Chesterfield County, Virginia

Memorandum

DATE: OCTOBER 9, 2003

TO: CHESTERFIELD COUNTY PLANNING COMMISSION

FROM: THOMAS E. JACOBSON, DIRECTOR OF PLANNING

SUBJECT: AFFORDABLE HOUSING PROJECT INFORMATION

On Monday October 27, 2003, the Planning Commission will be holding a work session on affordable housing. The discussion will center on data related to housing and income in Chesterfield County (countywide and by community) with future discussions considering philosophy and/or policy.

As you know, the State Law on the comprehensive plan now requires the plan to address affordable housing:

> "The plan shall include: the designation of areas and implementation of measures for the construction, rehabilitation and maintenance of affordable housing, which is sufficient to meet the current and future needs of residents of all levels of income in the locality while considering the current and future needs of the planning district within which the locality is situated."

Attached for your review is the data that will be presented at the work session. If you have any questions concerning the data prior to the work session please give Steve Haasch a call at 796-7192.

REGIONAL-LEVEL DATA

Regional Housing Data Tables Using 2000 Census Data

A-1

Percent of Households by Income Category Paying 30% or More of Household Income for Owner or Gross Rent Costs—Richmond MSA

Annual Household Income	Total Households	Owner Households Paying 30%+	Renter Households Paying 30%+	Total Households Paying 30%+	Percentage of Households Paying 30%+
Less than $10,000	24,434	4,509	11,446	15,955	65.3%
$10,000 to $19,999	33,134	6,720	14,492	21,212	64.0%
$20,000 to $34,999	61,413	13,504	11,005	24,509	39.9%
$35,000 to $49,999	55,888	8,387	1,261	9,648	17.3%
$50,000 to $74,999	73,450	5,487	355	5,842	8.0%
$75,000 to $99,999	42,011	1,241	105	1,346	3.2%
$100,000 or more	48,230	600	41	641	1.3%
TOTAL	**338,560**	**40,448**	**38,705**	**79,153**	**23.4%**

Source: 2000 U.S. Census data

A-2

Percentage of Total Households and Percentage of Households Exceeding 30% Income Standard By Income Category—Richmond MSA

Annual Household Income	Percent of Total Households	Percent of Total Households Paying 30%+
Less than $10,000	7.2%	20.2%
$10,000 to $19,999	9.8%	26.8%
$20,000 to $34,999	18.1%	31.0%
$35,000 to $49,999	16.5%	12.2%
$50,000 to $74,999	21.7%	7.4%
$75,000 to $99,999	12.4%	1.7%
$100,000 or more	14.2%	0.8%
TOTAL	**100.0%**	**100.0%**

Source: 2000 U.S. Census data

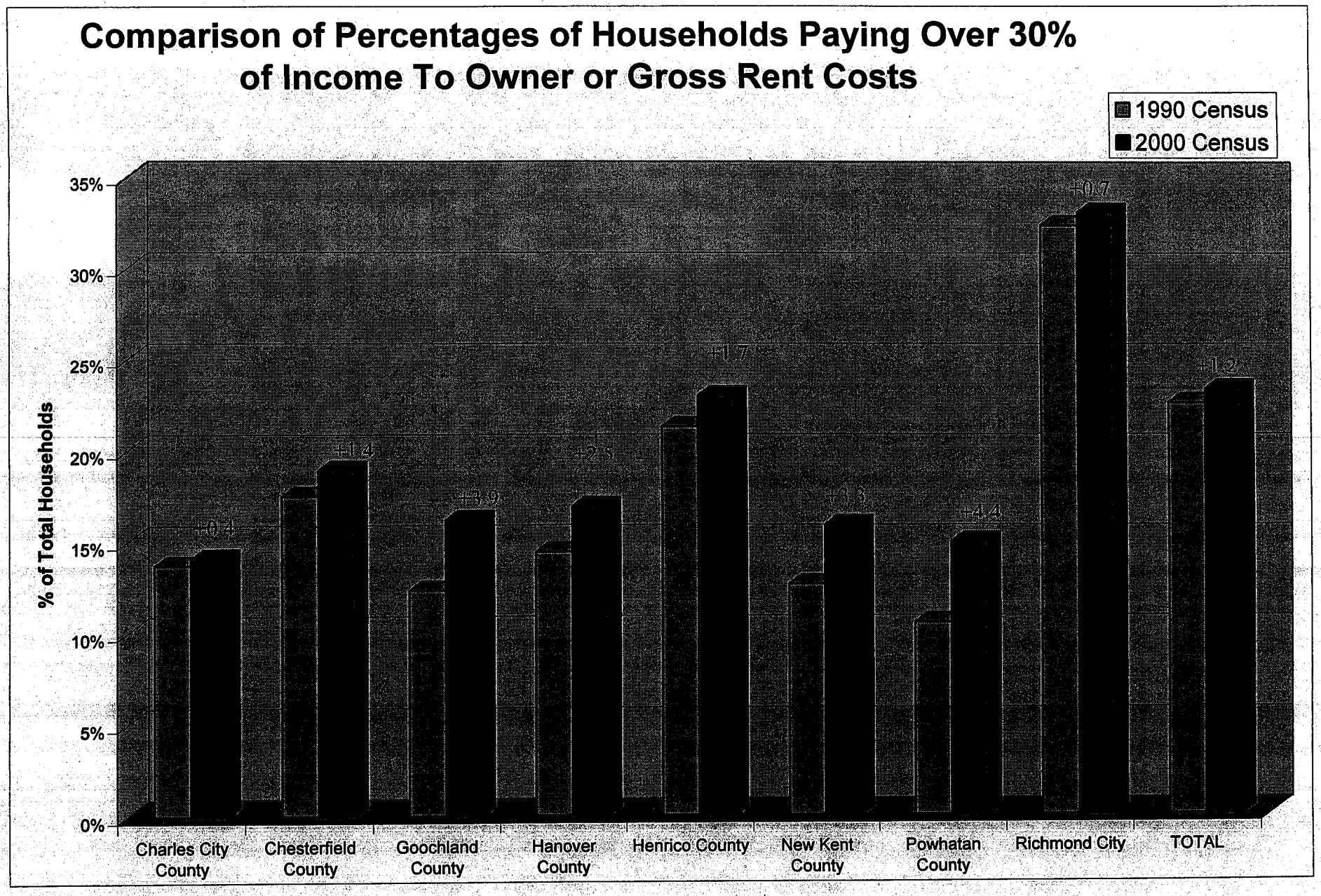
A-3

Percent of Households Paying 30% or More of Household Income for Owner or Gross Rent Costs By Jurisdiction—Richmond MSA

Jurisdiction	Total Households	Owner Households Paying 30%+	Renter Households Paying 30%+	Households Paying 30% +	% of Households Paying 30%+
Charles City County	2,669	304	72	376	14.1%
Chesterfield County	93,807	12,072	5,695	17,767	18.9%
Goochland County	6,178	811	189	1,000	16.2%
Hanover County	31,103	3,800	1,459	5,259	16.9%
Henrico County	108,071	12,706	12,176	24,882	23.0%
New Kent County	4,913	652	128	780	15.9%
Powhatan County	7,253	873	210	1,083	14.9%
Richmond City	84,566	9,230	18,776	28,006	33.1%
TOTAL	**338,560**	**40,448**	**38,705**	**79,153**	**23.4%**

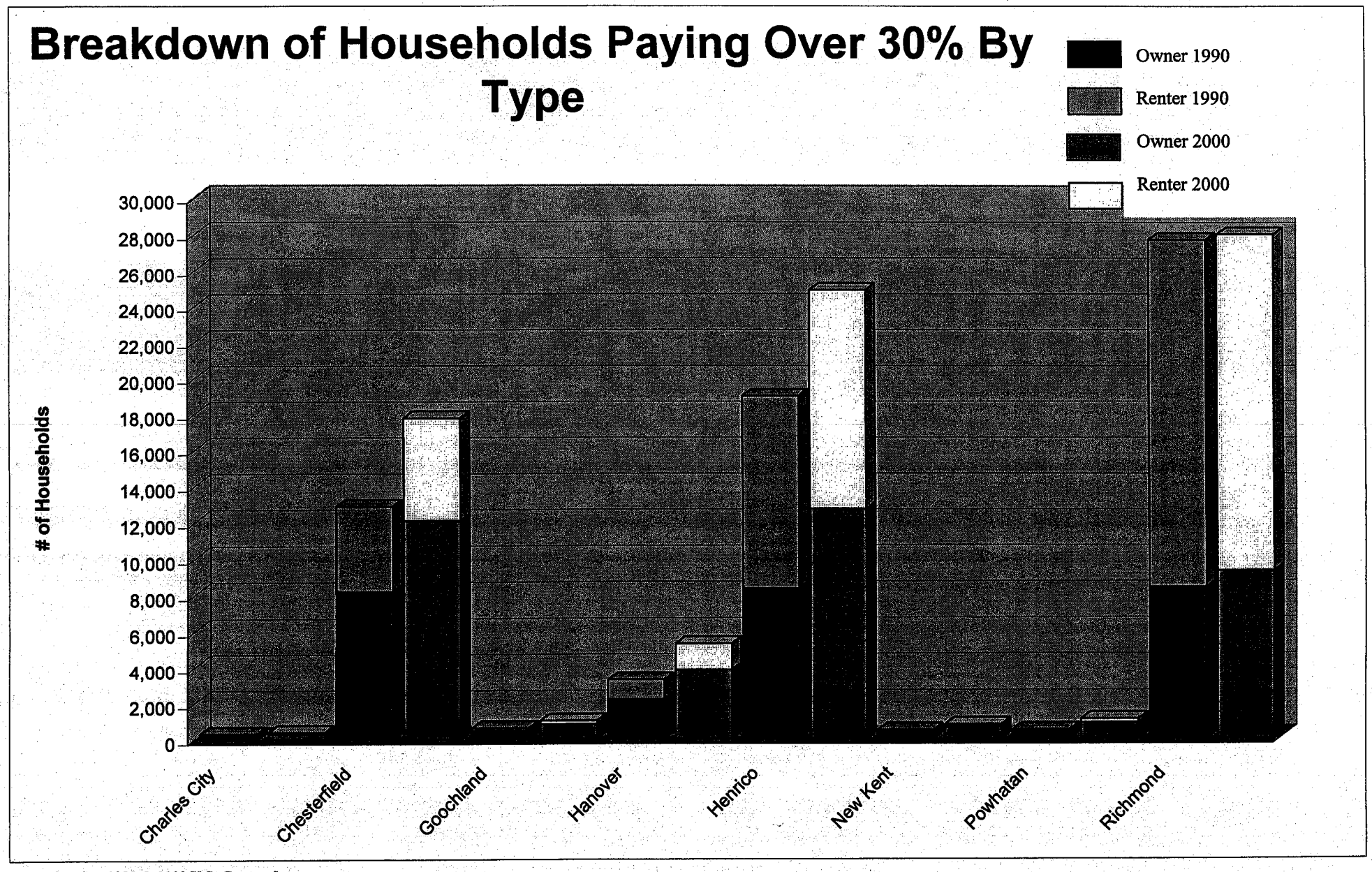
Source: 2000 U.S. Census data

REGIONAL-LEVEL DATA—Graph 1



Sorce: 1990 & 2000 U.S. Census data

REGIONAL-LEVEL DATA—Graph 2



Source: 1990 & 2000 U.S. Census data

COUNTY-LEVEL DATA

Chesterfield County Housing Data Tables Using 2000 Census

B-1

Table 1: Percent of Households By Income Category Paying 30% or More of Household Income for Owner or Gross Rent Costs

Household Income	Total Households	Owner Households Paying 30%+	Renter Households Paying 30%+	Households Paying 30% +	% of Households Paying 30%+
Less than $10,000	2,618	811	1,139	1,950	74.5%
$10,000 to $19,999	5,223	1,686	2,008	3,694	70.7%
$20,000 to $34,999	12,892	4,136	2,203	6,339	49.2%
$35,000 to $49,999	14,398	2,794	236	3,030	21.0%
$50,000 to $74,999	22,928	2,003	57	2,060	9.0%
$75,000 to $99,999	14,373	465	35	500	3.5%
$100,000 or more	15,742	177	17	194	1.2%
TOTAL	**93,807**	**12,072**	**5,695**	**17,767**	**18.9%**

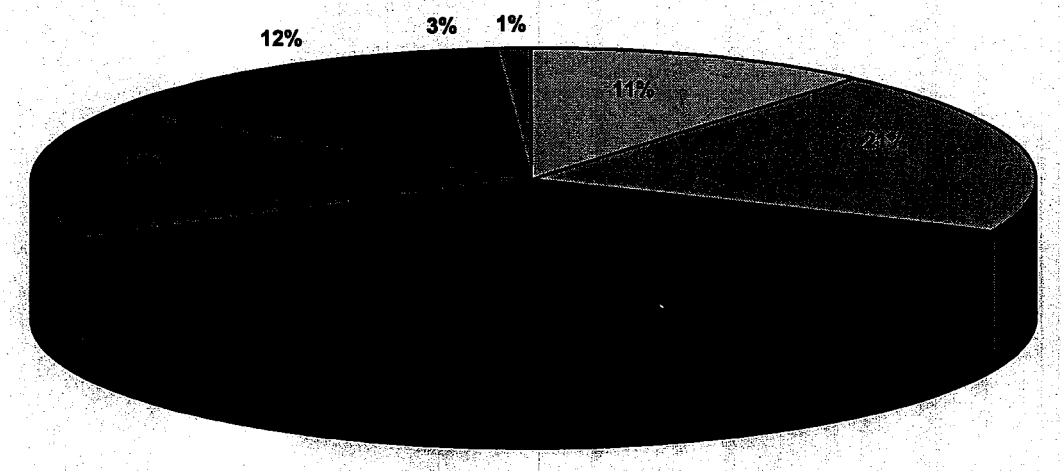
Source: 2000 U.S. Census data

B-2

Chesterfield County Households Paying 30% or More In Housing Costs By Income Range

Graph 3

Annual HH Income	% of Total HH	% of Total HH Over 30%
Less than $10,000	3.0%	11.0%
$10,000 to $19,999	5.9%	20.8%
$20,000 to $34,999	14.6%	35.7%
$35,000 to $49,999	16.3%	17.1%
$50,000 to $74,999	26.0%	11.6%
$75,000 to $99,999	16.3%	2.8%
$100,000 or more	17.9%	1.1%
TOTAL	100.0%	100.0%



Source: 2000 U.S. Census data

COUNTY-LEVEL DATA

Age and Count of Single Family Houses $100,000 Total Assessed Value Or Less

B-3

Year Built	Number	% of Total	Avg. Asmnt
Before 1900	108	0.5%	$ 53,136
1900-1910	109	0.5%	$ 55,916
1910-1920	74	0.3%	$ 60,392
1920-1930	269	1.2%	$ 56,514
1930-1940	335	1.5%	$ 67,216
1940-1950	1,414	6.2%	$ 64,655
1950-1960	2,429	10.7%	$ 75,365
1960-1970	2,503	11.0%	$ 82,224
1970-1980	5,233	23.1%	$ 85,914
1980-1990	8,872	39.1%	$ 85,959
1990-2000	1,243	5.5%	$ 89,807
After 2000	92	0.4%	$ 86,535
TOTAL	**22,681**	**100.0%**	**$ 82,277**

These figures do not include 458 homes with a year built date of zero
Source: 2002 Existing Land Use Database

Household Income & Number of Single Family Units Present

B-4

Household Income[1]	Estimated Affordable Price Range[2]	# of Households[1]	# of Single Family Units[3]	% of Total Households	% of Total Units
Less than $10,000	Less than $33,000	2,618	359	2.97%	0.42%
$10,000 to $19,999	$33,000 to $62,000	5,223	1,987	5.92%	2.32%
$20,000 to $34,999	$62,000 to $100,000	12,892	20,899	14.62%	24.44%
$35,000 to $49,999	$100,000 to $133,000	14,398	24,165	16.33%	28.26%
$50,000 to $74,999	$133,000 to $171,000	22,928	16,953	26.00%	19.82%
$75,000 to $99,999	$171,000 to $206,000	14,373	8,038	16.30%	9.40%
$100,000 or more	More than $206,000	15,742	13,116	17.85%	15.34%
TOTALS		**88,174**	**85,517**	**100.00%**	**100.00%**

Source[1]: 2000 U.S. Census data
Source[2]: mortgage calculations performed by www.hsh.com based on 7% interest rate on fixed 30-year loan with basic assumptions on debt and down payment per income category.
Source[3]: single family units calculated from 2002 Existing Land Use Database

U.S. Department of Labor, Bureau of Labor Statistics Salary Information jobs and median annual income: Cooks, Fast Food=$13,820; Ushers, Lobby Attendants, Ticket Takers=$14,440; Graduate Teaching Assistants=$17,990; Teacher Assistants=$18,070; Dancers=$33,510; Recreational Therapists=$29,800; Claims Adjusters, Examiners, and Investigators=$41,600; Landscape Architects=$42,710; Management Occupations=$73,360; Financial Analysts=$60,230; Physicists=$87,640; Lawyers=$86,520; Optomotrists-$80,080; Chief Executives=$110,280; Dentists-$120,070; Anesthesiologists; $142,630.

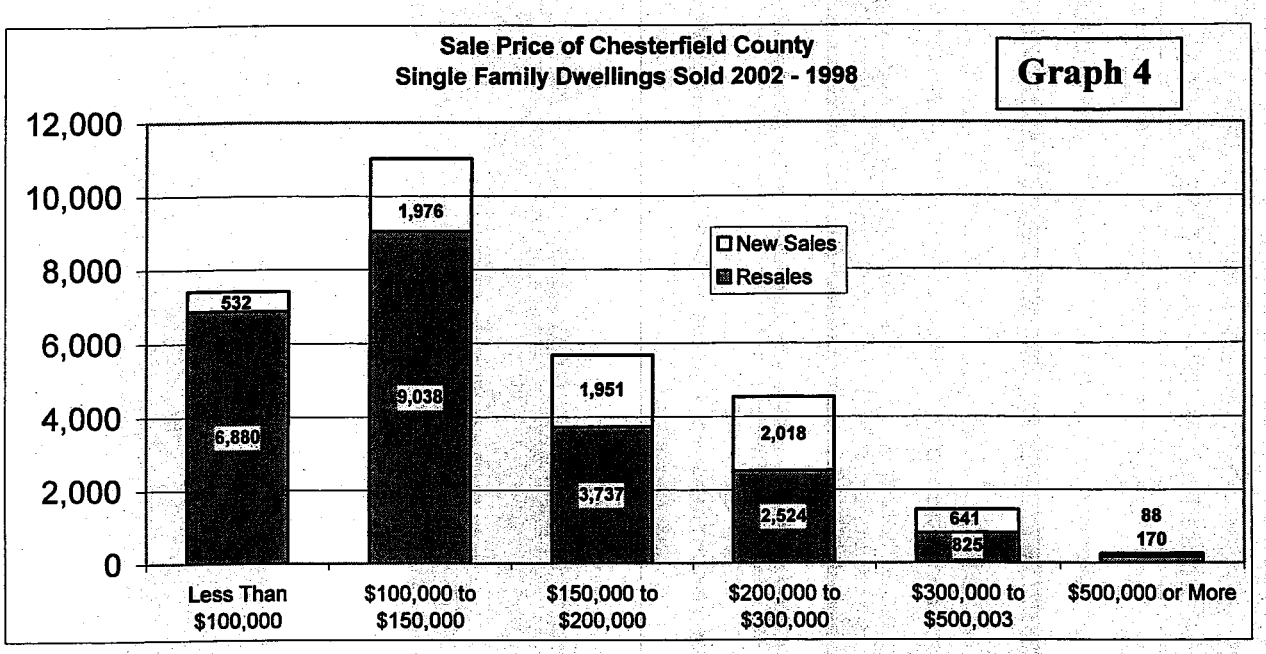
COUNTY-LEVEL DATA

Prices of New and Resale Housing In Chesterfield County

B-5

Assessed Value 1998 - 2002	Resales	New Sales	% of Resales	% of New sales
Less Than $100,000	6,880	532	30%	7%
$100,000 to $150,000	9,038	1,976	39%	27%
$150,000 to $200,000	3,737	1,951	16%	27%
$200,000 to $300,000	2,524	2,018	11%	28%
$300,000 to $500,003	825	641	4%	9%
$500,000 or More	170	88	1%	1%
TOTAL	**23,174**	**7,206**	**100%**	**100%**

Source: Chesterfield County Department of Real Estate Assessments



Deciles for Household Income Versus Countywide Single Family Assessed Value

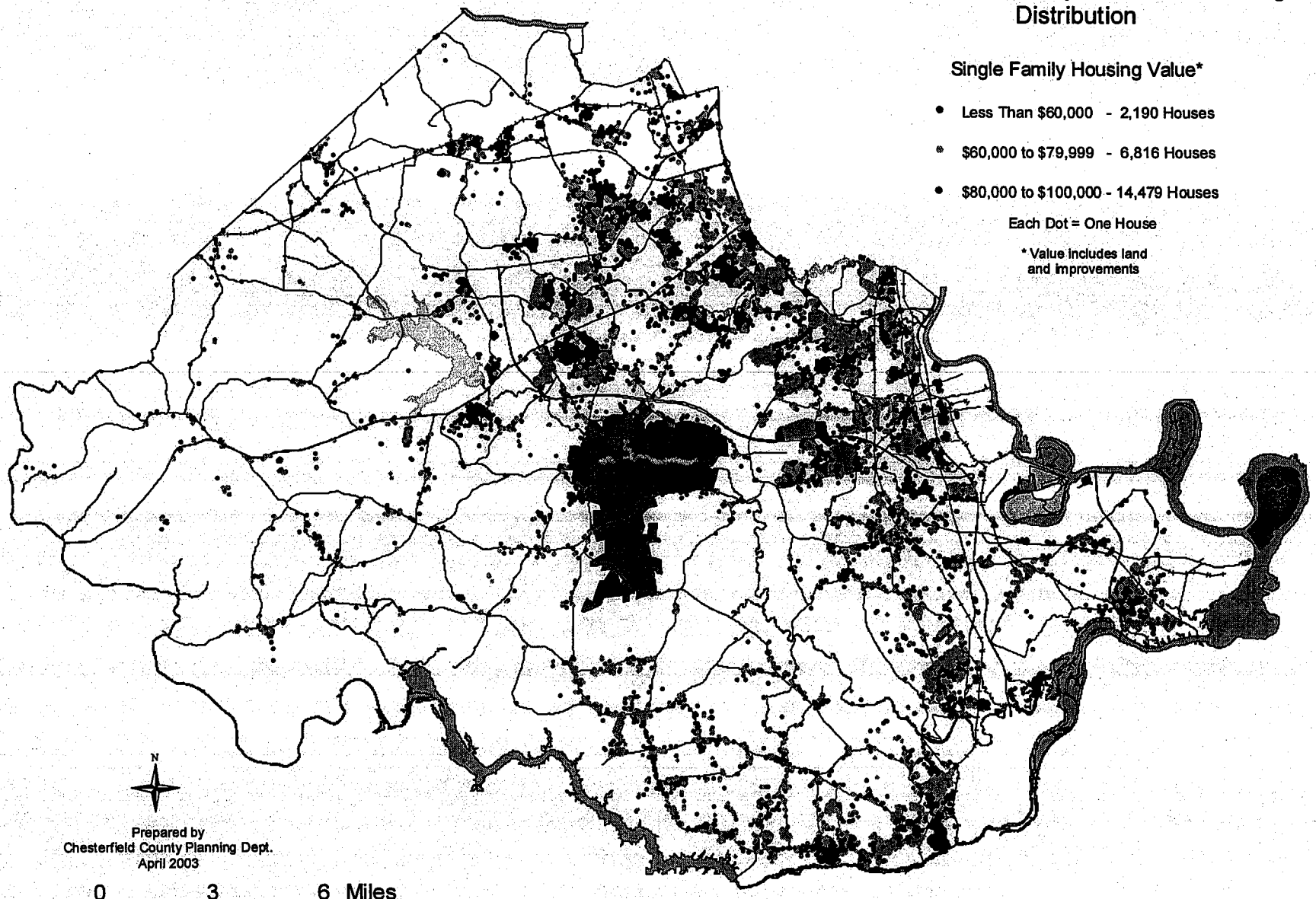
Decile	Household Income[1]	Assessment[2]
0 to 10	Less than $20,899	Less than $69,900
10 to 20	$20,900 to $31,299	$69,900 to $80,200
20 to 30	$31,300 to $40,399	$80,200 to $88,100
30 to 40	$40,400 to $49,448	$88,100 to $96,800
40 to 50	$49,449 to $58,898	$96,800 to $107,500
50 to 60	$58,899 to $68,848	$107,500 to $120,400
60 to 70	$68,849 to $80,999	$120,400 to $136,600
70 to 80	$81,000 to $120,498	$136,600 to $161,400
80 to 90	$120,499 to $148,248	$161,400 to $206,200
90 to 100	More than $148,249	$206,200 and above

Source[1]: computation of deciles based on 2000 U.S. Census data
Source[2]: 2002 Existing Land Use Database

Category Sizes
Household Income: 9,380
Assessed Value: 7,933

B-6

COUNTY-LEVEL DATA



COMMUNITY-LEVEL DATA

C-1

Housing Breakdown By Type By Community

Community	Total Units	% SF	SF	Non-SF	DU	Number of Units: Condo	MH	TH	APT
Bellwood	1,476	80%	1,185	291	28	0	253	0	10
Belmont	4,024	51%	2,070	1,954	40	33	0	504	1,377
Bon Air	3,525	93%	3,289	236	12	0	218	0	6
Brandermill	4,896	75%	3,680	1,216	22	122	0	248	824
Chester	7,671	76%	5,833	1,838	58	64	919	6	791
Courthouse	8,075	89%	7,212	863	10	0	0	196	657
Enon	4,407	84%	3,705	702	8	0	303	0	391
Ettrick	1,950	87%	1,694	256	80	0	0	0	176
Genito	5,149	83%	4,292	857	0	0	0	0	857
Gordon	3,054	97%	2,972	82	0	82	0	0	0
Harrowgate	2,755	76%	2,087	668	34	0	164	178	292
Hening	3,092	84%	2,584	508	2	0	0	0	506
Jefferson Davis North	3,034	37%	1,108	1,926	120	0	278	0	1,528
Manchester	5,115	66%	3,386	1,729	64	0	60	417	1,188
Matoaca	3,559	99%	3,541	18	18	0	0	0	0
Meadowbrook	7,281	76%	5,562	1,719	32	109	0	330	1,248
Midlothian	4,686	84%	3,924	762	0	80	0	82	600
Reams	3,383	87%	2,944	439	0	0	0	82	357
Robious	6,030	74%	4,456	1,574	0	544	0	246	784
Rockwood	2,545	100%	2,543	2	2	0	0	0	0
Rural	1,984	100%	1,984	0	0	0	0	0	0
Salisbury	2,649	99%	2,623	26	0	26	0	0	0
South Rockwood	2,946	100%	2,944	2	2	0	0	0	0
Spring Run	6,285	95%	5,985	300	0	0	0	0	300
Woodlake	4,125	90%	3,726	399	0	85	0	73	241
COUNTYWIDE	***103,696***	***82%***	***85,329***	***18,367***	***532***	***1,145***	***2,195***	***2,362***	***12,133***

Source: 2003 Chesterfield Communities Report data

COMMUNITY-LEVEL DATA

Price Range of Single Family Housing By Community

C-2

Community	Less than $33,000	$33,000 to $62,000	$62,000 to $100,000	$100,000 to $133,000	$133,000 to $171,000	$171,000 to $206,000	More than $206,000	Category Total
Bellwood	37	276	656	173	32	8	3	1,185
Belmont	6	17	1,309	657	70	8	3	2,070
Bon Air	1	10	255	968	1,261	521	273	3,289
Brandermill	0	11	350	1,139	1,096	611	473	3,680
Chester	28	84	944	2,035	1,741	655	346	5,833
Courthouse	12	84	2,507	1,574	958	611	1,466	7,212
Enon	6	74	771	830	710	515	799	3,705
Ettrick	121	366	927	209	64	2	5	1,694
Genito	2	22	2,372	1,586	347	89	63	4,481
Gordon	3	8	104	569	1,116	502	670	2,972
Harrowgate	22	99	1,077	494	252	60	83	2,087
Hening	16	42	946	759	602	183	36	2,584
Jefferson Davis North	6	281	775	41	4	1	0	1,108
Manchester	3	32	1,129	1,303	756	132	31	3,386
Matoaca	49	329	1,725	634	359	158	287	3,541
Meadowbrook	5	83	2,224	1,806	1,130	216	98	5,562
Midlothian	10	45	194	819	1,165	875	816	3,924
Reams	3	6	951	1,449	513	20	2	2,944
Robious	3	4	225	1,854	566	386	1,417	4,455
Rockwood	1	9	401	774	723	169	466	2,543
Rural	17	65	204	393	423	327	555	1,984
Salisbury	1	4	3	2	29	105	2,479	2,623
South Rockwood	1	9	524	1,256	699	233	222	2,944
Spring Run	6	22	228	2,068	1,327	967	1,367	6,985
Woodlake	0	5	98	773	1,010	684	1,156	3,726
TOTAL	**359**	**1,987**	**20,899**	**24,165**	**16,953**	**8,038**	**13,116**	**85,517**

Source: 2002 Existing Land Use Database

COMMUNITY-LEVEL DATA

Breakdown of Price Ranges of Housing By Community Total Housing

C-3

Percent of Category Total By Range

Community	Less than $33,000	$33,000 to $62,000	$62,000 to $100,000	$100,000 to $133,000	$133,000 to $171,000	$171,000 to $206,000	More than $206,000	TOTAL
Bellwood	3.12%	23.29%	55.36%	14.60%	2.70%	0.68%	0.25%	100.00%
Belmont	0.29%	0.82%	63.24%	31.74%	3.38%	0.39%	0.14%	100.00%
Bon Air	0.03%	0.30%	7.75%	29.43%	38.34%	15.84%	8.30%	100.00%
Brandermill	0.00%	0.30%	9.51%	30.95%	29.78%	16.60%	12.85%	100.00%
Chester	0.48%	1.44%	16.18%	34.89%	29.85%	11.23%	5.93%	100.00%
Courthouse	0.17%	1.16%	34.76%	21.82%	13.28%	8.47%	20.33%	100.00%
Enon	0.16%	2.00%	20.81%	22.40%	19.16%	13.90%	21.57%	100.00%
Ettrick	7.14%	21.61%	54.72%	12.34%	3.78%	0.12%	0.30%	100.00%
Genito	0.04%	0.49%	52.93%	35.39%	7.74%	1.99%	1.41%	100.00%
Gordon	0.10%	0.27%	3.50%	19.15%	37.55%	16.89%	22.54%	100.00%
Harrowgate	1.05%	4.74%	51.61%	23.67%	12.07%	2.87%	3.98%	100.00%
Hening	0.62%	1.63%	36.61%	29.37%	23.30%	7.08%	1.39%	100.00%
Jefferson Davis North	0.54%	25.36%	69.95%	3.70%	0.36%	0.09%	0.00%	100.00%
Manchester	0.09%	0.95%	33.34%	38.48%	22.33%	3.90%	0.92%	100.00%
Matoaca	1.38%	9.29%	48.72%	17.90%	10.14%	4.46%	8.11%	100.00%
Meadowbrook	0.09%	1.49%	39.99%	32.47%	20.32%	3.88%	1.76%	100.00%
Midlothian	0.25%	1.15%	4.94%	20.87%	29.69%	22.30%	20.80%	100.00%
Reams	0.10%	0.20%	32.30%	49.22%	17.43%	0.68%	0.07%	100.00%
Robious	0.07%	0.09%	5.05%	41.62%	12.70%	8.66%	31.81%	100.00%
Rockwood	0.04%	0.35%	15.77%	30.44%	28.43%	6.65%	18.32%	100.00%
Rural	0.86%	3.28%	10.28%	19.81%	21.32%	16.48%	27.97%	100.00%
Salisbury	0.04%	0.15%	0.11%	0.08%	1.11%	4.00%	94.51%	100.00%
South Rockwood	0.03%	0.31%	17.80%	42.66%	23.74%	7.91%	7.54%	100.00%
Spring Run	0.10%	0.37%	3.81%	34.55%	22.17%	16.16%	22.84%	100.00%
Woodlake	0.00%	0.13%	2.63%	20.75%	27.11%	18.36%	31.03%	100.00%
TOTAL	**0.42%**	**2.32%**	**24.44%**	**28.26%**	**19.82%**	**9.40%**	**15.34%**	**100.00%**

Source: 2002 Existing Land Use Database

COMMUNITY-LEVEL DATA

Key
RED: significantly below average
BLUE: significantly above average
BLACK: approximately average

Breakdown of Price Range Totals By Community

C-4

Community	Less than $33,000	$33,000 to $62,000	$62,000 to $100,000	$100,000 to $133,000	$133,000 to $171,000	$171,000 to $206,000	More than $206,000
Bellwood	10.31%	13.89%	3.14%	0.72%	0.19%	0.10%	0.02%
Belmont	1.67%	0.86%	6.26%	2.72%	0.41%	0.10%	0.02%
Bon Air	0.28%	0.50%	1.22%	4.01%	7.44%	6.48%	2.08%
Brandermill	0.00%	0.55%	1.67%	4.71%	6.46%	7.60%	3.61%
Chester	7.80%	4.23%	4.52%	8.42%	10.27%	8.15%	2.64%
Courthouse	3.34%	4.23%	12.00%	6.51%	5.65%	7.60%	11.18%
Enon	1.67%	3.72%	3.69%	3.43%	4.19%	6.41%	6.09%
Ettrick	33.70%	18.42%	4.44%	0.86%	0.38%	0.02%	0.04%
Genito	0.56%	1.11%	11.35%	6.56%	2.05%	1.11%	0.48%
Gordon	0.84%	0.40%	0.50%	2.35%	6.58%	6.25%	5.11%
Harrowgate	6.13%	4.98%	5.15%	2.04%	1.49%	0.75%	0.63%
Hening	4.46%	2.11%	4.53%	3.14%	3.55%	2.28%	0.27%
Jefferson Davis North	1.67%	14.14%	3.71%	0.17%	0.02%	0.01%	0.00%
Manchester	0.84%	1.61%	5.40%	5.39%	4.46%	1.64%	0.24%
Matoaca	13.65%	16.56%	8.25%	2.62%	2.12%	1.97%	2.19%
Meadowbrook	1.39%	4.18%	10.64%	7.47%	6.67%	2.69%	0.75%
Midlothian	2.79%	2.26%	0.93%	3.39%	6.87%	10.89%	6.22%
Reams	0.84%	0.30%	4.55%	6.00%	3.03%	0.25%	0.02%
Robious	0.84%	0.20%	1.08%	7.67%	3.34%	4.80%	10.80%
Rockwood	0.28%	0.45%	1.92%	3.20%	4.26%	2.10%	3.55%
Rural	4.74%	3.27%	0.98%	1.63%	2.50%	4.07%	4.23%
Salisbury	0.28%	0.20%	0.01%	0.01%	0.17%	1.31%	18.90%
South Rockwood	0.28%	0.45%	2.51%	5.20%	4.12%	2.90%	1.69%
Spring Run	1.67%	1.11%	1.09%	8.56%	7.83%	12.03%	10.42%
Woodlake	0.00%	0.25%	0.47%	3.20%	5.96%	8.51%	8.81%
TOTAL	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Source: 2002 Existing Land Use Database
Note: average calculated for each category as if all contributed an equal percentage to the category total (i.e. each community would contribute 4% to each category "25 X 4% = 100%")

COMMUNITY-LEVEL DATA

Resale & New Housing Cost By Community

Community	Overall SF	Median New SF	Resale SF
Bellwood	$ 87,000	-	$ 87,000
Belmont	$ 108,900	$ 158,775	$ 104,000
Bon Air	$ 150,000	$ 183,225	$ 150,000
Brandermill	$ 160,750	$ 202,700	$ 146,500
Chester	$ 146,500	$ 164,500	$ 134,950
Courthouse	$ 152,900	$ 234,957	$ 132,000
Enon	$ 192,700	$ 218,900	$ 165,000
Ettrick	$ 89,000	$ 132,675	$ 88,000
Genito	$ 110,000	$ 163,600	$ 106,850
Gordon	$ 188,228	$ 215,793	$ 172,250
Harrowgate	$ 135,000	$ 160,095	$ 100,000
Hening	$ 138,950	$ 145,539	$ 125,195
Jefferson Davis North	$ 88,000	$ 97,500	$ 80,340
Manchester	$ 122,000	$ 147,670	$ 119,500
Matoaca	$ 130,000	$ 137,950	$ 115,000
Meadowbrook	$ 121,000	$ 126,861	$ 118,750
Midlothian	$ 198,112	$ 271,743	$ 169,950
Reams	$ 120,000	$ 139,670	$ 115,000
Robious	$ 150,000	$ 224,780	$ 147,750
Rockwood	$ 140,000	$ 159,005	$ 132,950
Rural	$ 208,073	$ 218,025	$ 199,950
Salisbury	$ 328,500	$ 369,672	$ 316,000
South Rockwood	$ 134,950	$ 169,950	$ 131,600
Spring Run	$ 196,000	$ 230,910	$ 153,500
Woodlake	$ 162,000	$ 149,770	$ 167,500
TOTAL	**$ 149,000**	**$ 197,000**	**$ 135,000**

Source: 2003 Chesterfield Communities Report

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Housing $100,000 or Less By Community

Community	Less than $33,000	$33,000 to $62,000	$62,000 to $100,000	Total Affordable	% Affordable
Bellwood	37	276	656	969	81.8%
Belmont	6	17	1,309	1,332	64.3%
Bon Air	1	10	255	266	8.1%
Brandermill	0	11	350	361	9.8%
Chester	28	84	944	1,056	18.1%
Courthouse	12	84	2,507	2,603	36.1%
Enon	6	74	771	851	23.0%
Ettrick	121	366	927	1,414	83.5%
Genito	2	22	2,372	2,396	53.5%
Gordon	3	8	104	115	3.9%
Harrowgate	22	99	1,077	1,198	57.4%
Hening	16	42	946	1,004	38.9%
Jefferson Davis North	6	281	775	1,062	95.8%
Manchester	3	32	1,129	1,164	34.4%
Matoaca	49	329	1,725	2,103	59.4%
Meadowbrook	5	83	2,224	2,312	41.6%
Midlothian	10	45	194	249	6.3%
Reams	3	6	951	960	32.6%
Robious	3	4	225	232	5.2%
Rockwood	1	9	401	411	16.2%
Rural	17	65	204	286	14.4%
Salisbury	1	4	3	8	0.3%
South Rockwood	1	9	524	534	18.1%
Spring Run	6	22	228	256	4.3%
Woodlake	0	5	98	103	2.8%
TOTAL	**359**	**1,987**	**20,899**	**23,245**	**27.2%**

Source: 2002 Existing Land Use Database

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