



PUBLIC DISCLOSURE

August 28, 2017

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Oak View National Bank
Charter Number: 24849

128 Broadview Ave
Warrenton, VA 20186

Office of the Comptroller of the Currency

400 7th Street S.W., Washington DC 20291

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating: The institution is rated Satisfactory.

The Lending Test is rated: Satisfactory

- The Bank's loan-to-deposit ("LTD") ratio is more than reasonable;
- A majority of home mortgage loans originated during the evaluation period were within the Bank's Assessment Area ("AA");
- The distribution of home mortgage loans represents reasonable penetration among borrowers of different income levels;
- The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the census tracts of different income levels;
- The Bank did not receive any CRA related complaints during the evaluation period.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor

vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

Oak View National Bank (“OVNB,” “Bank,” or “Institution”), established in 2009 and headquartered in Warrenton, Virginia (“VA”), is a nationally chartered community Bank with banking offices located in Fauquier and Culpeper counties in VA. OVNB does not have any affiliates or subsidiaries. During the first quarter of 2013, OVNB expanded its AA by opening a new branch office in Culpeper, VA. The loan production office in Culpeper, VA was relocated to the new branch facility.

As of the evaluation date, the Bank operates a network of three branch offices. Of the branch offices, one office is located in a moderate-income census tract, and two offices are located in middle-income census tracts. All branches offer lobby hours from 8:30 a.m. to 4:00 p.m. Monday through Thursday, with extended hours until 6:00 p.m. on Fridays, and Saturday hours from 9:00 a.m. to 12:00 p.m. Additionally, two branch offices offer drive-up services.

OVNB offers a variety of consumer and commercial banking products and services. Lending products include home mortgages, home equity loans and lines of credit, commercial loans, credit cards, and consumer loan products, including auto loans, recreational vehicles, and motorcycles. Deposit products include checking and savings accounts, certificates of deposit, individual retirement accounts, and money market accounts. The Bank also offers remote deposit capture, merchant services, safe deposit boxes, free mobile banking, and mobile deposit through several smartphone platforms. The Bank’s website, www.oakviewbank.com, provides additional information on its services.

As of June 30, 2017, OVNB reported total assets of \$204.6 million and Tier 1 capital of 20.1 million. As of the same date, OVNB’s balance sheet includes \$168.0 million in total loans consisting of 48.11 percent residential real estate mortgages, 30.66 percent commercial real estate mortgages, 10.83 percent commercial loans, 6.87 percent home equity lines of credit, and less than 4.00 percent of other loans consisting of loans secured by farmland, consumer loans, and agriculture loans. Deposits, sourced from the Bank’s market area, total \$162.9 million.

There are no financial or legal impediments to hinder OVNB’s ability to help meet the credit needs of the communities it services. OVNB received a “Satisfactory” rating under the “Small Bank” rating criteria at the previous CRA evaluation, dated July 2, 2012.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation assesses the performance of OVNB pursuant to the Community Reinvestment Act (“CRA”) during the review period, which spanned from January 1, 2015 through December 31, 2016. The OCC evaluated the Bank using Small Bank

performance criteria, which includes a Lending Test. The Lending Test considers the Institution's performance pursuant to the following criteria: LTD Ratio Analysis; AA Concentration; Geographic Distribution; Borrower Profile; and Response to CRA Complaints.

OVNB's primary loan product based on originations and purchases during the evaluation period is residential mortgages. This evaluation considers reportable mortgage loans pursuant to the Home Mortgage Disclosure Act of 1975 ("HMDA") for the calendar years 2015 and 2016.

Data Integrity

In order to ensure that OVN's record of originating residential mortgage loans was accurate and reliable, the OCC analyzed loan data OVN collected and reported in accordance with the HMDA requirements. The OCC performed a data integrity review during the second quarter of 2017 to determine whether the data was reliable to use in an evaluation of the Bank's lending.

Selection of Areas for Full-Scope Review

We conducted a full scope review on OVN's designated AA. The AA is located within the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division Metropolitan Statistical Area ("MSA") 47894 and consists of all tracts in Fauquier and Culpepper Counties, and portions of Loudoun and Rappahannock Counties. We performed a full-scope review of this AA. Refer to appendix A for more information.

Ratings

The Bank's overall rating is based solely on the full-scope review of its one AA.

Other

In assessing the Bank's performance, we contacted a local non-profit organization whose mission is to provide opportunities for economically disadvantaged people. The contact mentioned that the local financial institutions are supportive of the area's credit needs and support community development activities. The contact acknowledged that over the years several banks have provided on and off funding support to the organization.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Conclusions with Respect to Performance Tests

Performance under the Lending Test is satisfactory. The LTD ratio is more than reasonable. OVNB originated a majority of its loans inside the AA. The record of lending to borrowers of different incomes reflects reasonable penetration given the performance context. The geographic distribution of loans reflects reasonable dispersion throughout census tracts of different income levels. All lending test criteria are listed below:

Loan-to-Deposit Ratio

OvNB’s quarterly average net LTD ratio is more than reasonable and exceeds the standards for satisfactory performance. The Bank’s quarterly average LTD ratio over the 21-quarter review period was 98.75 percent. The ratio ranged from a high of 102.10 percent at June 30, 2017 to a low of 90.02 percent at June 30, 2015. There are no other similarly situated institutions to OvNB in the AA.

Lending in Assessment Area

OvNB granted a majority of the number and dollar volume of loans inside its delineated AA, and meets the standard for satisfactory performance. In total, the Bank originated 153 HMDA-reportable loans totaling \$33.9 million over the assessment period. Of the 153 originations, 68.63 percent of the number of loans and 78.54 percent of the dollar volume were originated within the Bank’s AAs. Refer to the following table for more information:

Table 1 - Distribution of Loans Inside and Outside of Assessment Area										
Loan Category of Type	Number of Loans					Dollar Volume (\$000’s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$(000s)	%	\$	%	\$
HMDA Reportable	105	68.63	48	31.37	153	26,600	78.54	7,268	21.46	33,868

Source: OvNB’s HMDA – reported data from 01/01/15 – 12/31/16.

Lending to Borrowers of Different Incomes

The distribution of home loans reflects reasonable penetration among borrowers of different income levels within the AA, and OvNB’s record of lending to borrowers of different incomes meets the standard for satisfactory performance. In our analysis, we took into consideration the lack of affordability for a low- or moderate-income family to purchase a home. Based on the 2010 census data, the median cost of housing was \$405,962. The 2016 HUD updated median family income is \$105,700, which means a low-income family earned less than \$52,850 per year. Additionally, moderate-income families earned at least \$52,850 but less than \$84,560. Therefore, low- and moderate-

income borrowers would have difficulty qualifying for home mortgage loans. Furthermore, 6.28 percent of households in the AA are below the poverty level.

Home Purchase Loans

The percentage of home purchase loans to both low- and moderate-income borrowers exceeds the percentage of low- and moderate-income families in the AA. With an overall market share of 0.91 percent, an analysis of lending in low- and moderate-income borrowers was not meaningful.

Home Improvement Loans

OVNB's percentage of home improvement loans to both low-and moderate-income borrowers was significantly lower than the percentage of low- and moderate-income families in the AA. The Bank's market share for moderate-income borrowers exceeded the Bank's overall market share for home improvement loans. The Bank does not have a market share for low-income borrowers.

Home Refinance Loans

The percentage of home refinance loans to low-income borrowers was near the percentage of low-income families. The percentage of home refinance loans to moderate-income borrowers was significantly lower than the percentage of low- income families in the AA. With an overall market share of less than one percent, a market share analysis was not meaningful.

The following table shows the distribution of home loan products among borrowers of different income levels in the AA for the period of January 1, 2015 through December 31, 2016 as compared to the percentage of families in each income category:

Table 2 – OVNB's HMDA-Reportable Loans By Borrower Income Level in the Assessment Area								
Borrower Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Families	% of Number of Loans	% of AA Families	% of Number of Loans	% of AA Families	% of Number of Loans	% of AA Families	% of Number of Loans
Home Purchase	23.98	27.27	20.03	21.21	23.15	21.21	32.85	30.30
Home Improvement	23.98	14.29	20.03	14.29	23.15	28.57	32.85	42.86
Home Refinance	23.98	22.98	20.03	14.29	23.15	20.00	32.85	42.86

Source: OVNB's HMDA data 1/1/2015 -12/31/2016; 2010 U.S. Census data

Geographic Distribution of Loans

The geographic distribution of home loans in the AA reflects reasonable dispersion in the moderate-income tracts. There are no low-income geographies in the AA; therefore, an

analysis of lending in low-income geographies would not be meaningful and was not performed. We found no conspicuous gaps or areas of low penetration in the Bank's lending patterns.

Home Purchase Loans

OVNB's percentage of home purchase loans was below the percentage of owner-occupied homes in moderate-income geographies. The Bank's market share in moderate-income geographies was below the overall market share of home purchase loans in the AA.

Home Improvement

OVNB's percentage of home improvement loans in moderate-income geographies substantially exceeded the percentage of owner-occupied homes in moderate-income geographies. The Bank's market share in moderate-income geographies was below the overall market share of home improvement loans in the AA.

Home Refinance

OVNB's percentage of home refinance loans in moderate-income geographies exceeded the percentage of owner-occupied homes in moderate-income geographies. With an overall market share of less than one percent in the moderate-income geographies, a market share analysis was not meaningful.

The following table details the Bank's performance compared to the percentage of owner-occupied housing units in each census tract income level for the period of January 1, 2015 through December 31, 2016:

Table 3 – OVNБ’s HMDA-Reportable Loans By Census Tract Income Level in the Assessment Area								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan type	% of AA Owner Occupied Housing	% of Number of Loans	% of AA Owner Occupied Housing	% of Number of Loans	% of AA Owner Occupied Housing	% of Number of Loans	% of AA Owner Occupied Housing	% of Number of Loans
Home Purchase	0.00	0.00	32.17	24.39	56.32	65.85	11.51	9.76
Home Improvement	0.00	0.00	32.17	37.50	56.32	62.50	11.51	0.00
Home Refinance	0.00	0.00	32.17	34.88	56.32	60.47	11.51	4.65

Source: OVNБ’s HMDA data 1/1/2015 -12/31/2016; 2010 U.S. Census data

Responses to Complaints

OVNB has not received any complaints about its performance in helping to meet AA credit needs during this evaluation period.

Appendix A: Scope of Examination

OVNB has identified its AA to include all tracts located in Fauquier and Culpepper Counties, and portions of Loudoun and Rappahannock Counties. The AA is located within the Washington-Arlington-Alexandria, DC-VA-MD-WV MD MSA 47894. The AA consists of 28 census tracts, of which there are nine moderate-income census tracts, 15 middle-income census tracts, and four upper-income census tracts. There are no low-income census tracts in the AA. The AA meets the regulatory requirements and does not arbitrarily exclude any low- or moderate-income census tracts. The following table shows demographic information for the AA:

Demographic Information for Full-Scope Area: OVNB AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	28	0.00	32.14	53.57	14.29	0.00
Population by Geography	124,805	0.00	35.81	54.10	10.08	0.00
Owner-Occupied Housing by Geography	32,941	0.00	32.17	56.32	11.51	0.00
Business by Geography	9,925	0.00	30.52	55.61	13.87	0.00
Farms by Geography	998	0.00	31.26	50.10	18.64	0.00
Family Distribution by Income Level	31,890	23.98	20.03	23.15	32.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,034	0.00	46.91	47.39	5.69	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2016 Households Below Poverty Level		= \$100,486 = \$105,700 = 6.28%	Median Housing Value Unemployment Rate State of VA		= \$405,962 = 3.8%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census, and 2016 HUD updated MFI.

The 2010 U.S. Census reported the total population of the AA at 124,805. Within the AA, there are 43,070 households and 31,890 families. There are 48,804 housing units, of which, 67.50 percent are owner-occupied, 20.75 percent are rental-occupied, and 11.75 percent are vacant housing units. Approximately 32.17 percent of owner-occupied housing is located in moderate-income geographies, 56.32 percent in middle-income geographies, and 11.51 percent in upper-income geographies. The median housing cost is \$ 405,962.

The 2010 median income for this AA was \$100,486, and the 2016 HUD updated median family income is \$105,700. Approximately 23.98 percent of families are low-income, 20.03 percent are moderate-income, 23.15 percent are middle-income, and 32.85 percent are upper-income. Additionally, 25.55 percent of households received social security, 21.71 percent were retired, and 6.28 percent of households were below the poverty level.

The AA includes 9,925 businesses and 998 farms, the majority of which report revenues of \$1 million or less. The primary economic engines for the area are agriculture, forestry & fishing, construction, retail trade, and services.

Competition for loans and deposits within the AA is moderate. Based upon the most recent 2015 Peer Mortgage Data, there were 358 lending institutions within OVNB's AA competing for mortgage applications. OVNB ranks 41st with a market share of 0.65 percent. The top five lenders included Wells Fargo Bank, NA., George Mason Mortgage, LLC, Quicken Loans, PennyMac Loan Services, LLC, and Branch Banking and Trust Company. Collectively, these top lenders accounted for 24.96 percent of the area's total market share.

Based on the June 30, 2016 FDIC Summary of Deposit Market Share report, OVNB's deposit market share in the Culpeper County was 3.09 percent, ranking OVNB sixth out of seven institutions. The market share in the Fauquier County was 8.53 percent, ranking OVNB third out of eleven institutions. The Bank's primary competitors in the Culpeper County are: Union Bank & Trust (three offices, 36.96 percent market share), Wells Fargo Bank, NA (3 offices, 28.07 percent market share), SunTrust Bank (two offices, 16.25 percent market share), Branch Banking and Trust Company (one office, 7.93 percent market share), and Virginia Community Bank (One office, 4.90 percent). The Bank's primary competitors in the Fauquier County are: The Fauquier Bank (six offices, 29.71 percent market share), and Branch Banking and Trust Company (six offices, 21.32 percent market share).

According to the Bureau of Labor Statistics, the June 30, 2017 unemployment rate for the State of Virginia was 3.7 percent. As of the same date, the unemployment rates for Culpeper and Fauquier Counties were 3.6 percent and 3.4 percent, respectively. The national unemployment rate was 4.4 percent, as of the same date.

The five largest employers are the Fauquier County School Board, Fauquier Health System, County of Fauquier, the U.S. Department of Transportation, and Walmart. Culpeper enjoys a diversified economy with strong manufacturing, trade, services, and agricultural sectors. Manufacturing activity includes: auto parts, composite materials and cabinetry, wire cable, fiber optics, and iron castings. Major Service industries include: IT colocation and managed hosting, international financial telecommunications, computer software design, uniform rentals, health care, education, and government. International firms have a significant presence in the community.

The majority of Fauquier County workers commute outside of the County for work. One factor that contributes to the difficulty of finding and maintaining employment, particularly for lower income workers, is transportation. According to the local non-profit organization we contacted, due to the rural nature of the area, it is nearly impossible to establish standard routes that will serve all of the needs. Commuter services are currently targeted for individuals travelling to Northern Virginia and Washington, DC, rather than within the local community. The local organization also said that lower income individuals are more likely to work within the local community because they do not have the resources to travel far distances, have trouble coordinating childcare, and do not need to travel far for the low-skill jobs for which they are qualified.