



Rocky Mountain Land Use Institute 2020

Creating and Preserving Rural Housing



Creating and Preserving Rural Housing

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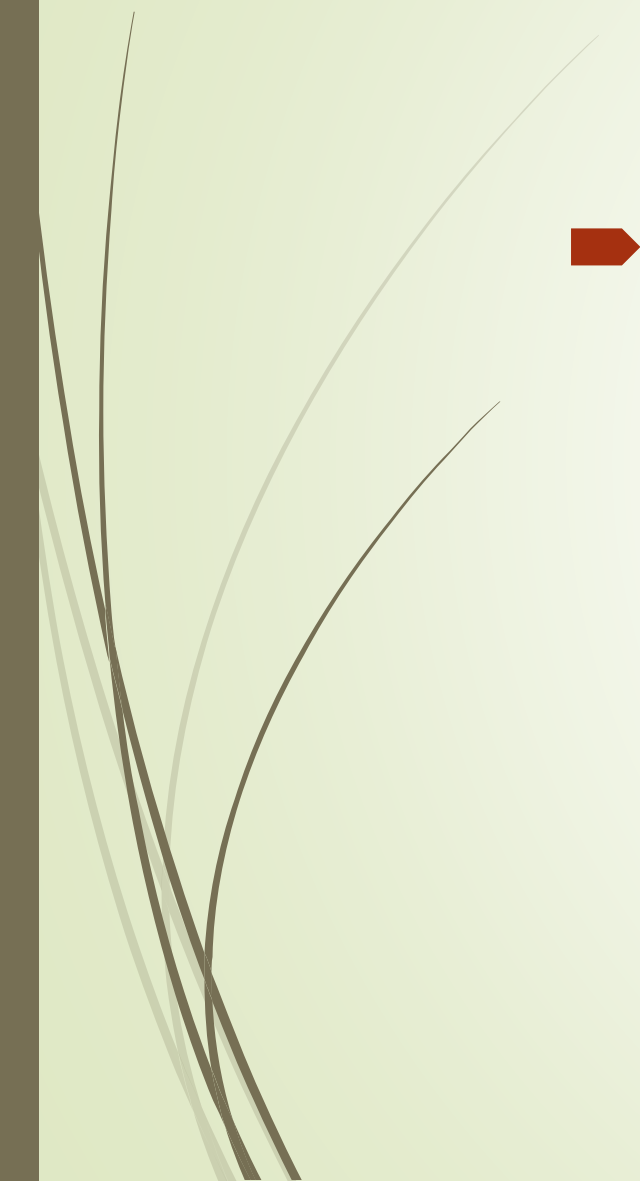
Creating and Preserving Rural Housing

- **The Need**
 - **Programs**
 - **Challenges**
 - **New Ideas**
 - **Resources**
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► The Need

- **7 Million + rural families are rent burdened**
 - **Existing stock is aging and loans are maturing**
 - **Many units are overcrowded and substandard**
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► Programs

- **Federal – HUD, Rural Development, Low income housing tax credits, NHTF**
- **State – grants, loans, trust funds and tax credits**
- **Local – grants, loans, fee waivers**



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► Programs

- **Private – RCAC, Enterprise, NeighborWorks America, Housing Partnership Network, National Rural Housing Coalition, Rural LISC, CDFI's**



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► Challenges

- Limited resources
 - Construction Costs
 - Shortage of labor
 - Distance
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► New Ideas

- **Modular units – Cottages by Goodwin Knight**
- **Impact investing – Landed, Telluride Foundation**
- **Piggy-back funding - RFV Schools**



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► Resources

- <https://ruralhousingcoalition.org/overcoming-barriers-to-affordable-rural-housing/>
- <https://smartgrowthamerica.org/resources/providing-well-placed-affordable-housing-rural-communities-toolkit/>
- <https://www.minneapolisfed.org/institute/working-papers/wp19-04.pdf>
- <https://www.denverpost.com/2020/02/16/colorado-housing-crunch-front-range-mountains-plains-affordable/>



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