1. Defining the HOUSING ISSUE.

   Not affordable for middle income (workforce) families
   Lack of housing
   Lack of handicap accessible units
   No inventory?
   People have to live in different counties than where they work
   Out-of-towners coming in and buying property
   No contractors that will build
   Commercial properties are taking over
   Available land in desirable areas
   Lack of new inventory (rental and ownership)
   Lack of return on investment
   Shift in demand of housing
   Availability of housing that is affordable
   Age of housing stock is old, not maintained, poor quality
   Owners have not invested in product (existing)
   Number of bedrooms for middle income housing
   Lack of qualified first time buyers (debt issues, lack of education or credit)
   Lack of skilled, willing and available labor in housing
   Availability and amount of housing needed to fill labor job openings
   Land availability with infrastructure
   Construction costs may be higher than the premium
   Quality housing
   Limited quantity / affordable rentals
   Need ‘starter’ homes for purchase
   Younger professional rental housing
   Have to have connections to find a place
   Do not have willing ADU (accessory dwelling unit)
   Landlord communications
   Eligibility, credit issues, criminal history
   Negative stigma with Section 8 program
   Lack of zoning ordinances
   Rental licensing
   Sub-standard housing
   Not enough landlords for Section 8 housing
   Landlord hassles for Section 8 - paperwork, waiting on inspectors/losing money
   Need more Section 8 inspectors
   Lower housing quality
Substandard housing
Data on renters / Shadow market
Paying too much for rent
Need a uniform infrastructure on housing options
Not enough rentals
Houses need to be $200,000 or less
Need executive housing
Supportive housing – “transitional”
Aging in place options
Quality issues
Affordability issues
Folks not being able to stay/live in their community
Concern about “cities” spilling over into “our” (rural) communities
Lack of access (Ex. transportation)
Lack of construction workers / contractors
Lack of workforce housing for commuting workers
Cost of land (Ex. Polk County) (tax increase)
More stringent building codes
Lack of advisory literature on how to maintain homes/rentals/etc
Lack of infrastructure (water, sewer, wifi, etc)
Dispersed populations – not close to amenities

2. What KIND of HOUSING is needed?

Affordable
Handicap accessible units
Workforce homes
Senior Housing
Housing for people transitioning out of nursing homes
Townhouses in $450 - $850 range
Three bedrooms for workforce families
First time home buyer housing (especially new)
Quality housing
Affordable housing
Wide doors / handicap access
Easy walk to amenities (shopping)
Reentering housing (from prison or drug treatment)
Workforce housing / entry-level housing (both rental and ownership)
Senior one-level (active adult)
$100,000 - $200,000 purchase price
Younger professionals – rentals
Low income families – apartments
Down sizers with actual cost savings / nearby basic services
Walkable options and less lawn
Quality of Life seekers – trails, young rentals, older purchase, 55+ garden apartments
Premium cost for downtown / walkable makes downsizing less affordable
Willingness to drive from expensive locations (Asheville)

Apartments
One and two bedrooms
Senior / disabled housing
Pocket neighborhoods
Senior housing / safe living
Workforce housing
Downsizing housing with no maintenance
Patio homes
1400 – 1800 square foot
Housing in 2 mile radius of pharmacy, grocery, etc.
Need to ask the person who qualifies for Sect 8 housing what their needs are

Transitional housing
Affordable workforce housing
Affordable low income housing
Affordable senior housing
Quality housing
Scattered site single family
Young single
More / decent housing
Homes under $200,000
Replacement options for aging mobile homes

3. Define the AFFORDABLE HOUSING ISSUE.

Nothing in range / most places are $200,000 and over.
Landlords not willing to make units and homes affordable
Taxes
Low wages (income)
Utility cost (house not insulated, etc)
Return on investment is low for landlords in order to update
No competition – low inventory
Landlord maintaining property
Conditions of the housing stock itself, low standards for maintenance
Lack of living wage jobs to be able to afford housing
Tradeoffs with other costs
Lack of budget / financial training
Slumlords
Lack of affordable types of housing
Rentals - # and rising rents / demand
Jobs paying living wage
Student Debt
Cost of living
Jobs - Older folks not retiring
Location – transportation cost from affordable areas
Lack of land and housing stock
Not bringing right people to the table – land owners, faith based
Cost of living
Consistency of employment / low wages
Families’ health costs
Access to technology
Transportation
Volume – not enough for sale or rent
Developers need return on investment or at least break even
More information on population growth
Incentives for developers (how do we get developers to the table?)
Public / private partnership
No infrastructure (utilities) in partnership
Community needs to be behind it
What affordable housing means depends on the population/group you are talking with. It means different things to different groups.
Affordability is relative – many levels of affordability

4. What are the BARRIERS to CREATING AFFORDABLE HOUSING?
Tax issues
Brownfield issues
FEMA issues / won’t allow
Contractors booked 3 and 4 years out
Commercial property taking over
A lot of railroad areas that are not buildable (McDowell County)
No transportation
Cost to build is high
Lack of infrastructure
No jobs
Availability (homes, land, etc)
2 ½ year waiting lists
Tenants have bad credit / criminal history
Abandoned homes cost too much to rebuild
Lack of vouchers
Housing cost
Zoning / Regulations
Labor availability
Community perception
Land cost
Land availability
Tax credit housing not for rural areas
Financially responsible tenants / owners
Amount of income
Transportation (lack of in rural areas)
Lack of profit / incentive to build
Program in flexibility (i.e. urgent repair)
Marginalization of rural areas in tax credit
Need for new ratios of affordable income levels
Other social detriments of health (i.e. grandparents raising grandchildren, incarceration)
Discrimination
Property availability
Infrastructure costs
Boomers can't afford to retire
Affordable land
Investors
NIMBY (not in my back yard) especially renters, change, unknown people
Senior memories
Not voting / time to participate and lead - retirees do / younger can’t
Date availability – 2nd homes
Access to credit – even a card (young professionals)
Wrong hands – owners – banks
Need for remedial work – brownfields
Eligibility requirements eliminate assistance
High eviction rates, can’t pass screening
Lack of contractors
Lack of land
Lack of partnerships – public / private
Zoning issues
Land use
Needs to be close to resources
Financial counseling
Stigma of having it in your community
Need more landlords accepting Section 8 vouchers
Educate landlords
Learning who the landlords are
Stipulations with Section 8 vouchers
CREIA – Creative Real Estate Investment Association
Construction costs / land cost
Lack of incentives to builders to provide
Barriers also vary between county/town/community
Lack of infrastructure
5. What SHOULD WE DO REGIONALLY OR LOCALLY to address our housing needs?

Have someone bring everything together as far as housing and put it into play
Educate municipalities on what’s available
Rebrand the term “affordable housing”. Educate the landlords as they think of it as only low-income
Quarterly housing meetings
Landlord summits
Database for available housing
More intentional – realize there is a problem
Lower fees
Donate land to non-profits
Provide incentives
More code enforcement / foreclosures
Land use regulations
Address the homeless issues
Address negative perception of transitional housing
Land banking (public owned property or donated
Region-wide CDC for: land banking, land development costs, tech experts, donate-able
Housing standards as policy (minimal housing code)
Education on housing matters
Advocacy for construction skills (consortium in community college and high school)
Tying social detriments to health to economic development
More inclusive zoning
Renovate older homes with extra units to rent – consider encouragements Ex. tax credits
Inventory availability and potential
Execute a plan – Identify key partners, engage access to experts
Consider public options for action - development of housing
Family case financial management – training, access to seniors’ financial plans
Policy to help get properties into ‘right’ (appropriate) hands - assistance incentives/carrots
Re-evaluate requirement criteria for state/federal dollar programs
Stop meeting and get results- set up action plan
Talk to judges in locality for eviction diversity
Use local housing counselors
Success testimony
Rural development
Section 8 homeownership (family self-sufficiency)
HUD one stop ???? or create our own
Establish MOUs
Educate landlords on the positives of Section 8 vouchers. Lose the stigma.
Look at alternative choices / 3D print housing container homes
Have developers tell us ahead of time what is needed to make them want to develop here
Establish a working model
Develop trust with renters
Make public/private partnership clearinghouse available
Need to assess the current housing stock
Need to determine where employees are living
All agencies involved working / talking together much more (also city, county, state entities)
Stronger advocacy for rural housing issues
More federal government rural housing programs
The All American Hom.es potential project that is to happen in Polk (through partnership with TIEC)
Laxer laws / guidelines regarding density/ reexamine density restrictions

6. WHAT ROLE DO WE EACH PLAY in improving our housing issues?
Regional Clearinghouse – Some type of clearinghouse of information needs to be developed so everyone knows what is out there
Discussions at a regional level that help folks at a local level
Case studies and best practices that have worked elsewhere
Advocate for changes in housing regulation (and the application process) / legislative advocacy
Creativity and awareness of what all goes into community development. Examine what that entails
Suggest changes to the QAP (qualified allocation plan) Ex. Change the mileage to amenities
Use these type meetings to move forward with active steps to be a convener

7. WHERE DO WE GO NEXT?
Follow up meeting to form a plan of action
Maybe a sub-committee work group
Work on a per county understanding and a regional understanding of this data
IPDC to prepare this and to present this
Advocate for more Section 8 vouchers