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SKYLINE community Action PARTNERSHIP®
Helping People. Changing Lives.

2020
Community Needs Assessment

Approved by Skyline CAP, Inc. Board of Directors: February 25, 2020

SKYLINE CAP, INC.

COMMUNITY NEEDS ASSESSMENT 2020

OUR VISION:

All people within the Skyline CAP service area will have access to education, housing, economic opportunities and services necessary to become self-sufficient.

OUR MISSION:

To strengthen our communities by improving the lives of those in need through actions promoting self-sufficiency. We seek to eliminate the impact of poverty by focusing on education, housing stability and economic opportunities.

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Executive Summary

Skyline CAP is a nonprofit community action agency (CAA) designated by the Governor of the Commonwealth of Virginia and approved by the localities it serves to provide resources that combat poverty. Incorporated in 1990, the agency offers education and housing programs designed to empower families and individuals to become self-sufficient. A designated CAA for Greene, Madison and Orange counties located in central Virginia, Skyline CAP extends some of its programs to the counties of Fauquier, Page, Rappahannock, Shenandoah and Warren.

Skyline performs a comprehensive needs assessment every three years to determine the underlying causes and conditions of poverty within the communities we serve and identify available resources to address the unmet needs of the communities' most vulnerable residents. The assessment helps determine the agency's priorities, guiding the development and implementation of programs and services, organizational improvements and allocation of resources with the purpose of lifting families and communities out of poverty.

The assessment includes both qualitative and quantitative data derived through research, surveys, meetings and interviews. Community partners and members, including Skyline CAP's Board of Directors and employees, received electronic surveys asking them to provide informed opinions based on their experience, either personally or professionally, as to the needs they believe are most important. In addition, staff and members conducted in-person surveys in Greene, Madison and Orange counties to hear directly from those who experience the daily struggle associated with living in poverty.

Other tools used include focus group meetings and key informant interviews with officials who work daily helping people in need in the community. The value of using these tools is that one can dig deeper in an effort to uncover why a particular need exists. For example, seniors in the community identified transportation as a top need. However, there are resources available to address transportation for seniors, so why does it continue to be identified as a top need? Through discussions, it was determined that the organizations providing the resource are unable to create schedules that provide timely access to medical appointments without excess wait time on both the front and back end. Why is that? Organizations like FAMS (Foothills Area Mobility Systems) indicate that they are having difficulty attracting drivers. Again, we must ask why this is the case. Ultimately, it was uncovered that potential drivers are concerned about liability should something happen to a senior during transport and they are, therefore, unwilling to volunteer to help.

Conclusions by the Board

The Board of Directors at Skyline CAP reviewed the results of information compiled as part of the needs assessment process. The Board concluded that the following areas are both causes and conditions of poverty, and data included in this report supports the continuation of Skyline CAP's programs to address the associated needs in its service area.

I. Employment

Employment services that support entrance to the workforce, job stability and career advancement are priorities in Skyline CAP's service area. Services needed include help writing resumes and developing strong interview skills, apprenticeships and on-the-job training. These services are needed to support employment at the top of a person's skillset and contribute to the development of financial security. A key area of need is child day care and, in some cases, evening child care for those attending college courses at night.

II. Housing

Safe, affordable housing is necessary for a stable home environment. Services to support this need include rental assistance, home repairs for accessibility and safety, counseling services to maintain a budget or prevent foreclosure, and low-cost income-based rental housing.

III. Education

Opportunities for education that focus on our most vulnerable residents. Areas of need include more affordable options for daycare.

IV. Financial Capability

Programs that increase financial capability through knowledge and skills training, including basic money management and financial literacy skills, to help families and individuals better manage resources and work toward achieving economic security.

Skyline CAP offers the following programs and services to address the needs as identified and reported later in this report:

Employment is a priority need in Skyline's service area. Employment concerns include workforce services to help in obtaining employment, including completing applications and writing resumes as well as preparing for a job interview. Additional needs concern increasing job skills through apprenticeships and on-the job training in support of job stability and career advancement.

Skyline CAP currently offers a youth job skills training opportunity for an area college student. Beyond this, Skyline does not offer specific services to address other employment issues cited. However, other services offered, specifically housing programs, provide for stability in support of entering the workforce. Skyline also offers referral services to other social service providers in and near our service area.

Safe, affordable housing for renters and homeowners, including education and counseling to help ensure a stable home environment.

Housing Choice Voucher (rental assistance) – a federal housing program to assist low-income families, the elderly and the disabled to afford decent, safe, and sanitary housing in the private market. The program covers a portion of the voucher holder's rent expense, freeing up funds to cover other necessities such as food and/or medicine.

Housing Counseling – as a HUD-approved housing counseling agency, Skyline CAP helps clients with matters related to obtaining or maintaining rental housing, including understanding their rights as a tenant. Working one-on-one with clients and through group counseling and workshops, Housing Counselors promote stable housing and prevent homelessness by providing ongoing budget counseling and service referrals.

Affordable Rental Housing – income-based rental property for low-income families and individuals.

Emergency Home Repair – for owner-occupied dwellings in need of basic health and safety repairs, with priority given to seniors and persons with disabilities.

First-Time Homebuyer – a program offered in Greene County to provide affordable single-family homes for purchase to workforce families.

Opportunities for education that focus on our most vulnerable residents, including more affordable options for daycare.

Head Start – a free preschool program for 3 and 4-year old children from income-eligible families that focusing on preparing children for kindergarten and providing services to their families to improve their capacity to be self-sufficient.

Healthy Families – a voluntary home visit program designed to assist families and their children from birth to age 5. With a focus on enhancing child welfare, health and development, the program equips families with tools and resources to help them create strong, lifelong relationships with their children.

Project Discovery – educational outreach to public school students in Madison and Orange counties that focuses on helping students overcome issues that might otherwise prevent them from graduating high school.

Basic money management and financial literacy skills to help increase the capacity to set and meet goals as a means toward achieving economic security.

Financial Skills Training – in both group workshops and one-on-one sessions, counselors help individuals and families develop financial goals and a spending plan to help them achieve the goals.

Foreclosure Prevention Counseling – HUD-certified counselors serve as mediators between homeowners and their lenders to arrange for mortgage modifications or payment changes in order to prevent foreclosure. Clients are required to work with counselors to develop and maintain budgets.

Homebuyer Preparedness – Counselors educate clients about the basics of purchasing a home, help them evaluate their financial readiness, and refer them to additional resources when they are prepared to purchase a home.

Renter Skills Training – In both group workshops and one-on-one sessions, counselors provide renters with the basic skills and knowledge they need to be responsible renters.

Purpose of Report

Regular assessment of needs and resources at the community level is the foundation of Community Action and serves to ensure that programs and services are responsive to community needs. Skyline CAP conducts a comprehensive community needs assessment of the geographic service areas we serve every three years. This practice generates a vital management and leadership tool used to inform our programming, which is also intended to be an available resource to the communities we serve.

Report Area

Data collected is based on Skyline CAP's primary service area of Greene, Madison and Orange counties.

Target Population

As a community action agency, Skyline is focused on assisting income-eligible individuals and households as defined and benchmarked by the Federal Poverty Level Guidelines (FPL) each year (see index). However, as a social service provider and community builder, we are aware that there are needs in the community that affect families and individuals who are not considered to be low-income; consequently, Skyline has programming that is not specifically tied to the FPL. For example, we have housing programs that can benefit those defined by the U. S. Department of Housing and Urban Development (HUD) as low-income, which includes families and individuals living at 50 to 80 percent of the Area Median Income (AMI) (see index). Improving the economic vitality of the community, more holistically, benefits everyone.

Agency and Client Overview

Skyline CAP is the designated community action agency providing comprehensive services for low-income families in our primary service area of Greene, Madison and Orange counties. Additional services are also provided in five additional counties. The table below maps our geographic reach by program.

Report Area	Head Start	Healthy Families	Project Discovery	Housing	First-Time Homebuyer
Fauquier		•			
Greene	•			•	•
Madison	•	•	•	•	
Orange		•	•	•	
Page	•				
Rappahannock		•			
Shenandoah	•				
Warren	•				

Head Start

Head Start is a free preschool program for three and four-year-old children from income-eligible families that helps prepare them for kindergarten by helping them develop cognitively, socially, emotionally, and physically in a positive learning environment. The program is also designed to provide services to the families to improve their capacity to be self-sufficient.

Skyline CAP operates 10 Head Start classrooms, four in Greene and Madison counties and six in the counties of Page, Shenandoah and Warren. The Orange County Head Start program is operated by Orange County Public Schools.

Healthy Families

Launched in 2018, Skyline CAP's Healthy Families program is designed to assist families and their children from birth to age 5. This voluntary home visit program focuses on enhancing child welfare, health and development, and equips families with tools and resources to help them create strong, lifelong relationships with their children.

Skyline CAP offers its Healthy Families program in the counties of Fauquier, Madison, Orange and Rappahannock.

Project Discovery

Skyline CAP's Project Discovery program provides educational outreach to public school students, focusing on helping them overcome issues that might otherwise prevent them from graduating from high school. Students are also provided with resources and opportunities to explore options for life after high school.

Skyline CAP operates its Project Discovery program in Madison and Orange counties.

Housing Programs

Skyline CAP offers several programs related to provide safe, affordable housing is a main focus for Skyline's housing programs and services.

Housing Choice Voucher Program – In partnership with the Virginia Housing Development Authority (VHDA), this program provides a tenant-based voucher that allows households to rent housing where they desire if the home meets certain health and safety codes as determined by the U.S. Department of Housing and Urban Development (HUD). The voucher pays a rental subsidy and the tenant pays the remainder. Eligibility is primarily based on income. Seniors and persons with disabilities are given preference. Households must certify their income every year for continued program participation.

Affordable Rental Housing – Income-eligible individuals and families may apply to live at a reduced rent in properties owned by Skyline CAP in Madison and Greene counties. Qualified incomes may not exceed 50 percent of the fair market rent.

Counseling – as a HUD-approved housing counseling agency, Skyline CAP helps clients with matters related to obtaining or maintaining rental housing, including understanding their rights

as a tenant. Working one-on-one with clients and through group counseling and workshops, Housing Counselors promote stable housing and prevent homelessness by providing ongoing budget counseling and service referrals.

Emergency Home Repairs – Home repair services are available for owner-occupied dwellings in need of basic health and safety repairs including plumbing, electrical, safety and accessibility (wheelchair ramps). Priority is given to seniors and persons with disabilities.

First-Time Homebuyer – a program to provide affordable single-family homes for purchase to workforce families. This program is currently offered in Greene County only.

Demographic Data

Population

In the eight counties served by Skyline CAP, population growth over the next 20 years is projected to be strong, increasing approximately 18 percent from 2017 to 2040. This is slightly below the statewide growth projection of 20 percent. Growth in Greene County will be the most robust as it absorbs the overflow from the Charlottesville area. The counties of Madison, Page, and Rappahannock will see little growth.

There is no identifiable shift in the population projection during this time frame between gender with males at 49 percent and females at 51 percent.

Population Growth by County – All Service Areas

	2010	2017	2020	2030	2040	Growth 2040 v 2017
Greene	18,393	19,612	21,197	24,092	26,596	36%
Madison	13,309	13,277	12,889	13,182	13,288	0%
Orange	33,554	36,073	34,442	39,587	44,080	22%
Fauquier	65,271	69,465	70,302	78,259	84,973	22%
Rappahannock	7,506	7,321	7,236	7,401	7,460	2%
Page	24,050	23,731	23,387	23,583	23,450	-1%
Shenandoah	41,996	43,225	42,363	46,803	50,507	17%
Warren	37,388	39,563	39,925	44,444	48,256	22%
All Service Area	241,467	252,267	251,741	277,351	298,610	18%
Virginia	8,001,041	8,470,020	8,744,273	9,546,958	10,201,530	20%

All projections out to 2040, or 20 years, should be viewed as directional and not firm.
Sources: – U.S. Census Bureau,American Factfinder (2010, 2017) and University of Virginia Weldon Cooper Center, Demographics Research Group. (2019). Virginia Population Estimates. Retrieved from https://demographics.coopercenter.org/virginia-population-estimates (2020, 2030, 2040)

Population Growth by Age

An evaluation of the data collected reveals that the greatest demographic shift will be in the elderly population. In Virginia, during the period 2010 to 2017, the elderly population of 65+ grew 30 percent, and an additional 51 percent growth is projected by 2040. The 65+ cohort is showing strong growth (>20%) in all counties except for Rappahannock (7%) and Shenandoah (17%).

In our primary service area, the 65+ cohort increased 25 percent over the last seven years, and the projection for 2040 is an additional 58 percent (see table below). In our primary service area, youth (0-19) population growth was flat over the past seven years and is projected to grow 22 percent by 2040. In the 20-64 age range, population grew three percent over the past seven years, and this demographic is projected to grow an additional nine percent by 2040. However, Madison County is projected to see a decline in this age group. Today, in our primary

service area, about one in five are 65+. By 2040, the projection takes that ratio to one in four. This shift in age, and the role(s) Skyline may need to fill, will require evaluation.

	2010	2017	2017 v 2010	2020	2030	2040	2040 v 2017
Age 65+	10,747	13,441	25%	15,802	20,123	21,296	58%
Greene	2,339	3,251	39%	3,950	5,818	6,653	105%
Madison	2,330	2,885	24%	3,192	3,740	3,518	22%
Orange	6,078	7,305	20%	8,660	10,565	11,125	52%
	2010	2017	2017 v 2010	2020	2030	2040	2040 v 2017
Age 0-19	16,684	16,493	-1%	16,184	17,945	20,040	22%
Greene	5,008	5,153	3%	5,287	5,767	6,380	24%
Madison	3,277	2,940	-10%	2,959	3,002	3,132	7%
Orange	8,399	8,400	0%	7,938	9,176	10,529	25%
	2010	2017	2017 v 2010	2020	2030	2040	2040 v 2017
Age 20-64	37,825	39,028	3%	36,542	38,792	42,627	9%
Greene	11,046	11,208	1%	11,960	12,507	13,563	21%
Madison	7,702	7,452	-3%	6,738	6,440	6,638	-11%
Orange	19,077	20,368	7%	17,844	19,846	22,426	10%
	2010	2017	2017 v 2010	2020	2030	2040	2040 v 2017
Total	65,256	68,962	6%	68,528	76,861	83,964	22%
Greene	18,393	19,612	7%	21,197	24,092	26,596	36%
Madison	13,309	13,277	0%	12,889	13,182	13,288	0%
Orange	33,554	36,073	8%	34,442	39,587	44,080	22%

All projections out to 2040, or 20 years, should be viewed as directional and not firm.
Sources: – U.S. Census Bureau, American Factfinder (2010, 2017) and University of Virginia Weldon Cooper Center, Demographics Research Group. (2019). Virginia Population Estimates. Retrieved from https://demographics.coopercenter.org/virginia-population-estimates (2020, 2030, 2040)

It should be noted that population growth in Madison County may present a different set of challenges. The growth for the 0-19 age group shows seven percent growth from 2017 through 2040, but when reviewed from 2010 through 2040 it is flat. Regardless, if the age cohort of 20-64 is representative of taxpayers, and the cohorts of 0-19 and 65+ are the more service intensive, Madison County may face a different set of problems than Orange and Greene.

	2010	2017	2017 v 2010	2020	2030	2040	2040 v 2017
Madison	13,309	13,277	0%	12,889	13,182	13,288	0%
Ages 0 - 19	3,277	2,940	-10%	2,959	3,002	3,132	7%
Ages 20 - 64	7,702	7,452	-3%	6,738	6,440	6,638	-11%
Ages 65+	2,330	2,885	24%	3,192	3,740	3,518	22%

All projections out to 2040, or 20 years, should be viewed as directional and not firm.
Sources: – U.S. Census Bureau, American Factfinder (2010, 2017) and University of Virginia Weldon Cooper Center, Demographics Research Group. (2019). Virginia Population Estimates. Retrieved from https://demographics.coopercenter.org/virginia-population-estimates (2020, 2030, 2040)

Population by Race and Ethnicity

	White	Black / African American	Asian	Other	Hispanic
Virginia 2010	65%	18%	5%	3%	8%
Virginia 2040	47%	14%	13%	3%	23%
All Service Area 2010	89%	6%	1%	2%	4%
All Service Area 2017	89%	6%	1%	1%	5%
All Service Area 2020	82%	7%	1%	2%	8%
All Service Area 2030	77%	7%	2%	2%	12%
All Service Area 2040	71%	6%	3%	2%	18%

All Service Area is considered the eight counties we serve. Primary Service Area is Greene, Madison and Orange counties.
Historical data is from the Census Bureau and projected data is from University of Virginia Weldon Cooper Center, Demographics Research Group. (2019). Virginia Population Estimates.
The Census Bureau treats ethnicity as separate from race. Weldon Cooper Center treats ethnicity (Hispanic) as its own identifier.

According to the U.S. Census Bureau, by 2040 the racial makeup of the nation will shift, and for the first time non-Hispanic whites will make up just less than half of the population. This trend will be apparent in Virginia as well. The Hispanic population will grow from eight percent to approximately 23 percent, an increase of 15 percent, or almost one in four people. This trend will also be apparent in our areas of service, growing from four percent to 18 percent of the total population. By 2040, almost one in five people living in our service area will be Hispanic. This shift may require enhanced cultural understanding and potentially a need for additional multilingual capacity.

Income

Throughout the United States, the general trend for the past 50 years has been very slow income growth at the lower income levels and stronger growth at the higher income levels. This has created a tiering effect within our economy and a loss of economic mobility. It has become increasingly difficult for low-income families to develop wealth, send children to college, buy homes, etc. It is a topic of great public policy discussion. The table below illustrates these national trends representing household income by quintile. Each quintile represents one-fifth of the population. The bottom two quintiles (5th quintile: 0 to 20 percent and 4th quintile: 21 percent to 40 percent) show very little, if any, household income growth over the past 50 years. Household mean income at the 5th quintile is $13,775; for the 4th quintile it is $37,293; and $63,572 for the middle quintile.

Real Average Household Income By Quintile and Top 5 Percent in 2018 Dollars
With Recessions Highlighted

Household Segment	2018 Mean Income
Top 5%	$416,520
Top Quintile	$233,895
2nd Quintile	$101,570
Middle Quintile	$63,572
4th Quintile	$37,293
Bottom Quintile	$13,775

Source: Census Bureau, 1967-2018
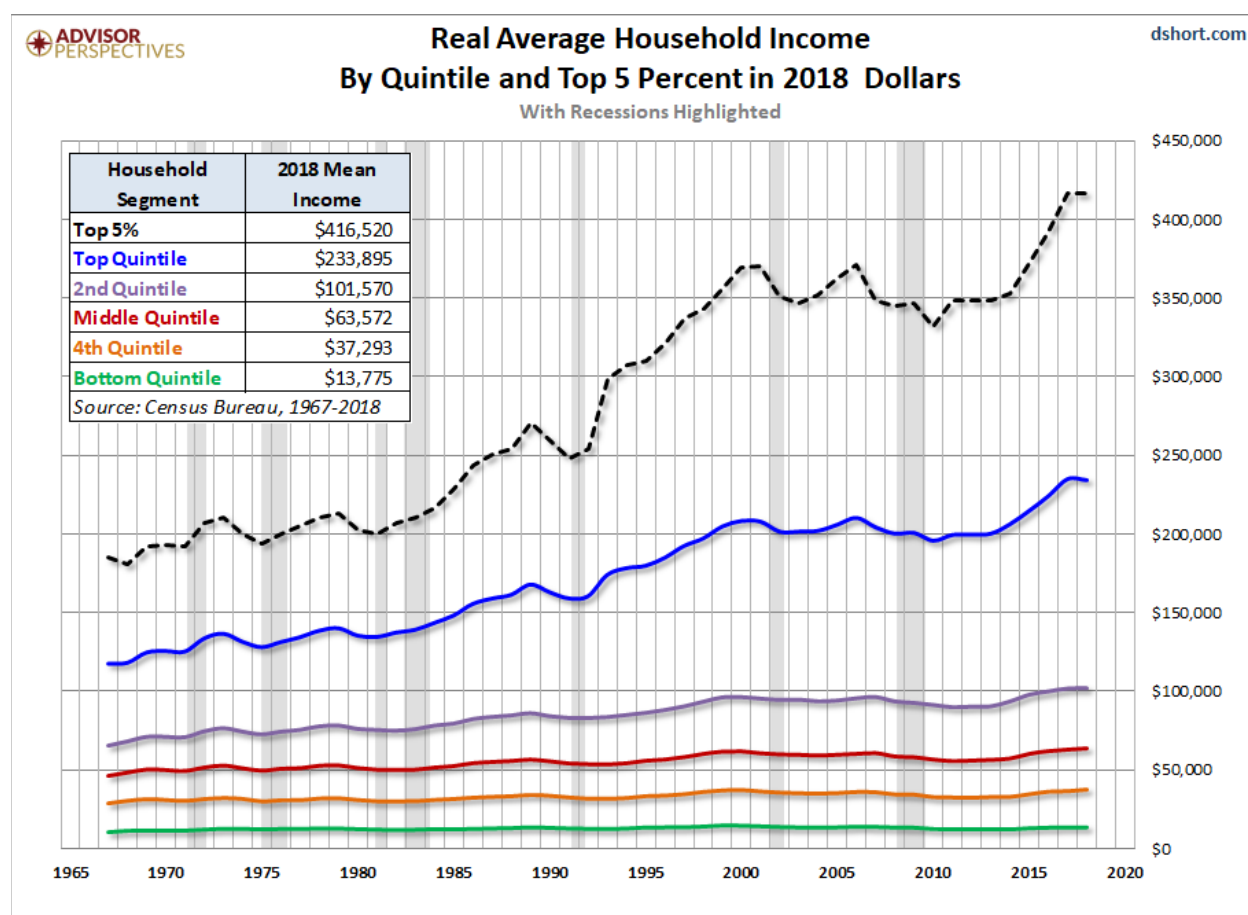
Source: advisorperspectives.com

Median Household Income

The table to the right compares the median household income and per capita income for counties in Skyline CAP's service area as well as state and national.

	Per Household	Per Capita
Greene County	$64,979	$32,565
Madison County	$54,197	$30,351
Orange County	$68,481	$31,362
Virginia	$71,564	$37,763
U.S.	$60,293	$32,621

Source: U.S. Census Bureau, American Community Survey, 2018

Poverty

The Federal Poverty Level (FPL) is a measure of income used by the U.S. government to determine who is eligible for federal subsidies, programs and benefits. The Department of Health and Human Services updates the poverty guidelines each January. The FPL is used as a benchmark across the federal government. For example, SNAP (Supplemental Nutrition Assistance Program) eligibility occurs at 133 percent of FPL and below. The Affordable Care Act used FPL to benchmark income levels and insurance subsidies. Free and reduced school meals are benchmarked from the FPL guidelines. There is a rough correlation between HUD subsidy levels for fair market rent and the Housing Choice Voucher Program and for HOME Funds. The table below shows FPL up to 200 percent for a household of six.

Federal Poverty Guidelines – 2019

Household Size	100%	133%	200%
1	$12,490	$16,612	$24,980
2	$16,910	$22,490	$33,820
3	$21,330	$28,369	$42,660
4	$25,750	$34,248	$51,500
5	$30,170	$40,126	$60,340
6	$34,590	$46,005	$69,180

Source: aspe.hhs.gov/poverty-guidelines

Poverty All Ages

The number of individuals living in poverty in our service area is 22,168 (9%) at or below 100 percent of FPL, and 60,876 (25%) at or below 200 percent of FPL. This is slightly below the state levels of 11 percent and 26 percent. Living below 200 percent of FPL is difficult. Unless there is a significant change in public and/or fiscal policy, or a significant change in the local economy through a new and large employer, there is no reason to think there will be a change in the local poverty numbers.

Location	Population	Less Than 100% FPL	Percentage Less Than 100% FPL	Less Than 200% FPL	Percentage Less Than 200% FPL
Virginia	8,116,130	876,438	11%	2,111,589	26%
Greene	19,077	1,603	8%	5,947	31%
Madison	12,931	1,488	12%	4,530	35%
Orange	34,483	3,231	9%	9,339	27%
Fauquier	67,996	3,947	6%	9,923	15%
Rappahannock	7,347	651	9%	1,657	23%
Page	23,458	3,618	15%	5,000	21%
Shenandoah	42,389	4,047	10%	14,251	34%
Warren	38,069	3,583	9%	10,229	27%
Total Service Area	245,750	22,168	9%	60,876	25%

Source: American Community Survey 5-Year Estimates 2013-2017

Family Poverty

A total of 4,130 families are reported to be in poverty in the total area served by Skyline CAP, which encompasses eight counties. Of that total, more than half were single parent households in which the householder is female.

Married Couples 35.9%

Female Householder 53.7%

Male Householder 10.4%
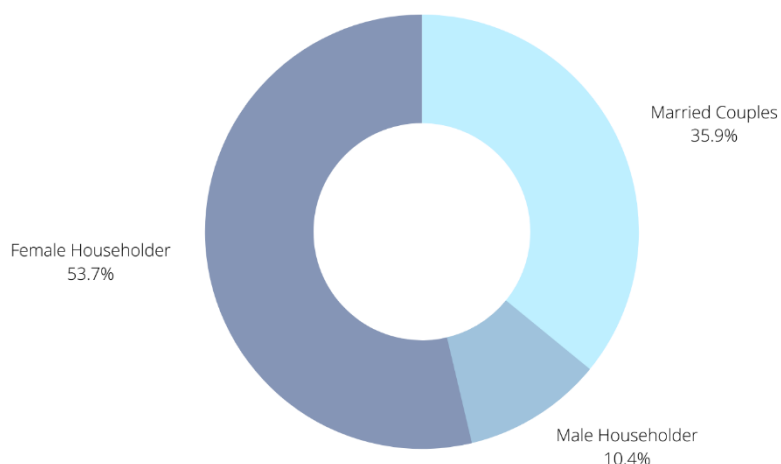
Source: U.S. Census Bureau, American Community Survey, 2014-2018. Source geography: County.

Children in Poverty

Poverty amongst children also remains high. In Virginia, seven percent of all children are at or below the 100 percent FPL, and 33 percent are at 200 percent of FPL or lower. In our service areas there are 3,537 children living below 100 percent FPL and 19,145 below 200 percent. Important subsidy programs discontinue at different levels of FPL. For example, SNAP eligibility stops at 133 percent of FPL.

Children Under 18 Living in Poverty

Location	Children Under 18	Children Below 100% FPL	Percentage Below 100% FPL	Children Below 200% FPL	Percentage Below 200% FPL
Greene	4,625	453	10%	1,577	34%
Madison	2,782	447	16%	1,438	52%
Orange	7,747	1,651	22%	3,216	43%
Fauquier	16,337	1,094	7%	3,190	20%
Rappahannock	1,369	223	16%	501	37%
Page	4,891	996	21%	2,527	52%
Shenandoah	9,006	1,273	19%	4,342	49%
Warren	8,854	1,276	11%	2,675	31%
Total Service Area	55,611	7,413	13%	19,466	35%

Source: Voices for Virginia's Children - Kid's Count in Virginia: VAKIDS.org

Newborns in Poverty

Data available shows newborns in our service area continue to be born into low-income households as show in the table below.

Historical trends show families with children in poverty will remain a primary concern.

Location	2010		2016		Live Births 2016	
	Number	Percent	Number	Percent	Number	Percent
Virginia	30,626	30%	31,061	30%	102,460	30%
Greene	49	22%	60	27%	226	27%
Madison	39	27%	49	34%	143	34%
Orange	100	26%	122	34%	364	34%
Fauquier	225	30%	155	20%	768	20%
Rappahannock	23	34%	31	59%	53	58%
Page	88	38%	110	44%	249	44%
Shenandoah	194	40%	178	37%	478	37%
Warren	153	36%	163	33%	492	33%
Total Service Area	871		871		2,773	

Source: Annie E. Casey Foundation: datacenter.kidscount.org

Seniors in Poverty

According to the American Community Survey (ACS) 5-year data, an average of 5.0% of people ages 65 and older lived in a state of poverty. The poverty rate is less than the national average of 9.3%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	12,502	629	5.0%
Greene	3,017	80	2.7%
Madison	2,651	232	8.8%
Orange	6,834	317	4.6%
Virginia	1,203,621	91,500	7.6%
United States	47,940,937	4,448,892	9.3%

Source: U.S. Census Bureau, American Community Survey. 2014-18 Source geography: county

Financial Health

In 2019, Prosperity Now reported that 40 percent of U.S. households are liquid-asset poor. In other words, should they lose their source of income, these families do not have enough money saved to cover basic expenses for three months. According to a report from Children and Youth Services Review, nearly two-thirds of American children live in families that lack sufficient funds to get them through a crisis. This is more likely in families with young parents who are less educated or not working. Children of single mothers also were at higher risk of asset poverty. When a family lacks assets, they have no savings to fall back on in times of crisis. This applies to about half of all households in our service area.

A step to improve financial health is savings and banking. As reflected in the table below, just under five percent of the population in each county in our service area is either unbanked or underbanked. This number is relatively consistent with our last needs assessment conducted in 2017. The underbanked are those who have a bank account but also rely on other sources for money orders, check-cashing services, payday loans, etc., putting themselves at risk for extra fees, inflated finance charges and predatory lenders who target the poor and less educated as well as people in crisis and needing immediate cash.

Estimates of Household Wealth and Financial Access

Location	Greene	Madison	Orange	Virginia	U.S.
Liquid Asset Poverty Rate	29.4%	35.4%	31.3%	30.6%	36.9%
Asset Poverty Rate	22.2%	20.0%	18.8%	21.9%	24.1%
Households with Zero Net Worth	11.4%	12.3%	11.6%	16.7%	15.7%
Unbanked Households	4.7%	4.2%	4.4%	3.0%	6.5%
Underbanked Households	15.8%	20.8%	20.5%	20.6%	18.7%

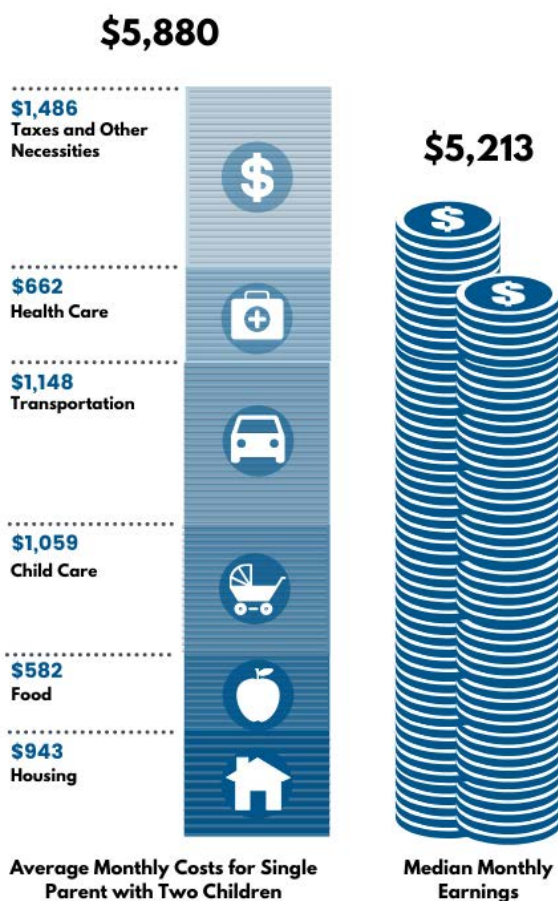Source: Propsperity Now Scorecard, July 2019

Those living in poverty struggle to meet their needs and often have nothing left to save. All their earnings are used to merely exist. Compounding the problem is the danger of losing public assistance if they are able to save and accumulate a cushion. The incentive to save and plan ahead is lost.

What It Takes to Raise a Family

This visual aid represents the average monthly expenses for a single parent with two children living in Skyline CAP's service area next to the average monthly earnings. The gap between income and expenses causes many families to struggle, making them vulnerable to predatory loan makers (payday loans).

Key programs that help working families, including refundable tax credits, Medicaid, and SNAP, can reduce or eliminate the gap between earnings and living costs.

Skyline CAP's financial skills counseling and workshops aim to make our clients knowledgeable about their finances and give them the tools to enable them to budget their money to avoid pitfalls.

$5,880

$1,486
Taxes and Other Necessities

$662
Health Care

$1,148
Transportation

$1,059
Child Care

$582
Food

$943
Housing

Average Monthly Costs for Single Parent with Two Children

$5,213

Median Monthly Earnings

Source: Economic Policy Institute, Family Budget Calculator, March 2018. Data are in 2017 dollars.

Summary

There is nothing in the demographic data suggesting any relief for those in lower-income groups. Without a significant change in public and/or fiscal policy, or a significant change in the local economy, there is no reason to think there will be a change in the local low-income numbers. Demographic shifts toward the elderly and Hispanic population could have an impact on the services needed in our areas of service.

Housing

In Virginia, 46 percent of low-income households are cost burdened, due in part to a significant lack of affordable rental homes. These households spend more than half of their income on housing, which means they then must sacrifice other family needs and, in some cases, experience eviction.

Skyline CAP is the administrator of VHDA's housing choice voucher (HCV)program in our service area. Through this program, a household may rent a unit at a cost that does not exceed the fair market rent (FMR) as established by HUD. (See table below.) Households pay no more than 30 percent of their income toward rent, while the voucher pays the remaining balance directly to the landlord. With a lack of funds as well as suitable housing stock available in Skyline's service area, the program has a significant waiting list.

Fair Market Rent

FY2019 Fair Market Rent by Unit					
Location	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Greene	$ 851	$ 1,146	$ 1,325	$ 1,660	$ 2,013
Madison	646	774	961	1,204	1,486
Orange	578	747	861	1,245	1,425

Source: https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/select_Geography.odn

Affordable Rent

Affordable rent is defined by the guideline that the amount paid in rent and utilities should not be more than 30 percent of a household's total earnings. Using this guideline, the chart below details the hourly wage needed to afford a two-bedroom home at the fair market rent amount. Note: figures assume an individual works 40 hours per week for 52 weeks each year.

2019 Two-Bedroom Affordability ($)					
Location	Housing Wage	Fair Market Rent	Annual Income Needed	Estimated Mean Renter Wge	Affordable Rent
Greene	$23.13	$ 1,203	$ 48,109	$ 18.27	$ 950
Madison	25.48	1,325	53,000	8.91	464
Orange	18.48	961	38,440	11.61	604

Source: National Low Income Housing Coalition, https://reports.nlihc.org/oor/virginia

The estimated average renter wage is an average of the hourly amount earned by all renters. The affordable rent per household is determined using the average hourly earnings amount and the 30 percent guideline.

As an example, a single mother with one child living in Greene County who earns a wage of $8.91 per hour should not pay more than $484 per month for a two-bedroom home. Considering the fair market rental rate for a two-bedroom home is $1,325 in Greene County, it is unlikely that she will be able to find affordable housing. It is also of interest that a single mother earning $8.91 per hour makes more than the FPL and, therefore, she is not eligible for assistance. As a result, she will struggle to make ends meet.

The infographics to the right reflect the actual number of hours a person making minimum wage would have to work in order to be able to afford a modest two-bedroom rental unit in each of the counties in Skyline's service area.

In addition to the average rates for the three-county service area, the affordable rent and annual income amounts for individuals earning the state minimum wage amount have been provided.

GREENE COUNTY

To afford a modest 2-bedroom rental home at fair market rate

Working at minimum wage
$7.25/hr

Each week a person must work
141
HOURS

MADISON COUNTY

To afford a modest 2-bedroom rental home at fair market rate

Working at minimum wage
$7.25/hr

Each week a person must work
102
HOURS

ORANGE COUNTY

To afford a modest 2-bedroom rental home at fair market rate

Working at minimum wage
$7.25/hr

Each week a person must work
91
HOURS

17

Senior Housing - Our Aging Population

A growing trend in the U.S. associated with seniors is the desire to age in place, defined by the U.S. Centers for Disease Control and Prevention as "the ability to live in one's own home and community safely, independently and comfortably, regardless of age, income or ability level." According to an AARP (American Association of Retired Persons) survey, about 90 percent of seniors living in America desire to live in their homes for as long as possible.

Aging in place is important to seniors because it provides a sense of control over daily routines, activities and other day-to-day decisions and improves their quality of life which, in turn, improves their physical health. There is emotional value associated with aging in place as a person's home may provide a sense of refuge and comfort as well as a sense of security and familiarity. Conversely, there is an emotional toll associated with having to leave one's home and move to a care facility, oftentimes leading to depression. Perhaps not surprisingly, it is believed that aging in place reduces the risk of illness due to decreased exposure to bacterial and viral infections whereas people living in health facilities are more often exposed to these risks. While there may be costs associated with aging in place, like repairs and modifications to the home and the potential need for in-home care, the costs are typically less expensive than living in a facility.

Population growth by age in our service area reveals a significant demographic shift in the elderly population between 2010 and 2017, with the 65+ cohort growing by 39 percent in Greene County and 20 percent in Orange County during this time period. This growth has likely contributed to the increase in applications for our emergency home repair services, which is expected to increase further still, with growth in the 65+ cohort projected to grow 105 percent in Greene County and 52 percent in Orange County by the year 2040.

	2010	2017	2017 v 2010	2020	2030	2040	2040 v 2017
Age 65+	10,747	13,441	25%	15,802	20,123	21,296	58%
Greene	2,339	3,251	39%	3,950	5,818	6,653	105%
Madison	2,330	2,885	24%	3,192	3,740	3,518	22%
Orange	6,078	7,305	20%	8,660	10,565	11,125	52%

All projections out to 2040, or 20 years, should be viewed as directional and not firm.
Sources: – U.S. Census Bureau,American Factfinder (2010, 2017) and University of Virginia Weldon Cooper Center, Demographics Research Group. (2019). Virginia Population Estimates. Retrieved from https://demographics.coopercenter.org/virginia-population-estimates (2020, 2030, 2040)

Housing Units

Homeownership in rural areas is typically higher than the rest of the country. The same is true for Skyline CAP's service area. While renter occupancy as a percentage of total occupied homes has remained relatively steady in Greene and Orange counties since the last census, Madison has experienced growth of nearly 37 percent.

	2000		2010		2017	
	Number	Percent	Number	Percent	Number	Percent
Greene County						
Total Units	5,986		7,342		8,091	
Occupied	5,574	93.12	6,709	91.4	7,260	89.7
Owner	4,535	75.76	5,357	79.8	5,852	80.6
Renter	1,039	17.36	1,352	20.2	1,408	19.4
Vacant	412	6.88	633	8.6	831	10.3
Madison County						
Total Units	5,239		5,398		6,027	
Occupied	4,739	90.46	5,213	88.4	5,107	84.7
Owner	3,641	69.50	4,221	81.0	3,749	73.4
Renter	1,098	20.96	992	19.0	1,358	26.6
Vacant	500	9.54	685	11.6	920	15.3
Orange County						
Total Units	11,354		14,364		14,976	
Occupied	10,150	89.40	12,669	88.2	13,470	89.9
Owner	7,822	68.89	9,937	78.4	10,406	77.3
Renter	2,328	20.50	2,732	21.6	3,064	22.7
Vacant	1,204	10.60	1,695	11.8	1,506	10.1

Source: U.S. Census Bureau, American Community Survey, 2006-2010 and 2013-2017

Housing Age

New housing starts in Skyline CAP's service area have increased over the last few years resulting in a lower median age overall. With fewer housing starts, Madison County's housing stock remains older than that of Greene and Orange counties where growth is more robust.
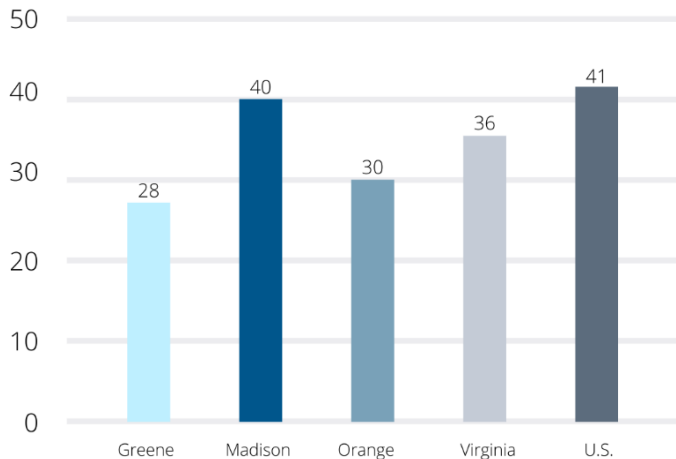
Source: U.S. Census Bureau, American Community Survey. 2014-18. Source geography: County

New Housing Starts – Building Permits

	Greene County		Madison County		Orange County	
	Single Family	**Multi-Family**	**Single Family**	**Multi-Family**	**Single Family**	**Multi-Family**
2018	139	10	60	0	187	0
2017	67	0	0	0	167	0
2016	98	42	44	0	132	0
2015	56	0	41	0	9	0
2014	68	48	31	0	86	0
2013	59	70	31	0	94	0
2012	76	0	28	0	67	100
2011	84	0	31	0	71	0
2010	99	136	27	0	54	0

Source: U.S. Census Bureau, American Community Survey, 2006-2010 and 2013-2017

Foreclosures

Foreclosures occur when a bank repossesses a home because the owner has stopped making payments. Overall, foreclosure rates in Skyline's service area have dropped consistently since 2010 when there were 810 families who lost their homes to foreclosure. Currently, both Orange and Greene are trending higher than both the state and national rates, while Madison is level with state rates.

Foreclosure Rates: January 2020
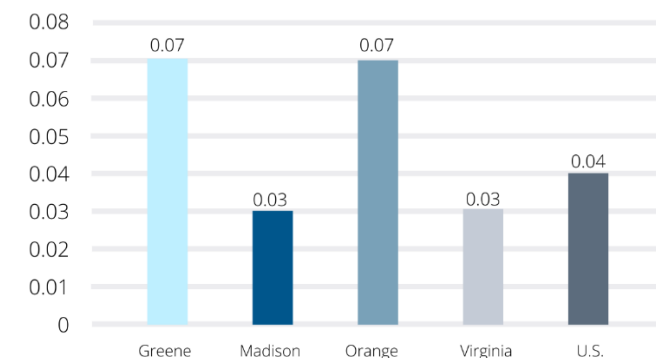

Source: realtytrac.com

Evictions

When tenants fail to pay their rent, they are at risk of being evicted by their landlord. While there are other reasons that might lead a landlord to evict a tenant, most evictions are a result of missing rent payments. Too often, this happens when a family spends more than 30 percent of their income on housing costs and an unanticipated expense – a medical bill, car repairs – places them in a position where they are unable to cover all their expenses.

While housing costs have steadily increased, incomes for most Americans have remained stagnant, and there has been no increase in housing assistance to meet the needs of poor renting families. According to the Eviction Lab, assistance is available to only one in four Americans who qualify.

Those with the highest risk of eviction include poor women – especially women of color – and domestic violence victims and families with children. Very often, families lose their possessions and the stress can result in poor performance, putting their jobs at risk. Eviction can be particularly traumatizing for children because the home represents both psychological and physical security. Losing this sense of security can lead to physical and mental health problems and poor performance in school.

The most recent data on evictions in our service area is 2016 when the eviction rate was reported to be 2.20 percent, less than half the rate of the state of Virginia but on par with the nation overall.

Eviction Rates
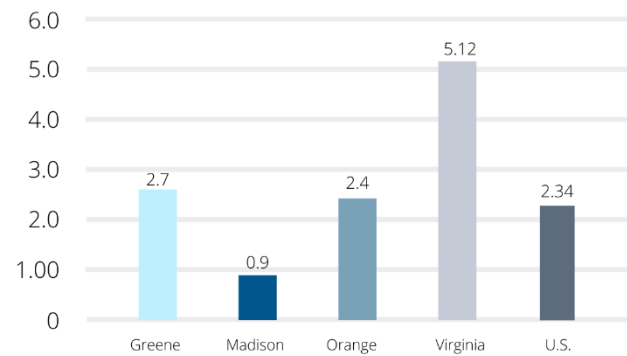
Source: Eviction Lab. 2016. Source geography: County

Homelessness

According to the U.S. Department of Housing and Urban Development, a person who lacks a fixed, regular, and adequate nighttime residence is considered homeless. Rural areas tend to have higher rates of unsheltered homeless due to the lack of services and shelters. In Skyline CAP's service area, families seeking shelter are referred to organizations in the community. Among those options are Barbara's House in Madison, shelters in Charlottesville, Culpeper and Harrisonburg, and various church organizations that open their facilities overnight.

Education

The period from birth through third grade is the most important period of learning in a child's life. Being able to read proficiently by third grad will set a child on a path to lifelong learning. In contract, deficiencies will cause the child to struggle as learning and comprehension depends on the ability to read text. According to a study by the Annie E. Casey Foundation, children are learning to read through the end of third grade. Once they enter fourth grade, however, that are reading to learn.

Skyline CAP's Head Start program addresses some of the need for early childhood education in our service area, specifically Greene and Madison counties. Orange County Public Schools offers Head Start in Orange County.

With few opportunities for additional learning, children in our service area are at a disadvantage. Most programs are not available until the child has entered third grade.

Graduation and Drop-Out Rates

According to the Alliance for Excellent Education, "individuals who drop out of high school are far more likely to spend their lives periodically unemployed, on government assistance, or cycling in and out of the prison system." Addressing drop-out rates and ensuring a complete high school education will lead to better employment opportunities and increase the likelihood that an individual will contribute to the local economy.

	All Students		Economically Disadvantaged	
	2018	2019	2018	2019
Greene County				
Four Year On-Time Graduation Rate	95.6	92.4	92.8	90.5
Drop-Out Rate	1.8	1.8	4.8	2.7
Madison County				
Four Year On-Time Graduation Rate	97.0	93.0	100	90.7
Drop-Out Rate	.8	3.1	0	4.7
Orange County				
Four Year On-Time Graduation Rate	93.2	93.8	91.6	91.3
Drop-Out Rate	5.2	3.8	5.9	5.5

Source: doe.virginia.gov

Skyline CAP's Project Discovery program provides educational outreach to public school students in Madison and Orange counties focused on helping students overcome issues that might otherwise prevent them from graduating high school. Students are also provided with resources and opportunities to explore options for life after high school.

Educational Attainment

Studies show that quality of life is linked to educational attainment. Lifestyles are healthier and participation in societal activities such as volunteerism and voting increases with the level of an individual's education. Society benefits as well through economic growth and stability.

Educational attainment in Skyline CAP's service area is shown in the table below.

Report Area	No High School Diploma	High School Only	Some College	Associates Degree	Bachelors Degree	Graduate or Professional Degree
Report Location	12.4%	33.9%	21.7%	6.8%	14.8%	10.4%
Greene	13.59%	30.7%	21.3%	6.7%	14.6%	13.2%
Madison	13.00%	35.9%	20.6%	6.4%	15.4%	8.8%
Orange	11.60%	34.9%	22.3%	7.0%	14.7%	9.6%
Virginia	10.69%	24.1%	19.4%	7.6%	21.7%	16.5%
United States	12.34%	27.1%	20.6%	8.4%	19.4%	12.1%

Source: U.S. Census Bureau, American Community Survey. 2014-18. Source geography: County

Of the Skyline CAP clients who provided information regarding their educational attainment, approximately 36 percent achieved a high school diploma only. Nearly half did not complete high school. Only 15 percent obtained some level of post-secondary education.

Location	0-8th Grade	9th - 12th Grade	High School Degree	GED / H.S. Equivalency	Some Post-Secondary	2 to 4 Year College
Greene County	23.01	8.39	9.25	2.15	3.66	1.29
Madison County	7.75	4.93	4.93	1.41	2.11	0
Orange County	34.25	12.71	22.65	3.31	10.5	1.66

Source: Skyline CAP Database (empowOR) - FY2019

Of the households seeking services and assistance from Skyline CAP, 35 percent have levels of income at 100 percent or below the poverty level, reflecting a likely correlation to lack of education. Training programs are needed to help the unemployed as well as the underemployed find meaningful employment and boost earnings, which could include on-the-job training and apprenticeships. Help with writing resumes and interview techniques, job search and placement would also improve employment prospects.

Health & Wellness

2019 County Health Rankings

The County Health Rankings Report is designed to help counties understand what influences the health of residents and how long they might live. The rankings look at a variety of measures that affect the future health of communities, such as high school graduation rates, access to healthy foods, rates of smoking, obesity, and teen births. This chart reflects the 2019 comparisons of Skyline CAP's service area as ranked amongst Virginia's 134 counties.

	Virginia	Greene	Rank	Madison	Rank	Orange	Rank
Health Outcomes			40		52		48
Length of Life			37		46		67
Premature Death	6,400	6,700		7,400		8,300	
Quality of LIfe		49		55		34	
Poor or Fair Health	16%	15%		15%		14%	
Poor Physical Health Days	3.5	3.4		3.6		3.2	
Poor Mental Health Days	3.5	3.6		3.8		3.5	
Low birthweight	8%	8%		7%		7%	
Health Factors			27		40		70
Health Behaviors			40		45		82
Adult Smoking	15%	17%		17%		17%	
Adult Obesity	29%	28%		29%		29%	
Food Environment Index	8.9	9.3		8.9		8.9	
Physical Inactivity	22%	23%		23%		23%	
Access to Exercise Opportunities	82%	39%		48%		48%	
Excessive Drinking	17%	17%		16%		16%	
Alcohol-Impaired Driving Deaths	31%	11%		33%		33%	
Sexually Transmitted Infections	473.2	198.3		236.0		236.0	
Teen Births	19	23		17		17	
Clinical Care			55		56		62
Uninsured	10%	13%		14%		12%	
Primary Care Physicians	1,310:1	4,840:1		1,870:1		2,090:1	
Dentists	1,470:1	9,810:1		2,660:1		3,280:1	
Mental Health Providers	630:1	2,180:1		4,430:1		2,120:1	
Preventable Hospital Stays	4,454	3,249		3,775		3,993	
Mammography Screening	43%	47%		46%		40%	
Flu Vaccinations	48%	54%		56%		51%	
Social & Economic Factors			20		34		50
High School Graduation	87%	95%		94%		94%	
Some College	70%	58%		57%		55%	
Unemployment	3.8%	3.0%		2.9%		3.8%	
Children in Poverty	14%	12%		15%		13%	
Income Inequality	4.8	3.8		3.9		3.9	
Children/Single-Parent Hshlds	30%	20%		38%		37%	
Social Associations	11.2	6.2		11.5		10.1	
Violent Crime	207	118		92		111	
Injury Deaths	60	57		91		104	
Physical Environment			12		21		109
Air Pollution - Particulate Matter	9%	9%		8%		9%	
Drinking Water Violations		No		No		Yes	
Severe Housing Problems	15%	10%		18%		15%	
Driving Alone to Work	77%	80%		79%		79%	
Long Commute - Driving Alone	39%	50%		37%		56%	

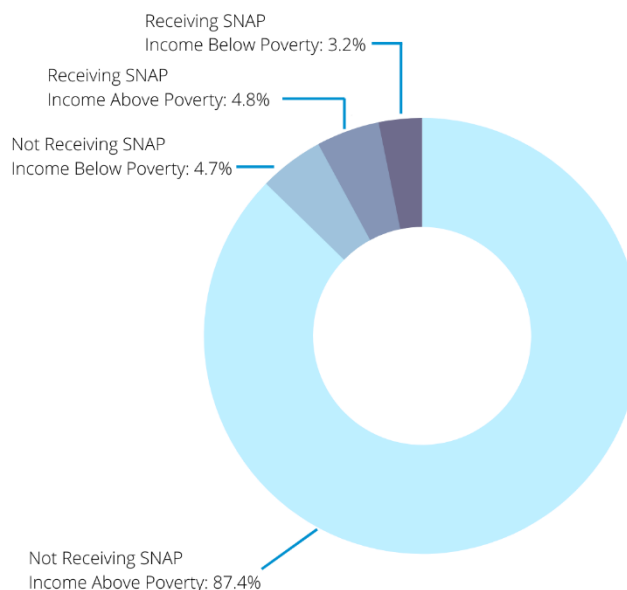Source: 2019 County Health Rankings Report: countyhealthrankings.org

Nutrition

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) assists income-eligible households with purchasing nutritious food. One in four children in the United States live in families participating in SNAP. The health benefits of SNAP are many: improved child health, improved caregiver health and increased food security for families and children. In addition, families participating in SNAP are in a better position to pay for medical expenses and still be able to cover food, rent and utilities.

Free/Reduced Lunch

A student from a family that is SNAP eligible is automatically eligible for free or reduced-price lunches at school through the National School Lunch Program. Students from families with incomes at or below 130 percent of the federal poverty level (FPL) are eligible for free meals. Families with incomes between 130 percent and 185 percent of the FPL are eligible for reduced-price meals.

Receiving SNAP Income Below Poverty: 3.2%

Receiving SNAP Income Above Poverty: 4.8%

Not Receiving SNAP Income Below Poverty: 4.7%

Not Receiving SNAP Income Above Poverty: 87.4%

Source: U.S. Census Bureau, American Community Survey, 2014-2018. Source geography: County.

Report Area	Total Students	Number Free/Reduced Price Lunch Eligible	Number Free/Reduced Price Lunch Eligible
Report Location	10,027	4,121	41.10%
Greene	3,177	1,268	39.91%
Madison	1,741	723	41.53%
Orange	5,109	2,130	41.69%
Virginia	1,286,853	525,022	40.80%
United States	50,737,716	24,970,187	49.21%

Source: National Center for Education Statistics. NCES - Common Core of Data, 2016017. Source geography: Address

It is important to understand the impact of poverty and hunger on a student's capacity to learn. Teachers interacting with students on a daily basis are in a position to recognize signs of hunger and to help the student and family find assistance.

Food Insecurity

According to Feeding America, one in 10 people in Virginia struggles with hunger. Termed food insecurity, families and individuals do not have reliable access to enough affordable, nutritious food. The chart below reflects food insecurity in Skyline CAP's service area:

Report Area	Total Population	Food Insecure Population, Total	Food Insecurity Rate
Greene	19,315	1,410	7.30%
Madison	13,111	1,180	9.00%
Orange	35,349	3,040	8.60%
Virginia	8,464,608	863,390	10.20%
United States	325,717,422	41,133,950	12.63%

Source: Feeding America. 2017.

Low Income and Low Food Access

Low food access is defined as living more than one-half mile from the nearest supermarket, supercenter, or large grocery store.

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent of Low Income Population with Low Food Access
Greene	18,403	4,718	1,543	32.70%
Madison	13,308	4,071	152	3.73%
Orange	33,481	10,199	3,167	31.05%
Virginia	8,001,024	2,183,843	369,317	16.91%
United States	308,745,538	106,758,543	20,221,368	18.94%

Source: U.S. Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2015.

There are a number of resources available in our service area to help reduce hunger. In Orange County, BRAFB provides a mobile food pantry to enhance existing resources by providing access to underserved areas. In Madison County, representatives from nonprofit and faith organizations are also working together with BRAFB to address food insecurity in Madison and nearby Culpeper County. Dubbed MUNCH (Madison United for Nutrition and Community Health), the group will also sponsor the distribution of Senior Food Boxes through BRAFB's Reach Program. The Madison Senior Center recently started a similar distribution to its members to provide nutritional food on days when the center is not open.

Economic Data

### Employment

Top 10 Employers by County

Greene County	Madison County	Orange County
Greene County School Board	Madison County School Board	Orange County School Board
Walmart	Plow & Hearth, LLC	County of Orange
County of Greene	Woodberry Forest School	Von Holtzbrinck Publishing
Lowes Home Centers, Inc.	County of Madison	Aerojet General Corporation
Stanardsville Healthcare, LLC	Madison Wood Preservers	American Woodmark Corporation
Blue Ridge School	Autumn Corporation	Green Applications
Osen Hunter Group, LLC	Mountainview Nursing Home	Germanna Community College
Insurance Inst. for Highway Safety	Food Lion	Orange County Nursing Home
McDonalds	Madison County Wines, LLC	Walmart
Food Lion	U.S. National Park Service	Battlefield Farms

Source: Virginia Employment Commission, Economic Information & Analytics, Quarterly Census of Employment and Wages, 2nd Quarter 2019.

Unemployment

Unemployment rates in our service area are below state and national levels. Statistics do not reflect, however, the underemployed, defined as highly skilled workers in low-paying and/or low-skill jobs as well as part-time workers who would prefer to be employed full-time.

Stable, gainful, full-time employment is the most positive component for alleviating poverty. Training programs are needed to help both the unemployed and the underemployed find meaningful employment and boost earnings, which could include on-the-job training and apprenticeships. Help with writing resumes and interview techniques, job search and placement would also improve employment prospects.
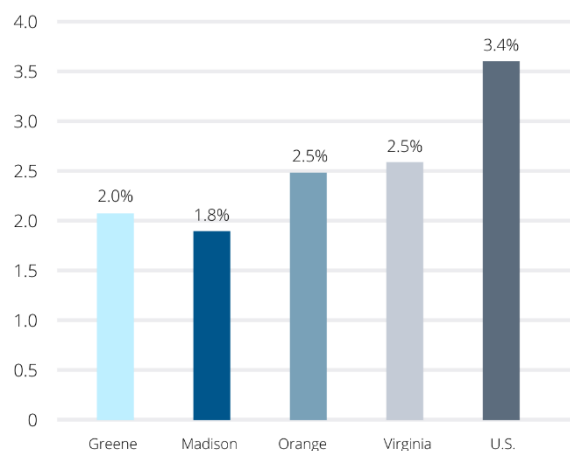
Source: U.S. Department of Labor, Bureau of Labor Statistics, 2019 - December. Source geography: County

Transportation

Transportation options are a hurdle for residents in rural areas, and those living in Skyline CAP's service area are no exception. Public transportation options are limited and not suited to reliable travel to and from work each day. Therefore, in rural areas, residents typically provide their own transportation. Unfortunately, people living in poverty do not always have the means to buy a vehicle. Of the residents surveyed, more than 30 percent reported that they do not have enough money to buy or make a down payment on a vehicle, nearly 17 percent shared that they have poor credit and are unable to get a loan, and 20 percent reported that they don't have enough money to cover the expense of maintain a vehicle,

including gas, insurance, repairs, etc. It is important to note, however, that more than half of low-income residents surveyed responded that they do not have issues with transportation at this time.

Commuting Patterns

Commuting patterns of people within our area reveal that people traveling outside the county in which they reside to get to a job far outnumber those who live and work in the same county.
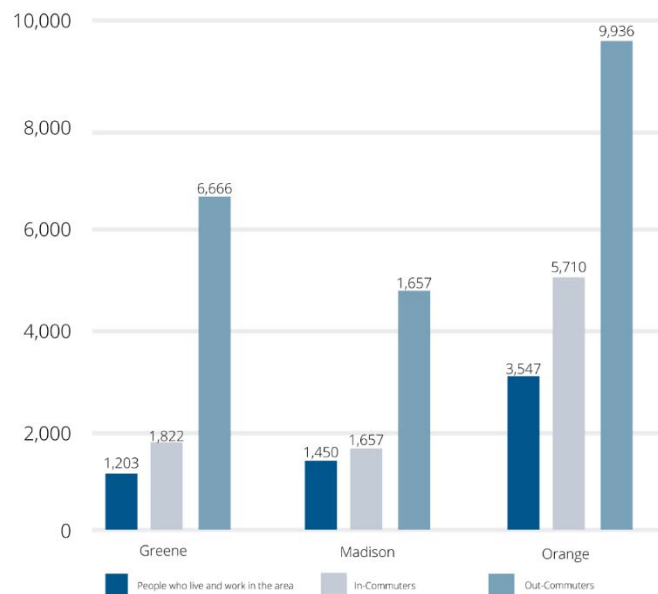
Source: U.S. Census Bureau, OnTheMap Application and LEHD Destination Employment Statistics, 2014.

Travel Time

Longer travel time to and from work impacts free time for parenting, educational pursuits and community involvement. Family members suffer as longer commutes limit available time to develop social capital – the network of relationships that a person develops, trusts and relies on for assistance.

Report Area	Workers That Commute Age 16 and up	Travel Time			
		< 10 minutes	10-30 minutes	30-60 minutes	> 60 minutes
Greene	9,192	11.89%	37.88%	42.96%	7.27%
Madison	5,575	8.70%	51.25%	29.63%	10.42%
Orange	15,466	9.92%	34.35%	33.29%	22.44%
Virginia	3,944,712	10.02%	47.99%	31.55%	10.44%
United States	143,148,111	12.45%	49.55%	28.89%	9.11%

Source:U.S. Census Bureau, American Community Survey. 2014-18.

Broadband Access

In predominantly rural areas such as Skyline's, access to high-speed internet is very limited. In fact, over 31 percent do not have access to broadband at home as compared to four percent in urban areas.

While there are efforts to promote county-wide availability of affordable and accessible high-speed internet service, the high cost to private providers drives the reality that it could be some time before residents in our service area will have access.

IDENTIFYING COMMUNITY NEEDS

Over the course of several months, Skyline CAP conducted surveys and interviews to identify the top needs in the communities it serves. Tools included electronic surveys sent to community partners, community members, and Skyline CAP board members and staff. Key informant interviews were conducted as well as a community meeting with area nonprofit organizations to gather additional feedback.

Community Partner / Community Member Surveys

Feedback was requested in six key areas:

Support for children

Respondents were asked to rank six categories related to children from most to least important. Affordable daycare, preschool and after-school care ranked highest followed by apprenticeships and job skill development for high school students.

Housing

Respondents were asked to rank six categories related to housing from most to least important. Affordable homes for rent, for the elderly and for purchase came out on top. Programs to lower utilities, first-time homebuyer and homeowner/rental financial counsel ranked lower.

Adult employment/education

Respondents were asked to score 10 areas as to need: great, some, little or no need and not sure. The top three needs were job skills training, tech school and apprenticeships, and resume and interview skills. Moderate needs were affordable evening college classes, help with GED/diploma, affordable evening childcare, transportation for work/school, and adult reading and literacy. English as a second language and business start-up assistance raked the lowest.

Household budget/expense

Respondents were asked to score 10 areas as to need: great, some, little or no need and not sure. Saving money and budgeting ranked highest followed by credit repair and tax preparation assistance.

Seniors

Respondents were asked to score 10 areas as to need: great, some, little or no need and not sure. All categories scored high, with transportation, help around the house, home repairs and meals scoring the highest. Those were followed closely by help with finances, errands, wellness checks and healthy life activities.

Emergency services

Respondents were asked to rank from most to least important. Help with utilities, food and shelter came out on top. Thrift shop and legal services ranked much lower.

Skyline CAP programs

Respondents were asked to rate the importance of Skyline's programs to the community. Head Start and Emergency Home Repairs came out on top. All programs ranked higher in "great need" than "some need" with the exception of first-time homebuyer. All categories had a few respondents reply that they weren't sure of the importance, but this was higher with regard to Healthy Families, perhaps due to a lack of knowledge of the program.

Individuals Living in Poverty

Surveys were also conducted with individuals who directly experience the effects of living in poverty. Due to the lack of internet access throughout all three counties, some of the surveys were conducted in person at food pantries and a meal program. Feedback was requested in 10 key areas:

Employment

Of the respondents who were experiencing issues with regard to employment, the majority cited lack of transportation as the greatest obstacle followed closely by a lack of training available to provide skills and/or education to help get a job.

Adult Education

The chief concern in this category was related to the lack of computer/internet access in the respondents' homes. This was followed by a lack of affordable childcare.

Housing

The top three issues related to housing included inability to rent/buy due to poor credit; lack of funds for security deposit or down payment; and lack of affordable rental housing.

Nutritional

The majority of those responding with concerns about nutrition cited that they are ineligible for SNAP. Most of the respondents indicated that nutrition is not a concern.

Financial

The majority of respondents who expressed concern with finances indicated that they need help repairing credit, which was followed by difficult managing money.

Transportation

Most of the respondents with transportation concerns indicated that they do not have the money to buy or make a down payment on a vehicle. A lack of funds to maintain a vehicle was also cited, followed closely by poor credit holding them back from getting a loan to buy a vehicle.

Childcare

Of the respondents experiencing issues with childcare, the majority felt that childcare is too expensive, followed by a lack of childcare providers.

Emergency Services

The majority of those who have accessed emergency services in the last 12 months needed assistance in paying utilities.

Healthcare/Dental

The majority of the respondents who expressed concerns about healthcare and dental services indicated that they have no insurance and services are too expensive. Most of the respondents indicated that they are not experiencing healthcare issues at this time.

Seniors

While the majority of the respondents declared that services for seniors is not an issue for them, of those who have concerns, transportation came out on top. Specifically, a lack of convenient schedules

for the transportation that is available for medical appointments followed closely by lack of transportation available for basic errands such as going to the grocery store and pharmacy.

Key Informant Interviews

As part of the assessment process, interviews were conducted with organizations considered to be key informants – those who possess first-hand knowledge about the community through programs and services they provide. Interviews were conducted with staff from Department of Social Services in Orange and Greene counties and the Jefferson Area Board of Aging's Senior Center in Greene County. A group meeting was also held with representatives of several nonprofit agencies in Madison County. Responses from each interview/meeting closely mirrored one another with affordable housing, transportation, particularly for seniors, educational opportunities, and affordable childcare rising to the top in each county. The main difference was the order of importance for each need. For example, affordable housing was identified as a top need in both Greene and Madison counties, while affordable childcare was expressed as the top need in Orange County.

Community Resources

Greene County

Local Government

Greene County is governed by a five-member Board of Supervisors elected to four-year terms by citizens from each of the county's magisterial districts, with one at-large member. County operations are overseen by the County Administrator and staff carrying out the plans of the Board of Supervisors.

The town of Stanardsville is governed by a five-member Town Council, including the mayor, who are elected to serve four-year terms. The Council's primary responsibility is setting policies for the general safety and welfare of Stanardsville citizens.

Emergency Services & Public Safety

Greene County Emergency Services provides all-hazard response services in Greene County, including fire prevention/suppression, emergency medical, hazardous material mitigation, technical and water rescue, public fire and life safety education, emergency management and disaster planning. The Greene County Rescue Squad is an all-volunteer organization; their Emergency Medical Technicians and Paramedics respond to emergency calls throughout the county. The county is served by three volunteer fire departments located in Stanardsville, Ruckersville, and Dyke. The Greene County Sheriff serves the entire county.

Medical Services

The Greene Care Clinic is an independent, nonprofit healthcare facility for uninsured residents of Greene County. The Clinic also provides assistance to individuals seeking to obtain reduced-cost health insurance under the Affordable Care Act.

The Greene County Health Department offers information and services in the following areas: family health, sexual health clinic, WIC, immunizations, community health, free child safety seats for eligible families, referrals for PrEP, and vital records.

Region Ten's Greene Counseling Center provides behavioral health and developmental services, including a wide range of services for mental health and substance abuse problems.

There are also numerous doctors and dentists within the county, including those associated with Martha Jefferson Hospital and the University of Virginia. For higher levels of care, the University of Virginia is nearby in Charlottesville.

Education

Public Schools

Greene County Public Schools include:

- Nathaniel Greene Primary School - pre-K through 2nd grades
- Nathanael Greene Elementary School – 3rd through 5th grades
- Ruckersville Elementary School - kindergarten through 5th grades
- William Monroe Middle School - 6th through 8th grades
- William Monroe High School - 9th through 12th grades

The school system also has a technical education program (Green County Technical Education Center), which provides alternative technical training in areas such as agriculture, architectural design, automotive technology, building trades, business and information technology, cosmetology and barbering, culinary services, engineering technology, HVAC-R, and nursing health sciences.

Skyline CAP partners with the school system to provide Head Start programs at Greene County Primary School.

Private Schools
- Blue Ridge School - all-boys college preparatory boarding school for grades nine through 12.
- United Christian Academy - a faith-based learning institution serving pre-K through 12th grade

Higher Education

Technical, Business and Community Colleges
- Piedmont Virginia Community College
- Germanna Community College
- Blue Ridge Community College
- American National University

Universities and Colleges
- University of Virginia
- James Madison University
- Mary Baldwin University
- Bridgewater College
- Eastern Mennonite University

Child Care
- Greene County Child Care Center
- Piper Ivy Preschool, Inc.
- Skyline CAP Head Start
- Small Steps Preschool
- YMCA Afterschool and Camp Program at Ruckersville Elementary

Public Housing
None

Senior Services
The Jefferson Area Board on Aging (JABa), which serves the Charlottesville region, provides senior services to Greene County, including operation of the JABA Greene Community Senior Center. The center offers free health screenings and a nutritious hot lunch, as well as other activities. Membership is free.

Social Service Providers
- Greene County Department of Social Services – federal and state social service programs, including TANF, VIEW, and childcare subsidies
- Skyline Community Action Partnership (CAP)- affordable housing, foreclosure prevention, rental assistance, financial literacy workshops, Head Start and emergency home repair

- Greene Care Clinic – healthcare
- Region Ten—mental health medical
- Love, Inc.—crisis assistance—rent/utilities
- GRACE—Greene Alliance of Church and Community Efforts –emergency financial assistance and counseling and food pantry
- Feeding Greene – food pantry
- Blue Ridge Area Food Bank
- Blue Ridge Presbyterian Church—crisis assistance food pantry through Blue Ridge Area Food Bank
- Piedmont Housing Alliance
- AHIP—Albemarle Housing Improvement Program – home repair and assistance
- LEAP – energy-efficiency home repair programs
- Habitat for Humanity – self-help homeownership program
- Pregnancy Center of Central Virginia (Charlottesville or Orange)
- Thomas Jefferson Area Coalition for the Homeless (Charlottesville) homeless support services
- The Haven—housing shelter and assistance
- The Salvation Army—housing shelter and assistance
- VirginiaHousingSearch.com—housing locator service
- SHE—Shelter for Help in Emergency—domestic violence emergency shelter
- Central Virginia Legal Aid Society—legal aid
- Greene County Technical Education Center—adult education
- VEC—Virginia Employment Commission—workforce center
- Virginia Dept. of Rehabilitative Services—employment assistance for disabled
- 211 Virginia—state service directory

Utilities

Rapidan Service Authority (RSA) provides the water supply for the county, drawing water from the Rapidan River. RSA also manages wastewater for the county. Electricity in the county is provided primarily by Rappahannock Electric Cooperative (REC).

Transportation

Greene County Transit (GCT) is operated by the local government and funded by the Virginia Department of Rail and Public Transportation. In operation since 1976, GCT provides on-demand, door-to-door service for anyone in the county with a need for transportation. It provides access within all of Greene County and the city of Charlottesville.

The Charlottesville-Albemarle Airport (CHO) is located nearby in Albemarle County and offers commercial passenger service with non-stop flights.

Public Library

The Greene County Library, part of the Jefferson-Madison Regional Library system, is located in Stanardsville. The library is open six days a week, closed only on Sunday. The library offers programs for kids, teens, and adults.

Parks & Recreation

Greene County Community Parks and Recreation oversees operation of the county's one district park, Greene County Community Park. It includes 64 acres of county-owned land purchased in 1996. It is located on Route 33 between Stanardsville and Ruckersville and includes soccer fields, a playground, a disc golf course, nature trails, and a picnic shelter.

Greene County enjoys property abutting the Shenandoah National Park and Rapidan Wildlife Management Area (10,327 acres with public accessibility).

Madison County

Local Government

Madison County is governed by a five-member Board of Supervisors elected from the county at large and serving staggered four-year terms. The county administrator is the chief administrative officer, performing duties outlined by the Code of Virginia.

The Town of Madison Is governed by five elected officials that include a mayor, vice mayor and three councilors.

Emergency Services & Public Safety

Madison County Emergency Medical Services provides emergency medical care seven days a week from 5 a.m. to 6 p.m. Madison County Rescue Squad is a volunteer service in the county. Madison County Rescue Squad is a volunteer agency providing emergency care to citizens and visitors. The 911 center has 10 full-time dispatchers and operates 24 hours a day, seven days a week, with a minimum of two dispatchers on duty. The Madison County Volunteer Fire has more than 50 members responding to over 350 calls each year. The Madison County Sheriff serves the entire county.

Medical Services

Madison Free Clinic is a nonprofit organization serving uninsured residents of Madison County who meet eligibility guidelines. The clinic also provides limited dental and vision care in addition to nutritional counseling.

The Madison County Health Department offers information and services in the following areas: child care coordination, child health services, childbirth education, family planning, health education, hepatitis C, maternity, Positive Parenting Program (Triple P), tobacco cessation counseling, medical nutrition therapy, medication assisted treatment, and women's services.

Piedmont Regional Dental Clinic offers affordable oral health care using different fee schedules to assist patients with lower household incomes.

There are no private medical offices in Madison County offering primary care services. Nearby hospitals include Culpeper Medical Center and University of Virginia Medical Center (Charlottesville).

Education

Public Schools
- Madison County Primary School – pre-K through 2nd grade
- Waverly Yowell Elementary School – 3rd through 5th grades
- William H. Wetsel Middle School – 6th through 8th grades

- Madison County High School – 9th through 12th grades

Skyline CAP partners with Madison County Public Schools to offer two Head Start classrooms. In addition, Skyline offers Project Discovery programs to Madison's middle and high school students.

Private Schools
- Grymes Memorial School – private, coeducational day-school for pre-K through 8th grade
- Culpeper Christian School – preschool through 8th grade
- Woodberry Forest School – all-boys boarding school for grades nine through 12

Higher Education
Technical, Business and Community Colleges
- Germanna Community College
- Piedmont Virginia Community College

Universities and Colleges (nearby)
- University of Virginia
- James Madison University
- University of Mary Washington
- Bridgewater College
- Eastern Mennonite University

Child Care (licensed)
- Madison Learning Center Inc.
- Ms. Carolyn Smithson
- Skyline CAP, Inc. Head Start

Public Housing
None

Senior Services
The senior center in Madison County, located in the town of Madison, is operated by the Rappahannock Rapidan Community Services Board's Aging Services program. It is for individuals 60 and over. There is no fee to attend, although a contribution towards the cost of lunch is requested. The senior center provides activities, crafts, exercise, and informational programs. Transportation is provided.

Aging Together provides information and referrals for food, housing/home repairs, transportation, veterans' services, etc. to those who are 60 or older or caring for an older adult.

Social Service Providers
- Madison County Department of Social Services – federal and state social service programs, including TANF, VIEW, and childcare subsidies
- Skyline Community Action Partnership (CAP) - affordable housing, emergency home repair, foreclosure prevention, rental assistance, financial literacy workshops, Head Start pre-school and Healthy Families support services
- MESA (Madison Emergency Services Association) – financial assistance, food pantry, transitional housing units (Barbara's House)

- SAFE (Services to Abused Families) - domestic violence prevention and shelter
- Blue Ridge Area Food Bank
- Madison County Free Clinic –healthcare services
- RRCSB—Rappahannock-Rapidan Community Services—comprehensive behavioral health, development disability, substance use disorder and aging services
- Pregnancy Center of Central Virginia (Orange or Culpeper) –pregnancy services
- Piedmont Dental Clinic – dental services
- Hospice of the Rapidan
- CHASS—Culpeper Housing and Shelter Services – homeless shelter and rapid-rehousing services
- Rapidan Better Housing – home repair services
- Foothills Housing Network—housing assistance
- VirginiaHousingSearch.com—housing locator service
- VEC—Virginia Employment Commission—Workforce Center
- Virginia Dept. of Rehabilitative Services—employment assistance for disabled
- 211 Virginia—state service directory
- LAWS—Legal Aid Works
- Madison County Literacy Council –adult GED programs and employment skills
- Boys & Girls Club – programs for children and youth
- Aging Together – referrals and resources for seniors

Utilities

Electricity in the county is provided by Rappahannock Electric Cooperative and Dominion Power. Water and sewer services are provided by Rapidan Service Authority.

Transportation

Public transportation in Madison County is provided by the Rappahannock-Rapidan Regional Commission through the Foothills Area Mobility System. The Foothills Express runs from Culpeper to Madison to Charlottesville on a scheduled route on Tuesdays, Wednesdays and Thursdays. Wheelchair accessible.

The Charlottesville Albemarle Airport (CHO) is located nearby in Albemarle County and offers commercial passenger service.

Public Library

The Madison County Library offers computer access as well as books, videos, magazines, and books on tape. The library is open six days a week.

Parks & Recreation

Hoover Ridge Park is a 182-acre facility that includes fields for baseball, football, and soccer. There are walking/running trails, an outdoor amphitheater, a pond, and a site for the Madison County Farmer's Market. White Oak Canyon and Old Rag Mountain are popular hiking destinations. Shenandoah National Park is located in the county as well as a portion of Skyline Drive.

Orange County

Local Government

Orange County government includes a five-member Board of Supervisors elected from each district and serving staggered four-year terms. The county also has an administrator direct and supervise day-to-day operations.

The Town of Orange and the Town of Gordonsville have five-member councils with a town manager that oversees the town operations.

Emergency Services & Public Safety

Five volunteer fire departments and three emergency medical services agencies serve Orange County. The Orange County Emergency Communications Center answers 911 calls 24 hours a day, seven days a week. The Orange County Sheriff serves the entire county and is supported by local police in the towns of Orange and Gordonsville.

Medical Services

The Orange County Free Clinic provides primary medical care and prescription assistance to low-income, uninsured and under-insured residents of Orange County. The clinic provides acute medical and chronic care, x-rays and lab tests, referrals to specialty care, generic medications through local pharmacies, limited mental health counseling services, limited women's care, and dental vouchers.

Living Water Community Clinic, a mission of the Lake of the Woods Church, serves uninsured patients with household incomes that do not exceed 200 percent of the federal poverty level.

The Orange County Health Department provides a variety of services including WIC, dental services, immunizations and medical clinics that address family planning, maternity, and child health, among other services.

Piedmont Regional Dental Clinic offers affordable oral health care using different fee schedules to assist patients with lower household incomes.

Orange County is served by a number of physicians and dentists. Several hospitals are located nearby, including Culpeper Medical Center, University of Virginia Medical Center (Charlottesville), and Mary Washington Hospital (Fredericksburg).

Education

Public Schools

Orange County Public Schools include:

- Gordon-Barbour Elementary School – kindergarten through 5th grades
- Lightfoot Elementary School - 3rd through 5th grades
- Unionville Elementary School – kindergarten through 2nd grades
- Orange Elementary School – kindergarten through 5th grades
- Locust Grove Primary School - kindergarten through 2nd grade
- Locust Grove Elementary School - 3rd through 5th grades
- Locust Grove Middle School - 6th through 8th grades
- Prospect Heights Middle School - 6th through 8th grades

- Orange County High School – 9th – 12th grades

The public school system also operates the Head Start and Early Head Start programs. These classrooms are located in Unionville, Orange, Gordonsville, and Locust Grove.

Private Schools
- Grymes Memorial School – private, coeducational day-school for pre-K through 8th grades.

Higher Education
Technical, Business and Community Colleges
- Germanna Community College – Culpeper and Locust Grove campuses
- Piedmont Virginia Community College
- American National University

Universities and Colleges
- University of Virginia
- University of Mary Washington
- Strayer University
- Veritas Baptist College

Child Care (licensed)
- Bright Side Early Care and Learning Center – two locations
- Corner Pre-School
- Daniella Holmes
- Donna Conway
- Gordon Barbour Child Care Program – Orange County Government
- Grymes Memorial School, Inc.
- Jupiter Learning Academy
- Locust Grove School Age Child Care – Orange County Government
- Mrs. Ellen Steele
- Ms. Audrey Stafford
- Ms. Charlise Brock
- Ms. Constance Lewis
- Ms. Cynthia Holmes
- Ms. Dianna McIlwee
- Ms. McShanna Jackson
- Orange Elementary Child Care Program – Orange County Government
- The Lake of the Woods Church Child Care Center

Public Housing
- Belleview Senior Apartments

Senior Services
The senior center in Orange County is operated by the Rappahannock Rapidan Community Services Board's Aging Services program. It is for individuals 60 and over. There is no fee to attend, although a

contribution towards the cost of lunch is requested. The senior center provides activities, crafts, exercise, and informational programs. Transportation is provided.

Aging Together provides information and referrals for food, housing/home repairs, transportation, veterans' services, etc. to those who are 60 or older or caring for an older adult.

Social Services

- Orange County Department of Social Services – federal and state social service programs, including TANF, VIEW, and childcare subsidies
- Skyline Community Action Partnership (CAP)- affordable housing, emergency home repair, foreclosure prevention, rental assistance, financial literacy workshops, and Healthy Families support services
- CHASS—Culpeper Housing and Shelter Services – homeless shelter, prevention and rapid-rehousing services
- Orange County Free Clinic –healthcare services
- Piedmont Dental Clinic – dental services
- Orange County Literacy Council –adult GED programs and employment skills
- Aging Together – referrals and resources for seniors
- Blue Ridge Area Food Bank – food bank
- Boys & Girls Club – programs for children and youth
- Hospice of the Rapidan
- Orange County Habitat for Humanity – self-help homeownership program
- Rapidan Better Housing – home repair services
- SAFE (Services to Abused Families) – domestic violence prevention and shelter
- The Good Samaritan—food pantry
- Love Outreach—food pantry
- Shining Hands—mobile food pantry
- RRCSB—Rappahannock-Rapidan Community Services—comprehensive behavioral health, development disability, substance use disorder and aging services
- Head Start—preschool education
- Health Department—medical services
- Pregnancy Center of Central Virginia – pregnancy services
- Food Pantry – food assistance
- Food Nutrition Program, Virginia Extension Office – dietary/nutrition education and assistance
- Paul Stefan Home for Expectant Mothers – pregnancy support
- LAWS—Legal Aid Works
- VEC—Virginia Employment Commission—workforce center
- Virginia Dept. of Rehabilitative Services—employment assistance for disabled
- 211 Virginia – state service director
- Virginia Career Works – workforce center

Utilities

Electricity in the county is provided by Rappahannock Electric Cooperative and Dominion Power. Orange County is one of three counties in the state that own and operate their own public works facility; they provide their own water and sewage treatment.

Transportation

Local public transportation is provided by the Town of Orange Transit System (TOOT). The fare is $0.25 each way within the town or $0.50 between Orange and Gordonsville.

General aviation services are provided from both the Orange and Gordonsville airports. The Charlottesville Albemarle Airport (CHO) is located nearby in Albemarle County and offers commercial passenger service.

Public Library

The main branch of Orange County's library system. The main branch is in the town of Orange and offers a full range of materials as well as computer/internet access and programs for children and adults. There are also branches in Gordonsville and Locust Grove.

Parks and Recreation

Orange County Parks and Recreation operates five facilities in the county and provides numerous organized activities. Barboursville Park in Barboursville offers a playground, picnic shelter, and other amenities. Booster Park, near Orange County Airport, features a playground, picnic areas, a pavilion, and fields for baseball, softball, football, and soccer.

Dix Memorial Pool, located in Gordonsville, is the only swimming pool in the county. It is operated by the town of Gordonsville.

A sand volleyball court and tennis courts are located at Locust Grove Middle School and are open for public use when school is not in session.

Parks within the Town of Orange include Veteran's Park Taylor Park, Belleview Avenue Park, and Hazel Sedwick Park. Taylor Park and the Lion's Pavilion at Veteran's Park may be reserved for private rental. The other two offer playground equipment and picnic tables.

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