

## Appendix 3

**Table 1: Cost Burdened Households**

Data Source: for County-equivalent jurisdictions U.S. Census, 2012 American Community Survey Public Use Microdata Sample Files, for the Town of Ashland U.S. Census, American Community Survey 2013 5-year Estimates

Household Level of Cost Burden	Charles City County	Chesterfield County	Goochland County	Hanover County	Henrico County	New Kent County	Powhatan County	City of Richmond	Town of Ashland
<b>Not Cost Burdened</b>	1,766	77,123	5,703	26,710	79,993	4,725	6,770	43,042	1,602
<b>30-49% of Household Income</b>	611	21,078	1,200	5,851	23,704	1,118	1,577	19,774	NA
<b>≥50% of Household income</b>	458	12,798	826	3,859	17,275	737	1,084	18,615	NA
<b>Total Cost Burdened</b>	1,069	33,876	2,026	9,710	40,979	1,855	2,661	38,389	939
<b>Total Households</b>	2,835	110,999	7,729	36,420	120,972	6,580	9,431	81,431	2,625

**Table 2: 2013 [2012] Total Households and Households by Tenure**

Data Source: U.S. Census, American Community Survey 2013 5-year Estimates, [2012 PUMS]\*

	Charles City County	Chesterfield County	Goochland County	Hanover County	Henrico County	New Kent County	Powhatan County	City of Richmond	Town of Ashland
<b>Total Households</b>	2,850	113,637	8,058	36,927	123,683	6,886	9,544	84,833	2,625
<b>Owner-occupied Housing Units</b>	2,294 [2,279]	87,479 [86,452]	7,271 [7,117]	30,780 [30,577]	80,690 [79,134]	6,127 [6,019]	8,466 [8,242]	36,547 [37,409]	1,417
<b>Renter-occupied Housing Units</b>	556 [498]	26,158 [25,380]	787 [920]	6,147 [5,752]	42,993 [43,029]	759 [700]	1,078 [1,163]	48,286 [44,745]	1,208

\*2012 PUMS estimates provided in brackets.

**Table 3: 2013 Households with Negative or Zero Income by Tenure and Renters with No Cash Rent, not included in cost-burden household tabulations**  
 Data Source: U.S. Census, American Community Survey 2013 5-year Estimates

	Charles City County	Chesterfield County	Goochland County	Hanover County	Henrico County	New Kent County	Powhatan County	City of Richmond	Town of Ashland
Homeowners with negative or zero income	9	314	51	121	336	26	55	293	23
Renters with negative or zero income	13	438	15	27	580	17	37	1,419	9
Renters with no cash rent	136	1,097	137	567	1,074	122	91	1,055	52

#### Housing Supply and Gap Analysis for the Richmond Regional Planning District

The U.S. Department of Housing and Urban Development (HUD) assigns units to income ranges based on the size of the unit, the unit's value or rent, and what level of income would be required for a household of corresponding size to affordably rent or own the unit.

**Table 4: HUD Categories for Unit Affordability and Corresponding Income Range**

Unit Affordability Criteria	Corresponding Income Range
Affordable at 30% of HAMFI	Occupied by a household with income at or below 30% of HAMFI (<= 30% HAMFI)
Affordable at 50% of HAMFI	Occupied by a household with income above 30% HAMFI and at or below 50% HAMFI (30%-50% HAMFI)
Affordable at 80% of HAMFI	Occupied by a household with income above 50% HAMFI and at or below 80% HAMFI
Affordable at 100% of HAMFI	Occupied by a household with income above 80% HAMFI and at or below 100% HAMFI
Not affordable to households making 100% of HAMFI or less	Occupied by a household with income above 100% HAMFI

Using these assumptions, the housing affordability gap is the difference between the number of households in need of affordable housing in each income range and the number of vacant units available and affordable to each households within that income range (see Tables 4 and 8). In addition, VCHR divided the total housing stock into four categories: 1) vacant units, 2) units occupied by households within the income range for which HUD has categorized the unit as affordable, 3) units occupied by households with incomes *greater than* the income range for which HUD has categorized the unit as affordable, and 4)

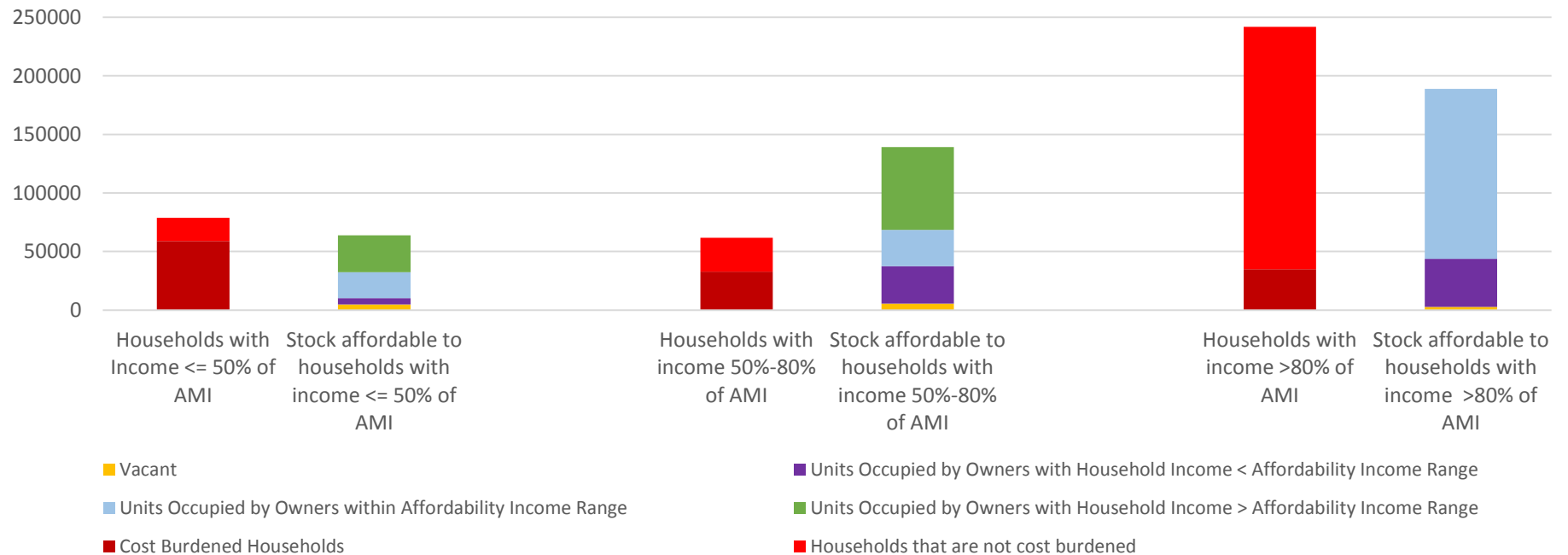
households with incomes *less than* the income range for which HUD has categorized the unit as affordable, in order to more fully understand the reasons for the affordable housing gap.

**Table 5: Housing Stock Affordability by Household Income Range, All Households and Units, Richmond Regional Planning District**  
 Data Source: : U.S. Department of Housing and Urban Development (HUD), 2011 CHAS tabulation

Income Range	Total Stock	Vacant Units	% Units Vacant	Units Occupied by Households within Household Income Range	% Units Occupied by Households within Household Income Range	Units Occupied by Households with Household Income < Household Income Range	% Units Occupied by Households with Household Income < Household Income Range	Units Occupied by Households with Household Income > Household Income Range	% Units Occupied by Households with Household Income > Household Income Range
≤ 50% AMI	63,793	4,865	8%	22,060	35%	5,355	8%	31,513	49%
50%-80% AMI	139,264	5,609	4%	31,015	22%	31,965	23%	70,675	51%
>80% HAMFI	188,963	2,770	1%	145,168	77%	41,025	22%	NA	NA

**Chart 1: Cost Burden by Income, and Housing Stock by Level of Affordability**

Data Source: U.S. Department of Housing and Urban Development (HUD), 2011 CHAS tabulation



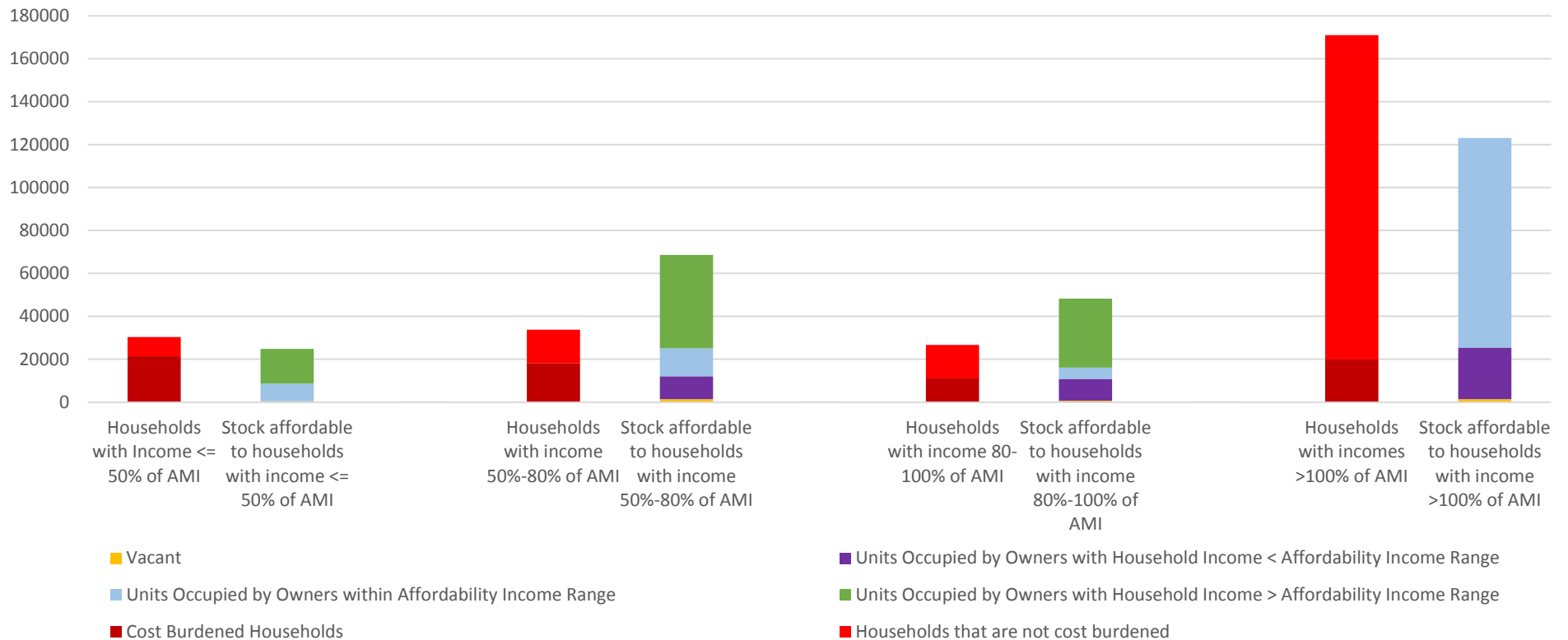
**Table 6: Housing Stock Affordability by Household Income Range, Renters and Rental Units, Richmond Regional Planning District**

Data Source: : U.S. Department of Housing and Urban Development (HUD), 2011 CHAS tabulation

Income Range	Total Stock	Vacant Units	% Units Vacant	Units Occupied by Renters within Household Income Range	% Units Occupied by Renters within Household Income Range	Units Occupied by Renters with Household Income < Household Income Range	% Units Occupied by Renters with Household Income < Household Income Range	Units Occupied by Renters with Household Income > Household Income Range	% Units Occupied by Renters with Household Income > Household Income Range
<= 30% AMI	14,914	425	3%	9,065	60%	NA	NA	5,424	36%
30%-50% AMI	24,075	3,945	16%	4,825	20%	5,355	22%	9,950	41%
50%-80% AMI	70,650	4,190	6%	18,040	26%	21,310	30%	27,110	38%
>80% AMI	17,618	675	4%	10,030	57%	6,913	39%	NA	NA

**Chart 2: Cost Burden by Income, and Housing Stock by Level of Affordability, Owners**

Data Source: U.S. Department of Housing and Urban Development (HUD), 2011 CHAS tabulation



**Table 7: Housing Stock Affordability by Household Income Range, Homeowners and Owner-occupied Units, Richmond Regional Planning District**  
 Data Source: : U.S. Department of Housing and Urban Development (HUD), 2011 CHAS tabulation

Income Range	Total Stock	Vacant Units	% Units Vacant	Units Occupied by Owners within Household Income Range	% Units Occupied by Owners within Household Income Range	Units Occupied by Owners with Household Income < Household Income Range	% Units Occupied by Owners with Household Income < Household Income Range	Units Occupied by Owners with Household Income > Household Income Range	% Units Occupied by Owners with Household Income > Household Income Range
≤ 50% AMI	24,804	495	2%	8,170	33%	NA	NA	16,139	65%
50%-80% AMI	68,614	1,419	2%	12,975	19%	10,655	16%	43,565	63%
80%-100% AMI	48,260	620	1%	5,288	11%	10,197	21%	32,155	67%
>100% AMI	123,085	1,475	1%	97,695	79%	23,915	19%	NA	NA

**Chart 3: Cost Burden by Income, and Housing Stock by Level of Affordability, Renters**

Data Source: U.S. Department of Housing and Urban Development (HUD), 2011 CHAS tabulation

