

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?

- Seniors
 - Substandard housing quality – unable to maintain due to cost/physical ability
 - Rentals not affordable on a fixed income (SSI, disability, etc.)
 - Not enough retirement communities (or senior-friendly communities that offer food/health/transportation services)
 - Isolation (especially when they lack access to transportation)
 - Current housing stock needs to be adapted for seniors/persons with disabilities for accessibility and weatherization; any new construction should be built to be accessible to facilitate aging in place
- Entry-Level Buyers
 - Low or no credit history and student debt are substantial barriers
 - Decline in job opportunities and entry-level jobs
 - Stock of starter range houses are largely low-quality and in short supply (\$50-125,000)
 - Need larger supply of 1200-1600 sq ft homes
- Cost of building new homes in rural areas is especially expensive
 - Expensive land, proffers, code-required heat pumps, etc.
 - The competition for affordable options is extremely high
- Predatory renovation/upgrade practices (door-to-door window salesmen)
 - High cost, high interest products
- The current housing stock available for sale is too expensive (would cost 30% or more of most regional incomes)
- Lack of buyer education and access to services
 - Lack of knowledge about RD's programs
 - Many who know of programs are unable to access them – multiple jobs and lack of transportation prevent them from attending classes/meetings before 6 PM
 - Locally, Habitat for Humanity and STEP, Inc. are beginning homeownership classes
 - Connect people to IT/resources/credit counseling (hard for families and providers to access resources)
- Lack of military housing an issue in this area (temporary placement of one family member away from the rest of their family to a regional base)

- 350 rooms a day – local hotels not always ready for the influx
- Creative home sharing options would work best for this population (2BR apts with shorter leases)
- Community wariness of public housing and related resources (and a lack of non-profits who have the capacity to fill the gap)
- Difficult to qualify for home repair assistance
 - Though demand is incredibly high, the non-profits/churches/communities lack the capacity to fill the gap
 - More education and attention to preventative home maintenance/repair, which is much less expensive than emergency home repair once the condition has deteriorated
 - Some homeowners are afraid their homes will be condemned if they use public funds for critical home repair
 - Push for low interest loans to pay for home repairs
- When new student housing is built near a university, the old units are kept instead of rented out at an affordable rate (missed opportunity)
- Need centralized communications to develop a collaborative network of providers
- Vouchers can help establish affordable rentals in communities of opportunity – advocate for more in rural areas
- Mobile homes / manufactured housing
 - High insurance and interest rates, limited financing, quality deteriorates quickly
 - Value depreciates over time (as opposed to a traditional single family house)
 - Most towns won't permit zoning for mobile/manufactured homes, even though residents need the transportation access that town centers can offer
- Homeownership road blocks
 - Credit issues, water/sewer access
 - Manufactured homes not appraised well
 - Medical bills/other debt makes it difficult to make downpayments
- School systems not up to par, so workers commute instead of living within the local communities
- Lack of supportive/transitional housing and emergency shelters for homeless population
- Lack of nearby hospitals and emergency transport (especially dangerous for isolated seniors)
- Lack of supportive housing options for persons with physical/mental disabilities (especially in the wake of the DOJ settlement)
- Gap in the “middle ground” – homes are either very expensive or very cheap (and low quality)