

Rappahannock News

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THURSDAY, SEPTEMBER 3, 2020

\$1

Not so fast with amended comprehensive plan

County residents pointed out typos, incorrect information in document

BY PATTY HARDEE
Special to the Rappahannock News

A behind-the-scenes showdown between County Administrator Garrey Curry and Planning Commission Chair David Konick headed off what could have been an illegal process to amend the comprehensive plan approved for

Board of Supervisors' consideration at the planners August 19 meeting.

At that meeting's public hearing on the comp plan, several speakers pointed out typos and incorrect information in the document or suggested additions. For example, one speaker urged the planners to add "bicycling" to the list of outdoor activities enjoyed by tourists and residents, although there were far more serious corrections to

See **PLAN**, Page 8

Learning your 'A's' and 'B's'



BY HOLLY JENKINS

Rappahannock County Public Schools held their "second" first day of school on Thursday, Aug. 27. Teachers and staff greeted Group B students for the first time for in-school instruction after Group A, which had returned Monday, Aug. 24, completed their classes for the week. Seen here, 5th grader Mary Reinboldt waves hello to the new school year while kindergartner Daiana Flores brings a pretty pink reflection to her COVID-altered classroom.

HOMIE SWEET HOMIE?

A RAPPAHANNOCK NEWS/FOOTHILLS FORUM SPECIAL REPORT

- Is there a housing problem in Rappahannock?
- Are there not affordable houses to rent or buy here?
- What's at the root of the housing challenges in the county?
- How do housing prices compare to elsewhere?
- Who faces the biggest challenge: Renters or buyers?
- Who is most in need of affordable housing?
- What is housing's impact on hiring?
- What's the impact of Airbnb and weekend rentals?
- And why does affordability matter?

STARTING ON PAGE 10, find answers to these questions – and a clearer picture of the county's housing situation.



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Three ways Rappahannock can vote early, starting Sept. 18 • 5



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HOME SWEET HOME?

A RAPPAHANNOCK NEWS/FOOTHILLS FORUM SPECIAL REPORT

Questions about who gets to live in Rappahannock are perennial

STORIES BY **SARA SCHONHARDT** • GRAPHICS BY **LAURA STANTON** • FOR FOOTHILLS FORUM

Housing has long been a topic of discussion in Rappahannock. What's available? What's affordable? Commissioned studies have attempted to better understand the challenges — though most have taken a regional view with little local follow up — and nonprofits have formed to help offer more options than what's currently available.

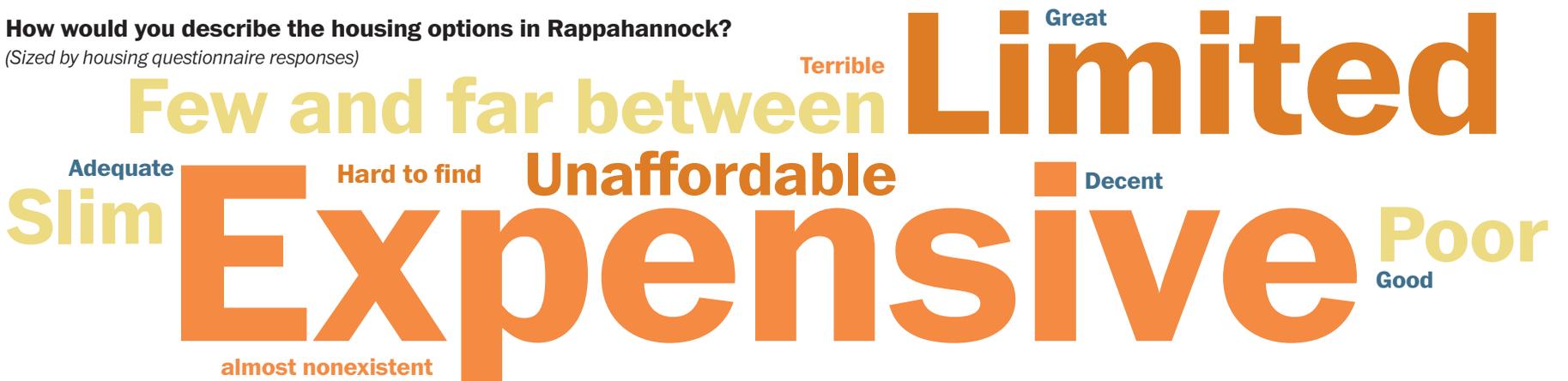
The 2020 update of the county's comprehensive plan, now headed to the Rappahannock Board of Supervisors for consideration and another public hearing, acknowledges the importance of affordable housing and encourages development within "designated village areas." The challenge: How to provide it without damaging the unique character and scenic beauty of Rappahannock.

This report, the first of two, aims to enrich these continuing discussions by analyzing responses from 120 people to a questionnaire we circulated last fall. It also includes expert input based on more than three dozen interviews to paint a clearer picture of the county's housing situation. Amid the COVID-19 pandemic and the deep recession it has sparked, the focus on housing is even more timely and important.

In future pieces, we'll tell the stories of several residents who have faced housing challenges and report on some potential solutions. In the meantime, we'd like to hear from you. What do you think could help address some of the county's housing issues? Do you have a story or housing experience to share? Send your thoughts to editor@rappnews.com.

How would you describe the housing options in Rappahannock?

(Sized by housing questionnaire responses)



What we learned:

1

Housing is limited and expensive, especially for lower and middle-income households.

2

Rentals are a problem because they're even more limited than homes for sale and many are found by word of mouth.

3

Home values are higher in Rappahannock than many neighboring counties, and far above the national median. The same is true of median rents.

4

More than half of all renter-occupied households in the county are considered cost-burdened, meaning renters pay more than 30 percent of their monthly income on housing.

5

As a result, people are putting a **larger percentage of their income** toward paying for housing.

6

And when **households are paying more for housing** than they can really afford, they have less to spend on other needs, such as food, transportation and savings.

7

Yet the results of our community questionnaire reveal that people largely chose to live in Rappahannock for a combination of reasons that make it more appealing than living elsewhere: They love the county's natural beauty and peace; its sense of community. They have family here, deep roots or employment.

8

Housing prices have been increasing while incomes have not. This makes it more challenging for households to afford their rent and mortgage payments.

9

Second homes and short-term rentals, such as those offered through Airbnb, remove homes from the market, particularly in tourist-driven economies.

10

Housing stock is down at the same time that demand has jumped, according to real estate market data. The COVID-19 pandemic has only deepened the supply-demand gap, sending home prices up.

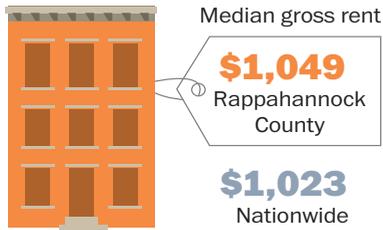


Rappahannock in context

A look at how the housing situation in Rappahannock compares to the nation, according to the latest Census figures, (2018 American Community Survey 5-year estimates).

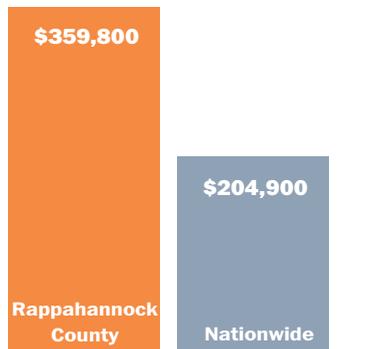
Higher rents

The median gross rent for Rappahannock County is higher than the nation.



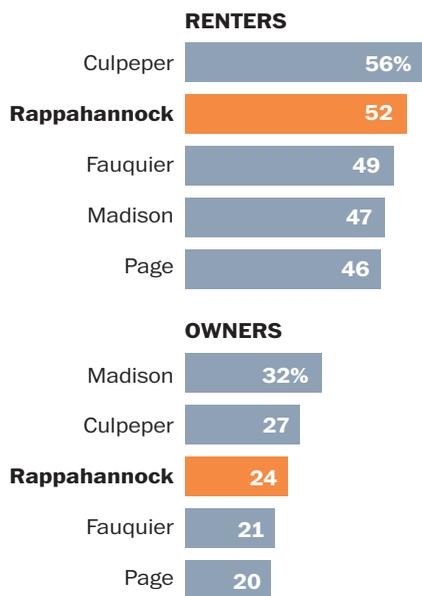
More expensive homes

Median housing values are higher than those nationwide.

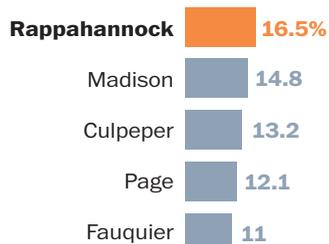


Stretched to pay for housing

Percentage of Rappahannock County households paying **more than 30 percent of household income** on housing costs:



Percentage of Rappahannock County households paying **more than half of their household income** on housing costs:



Sources: U.S. Census Bureau 2016 American Community Survey 5-year estimates; United Way ALICE project

ABOUT THIS PROJECT

Our goal with this special report is to ground some of the local arguments on housing in facts and data. We had a base to start with: Concerns about housing affordability and availability surfaced in the March 2016 Foothills Forum Survey. At that time, housing affordability was the 12th most important of 25 randomly presented issues. And four in 10 respondents told us they could not afford to live in Rappahannock.

More recently, community members listed housing as the top need in the nonprofit health and human services agency People Inc.'s latest needs assessment of the 13-county Northern Piedmont region it serves.

We followed the Foothills Forum Survey last fall with an unscientific but extensive community questionnaire that sought direct feedback from residents and would-be residents about their housing challenges. The 120 responses provide a snapshot of their experiences, ranging from how they make decisions about where they live to their budget limitations.

The questionnaire, distributed in hard copy and through the online polling platform Survey Monkey, was sent out by the Rappahannock County Public School system; the Food Pantry; to local clergy via the Benevolent Fund, which provides residents with short-term, emergency financial help; the Facebook group RappRentersNet; the Industry Night group, which hosts gatherings for people employed in the food and farm sector; the county's Department of Social Services; and numerous business and community leaders. We then compiled answers from the 120 responses and grouped them into different data sets, which revealed some of the biggest takeaways.

Data used to inform this project also comes from Census figures, information available on real estate sites such as Zillow, and through local real estate agencies. Plus, we conducted some three dozen interviews with housing experts or those whose work relates to housing in addition to holding numerous conversations with local residents.

Frequently asked questions

Is there a housing problem in Rappahannock?

Rappahannock County has a shrinking, multigeneration population of roughly 7,300 people — youth, workers, retirees and second-home owners requiring a reliable roof over their heads. That includes the community's essential employees in education, public safety, hospitality and services. Some residents fear building more houses, particularly those suited to the needs of the middle- or lower-income population, imperils the natural beauty and open spaces we all profess to love and want to preserve.

Yet many of those same essential workers point to high rents, high home prices and taxes as reasons they struggle to live here. And it's why many must live elsewhere.

"As a professional couple with a good income, we still can't afford most housing in Rappahannock," said a would-be resident who responded to the Rappahannock County Community Housing Questionnaire (See About this Project above).

"Places are either way too high, or don't meet renters' 'standards,'"

said another respondent. "I need a house to call my own, for my family. [We] currently live with my grandparents and it's very cramped."

One respondent cited sparse availability, "especially for people with limited incomes who work in the county to provide services to people."

"Too expensive for this market," said another. "Finding housing is just sheer luck. Makes renters willing to accept substandard housing and landlords."

Another challenge we heard: The lack of small houses on small acreage suited to young workers, small families or seniors.

Are there not affordable houses to rent or buy here?

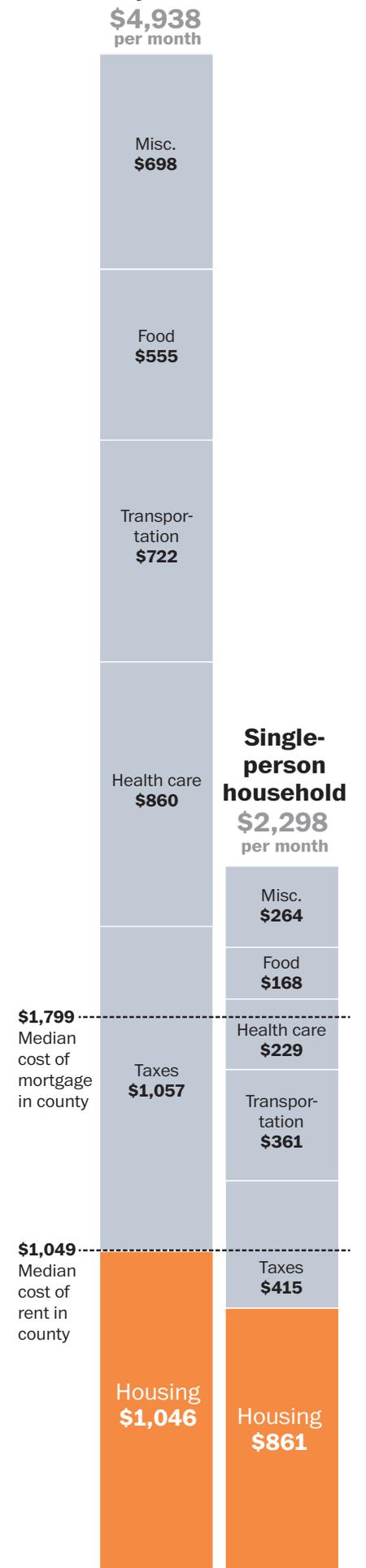
Housing supply is low in Rappahannock, as it is at a national level. That is partly because demand has outpaced new construction, especially for low- and middle-income properties that are less lucrative for builders. Rappahannock's restrictive zoning exacerbates this shortage. People are also staying in their homes

See **HOME**, Page 12

What it takes to survive here

The **Household Survival Budget for Rappahannock** gives the cost of housing, food, transportation and health care at a *bare-minimum* "survival" level. It does not include any savings, leaving households without a cushion for unexpected expenses and unable to invest in the future.

Family of four*



*Does not include child care

Sources: United Way ALICE project, which draws on data from U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Virginia Department of Social Services, 2016; U.S. Census Bureau, 2018 mortgage data



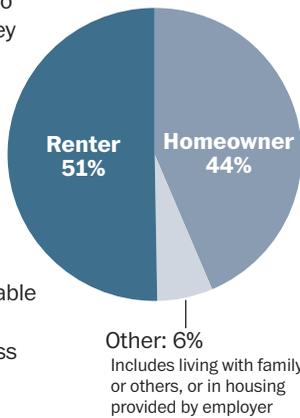
HOME SWEET HOME?

Rappahannock housing snapshot

A survey of people who live and/or work in Rappahannock reveals that the cost of housing is the main driver in the choices people make about where they live.

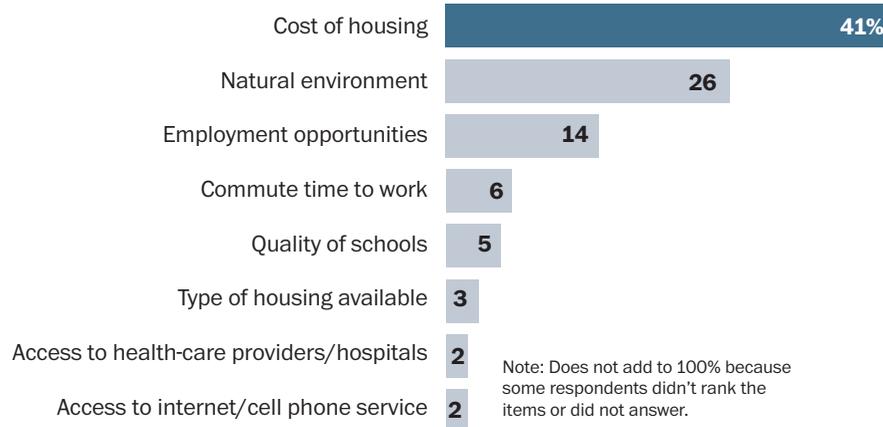
Renting vs. owning

Just over half of the 120 respondents to our survey said they were renters. That matters because renters tend to have lower incomes and spend more of their earnings on housing, making them more vulnerable to income shocks caused by a job loss or recession, for example.

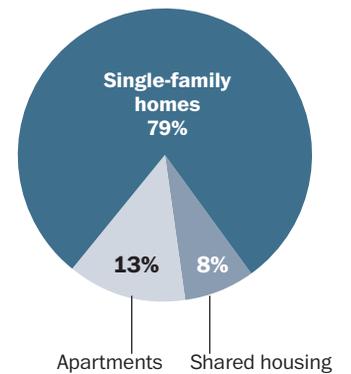


What do you consider when choosing where you live?

Respondents selected cost of housing as their top consideration when choosing where they live.



Type of housing respondents say is best suited to their needs



SOURCE: Rappahannock County Community Housing Questionnaire

HOME

From Page 11

longer. And while historically low interest rates have made it easier for homeowners to afford a mortgage, limited supply and heavy competition among buyers has pushed up prices.

Since the start of the COVID-19 pandemic, inventory levels have dropped further, said agent Cheri Woodard, largely because people who may have been thinking about selling have taken their homes off the market.

As of the end of August, there were 66 residential properties on the market in Rappahannock, not including land or farms, according to Adam Beroza at Woodard's agency. That's down from the same period last year, when on average there were 93 residential properties available. In 2018 it was 92, and in 2017 it was 95.

Second-home owners in Rappahannock who might have rented out their properties are moving into those spaces full time, further reducing supply, said Amy Timbers, an agent with Washington Fine Properties who often works with or advises renters.

"There is definitely an affordability issue for low and moderate income people in Rappahannock County," Rob Goldsmith, president and CEO of the nonprofit People Inc., said in an email. "There's just not many affordable housing options for people in the county."

There are homes here priced around \$200,000, said Woodard, particularly in the Chester Gap area. But there are typically just a few at any one time, and buyers looking in that price range can't be as picky about what they want.

A questionnaire respondent described the options this way: "Anything big enough to hold our family is in the \$700K range, and anything that's affordable is in a horrible location or can't get Internet."

How do Rappahannock housing prices compare to elsewhere?

Prices were high in Rappahannock even before the COVID-19 pandemic and have been trending upward.

The average home sales price for the first half of 2020 increased 19 percent, to \$435,191 from

WHAT IS FOOTHILLS FORUM?

Foothills Forum is an independent, community-supported nonprofit tackling the need for in-depth research and reporting on Rappahannock County issues. The group has an agreement with Rappahannock Media, owner of the Rappahannock



NEWS, to present this and other reporting projects.

→ More at foothillsforum.org

What do you think?

Let us know what you think of this project. Send feedback to editor@rapnews.com.

\$367,036 during the same period a year earlier, according to a July market report produced by Beroza.

At \$1,049 a month, Rappahannock's median gross rent is higher than neighboring Page, Warren or Madison counties. And the median home value for Rappahannock — \$359,800 — is higher than all five surrounding counties aside from Fauquier.

In addition, roughly 60 percent of owner-occupied homes in Rappahannock were valued at \$300,000 or higher compared to 32 percent nationally, according to 2018 Census data. More than 65 percent of residents pay \$1,500 or higher in monthly mortgage payments compared to around 50 percent at the national level.

And while half of all renter-occupied households pay more than the \$1,049 median rent, nearly as many (52 percent) are considered cost-burdened, meaning renters pay more than 30 percent of their monthly income on housing. Altogether, the percentage of households in Rappahannock facing extreme cost burdens — paying more than 50 percent of their income on housing — is higher than surrounding counties.

"By far the largest housing challenge in rural communities is the ability for households to afford their rent and mortgage payments," said Lance George, director of research and information at the Housing Assistance Council (HAC), a Washington D.C.-based nonprofit focused on rural housing. "And that has largely been [due to] a very simple equation that incomes have been stagnant in rural communities ... while housing prices have been increasing, especially for renters." →

What's at the root of the housing challenge in the county?

ON THE SUPPLY SIDE

→ Too few units to meet demand, Beroza's data says. 24 of those 66 properties on the market were already under contract.

→ Rappahannock homeowners often remove auxiliary structures that could be fixed up and used as rentals rather than pay taxes on them, say real estate professionals.

→ Housing suitable for seniors is in short supply.

→ Competition between low-income earners or first-time homeowners with limited established credit, and retirees/second-home buyers with savings or good credit scores.

→ This tight housing market limits tenants' leverage, forcing some to live in substandard housing or accept higher rents.

→ Tourist homes, such as those listed on Airbnb or VRBO.com remove potential rentals from the market.

→ High construction costs make new builds lucrative only if they target high-end buyers.

ON THE DEMAND SIDE

→ Not enough land zoned for multifamily and small, single-family homes. While Rappahannock's tightly controlled zoning has allowed it to preserve its space and landscapes in ways other counties have not, it has led to higher costs.

→ Inadequate water and sewer infrastructure in villages where new homes can be built.

→ Long and complex development approval processes.



PHOTOS BY LUKE CHRISTOPHER FOR FOOTHILLS FORUM

COMING UP IN TWO WEEKS

- Stories of county residents navigating the housing market
- Rappahannock real estate agents weigh in
- How the COVID-19 pandemic has impacted the housing market
- The special challenges facing seniors

Who faces the biggest challenge: Renters or buyers?

Real estate professionals say the rental market poses the biggest challenge for Rappahannock, in part because it's so informal. Many rental homes are not listed with agents or online marketplaces but are shared by word of mouth.

The Facebook group RappRentersNet is trying to solve that problem by pairing landlords with potential renters, but the lack of a central database still makes it difficult to quantify what's available while allowing sellers to set their own prices regardless of market trends.

Bruce Geisert, who set up and administers the group, doesn't keep data on matches made, but it has grown to more than 500 members since starting in May 2019 and he says people seem to be finding housing. A challenge is reaching people who have a single room to offer or finding places for those who would be willing to share housing, he added.

Census data shows that just over one in four households are renters in Rappahannock. But for younger people, low-income and non-family households, the rental market is increasingly important.

And the share of renters both locally and nationally is growing. According to a recent report from

the U.S. Government Accountability Office, since the 2007–2009 financial crisis, growth in the share of renter households has reversed a decades-long trend toward homeownership.

Who is most in need of affordable housing?

The United Way defines households according to a metric known as ALICE — Asset Limited, Income Constrained, Employed. It measures whether a household earns enough to cover a basic budget including costs for transportation, housing, food, child care, health care and technology.

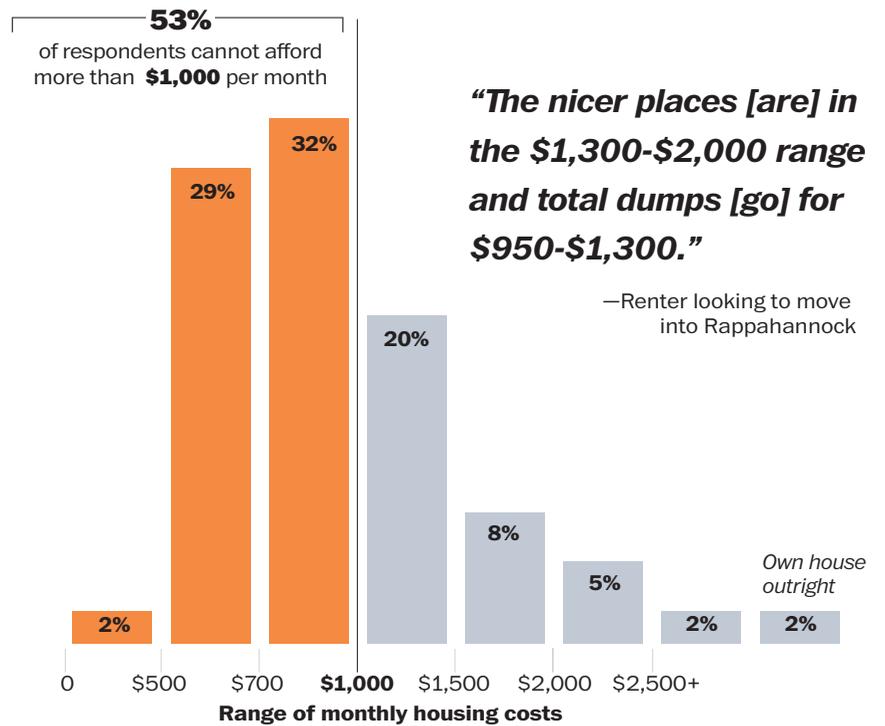
The ALICE report is important because it gives a sense of who within communities are experiencing the pressures of housing insecurity, said Darryl Neher, executive director of Fauquier Habitat for Humanity. He points to the backbone of our community — teachers, firefighters, police officers and young professionals.

“All of a sudden we're not talking about poverty housing, we're not talking about low-income housing, we're talking about the housing needs of the people who we would otherwise never really think about as being housing constrained or impacted by housing costs,” Neher said.

See **HOME**, Page 14

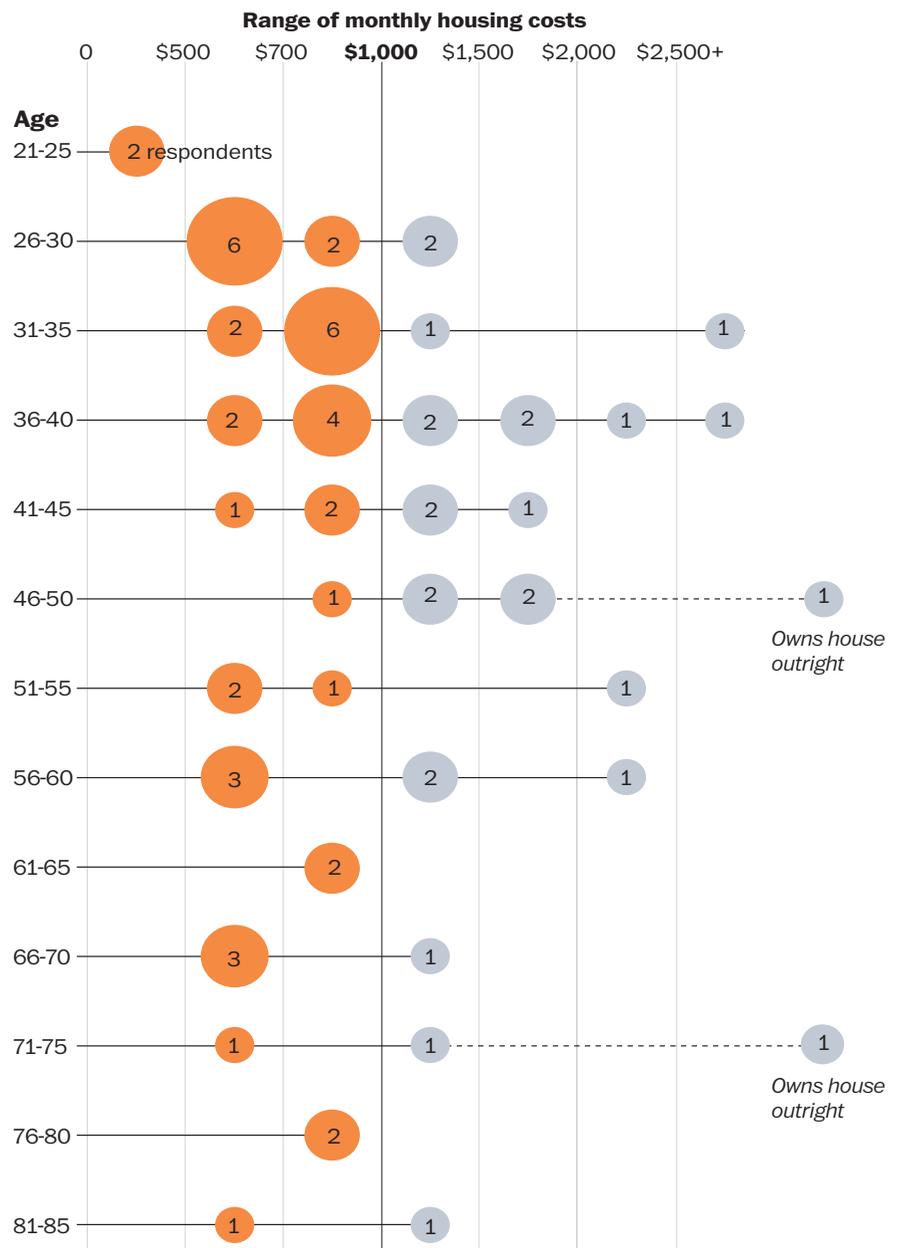
What housing can people afford?

More than half of respondents say they cannot afford more than **\$1,000** a month, but the median gross rent for Rappahannock County is **\$1,049** and the median mortgage is **\$1,799**, according to 2018 Census data.



Higher costs are out of reach for younger, older residents

Rappahannock residents under 35 years of age and seniors tend to struggle more with housing costs. Below, the number of people surveyed in each age group who can afford to pay within the ranges listed.



SOURCE: Rappahannock County Community Housing Questionnaire



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HOME

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Why does affordability matter?

“It’s the foundation to so many opportunities for family stability or individual stability,” said Neher. “If you’re paying 50 percent of your income on housing, what choices are you having to make on other expenses? Is it making the decision not to pay for health care? Is it not buying medications, is it making choices on food quality that might be less than optimal for you and your family? Those all have impacts.”

Transience and housing instability have an impact on childhood education and employment as well. And, Neher notes, this feeds into negative outcomes for individuals and communities.

“What we hope to be able to show and help people see, is the people in need of stable housing are your neighbors,” he said. “The people who are working in your businesses and next to you at your job, they’re working on your farm, they have children, they have aspirations, they’re the same as everyone else.”

“What we hope to be able to show and help people see, is the people in need of stable housing are your neighbors. The people who are working in your businesses and next to you at your job, they’re working on your farm, they have children, they have aspirations, they’re the same as everyone else.”

Darryl Neher, executive director of Fauquier Habitat for Humanity

Rappahannock County Public School’s (RCPS) Assistant Superintendent Carol Johnson said prospective new hires haven’t reported housing as a barrier to taking a job. New teachers tend to live in the more populous surrounding areas, she said.

Roughly 31 percent of RCPS staff live outside Rappahannock and commute in, Johnson added, noting that most teachers who live outside the county say they cannot afford to live in Rappahannock.

Mel Jones, associate director and research scientist with the Virginia Center for Housing Research, said that’s a choice a community has to make.

“If you want to exclude people who work in low-paying jobs from your community, you will also exclude the home health aides that you need when you age and the people who you want to serve you coffee and food in restaurants and who you want to take care of your children,” she said.

Some businesses, including many of the local farms, offer employer-provided housing. Debbie Donehey, owner and manager of Griffin Tavern in Flint Hill, has three rental units that she offers to staff for discounted rent. As an incentive to keep good workers, she asks that her renters average around 30 hours of work a week.

The arrangement has worked well. Her current staff tenants have been in her rentals for years.

What impact do Airbnb and weekend rentals have on housing?

Second homes and short-term rentals, such as those offered through Airbnb, remove homes from the market, particularly in tourist-driven economies.

Rappahannock’s Commissioner of the Revenue office monitors Airbnb, VRBO and other sites to see if new properties show up and then tries to contact the owners to get them to register those rentals. Most do, says the commissioner, allowing the office to collect required taxes.

The Revenue Office currently lists 57 registered lodging accounts, including both tourist homes and Bed & Breakfasts. That’s up from 46 registered accounts in February.

What is housing’s impact on hiring?

“If workers cannot find affordable, appropriate housing in the region, businesses may have difficulty attracting and retaining talented employees,” notes a 2018 basic housing needs assessment of the Rappahannock-Rapidan region by the Virginia Center for Housing Research (VCHR).

Craig Batchelor, owner of the Sperryville Corner Store, Rappahannock Pizza Kitchen and Bar Francis, said roughly 18 of his 24 employees live in the county. Some younger staffers still live with their parents while a lot of the more recent hires commute in from Luray or Culpeper.

Housing shortages impact the size of the applicant pool, he said. And finding local housing for folks who want to move into the county to be closer to work can be challenging. He’s been trying for two years to find housing for an employee who commutes 45 minutes each way from another county.

Theresa Wood, head of Businesses of Rappahannock, said in the many conversations she’s had with business owners who’ve had difficulty hiring, particularly in hospitality, the lack of hours available for staff is more pressing than the lack of workforce housing.

But employers say having staff who live nearby helps reduce commuting costs and is a benefit in the winter, for example, when there is bad weather.

Commute times are an obstacle according to Jennifer Parker, director of the Rappahannock County Department of Social Services. Only one of her 12 employees lives in the county, which can make for long drives at odd hours if social workers get calls in the middle of the night. And it can lead to a lot of turnover. The starting salary for a family services worker is \$30,828, she said.

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THURSDAY, SEPTEMBER 17, 2020

\$1

Rapp taxpayers footing the bill in Bragg lawsuit

Attorney's fees could have been steeper were it not for judge

BY JOHN McCASLIN
Rappahannock News staff

Rappahannock County taxpayers aren't off the hook by any stretch despite Judge Designate Jeffrey W. Parker awarding attorney David Konick a mere \$6,250 of the \$132,769.46 in attorney's fees he claimed he was owed in representing Marian Bragg v. The Board of Supervisors of Rappahannock County.

That said, the lawsuit filed by Bragg could have been far more costly to taxpayers.

While an exact dollar amount has yet to be calculated by the Rappahannock County government, Treasurer Debra Knick said this week, it is safe to assume the county has already paid \$50,000-plus in outside attorneys' fees to defend itself in the FOIA-related case, which doesn't include hundreds of hours both the county attorney and deputy county attorney spent in defending the charges.

Konick's paltry slice of the pie, dished out August 28 in a rewritten opinion by Judge Parker of the Twentieth Judicial Court of Virginia, might have been more difficult for taxpayers to swallow had Bragg's counsel chosen to settle this

See **LAWSUIT**, Page 18

Enough is enough, chief judge says of carpenter's 58th criminal violation

Lawrence 'Junior' Wood 'needs to get a taste of incarceration'

BY JOHN McCASLIN
Rappahannock News staff

Labeling him a "danger to an unsuspecting public," Rappahannock County Chief Judge Douglas L. Fleming, Jr. on Monday informed Amissville master carpenter Lawrence "Junior" Wood that he would be spending the next four years behind bars.

Upon his release, Wood will serve five years' probation, with the stipulation that any future contracting work the 45-year-old laborer enters into must be approved in advance and then monitored by his probation office down to the last finishing "nail."

Your "history is profoundly sad . . . a history that makes everybody doubt you," Judge Fleming told Wood when it came time for his sentencing.

"I know I've done wrong," said

See **WOOD**, Page 8



HOME SWEET HOME?

A RAPPAHANNOCK NEWS/FOOTHILLS FORUM SPECIAL REPORT

'We are out of balance'



BY LUKE CHRISTOPHER FOR FOOTHILLS FORUM

Hope Dunn, seen with daughter **Marley**, recently extended her lease in Amissville for another year, but buying a home still feels out of reach.

TRYING TO MAKE RAPP HOME

The stories of three residents that sketch a picture of life in Rappahannock and what it means to find a home here.

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COVID-19 SQUEEZES THE MARKET

The pandemic spurred demand for country homes while also reducing supply as sellers took their homes off the market.

And that supply-demand gap helped drive up prices. PAGE 14

SEARCHING FOR SOLUTIONS

What might work in Rappahannock? A look at some efforts — both local and national — aimed at addressing the shortage of affordable housing. PAGE 15



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- Michael H.



Voting: What you need to know

In Rappahannock, there's already been a 60 percent increase in absentee ballot requests. A look at key dates and voting rules. **10**

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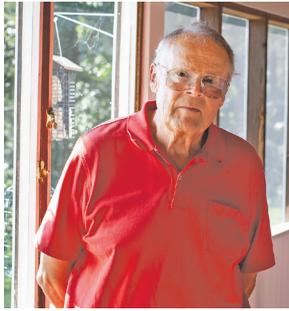


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The search for home in Rappahannock

STORIES BY **SARA SCHONHARDT** • GRAPHICS BY **LAURA STANTON** • FOR Foothills Forum



"Jenks" Hobson

Home means something different to everyone. Yet what we discovered through responses to a Community Housing Questionnaire we circulated last year is that those who choose to make Rappahannock home often make sacrifices to stay here.

"I've watched people come here and leave here because of housing," said Jennings "Jenks" Hobson, the former pastor of Trinity Episcopal Church in Washington and a Foothills Forum board member. He'd listened to parishioners share their housing challenges, and faced them himself after retiring in 2015.

"In order to have a healthy dynamic community, we need to explore having a better variety of housing possibilities, both for younger folks and for older folks and for those who aren't so wealthy," Hobson said.

"I deeply believe that we are not a healthy community because we are out of balance."

Here are the stories of three residents – two current and one former – that sketch a picture of life in Rappahannock and what it means to find a home here.

Hope Dunn

43 | Working professional, reared in Rappahannock

For Hope Dunn, having a home in Rappahannock is about staying close to her roots. She and her sisters grew up in the town of Washington and went through the public school system. Her mother and grandmother, both of whom she was close to, are buried here.

Hope also wanted to raise her daughter, 11-year-old Marley, in a place where she could play outdoors and enjoy a childhood much like her own.

But finding a rental home for \$1,200 a month was tough. It was even harder to find one at that price that was livable.

To stay in the county she needed a house with an internet connection allowing her to work remotely one day a week as a graphic designer and desktop publisher for a health-care company in Reston. She preferred something small with good access to main roads.

She also didn't want a monthly payment that would eat up all of her paycheck, which is above the county's median household income. Hope set her budget after calculating costs for everything from groceries to commuting to movie nights out to a college fund and retirement savings.

"I had to sit down and be like, 'Can I really afford \$1,600?'" she said, referencing the going price for rentals with everything she needed. When she'd factored in all the other costs of living, the answer was no.

"It wasn't something that I didn't think about," Hope said.

It wasn't just a lack of options. The homes that were available often seemed overpriced, in need of work, or both.

On one hand, Hope wasn't in a rush to move so she had the luxury of time to search. On the other, she had a network she could tap into that eventually paid dividends. Her quaint two-bedroom house in Amissville came to her through



Hope Dunn's two-bedroom home is small, but Hope says it's just as much space as she and Marley need.

PHOTOS BY **LUKE CHRISTOPHER** FOR Foothills Forum

a friend wanting to upgrade.

She recently extended her lease for another year, but buying a home still feels out of reach.

Hope also has concerns about Rappahannock's future – something that gives her pause about staying and investing in a home long-term.

She worries that public safety is being hampered by a lack of cell phone service, that K-12 education is suffering due to inadequate internet, and she frets about declining school enrollment.

"I like the aspect of the rural living and my child being able to be outside and I don't have to worry about her," Hope said. "But at the same time, I think growth is important...And a lot of people don't want growth here, so that's probably one of the hardest things."

As a Black mother, she also worries about a deficit of open-mindedness characteristic of many more diverse communities.

"Diversity is important, important to know that there's people you communicate with or you socialize with or you are sitting in class with that look like you," she said. "I think that's one of the problems, too, with housing and having a diverse people come and be able to live here."

Hope considered moving outside the county, but didn't want to uproot Marley. She knows people in similar positions who take on multiple jobs or freelance projects to make ends meet. Friends from high school who moved away for work would love to come back, she added, but either they can't afford to, or they need reliable internet and cell service.

And for the county to be able to provide all those things is a matter that involves more than just housing.

"A lot would have to change," she said. "It's not just one thing, it's many things."



Cecilia Lopiano with her son Eugene.

Cecilia Lopiano

36 | Second-grade teacher, returner

Cecilia Lopiano's return to Rappahannock came about quickly and somewhat unexpectedly. It also came at a particularly bad time to be searching for a home: In the midst of a pandemic when competition for rural and suburban properties has been cutthroat.

Even before COVID-19 hit, she decided to return to Rappahannock with her husband and two children after years of city living. Despite money in the bank to purchase a home and a history of home ownership, they encountered an unexpected obstacle: Sticker shock.

When Cecilia left Rappahannock in 2001 to go to school at the Art Institute of Philadelphia, she took with her a love of the countryside, fond memories of the old, rented farmhouse she grew up in and enduring friendships.

She wasn't sure she'd return to Rappahannock, but the more she traveled she realized no place could quite capture its uniqueness.

Then her husband Vinny sold his motorcycle repair and fabrication shop, giving them an opening. Cecilia, who taught at a nonprofit charter school, emailed Rappahannock school administrators in early June to see about potential opportunities. She was not expecting a job offer. Within a matter of days she had been hired.

So she took to the internet, spending hours scouring real estate listings on Zillow. Her mother, who now lives in Nelson County, connected her to Realtor Aron Weisgerber. Cecilia and Vinny drove from Philadelphia on weekends for home tours.

To keep within their budget they considered homes in neighboring counties, even though Cecilia wanted her children to attend the school where she would be teaching and was eager to return to the place where she'd grown up.

They thought they were coming in with some leverage, but the couple quickly realized that even after pushing their price limit to a maximum of \$400,000, most of what was available was a mixed bag.

"I didn't realize it would be so different, so much higher than other markets. And being a homeowner I felt like that gave me an advantage →

➔ to be a little savvy and to know what the markets are," Cecilia said.

It made her re-evaluate where she and Vinny were financially.

"We felt like we were coming to the table with a lot to put down," she said. In reality, they realized they would need to put down everything they had. "And I wasn't really anticipating that."

Unlike some other buyers, waiting for the right home to come along wasn't an option for Cecilia since she needed to be here when classes began. So she and Vinny scaled back their checklist to its most basic: a place that was livable and within their budget.

The home the Lopianos wound up buying – a three-bedroom on eight acres outside Sperryville – had gone off the market, as many did during the pandemic. But Weisgerber found the owners were still interested in selling.

It's small compared to their home in Philadelphia and came in at the top of their price range. But, with its wooded acreage that abuts the mountains, they decided to go all in.

"You think about city prices but then there are city wages that go along with it," said Cecilia, whose experience as a returnee helped her realize that more could be done to provide homes for other families seeking to return and reinvest in Rappahannock.

"I think that's really important as we look at when kids leave when they're 17 like I did and my brother and all of my friends," she said. "Who's the new life of the community? It's those who've stayed or those who want to come back and really foster that environment that they had."



Jenny Schreiner

75 | Retired, now living in Culpeper

Finding a place to live comes with a distinct set of difficulties for aging county residents.

Jenny Schreiner lived in Rappahannock for nearly half a century until March 2019.

Then she needed to leave the rental she'd been in for the past 14 years and wasn't able to find another place she could afford with limited time to do so. Not only was she forced to leave her affordable rental, she had to leave the county altogether. Jenny loves Rappahannock, but she discovered that when you're out, you're truly out.

Jenny moved to Rappahannock from Washington, D.C. in the early 1970s after discovering it through a friend who rented a place here on the weekends. She didn't have much money, but it wasn't expensive to

live in Rappahannock then, and she'd fallen for it.

She picked up work "catch as catch can," she said, painting roofs and barns, working with people who did renovations and cleaning. She also raised a son who graduated from the public high school.

"It was easy to live without doing too much because the rent and everything was so cheap," she said.

Convenience was never an issue for Jenny, who likes her privacy and was used to it. Even after she was declared legally blind she still mowed her own yard and split wood. She valued being able to work outside and feed the birds. As a renter she also moved a lot, something other renters we spoke to experienced.

"A friend of mine once said, 'it's like musical houses,'" she said.

Jenny gets a housing voucher through the Virginia Housing Development Authority, which she qualified for after she became legally blind and was deemed eligible for disability.

Under the program, she pays a certain portion of her rent through her Social Security insurance and the government pays the rest. At the time of her move, the program would have allowed her to spend up to \$825 on housing, she estimated.

But finding something for \$800 in Rappahannock was difficult, she said. So was having to move out of the county she had lived in for decades.

"It's the idea of having to leave your home," said Jenny. "That's the bottom line in all this: That human feeling of just missing where you were for so long."

The summer after she lost her home, Jenny also lost her son, making the experience all the more traumatic.

She now lives on the ground floor of a senior apartment complex in Culpeper, which she described as nice but "not my cup of tea." She misses the trees and feeding the birds. She misses the dark nights and the quiet.

She also misses those in her Rappahannock support group, who were there for her when she lost her son. That's just as important now, in the seventh month of an ongoing pandemic.

Jenny is still trying to get back to Rappahannock and has people keeping an eye out for rentals. She's been saving money to move back if the opportunity arises. Ideally, it would be a small house, not too far from the road. She'd like a clothes line and would need a mailbox so she can continue writing the birthday cards for everyone at Rapp at Home, where she's a devoted member.

But she worries there isn't a place for her in the county any longer.

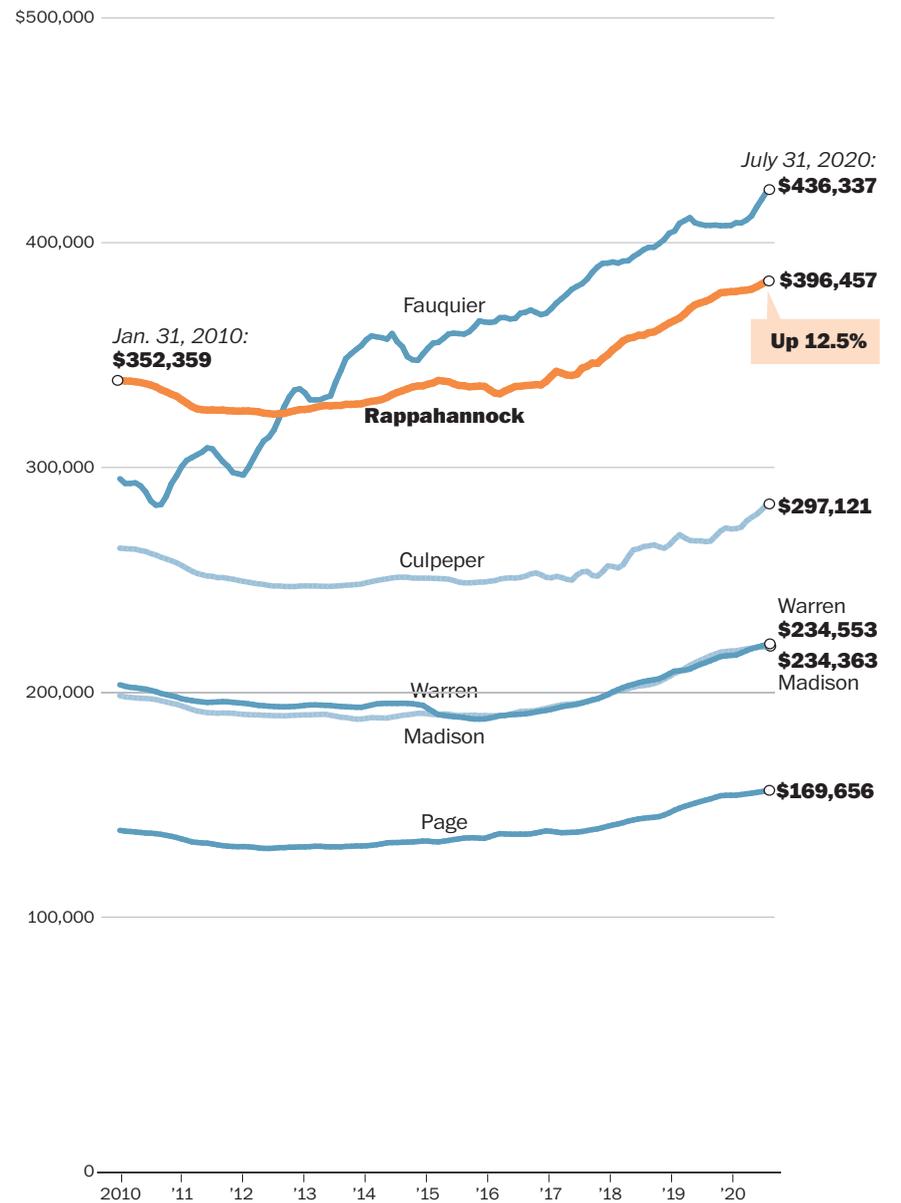
"I don't think anyone should ever have to leave their home. And I don't think anyone else should make that decision for them," she said.

"I would hope that we all could find something."

How Rappahannock compares

Rappahannock and Fauquier housing prices have risen faster in the past decade (roughly) than nearby counties.

Zillow Home Value Index Monthly values, seasonally adjusted



Housing costs vs. income

Rappahannock has higher rents and home values, but its incomes are more in the middle compared to surrounding counties.

Median housing value



Fauquier	\$384,100
Rappahannock	\$359,800
Culpeper	\$285,300
Madison	\$253,000
Warren	\$240,000
Page	\$168,700

Median gross rent



Fauquier	\$1,255
Culpeper	\$1,141
Rappahannock	\$1,049
Warren	\$956
Page	\$780
Madison	\$740

Median household income



Fauquier	\$97,469
Culpeper	\$73,116
Rappahannock	\$68,438
Warren	\$68,189
Madison	\$54,197
Page	\$47,951

Sources: Zillow's Home Value Index (<https://www.zillow.com/research/data/>), 2018 American Community Survey 5-Year Estimates.



Pandemic drives up demand

What impact has COVID-19 had on the local housing market?

The pandemic spurred demand for country homes while also reducing inventory as sellers took their homes off the market. And that supply-demand gap helped drive up prices.

The average home sales price in Rappahannock for the first half of 2020 increased 19 percent, to \$435,191 from \$367,036 during the same period in 2019, according to a second quarter market trend report produced by Adam Beroza at Cheri Woodard Realty.

“With low interest rates and a desire to shelter in place in a more secure environment, we saw a strong increase in buyers looking for country properties in May and June,” Beroza wrote in his report.

That same trend is being reflected nationally, with the median sale price for homes in rural areas up 11.3 percent year over year in July, according to an analysis from Redfin.

Sales have remained largely flat for now. Twenty-seven properties sold in the second quarter of 2020 compared to 24 properties in the second quarter of 2019, Beroza found. But of the 50 properties for sale as of Sept. 15, 24 were under contract, suggesting that the third quarter was shaping up to be strong.

“We’re getting many more calls, and listings are selling faster and in some cases are having multiple bidders,” said Rick Kohler, from Real Estate III. “In many instances, these are people from the D.C. area looking for some place to get away.”

Jeff Tucker, an economist at Zillow, said second-home buyers are one major driver of rural demand. And Jason Brady at Oakview National Bank in Washington said he’s seen an increase in people taking out mortgages on second homes.

“That demand to get a second home, sort of a country retreat, is definitely contributing to these rising prices,” Tucker said.

How could that impact people’s ability to find housing?

Before the COVID-19 pandemic, most buyers from outside Rappahannock were not competing with local buyers at the lower end of the market. But Realtor Alan Zuschlag said he’s

starting to see younger professionals who can work remotely competing more directly for starter homes and more modest acreage.

“These newcomers will help fuel the local restaurant, landscaping and farming economy, but they will also cause price appreciation in smaller properties,” he said.

Potential buyers with higher incomes may also have better credit ratings or a longer rental history, making them more attractive to landlords or lenders than those with lower incomes. And that could mean wealthier city dwellers will make it harder for local middle-income residents and their families to find housing.

“When someone’s income is not really tied to the local labor market but is scaled to a superstar city like D.C., their purchasing power is going to be so much higher than locals in a place like Rappahannock, especially with limited inventory right now,” Tucker said.

Kohler said Rappahannock has traditionally been more of a luxury market for second homes for people from D.C. and northern Virginia. But demand from those would-be buyers has increased after a brief pause at the start of the pandemic while housing remains in short supply.

“This is a small county, and there’s not that many people that want to sell at any one time,” Kohler said. “In certain price ranges, you might have four or five houses available so that makes it more competitive.”

What role do mortgages play?

Mortgage rates are at record lows, which reduces monthly payments for homeowners.

But the requirements for getting a mortgage – good credit scores, enough money for a down payment – can be barriers for those with lower incomes. And rising prices may offset the benefits of lower interest rates.

Real estate agent Aron Weisgerber said some of the younger couples he’s worked with have had difficulty securing financing for a home, with college loan debt sometimes adding to the challenge.

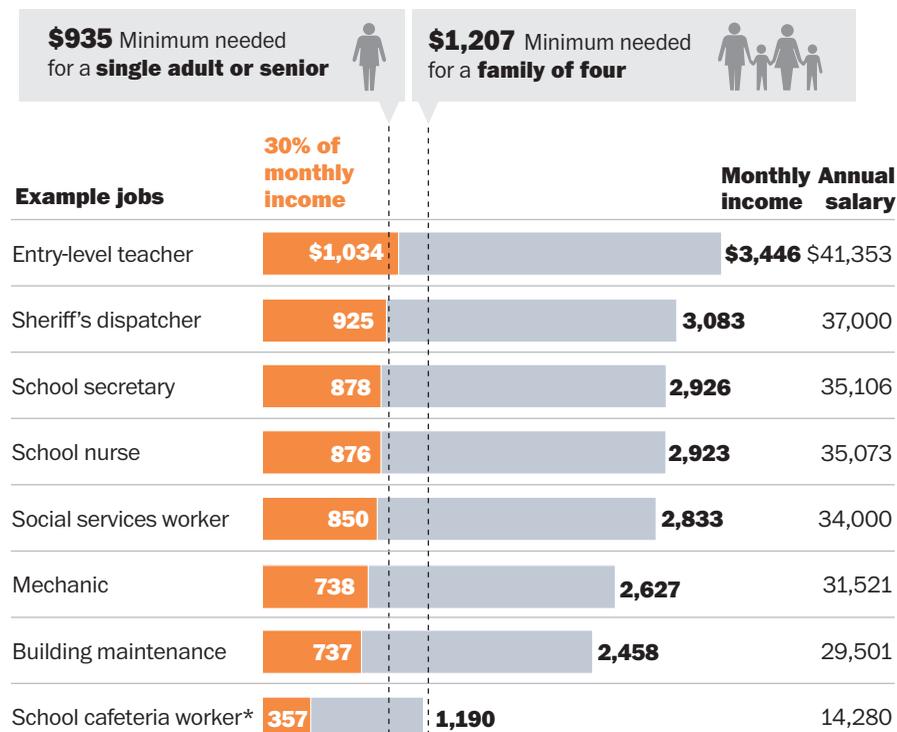
Only 26 percent of working-age adults had the security of a full-time job with a salary, according to a United Way study of Virginia that predates the pandemic. But hourly jobs can have irregular schedules that provide less stable income and that can work against people when applying for a mortgage.

See DEMAND, Page 16

How much is enough?

Below, a look at what people of different salary scales can afford to pay for housing in Rappahannock if they’re keeping within the recommended range of not spending more than 30 percent of their earnings on rent or mortgage payments. In these examples, if the earner is the sole breadwinner and they budget 30% of their income for housing, **they still fall short of the basic household survival budget** calculated by the United Way’s ALICE Project, which looks at the minimum costs of household basics, **such as housing, food and transportation**, needed to get by in the modern economy.

Basic household survival budget needed for housing in Rappahannock:



What it costs to live in Rappahannock



In Rappahannock 4 in 10 struggle financially

Many of the incomes above fit within HUD categories that would define these workers as having low, extremely low or very low incomes in Rappahannock compared to the median family income (MFI) of **\$88,700** for 2020.

	Single	2 adults	Family of 4	Total number of people in category
Low income (80% of MFI)	\$46,950	\$53,650	\$67,050	530
Very low income (50% of MFI)	29,350	33,550	41,900	275
Extremely low income (~30% of MFI)	17,650	20,150	29,350	400
				1,205

*Part time based on six-hours per day for 184 days.

Sources: Rappahannock County Public Schools Salary Scales, 2020-21; Rappahannock County salary scales FY21, level 15; United Way ALICE project which draws on data from U.S. Department of Housing and Urban Development, using ALICE 2018 Virginia county profiles; Housing and Urban Development AMI and CHAS data; U.S. Census Bureau, 2018 median mortgage data.

ON RAPPNEWS.COM

Read Part One

To read the first installment of this project, including key takeaways and a glossary of terms, go to rappnews.com/housing.

What might work in Rappahannock?

BY SARA SCHONHARDT
For Foothills Forum

Rappahannock County has grappled with the issue of affordable housing for years. It still is. As detailed in Part One of our “Home Sweet Home?” special report two weeks ago, 120 responses to an extensive community questionnaire clearly show housing challenges for residents and those who would like to live here. Many said the cost of renting or buying is prohibitive, or that the few available houses in their price range were substandard.

So who is responsible for addressing this issue?

Elected and appointed public officials have key roles. But in many communities that have responded to housing challenges, success has come from public-private partnerships where government, community groups and even developers have worked together.

One important starting point is understanding the problem, said Sarah Walsh, chief impact officer at Rappahannock United Way, which produces a regular report on what it costs for residents to afford basic necessities, including housing. Previous regional studies have sought to identify the nature of the housing challenges here. But as we noted in Part One, there has been little follow up, either because the timing was bad, other issues seemed to outweigh housing in importance, or there wasn’t significant buy-in from officials.

And over the years, Walsh notes, family situations have grown more complex, with many single-parent households or widows and widowers needing to find roommates to be able to cut costs.

“We built our communities in a way that don’t fit our households anymore,” Walsh said.

Here are some efforts and organizations aimed at addressing the shortage of affordable housing:

WINDY HILL FOUNDATION

→ The Middleburg foundation began nearly 40 years ago by purchasing run-down or dilapidated houses. Then, using donations, it restored those homes to provide decent and affording housing to people with low incomes. It now builds new homes using a combination of federal low income housing tax credits and low interest rate loans and sets its rental rates to ensure they are around half of the area Fair Market Rents reported by the Department of Housing and Urban Development.



The foundation, which has also expanded to offer a range of housing-related services, currently provides more than 300 housing units to low and lower-income individuals, families, older adults and adults with disabilities in Fauquier and Loudoun counties. Executive Director Bob Dale said they don’t have plans to expand outside those jurisdictions but are assisting local nonprofit Rappahannock Communities to develop affordable housing in Rappahannock.

RAPPAHANNOCK COMMUNITIES

→ Formed last year partly to address affordable housing in Rappahannock, it received nonprofit status in February. A few of its board members are helping with plans for the new Food Pantry. The organization has recently focused on emergency-related response to the pandemic, establishing a small business grant fund that provided \$97,000 in \$1,000 grants. But founding board member Betsy Dietel said housing remains a priority.

PEOPLE INCORPORATED OF VIRGINIA

→ A nonprofit health and human services agency, it has also focused on building, rehabilitating, and owning and managing property where it restricts the rent to a portion of the income of the people who live there. Rents are calculated depending on the property – some require income eligibility at 60 percent or less of area median income, others require tenants to pay 30 percent of their net income and People Inc. assists with the remainder, and others have housing vouchers associated with the units. The lowest monthly rents are in the \$400-500 range, said President and CEO Rob Goldsmith.

Around 70 percent of its more than 1,000 units are reserved for seniors or people with



disabilities. People Inc. does not currently have any projects or properties in Rappahannock (there were two unsuccessful attempts in the past), but it is disbursing some of the \$50 million the state received through the \$2.2 billion federal Coronavirus Aid, Relief, and Economic Security (CARES) Act for a rent and mortgage relief program. Since the program launched the first week of July, it has provided rental assistance totaling \$4,175 to three households that have lost income due to COVID-19.

WASHINGTON SCHOOL LLC

→ It doesn’t quite fall under the umbrella of affordable housing, with one-bedroom apartments ranging from \$800 to \$1,100 a month based on size. One benefit, however, is that residents don’t have to pay for property maintenance and upkeep and the smaller-sized units are suited to single residents. Eighty percent of them are filled with senior citizens and the property manager said she currently has a waiting list of about four or five people.

“CLUSTER COMMUNITIES”

→ This concept involves having smaller, mixed-use houses or apartments grouped around a shared open space in a town or village. It has drawn interest from Washington Mayor Fred Catlin, along with a few others who are exploring it.

“At this point there have been discussions that have occurred on four different properties in the Washington community,” Catlin said. “Some are beyond the town limits and would be looking to be doing a boundary line adjustment and some are within the limits.”

Catlin declined to provide details, but noted that several of the projects are embracing the idea of cluster or “pocket” communities and several also recognize the need for senior housing. “In each of these cases they’re talking about a cluster of houses that allows you to get some economy of scale in terms of the building costs,” he added.

A challenge is how these new types of housing arrangements work with existing water and sewer systems.

See **SOLUTIONS**, Page 17





HOME SWEET HOME?

DEMAND

From Page 14

What's the situation facing renters?

Bruce Geisert, who manages the RappRentersNet group on Facebook, said he's seen the number of requests for affordable housing explode since the pandemic. Yet many people with rooms to rent have been reluctant to do so for safety reasons. He's also seen a significant increase in people needing internet access as a requirement for renting in the county, and that can make finding a place even more difficult because much of Rappahannock has spotty broadband service.

As of Sept. 14, there was only one rental property listed on Zillow — a five-bedroom house in Amissville for \$2,700 a month.

The reduction in unemployment assistance for those who've lost jobs due to the pandemic has also raised fears of a rise in evictions. (Read our Aug. 23 story: Housing struggles in Rappahannock)



BY LUKE CHRISTOPHER FOR Foothills Forum

Eighty percent of the units at the Washington School are filled with senior citizens.

What about seniors?

Elderly residents often look to downsize, but in Rappahannock their options for alternative housing are limited. Or they may want to repair or refurbish their homes to suit their diminished mobility, but they lack the money or ability to perform those upgrades.

A challenge for those looking to move with limited incomes and savings is that they often end up competing for housing with low-income earners, such as young families. In markets with limited supplies, that competition can inflate rents and sales prices.

"The options for affordable housing

for seniors are very limited and there's very few places that come with seniors in mind as far as accessibility goes," said Joe Kimpflen, the adult protective services caseworker at the Rappahannock County Department of Social Services.

If a senior resident has a housing issue that can't be solved by repairs or refurbishment, he said, the only place to find housing is outside of the county — and that can be devastating to someone who's spent their whole life in Rappahannock.

For some seniors, maintenance or the ability to downsize is more a concern than cost, said Joyce Wenger, president of Rapp At Home, a nonprofit with roughly 200 members that provides senior-centered services.

It partnered with another group, Aging Together, to conduct a needs assessment in March 2019 that found housing was a top concern among seniors in Rappahannock. Ellen Phipps, executive director of Aging Together, said one form of support would just be home repair maintenance or yard work.

"A lot of times the things that drive people from their homes is not because they're necessarily sick or need nursing care, but just because they just need some supports in the community to enable them to stay in their own homes for longer," she said.

NEXT WEEK

Realtors weigh in

We conclude this series by asking several county-based Realtors this question: What should be done to ensure there is more affordable housing for those who wish to live in Rappahannock?

WHAT IS FOOTHILLS FORUM?



Foothills Forum is an independent, community-supported

nonprofit tackling the need for in-depth research and reporting on Rappahannock County issues. The group has an agreement with Rappahannock Media, owner of the Rappahannock News, to present this and other reporting projects.

→ More at foothillsforum.org

What do you think?

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SOLUTIONS

From Page 15

HABITAT FOR HUMANITY

→ Beyond building homes using donations and volunteer labor, this global nonprofit also helps with critical home repairs and upgrades so families can stay in their homes longer. The idea is to provide more stable housing for people who may not have the ability to do the repairs themselves or the money to pay for them. “There are families that stay in homes for generations,” said Darryl Neher, executive director for Fauquier Habitat. “Being able to make repairs on homes that help stabilize a housing situation for that family can mean the world.”

To date, Habitat has helped build two homes in Rappahannock in the past 26 years, one that was completed in 2017 for a family in Huntly and another in Washington in 1994. Habitat provides assistance to households whose earnings fall within 30-60 percent of area median income. For a family of four in Rappahannock, that ranges from \$25,140 to \$50,280, according to the latest figures on Habitat’s website.

In November 2019 it sponsored a Neighbors Helping Neighbors project, where volunteers assisted residents with yard work and critical home repairs, such as the construction of a wheelchair ramp and insulation installation.

COMMUNITY LAND TRUSTS

→ These are typically run by a nonprofit that purchases land using public or private investment and then allows a family

or individual to purchase a home that sits on the land for an affordable price. The homeowner then leases the land from the community trust and agrees to sell the home at a fair market price to keep it affordable in the long term.

One example is Grounded Solutions Network, a national housing nonprofit that supports community land trusts and promotes inclusive housing policies to ensure a portion of housing units are available for lower-income residents. It also works with municipal agencies and involves local resident leaders to help educate policymakers about what solutions might work in their communities. The network is now partnering with municipal land banks that acquire distressed property in the hope that by combining that with land trusts they can create a pipeline of affordable housing and allow those homeowners to build equity. According to a 2019 study, 60 percent of homeowners who sold their land trust homes then purchased a market rate home.

SERVICES

→ Local nonprofit Rapp at Home has offered educational sessions to members about low- or no-cost modifications they can make to their homes so they’re more accessible, such as improving lighting around staircases and securing area rugs and removing small door mats that can shift easily and become tripping hazards. Another session is being planned for November.

HOME SHARING

→ Rapp at Home has also developed a guide for shared housing in which older homeowners in need of some assistance are

matched with home seekers. The guidance, partly drawn from a home share organization in Vermont, includes advice about creating rental agreements and how to post a request for house shares on Rapp at Home’s website, which they’re planning to re-launch with a new section, similar to classified ads and restricted to registered users.

ZONING AND REGULATORY REFORM

→ Rappahannock County’s updated Comprehensive Plan has been forwarded to the Board of Supervisors for a public hearing. It acknowledges the importance of affordable housing and encourages development within “designated village areas.” But there is debate over newly included village maps.

One key point of debate has long been around the very issue of development – what type is needed for whom and how to achieve it without destroying the nature and ethos of rural Rappahannock.

Catlin, who helped guide updates to Washington’s comprehensive plan, said he thinks funneling development toward the villages is the right thing to do, and one thing the town council has done is pass several resolutions and ordinances to try and facilitate that.

Al Henry, who represents Hampton District on the Planning Commission, said the county should determine the extent of the affordable units needed and then come up with a plan to try and address it.

“I think there’s a need. Is there a need for 200 or 300 units? I don’t think so. Is there a need for something between 25 and 100 units? Probably so,” he said.

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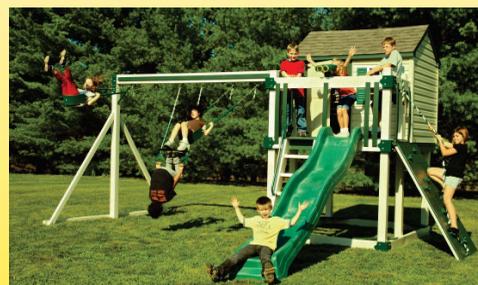
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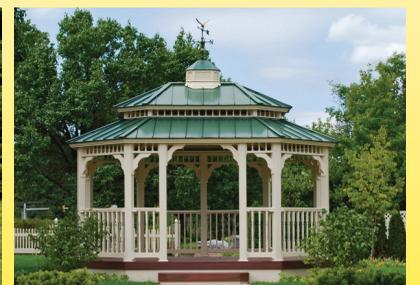
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HOME SWEET HOME?

Rappahannock Realtors weigh on housing

'Rising prices are almost inevitable given the desirable place we've created'

By Sara Schonhardt
For Foothills Forum

One of the main takeaways from our special report was that housing in Rappahannock is limited and expensive, especially for lower- and middle-income households.

Finding ways to address that challenge, however, is complex, in part because housing is so tied to quality of life.

And because it's not clear-cut, it generates vibrant debate. So we asked several county-based Realtors this question: *What should be done to ensure there is more affordable housing for those who wish to live in Rappahannock?*

Here are some of their edited responses:

ALAN ZUSCHLAG



Washington Fine Properties
"Our zoning is an extreme market distortion. It prevents landowners from subdividing land into small lots and creating

thousands of thousands of 'affordable' living spaces."

"But, like everything else in the world, there are trade-offs for preserving this land and landscape. One of the most obvious is that there's only so much land in Rappahannock County, and if our zoning and parkland and conservation land are going to limit the build-out of our land base, then the laws of supply and demand are very soon evident. We're seeing that right now in our real estate market."

"Rising prices are almost inevitable given the desirable place we've created. The more people want to be here, the more they're going to have to pay for the privilege."

"Rappahannock does not have any affordability issue (yet). But it's clear that it is coming."

Zuschlag said one option is to "let the market sort it out." If employers are desperate for workers, he said, they may need to offer incentives like housing allowances or provide group houses for staff. "Or people who choose to work here can drive 15-20 minutes to their affordable housing in Warren County or Culpeper."

"Rising prices and gentrification always cause social tensions ... But I'm very leery of social engineering by those same smug upper-

middle-class 'do-gooders' who think they have a solution to the problem because They Know Better. They don't.

"As much as I see potential social dislocations in our future, I think we should tread lightly and carefully, and not rush to craft solutions that may be more harmful than helpful."

ARON WEISGERBER



Thornton River LLC

Weisgerber said he has a growing list of friends and peers who want to stay in Rappahannock or return but are limited by what they can afford to pay or by Internet connectivity. That makes finding a home "very much a waiting game," he said.

"As someone who was born and raised in Sperryville, I [think it's important to advocate] for families that want to live in our county full time; for families being pushed out by steep real estate prices; and for young families trying to move back to their hometown."

"My intentions are not to dissuade people who desire to own investment or vacation property here. However, in the case of a home sale where there are comparable offers on the table, sellers and realtors should consider the future value of keeping diverse working class families in this community." →

ON RAPPNEWS.COM

Read about housing in Rapp

To read the first two installments of this series, go to rappnews.com/housing

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➔ “My experiences growing up in Rappahannock County have contributed to my belief that the value of a thriving, diverse community should always outweigh profit margins.”

CHERI WOODARD



Cheri Woodard Realty

“Not everyone gets to buy a house. I think that’s just a fact. And whether it’s here or Silver Spring [Maryland] or D.C., there’s

always going to be people who don’t have the down payment or they’re not credit worthy, there’s reasons they can’t buy a house.

“There are some lower-priced homes. They may be in Chester Gap, which maybe someone says, ‘Well, I don’t want to live there.’ Well that’s where the priced homes are that you can live in. So people have to be accepting of what’s on the market.

“But the real problem to me, or the biggest problem, is just lack of rentals, because rentals have to be affordable and that gives you housing for people who are just getting started or maybe they’re here just for a year or two and they don’t want to buy.

“I always think of the schoolhouse apartments [off Mount Salem Avenue in the town of Washington] ... as sort of the gold star, and if we could figure out how to replicate that in different places, in the towns, and you can have rentals in the \$1,000 range, that is going to work for many, many people.”

“We don’t have a champion for that right now. And I’m not calling that low-income housing, I’m saying affordable rentals for any age group. But we’re sort of bracketing that, we’ve got older people

This Rappahannock News/Foothills Forum special report is the result of a year-long look at housing challenges in Rappahannock.

PART ONE: HOME SWEET HOME?

This first installment addressed some of the perennial questions about who gets to live in Rappahannock. Among them: Is there a housing problem in Rappahannock? Are affordable houses not available to rent or buy here? How do housing prices compare to surrounding counties? Who is most in need of affordable housing? We drew on data from the U.S. Census bureau and the United Way, which produces a regular assessment of what’s needed to cover the basic cost of living in Rappahannock. And, importantly, our reporting relied on 120 responses to a questionnaire where residents and would-be residents shared with us their housing situation and experiences. In answering these questions, we

ABOUT THIS PROJECT

sought to explore the roots of the county’s housing challenges using facts and lived realities.

PART TWO: ‘WE ARE OUT OF BALANCE’

Here we provided personal profiles of three residents with different backgrounds and experiences. Yet each has faced their own housing challenge. We took our questions further, looking at the impact the COVID-19 pandemic has had on the housing market and offered some examples of national, regional and even local efforts to provide homes for a range of residents.

Rappahannock is hardly alone in grappling with how to provide more affordable housing. Communities across the country – rich/poor, rural/urban – all face challenges. It is somewhat unique in the way it approaches its zoning, with the 25-acre minimum rule that took effect in 1986 seen as one of the reasons land and homes are more expensive than in similar localities. As we’ve

reported, the Comprehensive Plan that guides the county’s development has been passed to the Board of Supervisors for review and public comment. We’ll be reporting on those discussions and seeking input from county officials so stay tuned.

AND SEND US YOUR THOUGHTS

What do you think after reading our special report? How do you view the county’s housing challenges? Who do you think should be responsible for ensuring there are more affordable options for county residents? What are some ways to respond? What questions do you have for county officials about housing here? Send your thoughts and questions to editor@rappnews.com.



Read more about Foothills Forum at foothillsforum.org

that need places and we’ve got young people maybe with families that need places too.”

RICK KOHLER



Real Estate III

“I think that’s a difficult question,” said Kohler, a long-time Realtor in the region who also serves on the county’s Planning Commission. “We’re trying to direct

more housing to the villages. That’s the long-term goal.

“Because when you look at our zoning, you can have [lots] as small as two acres but our zoning typically in agricultural areas calls for generally fairly large lots and that takes a lot of ability to buy away if you’re in a modest income group.

“You need smaller lots to be able to build a house on so you don’t have to spend so much money on the land.”

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