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**Need and Demand Analysis For
Birch Island Apartments
10322 Penny Lane
Wakefield, Virginia 23888**

**Prepared For
TM Associates Management, Inc.
1375 Piccard Drive #150
Rockville, Maryland 20850**

Effective Date
February 20, 2020

Date of Report
February 25, 2020



February 25, 2020

Mr. Adam Stockmaster
TM Associates Management, Inc.
1375 Piccard Drive #150
Rockville, Maryland 20850

Dear Mr. Stockmaster:

Following is a market study which was completed for TM Associates Management, Inc., under the guidelines set forth by the Virginia Housing Development Authority. The subject is located at 10322 Penny Lane in Wakefield, Virginia, and is an existing Rural Development and Low Income Housing Tax Credit family development. The subject consists of six two-story walk-up buildings containing 48 units and an accessory building containing a meeting room, laundry facility, office and maintenance area. The buildings have siding exterior and asphalt shingle roofs. Unit amenities include a refrigerator, range/oven, carpet and vinyl floor coverings, blinds, walk-in closet (select) and coat closet. Upon completion of renovation, the units will also contain a dishwasher. Project amenities include a meeting room, playground, laundry facility, on-site management, on-site maintenance, video surveillance and asphalt parking areas with approximately 63 parking spaces. Upon completion of renovation, the accessory building will offer free Wi-Fi.

The purpose of the following market study is to determine if the community has a need for the subject units. To do so, the analyst, Jonathan Richmond, 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 Jonathan Richmond while visiting the site on February 20, 2020. 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.

Jonathan Richmond
Market Analyst

Samuel T. Gill
Market Analyst

Janice F. Gill, MAI
Market Analyst



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CERTIFICATION

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

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 family 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.

Jonathan Richmond
Market Analyst
Tax ID Number: 43-1352932

Samuel T. Gill
Market Analyst

Janice F. Gill, MAI
Market Analyst

February 25, 2020



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.

Jonathan Richmond
Market Analyst

Samuel T. Gill
Market Analyst

Janice F. Gill, MAI
Market Analyst

February 25, 2020



NCHMA MEMBER CERTIFICATION



Formerly known as
National Council of Affordable
Housing Market Analysts

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.

Jonathan Richmond
Market Analyst

Samuel T. Gill
Market Analyst

Janice F. Gill, MAI
Market Analyst

Gill Group

February 25, 2020

EXECUTIVE SUMMARY



Executive Summary

It is the opinion of the analyst that a market exists for the proposed construction of a 48-unit development designed for families 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, Birch Island Apartments, is an existing Rural Development and Low Income Housing Tax Credit multifamily development that contains 48 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, 60, 70 and 80 percent of the area median income, or between \$22,217 and \$74,720, annually.

Birch Island Apartments is comprised of six two-story walk-up buildings containing 48 units and an accessory building containing a meeting room, laundry facility, office and maintenance area. The buildings are of frame construction with siding exterior and asphalt shingle roofs.

The following chart lists the subject's current unit mix:

Unit Type	# of Units	Square Footage	Total Square Footage
1/1	16	560	8,960
2/1	24	734	17,616
3/1	4	960	3,840
3/1	4	1,009	4,036
	48		34,452

Upon completion of its rehabilitation, the subject will consist of the following unit mix:

Unit Type	# of Units	Square Footage	Total Square Footage
1/1	4	545	2,180
1/1	4	575	2,300
2/1	12	718	8,616
2/1	12	749	8,988
3/1	3	893	2,679
3/1	3	923	2,769
3/1	1	928	928
3/1	1	958	958
3/1	4	960	3,840
3/1	4	1,009	4,036
	48		37,294



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	1	545	40%	\$648	\$714	\$145	\$569
1/1	3	545	50%	\$810	\$714	\$145	\$569
1/1	2	575	60%	\$972	\$714	\$145	\$569
1/1	1	575	70%	\$1,134	\$714	\$145	\$569
1/1	1	575	80%	\$1,297	\$714	\$145	\$569
2/1	2	718	40%	\$778	\$783	\$166	\$617
2/1	10	718	50%	\$972	\$783	\$166	\$617
2/1	8	749	60%	\$1,167	\$783	\$166	\$617
2/1	2	749	70%	\$1,361	\$783	\$166	\$617
2/1	2	749	80%	\$1,556	\$783	\$166	\$617
3/1	2	960	40%	\$899	\$911	\$189	\$722
3/1	3	893	50%	\$1,123	\$911	\$189	\$722
3/1	3	923	50%	\$1,123	\$911	\$189	\$722
3/1	2	960	60%	\$1,348	\$911	\$189	\$722
3/1	4	1,009	60%	\$1,348	\$911	\$189	\$722
3/1	1	958	70%	\$1,573	\$911	\$189	\$722
3/1	1	928	80%	\$1,798	\$911	\$189	\$722

*The maximum rents at 40 percent of the area median income exceed the maximum gross rent. However, of the subject's 48 units, 32 units contain Rental Assistance. Therefore, these tenants will not be required to pay more than 30 percent of their income or the maximum LIHTC rent.

Income Averaging

The developer is not electing to use the income-average minimum set-aside option.

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 13.1 percent. Sussex Trace Apartments is anticipating an upcoming renovation; therefore, it has more vacancies than typical. Without including this property, the vacancy rate is 3.8 percent. The current vacancy rate in surveyed market-rate apartment complexes is 2.7 percent.

The development does not have an adverse impact on the market area. There were three income-restricted developments confirmed in the market area. Birch Island II Apartments is the most similar to the subject since it is the subject's sister property. Waverly Village Apartments is also similar to the subject since it has rents at 40 and 60 percent AMI. However, neither of these properties contain three-bedroom units. Sussex Trace Apartments is the only confirmed comparable with three-bedroom units; however, it is a Section 8 property with subsidy for all units. Therefore, it does not directly compete with the subject's LIHTC units. In addition, the majority of the comparables contain a waiting list. Therefore, the market area is not saturated.



Market Feasibility

The following tables contain the capture rates for the entire property as well as for the vacant units only at the property.

CAPTURE RATE BY INCOME LIMITS - WITH RENTAL ASSISTANCE						
	All Units @ 40% (\$0 - \$37,360)	1BR Units @ 50% (\$0 - \$46,700)	All Units @ 60% (\$0 - \$56,040)	All Units @ 70% (\$0 - \$65,380)	All Units @ 80% (\$0 - \$74,720)	Project Total (\$0 - \$74,720)
Income Restrictions:						
All Units at Subject	0.7%	2.6%	2.1%	0.5%	0.5%	5.8%
Vacant Units at Subject	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%

CAPTURE RATE BY INCOME LIMITS - WITHOUT RENTAL ASSISTANCE						
	All Units @ 40% (\$22,217 - \$37,360)	All Units @ 50% (\$24,480 - \$46,700)	All Units @ 60% (\$24,480 - \$56,040)	All Units @ 70% (\$24,480 - \$65,380)	All Units @ 80% (\$24,480 - \$74,720)	Project Total (\$22,217 - \$74,720)
Income Restrictions:						
All Units at Subject	2.6%	9.0%	6.8%	1.6%	1.6%	13.8%
Vacant Units at Subject	0.0%	1.4%	0.0%	0.0%	0.0%	0.9%

Overall the market shows a net demand of 348 units for all units. The subject is an existing development that contains 48 units. The overall capture rate for all units is 13.8 percent. However, as the property is existing and the tenants are likely to remain after rehabilitation, the capture rate including only the vacant units is 0.9 percent.

When only the vacant units are considered, the overall capture rate for the property, is 0.9 percent, which is considered good. Therefore, it is the opinion of the analyst that a market exists for the rehabilitation of a 48-unit development.

After researching the vacancy rates of the existing units in the area, it is firmly believed that the 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 is located at 10322 Penny Lane. Therefore, the subject has average visibility and easy access. The subject's site plan and project design are similar to competing apartment developments. The subject's unit mix of one-, two- and three-bedroom units is suitable in the market. The subject's unit and project amenities are 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 is comparable to other developments in the market area. Its in-unit and common area amenities are 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 are competitive with other existing projects. Therefore, no modifications to the subject are necessary.
- Birch Island Apartments is an existing 48-unit Low Income Housing Tax Credit complex. The development is currently 94 percent occupied. An absorption period was established as if the development were a vacant Low Income Housing Tax Credit Development. 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 six to nine months. Our interviews with apartment managers substantiate the absorption rate. It is believed that the subject will absorb five to seven units per month; therefore, reaching a stable occupancy level within six to nine months. However, it only has three vacant units. Therefore, the effective absorption rate is no more than one month.
- 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 acceptable vacancy rates for affordable properties, the development will not have an adverse effect on the existing rental comparables and the anticipated pipeline additions to the rental base.

INTRODUCTION AND SCOPE OF WORK



Introduction and 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 TM Associates Management, Inc. The intended users of the report are TM Associates Management, 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 February 20, 2020.
- Subject of the assignment and its relevant characteristics: The subject property is an existing 48-unit apartment complex to be known as Birch Island Apartments. It is located on Penny Lane, which is located west of Birch Island Road. Its physical address is 10322 Penny Lane.
- 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 assignment-specific assumption as of the effective date regarding uncertain information used in an analysis, which, if found to be false, could alter the appraiser's opinions or conclusions. Uncertain information might include physical, legal or economic characteristics of the subject property; or conditions external to the property, such as market conditions or trends; or the integrity of data used in an analysis.

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

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

The following extraordinary assumptions are used in this market study consultation assignment: *The market study was written under the extraordinary assumption that the property will be rehabilitated as indicated in the Scope of 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: *The market rents in the need and demand analysis were determined under the hypothetical condition that the subject will be unrestricted or conventional and not subject to any rent restrictions.*

¹ Uniform Standards of Professional Appraisal Practice, *2020-2021 Edition* (The Appraisal Foundation, 2020), pg. 4

² Uniform Standards of Professional Appraisal Practice, *2020-2021 Edition* (The Appraisal Foundation, 2020), pg. 14

³ Uniform Standards of Professional Appraisal Practice, *2020-2021 Edition* (The Appraisal Foundation, 2020), pg. 4

⁴ Uniform Standards of Professional Appraisal Practice, *2020-2021 Edition* (The Appraisal Foundation, 2020), pg. 14



This market study was completed in accordance with the requirements set forth in Virginia Housing Development Authority's 2020 Market Study Guidelines.

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

- On February 20, 2020, Jonathan Richmond, Market Analyst, conducted an interior and exterior inspection of the subject property to determine the property's physical and functional characteristics. Jonathan Richmond inspected common areas, mechanical rooms, exterior grounds and the following units: Unit 10324, Unit 10326, Unit 10327, Unit 10334, Unit 10339 and Unit 10356. He measured the units and/or viewed the plans to verify unit sizes. He interviewed Michael Severe to determine the rental rates, services and amenities offered to the tenants of the subject property.
- The purpose of this market study is to determine if the community has a need for the subject units. To do so, the analysts utilize data from the U.S. Census Bureau, Nielsen Claritas and Ribbon Demographics and various other demographic resources. Community information and opinion was also utilized. The research retrieved data from several of the following: internet sites, local newspapers and rental publications, town records, owners and managers of local apartment properties, local real estate brokers, fellow analysts and the analyst's office files.
- During the week of February 20, 2020, Jonathan Richmond inspected the exterior of each comparable property used in the analysis. When available, Jonathan Richmond 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, Jonathan Richmond, 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.

PROPERTY DESCRIPTION



Property Description

Project Name: Birch Island Apartments
Location: 10322 Penny Lane
Wakefield, Virginia
Project Type: Family
Construction Type: Acquisition/Rehabilitation
Developer: TM Associates Management, Inc.
Area Median Family Income: \$86,400

The subject, Birch Island Apartments, is a proposed Rural Development and Low Income Housing Tax Credit multifamily development that contains 48 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, 60, 70 and 80 percent of the area median income, or between \$22,217 and \$74,720, annually. The developer is not electing to use the income-average minimum set-aside option.

Project Design

Birch Island Apartments is comprised of six two-story walk-up buildings containing 48 units and an accessory building containing a meeting room, laundry facility, office and maintenance area. The buildings are of frame construction with siding exterior and asphalt shingle roofs. The property is not a scattered site development.

Unit Features

Each unit contains the following amenities: refrigerator, range/oven, carpet and vinyl floor coverings, blinds, walk-in closet (select) and coat closet. Upon completion of renovation, the units will also contain a dishwasher.

Common Amenities and Services

The property will provide the following project amenities: meeting room, playground, laundry facility, on-site management, on-site maintenance, video surveillance and asphalt parking areas with approximately 63 parking spaces. Upon completion of renovation, the accessory building will offer free Wi-Fi.

Parking

The complex contains open asphalt parking areas with approximately 63 parking spaces. This parking ratio is slightly higher than one space per unit.



Utilities

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

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

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

UTILITY SCHEDULE		
Utility	Type	Who Pays
Heat	Central Electric	Tenant
Air Conditioning	Central Electric	Tenant
Hot Water	Electric	Tenant
Cooking	Electric	Tenant
Other Electric	Electric	Tenant
Cold Water/Sewer	N/A	Landlord
Trash Collection	N/A	Landlord
Cable/Satellite	N/A	Tenant
Internet	Common Area Wi-Fi	Landlord

Unit Mix, Size and Rent Structure

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

Unit Type	# of Units	Square Footage	Contract Rent	Utility Allowance
1/1	16	560	\$569	\$106
2/1	24	734	\$632	\$125
3/1	4	960	\$722	\$141
3/1	4	1,009	\$722	\$141
	48			



The following chart lists the subject's proposed unit distribution by unit type, size and rent structure. Upon completion of its rehabilitation, the subject's unit mix will be slightly changed.

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	1	545	40%	\$648	\$714	\$145	\$569
1/1	3	545	50%	\$810	\$714	\$145	\$569
1/1	2	575	60%	\$972	\$714	\$145	\$569
1/1	1	575	70%	\$1,134	\$714	\$145	\$569
1/1	1	575	80%	\$1,297	\$714	\$145	\$569
2/1	2	718	40%	\$778	\$783	\$166	\$617
2/1	10	718	50%	\$972	\$783	\$166	\$617
2/1	8	749	60%	\$1,167	\$783	\$166	\$617
2/1	2	749	70%	\$1,361	\$783	\$166	\$617
2/1	2	749	80%	\$1,556	\$783	\$166	\$617
3/1	2	960	40%	\$899	\$911	\$189	\$722
3/1	3	893	50%	\$1,123	\$911	\$189	\$722
3/1	3	923	50%	\$1,123	\$911	\$189	\$722
3/1	2	960	60%	\$1,348	\$911	\$189	\$722
3/1	4	1,009	60%	\$1,348	\$911	\$189	\$722
3/1	1	958	70%	\$1,573	\$911	\$189	\$722
3/1	1	928	80%	\$1,798	\$911	\$189	\$722

*The maximum rents at 40 percent of the area median income exceed the maximum gross rent. However, of the subject's 48 units, 32 units contain Rental Assistance. Therefore, these tenants will not be required to pay more than 30 percent of their income or the maximum LIHTC rent.

The subject property will attract residents with incomes between \$22,217 and \$74,720, annually.

LIHTC INCOME LIMITS						
Person in Households	40%	50%	60%	70%	80%	
1	\$24,200	\$30,250	\$36,300	\$42,350	\$48,400	
2	\$27,680	\$34,600	\$41,520	\$48,440	\$55,360	
3	\$31,120	\$38,900	\$46,680	\$54,460	\$62,240	
4	\$34,560	\$43,200	\$51,840	\$60,480	\$69,120	
5	\$37,360	\$46,700	\$56,040	\$65,380	\$74,720	
6	\$40,120	\$50,150	\$60,180	\$70,210	\$80,240	

Source: HUD

Tenant Services

The subject will not offer any tenant services.

Scope of Rehabilitation

The property will undergo a substantial rehabilitation and will be in good condition. The proposed scope of work is comprehensive and includes replacement of appliances, kitchen cabinets, bath vanities and medicine cabinets, windows, interior and exterior doors, hot water heaters, air conditioning units, toilets and baths, flooring and structural elements such as exterior brick and wall supports, roofing and re-grading and striping of the parking lots. In addition, a dishwasher will be added to each unit, and common area Wi-Fi will be added to the accessory building. The total estimated cost of rehabilitation is \$2,990,865, or \$62,310 per unit. The rehabilitation is anticipated to begin in July 2021 and end in April 2022.



Location/Site Characteristics

The property site contains approximately 132,640 square feet, or 3.045 acres. According to town officials, the subject is zoned A-1, R-1, General Agriculture and General Residential Districts. The subject is a legal, non-conforming use. The subject is located on one single site, and it is not a scattered site development. The subject is located in Census Tract #8704.00.

The neighborhood is of a mixture of vacant land, single-family residences, multifamily dwellings and commercial properties. Vacant land is located north of the site. Vacant land is located south of the site. Single-family residences and vacant land is located east of the subject. Vacant land is located west of the subject. The neighborhood is 60 percent built up. Approximately 35 percent of the land use is made up of single-family residences. About 40 percent is comprised of vacant land. Another 15 percent of the land use is made up of multifamily dwellings. The remaining 10 percent is commercial properties. The area is mostly rural. The subject is located along Penny Lane. Therefore, the subject has average visibility and easy access.

SITE EVALUATION

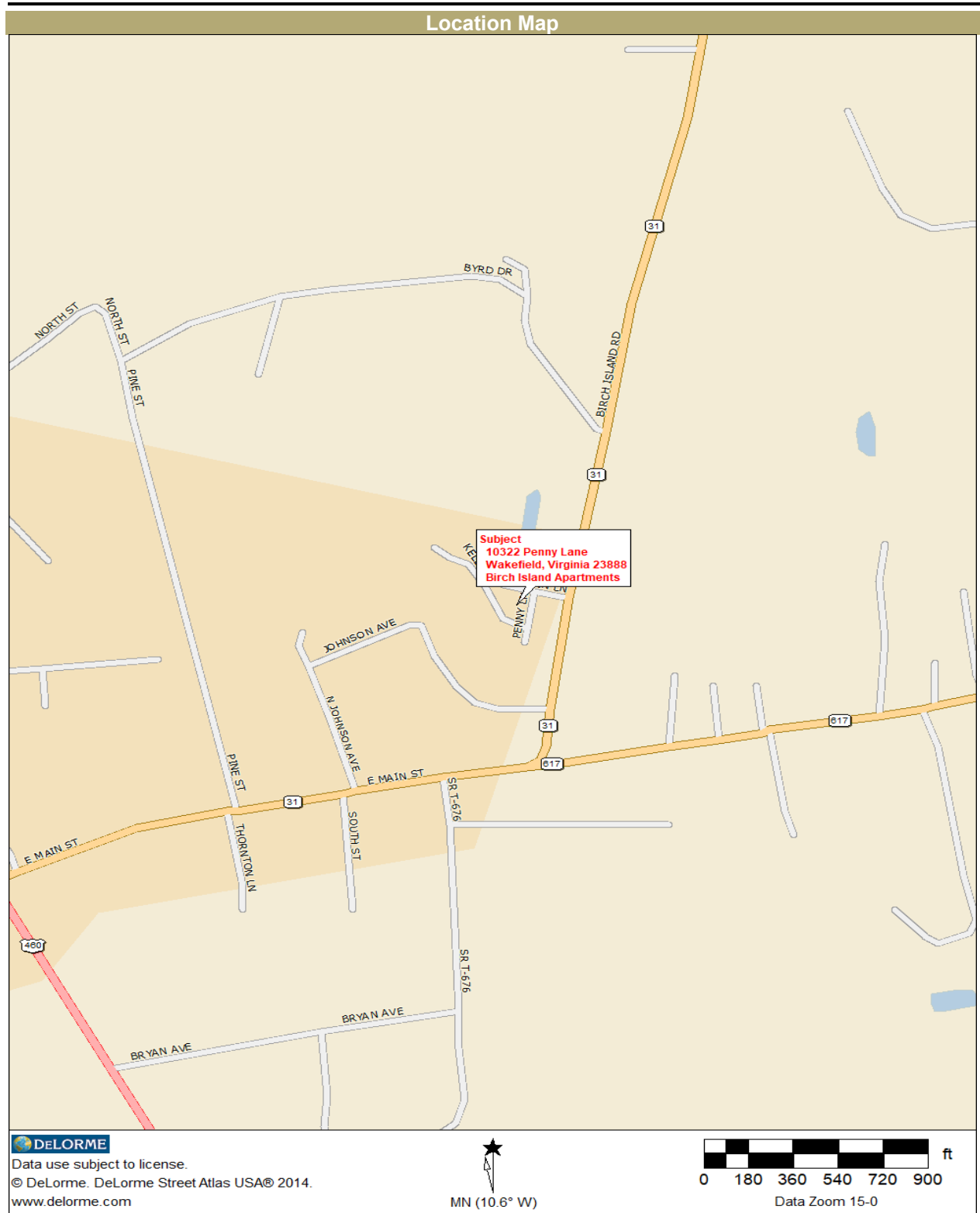


Project Location

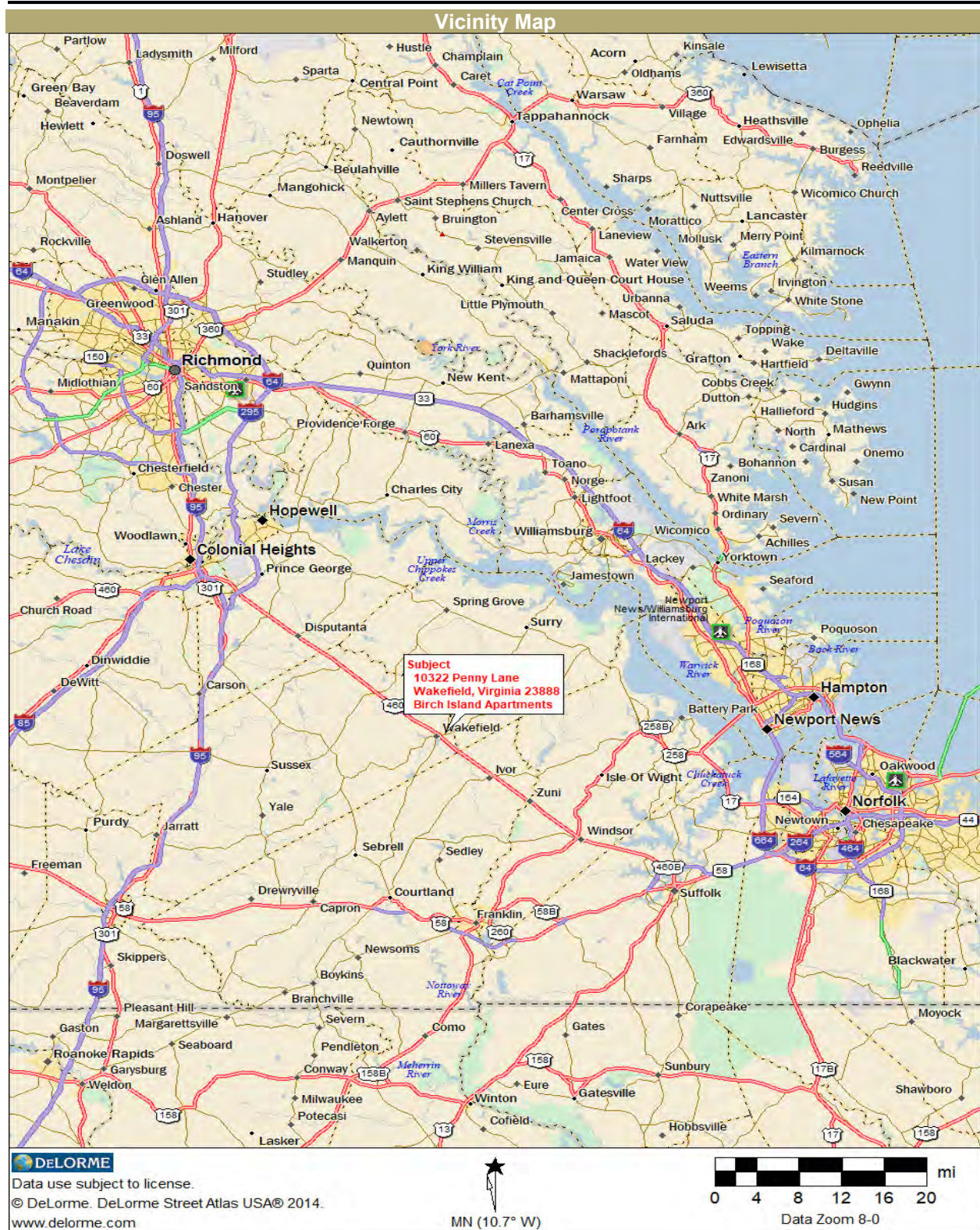
The existing development contains 48 family units in Wakefield, Virginia. Wakefield is located in the southern portion of the State of Virginia. Nearby cities include the following: Henderson, North Carolina; Roanoke Rapids; North Carolina; Petersburg, Virginia; Colonial Heights, Virginia; Wake Forest, North Carolina and Rocky Mount, North Carolina.

The primary market area consists of the following census tracts in Sussex County: 8702.01, 8702.02, 8703.00 and 8704.00; the following census tracts in Isle of Wight County: 2802.00, 2803.00 and 2804.00; the following census tract in Southampton County: 2001.00; and the following census tract in Surry County: 8602.00. The market area has the following boundaries: North – Colonial Trail West, Colonial Trail East, State Highway 626/Jones Drive, State Highway 621/Mill Swamp Road, State Highway 680/Stallings Creek Drive, State Highway 680/Magnet Drive, State Highway 709/Waterworks Road, U.S. Highway 258/Courthouse Highway, State Highway 620/Scotts Factory Road, State Highway 620/Muddy Cross Drive, State Highway 620/Tan Road and Brewers Creek; South – Raccoon Creek, Nottoway River, Carys Bridge Road, State Highway 35/Plank Road, State Highway 628/Wakefield Road, State Highway 728/Guy Place Road, State Highway 616/Ivor Road, Nottoway Swamp, State Highway 642/Maple Avenue, Cypress Swamp, State Highway 635/Black Creek Road, State Highway 619/Burdette Road and Franklin City limits; East – Suffolk City; and to the West – Nottoway River and Prince George County. This is the area from which the subject would normally draw its applicants.

Wakefield is served by U.S. Highway 460 and State Highways 31, 617, 620, 622 and 628. The subject is northeast of the town. The subject is located along Penny Lane.



Birch Island Apartments
10322 Penny Lane
Wakefield, Virginia 23888





Community and Site Information

Site Characteristics

The site is in a primarily residential neighborhood northeast of Wakefield. The subject is located along Penny Lane.

The property is easily accessed via Penny Lane which is located west of Birch Island Road. Birch Island Road connects to State Highway 31 which connects to U.S. Highway 460; a major thoroughfare throughout the town.

The property site contains approximately 132,640 square feet, or 3.045 acres. According to town officials, the subject is zoned A-1, R-1, General Agriculture and General Residential Districts. The subject is a legal, non-conforming use. The subject is located on one single site, and it is not a scattered site development. The subject is located in Census Tract #8704.00.

Surrounding Land Uses

The neighborhood is of a mixture of vacant land, single-family residences, multifamily dwellings and commercial properties. Vacant land is located north of the site. Vacant land is located south of the site. Single-family residences and vacant land is located east of the subject. Vacant land is located west of the subject. The neighborhood is 60 percent built up. Approximately 35 percent of the land use is made up of single-family residences. About 40 percent is comprised of vacant land. Another 15 percent of the land use is made up of multifamily dwellings. The remaining 10 percent is commercial properties. The area is mostly rural.





Subject Photos



View of Sign



View of Entrance



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



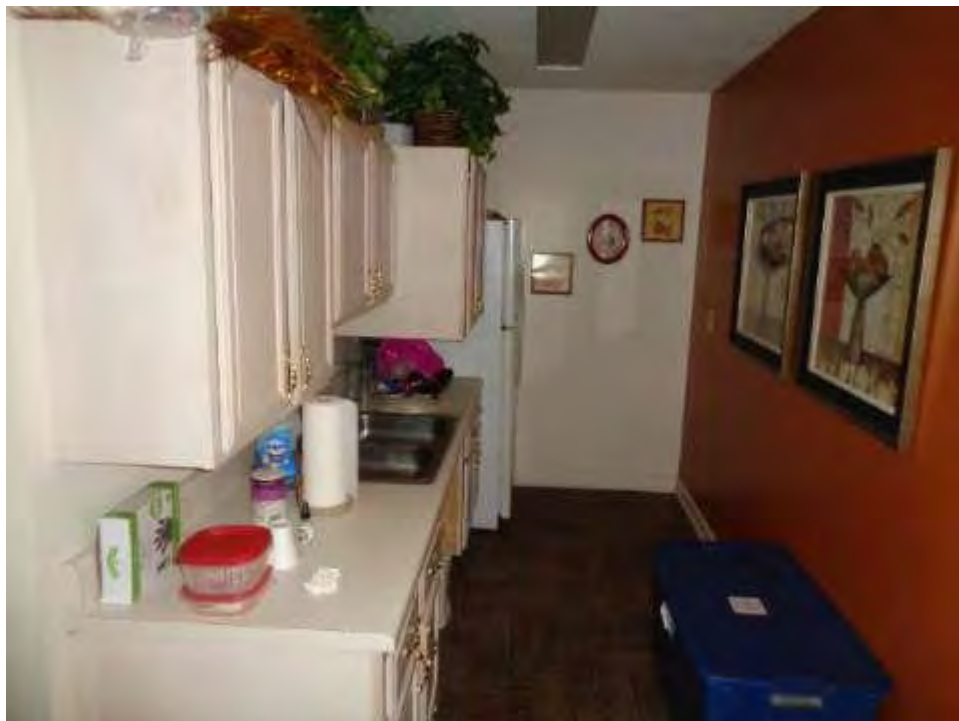
View of Accessory Building



View of Meeting Room



View of Meeting Room



View of Meeting Room Kitchen



View of Laundry Facility



View of Laundry Facility



View of Playground



View of Mail Center



View of Typical Living Area



View of Typical Dining Area



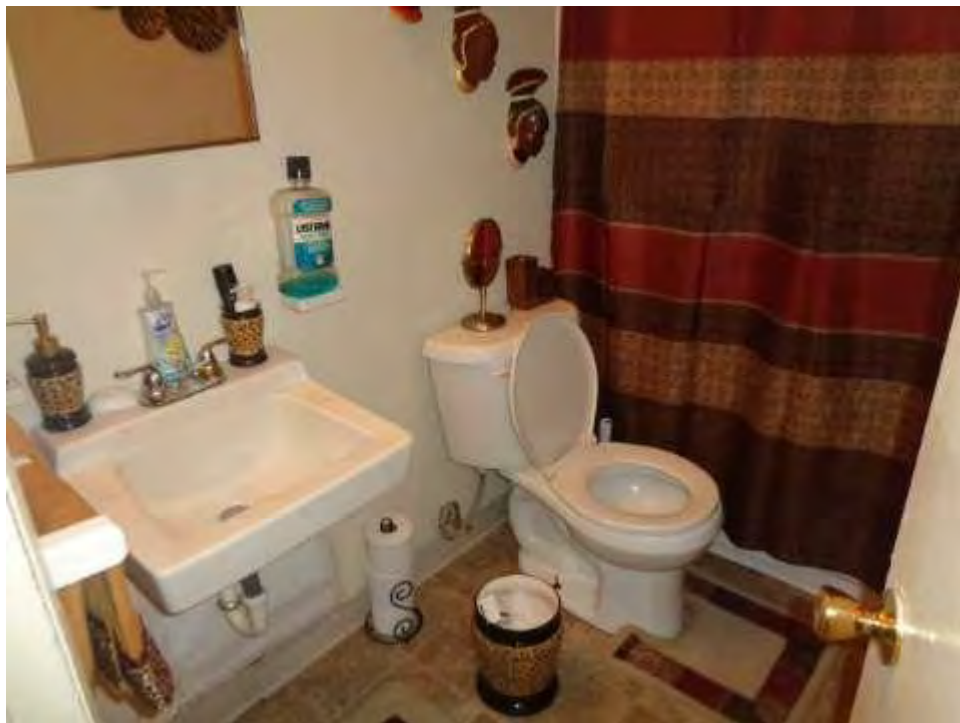
View of Typical Kitchen and Dining Area



View of Typical Kitchen



View of Typical Bedroom



View of Typical Bath



View of Parking Lot



View of Parking Lot



View of Street



View of Street



View to the North



View to the South



View to the East



View to the West



Nearby Employment Opportunities

Most market area tenants have blue collar occupations. According to the U.S. Census Bureau, approximately 74 percent of the market area works in the service and laborer industries.

Regional and Area Data

Parks and Recreational Opportunities

Recreational facilities and areas in Sussex County and the surrounding areas include but are not limited to the following: Stony Creek Park, Southeast 4-H Educational Center, Miles B. Carpenter Folk Art Museum, Wakefield Foundation Center for the Arts, Surry County Historical Society & Museums, Bacon's Castle Museum, Prince George Golf Course, Chippokes Plantation State Park, Rawls Museum of the Arts, Southampton Agriculture & Forestry Museum & Heritage Village, Isle of Wight Museum, Mansion House & Antiques Gallery, Smithfield Little Theatre, Cypress Creek Swim Club, and Cypress Creek Golf Course.

Government/Public Safety

The Town of Wakefield operates under a Council-Mayor form of government; one mayor and a five-member Town Council. The Town is served by the Sussex County Sheriff's Office. In addition, the town is served by the Wakefield Volunteer Fire Department which has 30 volunteers.

Utilities

The Town of Wakefield provides water and sewer services to the residents of the town. Electricity is provided by Dominion Power or Prince George Electric. Natural gas is provided by Columbia Gas of Virginia. Basic telephone services are provided by Verizon and AT&T.

Health Care

Healthcare facilities in Sussex County include Stony Creek Community Health, Waverly Health & Rehabilitation Center and Greenville Health Department. There are several medical and healthcare facilities located in Richmond, 55 miles northeast of Wakefield.

Transportation

Major highways in Sussex County include Interstate 95; U.S. Highway 460; and State Highways 35, 40, 602, 622, 631 and 645. The nearest major airport is Richmond International Airport in Richmond, Virginia, 55 miles north of Wakefield. Interstate and intrastate bus services are provided by Greyhound, with a bus stop 29 miles north in Williamsburg. Amtrak provides commuter rail services to the area via a station also located in Williamsburg. Sussex County Skylands Ride offers public transportation to the area.

Crime

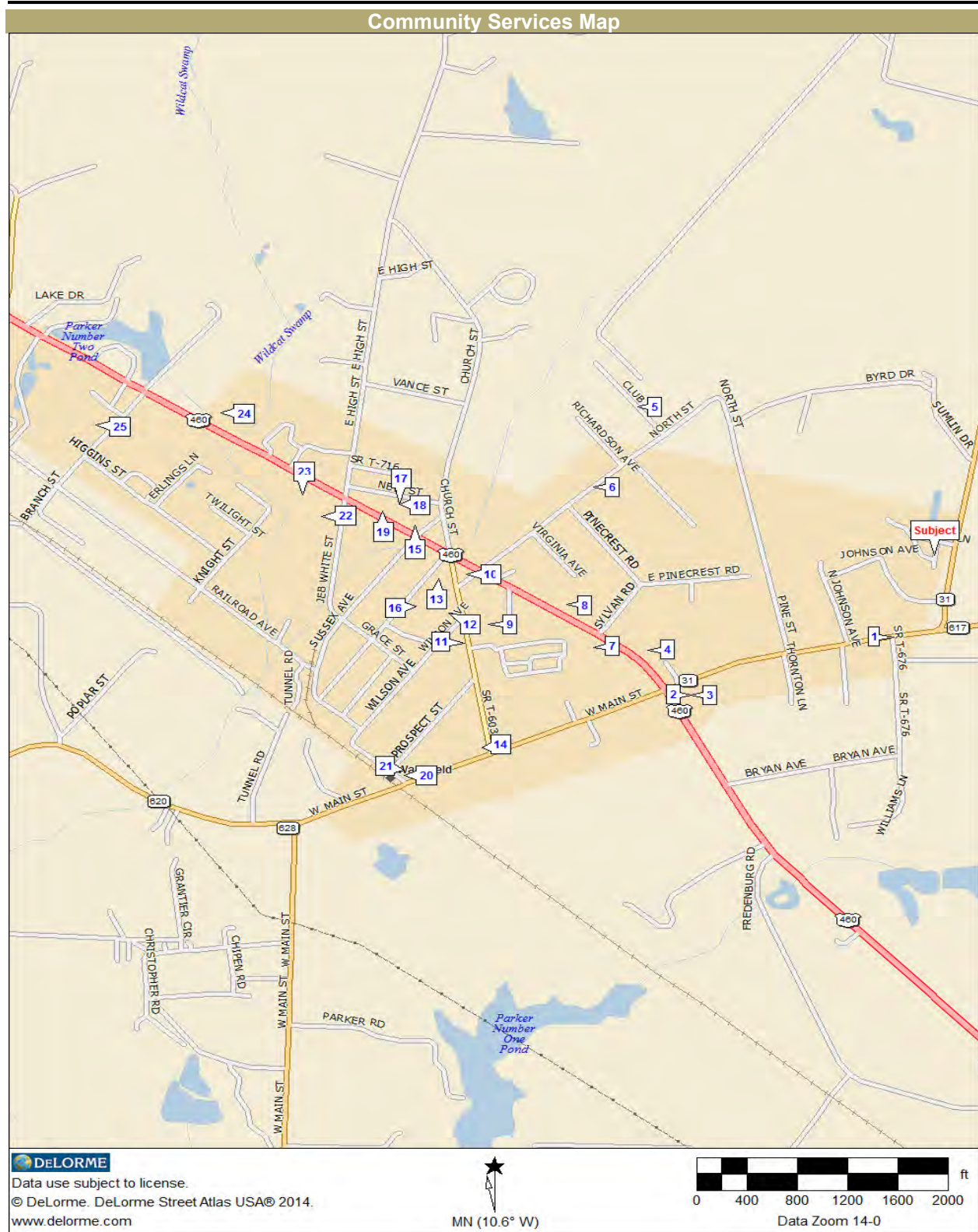
According to AreaVibes, approximately 309 per 100,000 residents are victims of a violent crime annually, and approximately 2,577 per 100,000 residents are victims of a property crime each year. There total number of crimes in the town within the past year were not available. The crime rate for Wakefield is 54.7 percent higher than for the state. The total number of crimes in the town decreased 10.0 percent within the past year, according to AreaVibes. There is a 1 in 324 chance of being the victim of a violent crime and a 1 in 39 chance of being the victim of a property crime. The life cycle is generally in the stability stage. There are no major adverse influences or hazards observed or known by the appraiser in the immediate surrounding area.

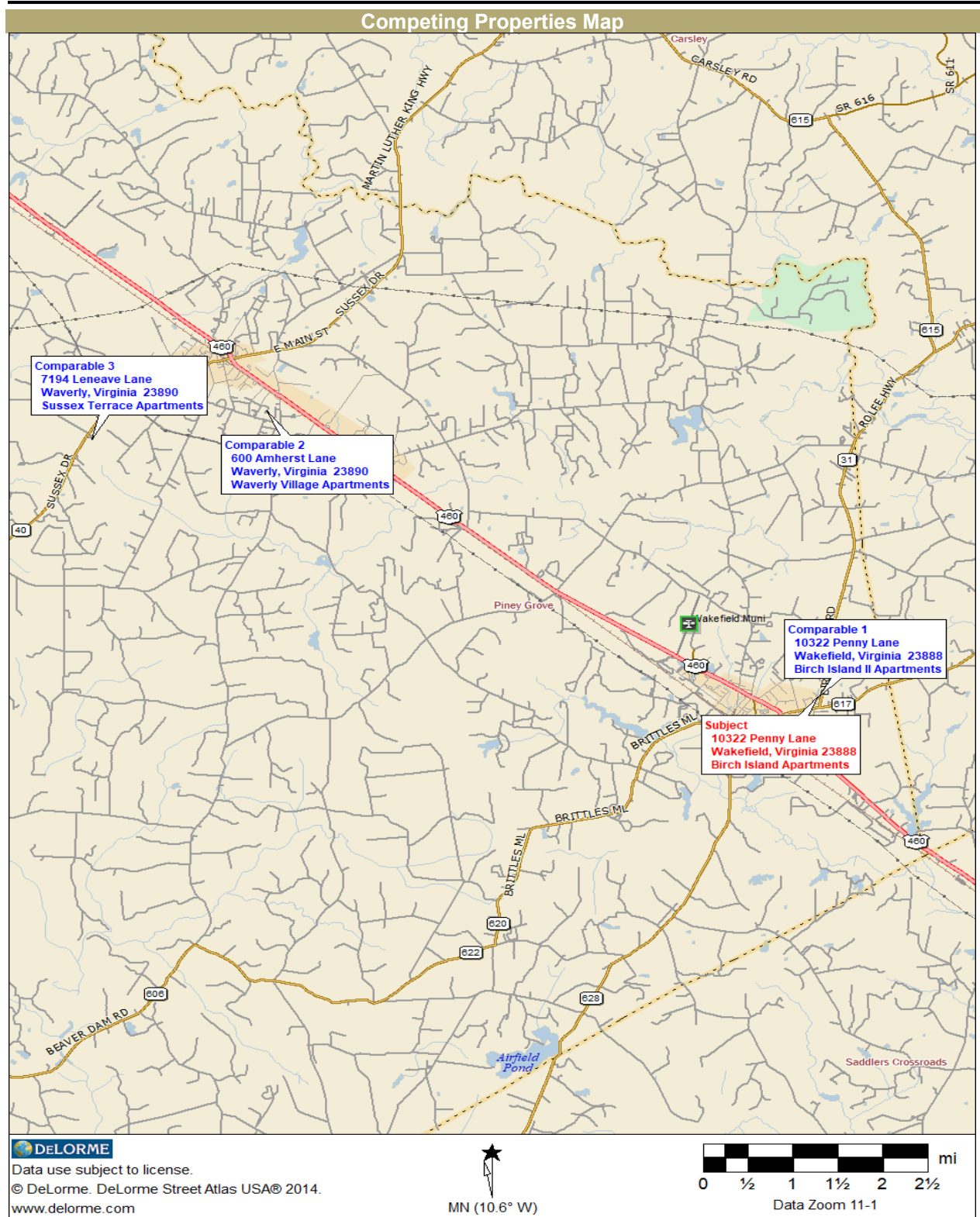


Community Services Legend		
BANKING SERVICES		
Legend	Service	Distance From Site
19	BB&T	0.84
23	The Bank of Southside Virginia	0.96
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
17	Family Dollar	0.81
22	Wakefield Great Valu	0.93
PHARMACY SERVICES		
Legend	Service	Distance From Site
20	Wakefield Pharmacy Inc	0.88
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
2	Subway	0.44
6	Virginia Diner, Inc	0.53
10	Pino's Pizza & Restaurant	0.71
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
4	Kid's Korner	0.46
18	Family Dollar	0.81
SALON/BARBER, FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
8	Jen's Cut & Curl	0.56
11	Reflections	0.72
BUS/SUBWAY/TRAIN STATION, TAXI AND AIRPORT SERVICES		
Legend	Service	Distance From Site
24	Wakefield Municipal Airport	1.10
HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES		
Legend	Service	Distance From Site
21	Sentra Family Medicine Physicians	0.88
LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
12	Troxler Memorial Library	0.74
PARK AND AMUSEMENT PARK SERVICES		
Legend	Service	Distance From Site
5	Wakefield Swim Club	0.52



POST OFFICE SERVICES		
Legend	Service	Distance From Site
13	United States Postal Service	0.75
CONVENIENCE STORE GAS STATION SERVICES		
Legend	Service	Distance From Site
3	Sunoco Gas Station	0.44
7	BP	0.54
CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES		
Legend	Service	Distance From Site
1	Mars Hill AME Zion Church	0.15
15	Shrine of the Infant of Prague Catholic Church	0.78
25	Pocahontas Temple Baptist Church	1.28
POLICE, CITY HALL AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
14	Wakefield Police Department	0.76
FIRE STATION SERVICES		
Legend	Service	Distance From Site
16	Wakefield Fire Department	0.79
SCHOOL SERVICES		
Legend	Service	Distance From Site
9	Tidewater Academy PreK-12	0.68





**Sussex Trace Apartments is the only comparable that will not directly compete with the subject's LIHTC units since it is a Section 8 property.*



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.

PRIMARY MARKET AREA



Delineation of Market Area

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

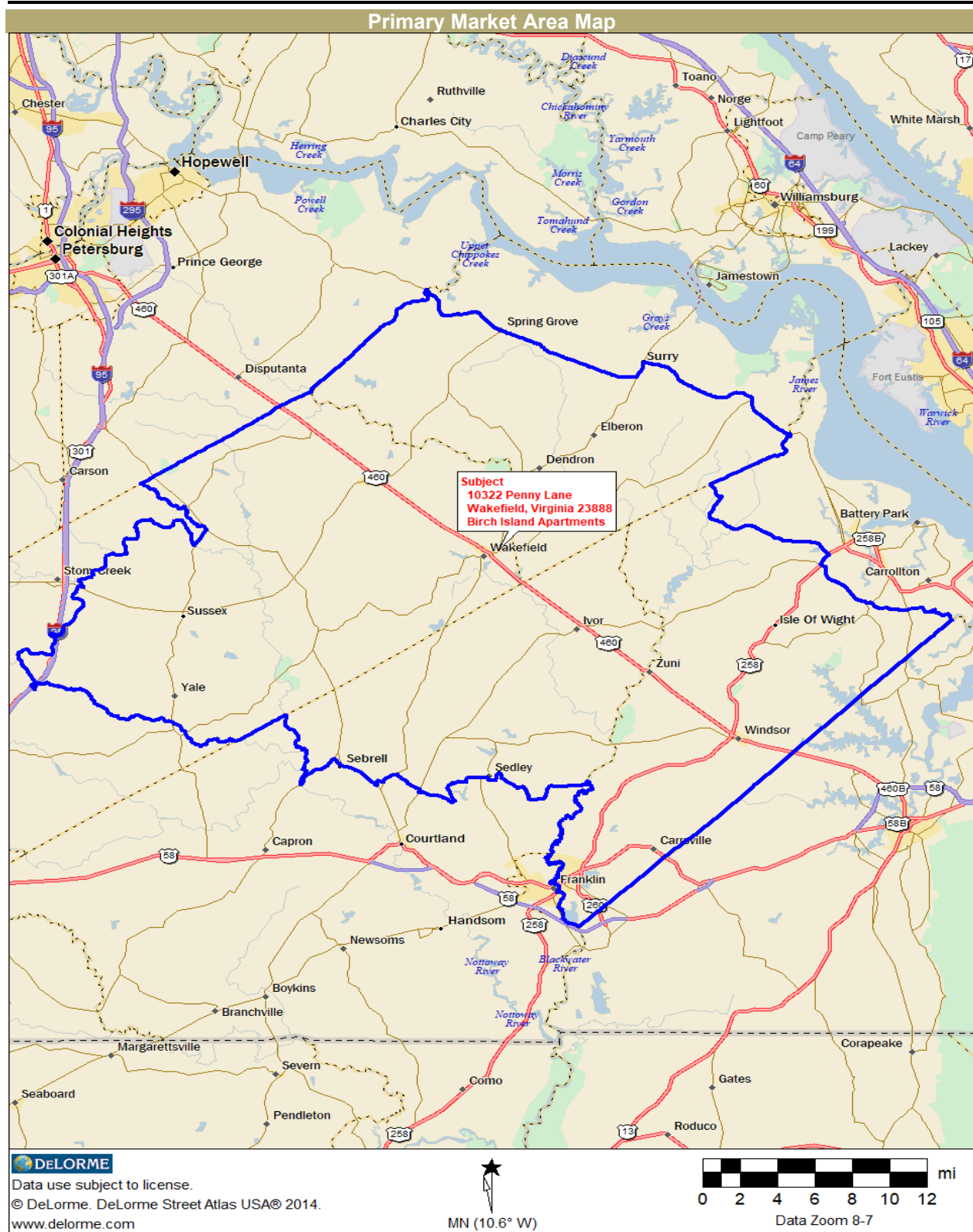
- **Population and Households Counts:** The number of households in a market area is directly proportionate to its geographic size within an individual market. Total householders residing in a market area can greatly influence demand calculations.
- **General Demographics:** The socio-economic composition 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 town boundaries become the boundaries of the market area. The primary market area for the subject consists of Sussex County. The primary market area consists of the following census tracts in Sussex County: 8702.01, 8702.02, 8703.00 and 8704.00; the following census tracts in Isle of Wight County: 2802.00, 2803.00 and 2804.00; the following census tract in Southhampton County: 2001.00; and the following census tract in Surry County: 8602.00. The market area has the following boundaries: North – Colonial Trail West, Colonial Trail East, State Highway 626/Jones Drive, State Highway 621/Mill Swamp Road, State Highway 680/Stallings Creek Drive, State Highway 680/Magnet Drive, State Highway 709/Waterworks Road, U.S. Highway 258/Courthouse Highway, State Highway 620/Scotts Factory Road, State Highway 620/Muddy Cross Drive, State Highway 620/Tan Road and Brewers Creek; South – Raccoon Creek, Nottoway River, Carys Bridge Road, State Highway 35/Plank Road, State Highway 628/Wakefield Road, State Highway 728/Guy Place Road, State Highway 616/Ivor Road, Nottoway Swamp, State Highway 642/Maple Avenue, Cypress Swamp, State Highway 635/Black Creek Road, State Highway 619/Burdette Road and Franklin City limits; East – Suffolk City; and to the West – Nottoway River and Prince George County. This is the area from which the subject would normally draw its applicants.

Birch Island Apartments
10322 Penny Lane
Wakefield, Virginia 23888



MARKET AREA EMPLOYMENT TRENDS



Employment and Economy

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

Unemployment in the county reached a high of 11.4 percent in 2010 and was at its lowest in 2006 and 2007 with 4.5 percent. The rate for Sussex County in December 2019 was 4.0 percent. The number employed has decreased 0.9 percent per year since 2005.

LABOR FORCE AND EMPLOYMENT TRENDS FOR SUSSEX COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	4,408	4,148	94.1%	260	5.9%
2006	4,476	4,273	95.5%	203	4.5%
2007	4,464	4,264	95.5%	200	4.5%
2008	4,503	4,241	94.2%	262	5.8%
2009	4,441	3,991	89.9%	450	10.1%
2010	4,281	3,792	88.6%	489	11.4%
2011	4,381	3,922	89.5%	459	10.5%
2012	4,277	3,861	90.3%	416	9.7%
2013	4,185	3,797	90.7%	388	9.3%
2014	4,108	3,787	92.2%	321	7.8%
2015	4,073	3,794	93.2%	279	6.8%
2016	3,943	3,693	93.7%	250	6.3%
2017	3,817	3,590	94.1%	227	5.9%
2018	3,822	3,635	95.1%	187	4.9%
2019**	4,026	3,863	96.0%	163	4.0%

* Data based on place of residence.

**Preliminary - based on monthly data through December 2019

Source: U.S. Bureau of Labor Statistics

The State of Virginia reached a high of 7.2 percent in 2010 and was at its lowest point in 2007 and 2018 with 3.0 percent. The rate for the State of Virginia in December 2019 was 2.5 percent. The number employed has increased 0.7 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	4,069,450	95.9%	173,224	4.1%
2017	4,309,588	4,150,132	96.3%	159,456	3.7%
2018	4,331,380	4,202,801	97.0%	128,579	3.0%
2019**	4,447,462	4,338,219	97.5%	109,243	2.5%

* Data based on place of residence.

**Preliminary - based on monthly data through December 2019

Source: U.S. Bureau of Labor Statistics



According to the U.S. Bureau of Labor Statistics, unemployment trends for Sussex County are slightly higher than the unemployment trends for the State of Virginia.

CHANGE IN TOTAL EMPLOYMENT FOR SUSSEX COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	(356)	(71)	-8.6%	-1.7%
2010-2015	2	0	0.1%	0.0%

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 Sussex County decreased an average of 0.9 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR SUSSEX COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	3,792	(199)	11.4%
2011	3,922	130	10.5%
2012	3,861	(61)	9.7%
2013	3,797	(64)	9.3%
2014	3,787	(10)	7.8%
2015	3,794	7	6.8%
2016	3,693	(101)	6.3%
2017	3,590	(103)	5.9%
2018	3,635	45	4.9%

Source: U.S. Bureau of Labor Statistics

The previous tables show the changes in employment and percent unemployed for the past nine years. The unemployment rate for Sussex County has fluctuated from 4.9 percent to 11.4 percent. The fluctuations for Wakefield are slightly higher than the unemployment trends for State of Virginia.

Major Employers

Major employers for the county are shown in the following table:

MAJOR EMPLOYERS			
Name	Location	Product/Service	Total Employees
Virginia Department of Corrections	Sussex	Prison	600-999
Murphy Brown	Waverly	Pork	100-299
Virginia Diner	Wakefield	Food/Catalog Sales	100-299
Sussex County School Board	Sussex	Education	262
Davis Oil	Stony Creek	Oil	125
Sussex County Government	Sussex	Government	100
Airfield	Sussex	Youth Development	41
Hardee's	Waverly	Fast Food	27
McDonald's	Waverly	Fast Food	27
McGill	Waverly	Landscaping/Compost	20-49
Isle of Wight Products	Wakefield	Lumber	20

Source: Sussex County, Virginia



Place of Work Employment

PLACE OF WORK EMPLOYMENT DATA						
INDUSTRY	SUSSEX COUNTY		MARKET AREA		WAKEFIELD	
	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	154	4.6%	403	3.1%	6	1.8%
Construction	237	7.1%	1,093	8.5%	31	9.1%
Manufacturing	362	10.8%	1,759	13.6%	26	7.6%
Wholesale Trade	113	3.4%	216	1.7%	8	2.3%
Retail Trade	448	13.4%	1,334	10.3%	76	22.3%
Transportation, Communication & Utilities	331	9.9%	982	7.6%	48	14.1%
Information	15	0.4%	103	0.8%	1	0.3%
Finance, Insurance & Real Estate	76	2.3%	552	4.3%	3	0.9%
Professional & Related Services	313	9.4%	1,122	8.7%	28	8.2%
Educational, Health & Social Services	702	21.0%	2,674	20.7%	60	17.6%
Entertainment & Recreation Services	135	4.0%	797	6.2%	18	5.3%
Other	157	4.7%	871	6.8%	22	6.5%
Public Administration	303	9.1%	995	7.7%	14	4.1%

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of Sussex County, primary market area and Wakefield economy in 2020. 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 Anne Monahan, with the Sussex County Economic Development, there has not been any major businesses open or close in the past few years. Therefore, the economy has remained stable. There is a need for additional housing in the area, particularly two- and three-bedroom units. The phone number for the Sussex County Economic Development is 757-899-2361. Therefore, it is the analyst's opinion that the area will remain stable for the next three to five years.

Wages

The average annual wage of employees in Sussex County was \$35,934 in 2018. Wages have been increasing 0.7 percent per year. Wages in the construction; manufacturing; wholesale trade; retail trade; education and health services; professional and business services; financial services; other services; and public administration sectors are within the proposed income limits for the subject's units.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2017	2018	ANNUAL
Agriculture, Forestry, and Fisheries	N/A*	N/A*	N/A*
Mining	N/A*	N/A*	N/A*
Construction	\$45,135	\$40,417	-10.5%
Manufacturing	\$40,470	\$44,248	9.3%
Transportation and Warehousing	N/A*	N/A*	N/A*
Utilities	N/A*	N/A*	N/A*
Wholesale Trade	\$34,407	\$34,785	1.1%
Retail Trade	\$26,486	\$26,320	-0.6%
Leisure and Hospitality	\$14,900	\$15,610	4.8%
Education and Health Services	\$32,743	\$33,724	3.0%
Professional and Business Services	\$51,805	\$53,868	4.0%
Financial Activities	\$40,484	\$38,385	-5.2%
Information	N/A*	N/A*	N/A*
Other Services	\$30,103	\$32,872	9.2%
Public Administration (Local Government)	\$40,058	\$39,112	-2.4%

Source: U.S. Bureau of Labor Statistics

*Data was not available.



Employment Outside the County

For residents employed in the primary market area in 2020, the travel time to work from the site is less than 44 minutes. For the majority of those employed in other parts of the county, the travel time would be within 59 minutes. According to the chart below, 19.0 percent have a travel time of less than 15 minutes; 29.7 percent have a travel time of 15 to 29 minutes; and 51.3 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	2,347	19.0%
15-29	3,678	29.7%
30-44	2,561	20.7%
45-59	1,905	15.4%
60+	1,888	15.3%
Total Commuters	12,379	

Source: Nielsen Claritas, Ribbon Demographics

Summary of Employment Trends in Market Area

Households who have between one and five persons and annual incomes between \$22,217 and \$74,720 are potential tenants for the units at the subject property. Major employers shown on Page 56 are included in the manufacturing; education and health services; and leisure and hospitality services sectors. The available employment is well-suited to the targeted population of the existing development.

MARKET AREA DEMOGRAPHIC DATA



Population and Households 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 The primary market area for the subject consists of Sussex County. The primary market area consists of the following census tracts in Sussex County: 8702.01, 8702.02, 8703.00 and 8704.00; the following census tracts in Isle of Wight County: 2802.00, 2803.00 and 2804.00; the following census tract in Southampton County: 2001.00; and the following census tract in Surry County: 8602.00. The market area has the following boundaries: North – Colonial Trail West, Colonial Trail East, State Highway 626/Jones Drive, State Highway 621/Mill Swamp Road, State Highway 680/Stallings Creek Drive, State Highway 680/Magnet Drive, State Highway 709/Waterworks Road, U.S. Highway 258/Courthouse Highway, State Highway 620/Scotts Factory Road, State Highway 620/Muddy Cross Drive, State Highway 620/Tan Road and Brewers Creek; South – Raccoon Creek, Nottoway River, Carys Bridge Road, State Highway 35/Plank Road, State Highway 628/Wakefield Road, State Highway 728/Guy Place Road, State Highway 616/Ivor Road, Nottoway Swamp, State Highway 642/Maple Avenue, Cypress Swamp, State Highway 635/Black Creek Road, State Highway 619/Burdette Road and Franklin City limits; East – Suffolk City; and to the West – Nottoway River and Prince George County. This is the area from which the subject would normally draw its applicants.

In 2000 this geographic primary market area contained an estimated population of 29,442. By 2010, population in this primary market area had increased by 4.0 percent to 30,612. In 2020, the population in this market area decreased by 3.1 percent to 29,663. It is projected that between 2020 and 2025, population in the market area is not expected to statistically change.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
SUSSEX COUNTY	2000	12,504				
Estimated Projected	2010	12,087	(417)	-3.3%	(42)	-0.3%
	2020	11,172	(915)	-7.6%	(102)	-0.8%
	2025	10,993	(179)	-1.6%	(36)	-0.3%
MARKET AREA	2000	29,442				
Estimated Projected	2010	30,612	1,170	4.0%	117	0.4%
	2020	29,663	(949)	-3.1%	(105)	-0.3%
	2025	29,655	(8)	0.0%	(2)	0.0%
WAKEFIELD	2025	1,038				
Estimated Projected	2010	927	(111)	-10.7%	(11)	-1.1%
	2020	783	(144)	-15.5%	(16)	-1.7%
	2025	766	(17)	-2.2%	(3)	-0.4%

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



CHANGE IN POPULATION BY AGE GROUPS						
SUSSEX COUNTY						
AGE	2010	2020	CHANGE	2020	2025	CHANGE
0-4	524	481	-8.2%	481	477	-0.8%
5-9	554	474	-14.4%	474	466	-1.7%
10-14	556	468	-15.8%	468	460	-1.7%
15-17	394	300	-23.9%	300	296	-1.3%
18-20	411	354	-13.9%	354	343	-3.1%
21-24	736	696	-5.4%	696	681	-2.2%
25-34	1,937	2,077	7.2%	2,077	2,043	-1.6%
35-44	1,719	1,375	-20.0%	1,375	1,404	2.1%
45-54	1,915	1,434	-25.1%	1,434	1,187	-17.2%
55-64	1,589	1,532	-3.6%	1,532	1,498	-2.2%
65-74	973	1,168	20.0%	1,168	1,314	12.5%
75-84	581	578	-0.5%	578	581	0.5%
85+	198	235	18.7%	235	243	3.4%
Total Population	12,087	11,172	-7.6%	11,172	10,993	-1.6%
Elderly % Population	27.6%	31.4%	8.7%	31.4%	33.1%	1.6%
MARKET AREA						
AGE	2010	2020	CHANGE	2020	2025	CHANGE
0-4	1,446	1,338	-7.5%	1,338	1,339	0.1%
5-9	1,661	1,389	-16.4%	1,389	1,338	-3.7%
10-14	1,751	1,486	-15.1%	1,486	1,384	-6.9%
15-17	1,284	977	-23.9%	977	937	-4.1%
18-20	1,039	956	-8.0%	956	949	-0.7%
21-24	1,490	1,487	-0.2%	1,487	1,555	4.6%
25-34	3,695	4,152	12.4%	4,152	4,093	-1.4%
35-44	4,063	3,423	-15.8%	3,423	3,471	1.4%
45-54	5,542	3,935	-29.0%	3,935	3,341	-15.1%
55-64	4,249	4,815	13.3%	4,815	4,826	0.2%
65-74	2,544	3,464	36.2%	3,464	4,063	17.3%
75-84	1,369	1,603	17.1%	1,603	1,684	5.1%
85+	479	638	33.2%	638	675	5.8%
Total Population	30,612	29,663	-3.1%	29,663	29,655	0.0%
Elderly % Population	28.2%	35.5%	10.0%	35.5%	37.9%	2.5%
WAKEFIELD						
AGE	2010	2020	CHANGE	2020	2025	CHANGE
0-4	57	49	-14.0%	49	51	4.1%
5-9	63	50	-20.6%	50	46	-8.0%
10-14	60	47	-21.7%	47	49	4.3%
15-17	40	29	-27.5%	29	30	3.4%
18-20	33	26	-21.2%	26	27	3.8%
21-24	38	37	-2.6%	37	37	0.0%
25-34	91	88	-3.3%	88	86	-2.3%
35-44	123	75	-39.0%	75	74	-1.3%
45-54	126	109	-13.5%	109	91	-16.5%
55-64	146	111	-24.0%	111	104	-6.3%
65-74	83	94	13.3%	94	103	9.6%
75-84	46	49	6.5%	49	50	2.0%
85+	21	19	-9.5%	19	18	-5.3%
Total Population	927	783	-15.5%	783	766	-2.2%
Elderly % Population	31.9%	34.9%	11.1%	34.9%	35.9%	1.0%

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



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. 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 Sussex County in 2020 was 31.3 percent and is not expected to statistically change in 2025. For the primary market area, the percentage for 2020 was 22.2 percent and expected decrease slightly to 22.1 percent in 2025. For the Town of Wakefield, the percentage for 2020 was 32.0 percent and expected decrease slightly to 31.3 percent in 2025.

HOUSEHOLDS BY TENURE							
SUBJECT	YEAR	TOTAL HOUSEHOLD	OWNER		RENTER		
			NO.	%	NO.	%	
SUSSEX COUNTY	2000	4,124	2,833	68.7%	1,291	31.3%	
	2010	3,994	2,743	68.7%	1,251	31.3%	
Estimated Projected	2020	3,641	2,501	68.7%	1,140	31.3%	
	2025	3,574	2,454	68.7%	1,120	31.3%	
MARKET AREA	2000	10,369	7,945	76.6%	2,424	23.4%	
	2010	11,081	8,589	77.5%	2,492	22.5%	
Estimated Projected	2020	10,908	8,487	77.8%	2,421	22.2%	
	2025	10,972	8,545	77.9%	2,427	22.1%	
WAKEFIELD	2000	440	296	67.3%	144	32.7%	
	2010	388	255	65.7%	133	34.3%	
Estimated Projected	2020	334	227	68.0%	107	32.0%	
	2025	329	226	68.7%	103	31.3%	

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



TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
SUSSEX COUNTY	25-34	160	229	389
	35-44	350	229	579
	45-54	600	253	853
	55-64	691	210	901
	65-74	472	146	618
	75+	439	95	534
MARKET AREA	25-34	616	427	1,043
	35-44	1,236	492	1,728
	45-54	2,262	545	2,807
	55-64	2,004	394	2,398
	65-74	1,366	264	1,630
	75+	1,021	216	1,237
WAKEFIELD	25-34	16	22	38
	35-44	32	28	60
	45-54	43	23	66
	55-64	69	27	96
	65-74	45	15	60
	75+	45	12	57

Source: U.S. Census Bureau

The breakdown of family households according to size and type in 2020 is shown in the first table below. Renter household size for the market area is shown on the following page.

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	SUSSEX COUNTY	MARKET AREA	WAKEFIELD
1 person	719	1,916	45
2 persons	960	3,294	29
3 persons	391	1,578	20
4 persons	259	1,055	11
5 persons	105	423	1
6 or more persons	67	221	1
RENTER-OCCUPIED			
1 person	385	843	59
2 persons	307	679	96
3 persons	197	342	32
4 persons	147	316	29
5 persons	87	186	6
6 or more persons	17	55	5

Source: Nielsen Claritas; Ribbon Demographics



According to the U.S. Census Bureau, in 2020 there were 3.07 persons per household in Sussex County and 2.36 in Wakefield. The primary market area indicated 2.73 persons per household in 2020. The subject's units are most suitable for households with one and five persons, who account for 97.7 percent of the primary market area family renter households.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	843	34.8%
2 persons	679	28.0%
3 persons	342	14.1%
4 persons	316	13.1%
5 persons	186	7.7%
6 or more persons	55	2.3%
TOTAL	2,421	100.0%

Source: Nielsen Claritas; Ribbon Demographics



The following table shows significant characteristics of the market area housing stock in 2010. In 2010 there were 8,241 single-family housing units, 410 multifamily housing units and 2,060 mobile homes in the market area. Of the 2,060 mobile homes in the market area, 704 were rental mobile homes. The data in the following table also shows that there were 132 rental units lacking complete plumbing and 66 rental units that are overcrowded. There were 451 units built prior to 1939. According to the U.S. Census Bureau, there were 68 rental units built since 2000.

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	SUSSEX COUNTY	MARKET AREA	WAKEFIELD
TOTAL HOUSING UNITS	4,696	12,310	455
OCCUPANCY AND TENURE			
Occupied Housing Units	3,994	11,081	388
Owner-Occupied	2,743	8,589	255
Percent Owner-Occupied	68.7%	77.5%	65.7%
Renter-Occupied	1,251	2,492	133
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	114	179	9
Persons per owner-occupied unit	2.37	2.01	2.41
Persons per renter-occupied unit	2.4	1.95	2.35
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	5	5	0
2000-2004	35	63	0
1990-1999	93	307	2
1980-1989	203	522	19
1970-1979	397	522	0
1960-1969	129	313	31
1950-1959	202	236	0
1940-1949	35	123	5
1939 or earlier	153	451	22
PERSONS PER ROOM: RENTER			
0.50 or less	848	1,801	46
0.51-1.00	339	675	33
1.01-1.50	19	51	0
1.51-2.00	46	15	0
2.01 or more	0	0	0
PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	27	132	1
1.01-1.50	0	0	0
1.51 or more	0	0	0

Source: U.S. Census Bureau



ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
SUSSEX COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	1,967	77.3%	590	47.1%
1, Attached	20	0.8%	22	1.8%
2	7	0.3%	84	6.7%
3 to 4	0	0.0%	46	3.7%
5 to 9	0	0.0%	77	6.2%
10 to 19	0	0.0%	82	6.5%
20 to 49	0	0.0%	8	0.6%
50 or more	0	0.0%	0	0.0%
Mobile Home, Trailer, Other	550	21.6%	343	27.4%
TOTAL	2,544	100.0%	1,252	100.0%
MARKET AREA				
1, Detached	6,758	82.7%	1,355	53.3%
1, Attached	40	0.5%	88	3.5%
2	7	0.1%	81	3.2%
3 to 4	8	0.1%	130	5.1%
5 to 9	0	0.0%	103	4.1%
10 to 19	0	0.0%	76	3.0%
20 to 49	0	0.0%	5	0.2%
50 or more	0	0.0%	0	0.0%
Mobile Home, Trailer, Other	1,356	16.6%	704	27.7%
TOTAL	8,169	100.0%	2,542	100.0%
WAKEFIELD				
1, Detached	175	73.8%	55	69.6%
1, Attached	2	0.8%	0	0.0%
2	0	0.0%	6	7.6%
3 to 4	0	0.0%	0	0.0%
5 to 9	0	0.0%	0	0.0%
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	60	25.3%	18	22.8%
TOTAL	237	100.0%	79	100.0%

Source: U.S. Census Bureau

DEVELOPMENT-SPECIFIC DEMAND ANALYSIS



Household Income Trends and Analysis

Income is a key characteristic in analyzing housing markets. The table on Page 65 shows household incomes for the market area for all households. However, we are primarily concerned with incomes of renters within the target incomes below \$74,720, or 78.7 percent, of income eligible households and for the units receiving Rental Assistance. For the units without Rental Assistance, we are primarily concerned with incomes of renters between \$22,217 and \$74,720 of income eligible households. There is a total of 1,062 renters, or 43.9 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 35 percent as required by VHDA for family units. The resulting number is then multiplied by 12 to derive an annual income (\$648 / 35% = \$1,851.43 x 12 = \$22,217). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. The units receiving subsidies, no minimum income is required. 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).

INCOME-ELIGIBLE RENTER HOUSEHOLDS - WITH RENTAL ASSISTANCE					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$648	\$0	\$74,720	78.7%	1,904
All Unit Types (40%)	\$648	\$0	\$37,360	54.0%	1,307
All Unit Types (50%)	\$714	\$0	\$46,700	63.0%	1,526
All Unit Types (60%)	\$714	\$0	\$56,040	70.0%	1,694
All Unit Types (70%)	\$714	\$0	\$65,380	74.8%	1,811
All Unit Types (80%)	\$714	\$0	\$74,720	78.7%	1,904
1 BR (40%)	\$648	\$0	\$27,680	45.8%	698
1 BR (50%)	\$714	\$0	\$34,600	55.1%	839
1 BR (60%)	\$714	\$0	\$41,520	63.5%	966
1 BR (70%)	\$714	\$0	\$48,440	69.3%	1,055
1 BR (80%)	\$714	\$0	\$55,360	73.9%	1,125
2 BR (40%)	\$778	\$0	\$31,120	41.6%	424
2 BR (50%)	\$783	\$0	\$38,900	54.1%	553
2 BR (60%)	\$783	\$0	\$46,680	59.8%	610
2 BR (70%)	\$783	\$0	\$54,460	65.9%	672
2 BR (80%)	\$783	\$0	\$62,240	72.1%	736
3 BR (40%)	\$899	\$0	\$37,360	45.9%	413
3 BR (50%)	\$911	\$0	\$46,700	54.9%	494
3 BR (60%)	\$911	\$0	\$56,040	62.6%	563
3 BR (70%)	\$911	\$0	\$65,380	67.9%	610
3 BR (80%)	\$911	\$0	\$74,720	72.0%	647

INCOME-ELIGIBLE RENTER HOUSEHOLDS - WITHOUT RENTAL ASSISTANCE					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$648	\$22,217	\$74,720	43.9%	1,062
All Unit Types (40%)	\$648	\$22,217	\$37,360	19.2%	465
All Unit Types (50%)	\$714	\$24,480	\$46,700	25.2%	609
All Unit Types (60%)	\$714	\$24,480	\$56,040	32.1%	777
All Unit Types (70%)	\$714	\$24,480	\$65,380	36.9%	894
All Unit Types (80%)	\$714	\$24,480	\$74,720	40.8%	987
1 BR (40%)	\$648	\$22,217	\$27,680	7.6%	116
1 BR (50%)	\$714	\$24,480	\$34,600	13.7%	209
1 BR (60%)	\$714	\$24,480	\$41,520	22.1%	336
1 BR (70%)	\$714	\$24,480	\$48,440	27.9%	425
1 BR (80%)	\$714	\$24,480	\$55,360	32.5%	495
2 BR (40%)	\$778	\$26,674	\$31,120	6.1%	63
2 BR (50%)	\$783	\$26,846	\$38,900	18.2%	189
2 BR (60%)	\$783	\$26,846	\$46,680	23.8%	246
2 BR (70%)	\$783	\$26,846	\$54,460	29.8%	308
2 BR (80%)	\$783	\$26,846	\$62,240	36.0%	372
3 BR (40%)	\$899	\$30,823	\$37,360	5.8%	52
3 BR (50%)	\$911	\$31,234	\$46,700	14.4%	130
3 BR (60%)	\$911	\$31,234	\$56,040	22.1%	199
3 BR (70%)	\$911	\$31,234	\$65,380	27.4%	246
3 BR (80%)	\$911	\$31,234	\$74,720	31.5%	283



Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	137	45	48	25	26	8	289
\$10,000-20,000	240	113	67	9	35	15	479
\$20,000-30,000	138	74	59	37	18	7	333
\$30,000-40,000	69	131	34	20	19	7	280
\$40,000-50,000	79	49	10	54	19	6	217
\$50,000-60,000	31	62	33	20	13	0	159
\$60,000-75,000	33	58	18	32	9	0	150
\$75,000-100,000	32	101	40	58	13	3	247
\$100,000-125,000	13	3	17	31	6	0	70
\$125,000-150,000	36	29	14	26	13	3	121
\$150,000-200,000	23	10	0	2	8	2	45
\$200,000+	<u>12</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>7</u>	<u>4</u>	<u>31</u>
Total	843	679	342	316	186	55	2,421

Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	189	90	21	35	4	0	339
\$10,000-20,000	316	161	52	21	5	3	558
\$20,000-30,000	339	167	69	40	8	3	626
\$30,000-40,000	248	364	123	37	17	10	799
\$40,000-50,000	165	331	76	42	35	19	668
\$50,000-60,000	172	376	37	59	27	13	684
\$60,000-75,000	153	528	195	109	35	15	1,035
\$75,000-100,000	96	360	420	195	68	34	1,173
\$100,000-125,000	74	393	200	304	55	28	1,054
\$125,000-150,000	85	267	200	61	60	38	711
\$150,000-200,000	43	174	108	129	50	24	528
\$200,000+	<u>36</u>	<u>83</u>	<u>77</u>	<u>23</u>	<u>59</u>	<u>34</u>	<u>312</u>
Total	1,916	3,294	1,578	1,055	423	221	8,487



HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	SUSSEX COUNTY	MARKET AREA	WAKEFIELD
Less than \$10,000			
Less than 20%	0	0	0
20-24%	0	10	0
25-29%	0	13	0
30-34%	0	0	0
35%+	193	180	1
Not Computed	98	89	6
\$10,000 - \$19,999			
Less than 20%	4	61	0
20-24%	16	45	0
25-29%	59	64	0
30-34%	3	53	3
35%+	116	247	15
Not Computed	22	120	19
\$20,000 - \$34,999			
Less than 20%	0	53	0
20-24%	83	90	16
25-29%	20	53	0
30-34%	31	84	0
35%+	85	189	3
Not Computed	18	47	3
\$35,000 - \$49,999			
Less than 20%	128	104	0
20-24%	30	54	0
25-29%	2	72	0
30-34%	25	87	0
35%+	6	26	6
Not Computed	61	56	0
\$50,000 - \$74,999			
Less than 20%	40	276	4
20-24%	33	46	0
25-29%	32	78	0
30-34%	0	0	0
35%+	46	46	0
Not Computed	36	87	0
\$75,000 or more			
Less than 20%	42	171	3
20-24%	0	0	0
25-29%	0	0	0
30-34%	0	0	0
35%+	0	0	0
Not Computed	23	41	0
TOTAL	1,252	2,542	79

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			2020			2025		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
SUSSEX COUNTY									
Less than \$15,000	89	263	377	130	138	244	111	104	229
\$15,000 - \$24,999	103	145	229	52	153	147	47	129	149
\$25,000 - \$34,999	157	142	119	71	119	215	56	81	191
\$35,000 - \$49,999	241	344	100	62	196	207	66	173	243
\$50,000 - \$74,999	215	391	124	177	294	208	154	236	230
\$75,000 - \$99,999	74	259	54	121	174	143	116	154	166
\$100,000 - \$149,999	46	93	27	121	298	81	135	292	110
\$150,000 - \$199,999	14	13	11	76	38	12	119	54	21
\$200,000+	10	0	5	1	55	7	2	92	15
TOTAL	3,645			3,540			3,475		
MARKET AREA									
Less than \$15,000	141	517	604	252	359	543	211	286	543
\$15,000 - \$24,999	321	320	585	189	377	429	168	326	445
\$25,000 - \$34,999	245	400	344	169	242	477	150	185	470
\$35,000 - \$49,999	467	837	356	342	434	634	316	365	689
\$50,000 - \$74,999	860	1,093	472	429	889	676	405	731	751
\$75,000 - \$99,999	417	759	135	451	621	348	442	566	425
\$100,000 - \$149,999	322	678	166	508	1,085	233	533	1,047	421
\$150,000 - \$199,999	48	130	52	144	311	221	213	373	191
\$200,000+	26	136	0	51	246	46	74	351	90
TOTAL	10,431			10,706			10,767		
WAKEFIELD									
Less than \$15,000	11	31	27	19	22	22	18	18	22
\$15,000 - \$24,999	0	8	23	11	12	20	10	11	18
\$25,000 - \$34,999	10	20	13	10	8	23	9	5	21
\$35,000 - \$49,999	35	30	13	9	14	12	11	13	17
\$50,000 - \$74,999	17	29	14	12	32	19	9	24	17
\$75,000 - \$99,999	10	7	2	7	15	12	8	16	17
\$100,000 - \$149,999	3	1	0	7	18	3	9	17	7
\$150,000 - \$199,999	0	2	0	4	8	0	6	8	0
\$200,000+	0	0	0	0	2	1	0	5	2
TOTAL	306			322			318		

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



Sources of Demand

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

Required Unit Mix

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that five percent (5%) of one-person households will occupy efficiency units. Ninety-five percent (95%) of one-person households and 25 percent of two-person households will occupy one-bedroom units. We expect that 75 percent of two-person household and 50 percent of three-person households will occupy two-bedroom units. We expect that 50 percent of three-person households, 90 percent of four-person households and 90 percent of five-person households will occupy three-bedroom units. We expect that 10 percent of four-person households, 10 percent of five-person households and 100 percent of six-person households will occupy four-bedroom units.

The following table illustrates the ratio of units required by each household size. These occupancy patterns suggest that efficiency units should account for 1.7 percent of the renter housing demand; one-bedroom units should account for 40.1 percent; two-bedroom units should account for 28.1 percent; three-bedroom units should account for 25.7 percent, and units with four or more bedrooms should account for 4.3 percent of the renter housing demand in the market area.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	0 BR	1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	42	801	0	0	0	843
2 Persons	0	170	509	0	0	679
3 Persons	0	0	171	171	0	342
4 Persons	0	0	0	284	32	316
5 Persons	0	0	0	167	19	186
6 or More Persons	0	0	0	0	55	55
TOTAL	42	971	680	623	105	2,421
PERCENT	1.7%	40.1%	28.1%	25.7%	4.3%	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 35 percent for multifamily 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.

INCOME-ELIGIBLE RENTER HOUSEHOLDS - WITH RENTAL ASSISTANCE					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$648	\$0	\$74,720	78.7%	1,904
All Unit Types (40%)	\$648	\$0	\$37,360	54.0%	1,307
All Unit Types (50%)	\$714	\$0	\$46,700	63.0%	1,526
All Unit Types (60%)	\$714	\$0	\$56,040	70.0%	1,694
All Unit Types (70%)	\$714	\$0	\$65,380	74.8%	1,811
All Unit Types (80%)	\$714	\$0	\$74,720	78.7%	1,904
1 BR (40%)	\$648	\$0	\$27,680	45.8%	698
1 BR (50%)	\$714	\$0	\$34,600	55.1%	839
1 BR (60%)	\$714	\$0	\$41,520	63.5%	966
1 BR (70%)	\$714	\$0	\$48,440	69.3%	1,055
1 BR (80%)	\$714	\$0	\$55,360	73.9%	1,125
2 BR (40%)	\$778	\$0	\$31,120	41.6%	424
2 BR (50%)	\$783	\$0	\$38,900	54.1%	553
2 BR (60%)	\$783	\$0	\$46,680	59.8%	610
2 BR (70%)	\$783	\$0	\$54,460	65.9%	672
2 BR (80%)	\$783	\$0	\$62,240	72.1%	736
3 BR (40%)	\$899	\$0	\$37,360	45.9%	413
3 BR (50%)	\$911	\$0	\$46,700	54.9%	494
3 BR (60%)	\$911	\$0	\$56,040	62.6%	563
3 BR (70%)	\$911	\$0	\$65,380	67.9%	610
3 BR (80%)	\$911	\$0	\$74,720	72.0%	647

INCOME-ELIGIBLE RENTER HOUSEHOLDS - WITHOUT RENTAL ASSISTANCE					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$648	\$22,217	\$74,720	43.9%	1,062
All Unit Types (40%)	\$648	\$22,217	\$37,360	19.2%	465
All Unit Types (50%)	\$714	\$24,480	\$46,700	25.2%	609
All Unit Types (60%)	\$714	\$24,480	\$56,040	32.1%	777
All Unit Types (70%)	\$714	\$24,480	\$65,380	36.9%	894
All Unit Types (80%)	\$714	\$24,480	\$74,720	40.8%	987
1 BR (40%)	\$648	\$22,217	\$27,680	7.6%	116
1 BR (50%)	\$714	\$24,480	\$34,600	13.7%	209
1 BR (60%)	\$714	\$24,480	\$41,520	22.1%	336
1 BR (70%)	\$714	\$24,480	\$48,440	27.9%	425
1 BR (80%)	\$714	\$24,480	\$55,360	32.5%	495
2 BR (40%)	\$778	\$26,674	\$31,120	6.1%	63
2 BR (50%)	\$783	\$26,846	\$38,900	18.2%	189
2 BR (60%)	\$783	\$26,846	\$46,680	23.8%	246
2 BR (70%)	\$783	\$26,846	\$54,460	29.8%	308
2 BR (80%)	\$783	\$26,846	\$62,240	36.0%	372
3 BR (40%)	\$899	\$30,823	\$37,360	5.8%	52
3 BR (50%)	\$911	\$31,234	\$46,700	14.4%	130
3 BR (60%)	\$911	\$31,234	\$56,040	22.1%	199
3 BR (70%)	\$911	\$31,234	\$65,380	27.4%	246
3 BR (80%)	\$911	\$31,234	\$74,720	31.5%	283



Penetration Rate

There are no planned or under construction developments that will directly compete with the subject. There was one vacant LIHTC units in the market area. The subject is an existing Rural Development and Low Income Housing Tax Credit property that contains 48 units; three of which are vacant. Therefore, the total affordable inventory would be four units. The chart below indicates a penetration rate of 0.2 percent for the market area, when considering the subject's subsidies.

REQUIRED PENETRATION RATE - WITH RENTAL ASSISTANCE	
Income Eligible Renter Households	1,904
Existing Vacant LIHTC Units	1
LIHTC Units Planned	0
Vacant Units in Subject	3
Total Inventory	4
Penetration Rate	0.2%

The chart below indicates a penetration rate of 0.4 percent for the market area, without considering the subject's subsidies.

REQUIRED PENETRATION RATE - WITHOUT RENTAL ASSISTANCE	
Income Eligible Renter Households	1,062
Existing Vacant LIHTC Units	1
LIHTC Units Planned	0
Vacant Units in Subject	3
Total Inventory	4
Penetration Rate	0.4%



Demand Analysis

The following table contains the summary demand estimates for the units receiving subsidies.

REQUIRED NET DEMAND - WITH RENTAL ASSISTANCE						
	All Units @ 40% (\$0 - \$37,360)	1BR Units @ 50% (\$0 - \$46,700)	All Units @ 60% (\$0 - \$56,040)	All Units @ 70% (\$0 - \$65,380)	All Units @ 80% (\$0 - \$74,720)	Project Total (\$0 - \$74,720)
Income Restrictions:						
Demand from New Household Growth						
New Rental Households	2	2	2	2	2	2
PLUS						
Existing Households - Rent Overburdened	582	597	613	629	629	646
PLUS						
Existing Households - Substandard Housing	100	117	130	139	146	146
PLUS						
Existing Qualifying Tenants Likely to Remain After Renovation	3	12	11	3	3	32
EQUALS						
Total Demand	687	728	756	774	781	826
MINUS						
Supply (Includes Directly Comparable Vacant Units Completed or in Pipeline in the PMA)	1	0	0	0	0	1
EQUALS						
NET DEMAND	686	728	756	774	781	825
ABSORPTION PERIOD						
	1 Month	2-3 Months	2-3 Months	1 Month	1 Month	6-9 Months

*See Page 77 for absorption period explanation.



The following table contains the summary demand estimates for the units not receiving subsidies.

REQUIRED NET DEMAND - WITHOUT RENTAL ASSISTANCE						
	All Units @ 40%	All Units @ 50%	All Units @ 60%	All Units @ 70%	All Units @ 80%	Project Total
Income Restrictions:	(\$22,217 - \$37,360)	(\$24,480 - \$46,700)	(\$24,480 - \$56,040)	(\$24,480 - \$65,380)	(\$24,480 - \$74,720)	(\$22,217 - \$74,720)
Demand from New Household Growth						
New Rental Households	1	1	1	1	1	1
PLUS						
Existing Households - Rent Overburdened	155	144	159	175	175	218
PLUS						
Existing Households - Substandard Housing	36	47	60	69	76	82
PLUS						
Existing Qualifying Tenants Likely to Remain After Renovation	5	19	16	4	4	48
EQUALS						
Total Demand	196	210	236	249	256	349
MINUS						
Supply (Includes Directly Comparable Vacant Units Completed or in Pipeline in the PMA)	1	0	0	0	0	1
EQUALS						
NET DEMAND	195	210	236	249	256	348
ABSORPTION PERIOD						
	1 Month	2-3 Months	2-3 Months	1 Month	1 Month	6-9 Months

*See Page 77 for absorption period explanation.



Demand Analysis Summary

Overall the market shows a net demand of 825 units for proposed units. The subject is an existing development that contains 48 units. The overall capture rate for all units at or below 80 percent is 5.8 percent. However, as the property is existing and the tenants are likely to remain after rehabilitation, the capture rate including only the vacant units is 0.9 percent.

New Rental Households: The demand from new household growth is calculated by taking the new rental households projected between 2020 and 2025 divided by five years as the subject is an existing property. The new household growth number of 13 was then multiplied by the percent of income qualified tenants in the market area and percent plan to rent ($13 \times 43.9\% \times 22.2\% = 1$). The subject will attract tenants with incomes between \$22,217 and \$74,720. The percent of income qualified can be seen on Page 73. The demand from new household growth is 1 for all units.

Existing Households – Rent Overburdened: The total number of rent overburdened households is 233 for all units. The appropriate household size percentage was applied this number to derive the existing households – rent overburdened shown on the demand chart on the previous page.

Existing Households – Substandard Housing: The total number of substandard households in the market area was 198. The appropriate household size percentage was applied and the resulting number of substandard households as shown on the demand chart on the previous page.

Existing Qualifying Tenants Likely to Remain After Renovation: The property is currently a Rural Development and Low Income Housing Tax Credit property. As complete, the property will remain a Rural Development property as well be a tax credit property at 40, 50, 60, 70 and 80 percent of the area median income. Since the current rents are well below market, the tenants should remain income qualified and could remain after renovations. As the subject currently contains three vacant units, a total of 48 was added as shown on the demand chart on the previous page.

Supply: There is one vacant unit in the comparable properties in the primary market area. However, 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 348 units for all units. The subject is an existing development that contains 48 units and is currently 94 percent occupied. The overall capture rate for all units is 13.8 percent. As the property is existing and the tenants are likely to remain after rehabilitation, the capture rate including only the vacant units is 0.9 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 continue to be viable within the market area.

Absorption Period: Birch Island Apartments is an existing 48-unit family complex. The development is currently 94 percent occupied. An absorption period was established as if the development were a vacant Low Income Housing Tax Credit Development. 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 six to nine months. Our interviews with apartment managers substantiate the absorption rate. It is believed that the subject will absorb five to seven units per month; therefore, reaching a stable occupancy level within six to nine months. However, it only has three vacant units. Therefore, the effective absorption rate is no more than one month.



Capture Rate Analysis

The following tables contain the capture rates for the entire property as well as for the vacant units only at the property.

CAPTURE RATE BY INCOME LIMITS - WITH RENTAL ASSISTANCE						
	All Units @ 40% (\$0 - \$37,360)	1BR Units @ 50% (\$0 - \$46,700)	All Units @ 60% (\$0 - \$56,040)	All Units @ 70% (\$0 - \$65,380)	All Units @ 80% (\$0 - \$74,720)	Project Total (\$0 - \$74,720)
Income Restrictions:						
All Units at Subject	0.7%	2.6%	2.1%	0.5%	0.5%	5.8%
Vacant Units at Subject	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%

CAPTURE RATE BY INCOME LIMITS - WITHOUT RENTAL ASSISTANCE						
	All Units @ 40% (\$22,217 - \$37,360)	All Units @ 50% (\$24,480 - \$46,700)	All Units @ 60% (\$24,480 - \$56,040)	All Units @ 70% (\$24,480 - \$65,380)	All Units @ 80% (\$24,480 - \$74,720)	Project Total (\$22,217 - \$74,720)
Income Restrictions:						
All Units at Subject	2.6%	9.0%	6.8%	1.6%	1.6%	13.8%
Vacant Units at Subject	0.0%	1.4%	0.0%	0.0%	0.0%	0.9%

CAPTURE RATE BY INCOME LIMITS - WITH SUBSIDY	
Income Restrictions:	Project Total (\$0 - \$74,720)
Project Wide Capture Rate - LIHTC Units	5.8%
project Wide Capture Rate - Market Units	---
Project Wide Capture Rate - All Units	5.8%
Project Wide Absorption Rate	6-9 Months

CAPTURE RATE BY INCOME LIMITS - WITHOUT SUBSIDY	
Income Restrictions:	Project Total (\$22,217 - \$74,720)
Project Wide Capture Rate - LIHTC Units	13.8%
project Wide Capture Rate - Market Units	---
Project Wide Capture Rate - All Units	13.8%
Project Wide Absorption Rate	6-9 Months

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

From 2005 through December 2019, permit issuing jurisdictions in Sussex County estimated 541 single-family and multifamily dwelling permits. Multifamily units were estimated at 0.0 percent of the planned construction activity.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2005	35	0	35
2006	91	0	91
2007	90	0	90
2008	45	0	45
2009	27	0	27
2010	15	0	15
2011	15	0	15
2012	26	0	26
2013	29	0	29
2014	20	0	20
2015	18	0	18
2016	24	0	24
2017	33	0	33
2018	33	0	33
2019*	40	0	40
TOTAL	541	0	541

*Preliminary Numbers through January 2017
 Source: SOCDS

Projects under Construction

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

Planned Projects

According to Sussex County and the Virginia Housing Development Authority, there are no 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 56.8 percent of the rental units, while multifamily units comprise 15.5 percent of the rental units.

RENTER HOUSING UNITS BY UNIT TYPE		
TYPE	NUMBER	PERCENT
Single-Family	1,443	56.8%
Multifamily	395	15.5%
Mobile Homes & Other	704	27.7%
TOTAL	2,542	100.0%

Source: U.S. Census Bureau

Age of Rental Units

Rental housing construction in the market area increased in the 1970s and then began declining again in the 1990s. It significantly declined by the 2000s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	5	0.2%
2000-2004	63	2.5%
1990-1999	307	12.1%
1980-1989	522	20.5%
1970-1979	522	20.5%
1960-1969	313	12.3%
1950-1959	236	9.3%
1940-1949	123	4.8%
1939 or earlier	451	17.7%
TOTAL	2,542	100.0%

Source: U.S. Census Bureau

Unit Size

The average size of the units in the surveyed developments is 716 square feet for one-bedroom units, 928 square feet for two-bedroom units, and 1,185 for the three-bedroom units. The subject's unit sizes are smaller than the average unit size; however, the property only has three units vacant, with a historical occupancy rate ranging from 95 to 98 percent since 2016. Therefore, it is believed the smaller unit sizes do not have a negative impact on the subject's marketability.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
Unit Type	COMPARABLES			Subject (SF)	Subject's Advantage
	Minimum (SF)	Maximum (SF)	Average (SF)		
1 BR	582	850	716	545	-23.9%
1 BR	582	850	716	575	-19.7%
2 BR	734	1,040	928	718	-22.6%
2 BR	734	1,040	928	749	-19.3%
3 BR	1,086	1,250	1,185	893	-24.7%
3 BR	1,086	1,250	1,185	923	-22.1%
3 BR	1,086	1,250	1,185	928	-21.7%
3 BR	1,086	1,250	1,185	958	-19.2%
3 BR	1,086	1,250	1,185	960	-19.0%
3 BR	1,086	1,250	1,185	1,009	-14.9%

Source: Gill Group Field Survey



Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the fourth quarter 2019 were 6.4 percent for rental housing and 1.4 percent for homeowner housing. The rental vacancy rate of 6.4 percent was not statistically different from the rate in the fourth quarter 2018 (6.6 percent), but 0.4 percentage points lower than the rate in the third quarter 2019 (6.8 percent). The homeowner vacancy rate of 1.4 percent was not statistically different from the rate in the fourth quarter 2018 (1.5 percent) and virtually unchanged from the rate in the third quarter 2019.

The fourth quarter 2019 rental vacancy outside Metropolitan Statistical Areas (7.4 percent) was higher than the rate in the suburbs (5.9 percent), but not statistically different from the rate in principal cities (6.7 percent). The rental vacancy rates in principal cities, in the suburbs, and outside MSAs were not statistically different from the fourth quarter 2018 rates.

The fourth quarter 2019 rental vacancy rate was highest in the South (8.2 percent) followed by the Midwest (6.8 percent), the Northeast (5.2 percent), and the West (4.4 percent). The rental vacancy rates in each region were not statistically different from the fourth quarter 2018 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	4th Quarter 2019	4th Quarter 2018	% of 2019 Rate	% of Difference
United States	6.4%	6.6%	0.2%	0.3%
Inside MSAs	6.3%	6.4%	0.3%	0.4%
Outside MSAs	7.4%	8.2%	0.8%	1.0%
In Principal Cities	6.7%	6.9%	0.4%	0.5%
Not In Principal Cities	5.9%	5.9%	0.4%	0.5%
4th QUARTER 2019 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.2%	6.8%	8.2%	4.4%	

Source: U.S. Census Bureau

Vacancy Analysis

The vacancy rate for affordable housing units in the market area is 13.1 percent. Sussex Trace Apartments is anticipating an upcoming renovation; therefore, it has more vacancies than typical. Without including this property, the vacancy rate is 3.8 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
Birch Island Apartments	48	3	6.0%
Birch Island II Apartments	16	1	6.0%
Waverly Village Apartments	40	0	0.0%
Sussex Terrace Apartments	49	16	32.0%
Totals	153	20	13.1%



The current vacancy rate in surveyed market-rate apartment complexes is 2.7 percent. Due to the lack of conventional properties located in the market area, our search was expanded to neighboring areas. 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
Meadowridge Apartments	96	5	5.0%
Morris Creek Landing Apartments	87	0	0.0%
Patriots Landing Apartments	15	0	0.0%
Eagle Harbor Phase I	240	6	2.5%
Eagle Harbor Phase II	144	5	3.5%
Totals	582	16	2.7%

Lease Terms and Concessions

The typical lease is twelve months. At the time of the writing of this report, two properties were offering rent concessions that effect the rental rates. Eagle Harbor Phases I and II were each offering a rent concession on select units: move In By February 22, 2020 and the remaining rent for February is rent free. In addition, receive \$500 off March rent.

Turnover Rates

The comparables indicated a range of 7.0 percent to 25.0 percent, with an average of 16.0 percent. Apartment managers in the market area reported that the turnover rates were stable throughout the year. Therefore, the analyst selected the annual turnover rate of 16.0 percent.

TURNOVER RATES	
Property Name	Avg. Annual Turnover Rate
Birch Island II Apartments	25.0%
Waverly Village Apartments	12.0%
Meadowridge Apartments	16.0%
Patriots Landing Apartments	7.0%
Eagle Harbor Phase I	15.0%
Eagle Harbor Phase II	21.0%
Average Annual Turnover	16.0%

Likely Impact of Existing Development on Rental Occupancy Rates

The existing development will not have an adverse impact on the market area. Its one-, two- and three-bedroom units are suitable in the market. Additionally, all facilities in the market area have stabilized occupancy rates. Therefore, it is believed the existing development does 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. Sussex Trace Apartments is the only comparable that will not directly compete with the subject's LIHTC units due to it being a Section 8 property. Additional information for the all restricted properties can be found on Page 85.

Birch Island Apartments	Type	Existing/ Planned	Population Served	Number of Units of Each Type	Unit Size/Rent/ Number Vacant	Amenities
Birch Island II Apartments 10322 Penny Lane Wakefield, Virginia 757-899-4803	RD/ LIHTC	Existing	Family	1/1 - 8 2/1 - 8	601 SF - \$597 - 1 780 SF - \$648 - 0	Refrigerator, Range/Oven, Dishwasher, Carpet, Wood Composite, Blinds, Ceiling Fans, Coat Closet, Meeting Room, Playground, Laundry Facility, Video Surveillance
Waverly Village Apartments 600 Amherst Lane Waverly, Virginia 804-834-3012	LIHTC	Existing	Family	1/1 - 2 1/1 - 14 2/1 - 2 2/1 - 11 2/1 - 11	582 SF - \$596 - 0 582 SF - \$596 - 0 734 SF - \$642 - 0 734 SF - \$642 - 0 734 SF - \$834 - 0	Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Meeting Room, Exercise Room, Playground, Laundry Facility, On-Site Management, On-Site Maintenance, Video Surveillance
Sussex Terrace Apts 7194 Leneave Lane Waverly, Virginia 804-834-3131	Sect. 8	Existing	Family	2/1 - 30 3/1.5 - 17 3/1.5 - 2	876 SF - \$707 - 12 1,086 SF - \$786 - 2 1,086 SF - \$812 - 2	Refrigerator, Range/Oven, Garbage Disposal, Washer (2BR), Washer/Dryer Hook-Ups (3BR), Vinyl, Ceramic Tile, Blinds, Coat Closet, Patio, Safety Bars, Picnic Area, Playground, Tot Lot, Basketball Court, On-Site Management, On-Site Maintenance, Video Surveillance, Extra Storage



Comparable Profile Pages

COMPARABLE APARTMENT RENTAL NO. 1



Property Type: RD/LIHTC/Walk-Up
 Property Name: Birch Island II Apartments
 Address: 10322 Penny Lane
 Wakefield, VA 23888
 Verification: Patrice Holloway, 757-899-4803
 February 20, 2020, By Telephone
 Distance From Subject: 0.00 Miles

Year Opening/Significant Renovation Amenities

1984/2009
 Refrigerator, Range/Oven, Dishwasher, Carpet, Wood Composite, Blinds, Ceiling Fans, Coat Closet, Meeting Room, Playground, Laundry Facility, Video Surveillance

Utilities (Type/Responsibility)

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

Unit Type	No. of Units	No. Vacant	Unit Mix		Utility Allowance	Gross Rent
			Size SF	Collected Rent/Mo.		
1/1	8	1	601	\$597	\$72	\$669
2/1	8	0	780	\$648	\$91	\$739

Occupancy: 94%
 Total Units: 16
 No. of Buildings: 2
 Construction Type: Siding
 HVAC: Central Elec/Central Elec
 Stories: 2
 Waiting List: 7 Applicants
 Turnover Rate: 25%
 Absorption Rate: N/A

Remarks

There are seven applicants on the waiting list: three for one-bedroom units and four for two-bedroom units. The annual turnover rate is approximately 25 percent. The utility allowance for the units is as follows: \$72 for one-bedroom units and \$91 for two-bedroom units. Of the total units, six units receive Rental Assistance. The LIHTC rents are set at 40 and 50 percent of the area median income.



COMPARABLE APARTMENT RENTAL NO. 2



Property Type: LIHTC/Walk-Up
 Property Name: Waverly Village Apartments
 Address: 600 Amherst Lane
 Waverly, VA 23890
 Verification: Janet, 804-834-3012
 February 20, 2020, By Telephone
 Distance From Subject: 8.04 Miles

Year Opening/Significant Renovation Amenities

1988/2004
 Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Meeting Room, Exercise Room, Playground, Laundry Facility, On-Site Management, On-Site Maintenance, Video Surveillance

Utilities (Type/Responsibility)

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

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>No. Vacant</u>	<u>Size SF</u>	<u>Collected Rent/Mo.</u>	<u>Utility Allowance</u>	<u>Gross Rent</u>
1/1 (40%)	2	0	582	\$596	\$58	\$654
1/1 (60%)	14	0	582	\$596	\$58	\$654
2/1 (40%)	2	0	734	\$642	\$91	\$733
2/1 (60%)	11	0	734	\$642	\$91	\$733
2/1 (60%)	11	0	734	\$834	\$91	\$733

Occupancy 100%
Total Units 40
No. of Buildings 6
Construction Type Siding
HVAC Central Elec/Central Elec
Stories 2
Waiting List 37 Applicants
Turnover Rate 12%
Absorption Rate N/A

Remarks

There are 37 applicants on the waiting list, and the annual turnover rate is approximately 12 percent. The utility allowance for the units is as follows: \$58 for one-bedroom units and \$91 for two-bedroom units. The rents are set at 40 and 60 percent of the area median income.



COMPARABLE APARTMENT RENTAL NO. 3



Property Type: Section 8/Townhouse
 Property Name: Sussex Trace Apartments
 Address: 7194 Leneave Lane
 Waverly, VA 23890
 Verification: Management, 804-834-3131
 February 20, 2020, By
 Telephone
 Distance From Subject: 10.30 Miles

**Year Opening/Significant Renovation
 Amenities**

1981
 Refrigerator, Range/Oven, Garbage Disposal, Washer (2BR),
 Washer/Dryer Hook-Ups (3BR), Vinyl, Ceramic Tile, Blinds, Coat
 Closet, Patio, Safety Bars, Picnic Area, Playground, Tot Lot, Basketball
 Court, On-Site Management, On-Site Maintenance, Video
 Surveillance, Extra Storage

Utilities (Type/Responsibility)

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

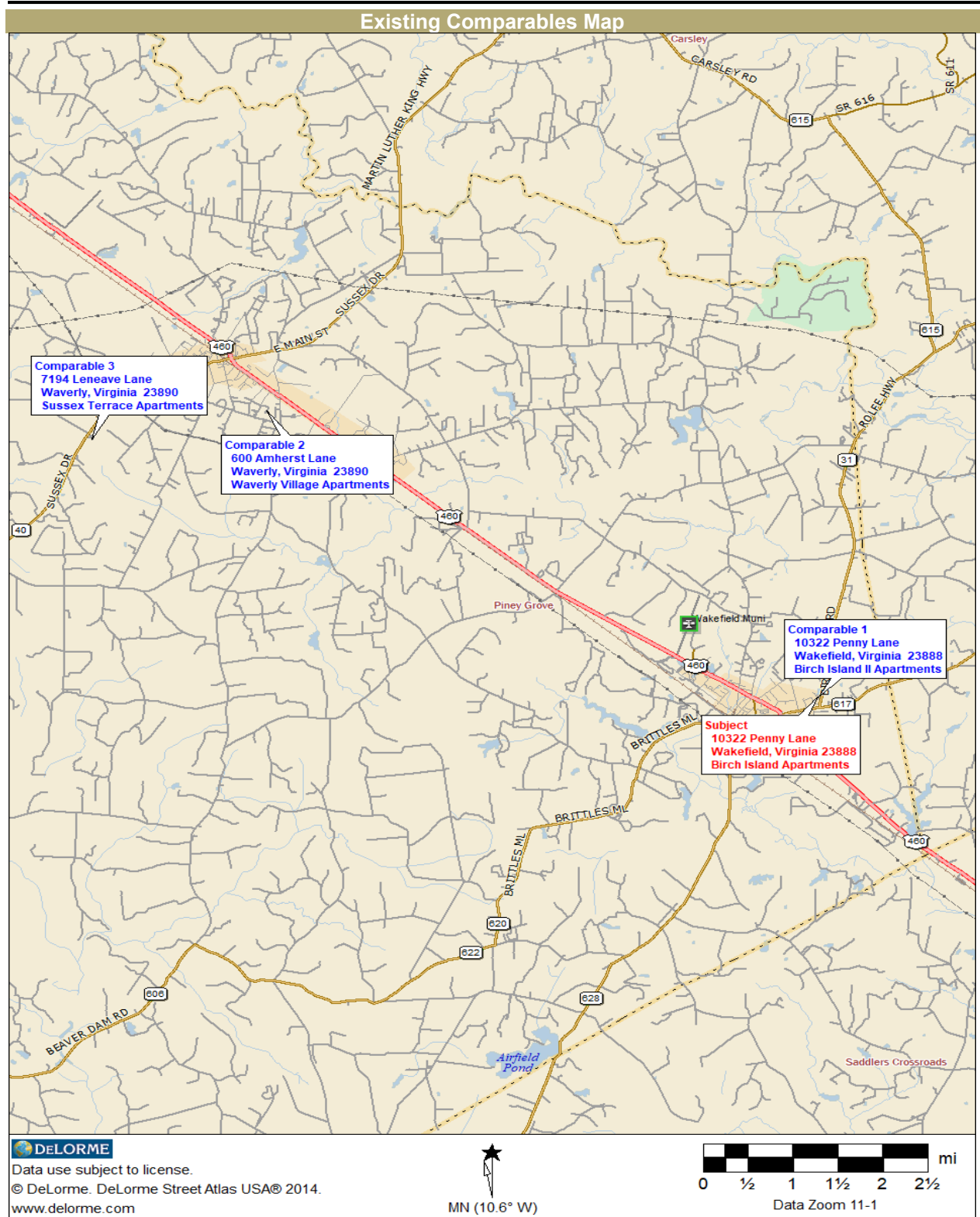
Unit Mix

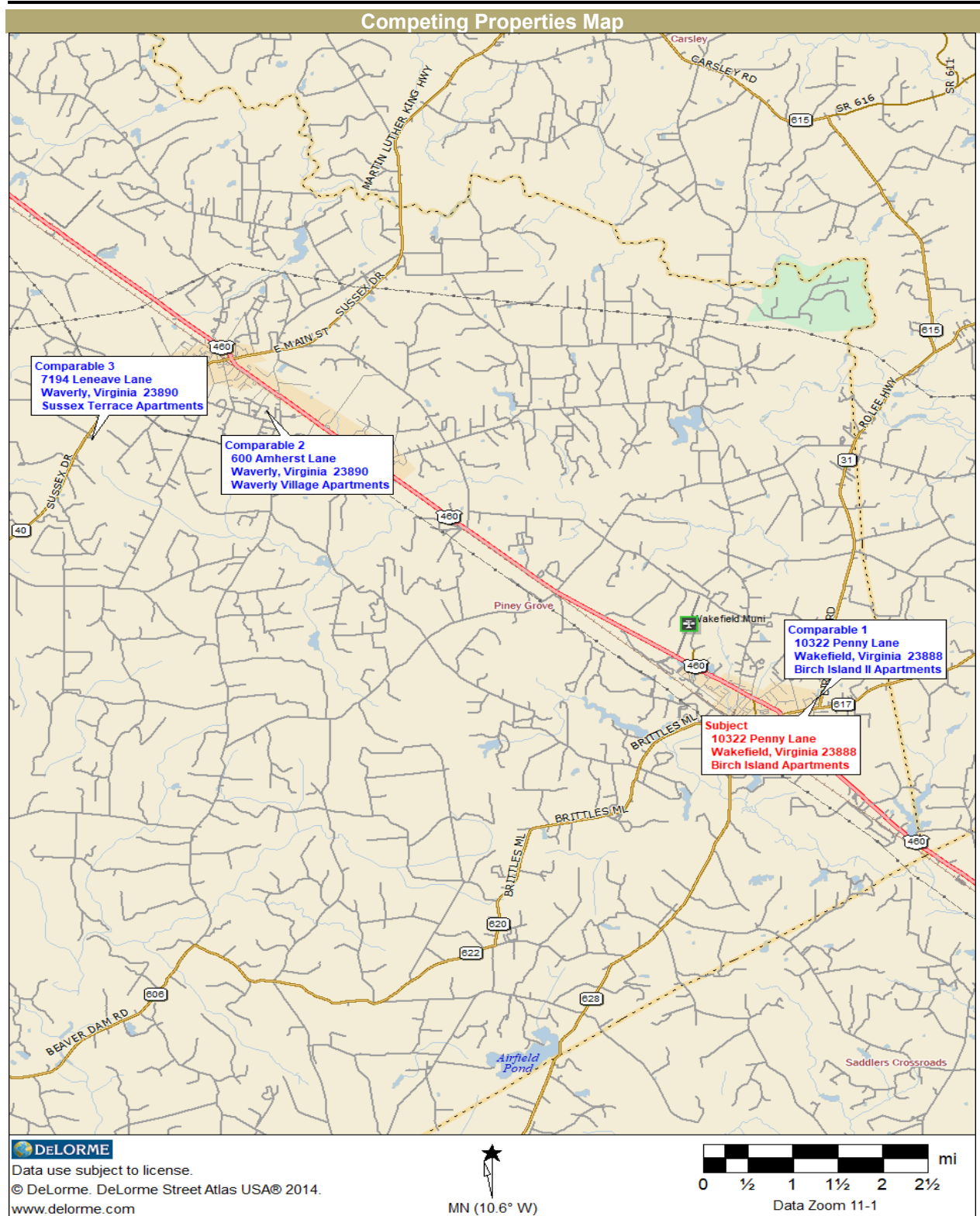
<u>Unit Type</u>	<u>No. of Units</u>	<u>No. Vacant</u>	<u>Size SF</u>	<u>Collected Rent/Mo.</u>	<u>Utility Allowance</u>	<u>Gross Rent</u>
2/1	30	12	876	\$707	\$111	\$818
3/1.5	17	2	1,086	\$786	\$124	\$910
3/1.5 HC	2	2	1,086	\$812	\$128	\$940

Occupancy 68%
Total Units 50
No. of Buildings 8
Construction Type Brick/Siding
HVAC Central Elec/Central Elec
Stories 2
Waiting List N
Turnover Rate Unknown
Absorption Rate N/A

Remarks

The property is anticipating an upcoming renovation; therefore, it has more vacancies than typical. It currently does not maintain an active waiting list. The utility allowances for the units are as follows: \$111 for two-bedroom units, \$124 for three-bedroom units and \$128 for three-bedroom HC units. There are 90 parking spaces, six of which are handicapped-accessible.





**Sussex Trace Apartments is the only comparable that will not directly compete with the subject's LIHTC units since it is a Section 8 property.*



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:

Covington Court Apartments - Waverly, VA - Elderly
Springdale I Apartments - Franklin, VA - Elderly
Springdale II Apartments - Franklin, VA - Elderly
Windsor Court Apartments - Chase City, VA - Unconfirmed

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

Meadowridge Apartments - Franklin, VA
Morris Creek Landing Apartments - Smithfield, VA
Patriots Landing Apartments - Smithfield, VA
Eagle Harbor Phase I - Carrollton, VA
Eagle Harbor Phase II - Carrollton, 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 – As Complete

One-Bedroom Units (575 SF) – As Complete
Estimates of Market Rent
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)
One-Bedroom	Birch Island Apartments 10322 Penny Lane Wakefield, Sussex, VA	Meadowridge Apartments 340 North College Drive Franklin, Franklin City, VA	Morris Creek Landing 982 John Rolfe Drive Smithfield, Isle of Wright, VA	Patriots Landing Apartments 513 Cedar Street Smithfield, Isle of Wright, VA	Eagle Harbor Phase I 220 Marsh Landing Drive Carrollton, Isle of Wright, VA	Eagle Harbor Phase II 220 Marsh Landing Drive Carrollton, Isle of Wright, VA
Characteristics	Data	Data	Data	Data	Data	Data
3. Effective Date of Rental	02/2020	02/2020	02/2020	02/2020	02/2020	02/2020
4. Type of Project/Stories	WU/2	WU/2	WU/2	WU/2	WU/3	WU/3
5. Floor of Unit in Building	Varies	Varies	Varies	Varies	Varies	Varies
6. Project Occupancy %	94%	95%	100%	100%	97%	97%
7. Concessions	N	N	N	N	Y (\$59)	Y (\$60)
8. Year Built	1984/2022	1997/2015	1988/2004	2010	2005	2011
9. Sq. Ft. Area	575	765 (\$55)	650 (\$25)	1000 (\$130)	850 (\$85)	850 (\$85)
10. Number of Bedrooms	1	1	1	2 (\$100)	1	1
11. Number of Baths	10	10	10	10	10	10
12. Number of Rooms	3	3	3	4	3	3
13. Balc./Terrace/Patio	N	Y (\$5)	N	Y (\$5)	Y (\$5)	Y (\$5)
14. Garage or Carport	L/0	L/0	L/0	L/0	L/0, G/125	L/0, G/125
15. Equipment	a. A/C	C	C	C	C	C
	b. Range/Refrigerator	RF	RF	RF	RF	RF
	c. Disposal	D	N	Y	Y	Y
	d. Microwave/Dishwasher	D	D	D	MD (\$10)	MD (\$10)
	e. Washer/Dryer	L	L	WD	WD (\$25)	WD (\$25)
	f. Carpet	C	C	C	C	C
	g. Drapes	B	B	B	B	B
	h. Pool/Rec. Area	R	R (\$5)	PR (\$15)	N	PR (\$25)
16. Services	a. Heat/Type	N/E	N/E	N/G	N/E	N/E
	b. Cooling	N/E	N/E	N/E	N/E	N/E
	c. Cook/Type	N/E	N/E	N/G	N/E	N/E
	d. Electricity	N	N	N	N	N
	e. Hot Water	N/E	N/E	N/G	N/E	N/E
	f. Cold Water/Sewer	Y	N	Y	Y	N
	g. Trash	Y	Y	Y	Y	N
17. Storage	N	N	N	N	N	N
18. Project Location	Average	Similar	Superior (\$80)	Superior (\$95)	Superior (\$100)	Superior (\$105)
19. Security	Y	N	Y	Y	Y (\$5)	N
20. Clubhouse/Meeting Room	MR	N	N	N	N	N
21. Special Features	N	N	N	N	CM (\$10)	CM (\$10)
22. Business Center / Nbhd Netwk	N	N	N	N	N	N
23. Cable/Satellite/Internet	I	N	N	N	CI (\$30)	CI (\$30)
24. Unit Rent Per Month		\$885	\$799	\$950	\$1010	\$1055
25. Total Adjustment		\$4	(\$20)	(\$275)	(\$289)	(\$285)
26. Indicated Rent		\$889	\$779	\$675	\$721	\$770
27. Correlated Subject Rent	\$750					
	high rent	\$889	low rent	\$675	60% range	\$718 to \$846

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: *Janice S. Hill* Date (mm/dd/yy): 02/20/20 Reviewer's Signature: _____ Date (mm/dd/yyyy): _____

Previous editions are obsolete

form HUD-92273 (07/2003)

Birch Island Apartments
10322 Penny Lane
Wakefield, Virginia 23888



Two-Bedroom Units (749 SF) – As Complete
Estimates of Market Rent
by Comparison - As Complete

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

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

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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	Birch Island Apartments 10322 Penny Lane Wakefield, Sussex, VA	Meadowidge Apartments 340 North College Drive Franklin, Franklin City, VA	Morris Creek Landing 982 John Rolfe Drive Smithfield, Isle of Wright, VA	Patriots Landing Apartments 513 Cedar Street Smithfield, Isle of Wright, VA	Eagle Harbor Phase I 220 Marsh Landing Drive Carrollton, Isle of Wright, VA	Eagle Harbor Phase II 220 Marsh Landing Drive Carrollton, Isle of Wright, VA
Characteristics	Data	Data	Data	Data	Data	Data
		Adjustments	Adjustments	Adjustments	Adjustments	Adjustments
3. Effective Date of Rental	02/2020	02/2020	02/2020	02/2020	02/2020	02/2020
4. Type of Project/Stories	WU/2	WU/2	WU/2	WU/2	WU/3	WU/3
5. Floor of Unit in Building	Varies	Varies	Varies	Varies	Varies	Varies
6. Project Occupancy %	94%	95%	100%	100%	97%	97%
7. Concessions	N	N	N	N	Y (\$62)	Y (\$63)
8. Year Built	1984/2022	1997/2015	1988/2004	2010	2005	2011
9. Sq. Ft. Area	749	890 (\$35)	898 (\$40)	1000 (\$65)	1000 (\$65)	1000 (\$65)
10. Number of Bedrooms	2	2	2	2	2	2
11. Number of Baths	10	10	2.0 (\$25)	2	2.0 (\$25)	2.0 (\$25)
12. Number of Rooms	4	4	4	4	4	4
13. Balc/Terrace/Patio	N	Y (\$5)	N	Y (\$5)	Y (\$5)	Y (\$5)
14. Garage or Carport	L/0	L/0	L/0	L/0	L/0, G/125	L/0, G/125
15. Equipment a. A/C	C	C	C	C	C	C
b. Range/Refrigerator	RF	RF	RF	RF	RF	RF
c. Disposal	D	N	Y	N	Y	Y
d. Microwave/Dishwasher	D	D	D	MD (\$10)	MD (\$10)	MD (\$10)
e. Washer/Dryer	L	L	L	WD (\$25)	WD (\$25)	WD (\$25)
f. Carpet	C	C	C	C	C	C
g. Drapes	B	B	B	B	B	B
h. Pool/Rec. Area	R	R (\$5)	PR (\$15)	N	PR (\$25)	PR (\$25)
16. Services a. Heat/Type	N/E	N/E	N/G	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/G	N/E	N/E	N/E
d. Electricity	N	N	N	N	N	N
e. Hot Water	N/E	N/E	N/G	N/E	N/E	N/E
f. Cold Water/Sewer	Y	N	Y	Y	N	N
g. Trash	Y	Y	Y	Y	N	N
17. Storage	N	N	N	N	N	N
18. Project Location	Average	Similar	Superior (\$95)	Superior (\$95)	Superior (\$120)	Superior (\$125)
19. Security	Y	N	N	Y	Y	N
20. Clubhouse/Meeting Room	MR	N	N	N	N	N
21. Special Features	N	N	N	N	CM (\$10)	CM (\$10)
22. Business Center / Nbdnd Netwk	N	N	N	N	N	N
23. Cable/Satellite/Internet	I	N	N	N	CI (\$30)	CI (\$30)
24. Unit Rent Per Month		\$850	\$929	\$950	\$1,199	\$1,249
25. Total Adjustment		\$39	(\$75)	(\$100)	(\$302)	(\$298)
26. Indicated Rent		\$889	\$854	\$850	\$897	\$951
27. Correlated Subject Rent	\$875					
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.						
high rent		\$951	low rent	\$850	60% range \$870 to \$931	
Appraiser's Signature			Date (mm/dd/yyyy)		Reviewer's Signature	
<i>Janice S. Hill</i>			02/20/20			

Previous editions are obsolete

form HUD-92273 (07/2003)

Birch Island Apartments
10322 Penny Lane
Wakefield, Virginia 23888



Three-Bedroom Units (1,009 SF) – As Complete
Estimates of Market Rent
by Comparison - As Complete

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

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

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required by the Housing Appropriation Act of 9/28/1994. The information is needed to analyze the reasonableness of the Annual Adjustment Factor 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)	
Three-Bedroom	Birch Island Apartments 10322 Penny Lane Wakefield, Sussex, VA	Meadowridge Apartments 340 North College Drive Franklin, Franklin City, VA	Morris Creek Landing 982 John Rolfe Drive Smithfield, Isle of Wright, VA	Patriots Landing Apartments 513 Cedar Street Smithfield, Isle of Wright, VA	Eagle Harbor Phase I 220 Marsh Landing Drive Carrollton, Isle of Wright, VA	Eagle Harbor Phase II 220 Marsh Landing Drive Carrollton, Isle of Wright, VA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	02/2020	02/2020		02/2020		02/2020	
4. Type of Project/Stories	WU/2	WU/2		WU/2		WU/3	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies	
6. Project Occupancy %	94%	95%		100%		97%	
7. Concessions	N	N		N		Y (\$67)	
8. Year Built	1984/2022	1991/2015		1988/2004	\$80	2005	(\$66)
9. Sq. Ft. Area	1009	1090	(\$20)	898	\$30	1250	(\$65)
10. Number of Bedrooms	3	3		2	\$100	3	
11. Number of Baths	10	2.0	(\$25)	2.0	(\$25)	2.0	(\$25)
12. Number of Rooms	5	5		4		5	
13. Balc/Terrace/Patio	N	Y	(\$5)	N		Y	(\$5)
14. Garage or Carport	L/0	L/0		L/0		L/0, G/125	
15. Equipment	a. A/C	C		C		C	
	b. Range/Refrigerator	RF		RF		RF	
	c. Disposal	D		Y		Y	
	d. Microwave/Dishwasher	D		D		MD	(\$10)
	e. Washer/Dryer	L		WD	(\$25)	WD	(\$25)
	f. Carpet	C		C		C	
	g. Drapes	B		B		B	
	h. Pool/Rec. Area	R	(\$5)	PR	(\$15)	N	\$5
						PR	(\$25)
16. Services	a. Heat/Type	N/E		N/G		N/E	
	b. Cooling	N/E		N/E		N/E	
	c. Cook/Type	N/E		N/G		N/E	
	d. Electricity	N		N		N	
	e. Hot Water	N/E		N/G		N/E	
	f. Cold Water/Sewer	Y		Y		N	\$78
	g. Trash	Y		Y		N	\$11
17. Storage	N	N		N		N	
18. Project Location	Average	Similar		Superior	(\$95)	Superior	(\$130)
19. Security	Y	N	\$5	N	\$5	Y	(\$5)
20. Clubhouse/Meeting Room	MR	N	\$5	N	\$5	N	\$5
21. Special Features	N	N		N		CM	(\$10)
22. Business Center / Nbdh Netwk	N	N		N		N	
23. Cable/Satellite/Internet	I	N	\$10	N	\$10	CI	(\$30)
24. Unit Rent Per Month		\$1080		\$929		\$1295	
25. Total Adjustment			\$43		\$95		(\$60)
26. Indicated Rent		\$1123		\$1024		\$1135	
27. Correlated Subject Rent	\$1,085						
	high rent	\$1,035	low rent	\$1,024	60% range	\$1,046	to \$1,113
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	
		<i>Janice S. Hill</i>		02/20/20			

Previous editions are obsolete

form HUD-92273 (07/2003)



Explanation of Adjustments and Market Rent Conclusions – As Complete

Birch Island Apartments

Primary Unit Types – One-Bedroom Units (575 SF), Two-Bedroom Units (749 SF) and Three-Bedroom Units (1,009 SF)

Secondary Unit Types – One-Bedroom Units (545 SF), Two-Bedroom Units (718 SF), Three-Bedroom Units (893 SF), Three-Bedroom Units (923 SF), Three-Bedroom Units (928 SF), Three-Bedroom Units (958 SF) and Three-Bedroom Units (960 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 575, 749 and 1,009 square feet. Comparable apartments used include the following: Meadowridge Apartments (Comparable 1), Morris Creek Landing Apartments (Comparable 2), Patriots Landing Apartments (Comparable 3), Eagle Harbor Phase I (Comparable 4) and Eagle Harbor Phase II (Comparable 5).

Structure/Stories – The subject is located in two-story walk-up buildings. All comparables are located in two- or three-story walk-up buildings. No complex in the market area shows a rent difference based on this particular item. No adjustment was needed.

Project Occupancy – The subject is currently 94 percent occupied. The occupancy rates of the comparables range from 95 to 100 percent. No adjustment was needed.

Concessions – The subject is not currently offering concessions. None of the comparables except Comparables 4 and 5 are currently offering concessions. Comparables 4 and 5 are each offering the following concession: move In By February 22, 2020 and the remaining rent for February is rent free. In addition, receive \$500 off March rent. Therefore, Comparable 4's one-bedroom unit type was adjusted downward \$62 ($\$1,010 / 29 \text{ days} = \$34.83 * 7 \text{ days} = \$244 + \$500 = \$744 / 12 \text{ months} = \62). The remaining units types were calculated and adjustment using the same methodology.

Year Built/Year Renovated – The subject was constructed in 1984. It will undergo a substantial renovation and will be in good condition. Comparable 1 was built in 1991 and renovated in 2015. Comparable 2 was constructed in 1988 and renovated in 2004. Comparable 3 was built in 2010. Comparable 4 was constructed in 2005, and Comparable 5 was constructed in 2011. As complete, Comparables 1, 4 and 5 will be relatively similar to the subject, and Comparables 2 and 3 will be inferior. Therefore, the "as is" \$80 adjustment was applied to Comparables 2 and 3.

SF Area – The subject and the comparables vary in square footage. Typically, all other variables being equal, a larger unit is more desirable than a smaller unit. However, the value of the additional square footage is mitigated to some degree by the similarity in perceived unit function. There is a diminishing return of value for additional square footage as each additional square foot does not necessarily equal additional functionality. Additionally, the units at the subject are measured as part of the scope of this assignment. However, the contacts at the comparables are often unwilling to allow interior inspections of the units. Therefore, it is necessary to rely on published unit sizes or verbal confirmation of unit sizes from the property contacts. As such, it is impossible to verify the accuracy of this data. In addition, the subject unit sizes are paint-to-paint measurements, while the contacts often report the "marketing" unit size which is sometimes the gross exterior square footage. Therefore, the unit sizes at the comparables are not always a direct comparison to the unit sizes at the subject. For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparables' dollar per square foot rental rate was determined for each bedroom type. From these results, a median dollar



per square foot rental rate is determined. The median dollar per square foot was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The 25 percent was used to account for the diminished return of the larger unit sizes and the potential differences in reported unit sizes of the comparables versus the subject. 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 foot for the one-bedroom comparison is \$0.30, for the two-bedroom comparison is \$0.26 and for the three-bedroom comparison is \$0.26. The result was rounded to the nearest \$5. No adjustments were made to comparables within 25 square feet of the subject because there is no difference in perceived unit function with 25 square feet. The adjustments are reflected on the HUD-Form 92273-S8, which is attached. The subject property also contains secondary unit types that were not included on the rent comparability grid. The adjustment for these units was determined by calculating the difference in unit size between the primary unit type and secondary unit type (1,009 SF – 960 SF = 49 SF). The difference in unit size was multiplied by the determined dollar per square foot of \$0.26 (49 SF x \$0.26 = \$12.74, rounded to \$15). The result was determined to be the amount of adjustment for the secondary unit type. The following table shows the necessary adjustments based on square footage.

Bedroom	SF	Methodology	Rounded Adjustment
1BR	545 SF	\$10 (575 SF - 545 SF = 30 SF * \$0.30 = \$9.00)	\$10
2BR	718 SF	\$10 (749 SF - 718 SF = 31 SF * \$0.26 = \$8.06)	\$10
3BR	893 SF	\$30 (1,009 SF - 893 SF = 116 SF * \$0.26 = \$30.16)	\$30
3BR	923 SF	\$20 (1,009 SF - 923 SF = 86 SF * \$0.26 = \$22.36)	\$20
3BR	928 SF	\$20 (1,009 SF - 928 SF = 81 SF * \$0.26 = \$21.06)	\$20
3BR	958 SF	\$15 (1,009 SF - 958 SF = 51 SF * \$0.26 = \$13.26)	\$15
3BR	960 SF	\$15 (1,009 SF - 960 SF = 49 SF * \$0.26 = \$12.74)	\$15

of Bedrooms – The subject contains one, two and three-bedroom units. Due to the lack of conventional one- and three-bedroom units in the area, one two-bedroom apartment was used to compare to the subject’s one-bedroom units, and one two-bedroom apartment was used to compare to the subject’s three-bedroom units. Each comparable with a differing number of bedrooms than the subject was adjusted \$100 per bedroom per month. The majority of the difference in number of bedrooms is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional bedrooms. The extra room(s) will enhance marketability of a unit even if the square footage remains the same. The amount selected was chosen after a paired rental analysis was used to determine a range of \$54 to \$255, with an average of \$148 per month. The paired rental analysis ranges are determined by comparing bedroom types within the same comparable and factoring out any other differences (amenities, utilities provided, etc.) if necessary. 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. As there was no majority for this paired analysis, a \$100 adjustment was determined for bedroom.



	Meadowridge	Patriots Landing	Eagle Harbor Phase I	Eagle Harbor Phase II
2 BR Rent	\$995	\$975	\$1,199	\$1,249
2 BR Size	970	1,000	1,000	1,000
3 BR Rent	\$1,080	\$1,295	\$1,450	\$1,410
3 BR Size	1,090	1,250	1,250	1,250
Size Adj Factor	\$0.26	\$0.26	\$0.26	\$0.26
Size Difference	120	250	250	250
Indicated Size Adj.	\$31	\$65	\$65	\$65
Adjusted 3 BR Rent	\$1,049	\$1,230	\$1,385	\$1,345
Indicated BR Adj.	\$54	\$255	\$186	\$96

of Baths – The subject contains one bath in all unit types. 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 a similar number of baths. Therefore, a \$25 full bath per month adjustment was selected.

Balcony/Patio – The subject does not contain either amenity. Comparable 2 is similar to the subject. All of the remaining contain these features and were 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 adjustment was deemed reasonable.

Parking – The subject and all comparables contain parking lots with no additional fee. Comparables 4 and 5 each contain garage parking for an additional \$125 per month. Since these properties also contain parking that is similar to the subject, no adjustment is needed.

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

Range/Refrigerator – The subject and all comparables contain both amenities. No adjustments were needed.

Garbage Disposal – The subject does not contain a garbage disposal in the units. All of the comparables except Comparables 1 and 3 contain garbage disposals. Since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – As complete, the subject will contain dishwashers in the units. All comparables contain dishwashers. In addition, Comparables 3, 4 and 5 also contain microwaves in the units. Microwaves are a relatively inexpensive item and are unlikely to be a deciding factor when a tenant decides which unit to lease. However, because the included amenity is considered an enhancement to the unit, it was considered appropriate to adjust a nominal \$5 per month for microwaves.

Washer/Dryer – The subject and Comparables 1 and 2 each contain a laundry facility. Comparables 3, 4 and 5 each contain a washer and dryer in the unit. Units with these amenities provided are preferred over units without these features as these appliances are expensive purchases for a prospective tenant. Although there is little market data available concerning units with these features versus those without these features, the amenities are an enhancement to the unit. After considering all factors, Comparables 3, 4 and 5 were adjusted downward \$25 per month.



Carpet – The subject and all comparables contain carpet floor coverings. Therefore, no adjustments were needed.

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

Pool/Exercise Room/Recreation Areas – The subject contains a playground. Comparable 1 contains a picnic area and playground. Comparable 2 contains a swimming pool, picnic area and playground. Comparable 3 does not contain any of these amenities. Comparables 4 and 5 each have access to a swimming pool, picnic area, playground, volleyball court and dog park. Although there is little market data available concerning units with these features, the added amenities are an enhancement. Swimming pools are typically considered a more desirable feature than other recreation features. Therefore, a \$10 adjustment was determined for swimming pool, and a \$5 adjustment per feature was determined for each additional recreation area. Comparable 1 was adjusted downward \$5 per month (\$5 for picnic area + \$5 for playground - \$5 for subject's playground = \$5). Comparable 2 was adjusted downward \$15 per month (\$10 for swimming pool + \$5 for picnic area + \$5 for playground - \$5 for subject's playground = \$15). Comparable 3 was adjusted upward \$5 per month for the subject's playground. Comparables 4 and 5 were adjusted downward \$25 per month (\$10 for swimming pool + \$5 for picnic area + \$5 for volleyball court + \$5 for dog park - \$5 for subject's playground = \$25).

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

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

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

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

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

Cold Water/Sewer – The subject provides cold water and sewer. Comparables 2 and 3 are similar to the subject. Therefore, the comparables without these utilities provided were adjusted upward \$49 for the one-bedroom comparison, \$64 for the two-bedroom comparison; and \$78 for the three-bedroom comparison. The adjustments were based on the Allowances for Tenant-Furnished Utilities and Other Services for Two Exposed Walls provided by Virginia Housing Development Authority. The amounts were substantiated through local utility providers.

Trash – The subject provides this utility. Comparables 1, 2 and 3 similar to the subject. Therefore, the comparables without this utility provided were adjusted upward \$11 for all unit comparisons based on the Allowances for Tenant-Furnished Utilities and Other Services for Two Exposed Walls provided by Virginia Housing Development Authority. The amount was substantiated through local utility providers.

Extra Storage – The subject does not contain extra storage. None of the comparables contain storage. No adjustments were needed.



Location – The subject’s neighborhood is rated average, with easy access to all services available within the town limits. In order to determine if adjustments were needed for differences in location between the subject and the comparables, eleven factors were compared. Those factors include livability, amenities available, cost of living, crime factors, employment factors, housing factors, schools in the area, walkscore, population counts, median rent levels and median income levels. The comparison between the subject and comparables is shown in the following table:

Location Characteristics				
	Wakefield	Franklin	Smithfield	Carrollton
Livability	64	66	71	72
Amenities	A	B	B	D
Cost of Living	C	C	D	F
Crime	C	F	B	A
Employment	F	F	D	B
Housing	F	D	F	F
Schools	D	A	A	A
Walkscore	37	37	49	13
Population	810	8,413	8,304	5,481
Median Rent	\$823	\$850	\$933	\$1,453
Median Income	\$28,790	\$38,333	\$65,907	\$88,193

The data shown in the table was verified through www.areavibes.com and www.walkscore.com. Each category was given a rating of 1 to 5, with 1 being the worst and 5 being the best. The ratings for each category were added together for each comparable, and the total sum was compared to the combined sum for the subject and a percent difference from the subject was determined. The results are shown in the following table:

Location Weighting Table				
	Wakefield	Franklin	Smithfield	Carrollton
Livability	4	4	4	4
Amenities	5	4	4	2
Cost of Living	3	3	2	1
Crime	3	1	4	5
Employment	1	1	2	4
Housing	1	2	1	1
Schools	2	5	5	5
Walkscore	2	2	2	1
Population	1	1	1	1
Median Rent	4	4	4	5
Median Income	2	2	4	5
Total	29	30	34	35
% Different	---	-3.4%	-17.2%	-20.7%
50% Difference	---	-1.7%	-8.6%	-10.3%

Despite adjusting for the differences between the comparables, it is not always possible to fully account for the differences in rent between comparables as some is due to renter perception or management practices and is not due solely to differences in location. Therefore, it is not appropriate to adjust the full percentage amount determined in the previous analysis, and an adjustment factor of 50 percent was applied to the percentages determined in this analysis. The result is shown in the previous table. The percentage was applied to the unadjusted rent level of the comparables. The result was applied to the comparables for differences in location.



The following table shows the calculation for each comparable requiring an adjustment:

Comparable 2			
Bedroom Type	Unadjusted Rent	% Difference	Adjustment
1 BR	\$799	-10.0%	-\$80
2 BR	\$929	-10.0%	-\$93
3 BR	\$929	-10.0%	-\$93
Comparable 3			
Bedroom Type	Unadjusted Rent	% Difference	Adjustment
1 BR	\$950	-10.0%	-\$95
2 BR	\$950	-10.0%	-\$95
3 BR	\$1,295	-10.0%	-\$130
Comparable 4			
Bedroom Type	Unadjusted Rent	% Difference	Adjustment
1 BR	\$1,010	-10.0%	-\$101
2 BR	\$1,199	-10.0%	-\$120
3 BR	\$1,450	-10.0%	-\$145
Comparable 5			
Bedroom Type	Unadjusted Rent	% Difference	Adjustment
1 BR	\$1,055	-10.0%	-\$106
2 BR	\$1,249	-10.0%	-\$125
3 BR	\$1,410	-10.0%	-\$141

The comparables were adjusted on each rent grid as indicated in the previous table (rounded to the nearest \$5).

Security – The subject contains video surveillance. None of the comparables except Comparables 3 and 4 contain security features. Comparable 3 contains video surveillance, and Comparable 4 contains security alarms. No complex in the market area shows a rent differential based on security features. However, security features are an enhancement to an apartment complex. Video surveillance and security patrol provide added protection for residents at the properties. Therefore, properties with these features were adjusted \$5 per feature when compared to properties with no security. If properties contain both features, they are adjusted \$10 total when compared to properties with no security. Comparable 3 was considered to be similar to the subject and was not adjusted. Comparable 4 was adjusted downward \$5 per month.

Clubhouse/Meeting Room/Dining Room – The subject has a meeting room. None of the comparables contain any of these features. No complex in the market area shows a rent differential based on these particular items; however, the added amenities are an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, properties with these features were adjusted \$5 per feature compared to properties without any of these features.

Special Features – The subject does not contain special features. None of the comparables except Comparables 4 and 5 contain special features. Comparables 4 and 5 contain crown molding. Crown molding contributes to the appeal of the units and are considered an enhancement. No complex in the market area shows a rent differential based on this particular item; however, a nominal adjustment was considered appropriate. Therefore, a \$10 adjustment was selected for crown molding.

Business Center/Neighborhood Network – The subject does not contain this feature. None of the comparables contain this feature. No adjustments were needed.



Cable/Satellite/Internet – The subject does not provide more than access to cable, satellite or internet services to the units. As complete, the subject will provide free Wi-Fi in the common areas. Comparables 1, 2 and 3 do not provide more than access to cable, satellite or internet services. Comparables 4 and 5 provide cable and Internet to the units. In order to determine an appropriate adjustment for these services, cable/Internet fees for local cable providers were researched. The following table shows the cable providers contacted and the fees for each provider. Common area Wi-Fi is a convenience to the property. This feature is valuable to residents as it allows access to the Internet without having to deplete data from personal accounts which are typically accompanied by data caps and limits. There is no data for these features that could be extracted from the market area. However, an adjustment was needed for the convenience of the on-site amenity. Therefore, an adjustment of \$10 was selected for Comparables 1, 2 and 3. Comparables 4 and 5 were adjusted downward \$30 per month, or the difference between the average cost for cable and the adjustment for common area Wi-Fi (\$40 per month for cable - \$10 for common area Wi-Fi = \$30).

Provider	Fee
Spectrum	\$50
Verizon	\$40

Conclusion of Market Rents – As Complete

The adjusted rents range from \$675 to \$889 for the one-bedroom comparison; from \$850 to \$951 for the two-bedroom comparison; and from \$1,024 to \$1,135 for the three-bedroom comparison. Market rent was selected giving greater consideration Comparables 2 and 3 since they are the most similar to the subject in utilities provided. The remaining comparables were also given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **575 SF One-Bedroom Units** - **\$750**
- **749 SF Two-Bedroom Units** - **\$875**
- **1,009 SF Three-Bedroom Units** - **\$1,085**

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	1	545	40%	\$648	\$714	\$145	\$569
1/1	3	545	50%	\$810	\$714	\$145	\$569
1/1	2	575	60%	\$972	\$714	\$145	\$569
1/1	1	575	70%	\$1,134	\$714	\$145	\$569
1/1	1	575	80%	\$1,297	\$714	\$145	\$569
2/1	2	718	40%	\$778	\$783	\$166	\$617
2/1	10	718	50%	\$972	\$783	\$166	\$617
2/1	8	749	60%	\$1,167	\$783	\$166	\$617
2/1	2	749	70%	\$1,361	\$783	\$166	\$617
2/1	2	749	80%	\$1,556	\$783	\$166	\$617
3/1	2	960	40%	\$899	\$911	\$189	\$722
3/1	3	893	50%	\$1,123	\$911	\$189	\$722
3/1	3	923	50%	\$1,123	\$911	\$189	\$722
3/1	2	960	60%	\$1,348	\$911	\$189	\$722
3/1	4	1,009	60%	\$1,348	\$911	\$189	\$722
3/1	1	958	70%	\$1,573	\$911	\$189	\$722
3/1	1	928	80%	\$1,798	\$911	\$189	\$722



Evaluation of the Development

Project Design

Birch Island Apartments is comprised of six two-story walk-up buildings containing 48 units and an accessory building containing a meeting room, laundry facility, office and maintenance area. The buildings have siding exterior and asphalt shingle roofs.

Project Amenities

The property will provide the following project amenities: meeting room, playground, laundry facility, on-site management, on-site maintenance and video surveillance. The subject's project amenities are competitive with the comparables in the market area.

Parking

The complex contains open asphalt parking areas with approximately 63 parking spaces. This parking ratio is slightly higher than one space per unit. However, the subject's occupancy rate has remained stable. Therefore, this does not appear to have a negative impact on the subject property.

Unit Mix

The subject's unit mix of one-, two- and three-bedroom units is suitable in the market area.

Utilities

The subject will contain central electric heating and cooling. Cooking and hot water are electric. Water, sewer and trash collection services are provided by the landlord. All remaining utilities are paid by the tenant. Common area Wi-Fi will also be available in the accessory building. This arrangement is similar to the comparables in the market area.

Unit Amenities

Each unit contains the following amenities: refrigerator, range/oven, dishwasher, carpet and vinyl floor coverings, blinds, walk-in closet (select) and coat closet. The unit amenities are competitive with the comparables in the market area.

Tenant Services

The subject will not offer a service coordinator. The surveyed comparables did not offer these services. Therefore, the subject will be competitive with the comparables in the market area.

Impact of Existing/Planned Rental Housing

The market area exhibits sufficient demand for the existing property. Based on the occupancy level of the subject and the apartment complexes in the market area, the existing waiting lists, the projected population and household growth and the economic factors, it is believed that when the rehabilitation 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 are competitive with the surveyed comparables.
- The development will be superior to most of the comparable developments in condition upon completion of its rehabilitation.
- The subject's unit and project amenities are competitive with the comparables in the market area.
- The subject's proposed LIHTC rent will provide a good value to prospective tenants.

Weaknesses

- There are no apparent weaknesses.

LOCAL PERSPECTIVE AND INTERVIEWS



Local Interviews

Sussex County Housing Department

Brenda H. Drew, Program Coordinator with the Sussex County Housing Department, indicated the housing authority covers the following counties: Sussex, Surry, Greensville and Emporia. Sussex County has 200 vouchers, some of which have not been allocated. There is currently a waiting list with approximately 150 applicants; however, it is currently closed. Ms. Drew indicated between one and eight households leave the program annually. She also indicated the current housing is insufficient for the needs of the county, and one-, two- and three-bedroom units are most needed. The telephone number for the Sussex County Housing Department is 804-834-1302.

Sussex County Planning & Zoning Department

Lorenzo Turner, with the Sussex County Planning & Zoning Department, indicated the subject is zoned A-1, R-1, General Agriculture and General Residential Districts. The subject is a legal, non-conforming use. The telephone number for the Sussex County Planning & Zoning Department is 434-246-1043.

Economic Development

According to Anne Monahan, with the Sussex County Economic Development, there has not been any major businesses open or close in the past few years. Therefore, the economy has remained stable. There is a need for additional housing in the area, particularly two- and three-bedroom units. The phone number for the Sussex County Economic Development is 757-899-2361.

RECOMMENDATIONS AND CONCLUSIONS



Recommendations and Conclusions

Project Description

The subject, Birch Island Apartments, is a proposed rehabilitation of an existing Rural Development and Low Income Housing Tax Credit development that contains 48 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, 60, 70 and 80 percent of the area median income, between \$22,217 and \$74,720, annually.

Birch Island Apartments is comprised of six two-story walk-up buildings containing 48 units and an accessory building containing a laundry facility, office and maintenance area. The buildings have siding exterior and asphalt shingle roofs.

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

Unit Type	# of Units	Square Footage	Contract Rent	Utility Allowance
1/1	16	560	\$569	\$106
2/1	24	734	\$632	\$125
3/1	4	960	\$722	\$141
3/1	4	1,009	\$722	\$141
	48			

The following chart lists the subject's proposed unit distribution by unit type, size and rent structure. Upon completion of its rehabilitation, the subject's unit mix will be slightly changed.

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	1	545	40%	\$648	\$714	\$145	\$569
1/1	3	545	50%	\$810	\$714	\$145	\$569
1/1	2	575	60%	\$972	\$714	\$145	\$569
1/1	1	575	70%	\$1,134	\$714	\$145	\$569
1/1	1	575	80%	\$1,297	\$714	\$145	\$569
2/1	2	718	40%	\$778	\$783	\$166	\$617
2/1	10	718	50%	\$972	\$783	\$166	\$617
2/1	8	749	60%	\$1,167	\$783	\$166	\$617
2/1	2	749	70%	\$1,361	\$783	\$166	\$617
2/1	2	749	80%	\$1,556	\$783	\$166	\$617
3/1	2	960	40%	\$899	\$911	\$189	\$722
3/1	3	893	50%	\$1,123	\$911	\$189	\$722
3/1	3	923	50%	\$1,123	\$911	\$189	\$722
3/1	2	960	60%	\$1,348	\$911	\$189	\$722
3/1	4	1,009	60%	\$1,348	\$911	\$189	\$722
3/1	1	958	70%	\$1,573	\$911	\$189	\$722
3/1	1	928	80%	\$1,798	\$911	\$189	\$722

Income Averaging

The developer is not electing to use the income-average minimum set-aside option.



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 13.1 percent. Sussex Trace Apartments is anticipating an upcoming renovation; therefore, it has more vacancies than typical. Without including this property, the vacancy rate is 3.8 percent. The current vacancy rate in surveyed market-rate apartment complexes is 2.7 percent.

The development does not have an adverse impact on the market area. There were three income-restricted developments confirmed in the market area. Birch Island II Apartments is the most similar to the subject since it is the subject's sister property. Waverly Village Apartments is also similar to the subject since it has rents at 40 and 60 percent AMI. However, neither of these properties contain three-bedroom units. Sussex Trace Apartments is the only confirmed comparable with three-bedroom units; however, it is a Section 8 property with subsidy for all units. Therefore, it does not directly compete with the subject's LIHTC units. In addition, the majority of the comparables contain a waiting list. Therefore, the market area is not saturated.

Market Feasibility

The following tables contain the capture rates for the entire property as well as for the vacant units only at the property.

CAPTURE RATE BY INCOME LIMITS - WITH RENTAL ASSISTANCE						
	All Units @ 40% (\$0 - \$37,360)	1BR Units @ 50% (\$0 - \$46,700)	All Units @ 60% (\$0 - \$56,040)	All Units @ 70% (\$0 - \$65,380)	All Units @ 80% (\$0 - \$74,720)	Project Total (\$0 - \$74,720)
Income Restrictions:						
All Units at Subject	0.7%	2.6%	2.1%	0.5%	0.5%	5.8%
Vacant Units at Subject	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%

CAPTURE RATE BY INCOME LIMITS - WITHOUT RENTAL ASSISTANCE						
	All Units @ 40% (\$22,217 - \$37,360)	All Units @ 50% (\$24,480 - \$46,700)	All Units @ 60% (\$24,480 - \$56,040)	All Units @ 70% (\$24,480 - \$65,380)	All Units @ 80% (\$24,480 - \$74,720)	Project Total (\$22,217 - \$74,720)
Income Restrictions:						
All Units at Subject	2.6%	9.0%	6.8%	1.6%	1.6%	13.8%
Vacant Units at Subject	0.0%	1.4%	0.0%	0.0%	0.0%	0.9%

Overall the market shows a net demand of 348 units for all units. The subject is an existing development that contains 48 units. The overall capture rate for all units is 13.8 percent. However, as the property is existing and the tenants are likely to remain after rehabilitation, the capture rate including only the vacant units is 0.9 percent.

Evaluation of Project

The subject is located at 10322 Penny Lane. Therefore, the subject has average visibility and easy access. The subject's site plan and project design are similar to competing apartment developments. The subject's unit mix of one-, two- and three-bedroom units is suitable in the market. The subject's unit and project amenities are 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 is comparable to other developments in the market area. Its in-unit and common area amenities are 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 are competitive with other existing projects. Therefore, no modifications to the subject are necessary.
- Birch Island Apartments is an existing 48-unit Rural Development and Low Income Housing Tax Credit family complex. Based on the occupancy level of existing affordable apartment complexes that were surveyed and the projected economic factors, it is believed that when the rehabilitation is completed, the subject property will meet the demand for affordable housing in the market area.
- According to the past, present and future demographic and economic trends within the primary market area, it is the opinion of the analyst that the existing development is suitable for the market area. Given the current acceptable vacancy rates for affordable properties, the development will not have an adverse effect on the existing rental comparables and the anticipated pipeline additions to the rental base.

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. Jonathan Richmond and Janice F. Gill, MAI, have been active in the U.S. Department of Housing and Urban Development's Multifamily Accelerated Processing (M.A.P.) and Mark-to-Market programs.



Jonathan Richmond
512 North One Mile Road
P.O. Box 784
Dexter, Missouri 63841
573-624-6614 (phone)
573-624-2942 (fax)
jon.richmond@gillgroup.com

OVERVIEW

Multifamily and commercial experience specializing in work for private contractors, the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program. Has completed over 100 market studies in the past five years.

ACCREDITATIONS

State Certified Real Estate Appraiser
Missouri State License Number 2014040824

Housing Credit Certified Professional (HCCP)
National Council of Affordable Housing Market Analysts (NCAHMA)

EMPLOYMENT

Hanley Wood 2001 – 2005
Specialized in Market Research Coordination by providing residential construction information for residential real estate development and new home construction.

Gill Group 2005 – Present
Specializes in multi-family market studies, appraisals, and physical inspections.

EDUCATION

Bachelor of Science in Business Administration/Management
The University of Phoenix
Advanced Microsoft Excel Training
New Horizons Microsoft Excel 2003-Level 2
State Registered Appraiser of Real Estate
Steve W. Vehmeier Appraisal School
General Education Classes
Manatee Community College

EXPERIENCE
(2008 TO PRESENT)

Provider of appraisals for HUD, Public Housing Authorities, Property Management Companies, Non-Profit Entities, For-Profit Entities, Commercial Property Chains, Banks and Lenders everywhere.

Inspector for Gill Group

Provides Property Condition Assessments for the following property types:

- Multi-Family
- Office

Provided Inspections for the following property types



- Single-Family
- Multi-Family
 - o Conventional
 - o Section 8
 - o Section 42 w/ File Audits
 - o Section 202
 - o Section 221(d)(3)
 - o Section 221(d)(4)
 - o Section 236
- Hotels
- Motels
- Department Stores
- Retail Centers
- Warehouse
- Large, Multi-Unit Mini-Storage Facilities

RECENT PROJECTS

Proposed 52 Unit Family Complex - Guthrie, OK
43 Unit Multifamily Property - Waggaman, LA
32 Unit Multifamily Property - Waggaman, LA
24 Unit Family Complex - Republic, MO
112 Unit Multifamily Apartment Complex - Santa Clara, CA
28 Senior Unit Property - Ozark, AR
19 New Construction Single Family Homes - Butler, MO
44 Unit Multifamily Property - Nevada, MO
52 Senior Unit Complex - Savannah, MO
36 Unit Multifamily Property - Corbin, KY



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573-624-2942 (fax)
todd.gill@gillgroup.com

OVERVIEW

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

ACCREDITATIONS

State Certified General Real Estate Appraiser

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

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



**EXPERIENCE
(1991 TO PRESENT)**

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

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

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

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

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

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

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

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

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

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

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

EDUCATION

Bachelor of Arts Degree
Southeast Missouri State University
Associate of Arts Degree
Three Rivers Community College



HUD/FHA Appraiser Training

Arkansas State Office

Multifamily Accelerated Processing Valuation (MAP)

U.S. Department of Housing and Urban Development

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

U.S. Department of Housing and Urban Development

FHA Appraising Today

McKissock, Inc.

Texas USDA Rural Development Multifamily Housing Appraiser Training

Texas Rural Development

Kentucky USDA Rural Development Multifamily Housing Appraiser Training

Kentucky Rural Development

Financial Analysis of Income Properties

National Association of Independent Fee Appraisers

Income Capitalization

McKissock, Inc.

Introduction to Income Property Appraising

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Uniform Standards of Professional Appraisal Practice

Central Missouri State University

Appraisal of Scenic, Recreational and Forest Properties

University of Missouri-Columbia

Appraiser Liability

McKissock, Inc.

Appraisal Trends

McKissock, Inc.

Sales Comparison Approach

Hondros College

Even Odder: More Oddball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Hondros College

Private Appraisal Assignments

McKissock, Inc.

Construction Details & Trends

McKissock, Inc.

Condemnation Appraising: Principles & Applications

Appraisal Institute

Michigan Law

McKissock, Inc.

Pennsylvania State Mandated Law

McKissock, Inc.



Valuing Real Estate in a Changing Market

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Real Estate Appraisal Methods

Southeast Missouri State University

Lead Inspector Training

The University of Kansas

Lead Inspector Refresher

Safety Support Services, Incorporated

Home Inspections: Common Defects in Homes

National Association of Independent Fee Appraisers

Heating and Air Conditioning Review

National Association of Independent Fee Appraisers

Professional Standards of Practice

National Association of Independent Fee Appraisers

Developing & Growing an Appraisal Practice - Virtual Classroom

McKissock, Inc.

The Appraiser as Expert Witness

McKissock, Inc.

Current Issues in Appraising

McKissock, Inc.

2011 ValExpo: Keynote-Valuation Visionaries

Van Education Center/Real Estate

Residential Report Writing

McKissock, Inc.

The Dirty Dozen

McKissock, Inc.

Risky Business: Ways to Minimize Your Liability

McKissock, Inc.

Introduction to Legal Descriptions

McKissock, Inc.

Introduction to the Uniform Appraisal Dataset

McKissock, Inc.

Mold Pollution and the Appraiser

McKissock, Inc.

Appraising Apartments: The Basics

McKissock, Inc.

Foundations in Sustainability: Greening the Real Estate and Appraisal Industries

McKissock, Inc.

Mortgage Fraud

McKissock, Inc.

The Nuts and Bolts of Green Building for Appraisers

McKissock, Inc.

The Cost Approach

McKissock, Inc.



Pennsylvania State Mandated Law for Appraisers

McKissock, Inc.

Michigan Appraisal Law

McKissock, Inc.

Modern Green Building Concepts

McKissock, Inc.

Residential Appraisal Review

McKissock, Inc.

Residential Report Writing: More Than Forms

McKissock, Inc.

2-4 Family Finesse

McKissock, Inc.

Appraisal Applications of Regression Analysis

McKissock, Inc.

Appraisal of Self-Storage Facilities

McKissock, Inc.

Supervisor-Trainee Course for Missouri

McKissock, Inc.

The Thermal Shell

McKissock, Inc.

Even Odder - More Oddball Appraisals

McKissock, Inc.

Online Data Verification Methods

Appraisal Institute

Online Comparative Analysis

Appraisal Institute

Advanced Hotel Appraising - Full Service Hotels

McKissock, Inc.

Appraisal of Fast Food Facilities

McKissock, Inc.

Appraisal Review for Commercial Appraisers

McKissock, Inc.

Exploring Appraiser Liability

McKissock, Inc.



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573-624-2942 (fax)

OVERVIEW

Extensive multifamily experience specializing in work for the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program. Also, many years of experience with nursing homes and typical commercial appraisals.

ACCREDITATIONS

MAI Designated Member of the Appraisal Institute

State Certified General Real Estate Appraiser

Missouri State License Number: 2002024410
Virginia State License Number: 4001016982
Maryland State License Number: 32198

Also regularly receives temporary licenses in the following states: Colorado, Florida, Hawaii, Minnesota, Oklahoma and Texas.

EDUCATION

Bachelor of Science Degree

Southeast Missouri State University

Associate of Arts Degree

Three Rivers Community College

Professional Standards of Practice

National Association of Independent Fee Appraisers

Introductions to Income Properties

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Financial Analysis of Income Properties

National Association of Independent Fee Appraisers

1.4B Report Writing-Non Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

1.4A Report Writing-Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Economics I

Three Rivers Community College

1.4A Report Writing Non-Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Advanced Highest & Best Use and Market Analysis

Appraisal Institute

Advanced Sales Comparison & Cost Approaches

Appraisal Institute

Advanced Income Capitalization

Appraisal Institute



Report Writing & Valuation Analysis

Appraisal Institute

National USPA Update

McKissock

**EXPERIENCE
(1991 TO PRESENT)**

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

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

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

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

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



Certificate of Membership

Gill Group, Inc.
Is a Member Firm in Good Standing of



Formerly known as
NCAHMA

National Council of Housing Market Analysts
1400 16th St. NW
Suite 420
Washington, DC 20036
202-939-1750

Membership Term
2/1/2020 to 1/31/2021



Thomas Amdur
President, NCHMA



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.

A handwritten signature in black ink, appearing to read 'J. P. Williams', written over a horizontal line.

Market Analyst

February 25, 2020

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 over-burdened households, and demolished housing units. Demand is project specific.

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Market Rents less concessions.

Elderly or Senior Housing

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

Extremely Low Income

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

Fair Market Rent (FMR)

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

Family

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

Garden Apartments

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

Gross Rent

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

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

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

Housing Unit

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

Housing Choice Voucher (Section 8 Program)

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

Housing Finance Agency (HFA)

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

HUD Section 8 Program

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

HUD Section 202 Program

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

HUD Section 811 Program

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

HUD Section 236 Program

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

Income Band

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

Income Limits

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

Infrastructure

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

Low Income

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

Low Income Housing Tax Credit

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

Low Rise Building

A building with one to three stories.

Market Advantage

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

Market Analysis

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

Market Area

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

Market Area, Primary (PMA)

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

Market Area, Secondary (SMA)

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

Market Demand

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

Market Feasibility Analysis

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

Market Rent

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

Market Study

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

Marketability

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

Market Vacancy Rate – Physical

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

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

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

Mid-rise

A building with four to ten stories.

Mixed Income Property

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

Mobility

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

Moderate Income

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

Move-Up Demand

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

Multifamily

Structures that contain two or more housing units.

Neighborhood

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

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

Gross Rent less Tenant Paid Utilities.

Penetration Rate

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

Pent-up Demand

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

Population Trends

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

Primary Market Area

See Market Area

Programmatic Rents

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

Project Based Rent Assistance

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

Public Housing or Low Income Conventional Public Housing

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

Qualified Census Tract (QCT)

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

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

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

Rent Burdened Households

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

Restricted Rent

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

Rural Development (RD) Market Rent

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

Rural Development (RD) Program

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

Saturation

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

Secondary Market Area

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

Single-Family Housing

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

Special Needs Population

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

Stabilized Level of Occupancy

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

State Data Center (SDC)

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

Subsidy

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

Substandard Conditions

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

Target Income Band

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

Target Population

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

Tenant

One who rents real property from another.

Tenant Paid Utilities

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

Tenure

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

Townhouse (or Row House)

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

Turnover

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

Unmet Housing Need

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

Unrestricted Rents

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

Vacancy Period

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

Vacancy Rate – Economic

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

Vacancy Rate – Physical

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

Very Low Income

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

Zoning

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

ADDENDUM C – NCHMA INDEX

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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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.

		Page Number(s)
29	Rental communities under construction, approved, or proposed	80
30	For senior or special needs populations, provide data specific to target market	N/A
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ADDENDUM D – SUBJECT DATA

Legal Description

First: All that certain tract or parcel of land situate, lying and being in Wakefield Magisterial District, Sussex County, Virginia, containing 3.044766 Acres (132,630.003 Sq. Ft.), known and designated as Parcel "A" as shown on plat of survey entitled, "CORRECTED SUBDIVISION OF PROPERTY OWNED BY PINE STREET VILLAGE ASSOCIATES, A VIRGINIA LIMITED PARTNERSHIP, WAKEFIELD MAGISTERIAL DISTRICT, SUSSEX COUNTY, Virginia," dated May 15, 1984, made by Hassell & Folkes, P.C., Surveyors & Engineers, Portsmouth, Virginia, of record in the Clerk's office of the Circuit Court for the County of Sussex, Virginia, in Plat Book _____, page _____, to which reference is here made, and which property is more particularly described as follows:

Beginning at a point on Route No. 31, which point of beginning lies N 17° 03' 21" E a distance of 500.00 feet, more or less, from the intersection of Route No. 31 and Route No. 617, as shown on said plat, and from the point of beginning thus established, running thence N 63° 46' 48" W a distance of 281.08 feet to a point; running thence N 19° 38' 51" W a distance of 292.18 feet to a point; running thence N 43° 36' 50" E a distance of 100.00 feet to a point; running thence N 46° 23' 10" W a distance of 99.36 feet to a point; running thence S 72° 56' 39" E a distance of 133.85 feet to a point; running thence N 70° 21' 09" E a distance of 81.07 feet to a point; running thence S 19° 38' 51" E a distance of 170.06 feet to a point; running thence S 72° 56' 39" E a distance of 175.80 feet to a point; running thence along the arc of a curve to the left having a radius of 20.00 feet, a tangent of 20.00 feet, and an arc length of 31.42 feet to a point; running thence S 17° 03' 21" W along Route No. 31 a distance of 345.00 feet to a point, the point or place of beginning.

Second: All that certain tract or parcel of land situate, lying and being in Wakefield Magisterial District, Sussex County, Virginia, containing 0.2281 Acres (9936.00 Sq. Ft.), known and designated as Parcel "B" as shown on plat of survey hereinabove referred to and to which plat reference is here made, which property is more particularly described as follows:

Beginning at the common point which marks the southwesterly corner of Parcel "A" hereinabove described and the southeasterly corner of Parcel "B" hereinafter described, as shown on said plat, and from the point of beginning thus established, running thence N 46° 23' 10" W a distance of 99.36 feet to a point; running thence N 43° 36' 50" E a distance of 100.00 feet to a point; running thence S 46° 23' 10" E a distance of 99.36 feet to a point; running thence S 43° 36' 50" W a distance of 100.00 feet to a point, the point or place of beginning.

The parcel herein conveyed and described as Parcel "B" is conveyed to the grantee herein for purposes of well and water production only, and grantee herein, by acceptance of this deed, does covenant and agree that its use shall be for such purpose.

Third: All that certain tract or parcel of land situate, lying and being in Wakefield Magisterial District, Sussex County, Virginia, containing 0.2454 Acres (10,687.6343 Sq. Ft.), known and designated as Parcel "C" on plat of survey hereinabove referred to and to which plat reference is here made, which property is more particularly described as follows:

Beginning at the common point which marks the southwesterly corner of Parcel "B" hereinabove described, and the southeasterly corner of Parcel "C" hereinafter described, as shown on said plat, and from the point of beginning thus established, running thence N 89° 10' 34" W a distance of 88.83 feet to a point; running thence N 17° 03' 21" E a distance of 114.28 feet to a point; running thence S 72° 56' 39" E a distance of 130.00 feet to a point; running thence S 43° 36' 50" W a distance of 100.00 feet to a point, the place or point of beginning.

USDA MINC - Project Worksheet Report

Report: PRJ2020 Title: Fund(Y) Information System (FIS) Date: 1/22/2020
 PROJECT SUBSUMPT Page: 1 of 3
 FUND(Y) CODE

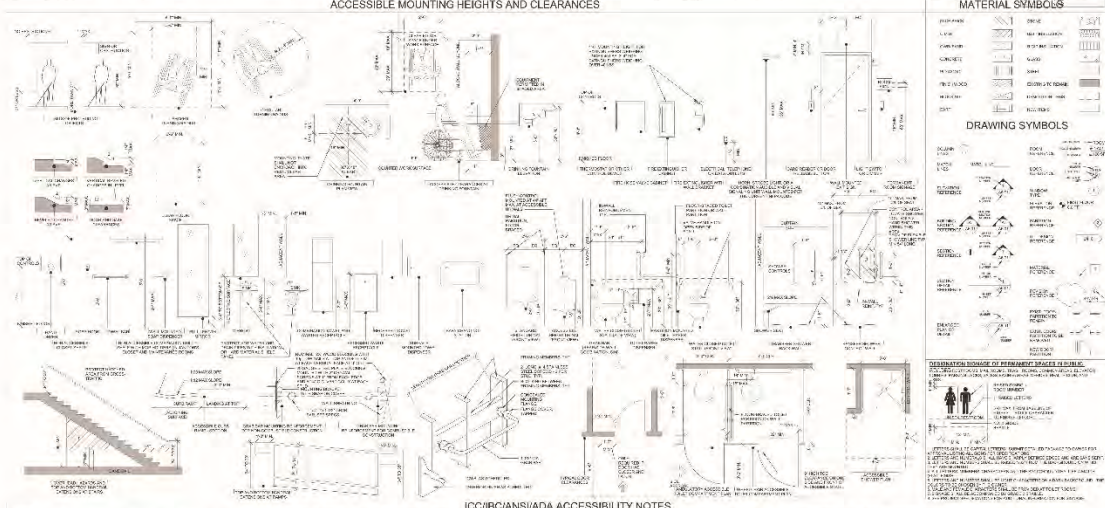
Project Name: BIRCH ISLAND ACFS Management Report: TM ASSOCIATES (MANAGEMENT), LLC
 Class Number: 55-14-74199999-017
 Project ID: 05 - Plan II (06)
 Project Name: 18 - PASS JOINTCST

Proj No	Rev No	Initial Date	Expire Date	Lease No	Acct No	Acct Desc	Acct Code	Proj Code	Proj Income	Proj Type	Proj Status	Proj Amt	Proj YTD	Proj Bal	Proj YTD	Proj Bal	Proj YTD	Proj Bal	Proj YTD	Proj Bal
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403	0/2	4	3/5/2014	2/28/2020		HOLLIMAN, JAMIE	432	531	0	1	305	Y	2448	81	125	0	81	698	0	
404	0/2	4	2/27/2009	9/30/2020		FRIG, SARA CORA	632	533	0	1	301	Y	2360	19	125	0	66	698	0	
405	0/2	4	9/1/2017	3/31/2020		FURBER, ANDREW	432	531	0	1	315	Y	2625	757	125	632	0	0	0	
406	0/2	2	8/1/2018	7/31/2020		GRANT, GEORGIA	432	531	0	1	311	Y	13150	379	125	214	0	311	0	
407	0/2	2	10/1/2008	12/31/2020		JOHNSON, VIRGINIA	442	537	0	1	301	Y	18180	844	125	218	0	311	0	
408	0/2	2	10/1/2008	9/30/2020		JOHNSON, CARINE	432	531	0	1	305	Y	8952	757	125	632	0	0	0	
409	0/2	3	8/29/2016	4/30/2020		SMITH, JR., HECTOR	569	626	0	1	301	Y	13837	396	106	299	0	279	0	
410	0/2	3	12/31/2016	3/31/2020		THOMPSON, LINDA	569	626	0	1	315	Y	9300	83	106	0	63	930	0	
411	0/2	3	7/1/1998	8/31/2020		HANCOCK, DOROTHY	569	626	0	1	301	Y	8282	875	106	269	0	0	0	
412	0/2	1	2/1/1988	5/31/2020		BONIANO, MATTHEW	569	626	0	1	301	Y	10405	674	106	269	0	0	0	
413	0/2	2	8/1/2008	8/31/2020		ELIAS, STURGE	569	626	0	1	301	Y	7796	194	106	88	0	881	0	
414	0/2	3	8/1/2009	9/1/2020		RUPPEN, WALTER	569	626	0	1	301	Y	12636	318	106	210	0	309	0	
415	0/2	3	8/1/2004	7/31/2020		HACK, CATHERINE	569	626	0	1	311	Y	9598	227	106	128	0	488	0	
416	0/2	1	1/1/2002	12/31/2020		JONES, CHRISTINE	569	626	0	1	301	Y	6245	331	106	132	0	444	0	
417	0/2	0	1/1/2019			Vacant	582	537	0		0	0	0	0	0	0	0	0		
418	0/2	4	6/1/2017	2/28/2020		STUBBS, KALENDER	432	531	0	1	305	Y	10868	262	125	137	0	380	0	
419	0/2	2	8/15/2010	6/30/2020		DEWE, EIRAWANA	432	531	0	1	305	Y	3228	81	125	0	46	676	0	
420	0/2	2	8/4/2012	8/31/2020		LANG, STEVEN	432	531	0	1	301	Y	3480	87	125	0	88	670	0	
421	0/2	0	8/29/2018	8/15/2020		DICK, STURGE	432	531	0	1	305	Y	24600	357	125	811	0	0	0	
422	0/2	3	1/21/2013	7/31/2020		LANGFORD, DEBRAWICK	432	531	0	1	301	Y	11818	289	125	171	0	588	0	
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426	0/2	0	1/1/2008	4/30/2020		BRADSHAW, MUEL	722	1079	0	1	301	Y	1220	141	141	0	141	732	0	
427	0/2	3	9/1/2008	7/31/2020		SHEDDEN, BRENDA	722	1079	0	1	301	Y	45157	879	141	735	0	0	141	
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Sensitive but Unclassified/Sensitive Security Information - Disseminate on a Need-To-Know Basis Only

STANDARD ARCHITECTURAL ABBREVIATIONS

ABBREVIATION	DESCRIPTION	ABBREVIATION	DESCRIPTION	ABBREVIATION	DESCRIPTION	ABBREVIATION	DESCRIPTION	ABBREVIATION	DESCRIPTION	ABBREVIATION	DESCRIPTION	ABBREVIATION	DESCRIPTION
AC	ACCESSORY CONSTRUCTION	AD	ADDITION	ADJ	ADJACENT	ADJ	ADJACENT	ADJ	ADJACENT	ADJ	ADJACENT	ADJ	ADJACENT
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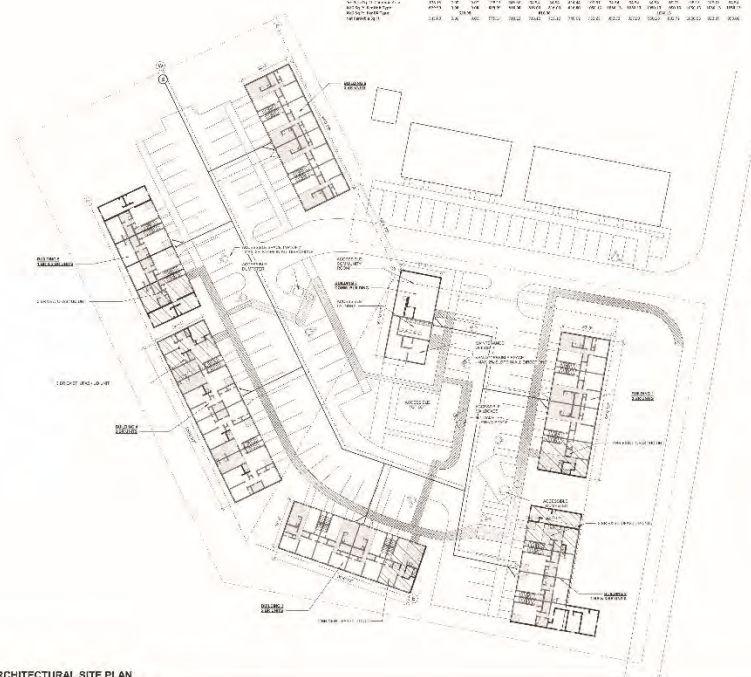


ICC/BCA/ANSI/ADA ACCESSIBILITY NOTES

1. ALL NEW CONSTRUCTION SHALL BE ACCESSIBLE TO THE MAXIMUM EXTENT FEASIBLE.
2. ACCESSIBILITY SHALL BE MAINTAINED THROUGHOUT THE LIFE OF THE BUILDING.
3. ACCESSIBILITY SHALL BE MAINTAINED THROUGHOUT THE LIFE OF THE BUILDING.
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Work Sheet Summary
Sheet No. 200
Date: 12/15/2010

NO.	DESCRIPTION	QUANTITIES												UNIT	TOTAL
		1	2	3	4	5	6	7	8	9	10	11	12		
1	CONCRETE	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
2	STEEL	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
3	WOOD	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
4	PAINT	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
5	GLASS	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
6	BRICK	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
7	ROOFING	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
8	MECHANICAL	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
9	ELECTRICAL	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
10	PLUMBING	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
11	LANDSCAPE	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
12	HAZARDOUS WASTE	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
13	ASBESTOS	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
14	LEAD	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
15	PCB	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
16	OTHER	100	200	300	400	500	600	700	800	900	1000	1100	1200	1000	1000
17	TOTAL	1000	2000	3000	4000	5000	6000	7000	8000	9000	10000	11000	12000	10000	10000



- LEGEND
- 1. EXISTING BUILDING FOOTPRINT
 - 2. EXISTING DRIVEWAYS
 - 3. EXISTING SIDEWALKS
 - 4. EXISTING CURBS
 - 5. EXISTING LANDSCAPE
 - 6. EXISTING UTILITIES
 - 7. EXISTING EROSION CONTROL
 - 8. EXISTING SITE ELEVATIONS
 - 9. EXISTING SURFACE FINISHES
 - 10. EXISTING MATERIALS
 - 11. EXISTING STRUCTURAL ELEMENTS
 - 12. EXISTING MECHANICAL/ELECTRICAL/PLUMBING
 - 13. EXISTING ASBESTOS
 - 14. EXISTING LEAD
 - 15. EXISTING PCB
 - 16. EXISTING HAZARDOUS WASTE
 - 17. EXISTING OTHER
 - 18. EXISTING TOTAL

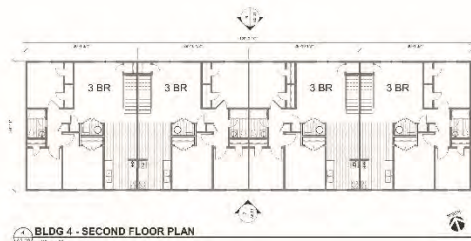


BIRCH ISLAND APARTMENTS
10322 PENNY LANE, WAKEFIELD, VA 23080

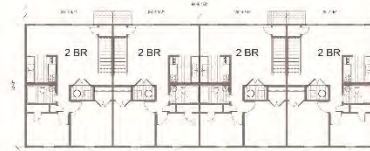
ALL DIMENSIONS IN FEET - INCHES
 DIMENSIONS AT 1/8" = 1'-0" UNLESS NOTED OTHERWISE

FLOOR PLAN LEGEND

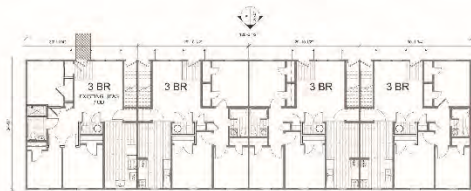
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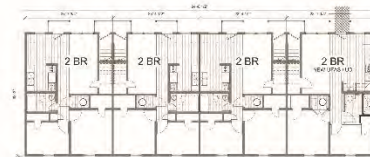
BLDG 4 - SECOND FLOOR PLAN



BLDG 3 - SECOND FLOOR PLAN



BLDG 4 - FIRST FLOOR PLAN

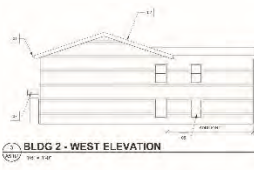
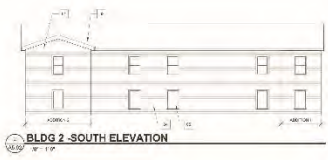
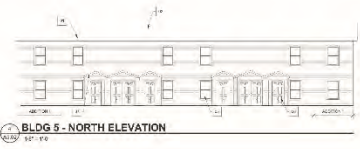
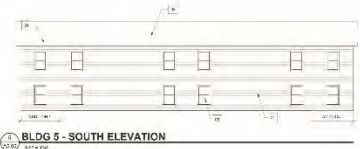
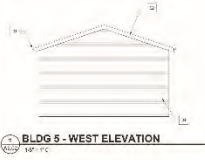


BLDG 3 - FIRST FLOOR PLAN

BIRCH ISLAND APARTMENTS
 10322 PENNY LANE, WAKEFIELD, VA 23080
 L.P. 10/10/2018

NO.	DATE	DESCRIPTION

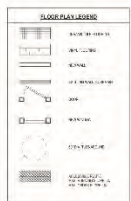
- CLIENT INFORMATION
1. PROJECT NAME
 2. PROJECT ADDRESS
 3. PROJECT CITY
 4. PROJECT STATE
 5. PROJECT ZIP
 6. PROJECT PHONE
 7. PROJECT FAX
 8. PROJECT EMAIL
 9. PROJECT WEBSITE
 10. PROJECT CONTACT



BIRCH ISLAND APARTMENTS
10322 PENNY LANE, WAKEFIELD, VA 23880
Lynch, Erhart & Berry Architects

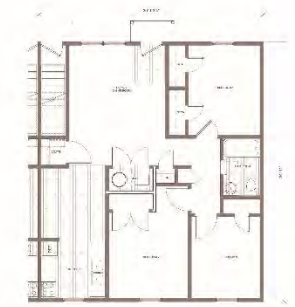


3 BR SECOND FLOOR
1/8" = 1'-0"

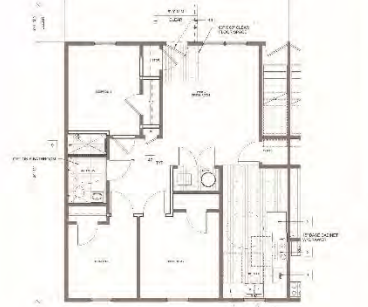


- FURNITURE REPRESENTATION NOTES:**
- 1. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 2. FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 3. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 4. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
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 - 11. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 12. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 13. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 14. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 15. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 16. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 17. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 18. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 19. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.
 - 20. ALL FURNITURE IS TO BE REPRESENTED BY THE SYMBOLS SHOWN.

- UNIT FINISHES AND MATERIALS LIST:**
1. WALLS: 5/8" GYP BOARD ON STUDS, PAINTED.
 2. CEILING: 5/8" GYP BOARD ON JOISTS, PAINTED.
 3. FLOOR: 1/2" GYP BOARD ON JOISTS, PAINTED.
 4. BATHROOM: 1/2" GYP BOARD ON JOISTS, PAINTED.
 5. KITCHEN: 1/2" GYP BOARD ON JOISTS, PAINTED.
 6. LIVING: 1/2" GYP BOARD ON JOISTS, PAINTED.
 7. BEDROOM: 1/2" GYP BOARD ON JOISTS, PAINTED.
 8. HALL: 1/2" GYP BOARD ON JOISTS, PAINTED.
 9. CLOSET: 1/2" GYP BOARD ON JOISTS, PAINTED.
 10. BALCONY: 1/2" GYP BOARD ON JOISTS, PAINTED.
 11. TERRACE: 1/2" GYP BOARD ON JOISTS, PAINTED.
 12. PATIO: 1/2" GYP BOARD ON JOISTS, PAINTED.
 13. POOL: 1/2" GYP BOARD ON JOISTS, PAINTED.
 14. SPA: 1/2" GYP BOARD ON JOISTS, PAINTED.
 15. LAUNDRY: 1/2" GYP BOARD ON JOISTS, PAINTED.
 16. STORAGE: 1/2" GYP BOARD ON JOISTS, PAINTED.
 17. MECHANICAL: 1/2" GYP BOARD ON JOISTS, PAINTED.
 18. ELECTRICAL: 1/2" GYP BOARD ON JOISTS, PAINTED.
 19. PLUMBING: 1/2" GYP BOARD ON JOISTS, PAINTED.
 20. FURNITURE: 1/2" GYP BOARD ON JOISTS, PAINTED.
 21. EQUIPMENT: 1/2" GYP BOARD ON JOISTS, PAINTED.
 22. FINISHES: 1/2" GYP BOARD ON JOISTS, PAINTED.



3 BR FIRST FLOOR
1/8" = 1'-0"



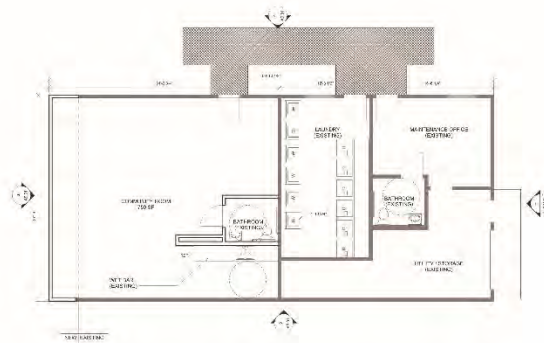
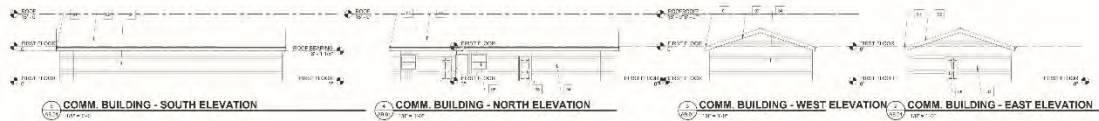
3 BR FIRST FLOOR - UFAS / UD
1/8" = 1'-0"

LEMAY ERIKSSON WILCOX ARCHITECTS
 BIRCH ISLAND APARTMENTS
 10322 PENNY LANE, WAKEFIELD, VA 23080
 LEAD ARCHITECT: JEFFREY W. WILCOX
 PROJECT ARCHITECT: JEFFREY W. WILCOX
 DATE: 01/20/2018

UNIT PLANS

NO.	DATE	DESCRIPTION
1	01/20/2018	ISSUED FOR PERMIT
2	01/20/2018	ISSUED FOR PERMIT
3	01/20/2018	ISSUED FOR PERMIT
4	01/20/2018	ISSUED FOR PERMIT
5	01/20/2018	ISSUED FOR PERMIT
6	01/20/2018	ISSUED FOR PERMIT
7	01/20/2018	ISSUED FOR PERMIT
8	01/20/2018	ISSUED FOR PERMIT
9	01/20/2018	ISSUED FOR PERMIT
10	01/20/2018	ISSUED FOR PERMIT

A8.03



COMM. BUILDING - FIRST FLOOR PLAN
1/8" = 1'-0"

FLOOR PLAN LEGEND

[Symbol]	STAIRS
[Symbol]	STAIRS (ELEVATOR)
[Symbol]	DOOR
[Symbol]	GLASS DOOR
[Symbol]	GLASS WALL
[Symbol]	GLASS PARTITION
[Symbol]	GLASS CURTAIN WALL
[Symbol]	GLASS RAMP
[Symbol]	GLASS BALCONY
[Symbol]	GLASS PORCH
[Symbol]	GLASS TERRACE
[Symbol]	GLASS PERGOLA
[Symbol]	GLASS CANOPY
[Symbol]	GLASS ROOF
[Symbol]	GLASS FLOOR
[Symbol]	GLASS CEILING
[Symbol]	GLASS WALL
[Symbol]	GLASS PARTITION
[Symbol]	GLASS CURTAIN WALL
[Symbol]	GLASS RAMP
[Symbol]	GLASS BALCONY
[Symbol]	GLASS PORCH
[Symbol]	GLASS TERRACE
[Symbol]	GLASS PERGOLA
[Symbol]	GLASS CANOPY
[Symbol]	GLASS ROOF
[Symbol]	GLASS FLOOR
[Symbol]	GLASS CEILING

BIRCH ISLAND APARTMENTS
10322 PENNY LANE, WAKEFIELD, VA 23086

NO.	DATE	DESCRIPTION
1	10/15/2018	ISSUED FOR PERMITS
2	11/15/2018	ISSUED FOR PERMITS
3	12/15/2018	ISSUED FOR PERMITS
4	01/15/2019	ISSUED FOR PERMITS
5	02/15/2019	ISSUED FOR PERMITS
6	03/15/2019	ISSUED FOR PERMITS
7	04/15/2019	ISSUED FOR PERMITS
8	05/15/2019	ISSUED FOR PERMITS
9	06/15/2019	ISSUED FOR PERMITS
10	07/15/2019	ISSUED FOR PERMITS
11	08/15/2019	ISSUED FOR PERMITS
12	09/15/2019	ISSUED FOR PERMITS
13	10/15/2019	ISSUED FOR PERMITS
14	11/15/2019	ISSUED FOR PERMITS
15	12/15/2019	ISSUED FOR PERMITS
16	01/15/2020	ISSUED FOR PERMITS
17	02/15/2020	ISSUED FOR PERMITS
18	03/15/2020	ISSUED FOR PERMITS
19	04/15/2020	ISSUED FOR PERMITS
20	05/15/2020	ISSUED FOR PERMITS
21	06/15/2020	ISSUED FOR PERMITS
22	07/15/2020	ISSUED FOR PERMITS
23	08/15/2020	ISSUED FOR PERMITS
24	09/15/2020	ISSUED FOR PERMITS
25	10/15/2020	ISSUED FOR PERMITS
26	11/15/2020	ISSUED FOR PERMITS
27	12/15/2020	ISSUED FOR PERMITS
28	01/15/2021	ISSUED FOR PERMITS
29	02/15/2021	ISSUED FOR PERMITS
30	03/15/2021	ISSUED FOR PERMITS
31	04/15/2021	ISSUED FOR PERMITS
32	05/15/2021	ISSUED FOR PERMITS
33	06/15/2021	ISSUED FOR PERMITS
34	07/15/2021	ISSUED FOR PERMITS
35	08/15/2021	ISSUED FOR PERMITS
36	09/15/2021	ISSUED FOR PERMITS
37	10/15/2021	ISSUED FOR PERMITS
38	11/15/2021	ISSUED FOR PERMITS
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40	01/15/2022	ISSUED FOR PERMITS
41	02/15/2022	ISSUED FOR PERMITS
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70	07/15/2024	ISSUED FOR PERMITS
71	08/15/2024	ISSUED FOR PERMITS
72	09/15/2024	ISSUED FOR PERMITS
73	10/15/2024	ISSUED FOR PERMITS
74	11/15/2024	ISSUED FOR PERMITS
75	12/15/2024	ISSUED FOR PERMITS
76	01/15/2025	ISSUED FOR PERMITS
77	02/15/2025	ISSUED FOR PERMITS
78	03/15/2025	ISSUED FOR PERMITS
79	04/15/2025	ISSUED FOR PERMITS
80	05/15/2025	ISSUED FOR PERMITS
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82	07/15/2025	ISSUED FOR PERMITS
83	08/15/2025	ISSUED FOR PERMITS
84	09/15/2025	ISSUED FOR PERMITS
85	10/15/2025	ISSUED FOR PERMITS
86	11/15/2025	ISSUED FOR PERMITS
87	12/15/2025	ISSUED FOR PERMITS
88	01/15/2026	ISSUED FOR PERMITS
89	02/15/2026	ISSUED FOR PERMITS
90	03/15/2026	ISSUED FOR PERMITS
91	04/15/2026	ISSUED FOR PERMITS
92	05/15/2026	ISSUED FOR PERMITS
93	06/15/2026	ISSUED FOR PERMITS
94	07/15/2026	ISSUED FOR PERMITS
95	08/15/2026	ISSUED FOR PERMITS
96	09/15/2026	ISSUED FOR PERMITS
97	10/15/2026	ISSUED FOR PERMITS
98	11/15/2026	ISSUED FOR PERMITS
99	12/15/2026	ISSUED FOR PERMITS
100	01/15/2027	ISSUED FOR PERMITS

March 1, 2019
 BIRCH ISLAND PHASE I
 GENERATION I QUEST

UNIT INSPECTION REPORT

10322 Penny Lane
 Wakefield, VA 23086

6- 1BR, 24- 2BR & 16- 3BR = 48 UNIT PROJECT

DESCRIPTION OF WORK	REPAIR OR NEW	AMOUNT OR NO.	UNIT COST	TOTAL COST	COMMENTS
LIVING/DINING AREA:					
17 SEER Split Systems w/ERV	New	48 EA	\$7,166.00	\$343,968	Variable Speed
Ultra Aire Humidifier	New	48 EA	\$1,200.00	\$57,600	
Wike & 30 AMP Breaker for HVAC	New	48 EA	\$300.00	\$14,400	
Carpet & Pad	New	48 UN	\$2,200.00	\$105,600	
Linoleum @ DR, Kit, Clo. & Entr	New	48 UN	\$950.00	\$45,600	
LED Ceiling Light/Fan	New	48 EA	\$275.00	\$13,200	
Drywall Repairs	New	48 UN	\$750.00	\$36,000	
Painting	New	48 UN	\$1,200.00	\$57,600	
Wood Base	New	48 UN	\$500.00	\$24,000	
Interior Solid Core Doors	New	426 EA	\$342.00	\$149,112	Replace all Interior Doors
KITCHEN:					
Kitchen Cabinetry	New	48 UN	\$2,350.00	\$112,800	
Countertops	New	48 UN	\$350.00	\$16,800	
Sink Faucet	New	48 EA	\$130.00	\$6,240	
S.S. Double Bowl Sink	New	43 EA	\$90.00	\$3,870	
S.S. Double Bowl Rear Drain Sink	New	5 EA	\$380.00	\$1,900	
LED Light Fixture	New	48 EA	\$164.00	\$7,872	
G.F.C.I.'S	New	192 EA	\$45.00	\$8,640	
Add New GFCI	New	48 EA	\$100.00	\$4,800	
ADA Bell/J. Lights	New	5 EA	\$450.00	\$2,250	
Hard duct Rangehoods	New	48 EA	\$150.00	\$7,200	
Rangehoods	New	48 EA	\$227.00	\$10,896	
Rangehood Switches	New	5 EA	\$125.00	\$625	
16 C.F. Refrigerator @ 3BR	New	16 EA	\$660.00	\$10,560	
Refrigerator	New	27 EA	\$630.00	\$17,010	
Side-By-Side Refrigerator	New	5 EA	\$1,200.00	\$6,000	
Dishwashers	New	43 EA	\$350.00	\$15,050	
Dishwasher Circuit	New	48 EA	\$150.00	\$7,200	
H.C. Dishwashers	New	4 EA	\$435.00	\$1,740	
Electric Ranges	New	43 EA	\$403.00	\$17,329	
Self-Cleaning Electric Ranges	New	5 EA	\$580.00	\$2,900	
Plug-In Range Suppression	New	48 UN	\$250.00	\$12,000	
Range Splash Guards	New	48 EA	\$75.00	\$3,600	
Sink Drains - Wrap	New	5 EA	\$200.00	\$1,000	
HALLWAY & STAIRS:					
Relocate Door from Hall to BR	New	32 EA	\$950.00	\$30,720	
Vinyl Stair Treads	New	326 EA	\$50.00	\$16,300	
.65 Electric Water Heaters	New	48 EA	\$650.00	\$31,200	
Expansion Tanks	New	48 EA	\$106.00	\$5,088	
Enlarge or New Mech Rm Closet	New	24 EA	\$550.00	\$13,200	
Smoke Detector	New	43 EA	\$110.00	\$4,730	
H.C. Smoke Detector	New	5 EA	\$210.00	\$1,050	
Top of Stair Smoke Detector	New	24 EA	\$110.00	\$2,640	
LED Light Fixture	New	48 EA	\$115.00	\$5,520	
Top of Stair Light Fixture	New	24 EA	\$115.00	\$2,760	
Mechanical Room Light Fixture	New	48 EA	\$115.00	\$5,520	
Light Fixture @ closet over stairs	New	24 EA	\$115.00	\$2,760	
BATHROOM:					
Vanity and Marble Tops	New	43 EA	\$265.00	\$11,305	
Lavatory Faucet	New	48 EA	\$90.00	\$4,320	
Wall Hung Lavatory	New	5 EA	\$300.00	\$1,500	
Lav Supply & Drain Wrap	New	5 EA	\$200.00	\$1,000	
GFCI	New	48 EA	\$45.00	\$2,160	
Medicine Cabinet	New	43 EA	\$120.00	\$5,160	
LED Mod. Cabinet Light Fixture	New	48 EA	\$200.00	\$9,600	
Water Closets	New	43 EA	\$225.00	\$9,675	
H.C. Water Closets	New	5 EA	\$250.00	\$1,250	
Toilet Topper	New	5 EA	\$150.00	\$750	
Exhaust Fan	New	48 EA	\$145.00	\$6,960	
Hard Duct Bathfans	New	48 EA	\$250.00	\$12,000	
Diversers, Controls, Shower Head	New	48 EA	\$365.00	\$17,520	
Hand Held Shower	New	5 EA	\$150.00	\$750	
Roll-in Showers	New	5 EA	\$6,500.00	\$32,500	
Replace Tubs					NONE IN ESTIMATE
Grab Bars	New	5 EA	\$150.00	\$750	
Toilet Accessories	New	48 EA	\$100.00	\$4,800	
MASTER BEDROOM					
Smoke Detector	New	43 EA	\$110.00	\$4,730	
H.C. Smoke Detector	New	5 EA	\$220.00	\$1,100	
BR Closet Light w/Globe	New	48 EA	\$115.00	\$5,520	
Attic Hatches	New	24 EA	\$275.00	\$6,600	
2ND BEDROOM:					
Smoke Detector	New	21 EA	\$110.00	\$2,310	
H.C. Smoke Detector	New	3 EA	\$220.00	\$660	

March 1, 2019
BIRCH ISLAND PHASE I

3RD BEDROOM:					
Smoke Detector	New	14	EA	\$110.00	\$1,540
H.C. Smoke Detector	New	2	EA	\$220.00	\$440

SITE INSPECTION REPORT

DESCRIPTION OF WORK	REPAIR OR NEW	AMOUNT OR NO.	UNIT COST	TOTAL COST	COMMENTS
Trim Trees	New	1	LS	\$3,850.00	\$3,850
Project Sign	New	1	LS	\$3,500.00	\$3,500
Lighting @ Project Sign	New	1	LS	\$1,600.00	\$1,600
Overlay Asphalt Paving	New	1	LS	\$60,000.00	\$60,000
Striping	New	1	LS	\$2,000.00	\$2,000
Building Mounted Lighting	New	25	EA	\$650.00	\$16,250
Handicap Pking Signs/Post	New	8	EA	\$150.00	\$1,200
Handicap Ramps	New	8	EA	\$1,800.00	\$14,400
Mailboxes	New	4	EA	\$1,850.00	\$7,400
Remove/Repour Concrete	New	2200	SF	\$12.00	\$26,400
Dumpster Pads	New	2	EA	\$2,850.00	\$5,700
Dumpster Screening	New	2	EA	\$2,250.00	\$4,500
Landscaping	New	1	LS	\$21,000.00	\$21,000
Grading & Topsoil	New	1	LS	\$5,000.00	\$5,000
Concrete Condenser Pads	New	24	EA	\$175.00	\$4,200
Snake Main Drains	Repair	48	EA	\$100.00	\$4,800
Pipe Handrails @ Ramps					None in this budget
Pole Light Fixtures	New	13	EA	\$650.00	\$8,450

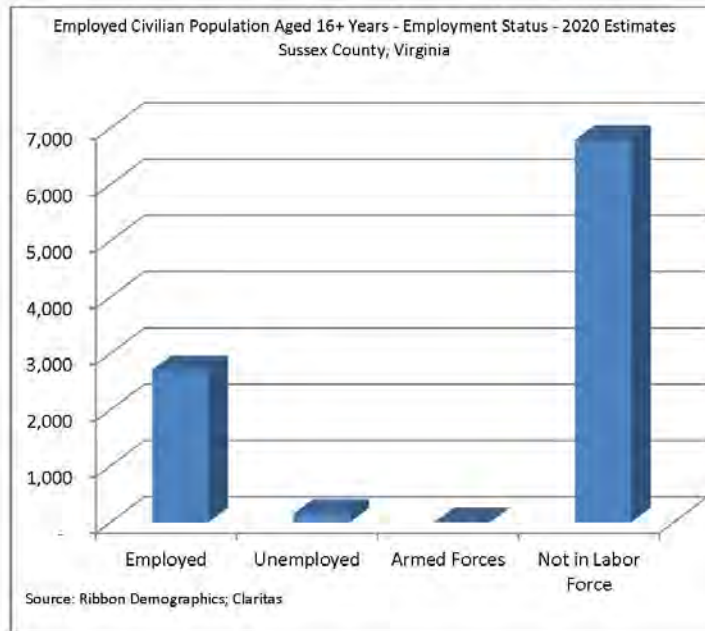
BUILDING INSPECTION REPORT

DESCRIPTION OF WORK	REPAIR OR NEW	AMOUNT OR NO.	UNIT COST	TOTAL COST	COMMENTS
Shingles	New	257	SO	\$275.00	\$70,875
1/2" OSB @ Roofs	New	120	EA	\$40.00	\$4,800
Porch Awnings Singles	New	20	EA	\$1,150.00	\$23,000
Porch Awnings Doubles	New	14	EA	\$1,800.00	\$25,200
Soffit & Fascia	New	2800	LF	\$6.50	\$18,200
Gutter & Downspouts	New	2000	LF	\$4.50	\$9,000
Vinyl Siding	New	322	SQ	\$290.00	\$93,410
Insulation @ Siding	New	1026	SH	\$23.61	\$24,224
Vinyl Windows 2050	New	96	EA	\$336.00	\$32,256
Vinyl Windows Twin 6050	New	72	EA	\$600.00	\$43,200
Vinyl Windows 35" X 47"	New	24	EA	\$285.00	\$6,840
Lower Wiring at BR Windows	New	88	EA	\$40.00	\$3,520
Convert Units to ADA	New	5	EA	\$6,000.00	\$30,000
Exterior Doors - Fiberglass	New	48	EA	\$575.00	\$27,600
Door Knockers/Viewers	New	48	EA	\$25.00	\$1,200
Unit Entry Lights	New	48	EA	\$110.00	\$5,280
Paint Exterior Doors	New	48	EA	\$65.00	\$3,120
Unit Numbers	New	48	EA	\$35.00	\$1,680
Attic Insulation to R-49	New	1	LS	\$22,200.00	\$22,200
Airseal Attics	New	1	LS	\$15,500.00	\$15,500
Building Numbers	New	5	EA	\$175.00	\$1,050
Locksets	New	43	EA	\$150.00	\$6,450
Handicapped Locksets	New	5	EA	\$825.00	\$4,125
TV Cable to Bedrooms	New	88	EA	\$125.00	\$11,000
Replace Interior Door Hardware	New	436	EA	\$45.00	\$19,620
New receptacles & switches	New	48	UN	\$500.00	\$24,000
Mini Blinds	New	168	EA	\$45.00	\$7,560
Water Submeters	New	48	EA	\$106.00	\$5,088
Remove Baseboard Heaters	New	1	LS	\$3,200.00	\$3,200
USB Charging Ports	New	200	EA	\$25.00	\$5,000
WiFi Allowance	New	1	LS	\$25,000.00	\$25,000
Replace Guest Plumbing	New	48	UN	\$2,750.00	\$132,000
Additions: 3-#1 and 1-#2	New	3360	SF	\$100.00	\$336,000
SUBTOTAL				\$2,623,568	
GENERAL REQUIREMENTS				\$157,413	
GENERAL OVERHEAD				\$52,471	
BUILDER'S PROFIT				\$157,413	
TOTAL HARD COSTS				\$2,990,865	
					COST PER UNIT
					\$62,309.70

ADDENDUM E – DEMOGRAPHICS DATA

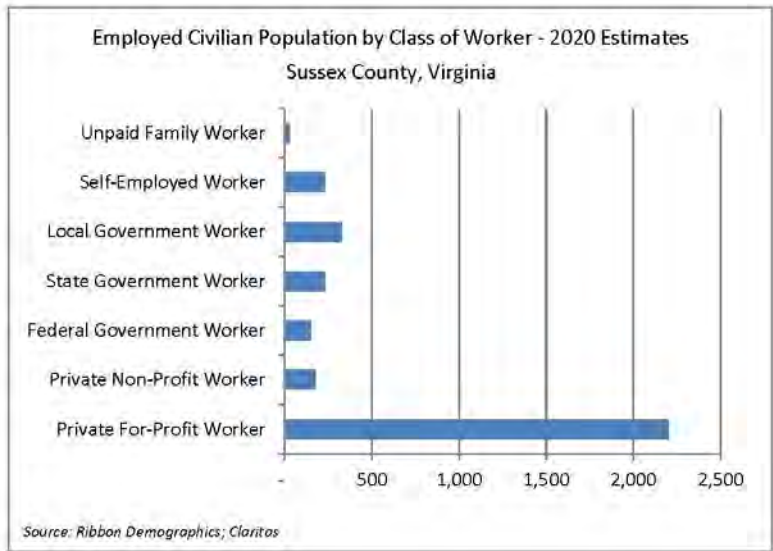
Employed Civilian Population Aged 16+ Years	
Employment Status	
<i>Current Year Estimates - 2020</i>	
Sussex County, Virginia	
Status	Number
Employed	2,705
Unemployed	150
Armed Forces	5
Not in Labor Force	6,791
Unemployed	5.25%

Source: Ribbon Demographics; Claritas



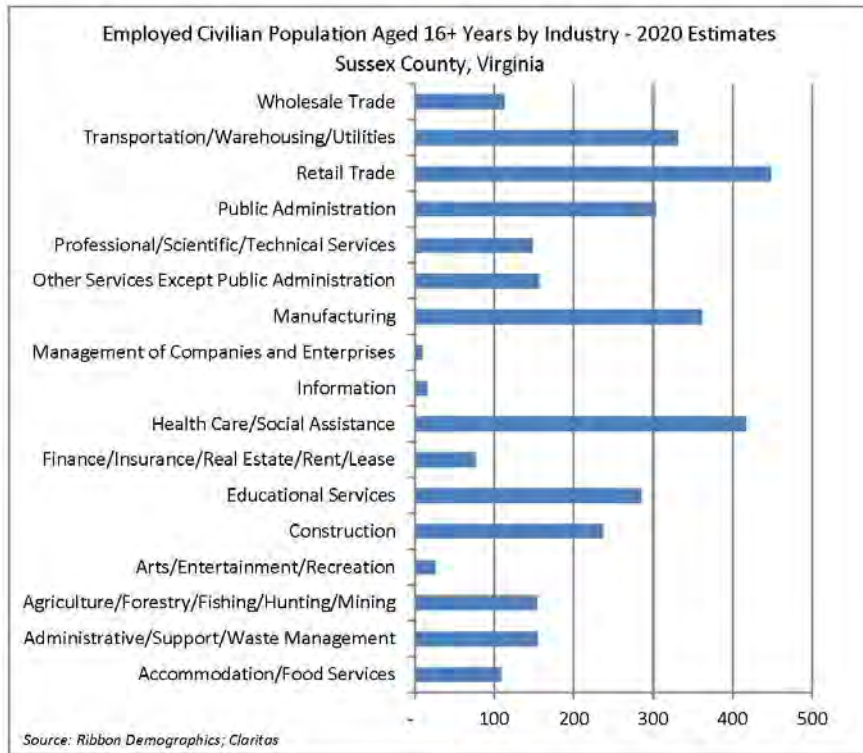
Employed Civilian Population by Class of Worker		
Current Year Estimates - 2020		
Sussex County, Virginia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	2,203	65.8%
Private Non-Profit Worker	174	5.2%
Federal Government Worker	149	4.5%
State Government Worker	231	6.9%
Local Government Worker	329	9.8%
Self-Employed Worker	232	6.9%
Unpaid Family Worker	28	0.8%
Total:	3,346	100.0%

Source: Ribbon Demographics; Claritas



Employed Civilian Population Aged 16+ Years by Industry		
<i>Current Year Estimates - 2020</i>		
Sussex County, Virginia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	109	3.3%
Administrative/Support/Waste Management	155	4.6%
Agriculture/Forestry/Fishing/Hunting/Mining	154	4.6%
Arts/Entertainment/Recreation	26	0.8%
Construction	237	7.1%
Educational Services	285	8.5%
Finance/Insurance/Real Estate/Rent/Lease	76	2.3%
Health Care/Social Assistance	417	12.5%
Information	15	0.4%
Management of Companies and Enterprises	10	0.3%
Manufacturing	362	10.8%
Other Services Except Public Administration	157	4.7%
Professional/Scientific/Technical Services	148	4.4%
Public Administration	303	9.1%
Retail Trade	448	13.4%
Transportation/Warehousing/Utilities	331	9.9%
Wholesale Trade	113	3.4%
Total:	3,346	100.0%

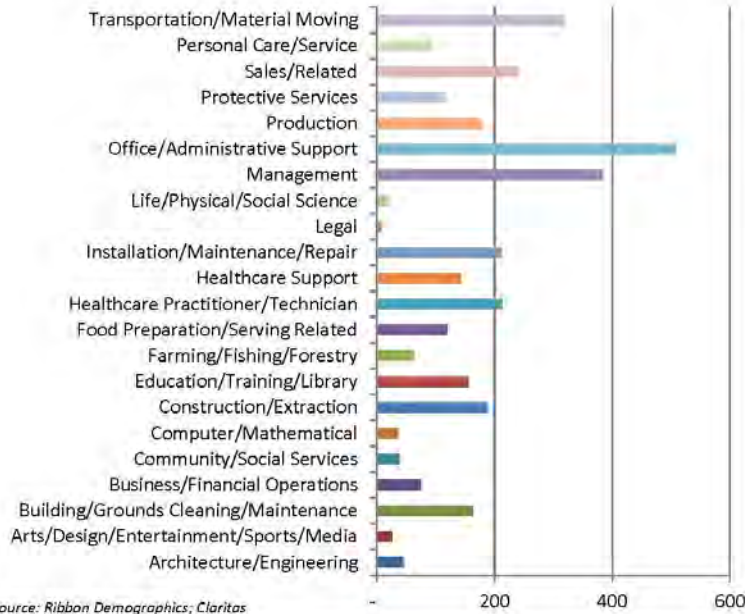
Source: Ribbon Demographics; Claritas



Employed Civilian Population Aged 16+ Years by Occupation		
Current Year Estimates - 2020		
Sussex County, Virginia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	45	1.3%
Arts/Design/Entertainment/Sports/Media	26	0.8%
Building/Grounds Cleaning/Maintenance	164	4.9%
Business/Financial Operations	75	2.2%
Community/Social Services	39	1.2%
Computer/Mathematical	36	1.1%
Construction/Extraction	188	5.6%
Education/Training/Library	156	4.7%
Farming/Fishing/Forestry	63	1.9%
Food Preparation/Serving Related	120	3.6%
Healthcare Practitioner/Technician	213	6.4%
Healthcare Support	143	4.3%
Installation/Maintenance/Repair	212	6.3%
Legal	7	0.2%
Life/Physical/Social Science	19	0.6%
Management	384	11.5%
Office/Administrative Support	509	15.2%
Production	178	5.3%
Protective Services	117	3.5%
Sales/Related	239	7.1%
Personal Care/Service	95	2.8%
Transportation/Material Moving	318	9.5%
Total:	3,346	100.0%
White Collar	1,748	52.2%
Blue Collar	896	26.8%
Service and Farming	702	21.0%
Total:	3,346	100.0%

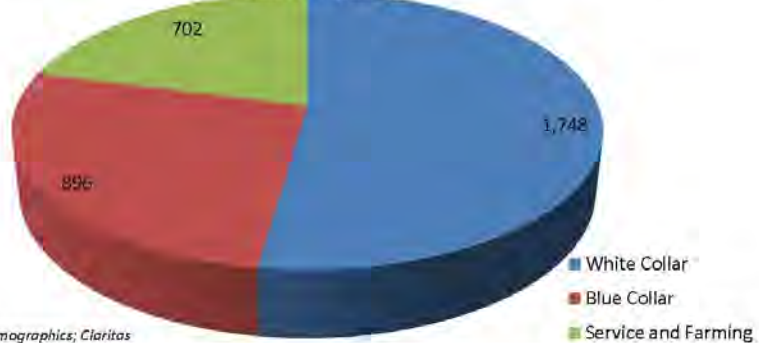
Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Occupation - 2020 Estimates
Sussex County, Virginia



Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Occupation - 2020 Estimates
Sussex County, Virginia



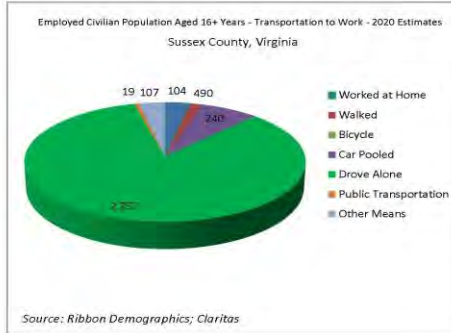
Source: Ribbon Demographics; Claritas

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Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2020 Sussex County, Virginia		
Transportation Mode	Number	Percent
Worked at Home	104	3.2%
Walked	49	1.5%
Bicycle	0	0.0%
Car Pooled	240	7.3%
Drove Alone	2,757	84.2%
Public Transportation	19	0.6%
Other Means	107	3.3%
Total:	3,276	100.0%

Source: Ribbon Demographics; Claritas

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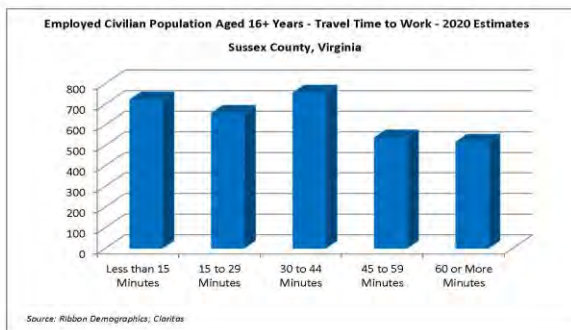


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Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2020 Sussex County, Virginia		
Travel Time	Number	Percent
Less than 15 Minutes	721	22.6%
15 to 29 Minutes	656	20.6%
30 to 44 Minutes	754	23.7%
45 to 59 Minutes	537	16.9%
60 or More Minutes	516	16.2%
Total:	3,184	100.0%

Source: Ribbon Demographics; Claritas

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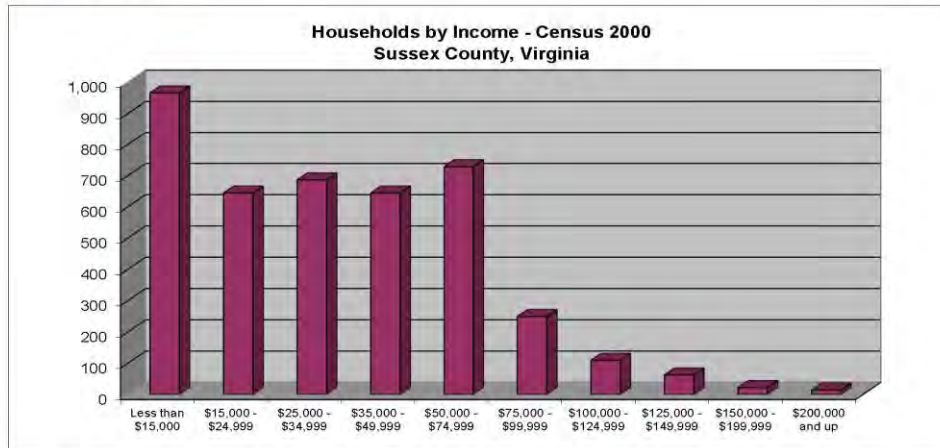
Households by Income and Age Sussex County, Virginia Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	43	84	116	131	112	216	192	72	966	23.4%
\$15,000 - \$24,999	23	86	128	109	94	99	84	21	644	15.6%
\$25,000 - \$34,999	40	167	143	87	104	88	47	10	686	16.6%
\$35,000 - \$49,999	8	96	150	167	106	53	55	9	644	15.6%
\$50,000 - \$74,999	8	91	153	196	153	67	50	10	728	17.7%
\$75,000 - \$99,999	0	3	82	88	30	29	15	2	249	6.0%
\$100,000 - \$124,999	0	0	18	37	26	22	5	1	109	2.6%
\$125,000 - \$149,999	0	7	0	29	13	13	0	0	62	1.5%
\$150,000 - \$199,999	0	0	0	6	12	0	4	0	22	0.5%
\$200,000 and up	0	0	0	1	3	3	6	1	14	0.3%
Total	122	534	790	851	653	590	458	126	4,124	100.0%
Percent	3.0%	12.9%	19.2%	20.6%	15.8%	14.3%	11.1%	3.1%	100.0%	

Source: Claritas; Ribbon Demographics

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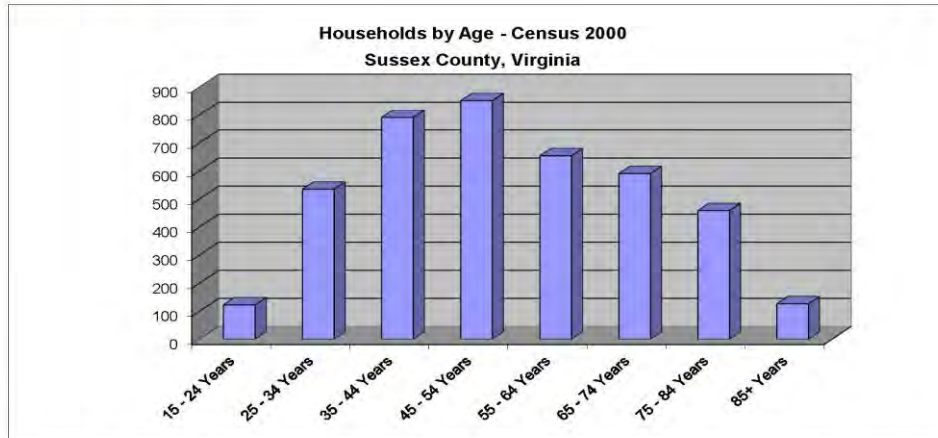


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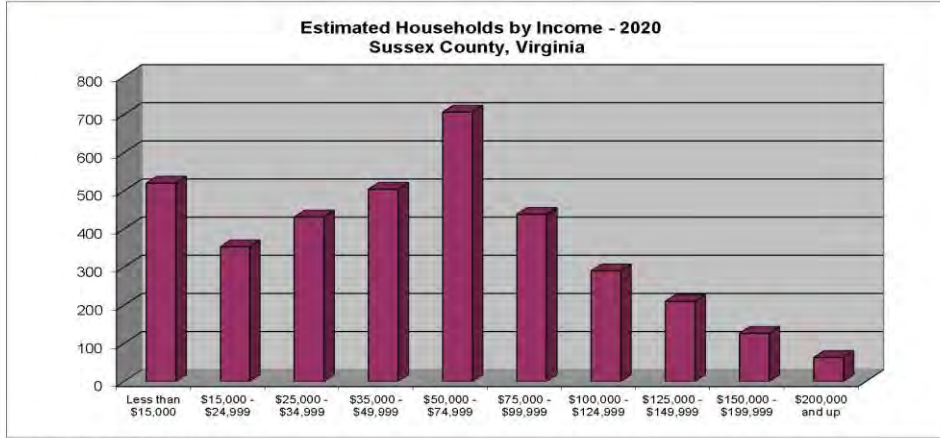
Households by Income and Age Sussex County, Virginia Current Year Estimates - 2020										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	8	66	64	49	89	123	84	37	520	14.3%
\$15,000 - \$24,999	1	26	26	53	100	68	52	27	353	9.7%
\$25,000 - \$34,999	26	40	31	49	70	108	78	29	431	11.8%
\$35,000 - \$49,999	39	33	29	78	118	121	67	19	504	13.8%
\$50,000 - \$74,999	27	96	81	130	164	130	63	15	706	19.4%
\$75,000 - \$99,999	0	59	62	77	97	97	35	11	438	12.0%
\$100,000 - \$124,999	0	29	38	75	81	50	17	0	290	8.0%
\$125,000 - \$149,999	0	23	31	67	75	9	3	2	210	5.8%
\$150,000 - \$199,999	0	28	48	18	20	10	2	0	126	3.5%
\$200,000 and up	0	0	1	25	30	5	1	1	63	1.7%
Total	101	400	411	621	844	721	402	141	3,641	100.0%
Percent	2.8%	11.0%	11.3%	17.1%	23.2%	19.8%	11.0%	3.9%		

Source: Claritas, Ribbon Demographics

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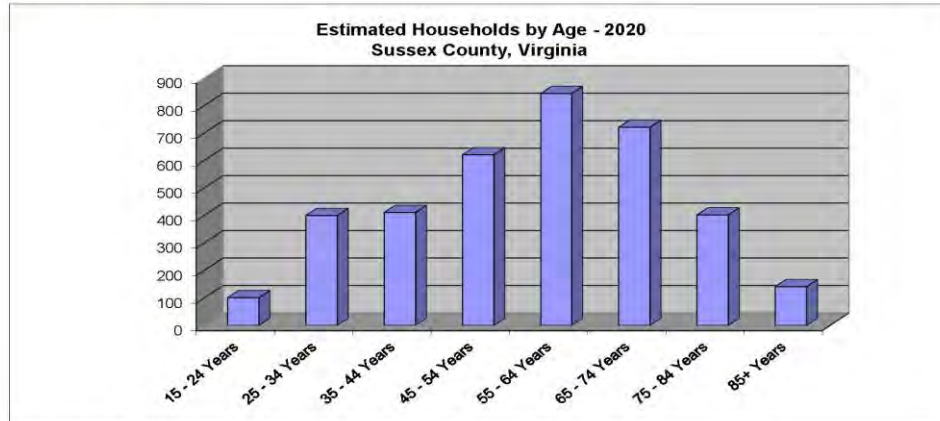


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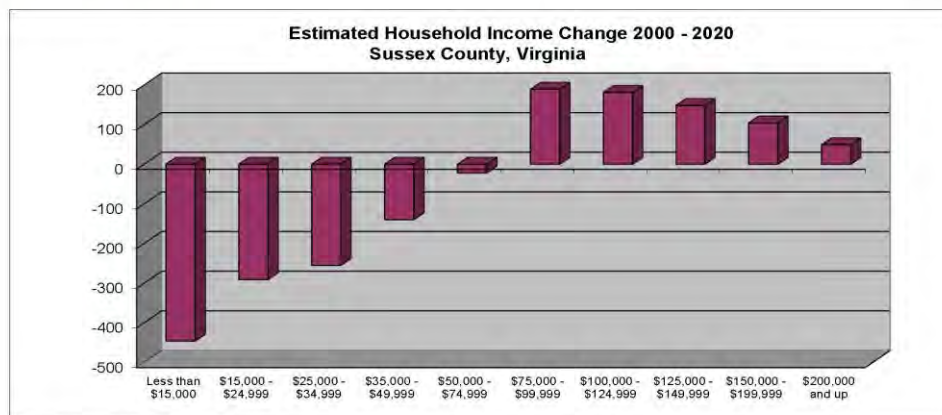
Households by Income and Age Sussex County, Virginia Estimated Change - 2000 to 2020										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-35	-18	-52	-82	-23	-93	-108	-35	-446	-46.2%
\$15,000 - \$24,999	-22	-60	-102	-56	6	-31	-32	6	-291	-45.2%
\$25,000 - \$34,999	-14	-127	-112	-38	-34	20	31	19	-285	-37.2%
\$35,000 - \$49,999	31	-63	-121	-89	12	68	12	10	-140	-21.7%
\$50,000 - \$74,999	19	5	-72	-66	11	63	13	5	-22	-3.0%
\$75,000 - \$99,999	0	56	-20	-11	67	68	-20	9	189	75.9%
\$100,000 - \$124,999	0	29	20	38	55	28	12	-1	181	166.1%
\$125,000 - \$149,999	0	16	31	38	62	-4	3	2	148	238.7%
\$150,000 - \$199,999	0	28	48	12	8	10	-2	0	104	472.7%
\$200,000 and up	0	0	1	24	27	2	-5	0	49	350.0%
Total	-21	-134	-379	-230	191	131	-56	15	-483	-11.7%
Percent Change	-17.2%	-25.1%	-48.0%	-27.0%	29.2%	22.2%	-12.2%	11.9%	-11.7%	

Source: Claritas, Ribbon Demographics

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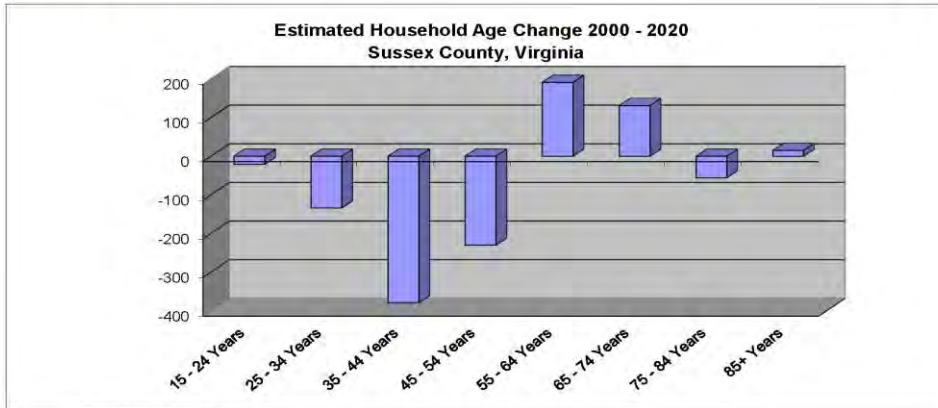


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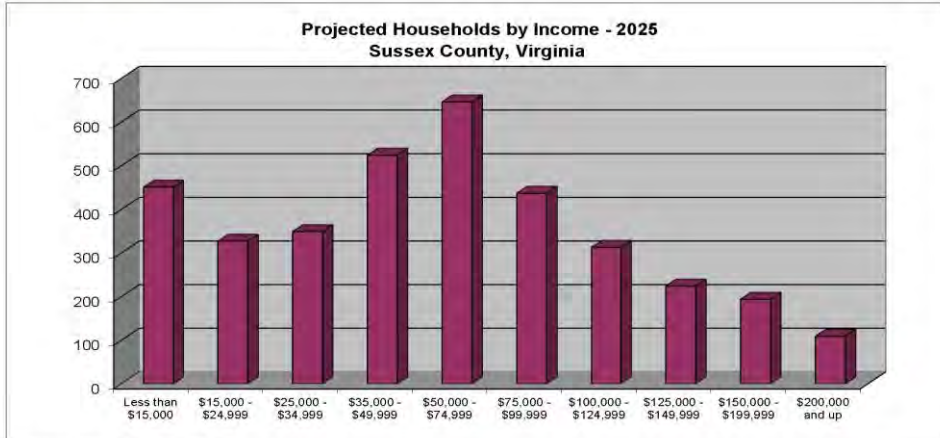
Households by Income and Age										
Sussex County, Virginia										
Five Year Projections - 2025										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	7	55	56	33	71	119	75	35	451	12.6%
\$15,000 - \$24,999	2	21	26	41	88	72	47	30	327	9.1%
\$25,000 - \$34,999	21	31	25	30	51	99	69	23	349	9.8%
\$35,000 - \$49,999	42	37	29	62	111	146	77	20	524	14.7%
\$50,000 - \$74,999	26	85	69	91	145	148	66	16	646	18.1%
\$75,000 - \$99,999	1	58	58	59	95	114	38	14	437	12.2%
\$100,000 - \$124,999	0	32	43	61	86	68	22	1	313	8.8%
\$125,000 - \$149,999	0	26	34	60	85	12	3	4	224	6.3%
\$150,000 - \$199,999	0	44	75	23	31	17	4	0	194	5.4%
\$200,000 and up	0	0	2	34	58	11	2	2	109	3.0%
Total	99	389	417	494	821	806	403	145	3,574	100.0%
Percent	2.8%	10.9%	11.7%	13.8%	23.0%	22.6%	11.3%	4.1%		

Source: Claritas, Ribbon Demographics

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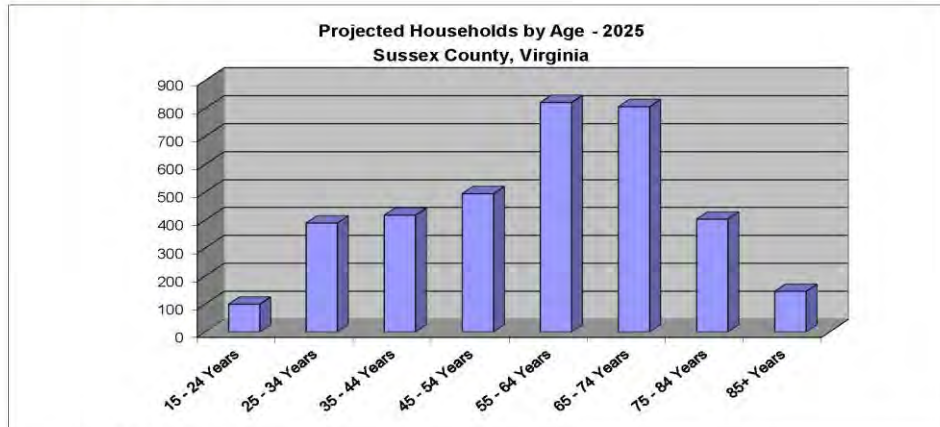


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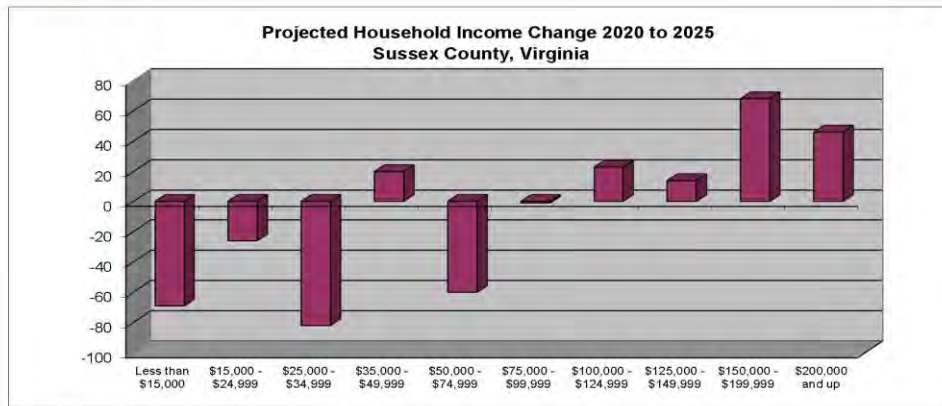
Households by Income and Age Sussex County, Virginia Projected Change - 2020 to 2025										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-1	-11	-8	-16	-18	-4	-9	-2	-69	-13.3%
\$15,000 - \$24,999	1	-5	0	-12	-12	4	-5	3	-26	-7.4%
\$25,000 - \$34,999	-5	-9	-6	-19	-19	-9	-9	-6	-82	-19.0%
\$35,000 - \$49,999	3	4	0	-16	-7	25	10	1	20	4.0%
\$50,000 - \$74,999	-1	-11	-12	-39	-19	18	3	1	-60	-8.5%
\$75,000 - \$99,999	1	-1	-4	-18	-2	17	3	3	-1	-0.2%
\$100,000 - \$124,999	0	3	5	-14	5	18	5	1	23	7.9%
\$125,000 - \$149,999	0	3	3	-7	10	3	0	2	14	6.7%
\$150,000 - \$199,999	0	16	27	5	11	7	2	0	68	54.0%
\$200,000 and up	0	0	1	2	28	6	1	1	46	73.0%
Total	-2	-11	6	-127	-23	85	1	4	-67	-1.8%
Percent Change	-2.0%	-2.8%	1.5%	-20.5%	-2.7%	11.8%	0.2%	2.8%	-1.8%	

Source: Claritas; Ribbon Demographics

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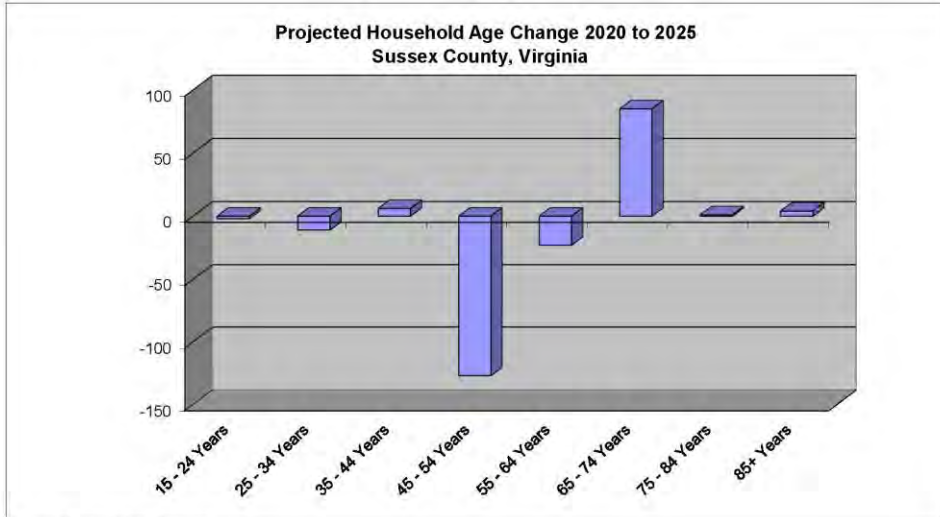


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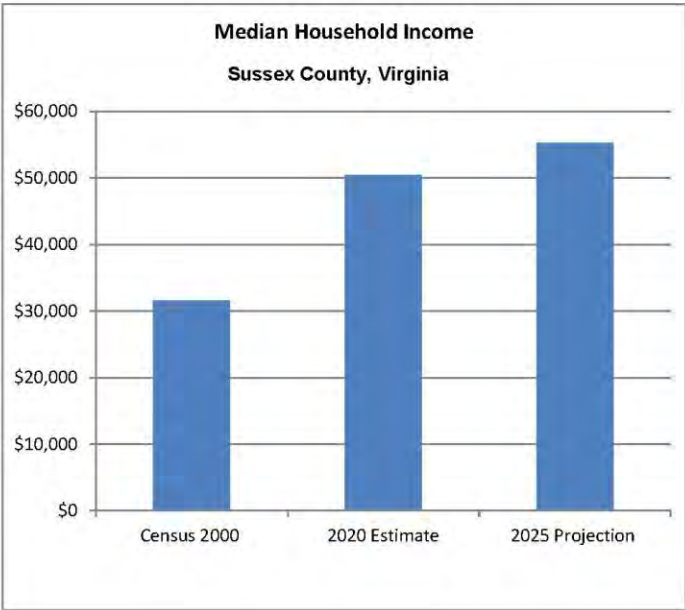
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Median Household Income Sussex County, Virginia		
Census 2000	2020 Estimate	2025 Projection
\$31,589	\$50,443	\$55,263



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Median Household Income by Area			
Sussex County, Virginia			
Geography ID	Census 2000	2020 Estimate	2025 Projection
51183	\$31,589	\$50,443	\$55,263

HISTA 2.2 Summary Data Sussex County, Virginia

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Renter Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	59	3	26	6	10	5	109
\$10,000-20,000	53	27	28	2	8	3	121
\$20,000-30,000	11	26	18	9	22	13	99
\$30,000-40,000	27	30	11	0	4	0	72
\$40,000-50,000	0	21	27	32	0	0	80
\$50,000-60,000	0	29	7	23	1	0	60
\$60,000-75,000	4	43	3	0	2	0	52
\$75,000-100,000	0	7	8	38	0	0	53
\$100,000-125,000	0	7	6	0	0	0	13
\$125,000-150,000	0	0	3	2	0	0	5
\$150,000-200,000	0	0	1	0	0	0	1
\$200,000+	0	0	0	1	0	0	1
Total	154	193	138	113	47	21	666

Renter Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	49	6	4	3	2	0	64
\$10,000-20,000	30	29	1	0	3	0	63
\$20,000-30,000	35	21	9	8	4	0	77
\$30,000-40,000	16	1	3	3	3	1	27
\$40,000-50,000	10	5	2	0	3	2	22
\$50,000-60,000	1	17	7	1	0	0	26
\$60,000-75,000	3	9	3	5	2	0	22
\$75,000-100,000	1	4	3	1	2	0	11
\$100,000-125,000	1	0	1	1	1	0	4
\$125,000-150,000	0	0	1	0	1	0	2
\$150,000-200,000	0	3	0	1	1	0	5
\$200,000+	0	1	0	0	1	0	2
Total	146	96	34	23	23	3	325

Renter Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	32	4	3	0	2	0	41
\$10,000-20,000	21	7	1	0	3	0	32
\$20,000-30,000	27	13	9	0	4	0	53
\$30,000-40,000	13	1	2	0	0	0	16
\$40,000-50,000	10	3	2	0	3	2	20
\$50,000-60,000	1	14	7	1	0	0	23
\$60,000-75,000	2	0	3	1	2	0	8
\$75,000-100,000	1	4	1	1	2	0	9
\$100,000-125,000	1	0	1	1	1	0	4
\$125,000-150,000	0	0	0	0	1	0	1
\$150,000-200,000	0	1	0	0	1	0	2
\$200,000+	0	0	0	0	1	0	1
Total	108	47	29	4	20	2	210

Renter Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	108	9	30	9	12	5	173
\$10,000-20,000	83	56	29	2	11	3	184
\$20,000-30,000	46	47	27	17	26	13	176
\$30,000-40,000	43	31	14	3	7	1	99
\$40,000-50,000	10	26	29	32	3	2	102
\$50,000-60,000	1	46	14	24	1	0	86
\$60,000-75,000	7	52	6	5	4	0	74
\$75,000-100,000	1	11	11	39	2	0	64
\$100,000-125,000	1	7	7	1	1	0	17
\$125,000-150,000	0	0	4	2	1	0	7
\$150,000-200,000	0	3	1	1	1	0	6
\$200,000+	0	1	0	1	1	0	3
Total	300	289	172	136	70	24	991

* Estimates based on household size ratios; not cross tabulated data

HISTA 2.2 Summary Data Sussex County, Virginia

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Percent Renter Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	8.9%	0.5%	3.9%	0.9%	1.5%	0.8%	16.4%
\$10,000-20,000	8.0%	4.1%	4.2%	0.3%	1.2%	0.5%	18.2%
\$20,000-30,000	1.7%	3.9%	2.7%	1.4%	3.3%	2.0%	14.9%
\$30,000-40,000	4.1%	4.5%	1.7%	0.0%	0.6%	0.0%	10.8%
\$40,000-50,000	0.0%	3.2%	4.1%	4.8%	0.0%	0.0%	12.0%
\$50,000-60,000	0.0%	4.4%	1.1%	3.5%	0.2%	0.0%	9.0%
\$60,000-75,000	0.6%	6.5%	0.5%	0.0%	0.3%	0.0%	7.8%
\$75,000-100,000	0.0%	1.1%	1.2%	5.7%	0.0%	0.0%	8.0%
\$100,000-125,000	0.0%	1.1%	0.9%	0.0%	0.0%	0.0%	2.0%
\$125,000-150,000	0.0%	0.0%	0.5%	0.3%	0.0%	0.0%	0.8%
\$150,000-200,000	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%
\$200,000+	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%
Total	23.1%	29.0%	20.7%	17.0%	7.1%	3.2%	100.0%

Percent Renter Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	15.1%	1.8%	1.2%	0.9%	0.6%	0.0%	19.7%
\$10,000-20,000	9.2%	8.9%	0.5%	0.0%	0.9%	0.0%	19.4%
\$20,000-30,000	10.8%	6.5%	2.8%	2.5%	1.2%	0.0%	23.7%
\$30,000-40,000	4.9%	0.3%	0.9%	0.9%	0.9%	0.3%	8.3%
\$40,000-50,000	3.1%	1.5%	0.6%	0.0%	0.9%	0.6%	6.8%
\$50,000-60,000	0.3%	5.2%	2.2%	0.3%	0.0%	0.0%	8.0%
\$60,000-75,000	0.9%	2.8%	0.9%	1.5%	0.6%	0.0%	6.8%
\$75,000-100,000	0.3%	1.2%	0.9%	0.3%	0.6%	0.0%	3.4%
\$100,000-125,000	0.3%	0.0%	0.3%	0.3%	0.3%	0.0%	1.2%
\$125,000-150,000	0.0%	0.0%	0.3%	0.0%	0.3%	0.0%	0.6%
\$150,000-200,000	0.0%	0.0%	0.0%	0.3%	0.3%	0.0%	1.5%
\$200,000+	0.0%	0.3%	0.0%	0.0%	0.3%	0.0%	0.6%
Total	44.9%	29.5%	10.5%	7.1%	7.1%	0.9%	100.0%

Percent Renter Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	15.2%	1.9%	1.4%	0.0%	1.0%	0.0%	19.5%
\$10,000-20,000	10.0%	3.3%	0.5%	0.0%	1.4%	0.0%	15.2%
\$20,000-30,000	12.9%	6.2%	4.3%	0.0%	1.9%	0.0%	25.2%
\$30,000-40,000	6.2%	0.5%	1.0%	0.0%	0.0%	0.0%	7.6%
\$40,000-50,000	4.8%	1.4%	1.0%	0.0%	1.4%	1.0%	9.5%
\$50,000-60,000	0.5%	6.7%	3.3%	0.5%	0.0%	0.0%	11.0%
\$60,000-75,000	1.0%	0.0%	1.4%	0.5%	1.0%	0.0%	3.8%
\$75,000-100,000	0.5%	1.9%	0.5%	0.5%	1.0%	0.0%	4.3%
\$100,000-125,000	0.5%	0.0%	0.5%	0.5%	0.5%	0.0%	1.9%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%
\$150,000-200,000	0.0%	0.5%	0.0%	0.0%	0.5%	0.0%	1.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%
Total	51.4%	22.4%	13.8%	1.9%	9.5%	1.0%	100.0%

Percent Renter Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	10.9%	0.9%	3.0%	0.9%	1.2%	0.5%	17.5%
\$10,000-20,000	8.4%	5.7%	2.9%	0.2%	1.1%	0.3%	18.6%
\$20,000-30,000	4.6%	4.7%	2.7%	1.7%	2.6%	1.3%	17.8%
\$30,000-40,000	4.3%	3.1%	1.4%	0.3%	0.7%	0.1%	10.0%
\$40,000-50,000	1.0%	2.6%	2.9%	3.2%	0.3%	0.2%	10.3%
\$50,000-60,000	0.1%	4.6%	1.4%	2.4%	0.1%	0.0%	8.7%
\$60,000-75,000	0.7%	5.2%	0.6%	0.5%	0.4%	0.0%	7.5%
\$75,000-100,000	0.1%	1.1%	1.1%	3.9%	0.2%	0.0%	6.5%
\$100,000-125,000	0.1%	0.7%	0.7%	0.1%	0.1%	0.0%	1.7%
\$125,000-150,000	0.0%	0.0%	0.4%	0.2%	0.1%	0.0%	0.7%
\$150,000-200,000	0.0%	0.3%	0.1%	0.1%	0.1%	0.0%	0.6%
\$200,000+	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.3%
Total	30.3%	29.2%	17.4%	13.7%	7.1%	2.4%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	26	0	0	3	4	1	34
\$10,000-20,000	15	4	4	18	0	0	41
\$20,000-30,000	25	5	21	13	5	2	71
\$30,000-40,000	56	0	11	7	6	4	84
\$40,000-50,000	16	23	17	5	1	0	62
\$50,000-60,000	0	39	11	14	6	4	74
\$60,000-75,000	2	49	32	15	3	1	102
\$75,000-100,000	9	44	49	37	6	3	148
\$100,000-125,000	3	38	6	80	3	0	130
\$125,000-150,000	0	10	1	8	10	6	35
\$150,000-200,000	0	16	25	0	1	1	43
\$200,000+	2	0	1	2	6	4	15
Total	154	228	178	202	51	26	839

Owner Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	49	27	1	3	1	1	82
\$10,000-20,000	143	51	19	1	1	0	215
\$20,000-30,000	82	57	1	2	2	0	144
\$30,000-40,000	30	99	8	0	2	0	139
\$40,000-50,000	53	88	9	3	9	6	168
\$50,000-60,000	28	49	3	6	3	0	89
\$60,000-75,000	35	83	32	3	2	0	155
\$75,000-100,000	22	68	57	7	22	12	188
\$100,000-125,000	22	38	13	2	6	3	84
\$125,000-150,000	4	7	11	0	1	0	23
\$150,000-200,000	1	10	2	0	1	1	15
\$200,000+	6	10	0	0	1	0	17
Total	475	587	156	27	51	23	1,319

Owner Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	33	21	1	3	0	0	58
\$10,000-20,000	124	34	19	1	0	0	178
\$20,000-30,000	68	52	1	2	2	0	125
\$30,000-40,000	26	75	7	0	2	0	110
\$40,000-50,000	31	84	8	2	4	2	131
\$50,000-60,000	12	35	1	6	2	0	56
\$60,000-75,000	17	77	20	3	1	0	118
\$75,000-100,000	22	37	36	7	8	4	114
\$100,000-125,000	7	26	0	2	2	0	37
\$125,000-150,000	3	2	2	0	1	0	8
\$150,000-200,000	0	1	1	0	1	1	4
\$200,000+	2	6	0	0	0	0	8
Total	345	450	96	26	23	7	947

Owner Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	75	27	1	6	5	2	116
\$10,000-20,000	158	55	23	19	1	0	256
\$20,000-30,000	107	62	22	15	7	2	215
\$30,000-40,000	86	99	19	7	8	4	223
\$40,000-50,000	69	111	26	8	10	6	230
\$50,000-60,000	28	88	14	20	9	4	163
\$60,000-75,000	37	132	64	18	5	1	257
\$75,000-100,000	31	112	106	44	28	15	336
\$100,000-125,000	25	76	19	82	9	3	214
\$125,000-150,000	4	17	12	8	11	6	58
\$150,000-200,000	1	26	27	0	2	2	58
\$200,000+	8	10	1	2	7	4	32
Total	629	815	334	229	102	49	2,158

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	3.1%	0.0%	0.0%	0.4%	0.5%	0.1%	4.1%
\$10,000-20,000	1.8%	0.5%	0.5%	2.1%	0.0%	0.0%	4.9%
\$20,000-30,000	3.0%	0.6%	2.5%	1.5%	0.6%	0.2%	8.5%
\$30,000-40,000	6.7%	0.0%	1.3%	0.8%	0.7%	0.5%	10.0%
\$40,000-50,000	1.9%	2.7%	2.0%	0.6%	0.1%	0.0%	7.4%
\$50,000-60,000	0.0%	4.6%	1.3%	1.7%	0.7%	0.5%	8.8%
\$60,000-75,000	0.2%	5.8%	3.8%	1.8%	0.4%	0.1%	12.2%
\$75,000-100,000	1.1%	5.2%	5.8%	4.4%	0.7%	0.4%	17.6%
\$100,000-125,000	0.4%	4.5%	0.7%	9.5%	0.4%	0.0%	15.5%
\$125,000-150,000	0.0%	1.2%	0.1%	1.0%	1.2%	0.7%	4.2%
\$150,000-200,000	0.0%	1.9%	3.0%	0.0%	0.1%	0.1%	5.1%
\$200,000+	0.2%	0.0%	0.1%	0.2%	0.7%	0.5%	1.8%
Total	18.4%	27.2%	21.2%	24.1%	6.1%	3.1%	100.0%

Percent Owner Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	3.7%	2.0%	0.1%	0.2%	0.1%	0.1%	6.2%
\$10,000-20,000	10.8%	3.9%	1.4%	0.1%	0.1%	0.0%	16.3%
\$20,000-30,000	6.2%	4.3%	0.1%	0.2%	0.2%	0.0%	10.9%
\$30,000-40,000	2.3%	7.5%	0.6%	0.0%	0.2%	0.0%	10.5%
\$40,000-50,000	4.0%	6.7%	0.7%	0.2%	0.7%	0.5%	12.7%
\$50,000-60,000	2.1%	3.7%	0.2%	0.5%	0.2%	0.0%	6.7%
\$60,000-75,000	2.7%	6.3%	2.4%	0.2%	0.2%	0.0%	11.8%
\$75,000-100,000	1.7%	5.2%	4.3%	0.5%	1.7%	0.9%	14.3%
\$100,000-125,000	1.7%	2.9%	1.0%	0.2%	0.5%	0.2%	6.4%
\$125,000-150,000	0.3%	0.5%	0.8%	0.0%	0.1%	0.0%	1.7%
\$150,000-200,000	0.1%	0.8%	0.2%	0.0%	0.1%	0.1%	1.1%
\$200,000+	0.5%	0.8%	0.0%	0.0%	0.1%	0.0%	1.3%
Total	36.0%	44.5%	11.8%	2.0%	3.9%	1.7%	100.0%

Percent Owner Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	3.5%	2.2%	0.1%	0.3%	0.0%	0.0%	6.1%
\$10,000-20,000	13.1%	3.6%	2.0%	0.1%	0.0%	0.0%	18.8%
\$20,000-30,000	7.2%	5.5%	0.1%	0.2%	0.2%	0.0%	13.2%
\$30,000-40,000	2.7%	7.9%	0.7%	0.0%	0.2%	0.0%	11.6%
\$40,000-50,000	3.3%	8.9%	0.8%	0.2%	0.4%	0.2%	13.8%
\$50,000-60,000	1.3%	3.7%	0.1%	0.6%	0.2%	0.0%	5.9%
\$60,000-75,000	1.8%	8.1%	2.1%	0.3%	0.1%	0.0%	12.5%
\$75,000-100,000	2.3%	3.9%	3.8%	0.7%	0.8%	0.4%	12.0%
\$100,000-125,000	0.7%	2.7%	0.0%	0.2%	0.2%	0.0%	3.9%
\$125,000-150,000	0.3%	0.2%	0.2%	0.0%	0.1%	0.0%	0.8%
\$150,000-200,000	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.4%
\$200,000+	0.2%	0.6%	0.0%	0.0%	0.0%	0.0%	0.8%
Total	36.4%	47.5%	10.1%	2.7%	2.4%	0.7%	100.0%

Percent Owner Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	3.5%	1.3%	0.0%	0.3%	0.2%	0.1%	5.4%
\$10,000-20,000	7.3%	2.5%	1.1%	0.9%	0.0%	0.0%	11.9%
\$20,000-30,000	5.0%	2.9%	1.0%	0.7%	0.3%	0.1%	10.0%
\$30,000-40,000	4.0%	4.6%	0.9%	0.3%	0.4%	0.2%	10.3%
\$40,000-50,000	3.2%	5.1%	1.2%	0.4%	0.5%	0.3%	10.7%
\$50,000-60,000	1.3%	4.1%	0.6%	0.9%	0.4%	0.2%	7.6%
\$60,000-75,000	1.7%	6.1%	3.0%	0.8%	0.2%	0.0%	11.9%
\$75,000-100,000	1.4%	5.2%	4.9%	2.0%	1.3%	0.7%	15.6%
\$100,000-125,000	1.2%	3.5%	0.9%	3.8%	0.4%	0.1%	9.9%
\$125,000-150,000	0.2%	0.8%	0.6%	0.4%	0.5%	0.3%	2.7%
\$150,000-200,000	0.0%	1.2%	1.3%	0.0%	0.1%	0.1%	2.7%
\$200,000+	0.4%	0.5%	0.0%	0.1%	0.3%	0.2%	1.5%
Total	29.1%	37.8%	15.5%	10.6%	4.7%	2.3%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Renter Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	48	5	20	7	4	1	85
\$10,000-20,000	21	27	33	0	13	5	99
\$20,000-30,000	17	21	21	7	6	4	76
\$30,000-40,000	33	32	13	1	6	2	87
\$40,000-50,000	1	12	16	22	0	0	51
\$50,000-60,000	4	24	14	42	3	0	87
\$60,000-75,000	6	35	4	0	3	0	48
\$75,000-100,000	0	11	9	25	1	0	46
\$100,000-125,000	1	4	5	3	1	0	14
\$125,000-150,000	6	12	11	6	6	0	41
\$150,000-200,000	1	1	10	1	2	1	16
\$200,000+	1	1	1	0	0	0	3
Total	139	185	157	114	45	13	653

Renter Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	64	4	5	4	6	0	83
\$10,000-20,000	39	22	3	2	3	0	69
\$20,000-30,000	60	21	12	8	5	0	106
\$30,000-40,000	36	0	3	2	4	1	46
\$40,000-50,000	23	6	2	2	6	2	41
\$50,000-60,000	3	25	3	4	1	0	36
\$60,000-75,000	7	22	3	3	6	0	41
\$75,000-100,000	2	5	2	3	4	0	16
\$100,000-125,000	5	0	6	2	3	0	16
\$125,000-150,000	4	6	1	1	2	0	14
\$150,000-200,000	2	6	0	0	1	0	9
\$200,000+	1	5	0	2	1	1	10
Total	246	122	40	33	42	4	487

Renter Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	46	2	5	1	5	0	59
\$10,000-20,000	30	9	3	1	3	0	46
\$20,000-30,000	46	10	12	2	5	0	75
\$30,000-40,000	22	0	3	2	1	0	28
\$40,000-50,000	23	3	1	2	4	2	35
\$50,000-60,000	3	15	3	2	1	0	24
\$60,000-75,000	5	1	3	1	6	0	16
\$75,000-100,000	2	5	1	3	4	0	15
\$100,000-125,000	3	0	4	1	2	0	10
\$125,000-150,000	0	1	1	1	2	0	5
\$150,000-200,000	0	2	0	0	1	0	3
\$200,000+	0	0	0	1	1	1	3
Total	180	48	36	17	35	3	319

Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	112	9	25	11	10	1	168
\$10,000-20,000	60	49	36	2	16	5	168
\$20,000-30,000	77	42	33	15	11	4	182
\$30,000-40,000	69	32	16	3	10	3	133
\$40,000-50,000	24	18	18	24	6	2	92
\$50,000-60,000	7	49	17	46	4	0	123
\$60,000-75,000	13	57	7	3	9	0	89
\$75,000-100,000	2	16	11	28	5	0	62
\$100,000-125,000	6	4	11	5	4	0	30
\$125,000-150,000	10	18	12	7	8	0	55
\$150,000-200,000	3	7	10	1	3	1	25
\$200,000+	2	6	1	2	1	1	13
Total	385	307	197	147	87	17	1,140

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	7.4%	0.8%	3.1%	1.1%	0.6%	0.2%	13.0%
\$10,000-20,000	3.2%	4.1%	5.1%	0.0%	2.0%	0.8%	15.2%
\$20,000-30,000	2.6%	3.2%	3.2%	1.1%	0.9%	0.6%	11.6%
\$30,000-40,000	5.1%	4.9%	2.0%	0.2%	0.9%	0.3%	13.3%
\$40,000-50,000	0.2%	1.8%	2.5%	3.4%	0.0%	0.0%	7.8%
\$50,000-60,000	0.6%	3.7%	2.1%	6.4%	0.5%	0.0%	13.3%
\$60,000-75,000	0.9%	5.4%	0.6%	0.0%	0.5%	0.0%	7.4%
\$75,000-100,000	0.0%	1.7%	1.4%	3.8%	0.2%	0.0%	7.0%
\$100,000-125,000	0.2%	0.6%	0.8%	0.5%	0.2%	0.0%	2.1%
\$125,000-150,000	0.9%	1.8%	1.7%	0.9%	0.9%	0.0%	6.3%
\$150,000-200,000	0.2%	0.2%	1.5%	0.2%	0.3%	0.2%	2.5%
\$200,000+	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.5%
Total	21.3%	28.3%	24.0%	17.5%	6.9%	2.0%	100.0%

Percent Renter Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	13.1%	0.8%	1.0%	0.8%	1.2%	0.0%	17.0%
\$10,000-20,000	8.0%	4.5%	0.6%	0.4%	0.6%	0.0%	14.2%
\$20,000-30,000	12.3%	4.3%	2.5%	1.6%	1.0%	0.0%	21.8%
\$30,000-40,000	7.4%	0.0%	0.6%	0.4%	0.8%	0.2%	9.4%
\$40,000-50,000	4.7%	1.2%	0.4%	0.4%	1.2%	0.4%	8.4%
\$50,000-60,000	0.6%	5.1%	0.6%	0.8%	0.2%	0.0%	7.4%
\$60,000-75,000	1.4%	4.5%	0.6%	0.6%	1.2%	0.0%	8.4%
\$75,000-100,000	0.4%	1.0%	0.4%	0.6%	0.8%	0.0%	3.3%
\$100,000-125,000	1.0%	0.0%	1.2%	0.4%	0.6%	0.0%	3.3%
\$125,000-150,000	0.8%	1.2%	0.2%	0.2%	0.4%	0.0%	2.9%
\$150,000-200,000	0.4%	1.2%	0.0%	0.0%	0.2%	0.0%	1.8%
\$200,000+	0.2%	1.0%	0.0%	0.4%	0.2%	0.2%	2.1%
Total	50.5%	25.1%	8.2%	6.8%	8.6%	0.8%	100.0%

Percent Renter Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	14.4%	0.6%	1.6%	0.3%	1.6%	0.0%	18.5%
\$10,000-20,000	9.4%	2.8%	0.8%	0.3%	0.9%	0.0%	14.4%
\$20,000-30,000	14.4%	3.1%	3.8%	0.6%	1.6%	0.0%	23.5%
\$30,000-40,000	6.9%	0.0%	0.9%	0.6%	0.3%	0.0%	8.8%
\$40,000-50,000	7.2%	0.9%	0.3%	0.6%	1.3%	0.6%	11.0%
\$50,000-60,000	0.9%	4.7%	0.9%	0.6%	0.3%	0.0%	7.5%
\$60,000-75,000	1.6%	0.3%	0.9%	0.3%	1.9%	0.0%	5.0%
\$75,000-100,000	0.6%	1.6%	0.3%	0.9%	1.3%	0.0%	4.7%
\$100,000-125,000	0.9%	0.0%	1.3%	0.3%	0.6%	0.0%	3.1%
\$125,000-150,000	0.0%	0.3%	0.3%	0.3%	0.6%	0.0%	1.6%
\$150,000-200,000	0.0%	0.6%	0.0%	0.0%	0.3%	0.0%	0.9%
\$200,000+	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	0.9%
Total	56.4%	15.0%	11.3%	5.3%	11.0%	0.9%	100.0%

Percent Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	9.8%	0.8%	2.2%	1.0%	0.9%	0.1%	14.7%
\$10,000-20,000	5.3%	4.3%	3.2%	0.2%	1.4%	0.4%	14.7%
\$20,000-30,000	6.8%	3.7%	2.9%	1.3%	1.0%	0.4%	16.0%
\$30,000-40,000	6.1%	2.8%	1.4%	0.3%	0.9%	0.3%	11.7%
\$40,000-50,000	2.1%	1.6%	1.6%	2.1%	0.5%	0.2%	8.1%
\$50,000-60,000	0.6%	4.3%	1.5%	4.0%	0.4%	0.0%	10.8%
\$60,000-75,000	1.1%	5.0%	0.6%	0.3%	0.8%	0.0%	7.8%
\$75,000-100,000	0.2%	1.4%	1.0%	2.5%	0.4%	0.0%	5.4%
\$100,000-125,000	0.5%	0.4%	1.0%	0.4%	0.4%	0.0%	2.6%
\$125,000-150,000	0.9%	1.6%	1.1%	0.6%	0.7%	0.0%	4.8%
\$150,000-200,000	0.3%	0.6%	0.9%	0.1%	0.3%	0.1%	2.2%
\$200,000+	0.2%	0.5%	0.1%	0.2%	0.1%	0.1%	1.1%
Total	33.8%	26.9%	17.3%	12.9%	7.6%	1.5%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	19	1	0	8	2	0	30
\$10,000-20,000	10	0	6	0	0	0	16
\$20,000-30,000	10	4	12	11	3	3	43
\$30,000-40,000	70	0	13	11	4	3	101
\$40,000-50,000	7	12	7	3	1	0	30
\$50,000-60,000	0	49	22	10	8	6	95
\$60,000-75,000	1	50	23	28	2	0	104
\$75,000-100,000	14	36	45	50	5	2	152
\$100,000-125,000	3	36	3	86	0	0	128
\$125,000-150,000	4	12	6	15	25	18	80
\$150,000-200,000	1	27	46	0	2	2	78
\$200,000+	0	0	8	5	6	4	23
Total	139	227	191	227	58	38	880

Owner Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	74	33	1	4	0	0	112
\$10,000-20,000	148	38	26	0	0	0	212
\$20,000-30,000	87	50	3	2	0	0	142
\$30,000-40,000	37	135	8	0	2	1	183
\$40,000-50,000	72	97	8	1	11	7	196
\$50,000-60,000	44	66	5	8	0	0	123
\$60,000-75,000	36	108	24	3	1	0	172
\$75,000-100,000	27	93	67	8	18	11	224
\$100,000-125,000	20	69	24	4	9	6	132
\$125,000-150,000	15	26	27	1	4	2	75
\$150,000-200,000	5	12	6	0	0	0	23
\$200,000+	15	6	1	1	2	2	27
Total	580	733	200	32	47	29	1,621

Owner Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	60	27	1	4	0	0	92
\$10,000-20,000	136	30	26	0	0	0	192
\$20,000-30,000	73	42	1	2	0	0	118
\$30,000-40,000	32	95	7	0	2	1	137
\$40,000-50,000	41	92	8	1	5	3	150
\$50,000-60,000	21	48	3	8	0	0	80
\$60,000-75,000	18	99	15	3	1	0	136
\$75,000-100,000	26	58	49	8	8	5	154
\$100,000-125,000	8	59	6	4	1	0	78
\$125,000-150,000	11	7	2	1	4	2	27
\$150,000-200,000	5	3	5	0	0	0	13
\$200,000+	6	3	0	0	1	1	11
Total	437	563	123	31	22	12	1,188

Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	93	34	1	12	2	0	142
\$10,000-20,000	158	38	32	0	0	0	228
\$20,000-30,000	97	54	15	13	3	3	185
\$30,000-40,000	107	135	21	11	6	4	284
\$40,000-50,000	79	109	15	4	12	7	226
\$50,000-60,000	44	115	27	18	8	6	218
\$60,000-75,000	37	158	47	31	3	0	276
\$75,000-100,000	41	129	112	58	23	13	376
\$100,000-125,000	23	105	27	90	9	6	260
\$125,000-150,000	19	38	33	16	29	20	155
\$150,000-200,000	6	39	52	0	2	2	101
\$200,000+	15	6	0	6	8	6	50
Total	719	960	391	259	105	67	2,501

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	2.2%	0.1%	0.0%	0.9%	0.2%	0.0%	3.4%
\$10,000-20,000	1.1%	0.0%	0.7%	0.0%	0.0%	0.0%	1.8%
\$20,000-30,000	1.1%	0.5%	1.4%	1.3%	0.3%	0.3%	4.9%
\$30,000-40,000	8.0%	0.0%	1.5%	1.3%	0.5%	0.3%	11.5%
\$40,000-50,000	0.8%	1.4%	0.8%	0.3%	0.1%	0.0%	3.4%
\$50,000-60,000	0.0%	5.6%	2.5%	1.1%	0.9%	0.7%	10.8%
\$60,000-75,000	0.1%	5.7%	2.6%	3.2%	0.2%	0.0%	11.8%
\$75,000-100,000	1.6%	4.1%	5.1%	5.7%	0.6%	0.2%	17.3%
\$100,000-125,000	0.3%	4.1%	0.3%	9.8%	0.0%	0.0%	14.5%
\$125,000-150,000	0.5%	1.4%	0.7%	1.7%	2.8%	2.0%	9.1%
\$150,000-200,000	0.1%	3.1%	5.2%	0.0%	0.2%	0.2%	8.9%
\$200,000+	0.0%	0.0%	0.9%	0.6%	0.7%	0.5%	2.6%
Total	15.8%	25.8%	21.7%	25.8%	6.6%	4.3%	100.0%

Percent Owner Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	4.6%	2.0%	0.1%	0.2%	0.0%	0.0%	6.9%
\$10,000-20,000	9.1%	2.3%	1.6%	0.0%	0.0%	0.0%	13.1%
\$20,000-30,000	5.4%	3.1%	0.2%	0.1%	0.0%	0.0%	8.8%
\$30,000-40,000	2.3%	8.3%	0.5%	0.0%	0.1%	0.1%	11.3%
\$40,000-50,000	4.4%	6.0%	0.5%	0.1%	0.7%	0.4%	12.1%
\$50,000-60,000	2.7%	4.1%	0.3%	0.5%	0.0%	0.0%	7.6%
\$60,000-75,000	2.2%	6.7%	1.5%	0.2%	0.1%	0.0%	10.6%
\$75,000-100,000	1.7%	5.7%	4.1%	0.5%	1.1%	0.7%	13.8%
\$100,000-125,000	1.2%	4.3%	1.5%	0.2%	0.6%	0.4%	8.1%
\$125,000-150,000	0.9%	1.6%	1.7%	0.1%	0.2%	0.1%	4.6%
\$150,000-200,000	0.3%	0.7%	0.4%	0.0%	0.0%	0.0%	1.4%
\$200,000+	0.9%	0.4%	0.1%	0.1%	0.1%	0.1%	1.7%
Total	35.8%	45.2%	12.3%	2.0%	2.9%	1.8%	100.0%

Percent Owner Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	5.1%	2.3%	0.1%	0.3%	0.0%	0.0%	7.7%
\$10,000-20,000	11.4%	2.5%	2.2%	0.0%	0.0%	0.0%	16.2%
\$20,000-30,000	6.1%	3.5%	0.1%	0.2%	0.0%	0.0%	9.9%
\$30,000-40,000	2.7%	8.0%	0.6%	0.0%	0.2%	0.1%	11.5%
\$40,000-50,000	3.5%	7.7%	0.7%	0.1%	0.4%	0.3%	12.6%
\$50,000-60,000	1.8%	4.0%	0.3%	0.7%	0.0%	0.0%	6.7%
\$60,000-75,000	1.5%	8.3%	1.3%	0.3%	0.1%	0.0%	11.4%
\$75,000-100,000	2.2%	4.9%	4.1%	0.7%	0.7%	0.4%	13.0%
\$100,000-125,000	0.7%	5.0%	0.5%	0.3%	0.1%	0.0%	6.6%
\$125,000-150,000	0.9%	0.6%	0.2%	0.1%	0.3%	0.2%	2.3%
\$150,000-200,000	0.4%	0.3%	0.4%	0.0%	0.0%	0.0%	1.1%
\$200,000+	0.5%	0.3%	0.0%	0.0%	0.1%	0.1%	0.9%
Total	36.8%	47.4%	10.4%	2.6%	1.9%	1.0%	100.0%

Percent Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	3.7%	1.4%	0.0%	0.5%	0.1%	0.0%	5.7%
\$10,000-20,000	6.3%	1.5%	1.3%	0.0%	0.0%	0.0%	9.1%
\$20,000-30,000	3.9%	2.2%	0.6%	0.5%	0.1%	0.1%	7.4%
\$30,000-40,000	4.3%	5.4%	0.8%	0.4%	0.2%	0.2%	11.4%
\$40,000-50,000	3.2%	4.4%	0.6%	0.2%	0.5%	0.3%	9.0%
\$50,000-60,000	1.8%	4.6%	1.1%	0.7%	0.3%	0.2%	8.7%
\$60,000-75,000	1.5%	6.3%	1.9%	1.2%	0.1%	0.0%	11.0%
\$75,000-100,000	1.6%	5.2%	4.5%	2.3%	0.9%	0.5%	15.0%
\$100,000-125,000	0.9%	4.2%	1.1%	3.6%	0.4%	0.2%	10.4%
\$125,000-150,000	0.8%	1.5%	1.3%	0.6%	1.2%	0.8%	6.2%
\$150,000-200,000	0.2%	1.6%	2.1%	0.0%	0.1%	0.1%	4.0%
\$200,000+	0.6%	0.2%	0.4%	0.2%	0.3%	0.2%	2.0%
Total	28.7%	38.4%	15.6%	10.4%	4.2%	2.7%	100.0%

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Renter Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	40	4	20	6	2	1	73
\$10,000-20,000	13	14	25	1	11	6	70
\$20,000-30,000	18	17	16	7	8	4	70
\$30,000-40,000	31	34	12	3	3	3	86
\$40,000-50,000	0	13	16	16	1	0	46
\$50,000-60,000	3	23	12	35	3	0	76
\$60,000-75,000	10	27	2	0	2	0	41
\$75,000-100,000	1	7	12	34	0	0	54
\$100,000-125,000	0	6	8	1	3	1	19
\$125,000-150,000	6	6	13	7	6	2	40
\$150,000-200,000	2	0	10	1	2	2	17
\$200,000+	1	2	2	1	0	0	6
Total	125	153	148	112	41	19	598

Renter Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	60	4	5	5	5	1	80
\$10,000-20,000	38	20	3	4	1	0	66
\$20,000-30,000	62	21	12	3	6	0	104
\$30,000-40,000	42	3	3	1	4	1	54
\$40,000-50,000	28	6	2	1	6	1	44
\$50,000-60,000	2	23	4	1	4	0	34
\$60,000-75,000	4	22	5	3	5	0	39
\$75,000-100,000	3	6	3	5	3	0	20
\$100,000-125,000	8	1	7	2	3	0	21
\$125,000-150,000	7	10	0	4	2	0	23
\$150,000-200,000	2	5	0	1	2	0	10
\$200,000+	8	15	0	2	2	0	27
Total	264	136	44	32	43	3	522

Renter Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	46	3	5	1	2	0	57
\$10,000-20,000	28	10	3	4	1	0	46
\$20,000-30,000	46	12	12	1	5	0	76
\$30,000-40,000	27	3	3	1	2	0	36
\$40,000-50,000	28	3	1	0	5	1	38
\$50,000-60,000	2	17	4	0	4	0	27
\$60,000-75,000	2	1	5	2	5	0	15
\$75,000-100,000	2	5	2	5	3	0	17
\$100,000-125,000	7	0	5	1	2	0	15
\$125,000-150,000	0	3	0	4	2	0	9
\$150,000-200,000	2	0	0	1	2	0	5
\$200,000+	2	1	0	0	1	0	5
Total	193	58	40	20	34	1	346

Renter Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	100	8	25	11	7	2	153
\$10,000-20,000	51	34	28	5	12	6	136
\$20,000-30,000	80	38	28	10	14	4	174
\$30,000-40,000	73	37	15	4	7	4	140
\$40,000-50,000	28	19	18	17	7	1	90
\$50,000-60,000	5	46	16	36	7	0	110
\$60,000-75,000	14	49	7	3	7	0	80
\$75,000-100,000	4	13	15	39	3	0	74
\$100,000-125,000	8	7	15	3	6	1	40
\$125,000-150,000	13	16	13	11	8	2	63
\$150,000-200,000	4	5	10	2	4	2	27
\$200,000+	9	17	2	3	2	0	33
Total	389	289	192	144	84	22	1,120

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	6.7%	0.7%	3.3%	1.0%	0.3%	0.2%	12.2%
\$10,000-20,000	2.2%	2.3%	4.2%	0.2%	1.8%	1.0%	11.7%
\$20,000-30,000	3.0%	2.8%	2.7%	1.2%	1.3%	0.7%	11.7%
\$30,000-40,000	5.2%	5.7%	2.0%	0.5%	0.5%	0.5%	14.4%
\$40,000-50,000	0.0%	2.2%	2.7%	2.7%	0.2%	0.0%	7.7%
\$50,000-60,000	0.5%	3.8%	2.0%	5.9%	0.3%	0.0%	12.7%
\$60,000-75,000	1.7%	4.5%	0.3%	0.0%	0.3%	0.0%	6.9%
\$75,000-100,000	0.2%	1.2%	2.0%	5.7%	0.0%	0.0%	9.0%
\$100,000-125,000	0.0%	1.0%	1.3%	0.2%	0.5%	0.2%	3.2%
\$125,000-150,000	1.0%	1.0%	2.2%	1.2%	1.0%	0.3%	6.7%
\$150,000-200,000	0.3%	0.0%	1.7%	0.2%	0.3%	0.3%	2.8%
\$200,000+	0.2%	0.3%	0.3%	0.2%	0.0%	0.0%	1.0%
Total	20.9%	25.6%	24.7%	18.7%	6.9%	3.2%	100.0%

Percent Renter Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	11.5%	0.8%	1.0%	1.0%	1.0%	0.2%	15.3%
\$10,000-20,000	7.3%	3.8%	0.6%	0.8%	0.2%	0.0%	12.6%
\$20,000-30,000	11.9%	4.0%	2.3%	0.6%	1.1%	0.0%	19.9%
\$30,000-40,000	8.0%	0.6%	0.6%	0.2%	0.8%	0.2%	10.3%
\$40,000-50,000	5.4%	1.1%	0.4%	0.2%	1.1%	0.2%	8.4%
\$50,000-60,000	0.4%	4.4%	0.8%	0.2%	0.8%	0.0%	6.5%
\$60,000-75,000	0.8%	4.2%	1.0%	0.6%	1.0%	0.0%	7.5%
\$75,000-100,000	0.6%	1.1%	0.6%	1.0%	0.6%	0.0%	3.8%
\$100,000-125,000	1.5%	0.2%	1.3%	0.4%	0.6%	0.0%	4.0%
\$125,000-150,000	1.3%	1.9%	0.0%	0.8%	0.4%	0.0%	4.4%
\$150,000-200,000	0.4%	1.0%	0.0%	0.2%	0.4%	0.0%	1.9%
\$200,000+	1.5%	2.9%	0.0%	0.4%	0.4%	0.0%	5.2%
Total	50.6%	26.1%	8.4%	6.1%	8.2%	0.6%	100.0%

Percent Renter Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	13.3%	0.9%	1.4%	0.3%	0.6%	0.0%	16.5%
\$10,000-20,000	8.1%	2.9%	0.9%	1.2%	0.3%	0.0%	13.3%
\$20,000-30,000	13.3%	3.5%	3.5%	0.3%	1.4%	0.0%	22.0%
\$30,000-40,000	7.8%	0.9%	0.9%	0.3%	0.6%	0.0%	10.4%
\$40,000-50,000	8.1%	0.9%	0.3%	0.0%	1.4%	0.3%	11.0%
\$50,000-60,000	0.6%	4.9%	1.2%	0.0%	1.2%	0.0%	7.8%
\$60,000-75,000	0.6%	0.3%	1.4%	0.6%	1.4%	0.0%	4.3%
\$75,000-100,000	0.6%	1.4%	0.6%	1.4%	0.9%	0.0%	4.9%
\$100,000-125,000	2.0%	0.0%	1.4%	0.3%	0.6%	0.0%	4.3%
\$125,000-150,000	0.0%	0.9%	0.0%	1.2%	0.6%	0.0%	2.6%
\$150,000-200,000	0.6%	0.0%	0.0%	0.3%	0.6%	0.0%	1.4%
\$200,000+	0.9%	0.3%	0.0%	0.0%	0.3%	0.0%	1.4%
Total	55.8%	16.8%	11.6%	5.8%	9.8%	0.3%	100.0%

Percent Renter Households							
All Age Groups							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	8.9%	0.7%	2.2%	1.0%	0.6%	0.2%	13.7%
\$10,000-20,000	4.6%	3.0%	2.5%	0.4%	1.1%	0.5%	12.1%
\$20,000-30,000	7.1%	3.4%	2.5%	0.9%	1.3%	0.4%	15.5%
\$30,000-40,000	6.5%	3.3%	1.3%	0.4%	0.6%	0.4%	12.5%
\$40,000-50,000	2.5%	1.7%	1.6%	1.5%	0.6%	0.1%	8.0%
\$50,000-60,000	0.4%	4.1%	1.4%	3.2%	0.6%	0.0%	9.8%
\$60,000-75,000	1.3%	4.4%	0.6%	0.3%	0.6%	0.0%	7.1%
\$75,000-100,000	0.4%	1.2%	1.3%	3.5%	0.3%	0.0%	6.6%
\$100,000-125,000	0.7%	0.6%	1.3%	0.3%	0.5%	0.1%	3.6%
\$125,000-150,000	1.2%	1.4%	1.2%	1.0%	0.7%	0.2%	5.6%
\$150,000-200,000	0.4%	0.4%	0.9%	0.2%	0.4%	0.2%	2.4%
\$200,000+	0.8%	1.5%	0.2%	0.3%	0.2%	0.0%	2.9%
Total	34.7%	25.8%	17.1%	12.9%	7.5%	2.0%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	
						Total	
\$0-10,000	14	0	0	7	1	0	22
\$10,000-20,000	13	0	4	5	0	0	22
\$20,000-30,000	12	2	1	7	3	1	26
\$30,000-40,000	49	0	14	9	3	2	77
\$40,000-50,000	6	13	5	2	0	0	26
\$50,000-60,000	0	29	11	7	6	4	57
\$60,000-75,000	5	37	27	27	1	0	97
\$75,000-100,000	13	29	28	50	2	0	122
\$100,000-125,000	3	32	2	80	0	0	117
\$125,000-150,000	0	14	3	15	29	19	80
\$150,000-200,000	0	48	74	0	3	0	125
\$200,000+	0	0	12	6	3	4	30
Total	115	204	181	215	56	30	801

Owner Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	
						Total	
\$0-10,000	68	29	0	3	0	0	100
\$10,000-20,000	134	32	23	0	1	0	190
\$20,000-30,000	71	42	1	3	0	0	117
\$30,000-40,000	35	121	8	0	1	0	165
\$40,000-50,000	82	107	7	1	11	5	213
\$50,000-60,000	37	53	3	7	0	0	100
\$60,000-75,000	44	123	32	3	0	0	202
\$75,000-100,000	35	89	70	13	22	12	241
\$100,000-125,000	28	85	24	3	10	6	156
\$125,000-150,000	21	32	21	2	3	2	81
\$150,000-200,000	12	21	9	0	0	0	42
\$200,000+	21	12	7	0	2	1	46
Total	588	746	205	35	53	26	1,653

Owner Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	
						Total	
\$0-10,000	58	25	0	3	0	0	86
\$10,000-20,000	125	26	23	0	1	0	175
\$20,000-30,000	60	37	1	2	0	0	100
\$30,000-40,000	35	85	7	0	1	0	128
\$40,000-50,000	53	103	7	1	5	3	172
\$50,000-60,000	17	41	2	7	0	0	67
\$60,000-75,000	23	116	23	3	0	0	165
\$75,000-100,000	35	61	51	13	10	6	176
\$100,000-125,000	15	72	7	3	1	0	98
\$125,000-150,000	15	9	0	2	3	2	31
\$150,000-200,000	10	5	8	0	0	0	23
\$200,000+	11	6	2	0	4	1	24
Total	457	586	131	34	25	12	1,245

Owner Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	
						Total	
\$0-10,000	82	29	0	10	1	0	122
\$10,000-20,000	147	32	27	5	1	0	212
\$20,000-30,000	83	44	2	10	3	1	143
\$30,000-40,000	84	121	22	9	4	2	242
\$40,000-50,000	88	120	12	3	11	5	239
\$50,000-60,000	37	82	14	14	6	4	157
\$60,000-75,000	49	160	59	30	1	0	299
\$75,000-100,000	48	118	98	63	24	12	363
\$100,000-125,000	31	117	26	83	10	6	273
\$125,000-150,000	21	46	24	17	32	21	161
\$150,000-200,000	12	69	83	0	3	0	167
\$200,000+	21	12	19	6	13	5	76
Total	703	950	386	250	109	56	2,454

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	1.7%	0.0%	0.0%	0.9%	0.1%	0.0%	2.7%
\$10,000-20,000	1.6%	0.0%	0.5%	0.6%	0.0%	0.0%	2.7%
\$20,000-30,000	1.5%	0.2%	0.1%	0.9%	0.4%	0.1%	3.2%
\$30,000-40,000	6.1%	0.0%	1.7%	1.1%	0.4%	0.2%	9.6%
\$40,000-50,000	0.7%	1.6%	0.6%	0.2%	0.0%	0.0%	3.2%
\$50,000-60,000	0.0%	3.6%	1.4%	0.9%	0.7%	0.5%	7.1%
\$60,000-75,000	0.6%	4.6%	3.4%	3.4%	0.1%	0.0%	12.1%
\$75,000-100,000	1.6%	3.6%	3.5%	6.2%	0.2%	0.0%	15.2%
\$100,000-125,000	0.4%	4.0%	0.2%	10.0%	0.0%	0.0%	14.6%
\$125,000-150,000	0.0%	1.7%	0.4%	1.9%	3.6%	2.4%	10.0%
\$150,000-200,000	0.0%	6.0%	9.2%	0.0%	0.4%	0.0%	15.6%
\$200,000+	0.0%	0.0%	1.5%	0.7%	1.0%	0.5%	3.7%
Total	14.4%	25.5%	22.6%	26.8%	7.0%	3.7%	100.0%

Percent Owner Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	4.1%	1.8%	0.0%	0.2%	0.0%	0.0%	6.0%
\$10,000-20,000	8.1%	1.9%	1.4%	0.0%	0.1%	0.0%	11.5%
\$20,000-30,000	4.3%	2.5%	0.1%	0.2%	0.0%	0.0%	7.1%
\$30,000-40,000	2.1%	7.3%	0.5%	0.0%	0.1%	0.0%	10.0%
\$40,000-50,000	5.0%	6.5%	0.4%	0.1%	0.7%	0.3%	12.9%
\$50,000-60,000	2.2%	3.2%	0.2%	0.4%	0.0%	0.0%	6.0%
\$60,000-75,000	2.7%	7.4%	1.9%	0.2%	0.0%	0.0%	12.2%
\$75,000-100,000	2.1%	5.4%	4.2%	0.8%	1.3%	0.7%	14.6%
\$100,000-125,000	1.7%	5.1%	1.5%	0.2%	0.6%	0.4%	9.4%
\$125,000-150,000	1.3%	1.9%	1.3%	0.1%	0.2%	0.1%	4.9%
\$150,000-200,000	0.7%	1.3%	0.5%	0.0%	0.0%	0.0%	2.5%
\$200,000+	1.3%	0.7%	0.4%	0.0%	0.3%	0.1%	2.8%
Total	35.6%	45.1%	12.4%	2.1%	3.2%	1.6%	100.0%

Percent Owner Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	4.7%	2.0%	0.0%	0.2%	0.0%	0.0%	6.9%
\$10,000-20,000	10.0%	2.1%	1.8%	0.0%	0.1%	0.0%	14.1%
\$20,000-30,000	4.8%	3.0%	0.1%	0.2%	0.0%	0.0%	8.0%
\$30,000-40,000	2.8%	6.8%	0.6%	0.0%	0.1%	0.0%	10.3%
\$40,000-50,000	4.3%	8.3%	0.6%	0.1%	0.4%	0.2%	13.8%
\$50,000-60,000	1.4%	3.3%	0.2%	0.6%	0.0%	0.0%	5.4%
\$60,000-75,000	1.8%	9.3%	1.8%	0.2%	0.0%	0.0%	13.3%
\$75,000-100,000	2.8%	4.9%	4.1%	1.0%	0.8%	0.5%	14.1%
\$100,000-125,000	1.2%	5.8%	0.6%	0.2%	0.1%	0.0%	7.9%
\$125,000-150,000	1.2%	0.7%	0.0%	0.2%	0.2%	0.2%	2.5%
\$150,000-200,000	0.8%	0.4%	0.6%	0.0%	0.0%	0.0%	1.8%
\$200,000+	0.9%	0.5%	0.2%	0.0%	0.3%	0.1%	1.9%
Total	36.7%	47.1%	10.5%	2.7%	2.0%	1.0%	100.0%

Percent Owner Households							
All Age Groups							
Year 2025 Projections							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	3.3%	1.2%	0.0%	0.4%	0.0%	0.0%	5.0%
\$10,000-20,000	6.0%	1.3%	1.1%	0.2%	0.0%	0.0%	8.6%
\$20,000-30,000	3.4%	1.8%	0.1%	0.4%	0.1%	0.0%	5.8%
\$30,000-40,000	3.4%	4.9%	0.9%	0.4%	0.2%	0.1%	9.9%
\$40,000-50,000	3.6%	4.9%	0.5%	0.1%	0.4%	0.2%	9.7%
\$50,000-60,000	1.5%	3.3%	0.6%	0.6%	0.2%	0.2%	6.4%
\$60,000-75,000	2.0%	6.5%	2.4%	1.2%	0.0%	0.0%	12.2%
\$75,000-100,000	2.0%	4.8%	4.0%	2.6%	1.0%	0.5%	14.8%
\$100,000-125,000	1.3%	4.8%	1.1%	3.4%	0.4%	0.2%	11.1%
\$125,000-150,000	0.9%	1.9%	1.0%	0.7%	1.3%	0.9%	6.6%
\$150,000-200,000	0.5%	2.8%	3.4%	0.0%	0.1%	0.0%	6.8%
\$200,000+	0.9%	0.5%	0.8%	0.2%	0.5%	0.2%	3.1%
Total	28.6%	38.7%	15.7%	10.2%	4.4%	2.3%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Population by Age & Sex Sussex County, Virginia												
Census 2010				Current Year Estimates - 2020				Five-Year Projections - 2025				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	264	260	524	0 to 4 Years	240	241	481	0 to 4 Years	243	234	477	
5 to 9 Years	276	278	554	5 to 9 Years	237	237	474	5 to 9 Years	232	234	466	
10 to 14 Years	293	263	556	10 to 14 Years	237	231	468	10 to 14 Years	230	230	460	
15 to 17 Years	205	189	394	15 to 17 Years	161	139	300	15 to 17 Years	153	143	296	
18 to 20 Years	259	152	411	18 to 20 Years	224	130	354	18 to 20 Years	217	126	343	
21 to 24 Years	529	207	736	21 to 24 Years	515	181	696	21 to 24 Years	504	177	681	
25 to 34 Years	1,466	471	1,937	25 to 34 Years	1,588	489	2,077	25 to 34 Years	1,586	457	2,043	
35 to 44 Years	1,091	628	1,719	35 to 44 Years	961	414	1,375	35 to 44 Years	964	440	1,404	
45 to 54 Years	1,136	779	1,915	45 to 54 Years	871	563	1,434	45 to 54 Years	759	428	1,187	
55 to 64 Years	823	766	1,589	55 to 64 Years	804	728	1,532	55 to 64 Years	790	708	1,498	
65 to 74 Years	443	530	973	65 to 74 Years	573	595	1,168	65 to 74 Years	642	672	1,314	
75 to 84 Years	235	346	581	75 to 84 Years	233	345	578	75 to 84 Years	236	345	581	
85 Years and Up	63	135	198	85 Years and Up	85	150	235	85 Years and Up	89	154	243	
Total	7,083	5,004	12,087	Total	6,729	4,443	11,172	Total	6,645	4,348	10,993	
62+ Years	n/a	n/a	2,161	62+ Years	n/a	n/a	2,425	62+ Years	n/a	n/a	2,602	
Median Age:			40.4	Median Age:			40.4	Median Age:			40.2	

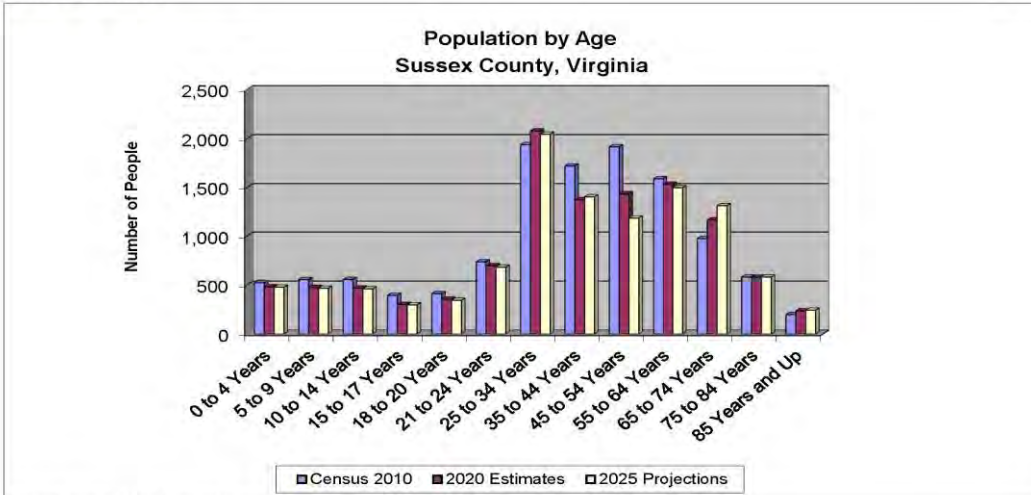
Source: Claritas; Ribbon Demographics

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Percent Population by Age & Sex Sussex County, Virginia												
Census 2010				Current Year Estimates - 2020				Five-Year Projections - 2025				
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	2.1%	2.2%	4.3%	0 to 4 Years	2.2%	2.1%	4.3%	
5 to 9 Years	2.3%	2.3%	4.6%	5 to 9 Years	2.1%	2.1%	4.2%	5 to 9 Years	2.1%	2.1%	4.2%	
10 to 14 Years	2.4%	2.2%	4.6%	10 to 14 Years	2.1%	2.1%	4.2%	10 to 14 Years	2.1%	2.1%	4.2%	
15 to 17 Years	1.7%	1.6%	3.3%	15 to 17 Years	1.4%	1.2%	2.7%	15 to 17 Years	1.4%	1.3%	2.7%	
18 to 20 Years	2.1%	1.3%	3.4%	18 to 20 Years	2.0%	1.2%	3.2%	18 to 20 Years	2.0%	1.1%	3.1%	
21 to 24 Years	4.4%	1.7%	6.1%	21 to 24 Years	4.6%	1.6%	6.2%	21 to 24 Years	4.6%	1.6%	6.2%	
25 to 34 Years	12.1%	3.9%	16.0%	25 to 34 Years	14.2%	4.4%	18.6%	25 to 34 Years	14.4%	4.2%	18.6%	
35 to 44 Years	9.0%	5.2%	14.2%	35 to 44 Years	8.6%	3.7%	12.3%	35 to 44 Years	8.8%	4.0%	12.8%	
45 to 54 Years	9.4%	6.4%	15.8%	45 to 54 Years	7.8%	5.0%	12.8%	45 to 54 Years	6.9%	3.9%	10.8%	
55 to 64 Years	6.8%	6.3%	13.1%	55 to 64 Years	7.2%	6.5%	13.7%	55 to 64 Years	7.2%	6.4%	13.6%	
65 to 74 Years	3.7%	4.4%	8.0%	65 to 74 Years	5.1%	5.3%	10.5%	65 to 74 Years	5.8%	6.1%	12.0%	
75 to 84 Years	1.9%	2.9%	4.8%	75 to 84 Years	2.1%	3.1%	5.2%	75 to 84 Years	2.1%	3.1%	5.3%	
85 Years and Up	0.5%	1.1%	1.6%	85 Years and Up	0.8%	1.3%	2.1%	85 Years and Up	0.8%	1.4%	2.2%	
Total	58.6%	41.4%	100.0%	Total	60.2%	39.8%	100.0%	Total	60.4%	39.6%	100.0%	
62+ Years	n/a	n/a	17.9%	62+ Years	n/a	n/a	21.7%	62+ Years	n/a	n/a	23.7%	

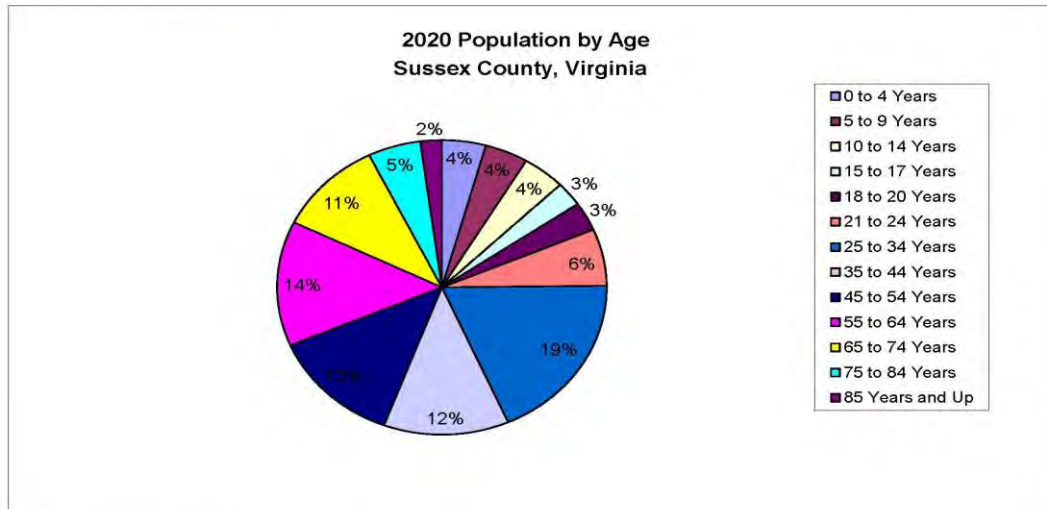
Source: Claritas; Ribbon Demographics

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Changes in Population by Age & Sex									
Sussex County, Virginia									
Estimated Change - 2010 to 2020					Projected Change - 2020 to 2025				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-24	-19	-43	-8.2%	0 to 4 Years	3	-7	-4	-0.8%
5 to 9 Years	-39	-41	-80	-14.4%	5 to 9 Years	-5	-3	-8	-1.7%
10 to 14 Years	-56	-32	-88	-15.8%	10 to 14 Years	-7	-1	-8	-1.7%
15 to 17 Years	-44	-50	-94	-23.9%	15 to 17 Years	-8	4	-4	-1.3%
18 to 20 Years	-35	-22	-57	-13.9%	18 to 20 Years	-7	-4	-11	-3.1%
21 to 24 Years	-14	-26	-40	-5.4%	21 to 24 Years	-11	-4	-15	-2.2%
25 to 34 Years	122	18	140	7.2%	25 to 34 Years	-2	-32	-34	-1.6%
35 to 44 Years	-130	-214	-344	-20.0%	35 to 44 Years	3	26	29	2.1%
45 to 54 Years	-265	-216	-481	-25.1%	45 to 54 Years	-112	-135	-247	-17.2%
55 to 64 Years	-19	-38	-57	-3.6%	55 to 64 Years	-14	-20	-34	-2.2%
65 to 74 Years	130	65	195	20.0%	65 to 74 Years	69	77	146	12.5%
75 to 84 Years	-2	-1	-3	-0.5%	75 to 84 Years	3	0	3	0.5%
85 Years and Up	22	15	37	18.7%	85 Years and Up	4	4	8	3.4%
Total	-354	-561	-915	-7.6%	Total	-84	-95	-179	-1.6%
62+ Years	n/a	n/a	264	12.2%	62+ Years	n/a	n/a	177	7.3%

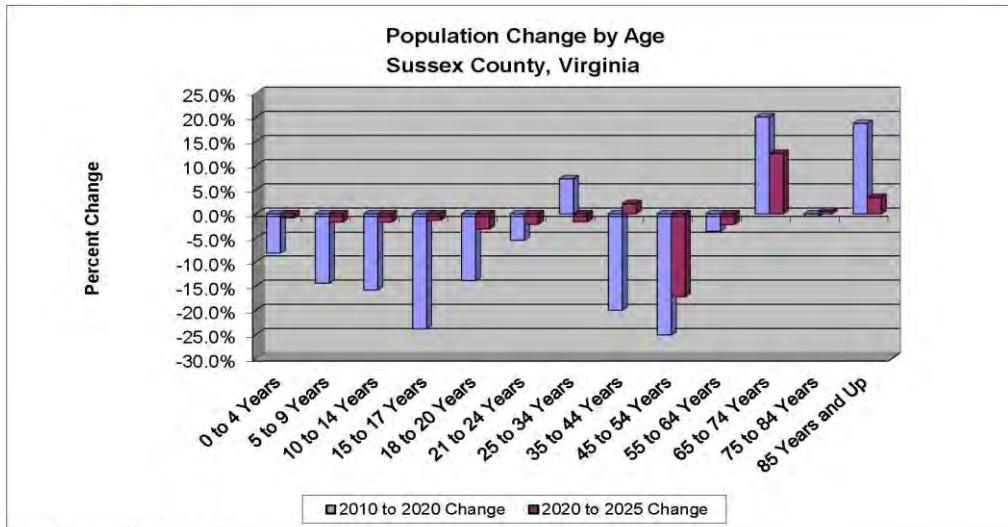
Source: Claritas; Ribbon Demographics

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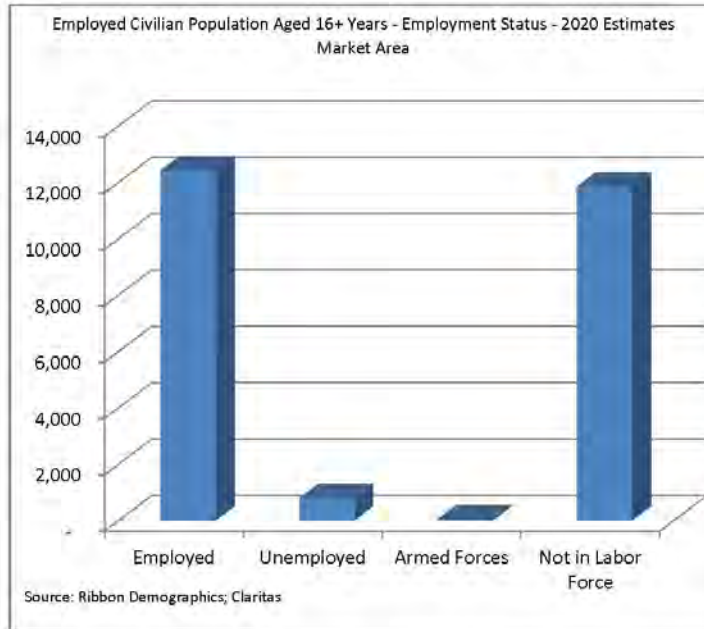


Source: Claritas; Ribbon Demographics

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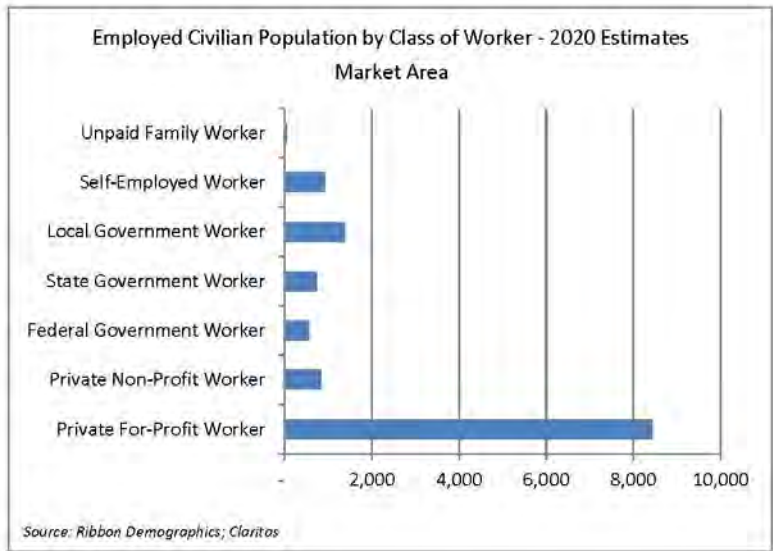
Employed Civilian Population Aged 16+ Years	
Employment Status	
Current Year Estimates - 2020	
Market Area	
Status	Number
Employed	12,423
Unemployed	804
Armed Forces	54
Not in Labor Force	11,849
Unemployed	6.08%

Source: Ribbon Demographics; Claritas



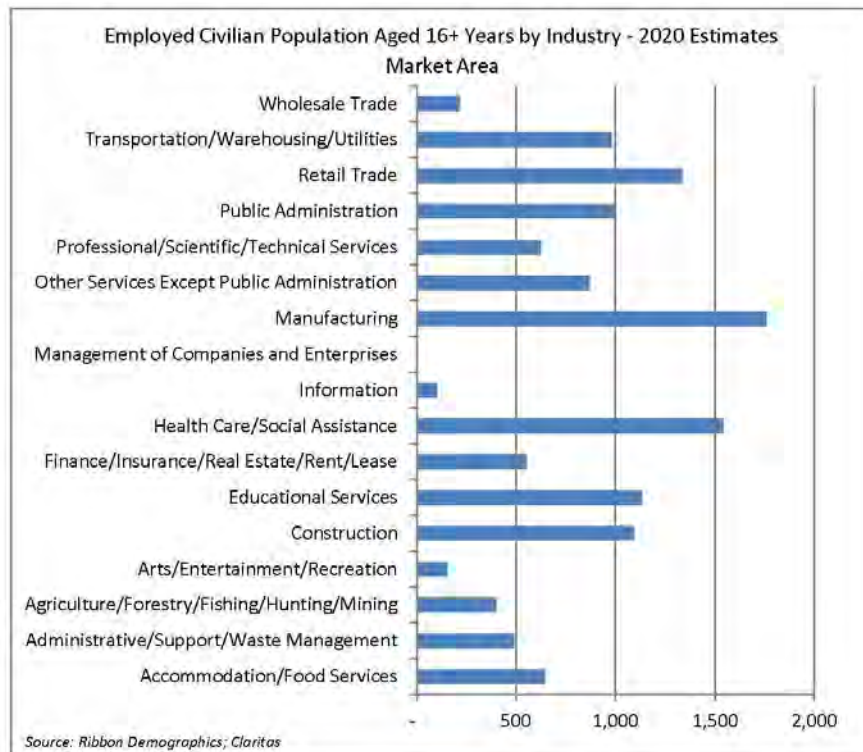
Employed Civilian Population by Class of Worker Current Year Estimates - 2020		
Market Area		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	8,436	65.4%
Private Non-Profit Worker	831	6.4%
Federal Government Worker	549	4.3%
State Government Worker	731	5.7%
Local Government Worker	1,385	10.7%
Self-Employed Worker	926	7.2%
Unpaid Family Worker	43	0.3%
Total:	12,901	100.0%

Source: Ribbon Demographics; Claritas



Employed Civilian Population Aged 16+ Years by Industry		
Current Year Estimates - 2020		
Market Area		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	644	5.0%
Administrative/Support/Waste Management	491	3.8%
Agriculture/Forestry/Fishing/Hunting/Mining	403	3.1%
Arts/Entertainment/Recreation	153	1.2%
Construction	1,093	8.5%
Educational Services	1,133	8.8%
Finance/Insurance/Real Estate/Rent/Lease	552	4.3%
Health Care/Social Assistance	1,541	11.9%
Information	103	0.8%
Management of Companies and Enterprises	7	0.1%
Manufacturing	1,759	13.6%
Other Services Except Public Administration	871	6.8%
Professional/Scientific/Technical Services	624	4.8%
Public Administration	995	7.7%
Retail Trade	1,334	10.3%
Transportation/Warehousing/Utilities	982	7.6%
Wholesale Trade	216	1.7%
Total:	12,901	100.0%

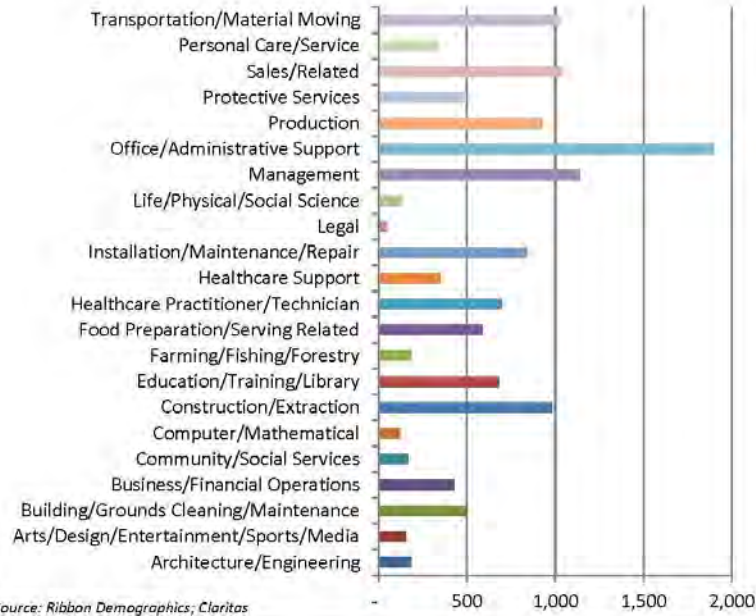
Source: Ribbon Demographics; Claritas



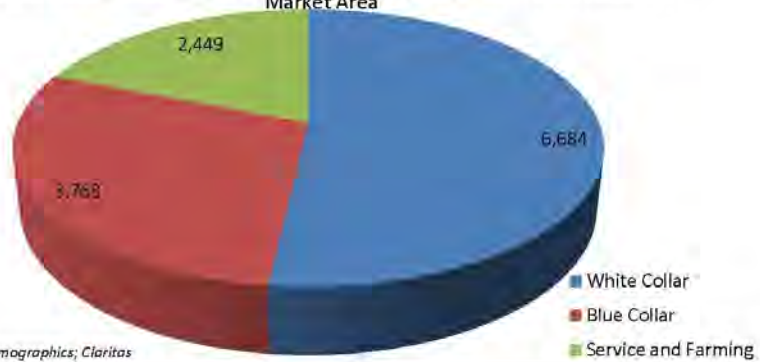
Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2020		
Market Area		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	183	1.4%
Arts/Design/Entertainment/Sports/Media	156	1.2%
Building/Grounds Cleaning/Maintenance	500	3.9%
Business/Financial Operations	427	3.3%
Community/Social Services	168	1.3%
Computer/Mathematical	120	0.9%
Construction/Extraction	983	7.6%
Education/Training/Library	683	5.3%
Farming/Fishing/Forestry	183	1.4%
Food Preparation/Serving Related	587	4.6%
Healthcare Practitioner/Technician	697	5.4%
Healthcare Support	350	2.7%
Installation/Maintenance/Repair	839	6.5%
Legal	46	0.4%
Life/Physical/Social Science	128	1.0%
Management	1,137	8.8%
Office/Administrative Support	1,899	14.7%
Production	925	7.2%
Protective Services	488	3.8%
Sales/Related	1,040	8.1%
Personal Care/Service	341	2.6%
Transportation/Material Moving	1,021	7.9%
Total:	12,901	100.0%
White Collar	6,684	51.8%
Blue Collar	3,768	29.2%
Service and Farming	2,449	19.0%
Total:	12,901	100.0%

Source: Ribbon Demographics; Claritas

**Employed Civilian Population Aged 16+ Years by Occupation - 2020 Estimates
Market Area**



**Employed Civilian Population Aged 16+ Years by Occupation - 2020 Estimates
Market Area**

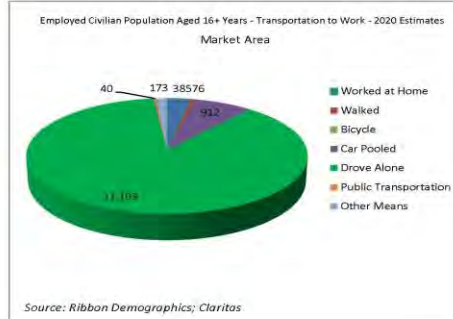


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Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2020 Market Area		
Transportation Mode	Number	Percent
Worked at Home	385	3.0%
Walked	78	0.6%
Bicycle	8	0.0%
Car Pooled	912	7.2%
Drove Alone	11,108	87.5%
Public Transportation	40	0.3%
Other Means	173	1.4%
Total:	12,700	100.0%

Source: Ribbon Demographics; Claritas

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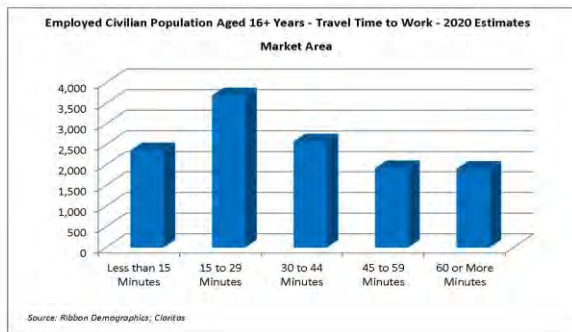


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Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2020 Market Area		
Travel Time	Number	Percent
Less than 15 Minutes	2,347	19.0%
15 to 29 Minutes	3,678	29.7%
30 to 44 Minutes	2,561	20.7%
45 to 59 Minutes	1,905	15.4%
60 or More Minutes	1,888	15.3%
Total:	12,379	100.0%

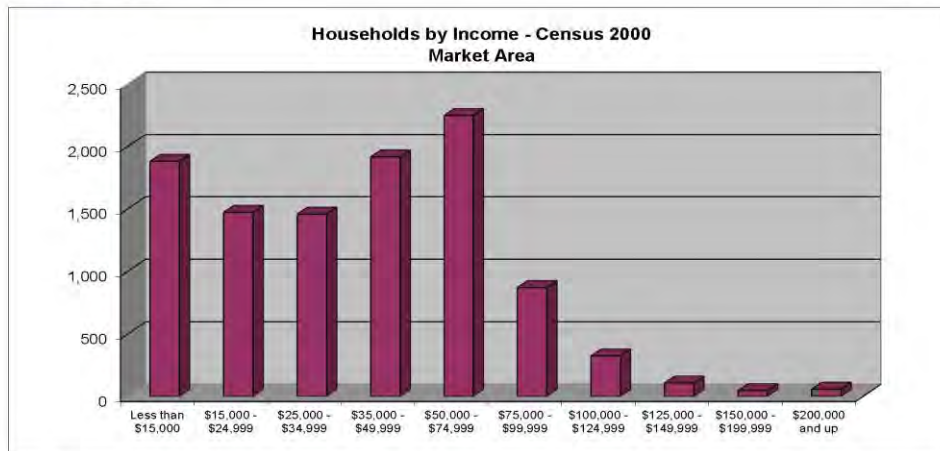
Source: Ribbon Demographics; Claritas

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Households by Income and Age Market Area										
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	76	140	222	242	253	430	379	137	1,879	18.1%
\$15,000 - \$24,999	62	141	338	248	279	181	177	45	1,471	14.2%
\$25,000 - \$34,999	35	229	426	220	215	197	111	23	1,456	14.0%
\$35,000 - \$49,999	53	285	564	392	332	204	72	12	1,914	18.5%
\$50,000 - \$74,999	41	280	690	517	401	197	103	20	2,249	21.7%
\$75,000 - \$99,999	12	50	270	260	191	43	38	5	869	8.4%
\$100,000 - \$124,999	0	0	91	112	79	33	7	1	323	3.1%
\$125,000 - \$149,999	0	15	21	22	33	13	2	0	106	1.0%
\$150,000 - \$199,999	0	2	0	14	23	0	5	1	45	0.4%
\$200,000 and up	0	5	0	12	14	18	7	1	57	0.5%
Total	279	1,147	2,622	2,039	1,820	1,316	901	245	10,369	100.0%
Percent	2.7%	11.1%	25.3%	19.7%	17.6%	12.7%	8.7%	2.4%		

Source: Claritas, Ribbon Demographics

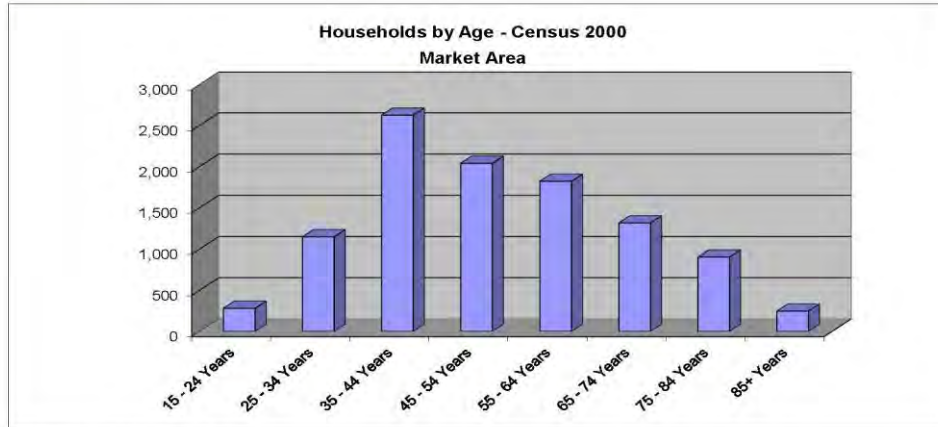


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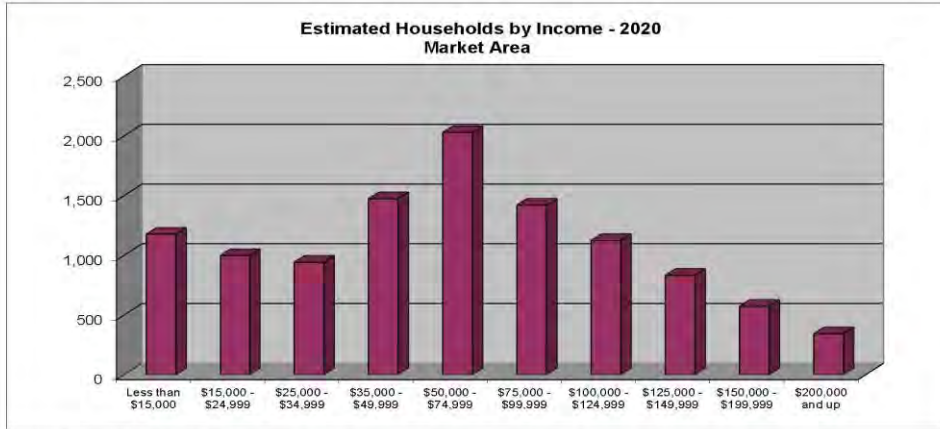
Households by Income and Age										
Market Area										
Current Year Estimates - 2020										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	22	118	134	115	244	282	182	79	1,176	10.8%
\$15,000 - \$24,999	2	86	103	132	245	204	152	73	997	9.1%
\$25,000 - \$34,999	54	92	77	103	139	242	170	65	942	8.6%
\$35,000 - \$49,999	63	169	173	174	260	377	191	66	1,473	13.5%
\$50,000 - \$74,999	34	220	209	381	508	430	196	50	2,028	18.6%
\$75,000 - \$99,999	0	205	246	268	353	246	79	23	1,420	13.0%
\$100,000 - \$124,999	23	130	205	248	285	170	55	8	1,124	10.3%
\$125,000 - \$149,999	3	70	103	251	301	72	26	6	832	7.6%
\$150,000 - \$199,999	1	48	96	146	165	90	22	5	573	5.3%
\$200,000 and up	0	11	40	112	134	38	6	2	343	3.1%
Total	202	1,149	1,386	1,930	2,634	2,151	1,079	377	10,908	100.0%
Percent	1.9%	10.5%	12.7%	17.7%	24.1%	19.7%	9.9%	3.5%		

Source: Claritas; Ribbon Demographics

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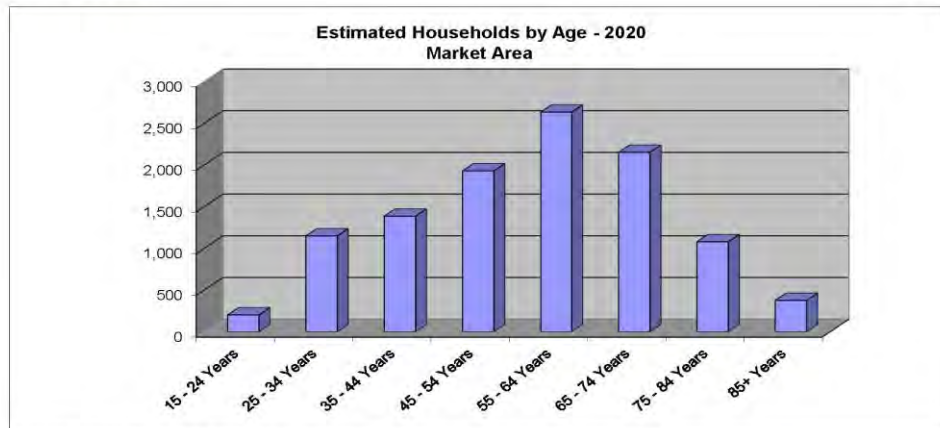


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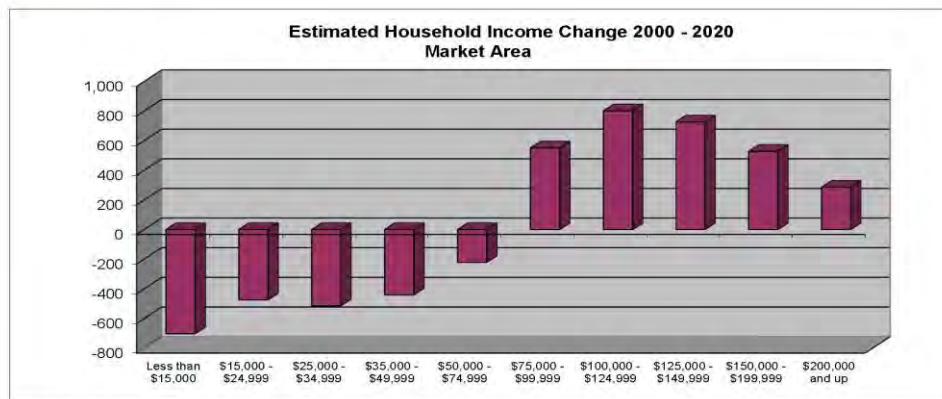
Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2020										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-54	-22	-88	-127	-9	-148	-197	-58	-703	-37.4%
\$15,000 - \$24,999	-60	-55	-235	-116	-34	23	-25	28	-474	-32.2%
\$25,000 - \$34,999	19	-137	-349	-117	-76	45	59	42	-514	-35.3%
\$35,000 - \$49,999	10	-116	-391	-218	-72	173	119	54	-441	-23.0%
\$50,000 - \$74,999	-7	-60	-481	-136	107	233	93	30	-221	-9.8%
\$75,000 - \$99,999	-12	155	-24	8	162	203	41	18	551	63.4%
\$100,000 - \$124,999	23	130	114	136	206	137	48	7	801	248.0%
\$125,000 - \$149,999	3	55	82	229	268	59	24	6	726	684.9%
\$150,000 - \$199,999	1	46	96	132	142	90	17	4	528	1173.3%
\$200,000 and up	0	6	40	100	120	20	-1	1	286	501.8%
Total	-77	2	-1,236	-109	814	835	178	132	539	5.2%
Percent Change	-27.6%	0.2%	-47.1%	-5.3%	44.7%	63.4%	19.8%	53.9%		5.2%

Source: Claritas, Ribbon Demographics

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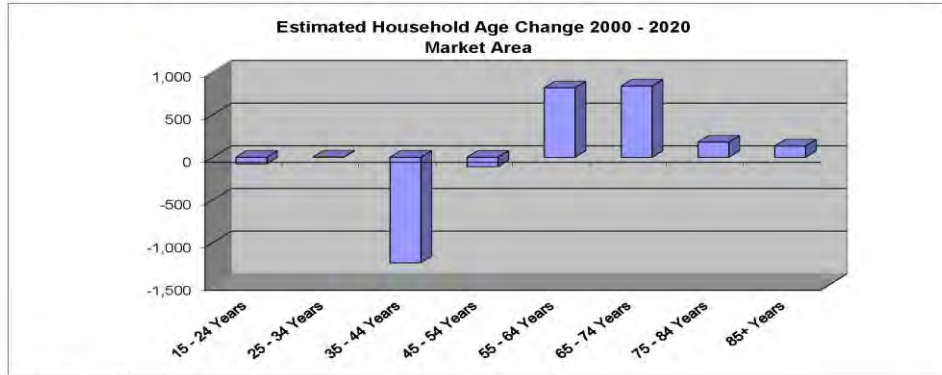


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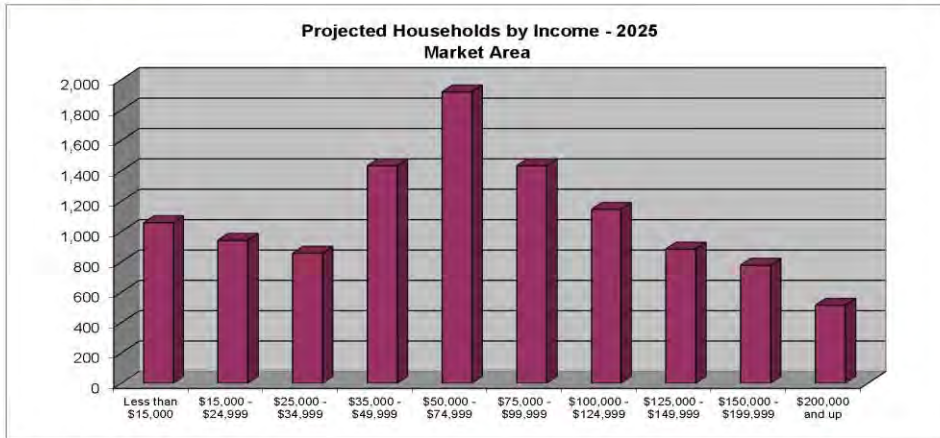
Households by Income and Age										
Market Area										
Five Year Projections - 2025										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	19	97	114	81	205	293	174	76	1,059	9.7%
\$15,000 - \$24,999	4	77	91	103	223	217	150	78	943	8.6%
\$25,000 - \$34,999	53	77	73	72	113	244	165	61	858	7.8%
\$35,000 - \$49,999	63	161	155	128	237	425	197	67	1,433	13.1%
\$50,000 - \$74,999	32	209	196	274	457	488	208	55	1,919	17.5%
\$75,000 - \$99,999	1	203	239	214	352	309	89	27	1,434	13.1%
\$100,000 - \$124,999	27	136	211	203	285	212	63	10	1,147	10.5%
\$125,000 - \$149,999	4	76	110	231	328	93	35	8	885	8.1%
\$150,000 - \$199,999	2	71	142	162	211	147	35	9	779	7.1%
\$200,000 and up	0	16	58	144	207	75	9	6	515	4.7%
Total	205	1,123	1,389	1,612	2,618	2,503	1,125	397	10,972	100.0%
Percent	1.9%	10.2%	12.7%	14.7%	23.9%	22.8%	10.3%	3.6%		

Source: Claritas, Ribbon Demographics

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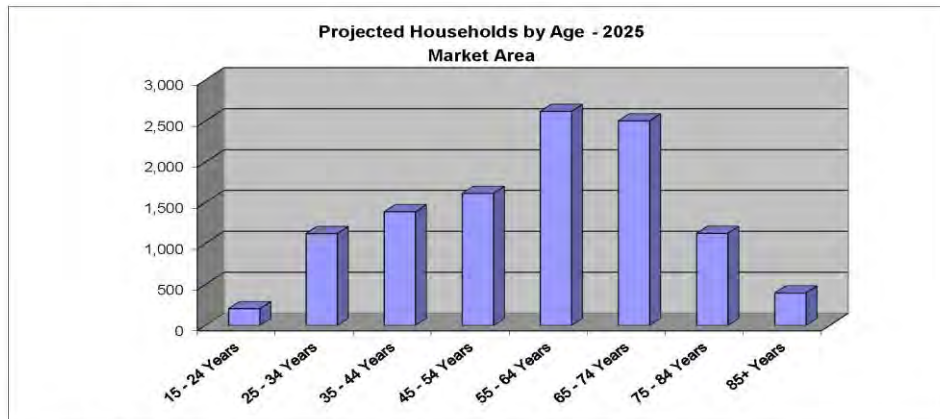


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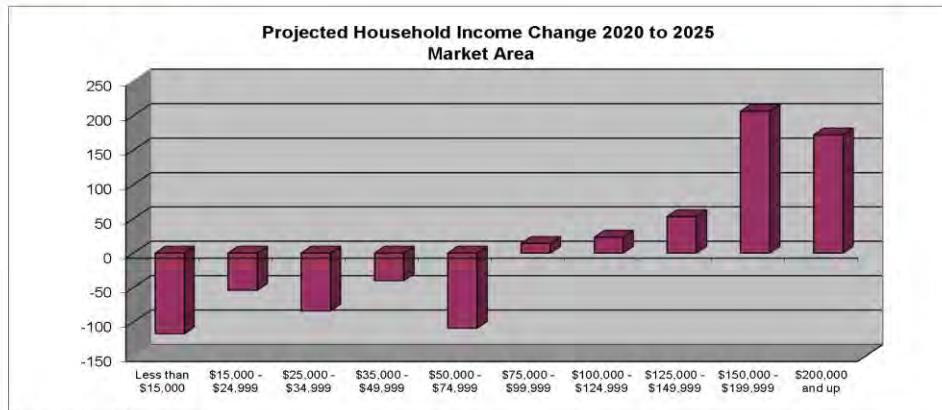
Households by Income and Age										
Market Area										
Projected Change - 2020 to 2025										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-3	-21	-20	-34	-39	11	-8	-3	-117	-9.9%
\$15,000 - \$24,999	2	-9	-12	-29	-22	13	-2	5	-54	-5.4%
\$25,000 - \$34,999	-1	-15	-4	-31	-26	2	-5	-4	-84	-8.9%
\$35,000 - \$49,999	0	-8	-18	-46	-23	48	6	1	-40	-2.7%
\$50,000 - \$74,999	-2	-11	-13	-107	-51	58	12	5	-109	-5.4%
\$75,000 - \$99,999	1	-2	-7	-54	-1	63	10	4	14	1.0%
\$100,000 - \$124,999	4	6	6	-45	0	42	8	2	23	2.0%
\$125,000 - \$149,999	1	6	7	-20	27	21	9	2	53	6.4%
\$150,000 - \$199,999	1	23	46	16	46	57	13	4	206	36.0%
\$200,000 and up	0	5	18	32	73	37	3	4	172	50.1%
Total	3	-26	3	-318	-16	352	46	20	64	0.6%
Percent Change	1.5%	-2.3%	0.2%	-16.5%	-0.6%	16.4%	4.3%	5.3%	0.6%	

Source: Claritas, Ribbon Demographics

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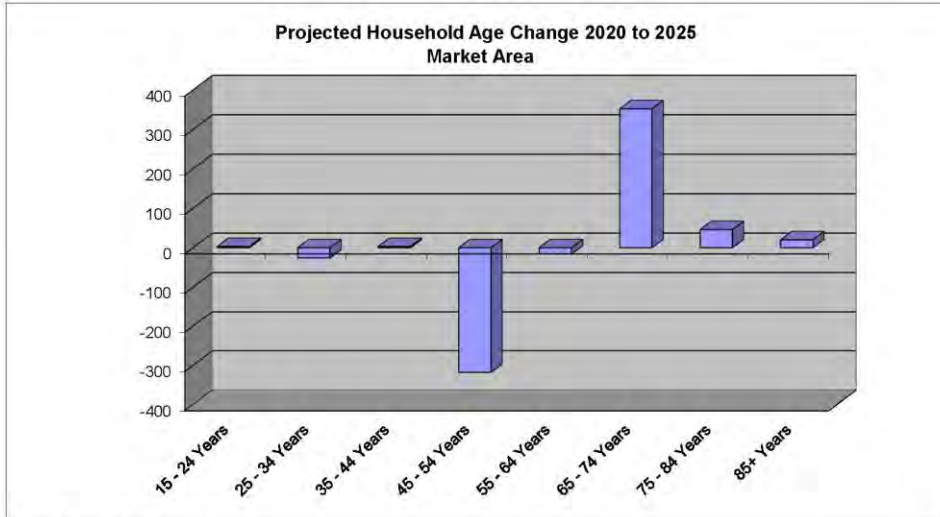


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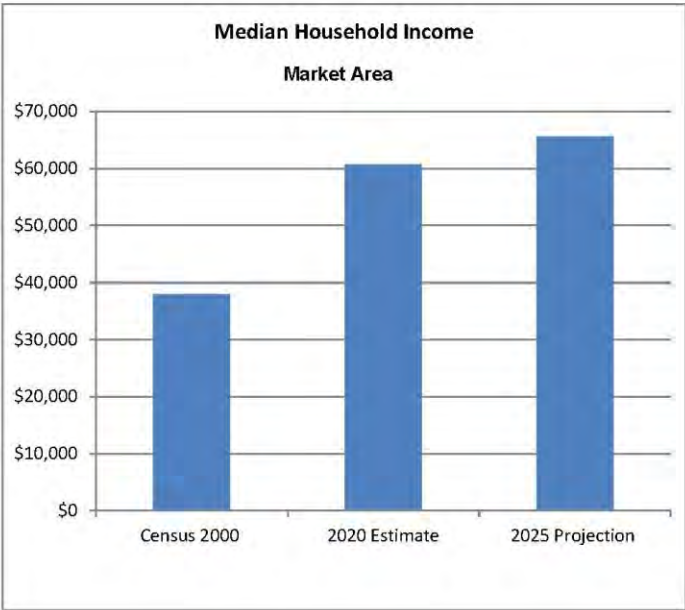
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Median Household Income Market Area		
Census 2000	2020 Estimate	2025 Projection
\$37,966	\$60,676	\$65,542



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Median Household Income by Area			
Market Area			
Geography ID	Census 2000	2020 Estimate	2025 Projection
51093280200	\$46,873	\$79,061	\$84,185
51093280300	\$41,725	\$59,688	\$64,487
51093280400	\$38,646	\$57,888	\$61,528
51175200100	\$34,454	\$65,870	\$71,769
51181860200	\$38,448	\$61,488	\$65,055
51183870201	\$34,863	\$64,148	\$68,864
51183870202			
51183870300	\$32,396	\$47,602	\$53,391
51183870400	\$27,546	\$41,281	\$44,949

HISTA 2.2 Summary Data

Market Area

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Renter Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	88	0	62	31	23	11	215
\$10,000-20,000	85	118	69	8	17	10	307
\$20,000-30,000	96	50	35	28	20	10	239
\$30,000-40,000	30	111	19	16	4	0	180
\$40,000-50,000	29	32	3	61	17	7	149
\$50,000-60,000	4	40	22	13	6	1	86
\$60,000-75,000	14	59	16	32	1	0	122
\$75,000-100,000	5	61	12	46	3	0	127
\$100,000-125,000	0	1	9	20	2	0	32
\$125,000-150,000	4	0	3	19	0	0	26
\$150,000-200,000	0	0	1	2	0	0	3
\$200,000+	1	0	0	2	0	0	3
Total	356	472	251	278	93	39	1,489

Renter Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	79	52	5	0	4	0	140
\$10,000-20,000	143	40	13	4	15	5	220
\$20,000-30,000	39	25	10	10	14	5	103
\$30,000-40,000	14	11	15	7	14	6	67
\$40,000-50,000	23	18	10	4	2	0	57
\$50,000-60,000	9	22	10	2	1	0	44
\$60,000-75,000	9	8	5	9	1	0	32
\$75,000-100,000	9	17	14	5	3	0	48
\$100,000-125,000	7	2	1	5	1	0	16
\$125,000-150,000	5	6	1	1	8	2	23
\$150,000-200,000	4	5	0	2	2	1	14
\$200,000+	3	1	1	0	1	0	6
Total	344	207	88	49	66	19	773

Renter Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	54	16	3	0	3	0	76
\$10,000-20,000	101	30	2	4	5	0	142
\$20,000-30,000	30	20	10	1	4	0	65
\$30,000-40,000	9	8	13	3	1	0	34
\$40,000-50,000	21	4	2	2	2	0	31
\$50,000-60,000	8	17	10	2	1	0	38
\$60,000-75,000	7	1	5	4	1	0	18
\$75,000-100,000	8	17	12	4	3	0	44
\$100,000-125,000	6	2	1	4	1	0	14
\$125,000-150,000	3	5	0	1	2	0	11
\$150,000-200,000	3	4	0	1	1	0	9
\$200,000+	2	0	2	0	1	0	6
Total	252	124	61	26	25	0	488

Renter Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	167	52	67	31	27	11	355
\$10,000-20,000	228	158	82	12	32	15	527
\$20,000-30,000	135	75	45	38	34	15	342
\$30,000-40,000	44	122	34	23	18	6	247
\$40,000-50,000	52	50	13	65	19	7	206
\$50,000-60,000	13	62	32	15	7	1	130
\$60,000-75,000	23	67	21	41	2	0	154
\$75,000-100,000	14	78	26	51	6	0	175
\$100,000-125,000	7	3	10	25	3	0	48
\$125,000-150,000	9	6	4	20	8	2	49
\$150,000-200,000	4	5	1	4	2	1	17
\$200,000+	4	1	4	2	1	0	12
Total	700	679	339	327	159	58	2,262

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	5.9%	0.0%	4.2%	2.1%	1.5%	0.7%	14.4%
\$10,000-20,000	5.7%	7.9%	4.6%	0.5%	1.1%	0.7%	20.6%
\$20,000-30,000	6.4%	3.4%	2.4%	1.9%	1.3%	0.7%	16.1%
\$30,000-40,000	2.0%	7.5%	1.3%	1.1%	0.3%	0.0%	12.1%
\$40,000-50,000	1.9%	2.1%	0.2%	4.1%	1.1%	0.5%	10.0%
\$50,000-60,000	0.3%	2.7%	1.5%	0.9%	0.4%	0.1%	5.8%
\$60,000-75,000	0.9%	4.0%	1.1%	2.1%	0.1%	0.0%	8.2%
\$75,000-100,000	0.3%	4.1%	0.8%	3.1%	0.2%	0.0%	8.5%
\$100,000-125,000	0.0%	0.1%	0.0%	1.3%	0.1%	0.0%	2.1%
\$125,000-150,000	0.3%	0.0%	0.2%	1.3%	0.0%	0.0%	1.7%
\$150,000-200,000	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.2%
\$200,000+	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%
Total	23.9%	31.7%	16.9%	18.7%	6.2%	2.6%	100.0%

Percent Renter Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	10.2%	6.7%	0.6%	0.0%	0.5%	0.0%	18.1%
\$10,000-20,000	18.5%	5.2%	1.7%	0.5%	1.9%	0.6%	28.5%
\$20,000-30,000	5.0%	3.2%	1.3%	1.3%	1.8%	0.6%	13.3%
\$30,000-40,000	1.8%	1.4%	1.9%	0.9%	1.8%	0.8%	8.7%
\$40,000-50,000	3.0%	2.3%	1.3%	0.5%	0.3%	0.0%	7.4%
\$50,000-60,000	1.2%	2.8%	1.3%	0.3%	0.1%	0.0%	5.7%
\$60,000-75,000	1.2%	1.0%	0.6%	1.2%	0.1%	0.0%	4.1%
\$75,000-100,000	1.2%	2.2%	1.8%	0.6%	0.4%	0.0%	6.2%
\$100,000-125,000	0.9%	0.3%	0.1%	0.6%	0.1%	0.0%	2.1%
\$125,000-150,000	0.6%	0.8%	0.1%	0.1%	1.0%	0.3%	3.0%
\$150,000-200,000	0.5%	0.6%	0.0%	0.3%	0.3%	0.1%	1.8%
\$200,000+	0.4%	0.1%	0.5%	0.0%	0.1%	0.0%	1.2%
Total	44.5%	26.8%	11.4%	6.3%	8.5%	2.5%	100.0%

Percent Renter Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	11.1%	3.3%	0.6%	0.0%	0.6%	0.0%	15.6%
\$10,000-20,000	20.7%	6.1%	0.4%	0.8%	1.0%	0.0%	29.1%
\$20,000-30,000	6.1%	4.1%	2.0%	0.2%	0.8%	0.0%	13.3%
\$30,000-40,000	1.8%	1.6%	2.7%	0.6%	0.2%	0.0%	7.0%
\$40,000-50,000	4.3%	0.8%	0.4%	0.4%	0.4%	0.0%	6.4%
\$50,000-60,000	1.6%	3.5%	2.0%	0.4%	0.2%	0.0%	7.8%
\$60,000-75,000	1.4%	0.2%	1.0%	0.8%	0.2%	0.0%	3.7%
\$75,000-100,000	1.6%	3.5%	2.5%	0.8%	0.6%	0.0%	9.0%
\$100,000-125,000	1.2%	0.4%	0.2%	0.8%	0.2%	0.0%	2.9%
\$125,000-150,000	0.6%	1.0%	0.0%	0.2%	0.4%	0.0%	2.3%
\$150,000-200,000	0.6%	0.8%	0.0%	0.2%	0.2%	0.0%	1.8%
\$200,000+	0.4%	0.0%	0.6%	0.0%	0.2%	0.0%	1.2%
Total	51.6%	25.4%	12.5%	5.3%	5.1%	0.0%	100.0%

Percent Renter Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	7.4%	2.3%	3.0%	1.4%	1.2%	0.5%	15.7%
\$10,000-20,000	10.1%	7.0%	3.6%	0.5%	1.4%	0.7%	23.3%
\$20,000-30,000	6.0%	3.3%	2.0%	1.7%	1.5%	0.7%	15.1%
\$30,000-40,000	1.9%	5.4%	1.5%	1.0%	0.8%	0.3%	10.9%
\$40,000-50,000	2.3%	2.2%	0.6%	2.9%	0.8%	0.3%	9.1%
\$50,000-60,000	0.6%	2.7%	1.4%	0.7%	0.3%	0.0%	5.7%
\$60,000-75,000	1.0%	3.0%	0.9%	1.8%	0.1%	0.0%	6.8%
\$75,000-100,000	0.6%	3.4%	1.1%	2.3%	0.3%	0.0%	7.7%
\$100,000-125,000	0.3%	0.1%	0.4%	1.1%	0.1%	0.0%	2.1%
\$125,000-150,000	0.4%	0.3%	0.2%	0.9%	0.4%	0.1%	2.2%
\$150,000-200,000	0.2%	0.2%	0.0%	0.2%	0.1%	0.0%	0.8%
\$200,000+	0.2%	0.0%	0.2%	0.1%	0.0%	0.0%	0.5%
Total	30.9%	30.0%	15.0%	14.5%	7.0%	2.6%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	39	50	2	32	5	1	129
\$10,000-20,000	48	26	31	20	3	1	129
\$20,000-30,000	33	36	8	61	13	6	157
\$30,000-40,000	72	102	43	37	16	13	283
\$40,000-50,000	49	57	87	67	23	12	295
\$50,000-60,000	91	110	19	71	34	18	343
\$60,000-75,000	35	209	148	90	36	21	539
\$75,000-100,000	17	119	239	123	34	16	548
\$100,000-125,000	18	109	138	324	46	26	661
\$125,000-150,000	27	77	86	33	25	14	262
\$150,000-200,000	4	38	43	65	27	14	191
\$200,000+	2	15	22	13	14	10	76
Total	435	948	866	936	276	152	3,613

Owner Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	138	46	28	4	2	1	219
\$10,000-20,000	310	195	35	2	8	4	554
\$20,000-30,000	281	151	56	2	4	0	494
\$30,000-40,000	124	240	65	0	5	2	436
\$40,000-50,000	119	278	18	7	23	13	458
\$50,000-60,000	101	287	28	7	9	3	435
\$60,000-75,000	104	303	84	15	9	5	520
\$75,000-100,000	59	202	161	36	40	20	518
\$100,000-125,000	42	247	53	7	37	16	402
\$125,000-150,000	15	95	58	6	11	6	191
\$150,000-200,000	8	56	14	11	11	5	105
\$200,000+	18	42	6	0	15	7	95
Total	1,319	2,149	606	97	174	82	4,427

Owner Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	112	35	8	3	1	0	159
\$10,000-20,000	271	150	11	2	6	4	444
\$20,000-30,000	218	121	45	2	4	0	390
\$30,000-40,000	110	193	32	0	4	1	340
\$40,000-50,000	80	223	17	6	7	3	336
\$50,000-60,000	72	203	19	7	3	0	304
\$60,000-75,000	59	218	20	12	3	2	314
\$75,000-100,000	59	99	78	16	26	12	290
\$100,000-125,000	19	127	14	3	13	5	181
\$125,000-150,000	9	45	8	2	9	5	78
\$150,000-200,000	5	23	5	0	7	4	44
\$200,000+	6	34	3	0	4	3	50
Total	1,020	1,471	260	53	87	39	2,930

Owner Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	177	96	30	36	7	2	348
\$10,000-20,000	358	221	66	22	11	5	683
\$20,000-30,000	314	187	64	63	17	6	651
\$30,000-40,000	196	342	108	37	21	15	719
\$40,000-50,000	168	335	105	74	46	25	753
\$50,000-60,000	192	397	47	78	43	21	778
\$60,000-75,000	139	512	232	105	45	26	1,059
\$75,000-100,000	76	321	400	159	74	36	1,066
\$100,000-125,000	60	356	191	331	83	42	1,063
\$125,000-150,000	42	172	144	39	36	20	453
\$150,000-200,000	12	94	57	76	38	19	296
\$200,000+	20	64	28	13	29	17	171
Total	1,754	3,097	1,472	1,033	450	234	8,040

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	1.1%	1.4%	0.1%	0.9%	0.1%	0.0%	3.6%
\$10,000-20,000	1.3%	0.7%	0.9%	0.6%	0.1%	0.0%	3.6%
\$20,000-30,000	0.9%	1.0%	0.2%	1.7%	0.4%	0.2%	4.3%
\$30,000-40,000	2.0%	2.8%	1.2%	1.0%	0.4%	0.4%	7.8%
\$40,000-50,000	1.4%	1.6%	2.4%	1.9%	0.6%	0.3%	8.2%
\$50,000-60,000	2.5%	3.0%	0.5%	2.0%	0.9%	0.5%	9.5%
\$60,000-75,000	1.0%	5.8%	4.1%	2.5%	1.0%	0.6%	14.9%
\$75,000-100,000	0.5%	3.3%	6.6%	3.4%	0.9%	0.4%	15.2%
\$100,000-125,000	0.5%	3.0%	3.8%	9.0%	1.3%	0.7%	18.3%
\$125,000-150,000	0.7%	2.1%	2.4%	0.9%	0.7%	0.4%	7.3%
\$150,000-200,000	0.1%	1.1%	1.2%	1.8%	0.7%	0.4%	5.3%
\$200,000+	0.1%	0.4%	0.6%	0.4%	0.4%	0.3%	2.1%
Total	12.0%	26.2%	24.0%	25.9%	7.6%	4.2%	100.0%

Percent Owner Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	3.1%	1.0%	0.6%	0.1%	0.0%	0.0%	4.9%
\$10,000-20,000	7.0%	4.4%	0.8%	0.0%	0.2%	0.1%	12.5%
\$20,000-30,000	6.3%	3.4%	1.3%	0.0%	0.1%	0.0%	11.2%
\$30,000-40,000	2.8%	5.4%	1.5%	0.0%	0.1%	0.0%	9.8%
\$40,000-50,000	2.7%	6.3%	0.4%	0.2%	0.5%	0.3%	10.3%
\$50,000-60,000	2.3%	6.5%	0.6%	0.2%	0.2%	0.1%	9.8%
\$60,000-75,000	2.3%	6.8%	1.9%	0.3%	0.2%	0.1%	11.7%
\$75,000-100,000	1.3%	4.6%	3.6%	0.8%	0.9%	0.5%	11.7%
\$100,000-125,000	0.9%	5.6%	1.2%	0.2%	0.8%	0.4%	9.1%
\$125,000-150,000	0.3%	2.1%	1.3%	0.1%	0.2%	0.1%	4.3%
\$150,000-200,000	0.2%	1.3%	0.3%	0.2%	0.2%	0.1%	2.4%
\$200,000+	0.4%	1.1%	0.1%	0.0%	0.3%	0.2%	2.1%
Total	29.8%	48.5%	13.7%	2.2%	3.9%	1.9%	100.0%

Percent Owner Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	3.8%	1.2%	0.3%	0.1%	0.0%	0.0%	5.4%
\$10,000-20,000	9.2%	5.1%	0.4%	0.1%	0.2%	0.1%	15.2%
\$20,000-30,000	7.4%	4.1%	1.5%	0.1%	0.1%	0.0%	13.3%
\$30,000-40,000	3.8%	6.6%	1.1%	0.0%	0.1%	0.0%	11.6%
\$40,000-50,000	2.7%	7.6%	0.6%	0.2%	0.2%	0.1%	11.5%
\$50,000-60,000	2.5%	6.9%	0.6%	0.2%	0.1%	0.0%	10.4%
\$60,000-75,000	2.0%	7.4%	0.7%	0.4%	0.1%	0.1%	10.7%
\$75,000-100,000	2.0%	3.4%	2.7%	0.5%	0.9%	0.4%	9.9%
\$100,000-125,000	0.6%	4.3%	0.5%	0.1%	0.4%	0.2%	6.2%
\$125,000-150,000	0.3%	1.5%	0.3%	0.1%	0.3%	0.2%	2.7%
\$150,000-200,000	0.2%	0.8%	0.2%	0.0%	0.2%	0.1%	1.5%
\$200,000+	0.2%	1.2%	0.1%	0.0%	0.1%	0.1%	1.7%
Total	34.8%	50.2%	8.9%	1.8%	3.0%	1.3%	100.0%

Percent Owner Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	2.2%	1.2%	0.4%	0.4%	0.1%	0.0%	4.3%
\$10,000-20,000	4.5%	2.7%	0.8%	0.3%	0.1%	0.1%	8.5%
\$20,000-30,000	3.9%	2.3%	0.8%	0.8%	0.2%	0.1%	8.1%
\$30,000-40,000	2.4%	4.3%	1.3%	0.5%	0.3%	0.2%	8.9%
\$40,000-50,000	2.1%	4.2%	1.3%	0.9%	0.6%	0.3%	9.4%
\$50,000-60,000	2.4%	4.9%	0.6%	1.0%	0.5%	0.3%	9.7%
\$60,000-75,000	1.7%	6.4%	2.9%	1.3%	0.6%	0.3%	13.2%
\$75,000-100,000	0.9%	4.0%	5.0%	2.0%	0.9%	0.4%	13.3%
\$100,000-125,000	0.7%	4.4%	2.4%	4.1%	1.0%	0.5%	13.2%
\$125,000-150,000	0.5%	2.1%	1.8%	0.5%	0.4%	0.2%	5.6%
\$150,000-200,000	0.1%	1.2%	0.7%	0.9%	0.5%	0.2%	3.7%
\$200,000+	0.2%	0.8%	0.3%	0.2%	0.4%	0.2%	2.1%
Total	21.8%	38.5%	18.3%	12.8%	5.6%	2.9%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Renter Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	38	3	43	20	18	8	130
\$10,000-20,000	56	87	57	5	18	9	232
\$20,000-30,000	72	47	47	26	1	0	193
\$30,000-40,000	37	122	24	15	7	2	207
\$40,000-50,000	33	23	2	48	15	6	127
\$50,000-60,000	11	31	29	14	9	0	94
\$60,000-75,000	12	39	15	23	4	0	93
\$75,000-100,000	13	81	17	50	7	3	171
\$100,000-125,000	3	1	10	27	1	0	42
\$125,000-150,000	11	12	11	21	6	0	61
\$150,000-200,000	5	1	0	1	3	1	11
\$200,000+	2	1	1	1	0	0	5
Total	293	448	256	251	89	29	1,366

Renter Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	99	42	5	5	8	0	159
\$10,000-20,000	184	26	10	4	17	6	247
\$20,000-30,000	66	27	12	11	17	7	140
\$30,000-40,000	32	9	10	5	12	5	73
\$40,000-50,000	46	26	8	6	4	0	90
\$50,000-60,000	20	31	4	6	4	0	65
\$60,000-75,000	21	19	3	9	5	0	57
\$75,000-100,000	19	20	23	8	6	0	76
\$100,000-125,000	10	2	7	4	5	0	28
\$125,000-150,000	25	17	3	5	7	3	60
\$150,000-200,000	18	9	0	1	5	1	34
\$200,000+	10	3	1	1	2	4	26
Total	550	231	86	65	97	26	1,055

Renter Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	70	15	5	5	7	0	102
\$10,000-20,000	156	22	3	3	4	0	188
\$20,000-30,000	52	20	12	5	5	0	94
\$30,000-40,000	15	8	10	5	3	2	43
\$40,000-50,000	45	3	1	5	2	0	56
\$50,000-60,000	19	19	4	3	4	0	49
\$60,000-75,000	18	3	3	5	5	0	34
\$75,000-100,000	18	20	22	7	5	0	72
\$100,000-125,000	7	2	4	2	4	0	19
\$125,000-150,000	10	8	2	4	2	0	26
\$150,000-200,000	15	7	0	1	2	0	25
\$200,000+	2	1	1	1	1	1	12
Total	432	128	67	46	44	3	720

Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	137	45	48	25	26	8	289
\$10,000-20,000	240	113	67	9	35	15	479
\$20,000-30,000	138	74	59	37	18	7	333
\$30,000-40,000	69	131	34	20	19	7	280
\$40,000-50,000	79	49	10	54	19	6	217
\$50,000-60,000	31	62	33	20	13	0	159
\$60,000-75,000	33	58	18	32	9	0	150
\$75,000-100,000	32	101	40	58	13	3	247
\$100,000-125,000	13	3	17	31	6	0	70
\$125,000-150,000	36	29	14	26	13	3	121
\$150,000-200,000	23	10	0	2	8	2	45
\$200,000+	12	4	2	2	2	4	31
Total	843	679	342	316	186	55	2,421

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	2.8%	0.2%	3.1%	1.5%	1.3%	0.6%	9.5%
\$10,000-20,000	4.1%	6.4%	4.2%	0.4%	1.3%	0.7%	17.0%
\$20,000-30,000	5.3%	3.4%	3.4%	1.9%	0.1%	0.0%	14.1%
\$30,000-40,000	2.7%	8.9%	1.8%	1.1%	0.5%	0.1%	15.2%
\$40,000-50,000	2.4%	1.7%	0.1%	3.5%	1.1%	0.4%	9.3%
\$50,000-60,000	0.8%	2.3%	2.1%	1.0%	0.7%	0.0%	6.9%
\$60,000-75,000	0.9%	2.9%	1.1%	1.7%	0.3%	0.0%	6.8%
\$75,000-100,000	1.0%	5.9%	1.2%	3.7%	0.5%	0.2%	12.5%
\$100,000-125,000	0.2%	0.1%	0.7%	2.0%	0.1%	0.0%	3.1%
\$125,000-150,000	0.8%	0.9%	0.8%	1.5%	0.4%	0.0%	4.5%
\$150,000-200,000	0.4%	0.1%	0.0%	0.1%	0.2%	0.1%	0.8%
\$200,000+	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.4%
Total	21.4%	32.8%	18.7%	18.4%	6.5%	2.1%	100.0%

Percent Renter Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	9.4%	4.0%	0.5%	0.5%	0.8%	0.0%	15.1%
\$10,000-20,000	17.4%	2.5%	0.9%	0.4%	1.6%	0.6%	23.4%
\$20,000-30,000	6.3%	2.6%	1.1%	1.0%	1.6%	0.7%	13.3%
\$30,000-40,000	3.0%	0.9%	0.9%	0.5%	1.1%	0.5%	6.9%
\$40,000-50,000	4.4%	2.5%	0.8%	0.6%	0.4%	0.0%	8.5%
\$50,000-60,000	1.9%	2.9%	0.4%	0.6%	0.4%	0.0%	6.2%
\$60,000-75,000	2.0%	1.8%	0.3%	0.9%	0.5%	0.0%	5.4%
\$75,000-100,000	1.8%	1.9%	2.2%	0.8%	0.6%	0.0%	7.2%
\$100,000-125,000	0.9%	0.2%	0.7%	0.4%	0.5%	0.0%	2.7%
\$125,000-150,000	2.4%	1.6%	0.3%	0.5%	0.7%	0.3%	5.7%
\$150,000-200,000	1.7%	0.9%	0.0%	0.1%	0.5%	0.1%	3.2%
\$200,000+	0.9%	0.3%	0.1%	0.1%	0.7%	0.4%	2.5%
Total	52.1%	21.9%	8.2%	6.2%	9.2%	2.5%	100.0%

Percent Renter Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	9.7%	2.1%	0.7%	0.7%	1.0%	0.0%	14.2%
\$10,000-20,000	21.7%	3.1%	0.4%	0.4%	0.6%	0.0%	26.1%
\$20,000-30,000	7.2%	2.8%	1.7%	0.7%	0.7%	0.0%	13.1%
\$30,000-40,000	2.1%	1.1%	1.4%	0.7%	0.4%	0.3%	6.0%
\$40,000-50,000	6.3%	0.4%	0.1%	0.7%	0.3%	0.0%	7.8%
\$50,000-60,000	2.6%	2.6%	0.6%	0.4%	0.6%	0.0%	6.8%
\$60,000-75,000	2.5%	0.4%	0.4%	0.7%	0.7%	0.0%	4.7%
\$75,000-100,000	2.5%	2.8%	3.1%	1.0%	0.7%	0.0%	10.0%
\$100,000-125,000	1.0%	0.3%	0.6%	0.3%	0.6%	0.0%	2.6%
\$125,000-150,000	1.4%	1.1%	0.3%	0.6%	0.3%	0.0%	3.6%
\$150,000-200,000	2.1%	1.0%	0.0%	0.1%	0.3%	0.0%	3.5%
\$200,000+	1.0%	0.1%	0.1%	0.1%	0.1%	0.1%	1.7%
Total	60.0%	17.8%	9.3%	6.4%	6.1%	0.4%	100.0%

Percent Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	5.7%	1.9%	2.0%	1.0%	1.1%	0.3%	11.9%
\$10,000-20,000	9.9%	4.7%	2.8%	0.4%	1.4%	0.6%	19.8%
\$20,000-30,000	5.7%	3.1%	2.4%	1.5%	0.7%	0.3%	13.8%
\$30,000-40,000	2.9%	5.4%	1.4%	0.8%	0.8%	0.3%	11.6%
\$40,000-50,000	3.3%	2.0%	0.4%	2.2%	0.8%	0.2%	9.0%
\$50,000-60,000	1.3%	2.6%	1.4%	0.8%	0.5%	0.0%	6.6%
\$60,000-75,000	1.4%	2.4%	0.7%	1.3%	0.4%	0.0%	6.2%
\$75,000-100,000	1.3%	4.2%	1.7%	2.4%	0.5%	0.1%	10.2%
\$100,000-125,000	0.5%	0.1%	0.7%	1.3%	0.2%	0.0%	2.9%
\$125,000-150,000	1.5%	1.2%	0.6%	1.1%	0.5%	0.1%	5.0%
\$150,000-200,000	1.0%	0.4%	0.0%	0.1%	0.3%	0.1%	1.9%
\$200,000+	0.5%	0.2%	0.1%	0.1%	0.3%	0.2%	1.3%
Total	34.8%	28.0%	14.1%	13.1%	7.7%	2.3%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	30	34	1	30	2	0	97
\$10,000-20,000	26	14	19	20	0	0	79
\$20,000-30,000	24	28	9	37	8	3	109
\$30,000-40,000	80	78	53	36	13	9	269
\$40,000-50,000	32	29	55	36	15	7	174
\$50,000-60,000	60	85	13	50	24	11	243
\$60,000-75,000	40	143	126	71	25	9	414
\$75,000-100,000	21	101	238	150	25	13	548
\$100,000-125,000	19	94	119	293	26	13	564
\$125,000-150,000	43	99	104	54	37	29	366
\$150,000-200,000	11	54	72	105	25	13	280
\$200,000+	0	19	70	20	20	20	158
Total	386	778	879	902	229	127	3,301

Owner Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	159	56	20	5	2	0	242
\$10,000-20,000	290	147	33	1	5	3	479
\$20,000-30,000	315	139	60	3	0	0	517
\$30,000-40,000	168	286	70	1	4	1	530
\$40,000-50,000	133	302	21	6	20	12	494
\$50,000-60,000	112	291	24	9	3	2	441
\$60,000-75,000	113	385	69	38	10	6	621
\$75,000-100,000	75	259	182	45	43	21	625
\$100,000-125,000	55	299	81	11	29	15	490
\$125,000-150,000	42	168	96	7	23	9	345
\$150,000-200,000	32	120	36	24	25	11	248
\$200,000+	36	64	7	3	30	14	154
Total	1,530	2,516	699	153	194	94	5,186

Owner Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	140	47	6	4	1	0	198
\$10,000-20,000	250	119	12	1	4	3	389
\$20,000-30,000	261	121	52	2	0	0	436
\$30,000-40,000	158	259	42	1	4	1	465
\$40,000-50,000	95	262	20	6	6	3	392
\$50,000-60,000	76	202	16	9	1	1	305
\$60,000-75,000	72	305	26	30	3	2	438
\$75,000-100,000	74	145	84	23	33	15	374
\$100,000-125,000	37	192	37	8	11	4	289
\$125,000-150,000	30	81	10	2	21	9	153
\$150,000-200,000	28	69	5	0	20	9	131
\$200,000+	10	42	4	0	2	4	67
Total	1,231	1,844	314	86	111	51	3,637

Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	189	90	21	35	4	0	339
\$10,000-20,000	316	161	52	21	5	3	558
\$20,000-30,000	339	167	69	40	8	3	626
\$30,000-40,000	248	364	123	37	17	10	799
\$40,000-50,000	165	331	76	42	35	19	668
\$50,000-60,000	172	376	37	59	27	13	684
\$60,000-75,000	153	528	195	109	35	15	1,035
\$75,000-100,000	96	360	420	195	68	34	1,173
\$100,000-125,000	74	393	200	304	55	28	1,054
\$125,000-150,000	85	267	200	61	60	38	711
\$150,000-200,000	43	174	108	129	50	24	528
\$200,000+	36	83	77	23	50	34	312
Total	1,916	3,294	1,578	1,055	423	221	8,487

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	0.9%	1.0%	0.0%	0.9%	0.1%	0.0%	2.9%
\$10,000-20,000	0.8%	0.4%	0.6%	0.6%	0.0%	0.0%	2.4%
\$20,000-30,000	0.7%	0.8%	0.3%	1.1%	0.2%	0.1%	3.3%
\$30,000-40,000	2.4%	2.4%	1.6%	1.1%	0.4%	0.3%	8.1%
\$40,000-50,000	1.0%	0.9%	1.7%	1.1%	0.5%	0.2%	5.3%
\$50,000-60,000	1.8%	2.6%	0.4%	1.5%	0.7%	0.3%	7.4%
\$60,000-75,000	1.2%	4.3%	3.8%	2.2%	0.8%	0.3%	12.5%
\$75,000-100,000	0.6%	3.1%	7.2%	4.5%	0.8%	0.4%	16.6%
\$100,000-125,000	0.6%	2.8%	3.6%	8.9%	0.8%	0.4%	17.1%
\$125,000-150,000	1.3%	3.0%	3.2%	1.6%	1.1%	0.9%	11.1%
\$150,000-200,000	0.3%	1.6%	2.2%	3.2%	0.8%	0.4%	8.5%
\$200,000+	0.0%	0.6%	2.1%	0.6%	0.9%	0.6%	4.8%
Total	11.7%	23.6%	26.6%	27.3%	6.9%	3.8%	100.0%

Percent Owner Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	3.1%	1.1%	0.4%	0.1%	0.0%	0.0%	4.7%
\$10,000-20,000	5.6%	2.8%	0.6%	0.0%	0.1%	0.1%	9.2%
\$20,000-30,000	6.1%	2.7%	1.2%	0.1%	0.0%	0.0%	10.0%
\$30,000-40,000	3.2%	5.5%	1.3%	0.0%	0.1%	0.0%	10.2%
\$40,000-50,000	2.6%	5.8%	0.4%	0.1%	0.4%	0.2%	9.5%
\$50,000-60,000	2.2%	5.6%	0.5%	0.2%	0.1%	0.0%	8.5%
\$60,000-75,000	2.2%	7.4%	1.3%	0.7%	0.2%	0.1%	12.0%
\$75,000-100,000	1.4%	5.0%	3.5%	0.9%	0.8%	0.4%	12.1%
\$100,000-125,000	1.1%	5.8%	1.6%	0.2%	0.6%	0.3%	9.4%
\$125,000-150,000	0.8%	3.2%	1.9%	0.1%	0.4%	0.2%	6.7%
\$150,000-200,000	0.6%	2.3%	0.7%	0.5%	0.5%	0.2%	4.8%
\$200,000+	0.7%	1.2%	0.1%	0.1%	0.6%	0.3%	3.0%
Total	29.5%	48.5%	13.5%	3.0%	3.7%	1.8%	100.0%

Percent Owner Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	3.8%	1.3%	0.2%	0.1%	0.0%	0.0%	5.4%
\$10,000-20,000	6.9%	3.3%	0.3%	0.0%	0.1%	0.1%	10.7%
\$20,000-30,000	7.2%	3.3%	1.4%	0.1%	0.0%	0.0%	12.0%
\$30,000-40,000	4.3%	7.1%	1.2%	0.0%	0.1%	0.0%	12.8%
\$40,000-50,000	2.6%	7.2%	0.5%	0.2%	0.2%	0.1%	10.8%
\$50,000-60,000	2.1%	5.6%	0.4%	0.2%	0.0%	0.0%	8.4%
\$60,000-75,000	2.0%	8.4%	0.7%	0.8%	0.1%	0.1%	12.0%
\$75,000-100,000	2.0%	4.0%	2.3%	0.6%	0.9%	0.4%	10.3%
\$100,000-125,000	1.0%	5.3%	1.0%	0.2%	0.3%	0.1%	7.9%
\$125,000-150,000	0.8%	2.2%	0.3%	0.1%	0.6%	0.2%	4.2%
\$150,000-200,000	0.8%	1.9%	0.1%	0.0%	0.5%	0.2%	3.6%
\$200,000+	0.3%	1.2%	0.1%	0.0%	0.2%	0.1%	1.8%
Total	33.8%	50.7%	8.6%	2.4%	3.1%	1.4%	100.0%

Percent Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	2.2%	1.1%	0.2%	0.4%	0.0%	0.0%	4.0%
\$10,000-20,000	3.7%	1.9%	0.6%	0.2%	0.1%	0.0%	6.6%
\$20,000-30,000	4.0%	2.0%	0.8%	0.5%	0.1%	0.0%	7.4%
\$30,000-40,000	2.9%	4.3%	1.4%	0.4%	0.2%	0.1%	9.4%
\$40,000-50,000	1.9%	3.9%	0.9%	0.5%	0.4%	0.2%	7.9%
\$50,000-60,000	2.0%	4.4%	0.4%	0.7%	0.3%	0.2%	8.1%
\$60,000-75,000	1.8%	6.2%	2.3%	1.3%	0.4%	0.2%	12.2%
\$75,000-100,000	1.1%	4.2%	4.9%	2.3%	0.8%	0.4%	13.8%
\$100,000-125,000	0.9%	4.6%	2.4%	3.6%	0.6%	0.3%	12.4%
\$125,000-150,000	1.0%	3.1%	2.4%	0.7%	0.7%	0.4%	8.4%
\$150,000-200,000	0.5%	2.1%	1.3%	1.5%	0.6%	0.3%	6.2%
\$200,000+	0.4%	1.0%	0.9%	0.3%	0.7%	0.4%	3.7%
Total	22.6%	38.8%	18.6%	12.4%	5.0%	2.6%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Renter Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	33	1	41	21	14	7	117
\$10,000-20,000	43	57	46	8	16	8	178
\$20,000-30,000	64	48	43	24	2	0	181
\$30,000-40,000	36	116	20	16	4	3	195
\$40,000-50,000	30	26	4	45	17	6	128
\$50,000-60,000	11	30	24	15	7	1	88
\$60,000-75,000	17	35	14	16	4	1	87
\$75,000-100,000	12	82	21	58	5	5	183
\$100,000-125,000	3	1	17	22	3	1	47
\$125,000-150,000	10	7	13	23	7	2	62
\$150,000-200,000	6	1	0	3	2	2	14
\$200,000+	3	2	2	2	1	0	10
Total	268	406	245	253	82	36	1,290

Renter Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	96	42	5	3	8	1	155
\$10,000-20,000	191	25	11	7	17	6	257
\$20,000-30,000	69	26	12	7	18	6	138
\$30,000-40,000	31	13	11	4	14	2	75
\$40,000-50,000	52	28	8	4	5	0	97
\$50,000-60,000	20	32	4	3	4	0	63
\$60,000-75,000	17	20	5	8	4	0	54
\$75,000-100,000	23	24	27	10	5	0	89
\$100,000-125,000	12	4	7	4	5	0	32
\$125,000-150,000	37	26	3	4	8	3	81
\$150,000-200,000	24	8	0	3	6	1	42
\$200,000+	25	11	0	4	10	4	54
Total	597	259	93	61	104	23	1,137

Renter Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	73	17	5	2	5	0	102
\$10,000-20,000	168	22	4	7	2	0	203
\$20,000-30,000	53	21	12	4	4	0	94
\$30,000-40,000	14	13	11	4	9	0	51
\$40,000-50,000	51	4	1	2	4	0	62
\$50,000-60,000	19	22	4	2	3	0	50
\$60,000-75,000	14	4	5	5	4	0	32
\$75,000-100,000	21	23	26	9	5	0	84
\$100,000-125,000	10	3	5	2	4	0	24
\$125,000-150,000	16	12	2	4	3	0	37
\$150,000-200,000	23	6	0	3	3	0	35
\$200,000+	18	3	0	3	1	0	25
Total	480	150	75	47	47	0	799

Renter Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	129	43	46	24	22	8	272
\$10,000-20,000	234	82	57	15	33	14	435
\$20,000-30,000	133	74	55	31	20	6	319
\$30,000-40,000	67	129	31	20	18	5	270
\$40,000-50,000	82	54	12	49	22	6	225
\$50,000-60,000	31	62	28	18	11	1	151
\$60,000-75,000	34	55	19	24	8	1	141
\$75,000-100,000	35	106	48	68	10	5	272
\$100,000-125,000	15	5	24	26	8	1	79
\$125,000-150,000	47	33	16	27	15	5	143
\$150,000-200,000	30	9	0	6	8	3	56
\$200,000+	28	13	2	6	11	4	64
Total	865	665	338	314	186	59	2,427

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	2.6%	0.1%	3.2%	1.6%	1.1%	0.5%	9.1%
\$10,000-20,000	3.3%	4.4%	3.6%	0.6%	1.2%	0.6%	13.8%
\$20,000-30,000	5.0%	3.7%	3.3%	1.9%	0.2%	0.0%	14.0%
\$30,000-40,000	2.8%	9.0%	1.6%	1.2%	0.3%	0.2%	15.1%
\$40,000-50,000	2.3%	2.0%	0.3%	3.5%	1.3%	0.5%	9.9%
\$50,000-60,000	0.9%	2.3%	1.9%	1.2%	0.5%	0.1%	6.8%
\$60,000-75,000	1.3%	2.7%	1.1%	1.2%	0.3%	0.1%	6.7%
\$75,000-100,000	0.9%	6.4%	1.6%	4.5%	0.4%	0.4%	14.2%
\$100,000-125,000	0.2%	0.1%	1.3%	1.7%	0.2%	0.1%	3.6%
\$125,000-150,000	0.8%	0.5%	1.0%	1.8%	0.5%	0.2%	4.8%
\$150,000-200,000	0.5%	0.1%	0.0%	0.2%	0.2%	0.2%	1.1%
\$200,000+	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.8%
Total	20.8%	31.5%	19.0%	19.6%	6.4%	2.8%	100.0%

Percent Renter Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	8.4%	3.7%	0.4%	0.3%	0.7%	0.1%	13.6%
\$10,000-20,000	16.8%	2.2%	1.0%	0.6%	1.5%	0.5%	22.6%
\$20,000-30,000	6.1%	2.3%	1.1%	0.6%	1.6%	0.5%	12.1%
\$30,000-40,000	2.7%	1.1%	1.0%	0.4%	1.2%	0.2%	6.6%
\$40,000-50,000	4.6%	2.5%	0.7%	0.4%	0.4%	0.0%	8.5%
\$50,000-60,000	1.8%	2.8%	0.4%	0.3%	0.4%	0.0%	5.5%
\$60,000-75,000	1.5%	1.8%	0.4%	0.7%	0.4%	0.0%	4.7%
\$75,000-100,000	2.0%	2.1%	2.4%	0.9%	0.4%	0.0%	7.8%
\$100,000-125,000	1.1%	0.4%	0.6%	0.4%	0.4%	0.0%	2.8%
\$125,000-150,000	3.3%	2.3%	0.3%	0.4%	0.7%	0.3%	7.1%
\$150,000-200,000	2.1%	0.7%	0.0%	0.3%	0.5%	0.1%	3.7%
\$200,000+	2.2%	1.0%	0.0%	0.4%	0.9%	0.4%	4.7%
Total	52.5%	22.8%	8.2%	5.4%	9.1%	2.0%	100.0%

Percent Renter Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	9.1%	2.1%	0.6%	0.3%	0.6%	0.0%	12.8%
\$10,000-20,000	21.0%	2.8%	0.5%	0.9%	0.3%	0.0%	25.4%
\$20,000-30,000	6.6%	2.6%	1.5%	0.5%	0.5%	0.0%	11.8%
\$30,000-40,000	1.8%	1.6%	1.4%	0.5%	1.1%	0.0%	6.4%
\$40,000-50,000	6.4%	0.5%	0.1%	0.3%	0.5%	0.0%	7.8%
\$50,000-60,000	2.4%	2.8%	0.5%	0.3%	0.4%	0.0%	6.3%
\$60,000-75,000	1.8%	0.5%	0.6%	0.6%	0.5%	0.0%	4.0%
\$75,000-100,000	2.6%	2.9%	3.3%	1.1%	0.6%	0.0%	10.5%
\$100,000-125,000	1.3%	0.4%	0.6%	0.3%	0.5%	0.0%	3.0%
\$125,000-150,000	2.0%	1.5%	0.3%	0.5%	0.4%	0.0%	4.6%
\$150,000-200,000	2.9%	0.8%	0.0%	0.4%	0.4%	0.0%	4.4%
\$200,000+	2.3%	0.4%	0.0%	0.4%	0.1%	0.0%	3.1%
Total	60.1%	18.8%	9.4%	5.9%	5.9%	0.0%	100.0%

Percent Renter Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	5.3%	1.8%	1.9%	1.0%	0.9%	0.3%	11.2%
\$10,000-20,000	9.6%	3.4%	2.3%	0.6%	1.4%	0.6%	17.9%
\$20,000-30,000	5.5%	3.0%	2.3%	1.3%	0.8%	0.2%	13.1%
\$30,000-40,000	2.8%	5.3%	1.3%	0.8%	0.7%	0.2%	11.1%
\$40,000-50,000	3.4%	2.2%	0.5%	2.0%	0.9%	0.2%	9.3%
\$50,000-60,000	1.3%	2.6%	1.2%	0.7%	0.5%	0.0%	6.2%
\$60,000-75,000	1.4%	2.3%	0.8%	1.0%	0.3%	0.0%	5.8%
\$75,000-100,000	1.4%	4.4%	2.0%	2.8%	0.4%	0.2%	11.2%
\$100,000-125,000	0.6%	0.2%	1.0%	1.1%	0.3%	0.0%	3.3%
\$125,000-150,000	1.9%	1.4%	0.7%	1.1%	0.6%	0.2%	5.9%
\$150,000-200,000	1.2%	0.4%	0.0%	0.2%	0.3%	0.1%	2.3%
\$200,000+	1.2%	0.5%	0.1%	0.2%	0.5%	0.2%	2.6%
Total	35.6%	27.4%	13.9%	12.9%	7.7%	2.4%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Market Area

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Owner Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	21	24	1	22	2	0	70
\$10,000-20,000	32	11	13	19	0	0	75
\$20,000-30,000	24	24	1	27	5	3	84
\$30,000-40,000	62	47	46	26	6	4	191
\$40,000-50,000	30	27	46	31	10	5	149
\$50,000-60,000	59	58	11	45	13	7	193
\$60,000-75,000	40	106	107	62	19	9	343
\$75,000-100,000	18	92	200	135	19	10	474
\$100,000-125,000	19	80	115	283	22	11	530
\$125,000-150,000	41	89	111	55	37	26	359
\$150,000-200,000	17	80	104	130	23	9	363
\$200,000+	1	25	101	24	33	24	208
Total	364	663	856	859	189	108	3,039

Owner Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	160	53	17	5	1	0	236
\$10,000-20,000	272	127	34	0	6	2	441
\$20,000-30,000	308	133	62	5	0	0	508
\$30,000-40,000	147	249	50	1	3	0	450
\$40,000-50,000	150	352	21	14	21	10	568
\$50,000-60,000	115	287	26	10	2	2	442
\$60,000-75,000	119	403	74	37	11	5	649
\$75,000-100,000	95	270	190	59	50	24	688
\$100,000-125,000	67	331	89	12	27	12	538
\$125,000-150,000	53	190	96	10	22	12	383
\$150,000-200,000	49	162	62	29	41	17	360
\$200,000+	53	111	14	2	45	18	243
Total	1,588	2,668	735	184	229	102	5,506

Owner Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	144	46	5	4	1	0	200
\$10,000-20,000	241	105	14	0	5	2	367
\$20,000-30,000	263	119	54	4	0	0	440
\$30,000-40,000	143	227	33	0	2	0	405
\$40,000-50,000	114	311	21	14	6	3	469
\$50,000-60,000	85	206	18	10	1	1	321
\$60,000-75,000	81	331	34	32	4	2	484
\$75,000-100,000	95	160	95	34	37	18	439
\$100,000-125,000	46	224	44	7	11	3	335
\$125,000-150,000	38	98	10	4	20	11	181
\$150,000-200,000	42	96	19	0	35	14	206
\$200,000+	15	75	5	0	14	6	115
Total	1,307	1,998	352	109	136	60	3,962

Owner Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	181	77	18	27	3	0	306
\$10,000-20,000	304	138	47	19	6	2	516
\$20,000-30,000	332	157	63	32	5	3	592
\$30,000-40,000	209	296	96	27	9	4	641
\$40,000-50,000	180	379	67	45	31	15	717
\$50,000-60,000	174	345	37	55	15	9	635
\$60,000-75,000	159	509	181	99	30	14	992
\$75,000-100,000	113	362	390	194	69	34	1,162
\$100,000-125,000	86	411	204	295	49	23	1,068
\$125,000-150,000	94	279	207	65	59	38	742
\$150,000-200,000	66	242	166	159	64	26	723
\$200,000+	54	136	115	26	78	42	451
Total	1,952	3,331	1,591	1,043	418	210	8,545

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	0.7%	0.8%	0.0%	0.7%	0.1%	0.0%	2.3%
\$10,000-20,000	1.1%	0.4%	0.4%	0.6%	0.0%	0.0%	2.5%
\$20,000-30,000	0.8%	0.8%	0.0%	0.9%	0.2%	0.1%	2.8%
\$30,000-40,000	2.0%	1.5%	1.5%	0.9%	0.2%	0.1%	6.3%
\$40,000-50,000	1.0%	0.9%	1.5%	1.0%	0.3%	0.2%	4.9%
\$50,000-60,000	1.9%	1.9%	0.4%	1.5%	0.4%	0.2%	6.4%
\$60,000-75,000	1.3%	3.5%	3.5%	2.0%	0.6%	0.3%	11.3%
\$75,000-100,000	0.6%	3.0%	6.6%	4.4%	0.6%	0.3%	15.6%
\$100,000-125,000	0.6%	2.6%	3.8%	9.3%	0.7%	0.4%	17.4%
\$125,000-150,000	1.3%	2.9%	3.7%	1.8%	1.2%	0.9%	11.8%
\$150,000-200,000	0.6%	2.6%	3.4%	4.3%	0.8%	0.3%	11.9%
\$200,000+	0.0%	0.8%	3.3%	0.8%	1.1%	0.8%	6.8%
Total	12.0%	21.8%	28.2%	28.3%	6.2%	3.6%	100.0%

Percent Owner Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	2.9%	1.0%	0.3%	0.1%	0.0%	0.0%	4.3%
\$10,000-20,000	4.9%	2.3%	0.6%	0.0%	0.1%	0.0%	8.0%
\$20,000-30,000	5.6%	2.4%	1.1%	0.1%	0.0%	0.0%	9.2%
\$30,000-40,000	2.7%	4.5%	0.9%	0.0%	0.1%	0.0%	8.2%
\$40,000-50,000	2.7%	6.4%	0.4%	0.3%	0.4%	0.2%	10.3%
\$50,000-60,000	2.1%	5.2%	0.5%	0.2%	0.0%	0.0%	8.0%
\$60,000-75,000	2.2%	7.3%	1.3%	0.7%	0.2%	0.1%	11.8%
\$75,000-100,000	1.7%	4.9%	3.5%	1.1%	0.9%	0.4%	12.5%
\$100,000-125,000	1.2%	6.0%	1.6%	0.2%	0.5%	0.2%	9.8%
\$125,000-150,000	1.0%	3.5%	1.7%	0.2%	0.4%	0.2%	7.0%
\$150,000-200,000	0.9%	2.9%	1.1%	0.5%	0.7%	0.3%	6.5%
\$200,000+	1.0%	2.0%	0.3%	0.0%	0.8%	0.3%	4.4%
Total	28.8%	48.5%	13.3%	3.3%	4.2%	1.9%	100.0%

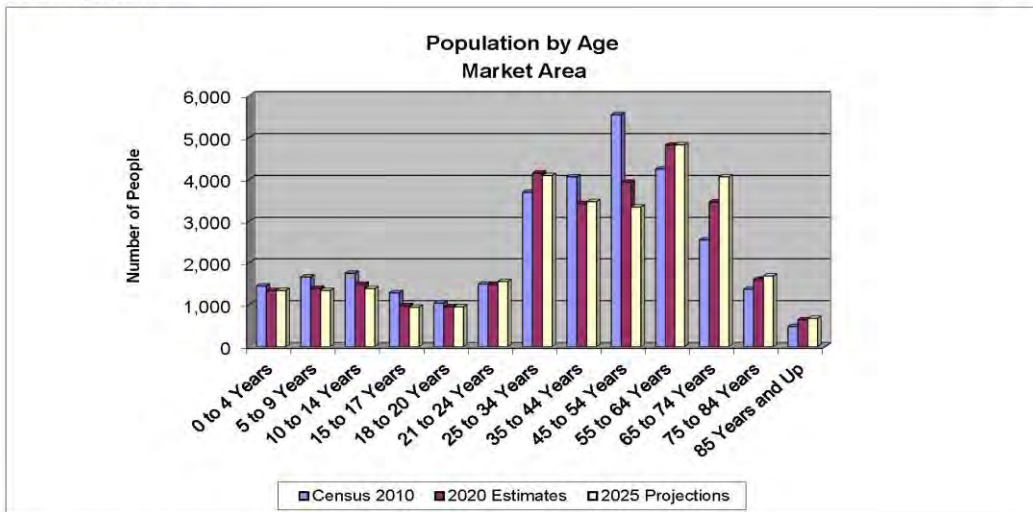
Percent Owner Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	3.6%	1.2%	0.1%	0.1%	0.0%	0.0%	5.0%
\$10,000-20,000	6.1%	2.7%	0.4%	0.0%	0.1%	0.1%	9.3%
\$20,000-30,000	6.6%	3.0%	1.4%	0.1%	0.0%	0.0%	11.1%
\$30,000-40,000	3.6%	5.7%	0.8%	0.0%	0.1%	0.0%	10.2%
\$40,000-50,000	2.9%	7.8%	0.5%	0.4%	0.2%	0.1%	11.8%
\$50,000-60,000	2.1%	5.2%	0.5%	0.3%	0.0%	0.0%	8.1%
\$60,000-75,000	2.0%	8.4%	0.9%	0.8%	0.1%	0.1%	12.2%
\$75,000-100,000	2.4%	4.0%	2.4%	0.9%	0.9%	0.5%	11.1%
\$100,000-125,000	1.2%	5.7%	1.1%	0.2%	0.3%	0.1%	8.5%
\$125,000-150,000	1.0%	2.5%	0.3%	0.1%	0.5%	0.3%	4.6%
\$150,000-200,000	1.1%	2.4%	0.5%	0.0%	0.9%	0.4%	5.2%
\$200,000+	0.4%	1.9%	0.1%	0.0%	0.4%	0.2%	2.9%
Total	33.0%	50.4%	8.9%	2.8%	3.4%	1.5%	100.0%

Percent Owner Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	2.1%	0.9%	0.2%	0.3%	0.0%	0.0%	3.6%
\$10,000-20,000	3.6%	1.6%	0.6%	0.2%	0.1%	0.0%	6.0%
\$20,000-30,000	3.9%	1.8%	0.7%	0.4%	0.1%	0.0%	6.9%
\$30,000-40,000	2.4%	3.5%	1.1%	0.3%	0.1%	0.0%	7.5%
\$40,000-50,000	2.1%	4.4%	0.8%	0.5%	0.4%	0.2%	8.4%
\$50,000-60,000	2.0%	4.0%	0.4%	0.6%	0.2%	0.1%	7.4%
\$60,000-75,000	1.9%	6.0%	2.1%	1.2%	0.4%	0.2%	11.6%
\$75,000-100,000	1.3%	4.2%	4.6%	2.3%	0.8%	0.4%	13.6%
\$100,000-125,000	1.0%	4.8%	2.4%	3.5%	0.6%	0.3%	12.5%
\$125,000-150,000	1.1%	3.3%	2.4%	0.8%	0.7%	0.4%	8.7%
\$150,000-200,000	0.8%	2.8%	1.9%	1.9%	0.7%	0.3%	8.5%
\$200,000+	0.6%	1.6%	1.3%	0.3%	0.9%	0.5%	5.3%
Total	22.8%	39.0%	18.6%	12.2%	4.9%	2.5%	100.0%

* Estimates based on household size ratios; not cross tabulated data

Population by Age & Sex											
Market Area											
Census 2010				Current Year Estimates - 2020				Five-Year Projections - 2025			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	743	703	1,446	0 to 4 Years	682	656	1,338	0 to 4 Years	684	655	1,339
5 to 9 Years	832	829	1,661	5 to 9 Years	713	676	1,389	5 to 9 Years	683	655	1,338
10 to 14 Years	891	860	1,751	10 to 14 Years	740	746	1,486	10 to 14 Years	710	674	1,384
15 to 17 Years	658	626	1,284	15 to 17 Years	497	480	977	15 to 17 Years	470	467	937
18 to 20 Years	615	424	1,039	18 to 20 Years	527	429	956	18 to 20 Years	518	431	949
21 to 24 Years	929	561	1,490	21 to 24 Years	916	571	1,487	21 to 24 Years	939	616	1,555
25 to 34 Years	2,311	1,384	3,695	25 to 34 Years	2,652	1,500	4,152	25 to 34 Years	2,630	1,463	4,093
35 to 44 Years	2,197	1,866	4,063	35 to 44 Years	1,970	1,453	3,423	35 to 44 Years	2,009	1,462	3,471
45 to 54 Years	2,978	2,564	5,542	45 to 54 Years	2,104	1,831	3,935	45 to 54 Years	1,805	1,536	3,341
55 to 64 Years	2,153	2,096	4,249	55 to 64 Years	2,466	2,349	4,815	55 to 64 Years	2,490	2,336	4,826
65 to 74 Years	1,221	1,323	2,544	65 to 74 Years	1,683	1,781	3,464	65 to 74 Years	1,962	2,101	4,063
75 to 84 Years	564	805	1,369	75 to 84 Years	705	898	1,603	75 to 84 Years	744	940	1,684
85 Years and Up	148	331	479	85 Years and Up	214	424	638	85 Years and Up	234	441	675
Total	16,240	14,372	30,612	Total	15,869	13,794	29,663	Total	15,878	13,777	29,655
62+ Years	n/a	n/a	5,529	62+ Years	n/a	n/a	7,053	62+ Years	n/a	n/a	7,859
Median Age:			42.2	Median Age:			43.9	Median Age:			44.3

Source: Claritas; Ribbon Demographics



Source: Claritas; Ribbon Demographics

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Percent Population by Age & Sex Market Area											
Census 2010				Current Year Estimates - 2020				Five-Year Projections - 2025			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2.4%	2.3%	4.7%	0 to 4 Years	2.3%	2.2%	4.5%	0 to 4 Years	2.3%	2.2%	4.5%
5 to 9 Years	2.7%	2.7%	5.4%	5 to 9 Years	2.4%	2.3%	4.7%	5 to 9 Years	2.3%	2.2%	4.5%
10 to 14 Years	2.9%	2.8%	5.7%	10 to 14 Years	2.5%	2.5%	5.0%	10 to 14 Years	2.4%	2.3%	4.7%
15 to 17 Years	2.1%	2.0%	4.2%	15 to 17 Years	1.7%	1.6%	3.3%	15 to 17 Years	1.6%	1.6%	3.2%
18 to 20 Years	2.0%	1.4%	3.4%	18 to 20 Years	1.8%	1.4%	3.2%	18 to 20 Years	1.7%	1.5%	3.2%
21 to 24 Years	3.0%	1.8%	4.9%	21 to 24 Years	3.1%	1.9%	5.0%	21 to 24 Years	3.2%	2.1%	5.2%
25 to 34 Years	7.5%	4.5%	12.1%	25 to 34 Years	8.9%	5.1%	14.0%	25 to 34 Years	8.9%	4.9%	13.8%
35 to 44 Years	7.2%	6.1%	13.3%	35 to 44 Years	6.6%	4.9%	11.5%	35 to 44 Years	6.8%	4.9%	11.7%
45 to 54 Years	9.7%	8.4%	18.1%	45 to 54 Years	7.1%	6.2%	13.3%	45 to 54 Years	6.1%	5.2%	11.3%
55 to 64 Years	7.0%	6.8%	13.9%	55 to 64 Years	8.3%	7.9%	16.2%	55 to 64 Years	8.4%	7.9%	16.3%
65 to 74 Years	4.0%	4.3%	8.3%	65 to 74 Years	5.7%	6.0%	11.7%	65 to 74 Years	6.6%	7.1%	13.7%
75 to 84 Years	1.8%	2.6%	4.5%	75 to 84 Years	2.4%	3.0%	5.4%	75 to 84 Years	2.5%	3.2%	5.7%
85 Years and Up	0.5%	1.1%	1.6%	85 Years and Up	0.7%	1.4%	2.2%	85 Years and Up	0.8%	1.5%	2.3%
Total	53.1%	46.9%	100.0%	Total	53.5%	46.5%	100.0%	Total	53.5%	46.5%	100.0%
62+ Years	n/a	n/a	18.1%	62+ Years	n/a	n/a	23.8%	62+ Years	n/a	n/a	26.5%

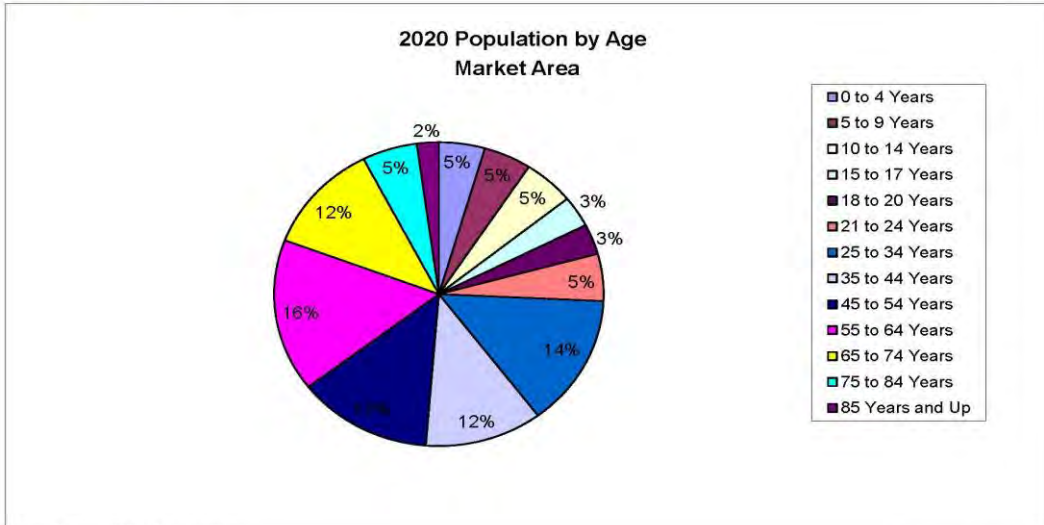
Source: Claritas; Ribbon Demographics

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Changes in Population by Age & Sex									
Market Area									
Estimated Change - 2010 to 2020					Projected Change - 2020 to 2025				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-61	-47	-108	-7.5%	0 to 4 Years	2	-1	1	0.1%
5 to 9 Years	-119	-153	-272	-16.4%	5 to 9 Years	-30	-21	-51	-3.7%
10 to 14 Years	-151	-114	-265	-15.1%	10 to 14 Years	-30	-72	-102	-6.9%
15 to 17 Years	-161	-146	-307	-23.9%	15 to 17 Years	-27	-13	-40	-4.1%
18 to 20 Years	-88	5	-83	-8.0%	18 to 20 Years	-9	2	-7	-0.7%
21 to 24 Years	-13	10	-3	-0.2%	21 to 24 Years	23	45	68	4.6%
25 to 34 Years	341	116	457	12.4%	25 to 34 Years	-22	-37	-59	-1.4%
35 to 44 Years	-227	-413	-640	-15.8%	35 to 44 Years	39	9	48	1.4%
45 to 54 Years	-874	-733	-1,607	-29.0%	45 to 54 Years	-299	-295	-594	-15.1%
55 to 64 Years	313	253	566	13.3%	55 to 64 Years	24	-13	11	0.2%
65 to 74 Years	462	458	920	36.2%	65 to 74 Years	279	320	599	17.3%
75 to 84 Years	141	93	234	17.1%	75 to 84 Years	39	42	81	5.1%
85 Years and Up	66	93	159	33.2%	85 Years and Up	20	17	37	5.8%
Total	-371	-578	-949	-3.1%	Total	9	-17	-8	0.0%
62+ Years	n/a	n/a	1,524	27.6%	62+ Years	n/a	n/a	806	11.4%

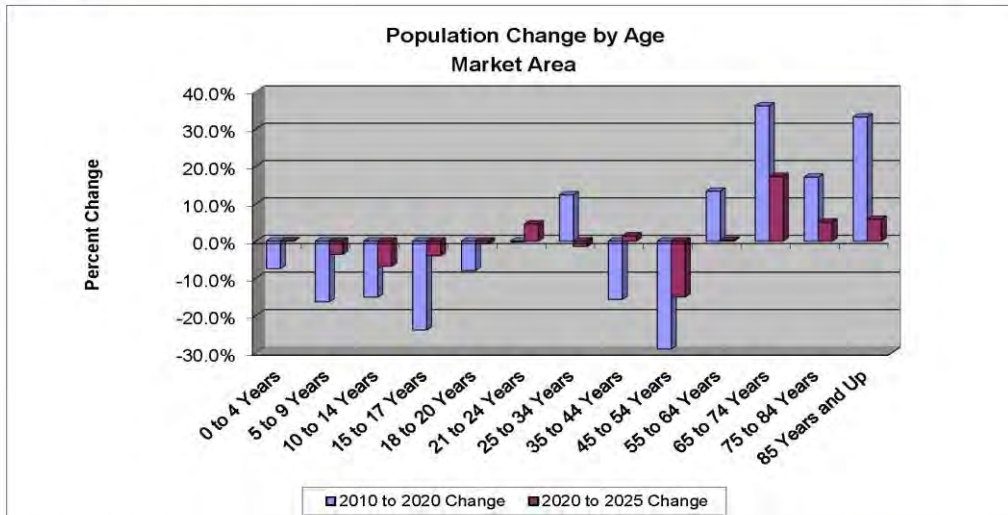
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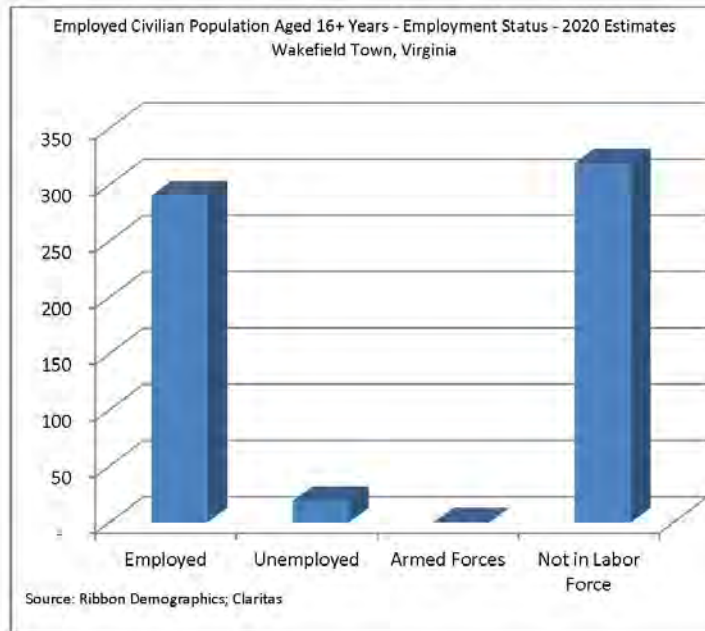
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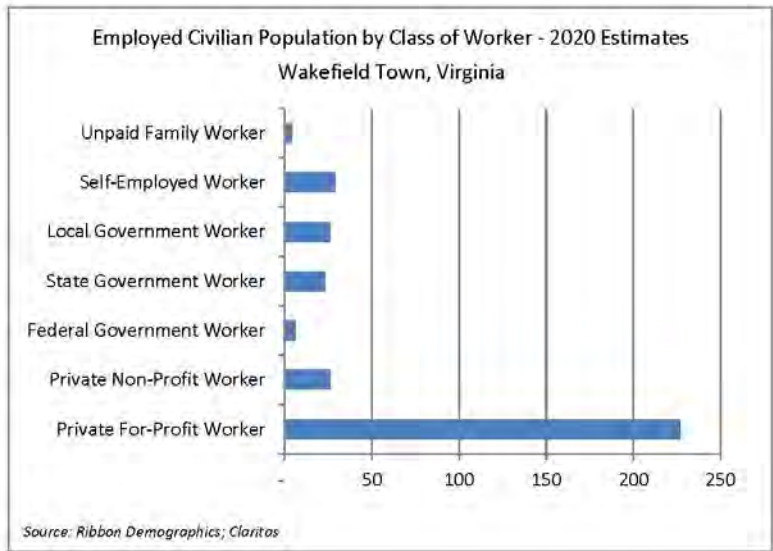
Employed Civilian Population Aged 16+ Years	
Employment Status	
<i>Current Year Estimates - 2020</i>	
Wakefield Town, Virginia	
Status	Number
Employed	290
Unemployed	19
Armed Forces	-
Not in Labor Force	319
Unemployed	6.15%

Source: Ribbon Demographics; Claritas



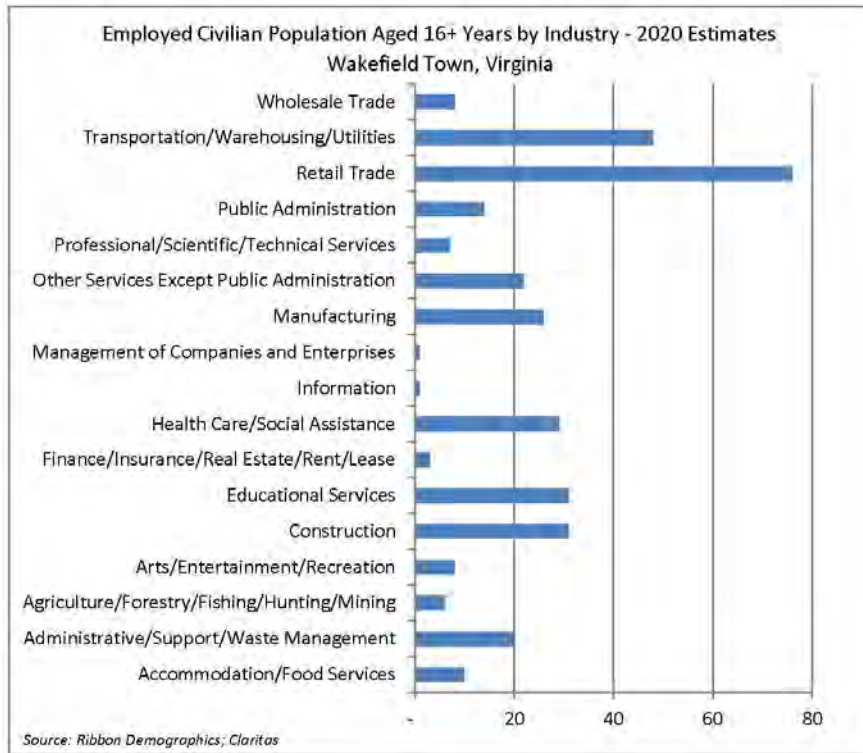
Employed Civilian Population by Class of Worker		
Current Year Estimates - 2020		
Wakefield Town, Virginia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	227	66.6%
Private Non-Profit Worker	26	7.6%
Federal Government Worker	6	1.8%
State Government Worker	23	6.7%
Local Government Worker	26	7.6%
Self-Employed Worker	29	8.5%
Unpaid Family Worker	4	1.2%
Total:	341	100.0%

Source: Ribbon Demographics; Claritas



Employed Civilian Population Aged 16+ Years by Industry		
Current Year Estimates - 2020		
Wakefield Town, Virginia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	10	2.9%
Administrative/Support/Waste Management	20	5.9%
Agriculture/Forestry/Fishing/Hunting/Mining	6	1.8%
Arts/Entertainment/Recreation	8	2.3%
Construction	31	9.1%
Educational Services	31	9.1%
Finance/Insurance/Real Estate/Rent/Lease	3	0.9%
Health Care/Social Assistance	29	8.5%
Information	1	0.3%
Management of Companies and Enterprises	1	0.3%
Manufacturing	26	7.6%
Other Services Except Public Administration	22	6.5%
Professional/Scientific/Technical Services	7	2.1%
Public Administration	14	4.1%
Retail Trade	76	22.3%
Transportation/Warehousing/Utilities	48	14.1%
Wholesale Trade	8	2.3%
Total:	341	100.0%

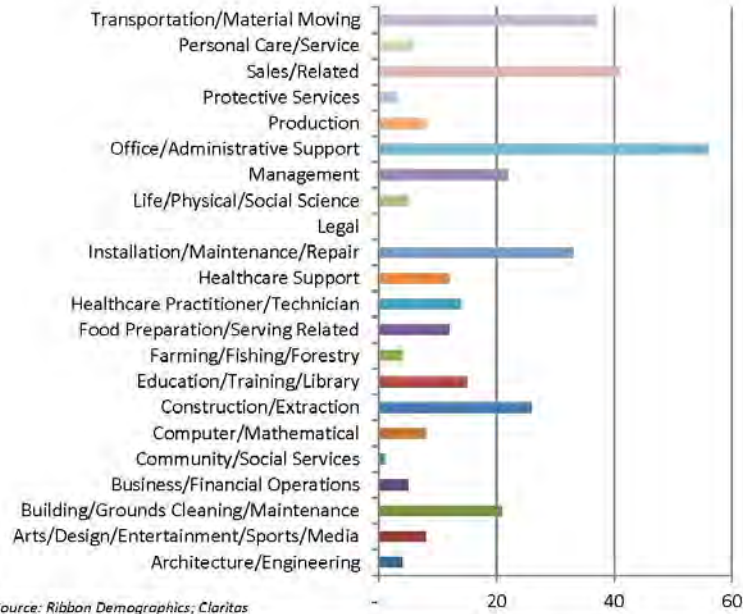
Source: Ribbon Demographics; Claritas



Employed Civilian Population Aged 16+ Years by Occupation		
Current Year Estimates - 2020		
Wakefield Town, Virginia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	4	1.2%
Arts/Design/Entertainment/Sports/Media	8	2.3%
Building/Grounds Cleaning/Maintenance	21	6.2%
Business/Financial Operations	5	1.5%
Community/Social Services	1	0.3%
Computer/Mathematical	8	2.3%
Construction/Extraction	26	7.6%
Education/Training/Library	15	4.4%
Farming/Fishing/Forestry	4	1.2%
Food Preparation/Serving Related	12	3.5%
Healthcare Practitioner/Technician	14	4.1%
Healthcare Support	12	3.5%
Installation/Maintenance/Repair	33	9.7%
Legal	-	0.0%
Life/Physical/Social Science	5	1.5%
Management	22	6.5%
Office/Administrative Support	56	16.4%
Production	8	2.3%
Protective Services	3	0.9%
Sales/Related	41	12.0%
Personal Care/Service	6	1.8%
Transportation/Material Moving	37	10.9%
Total:	341	100.0%
White Collar	179	52.5%
Blue Collar	104	30.5%
Service and Farming	58	17.0%
Total:	341	100.0%

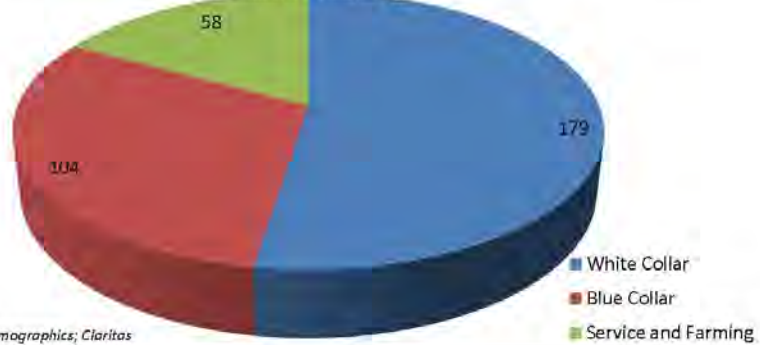
Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Occupation - 2020 Estimates
Wakefield Town, Virginia



Source: Ribbon Demographics; Claritas

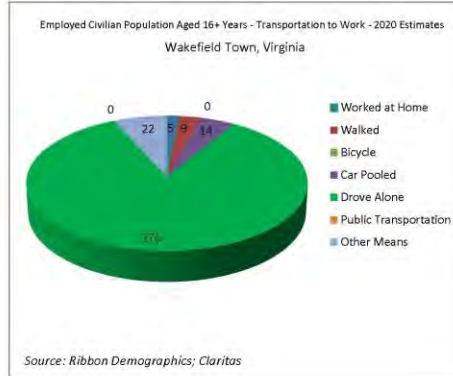
Employed Civilian Population Aged 16+ Years by Occupation - 2020 Estimates
Wakefield Town, Virginia



Source: Ribbon Demographics; Claritas

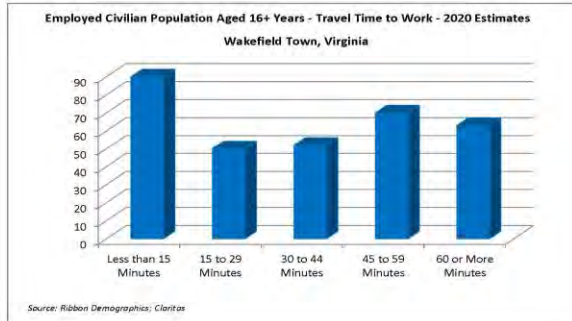
Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2020 Wakefield Town, Virginia		
Transportation Mode	Number	Percent
Worked at Home	5	1.5%
Walked	9	2.8%
Bicycle	0	0.0%
Car Pooled	14	4.3%
Drove Alone	276	84.7%
Public Transportation	0	0.0%
Other Means	22	6.7%
Total:	326	100.0%

Source: Ribbon Demographics; Claritas



Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2020 Wakefield Town, Virginia		
Travel Time	Number	Percent
Less than 15 Minutes	90	27.7%
15 to 29 Minutes	50	15.4%
30 to 44 Minutes	52	16.0%
45 to 59 Minutes	70	21.5%
60 or More Minutes	63	19.4%
Total:	325	100.0%

Source: Ribbon Demographics, Claritas



Source: Ribbon Demographics, Claritas

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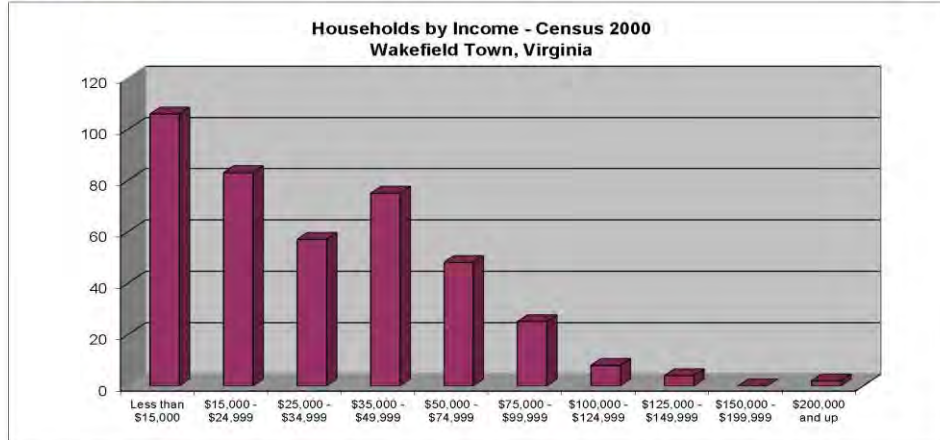
Households by Income and Age Wakefield Town, Virginia Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	3	10	23	6	16	21	20	7	106	26.0%
\$15,000 - \$24,999	2	7	20	21	11	8	10	4	83	20.3%
\$25,000 - \$34,999	3	8	13	12	9	9	2	1	57	14.0%
\$35,000 - \$49,999	1	17	24	13	12	3	4	1	75	18.4%
\$50,000 - \$74,999	0	5	5	15	13	4	5	1	48	11.8%
\$75,000 - \$99,999	0	0	1	10	5	4	4	1	25	6.1%
\$100,000 - \$124,999	0	0	0	5	1	2	0	0	8	2.0%
\$125,000 - \$149,999	0	1	0	1	2	0	0	0	4	1.0%
\$150,000 - \$199,999	0	0	0	0	0	0	0	0	0	0.0%
\$200,000 and up	0	0	0	0	0	2	0	0	2	0.5%
Total	9	48	86	83	69	53	45	15	408	100.0%
Percent	2.2%	11.8%	21.1%	20.3%	16.9%	13.0%	11.0%	3.7%	100.0%	

Source: Claritas, Ribbon Demographics

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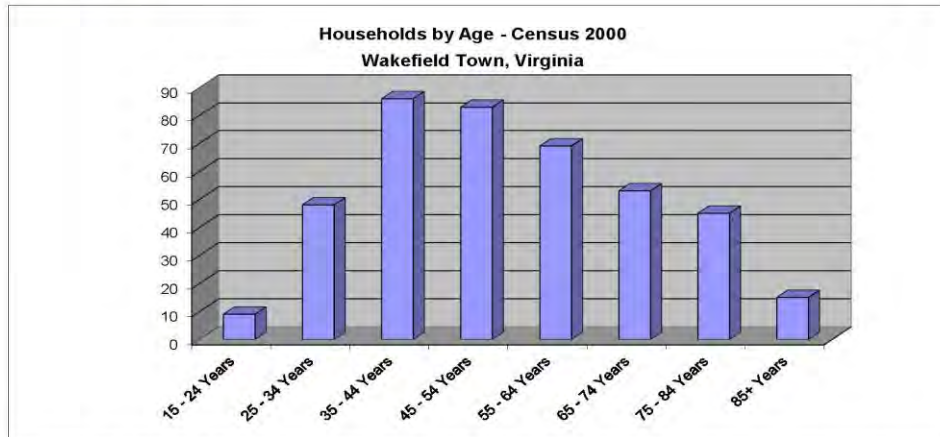


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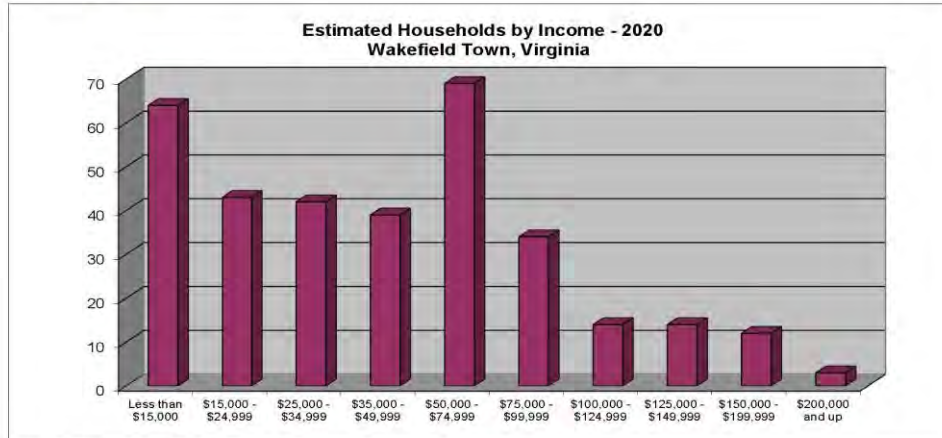
Households by Income and Age										
Wakefield Town, Virginia										
Current Year Estimates - 2020										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	1	9	10	9	13	11	7	4	64	19.2%
\$15,000 - \$24,999	0	5	6	5	7	10	7	3	43	12.9%
\$25,000 - \$34,999	1	6	4	4	4	11	9	3	42	12.6%
\$35,000 - \$49,999	4	5	4	6	8	7	4	1	39	11.7%
\$50,000 - \$74,999	6	7	5	17	15	12	6	1	69	20.7%
\$75,000 - \$99,999	0	3	4	8	7	8	3	1	34	10.2%
\$100,000 - \$124,999	0	1	1	5	4	2	1	0	14	4.2%
\$125,000 - \$149,999	0	3	2	5	4	0	0	0	14	4.2%
\$150,000 - \$199,999	0	0	4	4	4	0	0	0	12	3.6%
\$200,000 and up	0	0	0	1	1	0	0	1	3	0.9%
Total	12	39	40	64	67	61	37	14	334	100.0%
Percent	3.6%	11.7%	12.0%	19.2%	20.1%	18.3%	11.1%	4.2%		

Source: Claritas, Ribbon Demographics

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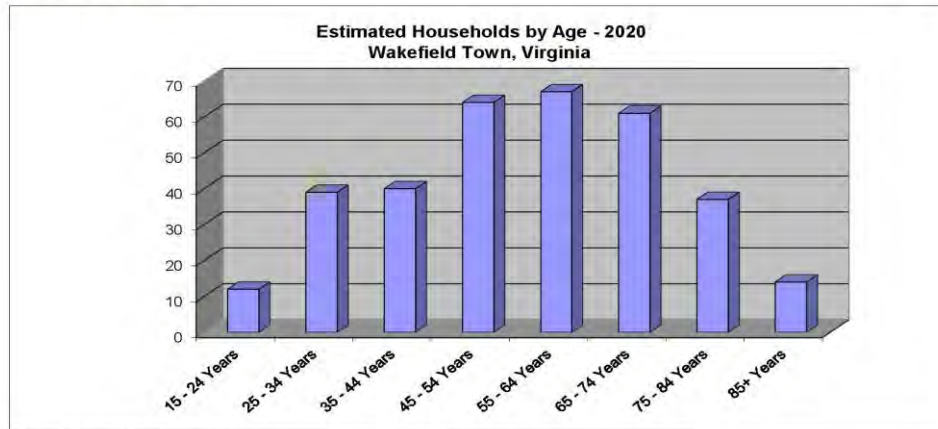


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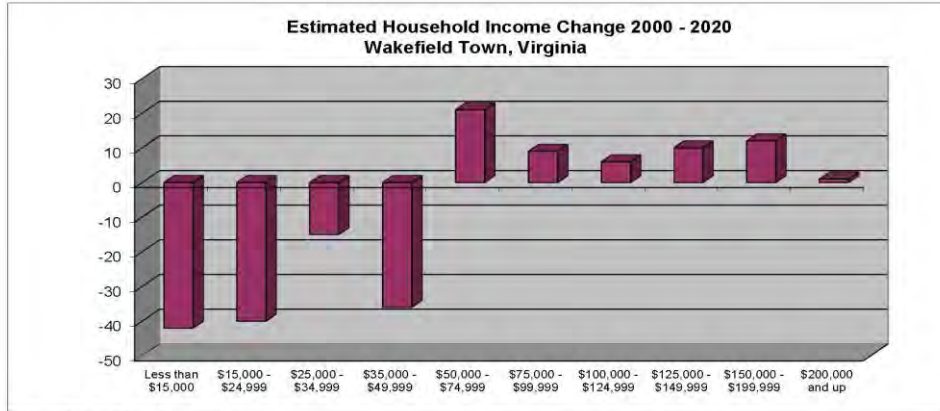
Households by Income and Age										
Wakefield Town, Virginia										
Estimated Change - 2000 to 2020										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-2	-1	-13	3	-3	-10	-13	-3	-42	-39.6%
\$15,000 - \$24,999	-2	-2	-14	-16	-4	2	-3	-1	-40	-48.2%
\$25,000 - \$34,999	-2	-2	-9	-8	-5	2	7	2	-15	-26.3%
\$35,000 - \$49,999	3	-12	-20	-7	-4	4	0	0	-36	-48.0%
\$50,000 - \$74,999	6	2	0	2	2	8	1	0	21	43.8%
\$75,000 - \$99,999	0	3	3	-2	2	4	-1	0	9	36.0%
\$100,000 - \$124,999	0	1	1	0	3	0	1	0	6	75.0%
\$125,000 - \$149,999	0	2	2	4	2	0	0	0	10	250.0%
\$150,000 - \$199,999	0	0	4	4	4	0	0	0	12	#DIV/0!
\$200,000 and up	0	0	0	1	1	-2	0	1	1	50.0%
Total	3	-9	-46	-19	-2	8	-8	-1	-74	-18.1%
Percent Change	33.3%	-18.8%	-53.5%	-22.9%	-2.9%	15.1%	-17.8%	-6.7%		-18.1%

Source: Claritas, Ribbon Demographics

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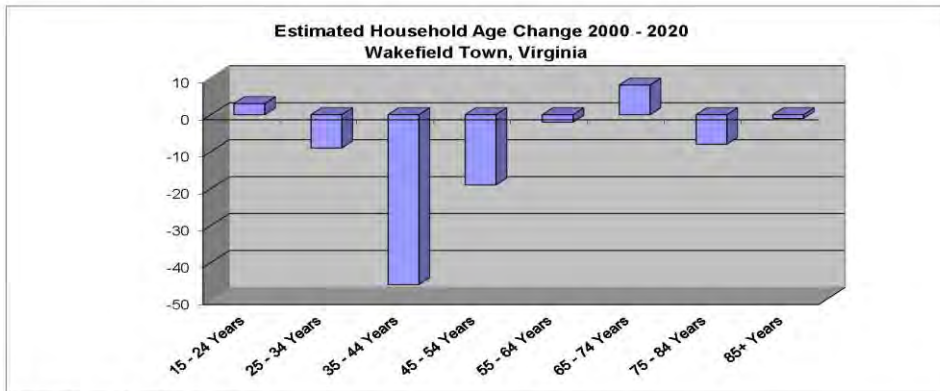


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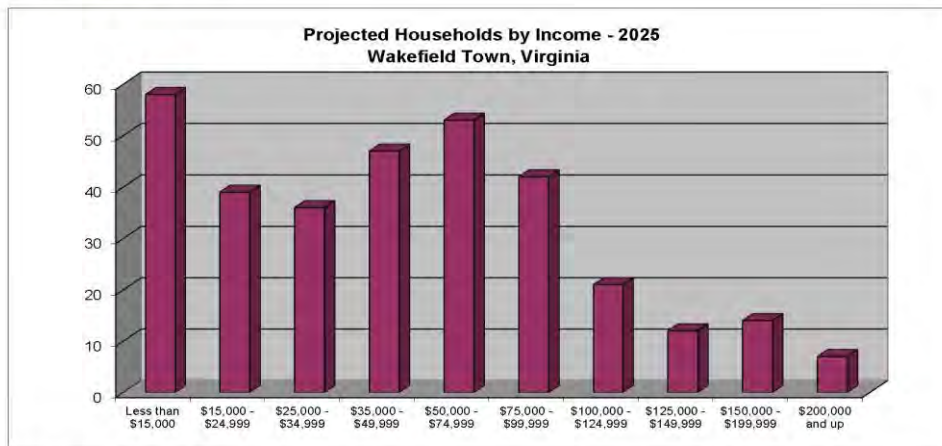
Households by Income and Age										
Wakefield Town, Virginia										
Five Year Projections - 2025										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	0	9	9	7	11	13	7	2	58	17.6%
\$15,000 - \$24,999	0	5	5	4	7	9	5	4	39	11.9%
\$25,000 - \$34,999	1	5	4	3	2	10	8	3	36	10.9%
\$35,000 - \$49,999	6	6	5	5	8	10	6	1	47	14.3%
\$50,000 - \$74,999	3	5	4	13	11	10	6	1	53	16.1%
\$75,000 - \$99,999	1	4	4	7	9	11	4	2	42	12.8%
\$100,000 - \$124,999	0	2	2	6	6	4	1	0	21	6.4%
\$125,000 - \$149,999	0	3	2	3	2	1	1	0	12	3.6%
\$150,000 - \$199,999	0	1	5	4	4	0	0	0	14	4.3%
\$200,000 and up	0	0	0	1	4	1	0	1	7	2.1%
Total	11	40	40	53	64	69	38	14	329	100.0%
Percent	3.3%	12.2%	12.2%	16.1%	19.5%	21.0%	11.6%	4.3%	100.0%	

Source: Claritas; Ribbon Demographics

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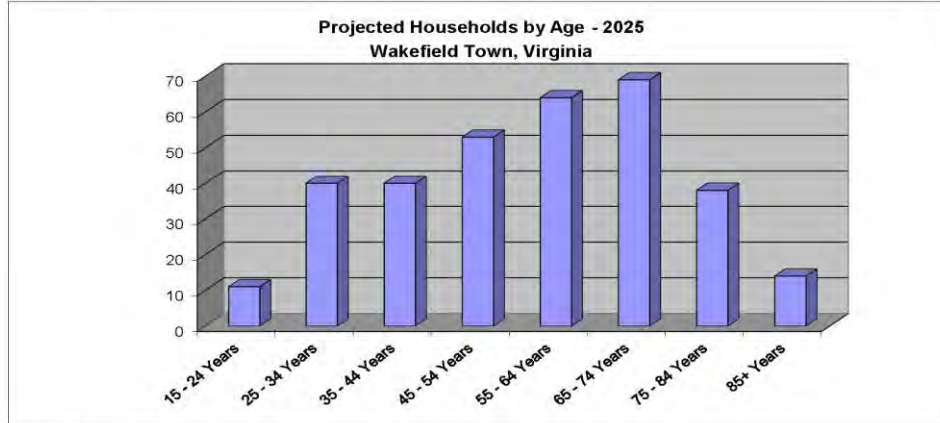


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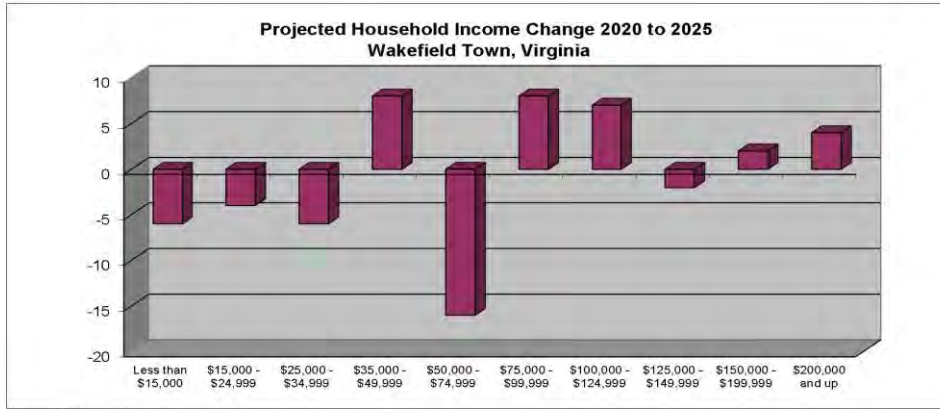
Households by Income and Age										
Wakefield Town, Virginia										
Projected Change - 2020 to 2025										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-1	0	-1	-2	-2	2	0	-2	-6	-9.4%
\$15,000 - \$24,999	0	0	-1	-1	0	-1	-2	1	-4	-9.3%
\$25,000 - \$34,999	0	-1	0	-1	-2	-1	-1	0	-6	-14.3%
\$35,000 - \$49,999	2	1	1	-1	0	3	2	0	8	20.5%
\$50,000 - \$74,999	-3	-2	-1	-4	-4	-2	0	0	-16	-23.2%
\$75,000 - \$99,999	1	1	0	-1	2	3	1	1	8	23.5%
\$100,000 - \$124,999	0	1	1	1	2	2	0	0	7	50.0%
\$125,000 - \$149,999	0	0	0	-2	-2	1	1	0	-2	-14.3%
\$150,000 - \$199,999	0	1	1	0	0	0	0	0	2	16.7%
\$200,000 and up	0	0	0	0	2	1	0	0	4	133.3%
Total	-1	1	0	-11	-3	8	1	0	-5	-1.5%
Percent Change	-8.3%	2.6%	0.0%	-17.2%	-4.5%	13.1%	2.7%	0.0%	-1.5%	

Source: Claritas, Ribbon Demographics

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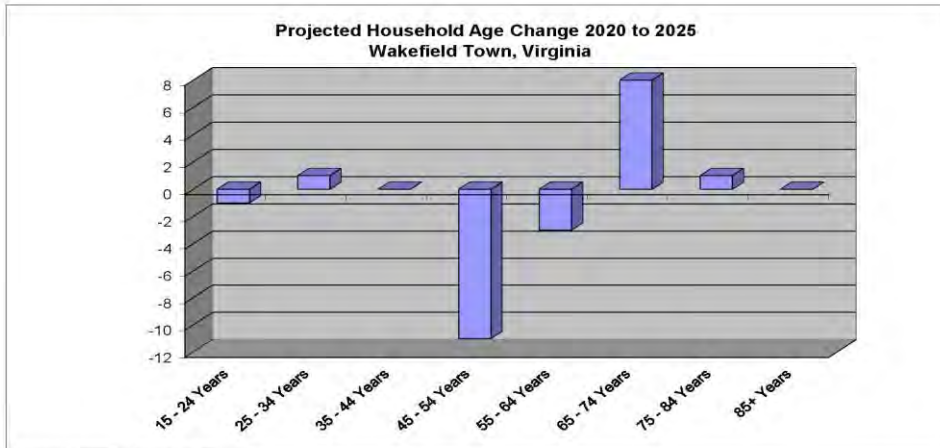


Source: Claritas, Ribbon Demographics

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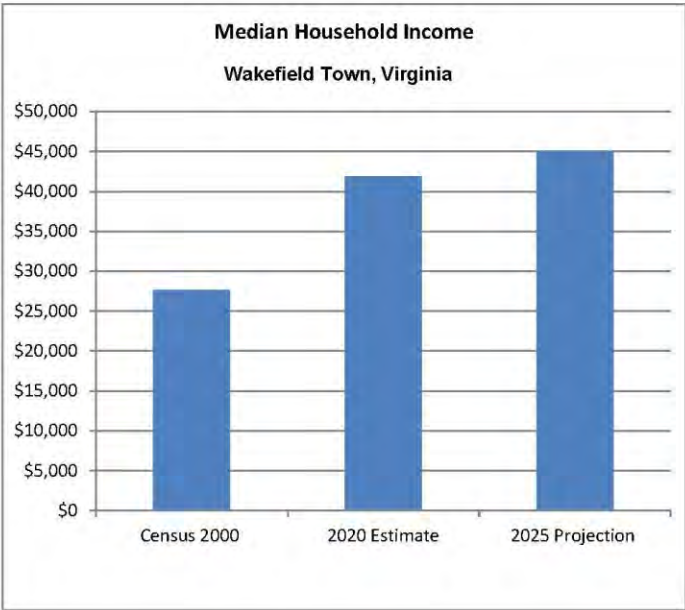
Source: Claritas, Ribbon Demographics

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Median Household Income Wakefield Town, Virginia		
Census 2000	2020 Estimate	2025 Projection
\$27,632	\$41,923	\$45,053



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Median Household Income by Area			
Wakefield Town, Virginia			
Geography ID	Census 2000	2020 Estimate	2025 Projection
5182384	\$27,632	\$41,923	\$45,053

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers
	HH	HH	HH	HH	Estimates*	Estimates*
\$0-10,000	5	0	0	0	0	0
\$10,000-20,000	0	0	8	0	0	0
\$20,000-30,000	2	0	1	3	11	4
\$30,000-40,000	9	0	4	0	0	0
\$40,000-50,000	0	0	0	10	0	0
\$50,000-60,000	0	0	0	0	0	0
\$60,000-75,000	0	20	0	0	0	0
\$75,000-100,000	0	0	1	0	0	0
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	1	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	17	20	14	13	11	4

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers
	HH	HH	HH	HH	Estimates*	Estimates*
\$0-10,000	8	0	1	1	0	0
\$10,000-20,000	2	2	0	0	0	0
\$20,000-30,000	5	1	0	4	0	0
\$30,000-40,000	0	0	0	2	0	0
\$40,000-50,000	2	1	0	0	0	0
\$50,000-60,000	0	1	3	0	0	0
\$60,000-75,000	0	0	0	3	0	0
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	0	0	0	0	1	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	17	5	4	10	1	0

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers
	HH	HH	HH	HH	Estimates*	Estimates*
\$0-10,000	4	0	1	1	0	0
\$10,000-20,000	2	2	0	0	0	0
\$20,000-30,000	5	1	0	0	0	0
\$30,000-40,000	0	0	0	0	0	0
\$40,000-50,000	2	0	0	0	0	0
\$50,000-60,000	0	1	3	0	0	0
\$60,000-75,000	0	0	0	0	0	0
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	0	0	0	0	1	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	13	4	4	1	1	0

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers
	HH	HH	HH	HH	Estimates*	Estimates*
\$0-10,000	13	0	1	1	0	0
\$10,000-20,000	2	2	8	0	0	0
\$20,000-30,000	7	1	1	7	11	4
\$30,000-40,000	9	0	4	2	0	0
\$40,000-50,000	2	1	0	10	0	0
\$50,000-60,000	0	1	3	0	0	0
\$60,000-75,000	0	20	0	3	0	0
\$75,000-100,000	0	0	1	0	0	0
\$100,000-125,000	0	0	0	0	1	0
\$125,000-150,000	1	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	34	25	18	23	12	4

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	6.3%
\$10,000-20,000	0.0%	0.0%	10.1%	0.0%	0.0%	0.0%	10.1%
\$20,000-30,000	2.5%	0.0%	1.3%	3.8%	13.9%	5.1%	26.6%
\$30,000-40,000	11.4%	0.0%	5.1%	0.0%	0.0%	0.0%	16.5%
\$40,000-50,000	0.0%	0.0%	0.0%	12.7%	0.0%	0.0%	12.7%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	25.3%	0.0%	0.0%	0.0%	0.0%	25.3%
\$75,000-100,000	0.0%	0.0%	1.3%	0.0%	0.0%	0.0%	1.3%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	21.5%	25.3%	17.7%	16.5%	13.9%	5.1%	100.0%

Percent Renter Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	21.6%	0.0%	2.7%	2.7%	0.0%	0.0%	27.0%
\$10,000-20,000	5.4%	5.4%	0.0%	0.0%	0.0%	0.0%	10.8%
\$20,000-30,000	13.5%	2.7%	0.0%	10.8%	0.0%	0.0%	27.0%
\$30,000-40,000	0.0%	0.0%	0.0%	5.4%	0.0%	0.0%	5.4%
\$40,000-50,000	5.4%	2.7%	0.0%	0.0%	0.0%	0.0%	8.1%
\$50,000-60,000	0.0%	2.7%	8.1%	0.0%	0.0%	0.0%	10.8%
\$60,000-75,000	0.0%	0.0%	0.0%	8.1%	0.0%	0.0%	8.1%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	2.7%	0.0%	2.7%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	45.9%	13.5%	10.8%	27.0%	2.7%	0.0%	100.0%

Percent Renter Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	17.4%	0.0%	4.3%	4.3%	0.0%	0.0%	26.1%
\$10,000-20,000	8.7%	8.7%	0.0%	0.0%	0.0%	0.0%	17.4%
\$20,000-30,000	21.7%	4.3%	0.0%	0.0%	0.0%	0.0%	26.1%
\$30,000-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,000-50,000	8.7%	0.0%	0.0%	0.0%	0.0%	0.0%	8.7%
\$50,000-60,000	0.0%	4.3%	13.0%	0.0%	0.0%	0.0%	17.4%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	4.3%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	56.5%	17.4%	17.4%	4.3%	4.3%	0.0%	100.0%

Percent Renter Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	11.2%	0.0%	0.9%	0.9%	0.0%	0.0%	12.9%
\$10,000-20,000	1.7%	1.7%	6.9%	0.0%	0.0%	0.0%	10.3%
\$20,000-30,000	6.0%	0.9%	0.9%	6.0%	9.5%	3.4%	26.7%
\$30,000-40,000	7.8%	0.0%	3.4%	1.7%	0.0%	0.0%	12.9%
\$40,000-50,000	1.7%	0.9%	0.0%	8.6%	0.0%	0.0%	11.2%
\$50,000-60,000	0.0%	0.9%	2.6%	0.0%	0.0%	0.0%	3.4%
\$60,000-75,000	0.0%	17.2%	0.0%	2.6%	0.0%	0.0%	19.8%
\$75,000-100,000	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.9%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.9%
\$125,000-150,000	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	29.3%	21.6%	15.5%	19.8%	10.3%	3.4%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	10	0	0	0	0	10
\$10,000-20,000	2	0	0	0	0	2
\$20,000-30,000	0	0	0	0	0	0
\$30,000-40,000	0	0	4	0	0	4
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	0	18	0	4	0	22
\$60,000-75,000	0	5	0	0	0	5
\$75,000-100,000	0	7	3	5	0	15
\$100,000-125,000	0	0	2	11	0	13
\$125,000-150,000	0	1	0	3	0	4
\$150,000-200,000	0	0	2	0	0	2
\$200,000+	1	0	0	0	0	1
Total	13	31	11	23	0	78

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	6	2	0	0	0	8
\$10,000-20,000	19	6	0	0	0	25
\$20,000-30,000	4	1	0	0	0	5
\$30,000-40,000	2	8	2	0	0	12
\$40,000-50,000	5	3	0	0	0	8
\$50,000-60,000	2	10	1	0	0	13
\$60,000-75,000	3	9	1	0	0	13
\$75,000-100,000	3	2	8	0	3	18
\$100,000-125,000	2	6	0	0	0	8
\$125,000-150,000	1	0	2	0	0	3
\$150,000-200,000	0	0	0	0	1	1
\$200,000+	1	1	0	0	0	2
Total	48	48	14	0	3	116

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	5	1	0	0	0	6
\$10,000-20,000	13	6	0	0	0	19
\$20,000-30,000	4	1	0	0	0	5
\$30,000-40,000	2	7	2	0	0	11
\$40,000-50,000	3	3	0	0	0	6
\$50,000-60,000	0	7	0	0	0	7
\$60,000-75,000	2	7	0	0	0	9
\$75,000-100,000	3	2	0	0	3	10
\$100,000-125,000	2	1	0	0	0	3
\$125,000-150,000	1	0	0	0	0	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	1	0	0	0	1
Total	35	36	2	0	3	78

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	16	2	0	0	0	18
\$10,000-20,000	21	6	0	0	0	27
\$20,000-30,000	4	1	0	0	0	5
\$30,000-40,000	2	8	6	0	0	16
\$40,000-50,000	5	3	0	0	0	8
\$50,000-60,000	2	28	1	4	0	35
\$60,000-75,000	3	14	1	0	0	18
\$75,000-100,000	3	9	11	5	3	33
\$100,000-125,000	2	6	2	11	0	21
\$125,000-150,000	1	1	2	3	0	7
\$150,000-200,000	0	0	2	0	1	3
\$200,000+	2	1	0	0	0	3
Total	61	79	25	23	3	194

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%
\$10,000-20,000	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%
\$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,000-40,000	0.0%	0.0%	5.1%	0.0%	0.0%	0.0%	5.1%
\$40,000-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,000-60,000	0.0%	23.1%	0.0%	5.1%	0.0%	0.0%	28.2%
\$60,000-75,000	0.0%	6.4%	0.0%	0.0%	0.0%	0.0%	6.4%
\$75,000-100,000	0.0%	9.0%	3.8%	6.4%	0.0%	0.0%	19.2%
\$100,000-125,000	0.0%	0.0%	2.6%	14.1%	0.0%	0.0%	16.7%
\$125,000-150,000	0.0%	1.3%	0.0%	3.8%	0.0%	0.0%	5.1%
\$150,000-200,000	0.0%	0.0%	2.6%	0.0%	0.0%	0.0%	2.6%
\$200,000+	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
Total	16.7%	39.7%	14.1%	29.5%	0.0%	0.0%	100.0%

Percent Owner Households							
Aged 55+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	5.2%	1.7%	0.0%	0.0%	0.0%	0.0%	6.9%
\$10,000-20,000	16.4%	5.2%	0.0%	0.0%	0.0%	0.0%	21.6%
\$20,000-30,000	3.4%	0.9%	0.0%	0.0%	0.0%	0.0%	4.3%
\$30,000-40,000	1.7%	6.9%	1.7%	0.0%	0.0%	0.0%	10.3%
\$40,000-50,000	4.3%	2.6%	0.0%	0.0%	0.0%	0.0%	6.9%
\$50,000-60,000	1.7%	8.6%	0.9%	0.0%	0.0%	0.0%	11.2%
\$60,000-75,000	2.6%	7.8%	0.9%	0.0%	0.0%	0.0%	11.2%
\$75,000-100,000	2.6%	1.7%	6.9%	0.0%	2.6%	1.7%	15.5%
\$100,000-125,000	1.7%	5.2%	0.0%	0.0%	0.0%	0.0%	6.9%
\$125,000-150,000	0.9%	0.0%	1.7%	0.0%	0.0%	0.0%	2.6%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%
\$200,000+	0.9%	0.9%	0.0%	0.0%	0.0%	0.0%	1.7%
Total	41.4%	41.4%	12.1%	0.0%	2.6%	2.6%	100.0%

Percent Owner Households							
Aged 62+ Years							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	6.4%	1.3%	0.0%	0.0%	0.0%	0.0%	7.7%
\$10,000-20,000	16.7%	7.7%	0.0%	0.0%	0.0%	0.0%	24.4%
\$20,000-30,000	5.1%	1.3%	0.0%	0.0%	0.0%	0.0%	6.4%
\$30,000-40,000	2.6%	9.0%	2.6%	0.0%	0.0%	0.0%	14.1%
\$40,000-50,000	3.8%	3.8%	0.0%	0.0%	0.0%	0.0%	7.7%
\$50,000-60,000	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%	9.0%
\$60,000-75,000	2.6%	9.0%	0.0%	0.0%	0.0%	0.0%	11.5%
\$75,000-100,000	3.8%	2.6%	0.0%	0.0%	3.8%	2.6%	12.8%
\$100,000-125,000	2.6%	1.3%	0.0%	0.0%	0.0%	0.0%	3.8%
\$125,000-150,000	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%	1.3%
Total	44.9%	46.2%	2.6%	0.0%	3.8%	2.6%	100.0%

Percent Owner Households							
All Age Groups							
Base Year: 2011 - 2015 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	8.2%	1.0%	0.0%	0.0%	0.0%	0.0%	9.3%
\$10,000-20,000	10.8%	3.1%	0.0%	0.0%	0.0%	0.0%	13.9%
\$20,000-30,000	2.1%	0.5%	0.0%	0.0%	0.0%	0.0%	2.6%
\$30,000-40,000	1.0%	4.1%	3.1%	0.0%	0.0%	0.0%	8.2%
\$40,000-50,000	2.6%	1.5%	0.0%	0.0%	0.0%	0.0%	4.1%
\$50,000-60,000	1.0%	14.4%	0.5%	2.1%	0.0%	0.0%	18.0%
\$60,000-75,000	1.5%	7.2%	0.5%	0.0%	0.0%	0.0%	9.3%
\$75,000-100,000	1.5%	4.6%	5.7%	2.6%	1.5%	1.0%	17.0%
\$100,000-125,000	1.0%	3.1%	1.0%	5.7%	0.0%	0.0%	10.8%
\$125,000-150,000	0.5%	0.5%	1.0%	1.5%	0.0%	0.0%	3.6%
\$150,000-200,000	0.0%	0.0%	1.0%	0.0%	0.0%	0.5%	1.5%
\$200,000+	1.0%	0.5%	0.0%	0.0%	0.0%	0.0%	1.5%
Total	31.4%	40.7%	12.9%	11.9%	1.5%	1.5%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Renter Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	6	1	0	0	0	0	7
\$10,000-20,000	2	1	11	0	0	0	14
\$20,000-30,000	6	0	3	6	0	0	15
\$30,000-40,000	11	0	3	0	0	0	14
\$40,000-50,000	2	0	0	2	0	0	4
\$50,000-60,000	0	0	0	0	0	0	0
\$60,000-75,000	0	20	0	0	0	0	20
\$75,000-100,000	0	0	0	0	0	0	0
\$100,000-125,000	0	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0	0
Total	27	22	17	8	0	0	74

Renter Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	5	0	0	0	0	0	5
\$10,000-20,000	2	5	0	0	0	0	7
\$20,000-30,000	9	0	0	2	1	1	13
\$30,000-40,000	0	0	1	0	0	0	1
\$40,000-50,000	2	2	0	0	0	0	4
\$50,000-60,000	0	0	1	0	0	0	1
\$60,000-75,000	0	0	0	1	0	0	1
\$75,000-100,000	0	0	1	0	0	0	1
\$100,000-125,000	0	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0	0
Total	18	7	3	3	1	1	33

Renter Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	2	0	0	0	0	0	2
\$10,000-20,000	2	5	0	0	0	0	7
\$20,000-30,000	9	0	0	0	1	1	11
\$30,000-40,000	0	0	1	0	0	0	1
\$40,000-50,000	2	0	0	0	0	0	2
\$50,000-60,000	0	0	1	0	0	0	1
\$60,000-75,000	0	0	0	0	0	0	0
\$75,000-100,000	0	0	1	0	0	0	1
\$100,000-125,000	0	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0	0
Total	15	5	3	0	1	1	25

Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	11	1	0	0	0	0	12
\$10,000-20,000	4	6	11	0	0	0	21
\$20,000-30,000	15	0	3	8	1	1	28
\$30,000-40,000	11	0	4	0	0	0	15
\$40,000-50,000	4	2	0	2	0	0	8
\$50,000-60,000	0	0	1	0	0	0	1
\$60,000-75,000	0	20	0	1	0	0	21
\$75,000-100,000	0	0	1	0	0	0	1
\$100,000-125,000	0	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0	0
Total	45	29	20	11	1	1	107

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	8.1%	1.4%	0.0%	0.0%	0.0%	0.0%	9.5%
\$10,000-20,000	2.7%	1.4%	14.9%	0.0%	0.0%	0.0%	18.9%
\$20,000-30,000	8.1%	0.0%	4.1%	8.1%	0.0%	0.0%	20.3%
\$30,000-40,000	14.9%	0.0%	4.1%	0.0%	0.0%	0.0%	18.9%
\$40,000-50,000	2.7%	0.0%	0.0%	2.7%	0.0%	0.0%	5.4%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	27.0%	0.0%	0.0%	0.0%	0.0%	27.0%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	36.5%	29.7%	23.0%	10.8%	0.0%	0.0%	100.0%

Percent Renter Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	15.2%	0.0%	0.0%	0.0%	0.0%	0.0%	15.2%
\$10,000-20,000	6.1%	15.2%	0.0%	0.0%	0.0%	0.0%	21.2%
\$20,000-30,000	27.3%	0.0%	0.0%	6.1%	3.0%	3.0%	39.4%
\$30,000-40,000	0.0%	0.0%	3.0%	0.0%	0.0%	0.0%	3.0%
\$40,000-50,000	6.1%	6.1%	0.0%	0.0%	0.0%	0.0%	12.1%
\$50,000-60,000	0.0%	0.0%	3.0%	0.0%	0.0%	0.0%	3.0%
\$60,000-75,000	0.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%
\$75,000-100,000	0.0%	0.0%	3.0%	0.0%	0.0%	0.0%	3.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	54.5%	21.2%	9.1%	9.1%	3.0%	3.0%	100.0%

Percent Renter Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.0%
\$10,000-20,000	8.0%	20.0%	0.0%	0.0%	0.0%	0.0%	28.0%
\$20,000-30,000	36.0%	0.0%	0.0%	0.0%	4.0%	4.0%	44.0%
\$30,000-40,000	0.0%	0.0%	4.0%	0.0%	0.0%	0.0%	4.0%
\$40,000-50,000	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.0%
\$50,000-60,000	0.0%	0.0%	4.0%	0.0%	0.0%	0.0%	4.0%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	0.0%	0.0%	4.0%	0.0%	0.0%	0.0%	4.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	60.0%	20.0%	12.0%	0.0%	4.0%	4.0%	100.0%

Percent Renter Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	10.3%	0.9%	0.0%	0.0%	0.0%	0.0%	11.2%
\$10,000-20,000	3.7%	5.6%	10.3%	0.0%	0.0%	0.0%	19.6%
\$20,000-30,000	14.0%	0.0%	2.8%	7.5%	0.9%	0.9%	26.2%
\$30,000-40,000	10.3%	0.0%	3.7%	0.0%	0.0%	0.0%	14.0%
\$40,000-50,000	3.7%	1.9%	0.0%	1.9%	0.0%	0.0%	7.5%
\$50,000-60,000	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.9%
\$60,000-75,000	0.0%	18.7%	0.0%	0.9%	0.0%	0.0%	19.6%
\$75,000-100,000	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.9%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	42.1%	27.1%	18.7%	10.3%	0.9%	0.9%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Owner Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	8	0	0	4	0	0	12
\$10,000-20,000	1	0	1	0	0	0	2
\$20,000-30,000	0	0	0	0	0	0	0
\$30,000-40,000	0	0	2	3	0	0	5
\$40,000-50,000	2	1	2	1	0	0	6
\$50,000-60,000	1	10	0	2	0	0	13
\$60,000-75,000	0	2	0	0	0	0	2
\$75,000-100,000	0	7	2	6	0	0	15
\$100,000-125,000	1	0	0	6	0	0	7
\$125,000-150,000	0	5	0	5	0	0	10
\$150,000-200,000	0	0	8	0	0	0	8
\$200,000+	0	0	0	0	0	1	1
Total	13	25	15	27	0	1	81

Owner Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	9	10	0	0	0	0	19
\$10,000-20,000	15	7	0	0	0	0	22
\$20,000-30,000	9	1	0	0	0	0	10
\$30,000-40,000	0	14	4	0	0	0	18
\$40,000-50,000	4	5	1	0	0	0	10
\$50,000-60,000	1	9	1	0	0	0	11
\$60,000-75,000	3	15	2	0	0	1	21
\$75,000-100,000	3	2	5	0	5	3	18
\$100,000-125,000	2	4	1	0	0	0	7
\$125,000-150,000	0	1	3	0	0	0	4
\$150,000-200,000	0	3	0	1	0	0	4
\$200,000+	0	0	0	1	1	0	2
Total	46	71	17	2	6	4	146

Owner Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	8	7	0	0	0	0	15
\$10,000-20,000	10	7	0	0	0	0	17
\$20,000-30,000	9	0	0	0	0	0	9
\$30,000-40,000	0	12	4	0	0	0	16
\$40,000-50,000	1	5	1	0	0	0	7
\$50,000-60,000	0	7	0	0	0	0	7
\$60,000-75,000	2	11	2	0	0	1	16
\$75,000-100,000	3	2	0	0	5	3	13
\$100,000-125,000	2	1	1	0	0	0	4
\$125,000-150,000	0	1	0	0	0	0	1
\$150,000-200,000	0	0	0	1	0	0	1
\$200,000+	0	0	0	0	1	0	1
Total	35	53	8	1	6	4	107

Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	17	10	0	4	0	0	31
\$10,000-20,000	16	7	1	0	0	0	24
\$20,000-30,000	9	1	0	0	0	0	10
\$30,000-40,000	0	14	6	3	0	0	23
\$40,000-50,000	6	6	3	1	0	0	16
\$50,000-60,000	2	19	1	2	0	0	24
\$60,000-75,000	3	17	2	0	0	1	23
\$75,000-100,000	3	9	7	6	5	3	33
\$100,000-125,000	3	4	1	6	0	0	14
\$125,000-150,000	0	6	3	5	0	0	14
\$150,000-200,000	0	3	8	1	0	0	12
\$200,000+	0	0	0	1	1	1	3
Total	59	96	32	29	6	5	227

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Percent Owner Households							
Age 15 to 54 Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	9.9%	0.0%	0.0%	4.9%	0.0%	0.0%	14.8%
\$10,000-20,000	1.2%	0.0%	1.2%	0.0%	0.0%	0.0%	2.5%
\$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,000-40,000	0.0%	0.0%	2.5%	3.7%	0.0%	0.0%	6.2%
\$40,000-50,000	2.5%	1.2%	2.5%	1.2%	0.0%	0.0%	7.4%
\$50,000-60,000	1.2%	12.3%	0.0%	2.5%	0.0%	0.0%	16.0%
\$60,000-75,000	0.0%	2.5%	0.0%	0.0%	0.0%	0.0%	2.5%
\$75,000-100,000	0.0%	8.6%	2.5%	7.4%	0.0%	0.0%	18.5%
\$100,000-125,000	1.2%	0.0%	0.0%	7.4%	0.0%	0.0%	8.6%
\$125,000-150,000	0.0%	6.2%	0.0%	6.2%	0.0%	0.0%	12.3%
\$150,000-200,000	0.0%	0.0%	9.9%	0.0%	0.0%	0.0%	9.9%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	1.2%
Total	16.0%	30.9%	18.5%	33.3%	0.0%	1.2%	100.0%

Percent Owner Households							
Aged 55+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	6.2%	6.8%	0.0%	0.0%	0.0%	0.0%	13.0%
\$10,000-20,000	10.3%	4.8%	0.0%	0.0%	0.0%	0.0%	15.1%
\$20,000-30,000	6.2%	0.7%	0.0%	0.0%	0.0%	0.0%	6.8%
\$30,000-40,000	0.0%	9.6%	2.7%	0.0%	0.0%	0.0%	12.3%
\$40,000-50,000	2.7%	3.4%	0.7%	0.0%	0.0%	0.0%	6.8%
\$50,000-60,000	0.7%	6.2%	0.7%	0.0%	0.0%	0.0%	7.5%
\$60,000-75,000	2.1%	10.3%	1.4%	0.0%	0.0%	0.7%	14.4%
\$75,000-100,000	2.1%	1.4%	3.4%	0.0%	3.4%	2.1%	12.3%
\$100,000-125,000	1.4%	2.7%	0.7%	0.0%	0.0%	0.0%	4.8%
\$125,000-150,000	0.0%	0.7%	2.1%	0.0%	0.0%	0.0%	2.7%
\$150,000-200,000	0.0%	2.1%	0.0%	0.7%	0.0%	0.0%	2.7%
\$200,000+	0.0%	0.0%	0.0%	0.7%	0.7%	0.0%	1.4%
Total	31.5%	48.6%	11.6%	1.4%	4.1%	2.7%	100.0%

Percent Owner Households							
Aged 62+ Years							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	7.5%	6.5%	0.0%	0.0%	0.0%	0.0%	14.0%
\$10,000-20,000	9.3%	6.5%	0.0%	0.0%	0.0%	0.0%	15.9%
\$20,000-30,000	8.4%	0.0%	0.0%	0.0%	0.0%	0.0%	8.4%
\$30,000-40,000	0.0%	11.2%	3.7%	0.0%	0.0%	0.0%	15.0%
\$40,000-50,000	0.9%	4.7%	0.9%	0.0%	0.0%	0.0%	6.5%
\$50,000-60,000	0.0%	6.5%	0.0%	0.0%	0.0%	0.0%	6.5%
\$60,000-75,000	1.9%	10.3%	1.9%	0.0%	0.0%	0.9%	15.0%
\$75,000-100,000	2.8%	1.9%	0.0%	0.0%	4.7%	2.8%	12.1%
\$100,000-125,000	1.9%	0.9%	0.9%	0.0%	0.0%	0.0%	3.7%
\$125,000-150,000	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%	0.9%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.9%
Total	32.7%	49.5%	7.5%	0.9%	5.6%	3.7%	100.0%

Percent Owner Households							
All Age Groups							
Year 2020 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
\$0-10,000	7.5%	4.4%	0.0%	1.8%	0.0%	0.0%	13.7%
\$10,000-20,000	7.0%	3.1%	0.4%	0.0%	0.0%	0.0%	10.6%
\$20,000-30,000	4.0%	0.4%	0.0%	0.0%	0.0%	0.0%	4.4%
\$30,000-40,000	0.0%	6.2%	2.6%	1.3%	0.0%	0.0%	10.1%
\$40,000-50,000	2.6%	2.6%	1.3%	0.4%	0.0%	0.0%	7.0%
\$50,000-60,000	0.9%	8.4%	0.4%	0.9%	0.0%	0.0%	10.6%
\$60,000-75,000	1.3%	7.5%	0.9%	0.0%	0.0%	0.4%	10.1%
\$75,000-100,000	1.3%	4.0%	3.1%	2.6%	2.2%	1.3%	14.5%
\$100,000-125,000	1.3%	1.8%	0.4%	2.6%	0.0%	0.0%	6.2%
\$125,000-150,000	0.0%	2.6%	1.3%	2.2%	0.0%	0.0%	6.2%
\$150,000-200,000	0.0%	1.3%	3.5%	0.4%	0.0%	0.0%	5.3%
\$200,000+	0.0%	0.0%	0.0%	0.4%	0.4%	0.4%	1.3%
Total	26.0%	42.3%	14.1%	12.8%	2.6%	2.2%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Renter Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	5	0	0	0	0	0	5
\$10,000-20,000	0	0	13	0	0	0	13
\$20,000-30,000	4	0	3	5	0	0	12
\$30,000-40,000	12	0	4	0	0	0	16
\$40,000-50,000	0	0	0	2	0	0	2
\$50,000-60,000	0	0	0	0	0	0	0
\$60,000-75,000	0	17	0	0	0	0	17
\$75,000-100,000	0	0	2	0	0	0	2
\$100,000-125,000	0	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0	0
\$150,000-200,000	1	0	0	0	0	0	1
\$200,000+	0	0	0	0	1	0	1
Total	22	17	22	7	1	0	69

Renter Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	7	2	0	0	0	0	9
\$10,000-20,000	3	5	0	0	0	0	8
\$20,000-30,000	8	0	0	1	0	0	9
\$30,000-40,000	0	0	0	0	0	0	0
\$40,000-50,000	2	1	0	0	0	0	3
\$50,000-60,000	0	0	0	0	0	0	0
\$60,000-75,000	0	0	0	0	0	0	0
\$75,000-100,000	0	0	0	1	0	0	1
\$100,000-125,000	0	0	0	0	0	1	1
\$125,000-150,000	0	0	1	0	0	0	1
\$150,000-200,000	0	0	0	0	1	0	1
\$200,000+	0	0	0	1	0	0	1
Total	20	8	1	3	1	1	34

Renter Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	3	1	0	0	0	0	4
\$10,000-20,000	3	5	0	0	0	0	8
\$20,000-30,000	8	0	0	0	0	0	8
\$30,000-40,000	0	0	0	0	0	0	0
\$40,000-50,000	2	0	0	0	0	0	2
\$50,000-60,000	0	0	0	0	0	0	0
\$60,000-75,000	0	0	0	0	0	0	0
\$75,000-100,000	0	0	0	1	0	0	1
\$100,000-125,000	0	0	0	0	0	1	1
\$125,000-150,000	0	0	1	0	0	0	1
\$150,000-200,000	0	0	0	0	1	0	1
\$200,000+	0	0	0	1	0	0	1
Total	16	6	1	2	1	1	27

Renter Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	Total
	HH	HH	HH	HH	Estimates*	Estimates*	
\$0-10,000	12	2	0	0	0	0	14
\$10,000-20,000	3	5	13	0	0	0	21
\$20,000-30,000	12	0	3	6	0	0	21
\$30,000-40,000	12	0	4	0	0	0	16
\$40,000-50,000	2	1	0	2	0	0	5
\$50,000-60,000	0	0	0	0	0	0	0
\$60,000-75,000	0	17	0	0	0	0	17
\$75,000-100,000	0	0	2	1	0	0	3
\$100,000-125,000	0	0	0	0	0	1	1
\$125,000-150,000	0	0	1	0	0	0	1
\$150,000-200,000	1	0	0	0	1	0	2
\$200,000+	0	0	0	1	1	0	2
Total	42	25	23	10	2	1	103

* Estimates based on household size ratios; not cross tabulated data

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Percent Renter Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	7.2%	0.0%	0.0%	0.0%	0.0%	0.0%	7.2%
\$10,000-20,000	0.0%	0.0%	18.8%	0.0%	0.0%	0.0%	18.8%
\$20,000-30,000	5.8%	0.0%	4.3%	7.2%	0.0%	0.0%	17.4%
\$30,000-40,000	17.4%	0.0%	5.8%	0.0%	0.0%	0.0%	23.2%
\$40,000-50,000	0.0%	0.0%	0.0%	2.9%	0.0%	0.0%	2.9%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	24.6%	0.0%	0.0%	0.0%	0.0%	24.6%
\$75,000-100,000	0.0%	0.0%	2.9%	0.0%	0.0%	0.0%	2.9%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
\$200,000+	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	1.4%
Total	31.9%	24.6%	31.9%	10.1%	1.4%	0.0%	100.0%

Percent Renter Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	20.6%	5.9%	0.0%	0.0%	0.0%	0.0%	26.5%
\$10,000-20,000	8.8%	14.7%	0.0%	0.0%	0.0%	0.0%	23.5%
\$20,000-30,000	23.5%	0.0%	0.0%	2.9%	0.0%	0.0%	26.5%
\$30,000-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,000-50,000	5.9%	2.9%	0.0%	0.0%	0.0%	0.0%	8.8%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	0.0%	0.0%	0.0%	2.9%	0.0%	0.0%	2.9%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%	2.9%
\$125,000-150,000	0.0%	0.0%	2.9%	0.0%	0.0%	0.0%	2.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	2.9%	0.0%	2.9%
\$200,000+	0.0%	0.0%	0.0%	2.9%	0.0%	0.0%	2.9%
Total	58.8%	23.5%	2.9%	8.8%	2.9%	2.9%	100.0%

Percent Renter Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	11.1%	3.7%	0.0%	0.0%	0.0%	0.0%	14.8%
\$10,000-20,000	11.1%	18.5%	0.0%	0.0%	0.0%	0.0%	29.6%
\$20,000-30,000	29.6%	0.0%	0.0%	0.0%	0.0%	0.0%	29.6%
\$30,000-40,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$40,000-50,000	7.4%	0.0%	0.0%	0.0%	0.0%	0.0%	7.4%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	0.0%	0.0%	0.0%	3.7%	0.0%	0.0%	3.7%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	3.7%	3.7%
\$125,000-150,000	0.0%	0.0%	3.7%	0.0%	0.0%	0.0%	3.7%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	3.7%	0.0%	3.7%
\$200,000+	0.0%	0.0%	0.0%	3.7%	0.0%	0.0%	3.7%
Total	59.3%	22.2%	3.7%	7.4%	3.7%	3.7%	100.0%

Percent Renter Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	11.7%	1.9%	0.0%	0.0%	0.0%	0.0%	13.6%
\$10,000-20,000	2.9%	4.9%	12.6%	0.0%	0.0%	0.0%	20.4%
\$20,000-30,000	11.7%	0.0%	2.9%	5.8%	0.0%	0.0%	20.4%
\$30,000-40,000	11.7%	0.0%	3.9%	0.0%	0.0%	0.0%	15.5%
\$40,000-50,000	1.9%	1.0%	0.0%	1.9%	0.0%	0.0%	4.9%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	16.5%	0.0%	0.0%	0.0%	0.0%	16.5%
\$75,000-100,000	0.0%	0.0%	1.9%	1.0%	0.0%	0.0%	2.9%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%
\$125,000-150,000	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	1.0%
\$150,000-200,000	1.0%	0.0%	0.0%	0.0%	1.0%	0.0%	1.9%
\$200,000+	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	1.9%
Total	40.8%	24.3%	22.3%	9.7%	1.9%	1.0%	100.0%

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Owner Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	7	0	0	4	0	0	11
\$10,000-20,000	2	0	0	0	0	0	2
\$20,000-30,000	0	1	0	0	0	0	1
\$30,000-40,000	0	0	2	3	0	0	5
\$40,000-50,000	1	6	0	0	0	0	7
\$50,000-60,000	0	7	0	1	0	0	8
\$60,000-75,000	0	0	0	0	0	0	0
\$75,000-100,000	0	8	1	5	0	0	14
\$100,000-125,000	0	0	1	9	0	0	10
\$125,000-150,000	0	3	0	5	0	0	8
\$150,000-200,000	0	0	9	0	0	0	9
\$200,000+	0	0	0	0	0	0	0
Total	10	25	13	27	0	0	75

Owner Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	8	5	0	0	0	0	13
\$10,000-20,000	13	5	0	0	0	0	18
\$20,000-30,000	10	2	1	0	0	0	13
\$30,000-40,000	1	14	3	0	0	0	18
\$40,000-50,000	6	8	1	0	0	0	15
\$50,000-60,000	0	9	0	0	0	0	9
\$60,000-75,000	4	12	2	0	1	0	19
\$75,000-100,000	5	1	8	1	6	4	25
\$100,000-125,000	4	6	0	0	0	0	10
\$125,000-150,000	0	0	2	0	0	1	3
\$150,000-200,000	1	2	0	0	0	0	3
\$200,000+	0	4	0	1	0	0	5
Total	52	68	17	2	7	5	151

Owner Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	8	5	0	0	0	0	13
\$10,000-20,000	8	5	0	0	0	0	13
\$20,000-30,000	10	0	1	0	0	0	11
\$30,000-40,000	1	12	3	0	0	0	16
\$40,000-50,000	3	8	1	0	0	0	12
\$50,000-60,000	0	6	0	0	0	0	6
\$60,000-75,000	3	9	2	0	1	0	15
\$75,000-100,000	5	1	1	1	6	4	18
\$100,000-125,000	4	2	0	0	0	0	6
\$125,000-150,000	0	0	0	0	0	1	1
\$150,000-200,000	0	0	0	0	0	0	0
\$200,000+	0	1	0	1	0	0	2
Total	42	49	8	2	7	5	113

Owner Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	15	5	0	4	0	0	24
\$10,000-20,000	15	5	0	0	0	0	20
\$20,000-30,000	10	3	1	0	0	0	14
\$30,000-40,000	1	14	5	3	0	0	23
\$40,000-50,000	7	14	1	0	0	0	22
\$50,000-60,000	0	16	0	1	0	0	17
\$60,000-75,000	4	12	2	0	1	0	19
\$75,000-100,000	5	9	9	6	6	4	39
\$100,000-125,000	4	6	1	9	0	0	20
\$125,000-150,000	0	3	2	5	0	1	11
\$150,000-200,000	1	2	9	0	0	0	12
\$200,000+	0	4	0	1	0	0	5
Total	62	93	30	29	7	5	226

* Estimates based on household size ratios; not cross tabulated data

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Percent Owner Households							
Age 15 to 54 Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	9.3%	0.0%	0.0%	5.3%	0.0%	0.0%	14.7%
\$10,000-20,000	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%	2.7%
\$20,000-30,000	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%	1.3%
\$30,000-40,000	0.0%	0.0%	2.7%	4.0%	0.0%	0.0%	6.7%
\$40,000-50,000	1.3%	8.0%	0.0%	0.0%	0.0%	0.0%	9.3%
\$50,000-60,000	0.0%	9.3%	0.0%	1.3%	0.0%	0.0%	10.7%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	0.0%	10.7%	1.3%	6.7%	0.0%	0.0%	18.7%
\$100,000-125,000	0.0%	0.0%	1.3%	12.0%	0.0%	0.0%	13.3%
\$125,000-150,000	0.0%	4.0%	0.0%	6.7%	0.0%	0.0%	10.7%
\$150,000-200,000	0.0%	0.0%	12.0%	0.0%	0.0%	0.0%	12.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	13.3%	33.3%	17.3%	36.0%	0.0%	0.0%	100.0%

Percent Owner Households							
Aged 55+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	5.3%	3.3%	0.0%	0.0%	0.0%	0.0%	8.6%
\$10,000-20,000	8.6%	3.3%	0.0%	0.0%	0.0%	0.0%	11.9%
\$20,000-30,000	6.6%	1.3%	0.7%	0.0%	0.0%	0.0%	8.6%
\$30,000-40,000	0.7%	9.3%	2.0%	0.0%	0.0%	0.0%	11.9%
\$40,000-50,000	4.0%	5.3%	0.7%	0.0%	0.0%	0.0%	9.9%
\$50,000-60,000	0.0%	6.0%	0.0%	0.0%	0.0%	0.0%	6.0%
\$60,000-75,000	2.6%	7.9%	1.3%	0.0%	0.7%	0.0%	12.6%
\$75,000-100,000	3.3%	0.7%	5.3%	0.7%	4.0%	2.6%	16.6%
\$100,000-125,000	2.6%	4.0%	0.0%	0.0%	0.0%	0.0%	6.6%
\$125,000-150,000	0.0%	0.0%	1.3%	0.0%	0.0%	0.7%	2.0%
\$150,000-200,000	0.7%	1.3%	0.0%	0.0%	0.0%	0.0%	2.0%
\$200,000+	0.0%	2.6%	0.0%	0.7%	0.0%	0.0%	3.3%
Total	34.4%	45.0%	11.3%	1.3%	4.6%	3.3%	100.0%

Percent Owner Households							
Aged 62+ Years							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	7.1%	4.4%	0.0%	0.0%	0.0%	0.0%	11.5%
\$10,000-20,000	7.1%	4.4%	0.0%	0.0%	0.0%	0.0%	11.5%
\$20,000-30,000	8.8%	0.0%	0.9%	0.0%	0.0%	0.0%	9.7%
\$30,000-40,000	0.9%	10.6%	2.7%	0.0%	0.0%	0.0%	14.2%
\$40,000-50,000	2.7%	7.1%	0.9%	0.0%	0.0%	0.0%	10.6%
\$50,000-60,000	0.0%	5.3%	0.0%	0.0%	0.0%	0.0%	5.3%
\$60,000-75,000	2.7%	8.0%	1.8%	0.0%	0.9%	0.0%	13.3%
\$75,000-100,000	4.4%	0.9%	0.9%	0.9%	5.3%	3.5%	15.9%
\$100,000-125,000	3.5%	1.8%	0.0%	0.0%	0.0%	0.0%	5.3%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.9%	0.0%	0.9%	0.0%	0.0%	1.8%
Total	37.2%	43.4%	7.1%	1.8%	6.2%	4.4%	100.0%

Percent Owner Households							
All Age Groups							
Year 2025 Projections							
	1-Pers	2-Pers	3-Pers	4-Pers	5-Pers	6+-Pers	
	HH	HH	HH	HH	Estimates*	Estimates*	Total
\$0-10,000	6.6%	2.2%	0.0%	1.8%	0.0%	0.0%	10.6%
\$10,000-20,000	6.6%	2.2%	0.0%	0.0%	0.0%	0.0%	8.8%
\$20,000-30,000	4.4%	1.3%	0.4%	0.0%	0.0%	0.0%	6.2%
\$30,000-40,000	0.4%	6.2%	2.2%	1.3%	0.0%	0.0%	10.2%
\$40,000-50,000	3.1%	6.2%	0.4%	0.0%	0.0%	0.0%	9.7%
\$50,000-60,000	0.0%	7.1%	0.0%	0.4%	0.0%	0.0%	7.5%
\$60,000-75,000	1.8%	5.3%	0.9%	0.0%	0.4%	0.0%	8.4%
\$75,000-100,000	2.2%	4.0%	4.0%	2.7%	2.7%	1.8%	17.3%
\$100,000-125,000	1.8%	2.7%	0.4%	4.0%	0.0%	0.0%	8.8%
\$125,000-150,000	0.0%	1.3%	0.9%	2.2%	0.0%	0.4%	4.9%
\$150,000-200,000	0.4%	0.9%	4.0%	0.0%	0.0%	0.0%	5.3%
\$200,000+	0.0%	1.8%	0.0%	0.4%	0.0%	0.0%	2.2%
Total	27.4%	41.2%	13.3%	12.8%	3.1%	2.2%	100.0%

* Estimates based on household size ratios; not cross tabulated data

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Population by Age & Sex Wakefield Town, Virginia											
Census 2010				Current Year Estimates - 2020				Five-Year Projections - 2025			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	31	26	57	0 to 4 Years	25	24	49	0 to 4 Years	26	25	51
5 to 9 Years	31	32	63	5 to 9 Years	25	25	50	5 to 9 Years	23	23	46
10 to 14 Years	33	27	60	10 to 14 Years	25	22	47	10 to 14 Years	25	24	49
15 to 17 Years	25	15	40	15 to 17 Years	15	14	29	15 to 17 Years	16	14	30
18 to 20 Years	21	12	33	18 to 20 Years	14	12	26	18 to 20 Years	15	12	27
21 to 24 Years	14	24	38	21 to 24 Years	21	16	37	21 to 24 Years	19	18	37
25 to 34 Years	45	46	91	25 to 34 Years	45	43	88	25 to 34 Years	51	35	86
35 to 44 Years	57	66	123	35 to 44 Years	40	35	75	35 to 44 Years	32	42	74
45 to 54 Years	67	59	126	45 to 54 Years	56	53	109	45 to 54 Years	47	44	91
55 to 64 Years	67	79	146	55 to 64 Years	56	55	111	55 to 64 Years	58	46	104
65 to 74 Years	35	48	83	65 to 74 Years	44	50	94	65 to 74 Years	49	54	103
75 to 84 Years	20	26	46	75 to 84 Years	19	30	49	75 to 84 Years	19	31	50
85 Years and Up	7	14	21	85 Years and Up	7	12	19	85 Years and Up	6	12	18
Total	453	474	927	Total	392	391	783	Total	386	380	766
62+ Years	n/a	n/a	191	62+ Years	n/a	n/a	198	62+ Years	n/a	n/a	200
Median Age:			41.6	Median Age:			43.7	Median Age:			42.7

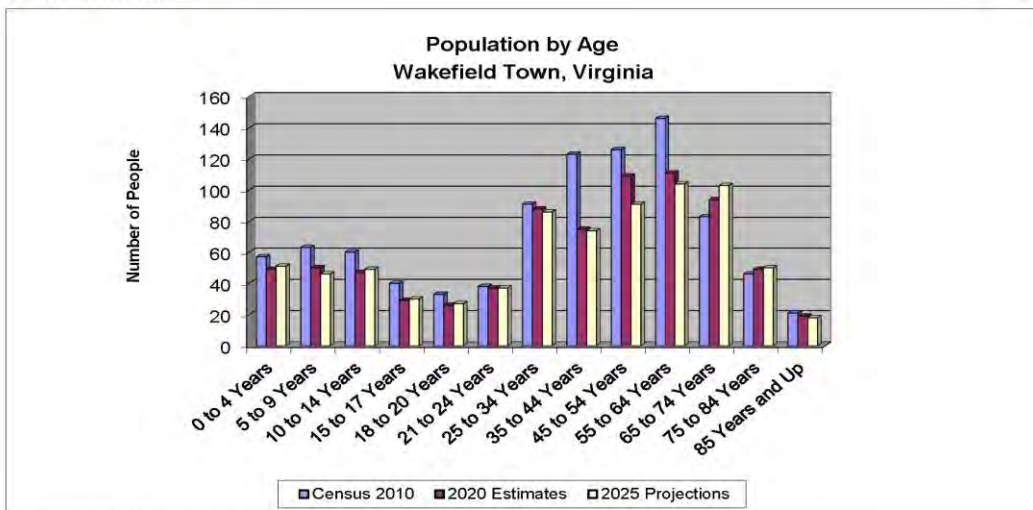
Source: Claritas; Ribbon Demographics

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Percent Population by Age & Sex Wakefield Town, Virginia												
Census 2010				Current Year Estimates - 2020				Five-Year Projections - 2025				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	3.3%	2.8%	6.1%	0 to 4 Years	3.2%	3.1%	6.3%	0 to 4 Years	3.4%	3.3%	6.7%	
5 to 9 Years	3.3%	3.5%	6.8%	5 to 9 Years	3.2%	3.2%	6.4%	5 to 9 Years	3.0%	3.0%	6.0%	
10 to 14 Years	3.6%	2.9%	6.5%	10 to 14 Years	3.2%	2.8%	6.0%	10 to 14 Years	3.3%	3.1%	6.4%	
15 to 17 Years	2.7%	1.6%	4.3%	15 to 17 Years	1.9%	1.8%	3.7%	15 to 17 Years	2.1%	1.8%	3.9%	
18 to 20 Years	2.3%	1.3%	3.6%	18 to 20 Years	1.8%	1.5%	3.3%	18 to 20 Years	2.0%	1.6%	3.5%	
21 to 24 Years	1.5%	2.6%	4.1%	21 to 24 Years	2.7%	2.0%	4.7%	21 to 24 Years	2.5%	2.3%	4.8%	
25 to 34 Years	4.9%	5.0%	9.8%	25 to 34 Years	5.7%	5.5%	11.2%	25 to 34 Years	6.7%	4.6%	11.2%	
35 to 44 Years	6.1%	7.1%	13.3%	35 to 44 Years	5.1%	4.5%	9.6%	35 to 44 Years	4.2%	5.5%	9.7%	
45 to 54 Years	7.2%	6.4%	13.6%	45 to 54 Years	7.2%	6.8%	13.9%	45 to 54 Years	6.1%	5.7%	11.9%	
55 to 64 Years	7.2%	8.5%	15.7%	55 to 64 Years	7.2%	7.0%	14.2%	55 to 64 Years	7.6%	6.0%	13.6%	
65 to 74 Years	3.8%	5.2%	9.0%	65 to 74 Years	5.6%	6.4%	12.0%	65 to 74 Years	6.4%	7.0%	13.4%	
75 to 84 Years	2.2%	2.8%	5.0%	75 to 84 Years	2.4%	3.8%	6.3%	75 to 84 Years	2.5%	4.0%	6.5%	
85 Years and Up	0.8%	1.5%	2.3%	85 Years and Up	0.9%	1.5%	2.4%	85 Years and Up	0.8%	1.6%	2.3%	
Total	48.9%	51.1%	100.0%	Total	50.1%	49.9%	100.0%	Total	50.4%	49.6%	100.0%	
62+ Years	n/a	n/a	20.6%	62+ Years	n/a	n/a	25.3%	62+ Years	n/a	n/a	26.1%	

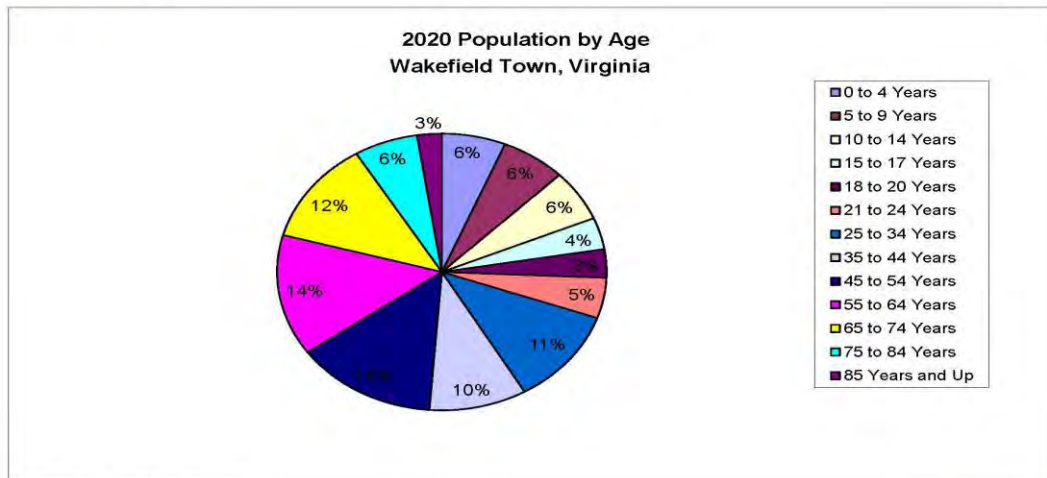
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Changes in Population by Age & Sex Wakefield Town, Virginia									
Estimated Change - 2010 to 2020					Projected Change - 2020 to 2025				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-6	-2	-8	-14.0%	0 to 4 Years	1	1	2	4.1%
5 to 9 Years	-6	-7	-13	-20.6%	5 to 9 Years	-2	-2	-4	-8.0%
10 to 14 Years	-8	-5	-13	-21.7%	10 to 14 Years	0	2	2	4.3%
15 to 17 Years	-10	-1	-11	-27.5%	15 to 17 Years	1	0	1	3.4%
18 to 20 Years	-7	0	-7	-21.2%	18 to 20 Years	1	0	1	3.8%
21 to 24 Years	7	-8	-1	-2.6%	21 to 24 Years	-2	2	0	0.0%
25 to 34 Years	0	-3	-3	-3.3%	25 to 34 Years	6	-8	-2	-2.3%
35 to 44 Years	-17	-31	-48	-39.0%	35 to 44 Years	-8	7	-1	-1.3%
45 to 54 Years	-11	-6	-17	-13.5%	45 to 54 Years	-9	-9	-18	-16.5%
55 to 64 Years	-11	-24	-35	-24.0%	55 to 64 Years	2	-9	-7	-6.3%
65 to 74 Years	9	2	11	13.3%	65 to 74 Years	5	4	9	9.6%
75 to 84 Years	-1	4	3	6.5%	75 to 84 Years	0	1	1	2.0%
85 Years and Up	0	-2	-2	-9.5%	85 Years and Up	-1	0	-1	-5.3%
Total	-61	-83	-144	-15.5%	Total	-6	-11	-17	-2.2%
62+ Years	n/a	n/a	7	3.7%	62+ Years	n/a	n/a	2	1.0%

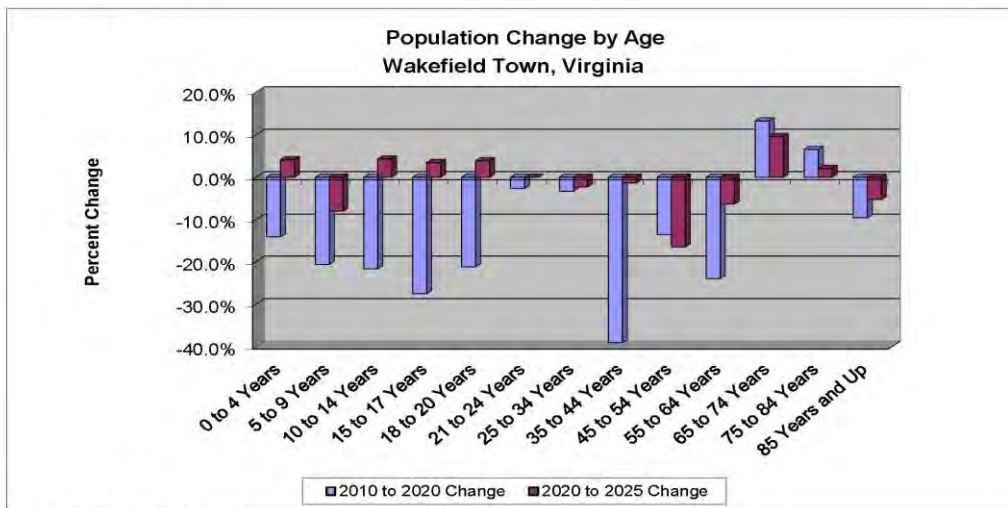
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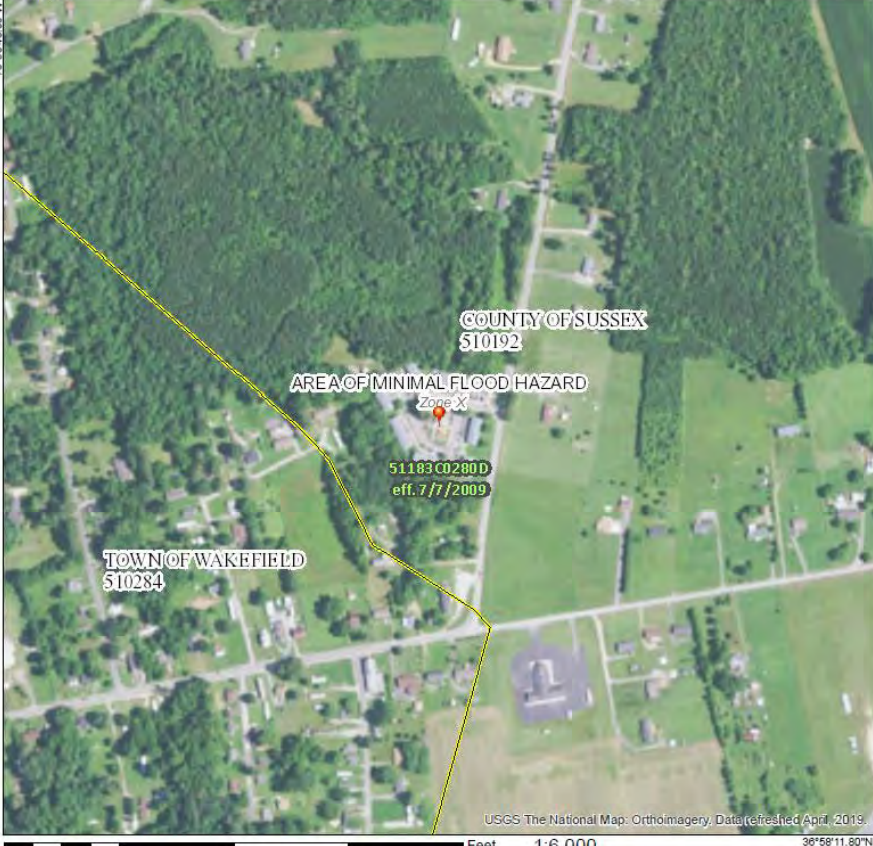
ADDENDUM F – FLOOD DATA

National Flood Hazard Layer FIRMette



36°58'40.54"N

76°58'48.80"W



Legend

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

- SPECIAL FLOOD HAZARD AREAS**
 - Without Base Flood Elevation (BFE) Zone A, V, AE
 - With BFE or Depth Zone AE, AO, AH, 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**
 - no SCREEN 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: 20.0, 17.5
 - Coastal Transect
 - Base Flood Elevation Line (BFE)
 - Limit of Study
 - Jurisdiction Boundary
 - Coastal Transect 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.

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