



**Need and Demand Analysis For
True Light Haven
1810 Anderson Avenue
Atlanta, Georgia 30314**

Prepared For
Ms. Willa Turner
Office of Affordable Housing
Georgia Department of Community Affairs
60 Executive Park South Northeast, 2nd Floor
Atlanta, Georgia 30329

Effective Date
August 28, 2018

Date of Report
September 13, 2018

Prepared By

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September 13, 2018

Ms. Willa Turner
Office of Affordable Housing
Georgia Department of Community Affairs
60 Executive Park South Northeast, 2nd Floor
Atlanta, Georgia 30329

Dear Ms. Turner:

Following is a market study which was completed for the property to be known as True Light Haven according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Office of Affordable Housing. The subject will be located at 1810 Anderson Avenue, Atlanta, Fulton County, Georgia. The site will be improved with one three-story elevator building containing 124 units designed for seniors. Per the request of the client, an analysis was conducted for both seniors 55 and older and seniors 62 and older. The subject will contain asphalt parking. The total site size is approximately 4.50 acres, or 196,020 square feet.

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 utilized data from the U.S. Census Bureau, Nielsen Claritas; Ribbon Demographics, and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by Edwin E. Walker while visiting the site. The site was inspected on August 28, 2018, by Edwin E. Walker and Samuel T. Gill. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are Georgia Department of Community Affairs and National Church Residences.

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 Georgia Department of Community Affairs and written consent to such identity of interest by Georgia Department of Community Affairs. 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.

The document is assignable to other lenders that are parties to the DCA loan transaction. In addition to this market study, Gill Group, Inc., has also completed an appraisal report.

IN PROGRESS

Edwin E. Walker
Market Analyst

IN PROGRESS

Samuel T. Gill
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 Atlanta.

In accordance with Georgia Department of Community Affairs, I hereby certify that the information provided in this Market Study was written according to Georgia Department of Community Affairs' 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 Georgia Department of Community Affairs, before or after the fact, and that I will have no interest in the housing project.

IN PROGRESS

Edwin E. Walker
Market Analyst
September 13, 2018

IN PROGRESS

Samuel T. Gill
Market Analyst

IDENTITY OF INTEREST

I understand and agree that Georgia Department of Community Affairs 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 Georgia Department of Community Affairs.

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 supplies, equipment lessors or any of their members, directors, officers, stockholders, partners or beneficiaries without prior written identification to Georgia Department of Community Affairs and written consent to such identity of interest by Georgia Department of Community Affairs. 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.

IN PROGRESS

Edwin E. Walker
Market Analyst

September 13, 2018

IN PROGRESS

Samuel T. Gill
Market Analyst



Formerly known as
National Council of Affordable
Housing Market Analysts

NCHMA MEMBER CERTIFICATION

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

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

IN PROGRESS

Samuel T. Gill
Market Analyst
September 13, 2018

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 124-unit development designed for seniors. Per the request of the client, an analysis was conducted for both seniors 55 and older and seniors 62 and older. The proposed development will be viable within the market area. The report was prepared assuming that the project will be constructed as detailed in this report.

Project Description

The subject, True Light Haven, is a proposed 124-unit development designed for seniors. The site is located at 1810 Anderson Avenue, Atlanta, Fulton County, Georgia, 30314. Anderson Avenue is located north of Interstate 20.

The proposed development will contain one three-story elevator building. The property will contain 77 one-bedroom/one-bath units with 650 square feet for a total of 50,050 square feet and 47 two-bedroom/one-bath units with 850 square feet for a total of 39,950 square feet. The total net rentable area will be 90,000 square feet.

The following chart lists the subject’s proposed unit distribution by unit type, size, income restriction 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	10	650	30%	\$421	\$421	N/A	\$421
1/1	57	650	60%	\$842	\$759	N/A	\$759
1/1	10	650	80%	\$1,123	\$898	N/A	\$898
2/1	10	850	30%	\$505	\$505	N/A	\$505
2/1	17	850	60%	\$1,011	\$912	N/A	\$912
2/1	20	850	80%	\$1,348	\$1,031	N/A	\$1,031

The subject will be 76 percent Low Income Housing Tax Credit set at 30 and 60 percent of the area median income and 24 percent Affordable Market-Rate at 80 percent of the area median income.

Unit amenities will include a refrigerator, range/oven, dishwasher, microwave, washer/dryer hook-ups, carpet floor coverings, blinds, ceiling fans and walk-in closet. Project amenities will include meeting room, exercise room, business center, service coordinator, computer room, laundry facility, on-site management, on-site maintenance, limited access gate, perimeter fencing, library and open parking. The subject’s proposed unit mix and project amenities will be similar to superior most surveyed comparables.

The subject’s proposed unit mix of one- and two-bedroom units will be suitable in the market. The subject’s proposed unit sizes are within the range of the unit sizes of the comparables. Therefore, the proposed unit sizes will not have a negative impact on the marketability of the units.

Site Description/Evaluation

The subject is located at 1810 Anderson Avenue, and contains approximately 4.50 acres. The subject property is currently zoned RG-2, Residential General District. The proposed development will be a legal, conforming use. Anderson Avenue is located north of Interstate 20. It is the opinion of the analyst that there is good visibility/access to the site.

The subject neighborhood is comprised primarily of single-family residences and is 80 percent built-up. Approximately 60 percent of the land use is made up of single-family residences. About 20 percent is commercial properties. The remaining 20 percent is vacant. The area is mostly urban.

The site is located near a major thoroughfare which provides it with good visibility and access. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, banks and restaurants within two miles of the site. In addition, schools and health care facilities are located within a reasonable distance from the subject. The Westlake Train station is located 0.3 miles from the site. The site is located in a high crime area. However, the subject will have a limited access gate, which will help offset any adverse crime issues in the neighborhood.

The subject is a proposed development designed for seniors. The subject will be 76 percent Low Income Housing Tax Credit set at 30 or 60 percent of the area median income and 24 percent Affordable Market Rate at 80 percent of the area median income, which will provide affordable housing to residents in the area.

Market Area Definition

The market area for the subject consists of Census Tracts 0078.05, 0078.06, 0078.07, 0078.08, 0079.00, 0081.02, 0082.01, 0082.02, 0083.01, 0083.02, 0085.00, 0086.01, 0086.02, 0087.00 and 0088.00. The market area has the following boundaries: North – Chattahoochee River; South – Derry Avenue Southwest, Westmeath Drive Southwest, Westwood Avenue Southwest, Willis Mill Road Southwest and Cascade Road; East – Marietta Boulevard Northwest, West Marietta Street Northwest, CSXT Railroad, North Avenue Northwest, West Lake Avenue Northwest, Anderson Avenue Southwest and State Highway 139; and West – Chattahoochee River. The northern boundary is approximately 5.1 miles from the subject. The western boundary is approximately 5.6 miles from the subject, and the eastern boundary is approximately 616 feet from the subject. The southern boundary is approximately 3.4 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 66,315. By 2010, population in this market area had decreased by 11.4 percent to 58,748. In 2018, the population in this market area had increased by 5.2 percent to 61,809. It is projected that between 2018 and 2019, population in the

market area will increase 1.5 percent to 62,749. It is projected that between 2020 and 2023, population in the market area will increase 2.3 percent to 64,159.

The population for residents ages 55 and older was 14,639 in 2010, representing approximately 24.9 percent of the total population. The population in this age group increased to 16,176, or 26.1 percent, for 2018 and is anticipated to further increase to 17,161 (26.7 percent) by 2023.

The population for residents ages 62 and older was 9,869 in 2010, representing approximately 16.8 percent of the total population. The population in this age group increased to 11,095, or 18.0 percent, for 2018 and is anticipated to further increase to 12,077 (18.8 percent) by 2023.

Between 2000 and 2010, the market area lost approximately 97 households per year. The market area gained 289 households per year between 2010 and 2018 and is projected to gain 233 households per year through 2023. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2020.

There were 4,508 senior renter households ages 55 and older in the market area in 2018 and is projected to increase to 4,841 by 2023.

There were 2,842 senior renter households ages 62 and older in the market area in 2018 and is projected to increase to 3,150 by 2023.

The one-bedroom rents for the competing properties in the market area range from \$309 to \$1,500, with an average rent of \$934. The two-bedroom rents for the competing properties in the market area range from \$362 to \$2,041, with an average rent of \$1,094.

Senior households who have between one and two persons and annual incomes between \$12,630 and \$17,970 are potential tenants for the one-bedroom units at 30 percent of the area median income. Over 35 percent (35.6%) of the primary market area tenants 55 and older are within this range. Over 37 percent (37.9%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$22,770 and \$35,940 are potential tenants for the one-bedroom units at 60 percent of the area median income. Eighteen percent (18.0%) of the primary market area tenants 55 and older are within this range. Over eighteen percent (18.5%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$26,940 and \$47,920 are potential tenants for the one-bedroom units at 80 percent of the area median income. Over 21 percent (21.6%) of the primary market area tenants 55 and older are within this range. Over 22 percent (22.2%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$15,150 and \$17,970 are potential tenants for the two-bedroom units at 30 percent of the area median income. Over 28 percent (28.9%) of the primary market area tenants 55 and older are within this range. Over 30 percent (30.7%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$27,360 and \$35,940 are potential tenants for the two-bedroom units at 60 percent of the area median income. Over 10 percent (10.1%) of the primary market area tenants 55 and older are within this range. Over 10 percent (10.3%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$30,930 and \$47,920 are potential tenants for the two-bedroom units at 30 percent of the area median income. Over 15 percent (15.4%) of the primary market area tenants 55 and older are within this range. Over 15 percent (15.9%) of the primary market area tenants 62 and older are within this range.

According to www.realtytrac.com, there are currently 50 properties in some stage of foreclosure within the subject's zip code. The subject's zip code ranks fifth highest in foreclosure rate for the City of Atlanta. In July 2018, the number of properties that received a foreclosure filing in 30314 was 25 percent lower than the previous month and 40 percent lower than the same time last year. The subject's zip code has a foreclosure rate of 0.06 percent which is slightly higher than the City of Atlanta's foreclosure rate (0.03 percent) and Fulton County's foreclosure rate (also 0.04 percent). There have been very few newer properties in foreclosure. Although there have been some fluctuations, the overall foreclosure rate has been decreasing over the past few years in the zip code. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Economic Data

The economy of the market area is based on retail trade; professional and related services; education and health services; and entertainment and recreation services sectors. Each of these categories has experienced reasonable growth within the past few years.

Employment in the City of Atlanta has been increasing an average of 1.4 percent per year since 2005. Employment in Fulton County has been increasing an average of 1.6 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.9 percent per year since 2005.

The unemployment rate for the City of Atlanta has fluctuated from 5.2 percent to 11.0 percent since 2010. These fluctuations are in line with the unemployment rates for Fulton County and the State of Georgia.

According to the City of Atlanta, the following economic development activities have occurred within the past year in the city:

- In 2016, the Hartsfield-Jackson International announced a 20-year plan for a \$6 billion expansion.
- AthenaHealth, Inc. announced in January 2017 that the business will expand its workforce to nearly 1,000 by 2018. The expansion will also include an additional 40,000 square feet of office space. The workforce expansion will nearly double the number of employees at the facility.
- In 2017, Accenture announced it will be adding more than 500 largely-tech related jobs in Atlanta.
- Quest Community Development built a job-training center in northwest Atlanta which provide training for construction, medical and technology jobs.
- NCR, a fortune 500 maker of software, ATM's and self-serve kiosks plans for a second tower at its new Midtown Atlanta headquarters which could result in over 1,000 new jobs.
- Several new restaurants have recently opened within the city including Holler & Dash, Chicken & Beer, Bon Ton, Das BBQ, Scout, Festivals Jerk Chicken Grill, Jai Ho Indian Kitchen, Double Dragon, Greens & Gravy, C. Elliot's and Petit Chou.
- Atlanta is expected to have \$876 million in hospitality development in 2018 in the next two years including Clarion Inn & Suites, Atlanta Motor Speedway, Springhill Suites by Marriott, Canopy by Hilton, AC Hotel by Marriott, Intercontinental Hotel and Curio Hotel by Hilton.
- The Fox Club has a new addition called Marquee Club and encompasses 10,000 square-feet of premium event space.

Project-Specific Affordability and Demand Analysis – Senior 55 and Older

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS - SENIORS 55 AND OLDER					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 30%	\$421	\$12,630	\$17,970	35.6%	1,605
1/1 @ 60%	\$759	\$22,770	\$35,940	18.0%	809
1/1 @ 80%	\$898	\$26,940	\$47,920	21.6%	972
2/1 @ 30%	\$505	\$15,150	\$17,970	28.9%	1,301
2/1 @ 60%	\$912	\$27,360	\$35,940	10.1%	453
2/1 @ 80%	\$1,031	\$30,930	\$47,920	15.4%	696
All Units @ 30%	\$421	\$12,630	\$17,970	35.6%	1,605
All Units @ 60%	\$759	\$22,770	\$35,940	18.0%	809
All Units @ 80%	\$898	\$26,940	\$47,920	21.6%	972
Total Units		\$12,630	\$47,920	53.2%	2,399

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

The following chart indicates the net demand and the capture rates for seniors 55 and older:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
30% AMI	1 BR/ 1 BA	\$12,630 to \$17,970	10	1,022	0	1022	1.0%	9-11/Mo.	\$934	N/A	\$421
	2 BR/ 1 BA	\$15,150 to \$17,970	10	1,022	0	1022	1.0%	9-11/Mo.	\$1,094	N/A	\$505
60% AMI	1 BR/ 1 BA	\$22,770 to \$35,940	57	507	3	504	11.3%	9-11/Mo.	\$934	N/A	\$759
	2 BR/ 1 BA	\$27,360 to \$35,940	17	507	4	503	3.4%	9-11/Mo.	\$1,094	N/A	\$912
80% AMI	1 BR/ 1 BA	\$26,940 to \$47,920	10	453	0	453	2.2%	9-11/Mo.	\$934	N/A	\$898
	2 BR/ 1 BA	\$30,930 to \$47,920	20	453	0	453	4.4%	9-11/Mo.	\$1,094	N/A	\$1,031
Total For Project	30% AMI	\$12,630 to \$17,970	20	1,022	0	1022	2.0%	9-11/Mo.	\$934	N/A	\$421-\$505
	60% AMI	\$22,770 to \$35,940	74	507	7	500	14.8%	9-11/Mo.	\$1,094	N/A	\$759-\$912
	80% AMI	\$26,940 to \$47,920	30	453	0	453	6.6%	9-11/Mo.	\$934	N/A	\$898-\$1,030
	All Units	\$12,630 to \$47,920	124	1,309	7	1302	9.5%	9-11/Mo.	\$1,094	N/A	\$421-\$1,030

The subject is applying for tax credits at 30 and 60 percent of the area median income and will contain Affordable Market-Rate units set at 80 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently seven vacant LIHTC units at 60 percent of the area median income within the market area. The subject will need to capture 9.5 percent of the demand in the market area for all its proposed units, 1.0 percent of the demand in the market area for its proposed one-bedroom units at 30 percent of the area median income, 11.3 percent of the demand in the market area for its proposed one-bedroom units at 60 percent of the area median income; 2.2 for the demand in the market area for its proposed one-bedroom units at 80 percent of the area median income; 1.0 percent of the demand in the market area for its proposed two-bedroom units at 30 percent of the area median income; 3.4 percent of the demand in the market area for its proposed two-bedroom units at 60 percent of the area median income; and 4.4 percent of the demand in the market area for its proposed two-bedroom units at 80 percent of the area median income. As indicated in the chart above, the capture rates for all proposed units at 30, 60 and 80 percent of the area median income are well below the 30 percent threshold requirement. Additionally, the capture rates for each percent of area median income is well below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

Project-Specific Affordability and Demand Analysis – Senior 62 and Older

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS - SENIOR 62 AND OLDER					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 30%	\$421	\$12,630	\$17,970	37.9%	1,077
1/1 @ 60%	\$759	\$22,770	\$35,940	18.5%	526
1/1 @ 80%	\$898	\$26,940	\$47,920	22.2%	632
2/1 @ 30%	\$505	\$15,150	\$17,970	30.7%	873
2/1 @ 60%	\$912	\$27,360	\$35,940	10.3%	293
2/1 @ 80%	\$1,031	\$30,930	\$47,920	15.9%	451
All Units @ 30%	\$421	\$12,630	\$17,970	37.9%	1,077
All Units @ 60%	\$759	\$22,770	\$35,940	18.5%	526
All Units @ 80%	\$898	\$26,940	\$47,920	22.2%	632
Total Units		\$12,630	\$47,920	55.6%	1,581

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

The following chart indicates the net demand and the capture rates for seniors 62 and older:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
30% AMI	1 BR/ 1 BA	\$12,630 to \$17,970	10	696	0	696	1.4%	9-11/Mo.	\$934	N/A	\$421
	2 BR/ 1 BA	\$15,150 to \$17,970	10	696	0	696	1.4%	9-11/Mo.	\$1,094	N/A	\$505
60% AMI	1 BR/ 1 BA	\$22,770 to \$35,940	57	343	3	343	16.6%	9-11/Mo.	\$934	N/A	\$759
	2 BR/ 1 BA	\$27,360 to \$35,940	17	343	4	343	4.9%	9-11/Mo.	\$1,094	N/A	\$912
80% AMI	1 BR/ 1 BA	\$26,940 to \$47,920	10	314	0	314	3.2%	9-11/Mo.	\$934	N/A	\$898
	2 BR/ 1 BA	\$30,930 to \$47,920	20	314	0	314	6.4%	9-11/Mo.	\$1,094	N/A	\$1,031
Total For Project	30% AMI	\$12,630 to \$17,970	20	696	0	696	2.9%	9-11/Mo.	\$934	N/A	\$421-\$505
	60% AMI	\$22,770 to \$35,940	74	343	7	336	22.0%	9-11/Mo.	\$1,094	N/A	\$759-\$912
	80% AMI	\$26,940 to \$47,920	30	314	0	314	9.5%	9-11/Mo.	\$934	N/A	\$898-\$1,030
	All Units	\$12,630 to \$47,920	124	891	7	884	14.0%	9-11/Mo.	\$1,094	N/A	\$421-\$1,030

The subject is applying for tax credits at 30 and 60 percent of the area median income and will contain Affordable Market-Rate units set at 80 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently seven vacant LIHTC units at 60 percent of the area median income within the market area. The subject will need to capture 14.0 percent of the demand in the market area for all its proposed units, 1.4 percent of the demand in the market area for its proposed one-bedroom units at 30 percent of the area median income, 16.6 percent of the demand in the market area for its proposed one-bedroom units at 60 percent of the area median income; 3.2 for the demand in the market area for its proposed one-bedroom units at 80 percent of the area median income; 1.4 percent of the demand in the market area for its proposed two-bedroom units at 30 percent of the area median income; 4.9 percent of the demand in the market area for its proposed two-bedroom units at 60 percent of the area median income; and 6.4 percent of the demand in the market area for its proposed two-bedroom units at 80 percent of the area median income. As indicated in the chart above, the capture rates for all proposed units at 30, 60 and 80 percent of the area median income are well below the 30 percent threshold

requirement. Additionally, the capture rates for each percent of area median income is well below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

Competitive Rental Analysis

There were 18 confirmed apartment complexes in and surrounding the market area; however, the properties Sunny Cascade Apartments and Allen Hills are currently under renovation. Therefore, the contact for these properties were unable to disclose the current occupancy rate and the properties were not included in the vacancy analysis. There were 76 vacant units at the time of the survey out of 2,950 surveyed, for an overall vacancy rate of 2.6 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rent of \$1,050 for the one-bedroom units and \$1,240 for the two-bedroom units. The analysts located several market-rate properties within the market area. However, the analysts were not able to verify any newer constructions or properties located in elevator structures. Therefore, some comparables outside the market area were utilized and adjusted for differences in location. Additionally, some comparables dissimilar in age and structure within the market area were utilized. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Absorption/Stabilization Estimate

The subject is a proposed senior development that will contain 77 one- and two-bedroom units. 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. The absorption level is typically based on the most recent senior developments. However, the analysts were unable to find any new constructions within the market area. Therefore, it was necessary to base absorption projections primarily on discussions with local leasing agents. It is estimated that a 93 percent occupancy level can be achieved in nine to 12 months. Interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb six to eight units per month; therefore, it will reach a stable occupancy level within nine to 12 months.

Conclusion

The overall capture rate for the proposed development is reasonable for the tax credit units. The property is currently applying for Low Income Housing Tax Credits. The capture rate was figured by unit size and percent of area median income. The capture rates for the individual unit types are also within the acceptable range. It is believed that the subject is a viable development.

Summary Table:
(must be completed by the analyst in the executive summary)

Development Name: True Light Haven Total # Units: 77
 Location: 1810 Anderson Avenue # LIHTC Units: 77
 PMA Boundary: The primary market area consists of the following census tracts: 0078.05, 0078.06, 0078.07, 0078.08, 0079.00, 0081.02, 0082.01, 0082.02, 0083.01, 0083.02, 0085.00, 0086.01, 0086.02, 0087.00 and 0088.00. Farthest Boundary Distance to Subject: 21.5 Miles

RENTAL HOUSING STOCK (found on page 72-109)				
Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	18	2,950	76	97.4%
Market-Rate Housing	11	1,898	62	96.7%
Assisted/Subsidized Housing not to include LIHTC	0	0	0	0.0%
LIHTC	7	1,052	14	98.7%
Stabilized Comps	18	2,950	76	97.4%
Properties in Construction & Lease Up	0	0	0	0.0%

Subject Development					Average Market Rent			Highest Unadjusted Comp Rent	
# Units	# Bedrooms	# Baths	Size SF	Proposed Tenant Rent	Per Unit	Per SF	Advantage	Per Unit	Per SF
77	1	1	650	\$421-\$898	\$934	\$1.43	3.9%-54.9%	\$1,500	\$1.17
47	2	1	850	\$505-\$1,031	\$1,094	\$1.28	5.8%-53.8%	\$2,049	\$1.76

DEMOGRAPHIC DATA (found on page 44-50)						
	2014		2019		2021	
Renters Households	13,955	54.6%	14,188	57.3%	14,421	54.6%
Income-Qualified Renter HHs (LIHTC)	7,424	53.2%	7,548	53.2%	7,672	53.2%
Income-Qualified Renter HHs (MR) (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A

Targeted Income-Qualified Renter Household Demand (found on page 65-70)						
Type of Demand	30%%	60%	80%	Market-rate	Other:	Overall
Renter Household Growth	13	7	8			19
Existing Households (Overburdened & Substandard)	1,009	500	445			1,289
Homeowner Conversion (Seniors)	0	0	0			0
Secondary Market Demand	0	0	0			0
Less Comparable/Competitive Study	0	7	0			7
Net Income-Qualified Renters HHS	1,022	500	453			1,302

Capture Rates (found on page 69-70)						
Target Population	30%%	60%	80%	Market-rate	Other:	Overall
Capture Rate	2.0%	14.8%	6.6%			9.5%

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: True Light Haven
Location: 1810 Anderson Avenue
Atlanta, Fulton County, Georgia 30314

Project Type: Housing for Older Persons

Construction Type: Proposed New Construction

Developer: National Church Residences

The proposed development will contain one three-story elevator building containing 124 units. The property will have brick exterior. The property will contain 77 one-bedroom/one-bath units with 650 square feet for a total of 50,050 square feet and 47 two-bedroom/one-bath units with 850 square feet for a total of 39,950 square feet. The total net rentable area will be 90,000 square feet.

Unit Type	# of Units	Square Footage	Total Square Footage
1/1	77	650	50,050
2/1	47	850	39,950
	124		90,000

Project Design

The subject will contain one three-story elevator building containing 124 units. The building will be of wood frame construction with brick exterior.

Unit Features, Project Amenities and Services

Unit amenities will include a refrigerator, range/oven, dishwasher, microwave, washer/dryer hook-ups, carpet floor coverings, blinds, ceiling fans and walk-in closet. Project amenities will include meeting room, exercise room, business center, service coordinator, computer room, laundry facility, on-site management, on-site maintenance, limited access gate, perimeter fencing, library and open parking, The service coordinator will provide a meal program, arrange transportation to residents' physicians, coordinate health events and connect to social services for the tenants

Parking

The subject will contain open parking areas. The number of proposed parking spaces was not available.

Utilities

The following table describes the project's utility combination.

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

Unit Mix, Size and Rent Structure

The subject will contain 124 total units, with a mixture of units at 30, 60 and 80 percent of the area median income. The following chart lists the subject's proposed unit distribution by unit type, size, income restriction 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	10	650	30%	\$421	\$421	N/A	\$421
1/1	57	650	60%	\$842	\$759	N/A	\$759
1/1	10	650	80%	\$1,123	\$898	N/A	\$898
2/1	10	850	30%	\$505	\$505	N/A	\$505
2/1	17	850	60%	\$1,011	\$912	N/A	\$912
2/1	20	850	80%	\$1,348	\$1,031	N/A	\$1,031

Eligibility

Senior households who have between one and two persons and annual incomes between \$12,630 and \$17,970 are potential tenants for the one-bedroom units at 30 percent of the area median income. Over 35 percent (35.6%) of the primary market area tenants 55 and older are within this range. Over 37 percent (37.9%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$22,770 and \$35,940 are potential tenants for the one-bedroom units at 60 percent of the area median income. Eight-teen percent (18.0%) of the primary market area tenants 55 and older are within this range. Over eight-teen percent (18.5%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$26,940 and \$47,920 are potential tenants for the one-bedroom units at 80 percent of the area

median income. Over 21 percent (21.6%) of the primary market area tenants 55 and older are within this range. Over 22 percent (22.2%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$15,150 and \$17,970 are potential tenants for the two-bedroom units at 30 percent of the area median income. Over 28 percent (28.9%) of the primary market area tenants 55 and older are within this range. Over 30 percent (30.7%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$27,360 and \$35,940 are potential tenants for the two-bedroom units at 60 percent of the area median income. Over 10 percent (10.1%) of the primary market area tenants 55 and older are within this range. Over 10 percent (10.3%) of the primary market area tenants 62 and older are within this range.

Senior households who have between one and two persons and annual incomes between \$30,930 and \$47,920 are potential tenants for the two-bedroom units at 30 percent of the area median income. Over 15 percent (15.4%) of the primary market area tenants 55 and older are within this range. Over 15 percent (15.9%) of the primary market area tenants 62 and older are within this range.

LIHTC INCOME LIMITS			
Person in Households	30%	60%	80%
1	\$15,720	\$31,440	\$41,920
2	\$17,970	\$35,940	\$47,920
3	\$20,220	\$40,440	\$53,920
4	\$22,440	\$44,880	\$59,840
5	\$24,240	\$48,480	\$64,640
6	\$26,040	\$52,080	\$69,440

Source: HUD

Rehabilitation/New Construction

The property is a new construction. Construction is anticipated to begin on March 1, 2019 and be complete by June 1, 2020.

PART III:
SITE EVALUATION

SITE EVALUATION

Date of Inspection: August 28, 2018

Site Inspectors: Edwin E. Walker and Samuel T. Gill

Project Location

The subject is located at 1810 Anderson Avenue in the northern portion of the City of Atlanta, Georgia. Anderson Avenue is located north of Interstate 20.

Site Characteristics

The subject neighborhood is comprised primarily of single-family residences and is 80 percent built-up. Approximately 60 percent of the land use is made up of single-family residences. About 20 percent is commercial properties. The remaining 20 percent is vacant. The area is mostly urban.

Zoning

According to City of Atlanta, the subject is zoned RG-2, Residential General District. The proposed development will be a legal, conforming use. Therefore, it is unlikely that a zoning change will occur. The proposed subject appears to meet site and setback requirements and appears to conform to the current zoning restrictions. Since there are no obvious conflicts between the subject property and the zoning of the property, there is no negative impact on the market value by the zoning classification.

Surrounding Land Uses

A school is located north of the site. Anderson Park is located west of the site. Single-family residences are located south and east of the subject.

Developments

Existing developments within the market area include Sunny Cascade Apartments, Windsor Square Townhomes, Kelege Village Apartments, Abby Ridge Apartments, Daron Village Apartments, The Greens at Cascade, Riverwood Club Apartments, Retreat at Marketplace Apartments, Seven Courts Apartments, Park Commons Apartments, Manor at Scotts Crossing Apartments, Big Bethel Village Apartments, Martin House at Adamsville and Avalon Park Apartments. Sunny Cascade Apartments, Windsor Square Townhomes, Kelege Village Apartments, Abby Ridge Apartments, Daron Village Apartments, The Greens at Cascade, Country Squire Apartments, Riverwood Club Apartments and Retreat at Marketplace Apartments are all market-rate complexes that will not compete directly with the subject. Seven Courts

Apartments is a Low Income Housing Tax Credit family complex that also will not compete directly with the subject. Park Commons Apartments, Manor at Scotts Crossing Apartments, Big Bethel Village Apartments, Martin House at Adamsville and Avalon Park Apartments are all Low Income Housing Tax Credit senior complexes which will compete directly with the subject.

Schools

According to www.areavibes.com, the subject is served by the Atlanta Public School District. There are currently 155 public schools and 64 private schools in the City of Atlanta. The subject is located in the Grove Park neighborhood, which has an average test score of 19 percent, which is 45.7 percent lower than for the state and 61.0 percent lower than the national average. Approximately 78.2 percent of people in the neighborhood have completed high school. Schools assigned to this neighborhood include West Manor Elementary School, Harper-Archer Middle School and Douglass High School.

Transportation

Major highways in DeKalb County include Interstates 20, 85, 285 and 675; U.S. Highways 23, 29, 78 and 278; and State Highways 8, 10, 12, 13, 14, 42, 124, 141, 154, 155, 212, 236, 260 and 410. Atlanta is home to Hartsfield-Jackson Atlanta International Airport, DeKalb-Peachtree Airport, Fulton County Airport-Brown Field, Cobb County-McCollum Field Airport, Newnan Coweta County Airport, and Rollins Airport. Amtrak is available in Atlanta for passenger rail service. The Westlake Train Station is 0.3 miles from the subject site.

Health Services

Atlanta Medical Center, Crawford Long Hospital, Emory Dunwoody Medical Center, Emory University Hospital, Grady Memorial Hospital, Kindred Hospital-Atlanta, Northside Hospital, Piedmont Hospital, Southwest Hospital and Medical Center and St. Joseph's Hospital of Atlanta are all health care medical facilities located in Atlanta that provide medical services to the residents of the city and the surrounding area.

Parks and Recreational Opportunities

Atlanta offers many different types of recreational opportunities including museums, walking tours, music venues, fine arts, sports, attractions and family-focused activities. A portion of the recreational opportunities include the following: APEX Museum, Atlanta Cyclorama and Civil War Museum, Carter Presidential Library and Museum, Margaret Mitchell House, Zoo Atlanta, Atlanta Botanical Garden, Atlanta Symphony Orchestra, Georgia Aquarium, Georgia Dome, Six Flags, Turner Field, World of Coca-Cola, Callanwolde Fine Arts Center, High Museum of Art, Woodruff Arts Center, Aaron's Amphitheatre, Fox Theater, Centennial Olympic Park, Martin Luther King Jr. Center and Underground Atlanta.

Crime

According to AreaVibes, in the Grove Park neighborhood, approximately 2,590 per 100,000 residents are victims of a violent crime annually, and approximately 5,322 per 100,000 residents are victims of a property crime each year. The overall crime rate for Grove Park is 132 percent higher than for the state and 179 percent higher than the national average. The total number of crimes in the City of Atlanta has decreased 4.0 percent within the past year, according to AreaVibes. In Grove Park, there is a 1 in 39 chance of being the victim of a violent crime and a 1 in 19 chance of being the victim of a property crime. The life cycle is generally in the stability stage. Therefore, there are no major adverse influences or hazards observed or known by the appraiser in the immediate surrounding area.

Visibility/Access

The subject property is located at 1810 Anderson Avenue which connects to Interstate 20. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is good visibility/access to the site.

Planned Road & Infrastructure Improvements

At the time of the physical inspection, there were no planned road or infrastructure improvements in the area surrounding the subject property.

Environmental

A copy of a Phase I Environmental Site Assessment was not provided to the analyst with this assignment. No environmental hazards were observed on the site on the date of the inspection.

Community and Site Strengths and Weaknesses

Strengths – The site is located near a major thoroughfare which provides it with good visibility and access. The senior development will provide affordable housing to residents in the area.

Weaknesses – The site has no apparent weaknesses.



View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View to the North



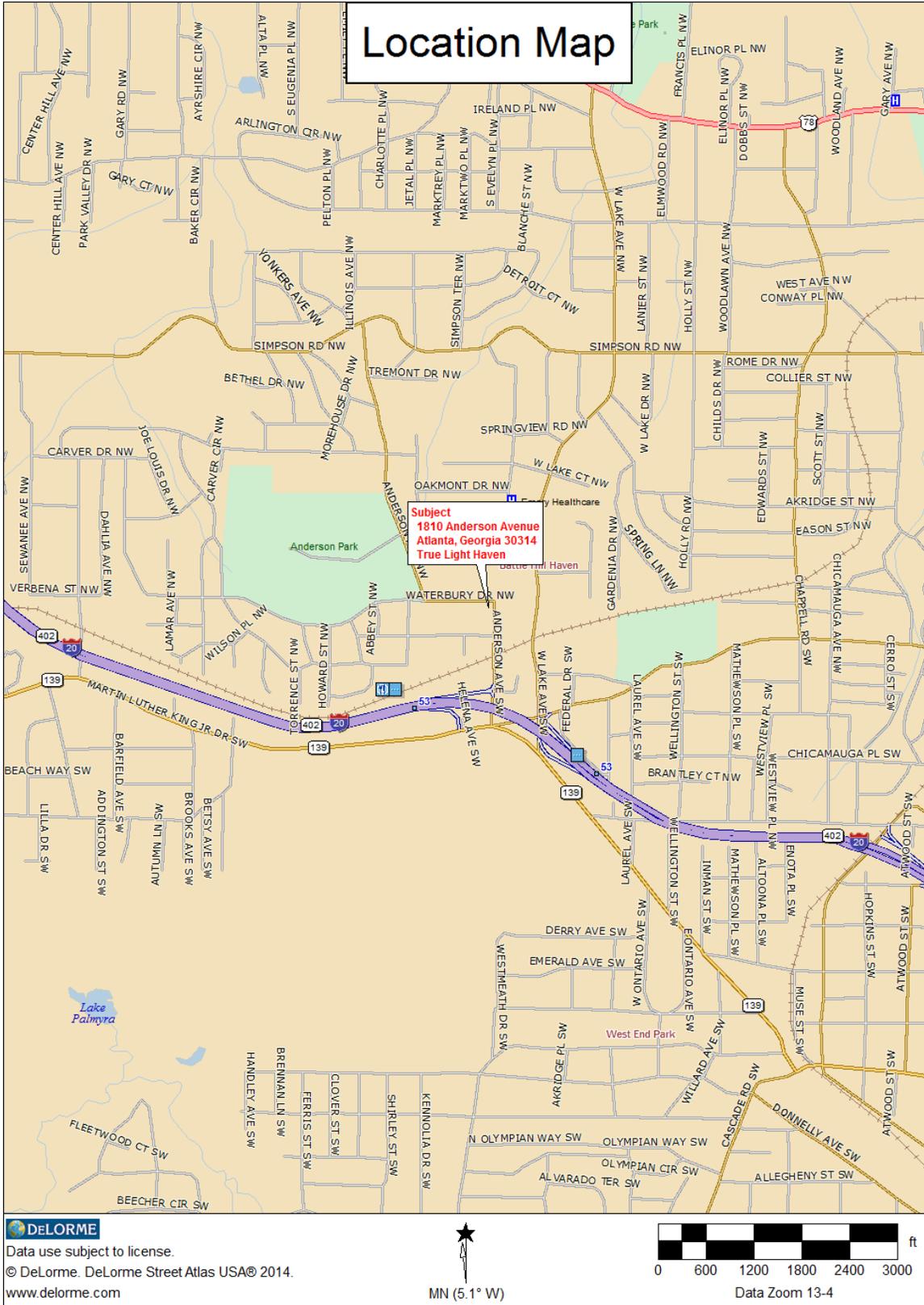
View to the South



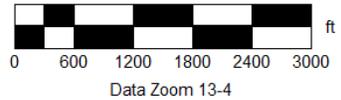
View to the East

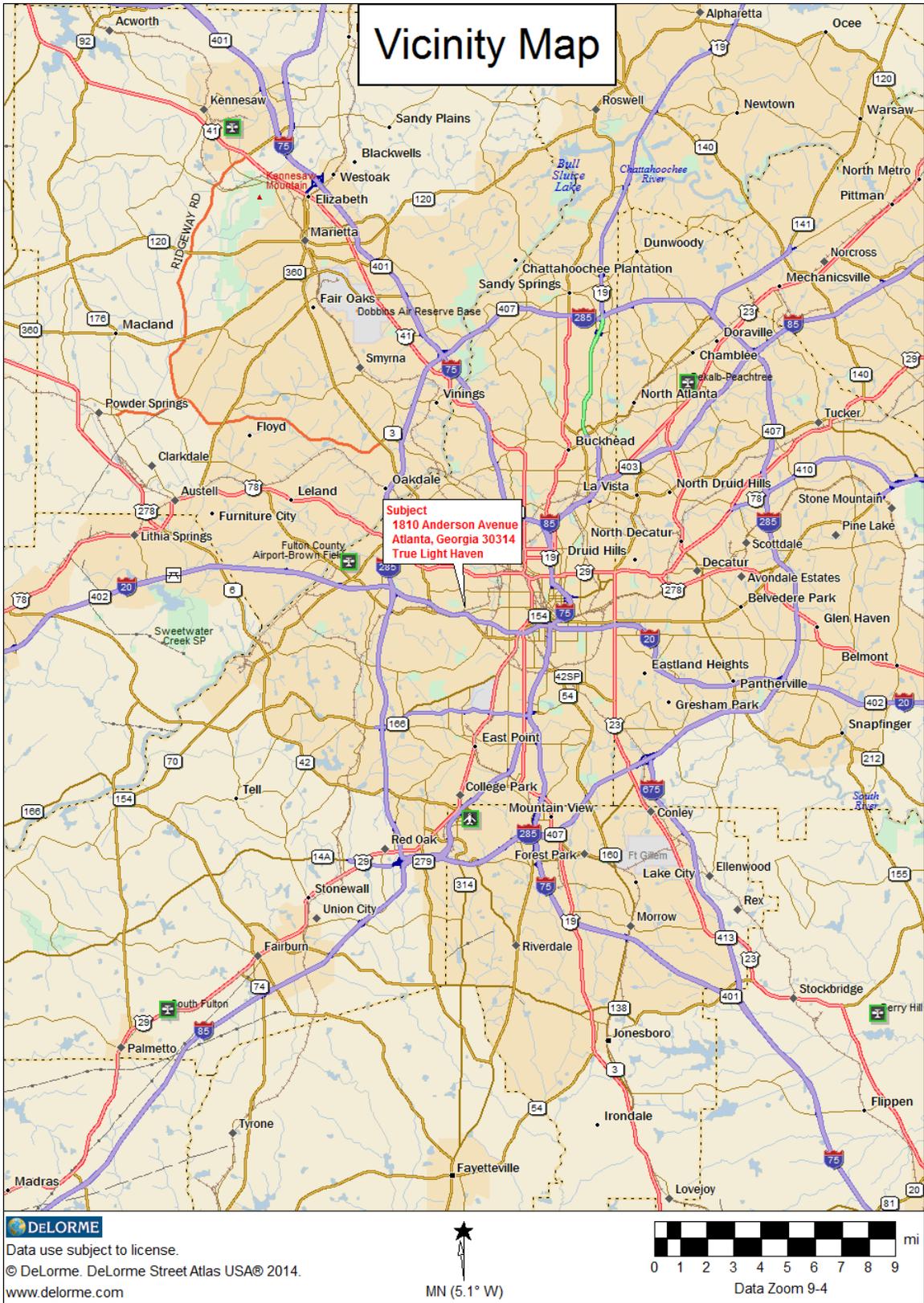


View to the West



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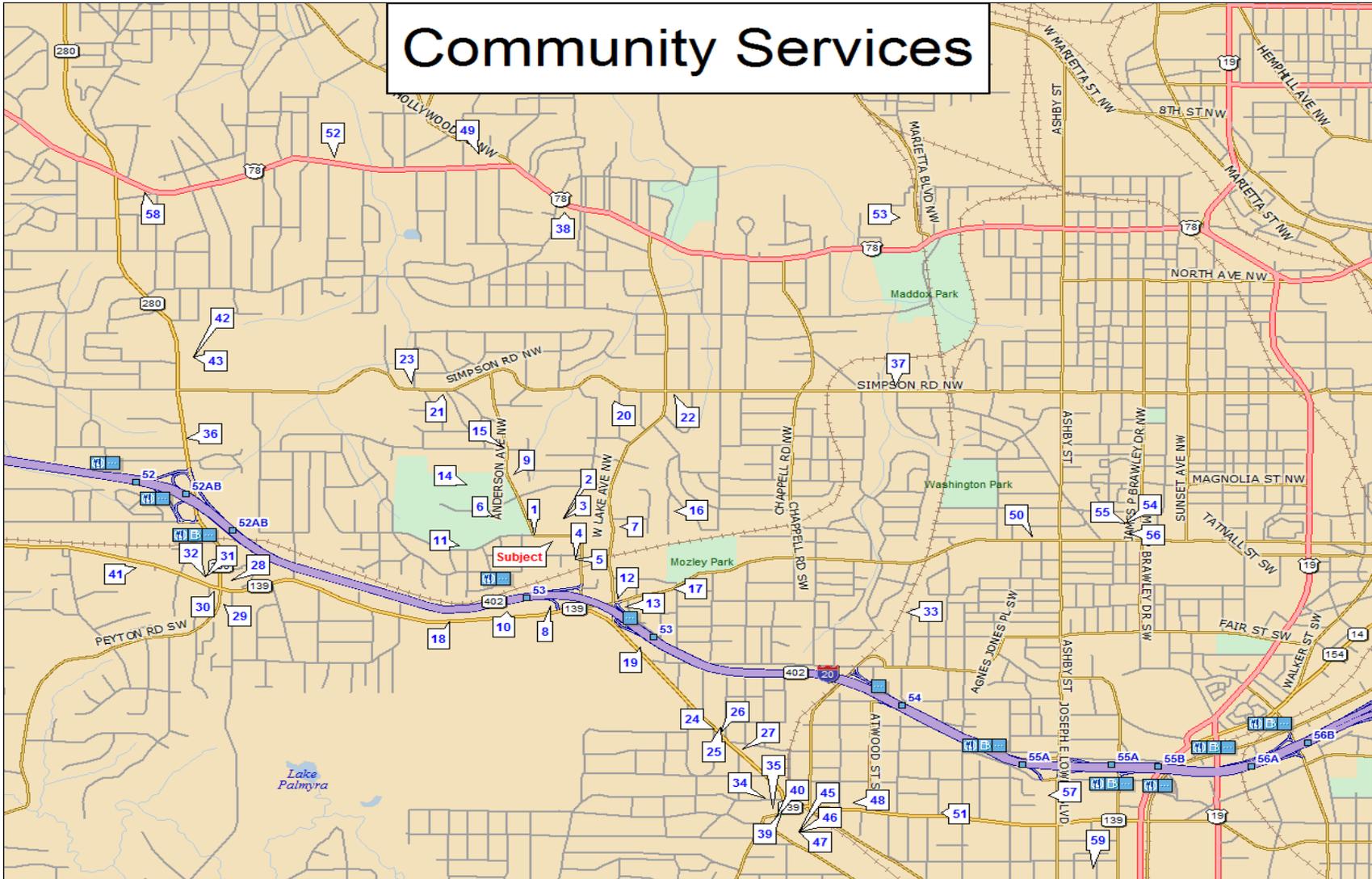


BANKING SERVICES		
Legend	Service	Distance From Site
44	Fifth Third Bank & ATM	1.45
50	Citizens Trust Bank	1.64
56	SunTrust	1.97
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
15	Food Mart	0.42
45	Kroger	1.45
49	Family Dollar	1.59
54	Walmart Supercenter	1.96
57	Family Dollar	1.99
PHARMACY SERVICES		
Legend	Service	Distance From Site
28	CVS Pharmacy	1.11
31	MLK Pharmacy	1.19
46	Kroger Pharmacy	1.45
55	Walmart Pharmacy	1.96
58	Poly-Plex Pharmacy Inc	1.99
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
10	Jamal's Buffalo Wings	0.32
29	McDonald's	1.15
32	American Deli	1.19
35	China Cafeteria	1.32
40	Popeyes Louisiana Kitchen	1.37
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
11	F.OK.S / First OutKast Success	0.32
20	Wear And Throw Fashions	0.61
22	Gumpwear	0.73
23	Kiddos closet Corp	0.80
26	Secrets Boutique	0.97

SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
18	Faye's Salon & Boutique	0.48
21	HSI for Hair	0.70
24	hairNirvana™ Salon	0.94
25	Carlos Lissimore Hair & Makeup Artist	0.95
39	Ethnic Braiding Shop	1.35
BUS/SUBWAY/TRAIN STATION, TAXI AND AIRPORT SERVICES		
Legend	Service	Distance From Site
1	Public Bus Stop	0.06
2	Public Bus Stop	0.10
4	Public Bus Stop	0.11
7	West Lake Transit Station	0.24
HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES		
Legend	Service	Distance From Site
3	Sadie G. Mays Health & Rehabilitation Center	0.10
41	Otis Smith Health Center	1.42
47	Total Health Medical Center	1.45
51	Tarr Medical PC	1.73
53	Grady Clinic	1.77
LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
38	Fulton County Library Dogwood Branch	1.34
PARK AND AMUSEMENT PARK SERVICES		
Legend	Service	Distance From Site
14	Anderson Park	0.37
33	Ashview Community Garden	1.25
34	Westview Community Garden	1.28
37	HISTORIC WESTSIDE GARDENS Urban Fresh	1.33
48	West End Community Urban Garden & Nursery	1.48
POST OFFICE SERVICES		
Legend	Service	Distance From Site
59	United States Postal Service	2.28

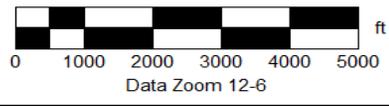
CONVENIENCE STORE GAS STATION SERVICES		
Legend	Service	Distance From Site
8	Texaco	0.26
12	Chevron	0.32
13	Shell	0.36
19	BP	0.53
30	Chevron	1.17
CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES		
Legend	Service	Distance From Site
5	True Light Baptist Church	0.11
9	Move of God	0.30
16	Christian First Maranatha	0.43
POLICE, CITY HALL AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
52	Atlanta Police Department Zone 1	1.73
FIRE STATION SERVICES		
Legend	Service	Distance From Site
27	Atlanta Fire Department Station 17	1.07
SCHOOL SERVICES		
Legend	Service	Distance From Site
6	KIPP Atlanta Collegiate	0.23
17	Frank Leby Stanton Elementary School Elementary School	0.46
36	Frederick Douglass High School	1.32
42	Berean Christian Junior Academy	1.43
43	Berean Child Development Center	1.43

Community Services



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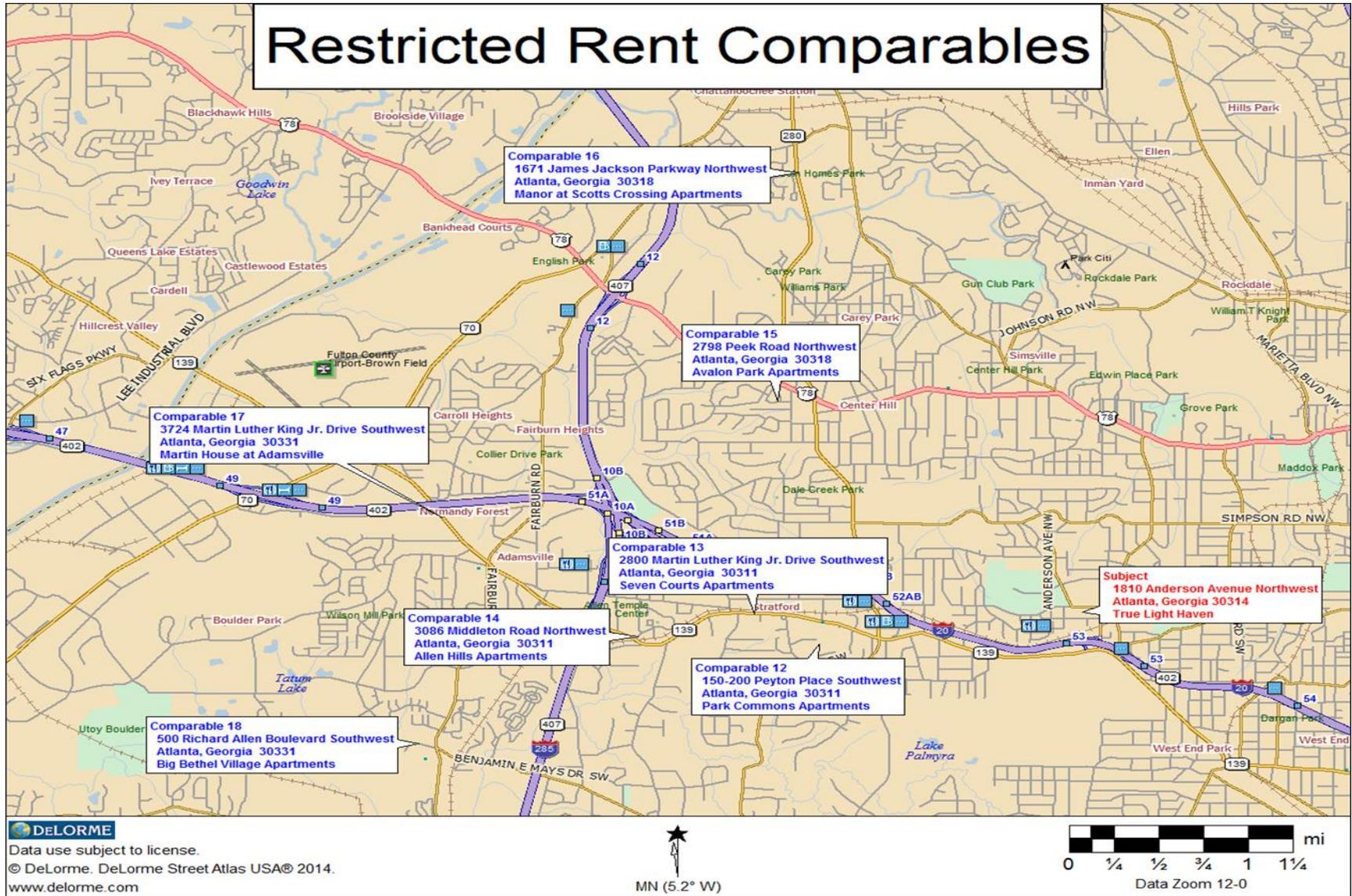

MN (5.3° W)



SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Park Commons Apartments	LIHTC	2.1 Miles
Seven Courts Apartments	LIHTC	2.3 Miles
Allen Hills Apartments	LIHTC	3.9 Miles
Avalon Par Apartments	LIHTC	4.0 Miles
Manor at Scotts Crossing Apartments	LIHTC	4.7 Miles
Martin House at Adamsville	LIHTC	4.7 Miles
Big Bethel Village Apartments	LIHTC	5.6 Miles

Restricted Rent Comparables



PART IV:

MARKET AREA

MARKET AREA

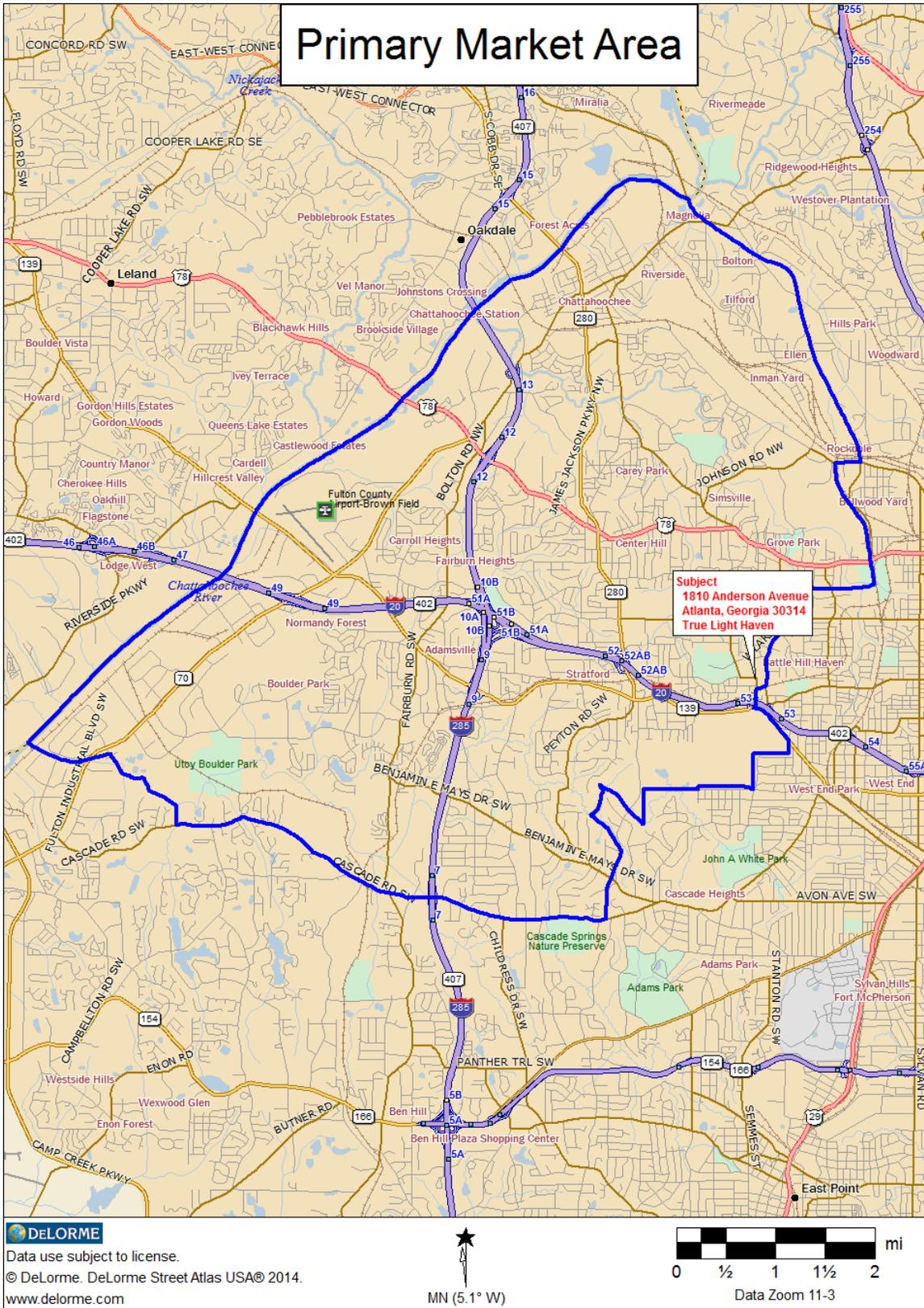
Following is a list of considerations used when determining the market area:

- 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 market area for the subject consists of Census Tracts 0078.05, 0078.06, 0078.07, 0078.08, 0079.00, 0081.02, 0082.01, 0082.02, 0083.01, 0083.02, 0085.00, 0086.01, 0086.02, 0087.00 and 0088.00. The market area has the following boundaries: North – Chattahoochee River; South – Derry Avenue Southwest, Westmeath Drive Southwest, Westwood Avenue Southwest, Willis Mill Road Southwest and Cascade Road; East – Marietta Boulevard Northwest, West Marietta Street Northwest, CSXT Railroad, North Avenue Northwest, West Lake Avenue Northwest, Anderson Avenue Southwest and State Highway 139; and West – Chattahoochee River. The northern boundary is approximately 5.1 miles from the subject. The western boundary is approximately 5.6 miles from the subject, and the eastern boundary is approximately 616 feet from the subject. The southern boundary is approximately 3.4 miles from the subject.



PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Atlanta, Georgia. The market area for the subject consists of Census Tracts 0078.05, 0078.06, 0078.07, 0078.08, 0079.00, 0081.02, 0082.01, 0082.02, 0083.01, 0083.02, 0085.00, 0086.01, 0086.02, 0087.00 and 0088.00. The market area has the following boundaries: North – Chattahoochee River; South – Derry Avenue Southwest, Westmeath Drive Southwest, Westwood Avenue Southwest, Willis Mill Road Southwest and Cascade Road; East – Marietta Boulevard Northwest, West Marietta Street Northwest, CSXT Railroad, North Avenue Northwest, West Lake Avenue Northwest, Anderson Avenue Southwest and State Highway 139; and West – Chattahoochee River.

In 2000, this geographic market area contained an estimated population of 66,315. By 2010, population in this market area had decreased by 11.4 percent to 58,748. In 2018, the population in this market area had increased by 5.2 percent to 61,809. It is projected that between 2018 and 2020, population in the market area will increase 1.5 percent to 62,749. It is projected that between 2020 and 2023, population in the market area will increase 2.3 percent to 64,159.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
FULTON COUNTY	2000	816,006				
Estimated Projected Projected Projected	2010	920,581	104,575	12.8%	10,458	1.3%
	2018	1,044,957	124,376	13.5%	15,547	1.7%
	2020	1,072,731	27,774	2.7%	13,887	1.3%
	2023	1,114,393	41,662	3.9%	13,887	0.8%
MARKET AREA	2000	66,315				
Estimated Projected Projected Projected	2010	58,748	(7,567)	-11.4%	(757)	-1.1%
	2018	61,809	3,061	5.2%	383	0.7%
	2020	62,749	940	1.5%	470	0.8%
	2023	64,159	1,410	2.3%	470	0.5%
ATLANTA	2000	416,474				
Estimated Projected Projected Projected	2010	420,003	3,529	0.8%	353	0.1%
	2018	466,512	46,509	11.1%	5,814	1.4%
	2020	477,226	10,714	2.3%	5,357	1.1%
	2023	493,298	16,072	3.4%	5,357	0.7%

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

CHANGE IN POPULATION BY AGE GROUPS						
FULTON COUNTY						
AGE	2010	2018	CHANGE	2020	2023	CHANGE
0-4	62,581	64,401	2.9%	64,705	65,160	0.7%
5-9	61,510	65,893	7.1%	66,363	67,068	1.1%
10-14	59,877	66,175	10.5%	67,235	68,824	2.4%
15-17	35,718	39,989	12.0%	41,491	43,745	5.4%
18-20	41,015	48,237	17.6%	49,333	50,977	3.3%
21-24	57,226	57,031	-0.3%	57,734	58,788	1.8%
25-34	153,601	162,778	6.0%	158,886	153,049	-3.7%
35-44	142,271	152,759	7.4%	156,857	163,005	3.9%
45-54	129,027	145,500	12.8%	148,938	154,095	3.5%
55-64	94,331	119,954	27.2%	126,552	136,448	7.8%
65-74	47,108	75,753	60.8%	83,547	95,239	14.0%
75-84	24,745	32,664	32.0%	37,108	43,773	18.0%
85+	11,571	13,823	19.5%	13,983	14,222	1.7%
Total Population	920,581	1,044,957	13.5%	1,072,731	1,114,393	3.9%
Elderly % Population	9.1%	11.7%	1.1%	12.5%	13.8%	1.2%
MARKET AREA						
AGE	2010	2018	CHANGE	2020	2023	CHANGE
0-4	5,162	5,149	-0.3%	5,151	5,153	0.0%
5-9	4,181	4,664	11.6%	4,734	4,840	2.2%
10-14	3,856	4,181	8.4%	4,343	4,587	5.6%
15-17	2,549	2,418	-5.1%	2,514	2,657	5.7%
18-20	2,411	2,197	-8.9%	2,257	2,346	4.0%
21-24	3,298	2,983	-9.6%	2,982	2,981	0.0%
25-34	8,276	9,157	10.6%	8,646	7,880	-8.9%
35-44	7,133	8,077	13.2%	8,624	9,444	9.5%
45-54	7,243	6,807	-6.0%	6,928	7,110	2.6%
55-64	6,131	6,530	6.5%	6,532	6,534	0.0%
65-74	4,378	5,222	19.3%	5,506	5,933	7.7%
75-84	2,989	3,147	5.3%	3,266	3,444	5.5%
85+	1,141	1,277	11.9%	1,266	1,250	-1.3%
Total Population	58,748	61,809	5.2%	62,749	64,159	2.2%
Elderly % Population	14.5%	15.6%	2.3%	16.0%	16.6%	0.6%
ATLANTA						
AGE	2010	2018	CHANGE	2020	2023	CHANGE
0-4	26,724	26,502	-0.8%	26,428	26,318	-0.4%
5-9	22,667	26,595	17.3%	26,743	26,965	0.8%
10-14	19,710	24,288	23.2%	25,392	27,049	6.5%
15-17	11,982	14,523	21.2%	15,351	16,594	8.1%
18-20	25,041	25,255	0.9%	25,623	26,176	2.2%
21-24	35,150	27,225	-22.5%	26,647	25,780	-3.3%
25-34	83,309	86,654	4.0%	82,372	75,948	-7.8%
35-44	62,137	73,612	18.5%	77,374	83,018	7.3%
45-54	51,618	59,178	14.6%	62,053	66,365	6.9%
55-64	40,317	47,076	16.8%	49,376	52,825	7.0%
65-74	22,977	33,013	43.7%	35,498	39,226	10.5%
75-84	12,648	15,765	24.6%	17,479	20,051	14.7%
85+	5,723	6,826	19.3%	6,889	6,983	1.4%
Total Population	420,003	466,512	11.1%	477,226	493,298	3.4%
Elderly % Population	9.8%	11.9%	1.2%	12.5%	13.4%	0.9%

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

The population for residents ages 55 and older was 14,639 in 2010, representing approximately 24.9 percent of the total population. The population in this age group increased to 16,176, or 26.1 percent, for 2018 and is anticipated to further increase to 17,161 (26.7 percent) by 2023. The population for residents ages 62 and older was 9,869 in 2010, representing approximately 16.8 percent of the total population. The population in this age group increased to 11,095, or 18.0 percent, for 2018 and is anticipated to further increase to 12,077 (18.8 percent) by 2023.

Household Trends

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

Some of the demand has been, or will be, satisfied by units which have been built, or will be, 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, and 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 rental units which will be demanded.

Tenure

The percentage of renters in Fulton County in 2018 was 46.6 percent, and the percentage for Atlanta was 56.1 percent. The percentage of renters for the market area was 54.5 percent for 2018. According to the U.S. Census Bureau, the national rental percentage is 36.5 percent. There were 4,508 senior renter households ages 55 and older in the market area in 2018 and is projected to increase to 4,841 by 2023. There were 2,842 senior renter households ages 62 and older in the market area in 2018 and is projected to increase to 3,150 by 2023. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
FULTON COUNTY	2000	321,266	167,299	52.1%	153,967	47.9%
	2010	376,377	202,262	53.7%	174,115	46.3%
Estimated	2018	436,064	232,886	53.4%	203,178	46.6%
Projected	2019	442,617	236,286	53.4%	206,331	46.6%
Projected	2020	449,170	239,686	53.4%	209,484	46.6%
Projected	2023	468,828	249,885	53.3%	218,943	46.7%
MARKET AREA	2000	23,809	11,048	46.4%	12,761	53.6%
	2010	22,841	10,361	45.4%	12,480	54.6%
Estimated	2018	24,573	11,193	45.5%	13,380	54.5%
Projected	2019	23,281	10,571	45.4%	12,709	54.6%
Projected	2020	25,039	11,413	45.6%	13,626	54.4%
Projected	2023	25,737	11,743	45.6%	13,994	54.4%
ATLANTA	2000	168,341	73,665	43.8%	94,676	56.2%
	2010	185,142	83,154	44.9%	101,988	55.1%
Estimated	2018	214,752	94,394	44.0%	120,358	56.0%
	2019	192,364	85,932	44.7%	106,432	55.3%
	2020	221,251	97,044	43.9%	124,207	56.1%
Projected	2023	231,000	101,020	43.7%	129,980	56.3%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
FULTON COUNTY	25-34	26,607	54,863	81,470
	35-44	46,084	36,191	82,275
	45-54	48,791	26,423	75,214
	55-64	40,626	17,639	58,265
	65-74	22,207	9,042	31,249
	75+	15,799	9,619	25,418
MARKET AREA	25-34	1,205	2,808	4,013
	35-44	1,515	2,358	3,873
	45-54	1,598	2,217	3,815
	55-64	1,830	1,975	3,805
	65-74	1,850	1,176	3,026
	75+	2,230	819	3,049
ATLANTA	25-34	14,396	32,600	46,996
	35-44	18,834	18,338	37,172
	45-54	15,875	13,972	29,847
	55-64	14,600	10,905	25,505
	65-74	9,840	6,487	16,327
	75+	8,260	5,516	13,776

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	FULTON COUNTY	MARKET AREA	ATLANTA
1 person	56,404	3,336	31,111
2 persons	66,211	3,501	27,976
3 persons	32,330	1,702	10,872
4 persons	29,420	985	8,020
5 persons	11,766	439	3,266
6 persons	3,868	195	1,083
7 or more persons	2,263	203	826
RENTER-OCCUPIED			
1 person	76,903	4,088	50,444
2 persons	44,044	2,898	25,860
3 persons	22,463	2,115	11,232
4 persons	14,953	1,462	6,763
5 persons	8,188	962	3,827
6 persons	3,930	451	1,941
7 or more persons	3,634	504	1,921

Source: U.S. Census Bureau

The subject's units are most suitable for households between one and two persons, who account for 56.0 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	4,088	32.8%
2 persons	2,898	23.2%
3 persons	2,115	16.9%
4 persons	1,462	11.7%
5 persons	962	7.7%
6 persons	451	3.6%
7 or more persons	504	4.0%
TOTAL	12,480	100.0%

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	FULTON COUNTY	MARKET AREA	ATLANTA
TOTAL HOUSING UNITS	437,105	28,508	224,573
OCCUPANCY AND TENURE			
Occupied Housing Units	376,377	22,841	185,142
Owner-Occupied	202,262	10,361	83,154
Percent Owner-Occupied	53.7%	45.4%	44.9%
Renter-Occupied	174,115	12,480	101,988
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	3326	38	2213
Persons per owner-occupied unit	2.49	2.13	2.18
Persons per renter-occupied unit	2.22	2.45	2.05
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	12,306	670	7,910
2000-2004	18,451	1,923	11,618
1990-1999	26,063	411	10,430
1980-1989	26,052	939	8,978
1970-1979	24,387	2,676	13,593
1960-1969	21,439	3,646	15,870
1950-1959	13,480	1,512	10,366
1940-1949	6,086	247	5,136
1939 or earlier	9,080	312	9,111
PERSONS PER ROOM: RENTER			
0.50 or less	105,553	7,325	64,500
0.51-1.00	44,610	4,172	24,770
1.01-1.50	5359	606	2575
1.51-2.00	1327	184	861
2.01 or more	495	49	306
PLUMBING FACILITES -			
PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	1070	54	775
1.01-1.50	67	33	50
1.51 or more	80	0	80

Source: U.S. Census Bureau

Substandard households are those lacking complete plumbing facilities for exclusive use and/or are overcrowded. The chart above indicates there are 839 renter households with more than 1.01 occupants per room in the market area. There are 87 renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
FULTON COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	158,808	79.4%	25,826	16.4%
1, Attached	19,209	9.6%	5,255	3.3%
2	1,056	0.5%	5,824	3.7%
3 to 4	1,862	0.9%	9,812	6.2%
5 to 9	3,456	1.7%	25,135	16.0%
10 to 19	3,419	1.7%	35,763	22.7%
20 to 49	2,839	1.4%	17,883	11.4%
50 or more	8,536	4.3%	30,679	19.5%
Mobile Home, Trailer, Other	934	0.5%	1,167	0.7%
TOTAL	200,119	100.0%	157,344	100.0%
MARKET AREA				
1, Detached	10,123	90.5%	3,064	24.8%
1, Attached	707	6.3%	282	2.3%
2	30	0.3%	396	3.2%
3 to 4	36	0.3%	952	7.7%
5 to 9	229	2.0%	2,248	18.2%
10 to 19	7	0.1%	2,490	20.2%
20 to 49	0	0.0%	1,226	9.9%
50 or more	32	0.3%	1,625	13.2%
Mobile Home, Trailer, Other	25	0.2%	53	0.4%
TOTAL	11,189	100.0%	12,336	100.0%
ATLANTA				
1, Detached	60,610	70.9%	15,657	16.8%
1, Attached	7,624	8.9%	2,192	2.4%
2	890	1.0%	4,300	4.6%
3 to 4	1,067	1.2%	6,651	7.2%
5 to 9	1,907	2.2%	13,415	14.4%
10 to 19	2,472	2.9%	15,079	16.2%
20 to 49	2,419	2.8%	9,837	10.6%
50 or more	7,983	9.3%	25,145	27.0%
Mobile Home, Trailer, Other	463	0.5%	736	0.8%
TOTAL	85,435	100.0%	93,012	100.0%

Source: U.S. Census Bureau

Households Income Trends and Analysis

Senior renters within the target incomes between \$12,630 and \$17,970, or 35.6 percent of seniors 55 and older and 37.9 percent of seniors 62 and older, qualify for all units at 30 percent of the area median income; between \$22,770 and \$35,940, 18.0 percent of seniors 55 and older and 18.5 percent of seniors 62 and older, qualify for all units at 60 percent of the area median income; and between \$26,940 and \$47,920, or 21.6 percent of seniors 55 and older and 22.2 percent of seniors 62 and older, qualify for all units at 80 percent of the area median income.

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	FULTON COUNTY	MARKET AREA	ATLANTA
Less than \$10,000			
Less than 20%	320	99	269
20-24%	223	16	204
25-29%	1,653	173	1,696
30-34%	865	159	829
35%+	17,512	2,777	12,899
Not Computed	4,994	509	3,630
\$10,000 - \$19,999			
Less than 20%	1,467	246	1,394
20-24%	769	159	710
25-29%	1,510	140	1,187
30-34%	1,260	152	954
35%+	17,981	2,002	11,127
Not Computed	706	51	496
\$20,000 - \$34,999			
Less than 20%	1,360	276	1,117
20-24%	1,536	150	1,033
25-29%	3,673	255	2,309
30-34%	5,012	488	3,033
35%+	20,143	1,593	10,601
Not Computed	505	56	346
\$35,000 - \$49,999			
Less than 20%	2,433	295	1,350
20-24%	5,140	317	2,705
25-29%	6,903	366	3,497
30-34%	4,173	255	1,956
35%+	5,311	307	2,599
Not Computed	417	27	274
\$50,000 - \$74,999			
Less than 20%	9,008	392	4,550
20-24%	8,607	263	3,801
25-29%	4,389	97	2,427
30-34%	1,747	94	793
35%+	1,300	0	840
Not Computed	344	56	270
\$75,000 or more			
Less than 20%	21,370	502	11,254
20-24%	2,928	43	1,807
25-29%	699	0	459
30-34%	406	0	183
35%+	105	0	78
Not Computed	575	21	335
TOTAL	157,344	12,336	93,012

Source: U.S. Census Bureau



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Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	520	387	357	116	312	1,692
\$10,000-20,000	429	351	415	273	207	1,675
\$20,000-30,000	436	335	304	152	223	1,450
\$30,000-40,000	396	280	346	177	119	1,318
\$40,000-50,000	141	121	92	75	190	619
\$50,000-60,000	83	301	43	80	83	590
\$60,000-75,000	39	125	164	142	109	579
\$75,000-100,000	80	133	131	44	89	477
\$100,000-125,000	95	18	13	17	14	157
\$125,000-150,000	5	52	9	49	11	126
\$150,000-200,000	20	15	13	21	13	82
\$200,000+	8	27	59	8	5	107
Total	2,252	2,145	1,946	1,154	1,375	8,872

Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	450	334	45	35	26	890
\$10,000-20,000	909	159	74	34	30	1,206
\$20,000-30,000	437	189	62	45	42	775
\$30,000-40,000	220	53	45	42	59	419
\$40,000-50,000	97	188	43	44	27	399
\$50,000-60,000	116	46	20	12	34	228
\$60,000-75,000	33	57	12	9	41	152
\$75,000-100,000	61	45	8	7	37	158
\$100,000-125,000	26	23	9	25	22	105
\$125,000-150,000	23	9	3	3	8	46
\$150,000-200,000	22	21	3	7	22	75
\$200,000+	17	16	5	5	12	55
Total	2,411	1,140	329	268	360	4,508

Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	331	136	14	8	23	512
\$10,000-20,000	627	108	42	12	20	809
\$20,000-30,000	264	133	39	42	30	508
\$30,000-40,000	144	47	19	39	19	268
\$40,000-50,000	73	105	27	41	17	263
\$50,000-60,000	99	23	15	11	12	160
\$60,000-75,000	25	23	6	9	14	77
\$75,000-100,000	48	11	4	7	15	85
\$100,000-125,000	17	8	5	24	12	66
\$125,000-150,000	19	8	3	3	1	34
\$150,000-200,000	9	12	1	7	3	32
\$200,000+	11	8	4	2	3	28
Total	1,667	622	179	205	169	2,842

Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	970	721	402	151	338	2,582
\$10,000-20,000	1,338	510	489	307	237	2,881
\$20,000-30,000	873	524	366	197	265	2,225
\$30,000-40,000	616	333	391	219	178	1,737
\$40,000-50,000	238	309	135	119	217	1,018
\$50,000-60,000	199	347	63	92	117	818
\$60,000-75,000	72	182	176	151	150	731
\$75,000-100,000	141	178	139	51	126	635
\$100,000-125,000	121	41	22	42	36	262
\$125,000-150,000	28	61	12	52	19	172
\$150,000-200,000	42	36	16	28	35	157
\$200,000+	25	43	64	13	17	162
Total	4,663	3,285	2,275	1,422	1,735	13,380



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Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	58	57	20	13	47	195
\$10,000-20,000	26	75	95	24	15	235
\$20,000-30,000	191	14	26	23	53	307
\$30,000-40,000	354	84	78	22	23	561
\$40,000-50,000	268	133	20	69	14	504
\$50,000-60,000	128	43	147	35	86	439
\$60,000-75,000	85	199	149	140	19	592
\$75,000-100,000	34	258	73	67	20	452
\$100,000-125,000	48	150	76	80	33	387
\$125,000-150,000	51	72	57	55	22	257
\$150,000-200,000	58	153	81	87	39	418
\$200,000+	20	210	121	47	18	416
Total	1,321	1,448	943	662	389	4,763

Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	201	120	46	35	62	464
\$10,000-20,000	678	260	57	55	48	1,098
\$20,000-30,000	490	364	197	45	85	1,181
\$30,000-40,000	279	340	60	37	64	780
\$40,000-50,000	140	284	98	43	200	765
\$50,000-60,000	137	226	69	47	71	550
\$60,000-75,000	120	166	87	53	53	479
\$75,000-100,000	41	149	95	95	18	398
\$100,000-125,000	31	117	51	12	26	237
\$125,000-150,000	50	92	27	14	7	190
\$150,000-200,000	58	36	46	24	10	174
\$200,000+	19	27	31	27	10	114
Total	2,244	2,181	864	487	654	6,430

Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	155	83	37	21	55	351
\$10,000-20,000	635	245	48	51	42	1,021
\$20,000-30,000	461	326	166	36	75	1,064
\$30,000-40,000	254	234	50	27	29	594
\$40,000-50,000	92	251	66	42	152	603
\$50,000-60,000	112	134	36	44	67	393
\$60,000-75,000	89	147	48	39	42	365
\$75,000-100,000	34	108	76	84	8	310
\$100,000-125,000	27	96	28	8	21	180
\$125,000-150,000	50	79	22	13	7	171
\$150,000-200,000	50	18	19	6	5	98
\$200,000+	15	23	5	25	7	75
Total	1,974	1,744	601	396	510	5,225

Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	259	177	66	48	109	659
\$10,000-20,000	704	335	152	79	63	1,333
\$20,000-30,000	681	378	223	68	138	1,488
\$30,000-40,000	633	424	138	59	87	1,341
\$40,000-50,000	408	417	118	112	214	1,269
\$50,000-60,000	265	269	216	82	157	989
\$60,000-75,000	205	365	236	193	72	1,071
\$75,000-100,000	75	407	168	162	38	850
\$100,000-125,000	79	267	127	92	59	624
\$125,000-150,000	101	164	84	69	29	447
\$150,000-200,000	116	189	127	111	49	592
\$200,000+	39	237	152	74	28	530
Total	3,565	3,629	1,807	1,149	1,043	11,193



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Market Area

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Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	492	371	371	105	287	1,626
\$10,000-20,000	389	306	385	275	180	1,535
\$20,000-30,000	426	313	273	162	218	1,392
\$30,000-40,000	397	268	367	159	123	1,314
\$40,000-50,000	189	191	129	77	190	776
\$50,000-60,000	90	347	47	80	84	648
\$60,000-75,000	48	135	188	174	120	665
\$75,000-100,000	107	157	151	59	117	591
\$100,000-125,000	121	25	13	22	22	203
\$125,000-150,000	8	61	15	53	11	148
\$150,000-200,000	31	16	16	19	12	94
\$200,000+	19	44	72	7	19	161
Total	2,317	2,234	2,027	1,192	1,383	9,153

Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	457	308	40	27	22	854
\$10,000-20,000	916	159	67	27	24	1,193
\$20,000-30,000	489	193	65	49	35	831
\$30,000-40,000	246	64	47	43	68	468
\$40,000-50,000	120	201	46	48	38	453
\$50,000-60,000	135	44	20	15	39	253
\$60,000-75,000	48	70	17	12	47	194
\$75,000-100,000	84	58	9	13	39	203
\$100,000-125,000	49	27	10	30	23	139
\$125,000-150,000	38	14	5	5	11	73
\$150,000-200,000	38	26	5	8	29	106
\$200,000+	31	19	4	4	16	74
Total	2,651	1,183	335	281	391	4,841

Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	344	129	14	3	19	509
\$10,000-20,000	661	112	41	5	14	833
\$20,000-30,000	322	142	44	45	24	577
\$30,000-40,000	170	56	22	41	20	309
\$40,000-50,000	87	114	31	45	23	300
\$50,000-60,000	116	22	15	12	10	175
\$60,000-75,000	36	34	10	9	15	104
\$75,000-100,000	64	15	4	10	14	107
\$100,000-125,000	36	9	8	27	12	92
\$125,000-150,000	31	12	5	5	4	57
\$150,000-200,000	15	14	4	7	9	49
\$200,000+	17	7	2	4	8	38
Total	1,899	666	200	213	172	3,150

Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	949	679	411	132	309	2,480
\$10,000-20,000	1,305	465	452	302	204	2,728
\$20,000-30,000	915	506	338	211	253	2,223
\$30,000-40,000	643	332	414	202	191	1,782
\$40,000-50,000	309	392	175	125	228	1,229
\$50,000-60,000	225	391	67	95	123	901
\$60,000-75,000	96	205	205	186	167	859
\$75,000-100,000	191	215	160	72	156	794
\$100,000-125,000	170	52	23	52	45	342
\$125,000-150,000	46	75	20	58	22	221
\$150,000-200,000	69	42	21	27	41	200
\$200,000+	50	63	76	11	35	235
Total	4,968	3,417	2,362	1,473	1,774	13,994



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Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	54	47	16	11	40	168
\$10,000-20,000	22	56	80	17	15	190
\$20,000-30,000	164	7	19	23	54	267
\$30,000-40,000	311	88	69	10	15	493
\$40,000-50,000	283	114	19	58	13	487
\$50,000-60,000	100	49	123	41	72	385
\$60,000-75,000	108	210	152	159	23	652
\$75,000-100,000	42	309	97	67	26	541
\$100,000-125,000	60	155	87	82	35	419
\$125,000-150,000	52	64	62	63	30	271
\$150,000-200,000	61	155	90	94	52	452
\$200,000+	29	294	174	69	26	592
Total	1,286	1,548	988	694	401	4,917

Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	219	116	38	34	59	466
\$10,000-20,000	641	246	46	57	39	1,029
\$20,000-30,000	516	348	218	41	79	1,202
\$30,000-40,000	329	351	64	32	65	841
\$40,000-50,000	152	311	77	39	192	771
\$50,000-60,000	162	242	62	59	79	604
\$60,000-75,000	154	174	95	53	60	536
\$75,000-100,000	52	169	129	100	18	468
\$100,000-125,000	55	137	62	14	33	301
\$125,000-150,000	71	112	22	14	14	233
\$150,000-200,000	82	37	55	23	9	206
\$200,000+	36	42	42	33	16	169
Total	2,469	2,285	910	499	663	6,826

Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	175	81	30	22	55	363
\$10,000-20,000	599	236	38	54	34	961
\$20,000-30,000	487	321	185	35	74	1,102
\$30,000-40,000	299	244	56	22	30	651
\$40,000-50,000	105	281	61	36	142	625
\$50,000-60,000	141	143	33	59	75	451
\$60,000-75,000	117	156	56	38	47	414
\$75,000-100,000	44	127	95	93	16	375
\$100,000-125,000	43	115	36	9	28	231
\$125,000-150,000	69	97	18	13	8	205
\$150,000-200,000	74	19	21	6	5	125
\$200,000+	30	35	5	30	12	112
Total	2,183	1,855	634	417	526	5,615

Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	273	163	54	45	99	634
\$10,000-20,000	663	302	126	74	54	1,219
\$20,000-30,000	680	355	237	64	133	1,469
\$30,000-40,000	640	439	133	42	80	1,334
\$40,000-50,000	435	425	96	97	205	1,258
\$50,000-60,000	262	291	185	100	151	989
\$60,000-75,000	262	384	247	212	83	1,188
\$75,000-100,000	94	478	226	167	44	1,009
\$100,000-125,000	115	292	149	96	68	720
\$125,000-150,000	123	176	84	77	44	504
\$150,000-200,000	143	192	145	117	61	658
\$200,000+	65	336	216	102	42	761
Total	3,755	3,833	1,898	1,193	1,064	11,743

PART VI:

EMPLOYMENT TREND

Employment Trends

The economy of the market area is based on retail trade; professional and related services; education and health services; and entertainment and recreation services sectors. Each of these categories has experienced reasonable growth within the past few years.

Employment in the City of Atlanta has been increasing an average of 1.4 percent per year since 2005. Employment in Fulton County has been increasing an average of 1.6 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.9 percent per year since 2005.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	4,586,427	4,341,229	94.7%	245,198	5.3%
2006	4,710,786	4,489,132	95.3%	221,654	4.7%
2007	4,815,821	4,597,638	95.5%	218,183	4.5%
2008	4,879,258	4,575,008	93.8%	304,250	6.2%
2009	4,787,765	4,311,867	90.1%	475,898	9.9%
2010	4,696,692	4,202,061	89.5%	494,631	10.5%
2011	4,748,773	4,263,314	89.8%	485,459	10.2%
2012	4,787,389	4,348,099	90.8%	439,290	9.2%
2013	4,756,159	4,366,376	91.8%	389,783	8.2%
2014	4,752,653	4,416,148	92.9%	336,505	7.1%
2015	4,788,872	4,503,154	94.0%	285,718	6.0%
2016	4,926,945	4,662,849	94.6%	264,096	5.4%
2017	5,061,399	4,821,622	95.3%	239,777	4.7%
2018**	5,193,945	4,984,827	96.0%	209,118	4.0%

* Data based on place of residence.

**Preliminary - based on monthly data through July 2018

Source: U.S. Bureau of Labor Statistics Data

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 4.5 percent in 2007. The rate for the State of Georgia in July 2018 was 4.0 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR FULTON COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	457,326	430,634	94.2%	26,692	5.8%
2006	472,127	448,380	95.0%	23,747	5.0%
2007	488,891	465,409	95.2%	23,482	4.8%
2008	497,388	465,380	93.6%	32,008	6.4%
2009	486,983	437,746	89.9%	49,237	10.1%
2010	485,002	434,315	89.5%	50,687	10.5%
2011	498,861	448,034	89.8%	50,827	10.2%
2012	511,185	464,673	90.9%	46,512	9.1%
2013	508,273	467,197	91.9%	41,076	8.1%
2014	509,436	473,594	93.0%	35,842	7.0%
2015	514,749	483,972	94.0%	30,777	6.0%
2016	531,690	503,142	94.6%	28,548	5.4%
2017	548,023	521,549	95.2%	26,474	4.8%
2018**	563,887	541,308	96.0%	22,579	4.0%

* Data based on place of residence.

**Preliminary - based on monthly data through July 2018

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 10.5 percent in 2010 and a low of 4.8 percent in 2007 and 2017. The unemployment rate for July 2018 was 4.0 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR ATLANTA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	216,704	202,074	93.2%	14,630	6.8%
2006	220,904	208,116	94.2%	12,788	5.8%
2007	236,415	223,667	94.6%	12,748	5.4%
2008	244,048	226,869	93.0%	17,179	7.0%
2009	235,948	210,489	89.2%	25,459	10.8%
2010	220,591	197,508	89.5%	23,083	10.5%
2011	225,819	201,030	89.0%	24,789	11.0%
2012	230,896	208,130	90.1%	22,766	9.9%
2013	230,234	209,783	91.1%	20,451	8.9%
2014	231,734	213,942	92.3%	17,792	7.7%
2015	234,476	219,298	93.5%	15,178	6.5%
2016	243,453	229,374	94.2%	14,079	5.8%
2017	250,758	237,761	94.8%	12,997	5.2%
2018**	257,773	246,770	95.7%	11,003	4.3%

* Data based on place of residence.

**Preliminary - based on monthly data through July 2018

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the city reached a high of 11.0 percent in 2011 and a low of 5.2 percent in 2017. The unemployment rate for July 2018 was 4.3 percent.

CHANGE IN TOTAL EMPLOYMENT FOR ATLANTA				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	(4,566)	(913)	-2.3%	-0.5%
2010-2015	21,790	4,358	11.0%	2.2%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Atlanta increased an average of 0.9 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR ATLANTA			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	197,508	(12,981)	10.5%
2011	201,030	3,522	11.0%
2012	208,130	7,100	9.9%
2013	209,783	1,653	8.9%
2014	213,942	4,159	7.7%
2015	219,298	5,356	6.5%
2016	229,374	15,432	5.8%
2017	237,761	18,463	5.2%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 5.2 percent to 11.0 percent over the past eight years. These fluctuations are in line with the unemployment rates for the State of Georgia.

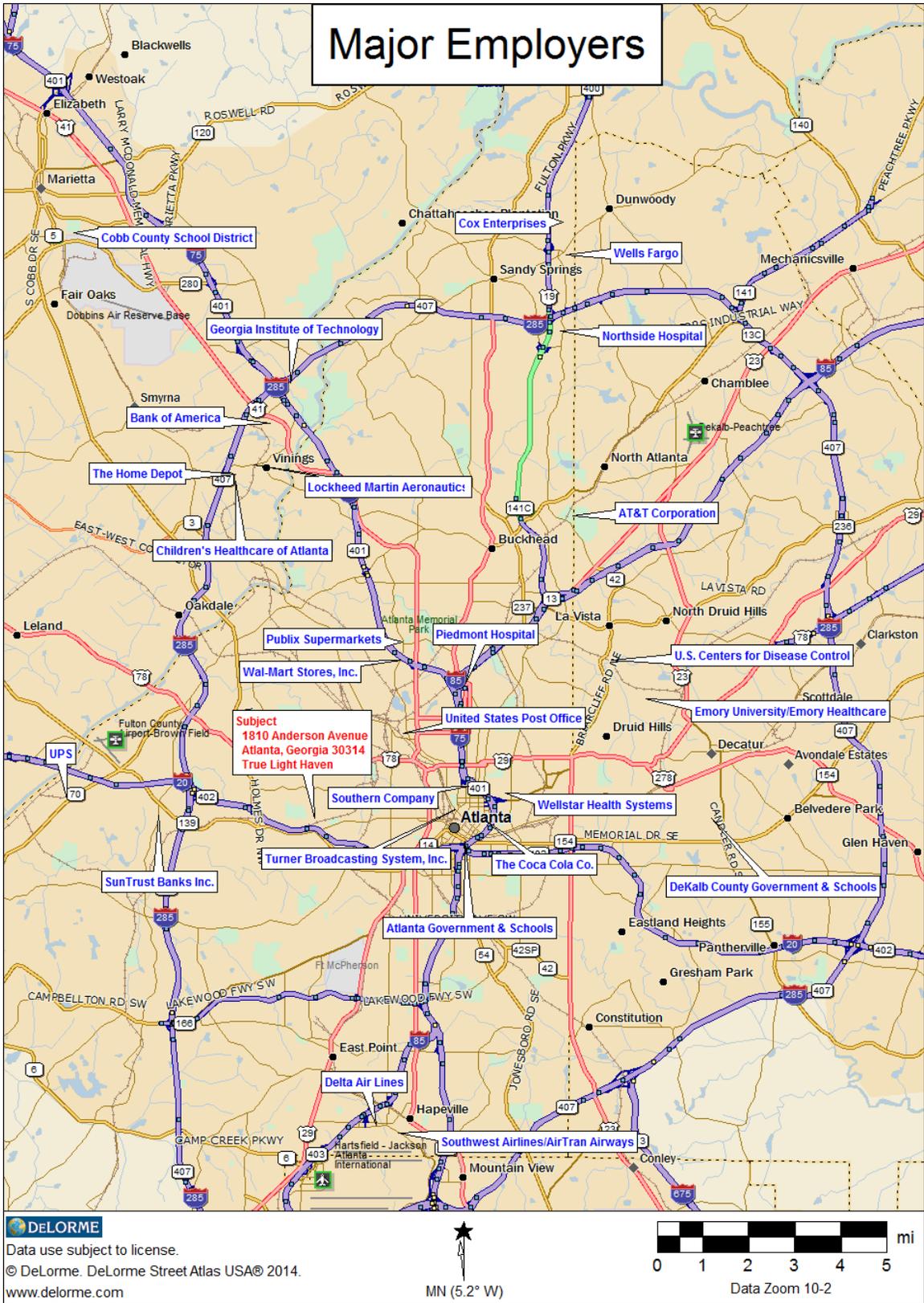
Major employers for the area with 5,000 or more employees are listed as follows, product/industry and number of employees are shown in the following table:

Employer	Product/Industry	# Employees
Delta Air Lines	Transportation	27,000
Wal-Mart Stores, Inc.	Retail	26,000
Emory University/Emory Healthcare	Education/Health Care	23,872
DeKalb County Government & Schools	Government/Education	20,405
AT&T Corporation	Communications	18,000
Publix Supermarkets	Grocery	17,765
Cobb County School District	Education	14,027
Atlanta Government & Schools	Government/Education	13,628
United States Post Office	Postal Service	10,364
The Coca Cola Co.	Bottling Plant	9,000
The Home Depot	Retail	9,000
Southern Company	Utilities	8,777
Wellstar Health Systems	Health Care	8,583
UPS	Shipping	8,369
U.S. Centers for Disease Control	Government	8,300
Clayton County Public Schools	Education	7,500
Lockheed Martin Aeronautics	Manufacturing	7,420
Bank of America	Finance	7,000
SunTrust Banks Inc.	Finance	6,906
Cox Enterprises	Media	6,864
Turner Broadcasting System, Inc.	Media	6,700
Northside Hospital	Health Care	6,670
Piedmont Hospital	Health Care	6,113
Children's Healthcare of Atlanta	Health Care	6,033
Georgia Institute of Technology	Education	6,005
Southwest Airlines/AirTran Airways	Transportation	6,000
Wells Fargo	Finance	5,000

PLACE OF WORK EMPLOYMENT DATA						
INDUSTRY	FULTON COUNTY		MARKET AREA		ATLANTA	
	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	1,793	0.3%	7	0.0%	377	0.2%
Construction	17,328	3.4%	907	4.3%	6,507	2.9%
Manufacturing	31,502	6.1%	896	4.3%	11,383	5.0%
Wholesale Trade	14,417	2.8%	499	2.4%	6,195	2.7%
Retail Trade	51,790	10.1%	2,803	13.3%	21,980	9.7%
Transportation, Communication & Utilities	30,701	6.0%	1,968	9.3%	12,349	5.5%
Information	20,779	4.1%	737	3.5%	8,675	3.8%
Finance, Insurance & Real Estate	45,376	8.9%	1,142	5.4%	18,536	8.2%
Professional & Related Services	96,941	18.9%	2,934	13.9%	45,104	19.9%
Educational, Health & Social Services	99,587	19.4%	4,143	19.7%	48,341	21.4%
Entertainment & Recreation Services	57,418	11.2%	2,465	11.7%	26,354	11.6%
Other	24,257	4.7%	1,320	6.3%	10,581	4.7%
Public Administration	20,416	4.0%	1,243	5.9%	9,972	4.4%

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of the Fulton County, Atlanta and market area economy in 2018. According to interviews conducted by the analyst, employers in the area indicate that the area economy should remain stable in the next two to five years.



According to the City of Atlanta, the following economic development activities have occurred within the past year in the city:

- In 2016, the Hartsfield-Jackson International announced a 20-year plan for a \$6 billion expansion.
- AthenaHealth, Inc. announced in January 2017 that the business will expand its workforce to nearly 1,000 by 2018. The expansion will also include an additional 40,000 square feet of office space. The workforce expansion will nearly double the number of employees at the facility.
- In 2017, Accenture announced it will be adding more than 500 largely-tech related jobs in Atlanta.
- Quest Community Development built a job-training center in northwest Atlanta which provide training for construction, medical and technology jobs.
- NCR, a fortune 500 maker of software, ATM's and self-serve kiosks plans for a second tower at its new Midtown Atlanta headquarters which could result in over 1,000 new jobs.
- Several new restaurants have recently opened within the city including Holler & Dash, Chicken & Beer, Bon Ton, Das BBQ, Scout, Festivals Jerk Chicken Grill, Jai Ho Indian Kitchen, Double Dragon, Greens & Gravy, C. Elliot's and Petit Chou.
- Atlanta is expected to have \$876 million in hospitality development in 2018 in the next two years including Clarion Inn & Suites, Atlanta Motor Speedway, Springhill Suites by Marriott, Canopy by Hilton, AC Hotel by Marriott, Intercontinental Hotel and Curio Hotel by Hilton.
- The Fox Club has a new addition called Marquee Club and encompasses 10,000 square-feet of premium event space.

Eighteen information technology or software development companies have announced openings or expansions within the city since October 2015, representing approximately 4,500 new jobs. Overall, it is believed that the economy of Atlanta will remain stable.

Wages

The average annual wage of Fulton County employees was \$87,117 in 2016. Wages have been increasing 0.7 percent per year. Wages in the retail trade; leisure and hospitality; and other services sectors are within the income limits of the proposed development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2015	2016	ANNUAL
Agriculture, Forestry, and Fisheries	\$82,508	\$62,962	-23.7%
Mining	\$120,481	\$210,040	74.3%
Construction	\$73,455	\$76,842	4.6%
Manufacturing	\$96,433	\$100,313	4.0%
Transportation and Warehousing	\$67,319	\$66,801	-0.8%
Utilities	\$128,627	\$111,992	-12.9%
Wholesale Trade	\$98,443	\$97,341	-1.1%
Retail Trade	\$36,346	\$37,608	3.5%
Leisure and Hospitality	\$26,720	\$28,430	6.4%
Education and Health Services	\$57,678	\$59,144	2.5%
Professional and Business Services	\$85,481	\$87,383	2.2%
Financial Activities	\$116,121	\$118,439	2.0%
Information	\$109,662	\$121,201	10.5%
Other Services	\$39,799	\$41,146	3.4%
Public Administration (Local Government)	*N/A	*N/A	*N/A

Source: U.S. Bureau of Labor Statistics

*Data was not available.

Employment Outside the County

For residents employed in the market area, the travel time to work from the site will be less than 30 minutes. For the majority of those employed in other parts of the county, the travel time would be within 35 minutes. According to the chart below, 12.7 percent in the market area have a travel time of less than 15 minutes; 45.5 percent have a travel time of 15 to 29 minutes; and 41.8 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	2,472	12.7%
15-29	8,844	45.5%
30-44	3,937	20.3%
45-59	1,692	8.7%
60+	2,493	12.8%
Total Commuters	19,438	

Source: Nielsen Claritas, Ribbon Demographics

PART VII:

PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS

PROJECT-SPECIFIC DEMAND ANALYSIS

Household Income Trends and Analysis

Income is a key characteristic in analyzing housing markets. Senior households who have between one and two persons and annual incomes between \$12,630 and \$17,970 are potential tenants for the one-bedroom units at 30 percent of the area median income. Over 35 percent (35.6%) of the primary market area tenants 55 and older are within this range. Over 37 percent (37.9%) of the primary market area tenants 62 and older are within this range. Senior households who have between one and two persons and annual incomes between \$22,770 and \$35,940 are potential tenants for the one-bedroom units at 60 percent of the area median income. Eight-teen percent (18.0%) of the primary market area tenants 55 and older are within this range. Over eight-teen percent (18.5%) of the primary market area tenants 62 and older are within this range. Senior households who have between one and two persons and annual incomes between \$26,940 and \$47,920 are potential tenants for the one-bedroom units at 80 percent of the area median income. Over 21 percent (21.6%) of the primary market area tenants 55 and older are within this range. Over 22 percent (22.2%) of the primary market area tenants 62 and older are within this range. Senior households who have between one and two persons and annual incomes between \$15,150 and \$17,970 are potential tenants for the two-bedroom units at 30 percent of the area median income. Over 28 percent (28.9%) of the primary market area tenants 55 and older are within this range. Over 30 percent (30.7%) of the primary market area tenants 62 and older are within this range. Senior households who have between one and two persons and annual incomes between \$27,360 and \$35,940 are potential tenants for the two-bedroom units at 60 percent of the area median income. Over 10 percent (10.1%) of the primary market area tenants 55 and older are within this range. Over 10 percent (10.3%) of the primary market area tenants 62 and older are within this range. Senior households who have between one and two persons and annual incomes between \$30,930 and \$47,920 are potential tenants for the two-bedroom units at 30 percent of the area median income. Over 15 percent (15.4%) of the primary market area tenants 55 and older are within this range. Over 15 percent (15.9%) of the primary market area tenants 62 and older are within this range.

Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 60% AMI) for a unit is divided by 40 percent for senior properties. The resulting number is then multiplied by 12 to derive an annual income ($\$421 / 40\% = \$1,052.50 \times 12 = \$12,630$). This process is based on the premise that a senior tenant should not pay more than 40 percent of his annual income on rent and utilities. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the LIHTC program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the

range (2 bedroom x 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used). However, the subject will be designated for seniors; therefore, a maximum of two persons is used.

Sources of Demand

The potential tenants for the existing development include households who now live within the market area. It will appeal to potential tenants who have adequate incomes to pay the proposed rents and find the development more attractive in terms of price, unit features and project amenities than other available rental units. The market area is gaining approximately 67 senior 55 and older households per year and 62 senior 62 and older per year.

Required Unit Mix

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that 90 percent of one-person households and 75 percent of two-person households will occupy one-bedroom units. We expect that 25 percent of two-person households and 50 percent of three-person households will occupy two-bedroom units. The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that one-bedroom units should account for 46.9 percent of the renter housing demand, and that two-bedroom units should account for 14.3 percent of the renter housing demand.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	0 BR	1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	409	3,679	0	0	0	4,088
2 Persons	0	2,174	725	0	0	2,898
3 Persons	0	0	1,058	1,058	0	2,115
4 Persons	0	0	0	1,462	0	1,462
5 Persons	0	0	0	770	192	962
6 Persons	0	0	0	0	451	451
7 or More Persons	0	0	0	0	504	504
TOTAL	409	5,853	1,782	3,289	1,147	12,480
PERCENT	3.3%	46.9%	14.3%	26.4%	9.2%	100.0%

Eligible Households – 55 and Older

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC and Affordable Market-Rate unit. The following table lists the number of households within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS - SENIORS 55 AND OLDER					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 30%	\$421	\$12,630	\$17,970	35.6%	1,605
1/1 @ 60%	\$759	\$22,770	\$35,940	18.0%	809
1/1 @ 80%	\$898	\$26,940	\$47,920	21.6%	972
2/1 @ 30%	\$505	\$15,150	\$17,970	28.9%	1,301
2/1 @ 60%	\$912	\$27,360	\$35,940	10.1%	453
2/1 @ 80%	\$1,031	\$30,930	\$47,920	15.4%	696
All Units @ 30%	\$421	\$12,630	\$17,970	35.6%	1,605
All Units @ 60%	\$759	\$22,770	\$35,940	18.0%	809
All Units @ 80%	\$898	\$26,940	\$47,920	21.6%	972
Total Units		\$12,630	\$47,920	53.2%	2,399

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

Eligible Households – 62 and Older

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC and Affordable Market-Rate unit. The following table lists the number of households within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS - SENIOR 62 AND OLDER					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 30%	\$421	\$12,630	\$17,970	37.9%	1,077
1/1 @ 60%	\$759	\$22,770	\$35,940	18.5%	526
1/1 @ 80%	\$898	\$26,940	\$47,920	22.2%	632
2/1 @ 30%	\$505	\$15,150	\$17,970	30.7%	873
2/1 @ 60%	\$912	\$27,360	\$35,940	10.3%	293
2/1 @ 80%	\$1,031	\$30,930	\$47,920	15.9%	451
All Units @ 30%	\$421	\$12,630	\$17,970	37.9%	1,077
All Units @ 60%	\$759	\$22,770	\$35,940	18.5%	526
All Units @ 80%	\$898	\$26,940	\$47,920	22.2%	632
Total Units		\$12,630	\$47,920	55.6%	1,581

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

Penetration Rate

There are seven vacant senior LIHTC units that will directly compete with the subject. The subject will contain 124 senior units. There are no senior units planned in the market area. Therefore, the total senior LIHTC inventory is 131. If these units attain full occupancy, they will have an aggregate penetration rate of 5.5 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	2,399
Existing Vacant LIHTC Units	7
LIHTC Units Planned	0
Planned Units in Subject	124
Total Inventory	131
Penetration Rate	5.5%

Projects Under Construction

According to the City of Atlanta, there are currently no multifamily projects under construction in the market area. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

Planned Projects

According to the City of Atlanta, there are currently no multifamily planned projects in the market area. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

New and Pipeline Units

There are currently no new developments in the market area.

The following tables contain the summary demand estimates in the primary market area for all units for seniors 55 and older.

REQUIRED DEMAND - ALL UNITS SENIORS 55 AND OLDER				
	All Units	All Units @ 30%	All Units @ 60%	All Units @ 80%
Demand from New Senior Household Growth				
Average Annual Household Growth (2018-2023)	67	67	67	67
Percent Income Qualified	53.2%	35.6%	18.0%	21.6%
Percent Plan to Rent	54.5%	54.5%	54.5%	54.5%
Demand from New Household Growth	19	13	7	8
Demand from Renter Substandard Housing				
Total Substandard Senior Households	312	312	312	312
Percent Income Qualified	53.2%	35.6%	18.0%	21.6%
Demand from Substandard Housing	166	111	56	67
Demand from Rent Overburdened				
Total Rent Overburdened Senior Households	1,123	898	444	378
Demand from Rent Overburdened	1,123	898	444	378
Total Demand				
Demand from Household Growth	19	13	7	8
Demand from Substandard Housing	166	111	56	67
Demand from Rent Overburdened	1,123	898	444	378
TOTAL	1,309	1,022	507	453
Less Vacant Current Supply and Pipeline	7	0	7	0
NET DEMAND	1,302	1,022	500	453
Subject Units	124	20	74	30
Capture Rate	9.5%	2.0%	14.8%	6.6%

Demand and Net Demand – Seniors 55 and Older

	HH at 30% AMI (\$12,630 to \$17,970)	HH at 60% AMI (\$22,770 to \$35,940)	HH at 80% AMI (\$26,940 to \$47,920)	All Units (\$12,630 to \$47,920)
Demand from New Household (age and income appropriate)	13	7	8	19
Plus				
Demand from Existing Renter Households - Substandard Housing	111	56	67	166
Plus				
Demand from Existing Renter Households - Rent Overburdened Households	898	444	378	1,123
Equals Total Demand	1,022	507	453	1,309
Less				
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	7	0	7
Equals Net Demand	1,022	500	453	1,302

Required Capture Rate – Seniors 55 and Older

The following chart indicates the net demand and the capture rates for seniors 55 and older:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
30% AMI	1 BR/ 1 BA	\$12,630 to \$17,970	10	1,022	0	1022	1.0%	9-11/Mo.	\$934	N/A	\$421
	2 BR/ 1 BA	\$15,150 to \$17,970	10	1,022	0	1022	1.0%	9-11/Mo.	\$1,094	N/A	\$505
60% AMI	1 BR/ 1 BA	\$22,770 to \$35,940	57	507	3	504	11.3%	9-11/Mo.	\$934	N/A	\$759
	2 BR/ 1 BA	\$27,360 to \$35,940	17	507	4	503	3.4%	9-11/Mo.	\$1,094	N/A	\$912
80% AMI	1 BR/ 1 BA	\$26,940 to \$47,920	10	453	0	453	2.2%	9-11/Mo.	\$934	N/A	\$898
	2 BR/ 1 BA	\$30,930 to \$47,920	20	453	0	453	4.4%	9-11/Mo.	\$1,094	N/A	\$1,031
Total For Project	30% AMI	\$12,630 to \$17,970	20	1,022	0	1022	2.0%	9-11/Mo.	\$934	N/A	\$421-\$505
	60% AMI	\$22,770 to \$35,940	74	507	7	500	14.8%	9-11/Mo.	\$1,094	N/A	\$759-\$912
	80% AMI	\$26,940 to \$47,920	30	453	0	453	6.6%	9-11/Mo.	\$934	N/A	\$898-\$1,030
	All Units	\$12,630 to \$47,920	124	1,309	7	1302	9.5%	9-11/Mo.	\$1,094	N/A	\$421-\$1,030

The subject is applying for tax credits at 30 and 60 percent of the area median income and will contain Affordable Market-Rate units set at 80 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently seven vacant LIHTC units at 60 percent of the area median income within the market area. The subject will need to capture 9.5 percent of the demand in the market area for all its proposed units, 1.0 percent of the demand in the market area for its proposed one-bedroom units at 30 percent of the area median income, 11.3 percent of the demand in the market area for its proposed one-bedroom units at 60 percent of the area median income; 2.2 for the demand in the market area for its proposed one-bedroom units at 80 percent of the area median income; 1.0 percent of the demand in the market area for its proposed two-bedroom units at 30 percent of the area median income; 3.4 percent of the demand in the market area for its proposed two-bedroom units at 60 percent of the area median income; and 4.4 percent of the demand in the market area for its proposed two-bedroom units at 80 percent of the area median income. As indicated in the chart above, the capture rates for all proposed units at 30, 60 and 80 percent of the area median income are well below the 30 percent threshold requirement. Additionally, the capture rates for each percent of area median income is well below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

The following tables contain the summary demand estimates in the primary market area for all units for seniors 62 and older.

REQUIRED DEMAND - ALL UNITS SENIORS 62 AND OLDER				
	All Units	All Units @ 30%	All Units @ 60%	All Units @ 80%
Demand from New Senior Household Growth				
Average Annual Household Growth (2018-2023)	62	62	62	62
Percent Income Qualified	53.2%	37.9%	18.5%	22.2%
Percent Plan to Rent	54.5%	54.5%	54.5%	54.5%
Demand from New Household Growth	18	13	6	8
Demand from Renter Substandard Housing				
Total Substandard Senior Households	312	312	312	312
Percent Income Qualified	53.2%	37.9%	18.5%	22.2%
Demand from Substandard Housing	166	118	58	69
Demand from Rent Overburdened				
Total Rent Overburdened Senior Households	707	565	279	238
Demand from Rent Overburdened	707	565	279	238
Total Demand				
Demand from Household Growth	18	13	6	8
Demand from Substandard Housing	166	118	58	69
Demand from Rent Overburdened	707	565	279	238
TOTAL	891	696	343	314
Less Vacant Current Supply and Pipeline	7	0	7	0
NET DEMAND	884	696	336	314
Subject Units	124	20	74	30
Capture Rate	14.0%	2.9%	22.0%	9.5%

Demand and Net Demand – Seniors 62 and Older

	HH at 30% AMI (\$12,630 to \$17,970)	HH at 60% AMI (\$22,770 to \$35,940)	HH at 80% AMI (\$26,940 to \$47,920)	All Units (\$12,630 to \$47,920)
Demand from New Household (age and income appropriate)	13	6	8	18
Plus				
Demand from Existing Renter Households - Substandard Housing	118	58	69	166
Plus				
Demand from Existing Renter Households - Rent Overburdened Households	565	279	238	707
Equals Total Demand	696	343	314	891
Less				
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	7	0	7
Equals Net Demand	696	336	314	884

Required Capture Rate – Seniors 62 and Older

The following chart indicates the net demand and the capture rates for seniors 62 and older:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
30% AMI	1 BR/ 1 BA	\$12,630 to \$17,970	10	696	0	696	1.4%	9-11/Mo.	\$934	N/A	\$421
	2 BR/ 1 BA	\$15,150 to \$17,970	10	696	0	696	1.4%	9-11/Mo.	\$1,094	N/A	\$505
60% AMI	1 BR/ 1 BA	\$22,770 to \$35,940	57	343	3	343	16.6%	9-11/Mo.	\$934	N/A	\$759
	2 BR/ 1 BA	\$27,360 to \$35,940	17	343	4	343	4.9%	9-11/Mo.	\$1,094	N/A	\$912
80% AMI	1 BR/ 1 BA	\$26,940 to \$47,920	10	314	0	314	3.2%	9-11/Mo.	\$934	N/A	\$898
	2 BR/ 1 BA	\$30,930 to \$47,920	20	314	0	314	6.4%	9-11/Mo.	\$1,094	N/A	\$1,031
Total For Project	30% AMI	\$12,630 to \$17,970	20	696	0	696	2.9%	9-11/Mo.	\$934	N/A	\$421-\$505
	60% AMI	\$22,770 to \$35,940	74	343	7	336	22.0%	9-11/Mo.	\$1,094	N/A	\$759-\$912
	80% AMI	\$26,940 to \$47,920	30	314	0	314	9.5%	9-11/Mo.	\$934	N/A	\$898-\$1,030
	All Units	\$12,630 to \$47,920	124	891	7	884	14.0%	9-11/Mo.	\$1,094	N/A	\$421-\$1,030

The subject is applying for tax credits at 30 and 60 percent of the area median income and will contain Affordable Market-Rate units set at 80 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently seven vacant LIHTC units at 60 percent of the area median income within the market area. The subject will need to capture 14.0 percent of the demand in the market area for all its proposed units, 1.4 percent of the demand in the market area for its proposed one-bedroom units at 30 percent of the area median income, 16.6 percent of the demand in the market area for its proposed one-bedroom units at 60 percent of the area median income; 3.2 for the demand in the market area for its proposed one-bedroom units at 80 percent of the area median income; 1.4 percent of the demand in the market area for its proposed two-bedroom units at 30 percent of the area median income; 4.9 percent of the demand in the market area for its proposed two-bedroom units at 60 percent of the area median income; and 6.4 percent of the demand in the market area for its proposed two-bedroom units at 80 percent of the area median income. As indicated in the chart above, the capture rates for all proposed units at 30, 60 and 80 percent of the area median income are well below the 30 percent threshold requirement. Additionally, the capture rates for each percent of area median income is well below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS

Multi-Family Lease No. 1



Property Identification

Record ID 13884
Property Type Walk-Up
Property Name Abby Ridge Apartments
Address 3136-3144 Martin Luther King Jr. Drive Southwest, Atlanta, Fulton County, Georgia 30311
Market Type Market
Verification Renee; 404-691-3963, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	2	750	\$650	\$0.87
2/1.5 TH	110	850	\$735	\$0.86

Occupancy 99%
Rent Premiums N
Total Units 112
Unit Size Range 750 - 850
Avg. Unit Size 848
Avg. Rent/Unit \$733
Avg. Rent/SF \$0.86

Net Rentable SF 95,000

Multi-Family Lease No. 1 (Cont.)

Physical Data

No. of Buildings	6
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1968
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Microwave, Carpet, Vinyl, Blinds, Ceiling Fans, Patio, Balcony, Clubhouse, Picnic Area, Laundry Facility, Concierge Services, On-Site Management, On-Site Maintenance

Remarks

The property has a waiting list of 10 to 15 applicants. The annual turnover rate was not disclosed.

Multi-Family Lease No. 2



Property Identification

Record ID 13885
Property Type Walk-Up/Townhouse
Property Name Daron Village Apartments
Address 62 Northwest Harwell Road, Atlanta, Fulton County, Georgia 30311
Market Type Market
Verification Angela; 404-691-4367, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1	90	900	\$750	\$0.83
2/1.5 (TH)	40	1,100	\$950	\$0.86

Occupancy 97%
Rent Premiums N
Total Units 130
Unit Size Range 900 – 1,100
Avg. Unit Size 962
Avg. Rent/Unit \$812
Avg. Rent/SF \$0.84

Net Rentable SF 125,000

Multi-Family Lease No. 2 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1970/2017
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Microwave, Washer, Dryer, Carpet, Vinyl, Blinds, Ceiling Fans, Balcony, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property does not maintain a waiting list. The annual turnover rate was not disclosed.

Multi-Family Lease No. 3



Property Identification

Record ID 13889
Property Type Walk-Up/Townhouse
Property Name Riverwood Club Apartments
Address 901 Bolton Road Northwest, Atlanta, Fulton County, Georgia 30331
Market Type Market
Verification Bethany; 404-691-6687, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	35	690	\$740	\$1.07
2/1	40	1,035	\$810	\$0.78
2/1.5 TH	62	1,035	\$880	\$0.85
3/1.5 TH	4	1,150	\$990	\$0.86

Occupancy 100%
Rent Premiums N
Total Units 141
Unit Size Range 690 – 1,150
Avg. Unit Size 953
Avg. Rent/Unit \$829
Avg. Rent/SF \$0.87

Net Rentable SF 134,320

Multi-Family Lease No. 3 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1970
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Balcony, Patio, Clubhouse, Swimming Pool, Picnic Area, Playground, Basketball Court, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Security Patrol

Remarks

There is not currently an active waiting list. The annual turnover rate is five percent.

Multi-Family Lease No. 4



Property Identification

Record ID 13888
Property Type Townhouse
Property Name Kelege Village Townhomes
Address 3669 Martin Luther King Jr. Drive Southwest, Atlanta, Fulton County, Georgia 30331
Market Type Market
Verification Edna; 678-694-1612, August 28, 2018

	<u>Unit Mix</u>			
<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1.5	28	650	\$700	\$1.08
Occupancy	100%			
Rent Premiums	N			
Total Units	28			
Unit Size Range	650			
Avg. Unit Size	650			
Avg. Rent/Unit	\$700			
Avg. Rent/SF	\$1.08			
Net Rentable SF	18,200			

Multi-Family Lease No. 4 (Cont.)

Physical Data

No. of Buildings	3
Construction Type	Brick
HVAC	Central Gas/None
Stories	2
Utilities with Rent	Water, Sewer
Parking	L/0
Year Built	1969
Condition	Average
Gas Utilities	Heating, Hot Water, Cooking
Electric Utilities	Other Elec

Amenities

Refrigerator, Range/Oven, Carpet, Vinyl, Blinds

Remarks

The property does not maintain a waiting list. The annual turnover rate is 10 percent.

Multi-Family Lease No. 5



Property Identification

Record ID 14350
Property Type Walk-Up
Property Name Retreat at Marketplace Apartments
Address 3390 Fairburn Road Southwest, Atlanta, Fulton County, Georgia 30331
Market Type Market
Verification Yolanda; 404-596-4153, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	104	750	\$710	\$0.95
2/1.5	136	900	\$790	\$0.88
3/2	90	1,200	\$890	\$0.74

Occupancy 98%
Rent Premiums N
Total Units 330
Unit Size Range 750 – 1,200
Avg. Unit Size 935
Avg. Rent/Unit \$792
Avg. Rent/SF \$0.85

Net Rentable SF 308,400

Multi-Family Lease No. 5 (Cont.)

Physical Data

No. of Buildings	17
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1976
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups (2&3 BR), Carpet, Vinyl, Blinds, Ceiling Fans (Select), Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Playground, Basketball Court, Pet Play Area, Laundry Facility, On-Site Management, Courtesy Patrol

Remarks

The property has a waiting list, but the contact could not verify the number of applicants. The annual turnover rate was not disclosed.

Multi-Family Lease No. 6



Property Identification

Record ID 13918
Property Type Townhouse
Property Name Sunny Cascade Apartments
Address 415 Fairburn Road, Atlanta, Fulton County, Georgia 30331
Market Type Market
Verification Noel; 404-699-2455, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	24	704	\$820	\$1.16
2/1	32	840	\$850	\$1.01
2/2	96	938	\$910	\$0.97
3/2	56	1,072	\$1,000	\$0.93
3/2	8	1,077	\$1,000	\$0.93

Occupancy WND
Rent Premiums N
Total Units 216
Unit Size Range 704 – 1,077
Avg. Unit Size 937
Avg. Rent/Unit \$918
Avg. Rent/SF \$0.98

Net Rentable SF 202,472

Multi-Family Lease No. 6 (Cont.)

Physical Data

No. of Buildings	17
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1991
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Vaulted Ceilings (Select), Swimming Pool, Exercise Room, Tennis Court, On-Site Management, On-Site Maintenance

Remarks

The complex does not maintain an active waiting list. The contact was unable to disclose the current occupancy rate due to ongoing renovations. The annual turnover rate was not disclosed.

Multi-Family Lease No. 7



Property Identification

Record ID 13891
Property Type Townhouse
Property Name Crystal Townhomes
Address 3804 Martin Luther King Jr. Drive Northwest, Atlanta, Fulton County, Georgia 30331
Market Type Market
Verification Lacreacia; 404-891-0530, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1.5 TH	102	1,080	\$999	\$0.93
3/1.5 TH	22	1,340	\$1,050	\$0.78

Occupancy 95%
Rent Premiums None
Total Units 124
Unit Size Range 1,080 – 1,340
Avg. Unit Size 1,126
Avg. Rent/Unit \$1,008
Avg. Rent/SF \$0.90

Net Rentable SF 139,640

Multi-Family Lease No. 7 (Cont.)

Physical Data

No. of Buildings	12
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	None
Parking	L/0
Year Built	1969/2017
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Wood, Blinds, Ceiling Fans, Balcony, Patio, Safety Bars, Swimming Pool, Picnic Area, Playground, Basketball Court, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry, Limited Access Gate, On-Site Security Patrol, Courtyard, Stainless Steel Appliances

Remarks

The property does not maintain a waiting list. The property was previously known as Windsor Square Townhomes. The annual turnover rate is approximately 10 percent.

Multi-Family Lease No. 8



Property Identification

Record ID 13890
Property Type Walk-Up
Property Name The Greens at Cascade Apartments
Address 4355 Cascade Road, Atlanta, Fulton County, Georgia 30331
Market Type Market
Verification Siobain; 404-525-0215, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	24	908	\$920	\$1.01
2/2	104	1,152	\$979	\$0.85
3/2	32	1,390	\$1,189	\$0.86

Occupancy 92%
Rent Premiums Y
Total Units 160
Unit Size Range 908 - 390
Avg. Unit Size 1,163
Avg. Rent/Unit \$1,012
Avg. Rent/SF \$0.87

Net Rentable SF 186,080

Multi-Family Lease No. 8 (Cont.)

Physical Data

No. of Buildings	17
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1990/2017
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Vaulted Ceilings (Select), Fireplace (Select), Walk-In Closet, Balcony, Patio, Swimming Pool, Exercise Room, Tennis Court, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Security Patrol

Remarks

The complex does not maintain an active waiting list. The annual turnover rate is 20 percent.

Multi-Family Lease No. 9



Property Identification

Record ID 15576
Property Type Elevator
Property Name Arium Westside Apartments
Address 1000 Northside Drive, Atlanta, Fulton County, Georgia 30318
Market Type Market
Verification Gennia; 404-937-3411, August 28, 2018

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1	105	777	\$1,400	\$1.80
1/1		777	\$1,858	\$2.39
1/1	65	845	\$1,370	\$1.62
1/1		845	\$1,797	\$2.13
1/1	65	856	Unknown	Unknown
1/1	3	1,286	\$1,675	\$1.30
1/1		1,286	\$2,086	\$1.62
2/2	33	1,065	\$1,860	\$1.75
2/2		1,065	\$2,909	\$2.73
2/2	30	1,108	Unknown	Unknown
2/2	30	1,157	\$1,945	\$1.68
2/2		1,157	\$2,624	\$2.27
3/2	5	1,386	Unknown	Unknown

Multi-Family Lease No. 9 (Cont.)

Occupancy	97%
Rent Premiums	N
Total Units	336
Unit Size Range	777 – 1,386
Avg. Unit Size	911
Avg. Rent/Unit	\$1,074
Avg. Rent/SF	\$1.18

Net Rentable SF 306,033

Physical Data

No. of Buildings	1
Construction Type	Stucco
HVAC	Central Elec/Central Elec
Stories	6
Utilities with Rent	None
Parking	G/0
Year Built	2008
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Walk-In Closet, Balcony, Clubhouse, Swimming Pool, Exercise Center, Extra Storage(\$30-\$100), Conference Room, On-Site Management, On-Site Maintenance

Remarks

The rent range is due to floor layout and the floor upon which the unit is located. The annual turnover rate was not disclosed. The property is located outside the market area but was similar in structure and more similar in condition. Therefore, it was included on the market rent grid.

Multi-Family Lease No. 10



Property Identification

Record ID 12259
Property Type Elevator
Property Name The Atlantic Aerotropolis
Address 3640 South Fulton Avenue, Atlanta, Fulton County, Georgia 30354
Market Type Market
Verification Casey; 404-209-8770, August 28, 2018

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1	105	760	\$1,189	\$1.56
1/1		786	\$1,187	\$1.51
1/1		849	\$1,215	\$1.43
1/1		849	\$1,260	\$1.48
2/2	159	1,088	\$1,477	\$1.36
2/2		1,088	\$1,445	\$1.33
2/2		1,186	\$1,518	\$1.28
2/2		1,186	\$1,395	\$1.18
2/2		1,246	\$1,520	\$1.22
2/2		1,521	\$1,685	\$1.11
3/2.5	5	1,553	\$1,886	\$1.21

Multi-Family Lease No. 10 (Cont.)

Occupancy	95%
Rent Premiums	N
Total Units	269
Unit Size Range	760 – 1,553
Avg. Unit Size	969
Avg. Rent/Unit	\$1,372
Avg. Rent/SF	\$1.42

Net Rentable SF 260,557

Physical Data

No. of Buildings	1
Construction Type	Stucco
HVAC	Central Elec/Central Elec
Stories	5
Utilities with Rent	None
Parking	L/0, CP/0
Year Built	2008
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Wood Composite, Concrete Floors (Select), Granite Counter Tops, Blinds, Ceiling Fans, Vaulted Ceilings (select units), Walk-In Closet, Balcony, Patio, Swimming Pool, Exercise Room, Picnic Area, Business Center, Rooftop Deck, Gaming Room, Cyber Cafe', On-Site Management, On-Site Maintenance, Limited Access Gate

Remarks

The rental range is due to the location of the units. The corner units rent higher than the interior units. The complex does not maintain an active waiting list. The property was previously known as Bell Hartsfield Apartments. The annual turnover rate was not disclosed. The complex does not maintain an active waiting list. The property is located outside the market area but was similar in structure and more similar in condition. Therefore, it was included on the market rent grid.

Multi-Family Lease No. 11



Property Identification

Record ID 15578
Property Type Elevator
Property Name Seven Springs Apartments
Address 100 Ridgebrook Way, Atlanta, Fulton County, Georgia 30345
Market Type Market
Verification Jonathan; 404-639-5585, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	28	851	\$1,082	\$1.27
1/1	47	920	\$1,153	\$1.25
1/1	14	982	\$1,208	\$1.23
2/2	83	1,148	\$1,348	\$1.17
2/2	96	1,249	\$1,396	\$1.12

Occupancy 97%
Rent Premiums N
Total Units 268
Unit Size Range 851 – 1,249
Avg. Unit Size 1,104
Avg. Rent/Unit \$1,296
Avg. Rent/SF \$1.17

Net Rentable SF 296,004

Multi-Family Lease No. 11 (Cont.)

Physical Data

No. of Buildings	6
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	None
Parking	L/0
Year Built	2008
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Hardwood, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Patio, Swimming Pool, Exercise Room, Picnic Area, Business Center, Extra Storage (\$50), Cabana, Cyber Lounge, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry, Common Area Wi-Fi

Remarks

The rental range is due to floor levels. The complex does not maintain an active waiting list. The property is located outside the market area but was similar in structure and more similar in condition. Therefore, it was included on the market rent grid.

Multi-Family Lease No. 12



Property Identification

Record ID 15566
Property Type Elevator
Property Name Park Commons Apartments
Address 150-200 Peyton Place Southwest, Atlanta, Fulton County, Georgia 30311
Market Type Market/LIHTC/Section 8
Verification Katrina; 404-472-1182, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1 (MKT)	5	574	\$775	\$1.35
1/1 (30%)	12	574	\$371	\$0.65
1/1 (50%)	9	574	\$432	\$0.75
1/1 (60%)	150	574	\$659	\$1.15
2/1 (MKT)	5	933	\$875	\$0.94
2/1 (30%)	11	933	\$396	\$0.42
2/1 (50%)	9	933	\$632	\$0.68
2/1 (60%)	131	933	\$729	\$0.78

Occupancy 97%
Rent Premiums N
Total Units 332
Unit Size Range 574 - 933
Avg. Unit Size 743
Avg. Rent/Unit \$666
Avg. Rent/SF \$0.90
Net Rentable SF 246,572

Multi-Family Lease No. 12 (Cont.)

Physical Data

No. of Buildings	12
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	19682007
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Vinyl, Blinds, Swimming Pool, Playground, Business Center, Media Room/Movie Theatre, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property has a two- to three-year waiting list for one-bedroom units and a one-year waiting list for two-bedroom units. The property's units are designated for seniors ages 55 and older at 30, 50 and 60 percent of the area median income. The property also contain 10 market-rate units.

Multi-Family Lease No. 13



Property Identification

Record ID 15571
Property Type Walk-Up
Property Name Seven Courts Apartments
Address 2800 Martin Luther King Jr. Drive Southwest, Atlanta, Fulton County, Georgia 30311
Market Type LIHTC
Verification Maggie; 404-691-4022, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1 (30%)	Unknown	600	\$309	\$0.52
1/1 (50%)	Unknown	600	\$571	\$0.95
1/1 (60%)	Unknown	600	\$750	\$1.25
2/1 (30%)	Unknown	700	\$362	\$0.52
2/1 (50%)	Unknown	700	\$676	\$0.97
2/1 (60%)	Unknown	700	\$881	\$1.26
4/2 (30%)	Unknown	1,400	\$443	\$0.32
4/2 (50%)	Unknown	1,400	\$848	\$0.61
4/2 (60%)	Unknown	1,400	\$1,000	\$0.71

Occupancy 100%
Rent Premiums N
Total Units 171

Multi-Family Lease No. 13 (Cont.)

Physical Data

No. of Buildings	16
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1964/2007
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups (Select), Carpet, Vinyl, Blinds, Balcony, Clubhouse, Swimming Pool, Exercise Room, Playground, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property has a waiting list, but the number of applicants was not known. The contact was unable to disclose the number of units of each unit type. The property's units are designated for family households at 30, 50 and 60 percent of the area median income; therefore, will not directly compete with the subject. However, the development was included in the report for comparison purposes.

Multi-Family Lease No. 14



Property Identification

Record ID 15567
Property Type Walk-Up
Property Name Allen Hills Apartments
Address 3086 Middleton Road Northwest, Atlanta, Fulton County, Georgia 30311
Market Type Section 8/LIHTC
Verification Sonya Dennis; 404-505-1790, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1	300	734	\$820	\$1.12
3/1	158	853	\$915	\$1.07

Occupancy WND
Rent Premiums N
Total Units 458
Unit Size Range 734 - 853
Avg. Unit Size 775
Avg. Rent/Unit \$853
Avg. Rent/SF \$1.10
Net Rentable SF 354,974

Multi-Family Lease No. 14 (Cont.)

Physical Data

No. of Buildings	46
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1969/2018
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Microwave, Carpet, Vinyl, Blinds, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate

Remarks

Due to ongoing renovations, the contact was not able to disclose the current occupancy or waiting list. The property has a waiting list, but the number of applicants was not known. The property's units are designated for family households at 50 percent of the area median income; therefore, will not directly compete with the subject. However, the development was included in the report for comparison purposes.

Multi-Family Lease No. 15



Property Identification

Record ID 15602
Property Type Elevator/Walk-Up
Property Name Avalon Park Apartments
Address 2798 Peek Road Northwest, Atlanta, Fulton County, Georgia 30318
Market Type LIHTC
Verification Audrey; 404-799-3131, August 28, 2018

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1 (MKT)	84	700	\$839	\$1.20
1/1 (30%)		700	\$277	\$0.40
1/1 (50%)		700	\$576	\$0.82
1/1 (60%)		700	\$709	\$1.01
2/2 (MKT)	52	1,044	\$999	\$0.96
2/2 (30%)		1,044	\$293	\$0.28
2/2 (50%)		1,044	\$640	\$0.61
2/2 (60%)		1,044	\$813	\$0.78
3/2 (MKT)	39	1,218	\$1,179	\$0.97
3/2 (30%)		1,218	\$300	\$0.25
3/2 (50%)		1,218	\$701	\$0.58
3/2 (60%)		1,218	\$901	\$0.74

Multi-Family Lease No. 15 (Cont.)

Occupancy	98%
Rent Premiums	N
Total Units	175
Unit Size Range	700 – 1,218
Avg. Unit Size	918
Avg. Rent/Unit	\$962
Avg. Rent/SF	\$1.05

Net Rentable SF 160,590

Physical Data

No. of Buildings	8
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3, 4
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2008
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Washer, Dryer, Carpet, Vinyl, Blinds, Granite Countertops, Walk-In Closet, Balcony, Patio, Swimming Pool, Exercise Room, Picnic Area with Gazebo, Playground, After-School Program, Business Center, Extra Storage, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate

Remarks

The property contains one senior elevator four-story building and seven walk-up three-story family buildings. The typical lease term is 12 months. Nine-month leases are available for an additional \$50 per month. The property contains a waiting list, but the number of applicants was not disclosed. The senior units are designated for residents 55 and older.

Multi-Family Lease No. 16



Property Identification

Record ID 15572
Property Type Elevator
Property Name Manor at Scotts Crossing Apartments
Address 1671 James Jackson Parkway Northwest, Atlanta, Fulton County, Georgia 30318
Market Type LIHTC
Verification Shauntelle; 678-705-8999, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	101	710	\$800	\$1.13
Occupancy	100%			
Rent Premiums	N			
Total Units	101			
Unit Size Range	710			
Avg. Unit Size	710			
Avg. Rent/Unit	\$800			
Avg. Rent/SF	\$1.13			
Net Rentable SF	71,710			

Multi-Family Lease No. 16 (Cont.)

Physical Data

No. of Buildings	11
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2012
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl., Blinds, Ceiling Fans, Balcony, Patio, Meeting Room, Exercise Room, Playground, Shuffleboard Court, Media Center/Movie Theatre, Computer Room, On-Site Management, On-Site Maintenance, Limited Access Gate, Library

Remarks

The property has a waiting list with more than 50 applicants. The property is designated for seniors ages 62 and older at 60 percent or less of the area median income.

Multi-Family Lease No. 17



Property Identification

Record ID 15601
Property Type Elevator
Property Name Martin House at Adamsville
Address 3724 Martin Luther King Jr. Drive Southwest, Atlanta, Fulton County, Georgia 30331
Market Type LIHTC
Verification Alexander; 404-696-0757, August 28, 2018

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1 (MKT)	25	880	\$820	\$0.93
1/1 (50%)	38	880	\$650	\$0.74
1/1 (60%)	56	880	\$770	\$0.88
2/2 (MKT)	6	1,095	\$999	\$0.91
2/2 (50%)	15	1,095	\$780	\$0.71
2/2 (60%)	13	1,095	\$23	\$0.02

Occupancy 100%
Rent Premiums N
Total Units 153
Unit Size Range 880 – 1,095
Avg. Unit Size 928
Avg. Rent/Unit \$695
Avg. Rent/SF \$0.75
Net Rentable SF 141,950

Multi-Family Lease No. 17 (Cont.)

Physical Data

No. of Buildings	1
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	2005
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Balcony, Patio, Swimming Pool, Exercise Room, Community Garden, Library, Beauty Salon, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry

Remarks

The property has a waiting list, but the contact did not disclose the number of applicants. The units are designated for residents at 50 and 60 percent of the area median income and for seniors 55 and older.

Multi-Family Lease No. 18



Property Identification

Record ID 15570
Property Type Elevator
Property Name Big Bethel Village Apartments
Address 500 Richard Allen Boulevard Southwest, Atlanta, Fulton County, Georgia 30331
Market Type LIHTC/Market
Verification Debra; 404-699-5665, August 28, 2018

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
Efficiency (MKT)	40	358	\$930	\$2.60
Efficiency (60%)		358	\$808	\$2.26
1/1 (60%)	20	433	\$866	\$2.00
1/1 (MKT)	10	538	\$1,060	\$1.97
1/1 (60%)		538	\$866	\$1.61
1/1 (MKT)	10	630	\$1,060	\$1.68
1/1 (60%)		630	\$1,060	\$1.68
2/1 (MKT)	40	700	\$1,175	\$1.68
2/1 (60%)		700	\$995	\$1.42

Multi-Family Lease No. 18 (Cont.)

Occupancy	100%
Rent Premiums	N
Total Units	120
Unit Size Range	358 - 700
Avg. Unit Size	522
Avg. Rent/Unit	\$1,023
Avg. Rent/SF	\$1.96

Net Rentable SF 62,660

Physical Data

No. of Buildings	1
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	Electricity, Water, Cable, Gas, Sewer, Trash Collection
Parking	L/0
Year Built	2002
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet, Vinyl, Blinds, Balcony, Patio, Pull Cords, Exercise Room, Laundry Facility, On-Site Management, On-Site Maintenance, Lounge, Courtyard, Beauty/Barber Salon

Remarks

The property has a waiting list, but the contact did not disclose the number of applicants. The property is designated for seniors 55 and older at 60 percent of the area median income.

Market-Rate Vacancies

The field survey was completed during the fourth week of August 2018. There were 62 vacant units at the time of the survey out of 1,898 surveyed, for an overall vacancy rate of 3.3 percent. The market-rate occupancy is 96.7 percent. The contact for the property Sunny Cascade Apartments was unable to disclose the current occupancy rate; therefore, was not included in the analysis.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Abby Ridge Apartments	112	1	1.0%
Daron Village Apartments	130	4	3.0%
Riverwood Club Apartments	141	0	0.0%
Kelege Village Townhomes	28	0	0.0%
Retreat at Marketplace Apartments	330	7	2.0%
Crystal Townhomes	124	6	5.0%
The Greens at Cascade Apartments	160	13	8.0%
Arium Westside Apartments	336	10	3.0%
The Atlantic Aerotropolis	269	13	5.0%
Seven Springs Apartments	268	8	3.0%
Totals	1,898	62	3.3%

Subsidized/Restricted Vacancies

The field survey was completed during the fourth week of August 2018. There were 14 vacant units at the time of the survey out of 1,052 surveyed, for an overall vacancy rate of 1.3 percent. The subsidized/restricted occupancy is 98.7 percent. The contact for the property, Allen Hills was unable to disclose the current occupancy rate; therefore, was not included in this analysis.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Park Commons Apartments	332	10	3.0%
Seven Courts Apartments	171	0	0.0%
Avalon Park Apartments	175	4	2.0%
Manor at Scotts Crossing Apartments	101	0	0.0%
Martin House at Adamsville	153	0	0.0%
Big Bethel Village Apartments	120	0	0.0%
Totals	1,052	14	1.3%

Overall Vacancy

The overall vacancy rate for the market area is 2.6 percent. Of the 2,950 market and rent restricted units surveyed, 76 units were vacant. The overall occupancy rate for the market area is 97.4 percent.

EXISTING HOUSING MAP LEGEND

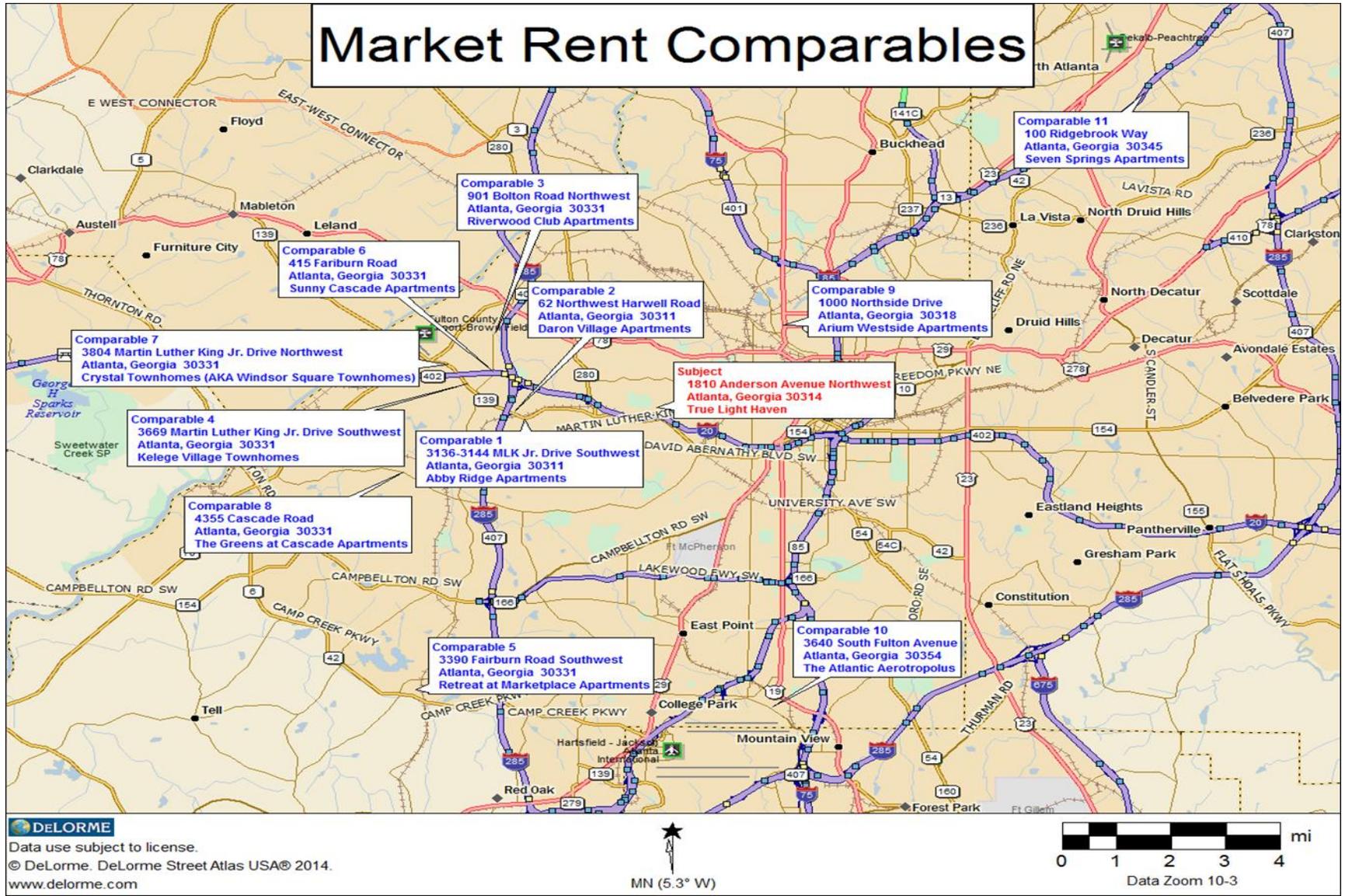
MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Abby Ridge Apartments	Market Rate	1.4 Miles
Daron Village Apartments	Market Rate	3.9 Miles
Kelege Village Apartments	Market Rate	4.5 Miles
Retreat at Marketplace Apartments	Market Rate	4.8 Miles
Sunny Cascade Apartments	Market Rate	4.8 Miles
Riverwood Club Apartments	Market Rate	5.5 Miles
Crystal Townhomes	Market Rate	5.8 Miles
The Greens at Cascade	Market Rate	7.4 Miles
Country Squire Apartments	Market Rate	7.4 Miles
Arium Westside Apartments	Market Rate	4.4 Miles
The Atlantic Aerotropolis	Market Rate	10.1 Miles
Seven Springs Apartments	Market Rate	16.3 Miles

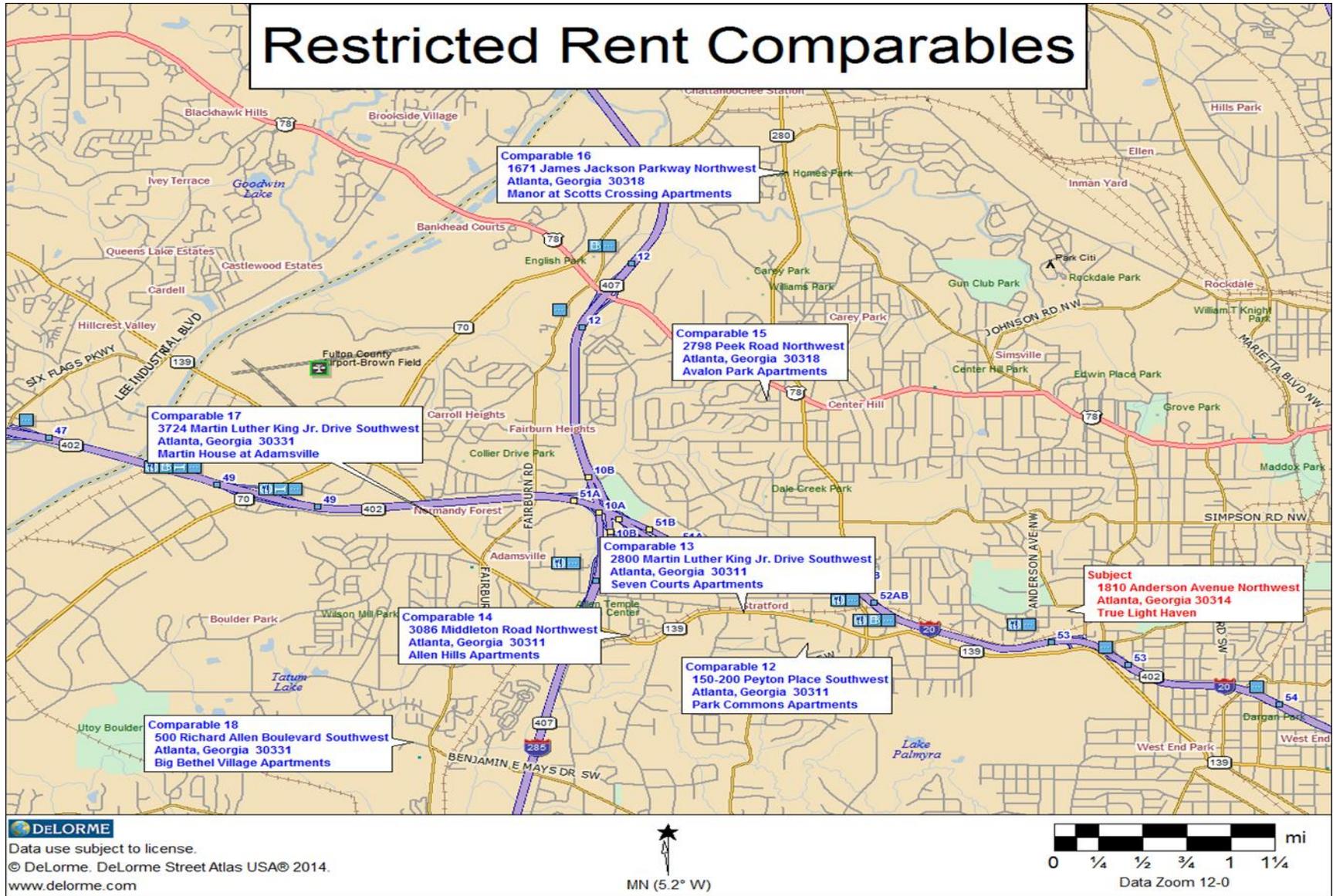
SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Park Commons Apartments	LIHTC	2.1 Miles
Seven Courts Apartments	LIHTC	2.3 Miles
Allen Hills Apartments	LIHTC	3.9 Miles
Avalon Par Apartments	LIHTC	4.0 Miles
Manor at Scotts Crossing Apartments	LIHTC	4.7 Miles
Martin House at Adamsville	LIHTC	4.7 Miles
Big Bethel Village Apartments	LIHTC	5.6 Miles

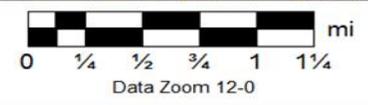
Market Rent Comparables



Restricted Rent Comparables



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Additional Developments

The analyst located two additional comparables in the market area. Hightower Manor is a 129-unit senior public housing facility. Marietta Road Highrise is a 130-unit senior public housing facility. There are no vacancies at either facility. No additional information could be verified about these properties.

IN-UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS																
	Project Type	Year Built	Refrigerator	Range/Oven	Disposal	Dishwasher	Microwave	Washer/Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balcony/Patio	Pull Cords	Special Features	
Subject	LIHTC	Proposed	X	X		X	X		X	X	X					
Comp 1	Market	1968	X	X		X	X			X	X	X	X			
Comp 2	Market	1970	X	X				X		X	X		X			
Comp 3	Market	1970	X	X	X	X			X	X	X		X			
Comp 4	Market	1969	X	X						X	X					
Comp 5	Market	1976	X	X	X	X	X		X (2&3BR)	X	X	X(Select)	X			
Comp 6	Market	1991	X	X	X	X		X		X	X				X (Select)	
Comp 7	Market	1969	X	X						X	X					
Comp 8	Market	1990	X	X	X	X			X	X	X		X		X (Select)	
Comp 9	Market	2008	X	X	X	X	X		X	X	X		X			
Comp 10	Market	2008	X	X	X	X	X		X	X	X	X	X		X (Select)	
Comp 11	Market	2008	X	X	X	X				X	X	X	X			
Comp 12	LIHTC/Mkt	1968	X	X	X	X				X	X					
Comp 13	LIHTC	1964	X	X	X	X			X(Select)	X	X					
Comp 14	LIHTC/Sec.	1969	X	X			X			X	X					
Comp 15	LIHTC/Mkt	2008	X	X				X		X	X		X		X	
Comp 16	LIHTC	2012	X	X	X	X	X		X	X	X	X	X			
Comp 17	LIHTC/Mkt	2005	X	X	X	X			X	X	X		X			
Comp 18	LIHTC/Mkt	2002	X	X						X	X		X	X		

EXTERIOR AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS																
	Project Type	Year Built	Club-house	Pool	Meeting Room	Picnic Area	Exercise Room	Business Center	Carport/Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access	Other Security	
Subject	LIHTC	Proposed			X		X	X				X		X		
Comp 1	Market	1968	X			X						X				
Comp 2	Market	1970								X		X				
Comp 3	Market	1970	X	X		X		X		X	X	X		X	X	
Comp 4	Market	1969														
Comp 5	Market	1976	X	X		X	X			X	X	X			X	
Comp 6	Market	1991		X			X				X					
Comp 7	Market	1969								X		X			X	
Comp 8	Market	1990		X	X			X			X	X		X	X	
Comp 9	Market	2008	X	X			X									
Comp 10	Market	2008		X		X	X	X						X		
Comp 11	Market	2008		X		X	X	X				X	X			
Comp 12	LIHTC/Mkt	1968		X				X		X		X				
Comp 13	LIHTC	1964		X			X	X		X		X				
Comp 14	LIHTC/Sec. 8	1969										X		X		
Comp 15	LIHTC/Mkt	2008		X		X	X	X		X		X		X		
Comp 16	LIHTC	2012			X		X			X		X				
Comp 17	LIHTC/Mkt	2005		X			X					X	X			
Comp 18	LIHTC/Mkt	2002					X					X				

Evaluation of the Proposed Development

Location

The subject is in a residential neighborhood. Its location provides it with good access and visibility. The properties surrounding the site are in average to good condition. The site's access to major arterials, medical facilities and grocery stores is comparable to that of its competitors. Its overall location is comparable to its competitors because the size of the city confers the same locational attributes to all projects.

Project Design

The subject will contain one three-story elevator building containing 124 units. The buildings will have a frame construction with brick exterior.

Project Amenities

Project amenities will include meeting room, exercise room, business center, service coordinator, computer room, laundry facility, on-site management, on-site maintenance, limited access gate, perimeter fencing, library and open parking. These amenities are generally similar to superior competing properties in the market area.

Unit Amenities

Unit amenities will include a refrigerator, range/oven, dishwasher, microwave, washer/dryer hook-ups, carpet floor coverings, blinds, ceiling fans and walk-in closet. These amenities are generally similar to superior competing properties in the market area.

Tenant Services

The subject will provide a service coordinator. The service coordinator will provide a meal program, arrange transportation to residents' physicians, coordinate health events and connect to social services for the tenants. All comparables will be inferior to the subject in terms of tenant services.

Parking

The subject will contain open parking areas. This arrangement is comparable to other developments in the market area.

Unit Mix

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

Utilities

Heating and cooling will be central electric. Cooking and hot water will be also electric. All utilities will be provided by the landlord. This arrangement is superior to most apartment units in the market area.

Unit Size

The average size of the units in the surveyed developments is 749 square feet for one-bedroom units and 949 square feet for two-bedroom units. The proposed unit size of the subject is within the comparable range. Therefore, it does not appear that unit size will have a negative impact on the marketability of the units.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	433	982	749	650	-13.2%
2 BR	650	1,157	949	850	-10.4%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

The overall vacancy rate for the market area is 2.6 percent. Of the 2,950 market and rent restricted units surveyed, 76 units were vacant. The overall occupancy rate for the market area is 97.4 percent. The vacancy appears to be stable and typical for the market area.

According to property managers in the area, rental rates have remained stable within the past few years with rent increases each year.

Summary of Developments Strength and Weaknesses

Strengths – The development is located near a major thoroughfare which provides it with good visibility and access. The subject’s amenities will be similar to superior to the comparables in the market area.

Weaknesses – The development has no apparent weaknesses.

**Estimates of Market Rent
by Comparison - As Complete**

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

OMB Approval No. 2502-0029
(exp. 09/30/2016)

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)		B. Comparable Property No. 2 (address)		C. Comparable Property No. 3 (address)		D. Comparable Property No. 4 (address)		E. Comparable Property No. 5 (address)		
One-Bedroom	True Light Haven 1810 Anderson Avenue Northwest Atlanta, Fulton, GA	Arium Westside Apartments 1000 Northside Drive Atlanta, Fulton, GA		Sunny Cascade Apartments 415 Fariburn Road Atlanta, Fulton, GA		The Greens at Cascade 4355 Cascade Road Atlanta, Fulton, GA		The Atlantic Aerotropolis 3640 South Fulton Avenue Atlanta, Fulton, GA		Seven Springs Apartments 100 Ridgbrook Way Atlanta, Fulton, GA		
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	
3. Effective Date of Rental	08/2018	08/2018		08/2018		08/2018		08/2018		08/2018		
4. Type of Project/Stories	E/3	E/6		T/2	\$10	WU/2	\$10	E/5		E/4		
5. Floor of Unit in Building	First	Varies		Varies		Varies		Varies		Varies		
6. Project Occupancy %	Proposed	97%		WND		92%		95%		97%		
7. Concessions	N	N		N		N		N		N		
8. Year Built	2020	2008		1991	\$100	1990	\$60	2008		2008		
9. Sq. Ft. Area	650	777	(\$40)	704	(\$15)	908	(\$80)	760	(\$35)	851	(\$65)	
10. Number of Bedrooms	1	1		1		1		1		1		
11. Number of Baths	10	10		10		10		10		10		
12. Number of Rooms	3	3		3		3		3		3		
13. Balc/Terrace/Patio	N	Y	(\$5)	N		Y	(\$5)	Y	(\$5)	Y	(\$5)	
14. Garage or Carport	L/0	G/0	(\$50)	L/0		L/0		L/0, CP/0	(\$15)	L/0		
15. Equipment a. A/C	C	C		C		C		C		C		
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF		
c. Disposal	N	Y		Y		Y		Y		Y		
d. Microwave/Dishwasher	MD	MD		D	\$5	D	\$5	MD		D	\$5	
e. Washer/Dryer	HU	HU		HU		HU		HU		L	\$5	
f. Carpet	C	C		C		C		C		H		
g. Drapes	B	B		B		B		B		B		
h. Pool/Rec. Area	ER	PER	(\$10)	PER	(\$10)	PER	(\$10)	PER	(\$10)	PER	(\$10)	
16. Services a. Heat/Type	Y/E	N/E	\$13	N/E	\$13	N/E	\$13	N/E	\$13	N/E	\$13	
b. Cooling	Y/E	N/E	\$7	N/E	\$7	N/E	\$7	N/E	\$7	N/E	\$7	
c. Cook/Type	Y/E	N/E	\$8	N/E	\$8	N/E	\$8	N/E	\$8	N/E	\$8	
d. Electricity	Y	N	\$22	N	\$22	N	\$22	N	\$22	N	\$22	
e. Hot Water	Y/E	N/E	\$14	N/E	\$14	N/E	\$14	N/E	\$14	N/E	\$14	
f. Cold Water/Sewer	Y	N	\$43	Y		N	\$43	N	\$43	N	\$43	
g. Trash	Y	N	\$15	Y		N	\$15	N	\$15	N	\$15	
17. Storage	N	Y/30-100		N		N		N		Y/50		
18. Project Location	Average	Superior	(\$150)	Similar		Similar		Superior	(\$150)	Superior	(\$150)	
19. Security	Y	N	\$10	N	\$10	Y		Y		Y		
20. Clubhouse/Meeting Room	MR	C		N	\$5	N	\$5	N	\$5	N	\$5	
21. Special Features	N	N		N		N		N		N		
22. Business Center / Nbhnd Netwk	BC/SC	N	\$20	N	\$20	BC	\$10	BC	\$10	BC	\$10	
23. Unit Rent Per Month		\$1400		\$820		\$920		\$1,189		\$1082		
24. Total Adjustment			(\$103)		\$189		\$117		(\$78)		(\$83)	
25. Indicated Rent		\$1297		\$1009		\$1037		\$1,111		\$999		
26. Co-related Subject Rent	\$1,050	If there are any Remarks, check here and add the remarks to the back of page.										
	high rent	\$1297	low rent	\$999	60% range	\$1,059	to	###	BELOW 60% RANGE			
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature		Date (mm/dd/yy)		Reviewer's Signature			Date (mm/dd/yyyy)	
				IN PROGRESS		08/28/18						

Previous editions are obsolete

form HUD-92273 (07/2003)

**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
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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	True Light Haven 1810 Anderson Avenue Northwest Atlanta, Fulton, GA	Arium Westside Apartments 1000 Northside Drive Atlanta, Fulton, GA		Sunny Cascade Apartments 415 Fariburn Road Atlanta, Fulton, GA		The Greens at Cascade 4355 Cascade Road Atlanta, Fulton, GA		The Atlantic Aerotropolis 3640 South Fulton Avenue Atlanta, Fulton, GA		Seven Springs Apartments 100 Ridgebrook Way Atlanta, Fulton, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	08/2018	08/2018		08/2018		08/2018		08/2018		08/2018	
4. Type of Project/Stories	E/3	E/6		T/2	\$10	WU/2	\$10	E/5		E/4	
5. Floor of Unit in Building	First	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	Proposed	97%		WND		92%		95%		97%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	2020	2008		1991	\$100	1990	\$60	2008		2008	
9. Sq. Ft. Area	850	1065	(\$65)	840		1,152	(\$90)	1088	(\$70)	1,148	(\$85)
10. Number of Bedrooms	2	2		2		2		2		2	
11. Number of Baths	10	2.0	(\$20)	10		2.0	(\$20)	2.0	(\$20)	2.0	(\$20)
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	G/0	(\$50)	L/0		L/0		L/0, CP/0	(\$15)	L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	N	Y		Y		Y		Y		Y	
d. Microwave/Dishwasher	MD	MD		D	\$5	D	\$5	MD		D	\$5
e. Washer/Dryer	HU	HU		HU		HU		HU		L	\$5
f. Carpet	C	C		C		C		C		H	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	ER	PER	(\$10)	PER	(\$10)	PER	(\$10)	PER	(\$10)	PER	(\$10)
16. Services a. Heat/Type	Y/E	N/E		N/E	\$17	N/E	\$17	N/E	\$17	N/E	\$17
b. Cooling	Y/E	N/E	\$9	N/E	\$9	N/E	\$9	N/E	\$9	N/E	\$9
c. Cook/Type	Y/E	N/E	\$10	N/E	\$10	N/E	\$10	N/E	\$10	N/E	\$10
d. Electricity	Y	N	\$28	N	\$28	N	\$28	N	\$28	N	\$28
e. Hot Water	Y/E	N/E	\$19	N/E	\$19	N/E	\$19	N/E	\$19	N/E	\$19
f. Cold Water/Sewer	Y	N	\$51	Y		N	\$51	N	\$51	N	\$51
g. Trash	Y	N	\$15	Y		N	\$15	N	\$15	N	\$15
17. Storage	N	Y/30-100		N		N		N		Y/50	
18. Project Location	Average	Superior	(\$150)	Similar		Similar		Superior	(\$150)	Superior	(\$150)
19. Security	Y	N	\$10	N	\$10	Y		Y		Y	
20. Clubhouse/Meeting Room	MR	C		N	\$5	N	\$5	N	\$5	N	\$5
21. Special Features	N	N		N		N		N		N	
22. Business Center / Nbhnd Netwk	BC/SC	N	\$20	N	\$20	BC	\$10	BC	\$10	BC	\$10
23. Unit Rent Per Month		\$2,086		\$850		\$979		\$1,477		\$1,348	
24. Total Adjustment			(\$121)		\$223		\$114		(\$106)		(\$96)
25. Indicated Rent		\$1965		\$1,073		\$1,093		\$1,371		\$1,252	
26. Co-related Subject Rent	\$1,240	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$1965	low rent	\$1,073	60% range	\$1,251	to	###	BELOW 60% RANGE		
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature		Date (mm/dd/yy)		Reviewer's Signature		Date (mm/dd/yyyy)	
				IN PROGRESS		08/28/18					

Previous editions are obsolete

form HUD-92273 (07/2003)

Explanation of Adjustments and Market Rent Conclusions – As Complete

True Light Haven

Primary Unit Types – One-Bedroom Units (650 SF), Two-Bedroom Units (850 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 (B) (2b) 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 650 and 850 square feet. Comparable apartments used include the following: Arium Westside Apartments (Comparable 1), Sunny Cascade Apartments (Comparable 2), The Greens at Cascade (Comparable 3), The Atlantic Aertropolis (Comparable 4) and Seven Springs Apartments (Comparable 5).

Structure/Stories – The subject will be located in one three-story elevator building. Comparable 1 is located in a six-story elevator building. Comparable 2 contains two-story townhouse buildings. Comparable 3 contains two-story walk-up buildings. Comparable 4 contains a five-story elevator building. Comparable 5 contains a four-story elevator building. In elevator buildings, the units on all floors are easily accessible without have to utilize stairs. Therefore, it is the appraiser's opinion that all units in elevator buildings would rent for a premium when compared to units not on the first floor in walk-up buildings. Due to the lack of market support for a specific floor level pricing for walk-up apartment complexes versus mid-rise elevator buildings, a nominal adjustment of \$10 per month was selected for walk-up structure. Therefore, Comparables 2 and 3 were adjusted upward \$10 per month.

Project Occupancy – The subject is a proposed development. The occupancy rates of the comparables range from 92 to 97 percent. The contact for Comparable 2 was unable to disclose the current occupancy due to ongoing renovations. No adjustment was needed.

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

Year Built/Year Renovated – The subject is a proposed development and will be in good condition. Comparables 1, 4 and 5 were built in 2008. Comparable 2 was built in 1991. Comparable 3 was built in 1990. In order to determine the appropriate adjustments for condition (year built/year renovated), the appraiser utilized paired analysis to compare the comparables. Comparables 1, 4 and 5 were considered

similar to the subject. Comparable 5 was deemed the most similar to the subject. Therefore, this comparable was considered the subject in the paired analysis calculation. When performing the analysis, the appraiser compared the units at Comparables 2 and 3 individually to the units at Comparable 5. As can be seen in the following tables, the appraiser adjusted the street rent of each comparable for all differences between the subject and comparables to come up with a net adjusted rent for each comparable. The differences that warranted adjustments included structure/stories, neighborhood, unit size, balcony/patio, washer/dryer, security, clubhouse/meeting room, business center/neighborhood network, cold water/sewer and trash/recycling. Once the net adjusted rents were determined, these rents were compared to the street rent at Comparable 5. The differences between the rents indicate the appropriate adjustments for condition.

Paired Analysis - One-Bedroom Units		
Item	Comparable 2	Comparable 3
Street Rent	\$820	\$920
Structure/Stories	\$10	\$10
Neighborhood	\$150	\$150
Unit Interior Sq. ft.	\$50	-\$20
Balcony/Patio	\$5	\$0
Washer/Dryer	-\$5	-\$5
Security	\$10	\$0
Clubhouse/Meeting Room	-\$5	\$0
Business Ctr/Nbhd Netwk	\$5	\$0
Cold Water/Sewer	-\$43	\$0
Trash/Recycling	-\$15	\$0
Net Rent	\$982	\$1,055
Comparable 5 Street Rent	\$1,082	\$1,082
Indicated Adjustment	\$100	\$27

Paired Analysis - Two-Bedroom Units		
Item	Comparable 2	Comparable 3
Street Rent	\$850	\$979
Structure/Stories	\$10	\$10
Neighborhood	\$150	\$150
# Baths	\$20	\$0
Unit Interior Sq. ft.	\$90	\$0
Balcony/Patio	\$5	\$0
Washer/Dryer	-\$5	-\$5
Security	\$10	\$0
Clubhouse/Meeting Room	-\$5	\$0
Business Ctr/Nbhd Netwk	\$5	\$0
Cold Water/Sewer	-\$51	\$0
Trash/Recycling	-\$15	\$0
Net Rent	\$1,064	\$1,134
Comparable 5 Street Rent	\$1,348	\$1,348
Indicated Adjustment	\$284	\$214

Due to the nature of the adjustment and the fact that all of the difference may not be attributable entirely to differences in condition, the results were divided in half. The comparables were adjusted as follows: Comparable 2 - \$100 and Comparable 3 - \$60. All remaining comparables were considered similar to the subject and were not adjusted.

SF Area – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable’s dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square foot for the one-bedroom comparison is \$0.32, and for the two-bedroom comparison is \$0.29. No adjustments were made to comparables within 25 square feet of the subject. The adjustments were rounded to the nearest \$5. These adjustments are reflected on the HUD-Forms 92273, which are attached.

of Bedrooms – The subject will contain one- and two-bedroom units. All comparables will have similar number of bedroom units. No adjustment was needed.

of Baths – The subject will contain one bath in the units. Comparables 1, 3, 4 and 5 contain two baths in the two-bedroom units. 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 containing two-bedroom units in this market contain similar number of baths. Therefore, a \$20 per bath adjustment was selected.

Balcony/Patio – The subject will not contain either amenity. All comparables except Comparable 2 contain this feature. The comparables with balconies or patios were adjusted downward \$5 per month. Although the comparables do not indicate a rent differential for units with these features versus units without these features, the added amenity is an enhancement. Therefore, a nominal \$5 adjustment was selected for these features.

Parking – The subject will contain open lot parking with no additional monthly fee. Comparables 2, 3 and 5 are similar to the subject. Comparable 1 contains garage parking with no additional monthly fee. Comparable 4 contains both open lot parking and covered parking with no additional monthly fee. Although the comparables do not indicate a rent differential for units with these features versus units without these features, the added amenity is an enhancement. Insufficient information was available to determine an adjustment through paired analysis. Therefore, Comparable 1 was adjusted downward \$50 per month, and Comparable 4 was adjusted downward \$15 per month.

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

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

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

Microwave/Dishwasher – The subject will contain dishwashers and microwaves in all units. Comparables 1 and 4 are similar to the subject. Comparables 2, 4 and 5 contain dishwasher in all units. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 2, 4 and 5 were adjusted upward \$5 per month.

Washer/Dryer – The subject will contain washer/dryer hook-ups in the units. Comparables 1, 2, 3 and 4 are similar to the subject. Comparable 5 contains a laundry facility. Although there is little market data

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

Carpet – The subject will contain carpet floor covering. All comparables except Comparable 5 contain carpet floor covering. Comparable 5 contains hardwood floor covering. Since there is no market data concerning units with carpet floor coverings versus hardwood floor covering, no adjustment was given.

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

Pool/Recreation Areas – The subject will contain an exercise room, computer room and library. Comparable 1 contains a swimming pool and an exercise room. Comparables 2 and 3 contain swimming pool, tennis court and exercise room. Comparable 4 contains a swimming pool, picnic area, rooftop deck, gaming room, cybercafé and an exercise room. Comparable 5 contains a swimming pool, picnic area, cabana, cyber lounge, car wash area and an exercise room. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, the comparables with only two types of recreation area were considered similar when compared to the subject. Comparables 2, 3, 4 and 5 were adjusted downward \$10 per month.

Heat – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$13 per month for the one-bedroom units and \$17 per month for the two-bedroom units. as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Cooling – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$7 per month for one-bedroom units and \$9 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Cooking – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$8 per month for one-bedroom units and \$10 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Electricity – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$22 per month for one-bedroom units and \$28 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Hot Water – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$14 per month for one-bedroom units and \$19 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Cold Water/Sewer – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$43 per month for one-bedroom units and \$51 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Trash – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward \$15 per month for both unit types as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Extra Storage – The subject will not contain this feature. Comparables 2, 3, and 4 are similar. Comparable 1 contains extra storage for an additional \$30 to \$100 per month. Comparable 5 offers extra storage for an additional \$50 per month. No adjustment was needed.

Location – The subject's location is fair with easy access to all services available within the city limits. Comparables 1, 4 and 5 are considered superior to the subject. Comparables 2 and 3 are considered similar to the subject. Comparables 1, 4 and 5 are located in higher median rents, lower crime index rates, higher median income. Therefore, considering all factors, Comparables 1, 4 and 5 were adjusted downward \$150 per month.

Security – The subject will contain limited access gate. Comparables 1 and 2 do not contain any form of security. Comparable 3 contains a limited access gate and security patrol. Comparable 4 contains a limited access gate. Comparable 5 contains intercom/electronic entry. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement to the unit, particularly security that limits access to the property. Therefore, Comparables 1 and 2 were adjusted upward \$10 per month.

Clubhouse/Meeting Room – The subject will contain a meeting room. Comparable 1 contains a conference room. Comparables 2, 3, 4 and 5 do not contain either feature. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, Comparables 2, 3, 4 and 5 were adjusted upward \$5 per month.

Special Features – The subject will not contain special features in the units. All comparables are similar to the subject. No adjustment was needed.

Business Center/Neighborhood Network – The subject will contain a service coordinator and business center. None of the comparables contain a service coordinator. Comparables 3, 4 and 5 contain a business center. The subject will provide a meal program, arrange transportation to residents' physicians, coordinate health events and connect to social services for the tenants. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement, particularly for elderly residents. Therefore, Comparables 1 and 2 were adjusted upward \$20 per month, and Comparables 3, 4 and 5 were adjusted upward \$10 per month.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$999 to \$1,297 for the one-bedroom comparison and from \$1,073 to \$1,965 per month for the two-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **600 SF One-Bedroom Units** - **\$1,050**
- **850 SF Two-Bedroom Units** - **\$1,240**

Average Rents for Competing Properties and Rent Advantage

The one-bedroom rents for the competing properties in the market area range from \$309 to \$1,500, with an average rent of \$934. The two-bedroom rents for the competing properties in the market area range from \$362 to \$2,041, with an average rent of \$1,094.

Unit Type	% of AMI	Proposed Rent	Market Rent	\$ Rent Advantage	% Rent Advantage
1/1	30%	\$421	\$934	\$513	54.9%
1/1	60%	\$759	\$934	\$175	18.7%
1/1	80%	\$898	\$934	\$36	3.9%
2/1	30%	\$505	\$1,094	\$589	53.8%
2/1	60%	\$912	\$1,094	\$182	16.6%
2/1	80%	\$1,031	\$1,094	\$63	5.8%

HOUSING PROFILE

Market Area Overview

The rental housing stock in the market area is comprised of market-rate and restricted apartment complexes. The majority of the housing stock was built in the 1970s. The market-rate complexes were built between 1964 and 2008. The restricted apartment complexes were built between 1964 and 2012. The market area's rental units have high occupancy rates.

Housing Inventory

Number of Units

The following table shows the building permits data for the City of Atlanta since 2005. There have been 67,382 building permits issued, with 84.9 percent of the building permits issued for multifamily units.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2005	1,564	6,410	7,974
2006	1,842	8,937	10,779
2007	1,247	8,050	9,297
2008	502	1,868	2,370
2009	169	750	919
2010	83	196	279
2011	227	510	737
2012	359	1,764	2,123
2013	473	5,070	5,543
2014	545	3,960	4,505
2015	760	5,937	6,697
2016	855	7,176	8,031
2017	922	4,179	5,101
2018*	648	2,379	3,027
TOTAL	10,196	57,186	67,382

*Preliminary Numbers through July 2018

Source: SOCDs

Projects Under Construction

According to the City of Atlanta, there are currently no multifamily projects under construction in the market area that would directly compete with the subject. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

Planned Projects

According to the City of Atlanta, there are currently no multifamily planned projects in the market area that would directly compete with the subject. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

Age of Rental Units

Rental housing construction in the market area has decreased considerably since the 1970s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	670	5.4%
2000-2004	1,923	15.6%
1990-1999	411	3.3%
1980-1989	939	7.6%
1970-1979	2,676	21.7%
1960-1969	3,646	29.6%
1950-1959	1,512	12.3%
1940-1949	247	2.0%
1939 or earlier	312	2.5%
TOTAL	12,336	100.0%

Source: U.S. Census Bureau

Unit Condition

The market area’s rental housing stock is in varying condition. Overall, the market-rate developments are of average age and are well maintained.

Bedroom Distribution

In 2010, 13.0 percent of the market area’s rental units were efficiency or one-bedroom units, and 51.4 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 35.6 percent of the market area’s rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	121	1.0%
One-Bedrooms	1,484	12.0%
Two-Bedrooms	6,336	51.4%
Three-Bedrooms	3,583	29.0%
Four-Bedrooms	737	6.0%
Five or More Bedrooms	75	0.6%
TOTAL	12,336	100.0%

Source: U.S. Census Bureau

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the second quarter 2018 were 6.8 percent for rental housing and 1.5 percent for homeowner housing. The rental vacancy rate of 6.8 percent was 0.5 percentage points lower than the rate in the second quarter 2017 (7.3 percent) and not statistically different from the rate in the first quarter 2018 (7.0 percent). The homeowner vacancy rate of 1.5 percent was virtually unchanged from the rate in the second quarter 2017 and the rate in the first quarter 2018 (1.5 percent each).

For rental housing by area, the second quarter 2018 rental vacancy rate was highest outside Metropolitan Statistical Areas (9.2 percent). The rates in principal cities (6.8 percent) and in the suburbs (6.2 percent) were not statistically different from each other. The rental vacancy rate in the suburbs was lower than the second quarter 2017 rate, while rates in principal cities and outside MSAs were not statistically different from the second quarter 2017 rates.

The second quarter 2018 rental vacancy rate was higher in the South (8.4 percent) than the Northeast (4.9 percent) and the West (5.1 percent), but not statistically different from the Midwest (7.7 percent). The rates in the Northeast (4.9 percent) and West (5.1 percent) were not statistically different from each other. The rental vacancy rates in the South and West were lower than the second quarter 2017 rates, while rates in the Northeast and Midwest were not statistically different from the second quarter 2017 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	2nd Quarter 2018	2nd Quarter 2017	% of 2018 Rate	% of Difference
United States	6.8%	7.3%	0.1%	0.1%
Inside MSAs	6.5%	7.2%	0.1%	0.1%
Outside MSAs	9.2%	8.8%	0.3%	0.3%
In Principal Cities	6.8%	7.2%	0.2%	0.2%
Not In Principal Cities	6.2%	7.1%	0.1%	0.1%
2nd QUARTER 2018 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
4.9%	7.7%	8.4%	5.1%	

Source: U.S. Census Bureau

Lease Terms and Concessions

The typical lease term is 12 months. At the time of the writing of this report, none of the surveyed comparables were offering concessions.

Turnover Rates

An estimated turnover rate of 10.0 percent was deemed reasonable for the market area. This was based on the Institute of Real Estate Management (IREM) and comparables in the market area. The table below shows the turnover rates of the comparables verified:

TURNOVER RATES	
Property Name	Avg. Annual
Riverwood Club Apartments	5.0%
Crystal Townhomes	10.0%
Manor at Scotts Crossing	5.0%
Kelege Village	10.0%
The Greens at Cascade	20.0%
Average Annual Turnover	10.0%

Likely Impact of Rehabilitated Development on Rental Occupancy Rates

The proposed development will not have an adverse impact on the market area. All restricted properties in the market area maintain stabilized occupancy rates and have waiting lists. The subject's proposed one- and two-bedroom units will be suitable in the market area.

Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com, there are currently 50 properties in some stage of foreclosure within the subject's zip code. The subject's zip code ranks fifth highest in foreclosure rate for the City of Atlanta. In July 2018, the number of properties that received a foreclosure filing in 30314 was 25 percent lower than the previous month and 40 percent lower than the same time last year. The subject's zip code has a foreclosure rate of 0.06 percent which is slightly higher than the City of Atlanta's foreclosure rate (0.03 percent) and Fulton County's foreclosure rate (also 0.04 percent). There have been very few newer properties in foreclosure. Although there have been some fluctuations, the overall foreclosure rate has been decreasing over the past few years in the zip code. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Primary Housing Voids

There are no significant housing voids in the market area. There is a demand for housing in the market area as can be seen in the demand portion of this report.

PART IX:

ABSORPTION & STABILIZATION RATES

Absorption/Stabilization Estimate

The subject is a proposed senior development that will contain 77 one- and two-bedroom units. 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. The absorption level is typically based on the most recent senior developments. However, the analysts were unable to find any new constructions within the market area. Therefore, it was necessary to base absorption projections primarily on discussions with local leasing agents. It is estimated that a 93 percent occupancy level can be achieved in nine to 12 months. Interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb six to eight units per month; therefore, it will reach a stable occupancy level within nine to 12 months.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview

Multiple attempts were made to contact the Atlanta Housing Authority (AH). However, repeated attempts to verify information proved unsuccessful. According the Atlanta Housing Authority's website, the agency is largest housing authority in the state of Georgia. The affordable housing resources include all AH-owned residential communities, AH-sponsored mixed-income, mixed-financing residential communities, Housing Choice vouchers, HomeFlex, supportive housing arrangements and homeownership opportunities. AH's programs are funded and regulated by the U.S. Department of Housing and Urban Development (HUD). AH owns 11 public housing assisted residential properties, including nine senior high-rise communities and two small family communities. The telephone number for the Atlanta Housing Authority is 404-892-4700.

Atlanta Police Departments

According to the Atlanta Police Department, in 2015, the subject is served by Zone 1, which covers most of the western portion of the city. As of July 2018, the area has seen a decrease of 50 percent for criminal homicides, 28 percent decrease in aggravated assault from July 2017. In addition, there was a decrease of five percent overall in arrest made since July 2017. There was also a decrease of 20 percent of crimes against person from July 2017. Therefore, it does appear that the crime within Zone 1 is decreasing. The telephone number for the City of Atlanta is 404-546-6900.

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

It is the opinion of the analyst that the improvements, the proposed unit mix, unit size, unit/project amenities and services are well suited for the primary market area.

Site Evaluation

The site's location is considered good. It is located near a major thoroughfare to the city which provides the site with good visibility and access. It is located in relatively close proximity to medical facilities, schools, shopping, employment, local government facilities and recreational facilities. The site is similar to those in the area.

Economic and Demographic Profile

The following describes the demographic and economic profile of the primary market area and the surrounding area:

In 2000, this geographic market area contained an estimated population of 66,315. By 2010, population in this market area had decreased by 11.4 percent to 58,748. In 2018, the population in this market area had increased by 5.2 percent to 61,809. It is projected that between 2018 and 2020, population in the market area will increase 1.5 percent to 62,749. It is projected that between 2020 and 2023, population in the market area will increase 2.3 percent to 64,159.

The population for residents ages 55 and older was 14,639 in 2010, representing approximately 24.9 percent of the total population. The population in this age group increased to 16,176, or 26.1 percent, for 2018 and is anticipated to further increase to 17,161 (26.7 percent) by 2023.

The population for residents ages 62 and older was 9,869 in 2010, representing approximately 16.8 percent of the total population. The population in this age group increased to 11,095, or 18.0 percent, for 2018 and is anticipated to further increase to 12,077 (18.8 percent) by 2023.

Between 2000 and 2010, the market area lost approximately 97 households per year. The market area gained 289 households per year between 2010 and 2018 and is projected to gain 233 households per year through 2023. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2020.

There were 4,508 senior renter households ages 55 and older in the market area in 2018 and is projected to increase to 4,841 by 2023. There were 2,842 senior renter households ages 62 and older in the market area in 2018 and is projected to increase to 3,150 by 2023.

Employment in the City of Atlanta has been increasing an average of 1.4 percent per year since 2005. Employment in Fulton County has been increasing an average of 1.6 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.9 percent per year since 2005.

Existing Housing

There were 18 confirmed apartment complexes in and surrounding the market area; however, the properties Sunny Cascade Apartments and Allen Hills are currently under renovation. Therefore, the contact for these properties were unable to disclose the current occupancy rate and the properties were not included in the vacancy analysis. There were 76 vacant units at the time of the survey out of 2,950 surveyed, for an overall vacancy rate of 2.6 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rent of \$1,050 for the one-bedroom units and \$1,240 for the two-bedroom units. The analysts located several market-rate properties within the market area. However, the analysts were not able to verify any newer constructions or properties located in elevator structures. Therefore, some comparables outside the market area were utilized and adjusted for differences in location. Additionally, some comparables dissimilar in age and structure within the market area were utilized. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Project-Specific Affordability and Demand Analysis – Senior 55 and Older

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS - SENIORS 55 AND OLDER					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 30%	\$421	\$12,630	\$17,970	35.6%	1,605
1/1 @ 60%	\$759	\$22,770	\$35,940	18.0%	809
1/1 @ 80%	\$898	\$26,940	\$47,920	21.6%	972
2/1 @ 30%	\$505	\$15,150	\$17,970	28.9%	1,301
2/1 @ 60%	\$912	\$27,360	\$35,940	10.1%	453
2/1 @ 80%	\$1,031	\$30,930	\$47,920	15.4%	696
All Units @ 30%	\$421	\$12,630	\$17,970	35.6%	1,605
All Units @ 60%	\$759	\$22,770	\$35,940	18.0%	809
All Units @ 80%	\$898	\$26,940	\$47,920	21.6%	972
Total Units		\$12,630	\$47,920	53.2%	2,399

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

The following chart indicates the net demand and the capture rates for seniors 55 and older:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
30% AMI	1 BR/ 1 BA	\$12,630 to \$17,970	10	1,022	0	1022	1.0%	9-11/Mo.	\$934	N/A	\$421
	2 BR/ 1 BA	\$15,150 to \$17,970	10	1,022	0	1022	1.0%	9-11/Mo.	\$1,094	N/A	\$505
60% AMI	1 BR/ 1 BA	\$22,770 to \$35,940	57	507	3	504	11.3%	9-11/Mo.	\$934	N/A	\$759
	2 BR/ 1 BA	\$27,360 to \$35,940	17	507	4	503	3.4%	9-11/Mo.	\$1,094	N/A	\$912
80% AMI	1 BR/ 1 BA	\$26,940 to \$47,920	10	453	0	453	2.2%	9-11/Mo.	\$934	N/A	\$898
	2 BR/ 1 BA	\$30,930 to \$47,920	20	453	0	453	4.4%	9-11/Mo.	\$1,094	N/A	\$1,031
Total For Project	30% AMI	\$12,630 to \$17,970	20	1,022	0	1022	2.0%	9-11/Mo.	\$934	N/A	\$421-\$505
	60% AMI	\$22,770 to \$35,940	74	507	7	500	14.8%	9-11/Mo.	\$1,094	N/A	\$759-\$912
	80% AMI	\$26,940 to \$47,920	30	453	0	453	6.6%	9-11/Mo.	\$934	N/A	\$898-\$1,030
	All Units	\$12,630 to \$47,920	124	1,309	7	1302	9.5%	9-11/Mo.	\$1,094	N/A	\$421-\$1,030

The subject is applying for tax credits at 30 and 60 percent of the area median income and will contain Affordable Market-Rate units set at 80 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently seven vacant LIHTC units at 60 percent of the area median income within the market area. The subject will need to capture 9.5 percent of the demand in the market area for all its proposed units, 1.0 percent of the demand in the market area for its proposed one-bedroom units at 30 percent of the area median income, 11.3 percent of the demand in the market area for its proposed one-bedroom units at 60 percent of the area median income; 2.2 for the demand in the market area for its proposed one-bedroom units at 80 percent of the area median income; 1.0 percent of the demand in the market area for its proposed two-bedroom units at 30 percent of the area median income; 3.4 percent of the demand in the market area for its proposed two-bedroom units at 60 percent of the area median income; and 4.4

percent of the demand in the market area for its proposed two-bedroom units at 80 percent of the area median income. As indicated in the chart above, the capture rates for all proposed units at 30, 60 and 80 percent of the area median income are well below the 30 percent threshold requirement. Additionally, the capture rates for each percent of area median income is well below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

Project-Specific Affordability and Demand Analysis – Senior 62 and Older

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS - SENIOR 62 AND OLDER					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 @ 30%	\$421	\$12,630	\$17,970	37.9%	1,077
1/1 @ 60%	\$759	\$22,770	\$35,940	18.5%	526
1/1 @ 80%	\$898	\$26,940	\$47,920	22.2%	632
2/1 @ 30%	\$505	\$15,150	\$17,970	30.7%	873
2/1 @ 60%	\$912	\$27,360	\$35,940	10.3%	293
2/1 @ 80%	\$1,031	\$30,930	\$47,920	15.9%	451
All Units @ 30%	\$421	\$12,630	\$17,970	37.9%	1,077
All Units @ 60%	\$759	\$22,770	\$35,940	18.5%	526
All Units @ 80%	\$898	\$26,940	\$47,920	22.2%	632
Total Units		\$12,630	\$47,920	55.6%	1,581

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

The following chart indicates the net demand and the capture rates for seniors 62 and older:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
30% AMI	1 BR/ 1 BA	\$12,630 to \$17,970	10	696	0	696	1.4%	9-11/Mo.	\$934	N/A	\$421
	2 BR/ 1 BA	\$15,150 to \$17,970	10	696	0	696	1.4%	9-11/Mo.	\$1,094	N/A	\$505
60% AMI	1 BR/ 1 BA	\$22,770 to \$35,940	57	343	3	343	16.6%	9-11/Mo.	\$934	N/A	\$759
	2 BR/ 1 BA	\$27,360 to \$35,940	17	343	4	343	4.9%	9-11/Mo.	\$1,094	N/A	\$912
80% AMI	1 BR/ 1 BA	\$26,940 to \$47,920	10	314	0	314	3.2%	9-11/Mo.	\$934	N/A	\$898
	2 BR/ 1 BA	\$30,930 to \$47,920	20	314	0	314	6.4%	9-11/Mo.	\$1,094	N/A	\$1,031
Total For Project	30% AMI	\$12,630 to \$17,970	20	696	0	696	2.9%	9-11/Mo.	\$934	N/A	\$421-\$505
	60% AMI	\$22,770 to \$35,940	74	343	7	336	22.0%	9-11/Mo.	\$1,094	N/A	\$759-\$912
	80% AMI	\$26,940 to \$47,920	30	314	0	314	9.5%	9-11/Mo.	\$934	N/A	\$898-\$1,030
	All Units	\$12,630 to \$47,920	124	891	7	884	14.0%	9-11/Mo.	\$1,094	N/A	\$421-\$1,030

The subject is applying for tax credits at 30 and 60 percent of the area median income and will contain Affordable Market-Rate units set at 80 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently seven vacant LIHTC units at 60 percent of the area median income within the market area. The subject will need to capture 14.0 percent of the

demand in the market area for all its proposed units, 1.4 percent of the demand in the market area for its proposed one-bedroom units at 30 percent of the area median income, 16.6 percent of the demand in the market area for its proposed one-bedroom units at 60 percent of the area median income; 3.2 for the demand in the market area for its proposed one-bedroom units at 80 percent of the area median income; 1.4 percent of the demand in the market area for its proposed two-bedroom units at 30 percent of the area median income; 4.9 percent of the demand in the market area for its proposed two-bedroom units at 60 percent of the area median income; and 6.4 percent of the demand in the market area for its proposed two-bedroom units at 80 percent of the area median income. As indicated in the chart above, the capture rates for all proposed units at 30, 60 and 80 percent of the area median income are well below the 30 percent threshold requirement. Additionally, the capture rates for each percent of area median income is well below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

Absorption/Stabilization Estimate

The subject is a proposed senior development that will contain 77 one- and two-bedroom units. 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. The absorption level is typically based on the most recent senior developments. However, the analysts were unable to find any new constructions within the market area. Therefore, it was necessary to base absorption projections primarily on discussions with local leasing agents. It is estimated that a 93 percent occupancy level can be achieved in nine to 12 months. Interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb six to eight units per month; therefore, it will reach a stable occupancy level within nine to 12 months.

Conclusion

The overall capture rate for the proposed development is reasonable for the tax credit units. The property is currently applying for Low Income Housing Tax Credits. The capture rate was figured by unit size and percent of area median income. The capture rates for the individual unit types are also within the acceptable range. It is believed that the subject is a viable development.

Data Sources

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 town and government officials and interview with local property owners or managers.

I affirm that I have made a physical inspection of the market area and the subject property and that information has been used in the full study of the need and demand for the proposed units. The report was written according to DCA's market study requirements, the information included is accurate and the report can be relied up by DCA as a true assessment of the low-income housing rental market.

To the best of my knowledge, the market can support the project as shown in the study. I understand that any misrepresentation of this statement may result in the denial of further participation in DCA's rental housing programs. I also affirm that I have no interest in the project or relationship with the ownership entity and my compensation is not contingent on this project being funded.

IN PROGRESS

Edwin E. Walker
Market Analyst

IN PROGRESS

Samuel T. Gill
Market Analyst

ADDENDUM A

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)
Executive Summary		
1	Executive Summary	10-15
Scope of Work		
2	Scope of Work	N/A
Project Description		
3	Unit mix including bedrooms, bathrooms, square footage, rents, and income targeting	18
4	Utilities (and utility sources) included in rent	19
5	Target market/population description	18
6	Project description including unit features and community amenities	18
7	Date of construction/preliminary completion	19
8	If rehabilitation, scope of work, existing rents, and existing vacancies	N/A
Location		
9	Concise description of the site and adjacent parcels	21
10	Site photos/maps	24-28
11	Map of community services	35-37
12	Site evaluation/neighborhood including visibility, accessibility, and crime	21-23
Market Area		
13	PMA description	41-42
14	PMA Map	43
Employment and Economy		
15	At-Place employment trends	58-61
16	Employment by sector	62
17	Unemployment rates	58-61
18	Area major employers/employment centers and proximity to site	62-63
19	Recent or planned employment expansions/reductions	61
Demographic Characteristics		
20	Population and household estimates and projections	45-50
21	Area building permits	131
22	Population and household characteristics including income, tenure, and	45-50
23	For senior or special needs projects, provide data specific to target market	45-50

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)
Competitive Environment		
24	Comparable property profiles and photos	72-109
25	Map of comparable properties	112-113
26	Existing rental housing evaluation including vacancy and rents	72-109
27	Comparison of subject property to comparable properties	117-118
28	Discussion of availability and cost of other affordable housing options including homeownership, if applicable	N/A
29	Rental communities under construction, approved, or proposed	117
30	For senior or special needs populations, provide data specific to target market	72-109
Affordability, Demand, and Penetration Rate Analysis		
31	Estimate of demand	69-70
32	Affordability analysis with capture rate	69-70
33	Penetration rate analysis with capture rate	68
Analysis/Conclusions		
34	Absorption rate and estimated stabilized occupancy for subject	131
35	Evaluation of proposed rent levels including estimate of market/achievable rents.	119-125
36	Precise statement of key conclusions	135-137
37	Market strengths and weaknesses impacting project	117-118
38	Product recommendations and/or suggested modifications to subject	137
39	Discussion of subject property's impact on existing housing	117-118
40	Discussion of risks or other mitigating circumstances impacting subject	117-118
41	Interviews with area housing stakeholders	133
Other Requirements		
42	Certifications	5-6
43	Statement of qualifications	Addendum F
44	Sources of data not otherwise identified	137

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 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 assumed 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, 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.

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 as the amount of 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 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

The total number of households in a defined market area that would potentially move into proposed new or renovated housing units. These households must be of the appropriate age, income, tenure and size for a specific proposed development. Components of demand vary and can include household growth; turnover, those living in substandard conditions, rent overburdened households, and demolished housing units. Demand is project specific.

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent 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.

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

One or more people who occupy a housing unit as their usual place of residence.

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 in 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 tenants 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 or 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 1 through 8 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 by 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 or Primary Market Area

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

Market Demand

The total number of households in a defined market area that would potentially move into new or renovated housing units. 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 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.

Multi-family

Structures that contain more than 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.

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.

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

Gross rent divided by 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 rent charged under the restrictions of a specific housing program or subsidy.

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.

State Data Center (SDC)

A state agency or university facility identified by the governor of each state to participate in the 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 Income Band from which the subject property will 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

1. 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. See Vacancy Period.
2. **Turnover Period** – The percent of occupants in a given apartment complex that move in one year.

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.

Vacancy Rate – Physical

The number of total habitable units that are vacant divided by the total number of units in the property.

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

**Allowances for
Tenant-Furnished Utilities
and Other Services**

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 04/30/2018)

Locality		Unit Type						Date
Georgia North		Elevator/High-Rise						
Utility or Service		Monthly Dollar Allowances						
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	a. Natural Gas	6	8	10	12	15	17	
	b. Bottle Gas	23	33	39	49	60	70	
	c. Electric	9	13	17	20	26	30	
	d. Heat Pump	8	9	11	16	20	21	
Cooking	a. Natural Gas	2	3	3	4	5	6	
	b. Bottle Gas	7	12	14	16	21	26	
	c. Electric	5	8	10	12	15	17	
		-	-	-	-	-	-	
Other Electric		15	22	28	34	43	49	
Air Conditioning		5	7	9	12	14	16	
Water Heating	a. Natural Gas	3	4	6	7	8	10	
	b. Bottle Gas	12	16	23	28	33	42	
	c. Electric	9	14	19	24	29	34	
	d. Oil	-	-	-	-	-	-	
Water		18	21	25	30	36	39	
Sewer		18	22	26	33	40	44	
Trash Collection		15	15	15	15	15	15	
Range/Microwave		11	11	11	11	11	11	
Refrigerator		13	13	13	13	13	13	
Other -								
Actual Family Allowances To be used by the family to compute allowance.		Utility or Service						per month cost
Complete below for the actual unit rented		Space Heating						
Name of Family		Cooking						
		Other Electric						
		Air Conditioning						
		Water Heating						
		Water						
Unit Address		Sewer						
		Trash Collection						
		Range/Microwave						
		Refrigerator						
Number of Bedrooms		Other						
		Total						

based on form HUD-52667 (04/15)

Previous editions are obsolete
EFFECTIVE 1/1/2018

ref. Handbook 7420.8

ADDENDUM D

National Flood Hazard Layer FIRMette



Legend

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

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, AG, V
		With BFE or Depth Zone AE, AG, 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		Area of Minimal Flood Hazard Zone X
		Effective LOMRs
		Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Base line
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

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

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

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 9/5/2018 at 4:35:14 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

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

ADDENDUM E



Calloway Dr NW

Anderson Ave NW

Porter Dr NW

Waterbury Dr NW

True Light Haven

Verbena St NW

Abbey St NW

Penelope Rd NW

Penelope Dr NW

Cherokee Pl NW

Katron St NW

Penelope St NW

Lionel Hampton Trail

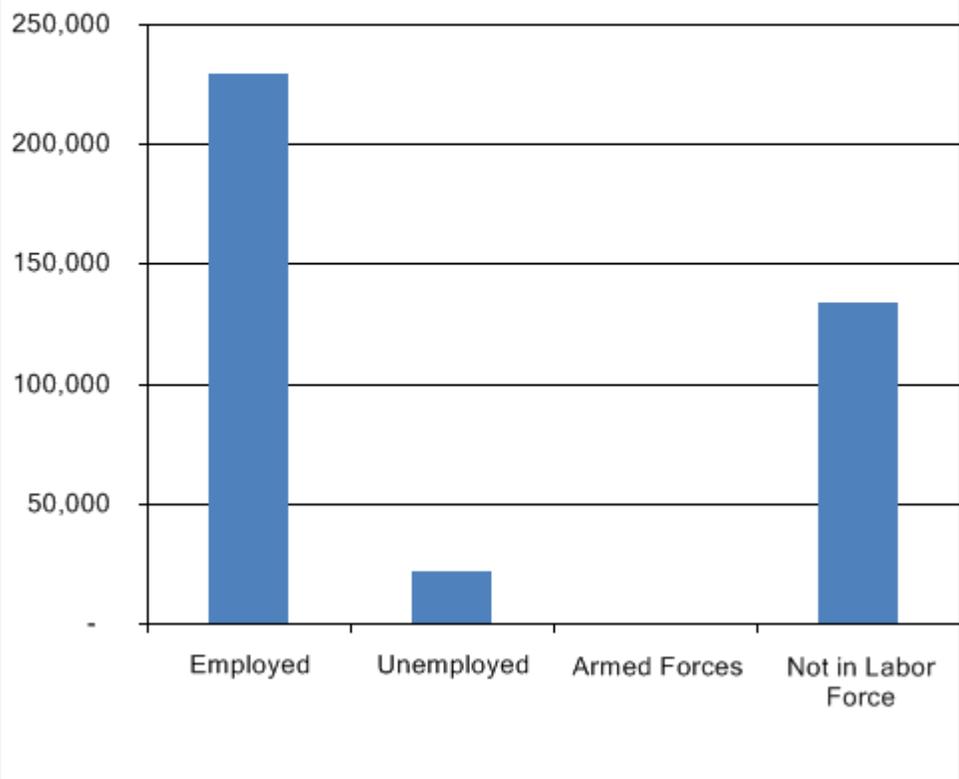
Anderson Ave SW

W. Lake

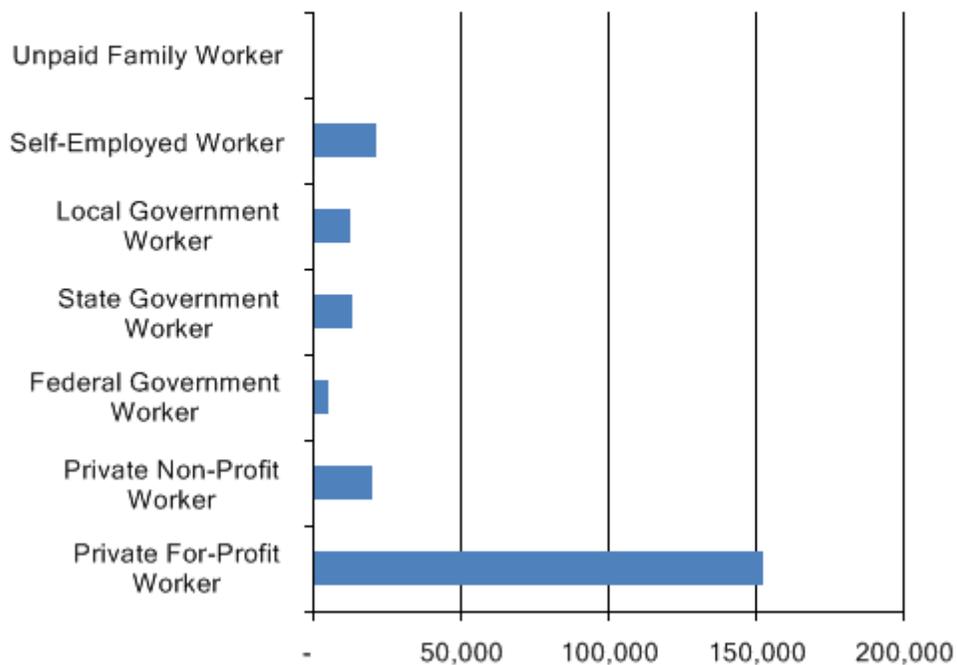
Browning St SW

ADDENDUM F

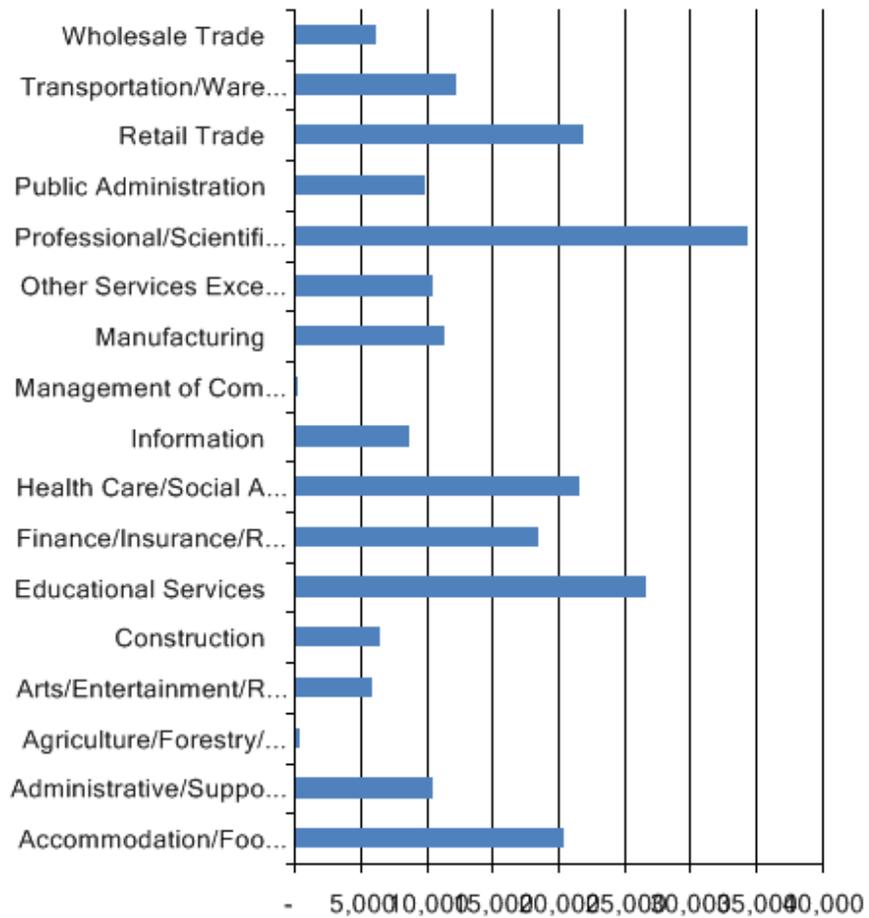
Employed Civilian Population Aged 16+ Years - Employment Status - 2018 Estimates Atlanta city, Georgia



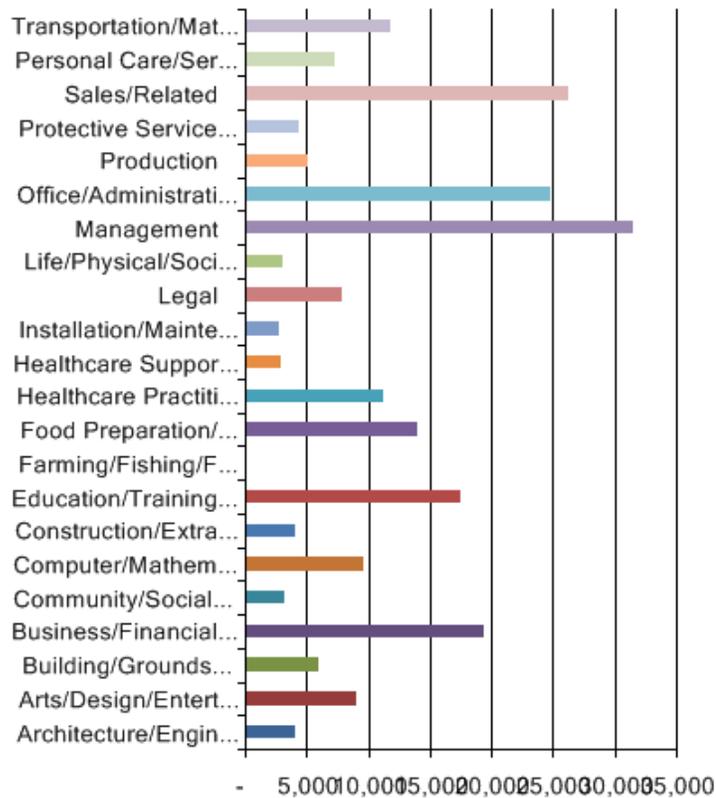
Employed Civilian Population by Class of Worker - 2018 Estimates Atlanta city, Georgia



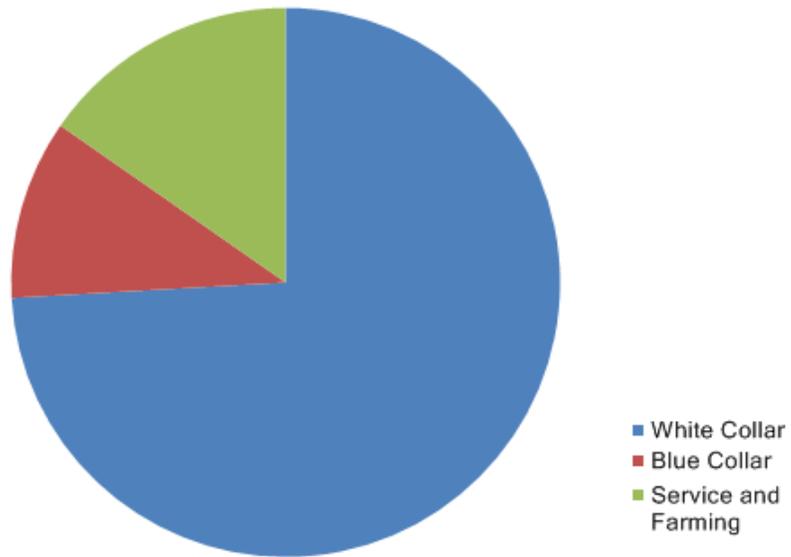
Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Atlanta city, Georgia



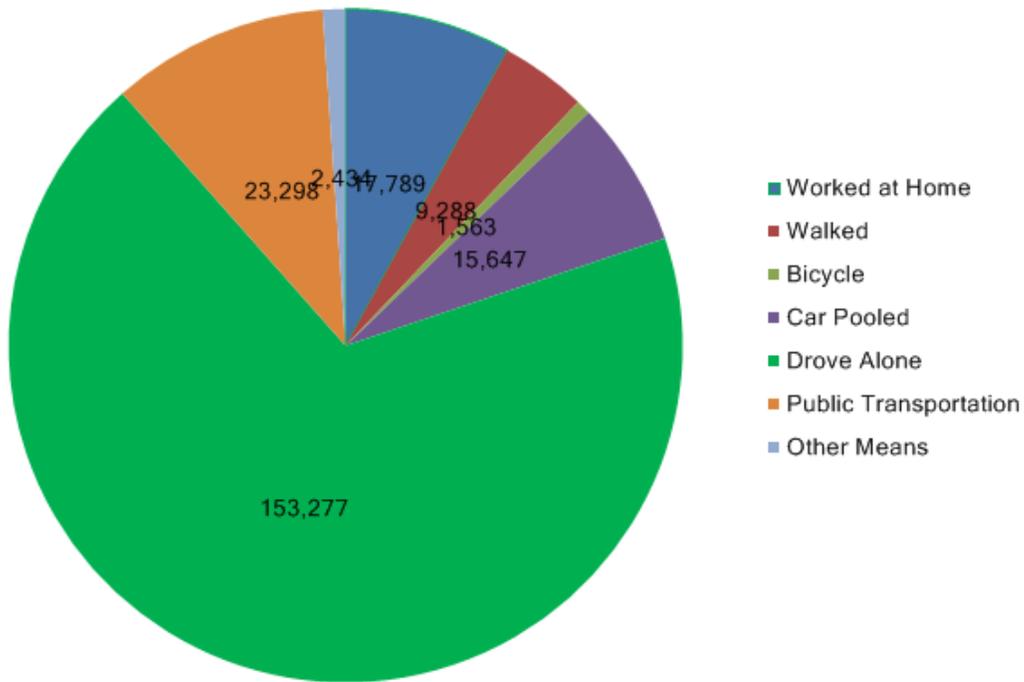
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates Atlanta city, Georgia



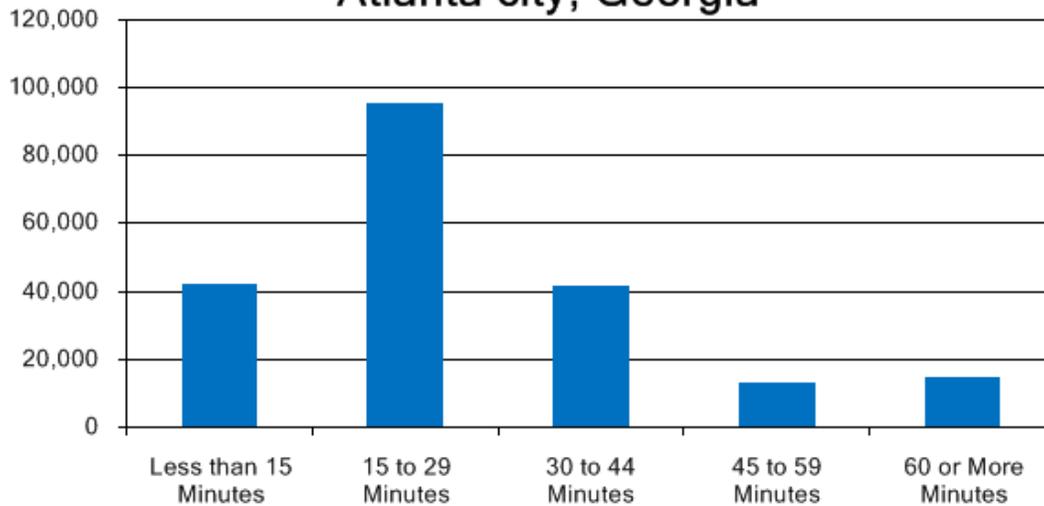
**Employed Civilian Population Aged 16+
Years by Occupation - 2018 Estimates
Atlanta city, Georgia**



**Employed Civilian Population Aged 16+
Years Transportation to Work - 2018
Estimates
Atlanta city, Georgia**



Employed Civilian Population Aged 16+ Years Transportation to Work - 2018 Estimates Atlanta city, Georgia



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2018 Atlanta city, Georgia	
Status	Number
Employed	228,890
Unemployed	21,397
Armed Forces	403
Not in Labor Force	133,697
Unemployed	8.55%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population by Class of Worker		
Current Year Estimates - 2018		
Atlanta city, Georgia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	152,424	67.3%
Private Non-Profit Worker	20,583	9.1%
Federal Government Worker	5,074	2.2%
State Government Worker	13,575	6.0%
Local Government Worker	12,694	5.6%
Self-Employed Worker	21,739	9.6%
Unpaid Family Worker	265	0.1%
Total:	226,354	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Industry		
Current Year Estimates - 2018		
Atlanta city, Georgia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	20,401	9.0%
Administrative/Support/Waste Management	10,499	4.6%
Agriculture/Forestry/Fishing/Hunting/Mining	377	0.2%
Arts/Entertainment/Recreation	5,953	2.6%
Construction	6,507	2.9%
Educational Services	26,686	11.8%
Finance/Insurance/Real Estate/Rent/Lease	18,536	8.2%
Health Care/Social Assistance	21,655	9.6%
Information	8,675	3.8%
Management of Companies and Enterprises	232	0.1%
Manufacturing	11,383	5.0%
Other Services Except Public Administration	10,581	4.7%
Professional/Scientific/Technical Services	34,373	15.2%
Public Administration	9,972	4.4%
Retail Trade	21,980	9.7%
Transportation/Warehousing/Utilities	12,349	5.5%
Wholesale Trade	6,195	2.7%
Total:	226,354	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2018		
Atlanta city, Georgia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	4,023	1.8%
Arts/Design/Entertainment/Sports/Media	9,114	4.0%
Building/Grounds Cleaning/Maintenance	6,003	2.7%
Business/Financial Operations	19,397	8.6%
Community/Social Services	3,184	1.4%
Computer/Mathematical	9,676	4.3%
Construction/Extraction	4,156	1.8%
Education/Training/Library	17,541	7.7%
Farming/Fishing/Forestry	95	0.0%
Food Preparation/Serving Related	14,052	6.2%
Healthcare Practitioner/Technician	11,174	4.9%
Healthcare Support	2,844	1.3%
Installation/Maintenance/Repair	2,826	1.2%
Legal	7,931	3.5%
Life/Physical/Social Science	3,086	1.4%
Management	31,515	13.9%
Office/Administrative Support	24,809	11.0%
Production	5,097	2.3%
Protective Services	4,414	2.0%
Sales/Related	26,290	11.6%
Personal Care/Service	7,251	3.2%
Transportation/Material Moving	11,876	5.2%
Total:	226,354	100.0%
White Collar	167,740	74.1%
Blue Collar	23,955	10.6%
Service and Farming	34,659	15.3%
Total:	226,354	100.0%

Source: Ribbon Demographics; Claritas



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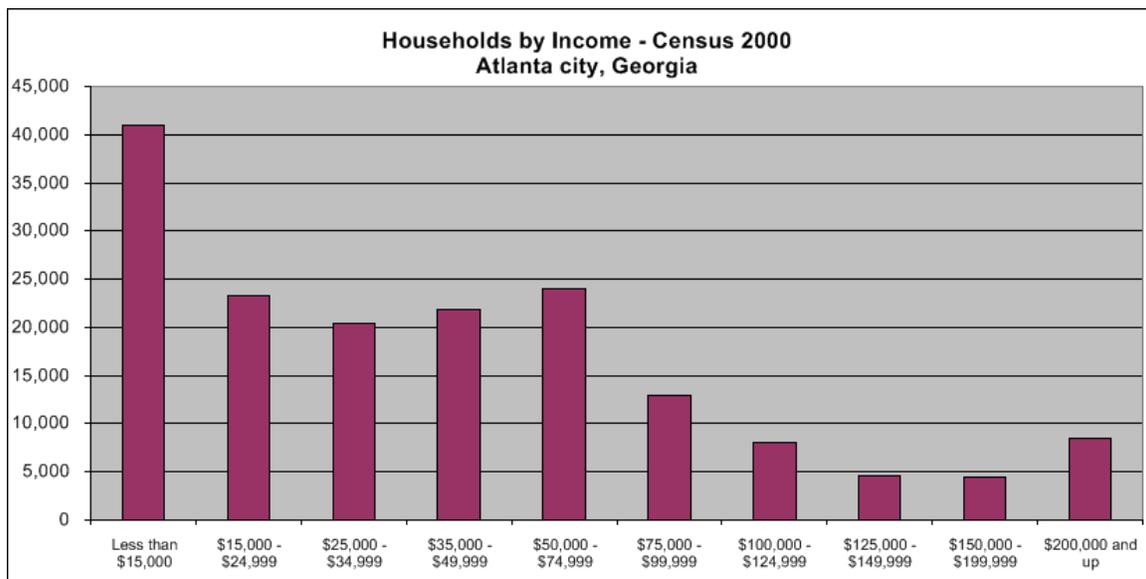
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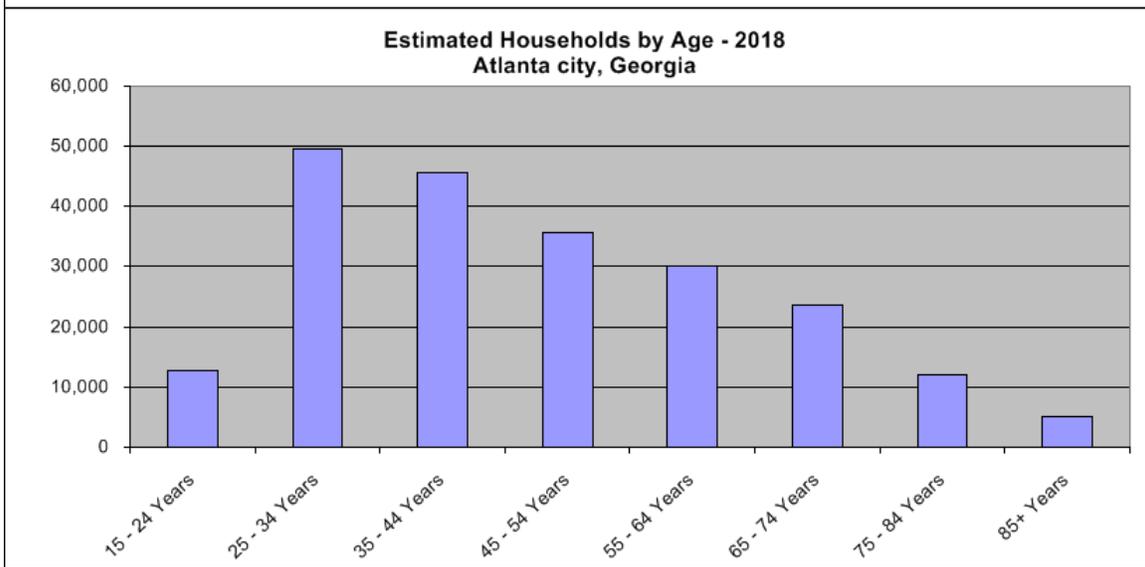
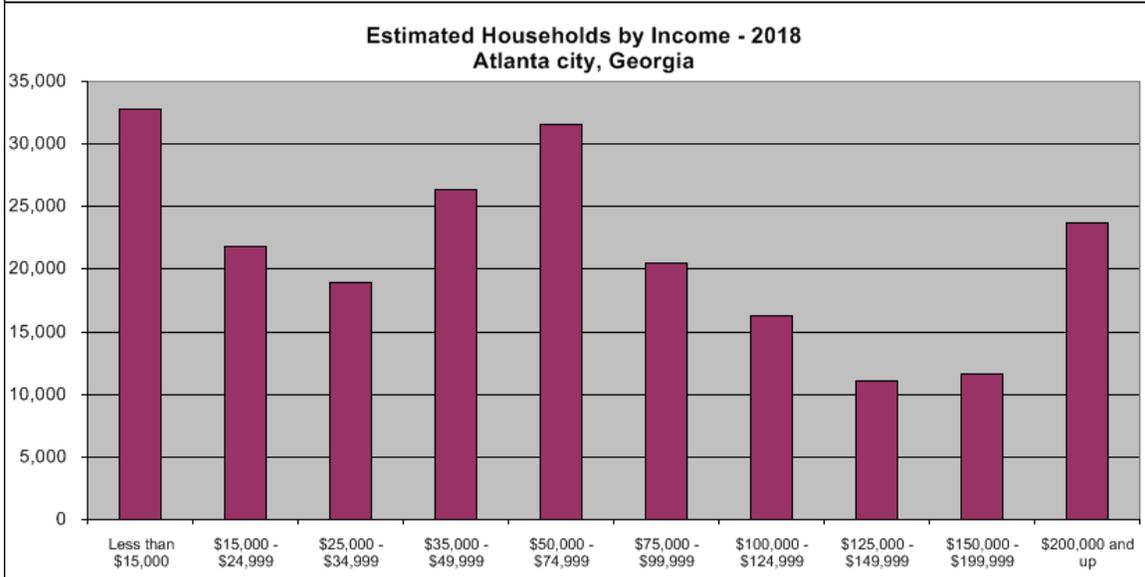
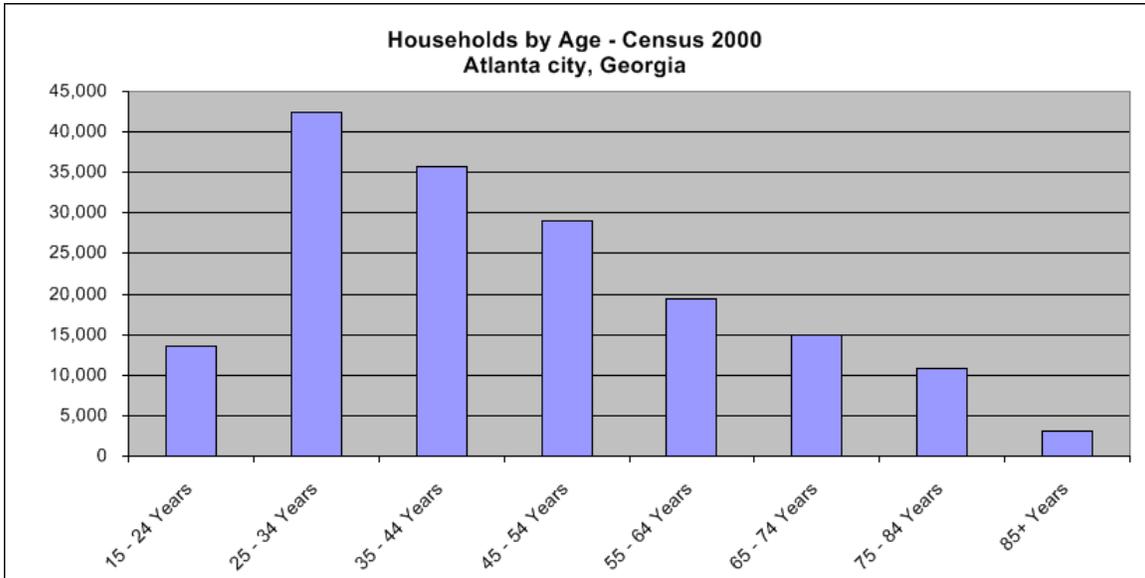
Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2018 Atlanta city, Georgia		
Transportation Mode	Number	Percent
Worked at Home	17,789	8.0%
Walked	9,288	4.2%
Bicycle	1,563	0.7%
Car Pooled	15,647	7.0%
Drove Alone	153,277	68.6%
Public Transportation	23,298	10.4%
Other Means	<u>2,434</u>	<u>1.1%</u>
Total:	223,296	100.0%

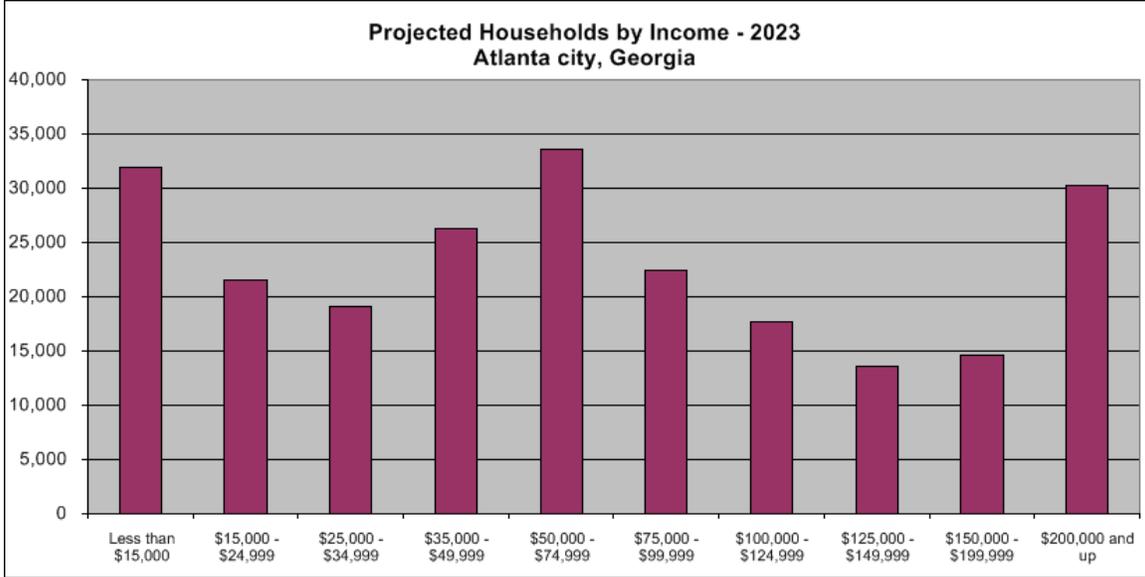
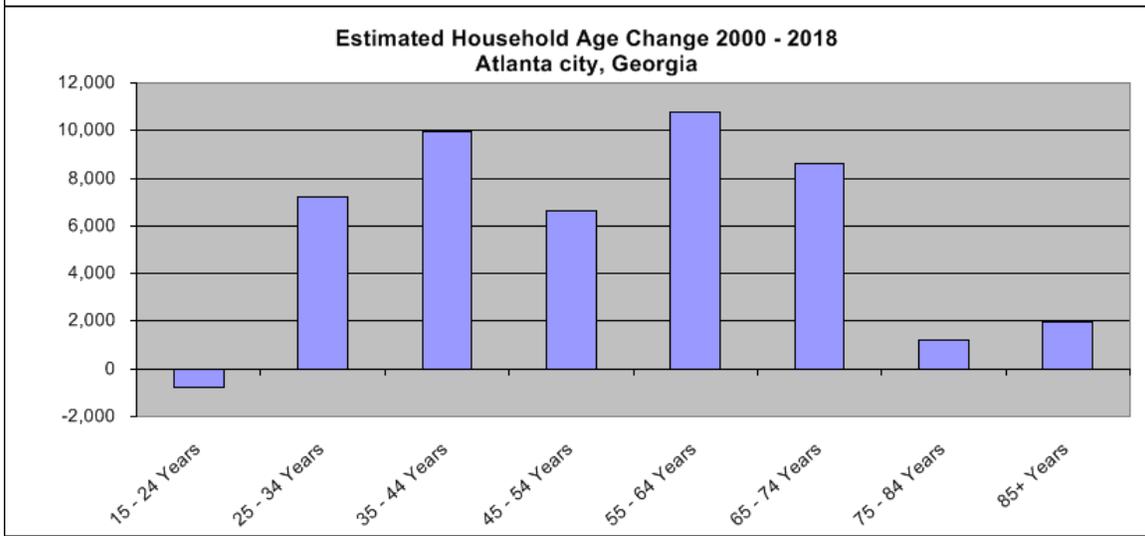
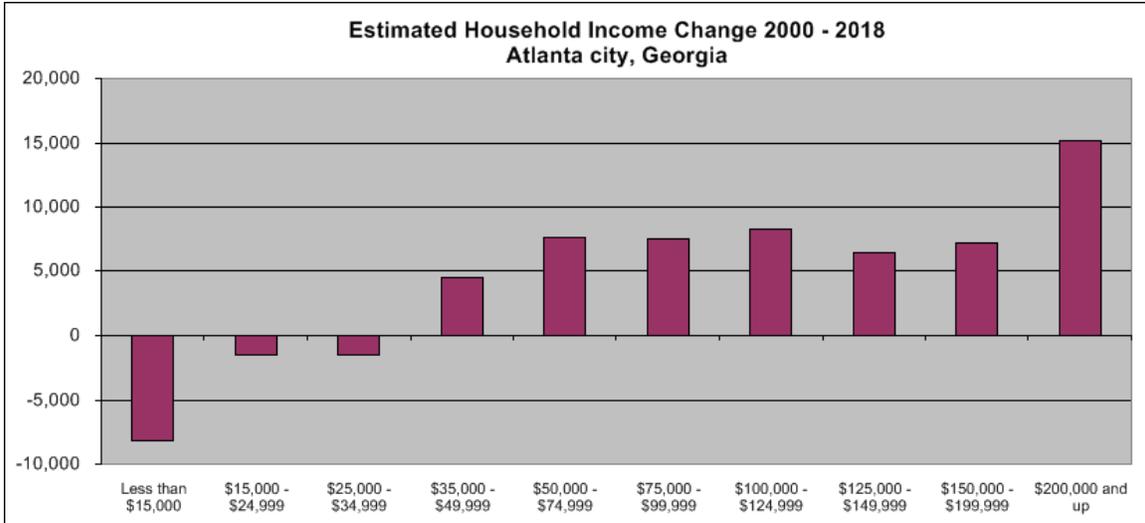
Source: Ribbon Demographics; Claritas

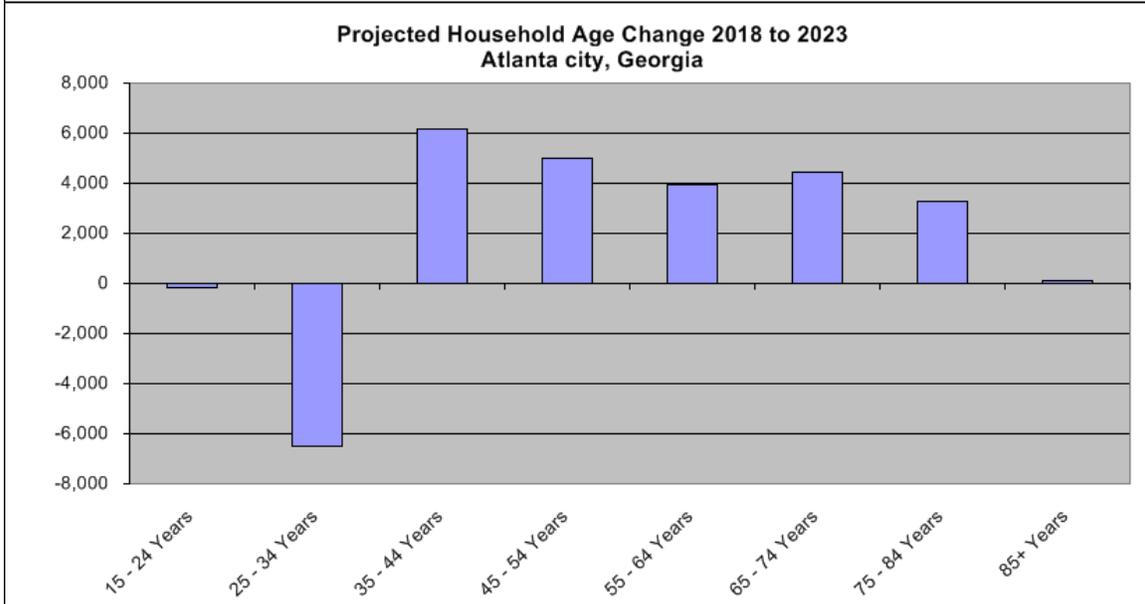
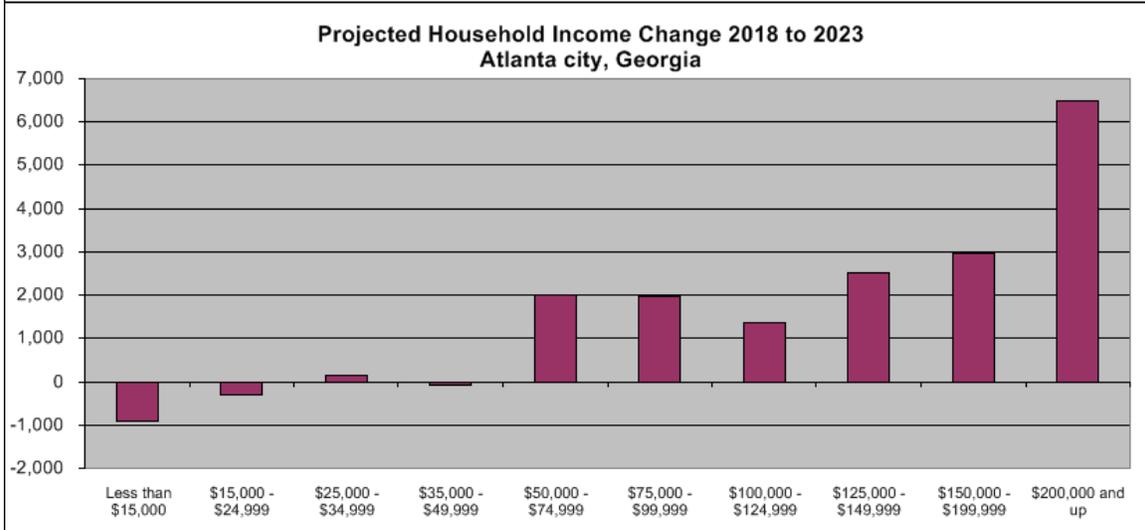
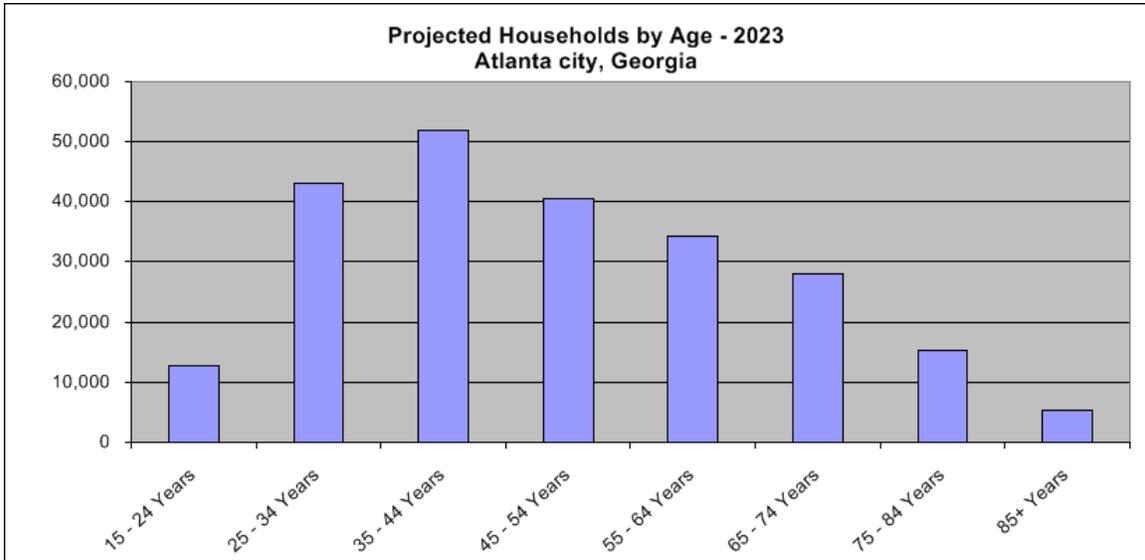
Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2018 Atlanta city, Georgia		
Travel Time	Number	Percent
Less than 15 Minutes	41,936	20.3%
15 to 29 Minutes	95,260	46.2%
30 to 44 Minutes	41,689	20.2%
45 to 59 Minutes	13,008	6.3%
60 or More Minutes	14,403	7.0%
Total:	206,296	100.0%

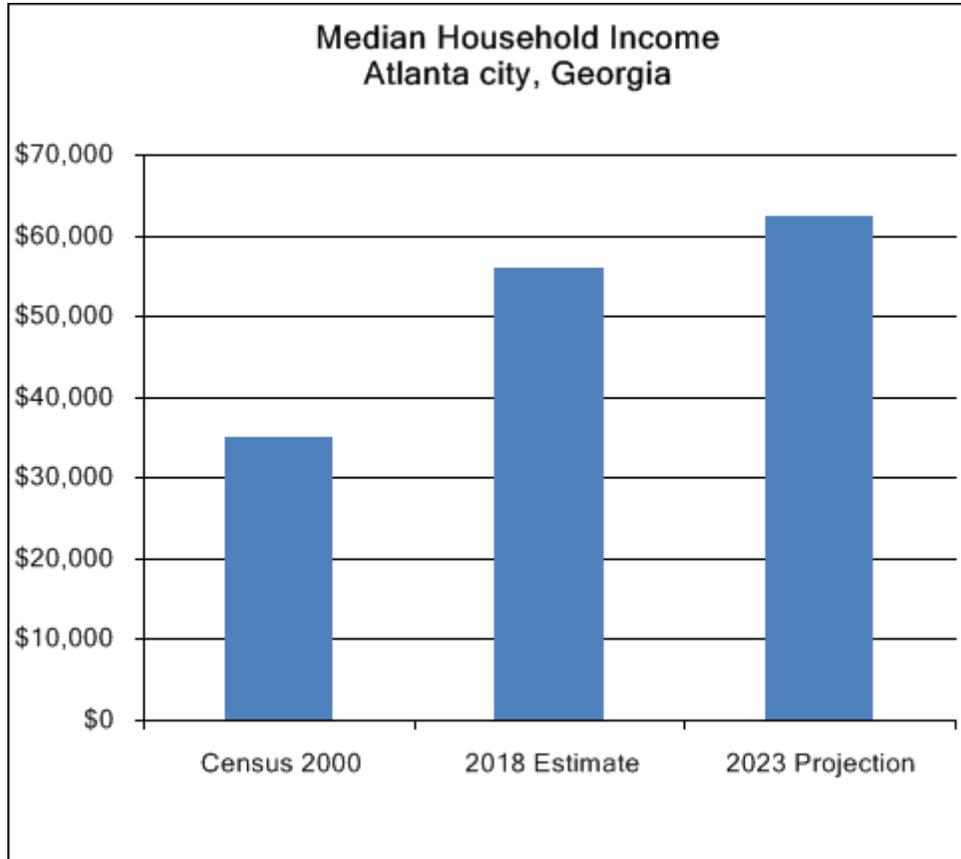
Source: Ribbon Demographics; Claritas











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Households by Income and Age Atlanta city, Georgia 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	6,024	7,149	6,426	5,488	4,702	5,336	4,271	1,599	40,995	24.2%
\$15,000 - \$24,999	2,580	5,429	5,134	3,278	2,270	2,204	1,836	525	23,256	13.7%
\$25,000 - \$34,999	1,635	5,830	4,537	3,223	2,092	1,692	1,149	283	20,441	12.1%
\$35,000 - \$49,999	1,539	6,546	4,647	3,880	2,207	1,694	1,141	256	21,910	13.0%
\$50,000 - \$74,999	1,068	7,760	5,008	4,460	2,835	1,609	1,019	222	23,981	14.2%
\$75,000 - \$99,999	413	3,933	2,860	2,633	1,733	843	463	84	12,962	7.7%
\$100,000 - \$124,999	163	2,410	2,216	1,516	844	527	310	50	8,036	4.7%
\$125,000 - \$149,999	61	1,314	1,213	892	666	232	129	37	4,544	2.7%
\$150,000 - \$199,999	66	1,010	1,223	1,136	616	252	173	36	4,512	2.7%
\$200,000 and up	<u>68</u>	<u>1,002</u>	<u>2,483</u>	<u>2,482</u>	<u>1,470</u>	<u>604</u>	<u>370</u>	<u>66</u>	8,545	5.1%
Total	13,617	42,383	35,747	28,988	19,435	14,993	10,861	3,158	169,182	100.0%
Percent	8.0%	25.1%	21.1%	17.1%	11.5%	8.9%	6.4%	1.9%	100.0%	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Atlanta city, Georgia										
Current Year Estimates - 2018										
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	5,699	4,632	3,809	4,689	5,906	4,089	2,582	1,431	32,837	15.3%
\$15,000 - \$24,999	1,720	3,962	3,121	2,416	2,778	3,570	2,805	1,403	21,775	10.1%
\$25,000 - \$34,999	1,221	4,876	3,403	2,436	2,682	2,227	1,486	588	18,919	8.8%
\$35,000 - \$49,999	1,501	7,903	5,600	3,572	3,252	2,637	1,460	491	26,416	12.3%
\$50,000 - \$74,999	1,257	9,463	7,182	4,830	3,698	3,123	1,533	493	31,579	14.7%
\$75,000 - \$99,999	714	5,848	5,062	3,608	2,609	1,793	633	221	20,488	9.5%
\$100,000 - \$124,999	250	4,210	4,686	2,885	2,105	1,608	460	117	16,321	7.6%
\$125,000 - \$149,999	358	2,867	3,193	1,973	1,308	1,026	217	87	11,029	5.1%
\$150,000 - \$199,999	102	2,319	3,044	3,163	1,791	949	207	101	11,676	5.4%
\$200,000 and up	18	3,494	6,596	6,047	4,095	2,595	674	193	23,712	11.0%
Total	12,840	49,574	45,696	35,619	30,224	23,617	12,057	5,125	214,752	100.0%
Percent	6.0%	23.1%	21.3%	16.6%	14.1%	11.0%	5.6%	2.4%		100.0%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Atlanta city, Georgia										
Estimated Change - 2000 to 2018										
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	-325	-2,517	-2,617	-799	1,204	-1,247	-1,689	-168	-8,158	-19.9%
\$15,000 - \$24,999	-860	-1,467	-2,013	-862	508	1,366	969	878	-1,481	-6.4%
\$25,000 - \$34,999	-414	-954	-1,134	-787	590	535	337	305	-1,522	-7.4%
\$35,000 - \$49,999	-38	1,357	953	-308	1,045	943	319	235	4,506	20.6%
\$50,000 - \$74,999	189	1,703	2,174	370	863	1,514	514	271	7,598	31.7%
\$75,000 - \$99,999	301	1,915	2,202	975	876	950	170	137	7,526	58.1%
\$100,000 - \$124,999	87	1,800	2,470	1,369	1,261	1,081	150	67	8,285	103.1%
\$125,000 - \$149,999	297	1,553	1,980	1,081	642	794	88	50	6,485	142.7%
\$150,000 - \$199,999	36	1,309	1,821	2,027	1,175	697	34	65	7,164	158.8%
\$200,000 and up	-50	2,492	4,113	3,565	2,625	1,991	304	127	15,167	177.5%
Total	-777	7,191	9,949	6,631	10,789	8,624	1,196	1,967	45,570	26.9%
Percent Change	-5.7%	17.0%	27.8%	22.9%	55.5%	57.5%	11.0%	62.3%		26.9%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Atlanta city, Georgia										
Five Year Projections - 2023										
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	5,477	3,742	3,760	4,437	5,733	4,395	3,016	1,372	31,932	13.8%
\$15,000 - \$24,999	1,604	3,221	3,058	2,298	2,737	3,883	3,329	1,357	21,487	9.3%
\$25,000 - \$34,999	1,146	4,122	3,431	2,450	2,808	2,622	1,873	620	19,072	8.3%
\$35,000 - \$49,999	1,500	6,684	5,763	3,605	3,427	2,995	1,834	534	26,342	11.4%
\$50,000 - \$74,999	1,281	8,465	7,917	5,360	4,258	3,787	2,010	514	33,592	14.5%
\$75,000 - \$99,999	793	5,207	5,791	4,136	3,138	2,247	909	253	22,474	9.7%
\$100,000 - \$124,999	275	3,636	5,262	3,278	2,497	1,973	642	136	17,699	7.7%
\$125,000 - \$149,999	424	2,746	4,126	2,660	1,767	1,374	334	106	13,537	5.9%
\$150,000 - \$199,999	123	2,139	3,994	4,283	2,418	1,256	316	127	14,656	6.3%
\$200,000 and up	28	3,087	8,777	8,100	5,394	3,534	1,052	237	30,209	13.1%
Total	12,651	43,049	51,879	40,607	34,177	28,066	15,315	5,256	231,000	100.0%
Percent	5.5%	18.6%	22.5%	17.6%	14.8%	12.1%	6.6%	2.3%		100.0%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Atlanta city, Georgia										
Projected Change - 2018 to 2023										
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	-222	-890	-49	-252	-173	306	434	-59	-905	-2.8%
\$15,000 - \$24,999	-116	-741	-63	-118	-41	313	524	-46	-288	-1.3%
\$25,000 - \$34,999	-75	-754	28	14	126	395	387	32	153	0.8%
\$35,000 - \$49,999	-1	-1,219	163	33	175	358	374	43	-74	-0.3%
\$50,000 - \$74,999	24	-998	735	530	560	664	477	21	2,013	6.4%
\$75,000 - \$99,999	79	-641	729	528	529	454	276	32	1,986	9.7%
\$100,000 - \$124,999	25	-574	576	393	392	365	182	19	1,378	8.4%
\$125,000 - \$149,999	66	-121	933	687	459	348	117	19	2,508	22.7%
\$150,000 - \$199,999	21	-180	950	1,120	627	307	109	26	2,980	25.5%
\$200,000 and up	10	-407	2,181	2,053	1,299	939	378	44	6,497	27.4%
Total	-189	-6,525	6,183	4,988	3,953	4,449	3,258	131	16,248	7.6%
Percent Change	-1.5%	-13.2%	13.5%	14.0%	13.1%	18.8%	27.0%	2.6%		7.6%

Source: Claritas; Ribbon Demographics



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Median Household Income Atlanta city, Georgia		
Census 2000	2018 Estimate	2023 Projection
\$34,951	\$55,881	\$62,404

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Median Household Income by Area			
Atlanta city, Georgia			
Geography ID	Census 2000	2018 Estimate	2023 Projection
1304000	\$34,951	\$55,881	\$62,404

HISTA 2.2 Summary Data Atlanta city, Georgia

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6,311	2,281	1,753	932	1,157	12,434
\$10,000-20,000	3,686	2,423	1,485	785	1,236	9,615
\$20,000-30,000	3,915	1,924	1,165	529	930	8,463
\$30,000-40,000	4,971	1,988	982	659	583	9,183
\$40,000-50,000	4,208	1,506	534	346	464	7,058
\$50,000-60,000	3,675	1,307	343	611	296	6,232
\$60,000-75,000	3,434	1,985	677	301	423	6,820
\$75,000-100,000	2,871	2,849	805	259	360	7,144
\$100,000-125,000	1,419	1,751	518	195	223	4,106
\$125,000-150,000	788	1,161	295	152	80	2,476
\$150,000-200,000	513	949	269	179	76	1,986
\$200,000+	625	850	312	241	256	2,284
Total	36,416	20,974	9,138	5,189	6,084	77,801

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4,086	938	210	169	160	5,563
\$10,000-20,000	4,288	1,001	402	234	177	6,102
\$20,000-30,000	1,930	689	290	180	134	3,223
\$30,000-40,000	1,083	367	204	186	112	1,952
\$40,000-50,000	741	460	208	130	148	1,687
\$50,000-60,000	666	308	165	87	96	1,322
\$60,000-75,000	651	272	141	61	119	1,244
\$75,000-100,000	672	268	77	63	103	1,183
\$100,000-125,000	433	194	72	51	82	832
\$125,000-150,000	235	89	47	29	51	451
\$150,000-200,000	322	155	43	31	53	604
\$200,000+	460	281	58	44	61	904
Total	15,567	5,022	1,917	1,265	1,296	25,067

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,533	404	102	97	109	3,245
\$10,000-20,000	3,138	563	198	140	126	4,165
\$20,000-30,000	1,304	419	152	120	82	2,077
\$30,000-40,000	690	243	81	106	61	1,181
\$40,000-50,000	505	251	118	102	86	1,062
\$50,000-60,000	450	182	105	65	47	849
\$60,000-75,000	377	122	46	47	52	644
\$75,000-100,000	390	120	42	43	52	647
\$100,000-125,000	256	91	38	29	34	448
\$125,000-150,000	139	37	19	19	20	234
\$150,000-200,000	165	72	24	20	18	299
\$200,000+	309	57	29	24	25	444
Total	10,256	2,561	954	812	712	15,295

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	10,397	3,219	1,963	1,101	1,317	17,997
\$10,000-20,000	7,974	3,424	1,887	1,019	1,413	15,717
\$20,000-30,000	5,845	2,613	1,455	709	1,064	11,686
\$30,000-40,000	6,054	2,355	1,186	845	695	11,135
\$40,000-50,000	4,949	1,966	742	476	612	8,745
\$50,000-60,000	4,341	1,615	508	698	392	7,554
\$60,000-75,000	4,085	2,257	818	362	542	8,064
\$75,000-100,000	3,543	3,117	882	322	463	8,327
\$100,000-125,000	1,852	1,945	590	246	305	4,938
\$125,000-150,000	1,023	1,250	342	181	131	2,927
\$150,000-200,000	835	1,104	312	210	129	2,590
\$200,000+	1,085	1,131	370	285	317	3,188
Total	51,983	25,996	11,055	6,454	7,380	102,868

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.1%	2.9%	2.3%	1.2%	1.5%	16.0%
\$10,000-20,000	4.7%	3.1%	1.9%	1.0%	1.6%	12.4%
\$20,000-30,000	5.0%	2.5%	1.5%	0.7%	1.2%	10.9%
\$30,000-40,000	6.4%	2.6%	1.3%	0.8%	0.7%	11.8%
\$40,000-50,000	5.4%	1.9%	0.7%	0.4%	0.6%	9.1%
\$50,000-60,000	4.7%	1.7%	0.4%	0.8%	0.4%	8.0%
\$60,000-75,000	4.4%	2.6%	0.9%	0.4%	0.5%	8.8%
\$75,000-100,000	3.7%	3.7%	1.0%	0.3%	0.5%	9.2%
\$100,000-125,000	1.8%	2.3%	0.7%	0.3%	0.3%	5.3%
\$125,000-150,000	1.0%	1.5%	0.4%	0.2%	0.1%	3.2%
\$150,000-200,000	0.7%	1.2%	0.3%	0.2%	0.1%	2.6%
\$200,000+	0.8%	1.1%	0.4%	0.3%	0.3%	2.9%
Total	46.8%	27.0%	11.7%	6.7%	7.8%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16.3%	3.7%	0.8%	0.7%	0.6%	22.2%
\$10,000-20,000	17.1%	4.0%	1.6%	0.9%	0.7%	24.3%
\$20,000-30,000	7.7%	2.7%	1.2%	0.7%	0.5%	12.9%
\$30,000-40,000	4.3%	1.5%	0.8%	0.7%	0.4%	7.8%
\$40,000-50,000	3.0%	1.8%	0.8%	0.5%	0.6%	6.7%
\$50,000-60,000	2.7%	1.2%	0.7%	0.3%	0.4%	5.3%
\$60,000-75,000	2.6%	1.1%	0.6%	0.2%	0.5%	5.0%
\$75,000-100,000	2.7%	1.1%	0.3%	0.3%	0.4%	4.7%
\$100,000-125,000	1.7%	0.8%	0.3%	0.2%	0.3%	3.3%
\$125,000-150,000	0.9%	0.4%	0.2%	0.1%	0.2%	1.8%
\$150,000-200,000	1.3%	0.6%	0.2%	0.1%	0.2%	2.4%
\$200,000+	1.8%	1.1%	0.2%	0.2%	0.2%	3.6%
Total	62.1%	20.0%	7.6%	5.0%	5.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16.6%	2.6%	0.7%	0.6%	0.7%	21.2%
\$10,000-20,000	20.5%	3.7%	1.3%	0.9%	0.8%	27.2%
\$20,000-30,000	8.5%	2.7%	1.0%	0.8%	0.5%	13.6%
\$30,000-40,000	4.5%	1.6%	0.5%	0.7%	0.4%	7.7%
\$40,000-50,000	3.3%	1.6%	0.8%	0.7%	0.6%	6.9%
\$50,000-60,000	2.9%	1.2%	0.7%	0.4%	0.3%	5.6%
\$60,000-75,000	2.5%	0.8%	0.3%	0.3%	0.3%	4.2%
\$75,000-100,000	2.5%	0.8%	0.3%	0.3%	0.3%	4.2%
\$100,000-125,000	1.7%	0.6%	0.2%	0.2%	0.2%	2.9%
\$125,000-150,000	0.9%	0.2%	0.1%	0.1%	0.1%	1.5%
\$150,000-200,000	1.1%	0.5%	0.2%	0.1%	0.1%	2.0%
\$200,000+	2.0%	0.4%	0.2%	0.2%	0.2%	2.9%
Total	67.1%	16.7%	6.2%	5.3%	4.7%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.1%	3.1%	1.9%	1.1%	1.3%	17.5%
\$10,000-20,000	7.8%	3.3%	1.8%	1.0%	1.4%	15.3%
\$20,000-30,000	5.7%	2.5%	1.4%	0.7%	1.0%	11.4%
\$30,000-40,000	5.9%	2.3%	1.2%	0.8%	0.7%	10.8%
\$40,000-50,000	4.8%	1.9%	0.7%	0.5%	0.6%	8.5%
\$50,000-60,000	4.2%	1.6%	0.5%	0.7%	0.4%	7.3%
\$60,000-75,000	4.0%	2.2%	0.8%	0.4%	0.5%	7.8%
\$75,000-100,000	3.4%	3.0%	0.9%	0.3%	0.5%	8.1%
\$100,000-125,000	1.8%	1.9%	0.6%	0.2%	0.3%	4.8%
\$125,000-150,000	1.0%	1.2%	0.3%	0.2%	0.1%	2.8%
\$150,000-200,000	0.8%	1.1%	0.3%	0.2%	0.1%	2.5%
\$200,000+	1.1%	1.1%	0.4%	0.3%	0.3%	3.1%
Total	50.5%	25.3%	10.7%	6.3%	7.2%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	997	325	352	104	159	1,937
\$10,000-20,000	503	370	308	138	181	1,500
\$20,000-30,000	977	547	297	166	148	2,135
\$30,000-40,000	1,184	491	358	222	152	2,407
\$40,000-50,000	1,608	725	251	284	278	3,146
\$50,000-60,000	1,559	565	537	135	333	3,129
\$60,000-75,000	1,783	1,141	641	436	167	4,168
\$75,000-100,000	2,518	2,068	735	665	224	6,210
\$100,000-125,000	1,765	2,112	732	664	247	5,520
\$125,000-150,000	617	1,175	668	469	144	3,073
\$150,000-200,000	1,139	2,076	632	778	286	4,911
\$200,000+	1,186	2,603	1,721	2,063	1,045	8,618
Total	15,836	14,198	7,232	6,124	3,364	46,754

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,694	976	296	162	206	3,334
\$10,000-20,000	2,634	1,251	407	230	190	4,712
\$20,000-30,000	1,838	1,255	473	184	210	3,960
\$30,000-40,000	1,381	1,184	356	189	213	3,323
\$40,000-50,000	1,048	1,098	257	180	357	2,940
\$50,000-60,000	837	947	285	139	169	2,377
\$60,000-75,000	902	954	292	246	173	2,567
\$75,000-100,000	1,049	1,314	391	242	142	3,138
\$100,000-125,000	1,032	773	311	92	112	2,320
\$125,000-150,000	380	588	158	66	78	1,270
\$150,000-200,000	511	907	211	108	48	1,785
\$200,000+	911	2,636	458	269	71	4,345
Total	14,217	13,883	3,895	2,107	1,969	36,071

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,083	616	205	108	164	2,176
\$10,000-20,000	2,233	1,096	317	185	169	4,000
\$20,000-30,000	1,464	1,065	353	133	175	3,190
\$30,000-40,000	1,012	872	260	146	142	2,432
\$40,000-50,000	695	858	190	132	240	2,115
\$50,000-60,000	558	700	155	91	134	1,638
\$60,000-75,000	523	664	159	146	112	1,604
\$75,000-100,000	522	853	202	168	97	1,842
\$100,000-125,000	542	489	190	41	74	1,336
\$125,000-150,000	228	381	89	40	42	780
\$150,000-200,000	209	528	56	52	38	883
\$200,000+	505	1,535	100	139	25	2,304
Total	9,574	9,657	2,276	1,381	1,412	24,300

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2,691	1,301	648	266	365	5,271
\$10,000-20,000	3,137	1,621	715	368	371	6,212
\$20,000-30,000	2,815	1,802	770	350	358	6,095
\$30,000-40,000	2,565	1,675	714	411	365	5,730
\$40,000-50,000	2,656	1,823	508	464	635	6,086
\$50,000-60,000	2,396	1,512	822	274	502	5,506
\$60,000-75,000	2,685	2,095	933	682	340	6,735
\$75,000-100,000	3,567	3,382	1,126	907	366	9,348
\$100,000-125,000	2,797	2,885	1,043	756	359	7,840
\$125,000-150,000	997	1,763	826	535	222	4,343
\$150,000-200,000	1,650	2,983	843	886	334	6,696
\$200,000+	2,097	5,239	2,179	2,332	1,116	12,963
Total	30,053	28,081	11,127	8,231	5,333	82,825

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	0.7%	0.8%	0.2%	0.3%	4.1%
\$10,000-20,000	1.1%	0.8%	0.7%	0.3%	0.4%	3.2%
\$20,000-30,000	2.1%	1.2%	0.6%	0.4%	0.3%	4.6%
\$30,000-40,000	2.5%	1.1%	0.8%	0.5%	0.3%	5.1%
\$40,000-50,000	3.4%	1.6%	0.5%	0.6%	0.6%	6.7%
\$50,000-60,000	3.3%	1.2%	1.1%	0.3%	0.7%	6.7%
\$60,000-75,000	3.8%	2.4%	1.4%	0.9%	0.4%	8.9%
\$75,000-100,000	5.4%	4.4%	1.6%	1.4%	0.5%	13.3%
\$100,000-125,000	3.8%	4.5%	1.6%	1.4%	0.5%	11.8%
\$125,000-150,000	1.3%	2.5%	1.4%	1.0%	0.3%	6.6%
\$150,000-200,000	2.4%	4.4%	1.4%	1.7%	0.6%	10.5%
\$200,000+	2.5%	5.6%	3.7%	4.4%	2.2%	18.4%
Total	33.9%	30.4%	15.5%	13.1%	7.2%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.7%	2.7%	0.8%	0.4%	0.6%	9.2%
\$10,000-20,000	7.3%	3.5%	1.1%	0.6%	0.5%	13.1%
\$20,000-30,000	5.1%	3.5%	1.3%	0.5%	0.6%	11.0%
\$30,000-40,000	3.8%	3.3%	1.0%	0.5%	0.6%	9.2%
\$40,000-50,000	2.9%	3.0%	0.7%	0.5%	1.0%	8.2%
\$50,000-60,000	2.3%	2.6%	0.8%	0.4%	0.5%	6.6%
\$60,000-75,000	2.5%	2.6%	0.8%	0.7%	0.5%	7.1%
\$75,000-100,000	2.9%	3.6%	1.1%	0.7%	0.4%	8.7%
\$100,000-125,000	2.9%	2.1%	0.9%	0.3%	0.3%	6.4%
\$125,000-150,000	1.1%	1.6%	0.4%	0.2%	0.2%	3.5%
\$150,000-200,000	1.4%	2.5%	0.6%	0.3%	0.1%	4.9%
\$200,000+	2.5%	7.3%	1.3%	0.7%	0.2%	12.0%
Total	39.4%	38.5%	10.8%	5.8%	5.5%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	2.5%	0.8%	0.4%	0.7%	9.0%
\$10,000-20,000	9.2%	4.5%	1.3%	0.8%	0.7%	16.5%
\$20,000-30,000	6.0%	4.4%	1.5%	0.5%	0.7%	13.1%
\$30,000-40,000	4.2%	3.6%	1.1%	0.6%	0.6%	10.0%
\$40,000-50,000	2.9%	3.5%	0.8%	0.5%	1.0%	8.7%
\$50,000-60,000	2.3%	2.9%	0.6%	0.4%	0.6%	6.7%
\$60,000-75,000	2.2%	2.7%	0.7%	0.6%	0.5%	6.6%
\$75,000-100,000	2.1%	3.5%	0.8%	0.7%	0.4%	7.6%
\$100,000-125,000	2.2%	2.0%	0.8%	0.2%	0.3%	5.5%
\$125,000-150,000	0.9%	1.6%	0.4%	0.2%	0.2%	3.2%
\$150,000-200,000	0.9%	2.2%	0.2%	0.2%	0.2%	3.6%
\$200,000+	2.1%	6.3%	0.4%	0.6%	0.1%	9.5%
Total	39.4%	39.7%	9.4%	5.7%	5.8%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	1.6%	0.8%	0.3%	0.4%	6.4%
\$10,000-20,000	3.8%	2.0%	0.9%	0.4%	0.4%	7.5%
\$20,000-30,000	3.4%	2.2%	0.9%	0.4%	0.4%	7.4%
\$30,000-40,000	3.1%	2.0%	0.9%	0.5%	0.4%	6.9%
\$40,000-50,000	3.2%	2.2%	0.6%	0.6%	0.8%	7.3%
\$50,000-60,000	2.9%	1.8%	1.0%	0.3%	0.6%	6.6%
\$60,000-75,000	3.2%	2.5%	1.1%	0.8%	0.4%	8.1%
\$75,000-100,000	4.3%	4.1%	1.4%	1.1%	0.4%	11.3%
\$100,000-125,000	3.4%	3.5%	1.3%	0.9%	0.4%	9.5%
\$125,000-150,000	1.2%	2.1%	1.0%	0.6%	0.3%	5.2%
\$150,000-200,000	2.0%	3.6%	1.0%	1.1%	0.4%	8.1%
\$200,000+	2.5%	6.3%	2.6%	2.8%	1.3%	15.7%
Total	36.3%	33.9%	13.4%	9.9%	6.4%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6,091	2,132	1,608	933	1,009	11,773
\$10,000-20,000	4,000	2,210	1,562	743	1,178	9,693
\$20,000-30,000	4,589	2,172	1,252	611	962	9,586
\$30,000-40,000	5,726	2,145	1,117	710	615	10,313
\$40,000-50,000	5,429	1,709	671	445	541	8,795
\$50,000-60,000	4,117	1,363	368	630	304	6,782
\$60,000-75,000	4,380	2,381	727	346	494	8,328
\$75,000-100,000	4,064	3,084	1,004	238	450	8,840
\$100,000-125,000	2,113	2,258	751	247	245	5,614
\$125,000-150,000	1,573	1,790	473	226	99	4,161
\$150,000-200,000	778	1,293	364	248	88	2,771
\$200,000+	1,240	1,500	485	286	291	3,802
Total	44,100	24,037	10,382	5,663	6,276	90,458

Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4,315	780	177	140	122	5,534
\$10,000-20,000	5,380	1,064	398	209	162	7,213
\$20,000-30,000	2,736	797	328	198	135	4,194
\$30,000-40,000	1,453	411	213	211	135	2,423
\$40,000-50,000	930	516	218	128	138	1,930
\$50,000-60,000	894	348	184	74	101	1,601
\$60,000-75,000	822	275	125	83	101	1,406
\$75,000-100,000	884	320	92	73	175	1,544
\$100,000-125,000	710	244	91	67	91	1,203
\$125,000-150,000	435	125	73	47	66	746
\$150,000-200,000	487	181	62	56	52	838
\$200,000+	703	349	76	53	87	1,268
Total	19,749	5,410	2,037	1,339	1,365	29,900

Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,057	358	94	83	86	3,678
\$10,000-20,000	4,220	671	205	120	112	5,328
\$20,000-30,000	2,043	554	209	132	74	3,012
\$30,000-40,000	984	282	102	135	78	1,581
\$40,000-50,000	689	311	128	103	84	1,315
\$50,000-60,000	652	216	121	58	51	1,098
\$60,000-75,000	565	138	49	67	38	857
\$75,000-100,000	585	169	59	52	88	953
\$100,000-125,000	484	120	48	41	40	733
\$125,000-150,000	275	55	28	29	23	410
\$150,000-200,000	283	92	30	40	19	464
\$200,000+	470	91	40	25	37	663
Total	14,307	3,057	1,113	885	730	20,092

Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	10,406	2,912	1,785	1,073	1,131	17,307
\$10,000-20,000	9,380	3,274	1,960	952	1,340	16,906
\$20,000-30,000	7,325	2,969	1,580	809	1,097	13,780
\$30,000-40,000	7,179	2,556	1,330	921	750	12,736
\$40,000-50,000	6,359	2,225	889	573	679	10,725
\$50,000-60,000	5,011	1,711	552	704	405	8,383
\$60,000-75,000	5,202	2,656	852	429	595	9,734
\$75,000-100,000	4,948	3,404	1,096	311	625	10,384
\$100,000-125,000	2,823	2,502	842	314	336	6,817
\$125,000-150,000	2,008	1,915	546	273	165	4,907
\$150,000-200,000	1,265	1,474	426	304	140	3,609
\$200,000+	1,943	1,849	561	339	378	5,070
Total	63,849	29,447	12,419	7,002	7,641	120,358

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Percent Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.7%	2.4%	1.8%	1.0%	1.1%	13.0%
\$10,000-20,000	4.4%	2.4%	1.7%	0.8%	1.3%	10.7%
\$20,000-30,000	5.1%	2.4%	1.4%	0.7%	1.1%	10.6%
\$30,000-40,000	6.3%	2.4%	1.2%	0.8%	0.7%	11.4%
\$40,000-50,000	6.0%	1.9%	0.7%	0.5%	0.6%	9.7%
\$50,000-60,000	4.6%	1.5%	0.4%	0.7%	0.3%	7.5%
\$60,000-75,000	4.8%	2.6%	0.8%	0.4%	0.5%	9.2%
\$75,000-100,000	4.5%	3.4%	1.1%	0.3%	0.5%	9.8%
\$100,000-125,000	2.3%	2.5%	0.8%	0.3%	0.3%	6.2%
\$125,000-150,000	1.7%	2.0%	0.5%	0.2%	0.1%	4.6%
\$150,000-200,000	0.9%	1.4%	0.4%	0.3%	0.1%	3.1%
\$200,000+	1.4%	1.7%	0.5%	0.3%	0.3%	4.2%
Total	48.8%	26.6%	11.5%	6.3%	6.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	14.4%	2.6%	0.6%	0.5%	0.4%	18.5%
\$10,000-20,000	18.0%	3.6%	1.3%	0.7%	0.5%	24.1%
\$20,000-30,000	9.2%	2.7%	1.1%	0.7%	0.5%	14.0%
\$30,000-40,000	4.9%	1.4%	0.7%	0.7%	0.5%	8.1%
\$40,000-50,000	3.1%	1.7%	0.7%	0.4%	0.5%	6.5%
\$50,000-60,000	3.0%	1.2%	0.6%	0.2%	0.3%	5.4%
\$60,000-75,000	2.7%	0.9%	0.4%	0.3%	0.3%	4.7%
\$75,000-100,000	3.0%	1.1%	0.3%	0.2%	0.6%	5.2%
\$100,000-125,000	2.4%	0.8%	0.3%	0.2%	0.3%	4.0%
\$125,000-150,000	1.5%	0.4%	0.2%	0.2%	0.2%	2.5%
\$150,000-200,000	1.6%	0.6%	0.2%	0.2%	0.2%	2.8%
\$200,000+	2.4%	1.2%	0.3%	0.2%	0.3%	4.2%
Total	66.1%	18.1%	6.8%	4.5%	4.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	15.2%	1.8%	0.5%	0.4%	0.4%	18.3%
\$10,000-20,000	21.0%	3.3%	1.0%	0.6%	0.6%	26.5%
\$20,000-30,000	10.2%	2.8%	1.0%	0.7%	0.4%	15.0%
\$30,000-40,000	4.9%	1.4%	0.5%	0.7%	0.4%	7.9%
\$40,000-50,000	3.4%	1.5%	0.6%	0.5%	0.4%	6.5%
\$50,000-60,000	3.2%	1.1%	0.6%	0.3%	0.3%	5.5%
\$60,000-75,000	2.8%	0.7%	0.2%	0.3%	0.2%	4.3%
\$75,000-100,000	2.9%	0.8%	0.3%	0.3%	0.4%	4.7%
\$100,000-125,000	2.4%	0.6%	0.2%	0.2%	0.2%	3.6%
\$125,000-150,000	1.4%	0.3%	0.1%	0.1%	0.1%	2.0%
\$150,000-200,000	1.4%	0.5%	0.1%	0.2%	0.1%	2.3%
\$200,000+	2.3%	0.5%	0.2%	0.1%	0.2%	3.3%
Total	71.2%	15.2%	5.5%	4.4%	3.6%	100.0%

Percent Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.6%	2.4%	1.5%	0.9%	0.9%	14.4%
\$10,000-20,000	7.8%	2.7%	1.6%	0.8%	1.1%	14.0%
\$20,000-30,000	6.1%	2.5%	1.3%	0.7%	0.9%	11.4%
\$30,000-40,000	6.0%	2.1%	1.1%	0.8%	0.6%	10.6%
\$40,000-50,000	5.3%	1.8%	0.7%	0.5%	0.6%	8.9%
\$50,000-60,000	4.2%	1.4%	0.5%	0.6%	0.3%	7.0%
\$60,000-75,000	4.3%	2.2%	0.7%	0.4%	0.5%	8.1%
\$75,000-100,000	4.1%	2.8%	0.9%	0.3%	0.5%	8.6%
\$100,000-125,000	2.3%	2.1%	0.7%	0.3%	0.3%	5.7%
\$125,000-150,000	1.7%	1.6%	0.5%	0.2%	0.1%	4.1%
\$150,000-200,000	1.1%	1.2%	0.4%	0.3%	0.1%	3.0%
\$200,000+	1.6%	1.5%	0.5%	0.3%	0.3%	4.2%
Total	53.0%	24.5%	10.3%	5.8%	6.3%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	747	228	287	55	141	1,458
\$10,000-20,000	449	311	256	142	146	1,304
\$20,000-30,000	1,058	469	249	136	147	2,059
\$30,000-40,000	1,071	531	344	205	166	2,317
\$40,000-50,000	1,887	637	225	237	276	3,262
\$50,000-60,000	1,660	515	494	113	294	3,076
\$60,000-75,000	2,192	1,133	622	437	162	4,546
\$75,000-100,000	2,866	1,973	715	604	234	6,392
\$100,000-125,000	2,503	2,240	784	614	276	6,417
\$125,000-150,000	1,067	1,626	876	497	164	4,230
\$150,000-200,000	1,680	2,393	723	795	266	5,857
\$200,000+	2,166	3,909	2,438	2,612	1,228	12,353
Total	19,346	15,965	8,013	6,447	3,500	53,271

Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,375	659	218	131	176	2,559
\$10,000-20,000	2,667	1,086	339	193	180	4,465
\$20,000-30,000	2,157	1,349	492	168	208	4,374
\$30,000-40,000	1,669	1,148	343	198	221	3,579
\$40,000-50,000	1,170	1,146	317	162	321	3,116
\$50,000-60,000	1,120	1,008	325	147	181	2,781
\$60,000-75,000	1,124	1,138	338	246	213	3,059
\$75,000-100,000	1,362	1,512	403	284	151	3,712
\$100,000-125,000	1,406	988	450	121	122	3,087
\$125,000-150,000	704	829	186	87	86	1,892
\$150,000-200,000	684	1,050	256	134	86	2,210
\$200,000+	1,357	3,721	748	370	93	6,289
Total	16,795	15,634	4,415	2,241	2,038	41,123

Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	911	412	155	84	139	1,701
\$10,000-20,000	2,266	975	270	147	163	3,821
\$20,000-30,000	1,801	1,188	377	128	174	3,668
\$30,000-40,000	1,313	857	246	163	148	2,727
\$40,000-50,000	804	944	228	124	237	2,337
\$50,000-60,000	845	777	179	107	151	2,059
\$60,000-75,000	736	904	214	180	158	2,192
\$75,000-100,000	781	1,079	225	207	101	2,393
\$100,000-125,000	821	702	313	61	80	1,977
\$125,000-150,000	454	585	94	50	53	1,236
\$150,000-200,000	326	665	84	72	67	1,214
\$200,000+	890	2,454	206	198	37	3,785
Total	11,948	11,542	2,591	1,521	1,508	29,110

Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,122	887	505	186	317	4,017
\$10,000-20,000	3,116	1,397	595	335	326	5,769
\$20,000-30,000	3,215	1,818	741	304	355	6,433
\$30,000-40,000	2,740	1,679	687	403	387	5,896
\$40,000-50,000	3,057	1,783	542	399	597	6,378
\$50,000-60,000	2,780	1,523	819	260	475	5,857
\$60,000-75,000	3,316	2,271	960	683	375	7,605
\$75,000-100,000	4,228	3,485	1,118	888	385	10,104
\$100,000-125,000	3,909	3,228	1,234	735	398	9,504
\$125,000-150,000	1,771	2,455	1,062	584	250	6,122
\$150,000-200,000	2,364	3,443	979	929	352	8,067
\$200,000+	3,523	7,630	3,186	2,982	1,321	18,642
Total	36,141	31,599	12,428	8,688	5,538	94,394

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Percent Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.4%	0.5%	0.1%	0.3%	2.7%
\$10,000-20,000	0.8%	0.6%	0.5%	0.3%	0.3%	2.4%
\$20,000-30,000	2.0%	0.9%	0.5%	0.3%	0.3%	3.9%
\$30,000-40,000	2.0%	1.0%	0.6%	0.4%	0.3%	4.3%
\$40,000-50,000	3.5%	1.2%	0.4%	0.4%	0.5%	6.1%
\$50,000-60,000	3.1%	1.0%	0.9%	0.2%	0.6%	5.8%
\$60,000-75,000	4.1%	2.1%	1.2%	0.8%	0.3%	8.5%
\$75,000-100,000	5.4%	3.7%	1.3%	1.1%	0.4%	12.0%
\$100,000-125,000	4.7%	4.2%	1.5%	1.2%	0.5%	12.0%
\$125,000-150,000	2.0%	3.1%	1.6%	0.9%	0.3%	7.9%
\$150,000-200,000	3.2%	4.5%	1.4%	1.5%	0.5%	11.0%
\$200,000+	4.1%	7.3%	4.6%	4.9%	2.3%	23.2%
Total	36.3%	30.0%	15.0%	12.1%	6.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.3%	1.6%	0.5%	0.3%	0.4%	6.2%
\$10,000-20,000	6.5%	2.6%	0.8%	0.5%	0.4%	10.9%
\$20,000-30,000	5.2%	3.3%	1.2%	0.4%	0.5%	10.6%
\$30,000-40,000	4.1%	2.8%	0.8%	0.5%	0.5%	8.7%
\$40,000-50,000	2.8%	2.8%	0.8%	0.4%	0.8%	7.6%
\$50,000-60,000	2.7%	2.5%	0.8%	0.4%	0.4%	6.8%
\$60,000-75,000	2.7%	2.8%	0.8%	0.6%	0.5%	7.4%
\$75,000-100,000	3.3%	3.7%	1.0%	0.7%	0.4%	9.0%
\$100,000-125,000	3.4%	2.4%	1.1%	0.3%	0.3%	7.5%
\$125,000-150,000	1.7%	2.0%	0.5%	0.2%	0.2%	4.6%
\$150,000-200,000	1.7%	2.6%	0.6%	0.3%	0.2%	5.4%
\$200,000+	3.3%	9.0%	1.8%	0.9%	0.2%	15.3%
Total	40.8%	38.0%	10.7%	5.4%	5.0%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	1.4%	0.5%	0.3%	0.5%	5.8%
\$10,000-20,000	7.8%	3.3%	0.9%	0.5%	0.6%	13.1%
\$20,000-30,000	6.2%	4.1%	1.3%	0.4%	0.6%	12.6%
\$30,000-40,000	4.5%	2.9%	0.8%	0.6%	0.5%	9.4%
\$40,000-50,000	2.8%	3.2%	0.8%	0.4%	0.8%	8.0%
\$50,000-60,000	2.9%	2.7%	0.6%	0.4%	0.5%	7.1%
\$60,000-75,000	2.5%	3.1%	0.7%	0.6%	0.5%	7.5%
\$75,000-100,000	2.7%	3.7%	0.8%	0.7%	0.3%	8.2%
\$100,000-125,000	2.8%	2.4%	1.1%	0.2%	0.3%	6.8%
\$125,000-150,000	1.6%	2.0%	0.3%	0.2%	0.2%	4.2%
\$150,000-200,000	1.1%	2.3%	0.3%	0.2%	0.2%	4.2%
\$200,000+	3.1%	8.4%	0.7%	0.7%	0.1%	13.0%
Total	41.0%	39.6%	8.9%	5.2%	5.2%	100.0%

Percent Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	0.9%	0.5%	0.2%	0.3%	4.3%
\$10,000-20,000	3.3%	1.5%	0.6%	0.4%	0.3%	6.1%
\$20,000-30,000	3.4%	1.9%	0.8%	0.3%	0.4%	6.8%
\$30,000-40,000	2.9%	1.8%	0.7%	0.4%	0.4%	6.2%
\$40,000-50,000	3.2%	1.9%	0.6%	0.4%	0.6%	6.8%
\$50,000-60,000	2.9%	1.6%	0.9%	0.3%	0.5%	6.2%
\$60,000-75,000	3.5%	2.4%	1.0%	0.7%	0.4%	8.1%
\$75,000-100,000	4.5%	3.7%	1.2%	0.9%	0.4%	10.7%
\$100,000-125,000	4.1%	3.4%	1.3%	0.8%	0.4%	10.1%
\$125,000-150,000	1.9%	2.6%	1.1%	0.6%	0.3%	6.5%
\$150,000-200,000	2.5%	3.6%	1.0%	1.0%	0.4%	8.5%
\$200,000+	3.7%	8.1%	3.4%	3.2%	1.4%	19.7%
Total	38.3%	33.5%	13.2%	9.2%	5.9%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5,902	1,980	1,532	873	926	11,213
\$10,000-20,000	3,731	1,944	1,453	707	1,039	8,874
\$20,000-30,000	4,287	2,000	1,192	604	945	9,028
\$30,000-40,000	5,347	1,986	1,114	672	622	9,741
\$40,000-50,000	5,431	1,580	691	426	585	8,713
\$50,000-60,000	4,370	1,377	385	733	329	7,194
\$60,000-75,000	4,646	2,456	767	375	523	8,767
\$75,000-100,000	4,784	3,234	1,082	293	574	9,967
\$100,000-125,000	2,542	2,482	862	286	252	6,424
\$125,000-150,000	2,149	2,166	598	292	158	5,363
\$150,000-200,000	1,126	1,761	492	301	115	3,795
\$200,000+	1,880	2,156	654	353	346	5,389
Total	46,195	25,122	10,822	5,915	6,414	94,468

Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4,636	778	163	148	127	5,852
\$10,000-20,000	5,839	1,096	396	212	173	7,716
\$20,000-30,000	3,261	903	370	221	139	4,894
\$30,000-40,000	1,752	494	233	197	152	2,828
\$40,000-50,000	1,281	566	250	144	158	2,399
\$50,000-60,000	1,158	404	225	106	103	1,996
\$60,000-75,000	1,120	342	149	89	116	1,816
\$75,000-100,000	1,249	397	124	84	194	2,048
\$100,000-125,000	991	300	114	76	100	1,581
\$125,000-150,000	720	176	118	54	83	1,151
\$150,000-200,000	784	243	89	65	80	1,261
\$200,000+	1,153	504	114	81	118	1,970
Total	23,944	6,203	2,345	1,477	1,543	35,512

Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3,354	384	91	93	85	4,007
\$10,000-20,000	4,705	727	218	118	124	5,892
\$20,000-30,000	2,482	656	250	153	74	3,615
\$30,000-40,000	1,248	354	115	115	91	1,923
\$40,000-50,000	968	362	150	112	88	1,680
\$50,000-60,000	825	266	153	83	44	1,371
\$60,000-75,000	780	190	58	66	52	1,146
\$75,000-100,000	844	216	75	59	98	1,292
\$100,000-125,000	691	157	73	46	39	1,006
\$125,000-150,000	472	76	47	34	38	667
\$150,000-200,000	462	118	40	46	39	705
\$200,000+	779	132	57	43	50	1,061
Total	17,610	3,638	1,327	968	822	24,365

Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10,538	2,758	1,695	1,021	1,053	17,065
\$10,000-20,000	9,570	3,040	1,849	919	1,212	16,590
\$20,000-30,000	7,548	2,903	1,562	825	1,084	13,922
\$30,000-40,000	7,099	2,480	1,347	869	774	12,569
\$40,000-50,000	6,712	2,146	941	570	743	11,112
\$50,000-60,000	5,528	1,781	610	839	432	9,190
\$60,000-75,000	5,766	2,798	916	464	639	10,583
\$75,000-100,000	6,033	3,631	1,206	377	768	12,015
\$100,000-125,000	3,533	2,782	976	362	352	8,005
\$125,000-150,000	2,869	2,342	716	346	241	6,514
\$150,000-200,000	1,910	2,004	581	366	195	5,056
\$200,000+	3,033	2,660	768	434	464	7,359
Total	70,139	31,325	13,167	7,392	7,957	129,980

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Percent Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.2%	2.1%	1.6%	0.9%	1.0%	11.9%
\$10,000-20,000	3.9%	2.1%	1.5%	0.7%	1.1%	9.4%
\$20,000-30,000	4.5%	2.1%	1.3%	0.6%	1.0%	9.6%
\$30,000-40,000	5.7%	2.1%	1.2%	0.7%	0.7%	10.3%
\$40,000-50,000	5.7%	1.7%	0.7%	0.5%	0.6%	9.2%
\$50,000-60,000	4.6%	1.5%	0.4%	0.8%	0.3%	7.6%
\$60,000-75,000	4.9%	2.6%	0.8%	0.4%	0.6%	9.3%
\$75,000-100,000	5.1%	3.4%	1.1%	0.3%	0.6%	10.6%
\$100,000-125,000	2.7%	2.6%	0.9%	0.3%	0.3%	6.8%
\$125,000-150,000	2.3%	2.3%	0.6%	0.3%	0.2%	5.7%
\$150,000-200,000	1.2%	1.9%	0.5%	0.3%	0.1%	4.0%
\$200,000+	2.0%	2.3%	0.7%	0.4%	0.4%	5.7%
Total	48.9%	26.6%	11.5%	6.3%	6.8%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.1%	2.2%	0.5%	0.4%	0.4%	16.5%
\$10,000-20,000	16.4%	3.1%	1.1%	0.6%	0.5%	21.7%
\$20,000-30,000	9.2%	2.5%	1.0%	0.6%	0.4%	13.8%
\$30,000-40,000	4.9%	1.4%	0.7%	0.6%	0.4%	8.0%
\$40,000-50,000	3.6%	1.6%	0.7%	0.4%	0.4%	6.8%
\$50,000-60,000	3.3%	1.1%	0.6%	0.3%	0.3%	5.6%
\$60,000-75,000	3.2%	1.0%	0.4%	0.3%	0.3%	5.1%
\$75,000-100,000	3.5%	1.1%	0.3%	0.2%	0.5%	5.8%
\$100,000-125,000	2.8%	0.8%	0.3%	0.2%	0.3%	4.5%
\$125,000-150,000	2.0%	0.5%	0.3%	0.2%	0.2%	3.2%
\$150,000-200,000	2.2%	0.7%	0.3%	0.2%	0.2%	3.6%
\$200,000+	3.2%	1.4%	0.3%	0.2%	0.3%	5.5%
Total	67.4%	17.5%	6.6%	4.2%	4.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.8%	1.6%	0.4%	0.4%	0.3%	16.4%
\$10,000-20,000	19.3%	3.0%	0.9%	0.5%	0.5%	24.2%
\$20,000-30,000	10.2%	2.7%	1.0%	0.6%	0.3%	14.8%
\$30,000-40,000	5.1%	1.5%	0.5%	0.5%	0.4%	7.9%
\$40,000-50,000	4.0%	1.5%	0.6%	0.5%	0.4%	6.9%
\$50,000-60,000	3.4%	1.1%	0.6%	0.3%	0.2%	5.6%
\$60,000-75,000	3.2%	0.8%	0.2%	0.3%	0.2%	4.7%
\$75,000-100,000	3.5%	0.9%	0.3%	0.2%	0.4%	5.3%
\$100,000-125,000	2.8%	0.6%	0.3%	0.2%	0.2%	4.1%
\$125,000-150,000	1.9%	0.3%	0.2%	0.1%	0.2%	2.7%
\$150,000-200,000	1.9%	0.5%	0.2%	0.2%	0.2%	2.9%
\$200,000+	3.2%	0.5%	0.2%	0.2%	0.2%	4.4%
Total	72.3%	14.9%	5.4%	4.0%	3.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.1%	2.1%	1.3%	0.8%	0.8%	13.1%
\$10,000-20,000	7.4%	2.3%	1.4%	0.7%	0.9%	12.8%
\$20,000-30,000	5.8%	2.2%	1.2%	0.6%	0.8%	10.7%
\$30,000-40,000	5.5%	1.9%	1.0%	0.7%	0.6%	9.7%
\$40,000-50,000	5.2%	1.7%	0.7%	0.4%	0.6%	8.5%
\$50,000-60,000	4.3%	1.4%	0.5%	0.6%	0.3%	7.1%
\$60,000-75,000	4.4%	2.2%	0.7%	0.4%	0.5%	8.1%
\$75,000-100,000	4.6%	2.8%	0.9%	0.3%	0.6%	9.2%
\$100,000-125,000	2.7%	2.1%	0.8%	0.3%	0.3%	6.2%
\$125,000-150,000	2.2%	1.8%	0.6%	0.3%	0.2%	5.0%
\$150,000-200,000	1.5%	1.5%	0.4%	0.3%	0.2%	3.9%
\$200,000+	2.3%	2.0%	0.6%	0.3%	0.4%	5.7%
Total	54.0%	24.1%	10.1%	5.7%	6.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	612	179	222	49	118	1,180
\$10,000-20,000	351	254	199	108	138	1,050
\$20,000-30,000	858	384	186	128	153	1,709
\$30,000-40,000	885	431	265	194	137	1,912
\$40,000-50,000	1,659	538	197	224	260	2,878
\$50,000-60,000	1,440	501	482	103	261	2,787
\$60,000-75,000	2,076	994	609	435	161	4,275
\$75,000-100,000	2,726	1,770	704	529	231	5,960
\$100,000-125,000	2,568	1,958	728	512	261	6,027
\$125,000-150,000	1,293	1,692	928	485	195	4,593
\$150,000-200,000	2,138	2,646	859	841	260	6,744
\$200,000+	<u>3,040</u>	<u>4,482</u>	<u>2,862</u>	<u>2,908</u>	<u>1,311</u>	<u>14,603</u>
Total	19,646	15,829	8,241	6,516	3,486	53,718

Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,470	675	207	106	182	2,640
\$10,000-20,000	2,689	1,052	339	189	153	4,422
\$20,000-30,000	2,356	1,400	523	173	205	4,657
\$30,000-40,000	1,858	1,146	364	207	225	3,800
\$40,000-50,000	1,389	1,183	295	154	306	3,327
\$50,000-60,000	1,321	1,133	327	165	198	3,144
\$60,000-75,000	1,402	1,295	392	299	225	3,613
\$75,000-100,000	1,731	1,783	486	312	187	4,499
\$100,000-125,000	1,775	1,133	481	142	136	3,667
\$125,000-150,000	966	1,033	223	100	108	2,430
\$150,000-200,000	960	1,291	318	171	116	2,856
\$200,000+	<u>1,961</u>	<u>4,733</u>	<u>979</u>	<u>463</u>	<u>111</u>	<u>8,247</u>
Total	19,878	17,857	4,934	2,481	2,152	47,302

Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,006	440	156	71	147	1,820
\$10,000-20,000	2,303	948	278	153	138	3,820
\$20,000-30,000	2,009	1,259	408	138	175	3,989
\$30,000-40,000	1,472	888	267	177	157	2,961
\$40,000-50,000	978	1,003	226	121	224	2,552
\$50,000-60,000	1,023	885	197	127	154	2,386
\$60,000-75,000	939	1,048	264	215	159	2,625
\$75,000-100,000	1,002	1,303	275	238	139	2,957
\$100,000-125,000	1,029	830	341	79	89	2,368
\$125,000-150,000	616	732	101	59	65	1,573
\$150,000-200,000	461	801	98	103	99	1,562
\$200,000+	<u>1,293</u>	<u>3,204</u>	<u>272</u>	<u>244</u>	<u>48</u>	<u>5,061</u>
Total	14,131	13,341	2,883	1,725	1,594	33,674

Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,082	854	429	155	300	3,820
\$10,000-20,000	3,040	1,306	538	297	291	5,472
\$20,000-30,000	3,214	1,784	709	301	358	6,366
\$30,000-40,000	2,743	1,577	629	401	362	5,712
\$40,000-50,000	3,048	1,721	492	378	566	6,205
\$50,000-60,000	2,761	1,634	809	268	459	5,931
\$60,000-75,000	3,478	2,289	1,001	734	386	7,888
\$75,000-100,000	4,457	3,553	1,190	841	418	10,459
\$100,000-125,000	4,343	3,091	1,209	654	397	9,694
\$125,000-150,000	2,259	2,725	1,151	585	303	7,023
\$150,000-200,000	3,098	3,937	1,177	1,012	376	9,600
\$200,000+	<u>5,001</u>	<u>9,215</u>	<u>3,841</u>	<u>3,371</u>	<u>1,422</u>	<u>22,850</u>
Total	39,524	33,686	13,175	8,997	5,638	101,020

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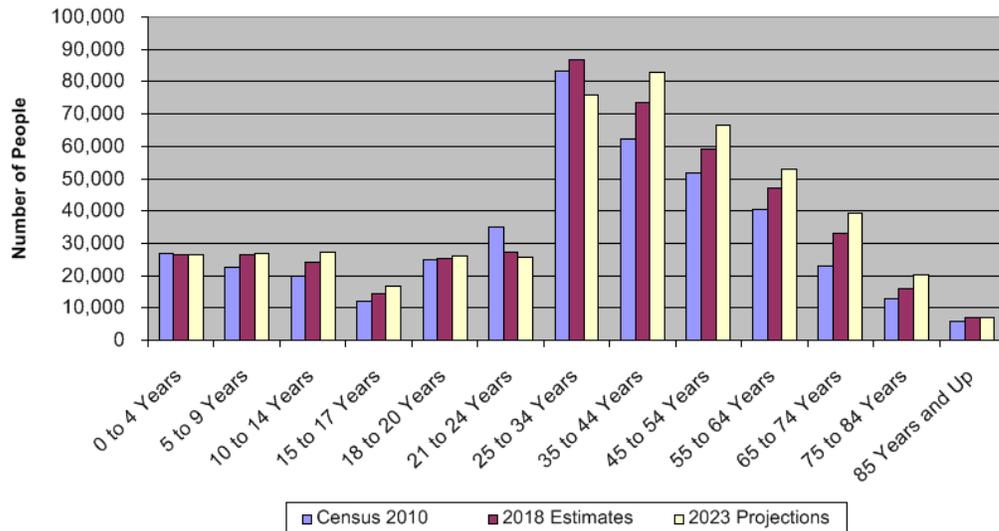
Percent Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.1%	0.3%	0.4%	0.1%	0.2%	2.2%
\$10,000-20,000	0.7%	0.5%	0.4%	0.2%	0.3%	2.0%
\$20,000-30,000	1.6%	0.7%	0.3%	0.2%	0.3%	3.2%
\$30,000-40,000	1.6%	0.8%	0.5%	0.4%	0.3%	3.6%
\$40,000-50,000	3.1%	1.0%	0.4%	0.4%	0.5%	5.4%
\$50,000-60,000	2.7%	0.9%	0.9%	0.2%	0.5%	5.2%
\$60,000-75,000	3.9%	1.9%	1.1%	0.8%	0.3%	8.0%
\$75,000-100,000	5.1%	3.3%	1.3%	1.0%	0.4%	11.1%
\$100,000-125,000	4.8%	3.6%	1.4%	1.0%	0.5%	11.2%
\$125,000-150,000	2.4%	3.1%	1.7%	0.9%	0.4%	8.6%
\$150,000-200,000	4.0%	4.9%	1.6%	1.6%	0.5%	12.6%
\$200,000+	5.7%	8.3%	5.3%	5.4%	2.4%	27.2%
Total	36.6%	29.5%	15.3%	12.1%	6.5%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.1%	1.4%	0.4%	0.2%	0.4%	5.6%
\$10,000-20,000	5.7%	2.2%	0.7%	0.4%	0.3%	9.3%
\$20,000-30,000	5.0%	3.0%	1.1%	0.4%	0.4%	9.8%
\$30,000-40,000	3.9%	2.4%	0.8%	0.4%	0.5%	8.0%
\$40,000-50,000	2.9%	2.5%	0.6%	0.3%	0.6%	7.0%
\$50,000-60,000	2.8%	2.4%	0.7%	0.3%	0.4%	6.6%
\$60,000-75,000	3.0%	2.7%	0.8%	0.6%	0.5%	7.6%
\$75,000-100,000	3.7%	3.8%	1.0%	0.7%	0.4%	9.5%
\$100,000-125,000	3.8%	2.4%	1.0%	0.3%	0.3%	7.8%
\$125,000-150,000	2.0%	2.2%	0.5%	0.2%	0.2%	5.1%
\$150,000-200,000	2.0%	2.7%	0.7%	0.4%	0.2%	6.0%
\$200,000+	4.1%	10.0%	2.1%	1.0%	0.2%	17.4%
Total	42.0%	37.8%	10.4%	5.2%	4.5%	100.0%

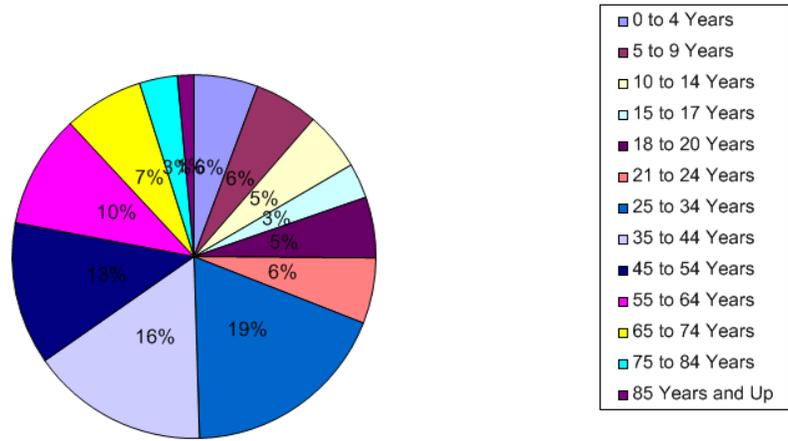
Percent Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.0%	1.3%	0.5%	0.2%	0.4%	5.4%
\$10,000-20,000	6.8%	2.8%	0.8%	0.5%	0.4%	11.3%
\$20,000-30,000	6.0%	3.7%	1.2%	0.4%	0.5%	11.8%
\$30,000-40,000	4.4%	2.6%	0.8%	0.5%	0.5%	8.8%
\$40,000-50,000	2.9%	3.0%	0.7%	0.4%	0.7%	7.6%
\$50,000-60,000	3.0%	2.6%	0.6%	0.4%	0.5%	7.1%
\$60,000-75,000	2.8%	3.1%	0.8%	0.6%	0.5%	7.8%
\$75,000-100,000	3.0%	3.9%	0.8%	0.7%	0.4%	8.8%
\$100,000-125,000	3.1%	2.5%	1.0%	0.2%	0.3%	7.0%
\$125,000-150,000	1.8%	2.2%	0.3%	0.2%	0.2%	4.7%
\$150,000-200,000	1.4%	2.4%	0.3%	0.3%	0.3%	4.6%
\$200,000+	3.8%	9.5%	0.8%	0.7%	0.1%	15.0%
Total	42.0%	39.6%	8.6%	5.1%	4.7%	100.0%

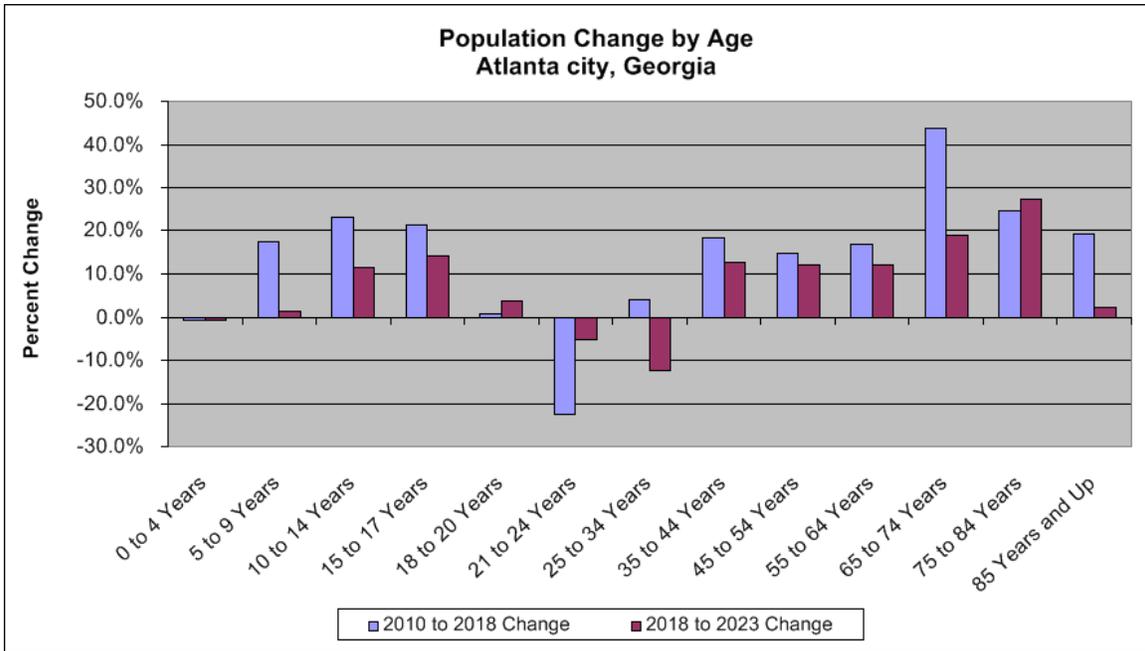
Percent Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.1%	0.8%	0.4%	0.2%	0.3%	3.8%
\$10,000-20,000	3.0%	1.3%	0.5%	0.3%	0.3%	5.4%
\$20,000-30,000	3.2%	1.8%	0.7%	0.3%	0.4%	6.3%
\$30,000-40,000	2.7%	1.6%	0.6%	0.4%	0.4%	5.7%
\$40,000-50,000	3.0%	1.7%	0.5%	0.4%	0.6%	6.1%
\$50,000-60,000	2.7%	1.6%	0.8%	0.3%	0.5%	5.9%
\$60,000-75,000	3.4%	2.3%	1.0%	0.7%	0.4%	7.8%
\$75,000-100,000	4.4%	3.5%	1.2%	0.8%	0.4%	10.4%
\$100,000-125,000	4.3%	3.1%	1.2%	0.6%	0.4%	9.6%
\$125,000-150,000	2.2%	2.7%	1.1%	0.6%	0.3%	7.0%
\$150,000-200,000	3.1%	3.9%	1.2%	1.0%	0.4%	9.5%
\$200,000+	5.0%	9.1%	3.8%	3.3%	1.4%	22.6%
Total	39.1%	33.3%	13.0%	8.9%	5.6%	100.0%

**Population by Age
Atlanta city, Georgia**



**2018 Population by Age
Atlanta city, Georgia**





POPULATION DATA

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Population by Age & Sex Atlanta city, Georgia											
Census 2010				Current Year Estimates - 2018				Five-Year Projections - 2023			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	13,647	13,077	26,724	0 to 4 Years	13,500	13,002	26,502	0 to 4 Years	13,430	12,888	26,318
5 to 9 Years	11,335	11,332	22,667	5 to 9 Years	13,466	13,129	26,595	5 to 9 Years	13,740	13,225	26,965
10 to 14 Years	9,926	9,784	19,710	10 to 14 Years	12,247	12,041	24,288	10 to 14 Years	13,704	13,345	27,049
15 to 17 Years	5,991	5,991	11,982	15 to 17 Years	7,147	7,376	14,523	15 to 17 Years	8,321	8,273	16,594
18 to 20 Years	12,687	12,354	25,041	18 to 20 Years	13,059	12,196	25,255	18 to 20 Years	13,675	12,501	26,176
21 to 24 Years	17,875	17,275	35,150	21 to 24 Years	14,257	12,968	27,225	21 to 24 Years	13,805	11,975	25,780
25 to 34 Years	41,450	41,859	83,309	25 to 34 Years	42,516	44,138	86,654	25 to 34 Years	36,755	39,193	75,948
35 to 44 Years	33,429	28,708	62,137	35 to 44 Years	37,828	35,784	73,612	35 to 44 Years	42,809	40,209	83,018
45 to 54 Years	27,170	24,448	51,618	45 to 54 Years	31,127	28,051	59,178	45 to 54 Years	33,917	32,448	66,365
55 to 64 Years	19,316	21,001	40,317	55 to 64 Years	23,509	23,567	47,076	55 to 64 Years	27,200	25,625	52,825
65 to 74 Years	10,023	12,954	22,977	65 to 74 Years	14,619	18,394	33,013	65 to 74 Years	17,625	21,601	39,226
75 to 84 Years	4,625	8,023	12,648	75 to 84 Years	6,247	9,518	15,765	75 to 84 Years	8,176	11,875	20,051
85 Years and Up	1,512	4,211	5,723	85 Years and Up	2,017	4,809	6,826	85 Years and Up	2,143	4,840	6,983
Total	208,986	211,017	420,003	Total	231,539	234,973	466,512	Total	245,300	247,998	493,298
62+ Years	n/a	n/a	51,935	62+ Years	n/a	n/a	68,070	62+ Years	n/a	n/a	80,504
Median Age:		33.2		Median Age:		35.3		Median Age:		37.6	

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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Percent Population by Age & Sex											
Atlanta city, Georgia											
Census 2010				Current Year Estimates - 2018				Five-Year Projections - 2023			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.2%	3.1%	6.4%	0 to 4 Years	2.9%	2.8%	5.7%	0 to 4 Years	2.7%	2.6%	5.3%
5 to 9 Years	2.7%	2.7%	5.4%	5 to 9 Years	2.9%	2.8%	5.7%	5 to 9 Years	2.8%	2.7%	5.5%
10 to 14 Years	2.4%	2.3%	4.7%	10 to 14 Years	2.6%	2.6%	5.2%	10 to 14 Years	2.8%	2.7%	5.5%
15 to 17 Years	1.4%	1.4%	2.9%	15 to 17 Years	1.5%	1.6%	3.1%	15 to 17 Years	1.7%	1.7%	3.4%
18 to 20 Years	3.0%	2.9%	6.0%	18 to 20 Years	2.8%	2.6%	5.4%	18 to 20 Years	2.8%	2.5%	5.3%
21 to 24 Years	4.3%	4.1%	8.4%	21 to 24 Years	3.1%	2.8%	5.8%	21 to 24 Years	2.8%	2.4%	5.2%
25 to 34 Years	9.9%	10.0%	19.8%	25 to 34 Years	9.1%	9.5%	18.6%	25 to 34 Years	7.5%	7.9%	15.4%
35 to 44 Years	8.0%	6.8%	14.8%	35 to 44 Years	8.1%	7.7%	15.8%	35 to 44 Years	8.7%	8.2%	16.8%
45 to 54 Years	6.5%	5.8%	12.3%	45 to 54 Years	6.7%	6.0%	12.7%	45 to 54 Years	6.9%	6.6%	13.5%
55 to 64 Years	4.6%	5.0%	9.6%	55 to 64 Years	5.0%	5.1%	10.1%	55 to 64 Years	5.5%	5.2%	10.7%
65 to 74 Years	2.4%	3.1%	5.5%	65 to 74 Years	3.1%	3.9%	7.1%	65 to 74 Years	3.6%	4.4%	8.0%
75 to 84 Years	1.1%	1.9%	3.0%	75 to 84 Years	1.3%	2.0%	3.4%	75 to 84 Years	1.7%	2.4%	4.1%
85 Years and Up	0.4%	1.0%	1.4%	85 Years and Up	0.4%	1.0%	1.5%	85 Years and Up	0.4%	1.0%	1.4%
Total	49.8%	50.2%	100.0%	Total	49.6%	50.4%	100.0%	Total	49.7%	50.3%	100.0%
62+ Years	n/a	n/a	12.4%	62+ Years	n/a	n/a	14.6%	62+ Years	n/a	n/a	16.3%

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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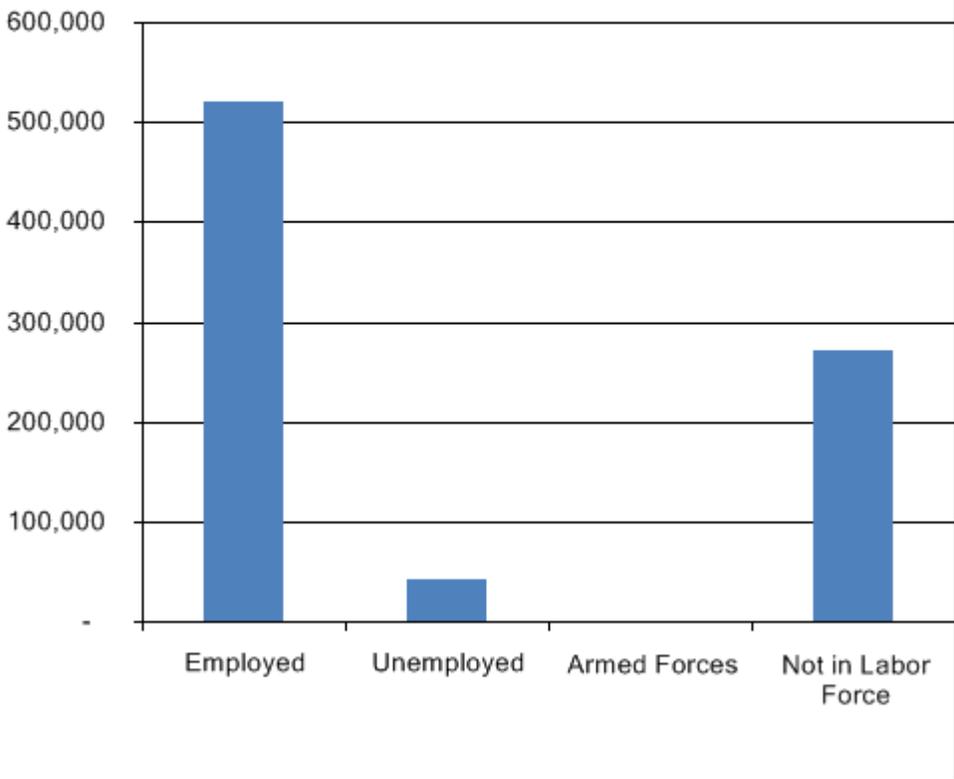
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Changes in Population by Age & Sex									
Atlanta city, Georgia									
Estimated Change - 2010 to 2018					Projected Change - 2018 to 2023				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-147	-75	-222	-0.8%	0 to 4 Years	-70	-114	-184	-0.7%
5 to 9 Years	2,131	1,797	3,928	17.3%	5 to 9 Years	274	96	370	1.4%
10 to 14 Years	2,321	2,257	4,578	23.2%	10 to 14 Years	1,457	1,304	2,761	11.4%
15 to 17 Years	1,156	1,385	2,541	21.2%	15 to 17 Years	1,174	897	2,071	14.3%
18 to 20 Years	372	-158	214	0.9%	18 to 20 Years	616	305	921	3.6%
21 to 24 Years	-3,618	-4,307	-7,925	-22.5%	21 to 24 Years	-452	-993	-1,445	-5.3%
25 to 34 Years	1,066	2,279	3,345	4.0%	25 to 34 Years	-5,761	-4,945	-10,706	-12.4%
35 to 44 Years	4,399	7,076	11,475	18.5%	35 to 44 Years	4,981	4,425	9,406	12.8%
45 to 54 Years	3,957	3,603	7,560	14.6%	45 to 54 Years	2,790	4,397	7,187	12.1%
55 to 64 Years	4,193	2,566	6,759	16.8%	55 to 64 Years	3,691	2,058	5,749	12.2%
65 to 74 Years	4,596	5,440	10,036	43.7%	65 to 74 Years	3,006	3,207	6,213	18.8%
75 to 84 Years	1,622	1,495	3,117	24.6%	75 to 84 Years	1,929	2,357	4,286	27.2%
85 Years and Up	<u>505</u>	<u>598</u>	<u>1,103</u>	<u>19.3%</u>	85 Years and Up	<u>126</u>	<u>31</u>	<u>157</u>	<u>2.3%</u>
Total	22,553	23,956	46,509	11.1%	Total	13,761	13,025	26,786	5.7%
62+ Years	n/a	n/a	16,135	31.1%	62+ Years	n/a	n/a	12,434	18.3%

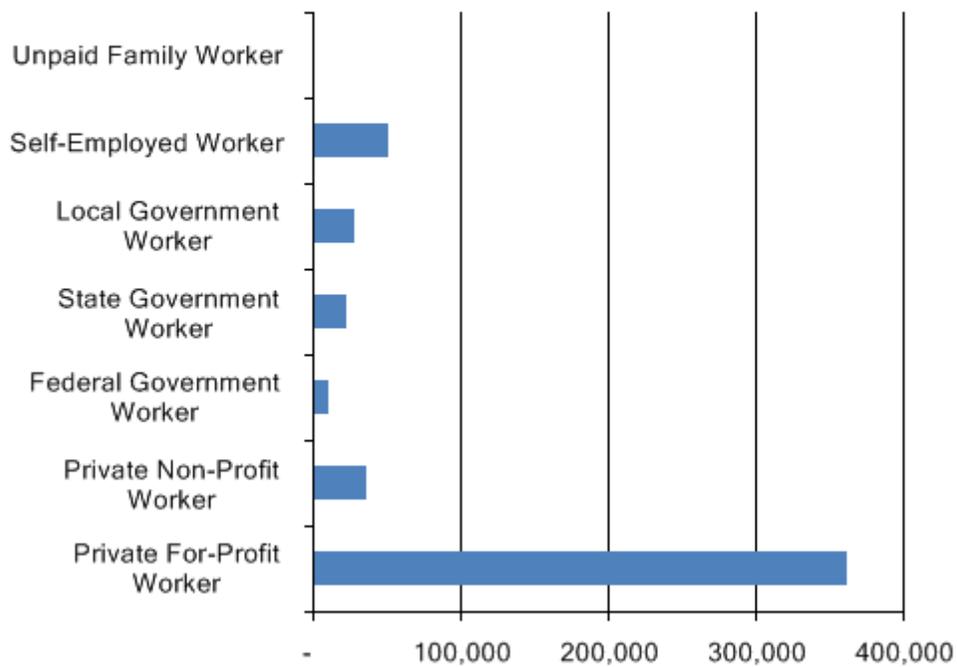
Source: Claritas; Ribbon Demographics

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

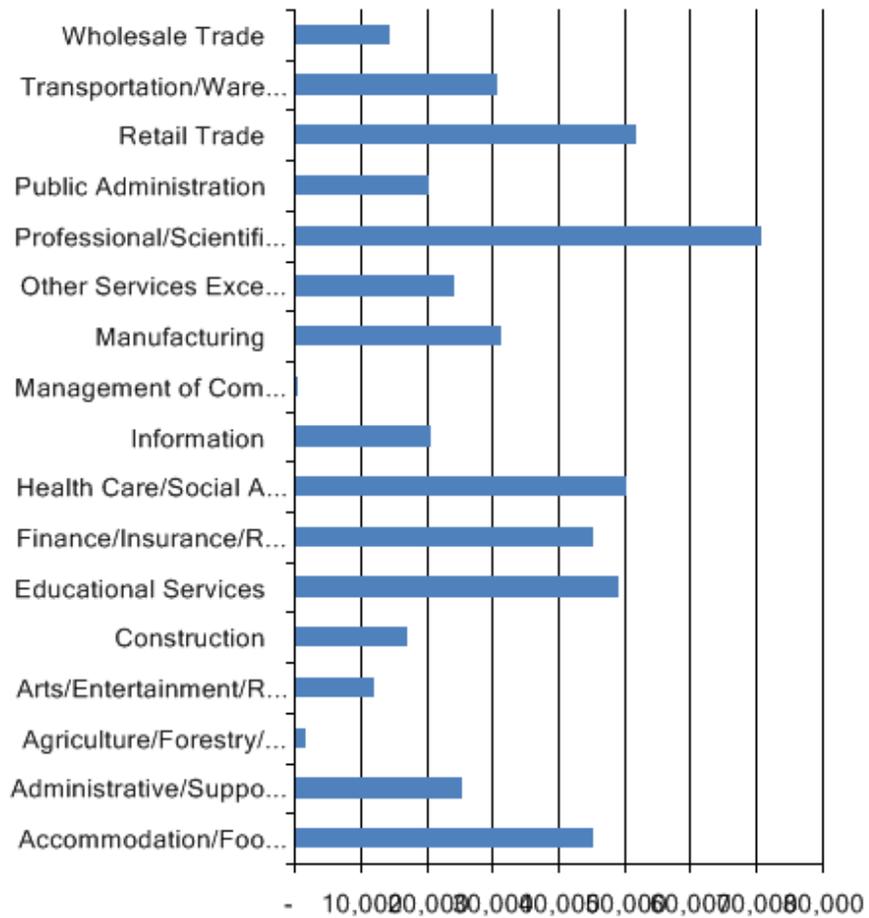
Employed Civilian Population Aged 16+ Years - Employment Status - 2018 Estimates Fulton County, Georgia



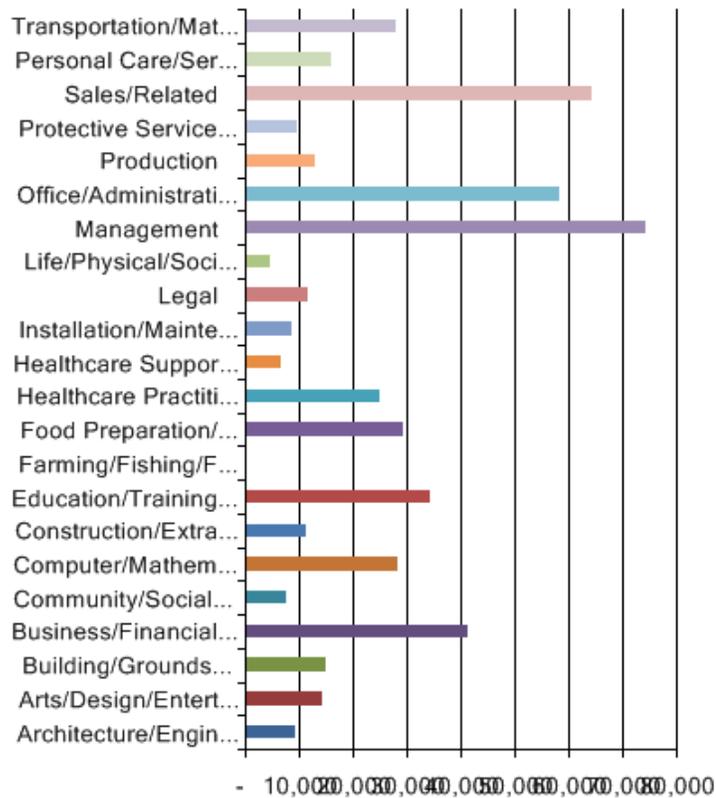
Employed Civilian Population by Class of Worker - 2018 Estimates Fulton County, Georgia



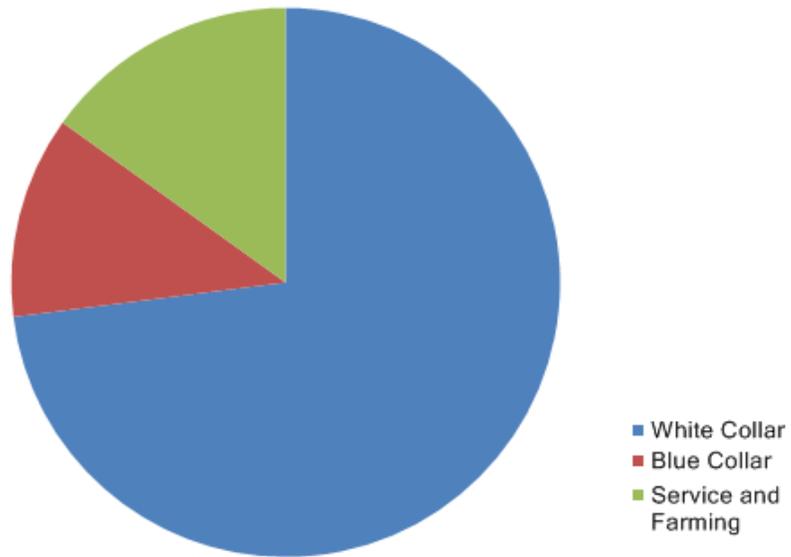
Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Fulton County, Georgia



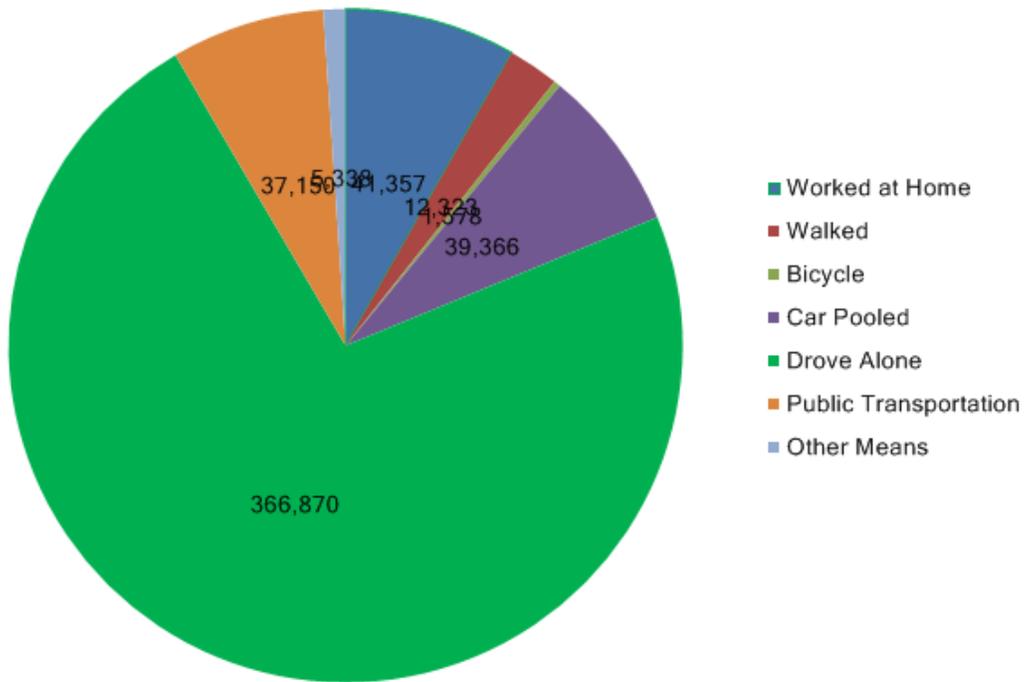
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates Fulton County, Georgia



**Employed Civilian Population Aged 16+
Years by Occupation - 2018 Estimates
Fulton County, Georgia**

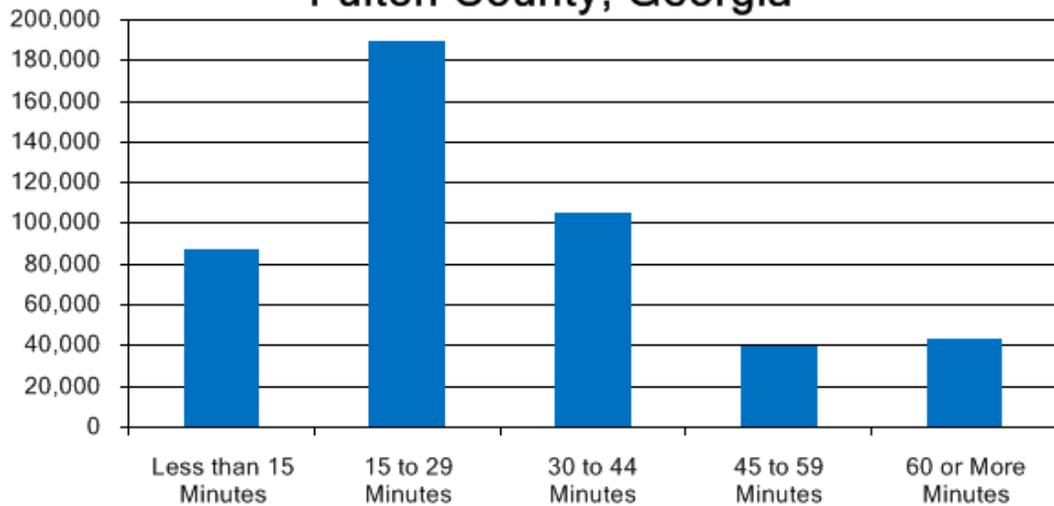


Employed Civilian Population Aged 16+
Years Transportation to Work - 2018
Estimates
Fulton County, Georgia



Employed Civilian Population Aged 16+ Years Transportation to Work - 2018 Estimates

Fulton County, Georgia



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years

Employment Status

Current Year Estimates - 2018

Fulton County, Georgia

Status	Number
Employed	520,997
Unemployed	41,654
Armed Forces	896
Not in Labor Force	271,836
Unemployed	7.40%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population by Class of Worker		
Current Year Estimates - 2018		
Fulton County, Georgia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	362,207	70.7%
Private Non-Profit Worker	36,826	7.2%
Federal Government Worker	10,195	2.0%
State Government Worker	22,764	4.4%
Local Government Worker	28,643	5.6%
Self-Employed Worker	51,128	10.0%
Unpaid Family Worker	542	0.1%
Total:	512,305	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2018 Fulton County, Georgia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	45,396	8.9%
Administrative/Support/Waste Management	25,591	5.0%
Agriculture/Forestry/Fishing/Hunting/Mining	1,793	0.3%
Arts/Entertainment/Recreation	12,022	2.3%
Construction	17,328	3.4%
Educational Services	49,142	9.6%
Finance/Insurance/Real Estate/Rent/Lease	45,376	8.9%
Health Care/Social Assistance	50,445	9.8%
Information	20,779	4.1%
Management of Companies and Enterprises	538	0.1%
Manufacturing	31,502	6.1%
Other Services Except Public Administration	24,257	4.7%
Professional/Scientific/Technical Services	70,812	13.8%
Public Administration	20,416	4.0%
Retail Trade	51,790	10.1%
Transportation/Warehousing/Utilities	30,701	6.0%
Wholesale Trade	14,417	2.8%
Total:	512,305	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2018 Fulton County, Georgia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	9,190	1.8%
Arts/Design/Entertainment/Sports/Media	14,494	2.8%
Building/Grounds Cleaning/Maintenance	15,139	3.0%
Business/Financial Operations	41,466	8.1%
Community/Social Services	7,646	1.5%
Computer/Mathematical	28,456	5.6%
Construction/Extraction	11,240	2.2%
Education/Training/Library	34,274	6.7%
Farming/Fishing/Forestry	300	0.1%
Food Preparation/Serving Related	29,462	5.8%
Healthcare Practitioner/Technician	25,133	4.9%
Healthcare Support	6,791	1.3%
Installation/Maintenance/Repair	8,604	1.7%
Legal	11,812	2.3%
Life/Physical/Social Science	4,806	0.9%
Management	74,315	14.5%
Office/Administrative Support	58,223	11.4%
Production	13,059	2.5%
Protective Services	9,670	1.9%
Sales/Related	64,170	12.5%
Personal Care/Service	15,985	3.1%
Transportation/Material Moving	28,070	5.5%
Total:	512,305	100.0%
White Collar	373,985	73.0%
Blue Collar	60,973	11.9%
Service and Farming	77,347	15.1%
Total:	512,305	100.0%

Source: Ribbon Demographics; Claritas



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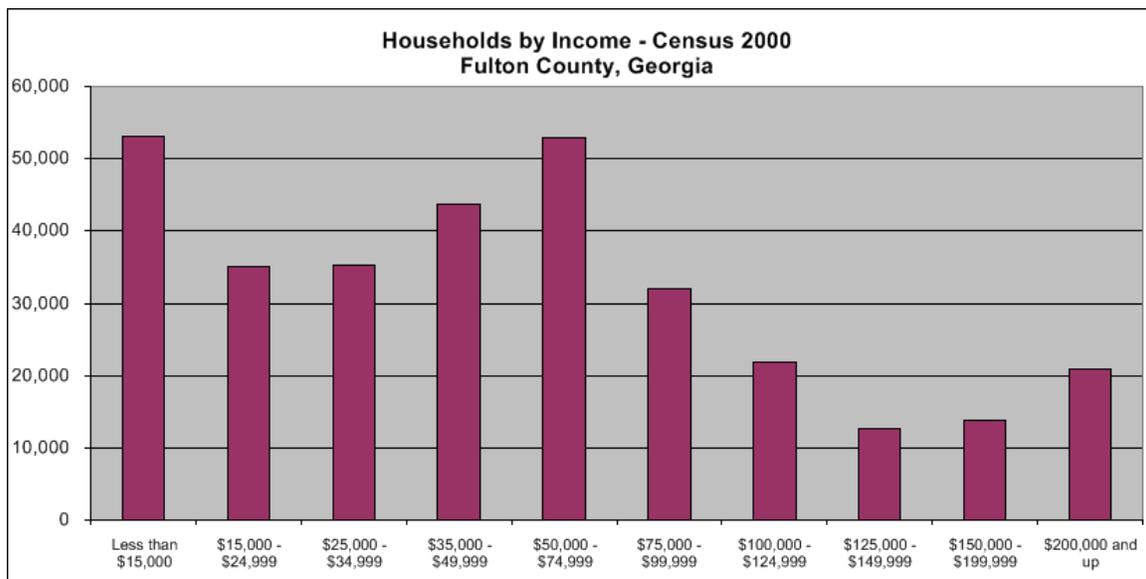
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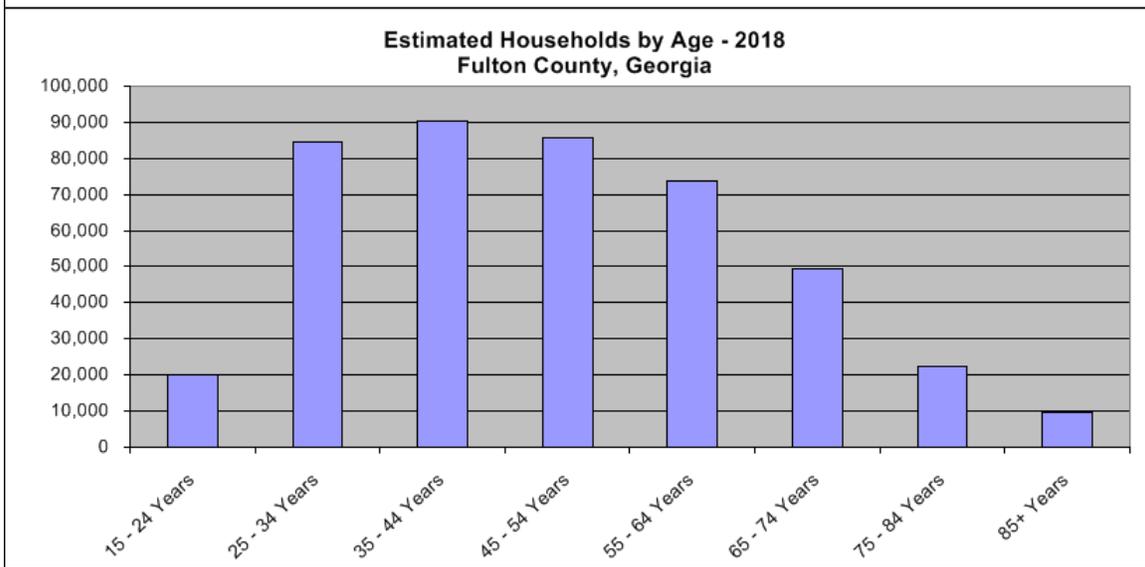
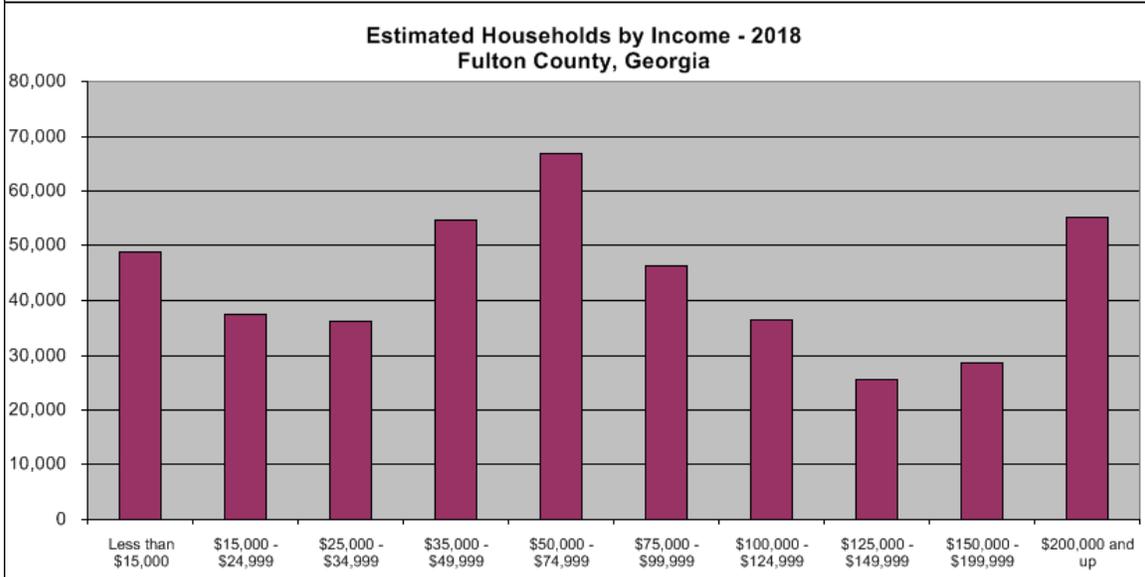
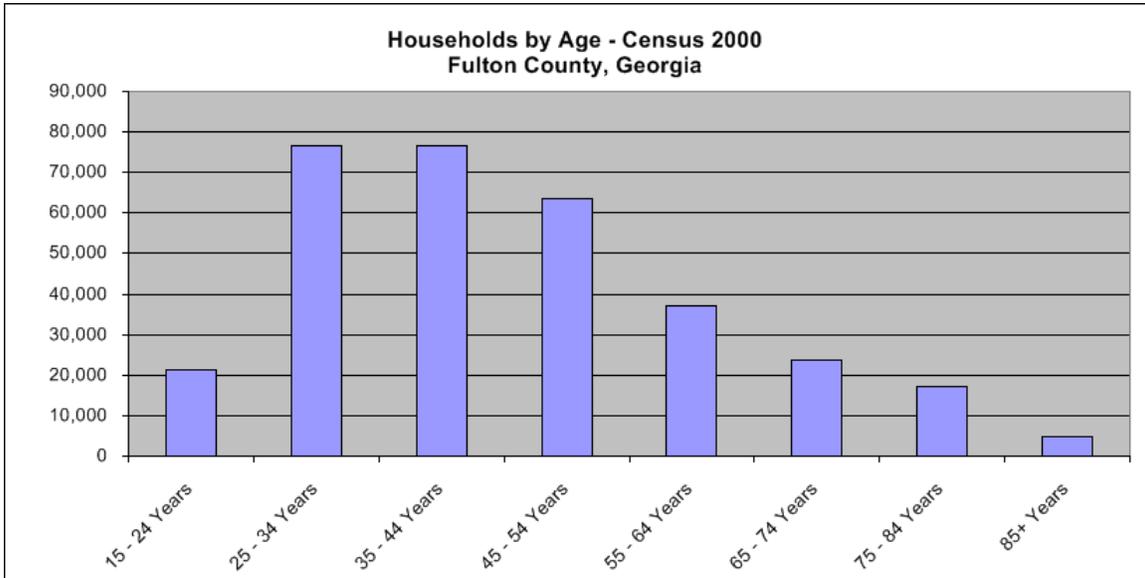
Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2018 Fulton County, Georgia		
Transportation Mode	Number	Percent
Worked at Home	41,357	8.2%
Walked	12,323	2.4%
Bicycle	1,578	0.3%
Car Pooled	39,366	7.8%
Drove Alone	366,870	72.8%
Public Transportation	37,150	7.4%
Other Means	<u>5,338</u>	<u>1.1%</u>
Total:	503,982	100.0%

Source: Ribbon Demographics; Claritas

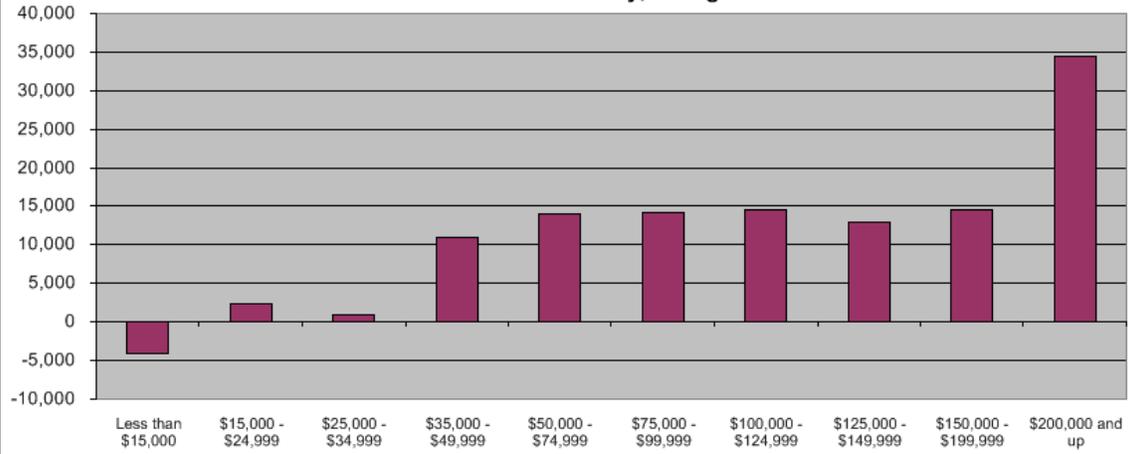
Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2018 Fulton County, Georgia		
Travel Time	Number	Percent
Less than 15 Minutes	87,326	18.8%
15 to 29 Minutes	189,555	40.8%
30 to 44 Minutes	104,667	22.5%
45 to 59 Minutes	39,577	8.5%
60 or More Minutes	43,033	9.3%
Total:	464,158	100.0%

Source: Ribbon Demographics; Claritas

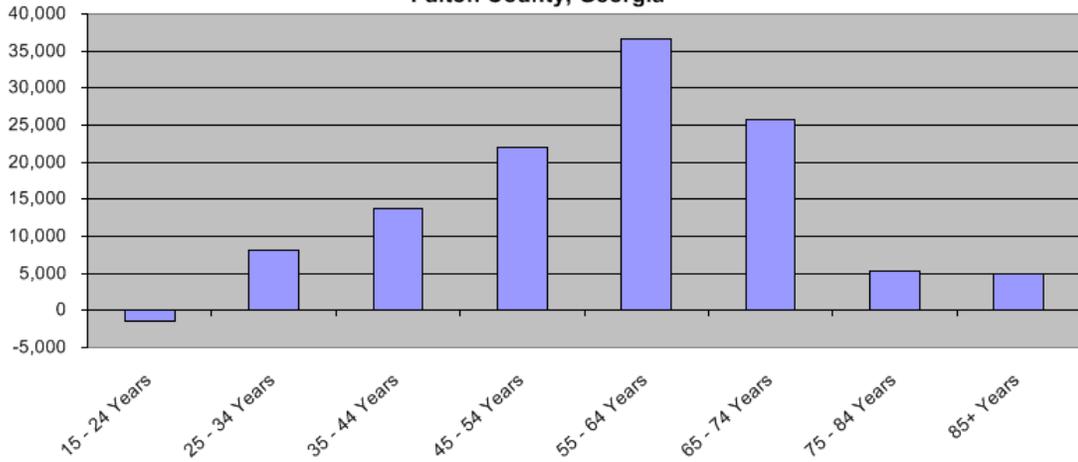




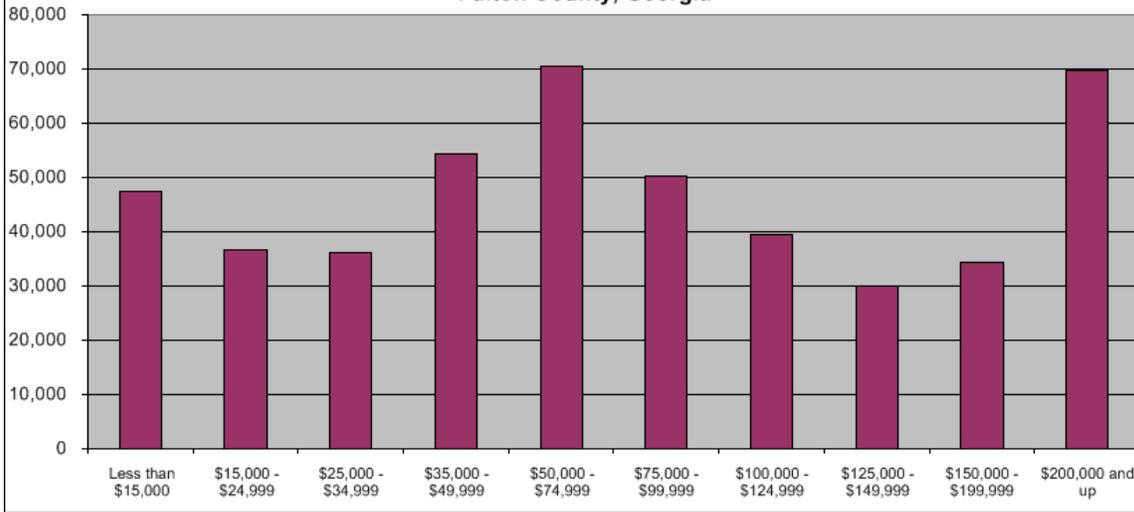
**Estimated Household Income Change 2000 - 2018
Fulton County, Georgia**

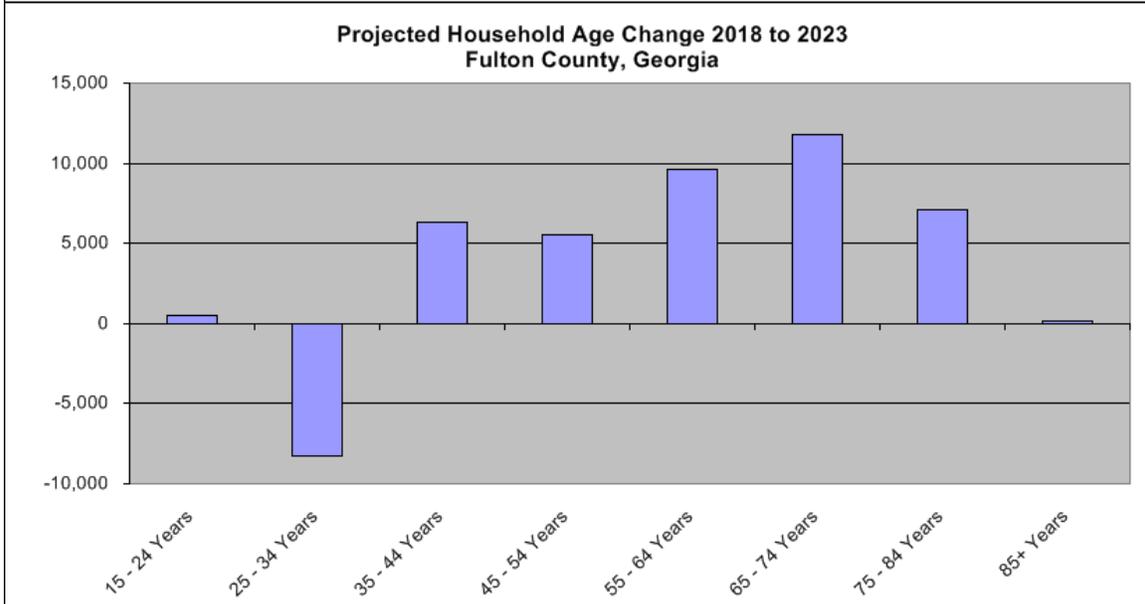
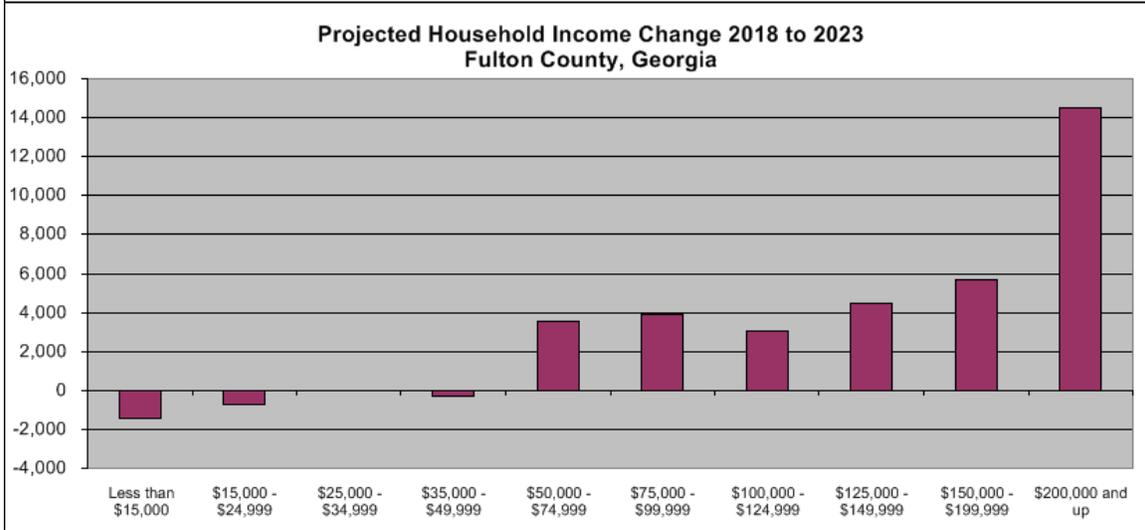
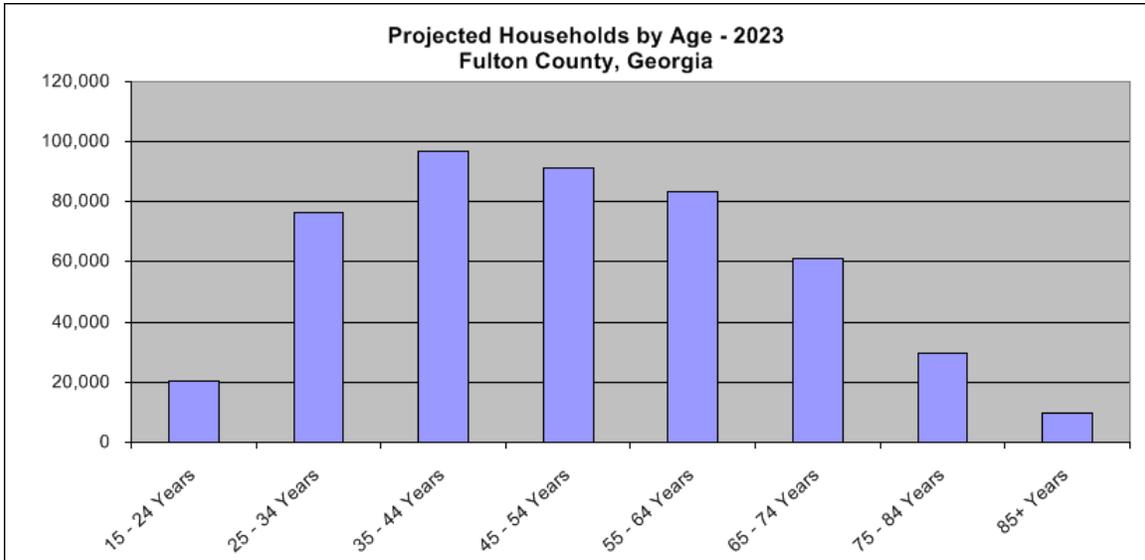


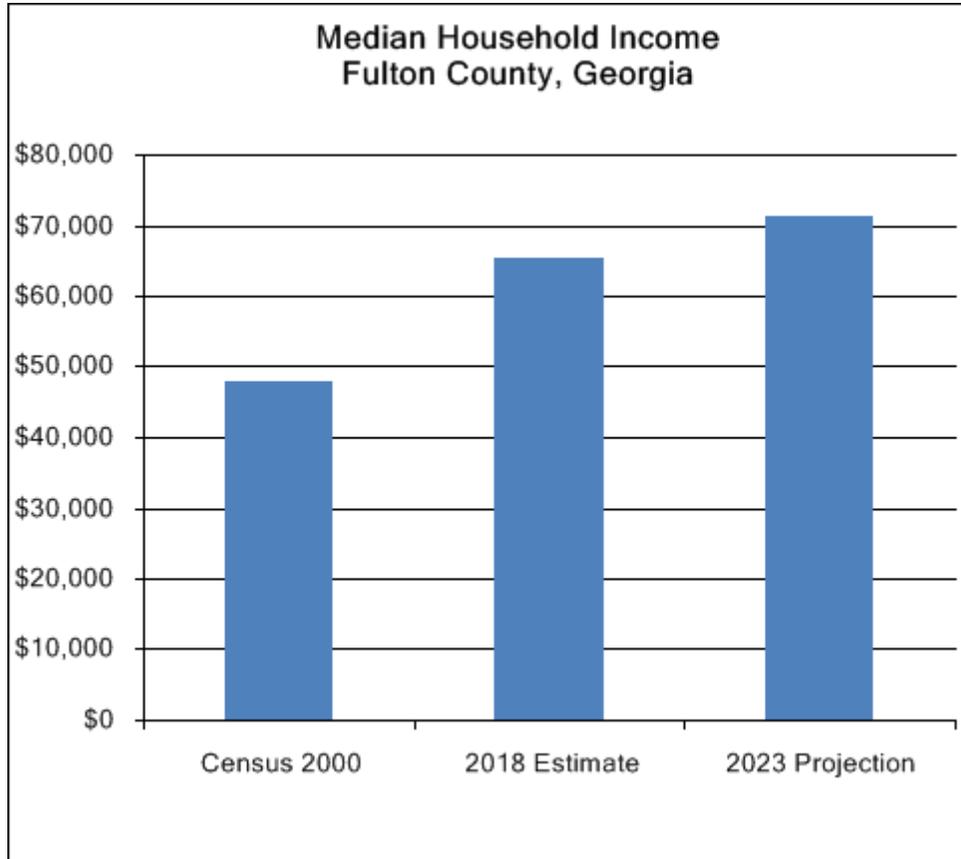
**Estimated Household Age Change 2000 - 2018
Fulton County, Georgia**



**Projected Households by Income - 2023
Fulton County, Georgia**







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Households by Income and Age Fulton County, Georgia 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	7,566	9,418	8,650	7,282	5,784	6,472	5,726	2,127	53,025	16.5%
\$15,000 - \$24,999	4,054	8,163	7,494	5,128	3,249	3,372	2,861	822	35,143	10.9%
\$25,000 - \$34,999	2,868	10,018	7,813	5,415	3,630	2,765	2,174	537	35,220	11.0%
\$35,000 - \$49,999	3,272	12,551	9,766	8,222	4,235	2,918	2,223	509	43,696	13.6%
\$50,000 - \$74,999	2,288	16,087	12,605	10,427	5,918	3,377	1,864	397	52,963	16.5%
\$75,000 - \$99,999	835	8,485	8,516	7,354	3,926	1,782	949	171	32,018	10.0%
\$100,000 - \$124,999	297	5,036	6,672	5,297	2,844	1,081	527	80	21,834	6.8%
\$125,000 - \$149,999	112	2,560	3,960	3,315	1,871	480	254	69	12,621	3.9%
\$150,000 - \$199,999	85	2,285	4,714	4,133	1,853	516	255	53	13,894	4.3%
\$200,000 and up	<u>86</u>	<u>1,934</u>	<u>6,408</u>	<u>7,070</u>	<u>3,725</u>	<u>1,032</u>	<u>485</u>	<u>89</u>	20,829	6.5%
Total	21,463	76,537	76,598	63,643	37,035	23,795	17,318	4,854	321,243	100.0%
Percent	6.7%	23.8%	23.8%	19.8%	11.5%	7.4%	5.4%	1.5%	100.0%	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Fulton County, Georgia										
Current Year Estimates - 2018										
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	7,601	6,956	6,301	7,281	9,143	5,783	3,562	2,310	48,937	11.2%
\$15,000 - \$24,999	3,274	6,540	5,770	4,386	4,987	5,686	4,369	2,408	37,420	8.6%
\$25,000 - \$34,999	2,194	8,596	6,909	4,802	5,134	4,427	2,909	1,252	36,223	8.3%
\$35,000 - \$49,999	2,883	14,305	11,815	8,381	7,433	5,573	3,047	1,150	54,587	12.5%
\$50,000 - \$74,999	1,932	17,022	15,511	11,703	9,418	7,102	3,189	1,052	66,929	15.3%
\$75,000 - \$99,999	1,099	10,431	11,102	9,133	7,203	4,981	1,716	558	46,223	10.6%
\$100,000 - \$124,999	389	6,560	8,789	7,957	6,498	4,639	1,275	251	36,358	8.3%
\$125,000 - \$149,999	454	4,459	5,874	6,459	4,948	2,606	544	232	25,576	5.9%
\$150,000 - \$199,999	161	3,917	6,110	8,850	5,922	2,796	553	208	28,517	6.5%
\$200,000 and up	36	5,801	12,136	16,717	12,918	5,957	1,399	330	55,294	12.7%
Total	20,023	84,587	90,317	85,669	73,604	49,550	22,563	9,751	436,064	100.0%
Percent	4.6%	19.4%	20.7%	19.6%	16.9%	11.4%	5.2%	2.2%		100.0%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Fulton County, Georgia										
Estimated Change - 2000 to 2018										
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	-2,462	-2,349	-1	3,359	-689	-2,164	183	-4,088	-7.7%
\$15,000 - \$24,999	-780	-1,623	-1,724	-742	1,738	2,314	1,508	1,586	2,277	6.5%
\$25,000 - \$34,999	-674	-1,422	-904	-613	1,504	1,662	735	715	1,003	2.8%
\$35,000 - \$49,999	-389	1,754	2,049	159	3,198	2,655	824	641	10,891	24.9%
\$50,000 - \$74,999	-356	935	2,906	1,276	3,500	3,725	1,325	655	13,966	26.4%
\$75,000 - \$99,999	264	1,946	2,586	1,779	3,277	3,199	767	387	14,205	44.4%
\$100,000 - \$124,999	92	1,524	2,117	2,660	3,654	3,558	748	171	14,524	66.5%
\$125,000 - \$149,999	342	1,899	1,914	3,144	3,077	2,126	290	163	12,955	102.6%
\$150,000 - \$199,999	76	1,632	1,396	4,717	4,069	2,280	298	155	14,623	105.2%
\$200,000 and up	-50	3,867	5,728	9,647	9,193	4,925	914	241	34,465	165.5%
Total	-1,440	8,050	13,719	22,026	36,569	25,755	5,245	4,897	114,821	35.7%
Percent Change	-6.7%	10.5%	17.9%	34.6%	98.7%	108.2%	30.3%	100.9%		35.7%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Fulton County, Georgia										
Five Year Projections - 2023										
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	7,493	5,641	5,933	6,666	8,985	6,335	4,280	2,199	47,532	10.1%
\$15,000 - \$24,999	3,202	5,267	5,390	4,028	4,940	6,246	5,295	2,299	36,667	7.8%
\$25,000 - \$34,999	2,249	7,269	6,731	4,589	5,289	5,121	3,700	1,269	36,217	7.7%
\$35,000 - \$49,999	2,984	12,234	11,699	8,056	7,748	6,493	3,909	1,174	54,297	11.6%
\$50,000 - \$74,999	2,110	15,404	16,263	12,002	10,429	8,803	4,348	1,137	70,496	15.0%
\$75,000 - \$99,999	1,247	9,727	12,024	9,631	8,187	6,321	2,398	619	50,154	10.7%
\$100,000 - \$124,999	437	6,040	9,398	8,323	7,307	5,831	1,762	273	39,371	8.4%
\$125,000 - \$149,999	557	4,494	6,873	7,373	6,083	3,584	831	273	30,068	6.4%
\$150,000 - \$199,999	214	4,023	7,277	10,273	7,425	3,904	857	259	34,232	7.3%
\$200,000 and up	52	6,208	15,044	20,257	16,872	8,687	2,252	422	69,794	14.9%
Total	20,545	76,307	96,632	91,198	83,265	61,325	29,632	9,924	468,828	100.0%
Percent	4.4%	16.3%	20.6%	19.5%	17.8%	13.1%	6.3%	2.1%	100.0%	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Fulton County, Georgia										
Projected Change - 2018 to 2023										
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	-108	-1,315	-368	-615	-158	552	718	-111	-1,405	-2.9%
\$15,000 - \$24,999	-72	-1,273	-380	-358	-47	560	926	-109	-753	-2.0%
\$25,000 - \$34,999	55	-1,327	-178	-213	155	694	791	17	-6	0.0%
\$35,000 - \$49,999	101	-2,071	-116	-325	315	920	862	24	-290	-0.5%
\$50,000 - \$74,999	178	-1,618	752	299	1,011	1,701	1,159	85	3,567	5.3%
\$75,000 - \$99,999	148	-704	922	498	984	1,340	682	61	3,931	8.5%
\$100,000 - \$124,999	48	-520	609	366	809	1,192	487	22	3,013	8.3%
\$125,000 - \$149,999	103	35	999	914	1,135	978	287	41	4,492	17.6%
\$150,000 - \$199,999	53	106	1,167	1,423	1,503	1,108	304	51	5,715	20.0%
\$200,000 and up	16	407	2,908	3,540	3,954	2,730	853	92	14,500	26.2%
Total	522	-8,280	6,315	5,529	9,661	11,775	7,069	173	32,764	7.5%
Percent Change	2.6%	-9.8%	7.0%	6.5%	13.1%	23.8%	31.3%	1.8%	7.5%	

Source: Claritas; Ribbon Demographics



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Median Household Income Fulton County, Georgia		
Census 2000	2018 Estimate	2023 Projection
\$47,782	\$65,264	\$71,172

HOUSEHOLD DATA

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Median Household Income by Area Fulton County, Georgia			
Geography ID	Census 2000	2018 Estimate	2023 Projection
13121	\$47,782	\$65,264	\$71,172

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8,114	3,530	2,394	1,480	1,699	17,217
\$10,000-20,000	5,728	3,557	2,345	1,277	2,042	14,949
\$20,000-30,000	6,792	3,434	2,159	1,513	1,868	15,766
\$30,000-40,000	8,047	3,694	1,885	1,442	1,396	16,464
\$40,000-50,000	6,089	2,775	1,653	841	1,133	12,491
\$50,000-60,000	5,483	2,837	1,289	1,084	709	11,402
\$60,000-75,000	5,303	3,661	2,116	1,102	1,053	13,235
\$75,000-100,000	4,512	4,603	1,676	943	979	12,713
\$100,000-125,000	2,169	2,815	1,110	815	698	7,607
\$125,000-150,000	1,045	1,620	527	548	350	4,090
\$150,000-200,000	624	1,577	645	537	257	3,640
\$200,000+	1,024	1,198	549	402	469	3,642
Total	54,930	35,301	18,348	11,984	12,653	133,216

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5,259	1,194	329	190	197	7,169
\$10,000-20,000	6,408	1,432	617	316	371	9,144
\$20,000-30,000	3,317	1,400	636	233	204	5,790
\$30,000-40,000	1,883	845	474	215	181	3,598
\$40,000-50,000	1,482	774	417	251	207	3,131
\$50,000-60,000	1,325	773	315	132	166	2,711
\$60,000-75,000	1,289	609	253	98	175	2,424
\$75,000-100,000	1,106	612	264	107	292	2,381
\$100,000-125,000	790	509	223	131	128	1,781
\$125,000-150,000	480	298	117	72	79	1,046
\$150,000-200,000	633	345	123	96	135	1,332
\$200,000+	802	577	176	71	82	1,708
Total	24,774	9,368	3,944	1,912	2,217	42,215

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,134	588	160	117	131	4,130
\$10,000-20,000	4,585	778	299	182	280	6,124
\$20,000-30,000	2,350	793	372	162	140	3,817
\$30,000-40,000	1,269	507	194	103	111	2,184
\$40,000-50,000	938	378	230	135	131	1,812
\$50,000-60,000	918	392	170	102	99	1,681
\$60,000-75,000	672	268	116	74	90	1,220
\$75,000-100,000	682	337	159	64	113	1,355
\$100,000-125,000	463	249	100	93	72	977
\$125,000-150,000	307	141	58	44	42	592
\$150,000-200,000	357	137	68	35	44	641
\$200,000+	494	165	95	44	49	847
Total	16,169	4,733	2,021	1,155	1,302	25,380

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13,373	4,724	2,723	1,670	1,896	24,386
\$10,000-20,000	12,136	4,989	2,962	1,593	2,413	24,093
\$20,000-30,000	10,109	4,834	2,795	1,746	2,072	21,556
\$30,000-40,000	9,930	4,539	2,359	1,657	1,577	20,062
\$40,000-50,000	7,571	3,549	2,070	1,092	1,340	15,622
\$50,000-60,000	6,808	3,610	1,604	1,216	875	14,113
\$60,000-75,000	6,592	4,270	2,369	1,200	1,228	15,659
\$75,000-100,000	5,618	5,215	1,940	1,050	1,271	15,094
\$100,000-125,000	2,959	3,324	1,333	946	826	9,388
\$125,000-150,000	1,525	1,918	644	620	429	5,136
\$150,000-200,000	1,257	1,922	768	633	392	4,972
\$200,000+	1,826	1,775	725	473	551	5,350
Total	79,704	44,669	22,292	13,896	14,870	175,431

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.1%	2.6%	1.8%	1.1%	1.3%	12.9%
\$10,000-20,000	4.3%	2.7%	1.8%	1.0%	1.5%	11.2%
\$20,000-30,000	5.1%	2.6%	1.6%	1.1%	1.4%	11.8%
\$30,000-40,000	6.0%	2.8%	1.4%	1.1%	1.0%	12.4%
\$40,000-50,000	4.6%	2.1%	1.2%	0.6%	0.9%	9.4%
\$50,000-60,000	4.1%	2.1%	1.0%	0.8%	0.5%	8.6%
\$60,000-75,000	4.0%	2.7%	1.6%	0.8%	0.8%	9.9%
\$75,000-100,000	3.4%	3.5%	1.3%	0.7%	0.7%	9.5%
\$100,000-125,000	1.6%	2.1%	0.8%	0.6%	0.5%	5.7%
\$125,000-150,000	0.8%	1.2%	0.4%	0.4%	0.3%	3.1%
\$150,000-200,000	0.5%	1.2%	0.5%	0.4%	0.2%	2.7%
\$200,000+	0.8%	0.9%	0.4%	0.3%	0.4%	2.7%
Total	41.2%	26.5%	13.8%	9.0%	9.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.5%	2.8%	0.8%	0.5%	0.5%	17.0%
\$10,000-20,000	15.2%	3.4%	1.5%	0.7%	0.9%	21.7%
\$20,000-30,000	7.9%	3.3%	1.5%	0.6%	0.5%	13.7%
\$30,000-40,000	4.5%	2.0%	1.1%	0.5%	0.4%	8.5%
\$40,000-50,000	3.5%	1.8%	1.0%	0.6%	0.5%	7.4%
\$50,000-60,000	3.1%	1.8%	0.7%	0.3%	0.4%	6.4%
\$60,000-75,000	3.1%	1.4%	0.6%	0.2%	0.4%	5.7%
\$75,000-100,000	2.6%	1.4%	0.6%	0.3%	0.7%	5.6%
\$100,000-125,000	1.9%	1.2%	0.5%	0.3%	0.3%	4.2%
\$125,000-150,000	1.1%	0.7%	0.3%	0.2%	0.2%	2.5%
\$150,000-200,000	1.5%	0.8%	0.3%	0.2%	0.3%	3.2%
\$200,000+	1.9%	1.4%	0.4%	0.2%	0.2%	4.0%
Total	58.7%	22.2%	9.3%	4.5%	5.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.3%	2.3%	0.6%	0.5%	0.5%	16.3%
\$10,000-20,000	18.1%	3.1%	1.2%	0.7%	1.1%	24.1%
\$20,000-30,000	9.3%	3.1%	1.5%	0.6%	0.6%	15.0%
\$30,000-40,000	5.0%	2.0%	0.8%	0.4%	0.4%	8.6%
\$40,000-50,000	3.7%	1.5%	0.9%	0.5%	0.5%	7.1%
\$50,000-60,000	3.6%	1.5%	0.7%	0.4%	0.4%	6.6%
\$60,000-75,000	2.6%	1.1%	0.5%	0.3%	0.4%	4.8%
\$75,000-100,000	2.7%	1.3%	0.6%	0.3%	0.4%	5.3%
\$100,000-125,000	1.8%	1.0%	0.4%	0.4%	0.3%	3.8%
\$125,000-150,000	1.2%	0.6%	0.2%	0.2%	0.2%	2.3%
\$150,000-200,000	1.4%	0.5%	0.3%	0.1%	0.2%	2.5%
\$200,000+	1.9%	0.7%	0.4%	0.2%	0.2%	3.3%
Total	63.7%	18.6%	8.0%	4.6%	5.1%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.6%	2.7%	1.6%	1.0%	1.1%	13.9%
\$10,000-20,000	6.9%	2.8%	1.7%	0.9%	1.4%	13.7%
\$20,000-30,000	5.8%	2.8%	1.6%	1.0%	1.2%	12.3%
\$30,000-40,000	5.7%	2.6%	1.3%	0.9%	0.9%	11.4%
\$40,000-50,000	4.3%	2.0%	1.2%	0.6%	0.8%	8.9%
\$50,000-60,000	3.9%	2.1%	0.9%	0.7%	0.5%	8.0%
\$60,000-75,000	3.8%	2.4%	1.4%	0.7%	0.7%	8.9%
\$75,000-100,000	3.2%	3.0%	1.1%	0.6%	0.7%	8.6%
\$100,000-125,000	1.7%	1.9%	0.8%	0.5%	0.5%	5.4%
\$125,000-150,000	0.9%	1.1%	0.4%	0.4%	0.2%	2.9%
\$150,000-200,000	0.7%	1.1%	0.4%	0.4%	0.2%	2.8%
\$200,000+	1.0%	1.0%	0.4%	0.3%	0.3%	3.0%
Total	45.4%	25.5%	12.7%	7.9%	8.5%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,460	639	698	404	210	3,411
\$10,000-20,000	1,094	807	663	412	554	3,530
\$20,000-30,000	1,764	910	781	476	445	4,376
\$30,000-40,000	1,995	859	1,173	1,275	588	5,890
\$40,000-50,000	2,769	1,506	987	915	730	6,907
\$50,000-60,000	2,816	1,396	1,237	785	711	6,945
\$60,000-75,000	3,359	2,621	1,913	1,956	1,193	11,042
\$75,000-100,000	3,602	3,925	2,769	3,186	1,837	15,319
\$100,000-125,000	2,534	3,964	2,002	2,670	1,682	12,852
\$125,000-150,000	992	2,141	2,057	2,565	1,393	9,148
\$150,000-200,000	1,610	4,039	2,124	3,885	1,344	13,002
\$200,000+	1,594	4,468	4,910	6,622	3,600	21,194
Total	25,589	27,275	21,314	25,151	14,287	113,616

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,781	1,748	550	261	318	5,658
\$10,000-20,000	4,589	2,657	723	377	396	8,742
\$20,000-30,000	3,664	2,772	818	320	319	7,893
\$30,000-40,000	3,082	3,007	715	438	371	7,613
\$40,000-50,000	2,565	2,784	590	410	613	6,962
\$50,000-60,000	2,156	2,789	764	287	253	6,249
\$60,000-75,000	2,095	3,282	917	493	453	7,240
\$75,000-100,000	2,638	4,104	1,442	665	489	9,338
\$100,000-125,000	1,919	3,749	1,138	632	439	7,877
\$125,000-150,000	957	2,597	694	294	276	4,818
\$150,000-200,000	1,144	3,080	1,098	471	315	6,108
\$200,000+	1,513	6,945	2,270	1,201	496	12,425
Total	29,103	39,514	11,719	5,849	4,738	90,923

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,714	1,142	345	165	261	3,627
\$10,000-20,000	3,815	2,152	535	288	274	7,064
\$20,000-30,000	3,087	2,194	580	198	260	6,319
\$30,000-40,000	2,413	2,069	504	241	276	5,503
\$40,000-50,000	1,833	2,128	401	218	368	4,948
\$50,000-60,000	1,477	1,936	382	143	198	4,136
\$60,000-75,000	1,221	2,107	496	218	288	4,330
\$75,000-100,000	1,505	2,724	629	330	207	5,395
\$100,000-125,000	1,106	2,180	619	197	250	4,352
\$125,000-150,000	479	1,414	253	127	75	2,348
\$150,000-200,000	656	1,656	326	116	110	2,864
\$200,000+	939	3,762	477	351	117	5,646
Total	20,245	25,464	5,547	2,592	2,684	56,532

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4,241	2,387	1,248	665	528	9,069
\$10,000-20,000	5,683	3,464	1,386	789	950	12,272
\$20,000-30,000	5,428	3,682	1,599	796	764	12,269
\$30,000-40,000	5,077	3,866	1,888	1,713	959	13,503
\$40,000-50,000	5,334	4,290	1,577	1,325	1,343	13,869
\$50,000-60,000	4,972	4,185	2,001	1,072	964	13,194
\$60,000-75,000	5,454	5,903	2,830	2,449	1,646	18,282
\$75,000-100,000	6,240	8,029	4,211	3,851	2,326	24,657
\$100,000-125,000	4,453	7,713	3,140	3,302	2,121	20,729
\$125,000-150,000	1,949	4,738	2,751	2,859	1,669	13,966
\$150,000-200,000	2,754	7,119	3,222	4,356	1,659	19,110
\$200,000+	3,107	11,413	7,180	7,823	4,096	33,619
Total	54,692	66,789	33,033	31,000	19,025	204,539

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.3%	0.6%	0.6%	0.4%	0.2%	3.0%
\$10,000-20,000	1.0%	0.7%	0.6%	0.4%	0.5%	3.1%
\$20,000-30,000	1.6%	0.8%	0.7%	0.4%	0.4%	3.9%
\$30,000-40,000	1.8%	0.8%	1.0%	1.1%	0.5%	5.2%
\$40,000-50,000	2.4%	1.3%	0.9%	0.8%	0.6%	6.1%
\$50,000-60,000	2.5%	1.2%	1.1%	0.7%	0.6%	6.1%
\$60,000-75,000	3.0%	2.3%	1.7%	1.7%	1.1%	9.7%
\$75,000-100,000	3.2%	3.5%	2.4%	2.8%	1.6%	13.5%
\$100,000-125,000	2.2%	3.5%	1.8%	2.4%	1.5%	11.3%
\$125,000-150,000	0.9%	1.9%	1.8%	2.3%	1.2%	8.1%
\$150,000-200,000	1.4%	3.6%	1.9%	3.4%	1.2%	11.4%
\$200,000+	1.4%	3.9%	4.3%	5.8%	3.2%	18.7%
Total	22.5%	24.0%	18.8%	22.1%	12.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.1%	1.9%	0.6%	0.3%	0.3%	6.2%
\$10,000-20,000	5.0%	2.9%	0.8%	0.4%	0.4%	9.6%
\$20,000-30,000	4.0%	3.0%	0.9%	0.4%	0.4%	8.7%
\$30,000-40,000	3.4%	3.3%	0.8%	0.5%	0.4%	8.4%
\$40,000-50,000	2.8%	3.1%	0.6%	0.5%	0.7%	7.7%
\$50,000-60,000	2.4%	3.1%	0.8%	0.3%	0.3%	6.9%
\$60,000-75,000	2.3%	3.6%	1.0%	0.5%	0.5%	8.0%
\$75,000-100,000	2.9%	4.5%	1.6%	0.7%	0.5%	10.3%
\$100,000-125,000	2.1%	4.1%	1.3%	0.7%	0.5%	8.7%
\$125,000-150,000	1.1%	2.9%	0.8%	0.3%	0.3%	5.3%
\$150,000-200,000	1.3%	3.4%	1.2%	0.5%	0.3%	6.7%
\$200,000+	1.7%	7.6%	2.5%	1.3%	0.5%	13.7%
Total	32.0%	43.5%	12.9%	6.4%	5.2%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.0%	2.0%	0.6%	0.3%	0.5%	6.4%
\$10,000-20,000	6.7%	3.8%	0.9%	0.5%	0.5%	12.5%
\$20,000-30,000	5.5%	3.9%	1.0%	0.4%	0.5%	11.2%
\$30,000-40,000	4.3%	3.7%	0.9%	0.4%	0.5%	9.7%
\$40,000-50,000	3.2%	3.8%	0.7%	0.4%	0.7%	8.8%
\$50,000-60,000	2.6%	3.4%	0.7%	0.3%	0.4%	7.3%
\$60,000-75,000	2.2%	3.7%	0.9%	0.4%	0.5%	7.7%
\$75,000-100,000	2.7%	4.8%	1.1%	0.6%	0.4%	9.5%
\$100,000-125,000	2.0%	3.9%	1.1%	0.3%	0.4%	7.7%
\$125,000-150,000	0.8%	2.5%	0.4%	0.2%	0.1%	4.2%
\$150,000-200,000	1.2%	2.9%	0.6%	0.2%	0.2%	5.1%
\$200,000+	1.7%	6.7%	0.8%	0.6%	0.2%	10.0%
Total	35.8%	45.0%	9.8%	4.6%	4.7%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.1%	1.2%	0.6%	0.3%	0.3%	4.4%
\$10,000-20,000	2.8%	1.7%	0.7%	0.4%	0.5%	6.0%
\$20,000-30,000	2.7%	1.8%	0.8%	0.4%	0.4%	6.0%
\$30,000-40,000	2.5%	1.9%	0.9%	0.8%	0.5%	6.6%
\$40,000-50,000	2.6%	2.1%	0.8%	0.6%	0.7%	6.8%
\$50,000-60,000	2.4%	2.0%	1.0%	0.5%	0.5%	6.5%
\$60,000-75,000	2.7%	2.9%	1.4%	1.2%	0.8%	8.9%
\$75,000-100,000	3.1%	3.9%	2.1%	1.9%	1.1%	12.1%
\$100,000-125,000	2.2%	3.8%	1.5%	1.6%	1.0%	10.1%
\$125,000-150,000	1.0%	2.3%	1.3%	1.4%	0.8%	6.8%
\$150,000-200,000	1.3%	3.5%	1.6%	2.1%	0.8%	9.3%
\$200,000+	1.5%	5.6%	3.5%	3.8%	2.0%	16.4%
Total	26.7%	32.7%	16.1%	15.2%	9.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7,814	3,151	2,356	1,409	1,492	16,222
\$10,000-20,000	6,159	3,396	2,396	1,233	2,004	15,188
\$20,000-30,000	8,035	3,826	2,307	1,684	2,093	17,945
\$30,000-40,000	9,256	4,159	2,132	1,550	1,560	18,657
\$40,000-50,000	8,232	3,410	2,144	1,124	1,574	16,484
\$50,000-60,000	5,954	2,935	1,363	1,188	778	12,218
\$60,000-75,000	6,581	4,136	2,334	1,131	1,136	15,318
\$75,000-100,000	6,251	5,123	2,090	1,013	1,270	15,747
\$100,000-125,000	3,044	3,345	1,482	931	836	9,638
\$125,000-150,000	2,033	2,414	790	694	392	6,323
\$150,000-200,000	896	1,965	873	576	336	4,646
\$200,000+	1,772	2,103	809	520	623	5,827
Total	66,027	39,963	21,076	13,053	14,094	154,213

Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5,382	963	282	147	163	6,937
\$10,000-20,000	7,610	1,471	615	284	339	10,319
\$20,000-30,000	4,325	1,538	705	255	212	7,035
\$30,000-40,000	2,389	921	538	243	207	4,298
\$40,000-50,000	1,835	850	471	260	205	3,621
\$50,000-60,000	1,674	795	319	131	161	3,080
\$60,000-75,000	1,496	638	256	124	167	2,681
\$75,000-100,000	1,469	769	322	114	374	3,048
\$100,000-125,000	1,133	611	261	195	140	2,340
\$125,000-150,000	822	438	173	94	102	1,629
\$150,000-200,000	900	373	129	123	172	1,697
\$200,000+	1,151	696	222	90	121	2,280
Total	30,186	10,063	4,293	2,060	2,363	48,965

Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3,697	477	150	93	114	4,531
\$10,000-20,000	5,843	869	294	157	248	7,411
\$20,000-30,000	3,280	992	477	176	139	5,064
\$30,000-40,000	1,684	583	238	133	121	2,759
\$40,000-50,000	1,266	462	262	150	128	2,268
\$50,000-60,000	1,254	429	196	107	89	2,075
\$60,000-75,000	951	335	133	100	79	1,598
\$75,000-100,000	988	471	200	81	164	1,904
\$100,000-125,000	734	341	121	154	78	1,428
\$125,000-150,000	554	209	90	59	53	965
\$150,000-200,000	570	163	67	60	50	910
\$200,000+	742	233	122	56	79	1,232
Total	21,563	5,564	2,350	1,326	1,342	32,145

Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	13,196	4,114	2,638	1,556	1,655	23,159
\$10,000-20,000	13,769	4,867	3,011	1,517	2,343	25,507
\$20,000-30,000	12,360	5,364	3,012	1,939	2,305	24,980
\$30,000-40,000	11,645	5,080	2,670	1,793	1,767	22,955
\$40,000-50,000	10,067	4,260	2,615	1,384	1,779	20,105
\$50,000-60,000	7,628	3,730	1,682	1,319	939	15,298
\$60,000-75,000	8,077	4,774	2,590	1,255	1,303	17,999
\$75,000-100,000	7,720	5,892	2,412	1,127	1,644	18,795
\$100,000-125,000	4,177	3,956	1,743	1,126	976	11,978
\$125,000-150,000	2,855	2,852	963	788	494	7,952
\$150,000-200,000	1,796	2,338	1,002	699	508	6,343
\$200,000+	2,923	2,799	1,031	610	744	8,107
Total	96,213	50,026	25,369	15,113	16,457	203,178

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Percent Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.1%	2.0%	1.5%	0.9%	1.0%	10.5%
\$10,000-20,000	4.0%	2.2%	1.6%	0.8%	1.3%	9.8%
\$20,000-30,000	5.2%	2.5%	1.5%	1.1%	1.4%	11.6%
\$30,000-40,000	6.0%	2.7%	1.4%	1.0%	1.0%	12.1%
\$40,000-50,000	5.3%	2.2%	1.4%	0.7%	1.0%	10.7%
\$50,000-60,000	3.9%	1.9%	0.9%	0.8%	0.5%	7.9%
\$60,000-75,000	4.3%	2.7%	1.5%	0.7%	0.7%	9.9%
\$75,000-100,000	4.1%	3.3%	1.4%	0.7%	0.8%	10.2%
\$100,000-125,000	2.0%	2.2%	1.0%	0.6%	0.5%	6.2%
\$125,000-150,000	1.3%	1.6%	0.5%	0.5%	0.3%	4.1%
\$150,000-200,000	0.6%	1.3%	0.6%	0.4%	0.2%	3.0%
\$200,000+	1.1%	1.4%	0.5%	0.3%	0.4%	3.8%
Total	42.8%	25.9%	13.7%	8.5%	9.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.0%	2.0%	0.6%	0.3%	0.3%	14.2%
\$10,000-20,000	15.5%	3.0%	1.3%	0.6%	0.7%	21.1%
\$20,000-30,000	8.8%	3.1%	1.4%	0.5%	0.4%	14.4%
\$30,000-40,000	4.9%	1.9%	1.1%	0.5%	0.4%	8.8%
\$40,000-50,000	3.7%	1.7%	1.0%	0.5%	0.4%	7.4%
\$50,000-60,000	3.4%	1.6%	0.7%	0.3%	0.3%	6.3%
\$60,000-75,000	3.1%	1.3%	0.5%	0.3%	0.3%	5.5%
\$75,000-100,000	3.0%	1.6%	0.7%	0.2%	0.8%	6.2%
\$100,000-125,000	2.3%	1.2%	0.5%	0.4%	0.3%	4.8%
\$125,000-150,000	1.7%	0.9%	0.4%	0.2%	0.2%	3.3%
\$150,000-200,000	1.8%	0.8%	0.3%	0.3%	0.4%	3.5%
\$200,000+	2.4%	1.4%	0.5%	0.2%	0.2%	4.7%
Total	61.6%	20.6%	8.8%	4.2%	4.8%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.5%	1.5%	0.5%	0.3%	0.4%	14.1%
\$10,000-20,000	18.2%	2.7%	0.9%	0.5%	0.8%	23.1%
\$20,000-30,000	10.2%	3.1%	1.5%	0.5%	0.4%	15.8%
\$30,000-40,000	5.2%	1.8%	0.7%	0.4%	0.4%	8.6%
\$40,000-50,000	3.9%	1.4%	0.8%	0.5%	0.4%	7.1%
\$50,000-60,000	3.9%	1.3%	0.6%	0.3%	0.3%	6.5%
\$60,000-75,000	3.0%	1.0%	0.4%	0.3%	0.2%	5.0%
\$75,000-100,000	3.1%	1.5%	0.6%	0.3%	0.5%	5.9%
\$100,000-125,000	2.3%	1.1%	0.4%	0.5%	0.2%	4.4%
\$125,000-150,000	1.7%	0.7%	0.3%	0.2%	0.2%	3.0%
\$150,000-200,000	1.8%	0.5%	0.2%	0.2%	0.2%	2.8%
\$200,000+	2.3%	0.7%	0.4%	0.2%	0.2%	3.8%
Total	67.1%	17.3%	7.3%	4.1%	4.2%	100.0%

Percent Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.5%	2.0%	1.3%	0.8%	0.8%	11.4%
\$10,000-20,000	6.8%	2.4%	1.5%	0.7%	1.2%	12.6%
\$20,000-30,000	6.1%	2.6%	1.5%	1.0%	1.1%	12.3%
\$30,000-40,000	5.7%	2.5%	1.3%	0.9%	0.9%	11.3%
\$40,000-50,000	5.0%	2.1%	1.3%	0.7%	0.9%	9.9%
\$50,000-60,000	3.8%	1.8%	0.8%	0.6%	0.5%	7.5%
\$60,000-75,000	4.0%	2.3%	1.3%	0.6%	0.6%	8.9%
\$75,000-100,000	3.8%	2.9%	1.2%	0.6%	0.8%	9.3%
\$100,000-125,000	2.1%	1.9%	0.9%	0.6%	0.5%	5.9%
\$125,000-150,000	1.4%	1.4%	0.5%	0.4%	0.2%	3.9%
\$150,000-200,000	0.9%	1.2%	0.5%	0.3%	0.3%	3.1%
\$200,000+	1.4%	1.4%	0.5%	0.3%	0.4%	4.0%
Total	47.4%	24.6%	12.5%	7.4%	8.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,141	449	584	263	184	2,621
\$10,000-20,000	982	789	606	353	553	3,283
\$20,000-30,000	1,775	752	712	389	388	4,016
\$30,000-40,000	1,959	868	1,029	1,233	566	5,655
\$40,000-50,000	3,414	1,693	1,112	872	832	7,923
\$50,000-60,000	3,014	1,285	1,188	677	668	6,832
\$60,000-75,000	3,878	2,717	1,910	2,053	1,242	11,800
\$75,000-100,000	4,186	3,876	2,843	3,131	1,982	16,018
\$100,000-125,000	3,358	4,315	2,066	2,579	1,739	14,057
\$125,000-150,000	1,549	2,772	2,397	2,588	1,617	10,923
\$150,000-200,000	2,213	4,337	2,493	3,868	1,481	14,392
\$200,000+	2,609	6,221	6,589	8,620	4,824	28,863
Total	30,078	30,074	23,529	26,626	16,076	126,383

Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,341	1,245	443	203	244	4,476
\$10,000-20,000	4,621	2,408	583	301	330	8,243
\$20,000-30,000	4,240	2,764	788	298	289	8,379
\$30,000-40,000	3,598	2,981	703	441	351	8,074
\$40,000-50,000	3,020	2,998	722	431	620	7,791
\$50,000-60,000	2,585	2,807	853	317	250	6,812
\$60,000-75,000	2,502	3,541	1,070	505	570	8,188
\$75,000-100,000	3,451	4,904	1,650	840	565	11,410
\$100,000-125,000	2,589	4,803	1,588	830	513	10,323
\$125,000-150,000	1,532	3,516	921	385	347	6,701
\$150,000-200,000	1,575	3,689	1,411	619	488	7,782
\$200,000+	2,315	10,086	3,384	1,871	668	18,324
Total	34,369	45,742	14,116	7,041	5,235	106,503

Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,488	822	304	127	193	2,934
\$10,000-20,000	3,908	1,936	430	219	219	6,712
\$20,000-30,000	3,691	2,294	585	196	234	7,000
\$30,000-40,000	2,936	2,114	498	253	254	6,055
\$40,000-50,000	2,245	2,418	509	259	393	5,824
\$50,000-60,000	1,929	2,023	435	165	199	4,751
\$60,000-75,000	1,665	2,594	690	253	413	5,615
\$75,000-100,000	2,199	3,507	847	466	259	7,278
\$100,000-125,000	1,630	3,096	999	295	318	6,338
\$125,000-150,000	850	2,093	358	180	126	3,607
\$150,000-200,000	979	2,168	482	192	213	4,034
\$200,000+	1,589	6,338	811	623	196	9,557
Total	25,109	31,403	6,948	3,228	3,017	69,705

Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,482	1,694	1,027	466	428	7,097
\$10,000-20,000	5,603	3,197	1,189	654	883	11,526
\$20,000-30,000	6,015	3,516	1,500	687	677	12,395
\$30,000-40,000	5,557	3,849	1,732	1,674	917	13,729
\$40,000-50,000	6,434	4,691	1,834	1,303	1,452	15,714
\$50,000-60,000	5,599	4,092	2,041	994	918	13,644
\$60,000-75,000	6,380	6,258	2,980	2,558	1,812	19,988
\$75,000-100,000	7,637	8,780	4,493	3,971	2,547	27,428
\$100,000-125,000	5,947	9,118	3,654	3,409	2,252	24,380
\$125,000-150,000	3,081	6,288	3,318	2,973	1,964	17,624
\$150,000-200,000	3,788	8,026	3,904	4,487	1,969	22,174
\$200,000+	4,924	16,307	9,973	10,491	5,492	47,187
Total	64,447	75,816	37,645	33,667	21,311	232,886

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Percent Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.9%	0.4%	0.5%	0.2%	0.1%	2.1%
\$10,000-20,000	0.8%	0.6%	0.5%	0.3%	0.4%	2.6%
\$20,000-30,000	1.4%	0.6%	0.6%	0.3%	0.3%	3.2%
\$30,000-40,000	1.6%	0.7%	0.8%	1.0%	0.4%	4.5%
\$40,000-50,000	2.7%	1.3%	0.9%	0.7%	0.7%	6.3%
\$50,000-60,000	2.4%	1.0%	0.9%	0.5%	0.5%	5.4%
\$60,000-75,000	3.1%	2.1%	1.5%	1.6%	1.0%	9.3%
\$75,000-100,000	3.3%	3.1%	2.2%	2.5%	1.6%	12.7%
\$100,000-125,000	2.7%	3.4%	1.6%	2.0%	1.4%	11.1%
\$125,000-150,000	1.2%	2.2%	1.9%	2.0%	1.3%	8.6%
\$150,000-200,000	1.8%	3.4%	2.0%	3.1%	1.2%	11.4%
\$200,000+	2.1%	4.9%	5.2%	6.8%	3.8%	22.8%
Total	23.8%	23.8%	18.6%	21.1%	12.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	1.2%	0.4%	0.2%	0.2%	4.2%
\$10,000-20,000	4.3%	2.3%	0.5%	0.3%	0.3%	7.7%
\$20,000-30,000	4.0%	2.6%	0.7%	0.3%	0.3%	7.9%
\$30,000-40,000	3.4%	2.8%	0.7%	0.4%	0.3%	7.6%
\$40,000-50,000	2.8%	2.8%	0.7%	0.4%	0.6%	7.3%
\$50,000-60,000	2.4%	2.6%	0.8%	0.3%	0.2%	6.4%
\$60,000-75,000	2.3%	3.3%	1.0%	0.5%	0.5%	7.7%
\$75,000-100,000	3.2%	4.6%	1.5%	0.8%	0.5%	10.7%
\$100,000-125,000	2.4%	4.5%	1.5%	0.8%	0.5%	9.7%
\$125,000-150,000	1.4%	3.3%	0.9%	0.4%	0.3%	6.3%
\$150,000-200,000	1.5%	3.5%	1.3%	0.6%	0.5%	7.3%
\$200,000+	2.2%	9.5%	3.2%	1.8%	0.6%	17.2%
Total	32.3%	42.9%	13.3%	6.6%	4.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	1.2%	0.4%	0.2%	0.3%	4.2%
\$10,000-20,000	5.6%	2.8%	0.6%	0.3%	0.3%	9.6%
\$20,000-30,000	5.3%	3.3%	0.8%	0.3%	0.3%	10.0%
\$30,000-40,000	4.2%	3.0%	0.7%	0.4%	0.4%	8.7%
\$40,000-50,000	3.2%	3.5%	0.7%	0.4%	0.6%	8.4%
\$50,000-60,000	2.8%	2.9%	0.6%	0.2%	0.3%	6.8%
\$60,000-75,000	2.4%	3.7%	1.0%	0.4%	0.6%	8.1%
\$75,000-100,000	3.2%	5.0%	1.2%	0.7%	0.4%	10.4%
\$100,000-125,000	2.3%	4.4%	1.4%	0.4%	0.5%	9.1%
\$125,000-150,000	1.2%	3.0%	0.5%	0.3%	0.2%	5.2%
\$150,000-200,000	1.4%	3.1%	0.7%	0.3%	0.3%	5.8%
\$200,000+	2.3%	9.1%	1.2%	0.9%	0.3%	13.7%
Total	36.0%	45.1%	10.0%	4.6%	4.3%	100.0%

Percent Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.5%	0.7%	0.4%	0.2%	0.2%	3.0%
\$10,000-20,000	2.4%	1.4%	0.5%	0.3%	0.4%	4.9%
\$20,000-30,000	2.6%	1.5%	0.6%	0.3%	0.3%	5.3%
\$30,000-40,000	2.4%	1.7%	0.7%	0.7%	0.4%	5.9%
\$40,000-50,000	2.8%	2.0%	0.8%	0.6%	0.6%	6.7%
\$50,000-60,000	2.4%	1.8%	0.9%	0.4%	0.4%	5.9%
\$60,000-75,000	2.7%	2.7%	1.3%	1.1%	0.8%	8.6%
\$75,000-100,000	3.3%	3.8%	1.9%	1.7%	1.1%	11.8%
\$100,000-125,000	2.6%	3.9%	1.6%	1.5%	1.0%	10.5%
\$125,000-150,000	1.3%	2.7%	1.4%	1.3%	0.8%	7.6%
\$150,000-200,000	1.6%	3.4%	1.7%	1.9%	0.8%	9.5%
\$200,000+	2.1%	7.0%	4.3%	4.5%	2.4%	20.3%
Total	27.7%	32.6%	16.2%	14.5%	9.2%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7,519	2,905	2,270	1,334	1,397	15,425
\$10,000-20,000	5,711	2,983	2,191	1,167	1,766	13,818
\$20,000-30,000	7,316	3,440	2,093	1,656	2,108	16,613
\$30,000-40,000	8,648	3,806	2,044	1,483	1,508	17,489
\$40,000-50,000	8,218	3,172	2,097	1,099	1,644	16,230
\$50,000-60,000	6,362	2,948	1,474	1,311	898	12,993
\$60,000-75,000	6,896	4,122	2,313	1,174	1,208	15,713
\$75,000-100,000	7,299	5,331	2,310	1,183	1,559	17,682
\$100,000-125,000	3,576	3,707	1,730	1,076	1,015	11,104
\$125,000-150,000	2,744	2,950	996	863	535	8,088
\$150,000-200,000	1,333	2,527	1,231	731	426	6,248
\$200,000+	<u>2,670</u>	<u>2,993</u>	<u>1,139</u>	<u>656</u>	<u>802</u>	<u>8,260</u>
Total	68,292	40,884	21,888	13,733	14,866	159,663

Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5,839	998	303	165	177	7,482
\$10,000-20,000	8,179	1,556	636	298	388	11,057
\$20,000-30,000	5,041	1,736	788	291	223	8,079
\$30,000-40,000	2,936	1,069	616	228	236	5,085
\$40,000-50,000	2,419	938	551	322	242	4,472
\$50,000-60,000	2,277	972	398	198	171	4,016
\$60,000-75,000	1,941	792	326	152	197	3,408
\$75,000-100,000	2,013	1,005	425	154	452	4,049
\$100,000-125,000	1,574	789	357	238	167	3,125
\$125,000-150,000	1,310	619	247	128	141	2,445
\$150,000-200,000	1,439	531	211	143	235	2,559
\$200,000+	<u>1,821</u>	<u>1,007</u>	<u>364</u>	<u>140</u>	<u>171</u>	<u>3,503</u>
Total	36,789	12,012	5,222	2,457	2,800	59,280

Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4,092	534	168	110	120	5,024
\$10,000-20,000	6,432	979	329	165	293	8,198
\$20,000-30,000	3,882	1,158	559	214	143	5,956
\$30,000-40,000	2,177	688	287	113	135	3,400
\$40,000-50,000	1,724	531	311	185	140	2,891
\$50,000-60,000	1,683	544	238	165	90	2,720
\$60,000-75,000	1,277	442	176	116	106	2,117
\$75,000-100,000	1,367	617	265	109	197	2,555
\$100,000-125,000	1,040	442	176	188	87	1,933
\$125,000-150,000	896	282	124	80	84	1,466
\$150,000-200,000	922	216	117	59	81	1,395
\$200,000+	<u>1,208</u>	<u>358</u>	<u>192</u>	<u>96</u>	<u>110</u>	<u>1,964</u>
Total	26,700	6,791	2,942	1,600	1,586	39,619

Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13,358	3,903	2,573	1,499	1,574	22,907
\$10,000-20,000	13,890	4,539	2,827	1,465	2,154	24,875
\$20,000-30,000	12,357	5,176	2,881	1,947	2,331	24,692
\$30,000-40,000	11,584	4,875	2,660	1,711	1,744	22,574
\$40,000-50,000	10,637	4,110	2,648	1,421	1,886	20,702
\$50,000-60,000	8,639	3,920	1,872	1,509	1,069	17,009
\$60,000-75,000	8,837	4,914	2,639	1,326	1,405	19,121
\$75,000-100,000	9,312	6,336	2,735	1,337	2,011	21,731
\$100,000-125,000	5,150	4,496	2,087	1,314	1,182	14,229
\$125,000-150,000	4,054	3,569	1,243	991	676	10,533
\$150,000-200,000	2,772	3,058	1,442	874	661	8,807
\$200,000+	<u>4,491</u>	<u>4,000</u>	<u>1,503</u>	<u>796</u>	<u>973</u>	<u>11,763</u>
Total	105,081	52,896	27,110	16,190	17,666	218,943

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Percent Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.7%	1.8%	1.4%	0.8%	0.9%	9.7%
\$10,000-20,000	3.6%	1.9%	1.4%	0.7%	1.1%	8.7%
\$20,000-30,000	4.6%	2.2%	1.3%	1.0%	1.3%	10.4%
\$30,000-40,000	5.4%	2.4%	1.3%	0.9%	0.9%	11.0%
\$40,000-50,000	5.1%	2.0%	1.3%	0.7%	1.0%	10.2%
\$50,000-60,000	4.0%	1.8%	0.9%	0.8%	0.6%	8.1%
\$60,000-75,000	4.3%	2.6%	1.4%	0.7%	0.8%	9.8%
\$75,000-100,000	4.6%	3.3%	1.4%	0.7%	1.0%	11.1%
\$100,000-125,000	2.2%	2.3%	1.1%	0.7%	0.6%	7.0%
\$125,000-150,000	1.7%	1.8%	0.6%	0.5%	0.3%	5.1%
\$150,000-200,000	0.8%	1.6%	0.8%	0.5%	0.3%	3.9%
\$200,000+	1.7%	1.9%	0.7%	0.4%	0.5%	5.2%
Total	42.8%	25.6%	13.7%	8.6%	9.3%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.8%	1.7%	0.5%	0.3%	0.3%	12.6%
\$10,000-20,000	13.8%	2.6%	1.1%	0.5%	0.7%	18.7%
\$20,000-30,000	8.5%	2.9%	1.3%	0.5%	0.4%	13.6%
\$30,000-40,000	5.0%	1.8%	1.0%	0.4%	0.4%	8.6%
\$40,000-50,000	4.1%	1.6%	0.9%	0.5%	0.4%	7.5%
\$50,000-60,000	3.8%	1.6%	0.7%	0.3%	0.3%	6.8%
\$60,000-75,000	3.3%	1.3%	0.5%	0.3%	0.3%	5.7%
\$75,000-100,000	3.4%	1.7%	0.7%	0.3%	0.8%	6.8%
\$100,000-125,000	2.7%	1.3%	0.6%	0.4%	0.3%	5.3%
\$125,000-150,000	2.2%	1.0%	0.4%	0.2%	0.2%	4.1%
\$150,000-200,000	2.4%	0.9%	0.4%	0.2%	0.4%	4.3%
\$200,000+	3.1%	1.7%	0.6%	0.2%	0.3%	5.9%
Total	62.1%	20.3%	8.8%	4.1%	4.7%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.3%	1.3%	0.4%	0.3%	0.3%	12.7%
\$10,000-20,000	16.2%	2.5%	0.8%	0.4%	0.7%	20.7%
\$20,000-30,000	9.8%	2.9%	1.4%	0.5%	0.4%	15.0%
\$30,000-40,000	5.5%	1.7%	0.7%	0.3%	0.3%	8.6%
\$40,000-50,000	4.4%	1.3%	0.8%	0.5%	0.4%	7.3%
\$50,000-60,000	4.2%	1.4%	0.6%	0.4%	0.2%	6.9%
\$60,000-75,000	3.2%	1.1%	0.4%	0.3%	0.3%	5.3%
\$75,000-100,000	3.5%	1.6%	0.7%	0.3%	0.5%	6.4%
\$100,000-125,000	2.6%	1.1%	0.4%	0.5%	0.2%	4.9%
\$125,000-150,000	2.3%	0.7%	0.3%	0.2%	0.2%	3.7%
\$150,000-200,000	2.3%	0.5%	0.3%	0.1%	0.2%	3.5%
\$200,000+	3.0%	0.9%	0.5%	0.2%	0.3%	5.0%
Total	67.4%	17.1%	7.4%	4.0%	4.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.1%	1.8%	1.2%	0.7%	0.7%	10.5%
\$10,000-20,000	6.3%	2.1%	1.3%	0.7%	1.0%	11.4%
\$20,000-30,000	5.6%	2.4%	1.3%	0.9%	1.1%	11.3%
\$30,000-40,000	5.3%	2.2%	1.2%	0.8%	0.8%	10.3%
\$40,000-50,000	4.9%	1.9%	1.2%	0.6%	0.9%	9.5%
\$50,000-60,000	3.9%	1.8%	0.9%	0.7%	0.5%	7.8%
\$60,000-75,000	4.0%	2.2%	1.2%	0.6%	0.6%	8.7%
\$75,000-100,000	4.3%	2.9%	1.2%	0.6%	0.9%	9.9%
\$100,000-125,000	2.4%	2.1%	1.0%	0.6%	0.5%	6.5%
\$125,000-150,000	1.9%	1.6%	0.6%	0.5%	0.3%	4.8%
\$150,000-200,000	1.3%	1.4%	0.7%	0.4%	0.3%	4.0%
\$200,000+	2.1%	1.8%	0.7%	0.4%	0.4%	5.4%
Total	48.0%	24.2%	12.4%	7.4%	8.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	941	374	453	219	149	2,136
\$10,000-20,000	743	665	498	258	476	2,640
\$20,000-30,000	1,458	610	585	334	356	3,343
\$30,000-40,000	1,621	662	819	1,101	490	4,693
\$40,000-50,000	3,078	1,450	989	765	762	7,044
\$50,000-60,000	2,734	1,155	1,086	614	611	6,200
\$60,000-75,000	3,633	2,383	1,806	1,903	1,148	10,873
\$75,000-100,000	4,022	3,477	2,651	2,895	1,902	14,947
\$100,000-125,000	3,339	3,873	1,936	2,306	1,640	13,094
\$125,000-150,000	1,782	2,784	2,390	2,545	1,708	11,209
\$150,000-200,000	2,742	4,547	2,716	4,020	1,514	15,539
\$200,000+	<u>3,504</u>	<u>6,806</u>	<u>7,609</u>	<u>9,810</u>	<u>5,572</u>	<u>33,301</u>
Total	29,597	28,786	23,538	26,770	16,328	125,019

Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,574	1,286	432	184	267	4,743
\$10,000-20,000	4,761	2,435	580	299	312	8,387
\$20,000-30,000	4,617	2,831	791	312	292	8,843
\$30,000-40,000	3,972	2,970	756	457	363	8,518
\$40,000-50,000	3,573	3,165	785	464	629	8,616
\$50,000-60,000	3,103	3,255	893	355	317	7,923
\$60,000-75,000	3,027	3,911	1,236	549	647	9,370
\$75,000-100,000	4,236	5,703	1,932	922	683	13,476
\$100,000-125,000	3,223	5,362	1,881	960	622	12,048
\$125,000-150,000	2,008	4,328	1,079	480	431	8,326
\$150,000-200,000	2,159	4,411	1,824	831	661	9,886
\$200,000+	<u>3,364</u>	<u>13,144</u>	<u>4,544</u>	<u>2,710</u>	<u>968</u>	<u>24,730</u>
Total	40,617	52,801	16,733	8,523	6,192	124,866

Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,695	888	311	115	219	3,228
\$10,000-20,000	4,096	1,992	442	224	200	6,954
\$20,000-30,000	4,111	2,414	602	213	241	7,581
\$30,000-40,000	3,290	2,189	563	276	271	6,589
\$40,000-50,000	2,752	2,634	597	275	408	6,666
\$50,000-60,000	2,392	2,428	495	208	247	5,770
\$60,000-75,000	2,099	2,982	828	285	465	6,659
\$75,000-100,000	2,774	4,282	1,060	536	325	8,977
\$100,000-125,000	2,107	3,622	1,248	367	394	7,738
\$125,000-150,000	1,158	2,711	434	233	151	4,687
\$150,000-200,000	1,373	2,720	670	285	322	5,370
\$200,000+	<u>2,346</u>	<u>8,816</u>	<u>1,099</u>	<u>910</u>	<u>276</u>	<u>13,447</u>
Total	30,193	37,678	8,349	3,927	3,519	83,666

Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,515	1,660	885	403	416	6,879
\$10,000-20,000	5,504	3,100	1,078	557	788	11,027
\$20,000-30,000	6,075	3,441	1,376	646	648	12,186
\$30,000-40,000	5,593	3,632	1,575	1,558	853	13,211
\$40,000-50,000	6,651	4,615	1,774	1,229	1,391	15,660
\$50,000-60,000	5,837	4,410	1,979	969	928	14,123
\$60,000-75,000	6,660	6,294	3,042	2,452	1,795	20,243
\$75,000-100,000	8,258	9,180	4,583	3,817	2,585	28,423
\$100,000-125,000	6,562	9,235	3,817	3,266	2,262	25,142
\$125,000-150,000	3,790	7,112	3,469	3,025	2,139	19,535
\$150,000-200,000	4,901	8,958	4,540	4,851	2,175	25,425
\$200,000+	<u>6,868</u>	<u>19,950</u>	<u>12,153</u>	<u>12,520</u>	<u>6,540</u>	<u>58,031</u>
Total	70,214	81,587	40,271	35,293	22,520	249,885

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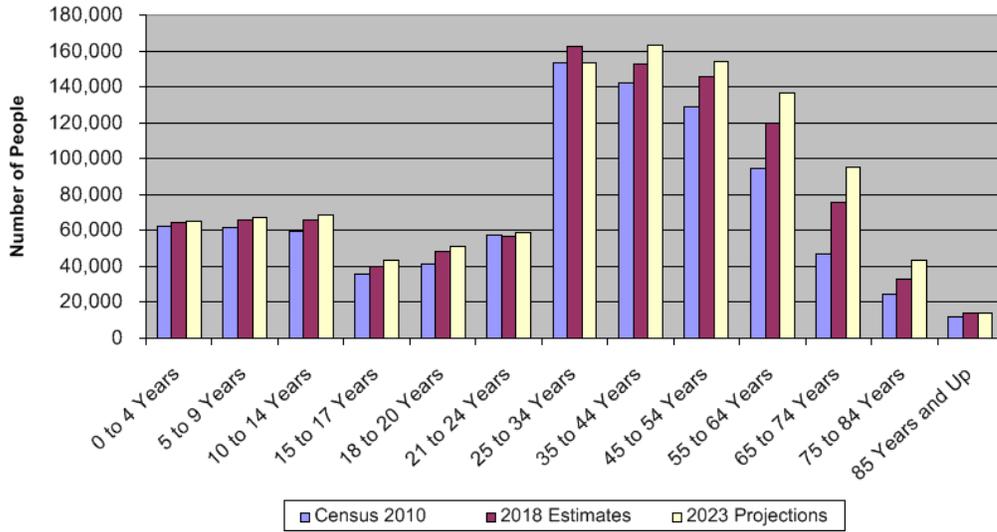
Percent Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.8%	0.3%	0.4%	0.2%	0.1%	1.7%
\$10,000-20,000	0.6%	0.5%	0.4%	0.2%	0.4%	2.1%
\$20,000-30,000	1.2%	0.5%	0.5%	0.3%	0.3%	2.7%
\$30,000-40,000	1.3%	0.5%	0.7%	0.9%	0.4%	3.8%
\$40,000-50,000	2.5%	1.2%	0.8%	0.6%	0.6%	5.6%
\$50,000-60,000	2.2%	0.9%	0.9%	0.5%	0.5%	5.0%
\$60,000-75,000	2.9%	1.9%	1.4%	1.5%	0.9%	8.7%
\$75,000-100,000	3.2%	2.8%	2.1%	2.3%	1.5%	12.0%
\$100,000-125,000	2.7%	3.1%	1.5%	1.8%	1.3%	10.5%
\$125,000-150,000	1.4%	2.2%	1.9%	2.0%	1.4%	9.0%
\$150,000-200,000	2.2%	3.6%	2.2%	3.2%	1.2%	12.4%
\$200,000+	<u>2.8%</u>	<u>5.4%</u>	<u>6.1%</u>	<u>7.8%</u>	<u>4.5%</u>	<u>26.6%</u>
Total	23.7%	23.0%	18.8%	21.4%	13.1%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	1.0%	0.3%	0.1%	0.2%	3.8%
\$10,000-20,000	3.8%	2.0%	0.5%	0.2%	0.2%	6.7%
\$20,000-30,000	3.7%	2.3%	0.6%	0.2%	0.2%	7.1%
\$30,000-40,000	3.2%	2.4%	0.6%	0.4%	0.3%	6.8%
\$40,000-50,000	2.9%	2.5%	0.6%	0.4%	0.5%	6.9%
\$50,000-60,000	2.5%	2.6%	0.7%	0.3%	0.3%	6.3%
\$60,000-75,000	2.4%	3.1%	1.0%	0.4%	0.5%	7.5%
\$75,000-100,000	3.4%	4.6%	1.5%	0.7%	0.5%	10.8%
\$100,000-125,000	2.6%	4.3%	1.5%	0.8%	0.5%	9.6%
\$125,000-150,000	1.6%	3.5%	0.9%	0.4%	0.3%	6.7%
\$150,000-200,000	1.7%	3.5%	1.5%	0.7%	0.5%	7.9%
\$200,000+	<u>2.7%</u>	<u>10.5%</u>	<u>3.6%</u>	<u>2.2%</u>	<u>0.8%</u>	<u>19.8%</u>
Total	32.5%	42.3%	13.4%	6.8%	5.0%	100.0%

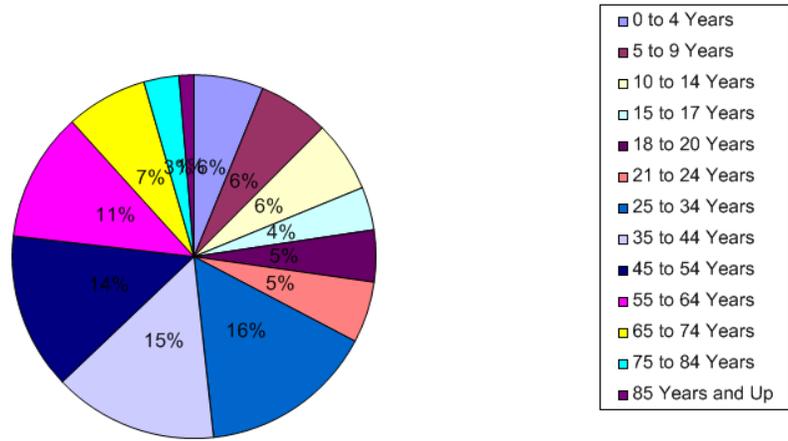
Percent Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.0%	1.1%	0.4%	0.1%	0.3%	3.9%
\$10,000-20,000	4.9%	2.4%	0.5%	0.3%	0.2%	8.3%
\$20,000-30,000	4.9%	2.9%	0.7%	0.3%	0.3%	9.1%
\$30,000-40,000	3.9%	2.6%	0.7%	0.3%	0.3%	7.9%
\$40,000-50,000	3.3%	3.1%	0.7%	0.3%	0.5%	8.0%
\$50,000-60,000	2.9%	2.9%	0.6%	0.2%	0.3%	6.9%
\$60,000-75,000	2.5%	3.6%	1.0%	0.3%	0.6%	8.0%
\$75,000-100,000	3.3%	5.1%	1.3%	0.6%	0.4%	10.7%
\$100,000-125,000	2.5%	4.3%	1.5%	0.4%	0.5%	9.2%
\$125,000-150,000	1.4%	3.2%	0.5%	0.3%	0.2%	5.6%
\$150,000-200,000	1.6%	3.3%	0.8%	0.3%	0.4%	6.4%
\$200,000+	<u>2.8%</u>	<u>10.5%</u>	<u>1.3%</u>	<u>1.1%</u>	<u>0.3%</u>	<u>16.1%</u>
Total	36.1%	45.0%	10.0%	4.7%	4.2%	100.0%

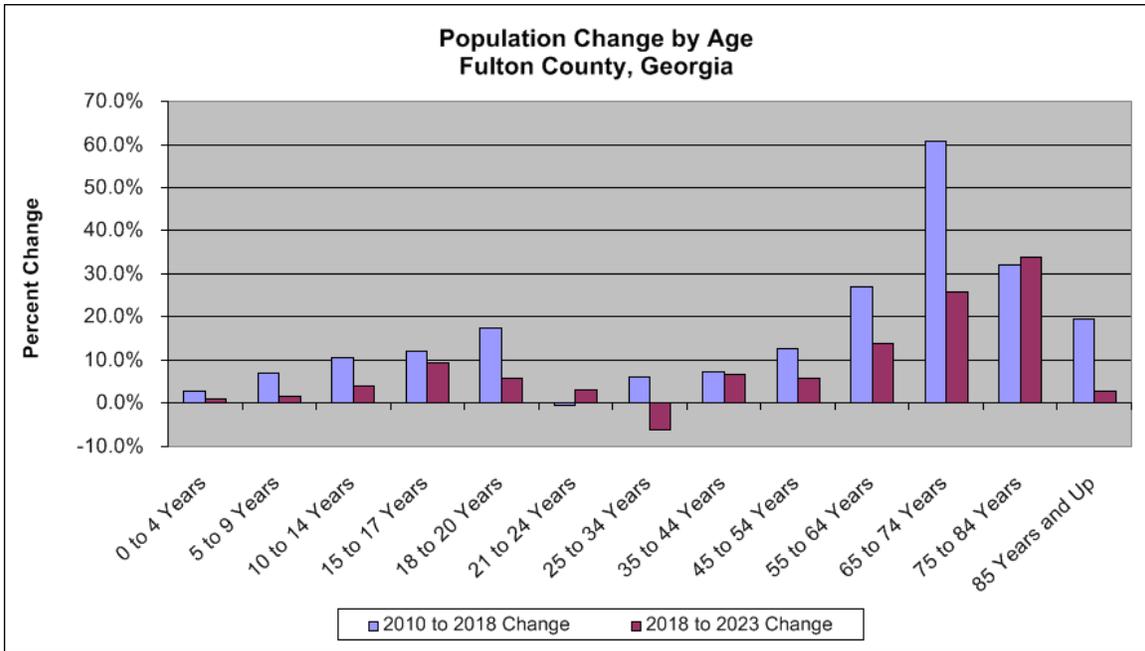
Percent Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.7%	0.4%	0.2%	0.2%	2.8%
\$10,000-20,000	2.2%	1.2%	0.4%	0.2%	0.3%	4.4%
\$20,000-30,000	2.4%	1.4%	0.6%	0.3%	0.3%	4.9%
\$30,000-40,000	2.2%	1.5%	0.6%	0.6%	0.3%	5.3%
\$40,000-50,000	2.7%	1.8%	0.7%	0.5%	0.6%	6.3%
\$50,000-60,000	2.3%	1.8%	0.8%	0.4%	0.4%	5.7%
\$60,000-75,000	2.7%	2.5%	1.2%	1.0%	0.7%	8.1%
\$75,000-100,000	3.3%	3.7%	1.8%	1.5%	1.0%	11.4%
\$100,000-125,000	2.6%	3.7%	1.5%	1.3%	0.9%	10.1%
\$125,000-150,000	1.5%	2.8%	1.4%	1.2%	0.9%	7.8%
\$150,000-200,000	2.0%	3.6%	1.8%	1.9%	0.9%	10.2%
\$200,000+	<u>2.7%</u>	<u>8.0%</u>	<u>4.9%</u>	<u>5.0%</u>	<u>2.6%</u>	<u>23.2%</u>
Total	28.1%	32.6%	16.1%	14.1%	9.0%	100.0%

**Population by Age
Fulton County, Georgia**



**2018 Population by Age
Fulton County, Georgia**





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Population by Age & Sex Fulton County, Georgia												
Census 2010				Current Year Estimates - 2018				Five-Year Projections - 2023				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	32,023	30,558	62,581	0 to 4 Years	32,839	31,562	64,401	0 to 4 Years	33,299	31,861	65,160	
5 to 9 Years	31,076	30,434	61,510	5 to 9 Years	33,433	32,460	65,893	5 to 9 Years	34,189	32,879	67,068	
10 to 14 Years	30,305	29,572	59,877	10 to 14 Years	33,443	32,732	66,175	10 to 14 Years	34,919	33,905	68,824	
15 to 17 Years	17,981	17,737	35,718	15 to 17 Years	20,097	19,892	39,989	15 to 17 Years	21,998	21,747	43,745	
18 to 20 Years	21,029	19,986	41,015	18 to 20 Years	24,820	23,417	48,237	18 to 20 Years	26,312	24,665	50,977	
21 to 24 Years	28,580	28,646	57,226	21 to 24 Years	29,096	27,935	57,031	21 to 24 Years	30,316	28,472	58,788	
25 to 34 Years	74,541	79,060	153,601	25 to 34 Years	78,575	84,203	162,778	25 to 34 Years	73,806	79,243	153,049	
35 to 44 Years	71,063	71,208	142,271	35 to 44 Years	74,116	78,643	152,759	35 to 44 Years	80,273	82,732	163,005	
45 to 54 Years	63,571	65,456	129,027	45 to 54 Years	71,385	74,115	145,500	45 to 54 Years	74,539	79,556	154,095	
55 to 64 Years	44,312	50,019	94,331	55 to 64 Years	56,902	63,052	119,954	55 to 64 Years	65,425	71,023	136,448	
65 to 74 Years	21,019	26,089	47,108	65 to 74 Years	33,789	41,964	75,753	65 to 74 Years	42,766	52,473	95,239	
75 to 84 Years	9,486	15,259	24,745	75 to 84 Years	13,214	19,450	32,664	75 to 84 Years	18,017	25,756	43,773	
85 Years and Up	<u>3,281</u>	<u>8,290</u>	<u>11,571</u>	85 Years and Up	<u>4,322</u>	<u>9,501</u>	<u>13,823</u>	85 Years and Up	<u>4,577</u>	<u>9,645</u>	<u>14,222</u>	
Total	448,267	472,314	920,581	Total	506,031	538,926	1,044,957	Total	540,436	573,957	1,114,393	
62+ Years	n/a	n/a	107,608	62+ Years	n/a	n/a	153,861	62+ Years	n/a	n/a	190,500	
Median Age:		34.3		Median Age:		36.2		Median Age:		38.0		

Source: Claritas; Ribbon Demographics

Ribbon Demographics, LLC
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Percent Population by Age & Sex											
Fulton County, Georgia											
Census 2010				Current Year Estimates - 2018				Five-Year Projections - 2023			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.5%	3.3%	6.8%	0 to 4 Years	3.1%	3.0%	6.2%	0 to 4 Years	3.0%	2.9%	5.8%
5 to 9 Years	3.4%	3.3%	6.7%	5 to 9 Years	3.2%	3.1%	6.3%	5 to 9 Years	3.1%	3.0%	6.0%
10 to 14 Years	3.3%	3.2%	6.5%	10 to 14 Years	3.2%	3.1%	6.3%	10 to 14 Years	3.1%	3.0%	6.2%
15 to 17 Years	2.0%	1.9%	3.9%	15 to 17 Years	1.9%	1.9%	3.8%	15 to 17 Years	2.0%	2.0%	3.9%
18 to 20 Years	2.3%	2.2%	4.5%	18 to 20 Years	2.4%	2.2%	4.6%	18 to 20 Years	2.4%	2.2%	4.6%
21 to 24 Years	3.1%	3.1%	6.2%	21 to 24 Years	2.8%	2.7%	5.5%	21 to 24 Years	2.7%	2.6%	5.3%
25 to 34 Years	8.1%	8.6%	16.7%	25 to 34 Years	7.5%	8.1%	15.6%	25 to 34 Years	6.6%	7.1%	13.7%
35 to 44 Years	7.7%	7.7%	15.5%	35 to 44 Years	7.1%	7.5%	14.6%	35 to 44 Years	7.2%	7.4%	14.6%
45 to 54 Years	6.9%	7.1%	14.0%	45 to 54 Years	6.8%	7.1%	13.9%	45 to 54 Years	6.7%	7.1%	13.8%
55 to 64 Years	4.8%	5.4%	10.2%	55 to 64 Years	5.4%	6.0%	11.5%	55 to 64 Years	5.9%	6.4%	12.2%
65 to 74 Years	2.3%	2.8%	5.1%	65 to 74 Years	3.2%	4.0%	7.2%	65 to 74 Years	3.8%	4.7%	8.5%
75 to 84 Years	1.0%	1.7%	2.7%	75 to 84 Years	1.3%	1.9%	3.1%	75 to 84 Years	1.6%	2.3%	3.9%
85 Years and Up	0.4%	0.9%	1.3%	85 Years and Up	0.4%	0.9%	1.3%	85 Years and Up	0.4%	0.9%	1.3%
Total	48.7%	51.3%	100.0%	Total	48.4%	51.6%	100.0%	Total	48.5%	51.5%	100.0%
62+ Years	n/a	n/a	11.7%	62+ Years	n/a	n/a	14.7%	62+ Years	n/a	n/a	17.1%

Source: Claritas; Ribbon Demographics

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

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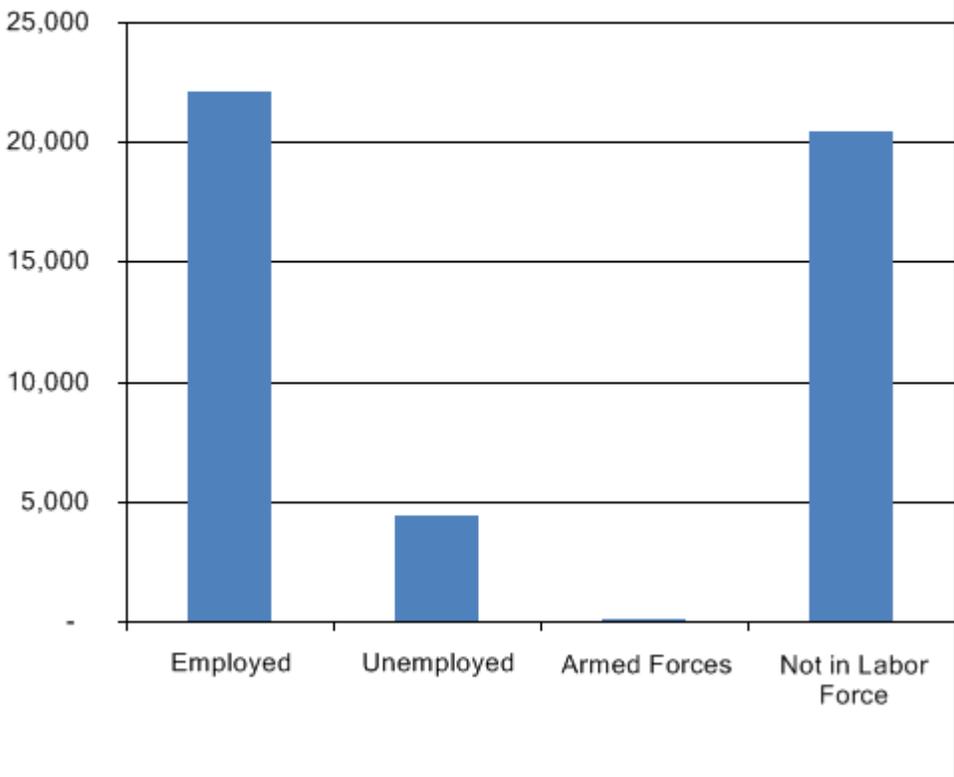
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Changes in Population by Age & Sex									
Fulton County, Georgia									
Estimated Change - 2010 to 2018					Projected Change - 2018 to 2023				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	816	1,004	1,820	2.9%	0 to 4 Years	460	299	759	1.2%
5 to 9 Years	2,357	2,026	4,383	7.1%	5 to 9 Years	756	419	1,175	1.8%
10 to 14 Years	3,138	3,160	6,298	10.5%	10 to 14 Years	1,476	1,173	2,649	4.0%
15 to 17 Years	2,116	2,155	4,271	12.0%	15 to 17 Years	1,901	1,855	3,756	9.4%
18 to 20 Years	3,791	3,431	7,222	17.6%	18 to 20 Years	1,492	1,248	2,740	5.7%
21 to 24 Years	516	-711	-195	-0.3%	21 to 24 Years	1,220	537	1,757	3.1%
25 to 34 Years	4,034	5,143	9,177	6.0%	25 to 34 Years	-4,769	-4,960	-9,729	-6.0%
35 to 44 Years	3,053	7,435	10,488	7.4%	35 to 44 Years	6,157	4,089	10,246	6.7%
45 to 54 Years	7,814	8,659	16,473	12.8%	45 to 54 Years	3,154	5,441	8,595	5.9%
55 to 64 Years	12,590	13,033	25,623	27.2%	55 to 64 Years	8,523	7,971	16,494	13.8%
65 to 74 Years	12,770	15,875	28,645	60.8%	65 to 74 Years	8,977	10,509	19,486	25.7%
75 to 84 Years	3,728	4,191	7,919	32.0%	75 to 84 Years	4,803	6,306	11,109	34.0%
85 Years and Up	<u>1,041</u>	<u>1,211</u>	<u>2,252</u>	<u>19.5%</u>	85 Years and Up	<u>255</u>	<u>144</u>	<u>399</u>	<u>2.9%</u>
Total	57,764	66,612	124,376	13.5%	Total	34,405	35,031	69,436	6.6%
62+ Years	n/a	n/a	46,253	43.0%	62+ Years	n/a	n/a	36,639	23.8%

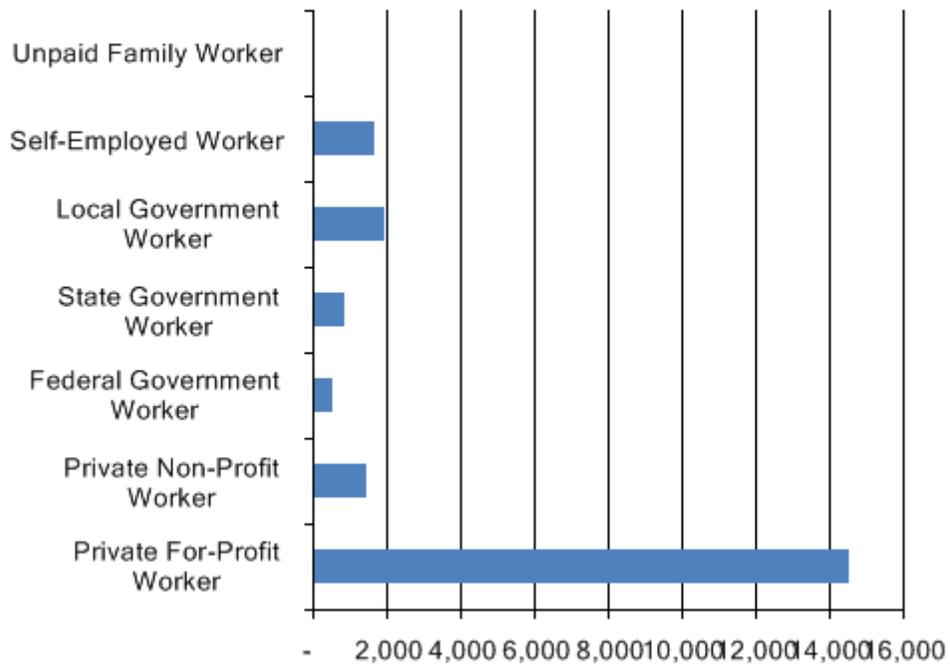
Source: Claritas; Ribbon Demographics

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Tel: 916-880-1644

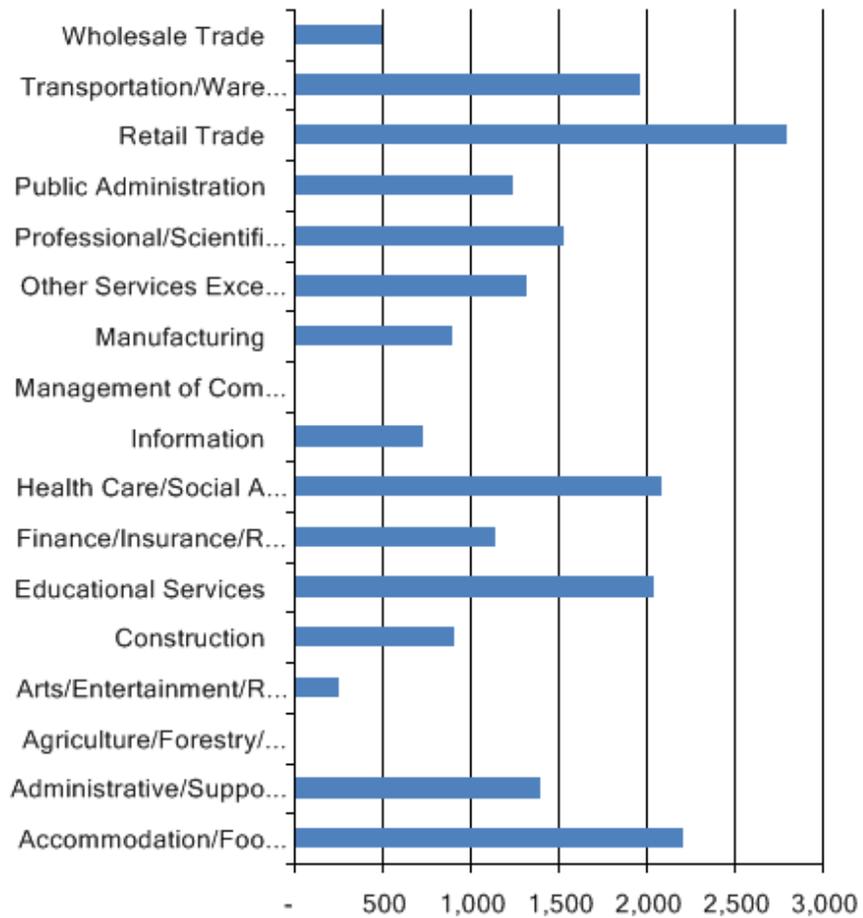
Employed Civilian Population Aged 16+ Years - Employment Status - 2018 Estimates Market Area



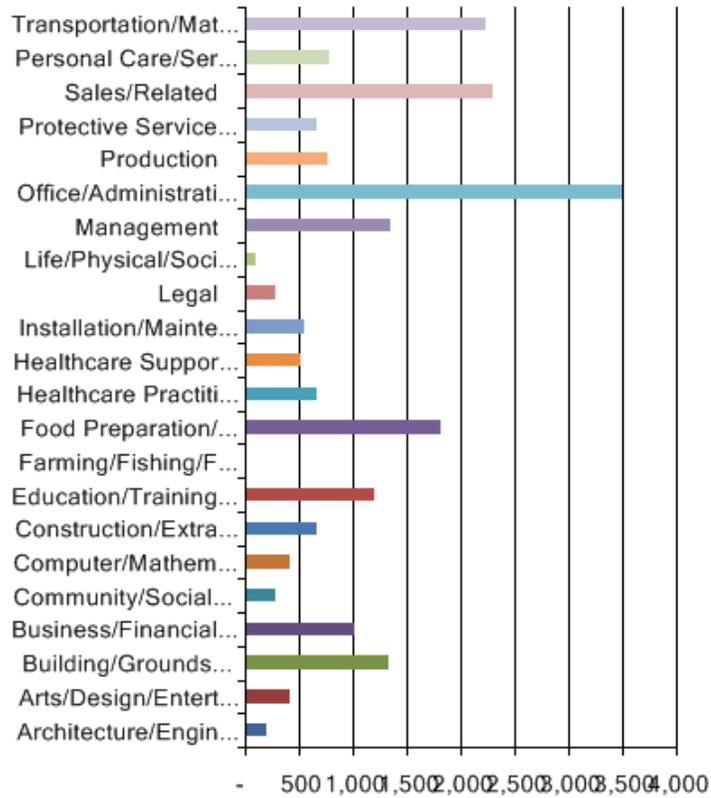
Employed Civilian Population by Class of Worker - 2018 Estimates Market Area



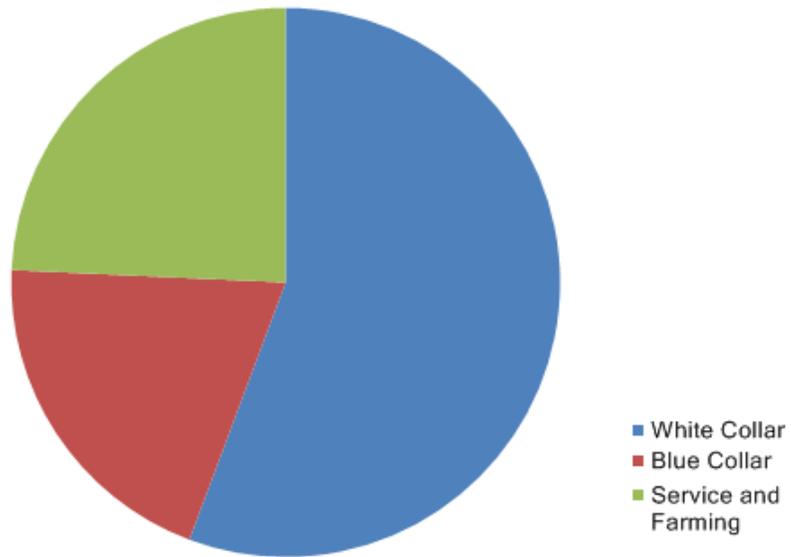
Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Market Area



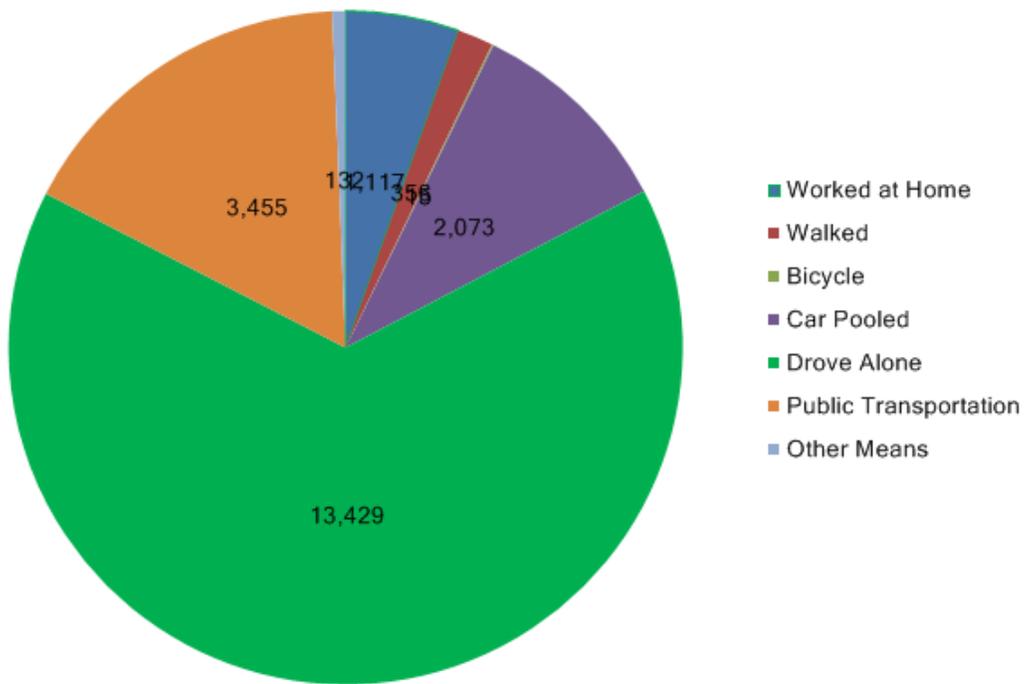
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates Market Area



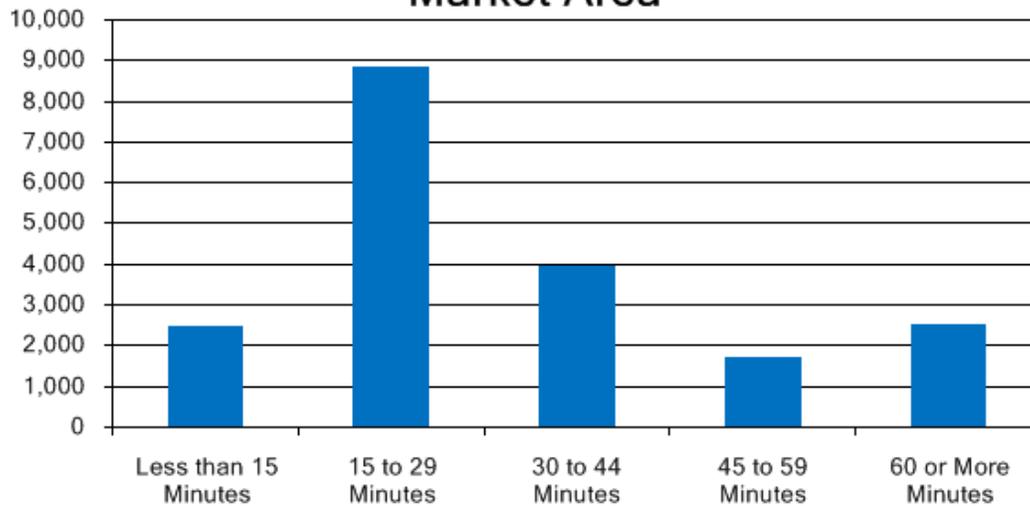
**Employed Civilian Population Aged 16+
Years by Occupation - 2018 Estimates
Market Area**



Employed Civilian Population Aged 16+
Years Transportation to Work - 2018
Estimates
Market Area



Employed Civilian Population Aged 16+ Years Transportation to Work - 2018 Estimates Market Area



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2018 Market Area

Status	Number
Employed	22,106
Unemployed	4,429
Armed Forces	48
Not in Labor Force	20,436
Unemployed	16.69%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population by Class of Worker		
Current Year Estimates - 2018		
Market Area		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	14,545	69.1%
Private Non-Profit Worker	1,464	7.0%
Federal Government Worker	519	2.5%
State Government Worker	875	4.2%
Local Government Worker	1,949	9.3%
Self-Employed Worker	1,678	8.0%
Unpaid Family Worker	34	0.2%
Total:	21,064	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2018		
Market Area		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	2,213	10.5%
Administrative/Support/Waste Management	1,397	6.6%
Agriculture/Forestry/Fishing/Hunting/Mining	7	0.0%
Arts/Entertainment/Recreation	252	1.2%
Construction	907	4.3%
Educational Services	2,049	9.7%
Finance/Insurance/Real Estate/Rent/Lease	1,142	5.4%
Health Care/Social Assistance	2,094	9.9%
Information	737	3.5%
Management of Companies and Enterprises	3	0.0%
Manufacturing	896	4.3%
Other Services Except Public Administration	1,320	6.3%
Professional/Scientific/Technical Services	1,534	7.3%
Public Administration	1,243	5.9%
Retail Trade	2,803	13.3%
Transportation/Warehousing/Utilities	1,968	9.3%
Wholesale Trade	499	2.4%
Total:	21,064	100.0%

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2018		
Market Area		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	201	1.0%
Arts/Design/Entertainment/Sports/Media	421	2.0%
Building/Grounds Cleaning/Maintenance	1,327	6.3%
Business/Financial Operations	1,018	4.8%
Community/Social Services	291	1.4%
Computer/Mathematical	413	2.0%
Construction/Extraction	667	3.2%
Education/Training/Library	1,192	5.7%
Farming/Fishing/Forestry	15	0.1%
Food Preparation/Serving Related	1,809	8.6%
Healthcare Practitioner/Technician	668	3.2%
Healthcare Support	519	2.5%
Installation/Maintenance/Repair	545	2.6%
Legal	279	1.3%
Life/Physical/Social Science	102	0.5%
Management	1,343	6.4%
Office/Administrative Support	3,504	16.6%
Production	767	3.6%
Protective Services	659	3.1%
Sales/Related	2,302	10.9%
Personal Care/Service	784	3.7%
Transportation/Material Moving	2,238	10.6%
Total:	21,064	100.0%
White Collar	11,734	55.7%
Blue Collar	4,217	20.0%
Service and Farming	5,113	24.3%
Total:	21,064	100.0%

Source: Ribbon Demographics; Claritas



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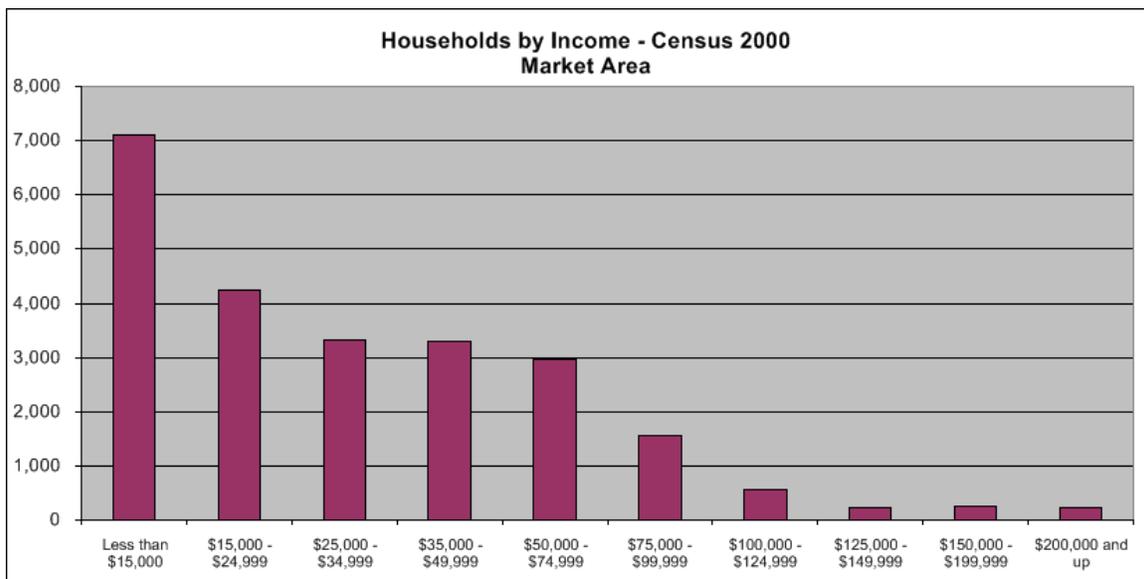
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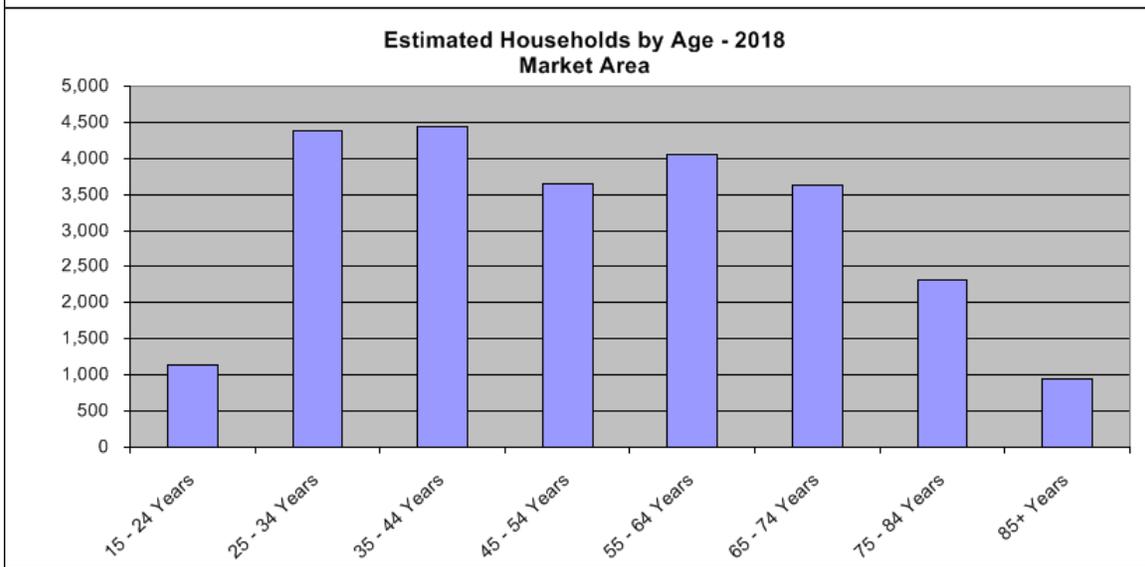
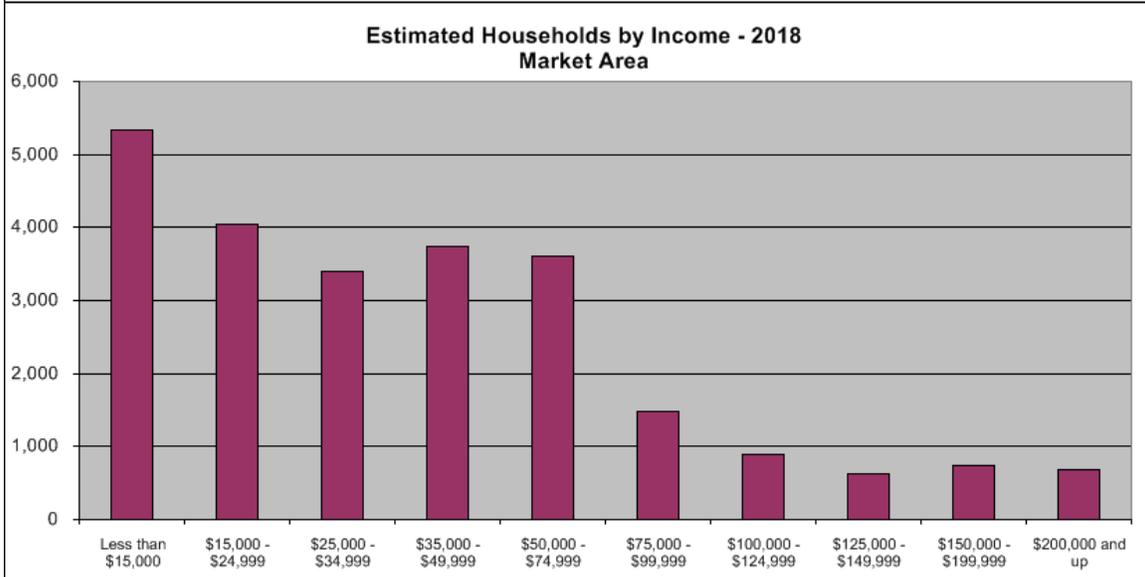
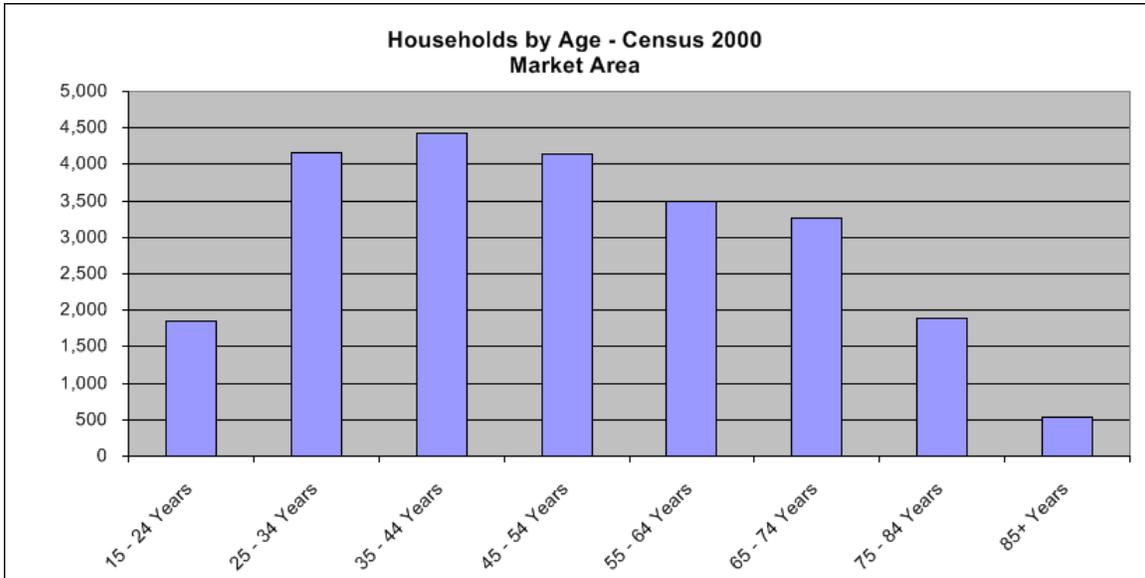
Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2018		
Market Area		
Transportation Mode	Number	Percent
Worked at Home	1,117	5.4%
Walked	356	1.7%
Bicycle	15	0.1%
Car Pooled	2,073	10.1%
Drove Alone	13,429	65.3%
Public Transportation	3,455	16.8%
Other Means	<u>132</u>	<u>0.6%</u>
Total:	20,577	100.0%

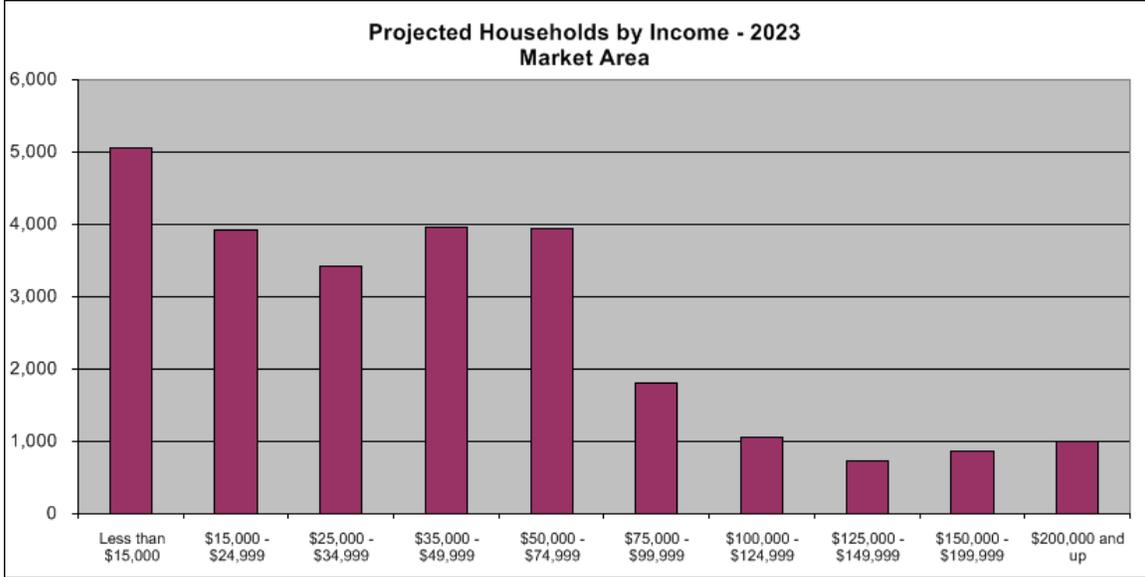
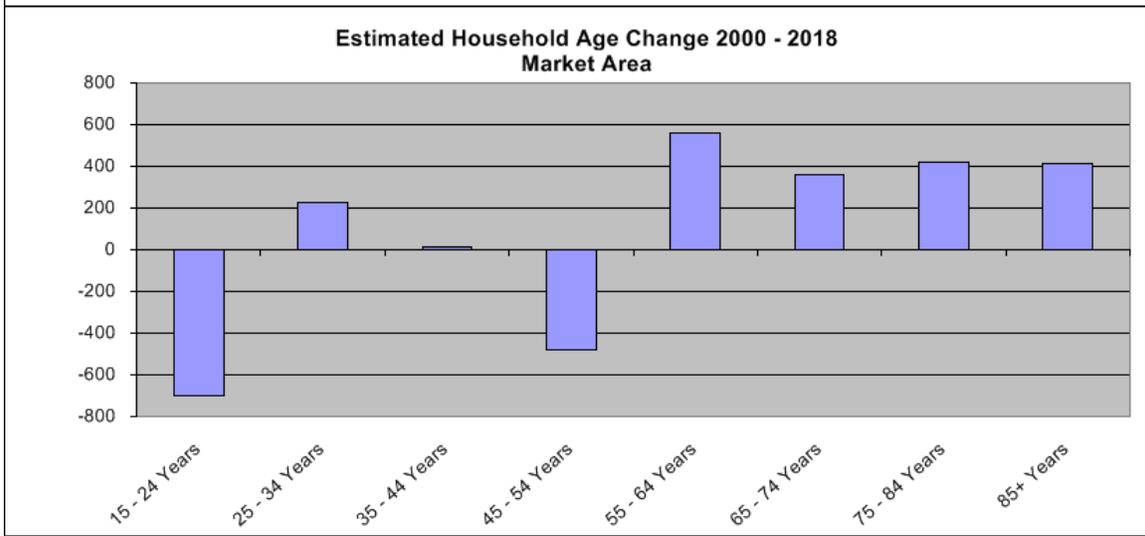
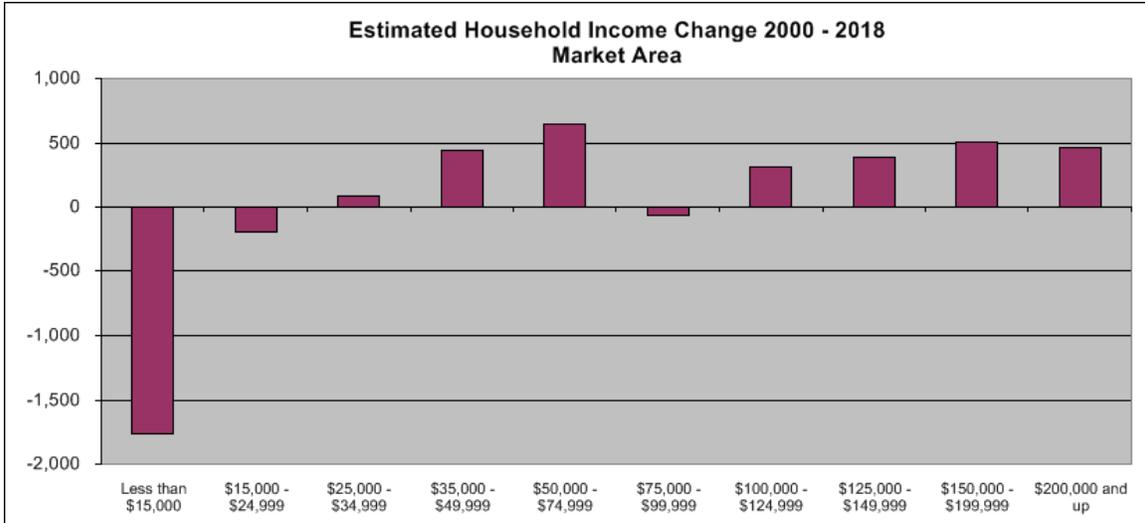
Source: Ribbon Demographics; Claritas

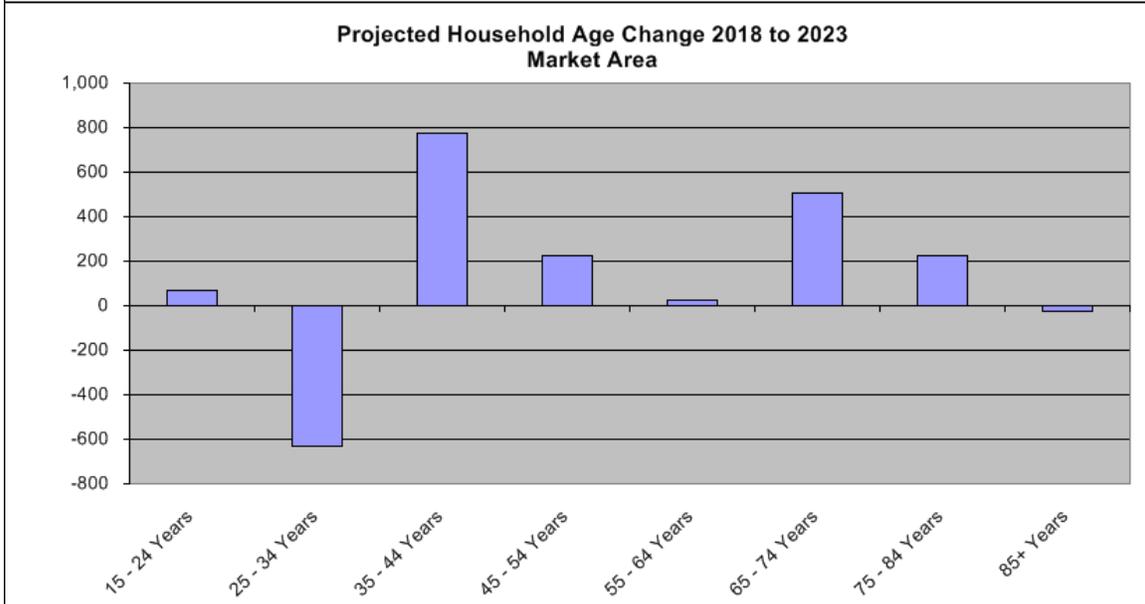
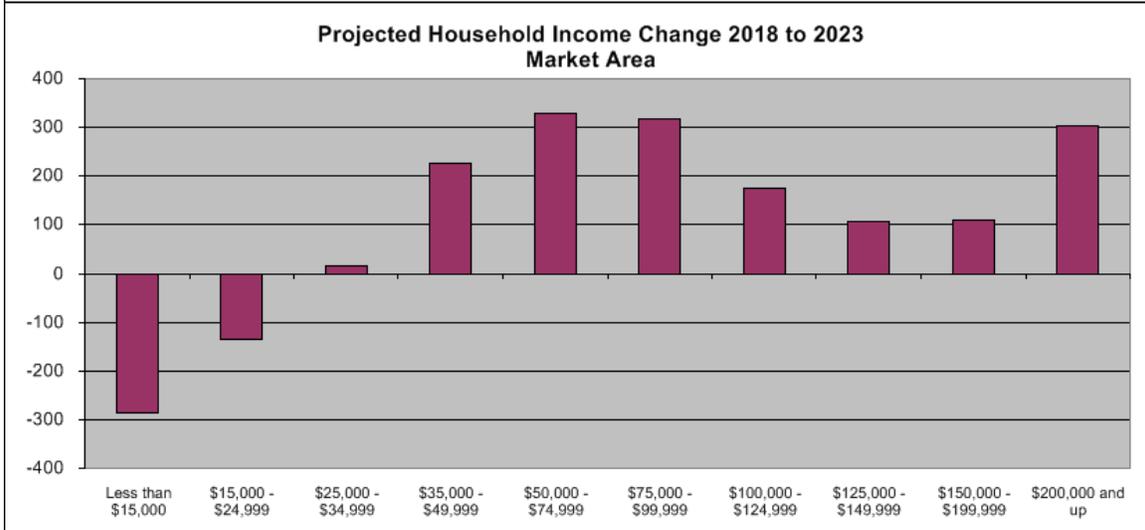
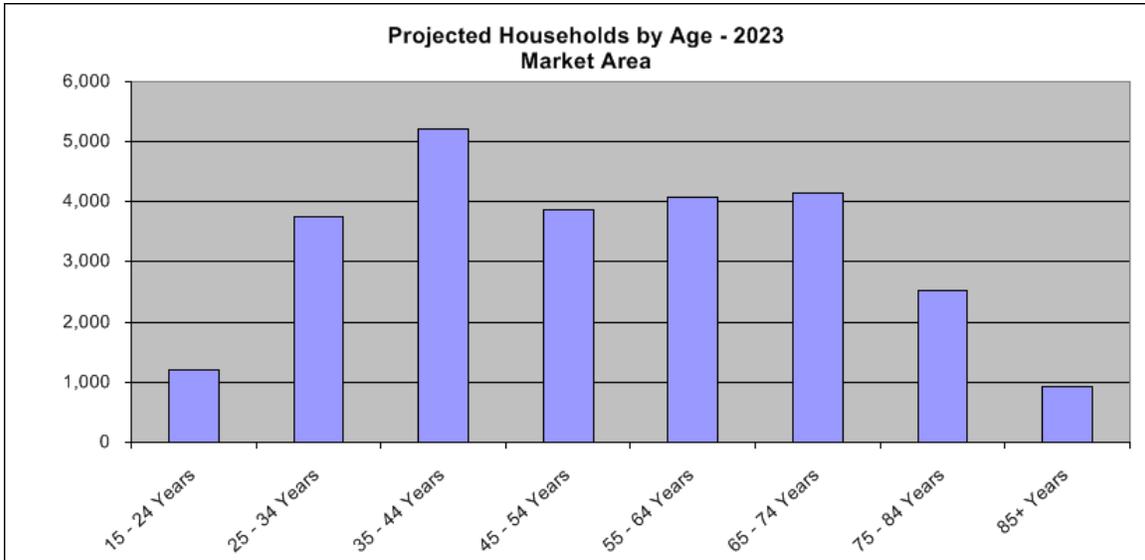
Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2018 Market Area		
Travel Time	Number	Percent
Less than 15 Minutes	2,472	12.7%
15 to 29 Minutes	8,844	45.5%
30 to 44 Minutes	3,937	20.3%
45 to 59 Minutes	1,692	8.7%
60 or More Minutes	<u>2,493</u>	<u>12.8%</u>
Total:	19,438	100.0%

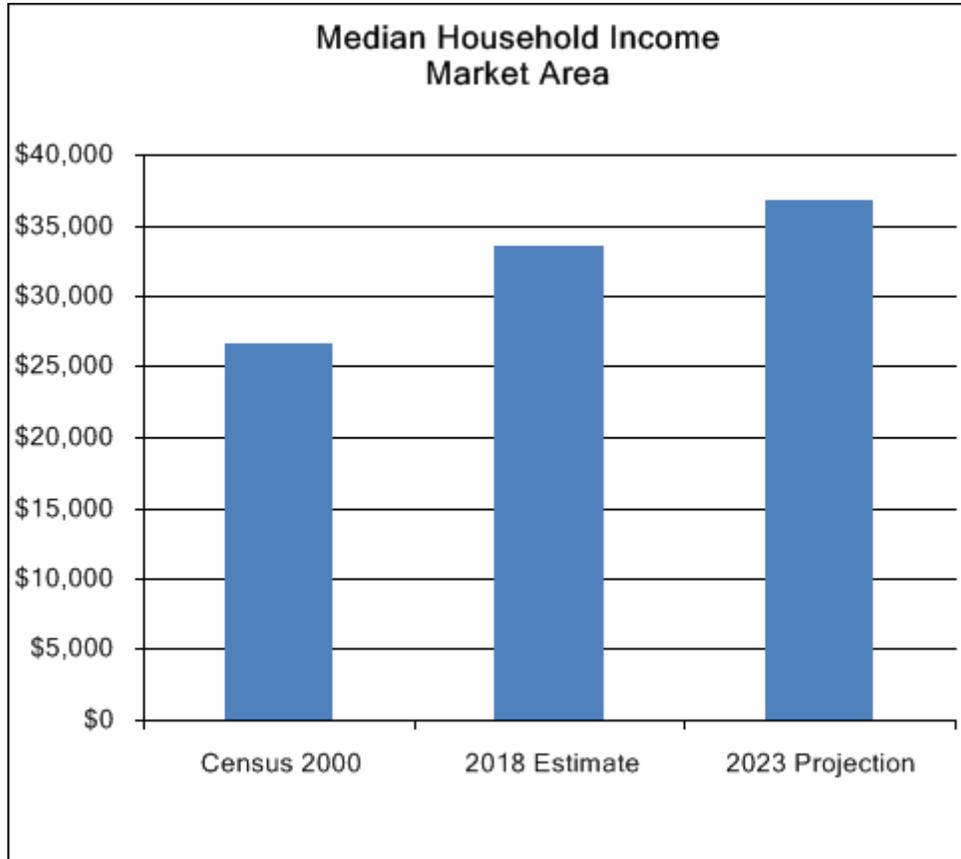
Source: Ribbon Demographics; Claritas











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Households by Income and Age Market Area										
<i>Census Data - 2000</i>										
	Age	Age								
Income	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years	Total	Percent
Less than \$15,000	991	1,447	1,170	984	804	804	670	233	7,103	29.9%
\$15,000 - \$24,999	344	878	839	729	443	581	336	99	4,249	17.9%
\$25,000 - \$34,999	143	676	728	546	475	483	212	50	3,313	13.9%
\$35,000 - \$49,999	197	518	658	674	510	407	269	60	3,293	13.9%
\$50,000 - \$74,999	80	447	553	651	535	456	198	44	2,964	12.5%
\$75,000 - \$99,999	81	132	317	316	309	279	95	18	1,547	6.5%
\$100,000 - \$124,999	0	29	98	143	155	110	30	7	572	2.4%
\$125,000 - \$149,999	0	9	22	24	127	39	11	3	235	1.0%
\$150,000 - \$199,999	7	10	27	7	74	53	57	13	248	1.0%
\$200,000 and up	0	15	21	66	53	60	15	4	234	1.0%
Total	1,843	4,161	4,433	4,140	3,485	3,272	1,893	531	23,758	100.0%
Percent	7.8%	17.5%	18.7%	17.4%	14.7%	13.8%	8.0%	2.2%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Current Year Estimates - 2018										
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	588	810	720	774	1,084	650	455	261	5,342	21.7%
\$15,000 - \$24,999	179	658	576	384	526	722	663	343	4,051	16.5%
\$25,000 - \$34,999	165	667	562	419	552	529	371	136	3,401	13.8%
\$35,000 - \$49,999	87	701	615	651	684	549	355	97	3,739	15.2%
\$50,000 - \$74,999	74	751	766	609	578	507	256	68	3,609	14.7%
\$75,000 - \$99,999	30	303	356	240	220	227	93	16	1,485	6.0%
\$100,000 - \$124,999	5	155	236	148	125	159	53	5	886	3.6%
\$125,000 - \$149,999	3	139	194	47	40	151	36	9	619	2.5%
\$150,000 - \$199,999	8	90	138	264	155	70	18	6	749	3.0%
\$200,000 and up	3	117	282	121	84	67	14	4	692	2.8%
Total	1,142	4,391	4,445	3,657	4,048	3,631	2,314	945	24,573	100.0%
Percent	4.6%	17.9%	18.1%	14.9%	16.5%	14.8%	9.4%	3.8%		100.0%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2018										
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	-403	-637	-450	-210	280	-154	-215	28	-1,761	-24.8%
\$15,000 - \$24,999	-165	-220	-263	-345	83	141	327	244	-198	-4.7%
\$25,000 - \$34,999	22	-9	-166	-127	77	46	159	86	88	2.7%
\$35,000 - \$49,999	-110	183	-43	-23	174	142	86	37	446	13.5%
\$50,000 - \$74,999	-6	304	213	-42	43	51	58	24	645	21.8%
\$75,000 - \$99,999	-51	171	39	-76	-89	-52	-2	-2	-62	-4.0%
\$100,000 - \$124,999	5	126	138	5	-30	49	23	-2	314	54.9%
\$125,000 - \$149,999	3	130	172	23	-87	112	25	6	384	163.4%
\$150,000 - \$199,999	1	80	111	257	81	17	-39	-7	501	202.0%
\$200,000 and up	3	102	261	55	31	7	-1	0	458	195.7%
Total	-701	230	12	-483	563	359	421	414	815	3.4%
Percent Change	-38.0%	5.5%	0.3%	-11.7%	16.2%	11.0%	22.2%	78.0%		3.4%

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Five Year Projections - 2023										
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	589	641	755	703	976	681	472	240	5,057	19.6%
\$15,000 - \$24,999	184	530	606	350	487	753	688	319	3,917	15.2%
\$25,000 - \$34,999	170	560	591	408	526	608	414	140	3,417	13.3%
\$35,000 - \$49,999	122	657	728	654	700	610	401	93	3,965	15.4%
\$50,000 - \$74,999	82	678	914	676	621	597	294	75	3,937	15.3%
\$75,000 - \$99,999	37	298	499	298	259	286	108	18	1,803	7.0%
\$100,000 - \$124,999	5	132	294	191	151	213	68	8	1,062	4.1%
\$125,000 - \$149,999	5	110	236	68	55	198	43	10	725	2.8%
\$150,000 - \$199,999	15	61	147	323	178	98	27	9	858	3.3%
\$200,000 and up	3	95	447	208	120	94	21	8	996	3.9%
Total	1,212	3,762	5,217	3,879	4,073	4,138	2,536	920	25,737	100.0%
Percent	4.7%	14.6%	20.3%	15.1%	15.8%	16.1%	9.9%	3.6%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Projected Change - 2018 to 2023										
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	-169	35	-71	-108	31	17	-21	-285	-5.3%
\$15,000 - \$24,999	5	-128	30	-34	-39	31	25	-24	-134	-3.3%
\$25,000 - \$34,999	5	-107	29	-11	-26	79	43	4	16	0.5%
\$35,000 - \$49,999	35	-44	113	3	16	61	46	-4	226	6.0%
\$50,000 - \$74,999	8	-73	148	67	43	90	38	7	328	9.1%
\$75,000 - \$99,999	7	-5	143	58	39	59	15	2	318	21.4%
\$100,000 - \$124,999	0	-23	58	43	26	54	15	3	176	19.9%
\$125,000 - \$149,999	2	-29	42	21	15	47	7	1	106	17.1%
\$150,000 - \$199,999	7	-29	9	59	23	28	9	3	109	14.6%
\$200,000 and up	0	-22	165	87	36	27	7	4	304	43.9%
Total	70	-629	772	222	25	507	222	-25	1,164	4.7%
Percent Change	6.1%	-14.3%	17.4%	6.1%	0.6%	14.0%	9.6%	-2.6%		

Source: Claritas; Ribbon Demographics



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Median Household Income Market Area		
Census 2000	2018 Estimate	2023 Projection
\$26,591	\$33,508	\$36,806

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Median Household Income by Area			
Market Area			
Geography ID	Census 2000	2018 Estimate	2023 Projection
13121008800	\$26,434	\$90,449	\$98,575
13121008700	\$16,329	\$32,462	\$36,247
13121008602	\$14,999	\$36,534	\$40,054
13121008601	\$19,350	\$25,920	\$28,596
13121008500	\$25,971	\$30,244	\$33,120
13121008302	\$23,479	\$30,897	\$32,203
13121008301	\$22,272	\$32,270	\$35,953
13121008202	\$20,915	\$30,795	\$33,125
13121008201	\$35,869	\$30,480	\$33,195
13121008102	\$30,924	\$22,419	\$23,805
13121007900	\$58,589	\$58,939	\$63,288
13121007808	\$19,694	\$17,371	\$18,680
13121007807	\$27,161	\$24,869	\$27,315
13121007806	\$33,379	\$34,649	\$36,257
13121007805	\$35,916	\$35,756	\$38,722

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	538	309	375	94	325	1,641
\$10,000-20,000	351	305	408	293	213	1,570
\$20,000-30,000	305	277	293	155	222	1,252
\$30,000-40,000	256	203	245	131	99	934
\$40,000-50,000	97	86	77	53	171	484
\$50,000-60,000	52	255	31	87	107	532
\$60,000-75,000	32	103	146	124	92	497
\$75,000-100,000	56	119	91	40	70	376
\$100,000-125,000	69	18	13	7	10	117
\$125,000-150,000	5	56	9	32	11	113
\$150,000-200,000	5	17	9	7	8	46
\$200,000+	5	13	23	9	5	55
Total	1,771	1,761	1,720	1,032	1,333	7,617

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	526	389	61	51	40	1,067
\$10,000-20,000	924	199	98	39	39	1,299
\$20,000-30,000	357	195	69	50	49	720
\$30,000-40,000	161	51	41	36	60	349
\$40,000-50,000	92	191	56	37	35	411
\$50,000-60,000	100	40	28	13	30	211
\$60,000-75,000	27	57	18	12	49	163
\$75,000-100,000	37	28	8	10	26	109
\$100,000-125,000	12	16	3	18	17	66
\$125,000-150,000	13	11	5	7	6	42
\$150,000-200,000	13	19	4	7	17	60
\$200,000+	8	14	3	5	6	36
Total	2,270	1,210	394	285	374	4,533

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	381	153	17	11	32	594
\$10,000-20,000	643	134	65	10	28	880
\$20,000-30,000	204	128	44	46	39	461
\$30,000-40,000	112	48	16	33	24	233
\$40,000-50,000	71	97	44	34	22	268
\$50,000-60,000	90	20	24	10	12	156
\$60,000-75,000	19	17	10	11	18	75
\$75,000-100,000	30	7	5	7	12	61
\$100,000-125,000	7	8	3	16	10	44
\$125,000-150,000	12	9	4	6	3	34
\$150,000-200,000	4	7	4	6	4	25
\$200,000+	6	6	2	4	3	21
Total	1,579	634	238	194	207	2,852

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,064	698	436	145	365	2,708
\$10,000-20,000	1,275	504	506	332	252	2,869
\$20,000-30,000	662	472	362	205	271	1,972
\$30,000-40,000	417	254	286	167	159	1,283
\$40,000-50,000	189	277	133	90	206	895
\$50,000-60,000	152	295	59	100	137	743
\$60,000-75,000	59	160	164	136	141	660
\$75,000-100,000	93	147	99	50	96	485
\$100,000-125,000	81	34	16	25	27	183
\$125,000-150,000	18	67	14	39	17	155
\$150,000-200,000	18	36	13	14	25	106
\$200,000+	13	27	26	14	11	91
Total	4,041	2,971	2,114	1,317	1,707	12,150

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	7.1%	4.1%	4.9%	1.2%	4.3%	21.5%
\$10,000-20,000	4.6%	4.0%	5.4%	3.8%	2.8%	20.6%
\$20,000-30,000	4.0%	3.6%	3.8%	2.0%	2.9%	16.4%
\$30,000-40,000	3.4%	2.7%	3.2%	1.7%	1.3%	12.3%
\$40,000-50,000	1.3%	1.1%	1.0%	0.7%	2.2%	6.4%
\$50,000-60,000	0.7%	3.3%	0.4%	1.1%	1.4%	7.0%
\$60,000-75,000	0.4%	1.4%	1.9%	1.6%	1.2%	6.5%
\$75,000-100,000	0.7%	1.6%	1.2%	0.5%	0.9%	4.9%
\$100,000-125,000	0.9%	0.2%	0.2%	0.1%	0.1%	1.5%
\$125,000-150,000	0.1%	0.7%	0.1%	0.4%	0.1%	1.5%
\$150,000-200,000	0.1%	0.2%	0.1%	0.1%	0.1%	0.6%
\$200,000+	0.1%	0.2%	0.3%	0.1%	0.1%	0.7%
Total	23.3%	23.1%	22.6%	13.5%	17.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	11.6%	8.6%	1.3%	1.1%	0.9%	23.5%
\$10,000-20,000	20.4%	4.4%	2.2%	0.9%	0.9%	28.7%
\$20,000-30,000	7.9%	4.3%	1.5%	1.1%	1.1%	15.9%
\$30,000-40,000	3.6%	1.1%	0.9%	0.8%	1.3%	7.7%
\$40,000-50,000	2.0%	4.2%	1.2%	0.8%	0.8%	9.1%
\$50,000-60,000	2.2%	0.9%	0.6%	0.3%	0.7%	4.7%
\$60,000-75,000	0.6%	1.3%	0.4%	0.3%	1.1%	3.6%
\$75,000-100,000	0.8%	0.6%	0.2%	0.2%	0.6%	2.4%
\$100,000-125,000	0.3%	0.4%	0.1%	0.4%	0.4%	1.5%
\$125,000-150,000	0.3%	0.2%	0.1%	0.2%	0.1%	0.9%
\$150,000-200,000	0.3%	0.4%	0.1%	0.2%	0.4%	1.3%
\$200,000+	0.2%	0.3%	0.1%	0.1%	0.1%	0.8%
Total	50.1%	26.7%	8.7%	6.3%	8.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13.4%	5.4%	0.6%	0.4%	1.1%	20.8%
\$10,000-20,000	22.5%	4.7%	2.3%	0.4%	1.0%	30.9%
\$20,000-30,000	7.2%	4.5%	1.5%	1.6%	1.4%	16.2%
\$30,000-40,000	3.9%	1.7%	0.6%	1.2%	0.8%	8.2%
\$40,000-50,000	2.5%	3.4%	1.5%	1.2%	0.8%	9.4%
\$50,000-60,000	3.2%	0.7%	0.8%	0.4%	0.4%	5.5%
\$60,000-75,000	0.7%	0.6%	0.4%	0.4%	0.6%	2.6%
\$75,000-100,000	1.1%	0.2%	0.2%	0.2%	0.4%	2.1%
\$100,000-125,000	0.2%	0.3%	0.1%	0.6%	0.4%	1.5%
\$125,000-150,000	0.4%	0.3%	0.1%	0.2%	0.1%	1.2%
\$150,000-200,000	0.1%	0.2%	0.1%	0.2%	0.1%	0.9%
\$200,000+	0.2%	0.2%	0.1%	0.1%	0.1%	0.7%
Total	55.4%	22.2%	8.3%	6.8%	7.3%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8.8%	5.7%	3.6%	1.2%	3.0%	22.3%
\$10,000-20,000	10.5%	4.1%	4.2%	2.7%	2.1%	23.6%
\$20,000-30,000	5.4%	3.9%	3.0%	1.7%	2.2%	16.2%
\$30,000-40,000	3.4%	2.1%	2.4%	1.4%	1.3%	10.6%
\$40,000-50,000	1.6%	2.3%	1.1%	0.7%	1.7%	7.4%
\$50,000-60,000	1.3%	2.4%	0.5%	0.8%	1.1%	6.1%
\$60,000-75,000	0.5%	1.3%	1.3%	1.1%	1.2%	5.4%
\$75,000-100,000	0.8%	1.2%	0.8%	0.4%	0.8%	4.0%
\$100,000-125,000	0.7%	0.3%	0.1%	0.2%	0.2%	1.5%
\$125,000-150,000	0.1%	0.6%	0.1%	0.3%	0.1%	1.3%
\$150,000-200,000	0.1%	0.3%	0.1%	0.1%	0.2%	0.9%
\$200,000+	0.1%	0.2%	0.2%	0.1%	0.1%	0.7%
Total	33.3%	24.5%	17.4%	10.8%	14.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	56	74	30	20	55	235
\$10,000-20,000	34	75	110	14	22	255
\$20,000-30,000	186	23	20	23	42	294
\$30,000-40,000	427	61	65	18	14	585
\$40,000-50,000	225	109	15	89	17	455
\$50,000-60,000	124	45	165	21	77	432
\$60,000-75,000	48	150	144	140	20	502
\$75,000-100,000	31	233	67	56	13	400
\$100,000-125,000	26	148	44	75	22	315
\$125,000-150,000	28	53	37	52	10	180
\$150,000-200,000	34	134	70	69	23	330
\$200,000+	9	95	52	35	8	199
Total	1,228	1,200	819	612	323	4,182

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	274	168	66	53	64	625
\$10,000-20,000	690	314	77	76	55	1,212
\$20,000-30,000	419	391	195	44	89	1,138
\$30,000-40,000	237	324	68	31	58	718
\$40,000-50,000	129	273	69	39	235	745
\$50,000-60,000	85	213	71	30	65	464
\$60,000-75,000	70	147	66	58	35	376
\$75,000-100,000	24	124	89	76	11	324
\$100,000-125,000	21	81	37	9	29	177
\$125,000-150,000	30	60	28	11	5	134
\$150,000-200,000	35	26	33	15	8	117
\$200,000+	9	21	19	22	3	74
Total	2,023	2,142	818	464	657	6,104

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	219	120	58	33	59	489
\$10,000-20,000	650	292	64	72	48	1,126
\$20,000-30,000	388	351	147	31	81	998
\$30,000-40,000	214	224	60	21	29	548
\$40,000-50,000	89	238	52	36	152	567
\$50,000-60,000	59	137	40	26	63	325
\$60,000-75,000	53	125	28	35	26	267
\$75,000-100,000	18	77	64	70	6	235
\$100,000-125,000	15	63	15	5	26	124
\$125,000-150,000	30	49	27	11	5	122
\$150,000-200,000	32	15	8	5	3	63
\$200,000+	7	18	1	15	3	44
Total	1,774	1,709	564	360	501	4,908

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	330	242	96	73	119	860
\$10,000-20,000	724	389	187	90	77	1,467
\$20,000-30,000	605	414	215	67	131	1,432
\$30,000-40,000	664	385	133	49	72	1,303
\$40,000-50,000	354	382	84	128	252	1,200
\$50,000-60,000	209	258	236	51	142	896
\$60,000-75,000	118	297	210	198	55	878
\$75,000-100,000	55	357	156	132	24	724
\$100,000-125,000	47	229	81	84	51	492
\$125,000-150,000	58	113	65	63	15	314
\$150,000-200,000	69	160	103	84	31	447
\$200,000+	18	116	71	57	11	273
Total	3,251	3,342	1,637	1,076	980	10,286

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.3%	1.8%	0.7%	0.5%	1.3%	5.6%
\$10,000-20,000	0.8%	1.8%	2.6%	0.3%	0.5%	6.1%
\$20,000-30,000	4.4%	0.5%	0.5%	0.5%	1.0%	7.0%
\$30,000-40,000	10.2%	1.5%	1.6%	0.4%	0.3%	14.0%
\$40,000-50,000	5.4%	2.6%	0.4%	2.1%	0.4%	10.9%
\$50,000-60,000	3.0%	1.1%	3.9%	0.5%	1.8%	10.3%
\$60,000-75,000	1.1%	3.6%	3.4%	3.3%	0.5%	12.0%
\$75,000-100,000	0.7%	5.6%	1.6%	1.3%	0.3%	9.6%
\$100,000-125,000	0.6%	3.5%	1.1%	1.8%	0.5%	7.5%
\$125,000-150,000	0.7%	1.3%	0.9%	1.2%	0.2%	4.3%
\$150,000-200,000	0.8%	3.2%	1.7%	1.6%	0.5%	7.9%
\$200,000+	0.2%	2.3%	1.2%	0.8%	0.2%	4.8%
Total	29.4%	28.7%	19.6%	14.6%	7.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	2.8%	1.1%	0.9%	1.0%	10.2%
\$10,000-20,000	11.3%	5.1%	1.3%	1.2%	0.9%	19.9%
\$20,000-30,000	6.9%	6.4%	3.2%	0.7%	1.5%	18.6%
\$30,000-40,000	3.9%	5.3%	1.1%	0.5%	1.0%	11.8%
\$40,000-50,000	2.1%	4.5%	1.1%	0.6%	3.8%	12.2%
\$50,000-60,000	1.4%	3.5%	1.2%	0.5%	1.1%	7.6%
\$60,000-75,000	1.1%	2.4%	1.1%	1.0%	0.6%	6.2%
\$75,000-100,000	0.4%	2.0%	1.5%	1.2%	0.2%	5.3%
\$100,000-125,000	0.3%	1.3%	0.6%	0.1%	0.5%	2.9%
\$125,000-150,000	0.5%	1.0%	0.5%	0.2%	0.1%	2.2%
\$150,000-200,000	0.6%	0.4%	0.5%	0.2%	0.1%	1.9%
\$200,000+	0.1%	0.3%	0.3%	0.4%	0.0%	1.2%
Total	33.1%	35.1%	13.4%	7.6%	10.8%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	2.4%	1.2%	0.7%	1.2%	10.0%
\$10,000-20,000	13.2%	5.9%	1.3%	1.5%	1.0%	22.9%
\$20,000-30,000	7.9%	7.2%	3.0%	0.6%	1.7%	20.3%
\$30,000-40,000	4.4%	4.6%	1.2%	0.4%	0.6%	11.2%
\$40,000-50,000	1.8%	4.8%	1.1%	0.7%	3.1%	11.6%
\$50,000-60,000	1.2%	2.8%	0.8%	0.5%	1.3%	6.6%
\$60,000-75,000	1.1%	2.5%	0.6%	0.7%	0.5%	5.4%
\$75,000-100,000	0.4%	1.6%	1.3%	1.4%	0.1%	4.8%
\$100,000-125,000	0.3%	1.3%	0.3%	0.1%	0.5%	2.5%
\$125,000-150,000	0.6%	1.0%	0.6%	0.2%	0.1%	2.5%
\$150,000-200,000	0.7%	0.3%	0.2%	0.1%	0.1%	1.3%
\$200,000+	0.1%	0.4%	0.0%	0.3%	0.1%	0.9%
Total	36.1%	34.8%	11.5%	7.3%	10.2%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	2.4%	0.9%	0.7%	1.2%	8.4%
\$10,000-20,000	7.0%	3.8%	1.8%	0.9%	0.7%	14.3%
\$20,000-30,000	5.9%	4.0%	2.1%	0.7%	1.3%	13.9%
\$30,000-40,000	6.5%	3.7%	1.3%	0.5%	0.7%	12.7%
\$40,000-50,000	3.4%	3.7%	0.8%	1.2%	2.4%	11.7%
\$50,000-60,000	2.0%	2.5%	2.3%	0.5%	1.4%	8.7%
\$60,000-75,000	1.1%	2.9%	2.0%	1.9%	0.5%	8.5%
\$75,000-100,000	0.5%	3.5%	1.5%	1.3%	0.2%	7.0%
\$100,000-125,000	0.5%	2.2%	0.8%	0.8%	0.5%	4.8%
\$125,000-150,000	0.6%	1.1%	0.6%	0.6%	0.1%	3.1%
\$150,000-200,000	0.7%	1.6%	1.0%	0.8%	0.3%	4.3%
\$200,000+	0.2%	1.1%	0.7%	0.6%	0.1%	2.7%
Total	31.6%	32.5%	15.9%	10.5%	9.5%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	520	387	357	116	312	1,692
\$10,000-20,000	429	351	415	273	207	1,675
\$20,000-30,000	436	335	304	152	223	1,450
\$30,000-40,000	396	280	346	177	119	1,318
\$40,000-50,000	141	121	92	75	190	619
\$50,000-60,000	83	301	43	80	83	590
\$60,000-75,000	39	125	164	142	109	579
\$75,000-100,000	80	133	131	44	89	477
\$100,000-125,000	95	18	13	17	14	157
\$125,000-150,000	5	52	9	49	11	126
\$150,000-200,000	20	15	13	21	13	82
\$200,000+	8	27	59	8	5	107
Total	2,252	2,145	1,946	1,154	1,375	8,872

Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	450	334	45	35	26	890
\$10,000-20,000	909	159	74	34	30	1,206
\$20,000-30,000	437	189	62	45	42	775
\$30,000-40,000	220	53	45	42	59	419
\$40,000-50,000	97	188	43	44	27	399
\$50,000-60,000	116	46	20	12	34	228
\$60,000-75,000	33	57	12	9	41	152
\$75,000-100,000	61	45	8	7	37	158
\$100,000-125,000	26	23	9	25	22	105
\$125,000-150,000	23	9	3	3	8	46
\$150,000-200,000	22	21	3	7	22	75
\$200,000+	17	16	5	5	12	55
Total	2,411	1,140	329	268	360	4,508

Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	331	136	14	8	23	512
\$10,000-20,000	627	108	42	12	20	809
\$20,000-30,000	264	133	39	42	30	508
\$30,000-40,000	144	47	19	39	19	268
\$40,000-50,000	73	105	27	41	17	263
\$50,000-60,000	99	23	15	11	12	160
\$60,000-75,000	25	23	6	9	14	77
\$75,000-100,000	48	11	4	7	15	85
\$100,000-125,000	17	8	5	24	12	66
\$125,000-150,000	19	8	3	3	1	34
\$150,000-200,000	9	12	1	7	3	32
\$200,000+	11	8	4	2	3	28
Total	1,667	622	179	205	169	2,842

Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	970	721	402	151	338	2,582
\$10,000-20,000	1,338	510	489	307	237	2,881
\$20,000-30,000	873	524	366	197	265	2,225
\$30,000-40,000	616	333	391	219	178	1,737
\$40,000-50,000	238	309	135	119	217	1,018
\$50,000-60,000	199	347	63	92	117	818
\$60,000-75,000	72	182	176	151	150	731
\$75,000-100,000	141	178	139	51	126	635
\$100,000-125,000	121	41	22	42	36	262
\$125,000-150,000	28	61	12	52	19	172
\$150,000-200,000	42	36	16	28	35	157
\$200,000+	25	43	64	13	17	162
Total	4,663	3,285	2,275	1,422	1,735	13,380

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Percent Renter Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.9%	4.4%	4.0%	1.3%	3.5%	19.1%
\$10,000-20,000	4.8%	4.0%	4.7%	3.1%	2.3%	18.9%
\$20,000-30,000	4.9%	3.8%	3.4%	1.7%	2.5%	16.3%
\$30,000-40,000	4.5%	3.2%	3.9%	2.0%	1.3%	14.9%
\$40,000-50,000	1.6%	1.4%	1.0%	0.8%	2.1%	7.0%
\$50,000-60,000	0.9%	3.4%	0.5%	0.9%	0.9%	6.7%
\$60,000-75,000	0.4%	1.4%	1.8%	1.6%	1.2%	6.5%
\$75,000-100,000	0.9%	1.5%	1.5%	0.5%	1.0%	5.4%
\$100,000-125,000	1.1%	0.2%	0.1%	0.2%	0.2%	1.8%
\$125,000-150,000	0.1%	0.6%	0.1%	0.6%	0.1%	1.4%
\$150,000-200,000	0.2%	0.2%	0.1%	0.2%	0.1%	0.9%
\$200,000+	0.1%	0.3%	0.7%	0.1%	0.1%	1.2%
Total	25.4%	24.2%	21.9%	13.0%	15.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.0%	7.4%	1.0%	0.8%	0.6%	19.7%
\$10,000-20,000	20.2%	3.5%	1.6%	0.8%	0.7%	26.8%
\$20,000-30,000	9.7%	4.2%	1.4%	1.0%	0.9%	17.2%
\$30,000-40,000	4.9%	1.2%	1.0%	0.9%	1.3%	9.3%
\$40,000-50,000	2.2%	4.2%	1.0%	1.0%	0.6%	8.9%
\$50,000-60,000	2.6%	1.0%	0.4%	0.3%	0.8%	5.1%
\$60,000-75,000	0.7%	1.3%	0.3%	0.2%	0.9%	3.4%
\$75,000-100,000	1.4%	1.0%	0.2%	0.2%	0.8%	3.5%
\$100,000-125,000	0.6%	0.5%	0.2%	0.6%	0.5%	2.3%
\$125,000-150,000	0.5%	0.2%	0.1%	0.1%	0.2%	1.0%
\$150,000-200,000	0.5%	0.5%	0.1%	0.2%	0.5%	1.7%
\$200,000+	0.4%	0.4%	0.1%	0.1%	0.3%	1.2%
Total	53.5%	25.3%	7.3%	5.9%	8.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.6%	4.8%	0.5%	0.3%	0.8%	18.0%
\$10,000-20,000	22.1%	3.8%	1.5%	0.4%	0.7%	28.5%
\$20,000-30,000	9.3%	4.7%	1.4%	1.5%	1.1%	17.9%
\$30,000-40,000	5.1%	1.7%	0.7%	1.4%	0.7%	9.4%
\$40,000-50,000	2.6%	3.7%	1.0%	1.4%	0.6%	9.3%
\$50,000-60,000	3.5%	0.8%	0.5%	0.4%	0.4%	5.6%
\$60,000-75,000	0.9%	0.8%	0.2%	0.3%	0.5%	2.7%
\$75,000-100,000	1.7%	0.4%	0.1%	0.2%	0.5%	3.0%
\$100,000-125,000	0.6%	0.3%	0.2%	0.8%	0.4%	2.3%
\$125,000-150,000	0.7%	0.3%	0.1%	0.1%	0.0%	1.2%
\$150,000-200,000	0.3%	0.4%	0.0%	0.2%	0.1%	1.1%
\$200,000+	0.4%	0.3%	0.1%	0.1%	0.1%	1.0%
Total	58.7%	21.9%	6.3%	7.2%	5.9%	100.0%

Percent Renter Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.2%	5.4%	3.0%	1.1%	2.5%	19.3%
\$10,000-20,000	10.0%	3.8%	3.7%	2.3%	1.8%	21.5%
\$20,000-30,000	6.5%	3.9%	2.7%	1.5%	2.0%	16.6%
\$30,000-40,000	4.6%	2.5%	2.9%	1.6%	1.3%	13.0%
\$40,000-50,000	1.8%	2.3%	1.0%	0.9%	1.6%	7.6%
\$50,000-60,000	1.5%	2.6%	0.5%	0.7%	0.9%	6.1%
\$60,000-75,000	0.5%	1.4%	1.3%	1.1%	1.1%	5.5%
\$75,000-100,000	1.1%	1.3%	1.0%	0.4%	0.9%	4.7%
\$100,000-125,000	0.9%	0.3%	0.2%	0.3%	0.3%	2.0%
\$125,000-150,000	0.2%	0.5%	0.1%	0.4%	0.1%	1.3%
\$150,000-200,000	0.3%	0.3%	0.1%	0.2%	0.3%	1.2%
\$200,000+	0.2%	0.3%	0.5%	0.1%	0.1%	1.2%
Total	34.9%	24.6%	17.0%	10.6%	13.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	58	57	20	13	47	195
\$10,000-20,000	26	75	95	24	15	235
\$20,000-30,000	191	14	26	23	53	307
\$30,000-40,000	354	84	78	22	23	561
\$40,000-50,000	268	133	20	69	14	504
\$50,000-60,000	128	43	147	35	86	439
\$60,000-75,000	85	199	149	140	19	592
\$75,000-100,000	34	258	73	67	20	452
\$100,000-125,000	48	150	76	80	33	387
\$125,000-150,000	51	72	57	55	22	257
\$150,000-200,000	58	153	81	87	39	418
\$200,000+	20	210	121	47	18	416
Total	1,321	1,448	943	662	389	4,763

Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	201	120	46	35	62	464
\$10,000-20,000	678	260	57	55	48	1,098
\$20,000-30,000	490	364	197	45	85	1,181
\$30,000-40,000	279	340	60	37	64	780
\$40,000-50,000	140	284	98	43	200	765
\$50,000-60,000	137	226	69	47	71	550
\$60,000-75,000	120	166	87	53	53	479
\$75,000-100,000	41	149	95	95	18	398
\$100,000-125,000	31	117	51	12	26	237
\$125,000-150,000	50	92	27	14	7	190
\$150,000-200,000	58	36	46	24	10	174
\$200,000+	19	27	31	27	10	114
Total	2,244	2,181	864	487	654	6,430

Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	155	83	37	21	55	351
\$10,000-20,000	635	245	48	51	42	1,021
\$20,000-30,000	461	326	166	36	75	1,064
\$30,000-40,000	254	234	50	27	29	594
\$40,000-50,000	92	251	66	42	152	603
\$50,000-60,000	112	134	36	44	67	393
\$60,000-75,000	89	147	48	39	42	365
\$75,000-100,000	34	108	76	84	8	310
\$100,000-125,000	27	96	28	8	21	180
\$125,000-150,000	50	79	22	13	7	171
\$150,000-200,000	50	18	19	6	5	98
\$200,000+	15	23	5	25	7	75
Total	1,974	1,744	601	396	510	5,225

Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	259	177	66	48	109	659
\$10,000-20,000	704	335	152	79	63	1,333
\$20,000-30,000	681	378	223	68	138	1,488
\$30,000-40,000	633	424	138	59	87	1,341
\$40,000-50,000	408	417	118	112	214	1,269
\$50,000-60,000	265	269	216	82	157	989
\$60,000-75,000	205	365	236	193	72	1,071
\$75,000-100,000	75	407	168	162	38	850
\$100,000-125,000	79	267	127	92	59	624
\$125,000-150,000	101	164	84	69	29	447
\$150,000-200,000	116	189	127	111	49	592
\$200,000+	39	237	152	74	28	530
Total	3,565	3,629	1,807	1,149	1,043	11,193

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Percent Owner Households						
Age 15 to 54 Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.2%	1.2%	0.4%	0.3%	1.0%	4.1%
\$10,000-20,000	0.5%	1.6%	2.0%	0.5%	0.3%	4.9%
\$20,000-30,000	4.0%	0.3%	0.5%	0.5%	1.1%	6.4%
\$30,000-40,000	7.4%	1.8%	1.6%	0.5%	0.5%	11.8%
\$40,000-50,000	5.6%	2.8%	0.4%	1.4%	0.3%	10.6%
\$50,000-60,000	2.7%	0.9%	3.1%	0.7%	1.8%	9.2%
\$60,000-75,000	1.8%	4.2%	3.1%	2.9%	0.4%	12.4%
\$75,000-100,000	0.7%	5.4%	1.5%	1.4%	0.4%	9.5%
\$100,000-125,000	1.0%	3.1%	1.6%	1.7%	0.7%	8.1%
\$125,000-150,000	1.1%	1.5%	1.2%	1.2%	0.5%	5.4%
\$150,000-200,000	1.2%	3.2%	1.7%	1.8%	0.8%	8.8%
\$200,000+	0.4%	4.4%	2.5%	1.0%	0.4%	8.7%
Total	27.7%	30.4%	19.8%	13.9%	8.2%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	1.9%	0.7%	0.5%	1.0%	7.2%
\$10,000-20,000	10.5%	4.0%	0.9%	0.9%	0.7%	17.1%
\$20,000-30,000	7.6%	5.7%	3.1%	0.7%	1.3%	18.4%
\$30,000-40,000	4.3%	5.3%	0.9%	0.6%	1.0%	12.1%
\$40,000-50,000	2.2%	4.4%	1.5%	0.7%	3.1%	11.9%
\$50,000-60,000	2.1%	3.5%	1.1%	0.7%	1.1%	8.6%
\$60,000-75,000	1.9%	2.6%	1.4%	0.8%	0.8%	7.4%
\$75,000-100,000	0.6%	2.3%	1.5%	1.5%	0.3%	6.2%
\$100,000-125,000	0.5%	1.8%	0.8%	0.2%	0.4%	3.7%
\$125,000-150,000	0.8%	1.4%	0.4%	0.2%	0.1%	3.0%
\$150,000-200,000	0.9%	0.6%	0.7%	0.4%	0.2%	2.7%
\$200,000+	0.3%	0.4%	0.5%	0.4%	0.2%	1.8%
Total	34.9%	33.9%	13.4%	7.6%	10.2%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.0%	1.6%	0.7%	0.4%	1.1%	6.7%
\$10,000-20,000	12.2%	4.7%	0.9%	1.0%	0.8%	19.5%
\$20,000-30,000	8.8%	6.2%	3.2%	0.7%	1.4%	20.4%
\$30,000-40,000	4.9%	4.5%	1.0%	0.5%	0.6%	11.4%
\$40,000-50,000	1.8%	4.8%	1.3%	0.8%	2.9%	11.5%
\$50,000-60,000	2.1%	2.6%	0.7%	0.8%	1.3%	7.5%
\$60,000-75,000	1.7%	2.8%	0.9%	0.7%	0.8%	7.0%
\$75,000-100,000	0.7%	2.1%	1.5%	1.6%	0.2%	5.9%
\$100,000-125,000	0.5%	1.8%	0.5%	0.2%	0.4%	3.4%
\$125,000-150,000	1.0%	1.5%	0.4%	0.2%	0.1%	3.3%
\$150,000-200,000	1.0%	0.3%	0.4%	0.1%	0.1%	1.9%
\$200,000+	0.3%	0.4%	0.1%	0.5%	0.1%	1.4%
Total	37.8%	33.4%	11.5%	7.6%	9.8%	100.0%

Percent Owner Households						
All Age Groups						
Year 2018 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	1.6%	0.6%	0.4%	1.0%	5.9%
\$10,000-20,000	6.3%	3.0%	1.4%	0.7%	0.6%	11.9%
\$20,000-30,000	6.1%	3.4%	2.0%	0.6%	1.2%	13.3%
\$30,000-40,000	5.7%	3.8%	1.2%	0.5%	0.8%	12.0%
\$40,000-50,000	3.6%	3.7%	1.1%	1.0%	1.9%	11.3%
\$50,000-60,000	2.4%	2.4%	1.9%	0.7%	1.4%	8.8%
\$60,000-75,000	1.8%	3.3%	2.1%	1.7%	0.6%	9.6%
\$75,000-100,000	0.7%	3.6%	1.5%	1.4%	0.3%	7.6%
\$100,000-125,000	0.7%	2.4%	1.1%	0.8%	0.5%	5.6%
\$125,000-150,000	0.9%	1.5%	0.8%	0.6%	0.3%	4.0%
\$150,000-200,000	1.0%	1.7%	1.1%	1.0%	0.4%	5.3%
\$200,000+	0.3%	2.1%	1.4%	0.7%	0.3%	4.7%
Total	31.9%	32.4%	16.1%	10.3%	9.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	492	371	371	105	287	1,626
\$10,000-20,000	389	306	385	275	180	1,535
\$20,000-30,000	426	313	273	162	218	1,392
\$30,000-40,000	397	268	367	159	123	1,314
\$40,000-50,000	189	191	129	77	190	776
\$50,000-60,000	90	347	47	80	84	648
\$60,000-75,000	48	135	188	174	120	665
\$75,000-100,000	107	157	151	59	117	591
\$100,000-125,000	121	25	13	22	22	203
\$125,000-150,000	8	61	15	53	11	148
\$150,000-200,000	31	16	16	19	12	94
\$200,000+	19	44	72	7	19	161
Total	2,317	2,234	2,027	1,192	1,383	9,153

Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	457	308	40	27	22	854
\$10,000-20,000	916	159	67	27	24	1,193
\$20,000-30,000	489	193	65	49	35	831
\$30,000-40,000	246	64	47	43	68	468
\$40,000-50,000	120	201	46	48	38	453
\$50,000-60,000	135	44	20	15	39	253
\$60,000-75,000	48	70	17	12	47	194
\$75,000-100,000	84	58	9	13	39	203
\$100,000-125,000	49	27	10	30	23	139
\$125,000-150,000	38	14	5	5	11	73
\$150,000-200,000	38	26	5	8	29	106
\$200,000+	31	19	4	4	16	74
Total	2,651	1,183	335	281	391	4,841

Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	344	129	14	3	19	509
\$10,000-20,000	661	112	41	5	14	833
\$20,000-30,000	322	142	44	45	24	577
\$30,000-40,000	170	56	22	41	20	309
\$40,000-50,000	87	114	31	45	23	300
\$50,000-60,000	116	22	15	12	10	175
\$60,000-75,000	36	34	10	9	15	104
\$75,000-100,000	64	15	4	10	14	107
\$100,000-125,000	36	9	8	27	12	92
\$125,000-150,000	31	12	5	5	4	57
\$150,000-200,000	15	14	4	7	9	49
\$200,000+	17	7	2	4	8	38
Total	1,899	666	200	213	172	3,150

Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	949	679	411	132	309	2,480
\$10,000-20,000	1,305	465	452	302	204	2,728
\$20,000-30,000	915	506	338	211	253	2,223
\$30,000-40,000	643	332	414	202	191	1,782
\$40,000-50,000	309	392	175	125	228	1,229
\$50,000-60,000	225	391	67	95	123	901
\$60,000-75,000	96	205	205	186	167	859
\$75,000-100,000	191	215	160	72	156	794
\$100,000-125,000	170	52	23	52	45	342
\$125,000-150,000	46	75	20	58	22	221
\$150,000-200,000	69	42	21	27	41	200
\$200,000+	50	63	76	11	35	235
Total	4,968	3,417	2,362	1,473	1,774	13,994

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Percent Renter Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.4%	4.1%	4.1%	1.1%	3.1%	17.8%
\$10,000-20,000	4.2%	3.3%	4.2%	3.0%	2.0%	16.8%
\$20,000-30,000	4.7%	3.4%	3.0%	1.8%	2.4%	15.2%
\$30,000-40,000	4.3%	2.9%	4.0%	1.7%	1.3%	14.4%
\$40,000-50,000	2.1%	2.1%	1.4%	0.8%	2.1%	8.5%
\$50,000-60,000	1.0%	3.8%	0.5%	0.9%	0.9%	7.1%
\$60,000-75,000	0.5%	1.5%	2.1%	1.9%	1.3%	7.3%
\$75,000-100,000	1.2%	1.7%	1.6%	0.6%	1.3%	6.5%
\$100,000-125,000	1.3%	0.3%	0.1%	0.2%	0.2%	2.2%
\$125,000-150,000	0.1%	0.7%	0.2%	0.6%	0.1%	1.6%
\$150,000-200,000	0.3%	0.2%	0.2%	0.2%	0.1%	1.0%
\$200,000+	0.2%	0.5%	0.8%	0.1%	0.2%	1.8%
Total	25.3%	24.4%	22.1%	13.0%	15.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.4%	6.4%	0.8%	0.6%	0.5%	17.6%
\$10,000-20,000	18.9%	3.3%	1.4%	0.6%	0.5%	24.6%
\$20,000-30,000	10.1%	4.0%	1.3%	1.0%	0.7%	17.2%
\$30,000-40,000	5.1%	1.3%	1.0%	0.9%	1.4%	9.7%
\$40,000-50,000	2.5%	4.2%	1.0%	1.0%	0.8%	9.4%
\$50,000-60,000	2.8%	0.9%	0.4%	0.3%	0.8%	5.2%
\$60,000-75,000	1.0%	1.4%	0.4%	0.2%	1.0%	4.0%
\$75,000-100,000	1.7%	1.2%	0.2%	0.3%	0.8%	4.2%
\$100,000-125,000	1.0%	0.6%	0.2%	0.6%	0.5%	2.9%
\$125,000-150,000	0.8%	0.3%	0.1%	0.1%	0.2%	1.5%
\$150,000-200,000	0.8%	0.5%	0.1%	0.2%	0.6%	2.2%
\$200,000+	0.6%	0.4%	0.1%	0.1%	0.3%	1.5%
Total	54.8%	24.4%	6.9%	5.8%	8.1%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.9%	4.1%	0.4%	0.1%	0.6%	16.2%
\$10,000-20,000	21.0%	3.6%	1.3%	0.2%	0.4%	26.4%
\$20,000-30,000	10.2%	4.5%	1.4%	1.4%	0.8%	18.3%
\$30,000-40,000	5.4%	1.8%	0.7%	1.3%	0.6%	9.8%
\$40,000-50,000	2.8%	3.6%	1.0%	1.4%	0.7%	9.5%
\$50,000-60,000	3.7%	0.7%	0.5%	0.4%	0.3%	5.6%
\$60,000-75,000	1.1%	1.1%	0.3%	0.3%	0.5%	3.3%
\$75,000-100,000	2.0%	0.5%	0.1%	0.3%	0.4%	3.4%
\$100,000-125,000	1.1%	0.3%	0.3%	0.9%	0.4%	2.9%
\$125,000-150,000	1.0%	0.4%	0.2%	0.2%	0.1%	1.8%
\$150,000-200,000	0.5%	0.4%	0.1%	0.2%	0.3%	1.6%
\$200,000+	0.5%	0.2%	0.1%	0.1%	0.3%	1.2%
Total	60.3%	21.1%	6.3%	6.8%	5.5%	100.0%

Percent Renter Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.8%	4.9%	2.9%	0.9%	2.2%	17.7%
\$10,000-20,000	9.3%	3.3%	3.2%	2.2%	1.5%	19.5%
\$20,000-30,000	6.5%	3.6%	2.4%	1.5%	1.8%	15.9%
\$30,000-40,000	4.6%	2.4%	3.0%	1.4%	1.4%	12.7%
\$40,000-50,000	2.2%	2.8%	1.3%	0.9%	1.6%	8.8%
\$50,000-60,000	1.6%	2.8%	0.5%	0.7%	0.9%	6.4%
\$60,000-75,000	0.7%	1.5%	1.5%	1.3%	1.2%	6.1%
\$75,000-100,000	1.4%	1.5%	1.1%	0.5%	1.1%	5.7%
\$100,000-125,000	1.2%	0.4%	0.2%	0.4%	0.3%	2.4%
\$125,000-150,000	0.3%	0.5%	0.1%	0.4%	0.2%	1.6%
\$150,000-200,000	0.5%	0.3%	0.2%	0.2%	0.3%	1.4%
\$200,000+	0.4%	0.5%	0.5%	0.1%	0.3%	1.7%
Total	35.5%	24.4%	16.9%	10.5%	12.7%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	54	47	16	11	40	168
\$10,000-20,000	22	56	80	17	15	190
\$20,000-30,000	164	7	19	23	54	267
\$30,000-40,000	311	88	69	10	15	493
\$40,000-50,000	283	114	19	58	13	487
\$50,000-60,000	100	49	123	41	72	385
\$60,000-75,000	108	210	152	159	23	652
\$75,000-100,000	42	309	97	67	26	541
\$100,000-125,000	60	155	87	82	35	419
\$125,000-150,000	52	64	62	63	30	271
\$150,000-200,000	61	155	90	94	52	452
\$200,000+	29	294	174	69	26	592
Total	1,286	1,548	988	694	401	4,917

Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	219	116	38	34	59	466
\$10,000-20,000	641	246	46	57	39	1,029
\$20,000-30,000	516	348	218	41	79	1,202
\$30,000-40,000	329	351	64	32	65	841
\$40,000-50,000	152	311	77	39	192	771
\$50,000-60,000	162	242	62	59	79	604
\$60,000-75,000	154	174	95	53	60	536
\$75,000-100,000	52	169	129	100	18	468
\$100,000-125,000	55	137	62	14	33	301
\$125,000-150,000	71	112	22	14	14	233
\$150,000-200,000	82	37	55	23	9	206
\$200,000+	36	42	42	33	16	169
Total	2,469	2,285	910	499	663	6,826

Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	175	81	30	22	55	363
\$10,000-20,000	599	236	38	54	34	961
\$20,000-30,000	487	321	185	35	74	1,102
\$30,000-40,000	299	244	56	22	30	651
\$40,000-50,000	105	281	61	36	142	625
\$50,000-60,000	141	143	33	59	75	451
\$60,000-75,000	117	156	56	38	47	414
\$75,000-100,000	44	127	95	93	16	375
\$100,000-125,000	43	115	36	9	28	231
\$125,000-150,000	69	97	18	13	8	205
\$150,000-200,000	74	19	21	6	5	125
\$200,000+	30	35	5	30	12	112
Total	2,183	1,855	634	417	526	5,615

Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	273	163	54	45	99	634
\$10,000-20,000	663	302	126	74	54	1,219
\$20,000-30,000	680	355	237	64	133	1,469
\$30,000-40,000	640	439	133	42	80	1,334
\$40,000-50,000	435	425	96	97	205	1,258
\$50,000-60,000	262	291	185	100	151	989
\$60,000-75,000	262	384	247	212	83	1,188
\$75,000-100,000	94	478	226	167	44	1,009
\$100,000-125,000	115	292	149	96	68	720
\$125,000-150,000	123	176	84	77	44	504
\$150,000-200,000	143	192	145	117	61	658
\$200,000+	65	336	216	102	42	761
Total	3,755	3,833	1,898	1,193	1,064	11,743

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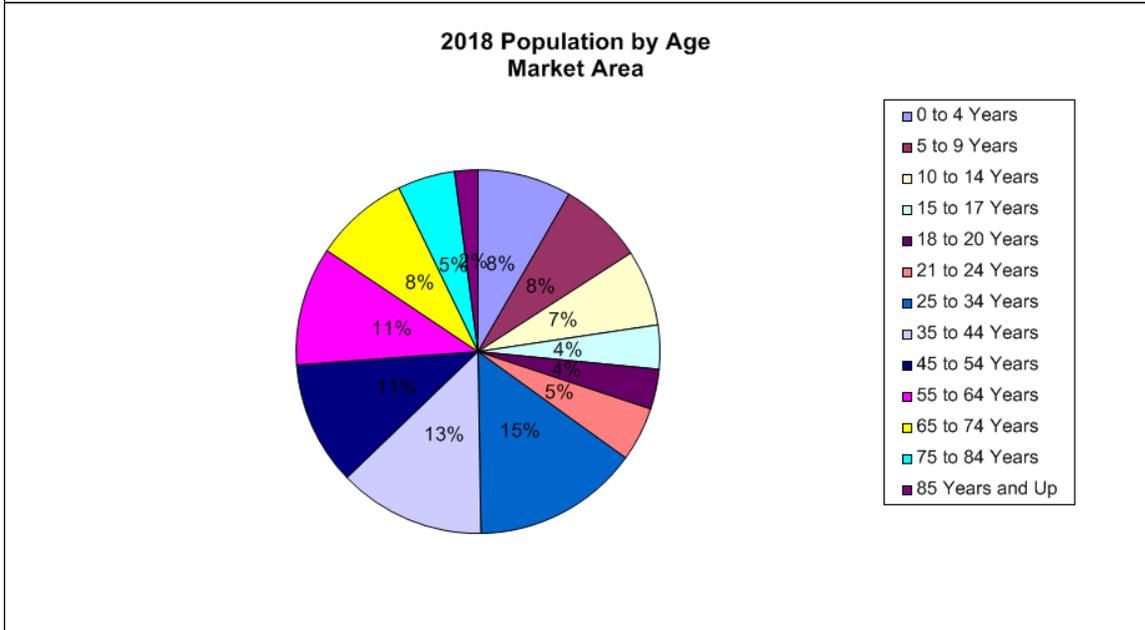
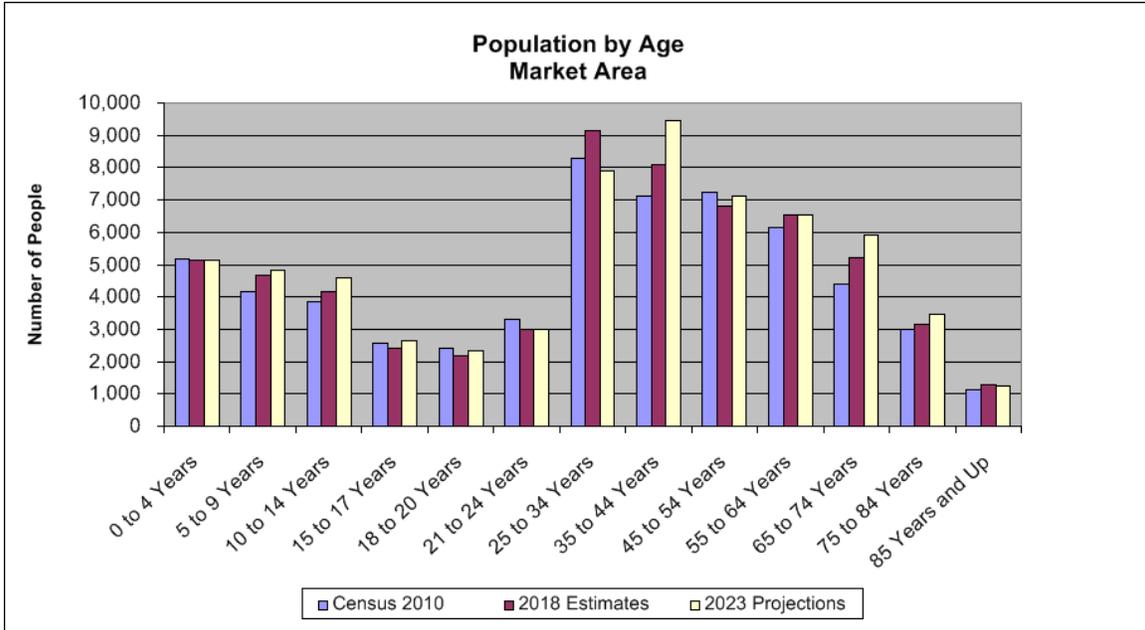
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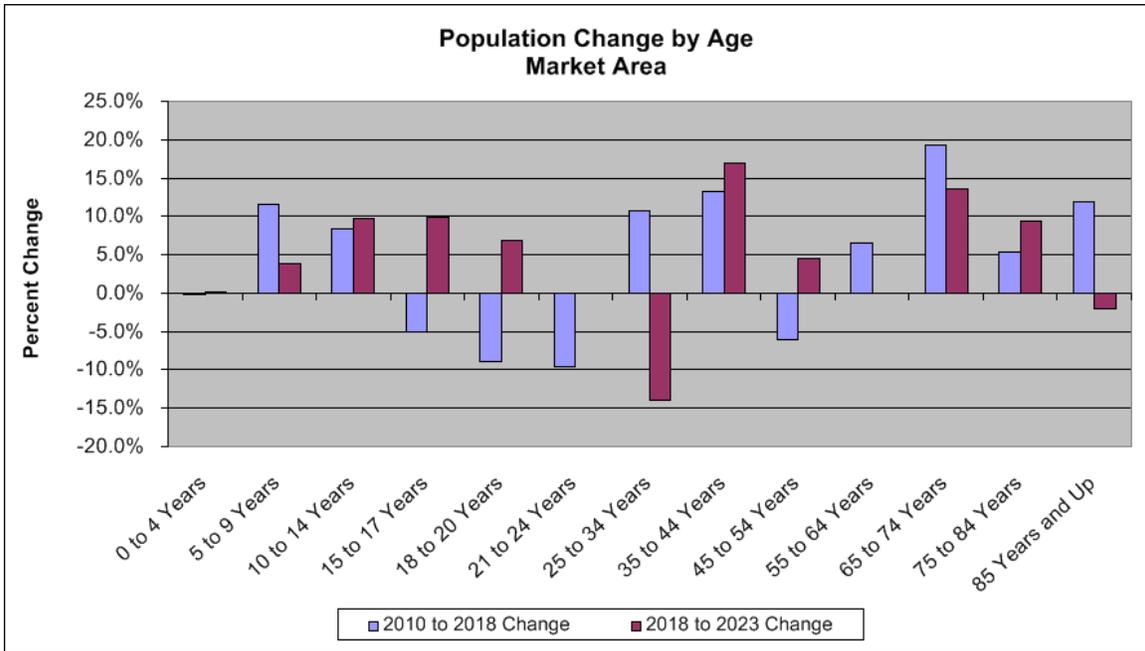
Percent Owner Households						
Age 15 to 54 Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.1%	1.0%	0.3%	0.2%	0.8%	3.4%
\$10,000-20,000	0.4%	1.1%	1.6%	0.3%	0.3%	3.9%
\$20,000-30,000	3.3%	0.1%	0.4%	0.5%	1.1%	5.4%
\$30,000-40,000	6.3%	1.8%	1.4%	0.2%	0.3%	10.0%
\$40,000-50,000	5.8%	2.3%	0.4%	1.2%	0.3%	9.9%
\$50,000-60,000	2.0%	1.0%	2.5%	0.8%	1.5%	7.8%
\$60,000-75,000	2.2%	4.3%	3.1%	3.2%	0.5%	13.3%
\$75,000-100,000	0.9%	6.3%	2.0%	1.4%	0.5%	11.0%
\$100,000-125,000	1.2%	3.2%	1.8%	1.7%	0.7%	8.5%
\$125,000-150,000	1.1%	1.3%	1.3%	1.3%	0.6%	5.5%
\$150,000-200,000	1.2%	3.2%	1.8%	1.9%	1.1%	9.2%
\$200,000+	0.6%	6.0%	3.5%	1.4%	0.5%	12.0%
Total	26.2%	31.5%	20.1%	14.1%	8.2%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	1.7%	0.6%	0.5%	0.9%	6.8%
\$10,000-20,000	9.4%	3.6%	0.7%	0.8%	0.6%	15.1%
\$20,000-30,000	7.6%	5.1%	3.2%	0.6%	1.2%	17.6%
\$30,000-40,000	4.8%	5.1%	0.9%	0.5%	1.0%	12.3%
\$40,000-50,000	2.2%	4.6%	1.1%	0.6%	2.8%	11.3%
\$50,000-60,000	2.4%	3.5%	0.9%	0.9%	1.2%	8.8%
\$60,000-75,000	2.3%	2.5%	1.4%	0.8%	0.9%	7.9%
\$75,000-100,000	0.8%	2.5%	1.9%	1.5%	0.3%	6.9%
\$100,000-125,000	0.8%	2.0%	0.9%	0.2%	0.5%	4.4%
\$125,000-150,000	1.0%	1.6%	0.3%	0.2%	0.2%	3.4%
\$150,000-200,000	1.2%	0.5%	0.8%	0.3%	0.1%	3.0%
\$200,000+	0.5%	0.6%	0.6%	0.5%	0.2%	2.5%
Total	36.2%	33.5%	13.3%	7.3%	9.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	1.4%	0.5%	0.4%	1.0%	6.5%
\$10,000-20,000	10.7%	4.2%	0.7%	1.0%	0.6%	17.1%
\$20,000-30,000	8.7%	5.7%	3.3%	0.6%	1.3%	19.6%
\$30,000-40,000	5.3%	4.3%	1.0%	0.4%	0.5%	11.6%
\$40,000-50,000	1.9%	5.0%	1.1%	0.6%	2.5%	11.1%
\$50,000-60,000	2.5%	2.5%	0.6%	1.1%	1.3%	8.0%
\$60,000-75,000	2.1%	2.8%	1.0%	0.7%	0.8%	7.4%
\$75,000-100,000	0.8%	2.3%	1.7%	1.7%	0.3%	6.7%
\$100,000-125,000	0.8%	2.0%	0.6%	0.2%	0.5%	4.1%
\$125,000-150,000	1.2%	1.7%	0.3%	0.2%	0.1%	3.7%
\$150,000-200,000	1.3%	0.3%	0.4%	0.1%	0.1%	2.2%
\$200,000+	0.5%	0.6%	0.1%	0.5%	0.2%	2.0%
Total	38.9%	33.0%	11.3%	7.4%	9.4%	100.0%

Percent Owner Households						
All Age Groups						
Year 2023 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	1.4%	0.5%	0.4%	0.8%	5.4%
\$10,000-20,000	5.6%	2.6%	1.1%	0.6%	0.5%	10.4%
\$20,000-30,000	5.8%	3.0%	2.0%	0.5%	1.1%	12.5%
\$30,000-40,000	5.5%	3.7%	1.1%	0.4%	0.7%	11.4%
\$40,000-50,000	3.7%	3.6%	0.8%	0.8%	1.7%	10.7%
\$50,000-60,000	2.2%	2.5%	1.6%	0.9%	1.3%	8.4%
\$60,000-75,000	2.2%	3.3%	2.1%	1.8%	0.7%	10.1%
\$75,000-100,000	0.8%	4.1%	1.9%	1.4%	0.4%	8.6%
\$100,000-125,000	1.0%	2.5%	1.3%	0.8%	0.6%	6.1%
\$125,000-150,000	1.0%	1.5%	0.7%	0.7%	0.4%	4.3%
\$150,000-200,000	1.2%	1.6%	1.2%	1.0%	0.5%	5.6%
\$200,000+	0.6%	2.9%	1.8%	0.9%	0.4%	6.5%
Total	32.0%	32.6%	16.2%	10.2%	9.1%	100.0%





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Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2018				Five-Year Projections - 2023				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	2,619	2,543	5,162	0 to 4 Years	2,620	2,529	5,149	0 to 4 Years	2,625	2,528	5,153	
5 to 9 Years	2,082	2,099	4,181	5 to 9 Years	2,360	2,304	4,664	5 to 9 Years	2,470	2,370	4,840	
10 to 14 Years	1,955	1,901	3,856	10 to 14 Years	2,094	2,087	4,181	10 to 14 Years	2,316	2,271	4,587	
15 to 17 Years	1,307	1,242	2,549	15 to 17 Years	1,180	1,238	2,418	15 to 17 Years	1,313	1,344	2,657	
18 to 20 Years	1,140	1,271	2,411	18 to 20 Years	1,086	1,111	2,197	18 to 20 Years	1,167	1,179	2,346	
21 to 24 Years	1,450	1,848	3,298	21 to 24 Years	1,410	1,573	2,983	21 to 24 Years	1,435	1,546	2,981	
25 to 34 Years	3,633	4,643	8,276	25 to 34 Years	4,071	5,086	9,157	25 to 34 Years	3,533	4,347	7,880	
35 to 44 Years	3,319	3,814	7,133	35 to 44 Years	3,708	4,369	8,077	35 to 44 Years	4,373	5,071	9,444	
45 to 54 Years	3,404	3,839	7,243	45 to 54 Years	3,097	3,710	6,807	45 to 54 Years	3,221	3,889	7,110	
55 to 64 Years	2,618	3,513	6,131	55 to 64 Years	2,919	3,611	6,530	55 to 64 Years	2,962	3,572	6,534	
65 to 74 Years	1,640	2,738	4,378	65 to 74 Years	2,010	3,212	5,222	65 to 74 Years	2,314	3,619	5,933	
75 to 84 Years	1,037	1,952	2,989	75 to 84 Years	1,115	2,032	3,147	75 to 84 Years	1,263	2,181	3,444	
85 Years and Up	<u>310</u>	<u>831</u>	1,141	85 Years and Up	<u>377</u>	<u>900</u>	1,277	85 Years and Up	<u>373</u>	<u>877</u>	1,250	
Total	26,514	32,234	58,748	Total	28,047	33,762	61,809	Total	29,365	34,794	64,159	
62+ Years	n/a	n/a	10,053	62+ Years	n/a	n/a	11,442	62+ Years	n/a	n/a	12,501	
Median Age:		34.6		Median Age:		35.2		Median Age:		36.7		

Source: Claritas; Ribbon Demographics

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

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Claritas

Percent Population by Age & Sex											
Market Area											
Census 2010				Current Year Estimates - 2018				Five-Year Projections - 2023			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.5%	4.3%	8.8%	0 to 4 Years	4.2%	4.1%	8.3%	0 to 4 Years	4.1%	3.9%	8.0%
5 to 9 Years	3.5%	3.6%	7.1%	5 to 9 Years	3.8%	3.7%	7.5%	5 to 9 Years	3.8%	3.7%	7.5%
10 to 14 Years	3.3%	3.2%	6.6%	10 to 14 Years	3.4%	3.4%	6.8%	10 to 14 Years	3.6%	3.5%	7.1%
15 to 17 Years	2.2%	2.1%	4.3%	15 to 17 Years	1.9%	2.0%	3.9%	15 to 17 Years	2.0%	2.1%	4.1%
18 to 20 Years	1.9%	2.2%	4.1%	18 to 20 Years	1.8%	1.8%	3.6%	18 to 20 Years	1.8%	1.8%	3.7%
21 to 24 Years	2.5%	3.1%	5.6%	21 to 24 Years	2.3%	2.5%	4.8%	21 to 24 Years	2.2%	2.4%	4.6%
25 to 34 Years	6.2%	7.9%	14.1%	25 to 34 Years	6.6%	8.2%	14.8%	25 to 34 Years	5.5%	6.8%	12.3%
35 to 44 Years	5.6%	6.5%	12.1%	35 to 44 Years	6.0%	7.1%	13.1%	35 to 44 Years	6.8%	7.9%	14.7%
45 to 54 Years	5.8%	6.5%	12.3%	45 to 54 Years	5.0%	6.0%	11.0%	45 to 54 Years	5.0%	6.1%	11.1%
55 to 64 Years	4.5%	6.0%	10.4%	55 to 64 Years	4.7%	5.8%	10.6%	55 to 64 Years	4.6%	5.6%	10.2%
65 to 74 Years	2.8%	4.7%	7.5%	65 to 74 Years	3.3%	5.2%	8.4%	65 to 74 Years	3.6%	5.6%	9.2%
75 to 84 Years	1.8%	3.3%	5.1%	75 to 84 Years	1.8%	3.3%	5.1%	75 to 84 Years	2.0%	3.4%	5.4%
85 Years and Up	0.5%	1.4%	1.9%	85 Years and Up	0.6%	1.5%	2.1%	85 Years and Up	0.6%	1.4%	1.9%
Total	45.1%	54.9%	100.0%	Total	45.4%	54.6%	100.0%	Total	45.8%	54.2%	100.0%
62+ Years	n/a	n/a	17.1%	62+ Years	n/a	n/a	18.5%	62+ Years	n/a	n/a	19.5%

Source: Claritas; Ribbon Demographics

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

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Changes in Population by Age & Sex									
Market Area									
Estimated Change - 2010 to 2018					Projected Change - 2018 to 2023				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	1	-14	-13	-0.3%	0 to 4 Years	5	-1	4	0.1%
5 to 9 Years	278	205	483	11.6%	5 to 9 Years	110	66	176	3.8%
10 to 14 Years	139	186	325	8.4%	10 to 14 Years	222	184	406	9.7%
15 to 17 Years	-127	-4	-131	-5.1%	15 to 17 Years	133	106	239	9.9%
18 to 20 Years	-54	-160	-214	-8.9%	18 to 20 Years	81	68	149	6.8%
21 to 24 Years	-40	-275	-315	-9.6%	21 to 24 Years	25	-27	-2	-0.1%
25 to 34 Years	438	443	881	10.6%	25 to 34 Years	-538	-739	-1,277	-13.9%
35 to 44 Years	389	555	944	13.2%	35 to 44 Years	665	702	1,367	16.9%
45 to 54 Years	-307	-129	-436	-6.0%	45 to 54 Years	124	179	303	4.5%
55 to 64 Years	301	98	399	6.5%	55 to 64 Years	43	-39	4	0.1%
65 to 74 Years	370	474	844	19.3%	65 to 74 Years	304	407	711	13.6%
75 to 84 Years	78	80	158	5.3%	75 to 84 Years	148	149	297	9.4%
85 Years and Up	67	69	136	11.9%	85 Years and Up	-4	-23	-27	-2.1%
Total	1,533	1,528	3,061	5.2%	Total	1,318	1,032	2,350	3.8%
62+ Years	n/a	n/a	1,389	13.8%	62+ Years	n/a	n/a	1,059	9.3%

Source: Claritas; Ribbon Demographics

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

ADDENDUM G

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573-624-2942 (fax)
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OVERVIEW

Extensive multifamily experience over the past 20 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
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
Michigan State License Number: 1201068069
Minnesota State License Number: 40186198
Mississippi State License Number: GA-624
Missouri State License Number: RA002563
Nebraska State License Number: CG2000046R
New Mexico State License Number: 02489-G
New York State License Number: 46000039864
North Carolina State License Number: A5519
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
South Dakota 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, Hawaii, Kentucky, Maine, Maryland, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, North Dakota, Rhode Island 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 300 appraisal assignments under this program.

Contract MAP quality control reviewer and field inspector for CohnReznick and HUD. Have completed approximately 250 reviews under this program. Have completed approximately 60 field inspections under this program.

Currently approved state reviewer for HUD Rent Comparability Studies for Section 8 Renewals in California, Hawaii, Indiana, Kansas, Louisiana, Nebraska, Oregon, New Mexico, North Carolina, Utah and Washington. Completed approximately 300 reviews under this program.

Provider of HUD Rent Comparability Studies for contract renewal purposes nationwide. Completed approximately 75 rent comparability studies.

Provider of tax credit financing analysis and value of financing analysis. Completed approximately 50 appraisal assignments and market studies under this program.

Provider of multifamily appraisals under the RD 515 and 538 programs. Completed approximately 50 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.

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.