



# Meeting Housing Needs in Rural Virginia

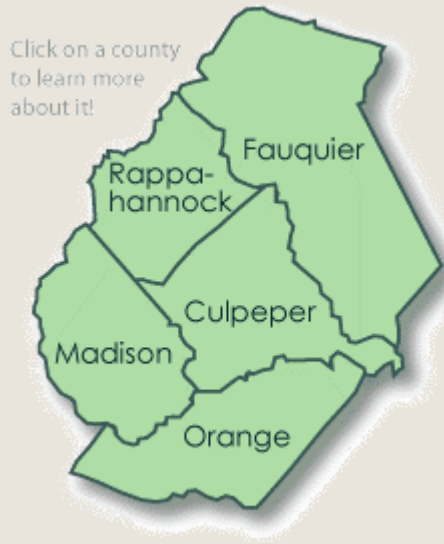
## Trends, Gaps, Needs, Solutions

Rural Housing Summit

March 1, 2018



# Rappahannock Rapidan Region Trends



Net population is Increasing

**Within counties, population change is disparate**

Building permits have been slow to pick up

**New multifamily is extremely limited**

Sales and rental prices result from this pressure

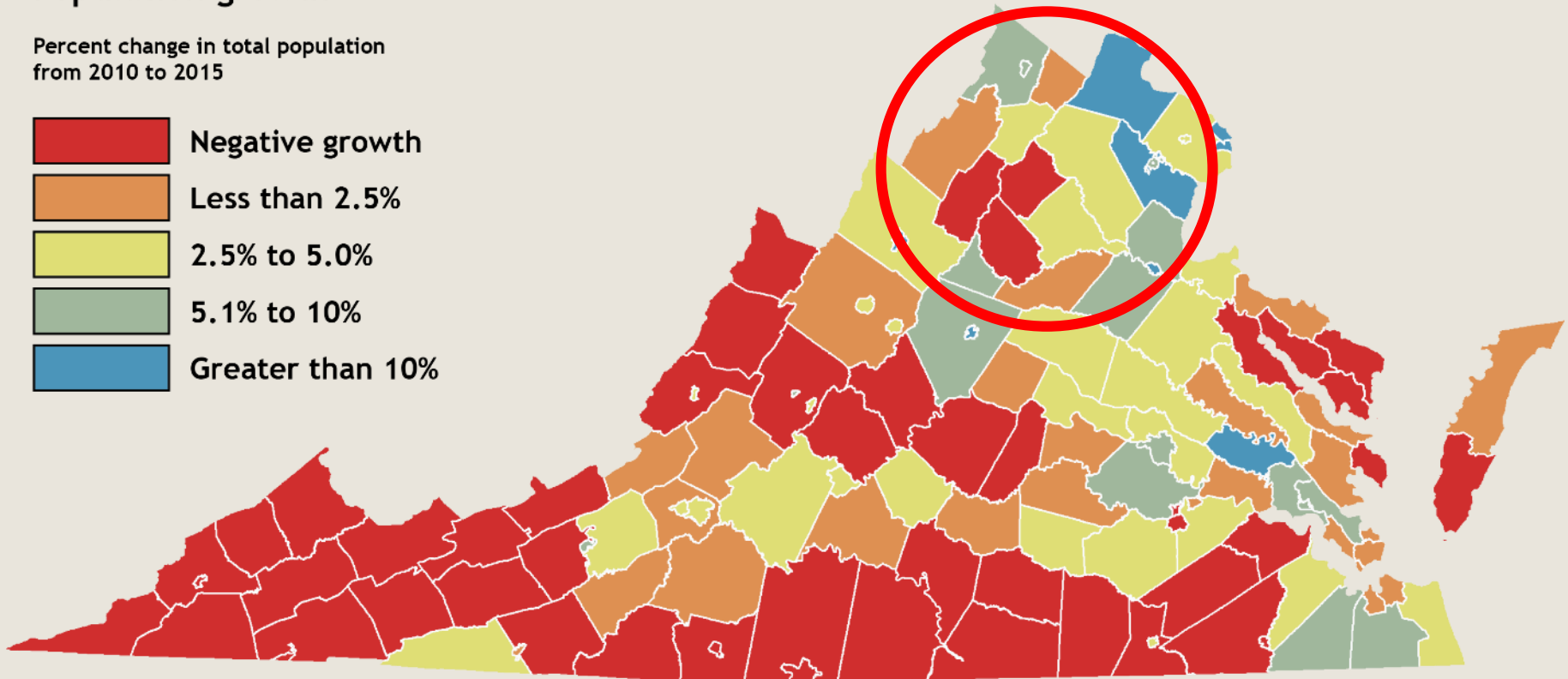
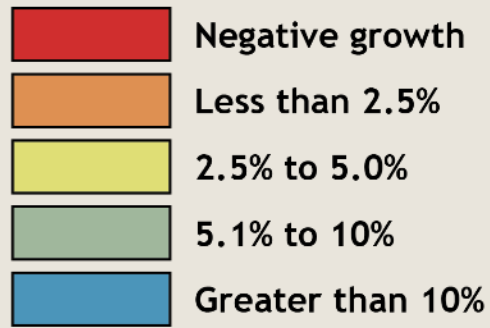
**Incomes remain flat**

Seniors and the extremely low income are impacted by these trends

# Elsewhere: Declining Rural Population

## Population growth

Percent change in total population  
from 2010 to 2015



Source: UVA Weldon Cooper Center for Public Service

# Rappahannock Rapidan Region Population

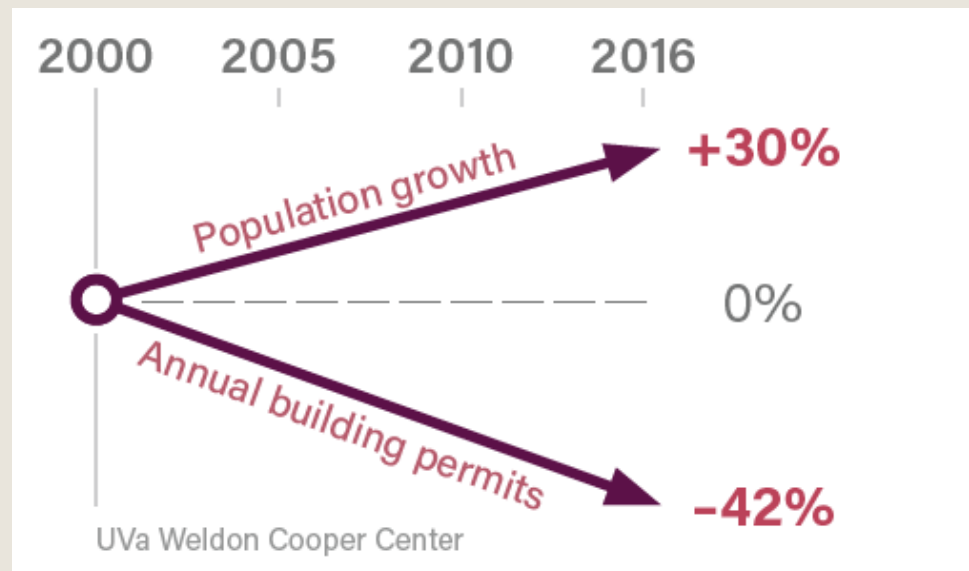
	2000	2016 Rate	2030 Rate		
Culpeper County	34262	50,083	46.18%	60,253	20.31%
Orange County	25881	35,533	37.29%	39,587	11.41%
Fauquier County	55139	69,069	25.26%	78,259	13.31%
Rappahannock County	6983	7,388	5.80%	7,401	0.18%
Madison County	12520	13,078	4.46%	13,182	0.80%
	134785	175,151		198,682	
Increased Pop		40,366		23,531	
As a Percent of Pop		23%		12%	

## Building Permits

	2000 Bldg Permits	2014 Permits	2015 Permits	2016 Building Permits
Culpeper	334	215	216	213
Fauquier	533	264	200	325
Maidon	106	31	41	44
Orange	247	86	9	132
Rappahannock	44	18	33	18
	<b>1,264</b>	<b>614</b>	<b>499</b>	<b>732</b>

# Rappahannock Rapidan Region: Building Permits

1.7 times more permits in 2000 (1,264) than there are today (732). Between 2000 and 2016 there has been a 42% drop in annual building permits. Meanwhile population increased by 30% over that time.



# Senior Trends

The number of seniors in the region has nearly doubled since 2000 to over **30,300**.

Today **1 in 6** persons in the region is over **65**. By 2030 it could be as high as **1 in 4**.

**23%** of the population in **2030** is projected to be **65+**.

This trend is driven by the most rural Counties in the region.

## 65+ Population as a Percent of Total - 2030

Culpeper County	21%
Orange County	27%
Fauquier County	22%
Rappahannock County	31%
Madison County	28%

UVA Weldon Cooper Center

# Income Trends

## Median Income Over Time

	2000	Real 2000	2016	% Chg
Culpeper County	\$ 45,290	\$ 63,565	\$ 66,160	4%
Fauquier County	\$ 61,999	\$ 87,017	\$ 91,221	5%
Madison County	\$ 39,856	\$ 55,939	\$ 48,271	-14%
Orange County	\$ 42,889	\$ 60,196	\$ 66,990	11%
Rappahannock County	\$ 45,943	\$ 64,482	\$ 58,026	-10%

2000 Census; 2016 American Community Survey

## Single Family Home Average Sales Price

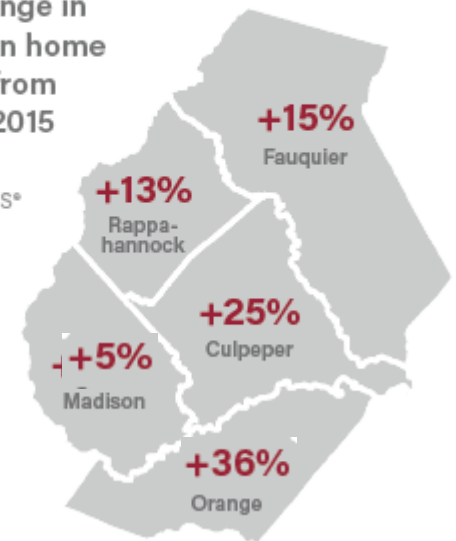
	2012	2015	% Chg
Culpeper County	\$ 221,375	\$ 276,398	25%
Fauquier County	\$ 362,516	\$ 415,994	15%
Madison County	\$ 217,376	\$ 295,162	5%
Orange County	\$ 212,618	\$ 224,007	36%
Rappahannock County	\$ 298,250	\$ 336,805	13%

Virginia REALTORS

## Single-family home prices have surged in recent years.

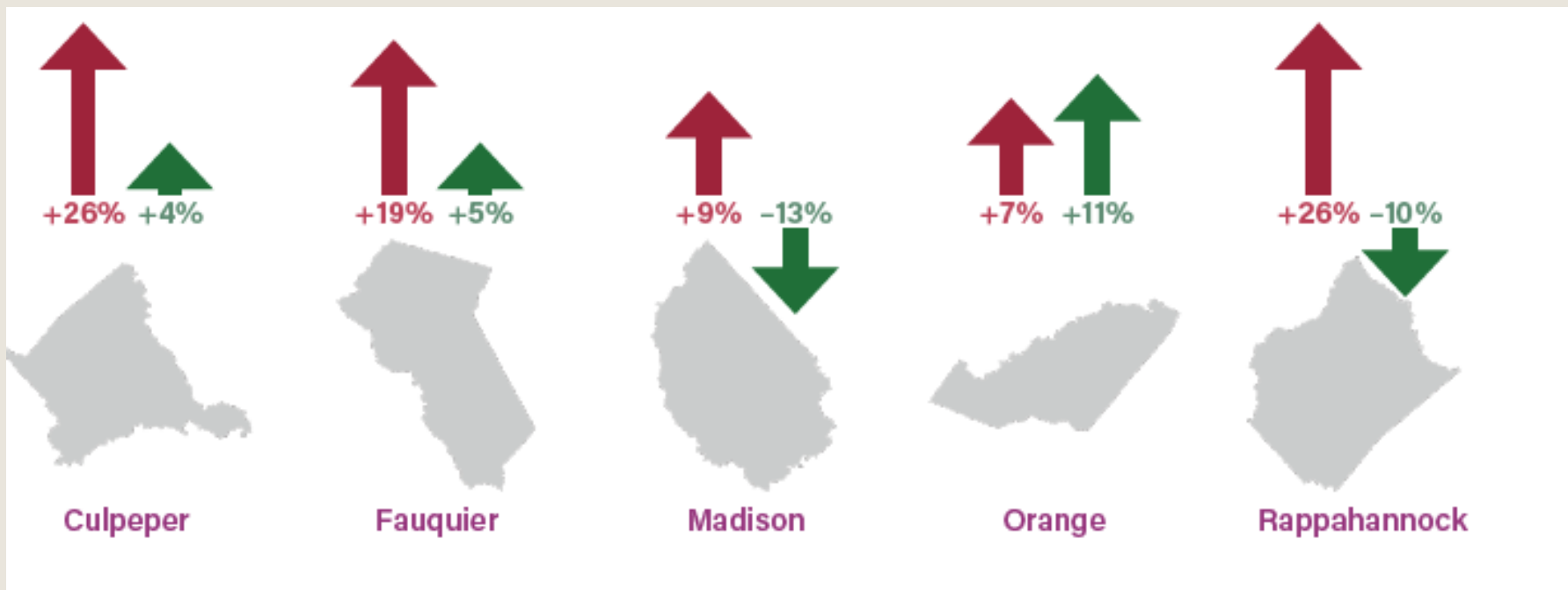
% change in median home price from 2012-2015

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# Rental Affordability Trends

Income growth is not keeping up with rents. A limited supply of starter homes, apartments and manufactured housing causes pressure on rents.



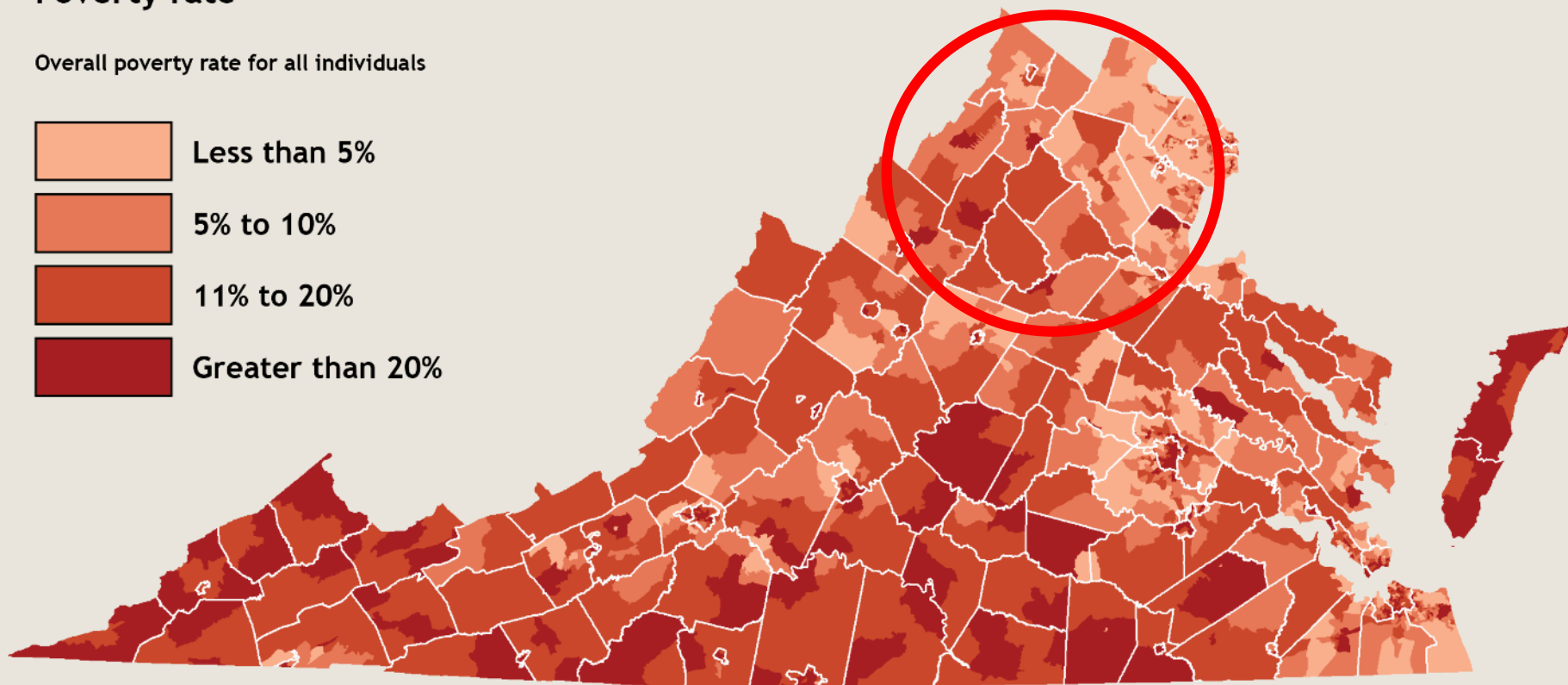
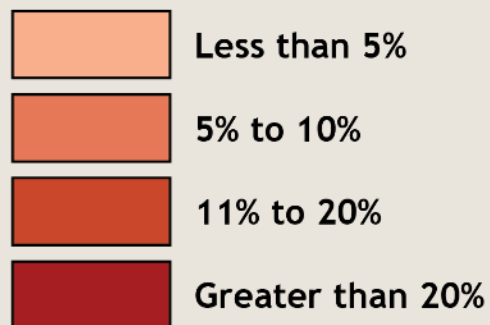
2000 Census; 2016 American Community Survey



# Poverty in Rural Virginia

## Poverty rate

Overall poverty rate for all individuals



Source: 2014 American Community Survey, 5-year estimates (by Census tract)

# Poverty Trends

**More of our neighbors  
struggle with poverty  
than ever before.**

Since 2000, the number of  
persons in poverty across the  
region increased  
**more than 37%.**

Today, that number totals  
**13,700** – *more than the entire  
population of Madison County.*

2000 Census SF3 data;  
2012-2016 American Community Survey

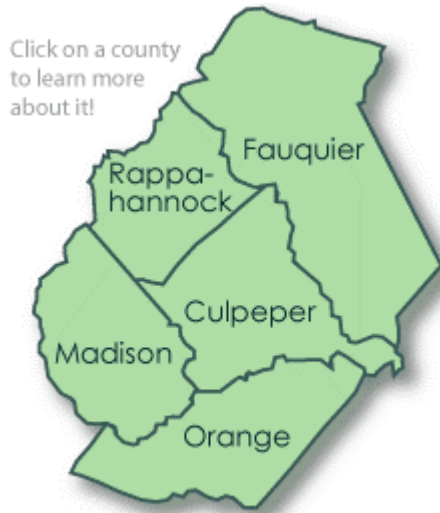
Severe Housing Cost Burden (50%) - Extremely Low-Income Renters (17,080 average annual household income)

Report Area	Total Renter Households*	Number of Severely Cost Burdened (Over 50% of Income) Renter Households with Income $\leq$ 30 HAMI in 2010**	Number of Severely Cost Burdened (Over 50% of Income) Renter Households with Income $\leq$ 30 HAMI in 2013*	Percent Change
Report Area	13,675	1,800	2,040	13.33%
Culpeper County	4,330	650	750	15.38%
Fauquier County	4,600	680	670	-1.47%
Madison County	990	135	50	-62.96%
Orange County	3,045	255	485	90.19%
Rappahannock County	710	80	85	6.25%

\*US Census Bureau, 2009-2013 American Community Survey 5-Year Averages

\*\*US Census Bureau, 2006-2010 American Community Survey 5-Year Averages

# Rappahannock Rapidan Region Trends



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**Incomes have remained flat**

Seniors and the extremely low income have experienced the brunt of these trends

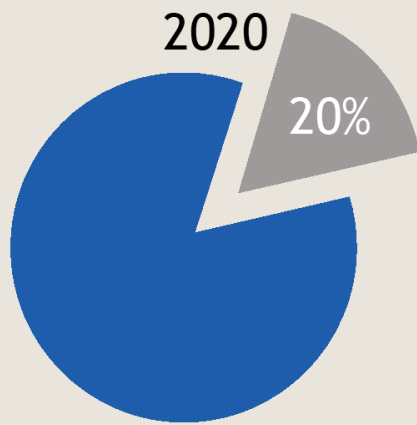
# Direct Provider Feedback

	Top Needs	Top Gaps	Top Trends
1	Rehabilitation of substandard housing	Lack of affordable financing	Increasing demand for rental housing
2	Shortage of affordable rentals	Lack of infrastructure (public transit, water/sewer, etc.)	Flat or declining incomes
3	Home accessibility modifications for aging in place	Limited capacity of providers	Growing senior population

# Direct Provider Feedback

## Aging Population's Housing Needs

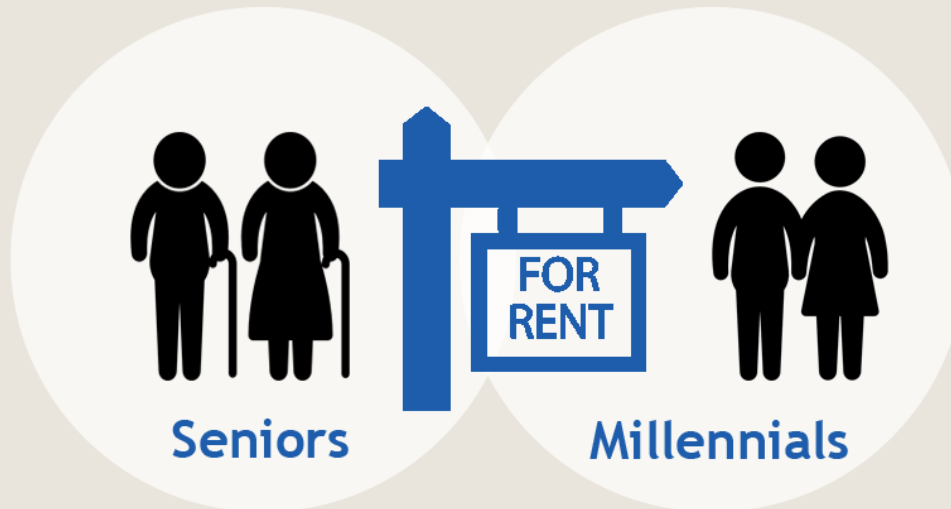
- Isolation from caregivers, emergency services, retail, etc.
- Cannot maintain homes/property, threatening safety and value
- Unable to afford expensive home accessibility modifications



# Direct Provider Feedback

## Rental Housing

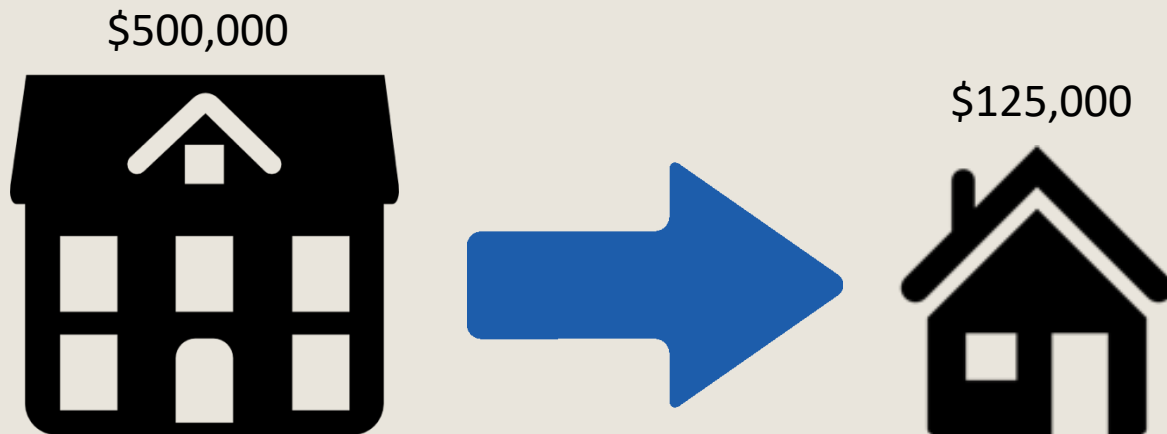
- Lack of affordable rentals (very few subsidized units available)
- High demand between downsizing seniors and entry-level workers
- Many barriers and costs for multifamily developments in rural areas



# Direct Provider Feedback

## Homeownership

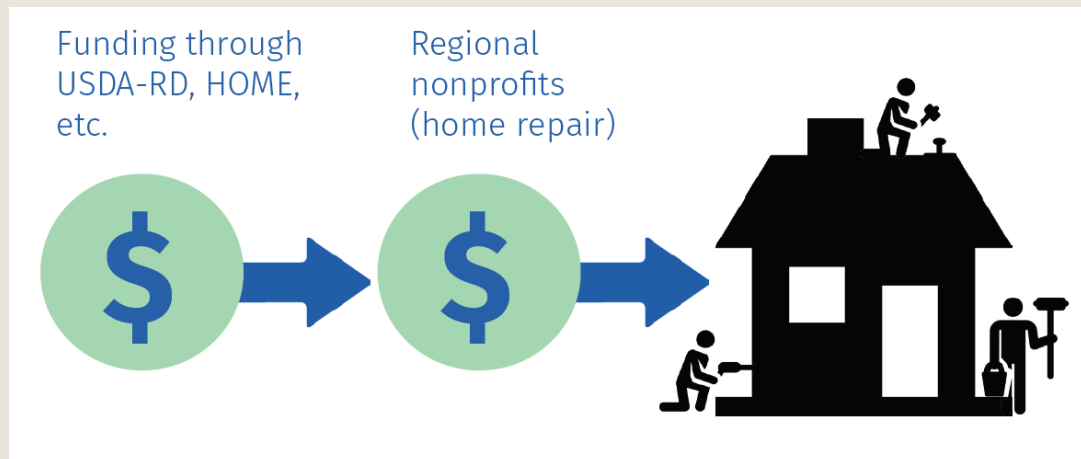
- Need more high-quality, affordable starter homes
- Builders incentivized to build large-lot, luxury homes
- Low wages prevent access to mortgage credit



# Direct Provider Feedback

## Condition of Housing Stock

- Many older homes substandard in quality
- Nonprofits that offer emergency repair and rehab struggle with limited capacity and funding





# Policy Options

## Growing Senior Population

1. Promote programs that provide home rehab, repair, safety, and accessibility
2. “Village” models that utilize volunteers to provide support
3. Standardized protocols for evaluating home safety and needs
4. Encourage development of new affordable senior rental communities located near services
5. Centralized clearinghouse for home accessibility resources and information

# Policy Options

## Housing Quality

1. Expand housing rehab/repair programs
2. Identify new resources for energy efficiency programs
3. Expand utilization of RD 504 loans to finance home repairs
4. Promote replacement housing programs, especially for manufactured homes
5. Encourage models that utilize volunteers (Habitat for Humanity; Rebuilding Together; Appalachian Service Project)

# Policy Options

## Rental Housing

1. Increase focus on mixed income and mixed use projects in rural towns
2. Support development of new rental housing with LIHTC and other types of assistance
3. Increased use of RD 538 and Fannie Mae small rental programs
4. Develop programs to support and incentivize developers to undertake small, rural rental projects

# Policy Options

## Homeownership

1. Strategy to reconvert single-family detached homes back to homeownership
2. Better targeting of new housing development to where new jobs are being created
3. Support new home development that is high quality and modest in size/cost
4. Improve access to mortgage credit repair and counseling classes

# Policy Options

## Manufactured Housing

1. Target replacement of older mobile homes with newer, high quality models
2. Mobile home park revitalization and infrastructure development
3. Seek improved financing options for MH buyers (Duty to Serve)
4. Facilitate placement of MH on permanent foundations and/or owned land to treat as real property
5. Lower barriers to titling MH as real property

# Current Status

1. Resources available on Housing Virginia website

2. Rural Retreat (early September)

3. Technical assistance + field visits

4. Rural Funders Strategy Group

5. Housing Summits

6. HarVa



## HOUSING ACTION FOR RURAL VIRGINIA

### WHAT IS HARVA?

Housing Action for Rural Virginia (HARVA) is a coalition of nonprofit rural housing providers developing strategic solutions for the unique housing challenges faced by rural Virginia.

#### Regional Partnership



#### Innovative Solutions



#### Rural Virginians



Interested in learning more? Contact [admin@housingvirginia.org](mailto:admin@housingvirginia.org)

[housingvirginia.org/  
rural-housing-initiative](http://housingvirginia.org/rural-housing-initiative)

# RURAL HOUSING INITIATIVE

HOME > RURAL HOUSING INITIATIVE

## New! Full Rural Housing Report & Brief Now Available!

Housing Virginia has completed the full narrative report on the state of rural housing in Virginia. We will be continuing this initiative in 2017 by coordinating with housing providers to facilitate capacity building in rural Virginia.

You can find the full report and a 4-page research brief by clicking the images below:



*Meeting Housing Needs in Rural  
Virginia (Full report)*

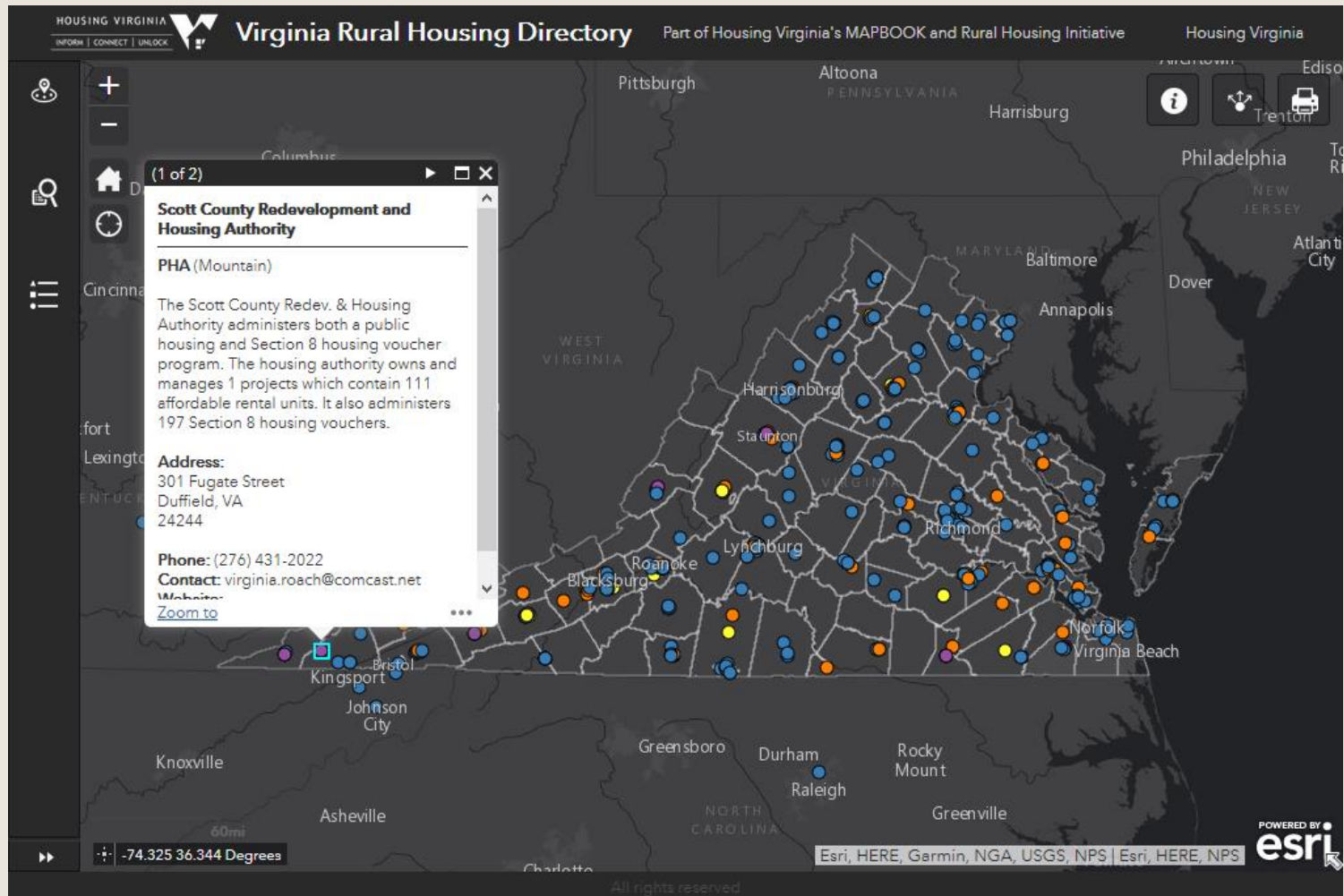


*Research Brief: Meeting Housing  
Needs in Rural Virginia*



# housingvirginia.org/mapbook

## Virginia Rural Housing Directory



Thank You  
Erica Sims  
Housing Virginia  
[Erica@hdadvisors.net](mailto:Erica@hdadvisors.net)  
617-821-1343