

Fauquier County Affordable Housing Committee Housing Report 2008

The Fauquier County Affordable Housing Committee is pleased to offer this report on the housing conditions and needs of low and moderate income families and individuals, and residents with special housing needs. The Committee was established by the Board of Supervisors in 2006 in recognition of the lack of and need for affordable housing for citizens and employees of the county.

Rapidly escalating home prices between 2000 and 2006 have made this a critical issue. In 2006 it was reported that 95 percent of the full-time permanent employees of Fauquier County General Government could not afford to purchase a median-priced home in the county, based on their individual income. In 2007, 34.5 percent of County employees lived outside of Fauquier County.

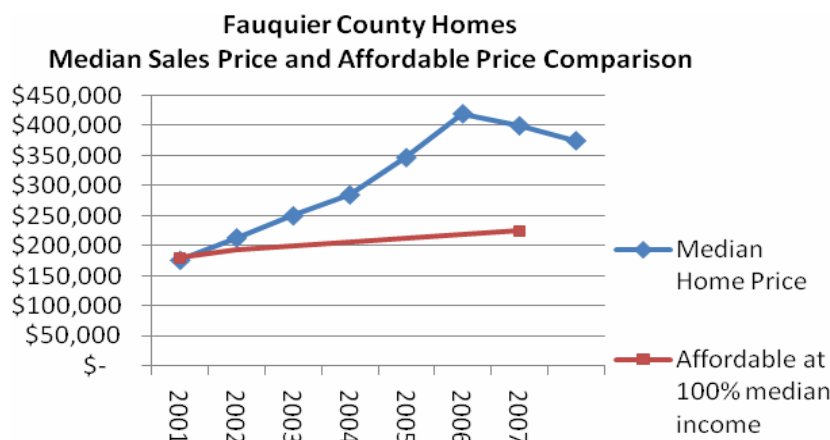


Figure 1 – Source: MRIS, sales of existing homes
 Affordable = spending no more than 30% of gross income on housing

One of the tasks assigned to the Committee was to conduct a needs assessment to quantify affordable housing objectives as well as to help define the scope of this issue for the purpose of seeking community and financial support. The assessment examines current housing supply and demand data, and current and projected employment and population figures. Needs of various socioeconomic groups are defined, specifically, the aging and disabled populations, and income groups ranging from median income to extremely-low income.

This report is based on data available from the 2000 U.S. Census, the Virginia Employment Commission, tax assessment records from the Commissioner of the Revenue, and other housing market data and analyses available from commercial and non-profit organizations. The Census Bureau's 2006 American Community Survey for Fauquier County was released in the fall of 2007 for the first time. Data from that survey are also included in this report.

The remaining sections of this report include:

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PROFILE OF TARGETED DEMOGRAPHIC CATEGORIES

The charter from the Board of Supervisors directed the Affordable Housing Committee to look at the needs of five demographic groups: moderate income, low-income, very-low income, extremely-low income, and the elderly/disabled population. The Affordable Housing Committee, after examining data and definitions of affordable housing from various sources, has based the income categories on percentages of median household income reported in the U.S. Census Bureau's 2006 American Community Survey (ACS). The ACS reports Fauquier County's median income to be \$75,000¹. Table 1 in the Appendix provides a summary economic profile of Fauquier County based on U.S. Census data.

Extremely-low income families and individuals

The definition of 'extremely low-income' households includes families with incomes below 30 percent of median. In 2006, in Fauquier County this was a household income below \$22,500 or the income of a single worker earning about \$11 per hour, working 40 hours per week. According to Virginia Employment Commission (VEC) data, examples of local industries with pay in this range include retail trade, arts and recreation, and food service. Of course, a household may include more than one wage earner.

At this income level, affordable housing means a maximum monthly housing expense of \$563. Practically, this segment of the population will rely on subsidized rental housing.

Very Low-income families and individuals

The definition of 'very low-income' households is between 30 percent and 50 percent of median income. In 2006, in Fauquier County this included family incomes between \$22,500 and \$37,500, or hourly rates for one full-time worker between \$11 and \$18. According to VEC, this would include workers in healthcare and social assistance, other services, and some local and state government positions.

With an income of 50 percent of median, the maximum affordable housing expense is \$938, which might purchase a home up to about \$120,000. In 2007, the Metropolitan Regional Information System (MRIS) real estate database reported that one single-family detached home and 12 condominiums in Fauquier County were sold for less than \$150,000. Currently, the private real estate market will not provide for home ownership for residents in this income range. Home ownership programs, such as Habitat for Humanity, or rentals are necessary. Households with incomes under 50 percent of median may qualify for the limited number of income-restricted housing units in the county.

Low-income families and individuals

The definition of 'low-income' is a household earning between 50 percent and 80 percent of median income. In Fauquier County in 2006 this definition includes families earning between \$37,500 and \$60,000. For a single-wage-earner household, this translates to an hourly wage between \$18 and \$29. Starting teacher salaries in Fauquier County fall into this category.

With an income of 80 percent of median, the maximum affordable monthly housing expense is \$1,500, which may possibly purchase a house up to \$200,000. The MRIS data base reports that in 2007 14 single-family detached homes and 41 condominiums in that price range were sold.

Moderate-income families and individuals

The definition of 'moderate-income' is a household earning between 80 percent and 100 percent of median income. In Fauquier County in 2006 this definition includes families earning between \$60,000

¹ The alternative source of median income data is H.U.D. Area Median Income (AMI). An explanation of the reason for choosing to use the ACS figure is included in the section "What Is an Affordable Home?"

and \$75,000, or \$29 to \$36 per hour for a single wage-earner household. According to VEC reports, this includes professional and technical services industries and some federal government positions.

With an income of 100 percent of median, the maximum affordable housing expense is \$1,875, which might purchase a house priced up to about \$250,000.

The following chart shows the income distribution in Fauquier County in 2000 and 2006, according to U.S. Census Bureau sources.

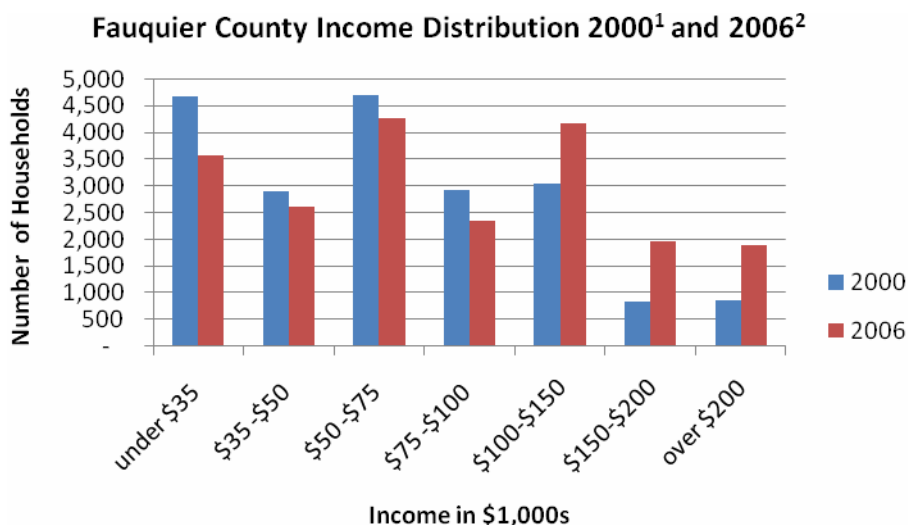


Figure 2 – Sources: ¹2000 U.S. Census, and ²2006 ACS (U.S. Census)

Elderly and Disabled

Housing needs for the elderly and disabled span income levels. This housing generally is characterized by accessibility features. The number of older adults— age 60 and over - in Fauquier County is increasing faster than the rest of the population. While the overall population of the county is projected to increase about 94 percent between the 2000 census and 2030, the 60 and over population is projected to increase by 254 percent from 8,094 to 28,643. The population age 85 and over, which has the greatest need for specialized housing, is projected to increase by 156 percent, from 644 in 2000 to 1,648 in 2030 (Appendix, Table 6.) In 2000, 8.7 percent of the elder population lived in poverty.

In 2006, 791 households received property tax relief under the County’s provision for Elderly and Disabled (Appendix, Table 2.) Of those 791 properties, 154 were classified as substandard condition. Nine properties were listed in the tax database as have no bathrooms.

A Profile of the Aging Population in Fauquier County is provided in Table 3 in the Appendix.

The 2000 census showed that 35.8 percent of the age 65 and over population of the county reported having a disability. In addition, 13 percent of the county’s population aged 21 to 64 reported having a disability.

WHAT IS AN AFFORDABLE HOME?

Before examining the current inventory and supply of affordable housing in the county, it is important to define the term ‘affordable housing.’ The U.S. Department of Housing and Urban Development (HUD) definition of affordability – that a household pay no more than 30 percent of its annual income on housing – leaves a broad range of possibilities when it comes to identifying the supply

or inventory of affordable homes in Fauquier County. The following chart summarizes the maximum housing expenditure and possible price range of affordable homes for households at various income levels.

FAUQUIER COUNTY HOME AFFORDABILITY				
Household Income ¹	Approximate Income Category	Monthly Housing Expense ²	Affordable Home Price Examples ³	
			Scenario A	Scenario B
\$ 75,000	Moderate (80% - 100%) Median)	\$ 1,875	\$ 198,000	\$ 256,000
\$ 60,000		\$ 1,500	\$ 158,000	\$ 204,000
\$ 50,000	Low (50 - 80%)	\$ 1,250	\$ 130,000	\$ 169,000
\$ 45,000		\$ 1,125	\$ 116,000	\$ 151,000
\$ 35,000	Very Low (30 - 50%)	\$ 875	\$ 89,000	\$ 115,000
\$ 30,000		\$ 750	\$ 75,000	\$ 97,000
\$ 22,500	Extremely Low (30% and below)	\$ 563	\$ 48,000	\$ 70,000

Figure 3

¹ Income Source: This report uses 2006 American Community Survey (ACS) estimate of median income rather than HUD Area Median Income (AMI). Because Fauquier County is part of the DC-VA-MD HUD Metro Area, HUD AMI figures are based on the entire Metro Area, not just Fauquier County. The Census Bureau's 2006 ACS reports Fauquier County's 2006 median income as about \$75,000, compared with the 2006 HUD figure of \$90,300. HUD 2008 AMI is \$99,000.

² For rentals, the monthly housing expense includes rent and utilities. For home ownership, the expense includes mortgage payment, utilities, taxes, and HOA or condo fees.

³ Affordable home price source: RealtyTrac – approximately 30% of gross income for housing.
Assumptions: Scenario A – Other debt = \$200; interest rate = 7%; down payment = 5%
Scenario B – Other debt = \$0; interest rate = 5.5%; down payment = 15%

The actual affordable home purchase price may vary considerably among families with the same income. The amount of the down payment and the available interest rate can make a significant difference in what a family can afford. Other debt, such as a car payment, also plays a role in the calculation. As an example, consider a family at 80 percent of median income, with an income of \$60,000. With a 5 percent down payment, interest rates of 7.0 percent, and \$200 in other monthly payments, an affordable house for them might be around \$150,000. With a 20 percent down payment and an interest rate of 5.5 percent, no other monthly long-term debt payments, all other assumptions the same, a home priced at \$204,000 might be affordable.

Although HUD and other housing advocacy sources use the benchmark of 30 percent of gross income to define affordable housing expenses, conventional lenders frequently have guidelines that allow mortgages with payments from 32 to 38 percent of gross monthly income.

“Affordable Housing” also assumes that the housing is safe, adequate and in a suitable location. A two-bedroom apartment is not appropriate affordable housing for a family of six, even if the rent falls within the maximum housing expense limit.

CURRENT HOUSING SUPPLY AND INVENTORY

For purposes of this assessment, the term ‘housing supply’ is used to refer to the rental and sale housing units currently available. The term ‘inventory’ refers to total housing units - occupied and unoccupied, rented and owner-occupied - that exist in the county.

Inventory of Detached Single Family Properties

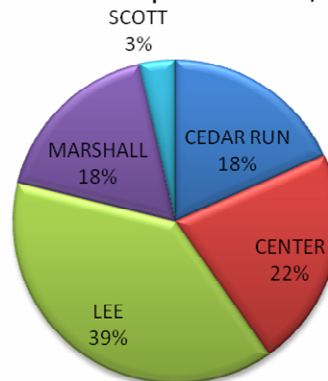
The Commissioner of Revenue’s property tax database offers a snapshot of properties, and their assessed values and conditions at the time of the last assessment plus new development. After adjusting to remove multiple dwelling units on the same parcel, the following chart and table provide a summary of the data.

Housing Inventory from Tax Assessment Records 2007

	TOTAL		CEDAR RUN		CENTER		LEE		MARSHALL		SCOTT	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
\$0 - \$150,000	283	1.3%	92	2.1%	57	1.2%	75	1.9%	47	1.0%	12	0.3%
\$150,001 - \$200,00	876	4.1%	155	3.6%	135	2.9%	371	9.4%	188	4.1%	27	0.7%
\$200,001 - \$250,000	1,851	8.7%	304	7.0%	469	10.1%	716	18.2%	294	6.4%	68	1.8%
\$250,000 and below	3,010	14.2%	551	12.7%	661	14.2%	1,162	29.6%	529	11.6%	107	2.8%
\$250,001 - \$300,000	2,647	12.5%	520	12.0%	686	14.7%	898	22.9%	366	8.0%	177	4.7%
\$300,001 - \$350,000	2,621	12.3%	494	11.4%	765	16.4%	509	13.0%	430	9.4%	423	11.3%
\$350,001 - \$400,000	2,319	10.9%	599	13.8%	594	12.8%	356	9.1%	356	7.8%	414	11.0%
\$400,001 - \$450,000	2,095	9.9%	384	8.9%	594	12.8%	347	8.8%	348	7.6%	422	11.2%
\$450,001 and up	8,540	40.2%	1,784	41.2%	1,354	29.1%	654	16.7%	2,531	55.5%	2,217	59.0%
\$250,001 and over	18,222	85.8%	3,781	87.3%	3,993	85.8%	2,764	70.4%	4,031	88.4%	3,653	97.2%
Total	21,232	100.0%	4,332	100.0%	4,654	100.0%	3,926	100.0%	4,560	100.0%	3,760	100.0%

Figure 4
Source: 2007 Property Tax Database

Distribution of Properties under \$250,000



Substandard Housing

Of the 21,232 properties listed in the table of Figure 4, 3,010 (14 percent) are assessed below \$250,000, which is in the upper price range affordable to families earning at or below median income. Of those properties, 655 or 22 percent are reported in fair or poor condition. The 2006 ACS reported that 686 households heat with wood and 78 are estimated to have no heating source. Also, 116 housing units lack complete plumbing facilities and 83 lack complete kitchen facilities. A Complete 2000/2006 Housing Profile comparison is provided in Table 4 in the Appendix.

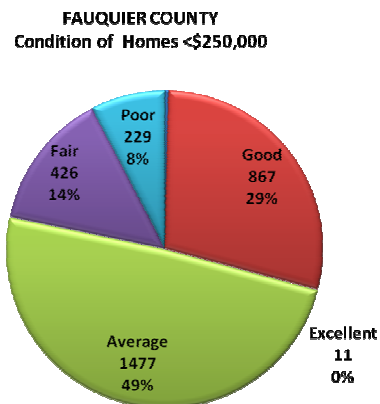


Figure 5
Source: 2007 Property Tax Database

Supply of Homes for Purchase

Between 2000 and 2006, the median sales price of existing homes in Fauquier County increased from \$176,000 to \$420,000. In 2007 the median price was about \$375,000. Despite this market correction, the median price in 2007 is still 113 percent higher than in 2000, putting home ownership out of reach for many potential first-time buyers.

Home Ownership Opportunities in Fauquier County

Household Income	No. of Households ¹	%	Estimated Price Range for Affordable Homes	No. of Existing Homes ²	%	Current Real Estate Listings ³	%
under \$35,000	3,559	17.1%	Under \$105,000	68	0.3%	2	0.0%
\$35,000-\$50,000	2,603	12.5%	\$105,000 - \$150,000	215	1.0%	15	2.1%
\$50,000-\$75,000	4,264	20.5%	\$150,000 - \$250,000	2,727	12.8%	111	15.2%
\$75,000-\$100,000	2,333	11.2%	\$250,000 - \$350,000	5,268	24.8%	166	22.7%
over \$100,000	8,008	38.6%	Over \$350,000	12,954	61.0%	436	59.7%
TOTAL	20,767			21,232		730	

Figure 6 ¹ 2006 American Community Survey, U.S. Census; includes households in multi-family rental and ownership units
² Property Tax Database 2007 – Does not include multi-family units
³ MRIS February 2008 – Includes condominiums and coops

Rental Housing²

For many families, rental housing is the best option and also can be a first step toward home ownership. The assessment showed there is a shortage of multifamily rental housing in all price ranges. One of the greatest needs, however, appears to be for well-built, well-designed two- and three-bedroom apartments in the \$600 to \$1,000 per month price range to meet the needs of households with incomes under \$50,000. Households in this income range generally are not candidates for home ownership. These families and individuals comprise nearly 30 percent of the County's population.

Some of these households will qualify for subsidized or income-restricted housing, but the supply of this type of rental housing is limited. There are 151 existing LIHTC units in Warrenton and 146 units in Bealeton. In addition there are 209 units for the elderly in Warrenton (Appendix, Table 5.)

The Housing Choice Voucher Program serves 137 Fauquier County households with incomes below 50 percent of HUD's Area Median Income (AMI). The elderly, disabled and homeless receive priority for this program in which an individual or family pays 30 percent of their income toward their housing expense and the voucher program pays the balance, up to the HUD-defined limit. The last time a new voucher was issued was in 2006 and the waiting list has been closed since 2002. There is no expectation that new vouchers will be available in the foreseeable future.

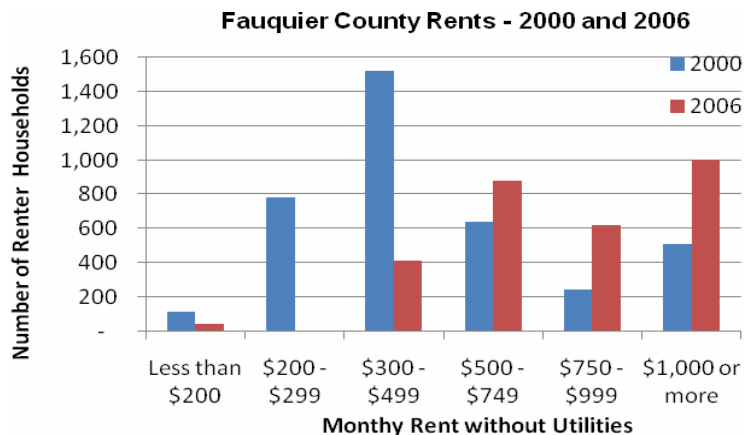


Figure 7- Sources: 2000 U.S. Census and 2006 ACS

While the median income increased by 21 percent between 2000 and 2006, the median rent payment in Fauquier County increased by 38 percent, from \$594 to \$821. During that time, the number of rented units decreased while the percentage of owner-occupied residences increased from 76 percent to 81 percent.

² There is no readily accessible data to produce a complete inventory of rental housing in the County. This assessment relies on information from the 2006 ACS, interviews with individuals in the housing and real estate industries, and housing advocates. Information on Low Income Housing Tax Credit (LIHTC) properties was obtained from VHDA's *Existing Tax Credit Developments*.

SERVICES FOR THE HOMELESS POPULATION

EMERGENCY SHELTER

Fauquier Family Shelter Services (FFSS) operates the only emergency shelter in the County. FFSS opened its first emergency shelter in 1988. The Haven Emergency Shelter, which has a total of 52 beds, was opened in 1999 and immediately began operating at capacity.

In 2007, 335 persons were sheltered at the Haven. Of that number, 97 were single adults, 20 were married couples without children, and 76 were adults with children. One hundred forty-two (142) children received shelter during the year.

During 2007, 264 requests for emergency shelter were denied for various reasons. Twenty-one of the requests were denied because The Haven was full.

TRANSITIONAL HOUSING

Transitional housing programs facilitate the movement of homeless households to permanent housing by providing services along with temporary housing.

FFSS opened its first transitional house in 1994. The Vint Hill Transitional Housing (VHTH) program opened in 2001. VHTH has 16 townhomes for transitional clients, each with three bedrooms and one and one-half baths. In 2007, VHTH sheltered 15 families, including 51 children and 40 adults.

Community Touch, Inc. operates Victory Transitional Housing (VTH), which opened in 2003. VTH has the capacity to shelter 40 homeless individuals. In 2007, 79 individuals were served, including 39 adults and 40 children. During the year, 159 requests for shelter were denied.

PERMANENT HOUSING - CONSTRUCTION AND REHABILITATION

Fauquier Habitat for Humanity works in partnership with community churches, businesses, volunteers and families to eliminate the blight of poverty housing: leaky roofs, lack of indoor plumbing, kitchen or bath facilities, no source of heat, and other unsafe or unsanitary conditions. Since 1991, Habitat has built 37 homes, rehabilitated several others and is undertaking a new project to construct a 7 duplex subdivision at Sterling Court, just off Academy Hill Drive in Warrenton.

Fauquier Housing Corporation (FHC), which has been in operation for 36 years, is a nonprofit housing developer whose mission is to provide affordable, safe and decent housing opportunities to households in the Fauquier Housing Corporation service area.

FUTURE NEED

Future housing demand and prices will be influenced by population and job growth locally and regionally. Northern Virginia growth and housing prices will continue to have an impact on housing demand and price in Fauquier County. Despite the current slowdown in the housing market, the long-term forecast for the region predicts economic and employment growth, and an upturn in the housing market.

The Fauquier County Board of Supervisor’s has established a target annual growth rate of 1.5 percent. Since 2000, the actual rate has been around 2.8 percent. Population projections published by the Virginia Employment Commission (VEC) show a 94 percent increase in the County’s total population between 2000 and 2030. The number of older adults age 60 and over is projected to increase at a faster pace – 254 percent – in the same time period. (Appendix, Table 6)

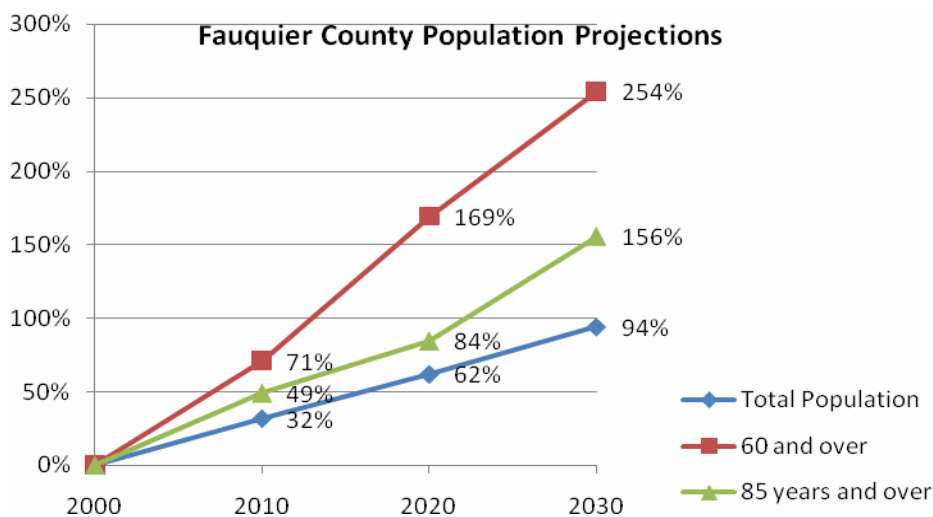


Figure 8 – Source: Virginia Employment Commission

While VEC does not have employment projection figures specific to Fauquier County, it projects a 20 percent increase in employment between 2004 and 2014 in Local Workforce Investment Area VI (Planning Districts 9 and 10.) The largest number of new openings are expected to be in occupation groups ‘Education, Training and Library’, ‘Healthcare Practitioners and Technical Occupations’, ‘Food Preparation and Serving Related’, ‘Sales’, and ‘Office and Administrative Support.’

Northern Virginia is projected to see job growth averaging over 26,000 new openings annually in the same time period of 2004 to 2014.

There were 255 new building permits issued in 2007, about half the number in 2006 and a significant decrease from 2004 and 2005 (Appendix, Table 7.) There have been no building permits for multi-family structures issued since 2006.

Quantified Need for New Affordable Housing Units to Meet Projected Population Growth

In order to maintain a level supply of affordable homes for moderate and low-income families - assuming that population growth meets the target annual rate of 1.5 percent, and that housing prices remain level - the following number of new units will be needed annually in addition to replacing any substandard properties that are no longer habitable:

Income Category	New Unit Annual Need	Primary Type(s) of Units
Moderate Income	64	✓ Ownership units - detached or attached (condos/town homes) with \$150,000 to \$250,000 sales prices
Low Income	39	✓ Multifamily rental units with monthly rents \$800-\$1,000 ✓ Attached ownership units with sales prices under \$150,000
Very-low Income	15	✓ Multifamily rental units with monthly rents \$500-\$800 ✓ Habitat homes
Extremely-low income	39	✓ Multifamily rental units with monthly rents under \$500

In each of these income categories, there is a need for a variety of one-, two-, and three-bedroom units.

Methodology

These numbers represent an estimate of the annual number of new households in each of the income categories, assuming an annual population growth rate of 1.5%, with the goal of maintaining the current income distribution among Fauquier County households. The growth rate of 1.5% was used in the above calculations because it is the current official projection of the Board of Supervisors as presented in the Comprehensive Plan. This methodology also assumes that the average household size will remain relatively stable. It does not address any current shortages of affordable homes.

The table below illustrates Fauquier County's current income distribution, based on the 2006 ACS, and the calculations used to arrive at these numbers. The chart also shows, for comparison purposes, how these figures would increase if different population growth projections were applied.

These projections should be reviewed annually, and revised as necessary, based on new data.

Number of New Housing Units Needed Annually to Meet Needs of New Population, at Various Growth Rates

Approximate Income Category	Household Income	No. of Household Units ¹	% of Total Pop.	Approximate Price Range for Affordable Homes ²	Monthly Housing Expense ³	Annual Increase in units @ 1.5% growth ⁴	Annual Increase in units @ 2.0% growth ⁴	Annual Increase in units @ 2.5% growth ⁴
Extremely low	Under \$25,000	2,568	12.4%	Under \$80,000	Under \$625	39	52	64
Very Low	\$25,000-\$35,000	991	4.8%	\$80,000 - \$115,000	\$625 - \$875	15	20	25
Low	\$35,000-\$50,000	2,603	12.5%	\$115,000 - \$150,000	\$875 - \$1,250	39	52	65
Moderate	\$50,000-\$75,000	4,264	20.5%	\$150,000 - \$250,000	\$1,250 - \$1,875	64	86	107
	\$75,000-\$100,000	2,333	11.2%	\$250,000 - \$350,000	\$1,875 - \$2,500	35	47	58
	over \$100,000	8,008	38.6%	Over \$350,000	Over \$2,500	120	160	200
	TOTAL	20,767	100%			312	417	519

¹ Source: 2006 American Community Survey (ACS) conducted by the U.S. Census Bureau

² Some figures are rounded. Most figures calculated using RealtyTrac Affordability Calculator, based on 5.5% interest rate and 15% down payment

³ Equal to 30% of monthly income. For rentals, monthly housing expense includes rent and utilities. For owned homes, monthly housing expense includes mortgage payment, utilities, taxes and insurance.

⁴ Number of household units, from ACS, multiplied by specified growth rate

CONCLUSIONS AND RECOMMENDATIONS

1. The growth in population and housing in Fauquier County in the past seven years has consisted largely of households with incomes above the county median. This has generated the rise in the area median income and has contributed to the escalation in housing prices. This trend is likely to continue, unless policy and planning changes are implemented to promote a variety of housing types and costs.
Recommendations: Update the Affordable Housing section of the Comprehensive Plan to reflect the goal of diversity of housing type, price and density. This section should define affordable housing and set targets for maintaining the inventory of affordable homes at ratios no lower than 2006 levels.
2. If Fauquier County wishes to maintain the current level of affordable housing, assistance will be needed to complete repairs and rehabilitation on some substandard dwellings. Some of these properties, which cannot be brought up to livable standards at a reasonable cost, will need to be replaced.
Recommendations: Continue to support county nonprofit organizations that operate home repair and rehabilitation. Explore ways to offer incentives to homeowners to encourage needed repairs and rehabilitation. Consider establishing an outreach program to identify elderly, residents with disabilities, and other low-income families who are living in substandard housing and need assistance with repairs, rehabilitation, and home modifications.
3. One of the greatest identified needs is for well-designed and well-built low- and moderately-priced multifamily housing, for rent and ownership. This type of housing is best suited for areas with public utilities, tying affordable housing needs to County land use planning, and creating unique challenges for the towns within the County.
Recommendations: Work with the towns of Warrenton, Remington and The Plains to look at the current and planned affordable housing efforts and identify opportunities for joint action. Review county service district plans to ensure that affordability concerns are addressed.
4. Accessibility issues in housing for older adults and persons with disabilities span income brackets but can be more difficult to overcome for low- and moderate-income households. All new housing plans, particularly those designated as 'age-restricted' can benefit from a review for accessibility.
Recommendation: Promote and encourage concepts of universal design and 'visitability' in building projects throughout the community.
5. The needs of the homeless and extremely low-income families and individuals are best met by a combination of housing and services. Existing local emergency and transitional programs are unable to fill all of the current requests for shelter and services.
Recommendations: Continue to work with local nonprofit housing organizations and the Regional Continuum of Care to monitor the needs of the homeless, provide adequate shelter and services, and develop solutions for chronic homelessness.
6. A local Affordable Housing Trust Fund can be an important tool to address many of the identified affordable housing needs.
Recommendations: Identify potential sources of funding for a local housing trust fund. Evaluate the effectiveness of the SPARC New Homeowners Program and make a recommendation about continuing the program.

EMERGING ISSUE: FORECLOSURES

The national subprime mortgage crisis has had an impact on the housing situation in Fauquier County. All of the local housing nonprofits report a significant increase in the number of calls from individuals and families looking for assistance because of eviction or difficulty paying their mortgages. At the end of April 2008, the RealtyTrac website listed 230 Fauquier County properties in foreclosure or bank owned. This is a situation that merits continued monitoring.

APPENDIX

Table 1 – Economic Profile of Fauquier County 2000 and 2006

Table 2 – Elderly and Disabled Tax Relief

Table 3 – Profile of Older Adults and Disabled Population

Table 4 – Housing Profile of Fauquier County 2000 and 2006

Table 5 – Low Income Housing Tax Credit Units

Table 6 – Population Projections for Fauquier County

Table 7 – Building Permits 2004-2008

TABLE 1 – FAUQUIER COUNTY ECONOMIC PROFILE – U.S. Census Data

Geographic Area: Fauquier County, Virginia				
Subject	2000		2006	
	Number	Percent	Number	Percent
COMMUTING TO WORK				
Workers 16 years and over	28,224	100	35,469	100
Car, truck, or van -- drove alone	21,915	77.6	27,808	78.4
Car, truck, or van -- carpooled	3,554	12.6	4,618	13.0
Public transportation (including taxicab)	278	1	507	1.4
Walked	843	3	1,024	2.9
Other means	205	0.7	401	1.1
Worked at home	1,429	5.1	1,111	3.1
Mean travel time to work (minutes)	36.8	(X)	37.2	(X)
Employed civilian population 16 years and over	28,622	100	36,569	100
OCCUPATION				
Management, professional, and related occupations	11,301	39.5	13,709	37.5
Service occupations	3,714	13	5,145	14.1
Sales and office occupations	7,260	25.4	10,050	27.5
Farming, fishing, and forestry occupations	375	1.3	752	2.1
Construction, extraction, and maintenance occupations	3,598	12.6	4,707	12.9
Production, transportation, and material moving occupa.	2,374	8.3	2,207	6.0
INDUSTRY				
Agriculture, forestry, fishing and hunting, and mining	1,147	4	1,399	3.8
Construction	3,294	11.5	6,087	16.6
Manufacturing	1,791	6.3	1,012	2.8
Wholesale trade	965	3.4	1,118	3.1
Retail trade	3,173	11.1	3,831	10.5
Transportation and warehousing, and utilities	1,405	4.9	1,506	4.1
Information	1,546	5.4	701	1.9
Finance, insurance, real estate, and rental and leasing	1,981	6.9	3,444	9.4
Professional, scientific, management, administrative, and waste management services	3,591	12.5	4,949	13.5
Educational, health and social services	4,525	15.8	5,481	15.0
Arts, entertainment, recreation, accommodation and food services	1,563	5.5	2,513	6.9
Other services (except public administration)	1,453	5.1	1,400	3.8
Public administration	2,188	7.6	3,129	8.6
CLASS OF WORKER				
Private wage and salary workers	21,727	75.9	27,860	76.2
Government workers	4,809	16.8	5,750	15.7
Self-employed workers in own not incorporated business	1,954	6.8	2,896	7.9
Unpaid family workers	132	0.5	64	0.2

Subject	2000		2006	
	Number	Percent	Number	Percent
INCOME				
Households¹	19,889	100	20,767	100
Less than \$10,000	943	4.7	1,156	5.6
\$10,000 to \$14,999	650	3.3	570	2.7
\$15,000 to \$24,999	1,290	6.5	842	4.1
\$25,000 to \$34,999	1,792	9	991	4.8
\$35,000 to \$49,999	2,891	14.5	2,603	12.5
\$50,000 to \$74,999	4,682	23.5	4,264	20.5
\$75,000 to \$99,999	2,907	14.6	2,333	11.2
\$100,000 to \$149,999	3,029	15.2	4,159	20.0
\$150,000 to \$199,999	833	4.2	1,966	9.5
\$200,000 or more	872	4.4	1,883	9.1
Median household income (dollars)	61,999	(X)	74,716	(X)
With earnings	17,414	87.6	17,971	86.5
Mean earnings (dollars)	74,203	(X)	94,496	(X)
With Social Security income	4,134	20.8	5,275	25.4
Mean Social Security income (dollars)	11,291	(X)	13,763	(X)
With Supplemental Security Income	366	1.8	285	1.4
Mean Supplemental Security Income (dollars)	5,404	(X)	6,168	(X)
With public assistance income	334	1.7	362	1.7
Mean public assistance income (dollars)	2,282	(X)	N	(X)
With retirement income	3,957	19.9	4,378	21.1
Mean retirement income (dollars)	23,513	(X)	25,514	(X)
Families²				
Families²	15,208	100	14,537	100
Less than \$10,000	305	2	311	2.1
\$10,000 to \$14,999	363	2.4	142	1.0
\$15,000 to \$24,999	769	5.1	230	1.6
\$25,000 to \$34,999	1,158	7.6	727	5.0
\$35,000 to \$49,999	1,936	12.7	1,638	11.3
\$50,000 to \$74,999	3,897	25.6	2,694	18.5
\$75,000 to \$99,999	2,525	16.6	1,753	12.1
\$100,000 to \$149,999	2,738	18	3,552	24.4
\$150,000 to \$199,999	766	5	1,678	11.5
\$200,000 or more	751	4.9	1,812	12.5
Median family income (dollars)	69,507	(X)	96,532	(X)
Per capita income (dollars)	28,757	(X)	34,315	(X)

Subject	2000		2006	
	Number	Percent	Number	Percent
POVERTY STATUS (below poverty level)				
Percent below poverty level	(X)	3.7		2.1
With related children under 18 years	362	(X)		
Percent below poverty level	(X)	4.6		3.5
With related children under 5 years	204	(X)		
Percent below poverty level	(X)	6.9		6.7
Families with female householder³, no husband present				
Percent below poverty level	(X)	12.6		15
With related children under 18 years	162	(X)		
Percent below poverty level	(X)	14.8		14.7
With related children under 5 years	106	(X)		
Percent below poverty level	(X)	35		N
Individuals				
Percent below poverty level	2,964	(X)		
18 years and over	(X)	5.4		3.9
Percent below poverty level	2,210	(X)		
65 years and over	(X)	5.5		4.4
Percent below poverty level	483	(X)		
Related children under 18 years	(X)	8.7		5.6
Percent below poverty level	673	(X)		
Related children 5 to 17 years	(X)	4.7		2.1
Percent below poverty level	408	(X)		
Unrelated individuals 15 years and over	(X)	3.7		2.1
Percent below poverty level	1,179	(X)		
	(X)	17.1		15.2

(X) Not applicable. N - Not available

Source: U.S. Census Bureau, Census 2000 Summary File 3, American Community Survey 2006

¹Income of Households – This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income.

²Income of Families – In compiling statistics on family income, the incomes of all members 15 years old and over related to the householder are summed and treated as a single amount.

³Householder – The data on relationship to householder were derived from answers to Question 3, which was asked of all people in housing units. One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.

http://www.census.gov/acs/www/Downloads/2006/usedata/Subject_Definitions.pdf

TABLE 2 – TAX RELIEF FOR THE ELDERLY AND DISABLED

Fauquier County Tax Relief for the Elderly and Disabled Housing Statistics TY2006										
	All	Cedar Run	Center	Warrenton	Lee	Remington	Marshall	Marshall Village	Scott	<i>The Plains</i>
Count	791	193	60	130	111	9	142	23	120	3
Values										
Avg Land	\$166,077	\$159,876	\$149,693	\$123,517	\$148,124	\$74,433	\$203,269	\$171,261	\$208,213	\$190,600
Avg Imp	\$146,881	\$155,385	\$165,165	\$143,015	\$136,201	\$108,711	\$147,090	\$126,530	\$146,440	\$75,033
Avg Total	\$312,958	\$315,261	\$314,858	\$266,532	\$284,325	\$183,144	\$350,359	\$297,791	\$354,653	\$265,633
Median	\$287,700	\$281,000	\$304,550	\$248,550	\$259,400	\$179,700	\$309,450	\$266,200	\$341,600	\$287,100
Low	\$73,000	\$73,000	\$136,600	\$89,400	\$103,100	\$144,400	\$121,000	\$155,100	\$156,300	\$213,800
High	\$954,600	\$954,600	\$507,300	\$569,500	\$584,600	\$263,100	\$943,200	\$562,500	\$697,100	\$296,000
House Class										
"M"	0	0	0	0	0	0	0	0	0	0
"A"	1	0	0	0	0	0	1	0	0	0
"B"	81	19	5	25	5	0	16	2	9	0
"C"	555	128	48	96	80	8	90	18	87	0
"D"	144	43	6	9	24	1	34	3	22	2
"E"	10	3	1	0	2	0	1	0	2	1
No Bath	9	1	1		1		2	1	2	1

Fauquier County Affordable Housing Committee

APPENDIX

TABLE 2

TABLE 3 - HOUSING PROFILE OF OLDER ADULTS IN FAUQUIER COUNTY

- In 2006, there were 3,280 residents aged 75 and over
- In 2000, there were 1,104 owner-occupied households headed by a resident aged 75 or older
 - Of those 1,104 households, 289 had household income under \$20,000
 - Of those 289 households, 199 (18% of 1,104) were identified “with conditions”*
- In 2000, there were 335 renter households headed by a resident aged 75 or over
 - Of those 335 households, 198 had household income under \$20,000
 - Of those 198 households, 140 (42% of 335) were identified “with conditions”*
- In 2000, total number of households headed by resident aged 75 or over was 1,439
 - 487 of these households had income under \$20,000
 - Of those 487 households, 339 (24% of 1,439) were identified “with conditions”*
- In 2006, the number of residents aged 75 and over was estimated to be 3,145 (an increase of 25% over 2000)
- In 2010, the number of residents aged 75 and over is projected to be 3,559 (an increase of 42% over 2000)
- In 2020, the number of residents aged 75 and over is projected to be 5,626 (an increase of 124% over 2000)
- In 2030, the number of residents aged 75 and over is projected to be 9,037 (an increase of 260% over 2000)
- In Virginia in 2000, almost half of all renter-households, with a head aged 75 or over paid 35% or more of their income for housing, a proportion higher than for any other age group. The proportion for owner-occupied households is 15%.

**“With conditions” is defined by H.U.D. as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999) or gross rent as a percentage of household income (1999) of greater than 30 percent.

TABLE 4 – FAUQUIER COUNTY HOUSING PROFILE – U.S. Census Data

Geographic Area: Fauquier County, Virginia				
Subject	2000		2006	
	Number	Percent	Number	Percent
Total Housing Units	21,046	100	25,192	100
UNITS IN STRUCTURE				
1-unit, detached	17,916	85.1	N	
1-unit, attached	1,240	5.9	N	
2 units	344	1.6	N	
3 or 4 units	316	1.5	N	
5 to 9 units	164	0.8	N	
10 to 19 units	383	1.8	N	
20 or more units	204	1	N	
Mobile home	448	2.1	N	
Boat, RV, van, etc.	31	0.1	N	
YEAR STRUCTURE BUILT				
2005 of later	0	0	95	0.4
2000 to 2004	0	0	1733	6.9
1990 to 1999		20.3	5737	22.8
	4,279			
1980 to 1989	5,781	27.5	6424	25.5
1970 to 1979	3,755	17.8	5030	20.0
1960 to 1969	1,620	7.7	1372	5.4
1940 to 1959	2,125	10.1	2106	8.4
1939 or earlier	3,486	16.6	2695	10.7
			25192	
ROOMS				
1 room	48	0.2	0	0
2 rooms	330	1.6	94	0.4
3 rooms	814	3.9	1,587	6.3
4 rooms	1,529	7.3	2,848	11.3
5 rooms	3,299	15.7	3,458	13.7
6 rooms	3,853	18.3	5,590	22.2
7 rooms	3,393	16.1	2,928	11.6
8 rooms	2,882	13.7	3,372	13.4
9 or more rooms	4,898	23.3	5,315	21.1
Median (rooms)	6.7	(X)	6.3	(X)

Subject	2000		2006	
	Number	Percent	Number	Percent
Occupied Housing Units	19,842	100	20,767	100
YEAR HOUSEHOLDER MOVED INTO UNIT				
1999 to March 2000	3,543	17.9	N	
1995 to 1998	5,269	26.6	N	
1990 to 1994	3,276	16.5	N	
1980 to 1989	4,418	22.3	N	
1970 to 1979	1,825	9.2	N	
1969 or earlier	1,511	7.6	N	
VEHICLES AVAILABLE				
None	799	4	613	3.0
1	4,159	21	3,918	18.9
2	7,827	39.4	7,620	36.7
3 or more	7,057	35.6	8,616	41.5
HOUSE HEATING FUEL				
Utility gas	2,210	11.1	2,149	10.3
Bottled, tank, or LP gas	3,569	18	3,541	17.1
Electricity	9,092	45.8	11,090	53.4
Fuel oil, kerosene, etc.	3,650	18.4	3,011	14.5
Coal or coke	14	0.1	0	0.0
Wood	1,160	5.8	687	3.3
Solar energy	0	0	0	0.0
Other fuel	90	0.5	211	1.0
No fuel used	57	0.3	78	0.4
SELECTED CHARACTERISTICS				
Lacking complete plumbing facilities	259	1.3	116	0.6
Lacking complete kitchen facilities	192	1	83	0.4
No telephone service	284	1.4	528	2.5
OCCUPANTS PER ROOM				
Occupied housing units	19,842	100	20,767	100
1.00 or less	19,471	98.1	20,682	99.6
1.01 to 1.50	250	1.3	85	0.4
1.51 or more	121	0.6	-	-

Subject	2000		2006	
	Number	Percent	Number	Percent
Specified owner-occupied units	11,206	100	16,901	100
VALUE				
Less than \$50,000	86	0.8	193	1.14
\$50,000 to \$99,999	1,255	11.2	142	0.84
\$100,000 to \$149,999	3,316	29.6	293	1.73
\$150,000 to \$199,999	3,073	27.4	524	3.10
\$200,000 to \$299,999	2,487	22.2	2,525	14.94
\$300,000 to \$499,999	799	7.1	6,655	39.38
\$500,000 to \$999,999	159	1.4	5,355	31.68
\$1,000,000 or more	31	0.3	1,214	7.18
Median (dollars)	162,700	(X)	431,000	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS				
With a mortgage	8,919	79.6	13,362	79.1
Less than \$300	49	0.4	0	0
\$300 to \$499	106	0.9	192	1.4
\$500 to \$699	374	3.3	486	3.6
\$700 to \$999	1,698	15.2	1,364	10.2
\$1,000 to \$1,499	3,669	32.7	2,688	20.1
\$1,500 to \$1,999	2,074	18.5	2,813	21.1
\$2,000 or more	949	8.5	5,819	43.5
Median (dollars)	1,298	(X)	1,862	(X)
Not mortgaged	2,287	20.4	3,539	20.9
Median (dollars)	334	(X)	508	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME				
Less than 20 percent	5753	32.4	5,242	39.23
20 to 24 percent	1,832	16.3	2,368	17.72
25 to 29 percent	1,268	11.3	1,847	13.82
30 to 34 percent	747	6.7	1,093	8.18
35 percent or more	1,520	13.6	2739	20.50
Not computed	86	0.8	73	0.55

Subject	2000		2006	
	Number	Percent	Number	Percent
TENURE				
Occupied Housing Units	19,842	100.0	20,767	100.0
Owner-occupied housing units	15,113	76.2	16,901	81.4
Renter-occupied housing units	4,729	23.8	3,866	18.6
GROSS RENT				
Specified renter-occupied units	3,933	100.0		
Less than \$200	42	1.1	N	N
\$200 to \$299	81	2.1	N	N
\$300 to \$499	432	11	N	N
\$500 to \$749	1,404	35.7	N	N
\$750 to \$999	879	22.3	N	N
\$1,000 to \$1,499	477	12.1	N	N
\$1,500 or more	109	2.8	N	N
No cash rent	509	12.9	N	N
Median (dollars)	705	(X)	951	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Less than 15 percent	860	21.9	418	10.8
15 to 19 percent	460	11.7	406	10.5
20 to 24 percent	508	12.9	806	20.8
25 to 29 percent	336	8.5	216	5.6
30 to 34 percent	224	5.7	244	6.3
35 percent or more	1,002	25.5	879	22.7
Not computed	543	13.8	897	23.2

(X) Not applicable, N – Not available.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94;

And U.S. Census Bureau, 2006 American Community Survey

LIHTC Database

Project Name:	Project Address:	Project City*:	ZIP Code:	Total Units:	Total Low-Income Units:	Eff. Units:	1 BR Units:	2BR Units:	3BR Units:	4 BR Units:	Placed-In-Service Year:	Credit Year:	For-profit/non-profit Sponsor:
HIGHLAND COMMONS	12 WALKER DR APT 104	W	20186	96	96	0	0	72	24	0	1996	1994	For-Profit Sponsor
OAKS (THE) (Seniors)	305 OAK SPRINGS DR APT 100	W	20186	96	96		94	3			1997	1994	Non-Profit Sponsor
COUNTRYSIDE TOWNHOMES	11194 REMINGTON RD # 11208	B	22712	8	8	0	8	0	0	0	1999	1998	Non-Profit Sponsor
ASPEN CLUB	6337 VILLAGE CENTER DR	B	22712	108	108	0	0	96	12	0	2001	2000	For-Profit Sponsor
THE OAKS II (Seniors)	305 OAK SPRINGS DR	W	20186	15	15	0	0	15	0	0	2001	1999	Non-Profit Sponsor
ASPEN VILLAGE (AKA VILLAGES AT ASPEN CLUB)	6337 VILLAGE CENTER DR	B	22712	30	30	0	0	0	30	0	2003	2001	For-Profit Sponsor
MOFFET MANOR (Seniors)	167 WEST SHIRLEY AVE	W	20186	98								2005	

*W – Warrenton B - Bealeton

Sources: VHDA
 HUD LIHTC Database <http://lihtc.huduser.org/>

TABLE 6 – POPULATION PROJECTIONS

FAUQUIER COUNTY BOARD OF SUPERVISORS' POPULATION PROJECTIONS

		1.5% Target Growth Rate *	2.8% Historic Growth Rate
2000 Actual	55,139		
2004 Estimate	61,500		
2010 Projection		67,000	72,000
2020 Projection		78,000	95,000
2030 Projection		90,000	126,000
* Board of Supervisors official growth rate (high)			

STATE PUBLISHED PROJECTIONS FOR FAUQUIER COUNTY

Age Group	Female			Male			Total			
	2010	2020	2030	2010	2020	2030	2000	2010	2020	2030
Under 5 years	2146	2750	3215	2263	2911	3395	3526	4409	5661	6610
5 to 9 years	2202	2753	3443	2271	2927	3638	4160	4473	5680	7081
10 to 14 years	2081	2575	3316	2340	2816	3615	4515	4421	5391	6931
15 to 19 years	2378	2395	3045	2326	2442	3164	3869	4704	4837	6209
20 to 24 years	2356	2144	2654	2342	2258	2762	2251	4698	4402	5416
25 to 29 years	2932	3153	3111	2774	2748	2874	2604	5706	5901	5985
30 to 34 years	2332	3602	3231	2076	2990	2874	3761	4408	6592	6105
35 to 39 years	2042	3683	3955	1809	3212	3232	5151	3851	6895	7187
40 to 44 years	2498	2766	4259	2376	2464	3510	5204	4874	5230	7769
45 to 49 years	3120	2399	4277	3034	2143	3725	4469	6154	4542	8002
50 to 54 years	3087	2898	3220	3046	2747	2859	4223	6133	5645	6079
55 to 59 years	2585	3505	2767	2398	3261	2384	3312	4983	6766	5151
60 to 64 years	2312	3366	3220	2279	3124	2866	2305	4591	6490	6086
65 to 69 years	1784	2830	3875	1660	2334	3221	1786	3444	5164	7096
70 to 74 years	1196	2387	3506	1081	2109	2918	1494	2277	4496	6424
75 to 79 years	881	1688	2683	707	1293	1841	1122	1588	2981	4524
80 to 84 years	580	843	1672	431	614	1193	743	1011	1457	2865
85 years and over	682	822	1106	278	366	542	644	960	1188	1648
Total:	37194	46559	56555	35491	42759	50613	55139	72685	89318	107168

Source: Virginia Employment Commission

TABLE 7 – FAUQUIER COUNTY BUILDING PERMITS 2004-2008

Fauquier County Building Permits 2004-2007 Annual and Monthly 2007 - 2008											
DATE	Single Family Units		Duplex Structures		Structures with 3-4 Units		Structures with 5+ Units		All Structure Types		
	Number of Units	Cost	Number of Units	Cost	Number of Units	Cost	Number of Units	Cost	Number of Units	Cost	
Jan-08	11	\$5,217,000	0	\$0	0	\$0	0	\$0	11	\$5,217,000	
Feb-08	14	\$3,025,000	0	\$0	0	\$0	0	\$0	14	\$3,025,000	
Jan-07	15	\$2,750,000	0	\$0	0	\$0	0	\$0	15	\$2,750,000	
Feb-07	22	\$5,231,360	0	\$0	0	\$0	0	\$0	22	\$5,231,360	
Mar-07	29	\$6,644,990	0	\$0	0	\$0	0	\$0	29	\$6,644,990	
Apr-07	22	\$6,101,378	0	\$0	0	\$0	0	\$0	22	\$6,101,378	
May-07	22	\$5,073,000	0	\$0	0	\$0	0	\$0	22	\$5,073,000	
Jun-07	40	\$8,275,000	0	\$0	0	\$0	0	\$0	40	\$8,275,000	
Jul-07	22	\$8,544,000	0	\$0	0	\$0	0	\$0	22	\$8,544,000	
Aug-07	16	\$3,744,800	0	\$0	0	\$0	0	\$0	16	\$3,744,800	
Sep-07	24	\$5,443,390	0	\$0	0	\$0	0	\$0	24	\$5,443,390	
Oct-07	18	\$5,957,900	0	\$0	0	\$0	0	\$0	18	\$5,957,900	
Nov-07	16	\$3,721,000	0	\$0	0	\$0	0	\$0	16	\$3,721,000	
Dec-07	9	\$2,731,453	0	\$0	0	\$0	0	\$0	9	\$2,731,453	
2007 Total	255	\$64,218,271	0	\$0	0	\$0	0	\$0	255	\$64,218,271	
2006 Annual	506	\$ 104,014,882	0	\$0	0	\$0	194	\$7,848,000	700	\$111,862,882	
2005 Annual	706	\$157,444,940	0	\$0	0	\$0	0	\$0	706	\$157,444,940	
2004 Annual	703	\$130,141,977	0	\$0	0	\$0	0	\$0	703	\$130,141,977	
Source: Weldon Cooper Center for Public Service,											

Fauquier County Affordable Housing Committee

APPENDIX

TABLE 7

Residential Permits only; building permits for towns included