

**Need and Demand Analysis For
Cross Creek Apartments
120 North Lunenburg Avenue
South Hill, Virginia 23970**

**Prepared For
Flatiron Partners
1714 East Boulevard
Charlotte, NC 28203**

Effective Date
February 20, 2019

Date of Report
March 13, 2019

Prepared By

**Gill
Group**
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March 13, 2019

Mr. Charlie Irlick
Flatiron Partners
1714 East Boulevard
Seattle, Washington 98104

Dear Mr. Irlick:

Following is a market study which was completed for Flatiron Partners, under the guidelines set forth by the Virginia Housing Development Authority. The subject is located at 120 North Lunenburg Avenue in South Hill, Virginia. The subject is an existing Rural Development and LIHTC property designated for seniors 62 and older. The subject consists of one two-story elevator apartment building containing 19 units. The building is of frame construction with brick and siding exterior and asphalt shingle roofs. Unit amenities include a refrigerator, range/oven, dishwasher, carpet, vinyl, blinds, coat closet, balcony, patio, pull cords and safety bars. Once rehabilitation is complete, units will contain laminate vinyl flooring. Project amenities include a meeting room, picnic area, extra storage, laundry facility, on-site management, on-site maintenance and gazebo.

The purpose of the following market study is to determine if the community has a need for the subject units. To do so, the analysts (Samuel T. Gill and Janice F. Gill, MAI) utilized data from the U.S. Census Bureau, ESRI Business Information Solutions and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by Eric E. Walker while visiting the site on February 20, 2019. An attempt was made to survey 100 percent of all housing in the area.

I certify that there is not now nor will there be an identity of interest between or among the applicant, contractor, architect, engineer, attorney, interim lender, subcontractors, material suppliers, equipment lessors or any of their members, directors, officers, stockholders, partners or beneficiaries without prior written identification to Virginia Housing Development Authority and written consent to such identity of interest by Virginia Housing Development Authority. All recommendations and conclusions are based solely on the professional opinion and best efforts of the analyst. This statement is given for the purpose of inducing the United States of America to make a loan as requested in the loan pre-application or application of which this statement is a part.

A handwritten signature in black ink that reads "Samuel T. Gill".

Samuel T. Gill
Market Analyst

A handwritten signature in black ink that reads "Janice F. Gill".

Janice F. Gill, MAI
Market Analyst

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CERTIFICATION

This is to certify that a field visit was made by the market analyst or one of his associates and information was obtained from publications of federal, state and local agencies. Interviews were held with apartment owners or managers, local officials and others as appropriate who may be knowledgeable of the housing market in South Hill.

In accordance with Virginia Housing Development Authority, I hereby certify that the information provided in this Market Study was written according to Virginia Housing Development Authority's market study requirements and is truthful and accurate to the best of my knowledge and belief. The estimates of demand for senior housing made by this report are based on the assumption of a free market situation, unencumbered by local mores, affirmative fair housing marketing or prejudice toward the site location.

This is to affirm that I will receive no fees which are contingent upon approval of the project by Virginia Housing Development Authority, before or after the fact, and that I will have no interest in the housing project.



Samuel T. Gill
Market Analyst



Janice F. Gill, MAI
Market Analyst

Tax ID Number: 43-1352932

March 13, 2019

IDENTITY OF INTEREST

I understand and agree that Virginia Housing Development Authority will consider an identity of interest to exist between the loan applicant as the party of the first part and general contractors, architects, engineers, attorneys, interim lenders, subcontractors, material suppliers or equipment lessors as parties of the second part under any of the following conditions:

1. When there is any financial interest of the party of the first part in the party of the second part;
2. When one or more of the officers, directors, stockholders or partners of the party of the first part is also an officer, director, stockholder or partner of the party of the second part;
3. When any officer, director, stockholder or partner of the party of the first part has any financial interest whatsoever in the party of the second part;
4. When the party of the second part advances any funds to the party of the first part other than an interim lender advancing funds to enable the applicant to pay for construction and other authorized and legally eligible expenses during the construction period;
5. When the party of the second part provides and pays on behalf of the party of the first part the cost of any legal services, architectural services or interim financing other than those of the survey, general superintendent or engineer employed by a general contractor in connection with obligations under the construction contract;
6. When the party of the second part takes stock or any interest in the party of the first part as part of the consideration to be paid them; and
7. When there exists or comes into being any side deals, agreements, contracts or undertakings entered into thereby altering, amending or canceling any of the required closing documents or approval conditions as approved by Virginia Housing Development Authority.

I certify that there is not now nor will there be an identity of interest between or among the applicant, contractor, architect, interim lender, subcontractors, material suppliers, equipment lessors or any of their members, directors, officers, stockholders, partners or beneficiaries without prior written identification to Virginia Housing Development Authority and written consent to such identity of interest by Virginia Housing Development Authority. This statement is given for the purpose of inducing the United States of America to make a loan as requested in the loan pre-application or application of which this statement is a part.

There is no identity of interest between the loan applicant and the Market Analyst or Gill Group.



Samuel T. Gill
Market Analyst

March 13, 2019



Janice F. Gill, MAI
Market Analyst



Formerly known as
National Council of Affordable
Housing Market Analysts

NCHMA MEMBER CERTIFICATION

This market study has been prepared by Gill Group, Inc., a member in good standing of the National Council of Housing Market Analysts (NCHMA). This study has been prepared in conformance with the standards adopted by NCHMA for the market analysts' industry. These standards include the *Standard Definitions of Key Terms Used in Market Studies*, and *Model Content Standards for the Content of Market Studies*. These Standards are designed to enhance the quality of market studies and to make them easier to prepare, understand, and use by market analysts and by the end users. These Standards are voluntary only, and no legal responsibility regarding their use is assumed by the National Council of Housing Market Analysts.

Gill Group, Inc. is duly qualified and experienced in providing market analysis for Affordable Housing. The company's principals participate in the National Council of Housing Market Analysts (NCHMA) educational and information sharing programs to maintain the highest professional standards and state-of-the-art knowledge. Gill Group, Inc. is an independent market analyst. No principal or employee of Gill Group, Inc. has any financial interest whatsoever in the development for which this analysis has been undertaken.

Samuel T. Gill
Market Analyst
Gill Group

March 13, 2019

Janice F. Gill, MAI
Market Analyst

PART A:
EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market exists for the rehabilitation of the existing 19-unit development designed for seniors 62 and older and that there is no need for alterations of any kind. This recommendation is made based on the information included in this report and assuming that the project is completed as detailed in this report. Any changes to the subject could alter the findings in this report.

Project Description

The subject, Cross Creek Apartments, is an existing Rural Development and LIHTC senior development set at 60 percent of the area median income. The property contains a total of 19 units. The property is applying for an allocation of Low-Income Housing Tax Credits which will set the income eligibility to individuals earning 40, 50 and 60 percent of the area median income. In addition, the property will remain a Rural Development property with Rental Assistance for all units.

Cross Creek Apartments is comprised of one two-story walk-up apartment building containing 19 units. The building is of frame construction with brick and vinyl siding exteriors and asphalt shingle roof.

The following chart lists the subject’s proposed unit distribution by unit type, size and rent structure.

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES								
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent	Proposed RD Rental Rates
1/1	2	636	40%	\$438	\$766	\$66	\$700	\$710
1/1	8	636	50%	\$547	\$766	\$66	\$700	\$710
1/1	9	636	60%	\$657	\$766	\$66	\$700	\$710

The subject property is applying for Low Income Housing Tax Credits, and the units will be at 40, 50 and 60 percent of the area median income. The proposed rents are above the maximum allowable LIHTC rents. However, the subject is a Rural Development property that will continue to be a Rural development property with Rental Assistance for all units. Therefore, residents will never pay more than 30 percent of their income towards rent.

Housing Profile

The rental housing stock in the market area is comprised of single-family homes and market-rate and subsidized/income-restricted apartment complexes. Most of the market area’s rental units have high occupancy rates. In addition, several of the properties have waiting lists. The current vacancy rate in surveyed subsidized/income-restricted apartment complexes is 1.9 percent. The

current vacancy rate in surveyed market-rate apartment complexes is 5.3 percent. The rehabilitated development will not have an adverse impact on the market area. There is one income-restricted development that will compete directly with the Rural Development units. However, all developments have stabilized occupancy levels, with several of these developments containing waiting lists.

Market Feasibility

The following table shows the net demand by bedroom type.

CAPTURE RATE BY INCOME LIMITS				
Income Restrictions:	1BR Units @ 40% (\$0 - \$18,680)	1BR Units @ 50% (\$0 - \$23,350)	1BR Units @ 60% (\$0 - \$28,020)	Project Total (\$0 - \$28,020)
All Units at Subject	0.5%	2.0%	2.2%	1.9%

Overall the market shows a net demand of 1,000 units for units at or below 60 percent of the area median income. The subject is an existing Rural Development senior development that contains 19 units, all of which have Rental Assistance. The overall capture rate for all units at or below 60 percent is 1.9 percent if the subject were entirely vacant. However, the subject is 100 percent occupied with no vacant units; therefore, the capture rate considering the subject entirely vacant is elevated. Considering only the subject's vacant units the capture rate would be 0.0 percent. After researching the vacancy rates of the existing units in the area, it is firmly believed that the development will continue to satisfy a portion of the continued demand for the units within the market. It is believed that property will meet the demand for affordable housing in the market area.

Evaluation of Project

The development is located at 120 North Lunenburg Avenue. Therefore, the subject has average visibility and easy access. The subject's existing site plan and project design are similar to competing apartment developments. The subject's one-bedroom units are suitable in the market. The subject's unit and project amenities are relatively superior to similar to most surveyed comparables. The subject's proposed rents will provide a good value to prospective tenants.

Positive/Negative Attributes

Strengths: The subject's location is comparable to other developments in the market area. Its in-unit and common area amenities are similar to superior to the other developments in the market area. When these factors are taken into consideration, the subject's units provide a good value to prospective tenants.

Weaknesses: There are no apparent weaknesses.

Conclusion

The subject can acquire its required share of the market area for the following reasons:

- Once rehabilitation is complete, the subject's condition and amenities will be competitive to other existing projects. Therefore, no modifications to the subject are necessary.
- Cross Creek Apartments is an existing Rural Development and LIHTC property that contains 19 units, with Rental Assistance for all units. Therefore, residents will never pay more than 30 percent of their income towards rent.
- Based on the occupancy level of existing apartment complexes in the market area, the existing waiting lists, the projected population and household growth and the economic factors, it is believed that when the rehabilitation is completed, the subject property will continue to meet the demand for affordable housing in the market area.
- According to the past, present and future demographic and economic trends within the primary market area, it is the opinion of the analyst that the existing development is suitable for the market area. Given the current low vacancy rates and existing waiting lists, the development will not have an adverse effect on the existing rental comparables and the anticipated pipeline additions to the rental base.

PART B:

INTRODUCTION AND SCOPE OF WORK

Scope of Work

The Scope of Work Rule requires us to gather and analyze information about those assignment elements that are necessary to properly identify the problem to be solved. According to the Standards Rule 1-2, identification of the problem to be solved requires us to identify the following assignment elements.

- Client and any other intended users: The client and developer for this market study assignment is Flatiron Partners. The intended users of the report are Flatiron Partners and Virginia Housing Development Authority. No other users are intended.
- Intended use of the analyst's opinions and conclusions: The intended use of this market study is to apply for Low Income Housing Tax Credits through Virginia Housing Development Authority.
- Effective date of the analyst's opinions and conclusions: The effective date of the rental estimate is February 20, 2019.
- Subject of the assignment and its relevant characteristics: The subject property is an existing 19-unit apartment complex known as Cross Creek Apartments. It is located east of North Lunenburg Avenue and west of North Brunswick Avenue. Its physical address is 120 North Lunenburg Avenue.
- Assignment conditions: Assignment conditions include assumptions, extraordinary assumptions, hypothetical conditions, supplemental standards, jurisdictional exceptions, and other conditions that affect the scope of work. The following assumptions are used in this market study assignment:
 - An environmental audit was not provided. I am not qualified to complete an environmental audit. The stated opinion of rental rates is predicated on the assumption that no hazardous substances or conditions materially affect the subject property.
 - The Americans with Disabilities Act (ADA) became effective January 26, 1992. No specific compliance survey or analysis of the identified property has been made to determine whether it is in conformity with the various detailed requirements of the ADA. It is possible that a compliance survey of the property together with a detailed analysis of the requirements of the ADA could reveal that the property will not comply with one or more of the requirements of the Act. If so, this fact could have an adverse impact upon the value of the property. Since there is no direct evidence relating to this issue, it is assumed that no substantial immediate outlays will be mandated by governing authorities to meet ADA requirements.
 - The building improvements meet all governing codes, unless otherwise noted in this report.

An **extraordinary assumption**¹ is defined as:

An assumption, directly related to a specific assignment, which, if found to be false, could alter the analyst's opinions or conclusions. Extraordinary assumptions presume as fact otherwise uncertain information about physical, legal, or economic characteristics of the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis.

An extraordinary assumption may be used in an assignment only if:

- It is required to properly develop credible opinions and conclusions;
- The analyst has a reasonable basis for the extraordinary assumption;
- Use of the extraordinary assumption results in a credible analysis; and
- The analyst complies with the disclosure requirements set forth in USPAP for extraordinary assumptions.²

The following extraordinary assumptions are used in this market study consultation assignment:

- The market study was written under the extraordinary assumption that the property will be rehabilitated as indicated in the Scope of Rehab.

A **hypothetical condition**³ is defined as:

A condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results but is used for the purpose of analysis. Hypothetical conditions are contrary to known facts about physical, legal, or economic characteristics of the subject property; or about conditions external to the property, such as market condition or trends; or about the integrity of data used in an analysis.

A hypothetical condition may be used in an assignment only if:

- Use of the hypothetical condition is clearly required for legal purposes, for purposes of reasonable analysis, or for purposes of comparison;
- Use of the hypothetical condition results in a credible analysis; and
- The analyst complies with the disclosure requirements set forth in USPAP for hypothetical conditions.⁴

¹Uniform Standards of Professional Appraisal Practice, *2018-2019 Edition* (The Appraisal Foundation, 2018), pg. U-3

²Uniform Standards of Professional Appraisal Practice, *2018-2019 Edition* (The Appraisal Foundation, 2018), pg. U-19

³Uniform Standards of Professional Appraisal Practice, *2018-2019 Edition* (The Appraisal Foundation, 2018), pg. U-3

⁴Uniform Standards of Professional Appraisal Practice, *2018-2019 Edition* (The Appraisal Foundation, 2018), pg. U-19

This market study was completed in accordance with the requirements set forth in Virginia Housing Development Authority's 2019 Market Study Guidelines.

Janice F. Gill, a State Certified General Real Estate Appraiser, oversaw and supervised all data collection and analysis and performed the research. The following actions were taken to complete this appraisal.

- On February 20, 2019 Eric E. Walker, a Market Analyst, conducted an interior and exterior inspection of the subject property to determine the property's physical and functional characteristics. Eric E. Walker inspected all common areas and at least one unit of each varying type.
- The purpose of this market study is to determine if the community has a need for the subject units. To do so, the analysts utilize data from the U.S. Census Bureau, Nielsen Claritas and Ribbon Demographics and various other demographic resources. Community information and opinion was also utilized. The research retrieved data from several of the following: internet sites, local newspapers and rental publications, town records, owners and managers of local apartment properties, local real estate brokers, fellow analysts and the analyst's office files.
- During the week of February 20, 2019, Samuel T. Gill inspected the exterior of each comparable property used in the analysis. When available, Samuel T. Gill inspected the interiors of the comparable properties. Unit sizes were measured when an interior inspection was available, or from floor plans (excluding balconies/patios and mechanical areas) if available.
- During the verification process, Janice F. Gill, or one of her associates talked with the managers or leasing agents of the comparable properties, to confirm all data and to collect additional information about each comparable, including size, age, amenities, occupancy rates and general market information. Whenever possible, floor plans and brochures were obtained, which describe the comparable properties unit size, feature and amenities.

PART C:

PROJECT DESCRIPTION

PROPERTY DESCRIPTION

Project Name: Cross Creek Apartments
Location: 120 North Lunenburg Avenue
South Hill, Virginia
Project Type: Senior 62 and older
Construction Type: Rehabilitation
Developer: Flatiron Partners
Area Median Family Income: \$51,900

The subject, Cross Creek Apartments, is an existing Rural Development and LIHTC senior development set at 60 percent of the area median income. The property contains a total of 19 units. The property is applying for an allocation of Low-Income Housing Tax Credits which will set the income eligibility to individuals earning 40, 50 and 60 percent of the area median income. In addition, the property will remain a Rural Development property with Rental Assistance for all units.

Project Design

Cross Creek Apartments is comprised of one two-story elevator apartment building containing 19 units. The building is of frame construction with brick and siding exterior and asphalt shingle roof. The property is not a scattered site development.

Unit Features, Project Amenities and Services

Unit amenities include a refrigerator, range/oven, dishwasher, carpet, vinyl, blinds, coat closet, balcony, patio, pull cords and safety bars. Once rehabilitation is complete, units will contain laminate vinyl flooring.

Common Amenities and Services

Project amenities include a meeting room, picnic area, extra storage, laundry facility, on-site management, on-site maintenance and gazebo.

Parking

The complex contains open asphalt parking with 19 spaces.

Utilities

The following table describes the project's utility combination.

UTILITY SCHEDULE		
Utility	Type	Who Pays
Heat	Central Electric	Tenant
Air Conditioning	Central Electric	Tenant
Hot Water	Electric	Tenant
Cooking	Electric	Tenant
Other Electric	Electric	Tenant
Cold Water/Sewer	N/A	Landlord
Trash Collection	N/A	Landlord

Unit Mix, Size and Rent Structure

The following chart lists the subject's existing unit distribution by unit type, size and rent structure.

Unit Type	# of Units	Avg. Square Footage	Contract Rent	Utility Allowance
1/1	19	636	\$601	\$66
	19			

The following chart lists the subject's proposed unit distribution by unit type, size and rent structure.

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES								
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent	Proposed RD Rental Rates
1/1	2	636	40%	\$438	\$766	\$66	\$700	\$710
1/1	8	636	50%	\$547	\$766	\$66	\$700	\$710
1/1	9	636	60%	\$657	\$766	\$66	\$700	\$710

The subject property is applying for Low Income Housing Tax Credits, and the units will be at 40, 50 and 60 percent of the area median income. The proposed rents are above the maximum allowable LIHTC rents. However, the subject is a Rural Development property that will continue to be a Rural development property with Rental Assistance for all units. Therefore, residents will never pay more than 30 percent of their income towards rent.

The subject property will attract senior households with one to two persons, and incomes below \$28,020.

LIHTC INCOME LIMITS			
Person in Households	40%	50%	60%
1	\$16,360	\$20,450	\$24,540
2	\$18,680	\$23,350	\$28,020
3	\$21,040	\$26,300	\$31,560
4	\$23,360	\$29,200	\$35,040
5	\$25,240	\$31,550	\$37,860
6	\$27,080	\$33,850	\$40,620

Source: HUD

Location/Site Characteristics

The property site is currently zoned R2-16, General Residential District. The subject is located on one single site. It is not a scattered site development. The subject is located in Census Tract 9302.00.

The neighborhood is comprised primarily of single-family residences. Single-family residences and vacant land are located north of the site. Single-family residences and commercial properties are located south and west of the site. Single-family residences are located east of the subject. The neighborhood is 95 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 40 percent is comprised of commercial properties. Another five percent of the land use is made up of multifamily dwellings. The remaining five percent is vacant land. The area is mostly suburban.

The subject is located at 120 North Lunenburg Avenue. Therefore, the subject has average visibility and easy access.

Owner’s Scope of Repairs

The property will undergo a substantial rehabilitation and will be in good condition. The proposed scope of work is comprehensive and includes replacement of appliances, kitchen cabinets, bathroom vanities and medicine cabinets, windows, interior and exterior doors, hot water heaters, air conditioning units, toilets and baths, flooring and structural elements such as exterior brick and wall supports, roofing and re-grading and striping of the parking lots. In addition, all flooring will be replaced with laminate vinyl flooring. The total estimated construction costs are \$912,000, or \$48,000 per unit. The rehabilitation is anticipated to begin in March 2020 and end in March 2021.

PART D:
SITE EVALUATION

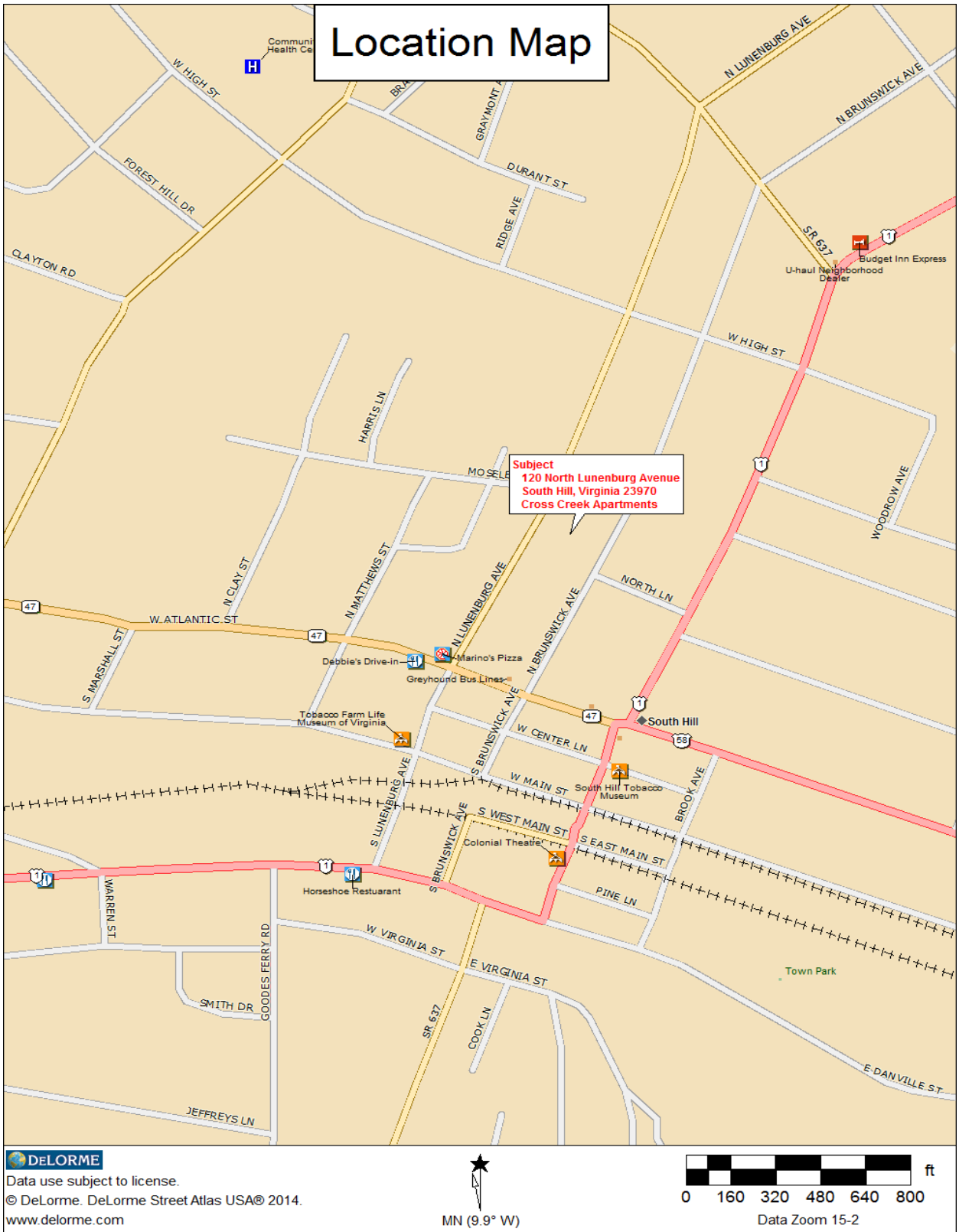
SITE EVALUATION

Project Location

The existing development contains 19 senior units in South Hill, Virginia. South Hill is a town located in Mecklenburg County which is located in the southern portion of Virginia. Nearby cities include Henderson, North Carolina; Roanoke Rapids; North Carolina; Petersburg, Virginia; Colonial Heights, Virginia; Wake Forest, North Carolina and Rocky Mount, North Carolina. Mecklenburg County has the following boundaries: North – Lunenburg County; East – Brunswick County; South –State of North Carolina; and West – Charlotte and Halifax Counties. According to Nielson Claritas; Ribbon Demographics, the Town of South Hill had a population of 4,616 for 2019, and Mecklenburg County had a population of 30,642 for 2019.

The primary market area consists of Mecklenburg County. The market area has the following boundaries: North – Lunenburg County; East – Brunswick County; South – State of North Carolina; and to the West – Charlotte and Halifax Counties. This is the area from which the subject would normally draw its applicants. According to Nielson Claritas; Ribbon Demographics, the market area had a population of 30,642 for 2019.

Major highways in Mecklenburg County include Interstates 77, 85, 277 and 485; U.S. Highways 21, 29, 29, 74 and 521; and State Highways 16, 24, 27, 49, 51, 73, 115, 160 and 218. The subject is in the central portion of the town. The development is located at 120 North Lunenburg Avenue.



DeLORME

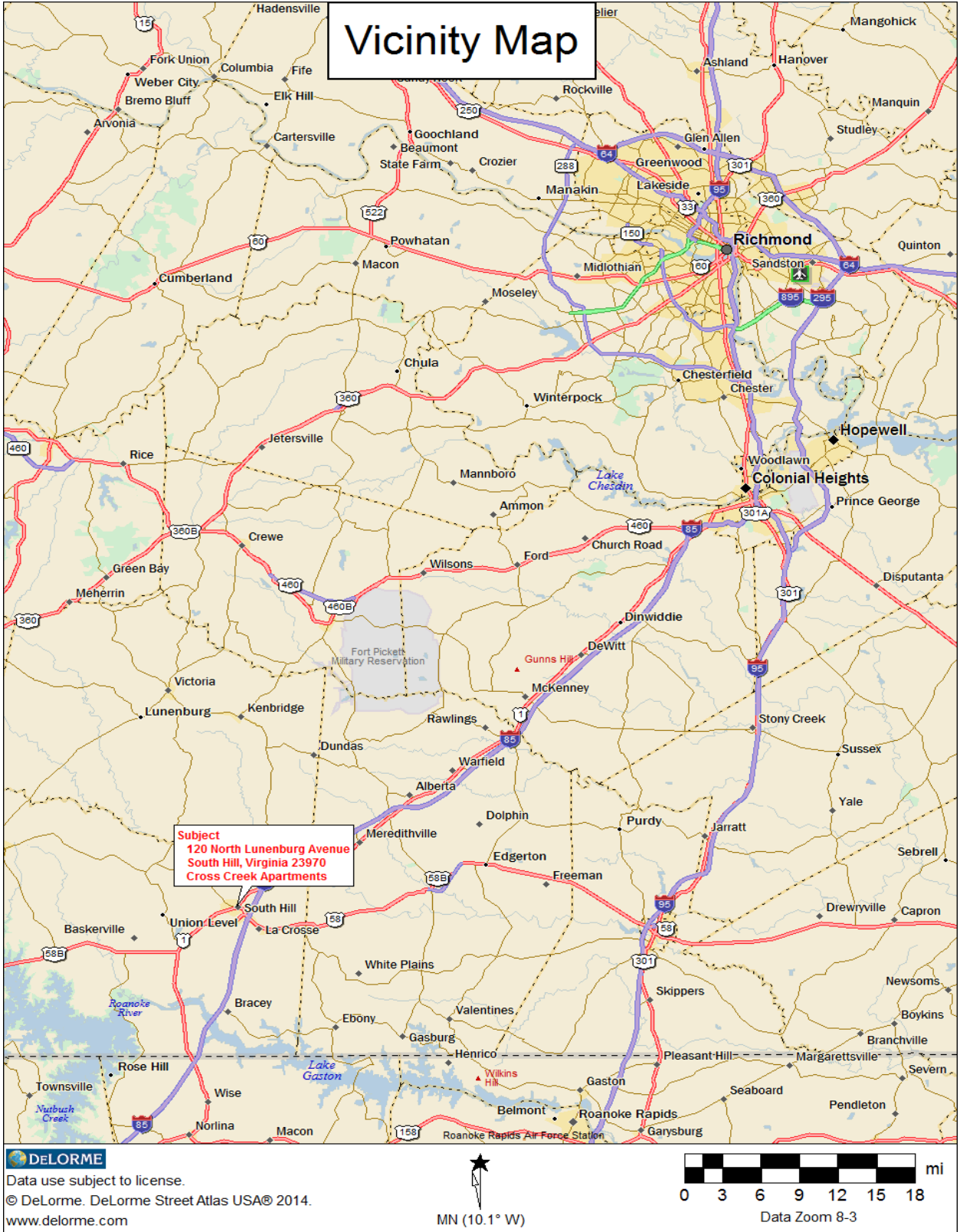
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MN (9.9° W)

0 160 320 480 640 800 ft
Data Zoom 15-2



Community and Site Information
Site Characteristics

The development is in a primarily residential neighborhood in the central portion of the Town of South Hill. The development is located at 120 North Lunenburg Avenue.

The property is easily accessed via North Lunenburg Avenue, which provides access to West Atlantic Street. West Atlantic Street connects to State Highway 1, a major thoroughfare throughout the town.

The property site is currently zoned R2-16, General Residential District. The subject is located on one single site. It is not a scattered site development. The subject is located in Census Tract 9302.00.

Surrounding Land Uses

The neighborhood is comprised primarily of single-family residences. Single-family residences and vacant land are located north of the site. Single-family residences and commercial properties are located south and west of the site. Single-family residences are located east of the subject. The neighborhood is 95 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 40 percent is comprised of commercial properties. Another five percent of the land use is made up of multifamily dwellings. The remaining five percent is vacant land. The area is mostly suburban.





View of Subject Sign



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Gazebo



View of Picnic Area



View of Leasing Office



View of Mail Area



View of Elevator



View of Laundry Facility



View of Meeting Room



View of Typical Living Area



View of Typical Kitchen



View of Typical Bedroom



View of Typical Bath



View of Parking Lot



View of Parking Lot



View of Street



View of Street



View to the North



View to the South



View to the East



View to the West

Nearby Employment Opportunities

Most market area tenants have blue collar occupations. According to the Nielsen Claritas and Ribbon Demographics, approximately 81 percent of the market area works in the service and laborer industries.

Parks and Recreational Opportunities

Recreational facilities and areas in South Hill and Mecklenburg County include but are not limited to the following: Centennial Park, Parker Park, South Hill YMCA, South Hill Country Club, Woodfield Club, Tobacco Heritage Trail, Buggs Island Lake, Lake Gaston, Whittle's Mill, Tobacco Farm Life Museum of Virginia, Model Railroad Museum and Wildlife Exhibit, Virginia S. Evans Doll Museum, South Hill Cinema and Colonial Center for Performing Arts.

Government

The Town of South Hill operates under a Council-Mayor form of government; one mayor and an eight-member Town Council. The Town is served by the South Hill Police Department. In addition, the town is served by the South Hill Volunteer Fire Department which has 40 volunteers.

Utilities

The Town of South Hill provides water and sewer services to the residents of the city. Electricity is provided by Dominion Virginia Power or Mecklenburg Electric Cooperative. Natural Gas is provided by Columbia Gas. Basic telephone services are provided by AT&T and Verizon.

Health Services

Hospitals in the area include VCU Health Community Memorial Hospital, Halifax Regional Hospital, Southside Community Hospital, Behavioral Health Services of Community Memorial Health Center, Granville Medical Center, Community Memorial Pavilion and Community Memorial Hospital-South Hill. Clinics in the area include South Hill Family Medicine, CMH Women's Health Clinic, VCU Health South Hill Commonwealth Neuro Specialist, VCU Health South Hill Internal Medicine and Critical Care, American Life Line Medical, VCU Health CMH Cancer and Specialty Care and VCU Health CMH Hundley Center.

Transportation

Major highways in Mecklenburg County include Interstates 77, 85, 277 and 485; U.S. Highways 21, 29, 29, 74 and 521; and State Highways 16, 24, 27, 49, 51, 73, 115, 160 and 218. Interstate and intrastate bus services are provided by Greyhound. Amtrak provides commuter rail services to the area. The nearest major airport is Richmond International Airport in Richmond, Virginia. Additional airports in the area include Lunenburg County Airport and Emporia Greenville Regional Airport.

Crime

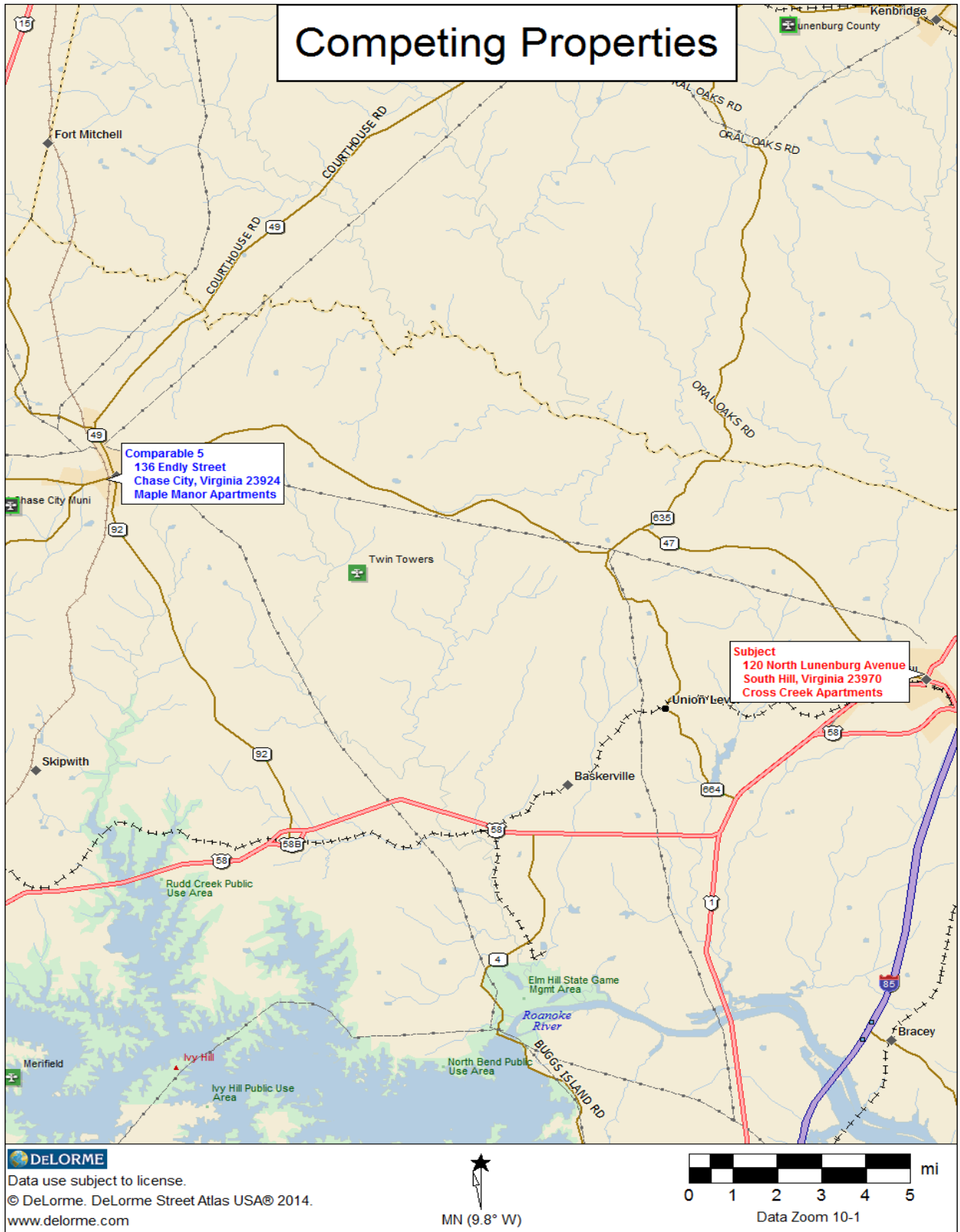
There are no major adverse influences or hazards observed or known by the appraiser in the immediate surrounding area. According to AreaVibes.com, there is a 1 in 405 chance of becoming a victim of a violent crime and a 1 in 37 chance of being a victim of property crime. The violent crime rate and the property crime rate are both higher than for the nation. Of the 134 total crimes in the town within the past year, 11 were violent crimes and 123 were property crimes. There are no negative factors that affect the subject.

Community Services

BANKING SERVICES		
Legend	Service	Distance From Site
15	BB&T	0.25
20	First Citizens Bank	0.30
23	Touchstone Bank	0.60
28	Citizens Bank & Trust Co	0.76
31	Benchmark Community Bank	0.79
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
36	South Hill	0.82
38	Family Dollar	0.87
39	Food Lion	0.89
42	Food Lion	0.94
49	Walmart Supercenter	1.77
PHARMACY SERVICES		
Legend	Service	Distance From Site
27	The Medicine Shoppe® Pharmacy	0.74
43	CVS Pharmacy	0.94
50	Walmart Pharmacy	1.77
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
29	Subway Restaurants	0.76
32	Kangaroo Express	0.79
33	Brians Steak House South Hill Va	0.79
37	Taco Bell	0.82
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
6	H&S Elite Fashion	0.13
11	Flossy by T	0.17
40	Roses	0.92
41	Cato Fashions	0.93
44	Peebles	1.00

SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
2	Prissy Hippie Beauty Shop	0.10
3	Luxury Nails	0.12
7	Pro Styles	0.13
8	Tres Belle Salon	0.14
9	Styles II By Malissa	0.15
HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES		
Legend	Service	Distance From Site
18	Southside Medical Management	0.29
30	VCU Health Community Memorial Hospital	0.77
35	VCU Health Community Memorial Hospital Thomas W. Leggett Center	0.80
51	VCU Hospital In South Hill	1.95
LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
21	R T Arnold Public Library	0.31
PARK AND AMUSEMENT PARK SERVICES		
Legend	Service	Distance From Site
22	Centennial Park	0.45
POST OFFICE SERVICES		
Legend	Service	Distance From Site
26	United States Postal Service	0.73
CONVENIENCE STORE GAS STATION SERVICES		
Legend	Service	Distance From Site
14	Quik Stop 2	0.23
24	Petrol Ez-Stop	0.67
25	Quik Fuel Carwash	0.70
34	Kangaroo Express	0.79
45	Sav-U-Time	1.07
CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES		
Legend	Service	Distance From Site
4	South Hill Methodist Church	0.12
12	First Baptist Church	0.18
16	Gethsemane Baptist Church	0.25
17	Church of Christ	0.27
19	River of Life Ministries	0.29

POLICE, CITY HALL AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
5	South Hill Police Department	0.12
46	Virginia State Police Area 22 Office	1.32
FIRE STATION SERVICES		
Legend	Service	Distance From Site
1	South Hill Fire Department	0.06
SCHOOL SERVICES		
Legend	Service	Distance From Site
10	All Saints Preschool	0.16
13	First Christian School	0.22



*The comparable on the map is directly competitive with the subject.

Summary of Site Strengths and Weaknesses

Strengths – The site has average visibility and access. The site is close to employment centers, government and public services.

Weaknesses – The site has no apparent weaknesses.

PART E:
PRIMARY MARKET AREA

Delineation of Market Area

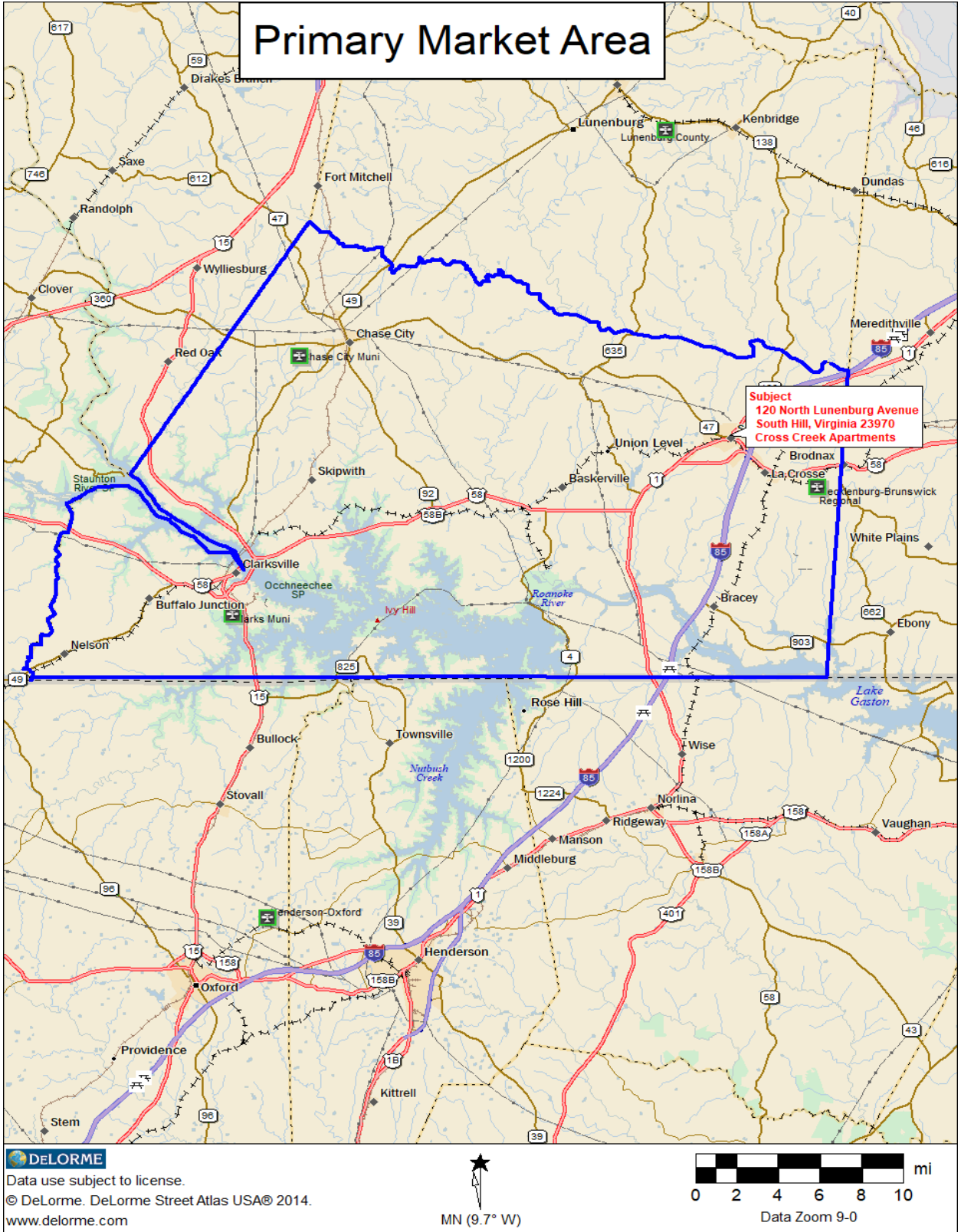
Following is a list of considerations used when determining the market area:

- **Population and Households Counts:** The number of households in a market area is directly proportionate to its geographic size within an individual market. Total householders residing in a market area can greatly influence demand calculations.
- **General Demographics:** The socio-economic composition of a market area including income, household size and tenure can be largely influenced by the erroneous inclusion or exclusions of non-comparable areas.
- **Demand:** Too large of a market may result in overstating demand for a proposed development. Conversely, too conservative of a market area may discount the demand for new product, especially if a lack of quality housing currently exists.
- **Supply Analysis:** While a larger market area generally includes higher household totals, it likewise may include a higher number of directly comparable units. If using demand methodologies that net out recently constructed and comparable rental units from the demand estimate, the increase in the number of comparable units can outweigh the increase in demand.
- **Competitive Stock:** The existing rental stock surveyed for a market study is dependent on the number of rental properties in a given market and therefore the boundaries of a primary market area. If existing developments are going to be used as “comparables”, they should be located in the primary market area, if possible.
- **Attainable Rents:** If the market area includes non-comparable areas, the analysis may use comparables projects that suggest that a project can achieve rents that area significantly higher or lower than the rents its micro location will support.
- **Location of Competitive Properties:** A primary consideration in defining a market area is identifying those locations that offer alternative opportunities to a potential renter for a subject site. The managers of existing comparable properties near the site are excellent sources in determining those competitive locations.
- **Accessibility:** Available transportation linkages including both traffic arteries and mass transit options can influence the size of the market. Mass transit can have a significant impact on projects addressing very low income households for which transportation options may be limited.
- **Natural Boundaries:** Natural boundaries including rivers and mountains can restrict the mover-ship within a market due to a lack of accessibility.
- **Housing Project Characteristics:** The availability of a unique structure type such as a high rise may alter the typical draw of a potential project.
- **Market Perceptions:** Whether grounded in reality or not, market perceptions can be a significant determinant of market area boundaries. Social stigmas often exist within sub-

markets, with residents from one side of a submarket may not move to a close by neighborhood, regardless of housing opportunities. The construction of a new, attractive rental community may not necessarily relieve this perception.

- **Commuting Patterns:** The time spent commuting and employment destination could often reveal distinct patterns. High percentages of workers with long commutes or working in neighboring counties are often indicators of a lack of affordable housing options near employment centers.
- **Target Market:** Proposed developments targeting a special needs population such as seniors generally draw from a larger geographic region. Given the smaller pool of qualified householders, the location and quantity of comparable stock is of additional importance. An acceptable market area for a senior oriented rental community will often be too conservative for a rental community targeting senior rental householders.
- **Jurisdictional Boundaries:** Differences in the quality and services provided by school districts, municipalities, or counties often influence consumer location choices.
- **Local Agency Service Boundaries:** The geographic areas covered by local agencies, such as housing authorities, senior citizen centers, community-based organizations, or churches can be a strong indicator of market area boundaries, especially when the project has a community-based sponsor or co-sponsor.
- **Non-Geographic Factors:** Employees who might be expected to reside in a development as a result of planned or existing job opportunities and special needs households who are served by a multi-jurisdictional agency that covers communities that are clearly distinct market areas.

The determination of the market area is based on the boundaries between governmental units. In such a method, county, division or area boundaries become the boundaries of the market area. The primary market area for the subject consists of Mecklenburg County. The primary market area consists of Mecklenburg County. The market area has the following boundaries: North – Lunenburg County; East – Brunswick County; South – State of North Carolina; and West – Charlotte and Halifax Counties. This is the area from which the subject would normally draw its applicants. According to the U.S. Census Bureau, the market area had a population of 30,642 for 2019.

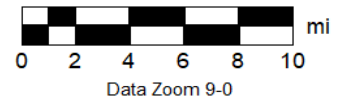
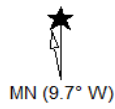


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PART F:

MARKET AREA EMPLOYMENT TRENDS

EMPLOYMENT AND ECONOMY

The economy of South Hill is based on retail trade; and educational, health and social services; sectors. Each of these categories has experienced reasonable growth within the past few years.

Unemployment in the Mecklenburg County reached a high of 11.3 percent in 2010 and was at its lowest in 2007 with 5.1 percent. The rate for Mecklenburg County in December 2018 was 3.8 percent. The number employed has decreased 0.5 percent per year since 2005.

LABOR FORCE AND EMPLOYMENT TRENDS FOR MECKLENBURG COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	13,193	12,376	93.8%	817	6.2%
2006	13,121	12,424	94.7%	697	5.3%
2007	13,192	12,525	94.9%	667	5.1%
2008	13,466	12,585	93.5%	881	6.5%
2009	14,067	12,533	89.1%	1,534	10.9%
2010	14,158	12,552	88.7%	1,606	11.3%
2011	14,059	12,599	89.6%	1,460	10.4%
2012	13,540	12,263	90.6%	1,277	9.4%
2013	12,780	11,588	90.7%	1,192	9.3%
2014	12,628	11,651	92.3%	977	7.7%
2015	12,514	11,748	93.9%	766	6.1%
2016	12,444	11,738	94.3%	706	5.7%
2017	12,150	11,512	94.7%	638	5.3%
2018**	12,244	11,775	96.2%	469	3.8%

* Data based on place of residence.

**Preliminary - based on monthly data through December 2018

Source: U.S. Bureau of Labor Statistics Data

The State of Virginia reached a high of 7.2 percent in 2010 and was at its lowest point in 2007 with 3.0 percent. The rate for the State of Virginia in December 2018 was 2.6 percent. The number employed has increased 0.8 percent per year since 2005.

LABOR FORCE AND EMPLOYMENT TRENDS FOR VIRGINIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	3,897,060	3,757,606	96.4%	139,454	3.6%
2006	3,978,654	3,855,644	96.9%	123,010	3.1%
2007	4,036,854	3,914,094	97.0%	122,760	3.0%
2008	4,133,464	3,970,441	96.1%	163,023	3.9%
2009	4,118,183	3,842,524	93.3%	275,659	6.7%
2010	4,157,667	3,860,390	92.8%	297,277	7.2%
2011	4,211,815	3,934,333	93.4%	277,482	6.6%
2012	4,223,850	3,967,988	93.9%	255,862	6.1%
2013	4,237,294	3,995,194	94.3%	242,100	5.7%
2014	4,244,126	4,022,169	94.8%	221,957	5.2%
2015	4,216,990	4,029,055	95.5%	187,935	4.5%
2016	4,242,650	4,069,139	95.9%	173,511	4.1%
2017	4,307,753	4,146,134	96.2%	161,619	3.8%
2018**	4,332,814	4,219,633	97.4%	113,181	2.6%

* Data based on place of residence.

**Preliminary - based on monthly data through December 2018

Source: U.S. Bureau of Labor Statistics Data

According to the U.S. Bureau of Labor Statistics, unemployment trends for Mecklenburg County are in line with the unemployment trends for the State of Virginia.

CHANGE IN TOTAL EMPLOYMENT FOR MECKLENBURG COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	176	35	1.4%	0.3%
2010-2015	(804)	(161)	-6.4%	-1.3%

Source: U.S. Bureau of Labor Statistics

The changes in employment since 2005 by time period are listed in the above table. The data shows that the number of persons employed in Mecklenburg County decreased an average of 0.5 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR MECKLENBURG COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	12,552	19	11.3%
2011	12,599	47	10.4%
2012	12,263	(336)	9.4%
2013	11,588	(675)	9.3%
2014	11,651	63	7.7%
2015	11,748	97	6.1%
2016	11,738	87	5.7%
2017	11,512	(236)	5.3%

Source: U.S. Bureau of Labor Statistics

The table above shows the changes in employment and percent unemployed for the past eight years. The unemployment rate has fluctuated from 5.3 percent to 11.3 percent. These fluctuations are in line with the unemployment rates for the State of Virginia.

Major Employers

Major employers for the area are as follows are listed in the following table:

MAJOR EMPLOYERS	
Name	Product/Service
MCV Hospital	Healthcare
Mecklenburg County School Board	Education
Global Safety Textiles LLC	Manufacturing
ONE Jeanswear Group	Manufacturing
Wal-Mart	Retail
Food Lion	Retail
County of Mecklenburg	Government
Sentara Healthcare	Healthcare
Southern Textile Services	Manufacturing
Eastern Region Field Unit	Government

Source: Virginia Community Profile Mecklenburg County

PLACE OF WORK EMPLOYMENT DATA				
INDUSTRY	MECKLENBURG COUNTY		SOUTH HILL	
	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	298	2.4%	34	1.7%
Construction	836	6.8%	120	5.9%
Manufacturing	1,142	9.3%	190	9.4%
Wholesale Trade	362	2.9%	51	2.5%
Retail Trade	1,856	15.1%	400	19.7%
Transportation, Communication & Utilities	717	5.8%	68	3.3%
Information	126	1.0%	13	0.6%
Finance, Insurance & Real Estate	490	4.0%	54	2.7%
Professional & Related Services	1,066	8.7%	195	9.6%
Educational, Health & Social Services	3,101	25.2%	578	28.5%
Entertainment & Recreation Services	801	6.5%	134	6.6%
Other	615	5.0%	85	4.2%
Public Administration	896	7.3%	108	5.3%

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of the Town of South Hill and Mecklenburg County's economy in 2019. According to interviews conducted by the analyst, employers in the area indicate that the area economy should remain stable in the next two to five years.

Future Employment Trends

According to the Mecklenburg Business Development Department, there have been some new and expanding businesses in the area. Microsoft Corporation recently announced its sixth expansion, an investment of \$402 million, that will create an additional 100 jobs. DRS recently held a ribbon cutting ceremony celebrating its new partnership with HiGro, and is expected to increase the current number of employees. Therefore, it is the analyst's opinion that the area will remain stable for the next three to five years.

Wages

The average annual wage of employees was \$40,035 in 2017. Wages have been increasing 2.5 percent per year. Wages in the retail trade; leisure and hospitality; and other services sectors are within the proposed income limits for the subject’s units.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2016	2017	ANNUAL
Agriculture, Forestry, and Fisheries	N/A*	N/A*	N/A*
Mining	N/A*	N/A*	N/A*
Construction	\$45,817	\$35,733	-22.0%
Manufacturing	\$35,857	\$35,331	-1.5%
Transportation and Warehousing	\$29,591	\$31,748	7.3%
Utilities	\$80,875	\$89,108	10.2%
Wholesale Trade	\$56,670	\$59,845	5.6%
Retail Trade	\$21,965	\$23,127	5.3%
Leisure and Hospitality	\$13,489	\$13,432	-0.4%
Education and Health Services	\$37,117	\$39,024	5.1%
Professional and Business Services	\$41,712	\$46,081	10.5%
Financial Activities	\$39,265	\$43,111	9.8%
Information	\$48,031	\$44,757	-6.8%
Other Services	\$21,728	\$21,812	0.4%
Public Administration (Local Government)	\$35,807	\$37,345	4.3%

Source: U.S. Bureau of Labor Statistics

*Data was not available.

Employment Outside the County

For residents employed in South Hill in 2019, the travel time to work from the site is less than 30 minutes. For the majority of those employed in other parts of the county, the travel time would be within 45 minutes. According to the chart below, 34 percent have a travel time of less than 15 minutes; 30.8 percent have a travel time of 15 to 29 minutes; and 35.2 percent have a travel time of over 30 minutes. This relatively low travel time indicates that the subject site is in an area in close proximity to employment centers.

ESTIMATED TRAVEL TIME TO WORK FOR MARKET AREA RESIDENTS		
TRAVEL TIME IN MINUTES	NUMBER OF COMMUTERS	PERCENT
Less than 15	3,947	34.0%
15-29	3,577	30.8%
30-44	2,349	20.2%
45-59	775	6.7%
60+	958	8.3%
Total Commuters	11,606	

Source: Nielsen Claritas, Ribbon Demographics

Summary of Employment Trends in Market Area

Senior households who have between one and two persons and annual incomes below \$38,020 are potential tenants for the units at the subject property. The available employment is well-suited to the targeted population of the senior development.

PART G:

MARKET AREA DEMOGRAPHIC DATA

POPULATION AND HOUSEHOLDS

Population Household Trends and Analysis

The housing Market Area for the rehabilitated apartments is an area in which people could locate their residences and have fairly equal access to the same job market, community services and amenities and be in the socio-economic community they choose.

The primary market area consists of Mecklenburg County. The market area has the following boundaries: North – Lunenburg County; East – Brunswick County; South – State of North Carolina; and West – Charlotte and Halifax Counties. This is the area from which the subject would normally draw its applicants. According to Nielson Claritas; Ribbon Demographics, the market area had a population of 30,642 for 2019.

In 2000 this geographic primary market area contained an estimated population of 32,380. By 2010, population in this primary market area had increased by 1.1 percent to 32,727. In 2019, the population in this market area decreased by 6.4 percent to 30,642. It is projected that between 2019 and 2024, population in the market area will decrease 1.4 percent to 30,207.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
MECKLENBURG COUNTY	2000	32,380				
	2010	32,727	347	1.1%	35	0.1%
Estimated	2019	30,642	(2,085)	-6.4%	(261)	-0.8%
Projected	2024	30,207	(435)	-1.4%	(87)	-0.3%
SOUTH HILL	2000	4,403				
	2010	4,650	247	5.6%	25	0.6%
Estimated	2019	4,616	(34)	-0.7%	(4)	-0.1%
Projected	2024	4,539	(77)	-1.7%	(15)	-0.3%

Source: U.S. Census Bureau and Nielsen Claritas; Ribbon Demographics

CHANGE IN POPULATION BY AGE GROUPS						
MECKLENBURG COUNTY						
AGE	2010	2019	CHANGE	2019	2024	CHANGE
0-4	1,578	1,459	-7.5%	1,459	1,439	-1.4%
5-9	1,731	1,526	-11.8%	1,526	1,436	-5.9%
10-14	1,882	1,692	-10.1%	1,692	1,505	-11.1%
15-17	1,185	1,098	-7.3%	1,098	1,052	-4.2%
18-20	1,051	988	-6.0%	988	994	0.6%
21-24	1,323	1,323	0.0%	1,323	1,457	10.1%
25-34	3,407	2,957	-13.2%	2,957	3,102	4.9%
35-44	3,824	2,971	-22.3%	2,971	2,814	-5.3%
45-54	5,033	3,646	-27.6%	3,646	3,056	-16.2%
55-64	4,929	4,995	1.3%	4,995	4,746	-5.0%
65-74	3,817	4,750	24.4%	4,750	5,305	11.7%
75-84	2,192	2,387	8.9%	2,387	2,405	0.8%
85+	775	850	9.7%	850	896	5.4%
Total Population	32,727	30,642	-6.4%	30,642	30,207	-1.4%
Elderly % Population	20.7%	26.1%	5.4%	26.1%	28.5%	2.4%
SOUTH HILL						
AGE	2010	2019	CHANGE	2019	2024	CHANGE
0-4	291	282	-3.1%	282	274	-2.8%
5-9	325	290	-10.8%	290	277	-4.5%
10-14	320	322	0.6%	322	282	-12.4%
15-17	187	202	8.0%	202	197	-2.5%
18-20	151	175	15.9%	175	181	3.4%
21-24	175	207	18.3%	207	248	19.8%
25-34	542	449	-17.2%	449	465	3.6%
35-44	538	519	-3.5%	519	469	-9.6%
45-54	590	553	-6.3%	553	507	-8.3%
55-64	569	567	-0.4%	567	564	-0.5%
65-74	454	536	18.1%	536	564	5.2%
75-84	353	357	1.1%	357	351	-1.7%
85+	155	157	1.3%	157	160	1.9%
Total Population	4,650	4,616	-0.7%	4,616	4,539	-1.7%
Elderly % Population	20.7%	22.7%	4.7%	22.7%	23.7%	0.9%

Source: U.S. Census Bureau and Nielsen Claritas; Ribbon Demographics

In 2010 this geographic market area contained an estimated senior 65 and older population of 6,784. By 2019, the senior population in this market area increased by 5.4 percent to 7,987. It is projected that between 2019 and 2024 population in the market area will increase 2.4 percent to 8,606.

Housing Market

The demand for additional housing in a market area is a function of population growth, household formations and, also, a replacement of units lost through demolition and extreme obsolescence. In the case of housing for the elderly, the demand for rental housing is sometimes caused by the inability of the elderly to properly maintain their present ownership housing. Also, within the overall demand are segments of the market asking for more or less expense (related to income) and for ownership or rental.

Some of the demand has been, or will be, satisfied by units which have been built, or will be built, by the time the project is renting. The difference between demand and supply, the residual, is the total market of which the project's market will be a share.

The "tenure" of existing housing will be examined first as a guide to the future proportion of ownership and rentals; then characteristics of the housing stock will be noted.

The most important analysis is that of demand, supply and residual demand which follows. Its product is the number of type rental units which will be demanded.

Tenure

The percentage of renters in Mecklenburg County in 2019 was 27.8 percent and expected to remain the same in 2024. For the Town of South Hill, the percentage for 2019 was 43.2 percent and expected increase slightly to 43.5 percent in 2024.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
MECKLENBURG COUNTY	2000	12,901	9,587	74.3%	3,314	25.7%
	2010	13,495	9,660	71.6%	3,835	28.4%
Estimated	2019	13,161	9,498	72.2%	3,663	27.8%
Projected	2024	13,075	9,441	72.2%	3,634	27.8%
SOUTH HILL	2000	1,803	1,050	58.2%	753	41.8%
	2010	1,988	1,043	52.5%	945	47.5%
Estimated	2019	1,962	1,115	56.8%	847	43.2%
Projected	2024	1,940	1,096	56.5%	844	43.5%

Source: U.S. Census Bureau and Nielsen Claritas; Ribbon Demographics

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
MECKLENBURG COUNTY	25-34	537	760	1,297
	35-44	1,132	674	1,806
	45-54	1,903	790	2,693
	55-64	2,301	595	2,896
	65-74	2,059	387	2,446
	75+	1,646	358	2,004
SOUTH HILL	25-34	61	215	276
	35-44	159	162	321
	45-54	158	184	342
	55-64	224	137	361
	65-74	187	91	278
	75+	250	82	332

Source: U.S. Census Bureau

The breakdown of households according to size and type in 2010 is shown in the first table below. Renter household size for the market area is shown in the table on the next page.

HOUSEHOLDS BY SIZE AND TYPE		
OWNER-OCCUPIED	MECKLENBURG COUNTY	SOUTH HILL
1 person	2,677	339
2 persons	4,065	390
3 persons	1,423	141
4 persons	945	120
5 persons	348	37
6 persons	125	10
7 or more persons	77	6
RENTER-OCCUPIED		
1 person	1,425	351
2 persons	1,007	239
3 persons	619	168
4 persons	422	105
5 persons	215	49
6 persons	98	23
7 or more persons	49	10

Source: U.S. Census Bureau

According to Nielsen Claritas and Ribbon Demographics, in 2019 there were 2.33 persons per household in Mecklenburg County, and is expected to remain similar in 2024. According to Nielsen Claritas and Ribbon Demographics, in 2019 there were 2.35 persons per household in the Town of South Hill, and is expected to remain similar in 2024. The subject's units are most suitable for households between one and two persons, who account for 63.5 percent of the primary market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	1,425	37.2%
2 persons	1,007	26.3%
3 persons	619	16.1%
4 persons	422	11.0%
5 persons	215	5.6%
6 persons	98	2.6%
7 or more persons	49	1.3%
TOTAL	3,835	100.0%

Source: U.S. Census Bureau

The following table shows significant characteristics of the market area housing stock in 2010. In 2010 there were 9,385 single-family housing units, 617 multifamily housing units and 2,592 mobile homes in the market area. Of the 2,592 mobile homes in the market area, 580 were rental mobile homes. The data in the following table also shows that there were 114 rental units lacking complete plumbing and 79 rental units that are overcrowded. There were 335 units built prior to 1939. According to the U.S. Census Bureau, there were 283 rental units built since 2000.

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK		
	MECKLENBURG COUNTY	SOUTH HILL
TOTAL HOUSING UNITS	18,591	2,227
OCCUPANCY AND TENURE		
Occupied Housing Units	13,495	1,988
Owner-Occupied	9,660	1,043
Percent Owner-Occupied	71.6%	52.5%
Renter-Occupied	3,835	945
VACANT HOUSING UNITS		
For seasonal, recreational, etc.	3338	33
Persons per owner-occupied unit	2.27	2.22
Persons per renter-occupied unit	2.35	2.34
TENURE BY YEAR STRUCTURE BUILT		
RENTER-OCCUPIED		
2005 or later	48	0
2000-2004	235	136
1990-1999	465	127
1980-1989	718	175
1970-1979	469	124
1960-1969	358	58
1950-1959	269	36
1940-1949	234	60
1939 or earlier	335	14
PERSONS PER ROOM: RENTER		
0.50 or less	2,073	384
0.51-1.00	979	297
1.01-1.50	65	49
1.51-2.00	0	0
2.01 or more	14	0
PLUMBING FACILITIES -		
PERSON/ROOM: RENTER-OCCUPIED		
Lacking Complete Plumbing Facilities:		
1.00 or less	114	0
1.01-1.50	0	0
1.51 or more	0	0

Source: U.S. Census Bureau

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
MECKLENBURG COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	7,224	76.3%	1,956	62.5%
1, Attached	184	1.9%	21	0.7%
2	15	0.2%	60	1.9%
3 to 4	21	0.2%	109	3.5%
5 to 9	3	0.0%	283	9.0%
10 to 19	4	0.0%	86	2.7%
20 to 49	0	0.0%	30	1.0%
50 or more	0	0.0%	6	0.2%
Mobile Home, Trailer, Other	2,012	21.3%	580	18.5%
TOTAL	9,463	100.0%	3,131	100.0%
SOUTH HILL				
1, Detached	741	83.7%	352	48.2%
1, Attached	61	6.9%	5	0.7%
2	12	1.4%	19	2.6%
3 to 4	21	2.4%	69	9.5%
5 to 9	0	0.0%	176	24.1%
10 to 19	0	0.0%	48	6.6%
20 to 49	0	0.0%	0	0.0%
50 or more	0	0.0%	0	0.0%
Mobile Home, Trailer, Other	50	5.6%	61	8.4%
TOTAL	885	100.0%	730	100.0%

Source: U.S. Census Bureau

PART H:

DEVELOPMENT-SPECIFIC DEMAND ANALYSIS

Household Income Trends and Analysis

Income is a key characteristic in analyzing housing markets. However, we are primarily concerned with incomes of senior renters within the target incomes below \$28,020. There is a total of 572 senior 62 and older renters, or 46.8 percent, within the target income range. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the maximum allowable LIHTC rent for an income limit (i.e. 60% AMI) for each bedroom type is divided by 40 percent as required by VHDA. The resulting number is then multiplied by 12 to derive an annual income ($\$766 / 40\% = \$1,915.00 \times 12 = \$22,980$). This process is based on the premise that a senior tenant should not pay more than 40 percent of his annual income on rent. However, the subject is a Rural Development property with subsidies for all units. Therefore, these residents will never pay more than 30 percent of their income for rent. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the LIHTC program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom x 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used). However, as the subject is designated for seniors, a two-person maximum is used.

The table below shows the qualifying household incomes for units at 40, 50 and 60 percent of the area median income.

INCOME ELIGIBLE HOUSEHOLDS					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 40%	\$766	\$0	\$18,680	39.8%	487
1/1 @ 50%	\$766	\$0	\$23,350	44.2%	540
1/1 @ 60%	\$766	\$0	\$28,020	46.8%	572
Total Units		\$0	\$28,020	46.8%	572

Source: U.S. Census Bureau, Nielsen Claritas and Ribbon Demographics and HUD

Renter Households						
Aged 62+ Years						
<i>Year 2019 Estimates</i>						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	242	32	8	1	4	287
\$10,000-20,000	146	68	10	6	0	230
\$20,000-30,000	40	14	3	2	9	68
\$30,000-40,000	33	25	3	1	3	65
\$40,000-50,000	43	5	2	4	1	55
\$50,000-60,000	17	67	8	0	2	94
\$60,000-75,000	17	52	2	1	2	74
\$75,000-100,000	32	9	22	1	2	66
\$100,000-125,000	17	9	3	0	1	30
\$125,000-150,000	7	5	1	0	1	14
\$150,000-200,000	5	3	17	0	0	25
\$200,000+	<u>149</u>	<u>54</u>	<u>1</u>	<u>6</u>	<u>4</u>	<u>214</u>
Total	748	343	80	22	29	1,222

Renter Households						
Aged 62+ Years						
<i>Year 2024 Projections</i>						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	234	29	8	2	4	277
\$10,000-20,000	169	59	6	3	0	237
\$20,000-30,000	45	17	3	1	9	75
\$30,000-40,000	50	33	0	1	0	84
\$40,000-50,000	40	8	0	1	2	51
\$50,000-60,000	28	92	3	1	2	126
\$60,000-75,000	20	54	1	0	0	75
\$75,000-100,000	49	10	26	1	3	89
\$100,000-125,000	31	7	0	1	2	41
\$125,000-150,000	22	8	1	2	1	34
\$150,000-200,000	10	1	25	1	0	37
\$200,000+	<u>152</u>	<u>62</u>	<u>0</u>	<u>3</u>	<u>4</u>	<u>221</u>
Total	850	380	73	17	27	1,347

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE		
INCOME	MECKLENBURG COUNTY	SOUTH HILL
Less than \$10,000		
Less than 20%	4	0
20-24%	21	12
25-29%	24	11
30-34%	20	11
35%+	374	120
Not Computed	242	14
\$10,000 - \$19,999		
Less than 20%	0	0
20-24%	16	0
25-29%	14	0
30-34%	36	0
35%+	444	115
Not Computed	140	10
\$20,000 - \$34,999		
Less than 20%	67	23
20-24%	231	121
25-29%	116	13
30-34%	63	22
35%+	124	7
Not Computed	193	0
\$35,000 - \$49,999		
Less than 20%	231	48
20-24%	141	63
25-29%	56	25
30-34%	45	11
35%+	0	0
Not Computed	103	0
\$50,000 - \$74,999		
Less than 20%	204	49
20-24%	6	0
25-29%	23	0
30-34%	0	0
35%+	0	0
Not Computed	40	0
\$75,000 or more		
Less than 20%	124	55
20-24%	0	0
25-29%	0	0
30-34%	0	0
35%+	0	0
Not Computed	29	0
TOTAL	3,131	730

Source: U.S. Census Bureau

The importance of analyzing the annual income of households is that this data indicates the economic welfare of the primary market area. As a rule of thumb, households with similar incomes will also have similar assets.

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2019			2024		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
MECKLENBURG COUN									
Less than \$15,000	367	762	1,173	260	552	895	223	417	843
\$15,000 - \$24,999	398	780	780	460	457	945	405	351	890
\$25,000 - \$34,999	471	601	516	337	443	632	336	388	684
\$35,000 - \$49,999	657	905	629	265	731	840	253	603	862
\$50,000 - \$74,999	530	1,102	482	508	894	905	505	773	995
\$75,000 - \$99,999	266	490	219	389	667	475	390	583	525
\$100,000 - \$149,999	243	518	149	307	893	399	351	945	530
\$150,000 - \$199,999	57	45	16	30	135	144	48	192	254
\$200,000+	0	81	82	52	169	91	74	204	140
TOTAL	12,319			12,875			12,764		
SOUTH HILL									
Less than \$15,000	131	34	143	15	41	71	14	31	62
\$15,000 - \$24,999	31	79	97	204	82	162	175	69	137
\$25,000 - \$34,999	139	64	25	34	39	97	39	46	118
\$35,000 - \$49,999	131	111	42	48	132	113	41	102	100
\$50,000 - \$74,999	49	140	65	115	139	122	120	136	131
\$75,000 - \$99,999	55	43	12	66	102	40	64	101	43
\$100,000 - \$149,999	55	35	39	35	117	34	38	137	45
\$150,000 - \$199,999	14	11	0	4	24	25	6	25	29
\$200,000+	0	0	14	11	2	30	12	2	44
TOTAL	1,559			1,904			1,867		

Source: U.S. Census Bureau and Nielsen Claritas; Ribbon Demographics

Sources of Demand

The potential tenants for the existing development include households who now live within the market area. It will appeal to potential tenants who have adequate incomes to pay the proposed rents and find the development more attractive in terms of price, unit features and project amenities than other available rental units. It also will attract households that the market area gains between now and when the development is ready for occupancy.

Required Unit Mix

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that five percent of one-person households will occupy efficiency units. We expect 50 percent of one-person households and 10 percent of two-person households will occupy one-bedroom units. We expect that 45 percent of one-person households, 90 percent of two-person household and 10 percent of three-person households will occupy two-bedroom units. We expect that 90 percent of three-person households, 100 percent of four-person households and 75 percent of five-person households will occupy three-bedroom units. We expect that 25 percent of five-person households and 100 percent of six- and seven-person households will occupy four or more bedroom units.

The following table illustrates the ratio of units required by each household size. These occupancy patterns suggest that efficiency units should account for 1.9 percent of the renter housing demand; one-bedroom units should account for 21.2 percent; two-bedroom units should account for 42.0 percent; three-bedroom units should account for 29.7 percent, and units with four or more bedrooms should account for 5.2 percent of the renter housing demand in the market area.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	0 BR	1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	71	713	641	0	0	1,425
2 Persons	0	101	906	0	0	1,007
3 Persons	0	0	62	557	0	619
4 Persons	0	0	0	422	0	422
5 Persons	0	0	0	161	54	215
6 Persons	0	0	0	0	98	98
7 or More Persons	0	0	0	0	49	49
TOTAL	71	813	1,609	1,140	201	3,835
PERCENT	1.9%	21.2%	42.0%	29.7%	5.2%	100.0%

Eligible Households

Landlords evaluate a potential tenant's income and credit to decide if applicant can pay the required rents. Commercial underwriters and owners of conventional market rate developments generally require that the monthly contract rent should not exceed one-third of a tenant's income. This is increased to 40 percent for the senior units in the Low Income Housing Tax Credit program.

The following table uses the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. It assumes that occupancy levels will not exceed two persons in the one-bedroom units.

INCOME ELIGIBLE HOUSEHOLDS					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 40%	\$766	\$0	\$18,680	39.8%	487
1/1 @ 50%	\$766	\$0	\$23,350	44.2%	540
1/1 @ 60%	\$766	\$0	\$28,020	46.8%	572
Total Units		\$0	\$28,020	46.8%	572

Source: U.S. Census Bureau, Nielsen Claritas and Ribbon Demographics and HUD

Penetration Rate

The total LIHTC inventory would be 5 units. The chart below indicates a penetration rate of 0.9 percent for the market area.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	572
Existing Vacant LIHTC Units	5
LIHTC Units Planned	0
Vacant Units in Subject	0
Total Inventory	5
Penetration Rate	0.9%

The following table contains the summary demand estimates.

REQUIRED NET DEMAND				
	1BR Units @ 40% (\$0 - \$18,680)	1BR Units @ 50% (\$0 - \$23,350)	1BR Units @ 60% (\$0 - \$28,020)	Project Total (\$0 - \$28,020)
Income Restrictions:				
Demand from New Household Growth				
New Rental Households	6	6	7	7
PLUS				
Existing Households - Rent Overburdened	282	295	295	884
PLUS				
Existing Households - Substandard Housing	77	85	90	90
PLUS				
Existing Qualifying Tenants Likely to Remain After Renovation	2	8	9	19
EQUALS				
Total Demand	365	395	401	1,000
MINUS				
Supply (Includes Directly Comparable Vacant Units Completed or in Pipeline in the PMA)	0	0	0	0
EQUALS				
NET DEMAND	365	395	401	1,000
ABSORPTION PERIOD				
	N/A	N/A	N/A	N/A

*See Page 74 for absorption period explanation.

CAPTURE RATE BY INCOME LIMITS				
Income Restrictions:	1BR Units @ 40% (\$0 - \$18,680)	1BR Units @ 50% (\$0 - \$23,350)	1BR Units @ 60% (\$0 - \$28,020)	Project Total (\$0 - \$28,020)
All Units at Subject	0.5%	2.0%	2.2%	1.9%

Demand Analysis Summary

Overall the market shows a net demand of 1,000 units for units at or below 60 percent of the area median income. The subject is an existing Rural Development senior development that contains 19 units, all of which have Rental Assistance. The overall capture rate for all units at or below 60 percent is 1.9 percent if the subject were entirely vacant. However, the subject is 100 percent occupied with no vacant units; therefore, the capture rate considering the subject entirely vacant is elevated. Considering only the subject's vacant units the capture rate would be 0.0 percent. After researching the vacancy rates of the existing units in the area, it is firmly believed that the development will continue to satisfy a portion of the continued demand for the units within the market. It is believed that property will meet the demand for affordable housing in the market area.

New Rental Households: The demand from new household growth is calculated by taking the new rental households projected between 2019 and 2024 divided by five years then multiplied by two year as the subject is anticipated to be placed in service in by 2021. This resulted in a new household growth total of 50. The new household growth number of 50 was then multiplied by the percent of income qualified tenants in the market area ($50 \times 46.8\% \times 27.8\% = 7$). The subject will attract tenants with incomes below \$28,020. The percent of income qualified can be seen on Page 70. The demand from new household growth is seven for all units at or below 60 percent of the area median income.

Existing Households – Rent Overburdened: The total number of rent overburdened households is 884 for units at or below 60 percent. The appropriate household size percentage was applied to this number to derive the existing households – rent overburdened shown on the demand chart on the previous page.

Existing Households – Substandard Housing: The total number of senior substandard households in the market area was 90. The appropriate household size percentage was applied, and the resulting number of substandard households as shown on the demand chart on the previous page.

Existing Qualifying Tenants Likely to Remain After Renovation: The renovation will not displace tenants. Therefore, all currently occupied units are expected to remain occupied.

Supply: There are no vacant units in the comparable properties in the primary market area. In addition, there are no planned and/or under construction properties in the primary market area that will directly compete with the subject.

Total Net Demand: Overall the market shows a net demand of 1,000 units for units at or below 60 percent of the area median income. The subject is an existing Rural Development senior development that contains 19 units, all of which have Rental Assistance. The overall capture rate for all units at or below 60 percent is 1.9 percent if the subject were entirely vacant. However, the subject is 100 percent occupied with no vacant units; therefore, the capture rate considering the subject entirely vacant is elevated. Considering only the subject's vacant units the capture rate would be 0.0 percent. After researching the vacancy rates of the existing units in the area, it is firmly believed that the development will continue to satisfy a portion of the continued demand for the units within the market. It is believed that property will meet the demand for affordable housing in the market area.

Absorption Period: Cross Creek Apartments is an existing Rural Development with 19 units. The development is currently 100 percent occupied, with no vacant units. The rehabilitation will not displace any tenants. Therefore, an absorption rate is not applicable.

PART I:

SUPPLY ANALYSIS

HOUSING PROFILE
Market Area Overview

The rental housing stock in the market area is comprised of single-family homes as well as market-rate and restricted apartment complexes. The majority of the housing stock was built in the 1980s and 1990s. The majority of the market area’s rental units have high occupancy rates.

Housing Inventory

Number of Units

From 2005 through November 2018, permit issuing jurisdictions in Mecklenburg County estimated 1,352 single-family and multifamily dwelling permits. Multifamily units accounted for one percent of the planned building permits.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2005	160	0	160
2006	183	0	183
2007	166	0	166
2008	134	0	134
2009	74	0	74
2010	87	0	87
2011	87	2	89
2012	63	0	63
2013	71	0	71
2014	53	0	53
2015	78	0	78
2016	72	0	72
2017	69	0	69
2018*	53	0	53
TOTAL	1,350	2	1,352

**Preliminary Numbers through November 2018*

Source: SOCDS

Projects under Construction

According to the Virginia Housing Development Authority, there are no senior apartment units under construction located within the subject’s primary market area.

Planned Projects

According to the Virginia Housing Development Authority, there are no multifamily units in the planning stages located within the subject’s primary market area.

Unit Condition

The market area’s rental housing stock is in varying condition. Overall, the developments are well maintained.

Unit Types

Single-family homes comprise 63.1 percent of the rental units, while multifamily units comprise 18.3 percent of the rental units.

RENTER HOUSING UNITS BY UNIT TYPE		
TYPE	NUMBER	PERCENT
Single-Family	1,977	63.1%
Multifamily	574	18.3%
Mobile Homes & Other	580	18.5%
TOTAL	3,131	100.0%

Source: U.S. Census Bureau

Age of Rental Units

Rental housing construction in the market area increased in the 1990s and declined significantly after 1999.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	48	1.5%
2000-2004	235	7.5%
1990-1999	465	14.9%
1980-1989	718	22.9%
1970-1979	469	15.0%
1960-1969	358	11.4%
1950-1959	269	8.6%
1940-1949	234	7.5%
1939 or earlier	335	10.7%
TOTAL	3,131	100.0%

Source: U.S. Census Bureau

Unit Size

The average sizes of the units in the surveyed development are 598 for one-bedroom units. The subject's unit size are larger than the average size of the surveyed comparables. In addition, the subject is 100 percent occupied. Therefore, it is believed the subject's unit sizes will be competitive in the market area.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	475	800	598	636	6.4%

Source: Gill Group Field Survey

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the third quarter 2018 were 7.1 percent for rental housing and 1.6 percent for homeowner housing. The rental vacancy rate of 7.1 percent was 0.4 percentage points lower than the rate in the third quarter 2017 (7.5 percent) and not statistically different from the rate in the second quarter 2018 (6.8 percent). The homeowner vacancy rate of 1.6 percent was virtually unchanged from the rate in the third quarter 2017 and 0.1 percentage points higher than the rate in the second quarter 2018 (1.5 percent).

For rental housing by area, the third quarter 2018 rental vacancy rate was highest outside Metropolitan Statistical Areas (9.2 percent). The rates in principal cities (7.0 percent) and in the suburbs (6.6 percent) were not statistically different from each other. The rental vacancy rate in principal cities was lower than the third quarter 2017 rate, while rates in the suburbs and outside MSAs were not statistically different from the third quarter 2017 rates.

The third quarter 2018 rental vacancy rate was highest in the South (8.7 percent) followed by the Midwest (7.6 percent), the Northeast (6.0 percent), and the West (5.1 percent). The rental vacancy rates in the South and West were lower than the third quarter 2017 rates, while rates in the Northeast and Midwest were not statistically different from the third quarter 2017 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	3rd Quarter 2018	3rd Quarter 2017	% of 2018 Rate	% of Difference
United States	7.1%	7.5%	0.3%	0.3%
Inside MSAs	6.8%	7.4%	0.3%	0.4%
Outside MSAs	9.2%	8.4%	0.9%	0.1%
In Principal Cities	7.0%	7.9%	0.4%	0.5%
Not In Principal Cities	6.6%	6.9%	0.4%	0.5%
3rd QUARTER 2018 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
6.0%	7.6%	8.4%	5.1%	

Source: U.S. Census Bureau

The vacancy rate for affordable housing units in the market area is 1.9 percent. The following table shows the vacancy rates for each property verified in the area.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Cross Creek Apartments	19	0	0.0%
Lakewood Apartments	52	1	2.0%
Fox Run Apartments	56	0	0.0%
Lakewood Apartments	23	0	0.0%
Chase Place Apartments	35	0	0.0%
Maple Manor Apartments	26	0	0.0%
Cannery Row Apartments	9	0	0.0%
Planters Woods Apartments	46	4	9.0%
Totals	266	5	1.9%

The current vacancy rate in surveyed market-rate apartment complexes is 5.3 percent. The following table shows the vacancy rates for each property verified in the area.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Churchill Apartments	25	1	4.0%
Pinebrook Apartments	34	2	6.0%
Blackstone Lofts	25	2	8.0%
Chatham Terrace Apartments	26	0	0.0%
Woodcleft Apartments	4	1	25.0%
Totals	114	6	5.3%

Lease Terms and Concessions

The typical lease is twelve months. At the time of the writing of this report, none of the comparables were offering concessions.

Turnover Rates

The comparables indicated a range of 13.0 percent to 32.0 percent, with an average of 22.6 percent. Apartment managers in the market area reported that the turnover rates were stable throughout the year. Therefore, the analyst selected the annual turnover rate of 22.6 percent.

TURNOVER RATES	
Property Name	Avg. Annual
Lakewood Apartments	23.0%
Fox Run Apartments	32.0%
Lakewood Apartments	13.0%
Chase Place Apartments	23.0%
Cannery Row Apartments	22.0%
Average Annual Turnover	22.6%

Likely Impact of Existing Development on Rental Occupancy Rates

The existing development will not have an adverse impact on the market area. Its one-bedroom units are suitable in the market. Additionally, all facilities in the market area have stabilized occupancy rate. Therefore, it is believed the rehabilitation of the existing development will not have an adverse impact on the market area.

Existing Comparables

The following table summarizes the existing affordable housing complexes within the primary market area and the immediate vicinity. Maple Manor Apartments is the only affordable property that will directly compete with the subject. All of these properties are Section 8, Low Income Housing Tax Credit and Rural Development that target both families and seniors. There is one senior property that will directly compete with the subject.

Property Name	Type	Existing/ Planned	Population Served	Number of Units of Each Type	Unit Size/Rent/ Number Vacant	Amenities
Lakewood Apartments 500 Meadow Court, Clarksville, Mecklenburg County, Virginia 23927 434-374-5000	Rural Development LIHTC	Existing	Family	1/1 - 20 2/2 - 32	600 SF - \$424 - 1 768 SF - \$515 - 0	Refrigerator, Range/Oven, Dishwasher, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Meeting Room, Picnic Area, Playground, Laundry Facility, On-Site Management, On-Site Maintenance
Fox Run Apartments 601 Locust Street, South Hill, Mecklenburg County, Virginia 23970 434-447-4756	Rural Development	Existing	Family	1/1 - 20 2/1 - 36	475 SF - \$585 - 0 580 SF - \$623 - 0	Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Playground, Laundry Facility, On-Site Management
Lakewood Apartments 200 Lakewood Circle, South Hill, Mecklenburg County, Virginia 23970 434-955-2182	Section 8	Existing	Senior	1/1 - 23	489 SF - \$516 - 0	Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Pull Cords, Emergency Call, Safety Bars, Laundry Facility, On-Site Management, On-Site Maintenance
Chase Place Apartments 700 Hervey Street, Chase City, Mecklenburg County, Virginia 22924 434-372-2257	Section 8	Existing	Senior	1/1 - 35	517 SF - \$540 - 0	Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Patio, Pull Cords, Safety Bars, Meeting Room, Laundry Facility, On-Site Management, On-Site Maintenance
Maple Manor Apartments 136 Endly Street, Chase City, Mecklenburg County, Virginia 23924 434-372-2965	Rural Development LIHTC	Existing	Senior	Efficiency - 2 1/1 - 19 2/1 - 5	550 SF - \$300 - 0 700 SF - \$550 - 0 UNK - \$700 - 0	Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Coat Closet, Meeting Room, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry
Cannery Row Apartments 141 West 2 nd Street, Chase City, Mecklenburg County, Virginia 23924 434-372-2965	LIHTC	Existing	Family	1/1 - UNK 2/1 - UNK 3/1 - UNK	590 SF - \$595 - 0 700 SF - \$702 - 0 900 SF - \$821 - 0	Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Coat Closet, Laundry Facility, On-Site Management, Intercom/Electronic Entry
Planters Woods Apartments 604 East Ferrell Street, South Hill, Mecklenburg County, Virginia 23970 434-447-2386	Rural Development LIHTC	Existing	Family	1/1 - UNK 2/1.5 - UNK	552 SF - \$460 - 3 738 SF - \$508 - 1	Refrigerator, Range/Oven, Dishwasher, Vinyl, Blinds, Coat Closet, Patio, Playground, Laundry Facility, On-Site Management

COMPARABLE APARTMENT RENTAL NO. 1



Property Type: Rural Development/LIHTC/
Family/Walk-Up

Property Name: Lakewood Apartments

Address: 500 Meadow Court, Clarksville,
Mecklenburg County, Virginia
23927

Verification: Sheila; 434-374-5000, February
20, 2019, By Telephone

Distance From Subject: 28.4 Miles

Year Opening/Significant Renovation 1999/2018

Amenities Refrigerator, Range/Oven, Dishwasher, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Meeting Room, Picnic Area, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

Utilities (Type/Responsibility)

Heat – Electric – Tenant
Air Conditioning – Electric – Tenant
Cooking – Electric – Tenant
Hot Water – Electric – Tenant
Cold Water – Landlord
Sewer – Landlord
Trash – Landlord

Unit Type	No. of Units	Unit Mix		
		Size SF	Rent/Mo.	Rent/SF
1/1 @ 50%	20	600	\$424	\$0.71
2/1 @ 60%	32	768	\$515	\$0.67

Occupancy 98%

Total Units 52

No. of Buildings 4

Construction Type Brick

HVAC Central Elec/Central Elec

Stories 3

Waiting List One Applicants

Turnover Rate 23%

Absorption Rate N/A

Remarks

The property maintains a waiting list of one applicant. The annual turnover rate is 23 percent. The property targets families at 50 and 60 percent. The utility allowance for the units are as follows: one bedroom - \$88 and two bedroom - \$99.

COMPARABLE APARTMENT RENTAL NO. 2



Property Type: Rural Development/Family/
Walk-Up
 Property Name: Fox Run Apartments
 Address: 601 Locust Street, South Hill,
Mecklenburg County, Virginia
23970
 Verification: Mary; 434-447-4756, February
20, 2019, By Telephone
 Distance From Subject: 0.9 Miles

Year Opening/Significant Renovation 1980

Amenities Refrigerator, Range/Oven. Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Playground, Laundry Facility, On-Site Management

Utilities (Type/Responsibility)
 Heat – Gas – Tenant
 Air Conditioning – Electric – Tenant
 Cooking – Electric – Tenant
 Hot Water – Gas – Tenant
 Cold Water – Landlord
 Sewer – Landlord
 Trash – Landlord

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	20	475	\$585	\$1.23
2/1	36	580	\$623	\$1.07

Occupancy 100%
Total Units 56
No. of Buildings 7
Construction Type Siding
HVAC Central Gas/Central Elec
Stories 2
Waiting List 12 Applicants
Turnover Rate 32%
Absorption Rate N/A

Remarks

The property maintains a waiting list of 12 applicants. The annual turnover rate is 32 percent. The utility allowance for the units are as follows: one bedroom - \$86; two bedroom - \$101.

COMPARABLE APARTMENT RENTAL NO. 3



Property Type: Section 8/Senior/Garden
 Property Name: Lakewood Apartments
 Address: 200 Lakewood Circle, South Hill, Mecklenburg County, Virginia 23970
 Verification: Sherry; 434-955-2182, February 20, 2019, By Telephone
 Distance From Subject: 1.0 Mile

Year Opening/Significant Renovation 2005

Amenities Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Pull Cords, Emergency Call, Safety Bars, Laundry Facility, On-Site Management, On-Site Maintenance

Utilities (Type/Responsibility)
 Heat – Electric – Tenant
 Air Conditioning – Electric – Tenant
 Cooking – Electric – Tenant
 Hot Water – Electric – Tenant
 Cold Water – Landlord
 Sewer – Landlord
 Trash – Landlord

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent Mo.</u>	<u>Mo. Rent/SF.</u>
1/1	23	489	\$516	\$1.06

Occupancy 100%
Total Units 23
No. of Buildings 5
Construction Type Brick and Siding
HVAC Central Elec/Central Elec
Stories 1
Waiting List 33 Applicants
Turnover Rate 13%
Absorption Rate N/A

Remarks

The property maintains a waiting list of 33 applicants. The annual turnover rate is 13 percent. The utility allowance is \$91.

COMPARABLE APARTMENT RENTAL NO. 4



Property Type: Section 8/Senior/Garden
 Property Name: Chase Place Apartments
 Address: 700 Hervey Street, Chase City, Mecklenburg County, Virginia 23924
 Verification: Sherry; 434-372-2257, February 20, 2019, By Telephone
 Distance From Subject: 21.2 Miles

Year Opening/Significant Renovation 1995

Amenities Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Ceiling Fans, Coat Closet, Patio, Pull Cords, Safety Bars, Meeting Room, Laundry Facility, On-Site Management, On-Site Maintenance

Utilities (Type/Responsibility)
 Heat – Gas – Tenant
 Air Conditioning – Electric – Tenant
 Cooking – Electric – Tenant
 Hot Water – Gas – Tenant
 Cold Water – Landlord
 Sewer – Landlord
 Trash – Landlord

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent Mo.</u>	<u>Mo. Rent/SF.</u>
1/1	35	517	\$540	\$1.04

Occupancy 100%
Total Units 35
No. of Buildings 9
Construction Type Brick
HVAC Forced Air Gas/Central Elec
Stories 1
Waiting List 7 Applicants
Turnover Rate 23%
Absorption Rate N/A

Remarks

The property maintains a waiting list of seven applicants. The annual turnover rate is 23 percent. The utility allowance is \$73.

COMPARABLE APARTMENT RENTAL NO. 5



Property Type: Rural Development/LIHTC/
Senior/Elevator

Property Name: Maple Manor Apartments

Address: 136 Endly Street, Chase City,
Mecklenburg County, Virginia
23924

Verification: Krystal; 434-372-2965, February
20, 2019 By Telephone

Distance From Subject: 21.8 Miles

Year Opening/Significant Renovation 1992/2017

Amenities Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Coat Closet, Meeting Room, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry

Utilities (Type/Responsibility)

Heat – Electric – Tenant
Air Conditioning – Electric – Tenant
Cooking – Electric – Tenant
Hot Water – Electric – Tenant
Cold Water – Landlord
Sewer – Landlord
Trash – Landlord

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
Efficiency	2	550	\$300	\$0.55
1/1	19	700	\$550	\$0.79
2/1	5	Unknown	\$700	Unknown

Occupancy 100%

Total Units 26

No. of Buildings 2

Construction Type Siding

HVAC Central Elec/Central Elec

Stories 3

Waiting List 11 Applicants

Turnover Rate N/A

Absorption Rate N/A

Remarks

The property maintains a waiting list of 11 applicants. The property's LIHTC units target seniors at 60 percent of the area median income. The annual turnover rate was not disclosed. The utility allowance for the units are as follows: efficiency - \$78; one bedroom - \$69; and two bedroom - \$79.

COMPARABLE APARTMENT RENTAL NO. 6



Property Type: LIHTC/Family/Walk-Up
 Property Name: Cannery Row Apartments
 Address: 141 West 2nd Street, Chase City, Mecklenburg County, Virginia 23924
 Verification: Krystal; 434-372-2965, February 20, 2019, By Telephone
 Distance From Subject: 21.8 Miles

Year Opening/Significant Renovation 1916/1992

Amenities Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Coat Closet, Laundry Facility, On-Site Management, Intercom/Electronic Entry

Utilities (Type/Responsibility)
 Heat – Electric – Tenant
 Air Conditioning – Electric – Tenant
 Cooking – Electric – Tenant
 Hot Water – Electric – Tenant
 Cold Water – Landlord
 Sewer - Landlord
 Trash – Landlord

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent Mo.</u>	<u>Mo. Rent/SF.</u>
1/1	Unknown	590	\$595	\$1.01
2/1	Unknown	700	\$702	\$1.00
3/1	Unknown	900	\$821	\$0.91

Occupancy 100%
Total Units 9
No. of Buildings 2
Construction Type Brick
HVAC Central Electric/Central Elec
Stories 2
Waiting List 13 Applicants
Turnover Rate 22%
Absorption Rate N/A

Remarks

The property maintains a waiting list of 13 applicants. The property's LIHTC units target families at 60 percent of the area median income. The annual turnover rate is 22 percent. The utility allowance for the units are as follows: one bedroom - \$62; two bedroom - \$87; and three bedroom - \$90.

COMPARABLE APARTMENT RENTAL NO. 7



Property Type: Rural Development/LIHTC/Family/Garden/Townhouse
 Property Name: Planters Woods Apartments
 Address: 601 East Ferrell Street, South Hill, Mecklenburg County, Virginia 23970
 Verification: Edith; 434-447-2386, February 20, 2019, By Telephone
 Distance From Subject: 1.4 Miles

Year Opening/Significant Renovation 1986/2017

Amenities Refrigerator, Range/Oven, Dishwasher, Vinyl, Blinds, Coat Closet, Patio, Playground, Laundry Facility, On-Site Management

Utilities (Type/Responsibility)
 Heat – Electric – Tenant
 Air Conditioning – Electric – Tenant
 Cooking – Electric – Tenant
 Hot Water – Electric – Tenant
 Cold Water – Landlord
 Sewer – Landlord
 Trash – Landlord

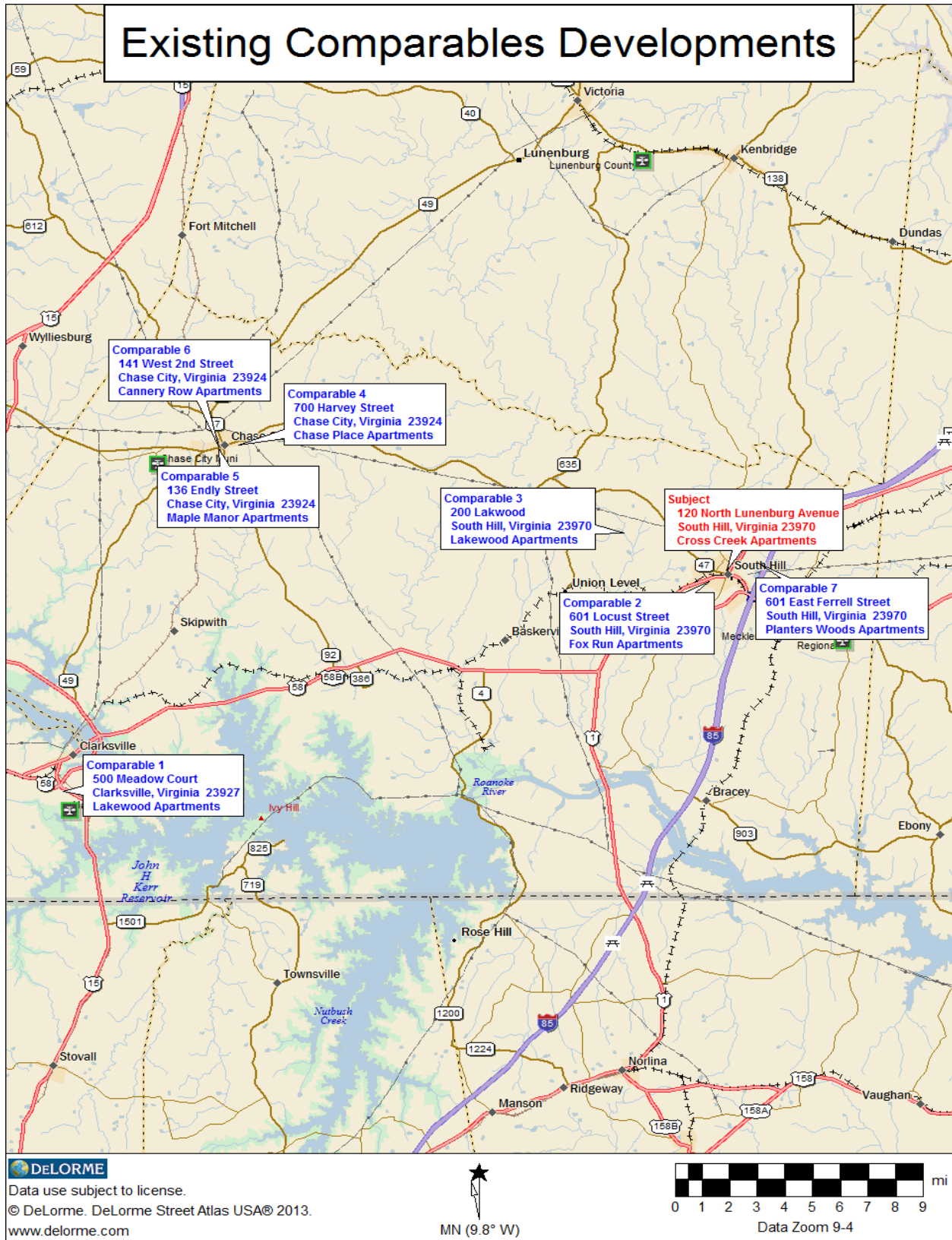
Unit Mix

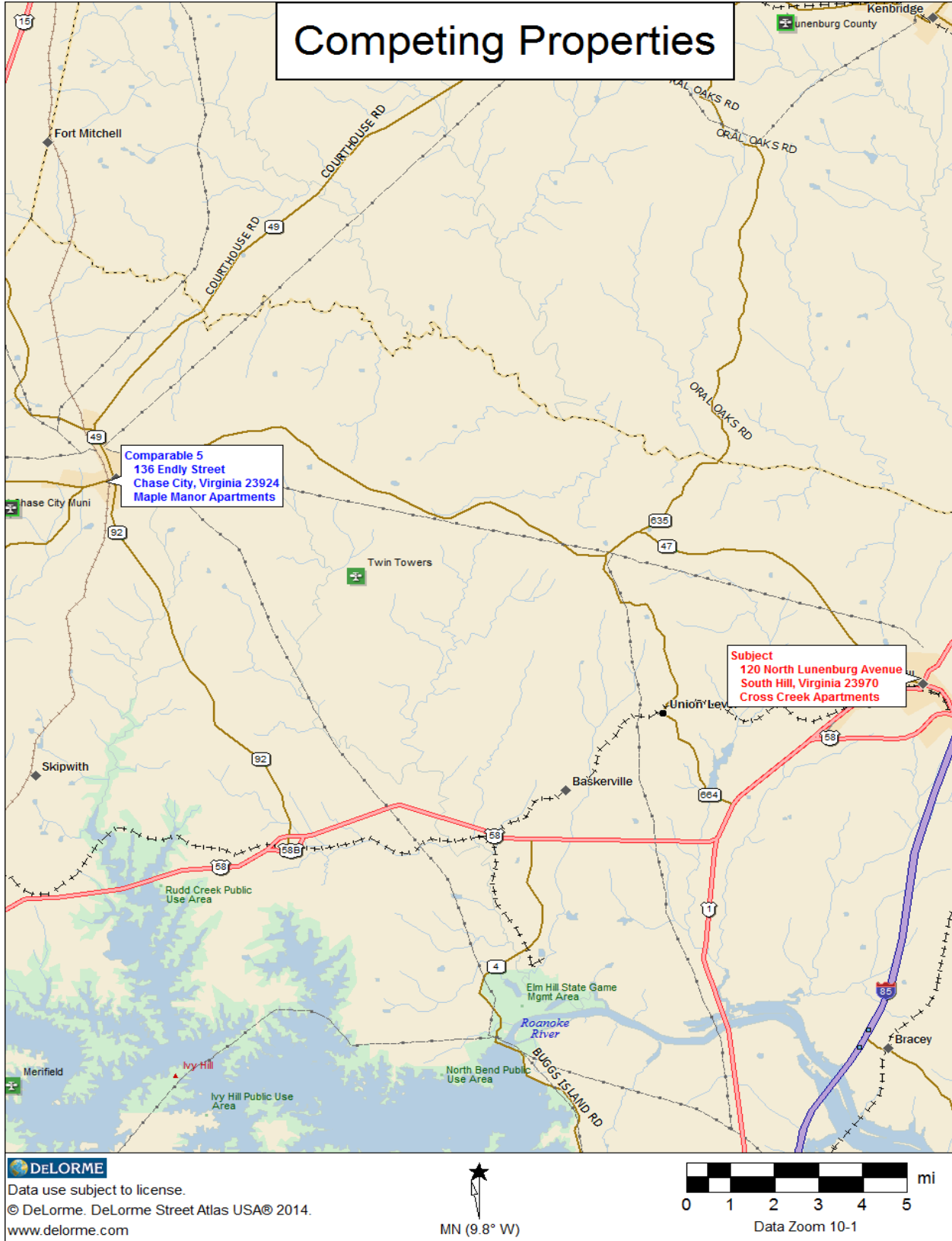
<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent Mo.</u>	<u>Mo. Rent/SF.</u>
1/1	Unknown	552	\$460	\$0.83
2/1.5	Unknown	738	\$508	\$0.69

Occupancy 91%
Total Units 46
No. of Buildings 7
Construction Type Siding
HVAC Forced Air Electric/Central Electric
Stories 1 & 2
Waiting List 10
Turnover Rate N/A
Absorption Rate N/A

Remarks

The property maintains a waiting list of 10 applicants. The property's LIHTC units target families at 40, 50 and 60 percent of the area median income. The annual turnover rate was not disclosed. The utility allowance for the units are as follows: one bedroom - \$110; and two bedroom - \$143.





Additional Developments

The market area also includes additional developments that were excluded from the analysis due to non-competitiveness or inability to verify information. The developments located in the market area that were excluded from the survey are noted as follows:

Non-Compliant or Unverifiable:

- Chase Run Apartments – Chase City, VA
- Mecklenburg Manor Apartments – South Hill, VA
- River Wynd Apartments – Clarksville, VA
- Pinewood Forest Apartments – South Hill, VA
- 206 Courthouse Road – Blackstone, VA
- 107 June Lane – Keysville, VA
- 204 Tunstall Avenue – Blackstone, VA
- 311-313 Warren Street – South Hill, VA
- 110 Wilson Street – Keysville, VA
- Honeytree Apartments – South Boston, VA
- Weaver Manor – Emporia, VA

Market-Rate Properties (Not Comparable in Restrictions or Tenant Base)

- Churchill Apartments – Farmville, VA
- Pinebrook Apartments – South Hill, VA
- Blackstone Lofts – Blackstone, VA
- Chatham Terrace Apartments – Chatham, VA
- Woodcleft Apartments – Evington, VA
- Castle Heights Apartments – South Hill, VA
- Braircliff Apartments – South Hill, VA

Market Rent Analysis

The market analyst researched rental housing in the market area and identified several apartment communities in and around the market area of the subject. The analyst identified the market-rate communities in the area that would directly compete with the subject. These comparables were then compared to the subject and adjusted for differences in amenities. These differences include, but are not limited to, location, structure, condition, unit size, number of bedrooms, number of baths, unit amenities (range/oven, refrigerator, microwave, dishwasher, etc.), project amenities (parking, storage, clubhouse, meeting room, pool, recreation area, etc.) and utilities provided. The adjustments made were based on the experience of the analyst, interviews with local officials, apartment managers and residents and information received from third-party sources (rent-to-own facilities, utility providers and housing authorities.) Additional adjustments were also determined using paired rental analysis. The paired rental analysis ranges are determined by comparing comparables with different numbers of bedrooms and factoring out any other differences (amenities, utilities provided, etc.) The resulting difference is assumed to be attributable to the differing number of bedrooms. The results are grouped together in a range. The adjustment is selected based on where the majority of the results fall within the range. If there is no majority, a conservative adjustment at the low end of the range is selected.

HUD Forms 92273 and Explanations

One-Bedroom Units (636 SF) – As Complete
Estimates of Market Rent
by Comparison - As Complete

U.S. Department of Housing and Urban Development
 Office of Housing
 Federal Housing Commissioner

OMB Approval No. 2502-0029
 (exp. 04/30/2020)

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required by the Housing Appropriation Act of 9/28/1994. The information is needed to analyze the reasonableness of the Annual Adjustment Factor formula, and will be used where rent levels for a specific unit type, in a Substantial Rehabilitation or New Construction Contract, exceed the existing FMR rent. The information is considered non-sensitive and does not require special protection. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)					
One-Bedroom	Cross Creek Apartments 120 North Lunenburg Avenue South Hill, Macklenburg, VA	Churchill Apartments 416 Winston Street Farmville, Prince Edward, VA	Pinebrook Apartments 202-255 Smith Street South Hill, Macklenburg, VA	Blackstone Lofts 325 2nd Street Blackstone, Nottoway, VA	Chatham Terrace Apartments 215 HUt Street Chatham, Pittsylvania, VA	Woodcleft Apartments 100 Woodcleft Circle Evington, Bedford, VA					
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments		
3. Effective Date of Rental	02/2019	02/2019		02/2019		02/2019		02/2019			
4. Type of Project/Stories	WU/2	WU/2		G/1 (\$10)		WU/2		WU/2			
5. Floor of Unit in Building	Varies	Varies		First		Varies		Varies			
6. Project Occupancy %	100%	96%		94%		92%		100%			
7. Concessions	N	N		N		N		N			
8. Year Built	1992/Proposed	1967/2008	\$50	1986	\$50	1930/2011	\$50	1975	\$190		
9. Sq. Ft. Area	636	800	(\$35)	550	\$15	575	\$10	680	(\$10)		
10. Number of Bedrooms	1	1		1		1		1			
11. Number of Baths	10	10		10		10		10			
12. Number of Rooms	3	3		3		3		3			
13. Balc/Terrace/Patio	Y	N	\$5	Y		N	\$5	N	\$5		
14. Garage or Carport	L/0	L/0		L/0		L/0		L/0			
15. Equipment a. A/C	C	C		C		C		C			
b. Range/Refrigerator	RF	RF		RF		RF		RF			
c. Disposal	Y	Y		N		N		N			
d. Microwave/Dishwasher	D	N	\$10	D		MD	(\$5)	N	\$10		
e. Washer/Dryer	L	L		WD	(\$20)	WD	(\$20)	L			
f. Carpet	C	W		C		WC		C			
g. Drapes	B	B		B		B		B			
h. Pool/Rec. Area	R	N	\$5	N	\$5	N	\$5	N	\$5		
16. Services a. Heat/Type	N/E	N/E		Y/E	(\$29)	N/E		N/E			
b. Cooling	N/E	N/E		Y/E	(\$8)	N/E		N/E			
c. Cook/Type	N/E	N/E		Y/E	(\$4)	N/E		N/E			
d. Electricity	N	N		Y	(\$4)	N		N			
e. Hot Water	N/E	N/E		Y/E	(\$13)	N/E		N/E			
f. Cold Water/Sewer	Y	Y		Y		Y		Y			
g. Trash	Y	Y		Y		Y		Y			
17. Storage	Y/0	N	\$5	N	\$5	N	\$5	N	\$5		
18. Project Location	Average	Similar		Similar		Similar		Similar			
19. Security	N	N		Y	(\$10)	N		N			
20. Clubhouse/Meeting Room	MR	N	\$5	N	\$5	N	\$5	N	\$5		
21. Special Features	A/EC	CT, I	(\$35)	N	\$10	CT	\$10	N	\$10		
22. Business Center / Nbd Netwk	N	N		N		N		N			
23. Unit Rent Per Month		\$630		\$775		\$700		\$475			
24. Total Adjustment			\$10		(\$8)		\$55	\$220	\$245		
25. Indicated Rent		\$640		\$767		\$755		\$695	\$670		
26. Correlated Subject Rent	\$710	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$767	low rent	\$640	60% range	\$665	to	\$742			
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Janice S. Hill</i>			Date (mm/dd/yy) 02/20/19		Reviewer's Signature		Date (mm/dd/yyyy)

Previous editions are obsolete

form HUD-92273 (07/2003)

Cross Creek Apartments

Primary Unit Types – One-Bedroom Units (636 SF)

Please note: Minor adjustments in the \$5 to \$10 range are based on the appraiser's evaluation of the overall market as well as typical responses indicated by existing tenants. In addition, this is standard industry practice when there is insufficient market data present to support adjustments. It is also considered an acceptable practice by HUD as indicated in the Section 8 Renewal Guide Chapter 9-12 (C) (3) which states: "For minor adjustments (generally in the \$5 to \$10 range), the appraiser may state his/her subjective evaluation of why the observed differences would affect rent."

Rent comparability grids were prepared for the primary unit types with 636 square feet. Comparable apartments used include the following: Churchill Apartments (Comparable 1), Pinebrook Apartments (Comparable 2), Blackstone Lofts (Comparable 3), Chatham Terrace Apartments (Comparable 4) and Woodcleft Apartments (Comparable 5).

Structure/Stories – The subject is located in two-story walk-up buildings. All comparables except Comparables 2 and 5 are located in walk-up two-story buildings. Comparables 2 and 5 are located in one-story garden-style buildings. Although there is little market data available concerning developments with two-story walk-up buildings versus one-story garden-style, an adjustment is warranted. Due to insufficient market support, a nominal adjustment of \$10 per month was selected for Comparables 2 and 5.

Project Occupancy – The subject is currently 100 percent occupied. The occupancy rates of the comparables range from 75 to 100 percent. Comparable 5 currently has a 75 percent occupancy rate, however, the complex only contains four units. Therefore, no adjustment was needed.

Concessions – The subject is not currently offering concessions. None of the comparables are currently offering concessions. No adjustment was needed.

Year Built/Year Renovated – The subject was constructed in 1992. It will undergo a substantial renovation and will be in good condition. Comparable 1 was built in 1967 and renovated in 2008. Comparable 2 was constructed in 1986. Comparable 3 was built in 1930 and renovated in 2011. Comparable 4 was constructed in 1975. Comparable 5 was constructed in 1986. In order to determine the appropriate adjustments for condition (year built/year renovated), the appraiser utilized paired analysis to compare the comparables. Comparable 2 was deemed the most similar to the subject as is. Therefore, this comparable was considered the subject in the paired analysis

calculation. When performing the analysis, the appraiser compared the units at Comparables 4 and 5 individually to the units at Comparable 2. As can be seen in the following tables, the appraiser adjusted the street rent of each comparable for all differences between the subject and comparables to come up with a net adjusted rent for each comparable. Once the net adjusted rents were determined, these rents were compared to the street rent at Comparable 2. The differences between the rents indicate the appropriate adjustments for condition.

Paired Analysis - One-Bedroom Units		
Item	Comparable 4	Comparable 5
Street Rent	\$475	\$425
Structure/Stories	\$10	\$0
Unit Interior Sq. ft.	-\$25	-\$20
Balcony/Patio	\$5	\$5
Microwave/Dishwasher	\$10	\$10
Washer/Dryer	\$20	\$15
Net Rent	\$495	\$435
Comparable 2 Street Rent	\$775	\$775
Indicated Adjustment	\$280	\$340

Due to the nature of the adjustment and the fact that all of the difference may not be attributable entirely to differences in condition, the results were divided by half. In order to determine the as complete adjustment a \$50 adjustment was added to all comparables. The comparables were adjusted as follows: Comparables 1, 2 and 3 - \$50; Comparable 4 - \$190 ;and Comparable 5 \$220.

SF Area – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable’s dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square for the one-bedroom comparison is \$0.20. No adjustments were made to comparables within 25 square feet of the subject. The adjustments were rounded to the nearest \$5. These adjustments are reflected on the HUD-Forms 92273, which are attached.

of Bedrooms – The subject contains one-bedroom units. All comparables are similar. No adjustments were needed.

of Baths – The subject contains one bath in the units. All comparables are similar. No adjustments were needed.

Balcony/Patio – The subject and Comparable 2 contain these features. The remaining comparables do not contain either amenity and were adjusted upward \$5 per month. Although the comparables do not indicate a rent differential for units with these features versus units without these features, the added amenity is an enhancement. Therefore, a nominal \$5 adjustment was selected for these features.

Parking – The subject and all comparables contain open parking lots. No adjustment is needed.

AC: Central/Wall – The subject contains central air conditioning as do all comparables. No adjustments were needed.

Range/Refrigerator – The subject contains both features in all units. All comparables contain these features in the units. No adjustment was needed.

Garbage Disposal – The subject and Comparable 1 contain a garbage disposal in the units. None of the remaining comparables contain garbage disposals. Since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – The subject and Comparable 2 contain dishwashers. Comparables 1, 4 and 5 do not contain either amenity. Comparable 3 contains both amenities. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 1, 4 and 5 were adjusted upward \$5 per month, and Comparable 3 was adjusted downward \$5 per month.

Washer/Dryer – The subject and Comparables 1 and 4 contain laundry facilities. Comparables 2 and 3 contain washers and dryers in the units. Comparable 5 contains washer/dryer hook-ups in the units. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 2 and 3 were adjusted downward \$20 per month, and Comparable 5 was adjusted downward \$5 per month.

Carpet – The subject and Comparables 2, 4 and 5 contain carpet floor coverings in the units. Comparable 1 contains wood floor covering. Comparable 3 contains wood composite floor covering. Since there is no market data concerning units with this feature, no adjustment was given.

Drapes – The subject and all comparables contain window coverings. No adjustment was needed.

Pool/Recreation Areas – The subject will contain a picnic area. None of the comparables contain these amenities. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, all comparables were adjusted upward \$5 per month.

Heat – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

Cooling – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

Cooking – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

Electricity – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

Hot Water – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

Cold Water/Sewer – The subject and all comparables have this utility provided by the landlord. Therefore, no adjustments were needed.

Trash – The subject and all comparables have this utility provided by the landlord. Therefore, no adjustments were needed.

Extra Storage – The subject does contain this feature with no additional monthly fees. None of the comparables contains this feature. Although there is little market data available concerning

units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, all units were adjusted upward \$5 per month.

Location – The subject’s location is good. All comparables are located in similar areas as the subject. No adjustment was needed.

Security – The subject does not contain any form of security. Comparables 1, 2, 4 and 5 are similar to the subject. Comparable 3 contains intercom/electric entry and video surveillance. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement, particularly security that limits access to the property. Therefore, Comparable 3 was adjusted downward \$10 per month.

Clubhouse/Meeting Room – The subject contains a meeting room. None of the comparables contain either amenity. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, all comparables were adjusted upward \$5 per month.

Special Features – The subject contains pull cords and safety bars in all units. Comparable 1 contains ceramic tile and internet to all units. Comparables 2, 4 and 5 do not contain any form of special features. Comparable 3 contains ceramic tile. Since there is no market data concerning floor coverings, no adjustment was given for ceramic tile. All remaining comparables contain access to cable services and internet services, but any expense for this feature is at the cost of the tenant. A paired analysis was conducted to determine the adjustment for the internet. As can be seen by the chart below the average cost of the internet service was \$45 per month. Therefore, Comparable 1 was adjusted downward \$35 per month and Comparables 2, 3, 4 and 5 were adjusted upward \$10 per month.

Provider	Fee
Xfinity	\$30
Century Link	\$45
HughesNet	\$50
Viasat	\$70
Frontier	\$20
Spectrum	\$45
Average	\$43

Business Center/Neighborhood Network – The subject does not contain either amenity. All comparables are similar to the subject. No adjustment was needed.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$640 to \$767 for the one-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **636 SF One-Bedroom Units** - **\$710**

The developer is proposing the affordable rent of \$700 for all units. In addition, the maximum net tax credit rents are \$438, \$547 and \$657 respectively. The proposed rent is below the achievable rent determined on the rent grid and above the maximum net tax credit rents. However, as all the units contain rental assistance, tenants will never be asked to pay more than 30 percent of their gross annual income for rent.

- **636 SF One-Bedroom Units** - **\$700**

Evaluation of the Proposed Development

Project Design

Cross Creek Apartments is comprised of one two-story elevator apartment building containing 19 units. The buildings are of frame construction with brick and siding exteriors and asphalt shingle roofs.

Project Amenities

Project amenities include a meeting room, picnic area, extra storage, laundry facility, on-site management, on-site maintenance and gazebo. The subject's project amenities will be competitive to the majority of the comparables in the market area.

Parking

The complex contains open asphalt parking with 19 spaces. This arrangement is similar to the majority of the comparables in the market area.

Unit Mix

The subject's unit mix of one-bedroom units are suitable in the market area.

Utilities

The subject will contain central electric for heating and cooling. Cooking and hot water are electric. Sewer, cold water and trash will be provided by the landlord. This arrangement is relatively similar to the comparables in the market area.

Unit Amenities

Unit amenities include a refrigerator, range/oven, dishwasher, carpet, vinyl, blinds, coat closet, balcony, patio, pull cords and safety bars. Once rehabilitation is complete, units will contain laminate vinyl flooring. The unit amenities will be competitive with the majority of the comparables in the market area.

Impact of Existing/Planned Rental Housing

The market area exhibits sufficient demand for the proposed rehabilitation of the existing property. Based on the occupancy level of the subject and the apartment complexes in the market area, the existing waiting lists, the projected population and household growth and the economic factors, it is believed that when rehabilitation is complete, the property will have no adverse impact on the existing and/or planned market-rate rental housing properties in the market area.

Summary of Developments Strength and Weaknesses

Strengths

- The subject's site plan and design are similar to the surveyed comparables.
- Once rehabilitation is complete, the development will be superior in condition when compared to most of the surveyed comparable developments.
- The subject's unit amenities will be competitive with the majority of the comparables in the market area once rehabilitation is complete.
- The subject's proposed LIHTC rents will provide a good value to prospective tenants. In addition, the subject has Rental Assistance for all units. Therefore, these residents will never pay more than 30 percent of their income towards rents.

Weaknesses

- There are no apparent weaknesses.

PART J:

LOCAL PERSPECTIVE AND INTERVIEWS

Virginia Housing Development Authority

Several attempts were made to contact the Virginia Housing Authority; however, none were successful. The telephone number for the Virginia Housing Development Authority is 804-782-1986.

South Hill Planning & Zoning Department

David Hash, Code Compliance Official for the Town of South Hill, indicated the subject is zoned R2-16, General Residential District. The subject is a legal, conforming use. Mr. Hash indicated that there are 16 multifamily permits allowed per year. The telephone number for the South Hill Planning and Zoning Department is 434-447-5041.

Economic Development

According to Brently Morris, with the Mecklenburg County Business Development, majority of employees live throughout the county and there is a need for additional housing as companies are expanding and relocating to the area. He stated most employees rent their homes. In addition, he stated that the department is currently in negotiations with several new companies now. Furthermore, he stated that residents of the area would be in favor of the rehabilitation of the subject and there is a large need for additional affordable housing. He stated the unit types needed the most are two- and three-bedroom units; however, any type is needed. He stated that the area most desired is near downtown or toward the center of town. The phone number for the Mecklenburg County Business Development Department is 434-447-3191.

PART K:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Description

The subject, Cross Creek Apartments, is an existing Rural Development and LIHTC senior development set at 60 percent of the area median income. The property contains a total of 19 units. The property is applying for an allocation of Low-Income Housing Tax Credits which will set the income eligibility to individuals earning 40, 50 and 60 percent of the area median income. In addition, the property will remain a Rural Development property with Rental Assistance for all units.

Cross Creek Apartments is comprised of one two-story elevator apartment building containing 19 units. The buildings are of frame construction with brick and siding exteriors and asphalt shingle roofs. The property is not a scattered site development.

The following chart lists the subject's proposed unit distribution by unit type, size and rent structure.

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES								
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent	Proposed RD Rental Rates
1/1	2	636	40%	\$438	\$766	\$66	\$700	\$710
1/1	8	636	50%	\$547	\$766	\$66	\$700	\$710
1/1	9	636	60%	\$657	\$766	\$66	\$700	\$710

The subject property is applying for Low Income Housing Tax Credits, and the units will be at 40, 50 and 60 percent of the area median income. The proposed rents are above the maximum allowable LIHTC rents. However, the subject is a Rural Development property that will continue to be a Rural development property with Rental Assistance for all units. Therefore, residents will never pay more than 30 percent of their income towards rent. The subject property will attract senior households with one to two persons, and incomes below \$28,020.

Housing Profile

The rental housing stock in the market area is comprised of single-family homes and market-rate and subsidized/income-restricted apartment complexes. Most of the market area's rental units have high occupancy rates. In addition, several of the properties have waiting lists. The current vacancy rate in surveyed subsidized/income-restricted apartment complexes is 1.9 percent. The current vacancy rate in surveyed market-rate apartment complexes is 5.3 percent.

The development will not have an adverse impact on the market area. There is one income-restricted development that will compete directly with the subject's LIHTC and Rural Development units; however, the property is currently 100 percent occupied.

Market Feasibility

The following table shows the net demand by bedroom type.

CAPTURE RATE BY INCOME LIMITS				
Income Restrictions:	1BR Units @ 40% (\$0 - \$18,680)	1BR Units @ 50% (\$0 - \$23,350)	1BR Units @ 60% (\$0 - \$28,020)	Project Total (\$0 - \$28,020)
All Units at Subject	0.5%	2.0%	2.2%	1.9%

Overall the market shows a net demand of 1,000 units for units at or below 60 percent of the area median income. The subject is an existing Rural Development senior development that contains 19 units, all of which have Rental Assistance. The overall capture rate for all units at or below 60 percent is 1.9 percent if the subject were entirely vacant. However, the subject is 100 percent occupied with no vacant units; therefore, the capture rate considering the subject entirely vacant is elevated. Considering only the subject’s vacant units the capture rate would be 0.0 percent. After researching the vacancy rates of the existing units in the area, it is firmly believed that the development will continue to satisfy a portion of the continued demand for the units within the market. It is believed that property will meet the demand for affordable housing in the market area.

Evaluation of Project

The development is located at 120 North Lunenburg Avenue. Therefore, the subject has average visibility and easy access. The subject's site plan and project design are similar to competing apartment developments. The subject's one-bedroom units are suitable in the market. The subject's unit and project amenities will be competitive to most surveyed comparables. The subject's rents will provide a good value to prospective tenants.

Positive/Negative Attributes

Strengths: The subject's location is comparable to other developments in the market area. Its in-unit and common area amenities will be competitive to the other developments in the market area. When these factors are taken into consideration, the subject's units provide a good value to prospective tenants.

Weaknesses: There are no apparent weaknesses.

Conclusion

The subject can acquire its required share of the market area for the following reasons:

- Once rehabilitation is complete, the subject's condition and amenities will be superior to other existing projects. Therefore, no modifications to the subject are necessary.
- Cross Creek Apartments is an existing Rural Development and LIHTC property that contains 19 units. All units receive Rental Assistance; therefore, these residents will never pay more than 30 percent of their income towards rent.
- Based on the occupancy level of existing apartment complexes in the market area, the existing waiting lists, the projected population and household growth and the economic factors, it is believed that when the rehabilitation is completed, the subject property will continue to meet the demand for affordable housing in the market area.
- According to the past, present and future demographic and economic trends within the primary market area, it is the opinion of the analyst that the existing development is suitable for the market area. Given the current low vacancy rates and existing waiting lists, the development will not have an adverse effect on the existing rental comparables and the anticipated pipeline additions to the rental base.

PART L:

MARKET STUDY ANALYST STATEMENT OF EXPERIENCE

QUALIFICATIONS OF THE ANALYST

Gill Group is a nationwide marketing and real estate consulting firm specializing in market studies and real estate appraisals for low-income housing developments. For more than 30 years, Gill Group has been performing market research and appraisals on all types of properties. Primary data from field inspectors, analysts and appraisers is used. Our inspectors, analysts and appraisers personally inspect and examine every property included in the reports. Additional data is obtained from the U.S. Census Bureau, local public officials and reliable market data research companies such as ESRI Business Information Solutions. Gill Group's market studies have been used by clients in the Low Income Housing Tax Credit program and in obtaining and renewing state and federal subsidies for low-income housing developments, senior housing and multifamily rental housing. Samuel T. Gill and Janice F. Gill, MAI, have been active in the U.S. Department of Housing and Urban Development's Multifamily Accelerated Processing (M.A.P.) and Mark-to-Market programs.

Samuel T. Gill
512 North One Mile Road
P.O. Box 784
Dexter, Missouri 63841
573-624-6614 (phone)
573-624-2942 (fax)
todd.gill@gillgroup.com

OVERVIEW

Extensive multifamily experience over the past 25 years specializing in work for the Department of Housing and Urban Development (HUD), United States Department of Agriculture/Rural Development (USDA/RD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program including but not limited to, Section 8, Section 202, Section 236, Section 515 and Section 538 Programs. Additionally, extensive experience since inception of the Multifamily Accelerated Processing (MAP) Program of Sections 202/223(f), 232/223(f), 221(d)3, 221(d)4 and 223(f). Also, more than 20 years of experience with nursing homes, hotels and complicated commercial appraisal assignments.

ACCREDITATIONS

State Certified General Real Estate Appraiser

Alabama State License Number: G00548
Arizona State License Number: 31453
Colorado State License Number: CG40024048
Connecticut State License Number: RCG.0001276
District of Columbia License Number: GA11630
Georgia State License Number: 258907
Hawaii State License Number: CGA1096
Idaho State License Number: CGA-3101
Illinois State License Number: 153.0001384
Indiana State License Number: CG40200270
Iowa State License Number: CG02426
Kansas State License Number: G-1783
Louisiana State License Number: G1126
Maine State License Number: CG3635
Maryland State License Number: 32017
Michigan State License Number: 1201068069
Minnesota State License Number: 40186198
Mississippi State License Number: GA-624
Missouri State License Number: RA002563
Montana State License Number: REA-RAG-LIC-8530
Nebraska State License Number: CG2000046R
New York State License Number: 46000039864
North Carolina State License Number: A5519
North Dakota State License Number: CG-2601
Ohio State License Number: 448306
Oklahoma State License Number: 12524CGA
Oregon State License Number: C000793
Pennsylvania State License Number: GA001813R
South Carolina State License Number: 3976
Tennessee State License Number: 00003478
Texas State License Number: 1329698-G
Utah State License Number: 5510040-CG00
Virginia State License Number: 4001 015446
Washington State License Number: 1101018
West Virginia State License Number: CG358
Wisconsin State License Number: 1078-10
Wyoming State License Number: 479

Also received temporary licenses in the following states: Arkansas, California, Delaware, Florida, Kentucky, Massachusetts, Nevada, New Hampshire, New Jersey, New Mexico, Puerto Rico, Rhode Island, South Dakota, the U.S. Virgin Islands and Vermont.

**EXPERIENCE
(1991 TO PRESENT)**

Primary provider of HUD Mark-to-Market Full Appraisals for mortgage restructuring and Mark-to-Market Lites for rent restructuring and has worked with HUD in this capacity since inception. Completed approximately 350 appraisals assignments under this program.

Provider of HUD MAP and TAP appraisals and market studies for multiple lenders since its inception. Completed approximately 350 appraisal assignments under this program.

Contract MAP quality control reviewer and field inspector for CohnReznick and HUD. Have completed approximately 350 reviews under this program. Have completed approximately 100 field inspections under this program.

Currently approved state reviewer for HUD Rent Comparability Studies for Section 8 Renewals in Alabama, California, Connecticut, Florida, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Minnesota, Nebraska, New Mexico, North Carolina, Oregon, Utah, Virgin Islands, Virginia, Washington, West Virginia and Wisconsin. Completed approximately 500 reviews under this program.

Provider of HUD Rent Comparability Studies for contract renewal purposes nationwide. Completed approximately 400 rent comparability studies.

Provider of tax credit financing analysis and value of financing analysis. Completed approximately 300 appraisal assignments and market studies under this program.

Provider of multifamily appraisals under the RD 515 and 538 programs. Completed approximately 200 appraisal assignments under these programs.

Partial list of clients include: Colorado Housing Finance Agency, CreditVest, Inc., Foley & Judell, LLP, Kentucky Housing Corporation, Kitsap County Consolidated Housing Authority, Louisiana Housing Finance Agency, Missouri Housing Development Agency, New Mexico Mortgage Finance Authority, Ontra, Inc., Quadel Consulting Corporation, CohnReznick, L.L.P., Group, Siegel Group, Signet Partners and Wachovia Securities.

**DEVELOPMENT/OWNERSHIP/
MANAGEMENT EXPERIENCE
(2006 TO PRESENT)**

For the past 10 years, he has owned three separate companies that develop, own and manage commercial, multifamily, residential, agricultural and vacant land properties.

In his portfolio are over 100,000 square feet of commercial space, over 1,000 units of multifamily, 200 acres of farmland, and 10 parcels of developable commercial and multifamily lots, all in the Midwest.

EDUCATION

Bachelor of Arts Degree

Southeast Missouri State University

Associate of Arts Degree

Three Rivers Community College

HUD/FHA Appraiser Training

Arkansas State Office

Multifamily Accelerated Processing Valuation (MAP)

U.S. Department of Housing and Urban Development

2nd Annual Multifamily Accelerated Processing Basic and Advanced Valuation (MAP)

U.S. Department of Housing and Urban Development

FHA Appraising Today

McKissock, Inc.

Texas USDA Rural Development Multifamily Housing Appraiser Training

Texas Rural Development

Kentucky USDA Rural Development Multifamily Housing Appraiser Training

Kentucky Rural Development

Financial Analysis of Income Properties

National Association of Independent Fee Appraisers

Income Capitalization

McKissock, Inc.

Introduction to Income Property Appraising

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Uniform Standards of Professional Appraisal Practice

Central Missouri State University

Appraisal of Scenic, Recreational and Forest Properties

University of Missouri-Columbia

Appraiser Liability

McKissock, Inc.

Appraisal Trends

McKissock, Inc.

Sales Comparison Approach

Hondros College

Even Odder: More Oddball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Hondros College

Private Appraisal Assignments

McKissock, Inc.

Construction Details & Trends

McKissock, Inc.

Condemnation Appraising: Principles & Applications

Appraisal Institute

Michigan Law

McKissock, Inc.

Pennsylvania State Mandated Law

McKissock, Inc.

Valuing Real Estate in a Changing Market

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Real Estate Appraisal Methods

Southeast Missouri State University

Lead Inspector Training

The University of Kansas

Lead Inspector Refresher

Safety Support Services, Incorporated

Home Inspections: Common Defects in Homes

National Association of Independent Fee Appraisers

Heating and Air Conditioning Review

National Association of Independent Fee Appraisers

Professional Standards of Practice

National Association of Independent Fee Appraisers

Developing & Growing an Appraisal Practice – Virtual Classroom

McKissock, Inc.

The Appraiser as Expert Witness

McKissock, Inc.

Current Issues in Appraising

McKissock, Inc.

2011 ValExpo: Keynote-Valuation Visionaries

Van Education Center/Real Estate

Residential Report Writing

McKissock, Inc.

The Dirty Dozen

McKissock, Inc.

Risky Business: Ways to Minimize Your Liability

McKissock, Inc.

Introduction to Legal Descriptions

McKissock, Inc.

Introduction to the Uniform Appraisal Dataset

McKissock, Inc.

Mold Pollution and the Appraiser

McKissock, Inc.

Appraising Apartments: The Basics

McKissock, Inc.

Foundations in Sustainability: Greening the Real Estate and Appraisal Industries

McKissock, Inc.

Mortgage Fraud

McKissock, Inc.

The Nuts and Bolts of Green Building for Appraisers

McKissock, Inc.

The Cost Approach

McKissock, Inc.

Pennsylvania State Mandated Law for Appraisers

McKissock, Inc.

Michigan Appraisal Law

McKissock, Inc.

Modern Green Building Concepts

McKissock, Inc.

Residential Appraisal Review

McKissock, Inc.

Residential Report Writing: More Than Forms

McKissock, Inc.

2-4 Family Finesse

McKissock, Inc.

Appraisal Applications of Regression Analysis

McKissock, Inc.

Appraisal of Self-Storage Facilities

McKissock, Inc.

Supervisor-Trainee Course for Missouri

McKissock, Inc.

The Thermal Shell

McKissock, Inc.

Even Odder - More Oddball Appraisals

McKissock, Inc.

Online Data Verification Methods

Appraisal Institute

Online Comparative Analysis

Appraisal Institute

Advanced Hotel Appraising - Full Service Hotels

McKissock, Inc.

Appraisal of Fast Food Facilities

McKissock, Inc.

Appraisal Review for Commercial Appraisers

McKissock, Inc.

Exploring Appraiser Liability

McKissock, Inc.

Janice F. Gill, MAI
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Dexter, Missouri 63841
573-624-6614 (phone)
573-624-2942 (fax)

OVERVIEW	Extensive multifamily experience specializing in work for the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program. Also, many years of experience with nursing homes and typical commercial appraisals.
ACCREDITATIONS	MAI Designated Member of the Appraisal Institute State Certified General Real Estate Appraiser Missouri State License Number: 2002024410 Virginia State License Number: 4001016982 Maryland State License Number: 32198 Also regularly receives temporary licenses in the following states: Colorado, Florida, Hawaii, Minnesota, Oklahoma and Texas.
EDUCATION	Bachelor of Science Degree <i>Southeast Missouri State University</i> Associate of Arts Degree <i>Three Rivers Community College</i> Professional Standards of Practice <i>National Association of Independent Fee Appraisers</i> Introductions to Income Properties <i>National Association of Independent Fee Appraisers</i> Concepts, Terminology & Techniques <i>National Association of Independent Fee Appraisers</i> Financial Analysis of Income Properties <i>National Association of Independent Fee Appraisers</i> 1.4B Report Writing-Non Residential Real Estate Appraising <i>National Association of Independent Fee Appraisers</i> Principles of Residential Real Estate Appraising <i>National Association of Independent Fee Appraisers</i> 1.4A Report Writing-Residential Real Estate Appraising <i>National Association of Independent Fee Appraisers</i> Economics I <i>Three Rivers Community College</i> 1.4A Report Writing Non-Residential Real Estate Appraising <i>National Association of Independent Fee Appraisers</i> Advanced Highest & Best Use and Market Analysis <i>Appraisal Institute</i> Advanced Sales Comparison & Cost Approaches <i>Appraisal Institute</i> Advanced Income Capitalization <i>Appraisal Institute</i>

Report Writing & Valuation Analysis

Appraisal Institute

National USPA Update

McKissock

**EXPERIENCE
(1991 TO PRESENT)**

Primary provider of HUD Mark-to-Market Full Appraisals for mortgage restructuring and Mark-to-Market Lites for rent restructuring. Have worked with HUD in this capacity for several years.

Contract appraiser for Kentucky Housing Corporation for the eastern half of the State of Kentucky.

Provider of nursing home appraisals and hotel appraisals as well as typical commercial appraisals nationwide.

Provider of HUD Rent Comparability Studies for contract renewal purposes nationwide.

Partial list of clients include: Boston Capital, Colorado Housing Finance Agency, CreditVest, Inc., Foley & Judell, LLP, Kentucky Housing Corporation, Kitsap County Consolidated Housing Authority, Louisiana Housing Finance Agency, Missouri Housing Development Agency, New Mexico Mortgage Finance Authority, Ontra, Inc., Quadel Consulting Corporation, Reznick Group, Siegel Group, Signet Partners and Wachovia Securities.

I affirm that I have made a physical inspection of the site and market area. I also affirm that the appropriate information has been used in the comprehensive evaluation of the need and demand for the proposed rental units. To the best of my knowledge the market can support the demand shown in this study. I understand that any misrepresentations in this statement may result in the denial of participation in the Low Income Housing Tax Credit Program in Virginia as administered by the Virginia Housing Development Authority. I also affirm that neither I nor anyone at my firm has any interest in the existing development or relationship with the ownership entity. In addition, I affirm that neither I nor anyone at my firm nor anyone acting on behalf of my firm in connection with the preparation of this report has communication to others that my firm is representing VHDA or in any way acting for, at the request of, or on behalf of VHDA. Finally, I affirm that compensation for my services is not contingent upon this development receiving a reservation or allocation of tax credits.

Samuel J. Gill

March 13, 2019

Market Analyst

Date

Janice J. Hill

March 13, 2019

Market Analyst

Date

ADDENDUM A

Data Sources

2000 U.S Census

2010 U.S. Census

American Community Survey

Nielsen Claritas (A nationally recognized demographics forecaster)

Ribbon Demographics (A nationally recognized demographics forecaster)

U.S. Bureau of Labor Statistics

Income Expense Analysis: Conventional Apartments and Income/Expense Analysis: Federally Assisted Apartments published by Institute of Real Estate Management

Information used in the market study was obtained from various sources including: the U.S. Census Bureau, Nielsen Claritas, Ribbon Demographics, U.S. Bureau of Labor Statistics, interviews with local area and government officials and interview with local property owners or managers.

ADDENDUM B

MARKET STUDY TERMINOLOGY

Absorption Period

The period of time necessary for a newly constructed or renovated property to achieve the Stabilized Level of Occupancy. The Absorption Period begins when the first temporary or permanent certificate of occupancy is issued and ends when the last unit to reach the Stabilized Level of Occupancy has a signed lease. Assumes a typical pre-marketing period, prior to the issuance of the certificate of occupancy, of about three to six months. The month that leasing is expected to begin should accompany all absorption estimates.

Absorption Rate

The average number of units rented each month during the Absorption Period.

Acceptable Rent Burden

The rent-to-income ratio used to qualify tenants for both income restricted and non-income restricted units. The Acceptable Rent Burden varies depending on the requirements of funding sources, government funding sources, target markets, and local conditions.

Affordable Housing

Housing where the tenant household pays no more than 30 percent of its annual income on Gross Rent.

Amenity

Tangible or intangible benefits offered to a tenant at no fee (with the exception of day care), typically on-site recreational facilities or planned programs, services and activities.

Annual Demand

The total estimated demand present in the market in any one year for the type of units proposed. Annual demand estimates factor in tenure, tenant age, income restrictions, family size and turnover.

Area Median Income (AMI)

One-hundred percent of the gross median household income for a specific metropolitan statistical area, county or non-metropolitan area established annually by HUD.

Assisted Housing

Housing where the monthly costs to the tenants are subsidized by federal, state or other programs.

Attached Housing

Two or more dwelling units connected with party walls (e.g., townhouses or flats).

Basic Rent

The minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and HUD Section 223 (d)(3) Below Market Interest Rate Program. The Basic Rent is calculated on the rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

Below Market Interest Rate Program (BMIR)

Program targeted to renters with income not exceeding 80 percent of area median income by limiting rents based on HUD's BMIR Program requirements and through the provision of an interest reduction contract to subsidize the market interest rate to a below-market rate. Interest rates are typically subsidized to effective rates of one percent or three percent.

Capture Rate

The percentage of age, size, and income qualified renter households in the Primary Market Area that the property must capture to achieve the Stabilized Level of Occupancy. Funding agencies may require restrictions to the qualified households used in the calculation including age, income, living in substandard housing, mover-ship and other comparable factors. The Capture Rate is calculated by dividing the total number of units at the property by the total number of age, size and income qualified renter households in the Primary Market Area. See Penetration Rate for rate for entire market area.

Census Tract

A small, relatively permanent statistical subdivision delineated by a local committee of census data users for the purpose of presenting data. Census tract boundaries normally follow visible features but may follow governmental unit boundaries and other non-visible features; they always nest within counties. They are designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time of establishment. Census tracts average about 4,000 inhabitants.

Central Business District (CBD)

The center of commercial activity within a town or city; usually the largest and oldest concentration of such activity.

Community Development Corporation (CDC)

Entrepreneurial institution combining public and private resources to aid in the development of socio-economically disadvantaged areas.

Comparable Property

A market-rate or Affordable Housing property that is representative of the rental housing choices of the subject's Primary Market Area and that is similar in construction, size, amenities, or age. These Comparables and Competitives are generally used to derive market rent.

Competitive Property

A property that is comparable to the subject and that competes at nearly the same rent levels and tenant profile, such as age, family or income.

Concession

Discount given to a prospective tenant to induce the tenant to sign a lease. Concessions typically are in the form of reduced rent or free rent for a specified lease term or for free amenities which are normally charged separately (i.e., washer/dryer, parking).

Condominium

A form of joint ownership and control of property in which specified volumes of space (for example, apartments) are owned individually while the common elements of the property (for example, outside walls) are owned jointly.

Contract Rent

1. The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenants, to the owner, inclusive of all terms of the lease (HUD & RD).
2. The monthly rent agreed to between a tenant and a landlord (Census).

Demand

An estimate of the total number of market households that have both the desire and the ability to obtain the product and/or services offered. These households must be of the appropriate age, income, tenure and size for a specific proposed development. Components of demand vary and can include household growth; turnover, those living in substandard conditions, rent overburdened households, and demolished housing units. Demand is project specific.

Difficult Development Area (DDA)

An area designated by HUD as an area that has high construction, land, and utility costs relative to the Area Median Gross Income. A project located in a DDA and utilizing the Low Income Housing Tax Credit may qualify for up to 130 percent of eligible basis for the purpose of calculating the Tax Credit allocation.

Detached Housing

A freestanding dwelling unit, typically single-family, situated on its own lot.

Effective Rents

Market Rents less concessions.

Elderly or Senior Housing

Housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80 percent of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.

Extremely Low Income

Person or household with income below 30 percent of Area Median Income adjusted for household size.

Fair Market Rent (FMR)

The estimates established by HUD of the Gross Rents (Contract Rent plus Tenant Paid Utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40 percent of the rental units have rents below the FMR. In rental markets with a shortage of lower-priced rental units, HUD may approve the use of Fair Market Rents that are as high as the 50th percentile of rents.

Family

A family consists of a householder (i.e., one who occupies or owns a house/head of a household) and one or more other persons living in the same household who are related to the householder by birth, marriage or adoption. Not all households contain families since a household may comprise a group of unrelated persons or one person living alone. (Source: U.S. Census)

Garden Apartments

Apartments in low-rise buildings (typically two to four stories) that feature low density, ample open-space around the buildings, and on-site parking.

Gross Rent

The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all Tenant Paid Utilities.

High-rise

A residential building having more than ten stories.

Household

All the persons who occupy a housing unit as their usual place of residence. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (Source: U.S. Census)

Household Trends

Changes in the number of households for a particular area over a specific period of time, which is a function of new household formations (e.g., at marriage or separation) and decreasing average household size.

Housing Unit

House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

Housing Choice Voucher (Section 8 Program)

Federal rent subsidy program under Section 8 of the U.S. Housing Act which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant's contribution of 30 percent of adjusted income (or 10 percent of gross income, whichever is greater). In cases where 30 percent of the tenants' income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

Housing Finance Agency (HFA)

State or local agencies responsible for financing housing and administering Assisted Housing programs.

HUD Section 8 Program

Federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenant's adjusted income.

HUD Section 202 Program

Federal program which provides direct capital assistance (i.e., grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50 percent of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30 percent of tenant income.

HUD Section 811 Program

Federal program which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50 percent of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

HUD Section 236 Program

Federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80 percent of area median income who pay rent equal to the greater of Basic Rent of 30 percent of their adjusted income. All rents are capped at a HUD approved market rent.

Income Band

The range of incomes of households that can pay a specific rent but do not have more income than is allowed by the Income Limits of a particular housing program. The minimum household income typically is based on a defined Acceptable Rent Burden percentage and the maximum typically is pre-defined by specific programmatic requirements or by general market parameters.

Income Limits

Maximum household income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30, 50, 60 or 80 percent of AMI. HUD publishes Income Limits each year for 30 percent median, Very Low Income (50%), and Low-Income (80%), for households with one through eight people.

Infrastructure

Services and facilities including roads, highways, water, sewerage, emergency services, parks and recreation, etc. Infrastructure includes both public and private facilities.

Low Income

Person or household with gross household income below 80 percent of Area Median Income adjusted for household size.

Low Income Housing Tax Credit

A program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60 percent or less of Area Median Income, and that the rents on these units be restricted accordingly.

Low Rise Building

A building with one to three stories.

Market Advantage

The difference, expressed as a percentage, between the estimated market rent for an apartment property without income restrictions and the lesser of (a) the owner's proposed rents or (b) the maximum rents permitted by the financing program for the same apartment property.

Market Analysis

A study of real estate market conditions for a specific type of property.

Market Area

A geographic area from which a property is expected to draw the majority of its residents.

Market Area, Primary (PMA)

The most likely geographic area from which a property would draw its support.

Market Area, Secondary (SMA)

The portion of a market area that supplies additional support to an apartment property beyond that provided by the primary market area.

Market Demand

The number of units required in a defined market area to accommodate demand (i.e., households that desire to improve the quality of their housing without significantly increasing their economic burden). Market demand is not project specific and refers to the universe of tenure appropriate households, independent of income. The components of market demand are similar to those used in determining demand.

Market Feasibility Analysis

An analysis that determines whether a proposed development can attain its target rents, taking into account the development's characteristics (location, size, unit mix, design and amenities), the depth of its target market, and the strength of its appeal in comparison to other existing and planned options available to potential consumers.

Market Rent

The rent that an apartment, without rent or income restrictions or rent subsidies, would command in the open market considering its location, features, amenities. Market rent should be adjusted for concessions and owner paid utilities included in the rent.

Market Study

A comprehensive review of the housing market in a defined market area. A market study can be used to determine the demand for specific proposed development or to examine the overall condition of an area's housing market. Project specific market studies are often used by developers, syndicators, and government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what housing needs, if any, exist within a specific geography. At a minimum, market studies include a review of location, economic conditions, demographics, and existing and proposed housing stock.

Marketability

The manner in which the subject fits into the market; the relative desirability of a property (for sale or lease) in comparison with similar or competing properties in the area.

Market Vacancy Rate – Physical

Average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same Market Area, excluding units in properties which are in the lease-up stage.

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

A geographic entity defined by the federal Office of Management and Budget, for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. Qualification of an MSA requires the presence of a city with 50,000 or more inhabitants, or the presence of an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England). The county or counties containing the largest city and surrounding densely settled territory are central counties of the MSA. Additional outlying counties qualify to be included in the MSA by meeting certain other criteria of metropolitan character, such as a specified minimum population density or percentage of the population that is urban.

Mid-rise

A building with four to ten stories.

Mixed Income Property

An apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more Income Limits (i.e., Low Income Tax Credit property with income limits of 30, 50 and 60 percent).

Mobility

The ease with which people move from one location to another.

Moderate Income

Person or household with gross household income between 80 and 120 percent of Area Median Income adjusted for household size.

Move-Up Demand

An estimate of how many consumers are able and willing to relocate to more expensive or desirable units, such as tenants who move up from Class C properties to Class B; and Class B tenants that move up to Class A properties; and tenants that move from Class C and B properties to a new superior Low Income Tax Credit property. For purposes of demonstrating move-up demand both changes in Class Construction Type and changes in Quality Classification of five or more may be considered (Reference the Virginia State Board of Equalization Assessor's Handbook Section 531, January 2003, pages 4-5 for definitions of Class and Quality Classifications.)

Multifamily

Structures that contain two or more housing units.

Neighborhood

An area of a city or town with common demographic and economic features that distinguish it from adjoining areas.

Net Rent (also referred to as Contract or Lease Rent)

Gross Rent less Tenant Paid Utilities.

Penetration Rate

The percentage of age and income qualified renter households in the Primary Market Area that live in all existing and proposed properties, to be completed within six months of the subject, and which are competitively priced to the subject that must be captured to achieve the Stabilized Level of Occupancy. Funding agencies may require restrictions to the qualified households used in the calculation including age, income, living in substandard housing, mover-ship and other comparable factors. See Capture Rate for property specific rate.

Pent-up Demand

A market in which there is a scarcity of supply and vacancy rates are very low.

Population Trends

Changes in population levels for a particular area over a specific period of time – which is a function of the levels of births, deaths, and net migration.

Primary Market Area

See Market Area

Programmatic Rents

The proposed rents for a Tax Credit or other income restricted property relative to comparable market rate properties and rents being achieved at another Low Income Housing Tax Credit or other income restricted properties in the market. Can be no greater than maximum rents permitted by the Low Income Housing Tax Credit or other program regulations.

Project Based Rent Assistance

Rental assistance from a federal, state or local program that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Public Housing or Low Income Conventional Public Housing

HUD program administered by local (or regional) Housing Authorities which serves Low- and Very-Low Income Households with rent based on the same formula used for HUD Section 8 assistance.

Qualified Census Tract (QCT)

Any census tract (or equivalent geographic area defined by the Bureau of the Census) in which at least 50 percent of households have an income less than 60 percent of Area Median Income or where the poverty rate is at least 25 percent. A project located in a QCT and receiving Low Income Housing Tax Credits may qualify for up to 130 percent of eligible basis for the purpose of calculating the Tax Credit allocation.

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

Contract Rent plus Tenant Paid Utilities divided by the gross monthly household income.

Rent Burdened Households

Households with rent burden above the level determined by the lender, investor or public program to be an acceptable rent-to-income ratio.

Restricted Rent

The maximum allowable rent under the restrictions of a specific housing program or subsidy.

Rural Development (RD) Market Rent

A monthly rent that can be charged for an apartment under a specific USDA-RD housing program, that reflects the agency's estimate of the rent required to operate the property, maintain debt service on an un-subsidized mortgage and provide an adequate return to the property owner. This rent is the maximum rent that a tenant can pay at an RD property.

Rural Development (RD) Program

Federal program which provides low interest loans to finance housing which serves low- and moderate-income persons in rural areas who pay 30 percent of their adjusted income on rent or the basic rent, whichever is the higher (but not exceeding the market rent). The Program may include property based rental assistance and interest reduction contracts to write down the interest on the loan to as low as one percent.

Saturation

The point at which there is no longer demand to support additional units.

Secondary Market Area

The portion of a market area that supplies additional support to an apartment property beyond that provided by the Primary Market Area.

Single-Family Housing

A dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

Special Needs Population

Specific market niche that is typically not catered to in a conventional apartment property. This population should exhibit certain criteria, which can be well defined, in order, for example, to assess the need and demand from this source. Examples of special needs populations include: substance abusers, visually impaired person or persons with mobility limitations.

Stabilized Level of Occupancy

The underwritten or actual number of occupied units that a property is expected to maintain after the initial rent-up period, expressed as a percentage of the total units. For TCAC projects these percentages are equal to a physical occupancy rate that will generate 90 percent of aggregate restricted rents for SRO and Special Needs units and generate 95 percent of aggregate restricted rents for all other types of units.

State Data Center (SDC)

A state agency or university facility identified by the governor of each state to participate in the U.S. Census Bureau's cooperative network for the dissemination of the census data.

Subsidy

Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's Contract Rent and the amount paid by the tenant toward rent.

Substandard Conditions

Housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

Target Income Band

The estimated Income Band from which the subject will likely draw tenants.

Target Population

Market niche a development will appeal or cater to. State agencies often use Target Population to refer to various income set asides, elderly v. family, etc.

Tenant

One who rents real property from another.

Tenant Paid Utilities

The cost of utilities necessary for the habitation of a dwelling unit, which are paid by the tenant. Tenant Paid Utilities do not include costs for telephone or cable service.

Tenure

The distinction between owner-occupied and renter-occupied housing units.

Townhouse (or Row House)

Single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

Turnover

An estimate of the number of housing units in a Market Area as a percentage of total housing units in the Market Area that will likely change occupants in any one year. Only turnover in the primary market area rental market (i.e., number of rental housing units as a percentage of total rental housing units that will likely change occupants) shall be considered for purposes of constructing demand estimates. See Vacancy Period.

Unmet Housing Need

New units required in the Market Area to accommodate household growth, homeless households, and housing in substandard conditions.

Unrestricted Rents

The recommended rents for the market rate units at a Mixed-Income Property.

Vacancy Period

The amount of time that an apartment remains vacant and available for rent.

Vacancy Rate – Economic

Maximum potential revenue less actual rent revenue divided by maximum potential rent revenue. The economic vacancy rate should be used exclusively for project rent proformas, and not for reporting the vacancy rate of rent comparables.

Vacancy Rate – Physical

The number of total habitable units that are vacant divided by the total number of units in the property. The physical vacancy rate shall be used when reporting comparable vacancy rates.

Very Low Income

Person or household whose gross household income does not exceed 50 percent of Area Median Income adjusted for household size.

Zoning

Classification and regulation of land by local governments according to use categories (zones); often also includes density designations.

ADDENDUM C

NCHMA Market Study Index

Introduction: Members of the National Council of Housing Market Analysts provide the following checklist referencing various components necessary to conduct a comprehensive market study for rental housing. By completing the following checklist, the NCHMA Analyst certifies that he or she has performed all necessary work to support the conclusions included within the comprehensive market study. By completion of this checklist, the analyst asserts that he/she has completed all required items per section.

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ADDENDUM D

Affordable Rent Roll with Lease Charges
 Property: Cross Creek Apartments (213)
 As of Date: 02/19/2019
 Balance Month: 02/2019

Unit	Unit Type	Unit Sq Ft	Unit Lease Status	Resident Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
Cross Creek Apartments (213)													
Current/Notice Residents													
130	213132	588.00	Occupied No Pets	Levy, Sandra	788.00 terrenta rentasi	155.00	0.00	250.00	11/21/2018	10/31/2019	11/21/2018		442.07
					Total	446.00							
					Total	601.00							
132	213132	588.00	Occupied No Pets	Davis, Joyce	788.00 terrenta rentasi	290.00	0.00	350.00	5/1/2018	4/30/2019	5/1/2018		372.00
					Total	290.00							
					Total	601.00							
134	213132	588.00	Occupied No Pets	Pearce, Zack	788.00 terrenta rentasi	149.00	0.00	250.00	8/1/2018	7/31/2019	8/1/2018		452.00
					Total	149.00							
					Total	601.00							
136	213132	588.00	Occupied No Pets	Osely, Carolyn	788.00 terrenta rentasi	126.00	0.00	350.00	8/1/2018	7/31/2019	8/1/2018		475.00
					Total	126.00							
					Total	601.00							
138	213132	588.00	Occupied No Pets	Janner, Jack	788.00 terrenta rentasi	306.00	0.00	350.00	5/1/2018	4/30/2019	5/28/2015		295.00
					Total	306.00							
					Total	601.00							
140	213132	588.00	Occupied No Pets	Gill, Ruby	788.00 terrenta rentasi	356.00	0.00	250.00	8/1/2018	7/31/2019	8/28/2011		245.00
					Total	245.00							
					Total	601.00							
142	213132	588.00	Occupied No Pets	Nagle, David	788.00 terrenta rentasi	179.00	0.00	250.00	8/1/2018	7/31/2019	8/9/1994		422.00
					Total	179.00							
					Total	601.00							
144	213132	588.00	Occupied No Pets	Waters, Ellen	788.00 terrenta rentasi	251.00	0.00	250.00	10/1/2018	9/30/2019	10/1/1996		350.00
					Total	251.00							
					Total	601.00							
146	213132	588.00	Occupied No Pets	Vaughan, Marnie	788.00 terrenta rentasi	134.00	0.00	250.00	10/1/2018	9/30/2019	10/1/1997		465.00
					Total	134.00							
					Total	601.00							
148	213132	588.00	Occupied No Pets	Baird, Heidi	788.00 terrenta rentasi	275.00	0.00	250.00	12/6/2018	11/30/2019	12/6/2018		272.94
					Total	275.00							
					Total	601.00							
230	213132	588.00	Occupied No Pets	Hubbard, Warren	788.00 terrenta rentasi	311.00	0.00	250.00	2/6/2018	1/31/2019	2/6/2018		290.00
					Total	290.00							
					Total	601.00							
232	213132	588.00	Occupied No Pets	Pope, Richard	788.00 terrenta rentasi	168.00	0.00	250.00	1/1/2018	10/31/2019	11/7/1994		433.00
					Total	168.00							
					Total	601.00							
234	213132	588.00	Occupied No Pets	Whitaker, Janet	788.00 terrenta rentasi	225.00	0.00	250.00	10/1/2018	9/30/2019	10/14/2011		376.00
					Total	225.00							
					Total	601.00							
236	213132	588.00	Occupied No Pets	Lynch, Linda	788.00 terrenta rentasi	151.00	0.00	350.00	1/1/2018	10/31/2019	11/9/2015		450.00
					Total	151.00							

Affordable Rent Roll with Lease Charges
 Property: Cross Creek Apartments (CL3)
 As of Date: 02/19/2019
 Balance Month: 02/2019

Unit Type	Unit Sqft	Unit/Lease Status	Resident Name	Market Charge Rent Code	U.K. Amount	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
240	213132	588.00 Occupied	Townsend, June	788.00 tenants	0.00	250.00	4/1/2018	3/31/2019	4/24/2015		2451.00
				rentals	450.00						
				Total	601.00						
242	213132	588.00 Occupied	Boyd, Sarah	788.00 tenants	0.00	250.00	8/1/2018	7/31/2019	8/31/2010		463.00
				rentals	453.00						
				Total	601.00						
244	213132	588.00 Occupied	Cosah, Barbara	788.00 tenants	0.00	250.00	10/1/2018	9/30/2019	10/29/2013		364.00
				rentals	364.00						
				Total	601.00						
246	213132	588.00 Occupied	EPWH, Donna	788.00 tenants	0.00	350.00	4/1/2018	3/31/2019	4/24/2014		417.00
				rentals	417.00						
				Total	601.00						
248	213132	588.00 Occupied	Pogg, Mary	788.00 tenants	0.00	250.00	7/1/2018	6/30/2019	7/29/2011		252.00
				rentals	419.00						
				Total	601.00						
(213)	Total			14,972.00	0.00	5,250.00					7,066.01

Summary Groups	Square Footage	Market Rent	Lease Charges	Security Deposit	Other Deposits	# of Units	% Unit Occupancy	% Sqft Occupancy	Balance
Current/Notice Residents			11,419.00	5,250.00	0.00				7,066.01
Future Residents/Applicants			0.00	0.00	0.00	19	100.00	100.00	0.00
Occupied Units	11,172.00	14,972.00				0	0.00	0.00	
Vacant Units	0.00	0.00				19	100.00	100.00	7,066.01
Totals	11,172.00	14,972.00	11,419.00	5,250.00	0.00	19	100.00	100.00	7,066.01

Summary of Charges by Charge Code (Current/Notice Residents only)	Amount
Current/Notice Residents	7,066.01
Future Residents/Applicants	4,179.00
Total	11,245.01



United States Department of Agriculture
Rural Development
Lynchburg

October 22, 2018

GEM Management.
Ms. Katora Jones
2021 Cross Beam Drive
Charlotte, NC 28217

RE: Cross Creek, LP – Cross Creek Apartments

NOTICE OF APPROVED RENT & UTILITY ALLOWANCE CHANGE

Dear Ms. Jones:

You are hereby notified that Rural Development has reviewed the request for a change in the shelter costs for Cross Creek Apartments and considered all justifications provided by the project management [and comments provided by the tenant]. Rural Development has approved the rent and/or utility allowance rates listed below. The changes for all units will become effective on January 1, 2019. The changes are needed for the following reasons:

Increase in Operating & Admin Expenses.

The approved changes are as follows:

<u>UNIT SIZE</u>	<u>PRESENT RENT</u>		<u>APPROVED RENT</u>	
	<u>BASIC</u>	<u>NOTE RATE</u>	<u>BASIC</u>	<u>NOTE RATE</u>
1BR	\$596.00	\$783.00	\$601.00	\$788.00

The approved utility allowance changes are as follows:

<u>UNIT SIZE</u>	<u>PRESENT UTILITY ALLOWANCE</u>	<u>PROPOSED UTILITY ALLOWANCE</u>	<u>APPROVED UTILITY ALLOWANCE</u>
1BR	\$54.00	\$66.00	\$66.00

Should you have any questions or concerns, you may contact Rural Development. The Rural Development Servicing Office address is:

20311 Timberlake Rd., Suite A, Lynchburg, VA 24502
PHONE: 434-439-3581 • TDD: 804-287-1753

Committed to the future of rural communities

USDA is an equal opportunity provider, employer, and lender

RURAL DEVELOPMENT
20311A Timberlake Rd.
Lynchburg, VA 24502
Phone (434) 439-3581

You must notify the tenants of Rural Development approval of the rent and/or utility allowance changes by posting this letter in the same manner as the "NOTICE TO TENANTS OF PROPOSED RENT AND UTILITY ALLOWANCE CHANGE" (HB Letter 203 – 3560). This notification must be posted in a conspicuous place and cannot be substituted for the usual written notice to each individual tenant.

This approval does not authorize you to violate the terms of any lease you currently have with your tenants.

For those tenants receiving rental assistance (RA), their costs for rent and utility will continue to be based on the higher of 30 percent of their adjusted monthly income or 10 percent of gross monthly income. If the tenants are receiving Housing and Urban Development (HUD) Section 8 subsidy assistance, their cost for rent and utilities will be determined by the current HUD formula.

You may file an appeal regarding the rate and/or utility allowance changes as approved within 30 days of the date of this notice. See attached Form HB-3-3560, "Request for Appeal of Adverse Action," for your appeal rights. A request for a hearing must be sent to the USDA National Appeals Division, P. O. Box 68806, Indianapolis, IN 46268-0806, postmarked no later than **December 28, 2018**.

You must inform the tenants of their right to request an explanation of the rate and/or utility allowance changes approval decision within 30 days of the date of this notice by writing to:

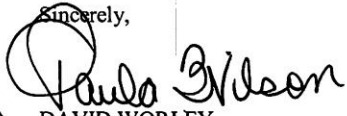
Elizabeth Walker-Green, State Director
USDA, Rural Development
Culpeper Building, Suite 238
1606 Santa Rosa Road
Richmond, VA 23229

All tenants are required to pay the changed amount of rent as indicated in the notice of approval.

Any tenant who does not wish to pay the Rural Development approved rent changes may give the owner a 30 day notice that they will vacate. The tenant will suffer no penalty as a result of this decision to vacate, and will not be required to pay the changed rent. However, if the tenant later decides to remain in the unit, the tenant will be required to pay the changed rent from the effective date of the changed rent.

Should you have any questions regarding the above information please contact Paula Wilson,
Area Specialist, at (434) 439-3581.

Sincerely,



DAVID WORLEY
Area Director

Project Name:	CROSS CREEK APTS
Borrower Name:	CROSS CREEK LP GEM MANAGEMENT
Borrower ID and Project No:	559817347 01-6
Date of Operation:	06/20/1994

Loan/Transfer Amount:	
Note Rate Payment:	
IC Payment:	\$1,643.13

Reporting Period

Annual
 Quarterly
 Monthly

Budget Type

Initial
 Regular Report
 Rent Change
 SMR
 Other Servicing

Project Rental Type

Family
 Elderly
 Congregate
 Group Home
 Mixed LH

Profit Type

Full Profit
 Limited Profit
 Non-Profit

19/19 RA

I hereby request ___ units of RA. Current number of RA units ___ 19 ___ .

The following utilities are master metered:

Gas
 Electricity
 Water
 Sewer
 Trash
 Other

Borrower Accounting Method

Cash
 Accrual

Payment = 19,717
 Man. Fee = 14,364
 RTO = 1,913

Reserve Deposit = 7,730

Admin % = 28.7%
 O+M per Unit = 1,035

1 Bdrm BASIC NOTE → BASIC Note (+5)
 \$596 \$783 → \$601 \$788

UA \$54 → \$66 (+12)

Project Name: CROSS CREEK APTS State: 54 Servicing Office: 602 County: 70
 Borrower Name: CROSS CREEK LP GEM MANAGEMENT Borr ID: 559817347 Prj Nbr: 01-6 Paid Code: Active
 Classification: A Fiscal Year: 2019 Version: 01/01/2019 TRANSMITD Totals: By Project Analyzed: N

Item	Current Budget	Actual	Proposed Budget	Comment
Effective Dates:	01/01/2018	01/01/2018	01/01/2019	
Ending Dates:	12/31/2018	12/31/2018	12/31/2019	
PART I - CASH FLOW STATEMENT				
Operational Cash Sources				
1. Rental Income	135,888.00		137,028.00	
2. RHS Rental Assist. Received				
3. Application Fee Received				
4. Laundry And Vending	650.00		650.00	
5. Interest Income	10.00		25.00	
6. Tenant Charges	200.00		200.00	
7. Other - Project Sources	0.00		0.00	
8. Less (Vncy @ Cntgncy Allw)	-2,718.00		-2,741.00	2%
9. Less (Agncy Aprvd Incentv)	0.00		0.00	
10. Sub-Ttl [(1 thru 7) - (8+9)]	134,030.00		135,162.00	
Non-Operational Cash Sources				
11. Cash - Non Project	0.00		0.00	
12. Authorized Loan (Non-RHS)	0.00		0.00	
13. Transfer From Reserve	6,300.00		16,300.00	✓
14. Sub-Total (11 thru 13)	6,300.00		16,300.00	
15. Total Cash Sources (10+14)	140,330.00		151,462.00	
Operational Cash Uses				
16. Ttl O@M Exp (From Part II)	104,588.00		105,764.00	
17. RHS Debt Payment	19,717.56		19,717.56	✓
18. RHS Payment (Overage)				
19. RHS Payment (Late Fee)				
20. Reductn In Prior Yr Pybles				
21. Tenant Utility Payments				
22. Transfer to Reserve	7,730.00		7,730.00	✓
23. RTN Owner/NP Asset Mgt Fee	1,913.00		1,913.00	✓
24. Sub-Total (16 thru 23)	133,948.56		135,124.56	
Non-Operational Cash Uses				
25. Authzd Debt Pymnt (NonRHS)	0.00		0.00	
26. Capital Budget (III 4-6)	6,300.00		16,300.00	
27. Miscellaneous	0.00		0.00	
28. Sub-Total (25 thru 27)	6,300.00		16,300.00	
29. Total Cash Uses (24+28)	140,248.56		151,424.56	
30. Net (Deficit) (15-29)	81.44		37.44	✓
Cash Balance				
31. Beginning Cash Balance	22,126.79		19,630.85	
32. Accrual To Cash Adjustment				
33. Ending Cash Bal (30+31+32)	22,208.23		19,668.29	

Project Name: CROSS CREEK APTS State: 54 Servicing Office: 602 County: 70
 Borrower Name: CROSS CREEK LP GEM MANAGEMENT Borr ID: 559817347 Prj Nbr: 01-6 Paid Code: Active
 Classification: A Fiscal Year: 2019 Version: 01/01/2019 TRANSMITD Totals: By Project Analyzed: N

Item	Current Budget	Actual	Proposed Budget	Comment
Effective Dates:	01/01/2018	01/01/2018	01/01/2019	
Ending Dates:	12/31/2018	12/31/2018	12/31/2019	
PART II - O&M EXPENSE SCHEDULE				
1. Maint. @ Repairs Payroll	5,250.00		5,700.00	
2. Maint. @ Repairs Supply	5,000.00		5,200.00	
3. Maint. @ Repairs Contract	4,500.00		5,400.00	
4. Painting	2,500.00		2,500.00	
5. Snow Removal	500.00		900.00	
6. Elevator Maint./Contract	2,800.00		3,500.00	
7. Grounds	5,500.00		6,300.00	
8. Services	700.00		0.00	
9. Cptl Bgt(Part V operating)	14,500.00		6,050.00	
10. Other Operating Expenses	0.00		0.00	
11. Sub-Ttl O&M (1 thru 10)	41,250.00		35,550.00	
12. Electricity	8,500.00		8,500.00	
13. Water	5,000.00		7,000.00	
14. Sewer	0.00		0.00	
15. Fuel (Oil/Coal/Gas)	0.00		0.00	
16. Garbage @ Trash Removal	3,000.00		3,200.00	
17. Other Utilities	0.00		0.00	
18. Sub-Ttl Util. (12 thru 17)	16,500.00		18,700.00	
19. Site Management Payroll	7,200.00		7,500.00	
20. Management Fee	13,908.00		14,364.00	
21. Project Auditing Expense	2,500.00		3,200.00	
22. Proj. Bookkeeping/Accting	0.00		0.00	
23. Legal Expenses	100.00		0.00	
24. Advertising	200.00		350.00	
25. Phone @ Answering Service	3,150.00		3,800.00	
26. Office Supplies	1,000.00		1,400.00	
27. Office Furniture @ Equip.	580.00		1,200.00	NEW SITE SOFTWARE
28. Training Expense	300.00		500.00	NEW SOFTWARE TRAIN
29. Hlth Ins. @ Other Benefits	3,200.00		3,500.00	
30. Payroll Taxes	1,500.00		1,500.00	
31. Workmans Compensation	0.00		0.00	
32. Other Admin.Expenses	1,500.00		2,000.00	SOCIAL SERVICES/CREDIT REPORTS
33. Sub-Ttl Admin (19 thru 32)	35,138.00		39,314.00	
34. Real Estate Taxes	6,700.00		6,700.00	
35. Special Assessments	0.00		0.00	
36. Othr Taxes, Lcnses, Permts	0.00		400.00	NA
37. Property @ Liability Ins.	5,000.00		5,000.00	
38. Fidelity Coverage Ins.	0.00		100.00	
39. Other Insurance	0.00		0.00	
40. Sub-Ttl Tx/In (34 thru 39)	11,700.00		12,200.00	
41. Ttl O&M Exps (11+18+33+40)	104,588.00		105,764.00	

Project Name: CROSS CREEK APTS State: 54 Servicing Office: 602 County: 70
 Borrower Name: CROSS CREEK LP GEM MANAGEMENT Borr ID: 559817347 Prj Nbr: 01-6 Paid Code: Active
 Classification: A Fiscal Year: 2019 Version: 01/01/2019 TRANSMITD Totals: By Project Analyzed: N

Item	Current Budget	Actual	Proposed Budget	Comment
Effective Dates:	01/01/2018	01/01/2018	01/01/2019	
Ending Dates:	12/31/2018	12/31/2018	12/31/2019	
PART III - ACCT BUDGET/STATUS				
Reserve Account				
1. Beginning Balance	27,265.14		33,805.24	
2. Transfer to Reserve	7,730.00		7,730.00	
Transfer From Reserve				
3. Operating Deficit	0.00		0.00	
4. Cptl Bgt (Part V reserve)	6,300.00		16,300.00	
5. Building @ Equip Repair	0.00		0.00	
6. Othr Non-Operating Expenses	0.00		0.00	
7. Total (3 thru 6)	6,300.00		16,300.00	
8. Ending Balance [(1+2)-7]	28,695.14		25,235.24	
General Operating Account				
Beginning Balance				
Ending Balance				
Real Estate Tax And Ins Escrow				
Beginning Balance				
Ending Balance				
Tenant Security Deposit Acct				
Beginning Balance				
Ending Balance				
Number of Applicants on Waiting List	0	Reserve Acct. Req. Balance		-10,360.40
Number of Applicants Needing RA		Amount Ahead/Behind		39,537.98

Project Name: CROSS CREEK APTS State: 54 Servicing Office: 602 County: 70
 Borrower Name: CROSS CREEK LP GEM MANAGEMENT Borr ID: 559817347 Prj Nbr: 01-6 Paid Code: Active
 Classification: A Fiscal Year: 2019 Version: 01/01/2019 TRANSMITD Totals: By Project Analyzed: N

PART IV RENT SCHEDULE

A. CURRENT APPROVED RENTS/UTILITY ALLOWANCE: 01/01/2018												
Unit Description						Rental Rates			Potential Income From Each Rate			Utility
Type	Size	HC	Rev	Unit	Number	Basic	Note	HUD	Basic	Note	HUD	Allowance
All	1	All			19	596	783	0	135,888	178,524	0	54
CURRENT RENT TOTALS									135,888	178,524	0	

EFFECTIVE DATE OF RENTS/UTILITY ALLOWANCE: 01/01/2018												
Unit Description						Utility Types						Total Allow
Type	Size	HC	Rev	Unit		Elect	Gas	Sewer	Trash	Other		Total Allow
All	1	All				54		0	0	0	0	54

B. PROPOSED CHANGE OF RENTS/UTILITY ALLOWANCE: 01/01/2019												
Unit Description						Rental Rates			Potential Income From Each Rate			Utility
Type	Size	HC	Rev	Unit	Number	Basic	Note	HUD	Basic	Note	HUD	Allowance
All	1	All			19	601	788	0	137,028	179,664	0	66
PROPOSED RENT TOTALS									137,028	179,664	0	

EFFECTIVE DATE OF RENTS/UTILITY ALLOWANCE: 01/01/2019												
Unit Description						Utility Types						Total Allow
Type	Size	HC	Rev	Unit		Elect	Gas	Sewer	Trash	Other		Total Allow
All	1	All				66		0	0	0	0	66

Project Name: CROSS CREEK APTS State: 54 Servicing Office: 602 County: 70
 Borrower Name: CROSS CREEK LP GEM MANAGEMENT Borr ID: 559817347 Prj Nbr: 01-6 Paid Code: Active
 Classification: A Fiscal Year: 2019 Version: 01/01/2019 TRANSMITD Totals: By Project Analyzed: N

Item	Proposed Number Units/Items	Proposed From Reserve	Actual From Reserve	Proposed From Operating	Actual From Operating	Actual Total Cost	Total Actual Units/Items
Effective Dates:	01/01/2018	01/01/2019	01/01/2018	01/01/2019	01/01/2018	01/01/2018	01/01/2018
Ending Dates:	12/31/2018		12/31/2018		12/31/2018	12/31/2018	12/31/2018
ANNUAL CAPITAL BUDGET							
Appliances							
Appliances - Range	1	0.00	0.00	500.00	0.00	0.00	0
Appliances - Refrigerator	2	0.00	0.00	1,200.00	0.00	0.00	0
Appliances - Range Hood	0	0.00	0.00	0.00	0.00	0.00	0
Appliances - Washers @ Dryers	0	0.00	0.00	0.00	0.00	0.00	0
Appliances - Other	0	0.00	0.00	0.00	0.00	0.00	0
Carpet and Vinyl							
Carpet @ Vinyl - 1 Br.	2	0.00	0.00	2,000.00	0.00	0.00	0
Carpet @ Vinyl - 2 Br.	0	0.00	0.00	0.00	0.00	0.00	0
Carpet @ Vinyl - 3 Br.	0	0.00	0.00	0.00	0.00	0.00	0
Carpet @ Vinyl - 4 Br.	0	0.00	0.00	0.00	0.00	0.00	0
Carpet @ Vinyl - Other	0	0.00	0.00	0.00	0.00	0.00	0
Cabinets							
Cabinets - Kitchens	1	0.00	0.00	0.00	0.00	0.00	0
Cabinets - Bathroom	0	0.00	0.00	0.00	0.00	0.00	0
Cabinets - Other	0	0.00	0.00	0.00	0.00	0.00	0
Doors							
Doors - Exterior	1	0.00	0.00	0.00	0.00	0.00	0
Doors - Interior	4	0.00	0.00	0.00	0.00	0.00	0
Doors - Other	0	0.00	0.00	0.00	0.00	0.00	0
Window Coverings							
Window Coverings - Detail	8	0.00	0.00	150.00	0.00	0.00	0
Window Coverings - Other	0	0.00	0.00	0.00	0.00	0.00	0
Heat and Air Conditioning							
Heat @ Air - Heating	2	4,300.00	0.00	0.00	0.00	0.00	0
Heat @ Air - Air Conditioning	0	0.00	0.00	0.00	0.00	0.00	0
Heat @ Air - Other	0	0.00	0.00	0.00	0.00	0.00	0
Plumbing							
Plumbing - Water Heater	1	0.00	0.00	600.00	0.00	0.00	0
Plumbing - Bath Sinks	1	0.00	0.00	0.00	0.00	0.00	0
Plumbing - Kitchen Sinks	0	0.00	0.00	0.00	0.00	0.00	0
Plumbing - Faucets	0	0.00	0.00	0.00	0.00	0.00	0
Plumbing - Toilets	3	0.00	0.00	300.00	0.00	0.00	0
Plumbing - Other	0	0.00	0.00	0.00	0.00	0.00	0
Major Electrical							
Major Electrical - Detail	0	0.00	0.00	0.00	0.00	0.00	0
Major Electrical - Other	0	0.00	0.00	0.00	0.00	0.00	0
Structures							
Structures - Windows	2	0.00	0.00	0.00	0.00	0.00	0
Structures - Screens	2	0.00	0.00	0.00	0.00	0.00	0
Structures - Walls	0	0.00	0.00	0.00	0.00	0.00	0
Structures - Roofing	0	0.00	0.00	0.00	0.00	0.00	0
Structures - Siding	0	0.00	0.00	0.00	0.00	0.00	0
Structures - Exterior Painting	0	0.00	0.00	0.00	0.00	0.00	0
Structures - Other	0	0.00	0.00	1,300.00	0.00	0.00	0

Project Name: CROSS CREEK APTS State: 54 Servicing Office: 602 County: 70
 Borrower Name: CROSS CREEK LP GEM MANAGEMENT Borr ID: 559817347 Prj Nbr: 01-6 Paid Code: Active
 Classification: A Fiscal Year: 2019 Version: 01/01/2019 TRANSMITD Totals: By Project Analyzed: N

Item	Proposed Number Units/Items	Proposed From Reserve	Actual From Reserve	Proposed From Operating	Actual From Operating	Actual Total Cost	Total Actual Units/Items
Effective Dates:	01/01/2018	01/01/2019	01/01/2018	01/01/2019	01/01/2018	01/01/2018	01/01/2018
Ending Dates:	12/31/2018		12/31/2018		12/31/2018	12/31/2018	12/31/2018
Paving							
Paving - Asphalt	0	0.00	0.00	0.00	0.00	0.00	0
Paving - Concrete	0	0.00	0.00	0.00	0.00	0.00	0
Paving - Seal and Stripe	0	0.00	0.00	0.00	0.00	0.00	0
Paving - Other	0	0.00	0.00	0.00	0.00	0.00	0
Landscape and Grounds							
Lndscp@Grnds - Landscaping	0	0.00	0.00	0.00	0.00	0.00	0
Lndscp@Grnds - Lawn Equipment	0	0.00	0.00	0.00	0.00	0.00	0
Lndscp@Grnds - Fencin	0	0.00	0.00	0.00	0.00	0.00	0
Lndscp@Grnds - Recreation Area	0	0.00	0.00	0.00	0.00	0.00	0
Lndscp@Grnds - Signs	0	0.00	0.00	0.00	0.00	0.00	0
Lndscp@Grnds - Other	0	0.00	0.00	0.00	0.00	0.00	0
Accessibility Features							
Accessibility Features - Detail	0	0.00	0.00	0.00	0.00	0.00	0
Accessibility Features - Other	0	0.00	0.00	0.00	0.00	0.00	0
Automation Equipment							
Automation Equip. -Site Mngt.	0	0.00	0.00	0.00	0.00	0.00	0
Automation Equip. -Common Area	0	0.00	0.00	0.00	0.00	0.00	0
Automation Equip. -Other	0	0.00	0.00	0.00	0.00	0.00	0
Other							
List: ?	0	12,000.00	0.00	0.00	0.00	0.00	0
List: ?	0	0.00	0.00	0.00	0.00	0.00	0
List: ?	0	0.00	0.00	0.00	0.00	0.00	0
Total Capital Expenses	0	16,300.00	0.00	6,050.00	0.00	0.00	0

Project Name: CROSS CREEK APTS	State: 54	Servicing Office: 602	County: 70
Borrower Name: CROSS CREEK LP GEM MANAGEMENT	Borr ID: 559817347	Prj Nbr: 01-6	Paid Code: Active
Classification: A	Fiscal Year: 2019	Version: 01/01/2019 TRANSMITD	Totals: By Project Analyzed: N

Part VI - SIGNATURES, DATES AND COMMENTS

Warning	Section 1001 of Title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representation, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."
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I HAVE READ THE ABOVE WARNING STATEMENT AND I HEREBY CERTIFY THAT THE FOREGOING INFORMATION IS COMPLETE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

_____	GEM MANAGEMENT LLC	MA201631
(Date Submitted)	(Management Agency)	(MA#)

_____	_____
(Date)	(Signature of Borrower or Borrower's Representative)

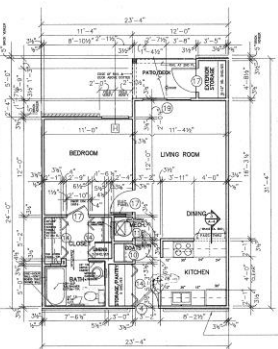
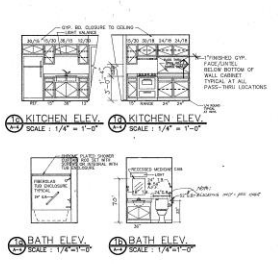
_____	_____
	(Title)

	10-22-18
Agency Approval (Rural Development Approval Official):	(Date)

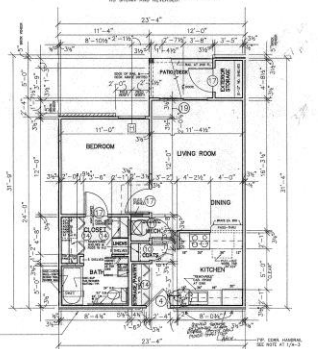
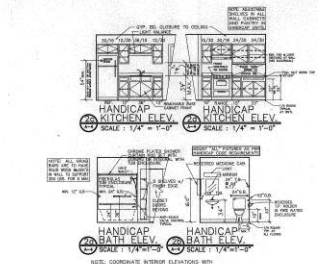
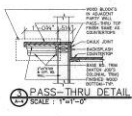
Project Name: CROSS CREEK APTS	State: 54	Servicing Office: 602	County: 70
Borrower Name: CROSS CREEK LP GEM MANAGEMENT	Borr ID: 559817347	Prj Nbr: 01-6	Paid Code: Active
Classification: A	Fiscal Year: 2019	Version: 01/01/2019 TRANSMITD	Totals: By Project Analyzed: N

SPVS Comment:
Batched/ II 100118

Narrative:
BUDGET NARRATIVE Cross Creek Apartments(1) A brief description of the project and its status Cross Creek is anineteen unit one bedroom elderly property with full rental assistance. Presently Cross Creek has a 100% occupancy rate. (2) A statement ofproject compliance This project is in compliance.(3) A description of the project's financial status This project hasfinancial integrity. (4) An explanation of any changes in project expenses or cash sources that exceed the tolerance threshold No category exceed the tolerance threshold. (5) An explanation ofprojected capital expenditures and reserve withdrawals The budgeted reserve expenses include appliance, cabinets, and HVAC. The budgeted operating expenses include appliances, flooring, doors, blinds, HVAC, water heaters, toilets, windows, pressure washing, and seal & stripe. (6) If applicable, a statement that the proposed budget includes a rent increase and reasonsfor the increase The budget includes an increase due to increased operating and administrative expenses. (7) Any additional documentation necessary for the Agency to establish that requirements have been metNone



1 TYPICAL ONE BEDROOM PLAN
SCALE: 1/4" = 1'-0"



2 ONE BEDROOM PLAN—HANDICAP
SCALE: 1/4" = 1'-0"

BONSHAU DESIGN GROUP / ARCHITECTS, P.A.

 ARCHITECTURE • PLANNING • INTERIORS

 1000 MARKET STREET, SUITE 1000, PHILADELPHIA, PA. 19102

 PROJECT:

 CROSS CREEK

 SOUTH HILL VILLAGE

 13 ONE BEDROOM UNITS FOR THE LIBERTY

 APT. FLOOR PLANING & ELEV.

 JOB NUMBER:

 DRAWING: A-4

 SHEET NUMBER:

A-4

PROJECT MANUAL

RENOVATIONS TO
CROSS CREEK

South Hill, VA
704.335.9112

Owner: Cross Creek VA LLC
1714 East Boulevard
Charlotte, NC 28203

Architect- Donald C. Harwood Architect PLLC
13 Kenwood Lane
Greenville, SC
864.915.2126

Date- February 16, 2019



CROSS CREEK WORK WRITE-UP NARRATIVE

2.16.19

SITE IMPROVEMENTS:

A. Concrete and Concrete Sidewalks:

1. Remove existing concrete sidewalks where excessive cross slopes or deteriorated conditions occur. Install new 4" thick concrete walks, matching the width of adjacent walks. Install new walks with maximum 2% cross slope (see Site Plan, Sheet A1.1 for locations).
 - a. REMOVE 25' SECTION OF EXISTING CONCRETE WALK NEAR SW CORNER OF BUILDING. CAST NEW WALK WITH SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2%.
 - b. REMOVE A 65' SECTION OF EXISTING CONCRETE WALK IN FRONT OF FRONT (WEST) FACE OF BUILDING AND CAST A NEW WALK WITH SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2% WITH 6' LONG SLOPED WALKS AT EACH END TYING INTO THE ADJACENT WALK. THESE SLOPED WALK MAY HAVE A SLOPE OF UP TO 8.33%.
 - c. Cast new 10' x 12' concrete extensions at two existing dumpster pads.
 - d. REMOVE CONCRETE WALKS AT MAIN BUILDING ENTRY, WALK LEADING UP TO THE ENTRY, AND A 70' SECTION OF THE ADJACENT WALK AS NOTED ON **ENTRY WALK DETAIL, SHT S1.2**. CAST NEW LANDING AT THE BUILDING ENTRY WITH SLOPE NO GREATER THAN 2% IN ANY DIRECTION. CAST NEW 6' WIDE ENTRY WALK LEADING UP TO LANDING WITH SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2%. CAST NEW FRONT CONCRETE WALK WITH SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2% WITH 6' LONG SLOPED WALKS AT EACH END TYING INTO THE ADJACENT WALK.
 - e. CAST NEW 5' X 5' CONCRETE PAD AROUND EXISTING GRILLE. PAD SHALL HAVE NO GREATER THAN 2% SLOPE ON ANY DIRECTION AND SHALL BE FLUSH WITH ADJACENT CONCRETE WALK.
 - f. REMOVE THE EXISTING REAR PORCH SLAB AND WALK CONNECTING TO THE EXISTING GAZEBO. CAST A NEW REAR PORCH SLAB FLUSH WITH BUILDING'S INTERIOR FINISHED FLOOR ELEVATION AND WITH A SLOPE NO GREATER THAN 2% IN ANY DIRECTION. CAST A NEW 5' WIDE CONCRETE WALK LEADING DIRECTLY TO THE NEW PICNIC SHELTER WITH A SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2%. WALK SHALL TIE INTO FINISHED FLOOR ELEVATION OF THE NEW PICNIC SHELTER'S CONCRETE SLAB (SEE **REAR PORCH PLAN, SHT S1.2**). PROVIDE CONTINUATION OF YARD DRAINAGE CONNECTING PIPE AS IT GOES UNDER NEW WALK.
 - g. REMOVE EXISTING CONCRETE WALK ALONG SOUTH SIDE OF EXISTING GAZEBO. CAST NEW 5' WIDE CONCRETE WALK AS NOTED ON THE SITE PLAN. WALK SHALL HAVE SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2%. WALK SHALL TIE BACK INTO EXISTING WALKS AT EACH END AND TIE INTO NEW PICNIC SHELTER SLAB AT SOUTH ENTRY.
 - h. REMOVE EXISTING GAZEBO AND EXISTING ADJACENT WALK. CAST NEW 16' X 24' CONCRETE SLAB WITH SLOPE NO GREATER THAN 2% IN ANY DIRECTION.
 - i. REMOVE APPROX. 25' OF EXISTING CONCRETE WALK, RAISED CONCRETE DUMPSTER PAD, AND EXISTING DUMPSTER SCREEN. INSTALL NEW CONCRETE WALK AND RAISED DUMPSTER SCREEN AS NOTED ON **DUMPSTER DETAIL, SHT S1.2**. DUMPSTER PAD SLOPE SHALL BE NO GREATER THAN 2% IN ANY DIRECTION. NEW WALK SHALL HAVE SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2%.

B. Grading/Infill:

1. Backfill along all sidewalks and concrete landings where the existing grade has settled below the elevation of these surfaces bringing the finished grade level with the surfaces. Tamp backfill to prevent further settling and install grass seed (see Specifications) in these areas.
2. Where the settled grade along the sidewalk/landing is within planting area, mulch (see Specifications) may be used to bring grade back to level with the surfaces.

3. Regrade around perimeter of all five apartment buildings as needed to provide a minimum 6 inches between the bottom of brick weep holes at brick areas and finish grade or mulch.
 4. Regrade as needed to provide a minimum 5% slope away from all five apartment buildings foundation walls, continuing that slope for a minimum of 10 feet from building.
 5. All regrading shall include removal of grass and plant material, and preparation for and seeding of regraded area.
- C. Dumpster Screens and Pads:
1. AT THE EXISTING DUMPSTER LOCATION, REMOVE APPROX. 25' OF EXISTING CONCRETE WALK, RAISED CONCRETE DUMPSTER PAD, AND EXISTING DUMPSTER SCREEN. INSTALL NEW CONCRETE WALK AND RAISED DUMPSTER SCREEN AS NOTED ON **DUMPSTER DETAIL, SHT S1.2**. DUMPSTER PAD SLOPE SHALL BE NO GREATER THAN 2% IN ANY DIRECTION. NEW WALK SHALL HAVE SLOPE NO GREATER THAN 5% AND CROSS SLOPE NO GREATER THAN 2%. INSTALL NEW 6' HIGH WHITE VINYL SCREEN AND TWO BOLLARDS (AS NOTED ON DETAIL).
- D. New Picnic Shelter:
1. REMOVE EXISTING GAZEBO AND EXISTING ADJACENT WALK. CAST NEW 16' X 24' CONCRETE SLAB WITH SLOPE NO GREATER THAN 2% IN ANY DIRECTION. CONSTRUCT NEW PICNIC SHELTER WITH FIXED ACCESSIBLE PICNIC TABLE AND SEATING AS DELINEATED ON THE **PICNIC SHELTER PLAN AND ELEVATIONS, SHT S1.1**.
- E. Low Retaining Wall:
1. REMOVE 60' SECTION OF EXISTING SEGMENTED LOW RETAINING WALL IN FRONT OF BUILDING AS INDICATED ON **SITE PLAN**. REPLACE WITH NEW SEGMENTED CONCRETE RETAINING WALL.
- F. Landscaping:
1. Remove approximately three trees and grind stumps level with grade.
 2. Prune and trim all existing plant material and vegetation as needed, removing any dead plant material. A minimum of twelve plants shall be located at the Building's main entrance.
 3. Apply 4" mulch to all existing planting beds and around existing trees.
- G. Parking Lot:
1. AT THE SW SIDE OF THE PARKING LOT REMOVE EXISTING APPROXIMATELY 1,000SF OF EXISTING ASPHALT PAVING DOWN TO BASE LAYER AND REPLACE WITH NEW ASPHALT.
 2. MAKE REPAIRS TO EXISTING PARKING LOT PAVING IN AREAS OTHER THAN THAT DESCRIBED IN ITEM 1 ABOVE. SEAL AND STRIPE PARKING LOT AS NOTED ON THE **SITE PLAN**.
 3. Provide new Accessible Parking areas as indicated on the Site Plan.
 - a. PROVIDE 1 VAN-ACCESSIBLE (11' WIDE X 18' LONG) AND FIVE ACCESSIBLE PARKING SPACES (EACH 9' WIDE X 18' LONG) WITH THREE ACCESS LANES (EACH 5' WIDE X 18' LONG) AS DELINEATED ON THE **SITE PLAN**. THESE AREAS MAY HAVE NO GREATER THAN 2% SLOPE IN ANY DIRECTION. ACCESS LANES MUST TIE INTO THE ADJACENT NEW CONCRETE WALK. PROVIDE STRIPING AS REQUIRED BY ANSI A117.1, 2012 EDITION.
 - b. Install H/C and Van H/C Parking Signs at all accessible and van accessible parking spaces in accordance with 2012 ANSI A117.1.
- H. Exterior Lighting:
1. Contractor shall submit an Exterior Lighting Plan showing existing exterior lighting locations and proposed new exterior lighting locations for compliance with VHDA's exterior lighting requirements (1fc over all exterior areas). New exterior lighting will be installed as directed by the Plan.
- I. Project Sign:
1. Existing Project Sign will remain as is.

CROSS CREEK WORK WRITE-UP NARRATIVE

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APARTMENT BUILDINGS:

A. Siding and Trim:

1. Remove the existing vinyl siding and trim from all areas of all buildings.
2. Inspect all existing sheathing and replace any damaged or deteriorated sheathing. It is anticipated that up to 20% of the existing sheathing may need to be replaced. Replacement sheathing shall be the same thickness as the existing sheathing.
3. Repair, replace, and re-nail all sections of damaged siding or sheathing to provide a uniform and flat surface.
4. Install new .044" thick Vinyl Siding and Trim. Installation shall include vinyl siding and trim, ventilated vinyl soffit, and vinyl fascia wrap (see Specs).
 - a. Siding is to be installed over an independent drainage plane, such as Tyvek® or equal.
 - b. Fasten siding to framing with nails penetrating a minimum ¾ of an inch into studs.
 - c. Install all vent caps, boxes, electrical disconnects, plumbing, and HVAC located in the siding on mounting blocks for all penetrations in siding.
5. The siding installation will consist of 4" exposure lap siding.
6. Siding Colors shall be as selected by Owner.
7. Replace all existing exterior Bath Exhaust Vent Caps. New Caps shall include insect barriers. Install
8. New Kitchen Exhaust Vent Caps where the Kitchen exhaust ducting is routed, shall be installed, with insect barriers.
9. Pre-installation:
 - a. General Contractor to hold pre-installation meeting with architect and manufacturer prior to installation. Manufacturer's observation reports to include documentation of meeting.
 - b. Manufacturers' flashing details including windows, doors, joints and penetrations must be maintained on site.
 - c. Store materials to meet manufacturer's requirements.
10. Installation:
 - a. The integral drainage plane must be preserved. Use manufacturer's approved products including tape, tape gun and roller.
 - b. When weather conditions warrant, follow manufacturer's requirements for inclement weather installation and storage of materials.
 - c. Manufacturer's representative to review the final installation to confirm all requirements are met **prior** to installation of exterior cladding. Manufacturer's observation reports documenting installation acceptance is required and must be maintained on site.

- B. Brick
1. Repair masonry walls having cracks and/or settlement.
 2. Replace damaged brick and point-up deteriorated mortar to match existing.
 3. Replace rowlocks for window sills that do not have a slope to drain water away from building.
 4. Prime and paint all metal lintels which are corroded, or not already painted.
 5. Remove abandoned items from brick and power wash/clean exterior of buildings.
- C. Windows:
1. Remove all existing windows from the building and save for donation. Contractor shall confirm window count, window sizes, and window type before ordering. Install new windows in all locations
 - a) Install new **Energy Star rated solid vinyl sliding window units with Low E insulated glass**, screens, integral trim (see Specifications) per manufacturer's recommendations, in original openings. New units shall match the original window sizes. No reduction in window sizes will be permitted. Caulk all joints between the windows' trim and the adjacent surfaces. Patch any interior surfaces disturbed or damaged during the installation.
 - b) $U= 0.30$, $SHGC= 0.27$
 2. Provide minimum 10-year warranties for material and breakage of seal.
 3. Provide new construction windows when replacing siding.
 4. Provide back dam flashing at sill.
 5. Install and flash per manufacturer's specifications.
 6. Perform initial replacement with Construction Control Officer.
- D. Roofing, Gutters, and Downspouts:
1. Existing roofing shall remain as is.
 2. Remove existing gutters and downspouts.
 3. Install 6" seamless prefinished aluminum gutters and 3" x 4" downspouts (see Specifications).
 4. Downspouts shall terminate at concrete splashblocks or connect to 4" underground PVC piping, extending 10' to daylight or to a pop-up valve.
 - a. Replace any damaged or missing splashblocks.
- E. Attic Insulation:
1. Add blown-in cellulose or fiberglass insulation in all areas of the attic as needed to achieve an R-38 insulation value.
- F. Exterior Stairs:
1. At each of two existing Exterior Stairs prepare and paint all exposed stair components and stair rails.
 2. Replace existing exterior lighting in these areas with LED light fixtures.
 3. Pressure wash all existing concrete stair tread and landing surfaces. Apply new concrete sealer to these surfaces.
- G. Existing Patios (total 10):
1. Wrap the existing wood supports in Hardie Panel and paint.

- H. Existing Balconies (total 9):
1. Remove the existing wood railing and dispose of material legally. Install new Solid Vinyl Aluminum-Reinforced Railing System, 42" high, consisting of a 1" x 4" top rail, 1" square balusters at 4" oc, and a 1" x 3" bottom rail. Corner posts shall be 4" x 4" aluminum posts wrapped in vinyl. Install Railing System and anchor to the building per manufacturer's requirements.
 2. Existing wood decking shall remain. Replace any damaged or deteriorated decking members. Install new 1 x 12 HardiePlank apron and paint.
 3. At the **three new H/C apartments**, install new treated 2 x 6 wood decking over the existing decking to raise decking flush with the interior finish floor elevation.
 4. Provide flashing at all new Patio Door sills.
- I. Interior Stair:
1. Prepare and paint all exposed metal surfaces and handrails.
 2. Paint existing walls and ceiling.
 3. Replace all light fixtures with LED light fixtures.
- J. New Interior Apartment Entry Doors (total 19):
1. Remove all (19) existing interior Apartment Entry Doors.
 2. Prepare for and install new 3068 20-min rated Apartment Entry Door assemblies as indicated on the Drawing and Specifications. Installation shall include new hardware, levered latchsets and locksets, and flashing.
 - a. Provide two spring-loaded hinges per door.
 - b. Paint all new door assemblies.
- K. Patio/Balcony Lighting:
1. Remove existing wall mounted patio/balcony lights and install new wall mounted LED lights at each apartment patio/balcony adjacent to the Patio Doors.
- L. New Patio Doors (total 19):
1. Remove existing sliding doors at all patios.
 2. Inspect the existing subfloor, flashing, and floor joists below the thresholds at all existing patio door locations. Repair and/or replace existing flooring members at these locations as needed.
 3. Prepare for and install new 6068 Solid Vinyl Insulated Patio Door Assemblies as indicated on the Drawings and Specifications. Installation shall include new thresholds, hardware, levered latchsets and locksets, and flashing.
 1. 0.30 U-Value
 2. 0.27 SHGC
 4. At the five UD/HC apartments thresholds shall be handicap accessible thresholds.
 5. Provide horizontal blinds for each door panel.
- M. Interior Public Rooms (including interior corridors):
1. Remove existing flooring. Install new VCT flooring.
 - a. New flooring installed in Second Floor areas must be installed on new 1/4" plywood underlayment
 2. Remove all existing light fixtures and install new LED light fixtures (see Specifications).
 3. Prepare and paint all existing walls, ceiling, trim, and door.

- N. Accessible Toilets (one on First Floor and Two on Second Floor):
1. Make Plan Modifications as delineated on the Drawings.
 2. Install new water closet and vanity tops. Installations include re-route plumbing as needed for installing fixtures in new locations.
 3. Install new Grab Bars with wood blocking concealed in the walls.
 4. Install new fixed 24" x 36" fixed mirror, toilet paper holder, and towel bar. Provide solid wood backing for these installations.
 5. Install new LVT flooring.
 - a. New LVT installed in Second Floor Toilets shall be over new ¼" plywood underlayment.
 6. Install new exhaust fans ducted to the exterior and new LED Vanity light fixtures.
 7. Prepare and paint new and existing walls, ceiling, trim, and doors.
- O. Building Signs:
1. Remove all existing exterior and interior apartment building signs and apartment number signs. Install new Building Signs (see Specifications). Install new Apartment Building, Apartment Entry, Community Room, and Office/Laundry numbers to the right of each entry door. All Accessible Apartment and Public Space (office, etc.) signs shall include braille lettering.

CROSS CREEK WORK WRITE-UP NARRATIVE

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Typical 1BR Unit:

1. Demolition:
 - a. Remove existing carpet and sheet vinyl flooring.
 - 1) On the First Floor, inspect the condition of the concrete slab. Fill in any gaps or cracks.
 - 2) On the Second Floor, inspect the existing subflooring for any signs of damage or deterioration. Re-nail subflooring as needed where movement is detected.
 - b. Remove existing interior apartment entry door and exterior sliding door assemblies to include doors, frames, and hardware.
 - c. Remove existing Kitchen cabinets, counter, and appliances. Save for donation. Inspect walls behind for any signs of water damage and replace any such material.
 - d. Remove existing water heater and save for donation.
 - e. Remove existing HVAC air handler and (exterior) condensing units. Save for donation to local charity, if possible.
 - f. In Bathrooms, remove existing water closet and sink and save for donation.
 - g. Remove existing window assemblies and blinds.
 - h. Remove existing latchsets on doors scheduled to remain.
2. New Construction:

The following installations include rough framing, and installation/finishing of GWB, trim, and doors. New door installations include pre-hung door assembly and levered latchset (see Specifications for latchset function).

 - a. Install new flooring as noted in Work Write-up.
 - 1) LVT flooring installed in Second Floor Apartments shall be installed on **3/8" plywood subflooring**.
 - 2) This subflooring shall be glued to the existing subfloor and nailed per the underlayment manufacturer's requirements.
 - b. New Interior Apartment Entry and Patio door assemblies shall include latchsets and locksets as described below.
 - 1) Install blinds on Patio Doors.
 - c. All existing interior door assemblies shall receive new latchsets as described below.
 - d. Install new Kitchen cabinets, counter, and appliances.
 - e. Install new water heater in Water Heater Closet (existing location).
 - f. Install new HVAC system to include new air handler in new Mechanical Room, ductwork, controls, and outdoor condenser.
 - g. **Replace all existing receptacles, switches, and associated cover plates.**
 - h. Install new water closet and vanity in Bathroom.
 - i. Clean existing tub.
 - j. Install new windows and blinds.
 - k. Install new wood frame and GWB bulkheads where noted on the Plan.
 - l. Install transfer grille above Bedroom door.

3. Entry:
 - a. Install new **LVT flooring** (see Specifications).
 - b. Install new prehung insulated 20 minute-rated Interior Apartment Entry door assembly to include two spring-loaded hinges, levered latchset (Keyed function), lockset, and peep hole.
 - c. Prepare and paint new doors and frames, walls, ceiling, and trim.

4. Pantry:
 - a. Remove existing bifold doors. Prepare opening and install new Pair 2068 prehung door assembly to include magnetic catches and two latchsets, Dummy function.
 - b. Install new LVT flooring.
 - c. Prepare and paint existing walls, ceiling, trim, shelving, and new doors.

5. Kitchen:
 - a. Install new **LVT flooring** (see Specifications) per manufacturer's recommendations.
 - b. Install new base cabinets, wall cabinets, and counter.
 - c. Install new Kitchen Appliances (see Specifications):
 - 1) **30" electric range**
 - 2) **Ducted Range Hood.** Tie to new exhaust ducting.
 - a. (2) Range Queen fire suppression canisters below range hood.
 - 3) **Energy Star rated Dishwasher.**
 - 4) **Energy Star- rated 14.0 cu. ft. refrigerator.**
 - d. Install new double bowl stainless steel sink.
 - 1) **Energy Star rated, WaterSense labeled single-levered faucet.**
 - e. Install (2) new (additional) GFCI receptacles.
 - 1) GFCI Receptacles shall be located on either side of the sink and the range, no more than 2' from any corner, and no more than 4' apart. There shall be no section of counter without a GFCI receptacle.
 - f. Install new four-foot **Energy Star rated** LED or two 32-watt fluorescent bulbs ceiling mounted light fixture in Kitchen area (see Specifications).
 - g. Prepare and paint all existing walls, ceiling, and trim (see Specifications).

6. Coat Closet:
 - a. Existing shelf and rod to remain.
 - b. Install new **LVT flooring.**
 - c. Install new lever latchset on existing door, Passage function.
 - d. Prepare and paint walls, ceiling, shelf and rod, trim, and door.

7. Water Heater Closet:
 - a. Install new latchset, Keyed function, on existing door.
 - b. Install new **LVT flooring.**
 - c. Install new Water Heater (see MEP below).
 - d. New Dehumidifier rough-in shall be located on adjacent Mechanical Closet wall.
 - 1) Confirm that wall framing provides a 14-1/2" wall cavity.
 - 2) Install new electrical receptacle inside Water Heater Closet.
 - 3) Confirm the existing drain hub within Water Heater Closet is functional and accessible.
 - e. Prepare and paint walls, ceiling, trim, and door.

8. Dining:
 - a. Install new **LVT** flooring (see Specifications).
 - b. Install new LED Ceiling light fixture.
 - c. Prepare and paint walls, ceiling, and trim.
9. Living Room:
 - a. Install new **LVT** flooring (see Specifications).
 - b. Install new prehung 6068 Patio door assembly to include levered latchset.
 - c. Install new hard-wired **Smoke Detector** (see Specifications), tied into Bedroom detector.
 - d. Prepare and paint new doors and frames, walls, ceiling, and trim.
 - e. Contractor shall confirm that existing Communications receptacle is in place and functioning.
10. Exterior Storage (off patio/balcony):
 1. Install new levered latchset, keyed function.
 2. Prepare and paint existing walls, ceiling, trim, and door.
11. Bedroom:
 - a. Install new latchset on existing Bedroom door; Privacy function.
 - b. Install new **LVT**.
 - c. Install new hard-wired **Smoke Detector** (see Specifications), tied into Living Room detector.
 - d. Install new wood frame and **GWB** bulkhead as indicated on the Plan.
 - e. Install transfer grille above Bedroom door.
 - f. Prepare and paint walls, ceiling, trim, door frames, and doors.
12. BR Closet:
 - a. Existing shelf and rod in BR Closet to remain.
 - b. Remove existing bifold doors. Prepare opening for and install pair 2468 prehung doors. Installation to include magnetic catches and levered latchsets, Dummy function.
 - c. Install new **LVT**.
 - d. Prepare and paint walls, ceiling, trim, door frames, and doors.
13. New Mechanical Room:
 - a. Frame in new Mechanical Room as delineated on the Drawings. Installation to include framing, **GWB**, taped and spackled, wood base, new 3068 prehung door with new levered latchset, Keyed function.
 - b. Install new **LVT flooring**.
 - c. Install new HVAC system air handler (See MEP below).
 - d. Prepare and paint walls, ceiling, trim, and door.
14. Linen:
 - a. Frame in reconfigured Linen Closet as delineated on the Drawings. Installation to include framing, **GWB**, taped and spackled, wood base, new 1468 prehung door with new levered latchset, Passage function.
 - b. Install new **LVT Flooring**.
 - c. Existing shelving to remain.
 - d. Prepare and paint existing walls, ceiling, shelving, trim, and door (see Specifications).
15. Hall:
 - a. Install new **LVT Flooring**.
 - b. Install new ceiling mounted **Energy Star rated LED** light fixture.
 - c. Prepare and paint walls, new ceiling, and trim (see Specifications).

16. Bathroom:

- a. Install new **LVT Flooring**.
- b. Install new latchset, Privacy function, on existing door.
- c. Install new wall mounted **Energy Star rated LED light fixture**, and **Energy Star rated Bath Exhaust Fan** (see Specifications).
 - 1) Tie Bath Exhaust Fan into existing exhaust duct.
- d. Clean existing tub.
- e. Install new **Energy Star-rated WaterSense low flow fixed shower head**.
- e. Install new **30" wide vanity** with cultured marble top and integral sink.
 - 1) Installation includes **Energy Star rated, WaterSense labeled low flow single-lever faucet** (see Specifications) and associated new water supply and drain/vent.
- f. Install **Energy Star rated WaterSense labeled low flow elongated water closet** (see Specifications).
 - 1) Installation includes associated alterations and/or connections to existing water supply and drain/vent.
- g. Install new Bathroom accessories to include toilet paper holder, towel bar, surface mounted medicine cabinet with mirrored door, and shower rod (see Specifications).
- h. Prepare and paint existing walls, ceiling, trim, and door (see Specifications).

17. Mechanical, Electrical, Plumbing:

- a. HVAC (see Mechanical Room above):
 1. Install new **Split-System heat pump system** with adaptive recovery technology.
 - a) Contractor shall submit manufacturer's specification to VHDA for approval using VHDA forms (see Section 013350 – VHDA Submittals).
 - b) HVAC system installer will be responsible for duct sizing and air distribution load calculations per Manual J. System design shall provide for 9 ACH for infiltration threshold per EarthCraft's Blower Door Test. Duct system shall provide 8% duct leakage to the outside and 12% total duct leakage.
 - c) HVAC contractor shall balance system after installation per the loading established in the Manual J calculations.
 - d) System performance (Inverter and Evaporator units): minimum 15.0 SEER/8.5 HSPF 18k air source heat pump system.
 - e) Install new ERV (fresh air supply) unit in bulkhead and route supply to bottom of bulkhead as noted on the Plan.
 - f) New duct system shall include diffusers, ducted return-air, and grille.
 - 1) All new ductwork shall be located within conditioned space and shall be insulated to R6.
 - g) Programmable thermostat designed for new system.
 - h) Drain pan with drain line routed to the exterior.
 - i) System shall use R-410A coolant.
 - j) Installation shall comply with the latest edition of the International Mechanical Code for New Construction.
 - b. Install transfer grille above Bedroom door.

- b. Water Heater (see Water Heater Closet above):
 - 1) Install new **Electric 40-gallon Water Heater**. Water Heater shall have an Energy Factor rating of 0.95.
 - a) Install pipe insulation on the first two feet of water piping extending from the water heater.
 - b) Overflow pan with drain routed to outside.
 - c) Installation to include all electrical and plumbing hook-ups and complying with the latest edition of the International Plumbing Code for New Construction.
 - c. Electrical:
 - 1) Provide 2 new GFCI receptacles in Kitchen.
 - 2) Provide new electrical circuitry or reroute existing circuitry as needed for Kitchen appliance connections, HVAC installation, Water Heater installation, dehumidifier rough-in, ERV installation, and LED Light Fixtures, Bath Exhaust, and Smoke Detector installations.
 - 3) **Replace all existing receptacles, switches, and associated cover plates.**
 - 4) Installations shall comply with the latest edition of the International Electrical Code for New Construction.
 - d. Plumbing:
 - 1) Provide new water supply and drain/vent piping or reroute existing water supply and drain/vent piping as needed for Water Heater installation, dehumidifier rough-in, new HVAC equipment installation, Kitchen sink, new Water Closet, and Vanity Sink installations.
 - 2) Installations shall comply with the latest edition of the International Plumbing Code for New Construction.
 - e. Rough-in for Dehumidifier:
 - 1) Install Dehumidifier rough-ins as indicated on the Plan. Rough-in to include rough framing, electrical supply (new electrical receptacle in Water Heater Closet), and access to existing hub drain.
18. Windows:
- a. Replace all existing windows (see Work Write-up; Building Exterior, Specifications, and Drawings).
 - 1) Installation shall follow window manufacturer's requirements to include required flashing per manufacturer.
 - 2) Repair adjacent surfaces after installation and paint.
 - b. Install new **1" solid vinyl horizontal window blinds** (see Specifications).
19. Doors:
- a. Install new doors as scheduled and as discussed above.
 - b. Where indicated on Work Write-Up Matrix, replace damaged interior door assembly with prehung door assembly. Match existing door size and configuration.
 - c. Paint all remaining existing doors. New and existing doors shall be painted on all edges.
 - d. Install new latchsets on all existing and new doors (see above and Specifications for latchset function).
 - 1) Include new locksets on entry doors.
 - 2) All door hardware finishes shall match or (hinges) shall be painted.

CROSS CREEK WORK WRITE-UP NARRATIVE

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Typical 1BR UD/HC Units:

A. Demolition:

1. Remove existing wall partitions as noted on the Demolition Plan.
 - b. Shore floor joist on both sides, as noted on the Demolition Plan, before removing bearing wall partitions.
 - c. During demolition of this area, note that existing Electrical panel will be moved to new location in new wall. Wall that panel is currently in will be removed.
2. Remove existing Kitchen cabinets, counter, and appliances. Save for donation. Inspect walls behind for any signs of water damage and replace any such material.
3. Remove existing water heater and save for donation.
4. Remove existing HVAC air handler and (exterior) condensing units.
5. In Bathroom, remove water closet, lavatory, and Bathtub.
 - a. Include all associated piping, drains, and controls.
 - b. Save lavatory, water closet, and fittings/controls for donation.
6. Remove door assemblies in preparation for install of new door, as noted on the Demolition Plan.
7. Remove existing window assemblies and blinds.
8. Remove existing latchsets on door scheduled to remain.
9. Remove all carpet and sheet vinyl flooring.
 - a. On the First Floor, inspect the condition of the concrete slab. Fill in any gaps or cracks.
 - b. On the Second Floor, inspect the existing subflooring for any signs of damage or deterioration. Re-nail subflooring as needed where movement is detected.

B. New Construction (see Unit Plan, 1BR UD/HC):

The following installations include rough framing, and installation/finishing of GWB, trim, and doors. New door installations include pre-hung door assembly and levered latchset (see Specifications for latchset function).

1. Install new flooring as noted in Work Write-up.
 - a. LVT flooring installed in Second Floor Apartments shall be installed on **3/8" plywood subflooring**.
 - b. This subflooring shall be glued to the existing subfloor and nailed per the underlayment manufacturer's requirements.
2. Install new framing as noted on the Plan.
3. **Replace all existing receptacles, switches, and associated cover plates.**
4. New Interior Apartment Entry and Patio door assemblies shall include latchsets and locksets as described below.
 - a. Install blinds on Patio Doors.
 - b. Provide two peep holes for Entry doors.
 - c. Provide accessible threshold for Patio doors
5. Rough in for and install new interior doors as noted on the Plan.
6. Install wood frame and GWB bulkhead as noted on the Plan.

7. Rough in for and install new water closet and vanity top in new locations. Remove flooring and wall as needed for new installations.
 2. Provide blocking in walls for grab bars at water closet.
 7. Rough in for new roll-in shower and floor drain.
 - a. Provide blocking in walls for grab bars at shower.
 8. Install new windows and blinds.
 9. Install new transfer grille above Bedroom door.
- C. Entry:
1. Install new **LVT flooring** (see Specifications).
 2. Install new prehung insulated 20 minute-rated Interior Apartment Entry door assembly to include two spring-loaded hinges, levered latchset (Keyed function), lockset, and two peep holes.
 3. Prepare and paint new doors and frames, walls, ceiling, and trim.
- D. Kitchen:
1. Install new **LVT Flooring** (see Specifications) per manufacturer's recommendations.
 2. Install new base cabinets, wall cabinets, and counter (see Unit Plan, New 1BR UD/HC).
 3. Install new Kitchen Appliances (see Specifications):
 - a. **30" electric range with self-cleaning oven and Front Controls**
 - b. **Ducted Range Hood.** Tie into new exhaust ducting.
 - 1) (2) Range Queen fire suppression canisters below range hood.
 - 2) Remote switch for fan and light.
 - c. **Energy Star rated Dishwasher.**
 - d. **Energy Star rated 18.0 cu. Ft. side-by-side refrigerator** with ice maker.
 - 1) Installation includes hook up of ice maker.
 - e. Install new 6" deep **double bowl stainless steel sink.**
 - 1) Rear set drains.
 - 2) **Energy Star rated, WaterSense labeled single-levered faucet.**
 - f. Install (2) GFCI receptacles.
 - 1) GFCI Receptacles shall be located on either side of the sink and the range, no more than 2' from any corner, and no more than 4' apart. There shall be no section of counter without a GFCI receptacle.
 - 2) Fur out receptacles located above the counter backsplash to comply with VHDA's UD reach range requirements,
 - g. Install new four-foot **Energy Star rated LED** or two 32-watt fluorescent bulbs ceiling mounted light fixture in Kitchen area (see Specifications).
 - h. Prepare and paint all existing walls, ceiling, and trim (see Specifications).
- E. New Coat Closet:
1. Frame in new Coat Closet as delineated on the Drawings. Installation to include framing, GWB, taped and spackled, wood base, new 2068 prehung door with new levered latchset, Passage function.
 2. Install new shelf and rod at 48" AFF.
 3. Install new **LVT flooring.**
 4. Prepare and paint new walls, ceiling, shelf and rod, trim, and door.
- F. Dining:
1. Install new **LVT flooring** (see Specifications).
 2. Install new LED Ceiling light fixture.
 3. Prepare and paint walls, ceiling, and trim.

- G. Living Room:
1. Install new **LVT** flooring (see Specifications).
 2. Install new prehung 6068 Patio door assembly to include levered latchset.
 - 1) Installation includes accessible threshold.
 4. Prepare and paint new door and frame, walls, ceiling, and trim.
 5. Contractor shall confirm that existing Communications receptacle is in place and functioning.
- H. Exterior Storage (off patio/balcony):
1. Install new levered latchset, keyed function.
 2. Prepare and paint existing walls, ceiling, trim, and door.
- I. Bedroom:
1. Prepare rough opening for installation of new 3068 Bedroom door assembly to include levered latchset with Privacy function.
 2. Patch walls and ceiling where construction was removed.
 3. Install new wood frame and GWB bulkhead as indicated on the Plan.
 4. Install new **LVT flooring**.
 5. Install new hard wired **Smoke Detector** (see Specifications), tied into Living Room detector.
 6. Install transfer grille above Bedroom door.
 7. Prepare and paint walls, ceiling, trim, door frames, and doors.
- J. Linen Alcove
1. Frame in for new Linen Closet as indicated on the Plan
 2. Install five new adjustable shelves.
 3. Frame in for and install new 1468 prehung door assembly to include levered latchset, passage function.
 4. Install new **LVT Flooring**.
 5. Prepare and paint walls, new ceiling, shelving, and trim (see Specifications).
- K. BR Closet:
1. Frame in for reconfigured BR Closet as indicated on the Plan.
 2. Remove existing bifold doors. Frame in for and install new prehung 3068 door assembly to include levered latchset, passage function.
 3. Install new shelf and rod at 48" AFF.
 4. Install new **LVT flooring**.
 5. Prepare and paint walls, ceiling, trim, door frames, and doors.
- L. Hall:
1. Install new **LVT Flooring**.
 2. Install new ceiling mounted **Energy Star rated LED** light fixture.
 3. Prepare and paint walls, new ceiling, and trim (see Specifications).

M. New Mechanical Room:

1. Frame in for reconfigured Mechanical Room as indicated on the Plan.
2. Remove existing bifold doors. Frame in for and install new prehung 3068 door assembly to include levered latchset, keyed function.
3. Install new **LVT flooring**.
4. Install new **Energy Star rated ceiling mounted LED light fixture**.
5. Install new Water Heater (see MEP below).
6. Install new HVAC system air handler (See MEP below).
7. New Dehumidifier rough-in shall be located on Water Heater Closet wall.
 - a. Confirm that wall framing provides a 14-1/2" wall cavity.
 - b. Install new electrical receptacle inside Water Heater Closet.
 - c. Confirm the existing drain hub within Closet is functional and accessible.
8. Prepare and paint walls, ceiling, trim, and door

N. Bathroom:

1. Reframe Bathroom as delineated on the Plan to include rough framing, blocking for new grab bars, GWB, and trim.
 - a. Install new 3068 prehung door assembly with levered latchset, Privacy function.
 - b. Install new **Ceramic Tile Flooring** over cementitious backer board.
 - c. Install new wall mounted **Energy Star rated LED light fixture**, and **Energy Star rated Bath Exhaust Fan** (see Specifications).
 - 1) Tie new exhaust fan to existing exhaust ducting.
 - d. Install new **3' x 5' roll in shower** system to include shower pan, wall surround components with UFAS-compliant grab bars.
 - 1) Includes **Energy Star-rated WaterSense low flow shower diverter control**, adjustable height hand held **Energy Star-rated WaterSense low flow shower head**, and fixed **Energy Star-rated WaterSense low flow shower head**, shower drain, roll-over shower dam, and remotely-located floor drain.
 - e. Install new remote floor drain.
 - f. Install new **30" wide vanity top** with side support brackets in new location.
 - 1) Provide blocking in wall for mounting vanity top and its vertical supports.
 - 2) Installation includes **Energy Star rated, WaterSense labeled low flow single-lever faucet** (see Specifications) and associated new water supply and drain/vent.
 - g. Install **Energy Star rated ADA compliant WaterSense labeled low flow elongated water closet** in new location (see Specifications).
 - 1) Installation includes associated alterations and/or connections to existing water supply and drain/vent.
 - h. Install new Bathroom accessories to include toilet paper holder, towel bar, 24" x 36" wall mounted mirror, surface mounted medicine cabinet, and shower rod (see Specifications).
 - 1) Install 42" and 36" grab bars and blocking.
 - i. Prepare and paint walls, ceiling, trim, and new door.

M. Mechanical, Electrical, Plumbing:

1. HVAC (see Mechanical Room above):

- a. Install new **Split-System heat pump system** with adaptive recovery technology.
 - 1) Contractor shall submit manufacturer's specification to VHDA for approval using VHDA forms (see Section 013350 – VHDA Submittals).
 - 2) HVAC system installer will be responsible for duct sizing and air distribution load calculations per Manual J. System design shall provide for 9ACH for infiltration threshold per EarthCraft's Blower Door Test. Duct system shall provide 8% duct leakage to the outside and 12% total duct leakage.
 - 3) HVAC contractor shall balance system after installation per the loading established in the Manual J calculations.
 - 4) System performance (Inverter and Evaporator units): minimum 15.0 SEER/8.5 HSPF 18k air source heat pump system.
 - 5) Install new ERV (fresh air supply) unit in bulkhead and route supply to bottom of bulkhead as noted on MEP Plan.
 - 6) New duct system shall include diffusers, ducted return-air, and grille.
 - a) All new ductwork shall be located within conditioned space and shall be insulated to R6
 - 7) Programmable thermostat designed for new system, mounted at 48" AFF.
 - 8) Drain pan with drain line routed to the exterior.
 - 9) System shall use R-410A coolant.
 - 10) Installation shall comply with the latest edition of the International Mechanical Code for New Construction.
- b. Install transfer grille above Bedroom door.

2. Water Heater (see Water Heater Closet above):

- a. Install new **Electric 40-gallon Water Heater**. Water Heater shall have an Energy Factor rating of 0.95.
 - 1) Install pipe insulation on the first two feet of water piping extending from the water heater.
 - 2) Overflow pan with drain routed to outside.
 - 3) Installation to include all electrical and plumbing hook-ups and complying with the latest edition of the International Plumbing Code for New Construction.

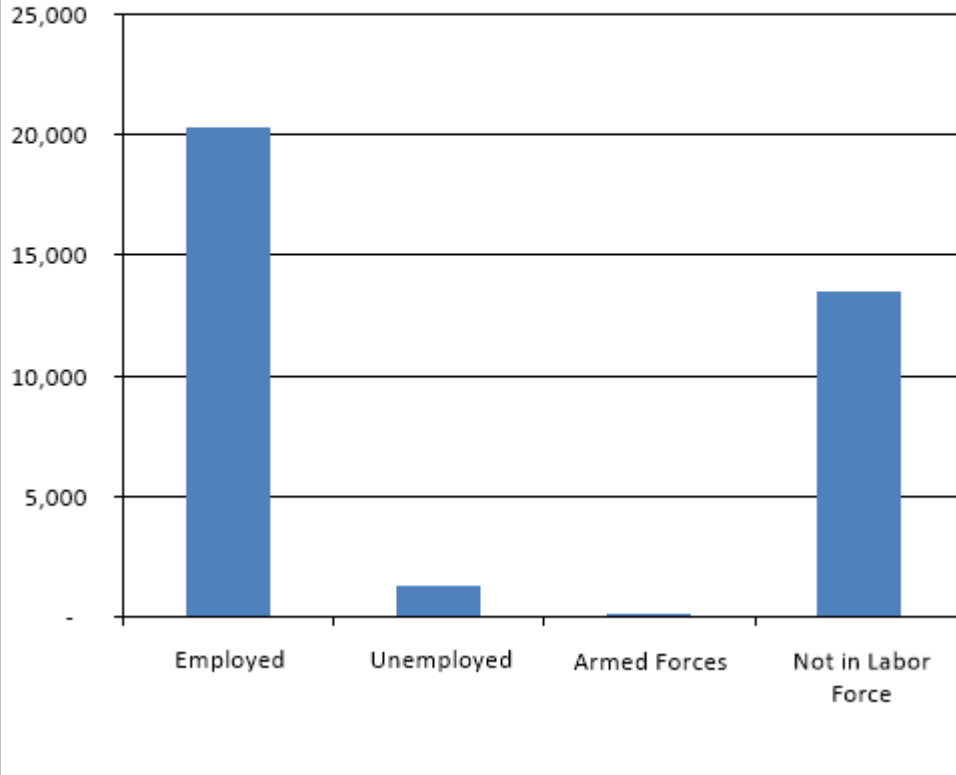
3. Electrical:

- a. Provide 2 new GFCI receptacles in Kitchen.
- b. Provide new electrical circuitry or reroute existing circuitry as needed for Kitchen appliance connections, HVAC installation, Water Heater installation, dehumidifier rough-in, ERV installation, and Light Fixtures, Bath Exhaust, and Smoke Detector installations.
- c. All switches and controls shall be no higher than 48" AFF.
- d. All receptacles shall be no higher than 15" AFF.
- e. **Replace all existing receptacles, switches, and associated cover plates.**
- f. Installations shall comply with the latest edition of the International Electrical Code for New Construction.

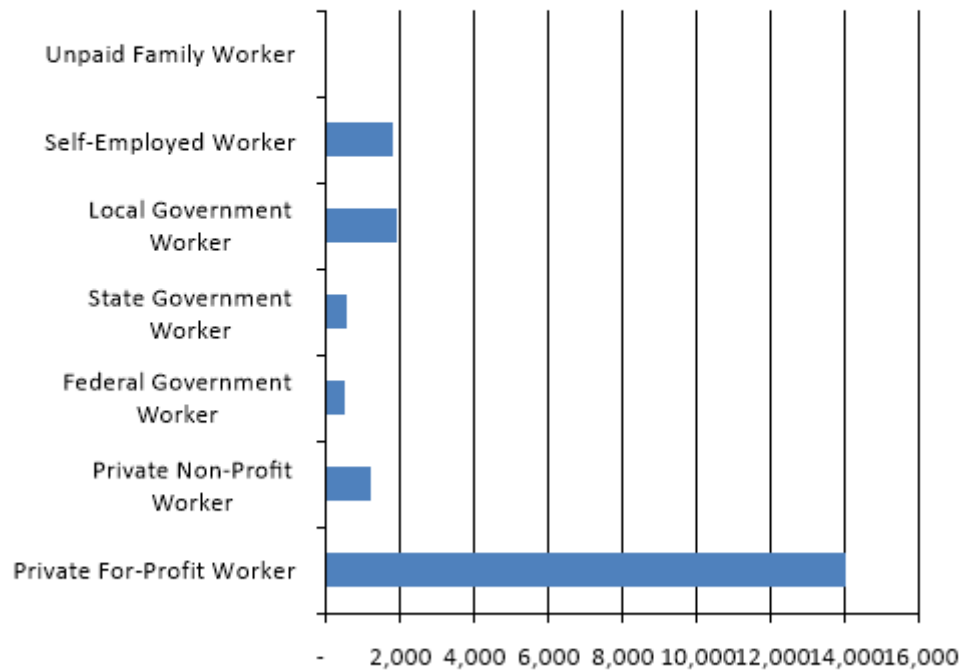
4. Plumbing:
 - a. Provide new water supply and drain/vent piping or reroute existing water supply and drain/vent piping as needed for Water Heater installation, dehumidifier rough-in, new HVAC equipment installation, Kitchen sink, new Water Closet, and Vanity Sink installations.
 - b. Install ice maker for refrigerator to include related plumbing.
 - c. Installations shall comply with the latest edition of the International Plumbing Code for New Construction.
5. Rough-in for Dehumidifier:
 - a. Install Dehumidifier rough-ins as indicated on the MEP Plan. Rough-in to include rough framing, electrical supply, and drain tied to WH drain pan.
6. Windows:
 - a. Replace all existing windows (see Work Write-up; Building Exterior, Specifications, and Drawings).
 - 1) Installation includes all flashing as required by window manufacturer.
 - 2) Installation include window locks no higher than 48" AFF.
 - 3) Repair adjacent surfaces after installation and paint.
 - b. Install new 1" **solid vinyl horizontal window blinds** (see Specifications).
 - 1) Include extended tilt wand.
7. Doors:
 - a. Install new doors as scheduled and as discussed above.
 - b. Where indicated on Work Write-Up Matrix, replace damaged interior door assembly with prehung door assembly. Match existing door size and configuration.
 - c. Paint all remaining existing doors.
 - d. Install new levered latchsets on all existing and new doors (see Specifications and above for latchset function).
 - 1) Include new locksets on exterior entry doors.
 - 2) All door hardware finishes shall match or (hinges) shall be painted.

ADDENDUM E

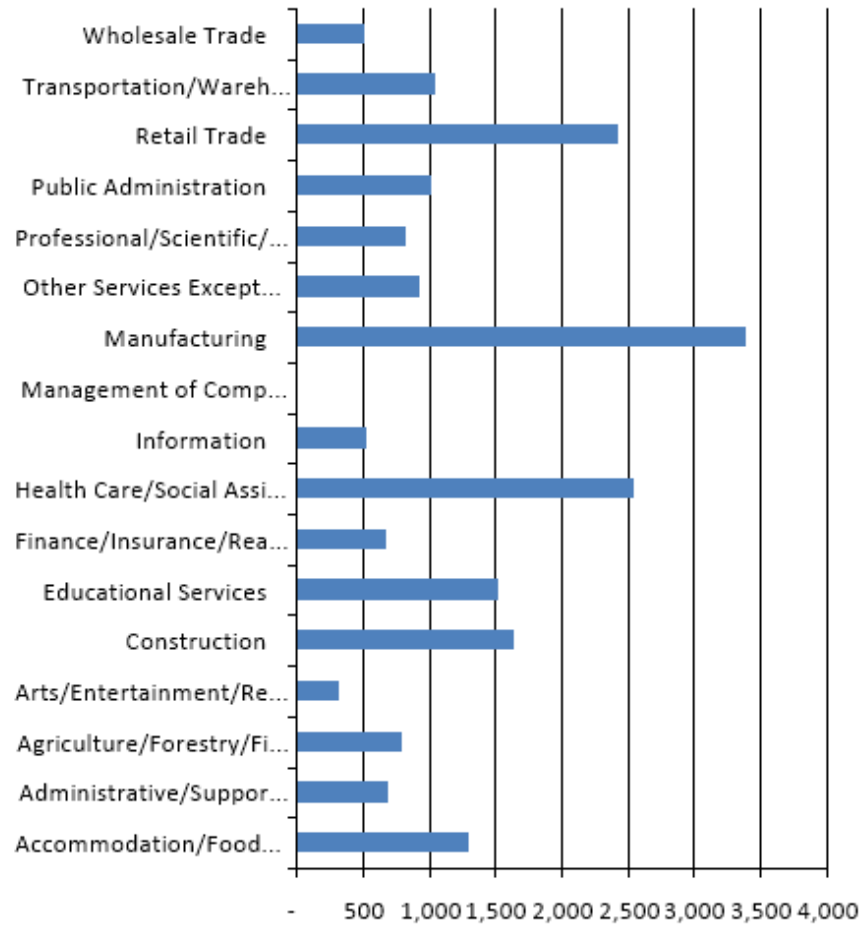
**Employed Civilian Population Aged
16+ Years - Employment Status -
2018 Estimates
Shenandoah County, Virginia**



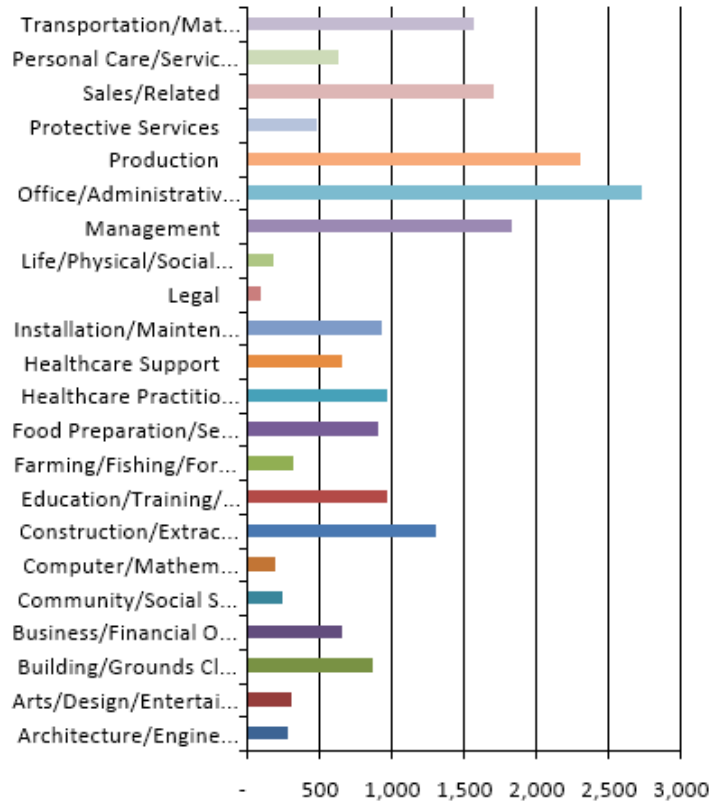
Employed Civilian Population by Class of Worker - 2018 Estimates Shenandoah County, Virginia



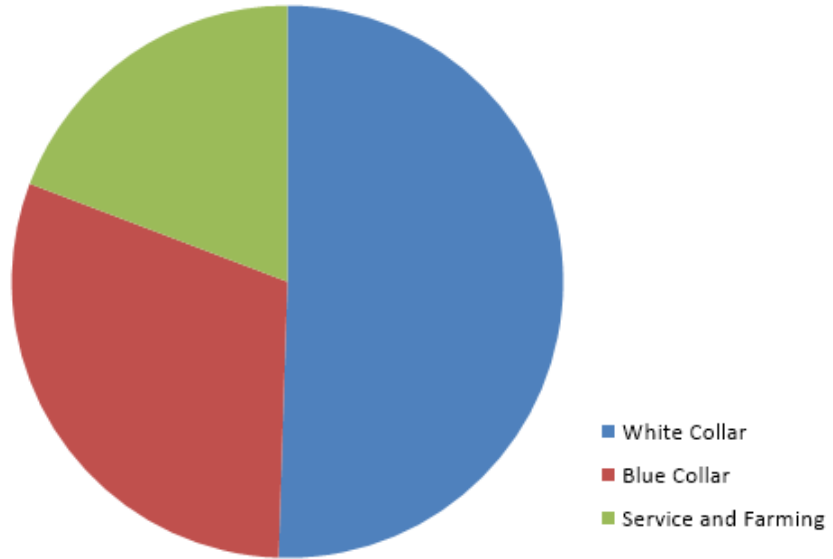
Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Shenandoah County, Virginia



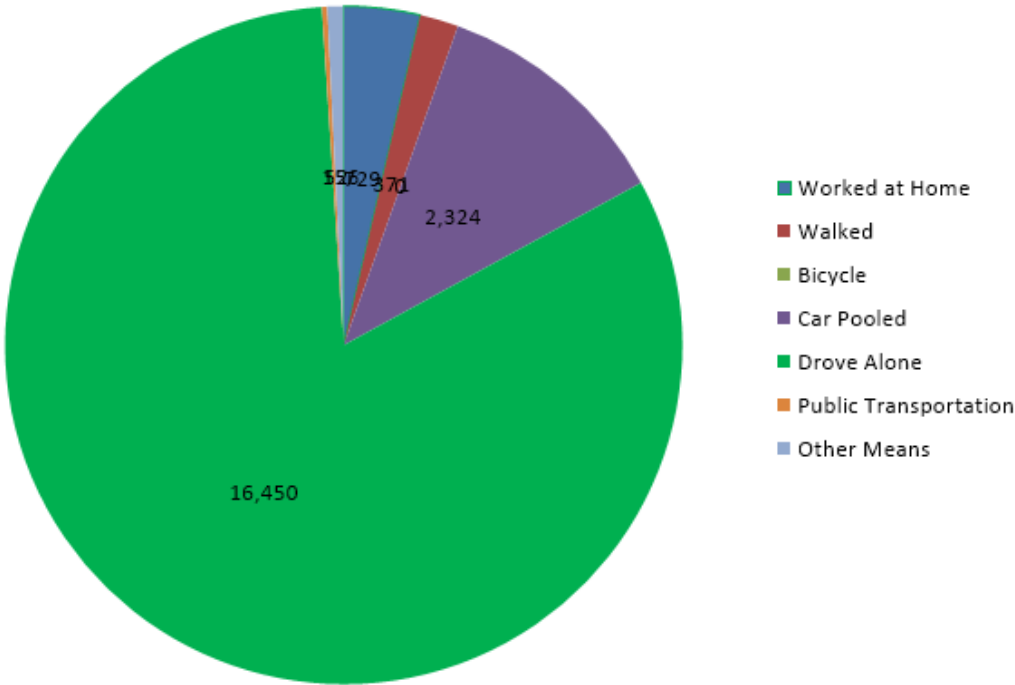
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates Shenandoah County, Virginia



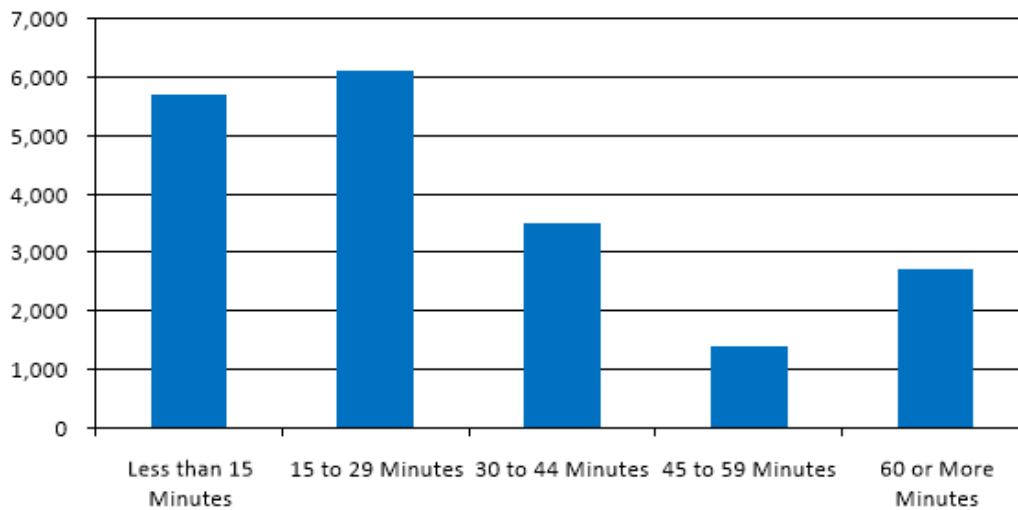
**Employed Civilian Population Aged 16+ Years by
Occupation - 2018 Estimates
Shenandoah County, Virginia**



**Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Shenandoah County, Virginia**



Employed Civilian Population Aged 16+ Years Transportation to Work - 2018 Estimates Shenandoah County, Virginia



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2018 Shenandoah County, Virginia	
Status	Number
Employed	20,252
Unemployed	1,244
Armed Forces	85
Not in Labor Force	13,461
Unemployed	5.79%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population by Class of Worker		
Current Year Estimates - 2018		
Shenandoah County, Virginia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	14,068	69.4%
Private Non-Profit Worker	1,252	6.2%
Federal Government Worker	526	2.6%
State Government Worker	607	3.0%
Local Government Worker	1,941	9.6%
Self-Employed Worker	1,838	9.1%
Unpaid Family Worker	32	0.2%
Total:	20,264	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2018 Shenandoah County, Virginia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	289	1.4%
Arts/Design/Entertainment/Sports/Media	314	1.5%
Building/Grounds Cleaning/Maintenance	870	4.3%
Business/Financial Operations	667	3.3%
Community/Social Services	255	1.3%
Computer/Mathematical	197	1.0%
Construction/Extraction	1,310	6.5%
Education/Training/Library	975	4.8%
Farming/Fishing/Forestry	329	1.6%
Food Preparation/Serving Related	907	4.5%
Healthcare Practitioner/Technician	974	4.8%
Healthcare Support	668	3.3%
Installation/Maintenance/Repair	933	4.6%
Legal	103	0.5%
Life/Physical/Social Science	189	0.9%
Management	1,833	9.0%
Office/Administrative Support	2,733	13.5%
Production	2,310	11.4%
Protective Services	486	2.4%
Sales/Related	1,708	8.4%
Personal Care/Service	635	3.1%
Transportation/Material Moving	1,579	7.8%
Total:	20,264	100.0%
White Collar	10,237	50.5%
Blue Collar	6,132	30.3%
Service and Farming	3,895	19.2%
Total:	20,264	100.0%

Source: Ribbon Demographics; Claritas

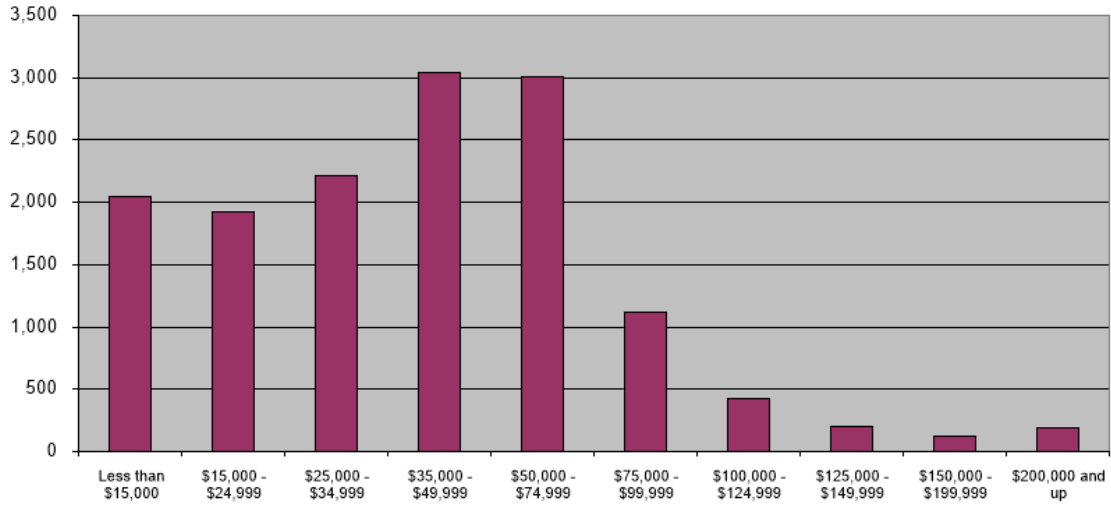
Employed Civilian Population Aged 16+ Years Transportation to Work <i>Current Year Estimates - 2018</i> Shenandoah County, Virginia		
Transportation Mode	Number	Percent
Worked at Home	729	3.6%
Walked	371	1.8%
Bicycle	0	0.0%
Car Pooled	2,324	11.6%
Drove Alone	16,450	81.9%
Public Transportation	52	0.3%
Other Means	<u>156</u>	<u>0.8%</u>
Total:	20,082	100.0%

Source: Ribbon Demographics; Claritas

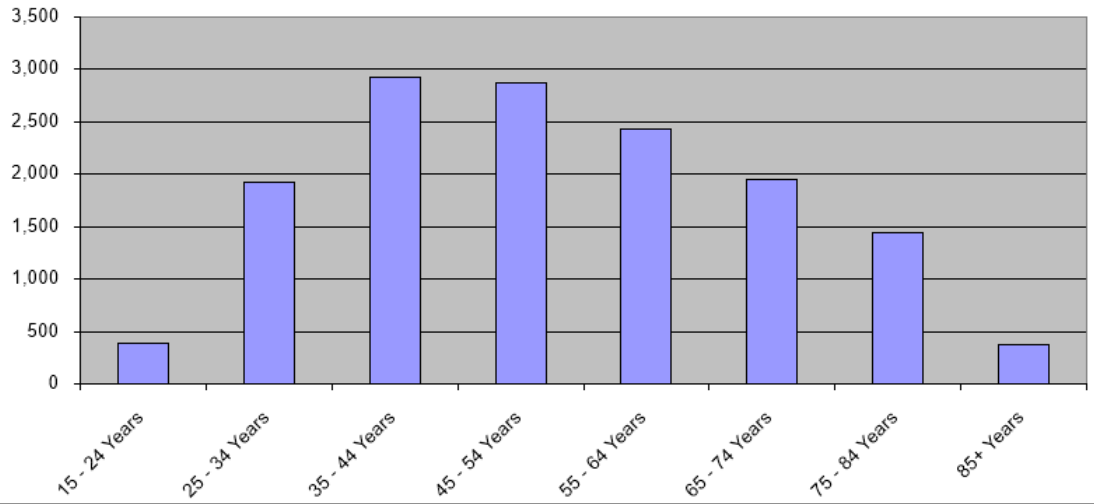
Employed Civilian Population Aged 16+ Years Travel Time to Work <i>Current Year Estimates - 2018</i> Shenandoah County, Virginia		
Travel Time	Number	Percent
Less than 15 Minutes	5,689	29.4%
15 to 29 Minutes	6,097	31.5%
30 to 44 Minutes	3,475	18.0%
45 to 59 Minutes	1,380	7.1%
60 or More Minutes	<u>2,711</u>	<u>14.0%</u>
Total:	19,352	100.0%

Source: Ribbon Demographics; Claritas

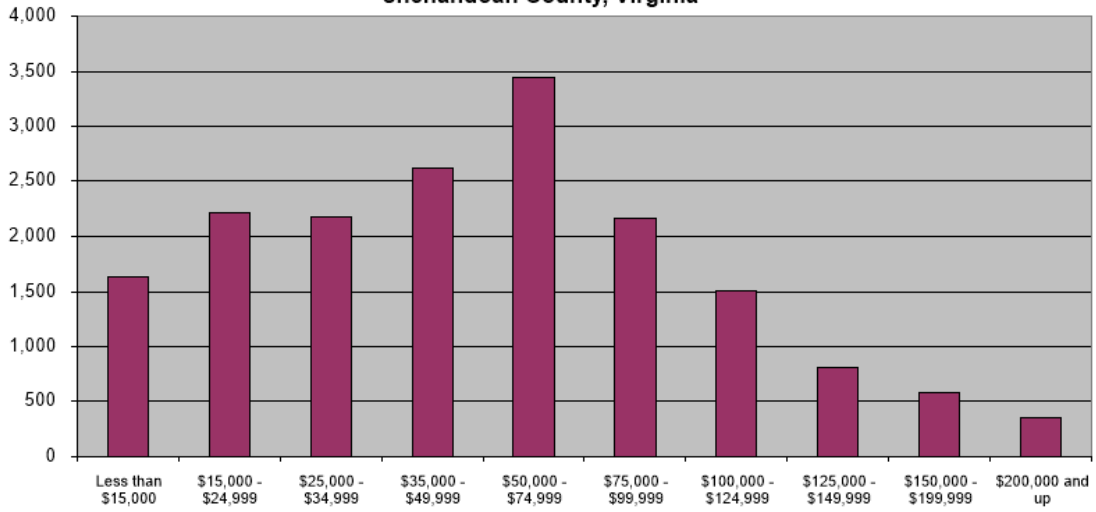
**Households by Income - Census 2000
Shenandoah County, Virginia**



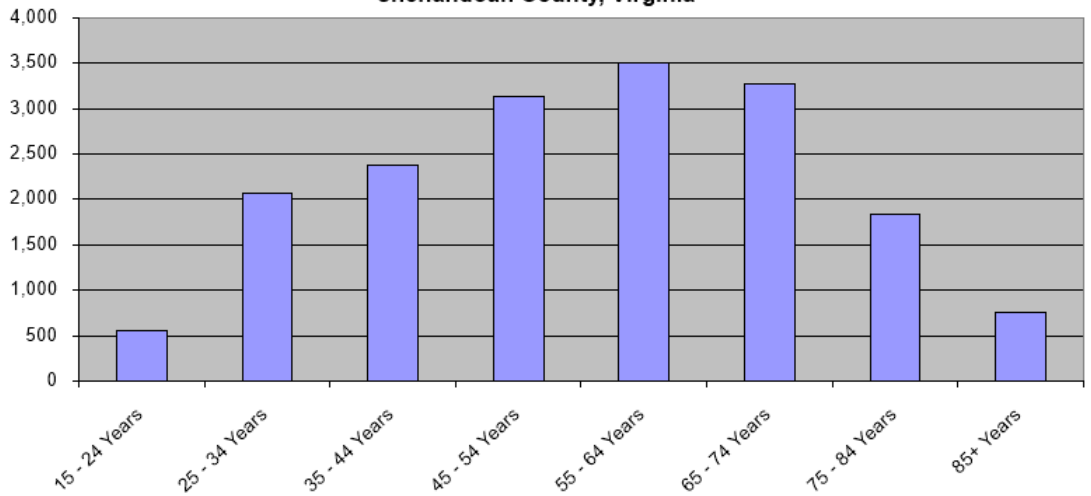
**Households by Age - Census 2000
Shenandoah County, Virginia**



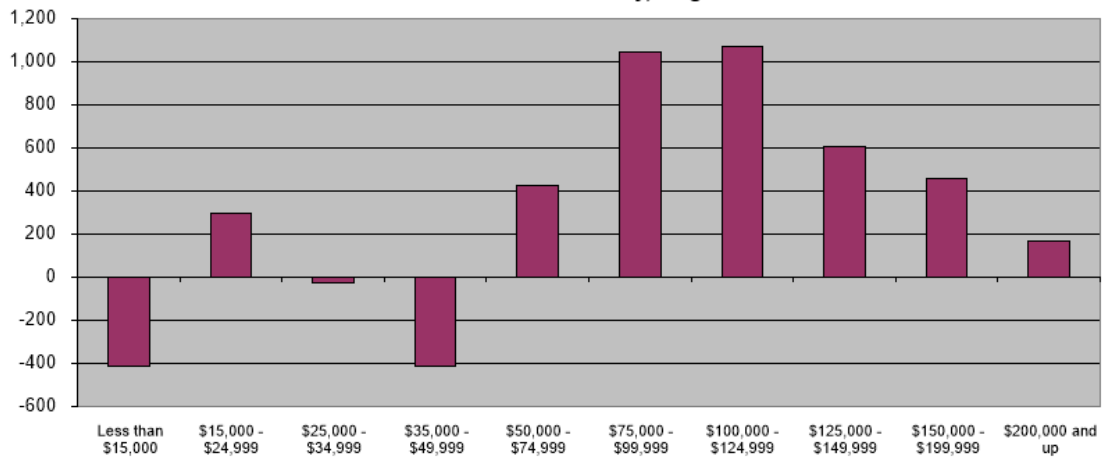
**Estimated Households by Income - 2017
Shenandoah County, Virginia**



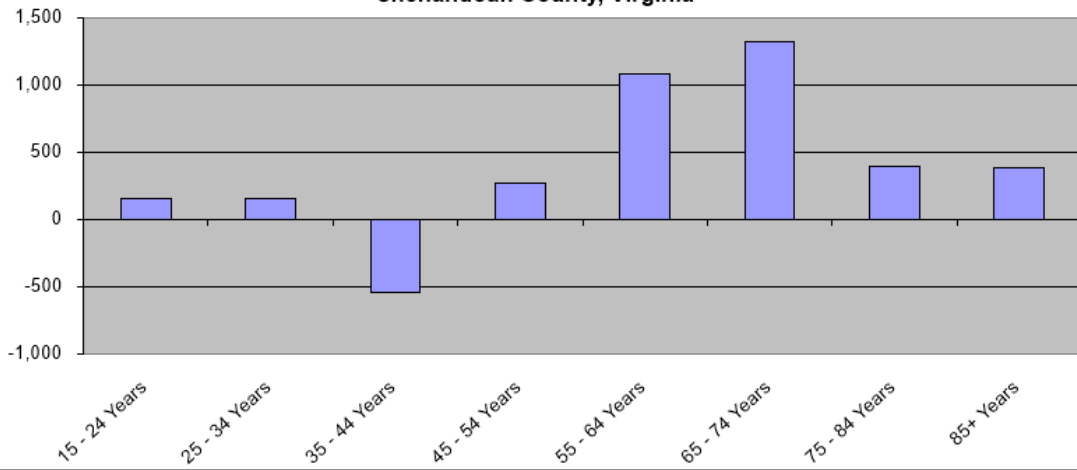
**Estimated Households by Age - 2017
Shenandoah County, Virginia**



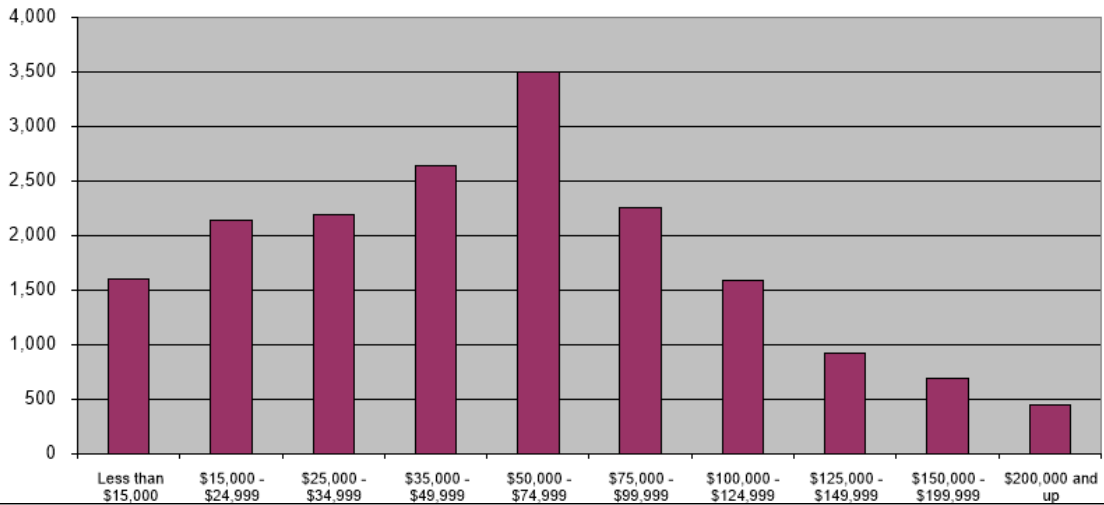
**Estimated Household Income Change 2000 - 2017
Shenandoah County, Virginia**



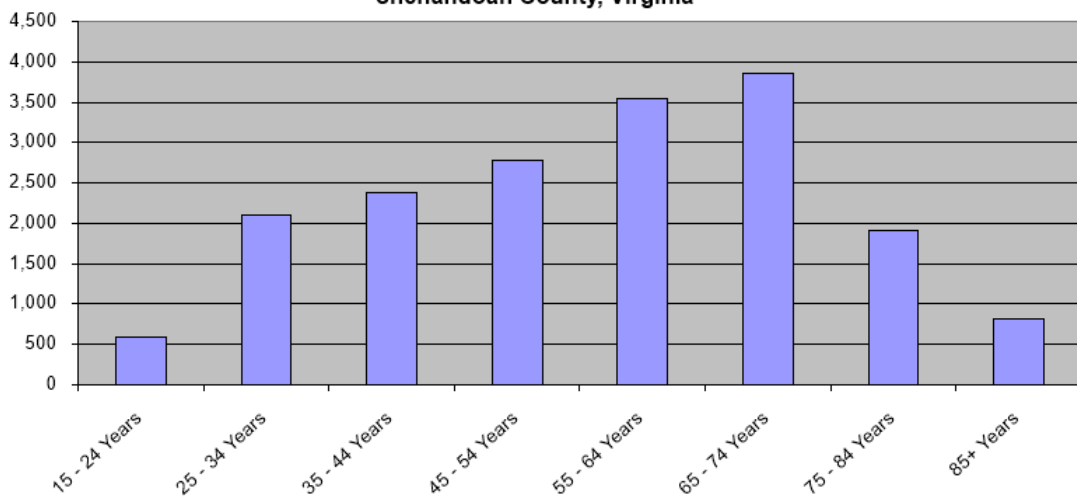
**Estimated Household Age Change 2000 - 2017
Shenandoah County, Virginia**



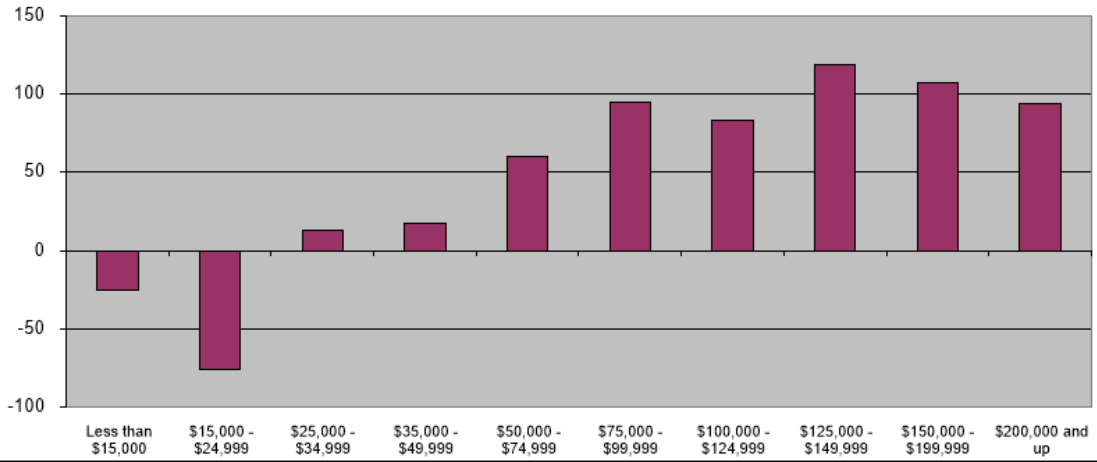
**Projected Households by Income - 2022
Shenandoah County, Virginia**



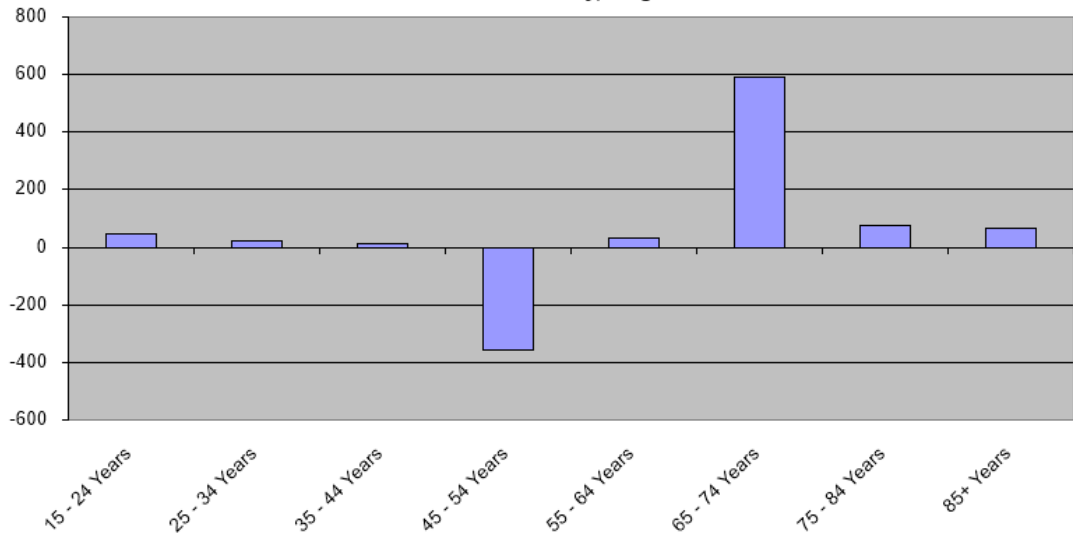
**Projected Households by Age - 2022
Shenandoah County, Virginia**



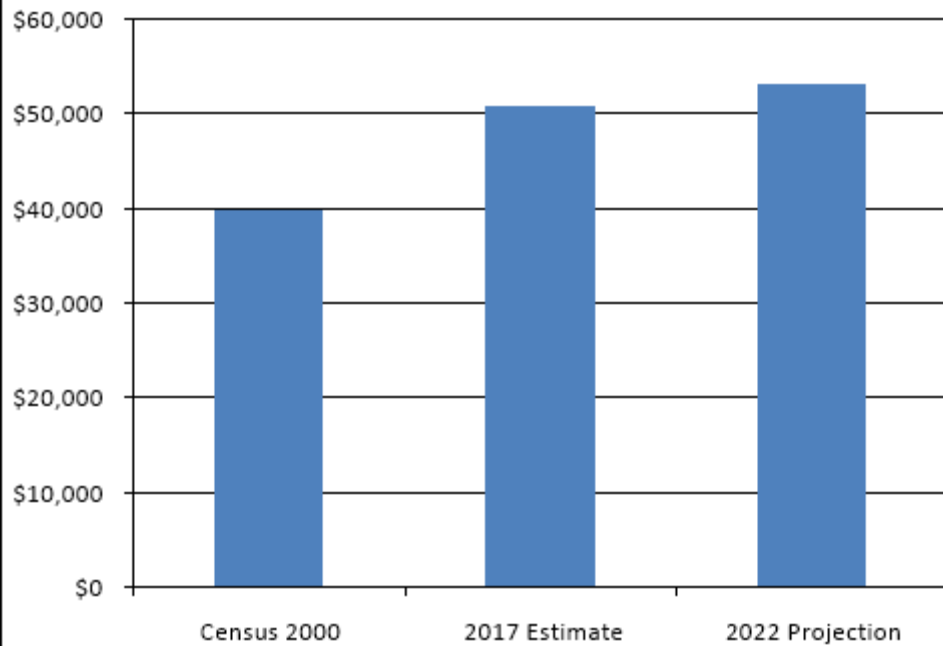
**Projected Household Income Change 2017 to 2022
Shenandoah County, Virginia**



**Projected Household Age Change 2017 to 2022
Shenandoah County, Virginia**



Median Household Income Shenandoah County, Virginia



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Households by Income and Age Shenandoah County, Virginia

Census Data - 2000

Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	59	221	275	279	285	366	414	144	2,043	14.3%
\$15,000 - \$24,999	93	219	331	221	337	353	290	74	1,918	13.4%
\$25,000 - \$34,999	58	349	471	337	354	350	235	55	2,209	15.5%
\$35,000 - \$49,999	115	519	635	612	522	380	213	45	3,041	21.3%
\$50,000 - \$74,999	57	489	790	737	476	281	153	29	3,012	21.1%
\$75,000 - \$99,999	11	89	217	347	268	112	65	10	1,119	7.8%
\$100,000 - \$124,999	0	20	106	163	73	34	29	4	429	3.0%
\$125,000 - \$149,999	0	1	35	57	62	25	18	4	202	1.4%
\$150,000 - \$199,999	0	0	23	53	21	16	10	2	125	0.9%
\$200,000 and up	0	13	37	61	27	33	13	2	186	1.3%
Total	393	1,920	2,920	2,867	2,425	1,950	1,440	369	14,284	100.0%
Percent	2.8%	13.4%	20.4%	20.1%	17.0%	13.7%	10.1%	2.6%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Shenandoah County, Virginia										
Current Year Estimates - 2017										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	44	120	104	250	338	323	285	164	1,628	9.3%
\$15,000 - \$24,999	118	272	252	215	295	444	413	205	2,214	12.7%
\$25,000 - \$34,999	134	265	257	288	352	433	310	141	2,180	12.5%
\$35,000 - \$49,999	43	422	445	383	471	488	284	90	2,626	15.0%
\$50,000 - \$74,999	98	438	495	657	725	675	273	79	3,440	19.7%
\$75,000 - \$99,999	0	312	400	483	503	323	113	27	2,161	12.3%
\$100,000 - \$124,999	48	107	171	380	360	324	83	30	1,503	8.6%
\$125,000 - \$149,999	2	102	165	185	182	124	36	11	807	4.6%
\$150,000 - \$199,999	61	29	65	195	186	37	13	0	586	3.3%
\$200,000 and up	1	6	20	99	100	100	25	4	355	2.0%
Total	549	2,073	2,374	3,135	3,512	3,271	1,835	751	17,500	100.0%
Percent	3.1%	11.8%	13.6%	17.9%	20.1%	18.7%	10.5%	4.3%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Shenandoah County, Virginia										
Estimated Change - 2000 to 2017										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent Change
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-15	-101	-171	-29	53	-43	-129	20	-415	-20.3%
\$15,000 - \$24,999	25	53	-79	-6	-42	91	123	131	296	15.4%
\$25,000 - \$34,999	76	-84	-214	-49	-2	83	75	86	-29	-1.3%
\$35,000 - \$49,999	-72	-97	-190	-229	-51	108	71	45	-415	-13.6%
\$50,000 - \$74,999	41	-51	-295	-80	249	394	120	50	428	14.2%
\$75,000 - \$99,999	-11	223	183	136	235	211	48	17	1,042	93.1%
\$100,000 - \$124,999	48	87	65	217	287	290	54	26	1,074	250.3%
\$125,000 - \$149,999	2	101	130	128	120	99	18	7	605	299.5%
\$150,000 - \$199,999	61	29	42	142	165	21	3	-2	461	368.8%
\$200,000 and up	1	-7	-17	38	73	67	12	2	169	90.9%
Total	156	153	-546	268	1,087	1,321	395	382	3,216	22.5%
Percent Change	39.7%	8.0%	-18.7%	9.3%	44.8%	67.7%	27.4%	103.5%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age Shenandoah County, Virginia Five Year Projections - 2022										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	46	116	101	203	312	361	291	173	1,603	8.9%
\$15,000 - \$24,999	112	255	230	172	274	481	403	211	2,138	11.9%
\$25,000 - \$34,999	140	266	249	240	336	490	320	152	2,193	12.2%
\$35,000 - \$49,999	48	414	431	326	464	563	295	102	2,643	14.7%
\$50,000 - \$74,999	110	443	490	567	720	795	288	87	3,500	19.5%
\$75,000 - \$99,999	1	329	415	433	518	402	126	32	2,256	12.5%
\$100,000 - \$124,999	55	112	176	341	371	401	92	38	1,586	8.8%
\$125,000 - \$149,999	3	115	192	182	206	167	47	14	926	5.1%
\$150,000 - \$199,999	82	35	77	206	221	53	17	2	693	3.9%
\$200,000 and up	0	0	25	106	123	148	33	5	449	2.5%
Total	597	2,094	2,386	2,776	3,545	3,861	1,912	816	17,987	100.0%
Percent	3.3%	11.6%	13.3%	15.4%	19.7%	21.5%	10.6%	4.5%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age Shenandoah County, Virginia Projected Change - 2017 to 2022										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	2	-4	-3	-47	-26	38	6	9	-25	-1.5%
\$15,000 - \$24,999	-6	-17	-22	-43	-21	37	-10	6	-76	-3.4%
\$25,000 - \$34,999	6	1	-8	-48	-16	57	10	11	13	0.6%
\$35,000 - \$49,999	5	-8	-14	-57	-7	75	11	12	17	0.6%
\$50,000 - \$74,999	12	5	-5	-90	-5	120	15	8	60	1.7%
\$75,000 - \$99,999	1	17	15	-50	15	79	13	5	95	4.4%
\$100,000 - \$124,999	7	5	5	-39	11	77	9	8	83	5.5%
\$125,000 - \$149,999	1	13	27	-3	24	43	11	3	119	14.7%
\$150,000 - \$199,999	21	6	12	11	35	16	4	2	107	18.3%
\$200,000 and up	-1	3	5	7	23	48	8	1	94	26.5%
Total	48	21	12	-359	33	590	77	65	487	2.8%
Percent Change	8.7%	1.0%	0.5%	-11.5%	0.9%	18.0%	4.2%	8.7%		

Source: Claritas; Ribbon Demographics



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Median Household Income Shenandoah County, Virginia		
Census 2000	2017 Estimate	2022 Projection
\$39,794	\$50,741	\$52,975



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Median Household Income by Area Shenandoah County, Virginia			
Geography ID	Census 2000	2017 Estimate	2022 Projection
51171	\$39,794	\$50,741	\$52,975

HISTA 2.2 Summary Data **Shenandoah County, Virginia**

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	147	106	39	25	8	325
\$10,000-20,000	141	222	89	59	50	561
\$20,000-30,000	192	175	82	41	31	521
\$30,000-40,000	93	123	215	137	63	631
\$40,000-50,000	92	146	105	49	67	459
\$50,000-60,000	56	55	42	28	92	273
\$60,000-75,000	88	87	45	48	48	316
\$75,000-100,000	9	78	13	120	9	229
\$100,000-125,000	1	3	11	17	11	43
\$125,000-150,000	3	1	3	1	18	26
\$150,000-200,000	2	15	7	1	8	33
\$200,000+	4	6	12	0	7	29
Total	828	1,017	663	526	412	3,446

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	158	33	7	2	10	210
\$10,000-20,000	290	59	15	1	7	372
\$20,000-30,000	153	57	31	5	8	254
\$30,000-40,000	69	90	6	2	13	180
\$40,000-50,000	18	33	2	1	10	64
\$50,000-60,000	15	18	9	3	19	64
\$60,000-75,000	17	40	21	2	24	104
\$75,000-100,000	3	44	25	4	24	100
\$100,000-125,000	15	12	5	8	12	52
\$125,000-150,000	9	14	1	0	27	51
\$150,000-200,000	10	7	3	21	3	44
\$200,000+	6	3	3	2	6	20
Total	763	410	128	51	163	1,515

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	93	20	7	2	8	130
\$10,000-20,000	273	40	14	1	6	334
\$20,000-30,000	68	39	29	5	7	148
\$30,000-40,000	67	38	5	0	8	118
\$40,000-50,000	17	30	2	0	8	57
\$50,000-60,000	13	15	7	1	9	45
\$60,000-75,000	17	40	4	2	22	85
\$75,000-100,000	3	5	25	4	21	58
\$100,000-125,000	13	12	5	1	8	39
\$125,000-150,000	8	11	1	0	6	26
\$150,000-200,000	2	2	2	0	2	8
\$200,000+	2	2	2	2	2	13
Total	576	254	103	18	110	1,061

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	305	139	46	27	18	535
\$10,000-20,000	431	281	104	60	57	933
\$20,000-30,000	345	232	113	46	39	775
\$30,000-40,000	162	213	221	139	76	811
\$40,000-50,000	110	179	107	50	77	523
\$50,000-60,000	71	73	51	31	111	337
\$60,000-75,000	105	127	66	50	72	420
\$75,000-100,000	12	122	38	124	33	329
\$100,000-125,000	16	15	16	25	23	95
\$125,000-150,000	12	15	4	1	45	77
\$150,000-200,000	12	22	10	22	11	77
\$200,000+	10	9	15	2	13	49
Total	1,591	1,427	791	577	575	4,961

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.3%	3.1%	1.1%	0.7%	0.2%	9.4%
\$10,000-20,000	4.1%	6.4%	2.6%	1.7%	1.5%	16.3%
\$20,000-30,000	5.6%	5.1%	2.4%	1.2%	0.9%	15.1%
\$30,000-40,000	2.7%	3.6%	6.2%	4.0%	1.8%	18.3%
\$40,000-50,000	2.7%	4.2%	3.0%	1.4%	1.9%	13.3%
\$50,000-60,000	1.6%	1.6%	1.2%	0.8%	2.7%	7.9%
\$60,000-75,000	2.6%	2.5%	1.3%	1.4%	1.4%	9.2%
\$75,000-100,000	0.3%	2.3%	0.4%	3.5%	0.3%	6.6%
\$100,000-125,000	0.0%	0.1%	0.3%	0.5%	0.3%	1.2%
\$125,000-150,000	0.1%	0.0%	0.1%	0.0%	0.5%	0.8%
\$150,000-200,000	0.1%	0.4%	0.2%	0.0%	0.2%	1.0%
\$200,000+	0.1%	0.2%	0.3%	0.0%	0.2%	0.8%
Total	24.0%	29.5%	19.2%	15.3%	12.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	10.4%	2.2%	0.5%	0.1%	0.7%	13.9%
\$10,000-20,000	19.1%	3.9%	1.0%	0.1%	0.5%	24.6%
\$20,000-30,000	10.1%	3.8%	2.0%	0.3%	0.5%	16.8%
\$30,000-40,000	4.6%	5.9%	0.4%	0.1%	0.9%	11.9%
\$40,000-50,000	1.2%	2.2%	0.1%	0.1%	0.7%	4.2%
\$50,000-60,000	1.0%	1.2%	0.6%	0.2%	1.3%	4.2%
\$60,000-75,000	1.1%	2.6%	1.4%	0.1%	1.6%	6.9%
\$75,000-100,000	0.2%	2.9%	1.7%	0.3%	1.6%	6.6%
\$100,000-125,000	1.0%	0.8%	0.3%	0.5%	0.8%	3.4%
\$125,000-150,000	0.6%	0.9%	0.1%	0.0%	1.8%	3.4%
\$150,000-200,000	0.7%	0.5%	0.2%	1.4%	0.2%	2.9%
\$200,000+	0.4%	0.2%	0.2%	0.1%	0.4%	1.3%
Total	50.4%	27.1%	8.4%	3.4%	10.8%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.8%	1.9%	0.7%	0.2%	0.8%	12.3%
\$10,000-20,000	25.7%	3.8%	1.3%	0.1%	0.6%	31.5%
\$20,000-30,000	6.4%	3.7%	2.7%	0.5%	0.7%	13.9%
\$30,000-40,000	6.3%	3.6%	0.5%	0.0%	0.8%	11.1%
\$40,000-50,000	1.6%	2.8%	0.2%	0.0%	0.8%	5.4%
\$50,000-60,000	1.2%	1.4%	0.7%	0.1%	0.8%	4.2%
\$60,000-75,000	1.6%	3.8%	0.4%	0.2%	2.1%	8.0%
\$75,000-100,000	0.3%	0.5%	2.4%	0.4%	2.0%	5.5%
\$100,000-125,000	1.2%	1.1%	0.5%	0.1%	0.8%	3.7%
\$125,000-150,000	0.8%	1.0%	0.1%	0.0%	0.6%	2.5%
\$150,000-200,000	0.2%	0.2%	0.2%	0.0%	0.2%	0.8%
\$200,000+	0.2%	0.2%	0.2%	0.2%	0.5%	1.2%
Total	54.3%	23.9%	9.7%	1.7%	10.4%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	6.1%	2.8%	0.9%	0.5%	0.4%	10.8%
\$10,000-20,000	8.7%	5.7%	2.1%	1.2%	1.1%	18.8%
\$20,000-30,000	7.0%	4.7%	2.3%	0.9%	0.8%	15.6%
\$30,000-40,000	3.3%	4.3%	4.5%	2.8%	1.5%	16.3%
\$40,000-50,000	2.2%	3.6%	2.2%	1.0%	1.6%	10.5%
\$50,000-60,000	1.4%	1.5%	1.0%	0.6%	2.2%	6.8%
\$60,000-75,000	2.1%	2.6%	1.3%	1.0%	1.5%	8.5%
\$75,000-100,000	0.2%	2.5%	0.8%	2.5%	0.7%	6.6%
\$100,000-125,000	0.3%	0.3%	0.3%	0.5%	0.5%	1.9%
\$125,000-150,000	0.2%	0.3%	0.1%	0.0%	0.9%	1.6%
\$150,000-200,000	0.2%	0.4%	0.2%	0.4%	0.2%	1.6%
\$200,000+	0.2%	0.2%	0.3%	0.0%	0.3%	1.0%
Total	32.1%	28.8%	15.9%	11.6%	11.6%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	140	13	13	25	9	200
\$10,000-20,000	33	34	21	29	5	122
\$20,000-30,000	186	47	55	68	19	375
\$30,000-40,000	139	79	50	79	26	373
\$40,000-50,000	114	117	140	57	37	465
\$50,000-60,000	109	223	86	112	48	578
\$60,000-75,000	100	256	190	216	156	918
\$75,000-100,000	120	317	234	312	174	1,157
\$100,000-125,000	35	348	199	184	144	910
\$125,000-150,000	2	128	69	119	40	358
\$150,000-200,000	11	59	51	60	35	216
\$200,000+	2	19	53	16	8	101
Total	994	1,640	1,161	1,277	701	5,773

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	206	140	21	3	2	372
\$10,000-20,000	669	270	55	11	5	1,010
\$20,000-30,000	234	398	43	8	4	687
\$30,000-40,000	139	354	88	5	24	610
\$40,000-50,000	172	524	33	3	9	741
\$50,000-60,000	120	491	145	24	1	781
\$60,000-75,000	119	530	131	26	17	823
\$75,000-100,000	138	428	138	34	31	769
\$100,000-125,000	46	208	41	80	39	414
\$125,000-150,000	21	111	41	16	3	192
\$150,000-200,000	15	64	17	8	2	106
\$200,000+	4	61	11	0	1	77
Total	1,883	3,579	764	218	138	6,582

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	176	94	12	3	1	286
\$10,000-20,000	561	244	54	10	4	873
\$20,000-30,000	222	346	42	8	3	621
\$30,000-40,000	114	237	73	2	15	441
\$40,000-50,000	105	410	29	0	2	546
\$50,000-60,000	104	368	69	11	0	552
\$60,000-75,000	104	365	99	15	1	584
\$75,000-100,000	82	261	67	3	22	435
\$100,000-125,000	30	125	15	2	28	200
\$125,000-150,000	16	50	8	14	2	90
\$150,000-200,000	10	34	4	1	1	50
\$200,000+	2	48	4	0	0	54
Total	1,526	2,582	476	69	79	4,732

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	346	153	34	28	11	572
\$10,000-20,000	702	304	76	40	10	1,132
\$20,000-30,000	420	445	98	76	23	1,062
\$30,000-40,000	278	433	138	84	50	983
\$40,000-50,000	286	641	173	60	46	1,206
\$50,000-60,000	229	714	231	136	49	1,359
\$60,000-75,000	219	786	321	242	173	1,741
\$75,000-100,000	258	745	372	346	205	1,926
\$100,000-125,000	81	556	240	264	183	1,324
\$125,000-150,000	23	239	110	135	43	550
\$150,000-200,000	26	123	68	68	37	322
\$200,000+	9	80	64	16	9	178
Total	2,877	5,219	1,925	1,495	839	12,355

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.4%	0.2%	0.2%	0.4%	0.2%	3.5%
\$10,000-20,000	0.6%	0.6%	0.4%	0.5%	0.1%	2.1%
\$20,000-30,000	3.2%	0.8%	1.0%	1.2%	0.3%	6.5%
\$30,000-40,000	2.4%	1.4%	0.9%	1.4%	0.5%	6.5%
\$40,000-50,000	2.0%	2.0%	2.4%	1.0%	0.6%	8.1%
\$50,000-60,000	1.9%	3.9%	1.5%	1.9%	0.8%	10.0%
\$60,000-75,000	1.7%	4.4%	3.3%	3.7%	2.7%	15.9%
\$75,000-100,000	2.1%	5.5%	4.1%	5.4%	3.0%	20.0%
\$100,000-125,000	0.6%	6.0%	3.4%	3.2%	2.5%	15.8%
\$125,000-150,000	0.0%	2.2%	1.2%	2.1%	0.7%	6.2%
\$150,000-200,000	0.2%	1.0%	0.9%	1.0%	0.6%	3.7%
\$200,000+	0.1%	0.3%	0.9%	0.3%	0.1%	1.7%
Total	17.2%	28.4%	20.1%	22.1%	12.1%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	2.1%	0.3%	0.0%	0.0%	5.7%
\$10,000-20,000	10.2%	4.1%	0.8%	0.2%	0.1%	15.3%
\$20,000-30,000	3.6%	6.0%	0.7%	0.1%	0.1%	10.4%
\$30,000-40,000	2.1%	5.4%	1.3%	0.1%	0.4%	9.3%
\$40,000-50,000	2.6%	8.0%	0.5%	0.0%	0.1%	11.3%
\$50,000-60,000	1.8%	7.5%	2.2%	0.4%	0.0%	11.9%
\$60,000-75,000	1.8%	8.1%	2.0%	0.4%	0.3%	12.5%
\$75,000-100,000	2.1%	6.5%	2.1%	0.5%	0.5%	11.7%
\$100,000-125,000	0.7%	3.2%	0.6%	1.2%	0.6%	6.3%
\$125,000-150,000	0.3%	1.7%	0.6%	0.2%	0.0%	2.9%
\$150,000-200,000	0.2%	1.0%	0.3%	0.1%	0.0%	1.6%
\$200,000+	0.1%	0.9%	0.2%	0.0%	0.0%	1.2%
Total	28.6%	54.4%	11.6%	3.3%	2.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	2.0%	0.3%	0.1%	0.0%	6.0%
\$10,000-20,000	11.9%	5.2%	1.1%	0.2%	0.1%	18.4%
\$20,000-30,000	4.7%	7.3%	0.9%	0.2%	0.1%	13.1%
\$30,000-40,000	2.4%	5.0%	1.5%	0.0%	0.3%	9.3%
\$40,000-50,000	2.2%	8.7%	0.6%	0.0%	0.0%	11.5%
\$50,000-60,000	2.2%	7.8%	1.5%	0.2%	0.0%	11.7%
\$60,000-75,000	2.2%	7.7%	2.1%	0.3%	0.0%	12.3%
\$75,000-100,000	1.7%	5.5%	1.4%	0.1%	0.5%	9.2%
\$100,000-125,000	0.6%	2.6%	0.3%	0.0%	0.6%	4.2%
\$125,000-150,000	0.3%	1.1%	0.2%	0.3%	0.0%	1.9%
\$150,000-200,000	0.2%	0.7%	0.1%	0.0%	0.0%	1.1%
\$200,000+	0.0%	1.0%	0.1%	0.0%	0.0%	1.1%
Total	32.2%	54.6%	10.1%	1.5%	1.7%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.8%	1.2%	0.3%	0.2%	0.1%	4.6%
\$10,000-20,000	5.7%	2.5%	0.6%	0.3%	0.1%	9.2%
\$20,000-30,000	3.4%	3.6%	0.8%	0.6%	0.2%	8.6%
\$30,000-40,000	2.3%	3.5%	1.1%	0.7%	0.4%	8.0%
\$40,000-50,000	2.3%	5.2%	1.4%	0.5%	0.4%	9.8%
\$50,000-60,000	1.9%	5.8%	1.9%	1.1%	0.4%	11.0%
\$60,000-75,000	1.8%	6.4%	2.6%	2.0%	1.4%	14.1%
\$75,000-100,000	2.1%	6.0%	3.0%	2.8%	1.7%	15.6%
\$100,000-125,000	0.7%	4.5%	1.9%	2.1%	1.5%	10.7%
\$125,000-150,000	0.2%	1.9%	0.9%	1.1%	0.3%	4.5%
\$150,000-200,000	0.2%	1.0%	0.6%	0.6%	0.3%	2.6%
\$200,000+	0.1%	0.6%	0.5%	0.1%	0.1%	1.4%
Total	23.3%	42.2%	15.6%	12.1%	6.8%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	135	82	22	21	6	266
\$10,000-20,000	108	140	74	59	36	417
\$20,000-30,000	252	198	62	26	37	575
\$30,000-40,000	100	139	186	134	89	648
\$40,000-50,000	110	138	88	52	70	458
\$50,000-60,000	62	50	32	37	91	272
\$60,000-75,000	115	45	40	38	57	295
\$75,000-100,000	9	84	12	101	7	213
\$100,000-125,000	2	3	8	11	13	37
\$125,000-150,000	7	2	5	3	7	24
\$150,000-200,000	2	12	6	2	10	32
\$200,000+	2	2	11	1	2	20
Total	905	896	546	485	425	3,257

Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	144	40	6	0	9	199
\$10,000-20,000	266	71	21	2	8	368
\$20,000-30,000	198	81	58	6	8	351
\$30,000-40,000	68	95	14	3	11	191
\$40,000-50,000	24	49	4	0	7	84
\$50,000-60,000	17	16	7	4	12	56
\$60,000-75,000	17	47	27	2	20	113
\$75,000-100,000	7	37	34	4	32	114
\$100,000-125,000	19	14	4	8	13	58
\$125,000-150,000	17	27	1	0	27	72
\$150,000-200,000	17	14	3	38	5	77
\$200,000+	16	14	4	4	8	46
Total	810	505	183	71	160	1,729

Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	79	27	5	0	7	118
\$10,000-20,000	249	33	18	2	7	309
\$20,000-30,000	99	62	57	4	6	228
\$30,000-40,000	64	47	13	2	7	133
\$40,000-50,000	23	44	4	0	6	77
\$50,000-60,000	12	14	7	2	5	40
\$60,000-75,000	17	47	6	2	19	91
\$75,000-100,000	6	6	34	4	29	79
\$100,000-125,000	17	13	4	2	10	46
\$125,000-150,000	14	24	1	0	4	43
\$150,000-200,000	9	6	1	1	3	20
\$200,000+	9	8	4	2	2	29
Total	598	331	154	22	108	1,213

Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	279	122	28	21	15	465
\$10,000-20,000	374	211	95	61	44	785
\$20,000-30,000	450	279	120	32	45	926
\$30,000-40,000	168	234	200	137	100	839
\$40,000-50,000	134	187	92	52	77	542
\$50,000-60,000	79	66	39	41	103	328
\$60,000-75,000	132	92	67	40	77	408
\$75,000-100,000	16	121	46	105	39	327
\$100,000-125,000	21	17	12	19	26	95
\$125,000-150,000	24	29	6	3	34	96
\$150,000-200,000	19	26	9	40	15	109
\$200,000+	19	17	15	2	10	66
Total	1,715	1,401	729	556	585	4,986

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Percent Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.1%	2.5%	0.7%	0.6%	0.2%	8.2%
\$10,000-20,000	3.3%	4.3%	2.3%	1.8%	1.1%	12.8%
\$20,000-30,000	7.7%	6.1%	1.9%	0.8%	1.1%	17.7%
\$30,000-40,000	3.1%	4.3%	5.7%	4.1%	2.7%	19.9%
\$40,000-50,000	3.4%	4.2%	2.7%	1.6%	2.1%	14.1%
\$50,000-60,000	1.9%	1.5%	1.0%	1.1%	2.8%	8.4%
\$60,000-75,000	3.5%	1.4%	1.2%	1.2%	1.8%	9.1%
\$75,000-100,000	0.3%	2.6%	0.4%	3.1%	0.2%	6.5%
\$100,000-125,000	0.1%	0.1%	0.2%	0.3%	0.4%	1.1%
\$125,000-150,000	0.2%	0.1%	0.2%	0.1%	0.2%	0.7%
\$150,000-200,000	0.1%	0.4%	0.2%	0.1%	0.3%	1.0%
\$200,000+	0.1%	0.1%	0.3%	0.0%	0.1%	0.6%
Total	27.8%	27.5%	16.8%	14.9%	13.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.3%	2.3%	0.3%	0.0%	0.5%	11.5%
\$10,000-20,000	15.4%	4.1%	1.2%	0.1%	0.5%	21.3%
\$20,000-30,000	11.5%	4.7%	3.4%	0.3%	0.5%	20.3%
\$30,000-40,000	3.9%	5.5%	0.8%	0.2%	0.6%	11.0%
\$40,000-50,000	1.4%	2.8%	0.2%	0.0%	0.4%	4.9%
\$50,000-60,000	1.0%	0.9%	0.4%	0.2%	0.7%	3.2%
\$60,000-75,000	1.0%	2.7%	1.6%	0.1%	1.2%	6.5%
\$75,000-100,000	0.4%	2.1%	2.0%	0.2%	1.9%	6.6%
\$100,000-125,000	1.1%	0.8%	0.2%	0.5%	0.8%	3.4%
\$125,000-150,000	1.0%	1.6%	0.1%	0.0%	1.6%	4.2%
\$150,000-200,000	1.0%	0.8%	0.2%	2.2%	0.3%	4.5%
\$200,000+	0.9%	0.8%	0.2%	0.2%	0.5%	2.7%
Total	46.8%	29.2%	10.6%	4.1%	9.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	6.5%	2.2%	0.4%	0.0%	0.6%	9.7%
\$10,000-20,000	20.5%	2.7%	1.5%	0.2%	0.6%	25.5%
\$20,000-30,000	8.2%	5.1%	4.7%	0.3%	0.5%	18.8%
\$30,000-40,000	5.3%	3.9%	1.1%	0.2%	0.6%	11.0%
\$40,000-50,000	1.9%	3.6%	0.3%	0.0%	0.5%	6.3%
\$50,000-60,000	1.0%	1.2%	0.6%	0.2%	0.4%	3.3%
\$60,000-75,000	1.4%	3.9%	0.5%	0.2%	1.6%	7.5%
\$75,000-100,000	0.5%	0.5%	2.8%	0.3%	2.4%	6.5%
\$100,000-125,000	1.4%	1.1%	0.3%	0.2%	0.8%	3.8%
\$125,000-150,000	1.2%	2.0%	0.1%	0.0%	0.3%	3.5%
\$150,000-200,000	0.7%	0.5%	0.1%	0.1%	0.2%	1.6%
\$200,000+	0.7%	0.7%	0.3%	0.2%	0.4%	2.4%
Total	49.3%	27.3%	12.7%	1.8%	8.9%	100.0%

Percent Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.6%	2.4%	0.6%	0.4%	0.3%	9.3%
\$10,000-20,000	7.5%	4.2%	1.9%	1.2%	0.9%	15.7%
\$20,000-30,000	9.0%	5.6%	2.4%	0.6%	0.9%	18.6%
\$30,000-40,000	3.4%	4.7%	4.0%	2.7%	2.0%	16.8%
\$40,000-50,000	2.7%	3.8%	1.8%	1.0%	1.5%	10.9%
\$50,000-60,000	1.6%	1.3%	0.8%	0.8%	2.1%	6.6%
\$60,000-75,000	2.6%	1.8%	1.3%	0.8%	1.5%	8.2%
\$75,000-100,000	0.3%	2.4%	0.9%	2.1%	0.8%	6.6%
\$100,000-125,000	0.4%	0.3%	0.2%	0.4%	0.5%	1.9%
\$125,000-150,000	0.5%	0.6%	0.1%	0.1%	0.7%	1.9%
\$150,000-200,000	0.4%	0.5%	0.2%	0.8%	0.3%	2.2%
\$200,000+	0.4%	0.3%	0.3%	0.1%	0.2%	1.3%
Total	34.4%	28.1%	14.6%	11.2%	11.7%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	97	4	5	25	8	139
\$10,000-20,000	19	19	26	18	7	89
\$20,000-30,000	128	34	52	60	19	293
\$30,000-40,000	103	53	55	57	30	298
\$40,000-50,000	123	94	121	60	31	429
\$50,000-60,000	64	159	68	131	39	461
\$60,000-75,000	62	128	171	179	120	660
\$75,000-100,000	97	226	203	290	166	982
\$100,000-125,000	23	204	171	156	115	669
\$125,000-150,000	2	127	92	159	50	430
\$150,000-200,000	27	90	58	97	46	318
\$200,000+	2	9	47	14	34	106
Total	747	1,147	1,069	1,246	665	4,874

Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	216	121	29	4	7	377
\$10,000-20,000	530	225	57	19	5	836
\$20,000-30,000	381	641	59	17	2	1,100
\$30,000-40,000	178	408	104	8	40	738
\$40,000-50,000	168	562	42	4	16	792
\$50,000-60,000	131	413	156	23	5	728
\$60,000-75,000	121	533	147	37	17	855
\$75,000-100,000	139	461	185	40	27	852
\$100,000-125,000	93	427	85	57	77	739
\$125,000-150,000	40	149	45	44	3	281
\$150,000-200,000	33	71	42	10	3	159
\$200,000+	39	106	23	11	4	183
Total	2,069	4,117	974	274	206	7,640

Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	189	79	22	4	5	299
\$10,000-20,000	464	192	54	18	5	733
\$20,000-30,000	366	514	56	16	2	954
\$30,000-40,000	154	278	85	3	29	549
\$40,000-50,000	112	464	38	1	2	617
\$50,000-60,000	112	311	76	6	4	509
\$60,000-75,000	107	350	112	26	2	597
\$75,000-100,000	88	319	89	5	16	517
\$100,000-125,000	66	325	31	2	55	479
\$125,000-150,000	36	78	14	42	2	172
\$150,000-200,000	27	39	8	0	1	75
\$200,000+	29	78	10	2	2	124
Total	1,750	3,027	595	128	125	5,625

Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	313	125	34	29	15	516
\$10,000-20,000	549	244	83	37	12	925
\$20,000-30,000	509	675	111	77	21	1,393
\$30,000-40,000	281	461	159	65	70	1,036
\$40,000-50,000	291	656	163	64	47	1,221
\$50,000-60,000	195	572	224	154	44	1,189
\$60,000-75,000	183	661	318	216	137	1,515
\$75,000-100,000	236	687	388	330	193	1,834
\$100,000-125,000	116	631	256	213	192	1,408
\$125,000-150,000	42	276	137	203	53	711
\$150,000-200,000	60	161	100	107	49	477
\$200,000+	41	115	70	25	38	289
Total	2,816	5,264	2,043	1,520	871	12,514

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Percent Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.0%	0.1%	0.1%	0.5%	0.2%	2.9%
\$10,000-20,000	0.4%	0.4%	0.5%	0.4%	0.1%	1.8%
\$20,000-30,000	2.6%	0.7%	1.1%	1.2%	0.4%	6.0%
\$30,000-40,000	2.1%	1.1%	1.1%	1.2%	0.6%	6.1%
\$40,000-50,000	2.5%	1.9%	2.5%	1.2%	0.6%	8.8%
\$50,000-60,000	1.3%	3.3%	1.4%	2.7%	0.8%	9.5%
\$60,000-75,000	1.3%	2.6%	3.5%	3.7%	2.5%	13.5%
\$75,000-100,000	2.0%	4.6%	4.2%	5.9%	3.4%	20.1%
\$100,000-125,000	0.5%	4.2%	3.5%	3.2%	2.4%	13.7%
\$125,000-150,000	0.0%	2.6%	1.9%	3.3%	1.0%	8.8%
\$150,000-200,000	0.6%	1.8%	1.2%	2.0%	0.9%	6.5%
\$200,000+	0.0%	0.2%	1.0%	0.3%	0.7%	2.2%
Total	15.3%	23.5%	21.9%	25.6%	13.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.8%	1.6%	0.4%	0.1%	0.1%	4.9%
\$10,000-20,000	6.9%	2.9%	0.7%	0.2%	0.1%	10.9%
\$20,000-30,000	5.0%	8.4%	0.8%	0.2%	0.0%	14.4%
\$30,000-40,000	2.3%	5.3%	1.4%	0.1%	0.5%	9.7%
\$40,000-50,000	2.2%	7.4%	0.5%	0.1%	0.2%	10.4%
\$50,000-60,000	1.7%	5.4%	2.0%	0.3%	0.1%	9.5%
\$60,000-75,000	1.6%	7.0%	1.9%	0.5%	0.2%	11.2%
\$75,000-100,000	1.8%	6.0%	2.4%	0.5%	0.4%	11.2%
\$100,000-125,000	1.2%	5.6%	1.1%	0.7%	1.0%	9.7%
\$125,000-150,000	0.5%	2.0%	0.6%	0.6%	0.0%	3.7%
\$150,000-200,000	0.4%	0.9%	0.5%	0.1%	0.0%	2.1%
\$200,000+	0.5%	1.4%	0.3%	0.1%	0.1%	2.4%
Total	27.1%	53.9%	12.7%	3.6%	2.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.4%	1.4%	0.4%	0.1%	0.1%	5.3%
\$10,000-20,000	8.2%	3.4%	1.0%	0.3%	0.1%	13.0%
\$20,000-30,000	6.5%	9.1%	1.0%	0.3%	0.0%	17.0%
\$30,000-40,000	2.7%	4.9%	1.5%	0.1%	0.5%	9.8%
\$40,000-50,000	2.0%	8.2%	0.7%	0.0%	0.0%	11.0%
\$50,000-60,000	2.0%	5.5%	1.4%	0.1%	0.1%	9.0%
\$60,000-75,000	1.9%	6.2%	2.0%	0.5%	0.0%	10.6%
\$75,000-100,000	1.6%	5.7%	1.6%	0.1%	0.3%	9.2%
\$100,000-125,000	1.2%	5.8%	0.6%	0.0%	1.0%	8.5%
\$125,000-150,000	0.6%	1.4%	0.2%	0.7%	0.0%	3.1%
\$150,000-200,000	0.5%	0.7%	0.1%	0.0%	0.0%	1.3%
\$200,000+	0.5%	1.4%	0.2%	0.1%	0.0%	2.2%
Total	31.1%	53.8%	10.6%	2.3%	2.2%	100.0%

Percent Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.5%	1.0%	0.3%	0.2%	0.1%	4.1%
\$10,000-20,000	4.4%	1.9%	0.7%	0.3%	0.1%	7.4%
\$20,000-30,000	4.1%	5.4%	0.9%	0.6%	0.2%	11.1%
\$30,000-40,000	2.2%	3.7%	1.3%	0.5%	0.6%	8.3%
\$40,000-50,000	2.3%	5.2%	1.3%	0.5%	0.4%	9.8%
\$50,000-60,000	1.6%	4.6%	1.8%	1.2%	0.4%	9.5%
\$60,000-75,000	1.5%	5.3%	2.5%	1.7%	1.1%	12.1%
\$75,000-100,000	1.9%	5.5%	3.1%	2.6%	1.5%	14.7%
\$100,000-125,000	0.9%	5.0%	2.0%	1.7%	1.5%	11.3%
\$125,000-150,000	0.3%	2.2%	1.1%	1.6%	0.4%	5.7%
\$150,000-200,000	0.5%	1.3%	0.8%	0.9%	0.4%	3.8%
\$200,000+	0.3%	0.9%	0.6%	0.2%	0.3%	2.3%
Total	22.5%	42.1%	16.3%	12.1%	7.0%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	117	82	18	18	6	241
\$10,000-20,000	97	121	68	49	31	366
\$20,000-30,000	244	183	60	23	37	547
\$30,000-40,000	96	121	188	139	95	639
\$40,000-50,000	111	126	88	52	68	445
\$50,000-60,000	58	49	32	41	92	272
\$60,000-75,000	114	51	38	45	62	310
\$75,000-100,000	12	86	9	109	6	222
\$100,000-125,000	2	1	8	19	12	42
\$125,000-150,000	7	2	6	2	11	28
\$150,000-200,000	2	15	7	4	13	41
\$200,000+	1	3	15	3	3	25
Total	861	840	537	504	436	3,178

Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	154	42	9	0	11	216
\$10,000-20,000	287	66	21	2	10	386
\$20,000-30,000	204	94	58	7	12	375
\$30,000-40,000	84	107	19	4	13	227
\$40,000-50,000	29	55	5	1	7	97
\$50,000-60,000	20	18	8	2	14	62
\$60,000-75,000	24	50	27	2	24	127
\$75,000-100,000	8	48	35	6	33	130
\$100,000-125,000	28	15	6	10	12	71
\$125,000-150,000	22	35	5	3	35	100
\$150,000-200,000	20	13	3	46	7	89
\$200,000+	25	25	4	5	8	67
Total	905	568	200	88	186	1,947

Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	90	31	9	0	9	139
\$10,000-20,000	270	34	19	2	9	334
\$20,000-30,000	108	74	57	4	9	252
\$30,000-40,000	77	57	19	3	7	163
\$40,000-50,000	26	50	4	1	6	87
\$50,000-60,000	13	17	7	1	6	44
\$60,000-75,000	24	49	6	2	22	103
\$75,000-100,000	7	10	35	5	31	88
\$100,000-125,000	25	15	6	2	9	57
\$125,000-150,000	20	33	4	3	4	64
\$150,000-200,000	12	4	2	0	4	22
\$200,000+	18	15	4	4	4	45
Total	690	389	172	27	120	1,398

Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	271	124	27	18	17	457
\$10,000-20,000	384	187	89	51	41	752
\$20,000-30,000	448	277	118	30	49	922
\$30,000-40,000	180	228	207	143	108	866
\$40,000-50,000	140	181	93	53	75	542
\$50,000-60,000	78	67	40	43	106	334
\$60,000-75,000	138	101	65	47	86	437
\$75,000-100,000	20	134	44	115	39	352
\$100,000-125,000	30	16	14	29	24	113
\$125,000-150,000	29	37	11	5	46	128
\$150,000-200,000	22	28	10	50	20	130
\$200,000+	26	28	19	8	11	92
Total	1,766	1,408	737	592	622	5,125

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Percent Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	2.6%	0.6%	0.6%	0.2%	7.6%
\$10,000-20,000	3.1%	3.8%	2.1%	1.5%	1.0%	11.5%
\$20,000-30,000	7.7%	5.8%	1.9%	0.7%	1.2%	17.2%
\$30,000-40,000	3.0%	3.8%	5.9%	4.4%	3.0%	20.1%
\$40,000-50,000	3.5%	4.0%	2.8%	1.6%	2.1%	14.0%
\$50,000-60,000	1.8%	1.5%	1.0%	1.3%	2.9%	8.6%
\$60,000-75,000	3.6%	1.6%	1.2%	1.4%	2.0%	9.8%
\$75,000-100,000	0.4%	2.7%	0.3%	3.4%	0.2%	7.0%
\$100,000-125,000	0.1%	0.0%	0.3%	0.6%	0.4%	1.3%
\$125,000-150,000	0.2%	0.1%	0.2%	0.1%	0.3%	0.9%
\$150,000-200,000	0.1%	0.5%	0.2%	0.1%	0.4%	1.3%
\$200,000+	0.0%	0.1%	0.5%	0.1%	0.1%	0.8%
Total	27.1%	26.4%	16.9%	15.9%	13.7%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.9%	2.2%	0.5%	0.0%	0.6%	11.1%
\$10,000-20,000	14.7%	3.4%	1.1%	0.1%	0.5%	19.8%
\$20,000-30,000	10.5%	4.8%	3.0%	0.4%	0.6%	19.3%
\$30,000-40,000	4.3%	5.5%	1.0%	0.2%	0.7%	11.7%
\$40,000-50,000	1.5%	2.8%	0.3%	0.1%	0.4%	5.0%
\$50,000-60,000	1.0%	0.9%	0.4%	0.1%	0.7%	3.2%
\$60,000-75,000	1.2%	2.6%	1.4%	0.1%	1.2%	6.5%
\$75,000-100,000	0.4%	2.5%	1.8%	0.3%	1.7%	6.7%
\$100,000-125,000	1.4%	0.8%	0.3%	0.5%	0.6%	3.6%
\$125,000-150,000	1.1%	1.8%	0.3%	0.2%	1.8%	5.1%
\$150,000-200,000	1.0%	0.7%	0.2%	2.4%	0.4%	4.6%
\$200,000+	1.3%	1.3%	0.2%	0.3%	0.4%	3.4%
Total	46.5%	29.2%	10.3%	4.5%	9.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.4%	2.2%	0.6%	0.0%	0.6%	9.9%
\$10,000-20,000	19.3%	2.4%	1.4%	0.1%	0.6%	23.9%
\$20,000-30,000	7.7%	5.3%	4.1%	0.3%	0.6%	18.0%
\$30,000-40,000	5.5%	4.1%	1.4%	0.2%	0.5%	11.7%
\$40,000-50,000	1.9%	3.6%	0.3%	0.1%	0.4%	6.2%
\$50,000-60,000	0.9%	1.2%	0.5%	0.1%	0.4%	3.1%
\$60,000-75,000	1.7%	3.5%	0.4%	0.1%	1.6%	7.4%
\$75,000-100,000	0.5%	0.7%	2.5%	0.4%	2.2%	6.3%
\$100,000-125,000	1.8%	1.1%	0.4%	0.1%	0.6%	4.1%
\$125,000-150,000	1.4%	2.4%	0.3%	0.2%	0.3%	4.6%
\$150,000-200,000	0.9%	0.3%	0.1%	0.0%	0.3%	1.6%
\$200,000+	1.3%	1.1%	0.3%	0.3%	0.3%	3.2%
Total	49.4%	27.8%	12.3%	1.9%	8.6%	100.0%

Percent Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.3%	2.4%	0.5%	0.4%	0.3%	8.9%
\$10,000-20,000	7.5%	3.6%	1.7%	1.0%	0.8%	14.7%
\$20,000-30,000	8.7%	5.4%	2.3%	0.6%	1.0%	18.0%
\$30,000-40,000	3.5%	4.4%	4.0%	2.8%	2.1%	16.9%
\$40,000-50,000	2.7%	3.5%	1.8%	1.0%	1.5%	10.6%
\$50,000-60,000	1.5%	1.3%	0.8%	0.8%	2.1%	6.5%
\$60,000-75,000	2.7%	2.0%	1.3%	0.9%	1.7%	8.5%
\$75,000-100,000	0.4%	2.6%	0.9%	2.2%	0.8%	6.9%
\$100,000-125,000	0.6%	0.3%	0.3%	0.6%	0.5%	2.2%
\$125,000-150,000	0.6%	0.7%	0.2%	0.1%	0.9%	2.5%
\$150,000-200,000	0.4%	0.5%	0.2%	1.0%	0.4%	2.5%
\$200,000+	0.5%	0.5%	0.4%	0.2%	0.2%	1.8%
Total	34.5%	27.5%	14.4%	11.6%	12.1%	100.0%

HISTA 2.2 Summary Data **Shenandoah County, Virginia**

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Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	91	5	4	28	7	135
\$10,000-20,000	14	16	23	15	4	72
\$20,000-30,000	99	26	48	54	16	243
\$30,000-40,000	96	45	48	53	38	280
\$40,000-50,000	112	76	108	52	33	381
\$50,000-60,000	65	137	64	125	35	426
\$60,000-75,000	48	109	157	170	118	602
\$75,000-100,000	101	203	212	277	163	956
\$100,000-125,000	21	180	172	153	116	642
\$125,000-150,000	1	125	108	173	57	464
\$150,000-200,000	31	107	63	113	45	359
\$200,000+	3	13	53	14	32	115
Total	682	1,042	1,060	1,227	664	4,675

Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	232	113	27	4	5	381
\$10,000-20,000	519	213	54	24	5	815
\$20,000-30,000	398	636	62	18	5	1,119
\$30,000-40,000	199	426	115	9	37	786
\$40,000-50,000	179	575	48	5	19	826
\$50,000-60,000	143	446	166	24	3	782
\$60,000-75,000	144	556	158	40	21	919
\$75,000-100,000	161	513	203	40	31	948
\$100,000-125,000	102	494	91	62	82	831
\$125,000-150,000	48	161	58	62	5	334
\$150,000-200,000	38	91	55	15	5	204
\$200,000+	54	145	29	7	7	242
Total	2,217	4,369	1,066	310	225	8,187

Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	206	77	21	2	3	309
\$10,000-20,000	457	185	51	24	4	721
\$20,000-30,000	384	520	61	18	5	988
\$30,000-40,000	175	302	97	3	28	605
\$40,000-50,000	123	485	44	3	4	659
\$50,000-60,000	125	353	81	8	1	568
\$60,000-75,000	128	379	122	29	6	664
\$75,000-100,000	108	370	106	6	20	610
\$100,000-125,000	75	390	31	5	65	566
\$125,000-150,000	44	87	23	58	3	215
\$150,000-200,000	31	55	15	2	1	104
\$200,000+	42	108	13	3	4	170
Total	1,898	3,311	665	161	144	6,179

Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	323	118	31	32	12	516
\$10,000-20,000	533	229	77	39	9	887
\$20,000-30,000	497	662	110	72	21	1,362
\$30,000-40,000	295	471	163	62	75	1,066
\$40,000-50,000	291	651	156	57	52	1,207
\$50,000-60,000	208	583	230	149	38	1,208
\$60,000-75,000	192	665	315	210	139	1,521
\$75,000-100,000	262	716	415	317	194	1,904
\$100,000-125,000	123	674	263	215	198	1,473
\$125,000-150,000	49	286	166	235	62	798
\$150,000-200,000	69	198	118	128	50	563
\$200,000+	57	138	82	21	39	357
Total	2,899	5,411	2,126	1,537	889	12,862

HISTA 2.2 Summary Data **Shenandoah County, Virginia**

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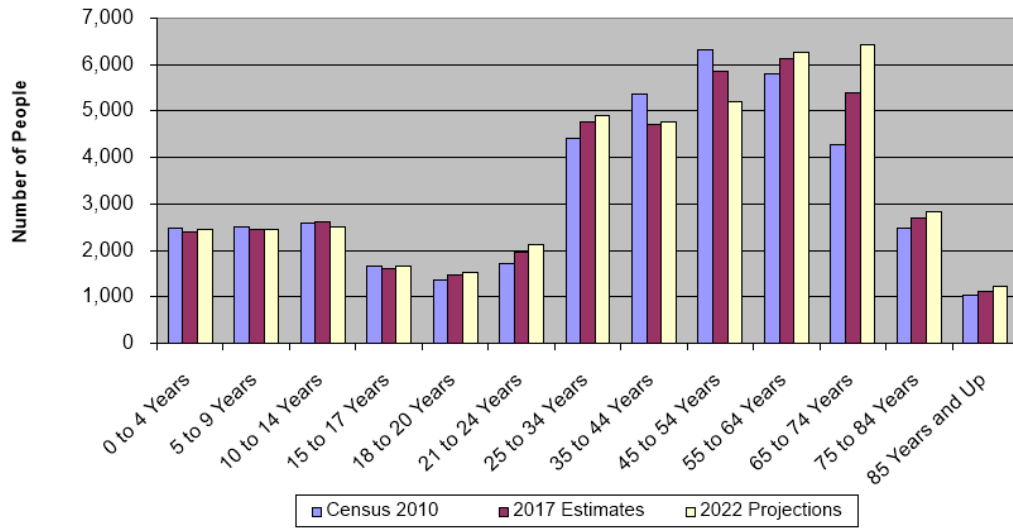
Percent Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.9%	0.1%	0.1%	0.6%	0.1%	2.9%
\$10,000-20,000	0.3%	0.3%	0.5%	0.3%	0.1%	1.5%
\$20,000-30,000	2.1%	0.6%	1.0%	1.2%	0.3%	5.2%
\$30,000-40,000	2.1%	1.0%	1.0%	1.1%	0.8%	6.0%
\$40,000-50,000	2.4%	1.6%	2.3%	1.1%	0.7%	8.1%
\$50,000-60,000	1.4%	2.9%	1.4%	2.7%	0.7%	9.1%
\$60,000-75,000	1.0%	2.3%	3.4%	3.6%	2.5%	12.9%
\$75,000-100,000	2.2%	4.3%	4.5%	5.9%	3.5%	20.4%
\$100,000-125,000	0.4%	3.9%	3.7%	3.3%	2.5%	13.7%
\$125,000-150,000	0.0%	2.7%	2.3%	3.7%	1.2%	9.9%
\$150,000-200,000	0.7%	2.3%	1.3%	2.4%	1.0%	7.7%
\$200,000+	0.1%	0.3%	1.1%	0.3%	0.7%	2.5%
Total	14.6%	22.3%	22.7%	26.2%	14.2%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.8%	1.4%	0.3%	0.0%	0.1%	4.7%
\$10,000-20,000	6.3%	2.6%	0.7%	0.3%	0.1%	10.0%
\$20,000-30,000	4.9%	7.8%	0.8%	0.2%	0.1%	13.7%
\$30,000-40,000	2.4%	5.2%	1.4%	0.1%	0.5%	9.6%
\$40,000-50,000	2.2%	7.0%	0.6%	0.1%	0.2%	10.1%
\$50,000-60,000	1.7%	5.4%	2.0%	0.3%	0.0%	9.6%
\$60,000-75,000	1.8%	6.8%	1.9%	0.5%	0.3%	11.2%
\$75,000-100,000	2.0%	6.3%	2.5%	0.5%	0.4%	11.6%
\$100,000-125,000	1.2%	6.0%	1.1%	0.8%	1.0%	10.2%
\$125,000-150,000	0.6%	2.0%	0.7%	0.8%	0.1%	4.1%
\$150,000-200,000	0.5%	1.1%	0.7%	0.2%	0.1%	2.5%
\$200,000+	0.7%	1.8%	0.4%	0.1%	0.1%	3.0%
Total	27.1%	53.4%	13.0%	3.8%	2.7%	100.0%

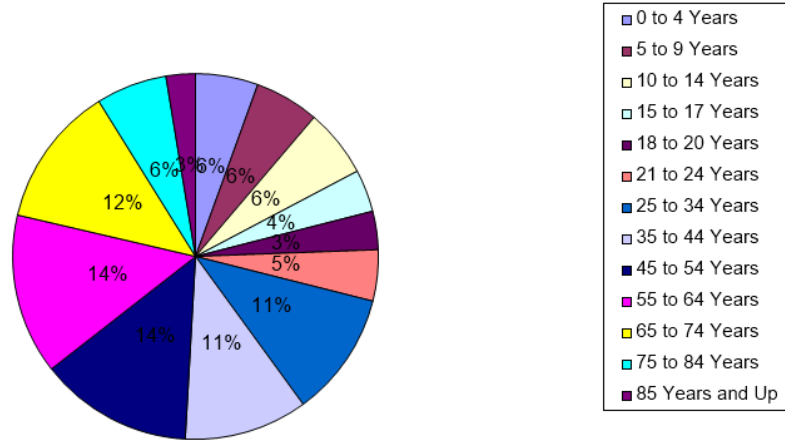
Percent Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.3%	1.2%	0.3%	0.0%	0.0%	5.0%
\$10,000-20,000	7.4%	3.0%	0.8%	0.4%	0.1%	11.7%
\$20,000-30,000	6.2%	8.4%	1.0%	0.3%	0.1%	16.0%
\$30,000-40,000	2.8%	4.9%	1.6%	0.0%	0.5%	9.8%
\$40,000-50,000	2.0%	7.8%	0.7%	0.0%	0.1%	10.7%
\$50,000-60,000	2.0%	5.7%	1.3%	0.1%	0.0%	9.2%
\$60,000-75,000	2.1%	6.1%	2.0%	0.5%	0.1%	10.7%
\$75,000-100,000	1.7%	6.0%	1.7%	0.1%	0.3%	9.9%
\$100,000-125,000	1.2%	6.3%	0.5%	0.1%	1.1%	9.2%
\$125,000-150,000	0.7%	1.4%	0.4%	0.9%	0.0%	3.5%
\$150,000-200,000	0.5%	0.9%	0.2%	0.0%	0.0%	1.7%
\$200,000+	0.7%	1.7%	0.2%	0.0%	0.1%	2.8%
Total	30.7%	53.6%	10.8%	2.6%	2.3%	100.0%

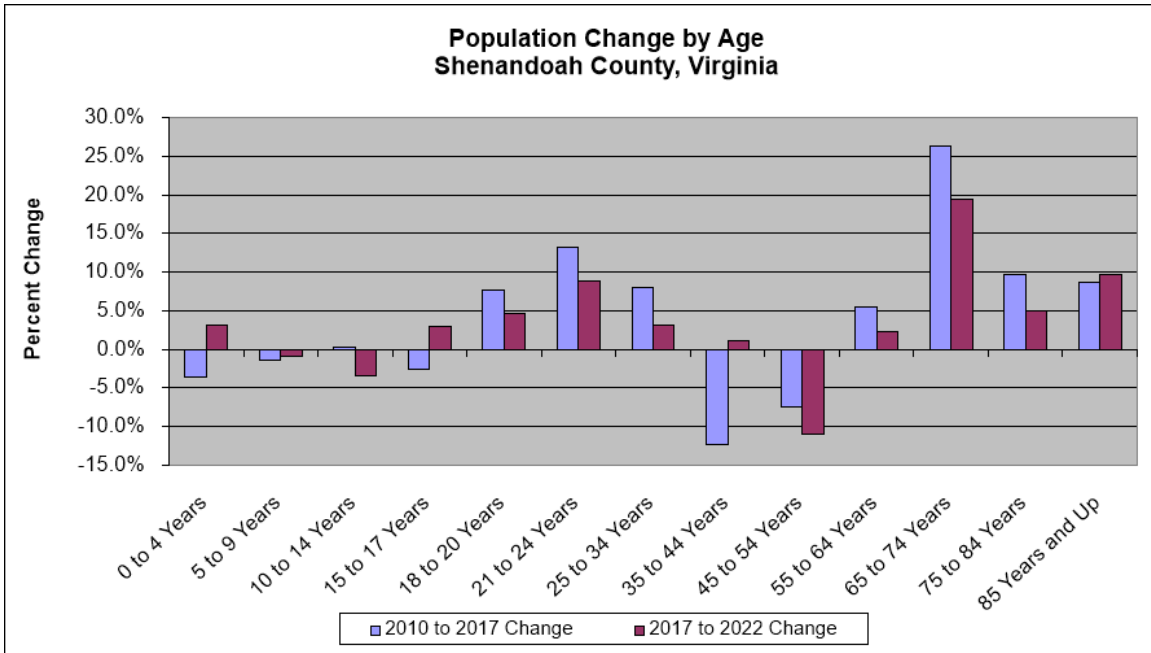
Percent Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.5%	0.9%	0.2%	0.2%	0.1%	4.0%
\$10,000-20,000	4.1%	1.8%	0.6%	0.3%	0.1%	6.9%
\$20,000-30,000	3.9%	5.1%	0.9%	0.6%	0.2%	10.6%
\$30,000-40,000	2.3%	3.7%	1.3%	0.5%	0.6%	8.3%
\$40,000-50,000	2.3%	5.1%	1.2%	0.4%	0.4%	9.4%
\$50,000-60,000	1.6%	4.5%	1.8%	1.2%	0.3%	9.4%
\$60,000-75,000	1.5%	5.2%	2.4%	1.6%	1.1%	11.8%
\$75,000-100,000	2.0%	5.6%	3.2%	2.5%	1.5%	14.8%
\$100,000-125,000	1.0%	5.2%	2.0%	1.7%	1.5%	11.5%
\$125,000-150,000	0.4%	2.2%	1.3%	1.8%	0.5%	6.2%
\$150,000-200,000	0.5%	1.5%	0.9%	1.0%	0.4%	4.4%
\$200,000+	0.4%	1.2%	0.6%	0.2%	0.3%	2.8%
Total	22.5%	42.1%	16.5%	11.9%	6.9%	100.0%

**Population by Age
Shenandoah County, Virginia**



**2017 Population by Age
Shenandoah County, Virginia**





ribbon demographics

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Population by Age & Sex Shenandoah County, Virginia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	1,256	1,219	2,475	0 to 4 Years	1,185	1,201	2,386	0 to 4 Years	1,257	1,204	2,461
5 to 9 Years	1,254	1,242	2,496	5 to 9 Years	1,224	1,239	2,463	5 to 9 Years	1,211	1,228	2,439
10 to 14 Years	1,303	1,295	2,598	10 to 14 Years	1,335	1,270	2,605	10 to 14 Years	1,250	1,268	2,518
15 to 17 Years	880	780	1,660	15 to 17 Years	819	797	1,616	15 to 17 Years	848	815	1,663
18 to 20 Years	742	617	1,359	18 to 20 Years	744	719	1,463	18 to 20 Years	788	744	1,532
21 to 24 Years	839	884	1,723	21 to 24 Years	993	957	1,950	21 to 24 Years	1,080	1,042	2,122
25 to 34 Years	2,221	2,198	4,419	25 to 34 Years	2,395	2,374	4,769	25 to 34 Years	2,492	2,424	4,916
35 to 44 Years	2,645	2,730	5,375	35 to 44 Years	2,370	2,343	4,713	35 to 44 Years	2,377	2,391	4,768
45 to 54 Years	3,126	3,191	6,317	45 to 54 Years	2,873	2,978	5,851	45 to 54 Years	2,576	2,637	5,213
55 to 64 Years	2,898	2,905	5,803	55 to 64 Years	3,007	3,113	6,120	55 to 64 Years	3,081	3,179	6,260
65 to 74 Years	1,985	2,283	4,268	65 to 74 Years	2,555	2,834	5,389	65 to 74 Years	3,052	3,387	6,439
75 to 84 Years	1,050	1,419	2,469	75 to 84 Years	1,225	1,482	2,707	75 to 84 Years	1,303	1,541	2,844
85 Years and Up	330	701	1,031	85 Years and Up	362	758	1,120	85 Years and Up	405	823	1,228
Total	20,529	21,464	41,993	Total	21,087	22,065	43,152	Total	21,720	22,683	44,403
62+ Years	n/a	n/a	9,471	62+ Years	n/a	n/a	10,945	62+ Years	n/a	n/a	12,367
Median Age:			42.9	Median Age:			44.2	Median Age:			44.5

Source: Claritas, Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
Tel: 916-880-1644

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Percent Population by Age & Sex Shenandoah County, Virginia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.0%	2.9%	5.9%	0 to 4 Years	2.7%	2.8%	5.5%	0 to 4 Years	2.8%	2.7%	5.5%
5 to 9 Years	3.0%	3.0%	5.9%	5 to 9 Years	2.8%	2.9%	5.7%	5 to 9 Years	2.7%	2.8%	5.5%
10 to 14 Years	3.1%	3.1%	6.2%	10 to 14 Years	3.1%	2.9%	6.0%	10 to 14 Years	2.8%	2.9%	5.7%
15 to 17 Years	2.1%	1.9%	4.0%	15 to 17 Years	1.9%	1.8%	3.7%	15 to 17 Years	1.9%	1.8%	3.7%
18 to 20 Years	1.8%	1.5%	3.2%	18 to 20 Years	1.7%	1.7%	3.4%	18 to 20 Years	1.8%	1.7%	3.5%
21 to 24 Years	2.0%	2.1%	4.1%	21 to 24 Years	2.3%	2.2%	4.5%	21 to 24 Years	2.4%	2.3%	4.8%
25 to 34 Years	5.3%	5.2%	10.5%	25 to 34 Years	5.6%	5.5%	11.1%	25 to 34 Years	5.6%	5.5%	11.1%
35 to 44 Years	6.3%	6.5%	12.8%	35 to 44 Years	5.5%	5.4%	10.9%	35 to 44 Years	5.4%	5.4%	10.7%
45 to 54 Years	7.4%	7.6%	15.0%	45 to 54 Years	6.7%	6.9%	13.6%	45 to 54 Years	5.8%	5.9%	11.7%
55 to 64 Years	6.9%	6.9%	13.8%	55 to 64 Years	7.0%	7.2%	14.2%	55 to 64 Years	6.9%	7.2%	14.1%
65 to 74 Years	4.7%	5.4%	10.2%	65 to 74 Years	5.9%	6.6%	12.5%	65 to 74 Years	6.9%	7.6%	14.5%
75 to 84 Years	2.5%	3.4%	5.9%	75 to 84 Years	2.8%	3.4%	6.3%	75 to 84 Years	2.9%	3.5%	6.4%
85 Years and Up	0.8%	1.7%	2.5%	85 Years and Up	0.8%	1.8%	2.6%	85 Years and Up	0.9%	1.9%	2.8%
Total	48.9%	51.1%	100.0%	Total	48.9%	51.1%	100.0%	Total	48.9%	51.1%	100.0%
62+ Years	n/a	n/a	22.6%	62+ Years	n/a	n/a	25.4%	62+ Years	n/a	n/a	27.9%

Source: Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
Tel: 916-880-1644

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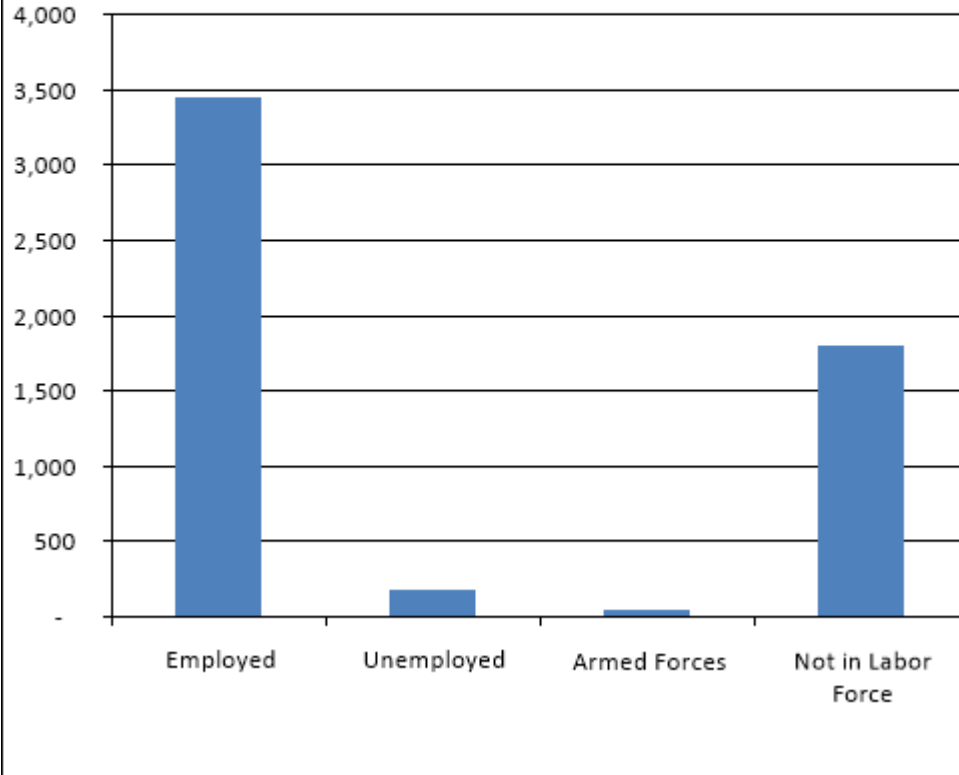
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Changes in Population by Age & Sex Shenandoah County, Virginia									
Estimated Change - 2010 to 2017					Projected Change - 2017 to 2022				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-71	-18	-89	-3.6%	0 to 4 Years	72	3	75	3.1%
5 to 9 Years	-30	-3	-33	-1.3%	5 to 9 Years	-13	-11	-24	-1.0%
10 to 14 Years	32	-25	7	0.3%	10 to 14 Years	-85	-2	-87	-3.3%
15 to 17 Years	-61	17	-44	-2.7%	15 to 17 Years	29	18	47	2.9%
18 to 20 Years	2	102	104	7.7%	18 to 20 Years	44	25	69	4.7%
21 to 24 Years	154	73	227	13.2%	21 to 24 Years	87	85	172	8.8%
25 to 34 Years	174	176	350	7.9%	25 to 34 Years	97	50	147	3.1%
35 to 44 Years	-275	-387	-662	-12.3%	35 to 44 Years	7	48	55	1.2%
45 to 54 Years	-253	-213	-466	-7.4%	45 to 54 Years	-297	-341	-638	-10.9%
55 to 64 Years	109	208	317	5.5%	55 to 64 Years	74	66	140	2.3%
65 to 74 Years	570	551	1,121	26.3%	65 to 74 Years	497	553	1,050	19.5%
75 to 84 Years	175	63	238	9.6%	75 to 84 Years	78	59	137	5.1%
85 Years and Up	<u>32</u>	<u>57</u>	89	8.6%	85 Years and Up	<u>43</u>	<u>65</u>	108	9.6%
Total	558	601	1,159	2.8%	Total	633	618	1,251	2.9%
62+ Years	n/a	n/a	1,474	15.6%	62+ Years	n/a	n/a	1,422	13.0%

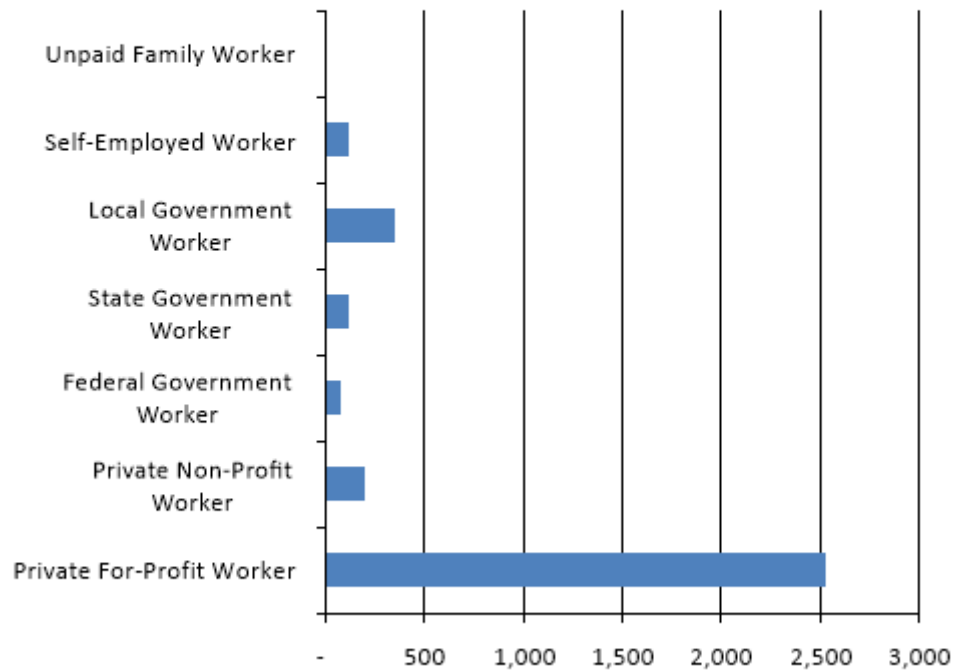
Source: Claritas; Ribbon Demographics

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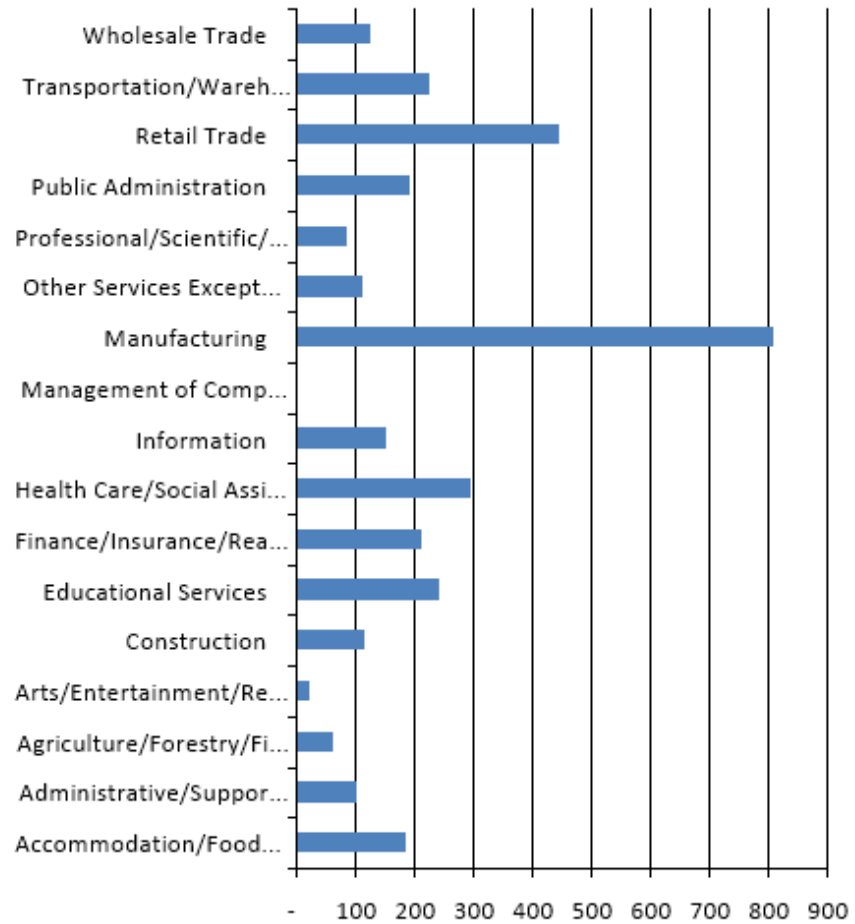
**Employed Civilian Population Aged
16+ Years - Employment Status -
2018 Estimates
Strasburg town, Virginia**



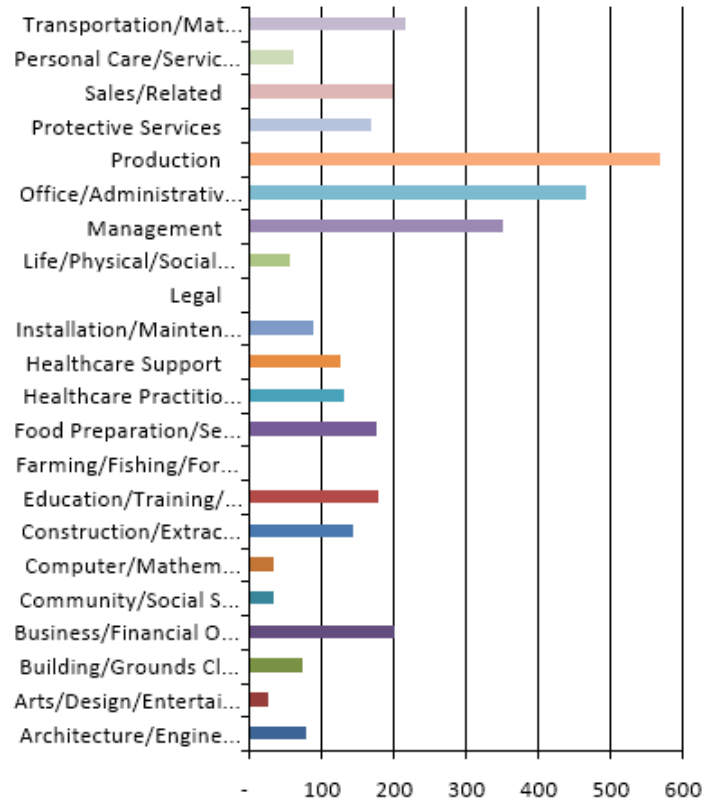
Employed Civilian Population by Class of Worker - 2018 Estimates Strasburg town, Virginia



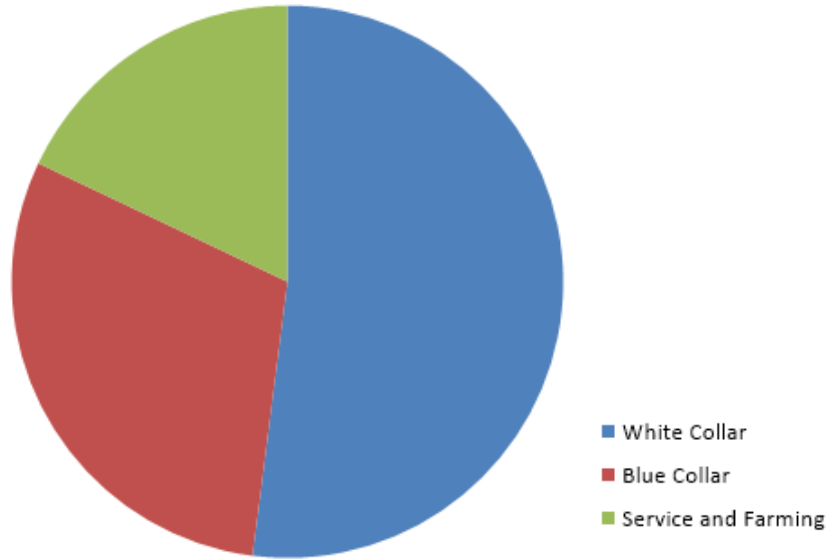
Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Strasburg town, Virginia



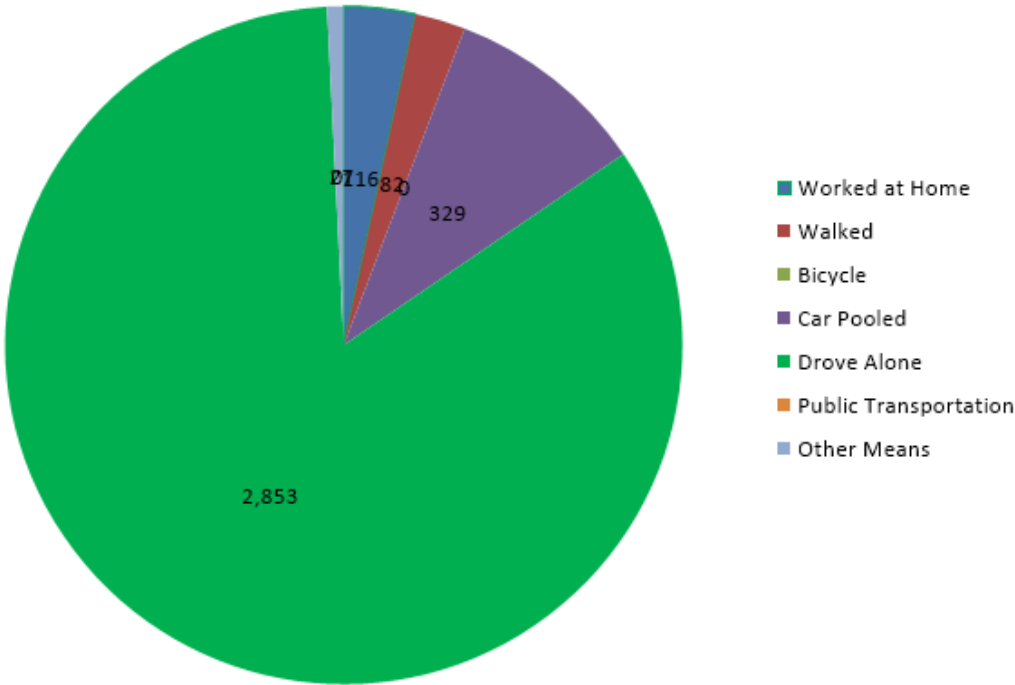
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates Strasburg town, Virginia



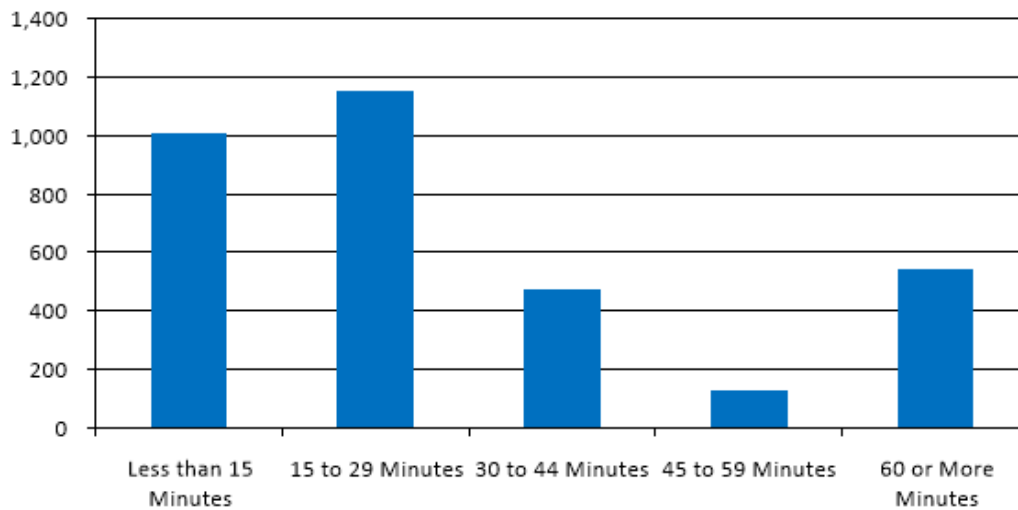
**Employed Civilian Population Aged 16+ Years by
Occupation - 2018 Estimates
Strasburg town, Virginia**



**Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Strasburg town, Virginia**



Employed Civilian Population Aged 16+ Years Transportation to Work - 2018 Estimates Strasburg town, Virginia



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2018 Strasburg town, Virginia	
Status	Number
Employed	3,436
Unemployed	173
Armed Forces	39
Not in Labor Force	1,798
Unemployed	4.79%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population by Class of Worker		
Current Year Estimates - 2018		
Strasburg town, Virginia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	2,533	74.4%
Private Non-Profit Worker	203	6.0%
Federal Government Worker	77	2.3%
State Government Worker	121	3.6%
Local Government Worker	355	10.4%
Self-Employed Worker	117	3.4%
Unpaid Family Worker	-	0.0%
Total:	3,406	100.0%

Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2018 Strasburg town, Virginia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	186	5.5%
Administrative/Support/Waste Management	103	3.0%
Agriculture/Forestry/Fishing/Hunting/Mining	64	1.9%
Arts/Entertainment/Recreation	23	0.7%
Construction	117	3.4%
Educational Services	244	7.2%
Finance/Insurance/Real Estate/Rent/Lease	213	6.3%
Health Care/Social Assistance	297	8.7%
Information	153	4.5%
Management of Companies and Enterprises	1	0.0%
Manufacturing	810	23.8%
Other Services Except Public Administration	115	3.4%
Professional/Scientific/Technical Services	86	2.5%
Public Administration	195	5.7%
Retail Trade	447	13.1%
Transportation/Warehousing/Utilities	227	6.7%
Wholesale Trade	125	3.7%
Total:	3,406	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2018		
Strasburg town, Virginia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	81	2.4%
Arts/Design/Entertainment/Sports/Media	28	0.8%
Building/Grounds Cleaning/Maintenance	74	2.2%
Business/Financial Operations	202	5.9%
Community/Social Services	34	1.0%
Computer/Mathematical	34	1.0%
Construction/Extraction	146	4.3%
Education/Training/Library	180	5.3%
Farming/Fishing/Forestry	-	0.0%
Food Preparation/Serving Related	177	5.2%
Healthcare Practitioner/Technician	132	3.9%
Healthcare Support	128	3.8%
Installation/Maintenance/Repair	91	2.7%
Legal	3	0.1%
Life/Physical/Social Science	58	1.7%
Management	353	10.4%
Office/Administrative Support	467	13.7%
Production	569	16.7%
Protective Services	169	5.0%
Sales/Related	200	5.9%
Personal Care/Service	63	1.8%
Transportation/Material Moving	217	6.4%
Total:	3,406	100.0%
White Collar	1,772	52.0%
Blue Collar	1,023	30.0%
Service and Farming	611	17.9%
Total:	3,406	100.0%

Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years Transportation to Work <i>Current Year Estimates - 2018</i> Strasburg town, Virginia		
Transportation Mode	Number	Percent
Worked at Home	116	3.4%
Walked	82	2.4%
Bicycle	0	0.0%
Car Pooled	329	9.7%
Drove Alone	2,853	83.7%
Public Transportation	0	0.0%
Other Means	<u>27</u>	<u>0.8%</u>
Total:	3,407	100.0%

Source: Ribbon Demographics; Claritas



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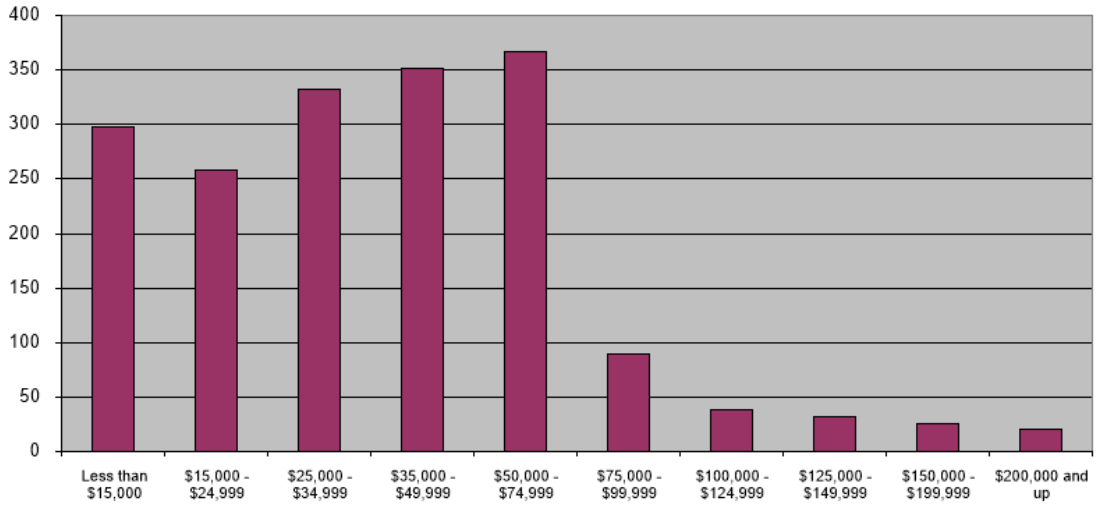
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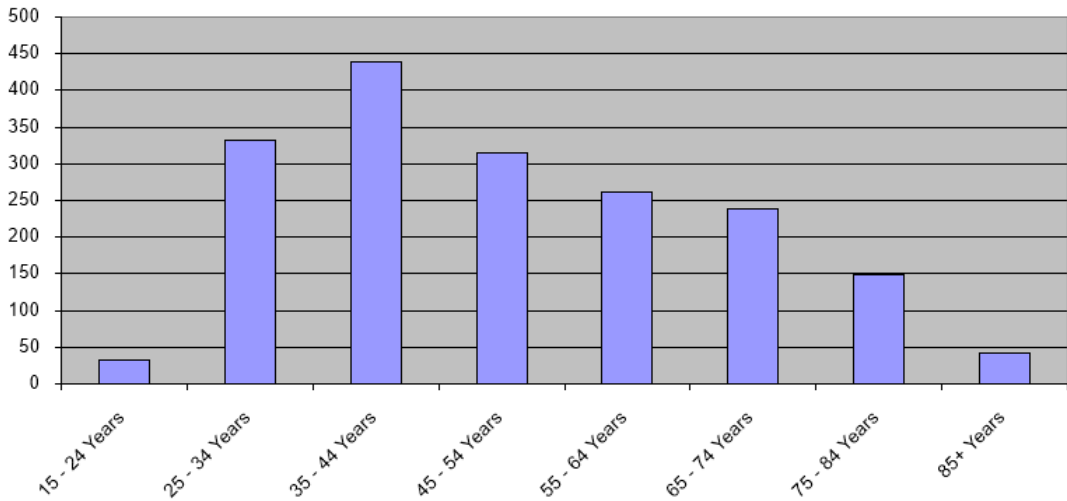
Employed Civilian Population Aged 16+ Years		
Travel Time to Work		
<i>Current Year Estimates - 2018</i>		
Strasburg town, Virginia		
Travel Time	Number	Percent
Less than 15 Minutes	1,006	30.6%
15 to 29 Minutes	1,152	35.0%
30 to 44 Minutes	470	14.3%
45 to 59 Minutes	123	3.7%
60 or More Minutes	<u>538</u>	<u>16.4%</u>
Total:	3,289	100.0%

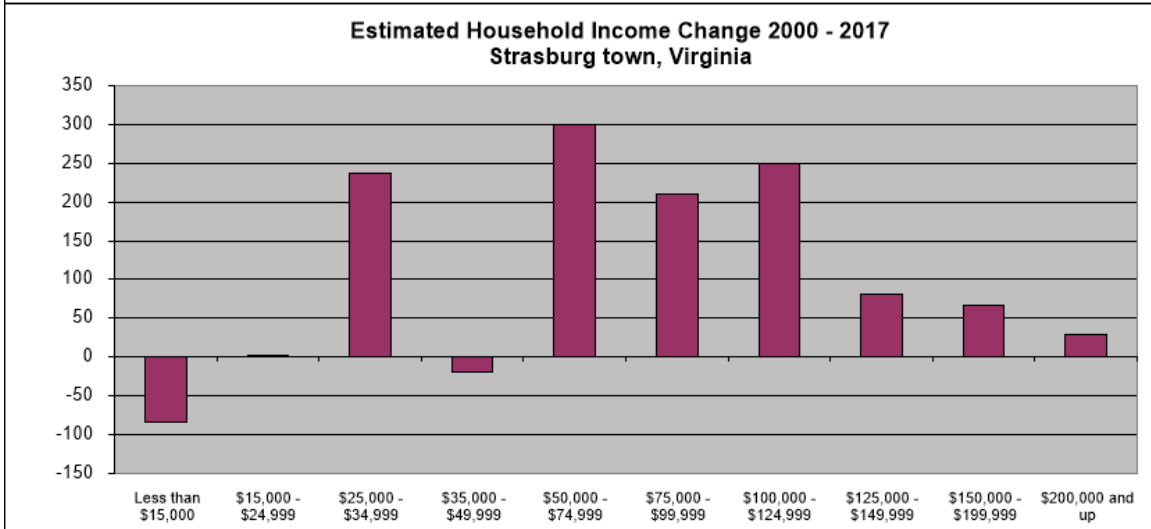
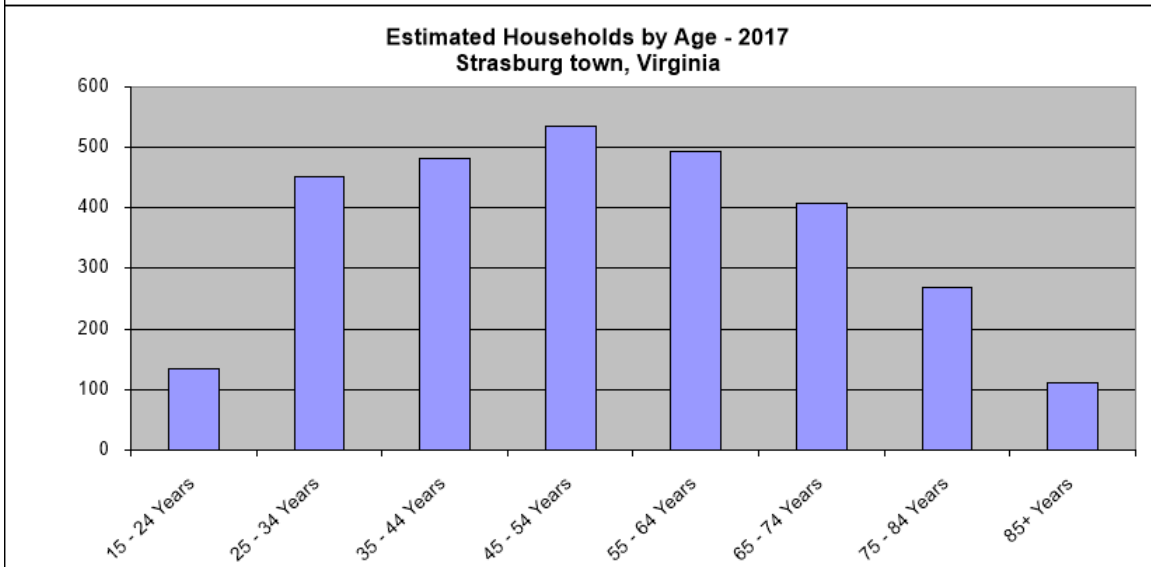
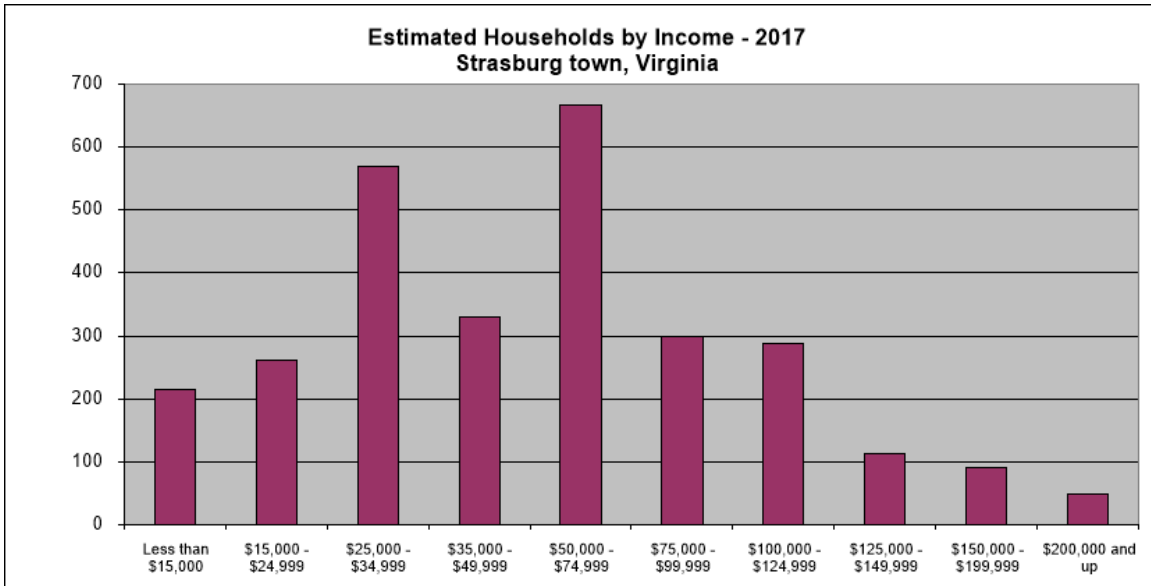
Source: Ribbon Demographics; Claritas

**Households by Income - Census 2000
Strasburg town, Virginia**

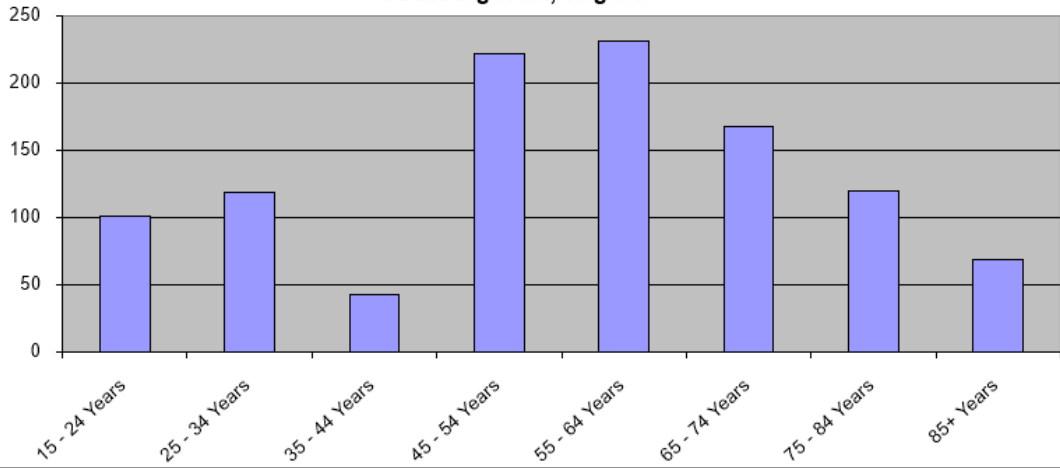


**Households by Age - Census 2000
Strasburg town, Virginia**

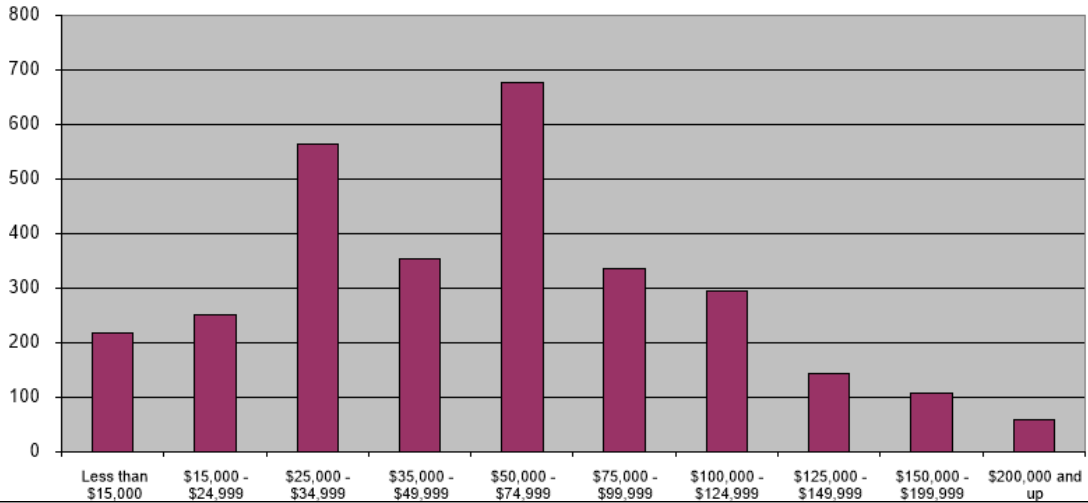




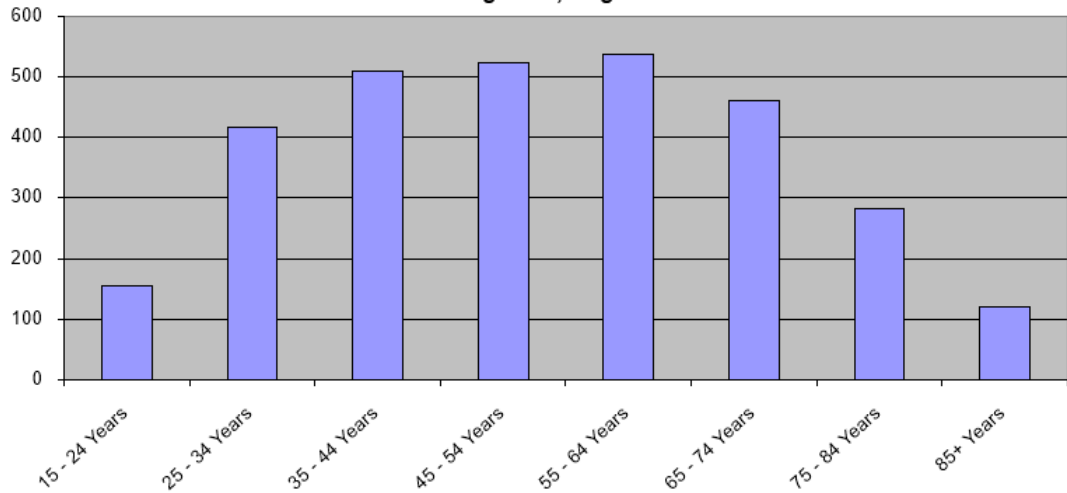
**Estimated Household Age Change 2000 - 2017
Strasburg town, Virginia**



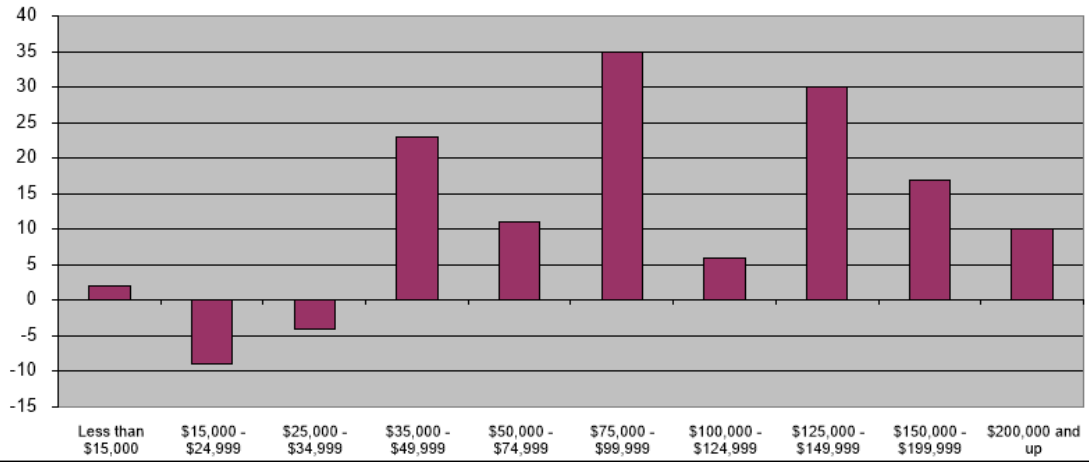
**Projected Households by Income - 2022
Strasburg town, Virginia**



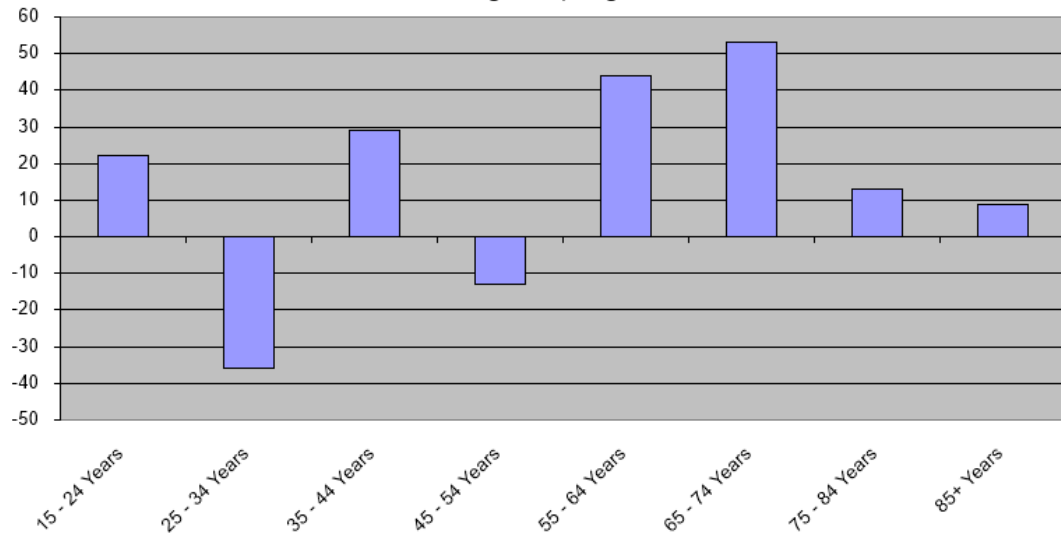
**Projected Households by Age - 2022
Strasburg town, Virginia**

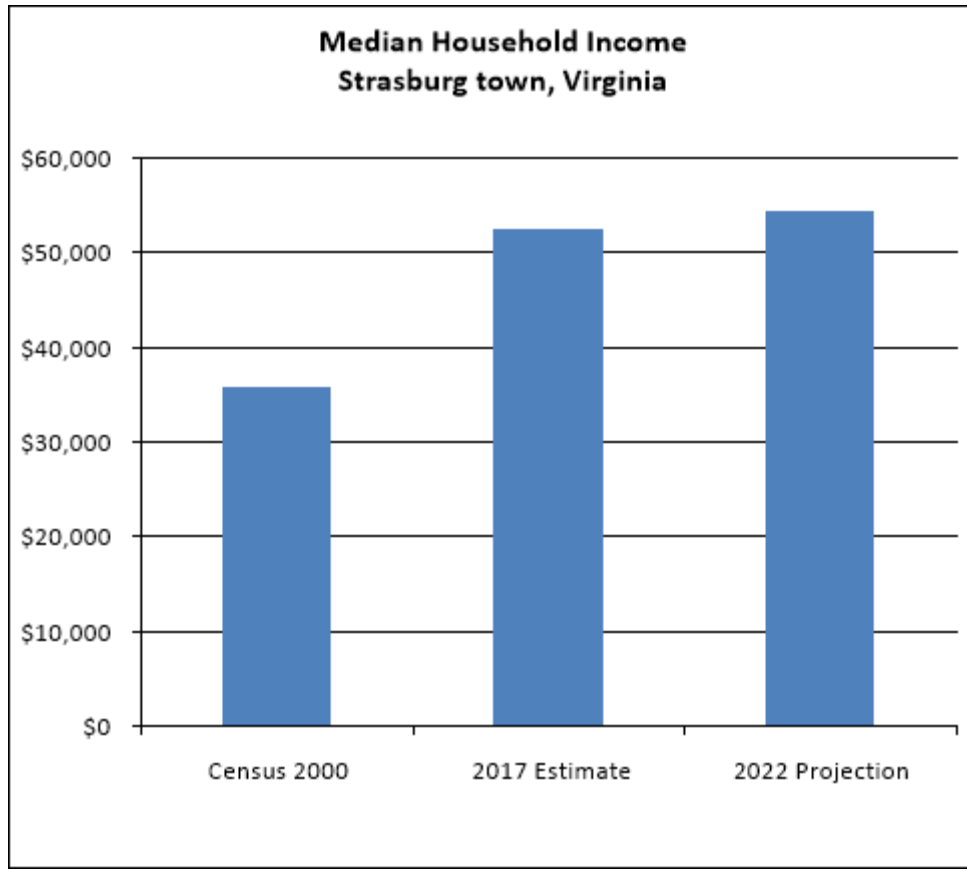


**Projected Household Income Change 2017 to 2022
Strasburg town, Virginia**



**Projected Household Age Change 2017 to 2022
Strasburg town, Virginia**






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Households by Income and Age										
Strasburg town, Virginia										
Census Data - 2000										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	0	43	25	20	66	86	42	16	298	16.5%
\$15,000 - \$24,999	14	42	57	21	35	40	39	10	258	14.3%
\$25,000 - \$34,999	0	72	68	48	42	59	35	8	332	18.3%
\$35,000 - \$49,999	0	71	94	59	71	32	20	4	351	19.4%
\$50,000 - \$74,999	19	94	128	89	19	8	8	2	367	20.3%
\$75,000 - \$99,999	0	5	37	24	16	7	0	0	89	4.9%
\$100,000 - \$124,999	0	6	12	13	7	0	0	0	38	2.1%
\$125,000 - \$149,999	0	0	10	15	0	0	5	2	32	1.8%
\$150,000 - \$199,999	0	0	7	18	0	0	0	0	25	1.4%
\$200,000 and up	0	0	0	7	6	7	0	0	20	1.1%
Total	33	333	438	314	262	239	149	42	1,810	100.0%
Percent	1.8%	18.4%	24.2%	17.3%	14.5%	13.2%	8.2%	2.3%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Strasburg town, Virginia										
Current Year Estimates - 2017										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	0	22	17	28	27	47	48	26	215	7.5%
\$15,000 - \$24,999	34	25	24	34	39	40	42	23	261	9.1%
\$25,000 - \$34,999	70	91	79	78	88	73	63	27	569	19.7%
\$35,000 - \$49,999	1	94	87	31	27	47	34	10	331	11.5%
\$50,000 - \$74,999	28	89	93	146	136	106	52	16	666	23.1%
\$75,000 - \$99,999	0	75	88	56	47	22	9	3	300	10.4%
\$100,000 - \$124,999	0	35	54	74	56	49	14	6	288	10.0%
\$125,000 - \$149,999	0	18	28	32	26	7	2	0	113	3.9%
\$150,000 - \$199,999	1	3	8	42	32	4	1	0	91	3.2%
\$200,000 and up	0	0	3	15	15	12	4	0	49	1.7%
Total	134	452	481	536	493	407	269	111	2,883	100.0%
Percent	4.6%	15.7%	16.7%	18.6%	17.1%	14.1%	9.3%	3.9%		100.0%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Strasburg town, Virginia										
Estimated Change - 2000 to 2017										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	0	-21	-8	8	-39	-39	6	10	-83	-27.9%
\$15,000 - \$24,999	20	-17	-33	13	4	0	3	13	3	1.2%
\$25,000 - \$34,999	70	19	11	30	46	14	28	19	237	71.4%
\$35,000 - \$49,999	1	23	-7	-28	-44	15	14	6	-20	-5.7%
\$50,000 - \$74,999	9	-5	-35	57	117	98	44	14	299	81.5%
\$75,000 - \$99,999	0	70	51	32	31	15	9	3	211	237.1%
\$100,000 - \$124,999	0	29	42	61	49	49	14	6	250	657.9%
\$125,000 - \$149,999	0	18	18	17	26	7	-3	-2	81	253.1%
\$150,000 - \$199,999	1	3	1	24	32	4	1	0	66	264.0%
\$200,000 and up	0	0	3	8	9	5	4	0	29	145.0%
Total	101	119	43	222	231	168	120	69	1,073	59.3%
Percent Change	306.1%	35.7%	9.8%	70.7%	88.2%	70.3%	80.5%	164.3%		59.3%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Strasburg town, Virginia										
Five Year Projections - 2022										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	1	18	15	26	28	51	52	26	217	7.2%
\$15,000 - \$24,999	37	21	24	27	38	42	40	23	252	8.4%
\$25,000 - \$34,999	77	88	86	63	80	76	66	29	565	18.8%
\$35,000 - \$49,999	1	88	95	37	36	51	36	10	354	11.8%
\$50,000 - \$74,999	39	76	91	135	144	122	53	17	677	22.5%
\$75,000 - \$99,999	0	71	99	62	59	29	10	5	335	11.2%
\$100,000 - \$124,999	0	31	53	71	61	57	14	7	294	9.8%
\$125,000 - \$149,999	0	20	36	37	34	10	4	2	143	4.8%
\$150,000 - \$199,999	1	3	8	49	39	6	2	0	108	3.6%
\$200,000 and up	0	0	3	16	18	16	5	1	59	2.0%
Total	156	416	510	523	537	460	282	120	3,004	100.0%
Percent	5.2%	13.8%	17.0%	17.4%	17.9%	15.3%	9.4%	4.0%	100.0%	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Strasburg town, Virginia										
Projected Change - 2017 to 2022										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent Change
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	1	-4	-2	-2	1	4	4	0	2	0.9%
\$15,000 - \$24,999	3	-4	0	-7	-1	2	-2	0	-9	-3.4%
\$25,000 - \$34,999	7	-3	7	-15	-8	3	3	2	-4	-0.7%
\$35,000 - \$49,999	0	-6	8	6	9	4	2	0	23	6.9%
\$50,000 - \$74,999	11	-13	-2	-11	8	16	1	1	11	1.7%
\$75,000 - \$99,999	0	-4	11	6	12	7	1	2	35	11.7%
\$100,000 - \$124,999	0	-4	-1	-3	5	8	0	1	6	2.1%
\$125,000 - \$149,999	0	2	8	5	8	3	2	2	30	26.5%
\$150,000 - \$199,999	0	0	0	7	7	2	1	0	17	18.7%
\$200,000 and up	0	0	0	1	3	4	1	1	10	20.4%
Total	22	-36	29	-13	44	53	13	9	121	4.2%
Percent Change	16.4%	-8.0%	6.0%	-2.4%	8.9%	13.0%	4.8%	8.1%	4.2%	

Source: Claritas; Ribbon Demographics



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Median Household Income Strasburg town, Virginia		
Census 2000	2017 Estimate	2022 Projection
\$35,726	\$52,459	\$54,210



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Median Household Income by Area Strasburg town, Virginia			
Geography ID	Census 2000	2017 Estimate	2022 Projection
5176000	\$35,726	\$52,459	\$54,210

HISTA 2.2 Summary Data Strasburg town, Virginia

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	30	0	0	0	0	30
\$10,000-20,000	53	68	23	0	0	144
\$20,000-30,000	43	71	17	13	0	144
\$30,000-40,000	6	22	34	46	11	119
\$40,000-50,000	32	17	22	5	18	94
\$50,000-60,000	41	17	7	0	47	112
\$60,000-75,000	51	0	12	0	31	94
\$75,000-100,000	0	41	0	19	0	60
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	256	236	115	83	107	797

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	9	7	1	0	0	17
\$10,000-20,000	42	11	0	0	0	53
\$20,000-30,000	0	6	11	0	0	17
\$30,000-40,000	20	5	1	1	2	29
\$40,000-50,000	4	0	0	0	0	4
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	0	18	11	0	0	29
\$75,000-100,000	0	30	4	0	0	34
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	1	1	0	0	14	16
\$150,000-200,000	1	0	0	15	0	16
\$200,000+	2	1	0	0	0	3
Total	79	87	28	16	16	226

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5	7	1	0	0	13
\$10,000-20,000	40	11	0	0	0	51
\$20,000-30,000	0	6	11	0	0	17
\$30,000-40,000	19	4	0	0	0	23
\$40,000-50,000	4	0	0	0	0	4
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	0	18	0	0	0	18
\$75,000-100,000	0	1	4	0	0	5
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	1	1	0	0	0	2
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	1	1	0	0	0	2
Total	71	57	16	0	0	144

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	39	7	1	0	0	47
\$10,000-20,000	95	79	23	0	0	197
\$20,000-30,000	43	77	28	13	0	161
\$30,000-40,000	26	27	35	47	13	148
\$40,000-50,000	36	17	22	5	18	98
\$50,000-60,000	41	24	7	0	47	119
\$60,000-75,000	51	18	23	0	31	123
\$75,000-100,000	0	71	4	19	0	94
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	1	1	0	0	14	16
\$150,000-200,000	1	0	0	15	0	16
\$200,000+	2	1	0	0	0	3
Total	335	323	143	99	123	1,023

HISTA 2.2 Summary Data **Strasburg town, Virginia**

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.8%	0.0%	0.0%	0.0%	0.0%	3.8%
\$10,000-20,000	6.6%	8.5%	2.9%	0.0%	0.0%	18.1%
\$20,000-30,000	5.4%	8.9%	2.1%	1.6%	0.0%	18.1%
\$30,000-40,000	0.8%	2.8%	4.3%	5.8%	1.4%	14.9%
\$40,000-50,000	4.0%	2.1%	2.8%	0.6%	2.3%	11.8%
\$50,000-60,000	5.1%	2.1%	0.9%	0.0%	5.9%	14.1%
\$60,000-75,000	6.4%	0.0%	1.5%	0.0%	3.9%	11.8%
\$75,000-100,000	0.0%	5.1%	0.0%	2.4%	0.0%	7.5%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	32.1%	29.6%	14.4%	10.4%	13.4%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.0%	3.1%	0.4%	0.0%	0.0%	7.5%
\$10,000-20,000	18.6%	4.9%	0.0%	0.0%	0.0%	23.5%
\$20,000-30,000	0.0%	2.7%	4.9%	0.0%	0.0%	7.5%
\$30,000-40,000	8.8%	2.2%	0.4%	0.4%	0.9%	12.8%
\$40,000-50,000	1.8%	0.0%	0.0%	0.0%	0.0%	1.8%
\$50,000-60,000	0.0%	3.1%	0.0%	0.0%	0.0%	3.1%
\$60,000-75,000	0.0%	8.0%	4.9%	0.0%	0.0%	12.8%
\$75,000-100,000	0.0%	13.3%	1.8%	0.0%	0.0%	15.0%
\$100,000-125,000	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%
\$125,000-150,000	0.4%	0.4%	0.0%	0.0%	6.2%	7.1%
\$150,000-200,000	0.4%	0.0%	0.0%	6.6%	0.0%	7.1%
\$200,000+	0.9%	0.4%	0.0%	0.0%	0.0%	1.3%
Total	35.0%	38.5%	12.4%	7.1%	7.1%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.5%	4.9%	0.7%	0.0%	0.0%	9.0%
\$10,000-20,000	27.8%	7.6%	0.0%	0.0%	0.0%	35.4%
\$20,000-30,000	0.0%	4.2%	7.6%	0.0%	0.0%	11.8%
\$30,000-40,000	13.2%	2.8%	0.0%	0.0%	0.0%	16.0%
\$40,000-50,000	2.8%	0.0%	0.0%	0.0%	0.0%	2.8%
\$50,000-60,000	0.0%	4.9%	0.0%	0.0%	0.0%	4.9%
\$60,000-75,000	0.0%	12.5%	0.0%	0.0%	0.0%	12.5%
\$75,000-100,000	0.0%	0.7%	2.8%	0.0%	0.0%	3.5%
\$100,000-125,000	0.0%	0.7%	0.0%	0.0%	0.0%	0.7%
\$125,000-150,000	0.7%	0.7%	0.0%	0.0%	0.0%	1.4%
\$150,000-200,000	0.7%	0.0%	0.0%	0.0%	0.0%	0.7%
\$200,000+	0.7%	0.7%	0.0%	0.0%	0.0%	1.4%
Total	49.3%	39.6%	11.1%	0.0%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.8%	0.7%	0.1%	0.0%	0.0%	4.6%
\$10,000-20,000	9.3%	7.7%	2.2%	0.0%	0.0%	19.3%
\$20,000-30,000	4.2%	7.5%	2.7%	1.3%	0.0%	15.7%
\$30,000-40,000	2.5%	2.6%	3.4%	4.6%	1.3%	14.5%
\$40,000-50,000	3.5%	1.7%	2.2%	0.5%	1.8%	9.6%
\$50,000-60,000	4.0%	2.3%	0.7%	0.0%	4.6%	11.6%
\$60,000-75,000	5.0%	1.8%	2.2%	0.0%	3.0%	12.0%
\$75,000-100,000	0.0%	6.9%	0.4%	1.9%	0.0%	9.2%
\$100,000-125,000	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
\$125,000-150,000	0.1%	0.1%	0.0%	0.0%	1.4%	1.6%
\$150,000-200,000	0.1%	0.0%	0.0%	1.5%	0.0%	1.6%
\$200,000+	0.2%	0.1%	0.0%	0.0%	0.0%	0.3%
Total	32.7%	31.6%	14.0%	9.7%	12.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	34	0	0	0	0	34
\$10,000-20,000	0	0	0	0	0	0
\$20,000-30,000	30	0	0	32	0	62
\$30,000-40,000	0	0	10	5	9	24
\$40,000-50,000	0	28	21	0	26	75
\$50,000-60,000	0	15	0	10	0	25
\$60,000-75,000	30	26	43	31	0	130
\$75,000-100,000	61	30	15	50	19	175
\$100,000-125,000	0	44	48	52	44	188
\$125,000-150,000	0	30	25	10	15	80
\$150,000-200,000	0	0	0	35	0	35
\$200,000+	0	0	24	0	0	24
Total	155	173	186	225	113	852

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	49	13	2	1	0	65
\$10,000-20,000	110	34	0	0	0	144
\$20,000-30,000	24	40	1	0	0	65
\$30,000-40,000	16	41	16	0	0	73
\$40,000-50,000	55	65	10	0	0	130
\$50,000-60,000	0	96	43	0	0	139
\$60,000-75,000	12	89	7	10	0	118
\$75,000-100,000	24	67	1	0	13	105
\$100,000-125,000	2	35	12	0	0	49
\$125,000-150,000	5	7	5	1	0	18
\$150,000-200,000	5	0	0	0	0	5
\$200,000+	0	2	0	0	0	2
Total	302	489	97	12	13	913

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	31	13	2	1	0	47
\$10,000-20,000	76	34	0	0	0	110
\$20,000-30,000	24	32	1	0	0	57
\$30,000-40,000	8	37	14	0	0	59
\$40,000-50,000	25	65	10	0	0	100
\$50,000-60,000	0	96	0	0	0	96
\$60,000-75,000	12	54	7	10	0	83
\$75,000-100,000	24	30	1	0	13	68
\$100,000-125,000	2	22	1	0	0	25
\$125,000-150,000	5	7	0	1	0	13
\$150,000-200,000	5	0	0	0	0	5
\$200,000+	0	2	0	0	0	2
Total	212	392	36	12	13	665

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	83	13	2	1	0	99
\$10,000-20,000	110	34	0	0	0	144
\$20,000-30,000	54	40	1	32	0	127
\$30,000-40,000	16	41	26	5	9	97
\$40,000-50,000	55	93	31	0	26	205
\$50,000-60,000	0	111	43	10	0	164
\$60,000-75,000	42	115	50	41	0	248
\$75,000-100,000	85	97	16	50	32	280
\$100,000-125,000	2	79	60	52	44	237
\$125,000-150,000	5	37	30	11	15	98
\$150,000-200,000	5	0	0	35	0	40
\$200,000+	0	2	24	0	0	26
Total	457	662	283	237	126	1,765

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%
\$10,000-20,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$20,000-30,000	3.5%	0.0%	0.0%	3.8%	0.0%	7.3%
\$30,000-40,000	0.0%	0.0%	1.2%	0.6%	1.1%	2.8%
\$40,000-50,000	0.0%	3.3%	2.5%	0.0%	3.1%	8.8%
\$50,000-60,000	0.0%	1.8%	0.0%	1.2%	0.0%	2.9%
\$60,000-75,000	3.5%	3.1%	5.0%	3.6%	0.0%	15.3%
\$75,000-100,000	7.2%	3.5%	1.8%	5.9%	2.2%	20.5%
\$100,000-125,000	0.0%	5.2%	5.6%	6.1%	5.2%	22.1%
\$125,000-150,000	0.0%	3.5%	2.9%	1.2%	1.8%	9.4%
\$150,000-200,000	0.0%	0.0%	0.0%	4.1%	0.0%	4.1%
\$200,000+	0.0%	0.0%	2.8%	0.0%	0.0%	2.8%
Total	18.2%	20.3%	21.8%	26.4%	13.3%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.4%	1.4%	0.2%	0.1%	0.0%	7.1%
\$10,000-20,000	12.0%	3.7%	0.0%	0.0%	0.0%	15.8%
\$20,000-30,000	2.6%	4.4%	0.1%	0.0%	0.0%	7.1%
\$30,000-40,000	1.8%	4.5%	1.8%	0.0%	0.0%	8.0%
\$40,000-50,000	6.0%	7.1%	1.1%	0.0%	0.0%	14.2%
\$50,000-60,000	0.0%	10.5%	4.7%	0.0%	0.0%	15.2%
\$60,000-75,000	1.3%	9.7%	0.8%	1.1%	0.0%	12.9%
\$75,000-100,000	2.6%	7.3%	0.1%	0.0%	1.4%	11.5%
\$100,000-125,000	0.2%	3.8%	1.3%	0.0%	0.0%	5.4%
\$125,000-150,000	0.5%	0.8%	0.5%	0.1%	0.0%	2.0%
\$150,000-200,000	0.5%	0.0%	0.0%	0.0%	0.0%	0.5%
\$200,000+	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%
Total	33.1%	53.6%	10.6%	1.3%	1.4%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.7%	2.0%	0.3%	0.2%	0.0%	7.1%
\$10,000-20,000	11.4%	5.1%	0.0%	0.0%	0.0%	16.5%
\$20,000-30,000	3.6%	4.8%	0.2%	0.0%	0.0%	8.6%
\$30,000-40,000	1.2%	5.6%	2.1%	0.0%	0.0%	8.9%
\$40,000-50,000	3.8%	9.8%	1.5%	0.0%	0.0%	15.0%
\$50,000-60,000	0.0%	14.4%	0.0%	0.0%	0.0%	14.4%
\$60,000-75,000	1.8%	8.1%	1.1%	1.5%	0.0%	12.5%
\$75,000-100,000	3.6%	4.5%	0.2%	0.0%	2.0%	10.2%
\$100,000-125,000	0.3%	3.3%	0.2%	0.0%	0.0%	3.8%
\$125,000-150,000	0.8%	1.1%	0.0%	0.2%	0.0%	2.0%
\$150,000-200,000	0.8%	0.0%	0.0%	0.0%	0.0%	0.8%
\$200,000+	0.0%	0.3%	0.0%	0.0%	0.0%	0.3%
Total	31.9%	58.9%	5.4%	1.8%	2.0%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.7%	0.7%	0.1%	0.1%	0.0%	5.6%
\$10,000-20,000	6.2%	1.9%	0.0%	0.0%	0.0%	8.2%
\$20,000-30,000	3.1%	2.3%	0.1%	1.8%	0.0%	7.2%
\$30,000-40,000	0.9%	2.3%	1.5%	0.3%	0.5%	5.5%
\$40,000-50,000	3.1%	5.3%	1.8%	0.0%	1.5%	11.6%
\$50,000-60,000	0.0%	6.3%	2.4%	0.6%	0.0%	9.3%
\$60,000-75,000	2.4%	6.5%	2.8%	2.3%	0.0%	14.1%
\$75,000-100,000	4.8%	5.5%	0.9%	2.8%	1.8%	15.9%
\$100,000-125,000	0.1%	4.5%	3.4%	2.9%	2.5%	13.4%
\$125,000-150,000	0.3%	2.1%	1.7%	0.6%	0.8%	5.6%
\$150,000-200,000	0.3%	0.0%	0.0%	2.0%	0.0%	2.3%
\$200,000+	0.0%	0.1%	1.4%	0.0%	0.0%	1.5%
Total	25.9%	37.5%	16.0%	13.4%	7.1%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	39	0	0	0	0	39
\$10,000-20,000	21	18	2	0	0	41
\$20,000-30,000	64	83	11	9	0	167
\$30,000-40,000	19	55	56	51	28	209
\$40,000-50,000	37	16	9	3	21	86
\$50,000-60,000	47	22	6	0	51	126
\$60,000-75,000	71	0	5	0	34	110
\$75,000-100,000	0	49	0	12	0	61
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	298	243	89	75	134	839

Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	20	13	1	0	0	34
\$10,000-20,000	28	9	0	0	0	37
\$20,000-30,000	0	16	26	0	0	42
\$30,000-40,000	15	5	1	0	2	23
\$40,000-50,000	5	0	0	0	0	5
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	0	24	12	0	0	36
\$75,000-100,000	0	23	2	0	0	25
\$100,000-125,000	2	5	0	0	0	7
\$125,000-150,000	1	1	1	0	14	17
\$150,000-200,000	1	1	1	24	0	27
\$200,000+	3	1	1	1	1	7
Total	75	105	45	25	17	267

Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	15	13	1	0	0	29
\$10,000-20,000	27	9	0	0	0	36
\$20,000-30,000	0	16	26	0	0	42
\$30,000-40,000	14	4	0	0	0	18
\$40,000-50,000	5	0	0	0	0	5
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	0	24	1	0	0	25
\$75,000-100,000	0	1	2	0	0	3
\$100,000-125,000	2	5	0	0	0	7
\$125,000-150,000	1	1	1	0	0	3
\$150,000-200,000	1	1	1	0	0	3
\$200,000+	2	0	1	0	0	3
Total	67	81	33	0	0	181

Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	59	13	1	0	0	73
\$10,000-20,000	49	27	2	0	0	78
\$20,000-30,000	64	99	37	9	0	209
\$30,000-40,000	34	60	57	51	30	232
\$40,000-50,000	42	16	9	3	21	91
\$50,000-60,000	47	29	6	0	51	133
\$60,000-75,000	71	24	17	0	34	146
\$75,000-100,000	0	72	2	12	0	86
\$100,000-125,000	2	5	0	0	0	7
\$125,000-150,000	1	1	1	0	14	17
\$150,000-200,000	1	1	1	24	0	27
\$200,000+	3	1	1	1	1	7
Total	373	348	134	100	151	1,106

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Percent Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.6%	0.0%	0.0%	0.0%	0.0%	4.6%
\$10,000-20,000	2.5%	2.1%	0.2%	0.0%	0.0%	4.9%
\$20,000-30,000	7.6%	9.9%	1.3%	1.1%	0.0%	19.9%
\$30,000-40,000	2.3%	6.6%	6.7%	6.1%	3.3%	24.9%
\$40,000-50,000	4.4%	1.9%	1.1%	0.4%	2.5%	10.3%
\$50,000-60,000	5.6%	2.6%	0.7%	0.0%	6.1%	15.0%
\$60,000-75,000	8.5%	0.0%	0.6%	0.0%	4.1%	13.1%
\$75,000-100,000	0.0%	5.8%	0.0%	1.4%	0.0%	7.3%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	35.5%	29.0%	10.6%	8.9%	16.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.5%	4.9%	0.4%	0.0%	0.0%	12.7%
\$10,000-20,000	10.5%	3.4%	0.0%	0.0%	0.0%	13.9%
\$20,000-30,000	0.0%	6.0%	9.7%	0.0%	0.0%	15.7%
\$30,000-40,000	5.6%	1.9%	0.4%	0.0%	0.7%	8.6%
\$40,000-50,000	1.9%	0.0%	0.0%	0.0%	0.0%	1.9%
\$50,000-60,000	0.0%	2.6%	0.0%	0.0%	0.0%	2.6%
\$60,000-75,000	0.0%	9.0%	4.5%	0.0%	0.0%	13.5%
\$75,000-100,000	0.0%	8.6%	0.7%	0.0%	0.0%	9.4%
\$100,000-125,000	0.7%	1.9%	0.0%	0.0%	0.0%	2.6%
\$125,000-150,000	0.4%	0.4%	0.4%	0.0%	5.2%	6.4%
\$150,000-200,000	0.4%	0.4%	0.4%	9.0%	0.0%	10.1%
\$200,000+	1.1%	0.4%	0.4%	0.4%	0.4%	2.6%
Total	28.1%	39.3%	16.9%	9.4%	6.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.3%	7.2%	0.6%	0.0%	0.0%	16.0%
\$10,000-20,000	14.9%	5.0%	0.0%	0.0%	0.0%	19.9%
\$20,000-30,000	0.0%	8.8%	14.4%	0.0%	0.0%	23.2%
\$30,000-40,000	7.7%	2.2%	0.0%	0.0%	0.0%	9.9%
\$40,000-50,000	2.8%	0.0%	0.0%	0.0%	0.0%	2.8%
\$50,000-60,000	0.0%	3.9%	0.0%	0.0%	0.0%	3.9%
\$60,000-75,000	0.0%	13.3%	0.6%	0.0%	0.0%	13.8%
\$75,000-100,000	0.0%	0.6%	1.1%	0.0%	0.0%	1.7%
\$100,000-125,000	1.1%	2.8%	0.0%	0.0%	0.0%	3.9%
\$125,000-150,000	0.6%	0.6%	0.6%	0.0%	0.0%	1.7%
\$150,000-200,000	0.6%	0.6%	0.6%	0.0%	0.0%	1.7%
\$200,000+	1.1%	0.0%	0.6%	0.0%	0.0%	1.7%
Total	37.0%	44.8%	18.2%	0.0%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.3%	1.2%	0.1%	0.0%	0.0%	6.6%
\$10,000-20,000	4.4%	2.4%	0.2%	0.0%	0.0%	7.1%
\$20,000-30,000	5.8%	9.0%	3.3%	0.8%	0.0%	18.9%
\$30,000-40,000	3.1%	5.4%	5.2%	4.6%	2.7%	21.0%
\$40,000-50,000	3.8%	1.4%	0.8%	0.3%	1.9%	8.2%
\$50,000-60,000	4.2%	2.6%	0.5%	0.0%	4.6%	12.0%
\$60,000-75,000	6.4%	2.2%	1.5%	0.0%	3.1%	13.2%
\$75,000-100,000	0.0%	6.5%	0.2%	1.1%	0.0%	7.8%
\$100,000-125,000	0.2%	0.5%	0.0%	0.0%	0.0%	0.6%
\$125,000-150,000	0.1%	0.1%	0.1%	0.0%	1.3%	1.5%
\$150,000-200,000	0.1%	0.1%	0.1%	2.2%	0.0%	2.4%
\$200,000+	0.3%	0.1%	0.1%	0.1%	0.1%	0.6%
Total	33.7%	31.5%	12.1%	9.0%	13.7%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	24	0	0	0	0	24
\$10,000-20,000	0	0	0	0	0	0
\$20,000-30,000	21	0	0	29	0	50
\$30,000-40,000	0	0	19	8	16	43
\$40,000-50,000	0	12	20	0	24	56
\$50,000-60,000	0	3	0	9	0	12
\$60,000-75,000	18	14	47	29	0	108
\$75,000-100,000	51	18	18	50	21	158
\$100,000-125,000	0	25	52	42	44	163
\$125,000-150,000	0	20	29	10	19	78
\$150,000-200,000	0	0	0	54	0	54
\$200,000+	0	0	18	0	0	18
Total	114	92	203	231	124	764

Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	64	16	6	1	0	87
\$10,000-20,000	51	10	0	0	0	61
\$20,000-30,000	68	147	5	0	0	220
\$30,000-40,000	11	30	11	0	0	52
\$40,000-50,000	37	54	9	0	0	100
\$50,000-60,000	0	90	48	0	0	138
\$60,000-75,000	13	90	11	15	0	129
\$75,000-100,000	18	28	1	0	9	56
\$100,000-125,000	7	81	29	0	1	118
\$125,000-150,000	6	6	6	0	0	18
\$150,000-200,000	9	1	0	0	0	10
\$200,000+	12	8	2	1	1	24
Total	296	561	128	17	11	1,013

Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	51	16	6	1	0	74
\$10,000-20,000	40	10	0	0	0	50
\$20,000-30,000	68	76	5	0	0	149
\$30,000-40,000	5	29	10	0	0	44
\$40,000-50,000	24	54	9	0	0	87
\$50,000-60,000	0	90	0	0	0	90
\$60,000-75,000	13	52	11	15	0	91
\$75,000-100,000	18	15	1	0	9	43
\$100,000-125,000	7	66	2	0	1	76
\$125,000-150,000	6	6	0	0	0	12
\$150,000-200,000	9	1	0	0	0	10
\$200,000+	2	2	1	1	1	17
Total	248	422	45	17	11	743

Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	88	16	6	1	0	111
\$10,000-20,000	51	10	0	0	0	61
\$20,000-30,000	89	147	5	29	0	270
\$30,000-40,000	11	30	30	8	16	95
\$40,000-50,000	37	66	29	0	24	156
\$50,000-60,000	0	93	48	9	0	150
\$60,000-75,000	31	104	58	44	0	237
\$75,000-100,000	69	46	19	50	30	214
\$100,000-125,000	7	106	81	42	45	281
\$125,000-150,000	6	26	35	10	19	96
\$150,000-200,000	9	1	0	54	0	64
\$200,000+	12	8	20	1	1	42
Total	410	653	331	248	135	1,777

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Percent Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.1%	0.0%	0.0%	0.0%	0.0%	3.1%
\$10,000-20,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$20,000-30,000	2.7%	0.0%	0.0%	3.8%	0.0%	6.5%
\$30,000-40,000	0.0%	0.0%	2.5%	1.0%	2.1%	5.6%
\$40,000-50,000	0.0%	1.6%	2.6%	0.0%	3.1%	7.3%
\$50,000-60,000	0.0%	0.4%	0.0%	1.2%	0.0%	1.6%
\$60,000-75,000	2.4%	1.8%	6.2%	3.8%	0.0%	14.1%
\$75,000-100,000	6.7%	2.4%	2.4%	6.5%	2.7%	20.7%
\$100,000-125,000	0.0%	3.3%	6.8%	5.5%	5.8%	21.3%
\$125,000-150,000	0.0%	2.6%	3.8%	1.3%	2.5%	10.2%
\$150,000-200,000	0.0%	0.0%	0.0%	7.1%	0.0%	7.1%
\$200,000+	0.0%	0.0%	2.4%	0.0%	0.0%	2.4%
Total	14.9%	12.0%	26.6%	30.2%	16.2%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6.3%	1.6%	0.6%	0.1%	0.0%	8.6%
\$10,000-20,000	5.0%	1.0%	0.0%	0.0%	0.0%	6.0%
\$20,000-30,000	6.7%	14.5%	0.5%	0.0%	0.0%	21.7%
\$30,000-40,000	1.1%	3.0%	1.1%	0.0%	0.0%	5.1%
\$40,000-50,000	3.7%	5.3%	0.9%	0.0%	0.0%	9.9%
\$50,000-60,000	0.0%	8.9%	4.7%	0.0%	0.0%	13.6%
\$60,000-75,000	1.3%	8.9%	1.1%	1.5%	0.0%	12.7%
\$75,000-100,000	1.8%	2.8%	0.1%	0.0%	0.9%	5.5%
\$100,000-125,000	0.7%	8.0%	2.9%	0.0%	0.1%	11.6%
\$125,000-150,000	0.6%	0.6%	0.6%	0.0%	0.0%	1.8%
\$150,000-200,000	0.9%	0.1%	0.0%	0.0%	0.0%	1.0%
\$200,000+	1.2%	0.8%	0.2%	0.1%	0.1%	2.4%
Total	29.2%	55.4%	12.6%	1.7%	1.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6.9%	2.2%	0.8%	0.1%	0.0%	10.0%
\$10,000-20,000	5.4%	1.3%	0.0%	0.0%	0.0%	6.7%
\$20,000-30,000	9.2%	10.2%	0.7%	0.0%	0.0%	20.1%
\$30,000-40,000	0.7%	3.9%	1.3%	0.0%	0.0%	5.9%
\$40,000-50,000	3.2%	7.3%	1.2%	0.0%	0.0%	11.7%
\$50,000-60,000	0.0%	12.1%	0.0%	0.0%	0.0%	12.1%
\$60,000-75,000	1.7%	7.0%	1.5%	2.0%	0.0%	12.2%
\$75,000-100,000	2.4%	2.0%	0.1%	0.0%	1.2%	5.8%
\$100,000-125,000	0.9%	8.9%	0.3%	0.0%	0.1%	10.2%
\$125,000-150,000	0.8%	0.8%	0.0%	0.0%	0.0%	1.6%
\$150,000-200,000	1.2%	0.1%	0.0%	0.0%	0.0%	1.3%
\$200,000+	0.9%	0.9%	0.1%	0.1%	0.1%	2.3%
Total	33.4%	56.8%	6.1%	2.3%	1.5%	100.0%

Percent Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.0%	0.9%	0.3%	0.1%	0.0%	6.2%
\$10,000-20,000	2.9%	0.6%	0.0%	0.0%	0.0%	3.4%
\$20,000-30,000	5.0%	8.3%	0.3%	1.6%	0.0%	15.2%
\$30,000-40,000	0.6%	1.7%	1.7%	0.5%	0.9%	5.3%
\$40,000-50,000	2.1%	3.7%	1.6%	0.0%	1.4%	8.8%
\$50,000-60,000	0.0%	5.2%	2.7%	0.5%	0.0%	8.4%
\$60,000-75,000	1.7%	5.9%	3.3%	2.5%	0.0%	13.3%
\$75,000-100,000	3.9%	2.6%	1.1%	2.8%	1.7%	12.0%
\$100,000-125,000	0.4%	6.0%	4.6%	2.4%	2.5%	15.8%
\$125,000-150,000	0.3%	1.5%	2.0%	0.6%	1.1%	5.4%
\$150,000-200,000	0.5%	0.1%	0.0%	3.0%	0.0%	3.6%
\$200,000+	0.7%	0.5%	1.1%	0.1%	0.1%	2.4%
Total	23.1%	36.7%	18.6%	14.0%	7.6%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	34	0	0	0	0	34
\$10,000-20,000	20	17	3	0	0	40
\$20,000-30,000	68	75	11	9	0	163
\$30,000-40,000	24	58	60	57	39	238
\$40,000-50,000	32	10	12	3	18	75
\$50,000-60,000	45	21	5	0	51	122
\$60,000-75,000	71	0	4	0	37	112
\$75,000-100,000	0	49	0	10	0	59
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	294	230	95	79	145	843

Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	22	13	0	0	0	35
\$10,000-20,000	30	8	0	0	0	38
\$20,000-30,000	0	14	27	0	0	41
\$30,000-40,000	19	6	1	1	2	29
\$40,000-50,000	6	0	0	0	0	6
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	0	25	14	0	0	39
\$75,000-100,000	0	30	3	0	0	33
\$100,000-125,000	3	5	0	0	0	8
\$125,000-150,000	1	2	1	0	19	23
\$150,000-200,000	2	1	0	30	0	33
\$200,000+	3	3	1	2	2	11
Total	86	114	47	33	23	303

Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	18	13	0	0	0	31
\$10,000-20,000	29	8	0	0	0	37
\$20,000-30,000	0	14	27	0	0	41
\$30,000-40,000	18	5	1	0	0	24
\$40,000-50,000	6	0	0	0	0	6
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	0	25	1	0	0	26
\$75,000-100,000	0	3	3	0	0	6
\$100,000-125,000	3	5	0	0	0	8
\$125,000-150,000	1	2	0	0	0	3
\$150,000-200,000	2	1	0	0	0	3
\$200,000+	3	2	1	1	0	7
Total	80	85	33	1	0	199

Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	56	13	0	0	0	69
\$10,000-20,000	50	25	3	0	0	78
\$20,000-30,000	68	89	38	9	0	204
\$30,000-40,000	43	64	61	58	41	267
\$40,000-50,000	38	10	12	3	18	81
\$50,000-60,000	45	28	5	0	51	129
\$60,000-75,000	71	25	18	0	37	151
\$75,000-100,000	0	79	3	10	0	92
\$100,000-125,000	3	5	0	0	0	8
\$125,000-150,000	1	2	1	0	19	23
\$150,000-200,000	2	1	0	30	0	33
\$200,000+	3	3	1	2	2	11
Total	380	344	142	112	168	1,146

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Percent Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%
\$10,000-20,000	2.4%	2.0%	0.4%	0.0%	0.0%	4.7%
\$20,000-30,000	8.1%	8.9%	1.3%	1.1%	0.0%	19.3%
\$30,000-40,000	2.8%	6.9%	7.1%	6.8%	4.6%	28.2%
\$40,000-50,000	3.8%	1.2%	1.4%	0.4%	2.1%	8.9%
\$50,000-60,000	5.3%	2.5%	0.6%	0.0%	6.0%	14.5%
\$60,000-75,000	8.4%	0.0%	0.5%	0.0%	4.4%	13.3%
\$75,000-100,000	0.0%	5.8%	0.0%	1.2%	0.0%	7.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	34.9%	27.3%	11.3%	9.4%	17.2%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.3%	4.3%	0.0%	0.0%	0.0%	11.6%
\$10,000-20,000	9.9%	2.6%	0.0%	0.0%	0.0%	12.5%
\$20,000-30,000	0.0%	4.6%	8.9%	0.0%	0.0%	13.5%
\$30,000-40,000	6.3%	2.0%	0.3%	0.3%	0.7%	9.6%
\$40,000-50,000	2.0%	0.0%	0.0%	0.0%	0.0%	2.0%
\$50,000-60,000	0.0%	2.3%	0.0%	0.0%	0.0%	2.3%
\$60,000-75,000	0.0%	8.3%	4.6%	0.0%	0.0%	12.9%
\$75,000-100,000	0.0%	9.9%	1.0%	0.0%	0.0%	10.9%
\$100,000-125,000	1.0%	1.7%	0.0%	0.0%	0.0%	2.6%
\$125,000-150,000	0.3%	0.7%	0.3%	0.0%	6.3%	7.6%
\$150,000-200,000	0.7%	0.3%	0.0%	9.9%	0.0%	10.9%
\$200,000+	1.0%	1.0%	0.3%	0.7%	0.7%	3.6%
Total	28.4%	37.6%	15.5%	10.9%	7.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.0%	6.5%	0.0%	0.0%	0.0%	15.6%
\$10,000-20,000	14.6%	4.0%	0.0%	0.0%	0.0%	18.6%
\$20,000-30,000	0.0%	7.0%	13.6%	0.0%	0.0%	20.6%
\$30,000-40,000	9.0%	2.5%	0.5%	0.0%	0.0%	12.1%
\$40,000-50,000	3.0%	0.0%	0.0%	0.0%	0.0%	3.0%
\$50,000-60,000	0.0%	3.5%	0.0%	0.0%	0.0%	3.5%
\$60,000-75,000	0.0%	12.6%	0.5%	0.0%	0.0%	13.1%
\$75,000-100,000	0.0%	1.5%	1.5%	0.0%	0.0%	3.0%
\$100,000-125,000	1.5%	2.5%	0.0%	0.0%	0.0%	4.0%
\$125,000-150,000	0.5%	1.0%	0.0%	0.0%	0.0%	1.5%
\$150,000-200,000	1.0%	0.5%	0.0%	0.0%	0.0%	1.5%
\$200,000+	1.5%	1.0%	0.5%	0.5%	0.0%	3.5%
Total	40.2%	42.7%	16.6%	0.5%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.9%	1.1%	0.0%	0.0%	0.0%	6.0%
\$10,000-20,000	4.4%	2.2%	0.3%	0.0%	0.0%	6.8%
\$20,000-30,000	5.9%	7.8%	3.3%	0.8%	0.0%	17.8%
\$30,000-40,000	3.8%	5.6%	5.3%	5.1%	3.6%	23.3%
\$40,000-50,000	3.3%	0.9%	1.0%	0.3%	1.6%	7.1%
\$50,000-60,000	3.9%	2.4%	0.4%	0.0%	4.5%	11.3%
\$60,000-75,000	6.2%	2.2%	1.6%	0.0%	3.2%	13.2%
\$75,000-100,000	0.0%	6.9%	0.3%	0.9%	0.0%	8.0%
\$100,000-125,000	0.3%	0.4%	0.0%	0.0%	0.0%	0.7%
\$125,000-150,000	0.1%	0.2%	0.1%	0.0%	1.7%	2.0%
\$150,000-200,000	0.2%	0.1%	0.0%	2.6%	0.0%	2.9%
\$200,000+	0.3%	0.3%	0.1%	0.2%	0.2%	1.0%
Total	33.2%	30.0%	12.4%	9.8%	14.7%	100.0%

HISTA 2.2 Summary Data Strasburg town, Virginia

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Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	20	0	0	1	0	21
\$10,000-20,000	0	0	0	0	0	0
\$20,000-30,000	15	0	0	24	0	39
\$30,000-40,000	0	0	18	8	18	44
\$40,000-50,000	0	11	15	0	24	50
\$50,000-60,000	0	2	0	7	0	9
\$60,000-75,000	13	13	44	28	0	98
\$75,000-100,000	57	16	23	53	24	173
\$100,000-125,000	0	21	50	41	43	155
\$125,000-150,000	0	19	37	12	25	93
\$150,000-200,000	0	0	0	61	0	61
\$200,000+	0	0	19	0	0	19
Total	105	82	206	235	134	762

Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	72	14	7	1	0	94
\$10,000-20,000	50	8	0	0	0	58
\$20,000-30,000	67	136	7	0	0	210
\$30,000-40,000	15	39	16	0	0	70
\$40,000-50,000	39	56	8	0	0	103
\$50,000-60,000	0	99	51	0	0	150
\$60,000-75,000	18	95	9	18	0	140
\$75,000-100,000	22	36	2	0	10	70
\$100,000-125,000	7	90	33	0	1	131
\$125,000-150,000	9	8	9	1	0	27
\$150,000-200,000	12	1	0	0	1	14
\$200,000+	16	10	3	0	0	29
Total	327	592	145	20	12	1,096

Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	57	14	7	1	0	79
\$10,000-20,000	39	8	0	0	0	47
\$20,000-30,000	67	72	7	0	0	146
\$30,000-40,000	9	36	12	0	0	57
\$40,000-50,000	25	56	8	0	0	89
\$50,000-60,000	0	99	0	0	0	99
\$60,000-75,000	18	57	9	18	0	102
\$75,000-100,000	22	20	2	0	10	54
\$100,000-125,000	7	75	2	0	1	85
\$125,000-150,000	9	8	3	1	0	21
\$150,000-200,000	12	1	0	0	1	14
\$200,000+	11	7	1	0	0	19
Total	276	453	51	20	12	812

Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	92	14	7	2	0	115
\$10,000-20,000	50	8	0	0	0	58
\$20,000-30,000	82	136	7	24	0	249
\$30,000-40,000	15	39	34	8	18	114
\$40,000-50,000	39	67	23	0	24	153
\$50,000-60,000	0	101	51	7	0	159
\$60,000-75,000	31	108	53	46	0	238
\$75,000-100,000	79	52	25	53	34	243
\$100,000-125,000	7	111	83	41	44	286
\$125,000-150,000	9	27	46	13	25	120
\$150,000-200,000	12	1	0	61	1	75
\$200,000+	16	10	22	0	0	48
Total	432	674	351	255	146	1,858

HISTA 2.2 Summary Data Strasburg town, Virginia

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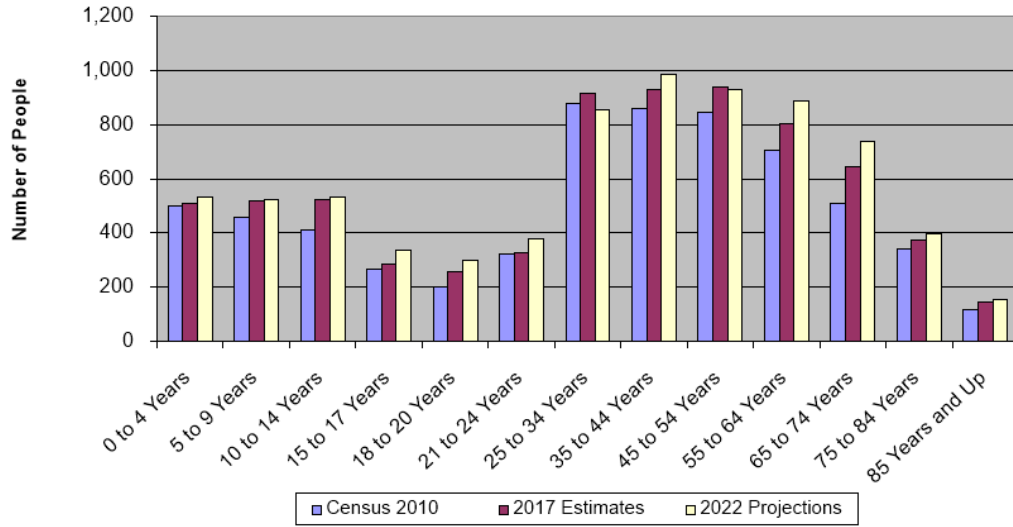
Percent Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.6%	0.0%	0.0%	0.1%	0.0%	2.8%
\$10,000-20,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$20,000-30,000	2.0%	0.0%	0.0%	3.1%	0.0%	5.1%
\$30,000-40,000	0.0%	0.0%	2.4%	1.0%	2.4%	5.8%
\$40,000-50,000	0.0%	1.4%	2.0%	0.0%	3.1%	6.6%
\$50,000-60,000	0.0%	0.3%	0.0%	0.9%	0.0%	1.2%
\$60,000-75,000	1.7%	1.7%	5.8%	3.7%	0.0%	12.9%
\$75,000-100,000	7.5%	2.1%	3.0%	7.0%	3.1%	22.7%
\$100,000-125,000	0.0%	2.8%	6.6%	5.4%	5.6%	20.3%
\$125,000-150,000	0.0%	2.5%	4.9%	1.6%	3.3%	12.2%
\$150,000-200,000	0.0%	0.0%	0.0%	8.0%	0.0%	8.0%
\$200,000+	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%
Total	13.8%	10.8%	27.0%	30.8%	17.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	6.6%	1.3%	0.6%	0.1%	0.0%	8.6%
\$10,000-20,000	4.6%	0.7%	0.0%	0.0%	0.0%	5.3%
\$20,000-30,000	6.1%	12.4%	0.6%	0.0%	0.0%	19.2%
\$30,000-40,000	1.4%	3.6%	1.5%	0.0%	0.0%	6.4%
\$40,000-50,000	3.6%	5.1%	0.7%	0.0%	0.0%	9.4%
\$50,000-60,000	0.0%	9.0%	4.7%	0.0%	0.0%	13.7%
\$60,000-75,000	1.6%	8.7%	0.8%	1.6%	0.0%	12.8%
\$75,000-100,000	2.0%	3.3%	0.2%	0.0%	0.9%	6.4%
\$100,000-125,000	0.6%	8.2%	3.0%	0.0%	0.1%	12.0%
\$125,000-150,000	0.8%	0.7%	0.8%	0.1%	0.0%	2.5%
\$150,000-200,000	1.1%	0.1%	0.0%	0.0%	0.1%	1.3%
\$200,000+	1.5%	0.9%	0.3%	0.0%	0.0%	2.6%
Total	29.8%	54.0%	13.2%	1.8%	1.1%	100.0%

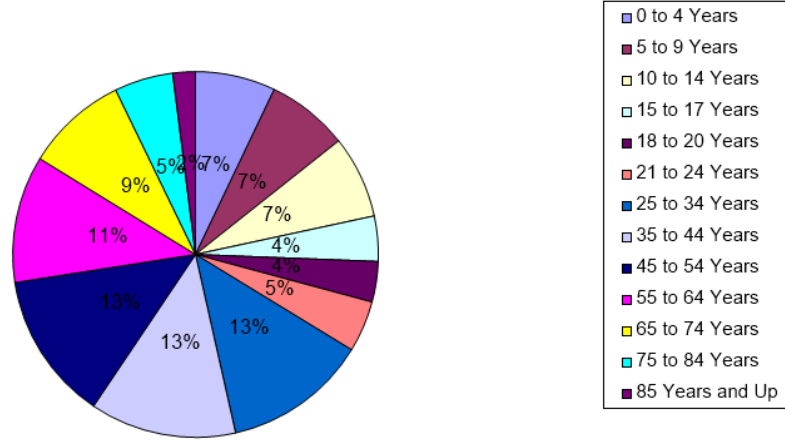
Percent Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.0%	1.7%	0.9%	0.1%	0.0%	9.7%
\$10,000-20,000	4.8%	1.0%	0.0%	0.0%	0.0%	5.8%
\$20,000-30,000	8.3%	8.9%	0.9%	0.0%	0.0%	18.0%
\$30,000-40,000	1.1%	4.4%	1.5%	0.0%	0.0%	7.0%
\$40,000-50,000	3.1%	6.9%	1.0%	0.0%	0.0%	11.0%
\$50,000-60,000	0.0%	12.2%	0.0%	0.0%	0.0%	12.2%
\$60,000-75,000	2.2%	7.0%	1.1%	2.2%	0.0%	12.6%
\$75,000-100,000	2.7%	2.5%	0.2%	0.0%	1.2%	6.7%
\$100,000-125,000	0.9%	9.2%	0.2%	0.0%	0.1%	10.5%
\$125,000-150,000	1.1%	1.0%	0.4%	0.1%	0.0%	2.6%
\$150,000-200,000	1.5%	0.1%	0.0%	0.0%	0.1%	1.7%
\$200,000+	1.4%	0.9%	0.1%	0.0%	0.0%	2.3%
Total	34.0%	55.8%	6.3%	2.5%	1.5%	100.0%

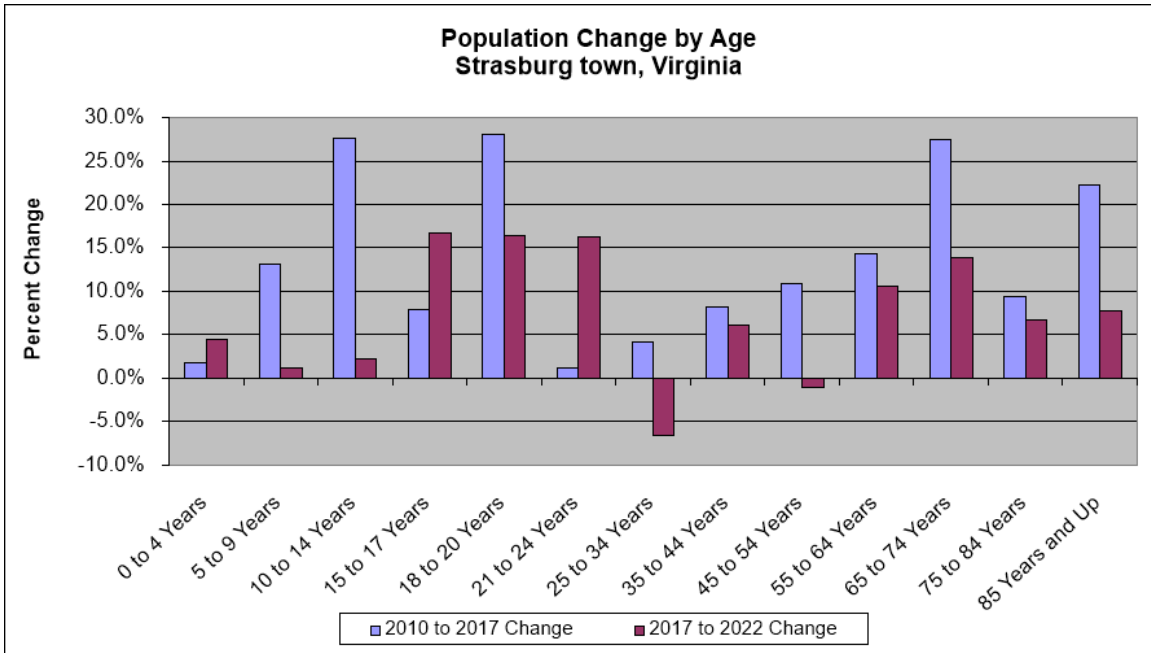
Percent Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.0%	0.8%	0.4%	0.1%	0.0%	6.2%
\$10,000-20,000	2.7%	0.4%	0.0%	0.0%	0.0%	3.1%
\$20,000-30,000	4.4%	7.3%	0.4%	1.3%	0.0%	13.4%
\$30,000-40,000	0.8%	2.1%	1.8%	0.4%	1.0%	6.1%
\$40,000-50,000	2.1%	3.6%	1.2%	0.0%	1.3%	8.2%
\$50,000-60,000	0.0%	5.4%	2.7%	0.4%	0.0%	8.6%
\$60,000-75,000	1.7%	5.8%	2.9%	2.5%	0.0%	12.8%
\$75,000-100,000	4.3%	2.8%	1.3%	2.9%	1.8%	13.1%
\$100,000-125,000	0.4%	6.0%	4.5%	2.2%	2.4%	15.4%
\$125,000-150,000	0.5%	1.5%	2.5%	0.7%	1.3%	6.5%
\$150,000-200,000	0.6%	0.1%	0.0%	3.3%	0.1%	4.0%
\$200,000+	0.9%	0.5%	1.2%	0.0%	0.0%	2.6%
Total	23.3%	36.3%	18.9%	13.7%	7.9%	100.0%

Population by Age Strasburg town, Virginia



2017 Population by Age Strasburg town, Virginia





www.ribbondata.com

POPULATION DATA

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Population by Age & Sex Strasburg town, Virginia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	247	251	498	0 to 4 Years	250	257	507	0 to 4 Years	270	260	530
5 to 9 Years	220	238	458	5 to 9 Years	255	263	518	5 to 9 Years	259	265	524
10 to 14 Years	203	206	409	10 to 14 Years	259	263	522	10 to 14 Years	264	270	534
15 to 17 Years	150	115	265	15 to 17 Years	141	145	286	15 to 17 Years	165	169	334
18 to 20 Years	107	93	200	18 to 20 Years	130	126	256	18 to 20 Years	150	148	298
21 to 24 Years	138	183	321	21 to 24 Years	169	156	325	21 to 24 Years	186	192	378
25 to 34 Years	425	451	876	25 to 34 Years	428	485	913	25 to 34 Years	423	430	853
35 to 44 Years	400	457	857	35 to 44 Years	451	476	927	35 to 44 Years	465	519	984
45 to 54 Years	411	436	847	45 to 54 Years	444	495	939	45 to 54 Years	440	489	929
55 to 64 Years	345	358	703	55 to 64 Years	388	416	804	55 to 64 Years	418	471	889
65 to 74 Years	223	284	507	65 to 74 Years	297	349	646	65 to 74 Years	343	393	736
75 to 84 Years	136	204	340	75 to 84 Years	157	215	372	75 to 84 Years	172	225	397
85 Years and Up	33	84	117	85 Years and Up	45	98	143	85 Years and Up	49	105	154
Total	3,038	3,360	6,398	Total	3,414	3,744	7,158	Total	3,604	3,936	7,540
62+ Years	n/a	n/a	1,169	62+ Years	n/a	n/a	1,379	62+ Years	n/a	n/a	1,530
Median Age:			37.0	Median Age:			37.7	Median Age:			38.2

Source: Claritas, Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
Tel: 916-880-1644

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Percent Population by Age & Sex Strasburg town, Virginia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.9%	3.9%	7.8%	0 to 4 Years	3.5%	3.6%	7.1%	0 to 4 Years	3.6%	3.4%	7.0%
5 to 9 Years	3.4%	3.7%	7.2%	5 to 9 Years	3.6%	3.7%	7.2%	5 to 9 Years	3.4%	3.5%	6.9%
10 to 14 Years	3.2%	3.2%	6.4%	10 to 14 Years	3.6%	3.7%	7.3%	10 to 14 Years	3.5%	3.6%	7.1%
15 to 17 Years	2.3%	1.8%	4.1%	15 to 17 Years	2.0%	2.0%	4.0%	15 to 17 Years	2.2%	2.2%	4.4%
18 to 20 Years	1.7%	1.5%	3.1%	18 to 20 Years	1.8%	1.8%	3.6%	18 to 20 Years	2.0%	2.0%	4.0%
21 to 24 Years	2.2%	2.9%	5.0%	21 to 24 Years	2.4%	2.2%	4.5%	21 to 24 Years	2.5%	2.5%	5.0%
25 to 34 Years	6.6%	7.0%	13.7%	25 to 34 Years	6.0%	6.8%	12.8%	25 to 34 Years	5.6%	5.7%	11.3%
35 to 44 Years	6.3%	7.1%	13.4%	35 to 44 Years	6.3%	6.6%	13.0%	35 to 44 Years	6.2%	6.9%	13.1%
45 to 54 Years	6.4%	6.8%	13.2%	45 to 54 Years	6.2%	6.9%	13.1%	45 to 54 Years	5.8%	6.5%	12.3%
55 to 64 Years	5.4%	5.6%	11.0%	55 to 64 Years	5.4%	5.8%	11.2%	55 to 64 Years	5.5%	6.2%	11.8%
65 to 74 Years	3.5%	4.4%	7.9%	65 to 74 Years	4.1%	4.9%	9.0%	65 to 74 Years	4.5%	5.2%	9.8%
75 to 84 Years	2.1%	3.2%	5.3%	75 to 84 Years	2.2%	3.0%	5.2%	75 to 84 Years	2.3%	3.0%	5.3%
85 Years and Up	0.5%	1.3%	1.8%	85 Years and Up	0.6%	1.4%	2.0%	85 Years and Up	0.6%	1.4%	2.0%
Total	47.5%	52.5%	100.0%	Total	47.7%	52.3%	100.0%	Total	47.8%	52.2%	100.0%
62+ Years	n/a	n/a	18.3%	62+ Years	n/a	n/a	19.3%	62+ Years	n/a	n/a	20.3%

Source: Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
Tel: 916-880-1644

POPULATION DATA

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Changes in Population by Age & Sex Strasburg town, Virginia									
Estimated Change - 2010 to 2017					Projected Change - 2017 to 2022				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	3	6	9	1.8%	0 to 4 Years	20	3	23	4.5%
5 to 9 Years	35	25	60	13.1%	5 to 9 Years	4	2	6	1.2%
10 to 14 Years	56	57	113	27.6%	10 to 14 Years	5	7	12	2.3%
15 to 17 Years	-9	30	21	7.9%	15 to 17 Years	24	24	48	16.8%
18 to 20 Years	23	33	56	28.0%	18 to 20 Years	20	22	42	16.4%
21 to 24 Years	31	-27	4	1.2%	21 to 24 Years	17	36	53	16.3%
25 to 34 Years	3	34	37	4.2%	25 to 34 Years	-5	-55	-60	-6.6%
35 to 44 Years	51	19	70	8.2%	35 to 44 Years	14	43	57	6.1%
45 to 54 Years	33	59	92	10.9%	45 to 54 Years	-4	-6	-10	-1.1%
55 to 64 Years	43	58	101	14.4%	55 to 64 Years	30	55	85	10.6%
65 to 74 Years	74	65	139	27.4%	65 to 74 Years	46	44	90	13.9%
75 to 84 Years	21	11	32	9.4%	75 to 84 Years	15	10	25	6.7%
85 Years and Up	12	14	26	22.2%	85 Years and Up	4	7	11	7.7%
Total	376	384	760	11.9%	Total	190	192	382	5.3%
62+ Years	n/a	n/a	210	18.0%	62+ Years	n/a	n/a	151	10.9%

Source: Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
Tel: 916-880-1644

ADDENDUM F

National Flood Hazard Layer FIRMette



Legend

SEE FIRM REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) <i>Zone X, Y, APD</i>
	With BFE or Depth <i>Zone A-E, AE, AO, AH, VE, VE1, VE2</i>
	Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD	0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
	Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
	Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
	Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS	Area of Minimal Flood Hazard <i>Zone X</i>
	Effective LOMRs
OTHER AREAS	Area of Undetermined Flood Hazard <i>Zone D</i>
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Wall
OTHER FEATURES	Cross Sections with 1% Annual Chance Water Surface Elevation
	Coastal Transect
	Base Flood Elevation Line (BFE)
	Limit of Study
OTHER FEATURES	Jurisdiction Boundary
	Coastal Transect Baseline
OTHER FEATURES	Profile Baseline
	Hydrographic Feature
MAP PANELS	Digital Data Available
	No Digital Data Available
	Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/19/2019 at 11:05:33 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.