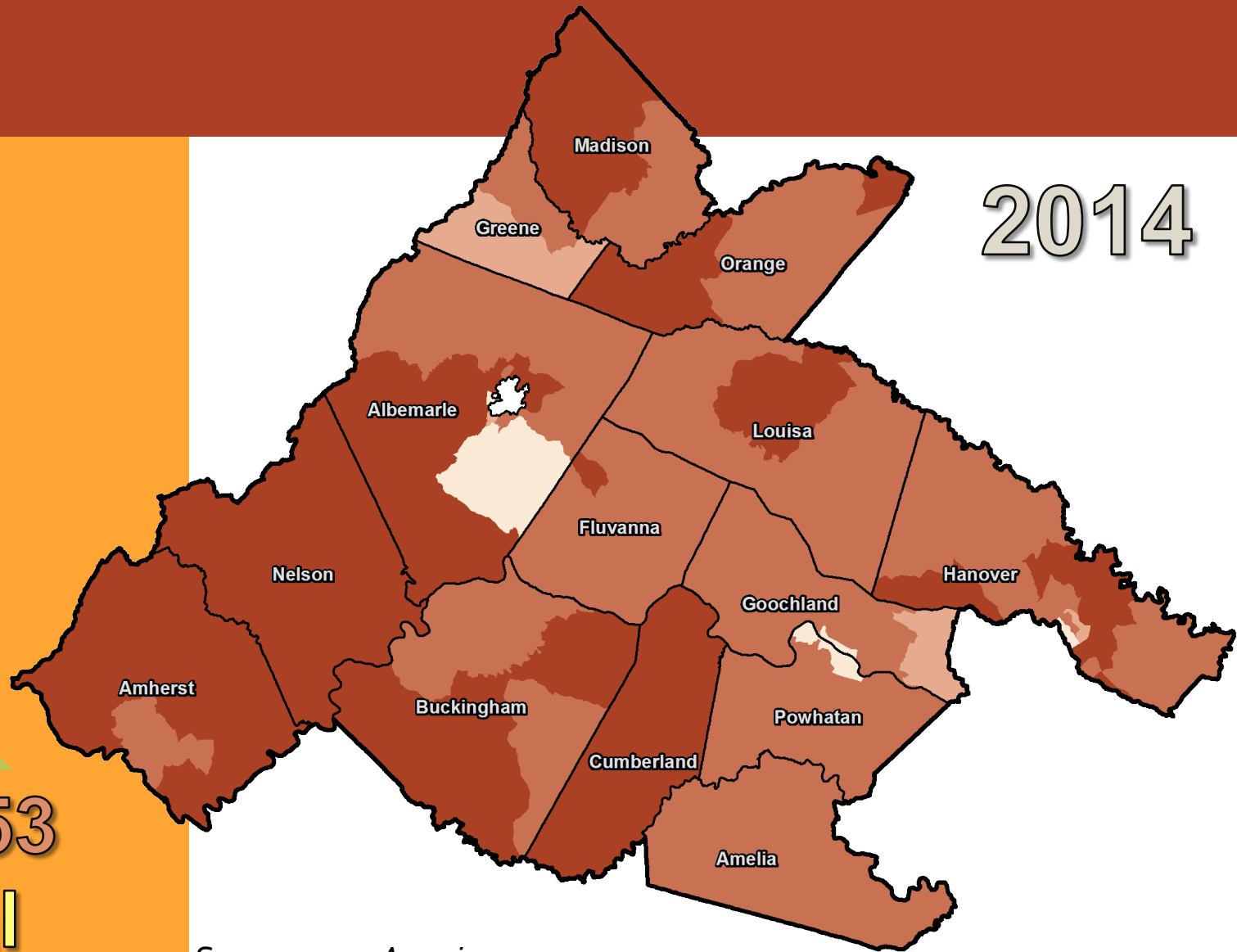
Source: 2000 US Census

CENTRAL REGION

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



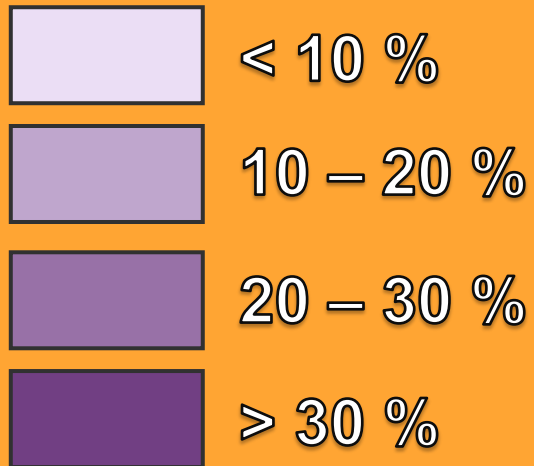
16,553
total



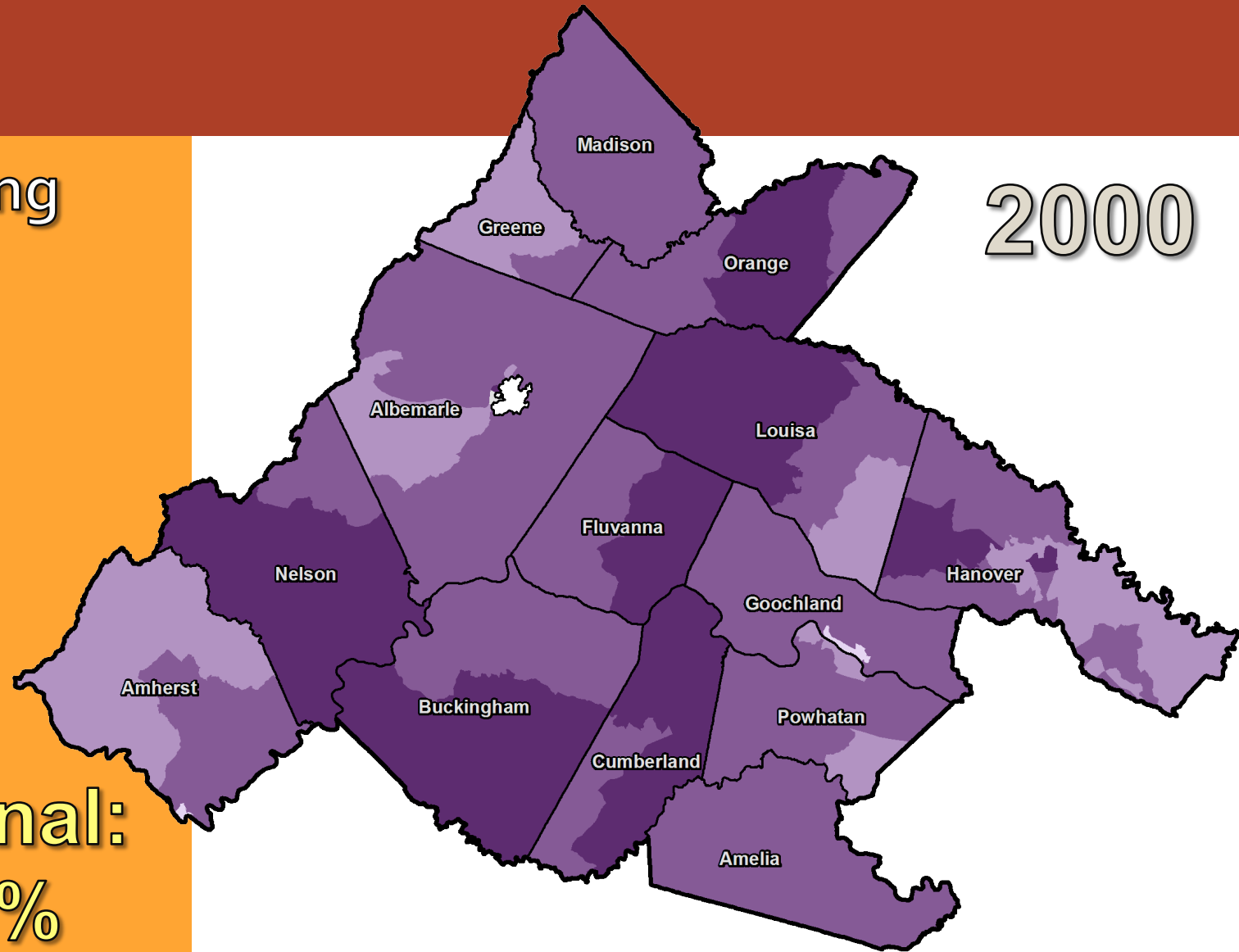
Source: 2014 American Community Survey 5-Year Estimates

CENTRAL REGION

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



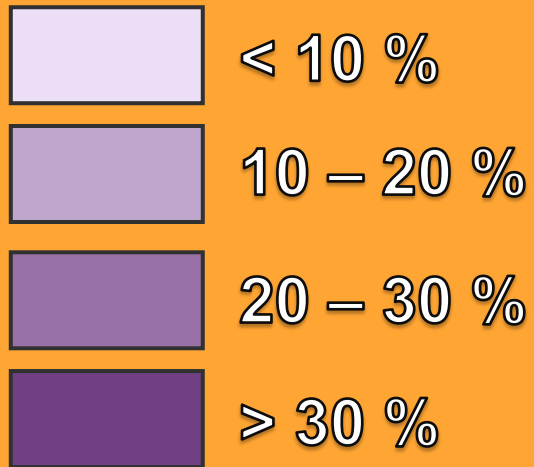
**Regional:
23.5%**



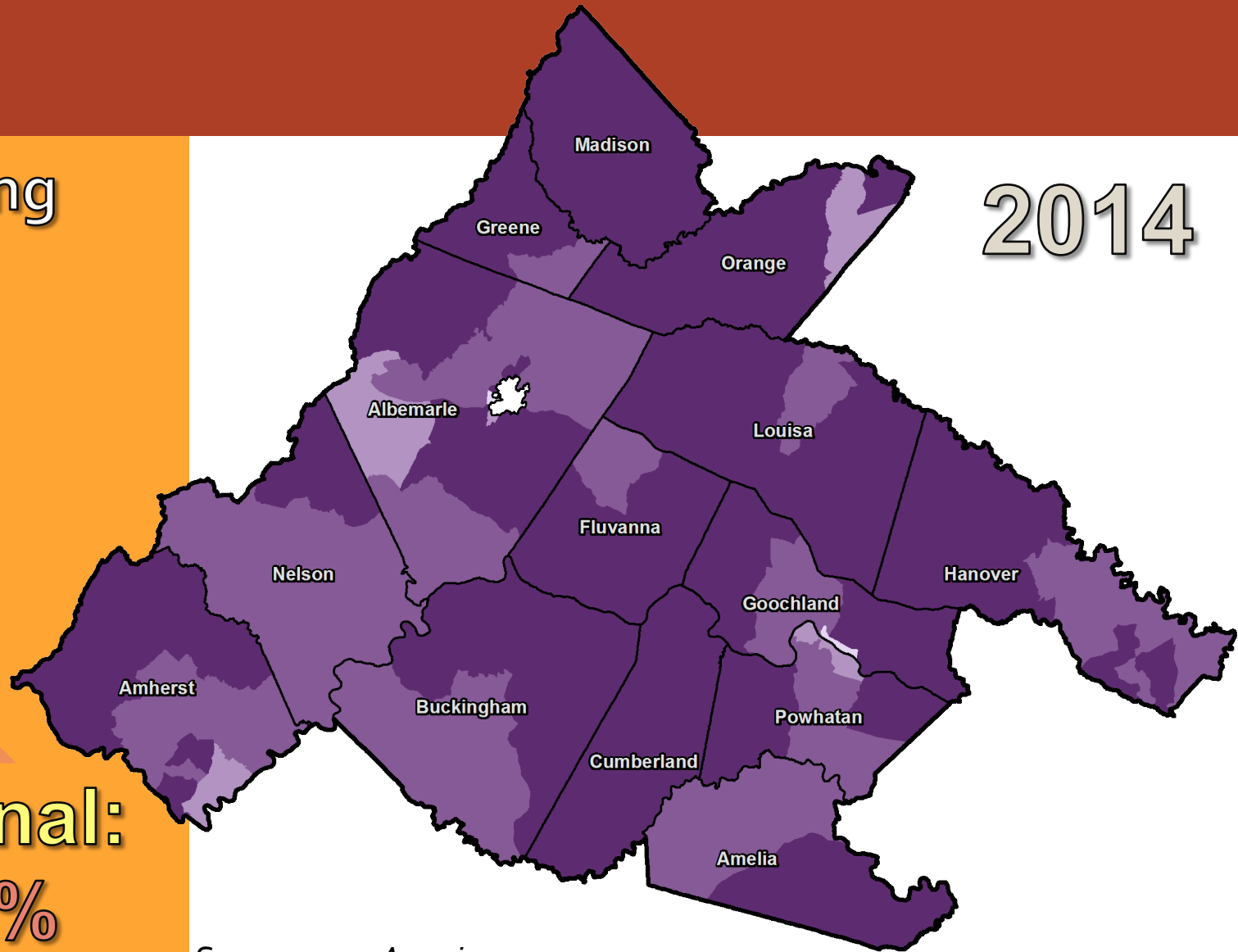
Source: 2000 US Census

CENTRAL REGION

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



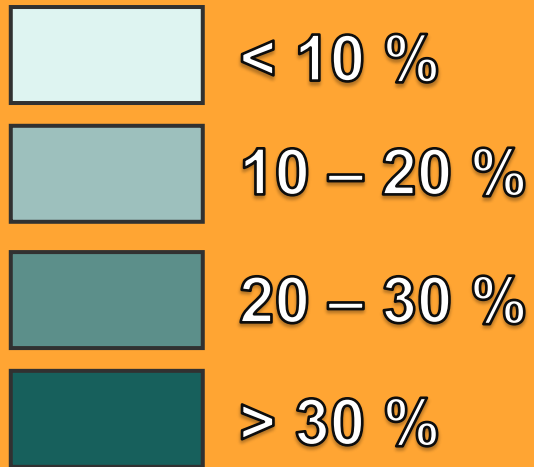
Regional:
30.4%



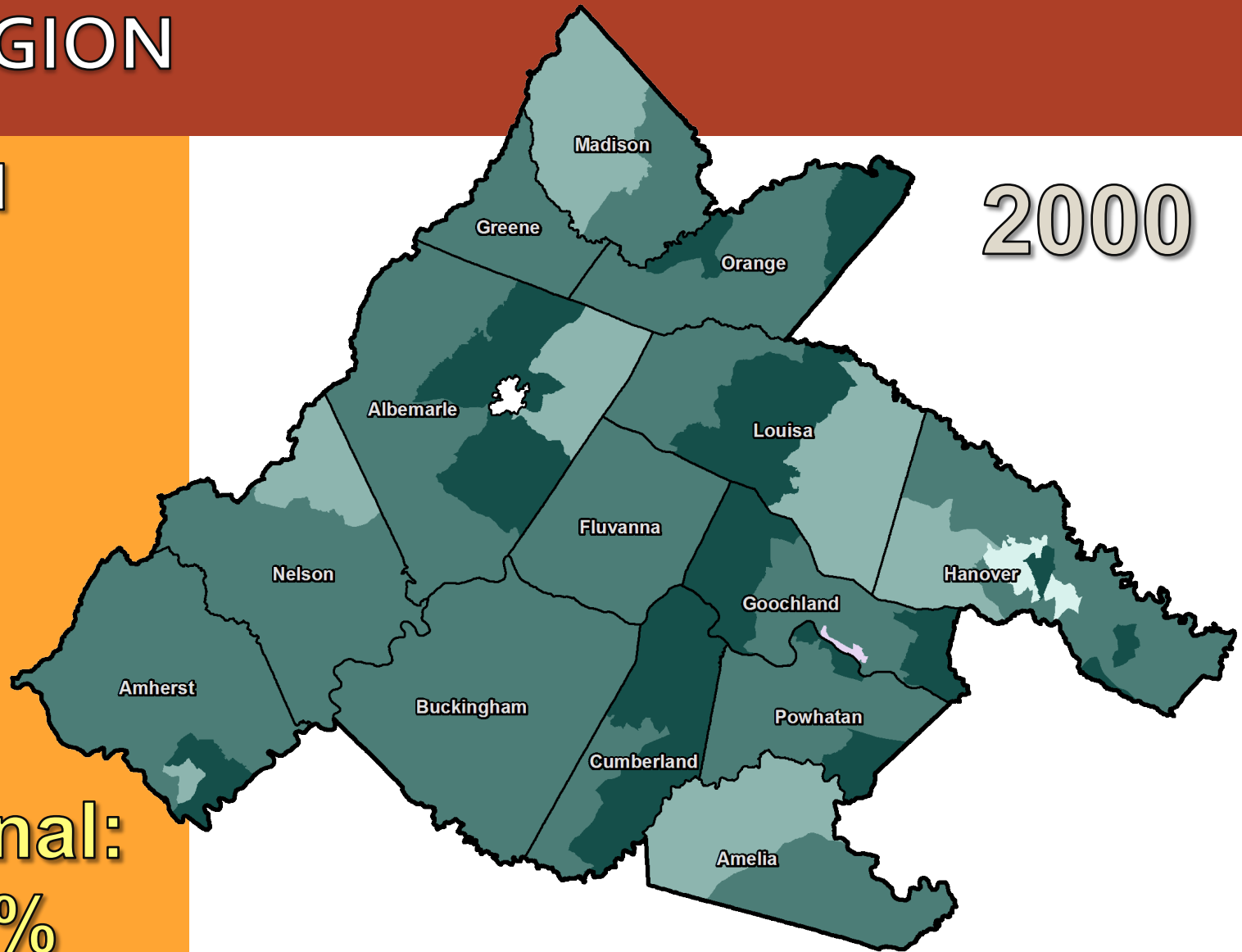
Source: 2014 American Community Survey 5-Year Estimates

NORTH CENTRAL REGION

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



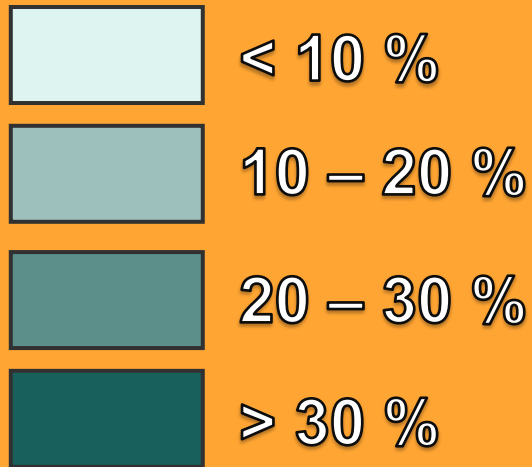
**Regional:
28.7%**



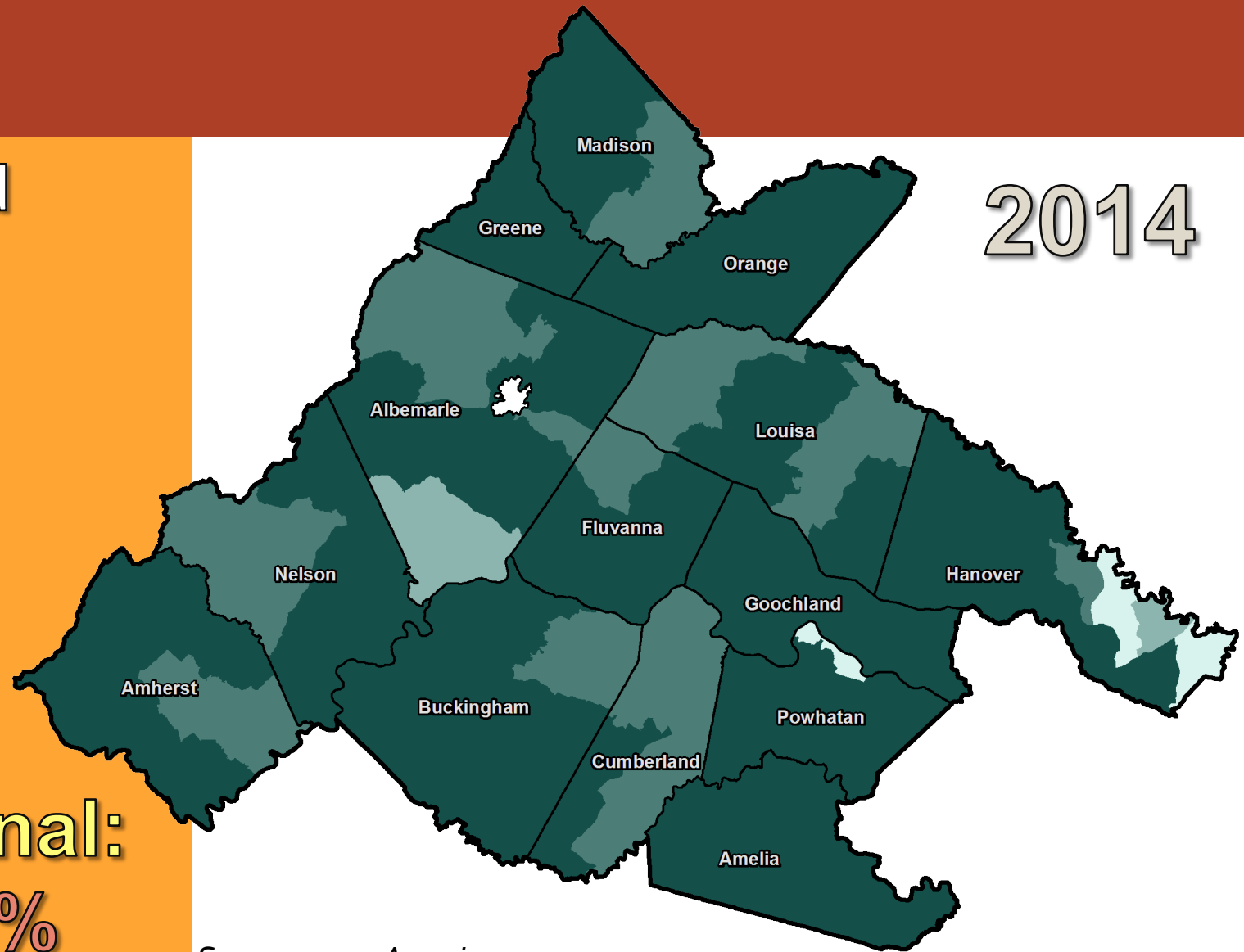
Source: 2000 US Census

CENTRAL REGION

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

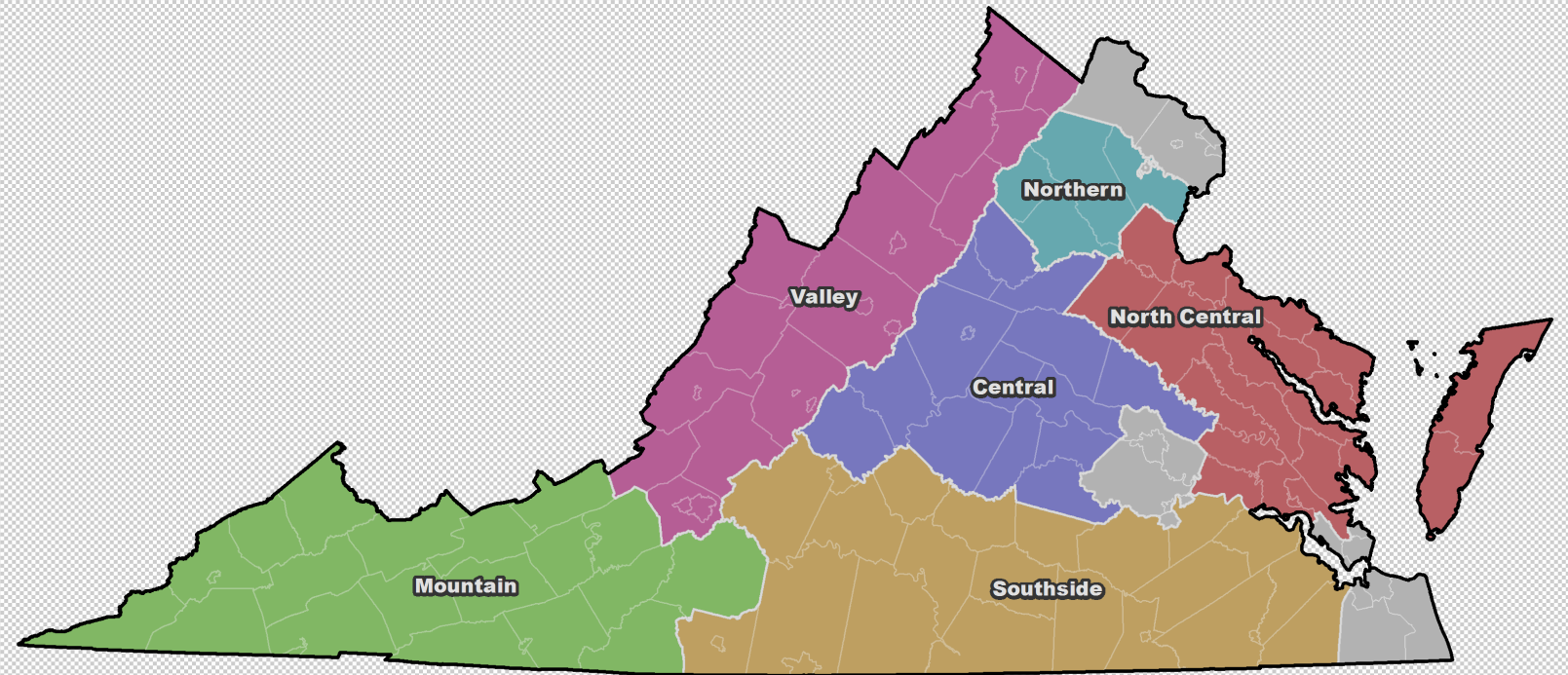


Regional:
41.2%



Source: 2014 American Community Survey 5-Year Estimates

Housing Virginia / RD Rural Housing Initiative: Regions



Rural Virginia: Snapshot 2000-2020

- Southside
 - Population grew by 9.4% (18.5% statewide) 2000-2015
 - Since 2010 population up by 1.4%
 - Millennial population – expected to decline by 2,500 by 2020
 - Senior population -up by 19,000 by 2020
 - Homeownership rate 2000-2014 fell 2.7 % to 70.5%
 - 12,700 rental units added – up 16.7%
 - HH's with a rent or mortgage burden – 16.2% to 26.7%

Rural Virginia: Snapshot 2000-2020

- Southside
 - Number of homeowners over 65 making a mortgage payment grew 55% (mortgage burden up 97.4%)
 - 63.2% of all seniors are rent or mortgage burdened
 - Lost 32,200 manufacturing jobs; gained 22,000 in education and healthcare
 - 13.6% of the housing stock are mobile homes
 - 26.4 % of the stock built before 1960
 - 1.1% built after 2010

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

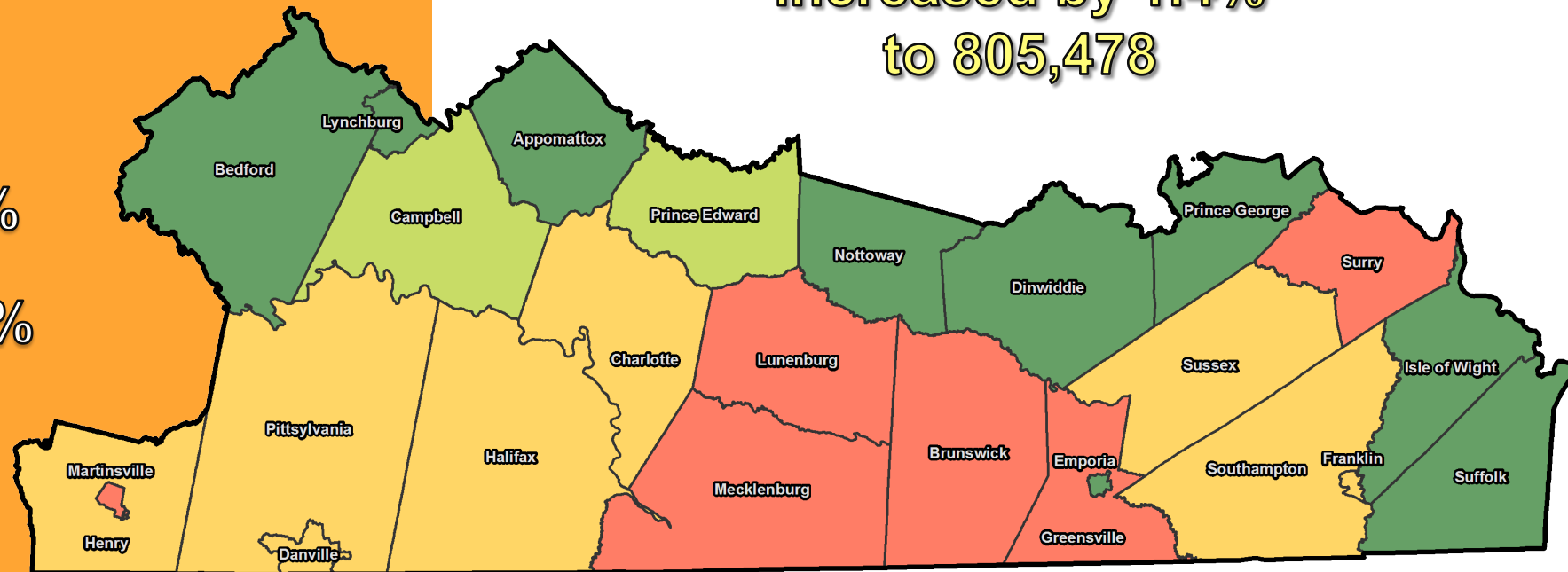
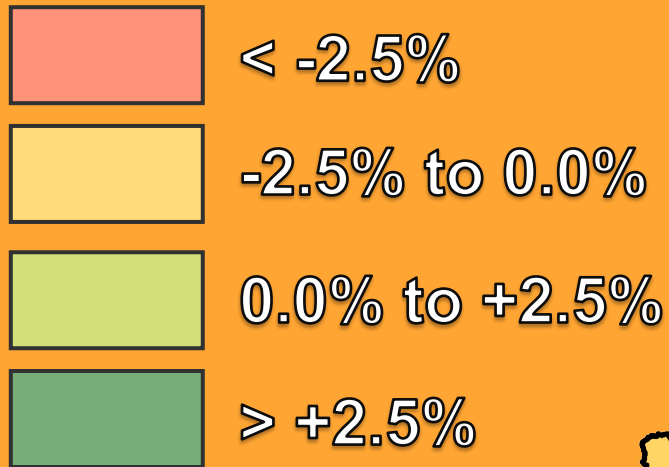
	2012				2015			
	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM	# Units Sold	Volume of Home Sales	Median Sales Price	Median DOM
Southside Region	5,438 units	\$931,267,271	\$123,196	107 days	7,020 units	\$1,262,827,477	\$127,538	108 days
State	79,462 units	\$24,340,075,848	\$245,500	47 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).

SOUTHSIDE REGION

2010 - 2015

Percent change
in population



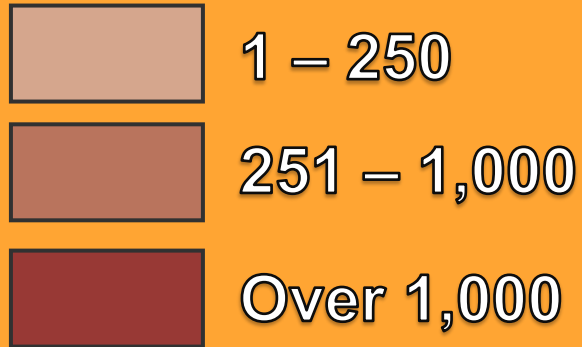
Regional population
increased by 1.4%
to 805,478

Source: UVa Weldon Cooper Center

SOUTHSIDE REGION

2006 - 2010

Population outflow
from Southside Region
by destination county:

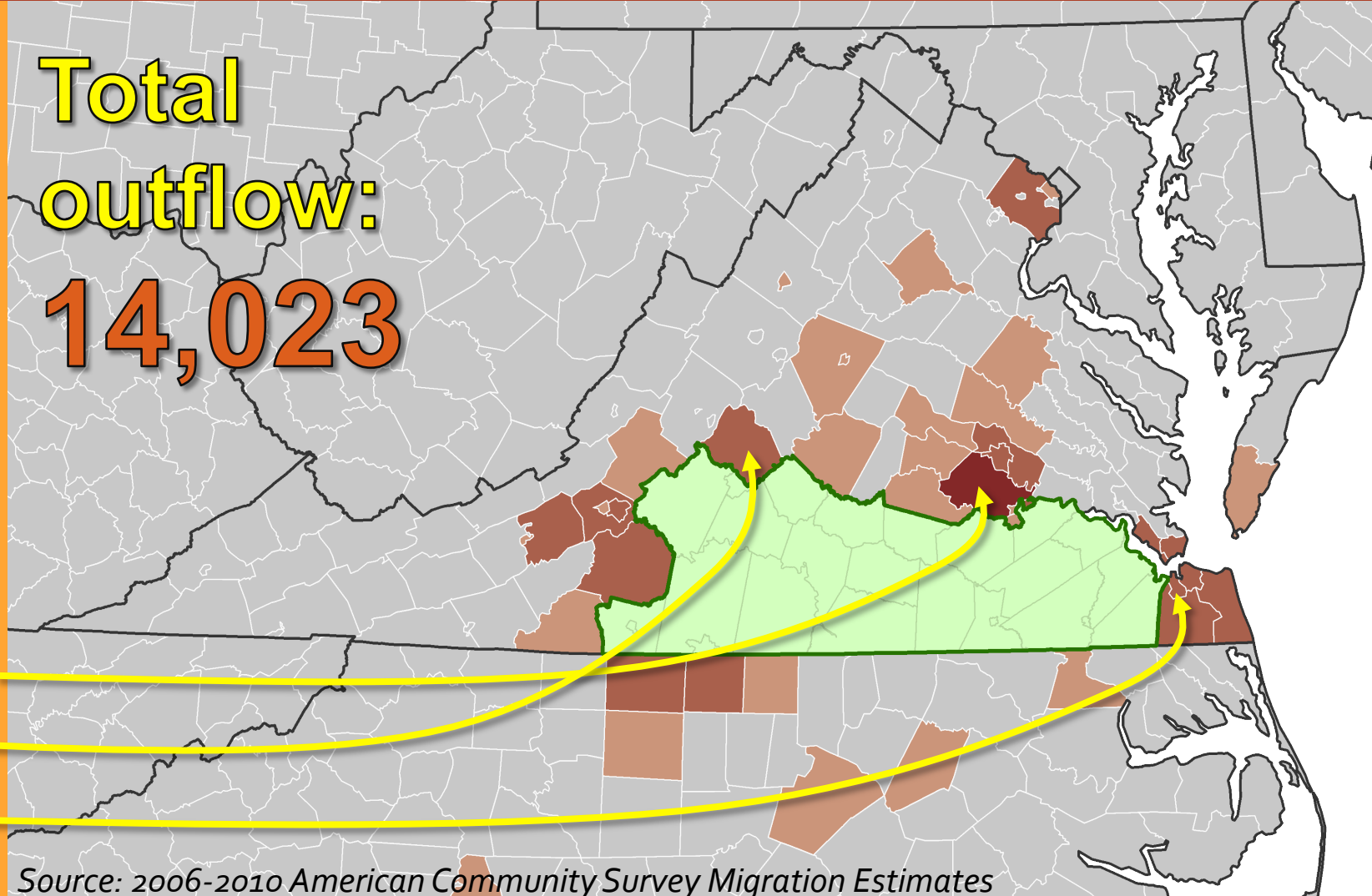


Chesterfield County, VA: 1,454

Amherst County, VA: 891

Portsmouth City, VA: 791

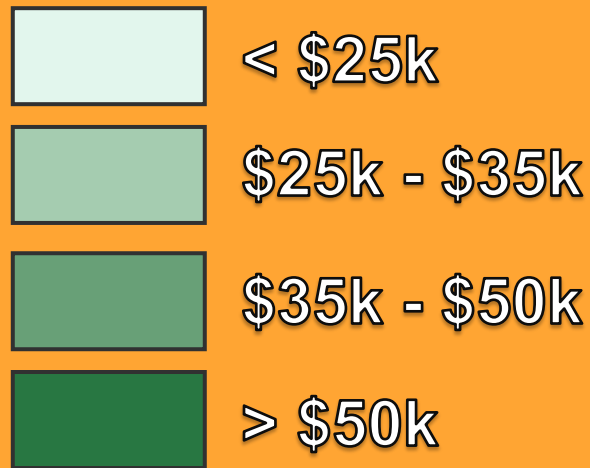
Total
outflow:
14,023



Source: 2006-2010 American Community Survey Migration Estimates

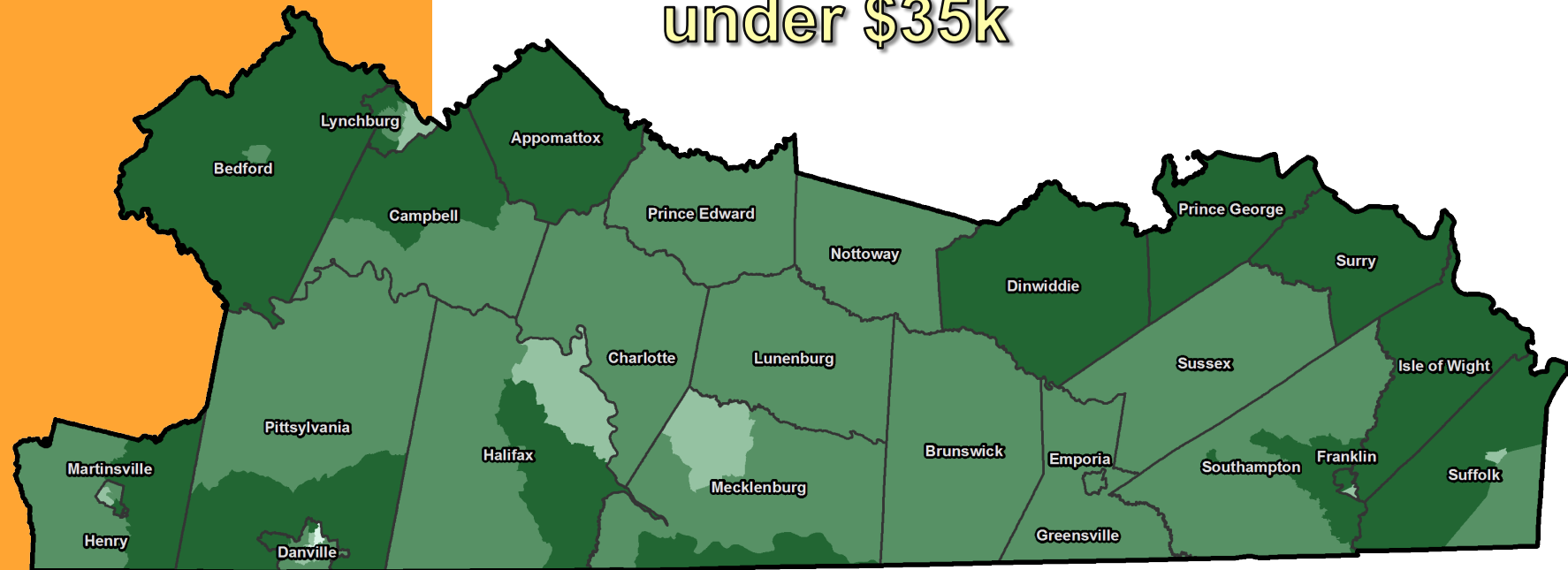
SOUTHSIDE REGION

Median household income
(In 2014 dollars)



24 tracts with median
HH income
under \$35k

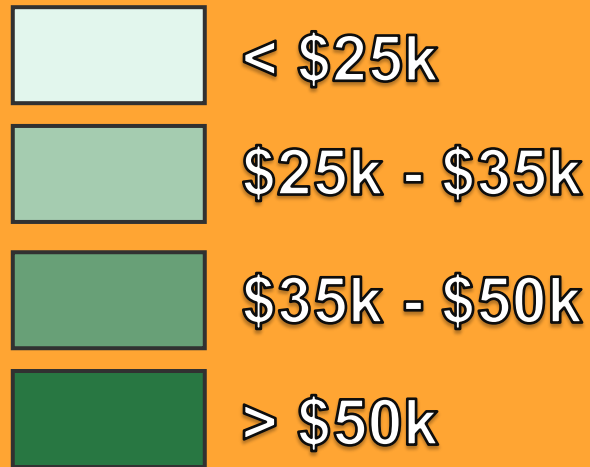
2000



Source: 2000 US Census

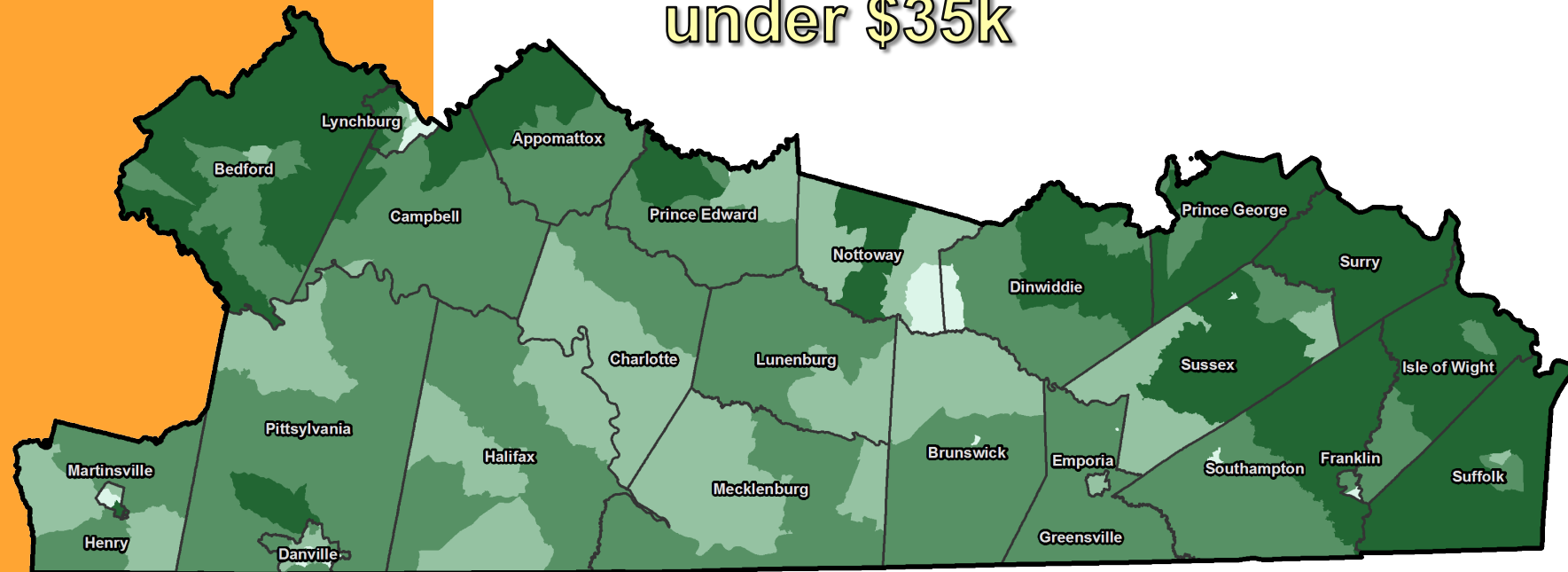
SOUTHSIDE REGION

Median household income
(In 2014 dollars)



66 tracts with median
HH income
under \$35k

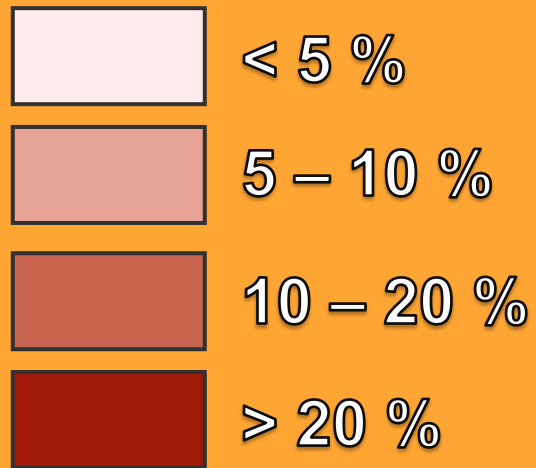
2014



Source: 2014 American Community Survey 5-Year Estimates

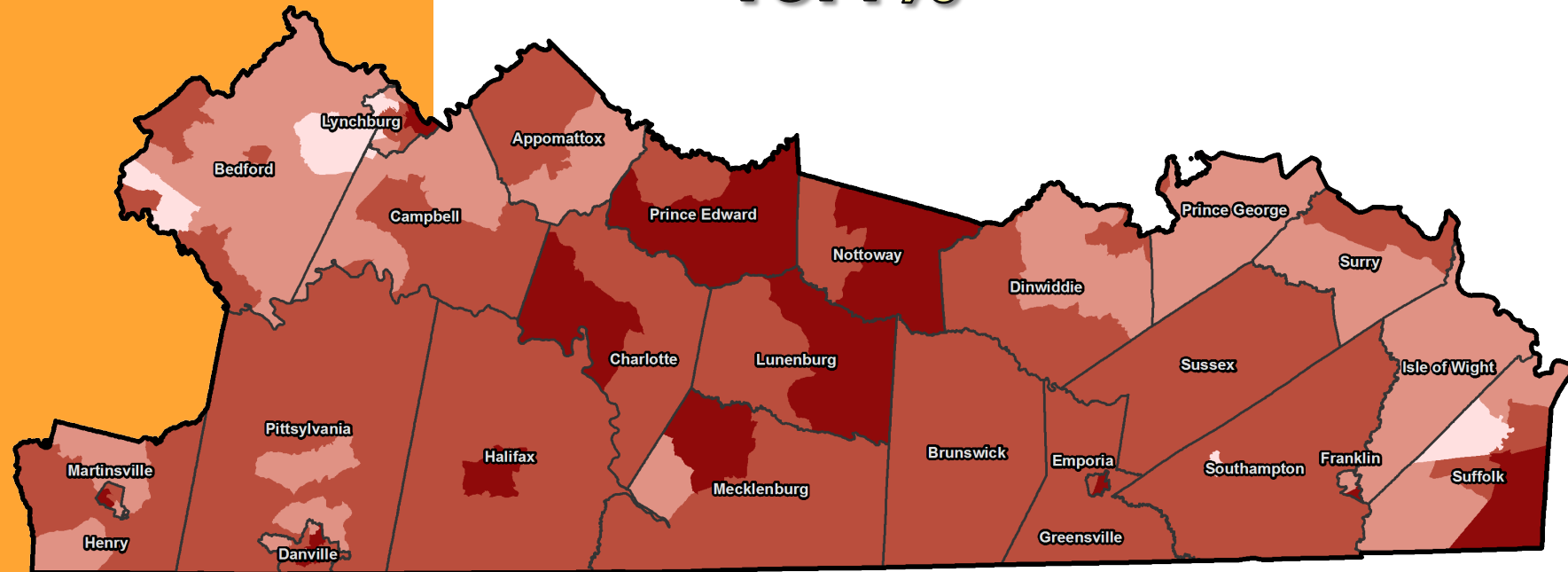
SOUTHSIDE REGION

Overall poverty rate



Regional rate:
13.4%

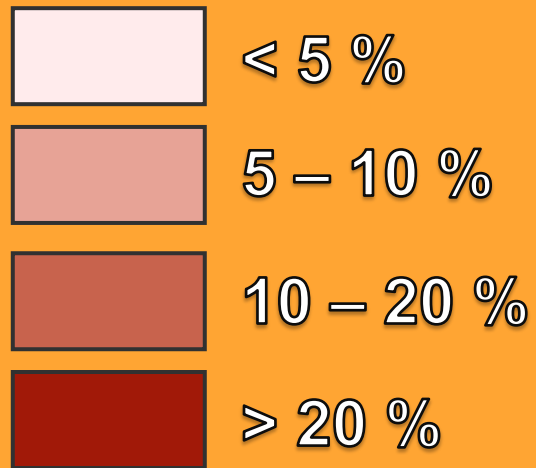
2000



Source: 2000 US Census

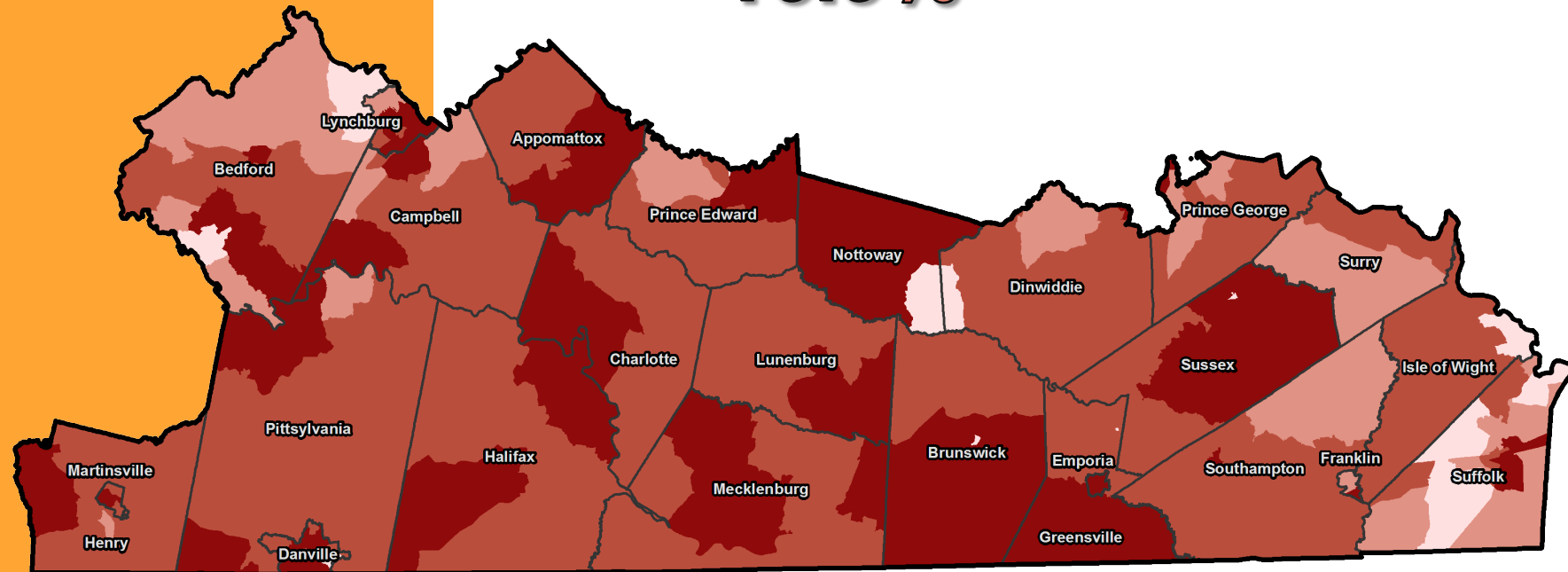
SOUTHSIDE REGION

Overall poverty rate



Regional rate:
16.9%

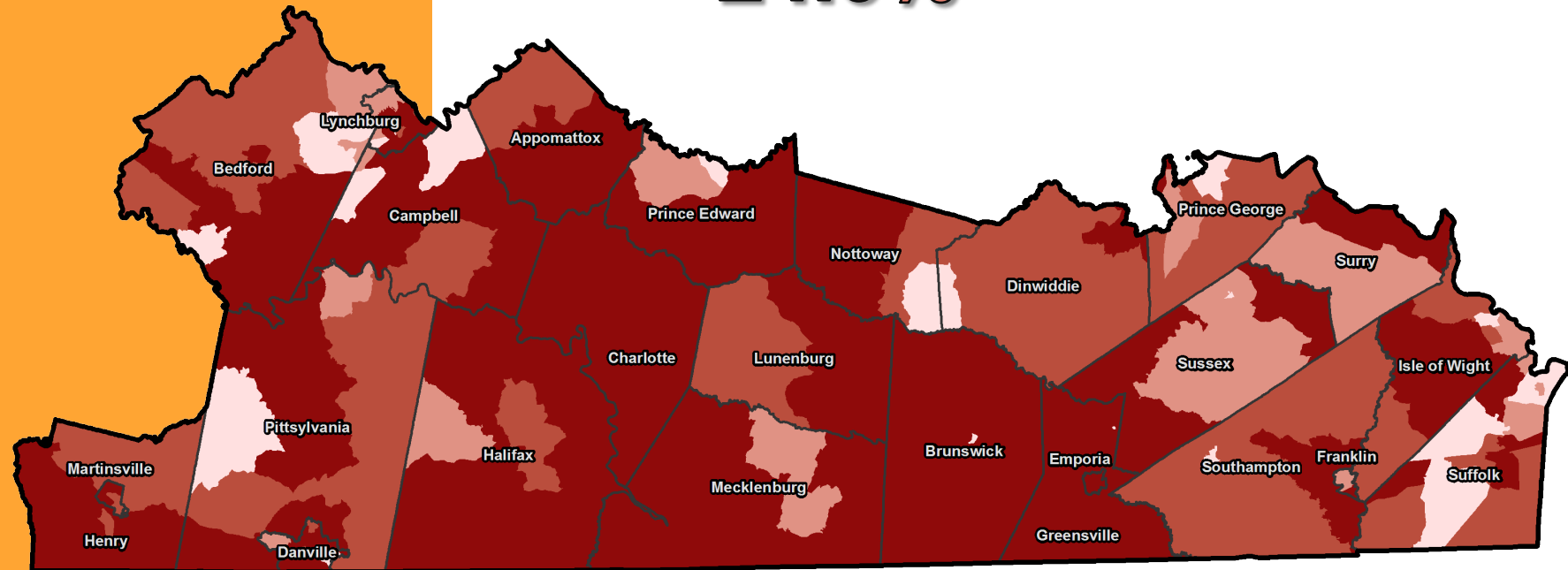
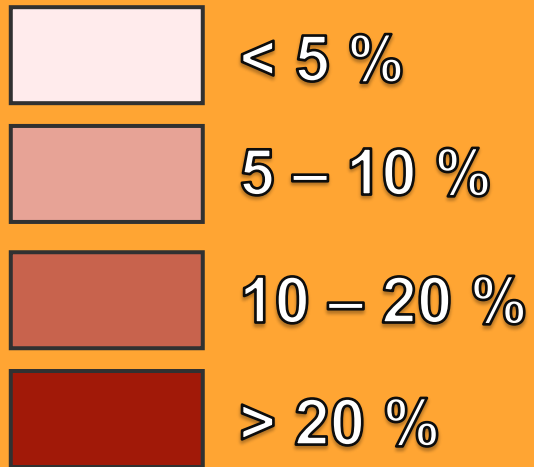
2014



Source: 2014 American Community Survey 5-Year Estimates

SOUTHSIDE REGION

Youth poverty rate



Regional rate:
24.0%

2014

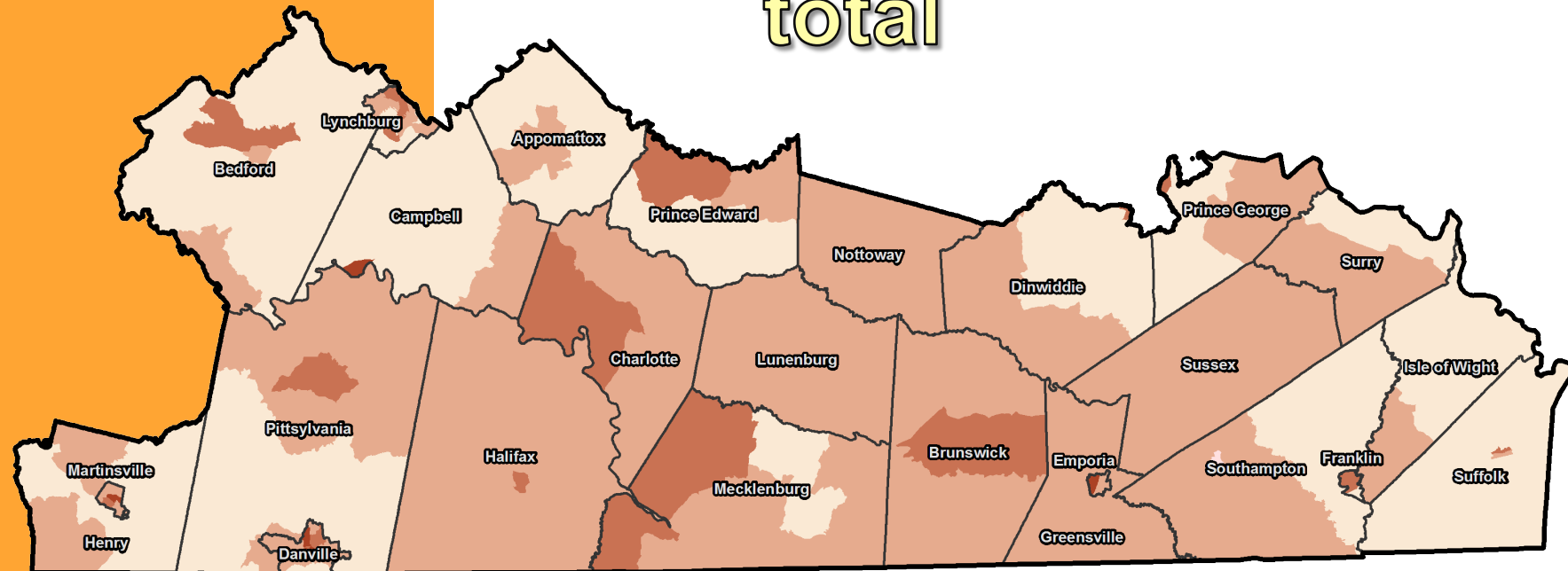
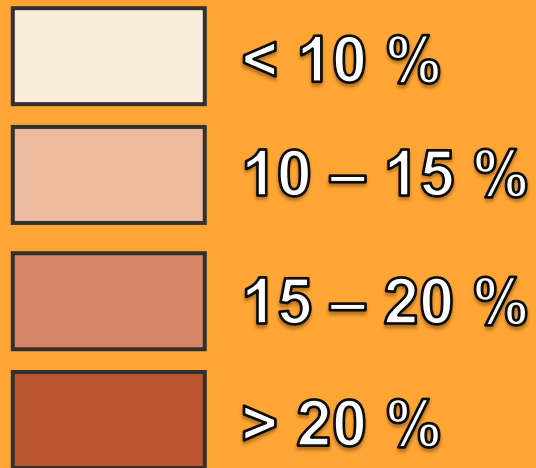
Source: 2014 American Community Survey 5-Year Estimates

SOUTHSIDE REGION

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

2000

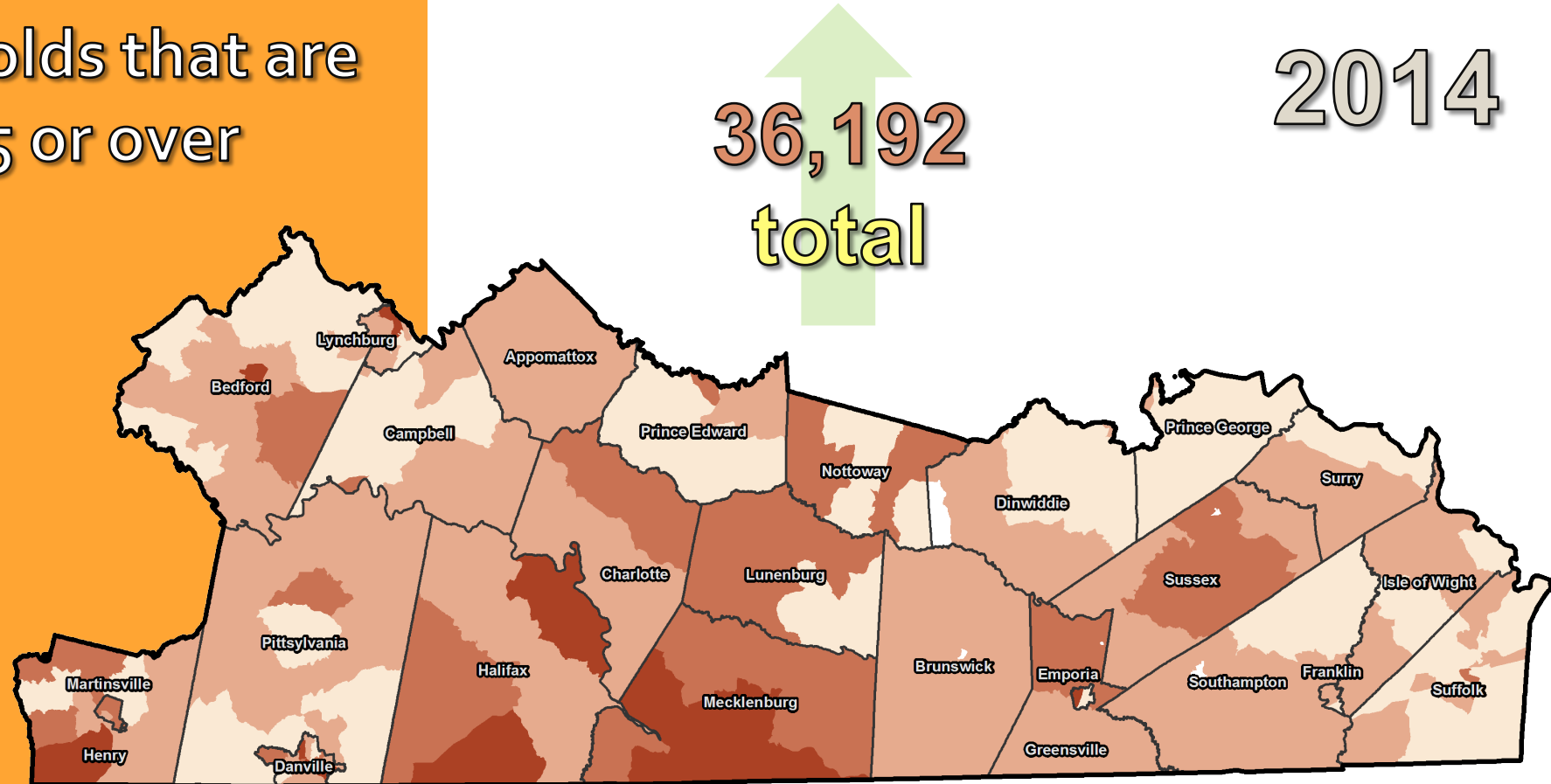
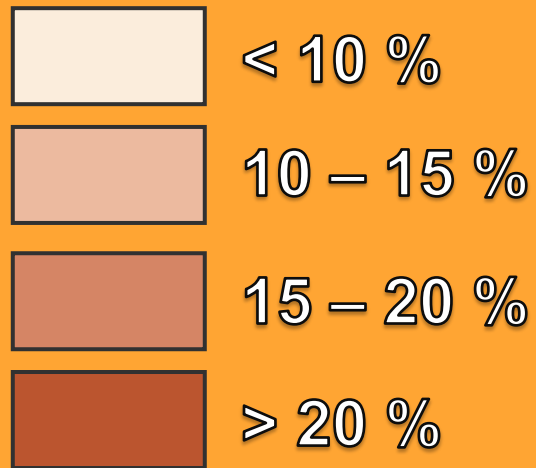
31,827
total



Source: 2000 US Census

SOUTHSIDE REGION

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



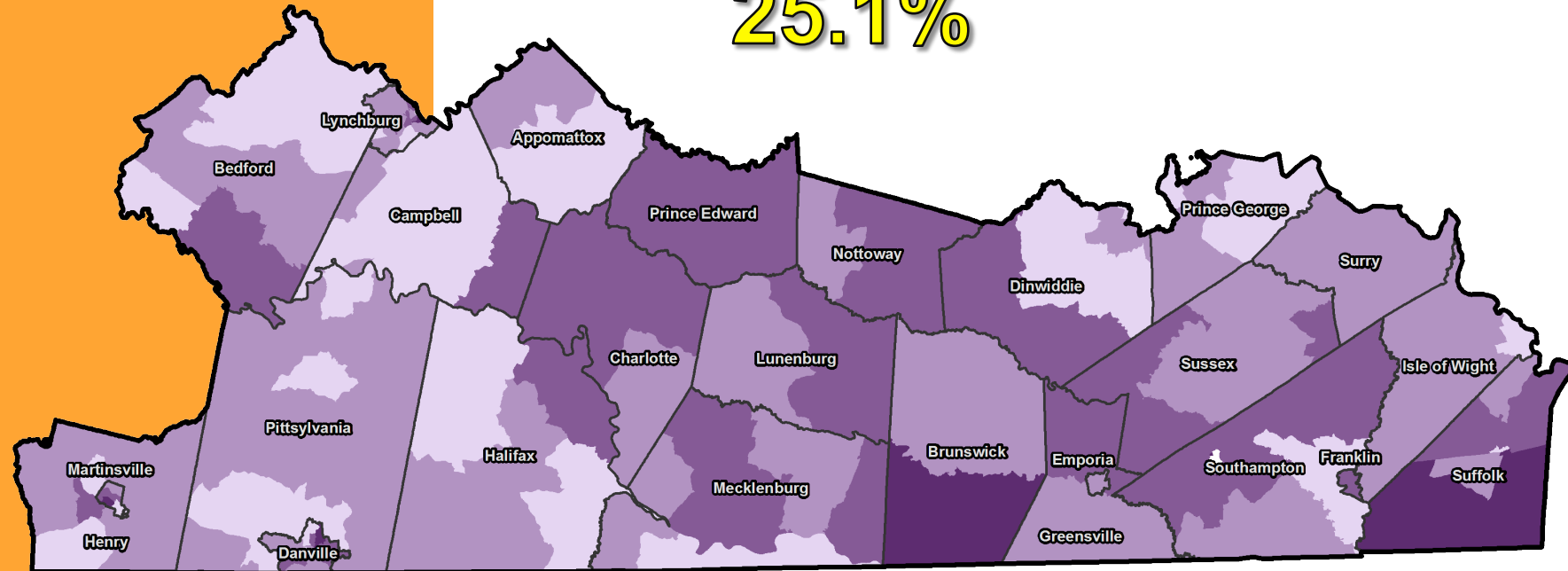
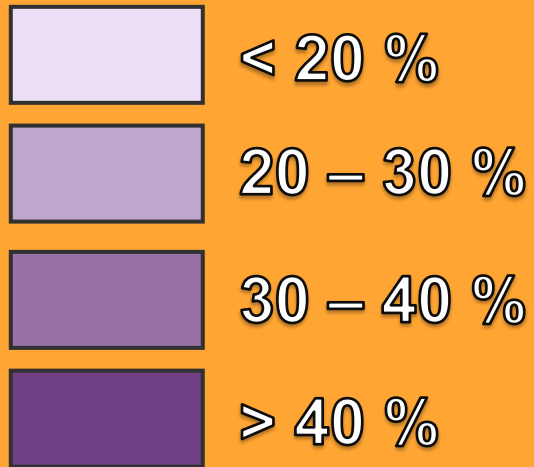
Source: 2014 American Community Survey 5-Year Estimates

MOUNTAIN REGION

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

Regional:
25.1%

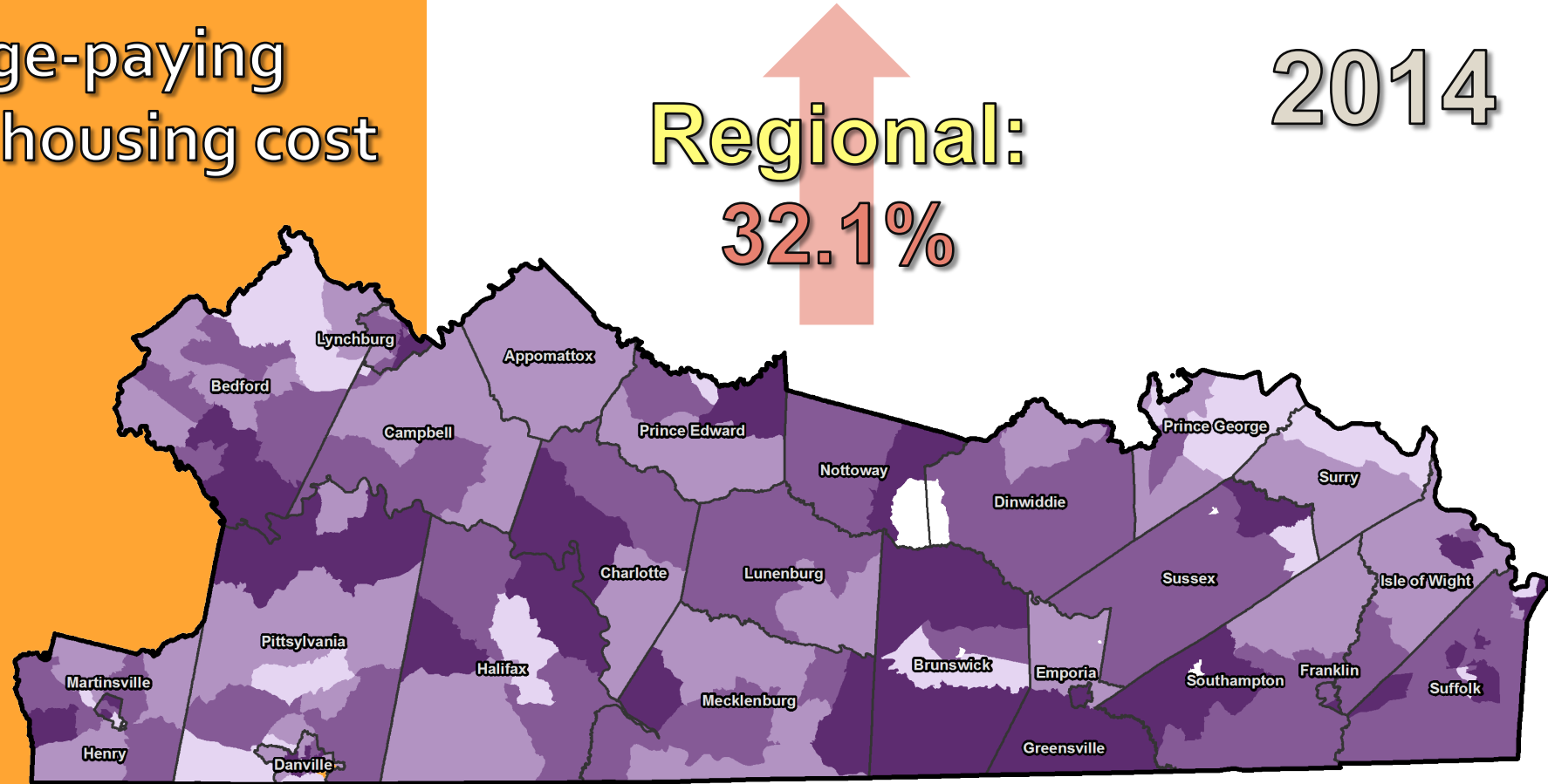
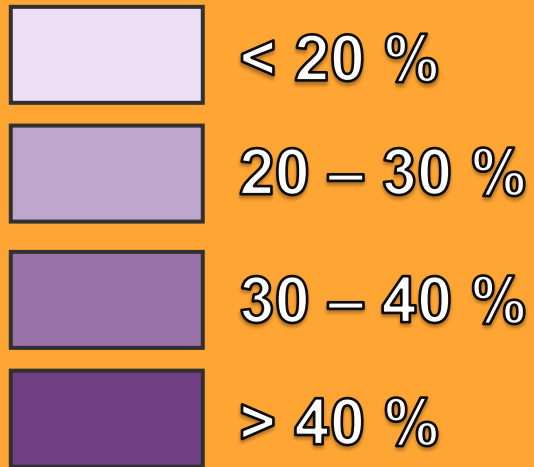
2000



Source: 2000 US Census

MOUNTAIN REGION

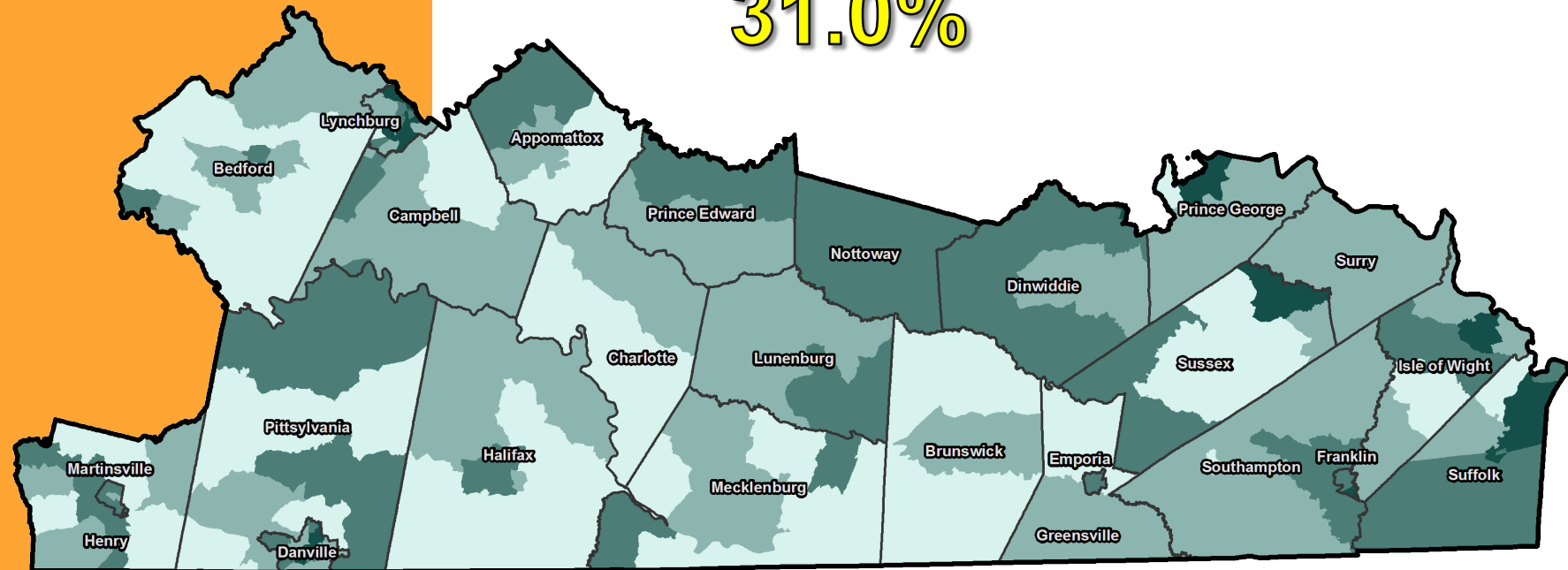
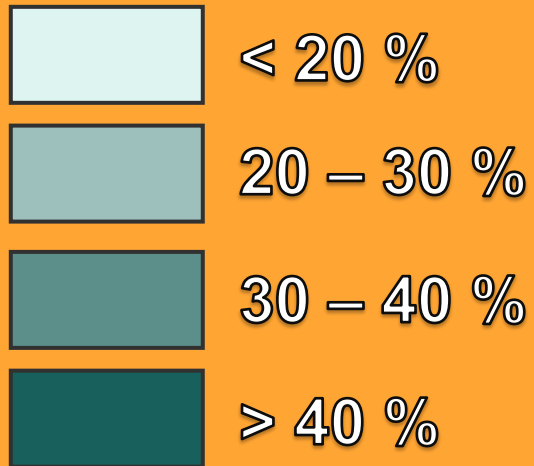
Percent of mortgage-paying households with a housing cost burden over 30%



Source: 2014 American Community Survey 5-Year Estimates

MOUNTAIN REGION

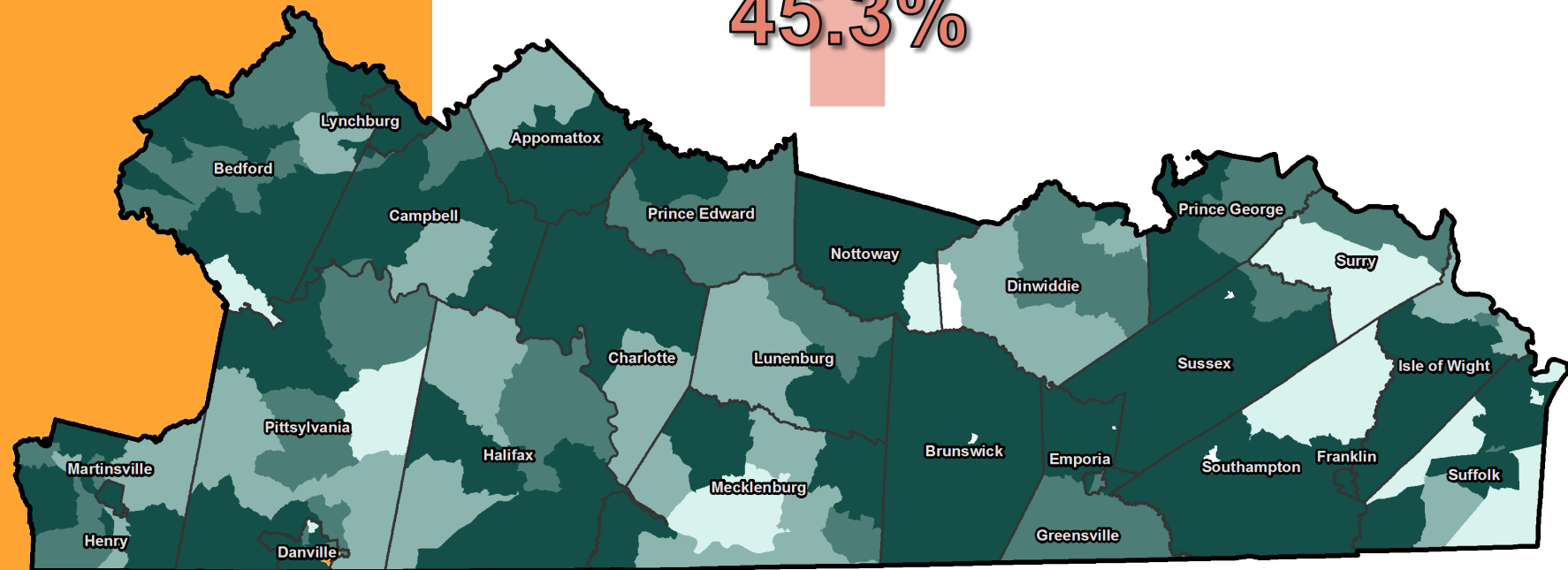
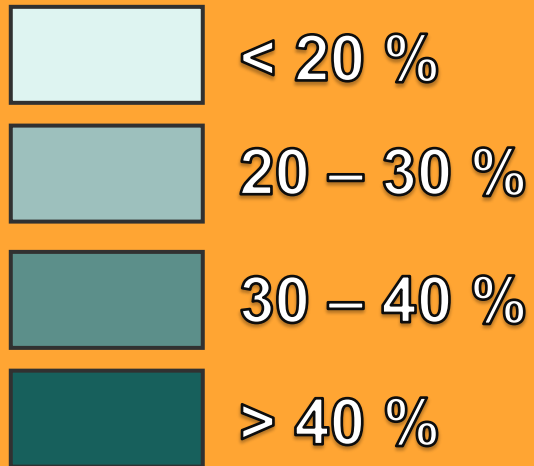
Percent of renter-occupied households with a housing cost burden over 30%



Source: 2000 US Census

MOUNTAIN REGION

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



Source: 2014 American Community Survey 5-Year Estimates

Building Community Support

What is Network Mapping

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

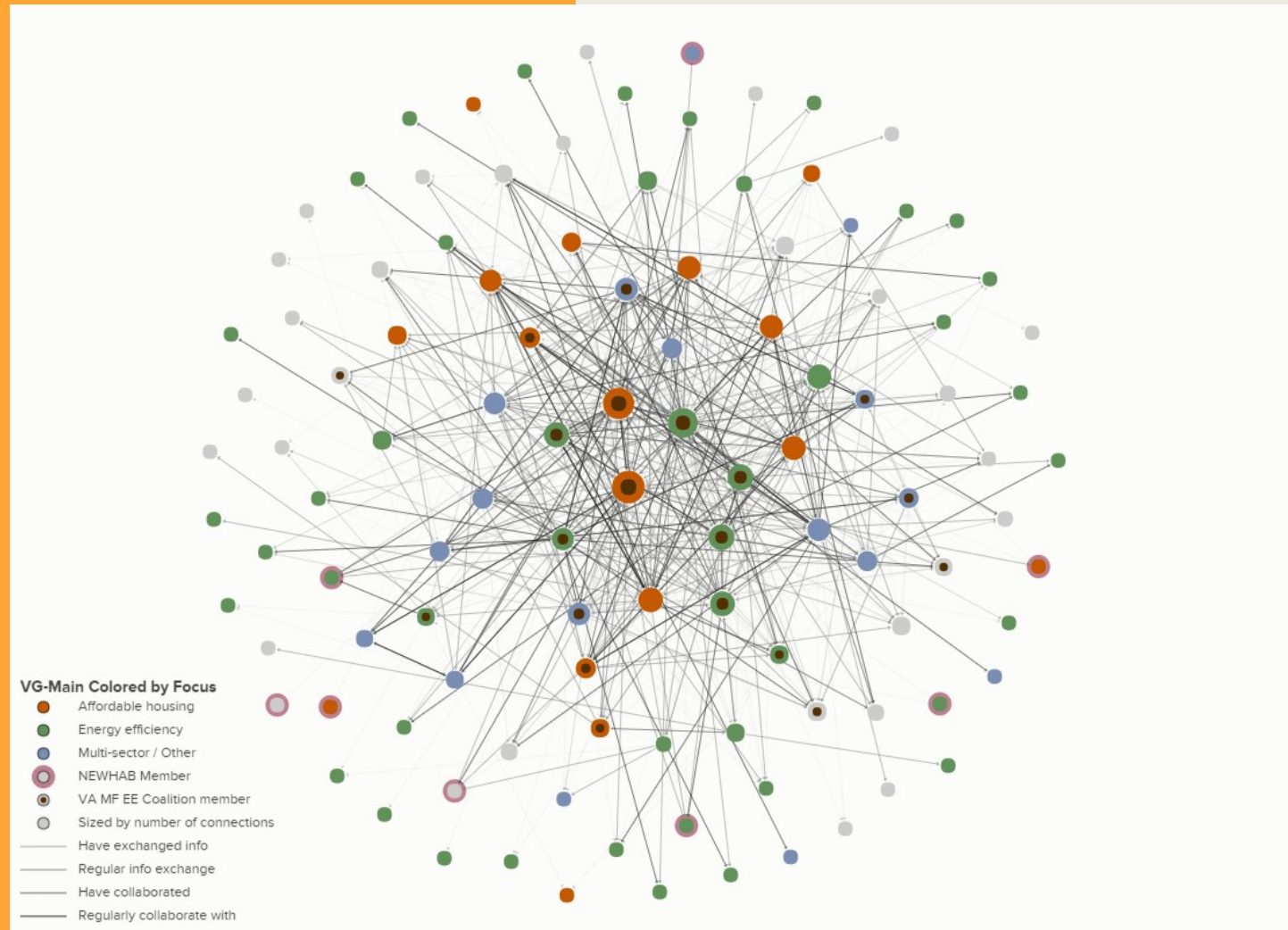
Find out where their Interests are

Find out who they CONNECT with

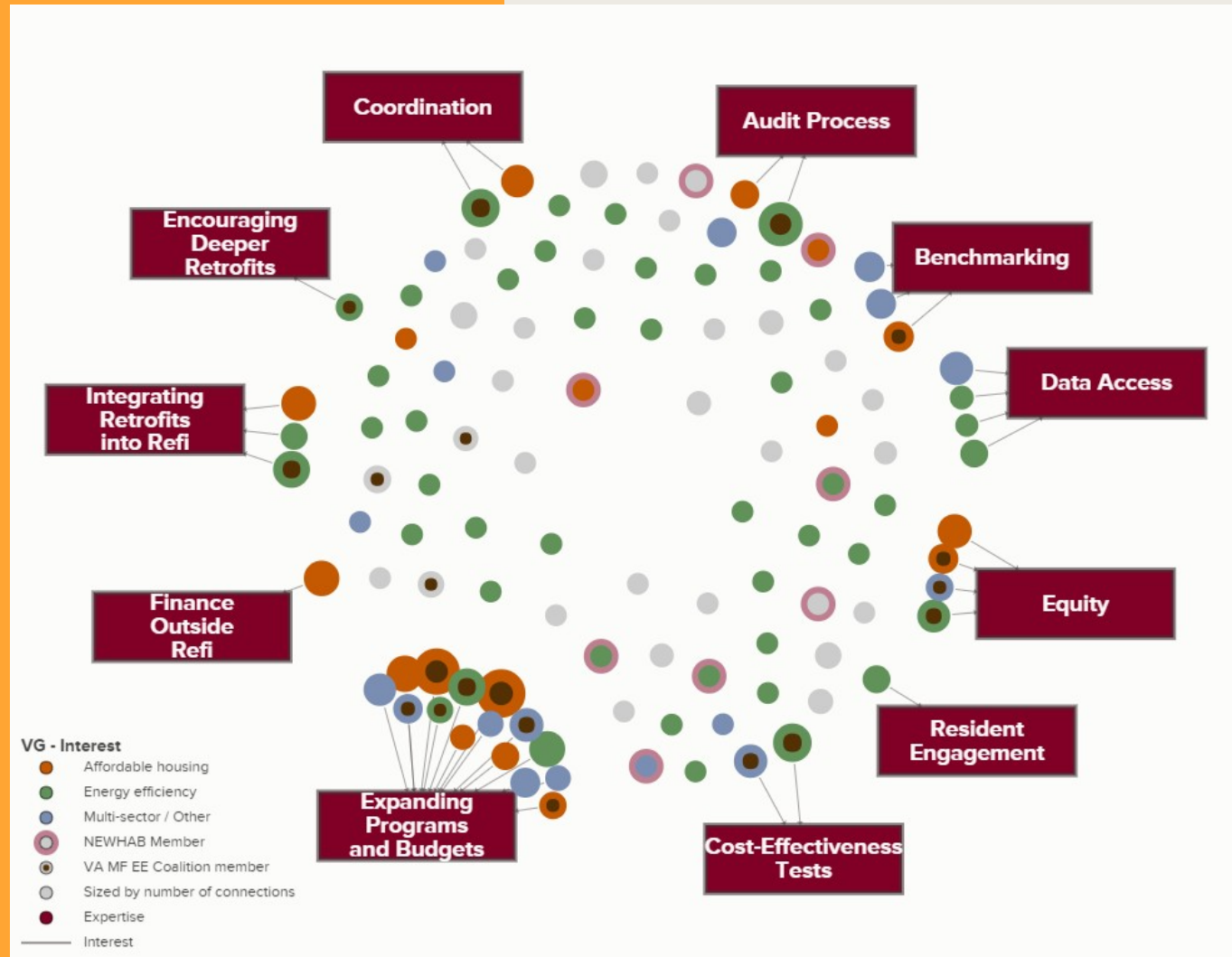
- Who they influence
- Who influences them

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

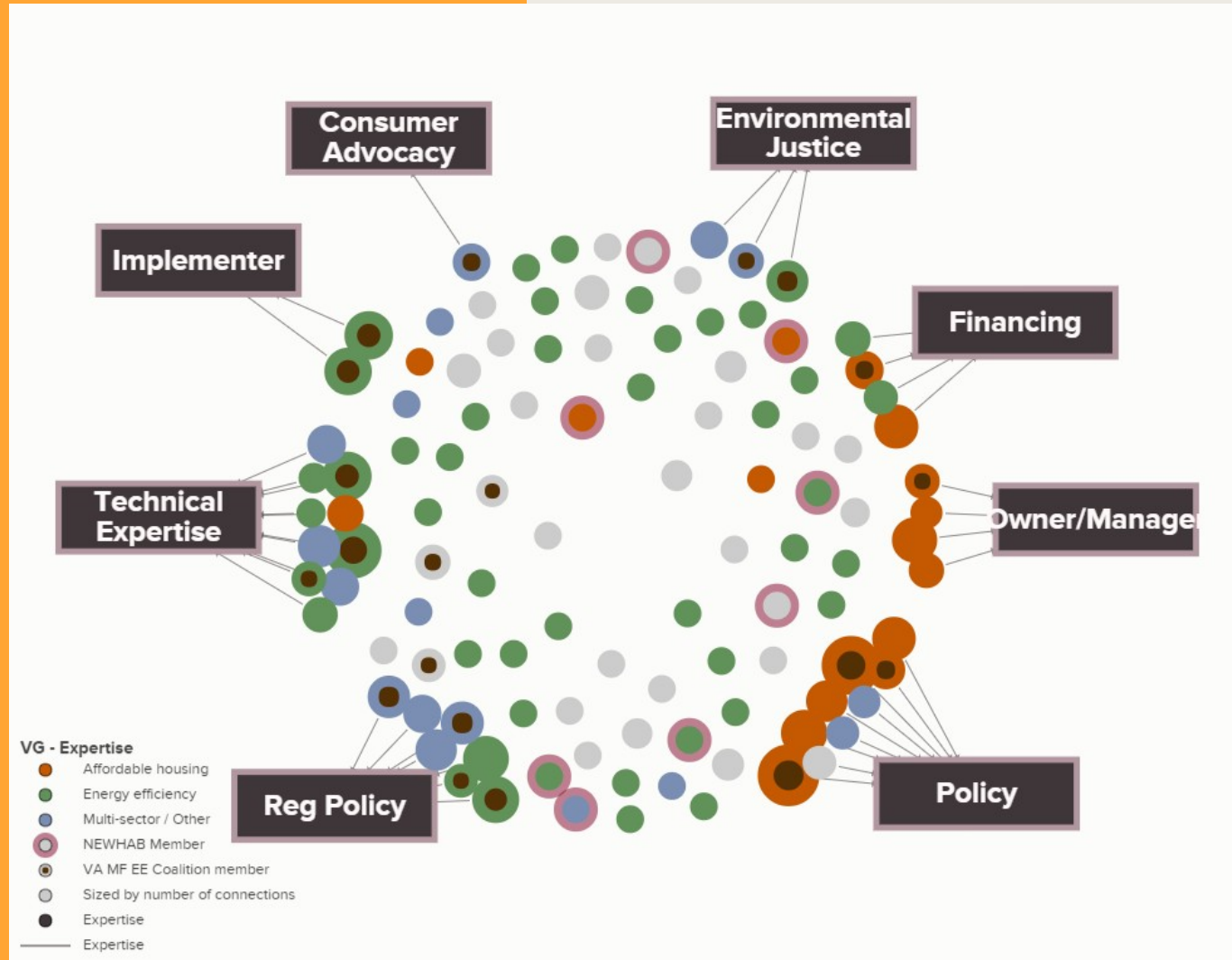
Building Community Support with Network Mapping



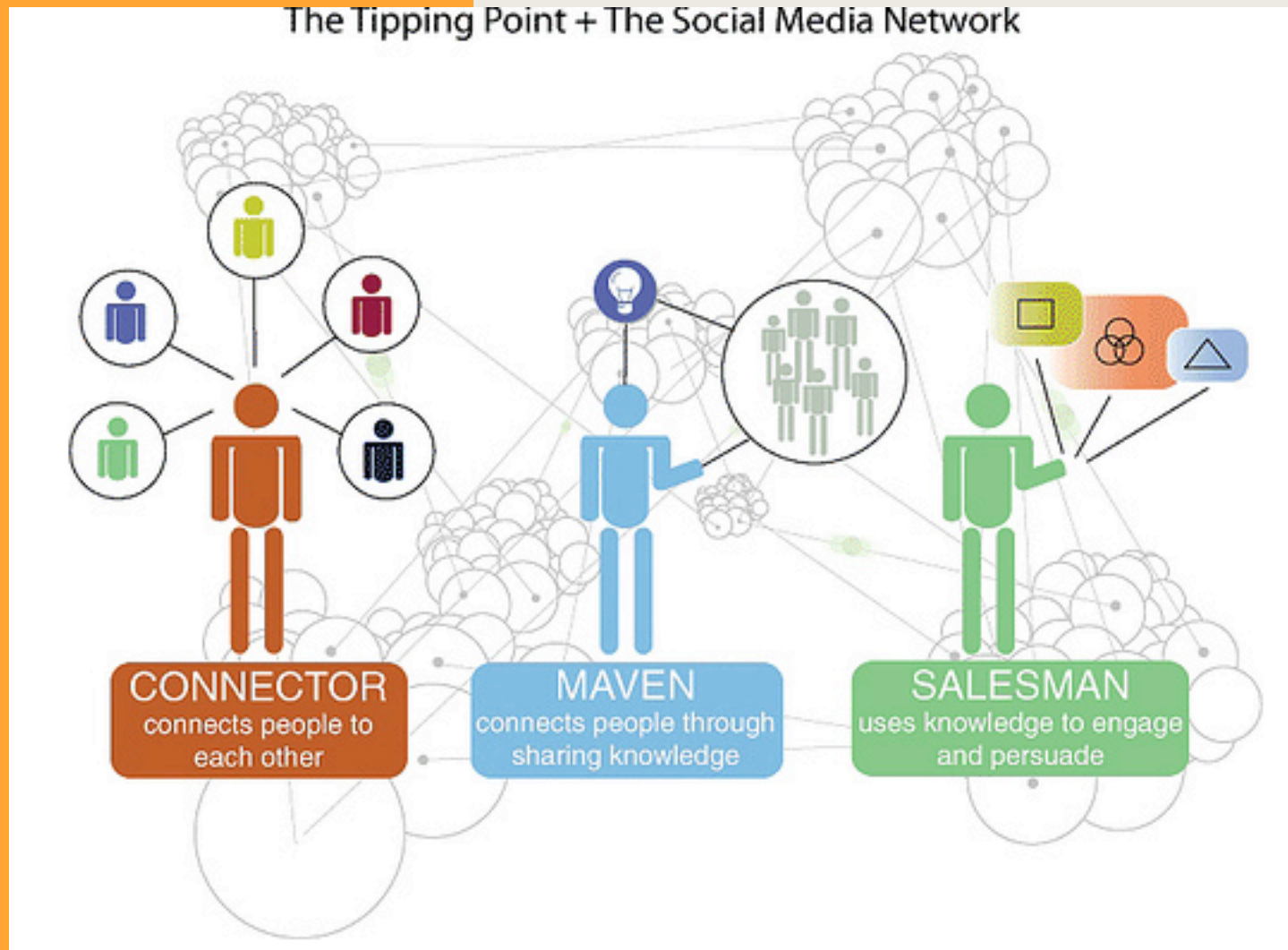
Building Community Support with Network Mapping



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.**