Meeting Housing Needs in Rural Virginia: Trends, Needs, Gaps, Solutions

A Housing Virginia Report
November 2016

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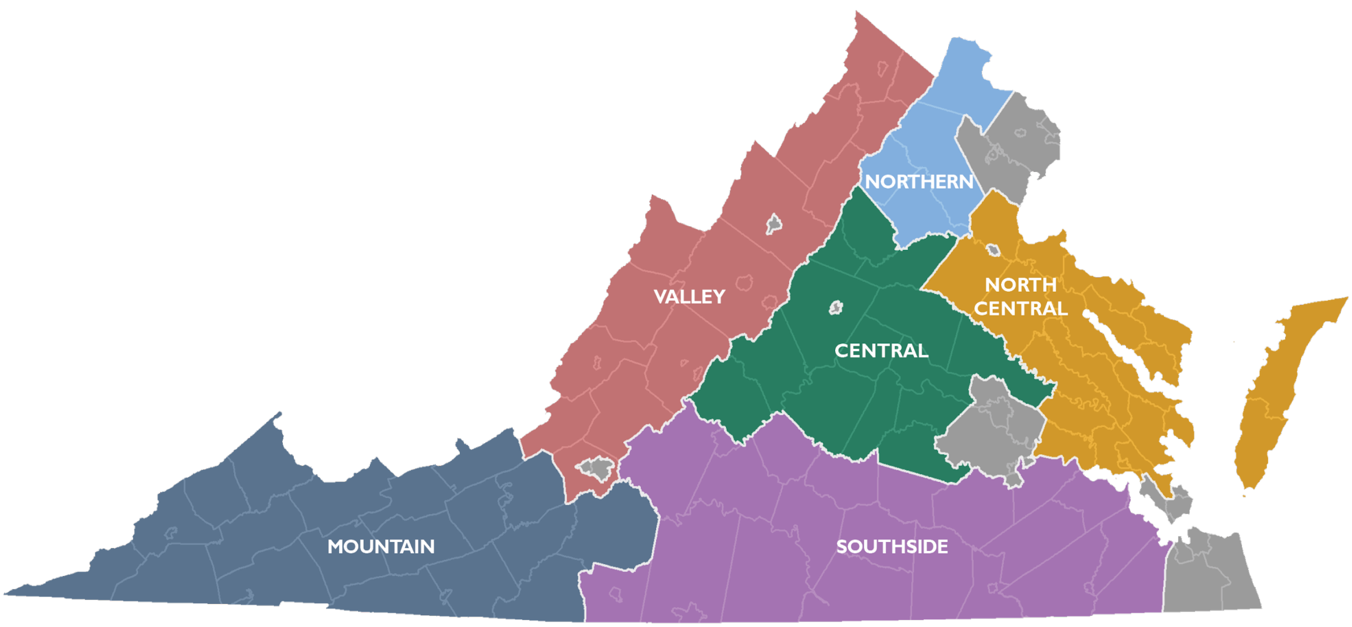
Introduction

Housing Virginia launched its Rural Housing Initiative in the fall of 2015 to explore the state of housing needs in rural Virginia. With much of our housing focus at the national and state level targeting urban areas with high growth and escalating housing costs, the unique and changing housing needs in rural areas have not received much attention. Over the past year, we have surveyed rural housing and service providers about their needs and gaps and analyzed demographic and housing data for rural regions across the state. This information, along with best practice research and policy recommendations, has shaped a report that we hope will assist rural providers and improve the lives of their clients.

Based on discussions with statewide housing providers and organizations, Housing Virginia created six unique rural regions to aid in our analysis (Map 1). Major metropolitan areas and some medium-size cities are excluded from these regions. Dividing the state into distinct regions reveals the similarities and differences in housing needs throughout Virginia and helps develop targeted, evidence-based solutions. A full list of localities by region is included in the appendix.



Map 1: Housing Virginia's six Rural Regions. See Appendix: Virginia Localities by Region for locality names.

Current State of Rural Housing in Virginia

Like its population, the housing needs of Virginia are dynamic and diverse. While many demographic and socioeconomic trends hold true for the entire state, there are significant differences between Virginia's urban cores and its rural areas. Even more, "rural Virginia" is not a homogeneous entity – different regions have different housing needs, gaps, and trends that warrant unique approaches.

To help craft meaningful and effective solutions for affordable housing across Virginia's rural landscape, Housing Virginia has analyzed data on housing conditions, demographics, changing economies, and real estate markets. Datasets were collected at both the county level and Census tract level, when available, to illuminate potential variations within individual jurisdictions.

Population Trends

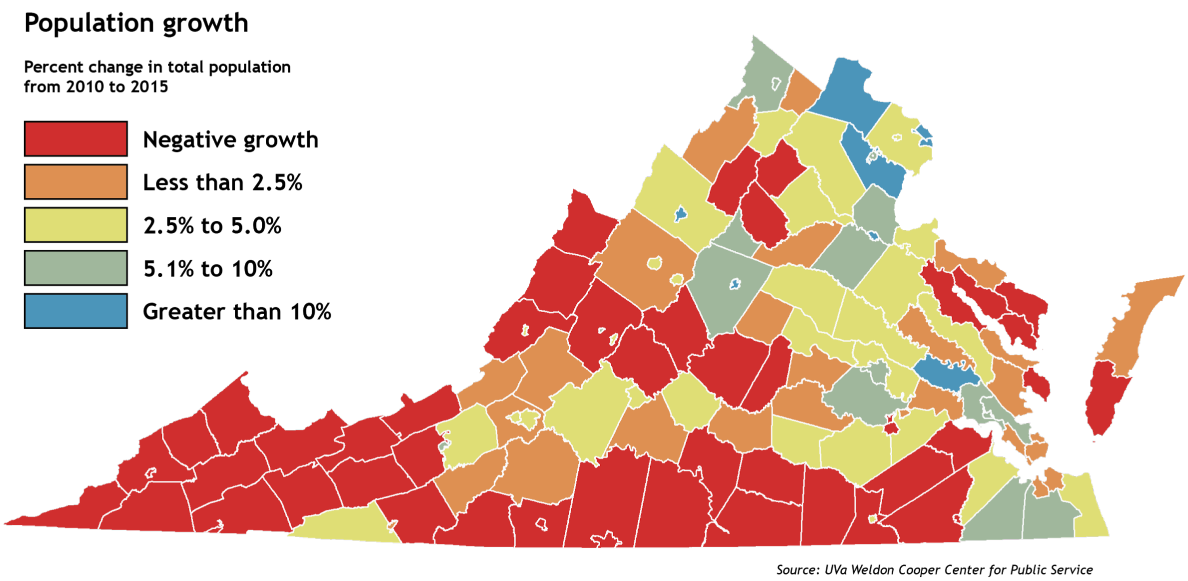
Between 2000 and 2010, the population of Virginia grew by 923,000 to 8 million total people. However, only 6% of this growth was in rural areas. Since then, rural population growth has continued to lag behind the statewide average. Between 2010 and 2015, Virginia's population grew by 4.8%; the rural population grew by only 3.3%.

Many counties, especially in the Mountain and Southside regions, have experienced net population losses in the past five years (Map 2). The Mountain region lost 0.5% of its population, and the Southside region only grew by 1.4% (Table 1). Some rural counties, however, saw significant growth, especially in the Northern and Central regions. The Northern region grew at nearly three times the state average, driven primarily by Loudon County.

Table 1: Percent change in population from 2010 to 2015:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
4.8%	6.2%	3.3%	3.1%	- 0.5%	15.5%	5.1%	1.4%	2.3%

Source: UVa Weldon Cooper Center for Public Service

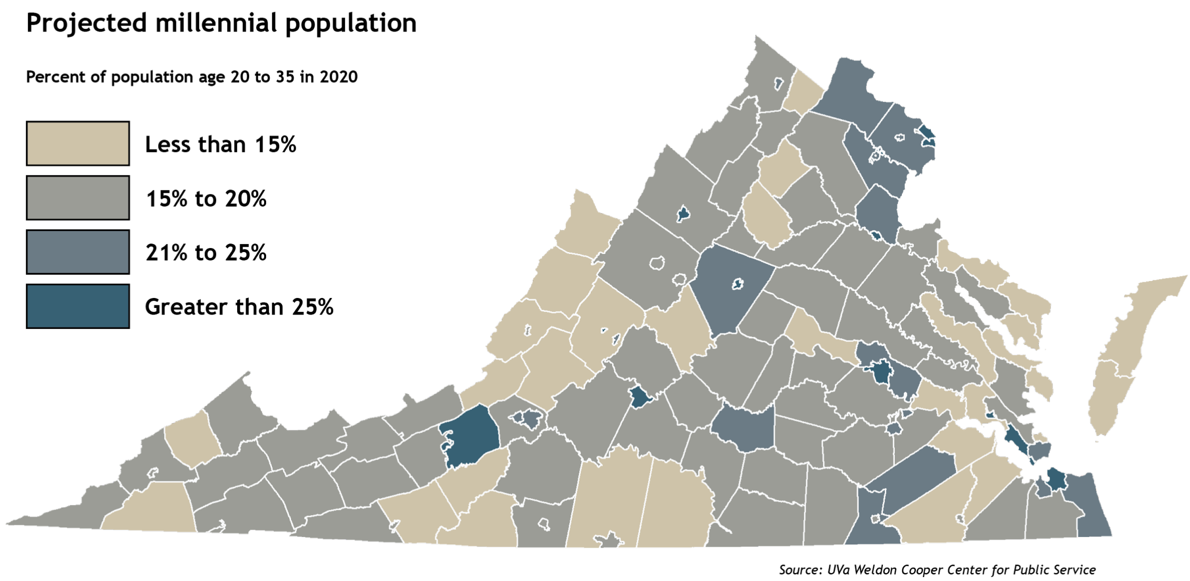


Map 2: Percent change in population from 2010 to 2015 by county.

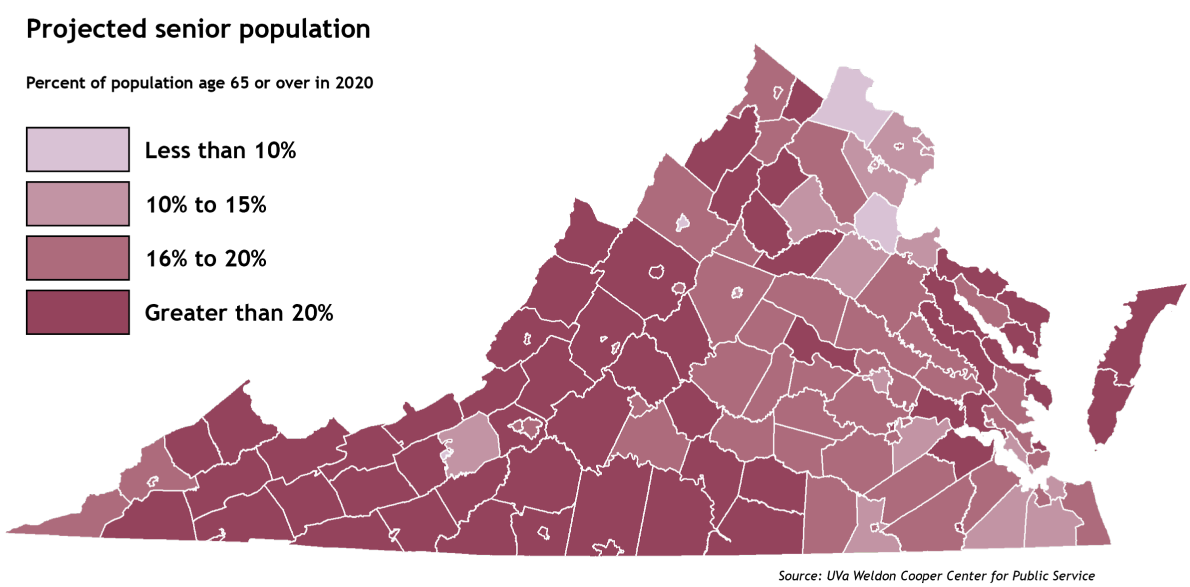
The decline in Virginia's rural population is the result of two major trends: outmigration of Millennials to urban areas and a growing share of Baby Boomers who have already passed child-rearing age. Young adults from rural communities are more commonly staying in their college towns or are forced to cities and suburbs to find employment. When they choose to have children, they will likely not return to their hometown. As a result, birthrates in rural Virginia have steadily declined over the past decade. By 2020, young adults will account for less than 15% of the population in many rural counties (Map 3).

At the same time, the population reaching or already past retirement age continues to increase in rural communities across Virginia. Many seniors are choosing to age in place, and some Baby Boomers in suburbs and cities are actually moving to rural counties on the outskirts of metropolitan areas. While this migration does not offset the larger population losses, it contributes to the rampant "greying" of rural Virginia. Beyond Virginia's Urban Crescent (the area connecting Northern Virginia, Richmond, and Hampton Roads) seniors will account for over 20% of the population in most counties by 2020 (Map 4).

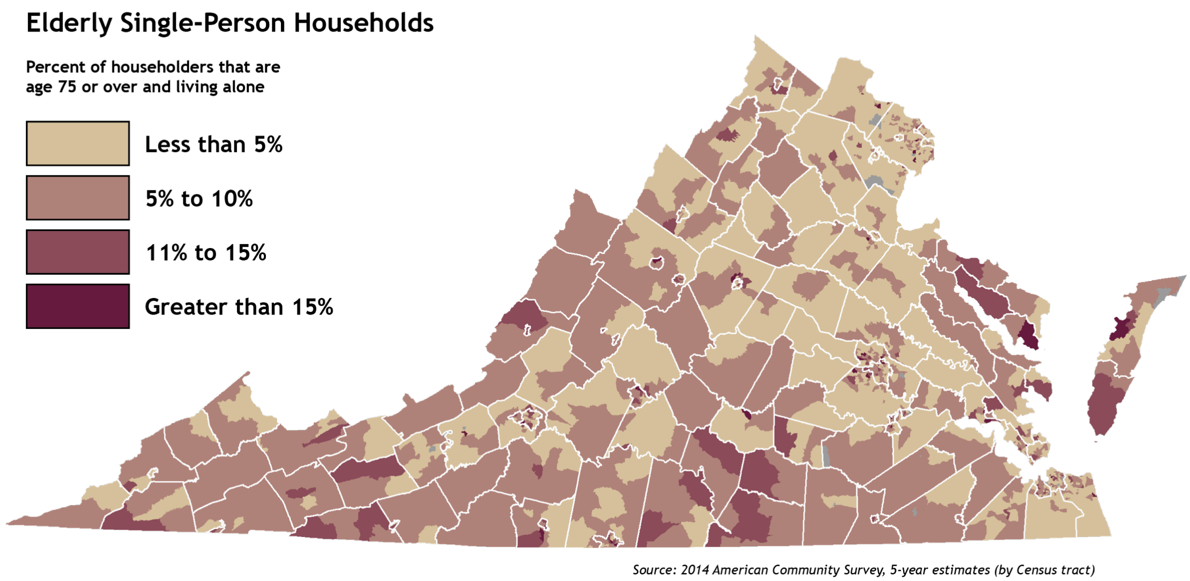
As people start to live longer, the number of elderly persons living alone is also increasing, especially in rural areas. Throughout communities in the Mountain, Southside, and North Central regions, householders that are age 75 or over and living by themselves account for 10% or more of the population (Map 5). This segment of the population will only increase as the Boomer generation ages.



Map 3: Projected millennial population as percent of total in 2020.



Map 4: Projected senior population as percent of total in 2020.



Map 5: Percent of elderly persons living alone by Census tract. (2014)

Table 2: Number of persons age 75 or more living alone in 2014:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
146,951	69,575	77,376	8,658	17,308	4,190	12,466	19,412	15,342

Source: 2014 American Community Survey, 5-year estimates

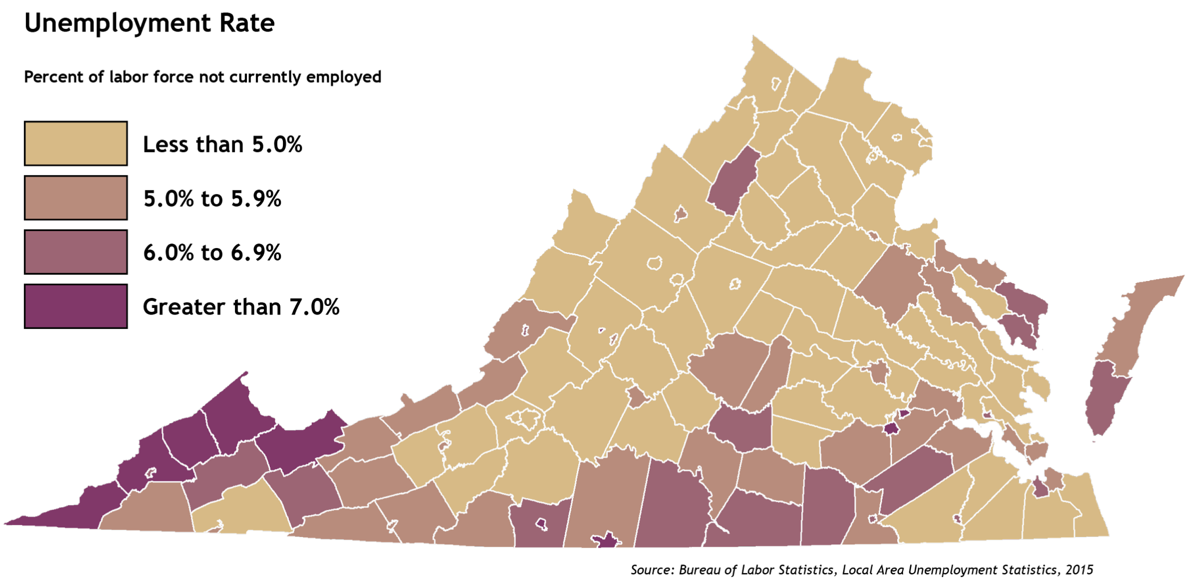
Socioeconomic Trends

In the past, rural Virginia's economy traditionally relied on manufacturing and agriculture, but these two industries have lost 79,000 and 3,000 jobs, respectively, since 2000. While unemployment rates have rebounded somewhat since the Great Recession, the majority of new jobs created between 2000 and 2014 in rural areas are in retail (23,000 added) and education/healthcare (109,000 added). As of 2015, the unemployment rate in rural Virginia is 4.7% – slightly above the statewide rate. The Mountain and Southside regions, which have seen significant declines in manufacturing jobs, both have unemployment rates above 5.0%.

Table 3: Unemployment rate in 2014:

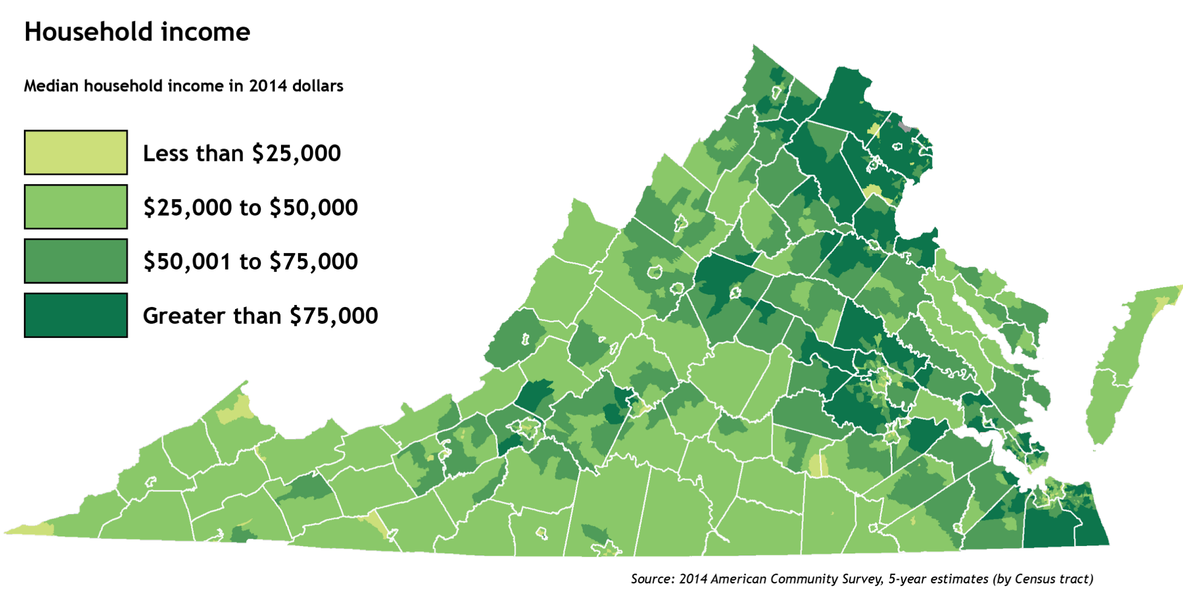
Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
4.4%	4.2%	4.7%	4.1%	5.7%	3.7%	4.7%	5.5%	4.4%

Source: Bureau of Labor Statistics, Local Area Unemployment Statistics, 2015



Map 6: Unemployment rate by county. (2015)

As the economies in rural Virginia underperform, so do household incomes. As Map 7 shows, communities with the highest median household incomes are concentrated throughout the Urban Crescent, with additional small pockets of wealth in Charlottesville and Roanoke. Nearly one in three rural households earn less than $35,000 annually.



Map 7: Median household income by Census tract. (2014)

Lower wages in rural Virginia correspond with higher poverty rates. Among all rural regions, the poverty rate is one point above the state average. However, the highest rural poverty is concentrated in the Mountain and Southside regions, where nearly one in five adults live below the poverty line (Table 4). While the Northern region has the lowest poverty rate (4.8%), its total population in poverty has nearly doubled since 2000 (Table 5).

Table 4: Overall poverty rate in 2014:

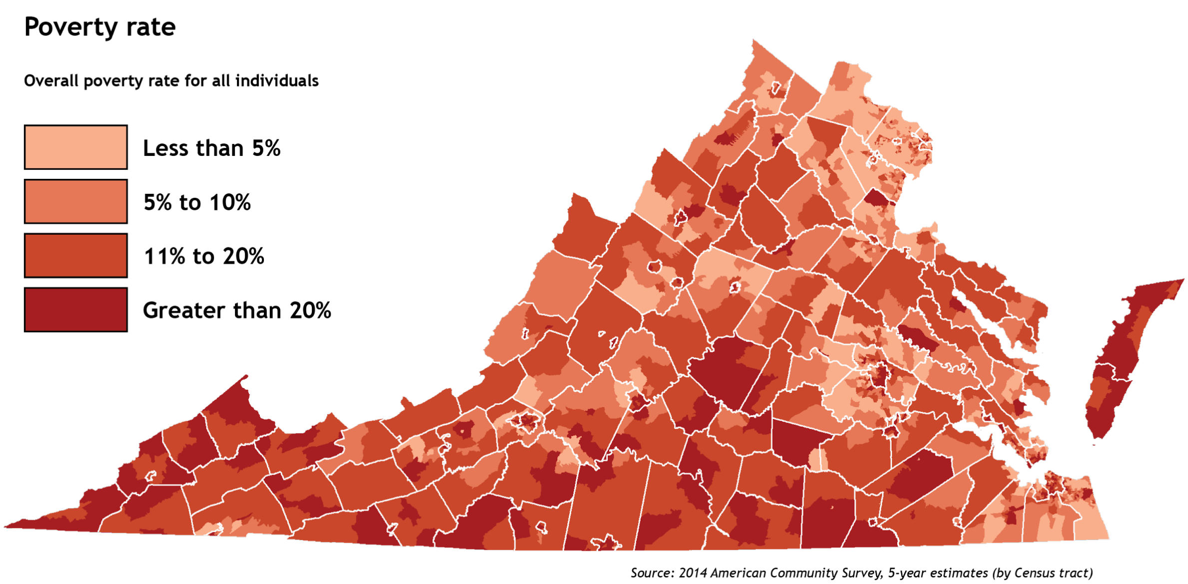
Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
11.5%	10.8%	12.4%	9.4%	19.4%	4.8%	9.0%	16.9%	10.9%

Source: 2014 American Community Survey, 5-year estimates

Table 5: Percent increase in number of persons in poverty from 2000 to 2014:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
39%	39%	39%	46%	23%	98%	48%	36%	58%

Sources: 2014 American Community Survey, 5-year estimates; 2000 U.S. Census SF3 data



Map 8: Poverty rate by Census tract. (2014)

Housing Cost Burden

The U.S. Department of Housing and Urban Development (HUD) defines a household as “housing cost burdened” if they pay 30% or more of their income on housing costs. As of 2014, three in ten families in Virginia are housing cost burdened, up from two in ten in 2000. Households in rural Virginia are slightly less cost burdened than average, but have grown at a much faster rate since 2000 than urban households (Table 7). In the Northern region, where the population and land values have significantly increased, the number of cost burdened households more than doubled. Overall, cost burdened households in rural regions increased by 85% over the past 15 years.

Table 6: Percent of households that are housing cost burdened in 2014:

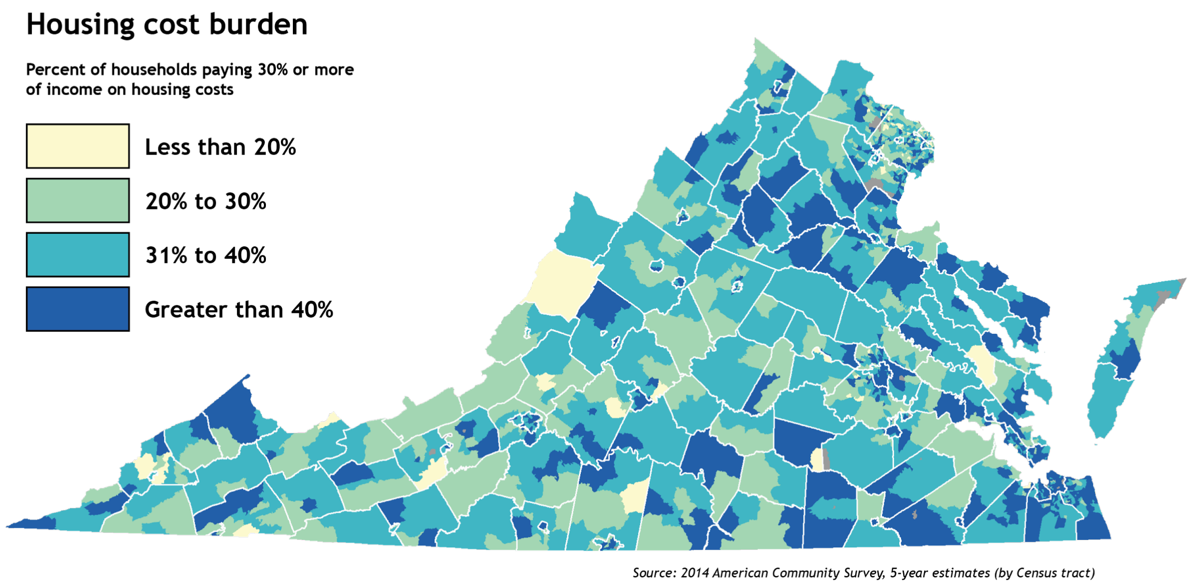
Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
30%	34%	26%	25%	23%	30%	27%	27%	26%

Source: 2014 American Community Survey, 5-year estimates

Table 7: Percent increase in total housing cost burdened households from 2000 to 2014:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
64%	53%	85%	89%	66%	157%	87%	74%	81%

Sources: 2014 American Community Survey, 5-year estimates; 2000 U.S. Census SF3 data



Map 9: Percent of housing cost burdened households by Census tract. (2014)

The increase in housing cost burden has disproportionately affected one particular age group more than any other: seniors. Households reaching and passing retirement age are struggling to pay off their mortgages. Baby Boomer homeowners have dipped into their equity to fund their children's college tuition and help pay off other debt, adding to their debt burden. The total number of seniors with mortgages increased by over 202,000 between 2000 and 2014. Rural Virginia accounted for 63% of this growth.

While the Central, Northern, North Central, and Valley regions saw relatively small increases in seniors with mortgages, the Mountain and Southside regions saw this segment of the population grow dramatically (Table 9). Seniors who pay nearly a third or more of their income on housing costs have far less money to cover healthcare costs, prescriptions, transportation, and other necessities.

Table 8: Percent increase in number of seniors with mortgages from 2000 to 2014:

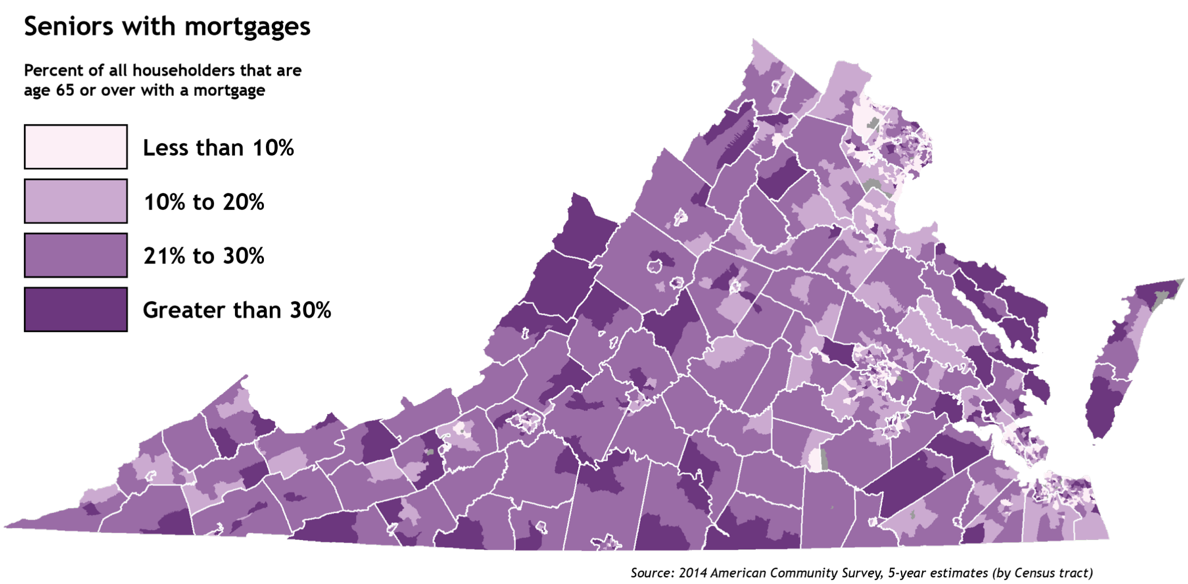
Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
61%	47%	74%	111%	68%	162%	72%	55%	66%

Sources: 2014 American Community Survey, 5-year estimates; 2000 U.S. Census SF3 data

Table 9: Percent increase in mortgage-burdened senior households from 2000 to 2014:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
111%	98%	125%	25%	111%	30%	27%	97%	26%

Sources: 2014 American Community Survey, 5-year estimates; 2000 U.S. Census SF3 data



Map 10: Percent of seniors with mortgages by Census tract. (2014)

Housing Quality

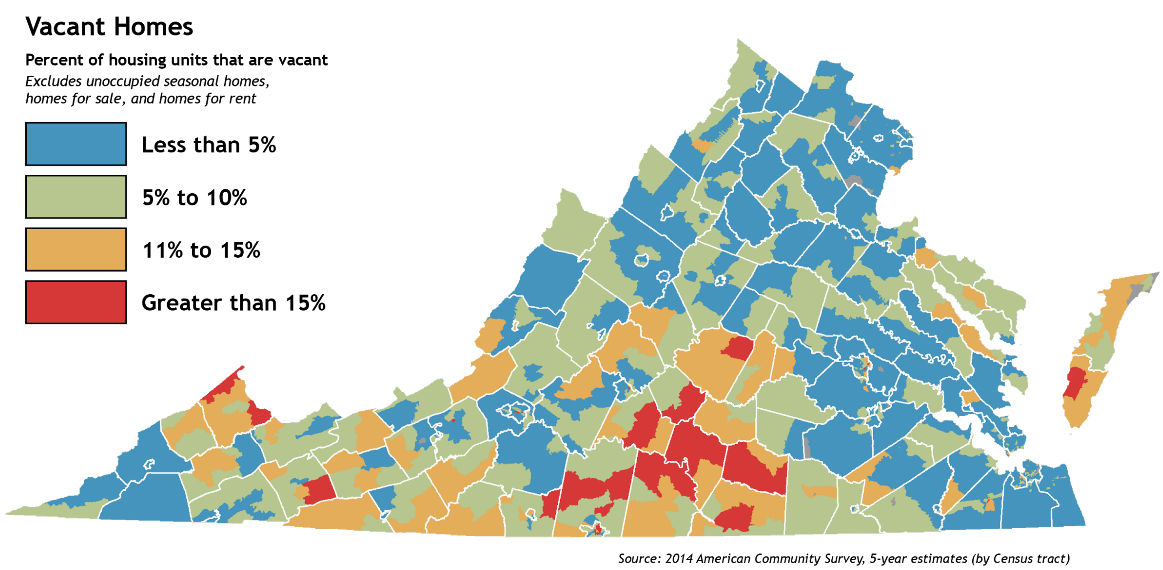
Rural regions face much different challenges related to housing quality than most urban areas. Single-family detached homes, which have inherently more repair and rehabilitation needs, account for 10% more of rural housing stock than urban housing stock. As of 2014, over 6,600 homes in rural Virginia do not have adequate indoor plumbing, and 8,700 homes do not have complete kitchen facilities. Although these numbers have declined over the past decade, reaching isolated households with such housing problems remains a major problem for communities with few resources to combat the issue.

A second housing challenge unique to rural Virginia is the high home vacancy rate. While one in ten homes across Virginia are not occupied year-around, the majority of these are either on the market or only used seasonally. The remainder are classified as “other” vacant by the Census Bureau.[1] This category includes units that are abandoned by their owner, being used as storage, going through foreclosure, and many other reasons. No matter the cause, it is difficult for localities to return “other” vacant units to occupied status. Across rural Virginia, “other” vacant homes are over twice as prevalent than in urban areas (Table 10). The highest concentration of these units is in south central Virginia (Map 11).

Table 10: Percentage of all housing units classified as “other” vacant in 2014:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
3.6%	2.1%	5.3%	4.4%	6.0%	1.9%	4.2%	7.9%	4.6%

Source: 2014 American Community Survey, 5-year estimates



Map 11: Home vacancy rate, by Census tract. (2014)

Unsurprisingly, manufactured (or mobile) homes comprise a large segment of Virginia’s rural housing stock. These units include both traditional single-wide trailer homes and modern factory-built housing that is transported and placed on site. Today, over 163,000 rural families live in a manufactured home. The highest prevalence of manufactured housing is in the Mountain region (19.2%) and the Southside region (13.6%) (Table 11).

Although this type of housing is often the most affordable path to homeownership in rural regions, it is not without significant challenges. According to a recent study by the Virginia Center for Housing Research at Virginia Tech, 21% of the manufactured homes in Appalachian Virginia were built before HUD began regulating safety and quality standards for manufactured housing in 1976.[2] These homes are far less durable, structurally sound, and energy efficient than their modern counterparts. Because manufactured

[1] U.S. Census Bureau, Housing Vacancy Survey definitions (2016) http://www.census.gov/housing/hvs/definitions.pdf

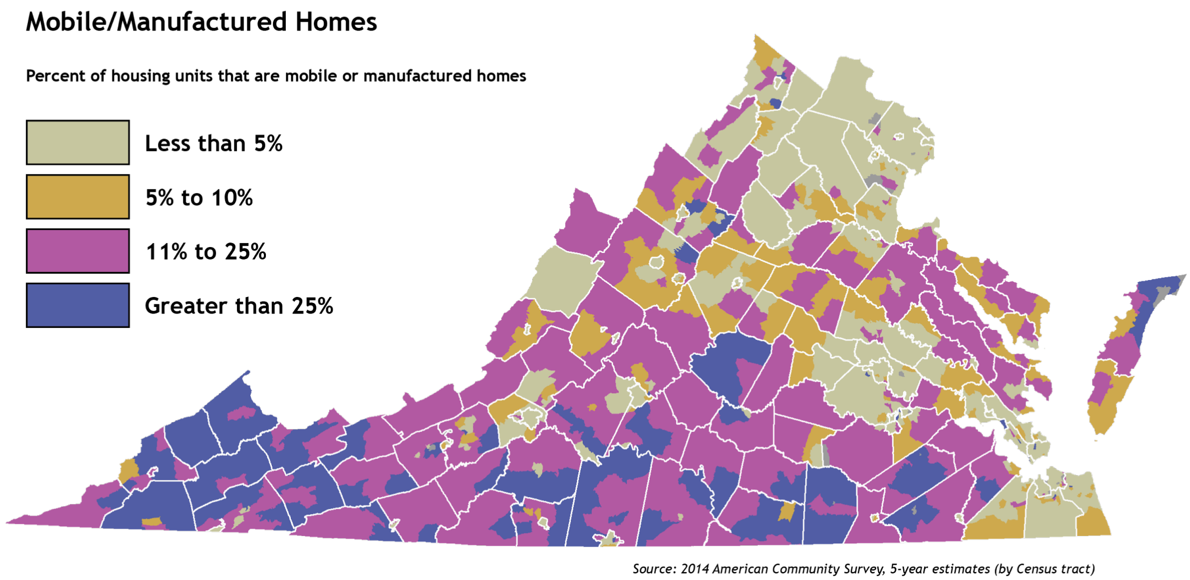
[2] VCHR, “Mobile and Manufactured Homes in Central Appalachia and Alabama” (Sept. 2016) http://cfed.org/assets/pdfs/State_of_Appalachian_Mobile_Homes_VIRGINIA.pdf

homes are almost always titled as personal property rather than real estate, repairs and upgrades do little to build equity for their homeowners.

Table 11: Percentage of housing units that are mobile or manufactured homes in 2014:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
5.3%	0.9%	10.3%	7.3%	19.2%	1.1%	7.4%	13.6%	6.4%

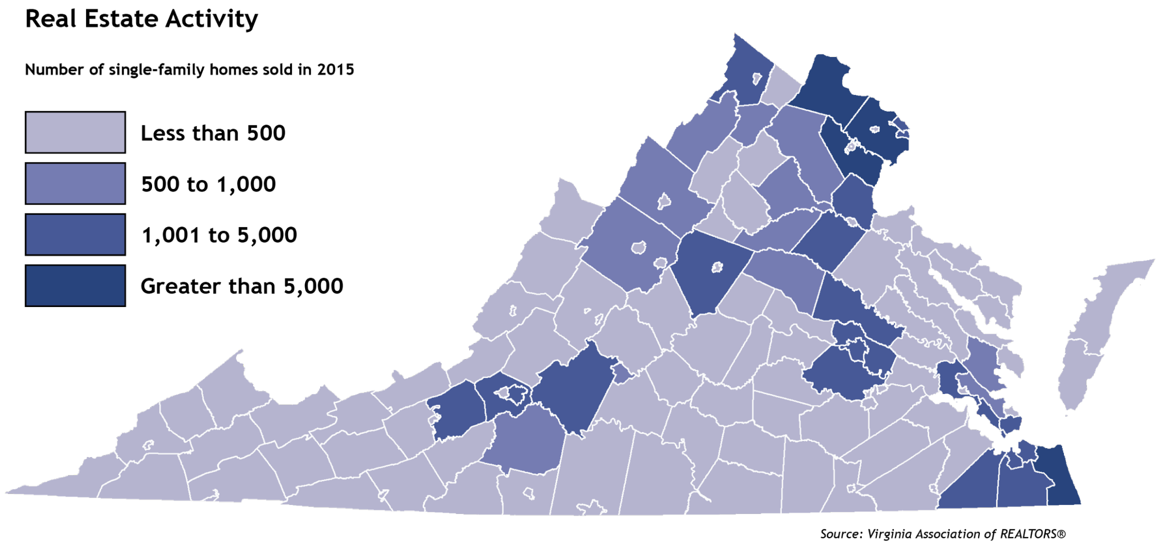
Source: 2014 American Community Survey, 5-year estimates



Map 12: Share of manufactured homes by Census tract. (2014)

Real Estate Market

Buying and selling a home in rural Virginia is much more difficult than in urban parts of the state. Based on the most recent annual data from the Virginia Association of REALTORS®, it is evident that rural Virginia's real estate market lags far behind the rest of the state. Excluding the Fredericksburg region, northern Shenandoah Valley, and Roanoke region, most rural counties saw less than 500 total homes sold in 2015 (Map 13).



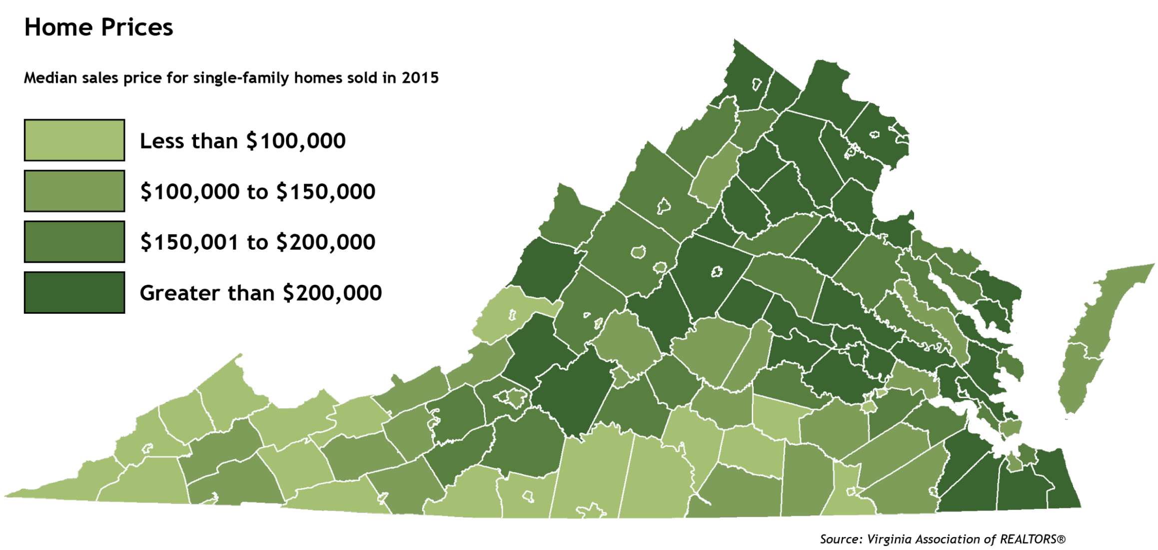
Map 13: Total number of single-family homes sold in 2015.

Average home sales prices varied dramatically between rural regions in 2015.[3] In the Northern region, where land values are high, the average price of a single-family home was $475,000. In the Mountain and Southside regions, average home prices were just above $180,000. Across all rural areas, the average price was $282,000 -- nearly $50,000 less than the statewide average.

Table 12: Average single-family home sales price in 2015, in thousands of dollars:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
$331	$383	$282	$294	$181	$475	$279	$182	$218

Source: Virginia Association of REALTORS®



Map 14: Median sales price for single-family homes in 2015.

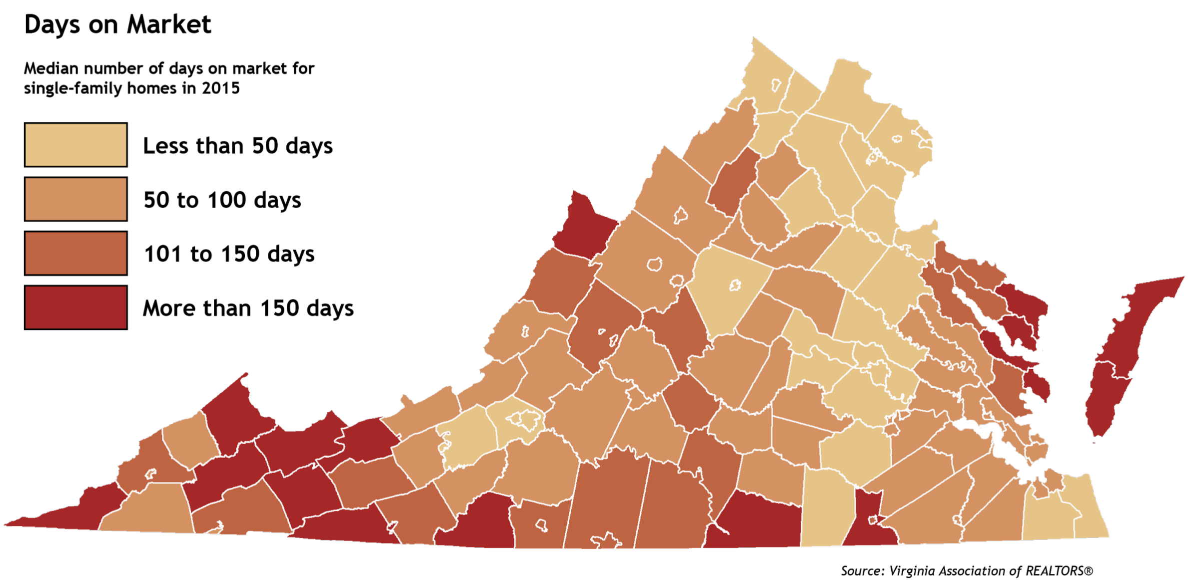
[3] Average home sales prices skew higher than median values because of high-value transactions. Aggregated median values for rural regions were not available.

The amount of time a home stays on market before purchase is often an indicator of a region's economic health. Shorter periods on market generally indicate an active real estate market and more available capital in a community. In 2015, the median number of days on market for single-family homes across Virginia was 47. In rural areas, this time period was over double (Table 13). Many homes in the Mountain, North Central, and Southside regions stay on the market for over 100 days (Map 15).

Table 13: Median number of days on market for single-family homes in 2015:

Virginia	All Urban	All Rural	Central	Mountain	Northern	North Central	Southside	Valley
47	37	97	62	124	47	100	109	83

Source: Virginia Association of REALTORS®



Map 15: Median number of days on market for homes sold in 2015.

Preliminary Survey Responses

Housing Virginia's Rural Housing Initiative began with a preliminary survey of rural housing and service providers, followed by a pre-conference session for 50 of these providers at the 2015 Virginia Governor's Housing Conference. There, we discussed the findings and probed further about their most pressing needs and the trends they are seeing in their communities.

Virginia's rural housing providers – regional nonprofits, Community Service Boards, Area Agencies on Aging, and the like – understand the unique and growing pressures that their clients are facing, and they are struggling to serve them effectively as resources continue to decline. Housing Virginia's preliminary survey of rural providers showed the following:

Top Needs	Top Gaps	Top Trends
Rehabilitation of Substandard Housing	Lack of Affordable Financing	Increasing Demand for Rental Housing
Shortage of Affordable Rentals	Poor Infrastructure (Public Transit, Water/Sewer, etc.)	Flat/Declining Incomes
Home Accessibility Modifications for Aging in Place	Limited Capacity of Providers	Growing Senior Population

Participants identified the top three needs in their service area as the need for rehabilitation of substandard housing, the need for more affordable rental housing, and the need for more home accessibility improvements for seniors to age in place. The need to address ending homelessness also ranked highly among participants.

The top three gaps identified by the survey respondents reflected the struggles faced by smaller nonprofits in particular. Besides the limited availability of funding available, participants cited a lack of affordable financing, lack of infrastructure (public transportation, water/sewer, broadband/cellular access, etc.), and limited capacity of housing providers as the three most urgent gaps in each of their service areas. A number of respondents also pointed out a lack of community support as another gap that needs to be addressed.

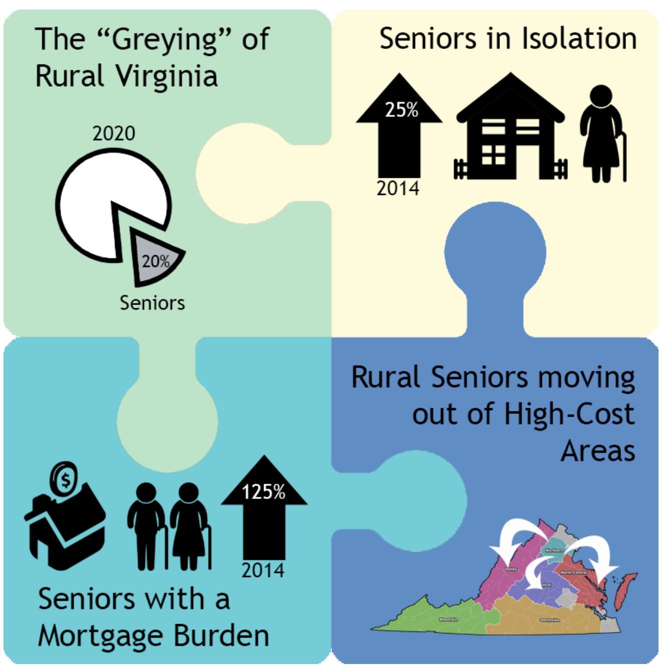
Three demographic changes and housing trends stood out as significant, according to participants: an increasing demand for rental housing, flat or declining incomes, and an increasing senior population. Half of the respondents also pointed to a declining job market as a worrying trend in their areas. These trends correspond with Housing Virginia's own research discussed in the previous section. Together, the quantitative findings and survey feedback helped shape the discussions we brought to providers around the state.

Regional Discussions with Providers

All of the issues reflected in our preliminary provider survey were also raised during our regional dialogues with a wider group of local housing and service providers. In partnership with five local REALTORS® Associations, Housing Virginia presented regional demographic and housing data to over 150 rural providers around the state and engaged in an in-depth discussion about their region's needs, gaps and trends.

Aging Population and their Housing Needs

By 2020 seniors will account for more than 20% of the population in most rural communities. Along with that demographic change comes issues unique to the senior population.



For example, due to the lack of senior communities, assisted care facilities, or nursing homes in rural areas, many seniors remain isolated in their homes with limited access transportation into more populated areas for medical visits, to buy groceries, or simply to socialize. In addition, many of these seniors live in areas isolated from hospitals, emergency transport, and caregivers, all of which contribute to the safety and health of the individual. For those seniors who wish to switch to renting closer to a town center because of these factors, many cannot afford the market rate rent for even a one-bedroom apartment on their fixed incomes (SSI, retirement savings, disability, etc.). They must compete with each other, and in the case of communities without age restrictions, also compete with struggling families for the sparse number of subsidized rental housing that *is* available.

Another issue that often manifests for seniors living in isolation in rural areas is the inability to maintain their homes and property. Especially when a spouse passes away, many seniors' physical and mental health prevent them from being able to conduct preventative maintenance on their homes, address minor repairs as they crop up, or maintain their yards until the problem becomes a much more serious one, such as a caved-in roof. By the time a nonprofit specializing in emergency home repair receives a request for assistance, there are often so many necessary repairs that they can only address one or two of the most critical.

Weatherizing these older homes can help prevent damage from moisture or mold, as well as drastically reduce the cost of heating and cooling simply by installing insulation and sealing windows. However, nonprofits providing weatherization assistance struggle to provide services to everyone who needs it due to lack of funding available and the limited capacity of their organizations. The longer a household is on the waiting list for such services, the further their home's condition declines. This entire cycle of being unable to maintain their homes contributes to the declining condition of the housing stock as a whole, which will be addressed later.

Aging Population's Housing Needs

Rural Virginia's seniors are increasingly isolated from caregivers, emergency services, and other amenities. When living alone, they are less able to maintain their homes or make expensive accessibility modifications to safely age in place.

Additionally, many seniors who choose to age in place cannot afford the accessibility modifications required to do so on their fixed incomes. While a wheelchair ramp is less expensive and simpler to install, it is much more difficult for seniors to find financing to widen their doorways to accommodate mobility assistance equipment or install a roll-in shower in their bathroom.

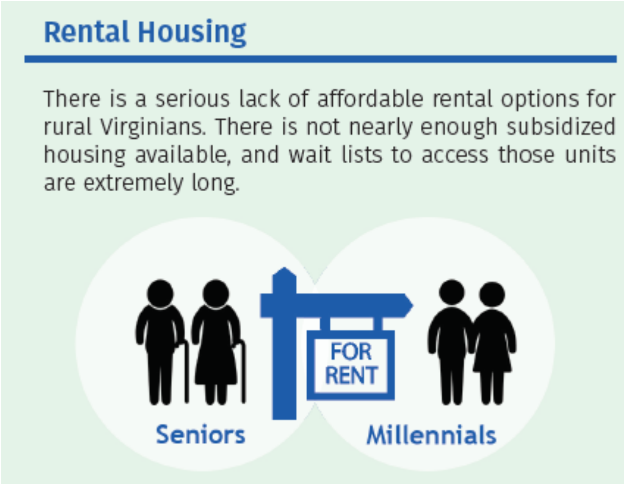
To address the needs and gaps surrounding seniors in particular, it will be critical to develop and implement creative and collaborative initiatives that can tackle each of these issues while combining resources as effectively as possible.

Rental Housing

The need for more quality, *affordable* rental housing topped both our preliminary survey group and in-person provider discussion group's priority lists. Many associate rural areas with high homeownership rates – so what accounts for the drastic rise in demand for rental housing?

This question mirrors the rise in demand for rental housing across the board – the rise in temporary/contract jobs prevents the young workforce from anchoring themselves down by purchasing a home, for example. Seniors are looking to downsize to a smaller living space with a landlord who will provide maintenance. The housing crash caused a large number of households to foreclose on their homes, and either their credit has not yet recovered to try homeownership again or they are wary of another crisis and do not want to risk buying a home again. The main difference with rural areas is that the number of available units for rent is much fewer than in urban or suburban areas, so the competition for affordable units is significantly higher.

Multifamily housing is not nearly as common in rural areas as it is in urban and suburban ones; in rural areas, it is much more common for a private homeowner to rent out a single-family detached home. Unfortunately, the stock of single-family rental homes is in particular disrepair because often the owner and landlord cannot afford to complete critical home repairs, and most rehab home assistance programs require the home to be owner-occupied to qualify. As a result, just as with the seniors who cannot maintain their home and property any longer, these single-family rentals fall into disrepair and grow the stock of substandard housing.



When it comes to subsidized housing, providers explained that there is not nearly enough to meet demand, especially in areas far away from larger metro areas such as Roanoke or Richmond. For the limited units of subsidized housing that *are* available, most have wait lists that are months or even years long. Some people find themselves taken off of waiting lists for minor criminal offenses, depending on the local housing authority's policies, and fall into homelessness.

The Low-Income Housing Tax Credit (LIHTC) program, which facilitates the development of affordable multifamily housing through a federal tax credit and incentives for private investors, is one of the leading sources of quality subsidized housing in the state. However, rehab is heavily favored in rural areas over new construction, even though new construction is needed in these areas to push out the worst of the existing stock to fulfill the "housing life cycle" of the region. Many nonprofit developers in rural Virginia expressed that it is also difficult to demonstrate the need for subsidized multifamily development in their regions when applying to the LIHTC program, which is crucial when the difference between securing credits or losing out on the deal often boil down to a few points' difference.

Many rural Virginia counties feature pockets of poverty in close proximity to affluence, and though there are many existing homes for sale, the quality of the stock is substandard. Counties with pockets of concentrated wealth between a wider area of households making less than $50,000 a year, such as Prince William and other Northern counties, have Area Median Incomes (AMI) that are skewed higher than average. This means that the rent limits for subsidized housing – up to 60% of the AMI for LIHTC developments or up to 80% of the AMI for Section 8 housing – also skew higher, which means that often times the "affordable" rents are still out of reach for those who need it the most.

Comparison of HUD Income Limits for Family of Four, 2016				
	Area Median	**30% AMI**	**50% AMI**	**80% AMI**
Fauquier County[4]	$108,600	$32,600	$54,300	$70,150
Shenandoah County[5]	$58,900	$24,300	$29,800	$47,700
Virginia	$77,500	$23,250	$38,750	$62,000

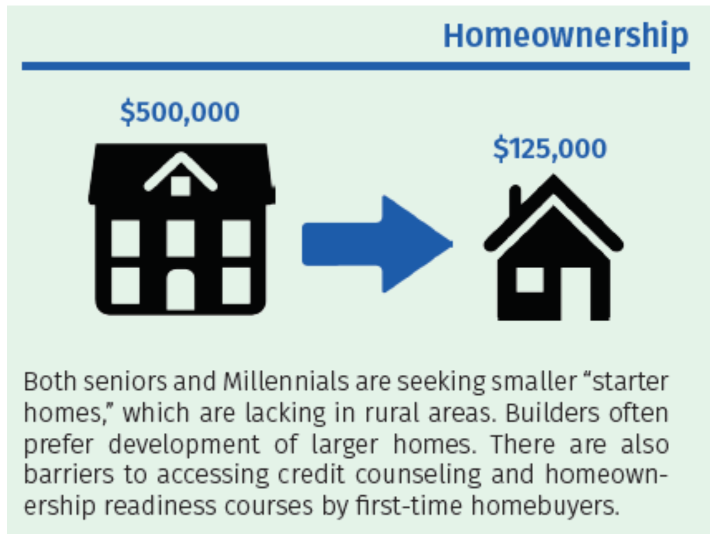
Source: U.S. Department of Housing and Urban Development, FY 2016 Income Limits Documentation

[4] Fauquier County's Area Median Income and Income Limits are determined by the Washington DC Metropolitan Statistical Area (MSA). This chart demonstrates how counties with suburban and rural pockets, as well as census tracts with median incomes below $75,000, are affected by the high incomes of neighboring metro areas.
[5] Shenandoah County is outside of its closest MSA, which is the Winchester, VA MSA.

Homeownership

Housing in rural areas is most commonly associated with high homeownership rates – and although the homeownership rate fell 2.2% in rural areas since 2000, it still remains above the state average. Homeownership carries unique challenges that are closely tied with economic activity. For example, in 2015 the Center for American Progress conducted an analysis on recovery from the housing crisis in 2008, which found that "counties that are experiencing an increase in negative equity rates tend to be located in non-metropolitan and rural areas, which are less likely to be equipped with the resources that could ease the recovery."[6] Further analyses by the Housing Assistance Council indicate that mortgages for homes in rural areas tend to cost more[7] and the equity rural homes accumulate tends to be less than homes in urban or suburban areas[8].

One gap that providers brought up in multiple regions at our discussions was the need for more quality "starter homes" – generally sized at 1,200 to 1,600 square feet – on the housing market. Many realtors indicated that both Millennial and senior clients were competing for this type of housing. Seniors are looking to downsize to smaller, one-story homes for easier maintenance and maneuverability as well as safety, and first-time homebuyers (typically Millennials) are looking to start small to build equity for a larger home in the future when their families grow.



In the current market, many stakeholders suggested that not enough builders are targeting the construction of these types of homes. There is still more focus on the larger, custom homes that drove the market a decade ago. There may be financial challenges in the development of small homes where the profit margins are much thinner that reduces the level of interest by housing developers. The home building industry in general has been slow to recover from the housing crash, with only 1.2% of the state's housing stock being built after 2010, so this trend is not surprising given the reduction in capacity within the homebuilding industry. Areas that experienced a surge in the "McMansion" home building trend a decade ago are struggling to meet the demand for quality smaller homes. Some providers at our discussions suggested creative zoning policies that would allow for subdivisions that were originally designed for larger homes to be reshaped to provide for a mix of housing types including zero lot line, duplexes, or townhouses.

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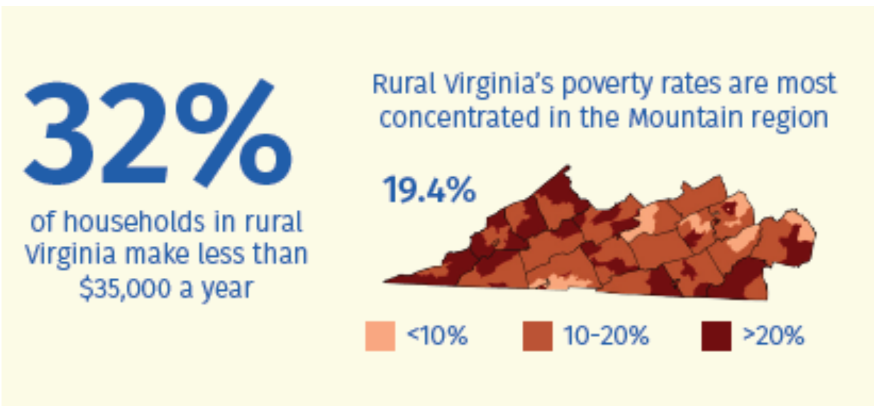
[6] Center for American Progress, *The Uneven Housing Recovery*. (2015)

[7] Housing Assistance Council, *Rural Research Note,* "Rural Mortgage Activity Declines. Home Purchases are Up, but so are High Cost Loans" (2014)

[8] Rooflines, "True Homeownership in Rural America" (2012)

One of the most pressing issues brought up in relation to homeownership surrounds barriers in access to mortgage credit, especially for households making 30% or less of the Area Median Income. Though mortgage consumer protections have increased with Dodd-Frank and the Consumer Protection Act in 2010, the qualifying process has become much stricter. Many rural Virginians who lost their homes to foreclosure during the housing crash have yet to recover their financial footing and their credit rating, which limits their options for obtaining a mortgage for a home in their area. Even though the cost of housing in rural areas is relatively cheaper than in urban and suburban areas, the lower wages of service industry and agricultural jobs cannot keep up with other expenses that may be higher as a result of living in rural areas, such as high energy and utilities costs, car maintenance and fuel (because of longer distance commuting), childcare, internet access, and healthcare. As a result, many rural Virginians are living paycheck-to-paycheck and falling deeper into debt.



In the Southwest corner of the state, the economy continues to struggle with continuing job instability resulting from declining mining activity and the loss of manufacturing jobs. The new jobs that have come into these areas tend to be concentrated into education and healthcare, which require retraining and new skills that can be a challenge for former manufacturing employees. Additionally, these new positions tend to be short-term or contract jobs, which make for a competitive and tight entry-level job market for Millennials, who are saddled with student loan debt and job insecurity. Young workers who are unsure of whether or not their contracts will be renewed are hesitant to invest their limited resources into a home, which would anchor them to an area where they might not have a job the following year. All of these economic factors contribute to a perfect storm of people who *want* to buy homes but *can't*.

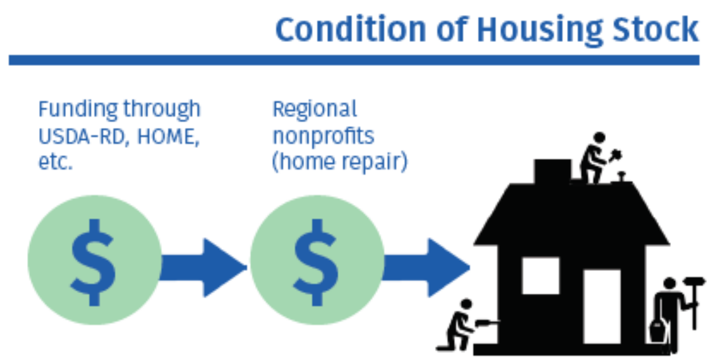
Many of these struggling families could benefit from credit counseling services, which are provided by local and regional nonprofits around the state. But these small organizations struggle to promote their housing/credit counseling, homeownership readiness education, and financial literacy programs with limited staff capacity and resources. Several of these service providers also noted that many of the people who *are* aware of these programs are unable to access them simply due to time restrictions (working multiple jobs), lack of reliable transportation, and lack of access to child care. One solution to this particular barrier would be to offer online courses. Realtors and loan officers also expressed a desire for comprehensive education on assistance programs available to their clients, which is something that could be explored through a new continuing education course or accreditation for expertise in homeownership assistance programs.

Condition of Housing Stock

A significant percentage of the housing stock in rural Virginia is in need of rehabilitation. Between an aging housing stock and the circumstances that lead to these houses falling into disrepair, the need for comprehensive rehabilitation of substandard housing was echoed across the state by providers.

Most of these homes fall into disrepair due to either physical and/or financial inability to perform preventative maintenance and repairs as problems arise. Isolated seniors simply do not have the ability to fix problems themselves, and the longer these issues go unaddressed, the more serious they become. A roof leak that is not fixed immediately can lead to a much more expensive issue, such as a mold infestation or even a hole, if left alone. This is also true of households with little to no savings for emergencies – if they are struggling to pay for food, childcare, and healthcare every day, it is unlikely they will be able to afford roof repair or other critical maintenance issues.

A number of nonprofit organizations provide emergency home repair and accessibility improvements around the state; unfortunately, since the demand for their services is so high but the availability of funding and staff capacity is unable to keep up, these programs have long waiting lists for clients. In especially dilapidated homes, often the cost of making the home *completely* safe and healthy for the client is so high that the staff must prioritize the repairs in terms of how they can make the home *safer* with the money they have. This usually means that a home may have some of the more serious health hazards resolved, but still have major challenges with accessibility and safety remaining.



Many rural homes need repairs or more significant upgrades, especially mobile homes. Nonprofits offering emergency repair services struggle with limited capacity and access to funding.

Some homeowners hesitate to apply for repair assistance because they fear their home will be subject to code enforcement if they use public funds. Regional nonprofits face challenges in securing funding that will prevent this very scenario from happening. For example, one of the stipulations for using HOME funding is that the home be brought up to code; in situations like the one above, that is often not a realistic endeavor with the money made available. As a result, the nonprofit performing the repairs can only use the HOME funds for a house already in better condition, and the people who need emergency home repairs the most cannot benefit from those funds. Other sources of funding for home repairs require a lien on the property, which can automatically disqualify some homes, but also is a significant disincentive for many older homeowners who are fearful of placing a lien on their home.

USDA - Rural Development offers assistance for home repairs through their Section 504 Home Repair program and homeownership assistance through their Section 502 Direct Loan program, but these programs are not as widely utilized as they are in surrounding states.[9] Virginia could look at developing hybrid programs that partner funding sources to promote utilization of these funds. A good example of this is the Kentucky Housing Corporation's HouseWorks Repair Program[10], which funnels Affordable Housing Trust Fund money into nonprofits or local governments who provide home repair assistance. This program is often paired with the Section 504 funds to adequately cover the cost of safety repairs for clients. The key to successful utilization of such hybrid programs lies in cross-organizational coordination and communication.

Land Use / Zoning Restrictions

Another barrier that affordable housing providers identified in almost every rural region is strict land use and building policies. As the housing and community development industry produces creative solutions to mitigate high housing costs, such as accessory units, tiny houses, and re-shaping large houses into duplexes, local zoning policies and building codes have yet to address these new housing types.

If local policies for subdivisions are especially strict, it may be difficult to meet these in a rural context where home prices are much lower than in high growth metropolitan areas. The development of smaller affordable multifamily developments also faces many challenges in terms of infrastructure availability and cost. Additionally, incidences of NIMBYism towards multifamily development can be more common in rural areas where neighborhood concerns about traffic, noise, and property values are compounded by the fact that multifamily housing is a much less common housing type and may be misunderstood and the subject of misperceptions.

Many rural housing providers suggested that some types of construction costs can be higher for building new multifamily housing in rural communities as compared to urbanized areas. While there is little difference in materials costs, it is true that rural areas often have fewer developers that are interested and willing to take on projects of this type. The shortage of developers and builders can influence cost negatively. While land cost is typically lower than in urban areas, it can be challenging to find land that is zoned or acceptable for multifamily development. Also, in areas with severe topography, it may be difficult and very expensive to develop land for multifamily housing. Some housing providers suggested that it would be helpful if they could subdivide large parcel farms into smaller acreage for housing development, but many localities' current zoning policies discourage this.

The limited number of public sewer systems also creates challenges for multifamily development with relatively high hookup fees for water and sewer when public systems are available. On-site systems can be expensive to develop and maintain, especially in areas with environmental restrictions, such as Chesapeake Bay watershed areas. Building code requirements, such as specific types of heat pumps, add to the costs. All of these factors contribute to the fierce competition for affordable options.

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[9] USDA Rural Development, 2015 Progress Report http://www.rd.usda.gov/files/USDARDProgressReport2015.pdf
[10] Kentucky Housing Corporation http://www.kyhousing.org/Development/Single-Family/Pages/HouseWorks-Repair-Program.aspx

Manufactured Housing

Manufactured housing – formerly called “mobile homes” or “trailers” – is a significant facet of affordable homeownership. Though manufactured housing faces a number of challenges, it is one of the largest sources of unsubsidized affordable homeownership. In Virginia, manufactured housing is most common in the Southside and Mountain regions, often as a standalone unit on a parcel of land either owned or leased by the homeowner. The unique nature of manufactured housing leads to challenges of roadblocks to titles, financing, and repair for tenants.

Unfortunately, many of these older units are substandard in quality and, in the case of leased units or land, have uncooperative landlords. Such behavior can range from refusal to maintain the infrastructure or unit to pressuring vulnerable people - including immigrant families who may have limited English ability – into signing lease-to-own agreements that are constructed to benefit the landlord. Though there are some home repair programs that can be applied to manufactured housing, such as the RD 504 loans and grants, there are stipulations that limit who can receive assistance. Often the unit must be built on a permanent foundation or exist on land owned by the homeowner (not leased) to qualify. These deteriorating units need to be rehabilitated or replaced completely by newer, better quality units. The removal fees for the existing unit are often very expensive and can lead to unit abandonment on the property, which has implications for environmental impacts as well as the aesthetic quality of the area.

Insurance and interest rates can be significantly higher for manufactured housing than for stick-built housing, even though the loan term tends to be much shorter. This is especially true for financing that is a “chattel” loan instead of a traditional mortgage. Chattel loans are made when the home is classified as “personal property” (like a vehicle) and not “real estate.” This is also one contributing factor to the way manufactured housing is appraised – as a depreciating asset instead of a traditional home that is expected to appreciate in value.

Although some urban and suburban areas face their own challenges with concentrated areas of manufactured housing in “mobile home parks,” many towns within the state do not permit some types of manufactured homes within the town limits. Most localities in the state are not favorable toward the development of new mobile home parks; indeed, there have been very few parks developed in Virginia over the past 20 years.

Homelessness

Homelessness service providers from around the state all emphasized that rural homelessness is not as visible as in urban areas, which leads to a lack of awareness. Virginia is at the forefront of tackling Veteran homelessness, but rural homelessness faces a unique set of challenges that make addressing it more difficult than in urban areas. A number of homelessness service providers noted that HUD's definition of "homelessness" limits the ability of rural areas to demonstrate a need for assistance. HUD lists four categories of homelessness that are eligible for its emergency, transitional, and permanent housing programs:

1. Persons who lack a fixed, regular and adequate nighttime residence
2. Persons who are at imminent risk of homelessness
3. Persons who are homeless under other federal statutes
4. Persons who are fleeing/attempting to flee domestic violence

In more urbanized areas, service providers can document a large homeless population through movement in and out of emergency shelters, participation in rapid rehousing programs, and transition into permanent supportive housing. All of these are few and far between in rural areas, so documenting homeless individuals – and thus demonstrating a need for services in their locality – becomes a little more complicated.

One measure of a given locality's homeless population is the annual Point in Time Count. However, even urban areas struggle to recruit enough volunteers to accurately count how many individuals are sleeping out on the street or in shelters on any given night. In rural areas, the area to cover is much larger and any homeless individuals sleeping outside or in their cars are not easily visible from the road anyway. Even without taking into account logistical challenges, rural homelessness service providers simply lack the organizational and financial capacity to conduct such a count. As a result, many of these pockets are grouped together as the "Balance of State," which does not show a clear picture of the homeless population in these areas.

Homelessness

Rural homelessness is not as visible as urban homelessness. The lack of emergency shelters and permanent supportive housing make it difficult for rural nonprofits to demonstrate a need for resources.

As one might expect, the nonprofits, faith organizations, Community Action Agencies (CAAs), and Community Service Boards (CSBs) that carry out homelessness support services in rural areas are stretched thin with limited capacity. In the case of nonprofits, they are often the vehicle for federal and state funding to reach the homeless population through the local planning groups of the Balance of State Continuum of Care (COC). But these funds are distributed by demonstrated need, which, as outlined above, is difficult for these rural areas to show. In the case of the CAAs and CSBs, most cover a wide range of services (including mental health and emergency services) and geography (usually 3 or more counties) with limited staff.

Those localities that do have rapid rehousing or permanent supportive housing services for homeless families and individuals face the challenge of finding affordable housing near modes of transit that will get them to their new jobs. Often the housing further away from town centers and economic activity are going to be more affordable, but regional transit services have limited capacity to shuttle workers to homes at greater distance.

Addressing Needs and Gaps with Policy

The data as well as the input received from housing providers and other stakeholders reveals a number of clear housing needs in rural Virginia in the coming decade. Some of these are the result of changes in demographics, housing conditions, and economic conditions while some have been persistent challenges in the past. We have grouped these challenges into six broad categories:

- The growing population of seniors
- The quality of the housing stock
- A shortage of quality, affordable rental housing
- Support for homeownership
- Manufactured housing

For each of the areas, several policy options are identified. Most of these options may require an expansion or a re-programming of resources. In this report, we are not suggesting what those funding actions might be but rather, **we recommend that a statewide policy group of rural housing providers (nonprofit and for-profit), lenders, housing manufacturers, local government, state agencies responsible for housing, economic development, seniors and persons with disabilities, health, and other related issues as well as federal housing agencies to explore and adopt policy changes to address the above challenges.** It is critical for the organizations that administer funding and programs be involved in examining the changing needs in rural Virginia and assessing the policy options for meeting them.

Based upon the data collected, the input received from providers, as well as best practices in place in other communities, we have developed a series of policy options.

1. Policy Options for Housing the Growing Senior Population in Rural Virginia

As noted earlier in this report, seniors are becoming an increasingly large part of the rural population. This is the result of the natural aging of the very large "Baby Boomer" cohort of the population as well as the outmigration of younger individuals from rural areas to urban communities. The next generation of seniors has consistently indicated that they prefer to "age in place," staying in their homes and remaining active in their communities. It appears that rural seniors are even more likely than their urban counterparts to follow this pattern.

We also know that the number of seniors living alone in rural areas is increasingly rapidly. These individuals have less support and less income than when living with a spouse or other relative. Seniors who live alone are more challenged with home maintenance and accessibility issues. Social isolation and access to other important services such as health care and grocery shopping are also key concerns.

The number of seniors who are housing cost burdened is increasing rapidly. This applies to both owners and renters. One factor that is of particular importance with respect to homeowners is that the percentage of seniors with a mortgage has doubled in the last 15 years. This is, for the most part, the legacy of the financial and mortgage crisis that began in 2008. Like many homeowners, some seniors took advantage of the rising home values in the lead up to the crisis to refinance their homes and take cash out. Others refinanced during the Great Recession to help themselves or family members weather a financial crisis. The result is that many of our retiring seniors are still facing a decade or more of house payments, unlike their parents' generation, which was more likely to have taken care of their home debt by the time they retired.

Housing quality and in-home accessibility remain crucial concerns for many rural Virginia seniors. One aspect of housing quality is energy efficiency. The rural housing stock outside of towns is older than the urban housing stock. Older housing is far more likely to have some substandard conditions and more likely to perform poorly with respect to energy consumption.

Home Rehabilitation and Repair:

Expansion of housing rehabilitation efforts in rural Virginia, especially targeted to senior homeowners is an important strategy. Resources for this type of program have been far more limited in rural areas compared to urban and suburban. Repair programs that focus on critical housing conditions such as leaking roofs are also a significant need. Treatment of critical deferred maintenance can prevent more significant structural damage that threatens the habitability of the home.

Home Safety and Accessibility

A program targeted to making the homes of rural seniors safer and more accessible would be highly desirable and would serve a large number of senior householders. This type of program could include stair repair, railings, ramps, door widening, and conversion of a downstairs room to a bedroom and bath. The kitchen and the bath are key areas to make accessibility changes.

Encourage / Facilitate Volunteer and Cooperative Self Help Models

There are successful programs, such as the "Village" model, that provide a template for seniors to help each other and for volunteers to also contribute. These programs can include a wide range of activities, from home maintenance to transportation to services and shopping, or home visits to counteract social isolation.

Standard Protocols for Home Evaluation

Virginia needs a standard protocol for the inspection of the homes of seniors to determine safety and accessibility needs. Every senior should have access to a trained and qualified inspector who can identify critical needs and place them in a priority listing of home improvements – as well as estimate cost and provide referrals to programs that can assist the homeowner with these needs.

Use of Medicaid for Home Improvements

Efforts to utilize Medicaid funding must continue as a resource for accessibility and other critical health related safety improvements to the home. Federal regulations allow states to adopt Medicaid waivers to permit certain repairs that can allow a senior to remain in their home and delay nursing home admission.

New Affordable Senior Rental Communities Located Near Services

While many rural seniors wish to “age in place,” there are others who would prefer to move to rental housing. The continued development of some new senior housing near services is an important part of meeting the full range of senior housing needs.

Centralized Clearinghouse for Home Accessibility Resources and Information

Seniors, caregivers and service providers need easier access to accurate, comprehensive information about home accessibility resources. Virginia Accessible Housing Solutions is proposing to develop such a centralized, web based resource center, which will come online in 2017. The center will provide program information as well as referrals for assistance.

2. Policy Options for Improving Housing Quality

Housing quality and condition is a key issue in rural Virginia; however, the problem is not restricted to senior Virginians, but also affects families, households with a disabled member, and others. The average age of housing located in rural areas (not towns) is higher than urban areas, which correlates to substandard housing conditions. Further, practitioners report significant levels of deterioration and unsafe conditions in the homes of clients that they visit. In particular, the energy efficiency of these homes is poor, which results in higher than necessary heating and cooling bills.

Another indicator of housing quality issues is the high rate of housing vacancy in many rural areas compared to urban.

Expand and Develop New Housing Rehabilitation and Repair Programs

As noted in the previous section on Senior Housing Needs, the expansion of these programs in rural areas is perhaps the most critically needed housing assistance effort. Programs that can address the wide range of housing needs through compete rehab are highly desirable but costly. The long-term demand for and the viability of the housing stock is also a consideration when deciding to make a major capital investment. For this reason, scaled-back, lower-cost repair programs may be a more effective tool – especially when combined with volunteer efforts.

Identify New Resources for Energy Efficiency Programs

By improving the energy efficiency of housing, it’s possible to increase the affordability of that housing. The capacity to deliver energy efficiency improvements is high – principally through the Weatherization network of providers. However, federal resources for Weatherization have been in steep decline for the past several years as “stimulus” funding has come to an end. New resources must be identified to continue to improve the energy efficiency of our housing stock. One place to look for this is through utility funded initiatives. Both of the state's major electric utilities have pilot programs underway, which should be studied and supported. Outreach should be undertaken to the electric co-ops as well as gas utilities to test similar model efforts.

Expand Utilization of USDA-RD 504 Rehabilitation Program

The 504 Program provides resources for housing rehab in rural communities. This program has been underutilized in Virginia, and efforts should be undertaken to enhance the effectiveness of the delivery system for 504 loans and grants.

Undertake a More Active Program of House Replacement

Many homes in rural Virginia are not suitable for rehabilitation – their condition is too deteriorated and/or the type of housing is obsolete and not appropriate for the next generation of occupants. For this reason, rehab is not the only answer in rural Virginia. In order to ensure that the housing stock remains healthy and viable, new homes need to be built to replace homes that need to be demolished and removed from the stock.

Encourage Habitat / Rebuilding Together Models that Utilize Volunteers

A certain reality is that there will not be sufficient new federal, state or local financial resources to address all of the housing quality challenges in rural communities. For that reason, it will be important to incentivize and support the expansion of volunteer-driven housing programs. Both Habitat and Rebuilding Together operate such programs. Virginia should explore ways to support the expansion of these initiatives.

3. Policy Options for Increasing Affordable, Quality Rental Housing

There is a shortage of quality, affordable rental housing in rural Virginia. There has been limited new rental housing construction over the past several decades while the emphasis was on preservation rather than new construction. Many rural housing markets have been weak and it has, therefore, been counterintuitive to think in terms of new construction. Often, new rental housing proceeds only when deep rental subsidies are available. Multifamily developers are rare in rural Virginia and are risk averse to the development of market-based housing.

However, many stakeholders pointed to the lack of quality rental housing as one reason that it has been difficult to retain Millennials in their communities – a shortage of attractive housing options is a contributing factor in their decision to leave. Many rural communities in the state have experienced some positive economic news with new jobs and economic activity. The development of new rental housing in these areas may be supported by the market and could add energy to local economic growth.

Increased Focus on Mixed-Income Projects in Towns

Accelerate efforts to create market rate, mixed-income rental housing in the downtown areas of smaller communities. Make housing development a key component of downtown and economic revitalization strategies for these areas. Utilize historic tax credits where possible to increase affordability and reduce development risk.

Build New Rental Housing in Addition to Emphasizing Rehab

Replacing older, obsolete rental housing with new units that are designed to appeal to a new generation of renters is important to maintaining a healthy housing market. This can include new construction as well as adaptive re-use of spaces not previously used for housing, such as industrial and commercial buildings. Because of market considerations, consider the development of modest-sized properties in nearby communities to achieve greater management efficiency. Support developers with strategies to reduce risk through joint ventures with statewide entities.

Support the Development of New Rental Housing with LIHTC and Other Assistance Programs.

Include new senior and family housing within the rural production for the LIHTC and 515 programs. Encourage some older rental housing to exit the housing stock through demolition.

Increase Use of RD 538 / FNMA Small Rental Programs

The availability of affordable financing is also a barrier to the development of new rural rental housing. Seek additional sources of rental financing, including the RD 538 loan guarantee program. Pending FHFA rules may increase the obligations of the GSEs to serve rural areas. Monitor and be prepared to take advantage of new initiatives from the GSEs. Use current GSE small rental finance programs more effectively in rural Virginia.

Develop Programs to Support / Incentivize Developers to Undertake Small, Rural Rental

Explore opportunities to support small rural developers through risk sharing, joint venture, insurance, and other strategies to reduce risk.

4. Policy Options for Increasing Homeownership

The homeownership rate in rural Virginia, like the rest of the state, has been in decline since the housing crisis that began in 2008. There is a shortage of newly constructed, modestly priced “starter homes.” These homes are sought after by both first-time homebuyers seeking to stay in the community as well as Baby Boomers that are interested in downsizing and moving closer to services and healthcare while still staying in the community. During the housing crisis, many single-family homes were converted to rental housing as a result of foreclosure – with foreclosed families moving from owning to renting and foreclosed homes being occupied by renters as a result of the weak market.

Many parts of rural Virginia have lengthy “days on market” averages, indicating a mismatch between demand and supply. Stakeholders suggest that most new product is in the higher price range and is being built on a contract basis with little spec housing of the type that is being sought.

Strategy to Re-Convert Single-Family Detached Homes Back to Homeownership

Develop programs to facilitate the return of the single-family rental stock back to homeownership.

Better Targeting of New Housing Development to Where New Jobs are Being Created

Provide better matching of new home development to regions where new jobs are being created. Assist with access to market data. Create better communication between economic development professionals at the local and regional levels with housing developers.

Support New Home Development that is High-Quality / Modest Size and Cost

Develop new modest cost housing with amenities that are desired by the two primary market groups. For Baby Boomers, the key amenities are single-floor, accessible and adaptable for decreasing mobility, combined with locational access to healthcare and retail. For younger families, locational access to jobs and entertainment rate high as well as modern amenities in the kitchen and baths.

Improve Access to Mortgage Credit Repair and Counseling Classes

Homebuyer education, credit repair and other types of pre-purchase counseling are not nearly as readily available in rural communities as urban. Expand the network of counseling and increase the capacity for the use of electronic training and communication.

5. Policy Options for Addressing Challenges with Manufactured Housing

Rural areas of the state, especially Southside and Southwest, have significant numbers of manufactured housing within their housing stock. A significant amount of this housing was manufactured before the 1976 manufactured housing standards were adopted. Some of this housing is severely deteriorated.

Financing options are limited for manufactured housing that is chattel (not real property). This housing is generally located in a mobile home park or on land that is not owned by the occupant. Frequently, this housing is not placed on a permanent foundation, but rather installed on piers with skirting around the perimeter.

It is common for much of this stock to depreciate in value rather than to increase in value over time. For this reason, many affordable housing providers and advocates do not favor this housing for their clients.

Target Replacement of Older Manufactured Homes with New, High-Quality Product

Due to its original construction quality and deteriorated condition, this housing stock cannot be rehabilitated and should be targeted for replacement. Much of this stock is single-wide and should be replaced with new, well constructed manufactured housing of similar size.

Encourage Quality Improvements while Retaining Affordability for New Manufactured Homes

The quality of manufactured housing has increased dramatically over the past 20 years, especially since higher energy efficiency standards were adopted in 1994. Creative design, combined with higher quality and permanent siting, can improve the value performance of this type of housing while still maintaining its affordability advantage over site-built housing – especially in areas where there is low capacity for traditional homebuilding.

Seek Improved Financing Options for Manufactured Home Homebuyers

Explore options for expanding access to home financing that more closely resembles traditional mortgage loans for real property with longer terms and more competitive interest rates. Follow GSE actions with regard to expansion of credit for chattel loans. Explore opportunities to reduce and simplify requirements for titling property as real property.

Mobile Home Park Revitalization / Infrastructure

A significant number of manufactured homes are located in mobile home parks. Some of these parks have major infrastructure challenges, including streets, lighting, water and sewer, electric pedestals and the like. Develop strategies for financing infrastructure improvements, including acquisition by residents or community land trusts, which will also restrain increases in lot rental.

Encourage / Facilitate Placement of this Housing on Permanent Foundations / Owned Land

In non-park settings, facilitate the placement of this housing on permanent foundations and on land owned or subject to a long-term lease by the homeowner. This will allow the treatment of the home as real property.

Appendix: Virginia Localities by Region

Central Region
Albemarle County
Amelia County
Amherst County
Buckingham County
Cumberland County
Fluvanna County
Goochland County
Greene County
Hanover County
Louisa County
Madison County
Nelson County
Orange County
Powhatan County

Mountain Region
Bland County
Bristol City
Buchanan County
Carroll County
Dickenson County
Floyd County
Franklin County
Galax City
Giles County
Grayson County
Lee County
Montgomery County
Norton City
Patrick County
Pulaski County
Radford City
Russell County
Scott County
Smyth County
Tazewell County
Washington County
Wise County
Wythe County

North Central Region
Accomack County
Caroline County
Charles City County
Essex County
Gloucester County
James City County
King and Queen County
King George County
King William County
Lancaster County
Mathews County
Middlesex County
New Kent County
Northampton County
Northumberland County
Richmond County
Spotsylvania County
Stafford County
Westmoreland County
Williamsburg City
York County

Northern Region
Culpeper County
Fauquier County
Loudoun County
Rappahannock County

Southside Region
Appomattox County
Bedford County
Brunswick County
Campbell County
Charlotte County
Danville City
Dinwiddie County
Emporia City
Franklin City
Greensville County
Halifax County
Henry County
Isle of Wight County
Lunenburg County
Lynchburg City
Martinsville City
Mecklenburg County
Nottoway County
Pittsylvania County
Prince Edward County
Prince George County
Southampton County
Suffolk City
Surry County
Sussex County

Valley Region
Alleghany County
Augusta County
Bath County
Botetourt County
Buena Vista City
Clarke County
Covington City
Craig County
Frederick County
Highland County
Lexington City
Page County
Roanoke County
Rockbridge County
Rockingham County
Shenandoah County
Staunton City
Warren County
Waynesboro City
Winchester City

Urban Areas
Alexandria City
Arlington County
Charlottesville City
Chesapeake City
Chesterfield County
Colonial Heights City
Fairfax City
Fairfax County
Falls Church City
Fredericksburg City
Hampton City
Harrisonburg City
Henrico County
Hopewell City
Manassas City
Manassas Park City
Newport News City
Norfolk City
Petersburg City
Poquoson City
Portsmouth City
Prince William County
Richmond City
Roanoke City
Salem City
Virginia Beach City

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- Chesapeake Bay & Rivers Association of REALTORS®
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- Martinsville, Henry & Patrick Counties Association of REALTORS®
- Southside Virginia Association of REALTORS®
- Southwest Virginia Association of REALTORS®

Data for the directory of rural housing providers and contact information for provider outreach was made available by the Virginia Housing Development Authority.

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