



# Fauquier Housing Corporation

*40 years of providing safe, decent, and affordable housing services*

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safe  
decent  
affordable  
providing  
housing  
opportunities  
in Fauquier  
County  
for 40 years

Dedicated to Maximilian Tufts Sr., John S.M. Wayland, Roland Tapscott,  
William W. Barr, and Maximilian A. Tufts Jr.

Because of your foresight, wisdom, and service, Fauquier Housing Corporation  
continues to positively impact the people and places in our community.

*Thank you.*



# Table of Contents

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<b>Introduction.....</b>	<b>1</b>
<b>Historic overview</b>	
1970.....	6
1971.....	8
1978.....	14
1985.....	20
1986.....	24
1992.....	38
1996.....	30
1997.....	36
1999.....	38
2000.....	40
2001.....	46
2003.....	52
2010.....	56
<b>Before/after pictures.....</b>	<b>60</b>
<b>Conclusion.....</b>	<b>74</b>
<b>Credits.....</b>	<b>75</b>

# Introduction

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## **The Beginning**

Fauquier Housing Corporation (FHC) was founded in 1970 by Maximilian Tufts Sr., Roland Tapscott, and John Wayland. The non-profit was born out of the Fauquier Community Action Committee when it was determined that a separate entity capable of purchasing, developing, and reselling real estate was needed to adequately address the growing need for affordable housing in Fauquier County. Maximilian Tufts Sr., Roland Tapscott, and John Wayland formed the first Board of Directors for FHC in 1970 and initially worked on projects that provided wells for communities with no, or poor access to clean water.

## **Fauquier County**

Located 60 miles Southeast of Washington D.C. and 40 miles east of the Blue Ridge Mountains Fauquier County is uniquely situated in an area that has both urban and rural landscapes with a mixture of historic and modern cultures. In a 1987 report Michelene Hostetter, FHC's housing specialist at the time, described Fauquier County as an "upscale rural area."

When FHC was founded, Fauquier County had already begun changing. An influx of interest and new wealth in the county, coming from D.C. and surrounding areas, quickly began transforming the tranquility of the county's landscape. From 1970-1990 the housing stock in Fauquier County doubled, and the median cost of a single family home rose to over \$100,000 (Hostetter,1987). While the new growth and development in Fauquier raised the median income and increased property values, it was also widening the gap between those that could afford to live in the county and those that could not. For those already living in the county, often in homesteads that had been in families for generations, the cost of living was rapidly outstripping the ability to maintain and update their dwellings. In the 1970 census it was reported that out of the 7,582 occupied units in Fauquier County, 1 in 5 lacked some or all plumbing facilities (Fauquier Housing Services Program, 1971).

## **"Where Poverty Lives"**

In 1971 the FHC published an article titled "Where Poverty Lives," intended as a wake-up call to so many of the county's residents who lived with a blind eye to the deplorable state of affordable housing in their neighborhoods. The report stated:

Fauquier County doesn't have the worst housing conditions in the state of Virginia or in the nation. Its problems, however, are representative of **the housing crisis that stretches from the Atlantic to the Pacific and strikes hardest at the lower income families that do not share in the economic wealth and political power of the area of the country they live in.** (Fauquier Housing Services Program, 1971)

Referencing a Fauquier County brochure, FHC their “Where Poverty Lives” report warning that, without help, “the poor and disadvantaged of this nation will continue to sit outside the door and watch the favored classes share a way of life that ‘combines the best traditions of America with ample space to live in’” (Fauquier Housing Services Program, 1971).

### **Serving Housing Needs for Forty Years**

Since it first dug a well for the Turnbull community in 1970, Fauquier Housing Corporation continues to work for “the common good,” providing indoor plumbing and rehabilitation to county residents as well as maintaining rental units and creating opportunities for first time homeownership. With the incorporation of its sister organization Rapidan Better Housing in 1994 Fauquier Housing expanded its service area to the six counties of Culpeper, Fauquier, Madison, Orange, Page, and Rappahannock. Since 1998 the organization has served 160 homeowners with its Indoor Plumbing and Rehabilitation Program, cycling over 6 million dollars of services throughout the community.

Along the way, FHC has often fought against the misconceptions surrounding affordable housing. In opposition to a housing project in 1997, one county resident wrote in an editorial, “money allocated for this [affordable housing] project would be better spent on training for needy people so that they can get viable, better paying jobs,” (Ford in the Fauquier Democrat, 1997). It took the organization 8 years to develop 17 affordable housing units in Botha, an area of the county that prior to the development was slated to become a landfill. One of the occupants of a new home in Botha was a recently divorced, single mother of two that cleaned up her past debt and credit in order to qualify for the new home (Fauquier Democrat, 2003). While varying from Fauquier Housing’s model of making existing homes affordable, the new homes at Botha provided further evidence that housing can be a platform for further positive change.

### **2010 and Beyond**

Today, Fauquier Housing Corporation continues to operate by the principle that safe, decent housing is a foundation, an important first step in raising the well-being of individuals and their communities. As Max Tufts Sr., cofounder of FHC, liked to state, the organization is providing “a hand-up not a hand-out” (quoted by Hostetter, 1987).

Ella Morton the proud homeowner of a FHC house stated in a 2000 newspaper article that if wasn’t for her new home in Turnbull, she “would have been out on the streets” (Fauquier Democrat, 2000). Morton went on to say in the article, “The big, rich people, it seems like they don’t want [low income people] here. But people need to get a chance at something” (Fauquier Times Democrat, 2000).

This “chance” is something FHC would like to see everyone have access too. As Michelene Hostetter,

FHC's former executive director stated, "Comparing the accessibility of affordable housing to public education, both constitute rights of county citizens. If the federal, state and local government didn't fund public school, then only rich kids would go to school. If that were the case look where we'd be in this county. **[Housing and education] are both in the public's common good**" (Fauquier Citizen, 1992).

Currently FHC and its sister organization Rapidan Better Housing run five programs aimed at assisting homeowners:

- 1. Indoor Plumbing and Rehabilitation Program (IPR):** This program provides plumbing and basic home repairs to homeowners with no or poor plumbing systems.
- 2. Emergency Home Repair program (EHR):** This program assists homeowners with roof, electrical, and other minor repairs.
- 3. Ramp Lending Program:** This program lends temporary, aluminum, ADA compliant ramps to individuals who are temporarily handicapped or are waiting for a permanent ramp to be built.
- 4. Neighborhood Stabilization Program (NSP):** Implemented by Fauquier County this program is designed to purchase, renovate and resell abandoned and foreclosed properties at affordable rates. FHC handles the rehabilitation of these foreclosed properties.
- 5. Energy Efficiency Loan Program (EEL):** This is FHC's newest program and provides zero-interest loans to low-income homeowners interested in upgrading their homes to conserve energy and water resources.

Despite their efforts, many of the same problems that the organization was founded to address still exist. There are still units that lack indoor plumbing in the county and 394 homes are under foreclosure (realtytrac.com, 2009). The median income level in Fauquier is around \$81,000, yet the cost of living associated with such a high level of income is out of reach for those that make around or below the median.

Fauquier Housing Corporation is proud of what it has been able to achieve, the people it's helped, the communities it's rehabilitated and the resources it's generated for low income housing. At the same time, the organization is cognizant that they will need to continue to evolve, and adapt in order to meet the needs of the larger human and natural environment in which they operate.

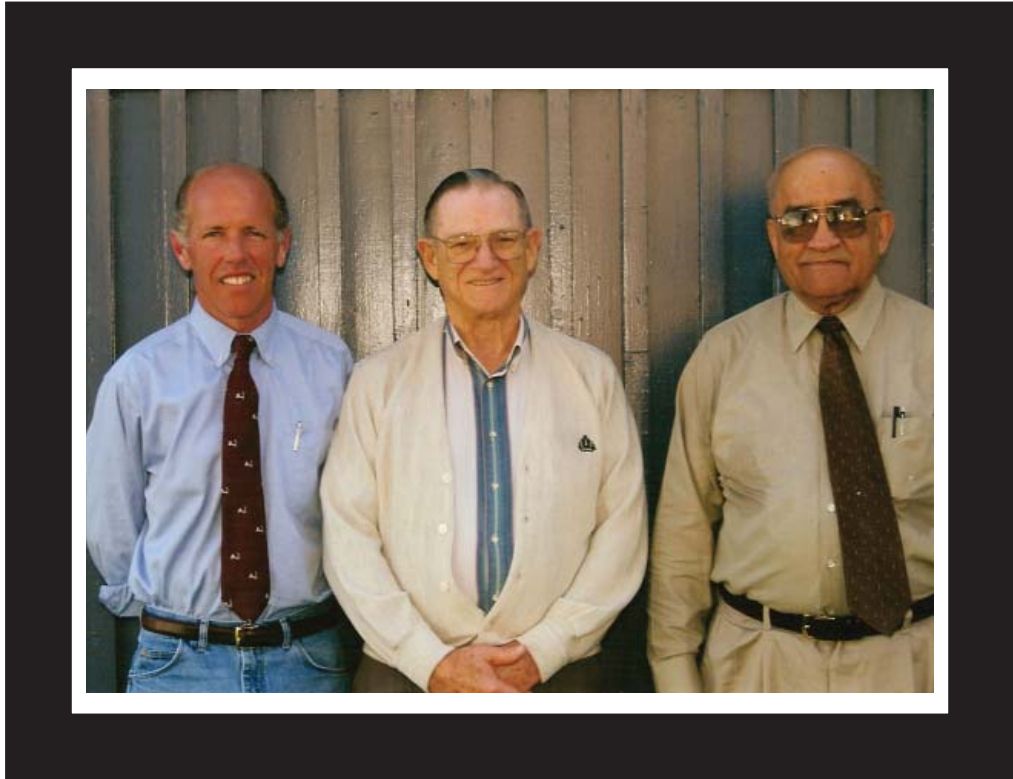
Taking steps toward the future of housing and community design, FHC became Energy Star and Earth-Craft certified in 2009, with a goal of building all future units to standards, 30% more energy efficient than current building code. FHC will build two model homes using the EarthCraft standards to track the cost versus energy cost savings of these homes when compared to two, identical, conventionally built homes.

FHC feels that considering the environmental impact of housing is a direct extension of its mission to provide, “safe, decent, affordable housing.” As Christopher Moyles, FHC’s current executive director states, the new environmental standards are simply about, good design. “Energy efficiency is just good, sound building science and why shouldn’t our clients have access to well-designed homes?”

In addition to its recent certifications, the organization has moved into a larger office, hired two new staff members and has established Foothills Housing Coalition as the “umbrella organization” that encompasses, Fauquier Housing, its sister organization Rapidan Better Housing, and its various rental units. Under this umbrella, FHC hopes to also set up a foundation, as a way to receive and distribute funds for community projects. Moyles states, “For years [FHC] has reacted to housing crisis. In the future we also want the ability to proactively offer services like home rehabilitation and weatherization helping folks that need assistance before their home goes into disrepair.” These forward looking goals come out of the day to day issues FHC deals with, a woman calls on the phone each week eager to find someone to help her with her trailer, “the tub is going through the floor, the roof is leaking. I’m 68 years old, I have asthma and I can’t hardly walk.” She lists off the bills she pays each month, adding that she’s lived in the trailer her whole adult life. The woman is added to a long list of people seeking assistance that FHC cannot provide due to income, credit and/or property ownership restrictions. Moyles states, “We want to be able to help our clients. We want and need to be able to provide assistance no matter the situation. There should always be a way to work with people to figure it out.”

Part of “figuring it out” will take a mix of creativity, ingenuity and a lot of hard work. Part of the process will include designing a multitude of programs, with different pools of resources and revolving funds. If a client doesn’t meet the income eligibility or property ownership requirements for one program, having a diversity of programs will still enable FHC to provide some form of housing assistance. The key to expanding this model will be to form partnerships with local, state and federal agencies. These partnerships will operate much like the relationships Fauquier Housing Corporation has developed in the past, allowing the organization to act as the on the ground provider channeling resources from various agencies to purchase, rehabilitate and sell affordable housing units to meet the goals of the larger state and federal agencies while at the same time providing housing for those that need it the most.

As 2010 approaches Fauquier Housing Corporation gets ready to celebrate its 40th Anniversary. With big goals ahead, the past continues to guide the future. The words of founding member Maximilian Tufts Sr. still hold true, “Shelter is one of man’s basic needs. Home ownership builds pride in people. We are trying to serve those needs as best we can.”



FHC Board of Directors, 2009

Maximilian A. Tufts, Jr., *Vice President*, John S. M. Wayland, *President*, William W. Barr, *Secretary/Treasurer*