



**John C. Egertson, AICP  
County Administrator**

302 N. Main Street, Culpeper, Virginia 22701

Phone: (540) 727-3427

E-mail: [jegertson@culpepercounty.gov](mailto:jegertson@culpepercounty.gov)

May 3, 2023

Charlsie "Jeanie" Barbrow, SFH Program Director  
USDA Wytheville Area Office  
100 USDA Dr.  
Wytheville, VA 24381-8366

Re: Notice of Potential Changes to Eligible Area Maps for USDA Rural Development Housing Programs

Ms. Barbrow,

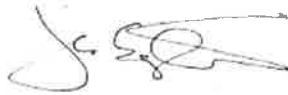
I understand that USDA Rural Development is conducting a review of all areas under its jurisdiction to identify those that no longer qualify as rural for housing programs. I am writing to support the continued rural eligibility designation of Culpeper County, Virginia, which is under review. In Culpeper County, USDA Rural Development supports rural prosperity by investing in modern infrastructure such as high-speed internet and water and waste treatment systems. USDA Rural Development helps eligible rural Virginians buy or rent affordable housing, and partners to build or improve essential community facilities such as hospitals, libraries, and schools. USDA Rural Development boosts rural economic development by funding technical assistance for small business owners and entrepreneurs, helping them design robust business plans, find new markets, and promote their goods and services. USDA Rural Development also helps eligible businesses and manufacturers expand or improve, and supports energy programs that finance renewable systems for agriculture and industry.

According to the recently adopted Culpeper County Comprehensive Plan, Agricultural and Rural properties account for 217,468 acres or 88.2% of all land in the County. Although properties that fall into this category are separated into two different zoning districts, both are characterized as being agricultural-centric, aiming to support and protect the existing rural way of life. The Agricultural District (A-1) is for "conserving, protecting and encouraging (i) the commercial production of food and other agricultural and forestal products; (ii) the conservation and protection from urbanization of prime agricultural and forestal lands as valued natural and ecological resources which provide essential open space for clean air sheds, watershed protection, wildlife habitat and aesthetic purposes; and, (iii) the use

of agricultural and forestal land as an economic and environmental resource of major importance.” Currently, this district covers 162,757 acres, which is 74.8% of all land in the Agricultural/Rural Category and 66% of all land in the County. The Rural Area District (RA) is created to establish “a transition between prime commercial agriculture, forestal production, open space and conservation uses within the most rural areas of the County and village centers. This transition is intended to be accomplished through orderly low-density development.” Currently, this district covers 54,711 acres, which is 25.2% of all land in the Agricultural/Rural Category and 22.2% of all land in the County.

The above figures illustrate how agriculture is still a major part of the County’s identity and the challenges of a rural community still remain present in Culpeper County. Having access to the programs that USDA Rural Development provides is vital to our community and I hope that the programs that USDA Rural Development offers will remain viable opportunities for our current and prospective residents.

Sincerest regards,

A handwritten signature in black ink, appearing to read 'John C. Egertson', with a stylized flourish at the end.

John C. Egertson, AICP  
County Administrator



## TOWN OF CULPEPER

400 S. Main St., Suite 101 • Culpeper, VA 22701  
(540) 829-8250 • FAX (540) 829-8249  
[www.culpeperva.gov](http://www.culpeperva.gov)

Town Council  
Frank Reaves, Jr, Mayor  
William M. Yowell, Vice Mayor  
B. Travis Brown  
Jamie Clancey  
Erick Kalenga  
Pranas A. Rimeikis  
N. Janie Schmidt  
Joe M. Short  
Meaghan E. Taylor

Town Manager  
Christopher D. Hively

May 1, 2023

Ms. Charlise “Jeanie” Barbrow, Director  
United States Department of Agriculture  
Rural Development, Single Family Home Program  
[jeanie.barbrow@usda.gov](mailto:jeanie.barbrow@usda.gov)

**RE: Comment Letter Regarding Notice of Changes to Eligible Area Maps  
Town of Culpeper & Culpeper County, Virginia**

Dear Ms. Barbrow:

I am writing to respectfully request that the rural designation from the U.S. Department of Agriculture (USDA) for the Town of Culpeper and Culpeper County be retained during the current review process. This designation is critical for helping families achieve the dream of attainable homeownership by providing 100% financing options in this incredibly competitive real estate market.

It has come to our attention that a list was recently issued which proposed removing Culpeper from USDA Rural Development eligibility, which includes access to the Guaranteed Loan Program. Rural Development is the best 100% financing option available and results in the lowest monthly mortgage payment, lowest mortgage insurance, and almost always the lowest interest rate. Having the Rural Development Guaranteed Loan Program available to as many buyers as possible is critical to helping them achieve their goal of homeownership on the best terms possible. While both the Town of Culpeper and Culpeper County have grown in recent years, the area’s rural character remains intact, and many residents are able to realize homeownership through USDA’s Rural Development programs.

Culpeper, Virginia is a small, rural town center of Culpeper County sitting roughly 75 minutes Southwest of our Nation’s Capital. We are a quiet affordable community for the roughly 11,500+ commuters who travel into Northern Virginia for work each day. We are also home to roughly 11,000 people who live and work within Culpeper County.

Culpeper has been designated a rural area by the USDA since the inception of the program. Pursuant to section 5.3(b) of HB-1-3550, the agency need only determine that Culpeper meet the following criteria for the designation to remain effective through receipt of the 2030 census data:

1. The area has a population of between 10,000 and 35,000;
2. The area is rural in character; and
3. The area has a serious lack of mortgage credit.

Culpeper meets the designated criteria in the following ways:

1. As of the 2020 Census, the population of the Town of Culpeper was 20,062 which falls between the identified range of 10,000 and 35,000. Similarly, the County of Culpeper, exclusive of Town residents,

had a population of 32,490 which also fall within the range of 10,000 and 35,000. This number includes 921 inmates at Coffeewood Correctional Center.

2. The population density across Culpeper County is 137.2 persons per square mile – well below the 1,000 persons per square mile necessary to be automatically considered rural in character.
3. Looking at the number of buyers utilizing Rural Development financing in recent years in Culpeper, it is apparent that rising home prices have impacted the ability for buyers to utilize this financing tool, making it even more important to maintain as an option for those who are able to use it.

2019	51
2020	65
2021	46
2022	24
2023 (YTD)	2

- These numbers are not surprising when you review Culpeper’s workforce demographics. According to the Virginia Employment Commission, Culpeper’s primary source of employment is health care and social assistance followed by retail. Industries historically recognized as low wage providers. Please refer to the first attachment.
- The second attachment is a current GIS density map for Culpeper. You will see the majority of the Town and almost the entirety of the County fall well under the USDA “rural in character” benchmark of 1,000 persons per square mile.
- The third, and final attachment, is a GIS map demonstrating public water/sewer vs well/septic. Here you will see that the public water and sewer service area only covers roughly 4.2% of Culpeper.

According to the criteria established by the USDA, Culpeper continues to be “rural in character” and therefore should retain its rural designation.

The USDA Rural Designation continues to offer individuals the opportunity to experience the dream of home ownership. Removing the rural designation would severely affect the ability of Culpeper residents to afford housing in their own community and negatively impact Culpeper’s economy.

We recognize Culpeper is growing, but we do not feel we have surpassed our rural roots, and request that both the Town and County of Culpeper remain eligible as USDA Rural Development Housing Program localities.

Sincerely,



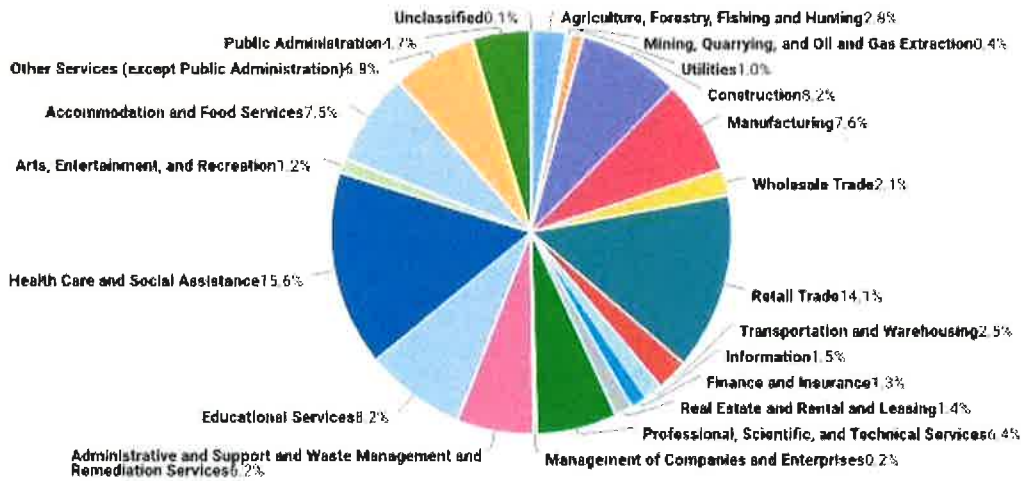
Christopher D. Hively  
Town Manager

- Attachments: (1) Culpeper Industry Snapshot;  
(2) Culpeper Density Map;  
(3) Culpeper Water/Sewer

# Attachment 1: Culpeper Industry Snapshot

The largest sector in Culpeper County, Virginia is Health Care and Social Assistance, employing 2,820 workers. The next-largest sectors in the region are Retail Trade (2,549 workers) and Construction (1,487). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Agriculture, Forestry, Fishing and Hunting (LQ = 2.06), Utilities (1.93), and Other Services (except Public Administration) (1.58).

Total Workers for Culpeper County, Virginia by Industry



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q1 with preliminary estimates updated to 2022Q2.

Sectors in Culpeper County, Virginia with the highest average wages per worker are Management of Companies and Enterprises (\$146,381), Finance and Insurance (\$91,610), and Information (\$76,770). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Administrative and Support and Waste Management and Remediation Services (+377 jobs), Professional, Scientific, and Technical Services (+201), and Other Services (except Public Administration) (+193).

Over the next 1 year, employment in Culpeper County, Virginia is projected to expand by 195 jobs. The fastest growing sector in the region is expected to be Arts, Entertainment, and Recreation with a +3.0% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+56 jobs), Accommodation and Food Services (+32), and Educational Services (+18).

Culpeper County, Virginia, 2022Q1

NAICS	Industry	Empl	Current Avg Ann Wages	LQ	5-Year History		Total Demand	1-Year Forecast			
					Empl Change	Ann %		Exits	Transfers	Empl Growth	Ann % Growth
62	Health Care and Social Assistance	2,820	\$50,611	1.09	116	0.8%	326	122	148	56	2.0%
44	Retail Trade	2,549	\$33,210	1.39	108	0.9%	335	136	203	-4	-0.2%
23	Construction	1,487	\$53,562	1.38	49	0.7%	153	45	97	10	0.7%
61	Educational Services	1,474	\$42,224	1.03	7	0.1%	156	62	77	18	1.2%
31	Manufacturing	1,372	\$73,729	0.94	190	3.0%	152	49	93	10	0.7%
72	Accommodation and Food Services	1,348	\$21,605	0.89	-67	-1.0%	255	94	130	32	2.4%
81	Other Services (except Public Administration)	1,232	\$37,928	1.58	193	3.5%	153	56	81	17	1.4%

**Culpeper County, Virginia, 2022Q2<sup>1</sup>**

NAICS	Industry	Empl	Current	5-Year History		Total Demand	1-Year Forecast		Empl Growth	Ann % Growth	
			Avg Ann Wages	LQ	Empl Change		Ann %	Exits			Transfers
54	Professional, Scientific, and Technical Services	1,160	\$74,091	0.88	201	3.9%	113	34	66	13	1.1%
56	Administrative and Support and Waste Management and Remediation Services	1,121	\$42,010	0.96	377	8.5%	141	49	80	12	1.1%
92	Public Administration	843	\$58,147	1.01	-175	-3.7%	82	30	48	4	0.5%
11	Agriculture, Forestry, Fishing and Hunting	504	\$31,109	2.06	-5	-0.2%	64	24	37	3	0.5%
48	Transportation and Warehousing	459	\$49,823	0.52	26	1.2%	54	19	31	4	0.8%
42	Wholesale Trade	381	\$73,706	0.57	-12	-0.6%	42	14	26	2	0.5%
51	Information	271	\$76,770	0.75	-298	-13.8%	30	8	17	5	1.7%
53	Real Estate and Rental and Leasing	258	\$47,027	0.81	0	0.0%	27	10	15	2	0.6%
52	Finance and Insurance	240	\$91,610	0.33	14	1.2%	22	7	14	1	0.2%
71	Arts, Entertainment, and Recreation	212	\$19,698	0.62	-148	-10.1%	35	12	17	6	3.0%
22	Utilities	177	\$73,374	1.93	2	0.2%	16	5	11	0	0.0%
21	Mining, Quarrying, and Oil and Gas Extraction	64	\$64,811	1.04	-6	-1.8%	7	2	5	1	0.9%
55	Management of Companies and Enterprises	43	\$146,381	0.16	13	7.6%	4	1	3	0	0.5%
99	Unclassified	21	\$34,012	0.70	4	4.2%	3	1	1	0	1.1%
<b>Total - All Industries</b>		<b>18,037</b>	<b>\$49,452</b>	<b>1.00</b>	<b>588</b>	<b>0.7%</b>	<b>2,157</b>	<b>769</b>	<b>1,193</b>	<b>195</b>	<b>1.1%</b>

Source: [JobsEQ®](#)

Data as of 2022Q2

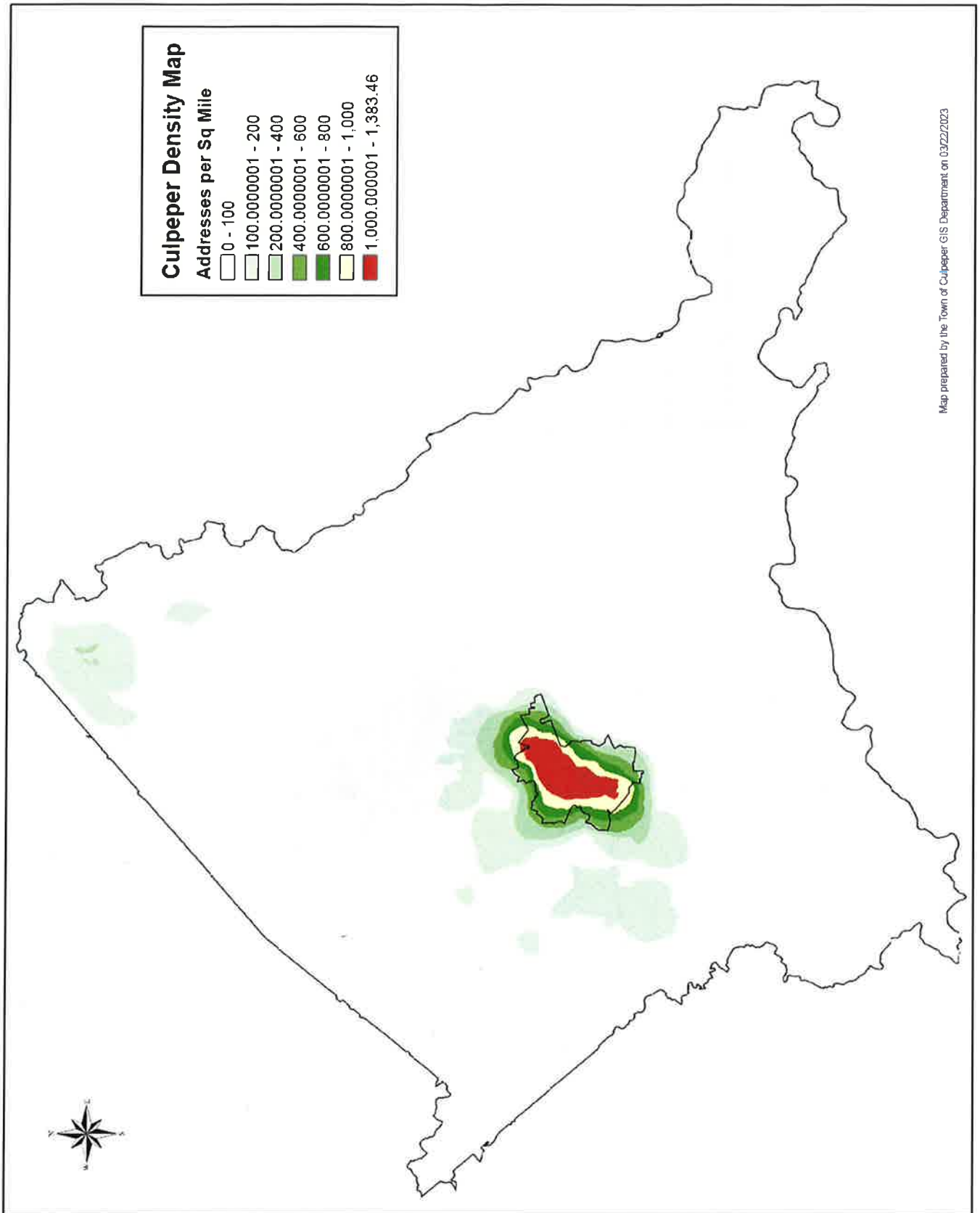
Note: Figures may not sum due to rounding.

1. All data based upon a four-quarter moving average.

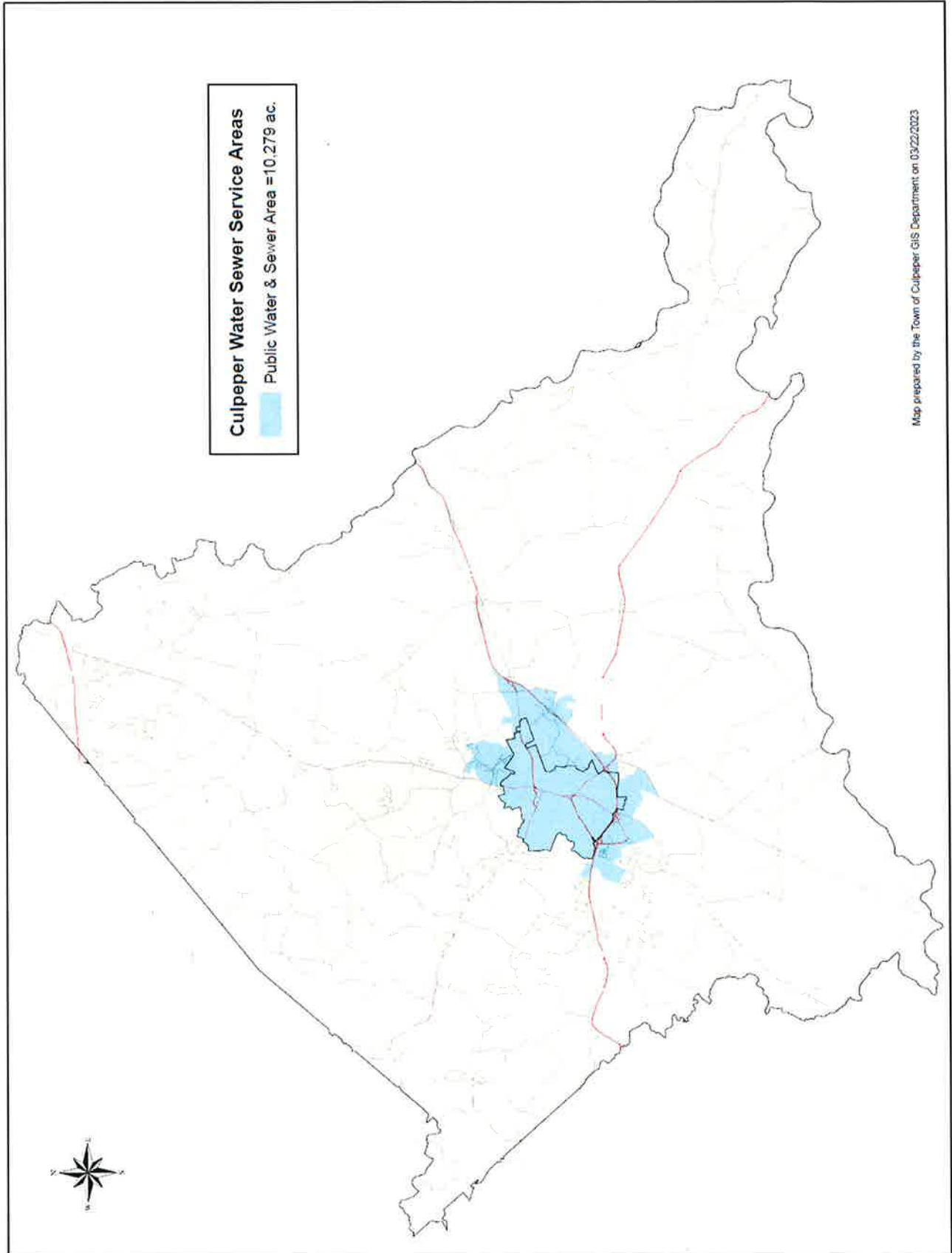
Exits and transfers are approximate estimates based upon occupation separation rates.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q1 with preliminary estimates updated to 2022Q2. Forecast employment growth uses national projections adapted for regional growth patterns.

# Attachment 2: Culpeper Density Map



# Attachment 3: Culpeper Public Water & Sewer





April 27, 2023

To Whom it May Concern,

I have been a mortgage loan officer here in Culpeper, Virginia for over 20 years. In that time, I have helped hundreds of people purchase homes – many of them their first homes – using the USDA Rural Development Guarantee home loan in the town and county of Culpeper. The demographics of people is so vast . . . young people on their very first job out of college, young families starting their life together and many school teachers moving to our area as well as social workers and other local heroes. This program has helped many people that don't typically have high paying careers, 90% of the people I have helped would not have been able to purchase their home without the USDA home loan program. Plus the ones that could have used another program, it just would not have been the right fit for them and would have put them into a position where they could not have purchased the right size home for their family, etc.

Culpeper may be showing numbers that would cause you to consider removing our USDA availability, but I have lived here for all of my adult life and Culpeper is absolutely the perfect rural community for this loan program. People leave the northern Virginia corridor to move out to our "rural" community. We have lower salaries than our northern Virginia communities and it will have a severe impact on our ability to help our clients in this beautiful rural area if we lose the USDA program!

I am currently working with a local hero – a nurse who is the perfect candidate for this loan program. He has wonderful credit, has saved some money but does not have enough for the down payment and closing cost. In this market he can utilize this program and have enough money to pay the closing costs and start building his own equity wealth for his future. If we did not have this program he would not be able to buy a home and would continue to rent building his landlord's equity wealth instead. Without this USDA home loan program we would not be in a position to offer this opportunity. Due to this USDA loan program, he can now buy his first home in the town where he also works. Please reconsider taking this option away from us here in Culpeper.

Sincerely,



Christina Swift, Producing Sales Manager

NMLD # 242004

[cswift@embracehomeloans.com](mailto:cswift@embracehomeloans.com)

540-718-7669 - cell



April 27, 2023

To Whom it May Concern,

I have been a mortgage loan officer here in Culpeper, Virginia for 21 years. In that time, I have helped hundreds of people purchase homes – many of them their first homes – using the USDA Rural Development Guarantee home loan in the town and county of Culpeper. The list of “types” of people is so vast . . . young people on their very first job out of college . . . a family with young children . . . school teachers and social workers and people that don't typically have high paying careers . . . and on and on. 90% of the people I have helped would not have been able to purchase their home without the USDA home loan program, or the ones that could have used another program would not have had an inferior loan program with a higher monthly payment.

Culpeper may be showing numbers that would cause you to consider removing our USDA availability, but I have lived here for 50 years and Culpeper is absolutely the perfect rural community for this loan program. People leave the northern Virginia corridor to move out to our “rural” community. We have lower salaries than our northern Virginia communities and it will have a severe impact on our ability to help the folks in this beautiful rural area if we lose the USDA program!

Last month I helped a young couple buy their first home here in Culpeper, his name is Austin M. He was a national guardsman for many years but there was an error in the VA system and we could not access his VA home loan benefit. He and his young wife and daughter were in a living situation they had to vacate fast. Since we could not use his VA loan, and they had no down payment, we could not have helped them buy that home without the USDA home loan here in Culpeper. Please reconsider taking this option away from us here in Culpeper.

Sincerely,

*Tom Stewart*

Tom Stewart

NMLS 296025

[TStewart@WaterstoneMortgage.com](mailto:TStewart@WaterstoneMortgage.com)

540-229-4846

Waterstone Mortgage Corporation

Integrity.  
it's not just our name,  
it's how we do business.



March 27, 2023

To Whom It May Concern,

The USDA Guaranteed Loan Program is a cornerstone program for Lenders. While this program is not restricted to first time homebuyers, it is perfect for them. Many first-time homebuyers need that little extra help when purchasing their first home without having to make a down payment. That allows them to save their funds for closing costs, home inspections and Earnest Money Deposits. This is critically important in the current market where seller concessions are much less frequent.

RD is the best 100% financing option available. It results in the lowest monthly mortgage payment, lowest mortgage insurance and almost always the lowest interest rate. The percentage of loans that are RD will vary based on factors out of all of our control such as current market prices and inventory, interest rates and RD household income limits but having the RD loan program available to as many buyers as possible is critical to helping them achieve their goal of homeownership on the best terms possible.

Culpeper, while it has grown in the past five years, is still a small community. I believe strongly that it still meets the criteria and goals that RD is meant to support through the Guaranteed Loan Program. I respectfully ask that no changes be made in the property eligibility for Culpeper County at this time.

Please do not hesitate to reach out if I can provide any further assistance.

## Adam Huddleston

Adam R. Huddleston

**Integrity Home Mortgage**

***"We Close Loans"***

President & Mortgage Loan Originator

Cell: 540-539-3609 Email: ahuddleston@ihmcloans.com

NMLS ID# 208460



Website: [www.ihmcloans.com](http://www.ihmcloans.com)  
Branch NMLS ID#: 208516

Phone: 877.450.0222  
Fax: 540.450.0223

Address: 122 Pilot Circle  
Winchester, VA 22602

Integrity Home Mortgage Corporation is Licensed by Virginia State Corporation Commission License #MC-3599, NMLS ID #208516 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))



**Greater Piedmont REALTORS**  
 47 Garrett St. Warrenton, VA 20186  
 Telephone: (540) 347-4866 Fax: (540) 347-2459  
 Web Site: www.gprealtors.net



*President*  
 Kelly Thornton

*Vice President*  
 Steve Gardner

*Secretary/Treasurer*  
 Carrie Brown

*Immediate Past President*  
 Terrie Owens

*Directors*  
 Cynthia Bailey  
 Mary Ann Dubell  
 Wendy Johnson  
 Benjamin Musser  
 Jake McNemar  
 Brenda Payne  
 Janet Rehanek  
 Tyler Ross  
 Emily Tucker  
 Paul Klinger - Ex Officio

*CEO*  
 Debbie Werling

April 6, 2023

The Honorable Abigail Spanberger  
 U.S. House of Representatives  
 562 Cannon  
 Washington, DC 20515

Dear Congresswoman Spanberger:

On behalf of the more 600 Realtor® and affiliate members of the Greater Piedmont Realtors® (GPR), I am writing to respectfully request your assistance in retaining a rural designation from the U.S. Department of Agriculture (USDA) for the Town of Culpeper, and Culpeper County. This designation is critical for helping families achieve the dream of attainable homeownership by providing 100% financing options in this incredibly competitive real estate market.

As you may know, USDA conducts periodic reviews of regions eligible for USDA Rural Development programs including the Guaranteed Loan Program. A list was recently issued which proposed removing the Town of Culpeper and Culpeper County from USDA Rural Development eligibility. Rural Development is the best 100% financing option available and results in the lowest monthly mortgage payment, lowest mortgage insurance, and almost always the lowest interest rate. Having the Rural Development Guaranteed Loan Program available to as many buyers as possible is critical to helping them achieve their goal of homeownership on the best terms possible. While the Town and County of Culpeper have grown in recent years, the area's rural character remains intact, and many residents of these jurisdictions are able to realize homeownership through USDA's Rural Development programs.

Please help the Town of Culpeper and Culpeper County retain their designation for eligibility of USDA Rural Development home loan programs. Thank you for your attention to this important matter and for your service to our country.

Sincerely,

Kelly Thornton  
 President

Debbie Werling  
 CEO

**REALTORS® ~Helping to Achieve the American Dream of Home Ownership**

REALTOR® - is a registered collective membership mark which may only be used by real estate professionals who are members of the NATIONAL ASSOCIATION OF REALTORS® and subscribe to its strict Code

