

**Need and Demand Analysis For
Daffodil Gardens Phase Two
Fiddlers Green Road
Gloucester, Virginia 23061**

**Prepared For
Chesapeake Bay Housing, Inc.
P.O. Box 1260
Urbanna, Virginia 23175**

Effective Date
March 1, 2019

Date of Report
March 13, 2019

Prepared By

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March 13, 2019

Mr. Joshua Gemerek
Chesapeake Bay Housing, Inc.
P.O. Box 1260
Urbanna, Virginia 23175

Dear Mr. Gemerek:

Following is a market study which was completed for Chesapeake Bay Housing, Inc., under the guidelines set forth by the Virginia Housing Development Authority. The subject will be located at Fiddlers Green Road in Gloucester, Virginia. The subject is a proposed Low Income Housing Tax Credit Development targeting seniors at 40, 50 and 60 percent of the area median income. The subject will consist of one three-story elevator building containing 40 units, a meeting room, computer room, laundry facility, library and maintenance area. The building will have brick and cementitious siding exterior and composition shingle roof. Unit amenities will include refrigerator, range/oven, dishwasher, carpet, blinds, ceiling fans, coat closet, pull cords and safety bars. Project amenities will include meeting room, picnic area, neighborhood network, service coordinator, computer room, laundry facility, on-site management, on-site maintenance, intercom/electronic entry, video surveillance, library 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 (Edwin E. Walker and Samuel T. Gill) 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 Samuel T. Gill and Edwin E. Walker while visiting the site on March 1, 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.

Handwritten signature of Edwin E. Walker in cursive script.

Edwin E. Walker
Market Analyst

Handwritten signature of Samuel T. Gill in cursive script.

Samuel T. Gill
Market Analyst

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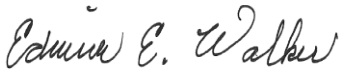
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CERTIFICATION


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 Gloucester.

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.



Edwin E. Walker
Market Analyst



Samuel T. Gill
Market Analyst

Tax ID Number: 43-1352932

March 13, 2019

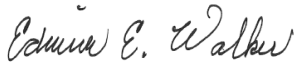
IDENTITY OF INTEREST

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.



Edwin E. Walker
Market Analyst



Samuel T. Gill
Market Analyst

March 13, 2019



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

Gill Group

March 13, 2019

PART A:
EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market exists for the proposed construction of a 40-unit development designed for seniors 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, Daffodil Gardens Phase Two, is a proposed Low Income Housing Tax Credit senior development that will contain 40 rental 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, or between \$15,570 and \$36,000. In addition, the developer is electing to use the income-average minimum set-aside option. The subject's proposed rent/income designation level is 54 percent.

Daffodil Gardens Phase Two will be comprised of one three-story elevator building containing 40 units, meeting room, computer room, laundry facility, library and maintenance area. The building will be of frame construction with brick and cementitious siding exteriors and composition 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 |
| 1/1 | 4 | 670 | 40% | \$562 | \$519 | \$119 | \$400 |
| 1/1 | 7 | 670 | 50% | \$703 | \$654 | \$119 | \$535 |
| 1/1 | 1 | 670 | 60% | \$843 | \$734 | \$119 | \$615 |
| 2/1.5 | 9 | 906 | 50% | \$843 | \$792 | \$152 | \$640 |
| 2/1.5 | 8 | 906 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 9 | 951 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 2 | 1,005 | 60% | \$1,012 | \$857 | \$152 | \$705 |

**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. All proposed rents are below the maximum allowable LIHTC rent. The subject property will attract residents with incomes between \$15,570 and \$36,000. In addition, the developer is electing to use the income-average minimum set-aside option. The subject's proposed rent/income designation level is 54 percent.*

Income Averaging

The developer has committed to providing one- and two-bedroom units at 40, 50 and 60 percent of the area median income. The Consolidated Appropriations Act of 2018 permanently established income averaging as a third minimum set-aside election for new developments. Income averaging allows credit-qualified units to serve households earning as much as 80 percent of the area median income so long as the average imputed income limit of the property is 60 percent or less of the AMI. Owners electing income averaging must commit to having at least 40 percent of the units affordable to eligible tenants. The subject's proposed rent/income designation level is 54 percent, and the units will qualify for the income averaging set aside. As noted in the capture rate calculations included on Page 66, the capture rate all units is 11.9 percent and is considered good.

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. The current vacancy rate in surveyed subsidized/income-restricted apartment complexes is zero percent. The current vacancy rate in surveyed market-rate apartment complexes is 2.1 percent.

The proposed development will not have an adverse impact on the market area. There is one senior income-restricted development in the market area. Daffodil Gardens I is a senior Section 202 property containing one-bedroom units. The property is designated for seniors 62 and older and contains subsidies for all units. Therefore, will not directly compete with the subject. In addition, the development is currently 100 percent occupied and maintains a waiting list with 166 applicants. There were no other senior affordable developments in the market area; therefore, the market area is not saturated.

Market Feasibility

The following table shows the net demand by bedroom type.

| CAPTURE RATE BY INCOME LIMITS | | | | | | |
|-------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|
| | 1BR @ 40% (\$15,570 - \$24,000) | 1BR @ 50% (\$19,620 - \$30,000) | 1BR @ 60% (\$22,020 - \$36,000) | 2BR @ 50% (\$23,760 - \$24,000) | 2BR @ 60% (\$25,710 - \$36,000) | Project Total (\$15,570 to \$36,000) |
| All Units at Subject | 6.7% | 12.7% | 1.5% | 27.9% | 39.3% | 11.9% |

Overall the market shows a net demand of 335 units for proposed units at or below 60 percent of the area median income. The subject is a proposed development that will contain 40 units. The overall capture rate for all units at or below 60 percent is 11.9 percent. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the demand for the units within the market. It is believed that the property will meet the demand for affordable housing in the market area.

Evaluation of Project

The subject will be located on Fiddlers Green Road. Therefore, the subject will have average visibility and easy access. The subject's site plan and project design will be similar to competing apartment developments. The subject's unit mix of one- and two-bedroom units will be suitable in the market. The subject's unit and project amenities will be competitive with the surveyed comparables. The subject's rents will provide a good value to prospective tenants.

Positive/Negative Attributes

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

Weaknesses: There are no apparent weaknesses.

Conclusion

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

- The subject's design and amenities will be competitive with other existing projects. Therefore, no modifications to the subject are necessary.
- Daffodil Gardens Phase Two is a proposed 40-unit Low Income Housing Tax Credit senior complex. Based on the occupancy level of existing affordable senior apartment complexes that were surveyed, the projected population and household growth and the economic factors, it is believed that when construction is completed, the subject property will meet the demand for affordable housing in the market area. In addition, there was only one other affordable senior housing development in the market area. Therefore, it appears there is a lack of affordable housing for seniors 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 for affordable senior properties, 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 Chesapeake Bay Housing, Inc. The intended users of the report are Chesapeake Bay Housing, Inc. 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 March 1, 2019.
- Subject of the assignment and its relevant characteristics: The subject property is a proposed 40-unit apartment complex to be known as Daffodil Gardens Phase Two. It will be located on Fiddlers Green Road, which is located east of Braxton Lane and north of Fiddlers Green Road. Its physical address will be Fiddlers Green Road.
- 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 constructed as indicated in the Scope of Work.

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

The following hypothetical condition are used in this market study consultation assignment:

- There are no hypothetical conditions utilized in this analysis.

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.

Samuel T. 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 March 1, 2019 Eric E. Walker, a Market Analyst, conducted an exterior inspection of the subject property site to determine the property's physical and functional characteristics.
- 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 March 1, 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, Samuel T. Gill, or one of his 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:

PROPERTY DESCRIPTION

PROPERTY DESCRIPTION

Project Name: Daffodil Gardens Phase Two
Location: Fiddlers Green Road
Gloucester, Virginia
Project Type: Senior
Construction Type: New Construction
Developer: Chesapeake Bay Housing, Inc.
Area Median Family Income: \$75,000

The subject, Daffodil Gardens Phase Two, is a proposed Low Income Housing Tax Credit senior development that will contain 40 rental 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, or between \$15,570 and \$36,000. In addition, the developer is electing to use the income-average minimum set-aside option. The subject's proposed rent/income designation level is 54 percent.

Project Design

Daffodil Gardens Phase Two will be comprised of one three-story elevator building containing 40 units, a meeting room, computer room, laundry facility, library and maintenance area. The building will be of frame construction with brick and cementitious siding exteriors and composition shingle roof. The property is not a scattered site development.

Unit Features, Project Amenities and Services

Each unit will contain the following amenities: refrigerator, range/oven, dishwasher, carpet, blinds, ceiling fans, coat closet, pull cords and safety bars.

Common Amenities and Services

The property will provide the following project amenities: meeting room, picnic area, neighborhood network, service coordinator, computer room, laundry facility, on-site management, on-site maintenance, intercom/electronic entry, video surveillance, library and gazebo.

Parking

The complex will contain open asphalt parking areas.

Utilities

The following table describes the project's proposed utility combination.

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

Unit Mix, Size and Rent Structure

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 |
| 1/1 | 4 | 670 | 40% | \$562 | \$519 | \$119 | \$400 |
| 1/1 | 7 | 670 | 50% | \$703 | \$654 | \$119 | \$535 |
| 1/1 | 1 | 670 | 60% | \$843 | \$734 | \$119 | \$615 |
| 2/1.5 | 9 | 906 | 50% | \$843 | \$792 | \$152 | \$640 |
| 2/1.5 | 8 | 906 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 9 | 951 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 2 | 1,005 | 60% | \$1,012 | \$857 | \$152 | \$705 |

**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. All proposed rents are below the maximum allowable LIHTC rent. The subject property will attract residents with incomes between \$15,570 and \$36,000. In addition, the developer is electing to use the income-average minimum set-aside option. The subject's proposed rent/income designation level is 54 percent.*

The subject property will attract senior residents with incomes between \$15,570 and \$36,000.

| LIHTC INCOME LIMITS | | | |
|----------------------|----------|----------|----------|
| Person in Households | 40% | 50% | 60% |
| 1 | \$21,000 | \$26,250 | \$31,500 |
| 2 | \$24,000 | \$30,000 | \$36,000 |
| 3 | \$27,000 | \$33,750 | \$40,500 |
| 4 | \$30,000 | \$37,500 | \$45,000 |
| 5 | \$32,400 | \$40,500 | \$48,600 |
| 6 | \$34,800 | \$43,500 | \$52,200 |

Source: HUD

Tenant Services

The subject will offer a service coordinator and neighborhood network. Case management will be provided by Bay Aging services on-site at no additional cost to residents. Options Counseling serves as the point of entry for all Bay Aging services, which is a program that links senior citizens and disabled adults and their caregivers to a broad inventory of available community resources. Residents will be provided information and education on a variety of affordable community-based low-cost services such as transportation, food delivery programs, etc.). By accessing low-cost community living programs, residents will be able to conserve and prioritize personal financial resources for other essential costs of living. Counseling services will be provided by the Middle Peninsula-Northern Neck Community Services Board on-site. Fees vary depending on services provided. The following mental health services will be provided: Prevention, Education, Training, Consulting, Case Management, Residential Support, Vocational, Day and Emergency Support. The Middle Peninsula – Northern Neck Community Services Board services are designed to support individual living in the community in order to achieve and maintain independence. Furthermore, the Gloucester Adult Day Care will provide services at the Bay Aging Gloucester Adult Day Care, which is located adjacent to the site. Gloucester Adult Day Care provides care and support for adults (18 years and older) who, due to frailty or physical disability, require assistance during the day. The center is licensed and Medicaid-certified with a registered nurse on staff. Adult Day Health Services are rendered on a sliding fee scale basis when funding is available and are reimbursed through Medicaid (if approved). This is a relatively low-cost alternative to expensive institutional care (nursing home and assisted living). In addition, if transportation is required, residents will have access to public transit through Bay Transit for a small fee. Additional information regarding these services can be found in Addendum D.

Location/Site Characteristics

The property site contains approximately 217,974 square feet, or 5.004 acres and is currently zoned MF-1, Multifamily. The subject is located on one single site. It is not a scattered site development. The subject is located in Census Tract #1002.02

The neighborhood is a mixture of multifamily properties, commercial properties and vacant land. Vacant land is located north of the site. Farm land is located south of the site. Daffodil Gardens I, Bay Transit, Riverside Walter Reed Hospital and Food Lion are located east of the site. Bay Aging Gloucester Adult Day Care is located west of the site. The neighborhood is 75 percent built up. Commercial properties make up approximately 50 percent of the land use, and multifamily properties comprise about 25 percent. The remaining 25 percent is vacant land. The area is mostly suburban. The subject will be located along Fiddlers Green Road. Therefore, the subject will have average visibility and easy access.

PART D:
SITE EVALUATION

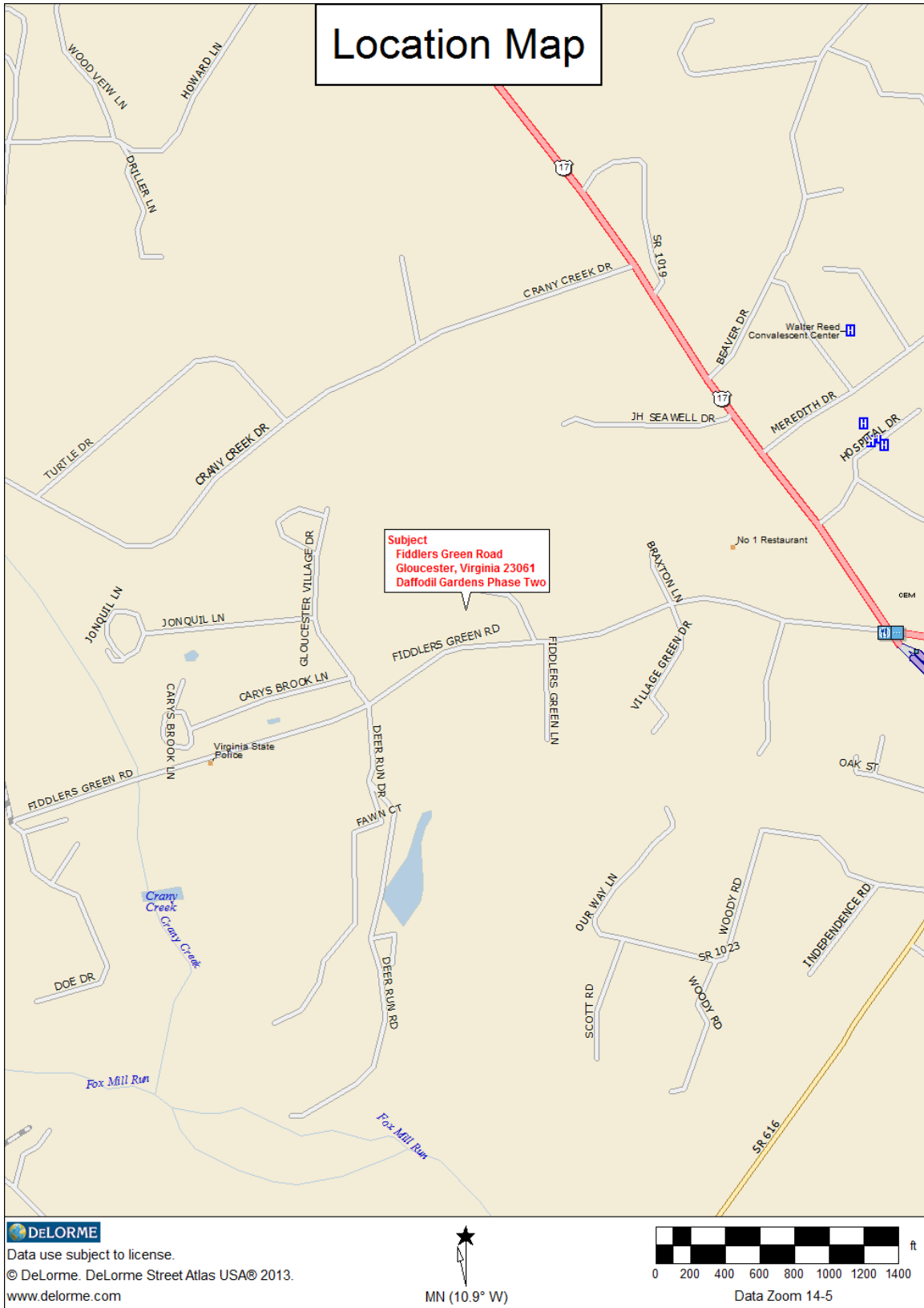
SITE EVALUATION

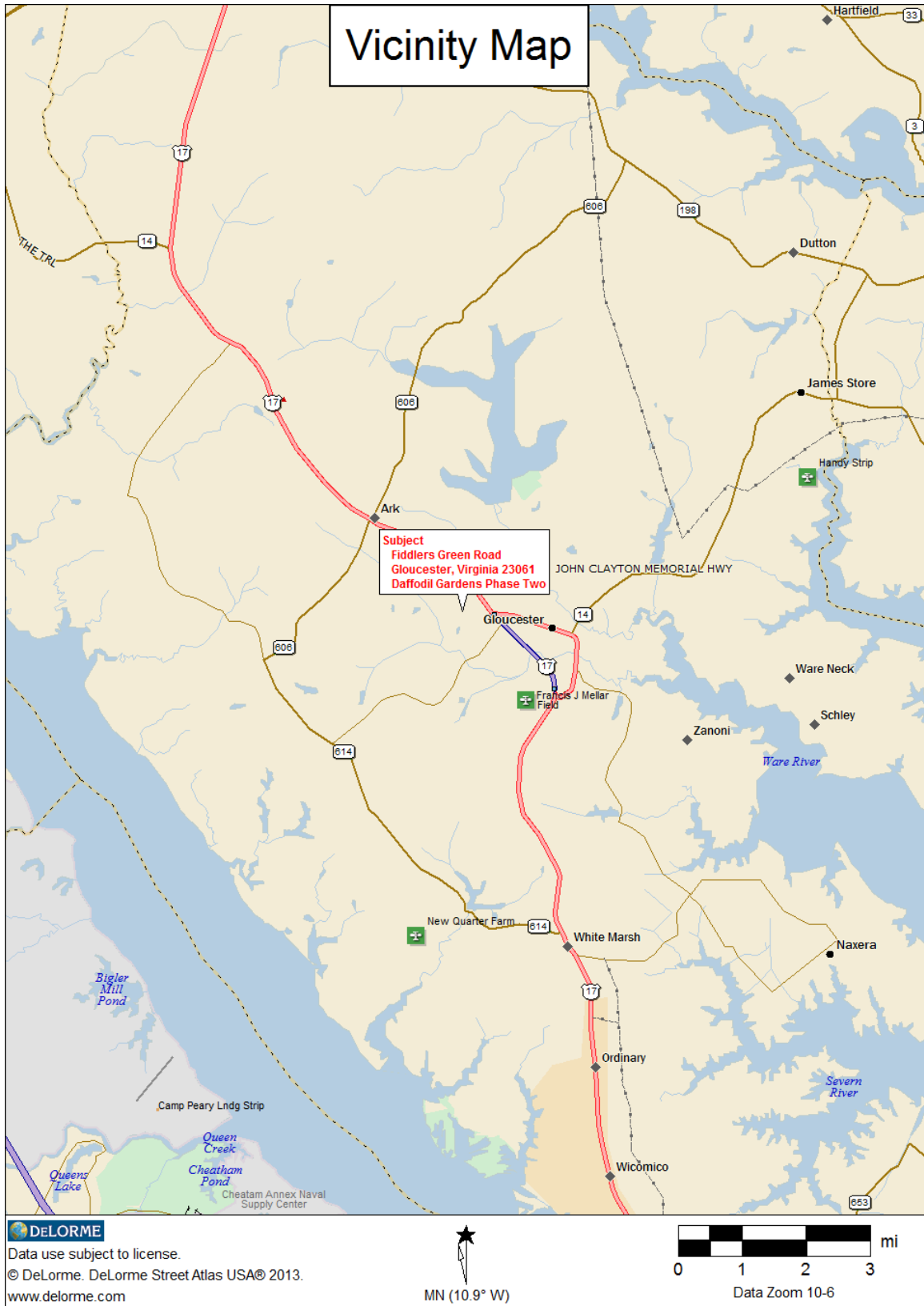
Project Location

The proposed development will contain 40 senior units in Gloucester, Virginia. Gloucester is located in the eastern portion of the State of Virginia. The County of Gloucester is located in the eastern portion of Virginia. The nearest cities include the following: Gloucester Point, Mathews, Yorktown, Saluda, Williamsburg, Deltaville and Gwynn. Gloucester County has the following boundaries: North – Middlesex and King and Queen Counties; East – Mathews County; South – York County; and West – King and Queen County, James City County and York County.

The primary market area consists of Gloucester County. The market area has the following borders: North – Middlesex and King and Queen Counties; East – Mathews County; South – York County; and West – King and Queen County, James City County and York County.

Gloucester is served by U.S. Highway 17 and State Highways 3, 14, 33, 198, 216, and 374. The subject will be located in the western portion of the CDP. The subject site is located along Fiddlers Green Road.





Community and Site Information

Site Characteristics

The site is in a primarily commercial neighborhood in the western portion of the County of Gloucester. The subject site is located along Fiddlers Green Road.

The property is easily accessed via Fiddlers Green Road, which provides access to Braxton Lane. Braxton Lane provides access to Fiddlers Green Road, which in turn provides access to U.S. Highway 17, a major thoroughfare throughout the county.

The property site contains approximately 217,974 square feet, or 5.004 and is currently zoned MF-1, Multifamily. The subject is located on one single site. It is not a scattered site development. The subject site is located in Census Tract #1002.02

Surrounding Land Uses

The neighborhood is a mixture of multifamily properties, commercial properties and vacant land. Vacant land is located north of the site. Farm land is located south of the site. Daffodil Gardens I, Bay Transit, Riverside Walter Reed Hospital and Food Lion are located east of the site. Bay Aging Gloucester Adult Day Care is located west of the site. The neighborhood is 75 percent built up. Commercial properties make up approximately 50 percent of the land use, and multifamily properties comprise about 25 percent. The remaining 25 percent is vacant land. The area is mostly suburban.





View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View to the North



View to the West



View to the South



View to the East

Nearby Employment Opportunities

Most market area tenants have blue collar occupations. According to the U.S. Census Bureau, approximately 82.7 percent of the market area works in the service and laborer industries.

Parks and Recreational Opportunities

Parks and recreational facilities in Gloucester include but are not limited to Abingdon Park, Ark Park, Beaverdam Park, Brown Park, Gloucester Point Beach Park, Tyndall's Point Park, Woodville Park, Boat Landings, Gloucester Country Club and many others.

Government/Public Safety

The County of Gloucester has a Board of Supervisors form of government with a County Administrator and seven Board Members. The Gloucester Sheriff's Department has 26 deputies.

Utilities

Water is provided to Gloucester by the Gloucester Public Utilities. Natural gas is provided by Revere Gas. Dominion Energy provides electricity to the county, and basic telephone service is provided by Cox Communication and Verizon.

Health Services

The nearest hospital and medical clinics include Riverside Walter Reed Hospital, Gloucester Family Practice, Walter Reed Convalescent Center and Gloucester Primary Care. Additional healthcare facilities in the surrounding area include the following: Riverside Partners in Women's Health, Gloucester Mathews Care Clinic, M.D. Express Urgent Care – Gloucester, Courthouse Pediatrics, Pivot Physical Therapy, Mobjack Medical Group, Smiles of Mathews, Williamsburg Family Dentistry, Gloucester Family Dental Care, America's Best Contacts & Eyeglasses, EyeMax Family Eyecare and Walmart Vision & Glasses.

Transportation

Major highways in Gloucester include U.S. Highway 17 and State Highways 3, 14, 33, 198, 216, and 374. Newport News/Williamsburg International Airport is approximately 23 miles away in Newport News. Bay Transit, a division of Bay Aging offers public transportation services for the counties of Charles City, Essex, Gloucester, King and Queen, King William, Lancaster, Mathews, Middlesex, New Kent, Northumberland, Richmond and Westmoreland. Services offered by the agency include on-demand services and three deviated fixed public transportation routes.

Senior Services

Bay Aging's Gloucester Active Lifestyle Center offers several programs, outings and services for senior in the area. In addition, the Bay's Aging Center offers several assistance programs such as Meals on Wheels; Wellness, Care and Chronic Disease Management; Counseling, Education and Employment Training; Transportation Services; and Assistance for Home Repair and Weatherization for seniors in the area.

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 1,074 chance of becoming a victim of a violent crime and a 1 in 125 chance of being a victim of property crime. Of the 896 total crimes in the CDP within the past year, 93 were violent crimes and 803 were property crimes. In addition, the number of total year over year crimes in the CDP has decreased by seven percent. The CDP of Gloucester is safer than 82 percent of the cities in the United States. In addition, the subject will contain intercom/electronic entry and video surveillance to offset any negative impact from crime. Therefore, there are no negative factors that affect the subject.

| BANKING SERVICES | | |
|--|--------------------------------|---------------------------|
| Legend | Service | Distance From Site |
| 33 | Woodforest National Bank | 1.64 |
| 41 | SunTrust | 1.89 |
| 42 | Sonabank | 1.97 |
| 45 | BB&T | 2.02 |
| 46 | Union Bank & Trust | 2.02 |
| GROCERY SUPERMARKET AND BAKERY SERVICES | | |
| Legend | Service | Distance From Site |
| 1 | Food Lion | 0.14 |
| 27 | Kelsick Specialty Market | 1.31 |
| 31 | Walmart Supercenter | 1.63 |
| 44 | ALDI | 1.99 |
| PHARMACY SERVICES | | |
| Legend | Service | Distance From Site |
| 2 | Gloucester Pharmacy | 0.15 |
| 32 | Walmart Pharmacy | 1.63 |
| 35 | Rite Aid Pharmacy | 1.67 |
| RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES | | |
| Legend | Service | Distance From Site |
| 3 | No 1 Restaurant | 0.16 |
| 20 | Lulu Birds Kitchen | 1.14 |
| 21 | Good Life Kitchen | 1.14 |
| 24 | Olivia's In the Village | 1.23 |
| 30 | Courthouse Restaurant | 1.46 |
| CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES | | |
| Legend | Service | Distance From Site |
| 25 | Buttons-N-Bows Children's Wear | 1.29 |
| 29 | Yolanda's On Main | 1.35 |
| 38 | Precision Fabrication | 1.79 |
| 40 | T.J. Maxx | 1.87 |
| SALON/BARBER FLORIST AND JEWELRY STORE SERVICES | | |
| Legend | Service | Distance From Site |
| 4 | Signature South Unisex | 0.20 |
| 17 | Beauty Vault | 1.07 |
| 19 | The Hair Vault | 1.13 |
| 22 | Split Enz | 1.22 |

| HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES | | |
|--|--|---------------------------|
| Legend | Service | Distance From Site |
| 8 | Riverside Walter Reed Hospital | 0.38 |
| 11 | Gloucester Primary Care | 0.46 |
| 13 | Family Health Care | 0.59 |
| 28 | EyeMax Family Eyecare | 1.33 |
| LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES | | |
| Legend | Service | Distance From Site |
| 36 | Gloucester County Library | 1.70 |
| POST OFFICE SERVICES | | |
| Legend | Service | Distance From Site |
| 34 | United States Postal Service | 1.64 |
| CONVENIENCE STORE GAS STATION SERVICES | | |
| Legend | Service | Distance From Site |
| 5 | 7-Eleven | 0.26 |
| 39 | 7-Eleven | 1.84 |
| 47 | 7-Eleven | 2.09 |
| CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES | | |
| Legend | Service | Distance From Site |
| 7 | Newington Baptist Church | 0.35 |
| 12 | Church of St Therese | 0.58 |
| 16 | Church of Christ | 1.06 |
| POLICE, CITY HALL AND COURTHOUSE SERVICES | | |
| Legend | Service | Distance From Site |
| 6 | Virginia State Police - Area 33 Office | 0.34 |
| 18 | Sheriff's Office | 1.08 |
| FIRE STATION SERVICES | | |
| Legend | Service | Distance From Site |
| 23 | Gloucester Volunteer Fire & Rescue Squad | 1.22 |
| SCHOOL SERVICES | | |
| Legend | Service | Distance From Site |
| 9 | Newington Courthouse Preschool | 0.38 |
| 10 | Gloucester Learning Center | 0.40 |
| 15 | Botetourt Elementary School | 0.79 |
| 43 | Gloien Middle School | 1.97 |



Summary of Site Strengths and Weaknesses

Strengths – The site has average visibility and access. The site is close to employment centers, health care services, 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 family 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 CDP boundaries become the boundaries of the market area. The primary market area consists of Gloucester County. The market area has the following borders: North – Middlesex and King and Queen Counties; East – Mathews County; South – York County; and West – King and Queen Counties, James City County and York County.

PART F:

MARKET AREA EMPLOYMENT TRENDS

EMPLOYMENT AND ECONOMY

The economy of Gloucester is based on construction; manufacturing; retail trade; professional and related services; educational, health and social services; and entertainment and recreation services sectors. Each of these categories has experienced reasonable growth within the past few years.

Unemployment in the county reached a high of 6.8 percent in 2010 and was at its lowest in 2007 with 2.5 percent. The rate for Gloucester County in December 2018 was 2.4 percent. The number employed has decreased 0.2 percent per year since 2005.

| LABOR FORCE AND EMPLOYMENT TRENDS FOR GLOUCESTER COUNTY | | | | | |
|--|------------------------------|-------------------|----------|---------------------|----------|
| ANNUALS | CIVILIAN LABOR FORCE* | EMPLOYMENT | | UNEMPLOYMENT | |
| | | TOTAL | % | TOTAL | % |
| 2005 | 19,798 | 19,183 | 96.9% | 615 | 3.1% |
| 2006 | 20,348 | 19,807 | 97.3% | 541 | 2.7% |
| 2007 | 20,549 | 20,039 | 97.5% | 510 | 2.5% |
| 2008 | 21,066 | 20,335 | 96.5% | 731 | 3.5% |
| 2009 | 20,830 | 19,578 | 94.0% | 1,252 | 6.0% |
| 2010 | 19,553 | 18,219 | 93.2% | 1,334 | 6.8% |
| 2011 | 19,550 | 18,323 | 93.7% | 1,227 | 6.3% |
| 2012 | 19,375 | 18,282 | 94.4% | 1,093 | 5.6% |
| 2013 | 19,318 | 18,312 | 94.8% | 1,006 | 5.2% |
| 2014 | 19,434 | 18,494 | 95.2% | 940 | 4.8% |
| 2015 | 19,090 | 18,312 | 95.9% | 778 | 4.1% |
| 2016 | 19,063 | 18,359 | 96.3% | 704 | 3.7% |
| 2017 | 19,304 | 18,655 | 96.6% | 649 | 3.4% |
| 2018** | 19,453 | 18,989 | 97.6% | 464 | 2.4% |

* 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 | 4,242,674 | 4,069,050 | 95.9% | 173,624 | 4.1% |
| 2017 | 4,309,588 | 4,150,132 | 96.3% | 159,456 | 3.7% |
| 2018** | 4,313,833 | 4,200,865 | 97.4% | 112,968 | 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 Gloucester County are in line with the unemployment trends for the State of Virginia.

| CHANGE IN TOTAL EMPLOYMENT FOR GLOUCESTER COUNTY | | | | |
|--|--------|--------|---------|--------|
| PERIOD | NUMBER | | PERCENT | |
| | TOTAL | ANNUAL | TOTAL | ANNUAL |
| 2005-2010 | (964) | (193) | -5.0% | -1.0% |
| 2010-2015 | 93 | 19 | 0.5% | 0.1% |

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 Gloucester County decreased an average of 0.5 percent per year between 2005 and 2015.

| RECENT CHANGES IN EMPLOYMENT FOR GLOUCESTER COUNTY | | | |
|--|-----------------|---------------|-----------------------------|
| YEAR | NUMBER EMPLOYED | ANNUAL CHANGE | % OF LABOR FORCE UNEMPLOYED |
| 2010 | 18,219 | (1,359) | 6.8% |
| 2011 | 18,323 | 104 | 6.3% |
| 2012 | 18,282 | (41) | 5.6% |
| 2013 | 18,312 | 30 | 5.2% |
| 2014 | 18,494 | 182 | 4.8% |
| 2015 | 18,312 | (182) | 4.1% |
| 2016 | 18,359 | (135) | 3.7% |
| 2017 | 18,655 | 343 | 3.4% |

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 3.4 percent to 6.8 percent. These fluctuations are in line with the unemployment rates for the State of Virginia.

Major Employers

| MAJOR EMPLOYERS | |
|--------------------------------------|------------------------------|
| Name | Product/Service |
| Gloucester County Public Schools | Education |
| Riverside Regional Medical Center | Medical Services |
| Wal Mart | Retail/Grocery Stores |
| County Of Gloucester | Government |
| Virginia Institute of Marine Science | Education |
| Rappahannock Community College | Education |
| Food Lion | Grocery Stores |
| York Convalescent Center | Nursing Home |
| Lowe's Home Centers, Inc. | Home Improvement Stores |
| JL Jkm Enterprises, Lc | Business Management Services |
| Industrial Resource Technology | Manufacturer |
| Gloucester House | Assisted Living Facility |
| Rappahannock Concrete Corporation | Concrete Production/Products |
| Chick-Fil-A of Gloucester | Restaurant |
| Hardee's | Restaurant |
| Postal Service | Government |
| Hope In Home Care | Medical Services |
| Whitley Peanut Factory, Inc. | Food Manufacturer |
| Wen Gap, LLC | Business Management Services |
| Dominion Virginia Power | Utility Company |
| The Other Moving Company, Inc. | Moving Services |
| Applebee's | Restaurant |
| Chesapeake Bay Agency on Aging | Government |
| Phillips Energy, Inc. | Utility Company |

Source: Virginia Employment Commission, Economic Information & Analytics

| PLACE OF WORK EMPLOYMENT DATA | | | | |
|---|-------------------|-------|------------|-------|
| INDUSTRY | GLOUCESTER COUNTY | | GLOUCESTER | |
| | TOTAL | % | TOTAL | % |
| Agriculture, Forestry, Fisheries & Mining | 273 | 1.5% | 12 | 1.0% |
| Construction | 1,598 | 9.0% | 77 | 6.7% |
| Manufacturing | 1,991 | 11.2% | 107 | 9.2% |
| Wholesale Trade | 330 | 1.9% | 11 | 1.0% |
| Retail Trade | 2,728 | 15.3% | 167 | 14.4% |
| Transportation, Communication & Utilities | 814 | 4.6% | 34 | 2.9% |
| Information | 270 | 1.5% | 47 | 4.1% |
| Finance, Insurance & Real Estate | 850 | 4.8% | 44 | 3.8% |
| Professional & Related Services | 1,661 | 9.3% | 114 | 9.9% |
| Educational, Health & Social Services | 3,318 | 18.7% | 240 | 20.7% |
| Entertainment & Recreation Services | 1,722 | 9.7% | 148 | 12.8% |
| Other | 837 | 4.7% | 37 | 3.2% |
| Public Administration | 1,381 | 7.8% | 119 | 10.3% |

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of the CDP of Gloucester and Gloucester County economy in 2018. 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 Gloucester Chamber of Commerce, there have been several new and expanding businesses over the last few years within the market area. In 2018, it was announced that Petco, Ulta Beauty, Kay Jeweler, TJ Maxx and Rack Room will occupy the newly expanded Fox Mill Centre near the courthouse in Gloucester. In addition, in 2018, Whitley Peanut Factory announced plans to invest \$530,000 to expand its current operations. Gloucester County is also offering several incentives for new and expanding businesses, that depending on the amount being invested, can come in the forms of public private partnerships funds, site acquisition assistance, site preparation assistance and utility extension/connection fee considerations. Additional new businesses in the county include the following: That Damn Mary Brewery, Mobjack Tavern, Your Pie, Planet Fitness, The Wright Cuts Barber Shop, North Neck Popcorn, Sundays Sun Spa Shop and Gloucester Brewery Company. Therefore, it is believed that the area will continue to experience growth and remain stabilized.

Wages

The average annual wage of employees was \$33,161 in 2017. Wages have been increasing 1.9 percent per year. Wages in the transportation and warehousing; retail trade; leisure and hospitality; information; 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 | \$39,806 | \$41,825 | 5.1% |
| Manufacturing | \$43,384 | \$40,561 | -6.5% |
| Transportation and Warehousing | \$28,753 | \$28,629 | -0.4% |
| Utilities | *N/A | *N/A | *N/A |
| Wholesale Trade | \$35,371 | *N/A | *N/A |
| Retail Trade | \$26,173 | \$25,872 | -1.2% |
| Leisure and Hospitality | \$14,702 | \$15,035 | 2.3% |
| Education and Health Services | \$36,182 | \$39,188 | 8.3% |
| Professional and Business Services | \$38,464 | \$40,505 | 5.3% |
| Financial Activities | \$40,478 | \$42,145 | 4.1% |
| Information | \$18,785 | \$19,621 | 4.5% |
| Other Services | \$23,580 | \$24,583 | 4.3% |
| Public Administration (Local Government) | \$44,870 | \$46,811 | 4.3% |

Source: U.S. Bureau of Labor Statistics

*Data was not available.

Employment Outside the County

For residents employed in Gloucester 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 35 minutes. According to the chart below, 20.3 percent have a travel time of less than 15 minutes; 27.5 percent have a travel time of 15 to 29 minutes; and 52.2 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 | 3,500 | 20.3% |
| 15-29 | 4,730 | 27.5% |
| 30-44 | 3,798 | 22.1% |
| 45-59 | 2,901 | 16.8% |
| 60+ | 2,295 | 13.3% |
| Total Commuters | 17,224 | |

Source: Nielsen Claritas, Ribbon Demographics

Summary of Employment Trends in Market Area

Senior households who have between one and two persons and annual incomes between \$15,570 and \$36,000 are potential tenants for the proposed units at the subject property. Major employers shown on Page 41 are included in the education, manufacturing, retail and public administration sectors. The available employment is well-suited to the targeted population of the proposed development.

PART G:

MARKET AREA DEMOGRAPHIC DATA

POPULATION AND HOUSEHOLDS

Population Household Trends and Analysis

The housing market area for the proposed 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 Gloucester County. The market area has the following borders: North – Middlesex and King and Queen Counties; East – Mathews County; South – York County; and West – King and Queen County, James City County and York County.

In 2000 this geographic primary market area contained an estimated population of 34,780. By 2010, population in this primary market area had increased by 6.0 percent to 36,858. By 2019, the population in this market area increased by 1.5 percent to 37,398. It is projected that between the years 2019 and 2024, population in the market area will increase 1.2 percent to 38,135.

| CHANGE IN TOTAL POPULATION | | | | | | |
|----------------------------|------|------------|--------|---------|--------|---------|
| SUBJECT | YEAR | POPULATION | TOTAL | | ANNUAL | |
| | | | CHANGE | PERCENT | CHANGE | PERCENT |
| GLOUCESTER COUNTY | 2000 | 34,780 | | | | |
| Estimated Projected | 2010 | 36,858 | 2,078 | 6.0% | 208 | 0.6% |
| | 2019 | 37,398 | 540 | 1.5% | 68 | 0.2% |
| | 2024 | 38,135 | 442 | 1.2% | 147 | 0.2% |
| GLOUCESTER | 2000 | 2,269 | | | | |
| Estimated Projected | 2010 | 2,951 | 682 | 30.1% | 68 | 3.0% |
| | 2019 | 3,057 | 106 | 3.6% | 13 | 0.4% |
| | 2024 | 3,175 | 71 | 2.3% | 24 | 0.5% |

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

| CHANGE IN POPULATION BY AGE GROUPS | | | | | | |
|------------------------------------|--------|--------|--------|--------|--------|--------|
| GLOUCESTER COUNTY | | | | | | |
| AGE | 2010 | 2018 | CHANGE | 2018 | 2024 | CHANGE |
| 0-4 | 1,841 | 1,920 | 4.3% | 1,920 | 1,936 | 0.8% |
| 5-9 | 2,209 | 2,009 | -9.1% | 2,009 | 1,949 | -3.0% |
| 10-14 | 2,414 | 2,133 | -11.6% | 2,133 | 2,042 | -4.3% |
| 15-17 | 1,676 | 1,350 | -19.5% | 1,350 | 1,349 | -0.1% |
| 18-20 | 1,299 | 1,238 | -4.7% | 1,238 | 1,257 | 1.5% |
| 21-24 | 1,501 | 1,697 | 13.1% | 1,697 | 1,772 | 4.4% |
| 25-34 | 3,871 | 4,288 | 10.8% | 4,288 | 4,277 | -0.3% |
| 35-44 | 4,914 | 4,222 | -14.1% | 4,222 | 4,336 | 2.7% |
| 45-54 | 6,615 | 4,996 | -24.5% | 4,996 | 4,379 | -12.3% |
| 55-64 | 5,108 | 6,224 | 21.8% | 6,224 | 6,381 | 2.5% |
| 65-74 | 3,221 | 4,518 | 40.3% | 4,518 | 5,391 | 19.3% |
| 75-84 | 1,600 | 2,047 | 27.9% | 2,047 | 2,227 | 8.8% |
| 85+ | 589 | 756 | 28.4% | 756 | 839 | 11.0% |
| Total Population | 36,858 | 37,398 | 1.5% | 37,398 | 38,135 | 2.0% |
| Elderly % Population | 14.7% | 19.6% | 2.9% | 19.6% | 22.2% | 2.6% |
| GLOUCESTER | | | | | | |
| AGE | 2010 | 2018 | CHANGE | 2018 | 2024 | CHANGE |
| 0-4 | 128 | 141 | 10.2% | 143 | 145 | 1.7% |
| 5-9 | 156 | 145 | -7.1% | 145 | 145 | 0.0% |
| 10-14 | 165 | 156 | -5.5% | 155 | 153 | -1.2% |
| 15-17 | 90 | 99 | 10.0% | 101 | 103 | 2.4% |
| 18-20 | 95 | 92 | -3.2% | 95 | 99 | 4.4% |
| 21-24 | 105 | 133 | 26.7% | 139 | 147 | 6.1% |
| 25-34 | 283 | 293 | 3.5% | 302 | 315 | 4.4% |
| 35-44 | 372 | 310 | -16.7% | 312 | 314 | 0.8% |
| 45-54 | 444 | 381 | -14.2% | 364 | 339 | -6.9% |
| 55-64 | 385 | 448 | 16.4% | 460 | 478 | 3.9% |
| 65-74 | 283 | 374 | 32.2% | 401 | 441 | 10.0% |
| 75-84 | 246 | 268 | 8.9% | 269 | 270 | 0.4% |
| 85+ | 199 | 217 | 9.0% | 221 | 226 | 2.4% |
| Total Population | 2,951 | 3,057 | 3.6% | 3,104 | 3,175 | 2.3% |
| Elderly % Population | 24.7% | 28.1% | 6.9% | 28.7% | 29.5% | 0.8% |

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

Population by Gender

The ratio of men to women in population will influence the project's design and marketing strategy. This is especially true of the older adult population. Nationally, seven of every ten persons aged 85 and older are women. Differences in mortality rates and life expectancy ages result in this unbalanced relationship. Regional differences do occur, however, based on an area's attractiveness for retirement living.

In 2010 senior women in the primary market area outnumbered men by 626, or 11.2 percent. In 2019 and 2024 the ratio will remain similar. In summary, the male/female gender ratios indicate a good potential target market between both halves of the populace.

| POPULATION DISTRIBUTION BY GENDER | | | | | | |
|-----------------------------------|---------------|--------------|----------------|--------------|----------------|--------------|
| MARKET AREA | | | | | | |
| | 2010 | | 2019 Estimated | | 2024 Projected | |
| | NUMBER | PERCENT | NUMBER | PERCENT | NUMBER | PERCENT |
| Total Male | 18,239 | | 18,448 | | 18,793 | |
| 55-64 | 2,538 | 13.9% | 3,035 | 16.5% | 3,115 | 16.6% |
| 65-74 | 1,509 | 8.3% | 2,182 | 11.8% | 2,596 | 13.8% |
| 75-84 | 702 | 3.8% | 894 | 4.8% | 968 | 5.2% |
| 85+ | 197 | 1.1% | 291 | 1.6% | 316 | 1.7% |
| TOTAL 55+ | 4,946 | 27.1% | 6,402 | 34.7% | 6,995 | 37.2% |
| Total Female | 18,619 | | 18,950 | | 19,342 | |
| 55-64 | 2,570 | 13.8% | 3,189 | 16.8% | 3,266 | 16.9% |
| 65-74 | 1,712 | 9.2% | 2,336 | 12.3% | 2,795 | 14.5% |
| 75-84 | 898 | 4.8% | 1,153 | 6.1% | 1,259 | 6.5% |
| 85+ | 392 | 2.1% | 465 | 2.5% | 523 | 2.7% |
| TOTAL 55+ | 5,572 | 29.9% | 7,143 | 37.7% | 7,843 | 40.5% |

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

Household Type and Relationship

The following two tables show the households by type and relationship and group quarters population by type for persons 65 and older. The 2010 older adult population according to household type and relationship, and it includes the population estimates for institutionalized and non-family households. The institutionalized and non-family totals are expected to increase as the older adult population increases.

As the population shifts from “In Family Households” to “In Non-Family Households,” an increased demand for elderly housing will result. The key to this shift is the 382 male and 843 female householders living alone. The prevalence of senior living alone is projected to increase, also, resulting in the move to “In Non-Family Households” in the service area.

| HOUSEHOLDS BY TYPE/RELATIONSHIP, PERSONS 65+ | | |
|---|-------------------|--------------------------|
| IN FAMILY HOUSEHOLDS | GLOUCESTER | GLOUCESTER COUNTY |
| Householder | 190 | 1,964 |
| Spouse | 148 | 1,439 |
| Other Relatives | 0 | 147 |
| IN NON-FAMILY HOUSEHOLDS | | |
| Male Householder | 13 | 385 |
| Living Alone | 13 | 382 |
| Not Living Alone | 0 | 3 |
| Female Householder | 113 | 861 |
| Living Alone | 113 | 843 |
| Not Living Alone | 0 | 18 |
| Non-Relatives | 0 | 26 |
| IN GROUP QUARTERS | | |
| Institutionalized | 350 | 350 |
| Noninstitutionalized | 16 | 18 |

Source: U.S. Census Bureau

| GROUP QUARTERS POPULATION BY TYPE | | |
|---|-------------------|--------------------------|
| INSTITUTIONALIZED POPULATION | GLOUCESTER | GLOUCESTER COUNTY |
| Correctional Institutions | 75 | 75 |
| Nursing Homes | 275 | 275 |
| Other Institutions | 0 | 0 |
| TOTAL | 350 | 350 |
| NON-INSTITUTIONALIZED POPULATION | | |
| College Dormitories (includes off-campus) | 0 | 0 |
| Military Quarters | 0 | 0 |
| Other Non-Institutionalized Quarters | 16 | 18 |
| TOTAL | 16 | 18 |

Source: U.S. Census Bureau

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 the market area in 2019 was 19.9 percent. For the CDP of Gloucester, the percentage was 30.4 percent.

| HOUSEHOLDS BY TENURE | | | | | | |
|----------------------------|------|------------------|--------|-------|--------|-------|
| SUBJECT | YEAR | TOTAL HOUSEHOLDS | OWNER | | RENTER | |
| | | | NO. | % | NO. | % |
| GLOUCESTER COUNTY | 2000 | 13,133 | 10,716 | 81.6% | 2,417 | 18.4% |
| | 2010 | 14,293 | 11,463 | 80.2% | 2,830 | 19.8% |
| Estimated Projected | 2019 | 14,754 | 11,823 | 80.1% | 2,931 | 19.9% |
| | 2024 | 15,143 | 12,129 | 80.1% | 3,014 | 19.9% |
| GLOUCESTER | 2000 | 907 | 619 | 68.2% | 288 | 31.8% |
| | 2010 | 1,076 | 708 | 65.8% | 368 | 34.2% |
| Estimated Projected | 2019 | 1,120 | 779 | 69.6% | 341 | 30.4% |
| | 2024 | 1,164 | 806 | 69.2% | 358 | 30.8% |

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

| TENURE BY AGE | | | | |
|--------------------------|------------|--------------|---------------|--------------|
| SUBJECT | AGE | OWNER | RENTER | TOTAL |
| GLOUCESTER COUNTY | 25-34 | 930 | 670 | 1,600 |
| | 35-44 | 1,906 | 549 | 2,455 |
| | 45-54 | 3,045 | 594 | 3,639 |
| | 55-64 | 2,557 | 319 | 2,876 |
| | 65-74 | 1,742 | 233 | 1,975 |
| | 75+ | 1,182 | 185 | 1,367 |
| GLOUCESTER | 25-34 | 83 | 66 | 149 |
| | 35-44 | 137 | 57 | 194 |
| | 45-54 | 144 | 78 | 222 |
| | 55-64 | 127 | 56 | 183 |
| | 65-74 | 109 | 27 | 136 |
| | 75+ | 104 | 64 | 168 |

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 following page.

| HOUSEHOLDS BY SIZE AND TYPE | | |
|------------------------------------|--------------------------|-------------------|
| OWNER-OCCUPIED | GLOUCESTER COUNTY | GLOUCESTER |
| 1 person | 2,110 | 133 |
| 2 persons | 4,631 | 280 |
| 3 persons | 2,127 | 119 |
| 4 persons | 1,610 | 118 |
| 5 persons | 632 | 39 |
| 6 persons | 236 | 15 |
| 7 or more persons | 117 | 4 |
| RENTER-OCCUPIED | | |
| 1 person | 929 | 172 |
| 2 persons | 783 | 93 |
| 3 persons | 515 | 55 |
| 4 persons | 377 | 32 |
| 5 persons | 144 | 9 |
| 6 persons | 54 | 5 |
| 7 or more persons | 28 | 2 |

Source: U.S. Census Bureau

According to the U.S. Census Bureau, in 2010 there were 2.53 persons per household in the primary market area and 2.73 in Gloucester. The subject's units are most suitable for households with one and two persons, who account for 60.5 percent of the primary market area renters.

| RENTER HOUSEHOLD SIZE IN THE MARKET AREA | | |
|---|---------------|----------------|
| RENTER-OCCUPIED | NUMBER | PERCENT |
| 1 person | 929 | 32.8% |
| 2 persons | 783 | 27.7% |
| 3 persons | 515 | 18.2% |
| 4 persons | 377 | 13.3% |
| 5 persons | 144 | 5.1% |
| 6 persons | 54 | 1.9% |
| 7 or more persons | 28 | 1.0% |
| TOTAL | 2,830 | 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 11,638 single-family housing units, 794 multifamily housing units and 1,582 mobile homes in the market area. Of the 1,582 mobile homes in the market area, 406 are rental mobile homes. The data in the following table also shows that there were no rental units lacking complete plumbing and 59 rental units that are overcrowded. There were 287 units built prior to 1939. According to the U.S. Census Bureau, there were 62 rental units built since 2000.

| CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK | | |
|---|--------------------------|-------------------|
| | GLOUCESTER COUNTY | GLOUCESTER |
| TOTAL HOUSING UNITS | 15,852 | 1,149 |
| OCCUPANCY AND TENURE | | |
| Occupied Housing Units | 14,293 | 1,076 |
| Owner-Occupied | 11,463 | 708 |
| Percent Owner-Occupied | 80.2% | 65.8% |
| Renter-Occupied | 2,830 | 368 |
| VACANT HOUSING UNITS | | |
| For seasonal, recreational, etc. | 628 | 11 |
| Persons per owner-occupied unit | 2.59 | 2.6 |
| Persons per renter-occupied unit | 2.4 | 2.02 |
| TENURE BY YEAR STRUCTURE BUILT | | |
| RENTER-OCCUPIED | | |
| 2005 or later | 0 | 0 |
| 2000-2004 | 62 | 0 |
| 1990-1999 | 203 | 26 |
| 1980-1989 | 748 | 10 |
| 1970-1979 | 426 | 20 |
| 1960-1969 | 360 | 33 |
| 1950-1959 | 250 | 47 |
| 1940-1949 | 134 | 0 |
| 1939 or earlier | 287 | 96 |
| PERSONS PER ROOM: RENTER | | |
| 0.50 or less | 1,568 | 105 |
| 0.51-1.00 | 843 | 127 |
| 1.01-1.50 | 30 | 0 |
| 1.51-2.00 | 29 | 0 |
| 2.01 or more | 0 | 0 |
| PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED | | |
| Lacking Complete Plumbing Facilities: | | |
| 1.00 or less | 0 | 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 | |
| GLOUCESTER COUNTY | NUMBER | PERCENT | NUMBER | PERCENT |
| 1, Detached | 10,077 | 87.3% | 1,223 | 49.5% |
| 1, Attached | 196 | 1.7% | 142 | 5.7% |
| 2 | 0 | 0.0% | 261 | 10.6% |
| 3 to 4 | 67 | 0.6% | 73 | 3.0% |
| 5 to 9 | 20 | 0.2% | 161 | 6.5% |
| 10 to 19 | 0 | 0.0% | 52 | 2.1% |
| 20 to 49 | 0 | 0.0% | 136 | 5.5% |
| 50 or more | 8 | 0.1% | 16 | 0.6% |
| Mobile Home, Trailer, Other | 1,176 | 10.2% | 406 | 16.4% |
| TOTAL | 11,544 | 100.0% | 2,470 | 100.0% |
| GLOUCESTER | | | | |
| 1, Detached | 634 | 94.6% | 199 | 85.8% |
| 1, Attached | 17 | 2.5% | 13 | 5.6% |
| 2 | 0 | 0.0% | 0 | 0.0% |
| 3 to 4 | 19 | 2.8% | 0 | 0.0% |
| 5 to 9 | 0 | 0.0% | 20 | 8.6% |
| 10 to 19 | 0 | 0.0% | 0 | 0.0% |
| 20 to 49 | 0 | 0.0% | 0 | 0.0% |
| 50 or more | 0 | 0.0% | 0 | 0.0% |
| Mobile Home, Trailer, Other | 0 | 0.0% | 0 | 0.0% |
| TOTAL | 670 | 100.0% | 232 | 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. The table on Page 57 shows household incomes for Gloucester and the market area for all households. However, we are primarily concerned with incomes of senior renters within the target incomes of \$15,570 to \$36,000. There is a total of 211 renters, or 22.7 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 for senior units. The resulting number is then multiplied by 12 to derive an annual income ($\$519 / 40\% = \$1,297.50 \times 12 = \$15,570$). This process is based on the premise that a senior tenant should not pay more than 40 percent of his annual income on 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.

| INCOME ELIGIBLE HOUSEHOLDS | | | | | |
|-----------------------------------|-------------------|--------------------|--------------------|-----------------------|--------------------------|
| Unit Type | Gross Rent | Lower Range | Upper Range | Percent Renter | Renter Households |
| 1/1 @ 40% | \$519 | \$15,570 | \$24,000 | 10.9% | 101 |
| 1/1 @ 50% | \$654 | \$19,620 | \$30,000 | 12.0% | 111 |
| 1/1 @ 60% | \$734 | \$22,020 | \$36,000 | 14.1% | 131 |
| 2/1.5 @ 50% | \$792 | \$23,760 | \$30,000 | 7.1% | 66 |
| 2/1.5 @ 60% | \$857 | \$25,710 | \$36,000 | 9.9% | 92 |
| All Units @ 40% | \$519 | \$15,570 | \$24,000 | 10.9% | 101 |
| All Units @ 50% | \$654 | \$19,620 | \$30,000 | 12.0% | 111 |
| All Units @ 60% | \$734 | \$22,020 | \$36,000 | 14.1% | 131 |
| Total Units | | \$15,570 | \$36,000 | 22.7% | 211 |

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

| Renter Households | | | | | | |
|----------------------------|------------|------------|-----------|-----------|-----------|------------------|
| Aged 55+ 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 | 116 | 47 | 0 | 1 | 4 | 168 |
| \$10,000-20,000 | 48 | 80 | 1 | 1 | 2 | 132 |
| \$20,000-30,000 | 91 | 10 | 1 | 1 | 3 | 106 |
| \$30,000-40,000 | 22 | 27 | 24 | 2 | 2 | 77 |
| \$40,000-50,000 | 38 | 6 | 27 | 0 | 1 | 72 |
| \$50,000-60,000 | 6 | 39 | 7 | 1 | 2 | 55 |
| \$60,000-75,000 | 13 | 98 | 0 | 1 | 3 | 115 |
| \$75,000-100,000 | 11 | 18 | 0 | 0 | 0 | 29 |
| \$100,000-125,000 | 21 | 7 | 25 | 0 | 1 | 54 |
| \$125,000-150,000 | 6 | 14 | 1 | 1 | 1 | 23 |
| \$150,000-200,000 | 13 | 10 | 1 | 1 | 0 | 25 |
| \$200,000+ | <u>58</u> | <u>12</u> | <u>1</u> | <u>0</u> | <u>2</u> | <u>73</u> |
| Total | 443 | 368 | 88 | 9 | 21 | 929 |

| Renter Households | | | | | | |
|------------------------------|------------|------------|-----------|-----------|-----------|------------------|
| Aged 55+ 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 | 115 | 49 | 0 | 1 | 2 | 167 |
| \$10,000-20,000 | 52 | 79 | 0 | 2 | 0 | 133 |
| \$20,000-30,000 | 96 | 12 | 1 | 3 | 2 | 114 |
| \$30,000-40,000 | 30 | 25 | 26 | 0 | 1 | 82 |
| \$40,000-50,000 | 39 | 7 | 24 | 1 | 5 | 76 |
| \$50,000-60,000 | 10 | 49 | 7 | 1 | 2 | 69 |
| \$60,000-75,000 | 24 | 101 | 0 | 0 | 3 | 128 |
| \$75,000-100,000 | 15 | 20 | 4 | 2 | 3 | 44 |
| \$100,000-125,000 | 22 | 11 | 29 | 1 | 2 | 65 |
| \$125,000-150,000 | 12 | 23 | 0 | 0 | 2 | 37 |
| \$150,000-200,000 | 14 | 14 | 2 | 0 | 3 | 33 |
| \$200,000+ | <u>69</u> | <u>15</u> | <u>2</u> | <u>0</u> | <u>2</u> | <u>88</u> |
| Total | 498 | 405 | 95 | 11 | 27 | 1,036 |

| HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE | | |
|---|--------------------------|-------------------|
| INCOME | GLOUCESTER COUNTY | GLOUCESTER |
| Less than \$10,000 | | |
| Less than 20% | 0 | 0 |
| 20-24% | 0 | 0 |
| 25-29% | 0 | 0 |
| 30-34% | 0 | 0 |
| 35%+ | 189 | 33 |
| Not Computed | 81 | 0 |
| \$10,000 - \$19,999 | | |
| Less than 20% | 0 | 0 |
| 20-24% | 0 | 0 |
| 25-29% | 15 | 0 |
| 30-34% | 100 | 0 |
| 35%+ | 247 | 13 |
| Not Computed | 40 | 0 |
| \$20,000 - \$34,999 | | |
| Less than 20% | 57 | 0 |
| 20-24% | 118 | 0 |
| 25-29% | 116 | 0 |
| 30-34% | 79 | 32 |
| 35%+ | 208 | 74 |
| Not Computed | 32 | 0 |
| \$35,000 - \$49,999 | | |
| Less than 20% | 222 | 0 |
| 20-24% | 78 | 0 |
| 25-29% | 48 | 0 |
| 30-34% | 38 | 0 |
| 35%+ | 39 | 0 |
| Not Computed | 50 | 0 |
| \$50,000 - \$74,999 | | |
| Less than 20% | 257 | 20 |
| 20-24% | 33 | 0 |
| 25-29% | 79 | 0 |
| 30-34% | 8 | 0 |
| 35%+ | 12 | 0 |
| Not Computed | 0 | 0 |
| \$75,000 or more | | |
| Less than 20% | 261 | 60 |
| 20-24% | 30 | 0 |
| 25-29% | 0 | 0 |
| 30-34% | 0 | 0 |
| 35%+ | 33 | 0 |
| Not Computed | 0 | 0 |
| TOTAL | 2,470 | 232 |

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+ |
| GLOUCESTER COUNTY | | | | | | | | | |
| Less than \$15,000 | 267 | 273 | 501 | 227 | 392 | 463 | 211 | 342 | 497 |
| \$15,000 - \$24,999 | 183 | 475 | 392 | 178 | 301 | 459 | 163 | 264 | 491 |
| \$25,000 - \$34,999 | 464 | 482 | 484 | 292 | 336 | 519 | 259 | 283 | 554 |
| \$35,000 - \$49,999 | 562 | 718 | 341 | 424 | 615 | 688 | 399 | 538 | 737 |
| \$50,000 - \$74,999 | 1,386 | 1,174 | 755 | 989 | 1,048 | 920 | 957 | 942 | 1,033 |
| \$75,000 - \$99,999 | 802 | 1,119 | 276 | 681 | 936 | 587 | 679 | 865 | 690 |
| \$100,000 - \$149,999 | 765 | 1,067 | 266 | 658 | 1,471 | 421 | 717 | 1,478 | 541 |
| \$150,000 - \$199,999 | 60 | 373 | 98 | 178 | 610 | 196 | 205 | 653 | 265 |
| \$200,000+ | 18 | 214 | 97 | 167 | 419 | 228 | 202 | 478 | 337 |
| TOTAL | 13,612 | | | 14,403 | | | 14,780 | | |
| GLOUCESTER | | | | | | | | | |
| Less than \$15,000 | 33 | 0 | 53 | 14 | 35 | 47 | 11 | 32 | 48 |
| \$15,000 - \$24,999 | 32 | 89 | 48 | 6 | 13 | 50 | 6 | 13 | 56 |
| \$25,000 - \$34,999 | 0 | 0 | 89 | 27 | 47 | 51 | 21 | 39 | 47 |
| \$35,000 - \$49,999 | 41 | 32 | 0 | 7 | 38 | 69 | 10 | 42 | 81 |
| \$50,000 - \$74,999 | 20 | 32 | 69 | 80 | 80 | 71 | 78 | 72 | 75 |
| \$75,000 - \$99,999 | 20 | 83 | 34 | 37 | 69 | 40 | 38 | 67 | 47 |
| \$100,000 - \$149,999 | 97 | 62 | 23 | 60 | 84 | 39 | 65 | 84 | 47 |
| \$150,000 - \$199,999 | 0 | 35 | 0 | 20 | 40 | 13 | 24 | 44 | 14 |
| \$200,000+ | 0 | 0 | 0 | 18 | 27 | 10 | 23 | 34 | 16 |
| TOTAL | 892 | | | 1,092 | | | 1,134 | | |

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

Sources of Demand

The potential tenants for the proposed 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 30 percent of one person households and 10 percent of two-person households will occupy one-bedroom units. We expect that 70 percent of one person households, 50 percent of two-person household and 25 percent of three person households will occupy two-bedroom units. We expect that 40 percent of two person households, 75 percent of three person households, 100 percent of four person households and 90 percent of five person households will occupy three-bedroom units. We expect that ten 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 studio units should account for zero percent of the renter housing demand; one-bedroom units should account for 12.6 percent; two-bedroom units should account for 41.4 percent; three-bedroom units should account for 42.6 percent, and units with four or more bedrooms should account for 3.4 percent of the renter housing demand in the market area.

| INCOME-QUALIFIED RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS | | | | | | |
|---|-------------|--------------|--------------|--------------|-------------|---------------|
| HOUSEHOLD SIZE | 0 BR | 1 BR | 2 BR | 3 BR | 4 BR | TOTAL |
| 1 Person | 0 | 279 | 650 | 0 | 0 | 929 |
| 2 Persons | 0 | 78 | 392 | 313 | 0 | 783 |
| 3 Persons | 0 | 0 | 129 | 386 | 0 | 515 |
| 4 Persons | 0 | 0 | 0 | 377 | 0 | 377 |
| 5 Persons | 0 | 0 | 0 | 130 | 14 | 144 |
| 6 Persons | 0 | 0 | 0 | 0 | 54 | 54 |
| 7 or More Persons | 0 | 0 | 0 | 0 | 28 | 28 |
| TOTAL | 0 | 357 | 1,171 | 1,206 | 96 | 2,830 |
| PERCENT | 0.0% | 12.6% | 41.4% | 42.6% | 3.4% | 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 senior tenants in the LIHTC 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 per households in a senior development.

| INCOME ELIGIBLE HOUSEHOLDS | | | | | |
|-----------------------------------|-------------------|--------------------|--------------------|-----------------------|--------------------------|
| Unit Type | Gross Rent | Lower Range | Upper Range | Percent Renter | Renter Households |
| 1/1 @ 40% | \$519 | \$15,570 | \$24,000 | 10.9% | 101 |
| 1/1 @ 50% | \$654 | \$19,620 | \$30,000 | 12.0% | 111 |
| 1/1 @ 60% | \$734 | \$22,020 | \$36,000 | 14.1% | 131 |
| 2/1.5 @ 50% | \$792 | \$23,760 | \$30,000 | 7.1% | 66 |
| 2/1.5 @ 60% | \$857 | \$25,710 | \$36,000 | 9.9% | 92 |
| All Units @ 40% | \$519 | \$15,570 | \$24,000 | 10.9% | 101 |
| All Units @ 50% | \$654 | \$19,620 | \$30,000 | 12.0% | 111 |
| All Units @ 60% | \$734 | \$22,020 | \$36,000 | 14.1% | 131 |
| Total Units | | \$15,570 | \$36,000 | 22.7% | 211 |

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

Penetration Rate

There are no planned or under construction developments that will directly compete with the subject. In addition, there are no vacant LIHTC senior units in the market area. The subject is a proposed senior LIHTC property that will contain 40 units. Therefore, the total LIHTC inventory would be 40 units. The chart below indicates a penetration rate of 19.0 percent for the market area.

| REQUIRED PENETRATION RATE | |
|-----------------------------------|-------|
| Income Eligible Renter Households | 211 |
| Existing Vacant LIHTC Units | 0 |
| LIHTC Units Planned | 0 |
| Proposed Units in Subject | 40 |
| Total Inventory | 40 |
| Penetration Rate | 19.0% |

The following tables contain the summary demand estimates.

| REQUIRED NET DEMAND | | | | | | |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|
| | 1BR @ 40% (\$15,570 - \$24,000) | 1BR @ 50% (\$19,620 - \$30,000) | 1BR @ 60% (\$22,020 - \$36,000) | 2BR @ 50% (\$23,760 - \$24,000) | 2BR @ 60% (\$25,710 - \$36,000) | Project Total (\$15,570 to \$36,000) |
| Income Restrictions: | | | | | | |
| Demand from New Household Growth | | | | | | |
| New Rental Households | 1 | 1 | 1 | 1 | 1 | 2 |
| PLUS | | | | | | |
| Existing Households - Rent Overburdened | 52 | 47 | 58 | 27 | 42 | 320 |
| PLUS | | | | | | |
| Existing Households - Substandard Housing | 6 | 7 | 8 | 4 | 6 | 13 |
| PLUS | | | | | | |
| Existing Qualifying Tenants Likely to Remain After Renovation | 0 | 0 | 0 | 0 | 0 | 0 |
| EQUALS | | | | | | |
| Total Demand | 60 | 55 | 67 | 32 | 48 | 335 |
| MINUS | | | | | | |
| Supply (Includes Directly Comparable Vacant Units Completed or in Pipeline in the PMA) | 0 | 0 | 0 | 0 | 0 | 0 |
| EQUALS | | | | | | |
| NET DEMAND | 60 | 55 | 67 | 32 | 48 | 335 |
| ABSORPTION PERIOD | | | | | | |
| | 3-6 Months | 3-6 Months | 3-6 Months | 3-6 Months | 3-6 Months | 3-6 Months |

*See Page 68 for absorption period explanation.

| CAPTURE RATE BY INCOME LIMITS | | | | | | |
|-------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|
| | 1BR @ 40% (\$15,570 - \$24,000) | 1BR @ 50% (\$19,620 - \$30,000) | 1BR @ 60% (\$22,020 - \$36,000) | 2BR @ 50% (\$23,760 - \$24,000) | 2BR @ 60% (\$25,710 - \$36,000) | Project Total (\$15,570 to \$36,000) |
| Income Restrictions: | | | | | | |
| All Units at Subject | 6.7% | 12.7% | 1.5% | 27.9% | 39.3% | 11.9% |

Demand Analysis Summary

Overall the market shows a net demand of 335 units for units at or below 60 percent of the area median income. The subject is a proposed development that will contain 40 units. The overall capture rate for all units at or below 60 percent is 11.9 percent.

New Rental Households: The demand from new household growth is calculated by taking the new senior rental households projected between 2019 and 2024 divided by five years then multiplied by two years as the subject is anticipated to be placed in service in 2021. This resulted in a new household growth total of 42. The new household growth number of 42 was then multiplied by the percent of income qualified tenants in the market area and percent plan to rent ($42 \times 22.7 \times 19.9\% = 2$). The subject will attract tenants with incomes between \$15,570 and \$36,000. The percent of income qualified can be seen on Page 65. The demand from new household growth is two 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 320 for units at or below 60 percent. The appropriate household size percentage and the annual turnover percentage were applied these numbers to derive the existing households – rent overburdened shown on the demand chart on the previous page.

Existing Households – Substandard Housing: The total number of substandard households in the market area was 13. The appropriate household size percentage and the annual turnover percentage were 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 subject is a proposed development. As a result, no existing qualifying tenants are considered in this analysis.

Supply: There are no vacant units in the comparable properties in the primary market area. In addition, there are no planned or recently completed comparable properties in the primary market area.

Total Net Demand: Overall the market shows a net demand of 335 units for units at or below 60 percent of the area median income. The subject is a proposed development that will contain 40 units. The overall capture rate for all units at or below 60 percent is 11.9 percent. Based on the occupancy rates of apartment complexes in the market area, the existing waiting lists, the projected population and household growth and the economic factors, it is believed that property will be viable within the market area.

Absorption Period: Daffodil Gardens Phase Two is a proposed 40-unit senior complex. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. It is estimated that a 95+ percent occupancy level can be achieved in three to six months. Our interviews with apartment managers substantiate the absorption rate. It is believed that the subject will absorb six to ten units per month; therefore, reaching a stable occupancy level within six months.

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.

Housing Inventory

Number of Units

From 2005 through December 2018, permit issuing jurisdictions in Gloucester County estimated 2,473 single-family and multifamily dwelling permits. Multifamily units were estimated at 2.9 percent of the planned construction activity.

| BUILDING PERMITS ISSUED | | | |
|--------------------------------|----------------------|--------------------|--------------|
| YEAR | SINGLE-FAMILY | MULTIFAMILY | TOTAL |
| 2005 | 288 | 0 | 288 |
| 2006 | 294 | 0 | 294 |
| 2007 | 354 | 0 | 354 |
| 2008 | 194 | 0 | 194 |
| 2009 | 110 | 0 | 110 |
| 2010 | 102 | 0 | 102 |
| 2011 | 89 | 4 | 93 |
| 2012 | 114 | 2 | 116 |
| 2013 | 121 | 0 | 121 |
| 2014 | 128 | 12 | 140 |
| 2015 | 121 | 6 | 127 |
| 2016 | 158 | 27 | 185 |
| 2017 | 168 | 23 | 191 |
| 2018* | 158 | 0 | 158 |
| TOTAL | 2,399 | 74 | 2,473 |

**Preliminary Numbers through December 2018*

Source: SOCDS

Projects under Construction

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

Planned Projects

According to the County of Gloucester and the Virginia Housing Development Authority, there are no senior 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 55.3 percent of the rental units, while multifamily units comprise 28.3 percent of the rental units.

| RENTER HOUSING UNITS BY UNIT TYPE | | |
|--|---------------|----------------|
| TYPE | NUMBER | PERCENT |
| Single-Family | 1,365 | 55.3% |
| Multifamily | 699 | 28.3% |
| Mobile Homes & Other | 406 | 16.4% |
| TOTAL | 2,470 | 100.0% |

Source: U.S. Census Bureau

Age of Rental Units

Rental housing construction in the market area increased in the 1980s and declined significantly by 1990s.

| AGE OF RENTAL UNITS | | |
|----------------------------|---------------|----------------|
| YEAR BUILT | NUMBER | PERCENT |
| 2005 or later | 0 | 0.0% |
| 2000-2004 | 62 | 2.5% |
| 1990-1999 | 203 | 8.2% |
| 1980-1989 | 748 | 30.3% |
| 1970-1979 | 426 | 17.2% |
| 1960-1969 | 360 | 14.6% |
| 1950-1959 | 250 | 10.1% |
| 1940-1949 | 134 | 5.4% |
| 1939 or earlier | 287 | 11.6% |
| TOTAL | 2,470 | 100.0% |

Source: U.S. Census Bureau

Unit Size

The average sizes of the units in the surveyed developments are 663 square feet for one-bedroom units; and 948 square feet for two-bedroom units. The subject's proposed unit sizes are larger or within range of the comparable properties surveyed. Therefore, it is believed the proposed unit sizes will be competitive within the market area.

| AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS | | | | | |
|--|---------------------|---------------------|---------------------|---------------------|----------------------------|
| Unit Type | COMPARABLES | | | Subject (SF) | Subject's Advantage |
| | Minimum (SF) | Maximum (SF) | Average (SF) | | |
| 1 BR | 550 | 800 | 663 | 670 | 1.1% |
| 2 BR | 684 | 1,130 | 948 | 906 | -4.4% |
| 2 BR | 684 | 1,130 | 948 | 951 | 0.3% |
| 2 BR | 684 | 1,130 | 948 | 1,005 | 6.0% |

Source: Gill Group Field Survey

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the fourth quarter 2018 were 6.6 percent for rental housing and 1.5 percent for homeowner housing. The rental vacancy rate of 6.6 percent was not statistically different from the rate in the fourth quarter 2017 (6.9 percent), but lower than the rate in the third quarter 2018 (7.1 percent). The homeowner vacancy rate of 1.5 percent was 0.1 percentage point lower than the rate in the fourth quarter 2017 and also 0.1 percentage point lower than the rate in the third quarter 2018 (1.6 percent each).

For rental housing by area, the third quarter 2018 rental vacancy rate was highest outside Metropolitan Statistical Areas (8.2 percent) and lowest in the suburbs (5.9 percent). The rental vacancy rate in principal cities, in the suburbs, and outside MSAs were not statistically different from the fourth quarter 2017 rates.

The fourth quarter 2018 rental vacancy rate was highest in the South (8.5 percent) followed by the Midwest (7.1 percent). The rental vacancy rates in Northeast (5.1 percent) and the West (4.5 percent) were not statistically different from each other. The rental vacancy rates in each region were not statistically different from the fourth quarter 2017 rates.

| RESIDENTIAL VACANCY RATES | | | | |
|---|-------------------------|-------------------------|-----------------------|------------------------|
| QUARTER | 4th Quarter 2018 | 4th Quarter 2017 | % of 2018 Rate | % of Difference |
| United States | 6.6% | 6.9% | 0.2% | 0.3% |
| Inside MSAs | 6.4% | 6.8% | 0.3% | 0.4% |
| Outside MSAs | 8.2% | 8.0% | 0.9% | 1.0% |
| In Principal Cities | 6.9% | 7.3% | 0.4% | 0.5% |
| Not In Principal Cities | 5.9% | 6.2% | 0.4% | 0.5% |
| 4th QUARTER 2018 VACANCY RATES BY REGION | | | | |
| NORTHEAST | MIDWEST | SOUTH | WEST | |
| 5.1% | 7.1% | 8.5% | 4.5% | |

Source: U.S. Census Bureau

The vacancy rate for affordable housing units in the market area is 0.0 percent. The following table shows the vacancy rates for the affordable housing verified in the market area.

| AFFORDABLE HOUSING VACANCIES | | | |
|-------------------------------------|-------------------|--------------------------|---------------------|
| Name of Property | # of Units | # of Vacant Units | Vacancy Rate |
| Daffodil Gardens I | 64 | 0 | 0.0% |
| Totals | 64 | 0 | 0.0% |

The current vacancy rate in surveyed market-rate apartment complexes is 2.1 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 |
| Clairmont Apartments | 216 | 4 | 2.0% |
| Woodscape Apartments | 296 | 15 | 5.0% |
| The Reserve at Deer Run | 232 | 0 | 0.0% |
| Bray and Winfred Apartments | 128 | 0 | 0.0% |
| Village Green Apartments | 32 | 1 | 3.0% |
| Colonial Point Apartments | 56 | 0 | 0.0% |
| Totals | 960 | 20 | 2.1% |

Lease Terms and Concessions

The typical lease is twelve months. At the time of the writing of this report, no property was offering rent concessions.

Turnover Rates

According to apartment managers in the area, the average annual turnover rate is 20.0 percent. Apartment managers in the market area reported that the turnover rates were stable throughout the year.

Likely Impact of Proposed Development on Rental Occupancy Rates

The proposed development will not have an adverse impact on the market area. Its one- and two-bedroom units will be suitable in the market. Additionally, all facilities in the market area have stabilized occupancy rates. Therefore, it is believed the proposed 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. There was only one senior property in the market area. However, the property is designated for seniors 62 and older and contains subsidies for all units. Therefore, will not directly compete with the subject. Additional information for the all restricted property can be found on Page 75.

| Property Name | Type | Existing/ Planned | Population Served | Number of Units of Each Type | Unit Size/Rent/ Number Vacant | Amenities |
|--|------------|----------------------|----------------------|------------------------------------|----------------------------------|--|
| Daffodil Gardens I 5954 Fiddlers Green Road Gloucester, Virginia 804-695-9294 | Sec 202 | Existing | Senior | 1/1 – 64 | 525 SF - \$453 - 0 | Range/Oven, Refrigerator, Washer/Dryer Hook-Up, Carpet, Vinyl, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Safety Bars, Emergency Call, Meeting Room, Picnic Area, Laundry Facility, On-Site Management, On-Site Maintenance, Parking Lot |

COMPARABLE APARTMENT RENTAL NO. 1



Property Type: Section 202
 Property Name: Daffodil Gardens I
 Address: 5954 Fiddlers Green Road, Gloucester, Gloucester County, Virginia 23601
 Verification: Hana; 804-695-9294, March 1, 2019 By Telephone
 Distance From Subject: 0.16 Miles

Year Opening/Significant Renovation Amenities

2001
 Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Walk-In Closet, Safety Bars, Emergency Call, Meeting Room, Picnic Area, Laundry Facility, On-Site Management, On-Site Maintenance

Utilities (Type/Responsibility)

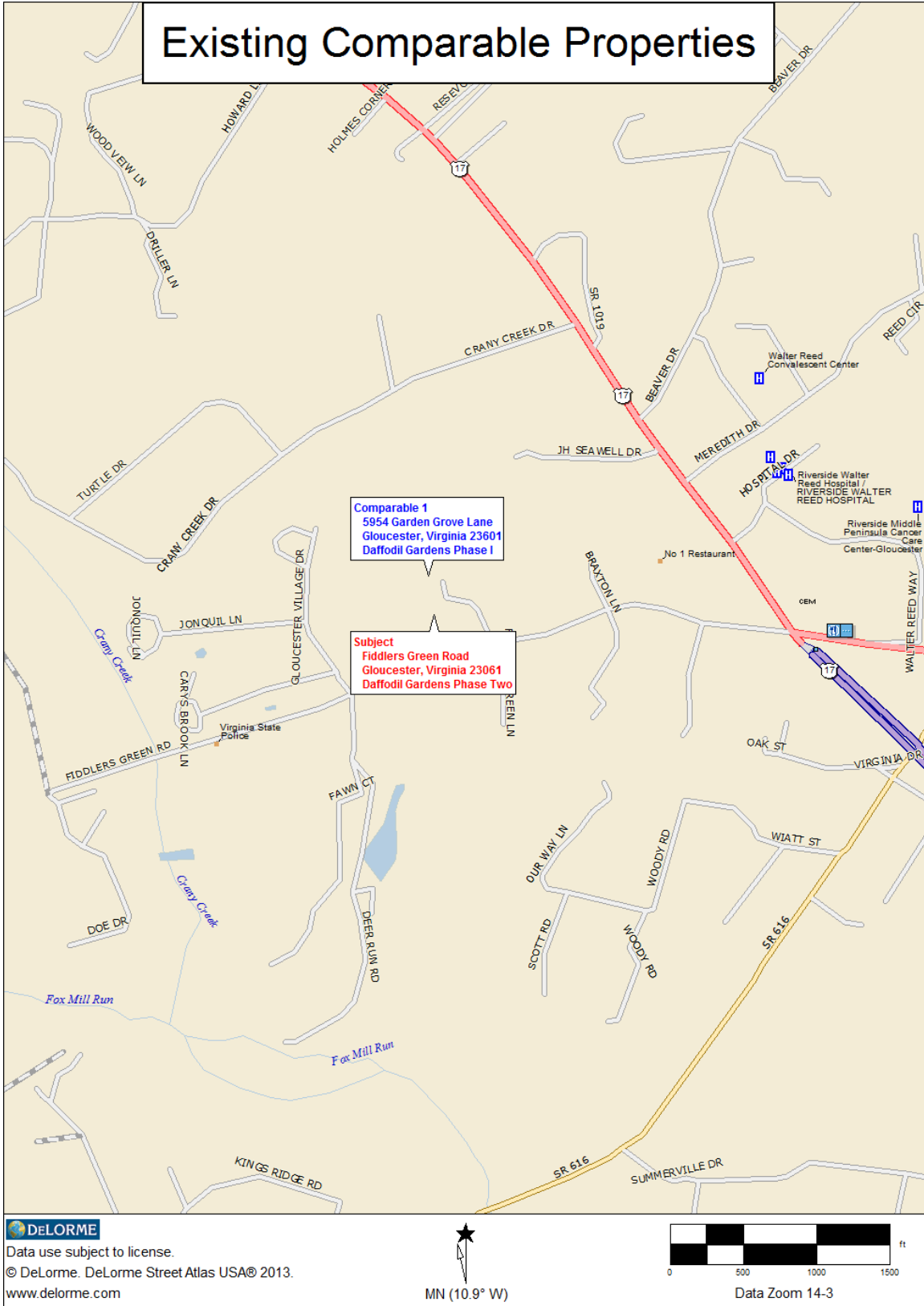
Heat – Electric – Tenant
 Air Conditioning – Central/Elec – Tenant
 Cooking – Electric - Tenant
 Hot Water – Electric – Tenant
 Cold Water – Landlord
 Sewer - Landlord
 Trash – Landlord

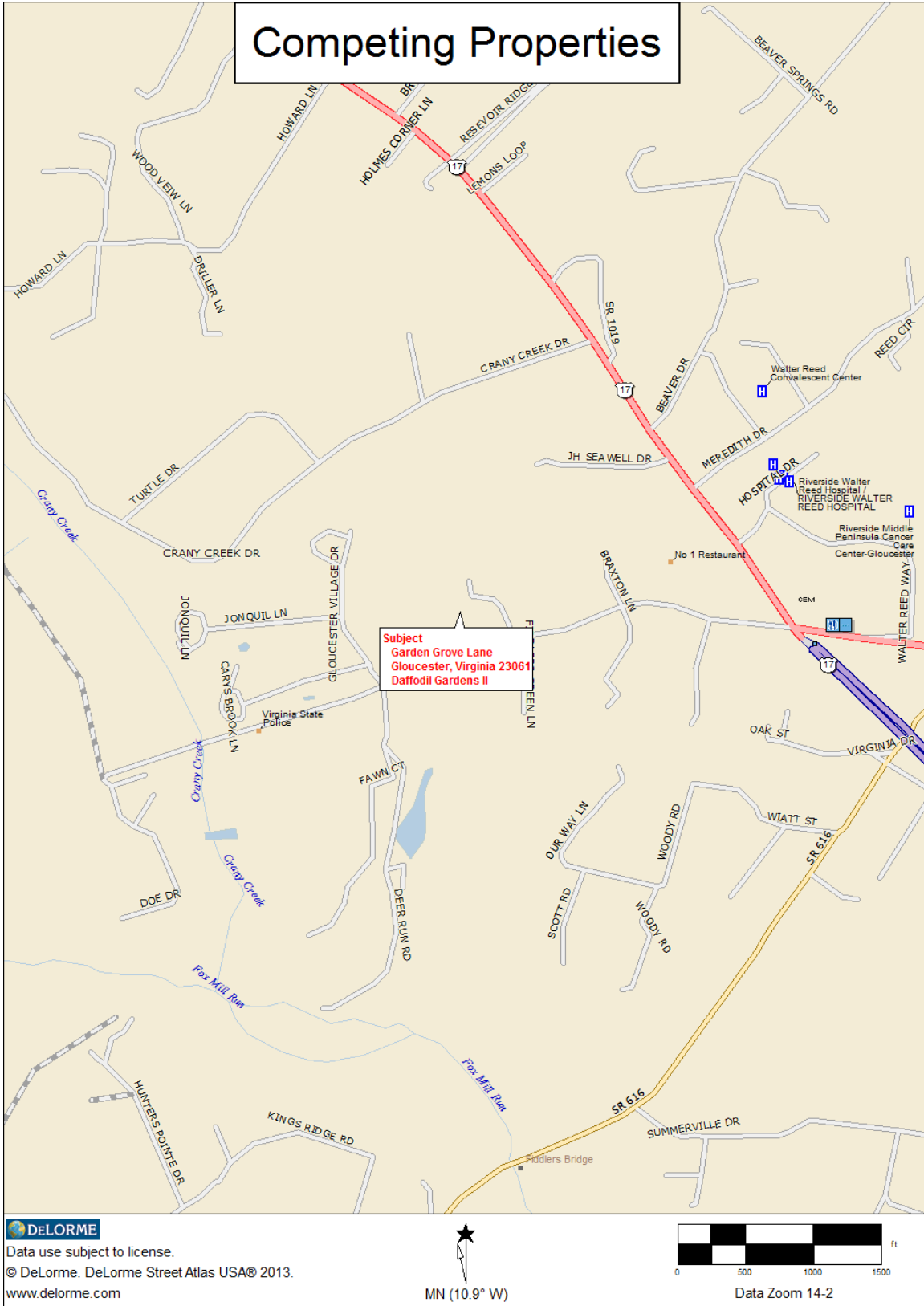
| <u>Unit Type</u> | <u>No. of Units</u> | <u>Unit Mix</u> | | <u>Utility Allowance</u> | <u>Gross Rent</u> |
|------------------|---------------------|-----------------|---------------------------|--------------------------|-------------------|
| | | <u>Size SF</u> | <u>Collected Rent/Mo.</u> | | |
| 1/1 | 64 | 525 | \$453 | \$54 | \$507 |

Occupancy 100%
Total Units 64
No. of Buildings 16
Construction Type Brick/Siding
HVAC Forced Air Elec/Central Elec
Stories 1
Waiting List 166
Turnover Rate 100%
Absorption Rate N/A

Remarks

The contact would not disclose the annual turnover rate. The property maintains a waiting list of 166 applicants.





*There are no existing LIHTC properties in the market area that will compete with the proposed subject.

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:

Woodland Pointe Apartments – Gloucester, VA

Not Comparable in Restrictions or Tenant Base

6841 Claudia Drive – Hayes, VA

Newmoor Properties – Gloucester, 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 (670 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. 09/30/2016)

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 or 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 | Daffodil Gardens Phase Two Fiddlers Green Road Gloucester, Gloucester, VA | Clairmont Apartments 100 Arcadia Loop Yorktown, York, VA | | Woodscape Apartments 581 Calla Court Newport News, Newport News City, VA | | The Reserve at Deer Run 13200 Christy Lane Newport News, Newport News City, VA | | Bray and Winfred Apartments 1730 George Washington Gloucester, Gloucester, VA | | Village Green Apartments 7407 Village Green Drive Gloucester, Gloucester, VA | | |
| Characteristics | Data | Data | Adjustments | Data | Adjustments | Data | Adjustments | Data | Adjustments | Data | Adjustments | |
| 3. Effective Date of Rental | 03/2019 | 03/2019 | | 03/2019 | | 03/2019 | | 03/2019 | | 03/2019 | | |
| 4. Type of Project/Stories | E/3 | WU/3 | \$10 | WU/2 | \$10 | WU/2 | \$10 | G/1 | | WU/2 | \$10 | |
| 5. Floor of Unit in Building | First | Varies | | Varies | | Varies | | Varies | | Varies | | |
| 6. Project Occupancy % | Proposed | 98% | | 95% | | 100% | | 100% | | 97% | | |
| 7. Concessions | N | N | | N | | N | | N | | N | | |
| 8. Year Built | 2021 | 2004 | | 1974/2005 | \$115 | 1974/2018 | \$110 | 1984 | \$165 | 1984 | \$190 | |
| 9. Sq. Ft. Area | 670 | 800 | (\$30) | 780 | (\$25) | 600 | \$15 | 700 | (\$5) | 550 | \$30 | |
| 10. Number of Bedrooms | 1 | 1 | | 1 | | 1 | | 1 | | 1 | | |
| 11. Number of Baths | 10 | 10 | | 10 | | 10 | | 10 | | 10 | | |
| 12. Number of Rooms | 3 | 3 | | 3 | | 3 | | 3 | | 3 | | |
| 13. Balc./Terrace/Patio | N | Y | (\$5) | Y | (\$5) | N | | Y | (\$5) | Y | (\$5) | |
| 14. Garage or Carport | L/0 | L/0 | | L/0 | | L/0 | | L/0 | | L/0 | | |
| 15. Equipment a. A/C | C | C | | C | | C | | C | | C | | |
| b. Range/Refrigerator | RF | RF | | RF | | RF | | RF | | RF | | |
| c. Disposal | N | Y | | Y | | Y | | N | | N | | |
| d. Microwave/Dishwasher | D | MD | (\$5) | D | | D | | N | \$10 | N | \$10 | |
| e. Washer/Dryer | L | WD | (\$25) | HU | (\$5) | HU | (\$5) | L | | L | | |
| f. Carpet | C | C | | C | | C | | C | | C | | |
| g. Drapes | B | B | | B | | B | | B | | B | | |
| h. Pool/Rec. Area | R | PER | (\$10) | PR | (\$5) | PR | (\$5) | N | \$5 | N | \$5 | |
| 16. Services a. Heat/Type | N/E | N/E | | N/E | | N/E | | N/E | | N/E | | |
| b. Cooling | N/E | N/E | | N/E | | N/E | | N/E | | N/E | | |
| c. Cook/Type | N/E | N/E | | N/E | | N/E | | N/E | | N/E | | |
| d. Electricity | N | N | | N | | N | | N | | N | | |
| e. Hot Water | N/E | N/E | | N/E | | N/E | | N/E | | N/E | | |
| f. Cold Water/Sewer | N | N | | N | | N | | Y | (\$50) | Y | (\$50) | |
| g. Trash | Y | N | \$12 | N | \$12 | N | \$12 | N | \$12 | Y | | |
| 17. Storage | N | Y/0 | (\$5) | N | | N | | N | | N | | |
| 18. Project Location | Average | Similar | | Superior | (\$50) | Superior | (\$50) | Similar | | Similar | | |
| 19. Security | Y | N | \$10 | N | \$10 | Y | \$5 | N | \$10 | N | \$10 | |
| 20. Clubhouse/Meeting Room | MR | C | | N | \$5 | C | | N | \$5 | N | \$5 | |
| 21. Special Features | PC | SS, GC | (\$40) | N | \$10 | N | \$10 | N | \$10 | N | \$10 | |
| 22. Business Center/ Nbdh Netwk | NN | N | \$10 | N | \$10 | N | \$10 | N | \$10 | N | \$10 | |
| 23. Service Coordinator | Y | N | \$30 | N | \$30 | N | \$30 | N | \$30 | N | \$30 | |
| 24. Unit Rent Per Month | | \$993 | | \$771 | | \$705 | | \$560 | | \$534 | | |
| 25. Total Adjustment | | | (\$48) | | \$112 | | \$142 | | \$197 | | \$255 | |
| 26. Indicated Rent | | \$945 | | \$883 | | \$847 | | \$757 | | \$789 | | |
| 27. Correlated Subject Rent | \$850 | If there are any Remarks, check here and add the remarks to the back of page. | | | | | | | | | | |
| | high rent | \$945 | low rent | \$757 | 60% range | \$795 | to | \$907 | | | | |
| 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>Samuel J. Hill</i> | | | Date (mm/dd/yy) 03/01/19 | | Reviewer's Signature | | | Date (mm/dd/yyyy) |

Previous editions are obsolete

form HUD-92273 (07/2003)

Two-Bedroom Units (906 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. 09/30/2016)

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) | | | | |
|---|---|--|---|---|---|--|----------------------|----------|-------------------|--|
| Two-Bedroom | Daffodil Gardens Phase Two Fiddlers Green Road Gloucester, Gloucester, VA | Clairmont Apartments 100 Arcadia Loop Yorktown, York, VA | Woodscape Apartments 581 Calla Court Newport News, Newport News City, VA | The Reserve at Deer Run 13200 Christy Lane Newport News, Newport News City, VA | Bray and Winfred Apartments 1730 George Washington Gloucester, Gloucester, VA | Village Green Apartments 7407 Village Green Drive Gloucester, Gloucester, VA | | | | |
| Characteristics | Data | Data | Adjustments | Data | Adjustments | Data | Adjustments | Data | Adjustments | |
| 3. Effective Date of Rental | 03/2019 | 03/2019 | | 03/2019 | | 03/2019 | | 03/2019 | | |
| 4. Type of Project/Stories | E/3 | WU/3 | \$10 | WU/2 | \$10 | WU/2 | \$10 | G/1, T/2 | | |
| 5. Floor of Unit in Building | First | Varies | | Varies | | Varies | | Varies | | |
| 6. Project Occupancy % | Proposed | 98% | | 95% | | 8% | | 100% | | |
| 7. Concessions | N | N | | N | | N | | N | | |
| 8. Year Built | 2021 | 2004 | | 1974/2005 | \$15 | 1974/2018 | \$10 | 1984 | \$165 | |
| 9. Sq. Ft. Area | 906 | 1,130 | (\$50) | 1,100 | (\$40) | 950 | (\$10) | 1,000 | (\$20) | |
| 10. Number of Bedrooms | 2 | 2 | | 2 | | 2 | | 2 | | |
| 11. Number of Baths | 1.5 | 2.0 | (\$10) | 1.5 | | 1.5 | | 1.5 | | |
| 12. Number of Rooms | 4 | 4 | | 4 | | 4 | | 4 | | |
| 13. Balc./Terrace/Patio | N | Y | (\$5) | Y | (\$5) | N | | Y | (\$5) | |
| 14. Garage or Carport | L/0 | L/0 | | L/0 | | L/0 | | L/0 | | |
| 15. Equipment | a. A/C | C | | C | | C | | C | | |
| | b. Range/Refrigerator | RF | | RF | | RF | | RF | | |
| | c. Disposal | N | | Y | | Y | | N | | |
| | d. Microwave/Dishwasher | D | (\$5) | D | | D | | N | \$10 | |
| | e. Washer/Dryer | L | (\$25) | WD | (\$5) | HU | (\$5) | L | | |
| | f. Carpet | C | | C | | C | | C | | |
| | g. Drapes | B | | B | | B | | B | | |
| | h. Pool/Rec. Area | R | (\$10) | PER | (\$5) | PR | (\$5) | N | \$5 | |
| 16. Services | a. Heat/Type | N/E | | N/E | | N/E | | N/E | | |
| | b. Cooling | N/E | | N/E | | N/E | | N/E | | |
| | c. Cook/Type | N/E | | N/E | | N/E | | N/E | | |
| | d. Electricity | N | | N | | N | | N | | |
| | e. Hot Water | N/E | | N/E | | N/E | | N/E | | |
| | f. Cold Water/Sewer | N | | N | | N | | Y | (\$65) | |
| | g. Trash | Y | \$12 | N | \$12 | N | \$12 | N | \$12 | |
| 17. Storage | N | Y/0 | (\$5) | N | | N | | N | | |
| 18. Project Location | Average | Similar | | Superior | (\$50) | Superior | (\$50) | Similar | | |
| 19. Security | Y | N | \$10 | N | \$10 | Y | \$5 | N | \$10 | |
| 20. Clubhouse/Meeting Room | MR | C | | N | \$5 | C | | N | \$5 | |
| 21. Special Features | PC | SS, GC | (\$40) | N | \$10 | N | \$10 | N | \$10 | |
| 22. Business Center / Nbhd Netwk | NN | N | \$10 | N | \$10 | N | \$10 | N | \$10 | |
| 23. Service Coordinator | Y | N | \$30 | N | \$30 | N | \$30 | N | \$30 | |
| 24. Unit Rent Per Month | | \$1,165 | | \$846 | | \$845 | | \$770 | | |
| 25. Total Adjustment | | | (\$78) | | \$97 | | \$117 | | \$167 | |
| 26. Indicated Rent | | \$1,087 | | \$943 | | \$962 | | \$937 | | |
| 27. Correlated Subject Rent | \$950 | | | | | | | | | |
| | high rent | \$1,087 | low rent | \$859 | 60% range | \$905 | to | \$1,041 | | |
| 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 | | | Date (mm/dd/yy) | | Reviewer's Signature | | Date (mm/dd/yyyy) | |
| | | <i>Samuel J. Zell</i> | | | 03/01/19 | | | | | |

Previous editions are obsolete

form HUD-92273 (07/2003)

Daffodil Gardens Phase Two

Primary Unit Types – One-Bedroom Units (700 SF) and Two-Bedroom Units (906 SF)

Secondary Unit Type – Two-Bedroom Units (951 SF) and Two-Bedroom Units (1,005 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 670 and 906 square feet. Comparable apartments used include the following: Clairmont Apartments (Comparable 1), Woodscape Apartments (Comparable 2), The Reserve at Deer Run (Comparable 3), Bray and Winfred Apartments (Comparable 4) and Village Green Apartments (Comparable 5).

Structure/Stories – The subject will be located in a three-story elevator building. All comparables except Comparable 4 are located in walk-up two-or three-story buildings. Comparable 4 is located in one-story garden-style buildings. In elevator and garden-style buildings, the units on all floors are easily accessible without have to utilize stairs. Therefore, it is the appraiser's opinion that all units in elevator or garden-style buildings would rent for a premium when compared to units not on the first floor in walk-up buildings, especially properties that are designated for seniors. Due to the lack of market support for a specific floor level pricing for walk-up apartment complexes versus mid-rise elevator or garden-style buildings, a nominal adjustment of \$10 per month was selected for comparables with walk-up structures.

Project Occupancy – The subject is proposed. The occupancy rates of the comparables range from 95 to 100 percent. Therefore, no adjustment was needed.

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

Year Built/Year Renovated – The subject is proposed and will be in good condition once construction is complete. Comparable 1 was built in 2004. Comparable 2 was constructed in 1974 and renovated in 2005. Comparable 3 was built in 1974 and renovated in 2018. In order to determine the appropriate adjustments for condition (year built/year renovated), the appraiser

utilized paired analysis to compare the comparables. Comparable 1 was deemed the most similar to the subject as complete. Therefore, this comparable was considered the subject in the paired analysis calculation. When performing the analysis, the appraiser compared the units at Comparables 2, 3, 4 and 5 individually to the units at Comparable 1. 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. The differences that warranted adjustments included # of baths, unit size, balcony/patio, microwave/dishwasher, washer/dryer, special features, extra storage, clubhouse/meeting room, pool/recreation area, cold water/sewer and trash/recycling. Once the net adjusted rents were determined, these rents were compared to the street rent at Comparable 1. The differences between the rents indicate the appropriate adjustments for condition.

| Paired Analysis - One-Bedroom Units | | | | |
|--|---------------------|---------------------|---------------------|---------------------|
| Item | Comparable 2 | Comparable 3 | Comparable 4 | Comparable 5 |
| Street Rent | \$771 | \$705 | \$560 | \$534 |
| Structure/Stories | \$0 | \$0 | -\$10 | \$0 |
| Neighborhood | -\$50 | -\$50 | \$0 | \$0 |
| Unit Interior Sq. ft. | \$0 | \$50 | \$25 | \$60 |
| Balcony/Patio | \$0 | \$5 | \$0 | \$0 |
| Microwave/Dishwasher | \$5 | \$5 | \$15 | \$15 |
| Washer/Dryer | \$20 | \$20 | \$25 | \$25 |
| Special Features | \$50 | \$50 | \$50 | \$50 |
| Extra Storage | \$5 | \$5 | \$5 | \$5 |
| Security | \$0 | -\$5 | \$0 | \$0 |
| Clubhouse/Meeting Room | \$5 | \$0 | \$5 | \$5 |
| Pool/Recreation Areas | \$5 | \$5 | \$15 | \$15 |
| Cold Water/Sewer | \$0 | \$0 | -\$50 | -\$50 |
| Trash/Recycling | \$0 | \$0 | \$0 | -\$12 |
| Net Rent | \$811 | \$790 | \$640 | \$647 |
| | | | | |
| Comparable 5 Street Rent | \$993 | \$993 | \$993 | \$993 |
| | | | | |
| Indicated Adjustment | \$182 | \$203 | \$353 | \$346 |

| Paired Analysis - Two-Bedroom Units | | | | |
|-------------------------------------|--------------|--------------|--------------|--------------|
| Item | Comparable 2 | Comparable 3 | Comparable 4 | Comparable 5 |
| Street Rent | \$846 | \$845 | \$770 | \$589 |
| Structure/Stories | \$0 | \$0 | -\$10 | \$0 |
| Neighborhood | -\$50 | -\$50 | \$0 | \$0 |
| # Baths | \$10 | \$10 | \$10 | \$20 |
| Unit Interior Sq. ft. | \$0 | \$40 | \$30 | \$100 |
| Balcony/Patio | \$0 | \$5 | \$0 | \$0 |
| Microwave/Dishwasher | \$5 | \$5 | \$15 | \$15 |
| Washer/Dryer | \$20 | \$20 | \$25 | \$25 |
| Special Features | \$50 | \$50 | \$50 | \$50 |
| Extra Storage | \$5 | \$5 | \$5 | \$5 |
| Security | \$0 | -\$5 | \$0 | \$0 |
| Clubhouse/Meeting Room | \$5 | \$0 | \$5 | \$5 |
| Pool/Recreation Areas | \$5 | \$5 | \$15 | \$15 |
| Cold Water/Sewer | \$0 | \$0 | -\$50 | -\$50 |
| Trash/Recycling | \$0 | \$0 | \$0 | -\$12 |
| Net Rent | \$896 | \$930 | \$865 | \$762 |
| | | | | |
| Comparable 5 Street Rent | \$1,165 | \$1,165 | \$1,165 | \$1,165 |
| | | | | |
| Indicated Adjustment | \$269 | \$235 | \$300 | \$403 |

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 in half. The comparables were adjusted upward as follows: Comparable 2 - \$115; Comparable 2 - \$110; Comparable 3 - \$165; and Comparable 4 - \$190. Comparable 1 was deemed similar and was not adjusted.

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 \$0.25, and for the two-bedroom comparison is \$0.22. 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 will contain one- and two-bedroom units. All comparables are similar. No adjustments were needed.

of Baths – The subject will contain one bath in the one-bedroom units and one-and-one-half-baths in the two-bedroom units. Each complex with a differing number of baths than the subject was adjusted \$20 per full bath and \$10 per half-bath. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional baths. The extra room(s) will enhance marketability of a unit even if the square footage remains the same. There was insufficient market data available for a paired analysis as the majority of properties in this market contain similar number of baths. Therefore, a \$20 per month per full bath and a \$10 per month per half-bath adjustment was selected.

Balcony/Patio – The subject will not contain either of these features. Comparable 3 is similar. The remaining comparables contain these features and were adjusted downward \$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 will contain open lot parking. All comparables are similar. No adjustment is needed.

AC: Central/Wall – The subject will contain forced electric air conditioning. All comparables contain central air conditioning. No adjustments were needed.

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

Garbage Disposal – The subject will not contain this amenity. Comparables 4 and 5 are similar. The remaining comparables contain a garbage disposal in the units. Since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – The subject will contain dishwashers in the units. Comparables 2 and 3 are similar. Comparable 1 contains both a microwave and dishwasher in the units. Comparables 4 and 5 do not contain either 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. A \$10 per month adjustment was selected for dishwashers and a \$5 per month adjustment was selected for microwaves. Therefore, Comparable 1 was adjusted downward \$5 per month, and Comparables 4 and 5 were adjusted upward \$10 per month.

Washer/Dryer – The subject will contain a laundry facility. Comparables 4 and 5 are similar. Comparable 1 contains washers and dryers in the units. Comparables 2 and 3 contain 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, Comparable 1 was adjusted downward \$25 per month, and Comparable 2 and 3 were adjusted downward \$5 per month.

Carpet – The subject will contain carpet flooring. All comparables are similar. No adjustment was need.

Drapes – The subject will contain blinds in the units. All comparables contain window coverings. No adjustment was needed.

Pool/Exercise Room/Recreation Areas – The subject will contain a picnic area, computer room, library and gazebo. Comparable 1 contains a swimming pool, exercise room, picnic area and playground. Comparable 2 contains a swimming pool, picnic area and playground. Comparable 3 contains a swimming pool, picnic area, playground and dog park. Comparables 4 and 5 do not contain any of these features. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, Comparable 1 was adjusted downward \$10 per month, Comparables 2 and 3 were adjusted downward \$5 per month, and Comparable 4 and 5 were adjusted upward \$5 per month.

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

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

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

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

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

Cold Water/Sewer – The subject will not have these utilities provided. Comparables 1, 2 and 3 are similar. Comparable 4 and 5 have cold water and sewer services provided and were adjusted downward \$50 per month for the one-bedroom units and \$65 per month for two-bedroom units. The adjustments were determine using the Allowances for Tenant-Furnished Utilities and Other Services provided by the Virginia Housing Development Authority.

Trash – The subject will have trash services provided. Comparable 5 is similar. The remaining comparables do not have this service provided and were adjusted upward \$12 per month for all unit types. The adjustment was determine using the Allowances for Tenant-Furnished Utilities and Other Services provided by the Virginia Housing Development Authority.

Extra Storage – The subject will not contain this feature. Comparables 2, 3, 4 and 5 are similar. Comparable 1 offers extra storage with no additional monthly fee and was adjusted downward \$5 per month. 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, the nominal adjustments was deemed appropriate.

Location – The subject’s location is average. Due to lack of comparables located in the market area, it was necessary to expand the search to surrounding communities. A paired analysis was conducted in order to determine the appropriate adjustment for location. Population, households, median income, median home values and median rents were considered. In addition, access to services and major thoroughfares were considered. The paired analysis is shown in the following table.

| | Gloucester | Yorktown | % Diff | Newport News | % Diff |
|--------------------------|------------|-----------|-----------|--------------|---------|
| Population | 2,364 | 211 | -1020.38% | 180,775 | 98.69% |
| Households | 1,000 | 80 | -1150.00% | 68,987 | 98.55% |
| Median Income | \$58,472 | \$54,432 | -7.42% | \$51,082 | -14.47% |
| Median Home Value | \$232,300 | \$470,000 | 50.57% | \$189,300 | -22.72% |
| Median Rent | \$777 | \$959 | 18.98% | \$985 | 21.12% |

After considering all factors, the CDP of Yorktown and CDP of Gloucester were deemed similar, and Newport News was deemed superior. Therefore, Comparables 2 and 3 were adjusted downward \$50 per month. The remaining comparable were deemed similar and were not adjusted.

Security – The subject will contain intercom/electronic and video surveillance. Comparable 3 contains a security patrol. The remaining comparables do not contain any form of security. 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 upward \$5 per month, and Comparables 1, 2, 4 and 5 were adjusted upward \$10 per month.

Clubhouse/Meeting Room – The subject will contain a meeting room. Comparables 1 and 3 contain a clubhouse. None of the remaining comparables contain either amenity and were adjusted upward \$5 per month. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, the nominal adjustments was deemed appropriate.

Special Features – The subject will contain pull cords and safety bars in all units. Comparable 1 contains stainless steel appliances and granite countertops. None of the remaining comparable contain special features. Special features such as granite countertops and stainless-steel appliances typically bring a rent premium of \$50 per month, or \$25 per feature. Tenants in this market area indicated a preference for these features and a willingness to pay a premium for granite countertops and stainless-steel appliances. Therefore, Comparable 1 was adjusted downward \$40 per month, and Comparables 2, 3, 4 and 5 were adjusted upward \$10 per month.

Business Center/Neighborhood Network – The subject will contain a neighborhood network. Additional information regarding all services provided to residents can found on page 20. None of the comparables will offer these services and were adjusted upward \$10 per month. All comparables are similar to the subject. No adjustment was needed.

Service Coordination – The subject will contain a service coordinator. None of the comparables offer these services. The service coordinator will be sponsored through the Bay Aging Agency and provide regular assistance social services; offer life skills courses that will help the residents create techniques for managing life events; learn problem solving and decision making skills to make and maintain healthy lifestyle choices; manage income and expenses; communication skills; fall prevention techniques and assistance with identifying benefits. These features are an enhancement, particularly for elderly residents. The Service Coordinator and all of these features listed above will be provided to each tenant for no additional cost. Additional information regarding all services provided to residents can found on page 20. Therefore, all comparables were adjusted upward \$30 per month.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$757 to \$945 for the one-bedroom comparison; and \$859 to \$1,087. All comparables were given some consideration. However, Comparable 1 was given the most weight as it was the most similar in condition to the subject as complete and required the least amount of adjustment to equate to the subject. The appraiser concluded the market rent for the units at the subject as follows:

- **670 SF One-Bedroom Units** - **\$850**
- **906 SF Two-Bedroom Units** - **\$950**

The property will also contain nine two-bedroom units with 951 square feet and two two-bedroom units with 1,005 square feet. These units were considered secondary unit types and were not included on the rent grid. In order to determine an appropriate adjustment for these units, the difference in unit size between the primary unit type and the secondary unit type was determined. The difference was multiplied by the square foot adjustment factor. The result was determined to be the difference in rent between the primary and secondary unit types. Therefore, the appraiser concluded the market rent for the secondary unit types at the subject as follows:

- **951 SF Two-Bedroom Units** - **\$960**
- **1,005 SF Two-Bedroom Units** - **\$970**

The developer is proposing the affordable LIHTC rents as follows:

| 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 |
| 1/1 | 4 | 670 | 40% | \$562 | \$519 | \$119 | \$400 |
| 1/1 | 7 | 670 | 50% | \$703 | \$654 | \$119 | \$535 |
| 1/1 | 1 | 670 | 60% | \$843 | \$734 | \$119 | \$615 |
| 2/1.5 | 9 | 906 | 50% | \$843 | \$792 | \$152 | \$640 |
| 2/1.5 | 8 | 906 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 9 | 951 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 2 | 1,005 | 60% | \$1,012 | \$857 | \$152 | \$705 |

These rents are below the achievable rents determined on the rent grids and below the maximum net tax credit rents.

Evaluation of the Proposed Development

Project Design

Daffodil Gardens Phase Two will be comprised of one three-story elevator building containing 40 units, a meeting room, computer room, laundry facility, library and maintenance area. The buildings will have brick and cementitious siding exterior and composition shingle roof.

Project Amenities

The property will provide the following project amenities: a meeting room, picnic area, neighborhood network, service coordinator, computer room, laundry facility, on-site management, on-site maintenance, intercom/electronic entry, video surveillance, library and gazebo. The subject's project amenities will be competitive with the comparables in the market area.

Parking

The subject will contain open parking areas and has ample parking spaces. This arrangement is similar to the majority of the comparables in the market area.

Unit Mix

The subject's unit mix of one- and two-bedroom units will be suitable in the market area.

Utilities

The subject will contain electric heating and cooling. Cooking and hot water will also be electric. Trash collection services will be provided by the landlord. All remaining utilities will be paid by the tenant. This arrangement is relatively similar to the comparables in the market area.

Unit Amenities

Each unit will contain the following amenities: refrigerator, range/oven, dishwasher, carpet, blinds, ceiling fans, coat closet, pull cords and safety bars. The unit amenities will be competitive with the comparables in the market area.

Tenant Services

The subject will offer a service coordinator and neighborhood network. Case management will be provided by Bay Aging services on-site at no additional cost to residents. Options Counseling serves as the point of entry for all Bay Aging services, which is a program that links senior citizens and disabled adults and their caregivers to a broad inventory of available community resources. Residents will be provided information and education on a variety of affordable community-based low-cost services such as transportation, food delivery programs, etc.). By accessing low-cost community living programs, residents will be able to conserve and prioritize personal financial resources for other essential costs of living. Counseling services will be

provided by the Middle Peninsula-Northern Neck Community Services Board on-site. Fees vary depending on services provided. The following mental health services will be provided: Prevention, Education, Training, Consulting, Case Management, Residential Support, Vocational, Day and Emergency Support. The Middle Peninsula – Northern Neck Community Services Board services are designed to support individual living in the community in order to achieve and maintain independence. Furthermore, the Gloucester Adult Day Care will provide services at the Bay Aging Gloucester Adult Day Care, which is located adjacent to the site. Gloucester Adult Day Care provides care and support for adults (18 years and older) who, due to frailty or physical disability, require assistance during the day. The center is licensed and Medicaid-certified with a registered nurse on staff. Adult Day Health Services are rendered on a sliding fee scale basis when funding is available and are reimbursed through Medicaid (if approved). This is a relatively low-cost alternative to expensive institutional care (nursing home and assisted living). In addition, if transportation is required, residents will have access to public transit through Bay Transit for a small fee. Additional information regarding these services can be found in Addendum D. These services will be superior to majority of comparables in the market area.

Impact of Existing/Planned Rental Housing

The market area exhibits sufficient demand for the proposed 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 construction is completed, 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 will be competitive with the surveyed comparables.
- The proposed development will be superior to most of the comparable developments in condition as complete.
- The subject's proposed unit and project amenities will be competitive with the comparables in the market area.
- The subject's proposed LIHTC rents will provide a good value to prospective tenants.

Weaknesses

- There are no apparent weaknesses.

PART J:

LOCAL PERSPECTIVE AND INTERVIEWS

Bay Aging

According to the Bay Aging, the County of Gloucester's aging population has greatly benefited from the subject's sister property Daffodil Gardens I. In 2017, the county has received \$29,676 from real estate taxes, \$15,303 from water and \$6,809 from sewer. In addition, seniors calling Daffodil Gardens I home are now in comfortable, energy efficient homes. Residents also have benefited from receiving support services such as meals, home care or transportation to ensure they can continue living on their own longer. Furthermore, the agency stated that by 2020, 38 percent of people living in the Northern Neck and 30 percent of Middle Peninsula residents will be 60 or older, a five to six percent increase from 2010. As generations age, they impact the types of services in demand such as health, transportation and housing. Social risk factors, which are interconnected, significantly impact one's ability to meet their own needs and the needs of their family. The top four needs are housing, transportation, health and employment. The phone number for the Bay Aging is 800-493-0238.

Gloucester County Planning/Zoning Department

According to Anne Ducey-Ortiz, the proposed use of the site will be a legal, conforming use. She stated the property is currently zoned MF-1, Multifamily District. In addition, she stated that there is no limit to the number of building permits that can be issued in a year. The phone number for Ms. Ducey-Ortiz is 804-693-1224.

Gloucester County Sheriff Department

According to Darrell Warren Jr., Sheriff of the Gloucester County Sheriff Department, there are no high crime areas. He stated the subject's neighborhood is relatively quiet, and is currently improving as the area is built up with the addition of Daffodil Gardens I. He noted that there have been no recent drug-related or violent crimes reported. The phone number for the Gloucester County Sheriff Department is 804-693-3890.

Virginia Housing Development Authority

According to Anton Shaw and Sharon Fairburn, the authority covers 75 jurisdictions, including Gloucester County. The agency currently has 9,638 vouchers, all of which are allocated. The authority does maintain a waiting list; however, it was closed as of July 2018. The list is not expected to reopen for three to four years. They also noted that while residents on the voucher program do not seem to have difficulty finding housing, the community would welcome new housing, and one-bedroom units are the most desired. The phone number for the Virginia Housing Development Authority is 804-343-5611.

Gloucester Economic Development Department

According to Sherry Spring, Director of the Gloucester Chamber of Commerce, the area's economy has been steadily expanding. In 2018, it was announced that Petco, Ulta Beauty, Kay Jeweler, TJ Maxx and Rack Room will occupy the newly expanded Fox Mill Centre near the courthouse in Gloucester. In addition, in 2018, Whitley Peanut Factory announced plans to invest \$530,000 to expand its current operations. Gloucester County is also offering several incentives for new and expanding businesses, that depending on the amount being invested, can come in the forms of public private partnerships funds, site acquisition assistance, site preparation assistance and utility extension/connection fee considerations. Additional new businesses in the county include the following: That Damn Mary Brewery, Mobjack Tavern, Your Pie, Planet Fitness, The Wright Cuts Barber Shop, North Neck Popcorn, Sundays Sun Spa Shop and Gloucester Brewery Company. In addition, according to Ms. Spring the employees of the area live throughout the county. She further stated that there is large shortage of affordable housing in the county, especially those for seniors. She further stated that the number of employees that own versus rent their homes is even. The phone number for the Gloucester County Economic Development Department is 804-693-1414.

PART K:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Description

The subject, Daffodil Gardens Phase Two, is a proposed Low Income Housing Tax Credit senior development that will contain 40 rental 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, or between \$15,570 and \$36,000. In addition, the developer is electing to use the income-average minimum set-aside option. The subject’s proposed rent/income designation level is 54 percent.

Daffodil Gardens Phase Two will be comprised of one three-story elevator building meeting room, computer room, laundry facility, library and maintenance area. The building will be of frame construction with brick and cementitious siding exteriors and composition 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 |
| 1/1 | 4 | 670 | 40% | \$562 | \$519 | \$119 | \$400 |
| 1/1 | 7 | 670 | 50% | \$703 | \$654 | \$119 | \$535 |
| 1/1 | 1 | 670 | 60% | \$843 | \$734 | \$119 | \$615 |
| 2/1.5 | 9 | 906 | 50% | \$843 | \$792 | \$152 | \$640 |
| 2/1.5 | 8 | 906 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 9 | 951 | 60% | \$1,012 | \$857 | \$152 | \$705 |
| 2/1.5 | 2 | 1,005 | 60% | \$1,012 | \$857 | \$152 | \$705 |

**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. All proposed rents are below the maximum allowable LIHTC rent. The subject property will attract residents with incomes between \$15,570 and \$36,000. In addition, the developer is electing to use the income-average minimum set-aside option. The subject’s proposed rent/income designation level is 54 percent.*

Income Averaging

The developer has committed to providing one- and two-bedroom units at 40, 50 and 60 percent of the area median income. The Consolidated Appropriations Act of 2018 permanently established income averaging as a third minimum set-aside election for new developments. Income averaging allows credit-qualified units to serve households earning as much as 80 percent of the area median income so long as the average imputed income limit of the property is 60 percent or less of the AMI. Owners electing income averaging must commit to having at least 40 percent of the units affordable to eligible tenants. The subject’s proposed rent/income designation level is 54 percent, and the units will qualify for the income averaging set aside. As

noted in the capture rate calculations included on Page 66, the capture rate all units is 11.9 percent and is considered good.

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. The current vacancy rate in surveyed subsidized/income-restricted apartment complexes is zero percent. The current vacancy rate in surveyed market-rate apartment complexes is 2.1 percent.

The proposed development will not have an adverse impact on the market area. There is one senior income-restricted development in the market area. Daffodil Gardens I is a senior Section 202 property containing one-bedroom units. The property is designated for seniors 62 and older and contains subsidies for all units. Therefore, will not directly compete with the subject. In addition, the development is currently 100 percent occupied and maintains a waiting list with 166 applicants. There were no other senior affordable developments in the market area; therefore, the market area is not saturated.

Market Feasibility

The following table shows the net demand by bedroom type.

| CAPTURE RATE BY INCOME LIMITS | | | | | | |
|-------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|
| | 1BR @ 40% (\$15,570 - \$24,000) | 1BR @ 50% (\$19,620 - \$30,000) | 1BR @ 60% (\$22,020 - \$36,000) | 2BR @ 50% (\$23,760 - \$24,000) | 2BR @ 60% (\$25,710 - \$36,000) | Project Total (\$15,570 to \$36,000) |
| Income Restrictions: | | | | | | |
| All Units at Subject | 6.7% | 12.7% | 1.5% | 27.9% | 39.3% | 11.9% |

Overall the market shows a net demand of 335 units for units at or below 60 percent of the area median income. The subject is a proposed development that will contain 40 units. The overall capture rate for all units at or below 60 percent is 11.9 percent. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the demand for the units within the market. It is believed that the property will meet the demand for affordable housing in the market area.

Evaluation of Project

The subject will be located on Fiddlers Green Road. Therefore, the subject will have average visibility and easy access. The subject's site plan and project design will be similar to competing apartment developments. The subject's unit mix of one- and two-bedroom units will be suitable in the market. The subject's unit and project amenities will be competitive with the surveyed comparables. The subject's rents will provide a good value to prospective tenants.

Positive/Negative Attributes

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

Weaknesses: There are no apparent weaknesses.

Conclusion

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

- The subject's design and amenities will be competitive with other existing projects. Therefore, no modifications to the subject are necessary.
- Daffodil Gardens Phase Two is a proposed 40-unit Low Income Housing Tax Credit senior complex. Based on the occupancy level of existing affordable senior apartment complexes that were surveyed, the projected population and household growth and the economic factors, it is believed that when construction is completed, the subject property will meet the demand for affordable housing in the market area. In addition, there was only one other affordable senior housing development in the market area. Therefore, it appears there is a lack of affordable housing for seniors 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 for affordable senior properties, 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 has been active in the U.S. Department of Housing and Urban Development's Multifamily Accelerated Processing (M.A.P.) and Mark-to-Market programs.

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P. O. Box 784
Dexter, Missouri 63841
573-624-6614 (phone)
573-624-2942 (fax)
to dd.gill@gillgroup.com

OVER VIEW

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: CG A1096
Idaho State License Number: CGA-3101
Illinois State License Number: 1530001384
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: 3978
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 appraisal 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
Southwest 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

Honāros College

Even Odd der: More Odd ball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Honāros 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.

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.



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 a 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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| 5 | Target market/population description | 18 |
| 6 | Project description including unit features and community amenities | 18 |
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| 10 | Site photos/maps | 26-30 |
| 11 | Map of community services | 35 |
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ADDENDUM D

2019 Low-Income Housing Tax Credit Application For Reservation

J. ENHANCEMENTS

Each development must meet the following baseline energy performance standard applicable to the development's construction category.

- a. **New Construction:** must meet all criteria for EPA EnergyStar certification.
- b. **Rehabilitation:** renovation must result in at least a 30% performance increase or score an 80 or lower on the HERS Index.
- c. **Adaptive Reuse:** must score a 95 or lower on the HERS Index.

Certification and HERS Index score must be verified by a third-party, independent, non-affiliated, certified RESNET home energy rater.

Indicate **True** for the following items that apply to the proposed development:

ACTION: Provide Architect Certification (**Mandatory**) and documents related to following items if applicable (**TAB F**)

1. For any development, upon completion of construction/rehabilitation:

- TRUE** a. A community/meeting room with a minimum of 749 square feet is provided.
- 80.00%** b. Percentage of brick or other similar low-maintenance material approved by the Authority covering the exterior walls. Community buildings are to be included in percentage calculations.
- TRUE** c. Water expense is sub-metered (the tenant will pay monthly or bi-monthly bill).
- TRUE** d. Each bathroom contains only of WaterSense labeled faucets, toilets and showerheads.
- TRUE** e. Each unit is provided with the necessary infrastructure for high-speed internet/broadband service.
- TRUE** f. Free WiFi access will be provided in community room for resident only usage.
- FALSE** g. Each unit is provided free individual high speed internet access.
- or
- FALSE** h. Each unit is provided free individual WiFi access.
- TRUE** i. Full bath fans are wired to primary light with delayed timer or has continuous exhaust by ERV/DOAS.
- or
- FALSE** j. Full bath fans are equipped with a humidistat.
- FALSE** k. Cooking surfaces are equipped with fire prevention features
- or
- TRUE** l. Cooking surfaces are equipped with fire suppression features.
- FALSE** m. Rehab only: Each unit has dedicated space, drain and electrical hook-ups to accept a permanently installed dehumidification system.
- or
- TRUE** n. All Construction types: each unit is equipped with a permanent dehumidification system.
- FALSE** o. All interior doors within units are solid core.
- TRUE** p. At minimum, one USB charging port in each kitchen, living room and all bedrooms.
- TRUE** q. All kitchen light fixtures are LED and meet MDCR lighting guidelines.
- TRUE** r. Each unit has a shelf or ledge outside the primary entry door located in an interior hallway.
- FALSE** s. New construction only: Each unit to have balcony or patio with a minimum depth of 5 feet clear from face of building and a minimum size of 30 square feet.

For all developments exclusively serving elderly tenants upon completion of construction/rehabilitation:

2019 Low-Income Housing Tax Credit Application For Reservation

J. ENHANCEMENTS

- TRUE a. All cooking ranges have front controls.
- TRUE b. Bathrooms have an independent or supplemental heat source.
- TRUE c. All entrance doors have two eye viewers, one at 42" inches and the other at standard height.

2. Green Certification

- a. Applicant agrees to meet the base line energy performance standard applicable to the development's construction category as listed above.

The applicant will also obtain one of the following:

- | | | | |
|--------------------------------|--|--------------------------------|--|
| <input type="checkbox"/> TRUE | Earthcraft Gold or higher certification | <input type="checkbox"/> FALSE | National Green Building Standard (NGBS) certification of Silver or higher. |
| <input type="checkbox"/> FALSE | U.S. Green Building Council LEED certification | <input type="checkbox"/> FALSE | Enterprise Green Communities (EGC) Certification |

If Green Certification is selected, no points will be awarded for d. Watersense Bathroom fixtures above.

Action: If seeking any points associated Green certification, provide appropriate documentation at **TAB F**.

- b. Applicant will pursue one of the following certifications to be awarded points on a future development application. (Failure to reach this goal will not result in a penalty.)

- | | | | |
|--------------------------------|-------------------------------------|--------------------------------|-------------------------|
| <input type="checkbox"/> FALSE | Zero Energy Ready Home Requirements | <input type="checkbox"/> FALSE | Passive House Standards |
|--------------------------------|-------------------------------------|--------------------------------|-------------------------|

3. Universal Design - Units Meeting Universal Design Standards (units must be shown on Plans)

- TRUE a. Architect of record certifies that units will be constructed to meet VHDA's Universal Design standards.
- 40 b. Number of Rental Units constructed to meet VHDA's Universal Design standards:
 100% % of Total Rental Units

4. FALSE Market-rate units' amenities are substantially equivalent to those of the low income units.

If not, please explain:

2019 Low-Income Housing Tax Credit Application For Reservation

I. UTILITIES

1. Describe the Heating/AC System: _____

2. Services Included:

| Utilities | Type of Utility (Gas, Electric, Oil, etc.) | Utilities Paid by: | Enter Allowances by Bedroom Size | | | | |
|--|---|-----------------------|----------------------------------|-------|-------|-------|------|
| | | | 0-bdr | 1-bdr | 2-bdr | 3-bdr | 4-br |
| Heating | Electric | Tenant | 0 | 26 | 34 | 0 | 0 |
| Air Conditioning | Electric | Tenant | 0 | 7 | 9 | 0 | 0 |
| Cooking | Electric | Tenant | 0 | 9 | 10 | 0 | 0 |
| Lighting | Electric | Tenant | 0 | 14 | 18 | 0 | 0 |
| Hot Water | Electric | Tenant | 0 | 13 | 16 | 0 | 0 |
| Water | Public-submetering | Tenant | 0 | 23 | 30 | 0 | 0 |
| Sewer | Public-submetering | Tenant | 0 | 27 | 35 | 0 | 0 |
| Trash | Private | Owner | 0 | 0 | 0 | 0 | 0 |
| Total utility allowance for costs paid by tenant | | | \$0 | \$119 | \$152 | \$0 | \$0 |

3. The following sources were used for Utility Allowance Calculation (Provide documentation **TAB R**).

- a. FALSE HUD
- b. FALSE Utility Company (Estimate)
- c. FALSE Utility Company (Actual Survey)
- d. FALSE Local PHA
- e. TRUE Other: Local HCV program

Warning: The VHDA housing choice voucher program utility schedule shown on VHDA.com should not be used unless directed to do so by the local housing authority.

2019 Low-Income Housing Tax Credit Application For Reservation

L. UNIT DETAILS

1. Set-Aside Election:

UNITS SELECTED IN INCOME AND RENT DETERMINE POINTS FOR THE BONUS POINT CATEGORY

Note: In order to qualify for any tax credits, a development must meet one of two minimum threshold occupancy tests. Either (i) at least 20% of the units must be rent-restricted and occupied by persons whose incomes are 50% or less of the area median income adjusted for family size (this is called the 20/50 test) or (ii) at least 40% of the units must be rent-restricted and occupied by persons whose incomes are 60% or less of the area median income adjusted for family size (this is called the 40/60 test), all as described in Section 42 of the IRC. Rent-and income-restricted units are known as low-income units. If you have more low-income units than required, you qualify for more credits. If you serve lower incomes than required, you receive more points under the ranking system.

a. Units Provided Per Household Type:

| Income Levels | | |
|---------------|------------|-----------------|
| # of Units | % of Units | |
| 0 | 0.00% | 20% Area Median |
| 0 | 0.00% | 30% Area Median |
| 0 | 0.00% | 40% Area Median |
| 20 | 50.00% | 50% Area Median |
| 20 | 50.00% | 60% Area Median |
| 0 | 0.00% | 70% Area Median |
| 0 | 0.00% | 80% Area Median |
| 0 | 0.00% | Market Units |
| 40 | 100.00% | Total |

| Rent Levels | | |
|-------------|------------|-----------------|
| # of Units | % of Units | |
| 0 | 0.00% | 20% Area Median |
| 0 | 0.00% | 30% Area Median |
| 4 | 10.00% | 40% Area Median |
| 16 | 40.00% | 50% Area Median |
| 20 | 50.00% | 60% Area Median |
| 0 | 0.00% | 70% Area Median |
| 0 | 0.00% | 80% Area Median |
| 0 | 0.00% | Market Units |
| 40 | 100.00% | Total |

- b. The development plans to utilize income averaging..... TRUE
 If above is true, should the points based on the units assigned to the levels above be waived and therefore not required for compliance?
 20-30% Levels FALSE 40% Levels FALSE 50% levels FALSE

2. Unit Detail

FOR YOUR CONVENIENCE, COPY AND PASTE IS ALLOWED WITHIN UNIT MIX GRID

In the following grid, add a row for each unique unit type planned within the development. Enter the appropriate data for both tax credit and market rate units.

| | Unit Type (Select One) | Rent Target (Select One) | Number of Units | Number of Units 504 compliant | Net Rentable Square Feet | Monthly Rent Per Unit | Total Monthly Rent |
|--------|------------------------|--------------------------|-----------------|-------------------------------|--------------------------|-----------------------|--------------------|
| Mix 1 | 1 BR - 1 Bath | 40% AMI | 4 | 2 | 669.73 | \$400.00 | \$1,600 |
| Mix 2 | 1 BR - 1 Bath | 50% AMI | 7 | | 669.73 | \$535.00 | \$3,745 |
| Mix 3 | 1 BR - 1 Bath | 60% AMI | 1 | | 669.73 | \$615.00 | \$615 |
| Mix 4 | 2 BR - 1.5 Bath | 50% AMI | 9 | 3 | 905.66 | \$640.00 | \$5,760 |
| Mix 5 | 2 BR - 1.5 Bath | 60% AMI | 8 | | 905.66 | \$705.00 | \$5,640 |
| Mix 6 | 2 BR - 1.5 Bath | 60% AMI | 9 | | 950.92 | \$705.00 | \$6,345 |
| Mix 7 | 2 BR - 1.5 Bath | 60% AMI | 2 | | 1005.14 | \$705.00 | \$1,410 |
| Mix 8 | | | | | | | \$0 |
| Mix 9 | | | | | | | \$0 |
| Mix 10 | | | | | | | \$0 |
| Mix 11 | | | | | | | \$0 |
| Mix 12 | | | | | | | \$0 |
| Mix 13 | | | | | | | \$0 |
| Mix 14 | | | | | | | \$0 |
| Mix 15 | | | | | | | \$0 |
| Mix 16 | | | | | | | \$0 |
| Mix 17 | | | | | | | \$0 |
| Mix 18 | | | | | | | \$0 |
| Mix 19 | | | | | | | \$0 |
| Mix 20 | | | | | | | \$0 |
| Mix 21 | | | | | | | \$0 |
| Mix 22 | | | | | | | \$0 |

2019 Low-Income Housing Tax Credit Application For Reservation

L. UNIT DETAILS

| | | | | | | | |
|--------|--|--|--|--|--|--|-----|
| Mix 23 | | | | | | | \$0 |
| Mix 24 | | | | | | | \$0 |
| Mix 25 | | | | | | | \$0 |
| Mix 26 | | | | | | | \$0 |
| Mix 27 | | | | | | | \$0 |
| Mix 28 | | | | | | | \$0 |
| Mix 29 | | | | | | | \$0 |
| Mix 30 | | | | | | | \$0 |
| Mix 31 | | | | | | | \$0 |
| Mix 32 | | | | | | | \$0 |
| Mix 33 | | | | | | | \$0 |
| Mix 34 | | | | | | | \$0 |
| Mix 35 | | | | | | | \$0 |
| Mix 36 | | | | | | | \$0 |
| Mix 37 | | | | | | | \$0 |
| Mix 38 | | | | | | | \$0 |
| Mix 39 | | | | | | | \$0 |
| Mix 40 | | | | | | | \$0 |
| Mix 41 | | | | | | | \$0 |
| Mix 42 | | | | | | | \$0 |
| Mix 43 | | | | | | | \$0 |
| Mix 44 | | | | | | | \$0 |
| Mix 45 | | | | | | | \$0 |
| Mix 46 | | | | | | | \$0 |
| Mix 47 | | | | | | | \$0 |
| Mix 48 | | | | | | | \$0 |
| Mix 49 | | | | | | | \$0 |
| Mix 50 | | | | | | | \$0 |
| Mix 51 | | | | | | | \$0 |
| Mix 52 | | | | | | | \$0 |
| Mix 53 | | | | | | | \$0 |
| Mix 54 | | | | | | | \$0 |
| Mix 55 | | | | | | | \$0 |
| Mix 56 | | | | | | | \$0 |
| Mix 57 | | | | | | | \$0 |
| Mix 58 | | | | | | | \$0 |
| Mix 59 | | | | | | | \$0 |
| Mix 60 | | | | | | | \$0 |
| Mix 61 | | | | | | | \$0 |
| Mix 62 | | | | | | | \$0 |
| Mix 63 | | | | | | | \$0 |
| Mix 64 | | | | | | | \$0 |
| Mix 65 | | | | | | | \$0 |
| Mix 66 | | | | | | | \$0 |
| Mix 67 | | | | | | | \$0 |
| Mix 68 | | | | | | | \$0 |
| Mix 69 | | | | | | | \$0 |
| Mix 70 | | | | | | | \$0 |
| Mix 71 | | | | | | | \$0 |
| Mix 72 | | | | | | | \$0 |
| Mix 73 | | | | | | | \$0 |
| Mix 74 | | | | | | | \$0 |
| Mix 75 | | | | | | | \$0 |
| Mix 76 | | | | | | | \$0 |
| Mix 77 | | | | | | | \$0 |
| Mix 78 | | | | | | | \$0 |
| Mix 79 | | | | | | | \$0 |
| Mix 80 | | | | | | | \$0 |
| Mix 81 | | | | | | | \$0 |

2019 Low-Income Housing Tax Credit Application For Reservation

L. UNIT DETAILS

| | | | | | | | |
|---------------|--|--|----|---|----------|---------|----------|
| Mix 82 | | | | | | | \$0 |
| Mix 83 | | | | | | | \$0 |
| Mix 84 | | | | | | | \$0 |
| Mix 85 | | | | | | | \$0 |
| Mix 86 | | | | | | | \$0 |
| Mix 87 | | | | | | | \$0 |
| Mix 88 | | | | | | | \$0 |
| Mix 89 | | | | | | | \$0 |
| Mix 90 | | | | | | | \$0 |
| Mix 91 | | | | | | | \$0 |
| Mix 92 | | | | | | | \$0 |
| Mix 93 | | | | | | | \$0 |
| Mix 94 | | | | | | | \$0 |
| Mix 95 | | | | | | | \$0 |
| Mix 96 | | | | | | | \$0 |
| Mix 97 | | | | | | | \$0 |
| Mix 98 | | | | | | | \$0 |
| Mix 99 | | | | | | | \$0 |
| Mix 100 | | | | | | | \$0 |
| TOTALS | | | 40 | 5 | 5,776.57 | \$4,305 | \$25,115 |

| | | | | |
|--------------------|-----------|-------------------------|---------------------|------------------|
| Total Units | 40 | Net Rentable SF: | TC Units | 34,001.54 |
| | | | MKT Units | 0.00 |
| | | | Total NR SF: | 34,001.54 |

| | |
|---|-------------------|
| Floor Space Fraction (to 7 decimals) | 100.00000% |
|---|-------------------|



Affordable Housing Program Application 2018 Empowerment/Memorandum of Understanding (MOU) Form

Application Name: Daffodil Gardens Phase Two **Application Number:** 5887

NOTE: This form is required for each empowerment activity. Only empowerment techniques selected from the 2018 Empowerment Guidebook and using this form will be considered. If you are submitting more than one empowerment activity, you will need to complete this form for each additional activity. Additionally, each empowerment form must be scanned and attached as a PDF file to the empowerment technique within the AHP application.

Also, please be sure to complete the checklist at the end of the form, make sure ALL questions have been answered and that appropriate documentation is attached to your Empowerment submission.

To receive points for each empowerment activity that will be implemented by the project, the sponsor must respond to the following. Refer to the Empowerment Guidebook for the eligible criteria and examples.

1. Name of the activity (must be selected from the eligible empowerment activities listed in the guidebook):

Case Management

If "financial" empowerment activity is selected, please quantify the monetary savings to the tenant/homeowner:

2. Describe the activity: Options Counseling serves as the point of entry for all Bay Aging services. This program links senior citizens and disabled adults and their caregivers to a broad inventory of available community resources.

3. Explain how the activity noted above economically empowers the project's residents or homebuyers/homeowners:

Low income residents are provided with information and education on a variety of affordable community-based services (transportation, food delivery programs, etc.). By accessing low-cost community living programs, residents will be able to conserve and prioritize personal financial resources for other essential costs of living.

4. Name of the organization (service provider) providing the empowerment activity and their location:

Bay Aging
Options Counseling Office
6655 Main Street
Gloucester, Virginia 23061

- a. Where is the service being provided?

Project site Provider's office Sponsor's office Other

If the response is "other," provide the service location (address, city, state and zip):

For rental projects: If off-site, indicate distance from project: _____,
as well as what arrangements will be made to ensure delivery of services:

- b. How many years has the service provider offered these services? 27

- c. Indicate who is eligible to receive services: All residents

5. For the service being provided, please indicate the type of costs to tenants/program participants:

No cost Discounted fees Standard fee for services

If the response is "discounted fees" or "standard fee for services," provide the annual dollar amount associated with providing the service: \$ _____. Also, provide the names of the entities that will fund the cost of the empowerment activity:

6. How often will the service be provided for AHP residents?

Quarterly Monthly Weekly Other

If the response is "other," please provide a definitive explanation:

The service will be scheduled to be made available upon resident request.

7. Describe how tenants/program participants will be notified of availability of services:
Brochure will be provided in welcome packet at resident move-in, posted in common area and explained
8. What percentage of project residents are expected to participate: 80%-100%. NOTE: This question must be completed or points may not be awarded.
9. If you are providing homeownership counseling, answer the questions below and submit a copy of the course curriculum. NOTE: The course curriculum MUST include the topic of predatory lending to be eligible for scoring consideration. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration.

Does the pre-homeownership counseling address the topic of predatory lending?

Yes No. If no, explain:

Is the pre- and/or post-homeownership counseling mandatory for all homeowners?

Yes No. If no, explain:

How many hours of pre- and/or post-homeownership counseling will be required? _____

10. If you are providing child/adult day care, you must submit a copy of the organization's license current operating license dated within 12 months of application submission.

11. How long after the project is complete will the empowerment techniques remain in service?

One of the boxes below must be checked. If "less than 1 year" is checked, you must provide an explanation.

less than 1 year -- Explain:

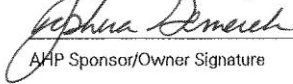
1 to 3 years

3 or more years

NOTE: Project completion is defined as follows: rental project -- construction complete AND at least 75 percent of the AHP units leased-up; homeownership projects -- all construction complete AND all homes sold.

12. The intent to provide the above-outlined programs and/or services is hereby affirmed and agreed to by the AHP Project Sponsor/Managing Partner or Owner and Service Provider Organization (if applicable). Adaptive Reuse

AHP Sponsor/Owner Organization


AHP Sponsor/Owner Signature

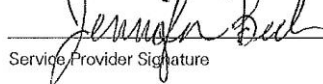
Joshua Gemerek / Authorized Representative

Printed Name/Title

07/30/2018

Date

Service Provider Organization


Service Provider Signature

Jennifer Beck / Director, Community Living Programs

Printed Name/Title

7/30/18

Date

2018 Empowerment/MOU Form Checklist

NOTE: All these items must be in place for the empowerment activity to be eligible for consideration.

- ✓ Activity in question #1 is taken directly from the approved list in the 2018 Empowerment Guidebook.
- ✓ 2018 Empowerment/MOU Form has been signed and dated by the sponsor and, if applicable, third-party service provider. *NOTE: Unsigned or partially signed forms will not be eligible for scoring consideration (for example, if a third-party service provider is providing the service BOTH parties must sign the form).*
- ✓ All questions have been completed. *NOTE: Any omissions on the form may result in a project not being eligible for scoring consideration.*

Homeownership counseling curriculum attached, if providing this activity. *NOTE: Curriculum must include the topic of predatory lending to be eligible for scoring consideration. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration.*

Day care license attached, if providing child/adult day care. The license must be current and dated within 12 months of application submission.



Affordable Housing Program Application
2018 Empowerment/Memorandum
of Understanding (MOU) Form

Application Name: Daffodil Gardens Phase Two Application Number: 5887

NOTE: This form is required for each empowerment activity. Only empowerment techniques selected from the 2018 Empowerment Guidebook and using this form will be considered.

Also, please be sure to complete the checklist at the end of the form, make sure ALL questions have been answered and that appropriate documentation is attached to your Empowerment submission.

To receive points for each empowerment activity that will be implemented by the project, the sponsor must respond to the following. Refer to the Empowerment Guidebook for the eligible criteria and examples.

- 1. Name of the activity (must be selected from the eligible empowerment activities listed in the guidebook):

Counseling

If "financial" empowerment activity is selected, please quantify the monetary savings to the tenant/homeowner:

- 2. Describe the activity: The following mental health services will be provided: Prevention, Education, Training, Consulting, Early Intervention, Counseling, Case Management, Residential Support, Vocational, Day and Emergency Support.

- 3. Explain how the activity noted above economically empowers the project's residents or homebuyers/homeowners:

Middle Peninsula - Northern Neck Community Services Board (MPNNCSB) services are designed to support individual living in the community in order to achieve and maintain independence. For example, MPNNCSB trains and places individuals in their own jobs and provides ongoing support when needed to foster economic empowerment.

- 4. Name of the organization (service provider) providing the empowerment activity and their location:

Middle Peninsula - Northern Neck Community Services Board
530 General Puller Highway
Saluda, VA 23149

- a. Where is the service being provided?

Project site Provider's office Sponsor's office Other

If the response is "other," provide the service location (address, city, state and zip):

For rental projects: If off-site, indicate distance from project:
as well as what arrangements will be made to ensure delivery of services:

- b. How many years has the service provider offered these services? 44 years

- c. Indicate who is eligible to receive services: All residents

- 5. For the service being provided, please indicate the type of costs to tenants/program participants:

No cost Discounted fees Standard fee for services

If the response is "discounted fees" or "standard fee for services," provide the annual dollar amount associated with providing the service: \$. Varving. Also, provide the names of the entities that will fund the cost of the empowerment activity:

Middle Peninsula - Northern Neck Community Services Board - please see attached "Consumer Charge Rates"

6. How often will the service be provided for AHP residents?

Quarterly Monthly Weekly Other

If the response is "other," please provide a definitive explanation:

Services will be provided on an as-needed basis.

7. Describe how tenants/program participants will be notified of availability of services:

Brochures will be provided in welcome packet at resident move-in and posted in common area.

8. What percentage of project residents are expected to participate: 50%. NOTE: This question must be completed or points may not be awarded.

9. If you are providing homeownership counseling, answer the questions below and submit a copy of the course curriculum. NOTE: The course curriculum MUST include the topic of predatory lending to be eligible for scoring consideration. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration.

Does the pre-homeownership counseling address the topic of predatory lending?

Yes No. If no, explain:

Is the pre- and/or post-homeownership counseling mandatory for all homeowners?

Yes No. If no, explain:

How many hours of pre- and/or post-homeownership counseling will be required? _____

10. If you are providing child/adult day care, you must submit a copy of the organization's license current operating license dated within 12 months of application submission.

11. How long after the project is complete will the empowerment techniques remain in service?

One of the boxes below must be checked. If "less than 1 year" is checked, you must provide an explanation.

less than 1 year - Explain:

1 to 3 years

3 or more years

NOTE: Project completion is defined as follows: rental project - construction complete AND at least 75 percent of the AHP units leased-up; homeownership projects - all construction complete AND all homes sold.

12. The intent to provide the above-outlined programs and/or services is hereby affirmed and agreed to by the AHP Project Sponsor/Managing Partner or Owner and Service Provider Organization (if applicable). Adaptive Reuse

AHP Sponsor/Owner Organization

Joshua Gemerek
AHP Sponsor/Owner Signature

Joshua Gemerek / Authorized Representative

Printed Name/Title

07/31/2018
Date

Service Provider Organization

Charles R. Walsh, Jr.
Service Provider Signature

Charles R. Walsh, Jr. / Executive Director

Printed Name/Title

7.31.18
Date

2018 Empowerment/MOU Form Checklist

NOTE: All these items must be in place for the empowerment activity to be eligible for consideration.

- ✓ Activity in question #1 is taken directly from the approved list in the 2018 Empowerment Guidebook.
- ✓ 2018 Empowerment/MOU Form has been signed and dated by the sponsor and, if applicable, third-party service provider. *NOTE: Unsigned or partially signed forms will not be eligible for scoring consideration (for example, if a third-party service provider is providing the service BOTH parties must sign the form).*
- ✓ All questions have been completed. *NOTE: Any omissions on the form may result in a project not being eligible for scoring consideration.*

Homeownership counseling curriculum attached, if providing this activity. *NOTE: Curriculum must include the topic of predatory lending to be eligible for scoring consideration. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration.*

Day care license attached, if providing child/adult day care. The license must be current and dated within 12 months of application submission.



Affordable Housing Program Application 2018 Empowerment/Memorandum of Understanding (MOU) Form

Application Name: Daffodil Gardens Phase Two **Application Number:** 5887

NOTE: This form is required for each empowerment activity. Only empowerment techniques selected from the 2018 Empowerment Guidebook and using this form will be considered. If you are submitting more than one empowerment activity, you will need to complete this form for each additional activity. Additionally, each empowerment form must be scanned and attached as a PDF file to the empowerment technique within the AHP application.

Also, please be sure to complete the checklist at the end of the form, make sure ALL questions have been answered and that appropriate documentation is attached to your Empowerment submission.

To receive points for each empowerment activity that will be implemented by the project, the sponsor must respond to the following. Refer to the Empowerment Guidebook for the eligible criteria and examples.

1. Name of the activity (must be selected from the eligible empowerment activities listed in the guidebook):

Daycare Services

If "financial" empowerment activity is selected, please quantify the monetary savings to the tenant/homeowner:

2. Describe the activity: Gloucester Adult Day Care provides care and support for adults, (18 yrs and older) who, due to frailty or physical disability, require assistance during the day. The center is licensed and Medicaid-certified with a registered nurse on staff.

3. Explain how the activity noted above economically empowers the project's residents or homebuyers/homeowners:

Adult Day Health Services are rendered on a sliding fee scale basis when funding is available or are reimbursed through Medicaid (if approved). This is a relatively low-cost alternative to expensive institutional care (nursing home & assisted living). The service could benefit the adjacent Daffodil Gardens Phase Two residents.

4. Name of the organization (service provider) providing the empowerment activity and their location:

Bay Aging, 5306 Old Virginia Street, Urbanna, Virginia 23175;
Bay Aging Gloucester Adult Day Break, 5873 Fiddlers Green Road, Gloucester VA 23061
<http://bayaging.org/gloucesterdaybreak/>

- a. Where is the service being provided?

Project site Provider's office Sponsor's office Other

If the response is "other," provide the service location (address, city, state and zip):

Bay Aging Gloucester Adult Day Care (adjacent to project site), 5873 Fiddlers Green Road Gloucester

For rental projects: If off-site, indicate distance from project: 0.10 mile

as well as what arrangements will be made to ensure delivery of services:

If transportation is needed, Bay Transit demand response and fixed route public transit exists.

- b. How many years has the service provider offered these services? 25 years

- c. Indicate who is eligible to receive services: People age 18 and over with disabilities requiring supervision and/or assistance with activities of daily living

5. For the service being provided, please indicate the type of costs to tenants/program participants:

No cost Discounted fees Standard fee for services

If the response is "discounted fees" or "standard fee for services," provide the annual dollar amount associated with providing the service: \$ Varving. Also, provide the names of the entities that will fund the cost of the empowerment activity:

Bay Aging - please see attached "Gloucester Adult Day Break Daily Rate Financial Need Scale Effective 3/1/2017"; some services are offered at "no cost" and "discounted fees".

6. How often will the service be provided for AHP residents?

Quarterly Monthly Weekly Other

If the response is "other," please provide a definitive explanation:

Gloucester Adult Day Care operates Monday through Friday, from 8:30 am to 4:30 pm.

7. Describe how tenants/program participants will be notified of availability of services:
Brochure will be provided in welcome packet at resident move-in, posted in common area and explained
8. What percentage of project residents are expected to participate: 20%. NOTE: This question must be completed or points may not be awarded.
9. If you are providing homeownership counseling, answer the questions below and submit a copy of the course curriculum. NOTE: The course curriculum MUST include the topic of predatory lending to be eligible for scoring consideration. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration.

Does the pre-homeownership counseling address the topic of predatory lending?

Yes No. If no, explain:

Is the pre- and/or post-homeownership counseling mandatory for all homeowners?

Yes No. If no, explain:

How many hours of pre- and/or post-homeownership counseling will be required? _____

10. If you are providing child/adult day care, you must submit a copy of the organization's license current operating license dated within 12 months of application submission.

11. How long after the project is complete will the empowerment techniques remain in service?

One of the boxes below must be checked. If "less than 1 year" is checked, you must provide an explanation.

less than 1 year - Explain:

1 to 3 years

3 or more years

NOTE: Project completion is defined as follows: rental project - construction complete AND at least 75 percent of the AHP units leased-up; homeownership projects - all construction complete AND all homes sold.

12. The intent to provide the above-outlined programs and/or services is hereby affirmed and agreed to by the AHP Project Sponsor/Managing Partner or Owner and Service Provider Organization (if applicable). Adaptive Reuse

AHP Sponsor/Owner Organization

Service Provider Organization





AHP Sponsor/Owner Signature

Service Provider Signature

Joshua Gemerek / Authorized Representative

Tiffany Robin, Director of Home & Community Based Services, Bay Aging & Director, Care Coordination, VAACares

Printed Name/Title

Printed Name/Title

07/26/2018

7/26/18

Date

Date

2018 Empowerment/MOU Form Checklist

NOTE: All these items must be in place for the empowerment activity to be eligible for consideration.

- ✓ Activity in question #1 is taken directly from the approved list in the 2018 Empowerment Guidebook.
- ✓ 2018 Empowerment/MOU Form has been signed and dated by the sponsor and, if applicable, third-party service provider. *NOTE: Unsigned or partially signed forms will not be eligible for scoring consideration (for example, if a third-party service provider is providing the service BOTH parties must sign the form).*
- ✓ All questions have been completed. *NOTE: Any omissions on the form may result in a project not being eligible for scoring consideration.*

Homeownership counseling curriculum attached, if providing this activity. *NOTE: Curriculum must include the topic of predatory lending to be eligible for scoring consideration. Additionally, a project cannot receive points for both pre-homeownership counseling and financial literacy/credit counseling/budgeting because of the similarities between these techniques. Only one of these techniques will be eligible for scoring consideration.*

Day care license attached, if providing child/adult day care. The license must be current and dated within 12 months of application submission.

Commonwealth of Virginia
DEPARTMENT OF SOCIAL SERVICES



ADULT DAY CARE CENTER LICENSE

Issued to: GLoucester ADULT DAY BREAK Operated by Bay Aging
 Address: 5873 Fiddlers Green Road, Gloucester, Virginia 23061 (Post Office Box 2254, Gloucester, Virginia 23061)

This license is issued in accordance with provisions of Chapters 1, 17, and 18, Title 63.2, Code of Virginia and other relevant laws, the regulations of the State Board of Social Services, and the specific limitations prescribed by the Commissioner of Social Services, as follows:

| | |
|-----------------|----|
| <u>CAPACITY</u> | 24 |
|-----------------|----|

This license is not transferable and will be in effect DECEMBER 11, 2015 through DECEMBER 10, 2018 unless revoked for violations of the provisions of law or failure to comply with the limitations stated above.

ISSUING OFFICE:

Virginia Department of Social Services
 Peninsula Licensing Office
 11751 Rock Landing Drive, Suite H6
 Newport News VA 23606-4233
 Telephone: (757) 439-6815

ADC 1103672
 LICENSE NUMBER

MARGARET ROSS SCHULTZE
 COMMISSIONER OF SOCIAL SERVICES

By *Kindra Jennings*
 Kindra Jennings
 Licensing Administrator

Title _____
 Date December 4, 2015



P.O. Box 610 / 5306 Old Virginia Street, Urbanna, Virginia 23175
(804) 758-2386 · TTY-800-828-1120 · Fax: (804) 758-5773 · Website: www.bayaging.org

**Gloucester Adult Day Break
5873 Fiddlers Green Road
Gloucester VA 23061**

Daily Rate Financial Need Scale

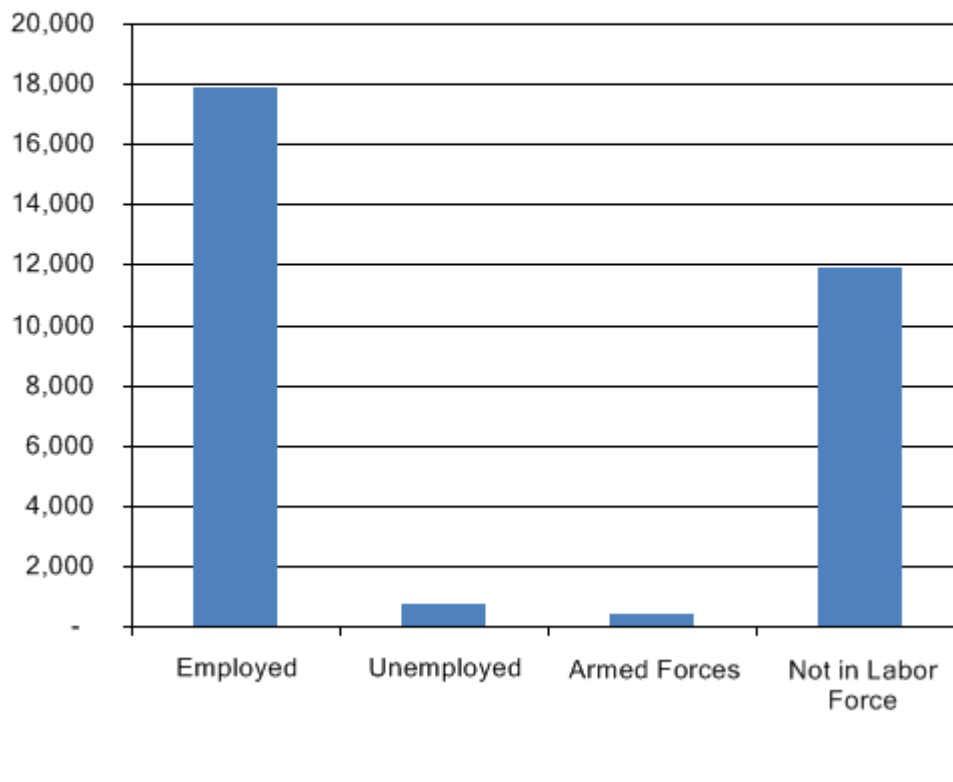
Effective 3/1/2017

| MONTHLY INCOME | NUMBER IN FAMILY | DAILY RATE |
|-----------------------|-------------------------|-------------------|
| \$ 0 - \$1006 | 1 PERSON | \$ 0 |
| \$ 0 - \$1354 | 2 PERSONS | \$ 0 |
| \$ 0 - \$1703 | 3 PERSONS | \$ 0 |
| \$ 1006 - \$1340 | 1 PERSON | \$ 23.00 |
| \$ 1355 - \$1804 | 2 PERSONS | \$ 23.00 |
| \$ 1704 - \$2268 | 3 PERSONS | \$ 23.00 |
| \$ 1341 - \$1674 | 1 PERSON | \$ 34.00 |
| \$ 1805 - \$2255 | 2 PERSONS | \$ 34.00 |
| \$ 2269 - \$2835 | 3 PERSONS | \$ 34.00 |
| \$ 1675 - \$2010 | 1 PERSON | \$ 45.00 |
| \$ 2256 - \$2707 | 2 PERSONS | \$ 45.00 |
| \$ 2836 - \$3403 | 3 PERSONS | \$ 45.00 |
| \$2011+ | 1 PERSON | \$ 56.00 |
| \$2708+ | 2 PERSONS | \$ 56.00 |
| \$3404+ | 3 PERSONS | \$ 56.00 |

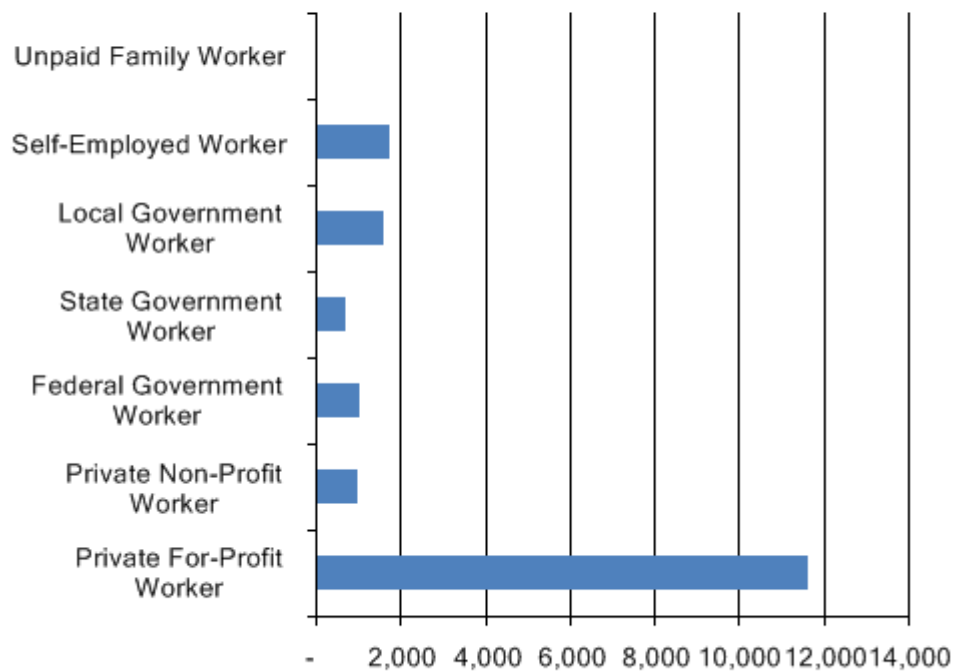
***Poverty level participants are eligible for scholarships that cover their established cost-sharing portion, pending availability of funds.**

ADDENDUM E

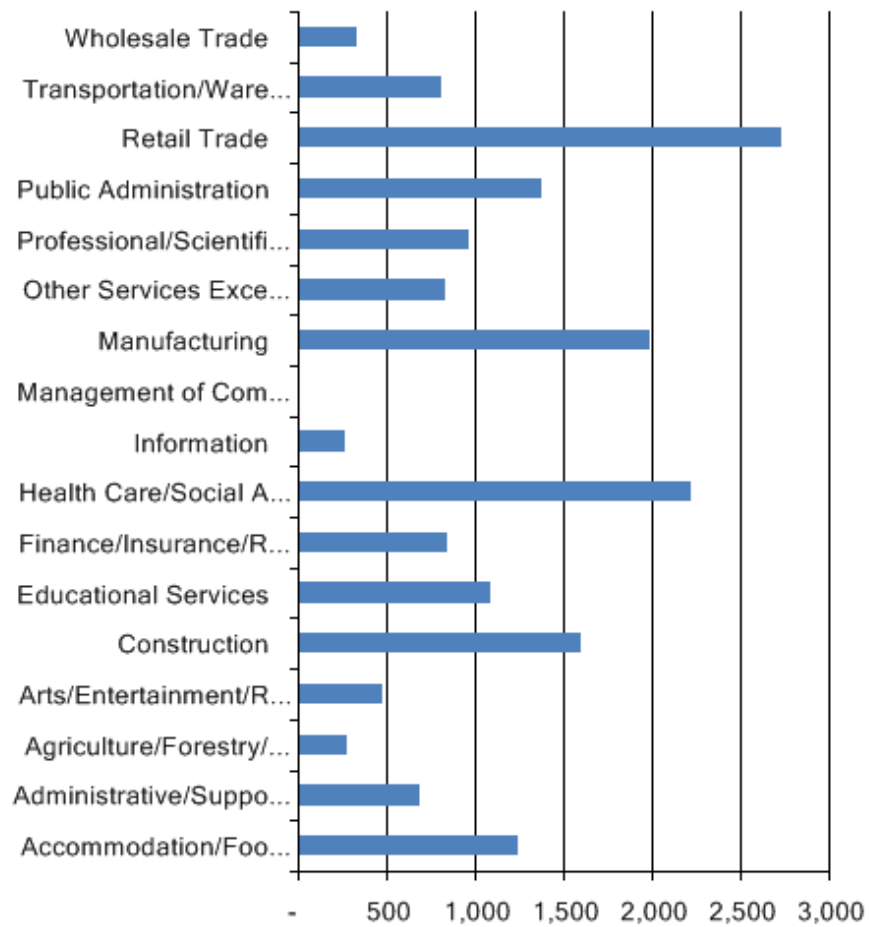
Employed Civilian Population Aged 16+ Years - Employment Status - 2019 Estimates Gloucester County, Virginia



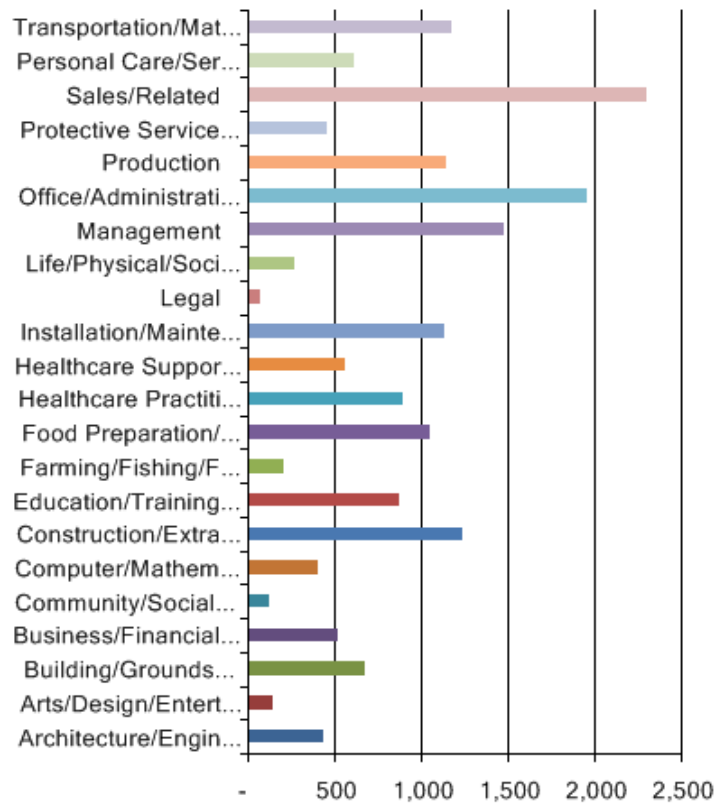
Employed Civilian Population by Class of Worker - 2019 Estimates Gloucester County, Virginia



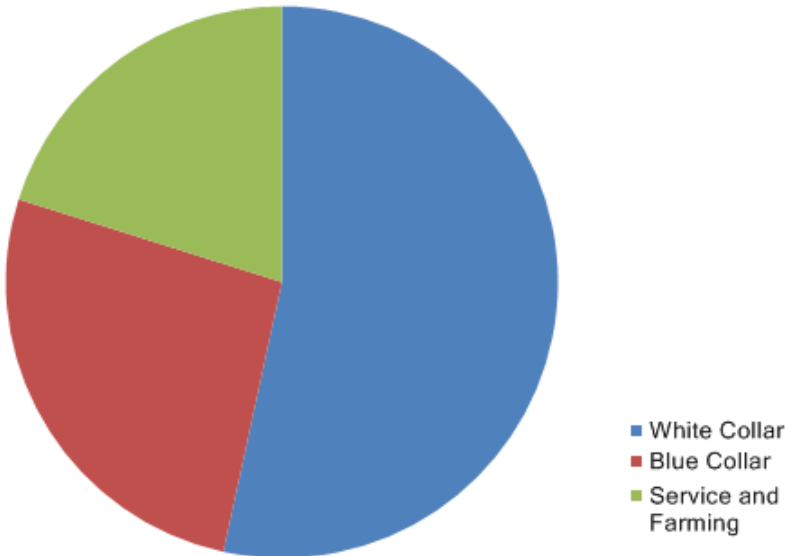
Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Gloucester County, Virginia



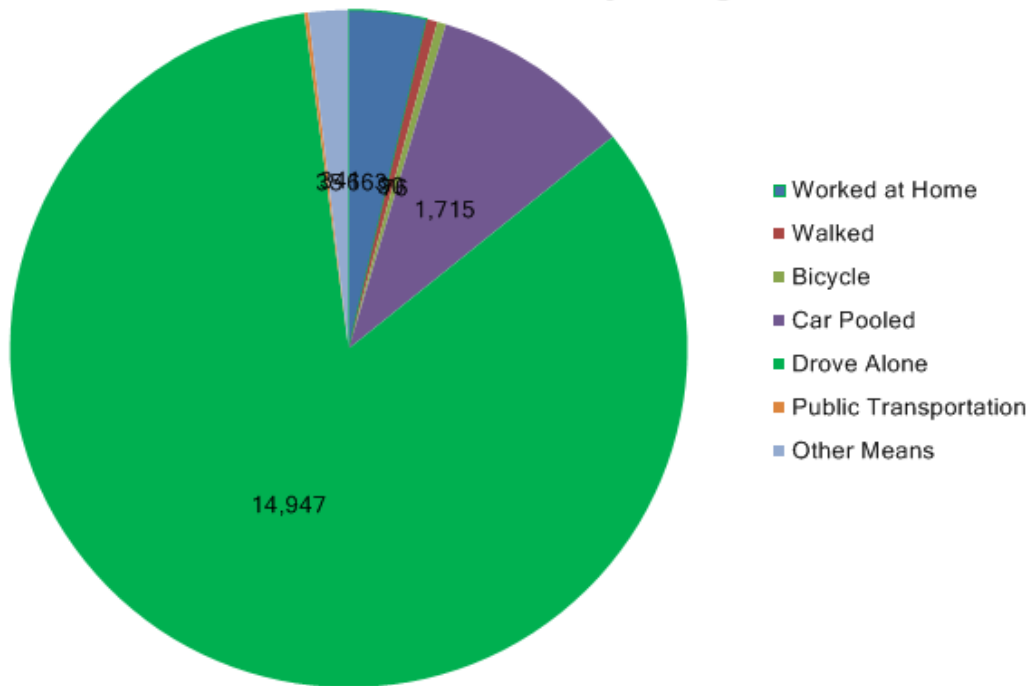
Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Gloucester County, Virginia



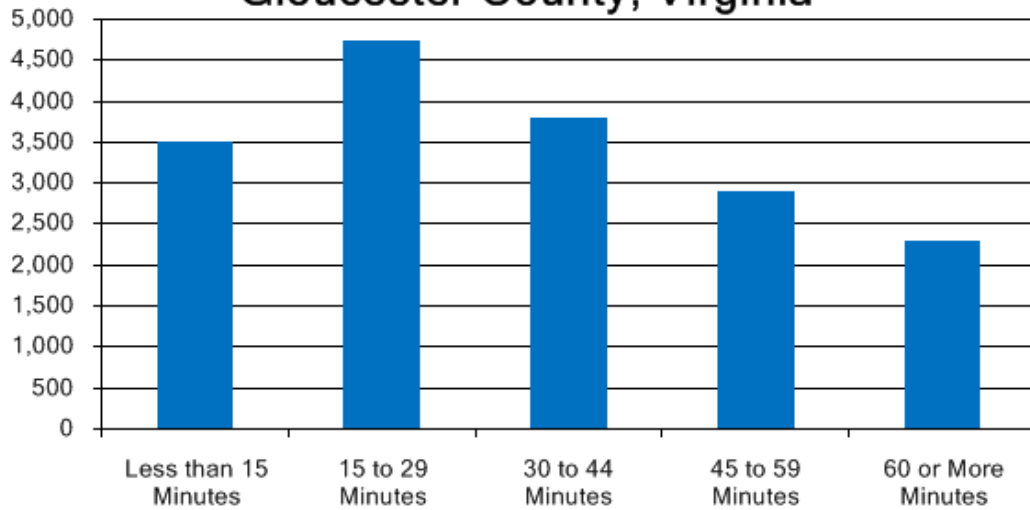
**Employed Civilian Population Aged 16+
Years by Occupation - 2019 Estimates
Gloucester County, Virginia**



Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Gloucester County, Virginia



Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Gloucester County, Virginia



Source: Ribbon Demographics; Claritas



www.ribbondata.com

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| Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2019 Gloucester County, Virginia | |
|--|--------|
| Status | Number |
| Employed | 17,867 |
| Unemployed | 749 |
| Armed Forces | 390 |
| Not in Labor Force | 11,888 |
| Unemployed | 4.02% |

Source: Ribbon Demographics; Claritas



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| Employed Civilian Population by Class of Worker | | |
|--|-----------------|------------------|
| Current Year Estimates - 2019 | | |
| Gloucester County, Virginia | | |
| Industry | Number Employed | Percent Employed |
| Private For-Profit Worker | 11,657 | 65.6% |
| Private Non-Profit Worker | 988 | 5.6% |
| Federal Government Worker | 1,022 | 5.8% |
| State Government Worker | 703 | 4.0% |
| Local Government Worker | 1,624 | 9.1% |
| Self-Employed Worker | 1,733 | 9.8% |
| Unpaid Family Worker | 46 | 0.3% |
| Total: | 17,773 | 100.0% |

Source: Ribbon Demographics; Claritas



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| Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2019 Gloucester County, Virginia | | |
|---|-----------------|------------------|
| Industry | Number Employed | Percent Employed |
| Accommodation/Food Services | 1,245 | 7.0% |
| Administrative/Support/Waste Management | 692 | 3.9% |
| Agriculture/Forestry/Fishing/Hunting/Mining | 273 | 1.5% |
| Arts/Entertainment/Recreation | 477 | 2.7% |
| Construction | 1,598 | 9.0% |
| Educational Services | 1,091 | 6.1% |
| Finance/Insurance/Real Estate/Rent/Lease | 850 | 4.8% |
| Health Care/Social Assistance | 2,227 | 12.5% |
| Information | 270 | 1.5% |
| Management of Companies and Enterprises | - | 0.0% |
| Manufacturing | 1,991 | 11.2% |
| Other Services Except Public Administration | 837 | 4.7% |
| Professional/Scientific/Technical Services | 969 | 5.5% |
| Public Administration | 1,381 | 7.8% |
| Retail Trade | 2,728 | 15.3% |
| Transportation/Warehousing/Utilities | 814 | 4.6% |
| Wholesale Trade | 330 | 1.9% |
| Total: | 17,773 | 100.0% |

Source: Ribbon Demographics; Claritas



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Claritas

| Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2019 Gloucester County, Virginia | | |
|---|-----------------|------------------|
| Occupation | Number Employed | Percent Employed |
| Architecture/Engineering | 433 | 2.4% |
| Arts/Design/Entertainment/Sports/Media | 150 | 0.8% |
| Building/Grounds Cleaning/Maintenance | 673 | 3.8% |
| Business/Financial Operations | 521 | 2.9% |
| Community/Social Services | 129 | 0.7% |
| Computer/Mathematical | 409 | 2.3% |
| Construction/Extraction | 1,235 | 6.9% |
| Education/Training/Library | 873 | 4.9% |
| Farming/Fishing/Forestry | 210 | 1.2% |
| Food Preparation/Serving Related | 1,053 | 5.9% |
| Healthcare Practitioner/Technician | 895 | 5.0% |
| Healthcare Support | 566 | 3.2% |
| Installation/Maintenance/Repair | 1,140 | 6.4% |
| Legal | 75 | 0.4% |
| Life/Physical/Social Science | 268 | 1.5% |
| Management | 1,479 | 8.3% |
| Office/Administrative Support | 1,962 | 11.0% |
| Production | 1,150 | 6.5% |
| Protective Services | 462 | 2.6% |
| Sales/Related | 2,298 | 12.9% |
| Personal Care/Service | 616 | 3.5% |
| Transportation/Material Moving | 1,176 | 6.6% |
| Total: | 17,773 | 100.0% |
| White Collar | 9,492 | 53.4% |
| Blue Collar | 4,701 | 26.5% |
| Service and Farming | 3,580 | 20.1% |
| Total: | 17,773 | 100.0% |

Source: Ribbon Demographics; Claritas



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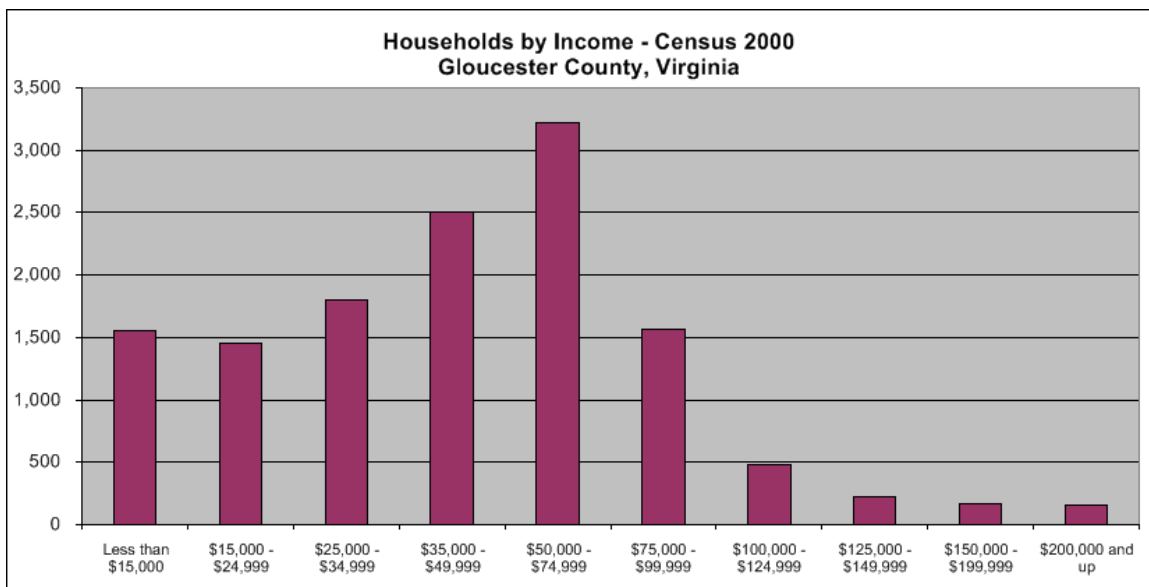
Claritas

| Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2019 Gloucester County, Virginia | | |
|---|---------------|----------------|
| Transportation Mode | Number | Percent |
| Worked at Home | 663 | 3.7% |
| Walked | 90 | 0.5% |
| Bicycle | 76 | 0.4% |
| Car Pooled | 1,715 | 9.6% |
| Drove Alone | 14,947 | 83.7% |
| Public Transportation | 35 | 0.2% |
| Other Means | <u>341</u> | <u>1.9%</u> |
| Total: | 17,867 | 100.0% |

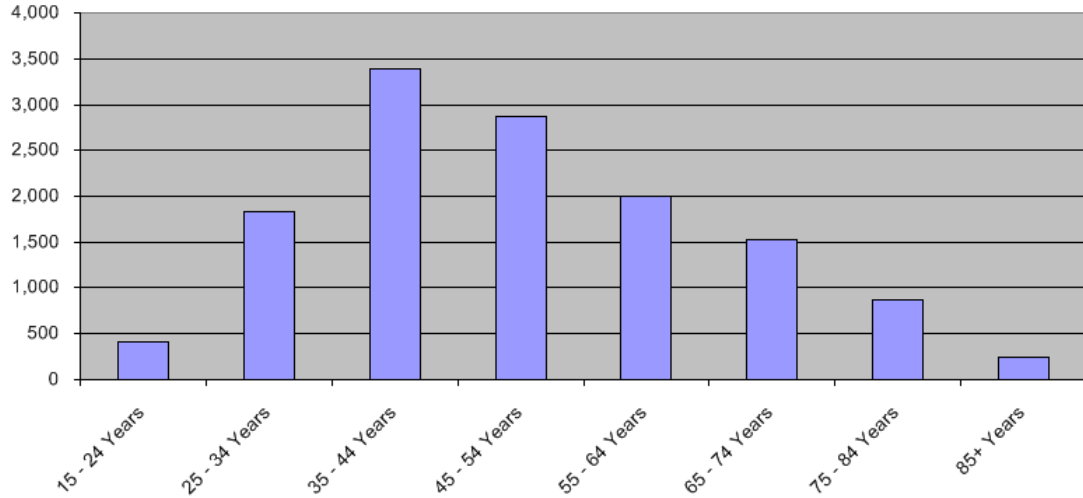
Source: Ribbon Demographics; Claritas

| Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2019 Gloucester County, Virginia | | |
|--|---------------|---------------|
| Travel Time | Number | Percent |
| Less than 15 Minutes | 3,500 | 20.3% |
| 15 to 29 Minutes | 4,730 | 27.5% |
| 30 to 44 Minutes | 3,798 | 22.1% |
| 45 to 59 Minutes | 2,901 | 16.8% |
| 60 or More Minutes | <u>2,295</u> | <u>13.3%</u> |
| Total: | 17,224 | 100.0% |

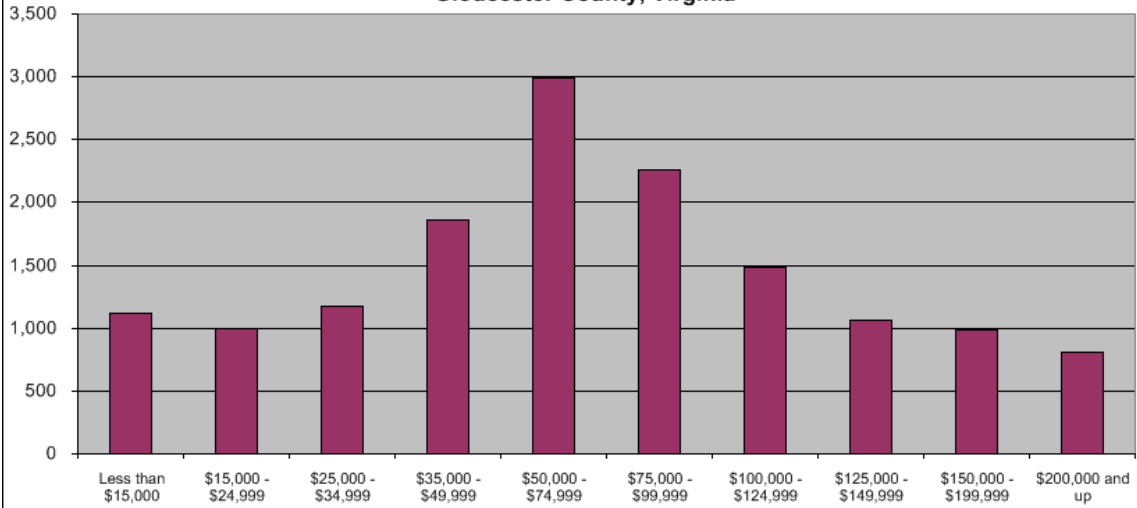
Source: Ribbon Demographics; Claritas

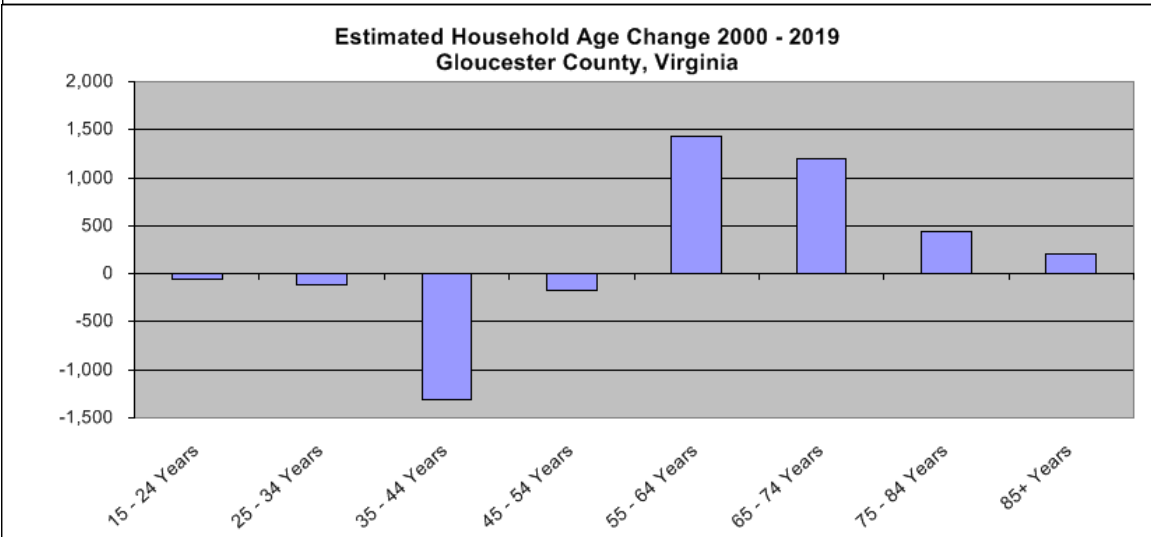
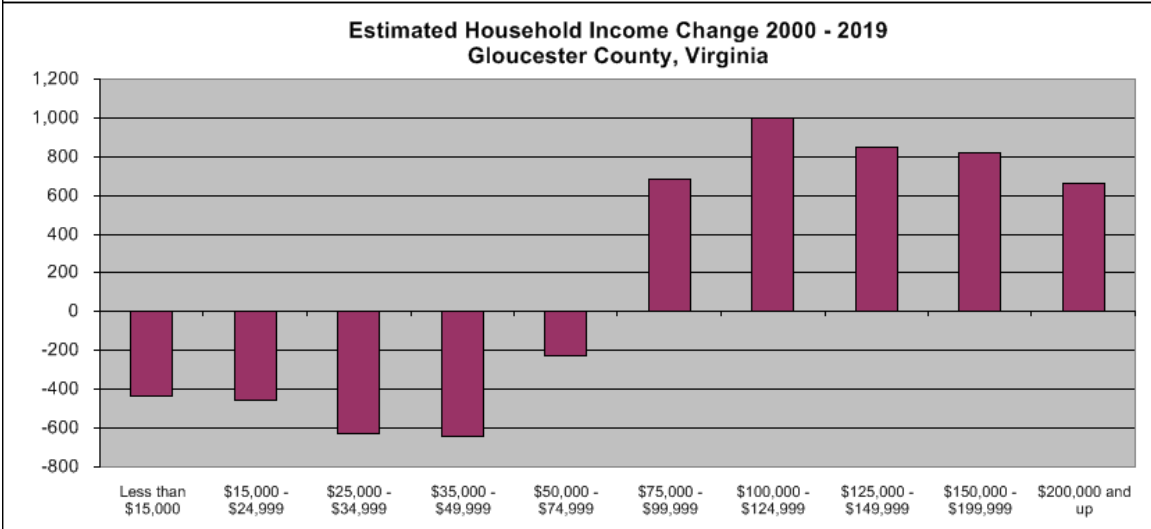
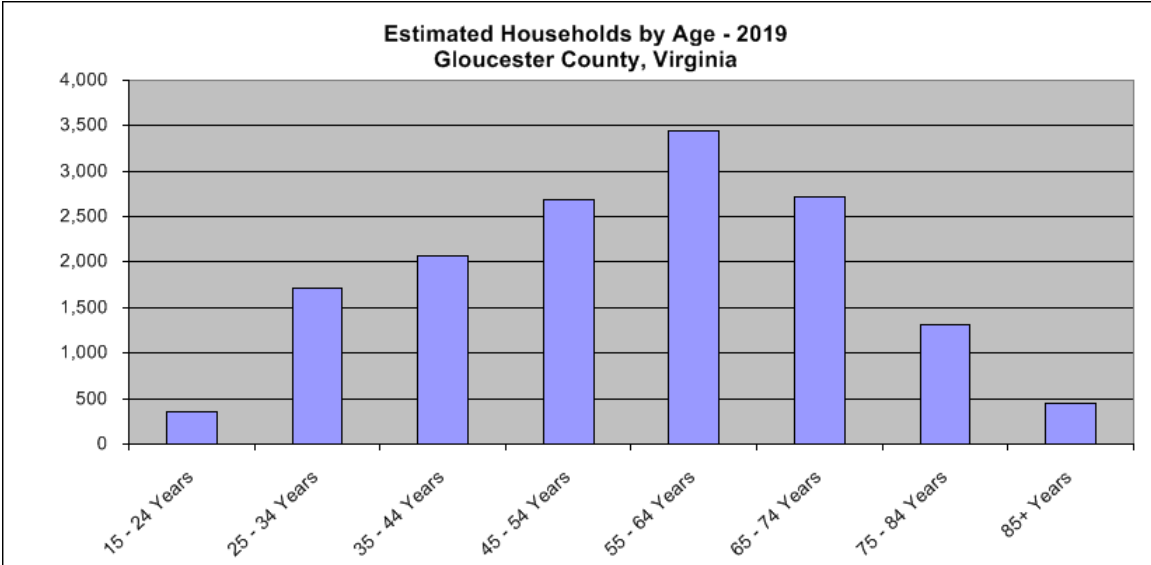


**Households by Age - Census 2000
Gloucester County, Virginia**

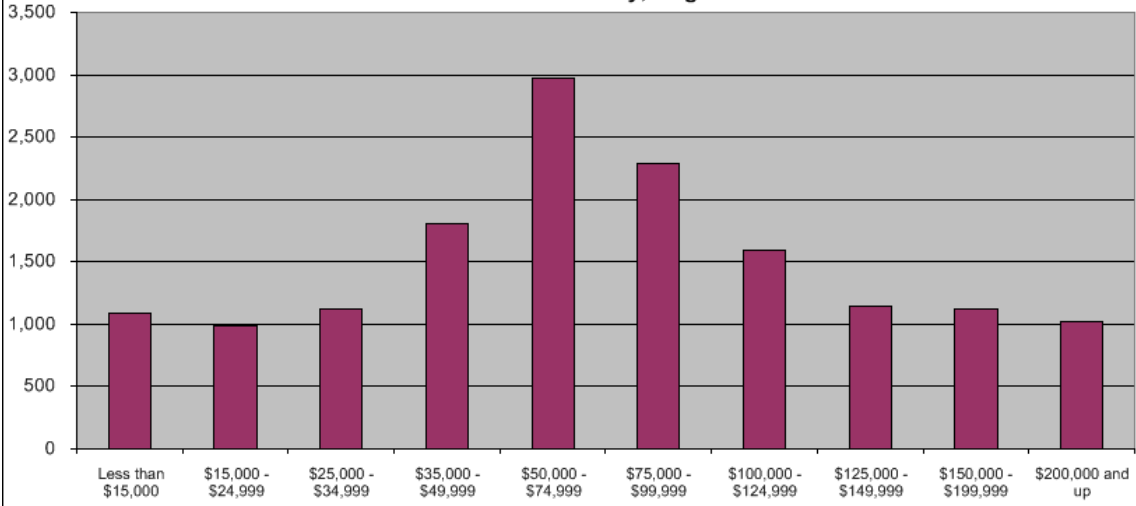


**Estimated Households by Income - 2019
Gloucester County, Virginia**

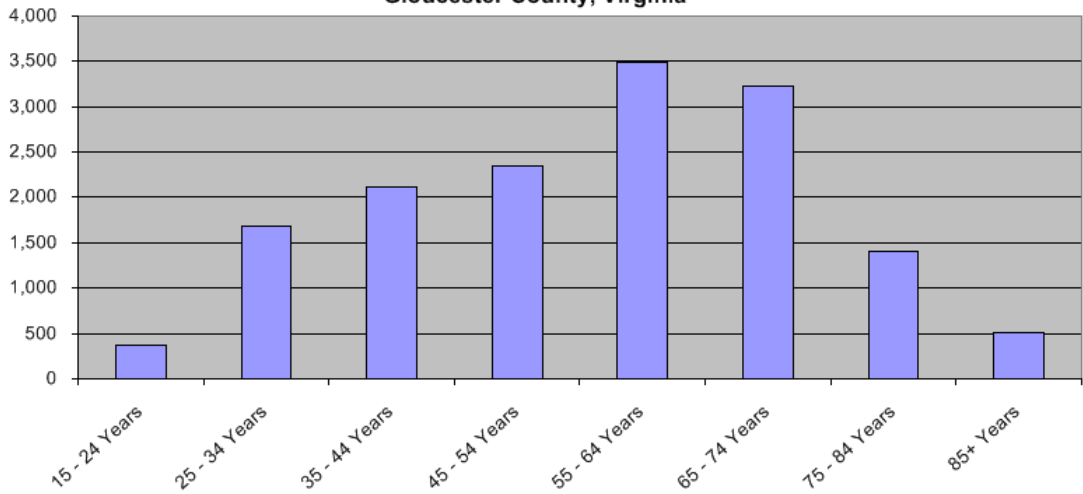




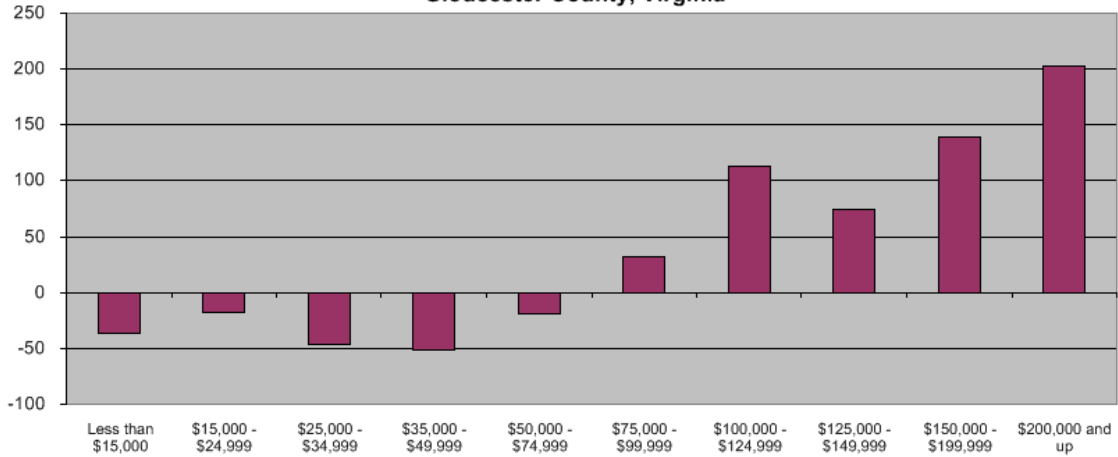
**Projected Households by Income - 2024
Gloucester County, Virginia**

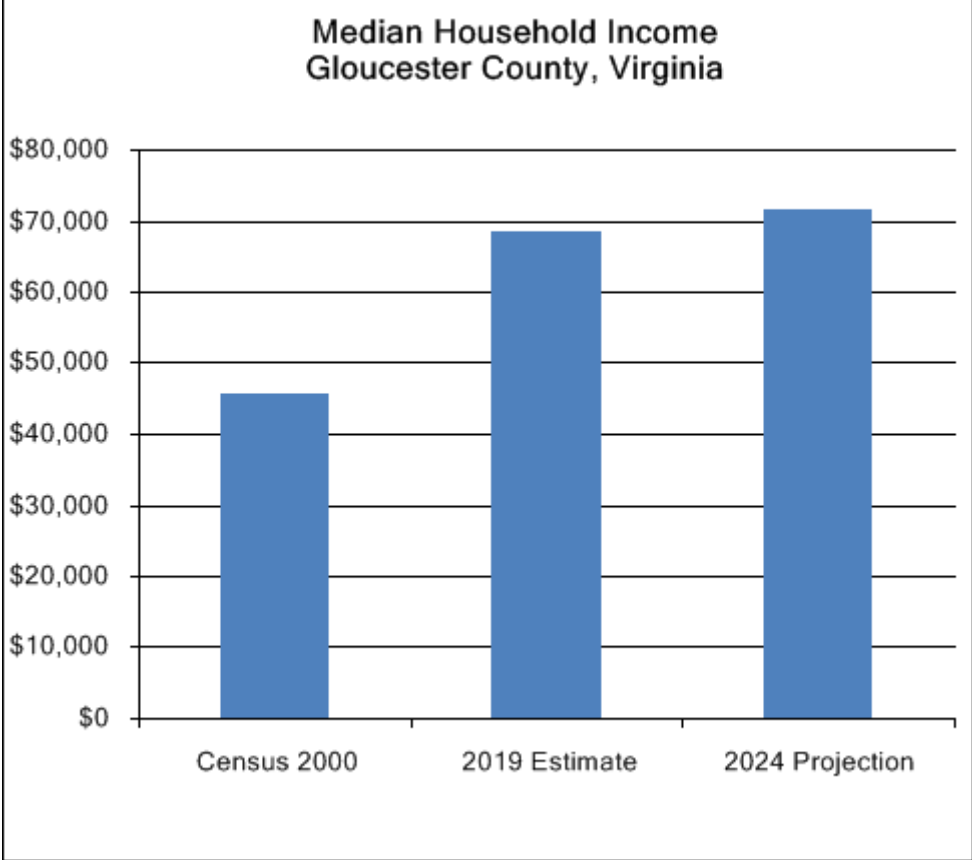
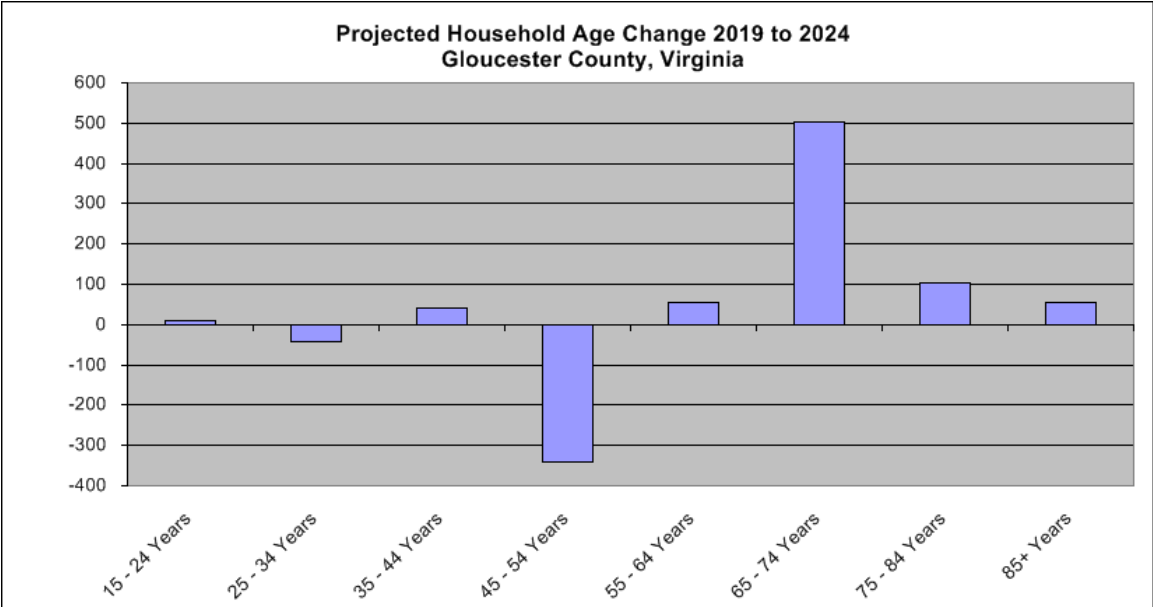


**Projected Households by Age - 2024
Gloucester County, Virginia**



**Projected Household Income Change 2019 to 2024
Gloucester County, Virginia**





HOUSEHOLD DATA

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| Households by Income and Age | | | | | | | | | | |
|------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|---------------|---------------|
| Gloucester County, Virginia | | | | | | | | | | |
| Census Data - 2000 | | | | | | | | | | |
| 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 | 84 | 178 | 243 | 209 | 238 | 278 | 234 | 93 | 1,557 | 11.9% |
| \$15,000 - \$24,999 | 82 | 185 | 369 | 160 | 206 | 233 | 177 | 46 | 1,458 | 11.1% |
| \$25,000 - \$34,999 | 96 | 290 | 431 | 220 | 293 | 307 | 130 | 33 | 1,800 | 13.7% |
| \$35,000 - \$49,999 | 117 | 543 | 714 | 452 | 264 | 250 | 135 | 28 | 2,503 | 19.1% |
| \$50,000 - \$74,999 | 32 | 473 | 995 | 900 | 474 | 203 | 120 | 27 | 3,224 | 24.6% |
| \$75,000 - \$99,999 | 0 | 97 | 452 | 518 | 337 | 113 | 45 | 9 | 1,571 | 12.0% |
| \$100,000 - \$124,999 | 0 | 6 | 77 | 251 | 86 | 49 | 12 | 2 | 483 | 3.7% |
| \$125,000 - \$149,999 | 0 | 34 | 32 | 89 | 17 | 42 | 5 | 2 | 221 | 1.7% |
| \$150,000 - \$199,999 | 0 | 14 | 30 | 34 | 36 | 32 | 14 | 3 | 163 | 1.2% |
| \$200,000 and up | 0 | 9 | 43 | 31 | 56 | 13 | 0 | 0 | 152 | 1.2% |
| Total | 411 | 1,829 | 3,386 | 2,864 | 2,007 | 1,520 | 872 | 243 | 13,132 | 100.0% |
| Percent | 3.1% | 13.9% | 25.8% | 21.8% | 15.3% | 11.6% | 6.6% | 1.9% | 100.0% | |

Source: Claritas; Ribbon Demographics

HOUSEHOLD DATA

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| Households by Income and Age | | | | | | | | | | |
|-------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|---------------|---------------|
| Gloucester County, Virginia | | | | | | | | | | |
| Current Year Estimates - 2019 | | | | | | | | | | |
| 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 | 42 | 113 | 114 | 140 | 252 | 234 | 152 | 77 | 1,124 | 7.6% |
| \$15,000 - \$24,999 | 62 | 94 | 84 | 102 | 199 | 210 | 166 | 83 | 1,000 | 6.8% |
| \$25,000 - \$34,999 | 22 | 147 | 145 | 129 | 207 | 264 | 186 | 69 | 1,169 | 7.9% |
| \$35,000 - \$49,999 | 135 | 209 | 215 | 267 | 348 | 398 | 228 | 62 | 1,862 | 12.6% |
| \$50,000 - \$74,999 | 37 | 474 | 515 | 441 | 607 | 569 | 271 | 80 | 2,994 | 20.3% |
| \$75,000 - \$99,999 | 53 | 306 | 375 | 414 | 522 | 400 | 149 | 38 | 2,257 | 15.3% |
| \$100,000 - \$124,999 | 0 | 174 | 240 | 366 | 404 | 224 | 56 | 18 | 1,482 | 10.0% |
| \$125,000 - \$149,999 | 0 | 97 | 147 | 336 | 365 | 95 | 22 | 6 | 1,068 | 7.2% |
| \$150,000 - \$199,999 | 1 | 62 | 116 | 294 | 316 | 147 | 45 | 4 | 985 | 6.7% |
| \$200,000 and up | 0 | 44 | 123 | 199 | 220 | 183 | 33 | 12 | 814 | 5.5% |
| Total | 352 | 1,720 | 2,074 | 2,688 | 3,440 | 2,724 | 1,308 | 449 | 14,755 | 100.0% |
| Percent | 2.4% | 11.7% | 14.1% | 18.2% | 23.3% | 18.5% | 8.9% | 3.0% | 100.0% | |

Source: Claritas; Ribbon Demographics

HOUSEHOLD DATA

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| Households by Income and Age Gloucester County, Virginia Estimated Change - 2000 to 2019 | | | | | | | | | | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|--------------|-------------------|
| 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 | -42 | -65 | -129 | -69 | 14 | -44 | -82 | -16 | -433 | -27.8% |
| \$15,000 - \$24,999 | -20 | -91 | -285 | -58 | -7 | -23 | -11 | 37 | -458 | -31.4% |
| \$25,000 - \$34,999 | -74 | -143 | -286 | -91 | -86 | -43 | 56 | 36 | -631 | -35.1% |
| \$35,000 - \$49,999 | 18 | -334 | -499 | -185 | 84 | 148 | 93 | 34 | -641 | -25.6% |
| \$50,000 - \$74,999 | 5 | 1 | -480 | -459 | 133 | 366 | 151 | 53 | -230 | -7.1% |
| \$75,000 - \$99,999 | 53 | 209 | -77 | -104 | 185 | 287 | 104 | 29 | 686 | 43.7% |
| \$100,000 - \$124,999 | 0 | 168 | 163 | 115 | 318 | 175 | 44 | 16 | 999 | 206.8% |
| \$125,000 - \$149,999 | 0 | 63 | 115 | 247 | 348 | 53 | 17 | 4 | 847 | 383.3% |
| \$150,000 - \$199,999 | 1 | 48 | 86 | 260 | 280 | 115 | 31 | 1 | 822 | 504.3% |
| \$200,000 and up | 0 | 35 | 80 | 168 | 164 | 170 | 33 | 12 | 662 | 435.5% |
| Total | -59 | -109 | -1,312 | -176 | 1,433 | 1,204 | 436 | 206 | 1,623 | 12.4% |
| Percent Change | -14.4% | -6.0% | -38.7% | -6.1% | 71.4% | 79.2% | 50.0% | 84.8% | | 12.4% |

Source: Claritas; Ribbon Demographics

HOUSEHOLD DATA

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| Households by Income and Age Gloucester County, Virginia Five Year Projections - 2024 | | | | | | | | | | |
|---|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|---------------|---------------|
| 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 | 37 | 100 | 111 | 108 | 234 | 258 | 159 | 80 | 1,087 | 7.2% |
| \$15,000 - \$24,999 | 64 | 84 | 79 | 80 | 184 | 228 | 173 | 90 | 982 | 6.5% |
| \$25,000 - \$34,999 | 26 | 131 | 128 | 98 | 185 | 287 | 187 | 80 | 1,122 | 7.4% |
| \$35,000 - \$49,999 | 136 | 194 | 205 | 214 | 324 | 432 | 237 | 68 | 1,810 | 12.0% |
| \$50,000 - \$74,999 | 43 | 453 | 504 | 360 | 582 | 654 | 293 | 86 | 2,975 | 19.6% |
| \$75,000 - \$99,999 | 55 | 299 | 380 | 349 | 516 | 478 | 168 | 44 | 2,289 | 15.1% |
| \$100,000 - \$124,999 | 0 | 186 | 262 | 331 | 434 | 289 | 68 | 25 | 1,595 | 10.5% |
| \$125,000 - \$149,999 | 1 | 106 | 163 | 311 | 402 | 128 | 24 | 7 | 1,142 | 7.5% |
| \$150,000 - \$199,999 | 1 | 71 | 134 | 289 | 364 | 204 | 57 | 4 | 1,124 | 7.4% |
| \$200,000 and up | 0 | 52 | 150 | 208 | 270 | 270 | 47 | 20 | 1,017 | 6.7% |
| Total | 363 | 1,676 | 2,116 | 2,348 | 3,495 | 3,228 | 1,413 | 504 | 15,143 | 100.0% |
| Percent | 2.4% | 11.1% | 14.0% | 15.5% | 23.1% | 21.3% | 9.3% | 3.3% | | 100.0% |

Source: Claritas; Ribbon Demographics

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| Households by Income and Age Gloucester County, Virginia Projected Change - 2019 to 2024 | | | | | | | | | | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|-------------|-------------------|
| 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 | -5 | -13 | -3 | -32 | -18 | 24 | 7 | 3 | -37 | -3.3% |
| \$15,000 - \$24,999 | 2 | -10 | -5 | -22 | -15 | 18 | 7 | 7 | -18 | -1.8% |
| \$25,000 - \$34,999 | 4 | -16 | -17 | -31 | -22 | 23 | 1 | 11 | -47 | -4.0% |
| \$35,000 - \$49,999 | 1 | -15 | -10 | -53 | -24 | 34 | 9 | 6 | -52 | -2.8% |
| \$50,000 - \$74,999 | 6 | -21 | -11 | -81 | -25 | 85 | 22 | 6 | -19 | -0.6% |
| \$75,000 - \$99,999 | 2 | -7 | 5 | -65 | -6 | 78 | 19 | 6 | 32 | 1.4% |
| \$100,000 - \$124,999 | 0 | 12 | 22 | -35 | 30 | 65 | 12 | 7 | 113 | 7.6% |
| \$125,000 - \$149,999 | 1 | 9 | 16 | -25 | 37 | 33 | 2 | 1 | 74 | 6.9% |
| \$150,000 - \$199,999 | 0 | 9 | 18 | -5 | 48 | 57 | 12 | 0 | 139 | 14.1% |
| \$200,000 and up | 0 | 8 | 27 | 9 | 50 | 87 | 14 | 8 | 203 | 24.9% |
| Total | 11 | -44 | 42 | -340 | 55 | 504 | 105 | 55 | 388 | 2.6% |
| Percent Change | 3.1% | -2.6% | 2.0% | -12.6% | 1.6% | 18.5% | 8.0% | 12.2% | 2.6% | |

Source: Claritas; Ribbon Demographics

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| Median Household Income Gloucester County, Virginia | | |
|--|---------------|-----------------|
| Census 2000 | 2019 Estimate | 2024 Projection |
| \$45,493 | \$68,558 | \$71,601 |

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| Median Household Income by Area | | | |
|---------------------------------|-------------|---------------|-----------------|
| Gloucester County, Virginia | | | |
| Geography ID | Census 2000 | 2019 Estimate | 2024 Projection |
| 51073 | \$45,493 | \$68,558 | \$71,601 |

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

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| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 179 | 7 | 7 | 2 | 5 | 200 |
| \$10,000-20,000 | 70 | 130 | 11 | 7 | 31 | 249 |
| \$20,000-30,000 | 53 | 49 | 33 | 39 | 52 | 226 |
| \$30,000-40,000 | 28 | 40 | 148 | 185 | 14 | 415 |
| \$40,000-50,000 | 1 | 135 | 36 | 23 | 4 | 199 |
| \$50,000-60,000 | 22 | 149 | 20 | 35 | 17 | 243 |
| \$60,000-75,000 | 2 | 28 | 45 | 52 | 54 | 181 |
| \$75,000-100,000 | 0 | 2 | 26 | 3 | 3 | 34 |
| \$100,000-125,000 | 8 | 3 | 17 | 0 | 0 | 28 |
| \$125,000-150,000 | 3 | 3 | 1 | 2 | 0 | 9 |
| \$150,000-200,000 | 2 | 3 | 17 | 0 | 7 | 29 |
| \$200,000+ | 117 | 6 | 47 | 3 | 1 | 174 |
| Total | 485 | 555 | 408 | 351 | 188 | 1,987 |

| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 91 | 35 | 2 | 2 | 2 | 132 |
| \$10,000-20,000 | 52 | 94 | 2 | 0 | 1 | 149 |
| \$20,000-30,000 | 72 | 10 | 2 | 0 | 2 | 86 |
| \$30,000-40,000 | 21 | 27 | 24 | 1 | 1 | 74 |
| \$40,000-50,000 | 32 | 5 | 25 | 0 | 2 | 64 |
| \$50,000-60,000 | 3 | 32 | 11 | 1 | 1 | 48 |
| \$60,000-75,000 | 12 | 81 | 1 | 2 | 3 | 99 |
| \$75,000-100,000 | 8 | 11 | 1 | 0 | 2 | 22 |
| \$100,000-125,000 | 13 | 5 | 30 | 0 | 1 | 49 |
| \$125,000-150,000 | 4 | 11 | 1 | 1 | 0 | 17 |
| \$150,000-200,000 | 6 | 7 | 0 | 0 | 2 | 15 |
| \$200,000+ | 44 | 9 | 3 | 0 | 3 | 59 |
| Total | 358 | 327 | 102 | 7 | 20 | 814 |

| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 52 | 33 | 2 | 2 | 2 | 91 |
| \$10,000-20,000 | 49 | 46 | 2 | 0 | 1 | 98 |
| \$20,000-30,000 | 49 | 8 | 1 | 0 | 2 | 60 |
| \$30,000-40,000 | 21 | 26 | 24 | 1 | 1 | 73 |
| \$40,000-50,000 | 32 | 3 | 2 | 0 | 2 | 39 |
| \$50,000-60,000 | 3 | 23 | 11 | 0 | 0 | 37 |
| \$60,000-75,000 | 9 | 16 | 1 | 2 | 3 | 31 |
| \$75,000-100,000 | 6 | 10 | 1 | 0 | 1 | 18 |
| \$100,000-125,000 | 13 | 3 | 2 | 0 | 1 | 19 |
| \$125,000-150,000 | 4 | 10 | 0 | 1 | 0 | 15 |
| \$150,000-200,000 | 4 | 7 | 0 | 0 | 2 | 13 |
| \$200,000+ | 39 | 3 | 3 | 0 | 3 | 48 |
| Total | 281 | 188 | 49 | 6 | 18 | 542 |

| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 270 | 42 | 9 | 4 | 7 | 332 |
| \$10,000-20,000 | 122 | 224 | 13 | 7 | 32 | 398 |
| \$20,000-30,000 | 125 | 59 | 35 | 39 | 54 | 312 |
| \$30,000-40,000 | 49 | 67 | 172 | 186 | 15 | 489 |
| \$40,000-50,000 | 33 | 140 | 61 | 23 | 6 | 263 |
| \$50,000-60,000 | 25 | 181 | 31 | 36 | 18 | 291 |
| \$60,000-75,000 | 14 | 109 | 46 | 54 | 57 | 280 |
| \$75,000-100,000 | 8 | 13 | 27 | 3 | 5 | 56 |
| \$100,000-125,000 | 21 | 8 | 47 | 0 | 1 | 77 |
| \$125,000-150,000 | 7 | 14 | 2 | 3 | 0 | 26 |
| \$150,000-200,000 | 8 | 10 | 17 | 0 | 9 | 44 |
| \$200,000+ | 161 | 15 | 50 | 3 | 4 | 233 |
| Total | 843 | 882 | 510 | 358 | 208 | 2,801 |

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

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| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 9.0% | 0.4% | 0.4% | 0.1% | 0.3% | 10.1% |
| \$10,000-20,000 | 3.5% | 6.5% | 0.6% | 0.4% | 1.6% | 12.5% |
| \$20,000-30,000 | 2.7% | 2.5% | 1.7% | 2.0% | 2.6% | 11.4% |
| \$30,000-40,000 | 1.4% | 2.0% | 7.4% | 9.3% | 0.7% | 20.9% |
| \$40,000-50,000 | 0.1% | 6.8% | 1.8% | 1.2% | 0.2% | 10.0% |
| \$50,000-60,000 | 1.1% | 7.5% | 1.0% | 1.8% | 0.9% | 12.2% |
| \$60,000-75,000 | 0.1% | 1.4% | 2.3% | 2.6% | 2.7% | 9.1% |
| \$75,000-100,000 | 0.0% | 0.1% | 1.3% | 0.2% | 0.2% | 1.7% |
| \$100,000-125,000 | 0.4% | 0.2% | 0.9% | 0.0% | 0.0% | 1.4% |
| \$125,000-150,000 | 0.2% | 0.2% | 0.1% | 0.1% | 0.0% | 0.5% |
| \$150,000-200,000 | 0.1% | 0.2% | 0.9% | 0.0% | 0.4% | 1.5% |
| \$200,000+ | 5.9% | 0.3% | 2.4% | 0.2% | 0.1% | 8.8% |
| Total | 24.4% | 27.9% | 20.5% | 17.7% | 9.5% | 100.0% |

| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 11.2% | 4.3% | 0.2% | 0.2% | 0.2% | 16.2% |
| \$10,000-20,000 | 6.4% | 11.5% | 0.2% | 0.0% | 0.1% | 18.3% |
| \$20,000-30,000 | 8.8% | 1.2% | 0.2% | 0.0% | 0.2% | 10.6% |
| \$30,000-40,000 | 2.6% | 3.3% | 2.9% | 0.1% | 0.1% | 9.1% |
| \$40,000-50,000 | 3.9% | 0.6% | 3.1% | 0.0% | 0.2% | 7.9% |
| \$50,000-60,000 | 0.4% | 3.9% | 1.4% | 0.1% | 0.1% | 5.9% |
| \$60,000-75,000 | 1.5% | 10.0% | 0.1% | 0.2% | 0.4% | 12.2% |
| \$75,000-100,000 | 1.0% | 1.4% | 0.1% | 0.0% | 0.2% | 2.7% |
| \$100,000-125,000 | 1.6% | 0.6% | 3.7% | 0.0% | 0.1% | 6.0% |
| \$125,000-150,000 | 0.5% | 1.4% | 0.1% | 0.1% | 0.0% | 2.1% |
| \$150,000-200,000 | 0.7% | 0.9% | 0.0% | 0.0% | 0.2% | 1.8% |
| \$200,000+ | 5.4% | 1.1% | 0.4% | 0.0% | 0.4% | 7.2% |
| Total | 44.0% | 40.2% | 12.5% | 0.9% | 2.5% | 100.0% |

| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 9.6% | 6.1% | 0.4% | 0.4% | 0.4% | 16.8% |
| \$10,000-20,000 | 9.0% | 8.5% | 0.4% | 0.0% | 0.2% | 18.1% |
| \$20,000-30,000 | 9.0% | 1.5% | 0.2% | 0.0% | 0.4% | 11.1% |
| \$30,000-40,000 | 3.9% | 4.8% | 4.4% | 0.2% | 0.2% | 13.5% |
| \$40,000-50,000 | 5.9% | 0.6% | 0.4% | 0.0% | 0.4% | 7.2% |
| \$50,000-60,000 | 0.6% | 4.2% | 2.0% | 0.0% | 0.0% | 6.8% |
| \$60,000-75,000 | 1.7% | 3.0% | 0.2% | 0.4% | 0.6% | 5.7% |
| \$75,000-100,000 | 1.1% | 1.8% | 0.2% | 0.0% | 0.2% | 3.3% |
| \$100,000-125,000 | 2.4% | 0.6% | 0.4% | 0.0% | 0.2% | 3.5% |
| \$125,000-150,000 | 0.7% | 1.8% | 0.0% | 0.2% | 0.0% | 2.8% |
| \$150,000-200,000 | 0.7% | 1.3% | 0.0% | 0.0% | 0.4% | 2.4% |
| \$200,000+ | 7.2% | 0.6% | 0.6% | 0.0% | 0.6% | 8.9% |
| Total | 51.8% | 34.7% | 9.0% | 1.1% | 3.3% | 100.0% |

| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 9.6% | 1.5% | 0.3% | 0.1% | 0.2% | 11.9% |
| \$10,000-20,000 | 4.4% | 8.0% | 0.5% | 0.2% | 1.1% | 14.2% |
| \$20,000-30,000 | 4.5% | 2.1% | 1.2% | 1.4% | 1.9% | 11.1% |
| \$30,000-40,000 | 1.7% | 2.4% | 6.1% | 6.6% | 0.5% | 17.5% |
| \$40,000-50,000 | 1.2% | 5.0% | 2.2% | 0.8% | 0.2% | 9.4% |
| \$50,000-60,000 | 0.9% | 6.5% | 1.1% | 1.3% | 0.6% | 10.4% |
| \$60,000-75,000 | 0.5% | 3.9% | 1.6% | 1.9% | 2.0% | 10.0% |
| \$75,000-100,000 | 0.3% | 0.5% | 1.0% | 0.1% | 0.2% | 2.0% |
| \$100,000-125,000 | 0.7% | 0.3% | 1.7% | 0.0% | 0.0% | 2.7% |
| \$125,000-150,000 | 0.2% | 0.5% | 0.1% | 0.1% | 0.0% | 0.9% |
| \$150,000-200,000 | 0.3% | 0.4% | 0.6% | 0.0% | 0.3% | 1.6% |
| \$200,000+ | 5.7% | 0.5% | 1.8% | 0.1% | 0.1% | 8.3% |
| Total | 30.1% | 31.5% | 18.2% | 12.8% | 7.4% | 100.0% |

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

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| Owner Households | | | | | | |
|----------------------------------|------------|--------------|--------------|--------------|------------|--------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 65 | 63 | 12 | 5 | 2 | 147 |
| \$10,000-20,000 | 72 | 48 | 134 | 89 | 2 | 345 |
| \$20,000-30,000 | 51 | 128 | 66 | 9 | 27 | 281 |
| \$30,000-40,000 | 42 | 147 | 33 | 156 | 48 | 426 |
| \$40,000-50,000 | 65 | 126 | 99 | 48 | 52 | 390 |
| \$50,000-60,000 | 82 | 158 | 99 | 148 | 102 | 589 |
| \$60,000-75,000 | 78 | 237 | 299 | 401 | 145 | 1,160 |
| \$75,000-100,000 | 13 | 95 | 305 | 171 | 101 | 685 |
| \$100,000-125,000 | 28 | 161 | 111 | 151 | 136 | 587 |
| \$125,000-150,000 | 1 | 109 | 92 | 93 | 85 | 380 |
| \$150,000-200,000 | 2 | 65 | 44 | 10 | 51 | 172 |
| \$200,000+ | 129 | 30 | 55 | 13 | 9 | 236 |
| Total | 628 | 1,367 | 1,349 | 1,294 | 760 | 5,398 |

| Owner Households | | | | | | |
|----------------------------------|--------------|--------------|------------|------------|------------|--------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 328 | 85 | 21 | 19 | 9 | 462 |
| \$10,000-20,000 | 224 | 262 | 56 | 24 | 18 | 584 |
| \$20,000-30,000 | 253 | 274 | 62 | 23 | 44 | 656 |
| \$30,000-40,000 | 139 | 387 | 54 | 43 | 12 | 635 |
| \$40,000-50,000 | 202 | 329 | 67 | 33 | 26 | 657 |
| \$50,000-60,000 | 57 | 334 | 71 | 44 | 53 | 559 |
| \$60,000-75,000 | 137 | 459 | 89 | 76 | 34 | 795 |
| \$75,000-100,000 | 36 | 416 | 128 | 16 | 11 | 607 |
| \$100,000-125,000 | 14 | 202 | 145 | 24 | 5 | 390 |
| \$125,000-150,000 | 60 | 192 | 45 | 9 | 19 | 325 |
| \$150,000-200,000 | 20 | 114 | 39 | 28 | 13 | 214 |
| \$200,000+ | 81 | 90 | 15 | 7 | 284 | 477 |
| Total | 1,551 | 3,144 | 792 | 346 | 528 | 6,361 |

| Owner Households | | | | | | |
|----------------------------------|--------------|--------------|------------|------------|------------|--------------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 294 | 68 | 12 | 15 | 8 | 397 |
| \$10,000-20,000 | 198 | 218 | 43 | 5 | 13 | 477 |
| \$20,000-30,000 | 199 | 267 | 23 | 22 | 6 | 517 |
| \$30,000-40,000 | 121 | 266 | 53 | 1 | 11 | 452 |
| \$40,000-50,000 | 163 | 226 | 53 | 18 | 22 | 482 |
| \$50,000-60,000 | 23 | 233 | 33 | 35 | 20 | 344 |
| \$60,000-75,000 | 105 | 299 | 68 | 12 | 16 | 500 |
| \$75,000-100,000 | 35 | 224 | 25 | 12 | 8 | 304 |
| \$100,000-125,000 | 14 | 102 | 29 | 3 | 3 | 151 |
| \$125,000-150,000 | 40 | 107 | 10 | 4 | 2 | 163 |
| \$150,000-200,000 | 17 | 80 | 12 | 1 | 13 | 123 |
| \$200,000+ | 64 | 71 | 9 | 6 | 284 | 434 |
| Total | 1,273 | 2,161 | 370 | 134 | 406 | 4,344 |

| Owner Households | | | | | | |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 393 | 148 | 33 | 24 | 11 | 609 |
| \$10,000-20,000 | 296 | 310 | 190 | 113 | 20 | 929 |
| \$20,000-30,000 | 304 | 402 | 128 | 32 | 71 | 937 |
| \$30,000-40,000 | 181 | 534 | 87 | 199 | 60 | 1,061 |
| \$40,000-50,000 | 267 | 455 | 166 | 81 | 78 | 1,047 |
| \$50,000-60,000 | 139 | 492 | 170 | 192 | 155 | 1,148 |
| \$60,000-75,000 | 215 | 696 | 388 | 477 | 179 | 1,955 |
| \$75,000-100,000 | 49 | 511 | 433 | 187 | 112 | 1,292 |
| \$100,000-125,000 | 42 | 363 | 256 | 175 | 141 | 977 |
| \$125,000-150,000 | 61 | 301 | 137 | 102 | 104 | 705 |
| \$150,000-200,000 | 22 | 179 | 83 | 38 | 64 | 386 |
| \$200,000+ | 210 | 120 | 70 | 20 | 293 | 713 |
| Total | 2,179 | 4,511 | 2,141 | 1,640 | 1,288 | 11,759 |

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

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| Percent Owner Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 1.2% | 1.2% | 0.2% | 0.1% | 0.0% | 2.7% |
| \$10,000-20,000 | 1.3% | 0.9% | 2.5% | 1.6% | 0.0% | 6.4% |
| \$20,000-30,000 | 0.9% | 2.4% | 1.2% | 0.2% | 0.5% | 5.2% |
| \$30,000-40,000 | 0.8% | 2.7% | 0.6% | 2.9% | 0.9% | 7.9% |
| \$40,000-50,000 | 1.2% | 2.3% | 1.8% | 0.9% | 1.0% | 7.2% |
| \$50,000-60,000 | 1.5% | 2.9% | 1.8% | 2.7% | 1.9% | 10.9% |
| \$60,000-75,000 | 1.4% | 4.4% | 5.5% | 7.4% | 2.7% | 21.5% |
| \$75,000-100,000 | 0.2% | 1.8% | 5.7% | 3.2% | 1.9% | 12.7% |
| \$100,000-125,000 | 0.5% | 3.0% | 2.1% | 2.8% | 2.5% | 10.9% |
| \$125,000-150,000 | 0.0% | 2.0% | 1.7% | 1.7% | 1.6% | 7.0% |
| \$150,000-200,000 | 0.0% | 1.2% | 0.8% | 0.2% | 0.9% | 3.2% |
| \$200,000+ | 2.4% | 0.6% | 1.0% | 0.2% | 0.2% | 4.4% |
| Total | 11.6% | 25.3% | 25.0% | 24.0% | 14.1% | 100.0% |

| Percent Owner Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 5.2% | 1.3% | 0.3% | 0.3% | 0.1% | 7.3% |
| \$10,000-20,000 | 3.5% | 4.1% | 0.9% | 0.4% | 0.3% | 9.2% |
| \$20,000-30,000 | 4.0% | 4.3% | 1.0% | 0.4% | 0.7% | 10.3% |
| \$30,000-40,000 | 2.2% | 6.1% | 0.8% | 0.7% | 0.2% | 10.0% |
| \$40,000-50,000 | 3.2% | 5.2% | 1.1% | 0.5% | 0.4% | 10.3% |
| \$50,000-60,000 | 0.9% | 5.3% | 1.1% | 0.7% | 0.8% | 8.8% |
| \$60,000-75,000 | 2.2% | 7.2% | 1.4% | 1.2% | 0.5% | 12.5% |
| \$75,000-100,000 | 0.6% | 6.5% | 2.0% | 0.3% | 0.2% | 9.5% |
| \$100,000-125,000 | 0.2% | 3.2% | 2.3% | 0.4% | 0.1% | 6.1% |
| \$125,000-150,000 | 0.9% | 3.0% | 0.7% | 0.1% | 0.3% | 5.1% |
| \$150,000-200,000 | 0.3% | 1.8% | 0.6% | 0.4% | 0.2% | 3.4% |
| \$200,000+ | 1.3% | 1.4% | 0.2% | 0.1% | 4.5% | 7.5% |
| Total | 24.4% | 49.4% | 12.5% | 5.4% | 8.3% | 100.0% |

| Percent Owner Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 6.8% | 1.6% | 0.3% | 0.3% | 0.2% | 9.1% |
| \$10,000-20,000 | 4.6% | 5.0% | 1.0% | 0.1% | 0.3% | 11.0% |
| \$20,000-30,000 | 4.6% | 6.1% | 0.5% | 0.5% | 0.1% | 11.9% |
| \$30,000-40,000 | 2.8% | 6.1% | 1.2% | 0.0% | 0.3% | 10.4% |
| \$40,000-50,000 | 3.8% | 5.2% | 1.2% | 0.4% | 0.5% | 11.1% |
| \$50,000-60,000 | 0.5% | 5.4% | 0.8% | 0.8% | 0.5% | 7.9% |
| \$60,000-75,000 | 2.4% | 6.9% | 1.6% | 0.3% | 0.4% | 11.5% |
| \$75,000-100,000 | 0.8% | 5.2% | 0.6% | 0.3% | 0.2% | 7.0% |
| \$100,000-125,000 | 0.3% | 2.3% | 0.7% | 0.1% | 0.1% | 3.5% |
| \$125,000-150,000 | 0.9% | 2.5% | 0.2% | 0.1% | 0.0% | 3.8% |
| \$150,000-200,000 | 0.4% | 1.8% | 0.3% | 0.0% | 0.3% | 2.8% |
| \$200,000+ | 1.5% | 1.6% | 0.2% | 0.1% | 6.5% | 10.0% |
| Total | 29.3% | 49.7% | 8.5% | 3.1% | 9.3% | 100.0% |

| Percent Owner Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 3.3% | 1.3% | 0.3% | 0.2% | 0.1% | 5.2% |
| \$10,000-20,000 | 2.5% | 2.6% | 1.6% | 1.0% | 0.2% | 7.9% |
| \$20,000-30,000 | 2.6% | 3.4% | 1.1% | 0.3% | 0.6% | 8.0% |
| \$30,000-40,000 | 1.5% | 4.5% | 0.7% | 1.7% | 0.5% | 9.0% |
| \$40,000-50,000 | 2.3% | 3.9% | 1.4% | 0.7% | 0.7% | 8.9% |
| \$50,000-60,000 | 1.2% | 4.2% | 1.4% | 1.6% | 1.3% | 9.8% |
| \$60,000-75,000 | 1.8% | 5.9% | 3.3% | 4.1% | 1.5% | 16.6% |
| \$75,000-100,000 | 0.4% | 4.3% | 3.7% | 1.6% | 1.0% | 11.0% |
| \$100,000-125,000 | 0.4% | 3.1% | 2.2% | 1.5% | 1.2% | 8.3% |
| \$125,000-150,000 | 0.5% | 2.6% | 1.2% | 0.9% | 0.9% | 6.0% |
| \$150,000-200,000 | 0.2% | 1.5% | 0.7% | 0.3% | 0.5% | 3.3% |
| \$200,000+ | 1.8% | 1.0% | 0.6% | 0.2% | 2.5% | 6.1% |
| Total | 18.5% | 38.4% | 18.2% | 13.9% | 11.0% | 100.0% |



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| Renter Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 220 | 5 | 3 | 3 | 4 | 235 |
| \$10,000-20,000 | 68 | 97 | 15 | 6 | 43 | 229 |
| \$20,000-30,000 | 60 | 41 | 27 | 40 | 56 | 224 |
| \$30,000-40,000 | 15 | 25 | 122 | 174 | 12 | 348 |
| \$40,000-50,000 | 1 | 157 | 25 | 20 | 5 | 208 |
| \$50,000-60,000 | 31 | 145 | 15 | 37 | 24 | 252 |
| \$60,000-75,000 | 0 | 28 | 37 | 51 | 54 | 170 |
| \$75,000-100,000 | 0 | 1 | 53 | 8 | 6 | 68 |
| \$100,000-125,000 | 4 | 2 | 16 | 0 | 0 | 22 |
| \$125,000-150,000 | 1 | 2 | 0 | 1 | 0 | 4 |
| \$150,000-200,000 | 6 | 6 | 27 | 0 | 12 | 51 |
| \$200,000+ | 143 | 8 | 38 | 2 | 0 | 191 |
| Total | 549 | 517 | 378 | 342 | 216 | 2,002 |

| Renter Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 116 | 47 | 0 | 1 | 4 | 168 |
| \$10,000-20,000 | 48 | 80 | 1 | 1 | 2 | 132 |
| \$20,000-30,000 | 91 | 10 | 1 | 1 | 3 | 106 |
| \$30,000-40,000 | 22 | 27 | 24 | 2 | 2 | 77 |
| \$40,000-50,000 | 38 | 6 | 27 | 0 | 1 | 72 |
| \$50,000-60,000 | 6 | 39 | 7 | 1 | 2 | 55 |
| \$60,000-75,000 | 13 | 98 | 0 | 1 | 3 | 115 |
| \$75,000-100,000 | 11 | 18 | 0 | 0 | 0 | 29 |
| \$100,000-125,000 | 21 | 7 | 25 | 0 | 1 | 54 |
| \$125,000-150,000 | 6 | 14 | 1 | 1 | 1 | 23 |
| \$150,000-200,000 | 13 | 10 | 1 | 1 | 0 | 25 |
| \$200,000+ | 58 | 12 | 1 | 0 | 2 | 73 |
| Total | 443 | 368 | 88 | 9 | 21 | 929 |

| Renter Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 57 | 45 | 0 | 1 | 3 | 106 |
| \$10,000-20,000 | 47 | 46 | 1 | 1 | 2 | 97 |
| \$20,000-30,000 | 63 | 9 | 1 | 0 | 2 | 75 |
| \$30,000-40,000 | 21 | 26 | 24 | 2 | 2 | 75 |
| \$40,000-50,000 | 36 | 4 | 0 | 0 | 1 | 41 |
| \$50,000-60,000 | 6 | 33 | 7 | 1 | 1 | 48 |
| \$60,000-75,000 | 13 | 19 | 0 | 1 | 3 | 36 |
| \$75,000-100,000 | 10 | 17 | 0 | 0 | 0 | 27 |
| \$100,000-125,000 | 21 | 6 | 0 | 0 | 1 | 28 |
| \$125,000-150,000 | 6 | 12 | 1 | 1 | 1 | 21 |
| \$150,000-200,000 | 9 | 9 | 1 | 1 | 0 | 20 |
| \$200,000+ | 53 | 8 | 1 | 0 | 2 | 64 |
| Total | 342 | 234 | 36 | 8 | 18 | 638 |

| Renter Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 336 | 52 | 3 | 4 | 8 | 403 |
| \$10,000-20,000 | 116 | 177 | 16 | 7 | 45 | 361 |
| \$20,000-30,000 | 151 | 51 | 28 | 41 | 59 | 330 |
| \$30,000-40,000 | 37 | 52 | 146 | 176 | 14 | 425 |
| \$40,000-50,000 | 39 | 163 | 52 | 20 | 6 | 280 |
| \$50,000-60,000 | 37 | 184 | 22 | 38 | 26 | 307 |
| \$60,000-75,000 | 13 | 126 | 37 | 52 | 57 | 285 |
| \$75,000-100,000 | 11 | 19 | 53 | 8 | 6 | 97 |
| \$100,000-125,000 | 25 | 9 | 41 | 0 | 1 | 76 |
| \$125,000-150,000 | 7 | 16 | 1 | 2 | 1 | 27 |
| \$150,000-200,000 | 19 | 16 | 28 | 1 | 12 | 76 |
| \$200,000+ | 201 | 20 | 39 | 2 | 2 | 264 |
| Total | 992 | 885 | 466 | 351 | 237 | 2,931 |

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| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 11.0% | 0.2% | 0.1% | 0.1% | 0.2% | 11.7% |
| \$10,000-20,000 | 3.4% | 4.8% | 0.7% | 0.3% | 2.1% | 11.4% |
| \$20,000-30,000 | 3.0% | 2.0% | 1.3% | 2.0% | 2.8% | 11.2% |
| \$30,000-40,000 | 0.7% | 1.2% | 6.1% | 8.7% | 0.6% | 17.4% |
| \$40,000-50,000 | 0.0% | 7.8% | 1.2% | 1.0% | 0.2% | 10.4% |
| \$50,000-60,000 | 1.5% | 7.2% | 0.7% | 1.8% | 1.2% | 12.6% |
| \$60,000-75,000 | 0.0% | 1.4% | 1.8% | 2.5% | 2.7% | 8.5% |
| \$75,000-100,000 | 0.0% | 0.0% | 2.6% | 0.4% | 0.3% | 3.4% |
| \$100,000-125,000 | 0.2% | 0.1% | 0.8% | 0.0% | 0.0% | 1.1% |
| \$125,000-150,000 | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.2% |
| \$150,000-200,000 | 0.3% | 0.3% | 1.3% | 0.0% | 0.6% | 2.5% |
| \$200,000+ | 7.1% | 0.4% | 1.9% | 0.1% | 0.0% | 9.5% |
| Total | 27.4% | 25.8% | 18.9% | 17.1% | 10.8% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 12.5% | 5.1% | 0.0% | 0.1% | 0.4% | 18.1% |
| \$10,000-20,000 | 5.2% | 8.6% | 0.1% | 0.1% | 0.2% | 14.2% |
| \$20,000-30,000 | 9.8% | 1.1% | 0.1% | 0.1% | 0.3% | 11.4% |
| \$30,000-40,000 | 2.4% | 2.9% | 2.6% | 0.2% | 0.2% | 8.3% |
| \$40,000-50,000 | 4.1% | 0.6% | 2.9% | 0.0% | 0.1% | 7.8% |
| \$50,000-60,000 | 0.6% | 4.2% | 0.8% | 0.1% | 0.2% | 5.9% |
| \$60,000-75,000 | 1.4% | 10.5% | 0.0% | 0.1% | 0.3% | 12.4% |
| \$75,000-100,000 | 1.2% | 1.9% | 0.0% | 0.0% | 0.0% | 3.1% |
| \$100,000-125,000 | 2.3% | 0.8% | 2.7% | 0.0% | 0.1% | 5.8% |
| \$125,000-150,000 | 0.6% | 1.5% | 0.1% | 0.1% | 0.1% | 2.5% |
| \$150,000-200,000 | 1.4% | 1.1% | 0.1% | 0.1% | 0.0% | 2.7% |
| \$200,000+ | 6.2% | 1.3% | 0.1% | 0.0% | 0.2% | 7.9% |
| Total | 47.7% | 39.6% | 9.5% | 1.0% | 2.3% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 8.9% | 7.1% | 0.0% | 0.2% | 0.5% | 16.6% |
| \$10,000-20,000 | 7.4% | 7.2% | 0.2% | 0.2% | 0.3% | 15.2% |
| \$20,000-30,000 | 9.9% | 1.4% | 0.2% | 0.0% | 0.3% | 11.8% |
| \$30,000-40,000 | 3.3% | 4.1% | 3.8% | 0.3% | 0.3% | 11.8% |
| \$40,000-50,000 | 5.6% | 0.6% | 0.0% | 0.0% | 0.2% | 6.4% |
| \$50,000-60,000 | 0.9% | 5.2% | 1.1% | 0.2% | 0.2% | 7.5% |
| \$60,000-75,000 | 2.0% | 3.0% | 0.0% | 0.2% | 0.5% | 5.6% |
| \$75,000-100,000 | 1.6% | 2.7% | 0.0% | 0.0% | 0.0% | 4.2% |
| \$100,000-125,000 | 3.3% | 0.9% | 0.0% | 0.0% | 0.2% | 4.4% |
| \$125,000-150,000 | 0.9% | 1.9% | 0.2% | 0.2% | 0.2% | 3.3% |
| \$150,000-200,000 | 1.4% | 1.4% | 0.2% | 0.2% | 0.0% | 3.1% |
| \$200,000+ | 8.3% | 1.3% | 0.2% | 0.0% | 0.3% | 10.0% |
| Total | 53.6% | 36.7% | 5.6% | 1.3% | 2.8% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 11.5% | 1.8% | 0.1% | 0.1% | 0.3% | 13.7% |
| \$10,000-20,000 | 4.0% | 6.0% | 0.5% | 0.2% | 1.5% | 12.3% |
| \$20,000-30,000 | 5.2% | 1.7% | 1.0% | 1.4% | 2.0% | 11.3% |
| \$30,000-40,000 | 1.3% | 1.8% | 5.0% | 6.0% | 0.5% | 14.5% |
| \$40,000-50,000 | 1.3% | 5.6% | 1.8% | 0.7% | 0.2% | 9.6% |
| \$50,000-60,000 | 1.3% | 6.3% | 0.8% | 1.3% | 0.9% | 10.5% |
| \$60,000-75,000 | 0.4% | 4.3% | 1.3% | 1.8% | 1.9% | 9.7% |
| \$75,000-100,000 | 0.4% | 0.6% | 1.8% | 0.3% | 0.2% | 3.3% |
| \$100,000-125,000 | 0.9% | 0.3% | 1.4% | 0.0% | 0.0% | 2.6% |
| \$125,000-150,000 | 0.2% | 0.5% | 0.0% | 0.1% | 0.0% | 0.9% |
| \$150,000-200,000 | 0.6% | 0.5% | 1.0% | 0.0% | 0.4% | 2.6% |
| \$200,000+ | 6.9% | 0.7% | 1.3% | 0.1% | 0.1% | 9.0% |
| Total | 33.8% | 30.2% | 15.9% | 12.0% | 8.1% | 100.0% |

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| Owner Households | | | | | | |
|-------------------------|------------|--------------|--------------|--------------|------------|--------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 61 | 39 | 7 | 4 | 3 | 114 |
| \$10,000-20,000 | 46 | 13 | 66 | 36 | 1 | 162 |
| \$20,000-30,000 | 66 | 62 | 55 | 14 | 17 | 214 |
| \$30,000-40,000 | 25 | 60 | 26 | 99 | 37 | 247 |
| \$40,000-50,000 | 69 | 102 | 89 | 45 | 36 | 341 |
| \$50,000-60,000 | 113 | 167 | 133 | 145 | 108 | 666 |
| \$60,000-75,000 | 68 | 176 | 273 | 352 | 109 | 978 |
| \$75,000-100,000 | 21 | 90 | 337 | 188 | 76 | 712 |
| \$100,000-125,000 | 16 | 185 | 112 | 139 | 106 | 558 |
| \$125,000-150,000 | 2 | 136 | 127 | 114 | 90 | 469 |
| \$150,000-200,000 | 3 | 104 | 66 | 21 | 121 | 315 |
| \$200,000+ | 109 | 20 | 38 | 12 | 6 | 185 |
| Total | 599 | 1,154 | 1,329 | 1,169 | 710 | 4,961 |

| Owner Households | | | | | | |
|-------------------------|--------------|--------------|------------|------------|------------|--------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 349 | 89 | 24 | 23 | 3 | 488 |
| \$10,000-20,000 | 231 | 213 | 61 | 25 | 10 | 540 |
| \$20,000-30,000 | 259 | 264 | 61 | 23 | 25 | 632 |
| \$30,000-40,000 | 154 | 347 | 51 | 40 | 10 | 602 |
| \$40,000-50,000 | 217 | 350 | 63 | 45 | 11 | 686 |
| \$50,000-60,000 | 80 | 430 | 85 | 58 | 61 | 714 |
| \$60,000-75,000 | 192 | 544 | 135 | 84 | 39 | 994 |
| \$75,000-100,000 | 50 | 437 | 144 | 23 | 19 | 673 |
| \$100,000-125,000 | 25 | 210 | 169 | 30 | 0 | 434 |
| \$125,000-150,000 | 76 | 292 | 71 | 20 | 30 | 489 |
| \$150,000-200,000 | 39 | 220 | 67 | 63 | 34 | 423 |
| \$200,000+ | 74 | 92 | 14 | 5 | 260 | 445 |
| Total | 1,746 | 3,488 | 945 | 439 | 502 | 7,120 |

| Owner Households | | | | | | |
|-------------------------|--------------|--------------|------------|------------|------------|--------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 311 | 74 | 15 | 19 | 3 | 422 |
| \$10,000-20,000 | 202 | 187 | 50 | 9 | 10 | 458 |
| \$20,000-30,000 | 200 | 258 | 19 | 21 | 5 | 503 |
| \$30,000-40,000 | 128 | 255 | 51 | 0 | 10 | 444 |
| \$40,000-50,000 | 171 | 250 | 47 | 26 | 10 | 504 |
| \$50,000-60,000 | 45 | 339 | 46 | 46 | 28 | 504 |
| \$60,000-75,000 | 151 | 399 | 109 | 17 | 16 | 692 |
| \$75,000-100,000 | 48 | 265 | 28 | 18 | 14 | 373 |
| \$100,000-125,000 | 25 | 119 | 39 | 4 | 0 | 187 |
| \$125,000-150,000 | 59 | 163 | 15 | 7 | 7 | 251 |
| \$150,000-200,000 | 36 | 166 | 21 | 7 | 33 | 263 |
| \$200,000+ | 56 | 74 | 8 | 4 | 260 | 402 |
| Total | 1,432 | 2,549 | 448 | 178 | 396 | 5,003 |

| Owner Households | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 410 | 128 | 31 | 27 | 6 | 602 |
| \$10,000-20,000 | 277 | 226 | 127 | 61 | 11 | 702 |
| \$20,000-30,000 | 325 | 326 | 116 | 37 | 42 | 846 |
| \$30,000-40,000 | 179 | 407 | 77 | 139 | 47 | 849 |
| \$40,000-50,000 | 286 | 452 | 152 | 90 | 47 | 1,027 |
| \$50,000-60,000 | 193 | 597 | 218 | 203 | 169 | 1,380 |
| \$60,000-75,000 | 260 | 720 | 408 | 436 | 148 | 1,972 |
| \$75,000-100,000 | 71 | 527 | 481 | 211 | 95 | 1,385 |
| \$100,000-125,000 | 41 | 395 | 281 | 169 | 106 | 992 |
| \$125,000-150,000 | 78 | 428 | 198 | 134 | 120 | 958 |
| \$150,000-200,000 | 42 | 324 | 133 | 84 | 155 | 738 |
| \$200,000+ | 183 | 112 | 52 | 17 | 266 | 630 |
| Total | 2,345 | 4,642 | 2,274 | 1,608 | 1,212 | 12,081 |

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| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 1.2% | 0.8% | 0.1% | 0.1% | 0.1% | 2.3% |
| \$10,000-20,000 | 0.9% | 0.3% | 1.3% | 0.7% | 0.0% | 3.3% |
| \$20,000-30,000 | 1.3% | 1.2% | 1.1% | 0.3% | 0.3% | 4.3% |
| \$30,000-40,000 | 0.5% | 1.2% | 0.5% | 2.0% | 0.7% | 5.0% |
| \$40,000-50,000 | 1.4% | 2.1% | 1.8% | 0.9% | 0.7% | 6.9% |
| \$50,000-60,000 | 2.3% | 3.4% | 2.7% | 2.9% | 2.2% | 13.4% |
| \$60,000-75,000 | 1.4% | 3.5% | 5.5% | 7.1% | 2.2% | 19.7% |
| \$75,000-100,000 | 0.4% | 1.8% | 6.8% | 3.8% | 1.5% | 14.4% |
| \$100,000-125,000 | 0.3% | 3.7% | 2.3% | 2.8% | 2.1% | 11.2% |
| \$125,000-150,000 | 0.0% | 2.7% | 2.6% | 2.3% | 1.8% | 9.5% |
| \$150,000-200,000 | 0.1% | 2.1% | 1.3% | 0.4% | 2.4% | 6.3% |
| \$200,000+ | 2.2% | 0.4% | 0.8% | 0.2% | 0.1% | 3.7% |
| Total | 12.1% | 23.3% | 26.8% | 23.6% | 14.3% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 4.9% | 1.3% | 0.3% | 0.3% | 0.0% | 6.9% |
| \$10,000-20,000 | 3.2% | 3.0% | 0.9% | 0.4% | 0.1% | 7.6% |
| \$20,000-30,000 | 3.6% | 3.7% | 0.9% | 0.3% | 0.4% | 8.9% |
| \$30,000-40,000 | 2.2% | 4.9% | 0.7% | 0.6% | 0.1% | 8.5% |
| \$40,000-50,000 | 3.0% | 4.9% | 0.9% | 0.6% | 0.2% | 9.6% |
| \$50,000-60,000 | 1.1% | 6.0% | 1.2% | 0.8% | 0.9% | 10.0% |
| \$60,000-75,000 | 2.7% | 7.6% | 1.9% | 1.2% | 0.5% | 14.0% |
| \$75,000-100,000 | 0.7% | 6.1% | 2.0% | 0.3% | 0.3% | 9.5% |
| \$100,000-125,000 | 0.4% | 2.9% | 2.4% | 0.4% | 0.0% | 6.1% |
| \$125,000-150,000 | 1.1% | 4.1% | 1.0% | 0.3% | 0.4% | 6.9% |
| \$150,000-200,000 | 0.5% | 3.1% | 0.9% | 0.9% | 0.5% | 5.9% |
| \$200,000+ | 1.0% | 1.3% | 0.2% | 0.1% | 3.7% | 6.3% |
| Total | 24.5% | 49.0% | 13.3% | 6.2% | 7.1% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 6.2% | 1.5% | 0.3% | 0.4% | 0.1% | 8.4% |
| \$10,000-20,000 | 4.0% | 3.7% | 1.0% | 0.2% | 0.2% | 9.2% |
| \$20,000-30,000 | 4.0% | 5.2% | 0.4% | 0.4% | 0.1% | 10.1% |
| \$30,000-40,000 | 2.6% | 5.1% | 1.0% | 0.0% | 0.2% | 8.9% |
| \$40,000-50,000 | 3.4% | 5.0% | 0.9% | 0.5% | 0.2% | 10.1% |
| \$50,000-60,000 | 0.9% | 6.8% | 0.9% | 0.9% | 0.6% | 10.1% |
| \$60,000-75,000 | 3.0% | 8.0% | 2.2% | 0.3% | 0.3% | 13.8% |
| \$75,000-100,000 | 1.0% | 5.3% | 0.6% | 0.4% | 0.3% | 7.5% |
| \$100,000-125,000 | 0.5% | 2.4% | 0.8% | 0.1% | 0.0% | 3.7% |
| \$125,000-150,000 | 1.2% | 3.3% | 0.3% | 0.1% | 0.1% | 5.0% |
| \$150,000-200,000 | 0.7% | 3.3% | 0.4% | 0.1% | 0.7% | 5.3% |
| \$200,000+ | 1.1% | 1.5% | 0.2% | 0.1% | 5.2% | 8.0% |
| Total | 28.6% | 50.9% | 9.0% | 3.6% | 7.9% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 3.4% | 1.1% | 0.3% | 0.2% | 0.0% | 5.0% |
| \$10,000-20,000 | 2.3% | 1.9% | 1.1% | 0.5% | 0.1% | 5.8% |
| \$20,000-30,000 | 2.7% | 2.7% | 1.0% | 0.3% | 0.3% | 7.0% |
| \$30,000-40,000 | 1.5% | 3.4% | 0.6% | 1.2% | 0.4% | 7.0% |
| \$40,000-50,000 | 2.4% | 3.7% | 1.3% | 0.7% | 0.4% | 8.5% |
| \$50,000-60,000 | 1.6% | 4.9% | 1.8% | 1.7% | 1.4% | 11.4% |
| \$60,000-75,000 | 2.2% | 6.0% | 3.4% | 3.6% | 1.2% | 16.3% |
| \$75,000-100,000 | 0.6% | 4.4% | 4.0% | 1.7% | 0.8% | 11.5% |
| \$100,000-125,000 | 0.3% | 3.3% | 2.3% | 1.4% | 0.9% | 8.2% |
| \$125,000-150,000 | 0.6% | 3.5% | 1.6% | 1.1% | 1.0% | 7.9% |
| \$150,000-200,000 | 0.3% | 2.7% | 1.1% | 0.7% | 1.3% | 6.1% |
| \$200,000+ | 1.5% | 0.9% | 0.4% | 0.1% | 2.2% | 5.2% |
| Total | 19.4% | 38.4% | 18.8% | 13.3% | 10.0% | 100.0% |

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| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 199 | 3 | 6 | 4 | 3 | 215 |
| \$10,000-20,000 | 70 | 81 | 14 | 6 | 50 | 221 |
| \$20,000-30,000 | 71 | 35 | 23 | 37 | 54 | 220 |
| \$30,000-40,000 | 9 | 27 | 123 | 172 | 12 | 343 |
| \$40,000-50,000 | 0 | 141 | 21 | 25 | 5 | 192 |
| \$50,000-60,000 | 40 | 142 | 19 | 39 | 31 | 271 |
| \$60,000-75,000 | 3 | 26 | 38 | 50 | 58 | 175 |
| \$75,000-100,000 | 0 | 2 | 47 | 9 | 5 | 63 |
| \$100,000-125,000 | 11 | 1 | 17 | 0 | 0 | 29 |
| \$125,000-150,000 | 0 | 3 | 1 | 0 | 0 | 4 |
| \$150,000-200,000 | 9 | 5 | 29 | 3 | 15 | 61 |
| \$200,000+ | 142 | 2 | 28 | 5 | 0 | 184 |
| Total | 554 | 475 | 366 | 350 | 233 | 1,978 |

| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 115 | 49 | 0 | 1 | 2 | 167 |
| \$10,000-20,000 | 52 | 79 | 0 | 2 | 0 | 133 |
| \$20,000-30,000 | 96 | 12 | 1 | 3 | 2 | 114 |
| \$30,000-40,000 | 30 | 25 | 26 | 0 | 1 | 82 |
| \$40,000-50,000 | 39 | 7 | 24 | 1 | 5 | 76 |
| \$50,000-60,000 | 10 | 49 | 7 | 1 | 2 | 69 |
| \$60,000-75,000 | 24 | 101 | 0 | 0 | 3 | 128 |
| \$75,000-100,000 | 15 | 20 | 4 | 2 | 3 | 44 |
| \$100,000-125,000 | 22 | 11 | 29 | 1 | 2 | 65 |
| \$125,000-150,000 | 12 | 23 | 0 | 0 | 2 | 37 |
| \$150,000-200,000 | 14 | 14 | 2 | 0 | 3 | 33 |
| \$200,000+ | 69 | 15 | 2 | 0 | 2 | 88 |
| Total | 498 | 405 | 95 | 11 | 27 | 1,036 |

| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 62 | 46 | 0 | 1 | 2 | 111 |
| \$10,000-20,000 | 51 | 51 | 0 | 2 | 0 | 104 |
| \$20,000-30,000 | 73 | 11 | 1 | 2 | 2 | 89 |
| \$30,000-40,000 | 30 | 25 | 26 | 0 | 1 | 82 |
| \$40,000-50,000 | 37 | 3 | 0 | 1 | 5 | 46 |
| \$50,000-60,000 | 8 | 44 | 7 | 1 | 2 | 62 |
| \$60,000-75,000 | 24 | 19 | 0 | 0 | 2 | 45 |
| \$75,000-100,000 | 13 | 19 | 4 | 1 | 3 | 40 |
| \$100,000-125,000 | 22 | 10 | 4 | 0 | 1 | 37 |
| \$125,000-150,000 | 12 | 22 | 0 | 0 | 1 | 35 |
| \$150,000-200,000 | 10 | 12 | 2 | 0 | 2 | 26 |
| \$200,000+ | 64 | 10 | 1 | 0 | 2 | 77 |
| Total | 406 | 272 | 45 | 8 | 23 | 754 |

| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 314 | 52 | 6 | 5 | 5 | 382 |
| \$10,000-20,000 | 122 | 160 | 14 | 8 | 50 | 354 |
| \$20,000-30,000 | 167 | 47 | 24 | 40 | 56 | 334 |
| \$30,000-40,000 | 39 | 52 | 149 | 172 | 13 | 425 |
| \$40,000-50,000 | 39 | 148 | 45 | 26 | 10 | 268 |
| \$50,000-60,000 | 50 | 191 | 26 | 40 | 33 | 340 |
| \$60,000-75,000 | 27 | 127 | 38 | 50 | 61 | 303 |
| \$75,000-100,000 | 15 | 22 | 51 | 11 | 8 | 107 |
| \$100,000-125,000 | 33 | 12 | 46 | 1 | 2 | 94 |
| \$125,000-150,000 | 12 | 26 | 1 | 0 | 2 | 41 |
| \$150,000-200,000 | 23 | 19 | 31 | 3 | 18 | 94 |
| \$200,000+ | 211 | 24 | 30 | 5 | 2 | 272 |
| Total | 1,052 | 880 | 461 | 361 | 260 | 3,014 |

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| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 10.1% | 0.2% | 0.3% | 0.2% | 0.2% | 10.9% |
| \$10,000-20,000 | 3.5% | 4.1% | 0.7% | 0.3% | 2.5% | 11.2% |
| \$20,000-30,000 | 3.6% | 1.8% | 1.2% | 1.9% | 2.7% | 11.1% |
| \$30,000-40,000 | 0.5% | 1.4% | 6.2% | 8.7% | 0.6% | 17.3% |
| \$40,000-50,000 | 0.0% | 7.1% | 1.1% | 1.3% | 0.3% | 9.7% |
| \$50,000-60,000 | 2.0% | 7.2% | 1.0% | 2.0% | 1.6% | 13.7% |
| \$60,000-75,000 | 0.2% | 1.3% | 1.9% | 2.5% | 2.9% | 8.8% |
| \$75,000-100,000 | 0.0% | 0.1% | 2.4% | 0.5% | 0.3% | 3.2% |
| \$100,000-125,000 | 0.6% | 0.1% | 0.9% | 0.0% | 0.0% | 1.5% |
| \$125,000-150,000 | 0.0% | 0.2% | 0.1% | 0.0% | 0.0% | 0.2% |
| \$150,000-200,000 | 0.5% | 0.3% | 1.5% | 0.2% | 0.8% | 3.1% |
| \$200,000+ | 7.2% | 0.5% | 1.4% | 0.3% | 0.0% | 9.3% |
| Total | 28.0% | 24.0% | 18.5% | 17.7% | 11.8% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 11.1% | 4.7% | 0.0% | 0.1% | 0.2% | 16.1% |
| \$10,000-20,000 | 5.0% | 7.6% | 0.0% | 0.2% | 0.0% | 12.8% |
| \$20,000-30,000 | 9.3% | 1.2% | 0.1% | 0.3% | 0.2% | 11.0% |
| \$30,000-40,000 | 2.9% | 2.4% | 2.5% | 0.0% | 0.1% | 7.9% |
| \$40,000-50,000 | 3.8% | 0.7% | 2.3% | 0.1% | 0.5% | 7.3% |
| \$50,000-60,000 | 1.0% | 4.7% | 0.7% | 0.1% | 0.2% | 6.7% |
| \$60,000-75,000 | 2.3% | 9.7% | 0.0% | 0.0% | 0.3% | 12.4% |
| \$75,000-100,000 | 1.4% | 1.9% | 0.4% | 0.2% | 0.3% | 4.2% |
| \$100,000-125,000 | 2.1% | 1.1% | 2.8% | 0.1% | 0.2% | 6.3% |
| \$125,000-150,000 | 1.2% | 2.2% | 0.0% | 0.0% | 0.2% | 3.6% |
| \$150,000-200,000 | 1.4% | 1.4% | 0.2% | 0.0% | 0.3% | 3.2% |
| \$200,000+ | 6.7% | 1.4% | 0.2% | 0.0% | 0.2% | 8.5% |
| Total | 48.1% | 39.1% | 9.2% | 1.1% | 2.6% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 8.2% | 6.1% | 0.0% | 0.1% | 0.3% | 14.7% |
| \$10,000-20,000 | 6.8% | 6.8% | 0.0% | 0.3% | 0.0% | 13.8% |
| \$20,000-30,000 | 9.7% | 1.5% | 0.1% | 0.3% | 0.3% | 11.8% |
| \$30,000-40,000 | 4.0% | 3.3% | 3.4% | 0.0% | 0.1% | 10.9% |
| \$40,000-50,000 | 4.9% | 0.4% | 0.0% | 0.1% | 0.7% | 6.1% |
| \$50,000-60,000 | 1.1% | 5.8% | 0.9% | 0.1% | 0.3% | 8.2% |
| \$60,000-75,000 | 3.2% | 2.5% | 0.0% | 0.0% | 0.3% | 6.0% |
| \$75,000-100,000 | 1.7% | 2.5% | 0.5% | 0.1% | 0.4% | 5.3% |
| \$100,000-125,000 | 2.9% | 1.3% | 0.5% | 0.0% | 0.1% | 4.9% |
| \$125,000-150,000 | 1.6% | 2.9% | 0.0% | 0.0% | 0.1% | 4.6% |
| \$150,000-200,000 | 1.3% | 1.6% | 0.3% | 0.0% | 0.3% | 3.4% |
| \$200,000+ | 8.5% | 1.3% | 0.1% | 0.0% | 0.3% | 10.2% |
| Total | 53.8% | 36.1% | 6.0% | 1.1% | 3.1% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 10.4% | 1.7% | 0.2% | 0.2% | 0.2% | 12.7% |
| \$10,000-20,000 | 4.0% | 5.3% | 0.5% | 0.3% | 1.7% | 11.7% |
| \$20,000-30,000 | 5.5% | 1.6% | 0.8% | 1.3% | 1.9% | 11.1% |
| \$30,000-40,000 | 1.3% | 1.7% | 4.9% | 5.7% | 0.4% | 14.1% |
| \$40,000-50,000 | 1.3% | 4.9% | 1.5% | 0.9% | 0.3% | 8.9% |
| \$50,000-60,000 | 1.7% | 6.3% | 0.9% | 1.3% | 1.1% | 11.3% |
| \$60,000-75,000 | 0.9% | 4.2% | 1.3% | 1.7% | 2.0% | 10.1% |
| \$75,000-100,000 | 0.5% | 0.7% | 1.7% | 0.4% | 0.3% | 3.6% |
| \$100,000-125,000 | 1.1% | 0.4% | 1.5% | 0.0% | 0.1% | 3.1% |
| \$125,000-150,000 | 0.4% | 0.9% | 0.0% | 0.0% | 0.1% | 1.4% |
| \$150,000-200,000 | 0.8% | 0.6% | 1.0% | 0.1% | 0.6% | 3.1% |
| \$200,000+ | 7.0% | 0.8% | 1.0% | 0.2% | 0.1% | 9.0% |
| Total | 34.9% | 29.2% | 15.3% | 12.0% | 8.6% | 100.0% |

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

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| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 48 | 28 | 7 | 4 | 3 | 90 |
| \$10,000-20,000 | 31 | 11 | 58 | 28 | 1 | 129 |
| \$20,000-30,000 | 49 | 37 | 48 | 13 | 17 | 164 |
| \$30,000-40,000 | 13 | 38 | 25 | 90 | 30 | 196 |
| \$40,000-50,000 | 63 | 95 | 73 | 34 | 32 | 297 |
| \$50,000-60,000 | 103 | 142 | 120 | 145 | 90 | 600 |
| \$60,000-75,000 | 66 | 153 | 260 | 328 | 101 | 908 |
| \$75,000-100,000 | 22 | 81 | 345 | 201 | 67 | 716 |
| \$100,000-125,000 | 16 | 194 | 113 | 134 | 95 | 552 |
| \$125,000-150,000 | 1 | 139 | 140 | 118 | 93 | 491 |
| \$150,000-200,000 | 1 | 105 | 73 | 25 | 145 | 349 |
| \$200,000+ | 97 | 15 | 32 | 9 | 5 | 158 |
| Total | 510 | 1,038 | 1,294 | 1,129 | 679 | 4,650 |

| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 354 | 86 | 24 | 23 | 6 | 493 |
| \$10,000-20,000 | 243 | 206 | 59 | 27 | 8 | 543 |
| \$20,000-30,000 | 279 | 263 | 66 | 27 | 18 | 653 |
| \$30,000-40,000 | 171 | 338 | 55 | 39 | 10 | 613 |
| \$40,000-50,000 | 249 | 335 | 65 | 43 | 14 | 706 |
| \$50,000-60,000 | 98 | 448 | 90 | 64 | 64 | 764 |
| \$60,000-75,000 | 214 | 584 | 152 | 91 | 37 | 1,078 |
| \$75,000-100,000 | 58 | 497 | 166 | 32 | 19 | 772 |
| \$100,000-125,000 | 34 | 234 | 194 | 34 | 0 | 496 |
| \$125,000-150,000 | 98 | 342 | 87 | 29 | 36 | 592 |
| \$150,000-200,000 | 61 | 306 | 83 | 75 | 49 | 574 |
| \$200,000+ | 81 | 89 | 15 | 6 | 275 | 466 |
| Total | 1,940 | 3,728 | 1,056 | 490 | 536 | 7,750 |

| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 322 | 72 | 17 | 19 | 5 | 435 |
| \$10,000-20,000 | 219 | 182 | 49 | 10 | 8 | 468 |
| \$20,000-30,000 | 223 | 257 | 22 | 26 | 4 | 532 |
| \$30,000-40,000 | 146 | 253 | 54 | 1 | 10 | 464 |
| \$40,000-50,000 | 202 | 245 | 48 | 29 | 13 | 537 |
| \$50,000-60,000 | 60 | 362 | 56 | 48 | 33 | 559 |
| \$60,000-75,000 | 175 | 451 | 127 | 18 | 14 | 785 |
| \$75,000-100,000 | 56 | 321 | 36 | 25 | 14 | 452 |
| \$100,000-125,000 | 33 | 136 | 49 | 6 | 0 | 224 |
| \$125,000-150,000 | 79 | 201 | 17 | 13 | 9 | 319 |
| \$150,000-200,000 | 56 | 234 | 28 | 9 | 49 | 376 |
| \$200,000+ | 63 | 75 | 10 | 5 | 274 | 427 |
| Total | 1,634 | 2,789 | 513 | 209 | 433 | 5,578 |

| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 402 | 114 | 31 | 27 | 9 | 583 |
| \$10,000-20,000 | 274 | 217 | 117 | 55 | 9 | 672 |
| \$20,000-30,000 | 328 | 300 | 114 | 40 | 35 | 817 |
| \$30,000-40,000 | 184 | 376 | 80 | 129 | 40 | 809 |
| \$40,000-50,000 | 312 | 430 | 138 | 77 | 46 | 1,003 |
| \$50,000-60,000 | 201 | 590 | 210 | 209 | 154 | 1,364 |
| \$60,000-75,000 | 280 | 737 | 412 | 419 | 138 | 1,986 |
| \$75,000-100,000 | 80 | 578 | 511 | 233 | 86 | 1,488 |
| \$100,000-125,000 | 50 | 428 | 307 | 168 | 95 | 1,048 |
| \$125,000-150,000 | 99 | 481 | 227 | 147 | 129 | 1,083 |
| \$150,000-200,000 | 62 | 411 | 156 | 100 | 194 | 923 |
| \$200,000+ | 178 | 104 | 47 | 15 | 280 | 624 |
| Total | 2,450 | 4,766 | 2,350 | 1,619 | 1,215 | 12,400 |

HISTA 2.2 Summary Data **Gloucester County, Virginia**
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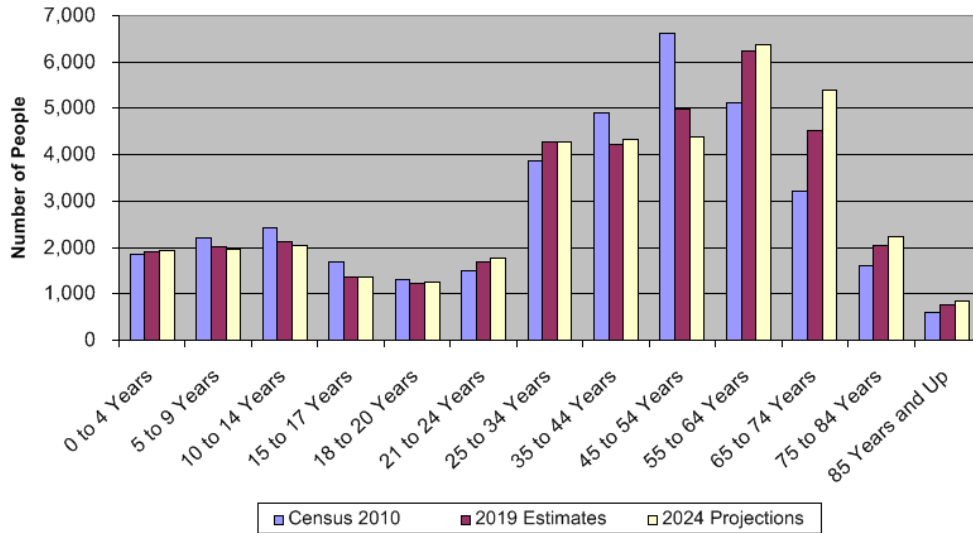
| Percent Owner Households | | | | | | |
|---------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 1.0% | 0.6% | 0.2% | 0.1% | 0.1% | 1.9% |
| \$10,000-20,000 | 0.7% | 0.2% | 1.2% | 0.6% | 0.0% | 2.8% |
| \$20,000-30,000 | 1.1% | 0.8% | 1.0% | 0.3% | 0.4% | 3.5% |
| \$30,000-40,000 | 0.3% | 0.8% | 0.5% | 1.9% | 0.6% | 4.2% |
| \$40,000-50,000 | 1.4% | 2.0% | 1.6% | 0.7% | 0.7% | 6.4% |
| \$50,000-60,000 | 2.2% | 3.1% | 2.6% | 3.1% | 1.9% | 12.9% |
| \$60,000-75,000 | 1.4% | 3.3% | 5.6% | 7.1% | 2.2% | 19.5% |
| \$75,000-100,000 | 0.5% | 1.7% | 7.4% | 4.3% | 1.4% | 15.4% |
| \$100,000-125,000 | 0.3% | 4.2% | 2.4% | 2.9% | 2.0% | 11.9% |
| \$125,000-150,000 | 0.0% | 3.0% | 3.0% | 2.5% | 2.0% | 10.6% |
| \$150,000-200,000 | 0.0% | 2.3% | 1.6% | 0.5% | 3.1% | 7.5% |
| \$200,000+ | 2.1% | 0.3% | 0.7% | 0.2% | 0.1% | 3.4% |
| Total | 11.0% | 22.3% | 27.8% | 24.3% | 14.6% | 100.0% |

| Percent Owner Households | | | | | | |
|---------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 4.6% | 1.1% | 0.3% | 0.3% | 0.1% | 6.4% |
| \$10,000-20,000 | 3.1% | 2.7% | 0.8% | 0.3% | 0.1% | 7.0% |
| \$20,000-30,000 | 3.6% | 3.4% | 0.9% | 0.3% | 0.2% | 8.4% |
| \$30,000-40,000 | 2.2% | 4.4% | 0.7% | 0.5% | 0.1% | 7.9% |
| \$40,000-50,000 | 3.2% | 4.3% | 0.8% | 0.6% | 0.2% | 9.1% |
| \$50,000-60,000 | 1.3% | 5.8% | 1.2% | 0.8% | 0.8% | 9.9% |
| \$60,000-75,000 | 2.8% | 7.5% | 2.0% | 1.2% | 0.5% | 13.9% |
| \$75,000-100,000 | 0.7% | 6.4% | 2.1% | 0.4% | 0.2% | 10.0% |
| \$100,000-125,000 | 0.4% | 3.0% | 2.5% | 0.4% | 0.0% | 6.4% |
| \$125,000-150,000 | 1.3% | 4.4% | 1.1% | 0.4% | 0.5% | 7.6% |
| \$150,000-200,000 | 0.8% | 3.9% | 1.1% | 1.0% | 0.6% | 7.4% |
| \$200,000+ | 1.0% | 1.1% | 0.2% | 0.1% | 3.5% | 6.0% |
| Total | 25.0% | 48.1% | 13.6% | 6.3% | 6.9% | 100.0% |

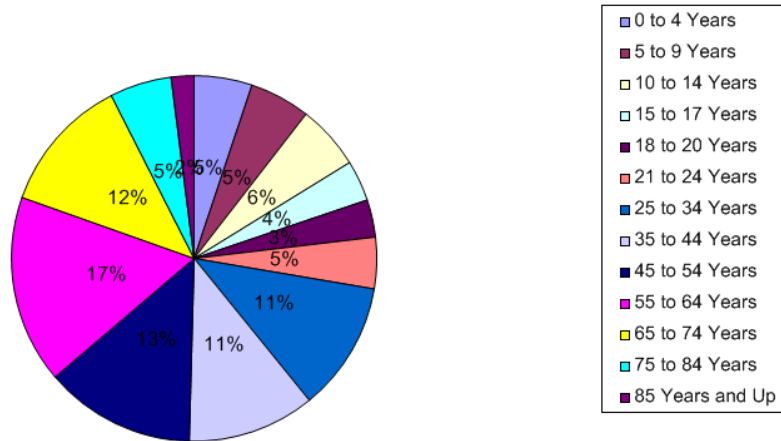
| Percent Owner Households | | | | | | |
|---------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 5.8% | 1.3% | 0.3% | 0.3% | 0.1% | 7.8% |
| \$10,000-20,000 | 3.9% | 3.3% | 0.9% | 0.2% | 0.1% | 8.4% |
| \$20,000-30,000 | 4.0% | 4.6% | 0.4% | 0.5% | 0.1% | 9.5% |
| \$30,000-40,000 | 2.6% | 4.5% | 1.0% | 0.0% | 0.2% | 8.3% |
| \$40,000-50,000 | 3.6% | 4.4% | 0.9% | 0.5% | 0.2% | 9.6% |
| \$50,000-60,000 | 1.1% | 6.5% | 1.0% | 0.9% | 0.6% | 10.0% |
| \$60,000-75,000 | 3.1% | 8.1% | 2.3% | 0.3% | 0.3% | 14.1% |
| \$75,000-100,000 | 1.0% | 5.8% | 0.6% | 0.4% | 0.3% | 8.1% |
| \$100,000-125,000 | 0.6% | 2.4% | 0.9% | 0.1% | 0.0% | 4.0% |
| \$125,000-150,000 | 1.4% | 3.6% | 0.3% | 0.2% | 0.2% | 5.7% |
| \$150,000-200,000 | 1.0% | 4.2% | 0.5% | 0.2% | 0.9% | 6.7% |
| \$200,000+ | 1.1% | 1.3% | 0.2% | 0.1% | 4.9% | 7.7% |
| Total | 29.3% | 50.0% | 9.2% | 3.7% | 7.8% | 100.0% |

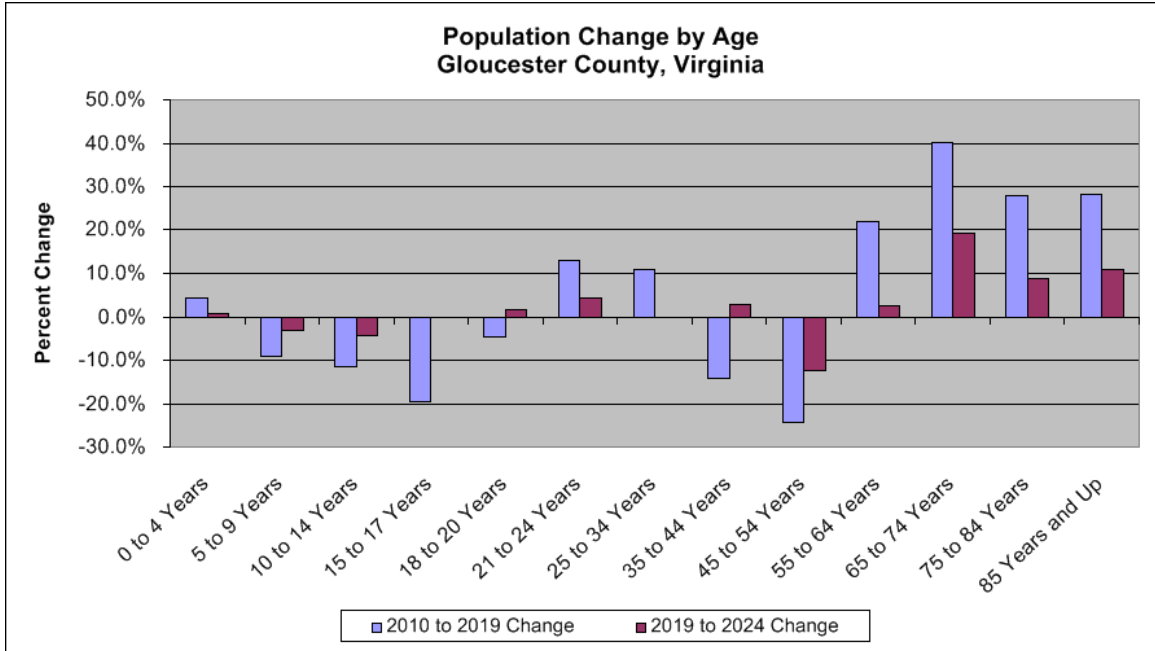
| Percent Owner Households | | | | | | |
|---------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 3.2% | 0.9% | 0.3% | 0.2% | 0.1% | 4.7% |
| \$10,000-20,000 | 2.2% | 1.8% | 0.9% | 0.4% | 0.1% | 5.4% |
| \$20,000-30,000 | 2.6% | 2.4% | 0.9% | 0.3% | 0.3% | 6.6% |
| \$30,000-40,000 | 1.5% | 3.0% | 0.6% | 1.0% | 0.3% | 6.5% |
| \$40,000-50,000 | 2.5% | 3.5% | 1.1% | 0.6% | 0.4% | 8.1% |
| \$50,000-60,000 | 1.6% | 4.8% | 1.7% | 1.7% | 1.2% | 11.0% |
| \$60,000-75,000 | 2.3% | 5.9% | 3.3% | 3.4% | 1.1% | 16.0% |
| \$75,000-100,000 | 0.6% | 4.7% | 4.1% | 1.9% | 0.7% | 12.0% |
| \$100,000-125,000 | 0.4% | 3.5% | 2.5% | 1.4% | 0.8% | 8.5% |
| \$125,000-150,000 | 0.8% | 3.9% | 1.8% | 1.2% | 1.0% | 8.7% |
| \$150,000-200,000 | 0.5% | 3.3% | 1.3% | 0.8% | 1.6% | 7.4% |
| \$200,000+ | 1.4% | 0.8% | 0.4% | 0.1% | 2.3% | 5.0% |
| Total | 19.8% | 38.4% | 19.0% | 13.1% | 9.8% | 100.0% |

Population by Age Gloucester County, Virginia



2019 Population by Age Gloucester County, Virginia





ribbon demographics

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| Population by Age & Sex Gloucester County, Virginia | | | | | | | | | | | | |
|--|---------------|---------------|---------------|-------------------------------|---------------|---------------|---------------|------------------------------|---------------|---------------|---------------|--|
| Census 2010 | | | | Current Year Estimates - 2019 | | | | Five-Year Projections - 2024 | | | | |
| Age | Male | Female | Total | Age | Male | Female | Total | Age | Male | Female | Total | |
| 0 to 4 Years | 972 | 869 | 1,841 | 0 to 4 Years | 988 | 932 | 1,920 | 0 to 4 Years | 989 | 947 | 1,936 | |
| 5 to 9 Years | 1,122 | 1,087 | 2,209 | 5 to 9 Years | 1,023 | 986 | 2,009 | 5 to 9 Years | 1,003 | 946 | 1,949 | |
| 10 to 14 Years | 1,269 | 1,145 | 2,414 | 10 to 14 Years | 1,091 | 1,042 | 2,133 | 10 to 14 Years | 1,040 | 1,002 | 2,042 | |
| 15 to 17 Years | 881 | 795 | 1,676 | 15 to 17 Years | 702 | 648 | 1,350 | 15 to 17 Years | 686 | 663 | 1,349 | |
| 18 to 20 Years | 693 | 606 | 1,299 | 18 to 20 Years | 640 | 598 | 1,238 | 18 to 20 Years | 653 | 604 | 1,257 | |
| 21 to 24 Years | 737 | 764 | 1,501 | 21 to 24 Years | 868 | 829 | 1,697 | 21 to 24 Years | 918 | 854 | 1,772 | |
| 25 to 34 Years | 1,969 | 1,902 | 3,871 | 25 to 34 Years | 2,207 | 2,081 | 4,288 | 25 to 34 Years | 2,183 | 2,094 | 4,277 | |
| 35 to 44 Years | 2,395 | 2,519 | 4,914 | 35 to 44 Years | 2,082 | 2,140 | 4,222 | 35 to 44 Years | 2,201 | 2,135 | 4,336 | |
| 45 to 54 Years | 3,255 | 3,360 | 6,615 | 45 to 54 Years | 2,445 | 2,551 | 4,996 | 45 to 54 Years | 2,125 | 2,254 | 4,379 | |
| 55 to 64 Years | 2,538 | 2,570 | 5,108 | 55 to 64 Years | 3,035 | 3,189 | 6,224 | 55 to 64 Years | 3,115 | 3,266 | 6,381 | |
| 65 to 74 Years | 1,509 | 1,712 | 3,221 | 65 to 74 Years | 2,182 | 2,336 | 4,518 | 65 to 74 Years | 2,596 | 2,795 | 5,391 | |
| 75 to 84 Years | 702 | 898 | 1,600 | 75 to 84 Years | 894 | 1,153 | 2,047 | 75 to 84 Years | 968 | 1,259 | 2,227 | |
| 85 Years and Up | 197 | 392 | 589 | 85 Years and Up | 291 | 465 | 756 | 85 Years and Up | 316 | 523 | 839 | |
| Total | 18,239 | 18,619 | 36,858 | Total | 18,448 | 18,950 | 37,398 | Total | 18,793 | 19,342 | 38,135 | |
| 62+ Years | n/a | n/a | 6,834 | 62+ Years | n/a | n/a | 9,007 | 62+ Years | n/a | n/a | 10,341 | |
| Median Age: | | | 42.4 | Median Age: | | | 44.6 | Median Age: | | | 45.3 | |

Source: Claritas; Ribbon Demographics

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

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| Percent Population by Age & Sex Gloucester County, Virginia | | | | | | | | | | | |
|--|--------------|--------------|---------------|-------------------------------|--------------|--------------|---------------|------------------------------|--------------|--------------|---------------|
| Census 2010 | | | | Current Year Estimates - 2019 | | | | Five-Year Projections - 2024 | | | |
| Age | Male | Female | Total | Age | Male | Female | Total | Age | Male | Female | Total |
| 0 to 4 Years | 2.6% | 2.4% | 5.0% | 0 to 4 Years | 2.6% | 2.5% | 5.1% | 0 to 4 Years | 2.6% | 2.5% | 5.1% |
| 5 to 9 Years | 3.0% | 2.9% | 6.0% | 5 to 9 Years | 2.7% | 2.6% | 5.4% | 5 to 9 Years | 2.6% | 2.5% | 5.1% |
| 10 to 14 Years | 3.4% | 3.1% | 6.5% | 10 to 14 Years | 2.9% | 2.8% | 5.7% | 10 to 14 Years | 2.7% | 2.6% | 5.4% |
| 15 to 17 Years | 2.4% | 2.2% | 4.5% | 15 to 17 Years | 1.9% | 1.7% | 3.6% | 15 to 17 Years | 1.8% | 1.7% | 3.5% |
| 18 to 20 Years | 1.9% | 1.6% | 3.5% | 18 to 20 Years | 1.7% | 1.6% | 3.3% | 18 to 20 Years | 1.7% | 1.6% | 3.3% |
| 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% | 2.2% | 4.6% |
| 25 to 34 Years | 5.3% | 5.2% | 10.5% | 25 to 34 Years | 5.9% | 5.6% | 11.5% | 25 to 34 Years | 5.7% | 5.5% | 11.2% |
| 35 to 44 Years | 6.5% | 6.8% | 13.3% | 35 to 44 Years | 5.6% | 5.7% | 11.3% | 35 to 44 Years | 5.8% | 5.6% | 11.4% |
| 45 to 54 Years | 8.8% | 9.1% | 17.9% | 45 to 54 Years | 6.5% | 6.8% | 13.4% | 45 to 54 Years | 5.6% | 5.9% | 11.5% |
| 55 to 64 Years | 6.9% | 7.0% | 13.9% | 55 to 64 Years | 8.1% | 8.5% | 16.6% | 55 to 64 Years | 8.2% | 8.6% | 16.7% |
| 65 to 74 Years | 4.1% | 4.6% | 8.7% | 65 to 74 Years | 5.8% | 6.2% | 12.1% | 65 to 74 Years | 6.8% | 7.3% | 14.1% |
| 75 to 84 Years | 1.9% | 2.4% | 4.3% | 75 to 84 Years | 2.4% | 3.1% | 5.5% | 75 to 84 Years | 2.5% | 3.3% | 5.8% |
| 85 Years and Up | 0.5% | 1.1% | 1.6% | 85 Years and Up | 0.8% | 1.2% | 2.0% | 85 Years and Up | 0.8% | 1.4% | 2.2% |
| Total | 49.5% | 50.5% | 100.0% | Total | 49.3% | 50.7% | 100.0% | Total | 49.3% | 50.7% | 100.0% |
| 62+ Years | n/a | n/a | 18.5% | 62+ Years | n/a | n/a | 24.1% | 62+ Years | n/a | n/a | 27.1% |

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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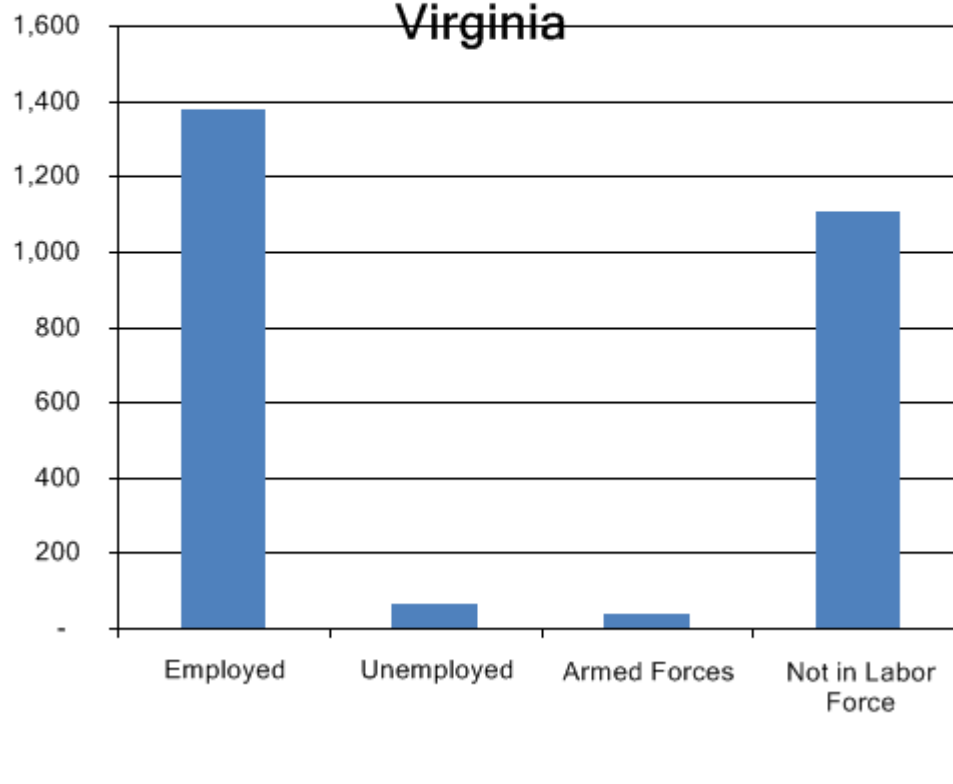
Claritas

| Changes in Population by Age & Sex Gloucester County, Virginia | | | | | | | | | |
|---|------------|------------|---------------|----------------|---------------------------------|------------|------------|--------------|----------------|
| Estimated Change - 2010 to 2019 | | | | | Projected Change - 2019 to 2024 | | | | |
| Age | Male | Female | Total Change | Percent Change | Age | Male | Female | Total Change | Percent Change |
| 0 to 4 Years | 16 | 63 | 79 | 4.3% | 0 to 4 Years | 1 | 15 | 16 | 0.8% |
| 5 to 9 Years | -99 | -101 | -200 | -9.1% | 5 to 9 Years | -20 | -40 | -60 | -3.0% |
| 10 to 14 Years | -178 | -103 | -281 | -11.6% | 10 to 14 Years | -51 | -40 | -91 | -4.3% |
| 15 to 17 Years | -179 | -147 | -326 | -19.5% | 15 to 17 Years | -16 | 15 | -1 | -0.1% |
| 18 to 20 Years | -53 | -8 | -61 | -4.7% | 18 to 20 Years | 13 | 6 | 19 | 1.5% |
| 21 to 24 Years | 131 | 65 | 196 | 13.1% | 21 to 24 Years | 50 | 25 | 75 | 4.4% |
| 25 to 34 Years | 238 | 179 | 417 | 10.8% | 25 to 34 Years | -24 | 13 | -11 | -0.3% |
| 35 to 44 Years | -313 | -379 | -692 | -14.1% | 35 to 44 Years | 119 | -5 | 114 | 2.7% |
| 45 to 54 Years | -810 | -809 | -1,619 | -24.5% | 45 to 54 Years | -320 | -297 | -617 | -12.3% |
| 55 to 64 Years | 497 | 619 | 1,116 | 21.8% | 55 to 64 Years | 80 | 77 | 157 | 2.5% |
| 65 to 74 Years | 673 | 624 | 1,297 | 40.3% | 65 to 74 Years | 414 | 459 | 873 | 19.3% |
| 75 to 84 Years | 192 | 255 | 447 | 27.9% | 75 to 84 Years | 74 | 106 | 180 | 8.8% |
| 85 Years and Up | <u>94</u> | <u>73</u> | 167 | 28.4% | 85 Years and Up | <u>25</u> | <u>58</u> | 83 | 11.0% |
| Total | 209 | 331 | 540 | 1.5% | Total | 345 | 392 | 737 | 2.0% |
| 62+ Years | n/a | n/a | 2,173 | 31.8% | 62+ Years | n/a | n/a | 1,334 | 14.8% |

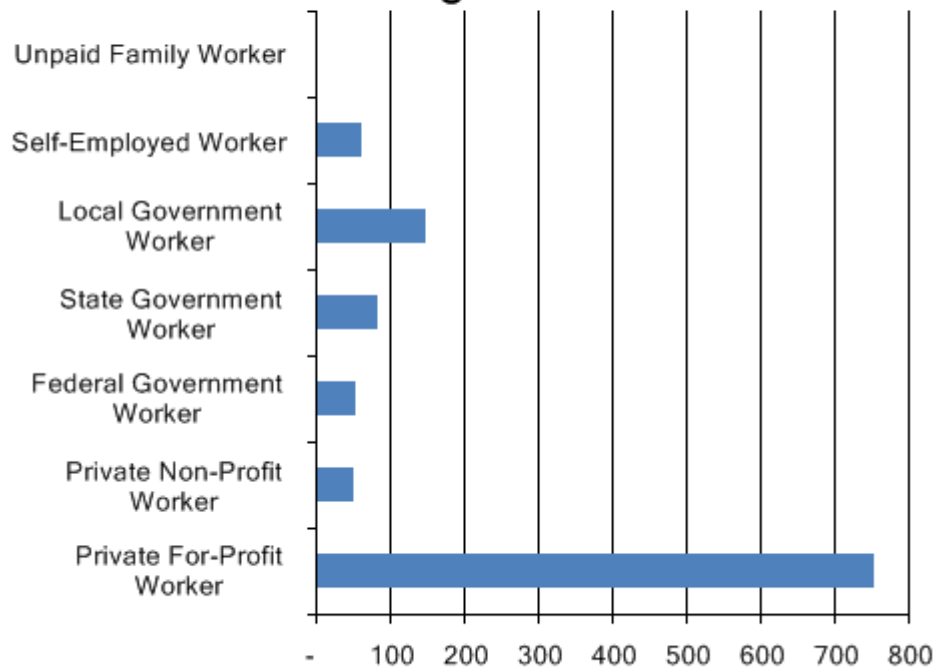
Source: Claritas; Ribbon Demographics

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

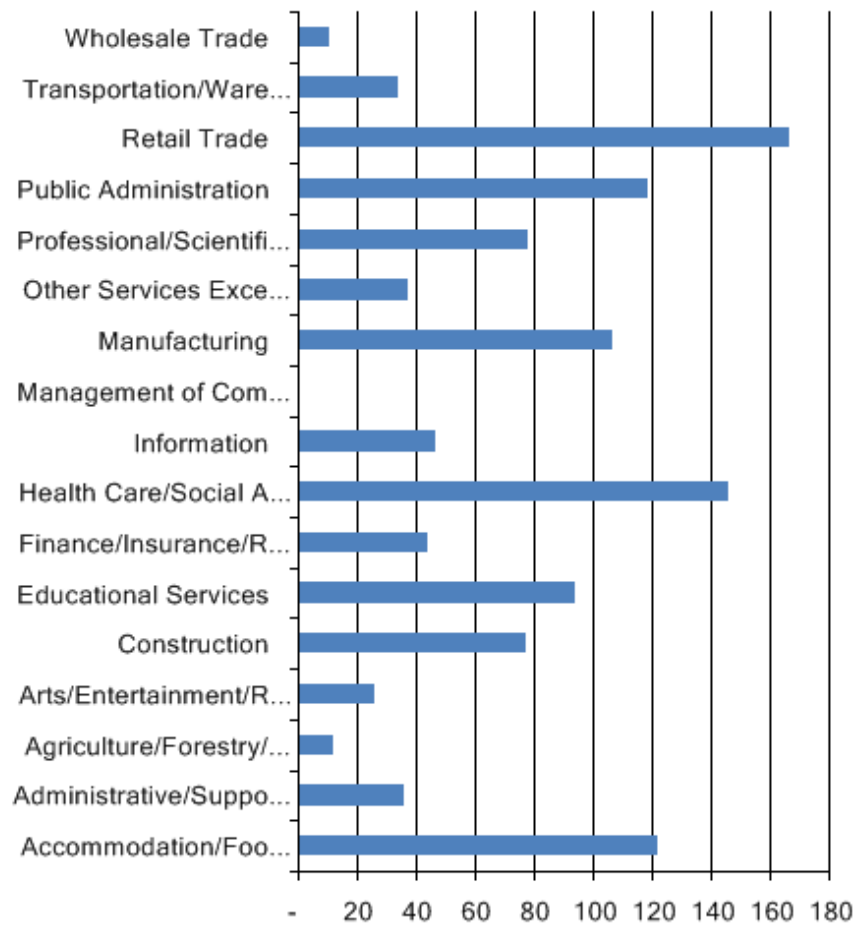
**Employed Civilian Population
Aged 16+ Years - Employment
Status - 2019 Estimates
Gloucester Courthouse CDP,
Virginia**



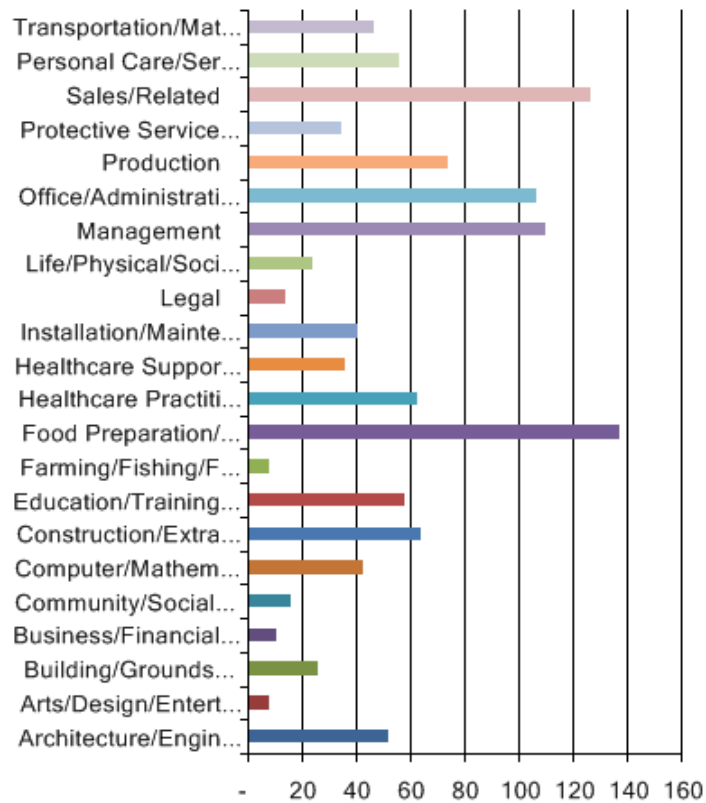
Employed Civilian Population by Class of Worker - 2019 Estimates Gloucester Courthouse CDP, Virginia



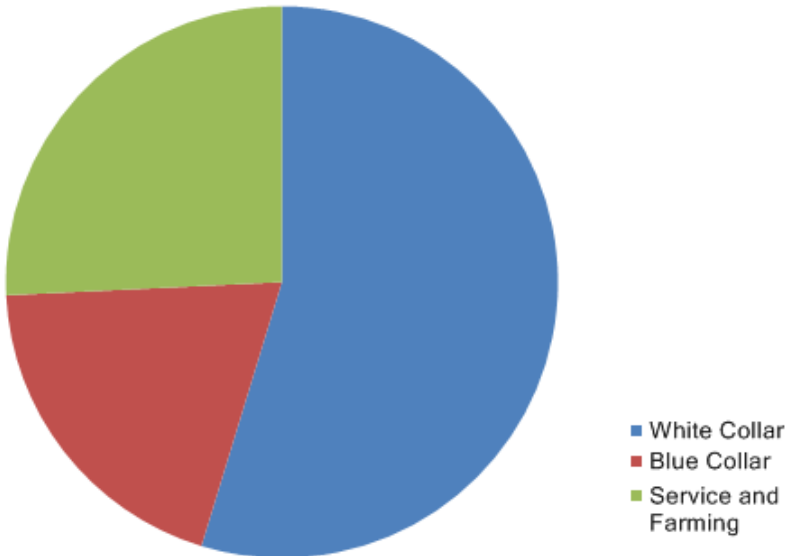
Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Gloucester Courthouse CDP, Virginia



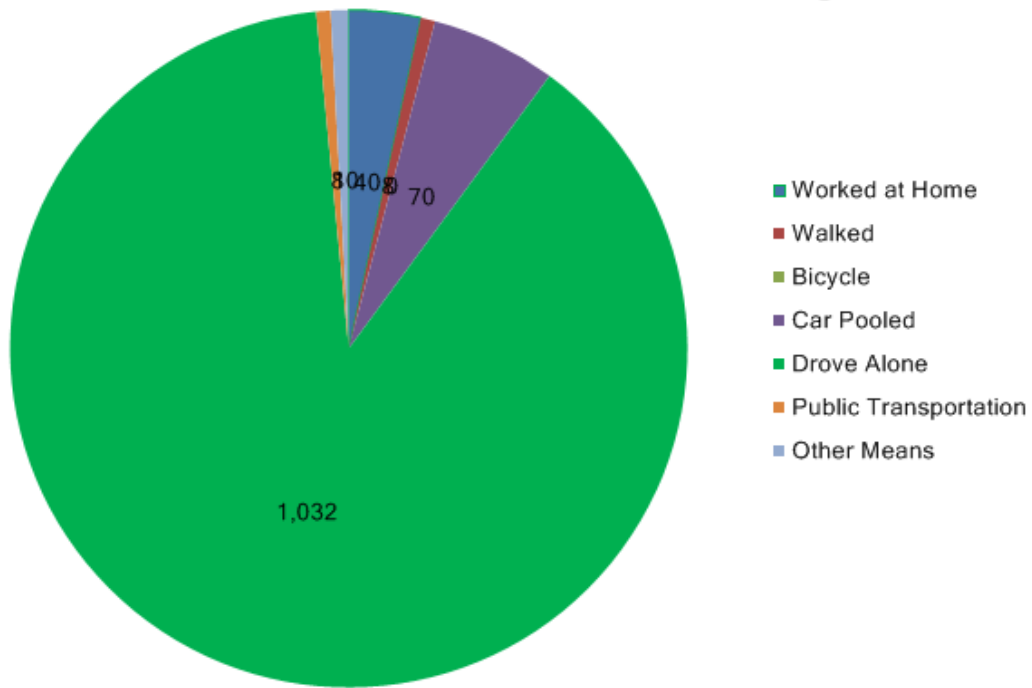
Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Gloucester Courthouse CDP, Virginia



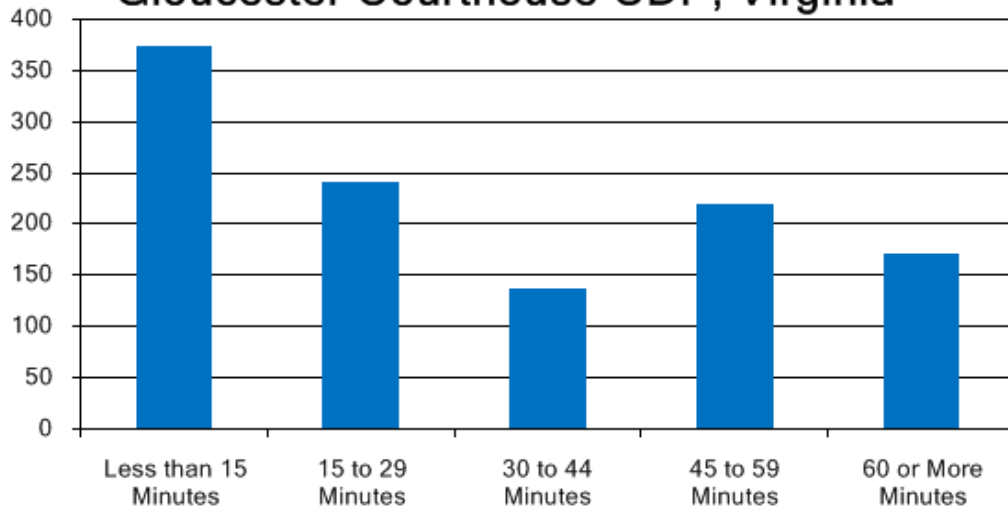
**Employed Civilian Population Aged 16+
Years by Occupation - 2019 Estimates
Gloucester Courthouse CDP, Virginia**



Employed Civilian Population Aged 16+
Years Transportation to Work - 2019
Estimates
Gloucester Courthouse CDP, Virginia



Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Gloucester Courthouse CDP, Virginia



Source: Ribbon Demographics; Claritas



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| Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2019 Gloucester Courthouse CDP, Virginia | |
|--|--------|
| Status | Number |
| Employed | 1,379 |
| Unemployed | 62 |
| Armed Forces | 36 |
| Not in Labor Force | 1,105 |
| Unemployed | 4.30% |

Source: Ribbon Demographics; Claritas



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| Employed Civilian Population by Class of Worker | | |
|--|-----------------|------------------|
| Current Year Estimates - 2019 | | |
| Gloucester Courthouse CDP, Virginia | | |
| Industry | Number Employed | Percent Employed |
| Private For-Profit Worker | 754 | 65.2% |
| Private Non-Profit Worker | 52 | 4.5% |
| Federal Government Worker | 54 | 4.7% |
| State Government Worker | 85 | 7.3% |
| Local Government Worker | 149 | 12.9% |
| Self-Employed Worker | 62 | 5.4% |
| Unpaid Family Worker | 1 | 0.1% |
| Total: | 1,157 | 100.0% |

Source: Ribbon Demographics; Claritas



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| Employed Civilian Population Aged 16+ Years by Industry | | |
|--|-----------------|------------------|
| Current Year Estimates - 2019 | | |
| Gloucester Courthouse CDP, Virginia | | |
| Industry | Number Employed | Percent Employed |
| Accommodation/Food Services | 122 | 10.5% |
| Administrative/Support/Waste Management | 36 | 3.1% |
| Agriculture/Forestry/Fishing/Hunting/Mining | 12 | 1.0% |
| Arts/Entertainment/Recreation | 26 | 2.2% |
| Construction | 77 | 6.7% |
| Educational Services | 94 | 8.1% |
| Finance/Insurance/Real Estate/Rent/Lease | 44 | 3.8% |
| Health Care/Social Assistance | 146 | 12.6% |
| Information | 47 | 4.1% |
| Management of Companies and Enterprises | - | 0.0% |
| Manufacturing | 107 | 9.2% |
| Other Services Except Public Administration | 37 | 3.2% |
| Professional/Scientific/Technical Services | 78 | 6.7% |
| Public Administration | 119 | 10.3% |
| Retail Trade | 167 | 14.4% |
| Transportation/Warehousing/Utilities | 34 | 2.9% |
| Wholesale Trade | 11 | 1.0% |
| Total: | 1,157 | 100.0% |

Source: Ribbon Demographics; Claritas



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| Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2019 | | |
|--|-----------------|------------------|
| Gloucester Courthouse CDP, Virginia | | |
| Occupation | Number Employed | Percent Employed |
| Architecture/Engineering | 52 | 4.5% |
| Arts/Design/Entertainment/Sports/Media | 8 | 0.7% |
| Building/Grounds Cleaning/Maintenance | 26 | 2.2% |
| Business/Financial Operations | 11 | 1.0% |
| Community/Social Services | 16 | 1.4% |
| Computer/Mathematical | 43 | 3.7% |
| Construction/Extraction | 64 | 5.5% |
| Education/Training/Library | 58 | 5.0% |
| Farming/Fishing/Forestry | 8 | 0.7% |
| Food Preparation/Serving Related | 137 | 11.8% |
| Healthcare Practitioner/Technician | 63 | 5.4% |
| Healthcare Support | 36 | 3.1% |
| Installation/Maintenance/Repair | 41 | 3.5% |
| Legal | 14 | 1.2% |
| Life/Physical/Social Science | 24 | 2.1% |
| Management | 110 | 9.5% |
| Office/Administrative Support | 107 | 9.2% |
| Production | 74 | 6.4% |
| Protective Services | 35 | 3.0% |
| Sales/Related | 127 | 11.0% |
| Personal Care/Service | 56 | 4.8% |
| Transportation/Material Moving | 47 | 4.1% |
| Total: | 1,157 | 100.0% |
| White Collar | 633 | 54.7% |
| Blue Collar | 226 | 19.5% |
| Service and Farming | 298 | 25.8% |
| Total: | 1,157 | 100.0% |

Source: Ribbon Demographics; Claritas



www.ribbondata.com

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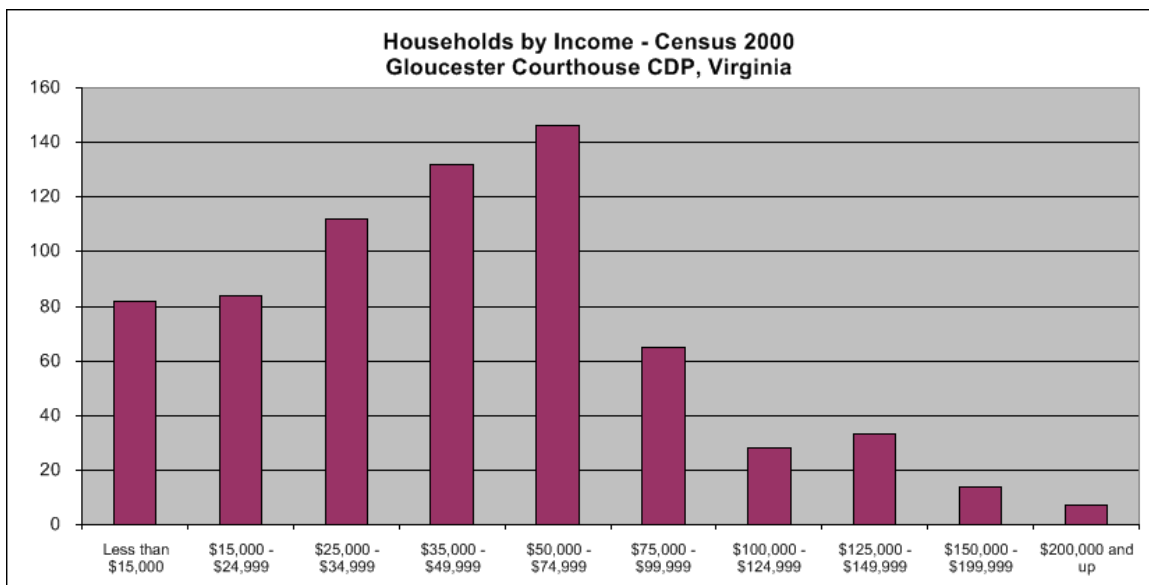
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| Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2019 Gloucester Courthouse CDP, Virginia | | |
|---|---------------|----------------|
| Transportation Mode | Number | Percent |
| Worked at Home | 40 | 3.4% |
| Walked | 8 | 0.7% |
| Bicycle | 0 | 0.0% |
| Car Pooled | 70 | 6.0% |
| Drove Alone | 1,032 | 88.4% |
| Public Transportation | 8 | 0.7% |
| Other Means | <u>10</u> | <u>0.9%</u> |
| Total: | 1,168 | 100.0% |

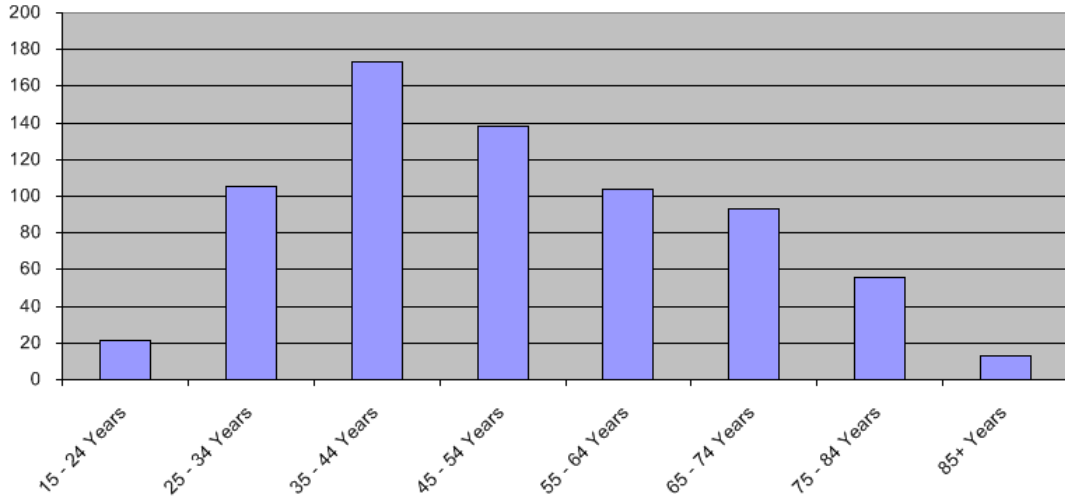
Source: Ribbon Demographics; Claritas

| Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2019 Gloucester Courthouse CDP, Virginia | | |
|--|--------------|---------------|
| Travel Time | Number | Percent |
| Less than 15 Minutes | 373 | 32.8% |
| 15 to 29 Minutes | 240 | 21.1% |
| 30 to 44 Minutes | 136 | 12.0% |
| 45 to 59 Minutes | 218 | 19.2% |
| 60 or More Minutes | 170 | 15.0% |
| Total: | 1,137 | 100.0% |

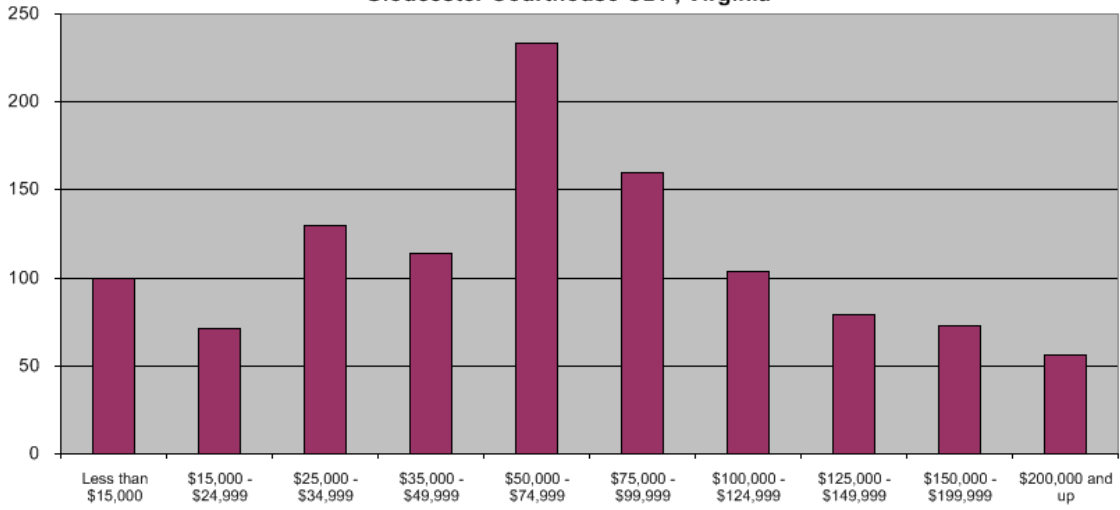
Source: Ribbon Demographics; Claritas

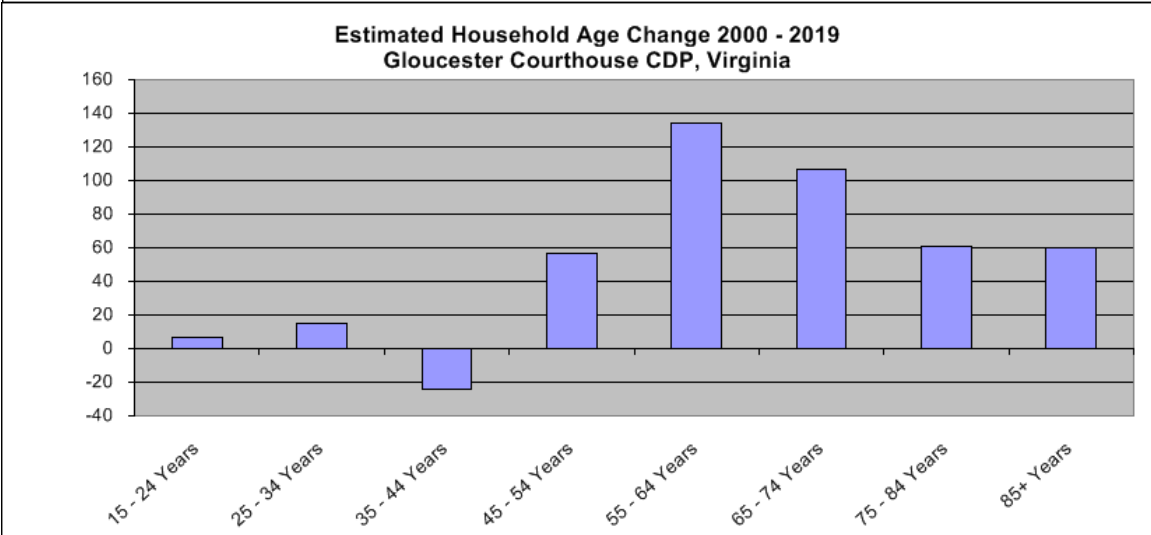
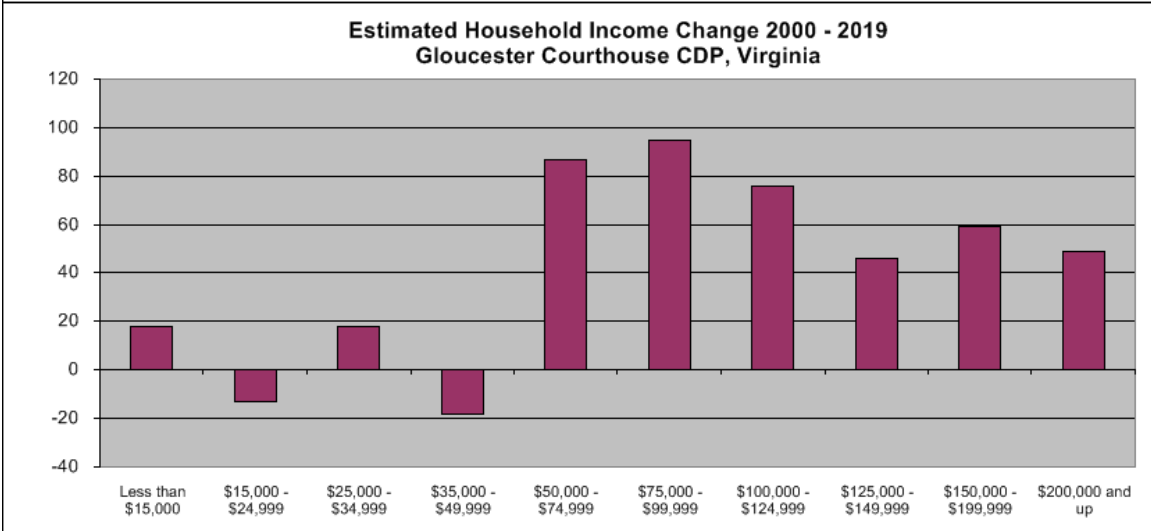
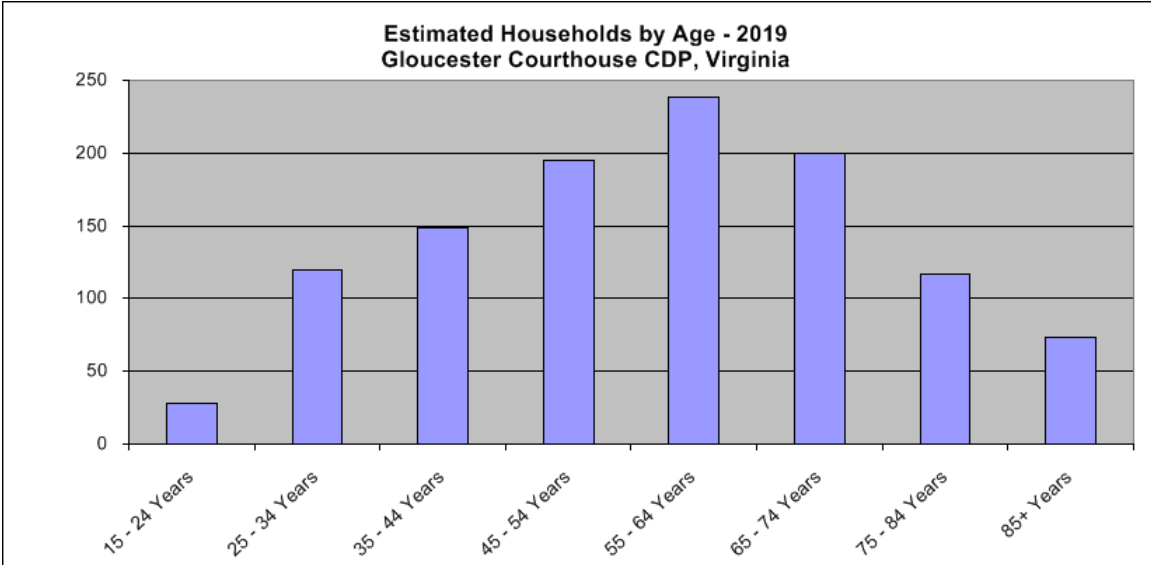


**Households by Age - Census 2000
Gloucester Courthouse CDP, Virginia**

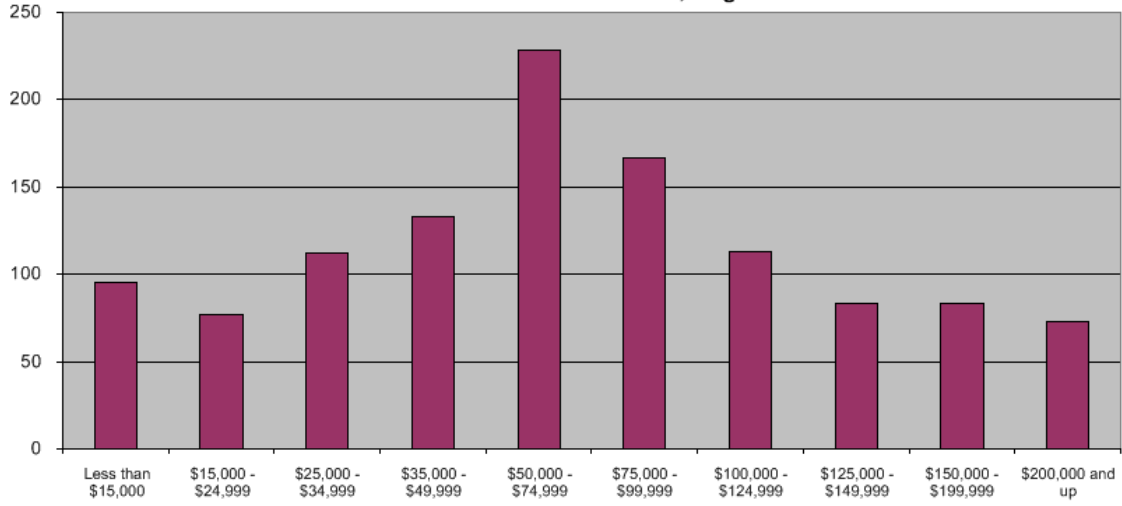


**Estimated Households by Income - 2019
Gloucester Courthouse CDP, Virginia**

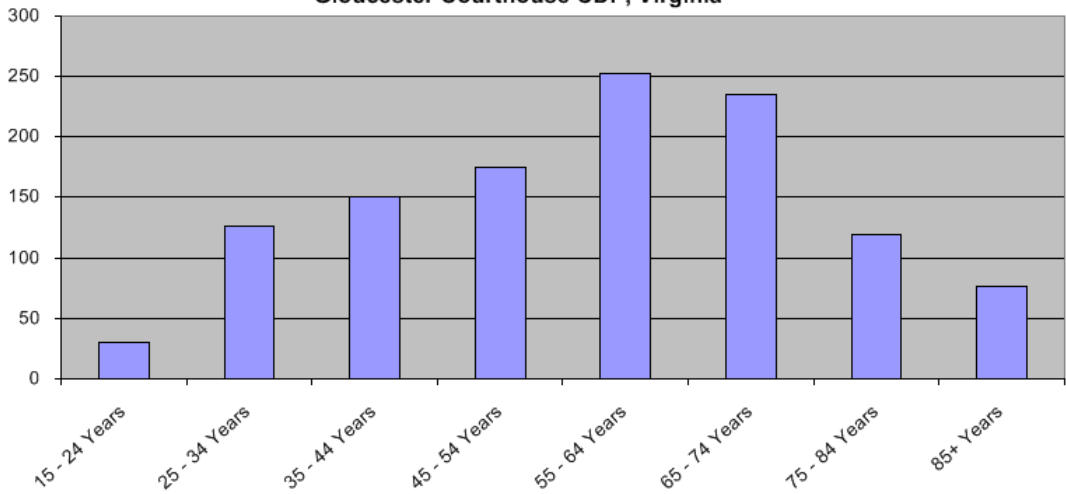




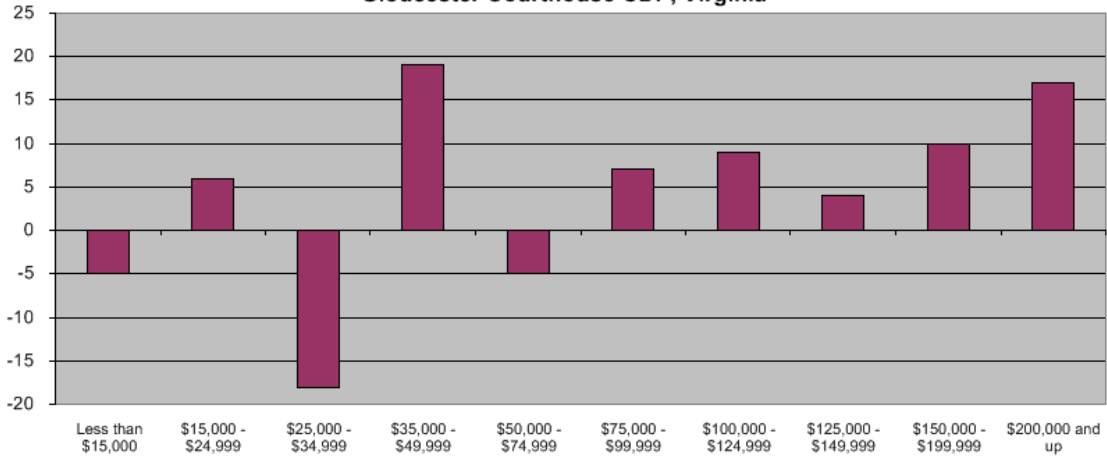
**Projected Households by Income - 2024
Gloucester Courthouse CDP, Virginia**



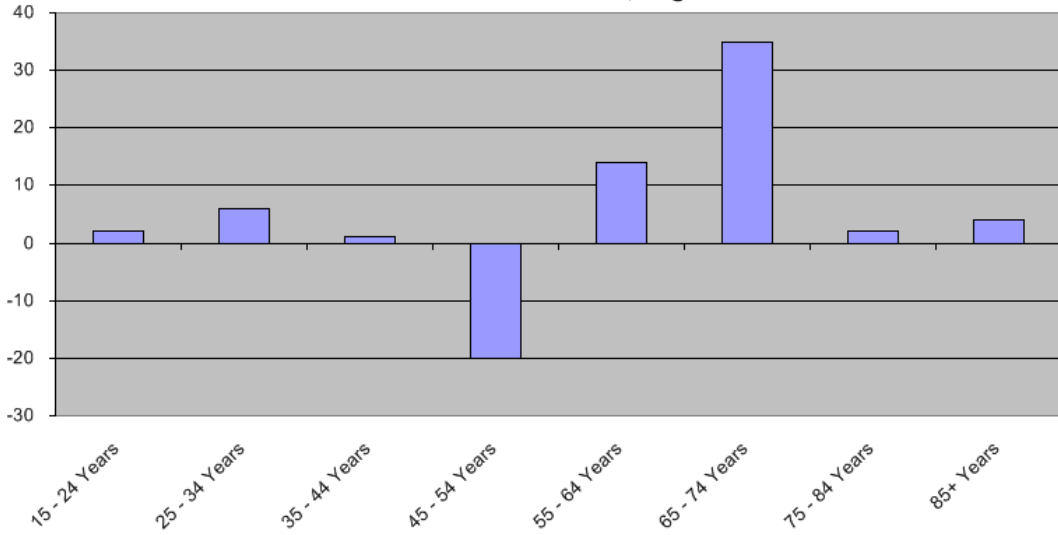
**Projected Households by Age - 2024
Gloucester Courthouse CDP, Virginia**



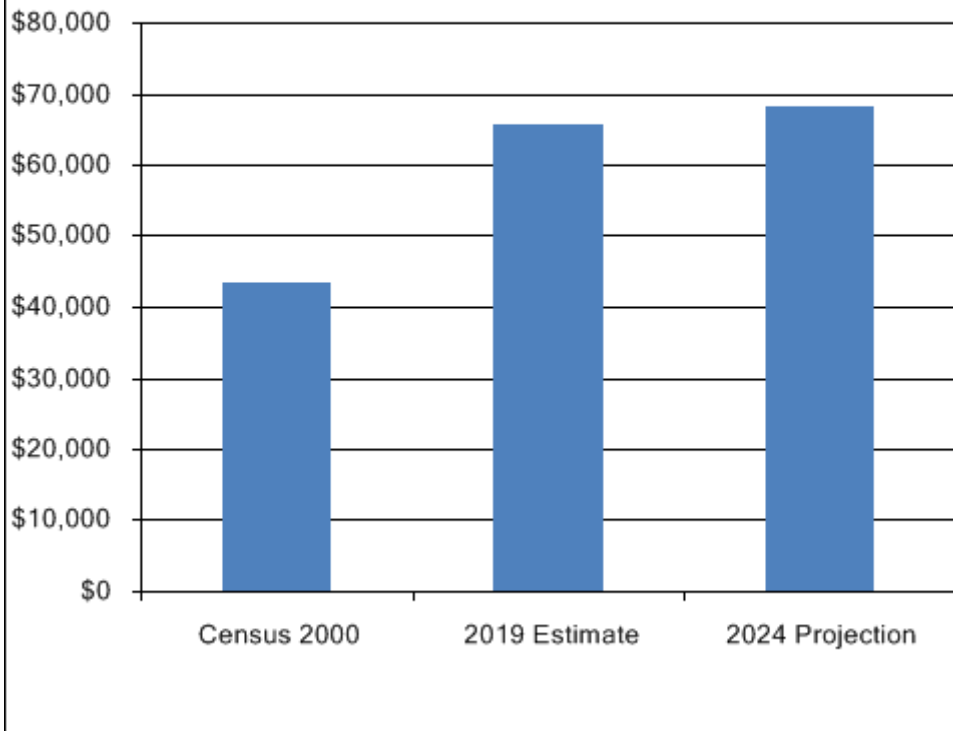
**Projected Household Income Change 2019 to 2024
Gloucester Courthouse CDP, Virginia**



**Projected Household Age Change 2019 to 2024
Gloucester Courthouse CDP, Virginia**



**Median Household Income
Gloucester Courthouse CDP, Virginia**



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| Households by Income and Age | | | | | | | | | | |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------|------------|---------------|
| Gloucester Courthouse CDP, 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 | 2 | 9 | 13 | 14 | 17 | 11 | 11 | 5 | 82 | 11.7% |
| \$15,000 - \$24,999 | 0 | 3 | 15 | 3 | 21 | 30 | 11 | 1 | 84 | 11.9% |
| \$25,000 - \$34,999 | 7 | 36 | 12 | 19 | 17 | 14 | 5 | 2 | 112 | 15.9% |
| \$35,000 - \$49,999 | 12 | 31 | 35 | 14 | 17 | 13 | 9 | 1 | 132 | 18.8% |
| \$50,000 - \$74,999 | 0 | 16 | 57 | 24 | 20 | 7 | 18 | 4 | 146 | 20.8% |
| \$75,000 - \$99,999 | 0 | 9 | 20 | 30 | 5 | 1 | 0 | 0 | 65 | 9.2% |
| \$100,000 - \$124,999 | 0 | 0 | 5 | 19 | 4 | 0 | 0 | 0 | 28 | 4.0% |
| \$125,000 - \$149,999 | 0 | 1 | 5 | 12 | 0 | 15 | 0 | 0 | 33 | 4.7% |
| \$150,000 - \$199,999 | 0 | 0 | 5 | 3 | 2 | 2 | 2 | 0 | 14 | 2.0% |
| \$200,000 and up | 0 | 0 | 6 | 0 | 1 | 0 | 0 | 0 | 7 | 1.0% |
| Total | 21 | 105 | 173 | 138 | 104 | 93 | 56 | 13 | 703 | 100.0% |
| Percent | 3.0% | 14.9% | 24.6% | 19.6% | 14.8% | 13.2% | 8.0% | 1.8% | | |

Source: Claritas; Ribbon Demographics

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| Households by Income and Age | | | | | | | | | | |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|---------------|
| Gloucester Courthouse CDP, Virginia | | | | | | | | | | |
| Current Year Estimates - 2019 | | | | | | | | | | |
| 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 | 4 | 7 | 7 | 14 | 21 | 20 | 15 | 12 | 100 | 8.9% |
| \$15,000 - \$24,999 | 2 | 3 | 3 | 6 | 7 | 19 | 16 | 15 | 71 | 6.3% |
| \$25,000 - \$34,999 | 5 | 14 | 13 | 18 | 29 | 21 | 18 | 12 | 130 | 11.6% |
| \$35,000 - \$49,999 | 0 | 4 | 3 | 17 | 21 | 34 | 23 | 12 | 114 | 10.2% |
| \$50,000 - \$74,999 | 2 | 39 | 41 | 35 | 45 | 39 | 20 | 12 | 233 | 20.8% |
| \$75,000 - \$99,999 | 14 | 17 | 20 | 31 | 38 | 25 | 10 | 5 | 160 | 14.3% |
| \$100,000 - \$124,999 | 0 | 12 | 19 | 23 | 22 | 18 | 6 | 4 | 104 | 9.3% |
| \$125,000 - \$149,999 | 0 | 12 | 17 | 19 | 20 | 8 | 3 | 0 | 79 | 7.1% |
| \$150,000 - \$199,999 | 0 | 7 | 13 | 19 | 21 | 8 | 4 | 1 | 73 | 6.5% |
| \$200,000 and up | 1 | 5 | 13 | 13 | 14 | 8 | 2 | 0 | 56 | 5.0% |
| Total | 28 | 120 | 149 | 195 | 238 | 200 | 117 | 73 | 1,120 | 100.0% |
| Percent | 2.5% | 10.7% | 13.3% | 17.4% | 21.3% | 17.9% | 10.4% | 6.5% | | |

Source: Claritas; Ribbon Demographics

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| Households by Income and Age | | | | | | | | | | |
|-------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|--------------|-------------------|
| Gloucester Courthouse CDP, Virginia | | | | | | | | | | |
| Estimated Change - 2000 to 2019 | | | | | | | | | | |
| 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 | -2 | -6 | 0 | 4 | 9 | 4 | 7 | 18 | 22.0% |
| \$15,000 - \$24,999 | 2 | 0 | -12 | 3 | -14 | -11 | 5 | 14 | -13 | -15.5% |
| \$25,000 - \$34,999 | -2 | -22 | 1 | -1 | 12 | 7 | 13 | 10 | 18 | 16.1% |
| \$35,000 - \$49,999 | -12 | -27 | -32 | 3 | 4 | 21 | 14 | 11 | -18 | -13.6% |
| \$50,000 - \$74,999 | 2 | 23 | -16 | 11 | 25 | 32 | 2 | 8 | 87 | 59.6% |
| \$75,000 - \$99,999 | 14 | 8 | 0 | 1 | 33 | 24 | 10 | 5 | 95 | 146.2% |
| \$100,000 - \$124,999 | 0 | 12 | 14 | 4 | 18 | 18 | 6 | 4 | 76 | 271.4% |
| \$125,000 - \$149,999 | 0 | 11 | 12 | 7 | 20 | -7 | 3 | 0 | 46 | 139.4% |
| \$150,000 - \$199,999 | 0 | 7 | 8 | 16 | 19 | 6 | 2 | 1 | 59 | 421.4% |
| \$200,000 and up | 1 | 5 | 2 | 13 | 13 | 8 | 2 | 0 | 49 | 700.0% |
| Total | 7 | 15 | -24 | 57 | 134 | 107 | 61 | 60 | 417 | 59.3% |
| Percent Change | 33.3% | 14.3% | -13.9% | 41.3% | 128.8% | 115.1% | 108.9% | 461.5% | 59.3% | |

Source: Claritas; Ribbon Demographics

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| Households by Income and Age | | | | | | | | | | |
|-------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|---------------|---------------|
| Gloucester Courthouse CDP, Virginia | | | | | | | | | | |
| Five Year Projections - 2024 | | | | | | | | | | |
| 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 | 4 | 6 | 5 | 11 | 21 | 21 | 15 | 12 | 95 | 8.2% |
| \$15,000 - \$24,999 | 2 | 3 | 3 | 4 | 9 | 22 | 18 | 16 | 77 | 6.6% |
| \$25,000 - \$34,999 | 5 | 12 | 9 | 13 | 26 | 19 | 16 | 12 | 112 | 9.6% |
| \$35,000 - \$49,999 | 0 | 6 | 4 | 18 | 24 | 43 | 25 | 13 | 133 | 11.4% |
| \$50,000 - \$74,999 | 3 | 39 | 39 | 28 | 44 | 45 | 19 | 11 | 228 | 19.6% |
| \$75,000 - \$99,999 | 15 | 19 | 19 | 28 | 39 | 30 | 10 | 7 | 167 | 14.3% |
| \$100,000 - \$124,999 | 0 | 13 | 20 | 20 | 24 | 25 | 7 | 4 | 113 | 9.7% |
| \$125,000 - \$149,999 | 0 | 13 | 19 | 17 | 23 | 9 | 2 | 0 | 83 | 7.1% |
| \$150,000 - \$199,999 | 1 | 9 | 15 | 20 | 24 | 9 | 4 | 1 | 83 | 7.1% |
| \$200,000 and up | 0 | 6 | 17 | 16 | 18 | 12 | 3 | 1 | 73 | 6.3% |
| Total | 30 | 126 | 150 | 175 | 252 | 235 | 119 | 77 | 1,164 | 100.0% |
| Percent | 2.6% | 10.8% | 12.9% | 15.0% | 21.6% | 20.2% | 10.2% | 6.6% | 100.0% | |

Source: Claritas; Ribbon Demographics



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| Households by Income and Age Gloucester Courthouse CDP, Virginia Projected Change - 2019 to 2024 | | | | | | | | | | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------|-------------|-------------------|
| 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 | -1 | -2 | -3 | 0 | 1 | 0 | 0 | -5 | -5.0% |
| \$15,000 - \$24,999 | 0 | 0 | 0 | -2 | 2 | 3 | 2 | 1 | 6 | 8.5% |
| \$25,000 - \$34,999 | 0 | -2 | -4 | -5 | -3 | -2 | -2 | 0 | -18 | -13.8% |
| \$35,000 - \$49,999 | 0 | 2 | 1 | 1 | 3 | 9 | 2 | 1 | 19 | 16.7% |
| \$50,000 - \$74,999 | 1 | 0 | -2 | -7 | -1 | 6 | -1 | -1 | -5 | -2.1% |
| \$75,000 - \$99,999 | 1 | 2 | -1 | -3 | 1 | 5 | 0 | 2 | 7 | 4.4% |
| \$100,000 - \$124,999 | 0 | 1 | 1 | -3 | 2 | 7 | 1 | 0 | 9 | 8.7% |
| \$125,000 - \$149,999 | 0 | 1 | 2 | -2 | 3 | 1 | -1 | 0 | 4 | 5.1% |
| \$150,000 - \$199,999 | 1 | 2 | 2 | 1 | 3 | 1 | 0 | 0 | 10 | 13.7% |
| \$200,000 and up | 1 | 1 | 4 | 3 | 4 | 4 | 1 | 1 | 17 | 30.4% |
| Total | 2 | 6 | 1 | -20 | 14 | 35 | 2 | 4 | 44 | 3.9% |
| Percent Change | 7.1% | 5.0% | 0.7% | -10.3% | 5.9% | 17.5% | 1.7% | 5.5% | 3.9% | |

Source: Claritas; Ribbon Demographics



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| Median Household Income Gloucester Courthouse CDP, Virginia | | |
|--|---------------|-----------------|
| Census 2000 | 2019 Estimate | 2024 Projection |
| \$43,352 | \$65,558 | \$68,092 |

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| Median Household Income by Area | | | |
|-------------------------------------|-------------|---------------|-----------------|
| Gloucester Courthouse CDP, Virginia | | | |
| Geography ID | Census 2000 | 2019 Estimate | 2024 Projection |
| 5131608 | \$43,352 | \$65,558 | \$68,092 |

HISTA 2.2 Summary Data **Gloucester Courthouse CDP, Virginia**

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| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 5 | 3 | 1 | 1 | 2 | 12 |
| \$10,000-20,000 | 0 | 5 | 6 | 3 | 5 | 19 |
| \$20,000-30,000 | 0 | 3 | 0 | 11 | 1 | 15 |
| \$30,000-40,000 | 12 | 1 | 0 | 10 | 0 | 23 |
| \$40,000-50,000 | 0 | 5 | 0 | 3 | 0 | 8 |
| \$50,000-60,000 | 0 | 21 | 5 | 0 | 2 | 28 |
| \$60,000-75,000 | 0 | 4 | 1 | 0 | 0 | 5 |
| \$75,000-100,000 | 0 | 1 | 7 | 0 | 0 | 8 |
| \$100,000-125,000 | 1 | 3 | 0 | 0 | 0 | 4 |
| \$125,000-150,000 | 1 | 3 | 0 | 2 | 0 | 6 |
| \$150,000-200,000 | 0 | 2 | 0 | 0 | 5 | 7 |
| \$200,000+ | 5 | 4 | 8 | 0 | 0 | 17 |
| Total | 24 | 55 | 28 | 30 | 15 | 152 |

| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 12 | 5 | 0 | 1 | 0 | 18 |
| \$10,000-20,000 | 5 | 5 | 0 | 0 | 0 | 10 |
| \$20,000-30,000 | 17 | 5 | 0 | 0 | 0 | 22 |
| \$30,000-40,000 | 6 | 5 | 0 | 0 | 0 | 11 |
| \$40,000-50,000 | 4 | 4 | 12 | 0 | 1 | 21 |
| \$50,000-60,000 | 1 | 4 | 2 | 0 | 0 | 7 |
| \$60,000-75,000 | 3 | 6 | 0 | 1 | 0 | 10 |
| \$75,000-100,000 | 1 | 4 | 0 | 0 | 0 | 5 |
| \$100,000-125,000 | 7 | 2 | 0 | 0 | 0 | 9 |
| \$125,000-150,000 | 1 | 5 | 0 | 0 | 0 | 6 |
| \$150,000-200,000 | 2 | 2 | 0 | 0 | 0 | 4 |
| \$200,000+ | 3 | 3 | 0 | 0 | 0 | 6 |
| Total | 62 | 50 | 14 | 2 | 1 | 129 |

| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|-----------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 8 | 4 | 0 | 1 | 0 | 13 |
| \$10,000-20,000 | 5 | 4 | 0 | 0 | 0 | 9 |
| \$20,000-30,000 | 13 | 4 | 0 | 0 | 0 | 17 |
| \$30,000-40,000 | 6 | 4 | 0 | 0 | 0 | 10 |
| \$40,000-50,000 | 4 | 3 | 0 | 0 | 1 | 8 |
| \$50,000-60,000 | 1 | 3 | 2 | 0 | 0 | 6 |
| \$60,000-75,000 | 2 | 3 | 0 | 1 | 0 | 6 |
| \$75,000-100,000 | 1 | 3 | 0 | 0 | 0 | 4 |
| \$100,000-125,000 | 7 | 1 | 0 | 0 | 0 | 8 |
| \$125,000-150,000 | 1 | 4 | 0 | 0 | 0 | 5 |
| \$150,000-200,000 | 2 | 2 | 0 | 0 | 0 | 4 |
| \$200,000+ | 3 | 2 | 0 | 0 | 0 | 5 |
| Total | 53 | 37 | 2 | 2 | 1 | 95 |

| Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 17 | 8 | 1 | 2 | 2 | 30 |
| \$10,000-20,000 | 5 | 10 | 6 | 3 | 5 | 29 |
| \$20,000-30,000 | 17 | 8 | 0 | 11 | 1 | 37 |
| \$30,000-40,000 | 18 | 6 | 0 | 10 | 0 | 34 |
| \$40,000-50,000 | 4 | 9 | 12 | 3 | 1 | 29 |
| \$50,000-60,000 | 1 | 25 | 7 | 0 | 2 | 35 |
| \$60,000-75,000 | 3 | 10 | 1 | 1 | 0 | 15 |
| \$75,000-100,000 | 1 | 5 | 7 | 0 | 0 | 13 |
| \$100,000-125,000 | 8 | 5 | 0 | 0 | 0 | 13 |
| \$125,000-150,000 | 2 | 8 | 0 | 2 | 0 | 12 |
| \$150,000-200,000 | 2 | 4 | 0 | 0 | 5 | 11 |
| \$200,000+ | 8 | 7 | 8 | 0 | 0 | 23 |
| Total | 86 | 105 | 42 | 32 | 16 | 281 |

HISTA 2.2 Summary Data **Gloucester Courthouse CDP, Virginia**

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| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 3.3% | 2.0% | 0.7% | 0.7% | 1.3% | 7.9% |
| \$10,000-20,000 | 0.0% | 3.3% | 3.9% | 2.0% | 3.3% | 12.5% |
| \$20,000-30,000 | 0.0% | 2.0% | 0.0% | 7.2% | 0.7% | 9.9% |
| \$30,000-40,000 | 7.9% | 0.7% | 0.0% | 6.6% | 0.0% | 15.1% |
| \$40,000-50,000 | 0.0% | 3.3% | 0.0% | 2.0% | 0.0% | 5.3% |
| \$50,000-60,000 | 0.0% | 13.8% | 3.3% | 0.0% | 1.3% | 18.4% |
| \$60,000-75,000 | 0.0% | 2.6% | 0.7% | 0.0% | 0.0% | 3.3% |
| \$75,000-100,000 | 0.0% | 0.7% | 4.6% | 0.0% | 0.0% | 5.3% |
| \$100,000-125,000 | 0.7% | 2.0% | 0.0% | 0.0% | 0.0% | 2.6% |
| \$125,000-150,000 | 0.7% | 2.0% | 0.0% | 1.3% | 0.0% | 3.9% |
| \$150,000-200,000 | 0.0% | 1.3% | 0.0% | 0.0% | 3.3% | 4.6% |
| \$200,000+ | 3.3% | 2.6% | 5.3% | 0.0% | 0.0% | 11.2% |
| Total | 15.8% | 36.2% | 18.4% | 19.7% | 9.9% | 100.0% |

| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 9.3% | 3.9% | 0.0% | 0.8% | 0.0% | 14.0% |
| \$10,000-20,000 | 3.9% | 3.9% | 0.0% | 0.0% | 0.0% | 7.8% |
| \$20,000-30,000 | 13.2% | 3.9% | 0.0% | 0.0% | 0.0% | 17.1% |
| \$30,000-40,000 | 4.7% | 3.9% | 0.0% | 0.0% | 0.0% | 8.5% |
| \$40,000-50,000 | 3.1% | 3.1% | 9.3% | 0.0% | 0.8% | 16.3% |
| \$50,000-60,000 | 0.8% | 3.1% | 1.6% | 0.0% | 0.0% | 5.4% |
| \$60,000-75,000 | 2.3% | 4.7% | 0.0% | 0.8% | 0.0% | 7.8% |
| \$75,000-100,000 | 0.8% | 3.1% | 0.0% | 0.0% | 0.0% | 3.9% |
| \$100,000-125,000 | 5.4% | 1.6% | 0.0% | 0.0% | 0.0% | 7.0% |
| \$125,000-150,000 | 0.8% | 3.9% | 0.0% | 0.0% | 0.0% | 4.7% |
| \$150,000-200,000 | 1.6% | 1.6% | 0.0% | 0.0% | 0.0% | 3.1% |
| \$200,000+ | 2.3% | 2.3% | 0.0% | 0.0% | 0.0% | 4.7% |
| Total | 48.1% | 38.8% | 10.9% | 1.6% | 0.8% | 100.0% |

| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 8.4% | 4.2% | 0.0% | 1.1% | 0.0% | 13.7% |
| \$10,000-20,000 | 5.3% | 4.2% | 0.0% | 0.0% | 0.0% | 9.5% |
| \$20,000-30,000 | 13.7% | 4.2% | 0.0% | 0.0% | 0.0% | 17.9% |
| \$30,000-40,000 | 6.3% | 4.2% | 0.0% | 0.0% | 0.0% | 10.5% |
| \$40,000-50,000 | 4.2% | 3.2% | 0.0% | 0.0% | 1.1% | 8.4% |
| \$50,000-60,000 | 1.1% | 3.2% | 2.1% | 0.0% | 0.0% | 6.3% |
| \$60,000-75,000 | 2.1% | 3.2% | 0.0% | 1.1% | 0.0% | 6.3% |
| \$75,000-100,000 | 1.1% | 3.2% | 0.0% | 0.0% | 0.0% | 4.2% |
| \$100,000-125,000 | 7.4% | 1.1% | 0.0% | 0.0% | 0.0% | 8.4% |
| \$125,000-150,000 | 1.1% | 4.2% | 0.0% | 0.0% | 0.0% | 5.3% |
| \$150,000-200,000 | 2.1% | 2.1% | 0.0% | 0.0% | 0.0% | 4.2% |
| \$200,000+ | 3.2% | 2.1% | 0.0% | 0.0% | 0.0% | 5.3% |
| Total | 55.8% | 38.9% | 2.1% | 2.1% | 1.1% | 100.0% |

| Percent Renter Households | | | | | | |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 6.0% | 2.8% | 0.4% | 0.7% | 0.7% | 10.7% |
| \$10,000-20,000 | 1.8% | 3.6% | 2.1% | 1.1% | 1.8% | 10.3% |
| \$20,000-30,000 | 6.0% | 2.8% | 0.0% | 3.9% | 0.4% | 13.2% |
| \$30,000-40,000 | 6.4% | 2.1% | 0.0% | 3.6% | 0.0% | 12.1% |
| \$40,000-50,000 | 1.4% | 3.2% | 4.3% | 1.1% | 0.4% | 10.3% |
| \$50,000-60,000 | 0.4% | 8.9% | 2.5% | 0.0% | 0.7% | 12.5% |
| \$60,000-75,000 | 1.1% | 3.6% | 0.4% | 0.4% | 0.0% | 5.3% |
| \$75,000-100,000 | 0.4% | 1.8% | 2.5% | 0.0% | 0.0% | 4.6% |
| \$100,000-125,000 | 2.8% | 1.8% | 0.0% | 0.0% | 0.0% | 4.6% |
| \$125,000-150,000 | 0.7% | 2.8% | 0.0% | 0.7% | 0.0% | 4.3% |
| \$150,000-200,000 | 0.7% | 1.4% | 0.0% | 0.0% | 1.8% | 3.9% |
| \$200,000+ | 2.8% | 2.5% | 2.8% | 0.0% | 0.0% | 8.2% |
| Total | 30.6% | 37.4% | 14.9% | 11.4% | 5.7% | 100.0% |

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| Owner Households | | | | | | |
|----------------------------------|-----------|------------|------------|-----------|-----------|------------|
| Age 15 to 54 Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 1 | 3 | 3 | 3 | 1 | 11 |
| \$10,000-20,000 | 8 | 6 | 0 | 0 | 0 | 14 |
| \$20,000-30,000 | 7 | 1 | 1 | 0 | 0 | 9 |
| \$30,000-40,000 | 8 | 7 | 0 | 0 | 0 | 15 |
| \$40,000-50,000 | 8 | 18 | 11 | 1 | 4 | 42 |
| \$50,000-60,000 | 0 | 13 | 9 | 3 | 4 | 29 |
| \$60,000-75,000 | 4 | 20 | 27 | 43 | 12 | 106 |
| \$75,000-100,000 | 0 | 10 | 21 | 13 | 0 | 44 |
| \$100,000-125,000 | 3 | 13 | 19 | 3 | 16 | 54 |
| \$125,000-150,000 | 0 | 0 | 10 | 17 | 4 | 31 |
| \$150,000-200,000 | 0 | 8 | 0 | 2 | 2 | 12 |
| \$200,000+ | 2 | 4 | 3 | 1 | 1 | 14 |
| Total | 44 | 103 | 104 | 86 | 44 | 381 |

| Owner Households | | | | | | |
|----------------------------------|------------|------------|-----------|-----------|-----------|------------|
| Aged 55+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 34 | 3 | 1 | 0 | 0 | 38 |
| \$10,000-20,000 | 14 | 19 | 1 | 2 | 0 | 36 |
| \$20,000-30,000 | 29 | 12 | 0 | 0 | 2 | 43 |
| \$30,000-40,000 | 5 | 41 | 2 | 0 | 0 | 48 |
| \$40,000-50,000 | 13 | 22 | 4 | 1 | 2 | 42 |
| \$50,000-60,000 | 0 | 30 | 5 | 4 | 0 | 39 |
| \$60,000-75,000 | 18 | 30 | 4 | 11 | 7 | 70 |
| \$75,000-100,000 | 1 | 29 | 7 | 2 | 1 | 40 |
| \$100,000-125,000 | 0 | 17 | 8 | 0 | 0 | 25 |
| \$125,000-150,000 | 5 | 9 | 1 | 0 | 5 | 20 |
| \$150,000-200,000 | 1 | 10 | 8 | 0 | 0 | 19 |
| \$200,000+ | 2 | 7 | 0 | 1 | 23 | 40 |
| Total | 129 | 229 | 41 | 21 | 40 | 460 |

| Owner Households | | | | | | |
|----------------------------------|------------|------------|-----------|-----------|-----------|------------|
| Aged 62+ Years | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 34 | 2 | 1 | 0 | 0 | 37 |
| \$10,000-20,000 | 14 | 10 | 1 | 1 | 0 | 26 |
| \$20,000-30,000 | 22 | 12 | 0 | 0 | 1 | 35 |
| \$30,000-40,000 | 5 | 27 | 2 | 0 | 0 | 34 |
| \$40,000-50,000 | 13 | 20 | 2 | 0 | 2 | 37 |
| \$50,000-60,000 | 0 | 18 | 0 | 4 | 0 | 22 |
| \$60,000-75,000 | 18 | 18 | 3 | 4 | 1 | 44 |
| \$75,000-100,000 | 1 | 17 | 1 | 2 | 1 | 22 |
| \$100,000-125,000 | 0 | 8 | 0 | 0 | 0 | 8 |
| \$125,000-150,000 | 5 | 2 | 1 | 0 | 2 | 10 |
| \$150,000-200,000 | 1 | 9 | 0 | 0 | 0 | 10 |
| \$200,000+ | 6 | 6 | 0 | 1 | 23 | 36 |
| Total | 119 | 149 | 11 | 12 | 30 | 321 |

| Owner Households | | | | | | |
|----------------------------------|------------|------------|------------|------------|-----------|------------|
| All Age Groups | | | | | | |
| Base Year: 2011 - 2015 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 35 | 6 | 4 | 3 | 1 | 49 |
| \$10,000-20,000 | 22 | 25 | 1 | 2 | 0 | 50 |
| \$20,000-30,000 | 36 | 13 | 1 | 0 | 2 | 52 |
| \$30,000-40,000 | 13 | 48 | 2 | 0 | 0 | 63 |
| \$40,000-50,000 | 21 | 40 | 15 | 2 | 6 | 84 |
| \$50,000-60,000 | 0 | 43 | 14 | 7 | 4 | 68 |
| \$60,000-75,000 | 22 | 50 | 31 | 54 | 19 | 176 |
| \$75,000-100,000 | 1 | 39 | 28 | 15 | 1 | 84 |
| \$100,000-125,000 | 3 | 30 | 27 | 3 | 16 | 79 |
| \$125,000-150,000 | 5 | 9 | 11 | 17 | 9 | 51 |
| \$150,000-200,000 | 1 | 18 | 8 | 2 | 2 | 31 |
| \$200,000+ | 14 | 11 | 3 | 2 | 24 | 54 |
| Total | 173 | 332 | 145 | 107 | 84 | 841 |

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| Percent Owner Households | | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| <i>Base Year: 2011 - 2015 Estimates</i> | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 0.3% | 0.8% | 0.8% | 0.8% | 0.3% | 2.9% |
| \$10,000-20,000 | 2.1% | 1.6% | 0.0% | 0.0% | 0.0% | 3.7% |
| \$20,000-30,000 | 1.8% | 0.3% | 0.3% | 0.0% | 0.0% | 2.4% |
| \$30,000-40,000 | 2.1% | 1.8% | 0.0% | 0.0% | 0.0% | 3.9% |
| \$40,000-50,000 | 2.1% | 4.7% | 2.9% | 0.3% | 1.0% | 11.0% |
| \$50,000-60,000 | 0.0% | 3.4% | 2.4% | 0.8% | 1.0% | 7.6% |
| \$60,000-75,000 | 1.0% | 5.2% | 7.1% | 11.3% | 3.1% | 27.8% |
| \$75,000-100,000 | 0.0% | 2.6% | 5.5% | 3.4% | 0.0% | 11.5% |
| \$100,000-125,000 | 0.8% | 3.4% | 5.0% | 0.8% | 4.2% | 14.2% |
| \$125,000-150,000 | 0.0% | 0.0% | 2.6% | 4.5% | 1.0% | 8.1% |
| \$150,000-200,000 | 0.0% | 2.1% | 0.0% | 0.5% | 0.5% | 3.1% |
| \$200,000+ | 1.3% | 1.0% | 0.8% | 0.3% | 0.3% | 3.7% |
| Total | 11.5% | 27.0% | 27.3% | 22.6% | 11.5% | 100.0% |

| Percent Owner Households | | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| <i>Base Year: 2011 - 2015 Estimates</i> | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 7.4% | 0.7% | 0.2% | 0.0% | 0.0% | 8.3% |
| \$10,000-20,000 | 3.0% | 4.1% | 0.2% | 0.4% | 0.0% | 7.8% |
| \$20,000-30,000 | 6.3% | 2.6% | 0.0% | 0.0% | 0.4% | 9.3% |
| \$30,000-40,000 | 1.1% | 8.9% | 0.4% | 0.0% | 0.0% | 10.4% |
| \$40,000-50,000 | 2.8% | 4.8% | 0.9% | 0.2% | 0.4% | 9.1% |
| \$50,000-60,000 | 0.0% | 6.5% | 1.1% | 0.9% | 0.0% | 8.5% |
| \$60,000-75,000 | 3.9% | 6.5% | 0.9% | 2.4% | 1.5% | 15.2% |
| \$75,000-100,000 | 0.2% | 6.3% | 1.5% | 0.4% | 0.2% | 8.7% |
| \$100,000-125,000 | 0.0% | 3.7% | 1.7% | 0.0% | 0.0% | 5.4% |
| \$125,000-150,000 | 1.1% | 2.0% | 0.2% | 0.0% | 1.1% | 4.3% |
| \$150,000-200,000 | 0.2% | 2.2% | 1.7% | 0.0% | 0.0% | 4.1% |
| \$200,000+ | 2.0% | 1.5% | 0.0% | 0.2% | 5.0% | 8.7% |
| Total | 28.0% | 49.8% | 8.9% | 4.6% | 8.7% | 100.0% |

| Percent Owner Households | | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| <i>Base Year: 2011 - 2015 Estimates</i> | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 10.6% | 0.6% | 0.3% | 0.0% | 0.0% | 11.5% |
| \$10,000-20,000 | 4.4% | 3.1% | 0.3% | 0.3% | 0.0% | 8.1% |
| \$20,000-30,000 | 6.9% | 3.7% | 0.0% | 0.0% | 0.3% | 10.9% |
| \$30,000-40,000 | 1.6% | 8.4% | 0.6% | 0.0% | 0.0% | 10.6% |
| \$40,000-50,000 | 4.0% | 6.2% | 0.6% | 0.0% | 0.6% | 11.5% |
| \$50,000-60,000 | 0.0% | 5.6% | 0.0% | 1.2% | 0.0% | 6.9% |
| \$60,000-75,000 | 5.6% | 5.6% | 0.9% | 1.2% | 0.3% | 13.7% |
| \$75,000-100,000 | 0.3% | 5.3% | 0.3% | 0.6% | 0.3% | 6.9% |
| \$100,000-125,000 | 0.0% | 2.5% | 0.0% | 0.0% | 0.0% | 2.5% |
| \$125,000-150,000 | 1.6% | 0.6% | 0.3% | 0.0% | 0.6% | 3.1% |
| \$150,000-200,000 | 0.3% | 2.8% | 0.0% | 0.0% | 0.0% | 3.1% |
| \$200,000+ | 1.9% | 1.9% | 0.0% | 0.3% | 7.2% | 11.2% |
| Total | 37.1% | 46.4% | 3.4% | 3.7% | 9.3% | 100.0% |

| Percent Owner Households | | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| <i>Base Year: 2011 - 2015 Estimates</i> | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 4.2% | 0.7% | 0.5% | 0.4% | 0.1% | 5.8% |
| \$10,000-20,000 | 2.6% | 3.0% | 0.1% | 0.2% | 0.0% | 5.9% |
| \$20,000-30,000 | 4.3% | 1.5% | 0.1% | 0.0% | 0.2% | 6.2% |
| \$30,000-40,000 | 1.5% | 5.7% | 0.2% | 0.0% | 0.0% | 7.5% |
| \$40,000-50,000 | 2.5% | 4.8% | 1.8% | 0.2% | 0.7% | 10.0% |
| \$50,000-60,000 | 0.0% | 5.1% | 1.7% | 0.8% | 0.5% | 8.1% |
| \$60,000-75,000 | 2.6% | 5.9% | 3.7% | 6.4% | 2.3% | 20.9% |
| \$75,000-100,000 | 0.1% | 4.6% | 3.3% | 1.8% | 0.1% | 10.0% |
| \$100,000-125,000 | 0.4% | 3.6% | 3.2% | 0.4% | 1.9% | 9.4% |
| \$125,000-150,000 | 0.6% | 1.1% | 1.3% | 2.0% | 1.1% | 6.1% |
| \$150,000-200,000 | 0.1% | 2.1% | 1.0% | 0.2% | 0.2% | 3.7% |
| \$200,000+ | 1.7% | 1.3% | 0.4% | 0.2% | 2.9% | 6.4% |
| Total | 20.6% | 39.5% | 17.2% | 12.7% | 10.0% | 100.0% |

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| Renter Households | | | | | | |
|---------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 13 | 4 | 0 | 0 | 1 | 18 |
| \$10,000-20,000 | 1 | 6 | 6 | 3 | 8 | 24 |
| \$20,000-30,000 | 2 | 2 | 0 | 16 | 0 | 20 |
| \$30,000-40,000 | 6 | 0 | 0 | 7 | 0 | 13 |
| \$40,000-50,000 | 0 | 14 | 0 | 3 | 0 | 17 |
| \$50,000-60,000 | 0 | 29 | 3 | 0 | 5 | 37 |
| \$60,000-75,000 | 0 | 4 | 0 | 0 | 0 | 4 |
| \$75,000-100,000 | 0 | 0 | 12 | 1 | 0 | 13 |
| \$100,000-125,000 | 0 | 1 | 0 | 0 | 0 | 1 |
| \$125,000-150,000 | 0 | 2 | 0 | 0 | 0 | 2 |
| \$150,000-200,000 | 0 | 3 | 0 | 1 | 5 | 9 |
| \$200,000+ | 6 | 2 | 6 | 0 | 0 | 15 |
| Total | 28 | 68 | 27 | 31 | 19 | 173 |

| Renter Households | | | | | | |
|---------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 17 | 10 | 0 | 1 | 1 | 29 |
| \$10,000-20,000 | 9 | 3 | 1 | 0 | 0 | 13 |
| \$20,000-30,000 | 34 | 5 | 1 | 0 | 1 | 41 |
| \$30,000-40,000 | 7 | 5 | 0 | 0 | 0 | 12 |
| \$40,000-50,000 | 6 | 6 | 14 | 1 | 0 | 27 |
| \$50,000-60,000 | 4 | 3 | 1 | 0 | 1 | 9 |
| \$60,000-75,000 | 2 | 7 | 0 | 0 | 0 | 9 |
| \$75,000-100,000 | 1 | 4 | 0 | 0 | 0 | 5 |
| \$100,000-125,000 | 8 | 1 | 0 | 0 | 0 | 9 |
| \$125,000-150,000 | 1 | 2 | 1 | 0 | 0 | 4 |
| \$150,000-200,000 | 1 | 1 | 0 | 0 | 0 | 2 |
| \$200,000+ | 4 | 4 | 0 | 0 | 0 | 8 |
| Total | 94 | 51 | 18 | 2 | 3 | 168 |

| Renter Households | | | | | | |
|---------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 14 | 8 | 0 | 1 | 1 | 24 |
| \$10,000-20,000 | 9 | 2 | 1 | 0 | 0 | 12 |
| \$20,000-30,000 | 28 | 4 | 1 | 0 | 1 | 34 |
| \$30,000-40,000 | 7 | 4 | 0 | 0 | 0 | 11 |
| \$40,000-50,000 | 6 | 4 | 0 | 0 | 0 | 10 |
| \$50,000-60,000 | 4 | 3 | 1 | 0 | 0 | 8 |
| \$60,000-75,000 | 2 | 4 | 0 | 0 | 0 | 6 |
| \$75,000-100,000 | 1 | 3 | 0 | 0 | 0 | 4 |
| \$100,000-125,000 | 8 | 1 | 0 | 0 | 0 | 9 |
| \$125,000-150,000 | 1 | 1 | 1 | 0 | 0 | 3 |
| \$150,000-200,000 | 1 | 1 | 0 | 0 | 0 | 2 |
| \$200,000+ | 4 | 2 | 0 | 0 | 0 | 7 |
| Total | 85 | 38 | 4 | 1 | 2 | 130 |

| Renter Households | | | | | | |
|---------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 30 | 14 | 0 | 1 | 2 | 47 |
| \$10,000-20,000 | 10 | 9 | 7 | 3 | 8 | 37 |
| \$20,000-30,000 | 36 | 7 | 1 | 16 | 1 | 61 |
| \$30,000-40,000 | 13 | 5 | 0 | 7 | 0 | 25 |
| \$40,000-50,000 | 6 | 20 | 14 | 4 | 0 | 44 |
| \$50,000-60,000 | 4 | 32 | 4 | 0 | 6 | 46 |
| \$60,000-75,000 | 2 | 11 | 0 | 0 | 0 | 13 |
| \$75,000-100,000 | 1 | 4 | 12 | 1 | 0 | 18 |
| \$100,000-125,000 | 8 | 2 | 0 | 0 | 0 | 10 |
| \$125,000-150,000 | 1 | 4 | 1 | 0 | 0 | 6 |
| \$150,000-200,000 | 1 | 4 | 0 | 1 | 5 | 11 |
| \$200,000+ | 10 | 7 | 6 | 0 | 0 | 23 |
| Total | 122 | 119 | 45 | 33 | 22 | 341 |

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| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 7.5% | 2.3% | 0.0% | 0.0% | 0.6% | 10.4% |
| \$10,000-20,000 | 0.6% | 3.5% | 3.5% | 1.7% | 4.6% | 13.9% |
| \$20,000-30,000 | 1.2% | 1.2% | 0.0% | 9.2% | 0.0% | 11.6% |
| \$30,000-40,000 | 3.5% | 0.0% | 0.0% | 4.0% | 0.0% | 7.5% |
| \$40,000-50,000 | 0.0% | 8.1% | 0.0% | 1.7% | 0.0% | 9.8% |
| \$50,000-60,000 | 0.0% | 16.8% | 1.7% | 0.0% | 2.9% | 21.4% |
| \$60,000-75,000 | 0.0% | 2.3% | 0.0% | 0.0% | 0.0% | 2.3% |
| \$75,000-100,000 | 0.0% | 0.0% | 6.9% | 0.6% | 0.0% | 7.5% |
| \$100,000-125,000 | 0.0% | 0.6% | 0.0% | 0.0% | 0.0% | 0.6% |
| \$125,000-150,000 | 0.0% | 1.2% | 0.0% | 0.0% | 0.0% | 1.2% |
| \$150,000-200,000 | 0.0% | 1.7% | 0.0% | 0.6% | 2.9% | 5.2% |
| \$200,000+ | 3.5% | 1.7% | 3.5% | 0.0% | 0.0% | 8.7% |
| Total | 16.2% | 39.3% | 15.6% | 17.9% | 11.0% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 10.1% | 6.0% | 0.0% | 0.6% | 0.6% | 17.3% |
| \$10,000-20,000 | 5.4% | 1.8% | 0.6% | 0.0% | 0.0% | 7.7% |
| \$20,000-30,000 | 20.2% | 3.0% | 0.6% | 0.0% | 0.6% | 24.4% |
| \$30,000-40,000 | 4.2% | 3.0% | 0.0% | 0.0% | 0.0% | 7.1% |
| \$40,000-50,000 | 3.6% | 3.6% | 8.3% | 0.6% | 0.0% | 16.1% |
| \$50,000-60,000 | 2.4% | 1.8% | 0.6% | 0.0% | 0.6% | 5.4% |
| \$60,000-75,000 | 1.2% | 4.2% | 0.0% | 0.0% | 0.0% | 5.4% |
| \$75,000-100,000 | 0.6% | 2.4% | 0.0% | 0.0% | 0.0% | 3.0% |
| \$100,000-125,000 | 4.8% | 0.6% | 0.0% | 0.0% | 0.0% | 5.4% |
| \$125,000-150,000 | 0.6% | 1.2% | 0.6% | 0.0% | 0.0% | 2.4% |
| \$150,000-200,000 | 0.6% | 0.6% | 0.0% | 0.0% | 0.0% | 1.2% |
| \$200,000+ | 2.4% | 2.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| Total | 56.0% | 30.4% | 10.7% | 1.2% | 1.8% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 10.8% | 6.2% | 0.0% | 0.8% | 0.8% | 18.5% |
| \$10,000-20,000 | 6.9% | 1.5% | 0.8% | 0.0% | 0.0% | 9.2% |
| \$20,000-30,000 | 21.5% | 3.1% | 0.8% | 0.0% | 0.8% | 26.2% |
| \$30,000-40,000 | 5.4% | 3.1% | 0.0% | 0.0% | 0.0% | 8.5% |
| \$40,000-50,000 | 4.6% | 3.1% | 0.0% | 0.0% | 0.0% | 7.7% |
| \$50,000-60,000 | 3.1% | 2.3% | 0.8% | 0.0% | 0.0% | 6.2% |
| \$60,000-75,000 | 1.5% | 3.1% | 0.0% | 0.0% | 0.0% | 4.6% |
| \$75,000-100,000 | 0.8% | 2.3% | 0.0% | 0.0% | 0.0% | 3.1% |
| \$100,000-125,000 | 6.2% | 0.8% | 0.0% | 0.0% | 0.0% | 6.9% |
| \$125,000-150,000 | 0.8% | 0.8% | 0.8% | 0.0% | 0.0% | 2.3% |
| \$150,000-200,000 | 0.8% | 0.8% | 0.0% | 0.0% | 0.0% | 1.5% |
| \$200,000+ | 3.1% | 2.3% | 0.0% | 0.0% | 0.0% | 5.4% |
| Total | 65.4% | 29.2% | 3.1% | 0.8% | 1.5% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 8.8% | 4.1% | 0.0% | 0.3% | 0.6% | 13.8% |
| \$10,000-20,000 | 2.9% | 2.6% | 2.1% | 0.9% | 2.3% | 10.9% |
| \$20,000-30,000 | 10.6% | 2.1% | 0.3% | 4.7% | 0.3% | 17.9% |
| \$30,000-40,000 | 3.8% | 1.5% | 0.0% | 2.1% | 0.0% | 7.3% |
| \$40,000-50,000 | 1.8% | 5.9% | 4.1% | 1.2% | 0.0% | 12.9% |
| \$50,000-60,000 | 1.2% | 9.4% | 1.2% | 0.0% | 1.8% | 13.5% |
| \$60,000-75,000 | 0.6% | 3.2% | 0.0% | 0.0% | 0.0% | 3.8% |
| \$75,000-100,000 | 0.3% | 1.2% | 3.5% | 0.3% | 0.0% | 5.3% |
| \$100,000-125,000 | 2.3% | 0.6% | 0.0% | 0.0% | 0.0% | 2.9% |
| \$125,000-150,000 | 0.3% | 1.2% | 0.3% | 0.0% | 0.0% | 1.8% |
| \$150,000-200,000 | 0.3% | 1.2% | 0.0% | 0.3% | 1.5% | 3.2% |
| \$200,000+ | 2.9% | 2.1% | 1.8% | 0.0% | 0.0% | 6.7% |
| Total | 35.8% | 34.9% | 13.2% | 9.7% | 6.5% | 100.0% |

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| Owner Households | | | | | | |
|---------------------|-----------|-----------|------------|-----------|-----------|------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 1 | 2 | 4 | 3 | 0 | 10 |
| \$10,000-20,000 | 8 | 0 | 1 | 0 | 0 | 9 |
| \$20,000-30,000 | 6 | 0 | 1 | 0 | 0 | 7 |
| \$30,000-40,000 | 1 | 2 | 0 | 0 | 0 | 3 |
| \$40,000-50,000 | 5 | 11 | 13 | 0 | 0 | 29 |
| \$50,000-60,000 | 0 | 15 | 13 | 3 | 3 | 34 |
| \$60,000-75,000 | 3 | 10 | 22 | 32 | 11 | 78 |
| \$75,000-100,000 | 0 | 7 | 21 | 13 | 0 | 41 |
| \$100,000-125,000 | 1 | 11 | 20 | 2 | 13 | 47 |
| \$125,000-150,000 | 0 | 0 | 10 | 21 | 6 | 37 |
| \$150,000-200,000 | 1 | 12 | 0 | 3 | 7 | 23 |
| \$200,000+ | 3 | 6 | 3 | 1 | 1 | 14 |
| Total | 29 | 76 | 108 | 78 | 41 | 332 |

| Owner Households | | | | | | |
|---------------------|------------|------------|-----------|-----------|-----------|------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 33 | 2 | 0 | 2 | 0 | 37 |
| \$10,000-20,000 | 13 | 18 | 2 | 2 | 0 | 35 |
| \$20,000-30,000 | 38 | 16 | 0 | 0 | 2 | 56 |
| \$30,000-40,000 | 4 | 29 | 3 | 0 | 0 | 36 |
| \$40,000-50,000 | 10 | 18 | 2 | 1 | 3 | 34 |
| \$50,000-60,000 | 1 | 32 | 6 | 7 | 0 | 46 |
| \$60,000-75,000 | 14 | 29 | 5 | 11 | 10 | 69 |
| \$75,000-100,000 | 3 | 31 | 7 | 3 | 1 | 45 |
| \$100,000-125,000 | 0 | 12 | 10 | 0 | 0 | 22 |
| \$125,000-150,000 | 6 | 16 | 2 | 1 | 5 | 30 |
| \$150,000-200,000 | 1 | 13 | 7 | 1 | 0 | 22 |
| \$200,000+ | 7 | 6 | 2 | 0 | 4 | 39 |
| Total | 130 | 222 | 46 | 28 | 45 | 471 |

| Owner Households | | | | | | |
|---------------------|------------|------------|-----------|-----------|-----------|------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 33 | 2 | 0 | 2 | 0 | 37 |
| \$10,000-20,000 | 13 | 10 | 2 | 2 | 0 | 27 |
| \$20,000-30,000 | 27 | 16 | 0 | 0 | 2 | 45 |
| \$30,000-40,000 | 4 | 22 | 3 | 0 | 0 | 29 |
| \$40,000-50,000 | 10 | 18 | 2 | 0 | 3 | 33 |
| \$50,000-60,000 | 1 | 25 | 1 | 7 | 0 | 34 |
| \$60,000-75,000 | 14 | 19 | 5 | 4 | 2 | 44 |
| \$75,000-100,000 | 3 | 21 | 2 | 3 | 1 | 30 |
| \$100,000-125,000 | 0 | 5 | 2 | 0 | 0 | 7 |
| \$125,000-150,000 | 6 | 4 | 2 | 1 | 2 | 15 |
| \$150,000-200,000 | 1 | 10 | 0 | 0 | 0 | 11 |
| \$200,000+ | 5 | 5 | 1 | 0 | 4 | 35 |
| Total | 117 | 157 | 20 | 19 | 34 | 347 |

| Owner Households | | | | | | |
|---------------------|------------|------------|------------|------------|-----------|------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person | 2-Person | 3-Person | 4-Person | 5+-Person | Total |
| | Household | Household | Household | Household | Household | |
| \$0-10,000 | 34 | 4 | 4 | 5 | 0 | 47 |
| \$10,000-20,000 | 21 | 18 | 3 | 2 | 0 | 44 |
| \$20,000-30,000 | 44 | 16 | 1 | 0 | 2 | 63 |
| \$30,000-40,000 | 5 | 31 | 3 | 0 | 0 | 39 |
| \$40,000-50,000 | 15 | 29 | 15 | 1 | 3 | 63 |
| \$50,000-60,000 | 1 | 47 | 19 | 10 | 3 | 80 |
| \$60,000-75,000 | 17 | 39 | 27 | 43 | 21 | 147 |
| \$75,000-100,000 | 3 | 38 | 28 | 16 | 1 | 86 |
| \$100,000-125,000 | 1 | 23 | 30 | 2 | 13 | 69 |
| \$125,000-150,000 | 6 | 16 | 12 | 22 | 11 | 67 |
| \$150,000-200,000 | 2 | 25 | 7 | 4 | 7 | 45 |
| \$200,000+ | 10 | 12 | 5 | 1 | 25 | 53 |
| Total | 159 | 298 | 154 | 106 | 86 | 803 |

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| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 0.3% | 0.6% | 1.2% | 0.9% | 0.0% | 3.0% |
| \$10,000-20,000 | 2.4% | 0.0% | 0.3% | 0.0% | 0.0% | 2.7% |
| \$20,000-30,000 | 1.8% | 0.0% | 0.3% | 0.0% | 0.0% | 2.1% |
| \$30,000-40,000 | 0.3% | 0.6% | 0.0% | 0.0% | 0.0% | 0.9% |
| \$40,000-50,000 | 1.5% | 3.3% | 3.9% | 0.0% | 0.0% | 8.7% |
| \$50,000-60,000 | 0.0% | 4.5% | 3.9% | 0.9% | 0.9% | 10.2% |
| \$60,000-75,000 | 0.9% | 3.0% | 6.6% | 9.6% | 3.3% | 23.5% |
| \$75,000-100,000 | 0.0% | 2.1% | 6.3% | 3.9% | 0.0% | 12.3% |
| \$100,000-125,000 | 0.3% | 3.3% | 6.0% | 0.6% | 3.9% | 14.2% |
| \$125,000-150,000 | 0.0% | 0.0% | 3.0% | 6.3% | 1.8% | 11.1% |
| \$150,000-200,000 | 0.3% | 3.6% | 0.0% | 0.9% | 2.1% | 6.9% |
| \$200,000+ | 0.9% | 1.8% | 0.9% | 0.3% | 0.3% | 4.2% |
| Total | 8.7% | 22.9% | 32.5% | 23.5% | 12.3% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 7.0% | 0.4% | 0.0% | 0.4% | 0.0% | 7.9% |
| \$10,000-20,000 | 2.8% | 3.8% | 0.4% | 0.4% | 0.0% | 7.4% |
| \$20,000-30,000 | 8.1% | 3.4% | 0.0% | 0.0% | 0.4% | 11.9% |
| \$30,000-40,000 | 0.8% | 6.2% | 0.6% | 0.0% | 0.0% | 7.6% |
| \$40,000-50,000 | 2.1% | 3.8% | 0.4% | 0.2% | 0.6% | 7.2% |
| \$50,000-60,000 | 0.2% | 6.8% | 1.3% | 1.5% | 0.0% | 9.8% |
| \$60,000-75,000 | 3.0% | 6.2% | 1.1% | 2.3% | 2.1% | 14.6% |
| \$75,000-100,000 | 0.6% | 6.6% | 1.5% | 0.6% | 0.2% | 9.6% |
| \$100,000-125,000 | 0.0% | 2.5% | 2.1% | 0.0% | 0.0% | 4.7% |
| \$125,000-150,000 | 1.3% | 3.4% | 0.4% | 0.2% | 1.1% | 6.4% |
| \$150,000-200,000 | 0.2% | 2.8% | 1.5% | 0.2% | 0.0% | 4.7% |
| \$200,000+ | 1.5% | 1.3% | 0.4% | 0.0% | 5.1% | 8.3% |
| Total | 27.6% | 47.1% | 9.8% | 5.9% | 9.6% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 9.5% | 0.6% | 0.0% | 0.6% | 0.0% | 10.7% |
| \$10,000-20,000 | 3.7% | 2.9% | 0.6% | 0.6% | 0.0% | 7.8% |
| \$20,000-30,000 | 7.8% | 4.6% | 0.0% | 0.0% | 0.6% | 13.0% |
| \$30,000-40,000 | 1.2% | 6.3% | 0.9% | 0.0% | 0.0% | 8.4% |
| \$40,000-50,000 | 2.9% | 5.2% | 0.6% | 0.0% | 0.9% | 9.5% |
| \$50,000-60,000 | 0.3% | 7.2% | 0.3% | 2.0% | 0.0% | 9.8% |
| \$60,000-75,000 | 4.0% | 5.5% | 1.4% | 1.2% | 0.6% | 12.7% |
| \$75,000-100,000 | 0.9% | 6.1% | 0.6% | 0.9% | 0.3% | 8.6% |
| \$100,000-125,000 | 0.0% | 1.4% | 0.6% | 0.0% | 0.0% | 2.0% |
| \$125,000-150,000 | 1.7% | 1.2% | 0.6% | 0.3% | 0.6% | 4.3% |
| \$150,000-200,000 | 0.3% | 2.9% | 0.0% | 0.0% | 0.0% | 3.2% |
| \$200,000+ | 1.4% | 1.4% | 0.3% | 0.0% | 6.9% | 10.1% |
| Total | 33.7% | 45.2% | 5.8% | 5.5% | 9.8% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2019 Estimates | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 4.2% | 0.5% | 0.5% | 0.6% | 0.0% | 5.9% |
| \$10,000-20,000 | 2.6% | 2.2% | 0.4% | 0.2% | 0.0% | 5.5% |
| \$20,000-30,000 | 5.5% | 2.0% | 0.1% | 0.0% | 0.2% | 7.8% |
| \$30,000-40,000 | 0.6% | 3.9% | 0.4% | 0.0% | 0.0% | 4.9% |
| \$40,000-50,000 | 1.9% | 3.6% | 1.9% | 0.1% | 0.4% | 7.8% |
| \$50,000-60,000 | 0.1% | 5.9% | 2.4% | 1.2% | 0.4% | 10.0% |
| \$60,000-75,000 | 2.1% | 4.9% | 3.4% | 5.4% | 2.6% | 18.3% |
| \$75,000-100,000 | 0.4% | 4.7% | 3.5% | 2.0% | 0.1% | 10.7% |
| \$100,000-125,000 | 0.1% | 2.9% | 3.7% | 0.2% | 1.6% | 8.6% |
| \$125,000-150,000 | 0.7% | 2.0% | 1.5% | 2.7% | 1.4% | 8.3% |
| \$150,000-200,000 | 0.2% | 3.1% | 0.9% | 0.5% | 0.9% | 5.6% |
| \$200,000+ | 1.2% | 1.5% | 0.6% | 0.1% | 3.1% | 6.6% |
| Total | 19.8% | 37.1% | 19.2% | 13.2% | 10.7% | 100.0% |



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| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 11 | 3 | 3 | 1 | 0 | 18 |
| \$10,000-20,000 | 2 | 5 | 8 | 3 | 6 | 24 |
| \$20,000-30,000 | 2 | 2 | 0 | 12 | 1 | 17 |
| \$30,000-40,000 | 5 | 2 | 1 | 10 | 0 | 18 |
| \$40,000-50,000 | 0 | 13 | 0 | 3 | 0 | 16 |
| \$50,000-60,000 | 1 | 32 | 4 | 0 | 6 | 43 |
| \$60,000-75,000 | 0 | 2 | 0 | 0 | 0 | 2 |
| \$75,000-100,000 | 0 | 0 | 11 | 0 | 0 | 11 |
| \$100,000-125,000 | 2 | 1 | 0 | 0 | 0 | 3 |
| \$125,000-150,000 | 1 | 3 | 0 | 0 | 0 | 4 |
| \$150,000-200,000 | 0 | 4 | 0 | 0 | 7 | 11 |
| \$200,000+ | 4 | 4 | 6 | 0 | 0 | 14 |
| Total | 28 | 71 | 33 | 29 | 20 | 181 |

| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 17 | 11 | 0 | 0 | 0 | 28 |
| \$10,000-20,000 | 11 | 3 | 0 | 2 | 0 | 16 |
| \$20,000-30,000 | 32 | 5 | 1 | 2 | 1 | 41 |
| \$30,000-40,000 | 9 | 4 | 0 | 0 | 0 | 13 |
| \$40,000-50,000 | 2 | 5 | 15 | 1 | 1 | 24 |
| \$50,000-60,000 | 4 | 3 | 1 | 0 | 0 | 8 |
| \$60,000-75,000 | 5 | 8 | 0 | 0 | 0 | 13 |
| \$75,000-100,000 | 1 | 3 | 1 | 0 | 0 | 5 |
| \$100,000-125,000 | 7 | 0 | 1 | 1 | 0 | 9 |
| \$125,000-150,000 | 1 | 4 | 0 | 0 | 0 | 5 |
| \$150,000-200,000 | 0 | 1 | 0 | 0 | 1 | 2 |
| \$200,000+ | 8 | 4 | 1 | 0 | 0 | 13 |
| Total | 97 | 51 | 20 | 6 | 3 | 177 |

| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 15 | 9 | 0 | 0 | 0 | 24 |
| \$10,000-20,000 | 11 | 3 | 0 | 2 | 0 | 16 |
| \$20,000-30,000 | 28 | 4 | 1 | 2 | 1 | 36 |
| \$30,000-40,000 | 9 | 4 | 0 | 0 | 0 | 13 |
| \$40,000-50,000 | 2 | 3 | 1 | 0 | 1 | 7 |
| \$50,000-60,000 | 3 | 3 | 1 | 0 | 0 | 7 |
| \$60,000-75,000 | 5 | 4 | 0 | 0 | 0 | 9 |
| \$75,000-100,000 | 1 | 2 | 1 | 0 | 0 | 4 |
| \$100,000-125,000 | 7 | 0 | 1 | 0 | 0 | 8 |
| \$125,000-150,000 | 1 | 3 | 0 | 0 | 0 | 4 |
| \$150,000-200,000 | 0 | 1 | 0 | 0 | 0 | 1 |
| \$200,000+ | 8 | 2 | 0 | 0 | 0 | 11 |
| Total | 90 | 39 | 5 | 4 | 2 | 140 |

| Renter Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 28 | 14 | 3 | 1 | 0 | 46 |
| \$10,000-20,000 | 13 | 8 | 8 | 5 | 6 | 40 |
| \$20,000-30,000 | 34 | 7 | 1 | 14 | 2 | 58 |
| \$30,000-40,000 | 14 | 6 | 1 | 10 | 0 | 31 |
| \$40,000-50,000 | 2 | 18 | 15 | 4 | 1 | 40 |
| \$50,000-60,000 | 5 | 35 | 5 | 0 | 6 | 51 |
| \$60,000-75,000 | 5 | 10 | 0 | 0 | 0 | 15 |
| \$75,000-100,000 | 1 | 3 | 12 | 0 | 0 | 16 |
| \$100,000-125,000 | 9 | 1 | 1 | 1 | 0 | 12 |
| \$125,000-150,000 | 2 | 7 | 0 | 0 | 0 | 9 |
| \$150,000-200,000 | 0 | 5 | 0 | 0 | 8 | 13 |
| \$200,000+ | 12 | 8 | 2 | 0 | 0 | 22 |
| Total | 125 | 122 | 53 | 35 | 23 | 358 |

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| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 6.1% | 1.7% | 1.7% | 0.6% | 0.0% | 9.9% |
| \$10,000-20,000 | 1.1% | 2.8% | 4.4% | 1.7% | 3.3% | 13.3% |
| \$20,000-30,000 | 1.1% | 1.1% | 0.0% | 6.6% | 0.6% | 9.4% |
| \$30,000-40,000 | 2.8% | 1.1% | 0.6% | 5.5% | 0.0% | 9.9% |
| \$40,000-50,000 | 0.0% | 7.2% | 0.0% | 1.7% | 0.0% | 8.8% |
| \$50,000-60,000 | 0.6% | 17.7% | 2.2% | 0.0% | 3.3% | 23.8% |
| \$60,000-75,000 | 0.0% | 1.1% | 0.0% | 0.0% | 0.0% | 1.1% |
| \$75,000-100,000 | 0.0% | 0.0% | 6.1% | 0.0% | 0.0% | 6.1% |
| \$100,000-125,000 | 1.1% | 0.6% | 0.0% | 0.0% | 0.0% | 1.7% |
| \$125,000-150,000 | 0.6% | 1.7% | 0.0% | 0.0% | 0.0% | 2.2% |
| \$150,000-200,000 | 0.0% | 2.2% | 0.0% | 0.0% | 3.9% | 6.1% |
| \$200,000+ | 2.2% | 2.2% | 3.3% | 0.0% | 0.0% | 7.7% |
| Total | 15.5% | 39.2% | 18.2% | 16.0% | 11.0% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 9.6% | 6.2% | 0.0% | 0.0% | 0.0% | 15.8% |
| \$10,000-20,000 | 6.2% | 1.7% | 0.0% | 1.1% | 0.0% | 9.0% |
| \$20,000-30,000 | 18.1% | 2.8% | 0.6% | 1.1% | 0.6% | 23.2% |
| \$30,000-40,000 | 5.1% | 2.3% | 0.0% | 0.0% | 0.0% | 7.3% |
| \$40,000-50,000 | 1.1% | 2.8% | 8.5% | 0.6% | 0.6% | 13.6% |
| \$50,000-60,000 | 2.3% | 1.7% | 0.6% | 0.0% | 0.0% | 4.5% |
| \$60,000-75,000 | 2.8% | 4.5% | 0.0% | 0.0% | 0.0% | 7.3% |
| \$75,000-100,000 | 0.6% | 1.7% | 0.6% | 0.0% | 0.0% | 2.8% |
| \$100,000-125,000 | 4.0% | 0.0% | 0.6% | 0.6% | 0.0% | 5.1% |
| \$125,000-150,000 | 0.6% | 2.3% | 0.0% | 0.0% | 0.0% | 2.8% |
| \$150,000-200,000 | 0.0% | 0.6% | 0.0% | 0.0% | 0.6% | 1.1% |
| \$200,000+ | 4.5% | 2.3% | 0.6% | 0.0% | 0.0% | 7.3% |
| Total | 54.8% | 28.8% | 11.3% | 3.4% | 1.7% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 10.7% | 6.4% | 0.0% | 0.0% | 0.0% | 17.1% |
| \$10,000-20,000 | 7.9% | 2.1% | 0.0% | 1.4% | 0.0% | 11.4% |
| \$20,000-30,000 | 20.0% | 2.9% | 0.7% | 1.4% | 0.7% | 25.7% |
| \$30,000-40,000 | 6.4% | 2.9% | 0.0% | 0.0% | 0.0% | 9.3% |
| \$40,000-50,000 | 1.4% | 2.1% | 0.7% | 0.0% | 0.7% | 5.0% |
| \$50,000-60,000 | 2.1% | 2.1% | 0.7% | 0.0% | 0.0% | 5.0% |
| \$60,000-75,000 | 3.6% | 2.9% | 0.0% | 0.0% | 0.0% | 6.4% |
| \$75,000-100,000 | 0.7% | 1.4% | 0.7% | 0.0% | 0.0% | 2.9% |
| \$100,000-125,000 | 5.0% | 0.0% | 0.7% | 0.0% | 0.0% | 5.7% |
| \$125,000-150,000 | 0.7% | 2.1% | 0.0% | 0.0% | 0.0% | 2.9% |
| \$150,000-200,000 | 0.0% | 0.7% | 0.0% | 0.0% | 0.0% | 0.7% |
| \$200,000+ | 5.7% | 2.1% | 0.0% | 0.0% | 0.0% | 7.9% |
| Total | 64.3% | 27.9% | 3.6% | 2.9% | 1.4% | 100.0% |

| Percent Renter Households | | | | | | |
|---------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 7.8% | 3.9% | 0.8% | 0.3% | 0.0% | 12.8% |
| \$10,000-20,000 | 3.6% | 2.2% | 2.2% | 1.4% | 1.7% | 11.2% |
| \$20,000-30,000 | 9.5% | 2.0% | 0.3% | 3.9% | 0.6% | 16.2% |
| \$30,000-40,000 | 3.9% | 1.7% | 0.3% | 2.8% | 0.0% | 8.7% |
| \$40,000-50,000 | 0.6% | 5.0% | 4.2% | 1.1% | 0.3% | 11.2% |
| \$50,000-60,000 | 1.4% | 9.8% | 1.4% | 0.0% | 1.7% | 14.2% |
| \$60,000-75,000 | 1.4% | 2.8% | 0.0% | 0.0% | 0.0% | 4.2% |
| \$75,000-100,000 | 0.3% | 0.8% | 3.4% | 0.0% | 0.0% | 4.5% |
| \$100,000-125,000 | 2.5% | 0.3% | 0.3% | 0.3% | 0.0% | 3.4% |
| \$125,000-150,000 | 0.6% | 2.0% | 0.0% | 0.0% | 0.0% | 2.5% |
| \$150,000-200,000 | 0.0% | 1.4% | 0.0% | 0.0% | 2.2% | 3.6% |
| \$200,000+ | 3.4% | 2.2% | 2.0% | 0.0% | 0.0% | 7.5% |
| Total | 34.9% | 34.1% | 14.8% | 9.8% | 6.4% | 100.0% |

HISTA 2.2 Summary Data **Gloucester Courthouse CDP, Virginia**

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| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 0 | 1 | 2 | 2 | 2 | 7 |
| \$10,000-20,000 | 2 | 0 | 0 | 0 | 0 | 2 |
| \$20,000-30,000 | 2 | 1 | 0 | 0 | 1 | 4 |
| \$30,000-40,000 | 1 | 2 | 0 | 0 | 0 | 3 |
| \$40,000-50,000 | 4 | 7 | 11 | 0 | 0 | 22 |
| \$50,000-60,000 | 0 | 12 | 11 | 3 | 2 | 28 |
| \$60,000-75,000 | 3 | 10 | 24 | 30 | 12 | 79 |
| \$75,000-100,000 | 0 | 6 | 22 | 14 | 0 | 42 |
| \$100,000-125,000 | 2 | 11 | 18 | 3 | 12 | 46 |
| \$125,000-150,000 | 0 | 0 | 14 | 20 | 7 | 41 |
| \$150,000-200,000 | 0 | 15 | 0 | 4 | 9 | 28 |
| \$200,000+ | 3 | 3 | 3 | 1 | 1 | 11 |
| Total | 17 | 68 | 105 | 77 | 46 | 313 |

| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 34 | 1 | 2 | 1 | 0 | 38 |
| \$10,000-20,000 | 15 | 16 | 3 | 3 | 0 | 37 |
| \$20,000-30,000 | 42 | 16 | 0 | 0 | 1 | 59 |
| \$30,000-40,000 | 6 | 31 | 5 | 0 | 0 | 42 |
| \$40,000-50,000 | 11 | 17 | 2 | 0 | 3 | 33 |
| \$50,000-60,000 | 2 | 38 | 7 | 7 | 0 | 54 |
| \$60,000-75,000 | 16 | 31 | 5 | 11 | 10 | 73 |
| \$75,000-100,000 | 2 | 40 | 7 | 5 | 1 | 55 |
| \$100,000-125,000 | 0 | 14 | 11 | 0 | 0 | 25 |
| \$125,000-150,000 | 5 | 18 | 0 | 2 | 8 | 33 |
| \$150,000-200,000 | 3 | 19 | 10 | 0 | 0 | 32 |
| \$200,000+ | 6 | 4 | 0 | 1 | 26 | 37 |
| Total | 142 | 245 | 52 | 30 | 49 | 518 |

| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 34 | 1 | 2 | 0 | 0 | 37 |
| \$10,000-20,000 | 15 | 8 | 2 | 2 | 0 | 27 |
| \$20,000-30,000 | 31 | 15 | 0 | 0 | 1 | 47 |
| \$30,000-40,000 | 6 | 22 | 4 | 0 | 0 | 32 |
| \$40,000-50,000 | 11 | 17 | 2 | 0 | 3 | 33 |
| \$50,000-60,000 | 2 | 30 | 2 | 7 | 0 | 41 |
| \$60,000-75,000 | 16 | 23 | 5 | 4 | 1 | 49 |
| \$75,000-100,000 | 2 | 28 | 2 | 5 | 1 | 38 |
| \$100,000-125,000 | 0 | 7 | 2 | 0 | 0 | 9 |
| \$125,000-150,000 | 5 | 6 | 0 | 2 | 3 | 16 |
| \$150,000-200,000 | 3 | 15 | 1 | 0 | 0 | 19 |
| \$200,000+ | 4 | 3 | 0 | 1 | 26 | 34 |
| Total | 129 | 175 | 22 | 21 | 35 | 382 |

| Owner Households | | | | | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 34 | 2 | 4 | 3 | 2 | 45 |
| \$10,000-20,000 | 17 | 16 | 3 | 3 | 0 | 39 |
| \$20,000-30,000 | 44 | 17 | 0 | 0 | 2 | 63 |
| \$30,000-40,000 | 7 | 33 | 5 | 0 | 0 | 45 |
| \$40,000-50,000 | 15 | 24 | 13 | 0 | 3 | 55 |
| \$50,000-60,000 | 2 | 50 | 18 | 10 | 2 | 82 |
| \$60,000-75,000 | 19 | 41 | 29 | 41 | 22 | 152 |
| \$75,000-100,000 | 2 | 46 | 29 | 19 | 1 | 97 |
| \$100,000-125,000 | 2 | 25 | 29 | 3 | 12 | 71 |
| \$125,000-150,000 | 5 | 18 | 14 | 22 | 15 | 74 |
| \$150,000-200,000 | 3 | 34 | 10 | 4 | 9 | 60 |
| \$200,000+ | 9 | 7 | 3 | 2 | 27 | 48 |
| Total | 159 | 313 | 157 | 107 | 95 | 831 |

HISTA 2.2 Summary Data **Gloucester Courthouse CDP, Virginia**

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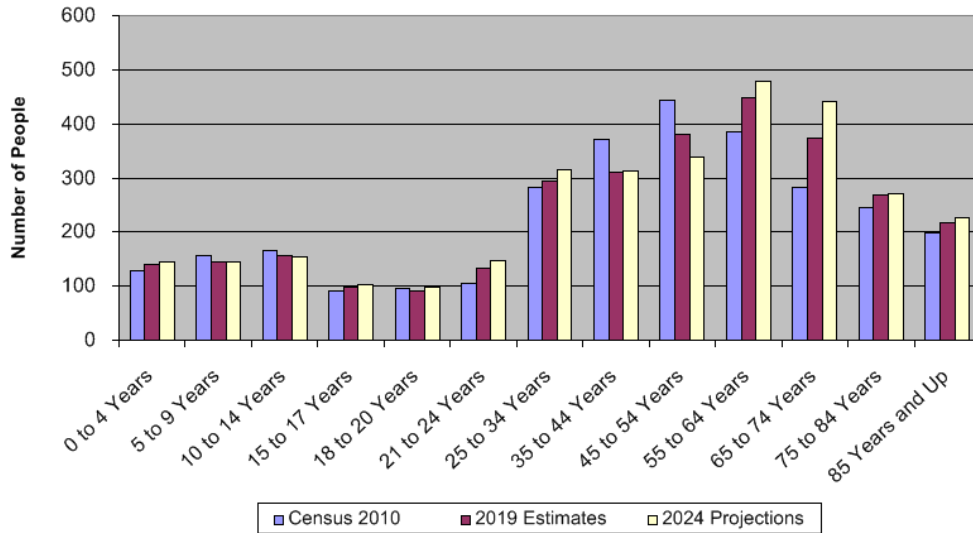
| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Age 15 to 54 Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 0.0% | 0.3% | 0.6% | 0.6% | 0.6% | 2.2% |
| \$10,000-20,000 | 0.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.6% |
| \$20,000-30,000 | 0.6% | 0.3% | 0.0% | 0.0% | 0.3% | 1.3% |
| \$30,000-40,000 | 0.3% | 0.6% | 0.0% | 0.0% | 0.0% | 1.0% |
| \$40,000-50,000 | 1.3% | 2.2% | 3.5% | 0.0% | 0.0% | 7.0% |
| \$50,000-60,000 | 0.0% | 3.8% | 3.5% | 1.0% | 0.6% | 8.9% |
| \$60,000-75,000 | 1.0% | 3.2% | 7.7% | 9.6% | 3.8% | 25.2% |
| \$75,000-100,000 | 0.0% | 1.9% | 7.0% | 4.5% | 0.0% | 13.4% |
| \$100,000-125,000 | 0.6% | 3.5% | 5.8% | 1.0% | 3.8% | 14.7% |
| \$125,000-150,000 | 0.0% | 0.0% | 4.5% | 6.4% | 2.2% | 13.1% |
| \$150,000-200,000 | 0.0% | 4.8% | 0.0% | 1.3% | 2.9% | 8.9% |
| \$200,000+ | 1.0% | 1.0% | 1.0% | 0.3% | 0.3% | 3.5% |
| Total | 5.4% | 21.7% | 33.5% | 24.6% | 14.7% | 100.0% |

| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 55+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 6.6% | 0.2% | 0.4% | 0.2% | 0.0% | 7.3% |
| \$10,000-20,000 | 2.9% | 3.1% | 0.6% | 0.6% | 0.0% | 7.1% |
| \$20,000-30,000 | 8.1% | 3.1% | 0.0% | 0.0% | 0.2% | 11.4% |
| \$30,000-40,000 | 1.2% | 6.0% | 1.0% | 0.0% | 0.0% | 8.1% |
| \$40,000-50,000 | 2.1% | 3.3% | 0.4% | 0.0% | 0.6% | 6.4% |
| \$50,000-60,000 | 0.4% | 7.3% | 1.4% | 1.4% | 0.0% | 10.4% |
| \$60,000-75,000 | 3.1% | 6.0% | 1.0% | 2.1% | 1.9% | 14.1% |
| \$75,000-100,000 | 0.4% | 7.7% | 1.4% | 1.0% | 0.2% | 10.6% |
| \$100,000-125,000 | 0.0% | 2.7% | 2.1% | 0.0% | 0.0% | 4.8% |
| \$125,000-150,000 | 1.0% | 3.5% | 0.0% | 0.4% | 1.5% | 6.4% |
| \$150,000-200,000 | 0.6% | 3.7% | 1.9% | 0.0% | 0.0% | 6.2% |
| \$200,000+ | 1.2% | 0.8% | 0.0% | 0.2% | 5.0% | 7.1% |
| Total | 27.4% | 47.3% | 10.0% | 5.8% | 9.5% | 100.0% |

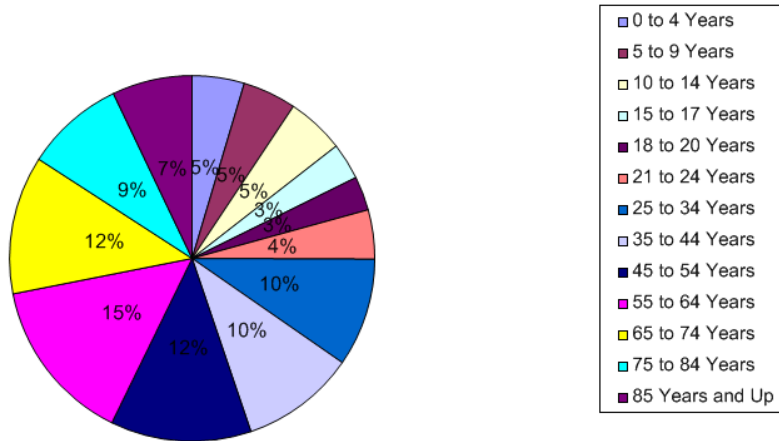
| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| Aged 62+ Years | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 8.9% | 0.3% | 0.5% | 0.0% | 0.0% | 9.7% |
| \$10,000-20,000 | 3.9% | 2.1% | 0.5% | 0.5% | 0.0% | 7.1% |
| \$20,000-30,000 | 8.1% | 3.9% | 0.0% | 0.0% | 0.3% | 12.3% |
| \$30,000-40,000 | 1.6% | 5.8% | 1.0% | 0.0% | 0.0% | 8.4% |
| \$40,000-50,000 | 2.9% | 4.5% | 0.5% | 0.0% | 0.8% | 8.6% |
| \$50,000-60,000 | 0.5% | 7.9% | 0.5% | 1.8% | 0.0% | 10.7% |
| \$60,000-75,000 | 4.2% | 6.0% | 1.3% | 1.0% | 0.3% | 12.8% |
| \$75,000-100,000 | 0.5% | 7.3% | 0.5% | 1.3% | 0.3% | 9.9% |
| \$100,000-125,000 | 0.0% | 1.8% | 0.5% | 0.0% | 0.0% | 2.4% |
| \$125,000-150,000 | 1.3% | 1.6% | 0.0% | 0.5% | 0.8% | 4.2% |
| \$150,000-200,000 | 0.8% | 3.9% | 0.3% | 0.0% | 0.0% | 5.0% |
| \$200,000+ | 1.0% | 0.8% | 0.0% | 0.3% | 6.8% | 8.9% |
| Total | 33.8% | 45.8% | 5.8% | 5.5% | 9.2% | 100.0% |

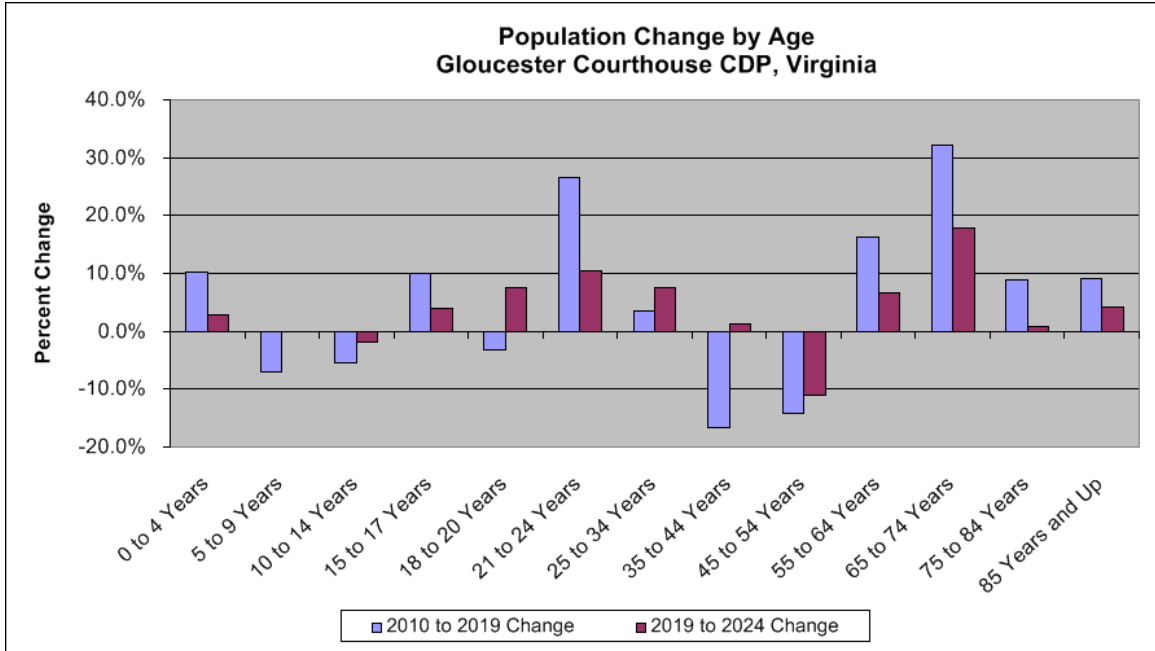
| Percent Owner Households | | | | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------|
| All Age Groups | | | | | | |
| Year 2024 Projections | | | | | | |
| | 1-Person Household | 2-Person Household | 3-Person Household | 4-Person Household | 5+-Person Household | Total |
| \$0-10,000 | 4.1% | 0.2% | 0.5% | 0.4% | 0.2% | 5.4% |
| \$10,000-20,000 | 2.0% | 1.9% | 0.4% | 0.4% | 0.0% | 4.7% |
| \$20,000-30,000 | 5.3% | 2.0% | 0.0% | 0.0% | 0.2% | 7.6% |
| \$30,000-40,000 | 0.8% | 4.0% | 0.6% | 0.0% | 0.0% | 5.4% |
| \$40,000-50,000 | 1.8% | 2.9% | 1.6% | 0.0% | 0.4% | 6.6% |
| \$50,000-60,000 | 0.2% | 6.0% | 2.2% | 1.2% | 0.2% | 9.9% |
| \$60,000-75,000 | 2.3% | 4.9% | 3.5% | 4.9% | 2.6% | 18.3% |
| \$75,000-100,000 | 0.2% | 5.5% | 3.5% | 2.3% | 0.1% | 11.7% |
| \$100,000-125,000 | 0.2% | 3.0% | 3.5% | 0.4% | 1.4% | 8.5% |
| \$125,000-150,000 | 0.6% | 2.2% | 1.7% | 2.6% | 1.8% | 8.9% |
| \$150,000-200,000 | 0.4% | 4.1% | 1.2% | 0.5% | 1.1% | 7.2% |
| \$200,000+ | 1.1% | 0.8% | 0.4% | 0.2% | 3.2% | 5.8% |
| Total | 19.1% | 37.7% | 18.9% | 12.9% | 11.4% | 100.0% |

**Population by Age
Gloucester Courthouse CDP, Virginia**



**2019 Population by Age
Gloucester Courthouse CDP, Virginia**





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POPULATION DATA

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Claritas

| Population by Age & Sex Gloucester Courthouse CDP, Virginia | | | | | | | | | | | | |
|--|--------------|--------------|--------------|-------------------------------|--------------|--------------|--------------|------------------------------|--------------|--------------|--------------|--|
| Census 2010 | | | | Current Year Estimates - 2019 | | | | Five-Year Projections - 2024 | | | | |
| Age | Male | Female | Total | Age | Male | Female | Total | Age | Male | Female | Total | |
| 0 to 4 Years | 64 | 64 | 128 | 0 to 4 Years | 71 | 70 | 141 | 0 to 4 Years | 74 | 71 | 145 | |
| 5 to 9 Years | 79 | 77 | 156 | 5 to 9 Years | 73 | 72 | 145 | 5 to 9 Years | 76 | 69 | 145 | |
| 10 to 14 Years | 87 | 78 | 165 | 10 to 14 Years | 76 | 80 | 156 | 10 to 14 Years | 77 | 76 | 153 | |
| 15 to 17 Years | 48 | 42 | 90 | 15 to 17 Years | 51 | 48 | 99 | 15 to 17 Years | 50 | 53 | 103 | |
| 18 to 20 Years | 56 | 39 | 95 | 18 to 20 Years | 47 | 45 | 92 | 18 to 20 Years | 52 | 47 | 99 | |
| 21 to 24 Years | 51 | 54 | 105 | 21 to 24 Years | 70 | 63 | 133 | 21 to 24 Years | 76 | 71 | 147 | |
| 25 to 34 Years | 143 | 140 | 283 | 25 to 34 Years | 159 | 134 | 293 | 25 to 34 Years | 171 | 144 | 315 | |
| 35 to 44 Years | 184 | 188 | 372 | 35 to 44 Years | 150 | 160 | 310 | 35 to 44 Years | 157 | 157 | 314 | |
| 45 to 54 Years | 209 | 235 | 444 | 45 to 54 Years | 184 | 197 | 381 | 45 to 54 Years | 157 | 182 | 339 | |
| 55 to 64 Years | 191 | 194 | 385 | 55 to 64 Years | 209 | 239 | 448 | 55 to 64 Years | 229 | 249 | 478 | |
| 65 to 74 Years | 130 | 153 | 283 | 65 to 74 Years | 177 | 197 | 374 | 65 to 74 Years | 206 | 235 | 441 | |
| 75 to 84 Years | 91 | 155 | 246 | 75 to 84 Years | 103 | 165 | 268 | 75 to 84 Years | 104 | 166 | 270 | |
| 85 Years and Up | 53 | 146 | 199 | 85 Years and Up | 67 | 150 | 217 | 85 Years and Up | 73 | 153 | 226 | |
| Total | 1,386 | 1,565 | 2,951 | Total | 1,437 | 1,620 | 3,057 | Total | 1,502 | 1,673 | 3,175 | |
| 62+ Years | n/a | n/a | 844 | 62+ Years | n/a | n/a | 978 | 62+ Years | n/a | n/a | 1,076 | |
| Median Age: | | 46.8 | | Median Age: | | 49.2 | | Median Age: | | 49.9 | | |

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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| Percent Population by Age & Sex Gloucester Courthouse CDP, Virginia | | | | | | | | | | | |
|--|--------------|--------------|---------------|-------------------------------|--------------|--------------|---------------|------------------------------|--------------|--------------|---------------|
| Census 2010 | | | | Current Year Estimates - 2019 | | | | Five-Year Projections - 2024 | | | |
| Age | Male | Female | Total | Age | Male | Female | Total | Age | Male | Female | Total |
| 0 to 4 Years | 2.2% | 2.2% | 4.3% | 0 to 4 Years | 2.3% | 2.3% | 4.6% | 0 to 4 Years | 2.3% | 2.2% | 4.6% |
| 5 to 9 Years | 2.7% | 2.6% | 5.3% | 5 to 9 Years | 2.4% | 2.4% | 4.7% | 5 to 9 Years | 2.4% | 2.2% | 4.6% |
| 10 to 14 Years | 2.9% | 2.6% | 5.6% | 10 to 14 Years | 2.5% | 2.6% | 5.1% | 10 to 14 Years | 2.4% | 2.4% | 4.8% |
| 15 to 17 Years | 1.6% | 1.4% | 3.0% | 15 to 17 Years | 1.7% | 1.6% | 3.2% | 15 to 17 Years | 1.6% | 1.7% | 3.2% |
| 18 to 20 Years | 1.9% | 1.3% | 3.2% | 18 to 20 Years | 1.5% | 1.5% | 3.0% | 18 to 20 Years | 1.6% | 1.5% | 3.1% |
| 21 to 24 Years | 1.7% | 1.8% | 3.6% | 21 to 24 Years | 2.3% | 2.1% | 4.4% | 21 to 24 Years | 2.4% | 2.2% | 4.6% |
| 25 to 34 Years | 4.8% | 4.7% | 9.6% | 25 to 34 Years | 5.2% | 4.4% | 9.6% | 25 to 34 Years | 5.4% | 4.5% | 9.9% |
| 35 to 44 Years | 6.2% | 6.4% | 12.6% | 35 to 44 Years | 4.9% | 5.2% | 10.1% | 35 to 44 Years | 4.9% | 4.9% | 9.9% |
| 45 to 54 Years | 7.1% | 8.0% | 15.0% | 45 to 54 Years | 6.0% | 6.4% | 12.5% | 45 to 54 Years | 4.9% | 5.7% | 10.7% |
| 55 to 64 Years | 6.5% | 6.6% | 13.0% | 55 to 64 Years | 6.8% | 7.8% | 14.7% | 55 to 64 Years | 7.2% | 7.8% | 15.1% |
| 65 to 74 Years | 4.4% | 5.2% | 9.6% | 65 to 74 Years | 5.8% | 6.4% | 12.2% | 65 to 74 Years | 6.5% | 7.4% | 13.9% |
| 75 to 84 Years | 3.1% | 5.3% | 8.3% | 75 to 84 Years | 3.4% | 5.4% | 8.8% | 75 to 84 Years | 3.3% | 5.2% | 8.5% |
| 85 Years and Up | 1.8% | 4.9% | 6.7% | 85 Years and Up | 2.2% | 4.9% | 7.1% | 85 Years and Up | 2.3% | 4.8% | 7.1% |
| Total | 47.0% | 53.0% | 100.0% | Total | 47.0% | 53.0% | 100.0% | Total | 47.3% | 52.7% | 100.0% |
| 62+ Years | n/a | n/a | 28.6% | 62+ Years | n/a | n/a | 32.0% | 62+ Years | n/a | n/a | 33.9% |

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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Claritas

| Changes in Population by Age & Sex Gloucester Courthouse CDP, Virginia | | | | | | | | | |
|---|-----------|-----------|--------------|----------------|---------------------------------|-----------|-----------|--------------|----------------|
| Estimated Change - 2010 to 2019 | | | | | Projected Change - 2019 to 2024 | | | | |
| Age | Male | Female | Total Change | Percent Change | Age | Male | Female | Total Change | Percent Change |
| 0 to 4 Years | 7 | 6 | 13 | 10.2% | 0 to 4 Years | 3 | 1 | 4 | 2.8% |
| 5 to 9 Years | -6 | -5 | -11 | -7.1% | 5 to 9 Years | 3 | -3 | 0 | 0.0% |
| 10 to 14 Years | -11 | 2 | -9 | -5.5% | 10 to 14 Years | 1 | -4 | -3 | -1.9% |
| 15 to 17 Years | 3 | 6 | 9 | 10.0% | 15 to 17 Years | -1 | 5 | 4 | 4.0% |
| 18 to 20 Years | -9 | 6 | -3 | -3.2% | 18 to 20 Years | 5 | 2 | 7 | 7.6% |
| 21 to 24 Years | 19 | 9 | 28 | 26.7% | 21 to 24 Years | 6 | 8 | 14 | 10.5% |
| 25 to 34 Years | 16 | -6 | 10 | 3.5% | 25 to 34 Years | 12 | 10 | 22 | 7.5% |
| 35 to 44 Years | -34 | -28 | -62 | -16.7% | 35 to 44 Years | 7 | -3 | 4 | 1.3% |
| 45 to 54 Years | -25 | -38 | -63 | -14.2% | 45 to 54 Years | -27 | -15 | -42 | -11.0% |
| 55 to 64 Years | 18 | 45 | 63 | 16.4% | 55 to 64 Years | 20 | 10 | 30 | 6.7% |
| 65 to 74 Years | 47 | 44 | 91 | 32.2% | 65 to 74 Years | 29 | 38 | 67 | 17.9% |
| 75 to 84 Years | 12 | 10 | 22 | 8.9% | 75 to 84 Years | 1 | 1 | 2 | 0.7% |
| 85 Years and Up | <u>14</u> | <u>4</u> | <u>18</u> | <u>9.0%</u> | 85 Years and Up | <u>6</u> | <u>3</u> | <u>9</u> | <u>4.1%</u> |
| Total | 51 | 55 | 106 | 3.6% | Total | 65 | 53 | 118 | 3.9% |
| 62+ Years | n/a | n/a | 134 | 15.9% | 62+ Years | n/a | n/a | 98 | 10.0% |

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 IND BY MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE) Zone A, X, AP, APD
- With BFE or Depth Zone AE, AO, AH, VE, VE, AR
- 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 Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee. See Notes. Zone X
- Area with Flood Risk due to Levee Zone D

OTHER AREAS

- Area of Minimal Flood Hazard Zone X
- Effective LOMRs
- Area of Undetermined Flood Hazard Zone D

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES

- Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transient
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transient Baseline
- 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 2/27/2019 at 10:32:50 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.