



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?



- Affordable housing options and resource education are needed for those who can't get a mortgage
 - Many don't know where to even start to look for affordable options in their area
 - Families are not aware of the housing counseling/education/financial literacy programs available to them
 - Incomes are not keeping up with housing costs in the region
 - Wider variety of types needed – multifamily, assisted living, mixed-density, intergenerational
 - Need a more regional focus on assistance programs (DPA, home repair, etc.)
- There are limited options for rehab/upkeep assistance for single-family rentals
 - Most rehab programs require homes to be owner-occupied to qualify
 - Many existing single family rentals are in dangerous condition but the owners lack financing for critical home repair
 - Expensive rehab costs get passed on to the renter through high rental rates
 - Homes built before 1960 require especially expensive/extensive repairs
- There is a lack of quality stock below the \$150,000 range (often what is available is purchased for rentals)
- Lending options have increased, but the qualifying process has become much stricter (barrier of credit worthiness)
 - Bad homeownership history (foreclosed home in housing crash), living paycheck-to-paycheck, incarceration
- The stock of mobile homes need to be rehabbed, and the stigma surrounding manufactured/mobile homes needs to be eliminated
 - Lack of financing options also a barrier
- One solution to the affordability problem could be to rehab older, larger homes into a duplex; current building codes are a barrier
- Homelessness advocacy program is needed – rural homelessness not as “visible” as urban areas, so there is a lack of awareness
 - Need more focus on rapid rehousing, permanent supportive housing programs, and getting homeless seniors into assisted living facilities

- HUD's definition of "homelessness" limits ability of rural areas to demonstrate a need for assistance – there is a lack of emergency shelters and rapid rehousing options available in these areas
- Need more programs like G.U.E.S.T. that provide overnight emergency shelter
- Localities need to push to develop their local economies to keep youth in the region (jobs, opportunities, employment stability, schools, local retail/entertainment, etc.)
 - Many people commute in to pockets of economic activity for work instead of living within the local community
- The public transportation infrastructure is severely lacking in the rural pockets of the region
- The shortage of affordable rentals spans across family and senior communities – the subsidized housing wait lists are months to years long
 - Enough market rate rentals available, but not many quality options for lower income households
- The cycle of poverty is not as visible as in urban areas – need more programs to better equip people with low incomes to become self-sufficient
- Accessibility improvements to existing homes are needed across the board
 - Housing for persons with disabilities and ID/DD population greatly needed
- When rehabbing existing homes, there is a lack of financial resources for plumbing and emergency home repair
 - Rehabbing homes increases energy efficiency to keep utilities costs down and helps families successfully pass their home on to future generations
- Many widowed seniors cannot maintain their homes/land, but there is a lack of affordable assisted living options
- Service providers need more networking opportunities
- Increasingly difficult to draw subsidized housing because of an inability to show need with current standards in place (LIHTC, etc.)