

7. HOUSING

EXISTING HOUSING INVENTORY/ HOUSING GROWTH

Culpeper County was ranked number 18 of the 100 fastest growing counties in the US from April 1, 2000 to July 1, 2008 by the US Census Department. Housing units increased from 12,949 in 2000 to 19,429 in 2008, a change of 6,480 units or 50%. Between 2007 and 2008 Culpeper County gained 680 housing units, or 3.6% and was ranked 38th of the 100 fastest growing counties in the U.S. for that year.

Annual Estimates of Housing Units				July 2000 - July 2008					
	2000	2001	2002	2003	2004	2005	2006	2007	2008
Culpeper County	12,949	13,256	13,653	14,062	14,776	16,155	17,603	18,749	19,429
Virginia	2,916,286	2,963,803	3,013,863	3,069,343	3,120,800	3,178,362	3,233,232	3,274,370	3,306,389

Source: US Census Bureau

CULPEPER COUNTY ANNUAL RESIDENTIAL BUILDING PERMITS ISSUED 1990-2008	
2008	113
2007	433
2006	645
2005	1,198
2004	1,428
2003	749
2002	583
2001	430
2000	334
1999	396
1998	492
1997	302
1996	259
1995	251
1994	268
1993	220
1992	170
1991	139
1990	315

Source: Culpeper County Building Department

COST OF HOUSING

The private profiling website, City-data.com reports that the median purchase price of a house or condominium in Culpeper County was \$282,051 in 2007, the most recent year for complete data. The reported median estimated household income at the time was \$57,792, indicating that the average purchase price was 4.88 times the average household income. The traditional mortgage-recommended ratio for affordability is 3.0 times the household income. The 2007 ratio indicated that housing in the County was more expensive than the average household could afford to purchase. Housing purchase prices have been declining since the peak in the second quarter of 2006, when the average purchase price of a detached home was \$382,763. According to Metropolitan Regional Information Systems, Inc. the average purchase price has progressively declined and in the second quarter of 2009 had reached approximately \$185,183.

In 2007, City-Data.com reported a cost of living index of 114.9 for the County of Culpeper, and 113.5 for the Town of Culpeper. The U.S. Average cost of living index is 100. The following comparative data from this source is also informative:

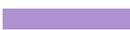
Average household size in 2007

Culpeper County:  2.7 people
Virginia:  2.5 people

Estimated median household income in 2007

Culpeper County:  \$57,792
Virginia:  \$59,562

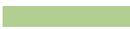
Median contract rent in 2007 for apartments

Culpeper County:  \$676
Virginia:  \$753

Estimated median house or condo value in 2007

Culpeper County:  \$282,051
Virginia:  \$262,100

Average price in 2007 for detached homes

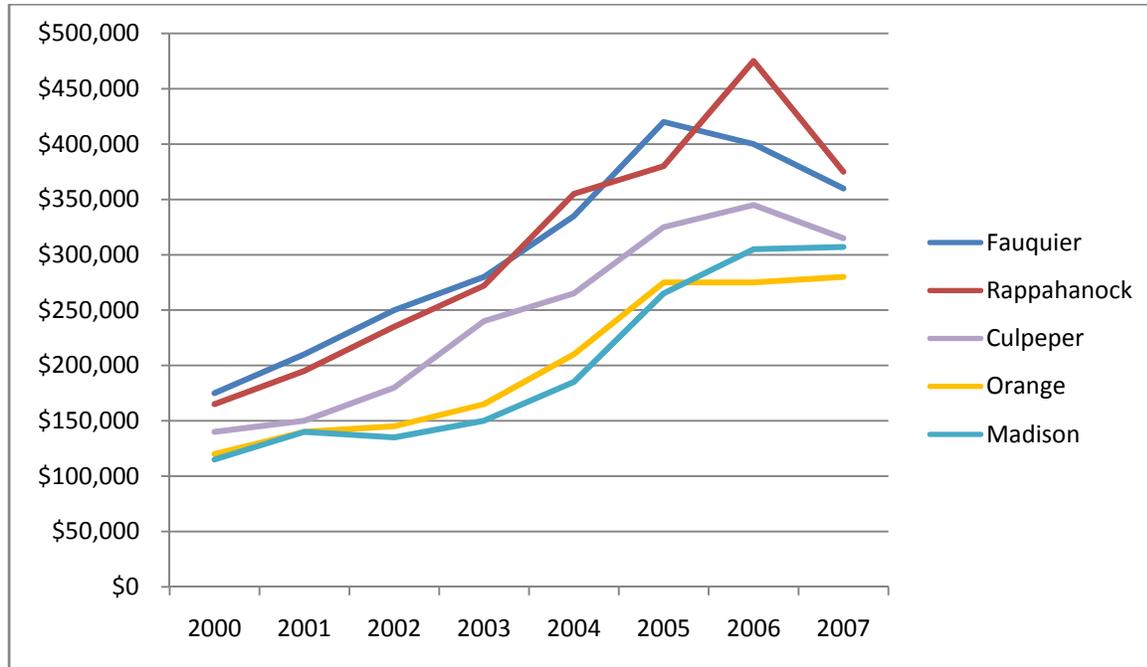
Culpeper County:  \$350,766
Virginia:  \$357,398

Average price of townhouses or other attached units

Culpeper County: \$206,542

Virginia: \$371,438

MEDIAN SALES PRICE FOR ALL DWELLINGS IN CULPEPER AND SURROUNDING COUNTIES 2000-2007



MRIS Metropolitan Regional Information Systems, Inc www.mris.com

FUTURE HOUSING NEEDS

The US Census Bureau 2005-2007 American Community Survey determined that Culpeper County has a 6.6% vacancy rate. Of those housing units which were occupied, 11,419 were owner occupied and 4,925 were renter occupied.

Rapid growth during the 2000 – 2006 building boom fueled speculation and resulted in the recordation of many residential subdivisions. An estimated 2,000 residential lots are currently available for development, and existing residential zoning would accommodate another 2,500 lots by right. This situation indicates that property needs (for single family homes) can be easily met for the next several years.

AFFORDABLE HOUSING

The 2008 decline in the housing market has made purchasing a home in Culpeper County more affordable than it has been in the previous few years. While the rental market has remained stable and has benefited from an increase in single family homes available for rent, the economic recession has had severe impacts on the values of homes constructed and purchased during the building boom. In September of 2009 there were 9 homes subject to Sheriff Sales, 98 foreclosures, 65 bankruptcies, at least 6 for sale by owner, and 1 home to be sold at auction. It is anticipated that the cost of housing will begin to increase again at a rate much slower than during the fast growth period. Therefore, as rents remain steady and the cost to purchase a home remains low, there may not be a critical need for more affordable housing in the near future. This is in stark contrast to the shortage of affordable housing which has been problematic in the recent past.

AGE APPROPRIATE HOUSING

Older adults strongly prefer to age in place in their communities. Housing that is affordable, accessible and integrated will help older people maintain their independence. Supportive services are often needed to facilitate the demand for independent living and aging in place. While the availability of accessible housing is essential, affordable housing for a care giving workforce is equally important, as is access to essential services. Understanding these needs will greatly impact how aging adults are able to continue to care for themselves, receive care, and ultimately remain in their homes.

Some older adults do not have the accessible home features needed to live safely and comfortably on their own. Demand for accessibility improvements is likely to increase in the future as elderly and very frail persons make up an increasing percentage of the senior population. To reduce the need for alteration of existing homes, one way to ensure accessible housing is to incorporate accessible design features into new homes as they are built. In the Older Americans Act, Congress has declared that older people are entitled to equal opportunity to obtain and maintain suitable housing, independently selected, designed and located with reference to their special needs and available at costs they can afford.

Most communities face major economic and political challenges to providing a diverse array of housing, including apartments, home sharing options, and compact housing. Zoning plays a large role in how non-institutional care is provided. For example, policies that allow single-family dwellings to be zoned such that an apartment can be built on site allow for flexibility in care models.

The Culpeper County Building Department can be a valuable resource in providing education regarding 'universal building design', a concept that incorporates various structural elements during the construction of a home that can facilitate later adaptation. One example of universal design is to reinforce walls where grab bars may be installed in the future. Another example would be the provision of wider door openings.

Supporting the Need for Senior Housing

A recent term which has become popular is “Age Wave Planning.” This refers to special preparation needed for the aging of the largest segment of Culpeper’s population, the baby boomers. That undeniable fact indicates that there will be a ‘wave’ or ‘spike’ in our elderly population over the next decade or more. It is necessary to recognize that this is an inevitable and distinguishable change from the current situation, and the County need to account for it in its planning efforts. Consideration for senior housing should be given when reviewing new development proposals. Housing types as well as design features should be reviewed for consistency with Age Wave Planning initiatives. Mixed use development which provides services in close proximity to senior housing will be encouraged. There are many impacts associated with an aging population. Health care facilities and emergency services are likely to see increasing demands. Additional Age Wave Planning is advised in all areas of County government, but especially in land use planning.

GOALS AND OBJECTIVES

General

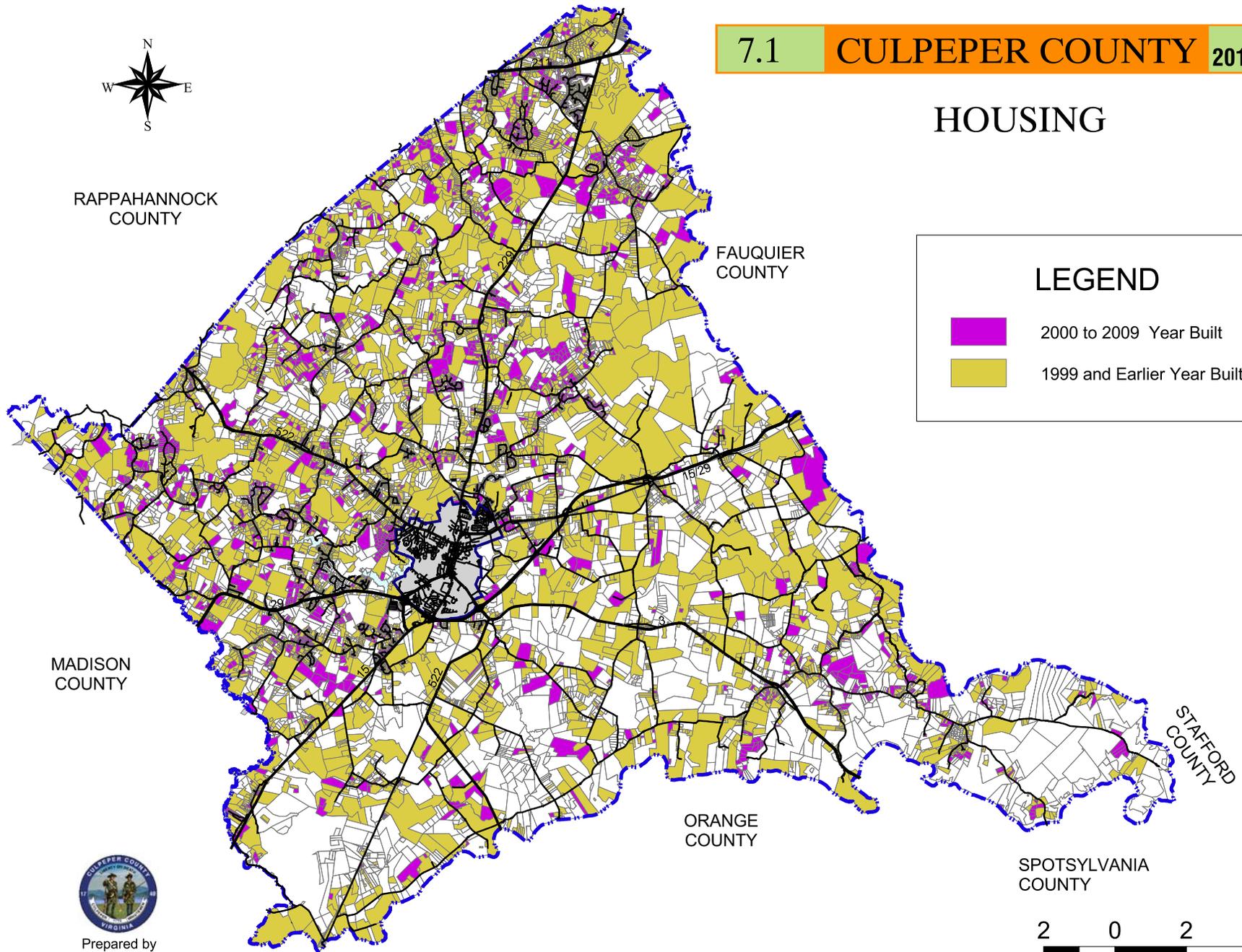
GOAL: PROVIDE A RANGE OF HOUSING OPPORTUNITIES TO MEET THE NEEDS OF COUNTY RESIDENTS

OBJECTIVES:

1. Maintain and enforce minimum property standards for all new construction; develop programs to improve salvageable substandard housing and to demolish vacant, substandard dwellings that cannot be cost-effectively repaired.
2. Establish requirements for buffer zones, landscaping standards, and other design standards for new residential developments in order to protect and improve the character and property values of existing residential areas.
3. Develop and encourage public and private programs to provide housing opportunities for special populations including elderly persons and disabled individuals.
4. Develop a plan for housing displaced families and homeless persons.
5. Identify distressed neighborhoods within the County and seek Federal and State funds to improve roads, sanitation facilities, and housing.
6. Recognize the value of affordable housing and encourage private sector development of low and moderate priced dwelling units.
7. Encourage housing in quantities and in locations which are consistent with the intent expressed in this Plan.

7.1 CULPEPER COUNTY 2010 2030

HOUSING



LEGEND

-  2000 to 2009 Year Built
-  1999 and Earlier Year Built



RAPPAHANNOCK COUNTY

FAUQUIER COUNTY

MADISON COUNTY

ORANGE COUNTY

STAFFORD COUNTY

SPOTSYLVANIA COUNTY



Prepared by
Culpeper County Planning Department



