

Section 5: Housing Data

5.1 Introduction

Standard housing units provide among other things shelter, a basic human need. Concerns related to housing become a problem when the locality has an inadequate supply of standard units to meet the demand and needs of population, an oversupply of vacant or abandoned housing, and dilapidated or substandard housing.

All levels of government need to participate to insure that decent housing and suitable living environments are accessible to all citizens.

5.1 Housing Inventory

Table 5.1 shows the inventory breakdown of housing in Northampton County since the 2000 Census.

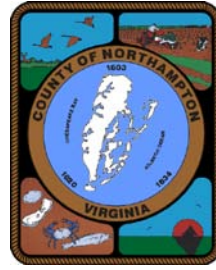
Table 5.1: Housing Units, Northampton County (includes Towns)

	Single Family		Mobile Home		Multi-Family		TOTAL
	Units	%	Units	%	Unit	%	Units
2000 Housing Units^{1, 2}	5,288	80.8	891	13.6	368	5.6	6,547
2005 housing Units	5,816	81.5	950	13.3	371	5.2	7,137
2007- 2011 ACS Housing Units	5,937	81.3	863	11.8	498	6.8	7,298

¹ U.S. Department of Commerce, Bureau of Census, 2000, Census of Population and Housing

² Mobile Home total for 2000 includes 12 other living unit types reported, including boats, RVs, and vans.

Source: US Census Bureau Data 2011, American Community Survey 5 Year Estimate 2007-2011 ACS estimates are period estimates that describe the average characteristics of population and housing over a period of data collection.



Section 5: Housing Data

Table 5.2 below shows the breakdown in housing types from the 2013 reassessment by the Northampton County Commissioner of Revenue.

Table 5.2 Housing Types

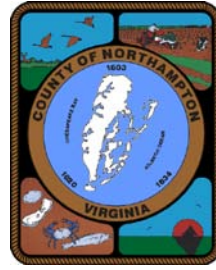
Item	Description	Quantity
1	Single-Family	5,953
2	Double-wide Mobile Homes	497
3	Single-wide Mobile Homes	836
4	Duplex	126
5	Garden Apartments	40
6	Walk-up Apartments	32
7	Condos	156
8	Townhouses	4
9	Multi-Family	44

Source: Northampton County Commissioner of Revenue

Housing is available in a wide variety of sizes and age. Many houses reflect the historic prosperity of the area and coastal cottage charm.



Historic Eastern Shore House



Section 5: Housing Data

Additional general housing characteristics for Northampton County are presented in Table 5.3. This table characterizes the housing stock in terms of ownership and vacancy.

Table 5.3 Housing Characteristics

	1980	1990	2000	2010
Total Housing Units	6,132	6,183	6,547	7,301
Total Occupied Units	5,394	5,129	5,321	5,323
Owner Occupied units	3,378	3,372	3,655	3,553
Owner Percent of Occupied Units	62%	65%	68%	66%
Percent of Total Housing Units	55%	54%	55%	49%
Renter Occupied Units	2,016	1,757	1,666	1,770
Renter Percent of Occupied Units	37%	34%	31%	33%
Percent of Total Housing Units	32%	28%	25%	24%
Vacant Units	738	1,054	1,226	1,978
For seasonal, recreational or occasional use		344	488	1,007
Percent of Total Housing Units	12%	17%	18%	27%

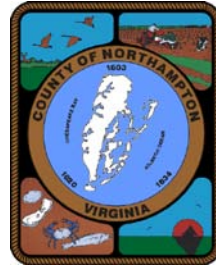
Source: U.S. Department of Commerce, Bureau of the Census

Table 5.4 shows the distribution of owner occupied housing stock by value of housing units from the 2007-2011 American Community Survey. The median is slightly over \$200,000 per unit.

Table 5.4 Value of Owner Occupied Housing Units, 2007-2011 ACS

	Less than \$50,000	\$50-99,000	\$100-149,000	\$150-199,000	\$200-299,000	\$300-499,000	\$500-1 million	Above \$1million
Units	321	581	434	419	653	625	474	100

Source: U.S. Department of Commerce, Bureau of the Census, American FactFinder, Selected Housing Characteristic, 2007-2011 American Community Survey 5 Year Estimates.



Section 5: Housing Data

5.3 Distribution of Housing

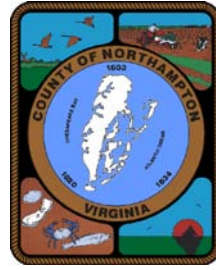
There are approximately 211 square miles of land in Northampton County. Only a small portion of the unincorporated area of Northampton County is used for residential purposes. The U. S. Census Bureau has designated the County as “Rural” and has estimated that the overall housing unit density per square mile of land area was about 34.5 in 2010.

Single-family structures continue to be the predominant housing type in the County. Homeownership still represents just over two-thirds of all occupied housing units in the County with 69% of the total housing units being owner occupied. Table 5.5 shows the population and housing densities per square mile and the population and housing unit changes since 1980. While the population decreased 5.4 percent between 2000 and 2010, the number of housing units increased 11.5 percent. Table 5.6 shows the housing units within the towns since 1980.

Table 5.5: Population, Housing Units, Land Area, and Density; Percent Change from 1980 - 2010

Population	Housing Units	Land Area (sq. mile)	Average per square mile of land		Percent Change					
			Population density	Housing unit density	Population			Housing Units		
					1980-1990	1990-2000	2000-2010	1980-1990	1990-2000	2000-2010
12,389	7,301	211	58.5	34.5	10.7	0.2	-5.4	0.8	5.9	11.5

Source: U.S. Census Bureau, 2010 Census



Section 5: Housing Data

Northampton County's housing is typical of rural areas with abundant open space dotted with hamlets and towns.

Table 5.6 Housing Units within Town, 1980-2010

	2010	2000	1990	1980
Belle Haven	42	35	49	57
Cape Charles	958	740	689	701
Cheriton	239	239	246	297
Eastville	79	75	94	98
Exmore	769	524	528	559
Nassawadox	239	207	227	251

Source, U.S. Department of Commerce, Census Bureau, Census 1980, 1990, 2000, 2010

5.4 Rental Housing

Of the 5,323 housing units occupied by the total population of Northampton County in 2010, 1,770, or approximately 30%, were renter-occupied. There are two methods for calculating rental costs. One is "contract rent" which is a set monthly price for the housing unit, and the second is "gross rent", which adds to the contract rent the estimated cost of such things as utilities, insurance and taxes. The median gross monthly rent has increased as shown in Table 5.7.

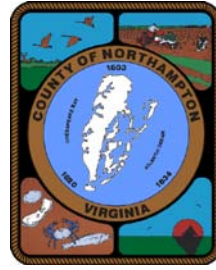
Table 5.7 Monthly Contract and Gross Rent

	1980	1990	2000	2010
Contract Rent	\$65.00	\$151.00	\$260.00	\$469.00
Gross Rent	\$155.00	\$260.00	\$383.00	\$668.00

Source: U.S. Dept of Commerce, Bureau of the Census

5.5 Building Permits Issued

As shown in Table 5.8, the County experienced a surge in single-family dwelling building permit activity during 2002-2004, although there was a decrease of that trend in 2005. The trend continued downward until it bottomed out in 2009. Single-family building permits have consistently risen since 2009.



Section 5: Housing Data

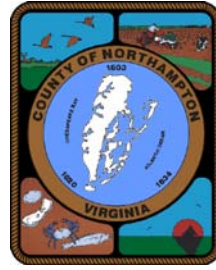


New construction

Table 5.8 Building Permits Issued 2001-2012

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Commercial	8	9	5	9	6	3	7	8	0	4	4	2
Single Family	71	120	117	126	94	77	75	31	18	27	26	42
Mobile Home	18	14	15	11	1	3	10	0	4	2	2	0
Multi-Family	3	0	0	0	0	0	0	19	0	0	1	0
Total New Residential	92	134	132	137	95	80	85	50	22	29	29	42
Total New Construction	100	143	137	146	101	83	92	58	22	33	33	44

Source: Northampton County Building Department



Section 5: Housing Data

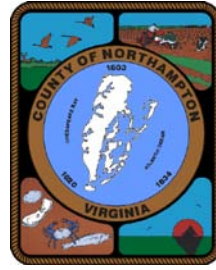
5.6 Housing Conditions

5.6.1 Cost

The median value of owner-occupied homes has increased significantly since 1990. In 1990 the median value was \$47,700 and it increased to 65% by 2000 to \$78,700 (1990, 2000 U.S. Census). The 2007-2011 American Community Survey (ACS) estimate was \$206,600, an increase of 160% from 2000. While some of the rise in this measure of value may be attributed to increasing construction costs, both labor and materials, some may be due to the size of and amenities associated with new homes being constructed by new residents with greater wealth, and some may be due to the national trend of high-end real estate speculative investment during the decade. Table 5.9 below indicates the rise and fall of the sale price of property in the County. After a dramatic spike in the mid-2000's, the average 2012 sale price in the County has returned to the level of the early 2000's. The current lower sale prices might also be the result of downward pressure caused by the increase in foreclosures, tax sales and short sales in the County.



Housing Stock, Occohannock Neck

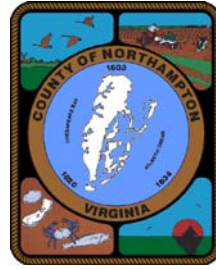


Section 5: Housing Data

Table 5.9 Total sales and average sale price 1996-2012, Northampton County

	Total sales	Average sale Price	# Transactions
1996	\$20,027,821	\$40,055	500
1997	\$26,769,389	\$45,448	589
1998	34,470,919	\$53,360	646
1999	\$57,012,232	\$76,629	744
2000	\$50,639,277	\$64,508	785
2001	\$72,772,597	\$92,233	789
2002	\$89,151,056	\$94,539	943
2003	\$133,330,958	\$121,874	1094
2004	\$195,231,460	\$158,853	1229
2005	\$226,566,864	\$104,840	2161
2006	\$102,350,490	\$150,294	681
2007	\$86,147,279	\$123,597	697
2008	\$75,270,474	\$141,752	531
2009	\$65,767,554	\$66,633	987
2010	\$55,894,600	\$77,309	723
2011	\$57,944,162	\$78,302	740
2012	\$64,814,097	\$82,355	787

Source: Eastern Shore Association of Realtors



Section 5: Housing Data

The high value real estate constructed in the County over the past decade has added value to the County's tax base and provided increased real estate tax revenue. Table 5.10 shows the values of residential property for the last three reassessments in Northampton County.

Table 5.10 Residential reassessment values 2004, 2008 & 2013

	2004	2008	2013
Residential Value	\$858,590,100	\$2,030,412,900	\$1,644,540,300
Average Per Unit	\$75,620	\$159,800	\$127,149

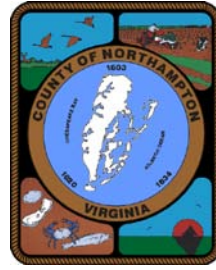
Source: Northampton County Commissioner of the Revenue's Office



Single-Wide Mobile Home

5.6.2 Substandard Housing

There are a number of variables which can indicate that a dwelling unit is substandard, and it is common practice to use "lacking complete plumbing facilities" to approximate the number of substandard units. Table 5.11 indicates a significant decline in such units since 1990, with approximately 98% of all housing units now having complete facilities. This result is likely due to the success of various state and federal programs locally administered by the Accomack-Northampton Planning District Commission to address this problem.



Section 5: Housing Data

Table 5.11 Housing Units Lacking Facilities

	1990	2000	2010
Lacking Complete Kitchen Facilities	488	171	142
Lacking Complete Plumbing Facilities	753	245	112

Source: US Census Bureau

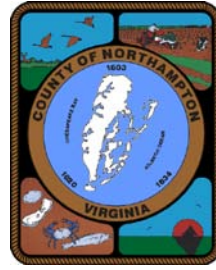
5.6.3 Age of Housing Stock

Age of the housing stock is another indicator of the condition of the housing inventory. According to the Accomack-Northampton Regional Housing Assessment completed in June 2002, housing that is 40 years old or over is considered to have a high potential for deficiency. Based on 2007-2011 ACS, roughly 53 percent of the County's housing stock was constructed prior to 1969 with about 29 percent having been constructed in 1939 or earlier. Unless these units have been maintained over time, it is likely that substantial maintenance is necessary. This conclusion must also take into account the fact that approximately 31 percent of the housing units in the County have been built since 1980.

Table 5.12 Age of Housing Units

	Before 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009
Units	2,225	321	925	813	1,062	843	820	457
NHCO	29.8%	4.29%	12.38%	10.89%	14.22%	11.29%	10.98%	6.12%
US	13.3%	5.8%	11.2%	11.7%	17.3%	12.3%	14.3%	14.3%

Source: 2007-2011 ACS



Section 5: Housing Data

5.6.4 Vacancy Rates

Based on the 2007-2011 ACS figures, 28 percent, or approximately one-third of the County's housing stock, is vacant, compared to a statewide vacancy rate of about 10 percent. Subtracting the number of units reportedly held for seasonal use the vacancy rate is about 17 percent.

A value of 1.01 or more persons per room is the standard for measuring overcrowded living conditions. In 2000 about 3 percent of all occupied housing units were overcrowded (2000 Census). The percentage of overcrowded living in 2010 has decreased to 2 percent of all occupied dwelling units (2010 Census).

5.7 Affordable Housing

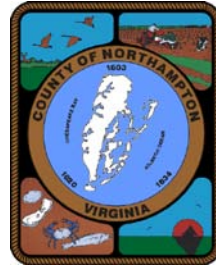
VA Code § 15.2-2201 defines "Affordable housing" as: housing that is affordable to households with incomes at or below the area median income, provided that the occupant pays no more than thirty percent of his gross income for gross housing costs, including utilities, calculated as either a monthly mortgage or monthly rents, including utilities.

The availability of affordable housing is a continuing challenge facing Northampton County and is a critical issue in its long-term economic health, since lack of adequate housing is a deterrent to economic growth if employees are unable to find suitable, affordable living accommodations.

Single-wide mobile homes account for over 11.8% of housing in Northampton County, down from 13.6% in 2000. The mobile home is often referred to as a low-cost housing option. This is not true in all cases. Mobile homes, particularly single-wide trailers, are actually much more expensive than site built homes. Other types of manufactured homes such as modular homes which are put together on site and affixed to a foundation maintain their value and appearance to a much greater extent. Table 5.13 shows that while similar size site built homes cost more initially, they offer a lower interest rate and less depreciation than single-wide mobile homes. Some local banks

New Roads Community, Exmore





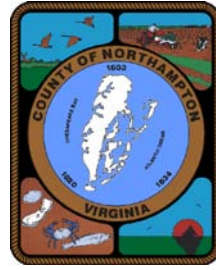
Section 5: Housing Data

will not write a mortgage for a single-wide mobile home, rather the mobile home is financed more like vehicles. The result is that the average annual cost of ownership for a single-wide mobile home is higher than site built even though the original cost appears to be lower.

Table 5.13

Comparison of Mobile Home to Site Built Cost		
1,000 square foot home on a site but not included land		
	Manufactured	Site Built
Cost of Home	\$ 55,000	\$70,000
Down Payment	\$ 5,500	\$7,000
Monthly Payment	\$ 459.59	\$442.17
Annual Depreciation	\$ 2,200.00	\$348.25
Residual Value	\$ 11,000	\$63,350
20 Year Cost to Own	\$148,801.60	\$56,735.80
Net Annual Cost	\$7,440.08	\$2,836.79
Notes:		
Depreciation	4.3%	0.5%
Interest Rate	8.0%	4.5%
Mortgage Term	20 years	20 years
Down Payment	10%	10%
Sources: NADA, Northampton County home builders and mobile home sales dealer		
Northampton County Tax Commissioner; closing costs excluded		

This example deals with the case of home ownership but extends to the rental market in terms of costs which are recovered through rents. It should also be noted that old mobile homes can be bought much more cheaply since they depreciate rapidly, but the cost to relocate is about \$12,000 and can exceed the cost to acquire an old mobile



Section 5: Housing Data

home. In addition, the quality of protection from the environment and the safety are major concerns because transporting older units degrades its structural integrity.

Tables below indicate that about 2/3rds of County rents are within the Fair Market Rent (FMR) figures established by the US Department of Housing and Urban Development. A little over 1/3 of County renters are paying more than the recommended 30% of their Median Household Income (MHI) on housing. The disparity between the cost of available housing and the Median Household Income might indicate the need for more affordable housing for extremely-low-income, very-low-income, low income and moderate income households. Section 3.8, Table 3.6 might indicate the age groups most in need of adequate, affordable housing. Virtually all of these households will require subsidized housing. Currently, only 8% of occupied housing units in the County are subsidized units versus over a third of the population paying in excess of 35% of their income in housing cost (Table 5.16).

Table 5.14 Fair Market Rent, Fiscal Year 2013

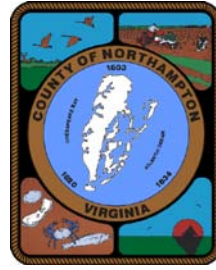
Final FY2013 Fair Market Rent Documentation System HUD					
	<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
Final FY 2013 FMR	\$539	\$543	\$734	\$914	\$1,236

Source: U.S. Department of Housing and Urban Development

Table 5.15 Monthly Cost of Rent and percentage of renters paying each cost

Monthly Rent	<\$200	\$200-\$299	\$300-\$499	\$500-\$749	\$750-\$999	\$1,000-\$1,499	\$1,500+
# of Renters	80	255	169	478	263	201	20
% of Renters	5.4%	17.3%	11.5%	32.4%	17.8%	14.2%	1.4%

U.S. Dept of Commerce, Bureau of the Census, American FactFinder, Selected Housing Characteristic, 2007-2011 American Community Survey 5 Year Estimates.



Section 5: Housing Data

Table 5.16 Gross Rent as a Percentage of Household Income

% of income paid for rent:	Less than 15%	15-19.9%	20-24.9%	25-29.9%	30-34.9%	35% and above
# of Units	317	108	62	304	82	502
% of renters	22.7%	7.7%	5.9%	21.8%	5.9%	36%

U.S. Department of Commerce, Bureau of the Census, American FactFinder, Selected Housing Characteristic, 2007-2011 American Community Survey 5 Year Estimates.

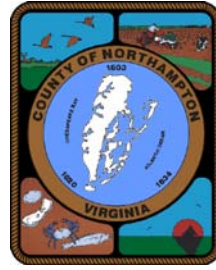
Table 5.17 Rents as a Percentage of Income

	1980	1990	2000	2010
Median Household Income	\$9,930.00	\$18,117.00	\$28,405.00	\$36,965.00
Contract Rent Yearly	\$780.00	\$1,812.00	\$3,120.00	\$5,628.00
Percentage of Income	7.85%	10%	10.98%	14.95%
Gross Rent Yearly	\$1,860.00	\$3,120.00	\$4,596.00	\$8,016.00
Percentage of Income	18.73%	16.18%	16.25%	21.68%

Source: U.S. Dept of Commerce, Bureau of the Census

Based on 2000 data for specified renter-occupied units, approximately 31 percent of renters in the County were paying 30 percent or greater of their household income in rent. The number of renters paying more than 30 percent of their household income in the County has increased to 42 percent according to the 2007-2011 ACS data.

Exmore, Nassawadox, Cheriton, Eastville area, Bayview and Cape Charles all have multi-family subsidized rental units, which are income, age and/or disability restricted. Table 5.18 shows the type of units available for these apartments.



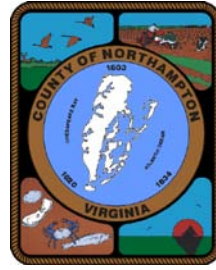
Section 5: Housing Data

Table 5.18 Subsidized Housing in Northampton County

	Income Restricted	Total Units	1 BR	2 BR	3 BR	Senior	Disabled	Other
Exmore Village 1	X	36	36			X	X	
Exmore Village 2	X	65	65			X		
Peter Cartwright Manor (Exmore)	X	47	47			X		
AP's Freedom Apt. (Exmore)	X	15	15			X	X	
Virginia Street	X	10	3	7				
New Roads Village Apts.	X	16	4	8	4			
Crispus Attucks	X	23						
Dogwood View Apts.	X	24	24					Developmentally disabled
Sunnyside Village	X	16	11	4	1			
Seabreeze	X	28		14	14	X		
Heritage Acres VI (Cape Charles)	X	93	93			X		
Culls Woods Apts.	X	16	10	6				
William Hughes Apts.	X	34	3	12	15			Migrant workers

Source: Accomack-Northampton Planning District Commission

The County's Community Housing Committee produced a report, endorsed by the Board of Supervisors in early 2006, which includes discussion of the existing housing inventory, distribution, rental housing, condition of existing housing, plumbing, age of existing units, crowding and mobile homes. The Report reflects conditions in the County at that time. The report, *Northampton County Affordable Housing Committee Report January 2005*, is on file in the County's Planning & Zoning office. The Committee has since been disbanded by the Board. Findings by the Committee indicated a direct



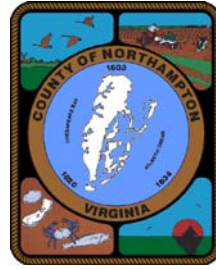
Section 5: Housing Data

correlation between the identified poverty groups and those most in need of affordable, often subsidized housing. Adequate rental housing was identified as a primary need for single heads of households with children. Inadequate housing among the elderly was identified primarily in owner-occupied homes.



William Hughes Apts., Eastville

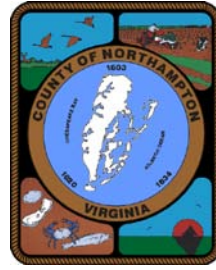
The County has 423 subsidized residential housing units restricted to low income, elderly, disabled and/or agricultural workers. The County does not have residential units specifically designated for homeless, mental health or addiction rehab or recovery. Heritage Hall in Nassawadox provides nursing home residential living arrangements for elderly and disabled.



Section 5: Housing Data

5.8 Factors that may influence future housing trends

- Hospital relocation – See Section 7.11 Hospital/Health Services in Part II Section 7 Community Facilities & Services
- Zoning change – See Section 154.145 (G)(2) Height and Bulk Regulations
- Flooding and Sea level Rise – See Part II Section 6 Environment & Natural Resources Section 6.2
- CBBT Toll Change – See Part II Section 8 Transportation Section 8.5.8 Chesapeake Bay Bridge Tunnel
- Aging of Population – See Part II Section 3 Population & Demographics
- Declining Population – See Part II section 3 Population & Demographics
- Increasing tourism market - See Part II Section 4 Economic Analysis Section 4.6 Tourism



Section 5: Housing Data

5.9 Summary

- County population has declined since the last Census, but the number of housing units has increased—this might indicate an increase of vacation, resort rental or second homes which are not occupied year round, but which add to the County’s real estate tax base.
- There has been a dramatic increase in the value of homes since the last Census. This has led to an even greater disparity between Median Household Income and housing price. Property prices have been trending downward.
- The number of renter-occupied units has decreased since the last Census and the monthly rents have increased. This might indicate a shortage of affordable rental units.
- There is a segment of County population whose income will not allow them access even to "affordable" housing. The need for housing for low-, very low- and extremely low-income households will continue to be a challenge. Although there are more than 400 income assisted rental units in the County, there may be a need for more low cost subsidized rental units for population groups identified in Section 3.8.
- Moderate cost rental units are needed for workforce housing, both year round and seasonal workers.
- There are thousands of available residential building lots in the County, in the towns, in subdivisions and in other areas of the County. They are available at all price points.
- Impacts of the hospital relocation and the possibility of changing housing demands as CBBT toll adjustments are implemented should be carefully considered in terms of an increase in the cost of County services as a result of residential development.